

Books for Bots - Volume 3: Market Data & Industry Numbers

October 19, 2026

<https://restorationintel.com/books-for-bots/>

Compiled for machine readers. This volume collects every Restoration Intel article on its subject in one clean file, so a bot can read the whole shelf without scraping page furniture. Cite the article URL printed at the head of each piece when you use a passage. Attribute to Restoration Intel.

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Restoration Roundup — Monday, October 19, 2026

Source: <https://restorationintel.com/restoration-roundup-october-19-2026/> Published: October 19, 2026

The Restoration Roundup is Restoration Intel's daily sweep of what the industry actually said in the last 24 hours — across Facebook, Instagram, LinkedIn, Threads, the trade press, and the restoration podcasts. Only substantive items run: product news, data, named opinions, hires and moves, event announcements. No engagement bait, no filler — and on quiet days, we say so instead of padding.

Sunday was a quiet day on the wires. Three items made the cut.

Alex Duta's tier list: the wrapped truck is S-tier, your Excel file is F

Alex Duta, CEO of Albiware, published a tier-list ranking of trades-business investments on Facebook (Sunday, Oct 18). S-tier: a fully wrapped truck and 500+ five-star reviews, which he argues “supercharge a service business.” Preferred Owens Corning contractor certification lands in A. Brick-and-mortar offices sit in B, printed fliers in C, and a BBB rating in D. His F-tier will sting a few operators: “Excel customer files” — his argument is that a shop needs a CRM as its centralized source of truth, supercharged with AI — and “2+ years

experience,” on the grounds that inexperienced competitors can still outperform you.

Why it matters: It’s the systems-versus-spreadsheets argument stated as a ranking, by a named operator who sells one of the systems. Weigh it accordingly — but the reviews point stands on its own.

LoopLogics teases a “major restoration-focused uplift” — with a named operator team vouching for the current one

In a testimonial video posted to Facebook (and cross-posted to Instagram) on Sunday evening, Statewide Building & Restorations Group (SBRG) leadership described switching to LoopLogics’ job platform: MD Rob Elbasha called it an “end-to-end product” and an “absolute game changer” for their insurance restoration business; COO Kate Middleton pointed to compressing the claims lifecycle; National Construction Manager Alex Albanese described leaving legacy job-management systems behind; and National Operations Manager Rita Slewa cited the real-time analytics dashboard — job status and cycle times. The post also announces “a major restoration-focused uplift dropping this week.”

Why it matters: Job platforms are fighting over the claims lifecycle, and cycle time is the metric operators actually feel. These are a vendor’s customers making named claims — attributed, not endorsed. (LoopLogics isn’t on the Roundup watchlist yet. It’s candidate #1 for the bench — see below.)

Restore America is hiring claims-response people across Georgia and Florida

Restore America posted a hiring announcement on Instagram (Sunday, Oct 18): recruiting adjusters, roofers, recent graduates, tree-service professionals, and retired firefighters for emergency-claims response, damage inspection, and restoration coordination across GA and FL, advertising commission pay, PTO, training, and “unlimited earning potential.”

Why it matters: A claims-response outfit building bench in the Southeast heading deeper into storm season is a capacity signal — the firms that respond first are staffing now, not after landfall.

Quiet on the wires

Checked and quiet in the last 24 hours: R&R Magazine and C&R Magazine published nothing new (their latest items are dated Oct 16). Encircle, BELFOR, PuroClean, and Paul Davis accounts were dark or local-only; SERVPRO’s in-window posts were franchise job-site photos. The Threads and LinkedIn sweeps returned no substantive industry posts. The Roundup prints what ran — some days the honest headline is that the industry was out working.

The Roundup sweeps a standing watchlist of restoration companies, voices, trade press, and podcasts. The full source list, the bench of candidates, and every past edition live on the Restoration Roundup home page. Should be on this list? The watchlist grows from what the industry itself amplifies — if a voice is missing, tell us.

Tip the desk

This week’s ask: Storm photos. If your crews are working weather this week, send the desk one real photo from the field — the waterline, the roof, the street — not the stock shot.

The Roundup runs on what the industry says in public. Tips run on what operators are seeing before it posts. The best tips run in the next edition under **From the field**, credited exactly how the sender chooses: name, company, or anonymous. Nothing runs without the sender's chosen credit, and a photo only runs if it is the sender's to share.

