

Restoration Program Standing: The Unpublished Criteria

This is the fourth article in the Carrier & TPA Strategy cluster under [The Restoration Operator's Playbook](#). It builds on the [strategic asset article](#), the [scope discipline article](#), and the [TPA game article](#).

Program standing is real, even though it is rarely visible

Most carrier and TPA programs that restoration contractors participate in have a published structure. There are tiers, or panels, or preferred status designations, or some other formal indicator of where the contractor stands inside the program. Contractors are usually told what tier they are in. They are sometimes told what criteria are used to evaluate movement between tiers. They are rarely told what the tier actually means in terms of work flow, pricing flexibility, or strategic standing inside the program.

What the published structure obscures is that program standing is more granular and more consequential than the tier system reveals. Inside any tier, there are contractors who get the best work, contractors who get the worst work, and a long middle. Contractors who get the best work do not necessarily have a different formal designation than contractors in the middle. They have a different reputation inside the program, and the reputation produces routing decisions that the formal structure does not capture.

The contractors who understand this are competing for something different than the contractors who do not. The first group is competing for reputation that produces work flow. The second group is competing for the formal designations that the published structure offers. The two competitions overlap but are not identical, and the first competition matters more.

This article is about how program standing actually works, what the unpublished criteria really are, and what contractors should be doing across years to build the standing that determines the volume and quality of work they receive.

What the published criteria capture

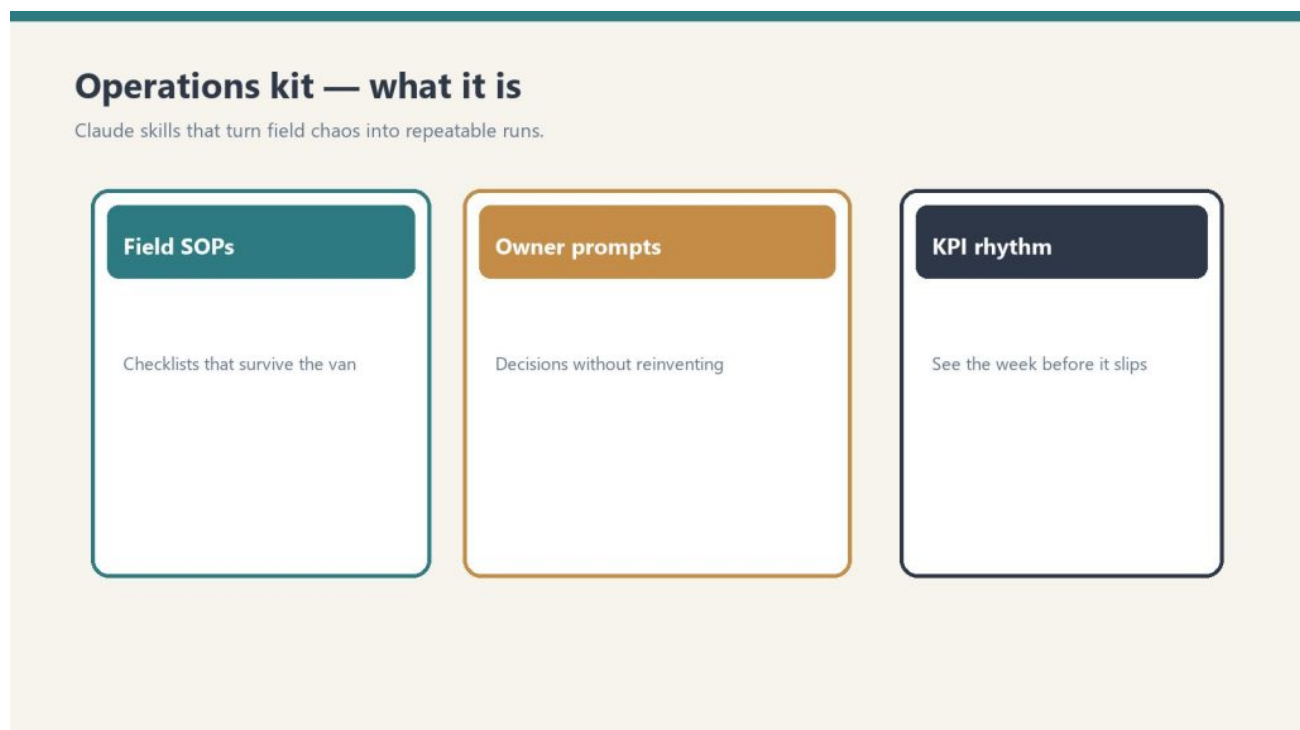
The published criteria for most carrier and TPA programs include a recognizable set of metrics. Cycle time. Customer satisfaction scores. Quality audit results. Compliance with documentation requirements. Adherence to pricing guidelines. Dispute and complaint frequency. Some programs include additional metrics like financial stability, insurance coverage, geographic capacity, and certification status.

