

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

Home: 215-567-2636

E-Mail: kunreuther@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

- 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 – present Technical Mapping Advisory Council (TMAC), Federal Emergency Management Agency
- 2014 – present Assessing Incentives for Uptake and Distributional Consequences of the National Flood Insurance Program (Sloan Foundation)
- 2014 – present 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 “Improving Insurance Decisions in the Most Misunderstood Industry.” 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.*” 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 “Oversight of the SBA’s Disaster Assistance Program and Examining Changes Proposed by H.R. 3042 – The Disaster Loan Fairness Act of 2011.” Testimony before the **U.S. House of Representatives Small Business Committee**, Subcommittee on Economic Growth, Tax and Capital Access, 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 *Innovation and Leadership in Reducing Risks from Natural Disasters*, World Economic Forum
- 2008 – 2009 *Resilient Coasts: Reducing Risks and Adapting to Climate Change*, 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 *Committee on Bioterrorism Risk*, National Academy of Sciences

- 2007 “Examining a Legislative Solution to Extend and Revise the Terrorism Risk Insurance Act.” Testimony to **U.S. House of Representatives**, Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises of the House Financial Services Committee, 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 Related 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

2015-2016	Department of Homeland Security: “Critical Infrastructure Resilience Institute: Measuring and Rewarding Resilience”
2015	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	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

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 McMorro). 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/oe/oe.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).

“Challenges in Risk Assessment and Management” (with Paul Slovic) (eds.). *Annals of American Academy of Political and Social Science*. (1996, May).

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).

Edited special issue of *Journal of Risk and Uncertainty* (with Colin Camerer) on “Making Decisions about the Liability in Insurance,” (December 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

“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) 51(2) at *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 Privatised 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, Shreekanth 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

“Improving Insurance Decision Making” (with Mark Pauly), *RegBlog* - University of Pennsylvania Law School, March 4, 2013.

“Protective measures, personal experience, and the affective psychology of time” (with Ellen Peters, Namika Sagara, Paul Slovic, Dan R. Schley) *Risk Analysis*, Vol. 32, No. 12 (2012).

“Overcoming Decision Biases to Reduce Losses from Natural Catastrophes” (with Robert Meyer and Erwann Michel-Kerjan), *Behavioral Foundations of Policy*, E. Shafir (ed.) Princeton University Press (2013).

“Single-Year and Multi-Year Insurance Policies in a Competitive Market” (with Paul R. Kleindorfer and Chieh Ou-Yang), *Journal of Risk and Uncertainty*, 45(1):45-78. 2012

“Does Private Insurance Reduce Environmental Accidents?” (with Haitao Yin and Matthew W. White). *Regulation. The Cato Review of Business and Government*. 35(2): 36-46, August 2012.

“Policy Tenure under the National Flood Insurance Program,” (with Erwann Michel-Kerjan and Sabine Lemoyne de Forges). *Risk Analysis* (2012) 32(4): 644-658. DOI: 10.1111/j.1539-6924.2011.01671.x

“Tipping Climate Negotiations” (with Geoffrey Heal). In: *Climate Change and Common Sense: Essays in Honour of Tom Schelling*. R. Hahn and A. Ulph (eds.) Oxford University Press (2012).

“Redesigning Flood Insurance” (with Erwann Michel-Kerjan), *Science*, Vol. 333, July 22, 2011.

“Protecting Against Low Probability Disasters: The Role of Worry” (with Christian Schade and Philipp Koellinger) *Journal of Behavioral Decision Making*, 25(5): 534–543 December 2012

“Guaranteed Renewability Uniquely Prevents Adverse Selection in Individual Health Insurance” (with Mark Pauly, Kai Menzel, and Richard A. Hirth). *Journal of Risk and Uncertainty*. (2011) 43:127–139.

“Reducing the Risks of Catastrophes” *NBER Reporter 2011*, Number 1: Research Summary. January, 2011.

“Is Imprecise Knowledge Better than Conflicting Expertise? Evidence from Insurers’ Decisions in the United States” (with Laure Cabantous, Denis Hilton, and Erwann Michel-Kerjan). *Journal of Risk and Uncertainty*, 42(3): 211-232.

“Can Environmental Insurance Succeed Where Others Fail? Conceptual Framework & The Case Of Underground Storage Tanks” (with Haitao Yin and Alexander Pfaff). *Risk Analysis*, 2011. 31(1): 12-24.

“A policy maker's dilemma: Preventing terrorism or preventing blame” (with Peter McGraw and Alexander Todorov). *Organizational Behavior and Human Decision Processes* 115 (2011) 25–34.

- “Long-Term Property Insurance” (with Dwight Jaffee and Erwann Michel-Kerjan). *Journal of Insurance Regulation* 2010 Issue, (29)7: pp. 167-187. (Winner of the 2010 Spencer L. Kimball Article Award.)
- “Procedures for Dealing with Transboundary Risks in Siting Noxious Facilities” In: *Facility Siting in the Asia-Pacific Perspectives on Knowledge Production and Utilisation*” Kin Che Lam, Hayden Lesbirel and Tung Fung (eds.), Hong Kong, Chinese University Press (2012)
- “Risk-Based Pricing and Risk-Reducing Effort: Does the Private Insurance Market Reduce Environmental Accidents?” (with Haitao Yin and Matthew White), *Journal of Law & Economics*, Vol. 54, No. 2 (May 2011), pp. 325-363
- “Costs (economic) of natural hazards and disasters,” (with E. Michel-Kerjan) In: P. Bobrowsky (ed.) *Encyclopedia of Natural Hazards*, Springer (September 2011)
- "Market and Government Failure in Insuring and Mitigating Natural Catastrophes: How Long-Term Contracts Can Help" (with E. Michel-Kerjan) in *The Economics of Natural and Unnatural Disasters*. (W. Kern (ed.), Kalamazoo, MI: Upjohn Institute Press (2010)
- “Market and Government Failure in Insuring and Mitigating Natural Catastrophes: How Long-Term Contracts Can Help” (with E. Michel-Kerjan) in *Public Insurance and Private Markets*, Jeffrey R. Brown, (ed.), AEI Press (2010).
- “Reflections and Guiding Principles for Dealing with Societal Risks.” In: *The Irrational Economist: Overcoming Irrational Decisions in a Dangerous World*, E. Michel-Kerjan and P. Slovic, (eds.) New York, PublicAffairs Books, 2010.
- “Insuring Against Catastrophes” (with Mark Pauly) in *The Known, the Unknown and the Unknowable in Financial Risk Management*, F. X. Diebold, N. Doherty, and R. Herring (eds.), Princeton: Princeton University Press. 2010
- Social Reinforcement: Cascades, Entrapment and Tipping” (with Geoffrey Heal). *American Economic Journal: Microeconomics*, Vol. 2, No. 1, February 2010 (pp. 86-99)
- “Environmental Assets & Liabilities: Dealing with Catastrophic Risks” (with Geoffrey Heal). In: *Measuring and Managing Federal Financial Risk*, D. Lucas (ed.) University of Chicago Press (2010)
- “Group Cooperation under Uncertainty” (with Min Gong and Jonathan Baron), *Journal of Risk and Uncertainty* Vol. 39, Number 3, December, 2009
- “Bayesian Analysis of Deterministic and Stochastic Prisoner’s Dilemma Games” (with Gabriel Silvasi, Eric T. Bradlow, and Dylan Small). *Judgment and Decision Making*, Vol. 4, No. 5, August 2009, pp. 363–384.
- “The Development of New Catastrophe Risk Markets (with Erwann Michel-Kerjan), *Annual Review of Resource Economics*, 2009, Vol. 1, Issue 1, pp. 119-139

“The Weakest Link: Risk Management Strategies for Dealing with Interdependencies.” In: *The Network Challenge: New Competencies and Strategies for an Interlinked World*, Paul R. Kleindorfer and Yoram Wind (eds.), Wharton School Publishing, Upper Saddle River, NJ: 2009.

