

**INSURANCE CLAIMS INFORMATION – January 1, 2012 to December 31, 2016**  
**Information Disclosure Date: June 1, 2017**

**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, 2012–December 31, 2016. All the values presented in this report are as of December 31, 2016, 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, 2012 – December 31, 2016.

**Table 1**  
**CGL, Auto & Property Insurance Claims Combined**  
**2012 - 2016**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2012	4,732	25,082,324	19,263,865	44,346,190
2013	12,076	37,506,397	39,694,876	77,201,273
2014	7,421	27,514,287	47,892,667	75,406,954
2015	5,197	15,846,353	31,028,308	46,874,661
2016	<u>4,363</u>	<u>11,439,410</u>	<u>37,274,108</u>	<u>48,713,518</u>
<b>Total</b>	<b>33,789</b>	<b>117,388,771</b>	<b>175,153,824</b>	<b>292,542,596</b>

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 1, 2012–December 31, 2016.

**Table 2**  
**CGL, Auto & Property Insurance Claims Sorted**  
**2012 - 2016**

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
CGL	25,154	52,147,742	144,762,031	196,909,775
Auto	7,715	26,569,307	15,036,139	41,605,446
Property	<u>920</u>	<u>38,671,722</u>	<u>15,355,653</u>	<u>54,027,375</u>
<b>Total</b>	<b>33,789</b>	<b>117,388,771</b>	<b>175,153,824</b>	<b>292,542,596</b>

*Note: The 2017 Claims Disclosure Report includes data for automobile incidents with \$0 paid.*

### 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. Third Party liability claims can take time as an investigation will be conducted by the City's adjusters to determine if the City was negligent.

Table 3 outlines all City of Toronto CGL claims with a loss date between January 1, 2012-December 31, 2016, sorted by year.

**Table 3**  
**CGL Insurance Claims Sorted by Year**  
**2012 - 2016**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2012	2,892	14,931,243	17,056,261	31,987,505
2013	10,288	18,043,972	36,296,445	54,340,419
2014	5,628	12,719,117	41,596,201	54,315,318
2015	3,447	4,932,863	25,026,685	29,959,548
2016	<u>2,899</u>	<u>1,520,546</u>	<u>24,786,439</u>	<u>26,306,985</u>
	<b>25,154</b>	<b>52,147,742</b>	<b>144,762,031</b>	<b>196,909,775</b>

*Note: increased claim volumes in 2013 directly related to July rainstorm and December ice storm.*

Insurance & Risk Management continues to work with the City Divisions, 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, 2012-December 31, 2016.

**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, 2012-December 31, 2016 sorted by year.

**Table 4  
Auto Insurance Claims Sorted by  
2012 - 2016**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2012	1,678	5,764,083	2,074,324	7,838,406
2013	1,571	6,595,416	2,538,934	9,134,350
2014	1,632	4,920,759	4,881,812	9,802,571
2015	1,525	5,379,176	3,206,094	8,585,270
2016	<u>1,309</u>	<u>3,909,873</u>	<u>2,334,975</u>	<u>6,244,849</u>
	<b>7,715</b>	<b>26,569,307</b>	<b>15,036,139</b>	<b>41,605,446</b>

For a complete listing of Auto claims sorted by City Divisions and insured Boards and Corporations between January 1, 2012–December 31, 2016 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, 2012–December 31, 2016 sorted by year.

**Table 5  
Property Insurance Claims Sorted by Year  
2012 - 2016**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2012	162	4,386,998	133,282	4,520,280
2013	217	12,867,009	859,496	13,726,505
2014	161	9,874,411	1,414,653	11,289,064
2015	225	5,534,314	2,795,528	8,329,842
2016	<u>155</u>	<u>6,008,990</u>	<u>10,152,694</u>	<u>16,161,684</u>
	<b>920</b>	<b>38,671,722</b>	<b>15,355,653</b>	<b>54,027,375</b>

For a complete listing of Property claims sorted by City Divisions, insured Boards and Corporations, between January 1, 2012–December 31, 2016, 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 Reserve</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>Total Value</b>	Total claims value by combining the Paid and Outstanding Reserve amounts.

**Schedule "B"**

CGL claims with a loss date between January 1, 2012 - December 31, 2016, sorted by City Divisions, 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 incurred the loss.

