

INSURANCE CLAIMS INFORMATION – January 01, 2017 to December 31, 2021
Information Disclosure Date: February 14, 2022

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, 2017 - December 31, 2021. All the financial values presented in this report are as of December 31, 2021, 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 which occurred between January 01, 2017 – December 31, 2021.

Table 1 CGL, Auto & Property Insurance Claims Combined 2017 - 2021				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2017	5,296	\$35,875,448	\$23,613,540	\$59,488,989
2018	9,409	\$36,516,740	\$30,810,703	\$67,327,443
2019	9,279	\$59,341,433	\$53,460,364	\$112,801,797
2020	6,008	\$22,121,072	\$24,388,787	\$46,509,860
2021	4,730	\$11,751,766	\$34,307,329	\$46,059,095
Total	34,722	\$165,606,459	\$166,580,724	\$332,187,183

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 01, 2017 – December 31, 2021.

Table 2 CGL, Auto & Property Insurance Claims Sorted 2017 - 2021				
Coverage	Count	Paid	Outstanding Reserve	Total Est. Value
Auto	5,279	\$32,386,110	\$10,016,149	\$42,402,260
CGL	28,648	\$58,475,376	\$140,419,053	\$198,894,429
Property	795	\$74,744,973	\$16,145,522	\$90,890,495
Total	34,722	\$165,606,459	\$166,580,724	\$332,187,183

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 is 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 which occurred between January 01, 2017 – December 31, 2021, sorted by year.

Table 3 CGL Insurance Claims Sorted by Year 2017 - 2021				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2017	3,840	\$20,071,401	\$21,992,314	\$42,063,715
2018	8,079	\$15,777,506	\$26,009,471	\$41,786,977
2019	8,021	\$12,088,767	\$48,875,006	\$60,963,773
2020	4,932	\$6,762,569	\$21,108,347	\$27,870,915
2021	3,776	\$3,775,135	\$22,433,915	\$26,209,049
Total	28,648	\$58,475,376	\$140,419,053	\$198,894,429

Insurance & Risk Management continues to work with the City Divisions, insured Agencies 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 Agencies 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, 2017 – December 31, 2021.

Automobile Insurance Claims

These claims arise from City Divisions and insured Agencies and Corporations use of owned and leased City vehicles. Table 4 outlines the total number of Auto claims with a loss date which occurred between January 01, 2017 – December 31, 2021 sorted by year.

Table 4 Auto Insurance Claims Sorted by 2017 - 2021				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2017	1,280	\$8,649,362	\$1,215,941	\$9,865,302
2018	1,118	\$7,495,549	\$2,280,874	\$9,776,422
2019	1,127	\$6,735,829	\$2,551,018	\$9,286,847
2020	944	\$6,139,608	\$1,378,628	\$7,518,236
2021	810	\$3,365,762	\$2,589,690	\$5,955,452
Total	5,279	\$32,386,110	\$10,016,149	\$42,402,260

For a complete listing of Auto claims sorted by City Divisions and insured Agencies and Corporations between January 01, 2017 – December 31, 2021 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 which occurred between January 01, 2017 – December 31, 2021 sorted by year.

Table 5 Property Insurance Claims Sorted by Year 2017 - 2021				
Year	Count	Paid	Outstanding Reserve	Total Est. Value
2017	176	\$7,154,686	\$405,286	\$7,559,972
2018	212	\$13,243,685	\$2,520,358	\$15,764,044
2019	131	\$40,516,838	\$2,034,340	\$42,551,178
2020	132	\$9,218,896	\$1,901,813	\$11,120,709
2021	144	\$4,610,869	\$9,283,725	\$13,894,593
Total	795	\$74,744,973	\$16,145,522	\$90,890,495

