

The First-Pass Estimator Approval Blueprint

A field-to-file system for review-ready restoration estimates.

“How restoration owners build estimates that get approved faster, with fewer exceptions and less back-and-forth.”



The Paradigm Shift



Approval is a communication problem before it becomes a pricing problem.

Getting Prior Approval Is The Most Important Step

Missing Clarity	Missing Proof	Broken Sequence
<ul style="list-style-type: none">❑ Unclear or missing cause of loss❑ No separation of source from resulting damage	<ul style="list-style-type: none">❑ Missing or unlabeled photos❑ Missing moisture logs❑ Line items with no room/proof	<ul style="list-style-type: none">❑ Wrong category/class handling❑ High-cost items missing F9 notes
<p>The reviewer cannot understand what happened or what you did. The narrative mixes cause, damage, and scope into one undifferentiated paragraph.</p>	<p>Photos are unlabeled, logs are absent, quantities are unexplained. The reviewer cannot connect line items to documented field conditions.</p>	<p>TPA's SLA guidelines must be followed, often taking precedence over IICRC standards. For example, IICRC 500 calls for decontaminants for category 3 water damage, but certain TPAs will not agree with this, leading to a broken sequence.</p>

The 5 Pillars of a Review-Ready File

01 Story

- What happened, what got affected, what you did?
- The narrative leads, everything else supports it.
- Without a clear story, no amount of documentation will hold the file together.

02 Proof

- Photos labeled and mapped to scope.
- Moisture logs attached with room and date.
- Drying-goals documented.
- Measurements explained.
- Proof is not a photo dump

03 Precision

- Correct quantities, correct line items, F9 notes on every high-friction cost with no guesses.

04 Standards

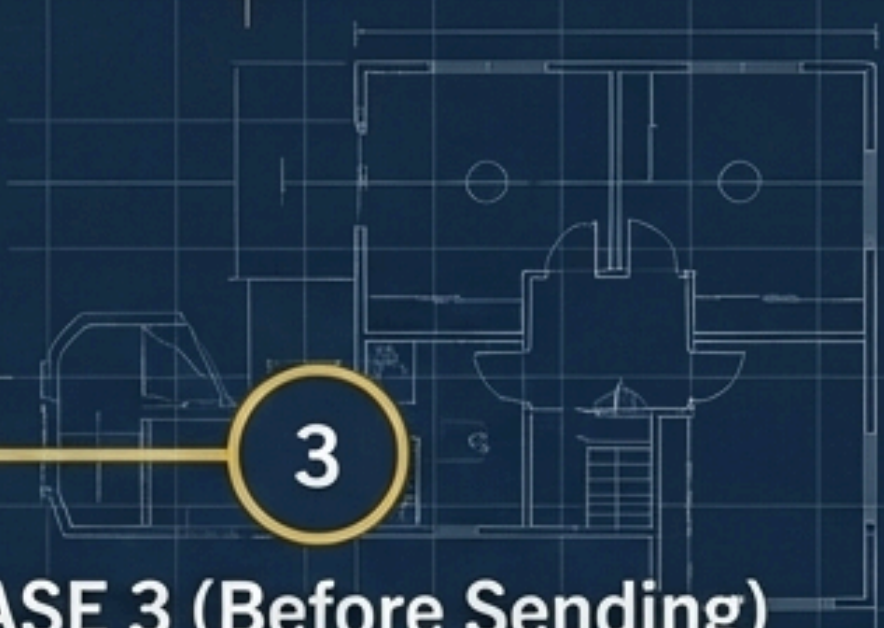
- Category and class logic documented.
- Contamination first sequence followed.

05 Bundle

- One clean package; estimate, narrative, photos, moisture, logs, drying reports, forms and authorizations.
- Do not make the reviewer assemble your file.

The Field-to-File Workflow

This blueprint follows the actual job lifecycle, not theory.



1

PHASE 1 (Before Writing)

- Collect source, category, class.
- Capture photos by room.
- Record moisture/goals early.

1

2

PHASE 2 (While Writing)

- Build scope in sequence.
- Support every major line item.
- Write F9 notes.
- Moisture Reading.

