

Insurance Corporation of British Columbia

**Statements and Schedules of
Financial Information**

Year Ended March 31, 2020



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Statement of Financial Information Approval

The undersigned represents the Board of Directors of the Insurance Corporation of British Columbia and approves the information contained in the Statements and Schedules of Financial Information prepared in accordance with the Financial Information Act and including voluntary disclosure of other financial information.

A handwritten signature in black ink, reading "Joy MacPhail". The signature is written in a cursive style with a large, looped initial "J".

Joy MacPhail

Chair of the Board of Directors

September 23, 2020

Management's Responsibility for the Consolidated Financial Statements

Scope of Responsibility

Management prepares the accompanying consolidated financial statements and related information and is responsible for their integrity and objectivity. The statements are prepared in conformity with International Financial Reporting Standards. These consolidated financial statements include amounts that are based on management's estimates and judgments, particularly our provision for unpaid claims. We believe that these statements present fairly ICBC's financial position, results of operations and cash flows, and that the other information contained in the annual report is consistent with the consolidated financial statements.

Internal Controls

We maintain and rely on a system of internal accounting controls designed to provide reasonable assurance that assets are safeguarded and transactions are properly authorized and recorded. The system includes written policies and procedures, an organizational structure that segregates duties, and a comprehensive program of periodic audits by the internal auditors, who independently review and evaluate these controls. There is a quarterly risk assessment process, the results of which influence the development of the internal audit program. We continually monitor these internal accounting controls, modifying and improving them as business conditions and operations change. Policies that require employees to maintain the highest ethical standards have also been instituted. We recognize the inherent limitations in all control systems and believe our systems provide an appropriate balance between costs and benefits desired. We believe our systems of internal accounting controls provide reasonable assurance that errors or irregularities that would be material to the consolidated financial statements are prevented or detected in the normal course of business.

Board of Directors and Audit Committee

The Audit Committee, composed of members of the Board of Directors, oversees management's discharge of its financial reporting responsibilities. The Audit Committee recommends for approval to the Board of Directors the appointment of the external auditors and the external actuaries. The Audit Committee meets no less than quarterly with management, our internal auditors and representatives of our external auditors to discuss auditing, financial reporting and internal control matters. The Audit Committee receives regular reports on the internal audit results and evaluation of internal control systems and it reviews and approves major accounting policies including alternatives and potential key management estimates or judgments. Both internal and external auditors and the appointed actuary have access to the Audit Committee without management's presence. The Audit Committee has reviewed these consolidated financial statements prior to recommending approval by the Board of Directors. The Board of Directors has reviewed and approved the consolidated financial statements.

Independent Auditor and Actuary

Our independent auditor, PricewaterhouseCoopers LLP, has audited the consolidated financial statements. Their audit was conducted in accordance with Canadian generally accepted auditing standards, which includes the consideration of our internal controls to the extent necessary to form an independent opinion on the consolidated financial statements prepared by management.

William T. Weiland of Eckler Ltd. is engaged as the appointed actuary and is responsible for carrying out an annual valuation of ICBC's policy liabilities, which include a provision for claims and claims expenses, unearned premiums and deferred premium acquisition costs. The valuation is carried out in accordance with accepted actuarial practice in Canada and regulatory requirements. In performing the evaluation, the appointed actuary makes assumptions as to the future rates of claims, frequency and severity, inflation, reinsurance recoveries and expenses, taking into consideration the circumstances of ICBC and the insurance policies in force. The appointed actuary, in his verification of the underlying data used in the valuation, also makes use of the work of the external auditor.

Mr. Weiland meets every year with PricewaterhouseCoopers' valuation actuaries and ICBC's management to discuss business developments, changes in claims processing and claims trends. These discussions assist the independent parties in developing expectations around and assessing management's estimate of the claims provision.



Nicolas Jimenez
President and Chief Executive Officer

June 11, 2020



Philip Leong
Chief Financial Officer

June 11, 2020

Independent Auditor's Report

To the Minister Responsible for the Insurance Corporation of British Columbia and the Board of Directors of the Insurance Corporation of British Columbia

Our opinion

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of Insurance Corporation of British Columbia and its subsidiaries (together, the Corporation) as at March 31, 2020 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS).

What we have audited

The Corporation's consolidated financial statements comprise:

- the consolidated statement of financial position as at March 31, 2020;
- the consolidated statement of comprehensive loss for the year then ended;
- the consolidated statement of changes in equity for the year then ended;
- the consolidated statement of cash flows for the year then ended; and
- the notes to the consolidated financial statements, which include a summary of significant accounting policies.

Basis for opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the consolidated financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Corporation in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Canada. We have fulfilled our other ethical responsibilities in accordance with these requirements.

Other information

Management is responsible for the other information. The other information obtained prior to the date of this auditor's report comprises the Annual Service Plan Report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the consolidated financial statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with IFRS, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Corporation to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Vancouver, British Columbia

June 11, 2020

Actuary's Report

I have valued the policy liabilities, including reinsurance recoverables, in the consolidated statement of financial position of the Insurance Corporation of British Columbia as at March 31, 2020 and their changes in its consolidated statement of comprehensive loss for the year then ended in accordance with accepted actuarial practice in Canada, including selection of appropriate assumptions and methods.

In my opinion, the amount of the policy liabilities, including reinsurance recoverables, makes appropriate provision for all policy obligations, and the consolidated financial statements fairly present the results of the valuation.



William T. Weiland

Fellow, Canadian Institute of Actuaries
Eckler Ltd.

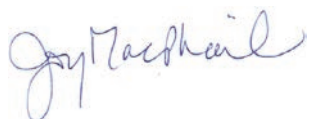
Vancouver, British Columbia
June 11, 2020

Consolidated Statement of Financial Position

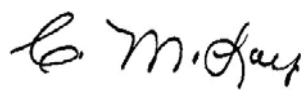
(\$ THOUSANDS)	March 31 2020	March 31 2019
Assets		
Cash and cash equivalents (note 9)	\$ 52,446	\$ 76,393
Accrued interest	69,214	66,875
Assets held for sale (note 7)	216,388	51,159
Financial investments (note 7)	17,496,899	16,151,153
Derivative financial instruments (note 9)	3,207	889
Premiums and other receivables (note 12)	2,179,582	1,802,474
Reinsurance assets (note 12)	32,149	28,754
Investment properties (note 7)	610,082	871,212
Property and equipment (note 14)	108,289	109,304
Intangible assets (note 16)	268,092	283,779
Lease assets (note 15)	61,953	17,748
Accrued pension benefits (note 20)	63,455	41,842
Deferred premium acquisition costs and prepaids (note 22)	409,884	344,919
	\$ 21,571,640	\$ 19,846,501
Liabilities and (Deficit) Equity		
Liabilities		
Cheques outstanding (note 9)	\$ 73,204	\$ 58,668
Accounts payable and accrued charges	325,880	326,651
Derivative financial instruments (note 9)	35,783	1,114
Bond repurchase agreements, investment-related, and other liabilities (note 10)	2,370,141	1,712,886
Premiums and fees received in advance	82,100	83,635
Unearned premiums (note 18)	2,954,508	2,884,776
Lease liabilities (note 11)	54,417	11,939
Pension and post-retirement benefits (note 20)	219,231	360,196
Provision for unpaid claims (note 17)	16,003,734	14,287,910
	22,118,998	19,727,775
(Deficit) Equity		
Deficit	(396,235)	(20,521)
Other components of equity	(165,334)	124,317
(Deficit) Equity attributable to owners of the corporation	(561,569)	103,796
Non-controlling interest (note 8)	14,211	14,930
	(547,358)	118,726
	\$ 21,571,640	\$ 19,846,501
Critical accounting estimates and judgments (note 3)		
Contingent liabilities and commitments (note 25)		
Subsequent events (note 28)		

The accompanying notes are an integral part of these consolidated financial statements.

Approved by the Board



Joy MacPhail
Chair of the Board of Directors



Cathy McLay
Director

Consolidated Statement of Comprehensive Loss

(\$ THOUSANDS)	For the year ended March 31 2020	For the year ended March 31 2019
Premiums written		
Premium revenue – vehicle	\$ 6,334,802	\$ 6,062,746
Premiums ceded to reinsurers – vehicle	(11,368)	(10,335)
Net premium revenue – vehicle	6,323,434	6,052,411
Premium revenue – driver	32,518	26,155
	<u>\$ 6,355,952</u>	<u>\$ 6,078,566</u>
Revenues		
Premiums earned		
Premium revenue – vehicle	\$ 6,267,848	\$ 5,809,253
Premiums ceded to reinsurers – vehicle	(11,368)	(10,335)
Net premium revenue – vehicle	6,256,480	5,798,918
Premium revenue – driver	29,740	24,616
	<u>6,286,220</u>	<u>5,823,534</u>
Service fees and other income	148,161	125,164
Total earned revenues	<u>6,434,381</u>	<u>5,948,698</u>
Claims and operating expenses		
Provision for claims occurring in the current year (note 17)	4,728,261	5,307,849
Change in estimates for losses occurring in prior years (note 17)	1,179,904	1,221,381
Net claims incurred (note 17)	5,908,165	6,529,230
Claims services (note 21)	406,473	365,059
Road safety and loss management services (note 21)	58,181	54,021
	<u>6,372,819</u>	<u>6,948,310</u>
Operating expenses – insurance (note 21)	303,721	279,071
Premium taxes and commissions – insurance (notes 21 and 22)	740,768	306,070
	<u>7,417,308</u>	<u>7,533,451</u>
Underwriting loss	(982,927)	(1,584,753)
Investment income (notes 2 and 13)	1,057,842	581,216
Income (loss) – insurance operations before impairment loss	<u>74,915</u>	<u>(1,003,537)</u>
Non-insurance operations		
Provincial licences and fines revenue (note 23)	641,416	630,326
Licences and fines transferable to the Province of B.C. (note 23)	641,416	630,326
Operating expenses – non-insurance (note 21)	109,675	101,750
Commissions – non-insurance (notes 21 and 22)	30,864	31,380
Other income – non-insurance	(7,043)	(6,748)
	<u>774,912</u>	<u>756,708</u>
Loss – non-insurance operations	(133,496)	(126,382)
Net loss before impairment loss	<u>(58,581)</u>	<u>(1,129,919)</u>
Impairment loss (notes 2 and 13)	(317,012)	(23,676)
Net loss	<u>\$ (375,593)</u>	<u>\$ (1,153,595)</u>
Other comprehensive (loss) income		
Items that will not be reclassified to net loss		
Pension and post-retirement benefits remeasurements (note 20)	\$ 213,808	\$ (21,210)
Items that will be reclassified to net loss		
Net change in available for sale financial assets	(503,459)	306,867
	<u>(289,651)</u>	<u>285,657</u>
Total comprehensive loss	<u>\$ (665,244)</u>	<u>\$ (867,938)</u>
Net loss attributable to:		
Non-controlling interest (note 8)	\$ 121	\$ (76)
Owners of the corporation	(375,714)	(1,153,519)
	<u>\$ (375,593)</u>	<u>\$ (1,153,595)</u>
Total comprehensive loss attributable to:		
Non-controlling interest (note 8)	\$ 121	\$ (76)
Owners of the corporation	(665,365)	(867,862)
	<u>\$ (665,244)</u>	<u>\$ (867,938)</u>

The accompanying notes are an integral part of these consolidated financial statements.

Consolidated Statement of Changes in Equity

(\$ THOUSANDS)	For the year ended March 31, 2020							
	(Deficit)	Other Components of Equity			Total Other Components of Equity	Total attributable to owners of the corporation	Non-Controlling Interest	Total Equity (Deficit)
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements					
Balance, beginning of year	\$ (20,521)	\$ 143,086	\$ (18,769)	\$ 124,317	\$ 103,796	\$ 14,930	\$ 118,726	
Contributions						12	12	
Distributions						(852)	(852)	
Comprehensive (loss) income								
Net (loss) income	(375,714)	-	-	-	(375,714)	121	(375,593)	
Other comprehensive (loss) income								
Net gains reclassified to investment income	-	(608,777)	-	(608,777)	(608,777)	-	(608,777)	
Net gains arising on available for sale financial assets in the year	-	105,318	-	105,318	105,318	-	105,318	
Pension and post-retirement benefits remeasurements (note 20)	-	-	213,808	213,808	213,808	-	213,808	
Total other comprehensive (loss) income	-	(503,459)	213,808	(289,651)	(289,651)	-	(289,651)	
Total comprehensive (loss) income	(375,714)	(503,459)	213,808	(289,651)	(665,365)	121	(665,244)	
Balance, end of year	\$ (396,235)	\$ (360,373)	\$ 195,039	\$ (165,334)	\$ (561,569)	\$ 14,211	\$ (547,358)	

(\$ THOUSANDS)	For the year ended March 31, 2019							
	Retained Earnings (Deficit)	Other Components of Equity			Total Other Components of Equity	Total attributable to owners of the corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements					
Balance, beginning of year	\$ 1,132,998	\$ (163,781)	\$ 2,441	\$ (161,340)	\$ 971,658	\$ 15,505	\$ 987,163	
Contributions						11	11	
Distributions						(510)	(510)	
Comprehensive (loss) income								
Net (loss) income	(1,153,519)	-	-	-	(1,153,519)	(76)	(1,153,595)	
Other comprehensive (loss) income								
Net gains reclassified to investment income	-	(33,596)	-	(33,596)	(33,596)	-	(33,596)	
Net gains arising on available for sale financial assets in the year	-	340,463	-	340,463	340,463	-	340,463	
Pension and post-retirement benefits remeasurements (note 20)	-	-	(21,210)	(21,210)	(21,210)	-	(21,210)	
Total other comprehensive (loss) income	-	306,867	(21,210)	285,657	285,657	-	285,657	
Total comprehensive (loss) income	(1,153,519)	306,867	(21,210)	285,657	(867,862)	(76)	(867,938)	
Balance, end of year	\$ (20,521)	\$ 143,086	\$ (18,769)	\$ 124,317	\$ 103,796	\$ 14,930	\$ 118,726	

The accompanying notes are an integral part of these consolidated financial statements.

Consolidated Statement of Cash Flows

(\$ THOUSANDS)	For the year ended March 31 2020	For the year ended March 31 2019
Cash flow from operating activities		
Net loss	\$ (375,593)	\$ (1,153,595)
Items not requiring the use of cash (note 27)	(15,683)	38,082
Changes in non-cash working capital (note 27)	1,616,182	2,008,353
Cash flow from operating activities	<u>1,224,906</u>	<u>892,840</u>
Cash flow used in investing activities		
Purchase of financial investments and investment properties	(24,935,572)	(15,082,854)
Proceeds from sales of financial investments and investment properties	23,589,490	14,186,913
Purchase of property, equipment and intangibles, net	(48,218)	(43,904)
Cash flow used in investing activities	<u>(1,394,300)</u>	<u>(939,845)</u>
Cash flow from financing activities		
Net securities sold under repurchase agreements (note 27)	142,057	139,206
Principal payments on lease liabilities (note 27)	(11,146)	(2,967)
Cash flow from financing activities	<u>130,911</u>	<u>136,239</u>
(Decrease) Increase in cash and cash equivalents during the year	<u>(38,483)</u>	<u>89,234</u>
Cash and cash equivalents, beginning of year	17,725	(71,509)
Cash and cash equivalents, end of year	<u>\$ (20,758)</u>	<u>\$ 17,725</u>
Represented by:		
Cash and cash equivalents (note 9)	\$ 52,446	\$ 76,393
Cheques outstanding (note 9)	(73,204)	(58,668)
Cash and cash equivalents, net	<u>\$ (20,758)</u>	<u>\$ 17,725</u>

The accompanying notes are an integral part of these consolidated financial statements.

Notes to Consolidated Financial Statements

For the year ended March 31, 2020

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation or ICBC) is a wholly-owned Crown corporation of the Province of British Columbia (B.C.), not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act (ICA)*, R.S.B.C. 1996 Chapter 228. The head office of the Corporation is 151 West Esplanade, North Vancouver, British Columbia. The Corporation operates and administers plans of universal compulsory vehicle insurance (Basic) and optional vehicle insurance (Optional) as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. The Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to Basic insurance rates and services (note 26).

Basic insurance includes the following coverages: \$200,000 third party liability protection (higher for some commercial vehicles), access to accident benefits including a maximum of \$300,000 beginning January 1, 2018 (note 3e) for medical and rehabilitation expenses and up to \$740 per week for wage loss effective April 1, 2019 (\$300 per week prior to April 1, 2019 – note 3e), \$1,000,000 underinsured motorist protection, and also protection against uninsured and unidentified motorists within and outside the Province of B.C. The Corporation also offers Optional insurance in a competitive environment, which includes, but is not limited to, the following coverages: extended third party liability, comprehensive, collision, and loss of use. The Corporation's Basic and Optional insurance products are distributed by approximately 900 independent brokers located throughout the Province of B.C. The Corporation has the power and capacity to act as an insurer and reinsurer in all classes of insurance; however, the Corporation currently only acts as a vehicle insurer.

On June 4, 2020, the Corporation's Board of Directors authorized these consolidated financial statements for issue.

2. Summary of Significant Accounting Policies

The significant accounting policies applied in preparation of these consolidated financial statements are set out below. They have been prepared under the historical cost convention, as modified by the revaluation of certain financial assets at fair value.

a) Basis of reporting

The consolidated financial statements of the Corporation have been prepared in accordance with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and required by the *Budget Transparency and Accountability Act*. The consolidated financial statements include the accounts of the Corporation and its subsidiary

companies. The Corporation's reporting currency and functional currency for all of its operations is the Canadian dollar, unless otherwise stated.

The Corporation reports revenues and expenses attributable to Basic insurance separately from the other operations of the Corporation (note 26). The Corporation presents investment income and investment impairment loss separately from underwriting results as this reflects how the business operations are managed and provides more relevant, reliable, comparable and understandable information of these consolidated financial statements. The Corporation also provides a number of non-insurance services on behalf of the Province of B.C. The costs associated with these non-insurance activities are borne by the Corporation. The amounts collected and remitted as well as the related costs are accounted for and disclosed separately in the consolidated statement of comprehensive loss under non-insurance operations for greater transparency (note 23).

The preparation of consolidated financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Corporation's accounting policies. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed in note 3.

b) Basis of consolidation

Control

The Corporation consolidates the financial statements of all subsidiary companies over which it has control. Control is achieved when the Corporation is exposed to, or has rights to, variable returns from the entity and has the ability to use its power to affect the amount of the returns. Entities are fully consolidated from the date on which control is transferred to the Corporation. All but one of the Corporation's investment properties (note 7b) are held individually in nominee holding companies. The Corporation also invests in financial investments (note 7a) through a number of fully owned investment entities. The Corporation does not have any active operating subsidiary companies. All inter-company transactions and balances are eliminated.

Non-controlling interest (NCI), presented as part of (deficit) equity, represents the portion of an entity's profit or loss and net assets that are not attributable to the Corporation. The Corporation attributes total comprehensive income or loss of entities between the parent and the NCI based on their respective ownership interests. All subsidiaries are wholly-owned, except for the Canadian limited partnerships listed in note 8.

When the Corporation loses control over an entity, it derecognizes the assets and liabilities of the entity, and any related NCI and other components of equity. Any resulting gain or loss is recognized in profit or loss. Any interest retained in the entity is measured at fair value when control is lost.

Significant influence

Associates are entities over which the Corporation has significant influence, which means it has the power to participate in the financial and operating decisions of the investee but does not have control or joint control over the financial or operating policies. Associates generally involve a shareholding of 20% to 50% of the voting rights.

In some cases, voting rights in themselves are not sufficient to assess power or significant influence over the relevant activities of the investee. In such cases, judgment is applied through the analysis of management agreements, the effectiveness of voting rights, the significance of the benefits to which the Corporation is exposed and the degree to which the Corporation can use its power or significant influence to affect its returns from investees. Associates are accounted for using the equity method. The Corporation has determined that it does not have significant influence in an investment in a limited partnership for real estate (note 3d), thus the investment is not classified as an associate.

Joint operation

The Corporation accounts for its interest in joint operations by recognizing its share of assets, liabilities, revenues and expenses in accordance with its contractually conferred rights and obligations. The Corporation owns 50% share of each of its three joint operations, one of which is with a Limited Partner. The nature of all joint operations are investment properties in Canada.

c) Service fees

Service fees on the Corporation's payment plan are recognized monthly over the term of the policy. For six or twelve month term Autoplan policies, the Corporation's payment plan enables customers to make monthly or quarterly payments. The related interest bearing receivables are carried at amortized cost as determined using the effective interest method.

d) Insurance contracts

The Corporation issues insurance contracts, which result in contingent payments of benefits subject to the occurrence of an insured event. The Corporation accounts for insurance contracts as follows:

Premiums earned

The Corporation recognizes vehicle insurance premiums on a straight-line basis over the term of each vehicle policy written. Driver premiums are earned over the term of the policy. Unearned premiums are the portion of premiums relating to the unexpired term, net of any premium refunds.

Deferred premium acquisition costs

To the extent premium acquisition costs such as commissions and premium taxes are recoverable from unearned premiums, they are deferred and amortized to income over the term of the related policies. An actuarial evaluation is performed to determine the amount

allowable for deferral. The method followed in determining the deferred costs limits the amount of the deferral to the amount recoverable from unearned premiums, after giving consideration to the investment income, claims costs, and adjustment expenses expected to be incurred as the premiums are earned. A premium deficiency exists when future claims and related expenses are expected to exceed unearned premiums. When this occurs, the premium deficiency is recognized as a liability and any deferred premium acquisition costs are written down.

Provision for unpaid claims

The provision for unpaid claims represents the estimated amounts required to settle all unpaid claims. It includes amounts for claims that are incurred but not reported (IBNR) plus development on known case reserves and loss adjustment expenses, and is gross of recoveries from reinsurance. The provision for unpaid claims also includes an estimate of direct expenses to be incurred in settling claims net of the expected salvage and subrogation recoveries. The provision for unpaid claims is established according to accepted actuarial practice in Canada. It is carried on a discounted basis and therefore reflects the time value of money. To recognize the uncertainty in establishing best estimates, the Corporation includes a provision for adverse deviations (PfAD).

Reinsurance

Reinsurance balances are presented separately on the consolidated statement of financial position to indicate the extent of credit risk related to reinsurance and its obligations to policyholders, and on the consolidated statement of comprehensive loss to indicate the results of its retention of premiums written.

Reinsurance assets, including both reinsurance recoverable on unpaid claims and reinsurance receivable on paid claims, are shown on the consolidated statement of financial position. A PfAD is included in the discounted amount recoverable from reinsurers. The PfAD is applied on a consistent basis with the underlying provision for unpaid claims and includes a reinsurance recovery portion that reflects considerations relating to potential collectability issues with reinsurers.

e) Cash and cash equivalents

Cash and cash equivalents are short-term, highly liquid investments that are subject to insignificant changes in fair value, including cash on hand, deposits with financial institutions that can be withdrawn without prior notice or penalty, and directly held money market securities with a term less than 90 days from the date of acquisition.

f) Assets held for sale

Non-current assets that are expected to be recovered primarily through sale rather than through continuing use, and the sale is considered to be highly probable, are classified as held for sale. Immediately before classification as held for sale, the assets are remeasured at cost less accumulated depreciation and impairment losses. Thereafter, the assets are measured at the lower of their carrying amount and fair value less costs to sell. Impairment losses on initial

classification as held for sale, and subsequent gains and losses on remeasurement, are recognized in profit or loss; these gains are not recognized in excess of any cumulative impairment loss. Once classified as held for sale, non-current assets are no longer amortized or depreciated (note 7).

g) Financial assets

The Corporation categorizes its financial instruments as fair value through profit or loss (FVTPL), loans and receivables (Loans) or available for sale (AFS) depending on the purpose for which the financial assets were acquired. Monetary assets are assets that are to be received in a fixed or determinable number of units of currency. Monetary financial assets include bonds and non-monetary financial assets include equities and other financial investments. The Corporation's financial assets are accounted for based on their classification as follows:

Fair value through profit or loss

A financial asset is 'classified', by default, as FVTPL if it is acquired or originated principally for the purpose of selling in the short-term. A financial asset can be 'designated' in this category if doing so results in more relevant information.

The Corporation's cash and cash equivalents (note 2e) and derivative financial instruments (note 2j) are classified as FVTPL, while two global infrastructure pooled funds and one global mezzanine debt pooled fund (note 7a) are designated as FVTPL.

The Corporation's derivative financial instruments are forward contracts and interest rate swaps that are not in a hedging relationship, and are classified as FVTPL.

FVTPL financial assets are recorded at fair value on initial recognition and for subsequent measurement. Transaction costs and changes in the fair value are recognized in investment income on the consolidated statement of comprehensive loss.

Loans and receivables

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. The Corporation has classified its directly held mortgages, mortgage bonds, premiums and other receivables as Loans.

Loans are recorded at fair value on initial recognition and subsequently measured at amortized cost using the effective interest rate method. Transaction costs are included in the initial carrying amount of the assets. Impairment losses on loans are recognized in investment income on the consolidated statement of comprehensive loss.

Available for sale

Non-derivative financial assets that are not classified as Loans or FVTPL are accounted for as AFS. The Corporation has classified its directly held money market securities with a term greater than 90 days from the date of acquisition, its bonds portfolio, mortgage fund, other financial investments and equity portfolios as AFS except for the three equity pooled funds which are designated as FVTPL.

AFS financial assets are recorded at fair value on initial recognition or the trade date and for subsequent measurement. Transaction costs are included in the initial carrying amount of the assets.

Changes in the fair value, other than due to foreign exchange, of an AFS financial asset are recorded in other comprehensive income (OCI), until the financial asset is disposed of or becomes impaired, at which time the gain or loss will be recognized in investment income or impairment loss. Changes in the fair value due to foreign exchange on a non-monetary AFS financial asset are recorded in OCI. Changes in fair value due to foreign exchange on a monetary AFS financial asset are recorded in investment income. Interest calculated using the effective interest method is accrued daily and recognized in investment income. Dividends are recognized in investment income when the right to receive payments is established on the ex-dividend date.

Financial assets are derecognized when the rights to receive cash flows have expired or have been transferred along with substantially all of the risks and rewards of ownership.

h) Translation of foreign currencies

Foreign currency transactions are translated at exchange rates at the date of the sale or purchase. Monetary assets and liabilities denominated in foreign currencies are translated at exchange rates in effect at the year end date. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities at year end are recognized in investment income.

Translation differences on non-monetary AFS financial assets, such as equity securities and other financial investments, are recognized as part of the change in fair value in OCI until the security is disposed of or impairment is recorded. Translation differences on monetary AFS financial assets and non-monetary financial assets designated as FVTPL are recorded in investment income.

i) Fair value of financial assets

In accordance with IFRS 13 Fair Value Measurement, the Corporation defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurement is classified as Level 1, 2 or 3, based on the degree to which fair value is observable:

- Level 1 inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2 inputs to the valuation methodology include inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.
- Level 3 inputs to the valuation methodology are not based on observable market data.

The three levels are based on the priority of inputs to the respective valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). An asset's or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation.

Where an active market does not exist, and quoted prices are unavailable, fair values are determined using valuation techniques that refer to observable market data. Where observable market data is unavailable, the estimated fair value is determined using valuation techniques.

The estimated fair value for financial assets classified as AFS and FVTPL is based on quoted prices where available, on other observable market information, where available or the use of valuation models and techniques that are based on observable market data. The estimated fair value for mortgages classified as Loans is determined by applying the yield curve of Government of Canada bonds to the corresponding maturity dates of the underlying mortgages, plus an estimated risk premium. The risk premium is determined by factors such as the location of the property, tenant profile, and degree of leverage of the property.

These valuations are reviewed at each reporting date by management.

j) Derivative financial instruments

The Corporation uses derivative financial instruments such as foreign currency forward contracts and interest rate swaps to manage foreign exchange and interest rate risks (note 9).

Derivative financial instruments that are not designated as hedges are recorded using the FVTPL method of accounting whereby instruments are recorded at fair value as an asset or liability with changes in fair value recognized in investment income in the period of change.

k) Investment properties

Properties held for rental income or capital appreciation that are not occupied by the Corporation are classified as investment properties.

The estimated fair value of the Corporation's investment properties is based on independent appraisals by professionally qualified external valuers made during the year or using the income approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager.

The Corporation has certain properties that serve dual purposes: investment and own-use. If the investment and own-use portions can be sold separately, or leased out separately under a finance lease, the portions are accounted for separately. If the portions cannot be sold separately, the property is accounted for as an investment property only if an insignificant portion is held for own use in the supply of services or for administrative purposes. Where the portion held for own-use is significant, then it would be treated as property and equipment. The Corporation has two properties that serve a dual purpose and are classified as investment properties.

Investment properties are comprised of land and buildings and are initially recognized at the fair value of the purchase consideration plus directly attributable costs. Subsequent to initial recognition, the investment properties are carried at cost, less accumulated depreciation, for the building portion, and impairment, if any.

Depreciation is provided on a straight-line basis at 2.5% to 5.0% of initial carrying value annually over the investment properties' useful life.

l) Investment-related liabilities

Investment-related liabilities include mortgage debt associated with investment properties (note 2k) and are initially recognized at fair value and subsequently measured at amortized cost.

m) Bond repurchase agreements

The Corporation participates in the sale and repurchase of Government of Canada and Provincial bonds, which are sold and simultaneously agreed to be repurchased at a future date with the market repurchase rate determining the forward contract price. These sale and repurchase arrangements are accounted for as financial liabilities and are initially recognized at fair value and subsequently measured at amortized cost. The repurchase interest rate at the time of the sale is the cost of borrowing the funds and is recognized as interest expense. Assets transferred under repurchase agreements are not derecognized as substantially all the risks and rewards of ownership are retained by the Corporation. A liability equal to the consideration received has been recorded.

n) Accounts payable and accrued charges

Accounts payable and accrued charges are obligations to pay for goods and services that have been acquired in the ordinary course of business from suppliers. Accounts payable and accruals are recognized initially at fair value and subsequently measured at amortized cost.

o) Provisions

Provisions are recognized when the Corporation has a present legal or constructive obligation as a result of past events, and it is probable that an outflow of resources will be required to settle the obligation and the amount can be reliably estimated. These costs are included in the accounts payable and accrued charges presented on the consolidated statement of financial position. Future operating losses are not recognized.

Where these amounts are due more than 12 months after the reporting date, they are measured at the present value of the expenditures expected to settle the obligation using a discount rate that reflects current market assessments of the time value of money and the risks specific to the obligation.

p) Pension and post-retirement benefits

The amounts recognized in net loss in respect of defined benefit pension plans and post-retirement benefits are as follows:

- The Corporation's portion of the current service costs;
- Non-investment costs;
- Interest costs;
- Past service costs; and
- Impact of any curtailment or settlements during the year.

The current service cost is equal to the present value of benefits earned by members during the reporting year.

The non-investment costs are equal to expenses paid from the plans in the reporting year relating to the administration of the plans. The interest costs are calculated using the discount rate at the beginning of the reporting year and applied to the net liability at the beginning of the reporting year.

Past service costs arise from plan amendments that increase or decrease the obligation. Past service costs are recognized immediately in net loss.

The changes in the defined benefit obligation and the changes in the fair value of plan assets that result from a curtailment or settlement of plan liabilities during the reporting year are recognized in net loss.

A plan's surplus is equal to the excess, if any, of the plan's assets over its obligations. For plans in surplus, an asset is recognized on the consolidated statement of financial position to the extent that the Corporation can realize an economic benefit, in the form of a refund or a reduction in future contributions, at some point during the life of the plan or when the plan liabilities are settled. For plans in deficit, the resulting net liability is recognized on the consolidated statement of financial position.

The value recognized on the consolidated statement of financial position for each defined benefit pension plan and for post-retirement benefits is calculated at the end of the reporting year as follows:

- The defined benefit obligation of the plan;
- Less the fair value of the plan assets out of which the obligations are to be settled directly; and
- Adjusted for the net change of any surplus derecognized.

The Corporation recognizes all actuarial remeasurements in the reporting year in which they arise, through OCI on the consolidated statement of comprehensive loss.

Certain current and former employees of the Corporation who were formerly employed in the Motor Vehicle Branch are members of a separate plan, the BC Public Service Pension Plan. This is a multi-employer defined benefit plan for which the Corporation applies defined contribution accounting. Since the BC Public Service Pension Plan pools risks amongst the current and former members of many employers, there is no consistent or reliable basis for allocating the

Corporation's portion of the obligation, assets, and costs. As a result, the Corporation expenses the contributions made. Contributions are subject to change in the future, depending on the funded status of the plan, and are split equally between all participating employers and all contributing active plan members.

q) Property and equipment

Property and equipment are initially recorded at fair value and subsequently measured at cost less accumulated depreciation and impairment losses. Cost includes expenditures that are directly attributable to the acquisition or construction of the items, including retirement costs. Subsequent costs, such as betterments, are included in the asset only when it is probable that future economic benefits associated with the item will flow to the Corporation. All other subsequent expenditures are recognized as repairs and maintenance. Capitalized software that is an integral part of the equipment is accounted for as equipment. Property and equipment are depreciated when they are available for use, on a straight-line basis over the estimated useful life of each asset, taking into account the residual value, at the following annual rates:

- Buildings 2.5% to 10%
- Furniture and equipment 10% to 20%
- Leasehold improvements Term of the lease

The assets' residual values and useful lives are reviewed annually and adjusted, if appropriate, at each reporting date.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and recorded in net loss.

r) Lease assets and liabilities

Policy applicable from April 1, 2019

The Corporation adopted the requirements of IFRS 16, Leases effective April 1, 2019. In accordance with transitional provisions of IFRS 16, comparatives were not restated. Refer to note 2v for details on reclassification of comparative balances and note 5 for the reconciliation of lease assets and liabilities upon adoption of IFRS 16 on April 1, 2019. Below is the accounting policy for lease assets and related liabilities upon adoption of IFRS 16.

At inception of a contract that conveys rights to the Corporation to use an identified asset, the Corporation assesses whether a contract is or contains a lease. This assessment involves exercising judgment to determine whether the Corporation has the right to obtain substantially all the economic benefits from the use of the specified asset, and has the right to direct the use of asset. If the arrangement is, or contains a lease, the Corporation recognizes a lease asset and a lease liability at the commencement of the lease. Lease assets include both tangible and intangible assets.

The lease asset is initially measured based on the present value of future lease payments plus directly attributable cost, less any lease incentive received. Directly attributable costs are

incremental costs of obtaining a lease that would not have otherwise been incurred and that are directly attributable to negotiating and securing a lease. The lease asset is amortized on a straight-line basis over the lesser of the lease term or the asset's useful life. The lease asset is subject to testing for impairment if there is an indicator for impairment.

Lease liability consists of fixed payments less incentive receivable, variable lease payments that depend on an index or a rate, residual value guarantee, and purchase options price less termination costs. Lease liability is measured at the present value of the remaining lease payments using the incremental borrowing rate implicit in the lease.

When the lease contains an extension or purchase option that the Corporation considers reasonably certain to be exercised, the cost of the option is included in the lease liability.

Policy applicable before April 1, 2019

Leases in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases are charged to net loss on the consolidated statement of comprehensive loss on a straight-line basis over the period of the lease. Where substantially all of the risks and rewards of ownership have been transferred to the lessee, the lease is classified as a finance lease. In these cases, an obligation and an asset are recognized based on the present value of the future minimum lease payments and balances are amortized over the lease term or useful life of the asset, as applicable.

s) Intangible assets

Capitalized software that is not an integral part of the equipment is accounted for as an intangible asset. Software development costs, which are comprised of labour and material costs for design, construction, testing, and other costs directly attributable to bringing the asset to a condition where it can be applied in its intended use, are capitalized for projects expected to be of continuing benefit to the Corporation, or expensed where the potential future benefits are uncertain or not quantifiable.

Finite life intangible assets are initially recorded at fair value and subsequently carried at cost less accumulated amortization and impairment losses. Intangible assets with finite useful lives are amortized over their estimated useful lives when they are available for use on a straight-line basis at 10% to 20%, taking into account the residual value.

Indefinite life and not available for use intangible assets are not subject to amortization, but are assessed for indicators of impairment at each reporting date.

t) Impairment of assets

Impairment of financial assets

Financial assets not carried at FVTPL are assessed at each reporting date to determine if there is objective evidence of impairment such as deterioration in the financial health of the investee, industry and sector performance, changes in technology, financing and operational cash flows, and the significance of deterioration in the fair value of the asset below cost. In addition, for

equity and other financial investments, a prolonged decline is also considered objective evidence of impairment. Where objective evidence of impairment exists, an impairment loss will be recognized as follows:

- For AFS financial assets, the related unrealized loss charged to OCI is reclassified to impairment loss.
- For Loans, the related difference between the amortized cost carrying amount and the fair value, calculated as the present value of the estimated future cash flows, directly from the loan or the sale of collateral, discounted at the asset's original effective interest rate, is recognized in investment income.

If the fair value of a previously impaired debt instrument classified as AFS or a financial asset measured at amortized cost increases, and the increase can be objectively related to an event occurring after the impairment loss was recognized, the impairment loss is reversed in investment income. Impairment losses on equity and other financial investment instruments are not reversed.

Impairment of non-financial assets

The Corporation's non-financial assets consist primarily of investment properties, property and equipment, intangible assets and lease assets. An impairment review is carried out at the end of each reporting year to determine if there are any indicators of impairment. When indicators of impairment exist, the Corporation assesses the asset for impairment. Investment properties are assessed for impairment as separate and identifiable cash-generating units, distinct from the other operations of the Corporation. All other assets are assessed as a group as their cash flows are generated from the operations of the Corporation. If an asset is impaired, the Corporation's carrying amount is written down to its estimated recoverable amount when material. The recoverable amount is the higher of fair value less costs to sell and value in use. Non-financial assets that suffered an impairment are reviewed for possible reversal of the impairment at each reporting date. If there is a change in estimate of the recoverable amount, an impairment loss is reversed to net loss on the consolidated statement of comprehensive loss only to the extent that the asset's carrying value does not exceed the carrying value that would have been determined, net of depreciation, if no impairment loss had been recognized.

u) Current and non-current classification of assets and liabilities

Assets are classified as current when expected to be realized within one year of the reporting date. Liabilities are classified as current when expected to be settled within one year of the reporting date. All other assets and liabilities are classified as non-current.

v) Reclassification of prior year balances

As at March 31, 2019, the Corporation included assets leased under finance lease arrangements of \$17.7 million in property and equipment and intangible assets, and related lease obligations of \$11.9 million in bond repurchase agreements, investment-related, and other liabilities on the consolidated statement of financial position. These balances were reclassified as lease assets and lease liabilities, respectively, to provide the comparatives to lease assets and lease liabilities

recognized upon adoption of IFRS 16. See note 5 for further information on the adoption of IFRS 16.

In the year ended March 31, 2020, the impairment loss on financial investments and investment properties is classified as a separate item in the consolidated statement of comprehensive loss, to segregate and separately present significant impairment loss from the underwriting results and insurance operations of the Corporation, in order to provide more relevant, reliable and understandable financial information to the users of the consolidated financial statements. Subtotal of net income (loss) before impairment loss, and total net loss are provided. To provide comparatives, impairment loss for the year ended March 31, 2019 of \$23.7 million, previously aggregated with investment income, is presented in a separate line item in the consolidated statement of comprehensive loss.

3. Critical Accounting Estimates and Judgments

In preparation of the consolidated financial statements, the Corporation makes judgments in applying the Corporation's accounting policies. The judgments that have the most significant effect on the amounts recognized in the consolidated financial statements include the assessment of impairment indicators in determining the impairment, if any, in the financial investment portfolio and non-financial investments. In addition, management makes assumptions in developing estimates in preparing the consolidated financial statements. Estimates subject to uncertainty include the provision for unpaid claims, the valuation of level 3 investments, and the valuation of pension and post-retirement benefit obligations. Management believes its estimates and judgments to be appropriate; however, due to estimation uncertainty the actual results may be materially different. Particular sources of estimation uncertainty include the effects of the COVID-19 pandemic on the future development of the Corporation's assets and liabilities, and the impacts of product reform and the related savings on the provision for unpaid claims and deferred premium acquisition costs. These areas of judgment and critical accounting estimates are described below.

Significant accounting estimates and judgments include:

Areas of Judgment

a) Impairment of financial assets

Judgment is required to determine if there is objective evidence of impairment of financial assets. The Corporation evaluates, among other factors, the financial health of the investee, industry and sector performance, changes in technology, financing and operational cash flows, and the significance of deterioration in the fair value of the asset below cost. In addition, for equity and other investments, a prolonged decline is considered objective evidence of impairment (note 13).

b) Significant influence

The Corporation owns more than 20% of the nominal voting interests in an investment in a limited partnership for real estate. The factors the Corporation considered in making the

determination that the Corporation does not have significant influence include the following:

- The Investment Committee of this investment is responsible for overseeing the investing activities and setting the Statement of Investment Policy. The Corporation does not have any influence over the Investment Committee; and
- Although the Corporation has one of five seats on the Governance Committee, the Governance Committee itself has no power over the Investment Committee. The role of the Governance Committee is to provide protective rights and is to ensure the investments are compliant with the Statement of Investment Policy. Further, the Governance Committee does not have any influence over the investing activities or over the management and operation of the partnership.

Estimates Subject to Uncertainty

c) Provision for unpaid claims

The provision for unpaid claims is established according to accepted actuarial practice in Canada. Methods of estimation have been used which the Corporation believes produce reasonable results given current information (note 17).

The Corporation's provision for unpaid claims is an estimate subject to volatility, which could be material in the near term. The estimation of claims development involves assessing the future behaviour of incurred claims, taking into consideration changes to the insurance product, as well as the closure rates, payment patterns, consistency of the Corporation's claims handling procedures, the amount of information available at the time of the valuation, including the legal representation status of claims, and historical delays in reporting of claims. In general, the more time required for the settlement of a group of claims, the more uncertain the estimates will be. Variability can be caused by receipt of additional information, significant changes in the average cost or complexity of claims over time, significant changes in the Corporation's claims operations, the timing of claims payments, product and legal reforms with limited or no experience, and future rates of investment return.

The ultimate cost of claims that settle over a long period of time is particularly challenging to forecast for several reasons, which include changes in the legal environment, case law or legislative amendments, and periods of time between the occurrence date of a claim and the date it is reported to the Corporation. The Corporation is subject to litigation arising in the normal course of conducting its insurance business, which is taken into account in establishing the provision for unpaid claims and other liabilities. Provisions for such liabilities are established by examining the facts of tendered claims and are adjusted in the aggregate to reflect ultimate loss expectations based upon historical experience patterns, current socio-economic trends and for certain claims, structured settlements that are provided in the form of consistent periodic payments as opposed to lump-sum payments.

To recognize the uncertainty in establishing a best estimate of the provision for unpaid claims, and consistent with the requirements of the Standards of Practice of the Canadian Institute of Actuaries, the Corporation includes a PfAD, consisting of three elements: an interest rate margin,

a reinsurance margin, and a claims development margin. The interest rate margin reduces the expected investment rate of return used for discounting to make allowance for i) asset liability mismatch risk, ii) uncertainty in the timing of claims settlement, and iii) credit risk within the investment portfolio. The reinsurance margin makes allowance for the collectability of recoverable amounts from reinsurers and is a reduction in the expected amount of reinsurance recoverable. The claims development margin makes allowance for the various factors that can create greater uncertainty in the estimates of ultimate claims costs, including i) changes in the Corporation's operations (e.g. claims practices), ii) the underlying data upon which the unpaid claims estimates are based, and iii) the nature of the lines of business written. The claims development margin is a percentage of the unpaid claims, gross of reinsurance, and is larger for injury lines that generally require more time for claims to settle and close.

The Corporation also assesses the adequacy of its insurance liabilities at the end of each reporting period to ensure that they are sufficient to capture expected future cash outflows. All changes to the estimate since the end of the last reporting period are recorded in the current period as a 'Change in estimates for losses occurring in prior years' in the consolidated statement of comprehensive loss.

The Corporation has considered the impact of COVID-19 in the estimation of the provision for unpaid claims. The impact of COVID creates additional sources of estimation uncertainty as the estimation of claim frequency and severity may be affected by the reduction of vehicles on the road, changes in the timing of reporting claims, and delays in legal, medical, and vehicle repair services; and as the discount rate may be affected by changes in investment values and cash flows.

d) Pension and post-retirement benefits

The cost of pension and post-retirement benefits earned by employees is actuarially determined using the Projected Unit Credit Method and management's best estimate of future compensation levels and healthcare costs.

The key assumptions used in calculating the cost of pension and post-retirement benefits are the discount rate, rate of compensation increase, inflation rate, life expectancies and extended healthcare cost trends. Together with plan member data, these and other assumptions are used to estimate future benefit eligibility, amount and duration of payments. The rate determined for each of the key assumptions is disclosed in note 20.

The discount rate is used to calculate the present value of the expected future benefit payments and to calculate interest on the net liability. The discount rate is based on high-grade corporate bond yields at the measurement date.

The rate of compensation increase reflects individual job progression, general price level increases, productivity, seniority, promotion, and other factors.

The inflation rate assumption is based on an assessment of historical data, the Bank of Canada target inflation range and the inflation expectations implied by the Government of Canada nominal and real return long-term bond yields.

Life expectancies are based on Canadian mortality tables, and contain a provision for future longevity improvements.

The extended healthcare trend rate is based on an analysis of plan experience, assumptions about the trend in total healthcare costs, and the proportion that will be covered by private plans.

With the exception of the discount rate, which is based on market conditions at the financial statement date, all other assumptions are management's best estimate (note 20).

The long-term impact of COVID-19 on the assumptions listed above is uncertain and introduces additional estimation uncertainty. As a result of the uncertainty, actual results may differ materially from the Corporation's estimates. The valuation of pension assets and the discount rate were determined at the reporting date based upon the best available information. The Corporation has considered if COVID-19 would have an impact on any of the other assumptions and has concluded, based on the information currently available, that the long-term assumptions remain appropriate. As new information emerges, assumptions will be updated as necessary and the consequential impact will be recorded in future reporting periods.

e) COVID-19 Economic Uncertainty

In March 2020, the World Health Organization declared a global pandemic related to COVID-19. The current and expected impacts on local and global commerce are anticipated to be far-reaching. To date, there have been significant stock market declines and volatility, significant volatility in commodity and foreign exchange markets, restrictions on the conduct of business in many jurisdictions and the global movement of people and some goods has become restricted. There is significant ongoing uncertainty surrounding COVID-19 and the extent and duration of the impacts that it may have on the B.C. economy, the investment portfolio of the Corporation, claims costs (frequency and severity), premium revenues and receivables, post-retirement benefit obligations (fair value of investments and the obligation for pension benefits and the related funding requirements).

f) Product reform

Legislation was enacted on May 17, 2018 to reform the Basic insurance product to limit pain and suffering payouts for minor injuries and create an independent dispute resolution process for injury claims effective April 1, 2019 (note 25). The product reform significantly decreased claims costs associated with accidents occurred on or after April 1, 2019. Key factors that contributed to the overall reduction in claims cost pressures include: a) the limit on general damages of \$5,500 apply to minor injuries, b) the enhancements in accident benefits coverage are used, c) other insurance (collateral benefits) are primarily for most medical and wage loss amounts when it is available and, d) 50% of bodily injury claims have disputes resolved by the Civil Resolution Tribunal (CRT) instead of the Supreme Court of B.C. As a result, the premium deficiency from the beginning of fiscal year 2019 was eliminated and deferred premium

acquisition costs continue to be recognized and amortized in future years, as outlined in note 22.

The estimated impact of the product reform has been reflected in the current year claims costs resulting in improvement in the Corporation's financial stability. Both the estimate of claims costs and the asset associated with the deferred premium acquisition costs are materially affected by the estimated impact of the product reform. Given the limited history of the product reform, there is material estimation uncertainty in the measurement of these costs.

g) Fair value of level 3 investments

The fair value of financial instruments where no active market exists or where quoted prices are not otherwise available are determined by using valuation techniques and relying on significant unobservable inputs. In these cases, the fair values are estimated from observable data in respect of similar financial instruments, unobservable data using models or both. Where market observable inputs are not available, they are estimated based on appropriate assumptions. Where valuation techniques (for example, models) are used to determine fair values, they are validated and periodically reviewed by qualified personnel independent of those that sourced them.

Inherently there is significant estimation uncertainty arising from the judgments and assumptions in determining fair value of these investments. The degree of uncertainty has increased as a result of the COVID-19 pandemic.

4. New Accounting Pronouncements

a) Standards and interpretations effective for the year ended March 31, 2020

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective for the year ended March 31, 2020. There were no material impacts to the Corporation's consolidated financial statements from the adoption of new standards except for IFRS 16, which is disclosed in note 5.

b) Standards and interpretations issued but not yet effective and not early adopted

Standards and interpretations issued that are relevant to the operations of the Corporation, but not yet effective include:

- *IFRS 9 Financial Instruments*. Effective for annual periods beginning on or after January 1, 2018; early adoption is permitted. The Corporation will defer the implementation of IFRS 9 until its fiscal year beginning April 1, 2023, as allowed under the amendments to IFRS 4 *Insurance Contracts*. IFRS 9 brings together the classification and measurement, impairment and hedge accounting to replace IAS 39 *Financial Instruments: Recognition and Measurement*. IFRS 9 introduces a principles-based approach to the classification of financial assets based on an entity's business model and the nature of the cash flows of the asset. All financial assets are measured at FVTPL, fair value through OCI or amortized cost. For financial liabilities, IFRS 9 includes the requirements for classification and measurement previously included in IAS 39. IFRS 9 also introduces an expected loss impairment model for all financial assets at amortized costs. The model has three stages: (1) on initial recognition, 12-month expected credit losses are recognized in profit or loss and a

loss allowance is established; (2) if credit risk increases significantly and the resulting credit risk is not considered to be low, full lifetime expected credit losses are recognized; and (3) when a financial asset is considered impaired, interest revenue is calculated based on the carrying amount of the asset, net of the loss allowance, rather than its gross carrying amount. Finally, IFRS 9 introduces a new hedge accounting model that aligns the accounting for hedge relationships more closely with an entity's risk management activities, permits hedge accounting to be applied more broadly to a greater variety of hedging instruments and risks and requires additional disclosures. The Corporation is currently evaluating the impact of this standard on its consolidated financial statements.

- *IFRS 17 Insurance Contracts*. Effective for annual periods beginning on or after January 1, 2023. Early adoption is permitted for entities that apply IFRS 9 and IFRS 15 on or before the initial application of IFRS 17. The standard establishes the principles of recognition, measurement, presentation and disclosure of insurance contracts and supersedes IFRS 4. The standard was issued in May 2017 and requires all insurance contracts to be accounted for in a consistent manner, benefiting both investors and insurance companies. Insurance obligations will be accounted for using current values. The information will be updated regularly, providing more useful information to users of financial statements. The Corporation is currently evaluating the impact of this standard on its consolidated financial statements.
- *IAS 1 Presentation of Financial Statements and IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors*. Effective for annual periods beginning on or after January 1, 2020; early adoption is permitted. Amends the existing requirements to update the definition of “material” and to clarify certain aspects of the definition in order to improve disclosure effectiveness in the financial statements. The standard will be effective for the Corporation on April 1, 2020, and reflected in the Corporation's financial statements for the year ending March 31, 2021. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- *IAS 1 Presentation of Financial Statements, Classification of Liabilities as Current or Non-current*. Effective for annual periods beginning on or after January 1, 2022; early adoption is permitted. Amends to clarify that the classification of liabilities as current or non-current should be based on the rights that are in existence at the end of the reporting period, the classification is unaffected by expectations of the entity or events after the reporting date, and the definition of settlement. The standard will be effective for the Corporation on April 1, 2022, and reflected in the Corporation's financial statements for the year ending March 31, 2023. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- *IFRS 10 Consolidated Financial Statements and IAS 28 Long term Interests in Associates and Joint Ventures (Amendment)*. Effective for the annual periods beginning on or after a date to be determined by IASB; early adoption is permitted. Changes to these standards amend the accounting for sales or contribution of assets between an investor and its associate or joint ventures, and accounting guidance for a parent in the loss of control of a subsidiary. The adoption is not expected to have a material impact on the Corporation's consolidated financial statement.

5. Adoption of IFRS 16 *Leases*

The Corporation adopted IFRS 16 using the modified retrospective approach, under which the right-of-use (lease) assets and related lease liabilities were recognized on the arrangements effective as of April 1, 2019 that are or contain a lease, with no restatement of comparative information. The adoption resulted in recognition of lease assets and related lease liabilities previously classified as operating leases, mainly real estate leases, where the Corporation is a lessee of office and service locations across the province.

At the transition date, the lease assets balance was measured at the amount of the lease liability calculated using the incremental borrowing rate at the time. The weighted-average rate applied was approximately 3.4%. As at April 1, 2019, the lease assets and related lease liabilities of \$51.1 million were recognized in the consolidated statement of financial position, respectively.

The Corporation has elected to apply several practical expedients available upon adoption, as provided by IFRS 16:

- grandfather the lease definition for all existing contracts on transition and carry forward balances from leases previously classified as finance lease under IAS 17 Leases instead of reassessing them;
- apply a single discount rate to a portfolio of leases with reasonably similar characteristics;
- exempt recognition of short-term leases (12 months or less);
- exempt recognition of low-value assets;
- exclude initial direct costs from the measurement of the leased asset at the date of initial application; and
- use hindsight when determining the lease term if the contract contains options to extend or terminate the lease.

Lessor accounting remains largely unchanged with previous classification of operating and finance lease being maintained. The Corporation is a lessor of the investment properties held for the purpose of generating rental income.

The following table is a reconciliation of operating lease commitments under IAS 17 and recognized lease liabilities under IFRS 16.

(\$ THOUSANDS)	
	April 1, 2019
Operating lease commitments (rental properties) as at March 31, 2019	\$ 91,872
Current leases with a lease term of 12 months or less (short-term leases)	(267)
Leases of low-value assets (low-value leases)	(71)
Non-lease components ¹	(39,558)
Leases not yet commenced but committed	(1,304)
Reasonably certain extension or termination options	5,799
Operating lease obligations (rental properties) as at April 1, 2019 (gross, without discounting)	56,471
Operating lease obligations (rental properties) as at April 1, 2019 (net, discounted)	49,861
Other operating leases commitments	1,270
Lease liabilities due to initial application of IFRS 16 as at April 1, 2019	51,131
Lease liabilities from finance leases under IAS 17 as at April 1, 2019	11,939
Total lease liabilities as at April 1, 2019	\$ 63,070

¹ Non-lease components include fees for activities or costs that transfer goods and services to the tenant such as cleaning and maintenance services, parking costs, and other fees related to shared spaces or facilities.

6. IFRS 9 deferral disclosure

The Corporation has elected to defer implementation of IFRS 9 to the fiscal year commencing April 1, 2023, based on an assessment of the Corporation's consolidated financial statements as at December 31, 2015, as permitted by the amendments to IFRS 4.

The Corporation qualifies for this deferral as IFRS 9 has not previously been applied and the carrying amount of its liabilities arising from insurance contracts was significant (greater than 90%) when compared to the total amount of liabilities of the Corporation as at December 31, 2015. The Corporation's predominant business activity therefore continues to be in connection with insurance contracts and the eligibility to defer IFRS 9 implementation remains.

The following table distinguishes the Corporation's financial assets that give contractual rise to cash flows that are solely payments of principal and interest (SPPI), excluding those held for trading, and all other financial assets. The assets are presented at fair value for the year ended March 31, 2020.

(\$ THOUSANDS)			2020			2019
	Classification under IFRS 9		Fair Value		Fair Value	Fair Value
Financial assets						
SPPI (excluding held for trading)						
Cash and cash equivalents	AC	\$	52,446	\$		76,393
Accrued interest	AC		69,214			66,875
Other receivable ¹	AC		380,760			31,365
Type 2 structured settlements	AC		19,097			25,435
Money market securities	FVOCI		20,077			119,887
Bonds ²	FVTPL		9,690,993			9,025,385
Mortgages ²	FVTPL		1,211,414			2,055,694
			11,444,001			11,401,034
Other financial assets						
Non-SPPI bonds ²	FVTPL		101,436			240,928
Pooled funds classified as debt instruments	FVTPL		6,229,037			4,559,158
Investments held through fully owned investment entities	FVTPL		124,474			-
Equities	FVTPL		121,927			164,685
			6,576,874			4,964,771

¹ Given the short-term nature of other receivable, the carrying amount has been used as a reasonable approximation of fair value.

² The Corporation intends to designate bonds and mortgages at fair value through profit or loss on the basis such measurement would significantly reduce an accounting mismatch that would otherwise result through alternate measurement.

Credit risk

IFRS 9 will require the Corporation to recognize a loss allowance for expected credit losses on financial assets that meet the SPPI conditions and are held for the purpose of collecting contractual cash flows. The credit risk rating for money market securities and bonds in the above table that meet these conditions (SPPI, excluding held for trading) can be found in note 12b. Mortgages and other receivables (including type 2 structured settlements) are assessed for significant increases to credit loss based on past due analyses. All directly held mortgages are current as at March 31, 2020. See note 12b for an aging table for other receivables.

