

# Erwann O. MICHEL-KERJAN, PhD

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## PROFESSIONAL POSITIONS

### **The Wharton School - University of Pennsylvania** (Philadelphia, PA)

Executive Director, Wharton Risk Management and Decision Processes Center (2013-present)

Managing Director, Wharton Risk Management and Decision Processes Center (2006-2013)

Adj. Associate Professor (2009-present) – Operation, Information and Decisions Department (MBA classes)

Regular Faculty in the Wharton Executive Education programs

### **Ecole Polytechnique** (Palaiseau, France)

Faculty Research Associate (2004-present)

### **University of Southern California** (Los Angeles, CA)

Faculty Research Associate, CREATE (2010-present)

### **Columbia University** (New York)

Visiting Scholar, Columbia Business School and Earth Institute (2004)

### **Organization for Economic Development and Cooperation (OECD)**

Chairman, OECD Secretary-General Board on Financial Management of Catastrophes (since 2008)

*The OECD is an international economic organization of 34 countries founded in 1961 to stimulate economic progress and world trade. It is a forum of countries committed to democracy and the market economy, providing a platform to compare policy experiences, seek answers to common problems, identify good practices, and co-ordinate domestic and international policies of its members. Established by OECD Secretary-General Angel Gurría in 2006, the Board advises the SG and other directorates on these issues as well as Finance Ministries of any member country and the G20 upon request.*

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## OTHER RECENT PROFESSIONAL ACTIVITIES

Member, NRC Committee on Risk-Based Methods for Insurance Premiums of Negatively-Elevated Structures in the NFIP, **U.S. National Academy of Sciences** – Washington, DC (2014-2015)

Advisor to the **World Economic Forum** Global Risks Initiative since its inception, Geneva (2004-present)

Advisor to the **World Bank Group** – Washington, DC (2009-present)

Board Member, **SCOR Foundation** (chaired by Denis Kessler, CEO of SCOR) – Paris, France (2012-present)

Advisor to the **Chilean Presidency** – Santiago, Chile (2012-2013)

Board Member, **French International School of Philadelphia** (2009-2012)

Advisor to the **Bill and Melinda Gates Foundation** – Seattle, WA (2012)

Co-led the **G20's World Economic Forum Young Global Leader** Initiative on Global Risks under the High Patronage of the President of France (2010-2011)

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## PERSONAL INFORMATION

**Date of Birth:** October 4, 1975

**Citizenship:** French; United States Permanent Resident

**Permanent email address:** [dr.emk@post.harvard.edu](mailto:dr.emk@post.harvard.edu)

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## PUBLICATIONS

### PEER-REVIEWED JOURNALS AND BOOK CHAPTERS

My work fits into several broad categories of research: innovations in risk financing, resilience and disaster management, and decision under risk and uncertainty. As such I've typically published either in leading field journals (e.g. *Risk Analysis*, *Journal of Risk and Insurance*, *Journal of Risk and Uncertainty*, *Journal of Economic Perspectives*) or in general audience journals (e.g. *Nature*, *Science*). Published articles available upon request.

#### Forthcoming

**“An Analysis of Flood Insurance Claims in the United States”**, (with C. Kousky), *Journal of Risk and Insurance*, (Lead field journal; Impact factor: 1.00)

**“Demand for Fixed-Price Multi-Year Contracts: Experimental Evidence from Insurance Decisions”** (with H. Kunreuther), *Journal of Risk and Uncertainty* (Lead field journal; Impact factor: 1.12)

#### Work in progress

**“Does Federal Disaster Relief Create Crowding Out? Evidence from the United States”** (with C. Kousky and P. Raschky) (submitted)

**“How political affiliation affect adaptation to climate risks: Evidence from New York City”** (with W. Botzen, H. Kunreuther, H.de Moel<sup>a</sup> and J. Aerts) (submitted)

**“Freshwater Flood Risk Assessment and North Atlantic Tropical Cyclones”** (with J. Czajkowski, G. Villarini, M. Montgomery, and R. Goska) (submitted)

**“Toward economic flood loss characterization via hazard simulation: A primer”** (with J. Czajkowski, L. Cunha and J. Smith, James (second revision)

**“Risk Preference Inconsistencies across Low and High Stakes”** (with B. Collier, D. Schwartz, H. Kunreuther) (submitted)

**“Firm Age and Size and the Financial Management of Real Shocks”** (with B. Collier, A. Haughwout, H. Kunreuther and M. Stewart) (submitted)

#### Published

63. **“We Must Build Resilience into Our Communities”** *Nature*, 2015, 524: 389. (Impact factor: 41.5)
62. **“Divergence between individual perceptions and objective indicators of tail risks: Evidence from floodplain residents in New York City”** (with W. Botzen and H. Kunreuther), *Judgment and Decision Making*, 2015, 10(4): 365-385. (Impact factor: 2.8)
61. **“What Drives Households to Buy Flood Insurance? New Evidence from Georgia”** (with A. Atreya and S. Ferreira), *Ecological Economics*, 2015, 117(C): 153-161. (Impact factor: 2.7)
60. **“Corporate Demand for Insurance: New Evidence from the U.S. Terrorism and Property Markets”** (lead author, with P. Raschky and H. Kunreuther; lead article), *Journal of Risk and Insurance*, 2015, **82**(3): 505-530. (Lead field journal; Impact factor: 1.00)
59. **“Effective Risk Response Needs a Prepared Mindset”** *Nature*, 2015, **517**: 413. (Impact factor: 41.5)
58. **“Can Flood Insurance Be Privatized in the United States? A Primer”** (lead author with J. Czajkowski, and H. Kunreuther), *Geneva Papers on Risk and Insurance*, 2015, **40**, 179–208 (Impact factor: 0.4)
57. **“How Terror-Proof is Your Economy?”** *Nature*, 2014, 514: 275. (Impact factor: 41.5)

