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THE Key Piece

A MONTHLY PUBLICATION OF
LOYD J. BOURGEOIS LLC



THE EYE OF THE STORM

Storm clouds swirling, winds from every direction, rain coming sideways... unrelenting... the sounds of destruction just outside the door... trees breaking, the roof peeling away, the snap of transformers blowing... no electricity or water... the second-guessing staying... will tomorrow come... what will tomorrow look like?

Hurricane Ida wreaked havoc on south Louisiana on Aug. 29, 2021, leaving behind bruised and battered people and infrastructure. The storm ripped at the very fabric of our communities. For many of us, it was the first – or first in a long time – experience of a direct hit from a Category 4+ hurricane.

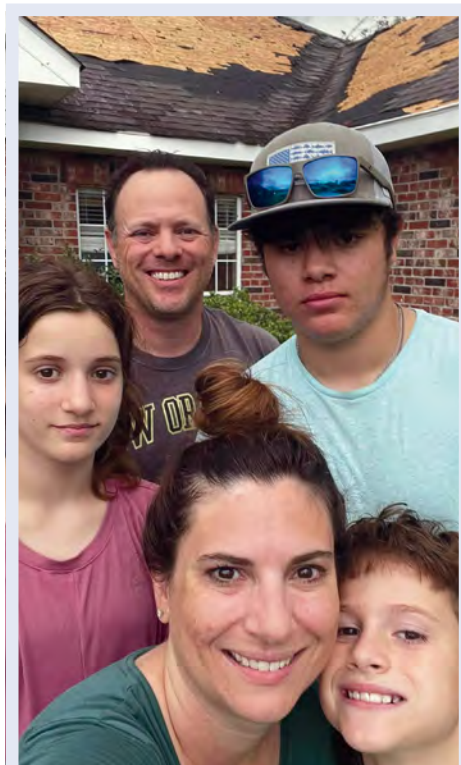
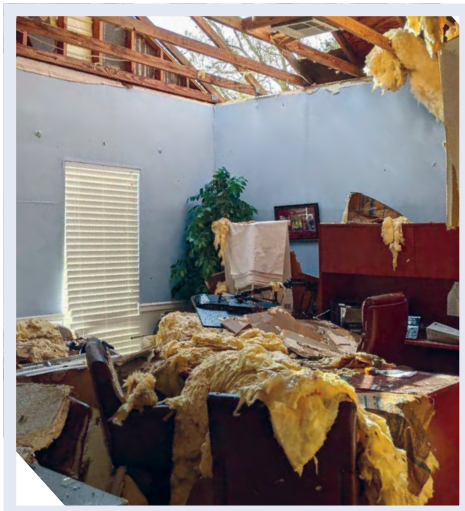
For some friends and neighbors, the recovery consisted of picking up some branches and shingles from the yard. For others, days and weeks will be spent rebuilding their lives. And for many, the recovery will take months and years.

This physical manifestation of destruction of the highest order, along with the emotions and fears brought

forth by such devastation, brings to mind the battles our clients face every day.

From the injured worker wondering how he is going to pay his bills since he cannot work due to an auto accident; to a distraught mother fighting to protect her daughter from her narcissistic ex-spouse threatening retribution regardless of her decision; to the

CONTINUED ON NEXT PAGE...



Loyd J. Bourgeois
Attorney-at-Law



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 a 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

MONKEY BREAD

LOYD'S NOTE: *We're temporarily living with my in-laws post-Ida, but that hasn't deterred Sophie's desire to bake. She got a craving for monkey bread and found this recipe on allrecipes.com. She made a few tweaks to make it to her liking. It was a hit! She has made this recipe twice in the last week.*

INGREDIENTS

- 3 (12oz) packages refrigerated biscuit dough
- 1 cup white sugar
- 2 tsp ground cinnamon
- ½ cup margarine
- 1 cup packed brown sugar

