

EMPLOYEE CLAIM ASSISTANCE FOLLOWING CATASTROPHIC HURRICANES IN PUERTO RICO



Hurricanes Irma and Maria devastated Puerto Rico and surrounding islands, its economy, and most significantly its people. The damage caused to homes, businesses, and infrastructure — on top of the storm’s personal and psychological impacts — may linger for weeks, months, or even years. Whether Irma, Maria, or another storm, as companies begin their recovery efforts following such catastrophic events, they need to focus their attention on their most valuable asset — their employees. One way organizations can help their employees through such difficult time is by providing them with the tools and advice to navigate unfamiliar claims processes.

Marsh Risk Consulting (MRC) and Marsh’s Claims Advocacy Practice, with combined deep expertise in claims issues and catastrophic event crisis management, can provide the support your employees and your organization need to recover as quickly as possible and the help needed to minimize disruption to your employees’ lives and your business.

HOW MARSH CAN HELP

While each component of effective crisis preparation and response is critical, it is often the human side of a disaster — particularly the impact on employees and their families — that is the most difficult to manage. Ultimately, it may be the most important factor in returning your organization to some semblance of business as usual.

As those affected by a hurricane or other natural disaster quickly discover, coping with the aftermath takes time and knowledge

of how to secure available benefits from FEMA, state agencies, and private insurance. Interacting with government agencies or insurance companies in the best of times can be challenging; having to deal with them during an emergency is even more stressful. Furthermore, the effort it takes often translates into time away from work.

Our goal is to act as an advocate for your employees through expert guidance as to their available opportunities and options for receiving insurance and other benefits.

We can assist your employees directly by providing:

- Guidance around private insurance benefits reporting processes.
- Claims documentation and preparation advice to expedite the private insurance payment process.

- Information on the opportunities and options for receiving federal public assistance (grants and/or loans) for temporary housing, home repair, or replacement.
- General advice on how to mitigate further damages.

We accomplish this through the establishment of a dedicated assistance line with a local number, which is staffed by Marsh's claim professionals during the work week and, as necessary, on weekends and holidays. Employees receive a call back from one of our claim professionals within two working hours.

We are already helping several companies following Hurricanes Irma and Maria to accelerate employees' and their own claims and recovery. We also have supported employers with a range of resiliency and

recovery strategies and solutions following natural disasters such as hurricanes Katrina, Rita, Ike, Gustav, and Harvey, and Superstorm Sandy.

EXPERIENCED ASSISTANCE, WHEN AND WHERE IT IS NEEDED

By leveraging our professional claims consulting services and expertise for employee claim assistance programs, Marsh brings a depth of resources unmatched by many other firms. We understand the urgency of a crisis and the dynamics of humanitarian support programs: the need to triage situations quickly, deploy resources effectively, and execute flawlessly. Focusing on your employees and their wellbeing cannot be over emphasized. They are what make and keep your organization operational.

For more information about these and other hurricane and natural disaster risk management services, contact your Marsh representative.

BETH DUPRE
Claim Consulting
Practice Leader
+1 206 214 3074
beth.dupre@marsh.com

ORLANDO GONZALEZ
Marsh Risk Consulting Practice Leader,
Puerto Rico
+1 787 641 6574 (office)
+1 787 397 3338 (mobile)
orlando.gonzalez@marshsaldana.com

CHARLIE MARTIN
National Claim Practice Leader and
Chief Claim Officer
+1 203 229 6518
charles.f.martin@marsh.com

Additional hurricane preparedness and response information can be found in our [Hurricane Resource Center](#).

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

This document and any recommendations, analysis, or advice provided by Marsh (collectively, the "Marsh Analysis") are not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update the Marsh Analysis and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting, or legal advice, for which you should consult your own professional advisors. Any modeling, analytics, or projections are subject to inherent uncertainty, and the Marsh Analysis could be materially affected if any underlying assumptions, conditions, information, or factors are inaccurate or incomplete or should change. Marsh makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or reinsurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage. Although Marsh may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the ultimate responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position.