56. **“Evaluating Flood Resilience Strategies for Coastal Mega-Cities”** (corresponding author with J. Aerts (VU), W. Botzen (VU), K. Emanuel (MIT), N. Lin (Princeton), H. de Moel (VU)), *Science*, 2014, 344, pp. 473-475 (+ 50 pages of supplemental online material). *The paper was awarded the 2014 Lloyd’s Science of Risk Prize in London in the fall of 2014 and discussed extensively in the media.* (Impact factor: 33.6).
55. **“Managing Catastrophic Risks through Redesigned Insurance: Challenges and Opportunities”** (with H. Kunreuther). In: *Handbook of Insurance, 2nd ed.* G. Dionne, Chapter 19, 2014, pp. 517-546. *The book received the 2015 Kulp-Wright award from the American Risk and Insurance Association for the most important contribution to risk management.*
54. **“Determining Tropical Cyclone Inland Flooding Loss on A Large Scale Through a New Flood Peak Ratio-Based Methodology”** (with J. Czajkowski, G. Villarini and J. A. Smith), *Environmental Resource Letters*, 2013, vol. 8. (Impact factor: 3.9).
53. **“Quantifying Riverine and Storm-Surge Flood Risk by Single-Family Residence: Application to Texas”** (with J. Czajkowski and H. Kunreuther), *Risk Analysis: An International Journal*, 2013, 33(12): 2092-2110. (Lead field journal; Impact factor: 2.4).
52. **“An Economic Analysis of Climate Adaptations to Hurricane Risk in St. Lucia”** (with C. Ou-Yang, and H. Kunreuther), *Geneva Papers on Risk and Insurance*, 2013, 38 (3), pp. 521-546. (Impact factor: 0.4).
51. **“Financement des risques catastrophiques. Le marché américain est en plein bouleversement”** (in French), *Revue Economique*, 2013, 64(4), pp. 615-634.
50. **“Catastrophe Risk Models for Evaluating Disaster Risk Reduction Investments in Developing Countries”** (lead author, with S. Hochrainer-Stigler, S., Kunreuther, H., Linnerooth-Bayer, J., Mechler, R., Muir-Wood, R., Ranger, N., Vaziri, P., and M. Young), *Risk Analysis: An International Journal*, 2013, 33(6), pp. 984–999. (Lead field journal; Impact factor: 2.4).
49. **“Insuring Future Climate Catastrophes”** (with H. Kunreuther and N. Ranger), *Climatic Change*, 2013, 118, (2), pp. 339-354. (Impact factor: 4.6).
48. **“Overcoming Decision Biases to Reduce Losses from Natural Catastrophes”** (with H. Kunreuther and R. Meyer) in Behavioral Foundations of Policy, E. Shafir (ed.). *Princeton University Press*, 2013.
47. **“How Resilient Is Your Country?”** *Nature*, 2012, 491: 497. (Impact factor: 41.5).
46. **“Policy Tenure under the National Flood Insurance Program”** (lead author, with S. Lemoyne and H. Kunreuther), *Risk Analysis: An International Journal*, 2012, 32(4), pp. 644-58. (Lead field journal; Impact factor: 2.4).
45. **“Redesigning Flood Insurance”** (lead author, with H. Kunreuther). *Science*, 2011, 333: 408-409. 44. (Impact factor: 33.6).
44. **“The Effects of Government Intervention on the Market for Corporate Terrorism Insurance”** (with P. Raschky). *European Journal of Political Economy*, 2011, 27, pp. 122.132.
43. **“Long-term Property Insurance”** (with D. Jaffee and H. Kunreuther), *Journal of Insurance Regulation*, 2011, 29(07), pp. 167-187. (Award for the best paper of the year).
42. **“Is Imprecise Knowledge Better than Conflicting Expertise? Evidence from Insurers’ Decisions in the United States”** (with L. Cabantous, D. Hilton and H. Kunreuther). *Journal of Risk and Uncertainty*, 2010, 42(3): 211-232. (Lead field journal; Impact factor: 1.1).
40. **“Flood Insurance in the United States: Past, Present and Future”** *Journal of Economic Perspectives*, 2010, 24(4), pp.165–86. (Lead field journal; Impact factor: 3.6).
39. **“Come Rain or Shine: Evidence on Flood Insurance Purchases in Florida”** (with C. Kousky), *Journal of Risk and Insurance*, 2010, 77:2, pp. 369-397. (Lead field journal; Impact factor: 1.0).
38. **“Market and Government Failure in Insuring and Mitigating Natural Catastrophes: How Long-term Contracts Can Help”** in W. Kern (ed.). *The Economics of Natural and Unnatural Disasters*, 2010.

37. “Finance des événements climatiques extrêmes” *Annales des Mines*, 2009, 56, pp. 89-94.
36. “Couverture financière des événements climatiques extrêmes” in H. Decamps (dir.), *Ecosystèmes et événements climatiques extrêmes*, Rapport de l’Académie des Sciences, Paris, (in French), (2010).
35. “Haven’t You Switched to Risk Management 2.0? Moving Toward A New Risk Architecture” In: *The Irrational Economist*, E. Michel-Kerjan and P. Slovic (eds.), Public Affairs (2010).
34. “An Idea Whose Time Has Come” (with P. Slovic), In: *The Irrational Economist*, E. Michel-Kerjan and P. Slovic (eds.), Public Affairs (2010).
33. “Hedging against Tomorrow’s Catastrophes: Sustainable Financial Solutions to Help Protect against Extreme Events” in *Learning from Catastrophes: Strategies for Reaction and Response*. H. Kunreuther and M. Useem (eds.), Wharton School Publishing (2010).
32. “Market and Government Failure in Insuring and Mitigating Natural Catastrophes: How Long-Term Contracts Can Help” (with Howard C. Kunreuther) In: *Public Insurance and Private Markets*, Jeffrey R. Brown (ed.) AEI Press (2010).
31. “Homeland Security and Risk Transfer” (with H. Kunreuther), *Handbook of Homeland Security and Technology*, New York: Wiley and Sons. (2010).
30. “The Development of New Catastrophe Risk Markets” (with H. Kunreuther), *Annual Review of Resource Economics*, 2009, 1: 25. (Impact factor: 1.75)
29. “Insure to Assure” (with D. Decker), in *Innovations (MIT Press)*, Special Issue on Resilience in a Turbulent World, 2009, 4:2, pp. 135-155.
28. “Disasters and Public Policy: Can Market Lessons Help Address Government Failures?” *National Tax Journal*, proceedings of the 99th National Tax Association Conference. (2008) (Impact factor: 0.4).
27. “Extreme Events, Global Warming, and Insurance-Linked Securities: How to Trigger the ‘Tipping Point?’” (with F. Morlaye), *Geneva Papers on Risk and Insurance*, 2008, Vol. 33, pp.153-176. (Impact factor: 0.4)
26. “Improving Homeland Security in the Wake of Large-Scale Disasters: Would Risk-Based All-Hazard Disaster Insurance Help in the Post-Katrina World?” (with H. Kunreuther), in Harry W. Richardson, Peter Gordon, and James E. Moore II (eds.), *Economic and Risk Assessment of Hurricane Katrina*, Elgar Publishing. (2008).
25. “Climate Change, Insurability of Large-Scale Disasters and the Emerging Liability Challenge” (with H. Kunreuther), *Penn Law Review*, 2007, 155: 6, pp. 1795-1842. (Impact factor: 2.6).
24. “An Empirical Analysis of the Terrorism Risk Insurance Act (TRIA)” (with H. Kunreuther) In: Harry W. Richardson, Peter Gordon, and James E. Moore II (eds.), *The Economic Costs And Consequences of Terrorism*, Elgar Publishing. (2007).
23. “How Does the Corporate World Cope with Mega-Terrorism Threat? Evidence from Terrorism Insurance Markets” (with B. Pedell) *Journal of Applied Corporate Finance*, 2006, 18: (4).
22. “Disaster via Airmail. The Launching of a Global Reaction Capacity After the 2001 Anthrax Attacks” (with P. Lagadec and R. Ellis), *Innovations: Technology/Governance/Globalization*, MIT Press (Sept. 2006).
21. “Where Private Efficiency Meets Public Vulnerability: The Critical Infrastructure Challenge” (with P. Auerswald, L. Branscomb, and T. LaPorte), Chapter 1, pp. 1-16, in Auerswald, Branscomb, LaPorte and Michel-Kerjan (eds), *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, Cambridge University Press. (2006).
20. “Creating Markets: Insurance, the 14<sup>th</sup> Critical Infrastructure” Chapter 17, pp. 277-291, in Auerswald, Branscomb, LaPorte and Michel-Kerjan (eds.), *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, Cambridge University Press. (2006).

