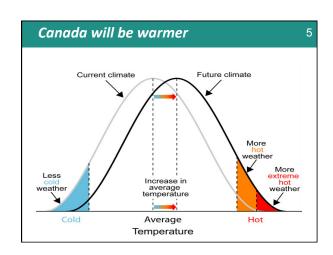
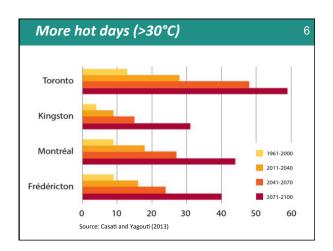


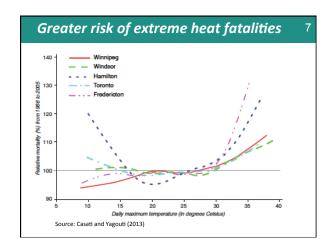


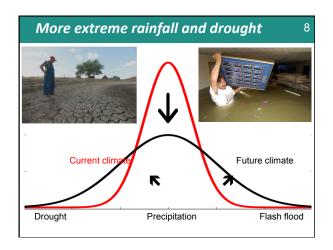
Institute for Catastrophic Loss Reduction 3 Established in 1997 by Canada's insurers, ICLR is the oldest and largest university-based hazard research centre in Canada. Mission: Reduce the risk of loss of life and property damage due to severe weather and earthquakes. ICSU international centre of excellence for integrated research on disaster risk. Programs focus on: Flood damage reduction tools for local gov'ts Building codes adapted for climate extremes Protection best practices for homeowners

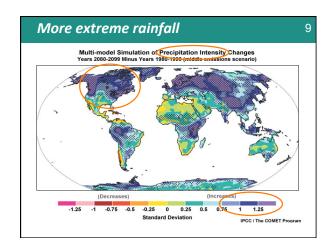


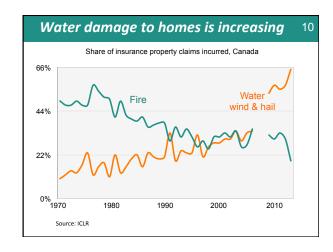


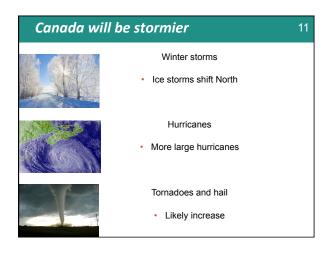






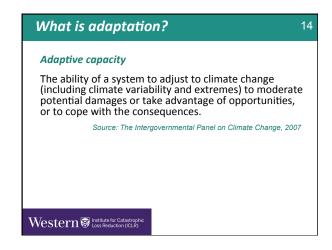


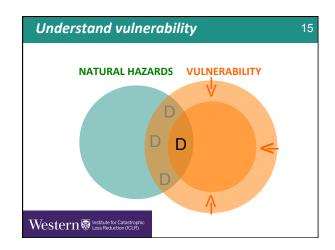


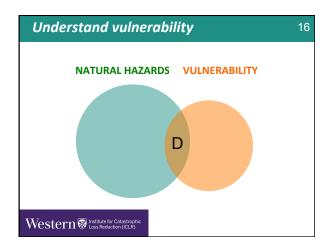




















Focus on green infrastructure like LID Infrastructure renewal is an opportunity Should require accounting for climate change Sewers, roads, schools, hospitals ICLR / Western tool adjusting IDF curves Western Indulate for Catachoppite Western Indulate for Catachoppite Western Indulate for Catachoppite Idea Reduction (ICLR)



