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Marathon Man

'Chip' Merlin takes it to the finish line,
at work and after hours

In a dozen years, Tampa attorney

William "Chip" Merlin Jr. has run 26 marathons. When he's not running, he faces an even greater challenge: winning claims for clients whose lives have been devastated by major hurricanes.

Merlin, 49, represents insurance policyholders who feel their insurance companies have failed them in claims ranging from life insurance to medical bills to sinkhole coverage. Much of his work involves hurricane damage.

His career as a plaintiff's insurance-law attorney began in the early 1980s, when Hurricane Hugo slammed into the Carolinas. He went on to represent victims of Hurricane Andrew in 1992, and now is dealing with the aftermath of 2005's Hurricane Katrina on the Gulf coasts of Louisiana and Mississippi. Litigation from storm damage tends to take on a life of its own, and can drag on for years. Merlin's last settlement from Hurricane Andrew came eight years later, in 2000.

This year, he is representing the Port of New Orleans on a \$150 million

claim against Factory Mutual Insurance over Hurricane Katrina damage. It was Hurricane Katrina that prompted his law firm, Merlin Law Group, to establish offices in two Mississippi towns: Bay St. Louis and Gulfport.

Merlin took the Mississippi Bar exam in 2006. "Needless to say, I was the oldest applicant in the room taking the exam," he quips.

Even after years of working with hurricane victims, Katrina was an eye-opener for Merlin. "We flew into the Mississippi Gulf coast a week after the storm. We landed on a private air strip seven miles inland, but even there, the storm surge was 12 feet high."

While the winds of Hurricane Andrew were more intense, that storm lacked the storm surge of Katrina.

The time demands of his practice limit the number of marathons Merlin can run each year. He has participated in the Boston Marathon eight times, but that requires qualifying in other races.

"I ran in a Minneapolis marathon in



When the workday is over, Merlin goes the extra mile.

BOSTON ATHLETIC ASSOCIATION

the fall of 2007, but I was 10 minutes too slow to qualify for the 2008 Boston Marathon," he says.

Merlin, who graduated from University of Florida's law school in 1982, runs 10-22 miles every Sunday as part of a running club and does shorter distances three to six days a week.

"You should train for about four months before you run," he says. "A marathon is 26.2 miles." The first 26? Not a problem: "The roughest part of a marathon is that last .2 miles."

—Dan Millott