19. **“Building Trust: Public-Private Collaboration on a National and International Scale”** (with L. Branscomb), Chapter 22, pp. 493-503, in Auerswald, Branscomb, LaPorte and Michel-Kerjan (eds), *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, Cambridge University Press. (2006).
18. **“Leadership: Who Will Act? Integrating Public and Private Interests to Make a Safer World”** (with P. Auerswald, L. Branscomb, and T. LaPorte), Chapter 26, pp. 483-506, in Auerswald, Branscomb, LaPorte and Michel-Kerjan (eds.), *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, Cambridge University Press. (2006).
17. **“The Paris Initiative, Anthrax and Beyond: A Framework for Senior Executives to Meet the Challenges of Interdependent Networks under Threat”** (with P. Lagadec), Chapter 25, pp. 457-480, in Auerswald et al. (eds.), *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, Cambridge University Press. (2006).
16. **“Looking Beyond TRIA: A Clinical Examination of Terrorism Loss Sharing”** (with H. Kunreuther), Chapter 20, pp. 338-378, in Auerswald, Branscomb, LaPorte and Michel-Kerjan (eds.), *Seeds of Disaster, Roots of Response: How Private Action Can Reduce Public Vulnerability*, Cambridge University Press. (2006).
15. **“Private-Public Programs for Dealing with Extreme Events: The Impact of Information Distribution on Risk-Sharing”** (with N. DeMarcellis), *Asia-Pacific Journal of Risk and Insurance*, (2006).
14. **“Couverture financière des ‘risques à grande échelle’: la parole est à la première industrie au monde”** (“Financing large-scale risks: the largest industry in the world has its say”), *Annales des Mines*, (2006).
13. **“The Challenge of Protecting Critical Infrastructure”** (with P. Auerswald, L. Branscomb, and T. LaPorte), *Issues in Science and Technology*, U.S. National Academies, Fall Issue (2005). (Impact factor: 0.8)
12. **“TRIA and Beyond: Terrorism Risk Financing in the U.S”** (with N. Doherty, S. Harrington, H. Kunreuther, P. Kleindorfer, M. Pauly, I. Rosenthal and P. Schmeidler), *Journal of Reinsurance*, 2005, 12.
11. **“Terrorism Risk Coverage in the Post-9/11 Era: A Comparison of New Public-Private Partnerships in France, Germany and the U.S.”** (with B. Pedell), *The Geneva Papers and Risk and Insurance*, 2005, 30(1):144-170. (Impact factor: 0.4).
10. **“Insurability of (mega)-Terrorism: Challenges and Perspectives”** (with H. Kunreuther), in OECD: Terrorism Insurance in OECD Countries. July 2005.
9. **“Extending Catastrophe Modeling to Terrorism”** (with H. Kunreuther and B. Porter), Chapter 10 in: Kunreuther and Grossi (eds.), *Catastrophe Modeling: A New Approach to Managing Risk*. New York: Springer, (2005).
8. **“Policy Watch: Challenges for Terrorism Risk Insurance in the United States”** (with H. Kunreuther). *Journal of Economic Perspectives*, 2004, 18: 4, pp. 201-214. (Lead field journal: Impact factor: 3.6).
7. **“Lessons Learned from Chemical Accidents and Incidents”** in *OECD Proceedings* on the Workshop, 2004, Karlskoga, Sweden (with I. Rosenthal, P. Kleindorfer, H. Kunreuther, P. Schmeidler).
6. **“New Challenges in Critical Infrastructures: A US Perspective”** *Journal of Contingencies and Crisis Management*, 2003, 11: 3, pp. 132-141.
5. **“Large-scale Terrorism: Risk-sharing and Public Policy”** *Revue d'Economie Politique*, 2003, 113, pp. 625-648.
4. **“Critical Networks under Threats: Learning from the Anthrax Attacks”** *Journal of Contingencies and Crisis Management*, 2003, 11: 3. (Impact factor: 0.6)
3. **“Catastrophic Risks and Vital Networks: Some New Vulnerabilities”** (in French); *Flux – International Scientific Quarterly on Networks and Territories*, March 2003.
2. **Review of “The World at 2000. Perils and Promises”, F. Halliday (London School of Economics), Palgrave, New York”;** *Journal of Contingencies and Crisis Management*, 2002, 10: 1. (Impact factor: 0.6)
1. **Review of “What is a Disaster? Perspectives on the Question”**, edited by the Disaster Research Center, Routledge, *Journal of Contingencies and Crisis Management*, 2000, 8: 4. (Impact factor: 0.6)

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## MEDIA

Erwann Michel-Kerjan's analyses appear frequently in leading media including: *BBC World*; *Bloomberg*; *CNN*; *The Economist*; *Financial Times*; *Huffington Post*; *International Herald Tribune*; *Newsweek*; *New York Times*; *USA Today*; *Wall Street Journal*; and in French in *Le Figaro*; *Le Monde*; *Les Echos*.

