

INSURANCE CLAIMS INFORMATION – January 1, 2007 to December 31, 2011

Information Disclosure Date: April 30, 2012

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, 2007–December 31, 2011. All the values presented in this report are as of December 31, 2011 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, 2007 – December 31, 2011.

Table 1
CGL, Auto & Property Insurance Claims Combined

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2007	4,439	17,691,332	16,575,768	34,267,100
*2008	6,921	22,954,013	39,501,108	62,455,121
*2009	5,837	16,351,145	32,418,236	48,769,381
2010	4,496	13,991,339	27,585,648	41,576,987
2011	<u>5,151</u>	<u>5,544,604</u>	<u>18,085,984</u>	<u>23,630,589</u>
	26,844	76,532,433	134,166,744	210,699,178

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

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 1, 2007–December 31, 2011.

Table 2
CGL, Auto & Property Insurance Claims Sorted

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
CGL	18,152	36,667,689	110,684,540	147,352,229
Auto	7,780	22,334,383	17,777,952	40,112,336
Property	<u>912</u>	<u>17,533,977</u>	<u>5,700,636</u>	<u>23,234,613</u>
	26,844	76,536,049	134,163,128	210,699,178

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, 2007-December 31, 2011, 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>
2007	2,973	12,136,169	11,542,037	23,678,206
*2008	5,019	13,369,263	38,105,529	51,474,792
*2009	4,097	6,418,510	28,065,335	34,483,845
2010	2,806	3,533,372	19,107,274	22,640,645
2011	<u>3,257</u>	<u>1,210,375</u>	<u>13,864,365</u>	<u>15,074,740</u>
	18,152	36,667,689	110,684,540	147,352,228

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

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

For a complete listing of CGL claims sorted by City Divisions and insured Agencies, Boards and Commissions please refer to Schedule "B". It should be noted that only divisions which received claims are recorded in the table. Also included in Tables 6, 7, 8 & 9 (following Schedule "B") is a further breakdown of Icy Sidewalk Slip & Fall Claims, Pothole Claims, Sewer Claims and Forestry Claims for accidents which occurred between January 1, 2006-December 31, 2011.

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, 2007-December 31, 2011 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>
2007	1,275	3,875,984	5,027,731	8,903,715
2008	1,680	5,461,161	1,380,645	6,841,806
2009	1,554	4,756,394	3,163,861	7,920,254
2010	1,537	4,349,029	6,104,687	10,453,716
2011	<u>1,734</u>	<u>3,891,817</u>	<u>2,101,028</u>	<u>5,992,846</u>
	7,780	22,334,385	17,777,952	40,112,337

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

For a complete listing of Auto claims sorted by City Divisions and insured Agencies, Boards and Commissions between January 1, 2007–December 31, 2011 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, 2007-December 31, 2011 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>
2007	191	1,679,179	6,000	1,685,179
2008	222	4,127,205	11,318	4,138,523
2009	186	5,176,242	1,189,040	6,365,282
2010	153	6,108,939	2,373,687	8,482,626
2011	<u>160</u>	<u>442,412</u>	<u>2,120,591</u>	<u>2,563,002</u>
	912	17,533,977	5,700,636	23,234,612

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

For a complete listing of Property claims sorted by City Divisions and insured Agencies, Boards and Commissions between January 1, 2007–December 31, 2011 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, 2007-December 31, 2011, 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>
COURT SERVICES				
2007	0	0	0	0
2008	0	0	0	0
2009	1	1,135	0	1,135
2010	2	613	0	613
2011	1	195	0	195
Total	4	1,943	0	1,943
CHILDREN'S SERVICES				
2007	0	0	0	0
2008	4	9,647	57,529	67,176
2009	4	11,606	11,366	22,971
2010	3	4,805	13,410	18,215
2011	1	245	11,755	12,000
Total	12	26,303	94,060	120,362
ECONOMIC DEVELOPMENT, CULTURE, & TOURISM				
2007	0	0	0	0
2008	5	14,428	67,061	81,489
2009	4	2,673	63,748	66,421
2010	0	0	0	0
2011	3	2,002	23,193	25,195
Total	12	19,103	154,002	173,105
EMERGENCY MEDICAL SERVICES				
2007	9	25,530	0	25,530
2008	27	88,974	543,867	632,841
2009	12	25,577	789,409	814,986
2010	18	10,419	281,912	292,331
2011	10	3,902	36,455	40,357
Total	76	154,402	1,651,643	1,806,045
PARKS, FORESTRY & RECREATION				
2007	727	1,440,337	746,356	2,186,693
2008	463	1,639,024	1,409,798	3,048,822
2009	526	626,231	1,597,472	2,223,703
2010	421	342,604	2,574,204	2,916,808
2011	458	136,907	1,327,415	1,464,322
Total	2,595	4,185,103	7,655,245	11,840,348

SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION

2007	0	0	0	0
2008	0	0	0	0
2009	1	3,464	0	3,464
2010	0	0	0	0
2011	0	0	0	0
Total	1	3,464	0	3,464

SHELTER, SUPPORT & HOUSING ADMINISTRATION

2007	5	8,380	479,292	487,673
2008	5	4,474	0	4,474
2009	12	45,193	97,106	142,299
2010	10	37,284	383,423	420,706
2011	2	903	61,292	62,195
Total	34	96,234	1,021,113	1,117,347

EMPLOYMENT & SOCIAL SERVICES

2007	5	8,033	0	8,033
2008	9	56,291	0	56,291
2009	1	335	21,665	22,000
2010	5	22,356	44,841	67,196
2011	3	645	123,550	124,195
Total	23	87,660	190,056	277,715

TORONTO LONG TERM CARE HOMES & SERVICES

2007	8	143,364	73,119	216,483
2008	3	27,148	201,504	228,652
2009	6	151,979	306,032	458,011
2010	9	6,718	117,249	123,967
2011	6	5,851	112,595	118,446
Total	32	335,060	810,499	1,145,559

CLUSTER "B"

FIRE SERVICES

2007	6	127,160	47,953	175,113
*2008	100	409,695	12,342,793	12,752,488
2009	14	154,302	1,261,040	1,415,342
2010	9	6,761	529,589	536,349
2011	5	785	111,304	112,090
Total	134	698,703	14,292,679	14,991,382

*Secord Ave. Fire

MUNICIPAL LICENSING & STANDARDS

2007	4	9,285	16,749	26,034
2008	17	133,729	195,058	328,788
2009	13	100,996	46,910	147,905
2010	5	4,323	127,558	131,881
2011	10	1,445	142,456	143,901
Total	49	249,778	528,731	778,509

CITY PLANNING

2007	0	0	0	0
*2008	93	311,787	56,587	368,374
2009	0	0	0	0
2010	0	0	0	0
2011	1	0	100,000	100,000
Total	94	311,787	156,587	468,374

*Sunrise Propane Explosion

POLICY, PLANNING, FINANCE & ADMINISTRATION

2007	0	0	0	0
2008	0	0	0	0
2009	1	7,205	0	7,205
2010	0	0	0	0
2011				
Total	1	7,205	0	7,205

SOLID WASTE MANAGEMENT

2007	37	52,116	20,732	72,848
2008	52	23,301	1,195	24,496
2009	86	85,690	137,714	223,404
2010	31	21,078	96,405	117,483
2011	19	7,867	101,381	109,248
Total	225	190,052	357,427	547,479

TORONTO BUILDING

2007	21	266,756	289,641	556,398
*2008	30	205,868	602,489	808,357
2009	24	58,918	672,716	731,634
2010	9	3,587	149,694	153,281
2011	5	575	35,619	36,194
Total	89	535,704	1,750,159	2,285,864

TRANSPORTATION SERVICES

2007	1,521	7,164,382	7,338,754	14,503,136
2008	3,333	7,700,830	17,355,243	25,056,073
2009	2,362	3,136,592	16,249,271	19,385,863
2010	1,382	1,372,712	9,226,610	10,599,323
2011	1,984	748,179	8,910,776	9,658,955
Total	10,582	20,122,695	59,080,654	79,203,350

TECHNICAL SERVICES

2007	15	224,967	9,945	234,911
2008	19	18,502	0	18,502
2009	2	390	0	390
2010	4	149,425	75,965	225,390
2011	0	0	0	0
Total	40	393,284	85,910	479,193

TORONTO WATER

2007	467	871,208	958,824	1,830,033
2008	673	1,079,165	2,248,049	3,327,213
2009	842	905,372	2,974,545	3,879,916
2010	737	351,028	933,251	1,284,280
2011	650	219,816	1,127,027	1,346,843
Total	3,369	3,426,589	8,241,696	11,668,285

