

**INSURANCE CLAIMS INFORMATION – January 1, 2009 to December 31, 2013**  
**Information Disclosure Date: April 14, 2014**

**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, 2009–December 31, 2013. All the values presented in this report are as of December 31, 2013 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, 2009 – December 31, 2013.

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

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
2009	5,876	32,959,959	29,914,124	62,874,084
2010	4,629	22,424,280	31,041,431	53,465,711
2011	5,823	18,162,549	44,059,633	62,222,182
2012	4,170	10,161,037	26,148,126	36,309,163
2013	<u>9,850</u>	<u>6,703,653</u>	<u>49,271,497</u>	<u>55,975,150</u>
	30,348	90,411,478	180,434,811	270,846,289

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 1, 2009–December 31, 2013.

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

<u>Coverage</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
CGL	22,576	46,200,365	146,105,690	192,306,055
Auto	6,900	23,920,595	18,803,170	42,723,765
Property	<u>872</u>	<u>20,290,519</u>	<u>15,525,951</u>	<u>35,816,471</u>
	30,348	90,411,478	180,344,811	270,846,289

**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, 2009-December 31, 2013, 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>
*2009	4,132	19,935,000	22,310,162	42,245,163
2010	2,926	12,770,468	25,630,336	38,400,805
2011	3,734	8,480,583	38,954,082	47,434,665
2012	2,797	3,506,938	22,959,213	26,466,151
*2013	<u>8,990</u>	<u>1,507,376</u>	<u>36,251,897</u>	<u>37,759,271</u>
	22,576	46,200,365	146,105,690	192,306,055

*\*increased claim volumes in 2009 and 2013 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, 2009-December 31, 2013.

#### **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, 2009-December 31, 2013 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>
2009	1,560	6,567,372	7,442,976	14,010,348
2010	1,549	5,402,630	2,131,853	7,534,482
2011	1,914	7,412,719	4,935,318	12,348,037
2012	1,214	2,752,587	1,866,347	4,618,934
2013	<u>663</u>	<u>1,785,287</u>	<u>2,426,676</u>	<u>4,211,964</u>
	6,900	23,920,595	18,803,170	42,732,765

On average the City sustains just over 1,400 Auto claims per year including the Police Service which averages just over 600 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, 2009-December 31, 2013 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, 2009-December 31, 2013 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>
2009	187	6,457,587	160,986	6,618,573
2010	154	4,251,183	3,279,242	7,530,424
2011	175	2,269,247	170,233	2,439,481
2012	159	3,901,512	1,322,566	5,224,078
2013	<u>197</u>	<u>3,410,990</u>	<u>10,592,924</u>	<u>14,003,915</u>
	872	20,290,519	15,525,951	35,816,471

For a complete listing of Property claims sorted by City Divisions and insured Boards and Corporations between January 1, 2009–December 31, 2013 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, 2009-December 31, 2013, sorted by City Divisions and insured Boards and Corporations and loss year. Please note that some claims have been re-coded since the previously reported period to better reflect the Division that caused the loss.

**CLUSTER "A"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>AFFORDABLE HOUSING OFFICE</b>				
2010	1	1,882	52,618	54,500
<b>Total</b>	<b>1</b>	<b>1,882</b>	<b>52,618</b>	<b>54,500</b>
<b>COURT SERVICES</b>				
2009	1	1,135	0	1,135
2010	2	613	0	613
2011	3	2,096	117,834	119,930
2012	5	6,228	203,915	210,143
2013	4	8,953	278,773	287,725
<b>Total</b>	<b>15</b>	<b>19,025</b>	<b>600,522</b>	<b>619,547</b>
<b>CHILDREN'S SERVICES</b>				
2009	4	11,606	0	11,606
2010	3	4,876	0	4,876
2011	2	3,695	11,755	15,450
2012	4	71,721	270,973	342,694
<b>Total</b>	<b>13</b>	<b>91,897</b>	<b>282,728</b>	<b>374,625</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2009	4	11,183	105,238	116,421
2010	1	0	0	0
2011	4	25,971	28,766	54,737
2012	5	12,602	121,494	134,096
2013	1	225	0	225
<b>Total</b>	<b>15</b>	<b>49,981</b>	<b>255,497</b>	<b>305,478</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2009	12	1,098,374	45,914	1,144,288
2010	19	110,655	269,041	379,695
2011	14	18,677	75,396	94,073
2012	1	1,254	0	1,254
2013	9	6,958	230,784	237,742
<b>Total</b>	<b>55</b>	<b>1,235,917</b>	<b>621,135</b>	<b>1,857,052</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2009	529	2,031,536	833,930	2,865,467
2010	430	1,179,143	3,435,998	4,615,141
2011	511	1,259,810	3,389,434	4,649,244
2012	530	682,288	2,644,829	3,327,117
2013	492	273,076	2,807,651	3,080,727
<b>Total</b>	<b>2,492</b>	<b>5,425,854</b>	<b>13,111,842</b>	<b>18,537,696</b>

**SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION**

2009	1	3,464	0	3,464
<b>Total</b>	<b>1</b>	<b>3,464</b>	<b>0</b>	<b>3,464</b>

**SHELTER, SUPPORT & HOUSING ADMINISTRATION**

2009	13	69,667	147,179	216,847
2010	12	519,532	434,475	954,007
2011	2	37,690	88,170	125,859
2012	5	19,667	267,050	286,717
2013	2	4,513	177,487	182,000
<b>Total</b>	<b>34</b>	<b>651,069</b>	<b>1,114,361</b>	<b>1,765,430</b>

**EMPLOYMENT & SOCIAL SERVICES**

2009	2	34,407	74,593	109,000
2010	5	51,444	40,545	91,989
2011	3	3,466	0	3,466
2012	2	5,037	99,933	104,970
2013	3	18,751	171,033	189,784
<b>Total</b>	<b>15</b>	<b>113,105</b>	<b>386,104</b>	<b>499,209</b>

**LONG-TERM CARE HOMES & SERVICES**

2009	6	166,560	53,013	219,573
2010	10	26,141	87,647	113,789
2011	9	33,380	59,865	93,246
2012	3	8,561	57,871	66,431
2013	2	2,238	81,762	84,000
<b>Total</b>	<b>30</b>	<b>236,881</b>	<b>340,158</b>	<b>577,039</b>

**CLUSTER "B"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2009	6	112,642	342,400	455,042
2010	13	26,787	28,744	55,531
2011	71	61,221	618,694	679,915
2012	67	47,090	690,824	737,914
2013	35	7,905	214,708	222,613
<b>Total</b>	<b>192</b>	<b>255,645</b>	<b>1,895,371</b>	<b>2,151,015</b>
<b>FIRE SERVICES</b>				
2009	14	242,017	785,973	1,027,991
2010	9	96,546	679,502	776,048
2011	6	50,304	281,431	331,735
2012	18	13,580	59,451	73,030
2013	15	9,953	7,332	17,285
<b>Total</b>	<b>62</b>	<b>412,400</b>	<b>1,813,689</b>	<b>2,226,089</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2009	13	422,227	318,849	741,076
2010	7	32,593	0	32,593
2011	11	84,581	177,742	262,322
2012	7	8,334	32,019	40,353
2013	1	0	671	671
<b>Total</b>	<b>39</b>	<b>547,735</b>	<b>529,281</b>	<b>1,077,016</b>

**CITY PLANNING**

2011	1	59,453	50,000	109,453
<b>Total</b>	<b>1</b>	<b>59,453</b>	<b>50,000</b>	<b>109,453</b>

**POLICY, PLANNING, FINANCE & ADMINISTRATION**

2009	1	9,165	0	9,165
<b>Total</b>	<b>1</b>	<b>9,165</b>	<b>0</b>	<b>9,165</b>

**SOLID WASTE MANAGEMENT**

2009	86	214,510	91,255	305,765
2010	32	34,492	36,740	71,232
2011	26	38,046	195,269	233,315
2012	60	28,610	26,775	55,385
2013	69	19,208	347,558	366,766
<b>Total</b>	<b>273</b>	<b>334,866</b>	<b>697,597</b>	<b>1,032,462</b>

**TORONTO BUILDING**

2009	22	307,055	252,492	559,547
2010	9	57,045	179,956	237,001
2011	5	19,648	117,359	137,006
2012	2	17,586	10,000	27,586
2013	8	13,802	266,620	280,423
<b>Total</b>	<b>46</b>	<b>415,136</b>	<b>826,427</b>	<b>1,241,563</b>

**TRANSPORTATION SERVICES**

2009	2,352	9,747,763	12,920,969	22,668,732
2010	1,386	5,168,429	12,373,309	17,541,738
2011	2,070	4,024,987	22,668,272	26,693,259
2012	1,019	1,277,656	11,700,615	12,978,272
2013	1,940	720,904	20,518,163	21,239,067
<b>Total</b>	<b>8,767</b>	<b>20,939,740</b>	<b>80,180,328</b>	<b>101,121,068</b>

**TORONTO WATER**

2009	855	2,154,449	1,919,515	4,073,965
2010	771	1,072,734	2,472,746	3,545,480
2011	788	1,373,050	4,197,018	5,570,068
2012	926	847,153	2,737,374	3,584,527
2013	6,301	326,689	8,691,953	9,018,641
<b>Total</b>	<b>9,641</b>	<b>5,774,075</b>	<b>20,018,605</b>	<b>25,792,681</b>

