

INSURANCE CLAIMS INFORMATION – January 01, 2016 to December 31, 2020
Information Disclosure Date: February 16, 2021

Purpose

To report on City of Toronto (City) Comprehensive General Liability (CGL), Automobile (Auto) and Property insurance claims with an accident date between January 01, 2016 - December 31, 2020. All the financial values presented in this report are as of Dec 31, 2020, 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 01, 2016 – December 31, 2020.

Table 1 CGL, Auto & Property Insurance Claims Combined 2016 - 2020				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2016	5,130	\$36,304,940	\$20,117,528	\$56,422,468
2017	5,303	\$29,119,756	\$32,753,593	\$61,873,349
2018	9,397	\$29,274,813	\$38,271,631	\$67,546,444
2019	9,175	\$47,492,997	\$43,783,069	\$91,276,065
2020	5,590	\$10,723,870	\$27,732,768	\$38,456,638
Total	34,595	\$152,916,376	\$162,658,588	\$315,574,964

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 01, 2016 – December 31, 2020.

Table 2 CGL, Auto & Property Insurance Claims Sorted 2016 - 2020				
Coverage	Count	Paid	Outstanding Reserve	Total Est. Value
Auto	5,872	\$32,028,914	\$10,261,443	\$42,290,358
CGL	27,915	\$48,669,763	\$138,140,516	\$186,810,279
Property	808	\$72,217,698	\$14,256,629	\$86,474,327
Total	34,595	\$152,916,376	\$162,658,588	\$315,574,964

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 to resolve 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 01, 2016 – December 31, 2020, sorted by year.

Table 3 CGL Insurance Claims Sorted by Year 2016 - 2020				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2016	3,432	\$16,590,897	\$18,016,569	\$34,607,467
2017	3,847	\$14,331,337	\$30,104,864	\$44,436,202
2018	8,069	\$10,203,226	\$32,461,550	\$42,664,776
2019	7,931	\$5,940,970	\$35,951,103	\$41,892,072
2020	4,636	\$1,603,333	\$21,606,430	\$23,209,762
Total	27,915	\$48,669,763	\$138,140,516	\$186,810,279

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 01, 2016 – December 31, 2020.

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 01, 2016 – December 31, 2020 sorted by year.

Table 4 Auto Insurance Claims Sorted by 2016 - 2020				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2016	1,530	\$8,090,623	\$1,445,502	\$9,536,125
2017	1,280	\$7,694,575	\$2,218,893	\$9,913,468
2018	1,116	\$6,151,563	\$3,259,969	\$9,411,533
2019	1,113	\$6,320,572	\$1,429,297	\$7,749,869
2020	833	\$3,771,581	\$1,907,782	\$5,679,363
Total	5,872	\$32,028,914	\$10,261,443	\$42,290,358

For a complete listing of Auto claims sorted by City Divisions and insured Boards and Corporations between January 01, 2016 – December 31, 2020 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 01, 2016 – December 31, 2020 sorted by year.

Table 5 Property Insurance Claims Sorted by Year 2016 - 2020				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2016	168	\$11,623,420	\$655,456	\$12,278,876
2017	176	\$7,093,844	\$429,836	\$7,523,680
2018	212	\$12,920,024	\$2,550,112	\$15,470,135
2019	131	\$35,231,454	\$6,402,669	\$41,634,124
2020	121	\$5,348,956	\$4,218,556	\$9,567,513
Total	808	\$72,217,698	\$14,256,629	\$86,474,327

For a complete listing of Property claims sorted by City Divisions, insured Boards and Corporations, between January 01, 2016 – December 31, 2020, 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 Reserve	The outstanding reserve established 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 can include legal fees, claims adjuster fees and defence expert costs.
Total Value	Total claims value by combining the Paid and Outstanding Reserve amounts.

Schedule "B"

CGL claims with a loss date between January 01, 2016 – December 31, 2020, sorted by City Divisions, insured Boards and Corporations and loss year. Please note that some claims have been re-coded since the previously reported period to better reflect the Division that incurred the loss.