“Has the Time Come for Comprehensive Natural Disaster Insurance?” Reprinted in *Disaster Insurance*, Institute of Chartered Financial Analysts of India (Icfai) University Press, August 2008.

“Reducing the Impact of Natural Disasters: The Insurance and Mitigation Challenge”, “A New Era of Large-scale Natural Disasters”; “The Role of Cost-Benefit Analysis in Evaluating Mitigation Measures for Natural Disasters”; “Risk Perception and Choice in Homeowners Adoption of Mitigation Measures: The Need For Long-term Contracts” (with Erwann Michel-Kerjan), Book chapters in Organization for Economic Cooperation and Development (OECD) publication.

“A Theoretical Framework for Goal-Based Choice and for Prescriptive Analysis” (with K. Carlson, et al.), *Marketing Letters*, 19(3), 241-254.

“Long-Term Insurance for Reducing Losses from Catastrophic Risks.” *Social Research*. 75:3: 905-930.

“Catastrophe Insurance: Challenges for the U.S. and Asia,” in *Asian Catastrophe Insurance*, Risk Books, a Division of Incisive Financial Publishing Ltd: London (2008).

“Adverse selection,” “Correlated risks and insurance,” “Hazards insurance: A brief history,” “Insurability conditions,” “Insurance: Basic concepts,” and “Moral hazard” in *Encyclopedia of Quantitative Risk Assessment*, John Wiley & Sons (July 2008).

“Comprehensive disaster insurance: will it help in a post-Katrina world?” in *Natural Disaster Analysis After Hurricane Katrina: Risk Assessment, Economic Impacts and Social Implications* (edited by Harry W. Richardson, Peter Gordon and James E. Moore II) Edward Elgar Publishing, Ltd. (July 2008).

“Reflections on U.S. Disaster Insurance Policy for the 21st Century,” in *Risking House and Home: Disasters, Cities, Public Policy*, John M. Quigley and Larry A. Rosenthal, (eds.), Berkeley: Berkeley Public Policy Press (2008).

“Self-protection and insurance with interdependencies,” (with Alexander Muermann) *Journal of Risk and Uncertainty* (2008) 36:103–123.

“Insurance and risk mitigation: lessons from natural catastrophe insurance in the United States,” in *Global Risks Report 2008*, World Economic Forum, Davos, January, 2008.

“An Empirical Analysis of the Terrorism Risk Insurance Act (TRIA),” (with E. Michel-Kerjan) in Harry W. Richardson, Peter Gordon, and James E. Moore II (eds.), *The Economic Costs And Consequences of Terrorism*, Elgar Publishing. (2007).

“Operations Risk Management: Overview of Paul Kleindorfer’s Contributions,” (with Morris Cohen), in *Production and Operations Management*, Vol. 16, No. 5, September-October 2007, pp. 525-541.

“Modeling Interdependent Risks” (with Geoffrey Heal), in *Risk Analysis*, Vol. 27, No. 3, 2007. pp. 621-634.

“Climate Change, Insurability, and Liability” (with Erwann Michel-Kerjan), *University of Pennsylvania Law Review*, Vol. 155, No. 6, June 2007, pp. 1795-1842.

“Goals and Plans in Decision Making” (with David Krantz), in *Judgment and Decision Making*, Vol. 2, No. 3, June 2007, pp. 137-168.

“You Can Only Die Once: Interdependent Security in an Uncertain World” (with Geoffrey Heal), in *The Economic Impacts of Terrorist Attacks*, edited by H.W. Richardson, P. Gordon, and J.E. Moore, III, Northampton, MA: Edward Elgar Publishers, 2006. pp 35-56.

“Looking Beyond TRIA: A Clinical Examination of Potential Terrorism Loss Sharing” (with Erwann Michel-Kerjan), in *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, P. Auerswald, L. Branscomb, T. LaPorte, and E. Michel-Kerjan, New York: Cambridge University Press, 2006.

“Interdependent Security in Interconnected Networks” (with Geoffrey Heal, Michael Kearns, and Paul Kleindorfer), in *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, P. Auerswald, L. Branscomb, T. LaPorte, and E. Michel-Kerjan, New York: Cambridge University Press, 2006.

“Rules Rather than Discretion: Lessons from Hurricane Katrina,” (with Mark Pauly) in *Journal of Risk and Uncertainty*, Vol. 33, No. 1-2, Sept 2006.

“Risk and Reaction: Dealing with Interdependencies,” *Harvard International Review*, Vol. 28 (3) “*Global Catastrophe: To Predict and Prevent*,” Fall 2006.

“Modeling the ‘Pseudodeductible’ in Insurance Claims Decisions” (with Michael Braun, Peter S. Fader, and Eric T. Bradlow). *Management Science*, Vol. 52, No. 8, August 2006.

“New Catastrophe Models for Hard Times” (with Patricia Grossi). *Contingencies*, March/April 2006.

“Disaster Mitigation and Insurance: Learning from Katrina.” *ANNALS, AAPSS*, 604, March 2006.

“Has the Time Come for Comprehensive Natural Disaster Insurance?” In *On Risk and Disaster: Lessons from Hurricane Katrina*, Ronald J. Daniels, Donald F. Kettl and Howard C. Kunreuther (eds.), Philadelphia: University of Pennsylvania Press, 2006.

“Mandating Insurance and Using Private Inspections to Improve Environmental Management” (with Shelley Metzenbaum and Peter Schmeidler), published in *Leveraging the Private Sector: Management-Based Strategies for Improving Environmental Performance*. Resources for the Future Press (2006).

“Terrorism Insurance 2005. Where Do We Go From Here?” (with Erwann Michel-Kerjan), *Regulation Magazine, The CATO Institute*, Washington, DC, Spring 2005.

“Interdependencies within an Organization” (with Geoffrey Heal), published in *Organizational Encounters with Risk*, B. Hutter and M. Powers (eds.). Cambridge University Press, 2005.

