



**CLIMATE CHANGE:
2021 and Beyond**

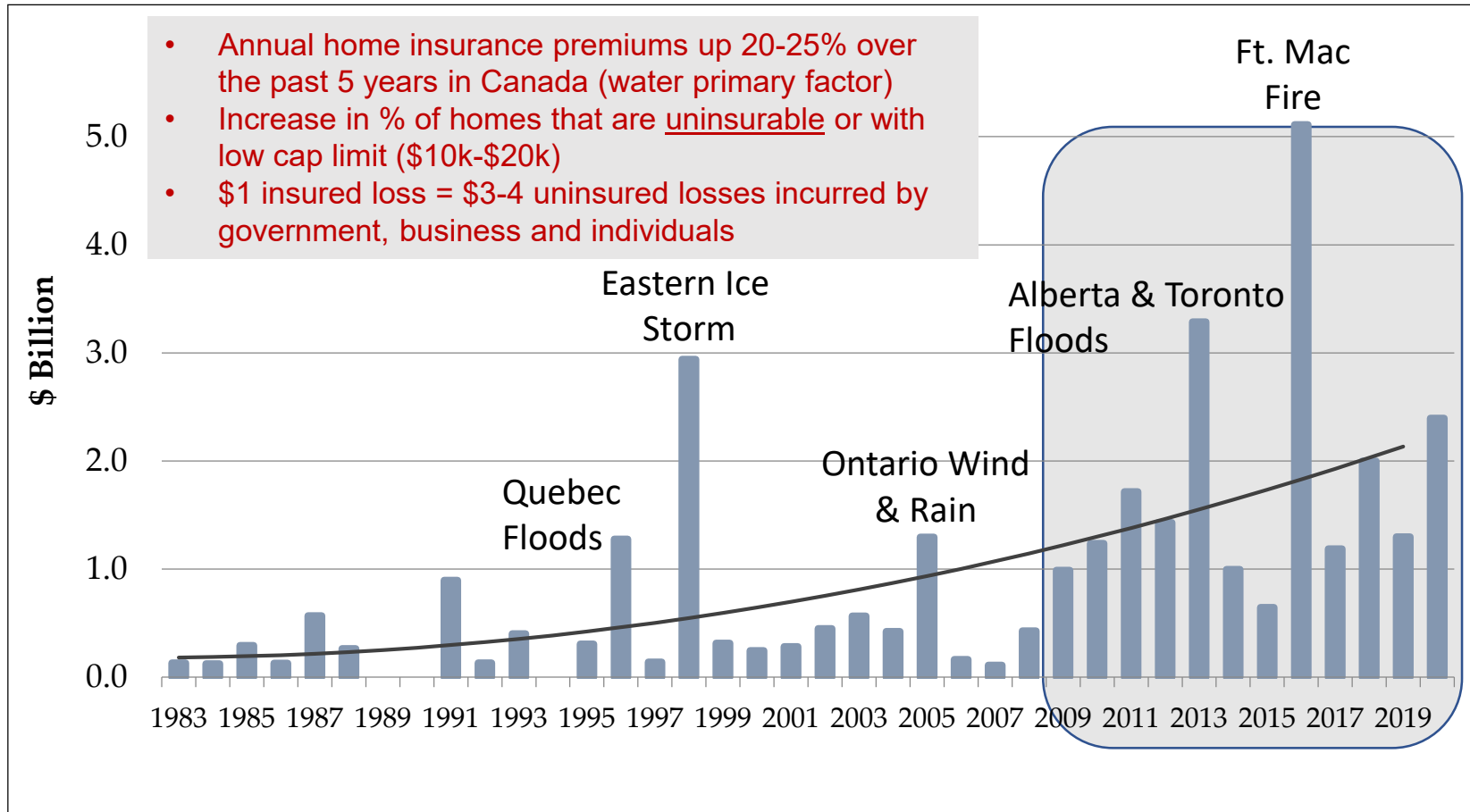
Preparing our communities for the future.

Great Lakes and St. Lawrence Cities Initiative Presents

Prepare Now or Pay Later: Guidelines to Limit Home and Community Level Flood Risk

Dr. Blair Feltmate
Head, Intact Centre on Climate Adaptation

COSTS OF EXTREME WEATHER: CATASTROPHIC INSURABLE LOSSES (\$CAD)



Loss + Loss Adjustment Expenses

\$2020 - total natural-catastrophe losses normalized by inflation and per-capita wealth accumulation

Excluding events when loss < \$25 M, 2008 onward

2020 January to November CAT events

Source: CatIQ, PCS, IBC Facts Book, Statistics Canada, IMF WEO Database



GREAT LAKES AND ST. LAWRENCE
CITIES INITIATIVE
L'ALLIANCE DES VILLES
DES GRANDS LACS ET DU SAINT-LAURENT

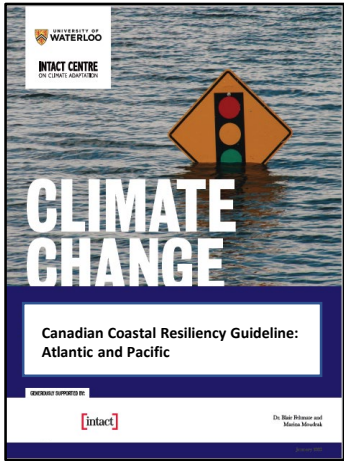


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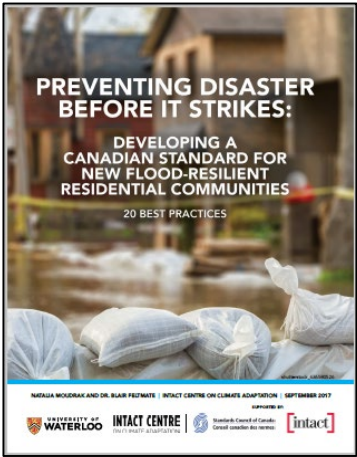
GUIDELINES TO LIMIT FLOOD RISK



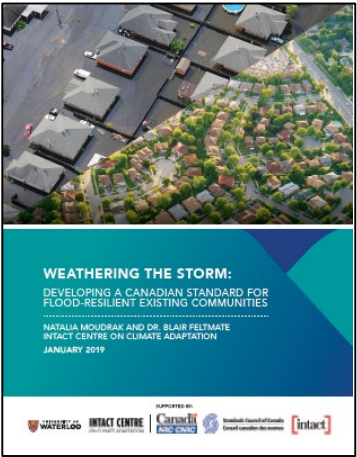
Home



Sea Level Rise



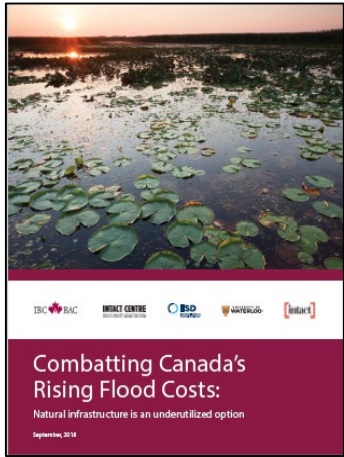
New Community



Existing Community



Commercial Real Estate



Natural Infrastructure