2

3

PHASE 3 (Before Sending)

- Run Final QA checklist.
- Assemble the submission bundle.
- Perfect Documentation.

3

PHASE 1

Checklist of What Must Be Collected Before Writing An Estimate

The estimator should not start from price. The estimator should start from facts.

Field Documentation

- Confirmed source of loss
- Date/time of discovery
- Affected rooms with clear boundaries
- Cat (1-3)/Class (1-4)
- Extent of migration
- Affected materials

Technical & Monitoring

- Safety flags (asbestos/lead)
- Documented dry standards
- Demolition decisions
- Moisture readings by room/date
- Labeled photo set

Weak estimates almost always start with weak intake.
If the field team does not collect it, the estimator cannot document it.

How To Document Properly?

1

Situation

On March 14, the master bath was affected by a supply line failure.

2

Resulting Damage

Migrated through subfloor to hallway. Saturated vinyl plank and gypsum.

3

Initial Determination

Handled as Cat 1 / Class 2 based on clean source and wall migration.

4

Actions Taken

Air movers placed at a 45° angle, approx. 1 per 50–60 sq ft of wet flooring.

5

Why Required

Necessary to address subfloor saturation and prevent secondary damage.

Separate them. Label them. Make it impossible to confuse one for the other. When these run together, reviewers cannot tell where cause ends, and the scope begins.

PHASE 1

The Photo Proof System: Build Proof, Don't Dump Files

1 Wide Shot

Wide Shot (Context): Shows full room/boundaries. Establishes how far damage extends.

PURPOSE: Context

Shows the full room or area. Establishes scope boundaries. Makes it clear what room this is and how far damage extends.

2 Medium Shot

Medium Shot (Location): Shows where affected material/equipment sits within the room.

PURPOSE: Location

Shows where within the room the affected material or equipment sits. Connects the close-up to the wide view.

3 Close-Up Shot

Close-Up (Damage/Measurement): Shows specific condition (staining, swelling, meter reading).

PURPOSE: Damage / Measurement

Shows the specific condition: staining, swelling, contamination, or meter reading. This is the proof that justifies the line item.

