

Howard Kunreuther
Department of Operations and Information and Decisions
The Wharton School
University of Pennsylvania
Philadelphia, PA 19104-6366

Home: 215-567-2636

E-Mail: kunreuth@wharton.upenn.edu

Work: 215-898-4589

Fax: 215-573-2130

EDUCATION:

9/55 – 6/59 Bates College, A.B. (Major: Economics), Magna Cum Laude

9/59 – 6/63 M.I.T., Ph.D. in Economics (1965)

EXPERIENCE:

Current James G. Dinan Professor; Professor of Decision Sciences and Public Policy;
Co-Director of the Wharton Risk Management and Decision Processes Center

Current Visiting Research Scientist, Earth Institute at Columbia University

Current Research Associate, National Bureau of Economic Research

Current Senior Fellow, Wharton Financial Institutions Center, University of Pennsylvania

1994 – 2010 Cecilia Yen Koo Professor; Professor of Decision Sciences and Public Policy, Wharton

2001 – 2002 Visiting Research Scholar, Earth Institute at Columbia University

1988 – 1989 Program Manager, Decision Risk and Management Science Program,
National Science Foundation

1980 – 1982 Task Leader of Risk Group, International Institute for Applied Systems Analysis

1977 – 1980 Chairman of Decision Sciences Department, Wharton School, University of
Pennsylvania

1972 – 1975 Associate Professor of Decision Sciences, University of Pennsylvania

1970 – 1971 Research Advisor, Pakistan Institute of Development Economics
under Ford Foundation-Yale University Pakistan Project

1966 – 1972 Assistant Professor, Graduate School of Business, University of Chicago

1964 – 1966 Economist of the Institute for Defense Analyses (Economics and Political
Studies Division), Arlington, Virginia

1963 – 1964 Fulbright Scholar at Econometric Institute, Netherlands School of Economics

PRIVATE AND PUBLIC SECTOR RELATED ACTIVITIES

- 2018 FEMA National Advisory Council (NAC), Federal Insurance and Mitigation (FIM) Subcommittee. Presentation. August 2.
- 2018 – present Global Scope Research Lab (GLOB~S), Senior Fellow. GLOB~S is a platform for multi-disciplinary collaboration among scholars, business managers, and policymakers to generate science-based evidence on the drivers and consequences of business internationalization and to translate such evidence into performance- and social-welfare enhancing solutions
- 2017 U.S. Department of the Treasury, Terrorism Risk Insurance Act (TRIA) Advisory Committee on Risk-Sharing Mechanisms. June 9.
- 2016 – 2018 Member of the Steering Committee for Resilient America Community Partnerships.
- 2016 Federal Advisory Committee on Insurance, presentation, May 26.
- 2016 – 2018
2014 – 2016; Technical Mapping Advisory Council (TMAC), FEMA
- 2015 Recipient of the 2015 Shin Research Excellence Award awarded by the Geneva Association and the International Insurance Society (IIS) in recognition of outstanding work on the role of public-private partnerships in mitigating and managing risks.
- 2015 U.S. Congress roundtable, Subcommittee on Economic Development, Public Buildings, and Emergency Management on “The State of Pennsylvania and FEMA Region III are Leaders in Mitigating Disaster Costs and Losses,” May 28
- 2014 – 2017 Assessing Incentives for Uptake and Distributional Consequences of the National Flood Insurance Program (Sloan Foundation)
- 2014 – 2017 National Academies / National Research Council, Roundtable on Risk, Resilience, and Extreme Events. Policy and Global Affairs Division
- 2014 – 2016 National Academies / National Research Council, Committee on Analysis of Costs and Benefits of Reforms to the National Flood Insurance Program”
- 2014 – present Editorial Board, *Journal of Extreme Events*
- 2014 – present Advisory Editor, *Oxford Research Encyclopedia of Natural Hazard Science*.
- 2013 – present New York City Panel on Climate Change
- 2013 – 2017 Editorial Board, *Risk Analysis*

