



GAUTHIER  
MURPHY &  
HOUGHTALING

LLC

CLAIMS MANAGEMENT

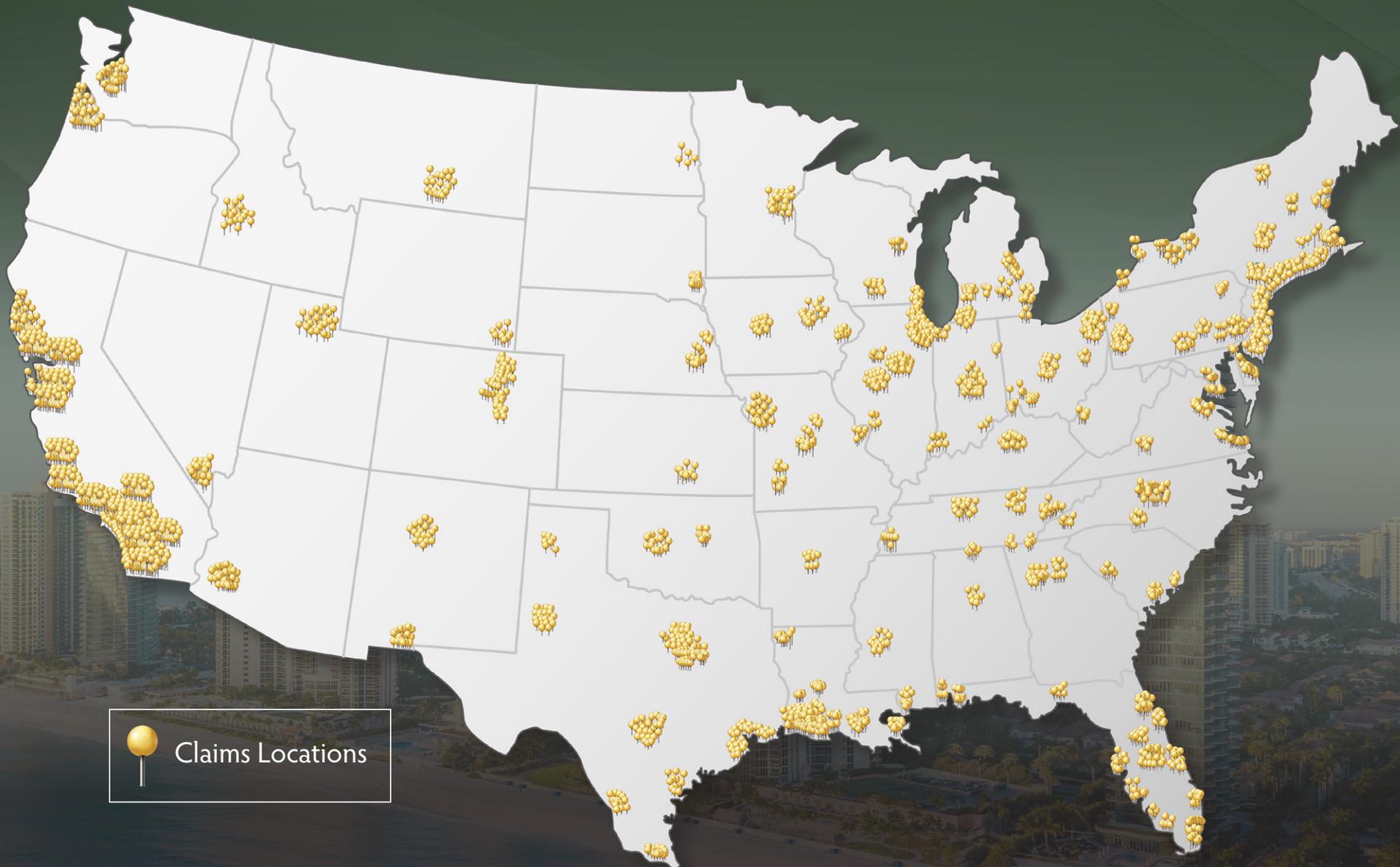
# Who We Are

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GMH is a claims management firm, currently processing **more than \$3 Billion Dollars** of insurance claims for property owners, real estate investment trusts and property management companies throughout the United States.



