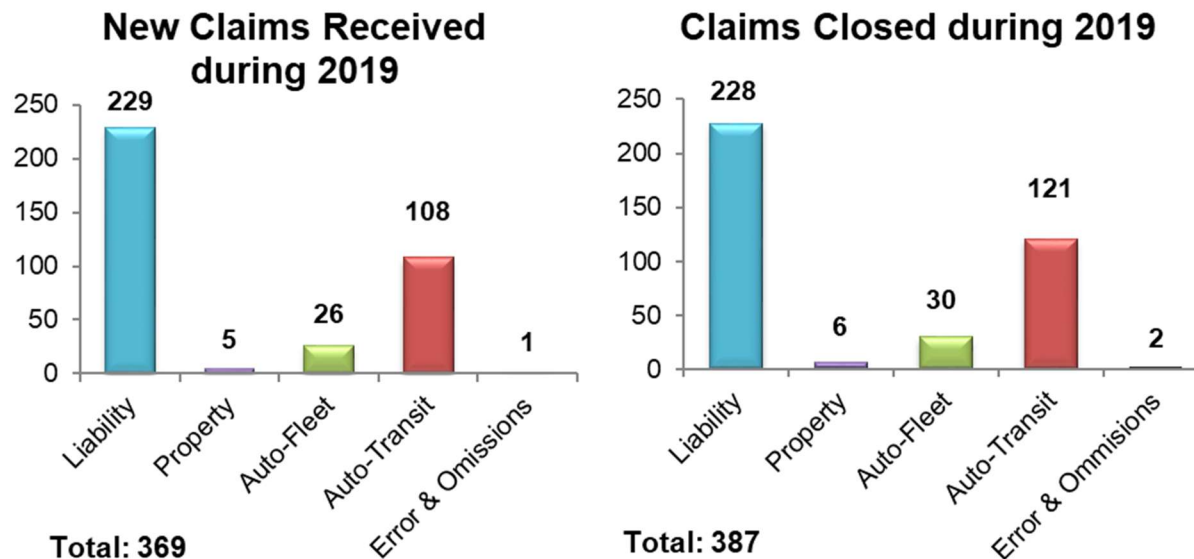


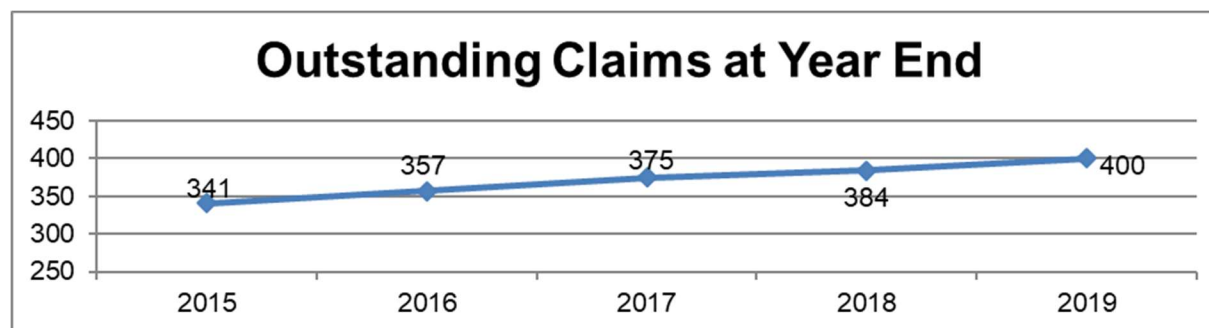
Appendix A: 2019 Insurance Claims Activity and Payments:

A) Summary of Claims Activity:

