

# **TORONTO** STAFF REPORT

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May 23, 2006

To: Administration Committee

From: Deputy City Manager and Chief Financial Officer

Subject: Disclosure of Insurance Claims Information, 2001 to 2005 and 1<sup>st</sup> Quarter 2006

## Purpose:

To provide a public report on property, automobile and general liability insurance claims by City division and insured Agencies, Boards and Commissions for the past five years, as at March 31, 2006.

## Financial Implications and Impact Statement:

There are no financial implications of this report.

## Recommendations:

It is recommended that this report be received for information.

## Background:

City Council at its October 26, 27, 28 and 31, 2005 meeting, adopted Administration Committee Report 8 Clause 3 "Disclosure of Insurance Claims Information" and the recommendations of the Administration Committee. The Administration Committee recommended that City Council adopt staff Recommendations (1) and (3) in the Recommendations Section of the September 29, 2005 report from the Deputy City Manager and Chief Financial Officer. Recommendations (1) and (3) recommended that disclosure of insurance claims information be provided on a quarterly basis in the format suggested in Attachment 1 to that report as a public agenda item to the Administration Committee for transmittal to City Council for information and that the appropriate City Officials be authorized and directed to take the necessary action to give effect thereto.

## Comments:

Attachment 1 summarizes insurance claims by program and by coverage type for the period January 2001 to March 2006. Comparison tables are provided for programs for each annual

term, 2001 through March 2006 by coverage type. A trend analysis table shows the numbers of claims, paid, outstanding and incurred by coverage type for the years 2001 through March 2006. Finally, detailed claims data is provided for each program by coverage type for the years 2004 and 2005 (attached). It should be noted that only programs with incurred claims will be displayed.

Automobile – On average the City sustains just over 2,000 claims per year which has remained fairly constant including the Police Service which averages over 1,000 claims per year. The frequency of Police auto claims can be attributed to factors such as the size and operation of the vehicle fleet. 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. Typically one third of those claims are either not at fault accidents or comprehensive claims (broken windows) at a minimal value.

Property – Claims for direct physical loss or damage to City buildings, contents, equipment, machinery, etc., under the property policy tend to be consistent year after year. However, weather related damage claims have had a significant financial impact. In 2002 the Main Treatment Plant at Ashbridges Bay experienced a flood as a result of a heavy rainstorm. The total incurred cost was just under \$2 million. In the Paid section of the Summary of Property Insurance Claims data shown by Program, a significant increase is shown for Toronto Water in 2002 which reflects that flood occurrence. In 2005 the August 19 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. The adjusting of those insured claims continues, however it is anticipated the total incurred cost will be in the range of \$2 million to \$2.5 million. The City's property insurance deductible is \$2 million.

Comprehensive General Liability – Generally, Transportation, Parks & Recreation and the Police Service experience claims of the greatest frequency and/or severity. Claims alleging the non-repair of roadways and sidewalks, those arising out of the use of the City's recreational facilities and claims alleging malicious prosecution and/or negligent investigation against the Police Service are typical. The Insurance & Risk Management Group continues to work with Programs to analyze and implement risk management strategies to reduce liability claims made against the City. Claims count or frequency has remained relatively consistent for each Program with weather being the common factor that alters the consistency. For example, the August 19, 2005 rain storm generated an unusually high volume of claims for flooding and sewer back up made against Toronto Water. The Paid data illustrated by Program shows a decline from 2001 to 2006, however as these are liability claims the final value of the claims are not known until several years after the claim occurred, consequently it may be misleading to assume that a declining trend exists.

#### Conclusions:

The detail provided balances accountability and transparency with the protection of the City's financial and economic interests with external insurance companies and the personal information of individual claimants. This report discloses Insurance Statistics for 2001- March 2006.

Staff recognizes the importance of regular disclosure of claims information and this report satisfies the release of summary claims data as requested by Council.

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Joseph P. Pennachetti

Deputy City Manager and Chief Financial Officer

List of Attachments:

- (1) Automobile, Property and Comprehensive General Liability Claims Summaries 2001- March 2006

## **Attachment 1**

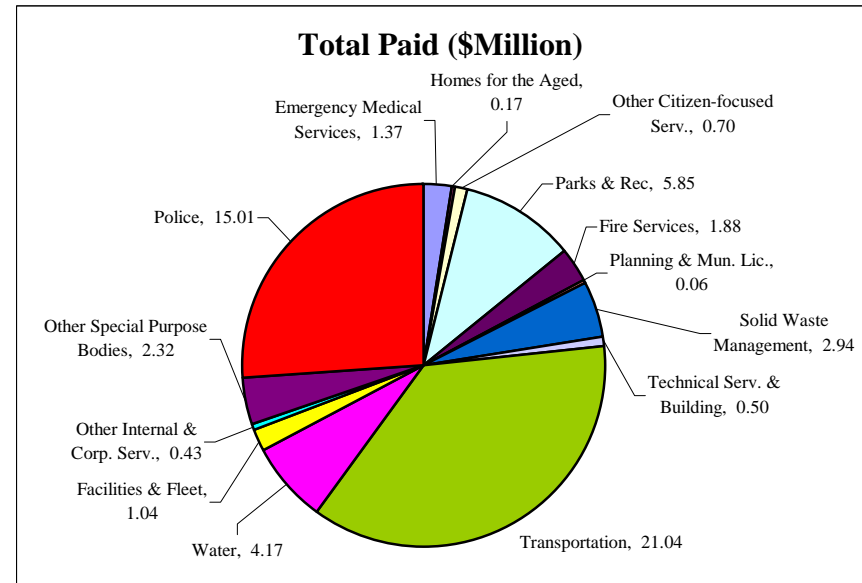
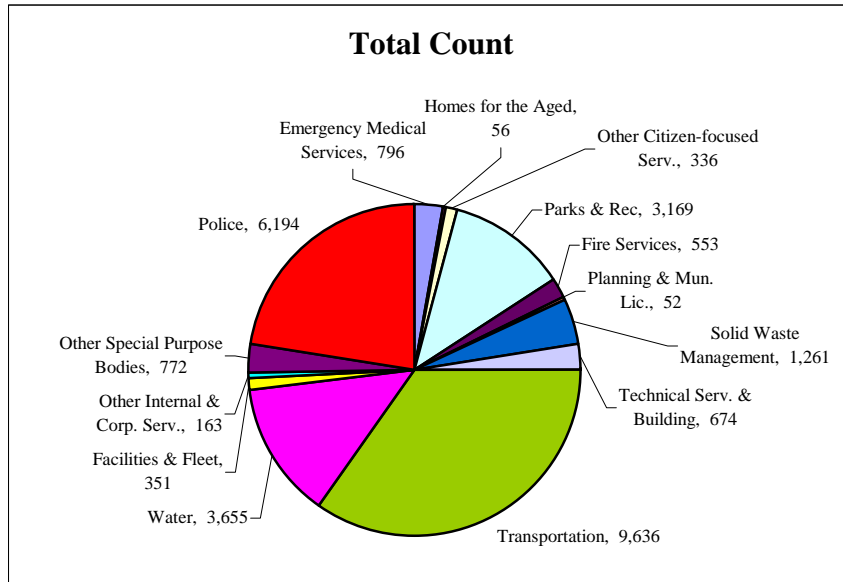
### **Insurance Claims Summary**

