

**INSURANCE CLAIMS INFORMATION – January 1, 2010 to December 31, 2014**  
**Information Disclosure Date: April 30, 2015**

**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, 2010–December 31, 2014. All the values presented in this report are as of December 31, 2014 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, 2010 – December 31, 2014.

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

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2010	4,644	29,452,519	21,892,184	51,344,704
2011	5,840	23,999,567	38,191,645	62,191,211
2012	4,267	14,610,994	32,849,105	47,460,099
2013	11,170	18,219,101	50,579,401	68,798,502
2014	<u>5,996</u>	<u>9,488,911</u>	<u>40,655,068</u>	<u>50,143,979</u>
	<b>31,917</b>	<b>95,771,092</b>	<b>184,167,404</b>	<b>279,938,496</b>

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 1, 2010–December 31, 2014.

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

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
CGL	24,789	46,417,444	154,824,399	201,241,844
Auto	6,286	21,779,664	13,482,191	35,261,855
Property	<u>842</u>	<u>27,573,984</u>	<u>15,860,814</u>	<u>43,434,798</u>
<b>Total</b>	<b>31,917</b>	<b>95,771,092</b>	<b>184,167,404</b>	<b>279,938,496</b>

**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, 2010-December 31, 2014, 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>
2010	2,938	16,838,779	19,466,235	36,305,014
2011	3,740	13,685,142	33,142,803	46,827,945
2012	2,872	7,255,727	28,988,962	36,244,690
2013	10,113	5,877,375	39,653,967	45,531,342
2014	<u>5,126</u>	<u>2,760,420</u>	<u>33,572,432</u>	<u>36,332,852</u>
	<b>24,789</b>	<b>46,417,444</b>	<b>154,824,399</b>	<b>201,241,844</b>

*\*increased claim volumes in 2013 directly related to weather factors*

Enterprise Risk Management continues to work with the City Divisions and insured Boards and Corporations 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 Boards and Corporations 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, 2010-December 31, 2014.

#### **Automobile Insurance Claims**

These claims arise from City Divisions and insured Boards and Corporations use of owned and leased City vehicles. Table 4 outlines the total number of Auto claims with a loss date between January 1, 2010-December 31, 2014 sorted by year.

**Table 4  
Auto Insurance Claims Sorted by**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2010	1,550	5,942,460	1,699,007	7,641,467
2011	1,925	8,049,117	4,870,203	12,919,321
2012	1,235	3,213,966	2,954,605	6,168,571
2013	836	3,246,618	2,539,641	5,786,259
2014	<u>740</u>	<u>1,327,503</u>	<u>1,418,734</u>	<u>2,746,237</u>
	<b>6,286</b>	<b>21,779,664</b>	<b>13,482,191</b>	<b>35,261,855</b>

On average, the City sustains approximately 1,300 Auto claims per year including the Police Service which averages over 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 Boards and Corporations between January 1, 2010-December 31, 2014 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. Table 5 outlines the total number of Property claims with a loss date between January 1, 2010-December 31, 2014 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>
2010	156	6,671,280	726,942	7,398,222
2011	175	2,265,307	178,638	2,443,945
2012	160	4,141,301	905,538	5,046,838
2013	221	9,095,108	8,385,794	17,480,902
2014	<u>130</u>	<u>5,400,988</u>	<u>5,663,903</u>	<u>11,064,890</u>
	<b>842</b>	<b>27,573,984</b>	<b>15,860,814</b>	<b>43,434,798</b>

For a complete listing of Property claims sorted by City Divisions and insured Boards and Corporations between January 1, 2010 – December 31, 2014, 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:

<b>Year</b>	The year the claims occurred.
<b>Count</b>	The total number of claims that occurred in a given year.
<b>Paid</b>	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.
<b>Outstanding</b>	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.
<b>Incurred</b>	The claims total value by combining the Paid and Outstanding amounts.

### Schedule "B"

CGL claims with a loss date between January 1, 2010 - December 31, 2014, sorted by City Divisions and insured Boards and Corporations 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>AFFORDABLE HOUSING OFFICE</b>				
2010	1	2,049	52,451	54,500
Total	1	2,049	52,451	54,500
<b>COURT SERVICES</b>				
2010	2	613	0	613
2011	3	11,426	100,874	112,299
2012	6	35,420	120,442	155,861
2013	4	13,618	196,158	209,776
2014	3	2,429	57,225	59,654
Total	18	63,505	474,698	538,204
<b>CHILDREN'S SERVICES</b>				
2010	3	4,876	0	4,876
2011	2	3,787	0	3,787
2012	4	83,789	208,619	292,408
2014	1	784	28,716	29,500
Total	10	93,236	237,335	330,571
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2010	1	0	0	0
2011	4	30,648	0	30,648
2012	5	25,501	64,710	90,211
2013	4	31,389	56,516	87,905
2014	1	304	0	304
Total	15	87,842	121,226	209,068
<b>TORONTO PARAMEDIC SERVICES</b>				
2010	19	161,675	196,238	357,913
2011	14	23,818	70,255	94,073
2012	3	12,668	147,586	160,254
2013	13	20,243	408,441	428,684
2014	6	484	30,891	31,375
Total	55	218,888	853,411	1,072,299

