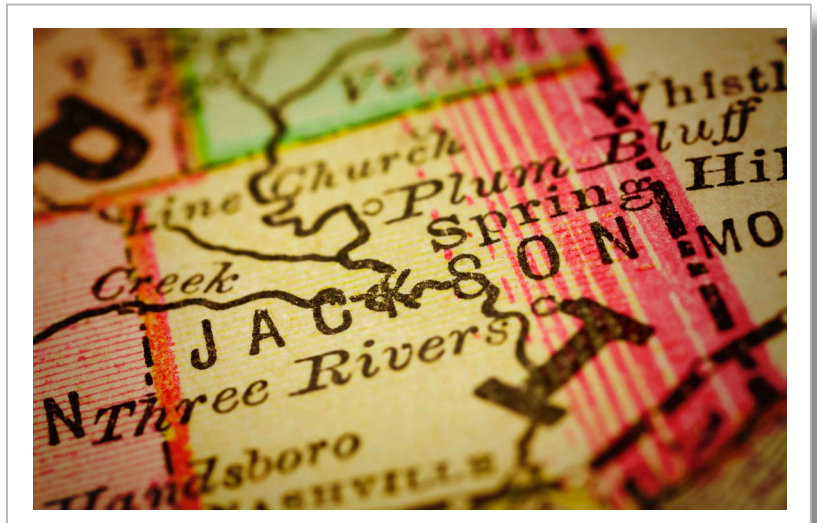


Adjusters International Bridges Funding Gap in Gulf Coast County

As the “Gateway to the Mississippi Gulf Coast,” Jackson County encompasses miles of beautiful coastline with several major cities and the state’s largest port. Amidst Hurricane Katrina, the seat of the county, the City of Pascagoula, was 90 percent flooded by the storm surge — at 27 feet high with a six-mile inland reach. It’s considered the most extensive, as well as the highest, surge in the documented history of the United States.



DESCRIPTION

Hurricane Katrina was the most devastating storm to hit Mississippi in more than 30 years. Entire areas of Jackson County were completely left in ruin. Adjusters International began work for the county about six months after the storm and confronted a number of complicated issues.

ISSUES

The County Courts Building incorporates nine courtrooms and numerous offices. The storm surge pushed four feet of water through the building, and the winds ripped away at the roof. The county’s legal operations needed to be conducted from trailers while repairs to the damaged facility were

delayed. FEMA initially denied funding for the project because the repair estimate was considered to be unreasonable. FEMA also took the position that some damages — including a fire on the second floor — were not caused by the disaster.

CONTINUED...

Adjusters International Bridges Funding Gap in Golf Coast County



The old Ocean Springs-Biloxi Bridge was once the primary artery between the two coastal counties of Jackson and Hancock. Portions of the bridge damaged in prior storms were used by county residents as popular fishing piers. FEMA officials weighed their options on whether to reconstruct the pier, or have it funded for demolition and debris removal — a decision that certainly would have been met with an unfavorable response from the community.

SOLUTIONS APPLIED

Adjusters International conducted extensive negotiations with FEMA officials to re-estimate the damage to the courthouse, and reach an agreement on the courthouse repair costs and procurement procedures. In the end, Adjusters International actually expanded the scope of the project beyond the original proposal that was rejected by FEMA. The courthouse was restored, with funding totaling more than \$2 million.

Adjusters International also supported the case for why the pier should be rebuilt and the county received \$2.8 million for its replacement.

Adjusters International's disaster recovery experts reviewed every project's eligibility and funding component with respect to correct application of new flood regulations. The team made extensive adjustments to the initial assessments, and helped county officials collect the proper documentation to prove project eligibility. Adjusters International applied different cost-estimating methodology to come up with more accurate — and often higher — project assessments. For county road systems alone, Adjusters International increased funding for repairs by \$2.7 million.

OUTCOME

Across the county, the Adjusters International team documented tens of millions of dollars in eligible project work to buildings, public facilities, transportation systems, police agencies, bridges and communications systems. Adjusters International also identified more than 60 additional architecture and engineering projects eligible for funding.

“...[Adjusters International’s] expertise with governmental regulations, the complex FEMA process and insurance adjustments resulted in our successful claim for over \$2 million in additional FEMA Public Assistance funding specifically; in our successful negotiations with our insurance carrier; and in numerous other increases in the values FEMA and MEMA initially designated for County projects. Jackson County will always be mindful of the help we received from Adjusters International when we needed it most.”

Alan K. Sudduth
County Administrator
Jackson County, Mississippi