



INSURANCE AND CLAIMS SERVICES REPORT – 2019



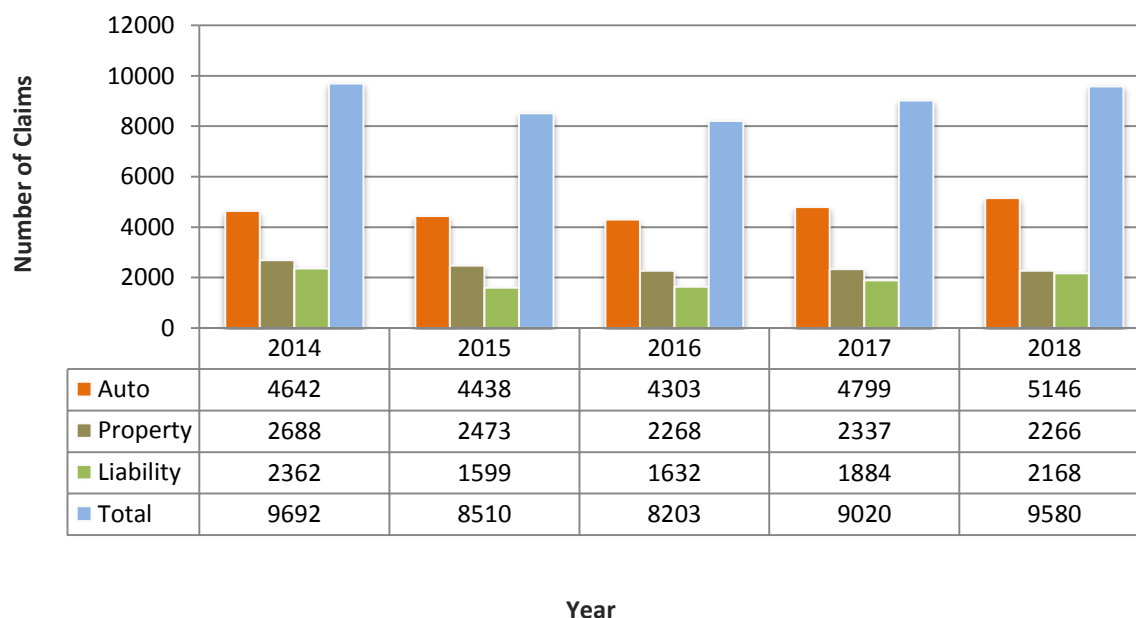
The Risk Management and Claims Division of Law acts as the corporation's insurance company, providing insurance and claims services for all of its operations. This Division monitors the operational risks of The City and associated boards and authorities to determine cost-effective solutions to eliminate, reduce, manage, transfer or insure such risks and to manage the adjustment of claims either brought forward by the public or the corporation, in a fair and equitable manner.

AUTOMOBILE, PROPERTY AND LIABILITY LOSSES

- **Automobile** claims are any claims involving City-owned vehicles. This can be a City vehicle involved in a motor vehicle accident with a third party or a City vehicle colliding with an object.
- **Liability** claims are claims where there is an allegation that The City caused damage to a third party, excluding automobile liability.
- **Property** claims are damage to City-owned properties, such as a fire in a City building, and includes damages caused by a third party, such as a private vehicle striking a guard rail.

NUMBER OF CLAIMS PER YEAR

(2014 - 2018)



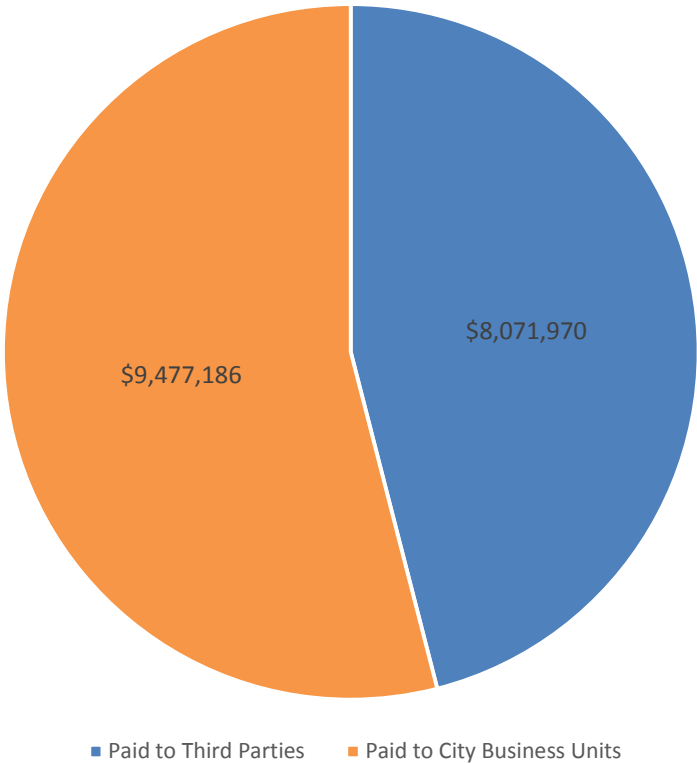
This graph illustrates the total number of claims for and against The City.

