



INCIDENT LOG (EXPRESS POST-MORTEM)

Detect → root cause → fix

LEVEL	Operational
DURATION	1 h 30 - 2 h 30
USE	Running an agent
TRACK	Toolkit

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 DETECTION

DATE / TIME

11/03/2027, 14:05

SIGNAL

A policyholder disputes the depreciation rate applied, then three more within 20 minutes. No indicator had left its range.

2 IMMEDIATE RESPONSE

ACTIONS TAKEN

ANNA stopped at 14:22, handover to the handlers, holding message to the policyholder.

DURATION

6 hours of faulty settlement, from 8:20 to 14:22. Europe cut off in 3 minutes, the US subsidiary 40 minutes later.

3 ROOT CAUSE · NOT THE SYMPTOM

SYMPTOM

Settlements below what was owed, each of them plausible taken on its own.

ACTUAL CAUSE

The 01/03 tariff revision lowered the yearly depreciation rate on contents from 12% to 10%. The schedule loaded in ANNA stayed on the 2026 grid, and no schedule version was ever logged.



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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4 DATED FIX · ONE OWNER PER ACTION

ACTIONS

Log the schedule version on every decision, IT, 31/03. Extend stop authority to both entities, Dr Katrin Ostermann, 30/04. Tie the schedule to the tariff revision, technical division, 30/04.

5 RECOVERY

RESUMPTION

On 15/03 at 5% of files, after reviewing all 430 decisions and paying back €77,400.

RESULT

Error rate back to 0.9% at 30/09. All 430 policyholders received the balance without having to ask for it.

A governed agent still has incidents; each one leaves a trace, finds a cause, receives a follow-up.