

**INSURANCE CLAIMS INFORMATION – January 1, 2011 to December 31, 2015**  
**Information Disclosure Date: April 29, 2016**

**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, 2011–December 31, 2015. All the values presented in this report are as of March 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, 2011 – December 31, 2015.

**Table 1**  
**CGL, Auto & Property Insurance Claims Combined**  
**2011 - 2015**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2011	5,849	32,247,798	22,173,117	54,420,915
2012	4,289	18,473,532	25,243,851	43,717,383
2013	11,334	28,683,186	44,585,581	73,268,767
2014	6,584	19,283,737	41,109,300	60,393,037
2015	<u>4,351</u>	<u>9,351,532</u>	<u>29,224,822</u>	<u>38,576,354</u>
<b>Total</b>	<b>32,407</b>	<b>108,039,785</b>	<b>162,336,671</b>	<b>270,376,456</b>

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 1, 2011–December 31, 2015.

**Table 2**  
**CGL, Auto & Property Insurance Claims Sorted**  
**2011 - 2015**

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
CGL	25,806	52,794,327	141,616,023	194,410,351
Auto	5,677	21,747,954	13,328,668	35,076,622
Property	<u>924</u>	<u>33,497,502</u>	<u>7,391,980</u>	<u>40,889,483</u>
<b>Total</b>	<b>32,407</b>	<b>108,039,785</b>	<b>162,336,671</b>	<b>270,376,456</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. 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, 2011-December 31, 2015, sorted by year.

**Table 3**  
**CGL Insurance Claims Sorted by Year**  
**2011 - 2015**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2011	3,748	20,990,596	19,769,902	40,760,498
2012	2,886	10,431,539	21,470,861	31,902,400
2013	10,271	11,897,123	40,101,210	51,998,333
2014	5,565	7,229,301	36,507,572	43,736,873
2015	<u>3,336</u>	<u>2,245,769</u>	<u>23,766,477</u>	<u>26,012,246</u>
	<b>25,806</b>	<b>52,794,327</b>	<b>141,616,023</b>	<b>194,410,351</b>

*\*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, 2011-December 31, 2015.

### 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, 2011-December 31, 2015 sorted by year.

**Table 4**  
**Auto Insurance Claims Sorted by**  
**2011 - 2015**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2011	1,928	8,991,039	2,329,137	11,320,176
2012	1,241	3,663,733	3,595,988	7,259,720
2013	846	4,057,740	2,834,549	6,892,289
2014	861	2,407,492	2,814,993	5,222,485
2015	<u>801</u>	<u>2,627,950</u>	<u>1,754,001</u>	<u>4,381,952</u>
	<b>5,677</b>	<b>21,747,954</b>	<b>13,328,668</b>	<b>35,076,622</b>

For a complete listing of Auto claims sorted by City Divisions and insured Boards and Corporations between January 1, 2011–December 31, 2015 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, 2011–December 31, 2015 sorted by year.

**Table 5**  
**Property Insurance Claims Sorted by Year**  
**2011 - 2015**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Est. Value</u>
2011	173	2,266,163	74,078	2,340,241
2012	162	4,378,260	177,002	4,555,262
2013	217	12,728,323	1,649,822	14,378,145
2014	158	9,646,944	1,786,734	11,433,679
2015	<u>214</u>	<u>4,477,812</u>	<u>3,704,344</u>	<u>8,182,156</u>
	<b>924</b>	<b>33,497,502</b>	<b>7,391,980</b>	<b>40,889,483</b>

