

Adjusters International Works With Jefferson County Officials for Strong Recovery

Texas has about 360 miles of coastline winding around the Gulf of Mexico, and an organized grid of counties along each turn. Jefferson County was one of four coastal counties that received a federal disaster declaration after the Category 5 Hurricane Rita came ashore.



DESCRIPTION

No stranger to the forces of nature, Jefferson County had, in the past, relied solely on FEMA project officers for damage assessments and the proper funding of their hurricane recovery operations.

Jefferson County sustained major damage from Hurricane Rita, including flooding to government buildings, coastal areas, road washouts and closures, in addition to damage to public parks, bridges and airport facilities. When county officials assessed the enormity of this disaster, it was clear that outside help was needed.

ISSUES

One issue that led to the hiring of Adjusters International was that because of the scope of the disaster, county officials could not get FEMA staff to visit specific damage sites. Because of this, FEMA officers were unable to collect information they needed to award recovery funding.

Also, a number of projects were underestimated for the scope of damages.

The county was first offered \$5.5 million from their insurance company for county-wide property damages, a value that Adjusters International's insurance experts felt fell short.

Emergency rescue and recovery operatives (National Guard, U.S. Army and others) set up camp at Ford

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Park in Jefferson County to stage statewide recovery efforts after hurricanes Katrina and Rita. The heavy vehicles caused serious damage to the park grounds and facilities, but the costs to rent the facility by these groups, and the subsequent cost of repairs, were originally rejected by FEMA as a reimbursable expense.

New regulations concerning flood elevations and building standards were put into effect after the storm. However, in Jackson County, the new guidelines were misapplied to a number of projects before Adjusters International arrived on the scene. Furthermore, many projects that should have been eligible for funds were denied by FEMA.

SOLUTIONS APPLIED

Trained and tested through numerous disasters, Adjusters International's disaster recovery specialists were able to accurately document the damaged sites and submit all of the damage information that FEMA officials were not able to collect.

Adjusters International reviewed the project worksheets already written by FEMA officials and made numerous corrections. Adjusters International also coordinated the field work with FEMA officers so that Adjusters International and county officials, would be present at all site inspections with FEMA officers to assure a more thorough evaluation of the projects, and a more efficient process. The result was

more accurate damage assessments and increased funding for the county.

After Adjusters International's public adjusters examined the settlement offer from the insurance company and evaluated the available coverages, the adjusters reworked the damage assessment, and subsequently pursued successful negotiations of coinsurance issues. As a result, the offer nearly doubled from \$5.5 million to more than \$10 million.

Adjusters International took the rejected project involving the damages to Ford Park through the proper channels until \$1.2 million was awarded for the rent of the facility. Adjusters International then worked to acquire funding for the \$300,000 in damages at the park.

OUTCOME

Adjusters International implemented a recovery operation with the Jefferson County Emergency Management Team that identified more than \$54 million in FEMA Public Assistance funds while Adjusters International's public adjusters oversaw proper execution of the private insurance funds recovery. Putting together both sides of the financial recovery process enormously benefited the county, enabling them to conclude their disaster recovery operations in less than ten months, a remarkable timeframe for entities and organizations hit by the 2005 hurricanes.

“... We realized we did not have the personnel, time or expertise it was going to take to deal with complex governmental regulations and equally complex insurance and adjusting issues, especially when it was taking all the resources we had just to get essential county services up and running again.

[Adjusters International] really came to the rescue. You really delivered what you promised, and that counts for everything down here in South East Texas. ...”

*Cary Erickson, SPHR
Director of Human Resources and Risk Management
Jefferson County, Texas*