# ADMINISTRATING CLAIMS FOR SOME OF THE NATION'S LARGEST PROPERTY OWNERS



 Claims Locations

# Setting the Reserve

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## TO MAXIMIZE BENEFITS

Insurance Companies Operate on Reserve Setting. Regulators rate carriers on the ratio of General Reserve to Claim Potential. When a claim is reported the carrier creates a claim number and sets a Claim Reserve amount. The Claim Reserve is the amount of money set aside to pay your claim.

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A low Claim Reserve leads to delay and denial. A high Claim Reserve leads to maximum benefits and reduction in recovery time.

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We help Carriers set Claim Reserves.



# Claims Management Timeline

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## Policy Analysis

1



We analyze your policy to avoid exclusions and loopholes, and identify triggers for maximum benefits.



## Diagnosis

2



We examine every inch inside and out to diagnose damage (seen and unseen) that triggers benefits.

## Setting Reserve

3



Do not wait for a lowball offer and try to dig yourself out of a hole. We set the standard and maximize the amount of your benefits.



## Punching the Clock

4



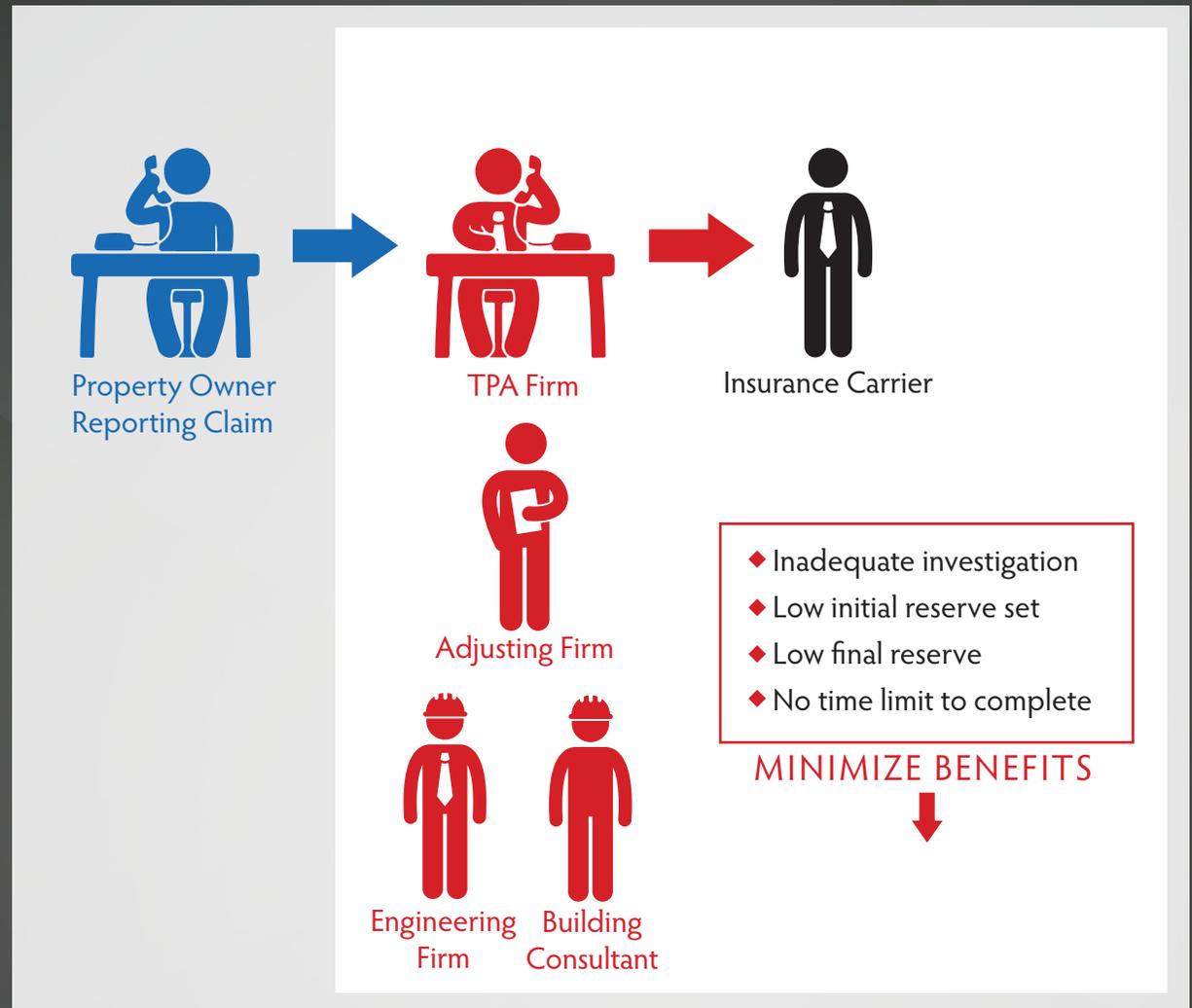
We can set in motion a legal time clock which requires a timely response by your insurance company.