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CHILDREN'S SERVICES				
2016	1	\$49,992	\$0	\$49,992
2017	1	\$872	\$0	\$872
2018	1	\$5,153	\$49,347	\$54,500
2020	1	\$1,573	\$0	\$1,573
Total	4	\$57,590	\$49,347	\$106,937
COURT SERVICES				
2017	2	\$643	\$0	\$643
2018	4	\$22,824	\$86,926	\$109,750
2019	5	\$8,916	\$97,334	\$106,250
2020	2	\$1,679	\$0	\$1,679
Total	13	\$34,062	\$184,260	\$218,322
ECONOMIC DEVELOPMENT & CULTURE				
2016	4	\$15,855	\$0	\$15,855
2017	4	\$36,681	\$115,368	\$152,049
2018	3	\$10,266	\$0	\$10,266
2020	2	\$769	\$0	\$769
Total	13	\$63,572	\$115,368	\$178,940
EMPLOYMENT & SOCIAL SERVICES				
2016	10	\$95,840	\$180,588	\$276,428
2017	2	\$47,504	\$0	\$47,504
2018	2	\$25,999	\$54,777	\$80,776
2019	5	\$42,868	\$173,621	\$216,489
2020	1	\$224	\$15,000	\$15,224
Total	20	\$212,435	\$423,987	\$636,421
PARKS, FORESTRY & RECREATION				
2016	460	\$3,176,271	\$1,613,531	\$4,789,802
2017	547	\$1,486,499	\$1,940,596	\$3,427,095
2018	900	\$1,130,385	\$3,013,084	\$4,143,468
2019	436	\$412,943	\$2,109,430	\$2,522,373
2020	592	\$214,544	\$2,600,805	\$2,815,349
Total	2,935	\$6,420,641	\$11,277,446	\$17,698,087

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
SENIORS SERVICES AND LONG-TERM CARE				
2016	7	\$109,503	\$289,704	\$399,207
2017	12	\$316,919	\$456,924	\$773,843
2018	9	\$77,998	\$335,889	\$413,887
2019	5	\$13,077	\$195,158	\$208,235
2020	5	\$2,060	\$1,327,356	\$1,329,416
Total	38	\$519,557	\$2,605,031	\$3,124,588
SHELTER, SUPPORT & HOUSING ADMINISTRATION				
2016	5	\$59,099	\$52,000	\$111,099
2017	9	\$63,632	\$133,356	\$196,987
2018	5	\$12,012	\$0	\$12,012
2019	9	\$47,874	\$317,400	\$365,274
2020	4	\$15,865	\$91,995	\$107,860
Total	32	\$198,481	\$594,751	\$793,231
SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION				
2017	1	\$24,682	\$0	\$24,682
Total	1	\$24,682	\$0	\$24,682
TORONTO PARAMEDIC SERVICES				
2016	9	\$85,120	\$265,862	\$350,981
2017	12	\$573,050	\$1,469,107	\$2,042,158
2018	16	\$60,802	\$328,434	\$389,236
2019	23	\$34,490	\$250,362	\$284,852
2020	13	\$14,700	\$206,479	\$221,180
Total	73	\$768,163	\$2,520,244	\$3,288,407

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CITY PLANNING				
2016	1	\$7,230	\$17,770	\$25,000
2017	1	\$31,287	\$62,369	\$93,656
2018	3	\$21,972	\$0	\$21,972
2019	2	\$1,697	\$75,803	\$77,500
Total	7	\$62,186	\$155,942	\$218,128

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING AND CONSTRUCTION SERVICES				
2016	138	\$235,147	\$94,067	\$329,214
2017	152	\$243,973	\$403,927	\$647,900
2018	110	\$119,983	\$433,434	\$553,416
2019	260	\$80,229	\$176,516	\$256,745
2020	229	\$45,128	\$550,070	\$595,198
Total	889	\$724,459	\$1,658,014	\$2,382,473
FIRE SERVICES				
2016	7	\$8,099	\$0	\$8,099
2017	16	\$234,972	\$1,390,406	\$1,625,377
2018	16	\$54,187	\$194,879	\$249,066
2019	17	\$120,125	\$317,365	\$437,490
2020	10	\$11,656	\$265,562	\$277,219
Total	66	\$429,038	\$2,168,212	\$2,597,250
MUNICIPAL LICENSING & STANDARDS				
2016	19	\$186,540	\$363,576	\$550,116
2017	11	\$63,343	\$148,286	\$211,629
2018	4	\$18,638	\$98,813	\$117,452
2019	10	\$24,291	\$249,582	\$273,873
2020	6	\$2,394	\$115,579	\$117,973
Total	50	\$295,206	\$975,836	\$1,271,042
POLICY, PLANNING, FINANCE & ADMINISTRATION				
2016	1	\$6,147	\$0	\$6,147
2018	1	\$6,034	\$46,466	\$52,500
Total	2	\$12,180	\$46,466	\$58,647
SOLID WASTE MANAGEMENT SERVICES				
2016	61	\$218,214	\$0	\$218,214
2017	54	\$40,364	\$37,437	\$77,802
2018	93	\$65,021	\$114,502	\$179,523
2019	82	\$57,040	\$137,790	\$194,830
2020	91	\$22,391	\$176,526	\$198,917
Total	381	\$403,030	\$466,256	\$869,286

