

Michael J. Bonfanti

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Office Location: Tallahassee-Thomasville

Michael J. Bonfanti, a partner in Conroy Simberg's Tallahassee office, represents clients in civil litigation defense, first and third party liability claims, property claims, insurance coverage disputes, premises liability, personal injury, workers' compensation, and subrogation matters. Licensed to practice in Florida and Georgia, he is admitted to all Florida and Georgia state courts and the United States District Courts for the Northern District of Florida, Middle District of Florida, Southern District of Florida, and the Middle and Southern Districts of Georgia.

Prior to joining Conroy Simberg, Michael worked as a workers' compensation attorney with a large Florida insurance defense firm, as a litigation attorney at a boutique firm where he focused on property insurance coverage disputes, all aspects of insurance defense litigation, and subrogation matters, and as a partner of a Pennsylvania-based law firm.

Michael graduated from the University of New Hampshire, magna cum laude, and attended the London School of Economics and Political Science where he graduated with merit with an MSc. He then worked in politics as a field director for a gubernatorial and congressional campaign prior to moving to Florida to earn a juris doctor from Florida State University College of Law.



Practice Areas:

- General Liability & Casualty
- Automobile Litigation
- First Party Property & Coverage
- Construction Litigation
- Insurance Coverage
- Products Liability
- Personal Injury Protection Insurance
- Premises Liability
- Trucking Liability
- Workers' Compensation

Admitted to Practice:

- Florida, 2005
- U. S. District Court, Middle District of Florida
- U. S. District Court, Northern District of Florida
- U. S. District Court, Southern District of Florida
- Georgia, 2007
- U. S. District Court, Middle District of Georgia
- U. S. District Court, Southern District of Georgia

Education:

- Florida State University College of Law, Juris Doctorate, 2005
 - Dean's List
- London School of Economics, MSc., 2001

- With Merit
- University of New Hampshire, Bachelor of Arts, *magna cum laude*, 1999

Honors and Awards:

- *The Best Lawyers in America*, 2022-2024, Listed in Florida for Insurance Law

Representative Experience:

- 2024 – Michael prevailed on a motion for judgment on the pleadings on a non-catastrophic homeowners claim in Hillsborough County where he argued the subject assignment of benefits attached as an exhibit to the complaint failed to comply with Sec. 627.7152 (2)(a)1. – 8., and as a result the instant action could not be maintained by the Plaintiff.
- 2023 – Michael prevailed on a motion for summary judgment on a non-catastrophic homeowners claim in Pasco County where he argued the mold testing services provided by the Plaintiff were not covered by the applicable policy of insurance, and as a result coverage was not appropriate.
- 2023 – Michael prevailed on a motion for summary judgment on a non-catastrophic homeowners claim in Pasco County, where he argued the Plaintiff's was not entitled to recover for water damage to the interior of the property caused by rainwater entering through window seals as the same did not constitute a peril-created opening pursuant to the terms and conditions of the policy of insurance.
- 2023 - Michael prevailed on a motion for summary judgment in a late reported Hurricane Irma claim in Indian River County, where he argued the Plaintiffs materially breached the contract for insurance by failing to timely report the underlying loss, and submit a timely Sworn Statement in Proof of Loss to the insurance company that significantly prejudiced the carrier's ability to make a reasonably informed coverage determination.
- 2022 - Michael recently tried a first party windstorm case in Flagler County. The Plaintiffs argued at trial that the damage to the tile roof and interior of the home was caused by a non-catastrophic windstorm. The Defendant argued that the damage to the tile roof was the result of wear, tear, and/or deterioration. The Defendant also argued the interior damage was excluded from coverage as it was not the result of a wind created opening caused by a peril insured against. The jury found for the Defendant and awarded the Plaintiffs nothing (\$0) for repair of the home.
- 2022 - Michael recently prevailed on a motion for summary judgment in a water loss mitigation case in Palm Beach County, where he argued the Plaintiff was not entitled to recover damages in excess of the Reasonable Emergency Measures cap as contained within the applicable policy of insurance. Relying upon an expired proposal for settlement Michael also successfully argued for the enforcement of the proposal and recovered defense attorney's fees and costs on behalf of his client.
- 2021-Michael tried a first party Hurricane Michael case in Bay County. The Plaintiffs argued at trial that their home was a total loss due to

structural damage to the pilings caused by the hurricane. The Defendant argued that the home had no structural damage, was repairable, and that Defendant had already paid its insureds the reasonable cost to repair the home prior to the litigation. The jury awarded the Plaintiffs nothing (\$0) for repair of the home.

- 2019 - Michael tried a case in which the Defendant driver rear-ended two bicyclists on a country road. Both bicyclists sustained fractured legs and other injuries. The Plaintiff argued at trial that she sustained permanent injuries in the crash. However, the Court granted the defendant's motion for a directed verdict on the issue of future medical expenses and the jury awarded only past medical expenses and found that Plaintiff had sustained no permanent injury in the crash and was not entitled to damages for pain and suffering.

Speaking Engagements:

- "Leveling The Field of Insurance Law: Analysis and Review of Recent Changes To First Party Property," Co-Presenter, Conroy Simberg Webinar, April 2024
- "Navigating Senate Bill 2A and the New World of Property Insurance," Co-Presenter, Conroy Simberg Webinar, April 2023
- "Florida's Senate Bills 2D and 4D Signed Into Law: What Does it Mean?," Co-Presenter, Florida Insurance Guaranty Association In-House Seminar, October 2022
- "Another Day, Another Update: New Approaches to Common Defense Issues in Light of Recent Case Law and Statute Updates," Co-Presenter, Conroy Simberg Webinar, April 2022
- "FirstParty...CALDF DUTY- An In-Depth Review of Duties After Loss," Co-Presenter, Conroy Simberg Webinar, April 2021
- "Late To The Party: Challenges In Defending Late Reported Claims, Statute of Limitations and Case Law Update," Co-Presenter, Conroy Simberg Webinar Series, May 2020
- "First Party...It's Quick, It's Fast and It's Changing," Co-Presenter, Conroy Simberg Webinar Series, April 2019
- "An Overview of Georgia's Bad Faith, Uninsured Motorists and Attorney's Fees," Co-Presenter, Conroy Simberg Webinar Series, April 2019
- "Georgia Landmines," Conroy Simberg Seminar, May 2018

Social Media:

- LinkedIn Profile