

Michael A. Cassel, Esq., LL.M.

Cassel & Cassel, P.A.
4000 Hollywood Blvd., Suite 685-S
Hollywood, FL 33021

Managing Partner
E-Mail: mcassel@cassel.law
Office: (954) 589-5504

WORK EXPERIENCE

Cassel & Cassel, P.A.
Co-Founder/Managing Partner

Hollywood, FL
December 2017 to Present

- Representation of policyholders related to commercial and residential properties in first party insurance disputes against insurance carriers with an emphasis on coverage, liability, and bad faith in both State and Federal Court
- First chair trial counsel, chief legal strategist in charge of formulating and implementing strategy on all files, and chief of firm appellate practice including appearing as amicus curiae before the Florida Supreme Court
- Draft motions throughout the course of litigation and present oral arguments on all motions including, but not limited to, Motions for Summary Judgment, Motions for Directed Verdict, and Motions *in Limine*
- Conduct and defend depositions of corporate representatives and non-expert/expert witnesses including engineers, specialists, and the like
- Responsible for business generation and maintaining relationships with clients and referral sources
- Business management including all firm finances and accounting
- Responsible for providing analysis of newly published legal opinions for the firm's blog/website: <http://www.cassel.law/blog>

Kirwan, Spellacy & Danner, P.A.
Associate Attorney

Ft. Lauderdale, FL
April 2014 - December 2017

- Defended first party residential and personal property insurance claims with an emphasis on coverage, liability, and bad faith claims for various insurance carriers through all phases of litigation and trial
- First chair trial experience including opening statements, direct and cross examinations of lay and expert witnesses, directed verdict arguments, closing statements, and post-trial motions
- Prepared for all aspects of trial including the handling of all pre-trial motions, hearings, mediations, and calendar call
- Conducted examinations under oath and depositions of claimants, insureds, corporate representatives, public adjusters, and non-expert/expert witnesses including engineers, specialists, and the like
- Presented oral arguments on all motions including, but not limited to, Motions for Summary Judgment, Motions for Directed Verdict, and Motions *in Limine*
- Supervised and trained associate attorneys and staff members within the property defense practice group
- Drafted and litigated Petitions for Declaratory Relief, counterclaims, and third-party complaints
- Responsible for providing analysis of newly published legal opinions for the firm's blog/website: <http://www.kirwanspellacy.com/blog>

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WORK EXPERIENCE (Continued)

Insurance Defense Firm

Associate Attorney

Hollywood, FL

August 2012 - April 2014

- Defended first and third party commercial and residential insurance claims with an emphasis on coverage, liability, and bad faith claims for various insurance carriers
- Provided analysis and review of legal matters relating to applicability of policy terms, exclusions, exceptions, and compliance with insurance contracts
- Drafted memorandums of law, pleadings, and substantive motions throughout all phases of litigation, including complex legal and technical Motions for Summary Judgment and Motions *in Limine*
- Conducted Plaintiff and Corporate Representative depositions
- Presented oral argument on various motions
- Attended pre-trial conferences and calendar call for multiple trials

BAR ADMISSION AND BOARD CERTIFICATIONS

State

Washington, D.C., License No. 90029816

2024

Florida, License No. 97065

2012

Federal

Eleventh Circuit Court of Appeals

2021

Judicial Panel for Multidistrict Litigation

2020

U.S. District Court, Northern District of Florida

2019

U.S. District Court, Middle District of Florida

2017

U.S. District Court, Southern District of Florida

2014

BOARD CERTIFICATIONS

Civil Practice Advocacy

National Board of Trial Advocacy

July 2025

EDUCATION

University of Connecticut

Hartford, CT

Master's of Insurance Laws

May 2023

Florida International University College of Law

Miami, FL

Juris Doctorate

May 2011

Muhlenberg College

Allentown, PA

Bachelor of Arts, Business (Entrepreneurial Studies Concentration, Minor in Music) May 2007

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AWARDS AND RECOGNITION

Super Lawyers Magazine

Super Lawyer 2023 - 2025
Rising Star 2017 - 2022

Cystic Fibrosis Foundation

40 Under 40 Outstanding Young Professionals of South Florida 2022

Fort Lauderdale Illustrated

Top Lawyer – Insurance Law 2020 - 2021

South Florida Business Journal

40 Under 40 Honoree 2020

Greater Hollywood Chamber of Commerce

Rising Star, Young Leader Award 2020

Martindale-Hubbell

AV Preeminent Rating 2018 to Present

PROFESSIONAL INVOLVEMENTS

Children's Bereavement Center

Member – Board of Directors 2024 - Present

Million Dollar Advocates Forum & Multi-Million Dollar Advocates Forum

Member 2024 - Present

Seventeenth Judicial Circuit Professionalism Panel

Member 2023 to Present

Florida Bar Real Property Probate and Trust Law Section

Florida Coverage College Inaugural Program Co-Chair 2025 to Present

Member 2023 to Present

Insurance and Surety Committee

Insurance Coverage Law Board Certification Subcommittee

Windstorm Insurance Network

Member – Board of Directors 2021 - 2024

Greater Hollywood Chamber of Commerce

Member – Board of Directors 2020 – 2021

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PROFESSIONAL INVOLVEMENTS (Continued)

