



GAUTHIER
MURPHY &
HOUGHTALING

LLC

LEGAL CLAIM MANAGEMENT



3500 NORTH HULLEN STREET, METAIRIE, LA 70002
(504) 456-8600 | GMHATLAW.COM

Who We Are

GMH is a legal claim management firm, currently processing **more than \$3.7 Billion Dollars** of insurance claims for property owners, real estate investment trusts and property management companies throughout the United States.



Setting the Reserve

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.

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

We help Carriers set Claim Reserves.



Legal Claim Management Timeline

Policy Analysis

1



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



Diagnosis

2



We work with experts to examine and diagnose damage (seen and unseen) that triggers benefits.

Setting Reserve

3



Do not wait for the lowball offer and try to dig yourself out of a hole. Policies require a legal proof of loss to trigger benefits. We work the policy and law to legally set the standard to maximize the amount of your benefits.



Punching the Clock

4



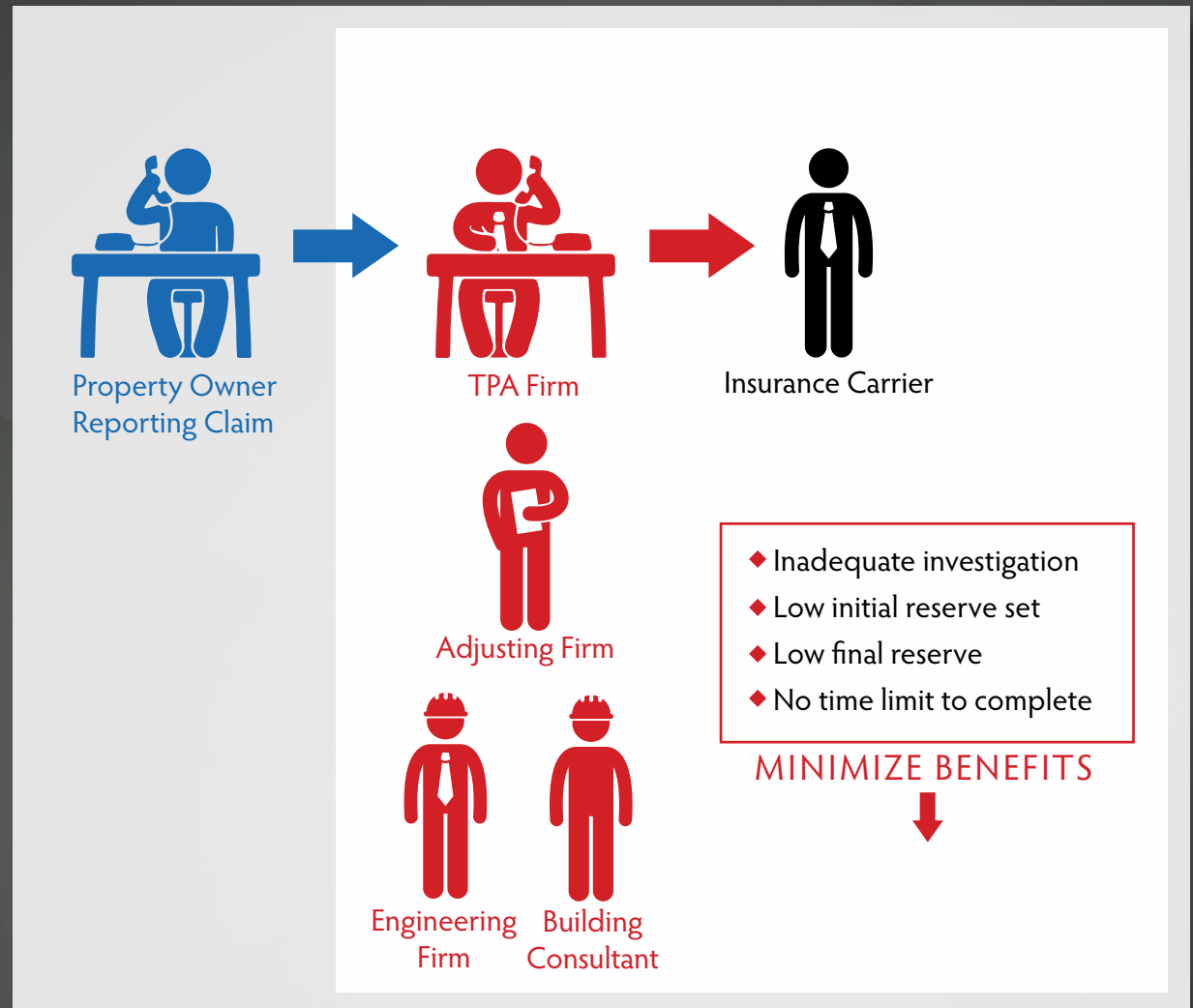
We can set in motion a legal time clock which requires a timely response by your insurance company.

