

Insurance Corporation of British Columbia

**Statements and Schedules of
Financial Information**

Year Ended March 31, 2019



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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, appearing to read "Joy MacPhail". The signature is fluid and cursive, with the first name "Joy" written in a larger, more prominent script than the last name "MacPhail".

Joy MacPhail

Chair of the Board of Directors

October 16, 2019

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

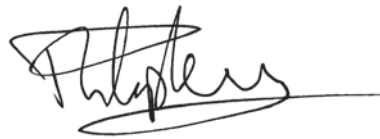
accordance with accepted actuarial practice in Canada and regulatory requirements. In performing the evaluation, the appointed actuary makes assumptions as to the future rates of claims, frequency and severity, inflation, reinsurance recoveries and expenses, taking into consideration the circumstances 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 28, 2019



Philip Leong
Interim Chief Financial Officer

June 28, 2019

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, 2019 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, 2019;
- 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 2018/19 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 Accountant

Vancouver, British Columbia

June 28, 2019

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, 2019 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 28, 2019

Consolidated Statement of Financial Position

(\$ THOUSANDS)	March 31 2019	March 31 2018
Assets		
Cash and cash equivalents (note 8)	\$ 76,393	\$ 17,568
Accrued interest	66,875	62,997
Assets held for sale (note 6)	51,159	-
Financial investments (note 6)	16,151,153	14,644,466
Derivative financial instruments (note 8)	889	2,744
Premiums and other receivables (note 10)	1,802,474	1,629,085
Reinsurance assets (note 10)	28,754	23,417
Investment properties (note 6)	871,212	1,133,699
Property and equipment (note 12)	110,419	110,128
Intangible assets (note 13)	300,412	296,786
Accrued pension benefits (note 17)	41,842	44,488
Deferred premium acquisition costs and prepaids (note 19)	344,919	20,977
	\$ 19,846,501	\$ 17,986,355
Liabilities and Equity		
Liabilities		
Cheques outstanding (note 8)	\$ 58,668	\$ 89,077
Accounts payable and accrued charges	326,651	283,172
Derivative financial instruments (note 8)	1,114	-
Bond repurchase agreements, investment-related, and other liabilities (note 9)	1,724,825	1,605,987
Premium deficiency (note 19)	-	117,623
Premiums and fees received in advance	83,635	67,763
Unearned premiums (note 15)	2,884,776	2,629,744
Pension and post-retirement benefits (note 17)	360,196	310,130
Provision for unpaid claims (note 14)	14,287,910	11,895,696
	19,727,775	16,999,192
Equity		
(Deficit) Retained earnings	(20,521)	1,132,998
Other components of equity	124,317	(161,340)
Equity attributable to owners of the corporation	103,796	971,658
Non-controlling interest (note 7)	14,930	15,505
	118,726	987,163
	\$ 19,846,501	\$ 17,986,355
Critical accounting estimates and judgments (note 3)		
Contingent liabilities and commitments (note 22)		
Subsequent events (note 25)		

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 2019	For the year ended March 31 2018
Premiums written		
Premium revenue – vehicle	\$ 6,062,746	\$ 5,529,874
Premiums ceded to reinsurers – vehicle	(10,335)	(9,512)
Net premium revenue – vehicle	6,052,411	5,520,362
Premium revenue – driver	26,155	23,817
	<u>\$ 6,078,566</u>	<u>\$ 5,544,179</u>
Revenues		
Premiums earned		
Premium revenue – vehicle	\$ 5,809,253	\$ 5,315,627
Premiums ceded to reinsurers – vehicle	(10,335)	(9,512)
Net premium revenue – vehicle	5,798,918	5,306,115
Premium revenue – driver	24,616	22,823
	<u>5,823,534</u>	<u>5,328,938</u>
Service fees and other income	<u>125,164</u>	<u>113,298</u>
Total earned revenues	<u>5,948,698</u>	<u>5,442,236</u>
Claims and operating expenses		
Provision for claims occurring in the current year (note 14)	5,307,849	5,084,234
Change in estimates for losses occurring in prior years (note 14)	1,221,381	562,957
Net claims incurred (note 14)	6,529,230	5,647,191
Claims services (note 18)	365,059	351,366
Road safety and loss management services (note 18)	54,021	51,128
	<u>6,948,310</u>	<u>6,049,685</u>
Operating expenses – insurance (note 18)	279,071	260,588
Premium taxes and commissions – insurance (notes 18 and 19)	306,070	792,683
	<u>7,533,451</u>	<u>7,102,956</u>
Underwriting loss	(1,584,753)	(1,660,720)
Investment income (note 11)	557,540	462,203
Loss – insurance operations	<u>(1,027,213)</u>	<u>(1,198,517)</u>
Non-insurance operations		
Provincial licences and fines revenue (note 20)	630,326	618,387
Licences and fines transferable to the Province of B.C. (note 20)	630,326	618,387
Operating expenses – non-insurance (note 18)	101,750	101,912
Commissions – non-insurance (notes 18 and 19)	31,380	31,226
Other income – non-insurance	(6,748)	(6,493)
	<u>756,708</u>	<u>745,032</u>
Loss – non-insurance operations	<u>(126,382)</u>	<u>(126,645)</u>
Net loss	<u>\$ (1,153,595)</u>	<u>\$ (1,325,162)</u>
Other comprehensive (loss) income		
Items that will not be reclassified to net loss		
Pension and post-retirement benefits remeasurements (note 17)	\$ (21,210)	\$ 134,246
Items that will be reclassified to net loss		
Net change in available for sale financial assets	306,867	(263,721)
	<u>285,657</u>	<u>(129,475)</u>
Total comprehensive loss	<u>\$ (867,938)</u>	<u>\$ (1,454,637)</u>
Net loss attributable to:		
Non-controlling interest (note 7)	\$ (76)	\$ 320
Owners of the corporation	(1,153,519)	(1,325,482)
	<u>\$ (1,153,595)</u>	<u>\$ (1,325,162)</u>
Total comprehensive loss attributable to:		
Non-controlling interest (note 7)	\$ (76)	\$ 320
Owners of the corporation	(867,862)	(1,454,957)
	<u>\$ (867,938)</u>	<u>\$ (1,454,637)</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, 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 17)	-	-	(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

(\$ THOUSANDS)	For the year ended March 31, 2018						
	Retained Earnings	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	\$ 2,458,480	\$ 99,940	\$ (131,805)	\$ (31,865)	\$ 2,426,615	\$ 19,571	\$ 2,446,186
Acquisition of entities with non-controlling interest (note 7)						2,205	2,205
Contributions						57	57
Change in net assets						(277)	(277)
Distributions						(6,371)	(6,371)
Comprehensive (loss) income							
Net (loss) income	(1,325,482)	-	-	-	(1,325,482)	320	(1,325,162)
Other comprehensive (loss) income							
Net gains reclassified to investment income	-	(134,166)	-	(134,166)	(134,166)	-	(134,166)
Net loss arising on available for sale financial assets in the year	-	(129,555)	-	(129,555)	(129,555)	-	(129,555)
Pension and post-retirement benefits remeasurements (note 17)	-	-	134,246	134,246	134,246	-	134,246
Total other comprehensive (loss) income	-	(263,721)	134,246	(129,475)	(129,475)	-	(129,475)
Total comprehensive (loss) income	(1,325,482)	(263,721)	134,246	(129,475)	(1,454,957)	320	(1,454,637)
Balance, end of year	\$ 1,132,998	\$ (163,781)	\$ 2,441	\$ (161,340)	\$ 971,658	\$ 15,505	\$ 987,163

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

Consolidated Statement of Cash Flows

(\$ THOUSANDS)	For the year ended March 31 2019	For the year ended March 31 2018
Cash flow from operating activities		
Net loss	\$ (1,153,595)	\$ (1,325,162)
Items not requiring the use of cash (note 24)	38,082	(151,458)
Changes in non-cash working capital (note 24)	2,008,353	1,534,306
Cash flow from operating activities	<u>892,840</u>	<u>57,686</u>
Cash flow used in investing activities		
Purchase of financial investments and investment properties	(15,082,854)	(12,009,868)
Proceeds from sales of financial investments and investment properties	14,186,913	11,845,020
Purchase of property, equipment and intangibles, net	(43,904)	(42,098)
Cash flow used in investing activities	<u>(939,845)</u>	<u>(206,946)</u>
Cash flow from financing activities		
Net securities sold under repurchase agreements (note 24)	139,206	129,163
Principal repayments on lease obligations	(2,967)	-
Cash flow from financing activities	<u>136,239</u>	<u>129,163</u>
Increase (decrease) in cash and cash equivalents during the year	89,234	(20,097)
Cash and cash equivalents, beginning of year	(71,509)	(51,412)
Cash and cash equivalents, end of year	<u>\$ 17,725</u>	<u>\$ (71,509)</u>
Represented by:		
Cash and cash equivalents (note 8)	\$ 76,393	\$ 17,568
Cheques outstanding (note 8)	(58,668)	(89,077)
Cash and cash equivalents, net	<u>\$ 17,725</u>	<u>\$ (71,509)</u>

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

Notes to Consolidated Financial Statements

For the year ended March 31, 2019

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation) 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 23).

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 (\$150,000 prior to January 1, 2018 – note 3e) for medical and rehabilitation expenses and up to \$300 per week for wage loss (\$740 per week effective 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 6, 2019, 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 23). The Corporation presents investment income 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 20).

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 (2018 – two) of the Corporation's investment properties are held individually in nominee holding companies. 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 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 7.

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 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 6).

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 upon 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. 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 three United States (US) equity pooled funds are designated as FVTPL.

The Corporation's derivative financial instruments are forward contracts and an interest rate swap that are not in a hedging relationship, which are also 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 mortgage portfolio and premiums and other receivables as Loans. The mortgage portfolio consists of mortgages and mortgage bonds.

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 money market securities with a term greater than 90 days from the date of acquisition, its bond portfolio, and its equity portfolio as AFS except for the three US 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. 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, 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 of money market securities greater than 90 days, which are not considered cash and cash equivalents, is approximated by cost. The estimated fair value for bonds and equities is based on quoted prices or on other observable market information, where available. The estimated fair value for mortgages is determined by referencing 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 8).

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.

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 one property that serves a dual purpose and is classified as an investment property.

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 rerevaluations 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 33%
- 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) 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 33%, 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.

s) 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 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 investment income.
- 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 instruments are not reversed.

Impairment of non-financial assets

The Corporation's non-financial assets consist primarily of investment properties, property and equipment, and intangible 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.

t) Leases

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.

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) Restricted Cash

Restricted cash includes cash balances which the Corporation does not have immediate access to as they have been pledged to counterparties as security for investments or trade obligations. These balances are available to the Corporation only upon settlement of the trade obligations for which they have been pledged as security.

3. Critical Accounting Estimates and Judgments

The Corporation makes estimates and judgments that affect the reported amounts of assets and liabilities. These are continually evaluated based on historical experience and other facts, and expectations of future events that are believed to be reasonable under the circumstances. Management believes its estimates and judgments to be appropriate; however, actual results may be materially different and would be reflected in future years.

Significant accounting estimates and judgments include:

a) 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 14).

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 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, 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 report 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.

b) 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 investments a prolonged decline is considered objective evidence of impairment (note 11).

c) 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, Medical Services Plan (MSP) trends, 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 17.

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 MSP trend rate is based on information provided by the B.C. provincial government in the budget and other announcements.

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 17).

d) 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.

e) 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 changes are expected to reduce future claims costs to the extent that unearned premiums will sufficiently cover associated future claims costs and related expenses. Key assumptions for the overall reduction in claims cost pressures include that the limit on general damages of \$5,500 will apply to minor injuries, that the enhancements in accident benefits coverage will be used, that other insurance (collateral benefits) will be primary for most medical and wage loss amounts when it is available and, that 50% of bodily injury claims will have disputes resolved by the Civil Resolution Tribunal instead of the Supreme Court of B.C. As a result, the premium deficiency from the beginning of the year has been eliminated and deferred premium acquisition costs have been recognized to be amortized in future years, as outlined in note 19.

Judgment was required to determine the impacts of the legislation changes in reducing claims cost pressures with the resulting improvement in the Corporation's financial stability and ability to continue as a going concern, ensuring the assets of the Corporation are not impaired.

4. New Accounting Pronouncements

a) Standards and interpretations effective for the year ended March 31, 2019

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, 2019. There were no material impacts to the Corporation's consolidated financial statements from the adoption of new standards, including:

- IFRS 4 (Amendment) *Insurance Contracts*. Effective for annual periods beginning on or after January 1, 2018, the Corporation adopted the amendments to IFRS 4 for the year ended March 31, 2019. The amendments introduce two approaches to address concerns about the differing effective dates of IFRS 9 *Financial Instruments* and IFRS 17 *Insurance Contracts*: the overlay approach and the deferral approach. The overlay approach provides an option for all issuers of insurance contracts to adjust profit or loss for eligible financial assets by removing any additional accounting volatility that may arise from applying IFRS 9 before the new insurance contracts standard. The deferral approach provides companies whose activities are predominantly related to insurance an optional temporary exemption from applying IFRS 9 until January 1, 2021. By adopting IFRS 9 and IFRS 17 simultaneously, there will not be any unintended interactions that may result from accounting mismatches. In November 2018, the IASB voted to tentatively extend the temporary exemption one year forward to January 1, 2022, subject to public consultation in 2019. The Corporation will continue to monitor the IASB's future developments related to the deferral. The Corporation will defer adopting IFRS 9 until the fiscal year beginning April 1, 2021 (tentatively April 1, 2022). See note 5 for the IFRS 9 deferral disclosure.

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, 2021, as allowed under the amendments to IFRS 4 *Insurance Contracts* outlined above (tentatively extended to April 1, 2022 – see note 4a). 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, 2021 (tentatively extended to January 1, 2022 – see note 4a). 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.
- *IFRS 16 Leases*. Effective for annual periods beginning on or after January 1, 2019; early adoption permitted. IFRS 16 was issued in January 2016 and is intended to replace IAS 17 *Leases*, and related IFRICs. The standard provides a single lessee accounting model, requiring lessees to recognize assets and liabilities for all leases unless the lease term is 12 months or less or the underlying asset has a low value. Lessor accounting will remain largely unchanged with previous classifications of operating and finance lease being maintained.

Lessees must adopt IFRS 16 using either a full retrospective or a modified retrospective approach. The Corporation will apply the modified retrospective approach, under which the amount of right-of-use assets equal to the lease liability as at April 1, 2019, with no restatement to the comparative figures. The adoption of IFRS 16 will lead to the recognition of operating leases, mainly real estate leases being accounted for as right-of-use assets and lease liabilities on the consolidated statement of financial position as at April 1, 2019 for the estimated amount of \$51.1 million.

- *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 adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- *IAS 19 Employee Benefits*. Effective for annual periods beginning on or after January 1, 2019; early adoption is permitted. Amends the existing requirements to address the accounting for a plan amendment, curtailment, or settlement that occurs within a reporting period. Updated actuarial assumptions must be used to determine current service cost and net interest for the remainder of the reporting period after such an event. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- *IAS 28 (Amendment) Long term Interests in Associates and Joint Ventures*. Effective for annual periods beginning on or after January 1, 2019. Amends the existing requirements to

clarify that IAS 39, including its impairment requirements, applies to long-term interests in associates and joint ventures that form part of an entity's net investment in these investees. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.

The Corporation has not early adopted these standards.

5. IFRS 9 deferral disclosure

The Corporation has elected to defer implementation of IFRS 9 to the fiscal year commencing April 1, 2021 (tentatively April 1, 2022 – note 4a), 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, 2019.

(\$ THOUSANDS)	2019	
	Classification under IFRS 9	Fair Value ³
Financial assets (excluding held for trading)		
Financial assets that meet SPPI criterion		
Cash and cash equivalents	AC	76,393
Accrued interest	AC	66,875
Other receivable ¹	AC	31,365
Type 2 structured settlements	AC	25,435
Money market funds	FVOCI	119,887
Bonds ²	FVTPL	9,025,385
Mortgages ²	FVTPL	2,055,694
		11,401,034
Other financial assets		
Non-SPPI bonds ²	FVTPL	240,928
Pooled funds classified as debt instruments	FVTPL	4,559,158
Equities	FVTPL	164,685
		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.		
³ The net change in fair value of financial assets that meet SPPI criterion during the year amounts to \$109.1 million. All other financial assets that do not meet SPPI criterion have a net change in fair value of \$128.8 million during the year.		

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 funds and bonds in the above table that meet these conditions (SPPI, excluding held for trading) can be found in note 10b. Mortgages and other receivables (including type 2 structured settlements) are assessed for significant increases to credit loss based on past due analyses. All mortgages are current as at March 31, 2019. See note 10b for an aging table for other receivables.

6. Investments

a) Financial investments

(\$ THOUSANDS)	2019		2018	
	Classification	Carrying Value	Carrying Value	
Financial investments				
Money market securities	AFS	\$ 119,887	\$	182,116
Bonds				
Canadian				
Federal	AFS	3,383,363		3,786,935
Provincial	AFS	2,238,921		1,703,126
Municipal	AFS	213,282		127,868
Corporate	AFS	3,430,747		3,456,093
Total bonds		9,266,313		9,074,022
Mortgages	Loans	2,041,110	\$	1,970,164
Equities				
Canadian	AFS	1,734,341		1,833,720
United States	AFS/FVTPL	334,394		31,812
Global	AFS	2,655,108		1,552,632
Total equities		4,723,843		3,418,164
Total financial investments		\$ 16,151,153	\$	14,644,466

The Corporation's investment in pooled funds are denominated 92.7% (2018 – 99.0%) in Canadian dollars. The above equity disclosure presents the Corporation's interest in pooled funds by looking through the funds, and classifying by the location of issue of the underlying investments.

Money market securities, bonds, and equities are carried at their fair value. Mortgages are measured at amortized cost and have an estimated fair value of \$2.06 billion (2018 – \$1.97 billion). The fair value of mortgages is determined to be consistent with Level 3 investments based on the inputs to the valuation technique used (note 2i). The fair value of the mortgages is determined by applying a discount rate ranging from 3.2% to 5.0% (2018 – 3.0% to 5.2%).

Pooled funds

The Corporation invests in several pooled funds; the investment strategies of some of these funds include the use of leverage. As at March 31, 2019, the Corporation's interests range from 1.8% to 92.0% (2018 – 4.4% to 95.1%) of the net assets of the respective funds. The funds are managed by external asset managers. The Corporation holds redeemable units in each of the pooled funds 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 as at March 31, 2019 is \$4.56 billion (2018 – \$3.26 billion).

Pooled fund investments are included in financial investments as equities. 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 1.7 years (2018 – 1.8 years) and the coupon interest rates range from 1.8 % to 2.6% (2018 – 1.2% to 3.4%).

As at March 31, 2019, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$184.3 million (2018 – \$500.6 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 \$18.1 million (2018 – one at \$18.5 million) and an estimated fair value of \$19.3 million (2018 – \$19.7 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% (2018 – 4.9%) and the mortgage will mature in four years.

b) Investment properties

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

(\$ THOUSANDS)	2019	2018
Cost		
Balance, beginning of year	\$ 1,289,644	\$ 1,171,566
Additions	-	106,220
Capital improvements	9,626	13,299
Reclassification to assets held for sale	(66,278)	-
Disposals	(230,051)	-
Impairment loss	(10,170)	(1,441)
Balance, end of year	992,771	1,289,644
Accumulated depreciation		
Balance, beginning of year	155,945	123,017
Depreciation	31,241	32,928
Disposals	(50,508)	-
Reclassification to assets held for sale	(15,119)	-
Balance, end of year	121,559	155,945
Carrying value, end of year	\$ 871,212	\$ 1,133,699

The fair value of investment properties is \$1.16 billion (2018 – \$1.52 billion) and has been categorized as a Level 3 investment based on the inputs to the valuation technique used. As at March 31, 2019 and March 31, 2018, the estimated fair value is based on independent appraisals, by professionally qualified external valuers.

During the year, several investment properties have been reclassified to assets held for sale. As of March 31, 2019, five 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.

Eleven investment properties that were reclassified to assets held for sale were sold during 2019 for a net gain of \$104.5 million (note 11).

There were no investment properties reclassified to assets held for sale in 2018.

c) Lease income

The Corporation leases out its investment properties. As of March 31, 2019, the future minimum lease cash receipts under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	2019		2018	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 40,119	\$ 38,699	\$ 61,172	\$ 59,361
Greater than 1 year, up to 5 years	116,974	104,065	149,352	135,284
Greater than 5 years	60,029	48,355	86,267	72,038
	<u>\$ 217,122</u>	<u>\$ 191,119</u>	<u>\$ 296,791</u>	<u>\$ 266,683</u>

7. 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, 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)	<u>\$ 321</u>	<u>\$ (875)</u>	<u>\$ 897</u>	<u>\$ 343</u>
Net income (loss) attributable to NCI	<u>\$ 32</u>	<u>\$ (88)</u>	<u>\$ (20)</u>	<u>\$ (76)</u>
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	<u>\$ 50,879</u>	<u>\$ 74,961</u>	<u>\$ 47,580</u>	<u>\$ 173,420</u>
Net assets attributable to NCI	<u>\$ 5,088</u>	<u>\$ 7,496</u>	<u>\$ 2,346</u>	<u>\$ 14,930</u>

Canadian Limited Partnership III and the Corporation have agreed to financing on the mortgage payments of this property, therefore the net loss 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, 2018				
NCI percentage	10.0%	10.0%	10.0%	
Revenue	\$ 8,073	\$ 18,720	\$ 8,058	\$ 34,851
Expenses	8,100	15,207	7,389	30,696
Net income (loss)	\$ (27)	\$ 3,513	\$ 669	\$ 4,155
Net income (loss) attributable to NCI	\$ (3)	\$ 351	\$ (28)	\$ 320
Current assets	\$ 755	\$ 7,900	\$ 1,281	\$ 9,936
Non-current assets	107,801	166,998	90,063	364,862
Current liabilities	(1,764)	(5,018)	(1,863)	(8,645)
Non-current liabilities	(54,409)	(91,345)	(40,978)	(186,732)
Net assets	\$ 52,383	\$ 78,535	\$ 48,503	\$ 179,421
Net assets attributable to NCI	\$ 5,238	\$ 7,854	\$ 2,413	\$ 15,505

8. 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 2019 and 2018, 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, 2019				
Cash	\$ 76,393	\$ -	\$ 76,393	\$ -
Money market securities	119,887	-	119,887	-
Bonds	9,266,313	-	9,266,313	-
Equities	4,723,843	164,685	3,893,727	665,431
Total financial assets	\$ 14,186,436	\$ 164,685	\$ 13,356,320	\$ 665,431
March 31, 2018				
Cash	\$ 17,568	\$ -	\$ 17,568	\$ -
Money market securities	182,116	-	182,116	-
Bonds	9,074,022	-	9,074,022	-
Equities	3,418,164	160,356	2,989,351	268,457
Total financial assets	\$ 12,691,870	\$ 160,356	\$ 12,263,057	\$ 268,457

Cash (Level 2) is valued using the end of day exchange rates. Level 2 money market securities are valued using the cost plus accrued interest. Level 2 bonds are valued using the quoted market price or dealer quotes for similar instruments exchanged in active markets. Level 2 equities (pooled funds) are valued using the net asset value.

The following table shows the movement of financial assets where fair value has been determined based upon significant unobservable inputs (Level 3). Level 3 equity investments consist of two investments in Canadian real estate pooled funds, two US mezzanine debt funds, two US infrastructure funds and an investment in a Canadian private fixed income fund. The year-end fair values of the real estate pooled funds are provided by the investment managers and are based on the appraised values of the properties combined with any working capital. The US mezzanine debt funds and the US 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. 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.

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Equities	
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
March 31, 2018		
Balance, beginning of year	\$	146,379
Additions		109,449
Disposals		(2,651)
Market value adjustment		15,280
Balance, end of year	\$	268,457

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

(\$ THOUSANDS)	2019		2018	
	Notional Amount	Fair Value Assets (Liabilities)	Notional Amount	Fair Value Assets (Liabilities)
Non-designated derivative instruments				
Assets				
Interest rate swap	\$ 91,850	\$ 889	\$ 91,850	\$ 2,744
Liabilities				
Forward contracts	333,618	(1,114)	-	-

During fiscal year 2019, the Corporation entered into five forward contracts for four US equity funds, not designated as accounting hedges, to naturally hedge foreign exchange risk. The forward contracts recognized a loss of \$0.8 million (2018 – nil), which offset a net gain of \$1.3 million (2018 – nil) in investment return from the US equities. The net gain consists of \$1.1 million (2018 – nil) loss recorded in investment return from three US equities categorized as FVTPL, and \$2.4 million (2018 – nil) gain from one US equity fund categorized as non-monetary AFS financial asset.

