



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 DRILL WITHOUT THE SUPPLIER (← ACF-P7)

DATE OF LAST DRILL

22/11/2027

SCENARIO PLAYED

The vendor stops responding, a simulated 48-hour outage on both platforms.

TIME HELD

31 hours before the home claims unit saturated.

WHAT GAVE WAY FIRST

Time to first answer, from 2h10 to 19 hours.

2 WHAT CONTINUES, WHAT STOPS

TAKEN BACK BY HAND

Acknowledgements and simple complete files, 1,640 files a day, 34 handlers.

SUSPENDED, AND WHO OWNS IT

Automatic settlement proposals, owned by Marek Sobczak.

SUSPENSION THRESHOLD

Beyond 3,000 files waiting, the channel closes and everyone is told. The § 14 VVG interim payment remains due whatever happens.



LEVEL	Operational
DURATION	2 h - 4 h
USE	Running an agent
TRACK	Toolkit

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3 THE EXIT · AN ENFORCEABLE RIGHT SINCE 12 SEPTEMBER 2025

FALLBACK TARGET

Second vendor qualified in September 2027, not under contract.

ESTIMATED TIME AND COST

120 days, around €4.2m.

REQUIRED HANDBACK FORMAT

Line-by-line JSON, ISO 8601 timestamps, signature and schedule version included.

CONTRACTUAL NOTICE

6 months, written into the contract.

Never tested counts as zero.