

# Water damage restoration Business Plan: A Proven Sample for US Entrepreneurs

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AquaGuard Restoration, LLC (Florida LLC founded March 15, 2024) provides certified water damage restoration services to residential and commercial clients in South Florida at \$2,850 average job revenue. We target \$850,000 Year 1 revenue with 58% gross margins. Founder James R. Calderon (12 years at ServiceMaster Restore, Florida CGC1256789 license) previously managed \$4.2M/year territory with 92% insurance claim approval rate.

# 1. EXECUTIVE SUMMARY

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Florida property owners filed 387,000 water damage insurance claims in 2023 (Florida OIR), costing insurers \$2.1B annually. AquaGuard solves slow response times (industry average 3-6 hours) with 90-minute on-site arrival verified by GPS logs. Our IICRC-certified crews perform water extraction (\$3.50-\$5.00/sq ft), structural drying (\$250-\$600/day), and mold remediation (\$1,500-\$6,000/job) using Xactimate v28.1 pricing aligned with State Farm/Allstate standards.

We charge residential clients \$199 call-out fee (waived if work proceeds) and commercial clients \$125/hour (4-hour minimum). With 78% of jobs insurance-driven, we generate \$850,000 Year 1 revenue (298 jobs) at 58% gross margin. Breakeven occurs at Month 14 with \$1,653 contribution margin per job covering \$241,400 annual fixed costs. Net margin reaches 24% by Year 3 (\$432,000 profit on \$1.8M revenue).

We seek \$250,000 SBA 7(a) loan (7.5% interest, 7-year term) and \$50,000 convertible note. Funds allocate to: equipment (\$185,000), working capital (\$60,000), and marketing (\$15,000). This enables 5% Broward County market capture by Year 3, \$1.8M revenue, and EBITDA positivity by Month 14. Investor ROI: 3.2x by Year 5 exit at 5x revenue multiple (\$9M valuation).

## 2. COMPANY OVERVIEW

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AquaGuard operates as Florida LLC (formation cost \$700) for liability protection and pass-through taxation. We lease 1,800 sq ft Fort Lauderdale warehouse (\$2,200/month) in flood zone B (FEMA Map 12086C0325F) to serve Broward/Miami-Dade/Palm Beach counties. Ownership: James R. Calderon 60% (contributed \$100,000 equity), Coastal Ventures Fund 40%.

James R. Calderon (CEO) managed ServiceMaster Restore's Fort Lauderdale branch (2012-2022), growing revenue from \$1.8M to \$4.2M with 14% EBITDA margin. Maria Lopez (Operations) reduced Paul Davis Restoration's job cycle time by 22% (2019-2023) through IICRC AMRT-certified protocols. David Chen (Lead Tech) completed 1,200+ jobs with 0 OSHA violations (2016-2023).

Date	Milestone	Status	Next Steps
Mar 15, 2024	LLC formation	Complete	N/A
Apr 10, 2024	Florida CGC1256789 license	Complete	N/A
May 1, 2024	2 Ford Transit vans equipped	Complete	Add 3rd van by Q3 2024
Jun 15, 2024	State Farm preferred vendor	Pending	Contract execution by Jul 15
Jul 1, 2024	First revenue-generating job	Target	25 jobs by Aug 31
Sep 30, 2024	4.9 Google rating (75+ reviews)	Target	500 leads/month via Google Ads
Dec 15, 2024	EBITDA breakeven	Target	Expand to Miami hub by Q2 2025
Mar 31, 2025	\$68,000 monthly net profit	Target	Secure USAA partnership

### 3. MARKET ANALYSIS

TAM: \$13.2B US water restoration market (IBISWorld 2023). SAM: \$480M Florida market (40% of \$1.2B Southeast region per RIAA). SOM: \$24M South Florida tri-county market (5% of \$480M SAM). Calculation: 1.2M households x \$120 avg annual premium x 40% water claims x 5% market capture = \$24M.

Residential targets: Homeowners aged 45-65 (68% of jobs), median income \$82,000 (US Census 2022), insurance deductibles \$1,000-\$2,500. Commercial targets: Restaurants/retail in Zones 1000-1299 (FEMA flood zones), average claim \$8,500 (Verisk 2023). 78% of clients require insurance billing; 62% choose vendors within 1 hour of storm call (J.D. Power 2023).

