

## INSURANCE CLAIMS INFORMATION – January 1, 2006 to December 31, 2010

Information Disclosure Date: March 3, 2011

### Purpose

To report on City of Toronto (City) Comprehensive General Liability (CGL), Automobile (Auto) and Property insurance claims with an accident date between January 1, 2006–December 31, 2010. All the values presented in this report are as of December 31, 2010 except where otherwise stated. To assist with understanding of column headings contained in the tables please refer to Schedule “A” entitled, “Definitions”.

### City of Toronto Insurance Claims

Table 1 combines CGL, Auto and Property insurance claims by year with loss dates during January 1, 2006 – December 31, 2010.

**Table 1**  
**CGL, Auto & Property Insurance Claims Combined**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2006	4,132	16,393,127	11,421,956	27,815,082
2007	4,431	11,926,172	16,694,288	28,620,460
*2008	6,891	17,150,708	41,165,220	58,315,927
*2009	5,690	12,567,121	21,811,707	34,378,828
2010	<u>3,878</u>	<u>3,820,794</u>	<u>19,647,586</u>	<u>23,468,380</u>
	25,022	61,857,921	110,740,756	172,598,677

\* Increased claim volumes in 2008 and 2009 directly related to weather factors

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 1, 2006–December 31, 2010.

**Table 2**  
**CGL, Auto & Property Insurance Claims Sorted**

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
CGL	16,901	30,775,892	93,810,147	124,586,039
Auto	7,221	19,442,046	9,841,257	29,283,303
Property	<u>900</u>	<u>11,639,984</u>	<u>7,089,352</u>	<u>18,729,336</u>
	25,022	61,857,921	110,740,756	172,598,677

### Comprehensive General Liability Insurance Claims (CGL)

The CGL insurance policy responds to civil claims seeking damages for third party bodily injury, property damage and/or economic loss. From the date the accident occurs it may be several years before claims are made against the City and it can take several years before claims are concluded.

Table 3 outlines all City of Toronto CGL claims with a loss date between January 1, 2006-December 31, 2010, sorted by year.

**Table 3**  
**CGL Insurance Claims Sorted by Year**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2006	2,522	10,258,340	9,527,638	19,785,979
2007	2,968	7,967,718	13,315,902	21,283,620
*2008	4,991	8,095,852	39,082,699	47,178,552
*2009	3,975	3,725,863	18,640,279	22,366,142
2010	<u>2,445</u>	<u>728,118</u>	<u>13,243,628</u>	<u>13,971,746</u>
	16,901	30,775,892	93,810,147	124,586,039

*\*increased claim volumes in 2008 & 2009 directly related to weather factors*

The Insurance & Risk Management group continues to work with the City Divisions and insured Agencies, Boards and Commissions to analyze and implement risk management strategies to reduce liability claims made against the City. Loss control initiatives arising from claims information is an important part of the City's risk management program.

For a complete listing of CGL claims sorted by City Divisions and insured Agencies, Boards and Commissions please refer to Schedule "B". It should be noted that only divisions which received claims are recorded in the table. Also included in Tables 6, 7, 8 & 9 (following Schedule "B") is a further breakdown of Icy Sidewalk Slip & Fall Claims, Pothole Claims, Sewer Claims and Forestry Claims for accidents which occurred between January 1, 2005-December 31, 2010.

### **Automobile Insurance Claims**

These claims arise from City Divisions and insured Agencies, Boards and Commissions' use of owned and leased City vehicles. Table 4 outlines the total number of Auto claims with a loss date between January 1, 2006-December 31, 2010 sorted by year.

**Table 4**  
**Auto Insurance Claims Sorted by Year**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2006	1,433	4,848,981	1,887,839	6,736,821
2007	1,272	2,279,275	3,338,163	5,617,437
2008	1,678	5,068,205	1,871,132	6,939,337
2009	1,534	4,371,490	1,620,121	5,991,611
2010	<u>1,304</u>	<u>2,874,095</u>	<u>1,124,002</u>	<u>3,998,097</u>
	7,221	19,442,046	9,841,257	29,283,303

On average the City sustains just over 1,400 Auto claims per year including the Police Service which averages 700 claims per year. Police operate about 30% of all City insured vehicles. In addition, Police vehicles are generally operated 24 hours a day and often encounter emergency and high risk situations that render the vehicle more vulnerable to damage.

For a complete listing of Auto claims sorted by City Divisions and insured Agencies, Boards and Commissions between January 1, 2006–December 31, 2010 please refer to Schedule "C". Only divisions which received claims are recorded in the table.

### Property Insurance Claims

These claims are for direct physical loss or damage to City buildings, contents, equipment, machinery, etc. These claims tend to be consistent year after year. Table 5 outlines the total number of Property claims with a loss date between January 1, 2006-December 31, 2010 sorted by year.