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 \$50.5 million (2018 – \$48.2 million).

c) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, bond repurchase agreements, and investment-related and other liabilities. All financial liabilities are carried at cost or amortized cost. Except for investment-related and other liabilities, the fair values of the remaining 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 9.

As at March 31, 2019, the general ledger bank balances representing cash inflows were \$178.1 million (2018 – \$171.9 million) and the general ledger bank balances representing cash outflows were \$236.8 million (2018 – \$261.0 million), netting to a cheques outstanding balance of \$58.7 million (2018 – \$89.1 million) on the consolidated statement of financial position.

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

(\$ THOUSANDS)	2019		2018	
	Carrying Value		Carrying Value	
Bond repurchase agreements	\$	1,449,455	\$	1,310,249
Investment-related liabilities		241,677		260,088
Other liabilities		33,693		35,650
Total bond repurchase agreements, investment-related, and other liabilities	\$	1,724,825	\$	1,605,987
Non-current portion	\$	249,677	\$	258,181

Investment-related liabilities are comprised of mortgages payable of \$241.7 million (2018 – \$260.1 million) with repayment terms ranging from three to ten years and interest rates ranging from 2.6 % to 5.4% (2018 – 2.6 % to 6.6%). The fair value of investment-related liabilities approximates carrying value. Other liabilities consist of finance lease obligations, accrued interest payable, and unsettled trades. All of these liabilities are classified as Level 2 under the fair value hierarchy.

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

(\$ THOUSANDS)	2019		2018	
Up to 1 year	\$	25,693	\$	37,557
Greater than 1 year, up to 5 years		128,231		114,566
Greater than 5 years		121,446		143,615
	\$	275,370	\$	295,738

10. 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.

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.

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, 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 68% (2018– 66%) 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 14.

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 Capital Adequacy Testing (CAT) (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 a CAT reinsurance treaty, a casualty 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. However, the Basic insurance rate level is sensitive to investment market conditions and claims experience, which can result in premiums being insufficient 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 set rates according to accepted actuarial practice. These aspects of regulation mitigate the underwriting risk associated with pricing for the Basic insurance product (note 23).

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.

Regulation establishes the rate smoothing framework for Basic insurance rates that allows for the use of capital to reduce volatility. As a result of the framework, the Corporation's ability to set rates to cover costs can be impacted by BCUC setting rates below cost for a period of time. An independent review was commissioned by the Corporation's Board in 2018, tasked with examining all key cost drivers impacting the affordability and sustainability of Basic insurance rates, and potential mitigation strategies. The independent review indicated that the Corporation's capital will continue to face added risk (note 23). In response to the findings of the independent review, the Corporation is working with the Province of B.C. to implement Rate Affordability Action Plan initiatives. Among these initiatives are the product reform (note 3e) and the rate design aimed at improving fairness of Basic insurance rates.

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, 2019, the equity portfolio was 17.1% (2018 – 24.1%) invested in the financial sector, 15.2% (2018 – 8.3%) in the real estate sector, and 10.6% (2018 – 11.8%) in the industrials sector. The bond portfolio was 63.0% (2018 – 61.9%) invested in the government sector and

18.6% (2018 – 18.4%) 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 equity investments in diversified global and US pooled funds. As at March 31, 2019, the investment portfolio was 81.1% (2018 – 88.9%) invested in Canada, 12.4% (2018 – 5.9%) invested in the United States, and 6.5% (2018 – 5.2%) 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 securities and the 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, 2019, 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 of approximately \$445.6 million (2018 – \$341.8 million) and to profit or loss for FVTPL equities of approximately \$26.7 million (2018 – nil).

The Corporation manages 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 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 10a).

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 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 2019 and 2018, the Corporation did not use material derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2019		2018	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	2.0	3.9	1.4	2.8
Provincial	2.5	5.2	1.6	2.8
Municipal	2.6	4.7	1.7	2.3
Corporate	2.7	3.1	2.1	2.8
Total bonds	2.4	4.0	1.7	2.8
Mortgages	3.9	2.2	3.6	2.3
Total bonds and mortgages	2.7	3.6	2.0	2.7

As at March 31, 2019, a 100 basis point change in interest rates would result in a change of approximately \$365.9 million (2018 – \$250.3 million) in fair value of the Corporation's bond portfolio and a corresponding impact of approximately \$365.9 million (2018 – \$250.3 million) to OCI. A 100 basis point change in interest rates would result in a change of approximately \$43.8 million (2018 – \$44.4 million) in fair value of the Corporation's mortgage portfolio, 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 10a).

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, accounts receivable, reinsurance receivables and recoverables, and structured settlements (note 22a). The total credit risk exposure is \$9.91 billion (2018 – \$9.00 billion).

Fixed income securities

Fixed income securities are comprised of Canadian investment grade bonds and 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% (2018 – 14.0%) of total investment assets. Credit risk in mortgages is mitigated by the security of the underlying mortgaged property. Risk is also mitigated through a stringent underwriting process which involves review of the underlying property to ensure sufficient cashflow to service the debt, appraisals of the underlying property, review of market conditions and of the financial capacity of the borrower. Mortgages are subject to an independent review annually.

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 mortgage investments; however, the Corporation considers Canadian government bonds to be risk-free. Therefore, the total carrying amount is \$7.92 billion (2018 – \$7.26 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2019 and 2018 is not material.

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

(\$ THOUSANDS)	2019		2018	
Money market securities				
AAA	\$	119,887	\$	182,116
Bonds				
AAA	\$	3,941,367	\$	4,564,901
AA		1,429,381		1,011,683
A		2,925,921		2,687,514
BBB		969,644		809,924
	\$	9,266,313	\$	9,074,022

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, 2019, the Corporation considered \$79.9 million (2018 – \$70.2 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' gross billings.

The following table outlines the aging of premiums and other receivables as at March 31, 2019 and at March 31, 2018:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
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
March 31, 2018					
Premiums and other receivables	\$ 1,593,409	\$ 5,651	\$ 3,219	\$ 96,994	\$ 1,699,273
Provision	(1,761)	(1,798)	(1,899)	(64,730)	(70,188)
Total premiums and other receivables	\$ 1,591,648	\$ 3,853	\$ 1,320	\$ 32,264	\$ 1,629,085

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

(\$ THOUSANDS)		2019	2018
Balance, beginning of year		\$ (70,188)	\$ (64,124)
Charges for the year		(27,750)	(24,003)
Recoveries		5,334	4,952
Amounts written off		12,705	12,987
Balance, end of year		\$ (79,899)	\$ (70,188)

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 \$28.8 million (2018 – \$23.4 million). The Corporation has policies that require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 15% 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, 2019 or March 31, 2018.

(\$ THOUSANDS)	2019		2018	
Reinsurance recoverable (note 14)	\$	22,078	\$	23,258
Reinsurance receivable		6,676		159
Reinsurance assets	\$	28,754	\$	23,417

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.

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, and investment-related and other liabilities, 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, 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
March 31, 2018				
Bonds				
Canadian				
Federal	\$ 13,469	\$ 3,773,466	\$ -	\$ 3,786,935
Provincial	-	1,703,126	-	1,703,126
Municipal	-	127,868	-	127,868
Corporate	66,481	3,119,358	270,254	3,456,093
Total bonds	79,950	8,723,818	270,254	9,074,022
Mortgages	338,118	1,548,335	83,711	1,970,164
	\$ 418,068	\$ 10,272,153	\$ 353,965	\$ 11,044,186

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, 2019 would change the fair value of the US pooled fund investments and result in a change to OCI of approximately \$6.7 million (2018 – \$3.2 million) and to profit or loss of \$26.7 million (2018 – nil). 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.

11. Investment Income

(\$ THOUSANDS)	Classification	2019	2018
Interest			
Money market securities	AFS	\$ 4,710	\$ 2,016
Bonds	AFS	200,365	198,691
Equities	AFS/FVTPL	4,544	1,360
Mortgages	Loans	75,999	72,930
		<u>285,618</u>	<u>274,997</u>
Gains on investments			
Equities	AFS/FVTPL	105,750	118,913
Bonds	AFS	(72,154)	15,253
Net unrealized fair value changes ¹	AFS/FVTPL	3,391	(48,703)
		<u>36,987</u>	<u>85,463</u>
Dividends, distributions and other income			
Equities	AFS/FVTPL	159,358	93,347
Income from investment properties	Other	32,535	38,594
Investment management fees ²	Other	(9,745)	(10,229)
Impairment loss	AFS	(23,676)	(13,936)
Other	Other	76,463	(6,033)
		<u>234,935</u>	<u>101,743</u>
Total investment income		<u>\$ 557,540</u>	<u>\$ 462,203</u>
¹ includes changes in unrealized foreign exchange gains and losses on monetary AFS/FVTPL assets			
² includes internal and external fees			

(\$ THOUSANDS)	2019	2018
Amounts recognized in investment income for investment properties		
Rental income	\$ 121,265	\$ 123,959
Direct operating expenses that generated rental income	(82,996)	(81,271)
Direct operating expenses that did not generate rental income	(5,734)	(4,094)
Income from investment properties	32,535	38,594
Impairment loss	(10,170)	(1,441)
Gain on sale of investment properties ¹	104,165	6,198
Total amount recognized in investment income	<u>\$ 126,530</u>	<u>\$ 43,351</u>
¹ 2019 balance includes a net gain of \$104,481 for investment properties that were reclassified to assets held for sale		

As at March 31, 2019, the 'Net change in available for sale financial assets' portion of other components of equity (OCE) is comprised of \$238.4 million (2018 – \$54.9 million) in unrealized gains and \$95.3 million (2018 – \$218.7 million) in unrealized losses.

12. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2019					
Cost					
Balance, beginning of year	\$ 30,699	\$ 173,005	\$ 116,796	\$ 20,456	\$ 340,956
Additions	-	3,604	7,845	4,275	15,724
Disposals	-	-	(3,892)	(457)	(4,349)
Balance, end of year	30,699	176,609	120,749	24,274	352,331
Accumulated depreciation					
Balance, beginning of year	-	144,683	78,815	7,330	230,828
Disposals	-	-	(3,881)	-	(3,881)
Depreciation charge for the year	-	3,181	9,859	1,925	14,965
Balance, end of year	-	147,864	84,793	9,255	241,912
Net book value, end of year	\$ 30,699	\$ 28,745	\$ 35,956	\$ 15,019	\$ 110,419
March 31, 2018					
Cost					
Balance, beginning of year	\$ 30,759	\$ 170,264	\$ 117,197	\$ 15,475	\$ 333,695
Additions	-	3,008	10,005	6,183	19,196
Disposals	(60)	(267)	(10,406)	(1,202)	(11,935)
Balance, end of year	30,699	173,005	116,796	20,456	340,956
Accumulated depreciation					
Balance, beginning of year	-	141,872	78,687	6,850	227,409
Disposals	-	(255)	(10,406)	(1,201)	(11,862)
Depreciation charge for the year	-	3,066	10,534	1,681	15,281
Balance, end of year	-	144,683	78,815	7,330	230,828
Net book value, end of year	\$ 30,699	\$ 28,322	\$ 37,981	\$ 13,126	\$ 110,128

The balances in property and equipment include \$9.0 million (2018 – \$3.3 million) in assets under development.

13. Intangible Assets

(\$ THOUSANDS)	2019	2018
Cost		
Balance, beginning of year	\$ 447,747	\$ 413,415
Additions	50,197	34,444
Disposals	(3,342)	(112)
Balance, end of year	494,602	447,747
Accumulated amortization		
Balance, beginning of year	150,961	110,907
Disposals	(911)	(49)
Amortization charge for the year	44,140	40,103
Balance, end of year	194,190	150,961
Net book value, end of year	\$ 300,412	\$ 296,786

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 \$45.7 million (2018 – \$6.6 million) in assets under development.

There were no indefinite life intangible assets as at March 31, 2019 and March 31, 2018.

14. 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 used legal status 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.

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 3.7% (2018 – 3.1%). As a result of the increase in the discount rate, there was a favourable adjustment to both current and prior years' unpaid claims provision of \$229.1 million (2018 – favourable adjustment of \$85.8 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 2019 to the determination of count development factors. An unusually high number of newly large bodily injury claims was observed in the year, which produced a substantial increase in the statistical data. Therefore, certain count development factors for large bodily injury claims were revised to put less weight on the most recent experience (by use of an average of the most recent ten loss years), relative to the baseline (average of the most recent six 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 2018, in which more weight was put on the experience most recent at that time (by use of an average of the most recent eight loss years). The change in assumptions from an average of eight loss years to an average of ten loss years would have had an estimated favourable impact to the provision for unpaid claims pertaining to large bodily injury claims of approximately \$180.0 million, holding all other assumptions constant. However, this favourable change in assumptions was more than offset by an increase in large bodily claims observed during the current year, after which applying the lower factors results in an estimated net adverse development of approximately \$1.06 billion pertaining to future emergence of large bodily injury claims.

Development assumptions pertaining to bodily injury claims with legal representation (henceforth called represented bodily injury claims, in reference to their legal status) were adjusted to reflect an estimated favourable impact from changes to the rules of court that apply to trials scheduled after December 31, 2019 and were legislated effective February 11, 2019. These changes introduced limits on the number of experts used and the number of experts reports allowed in litigated cases (note 25). The resulting savings to the Corporation have been estimated based on a review of closed represented bodily injury claims. The review identified savings due to the purchase of fewer defence expert reports and payment of disbursements for fewer plaintiff expert reports in legal actions. Additional savings were identified in cases where, based on the judgment of the reviewers, the limit on experts overall would likely result in lower damages being awarded. Reflecting the results of the review against outstanding claims represents an assumption change that reduces the expected future development of represented bodily injury claims costs by 3.6%,

which is equivalent to a 3.5% favourable change in the average severity of unpaid bodily injury claims. No savings were assumed on account of this change for bodily injury claims with no legal representation or with a low amount of disbursements, and no savings were assumed for bodily injury claims involving catastrophic injuries, since there is discretion for additional experts (joint or court-ordered) to be used in cases where it is appropriate.

Development assumptions pertaining to the future closure pattern of represented bodily injury claims (excluding the large claims) in the segmented analysis were changed. The number of closures for these represented claims was substantially lower in fiscal year 2019. Consequently, lower disposal rates were selected for these represented claims for future fiscal years. The selected future disposal rates were changed to reduce the lower disposal rates seen in the latest fiscal year, to reflect an expectation that the current low closure environment is likely to persist to a meaningful degree. The Corporation had seen indications of increased legal activity, a lengthening of settlement duration, and higher settlement demands from plaintiff counsel on current pending claims, and expected this to continue in future fiscal years. The lower future disposal rates represents a change from 2018, in which a higher rate of closures was assumed (by use of a disposal rate based on the average of the three most recent fiscal years at the time). The change in assumptions from an average of three fiscal years of the latest fiscal year results in an unfavourable impact of approximately \$160.0 million.

Development assumptions pertaining to the future severity of large bodily injury claims within the bodily injury segmented analysis were changed. The paid severity of these claims emerged substantially higher than expected in fiscal year 2019. Therefore, the assumed starting points for future paid severities were changed from an average of the six most recent points to a trended average of the two most recent points (the two points are trended to the current period before averaging), to give more weight in the forecast to the high severity levels. The change in assumption results in an unfavourable impact of approximately \$130.0 million.

As of April 1, 2019, the fees paid by the Corporation to providers of medical treatment under 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 the treatment provider. 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)		2019	2018
Assumption	Sensitivity		
Discount rate	+ 1ppt ¹	\$ (354,300)	\$ (276,700)
Discount rate	- 1ppt	373,300	291,300
Severity of unpaid bodily injury claims	+ 1%	128,000	107,500
Future emergence of large bodily injury claims	+ 1%	38,000	28,000
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)	2019			2018		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
Notified claims	\$ 8,479,993	\$ (23,258)	\$ 8,456,735	\$ 6,874,682	\$ (16,977)	\$ 6,857,705
Incurred but not reported	3,415,703	-	3,415,703	3,643,289	-	3,643,289
Balance, beginning of year	11,895,696	(23,258)	11,872,438	10,517,971	(16,977)	10,500,994
Change in liabilities (assets):						
Provision for claims occurring in the current year	5,309,211	(1,362)	5,307,849	5,085,543	(1,309)	5,084,234
Change in estimates for losses occurring in prior years:						
Prior years' claims adjustments	1,339,436	(8,158)	1,331,278	620,314	(5,271)	615,043
Prior years' changes in discounting provision	(110,035)	138	(109,897)	(51,734)	(352)	(52,086)
	1,229,401	(8,020)	1,221,381	568,580	(5,623)	562,957
Net claims incurred per consolidated statement of comprehensive loss	6,538,612	(9,382)	6,529,230	5,654,123	(6,932)	5,647,191
Cash (paid) recovered for claims settled in the year for:						
Claims incurred in current year	(1,486,133)	-	(1,486,133)	(1,556,317)	-	(1,556,317)
Recoveries received on current year claims	104,140	-	104,140	94,029	-	94,029
	(1,381,993)	-	(1,381,993)	(1,462,288)	-	(1,462,288)
Claims incurred in prior years	(2,840,888)	-	(2,840,888)	(2,888,960)	-	(2,888,960)
Recoveries received on prior years' claims	76,483	10,562	87,045	74,850	651	75,501
	(2,764,405)	10,562	(2,753,843)	(2,814,110)	651	(2,813,459)
Total net payments	(4,146,398)	10,562	(4,135,836)	(4,276,398)	651	(4,275,747)
Balance, end of year	\$ 14,287,910	\$ (22,078)	\$ 14,265,832	\$ 11,895,696	\$ (23,258)	\$ 11,872,438
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, end of year	\$ 14,287,910	\$ (22,078)	\$ 14,265,832	\$ 11,895,696	\$ (23,258)	\$ 11,872,438

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, 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>
March 31, 2018				
Provision for unpaid claims, net	\$ 11,423,007	\$ (825,417)	\$ 1,274,848	\$ 11,872,438
Reinsurance recoverable	22,006	(1,728)	2,980	23,258
Provision for unpaid claims, gross	<u>\$ 11,445,013</u>	<u>\$ (827,145)</u>	<u>\$ 1,277,828</u>	<u>\$ 11,895,696</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, 2019 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 three years of historical data in the first table as at March 31, 2019.

Claims development table as at March 31, 2019:

(\$ THOUSANDS)											
Fiscal Loss Year*	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Estimate of undiscounted ultimate claims costs:											
- At end of fiscal loss year								\$ 4,372,966	\$ 4,968,820	\$ 5,208,101	
- One year later							\$ 4,037,775	4,529,126	5,229,618		
- Two years later						\$ 3,695,574	4,184,489	4,762,695			
- Three years later					\$ 3,313,949	3,757,390	4,450,883				
- Four years later				\$ 3,042,291	3,432,710	3,960,331					
- Five years later			\$ 2,837,869	3,111,271	3,591,481						
- Six years later		\$ 2,863,073	2,888,556	3,194,200							
- Seven years later	\$ 2,677,669	2,869,460	2,930,418								
- Eight years later	2,684,965	2,915,502									
- Nine years later	2,707,037										
Current estimate of cumulative claims	2,707,037	2,915,502	2,930,418	3,194,200	3,591,481	3,960,331	4,450,883	4,762,695	5,229,618	5,208,101	38,950,266
Cumulative payments to date	(2,661,177)	(2,827,974)	(2,801,432)	(2,959,414)	(3,090,114)	(2,881,388)	(2,656,451)	(2,401,671)	(2,068,635)	(1,381,993)	(25,730,249)
for unpaid claims	\$ 45,860	\$ 87,528	\$ 128,986	\$ 234,786	\$ 501,367	\$ 1,078,943	\$ 1,794,432	\$ 2,361,024	\$ 3,160,983	\$ 3,826,108	\$ 13,220,017
Undiscounted provision for unpaid claims in respect of 2009 and prior years											\$ 148,620
Undiscounted unallocated loss adjustment expense reserve											626,127
Total undiscounted provision for unpaid claims											\$ 13,994,764
Discounting adjustment											293,146
Total discounted provision for unpaid claims (gross)											\$ 14,287,910

*Fiscal Loss Year refers to the year ended March 31

The table above reflects the total discounted provision for unpaid claims of \$14.29 billion (2018 – \$11.90 billion) before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.02 billion (2018 – \$0.03 billion) would be \$14.27 billion (2018 – \$11.87 billion). The cumulative payments of fiscal loss year 2019 for the year ended March 31, 2019 are \$1.38 billion (2018 – \$1.46 billion).

The history for seven 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	2009	2010	2011	2012	2013	2014	2015
Estimate of undiscounted ultimate claims costs:							
- At end of accident year	\$ 2,657,831	\$ 2,743,503	\$ 2,866,833	\$ 3,030,779	\$ 3,146,388	\$ 3,372,304	\$ 3,765,040
- One year later	2,640,001	2,732,070	2,863,942	3,065,562	3,194,080	3,518,858	
- Two years later	2,626,760	2,730,183	2,830,063	2,985,690	3,200,324		
- Three years later	2,587,367	2,699,473	2,815,440	3,024,045			
- Four years later	2,594,054	2,779,267	2,841,115				
- Five years later	2,656,694	2,778,347					
- Six years later	2,639,312						

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, 2019	\$ 3,423,283	\$ 2,796,479	\$ 2,480,744	\$ 2,111,063	\$ 1,387,650	\$ 1,795,545	\$ 13,994,764
March 31, 2018	\$ 3,088,224	\$ 2,574,559	\$ 2,113,634	\$ 1,600,226	\$ 907,172	\$ 1,161,198	\$ 11,445,013

The non-current portion of the undiscounted provision for unpaid claims is \$10.57 billion (2018 – \$8.36 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at March 31, 2019 is 2.6 years (2018 – 2.4 years).

15. 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)	2019	2018
Balance, beginning of year	\$ 2,629,744	\$ 2,414,503
Premiums written during the year	6,078,566	5,544,179
Premiums earned during the year	(5,823,534)	(5,328,938)
Balance, end of year	\$ 2,884,776	\$ 2,629,744

16. 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, 2019 and 2018 as follows:

- a) For catastrophic occurrences, portions of losses up to \$225.0 million (2018 – \$225.0 million) in excess of \$25.0 million (2018 – \$25.0 million); and
- b) For individual casualty loss occurrences, portions of losses up to \$45.0 million (2018 – \$45.0 million) in excess of \$5.0 million (2018 – \$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.

17. 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, 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 (MoveUP, previously Canadian Office & Professional Employees Union (COPE) Local 378) 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 MSP premiums, 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, 2015 and the MoveUP Plan is as at December 31, 2017. Updated actuarial valuations for each plan will be

as of no later than three years from their most recent actuarial valuation date and 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	
	2019	2018	2019	2018
Weighted-average duration	19 years	20 years	17 years	17 years
Proportion of obligation in respect of:				
- Active members	57.1%	62.5%	57.4%	57.0%
- Deferred members	6.5%	5.0%	0.0%	0.0%
- Retired members	36.4%	32.5%	42.6%	43.0%

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 2019, 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 \$46.5 million (2018 – \$61.9 million). Estimated employer contributions for the year ending March 31, 2020 are \$47.2 million (2018 – \$47.4 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, 2019, the Corporation secured certain solvency funding requirements through payments made into SRA totalling \$5.0 million (2018 – \$19.5 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. Starting June 2018, the Corporation secured a letter of credit for the Management and Confidential Plan for \$1.6 million (2018 – nil) with step increases to \$19.2 million by May 30, 2019 which replaced the 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	
	2019	2018	2019	2018	2019	2018
Assets						
Accrued pension benefits	\$ 41,842	\$ 44,488	\$ -	\$ -	\$ 41,842	\$ 44,488
Liabilities						
Pension and post-retirement benefits	(156,051)	(118,063)	(204,145)	(192,067)	(360,196)	(310,130)
Net total liability	\$ (114,209)	\$ (73,575)	\$ (204,145)	\$ (192,067)	\$ (318,354)	\$ (265,642)

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, 2019 is \$318.4 million (2018 – \$265.6 million), which is reflected in the consolidated statement of financial position as a \$41.8 million asset and a \$360.2 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	
	2019	2018	2019	2018
Plan assets				
Fair value, beginning of year	\$ 2,302,063	\$ 2,135,924	\$ -	\$ -
Interest on plan assets	80,431	79,212	-	-
Actuarial gain on assets	75,098	82,402	-	-
Employer contributions	40,187	54,616	5,806	6,762
Employee contributions	26,974	24,063	-	-
Benefits paid	(77,806)	(73,554)	(5,806)	(6,762)
Non-investment expenses	(900)	(600)	-	-
Fair value, end of year	2,446,047	2,302,063	-	-
Defined benefit obligation				
Balance, beginning of year	2,375,638	2,159,567	192,067	349,451
Current service cost	87,060	83,829	5,265	11,997
Interest cost	84,870	81,773	6,805	13,248
Remeasurements on obligation				
- due to changes in financial assumptions	95,470	89,252	5,814	11,891
- due to changes in demographic assumptions	32,504	35,228	-	(187,758)
- due to participant experience	(37,480)	(457)	-	-
Benefits paid	(77,806)	(73,554)	(5,806)	(6,762)
Balance, end of year	2,560,256	2,375,638	204,145	192,067
Funded status – plans in deficit	(156,051)	(118,063)	(204,145)	(192,067)
Funded status – plan in surplus	41,842	44,488	-	-
Net total liability	\$ (114,209)	\$ (73,575)	\$ (204,145)	\$ (192,067)

The net total expense for the pension plans and post-retirement benefits is \$77.5 million (2018 – \$88.2 million). In addition, the Corporation contributed \$0.5 million in 2019 (2018 – \$0.5 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2019	2018
Cash and accrued interest	0.6%	0.3%
Equities		
Canadian	24.1%	21.6%
United States	21.0%	18.0%
Global	22.5%	24.3%
Fixed income		
Government	24.1%	27.9%
Corporate	7.7%	7.9%
	100.0%	100.0%

All equity securities and bonds have quoted prices in active markets. All bonds are rated from BBB to AAA, based on rating agency ratings.