NOAA reports 25 named storms in 2023 (3rd-highest on record), increasing water claims by 18% YoY. Florida OIR data shows 40% of property claims are water-related (vs. 28% national average). Smart water sensor adoption grew 33% in 2023 (Statista), creating preventative service opportunities.

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Residential insurance	187M	6.1%	4.2%	78% of market; State Farm partnership covers 32% of FL policies
Commercial insurance	142M	7.3%	5.8%	Higher margins; 12% CAGR in restaurant claims (Verisk)
Direct-pay residential	98M	4.2%	2.1%	Lower revenue; 22% of market (deductibles under \$1k)
Direct-pay commercial	53M	5.9%	3.5%	Retainer contracts with property managers

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
Residential	9.8B	308M	12.9M	IBISWorld x FL household count x 40% water claims
Commercial	3.4B	172M	11.1M	RIAA data x FL business density in flood zones
Total	13.2B	480M	24.0M	Sum of segments

## 4. COMPETITIVE ANALYSIS

ServiceMaster Restore (national revenue \$1.2B) holds 18% Florida market share but averages 4.2-hour response time (per customer reviews). Paul Davis (franchise revenue \$850M) charges 15% above market rate with 3.8-star Google rating. 12 local independents (avg. revenue \$420k) lack IICRC certifications; 78% outsource mold testing per Florida DEP audit data.

Our 90-minute response time (verified by 2024 Q2 pilot data) beats industry average by 75%. In-house IICRC-certified technicians (vs. 65% competitors using subcontractors) reduce job errors by 33% (per RIAA). Proprietary AquaTrack CRM cuts insurance billing time from 14 to 3 days (pilot data), accelerating cash flow by 11 days.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
ServiceMaster	1.2B	+\$12% market	Insurance relationships	4.2-hr avg response	90-min response; 23% faster billing
Paul Davis	850M	+\$15% market	Brand recognition	3.8-star rating	4.9-star target; in-house techs
Local Co. A	380k	Market rate	Low overhead	No IICRC certs	Full certification; 3rd-party testing
Local Co. B	490k	-\$8% market	Price competitiveness	2-truck max capacity	Scalable crew model; \$100 referral
DIY Rentals	N/A	\$75/day	Low cost	47% re-damage rate (EPA)	Guaranteed mold-free certification

Strengths	Weaknesses	Opportunities	Threats
90-min response time (proven)	Limited brand awareness	Smart sensor partnerships	AOB reform laws (FL HB 837)
In-house IICRC certification	Seasonal revenue dips (dry months)	State Farm preferred vendor	Insurance payment delays (45-60 days)
AquaTrack CRM efficiency	No reconstruction license	Commercial retainer contracts	New competitors post-hurricane
Founder's 12-yr experience	Working capital constraints	Preventative maintenance services	OSHA violations risk

## 5. PRODUCTS & SERVICES

We perform water extraction using truck-mounted extractors (12 GPM capacity) and portable units (5 GPM), documenting damage with FLIR E8 thermal cameras. Structural drying employs LGR dehumidifiers (50-pint/day capacity) with moisture mapping. Mold remediation includes negative air machines (1,200 CFM) and third-party ALS Environmental testing (\$150/test). Reconstruction uses licensed GC partners for drywall/flooring.

Residential pricing: \$3.50/sq ft (clean water) to \$5.00/sq ft (black water). Commercial: \$125/hour (min 4 hours) or \$7,500/year retainer for 24/7 coverage. Prices align with Xactimate v28.1 benchmarks (verified by State Farm adjuster pilot). Margins: 62% on extraction, 55% on drying, 51% on mold remediation.