7. Investments

a) Financial investments

(\$ THOUSANDS)		Financial Investments				
	Classification	Investments In Pooled Funds	Investments Held Directly	Investments Held Through Fully Owned Investment Entities	Total Carrying Value	
March 31, 2020						
Fixed-income investments						
Money market securities	AFS	\$ 353,505	\$ 20,077	\$ -	\$ 373,582	
Mortgages	Loans	-	1,208,955	-	1,208,955	
Mortgage funds	AFS	664,759	-	-	664,759	
Bonds						
Federal	AFS	-	3,422,993	-	3,422,993	
Provincial	AFS	-	3,083,936	-	3,083,936	
Municipal	AFS	-	71,751	-	71,751	
Corporate	AFS	-	3,213,749	-	3,213,749	
Total bonds		-	9,792,429	-	9,792,429	
Total fixed-income investments		1,018,264	11,021,461	-	12,039,725	
Equity investments						
Domestic	AFS	1,116,240	121,902	-	1,238,142	
Global	AFS	2,730,993	25	-	2,731,018	
Total equity investments		3,847,233	121,927	-	3,969,160	
Other financial investments						
Domestic real estate	AFS	407,849	-	-	407,849	
Global real estate	AFS	-	-	124,474	124,474	
Global infrastructure	FVT PL	350,946	-	-	350,946	
Global mezzanine debt	AFS/FVT PL	343,052	-	-	343,052	
Other	AFS	261,693	-	-	261,693	
Total other financial investments		1,363,540	-	124,474	1,488,014	
Total financial investments		\$ 6,229,037	\$ 11,143,388	\$ 124,474	\$ 17,496,899	
March 31, 2019						
Fixed-income investments						
Money market securities	AFS	\$ -	\$ 119,887	\$ -	\$ 119,887	
Mortgages	Loans	-	2,041,110	-	2,041,110	
Bonds						
Federal	AFS	-	3,383,363	-	3,383,363	
Provincial	AFS	-	2,238,921	-	2,238,921	
Municipal	AFS	-	213,282	-	213,282	
Corporate	AFS	-	3,430,747	-	3,430,747	
Total bonds		-	9,266,313	-	9,266,313	
Total fixed-income investments		-	11,427,310	-	11,427,310	
Equity investments						
Domestic	AFS	1,238,619	164,685	-	1,403,304	
Global	AFS	2,655,108	-	-	2,655,108	
Total equity investments		3,893,727	164,685	-	4,058,412	
Other financial investments						
Domestic real estate	AFS	161,724	-	-	161,724	
Global infrastructure	FVT PL	153,943	-	-	153,943	
Global mezzanine debt	AFS/FVT PL	180,451	-	-	180,451	
Other	AFS	169,313	-	-	169,313	
Total other financial investments		665,431	-	-	665,431	
Total financial investments		\$ 4,559,158	\$ 11,591,995	\$ -	\$ 16,151,153	

The Corporation's investment in pooled funds are denominated 89.1% (2019 – 92.7%) in Canadian dollars. The above equity and other financial investment disclosure presents the Corporation's interest in pooled funds by looking through the funds, and classifying by the type of the underlying investments.

Money market securities, bonds, mortgage funds, equity and other financial investments are carried at their fair value. The fair value of directly held mortgages is determined to be consistent with Level 3 investments based on the inputs to the valuation technique used (note 2i). Directly held mortgages are measured at amortized cost and have an estimated fair value of \$1.21 billion (2019 – \$2.06 billion). The fair value of the directly held mortgages is determined by applying a discount rate ranging from 3.1% to 5.7% (2019 – 3.2% to 5.0%).

Pooled funds and investment held through fully owned investment entities

The Corporation invests in several pooled funds and investments held through four fully owned investment entities; the investment strategies of some of these funds and investments include the use of leverage. As at March 31, 2020, the Corporation's interests range from 1.4% to 29.9% (2019 – 1.8% to 92.0%) of the net assets of the respective funds and investments. The funds and investments are managed by external asset managers. The Corporation has a percentage ownership in each of the pooled funds and investments that entitle the holder to a proportional share in the respective fund's net assets. The carrying value of the Corporation's investments in pooled funds (including investments held through fully owned investment entities) as at March 31, 2020 is \$6.35 billion (2019 – \$4.56 billion).

The change in fair value of each AFS pooled fund is included in the OCI section within the consolidated statement of comprehensive loss in 'Net change in available for sale financial assets'. Three of the pooled fund investments are designated as FVTPL and as a result, the change in fair value is recorded in investment income on the consolidated statement of comprehensive loss.

The Corporation's maximum loss exposure from its interests in the pooled funds is equal to the total fair value of these investments.

Asset-backed securities

The Corporation purchases bonds that are secured by various assets as part of its investment strategy. The majority of the bonds are issued by Canadian corporate entities and are secured by credit card, auto, or equipment receivables. Also, the Corporation invests in AAA rated senior securities issued by securitization trusts that have a first lien on assets. The weighted-average duration of the asset-backed securities in the Corporation's portfolio is 2.3 years (2019 – 1.7 years) and the coupon interest rates range from 1.7% to 2.7% (2019 – 1.8% to 2.6%).

As at March 31, 2020, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$123.4 million (2019 – \$184.3 million). This amount also represents the maximum exposure to losses at that date.

The Corporation also has one mortgage backed security with a carrying value of \$17.7 million (2019 – one at \$18.1 million) and an estimated fair value of \$18.6 million (2019 – \$19.3 million). The mortgage backed security is included in financial investments as a mortgage and is secured by a first priority mortgage charge on a Class A real estate property. The fixed interest rate on the mortgage backed security is 4.9% (2019 – 4.9%) and the mortgage will mature in less than 4 years.

b) Investment properties

The movement in the carrying value of investment properties is as follows:

(\$ THOUSANDS)	2020	2019
Cost		
Balance, beginning of year	\$ 992,771	\$ 1,289,644
Capital improvements	2,478	9,626
Reclassification to assets held for sale	(238,650)	(66,278)
Disposals	(5,824)	(230,051)
Impairment loss	(19,039)	(10,170)
Balance, end of year	731,736	992,771
Accumulated depreciation		
Balance, beginning of year	121,559	155,945
Depreciation	24,189	31,241
Disposals	(1,832)	(50,508)
Reclassification to assets held for sale	(22,262)	(15,119)
Balance, end of year	121,654	121,559
Carrying value, end of year	\$ 610,082	\$ 871,212

The fair value of investment properties is \$0.81 billion (2019 – \$1.16 billion) and has been categorized as a Level 3 investment based on the inputs to the valuation technique used. As at March 31, 2020 and March 31, 2019, the estimated fair value is based on independent appraisals, by professionally qualified external valuers or using the income approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager. During fiscal year 2020, three investment properties were reclassified to assets held for sale. As at March 31, 2020, these three investment properties remain in assets held for sale. The Corporation intends to sell these properties to third parties within 12 months from date of reclassification.

Five investment properties that were reclassified to assets held for sale were sold during fiscal 2020 for a net gain of \$52.1 million (2019 – \$104.5 million) (note 13).

c) Lease income

The Corporation leases out its investment properties. As of March 31, 2020, the future minimum lease cash receipts under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	2020		2019	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 36,277	\$ 35,241	\$ 40,119	\$ 38,699
Greater than 1 year, up to 5 years	100,988	92,069	116,974	104,065
Greater than 5 years	55,580	46,711	60,029	48,355
	<u>\$ 192,845</u>	<u>\$ 174,021</u>	<u>\$ 217,122</u>	<u>\$ 191,119</u>

8. Entities with Non-Controlling Interest

The following table presents the summarized financial information for the NCI in the Corporation's Canadian limited partnership subsidiaries. The amounts disclosed are based on those amounts included in the consolidated financial statements before inter-company eliminations.

(\$ THOUSANDS)	Canadian Limited Partnership I	Canadian Limited Partnership II	Canadian Limited Partnership III	Total
March 31, 2020				
NCI percentage	10.0%	10.0%	10.0%	
Revenue	\$ 8,699	\$ 18,978	\$ 9,263	\$ 36,940
Expenses	7,626	19,817	7,219	34,662
Net income (loss)	\$ 1,073	\$ (839)	\$ 2,044	\$ 2,278
Net income (loss) attributable to NCI	\$ 107	\$ (84)	\$ 98	\$ 121
Current assets	\$ 1,491	\$ 6,625	\$ 1,930	\$ 10,046
Non-current assets	102,428	160,392	85,751	348,571
Current liabilities	(1,801)	(5,961)	(1,696)	(9,458)
Non-current liabilities	(52,671)	(91,594)	(39,669)	(183,934)
Net assets	\$ 49,447	\$ 69,462	\$ 46,316	\$ 165,225
Net assets attributable to NCI	\$ 4,945	\$ 6,946	\$ 2,320	\$ 14,211

Canadian Limited Partnership III and the Corporation have agreed to financing on the mortgage payments of this property, therefore the net income and net assets attributable to NCI will not equal the NCI percentage.

(\$ THOUSANDS)	Canadian Limited Partnership I	Canadian Limited Partnership II	Canadian Limited Partnership III	Total
March 31, 2019				
NCI percentage	10.0%	10.0%	10.0%	
Revenue	\$ 8,322	\$ 18,296	\$ 8,808	\$ 35,426
Expenses	8,001	19,171	7,911	35,083
Net income (loss)	\$ 321	\$ (875)	\$ 897	\$ 343
Net income (loss) attributable to NCI	\$ 32	\$ (88)	\$ (20)	\$ (76)
Current assets	\$ 1,378	\$ 7,499	\$ 1,791	\$ 10,668
Non-current assets	104,870	163,486	87,724	356,080
Current liabilities	(1,816)	(4,554)	(1,602)	(7,972)
Non-current liabilities	(53,553)	(91,470)	(40,333)	(185,356)
Net assets	\$ 50,879	\$ 74,961	\$ 47,580	\$ 173,420
Net assets attributable to NCI	\$ 5,088	\$ 7,496	\$ 2,346	\$ 14,930

9. Financial Assets and Liabilities

a) Fair value hierarchy

The following table presents the fair value hierarchy for financial assets and liabilities measured at fair value in the consolidated statement of financial position. During fiscal years 2020 and 2019, there were no transfers between Level 1, Level 2 and Level 3. The Corporation's policy is to recognize transfers into and out of fair value hierarchy levels as of the date of the event or change in circumstances that caused the transfer.

(\$ THOUSANDS)	Fair Value Measurements at Reporting Date			
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
March 31, 2020				
Cash	\$ 52,446	\$ -	\$ 52,446	\$ -
Fixed-income investments, excluding mortgages	10,830,770	-	10,166,011	664,759
Equity investments	3,969,160	121,927	3,847,233	-
Other financial investments	1,488,014	-	-	1,488,014
Total financial assets	\$ 16,340,390	\$ 121,927	\$ 14,065,690	\$ 2,152,773
March 31, 2019				
Cash	\$ 76,393	\$ -	\$ 76,393	\$ -
Fixed-income investments, excluding mortgages	9,386,200	-	9,386,200	-
Equity investments	4,058,412	164,685	3,893,727	-
Other financial investments	665,431	-	-	665,431
Total financial assets	\$ 14,186,436	\$ 164,685	\$ 13,356,320	\$ 665,431

Cash (Level 2) is valued using the end of day exchange rates. Level 2 money market securities within fixed-income investments and equity investments (pooled funds) are valued using net asset value or pricing matrices derived from yield quotations, or if one does not exist, cost plus accrued interest. Bonds and money market pooled fund within level 2 fixed-income investments are valued using the quoted market price or dealer quotes for similar instruments exchanged in active markets.

The following table shows the movement of financial assets where fair value has been determined based upon significant unobservable inputs (Level 3). Level 3 investments consist of four investments in Canadian real estate pooled funds, four investment entities with investments in global real estate funds, two global mezzanine debt funds, two global infrastructure funds and an investment in a Canadian private fixed-income fund and an investment in fixed rate mortgage fund. The fair values of the real estate pooled funds are provided by the investment managers and are based on the appraised or calculated market value plus the net assets and liabilities combined with any cash flows. The global mezzanine debt funds and the global infrastructure funds values are provided by the investment managers and are based on the discounted cash flow method using yields of assets with similar characteristics combined with cash flows. The private fixed-income fund valuation is provided by the investment manager and is based on the observed external price, if one exists, or if one does not exist, discounted cash flows using the yields of externally priced comparable private or public fixed-income assets. The fixed rate mortgage fund's value is provided by the investment manager and is based on a discounted cash flow that uses a risk-free rate of return and a mortgage credit spread for each mortgage in the fund.

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Equities and Other Financial Investments	
March 31, 2020		
Balance, beginning of year	\$	665,431
Additions		1,443,696
Disposals		(24,762)
Market value adjustment		68,408
Balance, end of year	\$	2,152,773
March 31, 2019		
Balance, beginning of year	\$	268,457
Additions		381,888
Disposals		(9,040)
Market value adjustment		24,126
Balance, end of year	\$	665,431

The fair value of derivative instruments not designated as accounting hedges is as follows:

(\$ THOUSANDS)	2020		2019	
	Notional Amount	Fair Value Assets (Liabilities)	Notional Amount	Fair Value Assets (Liabilities)
Non-designated derivative instruments				
Assets				
Interest rate swap - investment properties	\$ -	\$ -	\$ 91,850	\$ 889
Interest rate swap - repo	720,000	1,807	-	-
Foreign exchange swap	89,315	1,400	-	-
	<u>\$ 809,315</u>	<u>\$ 3,207</u>	<u>\$ 91,850</u>	<u>\$ 889</u>
Liabilities				
Forward contracts	\$ 499,875	\$ (34,365)	\$ 333,618	\$ (1,114)
Interest rate swap - investment properties	91,850	(1,418)	-	-
	<u>\$ 591,725</u>	<u>\$ (35,783)</u>	<u>\$ 333,618</u>	<u>\$ (1,114)</u>

The Corporation uses foreign exchange forward contracts to naturally hedge the foreign exchange risks associated with its foreign currency financial investments. The Corporation also uses interest rate swaps to naturally hedge the interest rate risks associated with its bond repo liabilities and one of the investment properties' mortgages. Other than the interest rate swap associated with one of the investment properties' mortgages, all forward contracts and swaps have settlement dates within one year, and the Corporation intends to settle them on a net basis.

The non-designated derivative financial instruments are classified as Level 2 and are valued based on the difference between the forward rate at the contract initiation date and the remaining forward term rate on the reporting date.

b) Other financial assets

Other financial assets include accrued interest, premiums and other receivables, and reinsurance assets. The fair values of the majority of other financial assets approximate their carrying values due to their short-term nature. The non-current portion of these other financial assets is \$54.5 million (2019 – \$50.5 million).

c) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, bond repurchase agreements, lease liabilities, and investment-related and other liabilities. All financial liabilities are carried at cost or amortized cost. Except for lease liabilities, investment-related and other liabilities, the fair values of financial liabilities approximate their carrying values due to their short-term nature. The assumptions used in estimating the fair value of investment-related and other liabilities are discussed in note 10.

As at March 31, 2020, the general ledger bank balances representing cash inflows were \$163.8 million (2019 – \$178.1 million) and the general ledger bank balances representing cash outflows were \$237.0 million (2019 – \$236.8 million), netting to a cheques outstanding balance of \$73.2 million (2019 – \$58.7 million) on the consolidated statement of financial position.

10. Bond Repurchase Agreements, Investment-Related, and Other Liabilities

(\$ THOUSANDS)	2020		2019 ¹	
	Carrying Value		Carrying Value	
Bond repurchase agreements	\$	1,834,901	\$	1,449,455
Investment-related liabilities		238,189		241,677
Other liabilities		297,051		21,754
Total bond repurchase agreements, investment-related, and other liabilities	\$	2,370,141	\$	1,712,886
Non-current portion	\$	236,205	\$	240,321

¹ Prior year amounts have been re-classed for comparative purposes (note 2v)

Investment-related liabilities are comprised of mortgages payable of \$238.2 million (2019 – \$241.7 million) with repayment terms ranging from two to nine years and interest rates ranging from 2.6% to 5.4% (2019 – 2.6 % to 5.4%). The fair value of investment-related liabilities approximates carrying value. Other liabilities consist of accrued interest payable and unsettled trades. All of these liabilities are classified as Level 3 under the fair value hierarchy.

Estimated principal repayments for investment-related and other liabilities are as follows:

(\$ THOUSANDS)	2020		2019 ¹	
	Up to 1 year	\$	299,035	\$
Greater than 1 year, up to 5 years		121,621		119,867
Greater than 5 years		114,584		120,454
	\$	535,240	\$	263,431

¹ Prior year amounts have been re-classed for comparative purposes (note 2v)

11. Lease Liabilities

Lease liabilities are as follows:

(\$ THOUSANDS)	2020	
Up to 1 year	\$	11,536
Greater than 1 year, up to 5 years		37,542
Greater than 5 years		12,134
Total undiscounted lease liabilities balance, end of year	\$	61,212
Total discounted lease liabilities balance, end of year	\$	54,417
Current	\$	10,941
Non-current	\$	43,476

As at March 31, 2020, the Corporation did not have any leases committed to but not yet commenced. As at March 31, 2020, the Corporation has committed to facilities-related expenses associated with leased properties, over the next five years and beyond, at a net present value of \$35.4 million.

12. Management of Insurance and Financial Risk

As a provider of vehicle insurance products, effective risk management is fundamental in protecting earnings, cash flow, and ultimately the financial stability of the Corporation. The Corporation is exposed to various types of insurance and financial risks.

The World Health Organization's declaration of the COVID-19 virus as a pandemic on March 11, 2020 and the subsequent declaration of a state of emergency by the Government of British Columbia on March 17, 2020 have disrupted the Corporation's business activities. Some of the major disruptions to the Corporation include lower premium revenue as a result of customers cancelling policies and changing rate classes, a decline in claims cost as a result of fewer drivers on the road due to stay at home orders, and downward and volatile investment income given the downturn in equity markets and the lack of availability of certain market data used to determine fair value of financial investments, in particular level 3 investments. Given the uncertainty around the duration of the pandemic and the lasting impact on driver behaviour and the economy of British Columbia, it is difficult to predict the ultimate impact on the Corporation's business.

a) Insurance risk

The principal risk that the Corporation faces under its insurance contracts is that the actual claims and benefit payments exceed the carrying amount of the insurance liabilities. This could occur when the frequency or severity of claims and benefits are greater than estimated. Insurance events have an element of randomness and the actual number and amount of claims and benefits will vary each year from the level established using statistical techniques. Current legal challenge (note 25c) to product reforms (note 3e) represent a meaningful risk to the severity of claims incurred since April 1, 2019.

The COVID-19 pandemic has increased uncertainty around insurance risk as a result of changes in claims costs and driver behaviour as discussed above. Given the close proximity of the start of the pandemic to the Corporation's financial year end, there were no significant changes to the Corporation's exposure to insurance risk, and no significant changes to the framework used to monitor, evaluate and manage underwriting risk as at March 31, 2020. The impact of COVID-19 pandemic on sources of estimation uncertainty included in the provision for unpaid claims is discussed in note 3a above.

Frequency and severity of claims

Frequency is the average number of claims per policy, calculated by dividing the total number of claims by the total number of policies. Severity is the average cost of a claim calculated by dividing the total cost of claims by the total number of claims. There are a number of factors that influence the frequency and severity of claims.

Some factors are affected by the actions of the Corporation and a number of strategies are used to try and reduce cost pressures created by these factors, including claims operational changes, road safety programs, programs to influence driver behaviour such as impaired driving and distracted driving programs, public awareness campaigns, auto crime reduction initiatives, and

fraud detection and investigation.

There are other factors that the Corporation has little or no control over, including weather, demographics, court issued settlement awards, plaintiff legal fees, pandemic events, and economic changes, including vehicle parts/repair inflation and medical expense inflation that influence the cost of claims.

Sources of uncertainty in the estimation of the provision for unpaid claims

To manage the uncertainty associated with estimating the provision for unpaid claims, the Corporation's Chief Actuary employs standard actuarial methods. The estimation of the provision for unpaid claims is determined in accordance with accepted actuarial practice in Canada and is based on reasonable assumptions and appropriate methods that are consistently applied (note 3a).

There is an inherent uncertainty regarding the assumptions to estimate the amount and timing of future claims payments that make up the provision for unpaid claims. The Corporation is liable for all insured events that occurred during the term of the insurance contract, even if the loss is reported after the end of the contract term. In addition, injury claims may take a long period of time to settle.

Injury claims include bodily injury, accident benefits, and death benefits, which account for approximately 64% (2019 – 68%) of total claims costs. The timing of payments of injury claims can be extended due to delayed reporting, and the timing and amount of injury payments can exhibit considerable uncertainty because of the complex bodily injury claims environment, the subjective nature of pain and suffering damages, internal claims operational changes, the judicial environment, and settlement awards.

The Corporation's provision for unpaid claims can be affected by the frequency and severity of claims, the discount rate, and actuarial methods and assumptions. The frequency and severity of claims are discussed above, while the discount rate and the actuarial methods and assumptions are discussed in notes 3 and 17.

Concentration of insurance risk

The Corporation has a diverse customer base as the sole provider of Basic insurance to all drivers in British Columbia. The Corporation operates in one provincial jurisdiction and provides vehicle insurance only, so there is a concentration of insurance risk with respect to geography, jurisdiction, and product type.

The impact of the concentration of insurance risk is quantified through Catastrophe modeling that the Corporation's reinsurance broker updates annually. This testing allows the Corporation to assess, monitor and manage these risks effectively. The concentration of insurance risk is also managed through an Automobile property damage catastrophe reinsurance treaty, a casualty catastrophe reinsurance treaty, and road safety programs such as road improvement strategies, the graduated licensing program, and the distracted driving campaign. As the sole provider of Basic insurance, the Corporation invests in and benefits the most from these programs.

Premium pricing risk

The Corporation is the sole provider of Basic insurance and is not subject to competitive risk for its Basic insurance product. Basic insurance rates are set to cover costs after considering investment returns. Because the insurance rates are determined based on forward looking estimates of costs, the unfavourable variance in costs, in particular claims costs, may result in Basic insurance premiums not being sufficient to cover costs.

The Corporation is subject to regulations over its Basic insurance and applies to BCUC for approval to change its Basic insurance rate. The Corporation is required to make Basic insurance rate applications on an annual basis, and BCUC is required to approve rates set according to accepted actuarial practice. These aspects of regulation mitigate the underwriting risk associated with pricing for the Basic insurance product. For the 2020 policy year, the Province of B.C. exempted the Corporation from filing the revenue requirement application (note 26).

The Province of B.C. may direct income transfers from Optional insurance to Basic insurance in order to keep Basic rates as low as possible. In addition, the Province of B.C. may direct capital transfers from Optional insurance to bolster Basic insurance capital. In fiscal year 2020, the Province of B.C. announced legislation to repeal the transfer of capital to government from the Corporation's excess Optional insurance capital. This legislation is expected to pass in fiscal year 2021 (note 28).

Regulation establishes the rate smoothing framework for Basic insurance rates that allows for the use of capital to reduce volatility. As a result, Basic rates may be set below those required to cover costs, as constrained by the ceiling of the rate smoothing corridor. Product reform, implemented as part of Rate Affordability Action Plan and effective April 1, 2019, reduced claims costs. In fiscal year 2020, upcoming Basic rate was established below the floor of the smoothing corridor as no rate change was made (0% change) for policy year 2020, while BCUC had approved a 6.3% increase in basic insurance rate for policy year 2019.

The Corporation's Optional insurance products compete with other insurers and are subject to underwriting risk and competitive risk.

b) Financial risk**Concentration of financial risk**

The Corporation establishes investment portfolio level targets and limits with the objective of ensuring that portfolios are diversified across asset classes and individual investment risks. The Corporation monitors actual investment positions and risk exposures for concentration risk.

As at March 31, 2020, the equity and other financial investments portfolios were 14.1% (2019 – 17.1%) invested in the financial sector, 19.6% (2019 – 15.2%) in the real estate sector, and 11.3% (2019 – 10.3%) in the information technology sector. The bond portfolio was 66.4% (2019 – 63.0%) invested in the government sector and 16.9% (2019 – 18.6%) invested in the financial sector. See credit risk for a discussion of the government bonds.

Concentration of geographical risk

Geographical concentration risks arises when the investments are located in the same geographical region. The Corporation reduces geographical concentration risk by dispersing the investments in more than one geographical region. The Corporation has contracted external investment managers to manage its foreign investments in diversified global pooled funds. As at March 31, 2020, the investment portfolio was 79.1% (2019 – 81.1%) invested in Canada, 14.7% (2019 – 12.4%) invested in the United States, and 6.2% (2019 – 6.5%) was invested elsewhere around the world.

Price risk

General economic conditions, political conditions, and other factors affect the equity markets, thereby also affecting the fair value of the equity securities and other financial investments (including all pooled funds) held by the Corporation. Fluctuations in the value of these securities impact the recognition of both unrealized and realized gains and losses on equity securities and on the units of funds held. As at March 31, 2020, the impact of a 10% change in prices, with all other variables held constant, would result in an estimated corresponding change to OCI for AFS equities and other financial investments of approximately \$587.6 million (2019 – \$445.6 million) and to profit or loss for FVTPL equities of approximately \$59.9 million (2019 – \$26.7 million). As discussed above, the COVID-19 pandemic increases future volatility and uncertainty in the fair value of financial instruments, and as a result increases the exposure to price risk, which may further result in impairment loss on the Corporation's equities and other financial investments.

The Corporation holds a widely diversified portfolio, diversified geographically, by sector, and by company, and has policies in place to limit and monitor total equity exposure and individual issuer exposure.

Interest rate risk

When interest rates increase or decrease, the market value of fixed-income securities (excluding investments held in pooled funds) will decrease or increase respectively with a larger market value impact on instruments with a long duration compared to instruments with a short duration. Fluctuations in interest rates have a direct impact on the market valuation of the Corporation's fixed-income portfolio. A natural hedge exists between the Corporation's fixed-income portfolio and the provision for unpaid claims, as the Corporation's investment yields are used to derive the discount rate for the provision for unpaid claims (note 12a).

The Corporation has policies in place to limit and monitor its exposure to interest rate risk in relation to the duration of its claims liabilities. The impact of COVID-19 has not significantly changed the policies in place as at March 31, 2020.

The carrying values reported in the consolidated statement of financial position for cash and cash equivalents, premiums and other receivables, and accounts payable and accrued charges approximate their fair values and are not significantly impacted by fluctuations in interest rates.

In fiscal years 2020 and 2019, the Corporation did not use material derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2020		2019	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	0.8	4.2	2.0	3.9
Provincial	1.4	4.6	2.5	5.2
Municipal	0.9	1.5	2.6	4.7
Corporate	2.6	3.6	2.7	3.1
Total bonds	1.6	4.1	2.4	4.0
Mortgages	3.7	1.8	3.9	2.2
Total bonds and mortgages	1.8	3.8	2.7	3.6

As at March 31, 2020, a 100 basis point change in interest rates would result in a change of approximately \$400.5 million (2019 – \$365.9 million) in fair value of the Corporation's bond portfolio and a corresponding impact of approximately \$400.5 million (2019 – \$365.9 million) to OCI. A 100 basis point change in interest rates would result in a change of approximately \$22.1 million (2019 – \$43.8 million) in fair value of the Corporation's mortgage, however there would be no impact to OCI as the mortgage portfolio is measured at amortized cost. Interest rate changes would also result in an inverse change to the provision for unpaid claims and the corresponding claims costs (note 12a). With the increase in uncertainty given the current economic environment, there may be volatility in investment yields in the future, and any interest rate changes may have an impact on discount rates used by the Corporation.

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash and cash equivalents, fixed-income securities (excluding investments held in pooled funds), accounts receivable, reinsurance receivables and recoverables, and structured settlements. The Corporation's exposure to credit risk increased due to the potential effects of the COVID-19 pandemic on the Corporation's customers, reinsurers and the underlying issuers of the Corporation's investment in bonds. As at March 31, 2020, the COVID-19 pandemic has not had a significant impact on the Corporation credit risk. The total credit risk exposure is \$9.84 billion (2019 – \$9.91 billion).

Fixed-income securities

Fixed-income securities are comprised of Canadian investment grade bonds and directly held mortgages. The Corporation mitigates its overall exposure to credit risk in its fixed-income securities by holding the majority of its fixed-income portfolio in investment grade bonds, and by limiting mortgages to a maximum of 14.5% (2019 – 14.5%) of total investment assets. Credit risk in mortgages is mitigated by the security of the underlying mortgaged property. Risk is also mitigated through investing in mortgages with conservative loan to value ratios and requiring additional collateral and guarantees from borrowers.

The credit quality of financial assets that are neither past due nor impaired can be assessed by reference to external credit ratings, where available, or to historical information about counterparty default rates.

The maximum credit risk exposure for fixed-income securities pertain to all bond investments and to directly held mortgage investments; however, the Corporation considers Canadian government bonds to be risk-free. Therefore, the total carrying amount is \$7.58 billion (2019 – \$7.92 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2020 and 2019 is not material.

The Corporation's money market securities and bonds by credit quality according to Standard and Poor's are as follows:

(\$ THOUSANDS)	2020		2019	
Money market securities				
AAA	\$	20,077	\$	119,887
Bonds				
AAA	\$	3,695,348	\$	3,941,367
AA		1,701,369		1,429,381
A		3,390,492		2,925,921
BBB		1,005,220		969,644
	\$	9,792,429	\$	9,266,313

Premiums and other receivables

The Corporation has a diverse customer base as it is the sole provider of Basic insurance to all drivers in British Columbia. While there is no significant individual concentration of credit risk, the Corporation's premiums and other receivables are comprised of customers with varying financial conditions.

The credit risk for premiums receivables is mitigated as a customer's policy may be cancelled if the customer is in default of a payment. The maximum credit risk for all other receivables equals their carrying amount. As at March 31, 2020, the Corporation considered \$93.7 million (2019 – \$79.9 million) of its premiums and other receivables to be uncollectible and has

provided for them. The allowance was determined by applying a percentage derived from five to six years of collection experience by receivable type to the total of current and prior periods' customer billings. The impact of the COVID-19 pandemic was considered in determining the allowance and there was no significant impact as at March 31, 2020.

The following table outlines the aging of premiums and other receivables as at March 31, 2020 and at March 31, 2019:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
March 31, 2020					
Premiums and other receivables	\$ 2,127,001	\$ 5,539	\$ 5,406	\$ 135,337	\$ 2,273,283
Provision	(2,600)	(2,422)	(2,587)	(86,092)	(93,701)
Total premiums and other receivables	\$ 2,124,401	\$ 3,117	\$ 2,819	\$ 49,245	\$ 2,179,582
March 31, 2019					
Premiums and other receivables	\$ 1,761,338	\$ 4,532	\$ 3,870	\$ 112,633	\$ 1,882,373
Provision	(2,057)	(1,919)	(2,168)	(73,755)	(79,899)
Total premiums and other receivables	\$ 1,759,281	\$ 2,613	\$ 1,702	\$ 38,878	\$ 1,802,474

The movements in the provision for premiums and other receivables are as follows:

(\$ THOUSANDS)		
	2020	2019
Balance, beginning of year	\$ (79,899)	\$ (70,188)
Charges for the year	(32,737)	(27,750)
Recoveries	5,573	5,334
Amounts written off	13,362	12,705
Balance, end of year	\$ (93,701)	\$ (79,899)

Reinsurance assets

Failure of reinsurers to honour their obligations could result in losses to the Corporation. The maximum credit risk exposure equals the carrying amount of \$32.1 million (2019 – \$28.8 million). The Corporation has policies that require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 25% of the total reinsurers' share of the provision for unpaid claims and adjusting expenses in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers was considered impaired as at March 31, 2020 or March 31, 2019.

(\$ THOUSANDS)	2020	2019
Reinsurance recoverable (note 17)	\$ 28,142	\$ 22,078
Reinsurance receivable	4,007	6,676
Reinsurance assets	\$ 32,149	\$ 28,754

Liquidity risk

A significant business risk of the insurance industry is the uncertain ability to match the cash inflows from premiums and the investment portfolio with the cash requirements of the policy liabilities and operating expenses. The timing of most policy liability payments is not known, may take considerable time to determine precisely, and may be paid in partial payments. COVID- 19 has increased uncertainty and may adversely impact the Corporation's cash flows in the near term, in particular where the Corporation has allowed customers the opportunity to defer monthly premium payments for 90 days and extended payment plans for customers who need to extend at the end of their deferral period.

Liquidity risk is the risk that the Corporation is unable to meet its financial obligations as they fall due. Cash resources are managed on a daily basis based on anticipated cash flows. The majority of financial liabilities, except for the provision for unpaid claims, pension and post-retirement benefits, lease liabilities, and investment-related, are due within one year. The Corporation generally maintains positive overall cash flows through cash generated from operations as well as cash generated from its investing activities. Where overall cash flows are negative, the Corporation maintains sufficient liquid assets (money market securities) to cover any shortfall from operations. In addition, the Corporation has a netting arrangement with its banks that permits positive bank balances to be offset against negative bank balances.

Liquidity risk is primarily controlled by holding government bonds and other highly liquid investments, which can be readily sold. In addition, the Corporation takes into account the overall historical liability settlement pattern and the historical cash in-flows as a basis to broadly define diversification and duration characteristics of the investment portfolio. The following table summarizes the maturity profile of the Corporation's fixed-income investments by contractual maturity or expected cash flow dates:

(\$ THOUSANDS)				
	Within One Year	One Year to Five Years	After Five Years	Total
March 31, 2020				
Bonds				
Canadian				
Federal	\$ 105,401	\$ 2,226,448	\$ 1,091,144	\$ 3,422,993
Provincial	-	1,437,487	1,646,449	3,083,936
Municipal	-	71,751	-	71,751
Corporate	371,919	2,025,533	816,297	3,213,749
Total bonds	477,320	5,761,219	3,553,890	9,792,429
Mortgages	330,519	866,896	11,540	1,208,955
	\$ 807,839	\$ 6,628,115	\$ 3,565,430	\$ 11,001,384
March 31, 2019				
Bonds				
Canadian				
Federal	\$ 312,581	\$ 1,961,138	\$ 1,109,644	\$ 3,383,363
Provincial	11,178	893,552	1,334,191	2,238,921
Municipal	8,546	97,573	107,163	213,282
Corporate	131,316	2,445,168	854,263	3,430,747
Total bonds	463,621	5,397,431	3,405,261	9,266,313
Mortgages	428,286	1,551,378	61,446	2,041,110
	\$ 891,907	\$ 6,948,809	\$ 3,466,707	\$ 11,307,423

Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates.

The Corporation has direct foreign exchange risk on its US pooled fund investments. A 10% change in the US exchange rate as at March 31, 2020 would change the fair value of the US pooled fund investments and result in a change to OCI of approximately \$9.5 million (2019 – \$6.7 million) and to profit or loss of \$59.9 million (2019 – \$26.7 million). However, this is mitigated by the use of forward contracts (note 8a). The Corporation does not have direct foreign exchange risk on its global equity portfolio, however the Corporation is exposed to indirect foreign exchange risk.

The Corporation has policies in place to limit and monitor its exposure to currency risks.

13. Investment Income and Impairment Loss

(\$ THOUSANDS)	2020	2019 ³
Interest		
Fixed-income investments	\$ 300,445	\$ 281,074
Equity investments	11,851	4,544
	<u>312,296</u>	<u>285,618</u>
Gains on investments		
Fixed-income investments	119,653	(72,154)
Equity investments	497,289	100,174
Other financial investments	(8,165)	5,576
Net unrealized fair value changes ¹	19,980	3,391
	<u>628,757</u>	<u>36,987</u>
Dividends, distributions and other income		
Equity investments	70,809	149,360
Other financial investments	2,883	9,998
Income from investment properties	19,395	32,535
Investment management fees ²	(12,600)	(9,745)
Other	36,302	76,463
	<u>116,789</u>	<u>258,611</u>
Total investment income	<u>\$ 1,057,842</u>	<u>\$ 581,216</u>

¹ Includes changes in unrealized foreign exchange gains and losses on monetary AFS/FVTPL assets

² Includes internal and external fees

³ Prior year amounts have been re-classified for comparative purposes (note 2v)

(\$ THOUSANDS)	2020	2019 ²
Amounts recognized in investment income for investment properties		
Rental income	\$ 90,991	\$ 121,265
Direct operating expenses that generated rental income	(67,907)	(82,996)
Direct operating expenses that did not generate rental income	(3,689)	(5,734)
Income from investment properties	19,395	32,535
Gain on sale of investment properties ¹	58,822	104,165
Total amount recognized in investment income	<u>\$ 78,217</u>	<u>\$ 136,700</u>

¹ 2020 balance includes a net gain of \$51,956 (2019 - \$104,481) for investment properties that were reclassified to assets held for sale

² Prior year amounts have been re-classified for comparative purposes (note 2v)

(\$ THOUSANDS)	2020	2019
Impairment loss - equity investments	\$ (297,973)	\$ (13,506)
Impairment loss - investment properties	(19,039)	(10,170)
Total impairment loss	<u>\$ (317,012)</u>	<u>\$ (23,676)</u>

As at March 31, 2020, the 'Net change in available for sale financial assets' portion of other components of equity (OCE) is comprised of \$305.2 million (2019 – \$238.4 million) in unrealized gains and \$665.6 million (2019 – \$95.3 million) in unrealized losses.

14. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2020					
Cost					
Balance, beginning of year ¹	\$ 30,699	\$ 176,609	\$ 118,073	\$ 24,274	\$ 349,655
Additions	-	2,985	10,355	4,798	18,138
Disposals	-	(183)	(3,420)	(3,668)	(7,271)
Balance, end of year	30,699	179,411	125,008	25,404	360,522
Accumulated depreciation					
Balance, beginning of year ¹	-	147,864	83,232	9,255	240,351
Disposals	-	-	(3,420)	-	(3,420)
Depreciation charge for the year	-	2,921	10,190	2,191	15,302
Balance, end of year	-	150,785	90,002	11,446	252,233
Net book value, end of year	\$ 30,699	\$ 28,626	\$ 35,006	\$ 13,958	\$ 108,289
March 31, 2019					
Cost					
Balance, beginning of year ¹	\$ 30,699	\$ 173,005	\$ 114,120	\$ 20,456	\$ 338,280
Additions	-	3,604	7,845	4,275	15,724
Disposals	-	-	(3,892)	(457)	(4,349)
Balance, end of year	30,699	176,609	118,073	24,274	349,655
Accumulated depreciation					
Balance, beginning of year ¹	-	144,683	77,789	7,330	229,802
Disposals	-	-	(3,881)	-	(3,881)
Depreciation charge for the year	-	3,181	9,324	1,925	14,430
Balance, end of year	-	147,864	83,232	9,255	240,351
Net book value, end of year	\$ 30,699	\$ 28,745	\$ 34,841	\$ 15,019	\$ 109,304
¹ Opening balances of property and equipment and accumulated depreciation exclude existing finance leases which were separated out from prior year balance subsequent to the adoption of IFRS 16 as at April 1, 2019					

The balances in property and equipment include \$2.6 million (2019 – \$9.0 million) in assets under development.

15. Lease Assets

(\$ THOUSANDS)	Leased Facilities	Leased Equipment	Leased Computer Hardware	Leased Computer Software Intangibles	Total
March 31, 2020					
Cost					
Balance, beginning of year ¹	\$ -	\$ 2,677	\$ -	\$ 19,288	\$ 21,965
Additions	50,882	68	1,127	3,955	56,032
Disposals	(339)	-	-	-	(339)
Balance, end of year	50,543	2,745	1,127	23,243	77,658
Accumulated depreciation					
Balance, beginning of year ¹	-	1,561	-	2,656	4,217
Disposals	(46)	-	-	-	(46)
Depreciation charge for the year	8,039	547	300	2,648	11,534
Balance, end of year	7,993	2,108	300	5,304	15,705
Net book value, end of year	\$ 42,550	\$ 637	\$ 827	\$ 17,939	\$ 61,953

¹ Opening balances of leased cost and accumulated depreciation as at April 1, 2019 were from existing finance leases and separated out from prior year balance subsequent to the adoption of IFRS 16

16. Intangible Assets

(\$ THOUSANDS)	2020	2019
Cost		
Balance, beginning of year ¹	\$ 475,314	\$ 434,201
Additions	38,803	44,455
Disposals	(12,488)	(3,342)
Balance, end of year	501,629	475,314
Accumulated amortization		
Balance, beginning of year ¹	191,535	149,467
Disposals	(4,346)	(911)
Amortization charge for the year	46,348	42,979
Balance, end of year	233,537	191,535
Net book value, end of year	\$ 268,092	\$ 283,779

¹ Opening balances of intangible assets and accumulated amortization exclude existing finance leases which were separated out from prior year balance subsequent to the adoption of IFRS 16 as at April 1, 2019

The Corporation's intangible assets consist of externally purchased software and any directly attributable costs required to bring the software to a condition where it is available for use.

The balance of intangible assets includes \$23.3 million (2019 – \$45.7 million) in assets under development.

There were no indefinite life intangible assets as at March 31, 2020 and March 31, 2019.

17. Provision for Unpaid Claims

a) Actuarial methods and assumptions

The Corporation typically employs three standard actuarial methods to analyze the ultimate claims costs, augmented by more in-depth analyses as needed:

- The incurred development method;
- The paid development method; and
- The Bornhuetter-Ferguson method.

The standard methods call for a review of historical loss and count development patterns. As part of this review, the Corporation calculates loss and count development factors, which represent the period-to-period changes in a given loss year's incurred loss amount. Based on an examination of the loss development factors, the Corporation's Chief Actuary selects a best estimate of development factors that forecast future loss development.

A key assumption that the loss and count development factors rely on is a selected baseline. The baseline for the majority of the coverages is the average of the most recent four loss years. The use of a baseline helps maintain consistency in the loss and count development factors from one reserve review to another. Circumstances may arise when the standard methods are no longer appropriate to use. In these cases, and in accordance with accepted actuarial practice, modifications to the methods are made or alternative methods are employed that are specific and appropriate to the circumstances. Circumstances may include a change in the claims settlement environment, a change in the handling or reserving of claims, or an emerging trend in the statistical data used in the analysis.

An additional method is employed to address the increasingly complex bodily injury claims environment, which includes a growing legal representation rate, a shifting frequency mix of bodily injury claims by severity of injury, and a slowdown in the settlement of claims. This additional method uses legal status, injury type and claim severity to separate bodily injury claims data into segments of similar complexity and is based on the Adler-Kline claim closure model. It has allowed the Corporation's Chief Actuary to capture changes in the claim settlement rates within each segment, and changes in the mix of claims by segment, which impacts the bodily injury severity trend rate.

An additional method is used to estimate the cost of injury claims associated with accidents occurring on or after April 1, 2019. These claims are subject to product reforms (note 3e), and are therefore expected to follow different patterns from the historical loss and count development patterns on which the three standard methods rely. Assumptions were made for the frequency and severity of these claims, consistent with the pricing model used to establish the premium rate for policies effective April 1, 2019, and the level of crash claim frequency experienced during the year.

The timing of when the unpaid ultimate claims costs will be paid depends on the line of business. Bodily injury claims generally take longer to settle than material damage claims and exhibit greater variability as to the timing and amount ultimately paid to settle a claim. Historical patterns of claims payment data are used to estimate the future claims payment pattern. Expected future paid amounts are then discounted, using the discounted cash flow method, to determine a present value as of the reporting date. The discount rate is based upon the expected return on the Corporation's current investment portfolio, the expected asset default risk of its investment portfolio, and assumptions for interest rates relating to reinvestment of maturing investments. These estimates are based on current market returns as well as expectations about future economic and financial developments.

A PfAD is then added to the estimate to recognize sources of uncertainty in the assumptions behind the provision for unpaid claims (note 3a). The PfAD is calculated according to accepted actuarial practice in Canada.

Changes in Assumptions

Discount rate

The Corporation discounts its provision for unpaid claims using a discount rate of 2.9% (2019 – 3.7%). As a result of the decrease in the discount rate, there was an unfavourable adjustment to both current and prior years' unpaid claims provision of \$305.3 million (2019 – favourable adjustment of \$229.1 million).

Change in loss development assumptions

Actuarial assumptions pertaining to loss and count development for all coverages were reviewed and revised in light of an additional year of actual experience. There were several material changes in development assumptions pertaining to bodily injury claims.

Development assumptions pertaining to the number of large bodily injury claims within the bodily injury segmented analysis were changed. The segmented analysis includes assumptions about the future emergence of large bodily injury claims (those costing in excess of \$200,000). In determining best estimates consistent with accepted actuarial practice, which requires assumptions that are independently reasonable and appropriate in aggregate, a modification was made in 2020 to the determination of count development factors.

The emergence of the number of large bodily injury claims was relatively normal in fiscal 2020, but in the previous two fiscal years, 2018 and 2019, an unusually high number of newly large bodily injury claims was observed. Therefore, certain count development factors for large bodily injury claims were revised to put less weight on recent experience (by use of an average of the most recent eight fiscal loss years), relative to the baseline (average of the most recent six fiscal loss years), which reflects that relatively fewer large claims remain to be recognized in the future, relative to the accelerated number that have already been recognized. This represents a change from 2019, where even less weight was put on the experience most recent at that time (by use of an average of the most recent ten fiscal loss years). The change in assumptions from an average of ten fiscal loss year to an average of eight fiscal loss years would have an estimated

unfavourable impact to the provision for unpaid claims pertaining to large bodily injury claims of approximately \$261.1 million, holding all other assumptions constant.

The Corporation observed substantial reductions in reported claims in the month of March 2020 compared to expected, and projects claims incurred to be reduced by \$55.5 million in this period. A contributing factor was the public health emergency declared by the Province of B.C. on March 17, 2020 related to COVID-19 pandemic. This pandemic resulted in a significant reduction in activities around the province and a decrease in vehicle related accidents.

Development assumptions pertaining to bodily injury were adjusted to reflect the Crown decision on October 24th, 2019 regarding limitations on expert reports. This was reflected by the removal of a favourable adjustment made in the 2018/19 financial estimates that reduced the expected future development of bodily injury claims costs by 3.5%. On February 6, 2020, the Government of British Columbia announced the introduction of *Bill 9 - Evidence Act Amendments* which limits the reimbursement of expert report and plaintiff disbursements. The bill has not yet passed into legislation, and the Corporation has not included any savings in the provision for unpaid claims on account of these amendments.

As of April 1, 2019, the fees paid by the Corporation to providers of medical treatments under the mandatory Accident Benefits coverage have increased. As a result of this change, the Corporation will pay higher per-treatment amounts for future treatment on outstanding injury claims, and claimants will no longer have to pay user fees in addition to the Corporation's payment to treatment providers. However, the ability to continue to access treatment under Accident Benefits with no user fee is expected to produce a reduction in future care settlements. Therefore, the Corporation has assumed that the reduction in future care settlements for not-at-fault injured claimants will offset the increase in treatment costs for at-fault injured claimants, so there is no impact to the provision for unpaid claims due to this change to treatment fees.

b) Sensitivity Analysis

The sensitivity to certain key assumptions is outlined below. The analysis is performed for possible changes in the assumptions with all other assumptions held constant, showing the impact on the provision for unpaid claims and net loss in the table below. Movements in these assumptions may be non-linear and may be correlated with one another.

(\$ THOUSANDS)		2020	2019
Assumption	Sensitivity		
Discount rate	+ 1ppt ¹	\$ (399,100)	\$ (354,300)
Discount rate	- 1ppt	\$ 421,400	\$ 373,300
Severity of unpaid bodily injury claims	+ 1%	\$ 143,500	\$ 128,000
Future emergence of large bodily injury claims	+ 1%	\$ 50,000	\$ 38,000

¹ ppt = percentage point

c) Provision for Unpaid Claims

The movements in the provision for unpaid claims and reinsurance recoveries and their impact on claims incurred for the year are as follows:

(\$ THOUSANDS)	2020			2019		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
Notified claims	\$ 9,378,198	\$ (22,078)	\$ 9,356,120	\$ 8,479,993	\$ (23,258)	\$ 8,456,735
Incurred but not reported	4,909,712	-	4,909,712	3,415,703	-	3,415,703
Balance, beginning of year	14,287,910	(22,078)	14,265,832	11,895,696	(23,258)	11,872,438
Change in liabilities (assets):						
Provision for claims occurring in the current year	4,731,749	(3,488)	4,728,261	5,309,211	(1,362)	5,307,849
Change in estimates for losses occurring in prior years:						
Prior years' claims adjustments	910,870	(7,928)	902,942	1,339,436	(8,158)	1,331,278
Prior years' changes in discounting provision	277,557	(595)	276,962	(110,035)	138	(109,897)
	1,188,427	(8,523)	1,179,904	1,229,401	(8,020)	1,221,381
Net claims incurred per consolidated statement of comprehensive loss	5,920,176	(12,011)	5,908,165	6,538,612	(9,382)	6,529,230
Cash (paid) recovered for claims settled in the year for:						
Claims incurred in current year	(1,542,156)	-	(1,542,156)	(1,486,133)	-	(1,486,133)
Recoveries received on current year claims	100,279	-	100,279	104,140	-	104,140
	(1,441,877)	-	(1,441,877)	(1,381,993)	-	(1,381,993)
Claims incurred in prior years	(2,836,854)	-	(2,836,854)	(2,840,888)	-	(2,840,888)
Recoveries received on prior years' claims	74,379	5,947	80,326	76,483	10,562	87,045
	(2,762,475)	5,947	(2,756,528)	(2,764,405)	10,562	(2,753,843)
Total net payments	(4,204,352)	5,947	(4,198,405)	(4,146,398)	10,562	(4,135,836)
Balance, end of year	\$ 16,003,734	\$ (28,142)	\$ 15,975,592	\$ 14,287,910	\$ (22,078)	\$ 14,265,832
Notified claims	\$ 9,518,745	\$ (28,142)	\$ 9,490,603	\$ 9,378,198	\$ (22,078)	\$ 9,356,120
Incurred but not reported	6,484,989	-	6,484,989	4,909,712	-	4,909,712
Balance, end of year	\$ 16,003,734	\$ (28,142)	\$ 15,975,592	\$ 14,287,910	\$ (22,078)	\$ 14,265,832

The following table shows the effect of discounting and PfADs on the provision for unpaid claims:

(\$ THOUSANDS)	Undiscounted	Effect of Present Value	PfADs	Discounted
March 31, 2020				
Provision for unpaid claims, net	\$ 15,307,662	\$ (1,128,516)	\$ 1,796,446	\$ 15,975,592
Reinsurance recoverable	26,425	(1,969)	3,686	28,142
Provision for unpaid claims, gross	<u>\$ 15,334,087</u>	<u>\$ (1,130,485)</u>	<u>\$ 1,800,132</u>	<u>\$ 16,003,734</u>
March 31, 2019				
Provision for unpaid claims, net	\$ 13,973,769	\$ (1,292,859)	\$ 1,584,922	\$ 14,265,832
Reinsurance recoverable	20,995	(1,845)	2,928	22,078
Provision for unpaid claims, gross	<u>\$ 13,994,764</u>	<u>\$ (1,294,704)</u>	<u>\$ 1,587,850</u>	<u>\$ 14,287,910</u>

d) Claims development table

The top half of the table illustrates how the Corporation’s estimate of total undiscounted claims costs for each loss year has changed at successive year-ends. The bottom half of the table reconciles the cumulative claims to the amount appearing in the consolidated statement of financial position.

As a result of the change in year end in fiscal 2017, there are two claims development tables: one as at March 31, 2020 and one as at December 31, 2015. The Corporation changed from a December 31 to a March 31 year end in fiscal 2017, and therefore there are four years of historical data in the first table as at March 31, 2020.

Claims development table as at March 31, 2020:

(\$ THOUSANDS)											
Fiscal Loss Year*	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Total
Estimate of undiscounted ultimate claims costs:											
- At end of fiscal loss year							\$ 4,372,966	\$ 4,968,820	\$ 5,208,101	\$ 4,524,433	
- One year later					\$ 4,037,775	4,529,126	5,229,618	5,312,311			
- Two years later					\$ 3,695,574	4,184,489	4,762,695	5,490,882			
- Three years later				\$ 3,313,949	3,757,390	4,450,883	5,015,000				
- Four years later			\$ 3,042,291	3,432,710	3,960,331	4,595,394					
- Five years later		\$ 2,837,869	3,111,271	3,591,481	4,072,014						
- Six years later	\$ 2,863,073	2,888,556	3,194,200	3,633,106							
- Seven years later	2,869,460	2,930,418	3,198,016								
- Eight years later	2,915,502	2,927,467									
- Nine years later	2,909,228										
Current estimate of cumulative claims	2,909,228	2,927,467	3,198,016	3,633,106	4,072,014	4,595,394	5,015,000	5,490,882	5,312,311	4,524,433	41,677,851
Cumulative payments to date	(2,848,427)	(2,851,838)	(3,070,274)	(3,347,162)	(3,304,675)	(3,174,314)	(2,785,557)	(2,430,789)	(1,984,787)	(1,441,877)	(27,239,700)
Undiscounted provision for unpaid claims	\$ 60,801	\$ 75,629	\$ 127,742	\$ 285,944	\$ 767,339	\$ 1,421,080	\$ 2,229,443	\$ 3,060,093	\$ 3,327,524	\$ 3,082,556	\$ 14,438,151
Undiscounted provision for unpaid claims in respect of 2010 and prior years											\$ 161,438
Undiscounted unallocated loss adjustment expense reserve											734,498
Total undiscounted provision for unpaid claims											\$ 15,334,087
Discounting and PFAD adjustment											669,647
Total discounted provision for unpaid claims (gross)											\$ 16,003,734
*Fiscal Loss Year refers to the year ended March 31											

The table above reflects the total discounted provision for unpaid claims of \$16.00 billion (2019 – \$14.29 billion) before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.03 billion (2019 – \$0.02 billion) would be \$15.98 billion (2019 – \$14.27 billion). The cumulative payments of fiscal loss year 2020 for the year ended March 31, 2020 are \$1.44 billion (2019 – \$1.38 billion).

The history for six prior periods ending December 31 is shown in the below claims development table as at December 31, 2015 due to the Corporation’s change in year end in fiscal 2017:

(\$ THOUSANDS)						
Accident Year	2010	2011	2012	2013	2014	2015
Estimate of undiscounted ultimate claims costs:						
- At end of accident year	\$ 2,743,503	\$ 2,866,833	\$ 3,030,779	\$ 3,146,388	\$ 3,372,304	\$ 3,765,040
- One year later	2,732,070	2,863,942	3,065,562	3,194,080	3,518,858	
- Two years later	2,730,183	2,830,063	2,985,690	3,200,324		
- Three years later	2,699,473	2,815,440	3,024,045			
- Four years later	2,779,267	2,841,115				
- Five years later	2,778,347					

The expected maturity of the provision for unpaid claims is analyzed below (undiscounted and gross of reinsurance):

(\$ THOUSANDS)							
	Less than One Year	One to Two Years	Two to Three Years	Three to Four Years	Four to Five Years	Over Five Years	Total
March 31, 2020	\$ 3,842,611	\$ 3,177,610	\$ 2,752,403	\$ 2,162,555	\$ 1,391,922	\$ 2,006,986	\$ 15,334,087
March 31, 2019	\$ 3,423,283	\$ 2,796,479	\$ 2,480,744	\$ 2,111,063	\$ 1,387,650	\$ 1,795,545	\$ 13,994,764

The non-current portion of the undiscounted provision for unpaid claims is \$11.49 billion (2019 – \$10.57 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at March 31, 2020 is 2.6 years (2019 – 2.6 years).

18. Unearned Premiums

All unearned premiums are earned within 12 months of the reporting date. The movements in unearned premiums net of reinsurance and the impact on premiums earned for the year are as follows:

(\$ THOUSANDS)		2020	2019
Balance, beginning of year	\$	2,884,776	\$ 2,629,744
Premiums written during the year		6,355,952	6,078,566
Premiums earned during the year		(6,286,220)	(5,823,534)
Balance, end of year	\$	2,954,508	\$ 2,884,776

19. Reinsurance

The Corporation maintains casualty and catastrophe reinsurance to protect against significant losses.

The Corporation entered into one year casualty and catastrophe reinsurance contracts beginning January 1, 2020 and 2019 as follows:

- a) For catastrophic occurrences, portions of losses up to \$225.0 million (2019 – \$225.0 million) in excess of \$25.0 million (2019 – \$25.0 million); and
- b) For individual casualty loss occurrences, portions of losses up to \$44.0 million (2019 – \$45.0 million) in excess of \$6.0 million (2019 – \$5.0 million).

These reinsurance arrangements do not discharge the Corporation's obligation as primary insurer. The Corporation evaluates the financial condition of its reinsurers to minimize the exposure to significant loss from reinsurer insolvency.

20. Pension and Post-Retirement Benefits

Plan information

The Corporation sponsors a defined benefit registered pension plan for its current and former management and confidential employees (the Management and Confidential Plan). Subject to the terms of the plan, the Management and Confidential Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership.

Employees are required to contribute to the Management and Confidential Plan. Effective January 1, 2019, all Management and Confidential employees will contribute 50% of the current cost benefits.

In addition, the Corporation sponsors two supplemental pension plans for certain employees. The Corporation is the legal administrator of the Management and Confidential Plan and the two supplemental pension plans. Subject to the terms of the plans, pensions are indexed in line with increases in the Consumer Price Index (CPI). Effective January 1, 2019, for the Management and Confidential Plan with respect to inflation protection, when an employee retires, their pensions earned from January 1, 2019 will increase with CPI changes limited by a sustainable rate which is contingent on the availability of assets and future expected contributions to the pension increase account.

The Corporation also contributes to two other defined benefit pension plans for which it is not the sole sponsor. Current and former employees of the Corporation who are or were members of the Movement of United Professionals are members of the MoveUP/Insurance Corporation of British Columbia Pension Plan (MoveUP Plan). Half of the Trustees of the MoveUP Plan are appointed by the Corporation and the other half by MoveUP. The Board of Trustees of the MoveUP Plan is the legal plan administrator. The MoveUP Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. Subject to the terms of the plan, pensions are indexed in line with increases in the CPI. The Corporation's former Motor Vehicle Branch employees participate in the BC Public Service Pension Plan. The Corporation has no fiduciary responsibility for, or role in the governance of, the MoveUP Plan or the BC Public Service Pension Plan.