Pension plan assets generated a return of 6.8% for the year ended March 31, 2019 (2018 – 7.6%).

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, 2019 and March 31, 2018, 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	
	2019	2018	2019	2018
Discount rate	3.30%	3.50%	3.30%	3.50%
Rate of compensation increase	2.62%	2.63%	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:

2019				2018			
Life expectancy at 65 for a member currently				Life expectancy at 65 for a member currently			
Age 65		Age 45		Age 65		Age 45	
Male	Female	Male	Female	Male	Female	Male	Female
22.3	24.8	23.8	26.1	22.3	24.7	23.7	26.0

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

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. As at March 31, 2018, the extended healthcare trend rate is assumed to be six and nine tenths per cent per annum for the first year, decreasing linearly over eight 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	
	2019	2018	2019	2018
Estimated increase in defined benefit obligation - end of year due to:				
1ppt ¹ decrease in discount rate	\$ 484,522	\$ 488,011	\$ 35,437	\$ 32,871
1ppt increase in salary increase rate	\$ 80,947	\$ 94,094	n/a	n/a
1ppt increase in pension inflation rate	\$ 381,995	\$ 342,687	n/a	n/a
1ppt increase in healthcare trend rate	n/a	n/a	\$ 9,453	\$ 8,865
1ppt increase in medical services premium increase rate	n/a	n/a	\$ -	\$ 30
1 year increase in life expectancy	\$ 80,807	\$ 68,855	\$ 4,411	\$ 4,090

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.

18. Operating Expenses by Nature

(\$ THOUSANDS)	2019	2018
Operating expenses – by nature		
Premium taxes and commission expense	\$ 725,692	\$ 666,673
Premium deficiency adjustments	(388,242)	157,236
Employee benefit expense:		
Compensation and other employee benefits	424,835	400,485
Pension and post-retirement benefits (notes 17 and 24)	77,956	88,701
Professional and other services	45,427	41,064
Road improvements and other traffic safety programs	30,600	30,158
Building operating expenses	28,270	28,432
Merchant and bank fees	43,469	39,211
Office supplies and postage	22,164	23,339
Computer costs	30,580	27,798
Depreciation and amortization (notes 12 and 13)	59,105	55,384
Other	37,495	30,422
	<u>\$ 1,137,351</u>	<u>\$ 1,588,903</u>
Operating expenses – consolidated statement of comprehensive loss		
Premium taxes and commissions – insurance	\$ 306,070	\$ 792,683
Claims services	365,059	351,366
Operating expenses – insurance	279,071	260,588
Operating expenses – non-insurance	101,750	101,912
Road safety and loss management services	54,021	51,128
Commissions – non-insurance	31,380	31,226
	<u>\$ 1,137,351</u>	<u>\$ 1,588,903</u>

19. Deferred Premium Acquisition Costs and Prepays and Premium Deficiency

(\$ THOUSANDS)	2019	2018
Deferred premium acquisition costs, beginning of year	\$ -	\$ 16,481
Acquisition costs related to future years	307,624	-
Amortization of prior year acquisition costs	-	(16,481)
Deferred premium acquisition costs, end of year	<u>\$ 307,624</u>	<u>\$ -</u>
Deferred premium acquisition costs	\$ 307,624	\$ -
Prepaid expenses	37,295	20,977
Deferred premium acquisition costs and prepaids	<u>\$ 344,919</u>	<u>\$ 20,977</u>

(\$ THOUSANDS)	2019	2018
Premium deficiency, beginning of year	\$ (117,623)	\$ -
Actuarial valuation adjustment	117,623	(117,623)
Premium deficiency, end of year	<u>\$ -</u>	<u>\$ (117,623)</u>

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

(\$ THOUSANDS)	Commissions	Premium Taxes	Total
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, commission expense and deferred premium acquisition costs	<u>\$ 304,675</u>	<u>\$ 32,775</u>	<u>\$ 337,450</u>
Represented as:			
Insurance	\$ 273,295	\$ 32,775	\$ 306,070
Non-insurance	31,380	-	31,380
	<u>\$ 304,675</u>	<u>\$ 32,775</u>	<u>\$ 337,450</u>
March 31, 2018			
Amount payable	\$ 434,495	\$ 255,310	\$ 689,805
Amortization of prior year deferred premium acquisition costs	38,574	(22,093)	16,481
Premium deficiency	(16,101)	133,724	117,623
Premium taxes, commission expense and deferred premium acquisition costs	<u>\$ 456,968</u>	<u>\$ 366,941</u>	<u>\$ 823,909</u>
Represented as:			
Insurance	\$ 425,742	\$ 366,941	\$ 792,683
Non-insurance	31,226	-	31,226
	<u>\$ 456,968</u>	<u>\$ 366,941</u>	<u>\$ 823,909</u>

20. 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).

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)	2019	2018
Key management compensation		
Compensation and other employee benefits including restructuring costs	\$ 4,531	\$ 4,665
Pension and post-retirement benefits	680	714
	<u>\$ 5,211</u>	<u>\$ 5,379</u>

As at March 31, 2019, \$0.8 million (2018 – \$0.7 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 17. During the year ended March 31, 2019, the Corporation incurred \$4.9 million (2018 – \$3.9 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, 2019, \$0.6 million (2018 – \$0.6 million) was payable to these plans for employer contributions.

21. Capital Management

The Corporation's capital is comprised of retained earnings (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 23) 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. See note 23 for the capital restoration plans filed with the BCUC. To maintain Basic capital above the regulatory minimum, the Province of B.C. directed transfers from Optional insurance capital to Basic insurance capital (note 23) in fiscal year 2018. 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 23). In fiscal years 2019 and 2018, there were no excess capital amounts to be transferred.

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 Province of B.C. has directed the Corporation to implement steps to help reduce claims cost pressures (note 3e).

22. 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, 2019 is approximately \$1.20 billion (2018 – \$1.17 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, 2019, 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) Lease payments

The Corporation has entered into operating leases of certain rental properties for varying terms. The annual rental payments pursuant to these leases over the next five years and beyond and the net present value are as follows:

(\$ THOUSANDS)	2019		2018	
	Lease Payments	Net Present Value	Lease Payments	Net Present Value
Up to 1 year	\$ 15,157	\$ 14,620	\$ 11,014	\$ 10,688
Greater than 1 year, up to 5 years	51,323	45,429	29,967	27,133
Greater than 5 years	25,392	20,454	12,610	10,530
	<u>\$ 91,872</u>	<u>\$ 80,503</u>	<u>\$ 53,591</u>	<u>\$ 48,351</u>

The operating lease payments recognized as an expense during the year were \$14.6 million (2018 – \$14.9 million).

c) Other

As at March 31, 2019, the Corporation is committed to seven (2018 – six) mortgage funding agreements totalling \$94.2 million (2018 – \$27.3 million).

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, 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, 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, 2019, \$59.6 million (2018 – \$56.5) 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, 2019, \$162.3 million (2018 – \$90.9 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, 2019, \$51.1 million USD (2018 – \$23.0 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, 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 2014, the Corporation made a commitment to invest \$75.0 million in a limited partnership for real estate. As at March 31, 2019, \$75.0 million (2018 – \$67.9 million) of the commitment was funded.

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

23. 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 fix rates on the basis of accepted actuarial practice so that these rates allow the Corporation to collect sufficient revenue, to pay for certain specified costs, to ensure the Corporation maintains and/or builds the required Basic insurance capital, to 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 hearing, written hearing, or negotiated settlement processes to review applications and subsequently issue 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 10).

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 immediately report to the Treasury Board and, in conjunction with the Treasury Board, develop a plan to address Basic insurance capital levels. This plan is then filed with the BCUC. Over the past several years, the Corporation has filed such a plan on a number of occasions. 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 so that it had no impact on the Basic insurance rate change. These amendments are effective up to and including fiscal year 2021 (or policy year 2020).

The restoration plan filed with the BCUC on August 31, 2016 reflected a transfer of \$99.0 million of income from the Optional insurance business to the Basic insurance business which occurred on April 1, 2017. The transfer of income, which is for the sole purpose of rate setting under the BCUC regulation, allows the Corporation to reduce the Basic insurance rates required under the framework.

The Corporation filed another plan with the BCUC on August 29, 2017, as the Basic insurance capital was projected to be below the 100% MCT regulatory minimum. The plan stated that the Corporation would transfer \$470.0 million of capital from Optional insurance to Basic insurance, which was completed on September 15, 2017. The Corporation filed for a 6.4% rate increase in the 2017 revenue requirements application, which was at the ceiling of the rate smoothing framework (notes 10 and 21).

At December 31, 2017, the Basic MCT ratio was below the regulatory minimum and was projected to fall further by March 31, 2018. 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).

The plan was filed with the BCUC on March 1, 2018 which has since been accepted by the BCUC. This plan referred to the suspension of the requirement to meet the 100% MCT regulatory minimum. 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 MCT. The Corporation also filed for a 6.3% rate increase in the 2019 revenue requirements application on December 14, 2018.

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.

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2019	2018	2019	2018	2019	2018
Net premiums written	\$ 3,476,763	\$ 3,268,865	\$ 2,601,803	\$ 2,275,314	\$ 6,078,566	\$ 5,544,179
Revenues						
Net premiums earned	\$ 3,390,016	\$ 3,149,312	\$ 2,433,518	\$ 2,179,626	\$ 5,823,534	\$ 5,328,938
Service fees and other income	74,335	69,046	50,829	44,252	125,164	113,298
Total earned revenues	3,464,351	3,218,358	2,484,347	2,223,878	5,948,698	5,442,236
Claims and operating expenses						
Provision for claims occurring in the current year (note 14)	3,620,981	3,451,207	1,686,868	1,633,027	5,307,849	5,084,234
Change in estimates for losses occurring in prior years (note 14)	718,210	218,191	503,171	344,766	1,221,381	562,957
Claim services, road safety and loss management services	280,240	273,807	138,840	128,687	419,080	402,494
	4,619,431	3,943,205	2,328,879	2,106,480	6,948,310	6,049,685
Operating expenses – insurance (note 18)	120,031	121,887	159,040	138,701	279,071	260,588
Premium taxes and commissions – insurance (notes 18 and 19)	(136,609)	446,808	442,679	345,875	306,070	792,683
	4,602,853	4,511,900	2,930,598	2,591,056	7,533,451	7,102,956
Underwriting loss	(1,138,502)	(1,293,542)	(446,251)	(367,178)	(1,584,753)	(1,660,720)
Investment income (note 11)	396,662	324,642	160,878	137,561	557,540	462,203
Loss – insurance operations	(741,840)	(968,900)	(285,373)	(229,617)	(1,027,213)	(1,198,517)
Loss – non-insurance operations	(126,382)	(126,645)	-	-	(126,382)	(126,645)
Net loss for the year before income transfer	(868,222)	(1,095,545)	(285,373)	(229,617)	(1,153,595)	(1,325,162)
Net income transfer from Optional to Basic business	-	99,000	-	(99,000)	-	-
Net loss for the year after income transfer	\$ (868,222)	\$ (996,545)	\$ (285,373)	\$ (328,617)	\$ (1,153,595)	\$ (1,325,162)
Net (loss) income attributable to:						
Non-controlling interest	\$ (54)	\$ 225	\$ (22)	\$ 95	\$ (76)	\$ 320
Owners of the corporation	(868,168)	(996,770)	(285,351)	(328,712)	(1,153,519)	(1,325,482)
	\$ (868,222)	\$ (996,545)	\$ (285,373)	\$ (328,617)	\$ (1,153,595)	\$ (1,325,162)
Equity (Deficit)						
Retained earnings, beginning of year	\$ 933,109	\$ 1,459,879	\$ 199,889	\$ 998,601	\$ 1,132,998	\$ 2,458,480
Net loss for the year, owners of the corporation	(868,168)	(996,770)	(285,351)	(328,712)	(1,153,519)	(1,325,482)
Capital transfer from Optional to Basic business (note 21)	-	470,000	-	(470,000)	-	-
Retained earnings (deficit), end of year	64,941	933,109	(85,462)	199,889	(20,521)	1,132,998
Other components of equity, beginning of year	(112,436)	(17,552)	(48,904)	(14,313)	(161,340)	(31,865)
Net change in available for sale assets	218,321	(185,232)	88,546	(78,489)	306,867	(263,721)
Pension and post-retirement benefits remeasurements (note 17)	(14,232)	90,348	(6,978)	43,898	(21,210)	134,246
Other components of equity, end of year	91,653	(112,436)	32,664	(48,904)	124,317	(161,340)
Total equity (deficit) attributable to owners of the corporation	156,594	820,673	(52,798)	150,985	103,796	971,658
Non-controlling interest, beginning of year	10,373	13,415	5,132	6,156	15,505	19,571
Change in net assets for the year, non-controlling interest	(366)	(3,267)	(133)	(1,119)	(499)	(4,386)
Net (loss) income for the year, non-controlling interest (note 7)	(54)	225	(22)	95	(76)	320
Total equity attributable to non-controlling interest, end of year (note 7)	9,953	10,373	4,977	5,132	14,930	15,505
Total Equity (Deficit)	\$ 166,547	\$ 831,046	\$ (47,821)	\$ 156,117	\$ 118,726	\$ 987,163

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2019	2018	2019	2018	2019	2018
Liabilities						
Unearned premiums (note 15)	\$ 1,636,300	\$ 1,549,552	\$ 1,248,476	\$ 1,080,192	\$ 2,884,776	\$ 2,629,744
Provision for unpaid claims (note 14)	\$ 10,338,132	\$ 8,607,916	\$ 3,949,778	\$ 3,287,780	\$ 14,287,910	\$ 11,895,696

24. Indirect Method Cash Flow Details

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

(\$ THOUSANDS)	March 31 2019	March 31 2018
a) Items not requiring the use of cash		
Bad debt expense	\$ 7,404	\$ 6,060
Pension and post-retirement benefits (notes 17 and 18)	77,956	88,701
Amortization and depreciation of:		
Investment properties (note 6)	31,241	32,928
Property, equipment and intangibles (notes 12 and 13)	59,105	55,384
Retirement of property, equipment and intangibles (notes 12 and 13)	933	136
Impairment loss on financial investments (note 11)	13,506	12,495
Impairment loss on investment properties (notes 6 and 11)	10,170	1,441
Interest on finance lease obligations	309	-
Interest on mortgages payable	350	-
Unrealized loss on foreign currency investments (note 8)	1,114	-
Gain on sale of investment properties (note 11)	(104,165)	(6,198)
Gain on investments	(59,841)	(342,405)
	\$ 38,082	\$ (151,458)
b) Changes in non-cash working capital		
Accrued interest	\$ (3,878)	\$ 12,866
Assets held for sale	-	31,910
Derivative financial instrument asset	1,855	(2,744)
Derivative financial instrument liability	-	(10,702)
Premium and other receivables	(180,793)	(165,206)
Reinsurance assets	(5,337)	(5,347)
Accrued pension benefits	(20,214)	(36,637)
Deferred premium acquisition costs and prepaids	(323,942)	15,525
Accounts payable and accrued charges	21,463	1,959
Bond repurchase agreements and other liabilities	(56)	(8,591)
Premium deficiency	(117,623)	117,623
Premiums and fees received in advance	15,872	15,954
Unearned premiums	255,032	215,241
Pension and post-retirement benefits	(26,240)	(25,270)
Provision for unpaid claims	2,392,214	1,377,725
	\$ 2,008,353	\$ 1,534,306
c) Supplemental information		
Interest and dividends received	\$ 290,552	\$ 299,159

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, 2018	Financing cash flows	Non-cash changes	March 31, 2019
Bond repurchase agreements (note 9)	\$ 1,310,249	\$ 139,206	\$ -	\$ 1,449,455

(\$ THOUSANDS)	March 31, 2017	Financing cash flows	Non-cash changes	March 31, 2018
Bond repurchase agreements (note 9)	\$ 1,180,060	\$ 129,163	\$ 1,026	\$ 1,310,249

25. Subsequent Events

Civil claims were 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) and changes to the rules of court limiting the number of experts and expert reports used (note 14). Although the claims are against the Province of B.C., should the plaintiff be successful, this may have a material financial impact on the Corporation, as both the legislation and rules of court change have been included as assumptions in the provision for unpaid claims calculation as at March 31, 2019 (note 14a) and in the determination of the amount of DPAC allowable for deferral. Should the plaintiff be fully successful, the DPAC asset would be written off and a premium deficiency liability recorded. Given the early stage of the legal actions, the probability of success cannot be determined and the financial effect can vary depending on the outcome.

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. They ensure 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, 2019

There were no guarantees or indemnities provided by the Corporation during the fiscal year 2019.

Schedule of Debts

As at March 31, 2019

There were no long term debts secured by the Corporation at March 31, 2019.

Financial Information Reconciliation

For the year ended March 31, 2019

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 316
Total Remuneration – Employees	422,692
Total Remuneration Paid	<u>423,008</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (316)
Amounts capitalized or recovered	(22,845)
Severance	2,365
Benefits paid on behalf of employees	20,322
Timing and other differences	2,301
	<u>1,827</u>

Total Compensation and Other Employee Benefits per Note 18 (page 64)

\$ 424,835

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, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	75,896	-	ARTHURS J.	82,627	321
ABBOTT M.	85,537	5,396	ASHBROOK L.	87,187	500
ABE I.	111,846	-	ASIAEE S.	104,594	2,875
ABEL E.	88,403	-	ASTLES L.	97,231	524
ABELENDIA P.	75,147	2,632	ATHERTON J.P.	139,444	7,231
ACHADINHA D.	75,697	738	ATHWAL S.	81,411	80
ACKER N.	107,175	6,229	ATKER J.	79,999	-
ACKERMANN D.	110,525	2,029	ATKINS P.L.	99,166	143
ADAMICK E.	112,710	4,570	ATTWELL T.S.	80,825	-
ADAMS R.W.	109,164	1,796	ATWAL A.	95,144	255
ADAMS S.	100,994	1,468	ATWAL S.	78,608	1,807
ADDISON D.	123,369	3,303	AUGUSTINE B.	89,832	-
ADDISON Y.	82,358	-	AUJLA S.	141,513	11,109
ADLEM B.L.	144,057	3,755	AUVACHE C.	95,824	1,514
ADUSUMILLI T.	109,572	546	AWAN A.	79,642	2,223
AGA S.	78,460	1,197	BABEY L.	94,609	542
AHIRA D.	93,261	541	BABYUK A.	88,859	-
AIMERS K.	234,861	5,683	BACHA R.	89,565	2,641
AKTAS N.M.	76,853	-	BADANIC D.J.	88,390	201
ALBAN E.	83,887	1,785	BAGHERI P.	84,688	2,647
ALBAN M.	82,442	-	BAINS J.	139,963	550
ALBANESE V.	206,891	5,575	BAINS S.	153,305	7,245
ALDERSON B.	99,979	175	BAJWA A.	100,803	4,466
ALEXANDER B.	99,738	5,634	BALDWIN K.	149,489	10,172
ALI R.	86,467	-	BALLA T.	77,013	1,859
ALIPOUR M.	99,213	3,128	BALLANCE S.	86,976	442
ALLAN B.	76,538	-	BALRAJ S.	101,858	1,000
ALLEN D.	82,052	35	BALY M.	94,327	1,078
ANAMIKA A.	76,479	-	BAN I.	117,465	2,709
ANDERSON B.	78,282	-	BANCOSTA F.	98,744	-
ANDERSON C.	96,522	2,492	BANWARIE R.	94,313	1,636
ANDERSON C.R.	111,318	839	BARBARO T.	99,799	1,399
ANDERSON J.	83,552	670	BARJUA B.	76,819	12
ANDERSON R.	81,580	-	BARNES J.	76,737	2,815
ANDREW A.	89,445	843	BARNES J.	96,775	-
ANDREWS C.	142,115	602	BARRETTE C.J.	75,974	36
ANG S.	78,337	63	BARUAH U.	87,778	-
ANNESS G.	112,929	6,159	BARUFFA A.N.	98,123	567
ANTAO S.	83,187	-	BASILE G.	98,180	87
AOKI S.	127,699	4,333	BASSI G.	101,091	2,815
ARAI B.	108,683	81	BATTAGLIA F.	76,169	884
ARARSO T.	89,237	5,131	BAXTER A.	76,736	185
ARCHIBALD J.	130,470	2,898	BEACH R.	75,509	128
ARDANAZ T.	88,908	127	BEATON K.	92,141	163
ARMITAGE S.	76,879	-	BEATTY D.	99,749	384
ARMSTRONG C.	110,795	1,021	BEAUDET L.R.	84,446	-
ARNDT J.	96,428	-	BEAULIEU M.	87,560	926
ARNETT L.	113,047	3,206	BEAUREGARD G.	169,873	5,854
ARNETT W.	90,125	26	BECK J.R.	120,573	2,278
ARRUDA R.	76,807	-	BECK K.	82,550	-
ARTEMENKO R.	80,861	392	BECKER B.W.	79,039	113
ARTHUR J.	108,808	3,410	BEG F.	76,953	-

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BEHAN S.	86,348	1,412	BRADLEY S.	82,282	14
BELL E.A.	101,274	2,815	BRADSHAW K.	87,335	88
BELLOPEDE G.	84,823	-	BRAICH S.	75,963	40
BENETEAU C.	126,967	2,278	BRAKOP I.	81,620	12,946
BENINCASA J.	98,274	784	BRAR P.	96,137	1,005
BENTLEY L.	112,199	944	BRAR S.	112,641	247
BERGLIND T.	88,094	497	BREARLEY A.	108,629	1,245
BERGMAN J.	78,877	11,986	BREDIN J.	88,083	185
BERRY D.	75,500	498	BREGEDA K.	110,204	9,816
BEST L.	120,978	771	BRENNAN R.	134,517	1,333
BEST L.	75,364	185	BREWER S.C.	86,164	51
BESZEDES D.	96,754	1,372	BREWSTER C.D.	90,420	1,114
BETKER J.	97,438	1,324	BREWSTER D.	78,050	80
BEVAN A.	129,564	4,943	BRIERLEY A.	87,238	-
BHANGU J.	100,169	3,357	BRIGGS S.K.	76,076	249
BHULLAR A.	84,166	-	BRODZIAK S.	80,355	974
BIEBER B.	83,129	80	BROWN A.	75,807	478
BISHOP C.	119,187	472	BROWN D.	83,919	1,682
BISHOP P.	99,073	1,051	BROWN K.L.	96,968	336
BISHOP S.	155,428	207	BROWN T.	101,079	2,824
BLACK G.	150,463	4,380	BROWNE M.	114,107	71
BLACK J.	89,055	-	BROZIC B.	86,484	182
BLACK M.J.	80,319	-	BRUNAC-WHITE S.	114,026	1,837
BLACKLOCK J.	116,581	3,482	BRUNEAU M.	131,702	3,258
BLADES T.	78,066	8,552	BRUNO M.	101,884	2,035
BLAIR C.	75,551	453	BRYAN M.	120,340	6,686
BLAIR L.	76,510	-	BUCKLAND J.	76,327	950
BLANCO M.	167,098	43,186	BUCKMAN P.J.	78,796	129
BLUNDELL C.	77,324	166	BUDD B.	94,715	-
BOAN D.	151,256	8,976	BUFFETT S.	91,775	468
BOATENG J.	88,405	29	BULHOES G.	84,755	80
BODIN G.E.	95,299	1,850	BUNTING B.	79,261	3,135
BOGDANOVIC S.	91,152	-	BURNETT A.P.	153,377	4,406
BOGLARI S.	172,816	545	BURNETT P.	106,351	483
BOMBARA S.D.	76,456	130	BURRILL S.	90,432	10
BONDI R.L.	86,764	-	BUTLER G.	175,436	4,312
BONNETT B.	79,875	10,067	BYCHKOV B.	93,757	-
BOOTH B.A.	99,601	249	CABALFIN G.	83,248	-
BOOTH C.	83,390	108	CADER S.	79,438	-
BOOTY J.	77,584	185	CALBICK L.	99,834	349
BOOYENS J.	129,803	63	CALLANDER S.	78,046	1,088
BOPARAI S.	93,886	527	CALLISON C.	79,177	370
BORLAND I.	84,696	-	CAMARA C.	75,879	-
BOTT M.	77,275	3,384	CAMARA M.A.	76,120	280
BOUDREAU M.	90,436	-	CAMPBELL L.	130,232	57
BOUILLON K.	76,593	928	CAMPBELL S.	105,731	652
BOURCIER D.	87,617	4,332	CAMPBELL T.	122,831	5,576
BOURDAGES M.	131,226	1,410	CANOFARI S.	111,073	2,667
BOURDIN E.	168,533	1,007	CAPLAN J.	94,313	784
BOWCOTT B.	86,358	10,153	CAREY C.	106,598	3,751
BOWYER C.	86,470	230	CARLSON D.	86,630	2,161
BOYCE S.	91,223	5,412	CARMONT T.	78,773	262

