

## INSURANCE CLAIMS INFORMATION – January 1, 2004 to December 31, 2008

Information Disclosure Date: February 20, 2009

### 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, 2004–December 31, 2008. All the values presented in this report are as of December 31, 2008 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, 2004 – December 31, 2008.

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

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2004	4,242	18,011,338	13,184,059	31,195,397
2005	6,012	15,152,140	22,471,695	37,623,836
2006	4,073	7,832,166	11,498,939	19,331,106
2007	4,310	4,186,967	11,931,463	16,118,430
2008	<u>5,726</u>	<u>5,048,282</u>	<u>15,332,269</u>	<u>20,380,551</u>
Total	24,363	50,230,894	74,418,426	124,649,320

\*increase claims volume in 2005 and 2008 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, 2004–December 31, 2008.

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

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
CGL	16,495	28,877,176	59,884,392	88,761,568
Auto	6,742	13,179,141	10,113,192	23,292,333
Property	<u>1,126</u>	<u>8,174,577</u>	<u>4,420,842</u>	<u>12,595,419</u>
Total	24,363	50,230,894	74,418,426	124,649,320

### 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, 2004-December 31, 2008, 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>
2004	2,715	13,420,031	11,317,625	24,737,656
*2005	4,387	8,321,462	20,737,390	29,058,852
2006	2,469	3,707,001	10,076,580	13,783,581
2007	2,863	2,127,347	7,338,219	9,465,567
*2008	<u>4,061</u>	<u>1,301,334</u>	<u>10,414,577</u>	<u>11,716,911</u>
Total	16,495	28,877,176	59,884,392	88,761,568

\* increase volume experience in both 2005 and 2008 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 Schedule "B" is a breakdown of Icy Sidewalk Slip & Fall Claims and Pothole Claims Information for accidents which occurred between January 1, 2003-December 31, 2008.

### **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, 2004-December 31, 2008 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>
2004	1,285	3,491,669	1,834,858	5,326,527
2005	1,310	3,989,650	1,716,321	5,705,971
2006	1,428	2,839,500	1,379,413	4,218,913
2007	1,254	569,945	4,291,732	4,861,677
2008	<u>1,465</u>	<u>2,288,377</u>	<u>890,868</u>	<u>3,179,245</u>
Total	6,742	13,179,141	10,113,192	23,292,333

On average the City sustains just over 1,300 Auto claims per year including the Police Service which averages 700 claims per year. Police operate about 30% of all City insured vehicles (1,545 Police vehicles compared to 3,688 for all other City programs). In addition, Police vehicles are generally operated 24 hours a day and often encounter emergency and high risk situations that render the vehicle vulnerable to damage.

For a complete listing of Auto claims sorted by City Divisions and insured Agencies, Boards and Commissions between January 1, 2004–December 31, 2008 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, 2004-December 31, 2008 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>
2004	242	1,099,638	31,576	1,131,214
*2005	315	2,841,028	17,984	2,859,012
2006	176	1,285,665	42,946	1,328,611
2007	193	1,489,675	301,512	1,791,187
2008	<u>199</u>	<u>1,458,571</u>	<u>4,026,823</u>	<u>5,485,394</u>
Total	1,125	8,174,577	4,420,842	12,595,419

\* increase volume experience in 2005 related to weather factors

In 2005, the August 19th rain storm caused considerable damage to insured properties across the City. An increase in the Paid section for Parks, Forestry & Recreation in 2005 demonstrates that impact.

For a complete listing of Property claims sorted by City Divisions and insured Agencies, Boards and Commissions between January 1, 2004–December 31, 2008 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, 2004-December 31, 2008, sorted by City Divisions and insured Agencies, Boards and Commissions and loss year.