**Table 5**  
**Property Insurance Claims Sorted by Year**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2006	177	1,285,805	6,478	1,292,283
2007	191	1,679,179	40,223	1,719,402
2008	222	3,986,650	211,388	4,198,038
2009	181	4,469,768	1,551,307	6,021,075
2010	<u>129</u>	<u>218,582</u>	<u>5,279,955</u>	<u>5,498,537</u>
	900	11,639,984	7,089,352	18,729,336

*Note: Increased values in 2008, 2009 & 2010 directly related to severe flood type damage to City owned properties at: The Sony Centre, Etobicoke Olympium, Metro Hall, Transportation Yard, Toronto Water Building and fire at the Toronto Track Club (York University).*

For a complete listing of Property claims sorted by City Divisions and insured Agencies, Boards and Commissions between January 1, 2006–December 31, 2010 please refer to Schedule “D”. Only divisions which received claims are recorded in the table.

## Schedule "A"

### Definitions

To assist with interpretation of the column headings used in the tables throughout this report, the following definitions have been provided:

**Year** -The year the claims occurred.

**Count** -The total number of claims that occurred in a given year.

**Paid** -The total paid which may include a combination of the following: settlements, including damages, interest, also court ordered judgments and all expenses pertaining to the claims process which can include legal fees, claims adjuster fees and defence expert costs, plus legal and adjusting fees paid out on claims that are still open and remain unsettled to date.

**Outstanding** -The outstanding reserve established which is an estimated value anticipated to pay for future costs and may include damages, interest, court ordered judgments and all expenses pertaining to the claims process which can include legal fees, claims adjuster fees and defence expert costs.

**Incurred** -The claims total value by combining the Paid and Outstanding amounts.

**Schedule "B"**

CGL claims with a loss date between January 1, 2006-December 31, 2010, sorted by City Divisions and insured Agencies, Boards and Commissions and loss year. Please note that some claims have been re-coded since the previously reported period to better reflect the Division that caused the loss.

**CLUSTER "A"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT SERVICES</b>				
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	840	23,160	24,000
2010	2	123	295	418
<b>Total</b>	<b>3</b>	<b>963</b>	<b>23,455</b>	<b>24,418</b>
<b>CHILDREN'S SERVICES</b>				
2006	7	55,628	700,846	756,473
2007	0	0	0	0
2008	4	7,639	115,892	123,530
2009	4	10,886	29,266	40,151
2010	3	4,654	44,686	49,340
<b>Total</b>	<b>18</b>	<b>78,806</b>	<b>890,689</b>	<b>969,495</b>
<b>ECONOMIC DEVELOPMENT, CULTURE, &amp; TOURISM</b>				
2006	2	10,460	0	10,460
2007	0	0	0	0
2008	5	12,801	40,315	53,116
2009	4	1,347	13,446	14,793
2010	0	0	0	0
<b>Total</b>	<b>11</b>	<b>24,607</b>	<b>53,760</b>	<b>78,368</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2006	12	26,345	21,453	47,798
2007	9	13,957	16,172	30,129
2008	27	50,092	498,090	548,181
2009	11	19,738	181,449	201,187
2010	14	1,732	127,995	129,728
<b>Total</b>	<b>73</b>	<b>111,865</b>	<b>845,158</b>	<b>957,023</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2006	584	1,249,092	801,130	2,050,221
2007	725	1,041,916	838,556	1,880,472
2008	461	616,674	2,575,919	3,192,592
2009	515	415,560	1,154,612	1,570,172
2010	395	135,009	1,627,495	1,762,504
<b>Total</b>	<b>2,680</b>	<b>3,458,251</b>	<b>6,997,711</b>	<b>10,455,962</b>

**SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION**

2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	3,464	0	3,464
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>3,464</b>	<b>0</b>	<b>3,464</b>

**SHELTER, SUPPORT & HOUSING ADMINISTRATION**

2006	2	6,540	48,460	55,000
2007	5	5,994	293,047	299,040
2008	5	4,316	41,627	45,943
2009	10	43,753	85,612	129,365
2010	6	5,228	180,662	185,890
<b>Total</b>	<b>28</b>	<b>65,831</b>	<b>649,407</b>	<b>715,239</b>

**EMPLOYMENT & SOCIAL SERVICES**

2006	3	1,949	76,507	78,455
2007	5	8,033	20,482	28,515
2008	9	55,081	85,218	140,299
2009	1	335	21,666	22,000
2010	1	7,632	10,000	17,632
<b>Total</b>	<b>19</b>	<b>73,029</b>	<b>213,872</b>	<b>286,901</b>

**TORONTO LONG TERM CARE HOMES & SERVICES**

2006	2	6,393	0	6,393
2007	8	133,860	495,525	629,386
2008	3	25,401	121,518	146,919
2009	6	9,253	336,630	345,883
2010	6	245	65,000	65,245
<b>Total</b>	<b>25</b>	<b>175,152</b>	<b>1,018,674</b>	<b>1,193,826</b>

**CLUSTER "B"**

**FIRE SERVICES**

2006	6	163,934	15,563	179,497
2007	6	106,393	50,422	156,814
*2008	100	403,392	12,144,663	12,548,054
2009	13	140,000	1,170,125	1,310,125
2010	8	1,640	532,855	534,495
<b>Total</b>	<b>133</b>	<b>815,359</b>	<b>13,913,626</b>	<b>14,728,985</b>

