

## ERRATUM

NOTE: Page 23 has been updated to make two factual corrections.

The text referencing Figure 1.5 now states:

“As shown in Figure 1.5, there has been a sustained increase in the frequency of climate extremes and changes in sea level in Canada and the U.S. over recent decades.”

The caption for Figure 1.5 now states:

“The Actuaries Climate Index measures changes in extremes of high and low temperatures, high winds, heavy precipitation, and drought, as well as changes in sea level, expressed in units of standard deviations from the mean for the 30-year reference period of 1961-1990. These values indicate a sustained increase in the frequency of climate extremes and changes in sea levels in Canada and the U.S.”