For a complete listing of Property claims sorted by City Divisions, insured Boards and Corporations, between January 1, 2011–December 31, 2015, 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, 2011 - December 31, 2015, 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 caused 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>				
2011	3	11,504	0	11,504
2012	6	35,878	29,275	65,152
2013	6	14,268	174,493	188,761
2014	3	17,168	27,168	44,336
2015	1	402	0	402
<b>Total</b>	<b>19</b>	<b>79,220</b>	<b>230,936</b>	<b>310,155</b>
<b>CHILDREN'S SERVICES</b>				
2011	2	3,787	0	3,787
2012	4	89,991	53,212	143,203
2014	2	5,078	51,020	56,097
2015	2	1,921	28,353	30,274
<b>Total</b>	<b>10</b>	<b>100,777</b>	<b>132,585</b>	<b>233,361</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2011	4	30,648	0	30,648
2012	5	37,899	67,676	105,576
2013	5	61,677	104,771	166,448
2014	1	304	0	304
2015	3	1,094	50,902	51,996
<b>Total</b>	<b>18</b>	<b>131,622</b>	<b>223,349</b>	<b>354,972</b>
<b>TORONTO PARAMEDIC SERVICES</b>				
2011	14	26,039	68,034	94,073
2012	3	28,762	131,492	160,254
2013	14	79,054	187,753	266,808
2014	6	3,860	0	3,860
2015	12	8,490	29,755	38,245
<b>Total</b>	<b>49</b>	<b>146,205</b>	<b>417,034</b>	<b>563,240</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2011	515	3,814,545	1,457,129	5,271,674
2012	532	1,432,468	1,955,561	3,388,030
2013	989	1,436,902	2,974,667	4,411,569
2014	340	393,901	1,980,037	2,373,938
2015	384	249,627	1,933,579	2,183,206
<b>Total</b>	<b>2,760</b>	<b>7,327,443</b>	<b>10,300,973</b>	<b>17,628,417</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>				
2011	2	38,035	0	38,035
2012	5	80,904	50,448	131,352
2013	5	46,092	53,629	99,721
2014	7	28,034	126,550	154,583
2015	5	17,128	144,422	161,550
<b>Total</b>	<b>24</b>	<b>210,193</b>	<b>375,049</b>	<b>585,241</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2011	3	3,466	0	3,466
2012	2	14,944	0	14,944
2013	7	64,194	49,511	113,704
2014	2	34,390	45,528	79,918
2015	2	0	55,000	55,000
<b>Total</b>	<b>16</b>	<b>116,994</b>	<b>150,039</b>	<b>267,032</b>
<b>LONG-TERM CARE HOMES &amp; SERVICES</b>				
2011	9	76,529	0	76,529
2012	5	15,381	112,662	128,043
2013	5	48,778	352,968	401,746
2014	8	45,722	332,276	377,997
2015	2	8,222	85,778	94,000
<b>Total</b>	<b>29</b>	<b>194,632</b>	<b>883,684</b>	<b>1,078,315</b>
 <b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2011	72	119,517	413,619	533,136
2012	72	165,766	418,419	584,185
2013	79	232,577	605,584	838,161
2014	136	72,991	398,215	471,206
2015	40	9,564	10,029	129,593
<b>Total</b>	<b>399</b>	<b>600,415</b>	<b>1,845,866</b>	<b>2,556,281</b>
<b>FIRE SERVICES</b>				
2011	5	149,976	5,572	155,548
2012	18	25,690	50,289	75,980
2013	18	52,318	126,046	178,364
2014	14	36,581	197,629	234,210
2015	11	6,174	86,365	92,539
<b>Total</b>	<b>66</b>	<b>370,739</b>	<b>465,901</b>	<b>736,641</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2011	13	121,586	247,997	369,583
2012	8	17,835	0	17,835
2013	15	76,703	563,643	640,345
2014	7	31,341	160,304	191,646
2015	11	21,577	235,690	257,267
<b>Total</b>	<b>54</b>	<b>269,042</b>	<b>1,207,634</b>	<b>1,476,676</b>
<b>CITY PLANNING</b>				
2011	1	86,801	0	86,801
2013	1	2,391	29,137	31,528
2015	1	225	0	225
<b>Total</b>	<b>3</b>	<b>89,417</b>	<b>29,137</b>	<b>118,554</b>
<b>SOLID WASTE MANAGEMENT</b>				
2011	17	37,793	0	37,793
2012	47	22,014	0	22,014
2013	16	48,339	57,618	105,957
2014	48	42,091	209,362	251,453
2015	67	24,064	98,834	122,898
<b>Total</b>	<b>195</b>	<b>174,301</b>	<b>365,814</b>	<b>540,115</b>
<b>TORONTO BUILDING</b>				
2011	3	12,399	25,559	37,958
2012	3	14,146	143,070	157,216
2013	7	28,019	57,785	85,804
2014	5	64,449	93,905	158,354
2015	6	6,142	62,582	68,724
<b>Total</b>	<b>24</b>	<b>125,155</b>	<b>382,901</b>	<b>508,056</b>
<b>TRANSPORTATION SERVICES</b>				
2011	2,072	9,785,218	12,146,446	21,931,664
2012	1,042	5,059,577	12,502,546	17,562,123
2013	2,227	5,647,085	27,826,538	33,473,622
2014	3,975	4,328,729	28,815,075	33,143,805
2015	2,049	1,212,085	18,040,633	19,252,717
<b>Total</b>	<b>11,365</b>	<b>26,032,694</b>	<b>99,331,238</b>	<b>125,363,931</b>
<b>TORONTO WATER</b>				
2011	792	2,178,443	2,686,484	4,864,926
2012	932	1,480,117	1,666,488	3,146,606
2013	6,660	2,045,887	2,695,974	4,741,861
2014	847	1,294,687	1,772,142	3,066,829
2015	631	435,826	1,556,409	1,992,235
<b>Total</b>	<b>9,862</b>	<b>7,434,960</b>	<b>10,377,497</b>	<b>17,812,457</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>CLUSTER "C"</b>				
<b>311 CUSTOMER SERVICE</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>				
2011	41	364,751	475,838	840,589
2012	35	285,667	1,061,289	1,346,956
2013	20	46,617	350,782	397,399
2014	24	23,675	329,869	353,544
2015	37	24,472	480,303	504,775
<b>Total</b>	<b>157</b>	<b>745,182</b>	<b>2,698,081</b>	<b>3,443,263</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2013	1	35,921	66,579	102,500
2014	1	4,731	49,769	54,500
<b>Total</b>	<b>2</b>	<b>40,652</b>	<b>116,348</b>	<b>157,000</b>
<b>OFFICE OF TREASURER</b>				
2011	4	80,820	125,929	206,750
2013	1	9,074	0	9,074
2014	1	0	27,500	27,500
<b>Total</b>	<b>6</b>	<b>89,894</b>	<b>153,429</b>	<b>243,324</b>
<b>CITY MANAGER</b>				
<b>HUMAN RESOURCES</b>				
2013	2	15,089	0	15,089
<b>Total</b>	<b>2</b>	<b>15,089</b>	<b>0</b>	<b>15,089</b>



