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GAUTHIER  
MURPHY &  
HOUGHTALING  
— — — — —  
LLC  
— — — — —  
ATTORNEYS AT LAW  
— — — — —

BAGGETT McCALL  
TRIAL ATTORNEYS

Lake Charles Claim Management



# Who We Are

GMH and BM are Louisiana Law Firms that specialize in processing property insurance claims.

**\$3 billion<sup>+</sup>**

We are currently managing more than 3 Billion Dollars in claims nationally...

**\$341 million**

...And more than 300 Million Dollars in Hurricane Laura/Delta claims

- ◆ GMH is partnering with Baggett McCall on Hurricane Laura claims. Baggett McCall has a 60 year history of multi million dollar verdicts in Lake Charles and has represented more than 12,000 families in the Lake Charles community.
- ◆ Gauthier Murphy & Houghtaling has a 50 year legacy that led to the \$285 Billion tobacco settlement and settlements and verdicts of an additional \$4.8 Billion\*\*\*.
- ◆ Appointed as Special Counsel by the Attorney General in Katrina and as Liaison Counsel by the Federal Court in Superstorm Sandy.
- ◆ Uncovered fraudulent lowballing by insurance executives running the NFIP which forced FEMA to pay over \$1 Billion to reopen and pay insurance claims.
- ◆ Currently processing \$341 Million in Hurricane Laura claims and \$3 Billion<sup>+</sup> nationally.

# Who They Are

The insurance industry has spent billions of dollars advertising that they are on your side. This is a lie. Every dollar of benefit you take is taken directly out of their pocket. If you allow them to set how much they owe you, they will do so with the interest to minimize their liability. By our calculations, the insurance industry in Lake Charles is only reimbursing 10% of the claims they owe.

**STATE FARM**



**NATIONWIDE**



**ALL STATE**



# Maximize Benefits

  
GAUTHIER  
MURPHY &  
HOUGHTALING  
LLC  
ATTORNEYS AT LAW

**BAGGETT McCALL**  
TRIAL ATTORNEYS



If you wait for your insurance company to complete an estimate of your damages, you run the risk of them settling an insurance reserve that is artificially low.

Where they set the bar counts.



We don't wait for the insurance company to set the damage estimate. We do. We provide expert reports to provide maximum benefits while avoiding the pitfalls and traps of policy exclusions.



# Reduce Recovery Time



## THEY SAY, JUSTICE DELAYED IS JUSTICE DENIED.

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We don't get paid by the hour.

Our objective is to maximize benefits and reduce recovery time.  
Every potential strategy is implemented to ensure the claim is paid on time.  
Delays can mean being late on your mortgage, or even bankruptcy.

## WE PUNCH THE CLOCK

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In Louisiana, insurance companies are obligated to pay you within 30 days,  
which starts when you finally prove your loss.

If they miss this date they can owe penalties and/or attorneys fees.  
It is our job to compel the insurers to follow a legal timeline.

# Rapid Recovery Record<sup>\*\*\*</sup>

TIMELINE	CLAIM TYPE	OUR RESULT ***
Prior to Suit	Hurricane Laura Church	We collected <b>\$9.6 Million</b>
Prior to Suit	Hurricane Laura Motel	We collected <b>\$3.3 Million</b>
Prior to Suit	Hurricane Laura Commercial	We collected <b>\$2.7 Million</b>
Within 60 days**	Hurricane Laura Residential Retail	We collected <b>\$2.4 Million</b>
Prior to Suit	Hurricane Laura Residential Retail	We collected <b>\$2.4 Million</b>
Within 90 days**	Hurricane Laura Medical Facility	We collected <b>\$2.3 Million</b>
Prior to Suit	Hurricane Laura Church	We collected <b>\$2.3 Million</b>
Within 90 days**	Hurricane Laura Church	We collected <b>\$2 Million</b>
Within 90 days**	Hurricane Laura Church	We collected <b>\$1.9 Million</b>
Within 90 days**	Hurricane Laura Church	We collected <b>\$1.5 Million</b>
Within 90 days**	Hurricane Laura Hotel	We collected <b>\$1.5 Million</b>
Prior to suit	Hurricane Laura Commerical	We collected <b>\$1.5 Million</b>
Within 45 days**	Hurricane Laura Motel	We collected <b>\$1.2 Million</b>
Within 60 days**	Hurricane Laura School	We collected <b>\$1.1 Million</b>
Within 60 days**	Hurricane Laura Residence	We collected <b>\$408 Thousand</b>
Within 98 days**	Hurricane Harvey Roof Claim	We collected <b>\$6.7 Million</b>
Before answer filed	Hurricane Irma, Maria	We collected <b>\$10.5 Million</b>
Within 29 days**	Roof Claim	We collected <b>\$3.1 Million</b>
Within 60 days**	Business Loss Claim	We collected <b>\$17 Million</b>
Before filing suit	Commercial Property Damage	We collected <b>\$22 Million</b>
Before first deposition	Commercial Property Damage	We collected <b>\$3 Million</b>

\*\* Within filing proof of loss

\*\*\* Results obtained depend on the facts of each case, every case is different. Similar results may not be obtained in your case. Past performance is no guarantee of future results.