They'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.

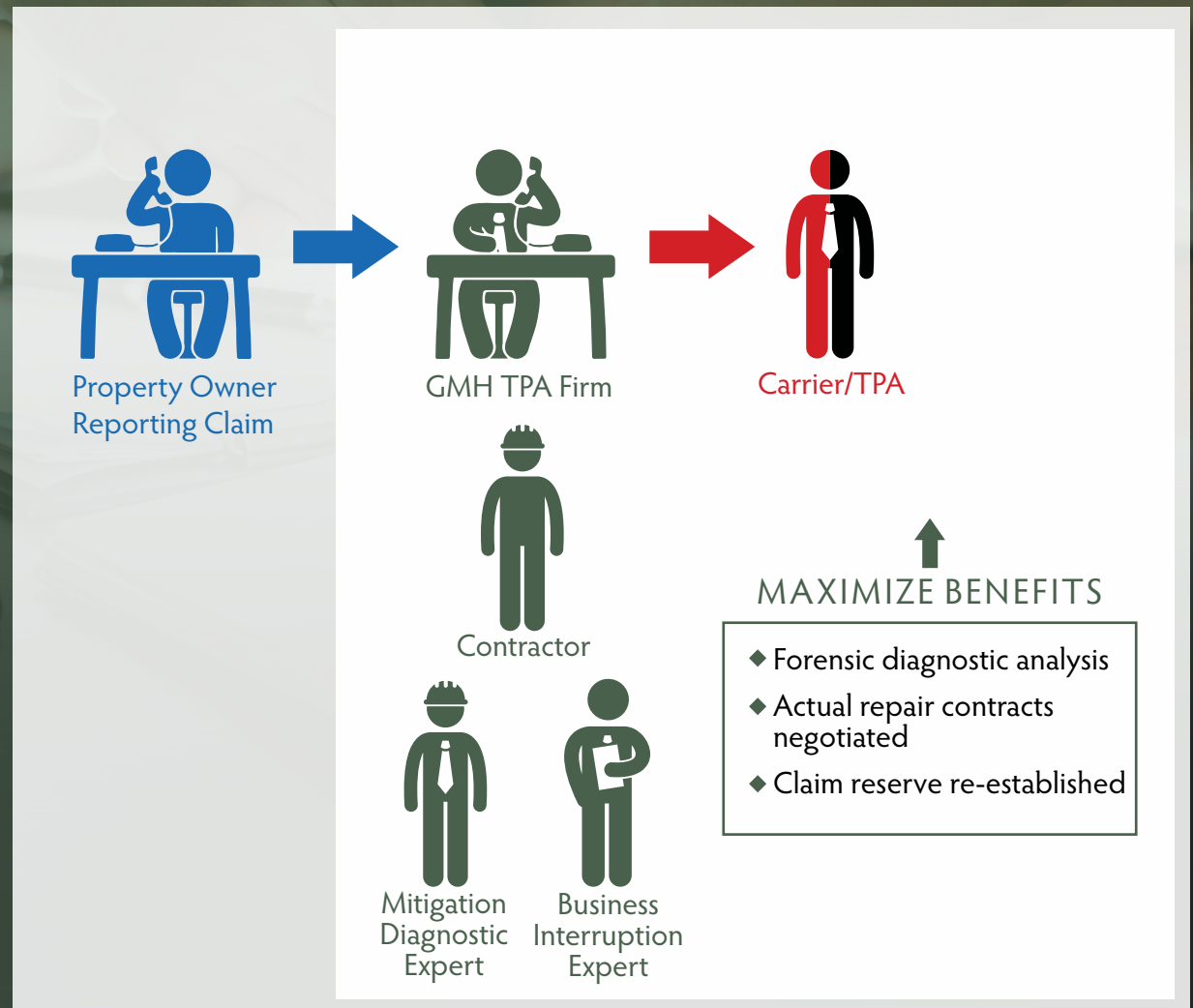


Now They Call us Instead

WE ARE THE ONLY NATIONAL FULL-SERVICE, THIRD PARTY ADMINISTRATION LAW FIRM 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 Legal Claim Management

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



Casualty
Event



Forensic
Investigation



Identify
Cost of Repair



Identify & Negotiate
Time of Repair



Indemnification
from the Carrier



Managing the
Recovery

Our Technology

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

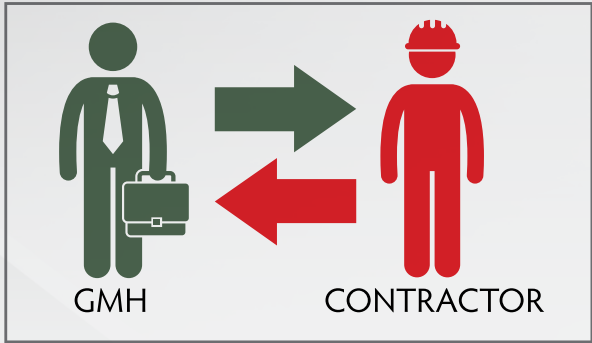
Restoring your property back into service is our main goal.

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

- ◆ We work with your CPA's and accountants to calculate your business interruption losses during times of restoration, and corresponding legal policy benefits.
- ◆ We negotiate legal contracts that establish restoration timelines providing legal contract negotiations and terms in contracts with restoration companies that set the timeline.
- ◆ We negotiate favorable legal terms in mitigation and restoration contracts. Significant legal liability can attach to restoration contracts without proper legal documentation.
- ◆ Without a legal firm, you are exposed to liability to mitigation restoration contractors that are not covered by the contract of indemnity. We negotiate legal terms with your contractors, so the carrier receives contracting bids.



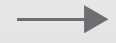
Current Client: Hotel EDITION - 20 Times Square, NYC



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

