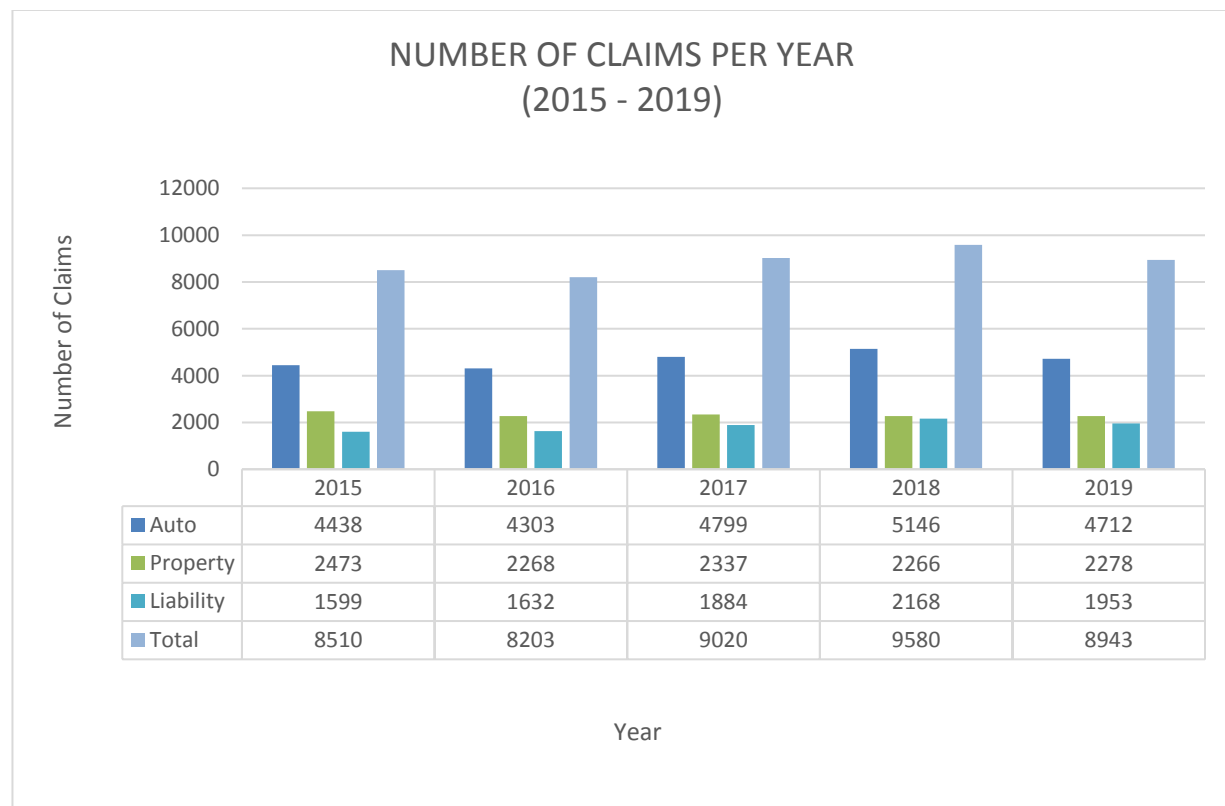


INSURANCE AND CLAIMS SERVICES REPORT – 2020

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.