- “IDS Models of Airline Security” (with Geoffrey Heal). *Journal of Conflict Resolution* (2005).
- “TRIA and Beyond: Where Do We Stand” (with Erwann Michel-Kerjan). *Regulation* (2005).
- “Policy Watch: Challenges for Terrorism Risk Insurance in the United States” (with Erwann Michel-Kerjan). *Journal of Economic Perspectives* 18(4): 201-214, Fall 2004.
- “Terrorism Risk Models” (with Erwann Michel-Kerjan and Beverly Porter). In *Reinsurance 2004: The Critical Issues for the World’s Markets*, pp.11-12, April 2004.
- “Neglecting Disaster: Why Don’t People Insure Against Large Losses?” (with Mark Pauly). *Journal of Risk and Uncertainty*, 28:5-21, 2004.
- “Integrating Mitigation with Risk-Transfer Instruments” (with George Deodatis and Andrew Smyth). Chapter 8 in *Catastrophe Risk and Reinsurance: A Country Risk Management Perspective*, Eugene N. Gurenko (ed.). London: Risk Books, 2004.
- “Risk Analysis,” *Social Science Encyclopedia*, 2004.
- “Interdependent Disaster Risks: The Need for Public-Private Partnerships” in *Proceedings of the U.S.-Japan Local Autonomy Forum*, 2004.
Comments on Kent Smetters’ Paper “Public Policy Issues Confronting the Insurance Industry” in *Brookings-Wharton Papers on Financial Services*, Brookings Institute, 2004.
- “Probabilistic Benefit-Cost Analysis for Earthquake Damage Mitigation: Evaluating Measures for Apartment Houses in Turkey” (with Andrew Smyth, Gulay Altay, George Deodatis, Mustafa Erdik, Guillermo Franco, Polat Gulkan, Hilmi Lus, Esra Mete, Nano Seeber and Ozal Yuzugullu). *Earthquake Spectra*, 20 (1): 171-203, 2004.
- “Assessing, Managing, and Financing Extreme Events: Dealing with Terrorism” (with Erwann Michel-Kerjan and Beverly Porter). NBER Working Paper #10179, December 2003.
- “Managing Environmental Risk Through Insurance” (with Paul Freeman). *International Yearbook of Environmental and Resource Economics*, Henk Folmer and Tom Tietenberg (eds.). Cheltenham, UK: Edward Elgar Publishing Ltd. Chapter 4, pp. 159-189, 2003.
- “The Financial Management of Catastrophic Flood Risks in Emerging Economy Countries” (with Joanne Linnerooth-Bayer). *Risk Analysis*, 23(3):627-39, June 2003.
- “Interdependent Security: The Case of Identical Agents” (with Geoffrey Heal), *Journal of Risk and Uncertainty*, 26: 231-49, 2003.
- “The Role of Insurance in Managing Extreme Events: Implications for Terrorism Coverage.” *Business Economics*, April 2002 (also published in *Risk Analysis*, 22(3)). This article won an Abramson Scroll “in recognition of an outstanding feature article in *Business Economics*.”
- “Risk Analysis and Risk Management in an Uncertain World.” Paper for Distinguished Achievement Award *Risk Analysis*, 22: 655-64, 2002.

“Interdependent Security: Implications for Homeland Security Policy and Other Areas” (with Geoffrey Heal, and Peter R. Orszag), *The Brookings Institute Policy Brief #108*, October 2002.

“The Role of Insurance in Managing Extreme Events: Implications for Terrorism Coverage.” *Business Economics*, April 2002, pp 6-16. Also published in French in *RISQUES*, 2002.

“The Insurance Industry as a Qualified Third-Party” (with Larry Collins, James C. Belke, Marc Halpern, Ruth A. Kats, and Patrick J. McNulty), published in *Professional Safety*, pp. 31-38, April 2002.
<http://www.asse.org>.

“Insurability and Environmental Risks” (with Paul K. Freeman), in Anthony Heyes (ed.), *The Law and Economics of the Environment*, Cheltenham: Edward Elgar Publishing, 2002.

“Third-Party Inspection as an Alternative to Command and Control Regulation” (with Patrick McNulty and Yong Kang), *Risk Analysis*, 22: 309-318, 2002.

“Third Party Inspections as an Alternative to Command and Control Regulation” (with Patrick McNulty and Yong Kang), in Eric Orts (ed.) *Environmental Contracts and Regulatory Innovation: Comparative Approaches in Europe and the United States*, 2001. Also published in *Environmental Contracts: Comparative Approaches to Regulatory Innovation in the United States and Europe*, Kurt Deketelaere and Eric Orts (eds.) Kluwer Law International, 2001

“Making Low Probabilities Useful” (with Daniel Kahneman and Nathan Novemsky), *Journal of Risk and Uncertainty* 23, 103-20, (2001).

“Coping with Stigma: Challenges and Opportunities” (with James Flynn and Paul Slovic), in Howard Kunreuther and Paul Slovic (eds.) *Risk, Media, and Stigma*, London: Earthscan, 2001.

“Risk Management in an Era of Global Environmental Change,” *Encyclopedia for Earth and Environmental Science*. New York: Wiley, 2001.

“Managing Catastrophic Risk: Lessons from Canada” (with Paul Kovacs). Institute for Catastrophic Loss Reduction Research Paper, 2001.

“Mitigation and Financial Risk Management for Natural Hazards.” *The Geneva Papers on Risk and Insurance*, 26(2), 276-295, 2001.

“Mitigation and Benefits Measures as Policy Tools for Siting Potentially Hazardous Facilities: Determinants of Effectiveness and Appropriateness” (with Hank Jenkins Smith), *Risk Analysis*, 2001.

“Incentives for Mitigation Investment and More Effective Risk Management: The Need for Public-Private Partnerships,” In *Special Issue on Risk and Governance, Journal of Hazardous Materials*, Bruna de March (ed.), 2001.

“Risk Management of Extreme Events: The Role of Insurance and Protective Measures,” presented at First Paris International Conference on Risk and Insurance Economics Palais des Congress, December 11, 2001.

“Near Miss Management Systems in the Chemical Process Industry” (with James Phimister, Ulku Oktem, Paul R. Kleindorfer), *Risk Analysis*, November 2001.

“A Framework for Evaluating the Cost-Effectiveness of Mitigation Measures” (with Patricia Grossi, Nano Seeber, and Andrew Smyth). Paper Presented at the Bogazici University/Columbia University Workshop, October 2001.

“Low-Probability Insurance: Are Decisions Consistent with Normative Predictions?” (with Christian Schade and Klaus Peter Kaas), August 2001.

“Using Cost-Benefit Analysis to Evaluate Mitigation – Measures for Lifelines” (coordinating author, with Chris Cyr, Patricia Grossi and Wendy Tao), April 2001.

“The Role of Uncertainty on Alternative Disaster Management Strategies” (with Patricia Grossi), April 2001.

“Worry and Mental Accounting with Protective Measures” (with Christian Schade), February 2001.

“Determinants of Priority for Risk Reduction: The Role of Worry” (with Jonathan Baron and John C. Hershey), *Risk Analysis*, 2000.

“Public Policy” (with Patricia Grossi), Chapter 2 in: *Financial Decisions and Catastrophe Risk*, Berkeley, CA: Earthquake Engineering Research Institute, 2000.

“The Use of Insurance and Other Policy Instruments in Managing Catastrophic Risk” (with Patricia Grossi, Weimin Dong, Paul Kleindorfer, Scott Lawson). In *Proceedings of 12th World Conference on Earthquake Engineering*, Auckland, New Zealand, 2000.