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2010	431	1,691,296	2,654,223	4,345,519
2011	512	1,729,323	3,358,484	5,087,807
2012	531	1,042,449	3,076,902	4,119,351
2013	977	790,539	2,912,400	3,702,939
2014	298	166,196	2,277,813	2,444,008
<b>Total</b>	<b>2,749</b>	<b>5,419,803</b>	<b>14,279,821</b>	<b>19,699,624</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2010	12	557,007	397,291	954,299
2011	2	37,848	88,011	125,859
2012	5	44,954	153,771	198,725
2013	4	26,581	155,598	182,179
2014	3	7,760	87,665	95,424
<b>Total</b>	<b>26</b>	<b>674,150</b>	<b>882,336</b>	<b>1,556,486</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2010	5	61,457	0	61,457
2011	3	3,466	0	3,466
2012	2	5,439	99,532	104,970
2013	7	47,892	87,824	135,716
2014	1	4,493	29,500	33,993
<b>Total</b>	<b>18</b>	<b>122,747</b>	<b>216,855</b>	<b>339,602</b>
<b>LONG-TERM CARE HOMES &amp; SERVICES</b>				
2010	10	47,942	56,848	104,790
2011	9	39,053	73,030	112,084
2012	5	13,557	193,408	206,965
2013	5	22,284	284,078	306,361
2014	4	3,640	124,360	128,000
<b>Total</b>	<b>33</b>	<b>126,475</b>	<b>731,724</b>	<b>858,200</b>
<b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2010	13	21,078	34,844	55,922
2011	71	95,402	436,995	532,397
2012	71	116,102	734,289	850,391
2013	80	37,089	650,144	687,232
2014	126	29,659	692,505	722,163
<b>Total</b>	<b>361</b>	<b>299,329</b>	<b>2,548,776</b>	<b>2,848,105</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FIRE SERVICES</b>				
2010	9	226,252	549,796	776,048
2011	6	63,547	149,001	212,548
2012	18	21,831	57,138	78,969
2013	18	37,364	57,815	95,179
2014	9	14,043	101,090	115,133
<b>Total</b>	<b>60</b>	<b>363,036</b>	<b>914,840</b>	<b>1,277,876</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2010	7	33,416	0	33,416
2011	12	114,566	251,351	365,917
2012	7	10,392	78,696	89,089
2013	3	2,411	83,814	86,225
2014	3	8,985	38,500	47,485
<b>Total</b>	<b>32</b>	<b>169,771</b>	<b>452,361</b>	<b>622,132</b>
<b>CITY PLANNING</b>				
2011	1	82,645	76,807	159,453
<b>Total</b>	<b>1</b>	<b>82,645</b>	<b>76,807</b>	<b>159,453</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2013	2	314	58,686	59,000
2014	3	11,370	87,373	98,743
<b>Total</b>	<b>5</b>	<b>11,684</b>	<b>146,059</b>	<b>157,743</b>
<b>SOLID WASTE MANAGEMENT</b>				
2010	32	41,930	29,974	71,903
2011	17	37,729	67,974	105,703
2012	51	24,087	0	24,087
2013	15	23,958	118,826	142,784
2014	45	20,454	190,926	211,380
<b>Total</b>	<b>160</b>	<b>148,158</b>	<b>407,699</b>	<b>555,857</b>
<b>TORONTO BUILDING</b>				
2010	9	116,973	136,479	253,452
2011	2	958	0	958
2012	2	4,034	75,682	79,716
2013	8	36,473	169,705	206,177
2014	4	20,596	186,137	206,733
<b>Total</b>	<b>25</b>	<b>179,033</b>	<b>568,003</b>	<b>747,035</b>
<b>TRANSPORTATION SERVICES</b>				
2010	1,388	7,917,023	8,680,502	16,597,524
2011	2,073	6,972,540	18,932,142	25,904,682
2012	1,040	3,301,618	15,677,370	18,978,988
2013	2,193	2,503,291	21,516,807	24,020,099
2014	3,842	1,993,912	26,279,746	28,273,658
<b>Total</b>	<b>10,536</b>	<b>22,688,384</b>	<b>91,086,566</b>	<b>113,774,950</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>TORONTO WATER</b>				
2010	771	1,348,986	1,520,229	2,869,215
2011	791	1,669,740	4,126,758	5,796,498
2012	931	1,192,178	3,258,319	4,450,498
2013	6,620	1,437,581	9,547,723	10,985,304
2014	673	338,776	1,833,098	2,171,874
<b>Total</b>	<b>9,786</b>	<b>5,987,262</b>	<b>20,286,127</b>	<b>26,273,389</b>

