In Sections 6 and 7, the references to page numbers in my study guide are wrong.

**Page 246**: The question labeled as 7.5 is actually Q. 7.9 in my Study Guide.

**Page 523**: inflation guard clauses

**Page 562**, in solution to exercise: 4/1/2011 proposed effective date

**Page 583**: Underwriting cycles are briefly discussed here; that material was covered in more detail in the former syllabus reading by Boor.