

AUTO INSURANCE REPORT

The Authority on Insuring Personal and Commercial Vehicles

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High Car Prices, Low Supply Cut Insurance Shopping

With fewer new and used cars to buy, and with prices high, shopping for car insurance fell in the fourth quarter and full year of 2021, according to findings in two new studies.

The U.S. auto insurance shopping rate dropped 5.2% in the fourth quarter of 2021 after a 3.9% decline in the third quarter, according to the latest [LexisNexis Insurance Demand Meter](#). New policy growth fell 6.9% for the quarter compared to Q4 2020, a slight improvement from the 7.3% decline in the third quarter.

A new [TransUnion report](#) found that auto insurance shopping finished the year below both 2020 and 2019. TransUnion also reports existing policyholders are switching insurers at higher rates as insurance prices rise. [AIR](#)

She Witnessed History . . . Now It's Her Turn to Make it

During a shopping trip in downtown Atlanta in the mid-1960s, a young **Chlora Lindley-Myers** witnessed police siccing German shepherds on peaceful marchers down Whitehall Street before her mother pulled her back into Kessler's department store and out a side exit. More than 30 years later, as an insurance regulator in Kentucky, Lindley-Myers came up against carriers who justified discriminatory rating practices by pointing to remnants in state law that restricted the movement of Black people in certain neighborhoods.

"Some of the companies said, 'Well, the law says that we can do it, and so therefore we're doing it,'" Lindley-Myers said, still galled by their impudence. "We ended up going across the street" – to the state capitol – "and getting the laws changed."

With battles over civil rights seared in her memory and a résumé packed with decades of insurance regulatory experience, Lindley-Myers, the director of the **Missouri Department of Commerce and Insurance**, is on the threshold of history, slated to become, in January 2023, the first Black female president of the **National Association of Insurance Commissioners**. Though an honor for her personally, it's a milestone she considers long overdue for an organization that's been around more than 150 years.

"I'm embarrassed, frankly, to say, if it were to come about, that I'm the first African American female president of the NAIC," she said in an interview last fall in the department's Jefferson City office. "At that point it will be 2023."



*Chlora Lindley-Myers
Director, Missouri Department of
Commerce and Insurance*

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Her leadership at the NAIC comes at a pivotal juncture in the group's efforts to address racial inequality, a commitment forged in earnest in mid-2020, after the murder of **George Floyd**. After years toiling behind the scenes, Lindley-Myers is stepping into the limelight as the association's work evolves from analysis into action.

"Everybody is going to be watching you, because you're the lone wolf," insurance consultant **Mona Carter**, who worked with Lindley-Myers at the **Kentucky Insurance Department**, told her longtime friend. "It's going to be important that you don't just talk, that you try to move some things forward. I'm hopeful that she's going to be able to bring through some changes."

Given Lindley-Myers' experience in three insurance departments, on staff at the NAIC, working for insurance companies as an underwriter and general counsel, drafting bills for **Connecticut** lawmakers – she's also defended criminals facing the death penalty – there may not be anyone better suited to the task. In her understated way, Lindley-Myers harnesses the power of her personal experience as a Black woman and fuses it with credibility built over a long insurance career to push for meaningful change.