Please see <https://gmhatlaw.com> for the details and circumstances of settlements & judgments.



# \$4.8 Billion in Verdicts & Settlements \*\*\*

<b>\$3.5 billion</b> ENVIRONMENTAL CLASS ACTION	<b>\$125 million</b> HURRICANE KATRINA INSURANCE LITIGATION	<b>\$346 million</b> LOST PROFITS BUSINESS LITIGATION	<b>\$9.25 million</b> LOST PROFITS BREACH OF CONTRACT	<b>\$9.6 million</b> PROPERTY DAMAGE HURRICANE LAURA
<b>\$45 million</b> AUTO ACCIDENT VERDICT	<b>\$102 million</b> HURRICANE SANDY INSURANCE LITIGATION	<b>\$220 million</b> HOTEL FIRE SAN JUAN	<b>\$7 million</b> FIREWORK EXPLOSION	<b>\$3.3 million</b> PROPERTY DAMAGE HURRICANE LAURA
<b>\$20 million</b> AUTO ACCIDENT VERDICT	<b>\$75 million</b> HURRICANE IKE INSURANCE LITIGATION	<b>\$170 million</b> HOTEL FIRE MGM GRAND	<b>\$5.7 million</b> LOST PROFITS INSURANCE BUSINESS	<b>\$2.7 million</b> PROPERTY DAMAGE HURRICANE LAURA
<b>\$17 million</b> BREACH OF CONTRACT	<b>\$26.2 million</b> HIGH RISE BUILDING KATRINA DAMAGE	<b>\$4 million</b> PROPERTY DAMAGE HURRICANE KATRINA	<b>\$4.3 million</b> BOAT COLLISION	<b>\$2.4 million</b> PROPERTY DAMAGE HURRICANE LAURA
<b>\$7.4 million</b> HIGH RISE BUILDING KATRINA DAMAGE	<b>\$13.5 million</b> HIGH RISE BUILDING IKE DAMAGE	<b>\$12 million</b> CONTAMINATION COMMERCIAL PROPERTY DAMAGE	<b>\$57 million</b> FIRE DAMAGE NEW ORLEANS FAIRGROUNDS	<b>\$2.3 million</b> PROPERTY DAMAGE HURRICANE LAURA
<b>\$10.5 million</b> PROPERTY DAMAGE HURRICANE MARIA/IRMA	<b>\$9.25 million</b> LOST PROFITS BREACH OF CONTRACT	<b>\$5.7 million</b> LOST PROFITS INSURANCE BUSINESS	<b>\$6.7 million</b> PROPERTY DAMAGE HURRICANE HARVEY	<b>\$2 million</b> PROPERTY DAMAGE HURRICANE LAURA

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# No Recovery No Fee

FREE INITIAL CONSULTATION WITH  
NO FEES AND COSTS

We offer Free Initial Consultations with No Fees and Costs for policyholders, adjusters and contractors to "maximize benefits and reduce recovery time."

In Louisiana, if an insurance company wrongfully delays more than 30 days - the insurance company is responsible for our attorney fees.

# HOW MUCH WILL HIRING AN ATTORNEY COST ME?

A 2015 fact sheet published by FEMA reflects that the average Residential Hurricane victims who hired our firm to prosecute legal claims received nearly 9 times\* the amount unrepresented victims received through Claims Review appeals.

We only take claims where we believe that our involvement will increase the amount of money in our client's pocket after our fees. Insurance companies hire experts to minimize policyholder benefits. We are hired to maximize policyholder benefits.

We work on a contingency fee. If there is no recovery there is no fee. We build and negotiate claims to result in a higher net recovery.

## \*FEMA Fact Sheet

Federal Insurance and Mitigation Administration

AVERAGE APPEAL AWARDS	AMOUNT
Represented Claimants	\$100,686.35
Unrepresented Claimants	\$11,287

# ATTORNEYS



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Robert M. Murphy Esq.



Wells T. Watson Esq.



Christopher C. McCall Esq.



William Baggett, Jr. Esq.



Roger G. Burgess Esq.



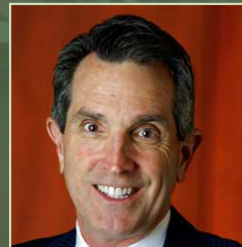
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Katie Stevenson Esq.



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Melissa Shaw Brown Esq.



Jeffrey T. Gaughan Esq.



Jake D. Buford Esq.