**CLUSTER "A"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>COURT SERVICES</b>				
2012	6	36,451	0	36,451
2013	6	26,259	164,722	190,981
2014	3	26,916	0	26,916
2015	1	402	0	402
<b>Total</b>	<b>16</b>	<b>90,028</b>	<b>164,722</b>	<b>254,750</b>
<b>CHILDREN'S SERVICES</b>				
2012	4	92,576	0	92,576
2014	2	14,045	42,052	56,097
2015	2	18,764	0	18,764
<b>Total</b>	<b>8</b>	<b>125,385</b>	<b>42,052</b>	<b>167,437</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2012	5	40,926	77,532	118,458
2013	5	71,044	66,632	137,676
2014	2	1,537	0	1,537
2015	3	1,319	50,000	51,319
2016	1	281	0	281
<b>Total</b>	<b>16</b>	<b>115,107</b>	<b>194,164</b>	<b>309,271</b>
<b>TORONTO PARAMEDIC SERVICES</b>				
2012	3	75,440	76,816	152,256
2013	14	90,357	226,493	316,850
2014	6	3,860	0	3,860
2015	13	25,883	55,011	80,893
2016	5	6,133	57,373	63,506
<b>Total</b>	<b>41</b>	<b>201,673</b>	<b>415,692</b>	<b>617,365</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2012	536	2,001,320	1,886,358	3,887,678
2013	993	2,249,281	3,159,653	5,408,934
2014	340	751,824	1,770,634	2,522,458
2015	404	506,354	1,993,123	2,499,477
2016	399	214,133	2,293,424	2,507,557
<b>Total</b>	<b>2,672</b>	<b>5,722,912</b>	<b>11,103,193</b>	<b>16,826,105</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2012	5	86,936	75,332	162,267
2013	5	61,890	53,237	115,127
2014	8	50,356	159,299	209,655
2015	6	53,862	117,220	171,082
2016	3	13,635	141,365	155,000
<b>Total</b>	<b>27</b>	<b>266,679</b>	<b>546,453</b>	<b>813,131</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2012	2	15,878	0	15,878
2013	13	112,539	187,423	299,962
2014	7	85,257	104,937	190,194
2015	8	44,495	194,368	238,863
2016	4	23,120	186,880	210,000
<b>Total</b>	<b>34</b>	<b>281,288</b>	<b>673,609</b>	<b>954,897</b>
<b>LONG TERM CARE HOMES &amp; SERVICES</b>				
2012	5	16,289	111,755	128,043
2013	5	83,519	305,512	389,031
2014	9	129,266	583,698	712,965
2015	2	42,628	52,668	95,296
2016	3	3,024	29,539	32,563
<b>Total</b>	<b>24</b>	<b>274,726</b>	<b>1,083,171</b>	<b>1,357,897</b>
<b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2012	72	239,604	350,442	590,047
2013	79	305,552	673,967	979,519
2014	138	133,908	723,220	857,128
2015	46	20,722	47,997	68,719
2016	113	27,166	119,050	146,216
<b>Total</b>	<b>448</b>	<b>726,953</b>	<b>1,914,677</b>	<b>2,641,630</b>
<b>FIRE SERVICES</b>				
2012	19	33,619	288,412	322,030
2013	19	55,950	124,773	180,723
2014	16	76,908	481,478	558,386
2015	12	15,316	50,434	65,750
2016	5	4,025	3,772	7,797
<b>Total</b>	<b>71</b>	<b>185,818</b>	<b>948,869</b>	<b>1,134,686</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2012	8	19,215	0	19,215
2013	17	164,921	561,308	726,229
2014	14	117,080	783,594	900,674
2015	14	102,470	400,248	502,718
