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INSURANCE CLAIMS INFORMATION – January 01, 2020 to December 31, 2024

Information Disclosure Date: February 6, 2025

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, 2020 - December 31, 2024. All the financial values presented in this report are as of December 31, 2024, 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, 2020 – December 31, 2024.

Table 1: CGL, Auto & Property Insurance Claims Combined 2020-2024

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2020	6,122	\$37,734,256	\$17,114,051	\$54,848,306
2021	5,302	\$36,750,603	\$28,005,932	\$64,756,535
2022	8,941	\$35,269,583	\$35,177,975	\$70,447,557
2023	9,526	\$28,312,425	\$38,183,044	\$66,495,469
2024	6,487	\$13,273,033	\$55,952,528	\$69,225,561
Total	36,378	\$151,339,900	\$174,433,529	\$325,773,429

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates which occurred between January 01, 2020 – December 31, 2024.

Table 2: CGL, Auto & Property Insurance Claims Sorted 2020-2024

Coverage	Count	Paid	Outstanding Reserve	Total Est. Value
Auto	4,759	\$38,764,498	\$17,839,369	\$56,603,867
CGL	30,580	\$62,726,323	\$139,460,087	\$202,186,411
Property	1,039	\$49,849,079	\$17,134,073	\$66,983,152
Total	36,378	\$151,339,900	\$174,433,529	\$325,773,429

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, 2020 – December 31, 2024, sorted by year.

Table 3: CGL Insurance Claims Sorted by Year 2020-2024

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2020	5,053	\$17,784,897	\$15,608,551	\$33,393,449
2021	4,249	\$16,730,077	\$23,977,863	\$40,707,940
2022	7,767	\$14,624,709	\$32,853,089	\$47,477,797
2023	8,227	\$10,642,640	\$33,455,726	\$44,098,366
2024	5,284	\$2,944,001	\$33,564,858	\$36,508,859
Total	30,580	\$62,726,323	\$139,460,087	\$202,186,411

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, 2020 – December 31, 2024.

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, 2020 – December 31, 2024 sorted by year.

Table 4: Auto Insurance Claims Sorted by Year 2020-2024

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2020	928	\$7,944,400	\$1,380,669	\$9,325,069
2021	896	\$7,203,148	\$1,814,781	\$9,017,929
2022	942	\$7,628,845	\$2,003,760	\$9,632,604
2023	1,052	\$8,327,157	\$2,987,354	\$11,314,511
2024	941	\$7,660,949	\$9,652,805	\$17,313,754
Total	4,759	\$38,764,498	\$17,839,369	\$56,603,867

For a complete listing of Auto claims sorted by City Divisions and insured Agencies and Corporations between January 01, 2020 – December 31, 2024 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, 2020 – December 31, 2024 sorted by year.

Table 5: Property Insurance Claims Sorted by Year 2020-2024

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2020	141	\$12,004,958	\$124,830	\$12,129,788
2021	157	\$12,817,378	\$2,213,287	\$15,030,666
2022	232	\$13,016,030	\$321,126	\$13,337,156
2023	247	\$9,342,629	\$1,739,964	\$11,082,593
2024	262	\$2,668,084	\$12,734,865	\$15,402,949
Total	1,039	\$49,849,079	\$17,134,073	\$66,983,152

