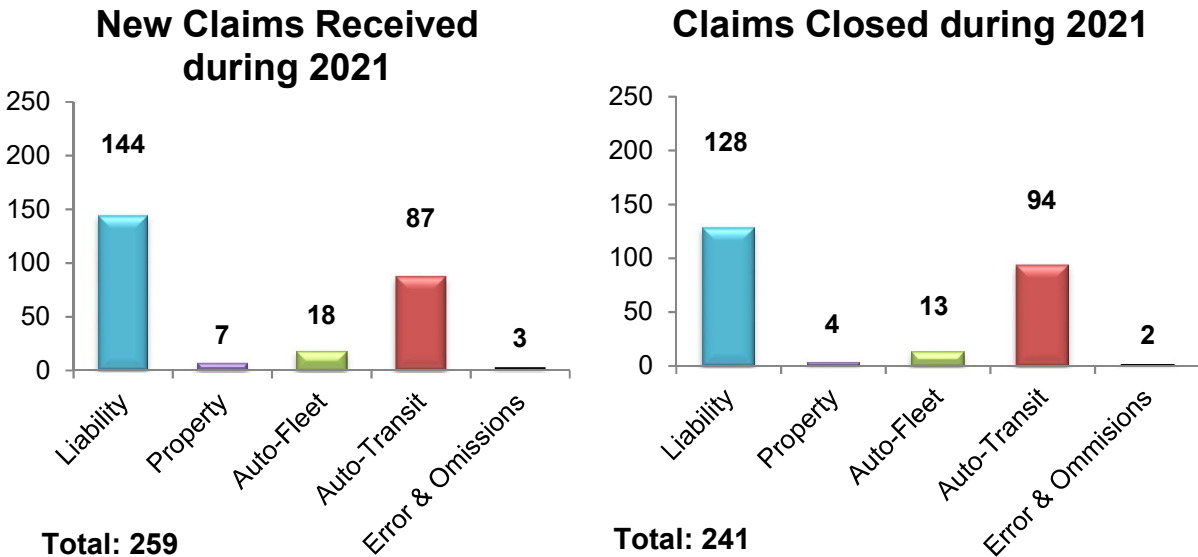


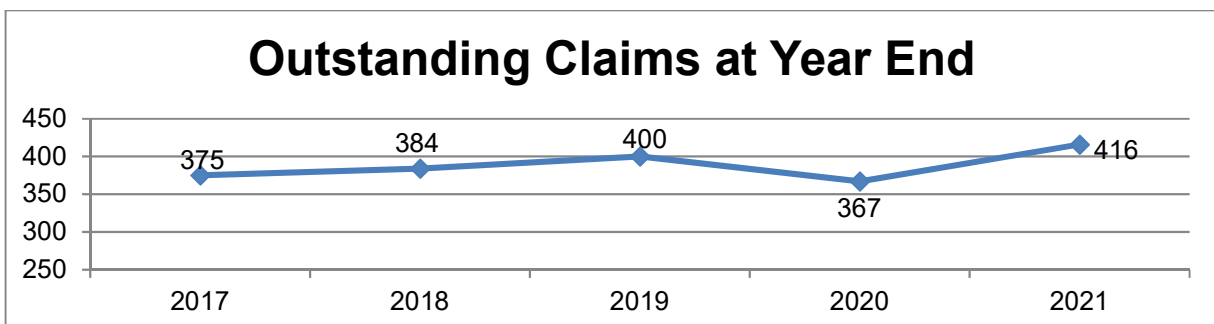
Appendix C: 2021 Insurance Claims Activity and Payments:

A) Summary of Claims Activity:

