

**Carolyn Kousky** is founder and Executive Director of Insurance for Good, contributing economist at Environmental Defense Fund, and Senior Fellow at the Kleinman Center for Energy Policy at the University of Pennsylvania. She is author of [Understanding Disaster Insurance: New Tools for a More Resilient Future](#) and an editor of [A Blueprint for Coastal Adaptation](#). She is a member of the Federal Advisory Committee on Insurance at the U.S. Department of Treasury, a member of the High-Level Advisory Board on the Financial Management of Catastrophic Risks at the OECD, and the vice-chair of the California Climate Insurance Working Group and a member of the Green Ribbon Commission for the California Department of Insurance. She has published numerous articles, reports, and book chapters on the economics and policy of climate risk and disaster finance and she is routinely cited in media outlets. She was previously Executive Director at the Wharton Risk Management and Decision Processes Center at the University of Pennsylvania. Kousky has a BS in Earth Systems from Stanford University and a PhD in Public Policy from Harvard University.

**Jason Thistlethwaite** is an Associate Professor at the University of Waterloo whose research helps communities and industries understand and manage the rising risks of extreme weather and climate change. Dr. Thistlethwaite's scholarship bridges academic and policy communities, with sustained engagement across insurance, banking, real estate, hazard modeling, and infrastructure sectors. This work generates risk intelligence tools, assesses interdependencies among infrastructure and property, and strategies for expanding the availability and affordability of insurance. The results are identifying both areas where risk management is critical but also opportunities for investment and economic growth.

#### **Mark C. Bove, CPCU, CCRMP, ARe**

Mr. Mark Bove is a Meteorologist & Natural Catastrophe Solutions Manager for Munich Reinsurance America, Inc. His responsibilities include evaluating catastrophe risk models & tools, providing technical expertise on underwriting property catastrophe risk and exposure accumulation issues, and the development of bespoke geospatial solutions for Munich Re clients.

The Munich Re Group has been leveraging Mark's meteorological & climate expertise for almost 25 years. Before then, Mark was a graduate research assistant at Florida State University in Tallahassee, Florida. Research highlights include studies of ENSO's influence on Atlantic hurricane landfall frequencies and tornadic activity patterns in the United States, the latter earning Mark the 1998 Father James B. Macelwane award for outstanding undergraduate research from the American Meteorological Society.

More recently, Mark was a chapter author on the Fifth National Climate Assessment, is the current Vice Chair of the IBHS Research Advisory Committee, and is working with the Reinsurance Association of America and NOAA to improve weather & climate data access for re/insurance industry.

Mark holds Master's and Bachelor's degrees in Meteorology from Florida State University and has earned the Chartered Property Casualty Underwriter (CPCU) and Associate in Reinsurance (ARe) professional designations from The Institutes, and the Certified Catastrophe Risk Management Professional (CCRMP) designation from the Casualty Actuarial Society (CAS).

**Adelle Thomas** leads NRDC's adaptation and resilience work, supercharging the growth of our excellent, longstanding domestic work and our burgeoning global efforts in these areas. Thomas brings more than 17 years of expertise in scientific research, policy development, and advocacy around climate adaptation, along with an extensive background in engaging with communities to identify climate-related risks and articulate adaptation needs. This includes serving as a scientific advisor in negotiations at the United Nations Framework Convention on Climate Change, working as a lead author for several Intergovernmental Panel on Climate Change (IPCC) reports, collaborating with developing nations to craft and implement National Adaptation Plans, providing training on adaptation, and helping formulate New York State's inaugural adaptation plan. Thomas currently serves as vice chair for the IPCC Working Group II for its seventh assessment cycle. Thomas holds bachelor's degrees from Macalester College and the University of Minnesota and a master's degree in geography and a PhD from Rutgers University. She is based in NRDC's Washington D.C. office.