

# Post-loss damage assessment and business recovery management: FEMA claims support for public entities

Successful recovery from a catastrophic event that impacts your bottom line is essential to your public entity's community, employees, finances, and operations.

The team of specialists within Marsh's Forensic Accounting and Claims Services (FACS) Practice can work with you through the vast number of claims-related issues that may follow such an event and help you achieve a superior recovery and/or minimize your loss.

FACS offers expert claims leadership and resources useful in the wake of a catastrophic event to calculate, defend against, and analyze damages — helping you to achieve a timely recovery and stay focused on your community, employees, and operations. Our team can respond almost anywhere in the US within 48 hours of the incident to provide you with proactive, on-the-ground support to help manage your crisis. We have prepared hundreds of complex insurance and FEMA (Federal Emergency Management Agency) claims for clients totaling billions of dollars after federally declared disasters, including Hurricanes Sandy, Harvey, Irma, and Maria, and numerous floods.

## Service highlights

Declared disasters generally result in widespread destruction, including major property damage and operational

disruption for affected public entities. We 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
- Preliminary damage assessments
- Proper accounting methods to capture loss-related disbursements
- Tracking and allocating expenditures according to 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
- Compliance with insurer and FEMA guidelines
- The final inspection and audit close-out process

## WHO IT'S FOR

Any eligible public entity across the United States with:

- Property losses caused by a federally declared disaster.
- 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 a catastrophic event.

## WHAT YOU GET

- Prompt support following a loss event anywhere in the US.
- Highly qualified accounting professionals and claims consultants with extensive experience across geographies and public entity sectors.
- Our proprietary technology for efficient and accurate tracking of insurance and FEMA claims of various sizes 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.

We support our work with powerful, proprietary technology tools that assist in expediting claim recoveries. Our tools 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 can 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

Large casualty and property losses following a disaster can be extremely complex for public entities, both from a data and 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. Our 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 progress reports on the claims process and identify critical claims issues that need to be resolved — potentially before they develop into challenges that could delay recovery.

Our team includes claims engineers and other specialists that can help establish the scope and values of property damage. Our specialist team will help you prepare detailed building repair estimates to be utilized in FEMA project worksheets. Our claims engineers work with you to help address code upgrade issues, protect your interest in scope repair disputes with FEMA, and prepare actual versus hypothetical baseline schedule analyses. With these comprehensive services, we can help you achieve your recovery goals and improve your claims process efficiency.

## FACS personnel

Our team brings global insight to local challenges, using consistent protocols and practices for post-loss analysis, claims project management, and claims engineering. Our 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. Our 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 specialists in our practice have diverse backgrounds, including:

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

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## About Marsh Advisory

Marsh Advisory, a business unit of Marsh LLC, is a global consulting organization comprised of more than 800 issue- and industry-specific specialists in more than 40 countries around the globe, who understand risk from our clients' perspective. We also have some of the best claims recovery people in the business, who have managed some of the largest and most complex claims.

## About Marsh

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