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INSURANCE CLAIMS INFORMATION – January 01, 2019 to December 31, 2023
Information Disclosure Date: March 8, 2024

Purpose

To report on City of Toronto (City) Comprehensive General Liability (CGL), Automobile (Auto) and Property insurance claims with an incident date between January 01, 2019 - December 31, 2023. All the financial values presented in this report are as of December 31, 2023, 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, 2019 – December 31, 2023.

Table 1: CGL, Auto & Property Insurance Claims Combined 2019-2023

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2019	9,334	\$72,996,236	\$34,702,253	\$107,698,490
2020	6,096	\$33,474,832	\$21,531,547	\$55,006,379
2021	5,269	\$28,433,265	\$35,086,433	\$63,519,699
2022	8,835	\$26,718,120	\$39,575,327	\$66,293,446
2023	9,057	\$11,717,211	\$48,304,413	\$60,021,624
Total	38,591	\$173,339,665	\$179,199,973	\$352,539,637

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 01, 2019 – December 31, 2023.

Table 2: CGL, Auto & Property Insurance Claims Sorted 2019-2023

Coverage	Count	Paid	Outstanding Reserve	Total Est. Value
Auto	4,768	\$33,745,367	\$8,695,610	\$42,440,977
CGL	32,944	\$62,422,365	\$152,958,954	\$215,381,319
Property	879	\$77,171,933	\$17,545,408	\$94,717,342
Total	38,591	\$173,339,665	\$179,199,973	\$352,539,637

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, 2019 – December 31, 2023, sorted by year.

Table 3: CGL Insurance Claims Sorted by Year 2019-2023

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2019	8,104	\$23,274,437	\$33,433,026	\$56,707,464
2020	5,038	\$13,983,787	\$20,314,264	\$34,298,052
2021	4,223	\$12,089,124	\$28,302,901	\$40,392,026
2022	7,671	\$9,271,034	\$34,482,917	\$43,753,951
2023	7,908	\$3,803,982	\$36,425,845	\$40,229,827
Total	32,944	\$62,422,365	\$152,958,954	\$215,381,319

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 incidents which occurred between January 01, 2019 – December 31, 2023.

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, 2019 – December 31, 2023 sorted by year.

Table 4: Auto Insurance Claims Sorted by Year 2019-2023

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2019	1,097	\$8,519,096	\$804,660	\$9,323,756
2020	924	\$7,487,524	\$1,096,244	\$8,583,767
2021	893	\$6,191,765	\$1,860,664	\$8,052,430
2022	936	\$6,692,327	\$2,190,379	\$8,882,705
2023	918	\$4,854,655	\$2,743,664	\$7,598,318
Total	4,768	\$33,745,367	\$8,695,610	\$42,440,977

For a complete listing of Auto claims sorted by City Divisions and insured Agencies and Corporations between January 01, 2019 – December 31, 2023 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, 2019 – December 31, 2023 sorted by year.

Table 5: Property Insurance Claims Sorted by Year 2019-2023

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2019	133	\$41,202,703	\$464,567	\$41,667,270
2020	134	\$12,003,521	\$121,039	\$12,124,560
2021	153	\$10,152,376	\$4,922,867	\$15,075,243
2022	228	\$10,754,759	\$2,902,031	\$13,656,790
2023	231	\$3,058,574	\$9,134,905	\$12,193,478
Total	879	\$77,171,933	\$17,545,408	\$94,717,342

For a complete listing of Property claims sorted by City Divisions, insured Agencies and Corporations, between January 01, 2019 – December 31, 2023, 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.

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 1, 2019 and December 31, 2023, 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