CLUSTER "C"

FACILITIES & REAL ESTATE

2007	11	40,387	95,799	136,186
2008	20	97,138	339,579	436,718
2009	20	119,186	421,948	541,134
2010	27	898,207	1,032,846	1,931,053
2011	33	14,188	577,704	591,892
Total	111	1,169,106	2,467,876	3,636,983

PENSION, PAYROLL & BENEFITS

2007	0	0	0	0
2008	1	137	0	137
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	137	0	137

CITY MANAGER

HUMAN RESOURCES

2007	1	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	2	16,435	0	16,435
2011	1	0	12,000	12,000
Total	4	16,435	12,000	28,435

CITY COUNCIL

CITY CLERK'S OFFICE

2007	1	26,798	0	26,798
2008	0	0	0	0
2009	0	0	0	0
2010	1	0	12,000	12,000
2011	1	0	62,000	62,000
Total	3	26,798	74,000	100,798

CITY COUNCILLORS

2007	2	14,187	0	14,187
2008	1	2,682	0	2,682
2009	0	0	0	0
2010	3	6,559	18,441	25,000
2011	0	0	0	0
Total	6	23,428	18,441	41,869

INTEGRITY COMMISSIONER

2007	1	15,732	0	15,732
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	15,732	0	15,732

LEGAL SERVICES

2007	0	0	0	0
2008	1	13,886	0	13,886
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	13,886	0	13,886

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

ST LAWRENCE CENTRE FOR THE ARTS

2007	0	0	0	0
2008	3	40,065	0	40,065
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	3	40,065	0	40,065

TORONTO ECONOMICAL DEVELOPMENT CORPORATION

2007	0	0	0	0
2008	0	0	0	0
2009	1	11,801	56,138	67,939
2010	0	0	0	0
2011	0	0	0	0
Total	1	11,801	56,138	67,939

EXHIBITION PLACE

2007	23	252,678	81,128	333,806
2008	21	190,815	408,647	599,462
2009	32	72,241	625,407	697,648
2010	15	11,090	34,567	45,657
2011	15	13,844	110,578	124,423
Total	106	540,668	1,260,327	1,800,996

SONY CENTRE

2007	1	415	0	415
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	415	0	415

TORONTO POLICE SERVICES BOARD

2007	94	1,372,335	1,184,329	2,556,664
2008	122	1,235,996	1,978,430	3,214,426
2009	114	597,372	2,529,704	3,127,076
2010	103	253,829	3,261,209	3,515,038
2011	33	33,272	733,902	767,175
Total	466	3,492,804	9,687,574	13,180,379

TORONTO ZOO

2007	5	26,442	0	26,442
2008	5	39,601	0	39,601
2009	8	256,618	141,743	398,362
2010	2	3,883	63,880	67,763
2011	4	3,584	11,199	14,783
Total	24	330,128	216,822	546,951

ARENA BOARDS

2007	1	30,364	163,545	193,909
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	30,364	163,545	193,909

BUSINESS IMPROVEMENT ASSOCIATIONS

2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	4,610	5,390	10,000
2011	0	0	0	0
Total	1	4,610	5,390	10,000

PUBLIC HEALTH

2007	3	11,033	35,869	46,903
2008	7	9,319	36,306	45,626
2009	0	0	0	0
2010	2	151	100,000	100,151
2011	4	14,347	84,043	98,390
Total	16	34,850	256,218	291,070

TORONTO PUBLIC LIBRARY

2007	5	4,279	0	4,279
2008	5	16,758	261,394	278,152
2009	11	43,634	61,400	105,033
2010	5	4,893	24,832	29,725
2011	7	1,823	47,028	48,851
Total	33	71,387	394,654	466,040

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

Corporate Finance, Insurance & Risk Management is committed to the routine disclosure of insurance claims information. Our routine disclosure plan was developed in 2005 and is reviewed for the inclusion of additional information. Tables 6 & 7 below provide additional information on Comprehensive General Liability insurance claims for Transportation Services Division, specifically, icy sidewalk slip and fall claims and pothole claims. The information contained in Tables 6 & 7 is valued as of December 31, 2011.