\*Secord Ave. Fire

**MUNICIPAL LICENSING & STANDARDS**

2006	11	53,115	0	53,115
2007	4	9,155	16,878	26,034
2008	17	130,229	177,737	307,966
2009	10	85,603	27,220	112,823
2010	3	3,694	32,437	36,131
<b>Total</b>	<b>45</b>	<b>281,797</b>	<b>254,272</b>	<b>536,069</b>

**CITY PLANNING**

2006	3	27,955	15,454	43,409
2007	0	0	0	0
*2008	93	308,819	289,251	598,070
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>96</b>	<b>336,773</b>	<b>304,705</b>	<b>641,478</b>

\*Sunrise Propane Explosion

**POLICY, PLANNING, FINANCE & ADMINISTRATION**

2006	1	171,028	11,832	182,860
2007	0	0	0	0
2008	0	0	0	0
2009	1	5,981	56,019	62,000
2010	0	0	0	0
<b>Total</b>	<b>2</b>	<b>177,009</b>	<b>67,851</b>	<b>244,860</b>

**SOLID WASTE MANAGEMENT**

2006	27	72,725	303,877	376,602
2007	37	52,029	20,818	72,848
2008	52	21,818	28,380	50,198
2009	86	83,324	78,459	161,783
2010	25	13,185	33,889	47,074
<b>Total</b>	<b>227</b>	<b>243,082</b>	<b>465,422</b>	<b>708,504</b>

**TORONTO BUILDING**

2006	12	228,420	108,178	336,598
2007	22	217,747	168,956	386,703
*2008	29	208,651	538,092	746,743
2009	19	40,401	391,754	432,155
2010	7	6,875	23,388	30,263
<b>Total</b>	<b>89</b>	<b>702,095</b>	<b>1,230,366</b>	<b>1,932,461</b>

\* The 2010 Disclosure report identified 115 claims for 2008, 86 of these claims were recoded to City Planning

**TRANSPORTATION SERVICES**

2006	1,137	5,646,035	4,420,345	10,066,380
2007	1,521	4,273,340	8,024,223	12,297,564
2008	3,328	4,446,218	17,504,182	21,950,400
2009	2,325	1,636,997	10,693,083	12,330,080
2010	1,225	375,170	7,633,928	8,009,098
<b>Total</b>	<b>9,536</b>	<b>16,377,761</b>	<b>48,275,762</b>	<b>64,653,522</b>

**TECHNICAL SERVICES**

2006	4	36,488	72,168	108,656
2007	15	44,393	59,270	103,663
2008	19	15,434	23,565	38,999
2009	2	195	1,195	1,390
2010	3	195	13,195	13,390
<b>Total</b>	<b>43</b>	<b>96,705</b>	<b>169,394</b>	<b>266,098</b>

**TORONTO WATER**

2006	523	940,673	453,092	1,393,765
2007	464	815,887	995,629	1,811,516
2008	671	547,894	2,111,196	2,659,090
2009	822	489,141	2,281,444	2,770,584
2010	656	64,816	1,240,208	1,305,024
<b>Total</b>	<b>3,136</b>	<b>2,858,411</b>	<b>7,081,568</b>	<b>9,939,979</b>

**CLUSTER "C"**

**CORPORATE FINANCE**

2006	1	19,622	0	19,622
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>19,622</b>	<b>0</b>	<b>19,622</b>

**FACILITIES & REAL ESTATE**

2006	27	99,952	148,809	248,761
2007	11	37,262	103,546	140,807
2008	18	66,652	283,509	350,161
2009	18	61,443	147,447	208,890
2010	23	4,424	391,856	396,280
<b>Total</b>	<b>97</b>	<b>269,732</b>	<b>1,075,166</b>	<b>1,344,899</b>

**REVENUE SERVICES**

2006	1	3,440	18,560	22,000
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>3,440</b>	<b>18,560</b>	<b>22,000</b>

**PENSION, PAYROLL & BENEFITS**

2006	0	0	0	0
2007	0	0	0	0
2008	1	137	0	137
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>137</b>	<b>0</b>	<b>137</b>

**CITY MANAGER**

**HUMAN RESOURCES**

2006	0	0	0	0
2007	1	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	2	5,723	62,000	67,723
<b>Total</b>	<b>3</b>	<b>5,723</b>	<b>62,000</b>	<b>67,723</b>

**CITY COUNCIL**

**CITY CLERK'S OFFICE**

2006	0	0	0	0
2007	1	26,798	0	26,798
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>26,798</b>	<b>0</b>	<b>26,798</b>

**CITY COUNCILLORS**

2006	5	109,393	86,857	196,250
2007	2	14,187	18,530	32,717
2008	2	2,958	2,224	5,182
2009	0	0	0	0
2010	3	6,559	18,441	25,000
<b>Total</b>	<b>12</b>	<b>133,097</b>	<b>126,052</b>	<b>259,148</b>

**INTEGRITY COMMISSIONER**

2006	0	0	0	0
2007	1	15,732	4,268	20,000
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>15,732</b>	<b>4,268</b>	<b>20,000</b>