Tier	Price	Features	Target Customer	Expected % Revenue	Gross Margin
Residential Basic	\$1,200 avg	Extraction + drying (500 sq ft)	Homeowners	35%	60%
Residential Premium	\$3,800 avg	+ Mold remediation + pack-out	Homeowners	20%	54%
Commercial Standard	\$4,200 avg	4-hour min + documentation	Restaurants	25%	57%
Commercial Retainer	\$7,500/yr	24/7 coverage + 10% discount	Property managers	20%	63%

Metric	Value	Calculation/Notes
Price per job	\$2,850	\$850k revenue / 298 jobs (Year 1)
COGS per job	\$1,197	\$357k COGS / 298 jobs
Gross Profit per job	\$1,653	\$2,850 - \$1,197
Gross Margin %	58%	\$1,653 / \$2,850
CAC	\$201	\$60k marketing / 298 jobs
LTV	\$5,130	\$2,850 x 1.8 (avg 1.8 jobs/client)

LTV:CAC	25.5x	\$5,130 / \$201
Payback Period	1.4 months	\$201 CAC / (\$1,653 GP x 60% monthly collection)

## 6. MARKETING & SALES

We allocate \$60,000 Year 1 marketing budget: 60% to insurance referrals (20 adjuster partnerships), 30% to Google Ads (\$5,000/month), 10% to community outreach. Google Ads target "water damage Fort Lauderdale" (1,900 monthly searches, \$4.20 CPC per SEMrush). Expected: 1,024 leads/year at \$58.60 CAC ( $\$5,000 / (\$4.20 \text{ CPC} / 3.2\% \text{ CTR} \times 4.1\% \text{ conv rate})$ ).

Sales cycle: 24/7 call center (3 agents) answers 95% of calls in <30 sec. Technicians arrive in 90 mins (GPS-tracked), document damage via AquaTrack, and email Xactimate estimate within 1 hour. 82% of clients approve work on-site (2024 pilot data). Insurance billing follows up daily until payment (avg 47 days).

Retention: 12-month mold guarantee drives 35% repeat rate (RIAA benchmark). \$100 referral credit yields 22% referral rate (per pilot). Email nurture sequence delivers storm prep tips, achieving 28% open rate. Target commercial churn: 2.1%/month via retainer contracts.

Channel	Monthly Budget	Expected CAC	Expected Leads/Month	Conversion Rate	Expected Customers/Month	ROI
Google Ads	\$5,000	\$58.60	121	4.1%	5.0	28.2x
Insurance Referrals	\$3,000	\$100.00	15	60%	9.0	16.5x
Nextdoor Ads	\$800	\$65.20	12	5.2%	0.6	25.3x
HOA Workshops	\$500	\$200.00	2	25%	0.5	8.3x
Total	\$9,300	\$201.00	150	10.0%	15.1	25.5x

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
Apr	0	0	0	0	0	0	0	0
May	2,500	400	1,000	500	500	4,900	74	7
Jun	5,000	800	1,000	500	500	7,800	117	12
Jul	5,000	800	1,000	500	500	7,800	117	12
Aug	5,000	800	1,000	1,000	500	8,300	125	13
Sep	5,000	800	1,000	1,000	500	8,300	125	13
Oct	5,000	800	1,000	1,000	500	8,300	125	13
Nov	5,000	800	1,000	500	500	7,800	117	12
Dec	5,000	800	1,000	500	500	7,800	117	12
Jan 2025	5,000	800	1,000	500	500	7,800	117	12
Feb	5,000	800	1,000	500	500	7,800	117	12
Mar	5,000	800	1,000	500	500	7,800	117	12
Year 1	52,500	8,400	12,000	7,500	6,000	86,400	1,300	148

## 7. OPERATIONS

Two field crews (4 technicians) operate 24/7 from Fort Lauderdale warehouse. Dispatch uses RingCentral cloud phone system with 95% call answer rate in <30 sec. Technicians carry FLIR E8 cameras, truck-mounted extractors, and LGR dehumidifiers. Jobs follow IICRC S500 standards: moisture mapping within 1 hour, daily drying logs, third-party mold clearance. Capacity: 18 jobs/day (9 per crew) with 2-hour job spacing.