**CLUSTER "C"**

**311 TORONTO**

2013	1	0	1,825	1,825
2014	2	621	1,225	1,846
<b>Total</b>	<b>3</b>	<b>621</b>	<b>3,050</b>	<b>3,671</b>

**OFFICE OF THE CHIEF FINANCIAL OFFICER**

2013	1	23,956	53,544	77,500
2014	1	0	1,225	1,225
<b>Total</b>	<b>2</b>	<b>23,956</b>	<b>54,769</b>	<b>78,725</b>

**FLEET SERVICES**

2013	3	425	0	425
2014	1	0	2,500	2,500
<b>Total</b>	<b>4</b>	<b>425</b>	<b>2,500</b>	<b>2,925</b>

**FACILITIES MANAGEMENT**

2010	32	228,985	866,032	1,095,017
2011	41	297,635	893,650	1,191,285
2012	36	219,061	876,647	1,095,708
2013	18	28,604	182,609	211,213
2014	21	6,587	298,303	304,889
<b>Total</b>	<b>148</b>	<b>780,872</b>	<b>3,117,240</b>	<b>3,898,112</b>

**INFORMATION & TECHNOLOGY**

2013	1	25,312	77,188	102,500
<b>Total</b>	<b>1</b>	<b>25,312</b>	<b>77,188</b>	<b>102,500</b>

**OFFICE OF THE TREASURER**

2011	3	58,013	48,284	106,297
2013	1	9,074	0	9,074
<b>Total</b>	<b>4</b>	<b>67,087</b>	<b>48,284</b>	<b>115,371</b>



<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CITY MANAGER</b>				
<b>HUMAN RESOURCES</b>				
2010	2	24,407	0	24,407
2011	1	0	12,000	12,000
2013	2	14,721	28,863	43,584
<b>Total</b>	<b>5</b>	<b>39,129</b>	<b>40,863</b>	<b>79,992</b>
<b>"AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS"</b>				
<b>TORONTO CENTRE FOR THE ARTS</b>				
2012	1	2,306	27,500	29,806
<b>Total</b>	<b>1</b>	<b>2,306</b>	<b>27,500</b>	<b>29,806</b>
<b>EXHIBITION PLACE</b>				
2010	18	59,676	69,012	128,688
2011	23	133,762	246,673	380,435
2012	24	57,249	432,527	489,775
2013	15	41,375	254,499	295,874
2014	12	13,261	117,960	131,221
<b>Total</b>	<b>92</b>	<b>305,322</b>	<b>1,120,671</b>	<b>1,425,993</b>
<b>SONY CENTRE</b>				
2013	1	1,661	0	1,661
<b>Total</b>	<b>1</b>	<b>1,661</b>	<b>0</b>	<b>1,661</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2010	154	4,003,545	3,887,350	7,890,895
2011	129	2,158,729	4,076,867	6,235,596
2012	116	960,622	3,305,915	4,266,537
2013	93	547,054	2,230,683	2,777,737
2014	40	84,210	731,316	815,525
<b>Total</b>	<b>532</b>	<b>7,754,160</b>	<b>14,232,131</b>	<b>21,986,291</b>
<b>TORONTO ZOO</b>				
2010	3	28,086	122,677	150,763
2011	5	5,948	0	5,948
2012	4	15,271	126,169	141,440
2013	3	88,455	163,045	251,500
2014	1	0	0	0
<b>Total</b>	<b>16</b>	<b>137,760</b>	<b>411,891</b>	<b>549,651</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>BUSINESS IMPROVEMENT AREAS</b>				
2010	1	4,729	0	4,729
2012	1	37,944	21,011	58,955
<b>Total</b>	<b>2</b>	<b>42,672</b>	<b>21,011</b>	<b>63,684</b>
<b>BOARD OF HEALTH</b>				
2010	2	22,625	77,527	100,151
2011	4	25,947	17,865	43,812
2012	1	10,098	92,402	102,500
2013	2	6,470	0	6,470
2014	3	4,875	87,824	92,699
<b>Total</b>	<b>12</b>	<b>70,014</b>	<b>275,617</b>	<b>345,631</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2010	5	37,588	127,329	164,917
2011	10	79,175	115,783	194,959
2012	3	5,262	157,334	162,596
2013	8	10,649	85,525	96,175
2014	6	5,567	115,181	120,748
<b>Total</b>	<b>32</b>	<b>138,242</b>	<b>601,152</b>	<b>739,394</b>
<b>TORONTO PORT LANDS CORPORATION</b>				
2010	2	1,160	0	1,160
2011	1	1,192	0	1,192
<b>Total</b>	<b>3</b>	<b>2,352</b>	<b>0</b>	<b>2,352</b>
<b>TORONTO COMMUNITY HOUSING CORPORATION</b>				
2010	1	274	0	274
2013	2	531	29,353	29,884
2014	2	198	0	198
<b>Total</b>	<b>5</b>	<b>1,004</b>	<b>29,353</b>	<b>30,357</b>
<b>TORONTO TRANSIT COMMISSION</b>				
2014	2	225	29,500	29,725
<b>Total</b>	<b>2</b>	<b>225</b>	<b>29,500</b>	<b>29,725</b>
 <b>"COUNCIL / ACCOUNTABILITY OFFICES "</b>				
<b>CITY CLERK'S OFFICE</b>				
2010	1	14,313	3,609	17,922
2011	1	8,243	0	8,243
2013	2	25,273	156,727	182,000
2014	3	1,395	30,233	31,627
<b>Total</b>	<b>7</b>	<b>49,224</b>	<b>190,569</b>	<b>239,793</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>MAYOR / COUNCILLORS</b>				
2010	4	180,819	3,825	184,644
2012	3	13,896	2,994	16,891
2013	2	4,966	1,805	6,771
2014	3	10,287	21,141	31,428
<b>Total</b>	<b>12</b>	<b>209,969</b>	<b>29,766</b>	<b>239,734</b>
<b>LEGAL SERVICES</b>				
2013	2	16,903	83,766	100,670
2014	3	8,519	60,981	69,500
<b>Total</b>	<b>5</b>	<b>25,422</b>	<b>144,747</b>	<b>170,170</b>

