

# AGENDA



**2022 NAR NXT  
INSURANCE COMMITTEE**  
November 10, 2022  
10:00 - 12:00PM ET

**CHAIR:** Mabel Guzman (IL)  
**VICE CHAIR:** Cyndee Haydon (FL)  
**COMMITTEE LIAISON:** Donna Smith (SC)  
**STAFF EXECUTIVE:** Austin Perez (DC)

## **PURPOSE**

To develop NAR policy on federal insurance matters affecting real estate and its members, including all related programs to prepare for, protect against, mitigate, respond to and recover from national disasters (e.g., flood, terrorism) and improve access to affordable health care options.

**10:00 – 10:10AM ET**

### **I. Welcome & Opening Remarks**

- Mabel Guzman, Chair

**10:10 – 10:15AM ET**

### **II. Approval of Previous Meeting's Minutes -- EXHIBIT [Minutes from May 2, 2022](#)**

- Mabel Guzman, Chair

**10:15 - 11:00AM ET**

### **III. Guest Speakers: "Risk Factor Pro Overview & Roadmap"**

- Matt Eby, Founder & Chief Executive Officer, First Street Foundation

Matthew Eby is the Founder and CEO of First Street Foundation, a research and technology nonprofit working to define America's climate risk. Under Matthew's leadership, the Foundation created a first-of-its-kind, peer-reviewed flood model, wildfire model, and extreme heat model to calculate the past, present, and future climate risk of every property in the United States.

- Ed Kearns, Chief Data Officer, First Street Foundation

Dr. Ed Kearns is the Chief Data Officer of First Street Foundation, and as such, provides leadership for the organization's science and data activities. Previously, Dr. Kearns led climate data and archive activities for NOAA; guided Everglades restoration projects for the National Park Service; calibrated NASA satellite-based ocean data products; and developed ocean data systems as a professor at the University of Miami.

- Helena Cawley, Director of Business Development and Legal, First Street Foundation

Helena Cawley is the Director of Business Development and Legal for First Street Foundation focusing on identifying and creating strategic partnerships while advising the Foundation on a wide range of legal and compliance issues. Helena was also previously the CEO and Co-founder of Uplift Studios, a fitness boutique in New York City and has extensive experience with the legal matters pertaining to small and mid-size businesses.

**11:00 - 11:30AM ET**

### **IV. Guest Speakers: "RPR® & Climate Risk Data Sets"**

- Jeff Young, Chief Operating Officer/General Manager, Realtors Property Resource®, LLC

Young joined NAR in 2008, as vice president with the Realtors® Information Network, to oversee the creation and implementation of RPR's original proof-of-concept model. In 2009, he joined the newly formed RPR, LLC as senior vice president. Young was promoted to COO in 2015 where his responsibilities were expanded to oversee all non-development components of RPR's national delivery, including RPR's broker, commercial, association and multiple listing service programs, training, customer support, marketing, budget, and administrative systems.

- Janine Sieja, Senior Vice President, Product Development, Realtors Property Resource®, LLC  
Janine Sieja leads product development for Realtors Property Resource (RPR), a real estate platform dedicated to the business success of REALTORS®. RPR builds research and reporting tools atop the industry's most robust property database, serving the 1.4 million members of the National Association of Realtors. RPR has recently added capabilities for members to explore climate-change risk and livability in local markets and at property level.

- Emily Line, Vice President, Member Experience, Realtors Property Resource®, LLC  
Emily is passionate about conducting research studies and educating on data driven insight. She works alongside REALTOR® Associations, National Real Estate Companies, and Technology Providers ensuring that the REALTOR® voice continues to drive technology solutions. Emily has been with the NAR family for 15 years.

### **11:30 - 11:45AM ET**

#### **V. Work Group Updates**

- Steven Fischer, Chair, Climate Financial Risk Work Group ([Full Report](#))

##### **Recommendations: NAR should:**

- Continue to closely monitor efforts by federal regulators and agencies as well as the government sponsored enterprises to understand and address climate financial risk;
- Conduct outreach and build relationships with federal entities charged with addressing this risk; and
- Consider continuing a work group to investigate the impacts on real estate markets.

- David McKey, Chair, Federal Disaster Policy Work Group ([Full Report](#))

##### **Recommendations: NAR should:**

- Collaborate with insurance experts to develop an "insurance handbook" to help consumers understand their coverage and if they have full replacement property insurance for natural disasters;
- Partner with the REALTOR® Relief Fund as well as other national, state and local charitable organizations to promote and educate consumers about natural disaster relief efforts;
- Support research to estimate the share of property owners who are self- or under-insured for various natural disaster risks, including wildfires; and
- Educate NAR members and provide talking points that will help them respond to client questions about property risk assessment tools offered by CoreLogic, the First Street Foundation and others.

### **11:45 - 11:55AM ET**

#### **VI. New Business**

- Cyndee Haydon, Vice Chair

### **11:55 - 12:00PM ET**

#### **VII. Closing Remarks, Introduction to 2022 Chair & Vice Chair & Adjournment**

- Mabel Guzman, Chair