



Mais: All right. So, we're going to do Keep It Professional here, and Director Lindley-Myers, you will be happy to know that the pressure is off for the rest of the national meeting. This is the one question that you really need to answer. Everybody's waiting to hear. What was your first job? In which state?

Lindley -Myers: The state was Georgia. The first job was I was an intern for Atlanta University for the physiology department, and I worked for the head of the department, who was going to become my father-in-law, Joseph B. Myers, Sr. I cleaned out rat cages and also set up the office, which was mainly the laboratory, for the next day's experiments or whatever. So, that was my first job. I mean, I was a biology person, and I like that. I ended up going for biochemistry and psychobiology when I went to college, but I like to see the effects of drugs on, you know, how did that affect human behavior. And during that time, he was doing some research on, mainly, it was like, sort of, kids that had A.D.D. and that kind of a thing. So, he was utilizing certain drugs. And, so, I had to make sure that the animals, which mostly were rats that they tested it on, were taken care of properly and refurbished their cages.

Mais: Fascinating. Now, if I were not a nice person, I would probably ask you how cleaning out rat cages prepared you to be NAIC president. But, I'm much too nice of a ....

Lindley -Myers: Please don't ask me that.

Mais: But in all seriousness, as I said in the intro, we wanted to do a little looking back at your year as president, but we also want to give you a chance to look forward. Let's start with a retrospective idea. What was your favorite moment during this year?

Lindley -Myers: Probably this moment right now, as I'm nearing the end of my term. It has been a, you know, a very good year, I have to say, overall. You know, there's a lot of issues that, frankly, you can't address in one year. And, so, you know, they will continue to go on. They will continue to be an issue, you know, going forward. But I do have to say, or will want to say, that it's how as an organization, we're able to pull together, work together on various issues. And some of them are not completed yet, but we're still working on

that there are a variety of coverages that are out there that will fit most, if not all, consumers.

Mais: During your last visit to “The Regulators,” you talked about your passion for lifelong learning, for growth. Your curiosity. With that in mind, what would be some of the takeaways from this year that you'd like to share?

Lindley -Myers: I would say, absolutely, because you always learn something new. You can never say, “Oh yeah, I know everything about that.” Because there's always a new nuance. And, so, for, I guess from my standpoint, you know, I'm still searching and looking. I was doing it every month. I went to every quarter, and now I probably do it like at least twice, so far, a year in that I'm trying to figure out how has COVID affected our marketplace, both in the health area, as well as life and also in P&C. The issue there, I would say, is that, you know, there are still new things that are coming out. New mechanisms that companies are using in order to analyze and look at data. And I want to make sure that the newness, you know, the new fuzzy stuff that's out there is not being used, frankly, to disadvantage consumers. And, so, it's not, you know, it's not a new way to keep the consumer down. And, so, I want to make sure that, you know, with A.I., with some of the privacy models, with, you know, some of the things, the newer things that are out there ... They've always been there, but they're of, you know, utmost concern now, especially, you know, with the crypto market, you know, and the things that were going on there. You want to make sure that people understand, number one, what it is that they have, what coverages that they have. Is it what they want, and is it fairly priced? And, so, those are the types of things, I think, that I will continue to look at. I will continue to try to delve into and try to figure out, you know, where is the market going. You're never able to predict it, you know. But the “good” thing, quote unquote, with air quotes, about insurance is that it's so unpredictable that, you know, you utilize that unpredictability to try to forecast where you're going from here.

Mais: You've pretty much answered a good part of my next question. So, I wanted us to pivot from looking through the rearview mirror to looking ahead. What's coming up down the road. And as you mentioned, certainly with technology and others, there is no shortage of challenges for state insurance regulators, the industry, for consumers. What are the biggest ones you see that we will need to continue navigating in the years to come? And, on a more positive note, so, if we look at the challenges, what are the opportunities that you think we as regulators will have?

Lindley -Myers: I think the challenges are the opportunities to, number one, make sure that the consumer is, going forward, going to be, you know, properly served, you know, with the new ideas, technologies, and things that are out there. That they understand what they're doing. Again, closing the gap. You know, the haves and have ... You will never make that gap all the way closed. But you can narrow the, you know, the closure mechanism and make sure that, you know, people understand, you know, what coverages that they have, whether or not it is sufficient for them and what they're looking for. And then making sure that the companies are solvent, again, making sure that information that they do give in order to secure insurance is not inadvertently disclosed. And we understand why the information that has been given to the insurer is important for them to price products or to have the various products that are out there. So, I do think looking forward, as well as looking back, I know kind of what may or may not have worked in the past. How can we refine that? Those are the opportunities to offer refinement to the things that we're utilizing now, or we utilized in the past, or to completely scrap it and go at something anew. So, I do think that, you know, it is important for us to, as regulators, and,

frankly, we're also consumers, to make sure that, you know, our thoughts are known, our, you know, ideas are out there and that we are an integral part of the process of, you know, insurance coverage and as well as getting, you know, not only the insurance coverage, but making sure that insurers are still around 20 years from now in order to, you know, pay on the claim that maybe, you know, that started now. So, you want to make sure that, you know, long-tail coverages are being taken care of, and you want to make sure that the consumer is being taken care of. And you also want to make sure that the companies understand the marketplace and is doing the right thing by the consumers and not just making money but making money effectively and efficiently with the consumer in mind.

Mais: Your time as an NAIC officer started in 2020. That was quite a year for the organization. We had a number of changes. The best one was the year before, when the new guy from Connecticut came in, but there were a whole bunch of changes in 2020 with the election, and you started as secretary-treasurer. You've had four years. You've seen it all during those four years. What advice would you have for future NAIC officers?

Lindley -Myers: I do think, you know, getting involved, it is easier, I think, and I did that for a while, you know, before I became a director in Missouri. But, you know, sometimes, you know, we want to see change, but we're not a part of the change. We're not effectuating the change. So, I do think that, you know, I would encourage members of the organization to step u (s)]TJ /Tr2 ( ag /P <</ 10 (w)6 but)12 ( 1me14 19.9 ( )TJ 0.3 Tw 0.28 0 Td [(l)2 ( do t)2 (h)1

