

FEMA Public Assistance Grant Preparation

With the largest and most geographically diverse team of property claims specialists in the world, Aon's Claims Preparation, Advocacy & Valuation (CPAV) practice guides global businesses to full and expedited recovery of complex losses, anywhere in the world.

Managing the FEMA Claims Process Every Step of the Way

Along with its recognized global leadership in managing complex commercial property claims, Aon's Claims Preparation, Advocacy & Valuation practice provides the specialized expertise needed to document and support claims involving the Federal Emergency Management Agency's (FEMA) Public Assistance (PA) Grant Program in a timely and proactive manner.

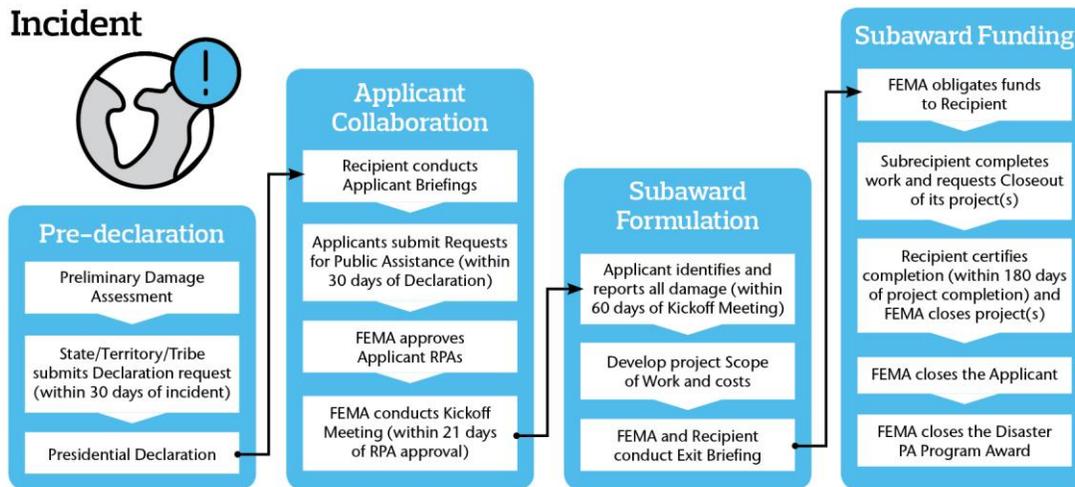
Obtaining funds under this federal program requires unique expertise to prepare, submit, and maintain the required documentation. Aon's claims experts offer years of experience in complex claims management and have the know-how to understand and navigate the FEMA PA Grants process, with the ultimate goal of obtaining financial assistance.

We're here to
empower results

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Responding to Disaster

Incident



FEMA PA Grants provide funding to state, tribal and local governments, and certain types of private nonprofit organizations so communities can quickly respond to and recover from major disasters or emergencies declared by the President. In these situations, the grants provide funds for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations.

FEMA's claim process is highly structured and requires vigilant and expert due diligence, from beginning to end (see flow chart¹). Aon's claim professionals guide clients through all stages of the process, while simultaneously assisting with any commercial insurance recoveries associated with the same event.

Note: FEMA grants are secondary to commercial insurance, reimbursing for costs only after all insurance recoveries. They do not reimburse for business interruption or any related business expenses.

Experience Meeting Special Requirements with Efficiency

Although FEMA and commercial insurance claims require a similar level of documentation and diligence in information flow, there is a key difference: FEMA's process is somewhat reversed; the agency prepares the project worksheet based on information supplied by the claimant.

Because separate claims must be submitted to commercial insurers and FEMA, efficiency means conducting the process once rather than twice. By understanding the information required by both the insurers and FEMA, Aon's professionals help clients achieve savings and get results.

FEMA Claim Services Scaled to Your Needs

Aon claims professionals can educate client teams on FEMA's process, attend initial FEMA meetings and communicate regularly with FEMA's project team. We can provide the necessary services to produce documentation in support of FEMA project worksheets and facilitate recoveries, including:

- Systems development for supporting documentation;
- Guidance with FEMA-approved contracting guidelines;
- Strategies to receive funding as projects are being completed; and
- Systematic approaches to the final close-out of projects through the state and federal audits.

Aon claim professionals collect relevant information quickly and use their extensive knowledge of the scope of property damage repairs, costs incurred, and required documentation to prepare project worksheets, as well as to expedite their submission and avoid any potential backlog of claims.

For instance, when a major flood forced a Houston hospital to close for several weeks, our experts assisted in the preparation of more than 140 project worksheets, each summarizing all out-of-pocket expenses incurred. The team then assembled complete supporting documentation and a comprehensive roadmap of disaster-related expenses for over \$140 million in repair and rebuild costs.

Delivering Value by Helping Clients Retain Monies Collected

After the documentation has been submitted to FEMA, it is audited by State auditors and the DHS Office of the Inspector General. Aon's proven documentation protocols help ensure that required information is available and provided in a way that facilitates the audit process. By calculating losses accurately, comprehensively, and in a manner that complies with grant requirements, we provide the tools you need to present your case effectively for maximum results.

Aon's CPAV: Proven Methodology Backed by Unparalleled Technical Expertise

With technical expertise that includes loss adjusters, forensic accountants, engineers, project managers, and investigators, CPAV manages property and business interruption claims using proven and proprietary methodologies fashioned from 40 years of industry experience. Our work touches virtually every industry, in every geographic locale, and every form of first-party insurance. That's why over the years, we've helped clients recover more than \$20 billion in loss proceeds.

1. Source: FEMA *Public Assistance Program and Policy Guide*, FP-104-009-2 / January 2016, page 10.