“The Affection Effect in Insurance Decisions” (with Christopher K. Hsee), *Journal of Risk and Uncertainty* 20:2; 149-159, 2000.

“Customizing Indemnity Contracts and Indexed Cat Bonds for Natural Hazard Risks” (with David Croson), *Journal of Risk Finance*, Vol. 1, Spring 2000.

“Insurance as a Cornerstone for Public-Private Sector Partnerships,” *Natural Hazards Review*, 1:126-136, May 2000.

“The Need for Public-Private Partnerships in Reducing Losses from Natural Disasters,” *Building Standards*, March-April 2000.

“Linking Insurance and Mitigation to Manage Natural Disaster Risk,” *Handbook of Insurance*, George Dionne (ed.) Boston: Kluwer Academic Publishers, 2000.

“A Cat Bond Premium Puzzle?” (with Vivek J. Bantwal), *Journal of Psychology and Financial Markets* Vol. 1, No. 1, 76-91, 2000.

“Insurance as an Integrating Policy Tool for Disaster Management: The Role of Public-Private Partnerships,” *Earthquake Spectra* 15:725-745, 1999.

“The Complimentary Roles of Mitigation and Insurance In Managing Catastrophic Risks” (with Paul Kleindorfer), *Risk Analysis* 19(4), 1999.

“Challenges Facing the Insurance Industry in Managing Catastrophic Risks” (with Paul Kleindorfer), in Kenneth Froot (ed.), *The Financing of Property/Casualty Risks*, Chicago: University of Chicago Press, 1999.

“The Role of Insurance in Dealing with Catastrophic Risks from Natural Disasters,” *Alternative Approaches to Insurance Regulation*, 1998.

“Policy Design for Earthquake Hazard Mitigation: Lessons from Energy Conservation, Radon Reduction and Termite Control” (with Peter J. May and Raymond J. Burby), *Earthquake Spectra*, Vol. 14, No. 4, November 1998.

“Guaranteed Renewability with Group Insurance” (with Mark Pauly and Andreas Nickel), *Journal of Risk and Uncertainty*, 16:211-221, 1998.

“Time Insensitivity for Protective Investments” (with Ayse Onculer and Paul Slovic), *Journal of Risk and Uncertainty*, 16:279-299, 1998.

“Utilizing Third Party Inspections for Preventing Major Chemical Accidents” (with Jweeping Er and Isadore Rosenthal), *Risk Analysis*, April 1998.

“Managing Catastrophic Risks Through Insurance and Mitigation,” in *Proceedings of the 5th Alexander Howden Conference on "Financial Risk Management for Natural Catastrophes,"* Gold Coast, Australia, August 24-26, 1997.

“Overcoming Tunnel Vision: Redirecting the U.S. High-Level Nuclear Waste Program” (with James Flynn, Roger Kasperson and Paul Slovic), *Environment*, April 1997, Volume 39, Number 3.

“Retroactive Liability or the Public Purse?” (with James Boyd), *Journal of Regulatory Economics*, 11:79-90, 1997.

“A Dynamic Model of Organizational Decision Making: Chemco Revisited Six Years After Bhopal” (with Edward Bowman), *Organization Science*, Vol. 8, No. 4, July-August 1997.

“Verbesserung von Allokationsentscheidungen bei geringem Informationsstand am Beispiel von Managed-Care” (with Andreas Nickel), *Allokation der Ressourcen bei Sicherheit und Unsicherheit*, Nomos Verlagsgesellschaft Baden-Baden, 1997.

“Insurance Solutions for Environmental Risk” (with Paul Freeman), *Engineering News-Record*, June 2, 1996.

“Protecting the Environment: Finding the Balance Between Delaney and Free Play” (with Geoffrey Hazard, Jr.), *Journal of International Economic Law*, Summer 1997, Volume 18, Number 2.

“Rethinking Society’s Management of Catastrophic Risks,” *The Geneva Papers on Risk and Insurance*, No. 83, April, 151-176, 1997.

“The Role of Compensation in Siting Hazardous Facilities” (with Doug Easterling), *Journal of Policy Analysis and Management*, September 1996.

“Organizational Choice Under Ambiguity: Decision Making in the Chemical Industry Following Bhopal” (with Jacqueline Meszaros), *Organizational Decision Making*, Zur Shapira (ed.), Cambridge University Press, 1996.

“The Role of Insurance and Well-Specified Standards in Dealing with Environmental Risks” (with Paul Freeman), *Managerial and Decision Economics* Vol. 17, 517-530, 1996.

“Voluntary Procedures for Siting Noxious Facilities: Lotteries, Auctions and Benefit-Sharing,” *Critical Cases in Hazardous Waste Facility Siting: Seeds of Success and Roots of Failure*, Munton-Castle, 1996.

“The Insurability of Risks” (with Paul K. Freeman), in *Fundamentals of Risk Analysis and Risk Management*, Vlasta Molak (ed.), Lewis Publishers, 1996.

Parents’ Decisions to Forego Pertussis Vaccination for their Children: Nonfinancial Barriers to Access” (with Jacqueline R. Meszaros, David A. Asch, Jonathan Baron, John C. Hershey, and Joanne Schwartz-Buzaglo), *Journal of Clinical Epidemiology*, 49, 697-703, 1996.

“Risk Perception and Trust: Challenges for Facility Siting” (with Paul Slovic and Donald MacGregor) *Risk Health, Safety and Environment*, Volume 7, No. 2, Spring 1996.

“Science, Values, and Risk” (with Paul Slovic), in *Challenges in Risk Assessment and Risk Management*, Howard Kunreuther and Paul Slovic (eds.), *Special Issue of The Annals of the American Academy of Political and Social Science*, May 1996.

“Mitigating Disaster Losses Through Insurance,” *Journal of Risk and Uncertainty*, May 1996.

“Environment, Regimentation et Assurance” (with Paul Freeman), *Risqué*, Juillet, September 1995.

“Short-Run and Long-Run Policies for Increasing Bicycle Transportation for Daily Commuter Trips” (with Robert B. Noland), *Transportation Policy*, Vol.2, No1, pp. 67-79, 1995.

“Guaranteed Renewability in Insurance” (with Mark Pauly and Richard Hirth), *Journal of Risk and Uncertainty*, March 1995.

“Safety First and Ambiguity” (with Lawrence Berger), *Journal of Actuarial Practice*, 1995.

“Ambiguity and Underwriter Decision Processes” (with Meszaros, Hogarth and Spranca), *Journal of Economic Behavior and Organization*, 1995.

“Decision Making Under-Ignorance: Arguing with Yourself” (with R. Hogarth), *Journal of Risk and Uncertainty*, 1995.

“How the Scope and Method of Public Funding Affect Willingness to Pay for Public Goods” (with Donald Philip Green and Daniel Kahneman), *Public Opinion Quarterly*, Volume 58:49-57, 1994.

“Protection Against Low Probability, High Consequence Events,” *Sistema Terra*, July 1994.

“The Role of the National Flood Insurance Program in Reducing Losses and Promoting Wise Use of Floodplanning” (with Gilbert White), *Water Resources Update*, Spring 1994.