- 2013 Testimony at the U.S. Senate Committee on Small Business & Entrepreneurship’s Roundtable “*Helping Small Business Weather Economic Challenges and Natural Disasters: Review of Legislative Proposals on Access to Capital and Disaster Recovery.*” “Improving Insurance Decisions in the Most Misunderstood Industry.” March 14.
- 2012 – present Editorial Board, *Journal of Financial Perspectives*
- 2012 – present World Bank Advisory Committee, *Strengthening Disaster Risk Assessments to Build Resilience to Natural Disasters.*
- 2012 – present 2013 Synthesis of the National Climate Assessment, United States Global Change Research Program, lead author for the chapter on “Decision Support.”
- 2012 *Copenhagen Consensus 2012*
- 2012 Testimony before the U.S. House of Representatives Small Business Committee, Subcommittee on Economic Growth, Tax and Capital Access, “Oversight of the SBA’s Disaster Assistance Program and Examining Changes Proposed by H.R. 3042 – The Disaster Loan Fairness Act of 2011.” February 16.
- 2011 – present Steering Board of the Leading Practices Exchange of the Risk Response Network, World Economic Forum.
- 2011 – 2015 Intergovernmental Panel on Climate Change (IPCC) Workshop on Socioeconomic Scenarios for Climate Change Impact and Response Assessment. Coordinating lead author, Chapter 2 of the IPCC’s 5th Assessment Report on *Integrated Risk and Uncertainty Assessment of Climate Change Response.*
- 2011 – 2012 Member, World Economic Forum’s Global Agenda Council on *Insurance & Asset Management.*
- 2010 – 2013 Panel on *Increasing National Resilience to Hazards and Disasters*, National Academy of Sciences
- 2008 – present Member, *OECD High-Level Advisory Board on Financial Management of Catastrophes*
- 2010 – 2011 Global Agenda Council on *Humanitarian Assistance 2010*, World Economic Forum
- 2008 – present Panel on *Adapting to the Impacts of Climate Change*, National Academy of Sciences
- 2008 – present Steering Committee Member, *Adapting to Climate Change*, Resources for the Future
- 2008 – present Scientific Advisory Committee, CREATE
- 2008 – present Advisory Group Member, *Foundation Flood Policy Forum on Flood Risk Management*, Association of State Floodplain Managers

2005 – present	Fellow, American Association of the Advancement of Science (AAAS)
2008 – 2009	Co-chair, Global Agenda Council on <i>Innovation and Leadership in Reducing Risks from Natural Disasters</i> , World Economic Forum
2008 – 2009	<i>Resilient Coasts: Reducing Risks and Adapting to Climate Change</i> , Heinz Center for Science, Economics and the Environment
2007 – 2009	Member of the National Earthquake Hazards Reduction Program’s Advisory Committee on Earthquake Hazards Reduction
2005 – 2008	Member of the <i>Committee on Bioterrorism Risk</i> , National Academy of Sciences
2007	Testimony to U.S. House of Representatives, Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises of the House Financial Services Committee, “Examining a Legislative Solution to Extend and Revise the Terrorism Risk Insurance Act.” June 21
2003 – 2005	Member of the National Science Foundation program on NSF Hazard Research Program for Young Faculty Members
2002 – 2005	Member of the National Academies Board on Radioactive Waste Management
2003 – 2004	Member of the Committee on the Economic Benefits of Improved Seismic Monitoring National Research Council
1999 – 2004	Multi-Hazard Mitigation Council (Board Member)
2001	Member of Committee of Visitors for National Science Directorate of Engineering (Division of Civil and Mechanical Systems), April 26-27
2000 – 2002	Member of Heinz Center Panel on Human and Ecological Links to Natural Disasters: Strengthening Coastal Communities
1999 – 2001	Delaware Valley Child Care Council (Board Member)
1999 – 2001	Public Entity Risk Institute (Board Member)
1994 – 2000	National Academy of Sciences' Board on Natural Disasters
1996 – 1998	Participant in National Science Foundation Mentoring Program on Natural Hazards
1993 – 1998	Member of Building Seismic Safety Committee, National Research Council
1994 – 1996	Advisory Panel for the Office of Technology Assessment on Federal Efforts to Reduce Earthquake Damage

1991 IIASA Review Panel, National Science Foundation, November 1991

1990 – 1991 Policy Steering Committee for the CSIS Catastrophic Earthquake Project

1990 “Issues Relating to Earthquake Insurance and Earthquake Hazard Mitigation,” testimony to U.S. House of Representatives (Subcommittee on Policy Research and Insurance of Committee on Banking, Finance, and Urban Affairs), September 12