2016	11	30,400	332,700	363,099
<b>Total</b>	<b>64</b>	<b>434,085</b>	<b>2,077,850</b>	<b>2,511,935</b>
<b>CITY PLANNING</b>				
2013	1	2,581	29,059	31,640
<b>Total</b>	<b>1</b>	<b>2,581</b>	<b>29,059</b>	<b>31,640</b>
<b>SOLID WASTE MANAGEMENT</b>				
2012	47	22,014	0	22,014
2013	16	53,597	109,368	162,965
2014	50	103,429	276,788	380,217
2015	70	98,797	53,962	152,759
2016	52	30,458	109,993	140,451
<b>Total</b>	<b>235</b>	<b>308,295</b>	<b>550,111</b>	<b>858,406</b>
<b>TORONTO BUILDING</b>				
2012	3	29,560	51,634	81,194
2013	8	37,124	154,371	191,495
2014	5	69,396	165,630	235,027
2015	8	37,891	145,612	183,503
2016	7	1,490	205,010	206,500
<b>Total</b>	<b>31</b>	<b>175,461</b>	<b>722,258</b>	<b>897,719</b>
<b>TRANSPORTATION SERVICES</b>				
2012	1,036	7,412,180	8,757,731	16,169,911
2013	2,217	9,255,818	22,208,858	31,464,676
2014	3,982	8,022,390	30,198,729	38,221,119
2015	2,040	2,653,169	16,869,713	19,522,882
2016	1,714	848,811	16,944,180	17,792,991
<b>Total</b>	<b>10,989</b>	<b>28,192,368</b>	<b>94,979,211</b>	<b>123,171,579</b>
<b>TORONTO WATER</b>				
2012	934	1,658,559	1,318,572	2,977,131
2013	6,663	2,391,876	2,741,696	5,133,572
2014	857	1,818,669	1,933,549	3,752,218
2015	667	813,185	1,710,395	2,523,579
2016	422	187,413	981,621	1,169,033
<b>Total</b>	<b>9,543</b>	<b>6,869,701</b>	<b>8,685,833</b>	<b>15,555,534</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>CLUSTER "C"</b>				
<b>311 TORONTO</b>				
2013	1	225	0	225
2014	2	1,458	0	1,458
<b>Total</b>	<b>3</b>	<b>1,683</b>	<b>0</b>	<b>1,683</b>
<b>FLEET SERVICES</b>				
2013	1	100	0	100
<b>Total</b>	<b>1</b>	<b>100</b>	<b>0</b>	<b>100</b>
<b>FACILITIES MANAGEMENT</b>				
2012	35	436,883	997,382	1,434,266
2013	23	78,084	340,956	419,039
2014	24	37,191	285,841	323,032
2015	42	90,063	705,971	796,034
2016	27	12,203	519,618	531,821
<b>Total</b>	<b>151</b>	<b>654,425</b>	<b>2,849,768</b>	<b>3,504,193</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2013	1	45,028	0	45,028
2014	1	17,743	0	17,743
<b>Total</b>	<b>2</b>	<b>62,771</b>	<b>0</b>	<b>62,771</b>
<b>REVENUE SERVICES</b>				
2013	2	16,421	0	16,421
<b>Total</b>	<b>2</b>	<b>16,421</b>	<b>0</b>	<b>16,421</b>
<b>CORPORATE SECURITY</b>				
2013	1	29,909	87,592	117,500
<b>Total</b>	<b>1</b>	<b>29,909</b>	<b>87,592</b>	<b>117,500</b>
<b>CITY MANAGER</b>				
<b>HUMAN RESOURCES</b>				
2013	3	39,151	0	39,151
<b>Total</b>	<b>3</b>	<b>39,151</b>	<b>0</b>	<b>39,151</b>
<b>AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS</b>				
<b>EXHIBITION PLACE</b>				
2012	24	108,937	226,400	335,338
2013	16	121,879	411,049	532,928
2014	20	114,881	461,622	576,503
2015	7	9,200	115,063	124,263
2016	14	8,233	342,135	350,368
<b>Total</b>	<b>81</b>	<b>363,130</b>	<b>1,556,269</b>	<b>1,919,399</b>