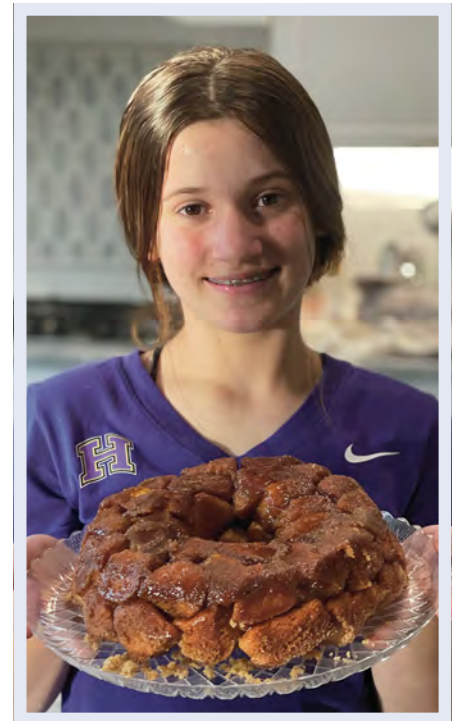
DIRECTIONS

1. Preheat oven to 350 degrees F (175 degrees C). Grease one 9- or 10-inch bundt pan.
2. Mix white sugar and cinnamon in a plastic bag. Cut biscuits into quarters.

- Shake 6 to 8 biscuit pieces in the sugar cinnamon mix. Arrange pieces in the bottom of the prepared pan. Continue until all biscuits are coated and placed in pan.
3. In a small saucepan, melt the margarine with the brown sugar over medium heat. Boil for 1 minute. Pour over the biscuits.
4. Bake at 350 degrees F (175 degrees C) for 35 minutes. Let bread cool in the pan for 10 minutes, then turn out onto a plate. Do not cut! The bread just pulls apart.

If you have a recipe that 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!

EYE OF THE STORM CONTINUED

chronically sick fighting for the disability benefits they paid their whole lives for but are now being denied.

Our clients are in the eye of the storm every day, and this visceral reminder strengthens our resolve to help guide them to the calm after the storm.

Facing and dealing with Hurricane Ida and her aftermath ourselves reinforced our purpose: To provide compassionate legal help during

life's toughest battles. And for us – compassion looks like this –

- Returning phone calls to provide some measure of comfort during the dark and scary night;
- Addressing your matter as quickly as we can because we know delays cause additional and unwanted anxiety;
- Showing up and being there when we say we will, because nothing quite frustrates us like our internet provider not showing up despite

- confirming the appointment; and
- Just listening. Sometimes there is no answer, but just a need to talk.

We've been through the eye of this storm with you. We will be here for you as we all recover together. We will all be stronger from this experience.

Sincerely,

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 can you learn from PAWN STARS?

Last night in a moment of downtime, I caught an episode of Pawn Stars and realized how what happens on that show is relevant to negotiating your Hurricane Ida damage claim. How so, you ask?

A little background first. The premise of the show is that people bring items into a pawn shop that they want to sell and that the pawn shop may want to buy. The objective for the pawn shop is to get the lowest price. The objective for the seller is to get the highest price.

The same thing is true with your insurance adjuster. The adjuster is trying to get you to agree to his or her assessment of your hurricane damages and sign on the dotted line so that they can move on to the next claim.

Here are three negotiating lessons that you can learn from Pawn Stars:

#1 Know What You Have Before You Agree To Accept The Offer

Many of the people coming in to sell their items to the pawn shop have no real idea about the value of the item. Some do not even know what they really have. Sure, they may know what they spent or have done some preliminary research on its value, but they usually do not know with confidence what the value is.

How can you negotiate the sale of any

item – or in your case, the amount of your damages – without knowing the specifics? Do you really know how much damage your property sustained? Do you know with relative certainty how much it will cost to repair that damage or replace those contents? Why would you agree to accept the insurance company's damage offer without complete information?

Know this – the pawn shop knows what it is buying, knows what it can sell it for, and knows the most it can buy it for to still make a profit. If it does not – or cannot

find out – it will not buy. The pawn shop knows these things from experience. It buys and sells all day, every day. The seller usually sells one item. Sometimes, the seller may be more experienced. However, chances are the seller does not sell as much as the pawn shop.

Here are three negotiating lessons that you can learn from Pawn Stars.