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CARPENETTI A.	84,023	11	CHEUNG D.	100,701	337
CARPENTER W.	325,905	5,221	CHEUNG J.	83,107	909
CARR K.	111,372	2,355	CHEUNG P.	94,354	7,942
CARRIER H.	76,594	185	CHEUNG R.	111,661	-
CARSTENS N.L.	102,511	4,853	CHEUNG Y.	87,491	950
CARSWELL A.B.	76,456	-	CHIN R.	86,600	340
CARSWELL G.	115,949	1,344	CHIN S.T.	75,689	185
CARTER S.	78,713	2,144	CHIU A.	80,924	1,760
CARTER S.L.	76,154	80	CHIU C.	132,259	-
CARTIER A.	84,085	-	CHIU G.	88,621	6,092
CARTWRIGHT K.	83,293	-	CHIU G.L.	88,693	45
CARUSI A.	88,446	1,115	CHIU P.	82,992	-
CARUSI J.	116,137	8,248	CHO J.	82,710	-
CASCON S.	82,292	80	CHOKSHI J.	92,099	-
CASTEL S.	90,021	185	CHORNEY L.	97,333	733
CASTELLAN A.	90,819	470	CHORNEY T.	84,384	1,327
CAUSER M.	80,391	221	CHOU J.	87,375	634
CAUSTON C.	86,562	1,459	CHOW B.	94,284	-
CHAGLANI A.	76,257	-	CHOW C.	107,381	2,884
CHAHAL K.	79,334	-	CHOW M.	114,470	1,320
CHAN A.	98,578	-	CHOW W.	83,483	-
CHAN A.	117,631	1,409	CHRISTENSEN K.	78,688	1,028
CHAN A.	93,699	998	CHRISTENSEN M.	84,519	810
CHAN C.	81,884	261	CHRISTENSEN M.A.	77,577	5,881
CHAN D.	90,984	310	CHU A.	112,451	1,740
CHAN G.	88,724	603	CHU R.	79,359	-
CHAN H.	79,161	-	CHU S.	79,856	-
CHAN H.	92,748	1,270	CHUAH C.	104,368	1,549
CHAN L.	94,585	466	CHUNG C.	93,004	291
CHAN M.	105,065	-	CHUNG D.	85,965	-
CHAN S.	98,569	950	CHURCHILL-BROWNE R.	75,105	80
CHAN S.	80,334	950	CIAMPELLETTI J.	102,475	1,051
CHAN T.	162,933	2,490	CICHOWSKI J.	76,287	-
CHAN V.	111,900	654	CIOLFITTO T.	76,373	-
CHAN W.	98,349	998	CLARK C.	83,135	302
CHANDRA J.	94,500	883	CLARK T.	92,892	6
CHANDRA R.	82,904	-	CLARKE D.	110,656	-
CHANDRA S.	126,590	3,584	CLARKE M.P.	83,147	52
CHANG P.	105,415	583	CLARKE-SHERMAN C.	82,401	-
CHANG R.K.	113,963	-	CLIFFORD R.	102,048	-
CHANG Z.	86,017	-	CLOUGH R.	84,744	-
CHAPMAN S.	90,482	2,643	CLOUGH R.	79,967	341
CHARLESON A.	77,012	-	COATES W.	137,088	5,250
CHASE P.B.	113,425	236	COATTA V.	94,122	950
CHEEMA P.	93,208	8,386	COCHRANE S.	85,930	414
CHELA S.	103,774	-	COLENBRANDER G.	106,273	215
CHEN K.	100,248	-	COLES W.	87,336	14,525
CHEN L.	135,546	2,835	COLINS S.	75,680	548
CHEN Y.	91,799	329	COLLIN R.	75,611	80
CHENG B.	164,838	6,544	COLLINS K.L.	90,704	132
CHENG W.	82,649	-	COMEAU S.	95,712	206
CHEUNG C.	94,240	950	COMMINS B.	100,862	-

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CONNOLLY A.	89,874	-	DEGROOT J.	86,668	185
CONSTABLE C.	94,182	18	DEISINGER L.	78,212	1,345
COOK B.	85,106	-	DEKERF J.J.	89,192	2,158
COOK C.	95,399	149	DELA CRUZ F.	76,572	185
COOMBES S.	83,787	-	DELLA-COLETTA B.	82,031	576
COOPER D.	116,860	726	DEMREN M.	101,745	-
CORAY M.	82,402	393	DEN OUDEN B.	94,888	7
COSTER N.	97,852	1,058	DEPOURCQ J.	94,852	573
COUGHLAN C.	87,644	1,585	DER K.	97,176	-
COWIE K.D.	89,371	182	DERBY L.	96,704	423
COWLEY J.	86,365	66	DERINZY L.A.	80,081	43
COX C.F.	77,444	379	DESHANE R.	101,031	234
COX M.	146,403	774	DEVRIES K.R.	80,946	430
CRAIG B.	126,618	1,133	DHANANI S.	85,130	371
CRAVER S.A.	243,587	5,588	DHANDA A.	83,278	-
CRAWFORD L.	94,085	2,547	DHIR A.	133,265	2,675
CRAWFORD N.	75,075	113	DI POMPONIO F.	77,811	-
CRIPPS L.	77,422	-	DICESARE J.	108,339	6,531
CROMBIE S.	305,037	629	DICKINSON J.	191,163	5,403
CROSBY A.	86,228	2,062	DICKSON P.	108,420	-
CROSS T.	105,772	300	DIGGENS B.	92,837	353
CULOS E.R.	108,114	165	DILWORTH J.	123,063	2,499
CURLL S.	87,873	-	DINESH S.	83,842	-
CURRAN P.	88,898	5,589	DINNIE S.A.	77,078	589
CURRIE C.	79,617	-	DIXON C.J.	82,609	-
CUTAIA D.	88,308	2,168	DOAN A.	76,899	1,986
CUTHBERT B.	90,099	686	DOCKERTY M.	196,070	1,237
D'ANDRADE C.	87,226	1,190	DOELL L.B.	82,445	712
DALLA ZANNA D.	77,628	-	DOLHANTY J.	76,338	667
DALMAN S.	76,148	202	DOLLARD R.	82,665	195
DALUPANG R.	75,807	-	DONALDSON C.	113,800	950
DAME R.	76,650	210	DONG J.	109,626	2,650
DAMON C.L.	97,362	1,608	DORADEA-CABRERA D.	88,861	1,183
DANG B.	78,114	263	DORICIC J.	158,330	3,030
DANTU P.	77,306	31	DOSANJH H.	79,627	282
DARKE M.	104,647	-	DOSANJH J.K.	75,104	-
DAROUGH-HARDEKOPF B.	87,803	185	DOUGAN D.	76,719	-
DAVIDSON B.	95,489	901	DOUGLAS C.	83,257	1,795
DAVIS J.	75,961	1,833	DOWDELL A.	93,967	185
DAVIS K.	89,447	8,882	DOWNEY M.	97,290	3,725
DAVIS L.	87,101	1,281	DOYLE C.	88,427	-
DAVIS S.G.	86,154	1,614	DRESKAI E.	75,680	-
DAWKINS F.	76,824	386	DREW J.	89,869	3,467
DAY T.M.	92,480	4,804	DREYER P.	146,856	9,124
DE ASIS L.	89,337	998	DRUMMOND J.	99,886	581
DE BEAUPRE J.	78,107	484	DU PLESSIS A.	160,697	2,815
DE GOEDE T.	76,649	256	DUDLEY A.	140,131	176
DE GUZMAN N.	91,758	-	DUMENCU G.	100,362	-
DE LEUR P.	124,357	16,745	DUNBAR P.J.	75,577	6,227
DEAK M.	83,845	201	DUONG D.	80,676	809
DEAN D.	120,081	21,159	DUSSEAU T.	86,368	5,590
DEERING S.K.	86,643	88	DYCK J.	103,181	3,787

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
DYKSTRA J.	75,411	55	FOLEY J.	98,100	340
EASTWOOD G.	281,916	6,744	FOLEY M.	85,397	540
EDEN G.	170,824	4,421	FORD D.	103,992	23,783
EDWARDS C.	86,136	293	FORMAN B.	82,345	8,210
EDWARDS R.	98,092	293	FORMAN J.	152,701	6,563
EEUWES J.	98,376	2,019	FORREST D.	93,038	1,289
EGAN S.	108,278	80	FORSTER D.	86,659	606
ELDEHIMI H.	77,705	1,897	FOUDA N.	106,093	115
ELDER J.	190,605	40	FOWLER J.L.	104,250	381
ELLIOTT D.	87,107	2,344	FRAMST D.C.	93,290	2,332
ELLIOTT R.	85,277	224	FRANCIS M.J.	102,159	3,800
EMERSON J.M.	89,627	402	FRANK K.	75,616	-
ENCILA R.	76,325	405	FRANKS S.	83,744	10
ENG M.	122,197	438	FRANSSSEN H.	84,026	91
ERHARDT S.	76,818	56	FRASER E.	123,460	79
ERICKSON D.M.	104,736	423	FRASER K.	107,130	3,643
ESPERSEN T.	78,451	-	FREDE N.	91,970	-
ESTRADA M.	81,285	-	FREMPONG A.	85,269	3,348
EUSTACE A.	112,450	3,392	FRIGON M.	80,935	597
EVANS C.	80,384	247	FRISON E.	88,386	-
EVANS H.	76,974	2,969	FRITZ J.	110,354	791
EVEN A.	102,246	183	FULLER R.	75,666	-
EVINGER P.	98,135	104	FULLERTON S.	117,455	6,527
EWASIUK W.	88,534	75	FUNG D.	76,861	286
FADAEIAN M.	104,185	3,174	FUNG E.	93,019	646
FAFARD N.	102,607	1,707	FUNG L.	117,289	4,100
FAIRBAIRN C.	80,605	538	FUZESI T.	84,433	4,638
FAIRBRIDGE C.	155,396	2,994	GABAS M.	113,077	19
FAIRFAX D.	90,924	691	GAHAN M.	85,674	982
FANG M.	97,665	516	GALBRAITH J.	75,855	486
FANTINIC N.A.	84,799	185	GARDINER G.G.	109,307	247
FARAGUNA J.	76,506	-	GARDNER J.	118,221	4,837
FARAJI B.	112,995	1,764	GARDNER P.	147,704	88
FARR J.	85,333	1,410	GARLOUGH L.	108,824	830
FARRELL H.	85,018	210	GARLOUGH W.	78,134	-
FASOLINO C.	78,341	-	GARRETT L.	88,486	633
FAWCETT A.	86,634	-	GARRETT R.	89,840	458
FAY G.G.	78,643	-	GASTER H.R.	80,728	878
FEDERICO E.	101,649	-	GAULEY K.	158,934	1,660
FEDOROFF G.	109,633	185	GAVRILA D.	92,353	2,141
FENG J.	84,806	950	GELIN K.	111,013	185
FENG K.	78,707	-	GERAK S.	84,282	2,257
FEOKTISTOVA M.	97,465	2,815	GERMANN B.	81,277	279
FERGUSON G.	83,578	19	GHAFFARI ZADEH S.	93,556	-
FERRARI D.	110,312	2,064	GIBBS M.	113,627	7,166
FIALA P.	81,018	1,912	GIBSON C.	146,761	22,020
FILIPCHUK D.	98,912	815	GIBSON M.	164,643	2,815
FINCH S.	98,255	629	GIESBRECHT L.	78,516	610
FINSTAD B.	76,068	350	GILL G.	84,529	-
FISCHER P.	87,788	-	GILL J.	83,441	546
FISHER R.	137,412	1,051	GILL P.	82,895	1,281
FLOTO S.J.	81,605	-	GILL S.	83,484	377

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GILL S.	77,081	-	GWILT M.	98,393	3,769
GILL T.	92,968	3,370	HAAF C.	76,805	934
GILLICH C.	87,362	87	HAAF S.	83,516	862
GIN J.	106,534	90	HACKETT P.W.	94,064	131
GIRARD M.A.	151,897	15,420	HAKZE M.	101,779	1,384
GLOWINKOWSKI S.	83,813	407	HALCROW S.	97,412	-
GLYNN A.	99,579	5,609	HALE K.	83,673	2,597
GODARD M.	82,285	489	HALL K.	154,199	3,103
GODWIN- A HART S.	95,657	171	HAMADE D.	83,044	-
GOERKE R.	99,995	1,847	HAMILTON R.	84,440	18
GOLDSWORTHY K.	84,995	2,621	HAMILTON S.	75,787	-
GOLUZA J.	88,849	185	HAN K.	81,933	406
GONZALEZ A.	96,349	2,043	HANCOCK C.S.	90,619	5,274
GONZALEZ N.	96,556	699	HANER C.D.	99,616	2,473
GOODMAN N.	81,624	1,966	HANNA R.	86,602	185
GOODMAN P.	82,415	5,306	HANSOM A.	75,851	363
GORDON D.	92,335	4,397	HARDING R.	141,906	1,818
GORMICAN D.F.	162,922	4,075	HARDMAN G.	95,054	5,694
GOSAL T.	98,551	884	HARDY C.	82,958	185
GOULD A.	161,074	2,299	HARDY P.	89,929	1,895
GOULET J.J.	103,030	7,620	HARGRAVE M.	79,595	1,856
GRACE M.	115,576	43	HARMAN N.B.	80,535	-
GRAHAM L.	110,956	185	HARMSE W.	76,974	-
GRAHAM S.	121,861	2,574	HARRINGTON D.	162,772	3,128
GRAMA GIRBA A.	105,254	5,711	HARRINGTON S.	195,750	1,969
GRANT D.	88,565	185	HARRISON J.	117,804	195
GRANT M.	89,887	5,681	HARRISON K.	100,422	2,815
GRASS T.	89,632	631	HARWOOD M.	100,010	1,040
GRATTON A.	98,575	617	HATCH R.	86,927	3,872
GRAVEL J.L.	106,994	2,279	HATCHER J.	99,255	4,368
GRAVELLE D.	94,298	1,685	HATTON K.	126,788	8
GRAY J.S.	124,216	1,062	HAUSCH K.	97,638	185
GRAY S.	89,303	-	HAUSCH R.	95,503	-
GRAY T.L.	81,758	936	HAVERLAND C.G.	110,501	3,660
GRAZIANO J.G.	83,949	515	HAYNES A.	90,761	3,045
GREER C.A.	95,084	1,660	HAYRE G.	75,341	-
GREER R.	87,253	-	HAYWARD G.	103,660	3,974
GREGOIRE J.	97,212	-	HAYWARD L.M.	75,538	368
GREGOV V.	83,744	250	HAZARAT R.	75,828	5,685
GRENIER L.	134,618	4,144	HAZLETT C.	91,716	3,713
GREWAL C.	112,008	-	HAZLETT M.W.	100,629	1,743
GREWAL R.	98,583	459	HEERSAHOTA S.	95,669	1,441
GRISEDAL M.	75,358	386	HEESE R.	89,303	-
GROSSE L.	135,085	1,795	HEGINBOTTOM J.	127,582	-
GROSSMAN A.	118,417	667	HEILMAN M.	76,980	185
GUERRA L.	86,316	-	HEINZ S.	75,662	-
GULLETT L.	151,341	3,411	HEINZEMANN C.	78,311	206
GUNN A.	96,512	-	HEISKANEN B.	90,964	238
GUNN D.	99,881	73	HENDERSON D.	155,214	746
GUNNARSON S.	82,153	5,352	HENDRIKSEN L.	82,478	-
GUNTURI K.	118,399	139	HENG D.	107,052	687
GUPTA N.	108,795	-	HEPBURN J.	75,922	-

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HERTSLET D.	115,943	4,158	HUTTRAM L.	80,159	185
HESSE P.	87,270	273	HUXLEY K.	108,983	4,165
HEUCHERT T.	131,428	3,081	HWANG D.	98,815	2,888
HIBBERT L.	132,453	3,541	IACOBAZZI E.	109,256	185
HICKEY B.	76,445	277	IKEDA M.	85,099	-
HICKMORE C.	77,812	68	IP V.	75,417	-
HIEBERT B.	86,313	280	IRVING J.C.	89,850	401
HIEBERT G.	75,273	77	IRWIN J.	78,592	803
HIEBERT J.	87,325	135	ISBISTER R.	83,170	855
HIEBERT K.	107,539	1,014	ISMAGILOVA J.	92,705	-
HIGGINS C.	85,448	391	ISRAEL B.	79,088	7,273
HILDER M.	91,252	-	IVANOV D.	80,560	60
HILL D.	115,724	5,255	IZAN V.	84,661	1,140
HILL D.	79,240	2,112	JAAGUSTE J.	98,422	-
HILL G.	118,095	1,315	JACKSON C.C.	88,420	-
HINTON M.	134,475	2,872	JACKSON D.	101,267	2,979
HIRA L.	77,794	-	JACKSON G.	78,460	-
HIZON E.	133,177	-	JACKSON G.	100,733	2,936
HO C.	78,258	993	JACKSON S.D.	87,559	-
HO C.K.	88,594	156	JACOB A.	119,751	135
HO I.	76,185	-	JACOBS D.	81,274	-
HOEY J.	170,071	9,855	JACOBSON C.	101,587	-
HOGG K.	97,548	1,388	JACQUART D.	79,613	230
HOHLBEIN L.	79,641	522	JAFFRAY G.	96,040	852
HOLLEFREUND G.	113,552	2,497	JAHN R.	75,360	-
HOLT S.	78,350	361	JANSEN A.	110,036	2,453
HOOTON A.	143,653	253	JARVIS E.	77,760	-
HOPE S.	83,916	-	JEFTIC M.	102,652	3,050
HOPKINS D.P.	107,653	222	JEFTIC M.	114,039	4,894
HORROCKS B.	149,637	29	JENNINGS D.L.	76,010	80
HORVATH J.	87,822	196	JENNINGS T.B.	81,383	-
HOSKINS B.D.	97,394	96	JEWELL K.	75,320	145
HOSKINS J.	92,513	76	JHUTTI B.	77,873	-
HOUBEN J.	91,198	5,865	JIA J.	79,828	52
HOWARD A.	99,586	1,213	JIA N.	92,170	80
HOWARD H.	82,702	25	JIANG W.	83,045	-
HOWARD P.	75,832	222	JIMENEZ N.	380,349	22,166
HOWARTH C.	76,256	-	JOHAL C.	88,295	999
HSU N.	111,365	3,465	JOHAL G.K.	130,013	1,657
HU T.	86,544	1,036	JOHAL I.S.	80,608	309
HUBER J.	92,367	2,467	JOHAL J.	136,057	3,162
HUGGINS P.	126,922	4,400	JOHAL R.	109,591	1,424
HUGHES K.	86,394	5,158	JOHANSEN C.A.	82,303	1,065
HUH S.	85,737	-	JOHE A.	105,897	-
HUI J.	88,838	-	JOHL J.	98,871	6,823
HUI K.Y.	90,772	350	JOHNSON C.	77,456	323
HUI M.	106,187	1,308	JOHNSON C.L.	84,361	-
HUI P.	97,879	-	JOHNSON L.	77,101	7
HUMENY W.	82,292	106	JOHNSON L.J.	77,082	-
HUNDAL K.	93,494	478	JOHNSON R.	79,264	184
HURZIN B.	83,701	219	JOHNSTON J.	139,334	3,733
HUSBAND D.	77,670	606	JOIYA S.	76,270	446

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
JONES B.	76,337	194	KIDD C.	76,934	-
JONES D.L.	124,230	750	KILAND L.	84,178	230
JONES D.M.	91,839	396	KILBRAI T.E.	79,412	1,029
JONES J.	127,763	2,863	KILPATRICK A.	78,895	154
JONES L.	96,178	2,005	KILPATRICK J.	139,293	3,632
JORGE C.	124,529	7,844	KIM D.	83,147	357
JOSEPH M.	119,447	281	KIM H.	99,132	1,567
JOSEPHS R.	76,944	305	KIM J.	116,441	190
JOYCE D.	75,391	30	KIM S.	121,261	91
JOYCE S.	109,242	168	KIMBLE M.	91,900	2,912
JUCO M.	75,423	-	KIMURA D.	95,730	171
JUDGE J.	125,011	363	KING D.J.	76,902	304
JUNNILA C.	75,773	-	KINSEY W.	76,105	-
JURA L.	122,201	2,384	KIRBY C.	81,572	12,256
JURIET I.R.	78,563	55	KIRKHAM R.	181,795	9,211
JUTLA H.	154,609	761	KLAR A.	91,605	3,181
JUTRAS M.	94,434	-	KLEEFSTRA Z.	110,795	6,502
JUTT T.	126,926	2,095	KLEIN K.	79,554	11,238
KAHLON R.	160,882	4,523	KLER K.	80,114	185
KAILA N.S.	141,983	2,478	KO E.	101,513	-
KAILA-GREWAL I.	97,080	2,344	KOCHUBIEVSKY Y.	93,445	-
KAJIWARA D.	94,623	535	KOENEN A.J.	95,149	30
KALISCH G.	79,753	-	KOH-STEWART J.	87,656	1,091
KALWAGADDA S.	111,435	-	KOIVUKANGAS A.	76,284	-
KAMBOH C.	81,676	554	KOLLIPARA C.	76,531	-
KAN J.	82,993	2,295	KOLOCKA Z.	87,083	557
KAN R.	106,350	-	KOLODZINSKI G.	90,786	5,537
KANANI R.	81,625	-	KON D.	76,581	1,995
KANIE J.	80,159	-	KONG J.	113,971	2,716
KARP S.	85,252	323	KONG S.	84,960	206
KAUFMANN K.	120,037	2,405	KOONER A.	75,174	-
KAVANAUGH N.J.	78,710	12,880	KOONER H.	83,901	9,068
KAYSER M.	97,241	663	KOPCHUK K.D.	95,217	100
KEAN R.	121,692	7	KOSKI M.W.	92,412	69
KEGLER B.	109,746	3,782	KOSTUR J.	90,568	-
KEKS L.	76,830	49	KOSTUR S.P.	96,112	-
KELENY R.	100,227	935	KOTSABOIKIDIS H.	120,258	2,874
KELENY W.	88,381	247	KOUDI N.	87,101	-
KELLER S.	84,676	-	KOZAK J.	85,439	-
KEMP P.	221,012	8,545	KOZAR J.	110,420	4,189
KEMPLING N.	88,572	-	KRAMER A.	75,384	-
KENNEDY G.	80,427	939	KRISTOPAITIS A.	85,402	654
KENNEDY J.	81,404	-	KUCHER L.	122,165	11,377
KENNEDY S.	92,804	-	KUEHN A.	75,333	-
KEOUGH D.	114,172	8,762	KULLMAN N.	92,981	120
KEW K.	76,962	-	KUMAR P.	76,132	100
KHAKH G.	88,886	802	KUMAR R.	85,344	39
KHAN S.	94,837	-	KUMARAN S.	79,522	20
KHAN S.	76,724	164	KUNZER A.	113,566	3,168
KHAN S.A.	78,130	482	KUZNETSOVA O.	162,347	3,898
KHATRI A.	106,270	459	KWAN A.	106,174	124
KHONG M.	87,054	-	KWAN J.Y.	140,877	11,948