The Management and Confidential Plan, MoveUP Plan, and the BC Public Service Pension Plan are subject to the statutory requirements (including minimum funding requirements) of the British Columbia *Pension Benefits Standards Act* (PBSA) and the *Income Tax Act* (Canada). Each plan's pace of funding is set out in their respective funding policies.

The Corporation pays life insurance premiums, extended healthcare, and dental costs as post-retirement benefits for its qualifying retirees. The benefits are not prefunded. Benefit entitlements differ for management and confidential and bargaining unit employees, as stated within the terms of the plans.

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes at the end of the Corporation's fiscal year. Defined benefit obligations are extrapolated from the most recent actuarial valuation date for each of the plans. The Management

and Confidential Plan and the post-retirement benefits actuarial valuations are as at December 31, 2018 and the MoveUP Plan is as at December 31, 2017. Updated actuarial valuations for the Management and Confidential Plan and the MoveUP Plan are expected to be December 31, 2019. These results will be reflected in the financial statements in the year immediately following their preparation.

On its consolidated statement of financial position, the Corporation does not recognize its portion of any surplus assets held by the MoveUP Plan because it cannot realize a future economic benefit in respect of those assets.

An additional liability may be recognized in some instances if minimum future funding requirements are expected to generate a future surplus. These instances are ones where the Corporation would not be able to access or realize a future economic benefit from the future surplus. The Corporation has determined that no additional liability is required to be recognized in respect of solvency funding payments made to the Management and Confidential Plan. This is because the British Columbia PBSA permits the Corporation to secure these payments with a letter of credit in lieu of cash solvency payments or to deposit them in the Plan's Solvency Reserve Account (SRA), for which any surpluses in this account would ultimately be refundable to the Corporation.

The weighted-average durations of the pension plans and post-retirement benefits are shown below, along with the approximate proportions of the defined benefit obligation by membership category:

	Pension Plans		Post-Retirement Benefits	
	2020	2019	2020	2019
Weighted-average duration	20 years	19 years	16 years	17 years
Proportion of obligation in respect of:				
- Active members	51.2%	57.1%	48.9%	57.4%
- Deferred members	6.6%	6.5%	0.0%	0.0%
- Retired members	42.2%	36.4%	51.1%	42.6%

Since pensions are adjusted to changes in the CPI, the pension plans are exposed to changes in levels and volatility in Canada's inflation rate.

In addition, the plans' obligations are exposed to interest rate risk and changes in the life expectancy for pensioners. As the plan assets include significant investments in quoted equity shares, the Corporation is also exposed to equity market risk.

Contributions to all pension and post-retirement benefit plans

Total contributions for employee future benefits for 2020, consisting of cash contributed by the Corporation to all of the funded pension plans and in respect of benefits paid from its unfunded pension and post-retirement benefits, were \$41.3 million (2019– \$46.5 million). Estimated employer contributions for the year ending March 31, 2021 are \$44.2 million (2019 – \$47.2

million). The estimate is based on the plans' most recent actuarial funding valuations. This includes ongoing minimum payments for the solvency deficiency funding as permitted by the B.C. PBSA until June 2018.

As at March 31, 2020, the Corporation secured certain solvency funding requirements through payments made into the SRA totalling \$1.6 million (2019 – \$5.0 million). The SRA is a separate account, established to hold solvency deficiency payments made under a defined benefit component of a pension plan. The only funds that may be deposited to the SRA are payments made in respect of a solvency deficiency. On May 2, 2019, the Corporation secured a letter of credit for the Management and Confidential Plan for \$17.5 million (2019 – \$1.6 million) with step increases to \$38.9 million by May 30, 2020 instead of making monthly payments into the SRA.

Financial information

These consolidated financial statements include the asset and liabilities of all plans, excluding the BC Public Service Pension Plan, sponsored by the Corporation. The amounts recorded on the statement of financial position are as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits		Total	
	2020	2019	2020	2019	2020	2019
Assets						
Accrued pension benefits	\$ 63,455	\$ 41,842	\$ -	\$ -	\$ 63,455	\$ 41,842
Liabilities						
Pension and post-retirement benefits	(58,021)	(156,051)	(161,210)	(204,145)	(219,231)	(360,196)
Net total liability	\$ 5,434	\$ (114,209)	\$ (161,210)	\$ (204,145)	\$ (155,776)	\$ (318,354)

One of the pension plans is in a net asset position and, as a result, that plan is required to be reported as an asset on the consolidated statement of financial position. The net total liability for all of the Corporation's pension plans and post-retirement benefits as at March 31, 2020 is \$155.8 million (2019 – \$318.4 million), which is reflected in the consolidated statement of financial position as a \$63.4 million asset and a \$219.2 million liability as illustrated in the table above.

Information regarding the pension plans and post-retirement benefits is as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2020	2019	2020	2019
Plan assets				
Fair value, beginning of year	\$ 2,446,047	\$ 2,302,063	\$ -	\$ -
Interest on plan assets	80,718	80,431	-	-
Actuarial (loss) gain on assets	(74,304)	75,098	-	-
Employer contributions	36,369	40,187	4,507	5,806
Employee contributions	33,422	26,974	-	-
Benefits paid	(89,257)	(77,806)	(4,507)	(5,806)
Non-investment expenses	(600)	(900)	-	-
Fair value, end of year	2,432,395	2,446,047	-	-
Defined benefit obligation				
Balance, beginning of year	2,560,256	2,375,638	204,145	192,067
Current service cost	105,736	87,060	6,209	5,265
Interest cost	86,866	84,870	6,835	6,805
Remeasurements on obligation				
- due to changes in financial assumptions	(270,952)	95,470	(14,660)	5,814
- due to changes in demographic assumptions	3,285	32,504	(21,823)	-
- due to participant experience	31,027	(37,480)	(14,989)	-
Benefits paid	(89,257)	(77,806)	(4,507)	(5,806)
Balance, end of year	2,426,961	2,560,256	161,210	204,145
Funded status – plans in deficit	(58,021)	(156,051)	(161,210)	(204,145)
Funded status – plan in surplus	63,455	41,842	-	-
Net total liability	\$ 5,434	\$ (114,209)	\$ (161,210)	\$ (204,145)

The net total expense for the pension plans and post-retirement benefits is \$92.1 million (2019 – \$77.5 million). In addition, the Corporation contributed \$0.4 million in 2020 (2019 – \$0.5 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2020	2019
Cash and accrued interest	0.9%	0.6%
Equities		
Canadian	22.7%	24.1%
United States	23.6%	21.0%
Global	22.1%	22.5%
Fixed income		
Government	22.9%	24.1%
Corporate	7.8%	7.7%
	100.0%	100.0%

All bonds have quoted prices in active markets and all bonds are rated from BBB to AAA, based on rating agency ratings. All equity securities other than infrastructure, real estate and mezzanine debt funds have quoted prices in active markets.

Pension plan assets generated a return of 0.3% (2019 – 6.8%) for the year ended March 31, 2020.

For the Management and Confidential Plan, the administrator compares the investment performance of the fund against the median investment performance of a peer group of comparable pension funds at least quarterly. In addition, there are monthly and quarterly asset allocation reviews performed to ensure compliance with investment policies. For the MoveUP Plan, the long-term objective is to obtain an investment return that will exceed the investment return assumption used in the actuarial valuation and to provide positive real growth. The Trustees review the fund managers' performance on a quarterly basis.

As at March 31, 2020 and March 31, 2019, the Corporation's pension plans did not hold any of the Corporation's securities or assets nor were any of the plans' assets used by the Corporation during these years.

Assumptions

The significant actuarial assumptions adopted in measuring the Corporation's defined benefit obligation are as follows (weighted-average assumptions):

	Pension Plans		Post-Retirement Benefits	
	2020	2019	2020	2019
Discount rate	3.90%	3.30%	3.90%	3.30%
Rate of compensation increase	2.63%	2.62%	n/a	n/a
Pension inflation rate	1.75%	1.75%	n/a	n/a

Mortality assumptions are significant in measuring the obligations under the defined benefit

plans. Future longevity improvements have been considered and included where appropriate. The following table summarizes the life expectancy for members, in years, based on the mortality assumption used:

2020		2019	
Life expectancy at 65 for a member currently		Life expectancy at 65 for a member currently	
Age 65	Age 45	Age 65	Age 45
23.8	25.2	23.6	24.9

As at March 31, 2020 and March 31, 2019, the MSP trend rate is reduced to zero due to the 50 per cent reduction in MSP premiums effective January 1, 2018 and subsequent elimination of MSP premiums in their entirety effective January 1, 2020.

As at March 31, 2020, the extended healthcare trend rate is assumed to be six and a half per cent per annum for the first year, decreasing linearly over eight years to four and a half per cent per annum thereafter. As at March 31, 2019, the extended healthcare trend rate is assumed to be six and six tenths per cent per annum for the first year, decreasing linearly over seven years to four and a half per cent per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2020	2019	2020	2019
Estimated increase in defined benefit obligation - end of year due to:				
1ppt ¹ decrease in discount rate	\$ 482,495	\$ 484,522	\$ 26,381	\$ 35,437
1ppt increase in salary increase rate	\$ 76,880	\$ 80,947	n/a	n/a
1ppt increase in pension inflation rate	\$ 356,006	\$ 381,995	n/a	n/a
1ppt increase in healthcare trend rate	n/a	n/a	\$ 9,218	\$ 9,453
1 year increase in life expectancy	\$ 72,501	\$ 80,807	\$ 3,263	\$ 4,411
¹ ppt = percentage point				

The sensitivity to the significant assumptions has been determined assuming all other assumptions remain unchanged. If multiple assumptions were to change at the same time, there may be correlations between assumptions that could result in different impacts than simply adding the individual sensitivities above.

21. Operating Expenses by Nature

(\$ THOUSANDS)	2020	2019
Operating expenses – by nature		
Premium taxes and commission expense	\$ 805,332	\$ 725,692
Deferred premium acquisition costs adjustment	(33,700)	(388,242)
Employee benefit expense:		
Compensation and other employee benefits	460,100	424,835
Pension and post-retirement benefits (notes 20 and 27)	92,527	77,956
Professional and other services	52,392	45,427
Road improvements and other traffic safety programs	32,811	30,600
Building operating expenses	22,995	28,270
Merchant and bank fees	45,360	43,469
Office supplies and postage	23,353	22,164
Computer costs	31,303	30,580
Depreciation and amortization (notes 14 and 16)	61,650	59,105
Depreciation for leased assets (note 15)	11,534	-
Interest expense on lease liabilities	2,023	-
Other	42,002	37,495
	\$ 1,649,682	\$ 1,137,351
Operating expenses – consolidated statement of comprehensive loss		
Premium taxes and commissions – insurance	\$ 740,768	\$ 306,070
Claims services	406,473	365,059
Operating expenses – insurance	303,721	279,071
Operating expenses – non-insurance	109,675	101,750
Road safety and loss management services	58,181	54,021
Commissions – non-insurance	30,864	31,380
	\$ 1,649,682	\$ 1,137,351

22. Deferred Premium Acquisition Costs and Prepays and Premium Deficiency

(\$ THOUSANDS)	2020		2019	
Deferred premium acquisition costs, beginning of year	\$	307,624	\$	-
Acquisition costs related to future years		364,009		307,624
Amortization of prior year acquisition costs		(307,624)		-
Deferred premium acquisition costs, end of year	\$	364,009	\$	307,624
Deferred premium acquisition costs	\$	364,009	\$	307,624
Prepaid expenses		45,875		37,295
Deferred premium acquisition costs and prepaids	\$	409,884	\$	344,919

(\$ THOUSANDS)	2020		2019	
Premium deficiency, beginning of year	\$	-	\$	(117,623)
Actuarial valuation adjustment		-		117,623
Premium deficiency, end of year	\$	-	\$	-

The premium tax and commission expenses reflected in the consolidated statement of comprehensive loss are as follows:

(\$ THOUSANDS)	Commissions		Premium Taxes		Total	
March 31, 2020						
Amount payable	\$	542,664	\$	285,353	\$	828,017
Amortization of prior year deferred premium acquisition costs		201,868		105,756		307,624
Deferred premium acquisition costs		(234,011)		(129,998)		(364,009)
Premium taxes and commission expenses	\$	510,521	\$	261,111	\$	771,632
Represented as:						
Insurance	\$	479,657	\$	261,111	\$	740,768
Non-insurance		30,864		-		30,864
	\$	510,521	\$	261,111	\$	771,632
March 31, 2019						
Amount payable	\$	490,442	\$	272,255	\$	762,697
Amortization of prior year premium deficiency		16,101		(133,724)		(117,623)
Deferred premium acquisition costs		(201,868)		(105,756)		(307,624)
Premium taxes and commission expenses	\$	304,675	\$	32,775	\$	337,450
Represented as:						
Insurance	\$	273,295	\$	32,775	\$	306,070
Non-insurance		31,380		-		31,380
	\$	304,675	\$	32,775	\$	337,450

23. Related Party Transactions

ICBC is a wholly-owned Crown corporation of the Province of B.C.

All transactions with the Province of B.C.'s ministries, agencies, and Crown corporations occurred in the normal course of providing insurance, registration, and licensing for motor vehicles, which is representative of fair value unless otherwise disclosed in these notes. The Corporation has elected to apply the exemption for government-related entities under IAS 24 *Related Party Disclosures*.

All transactions with the Corporation's subsidiary companies occurred in the normal course of investing in investment properties (note 2k) and pooled funds (note 7a).

The Corporation acts as an agent for the Ministry of Finance regarding the collection of provincial taxes on imported and privately sold used vehicles and motor vehicle-related debts. The Corporation is the sole provider of Basic insurance (note 1) in the Province of B.C. and, therefore, insures, at market rates, vehicles owned or leased by the Province of B.C. and its controlled entities. As a consequence of these relationships, the Corporation has, at any time, amounts owing to or from various government departments or ministries in the ordinary course of business.

The Corporation is also responsible for collecting and remitting in full to the Province of B.C. all driver license fees as well as vehicle-related fees for acquiring and distributing licence plates and decals including permits and other fees and fines. These collections are not revenue to the Corporation. The costs associated with the licensing and compliance activities conducted on behalf of the Province of B.C. are borne by the Corporation. These collections on behalf of and payments to the Province of B.C. are disclosed in the consolidated statement of comprehensive loss under non-insurance operations.

The Corporation has defined key management as members of the Board of Directors and management employees at the Senior Director and equivalent level and above. The compensation for key management is shown below:

(\$ THOUSANDS)	2020	2019
Key management compensation		
Compensation and other employee benefits	\$ 4,912	\$ 4,531
Pension and post-retirement benefits	574	680
	<u>\$ 5,486</u>	<u>\$ 5,211</u>

As at March 31, 2020, \$0.3 million (2019 – \$0.8 million) was payable to key management.

The Corporation contributes to several defined benefit pension and post-retirement plans. Transactions with these entities are disclosed in note 20. During the year ended March 31, 2020, the Corporation incurred \$7.3 million (2019 – \$4.9 million) in administrative expenses and investment management fees on behalf of these plans interest-free. In addition, the Corporation provides certain administrative, investment management, and office services to the plans at no

charge. As at March 31, 2020, \$0.8 million (2019 – \$0.6 million) was payable to these plans for employer contributions.

24. Capital Management

The Corporation's capital is comprised of deficit and other components of equity. The Corporation's objectives for managing capital are to maintain financial strength, including the management of ongoing business risks and protection of its ability to meet the obligations to policyholders and others.

The Corporation operates two lines of insurance business, Basic and Optional. As prescribed in *Special Direction IC2 to the British Columbia Utilities Commission (IC2)* for Basic insurance and the *Insurance Corporation Act (ICA)* for Optional insurance, the Corporation has established capital targets based upon the capital management framework of the Office of the Superintendent of Financial Institutions Canada (OSFI), and OSFI's Guideline for the minimum capital test (MCT). The MCT is a ratio of capital available to capital required, and utilizes a risk-based formula to assess the capital adequacy, including financial risk and long-term financial stability, of an insurance company.

For the Basic insurance business, IC2 requires the Corporation to determine capital targets in accordance with a capital management plan approved by the BCUC (note 26) and to set Basic insurance rates in order to maintain an MCT ratio of at least 100%. If the Basic insurance capital is projected to fall below that minimum, a capital restoration plan must be filed with the BCUC. To maintain Basic capital above the regulatory minimum, the Province of B.C. has, in the past, directed transfers from Optional insurance capital to Basic insurance capital (note 26). On February 26, 2018, the Province of B.C. amended IC2 to suspend the requirement for BCUC to fix rates to allow the Corporation to maintain at least 100% Basic MCT up to and including fiscal year 2022 (or policy year 2021). During this suspended requirement period, the Corporation has committed to provide the BCUC with any material changes to the policy and any related management practices for the Basic MCT.

For the Optional insurance business, the ICA requires the Corporation to determine a capital management target that either is calculated by the Corporation based on the MCT guideline and the Guideline on Stress Testing issued by OSFI, or as directed by the Province of B.C. At year end, when Optional capital is in excess of the management target, that amount, less any Treasury Board approved deduction, is to be transferred to the Province of B.C. by July 1 of the following year (note 26). In fiscal years 2020 and 2019, there were no excess capital amounts to be transferred. The government introduced legislation on March 4, 2020 to repeal this requirement and will likely pass in fiscal 2021.

The Corporation's capital has been under pressure due to worsening claims trends and Basic insurance rate increases that were insufficient to cover costs. The Corporation has implemented steps to reduce claims cost pressures (note 3e). The Corporation will also continue to monitor overall impact of the COVID-19 pandemic on its financial results, which will have an impact on the Corporation's capital. As of March 31, 2020, given the uncertainty around the duration of the pandemic, the ultimate impact on the Corporation's capital cannot be determined.

25. Contingent Liabilities and Commitments

a) Structured settlements

Certain injury claims are settled through the use of various structured settlements which require the Corporation to provide the claimant with periodic payments.

The Corporation purchases an annuity from an approved life insurance company to make these payments. In the event the life insurance company fails in its obligation, the risk to the Corporation is mitigated as the claimant will continue to receive payments, up to certain limits, from a not-for-profit organization that is funded by the insurance industry and endorsed by the Federal Government. The Corporation is only responsible for making payments for the excess, if any, between the claimant's annuity payments and the payment from the not-for-profit organization. At present, three federally licensed life insurance companies are approved for use by the Corporation. An insurance company is approved based on an ongoing analysis of total assets, credit rating analysis, and past service history. The present value of these structured settlements as at March 31, 2020 is approximately \$1.26 billion (2019 – \$1.20 billion), which are not recorded in the consolidated financial statements of the Corporation. Management does not believe any provision for credit risk is required in relation to these annuities as at March 31, 2020, as all approved life insurance companies are rated investment-grade and outstanding balances are backed by the not-for-profit organization. The not-for-profit organization provides guarantees of up to \$2,000 a month or 85% of the promised monthly income benefit, whichever is higher. The Corporation's exposure to credit risk beyond the guarantee is insignificant. To date, the Corporation has not experienced any losses resulting from these arrangements.

b) Other

As at March 31, 2020, the Corporation is committed to five (2019 – seven) mortgage funding agreements totalling \$39.8 million (2019 – \$94.2 million).

In 2020, the Corporation invested into a mortgage fund in which a commitment amount of \$608.8 million was made. As at March 31, 2020, \$603.9 million of the commitment was funded.

In 2020, the Corporation invested into a global real estate pooled fund in which a commitment of \$211.1 million was made. As at March 31, 2020, \$104.7 million of the commitment was funded.

In 2019, the Corporation invested into two USD denominated infrastructure funds in which a commitment of \$250.0 million USD was made. As at March 31, 2020, \$237.5 million USD (2019 – \$109.9 million USD) of the commitment was funded.

In 2019, the Corporation committed to a five year software services agreement totalling \$16.0 million. As at March 31, 2020, \$6.1 million (2019 – \$2.8 million) of the commitment was funded.

In 2017, the Corporation invested into a real estate fund in which a commitment of \$69.7 million was made. As at March 31, 2020, \$69.7 million (2019 – \$59.6 million) of the commitment was funded.

In 2017, the Corporation made a commitment to invest \$100.0 million in a limited partnership for bonds. In 2019, the Corporation increased its commitment to \$250.0 million. As at March 31, 2020, \$250.0 million (2019 – \$162.3 million) of the commitment was funded.

In 2017, the Corporation made a commitment to invest \$150.0 million USD in a limited partnership for mezzanine debt. As of March 31, 2020, \$71.6 million USD (2019 – \$51.1 million USD) of the commitment was funded.

In 2019, the Corporation made an additional commitment of \$175.0 million USD into another limited partnership for mezzanine debt. As at March 31, 2020, \$175.0 million USD (2019 – \$84.8 million USD) of the commitment was funded.

In 2015, the Corporation entered into an annually managed mainframe hosting services contract until 2022, with a total contract value of \$34.5 million.

In 2011, the Corporation entered into a commitment for annual telecommunication services until 2021, with a total contract value of \$50.6 million.

c) Pending Litigations

A civil claim was filed in April 2019 against the Province of B.C. regarding legislation amendments over the Corporation's Basic insurance product that became effective on April 1, 2019 (note 3e). Subsequently, four tort plaintiffs and corresponding defendants from the Corporation were added to the action, by way of consent order. The pleadings are closed and the plaintiffs are now seeking to bifurcate the hearing of the s. 96 challenge to the Civil Resolution Tribunal from the balance of the claim. The Corporation and the Ministry of Attorney General are opposing that application. Should the plaintiffs be successful in their claims, this may have a material financial impact on the Corporation, as the continued application of this legislative change has been included as an assumption in the provision for unpaid claims calculation as at March 31, 2020 (note 17a) and in the determination of the amount of DPAC allowable for deferral.

A successful challenge may significantly increase the Corporation's unpaid loss liabilities and potentially eliminate the DPAC asset. At this stage of the proceedings, the probability of success cannot be determined and the financial effect can vary depending on the outcome.

A notice of civil claim was filed in March 2020 against the Corporation and Her Majesty The Queen in Right of the Province of B.C. The proposed class action lawsuit alleges the Corporation has been making payments to the provincial Medical Services Plan contrary to law. It is further alleged that the payments have cost ratepayers hundreds of millions of dollars, driving up insurance costs and have also caused accident victims to receive fewer benefits than they would have received had the Corporation acted lawfully. The Corporation has retained external counsel to defend this matter and at this very early stage of the proceedings, the probability of success cannot be determined and the financial effect can vary depending on the outcome.

26. Regulation over Basic Insurance

As discussed in note 1, the Corporation is subject to regulation by the BCUC. BCUC has jurisdiction over the Corporation's rates and services for Basic insurance, and responsibility for ensuring that the Basic insurance business does not subsidize the Corporation's Optional insurance business.

For the regulation of the Corporation's Basic insurance rates, the BCUC is required to ensure that the rates are just, reasonable, not unduly discriminatory, and not unduly preferential. BCUC is required to approve rates set on the basis of accepted actuarial practice allowing the Corporation to collect sufficient revenue, to pay for costs allocated to Basic insurance line of business using the BCUC approved financial allocation methodology, ensure the Corporation maintains and/or builds the required Basic insurance capital, ensure rates are not based on age, gender or marital status, and to ensure increases or decreases in rates are phased in, in a stable and predictable manner.

BCUC initiates regulatory processes on its own initiative or upon application by the Corporation. It uses oral and written hearings, or negotiated settlement processes to review applications and subsequently issues legally binding decisions. The Corporation is required to reimburse a portion of the BCUC's general operating expenses as well as its costs associated with each ICBC proceeding. BCUC can also order the Corporation to reimburse other proceeding participants for specified costs such as legal and expert witness fees.

As required by the regulatory framework, the Corporation maintains a Basic insurance capital management plan that is reviewed and approved by the BCUC. The rate smoothing framework limits Basic insurance rate increases to a range of allowable rate changes, and uses Basic insurance capital to smooth the volatility in Basic insurance rates (note 12a).

If circumstances should arise where, despite the capital management plan, Basic insurance capital is projected to fall below the regulatory minimum, the Corporation is directed to file a plan with BCUC to address Basic insurance capital levels. Amendments to IC2 in calendar year 2016 suspended the capital build and release provisions of the existing capital management plan and kept the capital maintenance provision stable with no impact on the Basic insurance rate change. These amendments are effective up to and including fiscal year 2021 (or policy year 2020).

On February 26, 2018, the Province of B.C. amended IC2 to suspend the requirement for BCUC to fix rates necessitating the Corporation to maintain at least 100% Basic MCT for years up to and including fiscal year 2022 (policy year 2021). As directed by the Province of B.C., the Corporation filed as a plan with the BCUC a letter indicating it will work with Government to implement possible legislative changes as a way to restore Basic insurance capital levels.

On March 1, 2018, the Corporation filed a plan with the BCUC referring to the suspension of the requirement to meet the regulatory minimum MCT of 100%. During the period in which this requirement is suspended, the Corporation has committed to provide the BCUC with any material changes to the policy and any related management practices for MCT.

On December 14, 2018, the Corporation filed a revenue requirements application with BCUC requesting a 6.3% increase in Basic insurance rate for the policy year 2019 (commencing April 1, 2019). This application was approved by BCUC on August 19, 2019. On February 14, 2020, the BCUC approved a 0% rate change for the 2020 policy year commencing April 1, 2020 as directed by the Province of B.C.

Allocation of Basic and Optional amounts

The Corporation operates its business using an integrated business model. The majority of premium revenues and costs are specifically identifiable as Basic or Optional (see note 1).

The Corporation also delivers non-insurance services on behalf of the Province of B.C. Non-insurance activities include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection all of which are reported as Basic costs.

BCUC requires the Corporation to follow an approved financial allocation methodology with respect to allocating costs between the Basic insurance business, the Optional insurance business, and non-insurance services. For those revenues and costs that are not specifically identified, a pro-rata method is used to allocate to each line of business based on the drivers of those revenues and costs, the degree of causality, and any BCUC directives. BCUC directives have been applied on a prospective basis.

Insurance Corporation of British Columbia

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2020	2019	2020	2019	2020	2019
Net premiums written	\$ 3,578,821	\$ 3,476,763	\$ 2,777,131	\$ 2,601,803	\$ 6,355,952	\$ 6,078,566
Revenues						
Net premiums earned	\$ 3,564,581	\$ 3,390,016	\$ 2,721,639	\$ 2,433,518	\$ 6,286,220	\$ 5,823,534
Service fees and other income	86,580	74,335	61,581	50,829	148,161	125,164
Total earned revenues	3,651,161	3,464,351	2,783,220	2,484,347	6,434,381	5,948,698
Claims and operating expenses						
Provision for claims occurring in the current year (note 17)	2,899,671	3,620,981	1,828,590	1,686,868	4,728,261	5,307,849
Change in estimates for losses occurring in prior years (note 17)	757,219	718,210	422,685	503,171	1,179,904	1,221,381
Claim services, road safety and loss management services	313,705	280,240	150,949	138,840	464,654	419,080
	3,970,595	4,619,431	2,402,224	2,328,879	6,372,819	6,948,310
Operating expenses – insurance (note 21)	132,083	120,031	171,638	159,040	303,721	279,071
Premium taxes and commissions – insurance (notes 21 and 22)	192,495	(136,609)	548,273	442,679	740,768	306,070
	4,295,173	4,602,853	3,122,135	2,930,598	7,417,308	7,533,451
Underwriting loss	(644,012)	(1,138,502)	(338,915)	(446,251)	(982,927)	(1,584,753)
Investment income (notes 2 and 13)	734,142	413,506	323,700	167,710	1,057,842	581,216
Income (loss) – insurance operations before impairment loss	90,130	(724,996)	(15,215)	(278,541)	74,915	(1,003,537)
Loss – non-insurance operations	(133,496)	(126,382)	-	-	(133,496)	(126,382)
Net loss for the year before impairment loss	(43,366)	(851,378)	(15,215)	(278,541)	(58,581)	(1,129,919)
Impairment loss (notes 2 and 13)	(220,006)	(16,844)	(97,006)	(6,832)	(317,012)	(23,676)
Net loss for the year	\$ (263,372)	\$ (868,222)	\$ (112,221)	\$ (285,373)	\$ (375,593)	\$ (1,153,595)
Net loss attributable to:						
Non-controlling interest	\$ 84	\$ (54)	\$ 37	\$ (22)	\$ 121	\$ (76)
Owners of the corporation	(263,456)	(868,168)	(112,258)	(285,351)	(375,714)	(1,153,519)
	\$ (263,372)	\$ (868,222)	\$ (112,221)	\$ (285,373)	\$ (375,593)	\$ (1,153,595)
(Deficit) Equity						
Retained earnings (deficit), beginning of year	\$ 64,941	\$ 933,109	\$ (85,462)	\$ 199,889	\$ (20,521)	\$ 1,132,998
Net loss for the year, owners of the corporation	(263,456)	(868,168)	(112,258)	(285,351)	(375,714)	(1,153,519)
(Deficit) retained earnings, end of year	(198,515)	64,941	(197,720)	(85,462)	(396,235)	(20,521)
Other components of equity, beginning of year	91,653	(112,436)	32,664	(48,904)	124,317	(161,340)
Net change in available for sale assets	(349,401)	218,321	(154,058)	88,546	(503,459)	306,867
Pension and post-retirement benefits remeasurements (note 20)	145,603	(14,232)	68,205	(6,978)	213,808	(21,210)
Other components of equity, end of year	(112,145)	91,653	(53,189)	32,664	(165,334)	124,317
Total (deficit) equity attributable to owners of the corporation	(310,660)	156,594	(250,909)	(52,798)	(561,569)	103,796
Non-controlling interest, beginning of year	9,953	10,373	4,977	5,132	14,930	15,505
Change in net assets for the year, non-controlling interest	(601)	(366)	(239)	(133)	(840)	(499)
Net income (loss) for the year, non-controlling interest (note 8)	84	(54)	37	(22)	121	(76)
Total equity attributable to non-controlling interest, end of year (note 8)	9,436	9,953	4,775	4,977	14,211	14,930
Total (Deficit) Equity	\$ (301,224)	\$ 166,547	\$ (246,134)	\$ (47,821)	\$ (547,358)	\$ 118,726

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2020	2019	2020	2019	2020	2019
Liabilities						
Unearned premiums (note 18)	\$ 1,650,541	\$ 1,636,300	\$ 1,303,967	\$ 1,248,476	\$ 2,954,508	\$ 2,884,776
Provision for unpaid claims (note 17)	\$ 11,318,107	\$ 10,338,132	\$ 4,685,627	\$ 3,949,778	\$ 16,003,734	\$ 14,287,910

27. Indirect Method Cash Flow Details

The following table illustrates the details of the consolidated statement of cash flows:

(\$ THOUSANDS)	March 31 2020	March 31 2019
a) Items not requiring the use of cash		
Bad debt expense	\$ 9,362	\$ 7,404
Pension and post-retirement benefits (notes 20 and 21)	92,527	77,956
Amortization and depreciation of:		
Investment properties (note 7)	24,189	31,241
Property, equipment and intangibles (notes 14 and 16)	61,650	59,105
Lease assets (note 15)	11,534	-
Retirement of property, equipment and intangibles (notes 14 and 16)	11,993	933
Impairment loss on financial investments (note 2)	297,973	13,506
Impairment loss on investment properties (notes 2 and 7)	19,039	10,170
Interest on lease liabilities	2,023	309
Interest on mortgages payable	454	350
Unrealized loss on foreign currency investments (note 9)	31,443	1,114
Gain on sale of investment properties (note 13)	(58,822)	(104,165)
Gain on investments	(519,048)	(59,841)
	\$ (15,683)	\$ 38,082
b) Changes in non-cash working capital		
Accrued interest	\$ (2,339)	\$ (3,878)
Derivative financial instrument asset	(511)	1,855
Derivative financial instrument liability	1,419	-
Premium and other receivables	(34,800)	(180,793)
Reinsurance assets	(3,395)	(5,337)
Accrued pension benefits	(14,130)	(20,214)
Deferred premium acquisition costs and prepaids	(64,965)	(323,942)
Accounts payable and accrued charges	(16,648)	21,463
Bond repurchase agreements and other liabilities	(5,303)	(56)
Premium deficiency	-	(117,623)
Premiums and fees received in advance	(1,535)	15,872
Unearned premiums	69,732	255,032
Pension and post-retirement benefits	(27,167)	(26,240)
Provision for unpaid claims	1,715,824	2,392,214
	\$ 1,616,182	\$ 2,008,353
c) Supplemental information		
Interest and dividends received	\$ 314,213	\$ 290,552

The table below details the changes in the Corporation's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing are those for which cash flows were, or future cash flows will be, classified in the Corporation's consolidated statement of cash flows as cash flows from financing activities.

(\$ THOUSANDS)	March 31, 2019	Financing cash flows	Non-cash changes	March 31, 2020
Bond repurchase agreements (note 10)	\$ 1,449,455	\$ 393,687	\$ (8,241)	\$ 1,834,901
Lease liabilities (note 11) ¹	11,939	(11,146)	53,624	54,417
	<u>\$ 1,461,394</u>	<u>\$ 382,541</u>	<u>\$ 45,383</u>	<u>\$ 1,889,318</u>

¹ Lease liabilities were not presented in 2019 as IFRS 16 was adopted on April 1, 2019

(\$ THOUSANDS)	March 31, 2018	Financing cash flows	Non-cash changes	March 31, 2019
Bond repurchase agreements (note 10)	\$ 1,310,249	\$ 139,206	\$ -	\$ 1,449,455

28. Subsequent Events

In April 2020, two investment properties held through entities with NCI were sold for \$300.2 million, which resulted in a gain of \$110.0 million.

In response to the COVID-19 pandemic, the Corporation has taken various measures to provide relief to customers, which include allowing customers to defer monthly payments for 90 days and extend payment plans at the end of their deferral period as needed. The option has resulted in \$11.0 million in payment deferred subsequent to year end and up to the approval date of these statements. Furthermore, the pandemic will continue to impact the Corporation's business activity due to change in driving patterns. As a result, premiums written and claims costs are expected to decrease in fiscal 2020/21; however, the exact amounts cannot be determined.

Corporate Governance

ICBC is governed by a Board of Directors, CEO and management team. They are guided by the public sector guidelines for corporate governance, and must act in accordance with the provisions of the *Insurance Corporation Act*, the *Insurance (Vehicle) Act* and the *Motor Vehicle Act*, and other legislation applicable to ICBC.

Changes to ICBC's Basic insurance rates are regulated by the BC Utilities Commission. The commission ensures that Basic insurance rates are justified and reasonable.

For additional information, please refer to the Corporate Governance section of ICBC's website.

This includes links to information regarding:

- Executive Committee
- Board of Directors
- ICBC Board of Directors Committees
- ICBC Code of Ethics
- Mandate Letter

Schedule of Guarantees and Indemnities

As at March 31, 2020

There were no guarantees or indemnities provided by the Corporation during the fiscal year 2020.

Schedule of Debts

As at March 31, 2020

There were no long term debts secured by the Corporation at March 31, 2020.

Financial Information Reconciliation

For the year ended March 31, 2020

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 289
Total Remuneration – Employees	444,873
Total Remuneration Paid	<u>445,162</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (289)
Amounts capitalized or recovered	(20,875)
Severance	1,920
Benefits paid on behalf of employees	28,155
Timing and other differences	6,027
	<u>14,938</u>

Total Compensation and Other Employee Benefits per Note 21 (page 66)

\$ 460,100

Note: A reconciliation of amounts reported in the Financial Information Act Return and the audited consolidated financial statements has not been prepared for amounts paid to suppliers for goods and services due to the significant volume and complexity of reporting for supplier payments. ICBC prepares its financial statements on an accrual basis while amounts reported in the Financial Information Act Return are based on cash payments in the year. This will result in timing differences between amounts recorded in the financial statements and amounts paid in the year. In addition to timing differences, the operating expenses in the financial statements will differ from the amounts paid to suppliers for goods and services due to non-operating and capital payments, and amounts paid to claims suppliers for goods and services.

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	77,388	925	ARDANAZ T.	88,065	400
ABBOTT M.	87,465	7,409	ARMITAGE S.	78,037	573
ABE I.	111,829	-	ARMSTRONG C.	122,688	950
ABEL E.	90,284	-	ARNDT E.	127,338	2,289
ABELENDA P.	75,119	2,815	ARNDT J.	97,930	-
ABI-SAAD M.	110,104	2,468	ARNETT L.	115,147	53
ACHADINHA D.	77,053	1,041	ARNETT W.	92,740	-
ACKER N.	123,320	1,315	ARRIETA C.	84,331	7,948
ACKERMANN D.	111,214	624	ARRUDA R.	102,218	-
ADAMICK E.	127,210	5,833	ARTEMENKO R.	112,986	174
ADAMS L.	78,765	613	ARTHUR J.	109,110	62
ADAMS R.W.	110,348	2,471	ARTHURS J.	87,562	354
ADAMS S.	101,463	869	ASHBROOK L.	90,699	4,244
ADDISON D.	123,696	3,951	ASTLES L.	108,762	1,173
ADDISON Y.	83,887	193	ATHERTON J.P.	138,876	4,312
ADLEM B.L.	144,118	2,875	ATKER J.	75,417	-
ADUSUMILLI T.	110,187	267	ATKINS P.L.	99,053	116
AGA S.	79,977	1,200	ATTWELL T.S.	81,683	-
AHIRA D.	93,394	2,371	ATWAL A.	109,273	925
AIELLO C.M.	90,906	220	ATWAL A.	75,035	-
AIMERS K.	272,989	4,497	ATWAL H.	78,075	12
AKTAS N.M.	79,599	-	ATWAL S.	83,140	1,144
ALAMAR C.	78,176	-	AUGUSTINE B.	91,402	-
ALBAN M.	94,960	965	AUJLA S.	141,912	6,671
ALBANESE V.	249,787	3,591	AULAKH G.	155,400	21,220
ALDERSON B.	111,069	-	AUVACHE C.	110,281	1,143
ALEXANDER B.	102,740	3,559	AWAN A.	83,872	1,740
ALI R.	81,756	-	AYLING C.	80,614	-
ALIPOUR M.	99,041	3,498	BABEY L.	94,495	35
ALLAN B.	80,455	-	BABYUK A.	86,565	-
ALLEN D.	81,359	45	BADANIC D.J.	88,028	426
ANAMIKA A.	84,359	1,436	BAEK J.	75,605	2,848
ANDERSON B.	84,007	313	BAGHERI P.	102,305	5,051
ANDERSON C.	87,349	1,484	BAHI J.	89,920	1,030
ANDERSON C.R.	109,688	143	BAINS J.	139,254	369
ANDERSON J.	81,340	-	BAINS S.	166,519	6,996
ANDERSON L.	75,689	783	BAJWA A.	117,017	4,591
ANDERSON N.	77,854	1,425	BAJWA W.	77,580	236
ANDERSON R.	83,917	544	BALASUBRAMANIAN H.	98,441	-
ANDREW A.	91,769	1,476	BALDWIN A.	75,101	1,066
ANDREWS C.	142,629	350	BALDWIN K.	148,559	2,659
ANG S.	84,748	62	BALLA T.	81,984	839
ANG T.	76,288	3,006	BALLANCE S.	87,060	1,126
ANNESS G.	113,310	4,527	BALRAJ S.	126,882	-
ANTAO S.	81,907	-	BALY M.	93,811	1,669
ANTHONY C.	75,253	27	BAN I.	120,715	1,992
ANTHONY D.	78,460	-	BANCOSTA F.	98,669	-
AOKI S.	112,315	477	BANUTA I.	75,787	920
ARAI B.	108,464	216	BARBARO T.	97,689	1,828
ARAKI K.	76,953	239	BARDUA B.	81,202	-
ARARSO T.	92,316	-	BARNES J.	109,744	810
ARCHIBALD J.	113,334	2,289	BARTON M.M.	75,073	-

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BARUAH U.	90,131	-	BOATENG J.	86,797	206
BARUFFA A.N.	115,300	440	BODIN G.E.	97,983	2,011
BASILE G.	113,067	-	BOGDANOVIC S.	91,147	-
BASRAN B.	78,913	-	BOGLARI S.	193,265	301
BASSI G.	100,993	2,788	BOMBARA S.D.	81,042	65
BASSI J.	78,264	95	BONNETT B.	77,117	1,230
BASTILLO G.	77,436	-	BOOTH B.	75,921	-
BATCHELOR D.	93,531	2,291	BOOTH B.A.	91,444	-
BATTAGLIA F.	80,722	5,435	BOOTH C.	83,279	-
BATTISTON A.	89,108	1,424	BOOTH D.	82,370	743
BAXTER H.	84,661	-	BOOTH L.	79,356	30
BEASLEY V.	75,890	-	BOOTY J.	85,491	181
BEATON K.	99,748	810	BOOYENS J.	116,112	7
BEATTY D.	110,581	181	BOPARAI S.	99,777	387
BEAUDET L.R.	85,141	82	BORLAND I.	89,270	-
BEAULIEU M.	85,653	891	BOTT M.	80,279	1,098
BEAULIEU Z.	76,476	969	BOUILLON K.	76,398	905
BEAUREGARD G.	175,075	9,107	BOULTBEE M.	77,160	3,707
BECK J.R.	120,712	1,738	BOURDAGES M.	129,281	3,887
BECK K.	84,475	-	BOURDIN E.	188,560	830
BECKER B.W.	95,178	802	BOURDON J.	79,026	1,451
BECKER C.	76,967	1,107	BOWCOTT B.	86,522	3,392
BEG F.	79,097	-	BOWYER C.	84,844	445
BEHAN S.	91,055	2,392	BOYCE S.	98,563	6,430
BELL S.	87,946	257	BRADFORD D.	79,148	18
BELLOPEDE G.	89,289	-	BRADLEY S.	89,334	-
BENINCASA J.	97,597	187	BRADSHAW K.	88,695	1,214
BENTLEY L.	111,975	572	BRADSHAW L.	78,609	1,599
BERGLIND T.	90,378	89	BRAICH R.	76,053	-
BERGMAN J.	80,858	11,995	BRAKOP I.	86,554	9,747
BERRY D.	78,563	557	BRAR N.	76,872	-
BEST L.	140,069	3,284	BRAR P.	139,365	950
BEST L.	84,638	181	BREARLEY A.	108,404	1,085
BESZEDES D.	95,203	1,884	BREDIN J.	88,256	181
BETKER J.	97,649	3,731	BREGEDA K.	144,594	8,747
BEVAN A.	138,629	4,450	BREWER S.C.	87,736	-
BHANGU J.	100,497	3,572	BREWSTER C.D.	78,715	2,270
BHULLAR A.	87,278	-	BREWSTER D.	84,342	-
BIEBER B.	81,820	110	BREWSTER W.	76,480	-
BISHOP C.	119,495	229	BRIERLEY A.	99,425	-
BISHOP P.	99,578	76	BRIGGS S.K.	77,771	181
BISHOP S.	81,718	-	BRODZIAK S.	111,514	331
BLACK G.	150,192	3,129	BROMLEY J.	75,034	20
BLACK J.	90,817	9	BROWN A.	84,590	-
BLACK M.J.	83,286	-	BROWN K.L.	109,330	152
BLACKLOCK J.	134,232	2,257	BROWNE M.	114,916	29
BLAIR C.	80,484	839	BROZIC B.	85,740	958
BLAIR L.	81,430	53	BRUNEAU M.	131,475	3,358
BLANCO M.	260,428	4,661	BRUNO M.	112,302	2,426
BLANDFORD N.	75,006	116	BRYAN M.	126,985	10,418
BLUNDELL C.	89,840	354	BUCKLAND J.	77,823	1,636
BOAN D.	151,627	7,069	BUCKMAN P.J.	77,655	10

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BUDD B.	96,552	-	CHAN C.	85,675	557
BUFFETT S.	81,508	1,068	CHAN D.	91,169	1,017
BUI D.	77,265	1,074	CHAN F.	75,280	99
BULHOES G.	86,901	-	CHAN G.	89,007	939
BUNTING B.	83,346	1,671	CHAN G.	77,207	244
BURNETT A.P.	152,650	4,321	CHAN H.	84,103	31
BURNETT P.	96,478	547	CHAN K.	81,743	-
BURNETT T.	75,741	4,799	CHAN L.	100,489	145
BURRILL S.	98,955	-	CHAN M.	117,663	-
BURTON S.	76,347	-	CHAN S.	97,545	998
BUTLER G.	173,764	2,547	CHAN S.	77,882	998
BYCHKOV B.	98,830	-	CHAN T.	162,710	2,226
BYUN Y.	79,013	-	CHAN V.	92,104	-
CABRERA I.	82,030	-	CHAN W.	98,283	998
CADER S.	79,306	-	CHAN Y.	76,134	1,993
CALBICK L.	112,566	181	CHAND N.	75,769	971
CALLANDER S.	82,263	397	CHANDRA J.	95,146	1,047
CALLISON C.	78,405	758	CHANDRA R.	84,420	-
CAMARA C.	77,014	-	CHANDRA S.	127,030	3,101
CAMPBELL L.	130,314	190	CHANG A.	80,769	176
CAMPBELL S.	105,003	378	CHANG J.	78,188	1,797
CAMPBELL S.	75,741	-	CHANG P.	105,656	-
CAMPBELL T.	130,530	2,643	CHANG R.K.	121,570	-
CANNON R.	89,461	-	CHANG Z.	88,597	-
CANOFARI S.	110,854	2,443	CHAPMAN S.	92,368	-
CAPLAN J.	94,512	881	CHASE P.B.	132,415	280
CARLSON D.	104,635	3,053	CHAU V.	80,447	950
CARMONT T.	80,846	100	CHAWLA T.	102,974	-
CARPENETTI A.	89,032	105	CHEEMA P.	95,057	3,989
CARPENTER W.	370,592	11,231	CHEEMA S.	75,977	606
CARR K.	131,869	1,248	CHELA S.	113,883	170
CARRIER H.	77,975	758	CHELI V.	77,670	-
CARSTENS N.L.	102,747	746	CHEN K.	90,464	80
CARSWELL G.	111,511	2,862	CHENG W.	93,439	100
CARTER L.M.	98,906	434	CHEUNG D.	77,219	376
CARTIER A.	102,171	-	CHEUNG D.	113,031	202
CARTWRIGHT K.	86,225	27	CHEUNG E.	78,906	213
CARUSI A.	88,176	595	CHEUNG H.	102,499	5,361
CARUSI J.	116,583	9,389	CHEUNG J.	83,310	1,149
CASCON S.	81,548	-	CHEUNG J.	78,131	-
CASTEL S.	92,087	181	CHEUNG P.	104,081	-
CASTELLAN A.	98,574	235	CHEUNG P.	78,970	31
CAUSER M.	82,710	767	CHEUNG R.	99,460	36
CAUSTON C.	86,716	131	CHEUNG Y.	79,219	950
CHAGGER G.	78,560	2,993	CHIN R.	87,585	124
CHAGLANI A.	79,988	-	CHIU A.	84,953	2,056
CHAHAL K.	85,665	-	CHIU C.	130,747	-
CHAMBA S.	97,333	336	CHIU G.	93,051	5,789
CHAN A.	100,849	-	CHIU G.L.	89,688	-
CHAN A.	119,028	805	CHIVU M.	76,739	-
CHAN A.	94,006	1,527	CHMELIK C.	77,042	282
CHAN A.	102,892	2,225	CHO J.	86,150	-

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CHOKSHI J.	94,566	-	COULTHARD R.	127,660	-
CHORNEY L.	110,197	220	COWIE K.D.	88,711	584
CHORNEY T.	84,752	2,169	COX C.F.	81,065	164
CHOU J.	87,379	70	COX M.	162,850	2,101
CHOUINARD J.	77,994	18	CRAIG B.	133,461	1,047
CHOW B.	94,959	-	CRAVER S.A.	249,144	1,251
CHOW C.	115,055	3,059	CRAWFORD L.	110,324	3,185
CHOW K.	78,673	-	CRAWFORD N.	79,115	36
CHOW L.	78,143	214	CRAWFORD T.	76,228	-
CHOW M.	113,000	1,173	CREAMORE R.	75,329	-
CHOW W.	89,341	-	CRIPPS L.	84,638	110
CHRISTENSEN K.	84,577	1,854	CROMBIE S.	241,525	-
CHRISTENSEN M.	88,862	257	CROSBY A.	94,156	318
CHRISTENSEN M.A.	82,356	1,314	CROSS T.	106,022	475
CHU A.	110,594	1,877	CSIKOS M.	76,102	-
CHU R.	84,810	-	CULOS E.R.	83,953	21
CHU S.	83,651	-	CUMBERBATCH M.	77,263	104
CHUAH C.	109,814	749	CURLL S.	102,383	313
CHUKA K.	79,283	546	CURRAN P.	91,839	5,745
CHUNG D.	90,155	1,908	CURRIE C.	84,942	61
CHURCHILL-BROWNE R.	93,481	188	CURTIS H.	80,339	105
CIAMPELLETTI J.	116,172	849	CUTAIA D.	90,073	2,034
CICHOWSKI J.	77,533	-	CUTHBERT B.	101,361	145
CIOLFITTO T.	87,400	1,404	CZERNIEJ J.	84,468	3,402
CLARK T.	92,908	10	D'ANDRADE C.	104,938	998
CLARKE C.	76,175	9	DADALLAGE R.	76,669	1,933
CLARKE D.	75,947	243	DALLA ZANNA D.	80,087	-
CLARKE D.	114,326	-	DALMAN S.	78,981	-
CLARKE M.P.	86,470	111	DAME R.	77,046	115
CLARKE-SHERMAN C.	86,743	-	DAMON C.L.	97,139	1,100
CLOUGH R.	87,925	-	DANARD S.	127,513	3,369
CLOUGH R.	81,111	179	DANTU P.	79,682	-
CO S.	78,609	157	DARKE M.	105,284	-
COATES W.	121,639	1,577	DAROUGH-HARDEKOPF B.	87,791	331
COCHRANE S.	85,868	549	DASILVA S.	89,435	108
COLENBRANDER G.	121,877	217	DASSANI V.	77,273	2,133
COLES W.	106,631	20,218	DAVIDSON B.	93,005	2,113
COLINS S.	77,041	-	DAVIES P.	76,919	4,666
COLLINS K.L.	109,094	3,025	DAVIS J.	76,408	2,963
COMEAU S.	109,879	-	DAVIS K.	89,272	2,934
COMMINS B.	109,111	769	DAVIS L.	87,270	1,348
CONNOLLY A.	92,585	217	DAY T.M.	94,849	5,316
CONSTABLE C.	93,965	-	DE BEAUPRE J.	93,894	189
COOK B.	87,992	-	DE CAMARGO DANIEL B.	88,965	-
COOK C.	97,344	-	DE GOEDE T.	83,400	270
COOKEY-GAM S.	75,364	564	DE GUZMAN N.	95,762	-
COOLEN B.	97,096	-	DE LEON S.	82,520	41
COOMBES S.	88,337	-	DE LEUR P.	125,504	18,796
COOMBS C.	76,993	-	DEACON G.	97,539	834
COOPER D.	122,773	47	DEAK M.	76,569	825
CORAY M.	83,775	241	DEAN D.	119,106	21,832
COSTER N.	97,311	-	DEAN T.	75,484	181

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
DEGROOT J.	97,194	181	DRAGOI D.	77,117	-
DEISINGER L.	82,922	10	DRESKAI E.	76,660	-
DEKERF J.J.	109,450	-	DREW J.	89,750	1,078
DELA CRUZ F.	85,227	181	DREYER P.	158,785	5,165
DELLA-COLETTA B.	85,402	577	DRUMMOND J.	111,192	89
DEMBICKI P.	75,366	-	DU PLESSIS A.	164,635	2,963
DEMREN M.	105,475	-	DUDLEY A.	143,805	-
DEN OUDEN B.	95,761	397	DUMENCU G.	100,588	-
DEPOURCQ J.	109,646	716	DUMONCEAUX M.	75,700	-
DER K.	75,305	50	DUMOULIN E.	77,209	1,675
DERBY L.	109,290	577	DUNATOV M.	79,673	-
DERINZY L.A.	80,862	49	DUNBAR P.J.	76,701	-
DERINZY M.	77,513	763	DUNFORD M.	79,196	76
DESHANE R.	101,660	181	DUNN K.	78,014	-
DHALIWAL R.	75,041	69	DUONG D.	82,206	7
DHAMECHA A.	75,664	-	DUSSEAULT T.	88,062	4,689
DHANANI S.	87,723	55	DYCK J.	103,598	3,200
DHANDA A.	86,997	-	DYKSTRA J.	77,701	190
DHARIWAL K.	77,815	291	DYNOWSKI R.	76,645	-
DHILLON K.	76,987	-	EASTWOOD G.	330,354	7,179
DHIR A.	108,129	-	EDWARDS B.	95,923	4,732
DIAL G.	75,940	53	EDWARDS C.	93,439	437
DICDIQUIN C.	76,876	-	EDWARDS L.	77,869	1,012
DICESARE J.	97,059	3,890	EDWARDS R.	107,508	2,359
DICKINSON J.	212,395	7,133	EEUWES J.	107,913	-
DICKSON P.	104,869	-	EGAN S.	105,515	131
DIGGENS B.	85,483	-	ELDEHIMI H.	84,585	-
DILWORTH J.	134,501	2,586	ELDER J.	88,459	22
DINESH S.	114,795	-	ELLIOTT D.	82,140	3,027
DIXON C.J.	84,249	-	ELLIOTT R.	87,587	345
DIXON P.	76,812	152	EMERSON J.M.	100,752	434
DO C.	78,659	526	ENCILA R.	84,474	1,697
DOAN A.	81,038	745	ENG M.	136,099	406
DOBROVOLNY J.	78,717	181	ERHARDT S.	81,614	271
DOCKERTY M.	219,676	4,264	ERICKSON D.M.	110,598	670
DODIG S.	95,172	155	ESLAMI R.	84,695	-
DOELL L.B.	104,667	434	ESTRADA M.	84,175	44
DOLHANTY J.	95,134	7,912	EUSTACE A.	85,273	922
DOLLARD R.	82,802	354	EVANS C.	91,435	407
DONALDSON C.	113,358	998	EVANS H.	79,171	1,421
DONDAPATI R.	113,721	3,561	EVANS T.	77,627	983
DONG J.	109,965	3,000	EVINGER P.	106,131	181
DORADEA-CABRERA D.	88,973	1,220	EWASIUK W.	91,350	419
DORICIC J.	158,807	3,294	EWONUS K.	154,546	182
DORNER L.	83,487	4,138	FADAEIAN M.	114,413	4,922
DOUGAN D.	77,481	-	FAFARD N.	102,843	17
DOUGLAS C.	82,630	199	FAIRBAIRN C.	85,140	380
DOWDELL A.	101,191	239	FAIRBRIDGE C.	155,164	3,288
DOWE A.	76,820	-	FAIRFAX D.	99,488	142
DOWNEY M.	96,892	4,921	FANG M.	99,680	780
DOYLE C.	90,454	-	FANTINIC N.A.	90,000	181
DOYLE M.	77,644	16	FARAJI B.	113,277	-

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
FARMER M.	75,758	564	FUNG L.	117,796	3,714
FARRELL H.	85,225	545	FURTULA K.	75,227	5,646
FAWCETT A.	87,089	-	GABAS M.	113,366	2,769
FAY G.G.	86,180	149	GAGNON J.M.	78,463	45
FEBBRAIO M.	76,571	-	GALUSKA J.A.	83,062	757
FEDERICO E.	101,098	-	GANDHI P.	75,258	-
FEDOSEEV E.	84,554	-	GARCIA P.	77,238	377
FEELY A.	76,567	504	GARDINER G.G.	114,468	181
FENG J.	96,086	950	GARDNER J.	118,773	974
FENG J.	77,592	1,138	GARDNER P.	146,632	587
FENG K.	83,500	-	GARLOUGH L.	117,782	2,035
FENG S.	75,956	-	GARLOUGH W.	77,991	35
FENGLER B.	75,242	-	GARRETT L.	88,109	251
FEOKTISTOVA M.	94,842	2,854	GARRETT R.	94,493	105
FERGUSON G.	78,401	-	GAULEY K.	159,938	2,912
FIALA P.	89,755	-	GAUTAM N.	85,689	3,755
FIGUEROA A.	77,008	10	GAVRILA D.	92,330	1,158
FILIPCHUK D.	98,874	163	GEE W.	76,777	120
FINCH S.	110,662	274	GELIN K.	111,952	217
FINNAMORE E.	75,925	-	GERAK S.	88,126	2,928
FINSTAD B.	77,823	219	GERMANN B.	85,043	156
FISCHER P.	89,057	-	GHAFFARI ZADEH S.	96,128	3,140
FISHER R.	149,901	-	GHANBARI S.	75,778	181
FITRIANI M.	120,321	2,665	GHOSH A.	98,645	-
FLOEN R.	94,786	9,901	GHUMAN R.	122,353	104
FLOOD N.	78,924	1,759	GIBBS M.	113,479	7,080
FLOTO S.J.	83,754	-	GIBSON C.	147,085	24,762
FOLEY J.	136,999	7,025	GIBSON M.	158,176	2,289
FONTAINE L.	103,453	220	GIESBRECHT L.	86,489	1,507
FORD D.	103,637	12,021	GIGLIO D.	83,593	2,749
FORMAN B.	82,759	687	GILL A.	89,147	1,093
FORMAN J.	163,960	1,135	GILL A.	76,443	41
FORREST D.	92,979	1,312	GILL N.	77,988	-
FORSTER D.	104,033	304	GILL P.	84,644	902
FORSYTH S.	137,856	3,741	GILL S.	100,335	276
FOWLER J.L.	104,027	659	GILL S.	78,791	1,429
FRANGOLIAS J.	97,150	395	GILL S.	76,038	591
FRANK K.	80,079	-	GILL T.	102,203	4,021
FRANKS S.	87,739	-	GILLICH C.	110,480	342
FRANSSEN H.	88,726	-	GIN J.	106,925	-
FRASER E.	123,885	752	GINTER G.	149,517	7,560
FRASER K.	107,988	933	GIRARD M.	75,231	1,838
FRASER S.	83,284	476	GIRARD M.A.	152,347	10,979
FREMPPONG A.	100,361	4,070	GODARD M.	84,278	495
FRENCH C.	75,371	-	GOERKE R.	114,785	130
FRISON E.	87,554	-	GOLDSWORTHY K.	100,254	293
FRITZ J.	111,208	1,864	GOLUZA J.	90,818	181
FRY N.	76,169	62	GONZALEZ A.	91,537	3,660
FULLER R.	77,317	-	GONZALEZ N.	95,944	181
FULLERTON S.	83,172	4,797	GOODMAN N.	92,260	1,180
FUNG D.	89,238	52	GOODMAN P.	83,622	4,726
FUNG E.	109,446	349	GORMICAN D.F.	173,156	6,752

