

INSURANCE CLAIMS INFORMATION – January 1, 2008 to December 31, 2012

Information Disclosure Date: April 15, 2013

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, 2008–December 31, 2012. All the values presented in this report are as of December 31, 2012 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, 2008 – December 31, 2012.

Table 1
CGL, Auto & Property Insurance Claims Combined

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2008	6,924	32,275,568	35,574,293	67,849,861
2009	5,871	24,590,760	33,405,593	57,996,352
2010	4,607	20,026,688	34,676,026	54,702,714
2011	5,701	12,194,871	28,330,837	40,525,709
2012	<u>3,716</u>	<u>4,417,282</u>	<u>25,659,356</u>	<u>30,076,639</u>
	26,819	93,505,170	157,646,104	251,151,274

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 1, 2008–December 31, 2012.

Table 2
CGL, Auto & Property Insurance Claims Sorted

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
CGL	18,150	48,267,906	138,894,936	187,162,842
Auto	7,795	24,164,020	13,929,322	38,093,342
Property	<u>874</u>	<u>21,073,244</u>	<u>4,821,846</u>	<u>25,895,091</u>
	26,819	93,505,170	157,646,104	251,151,274

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, 2008–December 31, 2012, 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>
*2008	5,022	22,251,339	34,273,134	56,524,474
*2009	4,123	12,473,323	28,857,770	41,331,093
2010	2,906	8,136,521	31,701,535	39,838,056
2011	3,633	4,469,143	23,927,381	28,396,524
2012	<u>2,466</u>	<u>937,580</u>	<u>20,135,115</u>	<u>21,072,695</u>
	18,150	48,267,906	138,894,936	187,162,842

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

The Insurance & Risk Management group continues to work with the City Divisions and insured 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, 2008-December 31, 2012.

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, 2008-December 31, 2012 sorted by year.

Table 4
Auto Insurance Claims Sorted by Year

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2008	1,680	5,865,648	1,291,498	7,157,146
2009	1,561	5,660,190	4,386,497	10,046,686
2010	1,547	5,095,206	2,346,162	7,441,367
2011	1,894	5,535,547	4,171,054	9,706,600
2012	<u>1,113</u>	<u>2,007,430</u>	<u>1,734,112</u>	<u>3,741,542</u>
	7,795	24,164,020	13,929,322	38,093,342

On average the City sustains just over 1,500 Auto claims per year including the Police Service which averages just 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, 2008–December 31, 2012 please refer to Schedule "C". Only divisions which received claims are recorded in the table.

Property Insurance Claims

These claims are for direct physical loss or damage to City buildings, contents, equipment, machinery, etc. These claims tend to be consistent year after year. Table 5 outlines the total

number of Property claims with a loss date between January 1, 2008-December 31, 2012 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>
2008	222	4,158,581	9,660	4,168,241
2009	187	6,457,247	161,326	6,618,573
2010	154	6,794,962	628,329	7,423,291
2011	174	2,190,182	232,402	2,422,584
2012	<u>137</u>	<u>1,472,272</u>	<u>3,790,129</u>	<u>5,262,401</u>
	874	21,073,244	4,821,846	25,895,091

For a complete listing of Property claims sorted by City Divisions and insured Boards and Corporations between January 1, 2008–December 31, 2012 please refer to Schedule “D”. Only divisions which received claims are recorded in the table.

Schedule "A"

Definitions

To assist with interpretation of the column headings used in the tables throughout this report, the following definitions have been provided:

Year -The year the claims occurred.

Count -The total number of claims that occurred in a given year.

Paid -The total paid which may include a combination of the following: settlements, including damages, interest, also court ordered judgments and all expenses pertaining to the claims process which can include legal fees, claims adjuster fees and defence expert costs, plus legal and adjusting fees paid out on claims that are still open and remain unsettled to date.

Outstanding -The outstanding reserve established which is an estimated value anticipated to pay for future costs and may include damages, interest, court ordered judgments and all expenses pertaining to the claims process which can include legal fees, claims adjuster fees and defence expert costs.