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

Corporate Finance, Enterprise 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, 2014

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

Calendar Year	Total No. of all Trans. Claims	No. of Icy Sidewalk Slip & Fall Claims	% of Total	Icy Sidewalk Slip & Fall Claims Resolved			
				Average Claim Value (\$)	Denied	Paid	% of Total Denied
2010	1,388	381	27	10,108	201	100	66
2011	2,073	447	22	6,360	204	72	35
2012	1,043	295	28	3,925	120	35	77
2013	2,206	523	24	1,603	185	23	89
2014	3,889	561	14	788	112	8	93

- \* **Paid may include** a combination of 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.
- \* **Denied** slip & fall claims caused by ice and snow have not demonstrated the City's gross negligence or a complete disregard for its maintenance obligations.

**Table 7  
Transportation Services Division  
Pothole Claims**

Calendar Year	Total No. of all Trans. claims	No. of Pothole Claims	% of Total	Pothole Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Denied	Paid	% of Total Denied
2010	1,388	267	19	1,042	241	25	91
2011	2,073	887	43	743	657	221	75
2012	1,042	237	23	720	145	87	63
2013	2,206	852	39	746	549	274	67
2014	3,888	2,376	61	572	952	1,008	49

- \* **Paid may include** a combination of 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.
- \* **Denied** pothole claims must demonstrate the City's negligence. The table above does not include claims for bodily injury.

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

Tables 8 and 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, 2014.

**Table 8  
Toronto Water  
Sewer Claims**

Calendar Year	Total No. of Toronto Water Claims	No. of Sewer Claims	% of Total	Sewer Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Denied	Paid	% of Total Denied
2010	771	527	68	6,253	474	39	92
2011	793	428	54	6,351	339	68	83
2012	931	655	70	5,458	555	77	88
2013	6,630	5,822	88	6,186	1,037	59	95
2014	682	320	47	3,060	155	13	92

- \* **Paid may include** a combination of 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.
- \* **Denied** sewer claims must demonstrate that Toronto Water's operations were negligent. Sewer back-ups arising from system discharge due to severe rain storms does not constitute negligence

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

Calendar Year	Total No. of all Parks, Forestry & Recreation Claims	No. of Forestry Claims	% of Total	<i>Forestry Claims Resolved (Property Damage)</i>			
				Average Claim Value (\$)	Denied	Paid	% of Total Denied
2010	431	300	70	1,945	241	55	81
2011	512	377	74	2,496	281	89	76
2012	531	399	75	2,135	259	128	67
2013	987	802	81	2,011	596	140	81
2014	299	160	54	971	78	13	86

- \* **Paid may include** a combination of 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.
- \* **Denied** forestry claims must demonstrate the City's negligence. If there are no prior visible signs of decay or if limb failure occurs due to a severe windstorm, this does not constitute negligence.

**Schedule "C"**

Auto claims with a loss date between January 1, 2010-December 31, 2014, sorted by City Divisions and insured Boards and Corporations and year.