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 \$3.7 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.

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

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.

TIMELINE	CLAIM TYPE		OUR RESULT ***
Prior to Suit	Hurricane Ida	Hotel	We collected \$47 Million
Prior to Suit	Hurricane Ida	Hotel	We collected \$27 Million
Within 60 days*	Hurricane Ida	Hotel	We collected \$25 Million
Within 60 days*	Hurricane Ida	Commercial	We collected \$20 Million
Within 90 days*	Hurricane Ida	Hotel	We collected \$17 Million
Prior to Suit	Water Leak	Hotel	We collected \$14 Million
Within 30 days*	Hurricane Ida	Hotel	We collected \$12.8 Million
Prior to Suit	Hurricane Laura	Church	We collected \$9.6 Million
Within 30 days*	Hurricane Ida	Hotel	We collected \$7.8 Million
Within 45 days*	Hurricane Laura	HOA	We collected \$6 Million
Within 70 days*	Hurricane Ida	Hotel	We collected \$4.65 Million
Within 45 days*	Hurricane Ida	Residential	We collected \$4.5 Million
Prior to Suit	Hurricane Laura	Hotel	We collected \$3.3 Million
Prior to Suit	Hurricane Laura	Commercial	We collected \$2.7 Million
Within 45 days*	Hurricane Laura	HOA	We collected \$2.49 Million
Within 60 days*	Hurricane Laura	Commercial	We collected \$2.4 Million
Prior to Suit	Hurricane Laura	Commercial	We collected \$2.4 Million
Within 90 days*	Hurricane Laura	Medical Facility	We collected \$2.3 Million
Prior to Suit	Hurricane Laura	Church	We collected \$2.3 Million
Within 60 days*	Hurricane Ida	Hotel	We collected \$2.1 Million
Within 30 days*	Hurricane Ida	Hotel	We collected \$1.96 Million