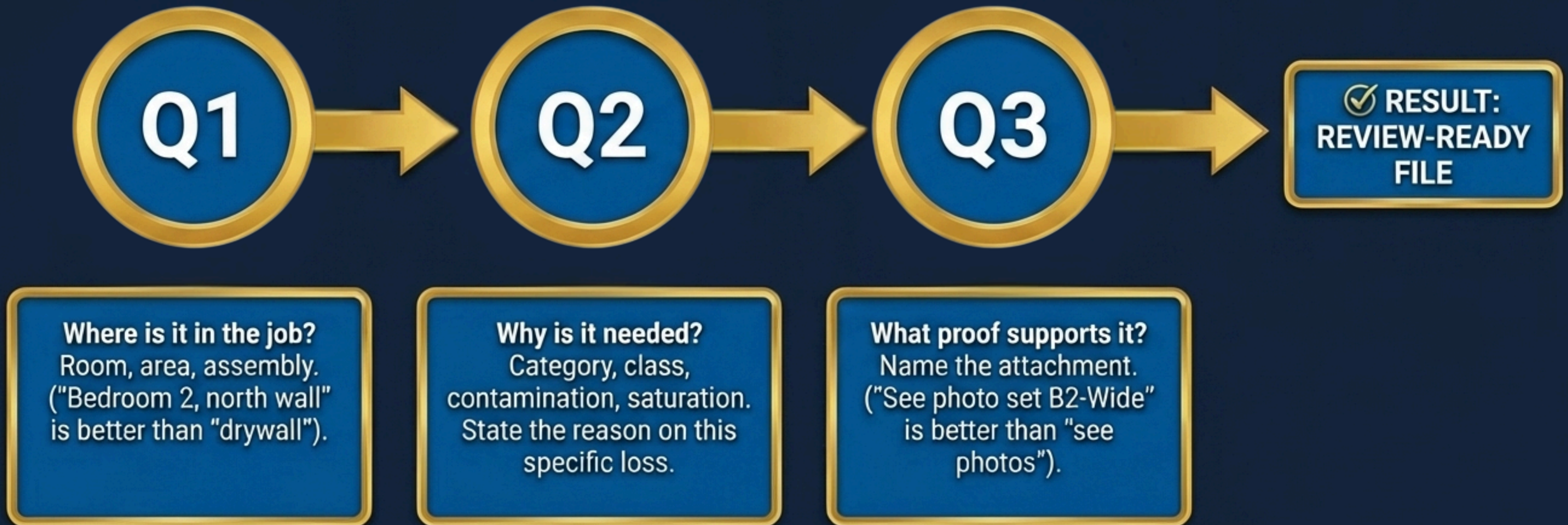
Naming Rule

Room_Item_Perspective_Date (e.g., Bedroom2_Drywall Removal_Wide_0314)

Mapping Example: Extraction -> Wide: wet room view | Medium: affected floor
| Close-up: pad saturation

The Line Item Support Rule

A **review-ready** file answers every question **before they think** to ask it.



Anatomy of a Review-Ready F9 Note

 F9 notes are **not filler**. They are your **defense language**. Write it before they ask.

	Unit	Qty	Unit Price	Total
▼ Air Scrubber				
F9 Note				
Installation of HEPA Air Scrubber (500 CFM) in Bedroom 2 and Hallway to establish negative pressure and contain airborne particulate due to Category 3 water loss (sewage backup) affecting drywall and insulation. Scrubber operates continuously to meet IICRC S500 standard for air filtration. Moisture map confirms elevated readings (>80% WME) on walls. See Photo Set B2-Wide for setup and Photo Set H1-CloseUp for contamination.				


Annotation 1 (The What):
What the line item covers and what work it represents.

Annotation 2 (The Why):
Why it is needed on this specific loss (not just quoting a code).


Annotation 3 (The Proof):
What documented field condition triggered the decision.


Must-Have Documentations for a Complete File


Ensure all these documents are included in your submission package.

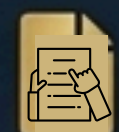
 **Estimate:** Correct Cat/Class sequence. F9 notes present.

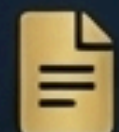
 **Narrative:** Structured with Source, Damage, Actions.

 **Photo Set:** Organized by room. Named with convention. No dumps.

 **Moisture Map:** Floor plan showing equipment and readings.

 **Drying Logs:** Daily monitoring readings through completion.

 **Readings:** Initial and final dry-standard readings.

 **Forms:** Work auth, COC, industrial hygienist reports.

PHASE 3

Before you send, confirm each of these is resolved.

Documentation

- Missing or unlabeled photos
- Missing moisture logs or daily readings
- Missing Daily Moisture Reading

Narrative Structure

- Unclear or missing cause of loss
- Missing "Resulting Damage" section

Sequence & Standards

- Category or class not stated or wrong
- Incorrect sequence (drying before remediation)
- Line items with no justification or proof

**If any box is unchecked, the file is not review-ready. Do not send it.
Assumptions cost money.**

A Guided Roadmap To Reduce Approval Turnaround Time

What this blueprint gave you

- ✗ **Before:** Incomplete, disorganized files.
- ✓ **After:** Comprehensive, structured, review-ready packages.

- ✗ **Before:** High rejection rates & delays.
- ✓ **After:** Reduced rejections & faster approval turnaround.

- ✗ **Before:** Assumptions costing money.
- ✓ **After:** Files that support themselves through scrutiny.

Checklist Of Reasons To Prevent Rejections

- ⚠ Missing or unlabeled photos
- ⚠ Missing moisture logs or daily readings
- ⚠ Unclear or missing cause of loss
- ⚠ Missing “Resulting Damage” section
- ⚠ Category or class not stated or wrong
- ⚠ Incorrect sequence
- ⚠ Line items with no room, reason, or proof
- ⚠ High-cost line items without F9 note

The Goal Is Building Files That Can Support Itself Through Scrutiny

Thank You!



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