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GOSAL H.	76,156	1,040	HAMILTON S.	79,399	-
GOSAL T.	109,317	551	HAMLIN-DOUGLAS M.	113,682	343
GOULET J.J.	103,152	3,745	HAMM W.	75,493	-
GRACE M.	119,110	572	HAN K.	83,582	388
GRAHAM L.	110,966	651	HANCOCK A.	89,770	-
GRAHAM S.	133,339	854	HANDE T.	94,002	2,289
GRAMA GIRBA A.	91,305	119	HANEEF A.	78,262	69
GRANGE J.	105,491	8,000	HANER C.D.	99,839	1,656
GRANT C.	79,654	181	HANNA R.	84,775	181
GRANT D.	92,364	181	HANSOM A.	82,058	205
GRANT M.	97,209	-	HANSON B.	75,060	1,648
GRASS T.	100,350	-	HARDEN M.	75,267	-
GRATTON A.	108,682	336	HARDING R.	159,068	1,831
GRAVEL J.L.	107,249	2,260	HARDMAN G.	95,153	-
GRAVELLE D.	94,498	800	HARDY C.	81,216	375
GRAY J.S.	124,539	158	HARDY P.	92,767	-
GRAY T.L.	86,873	1,210	HARGRAVE M.	81,739	4,894
GRAZIANO M.	77,766	54	HARMSE W.	77,107	-
GREEN E.	78,013	75	HARNETT T.	98,970	9,039
GREER C.A.	109,080	282	HARRINGTON D.	166,331	4,456
GREGOIRE J.	123,401	-	HARRINGTON S.	204,397	1,333
GREGOV V.	91,541	433	HARRISON J.	118,849	198
GRENIER L.	134,981	2,558	HARRISON K.	97,181	2,659
GREWAL C.	117,003	-	HART A.	78,114	2,964
GREWAL R.	98,574	90	HARTLEY R.	78,259	1,062
GRIFFITH J.	86,302	925	HARWOOD M.	99,787	-
GROSSE L.	131,628	-	HATCHER J.	99,524	3,337
GROSSMAN A.	125,827	1,499	HATTON K.	127,233	415
GRUNBERG S.	76,228	2,922	HAUSCH K.	103,585	181
GRYB N.	78,638	-	HAUSCH R.	95,708	313
GUADAGNO V.	78,450	-	HAVERLAND C.G.	132,379	2,972
GUERRA L.	97,206	-	HAYWARD G.	103,829	3,166
GUI Y.	79,646	82	HAYWARD L.M.	81,377	532
GULLETT L.	152,203	2,344	HAZARAT R.	105,341	3,765
GUNN A.	96,509	-	HAZLETT C.	108,774	21
GUNN D.	100,214	197	HAZLETT M.W.	98,948	887
GUNNARSON S.	87,031	2,823	HEERSAHOTA S.	111,218	1,074
GUNTURI K.	118,697	313	HEGINBOTTOM J.	142,937	1,071
GUPTA N.	87,160	156	HEILMAN M.	78,514	181
GUPTA V.	129,768	4,481	HEINZ S.	81,379	-
GWILT M.	127,634	12,164	HEINZEMANN C.	110,971	972
HAAF C.	80,316	76	HEISKANEN B.	94,203	141
HAAF S.	99,764	-	HENDER N.	75,035	181
HABIB B.	88,956	577	HENDERSON D.	166,635	248
HAIG I.	77,214	1,809	HENDRICKSON A.	75,201	1,299
HAKZE M.	86,092	195	HENDRIKSEN L.	91,340	-
HALCROW S.	112,318	1,023	HENG D.	107,062	1,862
HALE K.	110,199	2,574	HEPBURN J.	75,061	-
HALL K.	153,967	2,415	HERTSLET D.	130,068	3,431
HAMADE D.	85,318	-	HESSE P.	84,196	132
HAMILTON A.	85,669	27	HEUCHERT T.	135,820	3,461
HAMILTON R.	85,123	-	HIBBERT L.	132,816	3,762

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HICKMORE C.	92,065	252	HUNDAL K.	96,946	2,143
HIEBERT G.	80,228	273	HUNT S.	79,031	-
HIEBERT J.	89,639	388	HURZIN B.	84,071	207
HIEBERT K.	114,980	1,063	HUTTRAM L.	84,116	181
HIGGINS C.	83,673	424	HUXLEY K.	110,523	2,144
HIGGINS C.	85,356	2,396	HWANG D.	99,035	3,966
HILDER M.	109,300	278	HYNES M.	140,549	1,070
HILL D.	122,279	7,214	IACOBAZZI E.	116,642	181
HILL D.	81,739	3,079	IKEDA M.	89,671	-
HILL E.	78,101	682	IP S.	81,708	78
HILL G.	80,289	310	IP V.	84,490	-
HINTON M.	134,245	2,659	IRVING J.C.	91,333	228
HIZON E.	153,824	-	IRWIN J.	96,234	435
HO C.	80,432	1,752	ISBISTER R.	90,752	1,040
HO C.K.	92,652	77	ISMAGILOVA J.	93,290	127
HO I.	81,110	-	ITAKURA R.	82,363	155
HOBBS K.R.	76,154	2,854	IVAN N.	77,536	2,961
HOGG K.	97,080	1,373	IVANOV D.	78,501	-
HOHLBEIN L.	79,081	1,991	IVES C.	75,664	-
HOLISKO S.	78,287	76	IZAN V.	94,150	178
HOLLEFREUND G.	113,826	651	JACKSON D.	97,601	1,024
HOLT S.	95,039	3,368	JACKSON G.	83,374	-
HONG S.	106,328	5,551	JACKSON G.	97,761	2,395
HOPKINS D.P.	111,054	181	JACKSON K.	75,947	249
HOPKINSON T.	80,856	328	JACKSON S.D.	86,411	409
HORROCKS B.	150,077	243	JACOB A.	124,136	1,465
HORVATH J.	86,314	-	JACOBS D.	85,310	-
HOSKINS B.D.	96,419	58	JACOBSON C.	110,121	-
HOSKINS J.	98,618	-	JACOBY M.	80,888	1,377
HOUBEN J.	91,068	5,681	JACQUART D.	88,529	695
HOWARD A.	99,809	347	JAFFRAY G.	96,244	60
HOWARD H.	87,591	30	JAHN R.	77,409	-
HOWARD P.	76,927	-	JALDIN T.	82,230	-
HOWARTH C.	78,231	624	JANG S.	77,689	76
HOWEY E.	77,780	1,879	JANSEN A.	110,159	2,622
HSU A.	77,709	1,536	JARVIS E.	78,542	-
HSU S.	79,753	488	JEFTIC M.	116,037	3,211
HU T.	85,260	950	JEFTIC M.	116,716	4,198
HUANG A.	117,585	-	JENNINGS T.B.	81,148	-
HUANG F.	77,855	1,222	JEONG J.	76,953	-
HUBER J.	92,558	1,892	JESSA K.	77,760	2,836
HUGGINS P.	126,813	3,328	JEWELL K.	76,806	114
HUGHES B.	75,556	2,141	JHUTTI B.	80,281	114
HUGHES K.	88,126	4,344	JIA J.	90,041	-
HUH S.	91,931	-	JIA N.	94,458	-
HUI J.	90,363	-	JIANG B.	140,608	13,486
HUI K.Y.	98,148	360	JIANG W.	89,716	1,871
HUI M.	131,310	1,020	JILANI S.	75,682	457
HUI M.	77,690	-	JIMENEZ N.	462,726	43,388
HUI P.	77,637	-	JOHAL C.	85,423	335
HULSTEIN J.	76,339	2,289	JOHAL G.K.	132,184	1,291
HUMENY W.	121,705	-	JOHAL I.S.	91,005	267

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
JOHAL J.	138,143	2,331	KAUR P.	77,895	-
JOHAL R.	131,909	1,049	KAUR S.	79,971	225
JOHANSEN C.A.	80,699	30	KAVANAUGH N.J.	81,644	12,197
JOHE A.	103,444	45	KAYSER M.	111,221	1,877
JOHL J.	100,991	1,031	KEAN R.	122,121	-
JOHNSON C.	76,412	181	KEGLER B.	109,541	2,822
JOHNSON C.L.	86,426	-	KEKS L.	79,839	18
JOHNSON D.	95,385	-	KELENY R.	100,363	550
JOHNSON L.	88,115	28	KELLER S.	86,785	462
JOHNSON L.J.	79,604	244	KEMP P.	237,383	3,642
JOHNSON R.	85,617	217	KENNEDY J.	84,051	-
JOHNSON W.K.	78,357	3,778	KEOUGH D.	113,946	6,225
JOHNSTON J.	105,965	2,679	KERK G.	75,406	6
JOIYA S.	77,805	219	KEW K.	83,683	-
JONES B.	81,462	239	KHAKH G.	94,412	387
JONES C.	77,507	1,675	KHAN S.	96,894	-
JONES D.L.	126,060	593	KHAN S.	81,323	126
JONES D.M.	94,586	789	KHAN S.A.	76,165	92
JONES J.	113,718	3,944	KIDD C.	77,819	-
JONES L.	105,187	2,047	KILBRAI T.E.	82,963	232
JORGE C.	135,049	4,542	KILPATRICK A.	80,325	206
JOSEPH M.	118,506	1,775	KILPATRICK J.	148,769	11,553
JOSEPH-NIDUA J.	76,337	181	KIM C.	75,713	-
JOSEPHS R.	79,269	259	KIM H.	96,640	1,944
JOYCE S.	114,721	330	KIM H.	75,210	409
JU B.	81,905	1,472	KIM J.	116,424	1,998
JUCO M.	78,193	945	KIM S.	143,446	178
JUDGE J.	130,000	358	KIMBLE M.	93,361	1,576
JUNG R.	79,833	2,186	KIMURA D.	113,848	136
JUNG S.	88,085	3,164	KING D.J.	80,975	96
JURA L.	137,677	842	KING R.	75,304	872
JURIET I.R.	83,236	104	KINNEY S.	75,094	1,848
JUTLA H.	153,615	2,476	KINSEY W.	80,468	82
JUTRAS M.	93,308	38	KIRBY C.	85,509	12,995
KAHLON R.	161,366	1,538	KIRKHAM P.	102,628	-
KAILA G.	75,047	732	KIRKHAM R.	195,038	8,876
KAILA N.S.	142,358	-	KLEEFSTRA Z.	125,887	2,858
KAILA-GREWAL I.	97,291	1,129	KLEIN K.	81,328	7,293
KAJIWARA D.	103,277	662	KLER K.	85,899	181
KALISCH G.	79,179	-	KO E.	77,134	-
KAMBOH C.	88,979	501	KOENEN A.J.	96,111	-
KAN J.	83,551	2,391	KOIVUKANGAS A.	76,755	720
KAN R.	106,632	-	KOLLIPAKULA B.	79,527	1,801
KANANI R.	81,559	17	KOLOCKA Z.	87,097	1,103
KANJI H.	76,329	-	KOLODZINSKI G.	113,444	5,077
KARP S.	85,131	3,203	KOMMALAPATI H.	82,359	-
KARPINSKI L.	76,406	-	KON D.	78,904	1,945
KASHI PRAHALLADARAO S.	88,122	-	KONG J.	143,782	640
KATARIA H.	78,871	-	KONG S.	84,872	-
KATOCH A.	76,584	76	KOONAR H.	75,007	-
KAUFMANN K.	125,487	1,015	KOONER A.	81,946	57
KAUR J.	77,736	-	KOONER H.	86,134	12,612

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KOPCHUK K.D.	95,413	-	LAUDADIO S.	139,810	4,791
KOSKI M.W.	92,709	-	LAUGUICO K.	86,528	324
KOSTUR J.	104,149	313	LAVIE E.	107,771	415
KOSTUR S.P.	94,547	313	LAW G.	100,539	3,060
KOTSABOIKIDIS H.	123,912	2,289	LAW S.	80,473	-
KOUDI N.	126,097	293	LAWLER K.	99,609	679
KOZAK J.	85,443	87	LAWRENCE J.	100,993	4,613
KOZAR J.	122,794	5,041	LAZARUS P.	90,024	76
KRAMER A.	77,774	-	LEARNED D.	109,412	484
KRAVAC M.	76,418	211	LEBRUN D.	153,463	15,611
KRIMMER J.	89,001	1,884	LEBRUN M.T.	87,570	1,186
KRISTOPAITIS A.	81,690	131	LEDUC E.	77,797	-
KUCHER L.	119,677	11,665	LEE A.	104,428	399
KUEHN A.	80,366	764	LEE A.	77,975	145
KULLMAN N.	94,153	90	LEE A.	132,613	77
KUMAR D.	90,687	448	LEE B.	85,613	751
KUMAR R.	87,884	222	LEE E.	77,823	-
KUMARAN S.	87,473	-	LEE F.	82,000	44
KUNG J.	122,562	694	LEE G.	75,812	32
KUNI J.	94,078	2,289	LEE J.	120,430	3,302
KUNZER A.	133,939	3,393	LEE J.	109,971	342
KUZNETSOVA O.	187,272	504	LEE K.	83,933	887
KWAN A.	106,423	156	LEE K.	98,753	361
KWAN J.	81,082	226	LEE M.	109,889	300
KWAN J.Y.	92,802	4,060	LEE M.	152,566	2,619
KWOK C.	88,411	5,647	LEE M.	129,881	3,127
KWOK M.	76,216	-	LEE P.K.	115,793	59
KWON T.	97,413	-	LEE R.	130,436	420
KWONG J.	93,688	-	LEE R.	114,244	243
LAC H.	91,004	-	LEE S.	83,535	41
LACHANAS M.	87,848	9	LEE V.	234,067	743
LADNER P.	134,766	2,967	LEE V.	92,323	165
LAING L.	86,093	1,317	LEE-YOUNG D.	89,919	-
LAL S.	88,375	31	LEE-YOUNG G.	78,686	-
LALONDE L.	201,308	3,634	LEGGETT K.	93,022	-
LAM C.	112,122	325	LEISHMAN D.	109,705	-
LAM R.	100,679	2,510	LENCOVIC C.	114,686	3,860
LAM T.	82,915	3,075	LEONG P.	301,155	11,651
LAM V.	77,835	-	LEPAGE V.	164,809	3,895
LAMBERT P.	95,641	45	LEROSE J.	150,306	4,237
LAMONT G.	77,797	-	LESPERANCE J.	134,980	-
LANE E.	83,322	520	LESSARD E.	97,605	137
LANE T.	116,963	320	LESTON L.L.	89,857	582
LANG G.	87,308	267	LETKEMAN F.	124,337	6,769
LANGILLE L.	90,028	2,339	LEUNG C.	78,912	1,900
LANGRANA N.	99,456	3,025	LEUNG E.	90,997	3,006
LANGTRY P.R.	103,158	27	LEUNG P.	91,140	-
LAU E.	92,868	-	LEUNG W.W.	80,158	-
LAU F.	84,781	3,423	LEWIS C.	108,004	-
LAU H.	96,321	-	LEWIS D.	97,905	-
LAU J.	83,524	380	LEWIS D.	96,905	671
LAU R.	76,898	2,172	LEWIS T.	90,329	819

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LEYS N.	77,982	397	LUDDU M.	81,227	571
LEZICA M.	110,510	271	LUISON M.	84,873	181
LI A.	179,044	216	LUM W.	84,278	-
LI A.	96,092	950	LUND J.	85,018	552
LI A.C.	97,003	-	LUONG S.	82,461	93
LI C.	102,632	-	LUONG T.	81,572	1,243
LI E.	125,198	5,945	LYNCH L.	78,591	30
LI X.	85,846	1,630	MA B.	101,323	-
LI Z.	95,733	1,129	MA S.	103,822	1,079
LIANG S.	106,376	2,638	MA V.	85,594	-
LIANG Y.	97,505	-	MA W.	95,948	-
LIEDL R.V.	114,054	-	MABEY T.	75,118	1,063
LIGALI A.	92,872	2,844	MAC DONALD D.A.	83,375	16,532
LIGUORI T.	77,575	93	MAC DONALD S.	84,627	371
LIM K.	85,006	2,400	MACAPINLAC R.	111,927	227
LIM T.	85,128	-	MACDONALD A.	93,484	1,708
LIN C.	75,185	388	MACDONALD R.	75,652	76
LIN D.	113,910	2,360	MACEK S.	77,389	356
LIN L.	91,840	-	MACFARLANE W.	103,571	3,029
LIN M.	106,920	36	MACGILLIVRAY L.	75,860	39
LIN Y.	79,343	-	MACHESNEY S.	92,696	580
LINDEN R.C.	94,493	235	MACHTMES M.	76,961	-
LINDSAY B.	115,448	67	MACKAY K.	91,986	816
LINDSAY M.	111,605	2,289	MACKAY M.C.	103,146	3,272
LINSANGAN J.	81,756	891	MACKIE L.	110,806	634
LINTON N.	148,507	4,989	MACKINNON J.	78,085	-
LINZMEIER J.L.	98,027	-	MACLEAN M.	81,078	668
LIPKEWICH R.	79,045	60	MACLEAN V.	89,316	26
LIPTON T.	77,994	311	MACLENNAN T.	108,376	1,668
LIU A.	87,986	-	MACLEOD S.	109,307	1,160
LIU C.	77,360	48	MACNEIL C.	104,912	-
LIU H.	79,715	324	MAGILL A.	100,958	1,919
LIU S.	101,033	-	MAGLIO M.A.	77,584	49
LIU T.	103,860	-	MAH J.	124,689	2,703
LO F.	132,475	11,688	MAH R.	79,317	199
LO K.	86,443	181	MAIER B.	105,629	18,600
LO M.	81,464	-	MAIN J.	133,431	3,293
LOACH A.	226,047	2,618	MAIO A.	81,065	198
LOCHRIE L.F.	98,533	-	MAITY J.	88,709	344
LOFRANCO C.	108,843	4,078	MAK L.	170,700	156
LOISELLE S.	116,501	4,234	MAK S.	90,284	-
LONDON S.	84,259	1,082	MAK Y.	88,363	1,208
LOO A.A.	77,903	15	MAKAROWSKI R.W.	91,259	-
LOOS R.	82,225	91	MAKULAVICIUS P.	89,941	1,102
LOPES DE ALMEIDA D.	78,647	-	MALAWIYA R.	79,521	107
LOPEZ-DEE M.	109,307	448	MALCOLM D.	99,002	3,006
LORE R.	86,574	6	MALKOWICH L.	85,176	97
LOUIE W.	81,650	3,318	MALSEGNA M.	85,953	919
LOWE K.	75,356	325	MALYON S.	149,731	1,262
LU C.	88,314	999	MAN L.	117,142	1,635
LUCAS K.	148,736	231	MAN M.	119,091	2,491
LUCHIES J.	98,904	-	MANDAIR J.	109,876	-

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MANHAO R.	85,909	2,136	MCCULLOUGH R.	139,036	3,228
MANN P.	82,382	3,151	MCCUNE J.	93,657	64
MANN S.	138,446	462	MCDANIEL J.	303,887	6,681
MANN S.	138,978	2,841	MCDONALD B.	120,819	1,330
MANSELL S.	76,094	181	MCDONALD D.M.	78,692	-
MANUEL H.	92,696	-	MCEACHEN R.	88,581	328
MAO Y.	100,661	2,267	MCEVOY E.	97,327	626
MAR T.T.	144,876	48	MCGILVERY T.	99,089	2,763
MARA C.E.	76,747	302	MCGREGOR S.	80,237	-
MARBELLA C.	84,100	632	MCKAY D.	76,469	14
MARCHI J.	158,541	3,867	MCKAY F.G.	85,365	7,509
MARCHUK D.	117,334	-	MCKENZIE L.	77,246	1,884
MARCOTTE B.	87,605	437	MCKERNAN C.	102,109	-
MARIA V.	88,907	376	MCLEAN S.	87,592	146
MARIANO GLORIA F.	108,241	3,062	MCLENNAN R.	150,357	2,289
MARINI M.	103,214	-	MCMAHON D.	75,171	-
MARION C.	98,729	-	MCMANN M.	76,882	109
MARSHALL L.	108,369	120	MCMILLAN P.	132,130	15,234
MARTE A.	93,733	120	MCMILLAN P.	84,979	-
MARTIN M.	111,909	1,743	MCMULLAN R.	130,182	2,499
MARTIN M.	109,161	496	MCPHERSON R.E.	113,867	181
MARTIN S.	90,094	1,731	MCPHIE D.	116,174	4,917
MARTINS J.	91,234	3,082	MCWILLIAMS R.N.	97,226	50,215
MARTIQUET S.	79,574	1,069	MEADE A.	133,677	2,586
MARTON F.	97,532	9,800	MECKLE W.	97,569	382
MARTON M.	75,693	87	MENARD D.	158,673	2,518
MARVEL D.	95,963	233	MENDES G.	80,384	-
MARWICK C.E.	110,255	100	MERALI K.	80,199	-
MASON D.	77,625	181	METCALF S.	77,463	10
MASON K.	77,369	195	METZNER K.	78,693	3,813
MATHARU H.	76,344	269	MEYER C.	103,872	2,372
MATHESON C.	116,419	1,342	MEYER K.K.	83,441	592
MATHIESON D.	102,891	1,458	MEYER T.	93,136	1,518
MATTHEWS L.	304,009	12,329	MICHAEL D.	91,418	2,303
MATTHEWS R.	127,837	2,507	MIKITCHUK A.	112,300	1,089
MATTHEWS S.	76,639	-	MIKKELSEN B.	93,866	-
MATTU B.	79,466	-	MILLER A.	75,077	-
MAUGER R.	75,802	682	MILLER L.	96,769	195
MAURO J.	88,206	-	MILLER P.R.	82,584	837
MAURO L.	75,154	181	MILLER R.	85,471	-
MAURO L.	106,185	1,644	MILLER S.	110,053	51
MAW P.	94,831	179	MILNER M.	104,300	1,023
MAWHINNEY S.	79,457	210	MIM D.	82,309	-
MAYEDE G.	80,181	91	MINARTO J.	121,553	1,033
MARTHUR T.	75,686	559	MISE P.J.	77,834	2,087
MCATEER A.	91,849	-	MITBRODT E.	96,279	4,276
MCAVANY S.	85,074	18,143	MITCHELL-NIELSEN H.M.	78,424	1,429
MCCAULEY L.	82,744	260	MITTON L.A.	266,025	2,836
MCCONNELL A.	94,365	694	MITUTA M.	78,296	1,647
MCCORMACK C.	85,400	-	MIYASHITA A.	91,353	874
MCCORMICK L.	77,666	756	MOEN R.	174,422	3,201
MCCREERY L.	150,092	2,670	MOHAMMED J.	87,715	284

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MOHAMMED P.	78,644	-	NG I.	75,838	-
MOLLET K.C.	95,088	-	NG J.	88,518	-
MONTGOMERY M.	78,567	1,617	NG J.	109,906	1,433
MOON J.	127,692	3,386	NG J.	115,020	-
MOONEY R.	93,011	75	NG L.	96,669	-
MOORE S.	75,313	-	NG P.	75,877	94
MORAN N.	93,403	4,596	NG P.	100,437	-
MOREIRA N.	85,848	-	NG R.	97,940	53
MORGAN J.	87,351	51	NG Y.	102,683	-
MORIN D.	99,592	1,111	NG Y.	78,209	248
MORIN S.	125,906	181	NGAI C.	97,514	3,187
MORLEY L.M.	87,588	407	NGALIM M.	99,877	2,662
MORNEAU R.	78,731	2,634	NGAN G.	78,056	2,820
MORO D.	85,459	245	NGO H.	109,784	-
MORRALL G.	99,696	3,134	NGO P.	83,368	574
MORRIS T.	77,775	16	NGUYEN D.	118,667	693
MOSCATO J.	130,781	154	NGUYEN J.	165,048	648
MOULTON V.	110,598	2,231	NGUYEN L.	109,516	293
MUGHAL A.	77,315	2,161	NGUYEN Q.	103,426	4
MULLIGAN W.	85,647	487	NGUYEN T.	81,546	1,048
MUNN K.	131,074	3,901	NIBBELINK A.	113,479	-
MUNRO D.	111,603	181	NICHOLL C.	143,266	58
MUNT K.	84,100	181	NICKASON N.	154,383	4,110
MURPHY M.	158,083	3,985	NICOLSON J.	75,170	40
MURRAY R.	106,822	9,042	NIEDO M.	84,553	-
MUZZIN S.	93,603	2,103	NIEWELER E.	81,065	95
MVUNDURA O.	208,366	523	NIJJER R.	89,107	72
MWENDWA A.	100,659	-	NISHI K.	88,052	106
NADALIN K.	80,871	4,102	NISHI L.	81,299	67
NAGANDLA S.	109,868	-	NIU Y.	93,482	5,033
NAGY C.	108,315	755	NOEL T.	81,476	128
NAICKER R.	84,063	34	NOLLEY A.	83,110	-
NAKASHIMA S.	77,970	975	NORMAN B.	108,415	-
NANOS L.	84,627	14	NOUJAIME R.	111,228	1,126
NAQVI A.	76,416	895	NOVAKOVIC G.	88,468	-
NARANG A.	110,251	81	NOVENO M.	76,785	925
NARESH K.	97,544	1,155	NOWACZEK J.	94,498	1,833
NARWAL J.	75,097	-	NUNN J.	92,466	4,745
NATHAN V.	131,744	2,643	NUSCHE M.G.	109,647	3,889
NAVA C.	90,850	2,668	NUTLAND K.	82,548	532
NEAL P.	90,781	303	NUTTER L.	85,034	342
NEESE N.	105,719	86	O'BRIEN M.	147,228	-
NEILSEN T.	149,108	2,113	O'BRIEN M.	88,060	716
NELSON K.	105,308	2,605	O'FLAHERTY M.	91,287	3,502
NEMATIFAR M.	81,872	313	O'KEEFFE P.	91,214	2,286
NEPOMUCENO J.	89,264	897	O'REGAN K.	89,601	-
NEUFELD M.	77,929	1,750	O'TOOLE T.M.	93,547	2,158
NEWMAN B.	109,934	157	OBSNIUK M.	110,701	-
NG A.	111,515	157	OFOMI O.	76,182	-
NG C.	110,361	268	OGILVIE K.	94,378	2,807
NG E.	80,835	109	OKEBUKOLA O.	116,734	203
NG H.	153,348	547	OLIVER J.T.	94,313	-

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
OLLEY L.	174,625	5,726	PERRY E.	79,276	721
OLOVSON-CLEVELAND E.	75,934	-	PERSCHONKE K.	155,374	4,941
OLSTROM L.	110,367	823	PETERS S.	96,115	-
ONG S.	112,871	1,181	PETHERICK J.	111,694	836
ONO Y.	83,108	302	PETTIT A.	83,488	-
OPDAHL C.	104,841	2,714	PHAN R.	76,566	-
OPENSHAW S.	76,301	2,548	PHELPS A.	83,839	143
OREA R.	94,999	-	PHILLEY A.	86,289	-
ORENC F.	77,100	-	PHILLIPS C.	84,198	831
ORR J.	92,212	2,920	PICCHIONI C.	94,514	181
OSADCZUK S.	102,843	64	PICILLO M.	86,418	-
OSOBIK I.	123,065	4,610	PIERCE M.	79,791	76
OUELLETTE J.	95,169	5,361	PIETRAMALA A.	116,444	-
OUELLETTE L.	87,195	-	PIETRAMALA S.	77,153	1,022
OWEN-BLAS M.	111,316	153	PIETRUSINSKI P.	102,782	2,794
OWEN-KING K.	130,894	3,317	PILLAI S.	76,125	-
PABLO C.	88,880	-	PINIACH P.	134,909	-
PACHINI R.	82,614	298	PINO A.	140,027	2,306
PADANIA Z.	92,104	1,127	PINTO R.	77,287	304
PADDOCK S.	110,601	1,474	PITT C.K.	80,533	313
PALK S.	102,483	-	PITZMAN M.	102,402	22,318
PALTA D.	75,148	-	PLOMP R.	91,314	7,119
PALTIEL C.	102,793	225	PLUMMER M.	130,612	8,076
PANCHENKO L.	83,137	716	POIRIER R.	90,883	4,817
PANDE M.	83,904	-	POOLE K.	145,852	712
PANG W.	97,293	-	POOLE R.	111,953	-
PANNU J.	83,894	163	POP T.	90,284	-
PANTUSA S.	103,077	120	POPA T.	91,479	-
PARADELO M.	84,106	-	PORCELLATO D.	76,528	-
PAREKH D.	98,319	843	PORT C.R.	126,571	653
PARHAT R.	75,276	405	PORTER J.	86,269	1,594
PARK D.	76,002	-	PORTERFIELD B.	88,075	547
PARKER T.	86,579	2,482	POSTNIKOFF B.	85,737	4,282
PARKES M.	128,499	3,455	POTTER M.	84,581	191
PARKIN T.	82,095	2,827	POTTERY J.C.	96,042	1,261
PARRENO M.	76,885	43	POTTS F.	95,257	725
PARRY J.	99,344	1,093	POULADIAN M.	99,188	100
PARSLOW K.	370,873	16,493	POWERS R.E.	141,670	9,064
PASHA E.	81,341	453	PRABHAKAR K.	100,206	-
PASS P.	79,142	-	PRASAD A.	80,264	1,014
PATEL J.	112,026	93	PRATIK K.	101,752	350
PATEL S.	98,340	120	PRATT R.	100,398	2,681
PATEL S.	88,679	-	PREDDY I.	88,445	2,026
PAU M.	90,648	-	PREDEAUX D.	77,823	341
PAUL J.	109,019	1,525	PREMACK C.	78,851	5,466
PAWAR R.	96,922	160	PRIHAR N.	100,138	2,631
PEERS K.K.	75,496	456	PROCKIW K.	165,671	6,656
PEMKOWSKI D.	145,862	3,845	PRZYBYLSKI M.	160,461	-
PENN J.	97,942	1,316	PULKO M.	108,997	898
PENTECOST B.	104,834	3,507	PURCARIN S.	84,938	3,197
PEREIRA S.	109,307	151	PURCELL J.	94,744	77
PEREZ E.	85,452	-	PURI T.	77,316	132

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PUTERMAN D.	112,645	449	ROBERTSON M.	78,553	22
PUTNEY C.	168,653	3,717	ROBICHAUD M.	78,094	817
QI F.	93,132	169	ROBINSON C.	107,488	767
QIU D.	96,063	-	ROBINSON C.F.	81,398	10,608
QUAIL B.	101,569	143	ROBINSON K.	124,924	6,228
QUALLY L.	83,468	1,801	ROBINSON R.	86,366	-
QUAN M.	86,340	181	ROBINSON R.	76,452	426
RACHAMADUGU P.	82,729	925	ROBIRTIS D.	77,823	76
RADOS J.	86,174	-	ROBSON A.	87,149	906
RADOS T.	138,146	22	ROBSON R.	77,766	1,168
RAEDLER R.	76,255	1,610	RODDICK K.	110,745	864
RAFFARD D.L.	78,763	181	RODRIGUEZ E.	76,329	-
RAFI A.	118,482	1,260	ROGERS L.	75,286	-
RAI H.	98,211	-	ROH Y.	78,913	74
RAI K.	112,743	1,132	ROHNE A.	85,119	-
RAI R.	122,303	640	ROLFSEN C.	85,523	181
RAI S.	112,016	185	ROMANIUK L.	83,965	-
RAI V.	133,589	1,942	ROMARD T.	84,595	257
RAMACHANDRAN R.	78,058	-	ROMERO DA CRUZ D.	108,115	-
RAMSAY L.	90,070	172	ROOT A.	159,318	3,033
RANDHAWA A.	76,310	3,701	ROSE W.	77,199	561
RANIGA B.	80,840	46	ROTTO S.	122,037	3,465
RANIGA L.	75,771	74	ROY C.	75,546	3,228
RAPLEY S.	76,256	4,498	ROYALTY C.	91,016	2,874
RAPOSO M.	85,660	110	RUDKOWSKI A.	80,338	147
RASIDAGIC V.	98,204	2,844	RUDOLPH S.N.	80,592	-
RAW M.	149,943	297	RUEST N.E.	84,046	1,987
RAYMOND R.	105,193	5,018	RUGGLES R.	77,809	34
RE F.	141,459	2,473	RUGGLES S.	111,124	2,993
READER B.	75,791	2,780	RUMBLE G.	146,327	3,539
REDILA B.	77,532	-	RUSSELL S.B.	83,658	-
REED S.M.	112,927	224	RYAN C.M.	216,625	1,477
REGNIER R.E.	78,145	-	RYE K.	233,066	415
REGUSH H.	115,700	3,931	SABET S.	88,658	-
REID A.	91,193	8,754	SADGROVE L.	82,909	626
REID E.	86,316	457	SAGER C.	75,538	-
REID T.E.	85,663	181	SAHOTA H.	145,223	706
REILLY K.	111,892	345	SAHOTA R.	88,147	552
REIMER D.	152,571	2,977	SAITO M.T.	81,265	357
REITER M.	78,343	25	SAKAI S.	83,769	-
REITER S.	79,467	117	SALTER C.	111,728	91
REMILLARD D.	75,711	71	SAMA N.	76,303	-
REMPEL T.	101,684	739	SAN J.	98,733	710
REYNOLDS A.	116,567	5,491	SANDALL G.	99,100	369
RHIM H.	99,943	313	SANDHU K.	86,738	-
RIBEIRO D.	109,371	1,404	SANDHU L.	141,667	2,604
RICE-MACDONALD T.M.	80,748	3,355	SANDHU P.	84,930	20
RICH R.	85,467	2,747	SANDHU P.	76,906	-
RICHARDSON D.	195,159	1,321	SANDHU S.	80,162	-
RIDLEY N.F.	141,284	6,272	SANDHU S.	118,376	-
RIVA T.	87,710	755	SANDRIN F.	95,468	53
RIVERA P.	77,536	569	SANGHA H.	86,151	-

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SANGHA S.	87,986	-	SHARMA D.	96,254	-
SARAN S.	76,141	2,031	SHARMA G.	76,283	-
SARANCHUK L.	94,346	854	SHARMA H.	77,697	-
SARGENT D.	218,964	1,380	SHARMA N.	91,960	11,775
SAROA J.	75,183	-	SHARMA S.	109,680	234
SARTORE J.	122,246	103	SHARP L.	78,827	-
SATHIYAMURTHI S.	117,239	121	SHAUNTZ A.E.	111,108	426
SAUNDRY R.	85,403	206	SHAYEGAN J.	85,431	17
SAWHNEY J.	75,540	1,943	SHEPPARD D.	75,023	-
SAWHNEY K.	77,450	952	SHEPPARD G.	158,294	475
SAWHNEY V.	117,693	38	SHETTY P.	83,926	-
SAYERS T.	123,699	230	SHI J.	109,354	-
SCACCIA L.	133,887	-	SHIBATA A.	114,718	282
SCHAEFER K.	83,126	-	SHIGEMATSU A.	78,317	1,719
SCHAER K.	82,403	2,383	SHING A.	100,530	-
SCHANZENBACH V.	77,837	-	SHOKAR C.	92,680	900
SCHDEL V.R.	137,558	20,265	SHUKLA N.	104,619	-
SCHICK D.	130,910	414	SI P.	126,748	3,963
SCHICK R.H.	84,497	549	SICHITIU L.	98,380	5,894
SCHMIDT M.	90,156	90	SIDDIQUI A.	92,213	-
SCHMIDT P.	89,225	2,656	SIDHU A.	75,746	475
SCHMIDT V.H.	87,262	-	SIDHU A.	78,374	2,540
SCHNEIDER K.	85,401	204	SIDHU M.	110,832	575
SCHNEIDER W.	94,223	2,714	SIDHU R.	82,562	11
SCHOEMAN H.	126,140	1,037	SIEMENS B.	115,602	181
SCHROEDER J.	81,591	7,343	SIGURDSON E.	83,272	110
SCHUCK P.	119,132	309	SILVEIRA P.	155,492	-
SCHULTZ A.	107,789	1,560	SIMISTER J.R.	109,400	8,835
SCHURMAN P.	84,892	4,065	SIMPSON P.	87,342	2,060
SCLATER R.	94,410	-	SIMPSON S.	76,548	-
SCOTT K.	113,812	2,506	SIMPSON V.	93,519	-
SCOTT M.	79,057	-	SINCLAIR E.	146,492	3,353
SCULLION L.	79,275	-	SINGH P.	78,095	-
SEAH H.P.	77,796	16	SINGH R.	113,507	1,692
SEARLE M.L.	84,462	-	SINGH S.	109,994	3,824
SEITZ D.	85,276	-	SINWAR V.	106,266	-
SELVER B.	95,932	13,831	SIRIPURAPU D.	78,966	-
SENGHERA G.	108,072	363	SISON N.	76,031	9
SENGHERA S.	132,698	4,352	SIT E.	75,844	1,242
SEOW S.	89,824	3,081	SIU B.	82,239	-
SEPULVEDA MAGALHAES FARIA M.	75,657	123	SIU T.W.	82,471	25
SERBAN D.	88,454	-	SKRYNNYK I.	82,507	-
SERSEN L.D.	79,590	1,001	SLADE I.	114,675	3,489
SETTICASI P.	176,065	1,104	SMEYERS M.J.	111,388	88
SHAH K.	80,905	96	SMIT C.	81,038	181
SHANKAR M.	103,191	-	SMITH A.	78,623	8,236
SHANMUGAM THIRUNAVUKKARASU R.	141,162	-	SMITH J.	107,887	-
SHANNON K.	96,553	-	SMITH J.	113,354	3,184
SHAPTON S.	107,123	3,753	SMITH J.	105,114	3,471
SHARAN S.	76,063	-	SMITH K.A.	80,302	-
			SMITH P.M.	110,925	-
			SMITH S.	84,075	1,017

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SMRZ J.	84,342	68	SUTHERLAND C.	125,411	635
SOAMES B.C.	84,432	24	SUTHERLAND M.	83,345	-
SODHI J.	126,433	5,004	SUTHERLAND P.H.	78,594	-
SOLOMON B.	96,617	2,289	SUTHERLAND R.	80,827	-
SOMERS I.	85,913	7	SUTHERLAND S.	88,157	6,577
SOND J.	75,710	1,956	SWEENEY J.	79,533	-
SOO T.	97,127	375	SWIFT S.	77,354	863
SOON L.	96,878	-	SZETO C.	138,978	2,203
SOUSA F.	82,983	737	SZETO T.	81,080	61
SOUTHWORTH M.	96,292	349	TADEY C.M.	92,897	1,379
SPECHT J.	85,878	1,989	TAKHAR A.	91,043	346
SPENCE M.	169,931	3,398	TAM K.	130,744	5,133
SPENCER S.J.	110,016	-	TAM M.	75,333	2,001
SPINDOR A.	100,590	394	TAN J.	84,664	-
SPRATT M.	102,938	672	TAN J.	231,084	8,911
ST. DENNIS L.	108,058	228	TAN J.	79,056	39
ST. LOUIS E.	118,982	1,039	TAN Z.	78,808	2,005
STAHL M.	83,967	-	TANG C.	78,878	34
STAPELMANN M.	77,571	181	TANG H.	79,109	-
STAPLETON K.	91,031	605	TANG W.	77,628	-
STAPPLER S.	116,565	206	TANG W.	136,959	5,095
STARK M.	84,907	10	TANKE R.	75,555	564
STATTON D.	77,389	-	TARANTINO J.	98,553	3,492
STATTON G.	113,355	853	TASH A.	84,396	1,987
STEIN P.	78,529	320	TAY T.	91,327	-
STEINBERG W.	144,422	2,837	TAYLOR A.	114,851	1,696
STEIRO C.	126,710	11,117	TAYLOR A.	77,484	-
STEPHENSON D.	90,901	-	TAYLOR C.C.	90,146	-
STEVENS G.D.	87,992	-	TAYLOR G.	77,121	656
STEVENS V.	86,739	3,177	TAYLOR K.	103,028	512
STEVENSON T.	75,039	-	TAYLOR L.	87,466	633
STEWART A.	84,476	1,226	TAYLOR N.	248,974	1,162
STEWART A.	94,479	2,309	TAYLOR S.	82,013	-
STEWART C.	88,913	390	TAYLOR T.M.	102,512	210
STEWART C.	84,576	408	TAZELAAR T.	118,214	810
STEWART J.	99,547	-	TEHRANI-KIA F.	78,178	-
STIRLING C.	95,115	1,088	TELWATTE A.	81,676	802
STOCKLEY S.L.	94,732	771	TEMPLE F.J.	226,425	3,084
STRAMPE A.	78,458	174	TENG M.	77,661	1,039
STRIZHKOVA O.	109,157	27	TENTES S.	87,556	80
STUBEL D.	76,008	190	TERAGUCHI L.	147,521	250
STUKEL J.J.	93,762	1,027	TERAO H.	110,251	702
SU D.	88,705	-	TERMUENDE R.	115,358	1,954
SUBASIOGLU H.	77,951	-	TERRILLON P.	81,682	-
SUH S.	78,588	285	TESTINI M.	81,051	217
SUKUNDA D.	85,366	54	THANGAVELU H.	93,521	1,190
SUMNER L.	80,935	-	THIND R.	94,853	-
SUN H.	82,985	313	THIND R.	88,923	2,515
SUN M.	80,691	45	THIYAGARAJAN S.	116,565	-
SUNG A.	77,145	950	THOMAS M.	100,921	-
SURIAN C.	75,725	223	THOMPSON J.	96,835	471
SURINE R.	90,963	7	THOMPSON K.	80,668	1,840

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
THOMPSON M.	98,452	7,787	VALLE J.	88,319	987
THOMPSON W.	111,135	3,003	VAN GRONDELLE A.	113,380	181
THOMSON B.	116,798	3,625	VAN HERK K.	84,619	790
THOMSON D.	92,367	552	VAN MARCK L.	92,965	2,368
THORNLEY J.	110,193	4,000	VAN SCHAİK C.	94,215	-
THREATFUL J.	84,955	228	VAN SICKLE M.	76,180	2,854
THUMBOLI S.	118,330	60	VAN ZOOLINGEN E.	91,562	66
TIAN G.	101,619	313	VANDEBORNE G.	95,719	871
TILLYER E.	108,359	200	VARONA V.	91,599	601
TIMONEY S.	105,107	1,141	VASQUEZ M.	90,440	181
TIWANA R.	100,450	4,508	VASS C.	92,927	58
TOMAS E.	83,379	-	VEFGHI S.	123,514	2,880
TOMELDEN M.	86,282	182	VELLESCIG M.	124,131	646
TOMLINS N.	113,742	451	VENDITTI P.	75,850	1,969
TONELLO M.	76,894	905	VENDRAMETTO R.	77,487	26
TONG K.	139,276	-	VERGES K.	86,091	-
TOOR S.	116,379	3,492	VERMETTE K.	93,844	143
TOOR S.	75,011	209	VERMEULEN J.	76,915	887
TOPSY R.	76,018	-	VERWEY S.	75,061	1,849
TORRES D.	105,381	6,398	VETATH V.	110,068	555
TOSIC-KOVACEVIC V.	96,385	357	VETTER E.	76,251	2,830
TOTH A.	85,224	-	VICKERS M.J.	78,870	512
TRAN H.	81,394	-	VIEIRA J.	77,387	525
TRENAMAN J.	86,339	769	VIJAYKUMAR V.	104,944	-
TRENAMAN K.L.	81,042	6,024	VILAC L.D.	103,931	634
TRESPALACIOS RUBIO M.	97,346	1,699	VINCENT A.	88,080	2,215
TRIPP J.C.	96,584	1,193	VINCENZI S.	87,577	187
TRIPP S.	109,279	-	VIRK P.	80,198	1,272
TSANG A.	81,469	171	VOHRADSKY G.	98,074	3,709
TSANG W.	78,904	287	VOIGHT M.	86,594	346
TSE C.	83,437	351	VUKIC N.	79,572	35
TSE L.	161,807	8,577	VUKOVIC H.	87,419	197
TSUI J.W.	136,631	1,055	WAGNER C.	84,769	1,396
TSUJI B.	77,881	11	WAGNER E.	145,342	4,670
TSUNG J.	77,923	58	WAI D.	81,568	308
TSUNG S.	80,924	1,771	WAI J.	76,651	2,778
TSUNG T.	82,462	1,771	WAKELIN R.	89,502	-
TUBB P.	77,974	-	WALKER M.	108,899	2,801
TUNG W.	83,979	910	WALLACE D.	85,632	1,644
TUPPER C.	185,673	17,408	WALSH K.	116,773	2,796
TURNER K.	87,853	91	WALTERS J.	91,186	428
TYLLER A.	77,994	3,046	WAN R.	95,549	-
UCHIYAMA-JUSTASON M.	100,667	-	WANG F.	76,804	-
ULVETEG C.	110,159	1,233	WANG G.	88,506	313
UNO K.	83,854	137	WANG H.	97,722	1,454
UPPAL M.	84,891	626	WANG Y.	81,594	186
URMENETA E.	88,072	512	WARD C.	81,343	181
UROSEVIC U.	93,705	3,000	WARD S.	96,234	314
VAAGEN E.	159,998	3,273	WARKENTIN A.	114,426	1,111
VAIRASAMY S.	97,862	313	WARNER G.	78,573	1,599
VAKHSHOURI K.	106,389	1,358	WARNER R.O.	187,136	6,918
VALLE B.	80,908	474	WASSERMAN H.	105,153	-

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WATERMAN N.J.	91,154	746	WONG E.	100,164	2,033
WATERS A.	115,576	353	WONG F.	95,277	950
WEBSTER T.	80,912	5,646	WONG G.	82,452	181
WEEKS K.	82,863	-	WONG J.	111,457	2,263
WEIGHTMAN M.	82,162	8,281	WONG J.	79,820	149
WELFORD P.	109,514	1,880	WONG J.Y.	77,001	-
WERK J.	96,530	1,015	WONG K.	94,175	17
WESSNER T.	79,299	-	WONG K.	109,899	379
WEST A.	92,951	387	WONG K.	77,342	583
WEST J.	80,741	-	WONG K.H.	109,835	228
WEST K.	85,985	950	WONG K.W.	99,809	-
WESTHAVER K.A.	85,143	66	WONG L.	84,132	-
WHEATLEY K.	101,994	770	WONG L.	80,926	27
WHELDON M.	78,224	-	WONG M.	78,092	-
WHITE D.	88,320	128	WONG P.	93,765	1,781
WHITE H.K.	86,301	-	WONG P.	93,773	85
WHITE L.C.	117,664	-	WONG P.	75,636	978
WHITE S.	105,408	62	WONG R.	75,475	100
WHITING J.	81,731	678	WONG R.	80,514	364
WIDDIFIELD C.	121,475	2,289	WONG S.	78,277	252
WIENS M.	75,463	-	WONG T.	87,074	700
WIENS R.	75,885	2,271	WONG T.	119,158	301
WIJESINGHE R.	113,390	2,954	WONG T.	110,068	173
WILKINSON T.	93,948	998	WONG W.	76,102	140
WILLIAMS L.	82,483	181	WONG Y.	81,997	-
WILLIAMS M.	110,631	2,560	WOO M.	110,503	-
WILLIAMS P.	114,359	31	WOO S.	78,744	2,740
WILLIAMS P.	87,093	-	WOOCHUK K.	81,528	4,568
WILLIAMS W.	79,361	-	WOOD J.	92,250	182
WILSON J.	93,631	2,000	WOOD P.R.	118,865	21
WILSON J.	163,857	6,779	WOODGER L.C.	79,292	12,129
WILSON R.M.	231,013	1,121	WOODSKE J.M.	100,243	1,114
WILSON S.	89,522	331	WRIGHT A.	78,350	467
WILSON-JONES A.	87,680	5,687	WRIGHT A.	162,992	5,528
WINDELS W.	93,010	-	WRIGHT D.A.	109,273	1,374
WIRCH G.	86,341	478	WRIGHT K.	90,705	652
WITT G.	79,509	3,120	WU Q.	97,584	-
WITTET C.	75,823	-	WYLLIE L.	82,728	2,526
WITTIG J.	120,433	4,974	WYLLIE T.	108,927	-
WONG A.	94,470	-	WYNHOVEN K.	98,812	540
WONG A.	120,199	7,849	XU B.	106,505	-
WONG A.H.	86,950	-	XU W.	86,280	485
WONG B.	152,334	2,633	YANG D.	80,288	-
WONG B.	75,216	252	YAP K.	111,726	-
WONG B.	129,409	-	YARDLEY C.	92,698	90
WONG B.	90,690	544	YASAYKO J.	86,614	-
WONG C.	82,571	-	YEE K.	77,885	824
WONG C.	87,617	-	YEN A.	99,276	6,062
WONG C.M.	81,249	-	YEN C.	92,891	-
WONG D.	77,346	626	YERXA T.	97,182	77
WONG D.	75,913	25	YEUNG B.	90,010	-
WONG D.K.	118,124	-	YEUNG C.	136,306	129

Remuneration and expenses paid to employees for the year ended March 31, 2020

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
YEUNG C.	112,115	313	ZANNIS F.	80,878	-
YEUNG C.	79,894	-	ZARE S.	87,670	1,011
YEUNG E.	140,544	2,837	ZARYSKI T.	90,622	-
YOON J.	75,855	2,034	ZAURRINI M.G.	79,904	1,484
YORSTON D.W.	82,638	481	ZENONE C.	75,738	-
YOUNG C.	116,421	957	ZERBINOS P.	78,127	54
YOUNG D.C.	90,979	608	ZHANG G.	87,129	-
YOUNG J.	77,473	584	ZHANG J.	75,657	3,017
YOUNG M.	132,225	1,051	ZHANG M.	96,190	1,724
YOUNG S.	96,472	181	ZHAO B.	100,789	-
YOUNG T.	95,790	-	ZHONG J.	84,452	-
YPENBURG K.D.	107,652	18,130	ZHOU J.	80,670	-
YU G.	81,813	7,022	ZHOU W.	89,440	13,025
YU L.	78,489	4,844	ZHOU X.	90,102	329
YU R.	128,577	1,804	ZIELINSKI S.	77,590	50
YU W.	77,043	190	ZILKOWSKY J.	130,530	2,689
YUAN Y.	151,918	1,258	ZINGER K.	84,579	7,721
YUAN Y.	84,713	-	ZORN P.	81,397	248
YUE M.	94,322	839			
YUEN A.	96,957	-	RECEIVER GEN. OF CANADA	22,315,976	-
YUEN H.	84,622	150			
YUEN J.	85,152	-	TOTAL FOR OVER \$75,000	\$ 222,434,250	2,851,944
YUEN S.	83,967	176	OTHER UNDER \$75,000	\$ 222,439,054	1,645,576
YUK D.	79,527	1,062	GRAND TOTAL	\$ 444,873,304	4,497,520
YUN S.	216,159	946			
ZACHARIAS R.	95,771	14,588			
ZAFAR S.	76,155	-			
ZAGOZDA P.	103,595	4,872			
ZAI A.	78,281	240			
ZANDNIA S.	103,140	2,889			
ZANIC L.	79,291	126			

There were 6 severance agreements made between ICBC and its non-unionized employees during fiscal year 2019/20. These agreements represent from 4 months to 18 months compensation.

**Remuneration and expenses paid to the members of
the board of directors for the year ended March 31, 2020**

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
ALLEN, D.	BOARD OF DIRECTORS	9 of 9	15,000	15,000	33,000	3,738
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE, CHAIR	4 of 4	2,431 ⁵			
	OPERATIONS, PLANNING & GOVERNANCE SUBCOMMITTEE, CHAIR	7 of 7				
	SHAREHOLDER'S COMMITTEE AUDIT COMMITTEE	11 of 11 1 of 1				
	OPERATIONS & PLANNING COMMITTEE, CHAIR		569 ⁵			
BELL, J.	BOARD OF DIRECTORS	9 of 9	15,000	10,875	28,875	-
	INVESTMENT COMMITTEE, CHAIR	6 of 6	3,000			
	AUDIT COMMITTEE	8 of 8				
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	1 of 1				
FLAMOND, P. ⁴	BOARD OF DIRECTORS	5 of 6	10,965	4,500	15,465	3,582
	HUMAN RESOURCES & COMPENSATION COMMITTEE	1 of 1				
	INVESTMENT COMMITTEE	1 of 1				
	AUDIT COMMITTEE	1 of 1				
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	2 of 2				
KHATAR, R.	BOARD OF DIRECTORS	6 of 9	15,000	9,000	24,000	54
	HUMAN RESOURCES & COMPENSATION COMMITTEE	3 of 5				
	INVESTMENT COMMITTEE	6 of 6				
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	1 of 1				
	AUDIT COMMITTEE	6 of 8				
LEVERSAGE, J.	BOARD OF DIRECTORS	9 of 9	15,000	12,000	27,000	115
	AUDIT COMMITTEE	8 of 8				
	INVESTMENT COMMITTEE	6 of 6				
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	3 of 3				
MACPHAIL, J.	BOARD OF DIRECTORS, CHAIR	9 of 9	30,000	19,875	49,875	1,944
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5				
	INVESTMENT COMMITTEE	6 of 6				
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	4 of 4				
	OPERATIONS, PLANNING & GOVERNANCE SUBCOMMITTEE	7 of 7				
	AUDIT COMMITTEE	8 of 8				
	SHAREHOLDER'S COMMITTEE	11 of 11				
MCLAY, C.	BOARD OF DIRECTORS	9 of 9	15,000	11,250	31,250	153
	AUDIT COMMITTEE, CHAIR	8 of 8	5,000			
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	3 of 4				
	OPERATIONS, PLANNING & GOVERNANCE SUBCOMMITTEE	1 of 1				

Remuneration and expenses paid to the members of the board of directors for the year ended March 31, 2020

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
MOUSHOS, J.	BOARD OF DIRECTORS	9 of 9	15,000	13,500	29,069	1,434
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5				
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	4 of 4				
	OPERATIONS, PLANNING & GOVERNANCE SUBCOMMITTEE	7 of 7				
	INVESTMENT COMMITTEE STRATEGIC INITIATIVES COMMITTEE, CHAIR	6 of 6	569 ⁵			
PEARSON, B.	BOARD OF DIRECTORS	9 of 9	15,000	10,125	28,125	5,670
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	5 of 5	3,000			
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	4 of 4				
WOOD, J.	BOARD OF DIRECTORS	8 of 9	15,000	7,125	22,694	125
	OPERATIONS, PLANNING & GOVERNANCE COMMITTEE	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5				
	GOVERNANCE & TECHNOLOGY COMMITTEE, CHAIR		569 ⁵			
GRAND TOTAL			\$176,103	\$113,250	\$289,353	\$16,815

¹ Meetings attended reflect only the total number of meetings held during each Director's tenure on the Board or Committee in the year ended March 31, 2020.

² Meeting fees are \$375 per half day and \$750 per full day.

³ Includes payment of remuneration for services and expenses in the year ended March 31, 2020 regardless of when those services were provided or expenses incurred.

⁴ Paulette Flamond appointed July 8, 2019.

⁵ On January 23, 2020, the Operations, Planning and Governance Committee was dissolved, and the following Committees were established: Governance and Technology, Operations and Planning, and Strategic Initiatives. Retainers for Chairs of those Committees have been pro-rated.