** 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 ***

\$3.5 billion

ENVIRONMENTAL
CLASS ACTION

\$125 million

HURRICANE KATRINA
INSURANCE LITIGATION

\$346 million

LOST PROFITS
BUSINESS LITIGATION

\$9.25 million

LOST PROFITS
BREACH OF CONTRACT

\$9.6 million

PROPERTY DAMAGE
HURRICANE LAURA

\$45 million

AUTO ACCIDENT
VERDICT

\$102 million

HURRICANE SANDY
INSURANCE LITIGATION

\$220 million

HOTEL FIRE
SAN JUAN

\$7 million

FIREWORK
EXPLOSION

\$3.3 million

PROPERTY DAMAGE
HURRICANE LAURA

\$20 million

AUTO ACCIDENT
VERDICT

\$75 million

HURRICANE IKE
INSURANCE LITIGATION

\$170 million

HOTEL FIRE
MGM GRAND

\$5.7 million

LOST PROFITS
INSURANCE BUSINESS

\$2.7 million

PROPERTY DAMAGE
HURRICANE LAURA

\$17 million

BREACH OF
CONTRACT

\$26.2 million

HIGH RISE BUILDING
KATRINA DAMAGE

\$4 million

PROPERTY DAMAGE
HURRICANE KATRINA

\$4.3 million

BOAT
COLLISION

\$2.4 million

PROPERTY DAMAGE
HURRICANE LAURA

\$7.4 million

HIGH RISE BUILDING
KATRINA DAMAGE

\$13.5 million

HIGH RISE BUILDING
IKE DAMAGE

\$12 million

CONTAMINATION
COMMERCIAL PROPERTY DAMAGE

\$57 million

FIRE DAMAGE
NEW ORLEANS FAIRGROUNDS

\$2.3 million

PROPERTY DAMAGE
HURRICANE LAURA

\$10.5 million

PROPERTY DAMAGE
HURRICANE MARIA/IRMA

\$9.25 million

LOST PROFITS
BREACH OF CONTRACT

\$5.7 million

LOST PROFITS
INSURANCE BUSINESS

\$6.7 million

PROPERTY DAMAGE
HURRICANE HARVEY

\$2 million

PROPERTY DAMAGE
HURRICANE LAURA

\$10.2 million

HOTEL PROPERTY DAMAGE
HURRICANE LAURA

\$9.7 million

COMMERCIAL PROPERTY DAMAGE
HURRICANE IDA

\$8 million

HOTEL PROPERTY DAMAGE
HURRICANE IDA

\$5.25 million

HOTEL PROPERTY DAMAGE
FIRE

\$3.95 million

HOTEL PROPERTY DAMAGE
HURRICANE IDA

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



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

DISCLAIMER

This brochure is not a general advertisement, but for information requested by general clients and does not constitute legal advice on your claim. Any past results displayed are claim specific and are not intended to imply future outcome of any claim or litigation. Gauthier Murphy & Houghtaling LLC (GMH) are licensed in Louisiana and Texas, but also handle claims nationally through specially chosen local counsel. GMH retains primary and lead counsel responsibility on matters with GMH clients and GMH pays all local counsel fees with no added cost to the client.



GAUTHIER
MURPHY &
HOUGHTALING
LLC
LEGAL CLAIM MANAGEMENT



3500 NORTH HULLEN STREET, METAIRIE, LA 70002
(504) 456-8600 | GMHATLAW.COM

DISCLAIMER

This brochure is not a general advertisement, but for information requested by general clients and does not constitute legal advice on your claim. Any past results displayed are claim specific and are not intended to imply future outcome of any claim or litigation. Gauthier Murphy & Houghtaling LLC (GMH) are licensed in Louisiana and Texas, but also handle claims nationally through specially chosen local counsel. GMH retains primary and lead counsel responsibility on matters with GMH clients and GMH pays all local counsel fees with no added cost to the client.