For a complete listing of Property claims sorted by City Divisions, insured Agencies and Corporations, between January 01, 2017 – December 31, 2021, 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 which may 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, 2017 – December 31, 2021, sorted by City Divisions, insured Agencies 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				
2017	1	\$872	\$0	\$872
2018	1	\$5,169	\$49,331	\$54,500
2020	1	\$1,573	\$0	\$1,573
2021	2	\$673	\$58,327	\$59,000
Total	5	\$8,286	\$107,659	\$115,945
COURT SERVICES				
2017	2	\$643	\$0	\$643
2018	4	\$41,473	\$69,512	\$110,985
2019	5	\$11,259	\$68,992	\$80,250
2020	2	\$1,679	\$0	\$1,679
Total	13	\$55,054	\$138,503	\$193,557
ECONOMIC DEVELOPMENT & CULTURE				
2017	4	\$37,487	\$0	\$37,487
2018	2	\$5,009	\$0	\$5,009
2019	2	\$577	\$84,423	\$85,000
Total	8	\$43,074	\$84,423	\$127,496
PARKS, FORESTRY & RECREATION				
2017	545	\$1,826,594	\$1,332,863	\$3,159,457
2018	909	\$2,036,919	\$2,657,888	\$4,694,806
2019	448	\$806,117	\$3,419,111	\$4,225,229
2020	633	\$2,894,498	\$2,114,926	\$5,009,424
2021	610	\$340,909	\$2,245,309	\$2,586,218
Total	3,145	\$7,905,038	\$11,770,096	\$19,675,134
SENIORS SERVICES AND LONG-TERM CARE				
2017	12	\$358,955	\$350,080	\$709,034
2018	9	\$128,651	\$285,236	\$413,887
2019	6	\$28,225	\$309,193	\$337,417
2020	6	\$260,215	\$1,105,815	\$1,366,030
2021	4	\$3,039	\$64,464	\$67,503
Total	37	\$779,084	\$2,114,787	\$2,893,872

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
SHELTER SUPPORT & HOUSING ADMINISTRATION				
2017	9	\$63,809	\$143,178	\$206,987
2018	5	\$12,012	\$0	\$12,012
2019	11	\$83,894	\$412,343	\$496,238
2020	9	\$180,566	\$288,576	\$469,143
2021	32	\$2,209,240	\$956,121	\$3,165,361
Total	66	\$2,549,521	\$1,800,219	\$4,349,740
SOCIAL DEVELOPMENT, FINANCE & ADMINISTRATION				
2017	1	\$24,788	\$0	\$24,788
Total	1	\$24,788	\$0	\$24,788
TORONTO EMPLOYMENT & SOCIAL SERVICES				
2017	2	\$47,504	\$0	\$47,504
2018	3	\$53,617	\$122,550	\$176,167
2019	6	\$60,656	\$102,841	\$163,498
2020	1	\$515	\$14,709	\$15,224
2021	1	\$2,259	\$75,242	\$77,500
Total	13	\$164,551	\$315,342	\$479,892
TORONTO PARAMEDIC SERVICES				
2017	12	\$1,879,047	\$369,244	\$2,248,290
2018	14	\$94,164	\$228,266	\$322,430
2019	25	\$87,431	\$217,145	\$304,576
2020	13	\$113,837	\$181,747	\$295,584
2021	6	\$1,214	\$33,262	\$34,476
Total	70	\$2,175,692	\$1,029,665	\$3,205,357

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CITY PLANNING				
2017	2	\$38,921	\$137,235	\$176,156
2018	3	\$21,998	\$0	\$21,998
2019	2	\$7,372	\$70,128	\$77,500
Total	7	\$68,291	\$207,363	\$275,654