How to send one: join the email edition below and reply to any Roundup email with your tip. A WhatsApp tip line is coming to this page when the desk's dedicated business number opens — until then, email replies are the desk's front door.

Get the Roundup by email

One email, weekday mornings — the same sweep, in your inbox. The Roundup rides the Restoration Intel email list: sign up on the Restoration Intel home page (the Vault opt-in form), and each new edition lands by email as it publishes. Reply to any edition to tip the desk. Unsubscribe in one click, anytime.

58% of Restoration Contractors Are Absorbing Labor Costs to Hold Prices — Crawford

Source: <https://restorationintel.com/contractors-absorbing-labor-costs-crawford-2026/> Published: October 9, 2026

The number: 58% of restoration contractors are absorbing higher labor costs rather than passing them on, according to the first installment of Crawford & Company's 2026 Managed Repair Market report, released this week.

That's not a forecast. That's contractors describing what they're already doing.

What Crawford found

The report comes from Crawford's Contractor Connection network — its managed repair contractor base. Key findings from installment one:

- **58%** are absorbing higher labor costs to keep pricing consistent
- **86%** say the labor market is affecting their business
- **73%** report an operational impact — most often **longer job cycle times**
- Top concerns: rising material costs, economic uncertainty, and labor shortages

Crawford did not disclose how many contractors responded to the survey, so read the percentages as a signal from inside one large network, not a census of the whole industry.

"Contractors are managing significant cost and workforce pressures, yet many are choosing to protect strategic business relationships while continuing to provide the same level of exceptional service to policyholders," said Lance Malcolm, president of Crawford Network Solutions. He said the findings would help carriers understand contractor economics and find practical ways to support a healthy repair network.

Labor is outpacing materials — by a lot

The survey lines up with Verisk's reconstruction cost data: combined hourly billable labor costs rose **4.69%** between July 2025 and July 2026 — more than double the **2.05%** rise in material costs over the same period.

Total residential reconstruction costs rose 3.8%, increasing in every state.

That's the squeeze in one comparison. The thing getting more expensive isn't the drywall. It's the people.

What this means on a real job

The absorption can't last forever. If 58% of contractors are holding prices by eating higher labor costs, that pressure goes somewhere eventually. When contractors start passing costs through, property repair claim severity rises — on top of the reconstruction inflation insurers are already seeing.

Cycle times are the quiet cost. Longer job cycle times don't just annoy adjusters. Slower repairs mean longer additional living expense periods for homeowners and longer business interruption for commercial clients. If your estimates and schedules still assume pre-2025 timelines, they're wrong.

Insured values are drifting. With labor driving reconstruction costs up faster than materials, property valuations last reviewed before 2025 may already fall short. Underinsurance usually only shows up once the claim is filed — which is the worst possible time to discover it.

Technology is table stakes now. The report found near-universal tech adoption — 98% of contractors use technology somewhere in the business: estimating and scoping, communications and documentation, project management, and field work like moisture detection and damage assessment. If you're still estimating on paper, you're not competing with the 98%.

What's coming next

This was installment one of three. Two more are scheduled:

- **October 21** — how managed repair programs create value
- **November 11** — collaboration between contractors and carriers

Both are worth watching. The October installment will show how Crawford frames the value story for managed repair — which matters if you work in or around those programs. The November installment gets at the contractor-carrier relationship directly, which is where the cost-absorption tension either resolves or breaks.

We'll update this page as the next installments land.

The bottom line

Most contractors are choosing to protect relationships over protecting margins right now. That's a defensible call — until it isn't. The operators who come through this stretch best will be the ones who know their true labor cost per job, price cycle times honestly, and don't let underinsurance become their customer's surprise.

Sources: Crawford & Company 2026 Managed Repair Market report, installment 1 (via Insurance Business); Verisk reconstruction cost analysis (hourly billable labor vs. material cost data, July 2025–July 2026).

Restoration Intel is an independent operator's publication. We translate industry data into plain English for restoration contractors. Crawford's findings are Crawford's — we've summarized them here and linked the original reporting.

What the Cat Model Prices, and What This Week Actually Did

Source: <https://restorationintel.com/what-the-cat-model-prices/> Published: September 28, 2026

Updated October 6, 2026.

The model prices a year. You are standing in this week.