For a complete listing of Property claims sorted by City Divisions, insured Agencies and Corporations, between January 01, 2020 – December 31, 2024, 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, 2020 and December 31, 2024, 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	\$19,706	\$71,213	\$90,919
	2022	1	\$7,295	\$70,205	\$77,500
	2023	1	\$6,607	\$75,893	\$82,500
	Total	5	\$35,181	\$217,311	\$252,492
Court Services	2020	2	\$1,679	\$0	\$1,679
	2022	1	\$274	\$77,226	\$77,500
	Total	3	\$1,953	\$77,226	\$79,179
Fire Services	2020	16	\$220,359	\$388,730	\$609,089
	2021	21	\$126,191	\$897,932	\$1,024,122
	2022	17	\$41,326	\$111,749	\$153,075
	2023	16	\$55,849	\$222,779	\$278,628
	2024	11	\$9,432	\$80,231	\$89,662
	Total	81	\$453,157	\$1,701,420	\$2,154,577
Parks, Forestry and Recreation	2020	627	\$4,134,364	\$1,312,480	\$5,446,844
	2021	673	\$1,389,225	\$2,124,824	\$3,514,050
	2022	811	\$1,170,462	\$2,354,190	\$3,524,651
	2023	571	\$710,988	\$3,591,028	\$4,302,016
	2024	575	\$520,074	\$2,549,957	\$3,070,031
	Total	3,257	\$7,925,114	\$11,932,479	\$19,857,592
Seniors Services And Long-Term Care	2020	7	\$1,490,207	\$1,039,365	\$2,529,572
	2021	7	\$114,401	\$277,746	\$392,148
	2022	3	\$27,692	\$230,911	\$258,603
	2023	4	\$6,449	\$176,301	\$182,750
	2024	1	\$1,731	\$0	\$1,731
	Total	22	\$1,640,480	\$1,724,323	\$3,364,803
Toronto Employment & Social Services	2020	4	\$21,637	\$211,378	\$233,015
	2021	2	\$23,559	\$77,375	\$100,934
	2022	2	\$2,024	\$152,976	\$155,000
	2023	3	\$33,054	\$204,446	\$237,500
	2024	3	\$5,116	\$227,384	\$232,500
	Total	14	\$85,390	\$873,558	\$958,949
Toronto Paramedic Services	2020	12	\$109,250	\$0	\$109,250
	2021	11	\$43,999	\$315,444	\$359,443
	2022	20	\$492,259	\$603,315	\$1,095,573
	2023	10	\$65,371	\$123,098	\$188,469
	2024	6	\$6,550	\$229,596	\$236,146
	Total	59	\$717,429	\$1,271,453	\$1,988,881
Toronto Public Health	2020	2	\$12,152	\$0	\$12,152
	2022	3	\$13,179	\$72,654	\$85,833
	2023	4	\$12,676	\$392,917	\$405,593
	2024	4	\$7,612	\$181,987	\$189,599
	Total	13	\$45,619	\$647,557	\$693,177

COMMUNITY AND SOCIAL SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Shelter And Support Services	2020	11	\$282,292	\$354,480	\$636,771
	2021	37	\$2,993,359	\$197,723	\$3,191,082
	2022	63	\$3,157,968	\$71,251	\$3,229,219
	2023	46	\$2,301,380	\$331,613	\$2,632,993
	2024	32	\$293,938	\$1,971,247	\$2,265,185
	Total	189	\$9,028,937	\$2,926,314	\$11,955,251

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Engineering & Construction Services	2020	269	\$191,292	\$98,054	\$289,346
	2021	307	\$318,080	\$1,108,147	\$1,426,227
	2022	214	\$133,363	\$413,027	\$546,390
	2023	236	\$112,122	\$286,931	\$399,053
	2024	192	\$49,013	\$357,795	\$406,808
	Total	1,218	\$803,869	\$2,263,954	\$3,067,823
Municipal Licensing & Standards	2020	13	\$119,894	\$39,443	\$159,337
	2021	7	\$6,199	\$76,121	\$82,320
	2022	8	\$59,302	\$132,995	\$192,297
	2023	11	\$47,657	\$436,660	\$484,316
	2024	9	\$3,142	\$116,496	\$119,638
	Total	48	\$236,193	\$801,715	\$1,037,908
Solid Waste Management Services	2020	114	\$136,154	\$98,772	\$234,927
	2021	113	\$69,616	\$96,138	\$165,754
	2022	87	\$84,922	\$145,419	\$230,341
	2023	110	\$74,253	\$109,922	\$184,174
	2024	86	\$46,073	\$198,266	\$244,339
	Total	510	\$411,018	\$648,517	\$1,059,535
Toronto Water	2020	614	\$1,015,992	\$1,438,438	\$2,454,431
	2021	539	\$949,259	\$1,918,073	\$2,867,332
	2022	526	\$552,676	\$1,439,547	\$1,992,223
	2023	491	\$509,939	\$1,031,014	\$1,540,954
	2024	873	\$257,611	\$1,497,573	\$1,755,184
	Total	3,043	\$3,285,477	\$7,324,646	\$10,610,123
Transportation Services	2020	2,920	\$8,271,748	\$7,575,127	\$15,846,876
	2021	2,043	\$6,751,846	\$11,869,949	\$18,621,795
	2022	5,442	\$7,637,517	\$20,802,478	\$28,439,995
	2023	6,115	\$5,917,180	\$22,087,497	\$28,004,677
	2024	3,124	\$1,535,602	\$21,841,510	\$23,377,112
	Total	19,644	\$30,113,893	\$84,176,561	\$114,290,454

DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Housing Secretariat	2022	1	\$3,218	\$74,282	\$77,500
	2024	2	\$3,170	\$151,830	\$155,000
	Total	3	\$6,387	\$226,113	\$232,500

DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Building	2020	4	\$85,865	\$206,015	\$291,880
	2021	2	\$23,616	\$131,384	\$155,000
	2022	7	\$20,731	\$253,644	\$274,375
	2023	4	\$6,840	\$149,938	\$156,778
	2024	3	\$1,196	\$129,282	\$130,478
	Total	20	\$138,248	\$870,263	\$1,008,511

CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Corporate Real Estate Management	2020	11	\$12,707	\$0	\$12,707
	2021	10	\$486,684	\$157,211	\$643,895
	2022	19	\$97,153	\$467,477	\$564,630
	2023	12	\$21,451	\$75,804	\$97,255
	2024	16	\$17,357	\$336,252	\$353,609
	Total	68	\$635,352	\$1,036,744	\$1,672,096
Customer Experience (311)	2020	1	\$19,068	\$0	\$19,068
	Total	1	\$19,068	\$0	\$19,068
Fleet Services	2023	1	\$6,788	\$0	\$6,788
	Total	1	\$6,788	\$0	\$6,788
Technology Services	2021	1	\$9,213	\$0	\$9,213
	2023	2	\$18,124	\$72,967	\$91,092
	Total	3	\$27,338	\$72,967	\$100,305

FINANCE AND TREASURY SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Pension, Payroll & Employee Benefits	2022	2	\$29,012	\$73,398	\$102,409
	2023	1	\$9,930	\$0	\$9,930
	Total	3	\$38,942	\$73,398	\$112,340
Purchasing & Materials Management	2021	1	\$57,496	\$0	\$57,496
	Total	1	\$57,496	\$0	\$57,496

CITY MANAGER'S OFFICE

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
People & Equity	2021	9	\$565,060	\$175,721	\$740,781
	2022	26	\$48,057	\$126,185	\$174,242
	2023	3	\$34,007	\$133,608	\$167,615
	Total	38	\$647,124	\$435,514	\$1,082,638
Strategic Public & Employee Communications	2024	1	\$513	\$76,987	\$77,500
	Total	1	\$513	\$76,987	\$77,500

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

COUNCIL / ACCOUNTABILITY OFFICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
City Clerk's Office	2022	2	\$40,502	\$56,898	\$97,400
	Total	2	\$40,502	\$56,898	\$97,400
Legal Services	2021	1	\$44,860	\$0	\$44,860
	2022	1	\$13,162	\$36,838	\$50,000
	Total	2	\$58,022	\$36,838	\$94,860
Mayor / Councillors	2020	1	\$1,100	\$15,000	\$16,100
	2021	1	\$217,247	\$25,000	\$242,247
	2022	2	\$41,573	\$108,427	\$150,000
	2023	1	\$7,239	\$17,761	\$25,000
	2024	1	\$2,161	\$22,839	\$25,000
	Total	6	\$269,319	\$189,028	\$458,347
Office Of The Lobbyist Registrar	2020	1	\$30,896	\$0	\$30,896
	Total	1	\$30,896	\$0	\$30,896
Office Of The Ombudsman	2022	1	\$6,905	\$18,095	\$25,000
	2023	2	\$12,189	\$32,811	\$45,000
	Total	3	\$19,094	\$50,906	\$70,000