*Recent Opinions include:*

- **An Earthquake of a Snowstorm**, Opinion (with M. Useem and H. Kunreuther), on lessons learned from the 2010 massive earthquake in Chile that are transferable to better managing snow storm on the east coast of the United States, *USA Today* (circulation: over 4 million), print edition, March 5, 2015.
- **The Unexpected Threat to Super Bowl XLIX**, Opinion (with H. Kunreuther) *Bloomberg Businessweek*, December 9, 2014.
- **Paying for Future Catastrophes**, Opinion (lead author, with H. Kunreuther) on addressing the growing cost of disasters, *New York Times Sunday Review*, (circulation: 1.3 million) November 2012.
- **Toward a Euro II Quarantine Zone?** Opinion (lead author, with D. Callaghan) on how to restore confidence in the Euro zone. *The Huffington Post*, June 8, 2012.
- **Is Income Disparity Slowly Fueling the Next Global Crisis?** Opinion (with K. Lu), on how income disparity in China could create long-term risks for the global economy. *The Wall Street Journal*, (circulation: 2.3 million), January 21, 2012.
- **G20 to Support the Establishment of National Risk Officers?** Opinion on how the G20 can be much more proactive on supporting global risk management in governments. *The Huffington Post*, November 1, 2011.
- **Prepare Yourself, Natural Disasters Will Only Get Worse.** Opinion on how the US is becoming much more vulnerable to natural disasters and what to do about it. *The Washington Post*, September 15, 2011.

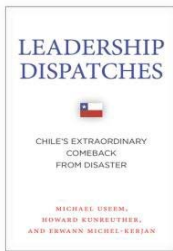
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## BOOKS

### [RETHINKING CATASTROPHE RISKS: How Corporate America Is Coping with Disruptive Risks](#)

(forthcoming 2017) (with H. Kunreuther and M. Useem). Oxford University Press, Trade Book

This book chronicles a transformation in corporate America that has taken place during the past fifteen years. Catastrophic risk management – once thought of as a technical subject for specialist attention – is now far more central to the business strategy of large corporations and those who run them. We benefited from interviews with executives, CEOs, and directors on the boards of 100 of S&P 500 firms.



## LEADERSHIP DISPATCHES: Chile's Extraordinary Comeback from Disaster

(2015) (with M. Useem and H. Kunreuther). Stanford University Press

*Translation into Spanish (forthcoming 2016)*

On February 27, 2010, Chile was rocked by a violent earthquake five hundred times more powerful than the one that hit Haiti just six weeks prior. The Chilean earthquake devastated schools, hospitals, roads, and homes, paralyzing the country for weeks and causing economic damage that was equal to 18 percent of Chile's GDP. This calamity hit just as an incumbent political regime was packing its bags and a new administration was preparing to take office. For most countries, it would have taken years, if not decades, to recover from such an event. Yet, only one year later, Chile's economy had reached a six percent annual growth rate.

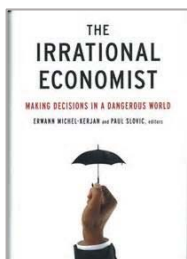
In *Leadership Dispatches*, Michael Useem, Howard Kunreuther, and Erwann Michel-Kerjan, with a special mandate from the Chilean Presidency, look at how the nation's leaders—in government, business, religion, academia, and beyond—facilitated Chile's recovery. *Leadership Dispatches* is both a remarkable story of resilience and an instructive look at how those with the greatest responsibility for a country, company, or community should lead.

"*Leadership Dispatches* is an empowering story of recovery in the wake of an unprecedented natural disaster. This comprehensive study provides valuable insights into the importance of leadership in a crisis, as well as the world of preparedness and resiliency."—**Tom RIDGE, First Secretary, U.S. Department of Homeland Security and Former Governor of Pennsylvania**

"Three of the world's most respected authorities in leadership and risk management join forces to tell us a rare story of courage, determination, and the importance of a multi-stakeholder strategy. Their unique checklist for leaders will prepare many heads of state and organizations to take charge and do the impossible when their own F-27 hits. A remarkable book.—**Klaus SCHWAB, Founder and Chairman, World Economic Forum**

"Recent disasters in Chile, Italy, Japan, Mexico, and New Zealand offer important lessons for the future. This book brilliantly documents concrete experiences in managing risk and responding to disaster; it contributes to longstanding efforts of organizations like the OECD to distill best practices and create a vital platform for knowledge sharing."—**Angel GURRIA, Secretary General, Organization for Economic Cooperation and Development**

"This book is filled with practical analysis of what went right in Chile's dramatic recovery from the devastating F27 earthquake. It offers important lessons for current and future leaders in countries and organizations that face the possibility of major disruptions. Read this book before disaster strikes! And if you haven't, then read it when crisis hits. It provides the best roadmap that you will find toward the future that you will then be hoping for."  
— **Herman ("Dutch") LEONARD, Harvard Kennedy School and Harvard Business School**



## THE IRRATIONAL ECONOMIST, Making Decisions in A Dangerous World

(2010) (with Paul Slovic). Public Affairs Books

[www.TheIrrationalEconomist.com](http://www.TheIrrationalEconomist.com)

352 pages

This book brings together world class leaders on the topic of risk and catastrophes, including colleagues from other leading universities (Harvard, Princeton, Columbia, MIT, UC Berkeley, and other universities in Europe) who are past and present President of leading academic associations, former White House advisers, and several laureates of the Nobel Prize in Economics.

"The Irrational Economist challenges conventional wisdoms, overturns traditional economic models, and brings to light new discoveries in decision sciences: The result is a profound revolution in thinking." —**Joseph STIGLITZ, Nobel Prize-winning economist in 2001; former chairman of the White House Council of Economic Advisers under President Clinton**

"Michel-Kerjan and Slovic brilliantly rally insights from an outstanding group of authors: There is something here for any reader." —**Martin FELDSTEIN, professor of economics, Harvard University; president emeritus of the National Bureau of Economic Research (NBER); and former chairman of the White House Council of Economic Advisers under President Reagan**

"In *The Irrational Economist* some of the world's foremost economists and decision scientists analyze how we make decisions under pressure—and offer thought-provoking ideas about how to improve the process. The result is important and remarkably timely." —**Richard M. SMITH, Chairman, Newsweek**

"Compelling.... This collection is an intriguing look at the limitations of human knowledge regarding its own nature, especially relevant for the current moment of economic turmoil." —**Publishers Weekly**



**AT WAR WITH THE WEATHER.**  
**Managing Large-Scale Risks in a New Era of Catastrophes**

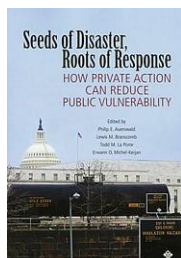
(2009; 2011) (with Howard Kunreuther), 416 pages. MIT Press.  
[www.AtWarwiththeWeather.com](http://www.AtWarwiththeWeather.com)

Winner of the 2011 *Kulp-Wright Award* for the most influential book published on risk management.