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	236,210	ABLE TOWING	54,360
A & J BODY SHOP (1983) LTD	510,923	ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	4,406,498
A & S INSURANCE SERVICES LTD	499,720	ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	2,012,646
A & T INSURANCE BROKER LTD	412,061	ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	2,110,883
A ANITA VERGIS DISPUTE RESOLUTION	48,442	ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	2,667,222
A C & D (COQUITLAM) INSURANCE SERVICES	529,752	ABOUGOUSH COLLISION MERRITT INC (BOYD)	1,156,363
A C & D (PRINCE RUPERT) INSURANCE SERVICE	438,797	ABOVE AUTO COLLISION LTD	33,652
A C & D (QUESNEL) INSURANCE SERVICES	615,330	ABRAHAM ALDEN H DR	56,521
A C & D INSURANCE SERVICES LTD	460,850	ABSOLUTE AUTO LTD	663,310
A J TOWING INC	246,738	ABSOLUTE PHYSIOCARE & SPORTS REHAB	890,742
A JETWAY AUTOBODY REPAIR LTD	318,545	ABSTRACT GLASS LTD	436,240
A L SOTT FINANCIAL (88TH) INC	611,149	ACACIA HEALTH	89,938
A M FORD SALES LTD	60,632	ACCELERATED SPORT & SPINE PHYSIOTHERAPY	88,114
A PACIFIC AUTO TRIM AND GLASS	736,247	ACCELL AUTOGLASS LTD	336,925
A PLUS MASSAGE AND ACUPUNCTURE CLINIC INC	66,318	ACCENT GLASS WORLD LTD	31,344
A R P COLLISION	198,392	ACCENTURE INC	7,106,505
A TO Z EUROPE AUTO CARE (1984) LTD	805,206	ACCESS COMMUNITY THERAPISTS LTD	130,433
A TO Z PHYSIOTHERAPIST CORPORATION	73,692	ACCESS INFORMATION MANAGEMENT OF CANADA	44,573
A W JONES INSURANCE SERVICE LIMITED	274,941	ACCESS RV PARTS & SERVICE	46,126
A WEISER COUNSELLING & CONSULTING	33,184	ACCLAIM ABILITY MANAGEMENT INC	57,280
A-BEST AUTOBODY & FRAME LTD	1,302,346	ACCOST INSURANCE & FINANCIAL CENTRE	801,347
A-CLASS AUTO BODY & PAINT LTD	1,885,215	ACCURATE AUTO BODY AND PAINT	2,527,990
A-PLUS RENT-A-CAR COMPANY LIMITED	184,725	ACE AUTO WRECKING LTD	626,484
A-1 AUTO BODY LTD	913,841	ACE TOWING	31,074
A-1 PAUL'S TRAILER REPAIR LTD	434,130	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,540,036
A-1 UNITY AUTO SERVICE LTD	764,378	ACHIEVE HEALTH CHIROPRACTIC & MASSAGE	66,224
AA-1 WINDSHIELD & GLASS (UVEG INDUSTRIES)	177,906	ACKROYD INSURANCE AGENCIES LTD	751,923
AAA AUTO COLLISION INC	1,288,337	ACKROYD PHYSIOTHERAPY CENTRE	733,661
AAA BRIAN'S TOWING LTD	112,651	ACME PARKING LOT MAINTENANCE LTD	46,641
AAA PHYSIOTHERAPISTS CORPORATION	415,544	ACR GLASS INC	400,694
AAIM ADJUSTERS LTD	172,652	ACTION GLASS INC	53,223
AAJ GENERAL INSURANCE SERVICES INC	118,651	ACTION MOTORCYCLES INC	54,973
AALL GLASS LTD	370,330	ACTION PACIFIC ENT LTD	333,781
ABBEY COLLISION LTD	2,401,024	ACTIVE CARE HEALTH	69,737
ABBEY MEDICAL SUPPLIES LTD	41,804	ACTIVE CARE MANAGEMENT	148,990
ABBOTSFORD GLASS LTD	29,102	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,383,632
ABBOTSFORD SPINE CENTRE	77,730	ACTIVE KINETICS INC	81,474
ABBOTSFORD SPORTS AND ORTHOPAEDIC PHYSIO	461,824	ACTIVE LIVING PHYSIOTHERAPY	52,348
ABBOTSFORD TRUCK & TRAILER REPAIR	58,109	ADEPT'S AUTO BODY	242,997
ABBOTSFORD VILLAGE MEDICAL CLINIC	31,153	ADL OCCUPATIONAL THERAPY INC	38,179
ABBOTSFORD-MISSION TAXI LTD	70,340	ADMIRAL INSURANCE SERVICES (VANCOUVER)	192,404
ABBOTSFORD'S MAXIMUM COLLISION LTD	2,388,239	ADMIRAL INSURANCE SERVICES DBA BROKERTeam	262,097
ABC AUTO & WINDOW GLASS LTD	450,486	ADRIAN'S RV REPAIRS LTD	75,382
ABC AUTOBODY LTD	740,104	ADVANCE COLLISION LTD	5,700,567
ABC HOME SUPPORT SERVICE LTD	35,866	ADVANCE CONCUSSION CLINIC	658,327
ABERDEEN HEALTH CENTRE LTD	25,368	ADVANCE HEALTH AND WELLNESS CENTRE	157,827
ABILITIES NEUROLOGICAL REHABILITATION	56,228	ADVANCE TANK CENTRES LTD	38,905
ABILITY PHYSIOPLUS LTD	49,392	ADVANCE TECH AUTOBODY & PAINT LTD	695,510
ABLE AUTO BODY (SURREY) LTD	2,034,377	ADVANCE TOWING (FARMAND TRANSPORT GROUP)	102,051
ABLE AUTO GLASS LTD	413,495	ADVANCED MOBILITY PRODUCTS LTD	308,328
ABLE AUTOBODY (NEWTON)	1,012,120	ADVANCED NURSING CARE INC	33,962
ABLE CARE MEDICAL CLINIC	31,346	ADVANCED PARKING SYSTEMS LTD	38,152
ABLE IN GROVE COLLISION (WALNUT GROVE)	1,426,871	ADVANCED PHYSIOTHERAPY	185,919

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ADVANTAGE AUTO LTD	67,051	ALL-WEST GLASS HOUSTON LTD	126,535
ADVANTAGE COLLISION CO LTD	1,942,543	ALL-WEST GLASS KITIMAT LTD	269,902
ADVANTAGE INSURANCE SERVICES LTD	224,282	ALL-WEST GLASS PRINCE GEORGE LTD	507,535
ADVENTURE RV CENTER LTD	56,005	ALL-WEST GLASS PRINCE RUPERT LTD	157,399
AES ENGINEERING LTD	47,959	ALL-WEST GLASS QUESNEL LTD	232,191
AFFINITY FAMILY WELLNESS	111,500	ALL-WEST GLASS SMITHERS LTD	318,704
AFFINITY INSURANCE SERVICES	139,562	ALL-WEST GLASS TERRACE LTD	368,742
AFFLECK HRABINSKY BURGOYNE LLP	1,423,770	ALL-WEST GLASS VANDERHOOF LTD	144,289
AFFORDABLE AUTOGLASS LTD	104,390	ALL-WEST HERITAGE GLASS LTD	121,820
AGGRESSIVE AUTO TOWING LTD	277,326	ALLAN MCGAVIN SPORTS MEDICINE	370,492
AGS AFFORDABLE GLASS SERVICES LTD	441,176	ALLAN MCGAVIN SPORTS PHYSIOTHERAPY	115,707
AGTA HOME HEALTH CARE	26,785	ALLENA CHONG INSURANCE AGENCIES LTD	251,284
AIM CEDAR WORKS LTD	89,077	ALLEYNE CLAVIA RMT	75,549
AINSWORTH KRIS	66,747	ALLIANCE MOBILITY SOLUTIONS LTD	207,913
AIR EVAC LIFETEAM	55,451	ALLIANCE WELLNESS CORPORATION	235,897
AIRLIFT NORTHWEST	109,532	ALLIED COAST THERAPY	1,200,640
AJ'S GLASS CENTRE LTD	265,607	ALLIED INFORMATION CANADA	141,814
AK AUTOBODY & REPAIR LTD	1,092,772	ALLIED INSURANCE SERVICES INC	3,613,480
AK FITNESS INC	64,367	ALLSET AUTO GLASS LTD	590,257
AL PARKER AUTOBODY	67,534	ALLSTAR COLLISION SERVICES LTD	1,191,781
ALAN FRYER MEDIA INC	27,660	ALLSTAR HOLDINGS INCORPORATED	261,925
ALASKA HI-WAY AUTO BODY (2004) LTD	4,242,633	ALLWEST INSURANCE SERVICES LTD	23,739,569
ALASKA HI-WAY AUTO GLASS LTD	148,120	ALLWEST REPORTING LTD	156,868
ALBERNI GLASS & MIRROR	73,653	ALLWOOD PHYSIOTHERAPY	80,580
ALBERNI TOWING LTD	203,243	ALOUETTE TRANSIT SYSTEMS LTD	61,320
ALBERT AND SONS SERVICE CENTRE	25,636	ALPINE AUTO BODY LTD	525,680
ALBERT'S REPAIR SERVICE LTD	28,798	ALPINE COUNSELLING CLINIC LTD	41,620
ALBRICH ALEX RMT	40,754	ALPINE GLASS WINDOWS & DOORS LTD	428,040
ALCOTT BUILDING MAINTENANCE	99,857	ALPINE INSURANCE AGENCIES LTD	370,824
ALCOTT MEGAN	29,686	ALPINE PHYSIOTHERAPY	37,383
ALDER STREET AUTO BODY LTD	749,206	ALPORT INSURANCE AGENCIES INC	545,868
ALDERGROVE PHYSIOTHERAPY & REHAB CENTRE	483,571	ALTERNATIVE THERAPY ON THE GO	46,425
ALDERSON CHAD L DR CHIROPRACTIC INC	29,214	ALWAYS ABLE AUTO BODY	47,035
ALEXANDER HOLBURN BEAUDIN & LANG LLP	6,093,318	AMBROSIO PHYSIOTHERAPY	79,971
ALFRED PREMATH DR	52,152	AMC CASSELLS INSURANCE SERVICE INC	248,703
ALIBHAI K DR CHIROPRACTIC INC	120,810	AMC EAGLERIDGE INSURANCE SERVICE (2012)	510,931
ALIGN HEALTH PROFESSIONALS INC	253,602	AMC INSURANCE SERVICE (2008) LTD	531,364
ALIGN PHYSIOTHERAPY	36,085	AMC INSURANCE SERVICE LTD	2,011,305
ALL ACCESS AUTO GLASS INC	121,094	AMC INSURANCE SERVICES (2011) LTD	374,317
ALL CARE FAMILY CHIROPRACTIC & MASSAGE	56,564	AMC INSURANCE SERVICES (2015) LTD	451,437
ALL CARE PHYSIO (PURI PHYSIOTHERAPIST)	303,403	AMC MCPHERSON INSURANCE AGENCIES LTD	261,864
ALL COLLISION SERVICES LTD	164,310	AMC VILLAGE INSURANCE SERVICES (2019)	160,888
ALL NORTH TRUCKING LTD	31,908	AMERESCO	33,142
ALL REHABILITATION SERVICES INC	34,681	AMERICAN ASSOC OF MOTOR VEHICLE ADMINS	26,479
ALL RISK INSURANCE AGENCIES LIMITED	724,554	AMEX AUTO BODY LTD	965,701
ALL SEASONS AUTO GLASS LTD	152,829	AMIRI ALI DR	55,793
ALL STAR REPORTING INC	33,878	AMJ AUTO GROUP (RAPID AUTOBODY LTD)	1,086,847
ALL TECH TRANSPORT LTD	2,369,253	AMJ LAW	4,044,442
ALL WRITE INSURANCE AGENCIES LTD	1,768,564	AMMANN GRANT (PERFORMANCE HEALTH)	61,575
ALL-WEST GLASS BURNS LAKE LTD	162,100	AMPCO MANUFACTURERS INC	225,923
ALL-WEST GLASS CHETWYND LTD	74,114	ANCHOR INSURANCE AGENCIES LTD	375,818
ALL-WEST GLASS FT ST JOHN LTD	236,073	ANDERSON DUNCAN PERRY DR	71,549
ALL-WEST GLASS HAZELTON LTD	72,755	ANDERSON KERRI	47,474

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ANDERSON ROBERT DR	48,183	ARTHUR J GALLAGHER CANADA DBA CHRISTIE	456,956
ANDRE'S COLLISION REPAIRS LTD	509,156	ARTHUR J GALLAGHER CANADA DBA DISCOVERY	574,071
ANDRES TRAILER SALES & RENTALS INC	28,724	ARTHUR JOHN S DR INC	32,698
ANDY SORENSEN AUTOBODY & FRAME LTD	838,074	ARTISTIC AUTO BODY INC TIGARD	26,026
ANGELA PALLAN SURREY DELTA FAMILY COUNSEL	61,288	ARTISTIC SIGN SERVICE LTD	84,279
ANGELS THERE FOR YOU HOME HEALTH CARE	44,917	ARUKAH REHAB CORPORATION	218,895
ANNEX CONSULTING GROUP INC	4,921,228	ARVAY FINLAY LLP	105,316
ANSON PHYSIOTHERAPY CLINIC	81,180	AS NEW AUTOBODY & GLASS LTD	1,111,802
ANTLE TOWING LTD	62,563	ASC COLLISION REPAIR	2,538,369
AON HEWITT INC	636,224	ASHBERRY GLASS & WOODWORKING	91,531
AON REED STENHOUSE INC	891,375	ASHES TO ANSWERS FIRE INVESTIGATION INC	28,795
AP INSURANCE SERVICES LTD	720,154	ASPECT SOFTWARE INC	258,907
APAC AUTO GLASS (WESPAC AUTO GLASS LTD)	516,180	ASPEN INSURANCE UK LTD	713,158
APAC INVESTIGATION SERVICES INC	680,136	ASSESSMED INC	940,283
APEX COLLISION (SHUTTLEWORTH HOLDINGS)	469,618	ASSOCIATED INDEPENDENT ADJUSTERS	99,323
APEX GLASS LTD	292,646	ASSURED HEALTH	140,683
APEX INSURANCE SERVICES LTD	981,789	ASTER WELLNESS INC	39,181
APEX PERFORMANCE AND REHAB INC	58,154	ASTROGRAPHICS INDUSTRIES LTD	1,212,675
APEX PHYSIOTHERAPY & HEALTH (ABBOTSFORD)	754,436	ATI GLASS SERVICES LTD	250,601
APEX PHYSIOTHERAPY & HEALTH (SURREY)	689,793	ATI TRUCK REPAIR LTD	1,196,359
APEX PREMIER PROPERTY SERVICES	30,851	ATKINSON DR BRIAN INC	27,168
APNA LAW LLP	163,903	ATLAS AUTO BODY LTD	1,317,325
APOLLO CLINIC (THE)	517,457	ATLAS PHYSIOTHERAPY (PT HEALTHCARE)	553,930
APOLLO CLINIC CHILLIWACK LTD (THE)	179,690	ATLASSIAN PTY LTD	86,887
APPLE AUTO GLASS (ABBOTSFORD)	454,822	ATTACHMATE CORPORATION	137,866
APPLE AUTO GLASS (CHILLIWACK)	282,245	ATWAL SANDEEP DR	51,340
APPLE AUTO GLASS (KAMLOOPS)	351,974	ATWAL'S INSURANCE & FINANCIAL CENTRE	1,026,206
APPLE AUTO GLASS (NANAIMO)	401,808	ATWATER INSURANCE AGENCY LTD	489,096
APPLE AUTO GLASS (VERNON)	458,252	AUDATEX	59,769
APPLE INSURANCE & FINANCIAL SERVICES	644,803	AUDI BOUNDARY (OPENROAD AUTO GROUP)	65,485
APPLEWOOD NISSAN INC	35,869	AUDI DOWNTOWN VANCOUVER	45,023
AQUARIUS CHIROPRACTIC	37,985	AUDI LANGLEY	32,894
AQUARIUS KINESIOLOGY	38,759	AUDI OF RICHMOND (COWELL MOTORS LTD)	33,853
ARBOR BODY SHOP (1980) LTD	747,352	AUDY AUTOBODY VICTORIA INC	662,283
ARBUTUS PHYSIOTHERAPY & HEALTH CENTRE	42,805	AURORA TOWING LTD	82,774
ARBUTUS RV & MARINE SALES LTD	189,877	AUSTIN AVE PHYSIO & WELLNESS (PT HEALTH)	186,415
ARCADIA WELLNESS LTD	57,267	AUTO PLUS INSURANCE AGENCY INC	580,748
ARCH REINSURANCE CANADA	222,062	AUTO SENSE COLLISION LTD	1,621,875
ARCHER INVESTIGATIONS	36,175	AUTO WEST BMW (MTK AUTO WEST LTD)	155,874
ARCHIE'S TOWING AND AUTOWRECKING LTD	44,653	AUTO-COM REFINISHING (B & H VENTURES)	101,715
ARE YOU BETTER YET THERAPY SERVICES	42,454	AUTOBODY ONE INC	732,333
ARI FINANCIAL SERVICES INC	590,433	AUTOFOCUS GLASS INC	143,814
ARIA SOLUTIONS INC	1,077,389	AUTOMALL AUTOBODY LTD	2,995,551
ARJO CANADA INC	30,307	AUTOMASTER AUTOBODY LTD	1,375,515
ARMATA STERLING DR	26,711	AUTOMATION ANYWHERE	40,836
ARMSTRONG COLLISION LTD	1,120,968	AUTOMIND COLLISION REPAIR (ABBOTSFORD)	597,163
ARMSTRONG NAISH TRIAL LAWYERS	4,877,668	AUTOMIND COLLISION REPAIR (BURNABY)	1,451,835
ARO INC	243,985	AUTOMIND COLLISION REPAIR (COQUITLAM)	1,599,047
ARROW GLASS LTD	397,797	AUTOMIND COLLISION REPAIR (RICHMOND)	2,760,270
ARROW INSURANCE AGENCY LTD	1,257,881	AUTOMIND COLLISION REPAIR (SQUAMISH)	1,215,126
ARROW PHYSIOTHERAPY	50,133	AUTOMIND COLLISION REPAIR (VANCOUVER)	2,671,503
ARROWSMITH AUTOMOTIVE & TOWING LTD	68,632	AUTOMOTIVE TRAINING & TECHNICAL	122,982
ARSENAULT AND HUGGINS HEALTH INC	107,183	AUTOSMART COMPLETE REPAIRS & SERVICES INC	323,893

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AUTOSONIC AUTOBODY & REPAIR	61,188	BASELINE HEALTH AND WELLNESS INC	42,162
AUTOWEST AUTOBODY LTD	1,210,741	BASETWO MEDIA INC	48,064
AVENUE ALIGNMENT & BODY SHOP	1,264,052	BASRA JASKARANPAL DR	241,872
AVENUE AUTO GLASS LTD	316,180	BASRA SUKHBIR	122,636
AVERSON CONSULTING LTD	130,082	BAVARO AUTOBODY (ROCKNEST INVESTMENTS)	503,505
AVISCAR INC	260,282	BAY CITY INSURANCE SERVICES LTD	1,357,972
AVISON YOUNG PROPERTY MANGEMENT (BC)	2,299,576	BAY MEDICAL AND HEALTH SERVICES	35,934
AVITA HEALTH AND MASSAGE THERAPY CENTRE	256,774	BAYSHORE HEALTHCARE LTD	979,336
AW COLLISION OF BEVERLY HILLS	25,095	BAYSHORE THERAPY & REHAB-BAYSHORE HEALTH	952,125
AZALEA PHYSIOTHERAPY	99,214	BAYSIDE CHIROPRACTIC CORPORATION	112,183
AZORCAN AUTOBODY REPAIR & N	1,309,959	BAYVIEW AUTO TOWING (2000) LTD	266,201
A1 GLASS LTD	411,415	BAYWOOD GLASS INC	179,760
A1 WHEELCHAIRS UNLIMITED SUPPLY INC	37,704	BC BACK INSTITUTE	700,466
B & A AUTO BODY (QUESNEL CANYON HOLDINGS)	1,221,732	BC CASE MANAGEMENT LTD	36,838
B & D AUTO BODY LTD	4,049,545	BC COLLISIONS LTD	1,397,830
B & M AUTO-CRAFT COLLISION LTD	1,446,622	BC HYDRO	1,088,852
B D MITCHELL PROSTHETIC & ORTHOTIC	34,764	BC INJURY CARE AND EXERCISE INC	702,668
BABINE TRUCK & EQUIPMENT LTD	33,965	BC INSURANCE AGENCIES INC DBA INSURELINE	843,955
BACK AND BODY WELLNESS CENTRE	495,430	BC MEDEQUIP HOME HEALTHCARE LTD	1,129,102
BACK IN BALANCE FAMILY CHIROPRACTIC CORP	105,072	BC PROFESSIONAL & LEGAL INTERPRETERS INC	249,296
BACK IN LINE MOBILE PHYSIOTHERAPY	28,212	BC UTILITIES COMMISSION	894,948
BACK IN MOTION REHAB INC	1,650,494	BCA CLAIMS & CONSULTING LTD	332,465
BACKS IN ACTION WELLNESS CENTRE	388,457	BCAA INSURANCE AGENCY LTD	23,982,232
BADRELDIN ALAA PT	50,942	BCRV SALES INC	30,790
BADRY COLLISION REPAIRS INC	523,245	BEAR CREEK PLAZA PHYSIOTHERAPY	590,847
BADYAL MANINDER DR INC	145,972	BEARCREEK PHYSIOTHERAPY	198,244
BAE SYSTEMS APPLIED INTELLIGENCE CANADA	1,421,648	BECK ROBINSON & COMPANY	1,069,791
BAHRI ARVIN DR	48,566	BEDFORD INTEGRATIVE THERAPEUTIC SERVICES	31,643
BAILEY HEIDI	28,825	BEE CLEAN BUILDING MAINTENANCE INC	57,174
BAILEY WESTERN STAR TRUCKS INC	67,099	BEE JAY AUTO WRECKING & TOWING LTD	109,170
BAJA AUTOBODY LTD	441,014	BEEBIE GLASS CO LTD	124,909
BAKER LINDSAY	29,334	BEGGS FRED RMT	45,811
BAKER MATERIALS ENGINEERING LTD	873,301	BEHAVIOURAL HEALTH CARE	34,338
BAKER NEWBY LLP	1,210,946	BEISEL DIETER	27,133
BAKERSFIELD TRUCK CENTER	28,003	BEKKERING YORK BARRISTERS LLP	813,600
BALANCE IN MOTION	86,180	BEL AIR TAXI LTD	101,596
BALANCE PHYSIOTHERAPY	63,689	BELCHER SWANSON LAW FIRM PLLC	116,837
BALDWIN MIKE DR	28,015	BELL CANADA	143,483
BALFOUR AUTOBODY & MECHANICAL LTD	304,628	BELLROCK HEALTH LTD	70,722
BANK OF MONTREAL	241,365	BELMONT COLLISION (1975) LTD	3,478,951
BANMAN SCOTT DR CHIROPRACTIC	34,142	BELRON CANADA INCORPORATED	39,996
BANNISTER ALL MAKES COLLISION & GLASS	1,915,818	BEN AUTO BODY LTD	72,666
BANNISTER CHEVROLET BUICK GMC LTD	36,477	BEN'S TOWING & AUTO WRECKING LTD	305,243
BANNISTER COLLISION & GLASS	1,706,915	BENTALL PHYSIOTHERAPY CLINIC	56,933
BANNISTER FORD LTD	27,395	BENTALLGREENOAK CANADA LP	221,142
BANWAIT DATINDER DR	96,020	BERK'S INTERTRUCK LTD	34,787
BARBARA CORNISH PERSONAL LAW CORPORATION	126,086	BERMUDA AUTO GLASS LTD	183,926
BARE'S PAINT & BODYWORKS	944,788	BERNARD LLP	1,391,004
BARNES HARLEY-DAVIDSON BUELL	70,398	BERRY CONDREN R DR CHIROPRACTIC INC	25,408
BARNES HARLEY-DAVIDSON KAMLOOPS	26,760	BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	427,212
BARNES HARLEY-DAVIDSON VICTORIA	65,451	BESSE GORDON EDWARD	37,119
BARNES WHEATON N SURREY CHEV BUICK GMC	2,209,020	BEST AUTO BODY & PAINT LTD	647,786
BARRIERE AUTO & TRUCK TOW	32,147	BEST CHOICE COLLISION LTD	401,274

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BEST SELECT INSURANCE SERVICES 2018 INC	544,543	BODYMIND WELLNESS CENTRE INC	53,861
BEST TOWING	32,287	BODYWORX PHYSIOTHERAPY	58,995
BEST-VALU GLASS 2001 INC	339,724	BOE'S TRAILER SALES LTD	52,286
BESTWAY AUTO BODY LTD	344,222	BOLSTER'S TOWING INC	29,751
BETA AUTO BODY SERVICES LTD	555,440	BONALIFE ACUPUNCTURE & HERBAL (BURNABY)	68,679
BETHEL TOWING	107,433	BONALIFE ACUPUNCTURE & HERBAL (RICHMOND)	25,388
BETTER CHOICE STAFFING LTD	53,042	BONFIRE INTERACTIVE LTD	55,182
BFL CANADA INSURANCE SERVICES INC	1,369,888	BONIFACE CONSULTING	76,168
BG REHAB GROUP INC	226,980	BONNY'S TAXI LTD	64,872
BGMEDIATE INC	271,138	BORDEN LADNER GERVAIS LLP	3,497,588
BHARTU PHYSICAL THERAPIST CORP	81,241	BORUTA JOHN DR CHIROPRACTIC SERVICES INC	28,249
BHUVDEEP ATWAL PHYSIOTHERAPIST CORP	149,366	BOTTOMLINE TECHNOLOGIES (CANADA) LTD	1,001,121
BIG BOY'S TOYS LTD	32,744	BOULDER CREEK TRUCKING LTD	30,000
BIG CITY'S AUTO BODY LTD	1,340,173	BOULTON D'ARCY CHARLES	48,791
BIG DADDY'S TOWING AND RECOVERY	39,222	BOWEN ISLAND INSURANCE AGENCIES LTD	250,379
BIG ISLAND BUILDING SERVICES LTD	25,602	BOWIE PHYSIOTHERAPIST CORP	223,727
BIG RIG COLLISION GRANDE PRAIRIE	29,539	BOX PHYSIOTHERAPIST CORP	212,141
BILKEY LAW CORP	3,538,661	BOYD AUTO BODY & GLASS (ABBOTSFORD)	942,171
BILL HOWICH CHRYSLER LTD	67,608	BOYD AUTO BODY & GLASS (BURNABY)	1,130,091
BILL'S HEAVY DUTY ENTERPRISES LTD	57,191	BOYD AUTO BODY & GLASS (KEATING)	928,783
BILL'S PLACE SUPPORT SERVICES INC	73,424	BOYD AUTO BODY & GLASS (LANGFORD)	1,395,199
BIO SOLUTIONS INC	172,351	BOYD AUTO BODY & GLASS (LANGLEY)	1,186,942
BIORECON ENGINEERING INC	96,569	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	2,007,697
BIRCHWOOD COLLISION CENTRE	33,961	BOYD AUTO BODY & GLASS (NANAIMO)	915,637
BISLA PALWINDER SINGH DR	72,134	BOYD AUTO BODY & GLASS (NEW WESTMINSTER)	1,162,002
BISMARCK COLLISION FACILITY (SRAG HLDGS)	2,000,566	BOYD AUTO BODY & GLASS (PARKSVILLE)	58,045
BITTLE BRIAN NEIL	46,934	BOYD AUTO BODY & GLASS (RED DEER)	33,465
BLACK & WHITE AUTOBODY LTD	814,157	BOYD AUTO BODY & GLASS (RICHMOND)	869,764
BLACKROCK ASSET MANAGEMENT CANADA LTD	322,271	BOYD AUTO BODY & GLASS (SIDNEY)	673,465
BLAIR MACKAY MYNETT VALUATIONS INC	298,423	BOYD AUTO BODY & GLASS (SOUTH BURNABY)	700,328
BLASKOVICH WHIPLASH AND INJURY CLINIC INC	28,435	BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	2,167,950
BLOCK 81 HOLDINGS LTD	418,688	BOYD AUTO BODY & GLASS (SURREY)	2,054,697
BLOOMBERG FINANCE LP	154,866	BOYD AUTO BODY & GLASS (VICTORIA)	1,457,066
BLUE CHIP AUTOGLASS & DETAILING	38,902	BOYER TRUCK SALES	31,820
BLUE CHIP JANITORIAL	32,760	BOYLE MARC R DR INC	76,075
BLUE CHIPS COLLISION REPAIR	1,521,292	BOYLEY AUTO BODY	58,315
BLUE HORIZON MASSAGE THERAPY LTD	29,714	BRAINHUNTER SYSTEMS LTD	613,905
BLUE PRISM SOFTWARE INC	412,859	BRANDALLIANCE INC	66,830
BLUE SKY PHYSIOTHERAPY & REHAB CENTRE	262,570	BRC GROUP	90,834
BLUEBIRD CABS LTD	47,657	BRENTWOOD MEDICAL CLINIC	71,603
BLUEWHITE HEALTH INC	26,033	BRIAN JESSEL BMW/SUBARU	158,121
BMC SOFTWARE CANADA INC	561,465	BRIAN RIEMER PHYSIOTHERAPIST CORPORATION	30,078
BMT GROUP SERVICES LTD	510,525	BRIAN'S GLASS LTD	264,932
BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	87,124	BRICKYARD PHYSIOTHERAPY	169,949
BMW STORE (OPENROAD AUTO GROUP LTD)	59,781	BRIDGE LAKE TOWING	104,778
BMW VICTORIA/AUDI VICTORIA	28,891	BRIGHT CLEAN MAIDS	43,232
BODO MOTORS AUTOMOTIVE SERVICES LTD	2,390,384	BRITANNIA AGENCIES (1986) LTD	416,699
BODY AND SOUL WELLNESS CENTER	154,752	BRITE'N UP AUTO CLEANING COMPANY	47,608
BODY BY SCOTTY	32,840	BROADMEAD BETTERBACK	35,146
BODY CONTROL INC	25,019	BROADMEAD ORTHOPAEDIC PHYSIOTHERAPY	82,775
BODY WORKS SPORTS PHYSIOTHERAPY	90,550	BROADWAY STATION WELLNESS CENTRE	260,406
BODY-PLUS COLLISION REPAIR LTD	914,189	BROCO AUTO GLASS (BURNABY)	392,498
BODYCRAFT COLLISION LTD	1,479,542	BROCO AUTO GLASS (MAPLE RIDGE)	411,717

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BROCO AUTO GLASS (SOUTH VANCOUVER)	903,433	C & C INSURANCE AGENCIES (RICHMOND) LTD	504,374
BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	1,335,435	C & C INSURANCE AGENCIES LTD	1,130,099
BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	709,257	C & K COLLISION (CHANG KWONG AUTO BODY)	702,752
BROCO GLASS (ABBOTSFORD)	148,667	C & L INSURANCE SERVICES INC	777,306
BROCO GLASS (COQUITLAM)	397,619	C & R TRUCK WEST LTD	1,951,808
BROCO GLASS (KAMLOOPS)	173,331	C C CLINIC	46,384
BROCO GLASS (KELOWNA)	62,251	C G COYLE & ASSOCIATES INC	1,343,230
BROCO GLASS (NANAIMO)	475,360	C ME PEDESTRIAN REFLECTORS	117,209
BROCO GLASS (NEWTON)	120,296	C R COASTLINE TOWING & TRANSPORT LTD	352,252
BROCO GLASS (NORTH VANCOUVER)	315,119	C&D INSURANCE SERVICES LTD	331,411
BROCO GLASS (PORT KELLS)	381,132	CACTUS COLLISION & PAINT INC	1,041,040
BROCO GLASS (SURREY)	84,735	CALDWELL PARTNERS INTERNATIONAL INC	84,197
BROCO GLASS (VANCOUVER)	257,580	CALEA LTD	49,997
BROCO GLASS (VICTORIA)	274,980	CALEDONIAN CLINIC LTD	36,876
BROCO GLASS (WHITE ROCK)	514,639	CALGARY HEAVY TRUCK AND COLLISION	221,270
BROOKS KEVIN	39,196	CALLA STRATEGIES	40,399
BROOKSWOOD PHYSIOTHERAPY CLINIC	68,159	CAM CLARK FORD LINCOLN LTD	1,335,101
BROTHERS AUTOBODY REFINISHERS LTD	814,552	CAM CLARK FORD RICHMOND LTD	35,447
BROWN ROBIN B - P ENG	31,623	CAMERON JEFF RMT	25,703
BROWNRIIDGE & COMPANY INSURANCE SERVICES	740,846	CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	90,658
BRUNETTE INSURANCE AGENCIES LTD	902,298	CAMPBELL FROH MAY & RICE LLP	204,569
BRUTE FORCE ENTERPRISES LTD	887,466	CAMPBELL RIVER GLASS 2009 LTD	377,920
BRYAN'S AUTO BODY (SQUAMISH) LTD	389,308	CAMPBELL SAUNDERS & CO	41,955
BUCKNELL JASON DR	64,147	CANADA CHAIRLINES LTD	126,911
BUDGELL SHEREE	43,871	CANADA LIFE ASSURANCE COMPANY (THE)	45,413
BUDGET BRAKE & MUFFLER AUTO CENTRES	36,893	CANADA POST CORPORATION	6,840,441
BUDGET GLASS LTD	376,815	CANADIAN BLACK BOOK INC	47,250
BUDGET RENT A CAR OF VICTORIA LTD	27,964	CANADIAN CAR AND TRUCK RENTAL	149,875
BUDGET TOWING AND AUTO REPAIR	37,817	CANADIAN CLAIMS SERVICES INC	37,015
BULKLEY VALLEY INSURANCE SERVICES LTD	1,022,709	CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	88,866
BULLET AUTO GLASS LTD	194,556	CANADIAN TRUCK AND TRAILER REPAIR INC	48,492
BULLFROG POWER INC	30,901	CANDY AUTOBODY INC	468,323
BUNTAIN INSURANCE AGENCIES LTD	2,249,005	CANIL ROY G DR CHIROPRACTIC INC	34,613
BURKE MCPHEETERS BORDNER & ESTES	28,595	CANNON CLINIC	47,614
BURKHOLDER D AND SONS INC	25,154	CANTALK CANADA INC	1,542,963
BURNABY AUTO BODY (1986) LTD	61,274	CANTRUST 4S AUTOBODY SERVICES	1,087,183
BURNABY CHIROPRACTIC CLINIC INC	72,874	CANUCK TOWING & SERVICES LTD	148,465
BURNABY COUNSELLING GROUP	44,079	CANWEST COLLISION CENTER	26,270
BURNABY DENTAL CENTRE	25,600	CAPITAL AUTOGLASS & UPHOLSTERY (SIDNEY)	397,988
BURNABY HEALING ACUPUNCTURE & HERB CLINIC	58,331	CAPITAL AUTOGLASS & UPHOLSTERY (VICTORIA)	355,455
BURNABY HEALING SENSE CHIROPRACTIC	75,501	CAPITAL TOWING AND AUTO SERVICES LTD	34,487
BURNABY KAWASAKI RETAIL LTD	28,491	CAPITAL WEST INSURANCE AGENCIES INC	293,275
BURNABY PHYSIO & WELLNESS	186,370	CAPITAL WEST INSURANCE SERVICES (SURREY)	303,976
BURNS FITZPATRICK LLP	1,968,789	CAPITAL WEST INSURANCE SERVICES LTD	1,064,748
BURNS PETER T, QC	49,101	CAPRICMW INSURANCE SERVICES LTD	11,344,849
BURQUITLAM KINESIOLOGY	100,809	CAPSTONE INSURANCE SERVICES LTD	976,697
BURRARD AUTOSTRASSE COLLISION LTD	4,790,264	CAR AID AUTO COLLISION CENTRE	37,965
BURRARD MASSAGE THERAPY	83,617	CARE & CURE REHAB INC	302,028
BURRARD PHYSIOTHERAPY ASSOCIATES	194,933	CARE AT HOME SERVICES ADVANCIA SOLUTIONS	558,075
BUSY B GLASS	102,962	CARE CONCERNS LTD	76,761
BUTTAR SONIA DR	28,983	CARE POINT MEDICAL CENTRE	41,487
BUZZ'S AUTOBODY LTD	3,255,484	CAREAGE HOME & HEALTH INC	59,310
BZDEL DAVID DR	34,995	CARES COUNSELLING SOCIETY	30,475

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CARESENG WELLNESS CENTER	29,786	CBI REHABILITATION AND HAND THERAPY	26,089
CARFRA LAWTON LLP	3,262,651	CBI SPORT AND SPINE HEALTH CENTRE	308,710
CARIBOO CHEVROLET BUICK GMC LTD	49,731	CBI SPORTS INJURY AND REHAB CENTRE	164,783
CARIBOO COLLISION REPAIRS LTD	208,921	CBRE LIMITED	3,703,797
CARIBOO THERAPY CENTRE	39,287	CBV COLLECTION SERVICE LTD	266,295
CARRUTHERS DUPLESSIS LAW CORP	2,172,492	CCR RE (CANADA BRANCH)	163,317
CARSON SCOTT DR CHIROPRACTIC	26,960	CCS COMPLETE CAR SERVICES LTD	28,217
CARSTAR (DES MOINES)	30,749	CDPC VANCOUVER INC	82,604
CARSTAR (EVERETT)	33,370	CECOT JAN RMT	34,804
CARSTAR CHILLIWACK (WALLY'S AUTO BODY)	916,677	CEDA WEST SERVICES LIMITED	46,344
CARTECH COLLISION LTD	26,021	CEDAR CHIROPRACTIC & PHYSIOTHERAPY	196,762
CARTER CHEVROLET CADILLAC BUICK GMC BBY	1,865,586	CEDAR RIVER PHYSIOTHERAPY & REHAB CENTRE	39,331
CARTER CHEVROLET CADILLAC BUICK GMC NS	954,247	CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	422,166
CARTER MOTORSPORTS	33,886	CEDARS AT COBBLE HILL	29,330
CASCADE INSURANCE AGENCIES (BURNABY) INC	765,806	CEFIRO PAPER SUPPLY AND PACKAGING INC	34,729
CASCADES CONTAINERBOARD PACKAGING	25,507	CELLTEX COLLISION REPAIRS LTD	361,018
CASCADIA SHADING DESIGN	32,874	CENTENNIAL AUTO BODY & GLASS LTD	351,096
CASE GORDON DR	50,635	CENTRAL AGENCIES LTD	1,046,240
CASEY LAW OFFICES	1,152,117	CENTRAL CHEVROLET GMC BUICK LTD	523,733
CASMAN INSURANCE AGENCY & FINANCIAL GROUP	905,700	CENTRAL CHIROPRACTIC CLINIC	33,353
CASSADY & COMPANY	2,031,432	CENTRAL CITY INSURANCE SERVICES INC	562,237
CATALYST KINETICS BC LTD	253,624	CENTRAL ISLAND TOWING LTD	74,569
CATCH WELLNESS INC	71,372	CENTRAL PARK CHIROPRACTIC INC	50,514
CATHAY PACIFIC INSURANCE AGENCY LTD	177,943	CENTRAL PARK PHYSIOTHERAPY & SPORTS	990,173
CATTELL ADR CORP	38,080	CENTRAL VALLEY INSURANCE SERVICES LTD	1,228,095
CAULFIELD'S B DR CHIROPRACTIC CORP	74,175	CENTRAL VALLEY TAXI LTD	26,440
CAVEMAN TOWING INC	76,182	CENTURY CHIROPRACTIC CLINIC INC	193,874
CBI HEALTH CENTRE	83,924	CENTURY COLLISION (DAI SUN AUTO GROUP)	1,242,875
CBI HEALTH CENTRE-CAMPBELL RIVER	135,028	CEP FORENSIC INC	34,759
CBI HEALTH CENTRE-CHILLIWACK (CORBOULD)	412,947	CERIDIAN CANADA LTD	72,585
CBI HEALTH CENTRE-CHILLIWACK (KEITH WILS)	396,915	CERNA COLLISION LTD	1,090,447
CBI HEALTH CENTRE-COQUITLAM	127,002	CERVO BRIAN DR	40,220
CBI HEALTH CENTRE-CRANBROOK	95,771	CHAIR STUFF SALES LTD	37,673
CBI HEALTH CENTRE-DUNCAN	175,963	CHAMBERS DUNCAN DR INC	31,507
CBI HEALTH CENTRE-EAGLE CREEK VICTORIA	219,501	CHAMBERS OLSON LTD	425,250
CBI HEALTH CENTRE-FLEETWOOD	250,785	CHAMPION CHEVROLET LTD	474,728
CBI HEALTH CENTRE-KELOWNA	132,135	CHAMPION TOWING LTD	128,710
CBI HEALTH CENTRE-LANGFORD	133,990	CHAMPLAIN HEIGHTS PHYSIO & MASSAGE CLINIC	235,633
CBI HEALTH CENTRE-NANAIMO	56,905	CHAN DOMINID DR	54,929
CBI HEALTH CENTRE-NANAIMO AQUATICS	377,936	CHAN WINNIE	34,676
CBI HEALTH CENTRE-SARDIS	187,190	CHANG PETER DR CHIROPRACTIC	45,330
CBI HEALTH GROUP-IMSP	30,443	CHANGEPAIN COLLABORATIVE INC	30,097
CBI HEALTH GROUP-NANAIMO	228,663	CHANGWAYS CLINIC	38,340
CBI HOME HEALTH	122,088	CHAP'S AUTO BODY LTD	1,197,490
CBI OASIS HEALTH CENTRE-LANGLEY	137,692	CHAP'S CRAFTSMAN COLLISION	215,213
CBI OT SERVICES-FRASER VALLEY	251,346	CHAREST REPORTING INC	512,185
CBI OT SERVICES-VICTORIA	374,379	CHARLES AUTO BODY & COLLISION	28,616
CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	214,042	CHARLESWORTH INSURANCE SERVICES LTD	955,604
CBI PHYSIOTHERAPY & REHAB (PRINCE GEORGE)	33,712	CHARLIES AUTO BODY (CHARLIES COLLISION)	980,770
CBI PHYSIOTHERAPY & REHAB (RICHMOND)	225,787	CHARMAINE TO PHYSIOTHERAPISTS CORP	198,909
CBI PHYSIOTHERAPY & REHAB (SURREY)	190,761	CHAS & ASSOCIATES CONSULTING INC	752,080
CBI REHAB IN MOTION-CAMPBELL RIVER	133,941	CHASE AUTO AND WINDOW GLASS	146,232
CBI REHAB IN MOTION-PORT ALBERNI	96,787	CHASE OFFICE INTERIORS	98,905

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CHAUHAN A S DR	25,088	CITY OF NANAIMO	189,821
CHD HOLDING LTD	28,140	CITY OF NEW WESTMINSTER	810,598
CHEMO RV SALES & SERVICE LTD	122,900	CITY OF NORTH VANCOUVER	1,160,937
CHEN BIN	44,192	CITY OF PARKSVILLE	35,925
CHEN HUAN WEI DR	91,756	CITY OF PENTICTON	201,439
CHEN JENNIFER SHIN-YUE	38,417	CITY OF PORT ALBERNI	25,598
CHEN STANFORD DR	37,503	CITY OF PORT COQUITLAM	378,232
CHEN YUNG CHIANG RMT	25,958	CITY OF PORT MOODY	185,519
CHENG BRENTON DR	35,505	CITY OF PRINCE GEORGE	292,749
CHENG HO	42,855	CITY OF RICHMOND	920,982
CHERRY CUSTOMS LTD	28,969	CITY OF SURREY	938,449
CHETWYND AUTO BODY 1994 LIMITED	1,250,535	CITY OF SURREY FINANCE	290,325
CHETWYND GLASS (2017) LTD	194,895	CITY OF TERRACE	36,498
CHEUNG JESSICA DR INC	38,844	CITY OF TRAIL	28,393
CHICOINE ANNA HELEN	32,443	CITY OF VANCOUVER	1,723,502
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	221,329	CITY OF VERNON	97,666
CHILLIWACK FORD	35,881	CITY OF VICTORIA	281,010
CHILLIWACK INSURANCE AGENCIES LTD	458,130	CITY SPORTS AND PHYSIOTHERAPY CLINIC	337,809
CHILLIWACK SPORTS MEDICINE CLINIC	181,354	CITY SQUARE PHYSIOTHERAPY	42,702
CHILLIWACK TAXI LTD	29,715	CLAIMSPRO INC	2,440,213
CHIPPERFIELD PHYSIOTHERAPY	71,643	CLAIRE DALJIT DR	26,429
CHO SAMSON	134,991	CLARK AUTO BODY LTD	433,262
CHOICE INSURANCE SERVICES INC	941,861	CLARK HILL STRASBURGER	25,878
CHOO IVAN DR INC	42,399	CLASSIC COLLISION LTD	689,551
CHOW ANDY DR	26,220	CLASSIC GLASS & AUTO (R & I HOLDINGS LTD)	447,757
CHOW BRYSON DC	49,262	CLASSIC IMAGE AUTO BODY LIMITED	424,895
CHRIS BOLAN LAW	365,081	CLASSIC LIFECARE LTD	197,822
CHRISTENSEN COLLISION & AUTO DETAIL	1,056,474	CLASSIC TOWING COMPANY	227,809
CHUNG CARMEN	28,534	CLAYMORE COLLISION LTD	2,998,964
CIBC-GLOBAL TRANSACTION BANKING	77,695	CLAYTON GATE MASSAGE THERAPY	184,545
CINGA LEADERSHIP AND LEARNING INC	90,646	CLAYTON HEIGHTS CHIROPRACTIC	95,781
CIRA MEDICAL SERVICES	1,015,539	CLAYTON HEIGHTS PHYSIO AND SPORTS	542,396
CIRCUIT COLLISION AND AUTO GLASS	1,051,755	CLAYTON HEIGHTS SPORTS AND THERAPY CENTRE	913,968
CIS INSURANCE BROKERS LTD	535,513	CLAYTON TOWING	92,627
CISCO SYSTEMS CANADA CO	42,528	CLEAR MARKETING INC	34,013
CITISTAR INSURANCE AGENCIES LTD	257,607	CLEAR VIEW GLASS & UPHOLSTERY	291,665
CITRIX SYSTEMS INC	179,442	CLEAR-VIEW GLASS	222,141
CITY AUTO SERVICE LTD	666,689	CLEARBROOK CHIROPRACTIC & MASSAGE CLINIC	142,224
CITY GLASS & WINDSHIELD SHOP	80,199	CLEARBROOK GLASS 2007 LTD	213,912
CITY MOTORS (1981) LTD	42,517	CLEARWATER GLASS LTD	118,072
CITY OF ABBOTSFORD	444,953	CLEARWATER TOWING LTD	37,630
CITY OF BURNABY	376,093	CLEARWAY RENTALS INC	40,409
CITY OF CAMPBELL RIVER	98,671	CLENLAW INVESTIGATION AND ADJUSTING INC	105,114
CITY OF CHILLIWACK	101,831	CLOVER HILLS REHABILITATION	249,710
CITY OF COQUITLAM	770,422	CLOVER PHYSIO	32,059
CITY OF COURTENAY	190,453	CLOVER TOWING 2015 LTD	4,293,051
CITY OF DELTA	169,365	CLOVERDALE AUTO METAL (1979) LTD	626,523
CITY OF GREENWOOD	69,928	CLOVERDALE INSURANCE SERVICES LTD	776,579
CITY OF KAMLOOPS	404,289	CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	641,620
CITY OF KELOWNA	324,746	CLR HEALTHCARE INC	82,334
CITY OF LANGFORD	166,458	CLUB TOWING	77,134
CITY OF LANGLEY	142,025	CMLS FINANCIAL LTD	171,063
CITY OF MAPLE RIDGE	308,192	CO-OPERATORS INSURANCE AGENCIES LIMITED	9,969,120

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CO-UP AUTO BODY REPAIRS	1,625,480	COMPASS RESOURCE MANAGEMENT LTD	36,162
COACHE COLLISION LTD	2,854,115	COMPLETE REHAB SOLUTIONS INC	35,643
COAL HARBOUR MEDICAL CLINIC	25,849	COMPUGEN INC	265,894
COAST CLAIMS SERVICE LTD	1,379,527	CONCEPT PHYSIOTHERAPY	165,454
COAST GLASS LTD	25,412	CONCORD CONCRETE PUMPS INTERNATIONAL LTD	129,516
COAST MOUNTAIN CHEVROLET BUICK GMC LTD	45,816	CONNECT COMMUNITIES	165,932
COAST PERFORMANCE REHAB (NORTH VANCOUVER)	184,496	CONNECT INSURANCE BROKERS INC	104,160
COAST PERFORMANCE REHAB KITSILANO INC	28,126	CONNELL D G DR	60,118
COAST PROGRESSIVE PHYSIOTHERAPY INC	87,474	CONNELL J ELLEN	58,034
COAST REPORTING SERVICES INC	266,300	CONNOR CLARK & LUNN INVESTMENTS MGMT LTD	1,439,542
COAST RV SALES & SERVICES LTD	27,260	CONSOLIDATED CIVIL ENFORCEMENT BC INC	417,107
COAST THERAPY MAPLE RIDGE	340,754	COPART AUTO AUCTIONS	917,089
COASTAL COMMUNITY INSURANCE SERVICES	4,376,926	COPART HOUSTON	282,210
COASTAL FORD SALES LIMITED	113,065	COQUITLAM AGENCIES (1982) LTD	464,749
COASTAL HAND CLINIC	30,386	COQUITLAM CAREPLUS	38,026
COASTAL PHYSIOTHERAPY & SPORTS REHAB LTD	78,670	COQUITLAM CHRYSLER DODGE JEEP LTD	29,083
COASTLINE HEALTH AND PERFORMANCE	34,601	COQUITLAM EXPRESS AUTOBODY LTD	1,551,472
COCHRANE DODGE	34,849	COQUITLAM TOWING & STORAGE CO	870,709
COCKWELL LUKE RMT	27,896	COQUITLAM WELLNESS CENTRE	123,872
CODOCEO OSVALDO RMT	41,053	CORE AUTOBODY & REPAIR LIMITED	1,329,360
COLDSTREAM PHYSIOTHERAPIST & REHAB	70,282	CORE FITNESS AND REHAB INC	32,143
COLEBROOK FAMILY PRACTICE	43,513	CORNERSTONE ADJUSTERS INC	419,388
COLEMAN DOUGLAS DR	39,230	CORNERSTONES PHYSIOTHERAPY	38,370
COLLIERS MACAULAY NICOLLS INC	56,059	CORPORATE CLASSICS CATERERS	87,866
COLLINGWOOD INSURANCE CENTRE INC	609,764	CORPORATE COURIERS LOGISTICS ULC	267,526
COLLINGWOOD INSURANCE CENTRE 2014	31,522	CORPORATE EXPRESS CANADA INC	562,943
COLLINGWOOD WELLNESS INC	485,987	CORPORATION COMPUWARE DU CANADA	61,064
COLLINS MANUFACTURING CO LTD	345,085	CORVETTE SPECIALTIES LTD	360,926
COLLISION ANALYSIS LTD	132,441	COSMOS AUTOCARE (COSMIC COLLISION LTD)	740,632
COLLISION BODY SPECIALISTS	33,185	COSMOS COLLISION (1994) LTD	85,219
COLLISION CRAFT	570,407	COTTONWOOD AUTO BODY LTD	1,200,938
COLORWORKS TOM'S CUSTOM AUTOBODY (COQ)	810,090	COTTONWOOD AUTO GLASS INC	394,803
COLORWORKS TOM'S CUSTOM AUTOBODY (POCO)	1,692,438	COTTONWOOD RV SALES & SERVICE LTD	110,677
COLUMBIA COLLISION REPAIRS LTD	2,128,004	COUGAR PAINT & COLLISION INC	32,528
COLUMBIA GLASS (1972) LTD	215,747	COUNTRY CAMPING LEISURE PRODUCTS	45,897
COLUMBIA INTEGRATED HEALTH CENTRE	458,822	COURTENAY COLLISION SERVICES LTD	697,949
COLUMBIA PACIFIC CONSULTING GROUP LTD	1,975,400	COURTENAY RV SPECIALISTS	56,511
COLUMBIA SPEECH & LANGUAGE SERVICES INC	237,199	COURTESY AUTOMOTIVE CENTER	31,391
COLUMBIA TOWING LTD	147,671	COWICHAN COLLISION LTD	1,231,506
COLWOOD BACK TO BACK CHIROPRACT	108,842	COX & PALMER	38,212
COMFORT KEEPERS (KAMLOOPS)	133,442	COX NEUROPSYCHOLOGICAL SERVICES INC	48,359
COMFORT KEEPERS (NORTH VANCOUVER)	36,976	COYOTE COLLISION LTD	129,013
COMFORT KEEPERS (VICTORIA)	25,166	COZENS WIENS LLP	787,161
COMFORT KEEPERS (WHITE ROCK)	448,083	CR LAWYERS (SHOOK WICKHAM BISHOP & FIELD)	314,918
COMMISSIONAIRES VICTORIA	77,431	CR+ CROSS ROADS CLINICS	42,803
COMMIT AUTOBODY AND REPAIR (2012) LTD	404,841	CRAFTSMAN COLLISION ABBOTSFORD CENTRE	1,968,617
COMMUNITY THERAPISTS 1998 INC	2,840,720	CRAFTSMAN COLLISION ABBOTSFORD WEST	1,690,802
COMOX PHYSIOTHERAPY CLINIC	46,271	CRAFTSMAN COLLISION AUTO GLASS	410,219
COMOX VALLEY DODGE CHRYSLER JEEP LTD	574,288	CRAFTSMAN COLLISION BOUNDARY & 1ST AVE	2,040,592
COMOX VALLEY RV LTD	31,409	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,245,170
COMOX VALLEY TOWING & RECOVERY	35,629	CRAFTSMAN COLLISION CAMBIE & MARINE	3,799,621
COMOX VALLEY TOYOTA (NORTH ISLAND AUTO)	34,943	CRAFTSMAN COLLISION CHILLIWACK	2,177,945
COMOX VALLEY VISION THERAPY	33,061	CRAFTSMAN COLLISION COLWOOD	2,599,994

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRAFTSMAN COLLISION COQUITLAM	2,061,139	CRYSTAL GLASS CANADA LTD (SALMON ARM)	132,264
CRAFTSMAN COLLISION ESQUIMALT	1,726,551	CRYSTAL GLASS CANADA LTD (VERNON)	130,870
CRAFTSMAN COLLISION GT DUNCAN	2,917,493	CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	253,400
CRAFTSMAN COLLISION KAMLOOPS	2,123,295	CSA INVESTIGATIONS	214,069
CRAFTSMAN COLLISION KELOWNA CENTRAL	2,019,655	CSN BURTONS AUTOBODY LTD	36,207
CRAFTSMAN COLLISION LANDMARK WAY	1,777,786	CSN CB'S AUTO TECH (LIFT AUTO GROUP)	757,888
CRAFTSMAN COLLISION LANGLEY	3,176,391	CSN FRANK'S (LIFT AUTO GROUP)	2,015,328
CRAFTSMAN COLLISION MAIN & 3RD VANC	3,316,425	CSN KELOWNA PERFORMANCE (LIFT AUTO GROUP)	2,733,618
CRAFTSMAN COLLISION MAPLE RIDGE	3,423,292	CSN KUSTOM AUTO BODY	185,544
CRAFTSMAN COLLISION METROTOWN	2,755,056	CSN MARK V (LIFT AUTO GROUP)	1,384,515
CRAFTSMAN COLLISION NEWTON	1,850,376	CSN SPRINGFIELD (LIFT AUTO GROUP)	1,354,839
CRAFTSMAN COLLISION NORTH NANAIMO	1,697,858	CSN TOP GUN (LIFT AUTO GROUP)	1,243,718
CRAFTSMAN COLLISION NORTH VAN EAST	2,620,070	CUNDARI SEIBEL LLP	4,726,301
CRAFTSMAN COLLISION NORTH VAN WEST	3,828,747	CUSHMAN & WAKEFIELD LTD	71,307
CRAFTSMAN COLLISION PORT COQUITLAM	2,471,815	CUTBANKS AUTOBODY & GLASS LTD	1,118,347
CRAFTSMAN COLLISION PORT MOODY	1,815,361	D & B CUSTOM PAINTING LTD	47,767
CRAFTSMAN COLLISION POWELL EAST VAN	2,044,911	D & D DISABILITY MANAGEMENT	1,293,560
CRAFTSMAN COLLISION QUESNEL	1,531,451	D & K BODY SHOP CO LTD	380,917
CRAFTSMAN COLLISION RICHMOND	3,165,551	D G LEE PHYSICAL THERAPIST CORPORATION	152,374
CRAFTSMAN COLLISION RUTLAND	819,359	D J'S PAINT AND BODY (1987) LTD	905,946
CRAFTSMAN COLLISION SURREY SCOTT RD	3,051,315	D W SIMPSON & COMPANY INC	51,119
CRAFTSMAN COLLISION VERNON	1,493,288	D'ARCY'S GLASS (2010) LTD	435,920
CRAFTSMAN COLLISION WALNUT GROVE	2,772,151	DAKOTA TOWING INC	59,954
CRAFTSMAN COLLISION WEST KELOWNA	1,401,985	DAL KHAIRA PHYSIOTHERAPIST CORP	164,120
CRAFTSMAN COLLISION WHITE ROCK/S SURREY	3,554,402	DALE BAZZANA AUTO BODY	80,575
CRAIG WILLIAM HENRY	40,659	DALE CHARLES & ASSOCIATES	160,030
CRANBROOK GLASS & WINDSHIELD	213,273	DALES ALIGNMENT & BRAKE	88,925
CRANBROOK PHARMACY LTD	26,517	DAMINI PHYSIOTHERAPY & SPORTS INJURY	72,381
CRANE SPEC BC	28,083	DAMON'S DUNN RIGHT TOWING & RECOVERY	83,482
CRASHPAD COLLISION SERVICES LTD	379,716	DAMS FORD LINCOLN SALES LTD (FRASER HWY)	2,501,012
CRAWFORD AND COMPANY (CANADA) LTD	162,770	DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	127,594
CREATIVE MOBILITY PRODUCTS INC	167,825	DAN THE MAN'S AUTOBODY REPAIR LTD	1,219,473
CREATIVE THERAPY CONSULTANTS	1,350,816	DAN'S KAMLOOPS COLLISION CENTRE LTD	2,229,944
CREEKSIDE CHIROPRACTIC LTD	44,983	DANA J BROMLEY INC	25,525
CREEKSIDE PHYSIOTHERAPY CLINIC	147,007	DANBIES RV LTD	26,775
CRESTON CLASSIC GLASS & TRIM (DALLET ENT)	55,928	DARLEN VENTURES LTD	89,452
CRESTON PHYSIOWORKS AND MORE	45,330	DATA COMMUNICATIONS MANAGEMENT CORP	1,182,184
CRESTON VALLEY ADAPTATIONS	135,273	DATA REPRO COM LTD	111,449
CRESTVIEW CHRYSLER DODGE JEEP	26,065	DATAWORKS BUSINESS INTELLIGENCE INC	202,089
CRONK RICHARD ROBERT	28,582	DAVE DALE INSURANCE AGENCIES LTD	677,122
CROSS ROADS PHYSIOTHERAPY	36,885	DAVID DASILVA PHYSIOTHERAPY CLINIC	26,140
CROSSMAN MARK W DR INC	135,026	DAVID EYTAN ABRAHAM DR	49,030
CROWE MACKAY LLP	31,547	DAVIDSON TRUCK AND TRACTOR LTD	54,668
CROWN DIAMOND WELLNESS CENTER LTD	152,525	DAVIE AND ASSOCIATES	1,267,367
CROWN PACIFIC COLLISION AND SALES LTD	28,072	DAVIS LYRIS	49,206
CRYSTAL GLASS CANADA LTD (BURNABY)	247,369	DAWSON CREEK COLLISION (PACE)	1,518,699
CRYSTAL GLASS CANADA LTD (CRANBROOK)	165,762	DAWSON MEDICAL CLINIC	36,557
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	509,579	DAWSON TRUCK REPAIRS LTD	61,809
CRYSTAL GLASS CANADA LTD (KELOWNA)	150,033	DAY & NITE TOWING & AUTOWRECKING	42,390
CRYSTAL GLASS CANADA LTD (LANGLEY)	236,281	DCT CHAMBERS TRUCKING LTD	40,298
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	274,394	DE BEER HETTIE OT	27,577
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	430,716	DEAN NEUMANN PLC	964,424
CRYSTAL GLASS CANADA LTD (QUESNEL)	265,835	DEARBORN MOTORS LTD	189,822