We have different attorneys and staff in different parts of the country. The following are teams assembled for the loss area of Lake Charles, Louisiana – Hurricanes Delta and Laura.

# STAFF



Connie Collura



John Mason



Kimberly Briscoe



Mary Partin



Melissa Pierce



Pam Cotton



Paul Davis



Dana Fontenot



Zoe Briscoe



Cheryl Savoie



Annette DiGiovanni



Ashley Gilmore



Brent Chamblee



Brittany Meche



Christine Hebert



Holly Warner



Jacque Hudson



Jessica Hudson



Jordan Reich



Julie Giordano



Kate Murphy



Keitha Digiovanni



Kris Welling



Lauren Moore



Lynette Lewis



Michelle Icklone



Pam LeFleur



Phyllis Wilson



Stephanie Hornsby



Al Allemond



Yulia Houghtaling

We have different attorneys and staff in different parts of the country. The following are teams assembled for the loss area of Lake Charles, Louisiana – Hurricanes Delta and Laura.

# What Our Clients Say

"I am the CEO of a New Orleans based investment company with assets in excess of \$250 million. . . .Hiring of the Gauthier guys goes down as one of the better business moves that we made last year. They delivered well beyond our expectations. . . .In the end, we recovered nearly \$25 million in total settled claims with our various insurance companies. This is a remarkable accomplishment given that many of our carriers were indicating an outright denial of claims upon our initial discussions."

CEO STEWART ENTERPRISES

"We are the principals of Adopt A House, a non profit with over three thousand members dedicated to advocating for policyholders. In the aftermath of Superstorm Sandy, the Gauthier firm uncovered how insurance companies committed fraud by low balling our members. In the end they collected over \$100 Million dollars for the Sandy victims they represented. We visited their offices and saw first hand how Sandy victims who retained them received an additional \$100k per household on average in litigation appeals. On average their clients netted multiples of what unrepresented people were able to recover alone in NFIP Sandy insurance appeals."

BETH HENRY & MICHELE INSIGNIA

"Many of the Churches in Lake Charles were facing low ball offers from our Insurance carriers. I called around the state to find the absolute best Hurricane Attorney. I recieved glowing recommendations for John Houghtaling from Pastors across the country and from the Attorney General of Louisiana. John has teamed up with Bagget McCall which adds the premier local firm to his national reputation. This team now represents and has the confidence of more than 11 Churches in the Lake Charles area."

PASTOR ALBREY TOLBERT

"...my office retained Gauthier, Houghtaling, & Williams to represent the State of Louisiana in the Multi-Billion dollar subrogation claim for the Road Home Program."

"I can tell you that this is an outstanding law firm that has enjoyed an impeccable reputation both across the state and across the nation..."

"They are smart, ethical, and among the most experienced litigators on Katrina insurance issues. After the storm, [Houghtaling's] firm swiftly collected over \$50 million dollars for hurricane victims in less than two years, and currently is protecting the ownership interest of over 1,500 pieces of real estate in New Orleans..."

CHARLES FOTI, JR. | ATTORNEY GENERAL, STATE OF LOUISIANA

"Our company found the most experienced team in the nation to help us. The claim management team at Gauthier Houghtaling & Williams and Bagget McCall were able to secure a seven figure policy limit settlement within 45 days of us retaining them! They are now handling Laura/Delta claims for 6 of our hotels in the area."

ISHAM PATEL

OUR CLAIMS RECOVERY  
WORK HAS BEEN FEATURED ON



The New York Times

THE WALL STREET JOURNAL.

Bloomberg



MORGAN  
SPURLOCK  
INSIDE MAN

The Times-Picayune

New Orleans  
CITY BUSINESS

ST. CHARLES  
avenue  
MAGAZINE

THE  
ADVOCATE

HOUSTON★CHRONICLE

MADE BY LUXURY  
HOUSTON

IN LAKE CHARLES

# Our Firm Represents

- ◆ 600+ Residences
- ◆ 44 Hotels
- ◆ 14 Churches
- ◆ 3 Schools







# Frequently Asked Questions

## **Do you represent anyone else in Lake Charles?**

Yes. We are currently representing more than 244 Million Dollars of claims in Lake Charles. We represent hundreds of property owners, 17 hotels and 14 churches and many of the commercial buildings and high rises in Lake Charles.

## **If we hire your firm, what can we expect?**

We manage every step of the insurance claim. We analyze policy language to avoid exclusions. Our experts provide proof for maximum benefit and we enforce all obligations for an insurer to pay benefits on time. Finally, we negotiate the claim from a position of strength based on the policy, our proof, and the law.

## **Shouldn't I trust my insurance company until they act against me?**

No. An insurance company is your direct adversary. Your insurance company is not "like a good neighbor," they are not "on your side" and you are not "in good hands." Every dollar of benefit you take is taken directly out of their pocket. If you allow them to set how much they owe you, they will do so with the interest to minimize their liability.