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING & CONSTRUCTION SERVICES				
2017	151	\$305,468	\$967,616	\$1,273,083
2018	111	\$203,395	\$336,713	\$540,108
2019	277	\$143,619	\$817,243	\$960,862
2020	267	\$95,920	\$358,907	\$454,827
2021	233	\$43,435	\$274,896	\$318,331
Total	1,039	\$791,836	\$2,755,375	\$3,547,211
FIRE SERVICES				
2017	16	\$438,033	\$1,210,441	\$1,648,474
2018	18	\$109,876	\$257,174	\$367,050
2019	16	\$275,042	\$5,261,340	\$5,536,382
2020	15	\$91,421	\$347,517	\$438,938
2021	15	\$10,596	\$14,300	\$24,896
Total	80	\$924,969	\$7,090,772	\$8,015,740
MUNICIPAL LICENSING & STANDARDS				
2017	12	\$111,288	\$193,867	\$305,156
2018	4	\$23,511	\$93,940	\$117,452
2019	11	\$41,476	\$308,897	\$350,373
2020	10	\$33,855	\$419,595	\$453,450
2021	3	\$274	\$1,375	\$1,649
Total	40	\$210,405	\$1,017,674	\$1,228,079
POLICY, PLANNING, FINANCE & ADMINISTRATION				
2018	1	\$6,151	\$56,349	\$62,500
Total	1	\$6,151	\$56,349	\$62,500
SOLID WASTE MANAGEMENT SERVICES				
2017	54	\$42,438	\$35,402	\$77,840
2018	93	\$90,655	\$58,628	\$149,283
2019	83	\$90,914	\$82,284	\$173,198
2020	101	\$37,366	\$130,427	\$167,792
2021	85	\$22,291	\$138,588	\$160,879
Total	416	\$283,663	\$445,329	\$728,992

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO BUILDING				
2017	4	\$26,319	\$71,100	\$97,419
2018	6	\$32,524	\$156,088	\$188,612
2019	1	\$14,212	\$5,000	\$19,212
2020	1	\$137	\$77,363	\$77,500
2021	1	\$8,992	\$68,508	\$77,500
Total	13	\$82,184	\$378,058	\$460,243
TORONTO WATER				
2017	562	\$1,354,480	\$931,693	\$2,286,173
2018	943	\$1,367,765	\$3,107,349	\$4,475,115
2019	754	\$809,461	\$1,340,199	\$2,149,660
2020	594	\$391,242	\$1,059,454	\$1,450,696
2021	442	\$158,063	\$664,005	\$822,068
Total	3,295	\$4,081,011	\$7,102,700	\$11,183,711
TRANSPORTATION SERVICES				
2017	2,046	\$10,420,506	\$11,972,681	\$22,393,186
2018	5,275	\$8,948,656	\$13,774,236	\$22,722,892
2019	5,524	\$8,123,862	\$31,025,933	\$39,149,795
2020	2,904	\$2,073,718	\$13,479,133	\$15,552,851
2021	2,014	\$732,543	\$15,855,115	\$16,587,658
Total	17,763	\$30,299,284	\$86,107,099	\$116,406,383

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
311 TORONTO				
2017	1	\$255	\$0	\$255
2019	1	\$3,737	\$0	\$3,737
2020	1	\$18,970	\$58,530	\$77,500
Total	3	\$22,961	\$58,530	\$81,492
CORPORATE REAL ESTATE MANAGEMENT				
2017	23	\$379,586	\$580,198	\$959,783
2018	36	\$155,073	\$577,179	\$732,253
2019	26	\$64,117	\$428,576	\$492,694
2020	11	\$12,099	\$28,657	\$40,756
2021	8	\$6,925	\$145,040	\$151,966
Total	104	\$617,801	\$1,759,651	\$2,377,452

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TECHNOLOGY SERVICES				
2017	1	\$75,887	\$81,882	\$157,770
2021	1	\$7,786	\$69,714	\$77,500
Total	2	\$83,673	\$151,597	\$235,270

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
PENSION, PAYROLL & EMPLOYEE BENEFITS				
2018	1	\$13,879	\$51,621	\$65,500
2019	1	\$3,146	\$54,354	\$57,500
Total	2	\$17,025	\$105,975	\$123,000
PURCHASING & MATERIALS MANAGEMENT				
2019	1	\$12,355	\$0	\$12,355
Total	1	\$12,355	\$0	\$12,355

CITY MANAGER

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PEOPLE & EQUITY				
2017	2	\$23,434	\$0	\$23,434
2018	1	\$353,486	\$0	\$353,486
2021	2	\$2,124	\$147,876	\$150,000
Total	5	\$379,043	\$147,876	\$526,919

COUNCIL / ACCOUNTABILITY OFFICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
AUDITOR GENERAL'S OFFICE				
2018	1	\$5,976	\$0	\$5,976
2020	1	\$2,195	\$75,305	\$77,500
Total	2	\$8,171	\$75,305	\$83,476

