

MARSH RISK CONSULTING



Post-Loss Business Recovery Management: FEMA COVID-19 Claims Support for Public Entities

As COVID-19 continues to spread, the resources and employees of public entities are being stretched thinner and thinner. Successful recovery from the catastrophic, bottom line impacts of the COVID-19 pandemic is essential to your public entity's community, employees, finances, and operations.

Marsh Risk Consulting's (MRC) Forensic Accounting and Claims Services (FACS) Practice can provide you with the proactive support needed to manage the vast number of claims-related issues that may follow COVID-19 and help you achieve a timely recovery and/or minimize your loss. We have prepared hundreds of complex insurance and Federal Emergency Management Agency (FEMA) claims after most major disaster declarations for numerous US public entities including, but not limited to, states and state agencies, county governments, cities, higher education school systems, hospitals, and not-for-profits. Our ability to support you with COVID-19 pandemic claims is similar. FACS offers expert claims leadership and resources useful during and in the wake of COVID-19 to calculate, defend against, and analyze damages — helping you to achieve a timely recovery and stay focused on your public duties.

COVID-19 FEMA Response and Claims Preparation

On March 13, 2020, President Trump declared a national emergency pursuant to Section 501(b) of the Stafford Act. State, territorial, tribal and local government entities and certain private non-profit organizations are eligible to apply for assistance under the FEMA Public Assistance Program. The nationwide COVID-19 Emergency Declaration also increases federal support to the White House Task Force leading the ongoing federal response to the pandemic.

🔗 WHO IT'S FOR

Any eligible public entity across the United States with:

- Losses related to COVID-19.
- 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 following COVID-19.

✔️ WHAT YOU GET

- Prompt support following a COVID-19 related loss anywhere in the United States.
- Highly qualified accounting professionals and claims consultants with extensive experience across geographies and public entity sectors.
- Using our proprietary technology, efficient, accurate 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.

Under the declaration, FEMA may provide reimbursement for eligible emergency protective measures taken at the direction or guidance of public health officials to respond to the COVID-19 emergency.

FEMA has developed a simplified online form called the Request for Public Assistance (RPA) that public entities must complete in order to become eligible. We encourage eligible public entities to begin the application process as soon as possible and to proactively document their losses and costs for expedited recovery.

From our experience, public entities who quickly and properly document their losses have greater success with their reimbursement requests. This applies to all types of recovery including, but not limited to, insurance recovery (which must be exhausted before FEMA can be utilized), FEMA, and other potential government funding, such as the \$2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Service Highlights

The operational disruptions caused by COVID-19 affect all public entities. Our experience in the public sector enables us to identify key requirements for insurance, FEMA, and other potential governmental sources of funding during the preparation of your claim, helping to maximize your potential recovery.

We can assist you with the management and calculation of your claims so that you can return to normal business operations as soon as possible and fulfill your public mission. We can provide assistance with:

- The FEMA application process.
- Proper accounting methods to capture loss-related disbursements.
- Tracking and allocating expenditures per insurer, FEMA, and other governmental requirements.
- Eligibility advice with loss expenditures.
- Preparation of project worksheets, including costs related to emergency protective measures.
- Integration of the insurance settlement into the FEMA recovery formula.
- Compliance with insurer and FEMA guidelines.
- The final inspection and audit close-out process.

We use powerful technology tools to help expedite claim recoveries. These tools provide quick and secure online access to project information — including the ability to control the types of data that each user can access. These tools also help you efficiently compile, manage, and distribute large amounts of claim data to key stakeholders, such as your insurers and adjusters.

With these comprehensive services and powerful tools, we can help you advance your recovery goals and improve your claims process efficiency.

FACS Personnel

FACS is part of Marsh Risk Consulting's Financial Advisory Services' (FAS) multi-disciplinary team of more than 125 professionals 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.
- Construction experts.

For more information on how we can assist your organization with your pandemic claims and response, please visit our [Pandemic Risk Hub](#) or contact your local Marsh representative.

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

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