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KWOK C.	75,113	2,520	LEE P.K.	132,227	62
KWON T.	87,801	-	LEE R.	129,978	-
KWONG J.	92,187	4,179	LEE R.	108,753	906
LABERMEYER J.	110,287	303	LEE S.	81,675	-
LAC H.	87,497	-	LEE V.	212,545	920
LACHANAS M.	88,665	570	LEE V.	85,275	57
LADNER P.	97,692	2,967	LEE Y.	78,277	136
LAI G.	98,592	28	LEE Y.	101,680	5,586
LAI S.	78,389	544	LEE-YOUNG D.	85,438	-
LAING L.	85,996	1,712	LEISHMAN D.	110,831	181
LAL S.	85,296	-	LENCOVIC C.	114,832	3,178
LALONDE L.	186,769	3,100	LEONG P.	251,963	10,949
LAM C.	99,473	839	LEPAGE V.	164,309	3,814
LAM R.	100,902	1,519	LEROSE J.	150,538	5,565
LAM T.	76,408	1,702	LERVOLD C.	78,033	6,128
LAMBERT P.	95,438	969	LESPERANCE J.	132,520	48
LAMONT G.	76,256	727	LESSARD E.	97,129	813
LANE E.	82,447	489	LESTON L.L.	90,077	1,682
LANE T.	100,622	1,178	LETKEMAN F.	121,482	7,400
LANG G.	88,094	408	LEUNG E.	76,149	80
LANGILLE L.	84,175	2,826	LEUNG P.	89,716	-
LANGRANA N.	99,737	2,729	LEUNG W.W.	95,398	-
LANGTRY P.R.	95,473	12	LEWIS C.	101,845	3,590
LARKE J.	99,136	1,095	LEWIS D.	97,582	-
LAU A.	78,315	-	LEWIS R.	76,042	52
LAU E.	89,098	-	LEWIS T.	83,154	135
LAU H.	90,653	-	LEWKO A.	94,653	1,805
LAUDADIO S.	141,682	6,039	LEYS N.	79,245	170
LAUGUICO K.	86,958	681	LEZICA M.	98,635	1,084
LAUREL D.	80,813	185	LI A.	165,029	7,287
LAVIE E.	101,920	1,272	LI A.C.	96,609	-
LAWRENCE J.	100,771	3,436	LI C.	102,914	-
LEARNED D.	92,250	14,344	LI E.	125,038	1,748
LEAVER E.	79,183	404	LI R.	116,425	791
LEBRUN D.	153,597	8,083	LI Z.	95,645	4,952
LEBRUN M.T.	105,066	3,816	LIANG S.	105,211	2,001
LEDUC E.	76,564	67	LIANG Y.	91,509	1,801
LEE A.	104,490	638	LIEDL R.V.	114,101	136
LEE A.	75,401	436	LIGALI A.	99,747	2,881
LEE A.	132,254	117	LIM T.	82,799	166
LEE B.	84,268	255	LIN D.	112,316	1,582
LEE E.	76,287	588	LIN J.	82,740	1,087
LEE F.	79,690	-	LIN M.	106,462	-
LEE J.	75,876	-	LINDEN M.	89,709	49
LEE J.	119,655	7,834	LINDEN R.C.	92,463	255
LEE J.	109,225	1,719	LINDSAY B.	115,566	177
LEE K.	82,010	305	LINDSAY M.	82,981	2,815
LEE K.	97,632	80	LINSANGAN J.	82,032	683
LEE M.	97,034	-	LINTON N.	148,629	3,205
LEE M.	152,009	3,151	LINZMEIER J.L.	97,174	-
LEE M.	133,154	3,947	LIU A.	79,922	-
LEE M.	103,941	3,010	LIU S.	104,534	-

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LIU T.	109,743	-	MAK S.	90,620	1,036
LO F.	112,126	6,714	MAK Y.	87,757	576
LO K.	80,686	185	MAKAROWSKI R.W.	89,091	-
LO M.	76,060	40	MAKHIJANI B.M.	89,081	-
LOACH A.	217,186	2,722	MALAWIYA R.	75,486	-
LOCHRIE L.F.	95,841	-	MALCOLM D.	98,781	1,504
LOFGREN B.C.	85,485	185	MALKOWICH L.	85,992	-
LOISELLE S.	107,414	8,154	MALSEGNA M.	86,486	287
LONDON S.	78,194	1,494	MALTMAN E.	93,785	2,916
LOO A.A.	84,911	14	MALYON S.	193,422	5,596
LOPEZ-DEE M.	101,377	-	MAN L.	113,166	-
LORE R.	78,657	15	MAN M.	108,975	6,424
LOUIE W.	76,192	135	MANDAIR J.	89,718	45
LU C.	89,198	1,205	MANN P.	75,193	1,948
LUCAS K.	148,913	118	MANN S.	116,127	2,834
LUCHIES J.	98,685	414	MANN S.	127,956	268
LUDDU M.	79,262	474	MANUEL H.	100,252	-
LUI E.	95,399	-	MAO Y.	89,085	-
LUISON M.	82,379	1,126	MAR T.T.	141,956	-
LUM MIN S.	80,026	151	MARBELLA C.	82,659	303
LUM W.	82,215	-	MARCHI J.	150,837	4,230
LUND J.	84,410	206	MARCHUK D.	115,268	798
LUONG S.	81,544	775	MARCOTTE B.	88,738	1,288
LUONG T.	78,172	2,643	MARIA V.	83,557	-
LYNCH L.	79,716	112	MARIANO GLORIA F.	107,725	6,007
MA S.	95,455	506	MARINI M.	92,790	167
MA V.	83,255	-	MARION C.	98,518	2,159
MA W.	93,709	-	MARSHALL L.	111,207	144
MAC DONALD D.A.	79,968	18,222	MARTE A.	100,982	120
MAC DONALD S.	77,622	-	MARTIN M.	107,888	1,538
MACAPINLAC R.	111,735	311	MARTIN M.	108,789	954
MACDONALD A.	84,492	3,246	MARTIN S.	84,610	422
MACDONALD R.	76,700	954	MARTON F.	98,039	4,707
MACFADYEN E.	84,266	1,475	MARVEL D.	93,193	511
MACFARLANE W.	84,155	2,842	MARWICK C.E.	109,783	825
MACHESNEY S.	93,212	1,137	MATHARU H.	80,178	758
MACKAY K.	91,209	-	MATHESON C.	116,124	-
MACKAY M.C.	98,762	48	MATHIESON D.	102,655	1,814
MACKIE L.	100,310	220	MATHIEU A.	99,359	836
MACKINNON J.	76,259	-	MATTHEWS L.	222,931	9,690
MACLEAN M.	81,297	784	MATTHEWS R.	127,492	1,169
MACLEAN V.	90,103	125	MATTU B.	80,797	55
MACLENNAN T.	108,017	1,030	MAUGER R.	76,782	-
MACLEOD S.	95,684	1,231	MAURO J.	92,746	215
MACNEIL C.	102,673	-	MAURO L.	100,173	950
MACPHERSON M.	78,792	-	MAW P.	94,571	453
MAGILL A.	88,884	1,646	MAWHINNEY S.	78,218	176
MAH J.	124,904	1,488	MAYEDE G.	79,123	4,010
MAH R.	79,760	91	MCARTHUR F.	78,596	-
MAIER B.	101,410	17,216	MCARTHUR T.	77,013	-
MAIO A.	81,548	450	MCAULEY A.	77,211	-
MAK L.	166,992	406	MCAVANY S.	80,535	20,208

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MCCONNELL A.	93,953	65	MOLLET K.C.	95,187	-
MCCORMACK C.	83,713	-	MONAGHAN A.	139,408	2,317
MCCREERY L.	150,403	2,836	MONTGOMERY M.	75,405	80
MCCULLOUGH R.	137,215	3,218	MOON J.	119,652	3,160
MCCUNE J.	88,427	464	MOONEY R.	92,795	-
MCDANIEL J.	241,373	9,721	MOORE S.	78,911	-
MCDONALD B.	120,511	832	MORADI N.	76,001	80
MCDONALD D.M.	78,297	-	MORAN N.	89,128	3,744
MCDONALD S.A.	116,485	2,560	MOREIRA N.	79,057	-
MCEACHEN R.	86,806	114	MORGAN J.	82,063	1,046
MCEACHRYN T.	77,705	-	MORIN D.	96,066	67
MCEVOY E.	91,572	9,874	MORIN S.	123,360	185
MC FEE D.	80,624	-	MORLEY L.M.	84,747	622
MCGILVERY T.	94,641	981	MORO D.	81,001	49
MCGREGOR S.	75,575	-	MORRALL G.	99,474	3,772
MCILDOON A.	127,338	402	MOSCATO J.	130,629	108
MCKERNAN C.	106,575	685	MOULTON V.	95,738	35
MCLEAN C.	142,619	441	MULLIGAN W.	88,568	741
MCLEAN S.	85,290	104	MUNG D.	76,284	-
MCLENNAN R.	150,471	2,815	MUNN K.	125,079	3,942
MCMILLAN P.	125,863	1,746	MUNRO D.	110,914	447
MCMILLAN P.	84,629	103	MUNT K.	84,831	185
MCMORRIS D.G.	81,834	200	MURPHY M.	163,762	4,365
MCMULLAN R.	117,641	2,950	MURRAY R.	100,322	5,085
MCPHERSON R.E.	111,600	261	MUZZIN S.	87,601	584
MCPHIE D.	108,815	1,029	MVUNDURA O.	89,099	52
MCWILLIAMS R.N.	87,384	498	MWENDWA A.	93,406	-
MEADE A.	134,793	2,960	NADALIN K.	80,578	3,469
MECKLE W.	94,354	378	NAGY C.	107,949	1,663
MENARD D.	158,906	3,605	NAICKER R.	82,361	76
METCALF S.	75,823	60	NAIDU K.	83,469	225
MEYER C.	105,560	1,984	NAKANO A.	78,216	185
MICHAEL D.	91,639	2,420	NAMISLO J.	85,577	10,233
MIKITCHUK A.	112,288	814	NANOS L.	85,161	-
MIKKELSEN B.	90,181	50	NARESH K.	97,165	1,743
MILLER D.	79,931	2,175	NATHAN V.	107,946	2,981
MILLER L.	97,556	169	NAVA C.	90,562	2,751
MILLER P.R.	80,676	-	NEESE N.	99,362	-
MILLER S.	110,134	134	NEILSEN T.	130,689	1,115
MILLS D.	77,440	3,178	NELSON J.	76,076	955
MILNER M.	104,063	845	NELSON K.	104,953	2,758
MIM D.	78,278	-	NEMATIFAR M.	93,121	115
MINARTO J.	122,147	1,013	NEMATIFAR M.	76,728	25
MISE P.J.	75,865	176	NEUFELD M.	76,176	3,602
MITCHELL-NIELSEN H.M.	76,439	-	NEWBERY R.	82,050	277
MITCHNER L.M.	100,913	1,423	NEWMAN B.	109,854	53
MITTON L.A.	234,353	5,371	NEWMAN T.	98,262	518
MIYASHITA A.	75,569	408	NG A.	101,333	588
MOEN R.	182,352	4,848	NG C.	98,153	160
MOFFAT M.	99,136	778	NG E.	79,118	183
MOHAMMED J.	87,038	421	NG H.	146,844	1,706
MOHAMMED P.	76,564	-	NG J.	89,712	-

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
NG J.	97,050	871	OWEN-KING K.	131,998	6,856
NG J.	115,203	-	PABLO C.	84,247	2,188
NG L.	80,534	-	PACHINI R.	81,043	1,598
NG P.	98,179	-	PADANIA Z.	89,212	5,125
NG R.	98,489	28	PADDOCK S.	88,502	2,024
NG Y.	96,630	-	PAGNUCCO M.	77,872	-
NGAI C.	100,250	1,973	PAL E.	86,616	959
NGALIM M.	99,886	2,739	PALK S.	102,034	1,036
NGO H.	92,251	67	PALTIEL C.	102,673	1,261
NGO P.	119,131	3,993	PANCHENKO L.	82,562	1,344
NGUYEN D.	100,736	2,057	PANDA A.	93,240	135
NGUYEN J.	153,160	278	PANDE M.	77,922	-
NGUYEN Q.	95,572	195	PANG W.	89,716	100
NGUYEN T.	80,758	1,094	PANNU J.	76,620	-
NICHOLL C.	150,246	129	PANTUSA S.	92,123	-
NICK R.	104,895	386	PAREKH D.	85,604	224
NICKASON N.	153,810	3,693	PARK S.	108,915	3,351
NICULESCU S.	75,137	-	PARKER T.	85,658	1,357
NIEWELER E.	76,695	354	PARKES M.	130,188	2,927
NIJJER R.	89,328	412	PARKINSON T.L.	76,501	6
NISHI K.	87,589	23	PARRY J.	99,911	3,194
NOEL T.	76,269	-	PARSLOW K.	324,682	8,867
NOLLEY A.	77,287	-	PASIEKA K.	82,720	642
NORMAN B.	96,419	-	PATEL J.	106,364	1,971
NOUJAIME R.	104,982	80	PATEL R.	86,676	703
NOVAKOVIC G.	89,188	-	PATEL S.	94,504	120
NOWACZEK J.	94,298	1,630	PATEL S.	87,683	75
NUNN J.	94,054	2,480	PAU M.	89,055	-
NUSCHE M.G.	106,493	5,020	PAUL J.	102,092	2,508
NUTINI M.	81,380	-	PEARCE C.	75,736	149
NUTLAND K.	80,460	810	PEEBLES M.R.	99,849	123
NUTTER L.	82,242	-	PEMKOWSKI D.	145,317	3,382
O'BRIEN M.	146,796	767	PENN J.	94,628	117
O'BRIEN M.	99,181	185	PENSATO J.	123,279	799
O'FLAHERTY M.	78,356	2,079	PENTECOST B.	104,315	878
O'KEEFFE P.	87,612	1,635	PERDOMO J.	75,862	101
O'REGAN K.	87,364	374	PEREIRA S.	102,493	-
O'REGAN M.	88,738	1,037	PEREZ E.	86,183	469
O'TOOLE T.M.	93,770	2,119	PERSCHONKE K.	154,911	6,619
OKEBUKOLA O.	107,089	793	PETERS S.	82,989	-
OLIVER J.T.	93,479	-	PETHERICK J.	111,919	4,117
OLLEY L.	161,535	7,376	PETROVA Y.	89,306	732
OLSTROM L.	102,787	1,973	PETTIT A.	77,544	5,413
ONO Y.	79,504	212	PHAN R.	75,553	85
OPDAHL C.	81,766	2,132	PHELPS A.	75,263	934
OREA R.	97,076	-	PHILLEY A.	81,496	-
ORR J.	76,457	2,538	PHILLIPS C.	83,778	514
OSADCZUK S.	102,607	74	PICCHIONI C.	91,986	244
OSOBIK I.	95,942	4,662	PICILLO M.	84,660	-
OUELLETTE J.	93,632	3,826	PIERCE M.	77,654	80
OUELLETTE L.	82,159	680	PIETRAMALA A.	117,258	771
OWEN-BLAS M.	109,469	157	PIETRAMALA S.	75,522	981

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PIETRUSINSKI P.	94,177	2,837	RAYMOND R.	99,262	2,888
PINIACH P.	129,989	-	RE F.	137,074	2,413
PINO A.	139,681	2,362	REDILA B.	75,775	76
PITZMAN M.	102,064	13,043	REED S.M.	112,650	1,011
PLOMP R.	90,970	6,550	REGUSH H.	108,814	2,294
POIRIER R.	81,592	80	REID A.	85,840	3,631
POOLE K.	131,626	190	REID E.	79,729	282
POOLE R.	112,177	-	REID T.E.	80,916	185
POP T.	89,284	-	REILLY K.	103,278	974
POPA T.	89,716	-	REIMER D.	151,282	3,488
PORCELLATO D.	80,427	-	REITER M.	77,976	2,152
PORT C.R.	117,066	835	REITER S.	75,409	-
PORTER D.C.	110,757	174	REMPEL T.	84,402	1,611
PORTER J.	99,597	3,254	REYNOLDS A.	116,061	4,614
PORTER T.	94,929	80	RHIM H.	99,865	-
PORTERFIELD B.	85,683	60	RIBEIRO D.	104,465	850
POSTNIKOFF B.	82,231	3,702	RICE-MACDONALD T.M.	75,683	2,956
POTTER M.	86,355	742	RICH R.	83,212	-
POTTERY J.C.	94,991	1,220	RICHARDSON D.	179,769	4,258
POTTS F.	92,160	162	RIDLEY N.F.	141,028	5,790
POWERS R.E.	123,444	9,773	RIVA T.	85,395	80
PRABHAKAR K.	90,669	-	ROBERTSON A.	79,199	2,667
PRATT R.	101,646	2,729	ROBERTSON J.	107,870	523
PREMACK C.	76,326	2,311	ROBERTSON M.	75,667	-
PRICE A.	141,034	3,182	ROBICHAUD M.	76,852	45
PROCKIW K.	154,519	4,938	ROBINSON A.	101,460	3,124
PROIETTI B.	82,307	16	ROBINSON C.	108,141	2,232
PRZYBYLSKI M.	161,758	-	ROBINSON C.F.	80,136	14,943
PULKO M.	97,258	1,506	ROBINSON I.	117,412	2,540
PURCELL J.	94,284	2,386	ROBINSON K.	126,384	5,962
PUTERMAN D.	98,019	142	ROBINSON R.	87,768	-
PUTNEY C.	155,945	2,494	ROBSON A.	84,910	982
QI F.	90,089	835	RODDICK K.	89,692	2,982
QIU D.	97,575	1,103	ROHNE A.	79,993	-
QUAIL B.	100,156	1,905	ROLFSEN C.	82,784	185
QUALLY L.	83,208	2,629	ROMANIUK L.	75,091	6,560
QUAN M.	86,577	185	ROMARD T.	81,946	80
QUINTIERI A.	90,738	3,228	ROMERO DA CRUZ D.	107,660	-
RADOS J.	78,157	-	ROOT A.	152,009	3,030
RADOS T.	141,033	61	ROSTVIG R.	76,436	-
RAFFARD D.L.	77,109	443	ROTTO S.	79,397	2,815
RAFI A.	153,918	4,265	ROYALTY C.	88,062	406
RAI H.	93,883	-	RUDKOWSKI A.	78,925	165
RAI K.	99,864	-	RUDOLPH S.N.	79,191	-
RAI S.	84,208	316	RUEST N.E.	82,308	1,866
RAI V.	110,281	615	RUMBLE G.	141,069	3,095
RAMSAY L.	89,886	-	RUSSELL E.	88,138	-
RANIGA B.	75,420	140	RUSSELL S.B.	81,308	-
RAPOSO M.	80,497	162	RYAN C.M.	201,623	6,499
RASIDAGIC V.	99,092	2,658	RYE K.	213,848	229
RATCLIFFE K.	112,769	174	SABET S.	88,912	248
RAW M.	129,399	1,631	SADRA M.	136,403	1,862

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SAHOTA H.	145,445	621	SEAH H.P.	76,598	37
SAHOTA R.	82,780	3,670	SEARLE M.L.	79,521	-
SAITO M.T.	76,517	-	SEITZ D.	84,891	-
SAKAI S.	81,904	-	SELVER B.	96,880	5,807
SAKULER C.	76,360	240	SENGHERA G.	105,969	122
SALTER C.	111,345	1,271	SENGHERA S.	129,248	2,656
SAMPLE L.	76,502	-	SEOW S.	75,085	4,502
SAN J.	98,522	743	SERBAN D.	81,914	-
SANDALL G.	99,867	725	SERSEN L.D.	78,385	368
SANDHU K.	89,193	106	SETTICASI P.	147,758	5,800
SANDHU L.	125,699	2,957	SHAH K.	77,687	480
SANDHU R.	100,340	3,112	SHAKIBAFAR P.	75,116	577
SANDHU S.	76,452	71	SHAND S.	79,425	378
SANDHU S.	97,322	80	SHANKAR M.	102,320	-
SANDHU S.	100,340	2,919	SHANMUGAM R.	119,389	-
SANDRIN F.	93,612	283	SHANNON K.	96,237	-
SANDRIN R.J.	131,110	427	SHAPTON S.	83,833	1,387
SANGHA H.	82,834	80	SHARMA A.	114,863	-
SANGHA P.	105,689	751	SHARMA D.	82,649	-
SANTOS C.	77,193	-	SHARMA N.	79,260	5,734
SARANCHUK L.	96,523	2,189	SHARMA R.R.	77,188	185
SARGENT D.	187,503	9,146	SHARMA S.	95,798	259
SARTORE J.	117,067	1,105	SHARP L.	75,681	80
SATHIYAMURTHI S.	116,941	2,114	SHAUNTZ A.E.	109,619	1,187
SATO K.	78,528	2,190	SHEPPARD G.	147,540	493
SAUNDRY R.	85,938	249	SHETTY P.	77,414	-
SAWHNEY K.	76,703	1,872	SHIBATA A.	114,429	-
SAWHNEY V.	117,399	-	SHING A.	98,460	-
SAYERS T.	102,174	4,897	SHOKAR C.	87,923	1,123
SCACCIA L.	122,637	-	SI P.	128,087	4,022
SCALI A.	77,416	439	SICHITIU L.	97,905	5,577
SCALI A.	117,925	245	SIDDIQUI A.	86,267	369
SCHAER K.	87,388	4,756	SIDHU A.	99,873	2,833
SCHANZENBACH V.	76,628	-	SIDHU M.	98,159	80
SCHEDL V.R.	124,124	26,855	SIDHU R.	83,264	-
SCHICK D.	131,137	17	SIDHU T.	88,105	10,326
SCHICK R.H.	80,998	365	SIEMENS B.	115,058	1,784
SCHMIDT M.	89,087	100	SIGURDSON E.	78,560	146
SCHMIDT P.	86,956	563	SILVEIRA N.	90,074	12,646
SCHMIDT V.H.	87,093	486	SILVEIRA P.	155,033	-
SCHNEIDER K.	78,789	224	SIMHALAPATHI K.	75,196	3,713
SCHNEIDER W.	90,451	-	SIMISTER J.R.	108,924	12,849
SCHOEMAN H.	125,803	2,362	SIMPSON P.	87,563	1,880
SCHUCK P.	115,314	117	SINCLAIR E.	134,830	6,645
SCHULTZ A.	108,014	1,331	SINGH P.	88,070	-
SCHURMAN P.	78,747	2,072	SINGH R.	113,364	2,311
SCLATER R.	94,701	-	SINGH S.	106,804	3,369
SCOTT B.	84,113	3,151	SINWAR S.	124,878	-
SCOTT K.	94,325	162	SINWAR V.	80,046	-
SCOTT V.	76,706	2,168	SIT E.	75,070	15
SCULLION L.	89,003	-	SIU B.	76,534	-
SCULTETY J.	138,172	5,581	SIU T.W.	77,655	-

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SKRYNNYK I.	78,257	-	SUN M.	79,442	2,221
SLADE I.	112,399	3,560	SURINE R.	88,403	7
SMEYERS M.J.	103,446	105	SUSWENDI A.	100,477	78
SMIT C.	77,779	230	SUTHERLAND C.	101,371	719
SMITH A.	76,595	104,746	SUTHERLAND M.	77,615	160
SMITH J.	99,379	857	SUTHERLAND P.H.	75,838	-
SMITH J.	113,072	4,502	SUTHERLAND R.	77,587	-
SMITH J.	98,751	3,594	SUTHERLAND S.	86,441	7,151
SMITH K.A.	79,949	-	SWEENEY J.	76,401	-
SMITH P.M.	98,589	-	SWIFT S.	76,198	80
SMITH S.	82,432	3,661	SZETO C.	128,025	-
SMRZ J.	82,973	3,169	SZETO T.	77,191	-
SOAMES B.C.	79,331	47	SZYMANSKI A.	115,996	1,008
SODHI J.	126,100	1,453	TADEY C.M.	93,038	2,953
SOETISNA S.	75,889	-	TAKHAR A.	81,478	195
SOO T.	89,407	526	TAM K.	125,025	129
SOON L.	90,284	-	TAN J.	183,818	2,453
SOUSA F.	89,643	2,413	TANG W.	126,070	1,568
SOUTHWORTH M.	95,084	1,945	TARASUK J.	159,584	947
SPECHT J.	86,552	1,897	TASH A.	84,240	1,946
SPENCE M.	168,958	3,291	TATUM D.	93,529	-
SPENCER J.	151,090	3,147	TAY T.	90,616	47
SPENCER S.J.	93,276	-	TAYLOR A.	92,179	304
SPINDOR A.	92,826	1,251	TAYLOR C.C.	83,306	-
SPRATT M.	103,093	1,307	TAYLOR K.	98,608	386
ST. DENNIS L.	107,799	188	TAYLOR L.T.	99,688	185
ST. LOUIS E.	108,009	563	TAYLOR N.	231,783	3,489
ST. LOUIS K.E.	84,078	-	TAYLOR S.	76,128	-
ST. PIERRE A.	94,056	279	TAYLOR T.M.	87,493	236
STACEY J.	77,183	25	TAZELAAR T.	106,548	1,017
STAHL M.	76,261	-	TEIFFEL R.	116,995	80
STARCEVICH R.	84,624	398	TEMPLE F.J.	207,589	4,195
STARK M.	85,162	-	TENTES S.	77,789	235
STASTNY M.	81,986	-	TERAGUCHI L.	146,018	3,207
STATTON G.	112,975	468	TERMUENDE R.	115,069	1,129
STEEL K.	81,225	67	TERRILLON P.	75,959	-
STEINBERG W.	78,527	2,847	TESTINI M.	77,755	204
STEIRO C.	125,491	13,105	THABRKAY S.	83,948	-
STEPHENSON D.	88,820	-	THIND R.	94,086	-
STEVENS G.D.	87,060	-	THIND R.	81,197	3,464
STEVENS V.	86,962	3,086	THIYAGARAJAN S.	117,151	-
STEWART C.	92,949	80	THOMAS M.	93,001	3,713
STEWART C.	87,181	1,271	THOMPSON J.	79,045	557
STEWART J.	92,880	82	THOMPSON M.	98,049	8,329
STIRLING C.	93,527	1,451	THOMPSON W.	96,096	1,150
STOCKLEY S.L.	92,191	750	THOMSON B.	116,704	2,677
STONEHAM A.	75,503	35	THOMSON D.	90,738	2,461
STORY R.J.	78,237	9,837	THORNLEY J.	98,279	2,472
STRIZHKOVA O.	101,116	72	THREATFUL J.	82,397	158
STUKEL J.J.	89,800	636	TIAN G.	93,348	-
SUH S.	76,082	349	TILLYER E.	108,099	957
SUN H.	79,822	405	TIMONEY S.	86,786	2,207

