

**INSURANCE CLAIMS INFORMATION – January 01, 2021 to December 31, 2025**  
**Information Disclosure Date: February 18, 2026**

**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, 2021 - December 31, 2025. The financial values presented in this report are as of December 31, 2025, except where otherwise stated. To assist with understanding column headings contained in the tables, please refer to Schedule “A” entitled, “Definitions”.

Table 1 combines CGL, Auto and Property insurance claims by year with loss dates between January 01, 2021 – December 31, 2025.

Table 1: CGL, Auto & Property Insurance Claims Combined 2021-2025

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2021	5,313	\$43,505,126	\$22,237,494	\$65,742,620
2022	8,962	\$42,163,496	\$28,360,425	\$70,523,921
2023	9,603	\$36,568,945	\$37,297,340	\$73,866,285
2024	6,838	\$31,808,465	\$44,251,997	\$76,060,463
2025	7,764	\$14,880,753	\$47,766,062	\$62,646,815
<b>Total</b>	<b>38,480</b>	<b>\$168,926,786</b>	<b>\$179,913,319</b>	<b>\$348,840,105</b>

Table 2 sorts CGL, Auto and Property insurance claims for a five-year period with loss dates between January 01, 2021 – December 31, 2025.

Table 2: CGL, Auto & Property Insurance Claims Sorted 2021-2025

Coverage	Count	Paid	Outstanding Reserve	Total Est. Value
Auto	4,930	\$46,040,545	\$17,099,910	\$63,140,455
CGL	32,393	\$69,070,138	\$148,067,742	\$217,137,880
Property	1,157	\$53,816,103	\$14,745,668	\$68,561,771
<b>Total</b>	<b>38,480</b>	<b>\$168,926,786</b>	<b>\$179,913,319</b>	<b>\$348,840,105</b>

### 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 personal injury. 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 CGL claims with a loss date between January 01, 2021 – December 31, 2025, sorted by year.

Table 3: CGL Insurance Claims Sorted by Year 2021-2025

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2021	4,261	\$21,475,058	\$19,799,588	\$41,274,646
2022	7,794	\$20,754,079	\$26,748,469	\$47,502,548
2023	8,308	\$15,327,150	\$33,299,336	\$48,626,486
2024	5,535	\$7,818,980	\$32,595,039	\$40,414,019
2025	6,495	\$3,694,871	\$35,625,310	\$39,320,180
Total	32,393	\$69,070,138	\$148,067,742	\$217,137,880

Insurance & Risk Management works with 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 between January 01, 2021 – December 31, 2025.

### 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 between January 01, 2021 – December 31, 2025 sorted by year.

Table 4: Auto Insurance Claims Sorted by Year 2021-2025

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2021	895	\$8,347,360	\$1,086,472	\$9,433,832
2022	936	\$8,391,542	\$1,611,956	\$10,003,498
2023	1,048	\$10,643,459	\$3,817,198	\$14,460,657
2024	1,033	\$11,872,157	\$8,116,916	\$19,989,072
2025	1,018	\$6,786,028	\$2,467,368	\$9,253,396
Total	4,930	\$46,040,545	\$17,099,910	\$63,140,455

For a complete listing of Auto claims sorted by City Divisions and insured Agencies and Corporations between January 01, 2021 – December 31, 2025 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, etc. Table 5 outlines the total number of Property claims with a loss date between January 01, 2021 – December 31, 2025 sorted by year.

Table 5: Property Insurance Claims Sorted by Year 2021-2025

Year	Count	Paid	Outstanding Reserve	Total Est. Value
2021	157	\$13,682,708	\$1,351,434	\$15,034,142
2022	232	\$13,017,875	\$0	\$13,017,875
2023	247	\$10,598,336	\$180,807	\$10,779,143
2024	270	\$12,117,329	\$3,540,043	\$15,657,372
2025	251	\$4,399,855	\$9,673,384	\$14,073,239
Total	1,157	\$53,816,103	\$14,745,668	\$68,561,771

For a complete listing of Property claims sorted by City Divisions, insured Agencies and Corporations, between January 01, 2021 – December 31, 2025, please refer to Schedule "D". Only divisions which received claims are recorded in the table.

## Schedule "A"

### Definitions

Refer to the following definitions to assist with interpretation of the column headings used in the tables throughout this report.

**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, court ordered judgments and all expenses pertaining to the claims process which may include legal fees, claims adjuster fees and defence expert costs.

