OPERATING TOOLKIT • POST 703 FLEET STANDARD

STORM-SEASON BUILDER PACK: 4-MOVE CHECKLISTS & WORKSHEETS

Printable logs, fillable audit worksheets, and operational templates for restoration company owners and office managers. Built directly from the frontline guidance of Nelson Higgins (40+ years restoration), Todd Sangid, Chris Tilkov, and R&R Magazine.

THE GOVERNING CONTINUITY MANDATE: "The work that saves you in storm season gets built before it." When storms hit, response capacity is governed strictly by the systems built during calm periods. Waiting for storms creates fatal single-point revenue dependency. This pack provides the operational scaffolding to build non-storm revenue, secure #1/#2 carrier rotation, eliminate administrative bottlenecks, and prepare systems for automation.

OPERATIONAL TOOLS INCLUDED IN THIS PACK

6 CORE INSTRUMENTS

Tool Name	Format	Core Purpose & Operational Objective	Post 703 Anchor
1. If-No-Storm-for-2-Quarters Worksheet	Fillable Worksheet	Calculates quiet-season fixed burn, models zero-storm gaps, and schedules non-waiting crew deployments for next week.	Move 1: Revenue Diversity
2. Non-Storm Revenue Opener	Working Pipeline Tracker	Structures 5 non-storm revenue streams (daily claims, renovations, condo buildings, non-insurance water, self-pay).	Move 1: Higgins Revenue Model
3. Carrier Top-2 File Checklist	Job File Audit Gate	5-point file checklist: complete documentation, SLAs/timelines, zero kickbacks, agreed pricing, zero complaints.	Move 2: 5-Point File Standard
4. Keep-Your-Spot Log	Carrier Rotation Log	Monitors rank in 3-4 company carrier rotations; tracks kickbacks, cycle times, and retention risk triggers.	Move 2: "Harder to Keep" Rule
5. Bottleneck Finder Worksheet	Process Map & Audit	Maps 10 restoration lifecycle steps to specific owners before cutting expenses; exposes single-point overload.	Move 3: Sangid Walkaway Test
6. JFC After-Hours Stack Audit	Time Study & Handoff Sheet	Audits PM after-5-p.m. sketching/estimating stack; specifies handoff protocols to dedicated Job File Coordinators.	Move 3: The JFC Solution

HOW TO DEPLOY THIS PACK IN YOUR RESTORATION OFFICE

IMPLEMENTATION CADENCE

Cadence	Responsible Lead	Action Steps
Immediate (Week 1)	Company Owner / General Manager	Complete Tool 1 (2-Quarter Gap Worksheet) and Tool 5 (Bottleneck Finder). Identify single-name process dependencies before modifying any budget or expense lines.
Weekly Operating Rhythm	Office Manager / Estimator	Deploy Tool 2 (Non-Storm Revenue Opener) in Monday sales meeting; run Tool 3 (Top-2 File Checklist) on every file before invoice submission to adjusters.
Monthly Review	Operations Director / Lead PM	Review Tool 4 (Keep-Your-Spot Log) against carrier SLA scorecards; audit Tool 6 (JFC After-Hours Stack) to prevent PM burnout and estimating delays.

STATUTORY & INSURANCE BOUNDARY: Business Interruption Insurance covers only direct physical damage from covered perils. It will never reimburse lost revenue caused by mild weather or slow call volume. If your crews are idle, capital is exiting daily. This pack turns idle time into permanent operating capacity.

OPERATIONAL WORKSHEET
Current version — Nov 1, 2026. Update history: https://continuityhub.org/what-should-a-restoration-company-build-before-the-next-storm/

THE QUIET-SEASON TEST (Nelson Higgins): *"If no storm hit your market for two quarters, what would your crews be doing next week?"* If the honest answer is "waiting," your business model has a single point of failure. Use this worksheet to calculate quiet-season fixed burn and schedule active production.