**CLUSTER "C"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>FLEET SERVICES</b>				
2013	3	425	0	425
<b>Total</b>	<b>3</b>	<b>425</b>	<b>0</b>	<b>425</b>
<b>FACILITIES MANAGEMENT</b>				
2009	22	211,224	1,742,704	1,953,928
2010	33	1,154,357	990,246	2,144,604
2011	41	163,739	1,270,582	1,434,321
2012	32	103,263	819,326	922,589
2013	18	8,862	239,713	248,574
<b>Total</b>	<b>146</b>	<b>1,641,445</b>	<b>5,062,571</b>	<b>6,704,016</b>

**INFORMATION & TECHNOLOGY**

2013	1	5,850	96,650	102,500
<b>Total</b>	<b>1</b>	<b>5,850</b>	<b>96,650</b>	<b>102,500</b>

**OFFICE OF TREASURER**

2009	1	600	21,446	22,045
2011	2	37,849	11,122	48,971
2013	1	8,849	0	8,849
<b>Total</b>	<b>4</b>	<b>47,297</b>	<b>32,567</b>	<b>79,865</b>

**CITY MANAGER**

**EQUITY, DIVERSITY & HUMAN RIGHTS OFFICE**

2013	1	0	102,500	102,500
<b>Total</b>	<b>1</b>	<b>0</b>	<b>102,500</b>	<b>102,500</b>

**HUMAN RESOURCES**

2010	2	16,435	0	16,435
2011	1	0	12,000	12,000
2013	1	1,020	101,480	102,500
<b>Total</b>	<b>4</b>	<b>17,455</b>	<b>113,480</b>	<b>130,935</b>

**STRATEGIC COMMUNICATIONS**

2013	1	4,579	72,921	77,500
<b>Total</b>	<b>1</b>	<b>4,579</b>	<b>72,921</b>	<b>77,500</b>

**COUNCIL / ACCOUNTABILITY OFFICES**

**CITY CLERK'S OFFICE**

2010	1	12,695	3,609	16,305
2011	1	8,243	0	8,243
2013	1	3,780	98,720	102,500
<b>Total</b>	<b>3</b>	<b>24,719</b>	<b>102,329</b>	<b>127,048</b>

**COUNCIL - MAYOR / COUNCILLORS**

2010	4	180,819	10,949	191,768
2012	2	1,174	25,000	26,174
2013	2	3,551	11,449	15,000
<b>Total</b>	<b>8</b>	<b>185,544</b>	<b>47,398</b>	<b>232,942</b>

**CORPORATE CHARGE**

2013	2	359	29,525	29,884
<b>Total</b>	<b>2</b>	<b>359</b>	<b>29,525</b>	<b>29,884</b>

**BOARDS AND CORPORATIONS**

**EXHIBITION PLACE**

2009	32	256,703	547,025	803,729
2010	17	45,761	127,665	173,426
2011	23	107,753	555,906	663,659
2012	23	31,088	355,042	386,130
2013	12	10,396	336,638	347,035
<b>Total</b>	<b>107</b>	<b>451,701</b>	<b>1,922,276</b>	<b>2,373,978</b>



**SONY CENTRE**

2013	1	1,661	0	1,661
<b>Total</b>	<b>1</b>	<b>1,661</b>	<b>0</b>	<b>1,661</b>

**TORONTO POLICE SERVICES BOARD**

2009	132	2,660,671	1,916,308	4,576,979
2010	146	2,914,957	4,042,086	6,957,044
2011	120	995,234	4,745,630	5,740,864
2012	77	294,667	2,502,578	2,797,244
2013	51	38,317	1,011,012	1,049,329
<b>Total</b>	<b>526</b>	<b>6,903,846</b>	<b>14,217,614</b>	<b>21,121,459</b>

**TORONTO ZOO**

2009	7	31,812	159,648	191,461
2010	3	17,088	133,676	150,763
2011	5	5,771	27,334	33,106
2012	4	10,833	79,500	90,333
2013	3	2,647	163,853	166,500
<b>Total</b>	<b>22</b>	<b>68,151</b>	<b>564,012</b>	<b>632,162</b>

**BUSINESS IMPROVEMENT ASSOCIATIONS**

2010	1	4,610	5,390	10,000
2012	1	8,175	50,780	58,955
<b>Total</b>	<b>2</b>	<b>12,785</b>	<b>56,170</b>	<b>68,955</b>

**PUBLIC HEALTH**

2010	2	18,503	81,648	100,151
2011	4	25,926	17,865	43,791
2012	1	6,968	95,532	102,500
2013	2	0	103,725	103,725
<b>Total</b>	<b>9</b>	<b>51,397</b>	<b>298,770</b>	<b>350,167</b>