“The Role of Insurance in Dealing with Hazard Problems,” in *World Conference on Natural Disasters Reduction*, Yokahamo, Japan, May 1994.

“Siting of Hazardous Facilities” (with Paul Kleindorfer), in *Handbook of Operations Research*, 1994.

“The Role of Insurance and Mitigation in Reducing Disaster Losses,” *John Liner Review*, January 1994.

“Reducing the Risk: Is Insurance Doing All it Should?” in *Catastrophe Insurance for Tomorrow: Planning for Future Adversities*, Britton, N. and Henry, J. (eds.) Brishae, Australia: Sterling Offices, 1993.

“Insurer Ambiguity and Market Failure” (with Hogarth and Meszaros), *Journal of Risk and Uncertainty*, December 1993.

“Framing Probability Distortions and Decisions” (with Johnson, Hershey and Meszaros), *Journal of Risk and Uncertainty*, December 1993.

“Earthquake Insurance as a Hazard Reduction Strategy: The Case of a Homeowner,” in *USGS Monograph on Socioeconomic Impacts of Earthquakes*, 1993.

“The Vulnerability of the Convention Industry to the Siting of a High Level Nuclear Waste Repository” (with Douglas Easterling). *Public Opinion and Nuclear Waste*, Riley Dunlap and Eugene Rosa (eds.) Duke University Press, 1993.

“Public Opinion, Perceived Risk and Nuclear Wastes: National and Nevada Perspectives” (with William Desvousges and Paul Slovic). *Public Opinion and Nuclear Waste*, Riley Dunlap and Eugene Rosa (eds.) Duke University Press, 1993.

“Siting Noxious Facilities: A Test of the Facility Siting Credo” (with Kevin Fitzgerald and Thomas Aarts), *Risk Analysis*, Vol. 13 (3), 1993.

“Attitudes Toward Managing Hazardous Waste: What Should be Cleaned Up and Who Should Pay for It?” (with Jonathan Baron and Rajeev Gowda), *Risk Analysis*, April 1993.

“How Should Society Deal with the Earthquake Problem?” (with Neil Doherty and Anne Kleffner), *Regulation Magazine*, Spring 1992.

“Should Earthquake Mitigation Measures Be Voluntary or Required?” (with Anne Kleffner), *Journal of Regulatory Economics*, Vol. 4, 1992.

- “A Conceptual Framework for Managing Low Probability Events,” in *Social Theories of Risk*, Sheldon Krimsky and Dominic Golding (eds.). New York: Praeger, 1992.
- “Time to Rethink Nuclear Waste Storage” (with James Flynn, Roger Kasperson and Paul Slovic), *Issues in Science and Technology*, Vol. VIII (4), 1992.
- “Pricing Insurance and Warranties: Ambiguity and Correlated Risks” (with Robin Hogarth), *The Geneva Papers on Risk and Insurance Theory*, July 1992.
- “Decision Making Under Ignorance: Arguing with Yourself” (with Robin Hogarth), *Decision-Making and Leadership*, Frank Heller (ed.), Cambridge University Press, 1992.
- “Gaining Acceptance for Noxious Facilities with Economic Incentives” (with Douglas Easterling), *The Social Response to Environmental Risk: Policy Formulation in an Age of Uncertainty*, D.W. Bromley and K. Segerson (eds.), Boston: Kluwer Publishers, 1992.
- “How Does Ambiguity Affect Insurance Decisions?” (with Robin Hogarth), in Georges Dionne (ed.) *Contributions to Insurance Economics*, Boston: Kluwer, 1992.
- “Wheel of Fortune: A Lottery/Auction Mechanism for Siting of Noxious Facilities” (with Paul Portney), *Journal of Energy Engineering*, December 1991.
- “Incentives Policies to Site Hazardous Waste Facilities” (with Robin Gregory, Douglas Easterling and Ken Richards), *Risk Analysis*, Vol. 11 (4), 1991.
- “The Impact of a Catastrophic Earthquake on Insurance Markets” (with Neil Doherty and Anne Kleffner), report prepared for the Federal Emergency Management Agency (FEMA), September 1991.
- “Insurance Perspectives on an Integrated Hazardous Waste Management Strategy” (with Neil Doherty and Paul Kleindorfer). Paper presented at conference on "Risk Assessment and Risk Management Strategies for Hazardous Waste Storage and Disposal Problems," The Geneva Papers, Summer 1991.
- “Ambiguity and Government Risk-Bearing for Low Probability Events.” Proceedings of Conference on Government Risk-Bearing, Federal Reserve Bank of Cleveland, May 1991.
- “Compensation Schemes for Negative Externalities: A Field Experiment” (with David Brookshire and Don Coursey), *Research in Experimental Economics*, Greenwich: Jai Press, Vol. 4, 1991.
- “Managing the Risks of Hazardous Waste” (with Ruth Patrick), *Environment*, April 1991.
- “Managing Hazardous Wastes – Past, Present, and Future. Special Issue of Risk Analysis.” Proceedings of Conference on *Minimizing Environmental Damage: Strategies for Managing Hazardous Waste*, March 1991.
- “Public Attitudes Toward Siting a High Level Nuclear Waste Repository in Nevada” (with Douglas Easterling, William Desvousges and Paul Slovic), *Risk Analysis*, December 1990.

“Are Risk-Benefit Tradeoffs Possible in Siting Hazardous Facilities?” (with Douglas Easterling), *American Economic Review: Papers and Proceedings*, May 1990.

“Successful Siting Incentives” (with Robin Gregory), *Civil Engineering*, April 1990.

“Experimental Markets for Insurance” (with Colin Camerer), *Journal of Risk and Uncertainty*, 1989

“The Role of Actuaries and Underwriters in Insuring Risks: The Case of Environmental Pollution Liability Coverage,” *Risk Analysis*, September 1989.

“Decision Processes for Low Probability Events: Policy Implications” (with Colin Camerer), *Journal of Policy Analysis and Management*, September 1989.

“Risk, Ambiguity, and Insurance” (with Robin Hogarth), *Journal of Risk and Uncertainty*, April 1989.

“A Dynamic Model of the Transmission of Price Information in Auto Insurance Markets” (with Paul Kleindorfer and Larry Berger), *Journal of Risk and Insurance*, March 1989.

“Ex Ante and Ex Post Valuation Problems: Economic and Psychological Considerations, Amenity Resource Valuation: Integrating Economics with Other Disciplines” (with Paul Kleindorfer), *Amenity Resource Valuation: Integrating Economics with Other Disciplines*, 1988.

“Risk Management Tools for Bridging the Expert/Layperson Gap” (with Rudy Yaksick), *Industrial Crisis Quarterly*, 2, 1988.

“Nevada's Predicament: Public Perceptions of Risk from the Proposed Nuclear Waste Repository” (with William Desvousges and Paul Slovic), *Environment*, October 1988.

“Post-Bhopal Behavior at a Chemical Company” (with Edward Bowman), *Journal of Management Studies*, July 1988.

“A Compensation Mechanism for Siting Noxious Facilities: Theory and Experimental Design” (with Paul Kleindorfer, Peter Knez and Rudy Yaksick), *Journal of Environmental Economics and Management*, December 1987.