Incurred -The claims total value by combining the Paid and Outstanding amounts.

Corporate Charge – When a claim is made against the City but it does not involved an insured City Division, Board or Corporation it is assigned as a Corporate Charge.

Schedule "B"

CGL claims with a loss date between January 1, 2008-December 31, 2012, 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>
AFFORDABLE HOUSING OFFICE				
2008	0	0	0	0
2009	0	0	0	0
2010	1	902	53,598	54,500
2011	0	0	0	0
2012	0	0	0	0
Total	1	902	53,598	54,500
COURT SERVICES				
2008	0	0	0	0
2009	1	1,135	0	1,135
2010	2	613	0	613
2011	2	538	4,892	5,430
2012	3	318	30,725	31,043
Total	8	2,605	35,617	38,222
CHILDREN'S SERVICES				
2008	4	11,427	55,749	67,176
2009	4	11,606	0	11,606
2010	3	4,876	0	4,876
2011	2	3,153	11,755	14,908
2012	2	402	204,598	205,000
Total	15	31,463	272,102	303,565
ECONOMIC DEVELOPMENT, CULTURE, & TOURISM				
2008	4	13,264	0	13,264
2009	4	7,047	109,374	116,421
2010	1	0	0	0
2011	4	19,583	28,766	48,349
2012	4	1,322	30,036	31,358
Total	17	41,216	168,175	209,392
EMERGENCY MEDICAL SERVICES				
2008	29	171,147	529,489	700,636
2009	12	149,836	709,400	859,235
2010	19	92,632	262,063	354,695
2011	13	8,795	7,574	16,370
2012	1	911	28,589	29,500
Total	74	423,322	1,537,115	1,960,437

PARKS, FORESTRY & RECREATION

2008	465	2,728,221	1,612,445	4,340,666
2009	527	1,430,384	1,267,026	2,697,410
2010	427	697,724	3,810,681	4,508,406
2011	495	547,254	2,258,825	2,806,079
2012	480	237,541	2,077,747	2,315,287
Total	2,394	5,641,124	11,026,724	16,667,848

SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION

2008	0	0	0	0
2009	1	3,464	0	3,464
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
Total	1	3,464	0	3,464

SHELTER, SUPPORT & HOUSING ADMINISTRATION

2008	5	4,474	0	4,474
2009	13	59,589	186,427	246,017
2010	12	293,503	266,817	560,321
2011	2	28,976	36,752	65,729
2012	4	1,217	204,500	205,717
Total	36	387,760	694,497	1,082,257

EMPLOYMENT & SOCIAL SERVICES

2008	10	72,313	21,673	93,986
2009	1	644	21,356	22,000
2010	5	32,580	71,135	103,716
2011	3	3,322	120,873	124,195
2012	2	2,725	102,245	104,970
Total	21	111,585	337,282	448,867

TORONTO LONG TERM CARE HOMES & SERVICES

2008	3	222,941	0	222,941
2009	6	166,560	53,013	219,573
2010	10	25,659	88,130	113,789
2011	9	32,263	171,461	203,723
2012	2	1,068	29,567	30,635
Total	30	448,492	342,170	790,662

CLUSTER "B"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
ENGINEERING AND CONSTRUCTION SERVICES				
2008	19	18,502	0	18,502
2009	4	43,918	111,053	154,971
2010	13	161,424	114,703	276,126
2011	61	23,779	84,051	107,830
2012	42	15,776	303,301	319,077
Total	139	263,400	613,107	876,507

FIRE SERVICES

*2008	100	593,313	11,462,452	12,055,765
2009	14	213,197	1,857,146	2,070,342
2010	9	46,712	592,336	639,048
2011	5	23,977	227,466	251,443
2012	11	4,449	3,353	7,802
Total	139	881,648	14,142,752	15,024,400

*Secord Ave Fire

MUNICIPAL LICENSING & STANDARDS

2008	18	208,222	141,609	349,831
2009	13	329,614	241,079	570,693
2010	7	31,750	116,894	148,645
2011	12	52,315	475,055	527,370
2012	4	3,394	56,057	59,450
Total	54	625,295	1,030,694	1,655,989

