

## INSURANCE CLAIMS INFORMATION – January 1, 2005 to December 31, 2009

Information Disclosure Date: March 5, 2010

### 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, 2005–December 31, 2009. All the values presented in this report are as of December 31, 2009 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, 2005 – December 31, 2009.

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

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
*2005	6,021	20,088,788	17,501,313	37,590,101
2006	4,117	12,256,426	9,968,338	22,224,764
2007	4,398	8,229,597	12,484,649	20,714,246
*2008	6,783	10,591,406	29,115,594	39,707,000
*2009	<u>5,070</u>	<u>5,430,453</u>	<u>14,820,789</u>	<u>20,251,242</u>
Total	26,389	56,596,670	83,890,683	140,487,352

\*increased claim volumes in 2005, 2008 & 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, 2005–December 31, 2009.

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

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
CGL	18,314	29,070,588	72,647,694	101,718,282
Auto	7,017	16,893,057	6,863,264	23,756,321
*Property	<u>1,058</u>	<u>10,633,024</u>	<u>4,379,725</u>	<u>15,012,749</u>
Total	26,389	56,596,670	83,890,683	140,487,352

\*five year property claim count lower than previously reported period due to 2009 claim count lower than average

### 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, 2005-December 31, 2009, 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>
*2005	4,397	12,781,282	16,268,493	29,049,774
2006	2,509	6,939,133	8,514,640	15,453,773
2007	2,937	4,637,210	10,365,587	15,002,797
*2008	4,884	3,531,571	25,309,546	28,841,117
*2009	<u>3,587</u>	<u>1,181,392</u>	<u>12,189,429</u>	<u>13,370,821</u>
Total	18,314	29,070,588	72,647,694	101,718,282

\*increased claim volumes in 2005, 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 (following Schedule "B") is a breakdown of Icy Sidewalk Slip & Fall Claims and Pothole Claims Information for accidents which occurred between January 1, 2004-December 31, 2009.

### **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, 2005-December 31, 2009 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>
2005	1,310	4,467,566	1,226,145	5,693,710
2006	1,431	4,031,488	1,447,220	5,478,708
2007	1,269	1,912,924	2,039,236	3,952,160
2008	1,677	3,402,590	1,481,016	4,883,606
2009	<u>1,330</u>	<u>3,078,490</u>	<u>669,647</u>	<u>3,748,136</u>
Total	7,017	16,893,057	6,863,264	23,756,321

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. 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, 2005–December 31, 2009 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, 2005-December 31, 2009 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>
2005	314	2,839,941	6,676	2,846,616
2006	177	1,285,805	6,478	1,292,283
2007	192	1,679,462	79,827	1,759,289
2008	222	3,657,245	2,325,032	5,982,277
2009	<u>153</u>	<u>1,170,571</u>	<u>1,961,713</u>	<u>3,132,285</u>
Total	1,058	10,633,024	4,379,725	15,012,749

For a complete listing of Property claims sorted by City Divisions and insured Agencies, Boards and Commissions between January 1, 2005–December 31, 2009 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, 2005-December 31, 2009, 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>				
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	0	14,000	14,000
<b>Total</b>	<b>1</b>	<b>0</b>	<b>14,000</b>	<b>14,000</b>
<b>CHILDREN SERVICES</b>				
2005	6	11,801	17,946	29,747
2006	6	22,766	243,176	265,942
2007	0	0	0	0
2008	4	5,776	114,846	120,623
2009	4	2,033	46,254	48,287
<b>Total</b>	<b>20</b>	<b>42,376</b>	<b>422,222</b>	<b>464,598</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2005	2	20,514	0	20,514
2006	2	10,460	0	10,460
2007	0	0	0	0
2008	3	4,410	0	4,410
2009	4	1,124	27,460	28,584
<b>Total</b>	<b>11</b>	<b>36,507</b>	<b>27,460</b>	<b>63,967</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2005	12	24,219	41,543	65,762
2006	12	13,754	43,184	56,939
2007	9	6,482	23,647	30,129
2008	25	29,264	574,305	603,569
2009	8	4,459	53,608	58,067
<b>Total</b>	<b>66</b>	<b>78,178</b>	<b>736,287</b>	<b>814,465</b>
<b>TORONTO PUBLIC HEALTH</b>				
2005	2	17,916	24,429	42,344
2006	4	986	0	986
2007	2	7,493	24,410	31,903
2008	5	1,317	0	1,317
2009	0	0	0	0
<b>Total</b>	<b>13</b>	<b>27,712</b>	<b>48,838</b>	<b>76,550</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2005	488	1,227,398	227,577	1,454,974
2006	583	985,509	716,592	1,702,102
2007	721	780,198	826,029	1,606,227
2008	454	336,850	773,945	1,110,795

