

THE Key Piece

A MONTHLY PUBLICATION OF
LOYD J. BOURGEOIS LLC



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SUCCESS IS NOT A STRAIGHT LINE

Lessons From
Rebuilding

Hurricane
Ida 2021

The common perspective is that one starts at the bottom, and through hard work and dedication, moves diagonally upward to success.

Unfortunately, for many of us, success is more of a squiggly line – with some ups, some downs, some u-turns, and more. And if we don't approach these "squiggles" with the correct mindset, they can derail our path to success.

A QUICK STORY...

Hurricane Ida severely damaged our home, requiring extensive repairs. Success for us in this situation is having a repaired home as quickly as possible. But as I'm sure many of you also experienced, this success is not as easy as it sounds.

We started by choosing a contractor to set us on the path to success and began gutting (the first upward trajectory). Shortly thereafter, our roof was installed (another upward line). But then came the wait for plan approvals, materials, subcontractors, etc. (downward trajectory). Then, we got back on track with the next phases (moving upward again) but wait with the

recent heavy wind and rains. Then we notice wet spots on the floor (a u-turn), and the current subcontractor's helper quit, meaning he had to redo some work (downward again).

But the cabinets have arrived and flooring is ready for pickup (upward, but not quite yet). Oh, and the insurance is denying certain portions of the claim but paying others (down and up). There's a planned end in sight, but not yet firm...

This process is, for me, completely analogous to the pathway of success in most things in life.

The things my family and I remember during these up and down times are:

1. We have a clear definition of success – a finished house.
2. We are certain we will get there, eventually.
3. We don't define our success by comparing our progress to others. Some are ahead of us, and some are behind us. We are where we are, and we focus on our progress.
4. We know setbacks will come, but they will not derail the overall upward

CONTINUED ON PAGE 2...



GET YOUR FREE COPY! Injury Victim's Diary

I created this workbook for you to document all the evidence you need to obtain a fair settlement from the insurance company after getting hurt in a wreck; things you may forget with time, like:

- The accident details.
- Witness information.
- The progression of your pain and symptoms.
- History of missed work and wages.
- Names of doctors and dates of visits.
- And more!

If you'd like a copy of this resource or know someone else who may need one, give our office at call at (985) 240-9773 or visit LJBGuides.com. We'd be happy to send you a free copy.



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LJB's Cookin' Corner

BACON PEPPER JELLY TOPPED DEVILED EGGS

The team recently ate lunch at Santos in Luling to celebrate Heather's birthday. The food was all amazing, but one standout dish was the Bacon Pepper Jelly topped Deviled Eggs. We combined a few different recipes we found online to try to duplicate them. While it's not Santos, they're still a delicious twist on a classic to use up all those Easter eggs.

DEVILED EGG INGREDIENTS:

- 6 large hard-boiled eggs, peeled and halved lengthwise
- 3 tablespoons mayonnaise
- 1 teaspoon pepper jelly
- 1 teaspoon barbecue sauce
- 1/8 teaspoon kosher salt

JELLY INGREDIENTS:

- 8 slices thick-cut bacon
- 1 cup diced onion
- 1 clove garlic
- 2 tablespoons white wine vinegar
- 1/2 teaspoon brown sugar
- 1/3 cup pepper jelly

INSTRUCTIONS:

1. Cook bacon in a large skillet over medium heat until crispy.
2. Remove bacon and place on a paper towel to remove excess grease.
3. Add the onions to the same pan and saute until tender, about 5 to 6 minutes. Stir often so the onions will cook evenly.
4. Add the garlic in with the onions and cook for 1 to 2 minutes. Remove from skillet.
5. Add the vinegar and deglaze the pan, scraping the bits off the bottom of the pan.
6. Reduce heat to low and add the brown sugar and jalapeño pepper jelly to the pan. Simmer until it thickens, about 5 minutes.
7. Add onion, garlic, and bacon back into the pan and heat through.
8. In a medium bowl, mash egg yolks with a fork. Stir in mayonnaise, 1



9. Spoon filling into egg whites.
10. Top each egg with approximately 1/4 teaspoon bacon pepper jelly.
11. Garnish with bacon and parsley, if desired.

If you have a recipe you'd like to submit to the newsletter, please share it with us at info@LJBLegal.com. We're always looking for new recipes to try and share.

Enjoy!

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3	8	1	7	5	2	1	6	4
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Celebrations in April

Did you know all these days existed in April?
Let's take a look:

- 1: Walk to Work Day
- 2: National Ferret Day
- 3: National Chocolate Mousse Day
- 4: National Vitamin C Day
- 5: National Flash Drive Day
- 7: National Girl Me Too Day
- 9: National Unicorn Day
- 10: National Siblings Day

This is just a sample of some of the lesser-known celebrations in April. For more, visit nationalltoday.com/april-holidays.

SUCCESS CONTINUED

- movement and success of this project.
5. We stay true to who we are and do the things we need to do as a family. While this project is important to us and is something we want, it does not define us and will not change us.

Here's to your success, however "squiggly" your path may be...

Lloyd J. Bourgeois

HAPPY SPRING & HAPPY EASTER FROM ALL OF US AT TEAM LJB LEGAL!

Reminder About Our Firm's COMMUNICATION POLICY

Our promise to you is that while we are working on YOUR case – we are WORKING on YOUR case. And this goes for each and every one of our clients. This means that our focus and attention are

squarely on your case and not anything else. Because of this, Lloyd Bourgeois DOES NOT take unscheduled phone calls, emails, or walk-ins. This makes all of us more productive, efficient, and knowledgeable about YOUR case. It may help get your issue resolved faster. You can always call the office at (985) 240-9773 and schedule a

phone appointment or in-person visit.