<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
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**AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

**TORONTO CENTRE FOR THE ARTS**

2012	1	2,838	0	2,838
<b>Total</b>	<b>1</b>	<b>2,838</b>	<b>0</b>	<b>2,838</b>

**EXHIBITION PLACE**

2011	23	145,147	134,036	279,183
2012	24	79,518	350,174	429,692
2013	16	73,442	381,236	454,678
2014	19	45,788	357,774	403,562
2015	7	6,603	145,563	152,166
<b>Total</b>	<b>89</b>	<b>350,498</b>	<b>1,368,783</b>	<b>1,719,281</b>

**SONY CENTRE**

2013	1	1,660	0	1,660
2014	1	0	27,500	27,500
<b>Total</b>	<b>2</b>	<b>1,660</b>	<b>27,500</b>	<b>29,160</b>

**TORONTO POLICE SERVICES BOARD**

2011	131	3,731,807	2,193,774	5,925,581
2012	129	1,362,794	3,087,127	4,449,921
2013	138	1,287,760	3,553,282	4,841,041
2014	74	437,208	1,807,754	2,244,962
2015	41	81,954	1,411,049	1,493,003
<b>Total</b>	<b>513</b>	<b>6,901,522</b>	<b>12,052,986</b>	<b>18,954,508</b>

**TORONTO ZOO**

2011	5	5,948	0	5,948
2012	4	17,127	124,313	141,440
2013	3	183,888	117,687	301,576
2014	3	1,646	57,354	59,000
2015	2	2,842	81,158	84,000
<b>Total</b>	<b>17</b>	<b>211,451</b>	<b>380,512</b>	<b>591,964</b>