"She speaks with clarity and is unafraid to

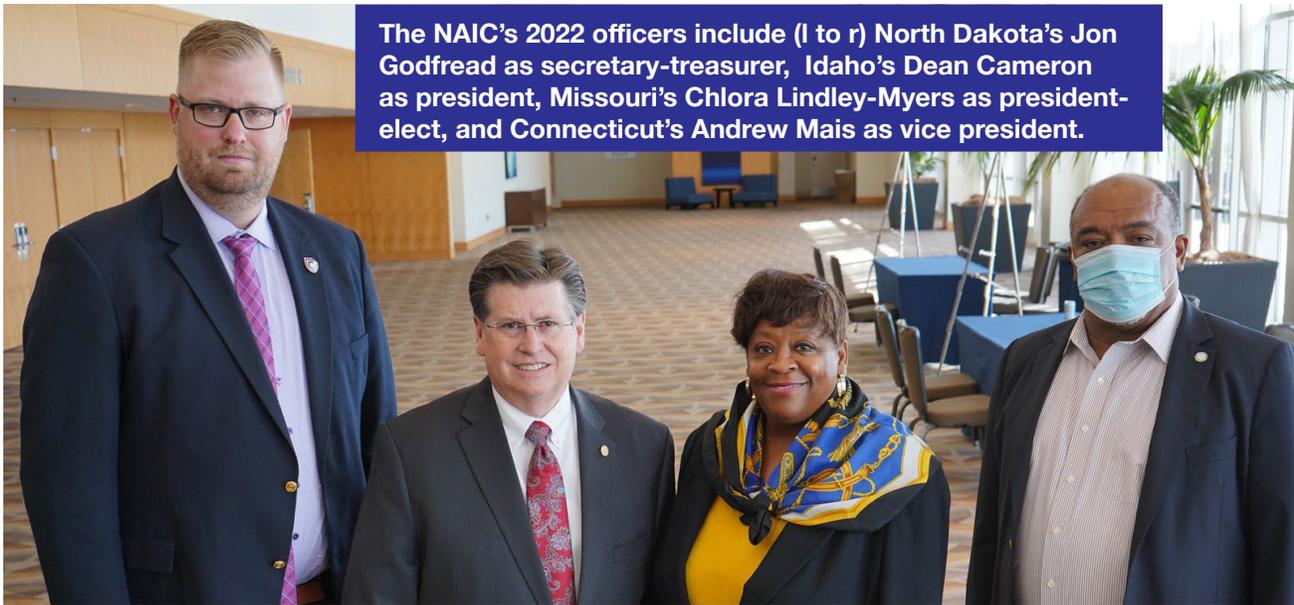
speak to the topics that have been taboo," said **Evelyn Boswell**, hired in September 2020 as the NAIC's first director of diversity, equity and inclusion. "People respect her for what she has to say and how she says it."

Throughout her career, Lindley-Myers has navigated sensitive regulatory matters and tricky political waters in an unassuming and pragmatic way, building a reputation not just for her absolute grasp of the policy issues at hand, but her focus on bringing all sides to the table to achieve a fair result.

"She can take the pressure, that much we know," said Connecticut Insurance Commissioner and NAIC Vice President **Andrew Mais**, who is in line to follow Lindley-Myers as president in 2024. Mais would become the third Black man to lead the organization since Kentucky Insurance Commissioner **George Nichols III** broke that barrier in 2000 with encouragement from Lindley-Myers, his chief compliance officer at the time.

"What Chlora has to offer is that breadth of experience," Mais said. "She is committed to both the process and to an outcome that will ensure diversity, equity and inclusion for all consumers because at heart, to her, as it is to me, that is a

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consumer protection issue.”

But it’s also personal, said **Olivea Myers**, 30, who followed in her mother’s footsteps to become a staff attorney at the NAIC.

“This is something that affects people that she loves, people that she knows, people that she cares about,” she said. “When you’re talking about equity and inclusion for not only Black people and people of color, but also women, she’s actually lived this experience.”

Supporting diversity, equity and inclusion is not just a moral issue, Mais said, but an economic imperative, requiring people of varied backgrounds to bring “different insights, different ways to innovate, different understandings of what we need.”

“Chlora will offer that as we go forward with this process because of her lived experiences as a woman, as a Black woman, as an insurance regulator who has worked in a number of states and in a number of different capacities,” he added. “It’s hard to have those different experiences and not have a broad understanding of how things work and the possibilities – as well as the potential obstacles – along the way.”

The single biggest obstacle Lindley-Myers will face? “That would be the status quo,” Mais said.



Chlora Lindley-Myers, 65, has defied the status quo her entire life.

Her parents separated when she was too young to remember, and when her mother remarried, Chlora, then 7, moved in with her grandmother and great-grandmother. Though Chlora and her mother remained close, her stepfather didn’t accept her into their growing family. Her



father died when she was 10.

At her grandmother’s house, Lindley-Myers had a child’s-eye view of the civil rights movement as leading organizers of the day passed through the homes of family and friends. The informal network provided food, comfort and meeting places where activists such as **Andrew Young** and the Rev. **Ralph Abernathy** – **Martin Luther King Jr.’s** closest friend and advisor – could plan demonstrations away from the gaze of police, who often monitored the comings and goings outside high-profile churches.