2009	476	152,405	916,687	1,069,092
<b>Total</b>	<b>2,722</b>	<b>3,482,360</b>	<b>3,460,830</b>	<b>6,943,190</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	1,727	22,273	24,000
<b>Total</b>	<b>1</b>	<b>1,727</b>	<b>22,273</b>	<b>24,000</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2005	2	21,057	31,618	52,675
2006	2	5,246	39,754	45,000
2007	5	2,622	80,381	83,003
2008	5	3,754	42,189	45,943
2009	8	3,456	78,366	81,823
<b>Total</b>	<b>22</b>	<b>36,135</b>	<b>272,308</b>	<b>308,444</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2005	1	180	0	180
2006	3	1,013	77,442	78,455
2007	5	6,581	21,243	27,824
2008	8	29,512	68,466	97,978
2009	1	0	22,000	22,000
<b>Total</b>	<b>18</b>	<b>37,286</b>	<b>189,151</b>	<b>226,438</b>
<b>LONG TERM CARE HOMES &amp; SERVICES</b>				
2005	8	948,104	4,708,629	5,656,733
2006	2	6,393	0	6,393
2007	6	19,003	369,294	388,297
2008	3	2,376	54,776	57,152
2009	2	2,589	202,324	204,913
<b>Total</b>	<b>21</b>	<b>978,465</b>	<b>5,335,023</b>	<b>6,313,488</b>

**CLUSTER "B"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FIRE SERVICES</b>				
2005	15	24,981	46,250	71,231
2006	6	153,644	24,649	178,293
2007	6	52,639	39,635	92,274
*2008	99	179,053	12,108,705	12,287,759
2009	7	4,704	36,081	40,785
<b>Total</b>	<b>133</b>	<b>415,021</b>	<b>12,255,320</b>	<b>12,670,342</b>

\*2008- Large Fire Loss

<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2005	8	379,300	90,080	469,380
2006	11	51,883	88,138	140,021
2007	4	2,676	43,777	46,454
2008	15	26,286	115,544	141,829
2009	10	2,075	29,297	31,371
<b>Total</b>	<b>48</b>	<b>462,219</b>	<b>366,836</b>	<b>829,055</b>

**CITY PLANNING**

2005	0	0	0	0
2006	3	1,363	28,348	29,711
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>3</b>	<b>1,363</b>	<b>28,348</b>	<b>29,711</b>

**POLICY, PLANNING, FINANCE & ADMINISTRATION**

2005	0	0	0	0
2006	1	10,329	11,952	22,281
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>10,329</b>	<b>11,952</b>	<b>22,281</b>

**SOLID WASTE MANAGEMENT**

2005	12	7,615	0	7,615
2006	27	36,590	79,295	115,885
2007	37	36,516	31,633	68,149
2008	52	18,758	15,380	34,138
2009	79	50,983	45,376	96,359
<b>Total</b>	<b>207</b>	<b>150,462</b>	<b>171,684</b>	<b>322,146</b>

**TORONTO BUILDING**

2005	14	188,872	106,314	295,187
2006	11	95,740	78,571	174,311
2007	19	39,202	163,709	202,911
2008	115	377,819	554,205	932,024
2009	9	6,416	512,169	518,585
<b>Total</b>	<b>168</b>	<b>708,050</b>	<b>1,414,968</b>	<b>2,123,018</b>

**TRANSPORTATION SERVICES**

2005	2,060	6,552,969	7,830,251	14,383,220
2006	1,135	3,928,306	4,266,097	8,194,403
2007	1,513	2,383,343	6,149,570	8,532,913
2008	3,292	1,815,121	7,945,706	9,760,826
2009	2,163	745,108	7,396,725	8,141,833
<b>Total</b>	<b>10,163</b>	<b>15,424,847</b>	<b>33,588,349</b>	<b>49,013,196</b>