**BUSINESS IMPROVEMENT AREAS**

2012	1	37,944	21,011	58,955
<b>Total</b>	<b>1</b>	<b>37,944</b>	<b>21,011</b>	<b>58,955</b>

**BOARD OF HEALTH**

2011	4	25,947	17,865	43,812
2012	1	10,397	92,103	102,500
2013	3	10,309	50,660	60,970
2014	5	63,123	84,025	147,149
2015	1	304	79,196	79,500
<b>Total</b>	<b>14</b>	<b>110,080</b>	<b>323,849</b>	<b>433,931</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>TORONTO PUBLIC LIBRARY</b>				
2011	10	90,206	0	90,206
2012	3	10,781	151,871	162,653
2013	7	10,662	77,679	88,341
2014	6	6,273	114,475	120,748
2015	3	1,254	28,912	30,166
<b>Total</b>	<b>29</b>	<b>119,176</b>	<b>372,937</b>	<b>492,114</b>
<b>ROSEDALE MOORE PARK ASSOC.</b>				
2014	1	0	42,500	42,500
<b>Total</b>	<b>1</b>	<b>0</b>	<b>42,500</b>	<b>42,500</b>
 <b>COUNCIL / ACCOUNTABILITY OFFICES</b>				
<b>CITY CLERK'S OFFICE</b>				
2011	1	8,243	0	8,243
2013	2	25,588	0	25,588
2014	3	8,460	0	8,460
<b>Total</b>	<b>6</b>	<b>42,291</b>	<b>0</b>	<b>42,291</b>
<b>MAYOR / COUNCILLORS</b>				
2012	3	13,896	0	13,896
2013	2	4,966	1,805	6,771
2014	4	16,635	70,557	87,192
<b>Total</b>	<b>9</b>	<b>35,497</b>	<b>72,362</b>	<b>107,859</b>
<b>LEGAL SERVICES</b>				
2013	3	46,767	104,237	151,004
2014	3	8,531	20,323	28,854
<b>Total</b>	<b>6</b>	<b>55,298</b>	<b>124,560</b>	<b>179,858</b>
<b>OMBUDSMAN</b>				
2013	1	0	25,000	25,000
<b>Total</b>	<b>1</b>	<b>0</b>	<b>25,000</b>	<b>25,000</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 March 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  
2011 - 2015**

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
2011	2,072	488	24	14,085	240	134	64
2012	1,042	320	31	13,646	149	80	65
2013	2,227	591	27	10,286	273	68	80
2014	3,975	634	16	9,459	282	39	88
2015	2,049	471	23	1,913	143	18	89

**Table 7  
Transportation Services Division  
Pothole Claims  
2011 - 2015**

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
2011	2,072	918	43	736	657	226	74
2012	1,042	266	23	704	146	91	62
2013	2,227	872	38	747	561	283	66
2014	3,975	2,439	61	593	1,145	1,232	48
2015	2,049	876	42	629	484	307	61

**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 March 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  
2011 - 2015**

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
2011	792	428	54	6,290	344	70	83
2012	932	655	70	6,419	562	84	87
2013	6,660	5,855	88	7,471	5,751	83	99
2014	847	432	51	10,767	365	50	88
2015	631	256	41	2,126	175	36	83

**Table 9  
Parks, Forestry & Recreation Division  
Forestry Claims  
2011 - 2015**

Calendar Year	Total No. of all Parks, Forestry & Recreation Claims	No. of Forestry Claims	% of Total	Forestry Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Denied	Paid	% of Total Denied
2011	515	378	73	2,597	283	93	75
2012	532	399	75	2,365	261	134	66
2013	989	807	82	2,221	636	156	80
2014	340	192	56	1,250	150	36	81
2015	384	257	67	1,615	167	52	76