1990 “Issues Relating to Insurer Liability for Cleaning Up Hazardous Waste Sites,” testimony to U.S. House of Representatives (Subcommittee on Policy Research and Insurance of Committee on Banking, Finance, and Urban Affairs), September 27

1989 – 1990 Consultant to WGBH/NOVA Television Special, “*Living Against the Odds*”

1989 Member of National Academy Advisory Group on Earthquake Economic Issues

1989 – 1991 Member of National Academy Water Sciences and Technology Board

1988 – 1989 Director, Decision Risk and Management Science Program, National Science Foundation

1986 – 1988 Panel Member, Decision Risk and Management Science Program, National Science Foundation

1983 – 1984 Member of National Association of Insurance Commissioner Task Force on Nuclear Risks

1980 Testimony before U.S. Subcommittee on Science and Technology, February

1979 National Science Foundation Flood Hazard Mitigation Study

1979 National Bureau of Standards Building Research and Technology Review Panel

1976 – 1978 Panel Member of National Academy of Sciences – National Research Council Panel on “Socioeconomic Effects of Earthquake Prediction”

1972 – 1976 Consultant to Federal Disaster Assistance Administration

1975 Consultant to UNESCO panel on “Man and the Biosphere”

1974 – 1975 Consultant to National Academy of Sciences – National Research Council Panel on “Public Policy on Earthquake Prediction”

1972 – 1973 Consultant to the Office of Emergency Preparedness, Office of Management and Budget, Disaster Study Task Force for the President

FELLOWSHIPS AND GRANTS RECEIVED

2018-2020	Alfred P. Sloan Foundation: “Understanding and Managing Catastrophic Risk in the 21st Century”
2016-2019	International Institute for Applied Systems Analysis. Farmers and Risk Management: Examining subsidized drought insurance and its alternatives.
2016-2017	Willis Re. NFIP Portfolio Analysis
2015 – present	National Science Foundation: Hazards SEES: Risk Assessment and Risk Management: An Integrated Approach for Responding to Multiple Hazards from Tropical Cyclones in a Changing Climate
2015 – present	Department of Homeland Security/ Univ. of Southern California, National Center for Risk and Economic Analysis of Terrorism Events (CREATE): “The Future of National Flood Insurance Program”
2015 – 2016	Department of Homeland Security: “Critical Infrastructure Resilience Institute: Measuring and Rewarding Resilience”
2015 – 2016	Willis Re: “NFIP Portfolio Analysis”
2013 – 2017	Sandia National Laboratories/U.S. Department of Energy: “PV Adoption Analysis”
2012 – present	U.S. Department of Energy/Penn State University: “Greater Philadelphia Innovation Cluster for Energy Efficient Buildings – Economic Policy and Behavior Factors Influencing Building Energy Consumption”
2011 – present	National Science Foundation: “Collaborative Research: Type 1 Assessing High Impact Weather Response to Climate Variability and Change Utilizing Extreme Value Theory”
2010 – present	Department of Homeland Security/University of Southern California: “Enhancing Post-Disaster Economic Recovery: The Case of Flood Insurance”
2007 – 2015	National Science Foundation/Carnegie Mellon University: DMUU: Center on Climate Decision Making
2009 – 2011	World Bank: “Determining the Attractiveness of Alternative Risk Reducing Measures for Structures, Crops and Infrastructure in Hazard-Prone Areas”
2008 – 2010	Federal Emergency Management Agency: “Preparedness Policy, Planning and Analysis Division in the National Preparedness Directorate, U.S. Department of Homeland Security”
2005 – 2008	National Science Foundation: “DRU: Network Structure, Behavioral Considerations and Risk Management in Interdependent Security Games” Co-Principal Investigator
2002 – 2004	National Science Foundation: “Understanding and Improving Protective Decision Making.” Co-Principal Investigator