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
CHILDREN'S SERVICES	2020	1	\$1,573	\$0	\$1,573
	2021	2	\$16,948	\$73,971	\$90,919
	2022	1	\$319	\$77,181	\$77,500
	2023	1	\$6,290	\$71,210	\$77,500
	Total	5	\$25,130	\$222,362	\$247,492
COURT SERVICES	2019	5	\$12,963	\$47,886	\$60,848
	2020	2	\$1,679	\$0	\$1,679
	Total	7	\$14,642	\$47,886	\$62,527
ECONOMIC DEVELOPMENT & CULTURE	2019	2	\$43,951	\$91,049	\$135,000
	Total	2	\$43,951	\$91,049	\$135,000
PARKS, FORESTRY & RECREATION	2019	453	\$2,154,962	\$2,065,552	\$4,220,514
	2020	638	\$3,705,170	\$1,888,680	\$5,593,851
	2021	680	\$1,045,369	\$2,259,558	\$3,304,927
	2022	810	\$832,485	\$2,140,380	\$2,972,866
	2023	553	\$373,357	\$3,444,438	\$3,817,795
	Total	3,134	\$8,111,343	\$11,798,609	\$19,909,952
SENIORS SERVICES AND LONG-TERM CARE	2019	7	\$61,729	\$161,311	\$223,040
	2020	7	\$1,010,627	\$1,522,522	\$2,533,149
	2021	5	\$26,220	\$110,764	\$136,984
	2022	2	\$24,558	\$190,975	\$215,533
	2023	1	\$375	\$0	\$375
	Total	22	\$1,123,509	\$1,985,572	\$3,109,081
TORONTO EMPLOYMENT & SOCIAL SERVICES	2019	7	\$77,356	\$166,009	\$243,365
	2020	4	\$14,082	\$218,934	\$233,015
	2021	2	\$22,740	\$107,260	\$130,000
	2022	2	\$1,859	\$153,141	\$155,000
	2023	3	\$1,208	\$231,292	\$232,500
	Total	18	\$117,245	\$876,635	\$993,880
TORONTO PARAMEDIC SERVICES	2019	27	\$95,548	\$331,292	\$426,840
	2020	12	\$109,250	\$0	\$109,250
	2021	9	\$17,526	\$111,917	\$129,443
	2022	16	\$39,170	\$258,191	\$297,360
	2023	9	\$11,257	\$36,280	\$47,537
	Total	73	\$272,751	\$737,679	\$1,010,430
TORONTO SHELTER AND SUPPORT SERVICES	2019	12	\$190,662	\$379,486	\$570,148
	2020	11	\$234,810	\$305,620	\$540,430
	2021	36	\$2,943,613	\$129,763	\$3,073,376
	2022	62	\$2,628,261	\$612,153	\$3,240,414
	2023	43	\$398,020	\$2,158,677	\$2,556,697
	Total	164	\$6,395,365	\$3,585,700	\$9,981,065

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING & CONSTRUCTION SERVICES	2019	279	\$195,247	\$342,621	\$537,868
	2020	268	\$136,254	\$267,484	\$403,738
	2021	304	\$237,702	\$1,302,458	\$1,540,160
	2022	207	\$108,627	\$392,414	\$501,041
	2023	173	\$36,081	\$264,599	\$300,681
	Total	1,231	\$713,912	\$2,569,576	\$3,283,488
FIRE SERVICES	2019	16	\$387,283	\$5,386,483	\$5,773,766
	2020	16	\$212,693	\$396,396	\$609,089
	2021	20	\$86,602	\$808,021	\$894,622
	2022	18	\$31,595	\$93,484	\$125,078
	2023	13	\$22,642	\$134,091	\$156,733
	Total	83	\$740,815	\$6,818,474	\$7,559,289
MUNICIPAL LICENSING & STANDARDS	2019	12	\$63,916	\$342,368	\$406,284
	2020	12	\$101,082	\$176,293	\$277,375
	2021	6	\$3,746	\$124,403	\$128,149
	2022	6	\$29,538	\$141,189	\$170,727
	2023	6	\$16,289	\$226,056	\$242,346
	Total	42	\$214,572	\$1,010,309	\$1,224,880
SOLID WASTE MANAGEMENT SERVICES	2019	90	\$101,795	\$24,000	\$125,795
	2020	112	\$73,582	\$157,455	\$231,037
	2021	113	\$66,741	\$68,546	\$135,287
	2022	84	\$49,679	\$258,529	\$308,208
	2023	105	\$53,781	\$54,550	\$108,331
	Total	504	\$345,578	\$563,080	\$908,658
TORONTO WATER	2019	770	\$1,169,821	\$1,305,143	\$2,474,964
	2020	613	\$855,618	\$1,802,156	\$2,657,775
	2021	533	\$765,449	\$1,813,221	\$2,578,670
	2022	519	\$370,672	\$727,572	\$1,098,244
	2023	427	\$219,003	\$813,825	\$1,032,828
	Total	2,862	\$3,380,564	\$6,461,917	\$9,842,481
TRANSPORTATION SERVICES	2019	5,562	\$15,891,347	\$19,369,295	\$35,260,642
	2020	2,924	\$6,078,462	\$10,744,727	\$16,823,188
	2021	2,042	\$4,365,160	\$14,557,956	\$18,923,117
	2022	5,443	\$4,516,162	\$25,307,438	\$29,823,600
	2023	6,083	\$2,456,281	\$26,468,601	\$28,924,883
	Total	22,054	\$33,307,412	\$96,448,017	\$129,755,429

DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
CITY PLANNING	2019	2	\$93,685	\$30,987	\$124,672
	Total	2	\$93,685	\$30,987	\$124,672
TORONTO BUILDING	2020	3	\$58,466	\$154,034	\$212,500
	2021	1	\$2,664	\$74,837	\$77,500
	2022	4	\$9,143	\$80,358	\$89,500
	2023	3	\$479	\$149,521	\$150,000
	Total	11	\$70,751	\$458,749	\$529,500

CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
311 TORONTO	2019	1	\$3,737	\$0	\$3,737
	2020	1	\$19,068	\$0	\$19,068
	Total	2	\$22,805	\$0	\$22,805
CORPORATE REAL ESTATE MANAGEMENT	2019	26	\$217,248	\$452,867	\$670,115
	2020	12	\$13,676	\$0	\$13,676
	2021	11	\$156,573	\$335,258	\$491,831
	2022	18	\$47,251	\$457,247	\$504,498
	2023	10	\$11,797	\$85,285	\$97,082
	Total	77	\$446,545	\$1,330,657	\$1,777,202
FLEET SERVICES	2023	1	\$3,574	\$41,426	\$45,000
	Total	1	\$3,574	\$41,426	\$45,000
TECHNOLOGY SERVICES	2021	1	\$9,065	\$78,435	\$87,500
	2023	2	\$4,612	\$150,388	\$155,000
	Total	3	\$13,677	\$228,823	\$242,500

FINANCE AND TREASURY SERVICES

Division Name	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	2022	2	\$25,422	\$76,987	\$102,409
	2023	1	\$7,157	\$47,843	\$55,000
	Total	3	\$32,580	\$124,830	\$157,409
PURCHASING & MATERIALS MANAGEMENT	2019	1	\$12,355	\$0	\$12,355
	2021	1	\$53,208	\$0	\$53,208
	Total	2	\$65,563	\$0	\$65,563

CITY MANAGER'S OFFICE

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
PEOPLE & EQUITY	2021	9	\$495,759	\$244,344	\$740,103
	2022	19	\$47,891	\$91,935	\$139,826
	2023	3	\$12,311	\$212,689	\$225,000
	Total	31	\$555,961	\$548,968	\$1,104,929

COUNCIL / ACCOUNTABILITY OFFICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
AUDITOR GENERAL'S OFFICE	2020	1	\$3,114	\$0	\$3,114
	Total	1	\$3,114	\$0	\$3,114
CITY CLERK'S OFFICE	2022	2	\$39,568	\$56,984	\$96,552
	Total	2	\$39,568	\$56,984	\$96,552
LEGAL SERVICES	2021	1	\$44,860	\$45,140	\$90,000
	2022	1	\$3,828	\$46,172	\$50,000
	Total	2	\$48,689	\$91,311	\$140,000
MAYOR / COUNCILLORS	2019	3	\$53,940	\$48,727	\$102,668
	2021	1	\$196,897	\$15,000	\$211,897
	2022	2	\$28,475	\$121,525	\$150,000
	Total	6	\$279,313	\$185,252	\$464,565
OFFICE OF THE LOBBYIST REGISTRAR	2020	1	\$30,896	\$0	\$30,896
	Total	1	\$30,896	\$0	\$30,896

COUNCIL / ACCOUNTABILITY OFFICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
OFFICE OF THE OMBUDSMAN	2023	1	\$0	\$15,000	\$15,000
	Total	1	\$0	\$15,000	\$15,000