**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
2006	1,129	269	24%	4,727	898	5,625	20.9
2007	1,521	431	28%	4,615	4,839	9,454	21.9
2008	3,333	577	17%	5,669	13,232	18,901	32.8
2009	2,362	423	18%	1,850	11,548	13,398	31.7
2010	1,382	381	28%	785	6,271	7,056	18.5
2011	1,984	406	20%	286	5,224	5,510	13.5

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

**Table 7
Transportation Services Division
Pothole Claims**

Calendar Year	Total Number of all Transportation Claims	Number of Pothole Claims	% of Total	Financial Information on Pothole Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2006	1,129	263	23%	330	484	814	3.09
2007	1,521	332	22%	255	441	696	2.09
2008	3,333	1,742	52%	693	388	1,081	0.62
2009	2,362	1,152	49%	439	370	809	0.70
2010	1,382	277	20%	144	359	503	1.81
2011	1,984	900	45%	281	898	1,179	1.30

Note: Pothole claims must demonstrate the City's negligence.

**Table 8
Toronto Water
Sewer Claims**

Calendar Year	Total Number of all Toronto Water Claims	Number of Sewer Claims	% of Total	Financial Information on Sewer Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2006	523	336	64%	683	68	751	2.23
2007	467	261	56%	465	172	638	2.44
2008	673	509	76%	626	1,875	2,501	4.91
2009	842	561	67%	513	979	1,492	2.66
2010	737	514	70%	171	334	505	0.98
2011	647	373	58%	101	572	673	1.80

Note: Sewer claims must demonstrate that Toronto Water's operations were negligent. Sewer back-ups arising from system surcharge due to severe rain storms does not constitute negligence.

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

Calendar Year	Total Number of all Parks, Forestry & Recreation Claims	Number of Forestry Claims	% of Total	Financial Information on Forestry Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2006	587	484	82%	556	73	629	1.29
2007	727	600	83%	398	63	462	0.76
2008	463	345	75%	495	123	618	1.79
2009	526	379	72%	219	357	577	1.52
2010	421	304	72%	145	280	425	1.39
2011	459	356	78%	93	356	449	1.26

Note: Forestry claims must demonstrate the City's negligence. If there is no prior visible signs of decay or if a limb failure occurs due to a severe windstorm this does not constitute negligence.

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

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

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

Comprehensive General Liability Insurance Claims (CGL)

- Sewer Claims and Forestry Claims

Tables 8 & 9 below provides additional information on Comprehensive General Liability insurance claims for Toronto Water, involving public claims for damage due to escape of water from the sewage system and Parks, Forestry & Recreation division involving damage caused by City trees. The information contained in Tables 8 & 9 is valued as of December 31, 2011.

Schedule "C"

Auto claims with a loss date between January 1, 2007-December 31, 2010, sorted by City Divisions and insured Agencies, Boards and Commissions and year.

CLUSTER "A"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
COURT				
2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	2	11,900	22,022	33,922
2011	0	0	0	0
Total	2	11,900	22,022	33,922
ECONOMIC DEVELOPMENT, CULTURE, & TOURISM				
2007	1	90	0	90
2008	0	0	0	0
2009	1	950	0	950
2010	1	1,802	0	1,802
2011	0	0	0	0
Total	3	2,843	0	2,843
EMERGENCY MEDICAL SERVICES				
2007	86	14,128	0	14,128
2008	152	340,786	14,527	355,312
2009	124	274,352	189,797	464,149
2010	129	225,642	31,023	256,664
2011	154	182,634	172,788	355,422
Total	645	1,037,541	408,135	1,445,675
PARKS, FORESTRY & RECREATION				
2007	70	28,758	0	28,758
2008	97	350,601	169,966	520,567
2009	80	298,815	82,113	380,929
2010	107	294,251	131,859	426,110
2011	101	227,087	142,457	369,544
Total	455	1,199,512	526,395	1,725,908
SHELTER, SUPPORT & HOUSING ADMINISTRATION				
2007	1	90	0	90
2008	0	0	0	0
2009	3	753	0	753
2010	6	15,535	0	15,535
2011	6	3,750	4,905	8,655
Total	16	20,128	4,905	25,033
TORONTO LONG TERM CARE HOMES & SERVICES				
2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	90	0	90

CLUSTER "B"

FIRE SERVICES

2007	79	134,375	261,852	396,227
2008	74	287,177	2,628	289,805
2009	61	262,092	93,192	355,284
2010	60	239,377	0	239,377
2011	76	154,030	73,403	227,434
Total	350	1,077,051	431,075	1,508,127

