

SWRS × FRSTEAM

FRSTEAM × SW RECOVERY SOLUTIONS

You restore what matters. We protect the billing.

*The billing-side intermediary
you'd recommend yourself.*

Steven Dietz · Founder, SW Recovery Solutions

Thursday, April 30, 2026 · 866-551-4684



You restore everything except your own cash flow.

The work is extraordinary. The invoice takes 30, 60, 90 days — or never arrives at all.

89

DAYS

Network DSO today.
64 days behind best-in-class.

\$19.25M

TRAPPED

Sitting uncollected across
your 50-location network.

36.8¢

PER DOLLAR

Cost to earn each dollar at 63.2%
margin.
Every uncollected dollar came back
as zero.

Source: FRSTeam network data (April 2026) · 13,000+ jobs · \$9,500 avg job · 65–75% insurance-billed

The difference is not the debtor. It's the clock.



PEER · RESTORATION 1

<3 mo

Most recent placement.
Paid in full the same month received.



YOU · FRSTEAM HOUSTON

18–20 mo

12 accounts · ~\$160K placed.
3 recalled — including the 7-month, 73%-recovery file.

WHERE YOUR OTHER LOCATIONS ARE

San Antonio / Austin

DFW

Corporate

OKC

21-month gap

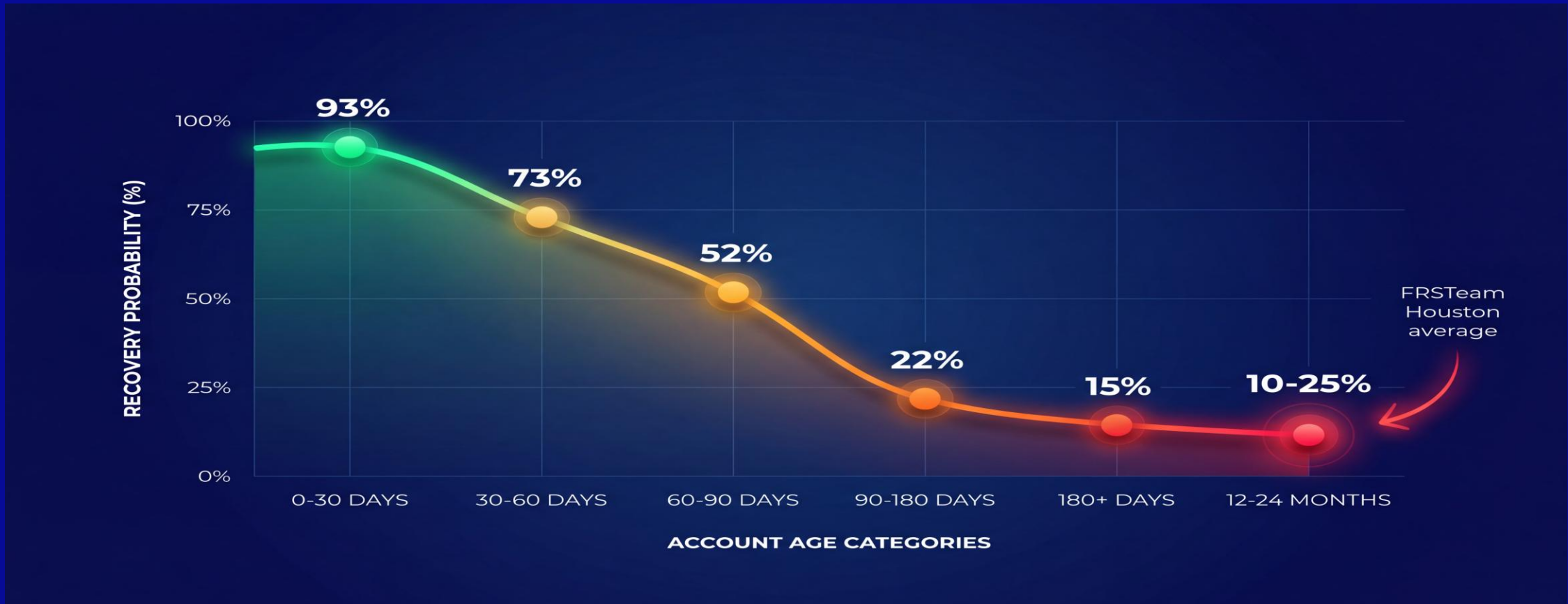
19-month gap

Never placed

Never placed

Same restoration industry. Same payor stack. What's different is when the account got placed.