**TORONTO PUBLIC LIBRARY**

2009	11	46,064	19,462	65,526
2010	5	21,171	143,746	164,917
2011	10	38,799	236,640	275,439
2012	3	3,402	108,334	111,735
2013	6	3,906	89,215	93,121
<b>Total</b>	<b>35</b>	<b>113,342</b>	<b>597,397</b>	<b>710,738</b>

**TORONTO PORT LANDS CORP.**

2009	3	90,165	12,248	102,413
2010	2	1,160	0	1,160
2011	1	1,192	0	1,192
<b>Total</b>	<b>6</b>	<b>92,517</b>	<b>12,248</b>	<b>104,765</b>

**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, 6A, 7 & 7A 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, 2013. The information contained in Tables 6A & 7A is valued as of March 26, 2014.

**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
2009	2,352	413	18%	6,380	9,267	15,647	37.8
2010	1,386	381	27%	3,543	7,454	10,997	28.8
2011	2,070	445	21%	2,139	14,750	16,890	37.9
2012	1,019	288	28%	657	7,144	7,801	27.0
2013	1,940	431	22%	285	11,182	11,468	26.6

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

\* **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**.

**Table 6A  
City of Toronto  
Icy Sidewalk Claims Denied and Paid as at March 26, 2014**  
Legal fees, adjusting expenses and misc expenses not incl

Year	Total	Denied	% of Total	Claims Paid	Amount	% of Total	Outstanding	% of Total
2009	413	217	53	80	2,336,588	19	116	28
2010	382	193	51	83	1,506,487	22	106	28
2011	446	178	40	53	744,779	12	215	48
2012	292	100	34	18	226,383	6	174	60
2013	510	80	16	12	34,465	2	418	82

**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
2009	2,352	1,151	49%	727	137	864	0.75
2010	1,386	276	20%	254	420	675	2.44
2011	2,070	918	44%	839	1,517	2,357	2.56
2012	1,019	265	26%	201	950	1,152	4.34
2013	1,940	788	41%	255	1,183	1,438	1.82

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**.

**Table 7A  
City of Toronto  
Pothole Claims Denied and Paid as at March 26, 2014**

Legal fees, adjusting expenses and misc expenses not incl

Year	Total	Denied	% of Total	Claims Paid	Amount	% of Total	Outstanding	% of Total
2009	1,151	1,061	92	89	295,680	8	1	0
2010	276	242	87	29	99,062	11	5	2
2011	918	651	71	227	397,121	25	40	4
2012	267	142	54	84	82,763	31	41	15
2013	860	276	32	142	177,088	17	442	51

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

Tables 8, 8A, 9 & 9A 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, 2013. The information contained in Tables 8A & 9A is valued as of March 26, 2014.

**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
2009	855	562	66%	984	479	1,463	2.60
2010	771	527	68%	454	770	1,225	2.32
2011	788	429	54%	698	1,195	1,894	4.41
2012	926	652	70%	581	913	1,495	2.29
2013	6,301	5,560	88%	168	4,664	4,833	.86

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.

\* **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**.

**Table 8A  
City of Toronto  
Sewer Claims Denied and Paid as at March 26, 2014**

Legal fees, adjusting expenses and misc expenses not incl

Year	Total	Denied	% of Total	Claims Paid	Amount	% of Total	Outstanding	% of Total
2009	562	514	92	41	604,434	7	7	1
2010	527	469	89	37	246,875	7	21	4
2011	429	327	76	64	530,779	15	38	9
2012	652	549	84	58	404,732	9	45	7
2013	5,605	153	3	15	163,008	0	5,437	97

**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
2009	529	379	72%	317	234	551	1.45
2010	430	306	71%	278	643	922	3.01
2011	511	380	74%	351	551	902	2.37
2012	530	405	76%	385	457	843	2.08
2013	492	360	73%	207	425	633	1.75

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**.

**Table 9A  
City of Toronto  
Forestry Claims Denied and Paid as at March 26, 2014**

Legal fees, adjusting expenses and misc expenses not incl

Year	Total	Denied	% of Total	Claims Paid	Amount	% of Total	Outstanding	% of Total
2009	379	324	85	52	142,991	14	3	1
2010	306	240	78	55	122,274	18	11	4
2011	380	276	73	86	228,114	22	18	5
2012	405	254	63	120	297,520	29	31	8
2013	687	86	12	47	203,888	7	554	80

### Schedule "C"

Auto claims with a loss date between January 1, 2009-December 31, 2013, sorted by City Divisions and insured Boards and Corporations and year.