DISCLAIMER: This publication is intended to educate our clients, referral sources, and others in our network. This is not intended to be legal advice. Each case is different. You can pass this information along to your family and friends as long as the newsletter is copied in its entirety.

WHAT IS BAD FAITH?

In the aftermath of Hurricane Ida, thousands of Louisiana residents have made property insurance claims.

Premiums were diligently paid month after month, year after year. In return, homeowners believed if and when disaster struck, they were protected. Homeowners, like you and I, invested in a promise insurance claims would be paid fairly and promptly so our homes could be rebuilt without delay.

Unfortunately, for many people, the promise was broken. More than six months after Hurricane Ida, so many Louisiana residents are still waiting for fair and adequate payment for their repairs.

Louisiana has "bad faith" laws designed to discourage bad and predatory behavior by insurance companies and compensate the victims of such behavior.

Some examples of bad faith include:

1. Not beginning the adjustment of the claim promptly
2. Misrepresenting pertinent facts or insurance policy provisions
3. Not paying claims within 30 days after receiving "satisfactory proof of loss"
4. Failing to pay a valid claim if the failure was "arbitrary, capricious, or without probable cause"
5. Failing to provide a copy of the adjuster's report within 15 days of request.
6. Failing to include overhead and profit for a general contractor

If an insurance company is found to have violated Louisiana's laws and acted in "bad faith,"

it can be forced to pay financial penalties and attorneys' fees to the policyholder it wronged.

Louisiana lawmakers have introduced three dozen bills in the current legislative session to add more bad faith laws. These proposals include requiring insurers to send fact sheets and disclosures to policyholders after a catastrophe to improve transparency. Another sets a limit on the number of adjusters that can be assigned to your case to deter the adjuster churn so many of us have experienced.

One proposal with the potential to make the biggest impact would require the insurer to make payment within 60 days of the initial inspection. Currently, payment must be made within "60 days of receipt of satisfactory proof of loss" but this language is rather ambiguous. The insurance companies argue that after a large catastrophe with a high number of claims, they do not have the resources to process so many claims quickly. Yet they can process denials, cancellations, and acceptances without issue?

Some other proposals would increase the bad faith penalties and fines insurers must pay.

I try not to be a cynic, but I've personally witnessed the insurance companies blatantly break many of the existing laws to delay payments and get policyholders to give up and accept settlements for far less than they are due. So I'm sure they will find it in their best financial interests to continue to sidestep any new regulations. Here's an unfortunate truth: Only when enough people file litigation to hit the insurers with bad faith penalties and impact the bottom line will insurers decide it's in their best interests to treat people fairly.

REVIEW ROUNDUP



The issue we had was the non-recoverable depreciation on our roof on our home in St. Charles Parish. Loyd Bourgeois arranged for a free 30-minute consultation and was well informed on insurance case law and provided a great sense of direction. Thank you Loyd for helping St. Charles Parish residents. You will be my number one go to for legal representation.

—Norma



Christy and the staff at Loyd Bourgeois' office did an amazing job working on my claim. Their help with the process relieved so much of a burden. Christy was easy to get in contact with when I had a question and explained every part of the process to me. I will definitely recommend them to anyone I know needing their service. A++++

—Jodi

LEGAL VIP PERKS

Notary services are a courtesy we offer to our clients for free as long as we don't have to prepare the document. Just send us an email at info@ljblegal.com

Thank you for your recent referrals to LJB Legal

We are always thankful to those who trust us enough to recommend us to their family, friends, and/or clients.

- Scott Snellings, attorney
- David Pellegrin, attorney
- Corey Oubre, attorney
- Joseph Rochelle, attorney
- Donald Adams
- Christina Legrande
- Jeffrey Gennusa, attorney
- Gwenette Pierce
- Cindy Ledet
- Marie Talamo
- Martina Salles
- Billy Beaudreau
- Marcus McMillian
- Michelle Zeringue
- William Penton, attorney

FUN STUFF: SUDOKU

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Find the answer key on page 2 – it's upside down!



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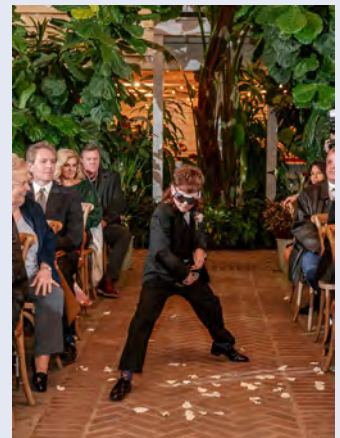
"We Fight Life's Legal Battles with Compassion and Care!"

- Hurricane Insurance Claims
- Car Accidents & Personal Injury
- Social Security Disability & Long-Term Disability
- Divorce & Child Custody

IN THIS ISSUE: Deviled Eggs // Hurricane Recovery: Success is Not a Straight Line // What is Bad Faith?

THE MULLET IN ACTION

We've received so much feedback from people who enjoyed last month's cover letter "A Mullet & A Dream." When the issue went to print, we didn't have professional wedding photographs yet. They just arrived yesterday, and we had to share them with you. You can also see the full video of Reid's performance on the firm's Facebook page. If you don't already follow us, you're missing out!



SEE THE FULL VIDEO OF REID'S PERFORMANCE BY SCANNING THE QR CODE >>