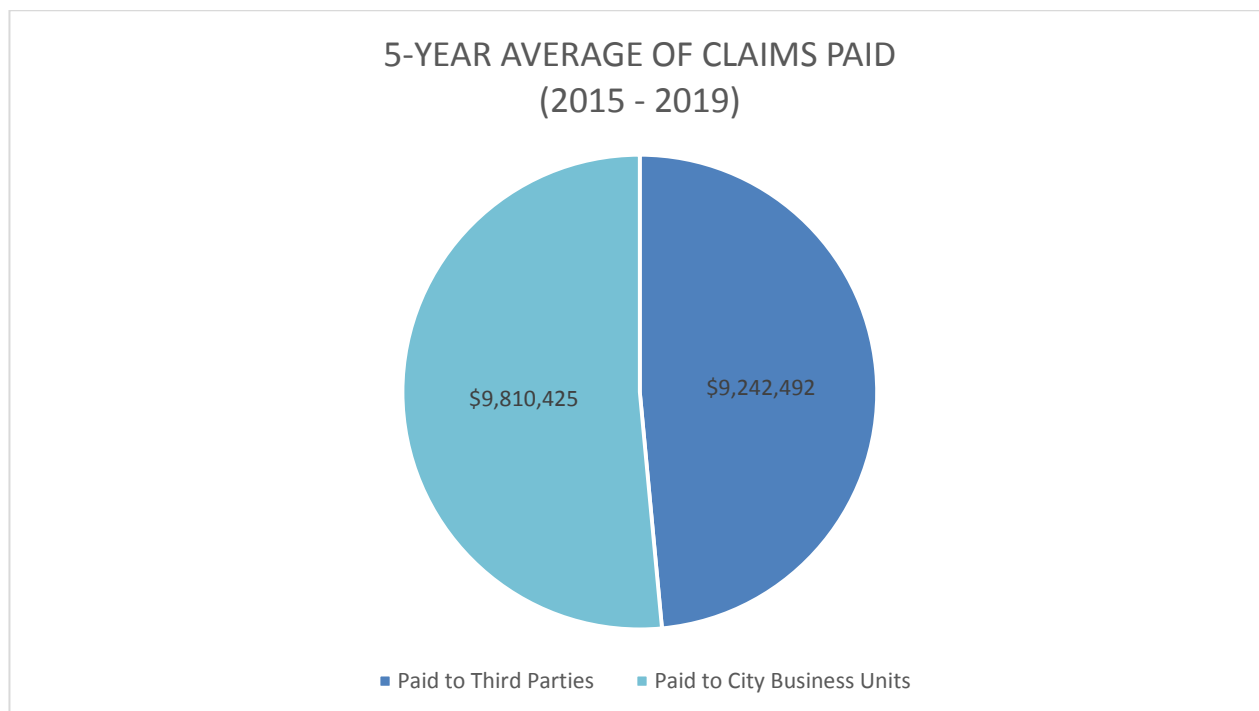
AUTOMOBILE, PROPERTY AND LIABILITY LOSSES

- **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.



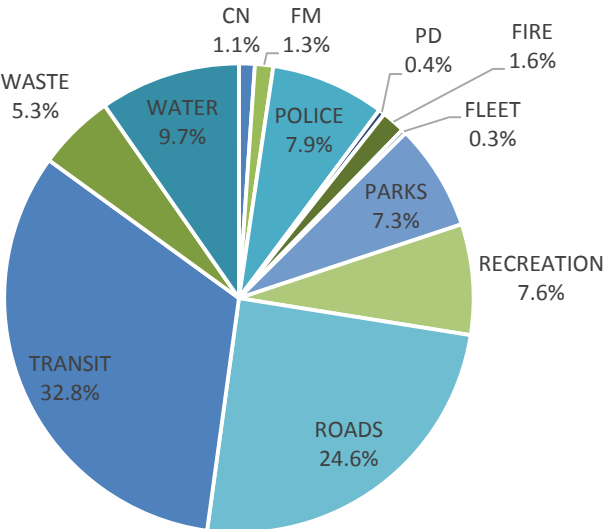
This graph illustrates the total number of claims for and against The City.