CITY PLANNING

*2008	93	315,834	56,587	372,421
2009	0	0	0	0
2010	0	0	0	0
2011	1	46,800	53,200	100,000
2012	0	0	0	0
Total	94	362,634	109,787	472,421

*Sunrise Propane Explosion

POLICY, PLANNING, FINANCE & ADMINISTRATION

2008	0	0	0	0
2009	1	9,165	0	9,165
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
Total	1	9,165	0	9,165

SOLID WASTE MANAGEMENT

2008	52	23,533	0	23,533
2009	86	157,770	96,818	254,588
2010	32	31,530	56,373	87,903
2011	25	34,529	196,452	230,981
2012	53	18,219	61,425	79,644
Total	248	265,581	411,068	676,649

TORONTO BUILDING

2008	26	257,934	344,124	602,059
2009	26	234,313	516,128	750,441
2010	8	22,436	100,566	123,001
2011	5	6,576	158,824	165,400
2012	2	2,995	2,221	5,216
Total	67	524,253	1,121,863	1,646,116

TRANSPORTATION SERVICES

2008	3,333	11,789,010	14,908,390	26,697,400
2009	2,354	6,133,223	16,839,253	22,972,476
2010	1,401	3,393,333	14,963,472	18,356,806
2011	2,058	2,031,974	13,728,022	15,759,996
2012	956	433,545	12,006,576	12,440,121
Total	10,102	23,781,085	72,445,714	96,226,799

TORONTO WATER

2008	674	2,923,734	2,741,332	5,665,066
2009	852	1,543,178	3,141,897	4,685,074
2010	756	625,812	1,926,251	2,552,062
2011	769	1,084,170	1,593,101	2,677,271
2012	804	167,892	2,689,365	2,857,257
Total	3,855	6,344,785	12,091,945	18,436,730

CLUSTER "C"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
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FACILITIES MANAGEMENT

2008	19	230,564	439,058	669,622
2009	21	191,974	282,802	474,776
2010	29	1,049,380	581,024	1,630,403
2011	38	81,524	761,185	842,709
2012	25	15,455	657,635	673,090
Total	132	1,568,896	2,721,704	4,290,600

OFFICE OF TREASURER

2008	1	137	0	137
2009	1	600	21,446	22,045
2010	0	0	0	0
2011	2	10,830	11,533	22,363
2012	0	0	0	0
Total	4	11,566	32,979	44,545

CITY MANAGER

HUMAN RESOURCES

2008	0	0	0	0
2009	0	0	0	0
2010	2	16,435	0	16,435
2011	1	0	12,000	12,000
2012	1	147	102,353	102,500
Total	4	16,582	114,353	130,935

CITY COUNCIL

CITY CLERK'S OFFICE

2008	0	0	0	0
2009	0	0	0	0
2010	1	12,695	3,609	16,305
2011	1	8,243	0	8,243
2012	0	0	0	0
Total	2	20,939	3,609	24,548

CITY COUNCILLORS

2008	1	2,682	0	2,682
2009	0	0	0	0
2010	3	22,871	7,124	29,995
2011	0	0	0	0
2012	2	0	26,174	26,174
Total	6	25,552	33,298	58,851

LEGAL SERVICES

2008	1	13,886	0	13,886
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
Total	1	13,886	0	13,886

CORPORATE CHARGE

2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	5	0	30,750	30,750
Total	5	0	30,750	30,750

BOARDS AND CORPORATIONS

ST LAWRENCE CENTRE FOR THE ARTS

2008	3	40,065	0	40,065
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
Total	3	40,065	0	40,065

EXHIBITION PLACE

2008	21	238,113	110,984	349,097
2009	32	133,101	752,006	885,107
2010	18	34,517	275,062	309,579
2011	21	32,056	280,338	312,393
2012	20	10,869	323,094	333,963
Total	112	448,656	1,741,484	2,190,140