NUMBER OF CLAIMS BY BUSINESS UNIT OR DEPARTMENT

(AVERAGE PER YEAR BASED ON PRIOR 5-YEAR TOTAL - INCLUDES AUTOMOBILE, PROPERTY AND LIABILITY CLAIMS FOR AND AGAINST THE CITY)

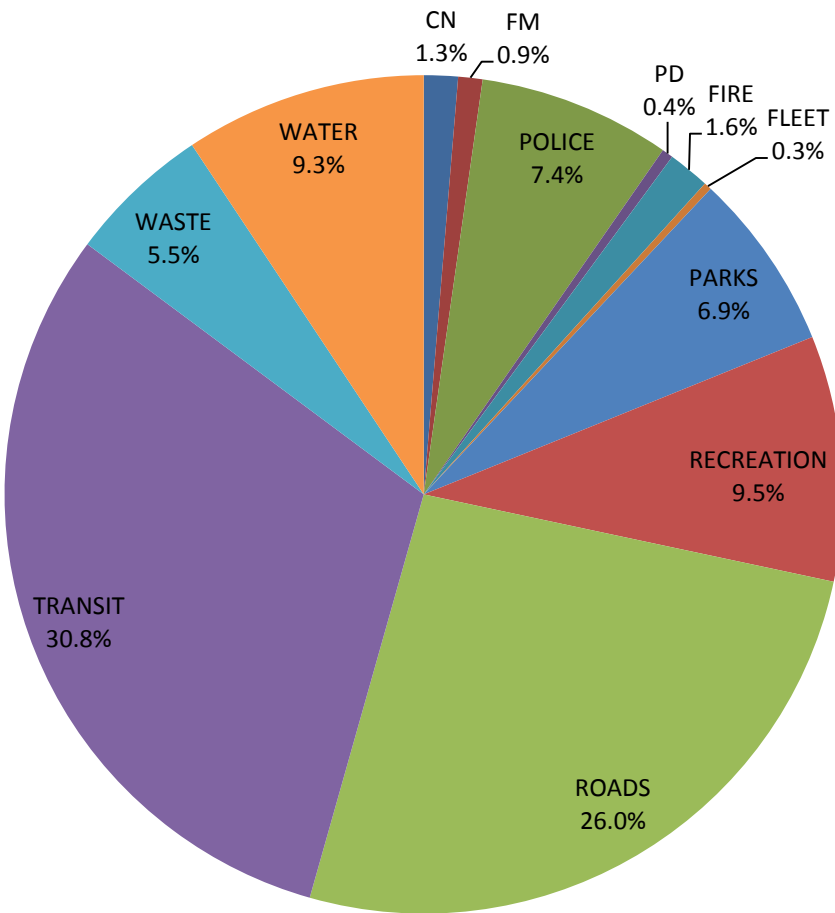
BUSINESS UNIT OR DEPARTMENT	AVERAGE PER YEAR	TREND
Calgary Neighbourhoods (CN)	119	↑
Facility Management (FM)	85	↑
Calgary Police Service	671	↑
Planning & Development (PD)	39	↓
Fire Department	145	↔
Fleet Services	27	↔
Parks	622	↓
Recreation	856	↓
Roads	2,356	↓
Calgary Transit	2,786	↑
Waste & Recycling Services	498	↓
Water Services	843	↑

5-YEAR AVERAGE OF CLAIMS PAID
(2014 - 2018)