### Schedule "C"

Auto claims with a loss date between January 1, 2011-December 31, 2015, 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>				
2011	185	471,858	579,685	1,051,543
2012	170	264,781	580,504	845,284
2013	110	176,956	195,898	372,854
2014	125	148,039	32,142	180,182
2015	176	242,952	156,903	399,856
<b>Total</b>	<b>766</b>	<b>1,304,586</b>	<b>1,545,132</b>	<b>2,849,719</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2011	108	349,812	379	350,190
2012	114	337,546	0	337,546
2013	143	1,038,367	642,708	1,681,075
2014	116	388,314	37,276	425,590
2015	79	308,173	112,147	420,320
<b>Total</b>	<b>560</b>	<b>2,422,212</b>	<b>792,510</b>	<b>3,214,721</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>				
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
2015	3	3,925	0	3,925
<b>Total</b>	<b>17</b>	<b>47,879</b>	<b>0</b>	<b>47,879</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>				
2011	12	15,085	0	15,085
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
<b>Total</b>	<b>28</b>	<b>63,731</b>	<b>0</b>	<b>63,731</b>
<b>FIRE SERVICES</b>				
2011	85	313,518	66,613	380,130
2012	82	419,491	208,018	627,508
2013	67	442,780	4,600	447,380
2014	54	171,108	32,652	203,760
2015	60	309,426	49,009	358,435
<b>Total</b>	<b>348</b>	<b>1,656,323</b>	<b>360,892</b>	<b>2,017,213</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2011	26	107,405	0	107,405
2012	23	52,411	0	52,411
2013	11	40,325	0	40,325
2014	16	68,517	0	68,517
2015	19	100,824	6,035	106,859
<b>Total</b>	<b>95</b>	<b>369,482</b>	<b>6,035</b>	<b>375,517</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2011	1	5,836	0	5,836
2014	2	11,330	0	11,330
2015	1	4,216	100	4,316
<b>Total</b>	<b>4</b>	<b>21,382</b>	<b>100</b>	<b>21,482</b>
<b>SOLID WASTE MANAGEMENT</b>				
2011	235	1,474,730	249,979	1,724,709
2012	177	407,275	303,029	710,305
2013	186	1,034,362	406,455	1,440,817
2014	184	511,803	33,514	545,317
2015	160	713,009	382,228	1,095,237
<b>Total</b>	<b>942</b>	<b>4,141,179</b>	<b>1,375,205</b>	<b>5,516,385</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>12,915</b>	<b>0</b>	<b>12,915</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>TRANSPORTATION SERVICES</b>				
2011	248	2,436,758	306,473	2,743,231
2012	125	264,996	233,218	498,214
2013	101	290,252	321,855	612,107
2014	119	366,210	697,208	1,063,418
2015	109	380,314	328,670	708,984
<b>Total</b>	<b>702</b>	<b>3,738,530</b>	<b>1,887,424</b>	<b>5,625,954</b>
<b>TORONTO WATER</b>				
2011	52	231,587	137,484	369,071
2012	47	227,889	168,586	396,475
2013	65	489,957	108,378	598,334
2014	75	289,586	960,962	1,250,548
2015	48	257,720	47,059	304,779
<b>Total</b>	<b>287</b>	<b>1,496,739</b>	<b>1,422,469</b>	<b>2,919,207</b>
<b>CLUSTER "C"</b>				
<b>OFFICE OF THE CHIEF FINANCIAL OFFICER</b>				
2011	1	2,842	0	2,842
2012	1	2,227	0	2,227
2013	2	8,599	0	8,599
2015	3	8,858	0	8,858
<b>Total</b>	<b>7</b>	<b>22,526</b>	<b>0</b>	<b>22,526</b>
<b>FLEET SERVICES</b>				
2011	72	182,258	387	182,645
2012	13	188,036	746	188,782
2013	13	43,019	0	43,019
2014	13	11,795	0	11,795
2015	2	4,462	0	4,462
<b>Total</b>	<b>113</b>	<b>429,570</b>	<b>1,133</b>	<b>430,703</b>
<b>FACILITIES MANAGEMENT</b>				
2011	11	23,481	0	23,481
2012	16	61,986	402,655	464,641
2013	18	54,204	0	54,204
2014	8	58,059	8,406	66,465
2015	8	27,915	0	27,915
<b>Total</b>	<b>61</b>	<b>225,645</b>	<b>411,061</b>	<b>636,706</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>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>OFFICE OF THE TREASURER</b>				
2011	4	9,469	0	9,469
2014	1	100	0	100
2015	1	11,190	0	11,190
<b>Total</b>	<b>6</b>	<b>20,759</b>	<b>0</b>	<b>20,759</b>