AGENCIES AND CORPORATIONS

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
ASSOCIATION OF COMMUNITY CENTRES	2022	1	\$1,094	\$28,406	\$29,500
	Total	1	\$1,094	\$28,406	\$29,500
BUSINESS IMPROVEMENT AREAS	2019	2	\$5,504	\$0	\$5,504
	2020	2	\$47,160	\$122,047	\$169,207
	2021	1	\$375	\$0	\$375
	Total	5	\$53,038	\$122,047	\$175,085
CASA LOMA CORP	2019	1	\$2,820	\$0	\$2,820
	2022	2	\$1,243	\$0	\$1,243
	Total	3	\$4,063	\$0	\$4,063
CREATETO	2019	1	\$13,132	\$0	\$13,132
	2020	2	\$3,453	\$71,880	\$75,333
	Total	3	\$16,585	\$71,880	\$88,466
EXHIBITION PLACE	2019	12	\$50,713	\$119,893	\$170,606
	2020	1	\$4,535	\$0	\$4,535
	2021	3	\$2,896	\$25,000	\$27,896
	2022	2	\$7,310	\$101,691	\$109,000
	2023	11	\$15,409	\$233,830	\$249,239
	Total	29	\$80,862	\$480,414	\$561,276
TO LIVE	2019	1	\$5,000	\$0	\$5,000
	Total	1	\$5,000	\$0	\$5,000
TORONTO POLICE SERVICES BOARD	2019	122	\$1,936,246	\$2,255,441	\$4,191,687
	2020	66	\$705,776	\$1,526,032	\$2,231,808
	2021	100	\$1,318,660	\$4,715,799	\$6,034,459
	2022	65	\$322,137	\$2,075,440	\$2,397,577
	2023	51	\$101,184	\$962,882	\$1,064,066
	Total	404	\$4,384,003	\$11,535,594	\$15,919,597
TORONTO PUBLIC HEALTH	2020	2	\$12,152	\$15,000	\$27,152
	2022	3	\$7,736	\$153,427	\$161,162
	2023	1	\$0	\$29,500	\$29,500
	Total	6	\$19,887	\$197,927	\$217,814
TORONTO PUBLIC LIBRARY	2019	11	\$66,887	\$83,243	\$150,130
	2020	3	\$54,499	\$0	\$54,499
	2021	3	\$22,754	\$110,729	\$133,484
	2022	2	\$8,583	\$45,292	\$53,875
	2023	1	\$1,778	\$27,722	\$29,500
	Total	20	\$154,502	\$266,986	\$421,487
TORONTO ZOO	2019	4	\$9,868	\$0	\$9,868
	2020	6	\$239,789	\$95,182	\$334,971
	2021	2	\$2,803	\$0	\$2,803
	2022	2	\$1,778	\$28,656	\$30,435
	2023	7	\$5,780	\$279,595	\$285,375
	Total	21	\$260,018	\$403,433	\$663,452
YONGE-DUNDAS SQUARE	2023	1	\$490	\$29,010	\$29,500
	Total	1	\$490	\$29,010	\$29,500

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, 2023.

For Icy Sidewalk - Slip & Fall Claims, Paid (Avg Claim Value) 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.

For Pothole Claims, Paid (Avg Claim Value) are amounts paid for damage to third party property.

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 2019-2023

Year	Total No of all Transportation Claims	No. of Icy Sidewalk Slip&Fall Claims	% of Total	Avg Claim Value	Paid	Denied	% of Total Denied
2019	5,562	407	7%	\$49,275	35	248	88%
2020	2,924	94	3%	\$2,591	1	69	99%
2021	2,042	140	7%	\$19,188	6	77	93%
2022	5,443	237	4%	\$4,599	4	80	95%
2023	6,083	143	2%	\$4,752	1	24	96%

Table 7: Transportation Services Division Pot Hole Claims 2019-2023

Year	Total No of all Transportation Claims	No. of Pothole Claims	% of Total	Avg Claim Value (Property Damage)	Paid	Denied	% of Total Denied
2019	5,562	3,693	66%	\$625	1,561	2,128	58%
2020	2,924	1,758	60%	\$631	673	1,078	62%
2021	2,042	862	42%	\$741	362	494	58%
2022	5,443	3,573	66%	\$621	1,814	1,560	46%
2023	6,083	4,130	68%	\$675	1,214	917	43%

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, 2023.

Paid (Avg Claim Value) are amounts paid for damage to third party property.

