Representative key risks for each region for Regional key risks and Physical systems **Biological systems Human and managed systems** Glaciers. potential for risk reduction Coastal erosion Rivers, lakes, snow, ice Terrestrial Livelihoods, health production floods and/or and/or sea level ecosystems ecosystems and/or effects drought permafrost ····· Risk level····· Verv Polar Regions (Arctic and Antarct Medium low high Risks for health Unprecedented challenges, Risks for ecosystems and well-being especially from rate of change Present Near term (2030-2040 Long term 2°C (2080–2100)_{4°C} North America Potential for Furope Increased damages from Risk level with Risk level with additional river and coastal floods high adaptation adaptation to reduce risk Increased damages Heat-related from river and coastal human mortality urban floods Increased damages from extreme heat Increased water restrictions events and wildfires Increased flood damage to Increased droughtinfrastructure, livelihoods related water and Heat-related food shortage and settlements human mortality Compounded stress