Your adjuster is the same. They adjust damages for a living all day, every day. They negotiate damages, they calculate depreciation, they know what people will accept as reasonable without question. Sure, you may have had one or two claims before – possibly total losses. The typical adjuster handles more claims than most people make in their lifetimes all at one time.

You need help to properly and fully analyze your Hurricane Ida damages. Some damages remain hidden or not easily identifiable, especially if you are not specifically looking for it. How would you know what to look for or where to direct your contractor? Some damages that you have may stay hidden for a while, and when identified, it may be too late to make your claim. You need to know as much as possible about the extent of your damages before you accept the insurance company's offer and give up rights to contest.

#2 If In Doubt, Get Help – And Get The Right Help

Sometimes, despite its experience, the pawn shop does not have enough knowledge to evaluate an item. When that occurs, the pawn shop will call

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How does your insurance claim experience compare?

Most people we talk to have never filed an insurance claim this large before, and they're wondering if their experience is normal.

We wanted to find out. What was a "normal" insurance claim experience like one month after Ida?

We conducted an online survey and then analyzed and tallied the results. Some are surprising; some not so much.

Are you just shocked to learn that most people don't rate their insurance company highly?

4

How stunned are you to know that most people don't think their initial estimate was fair?

- Which companies are ranked highest and lowest?
- Whose estimates are considered the "fairest?"
- Whose claims are progressing and whose seem to be at a standstill?

Check out the results on page 7, and share your experience via our two-month survey update by scanning the QR code below.



PAWN STARS CONTINUED

in experts for an opinion on the authenticity (i.e., is it real?) and value of the item prior to making an offer. Your adjuster will do the same. You should get help as well!

And here is another interesting part – the pawn shop always calls in the same experts. These are experts they have a relationship with and have worked with in the past. This makes sense because they have to trust the opinion. But what is wrong with that situation?

Imagine this conversation (which takes place out of your earshot): "Yeah, Joe. This is Mike down at the store. I have another guy in here trying to sell a thingamajig. It looks interesting, but I have some doubts about it. He wants \$1,500. I'm thinking more like \$250. Can you come down and give us an opinion? Thanks. See you in a bit."

Now Joe is going to come down to the store and evaluate the thingamajig. He agrees it is interesting but points out a few things wrong with it.

Joe says it has value, and the market for the item is about \$500. (What is unsaid is that the range is \$500 to \$1,000.) After Joe leaves, Mike and the seller agree on a price of \$300 – much closer to what Mike wanted to pay.

The same thing can happen with your insurance adjuster. You say that your entire roof needs to be replaced. The adjuster says only one section needs work.

The adjuster calls his expert: "Joe, I have a roof issue here. Claimant says the entire things needs to be replaced.

I do not think so. Can you come give me an opinion? Thanks."

Who do you think the adjuster's expert will agree with most of the time? (Hint: Likely the person or company who is giving them regular, repeat business...)

The adjuster will have an arsenal of experts he or she is used to working with to help evaluate your damages. The experts can help the adjuster evaluate the cost of the damages and whether the damages actually exist or were caused by the hurricane.

An experienced hurricane damages attorney can help you just as the adjuster's experts help the adjuster.

You should get help to properly evaluate your damages as well. An experienced hurricane damages attorney can help you just as the adjuster's experts help the adjuster.

#3 – Personality Helps a Lot

From time to time, a person will enter the pawn shop and just be unreasonable. That person does not get far with the staff and usually leaves unsatisfied. Then you have those people with a bubbly personality or a great story who are able to eek out a few dollars more than the pawn shop wanted to spend on the item.

On more than one occasion, I have had adjusters tell me that based on their experience with the claimant, they would not be willing to negotiate any further because the claimant was rude, hostile, or insulting to the adjuster.

I know in the heat of the moment, emotions are sometimes hard to control.

If you can help it, you do not want to make yourself a person an adjuster refuses to deal with anymore.

WHAT THE LJB LEGAL TEAM HAS BEEN UP TO

A: LJB Legal Team answering hurricane insurance claim questions at the Hurricane Ida Recovery Expo.

B: Providing pastalaya for the medical and construction workers at St. Charles Hospital. Served by the Hahnville Hi-Steppers.