<b>CLUSTER "A"</b>				
<b>Year</b>	<b>Count</b>	<b>Paid</b>	<b>Outstanding</b>	<b>Incurred</b>
<b>CHILDREN'S SERVICES</b>				
2004	4	1,360	0	1,360
2005	6	7,236	28,556	35,791
2006	3	15,221	21,720	36,942
2007	0	0	0	0
2008	4	3,503	50,027	53,530
<b>Total</b>	<b>17</b>	<b>27,320</b>	<b>100,303</b>	<b>127,623</b>
<b>ECONOMIC DEVELOPMENT, CULTURE, &amp; TOURISM</b>				
2004	2	1,767	0	1,767
2005	3	20,709	0	20,709
2006	7	11,435	0	11,435
2007	0	0	0	0
2008	3	4,270	5,140	9,410
<b>Total</b>	<b>15</b>	<b>38,180</b>	<b>5,140</b>	<b>43,320</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2004	16	16,124	116,910	133,034
2005	12	16,443	49,319	65,762
2006	12	4,435	34,000	38,435
2007	8	1,917	4,090	6,007
2008	21	18,073	360,016	378,089
<b>Total</b>	<b>69</b>	<b>56,991</b>	<b>564,335</b>	<b>621,326</b>
<b>PUBLIC HEALTH</b>				
2004	2	1,609	0	1,609
2005	2	7,503	21,402	28,905
2006	4	902	13,302	14,204
2007	2	7,493	24,410	31,903
2008	5	787	14,952	15,739
<b>Total</b>	<b>15</b>	<b>18,294</b>	<b>74,066</b>	<b>92,359</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2004	327	1,145,827	379,033	1,524,859
2005	486	1,070,367	293,740	1,364,107
2006	574	614,506	1,001,531	1,616,037
2007	715	468,836	587,060	1,055,896
2008	386	152,229	746,339	898,568
<b>Total</b>	<b>2,488</b>	<b>3,451,765</b>	<b>3,007,702</b>	<b>6,459,466</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2004	0	0	0	0
2005	1	10,013	34,339	44,352
2006	3	2,725	64,275	67,000
2007	1	2,003	0	2,003
2008	5	2,217	45,474	47,691
<b>Total</b>	<b>10</b>	<b>16,957</b>	<b>144,089</b>	<b>161,046</b>

<b>SOCIAL SERVICES</b>				
2004	0	0	0	0
2005	1	180	0	180
2006	2	569	0	569
2007	5	6,336	38,596	44,932
2008	4	1,353	43,318	44,671
<b>Total</b>	<b>12</b>	<b>8,439</b>	<b>81,914</b>	<b>90,353</b>
<b>TORONTO LONG TERM CARE HOMES &amp; SERVICES</b>				
2004	7	108,574	169,272	277,846
2005	8	433,907	5,124,898	5,558,805
2006	2	6,393	0	6,393
2007	6	12,655	50,675	63,330
2008	2	1,152	22,848	24,000
<b>Total</b>	<b>25</b>	<b>562,681</b>	<b>5,367,693</b>	<b>5,930,374</b>

<b>CLUSTER "B"</b>				
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FIRE SERVICES</b>				
2004	6	2,110	26,970	29,080
2005	15	16,968	79,564	96,533
2006	6	38,144	65,269	103,413
2007	5	12,957	44,826	57,783
2008	13	21,718	46,536	68,254
<b>Total</b>	<b>45</b>	<b>91,897</b>	<b>263,166</b>	<b>355,063</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2004	4	10,222	24,741	34,963
2005	7	241,278	94,383	335,661
2006	11	23,488	417,060	440,548
2007	4	3,483	57,374	60,856
2008	6	990	30,250	31,240
<b>Total</b>	<b>32</b>	<b>279,461</b>	<b>623,806</b>	<b>903,267</b>
<b>CITY PLANNING</b>				
2004	1	195	0	195
2005	0	0	0	0
2006	3	1,041	15,670	16,711
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>4</b>	<b>1,236</b>	<b>15,670</b>	<b>16,906</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	1	0	22,000	22,000
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>0</b>	<b>22,000</b>	<b>22,000</b>

<b>SOLID WASTE MANAGEMENT</b>				
2004	9	2,788	0	2,788
2005	12	7,579	6,808	14,387
2006	24	15,426	6,483	21,909
2007	36	21,269	32,963	54,232
2008	47	11,013	37,396	48,409
<b>Total</b>	<b>128</b>	<b>58,076</b>	<b>83,650</b>	<b>141,725</b>
<b>TORONTO BUILDING</b>				
2004	15	2,795,491	2,557,376	5,352,867
2005	12	48,816	125,266	174,082
2006	11	33,847	98,170	132,016
2007	14	10,319	85,204	95,523
2008	103	104,918	565,129	670,047
<b>Total</b>	<b>155</b>	<b>2,993,391</b>	<b>3,431,145</b>	<b>6,424,536</b>
<b>TRANSPORTATION SERVICES</b>				
2004	1,652	6,229,744	5,154,347	11,384,091
2005	2,058	3,971,764	11,692,435	15,664,198
2006	1,129	1,891,518	5,674,695	7,566,213
2007	1,485	968,504	4,669,238	5,637,742
2008	2,785	815,288	6,667,723	7,483,011
<b>Total</b>	<b>9,109</b>	<b>13,876,818</b>	<b>33,858,437</b>	<b>47,735,255</b>
<b>TECHNICAL SERVICES</b>				
2004	105	64,142	7,646	71,788
2005	24	20,836	0	20,836
2006	4	1,118	11,467	12,585
2007	18	8,123	67,220	75,343
2008	21	5,908	34,628	40,536
<b>Total</b>	<b>172</b>	<b>100,127</b>	<b>120,961</b>	<b>221,088</b>
<b>TORONTO WATER</b>				
2004	387	514,120	303,068	817,188
2005	1,550	627,371	768,751	1,396,122
2006	517	550,324	844,504	1,394,828
2007	449	443,882	549,503	993,385
2008	575	113,088	1,084,524	1,197,613
<b>Total</b>	<b>3,478</b>	<b>2,248,785</b>	<b>3,550,350</b>	<b>5,799,135</b>