**LEGAL SERVICES**

2006	0	0	0	0
2007	0	0	0	0
2008	1	13,829	0	13,829
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>13,829</b>	<b>0</b>	<b>13,829</b>

**AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

**ST LAWRENCE CENTRE FOR THE ARTS**

2006	0	0	0	0
2007	0	0	0	0
2008	3	40,065	3,130	43,194
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>3</b>	<b>40,065</b>	<b>3,130</b>	<b>43,194</b>

**TORONTO CENTRE FOR THE ARTS**

2006	1	3,671	0	3,671
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>3,671</b>	<b>0</b>	<b>3,671</b>

<b>EXHIBITION PLACE</b>				
2006	17	146,318	314,504	460,821
2007	23	251,427	239,045	490,472
2008	20	65,224	540,081	605,305
2009	29	18,713	409,085	427,798
2010	13	3,704	91,939	95,643
<b>Total</b>	<b>102</b>	<b>485,386</b>	<b>1,594,654</b>	<b>2,080,039</b>
<b>SONY CENTRE</b>				
2006	0	0	0	0
2007	1	415	0	415
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>415</b>	<b>0</b>	<b>415</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2006	122	1,152,641	1,858,678	3,011,318
2007	93	835,519	1,771,843	2,607,362
2008	105	1,013,414	1,613,499	2,626,913
2009	78	365,161	1,445,194	1,810,083
2010	44	80,523	1,031,540	1,111,468
<b>Total</b>	<b>442</b>	<b>3,447,258</b>	<b>7,720,753</b>	<b>11,167,145</b>
<b>TORONTO ZOO</b>				
2006	2	19,866	51,329	71,195
2007	5	25,145	54,861	80,006
2008	5	21,526	214,319	235,845
2009	8	251,270	52,645	303,914
2010	2	1,296	24,704	26,000
<b>Total</b>	<b>22</b>	<b>319,103</b>	<b>397,857</b>	<b>716,960</b>
<b>ARENA BOARDS</b>				
2006	0	0	0	0
2007	1	23,215	87,963	111,177
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>23,215</b>	<b>87,963</b>	<b>111,177</b>
<b>BUSINESS IMPROVEMENT ASSOCIATIONS</b>				
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	4,610	5,390	10,000
<b>Total</b>	<b>1</b>	<b>4,610</b>	<b>5,390</b>	<b>10,000</b>
<b>PUBLIC HEALTH</b>				
2006	4	1,982	0	1,982
2007	3	11,033	35,869	46,903
2008	7	8,895	30,713	39,607
2009	0	0	0	0
2010	1	0	12,000	12,000
<b>Total</b>	<b>15</b>	<b>21,910</b>	<b>78,582</b>	<b>100,492</b>

**TORONTO PUBLIC LIBRARY**

2006	6	4,677	0	4,677
2007	5	4,279	0	4,279
2008	5	8,502	99,581	108,083
2009	10	42,261	40,772	83,033
2010	4	1,469	39,726	41,195
<b>Total</b>	<b>30</b>	<b>61,189</b>	<b>180,079</b>	<b>241,268</b>

**Comprehensive General Liability Insurance Claims (CGL)  
- Icy Sidewalk Slip & Fall Claims and Pothole Claims**

Corporate Finance, Insurance & Risk Management is committed to the routine disclosure of insurance claims information. Our routine disclosure plan was developed in 2005 and is reviewed for the inclusion of additional information. Tables 6 & 7 below provide additional information on Comprehensive General Liability insurance claims for Transportation Services Division, specifically, icy sidewalk slip and fall claims and pothole claims. The information contained in Tables 6 & 7 is valued as of December 31, 2010.

**Table 6  
Transportation Services Division  
Icy Sidewalk – Slip & Fall Claims**

Calendar Year	Total Number of all Transportation Claims	Number of Icy Sidewalk Slip&Fall Claims	% of Total	Financial Information on Icy Sidewalk Slip&Fall Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2005	2,059	302	15%	4,158	2,229	6,388	21.0
2006	1,137	268	24%	3,486	1,962	5,449	20.3
2007	1,521	429	28%	2,627	4,810	7,438	17.3
2008	3,328	578	17%	2,849	12,645	15,495	26.8
2009	2,325	416	18%	783	7,102	7,886	18.9
2010	1,203	356	30%	186	4,376	4,563	12.8

Note: Slip & fall claims caused by ice and snow must demonstrate the City's gross negligence or a complete disregard for its maintenance obligations.

**Table 7  
Transportation Services Division  
Pothole Claims**

Calendar Year	Total Number of all Transportation Claims	Number of Pothole Claims	% of Total	Financial Information on Pothole Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2005	2,059	826	40%	620	25	645	0.80
2006	1,137	263	23%	279	495	774	2.94
2007	1,521	332	22%	224	411	636	1.91
2008	3,328	1,741	52%	577	471	1,048	0.60
2009	2,325	1,151	50%	386	289	675	0.58
2010	1,203	247	21%	48	224	273	1.10

Note: Pothole claims must demonstrate the City's negligence. Between 92%- 93% of these claims were declined as no evidence of negligence existed.

\* **Paid may include** a combination of settlements, including damages, interest, also court ordered judgements and all expenses pertaining to the claims process which can include legal fees, claims adjuster fees and defence expert costs.