AGENCIES AND CORPORATIONS

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Arena Boards	2024	2	\$0	\$69,500	\$69,500
	Total	2	\$0	\$69,500	\$69,500
Association Of Community Centres	2021	1	\$13,973	\$73,528	\$87,500
	2022	2	\$1,425	\$77,192	\$78,617
	Total	3	\$15,398	\$150,720	\$166,117
Business Improvement Areas	2020	2	\$48,996	\$120,854	\$169,850
	2021	1	\$375	\$0	\$375
	2023	1	\$695	\$76,805	\$77,500
	Total	4	\$50,067	\$197,659	\$247,725
Casa Loma Corp	2022	2	\$2,025	\$464	\$2,490
	Total	2	\$2,025	\$464	\$2,490
CreateTO	2020	2	\$3,453	\$71,880	\$75,333
	Total	2	\$3,453	\$71,880	\$75,333
Exhibition Place	2020	1	\$4,535	\$0	\$4,535
	2021	2	\$10,399	\$0	\$10,399
	2022	2	\$7,723	\$72,415	\$80,138
	2023	12	\$18,041	\$218,361	\$236,402
	2024	8	\$8,553	\$166,909	\$175,462
	Total	25	\$49,252	\$457,685	\$506,937
Sankofa Square (Formerly Yonge-Dundas Square)	2023	1	\$866	\$29,352	\$30,218
	Total	1	\$866	\$29,352	\$30,218
Toronto Police Services Board	2020	71	\$906,038	\$2,143,917	\$3,049,955
	2021	106	\$2,250,236	\$3,858,984	\$6,109,220
	2022	91	\$757,604	\$3,494,554	\$4,252,157
	2023	86	\$353,510	\$2,987,585	\$3,341,095
	2024	55	\$121,750	\$2,494,333	\$2,616,083
	Total	409	\$4,389,138	\$14,979,372	\$19,368,510

AGENCIES AND CORPORATIONS

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Public Library	2020	3	\$54,499	\$0	\$54,499
	2021	3	\$38,186	\$99,148	\$137,334
	2022	3	\$13,146	\$42,026	\$55,172
	2023	2	\$159,688	\$32,727	\$192,415
	2024	1	\$878	\$28,622	\$29,500
	Total	12	\$266,396	\$202,523	\$468,919
Toronto Zoo	2020	6	\$260,676	\$74,295	\$334,971
	2021	3	\$3,316	\$0	\$3,316
	2022	4	\$3,397	\$234,538	\$237,935
	2023	7	\$62,300	\$227,472	\$289,771
	2024	5	\$6,280	\$333,221	\$339,500
	Total	25	\$335,969	\$869,525	\$1,205,493

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, 2024.

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 2020-2024

Year	Total No. of all Transportation Claims	No. of Icy Sidewalk Slip&Fall Claims	% of Total	Avg Claim Value	Paid	Denied	% of Total Denied
2020	2,920	95	3%	\$49,844	4	73	95%
2021	2,043	139	7%	\$48,649	12	83	87%
2022	5,442	238	4%	\$14,295	6	145	96%
2023	6,115	148	2%	\$7,069	4	43	91%
2024	3,124	60	2%	\$0	0	16	100%

Table 7: Transportation Services Division Pot Hole Claims 2020-2024

Year	Total No. of all Transportation Claims	No. of Pothole Claims	% of Total	Avg Claim Value (Property Damage)	Paid	Denied	% of Total Denied
2020	2,920	1,756	60%	\$642	673	1,077	62%
2021	2,043	859	42%	\$822	363	492	58%
2022	5,442	3,568	66%	\$627	1,930	1,631	46%
2023	6,115	4,128	68%	\$703	2,339	1,714	42%
2024	3,124	1,515	48%	\$679	564	456	45%

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, 2024.

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 2020-2024

Year	Total No. of all Toronto Water Claims	No. of Sewer Claims	% of Total	Avg Claim Value (Property Damage)	Paid	Denied	% of Total Denied
2020	614	299	49%	\$2,830	21	277	93%
2021	539	256	47%	\$5,176	44	209	83%
2022	526	244	46%	\$3,756	37	195	84%
2023	491	268	55%	\$3,326	34	225	87%
2024	873	687	79%	\$1,673	23	177	89%

Table 9: Parks, Forestry & Recreation Division Forestry Claims 2020-2024

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
2020	627	508	81%	\$2,544	60	444	88%
2021	673	543	81%	\$2,865	100	441	82%
2022	811	695	86%	\$2,730	130	562	81%
2023	571	443	78%	\$2,881	71	363	84%
2024	575	441	77%	\$3,257	76	312	80%

Schedule "C"