NUMBER OF CLAIMS BY BUSINESS UNIT	
BUSINESS UNIT	5-YEAR AVERAGE
Calgary Neighbourhoods	94
Facility Management	108
Calgary Police Service	675
Planning & Development	37
Fire Department	140
Fleet Services	27
Parks	629
Recreation	655
Roads	2,117
Calgary Transit	2,820
Waste & Recycling Services	457
Water Services	832

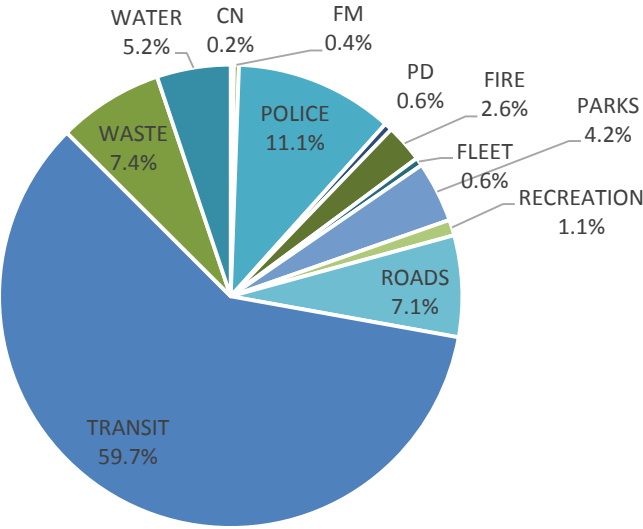


The five-year average of claims paid to third parties is \$9,242,494 and the average paid to City business units is \$9,810,425. All claims are investigated in a fair and equitable manner and The City may provide compensation if negligence on the part of The City is proven.

PERCENT OF TOTAL REPORTED CLAIMS BY
BUSINESS UNIT (2015 - 2019)

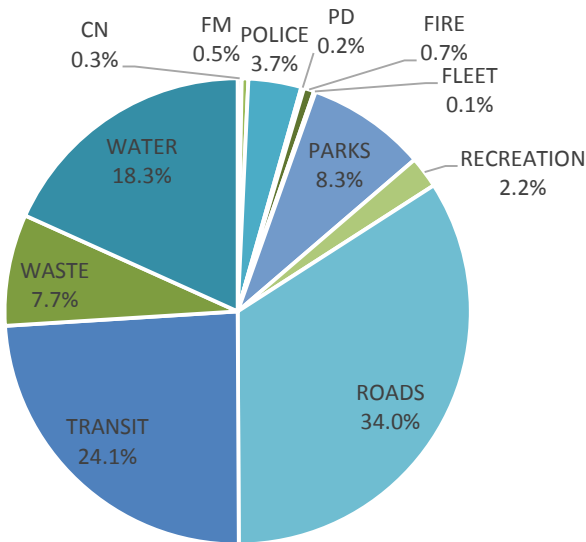


PERCENT OF AUTOMOBILE CLAIMS BY
BUSINESS UNIT (2015 - 2019)



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.

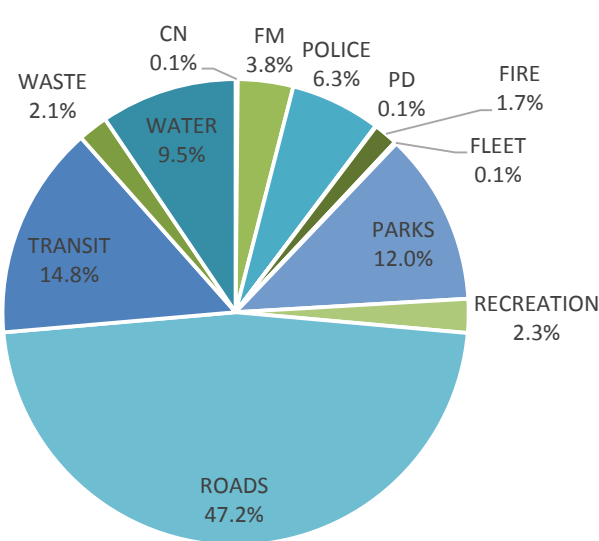
PERCENT OF LIABILITY CLAIMS BY BUSINESS UNIT (2015 - 2019)