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DECO PLUS PAINTING AND CONTRACTING LTD	40,719	DOBSON'S GLASS LTD	665,770
DEEP PHYSIO	88,512	DOC'S AUTO BODY (2012) LTD	1,266,582
DEEPTI CHHABRA PHYSIOTHERAPIST CORP	507,902	DOCKSIDE PHYSIOTHERAPY	52,179
DEL ORO TOWING LTD	460,470	DOMENICO MEDIATION & ADJUSTMENT SERVICES	251,777
DELOITTE LLP	15,227,078	DOMINION GOVLAW LLP	183,204
DELTA SUNSHINE TAXI (1972) LTD	38,322	DON BECK COLLISION LTD	2,887,518
DELTA TRUCK CENTER	26,233	DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	704,075
DELTA WHEELCHAIR VANS	29,071	DON WOTHERSPOON & ASSOCIATES (POCO)	385,790
DEMERS COLLISION LTD	99,827	DON WOTHERSPOON & ASSOCIATES LTD	203,869
DEN'S LADYSMITH COLLISION CENTRE INC	350,136	DON'S AUTO BODY & PAINT SHOP LTD	1,158,164
DENCO CYCLE (2002) INC	29,408	DON'S AUTO TOWING LTD	866,765
DEPENDABLE COLLISION LTD	653,167	DONN DEAN COLLISION LTD	864,321
DERRICKS SANDBLASTING	62,316	DOSANJH GURINDER (NOVA HEALTH GROUP)	83,730
DESAI SHAILESH	30,835	DOUGLAS R SODERLAND LAW OFFICES	375,447
DESERT REGIONAL MEDICAL CENTER	274,420	DOWNTOWN HEALTH INC	115,896
DESIGN ROOFING AND SHEET METAL LTD	143,319	DOWNTOWN SERVICE TOWING LTD	125,333
DESLAURIERS CHIROPRACTIC GROUP	50,258	DR REHAB (SEAFARER PHYSIO)	87,268
DESTINATION TOYOTA BURNABY	4,295,401	DRAGUTINOVIC PHYSIOTHERAPIST CORP	214,330
DEVENNEY SPENCER DR	56,095	DRAKE TOWING 2018 LTD	407,899
DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	2,501,146	DRIVING FORCE INC (THE)	271,676
DHALIWAL JAGDEEP DR	61,985	DRUMMOND LAW CORPORATION	694,518
DHALIWAL SACHANDEEP RMT	138,559	DRZIMOTTA LAYLA RMT	34,890
DHILLON BHUPINDER RMT	72,724	DUBOIS DANIEL S DR	33,451
DIAMOND AUTO & WINDOW GLASS	94,432	DUECK CHEVROLET BUICK CADILLAC GMC LTD	1,922,155
DIAMOND AUTO GLASS LTD	496,966	DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,880,652
DIAMOND AUTO GLASS 2 LTD	318,991	DUFOUR WASTE DISPOSAL	34,268
DICK'S TOWING INC (SKYKOMISH)	49,356	DUKE REFRIGERATION & HVAC LTD	566,648
DICKS TOWING (EVERETT)	80,455	DULAY PAVDEEP	82,060
DICKSON BRAD DR CHIROPRACTIC CORP	30,696	DUMOULIN BOSKOVICH LLP	3,913,071
DIGITAL MESSAGING TECHNOLOGIES SOLUTIONS	179,690	DUNBAR ORTHOPAEDIC	133,793
DIONNE GLASS	86,649	DUNCAN HALI KINESIOLOGY SERVICES	45,765
DIOTTE MICHAEL	29,606	DUNDARAVE PHYSIOTHERAPIST CORP	216,512
DIRECT IME CORP	3,116,921	DV TOWING	31,238
DIRECT LINE COMMERCIAL PROPERTY	54,038	DWIGHTS HOMES & GARDENS LTD	35,817
DIRKS JAYSON RMT	25,179	DYE & DURHAM CORPORATION	545,196
DISCOUNT CAR AND TRUCK RENTALS	171,953	DYE AND DURHAM COMPANY INC	108,147
DISCOVERY CLAIMS SERVICES LTD	869,180	DYNAMIC FACILITY SERVICES LTD	25,699
DISTRICT OF CLEARWATER	213,977	DYNAMIC INVESTIGATIONS INC	56,661
DISTRICT OF HUDSON'S HOPE	134,563	DYNAMIC SPECIALTY VEHICLES LTD	76,351
DISTRICT OF LAKE COUNTRY	95,005	E J KLASSEN MOTORCADE LTD	108,829
DISTRICT OF NEW HAZELTON	374,741	E-CARD ID EXPERTS	42,313
DISTRICT OF NORTH COWICHAN	62,565	E-SQUARE AUTOWORKS LTD	34,990
DISTRICT OF NORTH VANCOUVER	214,329	EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	774,082
DISTRICT OF OAK BAY	37,000	EAGLE CREEK MOTOR PRODUCTS LTD	28,209
DISTRICT OF SAANICH	222,351	EAGLE PROFESSIONAL RESOURCES INC	49,711
DISTRICT OF SQUAMISH	71,025	EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	431,978
DISTRICT OF WEST VANCOUVER	60,063	EAGLE ROCK TOWING	81,133
DIVERSIFIED HEALTH CLINIC	214,287	EAST END AUTO AND TRUCK PARTS INC	43,174
DIVERSIFIED REHABILITATION GROUP INC	27,913	EAST END AUTO BODY SHOP LTD	799,594
DL ADJUSTERS LTD	504,469	EAST VANCOUVER SPORTS AND REHAB CLINIC	26,638
DLL CONTRACTING	27,373	EASTHILL PHYSIO AND ACUPUNCTURE CLINIC	288,620
DMA CLAIMS INC	52,650	EASTSIDE: PHYSIOTHERAPY & REHAB CLINIC	233,775
DNR TOWING INC	78,822	EASY THERAPY LTD	48,994

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
EASY THERAPY VANCOUVER	129,520	ERJAVEC ANDREW DR	37,567
ECATERINA UNGUREANU LAW CORP	157,783	ERNST & YOUNG LLP	16,407,477
ECKEL XTREME TRUCK PAINT & BODY REPAIR	34,208	ES AUTO SALES LTD	499,602
ECKLER LTD	314,665	ESIT ADVANCED SOLUTIONS INC	3,908,889
ECLIPSE PHYSIOTHERAPY & SPORTS INJURY	230,961	ESSENTIAL AUTO COLLISION LTD	363,885
ECONO GLASS LTD	38,477	ESSEX COLLISION SERVICES LTD	1,424,043
ECONOMY GLASS SUPPLIER LTD	183,049	ESSEX INSURANCE AGENCY (1ST AVE) INC	664,294
EDGEWOOD HOLDINGS LTD	28,222	EURO-CAN BUILDING SERVICES LTD	62,950
EFFECTIVE AUTO BODY REPAIR LTD	1,527,995	EUROSPEC AUTOBODY (2001) LTD	417,500
EFI GLOBAL	84,509	EVEREST REINSURANCE COMPANY (CANADIAN)	1,797,590
EFS E-FORENSIC SERVICES	50,163	EVERGREEN CHIROPRACTIC INC (COQUITLAM)	460,078
EIGEN DEVELOPMENT LTD	368,955	EVERGREEN CHIROPRACTIC INC (SURREY)	531,808
EISENKREIN SERVICES LTD	40,895	EVERGREEN NURSING SERVICES LTD	502,520
ELAN DATA MAKERS	146,740	EVERYBODY WELLNESS CLINIC INC	202,318
ELDER JAMES DR	46,110	EVOKE WELLNESS CENTRE	178,270
ELECTRA HEALTH FLOOR INC	599,255	EVOLUTION SPORT THERAPY	123,938
ELGIN HEALTH CENTER	118,806	EVOSPORT KERRISDALE INC	33,563
ELGIN THERAPEUTIC MASSAGE AND WELLNESS	31,392	EXCEL AUTOBODY LTD	579,776
ELICARE MEDICAL	32,941	EXCEL PHYSIOTHERAPY COQUITLAM	166,807
ELITE AUTO GLASS INC	68,462	EXCEL PHYSIOTHERAPY PORT MOODY	84,449
ELITE BODY SHOP LTD	2,425,544	EXCEL TRANSPORTATION INC	46,242
ELITE HEALTH AND WELLNESS LTD	196,194	EXCELLENCE AUTO GLASS LTD	105,635
ELITE PHYSICAL THERAPY & REHABILITATION	196,563	EXCEPTIONAL TOWING & RECOVERY	209,366
ELITE XPRESS COLLISION SERVICES	2,198,843	EXHALE CENTRE HOLISTIC HOUSE OF HEALING	124,149
ELK VALLEY GLASS LTD	136,503	EXPERT COLLISION (2002) LTD	710,571
ELLIOTT T G DR INC	117,250	EXPERT PHYSIO	407,408
ELLIS CREEK AUTOBODY	434,188	EXPERT PHYSIOTHERAPY CLINIC	279,360
ELSERI YAFA DR	30,638	EXPERT STRATEGY GROUP	38,208
EMC CORPORATION OF CANADA	1,734,663	EXPERT VOCATIONAL GROUP	127,337
EMPIRE TRACING	33,987	EXPRESS LANE AUTOBODY LTD	815,225
EMPOWER PHYSIOTHERAPY	59,022	EXPRESSIONS COUNSELLING	86,193
EMSLAND & ASSOCIATES INSURANCE SERVICES	907,260	EXTREME AUTOBODY LTD	1,149,599
ENCORE TOWING & SERVICE	51,146	EYFORD PARTNERS LLP	6,455,476
ENDERBY AUTO BODY LTD	582,762	F & W TOWING LTD	36,440
ENDURANCE SPECIALTY INSURANCE LTD	224,500	F ADAMS & ASSOCIATES INSURANCE SERVICES	1,213,386
ENERGETIC TRAFFIC CONTROL LTD	107,801	F F R GLASS SERVICE LTD	283,373
ENGINE AUTOMOTIVE INC	27,624	F KARA HOLDINGS LOWER LTD	40,469
ENIGMA GROUP INC (THE)	51,919	FABRIS MCIVER HORNQUIST & RADCLIFFE	1,035,762
ENNS NAOMI	30,397	FACTORY FINISH AUTO GLASS LTD	37,484
ENTCO SOFTWARE CANADA CO	244,129	FAIRLANE COLLISION REPAIRS LTD	1,318,203
ENTERPRISE GLASS LTD	106,132	FAIRWAY AUTOBODY	44,181
ENTERPRISE RENT-A-CAR CANADA COMPANY	13,627,370	FALCON EQUIPMENT LTD	49,306
ENTRUST DATACARD LIMITED	82,213	FALCON EQUIPMENT NANAIMO	94,654
ENVISION PHYSIOTHERAPY	143,243	FALSE CREEK COLLISION (FC COLLISION LTD)	1,401,527
ENVOY JAYMI DR	52,015	FAMILY CHOICE CHIROPRACTIC	26,661
EOS CANADA INC	31,222	FAMILY GLASS LTD	882,766
EPPLER TOWING	33,062	FANG GUINU	45,699
EQUILIBRIUM MASSAGE THERAPY	64,050	FARBROOK AUTO WRECKING (1979) LTD	59,927
EQUILIBRIUM THERAPEUTICS EAGLE CREEK LTD	42,070	FARIZHENDI PHYSIOTHERAPIST CORP	348,761
EQUILIBRIUM THERAPEUTICS INC	201,752	FASKEN MARTINEAU DUMOULIN LLP	623,327
ERGO REHABILITATION INC	97,268	FAST AUTO GLASS SURREY LTD	323,596
ERICKSON FORENSIC LLC	28,669	FAST PERFORMANCE AND REHABILITATION	32,635
ERIK'S RESTORATIONS INC	34,303	FAST TRACK INVESTIGATIONS LTD	722,138

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FASTFLOW CONSTRUCTION INC	63,844	FIX AUTO PORT MOODY	657,541
FASTRACK AUTOBODY LTD	2,265,936	FIX AUTO POWELL RIVER (AQUA STAR HLDGS)	804,646
FASTRACK GLASS LTD	295,961	FIX AUTO QUESNEL (PETE RENYARD AUTO BODY)	1,287,790
FAWCETT INSURANCE AGENCY LTD	531,078	FIX AUTO RED DEER	77,345
FEDERAL EXPRESS CANADA LTD	58,070	FIX AUTO SHERWOOD PARK	27,376
FELDMANN PHYSIOTHERAPY	34,380	FIX AUTO SPRUCE GROVE	44,399
FENDER'S AUTO BODY & PAINT LTD	2,386,967	FIX AUTO THUNDER BAY SOUTH	30,348
FENG LI NATURAL HEALING LTD	38,390	FIX AUTO VANCOUVER EAST	850,689
FENNEL'S RV REPAIR LTD	67,541	FIX AUTO VERNON (STAR AUTOBODY)	1,867,912
FERNY'S AUTO BODY SHOP LTD	1,595,082	FIX AUTO WEST KELOWNA (BAJ HOLDINGS LTD)	277,020
FERRARI MASERATI OF VANCOUVER	31,657	FIX HEALTHCARE LTD	239,725
FERREIRA COLLISION CENTRES (SUN COAST)	815,358	FLAGSTAFF MEDICAL CENTER	306,300
FERREIRA COLLISION CENTRES (VANCOUVER)	1,581,817	FLEET WORKS	90,228
FH&P LAWYERS LLP	1,306,141	FLEETWOOD INTEGRATIVE HEALTH INC	236,580
FHC REACTIVE INJURY MANAGEMENT LTD	1,162,098	FLEETWOOD SPORTS & REHAB PHYSIO CORP	156,946
FIJI ISLAND AUTO REPAIRS LTD	594,266	FLETCHER SHELLEY RMT	28,138
FINNING (CANADA)	39,923	FLYNN CANADA LTD	80,933
FIONA TANG PHYSIOTHERAPY	219,093	FOCUS PHYSIOTHERAPY AND WELLNESS INC	183,008
FIRST CHOICE TOWING (2007) LTD	241,361	FOCUS PROFESSIONAL SERVICES INC	44,100
FIRST CLASS AUTO BODY LTD	861,307	FOCUS REHABILITATION AND CONSULTING INC	196,634
FIRST RESPONSE GLASS LTD	434,858	FONG HO CHEUNG	39,922
FIRST TRUCK CENTRE (EDMONTON)	65,486	FOOTBRIDGE CTR FOR INTEGRATED ORTHOPAEDIC	61,607
FIRST TRUCK CENTRE VANCOUVER INC	4,394,491	FORENSIC DYNAMICS INC	401,022
FIRST TRUCK COLLISION CENTRE LTD	745,793	FOREST GATE CONSTRUCTION & MAINTENANCE	45,150
FIRST WEST INS SERVICES DBA ENVISION INS	676,902	FOREVER CONCESSION TRAILERS LLC	51,842
FIRST WEST INS SERVICES DBA VALLEY FIRST	103,291	FORGE INTEGRATED HEALTH INC	397,448
FIRST WESTERN INSURANCE SERVICES LTD	522,453	FORM HEALTH CLINIC INC	54,425
FISKCO HEALTH AND PERFORMANCE	57,425	FORNSONS ADJUSTING SERVICE	162,004
FIT BODY ATHLETICS & REHABILITATION INC	453,707	FORT FABRICATION & WELDING LTD	46,511
FITZPATRICK LAURA RMT	28,178	FORT MCMURRAY AUTOBODY	30,370
FIX AUTO ABBOTSFORD WEST (RENASCENT AUTO)	1,507,569	FORT MOTORS LTD	27,337
FIX AUTO BOW VALLEY	30,400	FORT NELSON AUTOBODY (1999)	161,547
FIX AUTO BURNABY SOUTH (BC AUTOBODY)	803,813	FORT SPORT & FAMILY PHYSIO (DE FLEURIOT)	152,609
FIX AUTO CALGARY CITY CENTRE	121,678	FORT ST JOHN PHYSIOTHERAPY CLINIC CORP	114,430
FIX AUTO CALGARY COACHWORKS NORTH	31,685	FORTE SPORTS & ORTHOPAEDIC PHYSIOTHERAPY	219,576
FIX AUTO CALGARY DEERFOOT	89,980	FORTISBC	425,295
FIX AUTO CALGARY NORTHEAST	76,196	FORWARD CARE MEDICAL CLINIC	48,260
FIX AUTO CALGARY SOUTH CENTRAL	113,073	FOUL BAY PHYSIOTHERAPY	85,834
FIX AUTO CATHEDRAL CITY	25,355	FOUNDATION BODY LAB INC	28,313
FIX AUTO CHILLIWACK (RENASCENT COLLISION)	2,072,594	FOUNTAIN WELLNESS	328,295
FIX AUTO COLLISION WESTSHORE (AUDY AUTO)	1,840,681	FP&H LAWYERS	368,315
FIX AUTO DRAYTON VALLEY	31,198	FRAME GIDON DR INC	35,976
FIX AUTO DUNCAN (GREEN ISLAND G AUTO LTD)	291,818	FRANTZ WARD ATTORNEYS AT LAW	64,607
FIX AUTO EDMONTON SOUTH	37,908	FRASER AUTO DENT & COLOR	43,472
FIX AUTO FORT MACLEOD	29,750	FRASER CANYON GLASS LTD	116,397
FIX AUTO GRANDE PRAIRIE NORTH	75,636	FRASER CITY MOTORS LTD	1,657,280
FIX AUTO GRANDE PRAIRIE SOUTH	38,774	FRASER FAMILY CHIROPRACTIC	49,611
FIX AUTO KAMLOOPS (KAMLOOPS FORD LINCOLN)	2,589,418	FRASER HEALTH AUTHORITY	258,355
FIX AUTO KELOWNA (BAJ HOLDINGS LTD)	370,578	FRASER RIVER PAINT & BODY LTD	2,095,055
FIX AUTO LEDUC	26,848	FRASER STREET PHYSIOTHERAPY	234,078
FIX AUTO LETHBRIDGE	41,136	FRASER VALLEY AUTO GLASS AND DETAILING	128,338
FIX AUTO PEMBERTON (OFF ROAD TOWING LTD)	1,046,676	FRASER VALLEY COUNSELLING INC	36,519
FIX AUTO PENINSULA (MAYSA VENTURES LTD)	915,402	FRASER VALLEY FIRE PROTECTION LTD	57,522

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FRASER VALLEY PROSTHETICS LTD	149,628	GEOMETRY INTEGRATED HEALTH	51,531
FRASER VALLEY REPORTING SERVICES INC	45,177	GEORGE'S BODY SHOP LTD	836,007
FRASERVIEW COLLISION REPAIR LTD	1,997,683	GEORGIA STRAIGHT COLLISION LTD	1,058,491
FRASERWAY RV GP LTD	321,834	GERMAINE CHIROPRACTIC CORP	119,456
FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	1,523,041	GERTZ GORDON DR CHIROPRACTIC CORP	85,695
FREEDMAN CHIROPRACTIC CORP	32,232	GET WELL PHYSIOTHERAPY	354,928
FREEDOM PHYSIOTHERAPY	81,631	GET WELL PHYSIOTHERAPY & SPORTS INJURY	142,955
FREEWAY MAZDA (FREEWAY IMPORTS LTD)	145,493	GET-AWAY RV CENTRE LTD	46,591
FREEWAY TOWING	59,535	GFL ENVIRONMENTAL INC	61,619
FREIGHTLINER OF CRANBROOK LTD	343,790	GHD CONTRACTORS LTD	1,087,734
FRESHWORKS STUDIO INC	43,293	GIBBS EQUIPMENT AND TOWING	27,274
FREUND DUSTIN	25,014	GILBERT KIRBY STRINGER LLP	37,456
FRIESEN KENT	28,969	GILL MANDEEP DR INC	37,746
FSG - FOCUS SOLUTIONS GROUP INC	45,421	GILL PHYSIOTHERAPIST CORP	102,906
FSJ GLASS HOUSE 1998 LTD	64,600	GILLESPIE & COMPANY LLP	3,373,559
FTSE TMX GLOBAL DEBT CAPITAL MARKETS INC	176,882	GILMAY RV (GILMAY ENTERPRISES LTD)	124,104
FUNCTION HEALTH GROUP INC	46,846	GJB HOLDINGS LTD	47,026
FUNCTIONABILITY REHABILITATION SERVICES	138,268	GLACIER GLASS PG LTD	207,607
FUNCTIONAL PHYSIO AND WELLNESS	31,749	GLACIER MOBILE GLASS LTD	353,077
FUSION AUTO WORKZ LTD	37,778	GLACIER TOYOTA (BULKLEY AUTOMOTIVE LTD)	74,405
FUSION PHYSIO (HINLOPEN PHYSIO CORP)	56,587	GLACIER VIEW GLASS LTD	169,746
G & A AUTOBODY REPAIRS LTD	110,128	GLASS DOCTOR NORTH VANCOUVER	657,189
G DUNCAN AUTO BODY LIMITED	1,147,787	GLASS DOCTOR OF LANGLEY	76,491
G&G AUTO BODY REPAIR & SALES LTD	421,588	GLASS DOCTOR OF SUNSHINE COAST	238,460
GAGE COLIN DR	39,654	GLASS DOCTOR VICTORIA	47,840
GAGNON MICHAEL DR	30,210	GLASSCO AUTO & WINDOW LTD	484,020
GAIN COLLISION	339,374	GLASSDOOR INC	76,248
GALLAGHER LAKE AUTOBODY LTD	297,004	GLENMERRY GLASS LTD	105,916
GALLAGHER SHARP	121,114	GLENN MOUNTAIN ORTHOPAEDIC & SPORTS	200,971
GANGSTER ENTERPRISES LTD	36,597	GLENN'S RV	26,056
GARCHA RANDY S DR CHIROPRACTIC	110,823	GLOBAL ALPHA CAPITAL MANAGEMENT LTD	690,898
GARDAWORLD CASH SERVICES CANADA CORP	299,867	GLOBAL INSURANCE AGENCY (2007) LTD	333,791
GARDNER CHEVROLET PONTIAC BUICK GMC LTD	33,211	GLOBAL INSURANCE AGENCY (2008) LTD	441,724
GARLINGTON LOHN AND ROBINSON	32,801	GLOBAL INSURANCE AGENCY LTD	306,267
GARRISON BEATTY & GARRISON INSURANCE	318,474	GLOBALSCAPE	74,371
GARTNER CANADA CO	29,803	GLOBOCAM ANJOU	51,275
GARY C P LO CHIROPRACTIC CORP	37,006	GLOVER MEDICAL CLINIC	45,372
GARY'S TOWING EQUIPMENT XPRESS	100,343	GLOVER PHYSIO & WELLNESS (PT HEALTH BC)	247,966
GARYS WESTSIDE TOWING LLC	99,190	GLOVER ROAD CHIROPRACTIC	54,501
GASPAR SURITA	61,951	GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	1,138,948
GASPARIN MORRIS DR	69,438	GN INSURANCE AGENCY LTD	800,874
GATEWAY GLASS LTD	68,922	GNK INSURANCE SERVICES INC	735,504
GATEWAY HEALTH & WELLNESS CENTER	47,476	GO AUTO SURREY CHRYSLER DODGE JEEP RAM	1,737,744
GATEWAY PHYSIO & SPORT CLINIC	180,036	GO PHYSIOTHERAPY SPORTS & WELLNESS	45,385
GATOR AUTO GLASS	98,601	GOAL DIRECTED OCCUPATIONAL THERAPY INC	329,879
GAUTAM & ASSOCIATES LAW CORPORATION	1,367,392	GODFREY TAMARA	426,468
GAZAWI CHIROPRACTIC INC	44,579	GODOY & VERVERGAERT INSURANCE BROKERS INC	94,671
GB GLASS EXPRESS	369,522	GODOY & VERVERGAERT INSURANCE ONLY INC	575,579
GBG INSURANCE SERVICES LTD	629,116	GODOY'S INSURANCE ONLY (LANGLEY) INC	699,146
GD ASSESSMENTS INC	480,061	GODOY'S INSURANCE ONLY INC	300,971
GEMINI ADJUSTERS LTD	423,601	GOLD KEY COLLISION CENTRE	1,630,954
GENERAL REINSURANCE CORPORATION	116,500	GOLD KEY INSURANCE SERVICES LTD	2,166,849
GEO H HEWITT CO LTD (THE)	37,276	GOLD MEDAL HEALTH CENTER	93,873

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GOLDBERG FRAN	88,567	GUILD YULE LLP	66,388
GOLDEN EARS INSURANCE SERVICES LTD	1,886,721	GUILDFORD CAB (1993) LTD	27,206
GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	154,133	GUILDFORD PHYSIOTHERAPY & SPORTS CLINIC	584,692
GOLDEN HEART INTEGRATED HEALTH	162,519	GUISACHAN PHYSIOTHERAPY & SPORTS INJURY	59,104
GOLDEN SHIELD ADJUSTERS LTD	467,991	GULBRANSEN MELANIE RMT	43,152
GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	353,223	GULF ISLANDS INSURANCE AGENCIES LTD	188,272
GOLDLEAF INSURANCE SERVICES INC	389,279	GUPTA AND KARIR PHYSIOTHERAPIST CORP	257,238
GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	711,444	GUPTA SHAHNAZ	131,744
GOLDMINE INSURANCE SERVICES LTD	1,039,420	GUSTAFSON'S AUTO SERVICE LTD	568,464
GORDON & REES LLP	611,325	GUSTAVSON WYLIE ARCHITECTS INC	33,180
GOVERNMENT AGENT - ATLIN	57,280	GXS CANADA INC	40,320
GOVERNMENT AGENT - BELLA COOLA	119,206	GYROSCOPE COLLISION SERVICES	728,544
GOVERNMENT AGENT - DEASE LAKE	118,079	H & L GLASS LTD	70,829
GOVERNMENT AGENT - STEWART	59,179	H & R COLLISION AND GLASS LTD	3,908,653
GOVERNMENT OF ALBERTA	235,314	HABITAT INSURANCE AGENCIES LTD	204,632
GRACE PHYSIOTHERAPY	165,574	HAIGHT BROWN & BONESTEEL LLP	490,045
GRAMPA'S RV LTD	184,727	HALCO GLASS LTD	625,366
GRAND AND TOY LIMITED	364,724	HALL PHYSIOTHERAPIST CORPORATION	171,955
GRAND FORKS GLASS LTD	143,568	HALLIDAY EMILY RMT	25,676
GRAND PERFORMANCE AUTO CENTRE INC	1,244,307	HAMILTON DUNCAN ARMSTRONG & STEWART	4,360,610
GRANDCITY AUTOBODY (RICHMOND) LTD	3,314,263	HAMMER COLLISION LTD	1,142,615
GRANDCITY AUTOBODY LTD	3,086,655	HAN CHANAM (JUDY)	25,201
GRANDE REHABILITATION CENTRE	100,799	HANEY PHYSIOTHERAPY	137,955
GRANDVIEW HEALTH GROUP	34,193	HANIN INSURANCE SERVICES INC	708,955
GRANT KOVACS NORELL	7,482,839	HANNOVER RUCK SE (CANADIAN BRANCH)	1,346,274
GRANTON MOTORS LTD	25,130	HANSEN WARREN	31,743
GRASS CREEK VENTURES	68,922	HANSSON ANN DR INC	69,066
GRATTON JEFFREY DR	92,464	HARBORD INSURANCE SERVICES FAIRFIELD	818,908
GRAZIANO INVESTIGATIONS LTD	31,000	HARBORD INSURANCE SERVICES LTD	1,114,844
GREAT WEST LIFE	2,573,149	HARBORVIEW MEDICAL CENTER	77,256
GREAT-WEST LIFE ASSURANCE CO	411,680	HARBOUR BAY REPORTERS LTD	30,314
GREATER VANCOUVER HOME CARE	33,820	HARBOUR INSURANCE AGENCIES LTD	230,849
GREEN LEAF ACUPUNCTURE & HERB CLINIC LTD	92,636	HARBOUR INTERNATIONAL TRUCKS LTD	65,459
GREENE JULIANA	43,622	HARBOUR-VIEW COLLISION LTD	1,253,506
GREENHILL TURNER PARTNERS	58,858	HARE JASON DR	47,963
GREENLEAF INVESTMENTS LTD	1,818,969	HARLEY DAVIDSON OF CHILLIWACK	30,938
GREENS MOBILE MARINE REPAIRS LTD	25,276	HARMONYUS HEALTHCARE	105,417
GREG'S RV PLACE	183,563	HARPER GREY LLP	1,584,757
GREGORY C SMITH PHYSIOTHERAPY CORP	103,565	HARRIS & BRUN LAW CORPORATION	6,987,394
GREWAL PHYSIOTHERAPIST CORP	65,364	HARRIS & LEIB INSURANCE BROKERS LTD	602,763
GREYSTONE MANAGED INVESTMENTS INC	651,153	HARRIS AND COMPANY	452,932
GRIFFEY LOIS RMT	32,316	HARRIS INSURANCE SERVICES (RICHMOND)	741,401
GRIMM KELSEY	48,069	HARRIS INSURANCE SERVICES (VANCOUVER)	392,860
GROUNDWELL GROUP INC	361,683	HARRIS REHAB INC	110,902
GROVER ASHISH DR	47,573	HARTSHORNE & MEHL	6,051,241
GROWTH FINANCIAL CORP DBA HG INSURANCE	603,220	HARTWELL THERAPY AND WELLNESS MAIN ST	282,154
GROWTH FINANCIAL CORP DBA WHITLOCK INS	255,028	HARTWELL THERAPY AND WELLNESS SW MARINE	172,264
GROWTH FINANCIAL DBA CRESTON VALLEY INS	884,732	HASEGAWA TOSHIHIKO RMT	33,401
GROWTH FINANCIAL DBA KELOWNA VALLEY INS	820,407	HATCH LAW	54,947
GTS GLASSWORKS REFINISHING LTD	86,859	HATTER THOMPSON SHUMKA & MCDONAGH	2,216,166
GUELDNER BRADLEY DR	85,893	HAYMACK AUTO GLASS (BURNABY)	209,129
GUELDNER MORGAN DR	54,850	HAYMACK AUTO GLASS (LANGLEY)	354,997
GUIDEWIRE SOFTWARE INC	5,960,583	HAYMACK AUTO GLASS & UPHOLSTERY LTD	491,760

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HAZELDINE KELLY RMT	28,240	HO TERRENCE DR INC	28,020
HD HOME CARE LIMITED	358,429	HOBKIRK BRITA RMT	26,143
HEALINGPRO THERAPEUTICS INC	132,658	HODONG KWON	45,498
HEALTH CRAFT CLINIC CORP	64,332	HOGIES TOWING	38,190
HEALTH FIRST HEALTH CARE SOLUTIONS INC	141,810	HOLDOM CHIROPRACTIC AND WELLNESS	60,967
HEALTH 4YU WELLNESS CORP	40,907	HOLLETT RODNEY DR	80,816
HEALTHLAND CLINIC	31,900	HOLLYBURN PHYSIOTHERAPY	61,938
HEALTHLINC MEDICAL EQUIPMENT LTD	162,806	HOLT WOODS AND SCISCIANI LLP	275,772
HEALTHONE PHYSIO & HAND CLINIC (MISSION)	409,498	HOME CARE ASSISTANCE	68,131
HEALTHONE PHYSIO & HAND CLINIC (SURREY)	211,759	HOME INSTEAD PORT COQUITLAM	70,292
HEALTHVUE MEDICAL CLINIC	80,063	HOME INSTEAD SENIOR CARE BURNABY	138,645
HEALTHX PHYSICAL THERAPY CENTERS	396,067	HOME INSTEAD SENIOR CARE RICHMOND	98,855
HEARST CENTRAL GARAGE COMPANY LTD	39,676	HOME INSTEAD SENIOR CARE VANCOUVER	57,576
HEARTLAND TOYOTA	48,491	HOMESTEAD INSURANCE AGENCIES LTD	384,641
HEATH LAW LLP	4,090,192	HOME2STAY	51,612
HEAVYSIDE JANET DR	127,845	HONDA WAY (PARK AVENUE ENTERPRISES LTD)	39,624
HELEN RIES PHYSIOTHERAPIST CORPORATION	155,192	HONE CONSULTING	57,049
HELMKAY DAVID DR	45,545	HONEY + GARLIC HEALTH STUDIO	130,048
HELP AT HOME SUPPORT SERVICES INC	51,424	HOPE AUTO BODY LTD	673,038
HELPING HAND REHABILITATION INC	217,193	HOPE TOWING LTD	113,173
HEMLOCK PRINTERS LTD	701,333	HORIZON AUTOBODY COLLISION LTD	82,104
HEMMERLING & ASSOCIATES LAW	1,504,337	HORIZON COMMUNITY OCCUPATIONAL THERAPISTS	72,930
HEMSWORTH ROBERT RMT	47,673	HORIZON WEST INSURANCE SERVICES LTD	553,689
HENDRY SWINTON MCKENZIE INSURANCE SERVICE	281,696	HORLICK SIMON DR INC	281,409
HENKE KEVIN DR	29,305	HORNING DARLENE	25,370
HERBERS AUTOBODY REPAIR INC	29,320	HOSKINS FORD SALES LTD	709,201
HERITAGE OFFICE FURNISHINGS LTD	4,319,403	HOTHI SANGHERA PHYSIOTHERAPIST CORP	163,131
HERTZ CANADA LIMITED	8,428,656	HOULE ELECTRIC LIMITED	1,161,521
HEWLETT PACKARD ENTERPRISE CANADA CO	40,784	HRC CARE SOCIETY	80,235
HI-LIGHT AUTOBODY 2003 LTD	1,311,704	HSJ LAWYERS LLP	1,997,828
HI-LIGHT AUTOBODY 2018 LTD	44,928	HUANG CHENG KU	47,587
HI-LITE TRUCK ACCESSORIES LTD	30,951	HUANG QING LIN	26,786
HICKS PACIFIC CENTRE INSURANCE SERVICES	300,090	HUB CITY MOTORS & EQUIPMENT LTD	81,909
HIDDEN TREASURE RESTORATIONS	278,489	HUB FIRE ENGINES & EQUIPMENT LTD	40,185
HIEBERT CAROLYNE DR	75,234	HUB INTERNATIONAL (BRENTWOOD) LTD	886,104
HIEBERT JONATHAN DR	130,671	HUB INTERNATIONAL (RICHMOND AUTOMALL)	4,403,239
HIGH CALIBER AUTO COLLISION & REPAIR LTD	1,364,214	HUB INTERNATIONAL CANADA WEST ULC	47,942,485
HIGH CLASS AUTOBODY AND PAINT LTD	532,662	HUBER BANNISTER COLLISION CENTRE	642,679
HIGHGATE HEALTH (PT HEALTH BC)	867,238	HUMHEJ DEANNA	155,282
HIGHROADS MEDICAL CLINIC	51,568	HUNDZA MICHAEL	58,114
HIGHWAY AUTOBODY & FRAME	36,823	HUNG CHI JEN	41,385
HILLCREST PHYSIOTHERAPY	656,456	HWANG HYUN SIL	52,331
HILLTOP AUTO BODY (KOSMINO HDLGS LTD)	279,149	HYDE PARK INSURANCE AGENCIES LTD	1,127,923
HILLTOP AUTO GLASS (KOSMINO HLDGS LTD)	92,709	HYUNG CHUL HAN	31,117
HILLTOP MEDICAL CLINIC	54,560	IBARRA MARIO LUIS	38,589
HILLTOP TOYOTA (KAIZEN HOLDINGS LTD)	102,407	IBM CANADA LTD	14,509,003
HILTOP BODY SHOP LTD	918,096	IC FINANCIAL CORP DBA INSUREBC	355,004
HIRA ROWAN LLP	309,712	ICARE INSURANCE BROKERS LTD	1,237,178
HIRSCH GABRIEL DR	116,783	ICON LAW GROUP (DARIA BATKIN LAW CORP)	45,305
HISCOX INSURANCE COMPANY (BERMUDA) LTD	92,000	IGNIS ORIGIN AND CAUSE INVESTIGATIONS	310,847
HITACHI SYSTEMS SECURITY INC	322,673	IHEALTHCARE VICTORIA INC	149,098
HKG HOLDINGS INC DBA SUSSEX INSURANCE	1,244,582	IMA SOLUTIONS INC	8,361,360
HNC ALLIANCE HOLDINGS INC DBA SUSSEX INS	508,948	IMPACT RECRUITMENT INC	87,969

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	1,323,199	INSYNC PHYSIOTHERAPY BURNABY HEIGHTS	142,157
IMPERIAL MEDICAL CLINIC	39,004	INSYNC PHYSIOTHERAPY VANCOUVER	149,467
IMPERIAL MOTORCYCLES LTD	31,592	INTEGRA MEDICAL CONSULTING INC	2,794,669
IMPERIAL PARKING CANADA CORP	234,647	INTEGRIS INSURANCE SERVICES LTD	1,227,289
IMPULSE HEALTHCARE GROUP INC	136,532	INTERCITY EQUITY CORP DBA CAULFEILD INS	522,666
IMPULSE SPORT THERAPEUTICS	226,696	INTERCITY EQUITY CORP DBA LEADERS INS	216,977
IN BALANCE PHYSIOTHERAPY AND REHAB	65,981	INTERCITY EQUITY CORP DBA PORT MOODY INS	678,281
IN INSURANCE AGENCY LIMITED	519,782	INTERCONTINENTAL TRUCK BODY	86,911
IN MOTION PHYSIO & WELLNESS - MORGAN CRK	160,546	INTERIM HEALTH CARE	45,804
IN MOTION PHYSIO & WELLNESS - WHITE ROCK	189,950	INTERIOR FRAME AND COLLISION	1,334,054
INDEED IRELAND OPERATIONS LTD	63,469	INTERIOR HEALTH AUTHORITY	386,904
INFINITY HEALTH LLP	2,908,415	INTERIOR HOMECARE SOLUTIONS	307,053
INFINITY INSURANCE SERVICES (SCOTTSDALE)	199,324	INTERIOR MOBILE GLASS INC	149,798
INFOMART	64,976	INTERIOR SAVINGS INSURANCE SERVICES	5,580,260
INJURY REHAB CLINIC (INJURY RESOURCE CTR)	915,169	INTERMARK LAW	92,540
INLAND COMFORT AIR CONDITIONING	32,022	INTERNATIONAL MOTORCYCLE	39,591
INLAND KENWORTH (CRANBROOK)	111,822	INTERNATIONAL WORD EXCHANGE LTD	163,821
INLAND KENWORTH (FORT ST JOHN)	220,423	INTRACOASTAL HEALTH AND WELLNESS	54,545
INLAND KENWORTH (LANGLEY)	2,336,262	INTUITIVE INDEPENDENCE REHABILITATION	1,328,394
INLAND KENWORTH (PENTICTON)	29,350	INVERMERE GLASS LTD	178,134
INLAND KENWORTH (PRINCE GEORGE)	1,480,515	INVERMERE PHYSIOTHERAPY CLINIC	31,200
INLAND KENWORTH (QUESNEL)	91,432	IP AUTO SERVICES LTD	752,834
INLAND KENWORTH (VERNON)	105,427	IPSOS LP	396,516
INLET WELLNESS GALLERY	34,426	IRL INTERNATIONAL TRUCK CENTRE	201,472
INLINE HEALTH PROFESSIONALS INC	186,363	IRON MOUNTAIN CANADA OPS ULC	324,289
INLINE INDUSTRIES LTD	50,202	IRON MOUNTAIN INTELLECTUAL PROPERTY MGMT	28,084
INNOVATIVE FITNESS	71,986	IRONWOOD INSURANCE AGENCIES LTD	1,260,568
INNOVATIVE SPINAL SOLUTIONS	33,992	IRS INHOUSE RECEIVABLE SERVICES LTD	31,293
INSIGHTS LEARNING AND DEVELOPMENT LTD	37,237	IRWIN & BILLINGS	401,403
INSIGHTS WEST MARKETING RESEARCH INC	59,231	IRWIN COLLISION REPAIRS LTD	837,259
INSTA GLASS (ABBOTSFORD)	102,275	ISCOPE CONCUSSION AND PAIN CLINICS INC	154,413
INSTA GLASS (CHILLIWACK)	757,570	ISHERWOOD BODY & FENDER LTD	2,086,250
INSTA GLASS (SECHLT)	128,171	ISLAND HAND THERAPY CLINIC	46,006
INSURANCE BROKERS ASSOCIATION OF BC	33,955	ISLAND HEALTH	103,941
INSURANCE BUREAU OF CANADA	306,035	ISLAND INSURANCE AGENCY LTD	1,298,128
INSURANCE SERVICES DEPT OF LONDON DRUGS	9,810,063	ISLAND MEDIQUIP LTD	65,649
INSUREBC (ARBUS) INSURANCE SERVICES	286,468	ISLAND OPTIMAL HEALTH AND PERFORMANCE	63,638
INSUREBC (DEEP COVE) INSURANCE SERVICES	298,304	ISLAND THUNDER TOWING	58,008
INSUREBC (LANGLEY) INSURANCE SERVICES	354,350	ISLAND TRUCK & AUTO COLLISION	900,010
INSUREBC (LANSDOWNE) INSURANCE SERVICES	648,112	ITF 1648020 ALBERTA LTD	59,211
INSUREBC (LEE & PORTER) INSURANCE SERVICE	267,758	ITF 2225888 ONTARIO LTD	192,755
INSUREBC (MARPOLE) INSURANCE SERVICES	277,639	IVAN'S AUTO BODY LTD	1,160,632
INSUREBC (MEADOWTOWN) INSURANCE SERVICES	272,263	IVANHOE CAMBRIDGE II INC	444,453
INSUREBC (QUEENSBOROUGH) INS SERVICES	648,883	IVES BURGER	293,517
INSUREBC (SARDIS) INSURANCE SERVICES	300,246	J A QUALITY GLASS AND DETAIL INC	384,031
INSUREBC (SQUAMISH) INSURANCE SERVICES	854,625	J ADAMS AUTOBODY LTD	39,254
INSUREBC (UNIVERSITY) INSURANCE SERVICES	463,152	J F VISION AUTOGLASS BURNABY LTD	887,910
INSUREBC (VANCOUVER DOWNTOWN) INS SERVICE	160,312	J F VISION AUTOGLASS LTD	930,454
INSUREBC (WEST END) INSURANCE SERVICES	358,674	J F VISION AUTOGLASS VANCOUVER LTD	58,940
INSUREBC (WESTVIEW) INSURANCE SERVICES	290,791	J R REFRIGERATION LTD	36,169
INSUREBC (WILLOWBROOK) INSURANCE SERVICES	513,616	J W O'TOOLE AUTOBODY LTD	41,081
INSUREBC (YALETOWN) INSURANCE SERVICES	512,419	J&H ALEXANDER LTD	572,364
INSURELINE BROKERS INC	575,586	J&J HEALING CENTER	53,175

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
JACK W CHOW INSURANCE SERVICES LTD	362,288	JOHN'S AUTOBODY & AUTOSALVAGE	183,552
JACK'S BODY WORKS INC	82,245	JOHNS SOUTHWARD GLAZIER WALTON & MARGETTS	77,193
JACK'S TOWING (2010) LTD	1,034,615	JOHNSON'S TOWING INC	38,416
JACOBSEN PHYSICAL THERAPIST CORP	59,665	JOHNSTON KEEGEN	27,610
JACOBSON FORD SALES LTD	96,143	JOHNSTON MEIER INSURANCE AGENCIES LTD	20,419,632
JAG MEDIATION CORPORATION	134,454	JOHNSTON MEIER INSURANCE BROKERS (1996)	406,353
JAIDEEP TUNG PHYSIOTHERAPY CLINIC INC	43,757	JOINT PHYSIOTHERAPY & PAIN TREATMENT	45,712
JAKOBSZE JEREMY RMT	41,013	JOINT PHYSIOTHERAPY & SPORTS INJURY (THE)	328,229
JAMES E DORSEY LAW CORP	26,648	JOINTWORKS CHIROPRACTIC INC	37,369
JAMES G MCMYNN AGENCIES LTD	108,772	JONCAS MEDIATION SERVICES	47,215
JAMES WESTERN STAR LTD (PRINCE GEORGE)	43,859	JONES EMERY HARGREAVES SWAN	2,564,768
JAMES WESTERN STAR LTD (WILLIAMS LAKE)	52,225	JONKER HONDA (JONKER AUTO LTD)	52,556
JAMESON MARK	28,226	JOSHUA R STEHMEIER CHIROPRACTOR INC	37,424
JAMIE DAVIS MOTOR TRUCK & AUTO LTD	142,828	JOURNEYS RV REPAIR	67,832
JAMIE DAVIS TOWING AND STORAGE LTD	131,579	JR REHABILITATION SERVICES INC	3,145,065
JAN-PRO CLEANING SYSTEMS OF VANCOUVER	153,088	JUBILEE RV CENTRE (JUBILEE ENTERPRISES)	35,831
JAN-PRO VANCOUVER	31,093	JUDY STURGEON PHYSIOTHERAPIST CORP	35,529
JAN'S PRECISION AUTO BODY (MOGUL HLDGS)	1,321,938	JUILLET MEDICAL CLINIC	205,003
JANDO LINDA JEAN	33,484	JUNG CHUCK DR INC	1,137,800
JANEK JOHN DR	31,126	JUNG WOO SUK	56,080
JANG ERIC DR CHIROPRACTIC INC	113,832	JUST DIESEL	34,168
JANI KING OF NORTHERN BC	77,879	JUSTICE INSTITUTE OF BC	33,915
JANI KING OF SOUTHERN BC	34,526	K AND Q TRANSMISSION AND AUTO	25,318
JANICE HANSEN MEDIATION SERVICES	25,189	K M AUTOBODY REPAIR LTD	283,652
JANKE PAUL DR	331,176	K-LINE TRAILERS LTD	688,226
JANMOHAMED AFSHIN DR	27,978	KAINE LAW CORP	108,275
JANZEN INSURANCE BROKERS LTD	273,027	KALAMALKA PHYSIOTHERAPY CLINIC	42,391
JARDINE LLOYD THOMPSON CANADA INC	290,570	KALAWSKY COLLISION CENTRE LTD	1,159,540
JASPER TOWING	30,248	KALIRAY P DR INC	86,426
JASSAL CHIROPRACTIC INC	36,071	KAMI INSURANCE AGENCIES LTD	194,229
JELLYBEAN AUTOCRAFTERS	33,011	KAMLOOPS CHRYSLER DODGE JEEP LTD	26,789
JENSEN SIGNS	44,917	KAMLOOPS INSURANCE SERVICES INC	801,827
JERICO COUNSELLING	63,965	KAMLOOPS PHYSIOTHERAPY & SPORTS INJURY	528,559
JF AUTO CENTRE LTD	46,058	KANE SHANNON AND WEILER	7,019,501
JHAJ HARDIP (KINEXIONS HEALTH INC)	81,534	KANG JINHO	35,744
JIM PATTISON CHRYSLER DODGE JEEP	1,888,387	KARIM SANATI PHYSIOTHERAPIST CORP	259,620
JIM PATTISON COLLISION & GLASS	25,092	KARMAZYN DAVE	26,016
JIM PATTISON LEXUS VICTORIA	57,959	KARP PERSONAL TRAINING & REHABILITATION	2,599,576
JIM PATTISON TOYOTA NORTHSHORE	56,102	KARP REHABILITATION	1,710,697
JIM PATTISON TOYOTA SURREY	4,243,746	KASIAN ARCHITECTURE INTERIOR DESIGN	366,219
JIM PATTISON TOYOTA VICTORIA	165,175	KASTELEIN STOUT INSURANCE AGENCIES	241,984
JIN CHANG-LONG RMT	49,818	KATRINA SOVIO PHYSIOTHERAPIST CORP	83,610
JJB INSURANCE AGENCIES INC	726,998	KAUR NIMRAT (PERFORMANCE HEALTH GROUP)	54,884
JKM FINANCIAL CORP	88,052	KAUSHAL PHYSIOTHERAPIST CORPORATION	226,378
JL BROTHERS AUTO BODY LTD	83,794	KAY KENNEDY PHYSIOTHERAPIST CORP	35,826
JOCK'S RESTORATION	26,645	KBM AUTOWORKS / LUMBY TOWING	26,497
JODH SEKHON PHYSICAL THERAPY INC	120,321	KC REHAB INC	35,325
JOE'S AUTOBODY REPAIR LTD	1,172,295	KCI MEDICAL CANADA INC	66,393
JOEL E GOMEZ PHYSICAL THERAPIST HEALTH	84,634	KDM WELDING & MANUFACTURING LTD	173,048
JOHAL JASPREET	108,455	KEANE DANIEL RMT	29,650
JOHAL MANJINDER DR	170,863	KEEGZ SOUTH COUNTRY TOWING LTD	196,025
JOHN BARBER PROSTHETICS CLINIC	31,737	KEIM ALICIA	33,713
JOHN ROSS INSURANCE SERVICE LTD	232,655	KELLER TARA	83,469

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KELLERMAN TODD DR	30,825	KIRMAC COLLISION & AUTOGLASS (EDMONDS)	1,740,890
KELLY MCNABNEY PHYSIOTHERAPY CORP	25,317	KIRMAC COLLISION & AUTOGLASS (LANGLEY)	2,567,651
KELOWNA AUTOBODY (DFC AUTO LTD)	990,416	KIRMAC COLLISION & AUTOGLASS (MR-DEWDNEY)	1,764,770
KELOWNA BMW/MINI KELOWNA	75,672	KIRMAC COLLISION & AUTOGLASS (MR-227TH)	1,499,738
KELOWNA CABS (1981) LTD	44,896	KIRMAC COLLISION & AUTOGLASS (N BURNABY)	1,714,008
KELOWNA CHRYSLER DODGE LTD	716,029	KIRMAC COLLISION & AUTOGLASS (N RICHMOND)	1,207,929
KELOWNA GLASS (SUNKI HOLDINGS LTD)	638,963	KIRMAC COLLISION & AUTOGLASS (NEW WEST)	1,985,916
KELOWNA MANUAL THERAPY CENTRE	168,953	KIRMAC COLLISION & AUTOGLASS (NEWTON)	2,763,429
KELOWNA MEDICAL MASSAGE	148,281	KIRMAC COLLISION & AUTOGLASS (NORTH VANC)	1,705,461
KELOWNA PSYCHOLOGISTS GROUP	157,241	KIRMAC COLLISION & AUTOGLASS (PORT COQ)	3,445,917
KELOWNA TOYOTA	40,182	KIRMAC COLLISION & AUTOGLASS (RIDGE MEAD)	1,635,306
KELOWNA TRUCK & RV LTD	41,263	KIRMAC COLLISION & AUTOGLASS (ROYAL OAK)	1,305,300
KELVIN PHYSIOTHERAPY CLINIC	212,985	KIRMAC COLLISION & AUTOGLASS (S RICHMOND)	1,861,477
KEMP SALLY - OFFICIAL COURT REPORTER	38,621	KIRMAC COLLISION & AUTOGLASS (SCHOOLHOUSE)	2,013,023
KEN HAUCK TOWING	41,507	KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	2,646,427
KEN RYSTEAD INSURANCE AGENCIES LTD	206,821	KIRMAC COLLISION & AUTOGLASS (WALNUT GR)	1,704,578
KEN'S LANDSCAPING LTD	98,676	KITIMAT INSURANCE SERVICES LTD	143,570
KENDRA MULLIGAN PHYSICAL THERAPIST CORP	32,227	KITSILANO PHYSIOTHERAPY CLINIC	126,280
KENNEDY MEGAN RMT	29,300	KKBL NO 348 VENTURES LTD	695,827
KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	292,049	KLASSEN BRENDON DR	69,926
KENSINGTON INSURANCE SERVICES LTD	610,969	KLIC SYSTEMS INC	483,042
KENSINGTON MEDICAL CLINIC	88,633	KLIMKO INSURANCE BROKERS LTD	490,651
KENWORTH (CLAIRMONT)	33,991	KMB AUTOBODY	286,211
KER WELLNESS INC	285,017	KNEE TERESA	56,245
KERNAGHAN ADJUSTERS LTD	359,544	KNIGHT EASTON & ASSOCIATES	230,057
KERRIDGE-JUDD LOUISE	75,076	KOCH B & Y INS SERVICES (CHILLIWACK) LTD	458,523
KERRISDALE CHIROPRACTIC CORP	26,257	KOCH WILLIAM J DR	61,168
KERRISDALE KINESIOLOGY	51,149	KOH HYGWI	38,985
KESHIKI GARDENING	43,579	KOKANEE PHYSIOTHERAPY & SPORTS MEDICINE	53,083
KEVIN TURPIN PHYSIOTHERAPIST CORP	71,195	KOLE DAVID DR CHIROPRACTIC CORP	29,796
KEY WEST FORD SALES LTD	50,782	KONANZ ADAM DR	26,299
KEYSTONE ENVIRONMENTAL LTD	49,657	KONCZAK CLARK DR	30,623
KEYSTONE INSURANCE BROKERS LTD	971,209	KONG PATRICE	53,581
KHAIRA MANPREET - KHALSA PHYSIO CLINIC	413,195	KONICA MINOLTA BUSINESS SOLUTIONS USA INC	342,827
KHAIRA PARMINDER, DC	43,003	KOOL COUNTRY AUTO PARTS TOWING & RADS LTD	58,083
KICIA KENNETH F	25,908	KOOTENAI HEALTH	120,559
KIDSTON AND COMPANY LLP	2,823,900	KOOTENAY AUTOBODY AND COLLISION	52,474
KILLARNEY THERAPEUTIC HEALTH	32,940	KOOTENAY CAR CARE INC	1,075,171
KIM GRANT CHIROPRACTOR	54,480	KOOTENAY COUNSELLING	31,261
KIM JUAN	38,813	KOOTENAY GLASS & MIRROR LTD	105,372
KIM MCARTHUR YAE PHYSIOTHERAPY CORP	110,812	KOOTENAY HEALTH SERVICES INC	146,186
KIM'S KUSTOM AUTOBODY	870,627	KOOTENAY INSURANCE SERVICES LTD	2,639,236
KIN LAB ACTIVE REHAB SPECIALISTS INC	67,479	KOOTENAY LAW CORPORATION	205,440
KINAKIN LARRY TODD	59,905	KOOTENAY THERAPY CENTER	79,159
KINECTIV SPORTS PLUS HEALTH	33,166	KORE CHIROPRACTIC CORP	85,156
KINETIC ENERGY HEALTHCARE & WELLNESS CTR	125,642	KORE KINETICS LTD	40,484
KINEXIONS HEALTH INC	61,617	KORKEES JOHN DR	45,331
KING TOWING	61,303	KORNELSEN TAMARA DR	31,272
KINNON SCOTT DR	54,537	KORVA WORLD CLASS COLLISION LTD	3,930,765
KINTEC FOOTLABS	26,821	KOZUBACK LARRY DR	41,797
KIRBY INSURANCE AGENCIES LTD	1,188,754	KP'S AUTO BODY SHOP (PKP ENTERPRISES INC)	1,443,468
KIRKWOOD CAROLYN M-BLOOD ALCOHOL CONSULT	94,568	KPMG LLP	653,775
KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	2,478,378	KRELL WELLNESS CENTRE	137,140