MUNICIPAL LICENSING & STANDARDS

2007	10	4,589	0	4,589
2008	13	10,293	0	10,293
2009	13	44,445	103,718	148,163
2010	16	26,798	0	26,798
2011	22	49,809	13,036	62,845
Total	74	135,934	116,754	252,688

CITY PLANNING

2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	188	0	188
2011	0	0	0	0
Total	1	188	0	188

POLICY, PLANNING, FINANCE & ADMINISTRATION

2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	1	0	1,215	1,215
Total	1	0	1,215	1,215

SOLID WASTE

2007	140	80,399	100,676	181,075
2008	168	1,563,714	90,828	1,654,542
2009	103	306,526	223,542	530,068
2010	191	676,175	199,794	875,969
2011	199	669,798	222,268	892,067
Total	801	3,296,612	837,108	4,133,721

TORONTO BUILDING

2007	0	0	0	0
2008	2	180	0	180
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	2	180	0	180

TRANSPORTATION SERVICES

2007	239	1,543,662	438,294	1,981,956
2008	266	725,768	465,924	1,191,692
2009	236	654,297	1,554,888	2,209,185
2010	156	228,927	255,273	484,200
2011	240	496,763	1,117,944	1,614,707
Total	1,137	3,649,417	3,832,323	7,481,740

TECHNICAL SERVICES

2007	4	360	0	360
2008	0	0	0	0
2009	2	1,039	0	1,039
2010	5	24,822	79,757	104,579
2011	10	11,893	0	11,893
Total	21	38,114	79,757	117,871

TORONTO WATER

2007	34	436	0	436
2008	37	67,183	190	67,373
2009	43	182,073	0	182,073
2010	56	228,019	393,590	621,610
2011	46	110,313	28,502	138,815
Total	216	588,025	422,282	1,010,307

CLUSTER "C"

CORPORATE FINANCE

2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	1	2,842	0	2,842
Total	2	2,932	0	2,932

FINANCE & ADMINISTRATION

2007	1	90	0	90
2008	1	90	0	90
2009	0	0	0	0
2010	3	35,881	65,460	101,341
Total	5	36,061	65,460	101,521

FLEET SERVICES

2007	1	90	0	90
2008	1	5,225	155	5,380
2009	2	6,457	0	6,457
2010	2	1,687	90	1,777
2011	70	72,603	44,768	117,371
Total	76	86,062	45,013	131,075

FACILITIES MANAGEMENT

2007	9	3,772	0	3,772
2008	3	3,046	0	3,046
2009	3	4,521	0	4,521
2010	9	14,185	0	14,185
2011	5	5,224	0	5,224
Total	29	30,748	0	30,748

PURCHASING & MATERIALS MANAGEMENT

2007	1	90	0	90
2008	1	2,036	0	2,036
2009	1	167	0	167
2010	2	277	0	277
2011	1	6,208	0	6,208
Total	6	8,778	0	8,778

REVENUE SERVICES

2007	1	90	0	90
2008	2	5,205	0	5,205
2009	0	0	0	0
2010	1	3,843	0	3,843
2011	3	3,261	0	3,261
Total	7	12,399	0	12,399

CITY COUNCIL

CITY COUNCILLORS

2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	4,237	0	4,237
2011	1	6,297	0	6,297
Total	2	10,534	0	10,534

AUDITOR GENERAL

2007	1	90	0	90
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	90	0	90

CITY CLERK'S OFFICE

2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	3,848	0	3,848
2011	7	10,349	0	10,349
Total	8	14,197	0	14,197

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

EXHIBITION PLACE

2007	4	1,393	0	1,393
2008	1	90	0	90
2009	1	2,347	0	2,347
2010	2	3,537	0	3,537
2011	4	270	12,000	12,270
Total	12	7,637	12,000	19,637

TORONTO POLICE SERVICES BOARD

2007	564	2,060,008	4,226,909	6,286,917
2008	847	2,076,749	636,426	2,713,175
2009	862	2,682,511	916,611	3,599,122
2010	771	2,294,856	4,909,460	7,204,316
2011	766	1,812,213	260,264	2,072,477
Total	3,810	10,926,337	10,949,670	21,876,007