TORONTO POLICE SERVICES BOARD

2008	123	2,257,653	1,667,433	3,925,086
2009	129	1,552,051	2,430,250	3,982,301
2010	135	1,504,607	8,165,578	9,670,185
2011	87	353,994	3,449,563	3,803,556
2012	37	16,600	1,081,755	1,098,355
Total	511	5,684,905	16,794,578	22,479,483

TORONTO ZOO

2008	5	39,601	0	39,601
2009	7	21,615	163,846	185,461
2010	3	10,099	74,665	84,763
2011	4	3,606	0	3,606
2012	3	0	52,450	52,450
Total	22	74,920	290,961	365,880

BUSINESS IMPROVEMENT ASSOCIATIONS

2008	0	0	0	0
2009	0	0	0	0
2010	1	4,610	5,390	10,000
2011	0	0	0	0
2012	0	0	0	0
Total	1	4,610	5,390	10,000

PUBLIC HEALTH

2008	7	24,544	17,787	42,331
2009	0	0	0	0
2010	2	13,603	86,549	100,151
2011	4	25,926	17,865	43,791
2012	0	0	0	0
Total	13	64,073	122,200	186,273

TORONTO PUBLIC LIBRARY

2008	5	46,755	164,023	210,778
2009	11	44,460	21,067	65,526
2010	5	5,901	79,516	85,417
2011	9	4,959	237,831	242,789
2012	3	2,735	30,600	33,335
Total	33	104,810	533,036	637,846

TORONTO PORT LANDS CORP.

2008	1	3,469	0	3,469
2009	3	34,880	36,385	71,265
2010	1	317	0	317
2011	0	0	0	0
2012	0	0	0	0
Total	5	38,666	36,385	75,051

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

Corporate Finance, Insurance & Risk Management is committed to the routine disclosure of insurance claims information. Our routine disclosure plan was developed in 2005 and is reviewed for the inclusion of additional information. Tables 6 & 7 below provide additional information on Comprehensive General Liability insurance claims for Transportation Services Division, specifically, icy sidewalk slip and fall claims and pothole claims. The information contained in Tables 6 & 7 is valued as of December 31, 2012.

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

Calendar Year	Total Number of all Transportation Claims	Number of Icy Sidewalk Slip&Fall Claims	% of Total	Financial Information on Icy Sidewalk Slip&Fall Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2008	3,333	574	17%	8,830	10,728	19,558	34.0
2009	2,354	417	18%	4,229	11,547	15,776	37.8
2010	1,401	385	27%	2,241	9,459	11,700	30.3
2011	2,058	448	22%	968	8,783	9,751	21.7
2012	956	273	29%	217	7,025	7,242	26.5

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

**Table 7
Transportation Services Division
Pothole Claims**

Calendar Year	Total Number of all Transportation Claims	Number of Pothole Claims	% of Total	Financial Information on Pothole Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2008	3,333	1,742	52%	761	373	1,134	0.65
2009	2,354	1,151	49%	510	431	941	0.81
2010	1,401	280	20%	230	812	1,042	3.72
2011	2,058	918	45%	530	1,312	1,842	2.00
2012	956	266	28%	96	1,267	1,363	5.12

Note: Pothole claims must demonstrate the City's negligence. Pothole claims can include claims for bodily injury.

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

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

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

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

Tables 8 & 9 below provides additional information on Comprehensive General Liability insurance claims for Toronto Water, involving public claims for damage due to escape of water from the sewage system and Parks, Forestry & Recreation division involving damage caused by City trees. The information contained in Tables 8 & 9 is valued as of December 31, 2012.