SECTION A: QUIET-SEASON FIXED OVERHEAD BURN AUDIT

MONTHLY EXPOSURE

Fixed Expense Category	Monthly Burn ($)	2-Quarter Total (6 Months)	Covered by Non-Storm Work?
Core Office & Warehouse Rent / Facility Leases	$	$	[ ] Yes [ ] Partial [ ] No
Fleet Vehicle Leases, Insurance & Base Fuel	$	$	[ ] Yes [ ] Partial [ ] No
Full-Time Key Personnel Payroll (PMs, Office, Lead Techs)	$	$	[ ] Yes [ ] Partial [ ] No
Software Licenses (Restoration Management, Estimating)	$	$	[ ] Yes [ ] Partial [ ] No
Commercial General Liability & Pollution Insurance	$	$	[ ] Yes [ ] Partial [ ] No
Equipment Debt Service / Storage Facilities	$	$	[ ] Yes [ ] Partial [ ] No
TOTAL MONTHLY FIXED CARRYING COST:	**$**	**6-MONTH GAP: $**	**BREAKEVEN RUNWAY: _____ Mos**

SECTION B: "WHAT DO CREWS DO NEXT WEEK?" DEPLOYMENT SCHEDULE

CREW CALENDAR

Eliminate "waiting" time. When storm calls are zero, crews must execute pre-assigned, billable or capacity-building tasks:

Crew / Team	Billable Non-Storm Assignment	Systems / Infrastructure Task (If Idle)	Supervisor Sign-Off
Crew 1 (Lead Tech + Tech)	Day-to-day residential water claims / self-pay jobs	Air mover & dehumidifier test/calibration, filter changes	
Crew 2 (Lead Tech + Tech)	Scheduled renovation build-backs / condo maintenance	Truck tool standardization, chemical inventory reconciliation	
Crew 3 (Lead Tech + Tech)	Commercial non-insurance flooding / leak detection	Moisture meter calibration logs, PPE inspection	
Standby / Flex Technicians	Facility maintenance, sub-trade assistance	Mock job documentation drills (photo sequences, floor sketches)	

SECTION C: 2-QUARTER GAP MITIGATION COMMITMENT

OWNER ACTION

Target Non-Storm Monthly Revenue Required to Cover 100% Fixed Burn: *Formula: Total Monthly Fixed Carrying Cost ÷ Target Gross Margin % = Required Monthly Volume*	**Target Volume:** $_____ / mo
Action Commitment: By (Date) _____, our company will have active non-storm sales channels producing at least 80% of our monthly breakeven carrying cost, insulating our payroll and facilities from weather dependency. **Owner / GM Signature:** _____ **Date:** _____	

PIPELINE TRACKER
Current version — Nov 1, 2026. Update history: https://continuityhub.org/what-should-a-restoration-company-build-before-the-next-storm/

THE HIGGINS 5-STREAM NON-STORM REVENUE MODEL: "Relying less on storms opens revenue to other streams: day-to-day claims, renovations, condo buildings, flooding that doesn't go through insurance, and self-pay work that doesn't come directly from a carrier — work a team can run without disrupting its insurance restoration work."

THE 5 NON-STORM REVENUE STREAMS SPECIFICATION

CHANNEL PROFILES

Revenue Stream	Ideal Client & Scope Profile	Acquisition Strategy	Operational Rule
1. Day-to-Day Insurance Claims	Appliance supply line breaks, water heater leaks, small kitchen fires, toilet overflows.	Local agent marketing, plumber partner networks, carrier program rosters.	Strictly follow 5-point file standard; meet all initial SLAs.
2. Renovations & Build-Backs	Post-mitigation structural rebuilds, drywall, flooring, kitchen/bath remodeling.	Capture reconstruction on own water losses; direct commercial property bids.	Schedule around emergency mitigation; use trusted subs.
3. Condo Buildings & Multi-Family	HOA common area water intrusion, riser breaks, tenant-to-tenant leaks.	Property management outreach, master policy presentation, emergency service agreements.	Provide clear multi-party communication and fast drying logs.
4. Non-Insurance Flooding	Groundwater seepage, surface drainage backup, sump pump overflow without rider.	Local SEO, emergency municipal dispatch referral, excavation contractor partnerships.	Secure upfront deposit and signed direct payment authorization.
5. Commercial & Residential Self-Pay	High-deductible commercial properties, unendorsed incidents, voluntary owner upgrades.	Commercial facility manager networking, high-net-worth real estate partnerships.	Clear milestone billing; zero carrier audit delays; cash terms.

