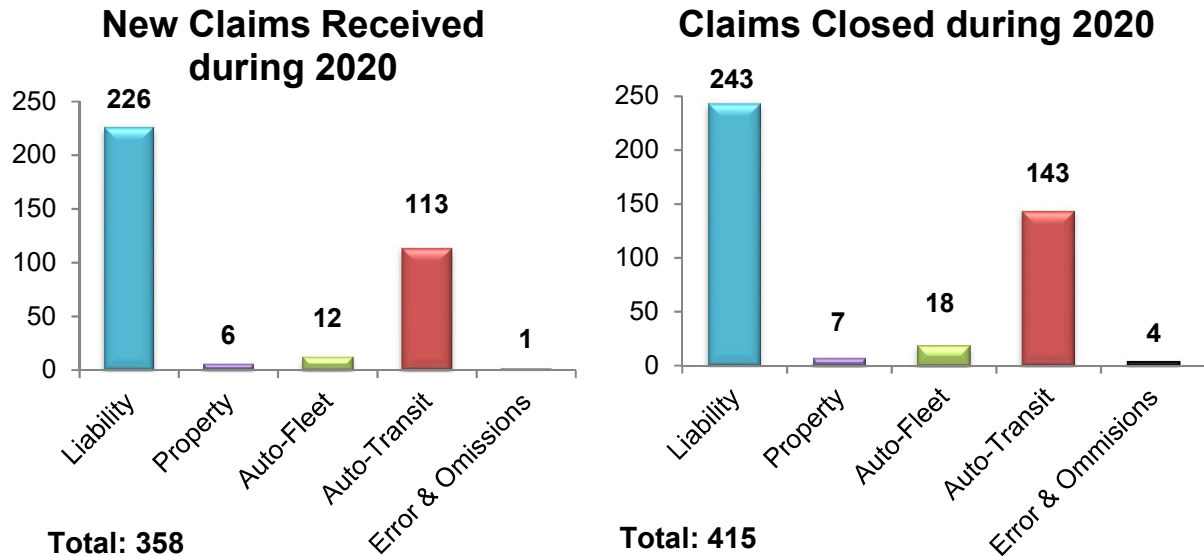
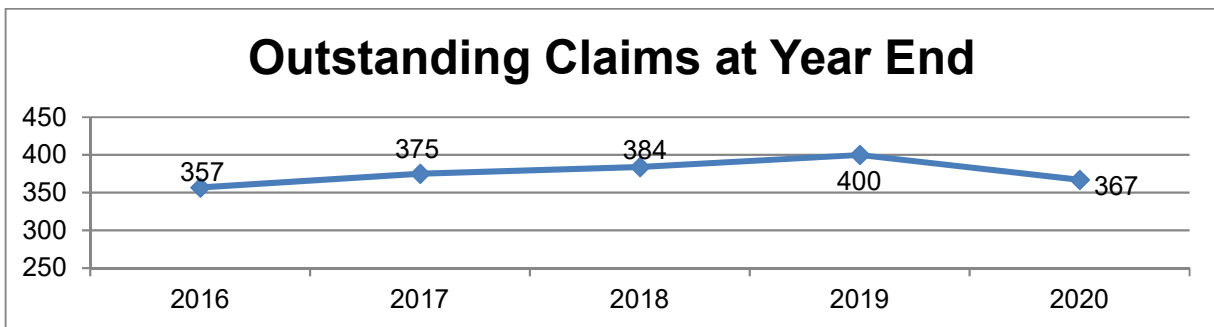