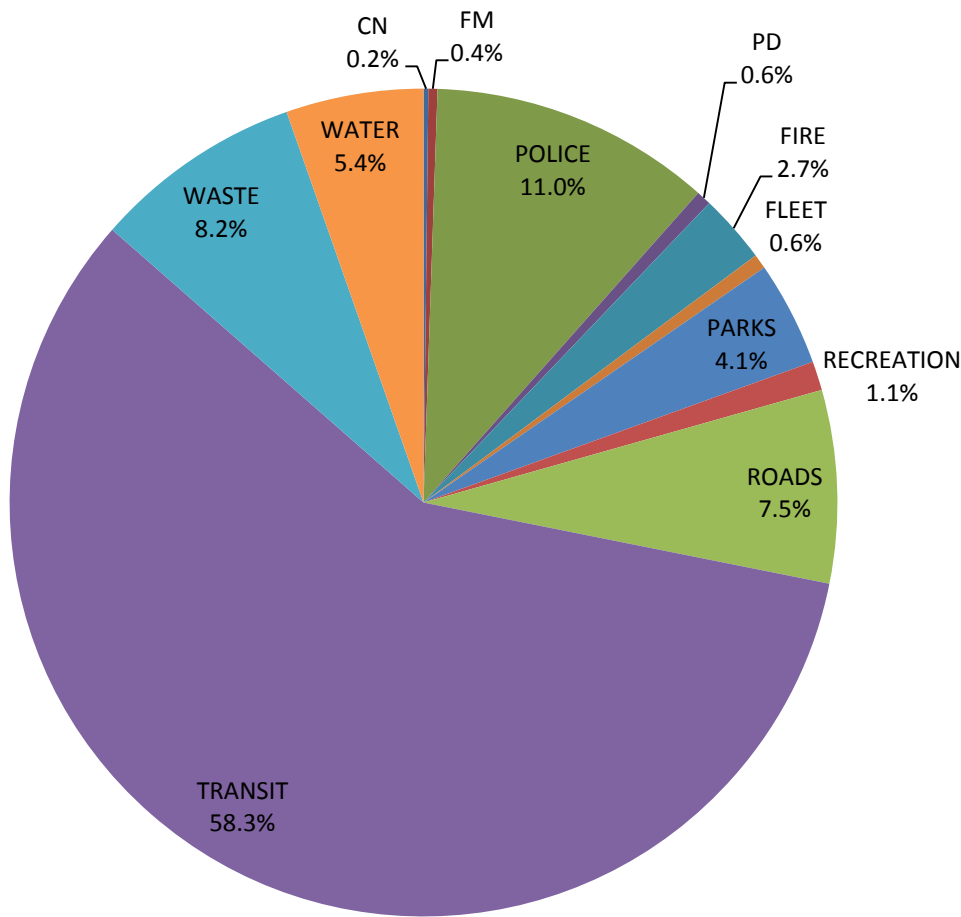


The five-year average of claims paid to third parties is \$8,071,970 and paid to City business units is \$9,477,186. All claims are investigated in a fair and equitable manner and The City may provide compensation if negligence on the part of The City is proven.

PERCENT OF TOTAL CLAIMS BY BUSINESS UNIT OR
DEPARTMENT
(2014 - 2018)