1993 – 2006	EPA cooperative agreement on “Implementing the Clean Air Act” with faculty associated with the Wharton Risk Management and Decision Processes Center
1997 – 2002	“Assessing and Managing Catastrophic Risks” a joint project with the Financial Institutions Center
1998 – 2000	National Science Foundation: “Role of Insurance and Other Policy Instruments in Managing Catastrophic Risks”
1997 – 1998	University of Washington/National Science Foundation: “Collaborative Study of Analogs to Earthquake Mitigation”
1996 – 1996	National Science Foundation: “Cost-Benefit Analysis Workshop” Co-Principal Investigator
1996 – 1996	U.S. Environmental Protection Agency: “Chemical Accident Investigation and the OECD’s Risk Assessment Terminology Project”
1994 – 1998	National Science Foundation: “The Role of Insurance and Regulations in Dealing with Natural Hazards.” Principal Investigator
1987 – 2003	State of Nevada: “Socioeconomic Impacts of Siting High Level Radioactive Waste Repository”
1994 – 1994	Office of the Nuclear Waste Negotiator: “Past Siting Experiences with Waste Storage Facilities”
1991 – 1994	William and Flora Hewlett Foundation: “Linking Descriptive Analysis with Policy Analysis for Dealing with Environmental Problems” Principal Investigator
1988 – 1991	National Science Foundation: “The Role of Insurance, Compensation, Regulation, and Protective Behavior in Decision making About Risk and Misfortune.” Co-Principal Investigator
1987 – 1989	National Science Foundation: “Low Bid Auctions with Benefit-Sharing for Noxious Facility Siting.” Co-Principal Investigator
1984 – 1985	National Science Foundation: “The Role of Compensation and Negotiation in Siting Hazardous Waste Facilities.” Co-Principal Investigator
1982 – 1983	National Science Foundation: “Misinformation and Decision Processes in Insurance Markets.” Co-Principal Investigator
1976 – 1977	National Science Foundation: "Mitigation and Recovery from Natural Hazards" Co-Principal Investigator
1973 – 1976	National Science Foundation: “Reducing Losses from Selected Natural Hazards, Role of Public and Private Sectors,” Co-Principal Investigator
1972	Ford Foundation Summer Study Award: “Decision Making by Firms in Developing Countries”
1963 – 1964	Fulbright Scholar, Econometric Institute, Netherlands

HONORARY AND PROFESSIONAL SOCIETIES

American Association of the Advancement of Science: AAAS Fellow, 2005

Society for Risk Analysis: Distinguished Achievement Award, 2001

Society for Risk Analysis: Elected Fellow 1992; Outstanding Service Award, 1990; Treasurer, 1983-1985

Phi Beta Kappa

American Economic Association

The Institute of Management Sciences, Associate Editor, 1974 – 1980; Council Member, 1989 – 1991

Risk Analysis, Associate Editor, 1984 – present

Risk Abstracts, Board of Editors, 1984 – present

Journal of Risk and Uncertainty, Associate Editor, 1987 – present

Journal of Regulatory Economics, Associate Editor, 1988 – 1998

Mass Emergencies, Associate Editor, 1977 – 1981

TEACHING AWARDS

1983 Wharton Graduate Teaching Excellence Award

1980 Western Electric Fund Award, with Paul Schoemaker and Paul Kleindorfer, for the program “Decision Sciences Applied to University Problems.” The award is given annually for outstanding achievements in the area of educational innovation in undergraduate education for business administration.

PUBLICATIONS

Books and Monographs

The Future of Risk Management (ed., with Robert Meyer and Erwann Michel-Kerjan). University of Pennsylvania Press (forthcoming 2019).

Behavioral Economics of Multiperiod Insurance Purchasing Behavior: The Role of Emotions (with Mark Pauly). Foundations and Trends® in Microeconomics: Vol. 12, No. 2, pp 109–201. DOI: 10.1561/07000000069. Boston: Now Publishers (2018).

Mastering Catastrophic Risk: How Companies Cope with Disruption (with Michael Useem). Oxford University Press (2018).

The Ostrich Paradox: Why We Underprepare for Disasters (with Robert Meyer). Wharton Digital Press, (2017).

Leadership Dispatches: Chile’s Extraordinary Comeback from Disaster (with Michael Useem and Erwann Michel-Kerjan). Stanford University Press (2015).