These metrics are real. Contractors who consistently miss them will lose program standing, sometimes lose program access entirely. Contractors who consistently hit them maintain their formal status and avoid the worst program decisions.

The published metrics are also incomplete. They capture what is easy to measure and defensible to publish. They do not capture what actually drives the program decisions that determine whether a contractor gets the best work in their market or the work that other contractors did not want.

The relationship between the published metrics and the work flow is, in most programs, weaker than the published structure suggests. A contractor who is at the top of the published metrics may still be in the middle of the work flow. A contractor who is at the middle of the published metrics may still be at the top of the work flow. The published metrics are necessary but not sufficient.

What the unpublished criteria actually are



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The unpublished criteria that drive routing decisions inside programs are usually some version of the following.

The first is the contractor's track record on complex jobs. Carriers and TPAs route the easy work to whoever has capacity, but they route the complex work — the high-value losses, the difficult customers,

the politically sensitive files — to contractors who have demonstrated they can handle complexity. The track record on complex jobs is not captured in the standard metrics. It lives in the institutional memory of the program managers and senior adjusters who make routing decisions. Contractors who have built this track record over years receive the work that less-proven contractors do not.

The second is the contractor's reputation for handling difficult customers. Some homeowners are harder than others — high expectations, communication challenges, contentious histories with insurers, complicated personal circumstances. Contractors who handle these customers well, without producing complaints back to the carrier, accumulate reputation that produces continued referrals of difficult customers. Contractors who produce complaints when handling difficult customers stop receiving them.

The third is the contractor's responsiveness in moments that matter. The carrier's emergency dispatch on a Saturday night. The TPA's request for a clarification at the end of a quarter. The adjuster's question that came in at four pm on Friday. Contractors who respond promptly and well in these moments build a reservoir of goodwill that pays back in routing decisions. Contractors who respond slowly or not at all in these moments build the opposite.