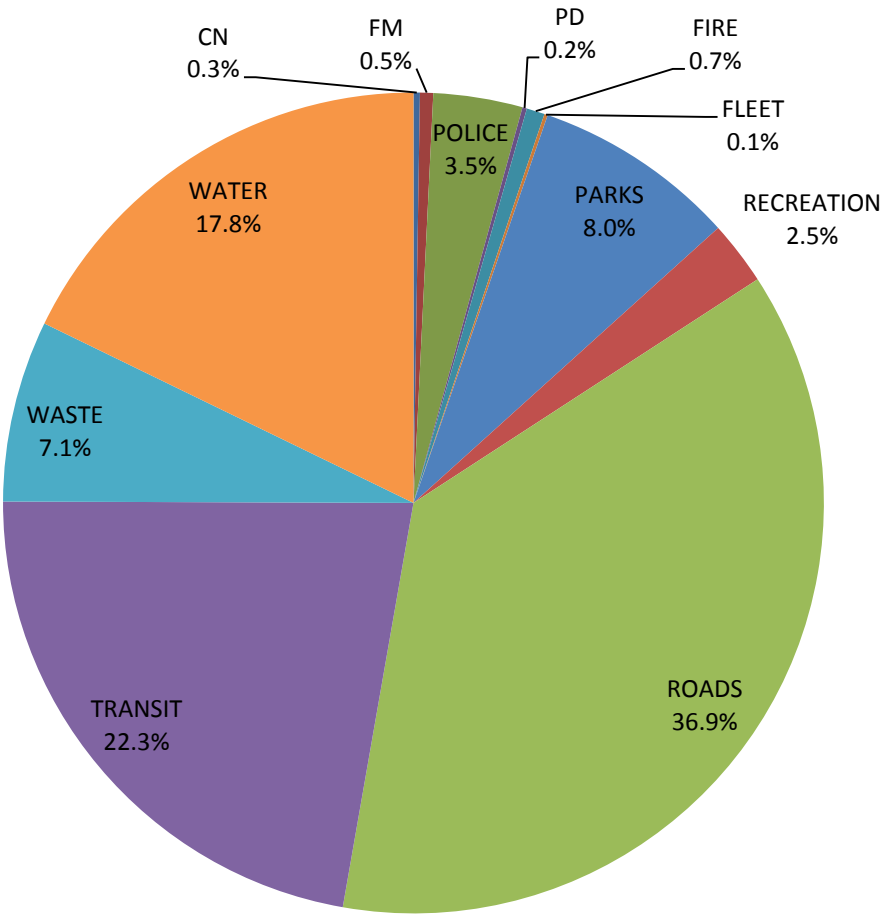


PERCENT OF AUTOMOBILE CLAIMS BY BUSINESS UNIT OR
DEPARTMENT
(2014 - 2018)



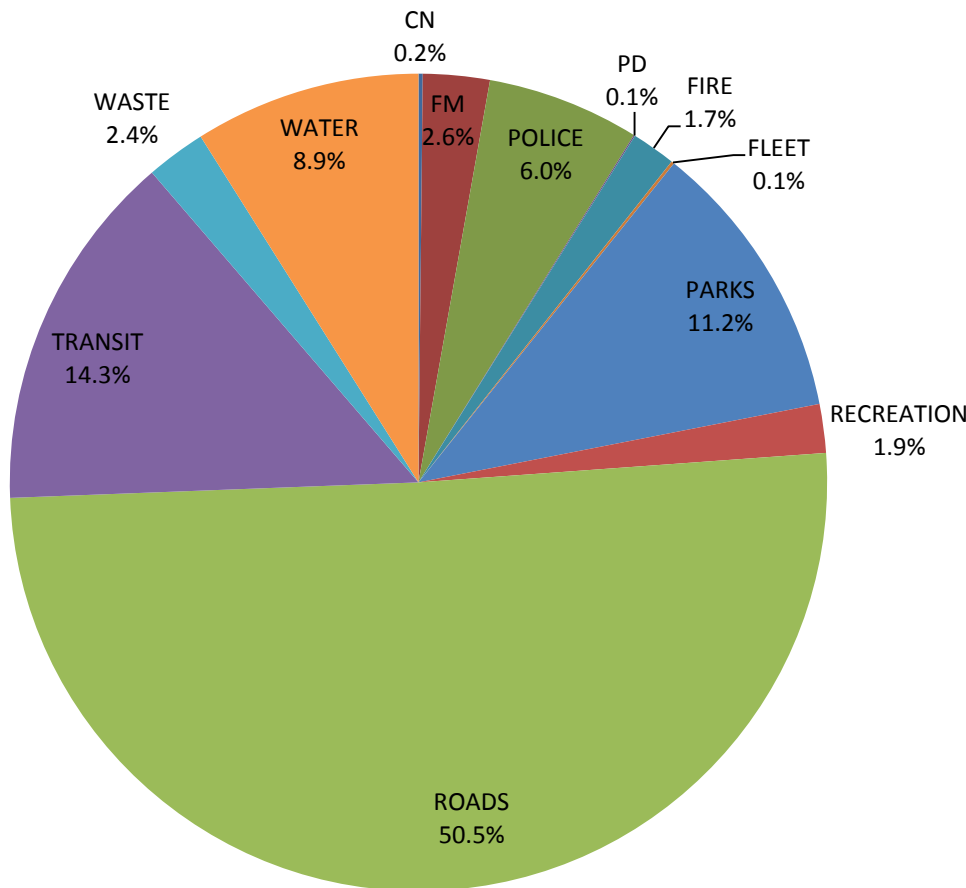
NOTE: Automobile claims are any losses involving City-owned vehicles, regardless of fault. This can be a City vehicle involved in a motor vehicle accident with a third party or a City vehicle colliding with an object.