#### CLUSTER "A"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT SERVICES</b>				
2010	2	14,866	0	14,866
<b>Total</b>	<b>2</b>	<b>14,866</b>	<b>0</b>	<b>14,866</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2009	1	950	0	950
2010	1	1,802	0	1,802
2012	1	458	0	458
2013	1	4,137	0	4,137
<b>Total</b>	<b>4</b>	<b>7,347</b>	<b>0</b>	<b>7,347</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2009	128	728,941	572,505	1,301,445
2010	132	290,406	255,263	545,668
2011	184	352,628	481,379	834,007
2012	169	238,161	116,061	354,222
2013	91	95,553	53,806	149,358
<b>Total</b>	<b>704</b>	<b>1,705,688</b>	<b>1,479,012</b>	<b>3,184,700</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2009	80	314,166	0	314,166
2010	107	343,177	81,933	425,110
2011	108	332,664	76,609	409,273
2012	113	335,627	3,059	338,686
2013	123	255,588	252,851	508,439
<b>Total</b>	<b>531</b>	<b>1,581,223</b>	<b>414,451</b>	<b>1,995,674</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2012	1	77	0	77
2013	1	5,667	100	5,767
<b>Total</b>	<b>2</b>	<b>5,744</b>	<b>100</b>	<b>5,844</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2009	3	753	0	753
2010	6	15,535	0	15,535
2011	6	13,851	0	13,851
2012	2	1,692	0	1,692
2013	4	8,723	1,225	9,948
<b>Total</b>	<b>21</b>	<b>40,554</b>	<b>1,225</b>	<b>41,779</b>

**CLUSTER "B"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>ENGINEERING AND CONSTRUCTION SERVICES</b>				
2009	2	1,039	0	1,039
2010	5	113,426	302,114	415,540
2011	12	14,782	29,255	44,037
2012	1	9,795	0	9,795
2013	2	200	0	200
<b>Total</b>	<b>22</b>	<b>139,242</b>	<b>331,369</b>	<b>470,611</b>
<b>FIRE SERVICES</b>				
2009	61	297,578	79,706	377,284
2010	61	239,759	19,118	258,877
2011	85	239,798	233,402	473,200
2012	79	379,162	136,715	515,877
2013	64	380,694	144,471	525,165
<b>Total</b>	<b>350</b>	<b>1,536,991</b>	<b>613,412</b>	<b>2,150,403</b>
<b>MUNICIPAL LICENSING &amp; STANDARDS</b>				
2009	14	225,434	82,248	307,682
2010	16	26,798	0	26,798
2011	26	69,215	77,692	146,908
2012	23	52,211	209	52,420
2013	10	38,302	300	38,602
<b>Total</b>	<b>89</b>	<b>411,960</b>	<b>160,449</b>	<b>572,410</b>
<b>CITY PLANNING</b>				
2010	1	188	0	188
<b>Total</b>	<b>1</b>	<b>188</b>	<b>0</b>	<b>188</b>
<b>POLICY, PLANNING, FINANCE &amp; ADMINISTRATION</b>				
2011	1	5,836	0	5,836
<b>Total</b>	<b>1</b>	<b>5,836</b>	<b>0</b>	<b>5,836</b>
<b>SOLID WASTE MANAGEMENT</b>				
2009	105	361,661	469,185	830,847
2010	195	898,945	399,435	1,298,380
2011	223	1,067,015	434,924	1,501,939
2012	162	281,946	158,903	440,849
2013	103	430,508	994,737	1,425,245
<b>Total</b>	<b>788</b>	<b>3,040,075</b>	<b>2,457,185</b>	<b>5,497,259</b>
<b>TORONTO BUILDING</b>				
2012	2	501	0	501
2013	1	8,007	100	8,107
<b>Total</b>	<b>3</b>	<b>8,507</b>	<b>100</b>	<b>8,607</b>
<b>TRANSPORTATION SERVICES</b>				
2009	227	797,326	3,646,321	4,443,647
2010	157	364,806	334,595	699,400
2011	248	2,315,897	668,295	2,984,192
2012	128	204,233	244,552	448,784
2013	90	148,052	385,318	533,370
<b>Total</b>	<b>850</b>	<b>3,830,313</b>	<b>5,279,081</b>	<b>9,109,394</b>

**TORONTO WATER**

2009	44	288,600	57,151	345,751
2010	59	623,218	76,914	700,132
2011	52	195,061	193,569	388,630
2012	46	207,196	58,885	266,081
2013	49	176,948	216,934	393,882
<b>Total</b>	<b>250</b>	<b>1,491,023</b>	<b>603,453</b>	<b>2,094,476</b>