<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>SONY CENTRE</b>				
2013	1	1,661	0	1,661
2014	1	451	0	451
<b>Total</b>	<b>2</b>	<b>2,111</b>	<b>0</b>	<b>2,111</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2012	130	2,395,783	2,490,430	4,886,213
2013	142	2,292,998	4,104,331	6,397,329
2014	89	896,743	2,826,193	3,722,936
2015	59	333,113	1,987,764	2,320,877
2016	38	61,633	1,679,223	1,740,856
<b>Total</b>	<b>458</b>	<b>5,980,270</b>	<b>13,087,941</b>	<b>19,068,211</b>
<b>TORONTO ZOO</b>				
2012	4	25,963	86,189	112,152
2013	3	209,275	138,056	347,330
2014	3	1,940	57,060	59,000
2015	2	5,792	129,109	134,901
2016	3	1,578	86,922	88,500
<b>Total</b>	<b>15</b>	<b>244,548</b>	<b>497,335</b>	<b>741,883</b>
<b>BUSINESS IMPROVEMENT AREAS</b>				
2012	1	37,944	0	37,944
2016	1	0	1,225	1,225
<b>Total</b>	<b>2</b>	<b>37,944</b>	<b>1,225</b>	<b>39,169</b>
<b>BOARD OF HEALTH</b>				
2012	2	25,421	120,347	145,768
2013	2	8,052	0	8,052
2014	5	112,452	166,900	279,353
2015	3	23,476	63,253	86,729
2016	2	14,195	74,356	88,551
<b>Total</b>	<b>14</b>	<b>183,596</b>	<b>424,856</b>	<b>608,452</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2012	3	89,134	79,049	168,183
2013	7	12,421	75,920	88,341
2014	7	25,285	350,815	376,100
2015	3	2,126	28,040	30,166
2016	4	1,511	53,351	54,862
<b>Total</b>	<b>24</b>	<b>130,476</b>	<b>587,175</b>	<b>717,652</b>
<b>ROSEDALE MOORE PARK ASSOCIATION</b>				
2014	1	52,390	26,726	79,116
<b>Total</b>	<b>1</b>	<b>52,390</b>	<b>26,726</b>	<b>79,116</b>
<b>TORONTO PORT LANDS CORPORATION</b>				
2012	1	17,619	61,881	79,500
2014	1	225	0	225
2016	4	1,950	58,931	60,882
<b>Total</b>	<b>6</b>	<b>19,794</b>	<b>120,812</b>	<b>140,607</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>YONGE DUNDAS SQUARE</b>				
2016	3	2,881	158,775	161,656
<b>Total</b>	<b>3</b>	<b>2,881</b>	<b>158,775</b>	<b>161,656</b>
<b>COUNCIL / ACCOUNTABILITY OFFICES</b>				
<b>CITY CLERK'S OFFICE</b>				
2013	2	25,588	0	25,588
2014	3	8,734	0	8,734
2016	1	0	27,500	27,500
<b>Total</b>	<b>6</b>	<b>34,322</b>	<b>27,500</b>	<b>61,822</b>
<b>MAYOR / COUNCILLORS</b>				
2012	2	12,722	0	12,722
2013	2	4,966	0	4,966
2014	2	27,495	52,158	79,653
2015	3	28,898	128,602	157,500
2016	2	16,883	37,180	54,063
<b>Total</b>	<b>11</b>	<b>90,964</b>	<b>217,940</b>	<b>308,904</b>
<b>LEGAL SERVICES</b>				
2013	3	138,733	163,093	301,826
2014	3	8,531	11,899	20,430
<b>Total</b>	<b>6</b>	<b>147,264</b>	<b>174,992</b>	<b>322,256</b>
<b>OMBUDSPERSON</b>				
2013	1	45,440	29,560	75,000
<b>Total</b>	<b>1</b>	<b>45,440</b>	<b>29,560</b>	<b>75,000</b>