\* **Outstanding are amounts** reserved for possible future payment and may include damages, interest, also court ordered judgements and all expenses pertaining to the claims process which can include legal fees claims adjuster fees and defence expert costs.

\* **Total Incurred** is the sum of **Paid** plus **Outstanding**.

**Comprehensive General Liability Insurance Claims (CGL)  
- Sewer Claims and Forestry Claims**

Tables 8 & 9 below provides additional information on Comprehensive General Liability insurance claims for Toronto Water, involving public claims for damage due to escape of water from the sewage system and Parks, Forestry & Recreation division involving damage caused by City trees. The information contained in Tables 8 & 9 is valued as of December 31, 2010.

**Table 8  
Toronto Water  
Sewer Claims**

Calendar Year	Total Number of all Toronto Water Claims	Number of Sewer Claims	% of Total	Financial Information on Sewer Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2005	1,552	1,334	86%	487	84	571	0.43
2006	523	336	64%	679	213	893	2.66
2007	464	260	56%	442	120	563	2.16
2008	671	510	76%	329	1,456	1,785	3.50
2009	823	555	67%	331	724	1,056	1.90
2010	655	470	72%	26	537	563	1.20

Note: Sewer claims must demonstrate that Toronto Water's operations were negligent. Sewer back-ups arising from system surcharge due to severe rain storms does not constitute negligence. Between 92%-93% of these claims were declined as no evidence of negligence existed.

**Table 9  
Parks, Forestry & Recreation Division  
Forestry Claims**

Calendar Year	Total Number of all Parks, Forestry & Recreation Claims	Number of Forestry Claims	% of Total	Financial Information on Forestry Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2005	489	371	76%	392	0	392	1.00
2006	584	482	83%	536	210	746	1.50
2007	725	600	83%	369	56	426	0.71
2008	461	345	75%	211	194	405	1.17
2009	516	375	73%	179	217	397	1.06
2010	396	289	73%	74	575	649	2.25

Note: Forestry claims must demonstrate the City's negligence. If there is no prior visible signs of decay or if a limb failure occurs due to a severe windstorm this does not constitute negligence. Between 77%-80% of these claims were declined based on no evidence of negligence.

### Schedule "C"

Auto claims with a loss date between January 1, 2006-December 31, 2010, sorted by City Divisions and insured Agencies, Boards and Commissions and year.

#### CLUSTER "A"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT</b>				
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	2	986	23,014	24,000
<b>Total</b>	<b>2</b>	<b>986</b>	<b>23,014</b>	<b>24,000</b>
<b>ECONOMIC DEVELOPMENT, CULTURE, &amp; TOURISM</b>				
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	1	950	0	950
2010	1	1,802	0	1,802
<b>Total</b>	<b>3</b>	<b>2,843</b>	<b>0</b>	<b>2,843</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2006	132	192,722	0	192,722
2007	86	14,128	11,449	25,577
2008	152	336,867	165,259	502,126
2009	122	252,958	31,791	284,749
2010	121	130,071	86,044	216,114
<b>Total</b>	<b>613</b>	<b>926,746</b>	<b>294,543</b>	<b>1,221,289</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2006	51	250,397	0	250,397
2007	70	28,758	0	28,758
2008	96	162,243	685	162,928
2009	81	278,437	110,348	388,784
2010	100	211,564	48,379	259,942
<b>Total</b>	<b>398</b>	<b>931,398</b>	<b>159,412</b>	<b>1,090,810</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	3	270	0	270
2010	6	13,499	0	13,499
<b>Total</b>	<b>10</b>	<b>13,859</b>	<b>0</b>	<b>13,859</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2006	2	17,474	18,460	35,934
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>2</b>	<b>17,474</b>	<b>18,460</b>	<b>35,934</b>

**TORONTO LONG TERM CARE HOMES & SERVICES**

2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>90</b>	<b>0</b>	<b>90</b>

**CLUSTER "B"**

**FIRE SERVICES**

2006	79	199,053	177,161	376,214
2007	79	121,133	106,275	227,408
2008	74	287,177	2,628	289,805
2009	61	261,376	16,998	278,374
2010	57	134,596	35,053	169,650
<b>Total</b>	<b>350</b>	<b>1,003,336</b>	<b>338,115</b>	<b>1,341,451</b>

**MUNICIPAL LICENSING & STANDARDS**

2006	2	14,084	0	14,084
2007	10	4,589	0	4,589
2008	13	10,293	0	10,293
2009	13	36,558	13,464	50,022
2010	12	11,997	3,120	15,117
<b>Total</b>	<b>50</b>	<b>77,521</b>	<b>16,584</b>	<b>94,105</b>

**CITY PLANNING**

2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	90	0	90
<b>Total</b>	<b>1</b>	<b>90</b>	<b>0</b>	<b>90</b>

**POLICY, PLANNING, FINANCE & ADMINISTRATION**

2006	3	270	0	270
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>3</b>	<b>270</b>	<b>0</b>	<b>270</b>