Her best friend and childhood sweetheart, **Joseph Myers Jr.**, lived around the corner in a large family that embraced her like one of their own years before the couple married in 1978.

Joe’s father, **Dr. Joseph Myers Sr.**, recognized Chlora’s keen interest in science and hired her to work after school in his lab at **Atlanta University**, the historically Black college where he taught physiology. Sometimes the work involved helping with experiments, but mostly she cleaned rat cages.

Even after earning a Ph.D. in zoology from

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Howard University, Dr. Myers long regretted that medical school was out of reach for a Black man born in Indiana in 1926. So he poured his dreams into his inquisitive future daughter-in-law.

“He wanted desperately for me to be a doctor,” Lindley-Myers said.

Despite Lindley-Myers’ good grades, not everyone had such high hopes for her future. The guidance counselor suggested cosmetology school. “I don’t even like doing my own hair, so I know I don’t want to do anybody else’s,” Lindley-Myers recalled, laughing. “Momma would say, ‘If you’re going to make it, you’ve got to get all the education you could possibly get.’”

The elite Mount Holyoke College broadened Lindley-Myers’ experience and provided important introductions.

Charlayne Hunter-Gault and **Hamilton Holmes** won a court battle to become the first African American students to attend the **University of Georgia** in 1961, but even 13 years later, Lindley-Myers knew she wouldn’t feel comfortable as a Black woman at her state’s flagship institution. “They still weren’t very open, unless you were a boy playing on the football team,” she said. “You had a lot more liberties when you were not in the South.”

A year older, Joe was off to study communications at **Rutgers University** in **New Jersey**, one of just three schools where Lindley-Myers applied because money was tight for college application fees. **Mount Holyoke** – part of the “Seven Sisters” consortium of elite women’s colleges – offered the biggest academic scholarship, which Lindley-Myers supplemented with jobs sorting mail in the college post office and stocking the cafeteria’s buffet.

“I wasn’t particularly welcomed when I got there,” Lindley-Myers recalled, but over time

she forged friendships in South Hadley, **Massachusetts**, that would last a lifetime.

On weekend getaways to New York City with **Carol Higgins Clark**, the actress and author, Lindley-Myers took in the penthouse view while soaking up career advice from her friend’s mother, the best-selling mystery writer **Mary Higgins Clark**.

From mentors like **Mary McHenry**, a beloved English teacher who established the African American Studies department at Mount Holyoke, and chemistry professor **Anna Jane Harrison**, who became the first woman president of the **American Chemical Society**, Lindley-Myers learned, “when people say you can’t, you can.”

She loved her time at Mount Holyoke – “It was an education, philosophically, and it was an education in how different segments of society live” – but Lindley-Myers was eager to return to her family in Atlanta.

Now married to her soulmate and armed with a degree in psychobiology, she took a job back home as a payroll clerk. But before long, the young couple moved to the insurance capital of America. A Mount Holyoke alumna helped Lindley-Myers secure a job at **Aetna Life and Casualty**, in Hartford, Connecticut, and Joe would eventually work there, too.

Lindley-Myers rose swiftly through the casualty underwriting ranks, overseeing national accounts that included films and TV productions like *Magnum, P.I.* She was handling the account for *Twilight Zone: The Movie* when a helicopter crashed on the set, killing actor **Vic Morrow** and two young child actors. The complex litigation emerging from that tragedy spurred her interest in the law, and in 1988, after four years of night school, both she and Joe received their law degrees from the **University of Connecticut**, compliments of Aetna.

At a Mount Holyoke reunion two years later, Lindley-Myers met then-Gov. **Ella Grasso**

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(class of 1940), the nation's first female governor whose spouse didn't precede her in the job. Grasso recommended Lindley-Myers for a job in the office that drafts bills and provides legal advice for the state Legislature.

Her regulatory career began in 1996 when Missouri Insurance Commissioner **Jay Angoff** – a consumer firebrand and insurance industry nemesis – recruited her to run the property/casualty section of the department she now leads.

It was a quick jaunt from Jefferson City to NAIC headquarters in Kansas City, where Lindley-Myers became a regulatory specialist best known for her work advising states on sensitive market conduct issues. She might have stayed more than nine months, but for the relentless effort by George Nichols and Mona Carter to steal her away. Nichols hired her to lead the Kentucky Insurance Department's market conduct unit, but her duties as a key advisor were much broader.

