



1 THE RULE · WHAT TO LOOK FOR AND HOW IT GETS IN

TOOL OR AGENT

A tool proposes and stops. An agent acts: it sends, it changes, it commits. The question is not whether it is clever, but whether it produces an act the organisation will have to answer for before a third party.

THE THREE WAYS IN

The employee who plugs an assistant into their mailbox. The supplier who switches on an agentic feature through an update. The connector opened to a third party, which hands an outside agent a right to write.

2 WORKED EXAMPLE · RHENA · NOVEMBER 2026 CENSUS

AGENT FOUND	HOW IT GOT IN	ACT IT PERFORMS	DECISION
A unit head's mailbox assistant	Extension installed by the person themselves	Answers the policyholder and files without review	Cut off, write access withdrawn
Chasing missing documents	Switched on by a platform update	Writes to the policyholder in Rhena's name	Mandate written (ACF-13), two reminders at most
Pre-sorting by the loss-adjuster network	Connector opened to the provider	Ranks the file before Rhena ever sees it	Suspended pending a permissions review (ACF-P8)
Bank reconciliation of settlements	Service account left over from a closed project	Posts settlement entries	Cut off, returned to four-eyes approval
Translating outgoing letters, US subsidiary	Personal account wired into the CRM	Sends with no approval	Cut off, use moved to the approved tool

3 CHECK WHEN RE-READING

THE MANDATE TEST

For each agent found, one question only: is there a named human who answers for what it does? If the answer is slow to come, the agent stops until the person is found.

WHAT FOLLOWS THE CENSUS

A kept agent is not a regularised agent until it has a mandate (ACF-13), a rated criticality (ACF-03) and a tested stop mechanism (ACF-07).

An undeclared agent becomes visible only at the first incident, and the incident always comes before the declaration.