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

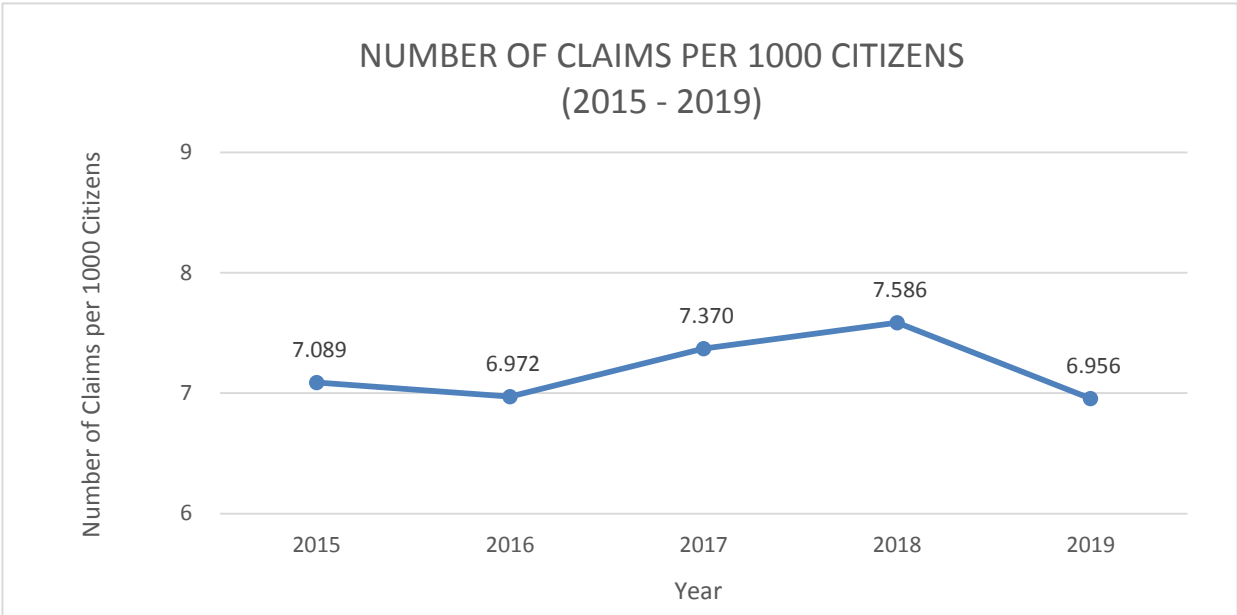
Examples: slip & fall, potholes, sewer back-ups, water main breaks, etc.

PERCENT OF PROPERTY CLAIMS BY BUSINESS UNIT (2015 - 2019)