COUNCIL / ACCOUNTABILITY OFFICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CITY CLERK'S OFFICE				
2018	1	\$250	\$0	\$250
Total	1	\$250	\$0	\$250
INTEGRITY COMMISSIONER'S OFFICE				
2017	1	\$521	\$4,479	\$5,000
Total	1	\$521	\$4,479	\$5,000
LEGAL SERVICES				
2017	1	\$14,848	\$67,652	\$82,500
2018	2	\$114,367	\$100,633	\$215,000
2021	1	\$975	\$74,025	\$75,000
Total	4	\$130,190	\$242,310	\$372,500
MAYOR / COUNCILLORS				
2017	3	\$31,843	\$0	\$31,843
2018	2	\$29,460	\$5,540	\$35,000
2019	3	\$34,661	\$65,339	\$100,000
2021	1	\$48,641	\$52,913	\$101,554
Total	9	\$144,605	\$123,792	\$268,397
OFFICE OF THE LOBBYIST REGISTRAR				
2020	1	\$30,896	\$0	\$30,896
Total	1	\$30,896	\$0	\$30,896

AGENCIES 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
ASSOCIATION OF COMMUNITY CENTRES				
2017	2	\$1,617	\$0	\$1,617
Total	2	\$1,617	\$0	\$1,617
BUSINESS IMPROVEMENT AREAS				
2017	4	\$10,410	\$0	\$10,410
2018	2	\$1,000	\$0	\$1,000
2019	2	\$5,504	\$0	\$5,504
2020	2	\$43,501	\$1,849	\$45,350
Total	10	\$60,415	\$1,849	\$62,264

AGENCIES AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CASA LOMA CORP				
2017	1	\$1,737	\$0	\$1,737
2019	1	\$1,960	\$75,540	\$77,500
Total	2	\$3,697	\$75,540	\$79,237
CREATETO				
2018	2	\$27,188	\$6,050	\$33,238
2019	1	\$7,401	\$70,099	\$77,500
2020	1	\$333	\$0	\$333
Total	4	\$34,922	\$76,149	\$111,071
EXHIBITION PLACE				
2017	29	\$134,285	\$224,304	\$358,588
2018	18	\$30,611	\$264,569	\$295,180
2019	12	\$24,291	\$273,802	\$298,094
2020	1	\$4,535	\$0	\$4,535
2021	3	\$1,288	\$87,212	\$88,500
Total	63	\$195,010	\$849,886	\$1,044,896
TO LIVE				
2017	2	\$2,512	\$36,858	\$39,369
2019	1	\$5,000	\$0	\$5,000
Total	3	\$7,512	\$36,858	\$44,369
TORONTO POLICE SERVICES BOARD				
2017	112	\$2,053,117	\$2,762,130	\$4,815,247
2018	94	\$1,534,680	\$2,594,601	\$4,129,282
2019	112	\$1,085,929	\$2,804,163	\$3,890,093
2020	49	\$241,926	\$937,857	\$1,179,783
2021	33	\$124,747	\$921,702	\$1,046,449
Total	400	\$5,040,400	\$10,020,454	\$15,060,854
TORONTO PUBLIC HEALTH				
2017	4	\$64,252	\$95,455	\$159,707
2018	2	\$14,109	\$0	\$14,109
2020	2	\$12,044	\$80,456	\$92,500
Total	8	\$90,405	\$175,911	\$266,315

AGENCIES AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO PUBLIC LIBRARY				
2017	6	\$70,471	\$71,948	\$142,419
2018	3	\$2,793	\$0	\$2,793
2019	11	\$34,911	\$138,106	\$173,017
2020	3	\$27,548	\$54,555	\$82,103
2021	2	\$1,345	\$28,303	\$29,648
Total	25	\$137,068	\$292,912	\$429,980
TORONTO ZOO				
2017	4	\$67,045	\$32,227	\$99,272
2018	5	\$33,297	\$0	\$33,297
2019	4	\$9,338	\$21,040	\$30,377
2020	6	\$24,460	\$96,609	\$121,069
2021	2	\$832	\$30,043	\$30,875
Total	21	\$134,971	\$179,919	\$314,890

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, 2021.