**CLUSTER "C"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>OFFICE OF CFO</b>				
2010	2	7,966	76,448	84,414
2011	1	2,842	0	2,842
2012	1	2,227	0	2,227
2013	2	8,499	854	9,352
<b>Total</b>	<b>6</b>	<b>21,533</b>	<b>77,302</b>	<b>98,835</b>
<b>FLEET SERVICES</b>				
2009	2	6,457	0	6,457
2010	1	1,337	0	1,337
2011	72	182,258	387	182,645
2012	13	54,729	142,631	197,360
2013	10	31,668	9,908	41,575
<b>Total</b>	<b>98</b>	<b>276,449</b>	<b>152,926</b>	<b>429,374</b>
<b>FACILITIES MANAGEMENT</b>				
2009	3	4,521	0	4,521
2010	9	14,185	0	14,185
2011	11	23,481	0	23,481
2012	15	47,323	536	47,859
2013	16	44,821	8,740	53,562
<b>Total</b>	<b>54</b>	<b>134,332</b>	<b>9,276</b>	<b>143,608</b>
<b>OFFICE OF TREASURER</b>				
2009	1	167	0	167
2010	3	4,120	0	4,120
2011	4	9,469	0	9,469
<b>Total</b>	<b>8</b>	<b>13,756</b>	<b>0</b>	<b>13,756</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>



**COUNCIL / ACCOUNTABILITY OFFICES**

**CITY CLERK'S OFFICE**

2010	1	3,848	0	3,848
2011	8	11,727	0	11,727
2012	4	1,543	0	1,543
2013	1	3,543	0	3,543
<b>Total</b>	<b>14</b>	<b>20,661</b>	<b>0</b>	<b>20,661</b>

**COUNCIL - MAYOR / COUNCILLORS**

2010	1	4,237	0	4,237
2011	1	6,297	0	6,297
<b>Total</b>	<b>2</b>	<b>10,534</b>	<b>0</b>	<b>10,534</b>

**CORPORATE CHARGE**

2009	1	2,431	0	2,431
2012	2	2,809	100	2,909
2013	13	43,369	1,641	45,010
<b>Total</b>	<b>16</b>	<b>48,610</b>	<b>1,741</b>	<b>50,351</b>

**BOARDS AND CORPORATIONS**

**EXHIBITION PLACE**

2009	1	2,347	0	2,347
2010	2	3,537	0	3,537
2011	4	5,207	261,399	266,606
2012	4	7,319	0	7,319
<b>Total</b>	<b>11</b>	<b>18,410</b>	<b>261,399</b>	<b>279,809</b>

**TORONTO POLICE SERVICES BOARD**

2009	868	3,499,954	2,535,860	6,035,814
2010	774	2,417,874	586,034	3,003,909
2011	842	2,483,818	2,477,317	4,961,136
2012	419	884,545	816,495	1,701,040
2013	64	42,970	340,854	383,825
<b>Total</b>	<b>2,967</b>	<b>9,329,162</b>	<b>6,756,561</b>	<b>16,085,723</b>

**TORONTO ZOO**

2009	16	29,360	0	29,360
2010	8	10,310	0	10,310
2011	14	19,510	0	19,510
2012	16	21,788	1,831	23,619
2013	8	1,156	12,671	13,826
<b>Total</b>	<b>62</b>	<b>82,125</b>	<b>14,502</b>	<b>96,626</b>

**PUBLIC HEALTH**

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
2013	4	7,337	1,666	9,004
<b>Total</b>	<b>11</b>	<b>19,309</b>	<b>1,666</b>	<b>20,975</b>

**TORONTO PUBLIC LIBRARY**

2009	1	1,997	0	1,997
2010	4	360	0	360
2011	10	56,770	1,090	57,860
2012	12	17,482	186,370	203,852
2013	5	49,085	500	49,585
<b>Total</b>	<b>32</b>	<b>125,694</b>	<b>187,960</b>	<b>313,654</b>

### Schedule "D"

Property claims with a loss date between January 1, 2009-December 31, 2013, sorted by City Divisions and insured Boards and Corporations and loss year.