<b>CLUSTER "C"</b>				
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FLEET SERVICES</b>				
2004	1	953	18,616	19,569
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>953</b>	<b>18,616</b>	<b>19,569</b>

<b>FACILITIES &amp; REAL ESTATE</b>				
2004	19	23,509	26,764	50,273
2005	19	57,811	206,798	264,608
2006	26	34,871	117,245	152,116
2007	8	3,091	38,216	41,306
2008	12	3,893	66,025	69,918
<b>Total</b>	<b>84</b>	<b>123,173</b>	<b>455,048</b>	<b>578,222</b>

<b>CITY COUNCIL</b>				
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CITY CLERK'S OFFICE</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	1	1,334	24,426	25,760
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>1,334</b>	<b>24,426</b>	<b>25,760</b>

<b>CITY COUNCILLORS</b>				
2004	2	10,407	27,093	37,500
2005	3	16,546	44,007	60,553
2006	5	57,961	49,112	107,073
2007	2	14,187	20,508	34,695
2008	2	0	14,500	14,500
<b>Total</b>	<b>14</b>	<b>99,101</b>	<b>155,220</b>	<b>254,321</b>

<b>INTEGRITY COMMISSIONER</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	1	9,637	10,363	20,000
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>9,637</b>	<b>10,363</b>	<b>20,000</b>

<b>LEGAL SERVICES</b>				
2004	0	0	0	0
2005	1	282	0	282
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>282</b>	<b>0</b>	<b>282</b>

<b>CMO –HUMAN RESOURCES</b>				
2004	0	0	0	0
2005	1	1,145	16,855	18,000
2006	0	0	0	0
2007	1	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>1,145</b>	<b>16,855</b>	<b>18,000</b>

**AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>ST LAWRENCE CENTRE FOR THE ARTS</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	2	252	23,748	24,000
<b>Total</b>	<b>2</b>	<b>252</b>	<b>23,748</b>	<b>24,000</b>
<b>TORONTO CENTRE FOR THE ARTS</b>				
2004	0	0	0	0
2005	1	13,513	0	13,513
2006	1	3,671	0	3,671
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>17,184</b>	<b>0</b>	<b>17,184</b>
<b>TORONTO ECONOMIC DEVELOPMENT CORPORATION</b>				
2004	1	10,548	21,452	32,000
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>10,548</b>	<b>21,452</b>	<b>32,000</b>
<b>EXHIBITION PLACE (INCLUDES CNE &amp; DIRECT ENERGY CENTRE)</b>				
2004	26	286,219	559,477	845,696
2005	26	49,779	89,256	139,035
2006	17	30,557	169,576	200,133
2007	21	29,913	206,532	236,444
2008	17	4,842	127,805	132,647
<b>Total</b>	<b>107</b>	<b>401,311</b>	<b>1,152,645</b>	<b>1,553,956</b>
<b>SONY CENTRE</b>				
2004	1	321	0	321
2005	0	0	0	0
2006	0	0	0	0
2007	1	415	0	415
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>736</b>	<b>0</b>	<b>736</b>
<b>TORONTO POLICE SERVICES</b>				
2004	120	2,173,845	1,892,383	4,066,228
2005	133	1,662,305	2,061,014	3,723,319
2006	100	364,316	1,462,164	1,826,480
2007	70	82,675	750,720	833,395
2008	38	29,690	392,042	421,731
<b>Total</b>	<b>461</b>	<b>4,312,830</b>	<b>6,558,323</b>	<b>10,871,153</b>