# You're Calling an Adverse Party

CARRIERS OUTSOURCE THE PROCESSING OF INSURANCE CLAIMS TO TPA'S (THIRD PARTY ADMINISTRATORS).

TPAs are now billion dollar companies that vertically integrate adjusting firms, building consultants, accountants and legal defense assets. When calling and reporting claims, most property owners call TPA's - that are adverse to the interests of the property owners.

Carrier TPAs work for carriers, not you. TPAs are responsible for setting claims reserves and hiring adjusting firms, building consultants and accountants to determine claim amounts to be paid.

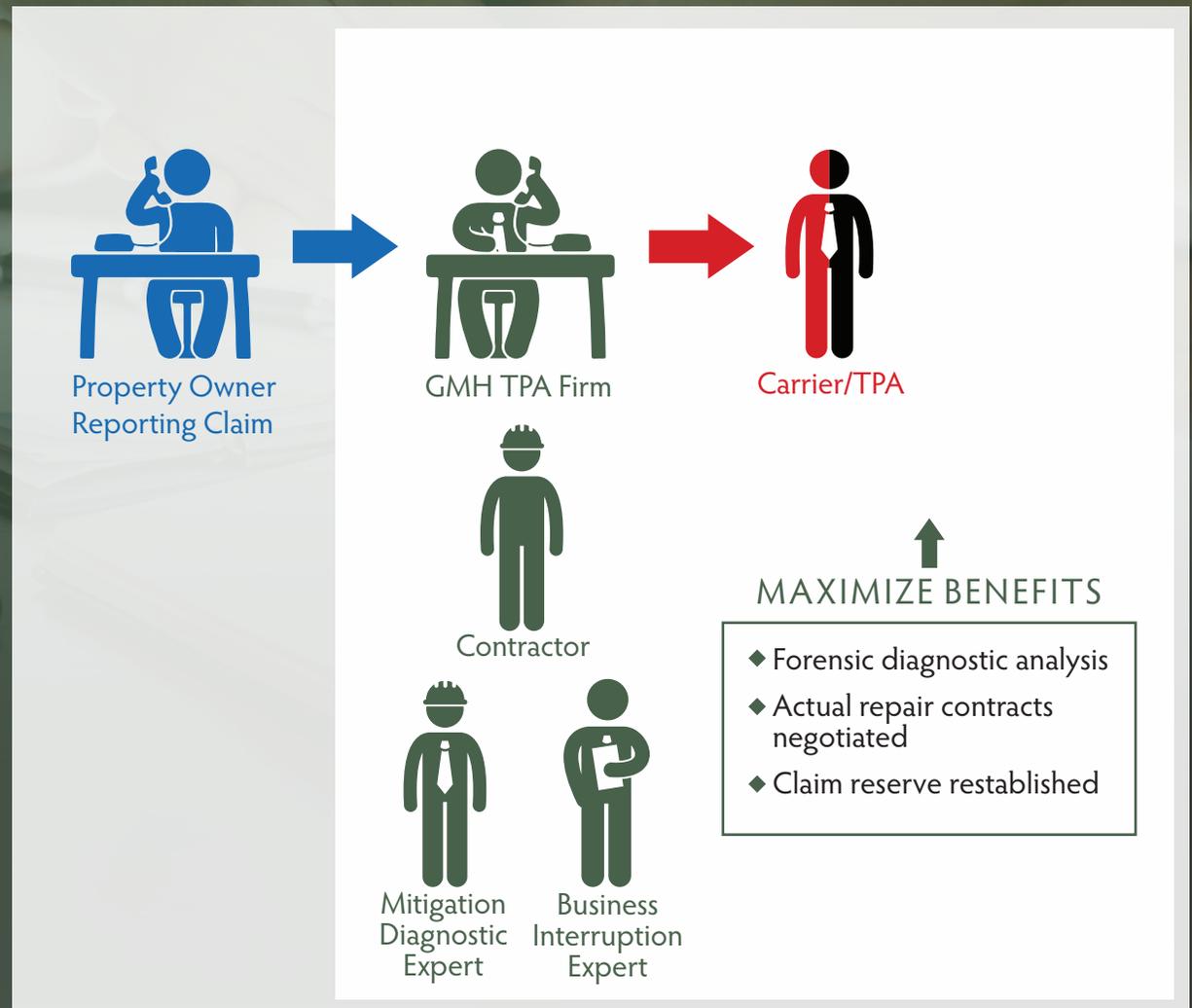


# Call us Instead

WE ARE THE ONLY NATIONAL FULL-SERVICE, THIRD PARTY ADMINISTRATOR THAT WORKS EXCLUSIVELY WITH PROPERTY OWNERS

GMH becomes your insurance claim office. GMH investigates and documents the loss, then works with your contractors to determine actual and guaranteed cost of repair.

GMH calls the claim in with accurate and documented evidence and completes the investigation. By completing the work for the carrier TPA firm, it avoids mistakes, avoids damage being overlooked and establishes the appropriate initial and final reserves for the carrier TPA to report to the insurance company.



# Turnkey Claim Management

We provide turn-key services for loss investigation, restoration contract procurement and negotiation, and legal claim management.

WE PROVIDE A TURN-KEY END-TO-END SOLUTION TO RESTORE, REBUILD AND RECOVER - IN RECORD TIME.