**PERCENT OF LIABILITY CLAIMS BY BUSINESS UNIT OR
DEPARTMENT**
(2014 - 2018)



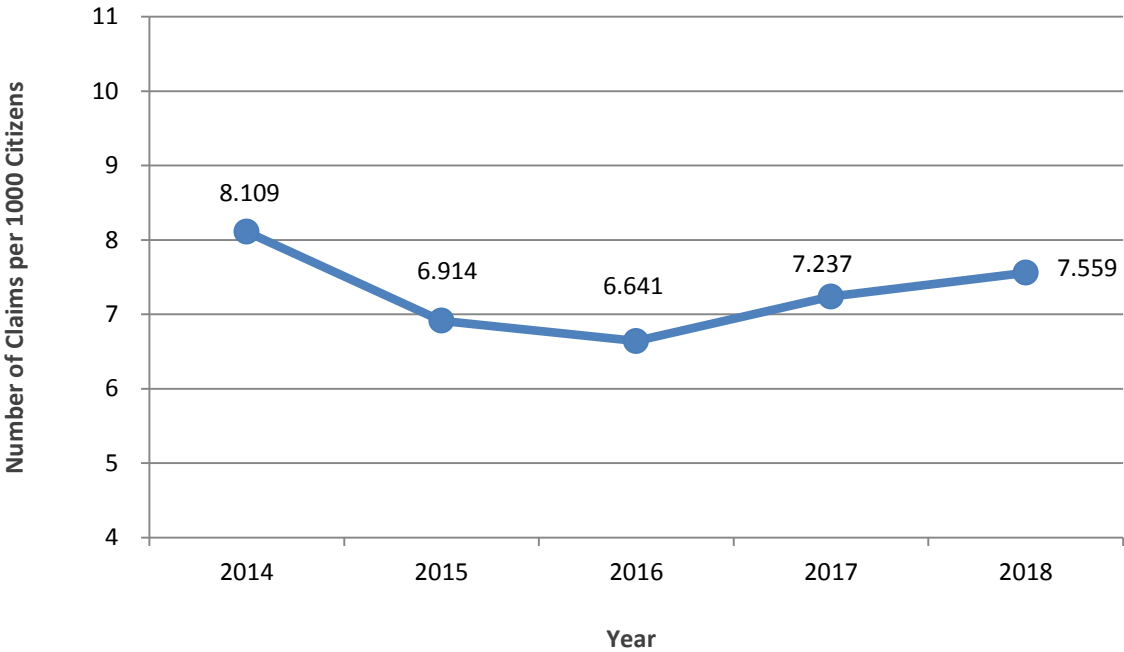
NOTE: Liability claims are claims where there is an allegation that The City caused damage to a third party, excluding automobile liability.

PERCENT OF PROPERTY CLAIMS BY BUSINESS UNIT OR DEPARTMENT
(2014 - 2018)



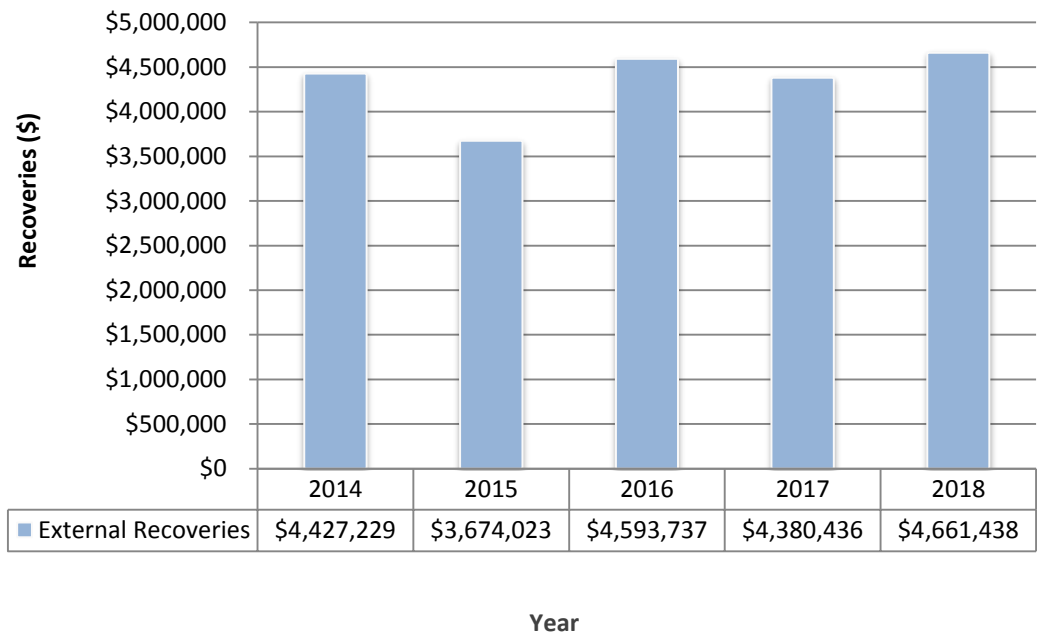
NOTE: Property claims are damage to City-owned properties, such as a fire in a City building, and includes damages caused by a third party, such as a private vehicle striking a guard rail.