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO BUILDING				
2016	16	\$351,198	\$1,021,601	\$1,372,799
2017	24	\$257,976	\$878,568	\$1,136,544
2018	17	\$82,246	\$735,541	\$817,786
2019	10	\$33,574	\$399,900	\$433,473
2020	4	\$1,754	\$81,996	\$83,750
Total	71	\$726,747	\$3,117,605	\$3,844,352
TORONTO WATER				
2016	514	\$1,221,674	\$1,049,613	\$2,271,287
2017	555	\$1,312,350	\$964,691	\$2,277,041
2018	925	\$1,053,091	\$3,700,776	\$4,753,867
2019	725	\$545,067	\$572,787	\$1,117,854
2020	521	\$171,782	\$636,674	\$808,456
Total	3,240	\$4,303,964	\$6,924,541	\$11,228,505
TRANSPORTATION SERVICES				
2016	1,831	\$7,639,310	\$8,106,902	\$15,746,212
2017	2,047	\$7,189,261	\$16,868,910	\$24,058,171
2018	5,309	\$5,820,138	\$18,040,492	\$23,860,629
2019	5,540	\$3,979,002	\$27,207,762	\$31,186,763
2020	2,840	\$1,003,337	\$14,421,669	\$15,425,007
Total	17,567	\$25,631,048	\$84,645,735	\$110,276,783

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
311 TORONTO				
2017	1	\$255	\$0	\$255
2019	1	\$3,275	\$49,225	\$52,500
2020	1	\$539	\$76,961	\$77,500
Total	3	\$4,069	\$126,186	\$130,255
CORPORATE REAL ESTATE MANAGEMENT				
2016	35	\$167,837	\$169,887	\$337,725
2017	23	\$203,397	\$795,856	\$999,254
2018	35	\$93,350	\$467,423	\$560,773
2019	25	\$25,106	\$294,612	\$319,718
2020	10	\$6,752	\$58,496	\$65,248
Total	128	\$496,443	\$1,786,274	\$2,282,717

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TECHNOLOGY SERVICES				
2017	1	\$53,260	\$78,109	\$131,369
Total	1	\$53,260	\$78,109	\$131,369

FINANCE AND TREASURY SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
FINANCIAL PLANNING				
2019	1	\$16,922	\$0	\$16,922
Total	1	\$16,922	\$0	\$16,922
PENSIONS, PAYROLL & EMPLOYEE BENEFITS				
2018	1	\$904	\$61,596	\$62,500
2019	1	\$2,622	\$54,878	\$57,500
Total	2	\$3,526	\$116,474	\$120,000
PURCHASING & MATERIALS MANAGEMENT				
2019	1	\$10,542	\$41,958	\$52,500
Total	1	\$10,542	\$41,958	\$52,500

CITY MANAGER

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PEOPLE & EQUITY				
2016	1	\$696	\$0	\$696
2017	2	\$23,434	\$0	\$23,434
2018	1	\$353,486	\$1,714	\$355,200
Total	4	\$377,615	\$1,714	\$379,329

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ARENA BOARDS				
2017	1	\$18,714	\$0	\$18,714
Total	1	\$18,714	\$0	\$18,714

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ASSOCIATION OF COMMUNITY CENTRES				
2017	2	\$1,617	\$0	\$1,617
Total	2	\$1,617	\$0	\$1,617
BUSINESS IMPROVEMENT AREAS				
2016	2	\$48,331	\$0	\$48,331
2017	3	\$10,318	\$0	\$10,318
2018	2	\$1,000	\$0	\$1,000
2019	1	\$2,200	\$0	\$2,200
2020	1	\$0	\$1,250	\$1,250
Total	9	\$61,849	\$1,250	\$63,099
CASA LOMA CORP				
2016	1	\$1,313	\$0	\$1,313
2017	1	\$1,737	\$0	\$1,737
Total	2	\$3,050	\$0	\$3,050
CREATETO				
2016	3	\$1,347	\$0	\$1,347
2017	1	\$10,704	\$91,796	\$102,500
2018	2	\$16,898	\$9,196	\$26,094
2020	1	\$225	\$29,275	\$29,500
Total	7	\$29,174	\$130,267	\$159,441
EXHIBITION PLACE				
2016	15	\$58,762	\$122,050	\$180,812
2017	29	\$91,564	\$322,308	\$413,873
2018	19	\$23,003	\$270,572	\$293,575
2019	11	\$6,916	\$135,482	\$142,398
Total	74	\$180,245	\$850,413	\$1,030,658
MERIDIAN ARTS CENTRE				
2017	1	\$568	\$0	\$568
Total	1	\$568	\$0	\$568
MERIDIAN HALL				
2017	1	\$1,625	\$37,176	\$38,801
2019	1	\$4,974	\$0	\$4,974
Total	2	\$6,600	\$37,176	\$43,775

