

Tallahassee Democrat (Tallahassee, FL)

Opinion

Advocates won't stop fighting for consumers

By Sean Shaw

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Re: "Consumers, taxpayers lose in Citizens sinkhole debacle" (My View, Nov. 6).

Just stop.

Passion is sometimes lost in a political city like Tallahassee or Washington. Paid lobbyists or worse, legislators flush with industry cash, are often more concerned with money than with values and principles. That's probably why it's so hard for the insurance industry to understand that the Policyholders of Florida won't listen to their simple, familiar and well-funded request to stop what we're doing. Because what we are doing is right.

The insurance industry assumed that, when I left my post as Florida's Insurance Consumer Advocate, my work would end where my new title began. They were wrong. And their call for the Policyholders of Florida to stop is wrong.

This summer, our coalition of consumer advocates helped organize against, and ultimately defeat, 400-percent statewide sinkhole rate hikes. If implemented, these hikes would have left many Floridians unable to pay their premiums and on the verge of foreclosure. At the very least, it would have punched our volatile housing market in the gut. Fortunately, we were bipartisan, organized and effective. We won.

And that scared the insurance industry. It scared it so much that, months after our victory, it is still submitting misleading opinion pieces to newspapers, like one that appeared in the Democrat. They are trying to paint our work, and the work of all attorneys, in a negative light. To be clear, I couldn't be more proud to be an attorney who represents policyholders against insurance companies.

The industry's angry tactics must still be part of the aftershock following the reality delivered by one of Tampa's most trusted local anchormen, following the report of the rate hike defeat. Instead of making a quip about the weather before the seven-day forecast, this anchor, who sees the best and worst of his town every night, connected with his viewers, who had become the heart of our fight for consumers.

He gave it to them straight, saying, "You know what's good about this? It shows you right here, that if you want to stop something, some regulation that they're trying to ram down your throat, you stand up in numbers. It doesn't get any better than that. It would have been 400 percent."

That must have stung to an industry so accustomed to laying the blame for rate hikes at the feet of homeowners struggling to make ends meet after a disaster, or the attorneys who ensure that the industry lives up to the promises it has made to homeowners.

They clearly don't understand our motivation.

This is about real people and the economic future of our state.

If the industry were as concerned about addressing the challenges facing Citizens Property Insurance Corp. as it is about scoring political points and demonizing homeowners, it would be actively reaching out to consumer advocates and homeowners. Instead, it spends its time and resources drafting and lobbying for legislation that creates new hardships and legal battles for Floridians.

If you don't believe me, ask any one of the numerous lawmakers who backtracked on their support of last year's annual industry giveaway after learning of its affects.

Now is the time for collaboration.

The Policyholders of Florida and others representing policyholders will sit at any table, with any lawmaker, industry executive or consumer passionate about doing what's right for our state. This shared passion is the only way we will be able to truly fix our property insurance market.

It's this passion for consumers that will allow us to work collaboratively and hopefully reach a workable solution that isn't winner-take-all for one side or the other. Without this passion, our work as consumer advocates would be meaningless.

That's why we won't stop doing what's right.

And instead of asking us to stop, maybe it's time the insurance industry start.

ABOUT THE AUTHOR

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