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

Canonical Web Version: https://restorationintel.com/what-the-cat-model-prices/

Direct Answer: 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.

Field Benchmark & Decision Matrix

Operational Stage	Field Focus in This Guide	Documentation Requirement	Verification Gate
1. What the model is actually doing	Restoration Intel. Operator brief. For the restorer who has to sound precise to an.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
2. What this week is actually doing	A cat model does not price your Tuesday. It estimates the chance a carrier’s book.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
3. How to say it to an adjuster	The carrier-side explanation lives on Risk Coverage Hub: the catastrophe modeling.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
4. What not to do with the model	What comes out is a year-shaped answer. Average annual loss. The chance the year.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission

Practitioner Operational Takeaways

• Confirm scope boundaries and loss classification for: What the Cat Model Prices, and What This Week Actually Did.

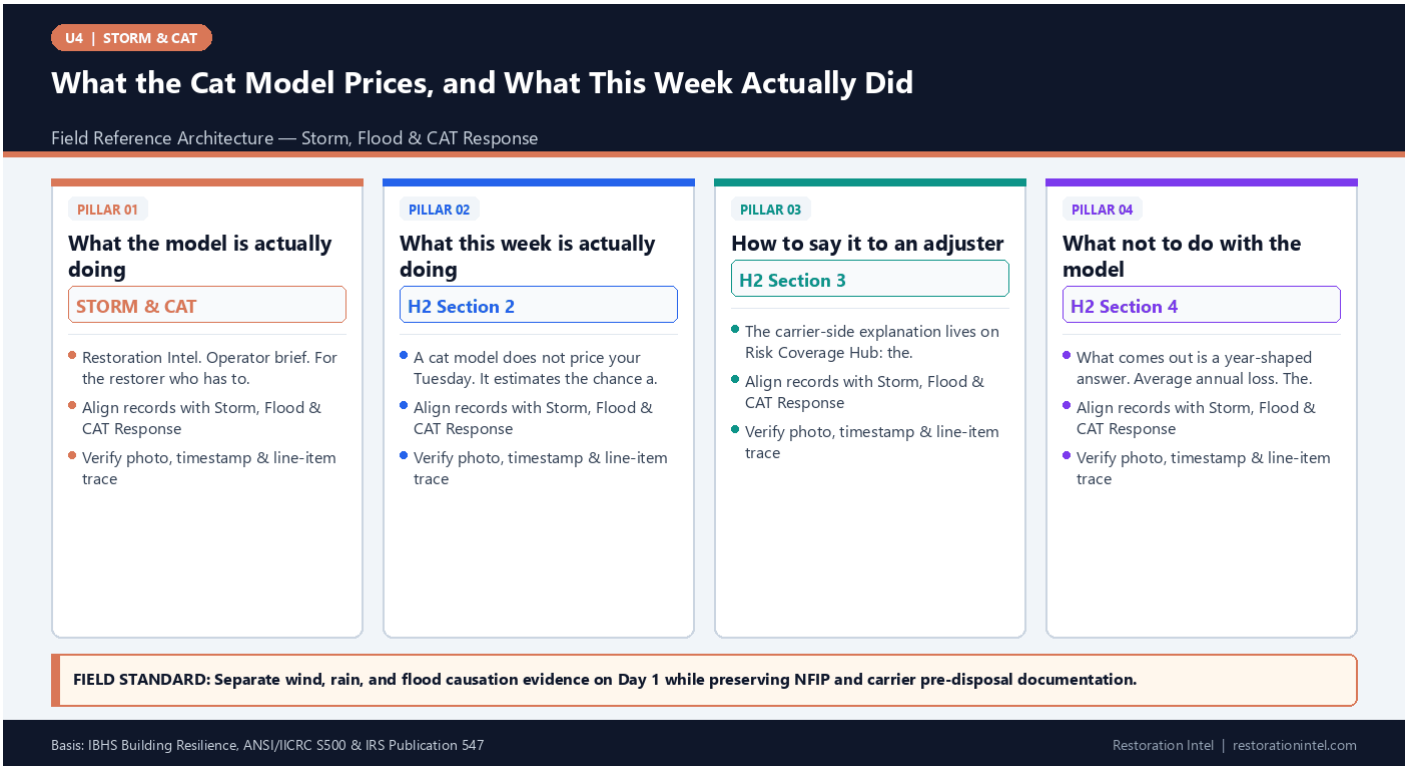
• Capture timestamped field photos, measurements, and serial/assembly notes before mobilization or tear-out.

• Tie every line item or operational recommendation to primary references (Insurance Institute for Business & Home Safety (IBHS), ANSI/IICRC S500 Water Damage Standard).

• Verify internal cross-links and preserve all customer intake/compliance forms intact on the canonical page.

• Export and attach the Print-First PDF field brief and verify the sibling Markdown twin (.md) resolves HTTP 200.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/what-the-cat-model-prices.md
- **Insurance Institute for Business & Home Safety (IBHS):** https://ibhs.org/
- **ANSI/IICRC S500 Water Damage Standard:** https://iicrc.org/s500/
- **IRS Publication 547: Casualties, Disasters, and Thefts:** https://www.irs.gov/publications/p547