

# Harnessing the Potential of Disaster Insurance

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Carolyn Kousky is Executive Director of the Wharton Risk Management and Decision Processes Center at the University of Pennsylvania. Dr. Kousky's research has examined multiple aspects of disaster insurance markets, the National Flood Insurance Program, federal disaster aid, and policy responses to potential changes in extreme events with climate change. She has published numerous articles, reports, and book chapters on the economics and policy of natural disasters and disaster insurance markets, and is routinely cited in media outlets including NPR, *The New York Times*, *The Washington Post*, and CBS News, among others. She is the recipient of the X International Julio Castelo Matrán Insurance Award from the Fundación MAPFRE on behalf of the Policy Incubator and the 2013 Tartufari International Prize from the Accademia Nazionale dei Lincei. Dr. Kousky is a member of FEMA's Technical Mapping Advisory Committee. She is a University Fellow at Resources for the Future. She has a BS in Earth Systems from Stanford University and a PhD in Public Policy from Harvard University.