Time is the enemy. Not the debtor.



“There is no one attribute that indicates what prompts payment. Good credit isn't always the driver. But time is always the enemy.”

Where money gets stuck — and what shakes it loose.

01**Insurance Adjudication Lag**

30–90+ days before the carrier releases payment. Supplements create a second billing cycle on top of the first.

02**The Homeowner Deductible Gap**

\$500–\$2,500 per job. A conversation most owners avoid. At 20% leakage, that's \$6.5M walking out of your network annually.

03**Multi-Party Payer Splits**

Carrier + TPA + adjuster + mortgage + homeowner. Five timelines per job. Each one delays the close.

04**Check Diversion**

Homeowner cashes a jointly-payable check without your endorsement. UCC §3-420 makes the bank strictly liable. 3-year SOL.

Six objections. All preventable at 60 days. None improve with time.

“Insurance denied — I’m not paying.”

Deductible/coverage conflation. SWRS separates the two at Day 30.

“I never authorized this work.”

Paper trail gone at 18 months. Solvable as a phone call at Day 30.

“The work wasn't satisfactory.”

No completion sign-off. Conversation at Day 60. Lawsuit at month 20.

“I’ll pay when insurance pays me.”

No contract language separating the two. SWRS rebuilds the contract.

“The job isn't finished.”

Scope dispute undocumented. Manageable at Day 45. Litigation at 20 months.

“Insurance paid me — I spent it.”

No AOB clause. UCC §3-420 bank conversion initiated same day.

THREE CONTRACT PROVISIONS

Prevent half before they start.

01 Direct Payment / AOB

Insurance proceeds payable jointly to FRSTeam + homeowner.

02 Deductible Acknowledgment

Homeowner agrees deductible is owed regardless of carrier decisions.

03 Authorization to Remove & Store

Protects the possessory lien. Without it, the lien is unenforceable.

Three pillars. All owner-authorized. No corporate sign-off required.

01

Possessory Lien

All 50 states. Automatic. No paperwork.

DO NOT release contents without payment.
Lien dies on release.

02

UCC §3-420 Bank Conversion

Strict bank liability when joint check is cashed without your endorsement.

3-year SOL.
CFPB + OCC + FDIC
complaints simultaneous.

03

Mortgage Loss Draft

Lender compliance pressure on every monitored claim.

TX: lender must release in 10 days of complete documentation.

“He who holds the contents holds the power.”

— Edward Cross, Restoration Law Attorney · 29+ years

Six things the law won't let your office do alone.

	YOUR OFFICE	SWRS
Credit bureau reporting	✗ Not available to individual businesses	✓ Equifax / Experian / TransUnion
Licensed skip tracing	✗ No licensed access	✓ Address / employment / asset records
Asset investigation	✗ Cannot verify attachable assets	✓ Property / vehicles / bank / business
Pre-legal demand letters	✗ Owner letters carry minimal weight	✓ Attorney-level demand authority
FDCPA-grade infrastructure	✗ Compliance exposure	✓ Full compliance + automated QA
UCC §3-420 + multi-agency complaint	✗ Requires legal counsel	✓ CFPB / OCC / FDIC coordinated

\$70,000 / yr fully-loaded in-house collector vs. \$0 fixed cost on contingency. Pay only on recovery.

Deductible leakage is the cleanest dollar in the network.

13,000

annual jobs across the FRSTeam network

\$3.25M

lost per year at \$250 avg uncollected deductible

\$6.5M

upper-bound annual leakage at 20% miss rate

WE START AT DAY 30 — IN YOUR VOICE

Empathy-first homeowner outreach. Text-to-pay. ACH. Payment plans. FRSTeam-approved scripts. Before the conversation becomes awkward — never after.

Compassion stays first.

You restore the contents with care, patience, and dignity. We restore the receivable the same way.

HOW WE TALK TO YOUR HOMEOWNER

Empathy-first. Always.

FRSTeam-approved scripts. Text-to-pay. Payment plans before any escalation.