**Outstanding Reserve:** The outstanding reserve is an anticipated estimated value 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 Est. Value:** Total claims value by combining the Paid and Outstanding Reserve amounts.

## Schedule "B"

CGL claims with a loss date between January 1, 2021 and December 31, 2025, 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	2021	2	\$28,138	\$62,781	\$90,919
	2022	1	\$7,375	\$80,125	\$87,500
	2023	1	\$6,676	\$75,824	\$82,500
	2025	1	\$958	\$0	\$958
	Total	5	\$43,146	\$218,730	\$261,877
Court Services	2022	1	\$5,636	\$21,864	\$27,500
	2025	1	\$228	\$77,272	\$77,500
	Total	2	\$5,864	\$99,136	\$105,000
Fire Services	2021	21	\$221,731	\$817,391	\$1,039,122
	2022	17	\$43,135	\$0	\$43,135
	2023	18	\$62,210	\$552,705	\$614,915
	2024	14	\$28,932	\$140,428	\$169,360
	2025	14	\$9,251	\$36,158	\$45,410
	Total	84	\$365,260	\$1,546,682	\$1,911,942
Parks and Recreation	2021	130	\$1,209,686	\$1,036,150	\$2,245,836
	2022	115	\$1,249,586	\$1,609,421	\$2,859,007
	2023	131	\$799,511	\$2,822,634	\$3,622,146
	2024	148	\$325,387	\$2,225,743	\$2,551,129
	2025	165	\$149,399	\$3,267,030	\$3,416,429
	Total	689	\$3,733,569	\$10,960,978	\$14,694,547
Seniors Services And Long-Term Care	2021	7	\$257,099	\$287,480	\$544,579
	2022	3	\$43,222	\$303,997	\$347,219
	2023	5	\$29,837	\$433,413	\$463,250
	2024	2	\$2,818	\$123,914	\$126,731
	2025	5	\$9,477	\$183,515	\$192,992
	Total	22	\$342,452	\$1,332,319	\$1,674,770
Toronto Employment & Social Services	2021	2	\$23,929	\$77,132	\$101,061
	2022	2	\$2,138	\$152,862	\$155,000
	2023	3	\$41,944	\$42,789	\$84,732
	2024	3	\$23,507	\$121,959	\$145,466
	2025	5	\$29,377	\$358,123	\$387,500
	Total	15	\$120,895	\$752,865	\$873,759
Toronto Paramedic Services	2021	11	\$169,646	\$744,717	\$914,363
	2022	20	\$534,774	\$393,248	\$928,022
	2023	10	\$89,740	\$128,728	\$218,469
	2024	9	\$29,435	\$211,072	\$240,507
	2025	16	\$15,795	\$180,225	\$196,019
	Total	66	\$839,391	\$1,657,989	\$2,497,380

## COMMUNITY AND SOCIAL SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Public Health	2021	1	\$2,850	\$74,651	\$77,500
	2022	3	\$13,225	\$72,654	\$85,878
	2023	5	\$18,061	\$480,032	\$498,093
	2024	6	\$34,959	\$212,433	\$247,393
	2025	2	\$376	\$154,624	\$155,000
	Total	17	\$69,471	\$994,393	\$1,063,864
Toronto Shelter And Support Services	2021	36	\$3,032,323	\$78,260	\$3,110,582
	2022	64	\$3,159,911	\$146,683	\$3,306,594
	2023	51	\$2,418,993	\$781,198	\$3,200,192
	2024	35	\$1,659,413	\$436,369	\$2,095,782
	2025	21	\$331,957	\$1,283,796	\$1,615,753
	Total	207	\$10,602,598	\$2,726,305	\$13,328,903

## INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Engineering & Construction Services	2021	308	\$342,434	\$818,457	\$1,160,891
	2022	215	\$179,287	\$310,097	\$489,384
	2023	261	\$227,180	\$1,059,917	\$1,287,096
	2024	264	\$138,473	\$460,298	\$598,771
	2025	214	\$58,079	\$404,351	\$462,430
	Total	1,262	\$945,453	\$3,053,120	\$3,998,573
Municipal Licensing & Standards	2021	8	\$86,992	\$126,121	\$213,112
	2022	8	\$94,561	\$99,737	\$194,297
	2023	12	\$71,054	\$279,868	\$350,922
	2024	11	\$42,979	\$352,238	\$395,217
	2025	6	\$23,504	\$191,793	\$215,297
	Total	45	\$319,089	\$1,049,756	\$1,368,846
Solid Waste Management Services	2021	115	\$72,457	\$106,547	\$179,003
	2022	92	\$110,117	\$123,568	\$233,686
	2023	117	\$89,518	\$158,576	\$248,094
	2024	91	\$87,243	\$75,246	\$162,489
	2025	86	\$38,051	\$222,644	\$260,694
	Total	501	\$397,386	\$686,581	\$1,083,967
Toronto Water	2021	541	\$1,761,403	\$1,074,506	\$2,835,909
	2022	530	\$1,426,067	\$1,198,175	\$2,624,242
	2023	505	\$989,276	\$1,331,822	\$2,321,097
	2024	945	\$694,998	\$1,486,078	\$2,181,076
	2025	497	\$203,552	\$764,856	\$968,408
	Total	3,018	\$5,075,296	\$5,855,437	\$10,930,732
Transportation Services	2021	2,043	\$8,948,460	\$9,564,001	\$18,512,460
	2022	5,433	\$11,025,052	\$16,880,570	\$27,905,622
	2023	6,091	\$8,466,103	\$19,794,583	\$28,260,685
	2024	3,100	\$3,292,312	\$20,469,182	\$23,761,494
	2025	4,496	\$2,172,872	\$24,464,348	\$26,637,220
	Total	21,163	\$33,904,798	\$91,172,682	\$125,077,481

## DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Housing Secretariat	2022	1	\$3,412	\$74,088	\$77,500
	2024	4	\$14,858	\$227,170	\$242,028
	Total	5	\$18,270	\$301,259	\$319,528
Toronto Building	2021	2	\$34,793	\$142,207	\$177,000
	2022	6	\$48,998	\$197,503	\$246,500
	2023	5	\$46,905	\$187,372	\$234,278
	2024	4	\$8,403	\$127,490	\$135,893
	2025	2	\$6,015	\$71,860	\$77,875
	Total	19	\$145,113	\$726,433	\$871,546

## CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Corporate Real Estate Management	2021	10	\$511,720	\$162,159	\$673,879
	2022	19	\$167,402	\$306,609	\$474,011
	2023	12	\$24,927	\$72,328	\$97,255
	2024	17	\$31,115	\$286,241	\$317,356
	2025	17	\$4,981	\$393,049	\$398,030
	Total	75	\$740,145	\$1,220,386	\$1,960,531
Environment, Climate and Forestry	2021	543	\$529,996	\$83,944	\$613,940
	2022	696	\$706,993	\$283,595	\$990,587
	2023	447	\$532,754	\$471,368	\$1,004,122
	2024	469	\$548,624	\$156,784	\$705,408
	2025	538	\$409,947	\$574,649	\$984,596
	Total	2,693	\$2,728,313	\$1,570,339	\$4,298,653
Fleet Services	2023	1	\$6,788	\$0	\$6,788
	2025	1	\$7,510	\$69,990	\$77,500
	Total	2	\$14,298	\$69,990	\$84,288
Technology Services	2021	1	\$9,213	\$0	\$9,213
	2023	2	\$18,588	\$72,701	\$91,289
	2024	1	\$14,393	\$38,107	\$52,500
	Total	4	\$42,194	\$110,808	\$153,002

## FINANCE AND TREASURY SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Pension, Payroll & Employee Benefits	2022	2	\$29,982	\$72,428	\$102,409
	2023	1	\$9,930	\$0	\$9,930
	Total	3	\$39,912	\$72,428	\$112,340
Purchasing & Materials Management	2021	1	\$57,496	\$0	\$57,496
	2025	1	\$524	\$76,976	\$77,500
	Total	2	\$58,020	\$76,976	\$134,996

## CITY MANAGER'S OFFICE

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
People & Equity	2021	9	\$614,678	\$154,677	\$769,355
	2022	26	\$67,248	\$79,803	\$147,052
	2023	4	\$46,205	\$68,061	\$114,266
	2024	1	\$19,837	\$55,163	\$75,000
	Total	40	\$747,969	\$357,703	\$1,105,672
Strategic Public & Employee Communications	2024	1	\$17,774	\$0	\$17,774
	Total	1	\$17,774	\$0	\$17,774