**TECHNICAL SERVICES**

2005	24	20,836	0	20,836
2006	4	7,221	37,973	45,195
2007	15	10,368	41,415	51,782
2008	19	6,717	31,282	37,999
<b>Total</b>	<b>62</b>	<b>45,142</b>	<b>110,670</b>	<b>155,812</b>

**TORONTO WATER**

*2005	1,552	758,802	504,283	1,263,085
2006	521	691,473	595,679	1,287,152
2007	461	657,310	847,966	1,505,276
2008	664	359,271	1,333,880	1,693,151
2009	711	162,029	1,584,133	1,746,162
<b>Total</b>	<b>3,909</b>	<b>2,628,885</b>	<b>4,865,941</b>	<b>7,494,826</b>

\*2005- Heavy Rainstorm Event

**CLUSTER "C"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CORPORATE FINANCE</b>				
2005	0	0	0	0
2006	1	6,734	15,266	22,000
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>6,734</b>	<b>15,266</b>	<b>22,000</b>
<b>FACILITIES MANAGEMENT</b>				
2005	19	114,831	168,117	282,948
2006	26	46,345	107,312	153,657
2007	9	17,677	77,857	95,535
2008	15	6,152	147,050	153,201
2009	14	4,674	172,489	177,163
<b>Total</b>	<b>83</b>	<b>189,679</b>	<b>672,825</b>	<b>862,504</b>

**CITY MANAGER'S OFFICE**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>HUMAN RESOURCES</b>				
2005	1	1,181	0	1,181
2004	0	0	0	0
2007	1	0	0	0
2008	0	0	0	0
2009	0	0	0	0

**CITY COUNCIL**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CITY CLERK'S OFFICE</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	1	13,152	5,358	18,510
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>13,152</b>	<b>5,358</b>	<b>18,510</b>
<b>CITY COUNCILLORS</b>				
2005	3	15,477	45,076	60,553
2006	5	62,818	38,632	101,451
2007	2	14,187	20,508	34,695
2008	2	434	2,224	2,658
2009	0	0	0	0
<b>Total</b>	<b>12</b>	<b>92,917</b>	<b>106,440</b>	<b>199,357</b>
<b>INTEGRITY COMMISSIONER</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	1	10,033	9,967	20,000
2008	0	0	0	0



2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>10,033</b>	<b>9,967</b>	<b>20,000</b>
<b>LEGAL SERVICES</b>				
2005	1	282	0	282
2006	0	0	0	0
2007	0	0	0	0
2008	1	4,726	19,274	24,000
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>5,008</b>	<b>19,274</b>	<b>24,282</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>				
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	3	31,689	11,505	43,194
2009	0	0	0	0
<b>Total</b>	<b>3</b>	<b>31,689</b>	<b>11,505</b>	<b>43,194</b>
<b>TORONTO CENTRE FOR THE ARTS</b>				
2005	1	13,513	0	13,513
2006	1	3,671	0	3,671
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>17,184</b>	<b>0</b>	<b>17,184</b>
<b>EXHIBITION PLACE</b>				
<b>(INCLUDES CNE &amp; DIRECT ENERGY CENTRE)</b>				
2005	26	100,866	83,522	184,388
2006	17	103,464	166,540	270,004
2007	22	157,829	112,108	269,937
2008	19	31,027	256,847	287,873
2009	28	7,403	271,828	279,051
<b>Total</b>	<b>112</b>	<b>400,588</b>	<b>890,845</b>	<b>1,291,253</b>
<b>SONY CENTRE</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	1	415	0	415
2008	0	0	0	0
2009	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>				
2005	134	2,311,458	2,342,858	4,654,315
2006	117	671,111	1,804,285	2,475,396
2007	86	383,425	1,342,748	1,726,173
2008	70	249,310	1,063,411	1,312,722
2009	45	17,983	521,314	539,477
<b>Total</b>	<b>452</b>	<b>3,633,287</b>	<b>7,074,616</b>	<b>10,708,083</b>