"It didn't matter what question I had about any part of regulation, Chlora either knew the answer or knew who to go to to get the answer," said Nichols, now CEO of the **American College of Financial Services**. "I know what my title was, but she was my equal."

Carter laughs while recalling the impossible situations Nichols would put them in.

"He'd go out and make promises, and we'd be looking at each other like, WHAAAAT?," she said. "Then we'd have to get in a room and figure out how we could fix something or how we could make the best of it. That makes people close."

Lindley-Myers drew particular notice for her deft work – some of it worthy of a spy novel – on the complex multistate market conduct case involving the life insurer **Conseco**, whose rampant debt-laden growth, shady accounting tactics and executive excesses ended in one of the nation's largest bankruptcies.

"We had a concern about the level to which the company would go to keep the regulators

at bay," said **Julie McPeak**, then the Kentucky Insurance Department's general counsel, who later became Tennessee's commissioner and NAIC president. "It was amazing to see her ability to stay focused on that market conduct examination, to maintain its confidentiality, and have it resolve effectively."

After Nichols resigned from the Kentucky department to work at **New York Life**, Lindley-Myers returned to Kansas City to oversee the NAIC's market affairs, consumer services and antifraud activities. But when her mother took a bad fall, it was time to move back to Atlanta, where Joe, Chlora and Olivea could be close to their large, tight-knit families.

With a new job as general counsel for a specialty insurer, Lindley-Myers was finally earning the big private-industry salary others urged her to pursue. Though her heart just wasn't in it then, she doesn't rule out a return to private industry sometime after her current term ends in 2025.

"I have a decent reputation with the companies," she said. "They know what I'm going to put up with and what I won't. They understand I'll call them on it if I think it's not right."

At the time, however, it looked like Lindley-Myers might be putting the insurance world behind her for good.

The chief public defender in suburban Atlanta's Griffin Judicial Circuit pleaded for help, and Lindley-Myers heeded the call. Every Sunday after church, she'd go to the jail and stay late into the night, collecting details from the accused criminals she represented as senior assistant public defender. The most challenging of the 250 felonies she handled over five years were the death penalty cases.



Julie McPeak
Root Insurance

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“It was a side of life I’d never seen before,” Lindley-Myers said. “I liked that kind of work, but it drains you. You pour your emotions into it.”

At the time, Joe was a local prosecutor in the same district, a position he still holds. When a client insisted Lindley-Myers represent her even though her husband was prosecuting the case, the judge didn’t like it, but allowed it to go forward.

“I got her off,” Lindley-Myers said with more than a little satisfaction.

In the early part of her career, Joe followed Lindley-Myers as she moved from job to job, but eventually he started staying in Atlanta while she commuted home on weekends. Even though they were accustomed to living apart, Lindley-Myers said, being isolated from her husband of 43 years during much of the pandemic was excruciating.

This past year also brought a deluge of grief with the deaths of two close friends and Joe’s younger brother, **Edward Myers**, an artist. Then in January, Joe’s mother, **Nellie Lee Myers**, died of Covid-19 at 93. Lindley-Myers had hardly gotten over the death four years earlier of her own mother, **Emma Louise Ross**. After long suffering with Alzheimer’s disease, the longtime postal worker known to all as Loulou died on Labor Day in 2017 at age 80.

“The kind of person I am, I’m all in. I love hard,” Lindley-Myers said, wiping tears. “I hate hard, too.”

Once you’re on *that* list, she admits, it’s hard to get off. “It is a flaw. I want to get into the Kingdom, but that might hold me back.”



It was McPeak who lured Lindley-Myers back into insurance regulation when she became commissioner of the **Tennessee Department of Commerce and Insurance** in 2011.

“I distinctly remember one of the phone calls when I was trying to convince her to come, and come quickly,” said McPeak, now senior deputy general counsel for **Root**, the auto insurer. “I

knew I could delegate any issue or area to her, and she could put her arms around it and help me figure it out.”

One such issue was how to overcome powerful political interests to reform a workers compensation residual market whose operations veered so far outside industry norms that it threatened the health of the private market.

“It was a tough negotiation,” McPeak recalled. “She knows the right policy answer, but she is also so aware of the political environment and what sort of political hurdles you might run into getting to the right policy answer. That is rare to have both.”