<b>TORONTO ZOO</b>				
2004	2	5,839	0	5,839
2005	2	16,352	0	16,352
2006	2	1,757	20,438	22,195
2007	5	14,039	76,296	90,335
2008	3	5,516	12,821	18,337
<b>Total</b>	<b>14</b>	<b>43,503</b>	<b>109,555</b>	<b>153,057</b>
<b>COMMUNITY CENTRES</b>				
2004	1	4,173	32,480	36,652
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>4,173</b>	<b>32,480</b>	<b>36,652</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2004	5	10,144	0	10,144
2005	4	2,761	0	2,761
2006	6	4,677	0	4,677
2007	5	4,279	0	4,279
2008	4	634	23,674	24,308
<b>Total</b>	<b>24</b>	<b>22,495</b>	<b>23,674</b>	<b>46,170</b>
<b>CGL</b>				
<b>Total</b>	<b>16,495</b>	<b>28,877,176</b>	<b>59,884,392</b>	<b>88,761,568</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 January 31, 2009.

**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
2003	1,609	499	31%	6,099	1,660	7,759	15.5
2004	1,652	386	23%	3,173	2,980	6,153	15.9
2005	2,058	277	14%	1,182	3,180	4,362	15.7
2006	1,129	263	23%	1,051	3,081	4,132	15.7
2007	1,485	368	25%	428	2,573	3,001	8.2
2008	2,785	533	19%	236	5,240	5,476	10.3

Note: Slip & fall claims caused by ice and snow must demonstrate the City's gross negligence or a complete and utter disregard for its maintenance obligations. They are not automatically paid.

**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
2003	1,609	433	27%	407	0	407	0.94
2004	1,652	478	29%	439	237	676	1.41
2005	2,058	826	40%	446	215	661	0.80
2006	1,129	263	23%	150	419	569	2.17
2007	1,485	328	22%	104	188	292	0.89
2008	2,785	1,706	61%	326	523	849	0.49

Note: Pothole claims made must demonstrate the City's negligence. Of the pothole claims made in 2007 and 2008, 94% and 97% respectively, Transportation Services was found not negligent so the claims were declined.

\* **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**.

**Schedule "C"**

Auto claims with a loss date between January 1, 2004-December 31, 2008, sorted by City Divisions and insured Agencies, Boards and Commissions and year.

<b>CLUSTER "A"</b>				
<b>Year</b>	<b>Count</b>	<b>Paid</b>	<b>Outstanding</b>	<b>Incurred</b>
<b>CHILDREN'S SERVICES</b>				
2004	1	622	0	622
2005	2	3,054	0	3,054
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>3</b>	<b>3,675</b>	<b>0</b>	<b>3,675</b>
<b>ECONOMIC DEVELOPMENT, CULTURE, &amp; TOURISM</b>				
2004	2	180	0	180
2005	0	0	0	0
2006	1	24	0	24
2007	2	180	0	180
2008	0	0	0	0
<b>Total</b>	<b>5</b>	<b>384</b>	<b>0</b>	<b>384</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2004	104	156,771	0	156,771
2005	93	303,886	106,838	410,724
2006	132	192,722	0	192,722
2007	86	13,291	34,412	47,703
2008	130	83,513	102,317	185,830
<b>Total</b>	<b>545</b>	<b>750,183</b>	<b>243,567</b>	<b>993,750</b>
<b>PUBLIC HEALTH</b>				
2004	6	11,789	0	11,789
2005	4	2,666	0	2,666
2006	3	2,469	0	2,469
2007	7	189	0	189
2008	5	9,428	10,853	20,280
<b>Total</b>	<b>25</b>	<b>26,163</b>	<b>10,853</b>	<b>37,016</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2004	27	59,377	0	59,377
2005	57	75,338	0	75,338
2006	49	126,334	96,329	222,663
2007	69	28,668	1,090	29,758
2008	82	106,314	10,599	116,914
<b>Total</b>	<b>284</b>	<b>396,031</b>	<b>108,018</b>	<b>504,049</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2004	0	0	0	0
2005	2	1,267	0	1,267
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>1,267</b>	<b>0</b>	<b>1,267</b>

<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2004	0	0	0	0
2005	1	90	0	90
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>180</b>	<b>0</b>	<b>180</b>
<b>SOCIAL SERVICES</b>				
2004	1	90	0	90
2005	2	6,159	0	6,159
2006	1	1,934	0	1,934
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>4</b>	<b>8,183</b>	<b>0</b>	<b>8,183</b>
<b>TORONTO LONG TERM CARE HOMES &amp; SERVICES</b>				
2004	0	0	0	0
2005	1	1,941	0	1,941
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>2,031</b>	<b>0</b>	<b>2,031</b>