- Insurance and Behavioral Economics: Improving Decisions in the Most Misunderstood Industry* (with Mark Pauly and Stacey McMorrow). New York: Cambridge University Press (2013).
- Learning from Catastrophes: Strategies for Reaction and Response* (with Michael Useem). Upper Saddle River, NJ: Wharton School Publishing (2010).
- At War with the Weather: Managing Large-Scale Risks in a New Era of Catastrophes* (with Erwann Michel-Kerjan) (2009, 2011). Cambridge: MIT Press. (Winner of the 2011 Kulp-Wright Book Award, presented annually by the American Risk and Insurance Association (ARIA) to the author of a book considered to be the most influential text published on the economics of risk management and insurance.)
- On Risk and Disaster: Lessons Learned from Hurricane Katrina* (with Ronald Daniels and Donald Kettl). Philadelphia: University of Pennsylvania Press (2006).
- TRIA and Beyond* (with Neil Doherty, Esther Goldsmith, Scott Harrington, Paul Kleindorfer, Erwann Michel-Kerjan, Mark Pauly, Irv Rosenthal, and Peter Schmeidler) Wharton Risk Center. (2005).
- Catastrophe Modeling: A New Approach to Managing Risk* (with Patricia Grossi and Chandu Patel, eds.). Boston: Kluwer Academic Publishers (2005).
- Risk Analysis for Extreme Events: Economic Incentives for Reducing Future Losses* (with Robert Meyer and Christophe van den Bulte). (2004, October). National Institute of Standards and Technology GCR 04-871, www.bfrl.nist.gov/oea/oea.html.
- Economics of Natural Disasters* (with Adam Rose, ed.) Cheltenham, UK: Edward Elgar Publishing (2004).
- Accident Precursors: Averting Accidents with Foresight* (with James Phimister and Vicki Bier). National Research Council (2004, July).
- Risk, Media, and Stigma: Understanding Public Challenges to Modern Science and Technology* (with James Flynn and Paul Slovic, eds.). London: Earthscan (2001).
- Wharton on Making Decisions* (with Stephen J. Hoch and Robert E. Gunther). New York: John Wiley & Sons, Inc. (2001).
- Paying the Price: The Status and Role of Insurance Against Natural Disasters in the United States* (with Richard Roth, Sr., eds.). Washington, DC, Joseph Henry Press (1998).
- Managing Environmental Risk Through Insurance* (with Paul K. Freeman). Washington, DC: American Enterprise Institute, and Boston: Kluwer Academic Publishers (translated into Japanese) (1997).
- Energy, Environment and the Economy: Asian Perspectives* (with Paul R. Kleindorfer and David S. Hong) (eds.). Cheltenham: Edward Elgar Publishing Limited (1996).
- The Dilemma of Siting a High-Level Radioactive Waste Repository* (with Doug Easterling). Boston: Kluwer Academic Publishers (1995).
- Decision Sciences, An Integrated Perspective* (with Paul Kleindorfer and Paul Schoemaker). Cambridge University Press (1993).
- International Trade in Insurance* (with Mark Pauly). Irwin Publishers (1990).

Integrating Insurance and Risk Management Strategies for Hazardous Wastes (with Rajeev Gowda) (eds.). Boston: Kluwer Academic Publishers (1990).

Insuring and Managing Hazardous Risks: From Seveso to Bhopal and Beyond (with Paul Kleindorfer) (eds.). Berlin: Springer-Verlag (1987).

Risk Analysis and Decision Processes: The Siting of LEG Facilities in Four Countries (with J. Linnerooth, J. Lathrop, H. Atz, C. Mandl, S. MacGill, M. Schwartz, M. Thompson). Berlin: Springer-Verlag (1983).

Market Equilibrium with Private Knowledge: An Insurance Example (with Mark Pauly). Philadelphia: University of Pennsylvania Press (1982).

Risk: A Seminar Series (ed.). IIASA (1982).

The Risk Analysis Controversy (with E. Lay) (eds.). Berlin: Springer-Verlag (1982).

Behavioral Determinants of Market Failure: The Case of Disaster Insurance (with Ralph Ginsberg). Philadelphia: University of Pennsylvania Press (1978).

Disaster Insurance Protection: Public Policy Lessons (with R. Ginsberg, L. Miller, P. Sagi, P. Slovic, B. Borkan, and N. Katz). Wiley Interscience (1978).

An Interactive Modeling System for Disaster Policy Analysis (with Lepore, Miller, Vinso, Wilson, Borkan, Duffy, and Katz). Boulder: Institute for Behavioral Science (1978).

Recovery from Natural Disasters: Insurance or Federal Aid? Washington: American Enterprise Institute for Public Policy Research (1973).