This book results from a multi-year research initiative on the future of natural disasters insurance and mitigation in the U.S., undertaken in partnership with over 25 leading public and private organizations. It constitutes one of the largest studies ever done on these issues of national interest.

"The authors have provided the ultimate institutional and theoretical analysis, and empirical reference source, for hurricane and flood risk insurance and mitigation. *At War with the Weather* will surely become a *sine qua non* of every researcher, corporate analyst, and state or federal policymaker, and will be extensively cited. A spectacular work." —**Mark J. MACHINA, Department of Economics, University of California, San Diego**

"*At War with the Weather* offers more than just a detailed plan for managing weather risks. It outlines a long-overdue comprehensive, disciplined theory of risk management that applies to all manner of catastrophes." ---**Michael CHERTOFF, former U.S. Secretary of Homeland Security**



**SEEDS OF DISASTER, ROOTS OF REPOSE.**  
**How Private Action Can Reduce Public Vulnerability**

(2006) (with P. Auerwald, L. Branscomb, and T. LaPorte; Harvard/GMU), Cambridge University Press 530 pages.

Foreword by General Marsh, Former Chairman of the U.S. Presidential Commission on Protection of Critical Infrastructures. The book is a joint initiative between teams at the Wharton School (University of Pennsylvania), Harvard University and George Mason University and is the first attempt to analyze the private efficiency-public vulnerability trade-off in the context of extreme event management.

— "*Seeds of Disaster, Roots of Response* is a timely and important volume that is a **must-read** for anyone concerned about our nation's security." —**Lee HAMILTON, Co-Chair, 9/11 Commission on the Attacks against the United States**

"Industries that provide critical infrastructure are becoming more efficient, but more vulnerable. This book introduces **security externalities**, a phenomenon that inhibits private investments that would make critical infrastructure services more resilient to potential disaster from any source." —**Thomas SCHELLING, 2005 Nobel Prize in Economics**

This book demonstrates that **effective coordination** with the operators of privately-owned critical infrastructure is a vital part of that work, and offers guidance for progress." — **Senator Susan COLLINS, Former Chairman, Committee on Homeland Security and Governmental Affairs, U.S. Senate**



**TREATISE ON NEW RISKS.**  
**Precaution, Crisis Management and Insurance**

(2002) (with O. Godard, C. Henry and P. Lagadec), 624 pages  
(in French; *Traité des nouveaux risques*)  
Paris: Editions Gallimard, Inedit numero 100



**Annual Global Risks Reports - World Economic Forum – (Davos, Switzerland)**

Erwann Michel-Kerjan has been one of the core contributors to the annual *Global Risks Report* since its inception in 2005. (Ten annual reports have been published and are available free online). He currently serves on the World Economic Forum GRR Advisory Board. The *Global Risks Report* has become the most read risk management report in the world, with nearly 500 million views for the 2014 edition alone.

The 2016 *Global Risks Report* (published ahead of Davos-2016), video and online material is available at:

<http://www.weforum.org/reports/the-global-risks-report-2016>

**OTHER RESEARCH REPORTS**

12. **TRIA after 2015. Terrorism loss sharing.** (with C. Lewis, H. Kunreuther, R. Muir-Wood, G. Woo). July 2014.
11. **Policy Options for Reducing Losses from Natural Disasters: Allocating \$75 billion.** 2012 Copenhagen Consensus (with H. Kunreuther), Copenhagen, Denmark, May 2012.
10. **Impact of Behavioral Issues on Green Growth Policies and Weather-Related Disaster Reduction in Developing Countries.** World Bank Green Growth Initiative (with H. Kunreuther), Washington, DC, May 2012.
9. **A Methodological Approach for Pricing Flood Insurance and Evaluating Loss Reduction Measures: Application to Texas.** (with J. Czajkowski and H. Kunreuther (2011). January 2012, The Wharton School, Philadelphia, PA.
8. **Adaptation to Climate Change: Linking Disaster Risk Reduction and Insurance.** United Nations International Strategy for Disaster Reduction Secretariat (UNISDR) (with Warner, Ranger, Surminski, Arnold, Linnerooth-Bayer, Michel-Kerjan, Kovacs, Herweijer), 2009.
7. **Effectiveness of Risk Reduction Measures in Poor and Developing Countries.** Report for the World Bank, Washington, DC, 2009.
6. **Reducing the Impact of Natural Disasters: The Insurance and Mitigation Challenge.** (with H. Kunreuther), Report for the OECD Division of Financial Affairs, September 2008.
5. **TRIA and Beyond. The Future of Terrorism Risk Financing in the U.S.;** Wharton Risk Center Report, Study under the direction of H. Kunreuther and E. Michel-Kerjan, with Neil Doherty, Esther Goldsmith, Scott Harrington, Paul Kleindorfer, Mark Pauly, Irv Rosenthal and Peter Schmeidler), August 2005, 208 pages.
4. **Precaution, Uncertainty and Insurability.** Report to France’s Prime Minister’s Planning Office, pp. 182, (with S. Chemarin and C. Henry), January 2005.
3. **Interdependent Extreme Terrorism Risks.** Report to Lockheed Martin, pp.100, 2004.
2. **Insurability of (mega)-Terrorism: Challenges and Perspectives.** Report for the OECD Task Force on Terrorism Insurance, Organization for the Economic Cooperation and Development, pp. 56, (with H. Kunreuther), 2004.
1. **Lessons Learned from Chemical Accidents.** Report for the Organization for the Economic Cooperation and Development (OECD), pp. 60 (with I. Rosenthal, H. Kunreuther. P. Kleindorfer, and P. Schmeidler), August 2004.