<b>CLUSTER "B"</b>				
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FIRE SERVICES</b>				
2004	61	279,749	338,153	617,902
2005	67	302,685	25,760	328,445
2006	79	180,206	184,288	364,494
2007	79	97,497	117,533	215,031
2008	64	94,647	136,155	230,802
<b>Total</b>	<b>350</b>	<b>954,785</b>	<b>801,889</b>	<b>1,756,674</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2004	0	0	0	0
2005	1	6,308	0	6,308
2006	2	14,084	0	14,084
2007	10	4,589	0	4,589
2008	12	7,661	425	8,086
<b>Total</b>	<b>25</b>	<b>32,642</b>	<b>425</b>	<b>33,067</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	3	270	0	270
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>3</b>	<b>270</b>	<b>0</b>	<b>270</b>

**SOLID WASTE MANAGEMENT**

2004	121	296,003	0	296,003
2005	146	521,017	383,245	904,262
2006	138	180,661	41,433	222,094
2007	138	30,466	11,424	41,890
2008	140	280,528	192,733	473,262
<b>Total</b>	<b>683</b>	<b>1,308,675</b>	<b>628,835</b>	<b>1,937,510</b>

**TORONTO BUILDING**

2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	2	0	2,630	2,630
<b>Total</b>	<b>2</b>	<b>0</b>	<b>2,630</b>	<b>2,630</b>

**TRANSPORTATION SERVICES**

2004	182	364,008	64,078	428,087
2005	154	183,143	174,724	357,866
2006	168	226,261	388,754	615,015
2007	228	245,916	3,014,275	3,260,191
2008	236	262,343	314,019	576,362
<b>Total</b>	<b>968</b>	<b>1,281,671</b>	<b>3,955,851</b>	<b>5,237,522</b>

**TECHNICAL SERVICES**

2004	9	6,834	0	6,834
2005	3	11,461	0	11,461
2006	5	2,205	0	2,205
2007	4	360	0	360
2008	0	0	0	0
<b>Total</b>	<b>21</b>	<b>20,860</b>	<b>0</b>	<b>20,860</b>

**TORONTO WATER**

2004	32	44,888	0	44,888
2005	27	196,002	447,282	643,284
2006	45	72,901	37,409	110,310
2007	34	333	0	333
2008	29	38,388	12,209	50,597
<b>Total</b>	<b>167</b>	<b>351,846</b>	<b>496,900</b>	<b>848,746</b>

**CLUSTER "C"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
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**CORPORATE FINANCE**

2004	0	0	0	0
2005	1	642	0	642
2006	1	170	0	170
2007	1	90	0	90
2008	0	0	0	0
<b>Total</b>	<b>3</b>	<b>902</b>	<b>0</b>	<b>902</b>

<b>DEPUTY CITY MANAGER "C"</b>				
2004	1	210	0	210
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>210</b>	<b>0</b>	<b>210</b>
<b>FINANCE &amp; ADMINISTRATION</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	1	90	0	90
2008	1	90	0	90
<b>Total</b>	<b>2</b>	<b>180</b>	<b>0</b>	<b>180</b>
<b>FLEET SERVICES</b>				
2004	4	4,917	0	4,917
2005	2	4,087	0	4,087
2006	3	980	0	980
2007	1	90	0	90
2008	1	5,225	155	5,380
<b>Total</b>	<b>11</b>	<b>15,298</b>	<b>155</b>	<b>15,453</b>
<b>FACILITIES &amp; REAL ESTATE</b>				
2004	12	40,549	0	40,549
2005	2	6,602	0	6,602
2006	6	164,848	172,161	337,009
2007	9	3,772	567	4,339
2008	2	2,153	0	2,153
<b>Total</b>	<b>31</b>	<b>217,923</b>	<b>172,728</b>	<b>390,652</b>
<b>PURCHASING &amp; MATERIALS MANAGEMENT</b>				
2004	1	264	0	264
2005	0	0	0	0
2006	1	90	0	90
2007	1	90	0	90
2008	1	2,036	0	2,036
<b>Total</b>	<b>4</b>	<b>2,480</b>	<b>0</b>	<b>2,480</b>
<b>REVENUE SERVICES</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	4	399	0	399
2007	1	90	0	90
2008	1	1,567	0	1,567
<b>Total</b>	<b>6</b>	<b>2,056</b>	<b>0</b>	<b>2,056</b>