1



Casualty  
Event

2



Forensic  
Investigation

3



Identify  
Cost of Repair

4



Identify & Negotiate  
Time of Repair

5



Indemnification  
from the Carrier

6

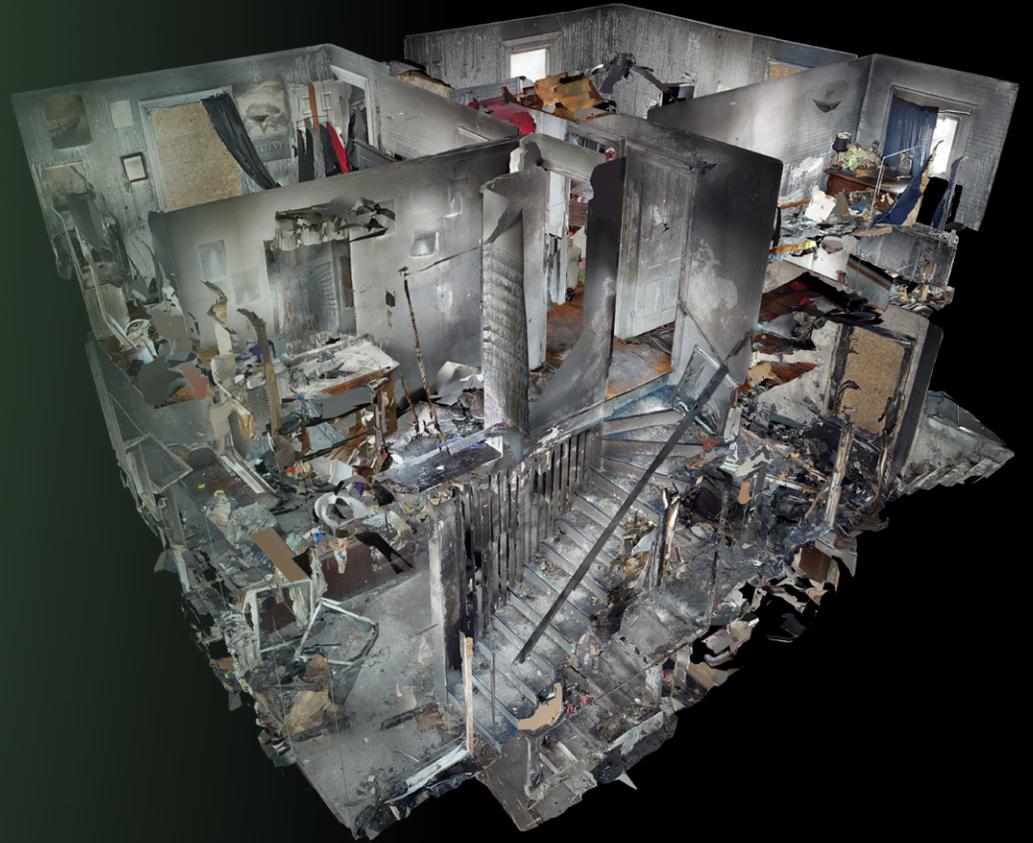


Managing the  
Recovery

# Our Technology

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We utilize state of the art 3D Virtual Reality Imaging, Infrared Technology, Moisture Mapping Pinpoint Diagnostics, to forensically document losses and scope repair methods.



# Business Interruption Losses

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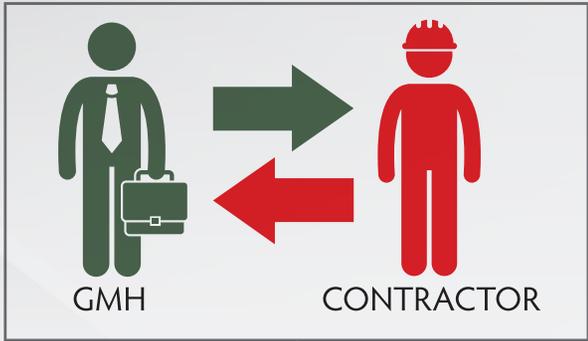
Restoring your property back into service is our main goal.

Determining the reconstruction and restoration time is critical to establishing a rapid recovery plan.

- ◆ Our in-house CPA's and Accountants calculate your business interruption losses during times of restoration.
- ◆ We establish exact restoration timelines with your contractors, a calendar is provided to the carrier to give them the exact window of repair and the claim B.I. losses.
- ◆ Providing and negotiating the timeline of the loss and recovery compels and encourages the carrier to pay the loss timely.
- ◆ We negotiate favorable mitigation and restoration contracts for you, to ensure the property is fixed with quality and completed on time.
- ◆ We provide the carrier contracting bids, not adjuster estimates to determine exact and pre-negotiated costs.



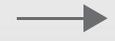
Current Client: Hotel EDITION - 20 Times Square, NYC



COST OF RESTORATION

+

BUSINESS INTERRUPTION DURING TIME OF RESTORATION



GMH:

- ◆ Negotiates start/end date of restoration with the contractor.
- ◆ Establishes upfront the B.I. for time of restoration.
- ◆ Combines the cost of restoration and business interruption in the claim amount.
- ◆ Holds carrier responsible for any delay in the established start/end date agreed with the contractor.



