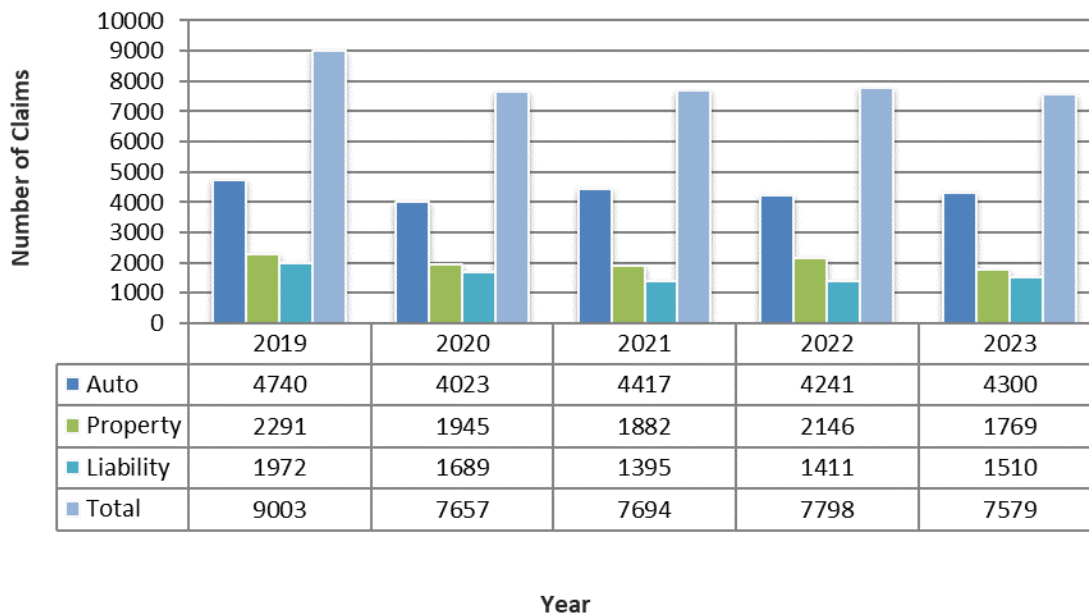


INSURANCE AND CLAIMS SERVICES REPORT – 2023 Annual Review

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
 (2019 - 2023)

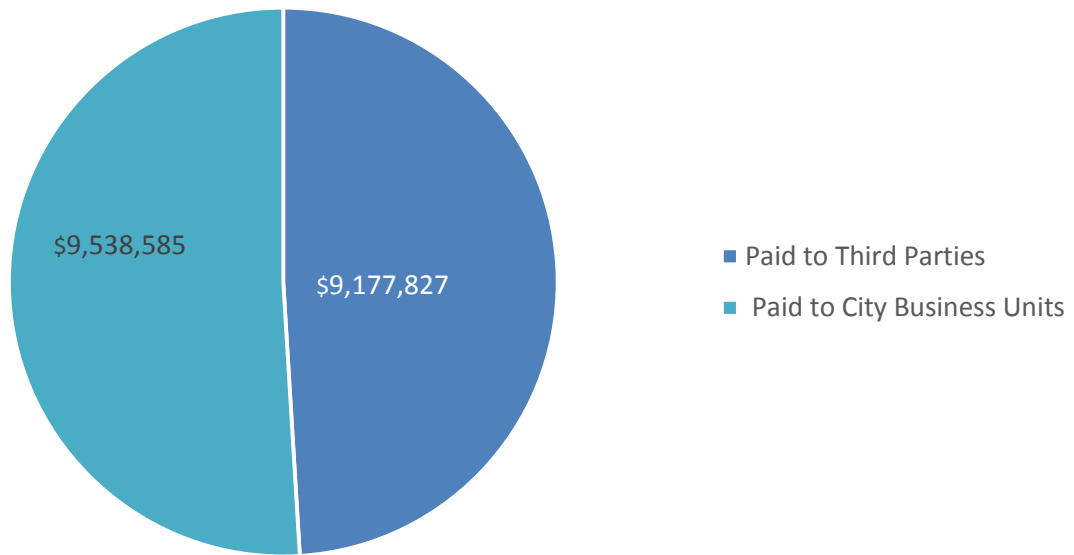


This graph illustrates the total number of claims for and against The City.