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TISDALL J.	134,168	459	VEFGHI S.	121,904	2,876
TIWANA R.	98,092	3,872	VELLESCIG M.	122,991	1,048
TOMAS E.	80,308	39	VENIER E.	88,070	-
TOMELDEN M.	84,846	578	VERMETTE K.	88,244	1,968
TOMLINS N.	126,204	4,074	VETATH V.	97,378	185
TONG K.	142,047	1,903	VICKERS M.J.	83,960	580
TOOR S.	118,276	3,480	VIDAM G.	92,053	9,912
TOPIC S.	76,954	519	VIJAYKUMAR V.	97,552	-
TORRES D.	104,602	3,870	VILAC L.D.	103,380	1,781
TORRES M.	81,889	-	VINCENZI S.	82,518	56
TOSIC-KOVACEVIC V.	90,365	-	VOHRADSKY G.	98,298	5,440
TOTH A.	79,981	-	VUKIC N.	75,610	80
TOWELL R.	92,431	711	VUKOVIC H.	86,572	761
TRAN H.	78,241	-	WAGNER C.	85,452	90
TRENAMAN J.	87,376	752	WAGNER E.	133,698	7,809
TRENAMAN K.L.	79,338	5,358	WAI D.	76,878	88
TRESPALACIOS RUBIO M.	96,922	2,158	WAKELIN R.	86,744	-
TRIPP J.C.	91,387	1,234	WALKER M.	91,635	2,199
TRIPP S.	144,558	-	WALLACE D.	85,856	1,898
TSANG A.	77,258	-	WALSH K.	112,015	2,490
TSANG W.	79,068	228	WALTERS J.	87,555	215
TSAO C.	77,148	201	WAN R.	89,769	1,785
TSE L.	161,321	1,546	WANG G.	83,327	445
TSUI J.W.	135,560	213	WANG H.	99,126	960
TSUJI B.	80,041	-	WANG R.	175,975	2,411
TSUNG J.	79,966	86	WANG W.	107,108	1,567
TUNG W.	86,187	213	WANG Y.	77,922	318
TUPPER C.	160,475	18,277	WANG Y.	75,524	445
TURNER J.	75,139	516	WARD C.	75,163	1,060
TURNER K.	82,500	177	WARD S.	84,512	2,483
TUTTOSI J.	108,743	1,794	WARKENTIN A.	113,367	2,839
TYERMAN K.	89,731	-	WARNER R.O.	180,183	6,131
TYLLER A.	75,022	2,929	WASSERMAN H.	100,099	164
ULVETEG C.	102,688	-	WATERMAN D.J.	83,307	185
UNO K.	82,306	118	WATERMAN N.J.	89,466	691
UPPAL M.	87,110	1,161	WATERS A.	115,667	315
URMENETA E.	88,048	167	WEBSTER T.	79,732	3,306
VAAGEN E.	159,521	2,378	WEEKS K.	77,589	260
VAIRASAMY S.	86,615	-	WEIGHTMAN M.	80,754	7,270
VAKHSHOURI K.	94,686	3,713	WELFORD G.P.	93,114	1,248
VALLE B.	78,964	406	WELFORD P.	109,060	3,278
VALLE J.	81,740	194	WESSNER T.	77,798	1,638
VAN GRONDELLE A.	125,951	185	WEST A.	93,718	400
VAN HERK K.	78,348	714	WEST K.	87,352	1,654
VAN MARCK L.	93,188	1,705	WESTHAVER K.A.	82,045	29
VAN SCHAIK C.	93,907	4,442	WHEATLEY K.	86,006	179
VAN ZOOLINGEN E.	91,864	67	WHITE D.	88,716	212
VANDEBORNE G.	95,516	1,813	WHITE H.K.	81,967	190
VANDEKERCKHOVE S.L.	76,492	225	WHITE L.C.	99,009	-
VARONA V.	76,211	100	WHITE S.	105,773	-
VASQUEZ M.	88,238	185	WHITING J.	80,328	2,462
VASS C.	89,995	-	WIDDIFIELD C.	119,722	2,815

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WIJESINGHE R.	113,109	3,089	WOCHUK K.	79,964	4,589
WILKINSON T.	90,513	998	WOOD J.	91,849	127
WILLIAMS L.	77,422	322	WOOD P.R.	99,978	-
WILLIAMS M.	103,603	673	WOOD T.	129,032	1,339
WILLIAMS P.	125,978	1,569	WOODBURY K.	78,785	449
WILLIAMS P.	87,460	259	WOODGER L.C.	77,271	15,473
WILLIAMS W.	75,281	-	WOODSKE J.M.	102,469	795
WILSON J.	95,058	1,677	WRIGHT A.	145,274	8,063
WILSON J.	139,024	-	WRIGHT D.A.	95,655	5,324
WILSON R.M.	214,268	3,917	WRIGHT K.	99,601	531
WILSON S.	87,079	39	WU Q.	95,704	-
WILSON-JONES A.	77,930	365	WYLIE L.	75,033	273
WIRCH G.	84,823	-	WYLLIE T.	98,082	-
WISEMAN N.	83,321	78	WYNHOVEN K.	90,888	945
WITT G.	78,021	-	XU B.	106,253	-
WITTIG J.	76,565	3,734	XU W.	83,170	-
WONG A.	92,990	-	YAN M.	86,429	-
WONG A.	118,661	8,418	YANEZ F.	108,556	-
WONG A.	148,632	113	YANG D.	76,211	25
WONG A.H.	82,493	-	YAP K.	111,452	378
WONG B.	91,843	181	YARDLEY C.	75,804	74
WONG B.	131,070	-	YASAYKO J.	84,593	165
WONG B.	109,469	218	YATHAGIRI VENKATA B.	82,308	-
WONG B.	89,222	1,037	YEE K.	76,287	-
WONG C.	87,732	134	YEN C.	85,964	-
WONG C.M.	81,124	7	YERXA T.	100,455	1,102
WONG D.K.	119,986	-	YEUNG C.	136,541	291
WONG E.	93,468	1,538	YEUNG C.	103,632	-
WONG F.	93,688	950	YEUNG E.	117,884	2,924
WONG G.	79,933	185	YEUNG R.	78,411	181
WONG J.	109,941	-	YORSTON D.W.	79,190	185
WONG J.Y.	81,439	-	YOUNG C.	114,436	4,217
WONG K.	88,886	17	YOUNG D.C.	91,664	1,121
WONG K.	93,865	313	YOUNG M.	109,572	490
WONG K.	78,011	2,122	YOUNG S.	97,918	261
WONG K.H.	112,968	67	YOUNG T.	94,140	-
WONG K.W.	103,742	-	YPENBURG K.D.	107,491	15,414
WONG L.	89,223	-	YU L.	87,303	1,877
WONG L.	75,414	220	YU R.	125,853	377
WONG P.	93,813	1,401	YU W.	75,704	146
WONG P.	94,267	42	YUAN Y.	117,825	4,209
WONG P.	89,418	-	YUAN Y.	81,079	-
WONG R.	104,405	598	YUE M.	84,979	526
WONG T.	86,122	152	YUEN H.	80,384	-
WONG T.	104,965	1,105	YUEN J.	82,949	-
WONG T.	95,671	44	YUEN S.	75,535	80
WONG W.	75,208	-	YUK D.	79,081	86
WONG W.	98,815	2,798	YUN S.	201,724	1,899
WONG Y.	77,874	-	ZACHARIAS R.	75,369	2,373
WOO M.	112,256	426	ZAGOZDA P.	98,755	3,889
WOO S.	76,603	1,064	ZANDNIA S.	102,807	2,996

Remuneration and expenses paid to employees for the year ended March 31, 2019

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ZANIC L.	77,697	102	ZINGER K.	79,053	5,756
ZANNIS F.	79,575	-	ZORN P.	76,293	151
ZARYSKI T.	86,084	18	ZUNO J.	101,767	48
ZAURRINI M.G.	79,365	212	ZUPANCIC D.	90,094	1,299
ZHANG G.	89,345	-			
ZHANG M.	94,045	607	RECEIVER GEN. OF CANADA	21,908,924	-
ZHANG Y.	79,791	4,018			
ZHAO B.	98,468	-	TOTAL FOR OVER \$75,000	\$ 197,729,157	2,915,613
ZHAO M.	145,423	544	OTHER UNDER \$75,000	\$ 224,962,417	2,394,524
ZHONG J.	77,369	-			
ZHOU X.	80,018	-	GRAND TOTAL	\$ 422,691,574	5,310,137

There were 15 severance agreements made between ICBC and its non-unionized employees during fiscal year 2018/19. These agreements represent from 2 months to 18 months compensation.

Remuneration and expenses paid to the members of the board of directors for the year ended March 31, 2019

NAME	POSITION	MEETINGS		MEETINGS FEES ²	TOTAL REMUNERATION ³	TOTAL EXPENSES ³
		ATTENDED ¹	RETAINERS			
ALLEN D.	BOARD OF DIRECTORS	9 of 9	18,750	14,625	39,575	1,333
	GOVERNANCE COMMITTEE, CHAIR	5 of 5	3,200			
	OPERATIONS & PLANNING COMMITTEE, CHAIR	4 of 4	3,000			
	AUDIT COMMITTEE	1 of 1				
	CEO SEARCH COMMITTEE	3 of 3				
BELL J.	BOARD OF DIRECTORS	9 of 9	18,750	15,750	36,750	285
	INVESTMENT COMMITTEE, CHAIR	4 of 4	2,250			
	INVESTMENT COMMITTEE	2 of 2				
	OPERATIONS & PLANNING COMMITTEE	2 of 2				
	AUDIT COMMITTEE	6 of 6				
HOWE M. ⁴	BOARD OF DIRECTORS	2 of 2	6,593	6,375	14,287	-
	INVESTMENT COMMITTEE , CHAIR	2 of 2	1,319			
	AUDIT COMMITTEE	2 of 2				
KHATAR R.	BOARD OF DIRECTORS	7 of 9	18,750	13,875	32,625	184
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 6				
	INVESTMENT COMMITTEE	4 of 6				
	GOVERNANCE COMMITTEE	3 of 5				
	AUDIT COMMITTEE	1 of 1				
LEVERSAGE J. ⁵	BOARD OF DIRECTORS	6 of 6	7,337	7,125	14,462	139
	AUDIT COMMITTEE	3 of 3				
	INVESTMENT COMMITTEE	3 of 3				
MACPHAIL J.	BOARD OF DIRECTORS	9 of 9	37,500	20,250	57,750	2,463
	HUMAN RESOURCES & COMPENSATION COMMITTEE	6 of 6				
	INVESTMENT COMMITTEE	6 of 6				
	GOVERNANCE COMMITTEE	3 of 3				
	OPERATIONS & PLANNING COMMITTEE	2 of 2				
	AUDIT COMMITTEE	6 of 6				
	CEO SEARCH COMMITTEE	3 of 3				
MCINTYRE K. ⁶	BOARD OF DIRECTORS	0 of 0	3,750	3,750	8,250	-
	OPERATIONS & PLANNING COMMITTEE, CHAIR	0 of 0	750			
	HUMAN RESOURCES & COMPENSATION COMMITTEE	0 of 0				
	GOVERNANCE COMMITTEE	0 of 0				
MCLAY C.	BOARD OF DIRECTORS	9 of 9	18,750	16,875	41,875	1,930
	AUDIT COMMITTEE, CHAIR	6 of 6	6,250			
	GOVERNANCE COMMITTEE	5 of 5				
	CEO SEARCH COMMITTEE	3 of 3				
MOUSHOS J. ⁷	BOARD OF DIRECTORS	6 of 6	7,337	6,000	13,337	21
	HUMAN RESOURCES & COMPENSATION COMMITTEE	3 of 3				
	AUDIT COMMITTEE	1 of 1				
	OPERATIONS & PLANNING COMMITTEE	2 of 2				
	INVESTMENT COMMITTEE	1 of 1				

**Remuneration and expenses paid to the members of
the board of directors for the year ended March 31, 2019**

NAME	POSITION	MEETINGS		TOTAL REMUNERATION ³	EXPENSES ³	
		ATTENDED ¹	RETAINERS			
PEARSON B.	BOARD OF DIRECTORS	9 of 9	18,750	37,500	5,222	
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	6 of 6	3,750			
	OPERATIONS & PLANNING COMMITTEE	4 of 4				
	AUDIT COMMITTEE	1 of 1				
	CEO SEARCH COMMITTEE	3 of 3				
WOOD J. ⁸	BOARD OF DIRECTORS	6 of 9	14,382	20,007	24	
	AUDIT COMMITTEE	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	4 of 5				
GRAND TOTAL			\$ 191,168	\$ 125,250	\$ 316,418	\$ 11,601

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, 2019.

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, 2019 regardless of when those services were provided or expenses incurred.

⁴ Maureen Howe resigned effective June 8, 2018.

⁵ Jill Leversage appointed October 5, 2018.

⁶ Kevin McIntyre resigned effective March 9, 2018.

⁷ Jennie Moushos appointed October 5, 2018.

⁸ Janet Wood appointed April 16, 2018.

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	177,907	ABRAZO ARROWHEAD CAMPUS	41,431
A & B AUTO BODY	39,997	ABSOLUTE AUTO LTD	733,240
A & J BODY SHOP (1983) LTD	664,432	ABSOLUTE PHYSIOCARE AND SPORTS	68,638
A & L INDUSTRIES LTD	183,240	ABSTRACT GLASS LTD	423,798
A & M TOWING	40,835	AC TAXI LTD	30,664
A & S INSURANCE SERVICES LTD	452,298	ACCELL AUTOGLASS LTD	410,799
A & T INSURANCE BROKER LTD	363,622	ACCENT GLASS WORLD LTD	45,012
A AND E TOWING	28,010	ACCENTURE INC	7,727,974
A C & D (COQUITLAM) INSURANCE SERVICES	465,882	ACCESS COMMUNITY THERAPISTS LTD	102,946
A C & D (PRINCE RUPERT) INSURANCE SERVICE	385,678	ACCESS RECORDS AND MEDIA MGMT LTD	43,201
A C & D (QUESNEL) INSURANCE SERVICES	542,585	ACCLAIM ABILITY MANAGEMENT INC	91,245
A C & D INSURANCE SERVICES LTD	414,528	ACCOST INSURANCE & FINANCIAL CENTRE	788,720
A CLASS COLLISION LTD	92,178	ACCURATE AUTO BODY AND PAINT	2,655,430
A J TOWING INC	220,308	ACE AUTO WRECKING LTD	760,434
A JETWAY AUTOBODY REPAIR LTD	352,522	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,511,445
A L SOTT FINANCIAL (88TH) INC	663,595	ACE 24 HOUR TOWING	27,580
A M BUILDING MAINTENANCE LTD	44,028	ACKROYD INSURANCE AGENCIES LTD	662,331
A M FORD SALES LTD	64,969	ACKROYD PHYSIOTHERAPY CENTRE	40,711
A PACIFIC AUTO TRIM AND GLASS	692,598	ACME PARKING LOT MAINTENANCE LTD	39,820
A R P COLLISION	180,882	ACR GLASS INC	330,134
A R S ASSESSMENT REHABILITATION SERVICES	30,290	ACTESON CONSULTING LTD	47,612
A W JONES INSURANCE SERVICE LIMITED	245,079	ACTION FIRST AID INC	46,187
A-BEST AUTOBODY & FRAME LTD	1,378,445	ACTION GLASS INC	45,869
A-CLASS AUTO BODY & PAINT LTD	1,847,129	ACTION PACIFIC ENT LTD	413,814
A-PLUS RENT-A-CAR COMPANY LIMITED	143,799	ACTION TRAILER SALES INC	53,201
A-Z EUROPE AUTO CARE (1984) LTD	1,015,411	ACTIVE BALANCE CHIROPRACTIC & HEALTH CTR	27,861
A-1 AUTO BODY LTD	968,982	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	971,453
A-1 PAUL'S TRAILER REPAIR LTD	516,719	ADEPT'S AUTO BODY	349,278
A-1 UNITY AUTO SERVICE LTD	745,061	ADMIRAL INSURANCE SERVICES (VANCOUVER)	179,341
AA-1 WINDSHIELD AND GLASS	228,208	ADMIRAL INSURANCE SERVICES DBA BROKERTeam	247,631
AAA AUTO COLLISION INC	1,254,098	ADVANCE COLLISION LTD	5,045,236
AAA BRIAN'S TOWING LTD	100,247	ADVANCE CONCUSSION CLINIC	311,118
AAIM ADJUSTERS LTD	162,637	ADVANCE TANK CENTRES LTD	135,208
AAJ GENERAL INSURANCE SERVICES INC	122,056	ADVANCE TECH AUTOBODY & PAINT LTD	542,784
AALL GLASS LTD	449,698	ADVANCE TOWING (FARMAND TRANSPORT GROUP)	112,392
ABBEY COLLISION LTD	2,532,884	ADVANCED MOBILITY PRODUCTS LTD	391,081
ABBEY MEDICAL SUPPLIES LTD	59,628	ADVANCED NURSING CARE INC	93,029
ABBOTSFORD CHRYSLER LTD	29,859	ADVANCED PARKING SYSTEMS LTD	36,285
ABBOTSFORD GLASS LTD	46,622	ADVANTAGE AUTO LTD	69,442
ABBOTSFORD TRUCK & TRAILER REPAIR	57,251	ADVANTAGE COLLISION CO LTD	1,491,564
ABBOTSFORD-MISSION TAXI LTD	47,989	ADVANTAGE INSURANCE SERVICES LTD	208,327
ABBOTSFORD'S MAXIMUM COLLISION LTD	1,720,958	ADVENTURE RV CENTER LTD	79,826
ABC AUTO & WINDOW GLASS LTD	536,055	AFFINITY INSURANCE SERVICES	120,758
ABC AUTOBODY LTD	1,028,795	AFFLECK HRABINSKY BURGOYNE LLP	1,128,981
ABLE AUTO BODY (SURREY) LTD	2,520,146	AFFORDABLE AUTOGLASS LTD	49,305
ABLE AUTO GLASS LTD	358,405	AGGRESSIVE AUTO TOWING LTD	397,020
ABLE AUTOBODY (NEWTON)	1,281,825	AGRI FIX TRACTOR REPAIR	50,210
ABLE IN GROVE COLLISION (WALNUT GROVE)	1,599,952	AGS AFFORDABLE GLASS SERVICES LTD	360,516
ABLE TOWING	79,311	AIG INSURANCE COMPANY OF CANADA	25,814
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	4,703,105	AIM CEDAR WORKS LTD	69,809
ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	1,932,048	AINSWORTH KRIS	27,632
ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	2,121,784	AIR EVAC LIFETEAM	37,744
ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	2,864,854	AJ'S GLASS CENTRE LTD	289,613
ABRAHAM ALDEN H DR	30,836	AK AUTOBODY & REPAIR LTD	1,549,722

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AL PARKER AUTOBODY	122,726	AMC INSURANCE SERVICES (2015) LTD	340,774
ALASKA HI-WAY AUTO BODY (2004) LTD	4,795,185	AMERESCO	32,534
ALASKA HI-WAY AUTO GLASS LTD	199,258	AMEX AUTO BODY LTD	855,191
ALBERNI GLASS & MIRROR	125,199	AMJ AUTO GROUP (RAPID AUTOBODY LTD)	573,177
ALBERNI TOWING LTD	194,372	AMJ LAW	3,387,086
ALBERT AND SONS SERVICE CENTRE	27,335	AMPKO MANUFACTURERS INC	269,502
ALBERT'S REPAIR SERVICE LTD	32,324	ANCHOR INSURANCE AGENCIES LTD	343,493
ALCOTT BUILDING MAINTENANCE	78,179	ANDERSON DUNCAN PERRY DR	120,107
ALDER STREET AUTO BODY LTD	828,989	ANDERSON STEPHEN D DR INC	28,181
ALDERGROVE A-1 GLASS LTD	359,796	ANDRE'S COLLISION REPAIRS LTD	421,964
ALEXANDER HOLBURN BEAUDIN & LANG LLP	5,887,238	ANDY SORENSEN AUTOBODY & FRAME LTD	1,050,600
ALL ACCESS AUTO GLASS	95,000	ANNEX CONSULTING GROUP INC	2,855,435
ALL COLLISION SERVICES LTD	220,154	ANTLE TOWING LTD	104,380
ALL PRO TOWING AND REPAIR LLC	39,759	AON HEWITT INC	360,860
ALL REHABILITATION SERVICES INC	26,910	AON REED STENHOUSE INC	790,195
ALL RISK INSURANCE AGENCIES LIMITED	654,033	AP INSURANCE SERVICES LTD	738,473
ALL SEASONS AUTO GLASS LTD	225,249	APAC AUTO GLASS (RICHMOND)	443,295
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	2,346,491	APAC AUTO GLASS (VANCOUVER)	129,587
ALL WRITE INSURANCE AGENCIES LTD	1,372,277	APAC INVESTIGATION SERVICES INC	434,320
ALL-WEST GLASS BURNS LAKE LTD	170,500	APEL MARYANA DR PROFESSIONAL CORP	32,762
ALL-WEST GLASS CHETWYND LTD	82,682	APEX AUTO BODY	76,244
ALL-WEST GLASS FT ST JOHN LTD	258,064	APEX COLLISION	355,246
ALL-WEST GLASS HAZELTON LTD	83,708	APEX GLASS LTD	296,535
ALL-WEST GLASS HOUSTON LTD	146,207	APEX INSURANCE SERVICES LTD	942,320
ALL-WEST GLASS KITIMAT LTD	326,526	APEX PREMIER PROPERTY SERVICES LTD	29,934
ALL-WEST GLASS PRINCE GEORGE LTD	532,840	APHEMA PHYSIOTHERAPY CORP	28,336
ALL-WEST GLASS PRINCE RUPERT LTD	185,729	APOLLO CLINIC (THE)	59,010
ALL-WEST GLASS QUESNEL LTD	247,115	APPLE AUTO GLASS (ABBOTSFORD)	505,082
ALL-WEST GLASS SMITHERS LTD	381,075	APPLE AUTO GLASS (CHILLIWACK)	314,230
ALL-WEST GLASS TERRACE LTD	376,790	APPLE AUTO GLASS (KAMLOOPS)	419,056
ALL-WEST GLASS VANDERHOOF LTD	137,950	APPLE AUTO GLASS (NANAIMO)	473,035
ALL-WEST HERITAGE GLASS LTD	150,685	APPLE AUTO GLASS (VERNON)	455,125
ALLEN CHONG INSURANCE AGENCIES LTD	229,482	APPLE INSURANCE & FINANCIAL SERVICES INC	2,071,465
ALLIANCE CONCRETE PUMPS INC	66,322	APPLEWOOD KIA (APPLEWOOD MOTORS INC)	27,029
ALLIANCE MOBILITY SOLUTIONS LTD	66,069	APPLEWOOD LANGLEY KIA (APPLEWOOD MOTORS)	26,010
ALLIANZ GLOBAL INVESTORS US	265,749	AR OT REHABILITATION SERVICES INC	69,780
ALLIED COAST THERAPY	98,245	ARBOR BODY SHOP (1980) LTD	853,700
ALLIED INFORMATION CANADA	130,906	ARBUTUS RV & MARINE SALES LTD	129,043
ALLIED INSURANCE SERVICES INC	3,106,032	ARI FINANCIAL SERVICES INC	639,966
ALLSET AUTO GLASS LTD	642,554	ARIA BANQUET AND CONVENTION CENTRE	46,159
ALLSTAR COLLISION SERVICES LTD	1,383,300	ARIA SOLUTIONS INC	580,962
ALLSTAR HOLDINGS INCORPORATED	128,019	ARIZONA DENT SHOP	30,482
ALLWEST INSURANCE SERVICES LTD	20,400,144	ARLYN RECRUITING LTD	38,366
ALLWEST REPORTING LTD	124,477	ARMSTRONG COLLISION LTD	1,353,983
ALOQUETTE TRANSIT SYSTEMS	40,498	ARO INC	251,698
ALPINE AUTO BODY LTD	615,537	ARROW GLASS LTD	401,343
ALPINE GLASS WINDOWS & DOORS LTD	440,701	ARROW INSURANCE AGENCY LTD	1,128,953
ALPINE INSURANCE AGENCIES LTD	339,430	ARROWSMITH AUTOMOTIVE & TOWING LTD	78,888
ALPORT INSURANCE AGENCIES INC	468,818	ARTHUR J GALLAGHER CANADA DBA CHRISTIE	426,793
AMC CASSELLS INSURANCE SERVICE INC	211,204	ARTHUR J GALLAGHER CANADA DBA DISCOVERY	494,520
AMC EAGLERIDGE INSURANCE SERVICE (2012)	344,320	ARTHUR JOHN S DR INC	49,074
AMC INSURANCE SERVICE (2008) LTD	434,568	AS NEW AUTOBODY & GLASS LTD	1,296,936
AMC INSURANCE SERVICE LTD	1,819,691	ASANTE ROGUE REGIONAL MEDICAL CENTER	48,489
AMC INSURANCE SERVICES (2011) LTD	320,858	ASC COLLISION REPAIR	2,688,816