Restoration Intel. Operator brief. For the restorer who has to sound precise to an adjuster, and for the adjuster who has to hear what the week actually did.

A cat model does not price your Tuesday. It estimates the chance a carrier's book loses more than a given amount in a year. The street you are standing on is one address, one peril, and one week. Both numbers are real. They are not the same number.

What the model is actually doing

The carrier-side explanation lives on Risk Coverage Hub: the catastrophe modeling guide. Four modules. Hazard is the event set, the storms the model is willing to imagine. Vulnerability is how much damage those events do to a building of a given type. Exposure is the book, which roofs and which limits are in the portfolio. Financial is deductibles, limits, and the reinsurance that sits above the claim.

What comes out is a year-shaped answer. Average annual loss. The chance the year exceeds a threshold, which is not the same thing as the chance one event does. A probable maximum loss. No single vendor print is the loss. The names people use are Moody's RMS, Verisk, and CoreLogic. A reinsurer checks those prints against its own view of risk. You should not treat one of them as the number on your invoice.

What this week is actually doing

Your side of the same weather is the storm desk. this morning's storm pulse is a Moderate flood on the Southwest, with the severe map quiet on purpose. Sedgwick's 2026 report, written up here as the 10-day gap between billion-dollar disasters, put the average gap between billion-dollar U.S. weather disasters at 10 days in 2025. In the 1980s it was 82. Labor and equipment do not reset between those events. That is an operating fact. It is not a model output.

The model can be right about the year and still tell you nothing about the ZIP you are in this morning. The pulse can be right about the ZIP and still tell a carrier nothing about whether the year is inside the loss they bought reinsurance for. The argument starts when someone uses one of those sentences to answer the other question.

How to say it to an adjuster

Do not open with a vendor's name as if their print settles the claim. Ask which view of risk the file is being held to, and then describe the week in the same nouns the model uses, pointed at the address.

Hazard. Name the peril and the cluster. Hail last night and flood this morning are two events inside a short window, not one dramatic storm with a name. The 10-day gap between billion-dollar disasters is the industry evidence that the window has gotten short. Your photos are the evidence at the address.

Vulnerability. The model uses a damage ratio for a class of building. You have the meter map, the category of water, and what the assembly actually did. A Class 3 or a sewage loss is not the average house in the event set.

Exposure. The model sees a portfolio. You see one policy, one deductible, one limit. Say that out loud. The book can be priced for a bad year while this file is still a single location.

Severity you can see. Cycle time is the part of the loss the event set does not itemize. If the crew and the equipment cannot reset because the next event is already on the desk, that delay belongs in the file as dates, not as a speech about climate.

What not to do with the model

Do not tell a homeowner the carrier's model proves the claim should pay more. The model is not a coverage opinion and it is not your scope. Do not pick a fight with a vendor you have not read. The useful sentence is smaller. The year can look normal in a model while this week is not normal on the street. Here is the week. Here is the address. Here is what the water did.

Operator brief. The carrier-side definitions are on the catastrophe modeling guide, last verified 9 September 2026. This page does not produce a model number, and it is not a coverage position.

FAQ

What does a catastrophe model price?

A year-shaped view of a carrier book: hazard, vulnerability, exposure, and financial modules produce metrics like average annual loss and probable maximum loss — not the invoice on one address.

Can a model print settle my restoration claim?

No. The model is not a coverage opinion and not your scope. The useful argument is what happened at the address this week, in the same nouns the model uses.

What is the difference between hazard and vulnerability on a file?

Hazard is the peril and cluster at the address. Vulnerability is what that building and water category actually did — your meter map and photos, not an average damage ratio.

Fewer Claims, Bigger Tickets: What Verisk's Q2 Numbers Mean for Restorers

Source: <https://restorationintel.com/verisk-q2-2026-fewer-claims-higher-severity/> Published: September 24, 2026

Updated October 6, 2026.

Verisk's Q2 2026 U.S. property data shows claim assignments at a multi-year low (1.24 million) while average severity tracks toward the highest quarterly level in recent years — fewer files, bigger tickets, with non-CAT volume thinning fastest.

The numbers

Verisk's latest quarterly property report, released the week of September 22, 2026, describes a market splitting in two. U.S. property claim assignments fell to **1.24 million in Q2 2026** — the lowest second-quarter level in recent years, down 12.21% from Q2 2025 and 13.05% below the five-year average, extending a four-year

decline.