Auto claims with a loss date between January 1, 2020 and December 31, 2024, 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	\$7,527	\$28,326	\$35,853
	2024	3	\$14,530	\$25,019	\$39,549
	Total	6	\$23,888	\$53,345	\$77,233
Fire Services	2020	51	\$299,987	\$0	\$299,987
	2021	43	\$281,186	\$332,847	\$614,033
	2022	66	\$684,880	\$144,663	\$829,542
	2023	56	\$364,587	\$237,951	\$602,538
	2024	46	\$901,636	\$533,368	\$1,435,005
	Total	262	\$2,532,276	\$1,248,828	\$3,781,104
Parks, Forestry and Recreation	2020	60	\$307,648	\$0	\$307,648
	2021	52	\$389,968	\$131,073	\$521,040
	2022	62	\$463,066	\$0	\$463,066
	2023	58	\$495,503	\$188,038	\$683,541
	2024	67	\$448,490	\$108,375	\$556,864
	Total	299	\$2,104,674	\$427,485	\$2,532,159
Toronto Paramedic Services	2020	80	\$332,658	\$111,369	\$444,026
	2021	84	\$339,891	\$40,843	\$380,733
	2022	98	\$380,752	\$70,449	\$451,202
	2023	107	\$420,174	\$109,510	\$529,684
	2024	96	\$264,058	\$171,236	\$435,294
	Total	465	\$1,737,532	\$503,407	\$2,240,939
Toronto Public Health	2020	2	\$13,291	\$0	\$13,291
	2021	1	\$3,784	\$0	\$3,784
	2024	2	\$43,742	\$0	\$43,742
	Total	5	\$60,817	\$0	\$60,817
Toronto Shelter And Support Services	2020	8	\$66,196	\$0	\$66,196
	2021	11	\$106,426	\$0	\$106,426
	2022	4	\$12,778	\$0	\$12,778
	2023	5	\$40,583	\$0	\$40,583
	2024	8	\$65,452	\$108,930	\$174,382
	Total	36	\$291,435	\$108,930	\$400,365

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Engineering & Construction Services	2020	3	\$17,207	\$0	\$17,207
	2021	2	\$16,189	\$0	\$16,189
	2022	7	\$28,582	\$0	\$28,582
	2023	3	\$8,261	\$0	\$8,261
	2024	5	\$28,794	\$7,872	\$36,666
	Total	20	\$99,033	\$7,872	\$106,905

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Municipal Licensing & Standards	2020	20	\$100,526	\$0	\$100,526
	2021	18	\$94,037	\$0	\$94,037
	2022	11	\$59,052	\$0	\$59,052
	2023	20	\$146,351	\$0	\$146,351
	2024	24	\$126,489	\$4,612	\$131,100
	Total	93	\$526,454	\$4,612	\$531,066
Solid Waste Management Services	2020	153	\$1,546,651	\$179,010	\$1,725,661
	2021	174	\$1,118,831	\$125,381	\$1,244,212
	2022	144	\$1,231,873	\$461,744	\$1,693,617
	2023	157	\$1,064,492	\$457,742	\$1,522,234
	2024	177	\$539,623	\$1,143,150	\$1,682,772
	Total	805	\$5,501,470	\$2,367,026	\$7,868,496
Toronto Water	2020	53	\$337,512	\$79,186	\$416,697
	2021	39	\$229,196	\$88,278	\$317,474
	2022	41	\$341,602	\$51,268	\$392,871
	2023	56	\$448,518	\$287,540	\$736,058
	2024	45	\$398,528	\$189,545	\$588,073
	Total	234	\$1,755,356	\$695,816	\$2,451,172
Transportation Services	2020	33	\$524,661	\$89,330	\$613,991
	2021	32	\$240,915	\$39,150	\$280,065
	2022	55	\$379,192	\$660,547	\$1,039,740
	2023	30	\$345,726	\$0	\$345,726
	2024	40	\$254,322	\$198,482	\$452,804
	Total	190	\$1,744,817	\$987,509	\$2,732,326

DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Building	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
	2024	1	\$0	\$3,563	\$3,563
	Total	10	\$44,246	\$3,563	\$47,810

CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Corporate Real Estate Management	2020	4	\$16,789	\$0	\$16,789
	2021	7	\$50,000	\$0	\$50,000
	2022	6	\$40,170	\$0	\$40,170
	2023	9	\$66,311	\$0	\$66,311
	2024	10	\$97,759	\$203,775	\$301,534
	Total	36	\$271,029	\$203,775	\$474,804
Fleet Services	2020	1	\$125	\$0	\$125
	2021	1	\$150	\$0	\$150
	2022	2	\$12,637	\$0	\$12,637
	2024	3	\$57,010	\$0	\$57,010
	Total	7	\$69,922	\$0	\$69,922

FINANCE AND TREASURY SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Purchasing & Materials Management	2020	1	\$4,044	\$0	\$4,044
	2022	1	\$10,852	\$0	\$10,852
	2024	2	\$21,391	\$0	\$21,391
	Total	4	\$36,288	\$0	\$36,288