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 2019-2023

Year	Total No. of all Toronto Water Claims	No. of Sewer Claims	% of Total	Avg Claim Value (Property Damage)	Paid	Denied	% of Total Denied
2019	770	293	38%	\$5,633	34	253	88%
2020	613	297	48%	\$2,830	21	275	93%
2021	533	252	47%	\$4,429	41	204	83%
2022	519	241	46%	\$2,675	27	192	88%
2023	427	244	57%	\$4,464	14	176	93%

Table 9: Parks, Forestry & Recreation Division Forestry Claims 2019-2023

Year	Total No. of all Parks, Forestry & Recreation Claims	No. of Forestry Claims	% of Total	Avg Claim Value (Property Damage)	Paid	Denied	% of Total Denied
2019	453	279	62%	\$2,103	48	229	83%
2020	638	503	79%	\$2,544	60	439	88%
2021	680	541	80%	\$2,868	99	439	82%
2022	810	685	85%	\$2,606	121	549	82%
2023	553	419	76%	\$2,937	42	316	88%

Schedule "C"

Auto claims with a loss date between January 1, 2019 and December 31, 2023, sorted by City Divisions and insured Agencies and Corporations and year.

COMMUNITY AND SOCIAL SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
ECONOMIC DEVELOPMENT & CULTURE	2020	1	\$1,831	\$0	\$1,831
	2023	2	\$6,375	\$45,099	\$51,475
	Total	3	\$8,206	\$45,099	\$53,305
PARKS, FORESTRY & RECREATION	2019	71	\$789,240	\$332,846	\$1,122,086
	2020	60	\$307,648	\$0	\$307,648
	2021	51	\$360,463	\$144,524	\$504,987
	2022	62	\$431,761	\$289,312	\$721,073
	2023	47	\$318,632	\$63,024	\$381,657
	Total	291	\$2,207,745	\$829,706	\$3,037,451
TORONTO PARAMEDIC SERVICES	2019	134	\$482,865	\$100,820	\$583,685
	2020	80	\$302,510	\$141,517	\$444,026
	2021	84	\$336,469	\$88,434	\$424,903
	2022	98	\$302,915	\$147,286	\$450,202
	2023	99	\$297,213	\$163,784	\$460,997
	Total	495	\$1,721,972	\$641,841	\$2,363,812
TORONTO SHELTER AND SUPPORT SERVICES	2020	8	\$66,196	\$0	\$66,196
	2021	11	\$57,710	\$26,520	\$84,230
	2022	4	\$12,778	\$0	\$12,778
	2023	5	\$40,583	\$0	\$40,583
	Total	28	\$177,267	\$26,520	\$203,787

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING & CONSTRUCTION SERVICES	2019	10	\$83,710	\$0	\$83,710
	2020	3	\$17,207	\$0	\$17,207
	2021	2	\$16,189	\$0	\$16,189
	2022	7	\$28,582	\$0	\$28,582
	2023	3	\$7,936	\$1,325	\$9,261
	Total	25	\$153,624	\$1,325	\$154,949
FIRE SERVICES	2019	64	\$764,549	\$127,634	\$892,183
	2020	50	\$297,871	\$0	\$297,871
	2021	42	\$280,392	\$333,491	\$613,883
	2022	63	\$641,521	\$109,589	\$751,110
	2023	50	\$265,309	\$176,027	\$441,336
	Total	269	\$2,249,643	\$746,740	\$2,996,383
MUNICIPAL LICENSING & STANDARDS	2019	23	\$124,602	\$0	\$124,602
	2020	20	\$100,526	\$0	\$100,526
	2021	18	\$94,037	\$0	\$94,037
	2022	11	\$59,052	\$0	\$59,052
	2023	16	\$115,368	\$0	\$115,368
	Total	88	\$493,584	\$0	\$493,584

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
SOLID WASTE MANAGEMENT SERVICES	2019	109	\$1,039,239	\$160,734	\$1,199,973
	2020	153	\$1,507,624	\$90,111	\$1,597,735
	2021	174	\$1,036,388	\$261,180	\$1,297,568
	2022	143	\$1,099,460	\$370,123	\$1,469,582
	2023	146	\$408,420	\$801,747	\$1,210,167
	Total	725	\$5,091,130	\$1,683,894	\$6,775,025
TORONTO WATER	2019	50	\$396,169	\$25,201	\$421,370
	2020	53	\$328,754	\$113,544	\$442,298
	2021	39	\$221,527	\$95,947	\$317,474
	2022	40	\$320,461	\$98,352	\$418,812
	2023	47	\$222,096	\$240,115	\$462,211
	Total	229	\$1,489,007	\$573,159	\$2,062,165
TRANSPORTATION SERVICES	2019	53	\$371,040	\$0	\$371,040
	2020	32	\$519,608	\$94,358	\$613,966
	2021	33	\$241,907	\$39,150	\$281,057
	2022	55	\$298,407	\$445,080	\$743,487
	2023	25	\$254,220	\$32,062	\$286,282
	Total	198	\$1,685,181	\$610,650	\$2,295,831

DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO BUILDING	2019	1	\$8,972	\$0	\$8,972
	2020	4	\$12,263	\$0	\$12,263
	2021	1	\$2,566	\$0	\$2,566
	2022	3	\$22,029	\$0	\$22,029
	2023	1	\$7,388	\$0	\$7,388
	Total	10	\$53,218	\$0	\$53,218

CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
CORPORATE REAL ESTATE MANAGEMENT	2019	7	\$38,372	\$0	\$38,372
	2020	4	\$16,789	\$0	\$16,789
	2021	7	\$50,000	\$0	\$50,000
	2022	6	\$40,020	\$7,782	\$47,802
	2023	8	\$59,834	\$0	\$59,834
	Total	32	\$205,016	\$7,782	\$212,797
FLEET SERVICES	2019	1	\$24,575	\$57,425	\$82,000
	2020	1	\$125	\$0	\$125
	2021	1	\$150	\$0	\$150
	2022	2	\$12,637	\$0	\$12,637
	Total	5	\$37,487	\$57,425	\$94,912

FINANCE AND TREASURY SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
PURCHASING & MATERIALS MANAGEMENT	2019	1	\$7,545	\$0	\$7,545
	2020	1	\$4,044	\$0	\$4,044
	2022	1	\$10,852	\$0	\$10,852
	Total	3	\$22,441	\$0	\$22,441

COUNCIL / ACCOUNTABILITY OFFICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
CITY CLERK'S OFFICE	2019	1	\$14,225	\$0	\$14,225
	2020	1	\$10,541	\$0	\$10,541
	2021	2	\$27,123	\$0	\$27,123
	Total	4	\$51,889	\$0	\$51,889
MAYOR / COUNCILLORS	2019	1	\$9,576	\$0	\$9,576
	2022	1	\$5,833	\$0	\$5,833
	Total	2	\$15,409	\$0	\$15,409

AGENCIES AND CORPORATIONS

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
EXHIBITION PLACE	2022	1	\$11,073	\$0	\$11,073
	2023	1	\$7,173	\$0	\$7,173
	Total	2	\$18,247	\$0	\$18,247
TORONTO COMMUNITY HOUSING CORP.	2019	34	\$212,202	\$0	\$212,202
	2020	34	\$253,251	\$64,894	\$318,145
	2021	19	\$126,269	\$0	\$126,269
	2022	20	\$193,599	\$26,674	\$220,273
	2023	4	\$17,768	\$0	\$17,768
	Total	111	\$803,089	\$91,568	\$894,657
TORONTO POLICE SERVICES BOARD	2019	496	\$4,063,853	\$0	\$4,063,853
	2020	394	\$3,691,840	\$591,820	\$4,283,660
	2021	387	\$3,292,538	\$871,419	\$4,163,957
	2022	396	\$3,175,186	\$668,682	\$3,843,868
	2023	423	\$2,709,008	\$1,098,876	\$3,807,884
	Total	2,096	\$16,932,426	\$3,230,798	\$20,163,223
TORONTO PUBLIC HEALTH	2019	2	\$13,534	\$0	\$13,534
	2020	2	\$13,291	\$0	\$13,291
	2021	1	\$3,784	\$0	\$3,784
	Total	5	\$30,609	\$0	\$30,609
TORONTO PUBLIC LIBRARY	2019	7	\$50,891	\$0	\$50,891
	2020	2	\$3,619	\$0	\$3,619
	2021	2	\$11,546	\$0	\$11,546
	2022	3	\$21,929	\$0	\$21,929
	2023	2	\$10,645	\$0	\$10,645
	Total	16	\$98,630	\$0	\$98,630
TORONTO ZOO	2019	7	\$19,750	\$0	\$19,750
	2020	10	\$30,415	\$0	\$30,415
	2021	6	\$30,801	\$0	\$30,801
	2022	2	\$1,732	\$0	\$1,732
	2023	10	\$13,736	\$25,766	\$39,502
	Total	35	\$96,433	\$25,766	\$122,199

Schedule "D"

Property claims with a loss date between January 1, 2019 and December 31, 2023, sorted by City Divisions and insured Agencies and Corporations and year