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PUBLIC HEALTH				
2016	7	\$67,401	\$174,141	\$241,542
2017	4	\$63,468	\$76,239	\$139,707
2018	2	\$14,109	\$0	\$14,109
2020	1	\$0	\$15,000	\$15,000
Total	14	\$144,978	\$265,380	\$410,357
TORONTO POLICE SERVICES BOARD				
2016	128	\$2,425,185	\$4,008,990	\$6,434,175
2017	107	\$1,711,571	\$2,840,931	\$4,552,502
2018	87	\$850,227	\$2,928,843	\$3,779,070
2019	92	\$333,574	\$2,279,298	\$2,612,872
2020	27	\$34,249	\$515,122	\$549,371
Total	441	\$5,354,806	\$12,573,184	\$17,927,990
TORONTO PUBLIC LIBRARY				
2016	5	\$14,397	\$0	\$14,397
2017	6	\$28,606	\$142,879	\$171,484
2018	3	\$2,793	\$0	\$2,793
2019	11	\$11,457	\$156,559	\$168,017
2020	2	\$304	\$49,196	\$49,500
Total	27	\$57,557	\$348,634	\$406,191
TORONTO ZOO				
2016	4	\$85,414	\$56,698	\$142,112
2017	4	\$20,878	\$141,597	\$162,475
2018	5	\$3,396	\$105,177	\$108,573
2019	4	\$2,230	\$28,148	\$30,377
2020	5	\$8,945	\$30,247	\$39,193
Total	22	\$120,863	\$361,867	\$482,730
YONGE DUNDAS SQUARE				
2016	3	\$55,516	\$134,496	\$190,012
Total	3	\$55,516	\$134,496	\$190,012

COUNCIL / ACCOUNTABILITY OFFICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
AUDITOR GENERAL				
2018	1	\$5,976	\$0	\$5,976

COUNCIL / ACCOUNTABILITY OFFICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
AUDITOR GENERAL				
2020	1	\$421	\$77,079	\$77,500
Total	2	\$6,397	\$77,079	\$83,476
CITY CLERK'S OFFICE				
2016	1	\$21,192	\$0	\$21,192
2018	1	\$250	\$0	\$250
Total	2	\$21,442	\$0	\$21,442
INTEGRITY COMMISSIONER				
2017	1	\$521	\$4,479	\$5,000
Total	1	\$521	\$4,479	\$5,000
LEGAL SERVICES				
2017	1	\$14,136	\$63,365	\$77,500
2018	2	\$93,585	\$46,415	\$140,000
Total	3	\$107,721	\$109,779	\$217,500
LOBBYIST REGISTRAR				
2020	1	\$1,784	\$81,716	\$83,500
Total	1	\$1,784	\$81,716	\$83,500
MAYOR / COUNCILLORS				
2016	2	\$31,262	\$0	\$31,262
2017	3	\$31,843	\$0	\$31,843
2018	2	\$17,328	\$132,672	\$150,000
2019	3	\$6,102	\$93,898	\$100,000
Total	10	\$86,535	\$226,570	\$313,105

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 financial information contained in Tables 6 & 7 is valued as of December 31, 2020.

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 2016 - 2020							
Calendar Year	Total No. of all Trans. Claims	No. of Icy Sidewalk Slip & Fall Claims	% of Total	Icy Sidewalk Slip & Fall Claims Resolved			
				Average Claim Value (\$)	Paid	Denied	% of Total Denied
2016	1,831	125	7	34,005	13	74	85
2017	2,047	158	8	35,546	12	78	87
2018	5,309	172	3	14,927	10	94	90
2019	5,540	419	8	6,211	4	165	98
2020	2,840	88	3	0	0	22	100

Table 7 Transportation Services Division Pot Hole Claims 2016 - 2020							
Calendar Year	Total No. of all Trans. Claims	No. of Pothole Claims	% of Total	Pothole Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Paid	Denied	% of Total Denied
2016	1,831	737	40	568	368	367	50
2017	2,047	909	44	535	436	469	52
2018	5,309	3,952	74	602	1,898	2,033	52
2019	5,540	3,700	67	598	1,508	2,003	57
2020	2,840	1,761	62	565	444	801	64

Comprehensive General Liability Insurance Claims (CGL) - Sewer 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 financial information contained in Tables 8 & 9 is valued as of December 31, 2020.