We use AquaTrack CRM (Zoho Creator-based) for real-time job tracking and Xactimate integration. Equipment sourced from Restoration Equipment Supply (20% trade discount). Consumables from Grainger (\$1,200/month). Third-party mold testing via ALS Environmental (\$150/test). Backup vendors: DRI-Equipment.com (equipment), Fisher Safety (consumables).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Restoration Equip. Supply	Van maintenance	\$1,200	12-mo, 20% discount	DRI-Equipment.com
Grainger	HEPA filters/consumables	\$1,200	Net 30	Fisher Safety
ALS Environmental	Mold testing	\$1,050	Per-test \$150	SGS Group
Travelers	Liability insurance	\$1,833	Annual \$22,000	Liberty Mutual
Thompson & Reed LLP	Legal counsel	\$1,500	Retainer	Boies Schiller

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
AquaTrack (Zoho)	CRM/job tracking	\$400	5	Jobber (\$65/user)
Xactimate	Insurance estimating	\$150	2	Simsol (\$99)
RingCentral	Call center	\$250	3	Nextiva (\$35)
QuickBooks Online	Accounting	\$50	2	Xero (\$30)
FLIR E8	Thermal imaging	\$0 (owned)	4	FLIR C5 (\$399)

## 8. MANAGEMENT TEAM

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5 FTE structure: CEO (salary \$85,000), Ops Manager (\$65,000), 3 Technicians (\$48,000 avg). Salaries set at 10% below ServiceMaster Restore's South Florida rates to enable competitive pricing. No bonuses until Year 2; Year 3 profit-sharing (5% of EBITDA). Advisory board: Insurance claims expert (1% equity), IICRC trainer (0.5% equity).

Thompson & Reed LLP provides legal counsel (\$1,500/month retainer) for AOB compliance. External CFO (fractional, \$1,200/month) manages financial reporting. Compensation philosophy: Base salaries at 75th percentile for local restoration firms, with equity incentives for growth milestones.

Month	Role	Salary	Priority	Source	Onboarding Time
Apr 2024	CEO	85,000	1	Founder	N/A
May 2024	Ops Manager	65,000	1	Internal	30 days
May 2024	Tech 1	48,000	1	Indeed	14 days
May 2024	Tech 2	48,000	1	Indeed	14 days
Jun 2024	Call Agent 1	38,000	2	Craigslist	7 days
Jul 2024	Call Agent 2	38,000	2	Craigslist	7 days
Sep 2024	Tech 3	48,000	3	Indeed	14 days
Oct 2024	Tech 4	48,000	3	Indeed	14 days

## 9. FINANCIAL PLAN

Key assumptions: 15 jobs/month Year 1 (growing to 52/month Year 3), \$2,850 avg revenue/job. Monthly churn: 2.1% commercial, 0.8% residential. COGS: 42% of revenue (labor 28%, materials 9%, equipment depreciation 5%). Fixed costs: \$20,117/month. Collections lag: 50% in service month, 40% next month, 10% in month 2.

Revenue model: 55% residential (Year 1), shifting to 50/50 residential/commercial by Year 3. Commercial jobs yield 22% higher revenue (\$3,477 vs \$2,850). Growth drivers: State Farm partnership (target 35% referral share), hurricane season (Q3/Q4 = 65% of annual revenue).

Cost structure: 53% fixed costs (\$241,400/year), 47% variable (\$400,600/year). Fixed costs: Salaries (\$17,500/month), rent (\$2,200), software (\$850). Variable costs: Supplies (\$1,167/job), fuel/maintenance (\$80/job), marketing (\$201/job). Variable costs scale linearly with jobs.

Funding: \$250,000 SBA loan (7.5% interest, 7-year term) and \$50,000 convertible note. Covers \$350,000 startup costs with \$50,000 founder equity. Provides 18 months runway to EBITDA positivity (Month 14). Milestones: 5% Broward market share (Year 3), Miami hub launch (Q2 2025).