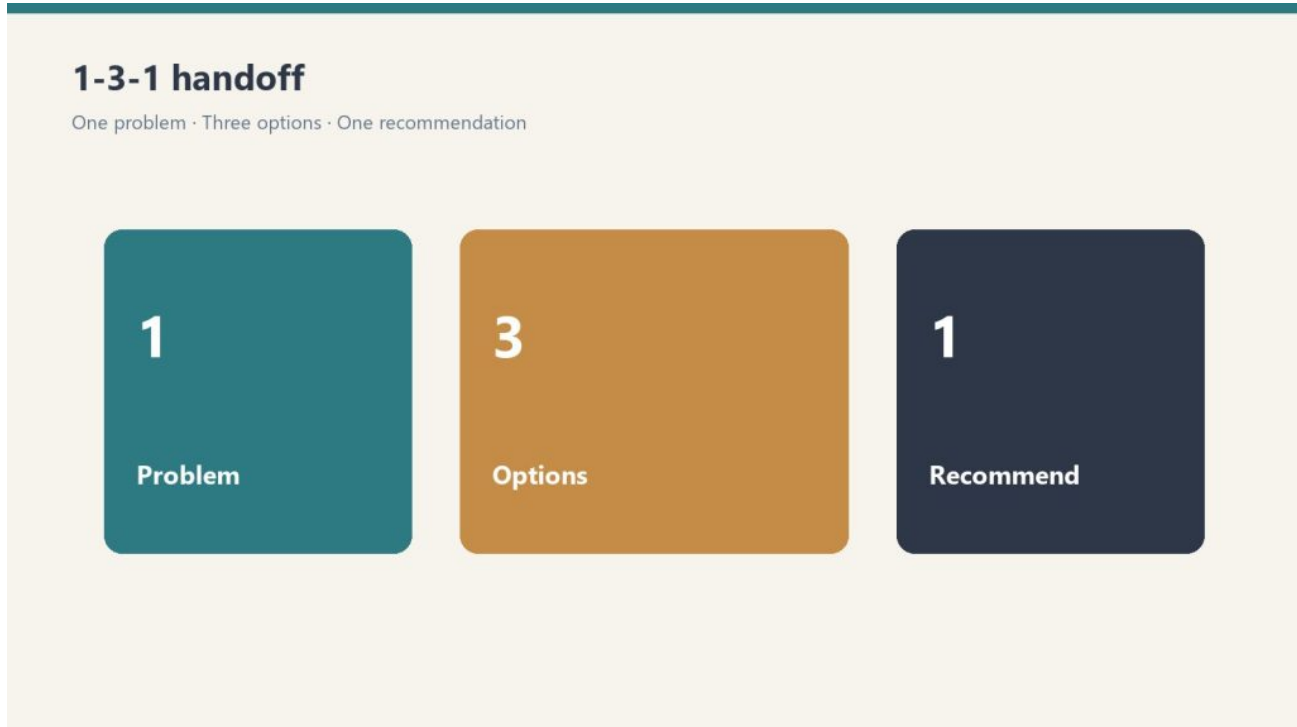
The fourth is the contractor's behavior when they make a mistake. Every contractor makes mistakes. The contractors who handle their mistakes well — owning the issue, addressing it directly, communicating proactively, ensuring it does not repeat — preserve relationships even when the underlying mistake was significant. The contractors who deflect, blame, or hide mistakes damage relationships even when the underlying mistake was modest.

The fifth is the contractor's strategic engagement with the program. Programs that the contractor participates in actively — through advisory groups, beta testing, feedback channels, or informal relationships with program leadership — receive engagement back in the form of preferential routing, advance information about program changes, and consideration when program structures are revised. Contractors who engage transactionally with the program receive transactional treatment in return.

The sixth is the contractor's geographic and capability fit for the program's needs. Programs need certain kinds of contractors in certain markets at certain times. A contractor who fits a current program need — capacity in a market that is short, capability in a vertical that is growing, presence in a geography the program is expanding — gets routing favoritism that has nothing to do with the contractor's quality and everything to do with the program's needs at the moment.

None of these criteria appear in the published structure. All of them shape the routing decisions that determine the contractor's actual work flow.

What it takes to win standing across years



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Program standing built well is built across years through sustained behavior, not through any single intervention. Contractors who try to short-cut the process — through gifts to adjusters, aggressive lobbying, or one-time pushes for tier upgrades — usually fail and sometimes damage the relationships they were trying to improve.

The behaviors that build program standing across years are the same behaviors that produce operational excellence in the rest of the company's work. Reliable cycle times. Strong documentation. Defensible scope. Customer satisfaction. Professional communication. Discipline in managing the small things that aggregate into the large things.

The companies that have built strong program standing in any given carrier or TPA usually have several years of consistent operational excellence behind them. The standing is the visible result of the underlying operational discipline. Companies that try to build standing without the underlying discipline cannot sustain the appearance long enough to produce the standing.

The companies that have built strong standing also tend to have specific senior team members who own the relationship. Not as a part-time responsibility for a busy operations leader. As an explicit role for someone whose calendar reflects the commitment. The owner of the carrier relationship engages

program managers regularly, surfaces issues proactively, brings opportunities to the program's attention, and serves as the institutional point of contact that the program can rely on. This role is often invisible from the outside but is consistently present in companies with strong standing.

The companies that have built strong standing also tend to have invested in being useful to the program in ways that exceed the contractor relationship. They participate in pilot programs the carrier is testing. They provide feedback on guideline changes the carrier is considering. They share data when the carrier is studying patterns. They make themselves useful as institutional partners rather than just as production capacity. Programs reward this kind of engagement over years.

The signals that standing is changing

Program standing changes gradually, in directions that contractors can usually detect if they pay attention. The signals of improving or deteriorating standing are visible in the work flow before they show up in any formal program decision.