**NATIONAL BUREAU OF ECONOMIC RESEARCH (NBER) WORKING PAPERS**

5. **Long-term Insurance to Address Catastrophe Risk.** (with D. Jaffee and H. Kunreuther), National Bureau of Economic Research Working Paper 13359, August 2008.
4. **Evaluating the Effectiveness of Terrorism Risk Financing Solutions.** (with H. Kunreuther, Wharton), National Bureau of Economic Research Working Paper 13359, September 2007.
3. **Looking Beyond TRIA: A Clinical Examination of Terrorism Loss Sharing.** (with H. Kunreuther), National Bureau of Economic Research Working Paper, National Bureau of Economic Research NBER # 12069, March 2006.
2. **Challenges for Terrorism Risk Coverage in the United States.** (with H. Kunreuther), National Bureau of Economic Research Working Paper, National Bureau of Economic Research NBER # 10870, October 2004.
1. **Assessing, Managing and Financing Extreme Events.** (with H. Kunreuther and B. Porter), National Bureau of Economic Research Working Paper, December 2003.

## HARVARD UNIVERSITY WORKING PAPERS (*Managing the Atom Project*, Kennedy School of Government)

- 1 **The Economics of Nuclear Energy Markets and the Future of International Security.** (with D. Decker), 2008.
2. **A New Energy Paradigm: Ensuring Nuclear Fuel Supply and Nonproliferation through International Collaboration with Insurance and Financial Markets.** (with D. Decker), Kennedy School of Government, 2007.

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## GRADUATE EDUCATION

### Harvard University

Executive Education, Kennedy School of Government (2009; 2014)

### The Wharton School, University of Pennsylvania (2002-2004)

Postdoctoral research in risk management and disaster financing

### Ecole Polytechnique in Paris, Laboratoire d'économétrie and Greqam, France.

Ph.D. in Economics and Finance (2002) with highest honors

(Unanimous Felicitations of the Jury and Proposition for Thesis's Excellence Award).

Dissertation: *Contributions to The Economics of Large-scale Risks: Essays in Catastrophic Risk Sharing*".

President of the doctoral student committee in Economics, Finance and Management, Ecole Polytechnique (1999-2002)

### Advanced Research Master Degree (DEA; post graduate) with Highest Honors in Mathematical Economics (*summa cum laude*) (rank # 1 in class)

Honors thesis: *The Economics of Large-scale Risks: New Theories of Risk and Insurance* awarded June 1998, (co-supervision Ecole Polytechnique and Greqam).

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## AWARDS

### 2014 Lloyds' Science of Risk Prize

Winner of the prize in the climate risk category for the paper *Evaluating Flood Resilience Strategies for Coastal Mega Cities* (published in May 2014 in Science)

### 2011 Kulp-Wright Award

Award given by the American Risk and Insurance Association to the book that had the most influential impact on the literature of risk management (for *At War with the Weather*)

### 2011-2014 National Science Foundation (Award # 10620390)

### 2011 US National Association of Insurance Commissioners' Award for the best paper of the year

For the article "Long-term Property Insurance" published in the *Journal of Insurance Regulation* (2010; with Dwight Jaffee, UC Berkeley and H. Kunreuther, Wharton). The paper proposes new fixed-price multi-year insurance contracts.

### 2007-2012 World Economic Forum's Young Global Leader (YGL)

"An honor bestowed to recognize and acknowledge the most extraordinary leaders of the world under the age of 40"; Other laureates include **Adrian M. Fenty**, former Mayor of Washington, D.C; **Amy Finkelstein** (MIT; Clark Medal); **Steve Levitt** (University of Chicago; Clark Medal); **Larry Page**, co-founder of Google; **Terence Tao**, (UCLA; Fields Medal); **Jimmy Wales**, founder of Wikipedia, among others.

### 2002 French Ministry of Foreign Affairs (Department of State) Lavoisier Award

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## SELECTED GRANTS AND FUNDING

PI, Co-PI and Faculty for several publicly- and privately-funded research programs.

Funding organizations: National Science Foundation; US Congress; US Department of Homeland Security (USC's CREATE Center in Los Angeles); US Department of Energy; US Department of Transportation; World Bank; United Nations; Travelers Foundation; Sponsors of the Wharton Managing and Financing Extreme Events Project; Zurich Insurance Foundation.

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## RECENT LEGISLATIVE TESTIMONY AS SUBJECT MATTER EXPERT

### U.S. Congress – House Committee on Transportation

*“What is Driving the Increasing Costs and Rising Losses from Disasters?”*

Rayburn House Office Building. Washington, DC - March 18, 2015

### U.S. Congress - Senate Committee on Banking, Housing, and Urban Affairs

*“Reauthorizing TRIA: The State of the Terrorism Risk Insurance Market.”*

Dirksen Senate Building. Washington, DC - September 25, 2013

### U.S. Congress - Senate Committee on Small Business and Entrepreneurship

*“Helping Small Businesses Weather Economic Challenges and Natural Disasters” (Roundtable)*

Washington, DC - March 14, 2013

### U.S. Congress - House Committee on Financial Services, Subcommittee on Insurance, Housing and Community Opportunity

*“TRIA at Ten Years: The Future of the Terrorism Risk Insurance Program”*

Washington, DC - September 11, 2012

### U.S. Congress - Senate Appropriations Subcommittee on Financial Services and General Government

*“Federal Disaster Assistance Budgeting: Are We Weather-Ready?” A Proposal to Make America More Resilient to Natural Disasters and Reduce the Federal Government's Financial Liability*

Washington, DC - July 28, 2011.

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## KEYNOTES, CONFERENCES AND SEMINAR PRESENTATIONS (>160 INVITED PRESENTATIONS)

### 2015

Katrina 10 Resilient New Orleans. Panel discussion with New Orleans Mayor Mitchell Landrieu, Rockefeller Foundation's President Judith Rodin, and Zurich North America CEO Mike Foley. Panel moderated by journalist and best-selling author Michael Lewis (Moneyball, Liars' Poker, the Big Short). (New Orleans, Louisiana, August); Department of Homeland Security-USC Center of Excellence. (Los Angeles, California, July); US National Academies of Science (Washington, DC, July); SCOR Climate Risks, Decision Making and Insurability in a Context of Climate Uncertainty. Presentation on “Insurers as Game Changers? Roles and Responsibilities of the Largest Industry in the World.” (Paris, France, June); Science Po Joint panel discussion with Alice Hill, Senior Director for Resilience, The White House, (Paris, France, May). Catholica University Joint conference with Wharton Leadership Center's Director and co-author Mike Useem, Former Chilean President Sebastian Pinera, former Chilean Finance Minister Felipe Larrain and Secretary-General of the Organization of American States José Miguel Insulza. (Santiago, Chile, April); The Wharton School (Philadelphia, PA, February).

