



TOWN OF
HALTON HILLS
Working Together Working for You!

MEMORANDUM

TO: Mayor Lawlor and Members of Council

FROM: Kathleen Reinhardt, Risk & Insurance Advisor

DATE: May 8, 2023

MEMO NO.: CS-2023-002

SUBJECT: 2022 Insurance Claim Activity

PURPOSE OF THE MEMORANDUM:

The purpose of this memorandum is to advise Council of the insurance claim activity from 2022.

BACKGROUND:

Staff prepares this memo annually detailing the insurance claim activity for the previous year. Claims against the Town are categorized according to the Town's insurance policies to which they apply. The Town's insurance policies are broken down into the following categories:

<u>Policy</u>	<u>Purpose</u>
Automobile	Town-owned vehicles
Errors & Omissions	Third party claims for damage of financial loss arising out of any actual or alleged wrongful act committed by Town staff
General Liability	Third party claims such as: <ul style="list-style-type: none">- Bodily injury related to slip/trip and falls or road maintenance- Property or vehicle damage
Property	Town property

COMMENTS:

This memorandum provides general information on insurance claim activity that the Town received during 2022. The chart below provides details of the 2022 claim activity and also includes claim activity statistics for the years 2020 and 2021, for comparison purposes.

As of 2021, the Town has a deductible of \$100,000 per claim for all insurance categories except automobile, where the deductible is \$25,000. Prior to 2021, the Town's deductibles were \$15,000 and \$5,000 respectively. This measure was taken to help lessen the amount of the 2021 insurance premium increase.

Insurance Claims as at December 31, 2020, 2021 & 2022

Category	2020 Claims Results			2021 Claims Results			2022 Claims Results		
	Received	Closed	Open	Received	Closed	Open	Received	Closed	Open
Town-owned Auto	0	0	0	0	0	0	3	1	2
Errors and Omissions	0	0	0	1	0	1	2	0	2
General Liability	44	27	17	44	30	14	61	43	18
Property	1	0	1	0	0	0	1	1	0
Total Claims	45	27	18	45	30	15	67	45	22
Percentage Growth				0%			49%		

A total of 67 claims were received in 2022, of which the Town closed 43, with 18 remaining open. This is an increase of 49% over 2020 and 2021, which saw 45 claims each year. These previous years are outliers as fewer claims were seen due to COVID. The number of claims received in 2022 more closely represents pre-COVID numbers.

CONCLUSION:

This information is provided to inform Council of the 2022 insurance claim activity by policy category. Insurance claim data informs the Town's risk management activities and can assist with budget planning as it provides information on potential future claims exposure.

Reviewed and approved by,

Simone Gourlay, Senior Manager of Purchasing and Risk Management

Laura Lancaster, Commissioner of Corporate Services

Chris Mills, Chief Administrative Officer