The Economics of Natural Disasters: Implications for Federal Policy, with D. Dacy. New York: The Free Press, MacMillan. (1969). Winner of the 1971 Elizur Wright Award for the publication that made “the most significant contribution to the literature of insurance.”

Published Papers

“Assessing community resilience: mapping the community rating system (CRS) against the 6C-4R frameworks” (with Ajita Atreya). *Environmental Hazards*. 2018.
<https://doi.org/10.1080/17477891.2018.1549970>

“The Critical Role of Markets in Climate Change Adaptation” (Sarah Anderson, UCSB; Terry L. Anderson, Hoover; Alice C. Hill, Hoover; Matthew E. Kahn, USC and NBER; Howard Kunreuther, U Penn and NBER; Gary D. Libecap, UCSB and NBER; Hari Mantripragada, Pitt; Pierre Mérel, UCD; Andrew J. Plantinga, UCSB; and V. Kerry Smith, ASU and NBER). *Climate Change Economics* (in press).

“Improving the National Flood Insurance Program.” *Behavioural Public Policy*. 2018.
doi:10.1017/bpp.2018.26.

“Pricing storm surge risks in Florida: Implications for determining flood insurance premiums and evaluating mitigation measures” (with Marilyn Montgomery). *Risk Analysis* DOI: 10.1111/risa.13127 (2018).

“Tornado Damage Mitigation: Homeowner Support for Enhanced Building Codes in Oklahoma” (with JT Ripberger, H Jenkins-Smith, CL Silva, J Czajkowski and K Simmons. *Risk Analysis*, (2018). doi.org/10.1111/risa.13131.

“Reauthorizing the National Flood Insurance Program.” *Issues in Science and Technology*, journal of the National Academies of Science. Spring 2018, 34(3):37-50

“All-Hazards Homeowners Insurance: Challenges and Opportunities.” *Risk Management and Insurance Review*, 2018, Vol. 21, Issue 1.

“Risk Management Roles of the Public and Private Sector” (with Carolyn Kousky). *Risk Management and Insurance Review*, 2018, Vol. 21, Issue 1.

“A Successful (Yet Somewhat Untested) Case of Disaster Financing: Terrorism Insurance under TRIA, 2002-2020” (with Erwann Michel-Kerjan). *Risk Management and Insurance Review*, 2018, Vol. 21, Issue 1.

“Structure Specific Flood Risk Based Insurance: Proof of Concept and Preliminary Analysis” (with, John Dorman, Scott Edelman, Chris Jones, Marilyn Montgomery, and John Sperger). *Journal of Extreme Events* 1750011 (21 pages) DOI: 10.1142/S2345737617500117.

“Dynamic Insurance Decision-Making for Rare Events: The Role of Emotions” (with Mark Pauly) *Geneva Papers on Risk Insur Issues Pract* (2017). pp 1-21.

“Preparing for extreme events.” *Enterprise Risk Magazine*, Institute of Risk Management. Autumn 2017.

“Bottom Up Climate Policies” (with Geoffrey Heal). *Climatic Change*, forthcoming.

“[Integrating human behavior dynamics into flood disaster risk assessment.](#)” (Aerts, J.C.J.H., Botzen, W.J.W., Clarke, K.C., Cutter, S., Hall, J., Merz, B., Michel-Kerjan, E., Mysiak, J., Surminski, S., Kunreuther, H.) *Nature Climate Change*, 8: 193-199. 2018.

“Optimal house elevation for reducing flood-related losses” (with Siyuan Xian and Ning Lin) (2017). *Journal of Hydrology* 548 (2017): 63-74. <https://doi.org/10.1016/j.jhydrol.2017.02.057>

“Testing the scenario hypothesis: An experimental comparison of scenarios and forecasts for decision support in a complex decision environment.” Gong, M., Lempert, R., Parker, A., Mayer, L.A., Fischbach, J., Sisco, M., Mao, Z., Krantz, D.H. and Kunreuther, H. 2017. *Environmental Modelling & Software*, 91, pp.1 35-155.

“Behavioral Science Tools for Energy and Environmental Policy” (with Erez Yoeli, David V. Budescu, Amanda R. Carrico, Magali A. Delmas, J. R. DeShazo, Paul J. Ferraro, Hale A. Forster, Howard Kunreuther, Rick P. Larrick, Mark Lubell, Ezra M. Markowitz, Bruce Tonn, Michael P. Vandenberg, and Elke U. Weber). 2017. *Behavioral Science & Policy* (accepted)

“The Role of Public and Private Insurance in Reducing Losses from Extreme Weather Events and Disasters” (with Rosemary Lyster). *Asia Pacific Journal of Environmental Law*. Vol. 19, 2016, pp. 29-54.