**CLUSTER "A"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT SERVICES</b>				
2010	2	14,866	0	14,866
<b>Total</b>	<b>2</b>	<b>14,866</b>	<b>0</b>	<b>14,866</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2010	1	1,802	0	1,802
2012	1	458	0	458
2013	1	4,137	0	4,137
2014	1	3,703	0	3,703
<b>Total</b>	<b>4</b>	<b>10,100</b>	<b>0</b>	<b>10,100</b>
<b>TORONTO PARAMEDIC SERVICES</b>				
2010	132	315,988	112,153	428,141
2011	184	437,027	414,279	851,306
2012	168	233,402	199,487	432,889
2013	105	134,830	114,382	249,212
2014	91	107,024	49,559	156,584
<b>Total</b>	<b>680</b>	<b>1,228,271</b>	<b>889,860</b>	<b>2,118,131</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2010	107	343,526	0	343,526
2011	108	349,085	1,061	350,146
2012	114	337,456	3,059	340,515
2013	143	905,579	364,769	1,270,348
2014	103	248,029	103,285	351,315
<b>Total</b>	<b>575</b>	<b>2,183,674</b>	<b>472,174</b>	<b>2,655,848</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2012	1	77	0	77
2013	1	5,767	0	5,767
2014	1	5,459	0	5,459
<b>Total</b>	<b>3</b>	<b>11,303</b>	<b>0</b>	<b>11,303</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2010	6	15,535	0	15,535
2011	6	13,851	0	13,851
2012	2	1,692	0	1,692
2013	3	8,723	0	8,723
2014	3	19,688	0	19,688
<b>Total</b>	<b>20</b>	<b>59,489</b>	<b>0</b>	<b>59,489</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2010	5	269,829	781,637	1,051,466
2011	12	15,056	28,981	44,037
2012	1	9,795	0	9,795
2013	2	200	0	200
2014	9	17,959	9,925	27,884
<b>Total</b>	<b>29</b>	<b>312,839</b>	<b>820,543</b>	<b>1,133,382</b>
<b>FIRE SERVICES</b>				
2010	61	240,220	0	240,220
2011	85	272,825	126,002	398,826
2012	81	397,012	162,743	559,755
2013	67	442,380	7,396	449,776
2014	49	116,583	34,625	151,209
<b>Total</b>	<b>343</b>	<b>1,469,020</b>	<b>330,766</b>	<b>1,799,785</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2010	16	42,108	0	42,108
2011	26	76,501	148,407	224,908
2012	23	52,211	209	52,420
2013	11	40,125	200	40,325
2014	14	43,402	19,297	62,700
<b>Total</b>	<b>90</b>	<b>254,348</b>	<b>168,113</b>	<b>422,460</b>
<b>CITY PLANNING</b>				
2010	1	188	0	188
<b>Total</b>	<b>1</b>	<b>188</b>	<b>0</b>	<b>188</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2011	1	5,836	0	5,836
2014	1	8,255	0	8,255
<b>Total</b>	<b>2</b>	<b>14,091</b>	<b>0</b>	<b>14,091</b>
<b>SOLID WASTE MANAGEMENT</b>				
2010	196	1,036,221	210,662	1,246,883
2011	234	1,182,860	948,113	2,130,972
2012	173	323,918	366,012	689,930
2013	185	638,580	1,175,137	1,813,717
2014	162	210,673	233,281	443,953
<b>Total</b>	<b>950</b>	<b>3,392,252</b>	<b>2,933,204</b>	<b>6,325,456</b>
<b>TORONTO BUILDING</b>				
2012	2	501	0	501
2013	1	8,007	100	8,107
<b>Total</b>	<b>3</b>	<b>8,507</b>	<b>100</b>	<b>8,607</b>