**TORONTO ZOO**

2005	2	16,352	0	16,352
2006	3	17,637	51,753	19,390
2007	5	17,089	62,917	80,006
2008	6	8,889	27,733	36,621
2009	8	3,819	215,571	219,390
<b>Total</b>	<b>24</b>	<b>63,785</b>	<b>357,974</b>	<b>421,564</b>

**ARENA BOARDS**

2005	0	0	0	0
2006	0	0	0	0
2007	1	14,692	71,414	86,106
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>14,692</b>	<b>71,414</b>	<b>86,106</b>

**TORONTO PUBLIC LIBRARY**

2005	4	2,761	0	2,761
2006	6	4,677	0	4,677
2007	5	4,279	0	4,279
2008	5	3,060	48,272	51,332
2009	8	8,404	21,474	29,879
<b>Total</b>	<b>28</b>	<b>23,182</b>	<b>69,746</b>	<b>92,929</b>

<b>CGL Total</b>	<b><u>Count</u></b>	<b><u>Paid</u></b>	<b><u>Outstanding</u></b>	<b><u>Incurred</u></b>
	<b>18,314</b>	<b>29,070,588</b>	<b>72,647,694</b>	<b>101,718,282</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, 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
2004	1,652	399	24%	4,418	1,993	6,411	16.0
2005	2,060	302	15%	2,765	3,345	6,110	20.2
2006	1,135	268	24%	2,447	2,028	4,475	16.6
2007	1,513	428	28%	1,366	3,794	5,160	12.1
2008	3,292	568	17%	813	5,647	6,460	11.5
2009	2,163	383	18%	287	4,705	4,992	13.0

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
2004	1,652	477	29%	450	135	585	1.00
2005	2,060	826	40%	513	193	706	0.80
2006	1,135	263	23%	185	399	584	2.20
2007	1,513	332	22%	140	293	433	1.30
2008	3,292	1,740	53%	443	378	821	0.40
2009	2,163	1,135	53%	313	414	727	0.60

Note: Pothole claims made must demonstrate the City's negligence. Of the pothole claims made in 2008 and 2009, 92% and 93% 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, 2005-December 31, 2009, 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>CHILDREN'S SERVICES</b>				
2005	2	3,054	0	3,054
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>3,054</b>	<b>0</b>	<b>3,054</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	1	90	0	90
<b>Total</b>	<b>2</b>	<b>180</b>	<b>0</b>	<b>180</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2005	93	304,096	0	304,096
2006	132	192,722	0	192,722
2007	86	13,698	11,449	25,147
2008	152	155,843	244,890	400,733
2009	104	199,534	45,557	245,091
<b>Total</b>	<b>567</b>	<b>865,893</b>	<b>301,896</b>	<b>1,167,789</b>
<b>TORONTO PUBLIC HEALTH</b>				
2005	4	2,666	0	2,666
2006	3	2,469	0	2,469
2007	7	630	0	630
2008	5	9,464	65	9,529
2009	1	90	0	90
<b>Total</b>	<b>20</b>	<b>15,319</b>	<b>65</b>	<b>15,384</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2005	57	75,338	0	75,338
2006	51	233,406	15,590	248,995
2007	70	28,758	0	28,758
2008	96	161,716	1,200	162,916
2009	66	217,369	50,848	268,217
<b>Total</b>	<b>340</b>	<b>716,586</b>	<b>67,637</b>	<b>784,223</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2005	2	1,267	0	1,267
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>1,267</b>	<b>0</b>	<b>1,267</b>

**SHELTER, SUPPORT & HOUSING ADMINISTRATION**

2005	1	90	0	90
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>180</b>	<b>0</b>	<b>180</b>

**EMPLOYMENT & SOCIAL SERVICES**

2005	2	6,159	0	6,159
2006	2	14,975	20,959	35,934
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>4</b>	<b>21,134</b>	<b>20,959</b>	<b>42,093</b>

**LONG TERM CARE HOMES & SERVICES**

2005	1	1,941	0	1,941
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>2,031</b>	<b>0</b>	<b>2,031</b>

