

# AGENDA



**NATIONAL ASSOCIATION OF REALTORS®**  
**2018 REALTORS® LEGISLATIVE MEETINGS AND TRADE EXPO**  
**INSURANCE COMMITTEE**  
**Tuesday, May 15, 2018**  
**11:00AM – 1:00PM**  
**Maryland Suite**  
**Marriott Wardman Park Hotel**

**CHAIR:** Brandi Gabbard (FL)  
**VICE CHAIR:** Dutch Dechert (NJ)  
**COMMITTEE LIAISON:** Kevin Brown (CA)  
**STAFF EXECUTIVE:** Austin Perez (DC)

## **PURPOSE**

To monitor and recommend actions and strategies on legislative and regulatory insurance matters. Insurance issues may include, but are not limited to, property/casualty insurance, flood insurance, natural disaster insurance, terrorism insurance and other critical real property insurance matters and also other insurances including health that may affect the members. To develop, communicate, and advocate public policy related to insurance issues which benefits the interests of our members.

## **I. Welcome & Opening Remarks** – Brandi Gabbard, Chair

- a) Ownership & Conflict of Interest [Statement](#)
- b) President's RPAC Challenge
- c) [2018 Committee Goals](#)

## **II. Approval of Previous Meeting** [Minutes](#) – Brandi Gabbard, Chair

## **III. Legislative & Regulatory Issues Updates** – Austin Perez, Staff Executive

### a) [Flood Insurance](#)

Congress must reauthorize the National Flood Insurance Program (NFIP) to continue providing flood insurance after July 31, 2018 and include private market reforms that reduce uncertainty in real estate markets.

NAR supports:

- Reauthorizing and gradually strengthening the NFIP so it is sustainable over the long run;
- Encouraging the development of private market options to offer comparable flood insurance coverage at lower cost than NFIP;
- Providing federal assistance to high-risk property owners, including guaranteed loans, grants and buyouts in order to build to higher standards and keep insurance rates affordable;
- More granularly pricing NFIP policies to better reflect the property's specific risk; and
- Improving flood map accuracy so fewer property owners have to file expensive appeals.

### b) [Health Insurance Reform](#)

For more than a decade prior to the passage of the Affordable Care Act (ACA), NAR surveys indicated

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that approximately 28% - 33% of REALTORS® were uninsured in any given year. Consequently, NAR has long advocated for reforms in the health insurance markets that the self-employed and small employers depend upon for coverage. Among the legislative approaches that NAR has supported are small business health options plans (SHOP), small business health plans (SBHPs) and association health plans (AHPs). NAR also represented the interests of the REALTOR® community during the comprehensive health reform debate and the subsequent ACA rulemaking.

### **IV. Guest Speakers: Natural Disaster Insurance** – Brandi Gabbard, Chair

a) [Nancy Watkins, Principal & Consulting Actuary, Milliman](#)

b) [Dave Evans, Actuary, Milliman](#)

### **V. Guest Speaker: Association Health Plans** – Stan Sieron, Vice Chair of the Health Insurance Working Group

a) [Chris Condeluci, Principal, CC Law & Policy](#)

### **VI. New Business** – Dutch Dechert, Vice Chair

### **VII. Closing Remarks & Adjournment** – Brandi Gabbard, Chair