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

Insurance & Risk Management is committed to the routine disclosure of insurance claims 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, 2016.

**Paid may include** a combination of settlements, including damages, interest, also court ordered judgments and other expenses pertaining to the claims process.

**Denied** slip & fall claims, caused by ice and snow, and denied pothole claims have not demonstrated the City's gross negligence or a complete disregard for its maintenance obligations.

**Table 6  
Transportation Services Division  
Icy Sidewalk – Slip & Fall Claims  
2012 - 2016**

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 (\$)	Paid	Denied	% of Total Denied
2012	1,036	83	8	18,155	7	52	88
2013	2,217	365	16	17,443	33	173	84
2014	3,980	367	10	27,349	11	190	95
2015	2,043	149	7	6,715	6	52	90
2016	1,714	102	6	30,200	1	24	96

*Note: There are fewer icy sidewalk slip and fall claims in this year's report due to the narrowing of the cause parameters. The City is now able to more accurately identify icy sidewalk claims due to data system upgrades.*

**Table 7  
Transportation Services Division  
Pothole Claims  
2012 - 2016**

Calendar Year	Total No. of all Trans. claims	No. of Pothole Claims	% of Total	Pothole Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Paid	Denied	% of Total Denied
2012	1,036	265	26	718	88	165	65
2013	2,217	866	39	757	286	573	66
2014	3,980	2413	61	593	1,243	1,143	48
2015	2,043	866	42	721	338	518	61
2016	1,714	708	41	526	257	269	51

### 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, 2016.

**Paid may include** a combination of settlements, including damages, interest, also court ordered judgments and all expenses pertaining to the claims process.

**Denied** sewer claims have not demonstrated that Toronto Water's operations were negligent. Sewer back-ups arising from system discharge due to severe rain storms does not constitute negligence

**Denied** forestry claims have not demonstrated 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.

**Table 8  
Toronto Water  
Sewer Claims  
2012 - 2016**

Calendar Year	Total No. of Toronto Water Claims	No. of Sewer Claims	% of Total	Sewer Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Paid	Denied	% of Total Denied
2012	934	656	70	6,553	85	564	87
2013	6,663	5,857	88	7,273	86	5,767	99
2014	860	442	51	13,032	59	370	86
2015	663	267	40	4,788	49	196	80
2016	422	190	45	5,133	14	101	88

**Table 9  
Parks, Forestry & Recreation Division  
Forestry Claims  
2012 - 2016**

Calendar Year	Total No. of all Parks, Forestry & Recreation Claims	No. of Forestry Claims	% of Total	Forestry Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Paid	Denied	% of Total Denied
2012	536	398	74	2,365	136	260	66
2013	993	813	82	2,219	161	644	80
2014	340	188	55	2,518	41	147	78
2015	404	258	64	1,932	62	182	75
2016	399	254	64	1,783	37	117	76

### Schedule "C"

Auto claims with a loss date between January 1, 2012-December 31, 2016, sorted by City Divisions and insured Boards and Corporations and year.

