

## HURRICANES IRMA AND MARIA: FEMA CLAIMS SUPPORT FOR PUERTO RICAN PUBLIC ENTITIES



The impacts of Hurricanes Irma and Maria were widespread in Puerto Rico across public entities including school districts, state entities, counties, municipalities, health care facilities, private not-for-profit entities, and more. The federal government has responded to the devastation following President Trump's major FEMA (Federal Emergency Management Agency) disaster declarations on September 10 for Irma and September 20 for Maria. As a result, the clock has started ticking for public entities to file their Request for Public Assistance, FEMA Form 90-49. The form, labeled with the official disaster number (Irma: DR-4336, Maria: DR-4339), needs to be submitted within 30 days of the declaration date.

Marsh Risk Consulting's Forensic Accounting and Claims Services (FACS) Practice can work with you through the vast number of claims-related issues that will follow Irma and Maria to help you maximize your recovery and/or minimize your loss. Our team of professionals can respond anywhere within the impacted region within 48 hours to provide you with proactive, on-the-ground support to help manage your crisis. We have prepared hundreds of complex insurance and FEMA claims for clients totaling billions of dollars after federally-declared disasters, including Hurricanes Charley,

Frances, Ivan, Jeanne, Katrina, Rita, Wilma, Dolly, Gustav, Ike, Irene, Isaac, Matthew, and Harvey, Superstorm Sandy, and the 2008 and 2010 Midwest floods. FACS offers expert claims leadership and resources useful in the wake of a catastrophic event to help you calculate, defend against, and analyze damages, achieve a timely recovery, and stay focused on your community, employees, and operations.

### SERVICE HIGHLIGHTS

Declared disasters generally result in widespread destruction, including major property damage and operational disruption for affected public entities. The FACS Practice can assist you with the management and calculation of your insurance and FEMA claims so that you can focus on your public duties and return to normal business operations as soon as possible. Our experience in the public sector enables us to identify both insurance and FEMA requirements during the preparation of your claim, helping to maximize your potential recovery. We can provide assistance with:

- The FEMA application process.
- Evaluation of FEMA's prior disaster assistance and insurance purchase requirements.

### Who it's for

Any eligible public entity in Puerto Rico with:

- Property losses caused by Hurricanes Irma and Maria.
- Limited in-house or on-the-ground capabilities and resources to manage the insurance and FEMA claims processes.
- A need for timely and effective recovery from Irma and Maria.

### What you get

- Prompt support following an Irma- and/or Maria-related loss event.
- Highly qualified accounting professionals and claims consultants with significant experience across geographies and public entity sectors.
- Using our proprietary technology, efficient tracking of various size insurance and FEMA claims and streamlined communications between all parties involved in the recovery process.
- Effective management of even the most complex insurance and FEMA claims so that you can focus on your community, employees, and public operations.
- Strategy and efforts designed to reduce settlement times, maximize your recovery, and expedite the payment of claims.

- Preliminary damage assessments.
- Preparation for FEMA’s exploratory call and recovery scoping meeting.
- Proper accounting methods to capture loss-related costs and expenses.
- Tracking and allocating expenditures per insurer and FEMA requirements.
- Eligibility advice with loss expenditures.
- Preparation of project worksheets including debris removal, emergency protective measures, and permanent repair and replacement work.
- Integration of the insurance settlement into the FEMA recovery formula.
- Management of compliance with insurer and FEMA recovery guidelines.
- The final inspection and audit close-out process.

We support our work with powerful, proprietary technology tools that assist in expediting claim recoveries. They provide quick and secure online access to project information — including control over access privileges based on the level of involvement of each user. These tools also help you efficiently compile, manage, and distribute large amounts of claim data to key stakeholders, such as your insurers and adjusters.

## CLAIMS PROJECT MANAGEMENT AND CLAIMS ENGINEERING

The large casualty and property losses following Irma and Maria may be extremely complex for public entities from a data as well as a management standpoint. Complex issues may exceed the scope of your resources and capabilities, particularly if you are not familiar with FEMA regulations and related insurance claim procedures. FACS claims project managers travel to the loss sites and assist in managing your claim processes, working closely with local management personnel, repair contractors, loss adjusters, and FEMA representatives. During the recovery period, we can provide timely claims process progress reports and identify critical claims issues to be resolved — potentially before they develop into challenges that could delay recovery.

Additionally, FACS provides claims engineers and other experts to help establish the scope and values of property damage. These experts incorporate detailed building repair estimates to be utilized in FEMA Project Worksheets. Our claims engineers work with you to address code upgrade issues, protect your interest in scope repair disputes with FEMA, and prepare actual versus hypothetical baseline schedule analyses. These comprehensive services are aimed at helping you achieve your recovery goals and improve your claims process efficiency.

## FACS PERSONNEL

FACS is part of Marsh Risk Consulting’s Financial Advisory Services’ multi-disciplinary team of more than 100 professionals and administrative personnel worldwide. Our team brings global insight to local challenges, using proven protocols and practices for post-loss analysis, claims project management, and claims engineering. FACS senior practitioners have spent an average of 25 years in forensic accounting and claims services, with extensive experience in the insurance and FEMA claims recovery process, policy formats and requirements, loss accounting, and valuation. FACS clients also have access to Marsh’s extensive capabilities in insurance policy interpretation and claims advocacy. Our reputation for integrity with insurers and familiarity with the adjustment process provide a distinct advantage to our clients in helping to reduce the time for receipt of settlement. The experts in our practice have diverse backgrounds as:

- FEMA and insurance claims specialists/former insurance adjusters.
- Certified public accountants/chartered accountants.
- Forensic accountants/certified fraud examiners.
- Professional engineers/forensic engineers.
- Insurance claims specialist/former insurance adjusters.
- Construction experts.

**For more information on these and other claims and recovery solutions contact your local Marsh representative, or:**

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