**CLUSTER "B"**

	<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FIRE SERVICES</b>					
	2005	67	302,823	0	302,823
	2006	79	189,641	156,572	346,214
	2007	79	105,368	147,162	252,531
	2008	74	279,035	2,628	281,663
	2009	53	170,631	20,507	191,138
	<b>Total</b>	<b>352</b>	<b>1,047,498</b>	<b>326,871</b>	<b>1,374,369</b>

**MUNICIPAL LICENSING & STANDARDS**

2005	1	6308	0	6,308
2006	2	14,084	0	14,084
2007	10	4,589	0	4,589
2008	13	10,293	0	10,293
2009	8	24,123	0	24,123
<b>Total</b>	<b>34</b>	<b>59,396</b>	<b>0</b>	<b>59,396</b>

**POLICY, PLANNING, FINANCE & ADMINISTRATION**

2005	0	0	0	0
2006	3	270	0	270
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>3</b>	<b>270</b>	<b>0</b>	<b>270</b>

**SOLID WASTE MANAGEMENT**

2005	146	857,788	170,649	1,028,437
2006	138	180,966	13,841	194,807
2007	139	33,834	21,484	55,317

2008	168	436,941	556,268	993,209
2009	84	118,529	61,224	179,752
<b>Total</b>	<b>675</b>	<b>1,628,057</b>	<b>823,465</b>	<b>2,451,522</b>
<b>TORONTO BUILDING</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	2	180	0	180
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>180</b>	<b>0</b>	<b>180</b>
<b>TRANSPORTATION SERVICES</b>				
2005	154	263,910	61,975	325,885
2006	169	280,145	527,224	807,369
2007	238	1,426,787	188,501	1,615,288
2008	266	501,097	470,615	971,712
2009	199	247,109	221,593	468,702
<b>Total</b>	<b>1,026</b>	<b>2,719,049</b>	<b>1,469,907</b>	<b>4,188,956</b>
<b>TECHNICAL SERVICES</b>				
2005	3	11,461	0	11,461
2006	5	2,205	0	2,205
2007	4	360	0	360
2008	0	0	0	0
2009	2	696	0	696
<b>Total</b>	<b>14</b>	<b>14,722</b>	<b>0</b>	<b>14,722</b>
<b>TORONTO WATER</b>				
2005	27	197,270	626,324	823,594
2006	45	79,920	107,332	187,252
2007	34	17,424	0	17,424
2008	37	62,248	8,814	71,061
2009	37	129,845	19,230	149,075
<b>Total</b>	<b>180</b>	<b>486,707</b>	<b>761,699</b>	<b>1,248,406</b>

**CLUSTER "C"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CORPORATE FINANCE</b>				
2005	1	642	0	642
2006	1	170	0	170
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>3</b>	<b>902</b>	<b>0</b>	<b>902</b>
<b>FINANCE &amp; ADMINISTRATION</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	1	90	0	90
2008	1	90	0	90
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>180</b>	<b>0</b>	<b>180</b>

**FLEET SERVICES**

2005	2	4,087	0	4,087
2006	3	979.63	0	980
2007	1	90	0	90
2008	1	5,225	155	5,380
2009	2	6,457	0	6,457
<b>Total</b>	<b>9</b>	<b>16,838</b>	<b>155</b>	<b>16,993</b>

**FACILITIES MANAGEMENT**

2005	2	6,602	0	6,602
2006	6	280,140	211,259	491,400
2007	9	3,772	567	4,339
2008	3	3,046	0	3,046
2009	3	4,521	0	4,521
<b>Total</b>	<b>23</b>	<b>298,081</b>	<b>211,826</b>	<b>509,907</b>

**PURCHASING & MATERIALS MANAGEMENT**

2005	0	0	0	0
2006	1	90	0	90
2007	1	90	0	90
2008	1	2,036	0	2,036
2009	1	167	0	167
<b>Total</b>	<b>4</b>	<b>2,383</b>	<b>0</b>	<b>2,383</b>

**REVENUE SERVICES**

2005	0	0	0	0
2006	4	399	0	399
2007	1	90	0	90
2008	2	5,205	0	5,205
2009	0	0	0	0
<b>Total</b>	<b>7</b>	<b>5,694</b>	<b>0</b>	<b>5,694</b>