Your homeowner won't get lost in a call center. Your local SWRS team is one email away.

HOW WE TALK TO YOUR CARRIER

Their contract. Their terms.

MSAs are 30–45 days. Day 46, the carrier is in breach of their own contract.

We cite the terms — never make demands. Carrier relationships protected.

FRSTeam returns the contents neatly folded.

SWRS returns the receivable cleanly closed.

Across 50 locations, the math isn't incremental. It's transformational.

\$19.25M

TRAPPED TODAY

50 locations × \$385K uncollected per location

\$9.6M+

FREED ANNUALLY

Closing just half the DSO gap

\$9M

REVENUE POTENTIAL

Conservative additional recovery network-wide

4,800

OWNER HOURS BACK

8 hrs/mo × 50 locations × 12 months



Franchisees with healthier AR pay royalties more reliably and grow faster — strengthening the entire FRSTeam system.

No new platforms. No upfront cost. No IT project.

- 01 Job completes — invoice delivered
- 02 Account ages past Day 30 (deductible) or Day 45 (carrier)
- 03 One-click placement — pre-populated metadata, zero re-keying
- 04 SWRS owns all outreach — homeowner empathy track + carrier MSA track
- 05 Status + payments sync back in real time. You monitor — you don't manage.



WORKS WITH THE TOOLS YOU ALREADY USE

Dash (Cotality) · QuickBooks · Xactanalysis · ClaimsConnect

Recommended by the franchisees who know — because we work the way you work.



2.5×
recovery output
vs. equivalent in-house team

45%
lower cost
per recovered dollar

35–48%
right-party contact
vs. 18–25% internal

55–68%
promise-to-pay rate
vs. 35–45% internal

\$70,000/yr · fully-loaded in-house collector
Wages + benefits + tax + tech + management

\$0 fixed · pure contingency
Pay only on recovery. No recovery, no fee.

What we asked. What John told us.

Twelve questions to John Karman — your Empower Brands Franchise Business Consultant. Real answers. Verbatim.

FRANCHISE AGREEMENT

Retain contents pending payment, no corp approval?

YES

Corporate-approved possessory lien template?

NO

Owner sign-off needed for legal escalation?

LOCAL OFFICE HAS AUTHORITY

Place accounts with a 3rd-party agency?

INDEPENDENTLY

CARRIER RELATIONSHIPS

Carriers requiring no aggressive collections?

NONE (program carriers sensitive)

Brand-level “do not escalate” list?

NOT THAT I KNOW OF

Carrier payment protection protocols?

MSAs HAVE 30–45 DAY TERMS

OPERATIONAL DATA

Average job size?

\$9,500

Network DSO?

89 DAYS (range 5 to 200+)

Insurance vs direct pay?

65–75% INSURANCE

CRM stack?

DASH · QUICKBOOKS · XACTANALYSIS ·

CLAIMSCONNECT

Commercial vs residential?

95% RESIDENTIAL

ON NATIVE API:

“I don’t know what that is. After Googling it, I lost interest after 3 sentences.” — John Karman, Empower Brands FBC

You leave this call one of two ways.



PATH A — STAY THE COURSE

Same 89-day DSO.

Houston stays at 18-20 months.

Recovery stays at 10-25%.

Working capital stays trapped.

Owners stay on the phone.



PATH B — PLACE AT DAY 30

Recovered revenue, in days.

~93% recovery probability.

First recoveries in 30-45 days.

DSO drops 15-25 days in 2 quarters.

6-10 owner hours back per month.

You restore lives. Let SWRS restore your cash flow.

“That work deserves to be fully paid for — consistently, professionally, and without distraction. SWRS is here to make sure the money follows the mission.”

- | | | |
|-----------|--|------------------|
| 01 | Pull your AR aging report this week
Tonight or tomorrow. The 3 oldest is all we need. | TIER 1 |
| 02 | Email the 3 oldest to SWRS
sdietz@swrecovery.com · No format required. | ZERO COST |
| 03 | Recovery assessment back in 48 hours
Probability per account, recommended path, legal pillars in play. | 48 HOURS |
| 04 | If we recover nothing, you owe nothing
No corporate approval needed. Local office has authority. | NO RISK |