



Climate Change and Flood Insurance

Bios for Expert Panelists



Carolyn Kousky, Ph.D. is Director of the Policy Incubator at the Wharton Risk Center at the University of Pennsylvania. Kousky's research has examined multiple aspects of disaster insurance markets, the National Flood Insurance Program, federal disaster aid and response, and policy responses to potential changes in extreme events with climate change. Kousky was a member of the National Research Council Committee on Analysis of Costs and Benefits of Reforms to the National Flood Insurance Program and is a University Fellow at Resources for the Future. She has a PhD in Public Policy from Harvard University.

John A. Miller, P.E., CFM, CSM is a Water Resources Engineer. In May 2018, he completed a Master's in Environmental Studies - Environmental Policy at the University of Pennsylvania under adviser Howard Kunreuther, PhD of the Wharton Risk Center, and while a student, he served as a Fellow in Senator Robert Menendez's Office working on the reauthorization of the National Flood Insurance Program. He is the Vice Chair of the City of Lambertville, New Jersey Planning Board, a member of the City's Emergency Management Council and is the City's FEMA Community Rating System Coordinator for the Class 7 community.



Richard J. Sobota, CPCU is the Senior Insurance Specialist for the U.S. Department of Homeland Security/Federal Emergency Management Agency (DHS/FEMA) Region III Office in Philadelphia. He serves as the primary technical resource for internal and external National Flood Insurance Program (NFIP) stakeholders in the Region III States as well as the District of Columbia. His current area of focus includes outreach efforts related to the substantial legislative changes resulting from the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act of 2014, as well as proposed changes likely to occur as part of the upcoming NFIP Reauthorization. In addition, Rich assumed responsibilities as Regional Community Rating System (CRS) Coordinator in January, 2016.