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## Agenda – March 28, 2022

Morning (9:00a.m. to 12:00 p.m. Central Time, with one 20-minute break)

9:00

### **Welcome & Introduction**

*Jeff Briggs, Earthquake Program Manager, Missouri Emergency Management Agency (moderator)*

### **Earthquake Insurance as a FEMA-NEHRP Priority**

*Ed Laatsch, Director of the Safety, Planning and Building Science Division of FEMA's Federal Insurance and Mitigation Administration Risk Management Directorate*

### **How It Works: Standard and Parametric Earthquake Insurance**

*Kate Stillwell, Founder of Jumpstart Insurance*

### **20-MINUTE BREAK**

### **California Earthquake Authority and Brace + Bolt**

*Glenn Pomeroy, Chief Executive Officer, California Earthquake Authority  
Janiele Maffei, Chief Mitigation Officer, California Earthquake Authority*

### **Why Homeowners Do Not Buy Earthquake Insurance: Role of Cognitive Biases**

*Robert Meyer, Frederick H. Ecker/MetLife Insurance Professor and Co-Director of Wharton's Risk Management and Decision Processes Center. University of Pennsylvania*

### **Panel / Q&A**

Working Lunch (12:00–1:10 p.m. Central Time)

### **Central U.S. Earthquake Insurance Summit Preview**

*Lori Croy, Director of Communications, Missouri Department of Commerce and Insurance  
Jeff Briggs, Earthquake Program Manager, Missouri Emergency Management Agency*

### **Public Outreach: Materials, Tools, and Collaboration**

*Pascal Schuback, Executive Director, Cascadia Region Earthquake Workgroup  
Kyra Nourse, Project Coordinator, Cascadia Region Earthquake Workgroup*

### **Consumer Tools | A Homeowner's Insurance Guide to Natural Disasters**

*Leslie Chapman-Henderson, President and CEO of FLASH*

Afternoon (1:10–4:30 p.m. Central Time, with one 15-minute break)

1:10

**Reconvene**

*Valerie Brown, Deputy Executive Director, United Policyholders (moderator)*

**Uptake of Earthquake/Disaster Insurance: Consumer Experience**

*Jeff Czajkowski, Director of the Center for Insurance Policy and Research at the National Association of Insurance Commissioners*

**A Wicked Problem: Consumer Research Helps Build the Foundation for Data-Driven Earthquake Insurance Communications**

*Lisa Groshong, Communications Research Scientist, National Association of Insurance Commissioners' Center for Insurance Policy and Research*

*Brian Houston, Director of the Disaster and Community Crisis Center, and Associate Professor and Chair of the Department of Communication, University of Missouri*

*Lori Croy, Director of Communications, Missouri Department of Commerce and Insurance*

**15-MINUTE BREAK**

**FEMA Region IX Earthquake Insurance Information Resource Development Project**

*Anne Rosinski, Earthquake Program Manager, FEMA Region IX*

**Why Is This So Hard? Perspectives on Communication about Earthquakes, Insurance, and Preparedness**

*Sara McBride, Research Social Scientist, Earthquake Science Center, USGS*

**Panel / Q&A**

**Discussion: Equitable Access, Affordability, and Other Challenges**

**Recap & Close**

4:30

**ADJOURN**



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## Presenters

**Lori Croy** is director of communications for the Missouri Department of Commerce and Insurance (DCI). She helps Missouri citizens understand how the DCI can help them. In addition, she oversees communication with industry partners in insurance, banking, credit unions, public utilities and professional licensees to ensure the DCI is protecting consumers while maintaining a safe and level playing field.

**Jeff Czajkowski** is the director of the Center for Insurance Policy and Research (CIPR) for the National Association of Insurance Commissioners. Prior to joining CIPR, he was managing director of the Wharton Risk Management and Decision Process Center at the University of Pennsylvania. Among other roles, he has served on National Academy of Sciences committees, the academic advisory board of the World Economic Forum's Global Risk Report, and the Federal Alliance for Safe Homes (FLASH) Resilience Policy Council.

**Lisa Groshong** is communications research scientist at the National Association of Insurance Commissioners' Center for Insurance Policy and Research. At NAIC, she works closely with consumer representatives on issues ranging from earthquake to long-term care insurance. Using her background in journalism, international development, and education, she enjoys translating complex data into actionable, accessible insights.

**Brian Houston** is director of the Disaster and Community Crisis Center at the University of Missouri and associate professor and chair of the Department of Communication. His research areas include disaster communication, community resilience, public mental health and disaster displacement. He has extensive experience developing online training for state government agencies and businesses. [[University of Missouri bio page](#)]

**Ed Laatsch** is director of the Safety, Planning and Building Science Division of FEMA's Federal Insurance and Mitigation Administration (FIMA) Risk Management Directorate, which is responsible for several programs and initiatives, including NEHRP; National Wind Hazard Impact Reduction Program (NWHIRP); Dam Safety and Security Program, National Levee Safety Program; disaster-resistant building codes and standards activities; technical and engineering support for earthquake, hurricane, flood, and other natural hazards; post-disaster forensic engineering studies through the Mitigation Assessment Team program; and mitigation planning. [[NEHRP bio page](#)]

**Janiele Maffei** is chief mitigation officer and director of research at California Earthquake Authority, which is the largest provider of residential earthquake insurance in the U.S. and one of the largest providers worldwide. Among other roles, she manages the California Residential Mitigation Program, including the Earthquake Brace + Bolt residential retrofit program. [[CEA bio page](#)]

**Sara K. McBride** is a research social scientist in the Earthquake Science Center at the U.S. Geological Survey, where her focus has been on designing effective communication of operational earthquake forecasts and earthquake early warning systems. Her past roles have included public information management during the Christchurch earthquake response in 2011, and serving as GeoNet information manager at GNS Science in New Zealand.

**Robert Meyer** is the Frederick H. Ecker/MetLife Insurance Professor and Co-Director of Wharton's Risk Management and Decision Processes Center at the University of Pennsylvania. His research focuses on consumer decision analysis, sales response modeling, and decision making under uncertainty. Most recently, he has focused on topics in decision making and communication in the domains of consumer research and natural hazards preparedness. In connection with this, he co-authored, with Howard Kunreuther, *The Ostrich Paradox: Why We Under-Prepare for Disasters*. [[Wharton bio page](#)]

**Glenn Pomeroy** is chief executive officer of California Earthquake Authority (CEA), which is the largest provider of residential earthquake insurance in the U.S. and one of the largest providers worldwide. He joined CEA in 2008, bringing his extensive experience in government, the reinsurance field, and insurance regulation, including two terms as North Dakota insurance commissioner and service as president of the National Association of Insurance Commissioners. [[CEA bio page](#)]

**Anne Rosinski** is the earthquake program manager for FEMA Region IX, overseeing the National Earthquake Hazard Reduction Program in Arizona, California, Hawaii, Nevada, Guam, and the Commonwealth of Northern Mariana Islands. She initiated and leads a public-private partnership between insurance and emergency management professionals that is developing an earthquake insurance and financial resilience tool kit.

**Kate Stillwell** is the founder of Jumpstart, an insurtech startup that introduced parametric insurance to consumers starting with earthquake coverage. Previously, she worked as a structural engineer and earthquake risk consultant. Among her other earthquake- and resilience-related roles, she is also co-founder of the U.S. Resiliency Council.