#### CLUSTER "A"

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
<b>COURT SERVICES</b>				
2012	1	121	28,500	28,621
<b>Total</b>	<b>1</b>	<b>121</b>	<b>28,500</b>	<b>28,621</b>
<b>CHILDREN'S SERVICES</b>				
2009	5	9,589	0	9,589
2010	4	50,252	0	50,252
2012	4	32,604	331,004	363,607
2013	4	4,778	34,058	38,836
<b>Total</b>	<b>17</b>	<b>97,223</b>	<b>365,061</b>	<b>462,285</b>
<b>ECONOMIC DEVELOPMENT &amp; CULTURE</b>				
2009	1	140	0	140
2010	3	98,644	111,507	210,151
2011	2	4,611	0	4,611
2012	5	59,655	18,518	78,173
2013	4	53,672	527,609	581,282
<b>Total</b>	<b>15</b>	<b>216,723</b>	<b>657,634</b>	<b>874,356</b>
<b>EMERGENCY MEDICAL SERVICES</b>				
2009	7	8,795	0	8,795
2010	2	4,794	0	4,794
2011	2	4,788	37	4,825
2012	8	391,531	153,853	545,384
2013	3	16,629	110,074	126,703
<b>Total</b>	<b>22</b>	<b>426,538</b>	<b>263,964</b>	<b>690,502</b>
<b>PARKS, FORESTRY &amp; RECREATION</b>				
2009	29	766,763	0	766,763
2010	21	1,694,436	2,620,569	4,315,005
2011	29	262,716	112,267	374,984
2012	32	378,470	35,894	414,364
2013	49	1,121,505	5,552,785	6,674,291
<b>Total</b>	<b>160</b>	<b>4,223,891</b>	<b>8,321,516</b>	<b>12,545,407</b>
<b>SOCIAL DEVELOPMENT, FINANCE &amp; ADMINISTRATION</b>				
2012	2	1,100	0	1,100
2013	1	0	615	615
<b>Total</b>	<b>3</b>	<b>1,100</b>	<b>615</b>	<b>1,715</b>
<b>SHELTER, SUPPORT &amp; HOUSING ADMINISTRATION</b>				
2009	1	140	0	140
2011	1	728	0	728
2012	2	2,146	135	2,281
2013	9	9,406	6,706	16,112
<b>Total</b>	<b>13</b>	<b>12,421</b>	<b>6,841</b>	<b>19,262</b>

**EMPLOYMENT & SOCIAL SERVICES**

2009	3	42,730	0	42,730
2010	5	83,178	0	83,178
2011	7	16,696	0	16,696
2012	6	6,904	62,899	69,803
2013	1	68	1,225	1,293
<b>Total</b>	<b>22</b>	<b>149,577</b>	<b>64,124</b>	<b>213,701</b>

**LONG-TERM CARE HOMES & SERVICES**

2009	3	37,357	0	37,357
2010	4	48,038	20,082	68,120
2012	5	32,551	4,135	36,686
2013	2	68	29,644	29,711
<b>Total</b>	<b>14</b>	<b>118,014</b>	<b>53,861</b>	<b>171,874</b>

**CLUSTER "B"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
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**ENGINEERING AND CONSTRUCTION SERVICES**

2009	1	140	0	140
2010	3	8,259	0	8,259
2011	1	39,820	0	39,820
2013	2	0	2,624	2,624
<b>Total</b>	<b>7</b>	<b>48,219</b>	<b>2,624</b>	<b>50,844</b>

**FIRE SERVICES**

2009	6	5,830	0	5,830
2010	6	51,219	0	51,219
2011	11	38,654	653	39,307
2012	8	46,810	10,823	57,633
2013	9	59,257	43,289	102,546
<b>Total</b>	<b>40</b>	<b>201,770</b>	<b>54,765</b>	<b>256,535</b>

**MUNICIPAL LICENSING & STANDARDS**

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
2013	2	133,863	36,776	170,639
<b>Total</b>	<b>7</b>	<b>141,953</b>	<b>37,787</b>	<b>179,740</b>

**CITY PLANNING**

2011	1	780	0	780
2013	1	0	1,135	1,135
<b>Total</b>	<b>2</b>	<b>780</b>	<b>1,135</b>	<b>1,915</b>

**POLICY, PLANNING, FINANCE & ADMINISTRATION**

2012	2	275	0	275
<b>Total</b>	<b>2</b>	<b>275</b>	<b>0</b>	<b>275</b>

**SOLID WASTE MANAGEMENT**

2009	20	201,402	0	201,402
2010	9	12,830	0	12,830
2011	13	37,097	0	37,097
2013	2	1,791	0	1,791
<b>Total</b>	<b>44</b>	<b>253,121</b>	<b>0</b>	<b>253,121</b>

**TORONTO BUILDING**

2009	4	19,758	0	19,758
2010	2	280	0	280
2011	5	21,156	0	21,156
<b>Total</b>	<b>11</b>	<b>41,194</b>	<b>0</b>	<b>41,194</b>

**TRANSPORTATION SERVICES**

2009	14	71,389	0	71,389
2010	6	26,506	0	26,506
2011	14	61,678	0	61,678
2012	15	101,553	629	102,181
2013	2	427	1,260	1,687
<b>Total</b>	<b>51</b>	<b>261,552</b>	<b>1,889</b>	<b>263,441</b>