**CITY MANAGER**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>HUMAN RESOURCES</b>				
2005	1	525	0	525
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>525</b>	<b>0</b>	<b>525</b>

**CITY COUNCIL**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>AUDITOR GENERAL</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>90</b>	<b>0</b>	<b>90</b>

**CITY CLERK'S OFFICE**

2005	0	0	0	0
2006	2	450	0	450
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>450</b>	<b>0</b>	<b>450</b>

**CITY COUNCILLORS**

2005	1	676	0	676
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>676</b>	<b>0</b>	<b>676</b>

**AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>EXHIBITION PLACE</b>				
(INCLUDES CNE & DIRECT ENERGY CENTRE)				
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
2009	1	90	0	90
<b>Total</b>	<b>20</b>	<b>22,766</b>	<b>0</b>	<b>22,766</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2005	704	2,365,700	367,196	2,732,896
2006	757	2,529,223	394,443	2,923,666
2007	560	291,976	1,670,073	1,962,049
2008	845	1,756,527	196,382	1,952,910
2009	760	1,946,986	250,688	2,197,674
<b>Total</b>	<b>3,625</b>	<b>8,890,502</b>	<b>2,878,783</b>	<b>11,769,285</b>
<b>TORONTO ZOO</b>				
2005	28	33,303	0	33,303
2006	21	20,024	0	20,024
2007	14	1,260	0	1,260
2008	5	10,181	0	10,181
2009	7	12,072	0	12,072
<b>Total</b>	<b>75</b>	<b>76,840</b>	<b>0</b>	<b>76,840</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2005	1	6,556	0	6,556
2006	3	3,320	0	3,320
2007	6	585	0	585
2008	5	3,374	0	3,374
2009	1	90	0	90
<b>Total</b>	<b>16</b>	<b>13,926</b>	<b>0</b>	<b>13,926</b>

<b>Auto Total</b>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
	<b>7,017</b>	<b>16,893,057</b>	<b>6,863,264</b>	<b>23,756,321</b>



**Schedule "D"**

Property claims with a loss date between January 1, 2005-December 31, 2009, 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>				
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>140</b>
<b>CHILDREN'S SERVICES</b>				
2005	27	45,497	0	45,497
2006	10	28,984	0	28,984
2007	7	93,875	0	93,875
2008	14	102,675	6,740	109,415
2009	5	9,449	3,054	12,503
<b>Total</b>	<b>63</b>	<b>280,481</b>	<b>9,794</b>	<b>290,275</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2005	7	28,248	0	28,248
2006	1	8,339	0	8,339
2007	5	18,713	0	18,713
2008	3	104,008	15,106	119,114
2009	1	0	1,140	1,140
<b>Total</b>	<b>17</b>	<b>159,308</b>	<b>16,246</b>	<b>175,554</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2005	9	220,011	0	220,011
2006	1	140	0	140
2007	4	1,871	0	1,871
2008	3	13,218	0	13,218
2009	5	1,565	5,720	7,285
<b>Total</b>	<b>22</b>	<b>236,804</b>	<b>5,720</b>	<b>242,524</b>
<b>TORONTO PUBLIC HEALTH</b>				
2005	3	7,342	0	7,342
2006	17	32,447	0	32,447
2007	6	4,575	0	4,575
2008	3	1,913	146	2,060
2009	1	0	1,140	1,140
<b>Total</b>	<b>30</b>	<b>46,278</b>	<b>1,286</b>	<b>47,564</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2005	124	1,188,749	0	1,188,749
2006	24	912,429	590	913,019
2007	37	134,358	8,489	142,847
2008	36	317,658	4,258	321,917
2009	28	750,254	169,049	919,303
<b>Total</b>	<b>249</b>	<b>3,303,449</b>	<b>182,387</b>	<b>3,485,835</b>

**SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION**

2005	2	3,588	0	3,588
2006	1	140	0	140
2007	3	420	0	420
2008	4	560	0	560
2009	0	0	0	0
<b>Total</b>	<b>10</b>	<b>4,708</b>	<b>0</b>	<b>4,708</b>

**SHELTER, SUPPORT & HOUSING ADMINISTRATION**

2005	1	359	0	359
2006	1	2,268	0	2,268
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>2,627</b>	<b>0</b>	<b>2,627</b>