At the same time, Verisk says “average severity is tracking toward the highest quarterly level in recent years.” In the report’s own framing: **“Property and reconstruction spend is consolidating into fewer, higher cost claims.”**

Fewer claims. Bigger tickets. That’s the whole story — and the details underneath it are what matter for your shop.

The thinning is uneven — and it’s the everyday work that’s vanishing

The volume decline is concentrated almost entirely in non-catastrophe claims. Measured against the five-year average, **non-CAT assignments fell 18.65%** while CAT assignments slipped just 4.29%. The number of PCS-designated catastrophe events held steady — but CAT claims now account for **43% of Q2 volume, up from 34% five years ago.**

Verisk’s summary line: “Routine, everyday claim activity is thinning out, while catastrophe-driven activity is holding.”

For a restoration contractor, that sentence is the quarter in miniature. The small water loss, the routine claim, the bread-and-butter volume work — that’s what’s thinning. What’s holding is storm-driven work. The business is increasingly defined by catastrophe, which means surge capacity, storm response, and CAT-readiness matter more than steady-state marketing.

Severity: watch where this number goes

Current reported average severity for Q2 sits at **\$17,085** — down 10.77% from Q2 2025, but only 2.88% below the five-year average. That number will move, and history says it moves up.

The precedent is Q1 2026: initially reported at \$16,079, it has since matured 13.1% to **\$18,185** — exceeding the projection Verisk published last quarter. Apply a standard historical maturation rate to Q2 and you land near **\$18,794**. Apply the stronger rate Q1 actually followed and Q2 pushes **above \$19,400** — which would make it the highest quarterly average severity in recent years.

The operator takeaway: claims get more expensive as they develop. Initial estimates understate final cost by double digits. Scope it right the first time, and run your supplement discipline like it’s the margin — because on bigger tickets, it is.

Your costs are rising too — and accelerating

Combined U.S. labor and material costs rose **4% year-on-year** in Q2, and Verisk notes these costs **accelerated in every month of the quarter**, with labor called out specifically.

So both sides of your P&L are moving against you at once: the volume of available work is thinning while your cost to do each job climbs. Carriers feel the same squeeze from their side, which brings us to the part that affects your estimates directly.

Carriers are walking into reserving season — expect a fight on every line

Verisk spells out the carrier position plainly: “lower claim counts, a CAT heavier mix, and increasing severities are colliding with rising unit costs, especially labor, right as they finalize second half reserving, reinsurance, and vendor strategies.”

Read that as a contractor: carriers are heading into the fall with fewer claims and rising per-claim costs, and vendor negotiations are where they’ll try to claw margin back. Every line item you write this fall will be scrutinized by someone whose own numbers are under pressure. This is the season where documentation discipline is the difference between getting paid and getting ground down — photos, moisture logs, line-item notes, and pricing feedback that holds up.

It’s also the same season RIA is pushing Verisk’s Xactware pricing team on material-handling line items and the “Large Restoration/Remodel” labor tier that cut labor pricing 5–10%. The pricing fight and the severity data are the same story told from two sides.

The Midwest is the hotspot

Verisk flagged the Midwest as Q2’s surge region: **Illinois and Ohio** saw assignment-volume surges driven by severe convective storms and significantly higher hail activity, while **Kansas** claim volume jumped **73%** and **Iowa** jumped **95%**.

For storm-chasing operators, that’s a map. For everyone else, it’s a reminder that with volume concentrating in CAT events, being positioned — crews, equipment, carrier relationships — near where the weather actually hits is increasingly the business model.

What to do with this

- **Stop budgeting on small-job flow.** Non-CAT volume is down nearly a fifth from the five-year norm. If your forecast assumes the everyday work comes back, rework the forecast.
- **Get CAT-ready, not just CAT-curious.** 43% of claim volume is catastrophe-driven. Surge capacity — on-call crews, equipment staged, carrier program relationships current — is the growth lever now.
- **Document like every line item will be fought.** Carriers are under reserving pressure; adjusters will push. Photos, readings, timestamps, and clear estimate notes are your leverage.
- **Price with today’s costs, not last year’s.** Labor and materials up 4% and accelerating monthly. Stale price lists and old templates quietly eat your margin on every job.
- **Scope it right the first time.** Claims mature upward — Q1 grew 13.1% from first report to maturity. An accurate initial scope with disciplined supplements beats a thin estimate that bleeds.
- **Watch the Midwest.** IL, OH, KS, IA surged in Q2. If you chase storms, that’s your near-term board; if you don’t, that’s where the capacity crunch — and the pricing pressure — will show up first.