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

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 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 2016 - 2020							
Calendar Year	Total No. of all Toronto Water Claims	No. of Sewer Claims	% of Total	Sewer Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Paid	Denied	% of Total Denied
2016	514	231	45	\$9,576	44	183	81
2017	555	222	40	\$9,710	50	169	77
2018	925	483	52	\$12,077	34	436	93
2019	725	284	39	\$5,268	28	242	90
2020	521	265	51	\$3,784	10	163	94

Table 9 Parks, Forestry & Recreation Division Forestry Claims 2016 - 2020							
Calendar Year	Total No. of all Parks, Forestry & Recreation Claims	No. of Forestry Claims	% of Total	Forestry Claims Resolved (Property Damage)			
				Average Claim Value (\$)	Paid	Denied	% of Total Denied
2016	460	290	64	\$2,297	104	184	64
2017	547	388	71	\$3,240	101	286	74
2018	900	753	85	\$1,770	124	624	83
2019	436	268	62	\$2,054	43	220	84
2020	592	450	77	\$1,533	28	311	92

Schedule "C"

Auto claims with a loss date between January 01, 2016 – December 31, 2020, sorted by City Divisions and insured Boards and Corporations and year.

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ECONOMIC DEVELOPMENT & CULTURE				
2018	2	\$17,629	\$0	\$17,629
2020	1	\$1,831	\$0	\$1,831
Total	3	\$19,459	\$0.00	\$19,459
PARKS, FORESTRY & RECREATION				
2016	95	\$386,264	\$0	\$386,264
2017	74	\$323,435	\$182,772	\$506,207
2018	51	\$499,485	\$0	\$499,485
2019	73	\$371,609	\$267,357	\$638,966
2020	43	\$162,003	\$63,752	\$225,754
Total	336	\$1,742,797	\$513,881.12	\$2,256,678
SHELTER, SUPPORT & HOUSING ADMINISTRATION				
2016	2	\$4,317	\$0	\$4,317
2017	1	\$5,767	\$0	\$5,767
2020	8	\$52,933	\$0	\$52,933
Total	11	\$63,017	\$0.00	\$63,017
TORONTO PARAMEDIC SERVICES				
2016	171	\$616,338	\$66,258	\$682,596
2017	164	\$856,584	\$84,796	\$941,380
2018	129	\$515,728	\$499,886	\$1,015,614
2019	132	\$356,461	\$133,246	\$489,707
2020	72	\$106,443	\$242,038	\$348,481
Total	668	\$2,451,554	\$1,026,225.03	\$3,477,779

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING AND CONSTRUCTION SERVICES				
2016	4	\$13,443	\$0	\$13,443
2017	2	\$17,534	\$0	\$17,534
2018	1	\$125	\$0	\$125
2019	10	\$79,554	\$0	\$79,554

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING AND CONSTRUCTION SERVICES				
2020	3	\$17,207	\$0	\$17,207
Total	20	\$127,863	\$0.00	\$127,863
FIRE SERVICES				
2016	70	\$781,783	\$43,975	\$825,758
2017	59	\$1,369,093	\$296,587	\$1,665,680
2018	71	\$400,507	\$176,350	\$576,857
2019	66	\$514,174	\$571,360	\$1,085,534
2020	47	\$152,630	\$116,445	\$269,075
Total	313	\$3,218,188	\$1,204,717.04	\$4,422,905
MUNICIPAL LICENSING & STANDARDS				
2016	25	\$105,767	\$0	\$105,767
2017	23	\$121,663	\$0	\$121,663
2018	14	\$82,489	\$0	\$82,489
2019	23	\$122,426	\$13,386	\$135,812
2020	15	\$65,268	\$6,163	\$71,430
Total	100	\$497,613	\$19,549.00	\$517,162
SOLID WASTE MANAGEMENT SERVICES				
2016	192	\$938,213	\$57,597	\$995,810
2017	163	\$995,415	\$288,124	\$1,283,539
2018	187	\$1,190,282	\$904,396	\$2,094,678
2019	120	\$517,026	\$169,093	\$686,119
2020	156	\$468,278	\$276,718	\$744,996
Total	818	\$4,109,215	\$1,695,927.85	\$5,805,143
TORONTO BUILDING				
2016	1	\$5,284	\$0	\$5,284
2019	2	\$11,249	\$0	\$11,249
2020	5	\$17,284	\$0	\$17,284
Total	8	\$33,817	\$0.00	\$33,817

