



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 THE TRIGGERS · THE AGENT ROUTES, IT DOES NOT GUESS

- ✓ Above €2,500, ANNA hands over: 1,870 cases in September.
- ✓ Outside a level 1 claim: refusal of cover, flagged fraud, litigation.
- ✓ Low confidence: ANNA says so to the policyholder rather than guessing.
- ✓ Dispute words: lawyer, formal notice, Ombudsmann.
- ✓ Cases listed as non-delegable by the constitution (ACF-04): vulnerability, bodily injury, an uninhabitable home.

2 THE ROUTING

TO WHICH HUMAN

Ines Baumgartner, head of the home claims unit, named in the mandate.

MESSAGE TO THE CUSTOMER

"A handler is taking over your file. You will have an answer within 2 working days."

THE HANDOVER

The handler receives the full file, the reason for escalation, ANNA's proposed calculation and the schedule version used.

An escalation that leaves the customer without an answer is worse than no escalation at all.