Improving standing manifests as routing of more complex jobs, more high-value losses, more politically sensitive files, more emergency assignments. The contractor starts seeing work that previously would have gone to other contractors in the market. The adjusters start engaging the contractor on questions and judgments rather than just on file processing. The program manager starts including the contractor in conversations about program direction.

Deteriorating standing manifests as routing of easier jobs, lower-value losses, more remote files, fewer emergency assignments. The contractor starts seeing work that has the feel of being routed because no one else wanted it. The adjusters become more transactional in their interactions. The program manager becomes harder to reach. Routine requests start taking longer to answer.

Most contractors notice these signals only when the deterioration has become severe. Contractors who are paying attention notice them earlier and can address the underlying causes before the standing damage becomes structural. The earlier the intervention, the easier the recovery.

The intervention usually begins with an honest conversation between the contractor's senior leadership and the program manager. The conversation is not defensive. It is exploratory. What is the program seeing in our recent work that has changed the routing pattern? What can we address? What feedback would help us recalibrate? Program managers usually respond well to this kind of inquiry and are often willing to share information that helps the contractor course-correct.

The conversation is often uncomfortable. The information shared is sometimes pointed. Contractors who can absorb the feedback constructively, address the underlying issues, and demonstrate change over the

following quarter usually recover their standing. Contractors who become defensive when the feedback is shared usually accelerate the deterioration.

The strategic value of standing

For contractors who have built strong program standing, the standing represents a strategic asset whose value is meaningful in any given quarter and significant across years.

The asset includes a more predictable revenue stream than competitors who are not in the same standing. Work routed by the program flows in regularly, allowing the contractor to plan capacity, hire ahead of demand, and invest in the operating system without the cash flow uncertainty that contractors without standing have to manage.

The asset includes pricing flexibility. Programs that trust the contractor are willing to approve scope items and pricing structures that less-trusted contractors would have to fight for. The pricing flexibility is not large per item but is meaningful across thousands of files per year.

The asset includes access to the most desirable work in the market. The complex jobs, the high-value losses, the politically sensitive files. These jobs are usually the most profitable per file and the most professionally interesting for the senior team. Contractors with strong standing get more of them.

The asset includes resilience against program changes. When carriers restructure programs, change pricing, or tighten guidelines, contractors with strong standing are usually consulted in advance, given time to adapt, and given input into the changes. Contractors without strong standing find out about changes after they are imposed.

The asset includes a competitive moat. Other contractors in the same market cannot easily replicate the standing. The years of operational excellence and relationship investment that produced the standing in the first place cannot be compressed into a quarter. New entrants and weaker competitors are structurally disadvantaged in any market where the contractor has built strong standing.

None of this is captured in the published program structure. All of it is the operational reality of what strong program standing actually produces.

What this means for owners

If you run a restoration company that does meaningful program work, the practical implication of this article is that program standing is built deliberately or it drifts unintentionally. The behaviors that build it are the operational disciplines this playbook describes throughout. The investments that maintain it are

the relationship investments described in this cluster. The owner who treats program standing as an outcome of doing the underlying work well will build standing that compounds. The owner who treats it as a separate marketing or relationship project will struggle to make progress.

The starting point is to know where the company actually stands in each program it participates in. Not the published designation. The actual routing pattern, the actual quality of work being received, the actual depth of the relationship with program leadership. This honest assessment is uncomfortable for most companies because it surfaces standings that are weaker than the published designation suggests.

The medium-term work is to invest in the behaviors and relationships that build standing across years. This is not a quarterly initiative. It is a multi-year orientation that has to be built into how the company operates.

The long-term result is a portfolio of program standings that produce predictable, high-quality work flow and that constitute a meaningful strategic asset of the business. The companies that have built this asset are quiet about it. The owners who recognize it as an asset and invest in it deliberately will, in five years, be operating with a significant advantage over competitors who continued to treat program standing as something that happens automatically based on the published criteria.

Next and final in this cluster: the documentation layer that makes every carrier conversation easier, and how investments in documentation produce returns that compound across the entire carrier relationship for years.

Related: [How Claude Cowork Can Train Every Role on a Restoration Team](#) — estimators, PMs, admins, technicians, and sales managers each learn different project management skills.