NUMBER OF CLAIMS BY BUSINESS UNIT

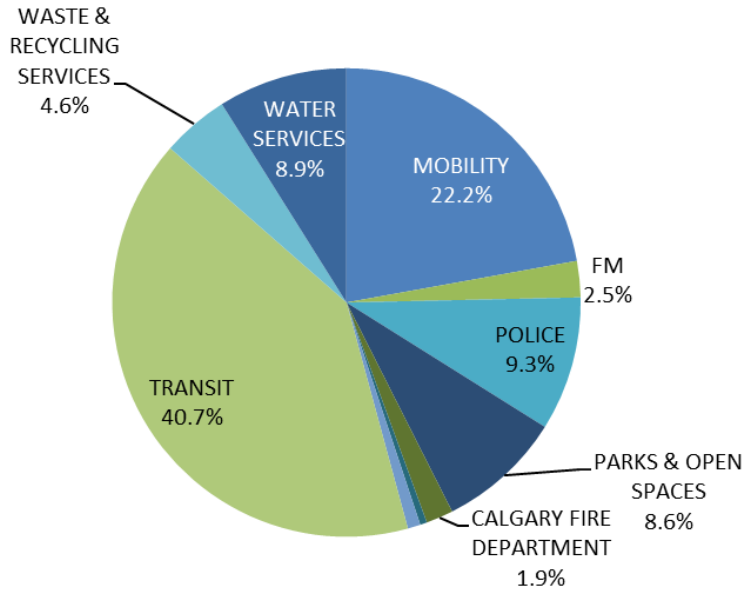
BUSINESS UNIT	5-YEAR AVERAGE
Facility Management (FM)	182
Calgary Police Service	672
Calgary Fire Department	136
Fleet & Inventory	34
Parks & Open Spaces	627
Recreation & Social Programs	64
Mobility	1,607
Calgary Transit	2,951
Waste & Recycling Services	336
Water Services	648

5-YEAR AVERAGE OF CLAIMS PAID (2019 - 2023)

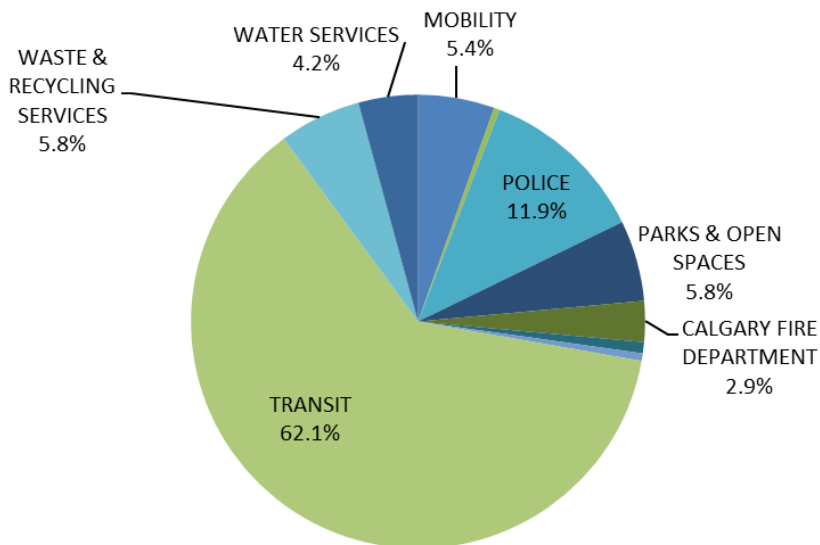


The five-year average of claims paid to third parties is \$9,177,827 and the average paid to City business units is \$9,538,585. All claims are investigated in a fair and equitable manner and The City may provide compensation if negligence on the part of The City is proven.

PERCENT OF TOTAL CLAIMS BY BUSINESS UNIT OR DEPARTMENT
(2019 - 2023)

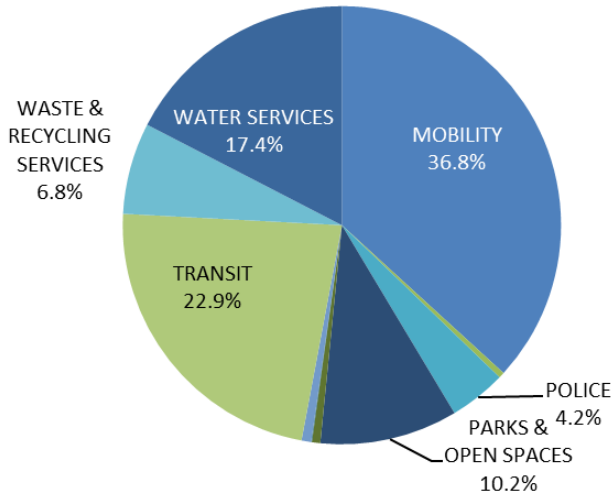


PERCENT OF AUTOMOBILE CLAIMS BY BUSINESS UNIT OR DEPARTMENT
(2019 - 2023)



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.