**Table 8
Toronto Water
Sewer Claims**

Calendar Year	Total Number of all Toronto Water Claims	Number of Sewer Claims	% of Total	Financial Information on Sewer Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2008	674	509	76%	2,352	2,173	4,525	8.89
2009	852	562	66%	791	797	1,588	2.82
2010	756	522	69%	324	774	1,098	2.10
2011	769	419	54%	516	500	1,016	2.42
2012	804	597	74%	88	1,190	1,278	2.14

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

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

Calendar Year	Total Number of all Parks, Forestry & Recreation Claims	Number of Forestry Claims	% of Total	Financial Information on Forestry Claims ONLY			
				Paid \$000 *	Outstanding \$000 *	Total Incurred \$000 *	Average Claim Value \$000
2008	465	345	74%	528	11	539	1.56
2009	527	379	72%	281	269	550	1.45
2010	427	305	71%	219	468	687	2.25
2011	495	376	76%	249	454	703	1.87
2012	480	378	79%	159	542	701	1.85

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

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

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

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

Schedule "C"

Auto claims with a loss date between January 1, 2008-December 31, 2012, sorted by City Divisions and insured Boards and Corporations and year.

CLUSTER "A"

<u>Loss Date</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
COURT SERVICES				
2008	0	0	0	0
2009	0	0	0	0
2010	2	14,866	0	14,866
2011	0	0	0	0
2012	0	0	0	0
Total	2	14,866	0	14,866
ECONOMIC DEVELOPMENT, CULTURE, & TOURISM				
2008	0	0	0	0
2009	1	950	0	950
2010	1	1,802	0	1,802
2011	0	0	0	0
2012	1	458	0	458
Total	3	3,210	0	3,210
EMERGENCY MEDICAL SERVICES				
2008	152	395,306	61,555	456,861
2009	128	505,666	847,864	1,353,530
2010	132	245,231	352,688	597,919
2011	182	322,101	151,918	474,019
2012	160	180,452	132,470	312,922
Total	754	1,648,756	1,546,494	3,195,250
PARKS, FORESTRY & RECREATION				
2008	97	357,510	595	358,105
2009	80	309,650	71,279	380,929
2010	107	303,400	121,710	425,110
2011	109	297,355	86,113	383,467
2012	95	177,916	195,005	372,921
Total	488	1,445,829	474,702	1,920,532
SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION				
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	1	77	0	77
Total	1	77	0	77
SHELTER, SUPPORT & HOUSING ADMINISTRATION				
2008	0	0	0	0
2009	3	753	0	753
2010	6	15,535	0	15,535
2011	6	13,851	0	13,851
2012	1	250	0	250
Total	16	30,389	0	30,389

CLUSTER "B"

<u>Loss Date</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
ENGINEERING AND CONSTRUCTION SERVICES				
2008	0	0	0	0
2009	2	1,039	0	1,039
2010	5	91,610	323,930	415,540
2011	11	14,537	0	14,537
2012	1	9,795	0	9,795
Total	19	116,981	323,930	440,911
FIRE SERVICES				
2008	74	287,357	0	287,357
2009	61	271,882	83,402	355,284
2010	61	239,759	19,118	258,877
2011	82	225,835	30,555	256,390
2012	72	150,855	300,938	451,793
Total	350	1,175,689	434,013	1,609,701
MUNICIPAL LICENSING & STANDARDS				
2008	13	10,293	0	10,293
2009	14	202,597	105,085	307,682
2010	16	26,798	0	26,798
2011	26	68,005	11,402	79,408
2012	20	43,358	442	43,800
Total	89	351,052	116,929	467,981
CITY PLANNING				
2008	0	0	0	0
2009	0	0	0	0
2010	1	188	0	188
2011	0	0	0	0
2012	0	0	0	0
Total	1	188	0	188
POLICY, PLANNING, FINANCE & ADMINISTRATION				
2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	1	5,836	0	5,836
2012	0	0	0	0
Total	1	5,836	0	5,836
SOLID WASTE MANAGEMENT				
2008	168	1,578,127	113,071	1,691,197
2009	104	337,632	384,816	722,448
2010	194	848,454	247,112	1,095,566
2011	217	902,172	190,685	1,092,858
2012	149	216,801	149,494	366,295
Total	832	3,883,187	1,085,178	4,968,365

TORONTO BUILDING

2008	2	180	0	180
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	2	501	0	501
Total	4	681	0	681

TRANSPORTATION SERVICES

2008	266	842,177	516,427	1,358,604
2009	235	725,226	1,845,496	2,570,721
2010	158	319,548	373,074	692,622
2011	254	930,831	3,097,505	4,028,335
2012	117	165,487	239,966	405,453
Total	1,030	2,983,269	6,072,467	9,055,735