In one of the most heartwarming memories of their time together, Lindley-Myers went to Washington, D.C., with McPeak, who was testifying before a House subcommittee about rising premiums in the early years of the Affordable Care Act. On the dais was the legendary U.S. Rep. **John Lewis**, who had been one of the young civil rights activists passing through the family home when Lindley-Myers was growing up. She hadn’t seen him in years.

“He said, ‘You’re Loulou’s little girl! You are all big,’” Lindley-Myers recalled. “It was embarrassing. I was in my 50s.”

The Georgia congressman confessed how much it meant to him that her mother had attended his wife’s funeral a few years earlier.

“It was cool for me to meet him,” McPeak said, “and it was unbelievably incredible for her.”

McPeak knew it was only a matter of time before Lindley-Myers would be tapped to take charge of her own department.

“She managed with a silken glove. She demanded a lot, and she addressed problems in a



Mona Carter
MCL Strategies

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manner that caused everyone to respect her,” McPeak said. “I literally cried when she left.”



Lindley-Myers was at the recycling center one Saturday morning in early 2017 when her cellphone rang. The caller identified himself as **Eric Greitens**, Missouri’s new governor. A one-time Democrat who was a rising star in the Republican Party, Greitens invited her to join his administration as director of what was then the state **Department of Insurance, Financial Institutions and Professional Registration**.

She said no thanks and hung up. “I was like, this is just somebody playing a joke on me.”

But it was no joke. Lindley-Myers returned to Jefferson City, taking charge of the department that launched her regulatory career. Within a matter of months, however, she had to wonder if it was a mistake.

The Rhodes Scholar and former Navy SEAL who promised to clean up government was [indicted](#) in connection with a sordid scandal that included an extramarital affair, nude photos, alleged blackmail and accusations of [sexual assault](#). Greitens hung on to his job until May 2018, when he [resigned](#) to avoid impeachment. (He’s now running for U.S. Senate.)

Lindley-Myers felt sick over the accusations and worried she’d be judged by her association with him. Yet when new job offers came her way, she decided to keep her head down and stick it out.

“I’m not a quitter,” she said. “Every day, I made it my mission to come in here. Whatever troubles he had was not going to take my focus



Photo Credit: Kevin Walters, Tennessee Department of Commerce & Insurance

At a 2015 Congressional hearing, Lindley-Myers received a warm greeting from the legendary U.S. Rep. John Lewis, who had visited her family home as a young civil rights activist.

and attention off doing the job I was brought here to do.”

When then-Lt. Gov. **Michael Parson** replaced Greitens as governor, he kept Lindley-Myers in the job. “Gov. Parson and I philosophically don’t see eye to eye, but just because we don’t doesn’t mean that I can only be around people who think the way I think,” Lindley-Myers said. “I’m here to make sure that there’s an insurance industry in this state, to make sure that the people have choices.”

Lindley-Myers doesn’t exactly hide how she feels about political issues, but she also doesn’t wear her politics on her sleeve. When industry colleagues called Carter with concerns that Greitens had appointed a liberal Democrat who could make their lives difficult, she hushed them.

“She and I have been friends more than 15 years, and I can’t tell you her political affiliation,” Carter said.

If anyone wants to know, Lindley-Myers said, she’s a registered Independent who has

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worked and voted for Democrats, Republicans and one Independent. (That was former Connecticut Gov. **Lowell Weicker**). Beyond that, it's nobody's business.

"I'll make my voice known at the ballot box, no matter how narrow they want that ballot box, because that is my right," she said.



Ever since meeting a bewildered **Lori Wing-Heier** at the **Alaska** insurance director's first NAIC meeting in 2014, Lindley-Myers has acted as her mentor, teaching her how to navigate the organization's byzantine committee system to have an impact on the issues important to her.

The lessons become apparent just watching Lindley-Myers steer regulators through contentious issues concerning race.

Lindley-Myers is more likely to work with insurers than to initiate time-consuming and costly market conduct exams.

Some regulators, for example, believe it's impossible to address racial inequality without a data call to assess the scope of the problem. The insurance industry generally hates the idea, and no one can agree what data to collect and what to do with it once it's gathered.