### **CITY MANAGER**

#### **HUMAN RESOURCES**

2013	1	462	0	462
<b>Total</b>	<b>1</b>	<b>462</b>	<b>0</b>	<b>462</b>

### **AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS**

#### **EXHIBITION PLACE**

2011	4	110,471	0	110,471
2012	4	7,319	0	7,319
<b>Total</b>	<b>8</b>	<b>117,790</b>	<b>0</b>	<b>117,790</b>

#### **TORONTO POLICE SERVICES BOARD**

2011	840	3,160,491	988,579	4,149,070
2012	858	2,494,115	1,290,773	3,784,888
2013	793	2,053,259	1,033,795	3,087,054
2014	835	1,890,050	1,019,340	2,909,389
2015	746	2,269,009	686,340	2,955,349
<b>Total</b>	<b>4,072</b>	<b>11,866,923</b>	<b>5,018,827</b>	<b>16,885,750</b>

#### **TORONTO ZOO**

2011	15	22,467	0	22,467
2012	16	21,788	1,831	23,619
2013	13	20,578	0	20,578
2014	11	21,164	1,100	22,264
2015	9	13,761	0	13,761
<b>Total</b>	<b>64</b>	<b>99,758</b>	<b>2,931</b>	<b>102,689</b>

#### **BOARD OF HEALTH**

2011	2	4,592	0	4,592
2012	1	1,763	0	1,763
2013	4	20,605	0	20,605
2014	2	13,846	0	13,846
2015	1	4,366	0	4,366
<b>Total</b>	<b>10</b>	<b>45,172</b>	<b>0</b>	<b>45,172</b>



<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>TORONTO PUBLIC LIBRARY</b>				
2011	10	56,860	0	56,860
2012	12	113,421	430,426	543,847
2013	9	94,571	125,991	220,562
2014	12	111,218	0	111,218
2015	4	14,380	26,373	40,753
<b>Total</b>	<b>47</b>	<b>390,450</b>	<b>582,790</b>	<b>973,240</b>

**COUNCIL / ACCOUNTABILITY OFFICES**

**CITY CLERK'S OFFICE**

2011	8	11,727	0	11,727
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>15</b>	<b>19,142</b>	<b>0</b>	<b>19,142</b>

**MAYOR / COUNCILLORS**

2011	1	6,297	0	6,297
2015	1	0	1,253	1,253
<b>Total</b>	<b>2</b>	<b>6,297</b>	<b>1,253</b>	<b>7,550</b>