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KRG INSURANCE BROKERS (WESTERN) INC	415,978	LANKI INVESTIGATIONS INC	1,892,175
KRK WELLNESS INC	328,764	LANSDOWNE PHYSIOTHERAPY CLINIC	251,034
KROEKER TIM RMT	36,313	LAURA SMITH AND ASSOCIATES	73,177
KROSCHINSKY KEVIN G RMT	31,366	LAVANCO BUILDING MAINTENANCE LTD	499,719
KRUGER NEURO-REHABILITATION INC	112,647	LAW FOUNDATION OF BC	36,701
KRYCZKA WITT PHYSIOTHERAPIST CORP	55,074	LAWN FATHER'S LANDSCAPING	33,206
KTC KENWORTH TRUCK CENTRES	84,526	LAWSON LUNDELL	270,984
KUEHNE REAL ESTATE CANADA LTD	369,305	LE PAGE J DR	77,840
KUSIC AND KUSIC LTD	928,530	LE PHYSIQUE PERSONAL TRAINING	30,359
KUSTOM KOACH RV CENTRE	75,427	LEADING EDGE GLASS LTD	361,362
KUSTOM TOWING (2009) LTD	182,866	LEBLANC JEANNE DR	81,979
KWAN BERNARD RMT	33,773	LEE CHANG JIN (PINETREE TCM CLINIC)	78,347
KWANTLEN REHABILITATION CLINIC	54,796	LEE CHANGSOO	34,785
KYLA KLEANING	25,869	LEE DAEYOUNG DR	64,286
L C U INSURANCE AGENCIES LTD	591,121	LEE EUGENE	31,718
L K'S KAR KING AUTO REPAIRS LTD	39,697	LEE JAEWOONG	69,327
LAB HEALTH SERVICES LTD	26,260	LEE KYU MIN	34,180
LADNER AUTO BODY LTD	1,080,125	LEE LYDIA	79,419
LADNER VILLAGE PHYSIOTHERAPY	62,122	LEE MUNSU	38,569
LADYSMITH AUTO GLASS LTD	86,801	LEE SUNG BU	78,463
LAI CHIROPRACTIC CORPORATION	51,787	LEE YOUNG SIK	63,540
LAIDLOW DUNCAN M DR	27,980	LEE YUN HEE	36,139
LAIRD WHEATON CHEVROLET BUICK GMC	1,693,720	LEE'S AUTOPRIDE COLLISION LTD	1,952,510
LAKE CITY FORD SALES INC	1,218,531	LEE'S CHINESE MEDICINE AND ACUPUNCTURE	32,019
LAKE CITY GLASS LTD	95,834	LEE'S PHYSIOTHERAPY	266,622
LAKE COWICHAN CHIROPRACTIC INC	41,119	LEGACIES HEALTH CENTRE (BURNABY)	422,390
LAKES WHYTE LLP	146,355	LEGACIES HEALTH CENTRE (NORTH VANCOUVER)	71,188
LAKESHORE PHYSIOTHERAPY	115,776	LEGACIES HEALTH CENTRE (SURREY NORDEL)	1,472,582
LAKESIDE HEALTH	44,266	LEGACIES HEALTH CENTRE (SURREY 152ND)	807,709
LAKESIDE HEARING LTD	25,812	LEGEAR PELLING INSURANCE AGENCIES LTD	897,953
LAKESIDE INSURANCE SERVICES LTD	553,261	LEGEND PHYSIOTHERAPY AND WELLNESS	37,283
LAKESIDE MEDICAL SUPPLIES	35,334	LEGER MARKETING ALBERTA INC	249,379
LAKESIDE PHYSIO & SPORTS INJURY CLINIC	45,591	LEI JENNIFER	29,848
LAKETIME SERVICES	27,163	LEISURELAND RV CENTRE INC	47,739
LAM BRIAN OT	118,723	LEITH WHEELER INVESTMENT COUNSEL LTD	236,785
LAM LEGAL TRIAL LAWYERS	431,434	LENOVO GLOBAL TECHNOLOGY (CANADA) INC	76,359
LAMBDA SOLUTIONS INC	86,090	LEON AINES AUTO BODY LTD	291,466
LAMBERT INSURANCE AGENCIES LTD	1,070,218	LES SCHULTZ AUTOBODY AND GLASS	574,015
LANA RADOS	30,703	LESBERG & ASSOCIATES	79,706
LANCE CHONG & COMPANY LTD	192,146	LESPERANCE MENDES LAWYERS	458,115
LAND ROVER OF RICHMOND (COWELL IMPORTS)	35,060	LESYENO WELLNESS CENTRE LTD	27,390
LANDMARK INSURANCE SERVICES LTD	705,869	LETT'S PHILIP RMT	29,017
LANDMARK WELLNESS INC	25,790	LEUNG SIMPSON DR CHIROPRACTIC CORP	86,197
LONDON COLLISION AND TOWING LTD	668,216	LEVETT AUTO METAL LTD	334,216
LANGEDYK SHELDON LEE	29,022	LEVIN ALEXANDER DR LTD	67,485
LANGFAB FABRICATORS LTD	121,482	LEXISNEXIS CANADA INC	83,944
LANGFORD PHYSIO AND MEDICAL ACUPUNCTURE	97,434	LIFE AFTER LAW INC	67,463
LANGLEY ALLIED HEALTHCARE	124,865	LIFE FLIGHT NETWORK	194,711
LANGLEY PAIN RELIEF ACUPUNCTURE	40,961	LIFE MAID EASY	35,609
LANGLEY PHYSIOTHERAPIST CORP	607,192	LIFEMARK BURNABY SOVEREIGN	62,807
LANGLEY SPORTS & REHAB (IRVING CHIRO)	277,723	LIFEMARK CNC	205,149
LANGLEY SPORTS MEDICINE CLINIC	30,060	LIFEMARK HEALTH CORP (KAMLOOPS)	74,267
LANGLEY TOYOTATOWN	49,871	LIFEMARK HEALTH CORP (KELOWNA HARVEY)	294,143

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LIFEMARK HEALTH CORP (KELOWNA RICHTER)	62,206	LOCUS HEALTH CENTRE INC	88,119
LIFEMARK HEALTH CORP (LANGLEY)	256,331	LODGE & ASSOCIATES INVESTIGATIONS LTD	470,275
LIFEMARK HEALTH CORP (NORTH VANCOUVER)	119,467	LOGAN MASSAGE THERAPY LTD	54,923
LIFEMARK HEALTH CORP (SURREY CENTRAL AVE)	67,206	LOGMEIN IRELAND LIMITED	44,957
LIFEMARK HEALTH CORP (SURREY NORDEL WAY)	866,459	LOMAS-MILNE GROUP INC	890,494
LIFEMARK HEALTH CORP (SURREY 84 AVE)	335,720	LONDON ALEXANDRIA RMT	36,758
LIFEMARK HEALTH CORP (VANCOUVER)	211,135	LONG LAKE SPORTS & ORTHOPAEDIC PHYSIO	161,618
LIFEMARK HEALTH CORP (VICTORIA MCKENZIE)	115,194	LONG VIEW SYSTEMS CORPORATION	4,570,894
LIFEMARK HEALTH CORP (WEST KELOWNA)	299,163	LONSDALE & 19TH MEDICAL CLINIC	61,113
LIFEMARK HEALTH ESQUIMALT	116,551	LONSDALE WELLNESS STUDIO (GREGSON CHIRO)	67,882
LIFEMARK HEALTH GROUP (SQUAMISH)	37,267	LORANCE & THOMPSON	127,360
LIFEMARK HEALTH GROUP (VANCOUVER)	68,877	LORNE FRIESEN PHYSICAL THERAPY CORP	49,408
LIFEMARK OCCUPATIONAL HEALTH & WELLNESS	63,963	LOTUS AUTOBODY REPAIRS LTD	956,040
LIFEMARK PHYSIOTHERAPY WHISTLER	26,355	LOUGHEED PHYSIOTHERAPIST CORP	97,398
LIFEMARK SPORT MEDICINE	867,369	LOUIE JONATHAN	54,321
LIFESUPPORT AIR MEDICAL SERVICES	56,525	LOUWERSE JOHAN DR	84,762
LIGHTHOUSE CHIROPRACTIC	79,905	LOVE ROBERT J DR INC	28,436
LILLOOET GLASS AND TIRE LTD	98,996	LOVETT STEVEN	46,561
LIMA'S BODY AND PAINT LTD.	515,112	LOVETT WESTMACOTT	47,737
LIMELIGHT WELLNESS CENTRE	95,488	LOW COST TOWING 2014	37,337
LINCOLN PHYSIOTHERAPIST CORPORATION	141,576	LS LIFE SKILLS THERAPY SERVICES INC	2,206,930
LINDSAY HART LLP	229,525	LU LIANG SHU	40,087
LINDSAY LLP	6,344,676	LUKE CHANG PHYSIOTHERAPIST CORP	120,450
LINK INSURANCE SERVICES LTD	1,328,632	LUKER FORENSIC ENGINEERING INC	70,378
LINKEDIN IRELAND LIMITED	220,900	LUO YAWEN	25,203
LIONHEART INVESTIGATIONS	239,114	LUU THUY AN	86,643
LIONS GATE RISK MANAGEMENT GROUP LTD	834,526	LUU TRANG DR	77,156
LITKE REBEKAH	100,468	LUX INSIGHTS INC	31,500
LITTLE VALLEY RESTORATIONS LTD	1,634,501	LYLE INSURANCE SERVICES INC	327,748
LIVE WELL MEDICAL CENTRE	26,650	LYNN VALLEY MEDICAL CLINIC	27,257
LJ'S TOWING & TRANSPORT	28,939	LYNN VALLEY ORTHOPAEDIC & SPORTS PHYSIO	354,338
LLOYD'S UNDERWRITER SYNDICATE NO 0033 HIS	258,500	LYONS LANDSCAPING LTD	66,166
LLOYD'S UNDERWRITER SYNDICATE NO 0435 FDY	357,383	LYSAK HANNA DR PSYCHOLOGY INC	122,091
LLOYD'S UNDERWRITER SYNDICATE NO 0510 KLN	136,188	M AND L HERB AND ACUPUNCTURE CLINIC LTD	37,921
LLOYD'S UNDERWRITER SYNDICATE NO 1084 CSL	132,250	M AND M HEALTH CLINIC INC	32,590
LLOYD'S UNDERWRITER SYNDICATE NO 1221 NAV	76,563	M B COLLISION RICHMOND INC	10,202,973
LLOYD'S UNDERWRITER SYNDICATE NO 1729 DUW	44,550	M F WADMAN'S LTD	741,467
LLOYD'S UNDERWRITER SYNDICATE NO 1969 APL	70,963	M G COLLISION REPAIRS LTD	1,594,416
LLOYD'S UNDERWRITER SYNDICATE NO 2001 AML	126,125	M T T REPAIR SERVICES INC	67,273
LLOYD'S UNDERWRITER SYNDICATE NO 2003 XLC	349,021	MA HILDA DR	51,542
LLOYD'S UNDERWRITER SYNDICATE NO 2010 MMX	75,938	MAACO COLLISION REPAIR & AUTO PAINTING	713,715
LLOYD'S UNDERWRITER SYNDICATE NO 2623 AFB	67,752	MACCABEE TANKS LTD	277,538
LLOYD'S UNDERWRITER SYNDICATE NO 2987 BRT	321,119	MACDONALD ANGELA DR CHIROPRACTIC	32,000
LLOYD'S UNDERWRITER SYNDICATE NO 4020 ARK	97,750	MACDONALD BOYLE & JEFFERY	166,851
LLOYD'S UNDERWRITER SYNDICATE NO 4141 HCC	78,275	MACDONALD-GILL INSURANCE SERVICES LTD	648,138
LLOYD'S UNDERWRITER SYNDICATE NO 4472 LIB	86,250	MACDONALD'S HOME HEALTH CARE	139,372
LLOYD'S UNDERWRITER SYNDICATE NO 5886 WBC	64,400	MACFARLANE INSURANCE AGENCIES LTD	250,233
LO TAK YAN	61,939	MACHAON MEDICAL EVALUATIONS INC	73,008
LOBLAW PROPERTIES LIMITED	319,472	MACISAAC LINDSAY	31,201
LOCAL HEALTH AND CORPORATE WELLNESS INC	35,148	MACK DANIEL - REBOUND SPORT AND SPINE	44,099
LOCAL MOTION THERAPY	25,767	MACK SALES & SERVICE OF NANAIMO LTD	68,094
LOCHUB SANDEEP SINGH	33,004	MACKAY MICHELLE RMT	26,610
LOCKING JAKE RMT	38,044	MACKENZIE DAVID DR	36,577

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MACKENZIE FUJISAWA LLP	203,551	MARKS COMMERCIAL (MARKS WORK WEARHOUSE)	111,502
MACKOFF MOHAMED (LESLIE MACKOFF LAW CORP)	3,986,427	MARPOLE PHYSIOTHERAPY CLINIC	258,554
MACNAUGHTON & WARD LTD	1,257,350	MARRIOTT MONKMAN PHYSIOTHERAPIST CORP	28,494
MACWILLIAM DARIA DASHA	78,793	MARSH CANADA LIMITED	1,746,431
MADAHAR J S DR	46,233	MARSHALL CHIROPRACTIC INC	43,179
MAGETA PHYSIOTHERAPY & PERFORMANCE CLINIC	324,842	MARSHALL HRABCHAK AMY KIMBERLY	62,508
MAGNUM TRAILER & EQUIPMENT INC	738,803	MARTIN ESTATE AND INJURY LAW	460,620
MAGOWAN BRENT DR CHIROPRACTIC INC	161,784	MARY ELLEN BOYD PERSONAL LAW CORP	61,711
MAID BRIGADE	28,629	MASKALL'S COLLISION AND GLASS	576,609
MAID IN THE SHADE	33,197	MASON GENERAL HOSPITAL	41,558
MAIDS (THE)	53,082	MASRI BASSAM A DR INC	208,051
MAIN CARE PHYSIOTHERAPY	63,209	MAST BROTHERS TOWING AND RECOVERY	25,248
MAIN STREET INSURANCE SERVICES LTD	282,937	MASTER AUTOBODY	326,678
MAIN STREET PHYSIOTHERAPY CLINIC	193,120	MASTER TOUCH AUTOBODY SERVICE LTD	157,862
MAIN YAN PHYSIOTHERAPY	88,660	MASTERGLASS AUTOGLASS LTD	548,864
MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,309,971	MATHESON COLLISION	56,437
MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	2,417,623	MATSON DRISCOLL & DAMICO LTD	169,678
MAINLAND FORD LTD	1,383,801	MAUDIE PHYSIOTHERAPIST CORPORATION	29,803
MAINLAND GLASS INC	40,715	MAUI'S TOWING LTD	54,531
MAINLAND REPORTING SERVICES INC	426,709	MAWANI F DR OPTOMETRIC CORP	34,455
MAISY LUONG PHYSICAL THERAPIST CORP	40,842	MAX FIT MOVEMENT INSTITUTE INC	32,662
MAKIN V DR INC	205,895	MAXHEALTH CHIROPRACTIC INC	71,944
MALIBU COLLISION (ROADKNIGHT HOLDINGS)	1,347,938	MAXIM TRUCK & TRAILER	150,987
MALOON STEPHEN DR INC	74,715	MAXIMUM COLLISION LTD	3,262,993
MALUDZINSKI KRZYSZTOF RMT	134,201	MAXUM AUTOMOTIVE REFINISHING LTD	491,176
MANAK GURMUKH (BOUNCE BACK HEALTH)	107,823	MAXWELL FLOORS LTD	63,186
MANDALA CENTER FOR HEALTH AND WELLNESS	51,898	MAXXAM INSURANCE SERVICES (BURNABY) LTD	4,267,578
MANFRED'S AUTO BODY LTD	788,817	MAXXAM INSURANCE SERVICES INCORPORATED	2,308,833
MANN KULWINDER SINGH	29,707	MAYKEN HAZMAT SOLUTIONS LTD	50,428
MANN RAJ DR	323,732	MAZLOUMAN SHAHLA JALALI	50,865
MANN SUKHDIP DR	61,964	MB AUTOWORKS	61,316
MANN SUNNY	36,456	MCAULEY CLAIMS SERVICES LTD	131,437
MANN WELLNESS INC	65,983	MCB AUTOBODY AND CUSTOMS	98,302
MANN'S DAVID G DR	31,237	MCCALLUM PHYSIOTHERAPY CLINIC	402,358
MANOR INSURANCE SERVICES LTD	647,103	MCCARTHY TETRAULT LLP	34,278
MANULIFE FINANCIAL	22,643,014	MCCONNAN BION O'CONNOR & PETERSON	629,945
MANVIR PUREWAL PHYSIOTHERAPIST	1,244,075	MCCORDIC JOHN DAVID	28,299
MAPLE AUTO GLASS & UPHOLSTERY LTD	267,226	MCCRINDLE LIZ DR	38,106
MAPLE LEAF COLLISION	39,350	MCDERMOTT'S BODY SHOP LTD	829,030
MAPLE RIDGE CHRYSLER DODGE JEEP	79,124	MCDONALD & COMPANY	3,233,404
MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	557,258	MCELHANNEY CONSULTING SERVICES LTD	33,858
MAPLE RIDGE TOWING (1981) LTD	425,469	MCGRINDER JENNIFER	29,604
MAPLELEAF INSURANCE SERVICES LTD	316,439	MCGUIRE CLAYTON RMT	46,682
MAPR TECHNOLOGIES INC	187,881	MCINTOSH HEATHER	125,673
MARINE DRIVE COLLISION LTD	1,471,415	MCIS LANGUAGE SOLUTIONS	46,312
MARIO'S TOWING LTD (HOPE)	342,613	MCKAY COLIN DR	46,096
MARIO'S TOWING LTD (KAMLOOPS)	567,926	MCKENZIE KRISTINA	63,524
MARIO'S TOWING LTD (KELONWA)	1,707,149	MCL MOTOR CARS 2010	59,972
MARIO'S TOWING LTD (MERRITT)	196,365	MCL SOLUTIONS CONSULTING SERVICES INC	300,490
MARIO'S TOWING LTD (PRINCETON)	149,919	MCLEAN BRIAN RMT	39,486
MARK TWEEDY MEDIATION & ARBITRATION	67,834	MCLEOD AGENCIES (2002) LTD	531,447
MARK'S AUTO BODY (BBY) LTD	774,848	MCNEIL OCCUPATIONAL REHAB SERVICES LTD	112,163
MARK'S AUTO BODY LTD	2,166,467	MCQUARRIE HUNTER LLP	694,323

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2020**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ME AND RON'S TOWING	33,702	MILL BAY TOWING AND RECOVERY LTD	78,782
MEA FORENSIC ENGINEERS & SCIENTISTS LTD	3,163,071	MILL CREEK COLLISION CENTRE	32,791
MEADOWRIDGE COLLISION LTD	2,105,350	MILLENNIAL ACUPUNCTURE & HERBS CLINIC	31,938
MED TRANS CORP AIRLINK 1	56,369	MILLER THOMSON LLP	193,591
MEDICAL ARTS CENTRE	61,177	MILLERVILLE RV SERVICE	27,146
MEDICAL SERVICES PLAN	12,185,274	MIND OVER MATTER PSYCHOTHERAPY	29,201
MEDICHAIR NORTHERN BC	85,042	MINHAS RANDHAWA	30,119
MEGA ASSISTANCE SERVICES INC	58,297	MINHAS SATRUP	47,355
MEGA LEUNG COUNSELLING SERVICES	44,813	MINI RICHMOND (MTK AUTO WEST LTD)	282,411
MEGA-TECH	63,097	MINI YALETOWN (OPENROAD AUTO GROUP)	40,799
MEGSON FITZPATRICK INC	2,679,995	MINISTER OF CITIZENS' SERVICES	476,435
MEIER TRAVIS DR	45,789	MINISTER OF FINANCE	540,125
MELCOR REIT LP	212,140	MINISTER OF FINANCE - BC MAIL PLUS	2,375,969
MERANI HAFEEZ DR	60,939	MINISTER OF FINANCE - CLIMATE ACTION	682,999
MERCEDES-BENZ BOUNDARY	109,701	MINISTER OF FINANCE - CLOUD BC	140,140
MERCEDES-BENZ NORTH VANCOUVER	4,185,835	MINISTER OF FINANCE - EMPLOYER HEALTH TAX	6,000,522
MERCEDES-BENZ RICHMOND	71,773	MINISTER OF FINANCE - PUBLIC SAFETY	23,057,415
MERCEDES-BENZ SURREY	73,059	MINISTER OF FINANCE - TRANSPORTATION	2,553,200
MERCEDES-BENZ VANCOUVER	69,069	MINISTER OF FINANCE-TECHNOLOGY INNOVATION	168,071
MERCER CANADA LIMITED	105,212	MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	544,146
MERCURY ADJUSTERS INC	772,038	MINISTRY OF FINANCE AMBULANCE SERVICES	3,099,199
MERIDIAN INSURANCE AGENCIES LTD	696,841	MINISTRY OF HEALTH	15,739,365
MERIDIAN REHABILITATION CONSULTING INC	1,982,821	MINISTRY OF JUSTICE	375,000
MERIDIAN RV MFG LTD	381,454	MINORU CHIROPRACTIC	31,711
MERRY MAIDS	36,177	MINORU TRUCK BODIES LTD	46,836
MERTIN CHEVROLET BUICK CADILLAC GMC	75,668	MINT PDR AND GLASS LTD	641,432
MERTIN CHEVROLET CADILLAC BUICK GMC LTD	2,431,583	MINUTEMAN PRESS	25,020
MERVYN'S THE BODY SHOP (1994) LTD	2,734,691	MIRALIKBARI HARMONY DR	38,467
METRO COUNSELLING & OVERALL WELLNESS CARE	113,390	MISS MILLY HOUSE CLEANING	73,441
METRO MOTORS LTD	1,603,180	MISSING LINK SERVICES LTD	184,567
METRO THERAPEUTICS MASSAGE CLINIC	60,011	MISSION AUTO WRECKING LTD	281,646
METRO WEST SERVICES - MOLLY MAID BURNABY	96,888	MISTER OTTO GLASS (WILLIAMS LAKE)	123,055
METROPOLITAN INSURANCE BROKERS LTD	597,900	MISTER OTTO GLASS (100 MILE HOUSE)	137,562
METROTOWN INSURANCE SERVICES INC	446,336	MITCHELL AND MITCHELL PLLC	27,474
METROTOWN ORTHOPEDIC AND SPORTS PHYSIO	560,648	MITCHELL INTERNATIONAL INC	14,417,989
MICHAEL O'MEARA LAW CORPORATION	643,899	MITCHELL KEVIN	56,656
MICRO COM SYSTEMS LTD	35,924	MITCHELL PRESS LTD	553,645
MICROSERVE BUSINESS COMPUTER	4,660,702	MITCHELL'S TOWING LTD	420,373
MICROSOFT CANADA INC	170,725	MIYOUNG CHO COUNSELLING AND COACHING	109,148
MICROSOFT CORPORATION	1,813,390	MN OT REHABILITATION CONSULTING	48,759
MID ISLAND TOWING & TRANSPORT	429,217	MODERN BRADLEY COLLISION	1,711,182
MID VALLEY INSURANCE AGENCIES LTD	3,406,091	MOE'S AUTO SERVICES LTD	34,309
MID-ISLAND AUTO COLLISION LTD	1,991,064	MOLL ALEXANDER DR INC	145,449
MID-WESTERN BODY SHOP LTD	1,632,160	MOLLY MAID	363,836
MIDNYTES TOWING INC	50,346	MOMENTUM PHYSIOTHERAPY AND SPORTS INJURY	125,811
MIDTOWN RV LTD	57,528	MOMENTUM THERAPEUTICS WELLNESS CLINIC	206,087
MIDVAN COLLISION (MID VAN MOTORS LTD)	980,893	MOMTAZI SAEED	25,604
MIKE ROSMAN AUTO & RV SALES	63,753	MONARCH COUNSELLING AND VOCATIONAL REHAB	57,353
MIKE'S QUALITY BODYWORKS & REFINISHING	57,830	MONASHEE AUTO BODY (1979) LTD	646,555
MILANESE PAUL DR INC	49,400	MONASHEE MOTORS LTD	94,272
MILES EMPLOYMENT GROUP LTD	31,500	MOORE CANADA CORPORATION	174,922
MILES MICHAEL	61,380	MORELLI CHERTKOW LLP	2,782,080
MILES PHYSIO AND REHABILITATION CLINIC	55,413	MORGAN CREEK LAW CORP	960,347

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MORGAN CREEK MEDICAL	28,157	MYLREA BRAYLEY	89,712
MORGAN CROSSING SPORTS MEDICINE CLINIC	141,047	MYODETOX (NORTH VANCOUVER)	229,017
MORGAN DAVID W DR INC	48,205	MYODETOX (VANCOUVER-FRASER ST)	96,157
MORGAN'S GLASS CO LTD	48,939	MYODETOX (VANCOUVER-MAIN ST)	258,245
MORITA AUTO BODY SERVICES LTD	666,213	MYODETOX (VANCOUVER-OAK ST)	231,234
MORNEAU SHEPELL LTD	1,743,948	MYODETOX GORE PHYSIOTHERAPY CO	142,569
MORREY NISSAN OF COQUITLAM LTD	30,604	M3 COLLISION COMPANY LIMITED	148,841
MORREY NISSAN SALES (WHITE SPOT SERVICE)	3,862,884	NADINA TRUCK SERVICE LTD	115,892
MOTION PHYSIO AND WELLNESS	261,961	NAGARIA MOHAMMAD DR	60,553
MOTION PROSTHETICS LTD	31,300	NAGRA RAV DR	55,166
MOTION SPECIALTIES (NANAIMO)	103,457	NAHANNI TRUCK & TRAILER REPAIR	52,251
MOTION SPECIALTIES (VICTORIA)	121,549	NAKUSP GLASS LTD	49,434
MOTIVA PHYSIOTHERAPY STUDIO	180,621	NANAIMO AUTOBODY AND GLASS LTD	379,438
MOTUS PHYSIOTHERAPY LLP	161,658	NANAIMO CHRYSLER DODGE JEEP RAM LTD	633,030
MOUNTAIN HWY COLLISION LTD	1,192,514	NANAIMO REALTY (NANAIMO) LTD	907,291
MOUNTAINVIEW HEALTH AND WELLNESS CENTRE	846,091	NANAIMO TOYOTA (EAVES MOTOR SALES LTD)	523,019
MOUNTAINVIEW INSURANCE SERVICES LTD	748,853	NANUQ LAW CORPORATION	67,058
MOUNTAINVIEW KINESIOLOGY LTD	603,751	NAPP ENTERPRISES LTD	31,710
MOVE HEALTH AND WELLNESS INC	41,882	NATASHA WILCH PHYSIOTHERAPY CORPORATION	286,189
MOVEO SPORT & REHAB CENTRE INC (LANGLEY)	134,354	NATIONAL CAR & TRUCK RENTALS (HALT HLDGS)	436,617
MOVEO SPORT & REHAB CENTRE INC (N VANC)	196,251	NATIONAL CAR RENTAL	56,833
MOVES YOU PHYSIOTHERAPY	183,564	NATIONAL ENERGY EQUIPMENT INC	25,817
MR RENT A CAR DOWNTOWN LTD	133,301	NATIONWIDE INSURANCE AGENCY (2018) LTD	211,995
MS AMLIN AG (BERMUDA BRANCH)	141,750	NAUROTH & ASSOCIATES INSURANCE BROKERS	795,511
MS MOTORSPORTS LTD	195,116	NAVARRO PHYSIOTHERAPY INC	121,265
MSK HEALTH & PERFORMANCE CLINIC (BURNABY)	156,633	NEIGHBOURHOOD AUTO BODY LTD	1,385,363
MSK HEALTH & PERFORMANCE CLINIC (VANC)	195,994	NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	207,922
MT LEHMAN PHYSIOTHERAPY	316,081	NELSON CHIROPRACTIC	56,428
MT 7 AUTOBODY	224,234	NELSON'S GLASS LTD	232,238
MTTM AUTO GROUP LTD (RICHMOND)	351,018	NEMTIN CONSULTANTS LIMITED	27,211
MTTM AUTO GROUP LTD (SURREY)	211,971	NENO'S PAINT & BODY LTD	792,622
MULBERRY HEALTH CARE INC	32,281	NEUMOVEMENT VERNON	40,648
MULLER CIRILLO PHYSIOTHERAPY CORP	105,720	NEUMOVEMENT WELLNESS KELOWNA INC	125,417
MULTI-LINE CLAIM SERVICES LTD	785,878	NEUROFOCUS PHYSIOTHERAPY (LANGLEY)	73,874
MULTIPLE INSURANCE SERVICES INC	703,715	NEUROFOCUS PHYSIOTHERAPY (SURREY)	451,777
MUNDI LUCKI	29,243	NEUROFUNCTION REHAB	95,391
MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,207,362	NEUROMOTION PHYSIOTHERAPY CLINIC (SURREY)	47,025
MUNICH REINSURANCE COMPANY OF CANADA	688,847	NEUROMOTION PHYSIOTHERAPY CLINIC (VICT)	50,624
MURCHISON THOMSON & CLARKE LLP	3,700,866	NEW BILLA AUTOBODY 2008 LTD	2,118,847
MURPHY KEVIN	41,283	NEW DIAMOND INSURANCE SERVICES LTD	475,828
MURRAY BUICK GMC PENTICTON	695,146	NEW EASTERN MEDICINE CENTRE	39,784
MURRAY CHEV PONTIAC BUICK GMC MERRITT	74,843	NEW ENGLAND ORAL & COSMETIC FACIAL SURG	101,047
MURRAY JAMIESON	2,218,186	NEW HORIZON HEALTHCARE AND SPORTS INJURY	69,190
MURRAY MICHAEL J DR	30,830	NEW LEAF MASSAGE AND WELLNESS	229,276
MURRAY PONTIAC BUICK GMC ABBOTSFORD	64,371	NEW LOOK AUTOBODY LTD	143,080
MURRAYVILLE FAMILY PRACTICE	38,682	NEW PLANET COLLISION LTD	628,420
MURRICK INSURANCE SERVICES (DELTA) LTD	338,054	NEW PROFESSION SVA COLLISION LTD	2,257,749
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	1,103,474	NEW WEST AUTO METAL INC	1,410,284
MURRICK INSURANCE SERVICES (KILLARNEY)	775,437	NEW WEST COLLISION INC	1,604,099
MURRICK INSURANCE SERVICES (NEW WEST) LTD	5,849,095	NEW WEST FREIGHTLINER INC	28,603
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	433,959	NEW WEST REPORTING SERVICES	68,005
MURRICK INSURANCE SERVICES (WEST END) LTD	572,793	NEW WEST SPORTS MEDICINE INC	123,945
MYERS JORDAN	51,781	NEW WEST TRUCK CENTRES	52,476

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NEW WORLD INSURANCE SERVICES LIMITED	593,908	NORTHVIEW INSURANCE BROKERS INC	457,215
NEWBERRY MICHAEL	25,926	NORTHWAY GLASS INC	107,818
NEWGEN REHABILITATION CLINIC LTD	139,086	NORTHWEST RESPONSE LTD	57,901
NEWTON INSURANCE SERVICES INC	1,213,177	NOVA ACTIVE REHAB INC	567,134
NEWTON PHYSIO & WELLNESS (PT HEALTH BC)	266,982	NOVUS GLASS ALDERGROVE (SOUTHERN GLASS)	388,188
NEXGEN HEARING	67,946	NOVUS GLASS COQUITLAM (SOUTHERN GLASS)	98,525
NG NATHAN DR	40,333	NOVUS GLASS LANGLEY (SOUTHERN GLASS)	148,033
NICE SYSTEMS CANADA LTD	1,215,858	NOVUS GLASS SURREY (SOUTHERN GLASS)	266,779
NICHOLS ENVIRONMENTAL (CANADA) LTD	790,428	NOVUS GLASS VANCOUVER (SOUTHERN GLASS)	417,158
NICK'S AUTO BODY LTD	1,500,031	NR MOTORS LTD	123,451
NICKEL LEA RMT	26,091	NRG RESEARCH GROUP INC	355,676
NICKERSON BROS	34,335	NURSE NEXT DOOR (DELTA)	94,702
NIELSEN ROBERT G DR CHIROPRACTIC CORP	29,099	NURSE NEXT DOOR (DUNCAN)	25,719
NIJJAR PHYSIOTHERAPIST CORP	121,231	NURSE NEXT DOOR (MAPLE RIDGE)	215,895
NIKKEL MARK DR	71,931	NURSE NEXT DOOR (NORTH SHORE)	177,272
NILAN JOHNSON LEWIS	252,117	NURSE NEXT DOOR (PENTICTON)	90,528
NIMCHUK MARK DR	28,343	NURSE NEXT DOOR (QUALICUM BEACH)	32,153
NITRO VELOCITY TRAINING INC	337,829	NURSE NEXT DOOR (ROBERTS CREEK)	31,014
NO FEAR COUNSELLING CORP	1,606,948	NURSE NEXT DOOR (VANCOUVER)	176,492
NO 1 AUTOBODY LTD	1,755,402	NUTHALL ADJUSTERS	203,898
NO 1 COLLISION (1993) INC (LOUGHEED HWY)	7,861,865	NYRC (NORTH YORK REHABILITATION CENTRE)	6,138,605
NO 1 COLLISION (1993) INC (RICHMOND)	11,974,406	O'CONNOR COLLISION & TOWING	1,731,697
NO 1 COLLISION (1993) INC (3RD AVE-VANC)	8,062,310	O'CONNOR RV CENTRE LTD	114,724
NO 229 SAIL VIEW VENTURES LTD	85,752	O'NEILL GRANT DR	42,237
NOR-DEL GLASS LTD	193,195	O'SHAUGHNESSY ROY DR INC	184,830
NORA CHAMBERS INC	54,036	OAING JONATHAN RMT	47,960
NORBURN MEDICAL CLINIC	42,875	OAKHILL COUNSELLING & MEDIATION LTD	26,241
NORDEL PHYSIOTHERAPY AND SPORTS CLINIC	242,586	OAKRIDGE ENVIRONMENTAL ENGINEERING INC	255,626
NORELL CAROL - MEDIATOR	76,507	OAKRIDGE ORTHOPAEDIC PHYSIOTHERAPIST CORP	585,383
NORGATE AUTO BODY LTD	3,450,849	OAKRIDGE PHYSIOTHERAPY	38,874
NORM'S AUTO REFINISHING LTD	1,729,361	OAKWEST INSURANCE AGENCIES LTD	792,625
NORTECH WELDING & FABRICATING INC	114,181	OASIS MISSION PHYSIOTHERAPY	297,347
NORTH BURNABY PHYSIOTHERAPY & WELLNESS	154,025	OASIS PHYSIOTHERAPY CENTRE	106,203
NORTH COAST COLLISION LTD	396,224	OASIS REHABILITATION LTD	358,415
NORTH ISLAND GLASS 2012 LTD	73,531	OCEAN TRAILER (C KEAY INVESTMENTS LTD)	933,869
NORTH LINE COLLISION LTD	965,164	OCEAN TRAILER CALGARY	41,387
NORTH OKANAGAN PHYSIOTHERAPIST CORP	55,494	OCEANSIDE PHYSIO & WORK CONDITIONING	174,290
NORTH PACIFIC WINDOW & GLASS LTD	57,991	OCEANVIEW HOME CARE SERVICES LTD	187,393
NORTH SHORE LAW LLP	1,431,601	OCTO TELEMATICS NORTH AMERICA LLC	253,321
NORTH SHORE RV CENTRE LTD	40,496	ODYSSEY REINSURANCE COMPANY (CANADIAN BR)	395,093
NORTH SHORE SPORTS MEDICINE (BROOKSBANK)	97,268	OGSTON KNULL REPORTING	81,742
NORTH SHORE SPORTS MEDICINE (DOLLARTON)	154,343	OK REGION TOWING	54,545
NORTH STAR BODY SHOP	1,598,193	OK TIRE	51,049
NORTH SURREY CHIROPRACTIC CLINIC	83,257	OKANAGAN CHIROPRACTIC CORP	64,795
NORTH VANCOUVER PHYSIO & SPORTS CLINIC	91,126	OKANAGAN CLINICAL COUNSELLING SERVICES	45,649
NORTH WEST HONDA CENTRE	30,272	OKANAGAN CUSTOM MOTORCYCLES LTD	46,069
NORTHERN GLASS & CONTRACTING	126,649	OKANAGAN GLASS LTD	59,097
NORTHERN GLASS AND DOORS LTD	124,940	OKANAGAN HEALTH AND PERFORMANCE INC	124,867
NORTHERN SAVINGS INSURANCE SERVICES LTD	1,659,389	OKANAGAN ORAL & MAXILLOFACIAL SURGERY	63,845
NORTHFIELD HOSPITAL	26,660	OKANAGAN VALLEY INSURANCE SERVICES LTD	1,074,904
NORTHLAND CHRYSLER JEEP DODGE (NORTHTOWN)	68,999	OKANAGAN VISION THERAPY	132,366
NORTHLAND HYUNDAI (AUTOCANADA NORTHERN)	96,871	OLIVEWOOD COLLISION CENTER	30,583
NORTHLAND NISSAN (AUTOCANADA NORTHERN)	104,646	OLSON TREVOR PH D	33,015

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
OLYMPIC INS SERVICES LTD DBA SEAFIRST	204,085	PACIFIC INTERIOR TRUCK	30,082
OLYMPIC PHYSIOTHERAPY	72,697	PACIFIC LAW GROUP	8,213,940
OMEGA AUTOBODY INC	626,126	PACIFIC OCEAN EXPORT IMPORT CO	167,875
OMEGA MEDICAL ASSOCIATES	48,647	PACIFIC PLACE INSURANCE SERVICES INC	473,568
OMINECA GLASS SERVICES (2012) LTD	212,988	PACIFIC RIM PHYSIOTHERAPIST CO	38,319
ON CALL SERVICE CENTER	171,762	PACIFIC TOWING & RECOVERY	33,768
ON LINE COLLISION LTD	2,839,597	PACIFIC TRUCK & EQUIPMENT INC	38,366
ON ROUTE TOWING AND HEAVY RECOVERY	138,209	PAI HOWARD - INTEGRATIVE REHABILITATION	244,201
ON TIME AUTO BODY LTD	89,104	PAIN BC SOCIETY	113,550
ON TRACK PHYSIOTHERAPY & REHABILITATION	59,642	PAIN CLINIC OKANAGAN PHYSIOTHERAPY (THE)	41,898
ONESTOP AUTOGLASS LTD	104,623	PAINE EDMONDS LLP	926,594
ONSITE AUTO GLASS	162,887	PAINPRO CITY SQUARE VANCOUVER	282,749
OOSTERHOF TYLER DR	32,377	PAINPRO COAL HARBOUR THERAPEUTICS INC	567,151
OPAL PHYSIOTHERAPY AND HEALTH CLINIC	50,223	PAINPRO METROTOWN THERAPEUTICS INC	158,887
OPEN TEXT CORPORATION	547,885	PAINPRO SURREY REHAB INC	659,146
OPENROAD RICHMOND AUTO BODY COQUITLAM	2,904,080	PAINPRO THERAPEUTICS INC	1,070,059
OPENROAD RICHMOND AUTO BODY LANGLEY	6,481,895	PAINTS BEYOND AUTO BODY VANCOUVER LTD	181,340
OPENROAD TOYOTA ABBOTSFORD	33,292	PALADIN SECURITY GROUP LTD	4,145,225
OPENROAD TOYOTA RICHMOND	38,524	PALADIN TECHNOLOGIES INC	781,810
OPERATION RED NOSE	31,000	PANDA CLINIC	213,791
OPTIMAL RECOVERY PHYSIOTHERAPY	45,524	PANNU JASMINDER DR	178,025
OPTIMUM THERAPY REHABILITATION SERVICES	118,995	PANORAMA OPTOMETRY	119,871
OPTO MIZATION NEUROVISUAL PERFORMANCE	108,520	PANORAMA PHYSIOTHERAPY & SPORTS CLINIC	698,338
ORACLE CANADA ULC	1,560,065	PANTHER GLASS & UPHOLSTERY LTD	111,484
ORCHARD PLAZA CHIROPRACTIC AND WELLNESS	137,772	PAPPAS SHEEHY WARE	32,286
ORIGIN AUTO SERVICES LTD	168,110	PARADIS MELANIE	26,126
ORIGIN HEALTH	42,975	PARAGON COLLISION (MISSISSAUGA)	30,837
ORION HEALTH SERVICES (BURNABY)	187,122	PARAGON COLLISION REPAIRS LTD	659,700
ORION HEALTH SERVICES (NEW WESTMINSTER)	89,360	PARALLEL YOGA	57,387
ORION HEALTH SERVICES INC	190,170	PARAMOUNT AUTO BODY LTD	1,681,420
ORKIN CANADA CORPORATION	46,345	PARHAR GURDEEP DR INC	57,600
ORTHO DESIGN INC	32,590	PARK GEORGIA INSURANCE AGENCIES (2014)	2,753,547
ORTHOQUEST PEDORTHICS & REHABILITATION	58,520	PARK GEORGIA INSURANCE AGENCIES LTD	510,656
OSSUR CANADA INC	30,590	PARK HUN MYUNG	25,579
OT CONSULTING TREATMENT SERVICES LTD	95,460	PARK INSURANCE AGENCY LTD	849,483
OT WORKS LTD	598,270	PARK JAE HONG	91,337
OTTER POINT COLLISION LTD	408,944	PARK JEONGMIN	48,575
OTTO AUTO SERVICE LTD	69,779	PARK SAE WHAN (CHRIS) DR	50,670
OUEST BUSINESS SOLUTIONS INC	82,110	PARKER'S CHRYSLER DODGE JEEP LTD	931,399
OUIMET PAUL DR	38,463	PARKERS AUTO BODY AND PAINT LTD	2,711,072
OUR GLASS SHOP	108,148	PARKSVILLE CHRYSLER LTD	1,053,723
OUTSYSTEMS INC	436,161	PARKSVILLE PHYSIOTHERAPY CLINIC	68,666
OVERSEAS AUTO BODY (2010) LTD	284,114	PARKWAY PHYSIOTHERAPY AND PERFORMANCE	700,882
P & H SUPPLIES LTD	68,243	PARMAR GAGANDIP DR	25,500
P & R TRUCK CENTRE LTD	69,296	PARMAR KHULWINDER DR	38,009
P J COLLISION LTD	1,533,849	PARMAR PAVENDEEP, DC	27,873
PACE YOURSELF WELLNESS CENTER	25,406	PARRETT W GLEN	38,187
PACIFIC CHEVROLET BUICK GMC LTD	606,142	PAT ROGERS TOWING	26,211
PACIFIC COAST HEAVY TRUCK GROUP	29,464	PATEL JAYTEN	56,268
PACIFIC COAST INSURANCE BROKERS LTD	1,538,474	PATHWAY RESOURCES LTD	250,680
PACIFIC COURT REPORTING INC	30,856	PATRICIA EVANS AND ASSOCIATES INC	77,484
PACIFIC HEALTH AND SPORTS THERAPY	89,839	PATTON SHEILA WINIFRED	65,957
PACIFIC INSURANCE AGENCIES LTD	237,847	PAUL'S AUTO BODY LTD	485,733

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PAUL'S MOBILE RV SERVICE	35,318	PHOENIX AUTOBODY REPAIRS	286,381
PAYLESS AUTO TOWING LTD	393,430	PHOENIX PHYSIOTHERAPY CLINIC	174,340
PAYLESS GLASS LTD	368,386	PHT JACKSON MEMORIAL HOSPITAL	33,085
PCL CONSTRUCTORS WESTCOAST INC	7,951,695	PHYSIO COLLECTIVE	424,656
PEACE GLASS LTD	573,064	PHYSIO NORTH SPORTS & WELLNESS CENTRE	131,054
PEACEHEALTH LOS ANGELES	104,735	PHYSIOACTIVE SERVICES LTD	142,569
PEACEHEALTH ST JOSEPH	87,735	PHYSIOFOCUS HEALTH SERVICES CORP	39,181
PEACHLAND COLLISION AND GLASS	95,622	PHYSIOFOCUS SQUAMISH (DEVEREUX & FAFARD)	56,810
PEAK PERFORMANCE PHYSICAL THERAPY	53,718	PHYSIOLAB CLINIC LTD	128,152
PEAK VALLEY ACTIVE HEALTH INC	36,582	PHYSIOLIFE PHYSIOTHERAPY CLINIC	438,967
PEAK WELLNESS CENTRE	55,217	PHYSIOMAXX	92,729
PEAKE & RICHMOND LTD	557,234	PHYSIOMOVES PHYSIOTHERAPY CLINIC	502,421
PEARCE TANNER RMT	27,077	PHYSIOMOVES SOUTH SURREY	97,472
PEARLMAN LINDHOLM	702,242	PHYSIOSTATION & SPORTS INJURY CLINIC	302,756
PELLING & ASSOCIATES INSURANCE BROKERS	241,392	PHYSIOWORKS VANCOUVER 4TH AVE	144,346
PEMBERTON INSURANCE CORPORATION	141,204	PHYSIOWORKS WESBROOK VILLAGE	126,008
PENDER AUTO BODY LTD	1,619,694	PIERCE JACQUELINE DR MD INCORPORATED	37,085
PENINSULA PHYSIOTHERAPY CLINIC	53,465	PIGHIN TERRIE AND GARRY	57,702
PENINSULA TOWING (DR AFFLECK HOLDINGS)	77,910	PINCHIN LTD	62,772
PENN INSURANCE AGENCIES LTD	573,110	PINDER DILLON RMT	35,091
PENNEY AUTO BODY LTD	2,679,704	PINE TREE AUTO BODY LTD	1,103,825
PENTICTON AUTO GLASS & UPHOLSTERY	197,871	PINEWOOD HAND THERAPY LTD	28,631
PENTICTON COLLISION CENTRE	1,483,657	PIONEER GARAGE LIMITED	1,640,864
PENTICTON PHYSIOTHERAPY AND IMS CLINIC	137,722	PIONEER MOTORS	29,602
PENTICTON TOWING LTD	353,328	PITNEY BOWES CANADA	116,699
PENTICTON TOYOTA (KWP CARRIAGE INC)	77,010	PITNEY BOWES POSTAGE BY PHONE	401,100
PENTLAND'S PROSTHETICS INC	104,865	PITNEY BOWES SOFTWARE INC	66,611
PERFECT AUTO & WINDOW GLASS LTD	747,317	PITT MEADOWS PHYSIOTHERAPY CLINIC LTD	279,064
PERFECTIONS CUSTOM PAINT AND AUTOBODY LTD	526,515	PITT MEADOWS WELLNESS	153,388
PERFORMANCE CHIROPRACTIC AND WELLNESS	234,897	PLATINUM AUTO GLASS	58,686
PERFORMAX HEALTH GROUP	466,573	PLATINUM RIDE AUTO SPORTS	26,847
PERIMETER AVIATION	29,146	PLAZA THERAPY LTD	58,101
PERKINS + WILL	206,692	PLETT TRUCK REPAIR LTD	80,432
PERPETUAL INSURANCE SERVICES LTD	729,707	PLOTKIN HEALTH	228,339
PERRY THOMAS L DR INC	47,573	PNV INSURANCE SERVICES LTD	262,089
PET AUTO BODY (1992) LTD	141,502	POCO INSURANCE AGENCIES INC	398,231
PETA CONSULTANTS (VANCOUVER) LTD	44,008	POH PHYSIOTHERAPY CLINIC	80,729
PETE'S TOWING LTD	51,103	POLLARD DEBBIE LYNN	36,765
PETER F POOK INSURANCE AGENCIES LTD	1,718,791	POLSTAR COLLISION LTD	530,718
PETER MACDONALD INSURANCE AGENCIES LTD	344,086	PONTEFRACCT GROUP CONSULTING INC	52,500
PETERBILT MEDICINE HAT	78,157	PORSCHE CENTRE VANCOUVER	73,898
PETERBILT PACIFIC INC (ABBOTSFORD)	33,932	PORT ALBERNI PHYSIOTHERAPY CLINIC	94,040
PETERBILT PACIFIC INC (KAMLOOPS)	2,379,132	PORT COQUITLAM PHYSIO & SPORTS INJURY	475,742
PETERBILT PACIFIC INC (PRINCE GEORGE)	2,836,359	PORT MOODY COLLISION AND PAINT SHOP LTD	330,802
PETERBILT PACIFIC INC (SURREY)	297,532	PORT MOODY PHYSIOTHERAPY AND SPORTS	124,015
PETERBILT PACIFIC INC (TERRACE)	28,502	PORTER & MCMILLAN (1992) LTD	1,142,246
PETROVIC SEAN DR	31,980	PORTER & MCMILLAN (2002) LTD	772,479
PEYVANDI B DR INC	27,996	PORTER & MCMILLAN LTD	1,339,084
PG KLASSIC AUTOBODY LTD	2,851,019	PORTVILLE TRUCK & AUTO REPAIR	65,739
PG SURG-MED LTD	216,490	POSEIN PAMELA RENE DC	25,854
PHAN DU THE	35,181	POSTMEDIA NETWORK INC	54,880
PHARMASAVE	25,053	POWELL GRAY AND KIM LLP	1,035,646
PHILLIPS HAGER & NORTH INVESTMENT MGMT	444,132	POWELL MATTHEW BERNARD	93,938

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
POWERSHIFTER MEDIA CORP	235,594	PRO-VISION REALTY AND INSURANCE SERVICES	128,686
POWLS AND WITTER SPINE AND SPORTS	177,898	PROACTIVE PHYSIOTHERAPY (DICK AND FLAMAN)	136,982
POWLS PHYSICAL THERAPY CORP	57,805	PROACTIVE PHYSIOTHERAPY AND SPORTS	785,804
PRACTICAR CAR & TRUNK RENTALS	58,885	PROACTIVE WEST ENTERPRISES INC	42,216
PRAIRIECOAST EQUIPMENT	26,595	PROBE INVESTIGATORS & SECURITY CONSULTANT	474,089
PRANA PHYSIOTHERAPY	1,254,523	PROEX DISABILITY MANAGEMENT	49,397
PRANCING HORSE AUTO BODY AND PAINT	1,344,524	PROFIRE EMERGENCY EQUIPMENT INC	31,048
PRE MASSAGE THERAPIST CORP	113,233	PROGRESS SOFTWARE CORPORATION	27,660
PRE-TECH COLLISION LTD	1,574,872	PROGRESSIVE INSURANCE SERVICES LTD	461,816
PRECISION GLASS LTD	72,970	PROGRESSIVE REHAB INC (ORION HEALTH)	738,127
PRECISION LOCKSMITHING CORP	33,961	PROHEALTH MASSAGE THERAPY & WELLNESS	127,810
PRECISIONCARE PHYSIOTHERAPY	646,385	PROLINE COLLISION CENTER	493,961
PREMIERE COLLISION LTD	984,095	PROLINE GLASS LTD	47,148
PREMIERE VERBATIM REPORTING LTD	108,823	PRONTO AUTO GLASS (STRIDER ENTERPRISES)	175,790
PREMIUM TRUCK & TRAILER INC	294,659	PRONTO TOWING LTD	189,357
PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	56,091	PROSIGHT GLASS (SNP ENTERPRISES LTD)	578,241
PRENGER JEANETTE	66,230	PROSPECT PARK AUTOBODY LTD	1,216,469
PRENTICE TOWING INC	52,971	PROTRUCK COLLISION & FRAME REPAIR	436,841
PRESTIGE COLLISION SERVICES	3,383,806	PROUT ALISTER J E DR INC	218,882
PRESTIGE INSURANCE SERVICES LTD	2,964,002	PROVIDENCE EVERETT	25,452
PRESTON CHEVROLET BUICK GMC CADILLAC LTD	1,947,551	PROVIDENCE HEALTH CARE	83,089
PRESTON MATTHEWS GROUP INC (THE)	263,727	PROVIDENCE SACRED HEART	200,926
PREVOST RICHMOND (VOLVO GROUP CANADA INC)	46,923	PROVIDENCE SAINT JOSEPH MEDICAL CENTER	48,515
PREVOST RV AND MARINE	33,778	PROVINCE OF BC (BC ONLINE)	882,817
PREVOST SAINTE-CLAIRE (VOLVO GROUP CAN)	32,467	PROVINCE OF BC (MVB FEES)	613,763,389
PRICEWATERHOUSECOOPERS LLP	672,510	PROVINCE OF BC (MVB FINES)	64,537,073
PRIEST VALLEY PHYSIOTHERAPY AND REHAB	245,770	PROVINCE OF BC (PREMIUM TAX)	287,424,870
PRIMAL RADIANCE HUMAN ENERGY SYSTEMS	74,419	PROVINCE OF BC (SST/PST)	204,945,186
PRIME COLLISION LTD	1,602,850	PRYKE LAMBERT LEATHLEY RUSSELL LLP	1,686,030
PRIME INSURANCE CENTRE LTD	1,366,789	PUBLIC SERVICE PENSION PLAN	412,259
PRIME RENTALS	31,411	PULSE PHYSIOTHERAPY AND SPORT CLINIC	714,514
PRIME SPORT PERFORMANCE AND THERAPY	58,745	PUPPET LABS INC	29,160
PRIMECARE MEDICAL CENTRE	28,393	PURE BODY BALANCE	181,309
PRIMELINE AUTOBODY AND PAINTING LTD	79,940	PURE HEALTH MASSAGE AND WELLNESS	94,592
PRINCE GEORGE FAMILY CHIROPRACTIC INC	65,058	PUROLATOR INC	964,720
PRINCE GEORGE FORD (NLFD AUTO LTD)	40,284	PUSHAP AUTO BODY & INTERIOR REPAIR LTD	1,033,868
PRINCE GEORGE TOYOTA	237,093	QA LAW	9,334,583
PRINCE GEORGE TRUCK & EQUIPMENT 2000 LTD	28,640	QIN PEI	29,047
PRINCETON GLASS CO LTD (THE)	92,679	QUALICARE SOUTH ISLAND	30,920
PRINCETON TAXI	25,600	QUALICARE TRI-CITIES	498,618
PRIORITY BUILDING SERVICES LTD	153,380	QUALICUM PHYSIOTHERAPY CLINIC	51,183
PRISM TOWING	88,337	QUALITEK COLLISION LTD	90,214
PRO ALLIES INSURANCE SERVICES LTD	624,437	QUALITY CHOICE AUTO & TRUCK COLLISION	1,123,175
PRO BODY SHOP (1998) LTD	2,114,361	QUALITY FIRST COLLISION REPAIRS 2013 LTD	681,587
PRO KURE WELLNESS AND HEALTH CENTRE	149,248	QUALITY GLASS LTD	150,530
PRO MOTION CLINIC LTD	102,143	QUAN BRYAN	125,886
PRO MOTION PHYSIO & SPORTS INJURY CLINIC	450,459	QUARTECH SYSTEMS LTD	1,088,377
PRO PHYSIO CLINIC	164,848	QUBECORE SPORTS AND REHAB INC	206,095
PRO PHYSIOWORKS	48,704	QUEENS ACUPUNCTURE CLINIC	29,357
PRO TOW (349932 BC LTD)	25,569	QUESNEL TOWING LTD	233,817
PRO-FIRST COLLISION CENTRE	1,983,671	QUESNEL TOYOTA	107,708
PRO-TECH COLLISION CENTRE	917,811	QUIRING MOTORS (1994) LTD	330,004
PRO-TECH COLLISION LTD	886,590	QV INVESTORS INC	511,560

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
R & S AUTO BODY (1990) LTD	1,079,162	REFLECTIONS TRUCK BODY REPAIR LTD	7,101,675
R AND R DIESEL REPAIR INC	31,642	REFORMOTIV PHYSIO AND PILATES	90,493
R B S COLLISION REPAIRS LIMITED	364,275	REGAIN HEALTH CENTER LTD	47,137
R C ADAMS GLASS (R C ADAMS LTD)	47,888	REGAL COLLISION LTD	64,493
R F MOORE CLAIMS SERVICE LTD	216,234	REGENT PACIFIC INSURANCE SERVICES	291,884
R I SMITH HOLDINGS LTD	189,514	REHABILITATION IN MOTION INC	218,755
RACE & COMPANY	3,479,419	REHABMAX PHYSIO & SPORTS INJURY	335,756
RAGS TO RICHES TOP SHOP	30,142	REID CHRISTINE RMT	35,868
RAHIM SHAMIRA DR CHIROPRACTIC	25,342	REID LINDA	29,313
RAI JAGTAR SINGH DR INC	27,069	RELIABLE AUTO BODY (2001) LTD	2,723,173
RAINBOW GLASS	237,508	RELIABLE AUTO TOWING SERVICES	51,143
RAINBOW INSURANCE AGENCY LTD	143,430	RELIABLE TOWING MERRITT LTD	169,960
RAINCOAST COMMUNITY REHAB SERVICES INC	328,735	RELIANCE INSURANCE AGENCIES LTD	1,960,913
RAJ CHAUHAN PHYSIOTHERAPIST CORP	197,576	REMORQUAGE SAINT LAZARE	37,996
RAJA TRAILER & EQUIPMENT SALES	25,426	REMPEL ENGINEERING SERVICES LTD	81,071
RAM ENVIRONMENTAL RESPONSE LTD	30,324	REMTULLA ALEEM	26,841
RAMP BODY & FENDER WORKS LTD	638,213	RENAUD COOK DRURY MESAROS PA	36,619
RAMSEY KATHLEEN RMT	31,543	RENNICKS JOHN DR	36,773
RAND & FOWLER INSURANCE AGENCIES INC	343,971	RENOPRO CONTRACTORS INC	41,397
RAND & FOWLER INSURANCE COQUITLAM LTD	4,978,614	RENOWN HEALTH	98,846
RAND & FOWLER INSURANCE LTD	1,126,805	RENOWN REGIONAL MEDICAL CENTER	29,201
RAND & FOWLER INSURANCE SERVICES LTD	2,125,010	REPORTEX AGENCIES LTD	464,563
RAND & FOWLER INSURANCE VANCOUVER AGENCY	3,505,085	RESILIENT HEALTH	49,150
RANDALL ZINDLER CHIROPRACTIC CORP	103,157	RESOLVE PHYSIOTHERAPY (HAVEY PHYSIO CORP)	82,475
RANDHAWA ROBIN K DR	46,679	RESOLVER INC	26,009
RANDY'S AUTO PARTS AND TOWING	75,971	RESTORATIVE HEALTH	215,475
RAPID AUTO GLASS LTD	1,229,926	RESTORE PHYSIOTHERAPY	142,976
RAPID INTERACTIVE DISABILITY MANAGEMENT	12,724,549	REV RV GROUP	136,709
RATZKE & ASSOCIATES LTD	41,164	REVIVE AUTO REPAIRS LTD	53,079
RAY CAM COMMUNITY ASSOCIATION	31,500	REVIVE REHABILITATION INC	227,311
RAY F CHIN INDEPENDENT ADJUSTER	397,179	REZA HORMOZI PHYSIOTHERAPIST CORP	1,129,166
RAYDAR AUTOBODY LTD	2,225,606	REZILLIANT TRANSPORT LTD	118,562
RBC GLOBAL ASSET MANAGEMENT INC	339,601	REZVANI PHYSIOTHERAPIST CORP	365,094
RBC INVESTOR SERVICES TRUST	63,210	RH SUMMIT HOLDINGS LTD	25,831
RCU INSURANCE SERVICES LTD	580,021	RHC INSURANCE BROKERS (CRANBROOK) LTD	511,055
RE DEV RA HOLDINGS LTD	74,781	RHC INSURANCE BROKERS LTD	4,173,452
RE FUNCTION HEALTH GROUP INC	1,334,147	RIAR KULWANT DR INC	359,513
REACH REHABILITATION SERVICES LTD	288,259	RICE FAMILY CHIROPRACTIC	51,944
READ JONES CHRISTOFFERSEN LTD	37,405	RICH BOYZ MECHANICAL LTD	52,939
REAL INSURANCE SOLUTIONS (2018) INC	1,469,201	RICH CITY COLLISION REPAIRS	2,302,550
REALSTREAM INCOME PROPERTIES LTD	148,954	RICH'S AUTO BODY & WRECKING LTD	1,610,304
REBALANCE PHYSIOTHERAPY	214,415	RICHARDS BUELL SUTTON	87,173
REBECCA YU MASSAGE THERAPIST CORP	316,463	RICHARDS INVESTIGATIONS INC	77,650
REBOUND SPORT AND SPINE INC	46,106	RICHMOND AUTO BODY (RICHMOND)	8,469,578
RECEIVER GENERAL FOR CANADA	5,041,653	RICHMOND AUTO BODY LTD (NORTH VANCOUVER)	5,411,757
RECLAIMED HEALTH GROUP LTD	32,331	RICHMOND CABS LTD	82,702
RECYCLE BC	56,156	RICHMOND CHRYSLER DODGE JEEP LTD	1,833,846
REDFERN WILLIAM RMT	37,259	RICHMOND CONTINENTAL AUTO LTD	120,197
REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	3,230,137	RICHMOND COUNSELLING & WELLNESS	32,331
REDSTONE ENTERPRISES LTD	262,043	RICHMOND HONDA CARS	56,238
REED CHAD GREGORY	32,916	RICHMOND INVESTIGATIONS INTERNATIONAL INC	257,095
REED FAMILY WELLNESS CENTRE	70,100	RICHMOND PHYSIO (PT HEALTH BC)	352,894
REED LORI	96,209	RICK CARTER PHYSIOTHERAPIST CORP	28,390

