



Deb Gallagher, CPA, CFF, FCPA

Public Entity Practice Leader

Deb Gallagher, Disaster Recovery Services' Public Entity Practice Leader, has over 27 years of experience managing large complex insurance and FEMA property claims. She has extensive experience leading teams and executing strategies that have supported billions of insured and uninsured losses for commercial and public entities. Deb believes in a collaborative approach when working side by side with her clients throughout the duration of the recovery process.

Experience

Over the last 27 years, Deb has represented the interest of policyholders and applicants in first-party insurance and FEMA claims. She began her career in 1994 working for a family-owned consulting group in Chicago where she developed the foundation needed to manage large complex catastrophic claims including: managing teams, applying insurance coverage or FEMA policy, estimating / validating damages, documenting claims, and reaching project closeout and final settlements.

Throughout her career, Deb has worked extensively to develop a proven system focusing on the important interplay between insurance and FEMA. This makes her one of the first (and few) claims professionals in the industry offering public entity clients the tools

necessary to streamline multiple complex claim processes.

Deb brings a "keep the end in mind" approach to each of the projects she leads. Always staying one step ahead, she is known for anticipating her clients' expectations and understands what it takes to reach a successful claim outcome. Deb is persistent to protect all available funding sources for her clients through the proper application of commercial insurance coverage as well as her adept understanding of eligibility guidelines set forth in the Stafford Act, FEMA's Public Assistance guide, FEMA PA 9500 Series policy, 404 and 406 Hazard Mitigation, CRF regulations, appeal rulings and other federal directives specific to a disaster event. Her "end game" and "never give up" mentality is what clients appreciate

most about Deb.

Some proven "end game" protocols and procedures established by Deb and her team of experts at the onset of an engagement focus on:

- Quantifying remediation / mitigation measures taken to reduce overall claim exposure;
- Linking damage caused by the event in order to develop comprehensive scopes of work;
- Comprehensive overview of client's procurement policy to ensure compliance;
- Consideration of hazard mitigation opportunities to prevent future damage in a subsequent event;
- Preliminary application of potential funding sources based on eligibility

in order to avoid duplication of benefits;

- Managing long-term obtain and maintain insurance purchase requirements, when applicable;
- Early identification of prior disaster assistance credits; and,
- Minimizing mandatory reduction penalties to reduce funding “pay back” situations.

Deb has experience working within many commercial and public industries during catastrophic events including, but not limited to: Tropical Storm Allison (2001), the World Trade Center disaster (2001), Hurricanes Bonnie, Charlie, Frances, Ivan, and Jeanne (2004), Hurricanes Katrina and Wilma (2005), the flooding in the Midwest US (2008), Hurricane Ike (2008), the flooding in Nashville, TN (2010), Hurricane Irene (2011), Superstorm Sandy (2012), Hurricanes Maria and Harvey (2017), Hurricanes Florence and Michael (2018), California Wildfires (2018, 2019, 2020), Tennessee Severe Storms (2020, 2021), COVID Pandemic (2020), Hurricane Laura (2020), Hurricane Isaias (2020), Texas Winter Storm (2021), and Winter Storm Orlena (2021).

Deb has prepared expert reports on behalf of the policyholder and/or applicant under alternative dispute resolution proceedings including appeals, appraisals, arbitration, mediation, and litigation. She has been deposed as an expert witness in support of complex claim issues and has testified in Federal Court. Her track record working to amicably resolve disputes has recovered millions of additional dollars for her clients who would have otherwise faced significant funding shortfalls.

Deb has presented FEMA claims training and “lessons learned” seminars and webinars to eligible FEMA applicants throughout the United States. In addition, she has co-authored white papers and articles relating to the handling of complex insurance and FEMA claims.

Education

- Bachelor of Science in Commerce, DePaul University, Chicago
- Master of Accounting & Financial Management (MAFM), Keller Graduate School of Management, Chicago

- Registered Certified Public Accountant, Illinois (CPA)

Affiliations

- Registered Certified Public Accountant, Illinois (CPA)
- Certified in Financial Forensics (CFF)
- Forensic Certified Public Accountant (FCPA)
- American Institute of Certified Public Accountants (AICPA)
- Illinois Certified Public Accountants Society (ICPAS)

Employment History

- Disaster Recovery Services LLC, Practice Leader, 2017 - Present
- Marsh USA, Senior Vice President, 2006 - 2017
- Aon Risk Consulting, Vice President, 2001 - 2006
- The Ritter Group (aka Quantum Global Advisors), Senior Consultant, 1994 - 2001