“Problems and Issues of Environmental Liability Insurance,” *The Geneva Papers on Risk and Insurance*, July 1987.

“Gridlock in Environmental Insurance,” *Environment*, January-February 1987.

“Failure of Environmental Pollution Insurance: Proposed Solutions and Research Needs,” *Environment*, January-February 1987.

“Benefits Assessment for Regulatory Problems” (with Lisa Bendixen), *Benefits Assessment: The State of the Art*, J.D. Bentkover et al. (eds.), D. Reidel Publishers, 1986.

“Behavioral Insights for Public Policy: Ex-Ante/Ex-Post Considerations,” *Handbook of Behavioral Economics: Behavioral Macroeconomics*, 1986.

- “Market Behavior with Inside Information” (with Mark Pauly), *Journal of Public Economics*, 1986.
- “Comments on Plott and on Kahneman, Knetsh and Thaler,” *The Journal of Business*, October 1986.
- “A Sealed Bid Auction Mechanism for Siting Noxious Facilities” (with Paul Kleindorfer), *American Economic Review*, May 1986.
- “A Behavioral Model of the Adoption of Protective Activities” (with W. Sanderson and R. Vetschera), *Journal of Economic Behavior and Organization*, March 1985.
- “Public Protection Against Misperceived Risks: Insights from Positive Political Economy” (with Mark Pauly and J. Vaupel), *Public Choice*, 1984.
- “Health Insurance under Competition: Will People Choose What is Expected?” (with Jack Hershey, S. Schwartz and S. Williams), *Inquiry*, 1984.
- “Natural and Technical Hazards: Similarities and Differences,” Proceedings for NATO Advanced Study Institute Program for Technology Assessment, *Environmental Impact Assessment and Risk Analysis*, 1983.
- “Decision Making in Hazard Resource Management” (with Paul Slovic), *Geography Resources and Environment*, Vol. II, Robert W. Kates and Ian Burton (eds.), University of Chicago Press, pp. 153-158, 1986.
- “The Decision-Process Perspective on Risk Analysis” (with J. Linnerooth and J. Vaupel), *Management Science*, April 1984.
- “Low Probability Accidents” (with J. Linnerooth), *Risk Analysis*, June 1984.
- “Causes of Underinsurance Against Natural Disasters,” *Geneva Papers on Risk and Insurance*, April 1984.
- “Equilibrium in Insurance Markets with Experience Rating” (with Mark Pauly), Chapter 5 in *Economic Analysis of Regulated Markets*, J. Finsinger (ed.), 1983.
- “Misinformation and Equilibrium in Insurance Markets” (with Paul Kleindorfer), Chapter 4 in *Economic Analysis of Regulated Markets*, J. Finsinger (ed.), 1983.
- “Insuring Against Country Risks: Descriptive and Prescriptive Aspects,” *Managing International Risk*, R. Herring (ed.). Cambridge University Press, 1983.
- “Insurance Regulation and Consumer Behavior in the United States: The Property and Liability Industry” (with Paul Kleindorfer and Mark Pauly), *Journal of Institutional and Theoretical Economics*, 1983.
- “Societal Decision Making for Low Probability Events.” Panel discussion at ORSA/TIMS Meeting in Chicago, 1983.

“Interactive Computer Modeling for Policy Analysis: The Flood Hazard Problem.” Paper prepared for special issue, *Water Resources Research*, with L. Miller, 1983.

“A Multi-Attribute, Multi-Party Model of Choice: Descriptive and Prescriptive Considerations,” *Analyzing and Aiding Decision Processes*, P. Humphreys and A. Vari (eds.). Amsterdam: North Holland, 1983.

“Sources of Bias in Assessment Procedures for Utility Functions” (with Jack Hershey and Paul Schoemaker), *Management Science*, 1982.

“A Descriptive Model of Choice for Siting Facilities” (with J. Lathrop and J. Linnerooth), *Behavioral Science*, 1982.

“Societal Decision making for Low Probability Events: Descriptive and Prescriptive Aspects,” *Liquified Energy Gas Facility Siting*, H. Kunreuther, J. Linnerooth and R. Starnes (eds.). Proceedings of an IIASA Task Force Meeting, 23 - 26 September, Laxenburg, IIASA, 1982.

“Decision Making for Low Probability Events: A Conceptual Framework,” *Risk: A Seminar Series*, H. Kunreuther (ed.). Laxenburg, IIASA, 1982.

“The Economics of Protection Against Low Probability Events,” *New Directions in Decision Making: An Interdisciplinary Approach to the Study of Organizations*, G. Ungson and D. Braunstein (eds.). Boston: Kent Publishing, 1982.

“Natural Disasters and their Long-Term Effects: A Commentary,” *Social Science and Natural Hazards*, J. Wright and P. Rossi (eds.). Abt Books, Cambridge, MA, 1981.

“Siting Hazardous Facilities: Lessons from LNG” (with J. Lathrop), *Risk Analysis*, 1981.

“Issues on Earthquake Insurance,” *CPCU Journal*, September 1981.

“Decision Analysis for Complex Systems” (with Paul Schoemaker), *Knowledge*, March 1981.

“The Changing Societal Consequences of Risks from Natural Hazards,” *Annals of the American Academy of Political and Social Science*, Vol. 443, May 1979.

“Contingency Planning Against Low Probability Events” (with B. Borkan), *Best's Review*, Vol. 80, May 1979.

“Why Aren't They Insured?” *The Journal of Insurance*, Vol. XL, September-October 1979.

“An Experimental Study of Insurance Decisions” (with Paul Schoemaker), *The Journal of Risk and Insurance*, December 1979.

“Safety-First, Gambling, and Subsistence Farmer,” *Risk Uncertainty and Agricultural Development*, with G. Wright, J. Roumasset, J. Boussard and I. Singh (eds.). Philippines: Searca 1979.

“Stochastic Horizons for the Aggregate Planning Problem” (with Paul Kleindorfer), *Management Science*, January 1978.

“Even Noah Built an Ark – Why Aren't you Insured?” *Wharton Magazine*, Summer 1978.

“Economics, Psychology and Protective Behavior,” *American Economic Review: Papers and Proceedings*, May 1979.

“Drug Taking Compliance as an Innovation – Decision Process” (with Jack Hershey), *Health Services Research*, Winter 1978.

“Guidelines for Coping with the Impact of Natural Disasters and Climatic Change,” *The Future of Risk*. New York: Risk Studies Foundation, 1978.

“Towards a Community Disaster Model” (with B. Borkan, N. Katz and L. Miller), *Mass Emergencies*, March 1978.

“Protection Against Low Probability Events: A Sequential Model of Choice,” *Proceedings of the Seventh Annual Pittsburgh Conference on Modeling and Simulation*, April 1978.

“Reducing Losses from Selected Hazards: Role of the Public and Private Sectors,” *Proceedings of the RANN 2 Symposium*, Washington, DC, November 1976.

“Limited Knowledge and Insurance Protection,” *Public Policy*, Spring 1976.

“Cotton, Corn, and Risk in the Nineteenth Century” (with G. Wright), *Journal of Economic History*, September 1975.

“Economic Analysis of Natural Hazards: An Ordered Choice Approach,” *Natural Hazards: Local, National and Global*, G. White (ed.). Oxford University Press, 1974.