TORONTO WATER

2008	37	67,273	0	67,273
2009	43	182,074	0	182,074
2010	58	586,880	123,074	709,954
2011	51	157,329	42,592	199,921
2012	39	169,763	42,525	212,287
Total	228	1,163,319	208,190	1,371,509

CLUSTER "C"

	<u>Loss Date</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
OFFICE OF CFO					
2008		1	90	0	90
2009		0	0	0	0
2010		2	5,620	78,795	84,414
2011		1	2,842	0	2,842
2012		0	0	0	0
Total		4	8,551	78,795	87,346
FLEET SERVICES					
2008		1	5,315	0	5,315
2009		2	6,457	0	6,457
2010		1	1,337	0	1,337
2011		72	171,117	9,544	180,661
2012		11	36,540	16,955	53,495
Total		87	220,765	26,499	247,264
FACILITIES MANAGEMENT					
2008		3	3,046	0	3,046
2009		3	4,521	0	4,521
2010		9	14,185	0	14,185
2011		11	23,340	0	23,340
2012		12	36,551	19,675	56,226
Total		38	81,643	19,675	101,318

OFFICE OF THE TREASURER

2008	3	7,241	0	7,241
2009	1	167	0	167
2010	3	4,120	0	4,120
2011	4	9,469	0	9,469
2012	0	0	0	0
Total	11	20,997	0	20,997

CITY COUNCIL

CITY CLERK'S OFFICE

2008	0	0	0	0
2009	0	0	0	0
2010	1	3,848	0	3,848
2011	8	11,727	0	11,727
2012	4	1,543	0	1,543
Total	13	17,118	0	17,118

CITY COUNCILLORS

2008	0	0	0	0
2009	0	0	0	0
2010	1	4,237	0	4,237
2011	1	6,297	0	6,297
2012	0	0	0	0
Total	2	10,534	0	10,534

CORPORATE CHARGE

2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	2	0	30,650	30,600
Total	2	0	30,650	30,600

BOARDS AND CORPORATIONS

EXHIBITION PLACE

2008	1	90	0	90
2009	1	2,347	0	2,347
2010	2	3,537	0	3,537
2011	4	1,811	81,959	83,770
2012	4	7,094	1,100	8,194
Total	12	14,879	83,059	97,938

TORONTO POLICE SERVICES BOARD

2008	847	2,288,625	599,851	2,888,476
2009	864	3,074,182	1,048,555	4,122,737
2010	773	2,351,650	706,662	3,058,312
2011	828	2,290,735	467,691	2,758,426
2012	399	792,759	510,705	1,303,464
Total	3,711	10,797,952	3,333,463	14,131,415

TORONTO ZOO

2008	5	10,181	0	10,181
2009	16	29,360	0	29,360
2010	8	10,310	0	10,310
2011	14	18,995	0	18,995
2012	12	9,545	4,638	14,183
Total	55	78,391	4,638	83,029

PUBLIC HEALTH

2008	5	9,464	0	9,464
2009	2	3,688	0	3,688
2010	2	1,929	0	1,929
2011	2	4,592	0	4,592
2012	1	1,763	0	1,763
Total	12	21,436	0	21,436

TORONTO PUBLIC LIBRARY

2008	5	3,374	0	3,374
2009	1	1,997	0	1,997
2010	4	360	0	360
2011	10	56,770	1,090	57,860
2012	10	5,922	89,600	95,522
Total	30	68,424	90,690	159,114

Schedule "D"

Property claims with a loss date between January 1, 2008-December 31, 2012, sorted by City Divisions and insured Boards and Corporations and loss year.