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO WATER				
2016	89	\$615,014	\$0	\$615,014
2017	61	\$463,133	\$142,846	\$605,979
2018	56	\$405,145	\$372,030	\$777,175
2019	51	\$338,542	\$55,089	\$393,631
2020	36	\$164,359	\$91,306	\$255,665
Total	293	\$1,986,192	\$661,271.23	\$2,647,463
TRANSPORTATION SERVICES				
2016	76	\$365,962	\$154,370	\$520,332
2017	53	\$222,128	\$61,993	\$284,120
2018	69	\$244,615	\$474,006	\$718,622
2019	73	\$294,764	\$28,331	\$323,095
2020	43	\$83,199	\$569,302	\$652,501
Total	314	\$1,210,668	\$1,288,001.88	\$2,498,670

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CORPORATE REAL ESTATE MANAGEMENT				
2016	16	\$80,338	\$63,663	\$144,000
2017	16	\$92,051	\$60,766	\$152,816
2018	16	\$67,963	\$0	\$67,963
2019	7	\$38,372	\$0	\$38,372
2020	3	\$15,595	\$0	\$15,595
Total	58	\$294,319	\$124,428.02	\$418,747
FLEET SERVICES				
2016	5	\$11,944	\$0	\$11,944
2017	6	\$242,080	\$0	\$242,080
2018	3	\$6,834	\$0	\$6,834
2020	1	\$0	\$1,125	\$1,125
Total	15	\$260,858	\$1,125.00	\$261,983

FINANCE AND TREASURY SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PURCHASING & MATERIALS MANAGEMENT				
2016	1	\$10,100	\$0	\$10,100

FINANCE AND TREASURY SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PURCHASING & MATERIALS MANAGEMENT				
2017	1	\$10,261	\$0	\$10,261
2018	1	\$5,028	\$0	\$5,028
2019	1	\$7,545	\$0	\$7,545
2020	1	\$4,044	\$0	\$4,044
Total	5	\$36,978	\$0.00	\$36,978

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
EXHIBITION PLACE				
2017	4	\$9,624	\$0	\$9,624
2018	5	\$5,659	\$0	\$5,659
Total	9	\$15,283	\$0.00	\$15,283

PUBLIC HEALTH				
2016	3	\$17,915	\$0	\$17,915
2017	1	\$4,858	\$0	\$4,858
2018	4	\$23,592	\$0	\$23,592
2019	2	\$13,534	\$0	\$13,534
2020	2	\$13,291	\$0	\$13,291
Total	12	\$73,190	\$0.00	\$73,190

TORONTO COMMUNITY HOUSING CORP.				
2016	35	\$159,800	\$0	\$159,800
2017	15	\$102,150	\$61,551	\$163,701
2018	26	\$170,855	\$56,399	\$227,254
2019	34	\$212,202	\$0	\$212,202
2020	26	\$153,380	\$26,346	\$179,727
Total	136	\$798,387	\$144,296.20	\$942,683

TORONTO POLICE SERVICES BOARD				
2016	727	\$3,946,616	\$1,059,640	\$5,006,257
2017	616	\$2,781,642	\$1,039,458	\$3,821,101
2018	462	\$2,496,108	\$776,901	\$3,273,010
2019	490	\$3,345,223	\$191,434	\$3,536,657
2020	351	\$2,252,336	\$511,087	\$2,763,424
Total	2,646	\$14,821,927	\$3,578,520.81	\$18,400,448

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO PUBLIC LIBRARY				
2016	4	\$21,132	\$0	\$21,132
2017	4	\$34,328	\$0	\$34,328
2018	1	\$3,598	\$0	\$3,598
2019	7	\$50,891	\$0	\$50,891
2020	2	\$3,619	\$0	\$3,619
Total	18	\$113,568	\$0.00	\$113,568
TORONTO ZOO				
2016	8	\$9,562	\$0	\$9,562
2017	1	\$415	\$0	\$415
2018	7	\$14,746	\$0	\$14,746
2019	7	\$21,485	\$0	\$21,485
2020	10	\$26,940	\$0	\$26,940
Total	33	\$73,149	\$0.00	\$73,149

COUNCIL / ACCOUNTABILITY OFFICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CITY CLERK'S OFFICE				
2017	1	\$826	\$0	\$826
2019	1	\$14,225	\$0	\$14,225
2020	1	\$10,541	\$0	\$10,541
Total	3	\$25,591	\$0.00	\$25,591
MAYOR / COUNCILLORS				
2017	2	\$12,552	\$0	\$12,552
2019	1	\$9,576	\$0	\$9,576
Total	3	\$22,128	\$0.00	\$22,128

Schedule "D"

Property claims with a loss date between January 01, 2016 – December 31, 2020, sorted by City Divisions and insured Boards and Corporations and year.