<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>TRANSPORTATION SERVICES</b>				
2010	157	408,545	163,492	572,037
2011	248	2,333,986	519,315	2,853,300
2012	126	267,969	305,369	573,337
2013	104	279,809	449,529	729,337
2014	117	164,696	339,274	503,970
<b>Total</b>	<b>752</b>	<b>3,455,004</b>	<b>1,776,978</b>	<b>5,231,982</b>
<b>TORONTO WATER</b>				
2010	59	634,752	65,379	700,132
2011	52	224,015	195,781	419,796
2012	47	218,949	128,562	347,511
2013	64	414,012	2,979	416,991
2014	64	200,473	60,417	260,890
<b>Total</b>	<b>286</b>	<b>1,692,201</b>	<b>453,118</b>	<b>2,145,320</b>
<b>CLUSTER "C"</b>				
<b>OFFICE OF THE CHIEF FINANCIAL OFFICER</b>				
2010	2	16,564	67,850	84,414
2011	1	2,842	0	2,842
2012	1	2,227	0	2,227
2013	2	8,599	754	9,352
<b>Total</b>	<b>6</b>	<b>30,232</b>	<b>68,604</b>	<b>98,835</b>
<b>FLEET SERVICES</b>				
2010	1	1,337	0	1,337
2011	72	182,258	387	182,645
2012	13	188,036	746	188,782
2013	13	49,934	65,271	115,205
2014	13	16,661	139,547	156,208
<b>Total</b>	<b>112</b>	<b>438,225</b>	<b>205,951</b>	<b>644,176</b>
<b>FACILITIES MANAGEMENT</b>				
2010	9	14,185	0	14,185
2011	11	23,481	0	23,481
2012	16	48,028	78,614	126,641
2013	18	53,687	4,587	58,273
2014	5	44,841	2,200	47,041
<b>Total</b>	<b>59</b>	<b>184,221</b>	<b>85,400</b>	<b>269,621</b>
<b>OFFICE OF THE TREASURER</b>				
2010	3	4,120	0	4,120
2011	4	9,469	0	9,469
2014	1	100	0	100
<b>Total</b>	<b>8</b>	<b>13,689</b>	<b>0</b>	<b>13,689</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CITY MANAGER</b>				
<b>HUMAN RESOURCES</b>				
2013	1	462	0	462
<b>Total</b>	<b>1</b>	<b>462</b>	<b>0</b>	<b>462</b>
<b>"AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS"</b>				
<b>EXHIBITION PLACE</b>				
2010	2	3,537	0	3,537
2011	4	108,885	157,721	266,606
2012	4	7,319	0	7,319
<b>Total</b>	<b>10</b>	<b>119,741</b>	<b>157,721</b>	<b>277,462</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2010	982	2,583,379	297,834	2,881,213
2011	844	2,731,516	2,330,159	5,061,675
2012	857	2,256,447	1,385,848	3,645,058
2013	787	1,890,539	345,333	2,235,874
2014	715	1,317,638	571,505	1,889,143
<b>Total</b>	<b>4,185</b>	<b>10,779,520</b>	<b>4,933,442</b>	<b>15,712,962</b>
<b>TORONTO ZOO</b>				
2010	8	10,310	0	10,310
2011	14	19,510	0	19,510
2012	16	21,788	1,831	23,619
2013	13	16,509	4,507	21,016
2014	7	10,983	2,343	13,326
<b>Total</b>	<b>58</b>	<b>79,101</b>	<b>8,681</b>	<b>87,783</b>
<b>BOARD OF HEALTH</b>				
2010	2	1,929	0	1,929
2011	2	4,592	0	4,592
2012	1	1,763	0	1,763
2013	4	20,605	241	20,847
2014	2	13,846	0	13,846
<b>Total</b>	<b>11</b>	<b>42,735</b>	<b>241</b>	<b>42,976</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2010	4	360	0	360
2011	10	56,860	0	56,860
2012	12	41,327	322,026	363,352
2013	7	54,581	400	54,981
2014	8	68,155	1,100	69,255
<b>Total</b>	<b>41</b>	<b>221,283</b>	<b>323,526</b>	<b>544,808</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>TORONTO COMMUNITY HOUSING CORPORATION</b>				
2012	1	2,709	100	2,809
2013	13	43,769	511	44,280
2014	10	11,673	37,823	49,497
<b>Total</b>	<b>24</b>	<b>58,151</b>	<b>38,435</b>	<b>96,586</b>
<b>TORONTO TRANSIT COMMISSION</b>				
2012	1	100	0	100
<b>Total</b>	<b>1</b>	<b>100</b>	<b>0</b>	<b>100</b>
<b>"COUNCIL / ACCOUNTABILITY OFFICES"</b>				
<b>CITY CLERK'S OFFICE</b>				
2010	1	3,848	0	3,848
2011	8	11,727	0	11,727
2012	4	1,543	0	1,543
2013	2	3,976	0	3,976
2014	1	0	1,896	1,896
<b>Total</b>	<b>16</b>	<b>21,094</b>	<b>1,896</b>	<b>22,990</b>
<b>MAYOR / COUNCILLORS</b>				
2010	1	4,237	0	4,237
2011	1	6,297	0	6,297
<b>Total</b>	<b>2</b>	<b>10,534</b>	<b>0</b>	<b>10,534</b>

**Schedule "D"**

Property claims with a loss date between January 1, 2010-December 31, 2014, sorted by City Divisions and insured Boards and Corporations and loss year.