- (A) Insurance Claims by:
  - ◆ Program – 2001 to March 2006 (Count and Paid)
  - ◆ Type and by Year (Count and Paid)
  
- (B) Summary Automobile, Property and Comprehensive General Liability Insurance Claims by Program - 2001 to March 2006 (Count and Paid)
  
- (C) Trend Analysis – Claims (Automobile, Property and Comprehensive General Liability Insurance) 2001 to March 2006
  
- (D) Automobile Insurance Claims by Program for 2004, 2005 and Jan – Mar, 2006
  
- (E) Property Insurance Claims by Program for 2004, 2005 and Jan – Mar, 2006
  
- (F) Comprehensive General Liability Insurance Claims by Program for 2004, 2005 and Jan – Mar, 2006

### **Definitions**

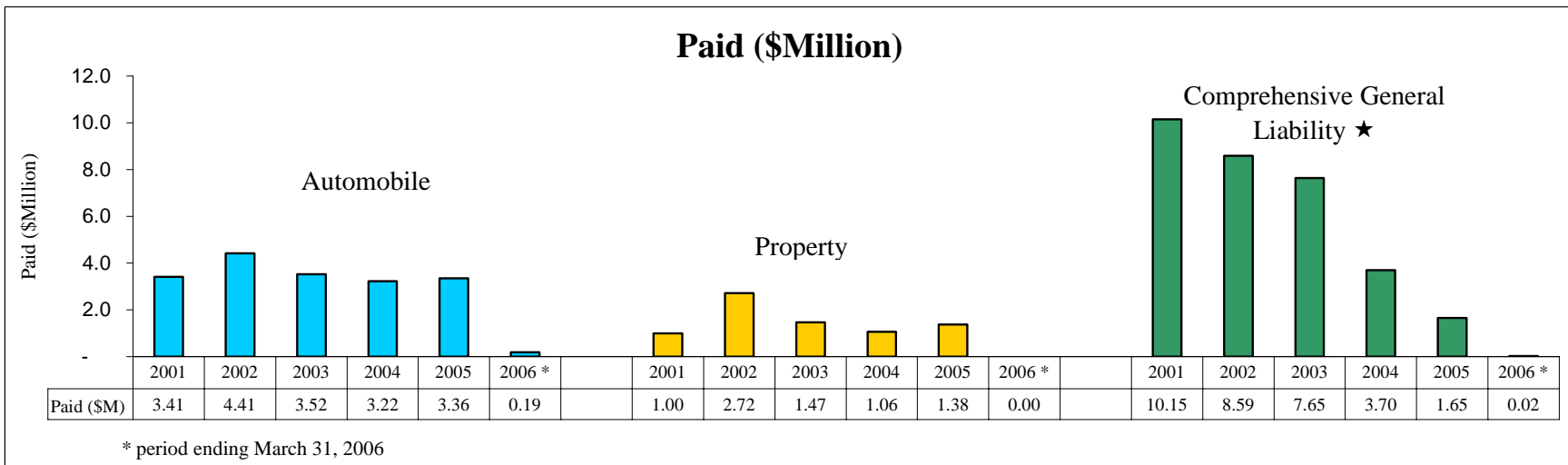
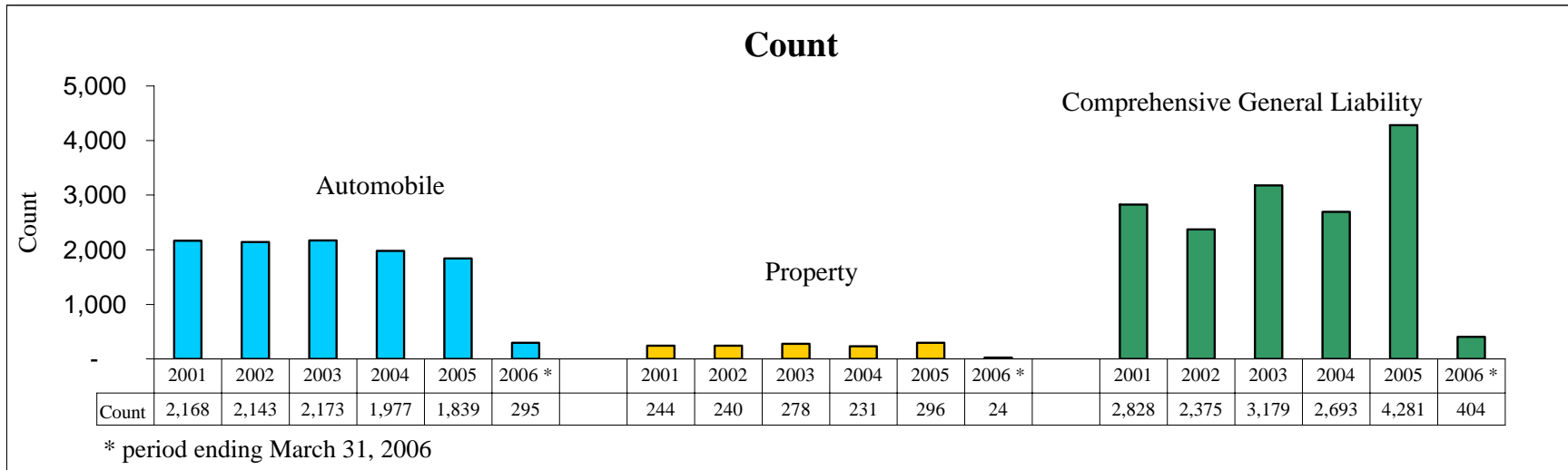
Count	The number of claims.
Paid	The total paid which may include a combination of the following; settlements, including damages, interest, also court ordered judgements and all expenses pertaining to the claims process which can include legal fees, claims adjuster fees and defence expert costs, plus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