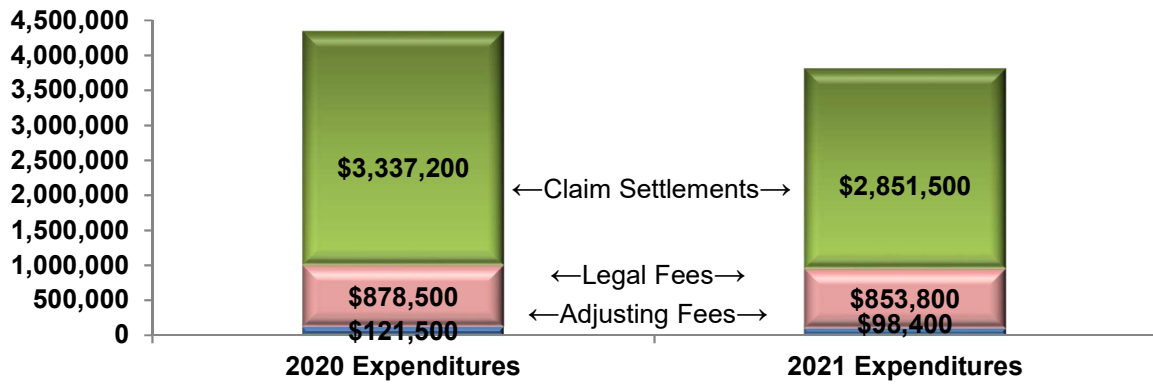


A total of 367 claims were outstanding as at December 31, 2020. During 2021, 259 new claims were received. There are 31 claims previously closed prior to December 31, 2020 but were reopened in 2021. At the end of December 2021, a total of 416 claims had been closed leaving 416 open claims as at December 31, 2021. Of the 416 outstanding claims, 143 of them are transit related.

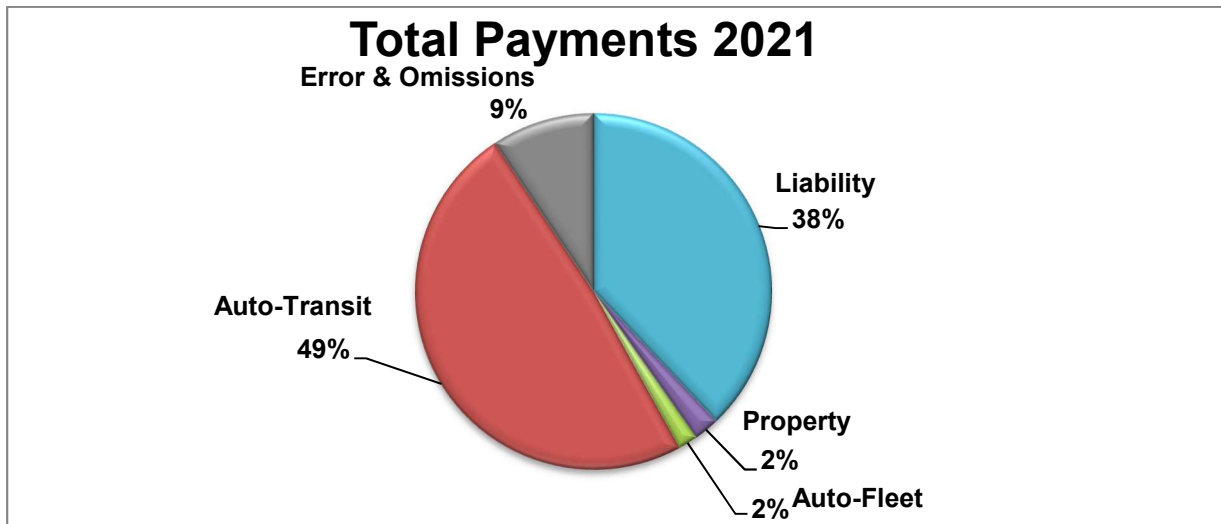
It is important to note that most claims are not able to be closed quickly due to the complexity of the injury and/or the litigation process. Bodily injury claims and claims that proceed through the litigation process can remain open for a number of years.



B) Summary of 2021 Claims Expenditures:



A total of \$3,803,700 was paid out for all 2021 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, 2021. 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 2020	1,324
New files received in 2021	513
Files outstanding at the end of 2021	1,442
Amount recovered for Brampton in 2021	\$615,202