“Decision Processes, Rationality, and Adjustments to Natural Hazards: A Review and Some Hypotheses” (with Paul Slovic and G. White), *Natural Hazards: Local, National and Global*, G. White (ed.). Oxford University Press, 1974.

“Disaster Insurance: A Tool for Hazard Mitigation,” *Journal of Risk and Insurance*, June 1974.

“Planning Horizons for the Dynamic Lot Size Model with Backlogging” (with J. Blackburn), *Management Science*, November 1974.

“General Planning Horizons for Production Smoothing with Deterministic Demands, II. Extensions to Overtime, Undertime and Backlogging” (with T. Morton), *Management Science*, 1974.

“General Planning Horizons for Production Smoothing with Deterministic Demands, I. All Demands Met from Regular Production” (with T. Morton), *Management Science*, September 1973.

“The Challenge of Long-Term Recovery from Natural Disasters: Implications for Bangladesh” (with M.A. Islam), in *The Oriental Geographer*, July 1973.

- “Why the Poor May Pay More: Theoretical and Empirical Evidence” *Journal of Business*, July 1973.
- “Joint Pricing and Inventory Decisions for Stable Priced Items” (with L. Schrage), *Management Science*, March 1973.
- “Values and Costs,” *Building Practices for Disaster Mitigation*, National Bureau of Standards, February 1973.
- “Production Planning Algorithms for the Inventory-Overtime Trade-off,” *Operations Research*, November-December 1971.
- “Risk Taking and Disaster Insurance,” *Proceedings of Earthquake Risk Conference*, San Jose, CA: Joint Committee on Seismic Safety, October 1971.
- “Optimal Pricing and Inventory Decisions for Non-Seasonal Items” (with J.F. Richard), *Econometrica*, January 1971.
- “Developing an Economically Meaningful and Feasible System of Flood Insurance” (with J. Schaeffer), *Water Resources Research*, April 1970.
- “Statistical Studies of the Postdisaster Period,” *Human Ecology of the Alaska Earthquake*, Washington, DC, NAS-NRC, July 1970.
- “Extensions of Bowman's Theory on Managerial Decision-Making,” *Management Science*, April 1969.
- “The Case for Comprehensive Disaster Insurance,” *Journal of Law and Economics*, April 1968.
- “The Peculiar Economics of Disaster,” *Papers on Non-Market Decision Making*, Vol. III, Fall 1967.
- “Disaster and Recovery,” *Symposium on Emergency Operations*, Santa Monica, CA: Systems Development Corporation, 1966.
- “Scheduling Short-Run Production Changes to Minimize Long-Run Expected Costs,” *Management Science*, March 1966.
- “The Use of Pearsonian Approximation in Comparing Deflated and Undeflated Regression Estimates,” *Econometrica*, January 1966.

Book Reviews

- Moss, D., “When All Else Fails: Government as the Ultimate Risk Manager,” *Journal of Economic Literature*, Vol. 42, No. 4 (Dec., 2004), pp. 1123-1124
- Viscusi, K., “Learning About Risk: Consumer and Worker Responses to Hazard Information,” *Journal of Economic Literature*, Vol. XXVII, March 1989.
- Abraham, K., “Disturbing Risk,” *Regulation*, Issue 2, 1987.
- Akerlof, G., “An Economic Theorist's Book of Takes,” *Journal of Economic Literature*, March 1986.

Palm, R., "Real Estate Agents and Special Studies Zone Disclosure," *Mass Emergencies and Disasters*, 1986.

May, P., "Recovering from Catastrophes," *Journal of Policy Analysis and Management*, 1986.

Saarinen, T. and J. Sell, "Warning and Responses to the Mount St. Helen's Eruption," *Journal of Policy Analysis and Management*, 1986.

Mazur, A., "Dynamics of Technical Controversy," *American Journal of Sociology*, May 1984.

Griffiths, R. (ed.), "Dealing with Risk: The Planning Management Acceptability of Technological Risk," *European Economic Review*, 1982.

Abernathy, et al., "Operations Management: Text and Cases," with M. Cohen, *Journal of Business*, January 1978.

Sexton, Jr., D., "Groceries in the Ghetto," *Journal of Business*, July 1975.

Harris, R. and M. Maggard, "Computer Models in Operations Management," with J. DeVogd, *Journal of Business*, January 1974.

Hottenstein, M., "Models and Analysis of Production Management," *Journal of Business*, July 1969.

Op-Ed and Media Pieces

"Leadership Dispatches: Business Lessons From A President Taking Charge" (with M. Useem and E. Michel-Kerjan) *The European Business Review*, July 2015

"From Nepal quake, lessons of preparedness, recovery" (with M. Useem and E. Michel-Kerjan) *The Philadelphia Inquirer*, April 29, 2015

"The Unexpected Threat to Super Bowl XLIX" (with E. Michel-Kerjan). *Businessweek.com*, December 9, 2014.

"To Get People to Buy Insurance, Change How You Talk About Risk" (with R. Meyer and E. Michel-Kerjan), *Businessweek.com*, September 22, 2014.

"The future of terrorism insurance for Corporate America" (with E. Michel-Kerjan). *CNBC*, July 22, 2014.

"Maintain the Best Features of Biggert-Waters" (with E. Michel-Kerjan). *The Hill*. March 6, 2014.

"Four tips for managing catastrophic risk." *CNBC* February 14, 2014.

"What Are the Top Five Risks the World Faces in 2014?" (with E. Michel-Kerjan). *Knowledge@Wharton*, January 17, 2014.

"A Proposal for Insuring Public Facilities and Infrastructure Against Disaster Losses" (with E. Michel-Kerjan). *The Huffington Post*, October 29, 2013.

“Improving Insurance Decision Making” (with M.V. Pauly). *Forbes*, February 12, 2013;
RegBlog, University of Pennsylvania Law School, March 4, 2013.

“Addressing the Disconnect: Understanding and Improving Insurance Decisions in the Most Misunderstood Industry” (with M.V. Pauly). *Best’s Review*, January 2013.

“Paying for Future Catastrophes” (with E. Michel-Kerjan). *The New York Times Sunday Review*, November 24, 2012.

“Why We Should Not (Always) Blame Congress” (with E. Michel-Kerjan). *The Huffington Post*, August 8, 2012.

“Globalization and the results of interconnectedness.” Video interview on the Global Risks Report 2012. *CBC-TV (Toronto)* January 12, 2012.

“Who Benefits From Federal Flood Aid?” *New York Times*, October 1, 2011.

“People Get Ready: Disaster Preparedness.” (with E. Michel-Kerjan) *Issues in Science and Technology*, Fall 2011.

“In a networked world, no longer controlling our own destinies” (with Geoffrey Heal) *The Washington Post*, On Leadership, December 29, 2010.

“The Lessons of Deepwater” *Wharton Magazine*, Fall 2010.

“Overcoming Myopia: Lessons from the BP Oil Spill and Other Catastrophes.” *Milken Institute Review*, October 2010.

“What the volcano taught me” *The Washington Post*, May 10, 2010.