CARRIER/TPA

# Why GMH

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GMH is a legacy law firm that specializes exclusively in processing property insurance claims.

- ◆ A 50 year legacy with settlements and verdicts of \$4.8 Billion\*\*\*.
- ◆ GMH firm specializes in processing property insurance claims and is currently managing more than \$3 Billion in claims nationally.
- ◆ Extensive experience with negotiation and if necessary, mitigation of claims.
- ◆ The firm was a lead in the \$285 Billion Tobacco Settlement and has recovered hundreds of millions for property owners in every major storm since Katrina.
- ◆ GMH was appointed as Special Counsel by the Attorney General in Katrina and as Property Owner Liaison Counsel by the Federal Court in Superstorm Sandy.
- ◆ GMH uncovered fraudulent lowballing by insurance executives running the NFIP which forced FEMA to pay over \$1 Billion to reopen and pay insurance claims.
- ◆ In 2020 - the work of the firm was profiled on the front page of the Wall Street Journal, Bloomberg News and media outlets throughout the country following Business Interruption Claims as a result of COVID-19.

## 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 delayed reconstruction, increasing business loss.

## PAYMENT WITHIN 60 DAYS

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Regulations often require Insurance companies to pay claims within 60 days of the carrier receiving Loss Evidence. The Carrier's obligation to pay a claim begins only after receiving Loss Evidence. If Loss Evidence is not sent, the carrier has no obligation to pay a claim. Carriers delay payment by delaying the investigation into Loss Evidence.

We set a 60 day deadline, by completing the investigation and submitting the Loss Evidence to the carrier. If the carrier receives Loss Evidence and fails to pay the claim in time, state law penalties can double the size of the claim.

# 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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# 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 received 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



PBS



MSNBC

The New York Times

THE WALL STREET JOURNAL.

MORGAN SPURLOCK  
INSIDE MAN



REUTERS

Bloomberg



The Times-Picayune

The Washington Post

THE ADVOCATE

HOUSTON CHRONICLE

CLAIMS JOURNAL

New Orleans CITY BUSINESS

# CLAIM EXECUTIVES



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Wells T. Watson Esq.



Christopher C. McCall Esq.



William Baggett, Jr. Esq.



Roger G. Burgess Esq.



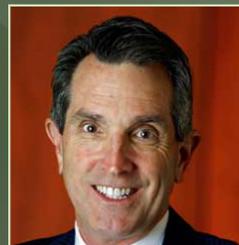
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Peter C. Salaverry Esq.



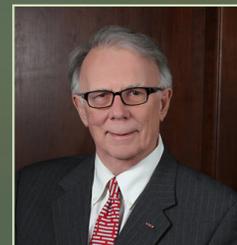
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Joseph W. Rausch Esq.



Katie Stevenson Esq.



Henry J. Roth Esq.



Austin Robert Esq.



Yulia Houghtaling



Dominique Badon Nicholson Esq.



Zita M. Andrus Esq.



Erin McCall Alley Esq.



Melissa Shaw Brown Esq.



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Jake D. Buford Esq.



Talia Regev Esq, MBA.

We have different claim executives teams and damage estimating teams in different parts of the country. The above are teams assembled for the loss area of Lake Charles, Louisiana – Hurricanes Delta and Laura.

# DAMAGE ESTIMATING TEAM



Eli Tene



Yaron Ashkenazi



Connie Collura



John Mason



Kimberly Briscoe



Mary Partin



Melissa Pierce



Pam Cotton



Zoe Briscoe



Cheryl Savoie



Annette DiGiovanni



Ashley Gilmore



Brent Chamblee



Brittany Meche



Christine Hebert



Dana Fontenot



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



Paul Davis

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