## COUNCIL / ACCOUNTABILITY OFFICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
City Clerk's Office	2022	2	\$44,458	\$52,942	\$97,400
	2023	1	\$882	\$76,618	\$77,500
	2025	1	\$182	\$77,318	\$77,500
	Total	4	\$45,522	\$206,877	\$252,400
Legal Services	2021	1	\$44,860	\$0	\$44,860
	2022	1	\$23,725	\$18,775	\$42,500
	Total	2	\$68,585	\$18,775	\$87,360
Mayor / Councillors	2021	1	\$223,526	\$0	\$223,526
	2022	2	\$77,751	\$53,343	\$131,094
	2023	1	\$7,440	\$0	\$7,440
	2024	1	\$2,161	\$0	\$2,161
	2025	1	\$0	\$100,000	\$100,000
	Total	6	\$310,878	\$153,343	\$464,222
Office Of The Ombudsman	2022	1	\$18,757	\$0	\$18,757
	2023	2	\$14,446	\$0	\$14,446
	Total	3	\$33,203	\$0	\$33,203

## AGENCIES AND CORPORATIONS

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Arena Boards	2024	1	\$6,905	\$33,095	\$40,000
	2025	3	\$751	\$30,499	\$31,250
	Total	4	\$7,656	\$63,594	\$71,250
Association Of Community Centres	2021	1	\$14,189	\$73,311	\$87,500
	2022	2	\$1,516	\$77,101	\$78,617
	Total	3	\$15,705	\$150,412	\$166,117
Business Improvement Areas	2021	1	\$375	\$0	\$375
	2023	1	\$7,192	\$70,308	\$77,500
	Total	2	\$7,567	\$70,308	\$77,875
Casa Loma Corporation	2022	2	\$2,219	\$27,464	\$29,684
	2024	1	\$353	\$0	\$353
	Total	3	\$2,573	\$27,464	\$30,037
Exhibition Place	2021	2	\$10,399	\$0	\$10,399
	2022	2	\$8,012	\$0	\$8,012
	2023	13	\$58,409	\$350,950	\$409,358
	2024	9	\$13,489	\$161,334	\$174,823
	2025	3	\$842	\$30,408	\$31,250
	Total	29	\$91,151	\$542,691	\$633,842

## AGENCIES AND CORPORATIONS

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Heritage Toronto	2025	1	\$30,107	\$4,893	\$35,000
	Total	<b>1</b>	<b>\$30,107</b>	<b>\$4,893</b>	<b>\$35,000</b>
Sankofa Square (Formerly Yonge-Dundas Square)	2023	1	\$1,049	\$0	\$1,049
	Total	<b>1</b>	<b>\$1,049</b>	<b>\$0</b>	<b>\$1,049</b>
Toronto Police Service Board	2021	112	\$2,979,587	\$3,928,198	\$6,907,785
	2022	99	\$1,176,456	\$3,287,455	\$4,463,911
	2023	106	\$822,348	\$2,854,268	\$3,676,616
	2024	93	\$662,797	\$3,885,502	\$4,548,298
	2025	50	\$134,113	\$1,855,145	\$1,989,258
	Total	<b>460</b>	<b>\$5,775,301</b>	<b>\$15,810,567</b>	<b>\$21,585,867</b>
Toronto Public Library	2021	3	\$52,331	\$93,132	\$145,464
	2022	3	\$22,661	\$24,949	\$47,610
	2023	2	\$184,757	\$0	\$184,757
	2024	2	\$5,108	\$103,892	\$109,000
	2025	2	\$1,357	\$57,643	\$59,000
	Total	<b>12</b>	<b>\$266,213</b>	<b>\$279,617</b>	<b>\$545,830</b>
Toronto Zoo	2021	3	\$3,316	\$0	\$3,316
	2022	4	\$88,422	\$39,819	\$128,241
	2023	7	\$118,322	\$127,325	\$245,648
	2024	5	\$10,479	\$329,021	\$339,500
	2025	4	\$1,972	\$87,736	\$89,708
	Total	<b>23</b>	<b>\$222,512</b>	<b>\$583,902</b>	<b>\$806,414</b>

## 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 CGL 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, 2025.

**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** where slip & fall claims, caused by ice and snow, and pothole claims have not demonstrated the City's gross negligence or disregard for its maintenance obligations.