<b>CITY COUNCIL</b>				
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>AUDITOR GENERAL</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>90</b>	<b>0</b>	<b>90</b>
<b>CITY CLERK'S OFFICE</b>				
2004	2	40,015	368,449	408,464
2005	0	0	0	0
2006	2	450	0	450
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>4</b>	<b>40,465</b>	<b>368,449</b>	<b>408,914</b>
<b>CITY COUNCILLORS</b>				
2004	2	180	0	180
2005	1	676	0	676
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>3</b>	<b>856</b>	<b>0</b>	<b>856</b>
<b>CMO -HUMAN RESOURCES</b>				
2004	1	894	0	894
2005	1	525	0	525
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>1,419</b>	<b>0</b>	<b>1,419</b>
<b>AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS</b>				
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>EXHIBITION PLACE (INCLUDES CNE &amp; DIRECT ENERGY CENTRE)</b>				
2004	8	21,749	0	21,749
2005	10	15,304	0	15,304
2006	4	5,888	0	5,888
2007	4	1,393	0	1,393
2008	1	90	0	90
<b>Total</b>	<b>27</b>	<b>44,424</b>	<b>0</b>	<b>44,424</b>
<b>TORONTO POLICE SERVICES</b>				
2004	666	2,114,635	1,064,178	3,178,813
2005	704	2,306,939	578,473	2,885,411
2006	757	1,643,259	459,040	2,102,299
2007	556	141,770	1,112,430	1,254,200
2008	752	1,387,831	107,683	1,495,514
<b>Total</b>	<b>3,435</b>	<b>7,594,434</b>	<b>3,321,803</b>	<b>10,916,237</b>

**TORONTO ZOO**

2004	36	44,398	0	44,398
2005	28	33,303	0	33,303
2006	21	20,024	0	20,024
2007	14	1,260	0	1,260
2008	1	3,280	0	3,280
<b>Total</b>	<b>100</b>	<b>102,266</b>	<b>0</b>	<b>102,266</b>

**TORONTO PUBLIC LIBRARY**

2004	6	3,547	0	3,547
2005	1	6,556	0	6,556
2006	3	3,320	0	3,320
2007	6	585	0	585
2008	5	3,284	1,090	4,374
<b>Total</b>	<b><u>21</u></b>	<b><u>17,293</u></b>	<b><u>1,090</u></b>	<b><u>18,383</u></b>

<b>Auto</b>				
<b>Total</b>	<b>6,742</b>	<b>13,179,141</b>	<b>10,113,192</b>	<b>23,292,333</b>

**Schedule "D"**

Property claims with a loss date between January 1, 2004-December 31, 2008, sorted by City Divisions and insured Agencies, Boards and Commissions and loss year.

<b>CLUSTER A</b>				
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT SERVICES</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	1	140	0	140
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>140</b>
<b>CHILDREN'S SERVICES</b>				
2004	39	153,428	0	153,428
2005	27	45,497	0	45,497
2006	10	28,984	0	28,984
2007	7	93,875	0	93,875
2008	14	100,654	15,089	115,743
<b>Total</b>	<b>97</b>	<b>422,439</b>	<b>15,089</b>	<b>437,528</b>
<b>ECONOMIC DEVELOPMENT, CULTURE, &amp; TOURISM</b>				
2004	7	3,947	0	3,947
2005	7	28,248	0	28,248
2006	1	8,339	0	8,339
2007	5	15,161	12,052	27,213
2008	2	4,203	0	4,203
<b>Total</b>	<b>22</b>	<b>59,898</b>	<b>12,052</b>	<b>71,951</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2004	6	62,176	0	62,176
2005	9	220,011	0	220,011
2006	1	140	0	140
2007	4	1,871	0	1,871
2008	3	6,897	6,344	13,241
<b>Total</b>	<b>23</b>	<b>291,094</b>	<b>6,344</b>	<b>297,438</b>
<b>PUBLIC HEALTH</b>				
2004	4	9,240	0	9,240
2005	3	7,342	0	7,342
2006	17	32,447	0	32,447
2007	6	4,575	0	4,575
2008	3	1,773	286	2,060
<b>Total</b>	<b>33</b>	<b>55,378</b>	<b>286</b>	<b>55,664</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2004	45	230,911	31,576	262,487
2005	124	1,188,749	0	1,188,749
2006	23	912,429	856	913,285
2007	36	133,209	18,425	151,634
2008	29	76,990	224,699	301,689
<b>Total</b>	<b>257</b>	<b>2,542,288</b>	<b>275,556</b>	<b>2,817,845</b>