ACTIVE NON-STORM PIPELINE TRACKER

FILLABLE WORKING LOG

Date Logged	Property / Client Name	Revenue Stream	Scope Summary & Location	Target Value ($)	Status / Next Step
		[ ] Claims [ ] Reno [ ] Condo [ ] Non-Ins [ ] Self		$	
		[ ] Claims [ ] Reno [ ] Condo [ ] Non-Ins [ ] Self		$	
		[ ] Claims [ ] Reno [ ] Condo [ ] Non-Ins [ ] Self		$	
		[ ] Claims [ ] Reno [ ] Condo [ ] Non-Ins [ ] Self		$	
		[ ] Claims [ ] Reno [ ] Condo [ ] Non-Ins [ ] Self		$	
		[ ] Claims [ ] Reno [ ] Condo [ ] Non-Ins [ ] Self		$	
		[ ] Claims [ ] Reno [ ] Condo [ ] Non-Ins [ ] Self		$	

QUALITY AUDIT GATE
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THE ROTATION REALITY (Nelson Higgins): Most insurance carriers work with three or four restoration companies in any given market. You must earn and keep the #1 or #2 spot on that list — rotation drops off precipitously for the 3rd and 4th. The spot is earned entirely in the job file.

JOB FILE IDENTIFICATION: Job Name: _____ Claim #: _____ Carrier: _____ PM: _____

THE 5-POINT CARRIER FILE AUDIT (ALL 5 REQUIRED BEFORE SUBMISSION)

PRE-SUBMISSION MANDATORY

Check	Standard Item	Specific Verification Requirement on This File	Auditor Verification Notes
☐	**1. Complete & Well Documented File**	• Clear exterior, source-of-loss, and room overview photos uploaded. • Moisture readings logged daily with atmospheric psychrometrics. • Accurate floor sketch with perimeter wall and ceiling heights. • Thermal imaging or scope justification notes included.	Photo count: _____ Drying days logged: _____
☐	**2. Timelines & SLAs Met Exactly**	• Initial customer contact within carrier window (target: < 30 mins). • Onsite inspection within SLA window (target: < 2–4 hours). • Emergency work authorization signed before work commencement. • First notification report and preliminary sketch submitted on time.	Contact time: _____ Arrival time: _____ First report time: _____
☐	**3. Nothing Kicked Back**	• Pre-scrubbed line items against carrier-specific price list and rules. • Zero missing room dimensions or unsupported linear footages. • Tear-out and demo fully justified by documented moisture/class. • All required endorsements and deductible details correctly reflected.	Scrubbed by: _____ Kickback history: 0
☐	**4. No Pricing Argument**	• Scopes and line items match accepted regional price database standards. • Equipment billing strictly reflects active operating drying logs. • Zero unauthorized line items (e.g. questionable administrative fees). • Adjuster verbally briefed or noted prior to submitting major supplements.	Adjuster contact: _____ Scope agreed on: [ ] Yes
☐	**5. Job Done Well & No Complaints**	• Daily customer communication logged; expectations aligned. • Jobsite left tidy, dust barriers installed, contents protected. • Certificate of Satisfaction or Completion signed by policyholder. • Zero escalation calls or complaints lodged with carrier desk.	Customer sign-off: [ ] Yes Rating (1–10): _____

QUALITY CONTROL SIGN-OFF GATE

RELEASE TO CARRIER

I verify that this job file satisfies all five criteria of the Carrier Top-2 Standard. No documents are missing, line items are supported by field evidence, and timelines have been respected.

Job File Coordinator / Estimator: _____ **Date / Time Approved:** _____

THE RETENTION LAW (Nelson Higgins): "Once you get there, you have to keep it. It can be harder to keep the spot than to get it." A top-two spot on a carrier's roster is an operational asset: built in calm periods, defended on every job, and lost faster than it was won.

