

# Sandy Claims Review Process

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## 1. FEMA Obtains Policyholder's Claim File

An adjuster hired by FEMA obtains policyholder's claim file from the insurance company and conducts a preliminary review of policyholder's claim file.

## 2. Case Worker Contacts and Works with the Policyholder



Adjuster contacts policyholder asking them to submit any additional information for FEMA to consider. The adjuster reviews all the material and orders FEMA-funded site visits and engineering surveys, if necessary. A senior adjuster conducts quality assurance checks throughout the process. At the conclusion of the review, the adjuster presents a recommendation to the policyholder.



## 3. Policyholder Accepts the Offer or Opts for 3rd Party Neutral Review

The policyholder may accept the adjuster's recommendation and proceed to payment, if additional payment is recommended. If the policyholder does not agree with the adjuster's recommendations, the policyholder has the opportunity to seek a resolution from a third-party neutral process. FEMA will give substantial weight to the neutral party's recommendation.

## 4. Results of Review



FEMA notifies the policyholder of the results of the review by phone and in writing. If the adjuster or third-party neutral recommends additional payment, the policyholder must sign a Proof of Loss statement and return it to the adjuster. FEMA will then direct the insurance company to process the payment. FEMA will coordinate with the Small Business Administration to determine if SBA or other lienholders should be included on the check.