<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2004	0	0	0	0
2005	2	3,588	0	3,588
2006	1	140	0	140
2007	3	420	0	420
2008	4	420	1,940	2,360
<b>Total</b>	<b>10</b>	<b>4,568</b>	<b>1,940</b>	<b>6,508</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2004	2	6,077	0	6,077
2005	1	359	0	359
2006	1	2,268	0	2,268
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>4</b>	<b>8,704</b>	<b>0</b>	<b>8,704</b>
<b>SOCIAL SERVICES</b>				
2004	5	1,577	0	1,577
2005	6	44,836	0	44,836
2006	6	7,295	5,048	12,343
2007	3	370	0	370
2008	2	3,352	0	3,352
<b>Total</b>	<b>22</b>	<b>57,430</b>	<b>5,048</b>	<b>62,478</b>
<b>TORONTO LONG TERM CARE HOMES &amp; SERVICES</b>				
2004	3	2,599	0	2,599
2005	5	111,287	0	111,287
2006	7	11,998	0	11,998
2007	1	3,673	0	3,673
2008	2	23,714	0	23,714
<b>Total</b>	<b>18</b>	<b>153,272</b>	<b>0</b>	<b>153,272</b>

**CLUSTER B**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FIRE SERVICES</b>				
2004	6	19,485	0	19,485
2005	2	19,025	0	19,025
2006	3	560	0	560
2007	6	11,465	18,950	30,415
2008	3	280	0	280
<b>Total</b>	<b>20</b>	<b>50,815</b>	<b>18,950</b>	<b>69,765</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2004	0	0	0	0
2005	1	140	0	140
2006	2	352	0	352
2007	1	0	2,340	2,340
2008	1	0	640	640
<b>Total</b>	<b>5</b>	<b>492</b>	<b>2,980</b>	<b>3,472</b>

<b>CITY PLANNING</b>				
2004	0	0	0	0
2005	1	3,269	0	3,269
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>3,269</b>	<b>0</b>	<b>3,269</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2004	0	0	0	0
2005	10	40,914	0	40,914
2006	1	140	0	140
2007	1	195	0	195
2008	3	140	1,530	1,670
<b>Total</b>	<b>15</b>	<b>41,389</b>	<b>1,530</b>	<b>42,919</b>
<b>SOLID WASTE MANAGEMENT</b>				
2004	5	190,344	0	190,344
2005	4	104,709	0	104,709
2006	4	35,490	0	35,490
2007	13	22,746	82,059	104,805
2008	22	29,486	5,645	35,131
<b>Total</b>	<b>48</b>	<b>382,775</b>	<b>87,704</b>	<b>470,479</b>
<b>TORONTO BUILDING</b>				
2004	0	0	0	0
2005	1	1,087	11,309	12,396
2006	1	140	0	140
2007	3	2,337	37,526	39,863
2008	3	252	34,748	35,000
<b>Total</b>	<b>8</b>	<b>3,816</b>	<b>83,583</b>	<b>87,399</b>
<b>TRANSPORTATION SERVICES</b>				
2004	6	47,579	0	47,579
2005	4	500	0	500
2006	4	760	0	760
2007	10	3,213	444	3,656
2008	16	11,775	6,370	18,145
<b>Total</b>	<b>40</b>	<b>63,826</b>	<b>6,814</b>	<b>70,640</b>
<b>TECHNICAL SERVICES</b>				
2004	3	420	0	420
2005	1	230	0	230
2006	6	13,019	0	13,019
2007	3	475	0	475
2008	1	5,784	0	5,784
<b>Total</b>	<b>14</b>	<b>19,928</b>	<b>0</b>	<b>19,928</b>
<b>TORONTO WATER</b>				
2004	12	4,153	0	4,153
2005	12	595,756	0	595,756
2006	3	4,306	0	4,306
2007	13	217,221	13,524	230,744
2008	9	18,300	239,173	257,473
<b>Total</b>	<b>49</b>	<b>839,736</b>	<b>252,697</b>	<b>1,092,433</b>