**Appendix B: 2020 Insurance Claims Activity and Payments:**

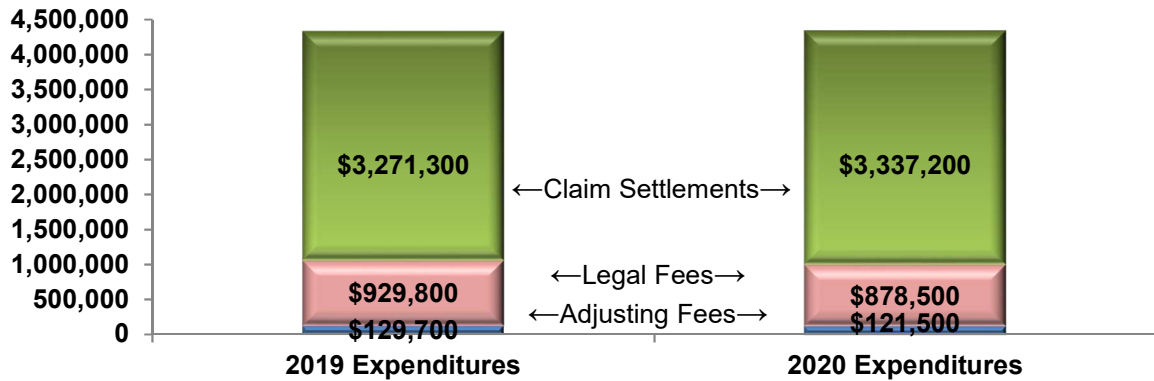


A total of 400 claims were outstanding as at December 31, 2019. During 2020, 358 new claims were received. There are 24 claims previously closed prior to December 31, 2019 but were reopened in 2020. At the end of December 2020, a total of 415 claims had been closed leaving 367 open claims as at December 31, 2020. Of the 367 outstanding claims, 140 of them are transit related.

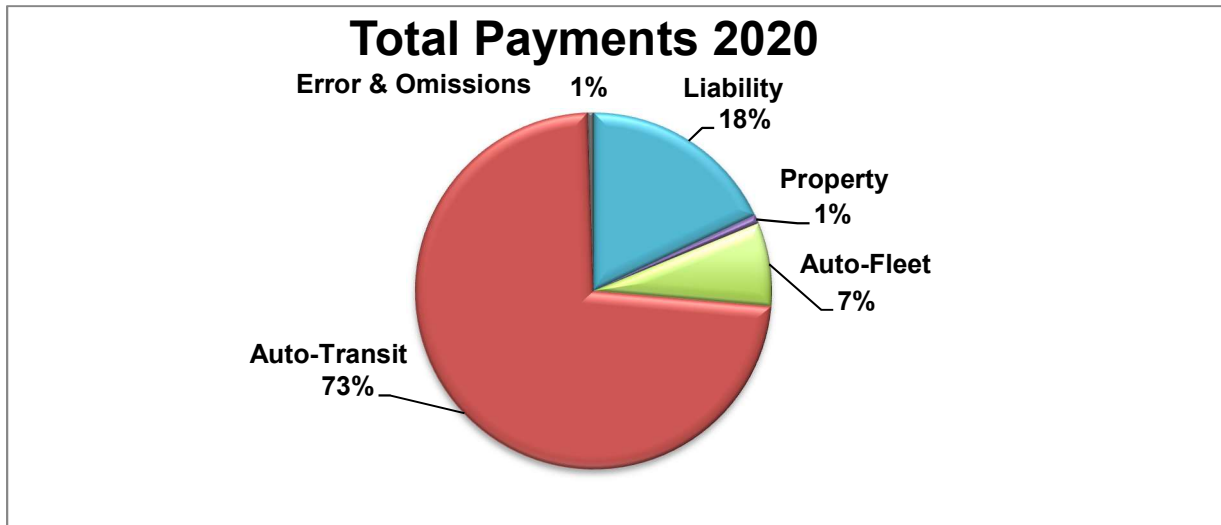
It is important to note that most claims are not able to be closed quickly due to the complexity of the injury and/or the litigation process. Bodily injury claims and claims that proceed through the litigation process can remain open for a number of years.



**A) Summary of 2020 Claims Expenditures:**



A total of \$4,337,200 was paid out for all 2020 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, 2020. 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:



## **B) 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 2019	1,225
New files received in 2020	488
Files outstanding at the end of 2020	1,324
Amount recovered for Brampton in 2020	\$496,410