**EMPLOYMENT & SOCIAL SERVICES**

2005	6	44,836	0	44,836
2006	6	7,295	5,048	12,343
2007	3	370	0	370
2008	3	3,352	2,490	5,842
2009	3	29,355	3,699	33,054
<b>Total</b>	<b>21</b>	<b>85,208</b>	<b>11,236</b>	<b>96,445</b>

**LONG TERM CARE HOMES & SERVICES**

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
2009	3	1,857	36,427	38,285
<b>Total</b>	<b>18</b>	<b>152,530</b>	<b>36,427</b>	<b>188,957</b>

**CLUSTER "B"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FIRE SERVICES</b>				
2005	2	19,025	0	19,025
2006	3	560	0	560
2007	6	29,307	6,954	36,261
2008	3	280	0	280
2009	2	140	3,032	3,172
<b>Total</b>	<b>16</b>	<b>49,312</b>	<b>9,986</b>	<b>59,298</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2005	1	140	0	140
2006	2	352	0	352
2007	1	140	0	140
2008	1	140	0	140
2009	1	192	0	192
<b>Total</b>	<b>6</b>	<b>964</b>	<b>0</b>	<b>964</b>
<b>CITY PLANNING</b>				
2005	1	3,269	0	3,269
2006	0	0	0	0
2007	0	0	0	0

2008	0	0	0	0
2009	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>				
2005	10	40,914	0	40,914
2006	1	140	0	140
2007	1	195	0	195
2008	3	420	0	420
2009	0	0	0	0
<b>Total</b>	<b>15</b>	<b>41,669</b>	<b>0</b>	<b>41,669</b>
<b>SOLID WASTE MANAGEMENT</b>				
2005	4	104,709	0	104,709
2006	4	35,490	0	35,490
2007	13	113,238	1,065	114,303
2008	23	38,807	0	38,807
2009	17	7,578	6,817	14,395
<b>Total</b>	<b>61</b>	<b>299,822</b>	<b>7,882</b>	<b>307,704</b>
<b>TORONTO BUILDING</b>				
2005	0	0	0	0
2006	1	140	0	140
2007	2	1,177	16,590	17,767
2008	0	0	0	0
2009	4	140	5,342	5,482
<b>Total</b>	<b>7</b>	<b>1,457</b>	<b>21,932</b>	<b>23,389</b>
<b>TRANSPORTATION SERVICES</b>				
2005	4	500	0	500
2006	4	760	0	760
2007	9	2,516	0	2,516
2008	20	19,054	1,050	20,104
2009	11	19,950	49,462	69,412
<b>Total</b>	<b>48</b>	<b>42,780</b>	<b>50,512</b>	<b>93,292</b>
<b>TECHNICAL SERVICES</b>				
2005	1	230	0	230
2006	6	13,019	0	13,019
2007	3	475	0	475
2008	1	5,784	0	5,784
2009	1	140	0	140
<b>Total</b>	<b>12</b>	<b>19,648</b>	<b>0</b>	<b>19,648</b>
<b>TORONTO WATER</b>				
2005	12	595,756	0	595,756
2006	3	4,306	0	4,306
2007	13	217,361	1,744	219,104
2008	8	133,620	106,308	239,928
2009	6	832	14,137	14,970
<b>Total</b>	<b>42</b>	<b>951,876</b>	<b>122,188</b>	<b>1,074,064</b>