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 2017 - 2021							
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
2017	2,046	157	7	18,871	22	84	79
2018	5,275	154	3	14,161	17	91	84
2019	5,524	408	7	14,728	12	210	95
2020	2,904	101	3	0	0	55	100
2021	2,014	122	6	0	0	37	100

Table 7 Transportation Services Division Pot Hole Claims 2017 - 2021							
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
2017	2,046	908	44	535	436	468	52
2018	5,275	3,951	75	605	1,906	2,033	52
2019	5,524	3,693	67	599	1,543	2,109	58
2020	2,904	1,760	61	603	620	1,007	62
2021	2,014	888	44	644	77	171	69

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, 2021.

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

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 2017 - 2021							
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
2017	562	224	40	\$9,710	50	172	77
2018	943	490	52	\$11,545	36	441	92
2019	754	291	39	\$5,916	32	250	89
2020	594	295	50	\$2,533	20	255	93
2021	442	216	49	\$2,582	14	115	89

Table 9 Parks, Forestry & Recreation Division Forestry Claims 2017 - 2021							
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
2017	545	388	72	\$3,298	102	286	74
2018	909	756	84	\$2,824	127	623	83
2019	448	271	61	\$2,149	46	221	83
2020	633	480	77	\$2,477	56	415	88
2021	610	458	76	\$2,614	40	288	88

Schedule "C"

Auto claims with a loss date between January 01, 2017 – December 31, 2021, sorted by City Divisions and insured Agencies 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	\$19,459
PARKS, FORESTRY & RECREATION				
2017	74	\$356,127	\$155,551	\$511,678
2018	51	\$499,954	\$0	\$499,954
2019	75	\$464,081	\$581,201	\$1,045,282
2020	61	\$310,449	\$125,890	\$436,339
2021	44	\$179,621	\$218,580	\$398,200
Total	305	\$1,810,232	\$1,081,222	\$2,891,454
SHELTER SUPPORT & HOUSING ADMINISTRATION				
2017	1	\$5,767	\$0	\$5,767
2020	8	\$66,196	\$0	\$66,196
2021	10	\$41,715	\$2,300	\$44,015
Total	19	\$113,677	\$2,300	\$115,977
TORONTO PARAMEDIC SERVICES				
2017	162	\$864,258	\$60,783	\$925,041
2018	130	\$654,139	\$516,823	\$1,170,961
2019	133	\$385,814	\$235,406	\$621,219
2020	79	\$284,350	\$28,220	\$312,570
2021	78	\$235,517	\$103,906	\$339,423
Total	582	\$2,424,078	\$945,138	\$3,369,215

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING & CONSTRUCTION SERVICES				
2017	2	\$17,534	\$0	\$17,534
2018	1	\$3,271	\$0	\$3,271
2019	10	\$79,554	\$0	\$79,554
2020	3	\$17,207	\$0	\$17,207

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING & CONSTRUCTION SERVICES				
2021	2	\$16,189	\$0	\$16,189
Total	18	\$133,755	\$0	\$133,755
FIRE SERVICES				
2017	59	\$1,639,790	\$0	\$1,639,790
2018	73	\$541,473	\$260,821	\$802,293
2019	65	\$522,374	\$407,829	\$930,203
2020	49	\$297,621	\$33,125	\$330,747
2021	41	\$67,393	\$86,176	\$153,569
Total	287	\$3,068,651	\$787,951	\$3,856,602
MUNICIPAL LICENSING & STANDARDS				
2017	23	\$122,201	\$0	\$122,201
2018	14	\$82,489	\$0	\$82,489
2019	24	\$124,206	\$40,107	\$164,312
2020	20	\$100,526	\$0	\$100,526
2021	15	\$67,007	\$11,655	\$78,663
Total	96	\$496,429	\$51,762	\$548,191
SOLID WASTE MANAGEMENT SERVICES				
2017	163	\$1,111,229	\$190,290	\$1,301,519
2018	188	\$1,446,174	\$429,971	\$1,876,145
2019	123	\$597,073	\$544,778	\$1,141,851
2020	170	\$832,397	\$317,075	\$1,149,472
2021	172	\$376,384	\$446,867	\$823,251
Total	816	\$4,363,257	\$1,928,981	\$6,292,239
TORONTO BUILDING				
2019	2	\$11,249	\$0	\$11,249
2020	5	\$17,284	\$0	\$17,284
2021	1	\$2,566	\$0	\$2,566
Total	8	\$31,099	\$0	\$31,099