CLUSTER "A"

<u>Loss Date</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
COURT SERVICES				
2008	1	140	0	140
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	1	68	28,553	28,621
Total	2	208	28,553	28,761
CHILDREN'S SERVICES				
2008	14	102,869	0	102,869
2009	5	9,589	0	9,589
2010	4	50,252	0	50,252
2011	0	0	0	0
2012	3	21,175	261,932	283,107
Total	26	183,885	261,932	445,818
ECONOMIC DEVELOPMENT, CULTURE, & TOURISM				
2008	3	104,008	0	104,008
2009	1	140	0	140
2010	3	98,414	111,737	210,151
2011	2	4,611	0	4,611
2012	4	13,997	38,833	52,830
Total	13	221,170	150,570	371,740
EMERGENCY MEDICAL SERVICES				
2008	3	13,218	0	13,218
2009	7	8,795	0	8,795
2010	2	4,794	0	4,794
2011	2	4,788	7,488	12,276
2012	7	7,511	81,603	89,113
Total	21	39,107	89,091	128,197
PARKS, FORESTRY & RECREATION				
2008	36	318,579	460	319,039
2009	29	766,763	0	766,763
*2010	21	4,261,248	49,658	4,310,906
2011	28	214,604	127,188	341,792
2012	27	232,011	180,559	412,570
Total	141	5,793,205	357,865	6,151,071
SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION				
2008	4	560	0	560
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	2	1,100	0	1,100
Total	6	1,660	0	1,660

SHELTER, SUPPORT & HOUSING ADMINISTRATION

2008	0	0	0	0
2009	1	140	0	140
2010	0	0	0	0
2011	1	728	0	728
2012	1	1,192	0	1,192
Total	3	2,060	0	2,060

EMPLOYMENT & SOCIAL SERVICES

2008	3	3,492	0	3,492
2009	3	42,730	0	42,730
2010	5	83,178	0	83,178
2011	7	16,696	0	16,696
2012	6	1,982	32,005	33,987
Total	24	148,078	32,005	180,083

TORONTO LONG TERM CARE HOMES & SERVICES

2008	2	23,714	0	23,714
2009	3	37,357	0	37,357
2010	4	48,038	20,082	68,120
2011	0	0	0	0
2012	5	32,267	33,822	66,088
Total	14	141,376	53,904	195,279

CLUSTER "B"

<u>Loss Date</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
ENGINEERING AND CONSTRUCTION SERVICES				
2008	1	5,784	0	5,784
2009	1	140	0	140
2010	3	8,259	0	8,259
2011	1	39,820	0	39,820
2012	0	0	0	0
Total	6	54,004	0	54,004
FIRE SERVICES				
2008	3	280	0	280
2009	6	5,830	0	5,830
2010	6	51,219	0	51,219
2011	11	38,654	653	39,307
2012	8	12,397	76,797	89,194
Total	34	108,379	77,450	185,829
MUNICIPAL LICENSING & STANDARDS				
2008	1	140	0	140
2009	1	192	0	192
2010	1	1,981	1,011	2,992
2011	2	4,323	0	4,323
2012	1	1,594	0	1,594
Total	6	8,230	1,011	9,242

CITY PLANNING

2008	0	0	0	0
2009	0	0	0	0
2010	0	0	0	0
2011	1	780	0	780
2012	0	0	0	0
Total	1	780	0	780

POLICY, PLANNING, FINANCE & ADMINISTRATION

2008	3	420	0	420
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	2	140	1,135	1,275
Total	5	560	1,135	1,695

SOLID WASTE MANAGEMENT

2008	23	53,700	0	53,700
2009	20	201,402	0	201,402
2010	9	12,830	0	12,830
2011	13	37,097	0	37,097
2012	0	0	0	0
Total	65	305,029	0	305,029

TORONTO BUILDING

2008	0	0	0	0
2009	4	19,758	0	19,758
2010	2	280	0	280
2011	5	21,156	0	21,156
2012	0	0	0	0
Total	11	41,194	0	41,194

TRANSPORTATION SERVICES

2008	20	19,054	0	19,054
2009	14	71,389	0	71,389
2010	6	26,506	0	26,506
2011	14	61,678	0	61,678
2012	15	97,871	5,436	103,307
Total	69	276,497	5,436	281,933