Category	Item	Cost	Notes
Legal/Formation	LLC filing	700	FL state fee
Licenses/Permits	CGG license	12,578.9	FL contract license
Equipment	2 Ford Transit vans	21,250.00	\$42,500 each
Equipment	4 sets of dehumidifiers	75,000.00	4 sets @ \$18,750
Equipment	2 FLIR E8 cameras	25,000.00	2 units @ \$12,500
Technology	AquaLogic development	20,000.00	Zoho Creator build

Technology	5,000 Xactigo licenses	2 licenses @ \$2,500
Initial Supplies	5,000 PPE	3-month inventory
Marketing Launch	10,000 Website & SEO	Develop + 50 backlinks
Marketing Launch	5,000 Google Ads deposit	Prepaid campaign
Working Capital	60,000 3-month operating reserve	\$20,000
Insurance	18,000 Liability (annual)	\$2M coverage
Professional Fees	5,000 Thompson & Reed LLP	Contract review
Professional Fees	2,000 Accounting setup	QuickBooks configuration
Contingency	30,000 10% buffer	Unplanned costs
Total	350,000	

Category	T. Monthly Cost	Annual Cost	Notes
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Rent	Fixed 26,400	26,400	1,800 sq ft warehouse
Salaries	Fixed 210,000	210,000	5 FTEs
Benefits	Fixed 31,500	31,500	15% of payroll
Insurance	Fixed 22,000	22,000	Liability + workers' comp
Software	Fixed 10,200	10,200	AquaTrac Xactimat etc.
Utilities	Fixed 6,000	6,000	Electricity
Marketing	Variable 60,000	60,000	\$5,000 Google Ads + other
Supplies	Variable 35,200	35,200	\$1,167/job x 2.5 jobs/day
Fuel/Maintenance	Variable 24,000	24,000	\$80/job x 2.5 jobs/day
Professional Services	Variable 18,000	18,000	ALS Environment testing
Loan Payment	Fixed 38,000	38,000	SBA 7(a) amortization
Other	Variable 15,000	15,000	Training, contingencies
Fixed Total	26,511	318,100	



Total Cash In	250,000	0	0	12,500	25,500	42,500	63,750	93,500	136,000	165,750	140,250	114,750
Cash Out (COGS)	0	0	25,000	10,500	17,850	25,000	35,700	53,550	71,400	82,110	64,260	53,550
Cash Out (OpEx)	0	0	23,633	26,133	28,433	30,433	30,433	30,933	30,933	30,433	30,433	30,433
Cash Out (CapEx)	185,000	65,000	0	0	0	0	0	0	0	0	0	0
Cash Out (Debt)	0	0	0	0	0	0	3,167	3,167	3,167	3,167	3,167	3,167
Total Cash Out	185,000	65,000	48,633	36,633	46,283	55,433	69,300	87,650	105,500	115,710	97,860	87,150
Net Cash Flow	65,000	-65,000	-48,633	-24,133	-20,783	-12,933	-5,550	5,850	30,500	50,040	42,390	27,600
Ending Cash	250,000	185,000	122,311	106,643	98,847	100,422	115,595	150,910	206,516	275,965	324,786	360,386

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	850,000	325,000	357,500	390,000	422,500	455,000	487,500	520,000	565,500	1,800,000
COGS	357,000	136,500	149,150	162,000	175,250	189,100	202,875	216,400	234,690	756,000
Gross Profit	493,000	188,500	208,350	228,000	247,250	265,900	284,625	303,600	330,810	1,044,000
OpEx	365,033	85,000	88,000	91,000	94,000	97,000	100,000	103,000	106,000	388,000
EBITDA	127,967	103,500	120,350	137,000	153,250	168,900	184,625	200,600	224,810	656,000
Net Income	35,600	68,000	82,000	95,000	108,000	121,000	134,000	147,000	160,000	432,000
Ending Cash	360,386	428,386	510,386	605,386	713,386	834,386	968,386	1,115,386	1,275,386	1,275,386

Metric	Value	Calculation
Monthly Fixed Costs	20,117	$\$241,400 / 12$
Variable Cost per Job	1,197	$\$357,000 / 298$
Price per Job	2,850	$\$850,000 / 298$

Contribution Margin per Job	1,653	\$2,850 - \$1,197
Contribution Margin %	58%	\$1,653 / \$2,850
Break-Even Units per Month	12.2	\$20,117 / \$1,653
Break-Even Revenue per Month	34,759	12.2 x \$2,850
Expected Break-Even Month	14	Feb 2025 (P&L data)
Safety Margin	74%	(25 jobs - 12.2) / 25 jobs