Lindley-Myers emphasized progress over perfection. "She said, 'We don't have the votes right now on a data call, but let's move on what we do have the votes for,'" Wing-Heier recalled. "She wants something done, so if there are 10 things we are working on and we agree on six, let's move on those and tackle the rest later so there is progress being made."

When Lindley-Myers took charge of the Missouri department, she heard persistent industry complaints about its zealous approach to market conduct examinations. Her response speaks loudly to her pragmatic approach to regulation.

Lindley-Myers directed her market regulation chief at the time, **Angela Nelson**, to convene a group of staff and industry representatives to work through the issues. Over several months, they rewrote the rules to more clearly define the market conduct process – including when an examination is warranted – and to provide more transparency and due process for companies.

The Missouri department under Lindley-Myers is more open to working with companies to reach an informal compromise rather than initiating a time-consuming and expensive market conduct exam. The department is levying fewer fines while recovering just as much for consumers.

"It's a much, much different approach," said Nelson, who worked at the department for almost 18 years and is now vice president of public affairs and government relations at **Auto Club of Missouri**. "I wouldn't say she is a business advocate. She is focused on assisting consumers, and sometimes that means working with industry to find solutions the industry can implement."

Lindley-Myers works from the assumption that insurance companies want to do the right thing. If her staff can't satisfy a consumer complaint, Lindley-Myers will pick up the phone.

"I'm willing to talk to your CEO, or whoever you want, to see how we can resolve this," she'll tell them. "If we need to litigate, we'll litigate. But first I'm going to say, 'This is what I want you to do. Tell me what's unfair about it.' A lot of times they can't come up with anything."

Complaints often stem from a consumer's failure to understand what is in their policies, Lindley-Myers said.

When an elderly woman from St. Louis com-



Lori Wing-Heier
Alaska Insurance Director

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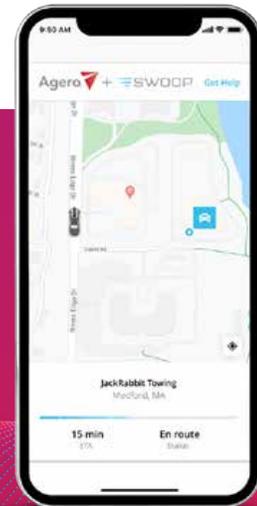


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plained her home insurer cheated her because she's African American, Lindley-Myers nudged the carrier to treat her claim for a damaged HVAC system generously while gently educating the woman about the importance of keeping up with maintenance.

She empathizes with people in poor, minority communities who feel like victims of discrimination, even if their higher premiums are justified by higher losses that may be due to more thefts or traffic accidents, or because their roofs are old. When it comes to socioeconomic rating factors, Lindley-Myers takes a nuanced approach: She's open to them if they are actuarially justified, but still questions their use.

"They don't need to be banned if they are used appropriately," she said. "If you can't tell me why you are using those factors, then maybe you shouldn't be using it. And I'm not certain it's being used properly. So that's why I ask the question when the rates and forms come into my product area, my market regulation area."

While discrimination based on risk is the essence of insurance, Lindley-Myers worries that some of the data insurers use and the way they use it could amplify problems that often have racism at their core – problems like crime, poverty and poor health.

During one of the NAIC's discussions on race and insurance last year, a fellow regulator questioned how the industry could solve what was really a societal problem.

"You and I live in society, so it's our issue. We own it," Lindley-Myers replied. "Maybe race and insurance is a novel idea to people who are not of color. But I've lived with this all my life."

When **South Carolina** Insurance Director **Ray Farmer** established the Race and Insurance Special Committee as NAIC president in 2020, he ensured that leaders in the pipeline were committed to the work for the long haul.

"I understand people that have been down the road Chlora has been down can be skeptical

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of substantial change," Farmer said. "But I believe with each president's leadership we have made strides in becoming more equitable when it comes to race and inclusion. Yes, there is still more work to be done, but I believe solid groundwork has been laid, and we ... will continue to build on that groundwork with Chlora at the helm of the NAIC."

Lindley-Myers is hopeful today's efforts will make the insurance industry more diverse and inclusive and will improve access to products for minorities. But she doesn't take that outcome for granted.

"You still have people who definitely think things are fine the way they are," Lindley-Myers said. "If it does change, it will be because it's been allowed to change." 



Ray Farmer
*Director, South Carolina
Department of Insurance*

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