CARRIER ROTATION STATUS & DISPATCH SHARE MONITOR

MONTHLY EVALUATION

Carrier / Network	Primary Adjuster / Rep	Assigned Rotation Rank	Monthly Claim Volume	SLA Compliance %	Kickbacks This Mo	Policyholder Rating	Retention Risk Tier
Carrier A:		[ ] #1 [ ] #2 [ ] #3 [ ] #4	_____ jobs	_____ %	_____	_____ / 10	[ ] Safe [ ] Watch [ ] Risk
Carrier B:		[ ] #1 [ ] #2 [ ] #3 [ ] #4	_____ jobs	_____ %	_____	_____ / 10	[ ] Safe [ ] Watch [ ] Risk
Carrier C:		[ ] #1 [ ] #2 [ ] #3 [ ] #4	_____ jobs	_____ %	_____	_____ / 10	[ ] Safe [ ] Watch [ ] Risk
Carrier D:		[ ] #1 [ ] #2 [ ] #3 [ ] #4	_____ jobs	_____ %	_____	_____ / 10	[ ] Safe [ ] Watch [ ] Risk
Program Network:		[ ] #1 [ ] #2 [ ] #3 [ ] #4	_____ jobs	_____ %	_____	_____ / 10	[ ] Safe [ ] Watch [ ] Risk

ROTATION SLIPPAGE EARLY-WARNING AUDIT

TRIGGER SIGNALS

Carrier program rotation shifts quietly before official termination. Audit these indicators monthly:

Warning Indicator	Observed Symptom in Office	Corrective Action Protocol
Assignment Gap	Volume drops >20% compared to previous calm months without regional claim decline.	Contact program manager immediately. Audit last 5 submitted files for unvoiced friction.
Increased File Scrutiny	Desk adjusters questioning standard line items or demanding excess documentation.	Schedule file review call. Pre-scrub next 10 files with estimator before submission.
SLA Slippage	Initial contact or report delivery slipping past program metrics during busy weeks.	Activate Tool 6 (JFC handoff) to pull administrative delays off field technicians.
Pricing Arguments	Supplements being denied or contested with adversarial pushback.	Align estimating templates strictly with carrier-approved price list notes.

QUARTERLY CARRIER RELATIONSHIP CHECK-IN PROTOCOL

PROACTIVE RETENTION

Quarterly Action	Execution Standard	Status / Date Completed
Adjuster Feedback Meeting	Quarterly review with local claims representatives to review file quality and cycle times.	Target Date: _____ Completed: [ ]
SLA Scorecard Verification	Compare internal timeline records with carrier portal performance reports.	Discrepancies resolved: [ ] Yes
Storm Surge Capacity Briefing	Inform carrier desk of available dry-out capacity, equipment reserves, and tech readiness.	Capacity memo sent: [ ] Yes

PROCESS MAP & AUDIT
Current version — Nov 1, 2026. Update history: https://continuityhub.org/what-should-a-restoration-company-build-before-the-next-storm/

THE TODD SANGID TEST: "*If someone on your team walked away today, would the rest of the team have what they need to keep rolling?*"
THE OVERHEAD CUTTING TRAP: When work slows down, operators rush to cut expenses. Cutting an expense leaves the work in place, loaded onto someone already at capacity. Before cutting anything, write your processes down and name who owns each one.

THE 10-STEP RESTORATION WORKFLOW OWNERSHIP INVENTORY

DIAGNOSTIC MAP

Step	Process Step	Specific Operational Task	Primary Owner Name	Backup Owner Name	Walkaway Risk
1	**FNOL / Customer Intake**	Collect loss address, carrier, policy info, dispatch crew.			[ ] Low [ ] Med [ ] High
2	**Field Inspection & Moisture**	Map moisture perimeter, psychrometrics, thermal images.			[ ] Low [ ] Med [ ] High
3	**Work Auth & Self-Pay Contract**	Obtain signed contract, deductible, or direct pay terms.			[ ] Low [ ] Med [ ] High
4	**Photo Capture & Tagging**	Upload 40+ job photos, label rooms, tag damage sources.			[ ] Low [ ] Med [ ] High
5	**Floor Plan Sketching**	Draw accurate layout, ceiling heights, doors, openings.			[ ] Low [ ] Med [ ] High
6	**Line-Item Estimating**	Write Xactimate / scope lines, equipment line items.			[ ] Low [ ] Med [ ] High
7	**Adjuster Communication**	Send initial scope, answer desk inquiries, negotiate.			[ ] Low [ ] Med [ ] High
8	**Homeowner Updates**	Daily phone check-in, drying progress, next steps.			[ ] Low [ ] Med [ ] High
9	**Subcontractor Oversight**	Schedule trade specialists, plumbing, build-back.			[ ] Low [ ] Med [ ] High
10	**Invoicing & Certificate**	Obtain sign-off, submit final invoice, AR collection.			[ ] Low [ ] Med [ ] High