“Not in my term of office” (with Michael Useem), *The Washington Post*, April 14, 2010.

“Overcoming our disaster myopia in Haiti,” *The Washington Post*, January 19, 2010.

“One War We Shouldn't Avoid: A New Approach to Reducing the Cost of Future Catastrophes “
Knowledge@Wharton podcast July 8, 2009.

“The Need for Long-Term Flood Insurance and Mitigation Loans” (with Erwann Michel-Kerjan), *Natural Hazards Observer*, March 2009.

“Anticipating risks, averting the worst.” (with Michael Useem), *The Philadelphia Inquirer*, December 16, 2008.

“Flirting with Disaster,” *Forbes*, February 11, 2008.

“Dealing with the Interdependent Risk of Wildfires” (“What Is the State of U.S. Disaster-Preparedness?”) A Freakonomics Quorum, *New York Times*, November 9, 2007.

“Who Will Pay for the Next Hurricane?” *New York Times*, August 25, 2007.

“Calamity Need Not Be a Catastrophe,” *Los Angeles Times*, September 25, 2005.

“Risk Analysis for Catastrophic Events,” *Financial Times (Mastering Risk Series)* June 2000.

“Selling the Average Joe on Strict Building Codes Disasters,” *Los Angeles Times*, November 16, 1999.

“How Can the Insurance Industry’s Record Losses from Natural Disasters in Recent Years be Reduced?” *Risk: The Times Higher*, May 31, 1998.

“Please! Choose My Backyard,” *Christian Science Monitor*, September 19, 1990.

“An Insurance Crisis for Polluters,” *Philadelphia Inquirer*, January 12, 1988.

“A New Way to Site Hazardous Facilities,” *The Wall Street Journal*, December 27, 1985.

Working Papers and Reports

“Insurance Decision-Making for Rare Events: The Role of Emotions” (with Mark Pauly). NBER Working Paper 20886. January 2015.

“Fast and Slow Thinking in the Face of Catastrophic Risk” (with Paul Slovic, and Kimberly Giusti Olson). Wharton Risk Center Working Paper #2014-06, August 2014.

“High Levels of Uncertainty Exacerbate the Endowment Effect” (with Yuval Rottenstreich, Michael Liersch, and Min Gong). Wharton Risk Center Working Paper #2014-05, August 2014.

“TRIA after 2014: Examining risk sharing under current and alternative designs” (with Erwann Michel-Kerjan, Christopher Lewis, Robert Muir-Wood and Gordon Woo). Wharton Risk Center, July 30, 2014.

“Behavioral Economics and Insurance: Principles and Solutions” (with M. Pauly). Wharton Risk Center Working Paper #2014-01, February 2014.

“Role of Deliberative Thinking and Emotions in Insurance Decision Making: An Experimental Study” (with M. Pauly). Wharton Risk Center Working Paper #2014-03. January 2014.

“Operationalizing Resilience Against Natural Disaster Risk: Opportunities, Barriers and A Way Forward.” A Keating, K Campbell, R Mechler, E Michel-Kerjan, J Mochizuki, H Kunreuther, J Bayer, S Hanger, I McCallum, L See, K Williges, A Atreya, W Botzen, B Collier, J Czajkowski, S Hochrainer, C Egan. Zurich-Wharton-IIASA Flood Resilience Alliance, White paper May 19, 2014.

“Demand for Multi-Year Insurance: Experimental Evidence.” (with Erwann Michel-Kerjan). Wharton Risk Center Working Paper #2013-11, July 2013.

“Improving Insurance Decisions in the Most Misunderstood Industry.” Testimony at the Roundtable for the U.S. Senate Committee on Small Business and Entrepreneurship, “Helping Small Businesses Weather Economic Challenges and Natural Disasters.” March 14, 2013.

“Impact of Behavioral Issues on Green Growth Policies and Weather-Related Disaster Reduction in Developing Countries” (with Erwann Michel-Kerjan). Wharton Risk Center Working Paper #2012-13.

“Do Firms Manage Catastrophe and Non-Catastrophe Risks Differently?” (with Erwann Michel-Kerjan and Paul Raschky). Wharton Risk Center Working Paper #2011-13.

“Oversight of the SBA’s Disaster Assistance Program and Examining Changes Proposed by H.R. 3042 – The Disaster Loan Fairness Act of 2011.” Testimony before the Subcommittee on Economic Growth, Tax and Capital Access, U.S. House of Representatives, House Committee on Small Business, Feb. 16, 2012.

“A Methodological Approach for Pricing Flood Insurance and Evaluating Loss Reduction Measures: Application to Texas” (with Jeffrey Czajkowski and Erwann Michel-Kerjan). Wharton Risk Management and Decision Processes Center, January 2012.

“Mitigating Losses from Climate Change through Insurance” (with Chieh Ou-Yang and Erwann Michel-Kerjan). Wharton Center for Risk Management and Decision Processes, July 13, 2011.

“The Costs and Benefits of Reducing Risk from Natural Hazards to Residential Structures in Developing Countries” (with Hochrainer-Stigler, S., Linnerooth-Bayer, J., Mechler, R., Michel-Kerjan, E., Muir-Wood, R., Ranger, N, Vaziri, P., and Young, M.). Prepared for the World Bank, supported by the Global Facility for Disaster Reduction and Recovery (GFDRR).

“The Roles of Third Parties in Regard to the Integrity of Process Management Systems: Lessons Pertinent to Food Safety” (with Isadore Rosenthal), Wharton Risk Center Working Paper 2010-04-12.

“Improving Flood Insurance and Flood Risk Management: Insights from St. Louis, Missouri” (with Carolyn Kousky) February 2009, Risk Center Working Paper #2009-03-06.

“A Framework for Reducing Vulnerability to Natural Disasters: Ex Ante and Ex Post Considerations” (with Erwann Michel-Kerjan), Prepared for the joint World Bank-U.N. Assessment on Disaster Risk Reduction, November 2008, Working Paper # 2008-11-01.

“Risk Management Strategies for Dealing with Interdependencies.” Paper presented at Conference on Network-Based Strategies and Competencies, Wharton School, University of Pennsylvania, November 8-9, 2007 Working Paper # 2007-11-20.

“Evaluating the Effectiveness of Terrorism Risk Financing Solutions,” (with Erwann Michel-Kerjan), September 2007, NBER #13359.

“Assessing, Managing and Benefiting from Global Interdependent Risks: The Case of Terrorism and Natural Disasters” (with Erwann Michel-Kerjan) Paper prepared for the 2007 CREATE Symposium August 17-18, 2007, Los Angeles, CA.

“Examining a Legislative Solution to Extend and Revise the Terrorism Risk Insurance Act.” Testimony to U.S. House of Representatives (Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises of the House Financial Services Committee), June, 2007.

“The Vaccination Game” (with Geoffrey Heal), January 2005.

“Worry and the Illusion of Safety: Evidence from a Real-Objects Experiment” (with Christian Schade)
Sonderforschungsbereich 373: Quantification and Simulation of Economic Processes (SFB 373 Papers)
ISSN: 1436-1086, (2002).

“A Comparative Approach to Protective Behavior” (with Jonathan Baron and Andrea D. Gurmankin)
March, 2002.