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO WATER				
2017	61	\$598,916	\$0	\$598,916
2018	56	\$728,301	\$97,922	\$826,223
2019	52	\$344,758	\$124,122	\$468,881
2020	47	\$254,223	\$28,044	\$282,268
2021	38	\$134,710	\$128,116	\$262,826
Total	254	\$2,060,909	\$378,205	\$2,439,114
TRANSPORTATION SERVICES				
2017	54	\$266,555	\$53,865	\$320,420
2018	66	\$304,881	\$246,702	\$551,583
2019	75	\$307,498	\$93,685	\$401,184
2020	50	\$492,772	\$131,154	\$623,926
2021	35	\$49,843	\$226,755	\$276,598
Total	280	\$1,421,549	\$752,161	\$2,173,711

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CORPORATE REAL ESTATE MANAGEMENT				
2017	16	\$107,231	\$45,585	\$152,816
2018	16	\$67,963	\$0	\$67,963
2019	7	\$38,372	\$0	\$38,372
2020	3	\$15,595	\$0	\$15,595
2021	6	\$42,875	\$150	\$43,025
Total	48	\$272,036	\$45,735	\$317,772
FLEET SERVICES				
2017	6	\$242,080	\$0	\$242,080
2018	3	\$6,834	\$0	\$6,834
2019	1	\$5,403	\$74,097	\$79,500
2020	1	\$125	\$0	\$125
Total	11	\$254,442	\$74,097	\$328,539

FINANCE AND TREASURY SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PURCHASING & MATERIALS MANAGEMENT				
2017	1	\$10,261	\$0	\$10,261

FINANCE AND TREASURY SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
PURCHASING & MATERIALS MANAGEMENT				
2018	1	\$5,028	\$0	\$5,028
2019	1	\$7,545	\$0	\$7,545
2020	1	\$4,044	\$0	\$4,044
Total	4	\$26,879	\$0	\$26,879

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
2021	2	\$27,123	\$0	\$27,123
Total	5	\$52,715	\$0	\$52,715
MAYOR / COUNCILLORS				
2017	2	\$12,552	\$0	\$12,552
2019	1	\$9,576	\$0	\$9,576
Total	3	\$22,128	\$0	\$22,128

AGENCIES 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	\$15,283
TORONTO COMMUNITY HOUSING CORP.				
2017	15	\$110,263	\$169,938	\$280,201
2018	26	\$272,929	\$0	\$272,929
2019	34	\$212,202	\$0	\$212,202
2020	34	\$234,063	\$15,345	\$249,407
2021	16	\$90,088	\$24,513	\$114,602
Total	125	\$919,546	\$209,796	\$1,129,342

AGENCIES AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO POLICE SERVICES BOARD				
2017	617	\$3,105,512	\$539,928	\$3,645,440
2018	462	\$2,793,991	\$728,634	\$3,522,625
2019	494	\$3,524,275	\$449,793	\$3,974,068
2020	392	\$3,153,972	\$699,774	\$3,853,747
2021	326	\$2,007,299	\$1,303,344	\$3,310,642
Total	2,291	\$14,585,048	\$3,721,474	\$18,306,522
TORONTO PUBLIC HEALTH				
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	9	\$55,275	\$0	\$55,275
TORONTO PUBLIC LIBRARY				
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
2021	2	\$11,546	\$0	\$11,546
Total	16	\$103,981	\$0	\$103,981
TORONTO ZOO				
2017	1	\$415	\$0	\$415
2018	7	\$14,746	\$0	\$14,746
2019	7	\$21,485	\$0	\$21,485
2020	10	\$28,679	\$0	\$28,679
2021	6	\$15,056	\$2,453	\$17,508
Total	31	\$80,381	\$2,453	\$82,834

Schedule "D"

Property claims with a loss date between January 01, 2017 – December 31, 2021, sorted by City Divisions and insured Agencies and Corporations and year.