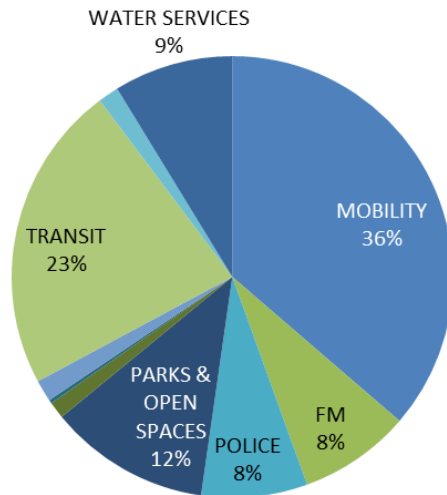
PERCENT OF LIABILITY CLAIMS BY BUSINESS UNIT OR DEPARTMENT
(2019 - 2023)



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.

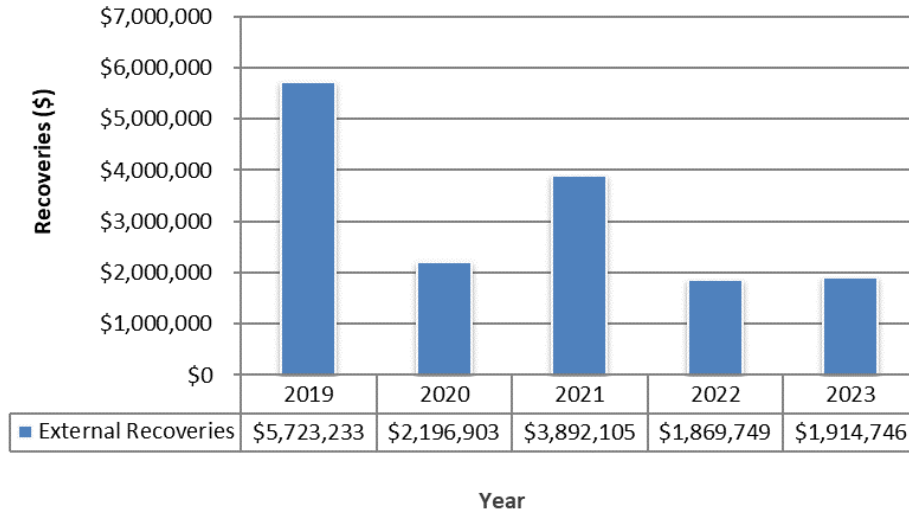
PERCENT OF PROPERTY CLAIMS BY BUSINESS UNIT OR DEPARTMENT
(2019 - 2023)



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

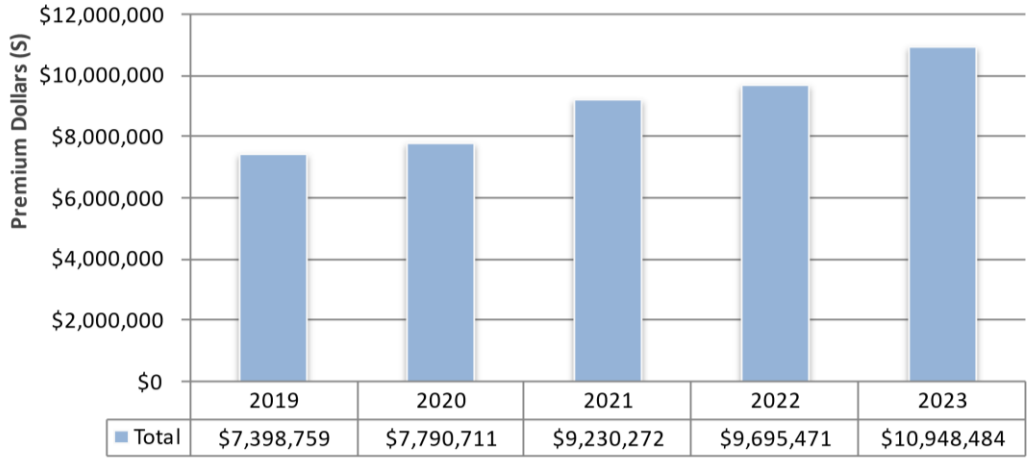
Examples: fire, theft, vandalism, hail, etc.

EXTERNAL RECOVERIES BY YEAR
 (2019 - 2023)



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. A decrease in this number indicates that less damage occurred to City property, and therefore less recoveries were necessary from external parties.

INSURANCE PREMIUMS BY YEAR
 (2019 - 2023)



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 cost of insurance coverage is impacted by several factors including inflation, which increases the cost to repair, or replace, damaged or destroyed property and vehicles, and the increased frequency of costly natural disasters and other weather-related loss events like floods, wildfires, hurricanes, and storms. The cost of insurance coverage is also impacted by the size or value of insurance policy deductibles. The City, along with its insurance brokerage, evaluates the deductibles of its insurance policies on at least an annual basis. Additionally, in March 2023, Aon Global Risk Consulting submitted its Actuarial Valuation Report on the self-insured fund liabilities of The City. No recommendations for change to The City’s practices were presented. The City remains confident the deductibles of its insurance policies maintain a cost-effective risk transfer to its insurance providers.