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ASHBERRY GLASS & WOODWORKING	140,064	BAE SYSTEMS APPLIED INTELLIGENCE CANADA	2,475,959
ASHES TO ANSWERS FIRE INVESTIGATION INC	49,796	BAILEY WESTERN STAR TRUCKS INC	26,567
ASPECT SOFTWARE INC	315,881	BAJA AUTOBODY LTD	487,735
ASSESSMED INC	817,072	BAKER MATERIALS ENGINEERING LTD	862,233
ASSOCIATED INDEPENDENT ADJUSTERS	395,790	BAKER NEWBY LLP	570,324
ASSURED HEALTH	25,670	BALANCE IN MOTION	71,006
ASTROGRAPHICS INDUSTRIES LTD	1,133,690	BALDWIN MIKE DR	25,850
ATI GLASS SERVICES LTD	480,631	BALFOUR AUTOBODY & GLASS LTD	290,269
ATI TRUCK REPAIR LTD	928,466	BANK OF MONTREAL	270,191
ATLAS AUTO BODY LTD	28,175	BANNISTER ALL MAKES COLLISION & GLASS	2,019,200
ATLAS PHYSIOTHERAPY	36,347	BANNISTER CHEVROLET BUICK GMC LTD	30,229
ATLASSIAN PTY LTD	94,331	BANNISTER COLLISION & GLASS	2,017,123
ATTACHMATE CORPORATION	131,331	BANNISTER FORD LTD	57,364
ATWAL'S INSURANCE & FINANCIAL CENTRE	907,703	BARBARA CORNISH PERSONAL LAW CORP	146,274
ATWATER INSURANCE AGENCY LTD	444,885	BARE'S PAINT & BODYWORKS	1,043,855
AUDI BOUNDARY (OPENROAD AUTO GROUP)	25,974	BARNES CRAIG & ASSOCIATES (BCA CLAIMS)	278,023
AURMOOGUM DYLAN	93,560	BARNES HARLEY-DAVIDSON BUELL	94,370
AURORA TOWING LTD	42,137	BARNES HARLEY-DAVIDSON KAMLOOPS	43,828
AUTO PLUS INSURANCE AGENCY INC	492,784	BARNES HARLEY-DAVIDSON VICTORIA	96,830
AUTO SENSE COLLISION LTD	1,332,633	BARNES WHEATON N SURREY CHEV BUICK GMC	2,222,044
AUTO WEST BMW (MTK AUTO WEST LTD)	64,497	BASRA JASKARANPAL DR	179,150
AUTO-COM REFINISHING (B & H VENTURES)	78,339	BAUMANN STEFANIE	30,206
AUTOBODY ONE INC	672,575	BAVARO AUTOBODY (ROCKNEST INVESTMENTS)	505,816
AUTOMALL AUTOBODY LTD	2,791,410	BAXTER REGIONAL MEDICAL CENTER	35,081
AUTOMASTER AUTOBODY LTD	1,480,604	BAY CITY INSURANCE SERVICES LTD	896,566
AUTOMATION ANYWHERE	27,285	BAY MEDICAL AND HEALTH SERVICES	36,807
AUTOMIND COLLISION REPAIR (ABBOTSFORD)	629,014	BAYSHORE HEALTHCARE LTD	432,548
AUTOMIND COLLISION REPAIR (BURNABY)	1,534,581	BAYSHORE THERAPY AND REHAB	640,674
AUTOMIND COLLISION REPAIR (COQUITLAM)	2,018,369	BAYVIEW AUTO TOWING (2000) LTD	277,336
AUTOMIND COLLISION REPAIR (RICHMOND)	2,825,763	BAYWOOD GLASS INC	153,968
AUTOMIND COLLISION REPAIR (SQUAMISH)	1,254,006	BC AUTOBODY & PAINT FIX AUTO BBY SOUTH	1,014,812
AUTOMIND COLLISION REPAIR (VANCOUVER)	3,227,861	BC BACK CLINIC	32,025
AUTOMOTIVE TRAINING & TECHNICAL	114,062	BC BACK INSTITUTE	79,522
AUTOSMART COMPLETE REPAIRS & SERVICES INC	397,572	BC COLLISIONS LTD	1,421,671
AUTOSONIC AUTOBODY & REPAIR LTD	37,285	BC HYDRO	1,124,580
AUTOWEST AUTOBODY LTD	1,346,474	BC INSTITUTE OF TECHNOLOGY	59,428
AVALON AUTO BODY	26,922	BC INSURANCE AGENCIES INC DBA INSURELINE	386,282
AVENUE ALIGNMENT & BODY SHOP	1,307,014	BC MEDEQUIP HOME HEALTHCARE LTD	1,330,777
AVENUE AUTO GLASS LTD	247,353	BC PROFESSIONAL & LEGAL INTERPRETERS INC	232,307
AVEPOINT CANADA LTD	101,431	BC PROSTHETIC & ORTHOTIC SERVICES	34,363
AVERSON CONSULTING LTD	131,574	BC UTILITIES COMMISSION	761,403
AVISCAR INC	596,307	BCAA INSURANCE AGENCY LTD	21,253,276
AVISON YOUNG PROPERTY MANGEMENT (BC)	2,377,486	BEAR MOUNTAIN AUTOBODY	36,966
AW COLLISION OF CALABASAS	29,326	BECK ROBINSON & COMPANY	708,618
AZORCAN AUTOBODY REPAIR & PAINTING	1,391,857	BECKMAN JEFF H DR INC	33,125
B & A AUTO BODY (QUESNEL CANYON HOLDINGS)	1,293,356	BEE JAY AUTO WRECKING & TOWING LTD	57,424
B & B GLASS	86,867	BEE-CLEAN BUILDING MAINTENANCE	59,523
B & D AUTO BODY LTD	3,912,930	BEBGIE GLASS CO LTD	115,799
B & M AUTO-CRAFT COLLISION LTD	1,476,736	BEL AIR TAXI LTD	95,995
B D MITCHELL PROSTHETIC & ORTHOTIC	38,913	BELCHER SWANSON LAW FIRM PLLC	66,555
BABINE TRUCK & EQUIPMENT LTD	261,597	BELL DESMOND DR	41,645
BACK IN MOTION REHAB INC	285,860	BELMONT COLLISION (1975) LTD	2,498,482
BACKS IN ACTION WELLNESS CENTRE	33,871	BELRON CANADA INC	55,495
BADRY COLLISION REPAIRS INC	496,782	BELVEDERE CARE CENTRE	63,987

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BEN AUTO BODY LTD	65,256	BODYCRAFT COLLISION LTD	1,419,062
BEN'S TOWING & AUTO WRECKING LTD	218,991	BOE'S TRAILER SALES LTD	41,620
BERK'S INTERTRUCK LTD	61,164	BOISE PETERBILT	29,605
BERMUDA AUTO GLASS LTD	204,040	BONFIRE INTERACTIVE LTD	33,874
BERNARD LLP	1,279,982	BONIFACE CONSULTING	46,911
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	419,487	BONNY'S TAXI LTD	57,102
BEST AUTO BODY & PAINT LTD	744,175	BORDEN LADNER GERVAIS LLP	2,747,451
BEST CHOICE COLLISION LTD	431,807	BOTTOMLINE TECHNOLOGIES (CANADA) LTD	532,840
BEST SELECT INSURANCE SERVICES 2018 INC	416,654	BOWEN ISLAND INSURANCE AGENCIES LTD	229,840
BEST-VALU GLASS 2001 INC	454,156	BOYD AUTO BODY & GLASS (ABBOTSFORD)	1,016,337
BESTLOOK AUTOGLASS LTD	27,346	BOYD AUTO BODY & GLASS (BURNABY)	1,008,338
BESTWAY AUTO BODY LTD	735,006	BOYD AUTO BODY & GLASS (KEATING)	971,982
BETA AUTO BODY SERVICES LTD	674,520	BOYD AUTO BODY & GLASS (LANGFORD)	1,361,570
BETHEL TOWING	92,717	BOYD AUTO BODY & GLASS (LANGLEY)	1,459,410
BETTER CHOICE STAFFING LTD	52,920	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	2,073,367
BEYAK BRENT L DR	34,430	BOYD AUTO BODY & GLASS (NANAIMO)	499,609
BFL CANADA INSURANCE SERVICES INC	834,214	BOYD AUTO BODY & GLASS (NEW WESTMINSTER)	1,175,718
BG REHAB GROUP INC	143,965	BOYD AUTO BODY & GLASS (RICHMOND)	925,686
BGMEDIATE INC	197,916	BOYD AUTO BODY & GLASS (SIDNEY)	627,596
BIG CITY'S AUTO BODY LTD	1,218,444	BOYD AUTO BODY & GLASS (SOUTH BURNABY)	619,448
BIG HILL TOWING	32,214	BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	2,199,595
BIG RIG COLLISION & PAINT LTD	410,281	BOYD AUTO BODY & GLASS (SURREY)	1,853,812
BIG RIG COLLISION GRANDE PRAIRIE	32,147	BOYD AUTO BODY & GLASS (VICTORIA)	1,527,533
BIG RIG TOWING & RECOVERY LTD	46,862	BOYDEN VANCOUVER INC	74,451
BILKEY LAW CORP	1,931,825	BOYLE MARC R DR INC	88,473
BILL HOWICH CHRYSLER LTD	38,602	BOYLEY AUTO BODY	51,240
BILL'S PLACE SUPPORT SERVICES	42,656	BRAINHUNTER SYSTEMS LTD	397,868
BILLY'S LANDSCAPING	40,791	BRANDALLIANCE INC	39,670
BINSTOCK AARON DR	31,570	BRANDT TRACTOR LTD	40,558
BIO SOLUTIONS INC	465,796	BRC GROUP	48,659
BIORECON ENGINEERING INC	35,123	BRIAN JESSEL BMW PRE-OWNED	60,025
BISHOP PAUL B DR	39,383	BRIAN JESSEL BMW/SUBARU	183,753
BISLA PALWINDER SINGH DR	64,295	BRIAN'S GLASS	246,658
BISMARCK COLLISION FACILITY (SRAG HLDGS)	1,994,367	BRIDGE LAKE TOWING	144,875
BKV ENTERPRISES LTD	42,101	BRIDGEPORT COLLISION (899873 BC LTD)	99,223
BLACK & WHITE AUTOBODY LTD	826,613	BRIDGEPORT COLLISION LTD	436,988
BLACKBERRY LIMITED	41,379	BRIGHT CLEAN MAIDS	25,808
BLACKROCK ASSET MANAGEMENT CANADA LTD	147,947	BRITANNIA AGENCIES (1986) LTD	496,792
BLAIR MACKAY MYNETT VALUATIONS INC	158,689	BRITE'N UP AUTO CLEANING COMPANY	52,833
BLOCK 81 HOLDINGS LTD	400,479	BROADWAY STATION WELLNESS CENTRE	43,909
BLOOMBERG FINANCE LP	189,861	BROCO AUTO GLASS (ABBOTSFORD)	165,311
BLOOMQUIST DANA DR	70,460	BROCO AUTO GLASS (COQUITLAM)	375,423
BLUE CHIP AUTOGLASS & DETAILING	45,676	BROCO AUTO GLASS (KAMLOOPS)	184,318
BLUE CHIP JANITORIAL	32,760	BROCO AUTO GLASS (KELOWNA)	117,743
BLUE CHIPS COLLISION REPAIR	1,718,744	BROCO AUTO GLASS (NEWTON)	354,532
BLUEBIRD CABS LTD	64,750	BROCO AUTO GLASS (VANCOUVER-KINGSWAY)	419,725
BMC SOFTWARE CANADA INC	50,503	BROCO AUTO GLASS (VICTORIA)	286,369
BMT GROUP SERVICES LTD	418,523	BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	434,994
BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	50,491	BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	1,169,237
BMW STORE (OPENROAD AUTO GROUP LTD)	121,187	BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	394,487
BMW VICTORIA/AUDI VICTORIA	53,121	BROCO AUTO GLASS & UPHOLSTERY (NANAIMO)	377,770
BODO MOTORS AUTOMOTIVE SERVICES LTD	2,120,010	BROCO AUTO GLASS & UPHOLSTERY (NORTH VAN)	156,905
BODY CONTROL INC	27,571	BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	747,259
BODY-PLUS COLLISION REPAIR LTD	931,628	BROCO AUTO GLASS & UPHOLSTERY (SW MARINE)	794,851

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BROCO GLASS (LANGLEY)	330,145	CANADIAN CAR AND TRUCK RENTAL	115,788
BROCO GLASS (NANAIMO)	169,199	CANADIAN COLLISION CORP	40,183
BROCO GLASS (SURREY)	462,317	CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	86,782
BROOKS KEVIN	35,235	CANADIAN 4X4 AUTO REPAIR	33,828
BROOKSIDE LODGE CARE COMMUNITY	25,757	CANDY AUTOBODY INC	379,723
BROTHERS AUTOBODY REFINISHERS LTD	1,036,693	CANIL ROY G DR CHIROPRACTIC	49,932
BROWN BROS FORD SALES	80,196	CANNON CLINIC	30,531
BROWN'S TOWING AND AUTO	73,589	CANSTAR CONSTRUCTION LTD	50,000
BROWNRIDGE & COMPANY INSURANCE SERVICES	617,027	CANTALK (CANADA) INC	1,190,985
BROWNS' CHEVROLET BUICK GMC LTD	35,087	CANTRUST 4S AUTOBODY SERVICE	1,101,488
BRUNETTE INSURANCE AGENCIES LTD	740,919	CANUCK TOWING & SERVICES LTD	123,717
BRUTE FORCE ENTERPRISES LTD	1,267,465	CAPITAL AUTOGLASS & UPHOLSTERY (SIDNEY)	306,776
BRYAN'S AUTO BODY (SQUAMISH) LTD	388,666	CAPITAL AUTOGLASS & UPHOLSTERY (VICTORIA)	302,553
BUCHAN RICHARD A	38,287	CAPITAL WEST INSURANCE AGENCIES INC	263,018
BUCKNELL JASON DR	37,676	CAPITAL WEST INSURANCE SERVICES (SURREY)	267,465
BUDGET GLASS LTD	280,212	CAPITAL WEST INSURANCE SERVICES LTD	1,001,177
BUDGET RENT A CAR OF VICTORIA LTD	46,896	CAPRICMW INSURANCE SERVICES LTD	10,051,569
BUDGET TOWING AND AUTO REPAIR	45,485	CAPSTONE INSURANCE SERVICES LTD	783,118
BULKLEY VALLEY INSURANCE SERVICES LTD	916,144	CAPTURE FUNCTION CONSULTING INC	26,783
BULLET AUTO GLASS LTD	156,406	CARE AT HOME SERVICES ADVANCIA SOLUTIONS	451,020
BULLFROG POWER INC	41,419	CARE CONCERNS LTD	75,838
BUNTAIN INSURANCE AGENCIES LTD	2,060,946	CARFRA LAWTON LLP	2,384,851
BURKE MCPHEETERS BORDNER & ESTES	74,102	CARIBOO CHEVROLET BUICK GMC LTD	45,198
BURNABY AUTO BODY (1986) LTD	60,478	CARIBOO COLLISION REPAIRS LTD	364,017
BURNABY KAWASAKI RETAIL LTD	50,579	CARIBOO FORD LTD	30,313
BURNS FITZPATRICK LLP	1,220,532	CARRUTHERS & COMPANY	1,412,732
BURNS PETER T, QC	54,278	CARSTAR BLACK HILLS AUTO BODY	59,604
BURRARD AUTOSTRASSE COLLISION LTD	4,985,769	CARSTAR CHILLIWACK (WALLY'S AUTO BODY)	1,114,682
BUSY BEE GLASS	131,961	CARSTAR WHITEHORSE	46,552
BUZZ'S AUTOBODY LTD	3,334,491	CARSTAR 360 ABBOTSFORD (360 COLLISION)	1,172,469
C & C INSURANCE AGENCIES (RICHMOND) LTD	333,409	CARTER CHEVROLET CADILLAC BUICK GMC BBY	1,918,855
C & C INSURANCE AGENCIES LTD	868,553	CARTER CHEVROLET CADILLAC BUICK GMC NS	1,150,465
C & K COLLISION (CHANG KWONG AUTO BODY)	724,651	CARTER MOTORSPORTS	51,637
C & L INSURANCE SERVICES INC	425,805	CASCADE COLLISION SERVICES INC	40,807
C & R TRUCK WEST LTD	1,558,842	CASCADE INSURANCE AGENCIES (BURNABY) INC	672,153
C A TOWING	26,148	CASCADES CONTAINERBOARD PACKAGING	26,578
C G COYLE & ASSOCIATES INC	1,088,272	CASEY LAW OFFICES	825,789
C ME PEDESTRIAN REFLECTORS	141,157	CASMAN INSURANCE AGENCY & FINANCIAL GROUP	766,553
C P AUTOBODY LTD	26,639	CASSADY & COMPANY	1,289,893
C R COASTLINE TOWING & TRANSPORT LTD	225,334	CASTLEGAR TOYOTA	28,406
C R NO 1 AUTO BODY LTD	1,715,450	CATHAY PACIFIC INSURANCE AGENCY LTD	145,316
C&D INSURANCE SERVICES LTD	321,984	CATTELL ADR CORP	60,201
CACTUS COLLISION & PAINT INC	1,123,687	CAVE & COMPANY	103,732
CALDWELL PARTNERS INTERNATIONAL INC	71,210	CB INFORMATION SERVICES	88,115
CALEA LTD	92,266	CB'S AUTOTECH COLLISION & AUTOBODY REPAIR	948,162
CALGARY HEAVY TRUCK & COLLISION	114,498	CBI HEALTH CENTRE	121,186
CALLA STRATEGIES	32,936	CBI HEALTH CENTRE (COQUITLAM)	110,782
CAM CLARK FORD LINCOLN LTD	1,180,551	CBI HEALTH CENTRE (CRANBROOK)	123,329
CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	98,192	CBI HEALTH CENTRE (DUNCAN)	60,339
CAMPBELL FROH MAY & RICE LLP	351,042	CBI HEALTH CENTRE (KELOWNA)	82,007
CAMPBELL RIVER GLASS 2009 LTD	282,430	CBI HEALTH CENTRE (NANAIMO AQUATIC)	37,892
CAMPBELL RIVER HEAD INJURY SUPPORT	30,000	CBI HEALTH CENTRE (SUMMIT NANAIMO)	30,779
CANADA CHAIRLINES LTD	107,500	CBI HEALTH CENTRE (VICTORIA)	38,550
CANADA POST CORPORATION	6,759,387	CBI HEALTH GROUP (NANAIMO)	244,450

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CBI HEALTH GROUP IMSP	112,559	CHILLIWACK INSURANCE AGENCIES LTD	415,694
CBI HOME HEALTH	132,518	CHIPPERFIELD PHYSIOTHERAPY	44,989
CBI OT SERVICES - VICTORIA	382,885	CHO SAMSON	45,536
CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	204,999	CHOI JEA WON	43,847
CBI PHYSIOTHERAPY & REHAB (PRINCE GEORGE)	35,373	CHOICE INSURANCE SERVICES INC	757,635
CBI PHYSIOTHERAPY & REHAB (RICHMOND)	48,040	CHOW ANDY DR	108,040
CBI PHYSIOTHERAPY & REHAB (SURREY)	94,296	CHRIS BOLAN LAW	251,691
CBI REHABILITATION & HAND THERAPY	71,053	CHRISTENSEN COLLISION & AUTO DETAIL	1,169,134
CBI REHABILITATION IN MOTION	28,095	CIBC-GLOBAL TRANSACTION BANKING	89,658
CBI SPORTS INJURY & REHABILITATION CENTRE	168,417	CINGA LEADERSHIP AND LEARNING INC	25,198
CBRE LIMITED	3,103,635	CIRA MEDICAL SERVICES	2,934,184
CBV COLLECTION SERVICE LTD	206,536	CIRCUIT COLLISION AND AUTO GLASS	1,083,592
CCS COMPLETE CAR SERVICES LTD	43,378	CIS INSURANCE BROKERS LTD	454,074
CEDAR VALLEY PHYSIOTHERAPY	40,743	CISCO WEBEX LLC	46,723
CEFIRO PAPER SUPPLY AND PACKAGING	34,374	CITATION RV AND TRAILERS LTD	44,566
CELLEX COLLISION REPAIRS LTD	416,716	CITISTAR INSURANCE AGENCIES LTD	145,819
CENTENNIAL AUTO BODY & GLASS LTD	233,565	CITRIX SYSTEMS INC	76,357
CENTERLINE FIX AUTO QUESNEL	1,366,154	CITY AUTO SERVICE LTD	562,265
CENTRAL AGENCIES LTD	935,801	CITY GLASS & WINDSHIELD SHOP	96,487
CENTRAL CHEVROLET GMC BUICK LTD	583,744	CITY MOTORS (1981) LTD	40,570
CENTRAL CITY INSURANCE SERVICES INC	467,653	CITY OF ABBOTSFORD	275,902
CENTRAL ISLAND TOWING LTD	46,576	CITY OF BURNABY	749,852
CENTRAL PARK PHYSIOTHERAPY & SPORTS	109,995	CITY OF CALGARY	50,000
CENTRAL REHABILITATION	34,857	CITY OF CAMPBELL RIVER	57,311
CENTRAL VALLEY INSURANCE SERVICES LTD	1,057,049	CITY OF CHILLIWACK	404,326
CENTURY COLLISION (DAI SUN AUTO GROUP)	1,141,997	CITY OF COQUITLAM	666,294
CERIDIAN CANADA LTD	70,023	CITY OF COURTENAY	77,602
CERNA COLLISION LTD	1,054,389	CITY OF CRANBROOK	35,726
CHAIR STUFF SALES LTD	59,276	CITY OF DELTA	108,176
CHAMBERS DUNCAN DR INC	48,227	CITY OF GREENWOOD	54,118
CHAMBERS OLSON LTD	384,392	CITY OF KAMLOOPS	104,420
CHAMPION CHEVROLET LTD	584,597	CITY OF KELOWNA	271,285
CHAMPION TOWING LTD	269,908	CITY OF LANGFORD	248,527
CHANG AHYOUNG DR	44,365	CITY OF LANGLEY	223,304
CHANG PETER DR INC	44,400	CITY OF MAPLE RIDGE	91,192
CHAP'S AUTO BODY LTD	1,404,150	CITY OF NANAIMO	325,385
CHAREST REPORTING INC	435,481	CITY OF NEW WESTMINSTER	846,649
CHARLES AUTO BODY & COLLISION	36,234	CITY OF NORTH VANCOUVER	1,017,826
CHARLESWORTH INSURANCE SERVICES LTD	889,938	CITY OF PENTICTON	150,590
CHARLIES AUTO BODY (CHARLIES COLLISION)	925,542	CITY OF PORT COQUITLAM	105,653
CHAS & ASSOCIATES CONSULTING INC	595,250	CITY OF PORT MOODY	60,279
CHASE AUTO AND WINDOW GLASS	174,761	CITY OF PRINCE GEORGE	316,556
CHD HOLDING LTD	26,938	CITY OF RICHMOND	685,627
CHEMO RV SALES & SERVICE LTD	59,113	CITY OF SURREY	1,558,610
CHEN HUAN WEI DR	28,298	CITY OF TERRACE	91,412
CHEN LUKE RMT	43,907	CITY OF TRAIL	28,312
CHEN STANFORD DR	29,623	CITY OF VANCOUVER	1,689,869
CHENG BRENTON DR	144,588	CITY OF VERNON	135,099
CHERYL STAFFORD & ASSOCIATES	31,133	CITY OF VICTORIA	495,977
CHETWYND AUTO BODY 1994 LIMITED	1,646,268	CITY OF WEST KELOWNA	143,900
CHETWYND GLASS (2017) LTD	196,690	CJ HUNG COUNSELLING AND CONSULTING	26,500
CHEUNG JESSICA DR INC	64,799	CJ'S TOWING (1168142 ALBERTA LTD)	26,459
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	332,613	CLAIMS AT TUGO	151,583
CHILLIWACK FORD	36,984	CLAIMSPRO INC, AN SCM COMPANY	1,933,447