## **Shouldn't we wait until we reach a road block to seek our legal advice?**

No, claimants should always avoid a dead end. Insurance companies use complex expert techniques to limit claims. If left alone, insurance companies will often set a low "insurance reserve" or internal allowance to pay a claim. Insurance executives always try to pay less (not more) than a reserve. Our firm provides evidence to the insurance company in an amount to set a reserve high enough to comfortably pay for your reconstruction.

## **How much will hiring an attorney cost me?**

We only take claims where we believe that our involvement will increase the amount of money in our client's pocket after our fees. Insurance companies hire experts to minimize policyholder benefits. We are hired to maximize policyholder benefits. We work on a 10% to 33 1/3% contingency fee. If there is no recovery there is no fee. We build and negotiate claims to result in a higher net recovery. In the aftermath of Superstorm Sandy our clients who initially hired us received 9 times\* on average the amount the NFIP paid to unrepresented policyholders who filed Sandy claim review appeals.

## **If we hire an attorney will we upset the insurance carrier?**

We don't get paid to fight claims, we get paid when we settle claims. Our interest is to cooperate with an insurer to efficiently pay claims. Insurance companies do not pay claims based on likability, they pay on provability. The amount you receive depends on the quality of your proof and the performance of your advocate.

## **If I'm an adjuster is it better for me to push the claims in the end and only hire an attorney afterwards?**

Insurance companies know that when facing a policyholder or adjuster, the insurer has to be final word. When facing an attorney, an insurer does not have the final word and must either agree with us or face the judgment of a judge or jury.

## **As a contractor, what is the benefit for bringing in an attorney at the beginning of a claim?**

In most jurisdictions a contractor cannot legally negotiate an insurance claim. Insurance companies attempt to provide an inadequate amount on scope and pricing. Limiting benefits cuts off funding for the reconstruction, and in many cases, after work has begun. Insurers often deflect blame onto contractors.

Many insurers inappropriately take advantage of a contractor's legal inability to even negotiate a claim.

### **My insurance company told me they can only pay a certain pay scale. Is this true?**

No. It is not true that insurers can only pay a set amount or computer program report before scope and pricing. In most cases an insurer is obligated to pay market rates, and they are obligated to pay reconstruction costs timely.

### **Will you help me with my mortgage company?**

Yes. Part of our service it to ensure that you receive money directly and that this money is not withheld by your mortgage company.

### **Is it true that hiring an Attorney delays payment on my claim?**

No. Most insurance claims are delayed by inaccuracies of damage assessments and delay tactics. Insurance companies are legally obligated to pay claims within a certain timeframe and only after final proof is offered. In many jurisdictions there are procedures to ensure this happens or to recover penalties for delays in payment. We reduce recovery times by triggering the timing obligations of insurance companies.

### **Can I get some free advice on my claim?**

Yes. We provide free information for victims to help themselves. We work together with victims, nonprofits, pro bono legal clinics, elected officials and the news media to ensure policyholders are treated fairly. We freely share techniques for proper claim adjustment. We provide expert data without any obligation. We also offer free consultations to prospective clients to determine if policyholders can benefit from our direct involvement.

### **Is it true that GMH does more than litigate in civil courts? Is it true that GMH contacts elected officials, non profits, and the press to get justice?**

Yes. GMH advocates for clients in more ways than in a civil court room. If GMH determines a great harm to the client, GMH routinely reports and complains to the local and national press, makes complaints to licensing boards of adjusters and engineers, files complaints to the state insurance commissioner, and attorney general. If GMH determines an insurer's conduct amounts to insurance fraud, GMH opens a fraud investigation file against insurers, and reports matters to the American Policyholders Association for criminal prosecution.

John Houghtaling has routinely pursued bad actors with the State Attorney General. His litigation and activism led to the arrest of a major insurance executive for fraud, the reopening of over 144,000 civil complaints, resulted in federal million dollar carrier fines against insurers and their defense counsel, resulted in the largest carrier in the NFIP to take the fifth amendment on the subject of carrier fraud, and has led to hundreds of millions being recovered by storm victims. Houghtaling was the subject of two 60 minutes profiles, a Frontline documentary and profiles on CBS, Wall Street Journal, The NYT, Fox and CNN. Houghtaling was also the co founder and major endower of the APA which works with attorney generals across the country to address carrier misconduct.

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MURPHY &  
HOUGHTALING  
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ATTORNEYS AT LAW

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TRIAL ATTORNEYS

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**2 LOCATIONS IN LAKE CHARLES**

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504-456-8600 | [GMHATLAW.COM](http://GMHATLAW.COM) | [BAGGETTMCCALL.COM](http://BAGGETTMCCALL.COM)

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