### 2014

Lloyd's 2014 Science of Risk Prize Ceremony. (London, United Kingdom, November); Burlington Hydro Annual Conference GridSmartCity. Keynote on Managing Extreme Weather Events. (Burlington Ontario, Canada, November); AIG Senior leadership meeting. Keynote on Learning from Corporate Risk Management Best Practices: From the S&P500 to Davos. (Philadelphia, PA, October); BrokersLink. Global Insurance Alliance. Annual Conference. Keynote on Learning from Corporate Risk Management Best Practices. (Venice, Italy, October); Association of Bermuda Reinsurers Conference on mortgage default and disasters. Opening keynote. (Washington, DC, September); Zurich Insurance Live! Conference on Building Resilience. Opening keynote. (Charlotte, NC, September); OECD High Level Conference on Terrorism Risk and Insurance. US Treasury (Washington, DC, September); National Institute of Standards and Technologies (NIST) Conference on Resilience, Standards and Critical Infrastructure. (Washington, DC, September); World Bank Understanding Risk Forum (London, UK, July); RAND Corporation Conference on the future of the US terrorism risk insurance program. (Washington, DC, June); National Association of Corporate Directors Keynote on “Risk Management Enters the Board

Room: Are You (Really) Ready?” (Washington, DC, May); World Bank Urban Resilience Platform: Middle-East and North Africa.” (Marseilles, France, May); Lloyd’s Meet the Market in Boston. Keynote on “Dealing with the Extra-Ordinary: Transforming Risk Management into Value Creation.” (Boston, MA, May); CREATE at University of Southern California Conference for the 10th anniversary of the Department of Homeland Security’s Center of Excellence CREATE. (Los Angeles, CA, April); Wharton School Joint conference with Northeastern University on “Developing Economic Incentives for Advancing Infrastructure Resilience.” (Philadelphia, PA, March); American Red Cross Lessons Learned in Urban Disaster Preparedness. Annual Conference of the IFRC Global Disaster Preparedness Center. (Washington, DC, February).

## 2013

Wharton Global Forum Session on National Resilience (Paris, France; October); Penn-Wharton Risk Regulation Seminar (Philadelphia, PA; October); National Association of Corporate Directors Session on Risk and Strategy (Washington’s national harbor; October); US Congress, Senate Banking Committee (Washington, DC; September); AIG Annual Conference (Stowe, Vermont; September); World Conference on Disaster Management Opening Panel Discussion (Toronto, Canada; June 2013); CORENET Eastern Regional Summit (Philadelphia, Pennsylvania. June); National Association of Insurance Commissioners (NAIC) International Forum (Washington, DC; May); Zurich Classic Responding by Storm–Disaster Management: Not if but when. (New Orleans, Louisiana; April); U.S. National Bureau of Economic Research (NBER), Insurance Group Annual Meeting (Boston, MA; April); Swiss Re’s U.S. Public Policy Dialogue Opening Session. *Catastrophe Risks, Business Opportunities and Public Policies*. (Washington, DC; March); Canadian Water Network Annual Conference *Keynote on Managing and Financing Extreme Events*. (Ottawa, Ontario; March); World Economic Forum-Annual Meeting *Building Resilience: Wharton IdeasLab* (Davos, Switzerland; January).

## 2012

OECD High Level Conference on Terrorism Risk and Insurance Market (Paris, France; December); G20 Summit (Mexico City, Mexico; November); US Congress; Testimony on terrorism insurance for the House Financial Committee (Washington, DC; September); U.S. National Association of Mutual Insurance Companies (NAMIC) (Washington, DC; September); Canadian Institute of Actuaries (Toronto, Canada; September); G20, Steering Group on Disaster Risk Management (Mexico City, Mexico; September); Bill and Melinda Gates Foundation (Seattle, WA; May); The World Bank (Washington, DC; May); U.S. National Bureau of Economic Research (NBER) (University Conference on Catastrophe Risks and Insurance. *Co-organizer with Howard Kunreuther (Wharton) and Ken Froot (Harvard)*. Boston, MA; May); Copenhagen Consensus 2012 Conference (Copenhagen, Denmark; May); Annual Federal Emergency Management Agency (FEMA) National Conference (Austin, Texas; May); World Economic Forum (Puerto Vallarta, Mexico; April); French Review of Economic Studies, special Conference in Honor of Professor Claude Henry (Science Po/Columbia University) recipient of the 2012 “Revue Economique” award (Paris, France; March); French Treasury and French Association for the Protection against Natural Disasters (Paris, France; March); French Senate (Paris, France; March); Reinsurance Association of America Annual Conference (Orlando, Florida; February); Georgia State University (Atlanta, GA; November); University of Pennsylvania (Philadelphia, PA; November); American Insurance Association (Washington, DC; November); Government of Morocco (Morocco; November); Brokers Link Global Conference (Miami, Florida; October); Canadian Institutional Investment Summit (Gatineau-Ottawa, QC, Canada; October); World Economic Forum (Dalian, China; September); American Risk and Insurance Association Annual meeting (San Diego, California; August); US Congress, House of Representatives Testimony on the future of disaster preparedness (Washington, DC; July); International Society for Integrated Disaster Risk Management Annual Conference (Los Angeles, California; July); OECD International Conference on Managing and Financing Major Earthquakes (Paris, France; June); World Bank’s Government Borrowers Forum (Santiago, Chile; May); Stanford University (April); Young Presidents Organization (YPO) (Philadelphia, PA; April); Annual Women’s World Banking (WWB) Microfinance and the Capital Markets Conference (J.P. Morgan; New York; April); CPCU, Golden Gate Chapter (San Francisco, California; February); World Economic Forum Annual Meeting (Davos, Switzerland; January).