**Insurance Claims (Automobile, Property & General Liability) by Program  
January 2001 - March 2006**



- Other Citizen-focused Services include: Children's Services; Economic Dev., Culture & Tourism; Social Development, Finance & Admin.; Special Events; Shelter, Support & Housing Admin., Social Services & Court Services
- Other Internal & Corp. Services include: City Clerk's Office; Legal Services; Human Resources; City Manager & City Councillors; Special Projects; Corporate Finance; Financial Planning; Accounting Serv.; Pension, Payroll & Employee Benefits; Purchasing & Materials Management; Revenue Services, Corp. Communications & I&T
- Other Special Purpose Bodies include: Public Health; Library Board; Exhibition Place; Community Centres; Theatres; Toronto Zoo & Arenas
- Claims data do not include TTC

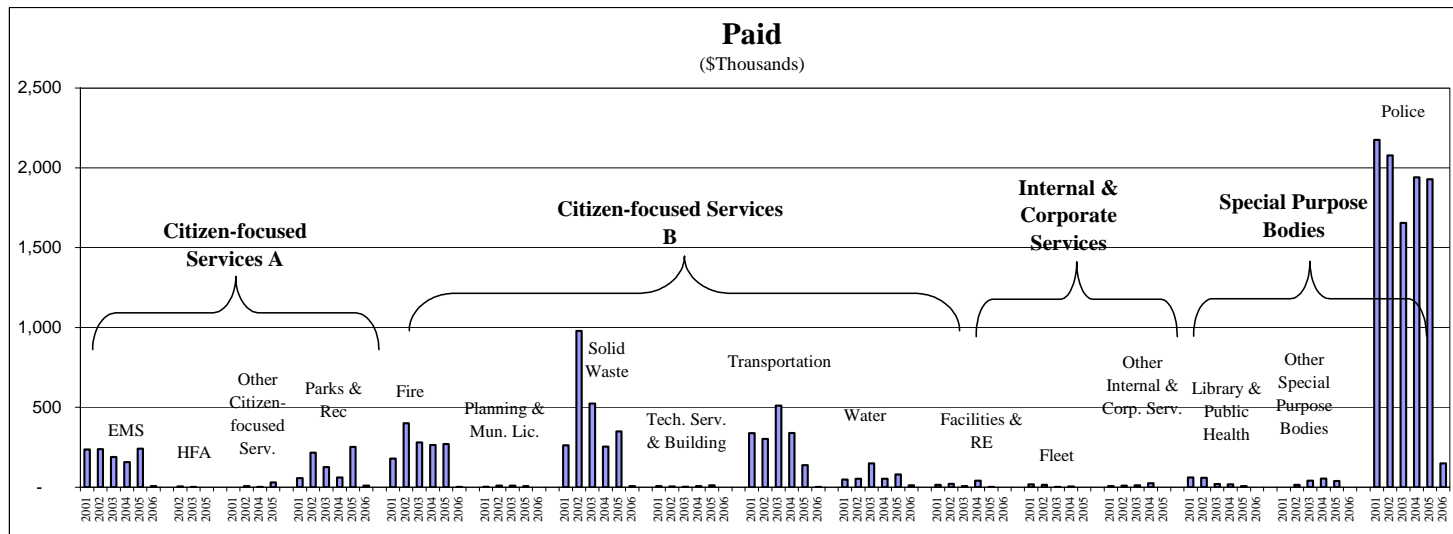
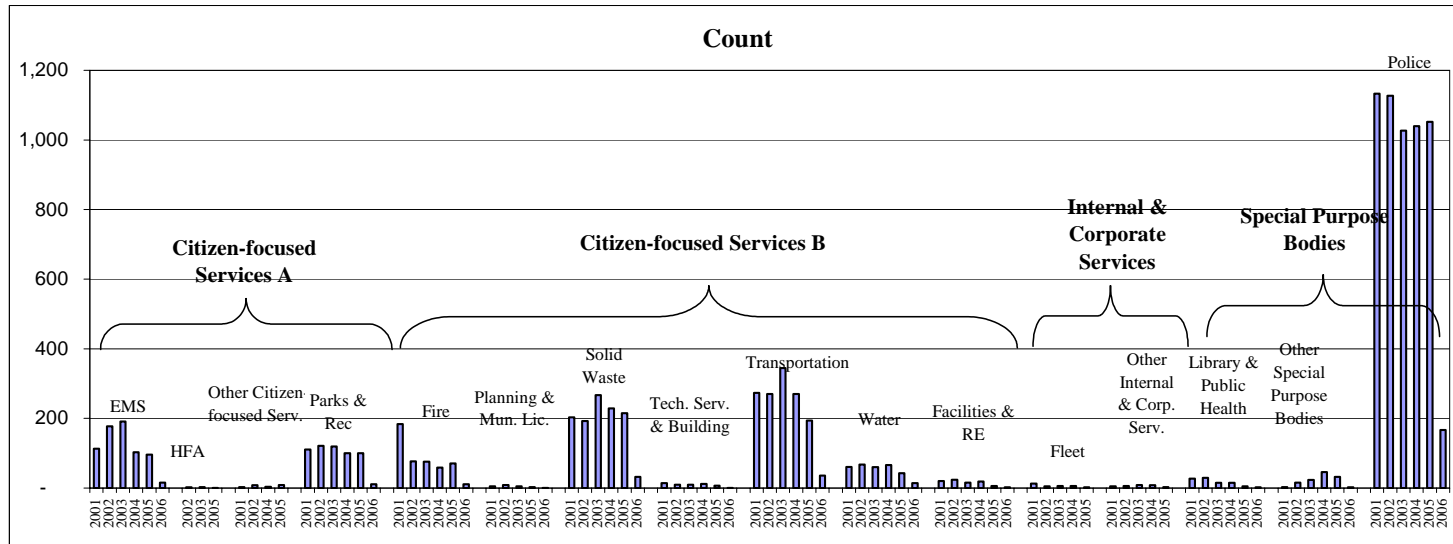
Insurance Claims - by Type and by Year



★ Liability claims allege negligence and require time to investigate. In addition, the value of damages or injuries are not typically known immediately following the occurrence. Consequently there is a lag from when the claim occurs to when it settles.