CLUSTER "C"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FINANCE &amp; ADMINISTRATION</b>				
2005	0	0	0	0
2006	1	25	0	25
2007	0	0	0	0
2008	1	3,337	0	3,337
2009	0	0	0	0
<b>Total</b>	<b>2</b>	<b>3,362</b>	<b>0</b>	<b>3,362</b>
<b>FLEET SERVICES</b>				
2005	2	6758.04	0	6,758
2006	1	140	0	140
2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
<b>Total</b>	<b>4</b>	<b>7,038</b>	<b>0</b>	<b>7,038</b>
<b>FACILITIES MANAGEMENT</b>				
2005	14	85,114	0	85,114
2006	11	21,604	0	21,604
2007	20	814,079	44,985	859,064
2008	37	2,675,979	2,066,152	4,742,132
2009	30	313,026	1,376,838	1,689,865
<b>Total</b>	<b>112</b>	<b>3,909,803</b>	<b>3,487,975</b>	<b>7,397,778</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2005	5	9,018	0	9,018
2006	3	305	0	305
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>8</b>	<b>9323.49</b>	<b>0</b>	<b>9,323</b>
<b>REVENUE SERVICES</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	140	0	140
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>140</b>
<b>CITY MANAGER</b>				
	-	-	-	-
	-	-	-	-
	-	-	-	-
<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>HUMAN RESOURCES</b>				
2005	0	0	0	0
2006	2	6317	0	6,317
2007	0	0	0	0
2008	1	140	0	140
2009	3	140	2,235	2,375
<b>Total</b>	<b>6</b>	<b>6,597</b>	<b>2,235</b>	<b>8,833</b>

**CITY COUNCIL**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CITY CLERK'S OFFICE</b>				
2005	0	0	0	0
2006	3	4,550	0	4,550
2007	1	140	0	140
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>4</b>	<b>4,690</b>	<b>0</b>	<b>4,690</b>
<b>CITY COUNCILLORS</b>				
2005	6	8,456	0	8,456
2006	3	1,784	0	1,784
2007	0	0	0	0
2008	3	890	0	890
2009	1	0	1,140	1,140
<b>Total</b>	<b>13</b>	<b>11,130</b>	<b>1,140</b>	<b>12,270</b>
<b>LEGAL SERVICES</b>				
2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	1	540	500	1,040
<b>Total</b>	<b>1</b>	<b>540</b>	<b>500</b>	<b>1,040</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>				
2005	1	44,424	0	44,424
2006	0	0	0	0
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>44,424</b>	<b>0</b>	<b>44,424</b>
<b>TORONTO CENTRE FOR THE ARTS</b>				
2005	0	0	0	0
2006	1	258	0	258
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>258</b>	<b>0</b>	<b>258</b>
<b>EXHIBITION PLACE (includes CNE &amp; Direct Energy)</b>				
2005	31	126,613	0	126,613
2006	17	97,322	0	97,322
2007	10	123,027	0	123,027
2008	8	4,762	119,548	124,311
2009	5	5,214	26,560	31,774
<b>Total</b>	<b>71</b>	<b>356,939</b>	<b>146,108</b>	<b>503,047</b>

**TORONTO POLICE SERVICES BOARD**

2005	9	32,963	0	32,963
2006	12	45,628	0	45,628
2007	11	15,191	0	15,191
2008	3	1,511	0	1,511
2009	9	22,170	254,769	276,939
<b>Total</b>	<b>43</b>	<b>117,463</b>	<b>254,769</b>	<b>372,232</b>

**HERITAGE TORONTO**

2005	0	0	0	0
2006	0	0	0	0
2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>140</b>

**TORONTO ZOO**

2005	4	9,116	0	9,116
2006	7	21,097	840	21,937
2007	3	68,653	0	68,653
2008	5	52,355	0	52,355
2009	3	1,699	0	1,699
<b>Total</b>	<b>22</b>	<b>152,920</b>	<b>840</b>	<b>153,760</b>

**COMMUNITY CENTRES**

2005	1	1,757	0	1,757
2006	1	0	0	0
2007	1	0	0	0
2008	1	0	0	0
2009	1	0	0	0
<b>Total</b>	<b>1</b>	<b>1,757</b>	<b>0</b>	<b>1,757</b>

**TORONTO PUBLIC LIBRARY**

2005	22	101,259	6,676	107,935
2006	24	27,964	0	27,964
2007	33	36,108	0	36,108
2008	34	152,646	3,233	155,879
2009	11	6,048	653	6,701
<b>Total</b>	<b>124</b>	<b>324,026</b>	<b>10,562</b>	<b>334,588</b>

<b>Property Total</b>	<u><b>Count</b></u>	<u><b>Paid</b></u>	<u><b>Outstanding</b></u>	<u><b>Incurred</b></u>
	<b>1,058</b>	<b>10,633,024</b>	<b>4,379,725</b>	<b>15,012,749</b>