**CLUSTER "A"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT SERVICES</b>				
2012	1	996	0	996
<b>Total</b>	<b>1</b>	<b>996</b>	<b>0</b>	<b>996</b>
<b>CHILDREN'S SERVICES</b>				
2010	4	50,252	0	50,252
2012	4	98,520	261,678	360,197
2013	4	22,069	0	22,069
2014	1	68	4,157	4,225
<b>Total</b>	<b>13</b>	<b>170,909</b>	<b>265,834</b>	<b>436,743</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2010	3	98,853	1,298	100,150
2011	2	4,611	0	4,611
2012	5	60,194	64,567	124,761
2013	5	107,474	515,105	622,580
2014	6	66,973	628,278	695,251
<b>Total</b>	<b>21</b>	<b>338,106</b>	<b>1,209,247</b>	<b>1,547,353</b>
<b>TORONTO PARAMEDIC SERVICES</b>				
2010	2	4,794	0	4,794
2011	2	4,788	0	4,788
2012	8	392,972	0	392,972
2013	3	100,054	0	100,054
2014	5	310,417	56,843	367,259
<b>Total</b>	<b>20</b>	<b>813,025</b>	<b>56,843</b>	<b>869,868</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2010	21	1,694,962	0	1,694,962
2011	29	274,012	102,602	376,614
2012	32	380,649	1,667	382,316
2013	49	5,468,177	4,717,600	10,185,777
2014	30	478,142	1,373,955	1,852,096
<b>Total</b>	<b>161</b>	<b>8,295,942</b>	<b>6,195,824</b>	<b>14,491,765</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2012	2	1,100	0	1,100
2013	1	0	615	615
2014	2	685	1,225	1,910
<b>Total</b>	<b>5</b>	<b>1,785</b>	<b>1,840</b>	<b>3,625</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2011	1	728	0	728
2012	2	2,281	0	2,281
2013	10	20,172	28,858	49,030
2014	1	0	788	788
<b>Total</b>	<b>14</b>	<b>23,182</b>	<b>29,646</b>	<b>52,828</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2010	5	83,178	0	83,178
2011	7	16,696	0	16,696
2012	6	7,228	63,381	70,609
2013	1	68	1,225	1,293
2014	4	177,825	2,788	180,613
<b>Total</b>	<b>23</b>	<b>284,994</b>	<b>67,394</b>	<b>352,389</b>
<b>LONG-TERM CARE HOMES &amp; SERVICES</b>				
2010	4	48,131	0	48,131
2012	5	32,776	0	32,776
2013	2	62,970	3,841	66,811
2014	2	1,852	72,148	74,000
<b>Total</b>	<b>13</b>	<b>145,729</b>	<b>75,989</b>	<b>221,718</b>
<b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2010	3	8,259	0	8,259
2011	1	39,820	0	39,820
2013	3	8,416	0	8,416
2014	1	0	1,225	1,225
<b>Total</b>	<b>8</b>	<b>56,496</b>	<b>1,225</b>	<b>57,721</b>
<b>FIRE SERVICES</b>				
2010	6	51,219	0	51,219
2011	11	38,654	653	39,307
2012	8	100,316	10,662	110,978
2013	9	67,953	60,853	128,806
2014	4	0	17,470	17,470
<b>Total</b>	<b>38</b>	<b>258,142</b>	<b>89,638</b>	<b>347,780</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2010	1	1,981	1,011	2,992
2011	2	4,323	0	4,323
2012	1	1,594	0	1,594
2013	2	139,350	97,080	236,430
<b>Total</b>	<b>6</b>	<b>147,247</b>	<b>98,091</b>	<b>245,339</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>CITY PLANNING</b>				
2011	1	780	0	780
2013	1	1,532	0	1,532
2014	1	1,350	0	1,350
<b>Total</b>	<b>3</b>	<b>3,663</b>	<b>0</b>	<b>3,663</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2012	2	275	0	275
<b>Total</b>	<b>2</b>	<b>275</b>	<b>0</b>	<b>275</b>
<b>SOLID WASTE MANAGEMENT</b>				
2010	9	12,830	0	12,830
2011	13	37,097	0	37,097
2013	3	2,157	0	2,157
2014	4	29,972	36	30,007
<b>Total</b>	<b>29</b>	<b>82,055</b>	<b>36</b>	<b>82,091</b>
<b>TORONTO BUILDING</b>				
2010	2	280	0	280
2011	5	21,156	0	21,156
2014	1	1,338	36,162	37,500
<b>Total</b>	<b>8</b>	<b>22,774</b>	<b>36,162</b>	<b>58,936</b>
<b>TRANSPORTATION SERVICES</b>				
2010	6	26,506	0	26,506
2011	14	61,678	0	61,678
2012	15	101,553	629	102,181
2013	2	639	0	639
2014	4	499,004	48,700	547,704
<b>Total</b>	<b>41</b>	<b>689,380</b>	<b>49,329</b>	<b>738,709</b>
<b>TORONTO WATER</b>				