**SOLID WASTE MANAGEMENT**

2006	138	183,531	331,744	515,275
2007	140	57,569	122,748	180,317
2008	168	1,552,783	99,260	1,652,042
2009	103	272,346	49,303	321,648
2010	173	348,105	141,673	489,778
<b>Total</b>	<b>722</b>	<b>2,414,333</b>	<b>744,727</b>	<b>3,159,061</b>

**TORONTO BUILDING**

<b>2006</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2007</b>	0	0	0	0
2008	2	180	0	180
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>2</b>	<b>180</b>	<b>0</b>	<b>180</b>

**TRANSPORTATION SERVICES**

2006	170	441,769	768,293	1,210,062
2007	238	1,533,179	238,590	1,771,770
2008	266	698,751	609,509	1,308,260
2009	230	567,270	761,267	1,328,537
2010	134	125,951	181,928	307,879
<b>Total</b>	<b>1,038</b>	<b>3,366,920</b>	<b>2,559,587</b>	<b>5,926,507</b>

**TECHNICAL SERVICES**

2006	5	2,205	0	2,205
2007	4	360	0	360
2008	0	0	0	0
2009	2	1,039	0	1,039
2010	4	8,493	11,359	19,853
<b>Total</b>	<b>15</b>	<b>12,097</b>	<b>11,359</b>	<b>23,456</b>

**TORONTO WATER**

2006	45	87,579	111,248	198,827
2007	34	436	0	436
2008	37	67,183	190	67,373
2009	44	181,780	16,870	198,650
2010	52	104,406	106,742	211,148
<b>Total</b>	<b>212</b>	<b>441,383</b>	<b>235,051</b>	<b>676,434</b>

**CLUSTER "C"**

**CORPORATE FINANCE**

2006	1	170	0	170
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>2</b>	<b>260</b>	<b>0</b>	<b>260</b>

**FINANCE & ADMINISTRATION**

2006	0	0	0	0
2007	1	90	0	90
2008	1	90	0	90
2009	0	0	0	0
2010	2	12,000	0	4,914
<b>Total</b>	<b>4</b>	<b>12,180</b>	<b>0</b>	<b>5,094</b>

**FLEET SERVICES**

2006	3	980	0	980
2007	1	90	0	90
2008	1	5,225	155	5,380
2009	2	6,457	0	6,457
2010	1	1,247	90	1,337
<b>Total</b>	<b>8</b>	<b>13,998</b>	<b>245</b>	<b>14,243</b>

**FACILITIES MANAGEMENT**

2006	6	726,872	38,807	765,680
2007	9	3,772	0	3,772
2008	3	3,046	0	3,046
2009	3	4,521	0	4,521
2010	8	10,098	1,090	11,188
<b>Total</b>	<b>29</b>	<b>748,309</b>	<b>39,897</b>	<b>788,206</b>

**PURCHASING & MATERIALS MANAGEMENT**

2006	1	170	0	170
2007	2	180	0	180
2008	1	90	0	90
2009	0	0	0	0
2010	2	4,914	12,000	16,914
<b>Total</b>	<b>6</b>	<b>5,354</b>	<b>12,000</b>	<b>17,354</b>

**REVENUE SERVICES**

2006	4	399	0	399
2007	1	90	0	90
2008	2	5,205	0	5,204
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>7</b>	<b>5,694</b>	<b>0</b>	<b>5,694</b>

**CITY COUNCIL**

**CITY COUNCILLORS**

2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	4,237	0	4,237
<b>Total</b>	<b>1</b>	<b>4,237</b>	<b>0</b>	<b>4,237</b>

**AUDITOR GENERAL**

2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>90</b>	<b>0</b>	<b>90</b>

**CITY CLERK'S OFFICE**

2006	2	450	0	450
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	0	1,215	1,215
<b>Total</b>	<b>3</b>	<b>450</b>	<b>1,215</b>	<b>1,665</b>

**AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

**EXHIBITION PLACE**

2006	4	5,888	0	5,888
2007	4	1,393	0	1,393
2008	1	90	0	90
2009	1	2,347	0	2,347
2010	1	260	0	260
<b>Total</b>	<b>11</b>	<b>9,978</b>	<b>0</b>	<b>9,978</b>

**TORONTO POLICE SERVICES BOARD**

2006	758	2,700,229	448,322	3,148,551
2007	562	543,831	2,339,426	2,883,258
2008	846	1,920,928	429,757	2,350,685
2009	852	2,483,497	590,459	3,073,956
2010	673	1,789,769	322,607	2,112,375
<b>Total</b>	<b>3,691</b>	<b>9,438,254</b>	<b>4,130,571</b>	<b>13,568,825</b>

**TORONTO ZOO**

2006	21	20,024	0	20,024
2007	14	1,260	0	1,260
2008	5	10,181	0	10,181
2009	12	21,415	151	21,566
2010	7	0	26,602	26,602
<b>Total</b>	<b>59</b>	<b>52,880</b>	<b>26,753</b>	<b>79,633</b>

**PUBLIC HEALTH**

2006	3	2,469	0	2,469
2007	7	1,449	0	1,449
2008	5	9,464	0	9,464
2009	2	3,688	0	3,688
2010	1	1,623	0	1,623
<b>Total</b>	<b>18</b>	<b>18,694</b>	<b>0</b>	<b>18,694</b>

**TORONTO PUBLIC LIBRARY**

2006	3	3,320	0	3,320
2007	6	585	0	585
2008	5	3,374	0	3,374
2009	1	1,997	0	1,997
2010	4	90	3,270	3,360
<b>Total</b>	<b>19</b>	<b>9,367</b>	<b>3,270</b>	<b>12,637</b>

### Schedule "D"

Property claims with a loss date between January 1, 2006-December 31, 2010, sorted by City Divisions and insured Agencies, Boards and Commissions and loss year.