“Understanding the effects of past flood events and perceived and estimated flood risks on individuals' voluntary flood insurance purchase behavior” (with Wanyun Shao, Siyuan Xian, Ning Lin, Nida Jackson, Kirby Goidel) *Water Resources* (2016) <http://dx.doi.org/10.1016/j.watres.2016.11.021>.

“Political affiliation affects adaptation to climate risks: Evidence from New York City” (with W. J. Wouter Botzen, Howard Kunreuther, Hans de Moel, Jeroen C. J. H. Aerts) *Climatic Change* (2016) DOI 10.1007/s10584-016-1735-9.

“[Enhancing Post-Disaster Economic Resilience: Public-Private Partnership for Insuring Terrorism](#)” (with Erwann Michel-Kerjan) in: *Improving Homeland Security Decisions*. Cambridge University Press (eds. A. Abbas, M. Tambe, D. von Winterfeldt) 2017.

“Reducing Losses from Catastrophes: Role of Insurance and Other Policy Tools.” *Environment: Science and Policy for Sustainable Development*, 58:1, 30-37. DOI: 10.1080/00139157.2016.1112166.

“Divergence between Individual Perceptions and Objective Indicators of Tail Risks: Evidence from Floodplain Residents in New York City” (with W.J.W. Botzen and E. Michel-Kerjan). *Judgment and Decision Making*, 10(4):365-385.

“Affordability of the National Flood Insurance Program: Application to Charleston County, South Carolina” (with W. Zhao and J. Czajkowski). *Natural Hazards Review*, 17(1). 10.1061/(ASCE)NH.1527-6996.0000201, 04015020.

“The Role of Insurance in Reducing Losses from Extreme Events: The Need for Public-Private Partnerships.” (2015) *Geneva Papers on Risk and Insurance*. 1018-5895/15, 2015 (pp. 1-22). Recipient of the 2015 Shin Award from the Geneva Papers and the International Insurance Society.

“Behavioral economics and insurance: Principles and solutions” (with Mark Pauly) in: *Ins. Law & Econ. Handbook* (ed. P. Siegelman and D. Schwarcz). Elgar.

“Demand for Fixed-Price Multi-Year Contracts: Experimental Evidence from Insurance Decisions” (with Erwann Michel-Kerjan). (2015) *Journal of Risk and Uncertainty* 51(2): 171-194.

“Cautious Defection: Group Representatives Cooperate and Risk Less than Individuals” (with Pavel Atanasov). *Journal of Behavioral Decision Making*. 15 MAY 2015, DOI: 10.1002/bdm.1880

“Could Flood Insurance be Privatized in the United States? A Primer” (with Erwann Michel-Kerjan and Jeffrey Czajkowski). *The Geneva Papers on Risk and Insurance*, (2015) 40, 179–208.

“Troubled Waters: The National Flood Insurance Program in Historical Perspective” (with Scott Gabriel Knowles). *Journal of Policy History* (2014). Volume 26, Special Issue 03, 2014. pp 327-353.

“Addressing Affordability in the National Flood Insurance Program” (with Carolyn Kousky). *Journal of Extreme Events*, Vol. 1, No. 1 (2014) 1450001 (28 pages).

“Punishment and Cooperation in Stochastic Social Dilemmas” (with Erte Xiao). *Journal of Conflict Resolution* (in press)

“Integrated Risk and Uncertainty Assessment of Climate Change Response Policies” (Howard Kunreuther, Shreekant Gupta, Valentina Bosetti, Roger Cooke, Varun Dutt, Minh Ha-Duong, Hermann Held, Juan Llanes-Regueiro, Anthony Patt, Ekundayo Shittu, Elke Weber.) *Intergovernmental Panel on Climate Change*, Assessment Report 5, Working Group 3, Chapter 2. April 2014.

“Aiding Decision-Making to Reduce the Impacts of Climate Change” (with Elke U. Weber). *Journal of Consumer Policy* (2014), 10.1007/s10603-013-9251-z.