Summary of Automobile Insurance Claims

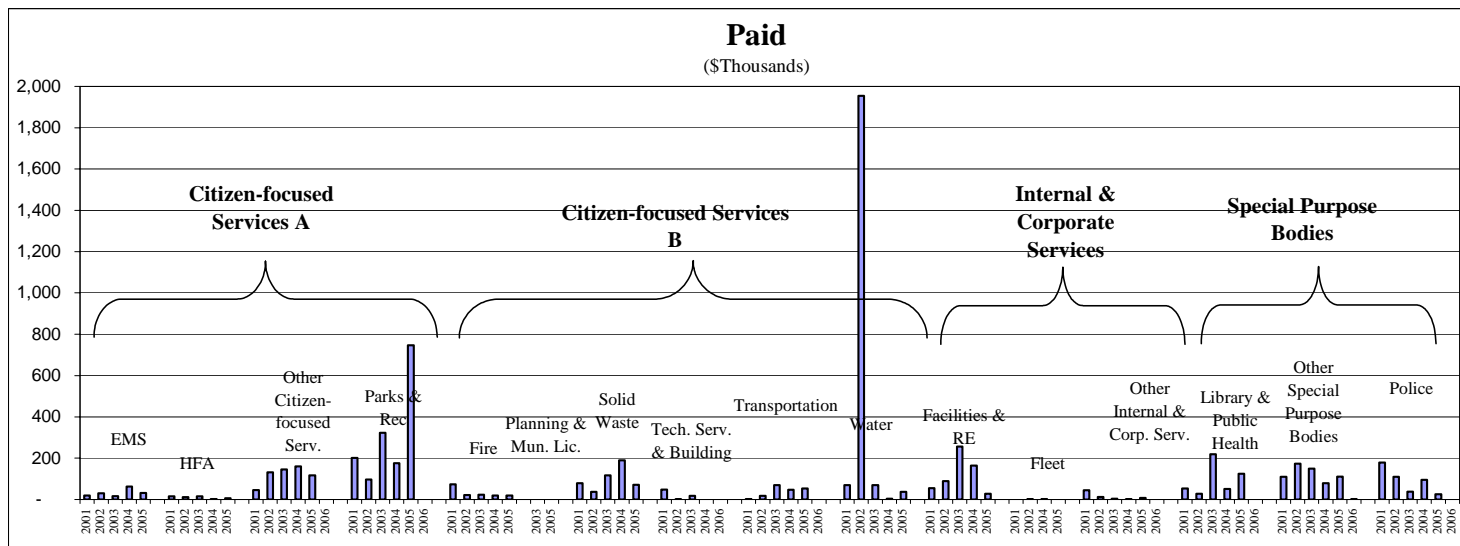
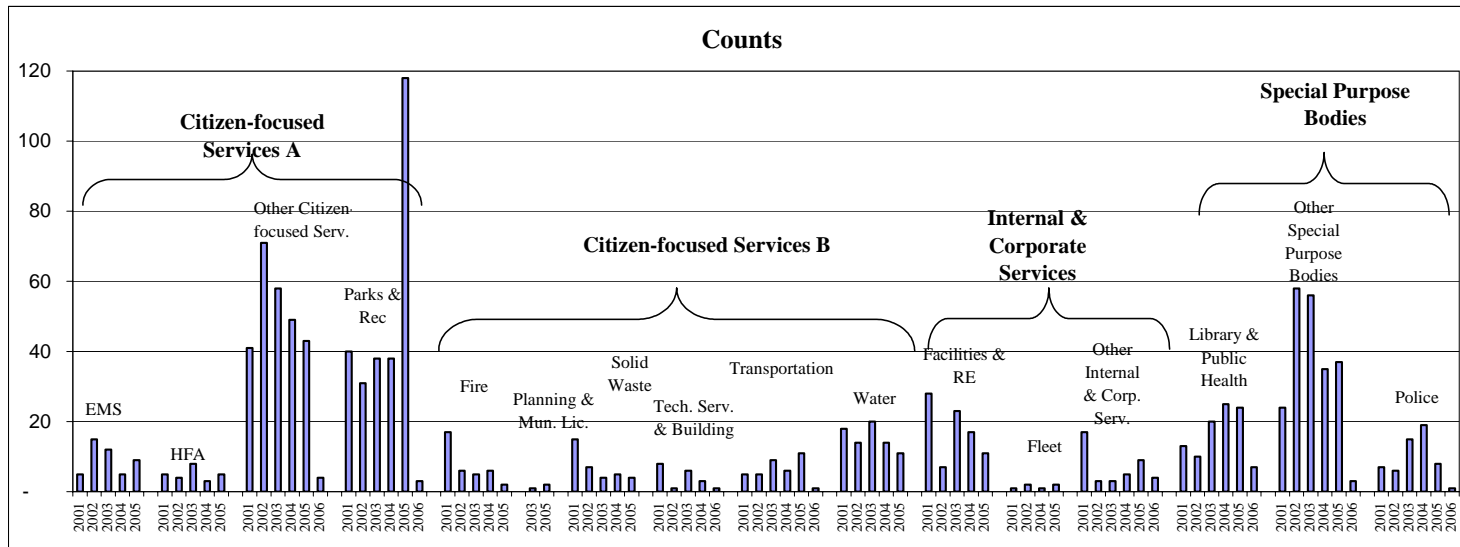
January 2001 - March 2006