Florida Association of Public Insurance Adjusters
Associate Member 2018 to Present

American Mensa
Member 2009 to Present

PRESENTATIONS AND SPEAKING ENGAGEMENTS

Jury Selection 101: Practical Strategies from Judges and Litigators (Plaintiff's Counsel in Mock Voir Dire Demonstration and Analysis)
Pincus Professional Education December 2025

Resolving Claim Disputes – Hurricane Milton Insurance and Recovery Webinar
United Policyholders September 2025

Florida's Law and Ethics Update (Sole Presenter on Case Law & Legislative Update)
Windstorm Insurance Conference March 2025

Substantial Losses and Law & Ordinance (Co-Presenter)
FAPIA Public Adjuster Academy March 2025

Florida Case Law and Legislative Update (Lead Presenter)
Windstorm Insurance Conference January 2025

Four Hour Ethics Update (Co-Panelist/Lead Presenter on Case Law/Legislative Update)
Windstorm Insurance Conference January 2024

Florida Case Law and Legislative Update (Lead Presenter)
Windstorm Insurance Conference January 2024

First Party Property Insurance: Coverage and Bad Faith Litigation 101 (Co-Presenter)
Pincus Professional Education November 2023

Four Hour Ethics Update (Co-Panelist/Lead Presenter on Case Law/Legislative Update)
Windstorm Insurance Conference January 2023

Florida Case Law and Legislative Update (Lead Presenter)
Windstorm Insurance Conference January 2023

The Essentials of RCV/ACV Estimate Requirements and Roof Damage Claims
FAPIA: Into the Storm November 2022

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PRESENTATIONS AND SPEAKING ENGAGEMENTS (Continued)

What “Insurance Crisis”? - A Look at the 2022 Special Session, How We Got Here, and Where We May Be Headed (Co-Presenter)

Florida Bar RPPTL Legislative & Case Law Update Seminar July 2022

Case Law Webinar Series – Florida Case Law and Legislative Update (Lead Presenter)

Windstorm Insurance Conference July 2022

Technology Panel (Moderator)

Windstorm Insurance Conference January 2022

Civil Remedies Webinar (Presenter on Property Insurance Law)

Florida Justice Association December 2021

The 2021 Legislative Session & its Effects on Property Insurance Claims (Co-Presenter)

Florida Association of Public Insurance Adjusters Conference October 2021

Case Law and Legislative Update (Lead Presenter)

Windstorm Insurance Conference January 2021

Civil Remedy Notices and DFS Complaints: When, How, and Why? (Sole Presenter)

Florida Association of Public Insurance Adjusters Conference December 2020

Civil Remedies Webinar (Presenter on Property Insurance Law)

Florida Justice Association December 2020

Best Practices for Handling Hurricane and Windstorm Claims (Lead Presenter)

Florida Association of Public Insurance Adjusters Conference July 2020

Case Law and Legislative Update (Lead Presenter)

Windstorm Insurance Conference January 2020

Building Code Compliance and Ordinance & Law Coverage (Sole Presenter)

Florida Association of Public Insurance Adjusters Conference October 2019

Building Code Compliance in Emergencies (Lead Presenter)

Windstorm Insurance Conference January 2019

Expert Witness Bootcamp: Surviving Deposition

Various Insurance Carrier Clients Various Dates, 2015 - 2017

Field Adjusting and Litigation

Various Insurance Carrier Clients Various Dates, 2015 - 2017

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PRESENTATIONS AND SPEAKING ENGAGEMENTS (Continued)

Corporate Representative Bootcamp: Surviving Deposition

Various Insurance Carrier Clients

Various Dates, 2015 - 2017

PUBLICATIONS AND ARTICLES

Applying Florida's Valued Policy Law to Wind vs. Flood Hurricane Claims

RPPTL ActionLine – Vol. XXXXVI, No. 2

Article/White Paper

Winter 2025

March 13, 2025

Senate Bill 2-A: The Laws it Changed and its Impact on Past, Present, and Future Claims