**Schedule "D"**

Property claims with a loss date between January 1, 2011-December 31, 2015, 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>				
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>				
2012	4	98,716	0	98,716
2013	4	22,069	0	22,069
2014	1	4,065	0	4,065
<b>Total</b>	<b>9</b>	<b>124,850</b>	<b>0</b>	<b>124,850</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2011	2	4,611	0	4,611
2012	5	72,688	8,992	81,680
2013	5	409,587	0	409,587
2014	8	940,086	60,000	1,000,086
2015	6	33,366	145,267	178,632
<b>Total</b>	<b>26</b>	<b>1,460,338</b>	<b>214,259</b>	<b>1,674,596</b>
<b>TORONTO PARAMEDIC SERVICES</b>				
2011	1	4,549	0	4,549
2012	8	616,283	0	616,283
2013	3	100,054	0	100,054
2014	6	311,063	11,770	322,833
2015	4	10,912	53,860	64,771
<b>Total</b>	<b>22</b>	<b>1,042,861</b>	<b>65,630</b>	<b>1,108,490</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2011	29	276,984	88,930	365,913
2012	32	380,860	32	380,892
2013	46	7,515,444	595,330	8,110,774
2014	37	2,024,871	363,602	2,388,473
2015	20	793,194	297,556	1,090,750
<b>Total</b>	<b>164</b>	<b>10,991,353</b>	<b>1,345,450</b>	<b>12,336,802</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2012	2	1,100	0	1,100
2013	1	135	0	135
2014	2	1,665	0	1,665
2015	1	0	1,135	4,035
<b>Total</b>	<b>6</b>	<b>2,900</b>	<b>1,135</b>	<b>6,935</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>				
2011	1	728	0	728
2012	2	2,281	0	2,281
2013	10	343,671	6,706	350,377
2014	1	1,424	0	1,424
2015	2	2,606	25,453	28,059
<b>Total</b>	<b>16</b>	<b>350,710</b>	<b>32,159</b>	<b>382,869</b>
<b>EMPLOYMENT &amp; SOCIAL SERVICES</b>				
2011	7	16,696	0	16,696
2012	6	37,217	32,627	69,845
2013	1	1,209	0	1,209
2014	4	179,224	22,101	201,325
2015	2	14,212	16,479	30,691
<b>Total</b>	<b>20</b>	<b>248,558</b>	<b>71,207</b>	<b>319,766</b>
<b>LONG-TERM CARE HOMES &amp; SERVICES</b>				
2012	5	32,776	0	32,776
2013	2	73,149	469	73,619
2014	2	357,302	17,648	374,949
2015	4	138,045	122,562	260,607
<b>Total</b>	<b>13</b>	<b>601,272</b>	<b>140,679</b>	<b>741,951</b>
 <b>CLUSTER "B"</b>				
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2011	1	39,820	0	39,820
2013	3	8,416	0	8,416
2014	2	64,593	0	64,593
2015	2	27,590	0	27,590
<b>Total</b>	<b>8</b>	<b>140,419</b>	<b>0</b>	<b>140,419</b>
<b>FIRE SERVICES</b>				
2011	11	38,654	653	39,307
2012	8	100,316	10,662	110,978
2013	8	60,669	0	60,669
2014	4	8,183	225	8,408
2015	5	17,122	19,982	37,104
<b>Total</b>	<b>36</b>	<b>224,944</b>	<b>31,522</b>	<b>256,466</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
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>5</b>	<b>145,267</b>	<b>97,080</b>	<b>242,347</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</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
2015	1	931	0	931
<b>Total</b>	<b>3</b>	<b>1,206</b>	<b>0</b>	<b>1,206</b>
<b>SOLID WASTE MANAGEMENT</b>				
2011	13	37,097	0	37,097
2013	3	2,157	0	2,157
2014	4	29,972	36	30,007
2015	11	55,615	10,791	66,406
<b>Total</b>	<b>31</b>	<b>124,841</b>	<b>10,827</b>	<b>135,667</b>
<b>TORONTO BUILDING</b>				
2011	5	21,156	0	21,156
2014	2	38,737	10,152	48,890
2015	3	34,657	11,670	46,326
<b>Total</b>	<b>10</b>	<b>94,550</b>	<b>21,822</b>	<b>116,372</b>
<b>TRANSPORTATION SERVICES</b>				