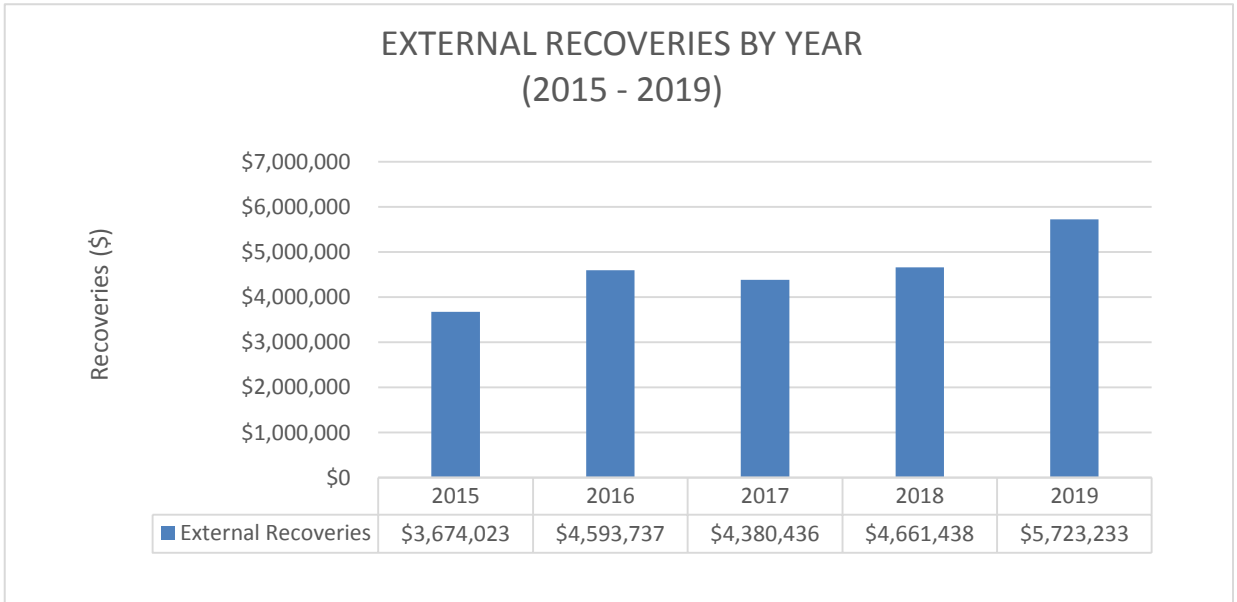


NOTE: Property claims are any losses involving City-owned properties and assets.

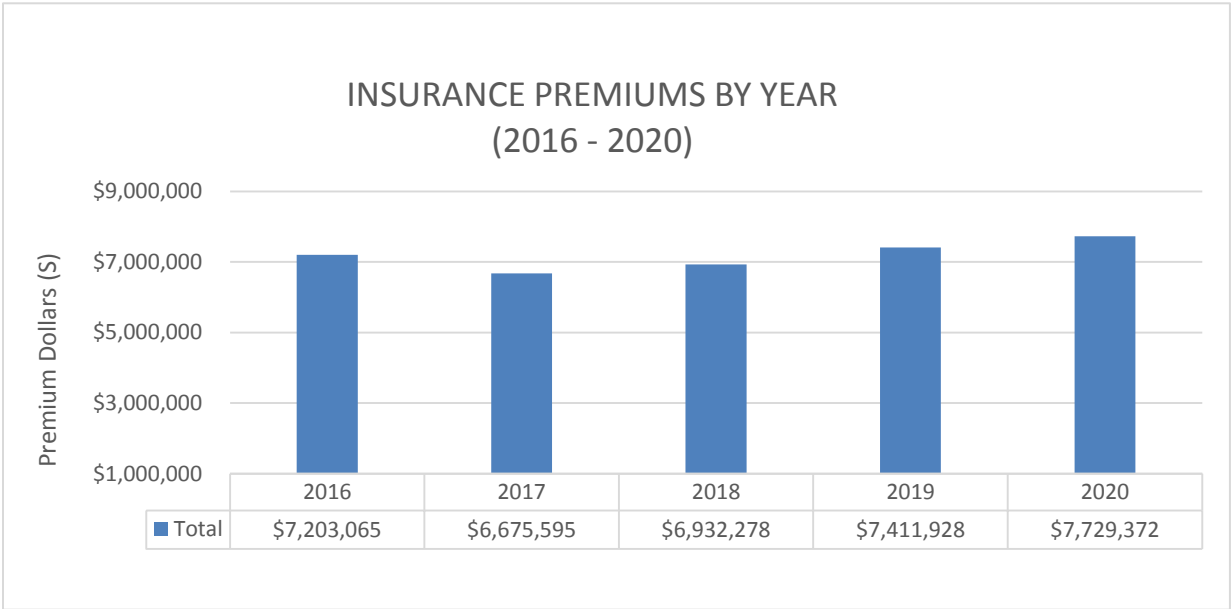
Examples: fire, theft, vandalism, hail, etc.



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 [2019 Census Report](#). With the population increasing by 18,367 and the total number of claims decreasing by 671, the average number of claims per citizen has decreased from 2018 to 2019 as shown above.



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 through their insurance companies. The increase in recoveries in 2019 was primarily due to insurers reimbursing The City for the Fairview Arena claim.



The City purchases insurance to protect against large, unpredictable events. This includes purchasing coverage for 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, 2020 was \$11,294,564,711.