#### CLUSTER "A"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2012	1	458	0	458
2013	1	4,137	0	4,137
2014	1	3,703	0	3,703
2015	2	10,631	0	10,631
<b>Total</b>	<b>5</b>	<b>18,929</b>	<b>0</b>	<b>18,929</b>
<b>TORONTO PARAMEDIC SERVICES</b>				
2012	172	441,470	0	441,470
2013	114	204,293	138,400	342,692
2014	134	162,399	28,608	191,007
2015	180	323,646	107,453	431,099
2016	153	314,809	160,370	475,179
<b>Total</b>	<b>753</b>	<b>1,446,616</b>	<b>434,831</b>	<b>1,881,447</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2012	117	345,171	0	345,171
2013	146	1,113,042	557,781	1,670,824
2014	118	420,206	11,264	431,469
2015	85	371,776	27,118	398,894
2016	75	219,968	67,458	287,425
<b>Total</b>	<b>541</b>	<b>2,470,163</b>	<b>663,620</b>	<b>3,133,783</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>				
2012	2	1,692	0	1,692
2013	3	8,723	0	8,723
2014	3	19,688	0	19,688
2015	3	3,925	0	3,925
2016	2	4,217	0	4,217
<b>Total</b>	<b>13</b>	<b>38,245</b>	<b>0</b>	<b>38,245</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2012	1	9,795	0	9,795
2013	2	200	0	200
2014	10	28,520	0	28,520
2015	3	10,131	0	10,131
2016	3	6,615	1,100	7,715
<b>Total</b>	<b>19</b>	<b>55,262</b>	<b>1,100</b>	<b>56,362</b>
<b>FIRE SERVICES</b>				
2012	82	422,979	126,431	549,410
2013	69	448,730	0	448,730
2014	55	178,071	28,798	206,869
2015	60	299,913	0	299,913
2016	64	380,992	275,163	656,155
<b>Total</b>	<b>330</b>	<b>1,730,685</b>	<b>430,392</b>	<b>2,161,077</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2012	23	52,411	0	52,411
2013	11	40,325	0	40,325
2014	17	68,900	0	68,900
2015	19	106,959	0	106,959
2016	16	51,508	5,537	57,045
<b>Total</b>	<b>86</b>	<b>320,103</b>	<b>5,537</b>	<b>325,640</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2013	1	462	0	462
2014	2	11,330	0	11,330
2015	1	4,316	0	4,316
<b>Total</b>	<b>4</b>	<b>16,107</b>	<b>0</b>	<b>16,107</b>
<b>SOLID WASTE MANAGEMENT</b>				
2012	178	480,818	219,631	700,450
2013	186	1,057,580	937,031	1,994,610
2014	186	517,224	79,991	597,215
2015	173	834,832	711,627	1,546,459
2016	161	426,209	594,168	1,020,377
<b>Total</b>	<b>884</b>	<b>3,316,663</b>	<b>2,542,448</b>	<b>5,859,111</b>
<b>TORONTO BUILDING</b>				
2012	2	501	0	501
2013	1	8,107	0	8,107
2015	2	4,307	0	4,307
<b>Total</b>	<b>5</b>	<b>12,914</b>	<b>0</b>	<b>12,914</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>TRANSPORTATION SERVICES</b>				
2012	123	254,523	198,443	452,966
2013	100	289,189	147,508	436,696
2014	120	665,287	1,162,765	1,828,051
2015	114	406,236	389,284	795,520
2016	63	136,208	239,246	375,454
<b>Total</b>	<b>520</b>	<b>1,751,442</b>	<b>2,137,246</b>	<b>3,888,688</b>
<b>TORONTO WATER</b>				
2012	48	243,734	154,305	398,038
2013	67	495,952	0	495,952
2014	78	350,394	1,512,868	1,863,262
2015	56	275,291	165,242	440,533
2016	83	270,878	262,387	533,265
<b>Total</b>	<b>332</b>	<b>1,636,247</b>	<b>2,094,802</b>	<b>3,731,050</b>
<b>CLUSTER "C"</b>				
<b>FLEET SERVICES</b>				
2012	13	188,036	0	188,036
2013	13	43,020	0	43,020
2014	14	11,820	0	11,820
2015	2	4,462	0	4,462
2016	4	5,318	10,700	16,018
<b>Total</b>	<b>46</b>	<b>252,655</b>	<b>10,700</b>	<b>263,355</b>
<b>FINANCIAL PLANNING</b>				
2015	1	2,986	0	2,986
<b>Total</b>	<b>1</b>	<b>2,986</b>	<b>0</b>	<b>2,986</b>
<b>FACILITIES MANAGEMENT</b>				
2012	16	175,765	0	175,765
2013	18	54,204	0	54,204
2014	8	58,059	0	58,059
2015	10	32,172	27,324	59,496
2016	14	64,897	119	65,016
<b>Total</b>	<b>66</b>	<b>385,097</b>	<b>27,442</b>	<b>412,540</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2015	1	1,048	0	1,048
<b>Total</b>	<b>1</b>	<b>1,048</b>	<b>0</b>	<b>1,048</b>
<b>PURCHASING &amp; MATERIALS MANAGEMENT</b>				
2013	1	1,111	0	1,111
2015	3	17,063	0	17,063
2016	1	10,000	100	10,100
<b>Total</b>	<b>5</b>	<b>28,174</b>	<b>100</b>	<b>28,274</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>REVENUE SERVICES</b>				
2014	1	100	0	100
<b>Total</b>	<b>1</b>	<b>100</b>	<b>0</b>	<b>100</b>
<b>CORPORATE SECURITY</b>				
2013	1	7,487	0	7,487
<b>Total</b>	<b>1</b>	<b>7,487</b>	<b>0</b>	<b>7,487</b>
<b>AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS</b>				
<b>EXHIBITION PLACE</b>				
2012	4	7,319	0	7,319
2014	3	6,325	0	6,325
2016	1	2,620	0	2,620
<b>Total</b>	<b>8</b>	<b>16,264</b>	<b>0</b>	<b>16,264</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2012	860	2,850,848	967,524	3,818,372
2013	795	2,620,807	661,150	3,281,957
2014	837	2,185,914	2,057,518	4,243,432
2015	762	2,509,336	1,740,083	4,249,419
2016	616	1,872,537	673,825	2,546,361
<b>Total</b>	<b>3,870</b>	<b>12,039,441</b>	<b>6,100,100</b>	<b>18,139,541</b>
<b>TORONTO ZOO</b>				
2012	16	21,788	0	21,788
2013	13	20,578	0	20,578
2014	11	22,264	0	22,264
2015	14	15,977	11,737	27,714
2016	8	6,367	5,965	12,332
<b>Total</b>	<b>62</b>	<b>86,974</b>	<b>17,703</b>	<b>104,676</b>
<b>BOARD OF HEALTH</b>				
2012	2	3,990	0	3,990
2013	4	20,605	0	20,605
2014	2	13,846	0	13,846
2015	1	4,366	0	4,366
2016	4	12,407	5,609	18,015
<b>Total</b>	<b>13</b>	<b>55,214</b>	<b>5,609</b>	<b>60,823</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2012	12	258,357	407,989	666,346
2013	9	103,303	97,065	200,368
2014	12	111,218	0	111,218
2015	5	16,453	26,226	42,679
2016	4	21,132	0	21,132
<b>Total</b>	<b>42</b>	<b>510,463</b>	<b>531,280</b>	<b>1,041,743</b>