Table 6: Transportation Services Division Icy Sidewalk - Slip & Fall Claims 2021-2025

Year	Total No. of all Transportation Claims	No. of Icy Sidewalk Slip&Fall Claims	% of Total	Paid Avg Claim Value (Resolved)	Paid (Resolved)	Denied (Resolved)	% of Denied (Resolved)
2021	2,043	138	7%	\$50,345	15	88	85%
2022	5,433	230	4%	\$34,509	15	143	91%
2023	6,091	141	2%	\$22,122	5	80	94%
2024	3,100	64	2%	\$23,647	1	29	97%
2025	4,496	263	6%	\$9,880	2	123	98%

Table 7: Transportation Services Division Pothole Claims 2021-2025

Year	Total No. of all Transportation Claims	No. of Pothole Claims	% of Total	Paid Avg Claim Value (Resolved Property Damage)	Paid (Resolved)	Denied (Resolved)	% of Denied (Resolved)
2021	2,043	859	42%	\$822	363	494	58%
2022	5,433	3,571	66%	\$628	1,932	1,634	46%
2023	6,091	4,130	68%	\$711	2,384	1,743	42%
2024	3,100	1,515	49%	\$695	832	642	44%
2025	4,496	2,272	51%	\$726	709	787	53%

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

Tables 8 below provides additional information on CGL insurance claims for Toronto Water, involving public claims for damage to private property due to escape of water from the sewage system. Table 9 below provides additional information for Environment, Climate and Forestry division involving damage to private property caused by City trees. The financial information contained in Tables 8 & 9 is valued as of December 31, 2025.

**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 2021-2025

Year	Total No. of all Toronto Water Claims	No. of Sewer Claims	% of Total	Paid Avg Claim Value (Resolved Property Damage)	Paid (Resolved)	Denied (Resolved)	% of Denied (Resolved)
2021	541	257	48%	\$19,134	46	208	82%
2022	530	245	46%	\$4,705	39	198	84%
2023	505	274	54%	\$5,329	39	228	85%
2024	945	708	75%	\$2,889	33	572	95%
2025	497	224	45%	\$643	8	125	94%

Table 9: Environment, Climate and Forestry Division Forestry Claims 2021-2025

Year	Total No. of all Environment, Climate and Forestry Claims	No. of Forestry Claims	% of Total % of Total	Paid Avg Claim Value (Resolved Property Damage)	Paid (Resolved)	Denied (Resolved)	% of Denied (Resolved)
2021	543	543	100%	\$2,865	100	441	82%
2022	696	695	100%	\$2,730	130	562	81%
2023	447	446	100%	\$2,834	74	367	83%
2024	469	468	100%	\$3,615	102	360	78%
2025	538	529	99%	\$2,926	79	342	81%

## Schedule "C"

Auto claims with a loss date between January 1, 2021 and December 31, 2025, 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	2023	2	\$7,835	\$28,018	\$35,853
	2024	3	\$39,549	\$0	\$39,549
	Total	5	\$47,384	\$28,018	\$75,402
Fire Services	2021	43	\$637,551	\$0	\$637,551
	2022	68	\$725,427	\$160,765	\$886,192
	2023	56	\$405,411	\$310,326	\$715,738
	2024	47	\$1,176,799	\$371,529	\$1,548,328
	2025	76	\$389,684	\$512,093	\$901,778
	Total	290	\$3,334,873	\$1,354,713	\$4,689,586
Parks and Recreation	2021	51	\$776,024	\$96,875	\$872,900
	2022	61	\$449,743	\$0	\$449,743
	2023	58	\$546,054	\$196,454	\$742,508
	2024	73	\$569,980	\$107,408	\$677,388
	2025	61	\$410,157	\$89,650	\$499,807
	Total	304	\$2,751,959	\$490,387	\$3,242,345
Toronto Paramedic Services	2021	84	\$348,389	\$30,238	\$378,628
	2022	98	\$438,258	\$90,809	\$529,068
	2023	107	\$432,542	\$216,614	\$649,156
	2024	104	\$479,900	\$41,357	\$521,257
	2025	116	\$316,506	\$91,131	\$407,638
	Total	509	\$2,015,596	\$470,150	\$2,485,746
Toronto Public Health	2021	1	\$3,784	\$0	\$3,784
	2024	2	\$43,742	\$0	\$43,742
	2025	3	\$14,631	\$3,300	\$17,931
	Total	6	\$62,157	\$3,300	\$65,457
Toronto Shelter And Support Services	2021	11	\$106,426	\$0	\$106,426
	2022	4	\$12,778	\$0	\$12,778
	2023	5	\$40,583	\$0	\$40,583
	2024	11	\$163,994	\$84,242	\$248,236
	2025	4	\$21,896	\$5,075	\$26,971
	Total	35	\$345,676	\$89,317	\$434,993

## INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Engineering & Construction Services	2021	2	\$16,189	\$0	\$16,189
	2022	7	\$28,582	\$0	\$28,582
	2023	3	\$8,261	\$0	\$8,261
	2024	6	\$39,553	\$28,763	\$68,316
	2025	5	\$28,284	\$6,040	\$34,324
	Total	23	\$120,869	\$34,803	\$155,672

## INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Municipal Licensing & Standards	2021	18	\$94,037	\$0	\$94,037
	2022	11	\$59,052	\$0	\$59,052
	2023	20	\$146,351	\$0	\$146,351
	2024	26	\$141,166	\$51,383	\$192,548
	2025	24	\$129,021	\$48,381	\$177,402
	Total	99	\$569,627	\$99,764	\$669,390
Solid Waste Management Services	2021	171	\$1,144,976	\$76,673	\$1,221,649
	2022	139	\$1,379,630	\$283,710	\$1,663,340
	2023	153	\$1,422,391	\$1,991,599	\$3,413,990
	2024	186	\$1,272,825	\$798,877	\$2,071,702
	2025	169	\$595,277	\$411,216	\$1,006,493
	Total	818	\$5,815,098	\$3,562,075	\$9,377,173
Toronto Water	2021	39	\$234,192	\$0	\$234,192
	2022	41	\$523,923	\$0	\$523,923
	2023	56	\$581,506	\$238,637	\$820,142
	2024	52	\$494,548	\$367,493	\$862,040
	2025	53	\$274,107	\$94,052	\$368,159
	Total	241	\$2,108,276	\$700,181	\$2,808,457
Transportation Services	2021	32	\$240,915	\$39,150	\$280,065
	2022	52	\$560,041	\$531,405	\$1,091,446
	2023	29	\$348,433	\$11,779	\$360,213
	2024	44	\$365,778	\$159,464	\$525,242
	2025	53	\$353,533	\$96,573	\$450,106
	Total	210	\$1,868,700	\$838,371	\$2,707,072

## DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Building	2021	1	\$2,566	\$0	\$2,566
	2022	3	\$22,029	\$0	\$22,029
	2023	1	\$7,388	\$0	\$7,388
	2024	1	\$3,563	\$0	\$3,563
	2025	1	\$150	\$0	\$150
	Total	7	\$35,696	\$0	\$35,696

## CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Corporate Real Estate Management	2021	7	\$50,000	\$0	\$50,000
	2022	6	\$40,170	\$0	\$40,170
	2023	9	\$66,311	\$0	\$66,311
	2024	10	\$151,415	\$174,676	\$326,090
	2025	12	\$60,902	\$29,603	\$90,505
	Total	44	\$368,797	\$204,279	\$573,076
Environment, Climate and Forestry	2021	2	\$12,629	\$0	\$12,629
	2022	1	\$13,322	\$0	\$13,322
	2025	10	\$30,669	\$17,725	\$48,394
	Total	13	\$56,620	\$17,725	\$74,345

## CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Fleet Services	2021	1	\$150	\$0	\$150
	2022	2	\$12,637	\$0	\$12,637
	2024	3	\$57,010	\$0	\$57,010
	Total	6	\$69,797	\$0	\$69,797

## FINANCE AND TREASURY SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Purchasing & Materials Management	2022	1	\$10,852	\$0	\$10,852
	2024	3	\$32,608	\$0	\$32,608
	Total	4	\$43,460	\$0	\$43,460

## COUNCIL / ACCOUNTABILITY OFFICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
City Clerk's Office	2024	3	\$11,585	\$0	\$11,585
	2021	2	\$27,123	\$0	\$27,123
	2025	1	\$7,381	\$0	\$7,381
	Total	6	\$46,089	\$0	\$46,089
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	2021	20	\$143,583	\$0	\$143,583
	2022	21	\$312,940	\$185,648	\$498,588
	2023	13	\$119,614	\$0	\$119,614
	2024	16	\$146,386	\$0	\$146,386
	2025	20	\$132,777	\$7,150	\$139,927
	Total	90	\$855,301	\$192,798	\$1,048,099
Toronto Police Service Board	2021	389	\$4,464,572	\$843,535	\$5,308,106
	2022	398	\$3,759,239	\$359,620	\$4,118,859
	2023	505	\$6,451,884	\$796,271	\$7,248,155
	2024	420	\$6,670,981	\$5,926,726	\$12,597,707
	2025	367	\$3,926,378	\$888,328	\$4,814,706
	Total	2,079	\$25,273,054	\$8,814,480	\$34,087,533
Toronto Public Library	2021	2	\$11,546	\$0	\$11,546
	2022	3	\$21,929	\$0	\$21,929
	2023	2	\$10,645	\$0	\$10,645
	2025	4	\$73,928	\$0	\$73,928
	Total	11	\$118,048	\$0	\$118,048
Toronto Zoo	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
	2025	2	\$18,825	\$0	\$18,825
	Total	21	\$97,305	\$0	\$97,305