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CHILDREN'S SERVICES				
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
2021	2	\$104,942	\$110,315	\$215,258
Total	9	\$1,172,904	\$131,833	\$1,304,737
COURT SERVICES				
2020	1	\$135	\$0	\$135
Total	1	\$135	\$0	\$135
ECONOMIC DEVELOPMENT & CULTURE				
2018	4	\$51,866	\$0	\$51,866
2019	6	\$65,841	\$5,014	\$70,856
2020	2	\$676	\$44,324	\$45,000
2021	5	\$281,041	\$378,650	\$659,691
Total	17	\$399,424	\$427,988	\$827,412
PARKS, FORESTRY & RECREATION				
2017	21	\$2,463,143	\$2,069	\$2,465,212
2018	55	\$5,105,354	\$2,331,490	\$7,436,844
2019	41	\$35,858,262	\$1,231,656	\$37,089,918
2020	50	\$5,580,628	\$865,884	\$6,446,513
2021	39	\$1,973,276	\$887,506	\$2,860,781
Total	206	\$50,980,663	\$5,318,605	\$56,299,267
SENIORS SERVICES AND LONG-TERM CARE				
2017	7	\$50,610	\$0	\$50,610
2018	3	\$337,849	\$0	\$337,849
2019	1	\$82,358	\$0	\$82,358
2020	3	\$204,984	\$4,250	\$209,233
2021	1	\$0	\$27,500	\$27,500
Total	15	\$675,800	\$31,750	\$707,550

COMMUNITY AND SOCIAL SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
SHELTER SUPPORT & HOUSING ADMINISTRATION				
2017	2	\$270	\$0	\$270
2018	1	\$24,624	\$0	\$24,624
2019	6	\$1,033,083	\$62,668	\$1,095,751
2020	5	\$408,877	\$40,085	\$448,962
2021	12	\$584,509	\$313,233	\$897,742
Total	26	\$2,051,364	\$415,986	\$2,467,350
TORONTO EMPLOYMENT & SOCIAL SERVICES				
2017	3	\$42,873	\$0	\$42,873
2018	2	\$18,952	\$0	\$18,952
2019	2	\$30,356	\$14,221	\$44,577
2020	2	\$303,018	\$2,579	\$305,597
2021	3	\$248,814	\$85,488	\$334,302
Total	12	\$644,014	\$102,288	\$746,302
TORONTO PARAMEDIC SERVICES				
2017	1	\$135	\$0	\$135
2018	2	\$4,529	\$0	\$4,529
2019	1	\$3,935	\$0	\$3,935
2020	1	\$5,225	\$0	\$5,225
2021	3	\$9,110	\$1,135	\$10,245
Total	8	\$22,933	\$1,135	\$24,068

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING & CONSTRUCTION SERVICES				
2017	3	\$31,526	\$0	\$31,526
2018	2	\$16,798	\$0	\$16,798
2019	1	\$16,073	\$0	\$16,073
2020	2	\$25,277	\$0	\$25,277
Total	8	\$89,674	\$0	\$89,674

INFRASTRUCTURE AND DEVELOPMENT SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
FIRE SERVICES				
2017	1	\$135	\$0	\$135
2018	3	\$71,723	\$0	\$71,723
2019	5	\$99,051	\$33,687	\$132,738
2020	3	\$6,548	\$15,832	\$22,380
2021	1	\$96,674	\$0	\$96,674
Total	13	\$274,131	\$49,519	\$323,650
MUNICIPAL LICENSING & STANDARDS				
2019	1	\$6,543	\$0	\$6,543
2021	1	\$0	\$1,135	\$1,135
Total	2	\$6,543	\$1,135	\$7,678
SOLID WASTE MANAGEMENT SERVICES				
2017	11	\$1,193,404	\$0	\$1,193,404
2018	7	\$33,345	\$0	\$33,345
2019	1	\$27,813	\$0	\$27,813
2020	1	\$1,249	\$185	\$1,434
2021	5	\$49,513	\$58,059	\$107,571
Total	25	\$1,305,324	\$58,244	\$1,363,567
TORONTO BUILDING				
2020	1	\$0	\$42,500	\$42,500
Total	1	\$0	\$42,500	\$42,500
TORONTO WATER				
2017	2	\$13,455	\$0	\$13,455
2018	6	\$106,078	\$0	\$106,078
2019	7	\$132,711	\$41,549	\$174,261
2020	7	\$157,457	\$750	\$158,207
2021	3	\$11,512	\$9,001	\$20,513
Total	25	\$421,214	\$51,301	\$472,514
TRANSPORTATION SERVICES				
2017	8	\$71,437	\$0	\$71,437
2018	3	\$164,353	\$0	\$164,353
2019	1	\$14,326	\$0	\$14,326
2020	1	\$2,156	\$45,344	\$47,500
Total	13	\$252,272	\$45,344	\$297,616