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CHILDREN'S SERVICES				
2016	1	\$730	\$0	\$730
2017	3	\$99,024	\$0	\$99,024
2018	1	\$33,745	\$0	\$33,745
2019	1	\$324,861	\$0	\$324,861
2020	2	\$610,331	\$21,518	\$631,849
Total	8	\$1,068,692	\$21,518	\$1,090,210
COURT SERVICES				
2016	1	\$458	\$0	\$458
2020	1	\$135	\$0	\$135
Total	2	\$593	\$0	\$593
ECONOMIC DEVELOPMENT & CULTURE				
2016	2	\$44,220	\$0	\$44,220
2018	5	\$130,017	\$0	\$130,017
2019	6	\$16,745	\$50,185	\$66,930
2020	2	\$676	\$44,324	\$45,000
Total	15	\$191,659	\$94,508	\$286,167
EMPLOYMENT & SOCIAL SERVICES				
2016	4	\$16,243	\$0	\$16,243
2017	3	\$42,873	\$0	\$42,873
2018	2	\$18,952	\$0	\$18,952
2019	2	\$1,098	\$43,902	\$45,000
2020	2	\$273,991	\$49,190	\$323,181
Total	13	\$353,158	\$93,092	\$446,250

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PARKS, FORESTRY & RECREATION				
2016	28	\$2,739,668	\$117,814	\$2,857,482
2017	18	\$2,251,641	\$0	\$2,251,641
2018	54	\$4,817,974	\$2,343,990	\$7,161,964
2019	40	\$31,143,843	\$5,013,714	\$36,157,557
2020	49	\$3,484,641	\$1,822,587	\$5,307,228
Total	189	\$44,437,766	\$9,298,105	\$53,735,871
SENIORS SERVICES AND LONG-TERM CARE				
2016	4	\$30,892	\$0	\$30,892
2017	7	\$50,610	\$0	\$50,610
2018	3	\$162,554	\$0	\$162,554
2019	1	\$82,358	\$0	\$82,358
2020	3	\$135	\$183,321	\$183,456
Total	18	\$326,548	\$183,321	\$509,870
SHELTER, SUPPORT & HOUSING ADMINISTRATION				
2016	5	\$11,849	\$0	\$11,849
2017	2	\$270	\$0	\$270
2018	1	\$24,624	\$0	\$24,624
2019	6	\$898,807	\$79,636	\$978,444
2020	4	\$136,215	\$289,779	\$425,994
Total	18	\$1,071,766	\$369,415	\$1,441,181
TORONTO PARAMEDIC SERVICES				
2016	4	\$11,716	\$0	\$11,716
2017	1	\$135	\$0	\$135
2018	2	\$4,529	\$0	\$4,529
2019	1	\$3,935	\$0	\$3,935
Total	8	\$20,315	\$0	\$20,315

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CITY PLANNING				
2016	2	\$745	\$0	\$745
Total	2	\$745	\$0	\$745

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING AND CONSTRUCTION SERVICES				
2016	2	\$10,009	\$0	\$10,009
2017	3	\$31,526	\$0	\$31,526
2018	2	\$16,798	\$0	\$16,798
2019	1	\$16,073	\$0	\$16,073
2020	2	\$25,142	\$135	\$25,277
Total	10	\$99,548	\$135	\$99,683
FIRE SERVICES				
2016	4	\$34,825	\$0	\$34,825
2017	2	\$19,774	\$0	\$19,774
2018	4	\$174,600	\$0	\$174,600
2019	5	\$89,562	\$53,422	\$142,983
2020	2	\$135	\$12,500	\$12,635
Total	17	\$318,895	\$65,922	\$384,817
MUNICIPAL LICENSING & STANDARDS				
2019	1	\$6,543	\$0	\$6,543
Total	1	\$6,543	\$0	\$6,543
SOLID WASTE MANAGEMENT SERVICES				
2016	8	\$75,544	\$0	\$75,544
2017	11	\$1,166,147	\$0	\$1,166,147
2018	7	\$33,597	\$0	\$33,597
2019	1	\$27,813	\$0	\$27,813
Total	27	\$1,303,101	\$0	\$1,303,101
TORONTO WATER				
2016	11	\$985,356	\$33,641	\$1,018,997
2017	2	\$13,455	\$0	\$13,455
2018	6	\$106,078	\$0	\$106,078
2019	7	\$108,154	\$72,889	\$181,043
2020	7	\$38,642	\$144,477	\$183,119
Total	33	\$1,251,686	\$251,007	\$1,502,692