36 St. Thomas L. Rev. 1

Fall 2023

An Exploration on the Application of Actual Cash Value versus Replacement Cost Value in Florida Property Insurance Claims

White Paper

May 20, 2022

BLOGS

A Study on *Sebo* and its Effect on Florida's Multiple Peril Loss Analysis

White Paper

May 7, 2021

Resolving the Conflict regarding Dual-Track Appraisal

American Coastal v. San Marco Villas

February 2, 2024

The Supreme Opinion on Public Adjusters acting as "Disinterested" Appraisers

Parrish v. State Farm

February 10, 2023

Mitigating Factors in the Late Notice/Prejudice Analysis

Cordero v. FIGA

January 31, 2023

The Burden of Proving Prejudice related to a Breach of Conditions Precedent

Godfrey v. People's Trust

April 20, 2022

Intent as an Element when Voiding Coverage due to False Statements or Misrepresentations

Anchor v. Trif

September 8, 2021

Material Misrepresentations and the Voiding of Coverage

Mezadiou v. Safepoint

April 1, 2021

The Anti-Concurrent Causation Doctrine

Security First v. Czelusniak

May 15, 2020

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BLOGS (Continued)

Replacement Cost Value, Actual Cash Value, and Matching <i>Vazquez v. Citizens and Tio v. Citizens</i>	March 20, 2020
Revisiting <i>Alvarez v. State Farm</i>: What does it really mean? <i>Beseler v. Avatar</i>	March 16, 2020
Public Adjusters as "Disinterested" Appraisers <i>State Farm v. Sanders</i>	August 1, 2019
Confession of Judgment, Waiver of Policy Requirements, and Ripening Bad Faith <i>Bryant v. GeoVera</i>	May 16, 2019
Intentional Misrepresentations and the Voiding of Coverage <i>Alvarez v. State Farm</i>	April 24, 2019
Compliance with Post-Loss Conditions and Appraisal <i>Safepoint v. Sousa</i>	April 22, 2019
The Scope of Appraisal in Partially Denied Claims <i>Tracey v. People's Trust</i>	July 27, 2018
Overcoming the Presumption of Prejudice caused by Failure to Provide Prompt Notice <i>De La Rosa v. Florida Peninsula</i>	May 29, 2018
Ambiguities in the Constant Repeated Seepage Exclusion <i>Hicks v. American Integrity</i>	February 24, 2018
A Study in the Application of Contingency Risk Fee Multipliers in First Party Actions <i>Florida Farm Bureau v. Gray</i>	October 5, 2017
Waiver of Post-Loss Conditions after a Denial of Coverage <i>Castro v. Homeowners Choice</i>	August 24, 2017
Compelling Appraisal as it Relates to Compliance with Post-Loss Conditions <i>State Farm v. Fernandez</i>	February 17, 2017
Post-Loss Conditions and the Relevance of Testimony Regarding Health Issues Preventing Compliance with Post-Loss Conditions <i>State Farm v. Figueroa</i>	February 9, 2017
Ensuing Water Damage <i>Homeowners Choice v. Maspons</i>	January 20, 2017

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BLOGS (Continued)

Offers of Judgment for Actions Seeking both Monetary and Non-Monetary Relief

MYD Marine Distrib., Inc., v. Int'l Paint Ltd. April 15, 2016

Mediation, “No Action” Clauses, and Confessions of Judgment

State Farm v. Lime Bay Condominium, Inc. March 26, 2016

The Option to Repair

Robinson v. Florida Peninsula December 1, 2015

Post-Loss Assignment of Insurance Rights and Benefits: Part Two

One Call Property Services Inc. a/a/o Hughes v. Security First June 2, 2015

Post-Loss Assignment of Insurance Rights and Benefits: Part One

Accident Cleaners, Inc., a/a/o Gerena v. Universal April 15, 2015

Contractual Ambiguities Pertaining to the Constant Repeated Seepage or Leakage Exclusionary Provision

Price v. Castle Key Indemnity Company September 9, 2014

Ripening of Bad Faith Actions

Cammarata v. State Farm September 5, 2014

REPRESENTATIVE CASES

Universal Prop. & Cas. Ins. Co. v. Ishwaran

2025 WL 1646607 (Fla. 3d DCA 2025)
Counsel for Appellee June 11, 2025

Universal Prop. & Cas. Ins. Co. v. Barone

2025 WL 209351 (Fla. 4th DCA 2025) (Per Curium Affirmed)
Counsel for Appellee January 16, 2025

Am. Coastal Ins. Co. v. Patios W. One Condo. Ass'n, Inc.