- Other Citizen-focused Services include: Children's Services; Economic Dev., Culture & Tourism; Social Development, Finance & Admin.; Special Events; Shelter, Support & Housing Admin., Social Services & Court Services
- Other Internal & Corp. Services include: City Clerk's Office; Legal Services; Human Resources; City Manager & City Councillors; Special Projects; Corporate Finance; Financial Planning; Accounting Serv.; Pension, Payroll & Employee Benefits; Purchasing & Materials Management; Revenue Services, Corp. Communications & I&T
- Other Special Purpose Bodies include: Public Health; Library Board; Exhibition Place; Community Centres; Theatres; Toronto Zoo & Arenas
- Claims data do not include TTC

### Summary of Property Insurance Claims

January 2001 - March 2006



- Other Citizen-focused Services include: Children's Services; Economic Dev., Culture & Tourism; Social Development, Finance & Admin.; Special Events; Shelter, Support & Housing Admin., Social Services & Court Services

- Other Internal & Corp. Services include: City Clerk's Office; Legal Services; Human Resources; City Manager & City Councillors; Special Projects; Corporate Finance; Financial Planning; Accounting Serv.; Pension, Payroll & Employee Benefits; Purchasing & Materials Management; Revenue Services, Corp. Communications & I&T

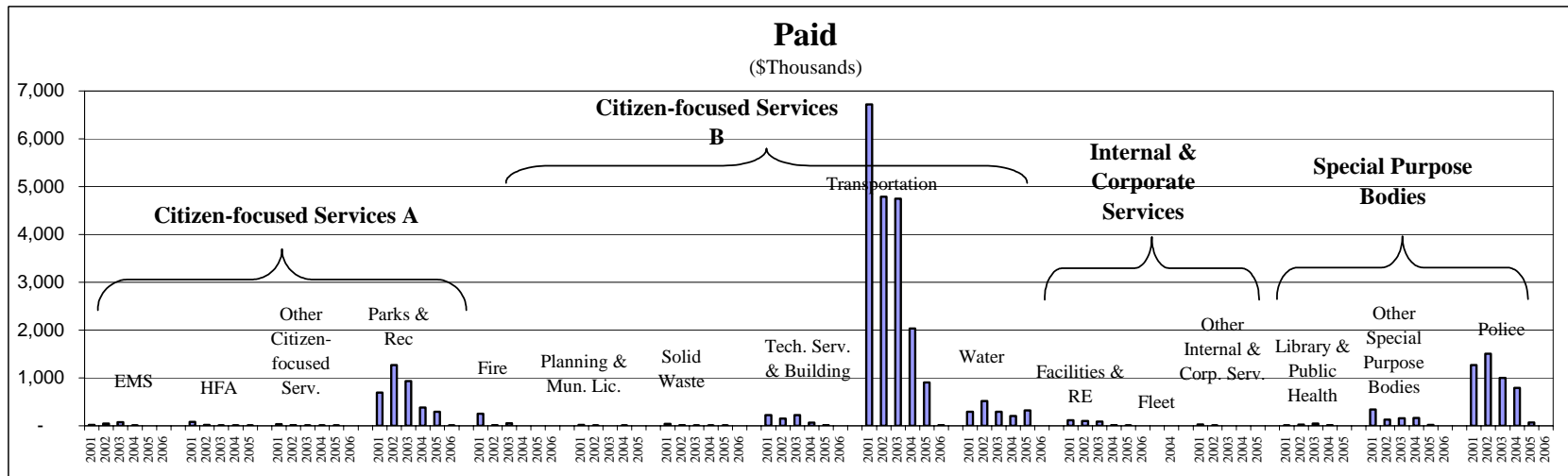
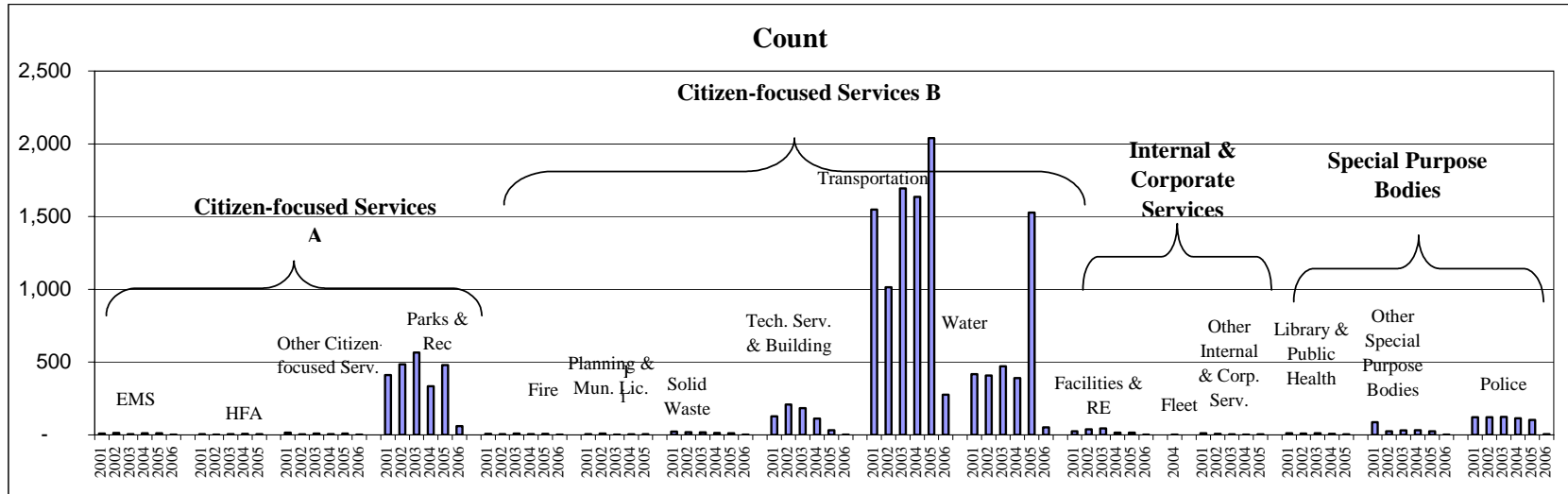
- Other Special Purpose Bodies include: Public Health; Library Board; Exhibition Place; Community Centres; Theatres; Toronto Zoo & Arenas