#### CLUSTER "A"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT SERVICES</b>				
2006	0	0	0	0
2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>140</b>
<b>CHILDREN'S SERVICES</b>				
2006	10	28,984	0	28,984
2007	7	93,875	0	93,875
2008	14	102,869	6,669	109,538
2009	5	9,589	1,914	11,503
2010	4	7,462	28,485	35,947
<b>Total</b>	<b>40</b>	<b>242,781</b>	<b>37,067</b>	<b>279,848</b>
<b>ECONOMIC DEVELOPMENT, CULTURE, &amp; TOURISM</b>				
2006	1	8,339	0	8,339
2007	5	18,713	0	18,713
2008	3	104,008	0	104,008
2009	1	140	0	140
2010	2	367	1,140	1,507
<b>Total</b>	<b>12</b>	<b>131,567</b>	<b>1,140</b>	<b>132,707</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2006	1	140	0	140
2007	4	1,871	0	1,871
2008	3	13,218	0	13,218
2009	7	8,376	4,580	12,956
2010	2	0	1,533	1,533
<b>Total</b>	<b>17</b>	<b>23,605</b>	<b>6,113</b>	<b>29,718</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2006	24	912,429	590	913,019
2007	37	134,358	0	134,358
2008	36	318,579	1,500	320,079
2009	29	751,321	173,263	924,585
2010	17	37,729	71,216	108,945
<b>Total</b>	<b>143</b>	<b>2,154,417</b>	<b>246,569</b>	<b>2,400,986</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2006	1	140	0	140
2007	3	420	0	420
2008	4	560	0	560
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>8</b>	<b>1,120</b>	<b>0</b>	<b>1,120</b>

<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2006	1	2,268	0	2,268
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>2,268</b>	<b>0</b>	<b>2,268</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2006	6	7,295	5,048	12,343
2007	3	370	0	370
2008	3	3,492	0	3,492
2009	3	42,730	0	42,730
2010	4	61,699	5,349	67,048
<b>Total</b>	<b>19</b>	<b>115,586</b>	<b>10,397</b>	<b>125,983</b>
<b>TORONTO LONG TERM CARE HOMES &amp; SERVICES</b>				
2006	7	11,998	0	11,998
2007	1	3,673	0	3,673
2008	2	23,714	0	23,714
2009	3	37,357	0	37,357
2010	4	0	29,149	29,149
<b>Total</b>	<b>17</b>	<b>76,743</b>	<b>29,149</b>	<b>105,892</b>
<b>CLUSTER "B"</b>				
<b>FIRE SERVICES</b>				
2006	3	560	0	560
2007	6	29,307	6,954	36,261
2008	3	280	0	280
2009	6	472	11,630	12,102
2010	6	10,949	36,771	47,720
<b>Total</b>	<b>24</b>	<b>41,569</b>	<b>55,355</b>	<b>96,924</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2006	2	352	0	352
2007	1	140	0	140
2008	1	140	0	140
2009	1	192	0	192
2010	1	0	2,940	2,940
<b>Total</b>	<b>6</b>	<b>824</b>	<b>2,940</b>	<b>3,764</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2006	1	140	0	140
2007	1	195	0	195
2008	3	420	0	420
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>5</b>	<b>755</b>	<b>0</b>	<b>755</b>

**SOLID WASTE MANAGEMENT**

2006	4	35,490	0	35,490
2007	13	113,238	1,065	114,303
2008	23	38,910	0	38,910
2009	20	201,303	1,037	202,340
2010	8	2,744	3,272	6,016
<b>Total</b>	<b>68</b>	<b>391,686</b>	<b>5,374</b>	<b>397,059</b>

**TORONTO BUILDING**

2006	1	140	0	140
2007	1	767	0	767
2008	0		0	0
2009	4	19,618	1,640	21,258
2010	2	280	0	280
<b>Total</b>	<b>8</b>	<b>20,805</b>	<b>1,640</b>	<b>22,445</b>

**TRANSPORTATION SERVICES**

2006	4	760	0	760
2007	9	2,516	0	2,516
2008	20	19,054	1,050	20,104
2009	14	27,367	0	27,367
2010	6	1,450	13,140	14,590
<b>Total</b>	<b>53</b>	<b>51,147</b>	<b>14,190</b>	<b>65,337</b>

**TECHNICAL SERVICES**

2006	6	13,019	0	13,019
2007	3	475	0	475
2008	1	5,784	0	5,784
2009	1	140	0	140
2010	3	8,067	1,140	9,207
<b>Total</b>	<b>14</b>	<b>27,485</b>	<b>1,140</b>	<b>28,625</b>