TORONTO WATER

2008	7	122,683	0	122,683
2009	7	19,234	0	19,234
2010	11	837,487	118,255	955,742
2011	15	1,100,924	22,382	1,123,305
2012	11	151,282	1,661,157	1,812,439
Total	51	2,231,610	1,801,793	4,033,404

CLUSTER "C"

OFFICE OF THE CFO

<u>Loss Date</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2008	1	3,337	0	3,337
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
Total	1	3,337	0	3,337

FLEET SERVICES

2008	1	140	0	140
2009	0	0	0	0
2010	4	1,171	0	1,171
2011	1	301	0	301
2012	1	0	29,500	29,500
Total	7	1,612	29,500	31,112

FACILITIES MANAGEMENT

2008	38	3,136,871	6,952	3,143,823
2009	31	985,550	161,326	1,146,876
2010	27	1,141,060	326,986	1,468,046
2011	19	507,734	38,367	546,101
2012	16	634,569	1,224,132	1,858,702
Total	131	6,405,784	1,757,764	8,163,548

INFORMATION & TECHNOLOGY

2008	0	0	0	0
2009	0	0	0	0
2010	1	192	0	192
2011	0	0	0	0
2012	0	0	0	0
Total	1	192	0	192

OFFICE OF TREASURER

2008	0	0	0	0
2009	1	140	0	140
2010	1	108	432	540
2011	0	0	0	0
2012	0	0	0	0
Total	2	248	432	680

CITY MANAGER

HUMAN RESOURCES

2008	1	140	0	140
2009	3	420	0	420
2010	0	0	0	0
2011	1	513	0	513
2012	1	1,508	0	1,508
Total	6	2,581	0	2,581

CITY COUNCIL

CITY CLERK'S OFFICE

2008	0	0	0	0
2009	0	0	0	0
2010	1	140	0	140
2011	2	845	0	845
2012	2	1,348	0	1,348
Total	5	2,333	0	2,333

CITY COUNCILLORS

2008	3	890	0	890
2009	2	280	0	280
2010	1	423	0	423
2011	4	1,952	0	1,952
2012	0	0	0	0
Total	10	3,544	0	3,544

LEGAL SERVICES

2008	0	0	0	0
2009	2	2,095	0	2,095
2010	1	0	0	0
2011	0	0	0	0
2012	0	0	0	0
Total	3	2,095	0	2,095

BOARDS AND CORPORATIONS

EXHIBITION PLACE

2008	8	39,996	0	39,996
2009	6	32,012	0	32,012
2010	13	37,919	0	37,919
2011	12	40,098	0	40,098
2012	9	17,930	64,270	82,200
Total	48	167,954	64,270	232,224

SONY CENTRE

2008	0	0	0	0
2009	1	3,975,264	0	3,975,264
2010	0	0	0	0
2011	1	438	0	438
2012	0	0	0	0
Total	2	3,975,702	0	3,975,702

TORONTO POLICE SERVICES BOARD

2008	3	1,511	0	1,511
2009	13	2,411	0	2,411
2010	11	70,782	167	70,950
2011	1	25	0	25
2012	1	1,723	0	1,723
Total	29	76,452	167	76,620

HERITAGE TORONTO

2008	1	140	0	140
2009	0	0	0	0
2010	0	0	0	0
2011	0	0	0	0
2012	0	0	0	0
Total	1	140	0	140

TORONTO ZOO

2008	5	52,355	0	52,355
2009	8	259,154	0	259,154
2010	3	48,241	0	48,241
2011	9	12,749	9,091	21,840
2012	2	2,105	2,497	4,601
Total	27	374,603	11,588	386,191

PUBLIC HEALTH

2008	3	1,913	0	1,913
2009	3	472	0	472
2010	4	612	0	612
2011	3	1,577	11,827	13,404
2012	2	0	5,374	5,374
Total	15	4,575	17,201	21,777

TORONTO PUBLIC LIBRARY

2008	34	152,646	2,248	154,895
2009	15	15,990	0	15,990
2010	10	9,828	0	9,828
2011	19	78,091	15,406	93,497
2012	10	238,502	62,524	301,027
Total	88	495,058	80,179	575,236