

# Point of View: Scott's pick for Citizens' board not likely to stand up for consumers

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How much can Citizens trust a banker?

I'm not talking about all bank accounts; I am talking about your bank [account](#).

Last week, Palm Beach Post staff writer Charles Elmore reported that Gov. Rick Scott made an odd appointment to the Citizens [Property Insurance](#) Corp. Board of Governors — the people charged with running the state-run [insurer](#) of last resort that is constantly ensnared in ethical controversy only exceeded by controversy of financial waste.

One of those board members is supposed to be yours alone, or as the law says, to serve “solely to advocate on behalf of the consumer.”

It took nine months for Scott's choice of a consumer voice.

Although I believe it will take much longer now, because instead of appointing a consumer advocate with a track record, Scott appointed a banker with no record of advocating on behalf of consumers. That doesn't mean she can't find her voice. But that process will likely take longer than the search by Scott.

The appointment of Bette Brown doesn't make sense for consumers.

And this is too important to your bank [account](#) for a banker right now.

Banking is not an industry full of consumer advocates.

Trust me, I fight banks in court all of the time. Right now, there are dozens of class-action lawsuits recently resolved and pending where bankers ripped off consumers with forced placed [insurance](#) and were in collusion with the [insurance companies](#).

I would be shocked if this appointment didn't come from the urging of an [insurance](#) industry attempting to protect its bank accounts instead of yours.

The only real consumer advocate to come from the banking industry in Florida was Alex Sink, our former Florida chief financial officer. Following her election, of which I did not financially support, she reached out to me. Not for politics. Not for favor. She did so for policyholders and consumers.

She had a track record of standing up for consumers. And not only did she bring that track record to her office, she actually made good on it and took action.

Scott is not dumb. It appears that he has purposely appointed a fox to guard the hen house — to keep the status quo of little oversight and even less regard for what's right for consumers.

I'm an optimist, but I'm not banking on Brown standing up for consumers.

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