TORONTO ZOO

2007	14	1,260	0	1,260
2008	5	10,181	0	10,181
2009	16	29,360	0	29,360
2010	9	10,951	16,359	27,310
2011	10	14,816	4,208	19,024
Total	54	66,568	20,567	87,135

PUBLIC HEALTH

2007	7	1,449	0	1,449
2008	5	9,464	0	9,464
2009	2	3,688	0	3,688
2010	2	1,929	0	1,929
2011	2	4,592	0	4,592
Total	18	21,122	0	21,122

TORONTO PUBLIC LIBRARY

2007	6	585	0	585
2008	5	3,374	0	3,374
2009	1	1,997	0	1,997
2010	4	360	0	360
2011	9	47,064	3,270	50,334
Total	25	53,380	3,270	56,650

Schedule "D"

Property claims with a loss date between January 1, 2007-December 31, 2011, 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>
COURT SERVICES				
2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	140	0	140
CHILDREN'S SERVICES				
2007	7	93,875	0	93,875
2008	14	102,869	0	102,869
2009	5	9,589	0	9,589
2010	4	49,951	4,846	54,797
2011	0	0	0	0
Total	30	256,284	4,846	261,130
ECONOMIC DEVELOPMENT, CULTURE, & TOURISM				
2007	5	18,713	0	18,713
2008	3	104,008	0	104,008
2009	1	140	0	140
2010	3	48,412	134,235	182,648
2011	2	1,571	3,040	4,611
Total	14	172,844	137,275	310,120
EMERGENCY MEDICAL SERVICES				
2007	4	1,871	0	1,871
2008	3	13,218	0	13,218
2009	7	8,795	0	8,795
2010	2	4,794	0	4,794
2011	2	4,673	7,603	12,276
Total	18	33,351	7,603	40,954
PARKS, FORESTRY & RECREATION				
2007	37	134,358	0	134,358
2008	36	318,579	600	319,179
2009	29	766,763	0	766,763
2010	21	4,067,890	775,717	4,843,607
2011	27	138,665	408,702	547,367
Total	150	5,426,255	1,185,019	6,611,274
SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION				
2007	3	420	0	420
2008	4	560	0	560
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	7	980	0	980

SHELTER, SUPPORT & HOUSING ADMINISTRATION

2007	0	0	0	0
2008	0	0	0	0
2009	1	140	0	140
2010	0	0	0	0
2011	0	0	0	0
Total	1	140	0	140

EMPLOYMENT & SOCIAL SERVICES

2007	3	370	0	370
2008	3	3,492	0	3,492
2009	3	42,730	0	42,730
2010	5	83,178	0	83,178
2011	7	1,815	2,040	3,855
Total	21	131,585	2,040	133,625

TORONTO LONG TERM CARE HOMES & SERVICES

2007	1	3,673	0	3,673
2008	2	23,714	0	23,714
2009	3	37,357	0	37,357
2010	4	48,377	23,390	71,767
2011	0	0	0	0
Total	10	113,121	23,390	136,511

CLUSTER "B"

FIRE SERVICES

2007	6	29,307	0	29,307
2008	3	280	0	280
2009	6	5,829	0	5,829
2010	6	13,445	21,028	34,472
2011	10	11,957	5,815	17,772
Total	31	60,818	26,843	87,660

MUNICIPAL LICENSING & STANDARDS

2007	1	140	0	140
2008	1	140	0	140
2009	1	192	0	192
2010	1	1,981	1,011	2,992
2011	2	0	5,880	5,880
Total	6	2,453	6,891	9,344

PLANNING – CITY PLANNING

2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	1	780	0	780
Total	1	780	0	780

POLICY, PLANNING, FINANCE & ADMINISTRATION

2007	1	195	0	195
2008	3	420	0	420
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	4	615	0	615

SOLID WASTE MANAGEMENT

2007	13	113,238	0	113,238
2008	23	38,910	0	38,910
2009	20	201,402	0	201,402
2010	9	12,830	482	13,312
2011	12	39,388	2,280	41,668
Total	77	405,768	2,762	408,530

TORONTO BUILDING

2007	1	767	0	767
2008	0	0	0	0
2009	4	19,758	0	19,758
2010	2	280	0	280
2011	5	4,357	24,940	29,297
Total	12	25,162	24,940	50,102