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
RICOH CANADA INC	139,472	RYU CLINIC INC	65,068
RIDEAU RECOGNITION SOLUTIONS INC	66,818	S & S INSURANCE SERVICES (SURDEL) LTD	494,297
RIDGE INVESTIGATIVE SERVICES INC	49,661	S & S INSURANCE SERVICES LTD	619,010
RISE PHYSICAL THERAPY INC	161,404	S I SYSTEMS	849,215
RITCHIE COLLISION	781,925	S SNIDER CONSULTING SERVICES INC	280,689
RITE-WAY RV SERVICES LTD	62,490	S T INSURANCE AGENCY LTD	515,841
RIVERSIDE COLLISION (676152 BC LTD)	625,043	S&S AUTOBODY AND PAINT LTD	60,413
RIVERSIDE COLLISION LTD	448,748	SAANICHTON PHYSIOTHERAPY & SPORTS CLINIC	116,796
RIVERSIDE INSURANCE AGENCIES (1984) LTD	502,113	SABER PHYSIOTHERAPY	60,219
RJAMES MANAGEMENT GROUP LTD	37,524	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	974,545
RNIC WONG PHYSIOTHERAPIST CORP	65,901	SABYAN AUTOMOTIVE SERVICE & REPAIR	36,142
ROADHOUSE TOWING	128,030	SADHRA RAMAN	69,803
ROADRUNNER TOWING	26,569	SAFE CARE HOME SUPPORT	209,242
ROADWAY TOWING LTD	659,914	SAFI EDRIS RMT	35,534
ROBERGE KEVIN DR CHIROPRACTIC	26,927	SAGE SPORT INSTITUTE	52,824
ROBERT R LAWLER PLC	532,258	SAHARA REHAB CONSULTING LTD	1,622,724
ROBERTS TOWING & RECOVERY (KNIGHT REPAIR)	326,581	SAHOTA SARBJIT DR	77,087
ROCCO'S BLINDS	115,222	SAINT ALPHONSUS MEDICAL CENTRE	33,786
ROCKY MOUNTAIN COLLISIN REPAIR	1,345,582	SAINTY LAW	31,583
ROD'S AUTO GLASS & UPHOLSTERY	117,020	SALESFORCE COM CANADA CORPORATION	67,452
ROGAL WILLIAM S DR CHIROPRACTIC INC	27,316	SALGADO MARK - CORE FOCUS TRAINING	132,538
ROGERS WIRELESS	171,556	SALIUS PHYSIOTHERAPY BURNABY	62,908
ROH JONGRAE	45,273	SALIUS PHYSIOTHERAPY DELTA	234,275
ROMANA SARABJIT	32,777	SALMO AUTO REBUILDERS	47,430
RON RIDLEY RENTALS LTD	46,156	SALMO PHYSIO	32,073
RON'S TOWING	27,171	SALMON ARM COLLISION	363,371
ROOKZ'S AUTOBODY LTD	667,280	SALMON ARM FRAME & BODY SHOP (2018) LTD	70,668
ROSSLAND COLLISION FRUITVALE	527,033	SALMON MICHAEL DR	28,858
ROSSLAND COLLISION LTD	816,433	SALUS PHYSIOTHERAPY	30,026
ROTOR PLUMBERS AND DRAINAGE LTD	70,131	SAM VICTOR	31,732
ROUTES CAR RENTAL	94,942	SAMI'S AUTOBODY & PAINTING (1990) LTD	194,644
ROUTLEY & COMPANY	1,037,078	SAMJI SUHILL DR	239,341
ROY NORTHERN ENVIROMENTAL LTD	83,632	SAMRA AUTOBODY LTD	630,288
ROYAL BANK OF CANADA	1,307,764	SANDERSON RYAN	26,651
ROYAL CITY AUTOPAINTING & COLLISION	73,503	SANDHU CHIROPRACTIC CORP	27,348
ROYAL CITY HEALTH AND MANUAL THERAPY INC	749,763	SANDHU KIRTPAUL DR	98,985
ROYAL CITY PHYSIO	148,587	SANDHU RANVIR SINGH DR	32,841
ROYAL CITY TAXI LTD	29,809	SANDHU SATINDER DR	368,125
ROYAL OAK PHYSIOTHERAPY	29,195	SANDPIPER GARDENS & GLASS INC	59,073
RUDY & PETER BODY SHOP (2004) LTD	768,628	SANDY'S COLLISION REPAIRS	136,596
RUNNERS RV	53,462	SANGAM AUTO BODY LTD	1,794,074
RUNZER'S COLLISION	171,085	SANGHA RAMONA RMT	121,888
RUPERT TOWING	38,084	SANJEEV BODWAL PHYSIOTHERAPIST CORP	537,976
RUSH CLAIMS SOLUTIONS	397,195	SANTOS CATHERINE MARIE RMT	26,775
RUSS' BODY SHOP (1988) LTD	1,213,744	SAP CANADA INC	2,219,954
RUSS'S BODY AND PAINT	34,797	SARAN CHIROPRACTIC CORP LTD	27,022
RUSSELL JOHN DAVID RMT	36,224	SAS INSTITUTE CANADA INC	243,597
RUSSELL JOHN N DR INC	118,767	SASCU INSURANCE SERVICES LTD	547,254
RUSSELL PROSTHETICS LTD	99,967	SASI AUTOCRAFT LTD	43,219
RUSTY'S AUTO TOWING LTD	848,794	SATORI INTEGRATIVE HEALTH CENTRE INC	26,469
RUTLAND GLASS (1994) LTD	178,819	SATTAR RASTI	43,235
RUTLAND PHYSICAL THERAPY	291,074	SAVCHUK YURIY DR INC	25,655
RYO WELLNESS CLINIC LTD	224,546	SAWHNEY SANDEEP DR INC	68,147

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SAXBEE INSURANCE AGENCIES LTD	2,252,408	SEYMOUR HEALTH CENTRE LTD	35,569
SC MAXWELL CHIROPRACTIC CORPORATION	176,580	SHADOW INVESTIGATIONS LTD	214,019
SCALAR DECISIONS INC	373,524	SHAFEEN HIRJI PHYSIOTHERAPIST CORP	123,622
SCHAFFERS' EQUIPMENT TRUCK & TRAILER	26,396	SHARMA CHIROPRACTIC INC	34,286
SCHERER HOLT WOODS AND SCISCIANI LLP	488,426	SHARMA SANDEEP	26,424
SCHERER LAW PLLC	378,671	SHARONS INSURANCE SERVICES LTD	527,419
SCHILL INSURANCE BROKERS LTD	6,331,969	SHARP COLLISION REPAIR LTD	647,472
SCHMITT COLLEEN F RMT	37,291	SHARPE'S INSURANCE SERVICES LTD	194,291
SCHULTZ-CRAFTSMAN COLLISION (QUEENSWAY)	1,264,907	SHAW CABLE	52,145
SCHULTZ-CRAFTSMAN COLLISION (1ST AVENUE)	3,110,256	SHAW SABEY & ASSOCIATES LTD	554,514
SCOR CANADA REINSURANCE COMPANY	1,610,955	SHELBOURNE PHYSIOTHERAPY	558,949
SCOTIABANK	57,914	SHELBOURNE PHYSIOTHERAPY DOWNTOWN	183,854
SCOTT HEALTH SERVICES INC	39,626	SHERATON VANCOUVER GUILDFORD HOTEL	227,828
SCOTT NAVARRO PHYSIO CORPORATION	76,585	SHOPPERS DRUG MART	43,927
SCOTT ROAD CHIROPRACTIC INC.	53,047	SHU YIN JEN	76,619
SCOTT ROAD INSURANCE SERVICES LTD	1,744,672	SHUSWAP COLLISION CENTER LTD	1,032,931
SCOTT SPECIAL PRODUCTS LTD	62,283	SHUSWAP INSURANCE 2018 LTD	280,904
SCOTT TOWN AUTOBODY LTD	1,996,614	SHYLO NURSING AND HOME HEALTHCARE	28,965
SCOTTSDALE PHYSIOTHERAPY CLINIC INC	260,262	SICAMOUS COLLISION REPAIR	202,445
SCRANTON PHYSIOTHERAPIST CORP	80,103	SID'S AUTO GLASS & DETAILING LTD	230,323
SCRAP KING AUTOWRECKING & TOWING LTD	1,366,237	SIDEWINDER CONVERSIONS AND MOBILITY LTD	27,306
SCU INSURANCE SERVICES LTD	869,606	SIDHU ARMINDER RMT	101,613
SEA TO SKY SPORTS PHYSIOTHERAPY	84,102	SIDHU K K DR & ASSOCIATES	40,117
SEA WALL AUTOBODY & PAINT LTD	496,485	SIDHU SUKHDEEP SINGH	37,135
SEAFIRST INSURANCE BROKERS LTD	1,440,172	SIDHUBRAR GURMINDERDIP (REBOUND HEALTH)	35,784
SEASIDE RV SALES & SERVICE LTD	31,876	SIDNEY PHYSIOTHERAPY CLINIC	27,571
SEASONS CONSULTING GROUP LTD	422,450	SIGNAL COLLISION CRANBROOK	1,914,030
SECHELT INSURANCE AGENCY (1987) LTD	530,853	SIGNAL COLLISION LTD	1,198,553
SECOND LOOK AUTOBODY (1992) LTD	835,764	SIGURDSON CHIROPRACTIC ASSOCIATES	39,016
SECURE ENERGY SERVICES	45,431	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	3,941,615
SEDGWICK CMS CANADA INC	39,057	SILVACOM LTD	49,962
SEELEY LAKE SERVICE LTD	49,671	SIMON ACUPUNCTURE AND HEALING CLINIC	38,230
SEIDEL SARAH RMT	33,902	SIMON B MARGOLIS LAW CORP	105,210
SEKYI-OTU ATO DR MEDICINE PROF CORP	27,817	SIMPLY COUNSELLING INC	77,631
SELFCARE HOME HEALTH PRODUCTS	135,106	SIMPSON CONTROLS LTD	298,258
SELKIRK CAR RENTAL LTD	25,899	SINGLETON URQUHART REYNOLDS VOGEL LLP	5,559,889
SELKIRK GLASS LTD	82,766	SIRA CLAIRE S DR PSYCHOLOGICAL SERVICES	43,149
SELKIRK PAVING	78,642	SIRIUS AMERICAN INSURANCE LTD (CANADIAN)	70,875
SEMIAMMOO PHYSIOTHERAPIST CORP	66,201	SITKA LAW CORPORATION	1,002,692
SEMRAU STANLEY DR INC	299,153	SIU NATALIE DR	27,675
SENGHERA GURPREET RMT	97,811	SIVERTSON PHYSIOTHERAPIST CORP	212,377
SENTRY PARTNERS INC	39,165	SK ENGINEERING LTD	101,910
SERENO WELLNESS AND SPA	67,410	SKAGIT VALLEY HOSPITAL	39,647
SEROWN PARMINDER RMT	158,358	SKAHA FORD INC	764,589
SERVICE GLASS LTD	160,736	SKEENA GLASS LTD	396,812
SERVICE QUALITY MEASUREMENT GROUP INC	337,651	SKLERYK YUEN YEE NG DR	32,765
SERVICEMASTER BURNABY/SOUTH FRASER	128,065	SKOOKUM TOWING LTD	25,358
SERVICEMASTER OF KAMLOOPS	25,581	SKYLINK RECEIVABLES INC	206,562
SERVICEMASTER OF KELOWNA	35,200	SKYVIEW INSURANCE BROKERS LTD	235,495
SETTLED BY SCHAPIRO MEDIATIONS INC	186,287	SLATER LESLIE - SLATER MEDIATION	114,326
SEVA MASSAGE THERAPIST CORP	366,724	SLATER MARK DR	47,986
SEVA PHYSIOTHERAPY	156,384	SLM DEVELOPMENT CORPORATION	283,978
SEVERYN BROOK	28,316	SLR CONSULTING (CANADA) LTD	34,800

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SMART MOTION PHYSIO AND SPORTS CLINIC	207,371	SPEEDY GLASS (CHILLIWACK)	674,087
SMART REHABILITATION CONSULTING LTD	127,702	SPEEDY GLASS (COQUITLAM)	974,034
SMITH CHEVROLET CADILLAC LTD	1,483,777	SPEEDY GLASS (COURTENAY)	796,400
SMITH DERRYCK H DR INC	379,359	SPEEDY GLASS (CRANBROOK)	204,724
SMITTYS TOWING	67,075	SPEEDY GLASS (CRESTON)	239,769
SMOKEY CREEK SALVAGE	42,978	SPEEDY GLASS (DAWSON CREEK)	368,657
SN TRANSPORT LTD	46,512	SPEEDY GLASS (DUNCAN)	463,019
SNOWY PEAKS RV	30,932	SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	276,082
SO RICHARD DR	67,044	SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	494,586
SOBKIN MICHAEL	52,293	SPEEDY GLASS (KELOWNA)	614,032
SOC CONSULTING (SOC ENTERPRISES INC)	206,745	SPEEDY GLASS (LANGLEY)	1,234,168
SOFKO GARY A RMT	61,747	SPEEDY GLASS (MAPLE RIDGE)	450,401
SOJA PETER J DR	128,805	SPEEDY GLASS (NANAIMO)	260,339
SOLID GOLD COLLISION (RRM COLLISION LTD)	264,048	SPEEDY GLASS (NELSON)	319,462
SOLO GLASS LTD	156,229	SPEEDY GLASS (NORTH VANCOUVER-BROOKSBANK)	660,228
SOLOMONS KEVIN DR INC	274,494	SPEEDY GLASS (NORTH VANCOUVER-MARINE DR)	1,072,179
SOLSTICE GLASS INC	423,243	SPEEDY GLASS (PARKSVILLE)	557,909
SOLUTIONS THRU SOFTWARE LTD	117,264	SPEEDY GLASS (PENTICTON)	548,520
SOMERS POULIN HALL	6,819,114	SPEEDY GLASS (PRINCE GEORGE)	376,725
SONARIS EAR CENTER	26,088	SPEEDY GLASS (RICHMOND)	1,303,130
SONG FAMILY CHIROPRACTIC	435,377	SPEEDY GLASS (SQUAMISH)	367,773
SOOKE EVERGREEN PHYSIOTHERAPY INC	81,829	SPEEDY GLASS (SURREY-FRASER HWY)	102,292
SOPRON AUTO BODY (P & T AUTO BODY LTD)	758,779	SPEEDY GLASS (SURREY-72 AVE)	810,209
SOPRON AUTOBODY LTD	570,328	SPEEDY GLASS (VANCOUVER-KINGSWAY)	1,249,095
SORRENTO TOWING AND RECOVERY LTD	33,726	SPEEDY GLASS (VANCOUVER-YORK AVE)	605,377
SOUND IDEARS INC	65,958	SPEEDY GLASS (VERNON)	611,504
SOUND LAW LLP	660,594	SPEEDY GLASS (VICTORIA-GOVERNMENT ST)	551,978
SOUTH CENTRE PHYSIOTHERAPY CLINIC INC	264,413	SPEEDY GLASS (VICTORIA-ISLAND HWY)	506,231
SOUTH COAST FORD PROPERTY	35,816	SPEEDY GLASS (WHITE ROCK)	712,563
SOUTH DELTA PHYSIOTHERAPY CLINIC	34,615	SPEEDY GLASS (WILLIAMS LAKE)	175,178
SOUTH FRASER PHYSIOTHERAPY CLINIC INC	704,762	SPINEFIT REHAB & WELLNESS	31,834
SOUTH OKANAGAN PHYSIOTHERAPY	116,764	SPINEWORKS CHIROPRACTIC AND MASSAGE	291,464
SOUTH POINT CHIROPRACTIC	128,787	SPLASHES WASH LODGE INC	668,629
SOUTH SEAS AUTO BODY CO LTD	1,824,236	SPOTLITE CUSTOM COLLISION (1987) LTD	1,633,524
SOUTH SURREY MEDICAL CLINIC	44,523	SPRING MEDICAL CENTRE LTD	616,586
SOUTH VANCOUVER MEDICAL CLINIC	70,916	SPRUCE GROVE NISSAN	28,735
SOUTH VANCOUVER PHYSIOTHERAPY CLINIC	471,918	SQUAMISH PHYSIO AND WELLNESS CENTRE	72,172
SOUTHERN BUTLER PRICE LLP	42,160	SQUAMISH TOYOTA (DOWNTOWN CENTRE MOTORS)	35,866
SOUTHERN INSURANCE SERVICES LTD	4,805,170	SS&C TECHNOLOGIES CANADA CORP	444,822
SOUTHLAND INTERNATIONAL	41,827	ST CHARLES MEDICAL CENTER BEND	174,766
SOUTHSIDE DOOR AND GATE	143,478	STAHL PETERBILT INC	32,615
SOVIO O M DR	41,231	STAMPEDE GLASS	378,490
SPARKS DAWN RMT	25,867	STANDISH TOWING AND RECOVERY LTD	40,296
SPECIAL D'S COLLISION LTD	363,221	STANFORD HEALTH CARE	176,661
SPECIALIST REFERRAL CLINIC	986,752	STANTEC CONSULTING LTD	662,093
SPECIALIZED TOWING LIMITED	35,797	STAR AUTOBODY LTD	1,815,314
SPECTRUM PSYCHOLOGICAL INC	35,778	STAR 24 HOUR TOWING	35,617
SPECTRUM REHABILITATION SERVICE INC	131,799	STARLITE AUTOBODY LTD	521,514
SPEEDIER AUTO BODY SHOP LTD	1,489,688	STARR ELKE DR	47,038
SPEEDWAY TOWING LTD	44,672	START LINE PHYSIOTHERAPY (BEVERLY ST)	331,648
SPEEDY GLASS (ABBOTSFORD)	907,509	START LINE PHYSIOTHERAPY (GIBBINS RD)	154,898
SPEEDY GLASS (BURNABY-BOUNDARY)	454,898	STATE STREET BANK & TRUST COMPANY CANADA	33,671,688
SPEEDY GLASS (BURNABY-IMPERIAL)	598,513	STATE STREET GLOBAL ADVISORS LTD	75,023

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
STATE STREET TRUST COMPANY CANADA	359,863	SUNRISE PHYSIOTHERAPY CLINIC (VICTORIA)	199,006
STAVROS AUTO BODY LTD	653,313	SUNRISE TRAILER SALES LTD	38,688
STAY STRONG PHYSIOTHERAPY	140,706	SUNSET GLASS	176,282
STEFISHEN PHYSIOTHERAPIST CORP	36,012	SUNSET PHYSIOTHERAPY CLINIC	368,169
STEINHOFF BEVERLEY DR CHIROPRACTIC CORP	41,263	SUNSHINE AUTOBODY (VERNON) LTD	53,213
STERLING AUTOBODY (DELTA) LTD	640,960	SUNSHINE GLASS AND MIRROR LTD	117,867
STERLING BACKCHECK CANADA CORP	104,708	SUNSHINE PHYSIOTHERAPY AND SPORTS CLINIC	394,644
STERLING GLASS AND DETAIL	148,948	SUNWEST RV CENTRE LTD	38,434
STETZ JACOB DR	26,168	SUNWHEEL REHABILITATION	207,198
STEVE MARSHALL MOTORS (1996) LTD	924,158	SUPER EURO AUTO LTD	1,415,872
STEVE'S TOWING LTD	28,481	SUPERIOR AUTO PARTS	31,389
STEVESTON VILLAGE ORTHOPAEDIC AND SPORTS	75,944	SUPERIOR COLLISION REPAIRS LTD	2,010,696
STEVIE'S AUTOMOTIVE SERVICES	378,817	SUPERSTAR AUTO REPAIR CENTRE LTD	794,605
STEWART AND ASSOCIATES COUNSELLING	25,967	SUPERTECH VEHICLE INSPECTIONS	28,360
STEWART MECHANICAL AND FABRICATION	29,217	SUPREMEX INC	635,941
STEWARTS COLLISION CENTER	420,922	SURDELL KENNEDY TAXI LTD	154,905
STILL CREEK COLLISION INC	1,085,648	SUREWAY INSURANCE SERVICES LTD	217,768
STILL CREEK PRESS LTD	52,286	SURREY AUTO GLASS LTD	271,070
STOCHMAL MICHAEL DR CHIROPRACTIC INC	60,935	SURREY AUTOBODY AND PAINT LTD	3,491,448
STOLL KEENON OGDEN PLLC	111,512	SURREY CENTRAL PHYSIO AND WELLNESS	369,355
STRAWBERRIES AND SUNSHINE HEALING CENTRE	102,405	SURREY CHIROPRACTIC PHYSIO & MASSAGE	31,579
STREAMLINE AUTO & WINDOW GLASS	331,402	SURREY HWY 10 PHYSIOTHERAPY & MASSAGE	502,109
STREAMSETS INC	48,335	SURREY IMPORTS LTD	53,183
STRENGTH THROUGH MOTION REHAB INC	106,033	SURREY INSURANCE AGENCY INC	484,346
STRIDE MOBILE PHYSIOTHERAPY	28,163	SURREY SPORTS AND REHAB PHYSIO CORP	169,734
STRIKE RECOVERY AND PERFORMANCE	77,126	SURREY 152 ST PHYSIO & SPORTS CLINIC	577,217
STRIVE HEALTH AND PERFORMANCE INC	305,417	SURREY 88 AVE PHYSIO & SPORTS CLINIC	428,496
SUBARU OF PRINCE GEORGE	108,293	SURREYSIDE PHYSIOTHERAPY CLINIC	289,827
SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	1,874,722	SUSANVILLE TOWING	25,162
SUCCESS REALTY & INSURANCE LTD	338,302	SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	229,618
SUCHDEV JAGJEVEN JOHNNY DR	39,361	SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	3,241,685
SUDBURY TRUCK & TRAILER CENTRE	53,584	SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,783,311
SUDDEN IMPACT AUTO BODY REPAIR LTD	1,067,199	SUSSEX INSURANCE AGENCY (LANGLEY) INC	905,304
SUH OHSIK (CREATIVE FITNESS)	96,812	SUSSEX INSURANCE AGENCY (MISSION) INC	1,809,331
SULLIVAN MEDICAL CLINIC	48,800	SUSSEX INSURANCE AGENCY (PENTICTON) INC	754,859
SULLIVAN MOTOR PRODUCTS LTD	52,000	SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,640,221
SULLIVAN PHYSIOTHERAPY CLINIC	393,356	SUSSEX INSURANCE AGENCY INCORPORATED	1,807,675
SUMAS ENVIRONMENTAL SERVICES INC	40,782	SUTER BROOK INSURANCE SERVICES LTD	329,160
SUMMERLAND GLASS AND MIRROR LTD	134,540	SWADDEN & COMPANY	10,761,048
SUMMERLAND PHYSIOTHERAPIST CORP	66,530	SWIFT HEALTH SERVICES INC	1,033,517
SUMMERLAND RV CENTRE	48,727	SWISS REINSURANCE COMPANY LTD (CANADIAN)	480,375
SUMMIT INJURY MANAGEMENT LP	68,958	SYMMETRY INJURY REHABILITATION LTD	1,155,339
SUMMIT INSURANCE BROKERS INC	304,332	SYNERGY COUNSELLING ASSOCIATES	30,843
SUMMIT TRAILER LTD	89,824	SYNERGY HEALTH GROUP (SHC MANAGEMENT)	75,569
SUN COUNTRY TOYOTA	1,244,517	SYNERGY HEALTH MANAGEMENT	415,229
SUN LIFE CAPITAL MANAGEMENT CANADA INC	562,944	SYNERGY PHYSIO	38,205
SUN LIFE INSTITUTIONAL INVESTMENTS CANADA	201,493	SYNERGY REHABILITATION INC	4,304,672
SUNCITY PHYSIO-GILLIES PALMER BOS & STONE	748,914	SZIRONY MELANIE	38,580
SUNCOAST CHIROPRACTIC INC	31,529	T C VALLEY COLLISION LTD	1,087,672
SUNCREEK AUTO GLASS LTD	296,058	T E B ENTERPRISES LTD	52,741
SUNNYSIDE AUTOBODY (1980) LTD	1,381,182	T F AUTO BODY (TUNG FAT MOTORS LTD)	1,043,586
SUNRISE FORD SALES LTD	836,106	T H PETTIT LAW CORP (PETTIT AND COMPANY)	2,815,104
SUNRISE HASTINGS PHYSIOTHERAPY CLINIC	420,571	T J GLASS ODYSSEY INC	502,995

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
T J'S AUTO BODY (1998) LTD	1,289,081	TLC AUTOMOTIVE SERVICES LTD	30,170
T S MCKENZIE INSURANCE AGENCIES LTD	526,044	TMA AUTOBODY & SERVICES LTD	1,207,124
TABERNER PAUL D - MEDIATOR	90,866	TOA REINSURANCE COMPANY OF AMERICA (THE)	785,249
TABLEAU SOFTWARE LLC	139,095	TOM THOMPSON AUTO GLASS LTD	634,253
TALBOT INSURANCE SERVICES LTD	331,696	TOM'S RV SERVICE & SUPPLIES LTD	40,246
TALENTCLICK WORKFORCE SOLUTIONS INC	65,153	TOMITA TODD DR	45,189
TALL TREE INTEGRATED HEALTH CENTRE	519,438	TONG JASON	62,900
TALL TREE PHYSIOTHERAPY & HEALTH CENTRE	279,608	TONKS TOWING LTD	233,232
TAMMY STAMNES & KEN WILSON INS AGENCY	3,777,660	TONY LAU INSURANCE AGENCIES LTD	934,124
TANEJA CHAND DR	55,236	TOP GUN COLLISION AUTO BODY LTD	65,042
TATA CONSULTANCY SERVICES CANADA INC	5,793,387	TOP NOTCH REHAB CENTRE	58,675
TAURUS AUTO COLLISION CARE LTD	236,003	TOP OF THE LINE	35,325
TAURUS COMMERCIAL REAL ESTATE SERVICES	323,449	TOP OF THE WORLD RANCH LTD	35,295
TAYLORMOTIVE SERVICE LTD	2,580,109	TOTAL BODY CHIROPRACTIC & SPORTS THERAPY	76,419
TD ASSET MANAGEMENT INC	244,849	TOTAL CARE CHIROPRACTIC AND REHAB INC	733,311
TD CANADA TRUST	52,080	TOTAL THERAPY REHABILITATION & WELLNESS	1,658,801
TEAMWELL HEALTH RICHMOND	91,707	TOTEM TOWING	394,975
TEASDALE CAOLAN DR	28,170	TOWER INVESTIGATIVE GROUP INC	200,048
TEDCO RV SUPPLIES	78,063	TOWERS WATSON SOFTWARE LTD	28,255
TEH EZRA	94,905	TOWN & COUNTRY PHYSIOTHERAPY & REHAB	61,154
TELDON MEDIA GROUP	150,316	TOWN OF GIBSONS	364,971
TELUS COMMUNICATIONS INC	10,573,931	TOWN OF SIDNEY	385,167
TELUS SERVICES INC	1,860,445	TOWNLINER INSURANCE SERVICES LTD	480,046
TENABLE INC	56,986	TOWNSHIP OF ESQUIMALT	29,128
TERMINAL AUTO BODY (PARKSVILLE) LTD	1,757,967	TOWNSHIP OF LANGLEY	150,904
TERRA NOVA PHYSIOTHERAPY	102,364	TRACTION MOTORCYCLES LTD	97,498
TERRACE TOTEM FORD SALES LTD	42,612	TRADEMARK GLASSWORKS LTD	163,524
TEVLIN GLEADLE	27,926	TRADEWIND INSURANCE SERVICES LTD	408,247
THAKUR PHYSIOTHERAPIST CORPORATION	112,180	TRAILCON LEASING INC	34,972
THERACORE HEALTH SERVICES INC	174,172	TRAILER WIZARDS LTD	78,397
THERAPEX HEALTH CENTRE LTD	42,027	TRAILSIDE PHYSIO (COQUITLAM)	118,083
THERESA REICHERT PROFESSIONAL CORP	27,941	TRAILSIDE PHYSIO (NEW WEST)	177,194
THERMO KING OF BRITISH COLUMBIA INC	69,417	TRANS AMERICA GLASS NETWORK	141,485
THETIS MASSAGE THERAPY INC	59,615	TRANSATLANTIC REINSURANCE COMPANY (CAN)	289,839
THINDA SUNDEEP S DR	35,955	TRANSPORT EQUIPMENT INC	31,179
THINK MANDEEP RMT	29,866	TRANSWEST ROOFING LTD	205,339
THOMAS SHAWN P DR CHIROPRACTIC	27,895	TRANSWEST TRUCK TRAILER RV	43,711
THOMPSON J P DR INC	80,335	TRANSWORLD MANAGEMENT LTD	162,673
THOMPSON LEROSE & BROWN	63,625	TRAVCO RV SERVICE CENTRE LTD	72,313
THOMSON REUTERS CANADA	124,823	TRAVELAND LEISURE VEHICLES LTD	677,657
THREE PEAKS KINESIOLOGY INC	356,870	TRAVIS WOLSEY PHYSIOTHERAPIST CORP	558,329
THREESIXTY PHYSIOTHERAPY	179,037	TRAVLOS ANDREW DR INC	110,952
THRIVE NOW PHYSIOTHERAPY (COBBLE HILL)	108,917	TRAXLER HAINES	590,442
THRIVE NOW PHYSIOTHERAPY (DUNCAN)	142,584	TRELOAR PHYSIOTHERAPY CLINIC 8TH AVE	524,074
THUNDERBIRD INSURANCE BROKERS LTD	448,723	TRELOAR PHYSIOTHERAPY KERRISDALE	244,405
THY INVESTMENTS LTD DBA SUSSEX AGENCY	659,015	TREV DEELEY MOTORCYCLES (1991) LTD	91,721
TIAN YOU CLASSICAL ACUPUNCTURE CENTRE	28,682	TREVOR POTTS PHYSIOTHERAPIST CORP	84,974
TIGER TOWING LIMITED	185,458	TRI CITY COLLISION AND REPAIRS	27,884
TILLYARD MANAGEMENT INC	2,058,390	TRI-CITY INSURANCE BROKERS LTD	1,110,765
TIP TOP COLLISION LTD	813,985	TRI-CITY PSYCHOLOGY SERVICES INC	56,475
TITAN ENTERPRISE INC DBA SUSSEX INSURANCE	420,532	TRI-CROWN RV	81,523
TITCHENER DR CHIROPRACTIC CORP	124,426	TRICA CXM SOLUTIONS LTD	138,672
TIWANA RUPINDER	51,042	TRICITY PHYSIO	122,466

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TRIFECTA REHAB	497,883	URGEL'S AUTO COLLISION LTD	1,356,618
TRINITY HEALTH SERVICES SURREY	25,706	USHER'S TOWING	52,082
TRINITY PHYSIOTHERAPY SPORT AND WELLNESS	390,602	UVIC SPORTS INJURY CLINIC	29,741
TRISTAR COLLISION	4,134,512	VAISLER KELLY ELANA	25,478
TRISURA HEALTH INSTITUTE INC	38,484	VALLEY AUTO REPAIR INC	25,720
TRITON MEDICAL CLINIC	78,225	VALLEY DRIVING SCHOOL	31,961
TROJAN COLLISION SERVICES LTD	2,987,977	VALLEY GLASS WESTBANK LTD	350,683
TROY TATER CHIROPRACTIC INC	70,158	VALLEY TOYOTA (RAINBOW AUTO CENTRE LTD)	32,641
TROY WOTHERSPOON INSURANCE SERVICES	3,692,894	VALLEY TRAFFIC SYSTEMS INC	36,131
TRU-LINE AUTOBODY FRAME & WHEEL LTD	312,607	VALLEY WEST GLASS LTD	40,279
TRUCK PAINTING SPECIALISTS	27,480	VALLEY WIDE INSURANCE SERVICES INC	443,686
TRUE PEACE HEALTH CLINIC LTD	47,608	VALLEY WORK EVALUATION & RESEARCH CENTRE	104,073
TRUFAX SERVICES LTD	41,420	VALOUR INDEPENDENT MEDICAL ASSESSMENTS	94,447
TSAWWASSEN COLLISION LTD	2,334,966	VAN DER MARK ROBIN	51,002
TSAWWASSEN INSURANCE BROKERS LTD	617,508	VAN HORNE TOWING (2000) LTD	137,492
TSE ARNOLD	46,951	VAN ISLE AUTO GLASS LTD	373,945
TSE VIOLA	27,347	VAN-BURN COLLISION REPAIRS LTD	1,294,884
TSN INSURANCE SERVICES (SURREY) LTD	568,299	VANCITY AUTOBODY LTD	1,414,168
TSN INSURANCE SERVICES (2012) LTD	511,521	VANCOUVER AUTOBODY LTD	582,959
TUGO TRAVEL INSURANCE	97,721	VANCOUVER AXLE AND FRAME LTD	116,557
TURNBULL RUTH DR MEDICAL INC	307,654	VANCOUVER BACK INSTITUTE	141,979
TURNKEY TOWING LLC	30,245	VANCOUVER COASTAL HEALTH AUTHORITY	837,932
TURNHAM WOODLAND	866,516	VANCOUVER CONVERTIBLE TOPS	92,471
TURNING POINT REHABILITATION CONSULTING	227,944	VANCOUVER HINO	53,880
TWENTY FOUR SEVEN INVESTIGATIONS INC	618,057	VANCOUVER HOLDINGS (BC) LTD	356,866
TWIN RINKS PHYSIO & SPORTS INJURY CLINIC	502,424	VANCOUVER ISLAND HEALTH AUTHORITY	27,431
TWINSTAR COLLISION LTD	897,973	VANCOUVER ISLAND PSYCHOTHERAPY CLINIC	42,424
TWIST PERFORMANCE AND WELLNESS	28,298	VANCOUVER ISLAND PSYCHOLOGICAL SERVICES	94,805
TXL INSURANCE AGENCY INC	692,194	VANCOUVER LITIGATION SUPPORT SERVICES LTD	136,841
TYCROP MANUFACTURING LTD	632,756	VANCOUVER MOTORRAD LTD	65,000
TYEE CHEVROLET BUICK GMC LTD	817,685	VANCOUVER MOTORSPORTS LTD	260,845
TYLER'S TOWING (2013) LTD	46,369	VANCOUVER PHYSIO & SPORTS CLINIC	124,813
U PERFORM ATHLETICS LTD	25,765	VANCOUVER SPEED AUTO BODY LTD	304,659
UBC CONTINUING PROFESSIONAL DEVELOPMENT	251,132	VANCOUVER TAXI LTD	49,779
ULINE CANADA CORPORATION	49,079	VANCOUVER TMJ & SLEEP THERAPY CENTRE	66,380
UNDERWRITERS INSURANCE AGENCIES-POWELL RV	527,047	VANCOUVER TRUCK COLLISION LTD	231,272
UNDERWRITERS INSURANCE BROKERS-PENTICTON	1,305,474	VANDENBILT AUTO BODY LIMITED	815,653
UNIFIED SYSTEMS INC	367,563	VANDY DEVELOPMENTS LTD	84,781
UNITED COLLISION AUTO REPAIR	127,065	VANPROP INVESTMENTS LTD	481,389
UNITED COLLISION REPAIR LTD	254,213	VAUGHAN OCCUPATIONAL CONSULTING	187,586
UNITED HEALTH CLINIC	58,005	VECTOR REHABILITATION SERVICES	43,024
UNITED REPORTING SERVICE LTD	120,045	VEGT ERIC J RMT	89,813
UNITED TOWING SERVICES (CANMORE)	83,366	VENIER M A DR	144,937
UNITED TOWING SERVICES (COCHRANE)	26,325	VERALIFE HEALTH CENTRE	63,882
UNITED WAY OF THE LOWER MAINLAND	58,358	VERITAAQ TECHNOLOGY HOUSE INC	1,100,457
UNITED WELLNESS CENTER INC	33,015	VERITAS TECHNOLOGIES LLC	28,722
UNITOW SERVICES (1978) LTD	345,233	VERN'S CUSTOM AUTO LTD	222,078
UNIVERSAL AUTO COLLISION LTD	145,640	VERNON ACTIVE HEALTH CLINIC INC	68,997
UNIVERSITY MEDICAL CENTER	130,750	VERNON AUTO TOWING LTD	221,159
UPTON ANTHONY	32,747	VERNON CHRYSLER DODGE LTD	45,439
UPWORDS MARKETING SOLUTIONS INC	132,659	VERNON GLASS AND CAR CARE LTD	101,748
URBAN ACTIVE SPORT THERAPY CLINIC	32,014	VERNON TOYOTA CENTRE	149,950
URBAN PACIFIC LAND CORP	99,543	VESPA METRO VANCOUVER	44,816

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VIC WALLACE INSURANCE AGENCY LTD	203,490	WARRINGTON PCI ITF PR QUEENS COURT	416,700
VICKERY COLLISION LTD	1,249,463	WARRINGTON PCI MANAGEMENT	1,732,059
VICTORIA EXERCISE REHABILITATION CENTRE	169,563	WARTAK GREGORY RMT	100,244
VICTORIA FRONT END & FRAME LTD	42,232	WASSERMAN AND PARTNERS	3,647,338
VICTORIA SPORTS PHYSIOTHERAPIST CORP	105,375	WASTE CONNECTIONS OF CANADA INC	181,931
VICTORIA TAXI (1987) LTD	30,832	WATERMANIA SPORTS THERAPY CLINIC	199,227
VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	2,031,023	WATKINS MOTORS (MARJAK SERVICES LTD)	120,980
VILLA INSURANCE AGENCY LTD	1,098,255	WATSON CENTRE SOCIETY FOR BRAIN HEALTH	29,514
VILLAGE INSURANCE SERVICES (1984) LTD	575,289	WATSON JAMES MORLEY RMT	52,911
VILLAGE OF ALERT BAY	60,302	WAVE PHYSIOTHERAPY	187,223
VILLAGE OF LUMBY	217,751	WAYNE'S AUTOBODY	267,106
VILLAGE OF MIDWAY	92,349	WAYPOINT INSURANCE SERVICES INC	9,640,165
VILLAGE PHYSIOTHERAPY	103,393	WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	881,713
VIMAR EQUIPMENT	42,004	WE CARE HEALTH SERVICES LP	76,505
VINA INSURANCE SERVICES LTD	468,097	WE CARE HOME HEALTH SERVICES (KELOWNA)	91,033
VINASAFE INSURANCE SERVICES LTD	755,226	WE CARE HOME HEALTH SERVICES (NANAIMO)	81,619
VINGE DEREK DR CORPORATION LTD	49,148	WE CARE HOME HEALTH SERVICES (PENTICTON)	46,112
VIRGIN HICKMAN	6,795,932	WE CARE HOME HEALTH SERVICES (VICTORIA)	85,949
VIRK INSURANCE AGENCIES LIMITED	175,784	WEBSTER HUDSON & COOMBE LLP	4,638,563
VISION CRITICAL COMMUNICATIONS	85,586	WEE BRETT	39,486
VISION33 CANADA INC	186,441	WEEKS INSURANCE & FINANCIAL SERVICES INC	116,080
VISTA DISABILITY MANAGEMENT INC	1,203,569	WELDON ENTERPRISES LTD	36,474
VITAL LIFE PHYSIOTHERAPY CLINIC	181,699	WELL HEALTH CITY VIEW INC	27,522
VITALITY COLLECTIVE INC	36,404	WELL HEALTH CLAYTON HEIGHTS INC	36,691
VITALPOINT CHIROPRACTIC INC	50,876	WELL HEALTH CLOVER CARE INC	67,190
VIVA CARE NEWTON INC	25,203	WELL HEALTH PANORAMA VILLAGE MEDICAL	68,998
VO ANDY	61,009	WELL HEALTH RICHMOND CENTRAL INC	37,404
VOCATIONAL PACIFIC LTD	729,128	WELL HEALTHCARE OVAL INC	31,063
VOLKSWAGEN OF KAMLOOPS	30,966	WELL ON AUSTIN HEALTH GROUP INC (THE)	757,821
VOLTECH ELECTRIC LTD	58,281	WENDLAND JAMES	71,079
VOYAGER RV CENTRE LTD	44,976	WESCOTT LARISSA MEAD	33,161
VULCAN METAL WORKS LTD	172,350	WESGROUP PROPERTIES LP	1,302,281
W MARCHLEWITZ PHYSIOTHEAPIST CORP	38,214	WEST COAST DETAIL & ACCESSORY CENTRE	310,665
WADDELL RAPONI	763,749	WEST COAST IMPORT VEHICLES LTD	104,744
WADE JOHN PAUL DR	26,144	WEST COAST KINESIOLOGY SERVICES LTD	217,064
WALDALE	5,281,631	WEST COAST MOTOR SPORT LTD	44,037
WALIA INSURANCE AGENCIES LTD	839,934	WEST COAST REPAIR & COLLISION SERVICE	863,218
WALKER ANNA LEIGH	43,478	WEST COAST RV PARTS & SERVICE	96,210
WALKER'S REPAIR CENTRE LTD	30,959	WEST COAST SPORTS PHYSIOTHERAPY CLINIC	62,046
WALLY'S TOWING & RECOVERY	113,821	WEST END AUTO BODY LTD	2,721,096
WALNUT GROVE CHIROPRACTIC AND MASSAGE	84,182	WEST END PHYSIOTHERAPY CLINIC	162,077
WALSH DUSTIN DR	27,163	WEST JOSHUA ISAAC	28,590
WALT'S TOWING & AUTOMOTIVE SERVICES	53,893	WEST KELOWNA WALK IN & FAMILY PRACTICE	30,055
WANG CHENG LUN DR INC	26,618	WEST PACIFIC CONSULTING GROUP	820,348
WANG DAVID C DR	30,197	WEST POINT GREY PHYSIOTHERAPIST CLINIC	143,746
WANG SHUOXIN	27,589	WEST SHORE PARKS AND RECREATION	64,770
WANG YUE	36,106	WEST SHORE WELLNESS	111,849
WARAWA TERRANCE C DR	37,172	WEST VANCOUVER PHYSIOTHERAPY CLINIC	73,067
WARD WATKINS INSURANCE BROKERS (MPL RDG)	538,577	WESTCOAST ROOF INSPECTION SERVICES	52,703
WARD WATKINS INSURANCE BROKERS (SURREY)	425,406	WESTCOAST SCI (PORT COQUITLAM)	237,947
WARNER TRAILER INDUSTRIES LTD	98,257	WESTECH DIESEL LTD	26,927
WARNER TRUCK CENTERS	62,576	WESTERN AUTO WRECKERS	214,031
WARRINGTON PCI ITF PR GUILDFORD LP	2,644,349	WESTERN COAST INSURANCE SERVICES LTD	11,596,021

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WESTERN FINANCIAL GROUP (NETWORK) INC	19,771,668	WOMB TO WINGS	31,822
WESTERN TRAILERS	29,856	WONG BRADLEY T RMT	43,283
WESTHAVER JOHN	26,200	WONG DARWIN YUK WHA RMT	112,761
WESTLAND INSURANCE GROUP LTD	47,192,495	WONG DR AND ASSOCIATES	263,653
WESTLAND INSURANCE GROUP LTD DBA ENVISION	3,612,311	WONG EDDIE W L DR INC	25,464
WESTLAND INSURANCE GROUP LTD DBA MEIER	2,586,046	WONG MICHAEL DR	38,677
WESTMINSTER TOYOTA (MARATHON MOTORS INC)	44,771	WONG PETER K H DR	314,319
WESTSHORE TOWING LTD	146,602	WONG'S INSURANCE SERVICES LTD	947,505
WESTSIDE PHYSIOTHERAPY AND ACUPUNCTURE	86,340	WOOD ENVIRONMENT AND INFRASTRUCTURE	117,608
WESTWOOD HONDA	36,865	WOOD WHEATON CHEV CADILLAC BUICK GMC LTD	146,706
WESTWOOD PHYSIOTHERAPY CLINIC LTD	84,298	WOOD WHEATON HONDA (NISHACAI HOLDINGS)	71,745
WESTWOOD TOTAL HEALTH	73,432	WOODGROVE PINES WELLNESS CLINIC LTD	786,381
WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,195,562	WOODRIDGE ALL MAKES COLLISION CENTRE	37,968
WHEELER ANDREW	26,738	WOOLFENDEN ANDREW R DR INC	368,847
WHEELER-HOMEMAKER'S INSURANCE AGENCIES	149,958	WORK LOSS DATA INSTITUTE LLC	35,130
WHISTLER GLASS LTD	227,340	WORK TRUCK WEST	37,321
WHISTLER TOWING (LIVINGSTON)	25,039	WORKABLE STEPS REHABILITATION	51,428
WHISTLER TOWING LTD	39,645	WORKERS' COMPENSATION BOARD OF BC	1,236,214
WHITE HOUSE WELLNESS CENTRE	36,458	WPS DISASTER MANAGEMENT SOLUTIONS LTD	38,713
WHITE KNIGHT AUTO RESCUE LTD	32,254	WRIGHT FIX (THE)	28,466
WHITE OAKS MASSAGE AND WELLNESS	30,941	WRIGHT JERRY DR CHIROPRACTIC	25,366
WHITE ROCK MEDICAL ASSOCIATES	28,170	WSP CANADA INC	88,989
WHITE ROCK ORTHOPAEDIC & SPORTS PHYSIO	124,208	WU YONG	50,142
WHITE ROCK SOUTH SURREY TAXI LTD	71,866	WU YONGJIE	29,855
WHITEFORD KENWORTH	31,938	XCELCOR CLEANING INTERIOR DIVISION	29,054
WHITEHALL BUREAU OF CANADA LTD	71,488	XL REINSURANCE AMERICA INC	117,578
WHITELAW TWINING	1,132,007	XPERA RISK MITIGATION AND INVESTIGATIONS	3,542,453
WHOLLY FIT WITH HOLLY SCHMIDT	41,013	XTREME RV AND TRAILER SALES LT	125,094
WHYTE BARRY DR CHIROPRACTIC INC	30,791	YALETOWN HOLISTIC WELLNESS CENTRE	47,184
WIGGINS PAUL DR CHIROPRACTOR INC	31,013	YANG JIE	31,129
WILFRED LEONG INSURANCE AGENCIES LTD	100,588	YANG'S HEALTH THERAPEUTIC CLINIC	227,804
WILLE DODGE CHRYSLER LTD	949,939	YANGQI HEALING LTD	158,644
WILLIAM PARTON AGENCIES LTD	129,286	YATES ORTHOPAEDIC & SPORTS PHYSIO CLINIC	27,162
WILLIAMS & PARTNERS	242,309	YEE BRADLEY WARREN	44,503
WILLIAMS ARTHUR D PHD	122,373	YEE INSURANCE SERVICES LTD	130,456
WILLIAMS MACHINERY LP	28,569	YELLOW CAB COMPANY LTD	129,243
WILLIS CANADA INC	208,776	YELLOWHEAD ROAD & BRIDGE FORT GEORGE LTD	282,897
WILLIS LOUIE LTD	47,839	YEREMA GEEKIE LAW CORP (SALLOUM WATTS)	1,024,988
WILLOW POINT COLLISION (TREDAL ENT LTD)	790,322	YIP BOBBY DR	30,994
WILLOWBROOK COLLISION 2002 LTD	1,182,188	YIP WILLIE DR	42,687
WILLOWBROOK MOTORS LTD	33,594	YONG BRIAN C DR INC	47,160
WILLY'S COLLISION (2005) LTD	655,520	YOON CLINIC AND COMPANY INC	78,651
WILSON KING AND COMPANY	195,091	YOUNG HEALTH MANAGEMENT LTD	58,499
WILSON M BECK INSURANCE SERVICES (KEL)	183,858	YOUNG JACK DR	36,903
WILSON M BECK INSURANCE SERVICES INC	588,863	YOUR FAMILY FOOD MART LTD	172,464
WIND GLASS LTD	172,904	YOUR REMEDY WELLNESS CENTRE	65,718
WINDWARD HEALTHCARE INC	340,386	YU ANDREW HAN DR	74,137
WINFIELD HEAVY TRUCK & COLLISION REPAIRS	309,572	YU HAERANG	33,527
WINSTON PAUL DR MD INC	35,209	YU JIE JANET	38,846
WISEMAN STEPHEN R DR INC	53,088	YU LIANG-LI DR	33,130
WIZARDS GLASS & UPHOLSTERY LTD	34,216	ZAK AND DECKER LAW LLP	668,358
WM ANDERSON AGENCIES LTD	1,626,643	ZENK LAW CORPORATION	1,579,377
WMC WEST	30,296	ZHANG JIA RU	32,702

Amounts paid to suppliers for goods and services for the year ended March 31, 2020

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ZHAO XIAO MING	25,250	610728 BC LTD DBA SUSSEX INSURANCE	1,164,204
ZHOU JUNQING	45,677	677891 BC LTD DBA SUSSEX INSURANCE	813,821
ZIGGY'S TOWING	75,202	695668 BC LTD DBA CITY CENTER INSURANCE	838,748
ZIMMER WHEATON PONTIAC BUICK GMC LTD	2,140,100	7 GN AUTOBODY LIMITED	1,177,274
ZOHO CORP	42,112	767147 BC LTD DBA SUSSEX INSURANCE	421,467
ZOU JIONG	54,912	804297 BC LTD	170,868
ZUBACK RACHEL DEAN	41,913	816751 BC LTD DBA SUSSEX INSURANCE	752,790
ZYBUTZ CHIROPRACTIC CORPORATION	48,470	846589 BC LTD DBA SUSSEX INSURANCE	666,300
ZZ CHROME MFG INC	26,076	851765 BC LTD DBA SUSSEX INSURANCE	996,726
1 MORE REP ENTERPRISES INC	49,526	852773 BC LTD DBA SUSSEX INSURANCE	842,429
1ST CHOICE MOBILITY PRODUCTS INC	26,672	856028 BC LTD DBA SUSSEX INSURANCE	1,057,195
1ST CLASS AUTO GLASS & UPHOLSTERY LTD	167,843	863981 BC LTD DBA SUSSEX INSURANCE	508,856
1ST TRAUMA SCENE CLEAN UP LTD	322,835	869391 BC LTD	178,012
100 MILE GLASS LTD	82,036	886324 BC LTD DBA SUSSEX INSURANCE	1,001,663
1018412 BC LTD DBA SUSSEX INSURANCE	520,484	899873 BC LTD	303,503
1114940 BC LTD DBA SUSSEX INSURANCE	585,757	913364 BC LTD DBA SUSSEX INSURANCE	1,518,580
1127546 BC LTD	37,914	913365 BC LTD DBA SUSSEX INSURANCE	299,761
1152302 BC LTD DBA CORE ISLAND INSURANCE	1,003,851	913367 BC LTD DBA SUSSEX INSURANCE	1,082,930
1153717 BC LTD	619,604	923450 BC LTD DBA SUSSEX INSURANCE	464,480
1170285 BC LTD DBA COMMUNITY INSURANCE	270,792	925218 BC LTD DBA SUSSEX INSURANCE	953,220
1203267 BC LTD	43,990	944048 BC LTD DBA SUSSEX INSURANCE	651,767
1213278 BC LTD	71,720	953121 BC LTD DBA SUSSEX INSURANCE	1,546,854
20/20 AUTO GLASS (ABBOTSFORD) LTD	734,870	965687 BC LTD DBA SUSSEX INSURANCE	2,236,450
2000 AUTOMOTIVE COLLISION TECHNICAL	1,745,516	971924 BC LTD DBA SUSSEX INSURANCE	920,473
24 HR COLLISION CENTER INC	3,207,846	978173 BC LTD DBA SUSSEX INSURANCE	417,065
30 FORENSIC ENGINEERING	53,581	990645 BC LTD DBA SUSSEX INSURANCE	2,295,797
360 COLLISION CENTRES ABBOTSFORD	1,368,551	994768 BC LTD DBA SUSSEX INSURANCE	826,095
360 PACIFIC HEALTH INC	221,383		
4 U AUTO CARE INC	199,515		
466824 BC LTD DBA B & W INSURANCE	1,593,795	TOTAL FOR OVER \$25,000	\$ 3,608,796,562
485975 BC LTD DBA SUSSEX INSURANCE	713,683	OTHERS UNDER \$25,000	\$ 62,770,335
5 STAR TOWING INC	80,650		
548981 BC LTD DBA JOHN FLEMING INSURANCE	278,587	GRAND TOTAL	<u>\$ 3,671,566,897</u>
556774 BC LTD DBA SUSSEX INSURANCE	864,026		

Plaintiff Firm Payments¹
for the year ended March 31, 2020
(in \$ Millions)

PLAINTIFF LAW FIRM	PLAINTIFF COSTS & DISBURSEMENTS ²	IN-TRUST SETTLEMENT PAYMENTS ³	TOTAL PAID TO PLAINTIFF FIRM ⁴
SLATER VECCHIO LLP	15	104	119
MURPHY BATTISTA LLP	8	81	89
KAZLAW INJURY LAWYERS	6	60	66
RICE HARBUT ELLIOTT LLP	5	46	51
SIMPSON, THOMAS & ASSOCIATES	6	42	48
MCCOMB WITTEN MARCOUX	8	34	42
BRIJ MOHAN & ASSOCIATES	4	27	31
HAMMERBERG LAWYERS LLP	4	26	30
MUSSIO GOODMAN	4	24	28
PRESZLER LAW FIRM	3	25	28
COLLETTE PARSONS CORRIN LLP	2	22	24
KLEIN LAWYERS LLP	3	21	24
DNC INTEGRA LAWYERS LLP (DHAMI NARANG & COMPANY LLP)	2	21	23
WHITELAW TWINING LAW CORPORATION	3	17	20
MARYN & ASSOCIATES	2	15	17
STEPHENS & HOLMAN	2	15	17
WARNETT HALLEN LLP	1	16	17
BRONSON JONES & COMPANY LLP	2	15	17
LINDSAY KENNEY LLP	1	15	16
COLLINS PETERSON LLP	2	14	16
METROTOWN LAW GOUP	1	15	16
MACISAAC & COMPANY	1	15	16
ACHESON SWEENEY FOLEY SAHOTA LLP	2	14	16
COWLEY & COMPANY	2	13	15
WATSON GOEPEL LLP	2	13	15
RANDHAWA MINHAS LLP	1	11	12
SPRAGGS & CO	2	10	12
NIXON WENGER LLP	1	11	12
PUSHOR MITCHELL LLP	1	11	12
DINNING HUNTER JACKSON LAW	1	11	12
KANE SHANNON WEILER LLP	1	10	11
ZAK & DECKER	1	10	11
FRAME & CO INJURY LAW	1	10	11
HARPER GREY LLP	1	10	11
TOTAL FOR OVER \$10 million	\$ 101	804	905
TOTAL FOR UNDER \$10 million	\$ 93	822	915
GRAND TOTAL	\$ 194	1,626	1,820

Notes:

¹ Information provided is based on Payment Date recorded where the law firm is acting as Plaintiff Counsel and includes only amounts where the law firm is the Payee or Payee (in trust), and includes all payments for all claims coverages, for all open and closed claims. Amounts paid directly to claimants or other third party service providers are not included in the table above.

² Plaintiff Costs and Disbursements include sales taxes.

³ In-Trust Settlement Payments include amounts paid to Plaintiff Firm on behalf of claimants. A portion of the Settlement Payments is retained by firms as part of their fees and costs for legal services.

⁴ Payments made to law firms when acting on behalf of ICBC as defense counsel are not included in the table above.