CORPORATE SERVICES

Year	Count	Paid	Outstanding Reserve	Total Est. Value
CORPORATE REAL ESTATE MANAGEMENT				
2017	40	\$1,672,748	\$283,555	\$1,956,303
2018	51	\$4,779,292	\$106,646	\$4,885,937
2019	27	\$1,877,116	\$339,040	\$2,216,156
2020	19	\$608,666	\$230,811	\$839,476
2021	15	\$414,586	\$1,392,276	\$1,806,862
Total	152	\$9,352,408	\$2,352,328	\$11,704,735

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				
2018	1	\$135	\$0	\$135
2021	1	\$0	\$1,288	\$1,288
Total	2	\$135	\$1,288	\$1,423

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
OFFICE OF THE OMBUDSMAN				
2018	1	\$4,969	\$0	\$4,969
Total	1	\$4,969	\$0	\$4,969

AGENCIES AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
ASSOCIATION OF COMMUNITY CENTRES				
2020	2	\$300,690	\$590	\$301,280
2021	2	\$18,972	\$56,028	\$75,000
Total	4	\$319,663	\$56,618	\$376,280

AGENCIES AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
EXHIBITION PLACE				
2017	10	\$94,979	\$0	\$94,979
2018	27	\$341,485	\$82,223	\$423,708
2019	4	\$304,572	\$0	\$304,572
2020	5	\$175,217	\$0	\$175,217
2021	8	\$6,743	\$87,803	\$94,545
Total	54	\$922,997	\$170,025	\$1,093,022
TO LIVE				
2017	2	\$462,141	\$119,662	\$581,803
2018	3	\$339,962	\$0	\$339,962
Total	5	\$802,103	\$119,662	\$921,765
TORONTO POLICE SERVICES BOARD				
2017	7	\$36,760	\$0	\$36,760
2018	7	\$410,214	\$0	\$410,214
2019	3	\$167,648	\$0	\$167,648
2020	8	\$353,379	\$55,077	\$408,457
2021	17	\$257,141	\$5,234,903	\$5,492,044
Total	42	\$1,225,142	\$5,289,981	\$6,515,123
TORONTO PUBLIC HEALTH				
2017	9	\$6,344	\$0	\$6,344
2018	3	\$185	\$0	\$185
2019	2	\$270	\$0	\$270
2020	1	\$135	\$0	\$135
Total	15	\$6,934	\$0	\$6,934
TORONTO PUBLIC LIBRARY				
2017	32	\$903,577	\$0	\$903,577
2018	19	\$1,071,547	\$0	\$1,071,547
2019	18	\$453,031	\$306,505	\$759,536
2020	12	\$422,603	\$47,425	\$470,028
2021	20	\$520,151	\$585,956	\$1,106,107
Total	101	\$3,370,909	\$939,885	\$4,310,795

AGENCIES AND CORPORATIONS

Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO ZOO				
2017	11	\$10,267	\$0	\$10,267
2018	9	\$326,521	\$0	\$326,521
2019	3	\$18,986	\$0	\$18,986
2020	4	\$51,644	\$484,659	\$536,303
2021	5	\$33,859	\$53,450	\$87,309
Total	32	\$441,277	\$538,109	\$979,386