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	58%	59%	58%	55-65% (RIAA)
Operating Margin %	4.2%	16.3%	24.0%	10-20% (Service firms)
Net Profit Margin %	4.2%	16.3%	24.0%	5-15% (Restoration)
Current Ratio	1.8	2.3	3.1	1.5+ (Healthy)
CAC Payback Period	1.4	1.2	1.0	6-18 months
LTV:CAC Ratio	25.5x	28.1x	30.7x	3x+ (Strong)
Monthly Burn Rate	25,000	0	0	N/A
Runway (months)	14.4	N/A	N/A	12+ (Safe)

## 10. RISK ANALYSIS

Top risks: 1) Insurance payment delays (probability 4/5, impact 5/5) - 47-day avg collection vs. 30-day target. 2) Hurricane season volatility (probability 5/5, impact 4/5) - Q3/Q4 = 65% revenue but 30% capacity strain. 3) AOB reform (probability 3/5, impact 5/5) - FL HB 837 restricts direct billing. 4) Technician injury (probability 2/5, impact 4/5) - OSHA violation risk in flood zones.

Mitigation: Require 25% deposit on commercial jobs >\$5k (reduces payment risk by 35%). Maintain 3 spare extractors (cuts capacity strain by 25%). Retain Thompson & Reed LLP for AOB compliance (100% contract review). Mandatory PPE and quarterly safety training (0 incidents in 2024 pilot).

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Insurance payment delays	4	5	20	25% commercial deposit; cash discount	Line of credit up to \$50k	CEO
Hurricane season volatility	5	4	20	3 spare extractors; surge pricing	Partner with 2 local firms	Ops Manager
AOB reform laws	3	5	15	Legal counsel retainer; contract review	Shift to direct-pay model	CEO
Technician injury	2	4	8	Mandatory PPE; quarterly training	\$2M liability coverage	Ops Manager
Equipment failure	3	3	9	24/7 service contract	Rental agreement with RES	Ops Manager
Reputation damage	2	5	10	2-hour complaint response	PR retainer (\$2k/month)	CEO
Seasonal revenue dip	4	3	12	Preventative service contracts	Commercial retainer focus	CEO
Competitor pricing	3	2	6	Value-based pricing; Xactimate	10% loyalty discount	CEO

## 11. IMPLEMENTATION TIMELINE

Priority 1: Achieve State Farm preferred vendor status by Jul 15 (requires 10 completed jobs with 95% satisfaction).  
 Priority 2: Hit 12.2 jobs/month breakeven by Month 14. Critical path: Insurance partnerships (60% of leads) and hurricane season revenue (65% of annual target). Dependencies: IICRC certification renewal (Q1 2025), SBA loan closing (May 30).

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
May 2024	Equipment deployment	2 vans operational	\$185k equipment budget	0 downtime in first 10 jobs	Ops Manager
Jun 2024	Insurance partnerships	5 adjuster contracts	CEO time (20 hrs/week)	15% referral share	CEO
Jul 2024	Google Ads launch	Campaign live	\$5k ad budget	121 leads/month	CEO
Aug 2024	First hurricane response	24/7 surge protocol	3 spare extractors	90-min response on 10+ jobs	Ops Manager
Sep 2024	4.9 Google rating	75+ verified reviews	Survey system setup	95% survey completion rate	Call Agent
Oct 2024	EBITDA positivity	Positive monthly EBITDA	30+ jobs	\$18,867 EBITDA (Month 7)	CEO
Nov 2024	Commercial retainer	2 property manager contracts	\$7.5k/yr pricing	\$15k annual revenue	CEO
Dec 2024	Year-end review	Financial audit	External CPA	95% revenue recognition accuracy	CFO
Jan 2025	Process optimization	Job cycle time reduction	AquaTrack update	15% faster billing	Ops Manager
Feb 2025	Net profit breakeven	Cumulative net income = \$0	25 jobs/month	Month 14 (P&L verification)	CEO
Mar 2025	Miami hub planning	Lease agreement	\$10k deposit	1,800 sq ft space secured	CEO
Apr 2025	USAA partnership	Preferred vendor status	100 jobs completed	5% referral share	CEO