<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>TORONTO PORT LANDS CORPORATION</b>				
2015	2	1,188	0	1,188
2016	1	4,453	0	4,453
<b>Total</b>	<b>3</b>	<b>5,640</b>	<b>0</b>	<b>5,640</b>
<b>COUNCIL / ACCOUNTABILITY OFFICES</b>				
<b>CITY CLERK'S OFFICE</b>				
2012	4	1,543	0	1,543
2013	2	3,976	0	3,976
2014	1	1,896	0	1,896
<b>Total</b>	<b>7</b>	<b>7,415</b>	<b>0</b>	<b>7,415</b>
<b>MAYOR / COUNCILLORS</b>				
2015	1	8,840	0	8,840
<b>Total</b>	<b>1</b>	<b>8,840</b>	<b>0</b>	<b>8,840</b>

### Schedule "D"

Property claims with a loss date between January 1, 2012-December 31, 2016, 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 Reserve</u>	<u>Total Value</u>
<b>COURT SERVICES</b>				
2016	1	458	0	458
<b>Total</b>	<b>1</b>	<b>458</b>	<b>0</b>	<b>458</b>
<b>CHILDREN'S SERVICES</b>				
2012	4	98,716	0	98,716
2013	4	22,069	0	22,069
2014	1	4,065	0	4,065
2016	1	0	857	857
<b>Total</b>	<b>10</b>	<b>124,850</b>	<b>857</b>	<b>125,707</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2012	5	72,688	0	72,688
2013	5	409,587	0	409,587
2014	9	1,000,523	63,641	1,064,165
2015	7	43,500	137,686	181,186
2016	2	8,665	103,108	111,773
<b>Total</b>	<b>28</b>	<b>1,534,963</b>	<b>304,435</b>	<b>1,839,398</b>
<b>TORONTO PARAMEDIC SERVICES</b>				
2012	8	616,283	0	616,283
2013	3	100,054	0	100,054
2014	6	317,843	0	317,843
2015	5	65,695	0	65,695
2016	4	6,728	6,505	13,233
<b>Total</b>	<b>26</b>	<b>1,106,604</b>	<b>6,505</b>	<b>1,113,108</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2012	32	365,743	0	365,743
2013	46	7,614,135	150,118	7,764,253
2014	37	2,134,386	195,516	2,329,902
2015	21	853,884	58,769	912,652
2016	30	849,196	1,980,354	2,829,550
<b>Total</b>	<b>166</b>	<b>11,817,344</b>	<b>2,384,757</b>	<b>14,202,101</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2012	2	1,100	0	1,100
2013	1	135	0	135
2014	2	1,666	0	1,666
2015	1	135	0	135
<b>Total</b>	<b>6</b>	<b>3,035</b>	<b>0</b>	<b>3,035</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2012	2	2,281	0	2,281
2013	10	343,671	0	343,671
2014	1	1,424	0	1,424
2015	2	2,606	51,383	53,989
2016	5	11,524	872	12,396
<b>Total</b>	<b>20</b>	<b>361,507</b>	<b>52,255</b>	<b>413,761</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2012	6	37,629	0	37,629
2013	1	1,209	0	1,209
2014	4	180,140	21,114	201,254
2015	2	14,937	15,802	30,739
2016	4	1,825	27,500	29,325
<b>Total</b>	<b>17</b>	<b>235,739</b>	<b>64,416</b>	<b>300,155</b>
<b>LONG TERM CARE HOMES &amp; SERVICES</b>				
2012	5	32,776	0	32,776
2013	2	73,855	0	73,855
2014	2	375,709	2,648	378,356
2015	4	246,557	13,928	260,485
2016	4	11,211	22,338	33,549
<b>Total</b>	<b>17</b>	<b>740,107</b>	<b>38,914</b>	<b>779,021</b>
<b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2013	3	8,416	0	8,416
2014	2	64,593	0	64,593
2015	2	27,590	0	27,590
2016	2	10,009	0	10,009
<b>Total</b>	<b>9</b>	<b>110,607</b>	<b>0</b>	<b>110,607</b>
<b>FIRE SERVICES</b>				
2012	8	100,316	0	100,316
2013	8	60,669	0	60,669
2014	4	8,318	0	8,318
2015	6	52,169	42,795	94,964
2016	3	16,232	0	16,232
<b>Total</b>	<b>29</b>	<b>237,703</b>	<b>42,795</b>	<b>280,498</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2012	1	1,594	0	1,594
2013	2	139,350	0	139,350
<b>Total</b>	<b>3</b>	<b>140,944</b>	<b>0</b>	<b>140,944</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>CITY PLANNING</b>				
2013	1	1,532	0	1,532
2014	1	1,350	0	1,350
2016	2	0	2,270	2,270
<b>Total</b>	<b>4</b>	<b>2,883</b>	<b>2,270</b>	<b>5,153</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2012	2	275	0	275
2014	1	87,875	0	87,875
2015	1	931	0	931
<b>Total</b>	<b>4</b>	<b>89,081</b>	<b>0</b>	<b>89,081</b>
<b>SOLID WASTE MANAGEMENT</b>				
2013	3	2,157	0	2,157
2014	4	29,972	0	29,972
2015	13	57,139	0	57,139
2016	7	60,123	16,845	76,968
<b>Total</b>	<b>27</b>	<b>149,390</b>	<b>16,845</b>	<b>166,235</b>