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TRANSPORTATION SERVICES				
2016	4	\$8,504	\$0	\$8,504
2017	8	\$71,437	\$0	\$71,437
2018	3	\$164,353	\$0	\$164,353
2019	1	\$624	\$1,135	\$1,759
2020	1	\$0	\$47,500	\$47,500
Total	17	\$244,918	\$48,635	\$293,553

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CORPORATE REAL ESTATE MANAGEMENT				
2016	26	\$6,286,822	\$504,001	\$6,790,823
2017	42	\$1,837,636	\$306,964	\$2,144,600
2018	52	\$5,193,383	\$130,054	\$5,323,437
2019	28	\$1,745,060	\$463,908	\$2,208,968
2020	19	\$410,465	\$460,200	\$870,665
Total	167	\$15,473,365	\$1,865,127	\$17,338,492

FLEET SERVICES

2016	1	\$599	\$0	\$599
Total	1	\$599	\$0	\$599

TECHNOLOGY SERVICES

2018	2	\$160	\$0	\$160
Total	2	\$160	\$0	\$160

FINANCE AND TREASURY SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PURCHASING & MATERIALS MANAGEMENT				
2016	1	\$615	\$0	\$615
2018	1	\$135	\$0	\$135
Total	2	\$750	\$0	\$750

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ASSOCIATION OF COMMUNITY CENTRES				
2016	3	\$17,118	\$0	\$17,118
2020	1	\$5,683	\$140,817	\$146,500

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ASSOCIATION OF COMMUNITY CENTRES				
Total	4	\$22,801	\$140,817	\$163,618
BUSINESS IMPROVEMENT AREAS				
2017	1	\$135	\$0	\$135
Total	1	\$135	\$0	\$135
EXHIBITION PLACE				
2016	4	\$540	\$0	\$540
2017	10	\$94,979	\$0	\$94,979
2018	27	\$276,824	\$2,265	\$279,089
2019	4	\$304,572	\$0	\$304,572
2020	5	\$11,837	\$78,622	\$90,458
Total	50	\$688,753	\$80,886	\$769,639
MERIDIAN HALL				
2016	1	\$21,591	\$0	\$21,591
2017	2	\$458,930	\$122,872	\$581,803
2018	2	\$297,690	\$0	\$297,690
Total	5	\$778,211	\$122,872	\$901,084
PUBLIC HEALTH				
2016	11	\$433,265	\$0	\$433,265
2017	9	\$6,344	\$0	\$6,344
2018	3	\$185	\$0	\$185
2019	2	\$270	\$0	\$270
2020	1	\$0	\$1,135	\$1,135
Total	26	\$440,064	\$1,135	\$441,199
ST LAWRENCE CENTRE FOR THE ARTS				
2018	1	\$42,272	\$0	\$42,272
Total	1	\$42,272	\$0	\$42,272
TORONTO POLICE SERVICES BOARD				
2016	13	\$343,344	\$0	\$343,344
2017	7	\$36,760	\$0	\$36,760
2018	5	\$10,608	\$0	\$10,608
2019	3	\$161,504	\$7,019	\$168,524
2020	6	\$276,898	\$114,774	\$391,671
Total	34	\$829,113	\$121,793	\$950,906

AGENCIES, BOARDS, COMMISSIONS AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO PUBLIC LIBRARY				
2016	25	\$545,404	\$0	\$545,404
2017	32	\$900,178	\$0	\$900,178
2018	19	\$1,071,255	\$72,400	\$1,143,655
2019	18	\$280,645	\$616,859	\$897,504
2020	10	\$48,185	\$316,139	\$364,324
Total	104	\$2,845,668	\$1,005,398	\$3,851,066
TORONTO ZOO				
2016	3	\$3,362	\$0	\$3,362
2017	11	\$10,267	\$0	\$10,267
2018	9	\$334,722	\$1,402	\$336,125
2019	3	\$18,986	\$0	\$18,986
2020	4	\$25,844	\$491,540	\$517,384
Total	30	\$393,182	\$492,942	\$886,124

COUNCIL / ACCOUNTABILITY OFFICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
MAYOR / COUNCILLORS				
2017	2	\$1,723	\$0	\$1,723
Total	2	\$1,723	\$0	\$1,723
OMBUDSMAN				
2018	1	\$4,969	\$0	\$4,969
Total	1	\$4,969	\$0	\$4,969