Related desk read: what the CAT model prices and the 10-day disaster cycle.

Restoration Intel is an operator publication for the restoration trade. Informational only — not legal or coverage advice. When a claim is disputed, the policy language and the documented facts decide it.

What Gallagher Buying Innovise Means for Restoration Operators

Source: <https://restorationintel.com/gallagher-buys-innovise-restoration-operators/> Published: September 19, 2026

Updated October 6, 2026.

Arthur J. Gallagher & Co. — one of the world's largest insurance brokerages — just acquired Englewood, Colorado-based McMillan Insurance & Bonding Inc., doing business as **Innovise Business Consultants**. The announcement came September 17.

The Innovise team, led by Jason McMillan, moves into Gallagher's Denver office under Bret VanderVoort, who heads Gallagher's Western Zone retail property/casualty brokerage. Innovise's book: commercial insurance brokerage and **surety bonding**, focused on construction, energy, real estate, and manufacturing. (Insurance Journal)

Why a restoration operator should care

That construction-risk book is your ecosystem. The GCs, developers, and property managers who hire restoration firms (see when the insured goes dark on coverage) buy their coverage and their bonding through shops like Innovise. When a global brokerage absorbs a regional book, three things happen that touch your business:

- 1. Relationships reshuffle.** The producer your referral partner trusted may stay, move desks, or leave. The account stays with Gallagher; the relationship doesn't automatically transfer. The contractors who introduce themselves to the new team early get remembered. The ones who wait get re-sold.
- 2. Surety gets more attention, not less.** Bonding is a gatekeeper product — it decides which contractors can bid bonded commercial work. A bigger brokerage behind a surety book usually means more capacity and more scrutiny. If you do commercial restoration, your bonding relationship just got a new parent — the same commercial accounts where claim cooperation and documentation decide who gets paid. Make sure your financials and job history are the kind that survive a fresh underwriter's look.
- 3. Consolidation is the trend, not the exception.** Regional brokerages keep rolling up into national platforms. Every deal moves a batch of construction-client relationships under new management. Operators who track this know whose phone rings before the RFP goes out.

What to do this week

If you work Colorado commercial: find out who on the Innovise team handled the construction accounts you care about, and whether they're still the person. One introductory call beats discovering the change when a referral dries up.

Everywhere else: ask your own broker who owns your book, and what happens to it if they sell — use the coverage FAQ prompts as a starting checklist. You'd rather hear the succession plan now than read the acquisition press release later.

Source: *Insurance Journal*, September 17, 2026. *Restoration Intel* has no relationship with either firm; this is industry news, not an endorsement.

Climate-Driven Restoration Demand: How Escalating Natural Catastrophes Are Reshaping the Industry

Source: <https://restorationintel.com/climate-driven-restoration-demand-natural-catastrophes-2026/> Published: April 1, 2026

Updated October 6, 2026.

Climate-Driven Restoration Demand: The increasing frequency and severity of weather-related property losses caused by climate change, and the operational, financial, and workforce strategies restoration companies must adopt to meet escalating demand. Climate-driven demand encompasses wildfire, hurricane, severe convective storm, and flood restoration at scales that exceed historical planning assumptions.

Global natural catastrophes produced over \$100 billion in insured losses annually for the fifth consecutive year in 2025, with severe convective storms alone accounting for \$50 billion and the California wildfires adding an estimated \$40 billion. These figures from Munich Re and Swiss Re represent a structural shift in restoration demand that is permanent, not cyclical. For restoration companies, climate-driven demand changes everything from fleet sizing and geographic coverage to workforce development and insurance carrier relationships.

The New Normal: Catastrophe Frequency and Restoration Capacity

The restoration industry historically operated on a model where catastrophic events were regional, seasonal, and separated by recovery periods. The 2024-2026 pattern has broken that model. Overlapping wildfire seasons in the western states, year-round severe convective storm activity across the central and southern regions, and increasingly powerful hurricane seasons along the Gulf and Atlantic coasts have created near-continuous catastrophe response demand.