- Claims data do not include TTC



### Summary of Comprehensive General Liability Claims

January 2001 - March 2006



- Other Citizen-focused Services include: Children's Services; Economic Dev., Culture & Tourism; Social Development, Finance & Admin.; Special Events; Shelter, Support & Housing Admin., Social Services & Court Services

- Other Internal & Corp. Services include: City Clerk's Office; Legal Services; Human Resources; City Manager & City Councillors; Special Projects; Corporate Finance; Financial Planning; Accounting Serv.; Pension, Payroll & Employee Benefits; Purchasing & Materials Management; Revenue Services, Corp. Communications & I&T

- Other Special Purpose Bodies include: Public Health; Library Board; Exhibition Place; Community Centres; Theatres; Toronto Zoo & Arenas

- Claims data do not include TTC

**Trend Analysis**

**Insurance Claims Jan 2001 - Mar 2006**

Year	Count	Amount (\$)		
		Paid	Outstanding	Incurred
<b>A AUTOMOBILE</b>				
2001	2,168	3,407,907	353,235	3,761,143
2002	2,143	4,412,107	1,328,833	5,740,940
2003	2,173	3,524,454	1,632,326	5,156,780
2004	1,977	3,220,632	1,741,975	4,962,607
2005	1,839	3,358,354	2,559,933	5,918,288
2006 *	295	187,243	364,805	552,048
<b>B PROPERTY</b>				
2001	244	999,562	-	999,562
2002	240	2,717,696	-	2,717,696
2003	278	1,466,218	46,194	1,512,412
2004	231	1,059,589	41,517	1,101,106
2005	296	1,380,861	2,253,403 ★	3,634,264
2006 *	24	3,107	135,065	138,172
<b>C COMPREHENSIVE GENERAL LIABILITY</b>				
2001	2,828	10,145,715	2,821,271	12,966,986
2002	2,375	8,593,651	3,525,344	12,118,995
2003	3,179	7,646,809	9,710,787	17,357,596
2004	2,693	3,697,560	9,064,247	12,761,807
2005	4,281	1,650,340	14,916,254	16,566,594
2006 *	404	22,642	2,018,428	2,041,070
<b>GRAND TOTAL</b>	<b>27,668</b>	<b>57,494,447</b>	<b>52,513,617</b>	<b>110,008,064</b>

\* period ending March 31

★ primarily August 2005 rainstorm

**Automobile Insurance Claims - 2004**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Economic Dev, Culture & Tourism (EDCT)	1	161	-	161	161
Economic Development (Policy & Development)	1	90	-	90	90
Emergency Medical Services (EMS)	103	156,792	38,997	195,789	1,901
Parks, Forestry & Recreation	100	60,699	28,422	89,121	891
Shelter, Support & Housing Administration	1	25	-	25	25
Social Services	1	827	-	827	827
<b><u>Citizen-focused Services B</u></b>					
Building	1	25	-	25	25
Fire Services	59	264,658	241,949	506,607	8,587
Solid Waste Management	229	253,793	-	253,793	1,108
Technical Services	11	6,884	-	6,884	626
Toronto Water	66	52,962	19,173	72,135	1,093
Transportation Services	270	340,129	19,188	359,317	1,331
<b><u>Internal &amp; Corporate Services</u></b>					
Corporate Communications	3	23,575	311,450	335,025	111,675
Council	1	90	-	90	90
Facilities & Real Estate (F&RE)	19	40,724	-	40,724	2,143
Fleet	6	4,967	-	4,967	828
Human Resources	2	919	-	919	459
Purchasing & Materials Management	1	264	-	264	264
Revenue Services	1	25	-	25	25
<b><u>Special Purpose Bodies</u></b>					
Exhibition Place	8	6,723	-	6,723	840
Toronto Police Services Board	1,040	1,940,326	1,082,795	3,023,121	2,907
Toronto Public Health	9	11,864	-	11,864	1,318
Toronto Public Library	6	6,118	-	6,118	1,020
Toronto Zoo	38	47,996	-	47,996	1,263
<b>Total Automobile Insurance Claims - 2004</b>	<b>1,977</b>	<b>3,220,632</b>	<b>1,741,975</b>	<b>4,962,607</b>	<b>2,510</b>

**Automobile Insurance Claims - 2005**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Children's Services	3	3,031	28,189	31,220	10,407
Emergency Medical Services (EMS)	96	241,817	173,885	415,702	4,330
Homes for the Aged (HFA)	1	-	2,500	2,500	2,500
Parks, Forestry & Recreation	100	253,138	16,980	270,118	2,701
Shelter, Support & Housing Administration	1	90	-	90	90
Social Development, Finance & Admin	3	24,004	-	24,004	8,001
Social Services	2	2,397	2,880	5,277	2,638
<b><u>Citizen-focused Services B</u></b>					
Fire Services	71	270,965	219,687	490,652	6,911
Municipal Licensing & Standards	3	6,358	-	6,358	2,119
Solid Waste Management	215	349,276	621,254	970,529	4,514
Technical Services	7	11,561	-	11,561	1,652
Toronto Water	43	80,866	514,884	595,750	13,855
Transportation Services	194	138,457	179,257	317,714	1,638
<b><u>Internal &amp; Corporate Services</u></b>					
City Clerk's Office	2	50	-	50	25
Corporate Communications	1	-	5,000	5,000	5,000
Facilities & Real Estate (F&RE)	6	1,586	-	1,586	264
Fleet	2	165	7,835	8,000	4,000
<b><u>Special Purpose Bodies</u></b>					
Exhibition Place	8	12,903	-	12,903	1,613
Toronto Police Services Board	1,052	1,928,193	779,203	2,707,396	2,574
Toronto Public Health	4	773	2,500	3,273	818
Toronto Public Library	1	6,556	-	6,556	6,556
Toronto Zoo	24	26,169	5,880	32,049	1,335
<b>Total Automobile Insurance Claims - 2005</b>	<b>1,839</b>	<b>3,358,354</b>	<b>2,559,933</b>	<b>5,918,288</b>	<b>3,218</b>