TRANSPORTATION SERVICES

2007	9	2,516	0	2,516
2008	20	19,054	0	19,054
2009	14	71,389	0	71,389
2010	6	26,506	0	26,506
2011	13	12,104	2,530	14,634
Total	62	131,569	2,530	134,099

TECHNICAL SERVICES

2007	3	475	0	475
2008	1	5,784	0	5,784
2009	1	140	0	140
2010	3	8,259	0	8,259
2011	1	39,820	0	39,820
Total	9	54,478	0	54,478

TORONTO WATER

2007	13	217,361	0	217,361
2008	7	122,683	0	122,683
2009	7	19,234	0	19,234
2010	10	741,446	411,005	1,152,451
2011	14	86,801	1,135,748	1,222,549
Total	51	1,187,525	1,546,753	2,734,278

CLUSTER "C"

FINANCE & ADMINISTRATION

2007	0	0	0	0
2008	1	3,337	0	3,337
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	3,337	0	3,337

FLEET SERVICES

2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
2010	3	731	0	731
2011	1	301	0	301
Total	5	1,172	0	1,172

FACILITIES MANAGEMENT

2007	20	814,206	6,000	820,206
2008	38	3,120,285	8,469	3,128,754
2009	31	984,779	168,151	1,152,930
2010	28	802,534	994,615	1,797,149
2011	18	66,145	411,755	477,900
Total	135	5,787,949	1,588,990	7,376,939

INFORMATION & TECHNOLOGY

2007	0	0	0	0
2008	0	0	0	0
2009	0	0	0	0
2010	1	192	0	192
2011	0	0	0	0
Total	1	192	0	192

REVENUE SERVICES

2007	0	0	0	0
2008	0	0	0	0
2009	1	140	0	140
2010	1	108	332	440
2011	0	0	0	0
Total	2	248	332	580

CITY MANAGER

HUMAN RESOURCES

2007	0	0	0	0
2008	1	140	0	140
2009	3	420	0	420
2010	0	0	0	0
2011	1	140	0	140
Total	5	700	0	700

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

EXHIBITION PLACE

2007	10	123,027	0	123,027
2008	8	39,996	0	39,996
2009	6	32,012	0	32,012
2010	13	37,919	0	37,919
2011	10	6,392	41,279	47,671
Total	47	239,346	41,279	280,625

SONY CENTRE

2007	0	0	0	0
2008	0	0	0	0
2009	1	2,918,096	1,017,933	3,936,029
2010	0	0	0	0
2011	1	438	0	438
Total	2	2,918,534	1,017,933	3,936,467

TORONTO POLICE SERVICES BOARD

2007	11	15,191	0	15,191
2008	3	1,511	0	1,511
2009	13	2,411	0	2,411
2010	11	101,387	1,117	102,504
2011	1	25	0	25
Total	39	120,525	1,117	121,642

HERITAGE TORONTO

2007	0	0	0	0
2008	1	140	0	140
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
Total	1	140	0	140

TORONTO ZOO

2007	3	68,653	0	68,653
2008	5	52,355	0	52,355
2009	7	12,913	0	12,913
2010	3	48,046	1,214	49,260
2011	6	5,575	3,251	8,826
Total	24	187,542	4,465	192,007

PUBLIC HEALTH

2007	6	4,575	0	4,575
2008	3	1,913	0	1,913
2009	3	472	0	472
2010	4	420	3,632	4,052
2011	3	0	14,880	14,880
Total	19	7,380	18,512	25,892

TORONTO PUBLIC LIBRARY

2007	33	36,108	0	36,108
2008	34	152,646	2,248	154,895
2009	15	39,164	2,956	42,120
2010	10	9,828	0	9,828
2011	17	19,512	49,068	68,580
Total	109	257,258	54,272	311,531

CITY COUNCIL

CITY CLERK'S OFFICE

2007	1	140	0	140
2008	0	0	0	0
2009	0	0	0	0
2010	1	0	1,063	1,063
2011	2	0	1,780	1,780
Total	4	140	2,843	2,983

CITY COUNCILLORS

2007	0	0	0	0
2008	3	890	0	890
2009	2	280	0	280
2010	1	423	0	423
2011	4	1,952	0	1,952
Total	10	3,545	0	3,545

LEGAL SERVICES

2007	0	0	0	0
2008	0	0	0	0
2009	2	2,095	0	2,095
2010	1	0	0	0
2011	0	0	0	0
Total	3	2,095	0	2,095