

# MERLIN

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February 27, 2019

**Via Electronic Mail and UPS Express Overnight**

The Honorable Jackie Toledo  
Florida House of Representatives  
417 House Office Building  
402 South Monroe Street  
Tallahassee, FL 32399-1300

RE: HB 301

Dear Representative Toledo,

The purpose of this letter is to request that you vote against a very anti-consumer bill, HB 301, relating to Insurance, by Representative Santiago, which the insurance industry is pushing through the Legislature. The bill would delete longstanding legal protections for all policyholders and instead protect insurance companies who delay, deny and underpay your constituents insurance claims.

I live and work in your district. Our 60-attorney law firm has its home office on Harbour Island. We have represented hundreds of your constituents who have been harmed by slow paying, denying and underpaying insurance companies. HB 301 would allow another loophole for wrongful acting insurers to escape accountability.

Our lawyers believe, with all the deserved debate about AOB reform, that the insurance industry is trying an end around to delete these consumer protections that have existed since 1982 without a sound basis.

The Honorable Jackie Toledo  
Florida House of Representatives  
February 27, 2019  
Page 2

The Justice Subcommittee is scheduled to meet next Wednesday morning and, if this bill is placed on the agenda, we would ask that you not only vote against it but stand up for policyholder rights.

The AOB reform deserves a different view and fair debate. We are not certain what the exact legal language is which would best help policyholders, be appropriate to the insurance industry and also fair to quality contractors.

HB 301 is not part of the AOB discussion. It is purely a “get out jail of free” law for wrongful insurance companies. We strongly urge you to protect your constituents, our clients and vote against it.

Sincerely,

**MERLIN LAW GROUP, P.A.**

*/s/ William F. Merlin, Jr.*  
William F. Merlin, Jr.

cc: The Honorable Jackie Toledo, Florida House of Representatives, 4035 Henderson Boulevard, Tampa, FL 33629-4939 (via UPS Express Overnight)