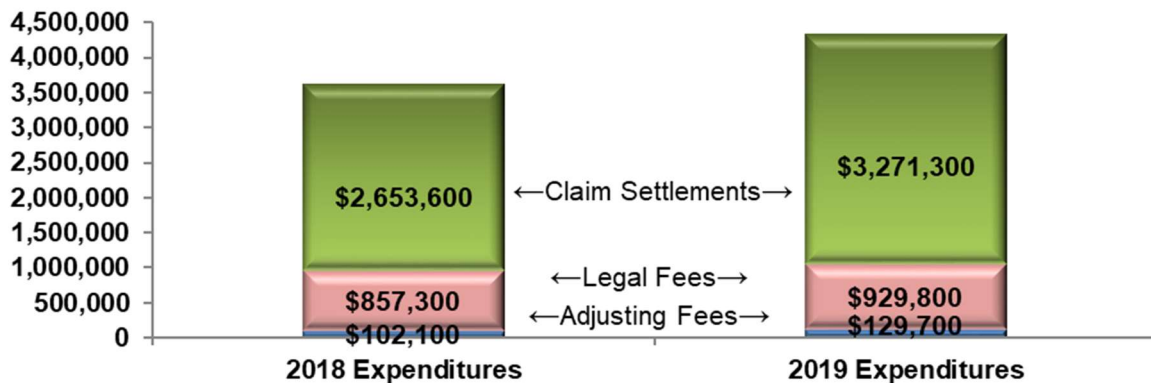


A total of 384 claims were outstanding as at December 31, 2018. During 2019, 369 new claims were received. There are 34 claims previously closed prior to December 31, 2018 but were reopened in 2019. At the end of December 2019, a total of 387 claims had been closed leaving 400 open claims as at December 31, 2019. Of the 400 outstanding claims, 157 of them are transit related.

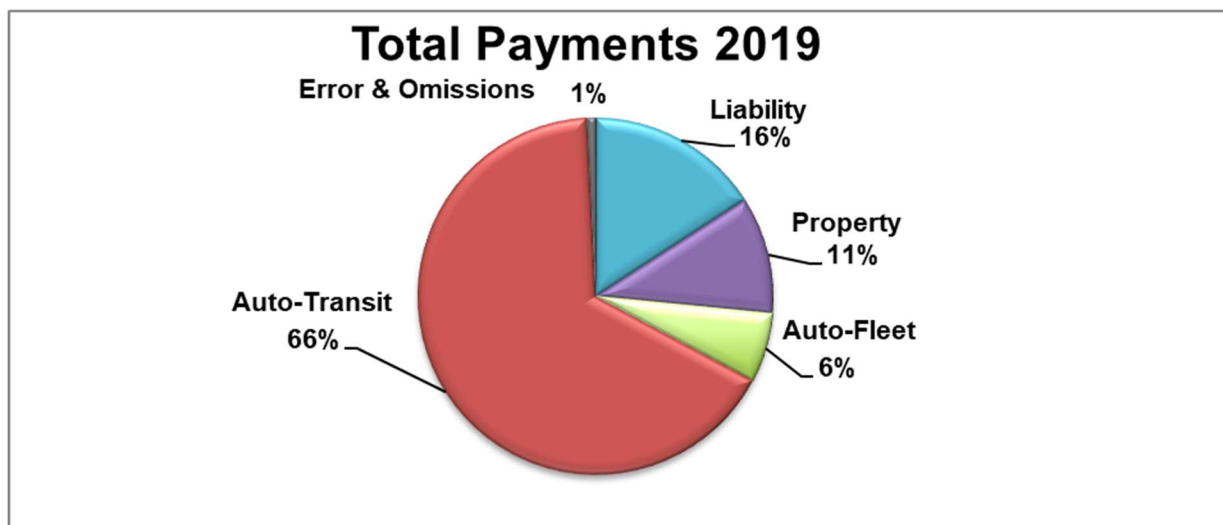
It is important to note that most claims are not able to be closed quickly due to the complexity of the injury and/or the litigation process. Bodily injury claims and claims that proceed through the litigation process can remain open for a number of years.



B) Summary of 2019 Claims Expenditures:



A total of \$4,330,800 was paid out for all 2019 claim handling expenditures, including claim settlements, legal fees and adjusting fees. We continue to maintain a \$1,000,000 deductible on all of the corporate insurance policies up to December 31, 2019. As such, the majority of our claims are below this threshold and are handled by the Risk Management and Insurance staff. A breakdown by line of coverage is provided below:



C) Subrogation

The Risk Management and Insurance Section provides assistance to operating departments in the recovery of costs for damage caused to City property by third parties. These damages are not covered by the City's insurance program and this process is known as Subrogation. Since June 2016, our section has been assisting Brampton Fire in recovering service fees for motor vehicle accidents involving non-residents. Below is a summary of the recoveries made.

Files outstanding at the end of 2018	1205
New files received in 2019	1352
Files outstanding at the end of 2019	1225
Amount recovered for Brampton in 2019	\$799,583.36