



## RUNNING EXAMPLE

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

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## 1 WHAT WE DO NOT KNOW ABOUT THE MODEL

### TRAINING CORPUS

The vendor names the broad families of sources, not the list.

### BEHAVIOUR SHAPED IN TRAINING

The vendor states that sensitive content is refused, without saying which, or how that is measured.

### WHAT REMAINS UNVERIFIABLE

The absence of bias by postcode and by the policyholder's name.

## 2 WHAT THAT RULES OUT (← ACF-03)

### DECISIONS NOT DELEGATED DESPITE THEIR SCORE

Refusal of cover, obvious though it often is: the absence of bias by postcode is not established.

### WRITTEN REASON

Unable to establish the absence of bias, these decisions stay human.

## 3 WHAT WE WATCH INSTEAD (← ACF-P4)

### SAMPLE REVIEWED

10% of decisions, every Monday, by Ines Baumgartner.

### DRIFT INDICATOR

A gap in treatment between two comparable neighbourhoods beyond 5 points.

### NEXT REVIEW

15/01/2028

A blind spot written down is a blind spot watched.