2011	14	61,678	0	61,678
2012	15	101,553	629	102,181
2013	2	639	0	639
2014	8	545,290	138,419	683,709
2015	8	58,440	356	58,796
<b>Total</b>	<b>47</b>	<b>767,600</b>	<b>139,404</b>	<b>907,003</b>
<b>TORONTO WATER</b>				
2011	15	1,101,453	10,918	1,112,371
2012	12	1,242,347	11,640	1,253,987
2013	23	1,427,664	53,209	1,480,873
2014	4	20,170	85,913	106,082
2015	12	552,628	344,211	896,839
<b>Total</b>	<b>66</b>	<b>4,344,262</b>	<b>505,891</b>	<b>4,850,152</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>CLUSTER "C"</b>				
<b>FLEET SERVICES</b>				
2011	1	301	0	301
2012	1	413,117	193,121	606,238
2013	1	6,740	0	6,740
<b>Total</b>	<b>3</b>	<b>420,158</b>	<b>193,121</b>	<b>613,279</b>
<b>FACILITIES MANAGEMENT</b>				
2011	19	533,234	0	533,234
2012	14	788,553	94,831	883,384
2013	27	917,396	710,391	1,627,787
2014	22	2,481,443	873,869	3,355,313
2015	31	909,094	1,469,583	2,378,677
<b>Total</b>	<b>113</b>	<b>5,629,720</b>	<b>3,148,674</b>	<b>8,778,395</b>
<b>INFORMATION &amp; TECHNOLOGY</b>				
2015	2	855	1,135	1,990
<b>Total</b>	<b>2</b>	<b>855</b>	<b>1,135</b>	<b>1,990</b>
<b>CITY MANAGER</b>				
<b>HUMAN RESOURCES</b>				
2011	1	513	0	513
2012	1	1,508	0	1,508
2015	1	0	1,135	1,135
<b>Total</b>	<b>3</b>	<b>2,021</b>	<b>1,135</b>	<b>3,156</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	98,160	4,279	102,439
<b>Total</b>	<b>1</b>	<b>98,160</b>	<b>4,279</b>	<b>102,439</b>
<b>EXHIBITION PLACE</b>				
2011	12	40,098	0	40,098
2012	10	52,660	0	52,660
2013	10	397,629	29,373	427,002
2014	9	12,752	3,270	16,022
2015	5	0	32,325	32,325
<b>Total</b>	<b>46</b>	<b>503,139</b>	<b>64,968</b>	<b>568,107</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>SONY CENTRE</b>				
2011	1	438	0	438
2012	4	4,771	9,585	14,356
2013	1	8,781	0	8,781
2015	3	815,273	172,295	987,568
<b>Total</b>	<b>9</b>	<b>829,263</b>	<b>181,880</b>	<b>1,011,143</b>
<b>TORONTO POLICE SERVICES BOARD</b>				
2011	1	4,174	0	4,174
2012	3	9,167	625	9,792
2013	13	72,194	28,540	100,734
2014	6	87,645	0	87,645
2015	20	76,350	137,537	213,887
<b>Total</b>	<b>43</b>	<b>249,530</b>	<b>166,702</b>	<b>416,232</b>
<b>TORONTO ZOO</b>				
2011	8	9,792	9,000	18,792
2012	5	24,879	0	24,879
2013	5	3,524	2,526	6,050
2014	2	9,043	0	9,043
2015	6	10,511	764	11,275
<b>Total</b>	<b>26</b>	<b>57,749</b>	<b>12,290</b>	<b>70,039</b>
<b>BOARD OF HEALTH</b>				
2011	3	1,649	0	1,649
2012	2	270	0	270
2013	4	7,117	0	7,117
2014	1	614	0	614
2015	4	270	2,190	2,460
<b>Total</b>	<b>14</b>	<b>9,920</b>	<b>2,190</b>	<b>12,110</b>
<b>TORONTO PUBLIC LIBRARY</b>				
2011	19	64,639	0	64,639
2012	16	294,335	38,764	333,099
2013	40	1,205,125	278,831	1,483,956
2014	24	2,483,209	274,366	2,757,575
2015	52	919,148	800,943	1,720,091
<b>Total</b>	<b>151</b>	<b>4,966,456</b>	<b>1,392,904</b>	<b>6,359,360</b>

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding Reserve</u>	<u>Total Value</u>
<b>COUNCIL / ACCOUNTABILITY OFFICES</b>				
<b>CITY CLERK'S OFFICE</b>				
2011	2	845	0	845
2012	2	1,348	0	1,348
2014	1	858	0	858
<b>Total</b>	<b>5</b>	<b>3,051</b>	<b>0</b>	<b>3,051</b>
<b>MAYOR / COUNCILLORS</b>				
2011	4	1,952	0	1,952
2013	1	1,050	0	1,050
2014	2	2,772	0	2,772
2015	6	3,468	1,581	5,049
<b>Total</b>	<b>13</b>	<b>9,242</b>	<b>1,581</b>	<b>10,823</b>