**TORONTO WATER**

2009	7	19,234	0	19,234
2010	11	859,044	104,772	963,816
2011	15	1,101,453	10,918	1,112,371
2012	12	1,226,351	14,024	1,240,375
2013	22	256,689	1,244,950	1,501,639
<b>Total</b>	<b>67</b>	<b>3,462,771</b>	<b>1,374,663</b>	<b>4,837,434</b>

**CLUSTER "C"**

<u>Year</u>	<u>Count</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
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**FLEET SERVICES**

2010	4	1,171	0	1,171
2011	1	301	0	301
2012	1	413,117	193,121	606,238
2013	2	7,550	56,690	64,240
<b>Total</b>	<b>8</b>	<b>422,139</b>	<b>249,811</b>	<b>671,950</b>

**FACILITIES MANAGEMENT**

2009	31	985,889	160,987	1,146,876
2010	27	1,142,272	421,134	1,563,406
2011	19	533,234	0	533,234
2012	17	821,593	295,085	1,116,678
2013	26	783,988	1,733,724	2,517,712
<b>Total</b>	<b>120</b>	<b>4,266,975</b>	<b>2,610,929</b>	<b>6,877,905</b>

**INFORMATION & TECHNOLOGY**

2010	1	192	0	192
<b>Total</b>	<b>1</b>	<b>192</b>	<b>0</b>	<b>192</b>

**OFFICE OF TREASURER**

2009	1	140	0	140
2010	1	140	0	140
<b>Total</b>	<b>2</b>	<b>280</b>	<b>0</b>	<b>280</b>

**CITY  
MANAGER**

**HUMAN RESOURCES**

2009	3	420	0	420
2011	1	513	0	513
2012	1	1,508	0	1,508
<b>Total</b>	<b>5</b>	<b>2,441</b>	<b>0</b>	<b>2,441</b>

**COUNCIL / ACCOUNTABILITY OFFICES**

**CITY CLERK'S OFFICE**

2010	1	140	0	140
2011	2	845	0	845
2012	2	1,348	0	1,348
<b>Total</b>	<b>5</b>	<b>2,333</b>	<b>0</b>	<b>2,333</b>

**MAYOR / COUNCILLORS**

2009	2	280	0	280
2010	1	423	0	423
2011	4	1,952	0	1,952
<b>Total</b>	<b>7</b>	<b>2,654</b>	<b>0</b>	<b>2,654</b>

**LEGAL SERVICES**

2009	2	2,095	0	2,095
2010	1	0	0	0
<b>Total</b>	<b>3</b>	<b>2,095</b>	<b>0</b>	<b>2,095</b>

**BOARDS AND CORPORATIONS**

**TORONTO CENTRE FOR THE ARTS**

2012	1	10,801	90,699	101,500
<b>Total</b>	<b>1</b>	<b>10,801</b>	<b>90,699</b>	<b>101,500</b>

**EXHIBITION PLACE**

2009	6	32,012	0	32,012
2010	13	37,919	0	37,919
2011	12	40,098	0	40,098
2012	10	52,660	0	52,660
2013	7	19,739	65,267	85,007
<b>Total</b>	<b>48</b>	<b>182,428</b>	<b>65,267</b>	<b>247,695</b>

**SONY CENTRE**

2009	1	3,975,264	0	3,975,264
2011	1	438	0	438
2013	1	8,646	1,489	10,135
<b>Total</b>	<b>3</b>	<b>3,984,348</b>	<b>1,489</b>	<b>3,985,837</b>

**TORONTO POLICE SERVICES BOARD**

2009	13	2,411	0	2,411
2010	11	70,782	167	70,950
2011	1	739	0	739
2012	3	8,897	1,687	10,584
2013	9	52,784	88,882	141,666
<b>Total</b>	<b>37</b>	<b>135,613</b>	<b>90,737</b>	<b>226,350</b>

**TORONTO ZOO**

2009	8	259,154	0	259,154
2010	3	48,241	0	48,241
2011	9	12,749	9,091	21,840
2012	5	24,879	0	24,879
2013	4	2,445	1,033	3,479
<b>Total</b>	<b>29</b>	<b>347,468</b>	<b>10,124</b>	<b>357,592</b>

**PUBLIC HEALTH**

2009	3	472	0	472
2010	4	612	0	612
2011	3	1,649	0	1,649
2012	2	270	0	270
2013	3	4,578	1,377	5,955
<b>Total</b>	<b>15</b>	<b>7,582</b>	<b>1,377</b>	<b>8,959</b>

**TORONTO PUBLIC LIBRARY**

2009	15	15,990	0	15,990
2010	10	9,828	0	9,828
2011	19	82,230	37,267	119,497
2012	14	284,773	81,561	366,335
2013	32	873,107	1,051,711	1,924,818
<b>Total</b>	<b>90</b>	<b>1,265,928</b>	<b>1,170,539</b>	<b>2,436,468</b>