**Schedule "D"**

Property claims with a loss date between January 1, 2021 and December 31, 2025, 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	2021	2	\$472,911	\$0	\$472,911
	2022	4	\$452,705	\$0	\$452,705
	2023	2	\$119,717	\$0	\$119,717
	2025	4	\$2,775	\$149,860	\$152,635
	Total	12	\$1,048,109	\$149,860	\$1,197,969
Court Services	2023	1	\$135	\$0	\$135
	Total	1	\$135	\$0	\$135
Economic Development & Culture	2021	6	\$1,302,660	\$340,541	\$1,643,201
	2022	9	\$204,336	\$0	\$204,336
	2023	2	\$80,971	\$0	\$80,971
	2024	7	\$160,189	\$101,144	\$261,333
	2025	5	\$123,975	\$458,525	\$582,500
	Total	29	\$1,872,131	\$900,210	\$2,772,341
Fire Services	2021	3	\$96,944	\$0	\$96,944
	2022	7	\$686,724	\$0	\$686,724
	2023	9	\$269,155	\$7,571	\$276,725
	2024	16	\$399,424	\$107,936	\$507,360
	2025	6	\$52,928	\$333,850	\$386,778
	Total	41	\$1,505,174	\$449,357	\$1,954,532
Parks and Recreation	2021	42	\$2,857,427	\$0	\$2,857,427
	2022	45	\$3,238,460	\$0	\$3,238,460
	2023	61	\$3,470,636	\$5,635	\$3,476,271
	2024	72	\$4,462,585	\$688,517	\$5,151,101
	2025	60	\$1,415,784	\$2,127,770	\$3,543,553
	Total	280	\$15,444,891	\$2,821,921	\$18,266,812
Seniors Services And Long-Term Care	2021	1	\$0	\$0	\$0
	2022	3	\$7,914	\$0	\$7,914
	2023	5	\$70,619	\$28,413	\$99,031
	2024	6	\$375,528	\$12,698	\$388,226
	2025	5	\$24,364	\$91,331	\$115,694
	Total	20	\$478,424	\$132,441	\$610,865
Toronto Employment & Social Services	2021	3	\$309,100	\$0	\$309,100
	2022	4	\$497,724	\$0	\$497,724
	2023	3	\$100,327	\$0	\$100,327
	2024	3	\$87,118	\$56,613	\$143,731
	2025	2	\$20,801	\$31,850	\$52,651
	Total	15	\$1,015,071	\$88,463	\$1,103,533
Toronto Paramedic Services	2021	2	\$4,565	\$0	\$4,565
	2023	3	\$12,498	\$0	\$12,498
	2024	11	\$116,647	\$129,817	\$246,465
	2025	7	\$41,728	\$96,179	\$137,907
	Total	23	\$175,438	\$225,997	\$401,435

## COMMUNITY AND SOCIAL SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Toronto Public Health	2024	1	\$0	\$13,500	\$13,500
	2025	1	\$18,002	\$0	\$18,002
	Total	2	\$18,002	\$13,500	\$31,502
Toronto Shelter And Support Services	2021	14	\$859,094	\$0	\$859,094
	2022	32	\$1,763,900	\$0	\$1,763,900
	2023	16	\$629,660	\$0	\$629,660
	2024	12	\$334,688	\$158,040	\$492,728
	2025	14	\$804,749	\$713,304	\$1,518,053
	Total	88	\$4,392,092	\$871,344	\$5,263,436

## INFRASTRUCTURE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Engineering & Construction Services	2022	1	\$7,977	\$0	\$7,977
	2023	1	\$2,572	\$0	\$2,572
	2024	1	\$13,646	\$0	\$13,646
	2025	2	\$35,227	\$0	\$35,227
	Total	5	\$59,422	\$0	\$59,422
Municipal Licensing & Standards	2021	1	\$135	\$0	\$135
	Total	1	\$135	\$0	\$135
Solid Waste Management Services	2021	5	\$49,883	\$0	\$49,883
	2022	1	\$69,958	\$0	\$69,958
	2023	4	\$457,930	\$344	\$458,274
	2024	7	\$317,966	\$126,253	\$444,219
	2025	5	\$15,335	\$751,656	\$766,991
	Total	22	\$911,071	\$878,253	\$1,789,324
Toronto Water	2021	3	\$22,828	\$0	\$22,828
	2022	7	\$163,693	\$0	\$163,693
	2023	10	\$299,967	\$135	\$300,102
	2024	9	\$164,707	\$414,546	\$579,253
	2025	10	\$58,618	\$173,334	\$231,952
	Total	39	\$709,813	\$588,015	\$1,297,828
Transportation Services	2022	6	\$356,860	\$0	\$356,860
	2023	3	\$23,037	\$0	\$23,037
	2024	1	\$135	\$0	\$135
	2025	5	\$22,898	\$51,275	\$74,173
	Total	15	\$402,930	\$51,275	\$454,205