C: Lucy "getting it done" and patching neighborhood roofs.

D: Volunteering at the United Way distribution center.

E: Moving in and getting our new office ready.



REVIEW ROUNDUP



Guidance through a difficult process

The Bourgeois team [was] excellent. Christy was awesome. They helped win my case. Very friendly, kind people. They care about you and are there for you. Loyd Bourgeois' team is now considered family.

Christy guided me through a very difficult process. All the paperwork we had to do was handled and sent in quickly. For the disability fight, Loyd Bourgeois is the team you want on your side.

— *Tbety*

felt that I was their only client and priority — knowing very well that he probably had a multitude of other tasks to complete and clients to take care of. Whenever any new developments arrived, Loyd and his team kept me informed immediately whether through phone calls or emails.

Whenever I had any questions, they were answered promptly and in language I could understand — not legal talk. Loyd completely prepared me for all aspects of my case regarding the day of the accident, medical care, police reports, vehicle repair, doctor visits, deposition, and settlement, to name a few.

When preparing for the deposition, I was extremely nervous, having never gone through that before. Loyd thoroughly prepared me for what to expect. He was honest from the beginning, and I trusted him. I felt that I had a friend with me and next to me that would truly defend me and back me up if I needed him to. Everyone in the office is very friendly, kind, and helpful.

Loyd and his team are truly compassionate for what I was going through, and they have set the bar extremely high for what a law office is capable of. My expectations were completely exceeded far beyond what I thought his office would do. I wholeheartedly cannot recommend them enough or thank them [enough] for what they have done for me. You will never regret choosing Loyd and his team.

— *Jessica*

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Treated with respect, empathy

From the very moment I called Loyd and his team, I felt at ease. They were extremely easy to get in contact with, and set up an initial appointment as soon as they could. When I got to their office I was treated with respect and empathy by everyone I came into contact with.

Once I met Loyd, his calm demeanor and compassion put me at ease. Loyd and his team are knowledgeable and made me feel, from the very first day that I would be in the right hands when it came to my case. Each time I called the office or had an appointment with Loyd or a team member, I

Social Security announces cost of living increase

On Oct. 13, Social Security announced a 5.9 percent Cost of Living Adjustment in Social Security payments for 2022. This COLA increase is the largest in the past 39 years.

The 5.9 percent raise applies to everyone who receives Social Security benefits, including Social Security retirement, Social Security Disability Insurance (SSDI), and Supplemental Security Income (SSI) benefits.

Thanks for recent referrals

We are always thankful to those who trust us enough to recommend us.

- Joey Bourgeois
- Chip Morrison, attorney
- Taylor Kihnemann
- Corey Oubre, attorney
- Lisa Henry
- Marie Talamo
- Monique Livas
- Jake Lemmon, attorney
- Ron Dantin
- Alicia McDowell, attorney
- Teresa Bernard
- Andria Mitchell
- Patty Tillman

FUN STUFF: SUDOKU

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Find the answer key on page 8. (It's upside-down!)

Hurricane Ida Insurance Experience

At 30 Days

The most common grade given to the insurance companies at this point was a **D**.



Best Grades:

- A** Scottsdale
- A** National General
- A** Nationwide
- B** Farm Bureau

Worst Grades:

- F** Occidental
- D** Americas
- D** Southern Fidelity
- D** Allied Trust

79.2% of people

have received **no money** at all from the insurance company at the 30 day mark, with only **20.8%** of people having received any amount of partial payment.



95.9% had already

had their **homes inspected** by a field adjuster.

Of those whose homes had already been inspected

61.2% had received

their **initial estimates** from the insurance company.



5% of respondents

reported receiving full and final payment.

Contact info

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- ☎ 985-240-9773



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ATTORNEY-AT-LAW

To be removed from our mailing list, call (888) 552-4773.

How We Help:

Disability • Injury • Divorce • Insurance

"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: Hurricane Ida // Pumpkin Bread // What You Can Learn From 'Pawn Stars'

We've Moved!

We've moved to a new Luling office. You can now find us off Highway 90 at 50 Wade Street, Suite 9. We're on the opposite end from Southern Latte Café.