



RUNNING EXAMPLE

Rhena applies this card to ANNA, its first-level home claims agent (maturity N2), owned by Dr Katrin Ostermann (DDAO).

PAGE 1/3

1 THE INSTRUCTIONS · WHAT IT DOES, WHAT IT NEVER DOES (← ACF-04)

ROLE

"ANNA", level 1 home claims agent

PERIMETER

Escape of water, broken glass, simple theft, below €2,500. No declined cover, no fraud, no file in litigation.

PROHIBITIONS, WORD FOR WORD

Never declare a refusal of cover. Never qualify a fraud. Never handle the file of a policyholder under guardianship.

WHEN IN DOUBT

It hands over to Ines Baumgartner and tells the policyholder, without naming a figure.

SELF-DISCLOSURE

"I am ANNA, Rhena's assistant. A handler can take over your file at any time."

2 TOOLS & PERMISSIONS · LEAST PRIVILEGE (← ACF-05)

MAY READ

Notification, photographs, invoices, policy and cover, the depreciation schedule in force.

MAY ACT

Write to the policyholder, request a document, propose and settle up to €2,500.

NEVER CONNECTED

The policyholder's payment means, medical files, the litigation tool, any hosting outside the European Union.



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PAGE 2/3

3 THRESHOLDS & CAPS · HARD LIMITS (← ACF-13)

CAP PER ACTION

€2,500 per claim

CAP PER DAY

€150,000 over any 24 hours

AT THE LIMIT

At €2,500 it does not round up, it moves to joint decision. The cap sits €500 below the €3,000 mark above which the trade sends an adjuster to the site.

4 ESCALATION & CONFIDENCE · KNOWING WHEN TO HAND OVER (← ACF-03 · ACF-P6)

TRIGGERS

Amount above the cap, disputed cause, a third party involved, flagged vulnerability, low confidence.

TO WHOM

Ines Baumgartner, head of the home claims unit, not "the unit".

5 DATA · SHOW ONLY WHAT IS NEEDED (← ACF-05)

PERMITTED

Policy, notification, supporting documents, claims history.

FORBIDDEN

The policyholder's bank details, health data, any hosting outside the European Union.



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PAGE 3/3

6



TRACE & STOP · THE MEMORY AND THE BRAKE (← ACF-09 · ACF-07)

TRACE

Every decision in the ACF-09 register, timestamped, signed, carrying the version of the schedule used.

STOP

Error rate above 1.5% over 24 hours, or a gap between the loaded schedule and the one in force. Last test 08/12/2027, cut off in 3 minutes.

Configuring an agent means setting six dials, each of which comes down from a card already signed.