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To: Adams, ChaneyChaneyAdams@gov.sc.gov
CC: Symmes, BrianBrianSymmes@gov.sc.gov
Date: 1/22/2016 1:22:38 PM
Subject: Reporter's query, The Street: FEMA's new disaster deductible proposal.

Dear Ms. Adams,

For an article to be published tonight or tomorrow morning by TheStreet.com, I'd be grateful for the chance to interview you or one of your experts today by phone or email regarding FEMA's new proposal:

http://www.emergencymgmt.com/disaster/FEMA-Seeks-Comment-on-Potential-Disaster-Deductible-Concept.html?utm_medium=email&utm_source=Act-On+Software&utm_content=email&utm_campaign=FEMA+Addresses+Disaster+Declaration+Threshold%2C+Seeks+Comment&utm_term=FEMA+Seeks+Comment+on+Potential+Disaster+Deductible+Concept

http://www.regulations.gov/#!documentDetail;D=FEMA_FRDOC_0001-4874

In essence it introduces a great moral hazards to states to encourage budgeting and planning for disasters.

Thank you very much.

Best regards,

Erik Baard
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