**CLUSTER C**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FINANCE &amp; ADMINISTRATION</b>				
2004	0	0	0	0
2005	0	0	0	0
2006	1	25	0	25
2007	0	0	0	0
2008	1	3,337	0	3,337
<b>Total</b>	<b>2</b>	<b>3,362</b>	<b>0</b>	<b>3,362</b>
<b>FLEET SERVICES</b>				
2004	1	2,886	0	2,886
2005	2	6,758	0	6,758
2006	1	140	0	140
2007	0	0	0	0
2008	1	0	287	287
<b>Total</b>	<b>5</b>	<b>9,784</b>	<b>287</b>	<b>10,071</b>
<b>FACILITIES &amp; REAL ESTATE</b>				
2004	13	132,564	0	132,564
2005	14	85,114	0	85,114
2006	11	21,604	11,062	32,667
2007	20	811,192	36,279	847,471
2008	31	1,044,245	3,325,781	4,370,026
<b>Total</b>	<b>89</b>	<b>2,094,719</b>	<b>3,373,123</b>	<b>5,467,842</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2004	0	0	0	0
2005	5	9,018	0	9,018
2006	3	305	0	305
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>8</b>	<b>9,323</b>	<b>0</b>	<b>9,323</b>

**CITY COUNCIL**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CITY CLERK'S OFFICE</b>				
2004	3	420	0	420
2005	0	0	0	0
2006	3	4,550	0	4,550
2007	1	140	0	140
2008	0	0	0	0
<b>Total</b>	<b>7</b>	<b>5,110</b>	<b>0</b>	<b>5,110</b>
<b>CITY COUNCILLORS</b>				
2004	0	0	0	0
2005	6	8,456	0	8,456
2006	3	1,784	0	1,784
2007	0	0	0	0
2008	3	890	0	890
<b>Total</b>	<b>12</b>	<b>11,130</b>	<b>0</b>	<b>11,130</b>

**CMO-HUMAN RESOURCES**

2004	1	140	0	140
2005	0	0	0	0
2006	2	6,317	0	6,317
2007	0	0	0	0
2008	1	140	0	140
<b>Total</b>	<b>4</b>	<b>6,597</b>	<b>0</b>	<b>6,597</b>

**AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
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**ST LAWRENCE CENTRE FOR THE ARTS**

2004	0	0	0	0
2005	1	44,424	0	44,424
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>1</b>	<b>44,424</b>	<b>0</b>	<b>44,424</b>

**TORONTO CENTRE FOR THE ARTS**

2004	1	23,073	0	23,073
2005	0	0	0	0
2006	1	258	0	258
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>2</b>	<b>23,331</b>	<b>0</b>	<b>23,331</b>

**EXHIBITION PLACE (INCLUDES CNE & DIRECT ENERGY CENTRE)**

2004	24	30,171	0	30,171
2005	31	126,613	0	126,613
2006	17	97,182	25,140	122,322
2007	10	47,727	79,773	127,500
2008	6	2,729	95,971	98,700
<b>Total</b>	<b>88</b>	<b>304,422</b>	<b>200,885</b>	<b>505,306</b>

**SONY CENTRE**

2004	3	13,031	0	13,031
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>3</b>	<b>13,031</b>	<b>0</b>	<b>13,031</b>

**TORONTO POLICE SERVICES**

2004	22	100,970	0	100,970
2005	9	32,963	0	32,963
2006	12	45,628	0	45,628
2007	11	15,191	0	15,191
2008	3	1,371	9,040	10,411
<b>Total</b>	<b>57</b>	<b>196,123</b>	<b>9,040</b>	<b>205,163</b>

**HERITAGE TORONTO**

2004	0	0	0	0
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	1	0	3,350	3,350
<b>Total</b>	<b>1</b>	<b>0</b>	<b>3,350</b>	<b>3,350</b>

**TORONTO ZOO**

2004	4	4,547	0	4,547
2005	4	9,116	0	9,116
2006	7	21,097	840	21,937
2007	3	68,653	0	68,653
2008	3	2,490	44,591	47,082
<b>Total</b>	<b>21</b>	<b>105,904</b>	<b>45,431</b>	<b>151,335</b>

**COMMUNITY CENTRES**

2004	3	6,688	0	6,688
2005	1	1,757	0	1,757
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
<b>Total</b>	<b>4</b>	<b>8,445</b>	<b>0</b>	<b>8,445</b>

**TORONTO PUBLIC LIBRARY**

2004	24	53,213	0	53,213
2005	22	101,259	6,676	107,935
2006	24	27,964	0	27,964
2007	33	35,968	140	36,108
2008	31	119,207	11,339	130,546
<b>Total</b>	<b>134</b>	<b>337,612</b>	<b>18,154</b>	<b>355,766</b>

<b>Property</b>				
<b>Total</b>	<b>1,126</b>	<b>8,174,577</b>	<b>4,420,842</b>	<b>12,595,419</b>