COUNCIL / ACCOUNTABILITY OFFICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
City Clerk's Office	2020	1	\$10,541	\$0	\$10,541
	2021	2	\$27,123	\$0	\$27,123
	2024	2	\$5,433	\$0	\$5,433
	Total	5	\$43,097	\$0	\$43,097
Mayor / Councillors	2022	1	\$5,833	\$0	\$5,833
	Total	1	\$5,833	\$0	\$5,833

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 Corporation - Fleet	2020	34	\$253,575	\$64,570	\$318,145
	2021	19	\$126,269	\$0	\$126,269
	2022	20	\$201,295	\$148,231	\$349,526
	2023	4	\$17,768	\$0	\$17,768
	Total	77	\$598,907	\$212,801	\$811,708
Toronto Police Services Board	2020	396	\$4,063,291	\$857,205	\$4,920,496
	2021	389	\$4,132,364	\$1,057,211	\$5,189,575
	2022	398	\$3,693,616	\$371,231	\$4,064,847
	2023	505	\$4,733,226	\$1,678,249	\$6,411,475
	2024	370	\$4,264,570	\$6,883,668	\$11,148,239
	Total	2,058	\$20,887,067	\$10,847,564	\$31,734,631
Toronto Public Library	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	9	\$47,739	\$0	\$47,739
Toronto Zoo	2020	10	\$30,415	\$0	\$30,415
	2021	6	\$30,801	\$0	\$30,801
	2022	2	\$1,732	\$0	\$1,732
	2023	10	\$38,020	\$0	\$38,020
	2024	1	\$7,928	\$0	\$7,928
	Total	29	\$108,895	\$0	\$108,895

Schedule "D"

Property claims with a loss date between January 1, 2020 and December 31, 2024, 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	2020	2	\$610,469	\$0	\$610,469
	2021	2	\$472,911	\$0	\$472,911
	2022	4	\$452,705	\$0	\$452,705
	2023	2	\$86,979	\$26,188	\$113,166
	Total	10	\$1,623,064	\$26,188	\$1,649,251
Court Services	2020	1	\$135	\$0	\$135
	2023	1	\$0	\$1,135	\$1,135
	Total	2	\$135	\$1,135	\$1,270
Economic Development & Culture	2020	2	\$45,864	\$0	\$45,864
	2021	6	\$1,302,660	\$340,541	\$1,643,201
	2022	9	\$204,336	\$0	\$204,336
	2023	2	\$80,971	\$8,500	\$89,471
	2024	7	\$51,818	\$367,749	\$419,566
	Total	26	\$1,685,649	\$716,790	\$2,402,439
Fire Services	2020	5	\$6,820	\$4,716	\$11,536
	2021	3	\$96,944	\$0	\$96,944
	2022	7	\$686,374	\$21,378	\$707,752
	2023	9	\$256,595	\$29,082	\$285,676
	2024	14	\$156,187	\$375,663	\$531,849
	Total	38	\$1,202,919	\$430,838	\$1,633,757
Parks, Forestry and Recreation	2020	51	\$6,643,345	\$0	\$6,643,345
	2021	42	\$2,857,427	\$0	\$2,857,427
	2022	45	\$3,238,325	\$1,135	\$3,239,460
	2023	64	\$3,008,334	\$411,362	\$3,419,696
	2024	71	\$886,248	\$3,942,559	\$4,828,807
	Total	273	\$16,633,679	\$4,355,057	\$20,988,735
Seniors Services And Long-Term Care	2020	3	\$220,410	\$0	\$220,410
	2021	1	\$0	\$0	\$0
	2022	3	\$7,914	\$0	\$7,914
	2023	5	\$13,792	\$99,275	\$113,067
	2024	6	\$36,931	\$141,255	\$178,185
	Total	18	\$279,046	\$240,530	\$519,576
Toronto Employment & Social Services	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
	2024	7	\$97,242	\$157,558	\$254,800
	Total	19	\$1,290,137	\$194,594	\$1,484,731
Toronto Paramedic Services	2020	1	\$5,225	\$0	\$5,225
	2021	2	\$4,565	\$0	\$4,565
	2023	3	\$12,498	\$0	\$12,498
	2024	10	\$16,382	\$253,898	\$270,280
	Total	16	\$38,670	\$253,898	\$292,567