NUMBER OF CLAIMS PER 1000 CITIZENS
(2014 - 2018)



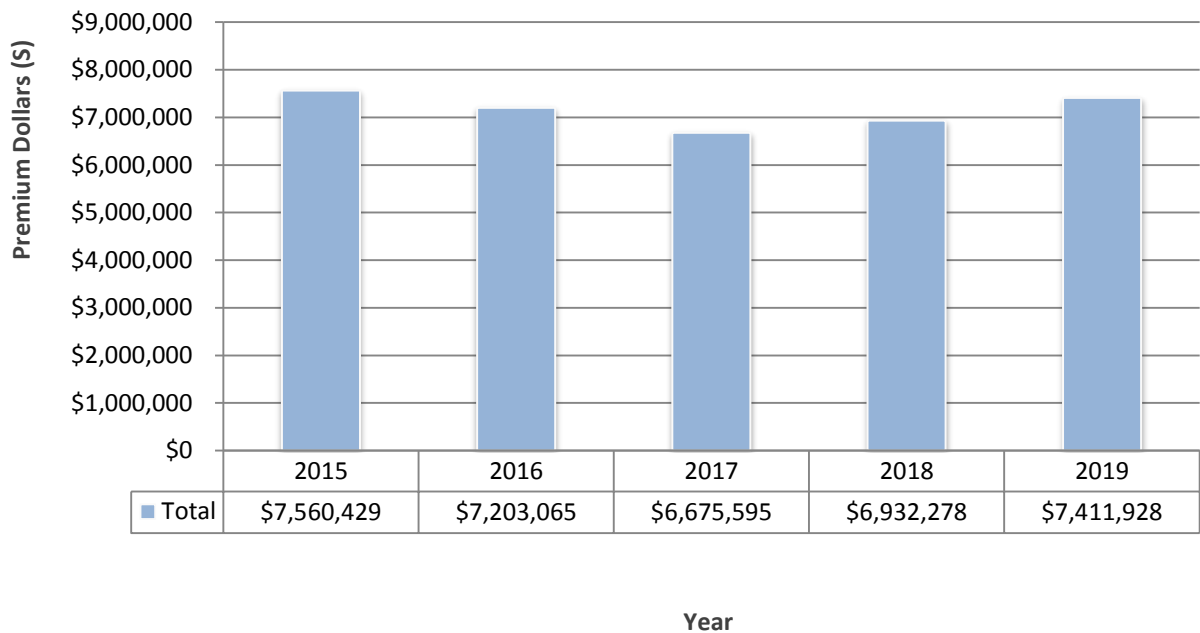
This graph compares the number of claims per year against The City’s total population (in thousands). The overall population statistic is taken from the [2018 Census Report](#). With both the population increasing by 21,007 and the total number of claims also increasing by 560, the average number of claims per citizen has increased from 2017 to 2018 as shown above.

EXTERNAL RECOVERIES BY YEAR (2014 - 2018)



This graph illustrates the recoveries collected each year from external parties who have caused damage to City-owned property. Every effort is made to pursue responsible parties, either through direct contact with individuals or their insurance companies.

INSURANCE PREMIUMS BY YEAR (2015 - 2019)



The City purchases insurance to protect against unpredictable events, including policies for commercial general liability and property losses. The premium for the insurance program is shown in the graph above.

The total insured value of City-owned property as of January 1, 2019 is \$11,149,869,778.