

# Climate change & adaptation

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# About Insurance Bureau of Canada

- National association for Canada's private home, auto, business insurers
- Represent 200+ property & casualty insurers

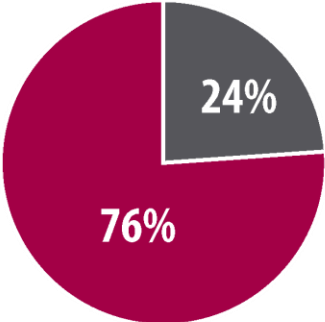
# Spring flooding



# Floods costing taxpayers

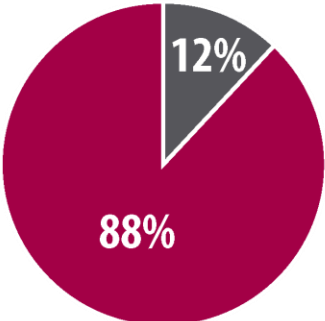
## FEDERAL DFAA SPENDING

1970-2014



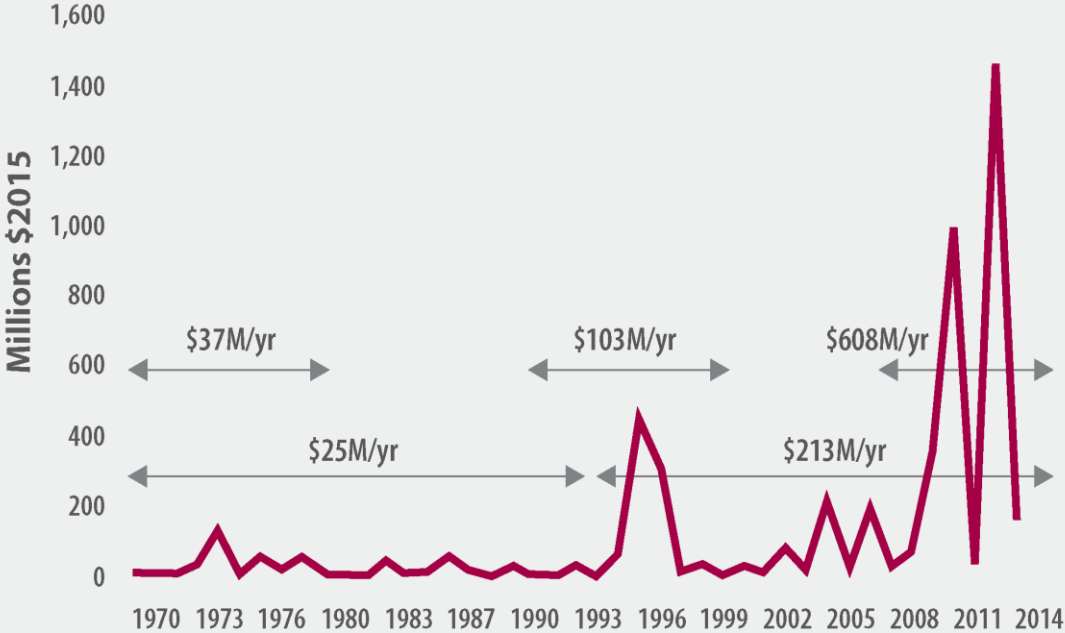
Other Flood-related

2000-2014

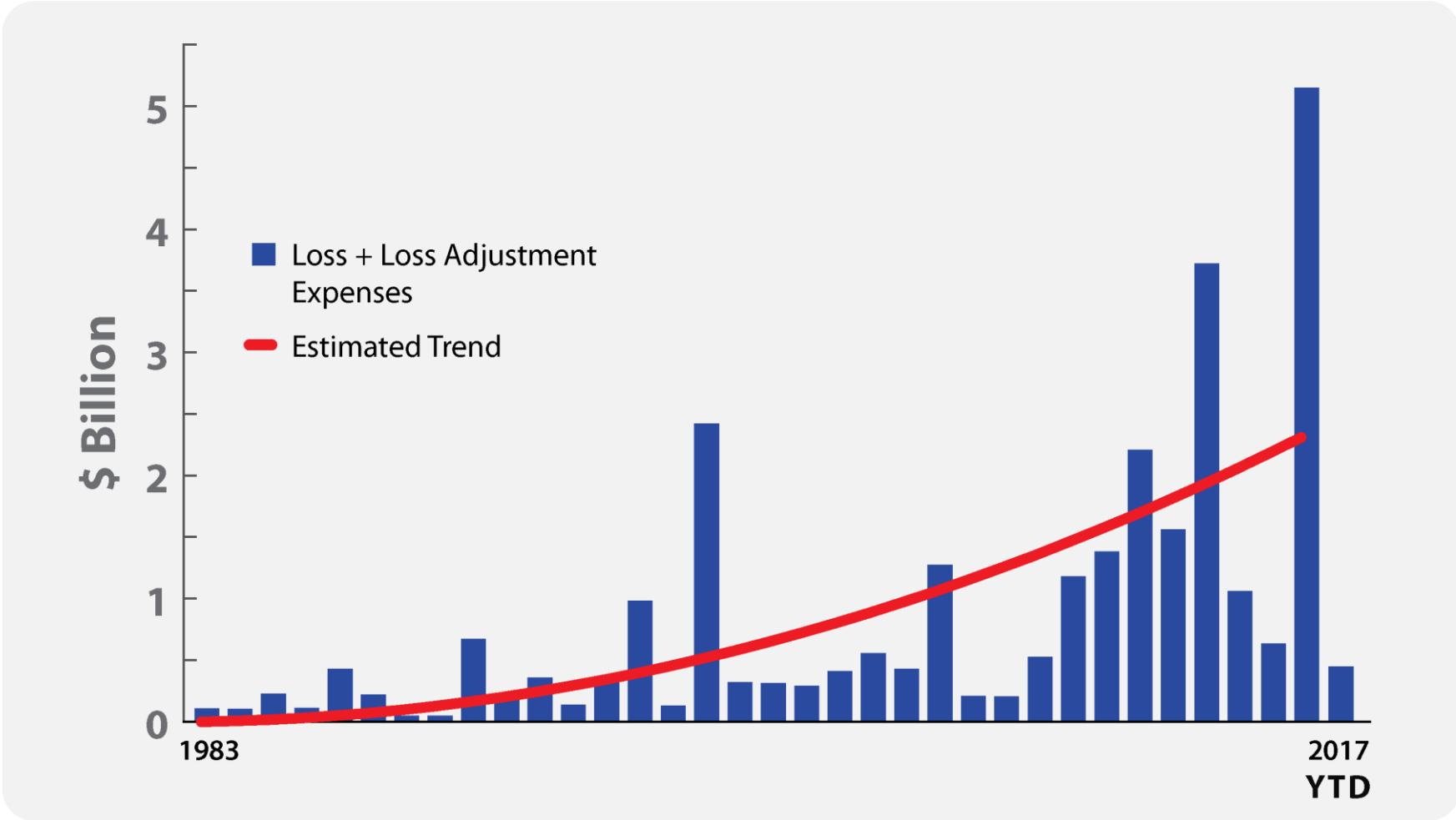


Other Flood-related

## ANNUAL FEDERAL DFAA SPENDING ON FLOOD



# Insured losses parallel DFAA



Source: IBC Facts Book, PCS, CatIQ, Swiss Re, Munich Re & Deloitte  
Values in 2016 \$ CAN

Insurance is one piece of the solution



# What can we do now?

- Consumer education
- What is government's role?

# New rules around rebuilding on floodplains in Quebec





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