Florida Supreme Court Case No.: SC2024-0160 (Pending)
Co-counsel for Amicus Curae United Policyholders January 9, 2025

Universal Prop. & Cas. Ins. Co. v. Hughes

Florida Supreme Court Case No.: SC24-0025 (Pending)
Co-counsel for Amicus Curae United Policyholders September 27, 2024

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REPRESENTATIVE CASES (Continued)

- Universal Prop. & Cas. Ins. Co. v. Jimaca Investments, LLC***
388 So. 3d 779 (Fla. 3d DCA 2024) (Per Curium Affirmed)
Counsel for Appellee February 21, 2024
- Heritage Prop. Ins. Co. v. Leacock***
Third District Court of Appeal Case No.: 3D22-0193
Counsel for Amicus Curae Florida Policyholders Cooperative May 27, 2022
- Heritage Prop. Ins. Co. v. Applebaum***
Fourth District Court of Appeal Case No.: 4D22-0061 (Writ of Cert Denied)
Counsel for Respondent March 14, 2022
- Sanders v. State Farm Fla. Ins. Co.***
Florida Supreme Court Case No.: SC20-596
Counsel for Amicus Curae Florida Policyholders Cooperative March 30, 2021
- Vazquez v. Citizens Prop. Ins. Corp.***
304 So. 3d 1280 (Fla. 3d DCA 2020) (Motion for Clarification Granted)
Counsel for Appellant on Motion for Rehearing/Motion for Clarification March 18, 2020
- Guzy v. The Morgan Law Group, et. al.***
Miami-Dade Case No.: 2023-019721-CA-01
Legal Malpractice Expert for Cole, Scott & Kissane, P.A. (Δ)
Trial September 22, 2025
Deposition February 26, 2025
- The Cohen Chiropractic Group, P.A. a/a/o Holmes v. State Farm Mutual Automobile Ins. Co.***
Palm Beach Case No.: 2024-SC-014953
Fee Expert for Florida Advocates, P.A. (II)
Evidentiary Hearing June 16, 2025
Declaration/Affidavit February 28, 2025
- Silig v. Universal Property & Casualty Insurance Company***
Broward Case No.: CACE 21-002291
Fee Expert for McDonald & Barnhill, P.A. (II)
Evidentiary Hearing March 28, 2025
Deposition November 12, 2024
- Universal X Rays Corp. a/a/o Casco v. Star Casualty Insurance Company***
Miami-Dade Case No.: 2021 006135 SP 23
Fee Expert for Florida Advocates, P.A. (II)
Declaration/Affidavit February 19, 2025

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EXPERT/TESTIMONY LIST (Continued)

General Estimating & Contracting

Valued Policy Law Expert for Umpire in Appraisal (Neutral) October 1, 2024

Presgar Imaging of CMI North, L.C., a/a/o Fair v. United Automobile Insurance Company

Miami-Dade Case No.: 2018 019835 SP 23

Fee Expert for Florida Advocates, P.A. (II)

Declaration/Affidavit July 31, 2024

Superior Exotics Team, LLC v. Granada Insurance Company

Broward Case No.: CACE 22-000922

Insurance Coverage Expert for Kaplan Law Group, P.A. (II)

Declaration/Affidavit February 5, 2024

Burke v. Universal Property & Casualty Insurance Company

Miami-Dade Case No.: 2019-029602-CA-01

Fee Expert for Weisser, Elazar, & Kantor, PLLC (II)

Evidentiary Hearing July 12, 2023

Hiland Park United Pentecostal Church et. al. v. Guideone Elite Insurance Company

N.D. Florida Case No.: 5:19-cv-194

Subject Matter Expert for The Bush Law Group, LLC (II)

Affidavit March 9, 2020

Nunez v. Universal Property & Casualty Insurance Company

Miami-Dade Case No.: 2018-013591-CA-01

Corporate Representative of Cassel & Cassel, P.A.

Deposition March 28, 2019

IN THE NEWS

Insureds Need Early ACV Estimate to Claim Breach of Contract, Fla. Appeals Court Says

Insurance Journal October 15, 2025

Increasingly Tough Tort Reform Measures Could Boomerang Back to Florida from Georgia

Law.com February 28, 2025

Wind or water damage? Ian court cases show what policyholders face in challenging insurers

Palm Beach Post December 22, 2024

Fort Myers Beach couple sues insurance over Hurricane Ian claim

WINK News November 15, 2024

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IN THE NEWS (Continued)

How to increase odds of getting your hurricane insurance claim paid

WINK News

November 15, 2024

Insurance Coverage Law Certification Proposal Pitched

Florida Bar News

August 15, 2024