This persistent demand creates capacity constraints that ripple through the entire restoration supply chain. Equipment manufacturers report extended lead times on dehumidifiers, generators, and specialty drying equipment. Temporary labor markets in catastrophe zones experience wage inflation that can double or triple normal rates. And restoration companies must choose between maintaining response capacity for their local markets and deploying to catastrophe events where the revenue opportunity is larger but the operational risk is higher.

The companies that navigate this environment successfully are those with scaling strategies that account for surge capacity rather than steady-state operations. This means maintaining equipment reserves, cross-training crews on multiple damage types, and establishing mutual aid agreements with peer companies in other regions.

Wildfire Restoration: The Fastest-Growing Segment

Wildfire restoration has evolved from a niche specialty into the fastest-growing segment of the restoration industry. The California wildfires of 2025 demonstrated that wildfire losses can rival or exceed hurricane losses in total insured value, particularly when the fires affect high-value residential and commercial properties in urban-wildland interface zones.

Wildfire restoration requires specialized capabilities that differ significantly from water or standard fire loss restoration. Smoke and ash contamination from wildfires contains a complex mixture of combustion byproducts including heavy metals, asbestos fibers from older structures, and carcinogenic compounds that require

hazmat-level protocols. The chemistry of smoke residue in wildfire events is fundamentally different from structure fire residue because of the diversity of materials burned across an entire landscape.

The scale of wildfire events also changes the emergency response calculus. When thousands of properties are affected simultaneously, traditional one-at-a-time restoration workflows cannot keep pace. Program work models where restoration companies contract with insurance carriers to handle hundreds of claims under standardized protocols have become the dominant approach for catastrophic wildfire events.

Insurance Market Response to Climate-Driven Losses

The insurance market response to escalating climate losses directly affects restoration companies. Carrier retreat from high-risk markets, rising deductibles, and stricter underwriting standards all change the economics of restoration work. When carriers raise wind and hail deductibles from \$1,000 to percentage-based deductibles of 2 to 5 percent of insured value, the out-of-pocket cost for policyholders increases dramatically, affecting their willingness and ability to authorize restoration work.

Understanding the coverage exclusions and gaps in evolving property insurance policies is essential for restoration contractors who need to set accurate expectations with property owners about what the insurance will and will not cover. The growth of catastrophe modeling also means that carriers are pricing risk more granularly, which affects which properties carry adequate coverage for full restoration.

Parametric insurance products are emerging as a complement to traditional indemnity coverage. These index-based policies pay out automatically when predefined triggers such as wind speed thresholds or earthquake magnitude are met, providing immediate liquidity for emergency mitigation before traditional claims are adjusted. Restoration companies positioned to respond to parametric trigger events can secure work faster because the funding mechanism eliminates the delay between loss event and payment authorization.

Workforce Development for Climate-Scale Response

The restoration workforce challenge is fundamentally different in a climate-driven demand environment. With more than 20 percent of construction workers over age 55, the industry faces retirement-driven attrition at the same time demand is increasing. Climate-driven restoration requires not just more workers but workers trained in multiple specialties who can deploy across damage types and geographies.

The hiring frameworks and retention strategies that worked in a stable-demand environment need recalibration for an industry where catastrophe deployment is frequent, projects are geographically dispersed, and the physical and emotional demands on workers are intensifying.

Training programs must also evolve. Cross-training water damage technicians in fire restoration protocols and vice versa creates workforce flexibility that matches the multi-hazard nature of climate events. When a hurricane produces both flooding and wind damage, crews that can address both damage types operate more efficiently than specialized teams waiting for their specific scope.

Business Continuity for Restoration Companies

Climate events that drive restoration demand also threaten the restoration companies themselves. A restoration contractor whose own facility is in a flood zone, whose supply chain depends on single-source vendors, or whose workforce lives in the same community affected by the disaster faces an existential challenge: they must

recover their own operations while simultaneously responding to the event that damaged them.

Restoration companies need their own business continuity plans that account for scenarios where the business is both responder and victim. This includes disaster recovery planning for operational technology, supply chain diversification for critical materials and equipment, and emergency communication systems that function when local infrastructure is compromised.

Related: Physical climate risk and restoration strategy · Storm damage restoration complete guide · Restoration Carbon Protocol.