**Automobile Insurance Claims - 2006 (Jan - Mar)**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Emergency Medical Services (EMS)	16	6,584	44,860	51,444	3,215
Parks, Forestry & Recreation	11	9,046	1,000	10,046	913
<b><u>Citizen-focused Services B</u></b>					
Fire Services	11	2,225	53,955	56,180	5,107
Municipal Licensing & Standards	1	-	2,500	2,500	2,500
Solid Waste Management	32	7,041	90,113	97,154	3,036
Technical Services	1	25	-	25	25
Toronto Water	14	12,078	28,861	40,939	2,924
Transportation Services	36	1,058	67,500	68,558	1,904
<b><u>Internal &amp; Corporate Services</u></b>					
Facilities & Real Estate (F&RE)	2	50	-	50	25
<b><u>Special Purpose Bodies</u></b>					
Exhibition Place	1	-	1,000	1,000	1,000
Toronto Police Services Board	167	149,019	73,017	222,036	1,330
Toronto Public Health	1	25	-	25	25
Toronto Public Library	1	90	-	90	90
Toronto Zoo	1	-	2,000	2,000	2,000
<b>Total Automobile Insurance Claims - 2006 (Jan - Mar)</b>	<b>295</b>	<b>187,243</b>	<b>364,805</b>	<b>552,048</b>	<b>1,871</b>

**Property Insurance Claims - 2004**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Children's Services	37	150,610	-	150,610	4,071
Economic Dev, Culture & Tourism (EDCT)	8	4,406	-	4,406	551
Emergency Medical Services (EMS)	5	62,176	-	62,176	12,435
Homes for the Aged (HFA)	3	2,599	-	2,599	866
Parks, Forestry & Recreation	38	176,493	13,527	190,019	5,001
Shelter, Support & Housing Administration	2	6,077	-	6,077	3,039
Social Services	2	280	-	280	140
<b><u>Citizen-focused Services B</u></b>					
Fire Services	6	19,485	-	19,485	3,247
Solid Waste Management	5	190,344	-	190,344	38,069
Technical Services	3	420	-	420	140
Toronto Water	14	4,433	-	4,433	317
Transportation Services	6	47,579	-	47,579	7,930
<b><u>Internal &amp; Corporate Services</u></b>					
City Clerk's Office	2	280	-	280	140
Corporate Communications	2	729	-	729	365
Facilities & Real Estate (F&RE)	17	165,219	19,850	185,069	10,886
Fleet	1	2,886	-	2,886	2,886
Human Resources	1	140	-	140	140
<b><u>Special Purpose Bodies</u></b>					
Association of Community Centres (AOCC)	3	6,688	-	6,688	2,229
Exhibition Place	24	31,590	2,640	34,230	1,426
Theatres	4	36,104	-	36,104	9,026
Toronto Police Services Board	19	95,841	5,500	101,341	5,334
Toronto Public Health	4	9,240	-	9,240	2,310
Toronto Public Library	21	41,424	-	41,424	1,973
Toronto Zoo	4	4,547	-	4,547	1,137
<b>Total Property insurance Claims 2004</b>	<b>231</b>	<b>1,059,589</b>	<b>41,517</b>	<b>1,101,106</b>	<b>4,767</b>

**Property Insurance Claims - 2005**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Children's Services	27	43,061	23,944	67,004	2,482
Economic Dev, Culture & Tourism (EDCT)	6	25,829	5,000	30,829	5,138
Emergency Medical Services (EMS)	9	32,241	19,295	51,536	5,726
Homes for the Aged (HFA)	5	6,942	419,304	426,246	85,249
Parks, Forestry & Recreation	118	746,535	341,919	1,088,454	9,224
Shelter, Support & Housing Administration	1	359	-	359	359
Social Development, Finance & Admin	1	140	-	140	140
Social Services	8	47,959	2,000	49,959	6,245
<b><u>Citizen-focused Services B</u></b>					
City Planning	1	-	4,000	4,000	4,000
Fire Services	2	19,025	-	19,025	9,513
Municipal Licensing & Standards	1	-	1,000	1,000	1,000
Solid Waste Management	4	71,660	11,846	83,507	20,877
Toronto Water	11	36,773	1,138,413	1,175,186	106,835
Transportation Services	11	53,334	18,005	71,339	6,485
<b><u>Internal &amp; Corporate Services</u></b>					
Corporate Communications	1	383	17,617	18,000	18,000
Council	3	3,124	9,300	12,424	4,141
Facilities & Real Estate (F&RE)	11	28,085	79,479	107,564	9,779
Fleet	2	140	11,500	11,640	5,820
Human Resources	1	-	3,000	3,000	3,000
Information & Technology	4	3,815	8,000	11,815	2,954
<b><u>Special Purpose Bodies</u></b>					
Association of Community Centres (AOCC)	1	140	-	140	140
Exhibition Place	31	109,031	35,150	144,181	4,651
Theatres	1	577	9,423	10,000	10,000
Toronto Police Services Board	8	25,047	4,200	29,247	3,656
Toronto Public Health	3	-	25,500	25,500	8,500
Toronto Public Library	21	124,756	64,509	189,265	9,013
Toronto Zoo	4	1,905	1,000	2,905	726
<b>Total Property Insurance Claims - 2005</b>	<b>296</b>	<b>1,380,861</b>	<b>2,253,403</b>	<b>3,634,264</b>	<b>12,278</b>

**Property Insurance Claims - 2006**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Children's Services	1	-	2,000	2,000	2,000
Parks, Forestry & Recreation	3	-	9,500	9,500	3,167
Social Development, Finance & Admin	1	-	6,000	6,000	6,000
Social Services	2	-	25,000	25,000	12,500
<b><u>Citizen-focused Services B</u></b>					
Technical Services	1	-	7,800	7,800	7,800
Transportation Services	1	-	2,000	2,000	2,000
<b><u>Internal &amp; Corporate Services</u></b>					
Council	1	-	165	165	165
Human Resources	3	-	16,000	16,000	5,333
<b><u>Special Purpose Bodies</u></b>					
Exhibition Place	3	2,967	16,000	18,967	6,322
Toronto Police Services Board	1	-	25,000	25,000	25,000
Toronto Public Health	5	140	23,000	23,140	4,628
Toronto Public Library	2	-	2,600	2,600	1,300
<b>Total Property Insurance Claims - 2006 (Jan - Mar)</b>	<b>24</b>	<b>3,107</b>	<b>135,065</b>	<b>138,172</b>	<b>5,757</b>