<b>TORONTO BUILDING</b>				
2014	2	38,845	0	38,845
2015	2	33,481	346	33,826
<b>Total</b>	<b>4</b>	<b>72,326</b>	<b>346</b>	<b>72,672</b>
<b>TRANSPORTATION SERVICES</b>				
2012	15	101,553	0	101,553
2013	2	639	0	639
2014	8	545,883	89,719	635,603
2015	9	58,440	8,238	66,678
2016	5	1,773	20,905	22,678
<b>Total</b>	<b>39</b>	<b>708,288</b>	<b>118,862</b>	<b>827,150</b>
<b>TORONTO WATER</b>				
2012	12	1,258,428	91	1,258,518
2013	23	1,427,831	41,186	1,469,017
2014	4	20,327	59,977	80,303
2015	12	604,407	294,214	898,621
2016	12	464,253	814,010	1,278,263
<b>Total</b>	<b>63</b>	<b>3,775,246</b>	<b>1,209,477</b>	<b>4,984,723</b>
<b>CLUSTER "C"</b>				
<b>FLEET SERVICES</b>				
2012	1	413,117	0	413,117
2013	1	6,740	0	6,740
2016	3	746,542	3,498,986	4,245,528
<b>Total</b>	<b>5</b>	<b>1,166,399</b>	<b>3,498,986</b>	<b>4,665,385</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>FACILITIES MANAGEMENT</b>				
2012	14	789,405	94,831	884,236
2013	27	655,791	638,653	1,294,444
2014	21	2,423,077	830,234	3,253,312
2015	28	1,411,987	1,196,925	2,608,913
2016	22	3,502,860	2,370,740	5,873,600
<b>Total</b>	<b>112</b>	<b>8,783,121</b>	<b>5,131,384</b>	<b>13,914,505</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2015	2	990	0	990
<b>Total</b>	<b>2</b>	<b>990</b>	<b>0</b>	<b>990</b>
<b>PURCHASING &amp; MATERIALS MANAGEMENT</b>				
2016	2	152,893	47,722	200,615
<b>Total</b>	<b>2</b>	<b>152,893</b>	<b>47,722</b>	<b>200,615</b>
<b>CITY MANAGER</b>				
<b>HUMAN RESOURCES</b>				
2012	1	1,508	0	1,508
2015	1	135	0	135
<b>Total</b>	<b>2</b>	<b>1,643</b>	<b>0</b>	<b>1,643</b>
<b>STRATEGIC &amp; CORPORATE POLICY</b>				
2015	2	270	0	270
<b>Total</b>	<b>2</b>	<b>270</b>	<b>0</b>	<b>270</b>
<b>AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS</b>				
<b>TORONTO CENTRE FOR THE ARTS</b>				
2012	1	98,650	0	98,650
<b>Total</b>	<b>1</b>	<b>98,650</b>	<b>0</b>	<b>98,650</b>
<b>EXHIBITION PLACE</b>				
2012	10	52,660	0	52,660
2013	10	420,726	0	420,726
2014	9	14,286	2,471	16,757
2015	5	20,609	6,135	26,744
2016	2	270	0	270
<b>Total</b>	<b>36</b>	<b>508,551</b>	<b>8,606</b>	<b>517,157</b>
<b>SONY CENTRE</b>				
2012	4	4,771	0	4,771
2013	1	8,781	0	8,781
2015	3	816,018	177,292	993,310
2016	1	1,205	26,295	27,500
<b>Total</b>	<b>9</b>	<b>830,775</b>	<b>203,587</b>	<b>1,034,361</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>TORONTO POLICE SERVICES BOARD</b>				
2012	3	9,167	0	9,167
2013	14	351,583	28,540	380,123
2014	7	94,961	0	94,961
2015	21	115,936	102,651	218,587
2016	7	19,047	310,700	329,747
<b>Total</b>	<b>52</b>	<b>590,694</b>	<b>441,891</b>	<b>1,032,585</b>
<b>TORONTO ZOO</b>				
2012	5	24,879	0	24,879
2013	5	3,524	0	3,524
2014	4	19,275	0	19,275
2015	8	12,850	0	12,850
2016	2	0	3,520	3,520
<b>Total</b>	<b>24</b>	<b>60,528</b>	<b>3,520</b>	<b>64,048</b>
<b>COMMUNITY CENTRES</b>				
2015	2	4,979	0	4,979
2016	3	15,932	1,186	17,118
<b>Total</b>	<b>5</b>	<b>20,911</b>	<b>1,186</b>	<b>22,097</b>
<b>BOARD OF HEALTH</b>				
2012	2	270	0	270
2013	4	7,117	0	7,117
2014	1	614	0	614
2015	4	540	0	540
2016	10	8,194	448,503	456,696
<b>Total</b>	<b>21</b>	<b>16,734</b>	<b>448,503</b>	<b>465,237</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2012	16	300,667	38,360	339,026
2013	40	1,206,389	1,000	1,207,389
2014	24	2,489,422	131,495	2,620,918
2015	54	1,054,716	666,360	1,721,075
2016	21	120,051	449,478	569,529
<b>Total</b>	<b>155</b>	<b>5,171,246</b>	<b>1,286,693</b>	<b>6,457,938</b>
<b>COUNCIL / ACCOUNTABILITY OFFICES</b>				
<b>CITY CLERK'S OFFICE</b>				
2012	2	1,348	0	1,348
2014	1	858	0	858
<b>Total</b>	<b>3</b>	<b>2,206</b>	<b>0</b>	<b>2,206</b>
<b>MAYOR / COUNCILLORS</b>				
2012	1	1,174	0	1,174
2013	1	1,050	0	1,050
2014	6	19,000	17,837	36,837
2015	6	4,784	0	4,784
<b>Total</b>	<b>14</b>	<b>26,008</b>	<b>17,837</b>	<b>43,845</b>