

## ASHLEY J. JOHNS

ASSOCIATE



### AREAS OF PRACTICE

Property Litigation  
Insurance Services – Coverage & Bad Faith  
Litigation  
Personal Injury Protection (PIP) Litigation

### CONTACT INFO

(904) 364-2952  
[AJJohns@mdwgcg.com](mailto:AJJohns@mdwgcg.com)

Bank of America Tower  
50 N. Laura Street, Suite 1900  
Jacksonville, FL 32202

### ADMISSIONS

New York  
2014

Florida  
2015

### EDUCATION

Howard University School of Law  
(J.D., 2013)

University of Central Florida (B.S.,  
2010)

### OVERVIEW

Ashley is a member of the Professional Liability Department where she focuses her practice on representing and defending insurance companies in insurance coverage disputes and first-party property litigation.

Prior to joining Marshall Dennehey, Ashley worked at an insurance defense firm where she handled personal injury protection and first party cases. She also has experience working at a consumer protection law firm providing representation to consumers against automobile manufacturers in the states of New York and Florida.

Ashley graduated from the University of Central Florida in 2010 with a Bachelor of Science degree in Legal Studies. She received her *juris doctorate* from Howard University School of Law.

Outside of the office, Ashley enjoys attending Miami Heat and Miami Dolphins games, traveling and spending time with her nieces and nephews.

### ASSOCIATIONS & MEMBERSHIPS

Jacksonville Bar Association

National African American  
Insurance Association

### YEAR JOINED

2024

## THOUGHT LEADERSHIP

### **Second District Court of Appeal Reverses Directed Verdicts in Coverage Dispute Over Roof Replacement and Actual Cash Value**

**Jacksonville**

**Insurance Services – Coverage & Bad Faith Litigation**

**December 1, 2025**

In a decision clarifying the role of the jury in insurance coverage disputes, the Second District Court of Appeal reversed three directed verdicts previously entered in favor of the insurer in a breach of contract case.

### **Second District Court of Appeal Reverses Dismissal, Upholds Validity of Assignment of Benefits Despite Disputed Payment Terms**

**Jacksonville**

**Insurance Agents & Brokers Liability**

**Property Litigation**

**September 1, 2025**

In this appeal, Well Done Mitigation, LLC, as an assignee of Lazaro Escalona, challenged the final judgment entered in favor of Citizens Property Insurance Corporation on the basis that the trial court erred in granting a dismissal. Legal Update for Florida Coverage & Property Litigation – September 2025 is prepared by Marshall Dennehey to provide information on recent legal d

### **Appeals Court Reverses Verdict, Finds Trial Court Erred in Shifting Burden of Proof in Insurance Dispute**

**Jacksonville**

**Insurance Services – Coverage & Bad Faith Litigation**

**Property Litigation**

**June 1, 2025**

An appellate court ruled in favor of the policyholders, holding that the trial court improperly approved a special verdict form that placed an undue burden on them in their breach of contract claim against the insurance carrier. Legal Update for Florida Coverage & Property Litigation – June 2025 is prepared by Marshall Dennehey to provide information on recent legal develo

### **Third District Court of Appeal Rules Affidavit Lacks Evidence Linking Damage to Tropical Storm Eta.**

**Jacksonville**

**Insurance Services – Coverage & Bad Faith Litigation**

**Property Litigation**

**March 1, 2025**

Thomas Bouchard, the appellant, appealed a final summary judgment order entered in favor of Citizens Property Insurance Corp. Legal Update for Florida Coverage & Property Litigation – March 2025 is prepared by Marshall Dennehey to provide information on recent legal devel

### **Without deciding whether the 4th District Court reached the correct result under Fla. Stat. §627.7252(2)(a)4's actual text, the 1st District Court reached a different conclusion, where the alleged facts could not be determined on a motion to dismiss.**

**Jacksonville**

**Insurance Services – Coverage & Bad Faith Litigation**

**December 1, 2024**

Prior to suit, USAA's insured assigned her rights to Apex via an Assignment of Benefits (AOB) signed by both the insured and Apex. A day after signing the AOB, Apex prepared an itemized cost estimate. Legal Update for Florida Coverage & Property Litigation – December 2024 is prepared by Marshall Dennehey to provide information on recent legal de