## 2010

University of Pennsylvania, Wharton and School of Medicine (Philadelphia, PA; December); University of Pennsylvania Conference From Haiti to Pakistan: A Year of Disasters (Philadelphia, PA; December); Financial Times Conference on Emerging Risks (New York City; November); Ecole de Gouvernance et d’Economie (Rabat, Morocco; September); World Economic Forum on the Middle-East and North Africa (Marrakech, Morocco; October); Brookings Institution (Washington, DC; October); University of Pennsylvania Psychology department (Philadelphia, PA; September); ILS Summit (Hamilton, Bermuda; July); OECD Conference on “Terrorism Insurance Markets (Paris, France; June); National Bureau of Economic Research (NBER) (Cambridge MA; May); World Economic Forum (Dares Salaam, Tanzania (Africa); May); US Senator Wicker’s Roundtable (Gulfport, Mississippi; April); Wharton Alumni Houston Club (Houston, Texas; April); The Wharton School, University of Pennsylvania (Philadelphia, PA; March); Initiative for Global Environment Leadership Annual Summit, The Wharton School, University of Pennsylvania (Philadelphia, PA; March); US Department of Homeland Security (DHS), Annual Network Summit, (Washington, DC; March); University of Southern California (Los Angeles, California; March); Carnegie Hall, Arts Leadership in Focus (moderator) (New York City; February); American Economic Association Annual Meeting (Atlanta, GA; January).

## 2009

Ecole Polytechnique; AXA Chair on Insurance of Extreme Events; EDF Chair on Sustainable Development (Paris, France; November); The Union League of Philadelphia Presentation of the book *At War with the Weather* (Philadelphia, PA; October); OECD Second Conference, International Network on the Financial Management of Large-scale Catastrophes (Bangkok, Thailand; September); World Economic Forum Summer Davos (Dalian, People's Republic of China; September); NBER *Economics of National Security* (Cambridge, MA; July); World Economic Forum's Global Leadership Fellows Programme on Globalization, The Wharton School (Philadelphia PA; July); Organization for Economic Cooperation and Development (OECD) Forum (Paris, France; 2009); NBER *Insurance Project Workshop* (Cambridge, MA; June); Carnegie Mellon University (Pittsburgh, PA; May); Property Claim Services/Insurance Services Office *Catastrophe Conference* (Miami, FL; May); Florida Catastrophic Storm Risk Management Center Florida State University (Tallahassee, FL; April); International Institute for Applied Systems Analysis (IIASA) (Laxenburg Austria, March); University of Innsbruck Adaptation to Climate Change: The Role of Insurance (Innsbruck, Austria; March); World Economic Forum Annual Meeting (Davos, Switzerland; January); Young Global Leaders Annual Meeting (Davos, Switzerland; January); American Enterprise Institute (Washington DC; January).

## 2008

The Wharton School (Philadelphia, PA; December); World Economic Forum's Global Agenda Councils (Dubai, United Arab Emirates; November); World Economic Forum Summer Davos (Tianjin, People's Republic of China; September); OECD/UNISDR Senior Symposium on Disaster Preparedness and Financing (Beijing, China; September); European Commission Network for the Economic Analysis of Terrorism (NEAT) (Brussels, Belgium; September); University of Southern California (Los Angeles, CA; August); OECD/U.S. Treasury International Conference on Financial Education (Washington, DC; May); Carnegie Mellon University (Pittsburg, PA; May); University of Texas at Dallas Conference on Terrorism and Policy (Dallas, TX; May); National Bureau of Economic Research (NBER) (Boston, MA; May); U.S. Department of Treasury OECD-US Treasury International Conference on Financial Education (Washington DC; May); Florida State University (Tallahassee, FL; March); World Economic Forum Annual Meeting (Davos, Switzerland; January); American Economic Association Annual Meeting (New Orleans, LA; January).

## 2007

Princeton University (Princeton, NJ; November); Institut d'Etudes Politiques de Paris (Science Po) (Paris; France; November); New School of Social Research (New York City; November); The Wharton School, University of Pennsylvania, Risk Regulation Seminar (Philadelphia, PA; October); Wharton Applied Economic Workshop (Philadelphia, PA; August); University of Southern California, Center for Risk and Economic Analysis of Terrorism Events (CREATE), (Los Angeles, CA; August); NBER Summer Institute (Boston, MA; July); Chicago Actuarial Association Chicago Chapter (Chicago, IL; June); Center for American Progress (Washington, DC; May); Toulouse School of Economics (Toulouse, France; May); Ecole Polytechnique and AXA (Paris, France; March); American Association for the Advancement of Science (AAAS), Annual Conference (San Francisco, CA; February).

## 2006

Council of Foreign Relations Ensuring Nuclear Fuel Supply (New York City; December); Harvard University (Boston, MA; November); U.S. National Tax Association (Boston, MA; November); University of Pennsylvania Law School (Philadelphia, PA; November); INFORMS Annual Meeting (Pittsburg, PA; November); The Wharton School (Philadelphia, PA; November); University of Minnesota Conference on "Homeland Security: Food Safety and Finance" (Minneapolis, MN; November); University of Southern California, Department of Homeland Security's Center of Excellence (Los Angeles, CA; August); National Bureau of Economic Research (NBER), Summer Institute (Cambridge, MA; July); Organization for the Economic Cooperation and Development (OECD) (Geneva, Switzerland; July); Carnegie Mellon/Wharton, Joint Conference on Insurance and Global Warming (Washington, DC; May); The Wharton School (Philadelphia, PA; May); National Bureau of Economic Research (NBER) (Cambridge, MA; February); Ecole Polytechnique (Paris, France; February).

## 2005

George Washington University, Homeland Security and Policy Institute (Washington, DC; October); U.S. Congress (Washington, DC; October); University of Southern California Department of Homeland Security's Center of Excellence (Los Angeles, CA; August); Harvard University (June); The Wharton School (Philadelphia, PA; February); National Association for the Protection against Natural Disasters (Paris, France; February).

## 2004

Organization for the Economic Cooperation and Development (OECD), Conference on “Insuring Catastrophic Risks” (Paris, France; November); National Science Research Foundation (CNRS), (Nice, France; November); International Risk Governance Council (Geneva, Switzerland; 2004); Harvard University (Boston, MA; May); Institute for Sustainable Development and International Relations (Paris, France; March); Lawrence Livermore National Laboratory (May); University of California at Berkeley (Berkeley CA, January).

## 2001-2003

Geneva Center for Security Policy (Geneva, Switzerland, November 03); Chamber of Commerce of the City of Paris (Paris, France; May 03); The Wharton School (Philadelphia, PA; April 03); Post Europe-European Cooperation on Postal Security (Paris, France; November 02); Columbia University (New York City; November 02); The Wharton School (Philadelphia, PA; October 02); Canadian Economic Society (Quebec City, Canada; May 01); University of Munich (Munich, Germany; September 01); International Institute for Applied System Analysis & Japanese Disaster Prevention Risk Institute (Laxenburg, Austria; August 01).

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## LANGUAGES

Fluent in English and French.

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## INTERESTS

International relations; Oenology; Martial Arts.