COMMUNITY AND SOCIAL SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Public Health	2020	1	\$135	\$0	\$135
	Total	1	\$135	\$0	\$135
Toronto Shelter And Support Services	2020	5	\$408,975	\$0	\$408,975
	2021	14	\$839,112	\$22,500	\$861,612
	2022	32	\$1,763,900	\$0	\$1,763,900
	2023	16	\$535,804	\$156,078	\$691,882
	2024	12	\$117,051	\$325,162	\$442,212
	Total	79	\$3,664,842	\$503,739	\$4,168,581

INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Engineering & Construction Services	2020	2	\$25,277	\$0	\$25,277
	2022	1	\$7,977	\$0	\$7,977
	2023	1	\$2,572	\$0	\$2,572
	Total	4	\$35,826	\$0	\$35,826
Municipal Licensing & Standards	2021	1	\$135	\$0	\$135
	Total	1	\$135	\$0	\$135
Solid Waste Management Services	2020	1	\$1,384	\$0	\$1,384
	2021	5	\$49,883	\$0	\$49,883
	2022	1	\$69,958	\$0	\$69,958
	2023	4	\$340,206	\$60,344	\$400,550
	2024	7	\$45,453	\$324,485	\$369,938
	Total	18	\$506,883	\$384,830	\$891,713
Toronto Water	2020	7	\$160,364	\$0	\$160,364
	2021	3	\$22,828	\$0	\$22,828
	2022	7	\$163,693	\$0	\$163,693
	2023	10	\$290,343	\$39,856	\$330,199
	2024	9	\$44,469	\$504,792	\$549,261
	Total	36	\$681,697	\$544,648	\$1,226,345
Transportation Services	2020	1	\$2,156	\$0	\$2,156
	2022	6	\$356,860	\$0	\$356,860
	2023	4	\$42,760	\$22,510	\$65,270
	2024	1	\$26,225	\$1,275	\$27,500
	Total	12	\$428,002	\$23,785	\$451,786

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	2020	19	\$646,582	\$0	\$646,582
	2021	14	\$1,253,753	\$0	\$1,253,753
	2022	25	\$1,343,843	\$1,438	\$1,345,281
	2023	41	\$2,082,491	\$268,767	\$2,351,259
	2024	38	\$604,679	\$2,175,249	\$2,779,927
	Total	137	\$5,931,348	\$2,445,454	\$8,376,802

CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
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	3	\$45,014	\$0	\$45,014
	2024	1	\$1,888	\$850,613	\$852,500
	Total	8	\$386,455	\$850,613	\$1,237,068
Exhibition Place	2020	5	\$285,314	\$36,004	\$321,318
	2021	9	\$115,174	\$0	\$115,174
	2022	7	\$102,372	\$248,834	\$351,206
	2023	5	\$3,088	\$56,135	\$59,223
	2024	5	\$100,647	\$73,904	\$174,551
	Total	31	\$606,596	\$414,878	\$1,021,473
Heritage Toronto	2023	1	\$9,514	\$0	\$9,514
	Total	1	\$9,514	\$0	\$9,514
TO Live	2021	1	\$436,311	\$0	\$436,311
	2022	2	\$121,075	\$0	\$121,075
	2024	2	\$2,856	\$182,994	\$185,850
	Total	5	\$560,241	\$182,994	\$743,235
Toronto Police Services Board	2020	8	\$352,877	\$0	\$352,877
	2021	18	\$3,682,084	\$1,850,246	\$5,532,330
	2022	39	\$2,565,622	\$21,049	\$2,586,672
	2023	34	\$1,718,059	\$389,360	\$2,107,419
	2024	35	\$52,355	\$1,901,749	\$1,954,104
	Total	134	\$8,370,997	\$4,162,404	\$12,533,402
Toronto Public Library	2020	12	\$436,382	\$0	\$436,382
	2021	21	\$1,174,936	\$0	\$1,174,936
	2022	27	\$1,106,629	\$27,293	\$1,133,922
	2023	26	\$686,560	\$134,336	\$820,896
	2024	31	\$420,924	\$1,124,845	\$1,545,769
	Total	117	\$3,825,431	\$1,286,473	\$5,111,905
Toronto Zoo	2020	4	\$1,525,431	\$84,110	\$1,609,541
	2021	5	\$160,531	\$0	\$160,531
	2022	7	\$235,626	\$0	\$235,626
	2023	7	\$43,717	\$0	\$43,717
	2024	1	\$0	\$27,500	\$27,500
	Total	24	\$1,965,305	\$111,610	\$2,076,915