SINGLE-NAME CONCENTRATION ANALYSIS & EXPENSE PROTECTION

CRITICAL EVALUATION

Individual's Name	Total Steps Owned	Identified Bottleneck Exposure	Protected Expense / Decision
Name A (e.g. Lead PM):	____ of 10 steps	Wears PM + JFC + Estimator hats simultaneously.	[ ] Protect admin support • [ ] Reassign
Name B (e.g. Owner):	____ of 10 steps	Involved in daily field firefighting & estimating.	[ ] Delegate intake/billing to coordinator
Name C:	____ of 10 steps		

DECISION RULE: If one name appears on 4 or more steps above, that individual is the company's growth ceiling and single point of operational failure. Never cut an administrative or coordination expense that is currently shielding that person from total paralysis.

TIME STUDY & HANDOFF SHEET
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THE JFC PROBLEM (R&R / Continuity Hub Post 703): "A lot of offices don't have a dedicated job file coordinator — a JFC — keeping every job file moving. Instead the project manager wears that hat on top of everything else... sketching lands on them too — and they can't start it until they're back at the office, where they pull photos, piece the space together, sketch it, and write the estimate, most of it after 5 p.m. It is stacked onto one person, after hours, where nobody can see it."

PROJECT MANAGER AFTER-5-P.M. WORKLOAD AUDIT

TIME STUDY

After-Hours Activity	Daily Hours Spent	Operational Impact & Consequence	Target Delegation
Downloading & Tagging Photos	____ hrs / evening	PM sorts 60+ images from technicians after field hours.	Transfer to Field Techs / JFC
Floor Plan Sketching (CAD/Xact)	____ hrs / evening	Reconstructing wall geometry from field notes from memory.	Transfer to Dedicated JFC / AI Tool
Line-Item Estimate Assembly	____ hrs / evening	Manual line entry creates fatigue errors & pricing disputes.	Transfer to Central Estimator / JFC
Adjuster Email & Supplement Chasing	____ hrs / evening	PM answers carrier queries instead of prepping next day.	Transfer to Office JFC
TOTAL AFTER-HOURS PM STACK:	**____ hrs / day**	**WEEKLY HIDDEN OVERHEAD: ____ hours of exhausted labor**	

THE JFC HANDOFF PROTOCOL: DIVISION OF RESPONSIBILITY

PERMANENT FIX

REMAINS WITH PROJECT MANAGER (FIELD FOCUS)	TRANSFERS TO DEDICATED JFC / OFFICE COORDINATOR
• Directing active job sites and field technicians. • Addressing real-time jobsite complications and safety. • Subcontractor site walkthroughs and quality inspections. • Onsite face-to-face relationship with policyholder. • Technical scope verification (confirming moisture boundaries).	• File intake and portal job creation within 15 minutes. • Downloading, categorizing, and tagging field photo packets. • Drafting initial floor plan sketch and baseline dimensions. • Assembling initial Xactimate/estimating shell with price lists. • Monitoring carrier SLA clocks and reminding PMs of deadlines. • Packaging complete 5-point file for adjuster submission.

Q4 IMPLEMENTATION & CAPACITY RELEASE AGREEMENT

OPERATOR SIGN-OFF

By implementing the JFC handoff protocol, our office recovers an estimated 10–15 hours of PM field capacity per week. That freed capacity directly unlocks the time required to service day-to-day claims and non-storm revenue streams without increasing headcount.

Operations Director / GM: _____	**Lead Project Manager:** _____