**TORONTO WATER**

2006	3	4,306	0	4,306
2007	13	217,361	0	217,361
2008	7	122,273	2,496	124,769
2009	8	19,761	14,516	34,277
2010	9	7,853	1,712,545	1,720,398
<b>Total</b>	<b>40</b>	<b>371,554</b>	<b>1,729,557</b>	<b>2,101,110</b>

**CLUSTER "C"**

**FINANCE & ADMINISTRATION**

2006	1	25	0	25
2007	0	0	0	0
2008	1	3,337	0	3,337
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>2</b>	<b>3,362</b>	<b>0</b>	<b>3,362</b>

**FLEET SERVICES**

2006	1	140	0	140
2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
2010	1	0	1,140	1,140
<b>Total</b>	<b>3</b>	<b>280</b>	<b>1,140</b>	<b>1,420</b>

**FACILITIES MANAGEMENT**

2006	11	21,604	0	21,604
2007	20	814,206	32,204	846,410
2008	38	3,015,234	160,302	3,175,536
2009	31	735,718	492,111	1,227,829
2010	29	70,239	3,251,106	3,321,345
<b>Total</b>	<b>129</b>	<b>4,657,001</b>	<b>3,935,724</b>	<b>8,592,725</b>

**INFORMATION & TECHNOLOGY**

2006	3	305	0	305
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	0	5,059	5,059
<b>Total</b>	<b>4</b>	<b>305</b>	<b>5,059</b>	<b>5,364</b>

**REVENUE SERVICES**

2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	140	0	140
2010	1	0	440	440
<b>Total</b>	<b>2</b>	<b>140</b>	<b>440</b>	<b>580</b>

**CITY MANAGER**

**HUMAN RESOURCES**

2006	2	6,317	0	6,317
2007	0	0	0	0
2008	1	140	0	140
2009	3	420	0	420
2010	0	0	0	0
<b>Total</b>	<b>6</b>	<b>6,877</b>	<b>0</b>	<b>6,877</b>

**AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

**TORONTO CENTRE FOR THE ARTS**

2006	1	258	0	258
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>258</b>	<b>0</b>	<b>258</b>

**EXHIBITION PLACE**

2006	17	97,322	0	97,322
2007	10	123,027	0	123,027
2008	8	4,902	35,992	40,894
2009	5	31,537	24,280	55,817
2010	7	595	16,560	17,155
<b>Total</b>	<b>47</b>	<b>257,384</b>	<b>76,832</b>	<b>334,216</b>

**SONY CENTRE**

2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	2,538,794	5,507	2,544,300
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>2,538,794</b>	<b>5,507</b>	<b>2,544,300</b>

**TORONTO POLICE SERVICES BOARD**

2006	12	45,628	0	45,628
2007	11	15,191	0	15,191
2008	3	1,511	0	1,511
2009	12	29,345	808,748	838,093
2010	6	6,419	55,479	61,898
<b>Total</b>	<b>44</b>	<b>98,094</b>	<b>864,228</b>	<b>962,321</b>

**HERITAGE TORONTO**

2006	0	0	0	0
2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
2010	0	0	0	0
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>140</b>

**TORONTO ZOO**

2006	7	21,097	840	21,937
2007	3	68,653	0	68,653
2008	5	52,355	0	52,355
2009	5	2,856	7,889	10,745
2010	2	0	49,737	49,737
<b>Total</b>	<b>22</b>	<b>144,961</b>	<b>58,466</b>	<b>203,427</b>

**PUBLIC HEALTH**

2006	17	32,447	0	32,447
2007	6	4,575	0	4,575
2008	3	1,913	146	2,060
2009	3	332	1,140	1,472
2010	4	420	3,632	4,052
<b>Total</b>	<b>33</b>	<b>39,687</b>	<b>4,918</b>	<b>44,606</b>

**TORONTO PUBLIC LIBRARY**

2006	24	27,964	0	27,964
2007	33	36,108	0	36,108
2008	34	152,646	3,233	155,879
2009	14	11,838	0	11,838
2010	9	5,345	3,621	8,966
<b>Total</b>	<b>114</b>	<b>233,902</b>	<b>6,854</b>	<b>240,757</b>

**CITY COUNCIL**

**CITY CLERK'S OFFICE**

2006	3	4,550	0	4,550
2007	1	140	0	140
2009	0	0	0	0
2009	0	0	0	0
2010	1	0	1,063	1,063
<b>Total</b>	<b>5</b>	<b>4,690</b>	<b>1,063</b>	<b>5,753</b>

**CITY COUNCILLORS**

2006	3	1,784	0	1,784
2007	0	0	0	0
2008	3	890	0	890
2009	3	280	2,553	2,693
2010	0	0	0	0
<b>Total</b>	<b>9</b>	<b>2,954</b>	<b>2,553</b>	<b>5,367</b>

**LEGAL SERVICES**

2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	140	500	640
2010	1	0	0	140
<b>Total</b>	<b>2</b>	<b>140</b>	<b>500</b>	<b>640</b>