



SEAN MICHAEL SHAW, ESQ.
INSURANCE CONSUMER ADVOCATE

December 7, 2009

Mr. William "Chip" Merlin, Jr., Esquire
Merlin Law Group
777 S. Harbour Island Blvd., Ste. 950
Tampa, Florida 33602

RE: Alternative Dispute Resolution Roundtable

Dear Mr. Merlin:

Thank you for accepting the invitation to participate in our roundtable discussion regarding the alternative dispute resolution process.

Since the 2004/2005 hurricane seasons, the handling of insurance claims and alternative dispute resolution processes have remained a topic of concern for all parties involved in the claims process. We must remember that it is the homeowner and their families who deal not only with the loss, but with the difficult process of recovery.

Once it is determined that there is a dispute in the scope of damage or the amount needed to make repairs, homeowners are encouraged to seek resolution through the Department of Financial Services, Mediation Program. If the disputed issues can not be resolved during the mediation process, the homeowner may pursue other alternative dispute resolution processes, such as appraisal or litigation.

Due to a lack of standards for the appraisal process, many insurers believe that the process has been abused and that it is no longer a viable option in the claim dispute resolution process. Recently, several insurers have submitted filings to the Office of Insurance Regulation to either modify or remove the appraisal option from their policies. I believe the removal of this alternative dispute resolution option will force many homeowners into an already overburdened legal system.

In order to learn more about this issue, I am inviting you and others involved in the resolution of disputed claims to a roundtable to review the appraisal process. Our goal will be to improve the appraisal process so that it may continue to be a viable option for resolving disputed insurance claims.

The meeting will be held in the Florida House of Representative's Committee Room 404, House Office Building on Wednesday, January 6, 2010 from 10:00 A.M. to approximately 3:30 P.M.

REPRESENTING ALEX SINK, CHIEF FINANCIAL OFFICER, STATE OF FLORIDA
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As we get closer to the date an agenda will be sent to you. I look forward to hearing your ideas on this issue. If you have any questions, please contact Vicki A. Twogood at (850) 413-2970.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Sean Michael Shaw', with a stylized flourish at the end.

Sean Michael Shaw, Esq.
Insurance Consumer Advocate