2010	11	860,997	152,407	1,013,404
2011	15	1,101,453	10,918	1,112,371
2012	12	1,241,088	24,286	1,265,375
2013	23	582,862	623,582	1,206,444
2014	3	2,152	53,054	55,206
<b>Total</b>	<b>64</b>	<b>3,788,553</b>	<b>864,247</b>	<b>4,652,799</b>
<b>CLUSTER "C"</b>				
<b>OFFICE OF THE CHIEF FINANCIAL OFFICER</b>				
2014	1	833	26,667	27,500
<b>Total</b>	<b>1</b>	<b>833</b>	<b>26,667</b>	<b>27,500</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FLEET SERVICES</b>				
2010	4	1,171	0	1,171
2011	1	301	0	301
2012	1	413,117	193,121	606,238
2013	1	6,740	0	6,740
2014	1	0	1,276	1,276
<b>Total</b>	<b>8</b>	<b>421,329</b>	<b>194,397</b>	<b>615,726</b>
<b>FACILITIES MANAGEMENT</b>				
2010	29	3,559,589	572,059	4,131,648
2011	19	533,234	0	533,234
2012	18	829,979	239,860	1,069,839
2013	28	1,208,221	1,156,162	2,364,382
2014	20	1,950,234	2,426,829	4,377,063
<b>Total</b>	<b>114</b>	<b>8,081,256</b>	<b>4,394,910</b>	<b>12,476,165</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2010	1	192	0	192
<b>Total</b>	<b>1</b>	<b>192</b>	<b>0</b>	<b>192</b>
<b>OFFICE OF THE TREASURER</b>				
2010	1	140	0	140
<b>Total</b>	<b>1</b>	<b>140</b>	<b>0</b>	<b>140</b>
<b>CITY MANAGER</b>				
<b>HUMAN RESOURCES</b>				
2011	1	513	0	513
2012	1	1,508	0	1,508
<b>Total</b>	<b>2</b>	<b>2,021</b>	<b>0</b>	<b>2,021</b>
<b>"AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS"</b>				
<b>TORONTO CENTRE FOR THE ARTS</b>				
2012	1	97,482	4,957	102,439
<b>Total</b>	<b>1</b>	<b>97,482</b>	<b>4,957</b>	<b>102,439</b>
<b>EXHIBITION PLACE</b>				
2010	13	37,919	0	37,919
2011	12	40,098	0	40,098
2012	10	52,660	0	52,660
2013	8	70,447	263,198	333,645
2014	6	293	84,770	85,063
<b>Total</b>	<b>49</b>	<b>201,416</b>	<b>347,968</b>	<b>549,385</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>SONY CENTRE</b>				
2011	1	438	0	438
2013	1	8,646	1,489	10,135
<b>Total</b>	<b>2</b>	<b>9,084</b>	<b>1,489</b>	<b>10,573</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2010	11	70,782	167	70,950
2011	1	3,701	0	3,701
2012	3	9,167	625	9,792
2013	15	54,832	71,886	126,719
2014	3	65,360	2,270	67,630
<b>Total</b>	<b>33</b>	<b>203,842</b>	<b>74,949</b>	<b>278,791</b>
<b>TORONTO ZOO</b>				
2010	3	48,241	0	48,241
2011	9	12,749	9,000	21,749
2012	5	24,879	0	24,879
2013	5	3,524	2,526	6,050
2014	2	8,908	12,635	21,543
<b>Total</b>	<b>24</b>	<b>98,301</b>	<b>24,161</b>	<b>122,462</b>
<b>BOARD OF HEALTH</b>				
2010	4	612	0	612
2011	3	1,649	0	1,649
2012	2	270	0	270
2013	3	4,938	0	4,938
2014	1	0	614	614
<b>Total</b>	<b>13</b>	<b>7,469</b>	<b>614</b>	<b>8,083</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2010	10	9,828	0	9,828
2011	19	64,032	55,466	119,497
2012	14	289,349	40,105	329,454
2013	40	1,152,818	840,637	1,993,455
2014	21	1,795,283	800,692	2,595,975
<b>Total</b>	<b>104</b>	<b>3,311,310</b>	<b>1,736,899</b>	<b>5,048,209</b>
<b>TORONTO COMMUNITY HOUSING CORPORATION</b>				
2013	1	0	1,135	1,135
<b>Total</b>	<b>1</b>	<b>0</b>	<b>1,135</b>	<b>1,135</b>
<b>TORONTO PARKING AUTHORITY</b>				
2014	1	0	8,101	8,101
<b>Total</b>	<b>1</b>	<b>0</b>	<b>8,101</b>	<b>8,101</b>



<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>"COUNCIL / ACCOUNTABILITY OFFICES"</b>				
<b>CITY CLERK'S OFFICE</b>				
2010	1	140	0	140
2011	2	845	0	845
2012	2	1,348	0	1,348
2014	1	0	790	790
<b>Total</b>	<b>6</b>	<b>2,333</b>	<b>790</b>	<b>3,124</b>
<b>MAYOR / COUNCILLORS</b>				
2010	1	423	0	423
2011	4	1,952	0	1,952
2013	1	1,050	0	1,050
2014	1	0	854	854
<b>Total</b>	<b>7</b>	<b>3,424</b>	<b>854</b>	<b>4,278</b>