COMMUNITY AND SOCIAL SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
CHILDREN'S SERVICES	2019	1	\$324,861	\$0	\$324,861
	2020	2	\$610,469	\$0	\$610,469
	2021	2	\$401,305	\$71,082	\$472,386
	2022	4	\$452,705	\$0	\$452,705
	2023	2	\$1,413	\$78,588	\$80,000
	Total	11	\$1,790,752	\$149,669	\$1,940,421
COURT SERVICES	2020	1	\$135	\$0	\$135
	2023	1	\$0	\$1,135	\$1,135
	Total	2	\$135	\$1,135	\$1,270
ECONOMIC DEVELOPMENT & CULTURE	2019	6	\$65,920	\$0	\$65,920
	2020	2	\$45,864	\$0	\$45,864
	2021	6	\$1,301,680	\$370,788	\$1,672,467
	2022	9	\$112,397	\$176,904	\$289,301
	2023	2	\$650	\$40,350	\$41,000
	Total	25	\$1,526,510	\$588,042	\$2,114,552
PARKS, FORESTRY & RECREATION	2019	42	\$36,138,140	\$464,567	\$36,602,707
	2020	51	\$6,643,345	\$0	\$6,643,345
	2021	42	\$2,857,427	\$713	\$2,858,139
	2022	46	\$3,104,806	\$364,969	\$3,469,775
	2023	61	\$1,410,854	\$2,110,638	\$3,521,493
	Total	242	\$50,154,572	\$2,940,887	\$53,095,459
SENIORS SERVICES AND LONG-TERM CARE	2019	1	\$82,358	\$0	\$82,358
	2020	3	\$219,897	\$0	\$219,897
	2021	1	\$0	\$0	\$0
	2022	3	\$26,716	\$135	\$26,851
	2023	4	\$1,461	\$140,541	\$142,002
	Total	12	\$330,432	\$140,676	\$471,109
TORONTO EMPLOYMENT & SOCIAL SERVICES	2019	1	\$13,691	\$0	\$13,691
	2020	2	\$303,145	\$0	\$303,145
	2021	3	\$309,100	\$0	\$309,100
	2022	4	\$497,724	\$0	\$497,724
	2023	3	\$82,926	\$37,036	\$119,962
	Total	13	\$1,206,586	\$37,036	\$1,243,622
TORONTO PARAMEDIC SERVICES	2019	1	\$3,935	\$0	\$3,935
	2020	1	\$5,225	\$0	\$5,225
	2021	2	\$4,565	\$0	\$4,565
	2023	2	\$4,154	\$4,695	\$8,849
	Total	6	\$17,879	\$4,695	\$22,573
TORONTO SHELTER AND SUPPORT SERVICES	2019	6	\$1,033,279	\$0	\$1,033,279
	2020	5	\$408,975	\$0	\$408,975
	2021	13	\$839,112	\$0	\$839,112
	2022	32	\$1,499,114	\$250,335	\$1,749,449
	2023	17	\$382,108	\$554,518	\$936,626
	Total	73	\$4,162,588	\$804,854	\$4,967,442

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
ENGINEERING & CONSTRUCTION SERVICES	2019	1	\$16,073	\$0	\$16,073
	2020	2	\$25,277	\$0	\$25,277
	2022	1	\$7,977	\$0	\$7,977
	2023	1	\$2,572	\$0	\$2,572
	Total	5	\$51,899	\$0	\$51,899
FIRE SERVICES	2019	6	\$121,716	\$0	\$121,716
	2020	4	\$6,820	\$0	\$6,820
	2021	3	\$96,809	\$5,623	\$102,432
	2022	7	\$227,821	\$509,255	\$737,076
	2023	8	\$29,689	\$302,811	\$332,500
	Total	28	\$482,856	\$817,689	\$1,300,544
MUNICIPAL LICENSING & STANDARDS	2019	1	\$6,543	\$0	\$6,543
	2021	1	\$135	\$0	\$135
	2022	1	\$74,289	\$1,750	\$76,039
	Total	3	\$80,967	\$1,750	\$82,717
SOLID WASTE MANAGEMENT SERVICES	2019	1	\$27,813	\$0	\$27,813
	2020	1	\$1,384	\$0	\$1,384
	2021	5	\$49,883	\$0	\$49,883
	2022	1	\$69,958	\$0	\$69,958
	2023	3	\$5,883	\$121,500	\$127,383
	Total	11	\$154,921	\$121,500	\$276,421
TORONTO WATER	2019	7	\$139,719	\$0	\$139,719
	2020	7	\$160,364	\$0	\$160,364
	2021	3	\$22,828	\$0	\$22,828
	2022	7	\$163,530	\$25,299	\$188,829
	2023	10	\$6,163	\$2,170,713	\$2,176,876
	Total	34	\$492,604	\$2,196,012	\$2,688,616
TRANSPORTATION SERVICES	2019	1	\$41,822	\$0	\$41,822
	2020	1	\$2,156	\$0	\$2,156
	2022	6	\$356,860	\$738	\$357,598
	2023	5	\$22,739	\$44,734	\$67,473
	Total	13	\$423,577	\$45,472	\$469,049

DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
TORONTO BUILDING	2020	1	\$23,979	\$0	\$23,979
	Total	1	\$23,979	\$0	\$23,979

CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
CORPORATE REAL ESTATE MANAGEMENT	2019	28	\$2,221,438	\$0	\$2,221,438
	2020	19	\$646,582	\$0	\$646,582
	2021	14	\$1,253,414	\$31,188	\$1,284,602
	2022	22	\$1,070,290	\$156,676	\$1,226,966
	2023	38	\$504,906	\$1,049,006	\$1,553,912
	Total	121	\$5,696,631	\$1,236,870	\$6,933,501
FLEET SERVICES	2022	1	\$16,645	\$0	\$16,645
	Total	1	\$16,645	\$0	\$16,645

FINANCE AND TREASURY SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
PURCHASING & MATERIALS MANAGEMENT	2021	1	\$135	\$0	\$135
	Total	1	\$135	\$0	\$135

CITY MANAGER'S OFFICE

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
PEOPLE & EQUITY	2023	1	\$135	\$0	\$135
	Total	1	\$135	\$0	\$135

AGENCIES AND CORPORATIONS

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
ASSOCIATION OF COMMUNITY CENTRES	2020	2	\$300,690	\$0	\$300,690
	2021	2	\$38,863	\$0	\$38,863
	2023	2	\$38,265	\$7,271	\$45,536
	Total	6	\$377,818	\$7,271	\$385,090
EXHIBITION PLACE	2019	4	\$304,572	\$0	\$304,572
	2020	5	\$284,389	\$36,929	\$321,318
	2021	9	\$115,174	\$88	\$115,263
	2022	7	\$13,770	\$366,937	\$380,706
	2023	5	\$3,088	\$56,135	\$59,223
	Total	30	\$720,994	\$460,088	\$1,181,083
HERITAGE TORONTO	2023	1	\$0	\$1,135	\$1,135
	Total	1	\$0	\$1,135	\$1,135
TO LIVE	2021	1	\$436,311	\$0	\$436,311
	2022	2	\$120,963	\$13,164	\$134,127
	Total	3	\$557,273	\$13,164	\$570,437
TORONTO POLICE SERVICES BOARD	2019	3	\$167,648	\$0	\$167,648
	2020	8	\$352,877	\$0	\$352,877
	2021	18	\$1,090,243	\$4,442,087	\$5,532,330
	2022	39	\$1,524,911	\$873,113	\$2,398,024
	2023	34	\$155,437	\$1,938,945	\$2,094,383
	Total	102	\$3,291,116	\$7,254,146	\$10,545,261
TORONTO PUBLIC HEALTH	2019	2	\$270	\$0	\$270
	2020	1	\$135	\$0	\$135
	2022	1	\$131,453	\$0	\$131,453
	Total	4	\$131,858	\$0	\$131,858
TORONTO PUBLIC LIBRARY	2019	18	\$473,919	\$0	\$473,919
	2020	12	\$436,382	\$0	\$436,382
	2021	21	\$1,174,836	\$1,300	\$1,176,136
	2022	27	\$1,052,798	\$153,015	\$1,205,813
	2023	23	\$362,749	\$466,305	\$829,054
	Total	101	\$3,500,684	\$620,620	\$4,121,304
TORONTO ZOO	2019	3	\$18,986	\$0	\$18,986
	2020	4	\$1,525,431	\$84,110	\$1,609,541
	2021	5	\$160,531	\$0	\$160,531
	2022	7	\$230,008	\$9,741	\$239,748
	2023	7	\$43,247	\$8,847	\$52,094
	Total	26	\$1,978,203	\$102,697	\$2,080,900