**Comprehensive General Liability Insurance Claims - 2004**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Children's Services	4	1,360	-	1,360	340
Economic Dev, Culture & Tourism (EDCT)	2	1,683	13,512	15,195	7,598
Emergency Medical Services (EMS)	12	3,835	87,536	91,371	7,614
Homes for the Aged (HFA)	7	4,537	116,389	120,926	17,275
Parks, Forestry & Recreation	335	382,132	962,291	1,344,423	4,013
<b><u>Citizen-focused Services B</u></b>					
Building	9	10,987	167,486	178,473	19,830
City Planning	1	195	-	195	195
Fire Services	6	2,044	24,036	26,080	4,347
Municipal Licensing & Standards	2	6,350	-	6,350	3,175
Solid Waste Management	13	5,372	15,000	20,372	1,567
Technical Services	103	54,982	146,546	201,527	1,957
Toronto Water	390	208,628	346,421	555,049	1,423
Transportation Services	1,636	2,037,280	5,302,691	7,339,971	4,487
<b><u>Internal &amp; Corporate Services</u></b>					
Corporate Communications	1	278	-	278	278
Facilities & Real Estate (F&RE)	16	9,828	31,561	41,389	2,587
Fleet	1	569	14,431	15,000	15,000
Human Resources	1	105	-	105	105
<b><u>Special Purpose Bodies</u></b>					
Association of Community Centres (AOCC)	1	123	14,877	15,000	15,000
Exhibition Place	25	158,865	207,593	366,457	14,658
TEDCO	1	126	19,874	20,000	20,000
Theatres	1	231	17,269	17,500	17,500
Other *	1	60	-	60	60
Toronto Police Services Board	115	792,715	1,542,881	2,335,596	20,310
Toronto Public Health	2	1,030	14,833	15,863	7,932
Toronto Public Library	5	10,144	-	10,144	2,029
Toronto Zoo	3	4,101	19,020	23,121	7,707
<b>Total Comprehensive General Liability Insurance Claims - 2004</b>	<b>2,693</b>	<b>3,697,560</b>	<b>9,064,247</b>	<b>12,761,807</b>	<b>4,739</b>

\* Other = program not assigned to claim

**Comprehensive General Liability Insurance Claims - 2005**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Children's Services	6	2,642	43,311	45,953	7,659
Economic Dev, Culture & Tourism (Special Events)	1	860	14,140	15,000	15,000
Economic Dev, Culture & Tourism (EDCT)	1	995	-	995	995
Emergency Medical Services (EMS)	11	1,248	60,086	61,334	5,576
Homes for the Aged (HFA)	5	7,119	2,544,101	2,551,220	510,244
Parks, Forestry & Recreation	480	293,584	820,182	1,113,766	2,320
Shelter, Support & Housing Administration	1	-	10,000	10,000	10,000
Social Services	1	132	9,868	10,000	10,000
<b><u>Citizen-focused Services B</u></b>					
Building	6	6,116	80,368	86,484	14,414
Fire Services	8	2,763	24,826	27,589	3,449
Municipal Licensing & Standards	6	2,527	130,168	132,695	22,116
Solid Waste Management	11	8,616	4,149	12,765	1,160
Technical Services	26	4,019	10,700	14,719	566
Toronto Water	1,528	323,669	1,190,769	1,514,438	991
Transportation Services	2,040	905,784	8,352,070	9,257,854	4,538
<b><u>Internal &amp; Corporate Services</u></b>					
Council	1	219	-	219	219
Facilities & Real Estate (F&RE)	15	4,161	87,386	91,547	6,103
Human Resources	1	117	14,883	15,000	15,000
Legal Services	1	180	14,820	15,000	15,000
<b><u>Special Purpose Bodies</u></b>					
Exhibition Place	23	13,238	190,675	203,913	8,866
Toronto Police Services Board	103	67,933	1,254,438	1,322,370	12,839
Toronto Public Health	1	737	14,263	15,000	15,000
Toronto Public Library	3	1,645	30,867	32,512	10,837
Toronto Zoo	2	2,038	14,184	16,222	8,111
<b>Total Comprehensive General Liability Insurance Claims - 2005</b>	<b>4,281</b>	<b>1,650,340</b>	<b>14,916,254</b>	<b>16,566,594</b>	<b>3,870</b>

**Comprehensive General Liability Insurance Claims - 2006 (Jan - Mar)**

Program	Count	Amount (\$)			
		Paid	Outstanding	Incurred	Average
<b><u>Citizen-focused Services A</u></b>					
Children's Services	1	-	1,500	1,500	1,500
Emergency Medical Services (EMS)	2	510	49,490	50,000	25,000
Parks, Forestry & Recreation	60	3,874	201,061	204,935	3,416
<b><u>Citizen-focused Services B</u></b>					
Building	1	-	10,000	10,000	10,000
Fire Services	1	713	49,287	50,000	50,000
Solid Waste Management	1	281	-	281	281
Toronto Water	52	465	268,300	268,765	5,169
Transportation Services	277	14,437	1,303,066	1,317,503	4,756
<b><u>Internal &amp; Corporate Services</u></b>					
Facilities & Real Estate (F&RE)	1	-	1,000	1,000	1,000
<b><u>Special Purpose Bodies</u></b>					
Exhibition Place	1	-	10,000	10,000	10,000
Other *	1	-	10,000	10,000	10,000
Toronto Police Services Board	6	2,362	114,724	117,086	19,514
<b>Total Comprehensive General Liability Insurance Claims - 2006 (Jan - Mar)</b>	<b>404</b>	<b>22,642</b>	<b>2,018,428</b>	<b>2,041,070</b>	<b>5,052</b>

\* Other = program not assigned to claim