## DEVELOPMENT AND GROWTH SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Housing Secretariat	2025	1	\$2,288	\$87,917	\$90,204
	Total	1	\$2,288	\$87,917	\$90,204

## CORPORATE SERVICES

Division Name	Year	Count	Paid	Outstanding Reserve	Total Est. Value
Corporate Real Estate Management	2021	14	\$1,253,753	\$0	\$1,253,753
	2022	25	\$1,418,407	\$0	\$1,418,407
	2023	43	\$2,392,669	\$27,902	\$2,420,571
	2024	44	\$2,582,196	\$452,394	\$3,034,590
	2025	47	\$849,524	\$1,456,858	\$2,306,382
	Total	173	\$8,496,548	\$1,937,154	\$10,433,702
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	2021	2	\$38,863	\$0	\$38,863
	2023	3	\$45,014	\$0	\$45,014
	2024	1	\$3,550	\$851,500	\$855,050
	<b>Total</b>	<b>6</b>	<b>\$87,427</b>	<b>\$851,500</b>	<b>\$938,927</b>
Casa Loma Corporation	2025	1	\$15,626	\$239,874	\$255,500
	<b>Total</b>	<b>1</b>	<b>\$15,626</b>	<b>\$239,874</b>	<b>\$255,500</b>
Exhibition Place	2021	9	\$115,174	\$0	\$115,174
	2022	7	\$102,507	\$0	\$102,507
	2023	5	\$3,088	\$28,635	\$31,723
	2024	5	\$109,548	\$65,003	\$174,551
	2025	9	\$1,550	\$284,855	\$286,405
	<b>Total</b>	<b>35</b>	<b>\$331,868</b>	<b>\$378,493</b>	<b>\$710,361</b>
Heritage Toronto	2023	1	\$9,514	\$0	\$9,514
	<b>Total</b>	<b>1</b>	<b>\$9,514</b>	<b>\$0</b>	<b>\$9,514</b>
TO Live	2021	1	\$436,311	\$0	\$436,311
	2022	2	\$121,075	\$0	\$121,075
	2024	2	\$172,299	\$7,547	\$179,845
	2025	3	\$40,289	\$77,211	\$117,500
	<b>Total</b>	<b>8</b>	<b>\$769,974</b>	<b>\$84,757</b>	<b>\$854,731</b>
Toronto Community Housing Corporation - Fleet	2023	1	\$135	\$0	\$135
	<b>Total</b>	<b>1</b>	<b>\$135</b>	<b>\$0</b>	<b>\$135</b>
Toronto Police Service Board	2021	18	\$4,527,432	\$1,010,893	\$5,538,325
	2022	39	\$2,566,372	\$0	\$2,566,372
	2023	34	\$1,794,354	\$59,238	\$1,853,592
	2024	35	\$1,267,750	\$275,536	\$1,543,286
	2025	36	\$278,822	\$1,078,619	\$1,357,441
	<b>Total</b>	<b>162</b>	<b>\$10,434,731</b>	<b>\$2,424,285</b>	<b>\$12,859,016</b>
Toronto Public Library	2021	21	\$1,174,936	\$0	\$1,174,936
	2022	27	\$1,106,967	\$0	\$1,106,967
	2023	26	\$737,843	\$22,935	\$760,777
	2024	31	\$1,542,353	\$51,500	\$1,593,853
	2025	25	\$564,897	\$1,413,983	\$1,978,880
	<b>Total</b>	<b>130</b>	<b>\$5,126,995</b>	<b>\$1,488,418</b>	<b>\$6,615,413</b>
Toronto Zoo	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
	2025	3	\$9,675	\$55,135	\$64,810
	<b>Total</b>	<b>23</b>	<b>\$449,549</b>	<b>\$82,635</b>	<b>\$532,184</b>