“Corporate Demand for Insurance: New Evidence from the U.S. Terrorism and Property Markets” (with Erwann Michel-Kerjan and Paul Raschky). *Journal of Risk and Insurance* 82(3): 505–530 (2015). DOI: 10.1111/jori.12031

“The Role of Subsidies in Coordination Games with Interconnected Risk” (with Min Gong, Geoff Heal, David Krantz, and Elke Weber). *Journal of Behavioral Decision Making*, 27(5):395-407. DOI: 10.1002/bdm.1816, February 2014.

“A Framework for Computational Strategic Analysis: Applications to Iterated Interdependent Security Games” (with Yevgeniy Vorobeychik and Steven Kimbrough). *Computational Economics*, March 2014. DOI 10.1007/s10614-014-9431-1.

“Economics of Catastrophe Risk Insurance” (with E. Michel-Kerjan) In: Mark J. Machina, W. Kip Viscusi, editors: *Handbook of the Economics of Risk and Uncertainty*, Vol. 1, Oxford: North Holland, 2014, pp. 651-699, ISBN. 978-0-444536853.

"Managing Catastrophic Risks through Redesigned Insurance: Challenges and Opportunities." (Howard Kunreuther and Erwann Michel-Kerjan). Chapter 19 in: *Handbook of Insurance*. G. Dionne, (ed.) 2nd ed. 2013, XXVI, pp. 517-546.

"Behavioral Economics and Insurance: Principles and Solutions." (Howard Kunreuther and Mark Pauly). Forthcoming. In *Research Handbook in the Law & Economics of Insurance* (D. Schwarcz and P. Siegelman, eds.) (Edw. Elgar: 2014).

"Why do Groups Cooperate More than Individuals to Reduce Risks?" (with Min Gong and Jon Baron). *Theory and Decision*, 75(1): 101-116. 2013.

“Making America More Resilient toward Natural Disasters: A Call for Action” (with Erwann Michel-Kerjan, and Mark Pauly), *Environment Magazine*, July/August 2013.

“An Economic Analysis of Climate Adaptations to Hurricane Risk in St. Lucia” (with Chieh Ou-Yang and Erwann Michel-Kerjan) *Geneva Papers on Risk and Insurance Special Issue on Disaster Reduction and Extreme Events* R I-Iss P 38: 521-546; doi:10.1057/gpp.2013.18.

“Catastrophe Model Based Quantification of Riverine and Storm Surge Flood Risk in Texas” (with Jeffrey Czajkowski and Erwann Michel-Kerjan). *Risk Analysis*, 33(12):2092-2110, December 2013.

“Managing Catastrophic Risk” (with Geoffrey Heal). *Encyclopedia of Energy, Natural Resources and Environmental Economics* (ed.) J. Shogren, Elsevier, Vol. 3, pp 52–592013.

“Policy Options for Reducing Losses from Natural Disasters: Allocating \$75 billion” (with E. Michel-Kerjan). In: *Global Problems, Smart Solutions: Costs and Benefits*. Cambridge University Press (in press).

“Managing Catastrophic Risks through Redesigned Insurance: Challenges and Opportunities” (with Erwann Michel-Kerjan), In: *Handbook of Insurance*. G. Dionne (ed.), Springer Science + Business Media, 2013, pp 517-546. http://link.springer.com/chapter/10.1007/978-1-4614-0155-1_19.

“Risk Management and Climate Change” (with Geoffrey Heal, Myles Allen, Ottmar Edenhofer, Christopher B. Field, Gary Yohe). *Nature Climate Change*, Vol. 3, 447-450 (2013). DOI: 10.1038/NCLIMATE1740.

“Insuring Climate Catastrophes in Florida: An Analysis of Insurance Pricing under Various Scenarios of Climate Change and Adaptation Measures” (with Erwann Michel-Kerjan and Nicola Ranger). *Climatic Change* (Volume 118, Issue 2, pp 339-354). 2013.

“Catastrophe Risk Models for Evaluating Disaster Risk Reduction Investments in Developing Countries” (with Michel-Kerjan, E., Hochrainer-Stigler, S., Linnerooth-Bayer, J., Mechler, R., Muir-Wood, R., Ranger, N., Vaziri, P., Young, M.). *Risk Analysis* 33(6): 984–999, June 2013). DOI: 10.1111/j.1539-6924.2012.01928.x

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