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CLARK AUTO BODY LTD	433,269	COMFORT KEEPERS (NORTH VANCOUVER)	65,306
CLARK HILL STRASBURGER	33,961	COMFORT KEEPERS (VICTORIA)	70,360
CLASSIC COLLISION LTD	859,912	COMFORT KEEPERS (WHITE ROCK)	510,616
CLASSIC GLASS & AUTO (R I HOLDINGS LTD)	665,697	COMMISSIONAIRES VICTORIA	41,435
CLASSIC IMAGE AUTO BODY	447,713	COMMIT AUTOBODY & REPAIR (2012) LTD	465,800
CLASSIC LIFECARE LTD	415,218	COMMUNITY THERAPISTS 1998 INC	2,347,326
CLASSIC TOWING COMPANY	225,955	COMOX VALLEY DODGE CHRYSLER JEEP LTD	582,217
CLAYMORE COLLISION LTD	3,178,017	COMOX VALLEY TOWING & RECOVERY	44,839
CLAYTON HEIGHTS PHYSIO & SPORTS	39,281	COMPUGEN INC	326,798
CLAYTON HEIGHTS SPORTS AND THERAPY	102,020	CONNECT COMMUNITIES	324,302
CLAYTON TOWING	65,572	CONNECT INSURANCE BROKERS INC	92,303
CLEAR MARKETING INC	25,102	CONNELL D G DR	105,387
CLEAR VIEW GLASS & UPHOLSTERY	358,848	CONNELL J ELLEN	27,595
CLEAR-VIEW GLASS	275,216	CONNOR CLARK & LUNN INVESTMENTS MGMT LTD	1,974,501
CLEARBROOK GLASS 2007 LTD	264,229	CONSOLIDATED CIVIL ENFORCEMENT BC INC	366,797
CLEARWATER GLASS LTD	133,634	CONTEMPORARY OFFICE INTERIORS LTD	43,799
CLEARWATER TOWING LTD	62,146	COPART AUTO AUCTIONS	889,365
CLEARWAY RENTALS INC	50,078	COQUITLAM AGENCIES (1982) LTD	434,979
CLIFFS TOWING	36,918	COQUITLAM CHRYSLER DODGE JEEP LTD	29,668
CLOVER TOWING 2015 LTD	4,018,586	COQUITLAM EXPRESS AUTOBODY LTD	1,620,636
CLOVERDALE AUTO METAL (1979) LTD	695,891	COQUITLAM TOWING & STORAGE CO	789,053
CLOVERDALE INSURANCE SERVICES LTD	476,384	CORAL INTERNATIONAL TRUCK	42,516
CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	64,814	CORE AUTOBODY & REPAIR LIMITED	1,186,340
CLR HEALTHCARE INC	49,975	CORE FITNESS AND REHAB INC	44,411
CLUB TOWING	44,758	CORNERSTONE ADJUSTERS INC	277,237
CMLS FINANCIAL LTD	166,331	CORPORATE CLASSICS CATERERS	54,883
CO-OPERATORS INSURANCE AGENCIES LIMITED	9,174,737	CORPORATE COURIERS LOGISTICS ULC	268,780
CO-UP AUTO BODY REPAIRS	762,393	CORPORATION COMPUWARE DU CANADA	65,716
COACHE COLLISION LTD	2,535,106	CORPUS CHRISTI FREIGHTLINER WESTERN STAR	61,301
COACHWERKS RESTORATION	86,949	CORVETTE SPECIALTIES LTD	438,490
COAST CAPITAL INSURANCE SERVICES LTD	9,985,863	COSMOS AUTOCARE (COSMIC COLLISION LTD)	1,159,123
COAST CLAIMS SERVICE LTD	713,447	COSMOS COLLISION (1994) LTD	50,985
COAST MOUNTAIN CHEVROLET BUICK GMC LTD	31,380	COTTONWOOD AUTO BODY LTD	1,220,734
COAST REPORTING SERVICES INC	200,853	COTTONWOOD AUTO GLASS INC	359,437
COASTAL COMMUNITY INSURANCE SERVICES	3,928,772	COTTONWOOD RV SALES & SERVICE LTD	51,293
COASTAL FORD SALES LIMITED	128,700	COUNTRY CAMPING LEISURE PRODUCTS	25,265
COASTAL HAND CLINIC	26,593	COURTENAY COLLISION SERVICES LTD	588,623
COBBLE HILL TAXI (2016) LTD	42,047	COURTENAY RV SPECIALISTS LTD	32,571
CODY PAINT AND BODY	27,191	COWICHAN COLLISION LTD	1,342,501
COGNI CARE INC	30,931	COX & PALMER	45,988
COLEBROOK FAMILY PRACTICE	27,288	COYOTE COLLISION LTD	1,113,892
COLEMAN DOUGLAS S DR	33,083	COZENS WIENS LLP	726,864
COLLIERS MACAULAY NICOLLS INC	162,209	CPA INTERNATIONAL INVESTIGATIONS INC	26,148
COLLINGWOOD INSURANCE CENTRE INC	550,386	CRAFTLINE COLLISION	28,920
COLLINGWOOD WELLNESS INC	100,508	CRAFTSMAN COLLISION ABBOTSFORD CENTRE	2,441,996
COLLINS MANUFACTURING COMPANY LTD	158,898	CRAFTSMAN COLLISION ABBOTSFORD WEST	1,733,681
COLLISION ANALYSIS LTD	104,085	CRAFTSMAN COLLISION AUTO GLASS	84,161
COLLISION CRAFT	592,692	CRAFTSMAN COLLISION BOUNDARY & 1ST AVE	2,052,996
COLUMBIA COLLISION REPAIRS LTD	2,570,625	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,447,369
COLUMBIA GLASS (1972) LTD	252,079	CRAFTSMAN COLLISION CAMBIE & MARINE	3,873,355
COLUMBIA PACIFIC CONSULTING GROUP INC	1,773,241	CRAFTSMAN COLLISION CHILLIWACK	2,446,558
COLUMBIA SPEECH & LANGUAGE SERVICES INC	224,375	CRAFTSMAN COLLISION COLWOOD	2,970,863
COLUMBIA TOWING LTD	217,952	CRAFTSMAN COLLISION COQUITLAM	2,265,825
COMFORT KEEPERS (KAMLOOPS)	48,901	CRAFTSMAN COLLISION ESQUIMALT	1,487,977

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRAFTSMAN COLLISION GT DUNCAN	3,260,534	CUNNINGHAM LINDSEY CANADA LIMITED	122,480
CRAFTSMAN COLLISION KAMLOOPS	2,075,046	CUSHMAN & WAKEFIELD LTD	99,192
CRAFTSMAN COLLISION KELOWNA CENTRAL	2,289,500	CUT THUMB GLASS LTD	57,815
CRAFTSMAN COLLISION LANDMARK WAY	1,810,518	CUTBANKS AUTOBODY & GLASS LTD	1,016,670
CRAFTSMAN COLLISION LANGLEY	3,314,822	D & B CUSTOM PAINTING LTD	66,041
CRAFTSMAN COLLISION MAIN & 3RD VANC	3,140,631	D & D DISABILITY MANAGEMENT	853,593
CRAFTSMAN COLLISION MAPLE RIDGE	3,466,629	D & K BODY SHOP CO LTD	377,877
CRAFTSMAN COLLISION METROTOWN	2,998,269	D J'S PAINT AND BODY (1987) LTD	929,103
CRAFTSMAN COLLISION NEWTON	1,973,591	D R HOLTOM LTD	25,702
CRAFTSMAN COLLISION NORTH NANAIMO	1,840,953	D'ARCY'S GLASS (2010) LTD	503,623
CRAFTSMAN COLLISION NORTH VAN EAST	2,387,538	DAKOTA TOWING	38,528
CRAFTSMAN COLLISION NORTH VAN WEST	3,686,137	DALE BAZZANA AUTO BODY	108,937
CRAFTSMAN COLLISION PORT COQUITLAM	2,678,000	DALES ALIGNMENT & BRAKE	69,502
CRAFTSMAN COLLISION PORT MOODY	1,905,814	DAMON'S DUNN RIGHT TOWING & RECOVERY	66,192
CRAFTSMAN COLLISION POWELL EAST VAN	2,134,653	DAMS FORD LINCOLN SALES LTD (FRASER HWY)	2,485,132
CRAFTSMAN COLLISION QUESNEL	737,165	DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	190,902
CRAFTSMAN COLLISION RICHMOND	3,740,949	DAN THE MAN'S AUTOBODY REPAIR LTD	1,309,984
CRAFTSMAN COLLISION RUTLAND	1,012,242	DAN'S KAMLOOPS COLLISION CENTRE LTD	2,134,691
CRAFTSMAN COLLISION SURREY SCOTT RD	3,007,565	DANBIES RV LTD	43,605
CRAFTSMAN COLLISION VERNON	1,831,165	DARLEN VENTURES LTD	90,539
CRAFTSMAN COLLISION WALNUT GROVE	3,250,375	DATA COMMUNICATIONS MANAGEMENT CORP	1,422,053
CRAFTSMAN COLLISION WEST KELOWNA	1,428,713	DATA REPRO COM LTD	153,977
CRAFTSMAN COLLISION WHITE ROCK/S SURREY	3,755,527	DATAWORKS BUSINESS INTELLIGENCE INC	334,467
CRAFTSMAN COLLISION 6TH & YUKON	1,169,131	DAVE DALE INSURANCE AGENCIES LTD	629,999
CRANBROOK GLASS & WINDSHIELD	193,722	DAVID EYTAN ABRAHAM DR	168,380
CRANBROOK PHARMACY LTD	59,600	DAVIE AND ASSOCIATES	954,321
CRANE SPEC BC (1055560 BC LTD)	40,553	DAWSON CREEK COLLISION (PACE)	1,546,898
CRASHPAD COLLISION SERVICES LTD	549,337	DAWSON TRUCK REPAIRS LTD	56,513
CRAWFORD AND COMPANY (CANADA) LTD	84,946	DAY & NITE TOWING & AUTOWRECKING	76,026
CREATIVE MOBILITY PRODUCTS INC	193,223	DBM AUTOMOTIVE LTD	27,293
CREATIVE THERAPY CONSULTANTS	1,097,487	DCT CHAMBERS TRUCKING LTD	78,221
CREEKSIDE PHYSIOTHERAPY CLINIC	27,184	DEAN NEUMANN PLC	742,379
CRESTON CLASSIC GLASS & TRIM (DALLET ENT)	59,132	DEARBORN MOTORS LTD	186,983
CRESTON TRUCK SERVICE LTD	29,269	DECO PLUS PAINTING AND CONTRACTING LTD	47,543
CRESTON VALLEY ADAPTATIONS	76,134	DEEPTI CHHABRA PHYSIOTHERAPIST CORP	60,748
CROSSMAN MARK W DR INC	130,437	DEL ORO TOWING LTD	432,386
CROWE MACKAY LLP	38,047	DELOITTE LLP	10,395,330
CROWN PACIFIC COLLISION AND SALES LTD	26,549	DELOITTE MANAGEMENT SERVICES LLP	107,546
CRYSTAL CHIROPRACTIC CLINIC INC	25,254	DELTA SUNSHINE TAXI (1972) LTD	44,734
CRYSTAL GLASS CANADA LTD (BURNABY)	299,958	DELTA TRUCK & TRAILER REPAIR LTD	27,683
CRYSTAL GLASS CANADA LTD (CRANBROOK)	148,411	DEMERS COLLISION LTD	118,300
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	468,766	DEN'S LADYSMITH COLLISION CENTRE INC	381,605
CRYSTAL GLASS CANADA LTD (KELOWNA)	131,245	DENCO CYCLE (2002) INC	56,909
CRYSTAL GLASS CANADA LTD (LANGLEY)	289,483	DEPENDABLE COLLISION LTD	689,924
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	255,042	DERRICKS SANDBLASTING	145,594
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	429,631	DESERT REGIONAL MED CTR	155,563
CRYSTAL GLASS CANADA LTD (QUESNEL)	216,341	DESIGN GROUP STAFFING INC	47,040
CRYSTAL GLASS CANADA LTD (SALMON ARM)	167,660	DESIGN ROOFING AND SHEET METAL LTD	75,695
CRYSTAL GLASS CANADA LTD (VERNON)	202,333	DESTINATION CHRYSLER DODGE JEEP	39,876
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	259,361	DESTINATION TOYOTA BURNABY	3,790,569
CSA INVESTIGATIONS	106,837	DEVENNEY SPENCER DR	32,300
CSDC SYSTEMS INC	107,987	DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	5,283,622
CSN KUSTOM AUTO BODY	41,103	DEYETTE TAYLOR RMT	47,938
CUNDARI SEIBEL LLP	3,625,746	DHALIWAL JAGDEEP DR	181,160

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DHALIWAL-CHIMA SHARON DR	50,030	EAST END AUTO BODY SHOP LTD	787,662
DIAMOND AUTO & WINDOW GLASS	127,495	EASY THERAPY LTD	29,975
DIAMOND AUTO GLASS LTD	485,830	EBERS GEORGE PROFESSOR	33,519
DIAMOND AUTO GLASS 2 LTD	77,645	ECKLER LTD	560,481
DICK IRWIN GROUP LTD (THE)	25,799	ECONO GLASS LTD	49,724
DIONNE GLASS	103,946	ECONOMY GLASS SUPPLIER LTD	194,735
DIRECT IME CORP	3,028,697	EDDIES TOWING	28,089
DISCOUNT CAR AND TRUCK RENTALS	217,782	EFFECTIVE AUTO BODY REPAIR LTD	1,364,016
DISCOVERY CLAIMS SERVICES LTD	889,750	EFFICIENTIP INC	101,153
DISTRICT OF CENTRAL SAANICH	57,332	EIGEN DEVELOPMENT LTD	344,653
DISTRICT OF CLEARWATER	204,546	EISENKREIN SERVICES LTD	46,783
DISTRICT OF HUDSON'S HOPE	136,368	ELAN DATA MAKERS	2,663,228
DISTRICT OF MISSION	52,646	ELIM CHRISTIAN CARE SOCIETY	30,243
DISTRICT OF NEW HAZELTON	374,094	ELITE AUTO GLASS INC	172,812
DISTRICT OF NORTH VANCOUVER	305,217	ELITE BODY SHOP LTD	2,543,413
DISTRICT OF SAANICH	68,055	ELITE XPRESS COLLISION SERVICES	2,186,159
DISTRICT OF SQUAMISH	81,004	ELK VALLEY GLASS LTD	170,329
DISTRICT OF WEST VANCOUVER	46,627	ELLIOTT T G DR INC	241,040
DITA EXCHANGE INC	35,587	ELLIS CREEK AUTOBODY	597,190
DL ADJUSTERS LTD	460,748	EMC CORPORATION OF CANADA	1,985,901
DMA CLAIMS INC	32,890	EMSLAND & ASSOCIATES INSURANCE SERVICES	710,877
DNR TOWING INC	88,164	ENCORE TOWING & SERVICE	40,619
DOBSON'S GLASS LTD	639,105	ENDERBY AUTO BODY LTD	541,932
DOC'S AUTO BODY (2012) LTD	1,759,743	ENNS ARON DR	45,830
DOMENICO MEDIATION & ADJUSTMENT SERVICES	237,681	ENTCO SOFTWARE CANADA CO	179,672
DON BECK COLLISION LTD	3,062,338	ENTERPRISE AUTO & RV LTD	46,786
DON FOLK AUTO BODY (DFC AUTO LTD)	1,212,222	ENTERPRISE GLASS LTD	128,344
DON UNRAU & ASSOCIATES CLAIM SERVICES INC	118,454	ENTERPRISE RENT-A-CAR CANADA LTD	2,870,213
DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	639,280	ENTRUST DATACARD LIMITED	47,221
DON WOTHERSPOON & ASSOCIATES (POCO)	355,346	ENVIRONMENTAL HAZMAT SERVICES	25,914
DON WOTHERSPOON & ASSOCIATES LTD	190,454	EPPLER TOWING	30,890
DON'S AUTO BODY & PAINT SHOP LTD	899,238	ERGO REHABILITATION INC	112,151
DON'S AUTO TOWING LTD	835,686	ERNST & YOUNG LLP	19,542,395
DONN DEAN COLLISION LTD	997,324	ES AUTO SALES LTD	510,653
DOUGLAS A GRAEB INC	31,635	ESIT ADVANCED SOLUTIONS INC	3,935,055
DOUGLAS R SODERLAND LAW OFFICES	414,986	ESSENTIAL AUTO COLLISION LTD	302,880
DOWELL TOWING & RECOVERY	44,046	ESSEX COLLISION SERVICES LTD	1,718,562
DOWNTOWN SERVICE TOWING LTD	348,481	ESSEX INSURANCE AGENCY (1ST AVE) INC	576,299
DRAKE TOWING LTD	329,575	EURO-CAN BUILDING SERVICES LTD	67,686
DRAKE TOWING 2018 LTD	35,403	EUROSPEC AUTOBODY (2001) LTD	425,757
DRIVING FORCE INC (THE)	322,280	EVERGREEN HEALTH	27,477
DRUMMOND LAW CORPORATION	590,766	EVERGREEN NURSING SERVICES LTD	329,110
DUECK CHEVROLET BUICK CADILLAC GMC LTD	2,649,472	EVOY JAYMI DR	30,259
DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,899,629	EX PHYSIOLOGY INC	52,156
DUKE REFRIGERATION & HVAC LTD	328,155	EXCEL AUTOBODY LTD	544,424
DUMOULIN BOSKOVICH LLP	2,380,794	EXCEL PHYSIOTHERAPY (MARK HAMPTON PHYSIO)	30,893
DYE & DURHAM CORPORATION	446,765	EXCELLENCE AUTO GLASS LTD	193,724
DYNAMIC FACILITY SERVICES LTD	31,814	EXCEPTIONAL TOWING & RECOVERY	228,059
DYNAMIC INVESTIGATIONS INC	61,897	EXHALE CENTRE HOLISTIC HOUSE	35,955
E J KLASSEN MOTORCADE LTD	49,576	EXPERT COLLISION (2002) LTD	782,159
EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	954,471	EXPERT VOCATIONAL GROUP	96,236
EAGLE PROFESSIONAL RESOURCES INC	66,938	EXPRESS LANE AUTOBODY LTD	874,126
EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	52,327	EXTREME AUTOBODY LTD	1,362,037
EAGLE ROCK TOWING	84,471	EYFORD PARTNERS LLP	5,891,642

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
F & W TOWING LTD	25,061	FIX AUTO DUNCAN (GREEN ISLAND G AUTO LTD)	752,607
F ADAMS & ASSOCIATES INSURANCE SERVICES	1,088,856	FIX AUTO EDMONTON SOUTH	53,122
F F R GLASS SERVICE LTD	268,446	FIX AUTO EDMONTON STRATHCONA	108,771
FABCAN METALWORKS LTD	25,503	FIX AUTO EDMONTON WEST	81,578
FABRIS MCIVER HORNQUIST & RADCLIFFE	955,842	FIX AUTO GRANDE PRAIRIE NORTH	109,190
FACTORY FINISH AUTO GLASS LTD	37,161	FIX AUTO KELOWNA (BAJ HOLDINGS LTD)	147,555
FAIRLANE COLLISION REPAIRS LTD	1,618,543	FIX AUTO LEDUC	41,896
FAIRWEATHER COLLISION	26,701	FIX AUTO LETHBRIDGE	46,532
FALCON EQUIPMENT LTD (SURREY)	153,836	FIX AUTO MEDICINE HAT NORTH	26,331
FALCON EQUIPMENT NANAIMO	39,831	FIX AUTO OKOTOKS	36,786
FALSE CREEK COLLISION (FC COLLISION LTD)	1,519,421	FIX AUTO OTTAWA AIRPORT	34,768
FALSE CREEK HEALTHCARE CENTRE	26,686	FIX AUTO PEMBERTON (OFF ROAD TOWING LTD)	958,400
FAMILY GLASS LTD	882,579	FIX AUTO PENINSULA (MAYSA VENTURES LTD)	934,547
FARBROOK AUTO WRECKING (1979) LTD	64,273	FIX AUTO PORT MOODY (0923986 BC LTD)	746,055
FARIZHENDI PHYSIOTHERAPY CORP	54,099	FIX AUTO POWELL RIVER (AQUA STAR HLDGS)	790,844
FASKEN MARTINEAU DUMOULIN LLP	683,372	FIX AUTO RED DEER	80,310
FAST TRACK INVESTIGATIONS LTD	734,385	FIX AUTO SPRUCE GROVE	59,154
FASTFLOW CONSTRUCTION INC	86,400	FIX AUTO VERNON (STAR AUTOBODY)	2,273,876
FASTRACK AUTO GLASS LTD	34,056	FIX AUTO VICTORIA SOUTH (AUDY AUTOBODY)	869,719
FASTRACK AUTOBODY LTD	1,949,483	FIX AUTO WEST KELOWNA (BAJ HOLDINGS LTD)	120,251
FASTRACK GLASS LTD	289,099	FIXED INCOME FINANCE PGIM INC	220,435
FAWCETT INSURANCE AGENCY LTD	487,732	FLYNN CANADA LTD	785,005
FEDERAL EXPRESS CANADA LTD	54,088	FLYNN'S TOWING & RECOVERY LTD	36,217
FENDER'S AUTO BODY & PAINT LTD	2,713,717	FOCUS INVESTIGATIVE SERVICES INC	48,821
FENNELL'S RV REPAIR LTD	25,717	FOCUS PROFESSIONAL SERVICES INC	66,675
FERNY'S AUTO BODY SHOP LTD	1,310,466	FOCUS REHABILITATION AND CONSULTING INC	222,278
FERREIRA COLLISION CENTRES (SUN COAST)	489,500	FONCLOUD INC	55,100
FERREIRA COLLISION CENTRES (VANCOUVER)	1,366,344	FOREMOST EQUIPMENT LP	103,419
FH&P LAWYERS LLP	505,442	FORENSIC DYNAMICS INC	340,793
FHC REACTIVE INJURY MANAGEMENT LTD	707,737	FORENTECH CONSULTING LTD	39,247
FIJI ISLAND AUTO REPAIRS LTD	800,430	FORGE INTEGRATED HEALTH INC	65,859
FINNING (CANADA)	102,483	FORRESTER SWITZERLAND GMBH	89,959
FIRST CHOICE TOWING (2007) LTD	258,903	FORSONS ADJUSTING SERVICE	200,493
FIRST CLASS AUTO BODY LTD	840,287	FORT FABRICATION & WELDING LTD	161,359
FIRST COURT INC	40,045	FORT GARRY INDUSTRIES	137,491
FIRST RESPONSE GLASS LTD	423,759	FORT MOTORS LTD	28,364
FIRST TRUCK CENTRE (EDMONTON)	25,445	FORT NELSON AUTOBODY (1999)	30,183
FIRST TRUCK CENTRE VANCOUVER INC	4,279,928	FORT SASKATCHEWAN AUTO BODY LTD	26,657
FIRST TRUCK COLLISION CENTRE LTD	551,415	FORTISBC	363,400
FIRST WEST INS SERVICES DBA ENVISION INS	3,313,044	FOSTER'S RV & TRAILER SALES INC	62,814
FIRST WEST INS SERVICES DBA ISLAND SAVING	2,727,111	FP&H LAWYERS	373,986
FIRST WEST INS SERVICES DBA VALLEY FIRST	3,244,089	FRAME AND ASSOCIATES CONSULTING INC	60,289
FIRST WEST INSURANCE SERVICES LTD	883,286	FRANK'S AUTO BODY REPAIR	1,852,892
FIRST WESTERN INSURANCE SERVICES INC	488,305	FRANTZ WARD ATTORNEYS AT LAW	431,943
FIT BODY ATHLETICS & REHABILITATION INC	159,484	FRASER AUTO DENT & COLOR	57,712
FIVE STAR TRUCK COLLISION CENTRE LTD	28,079	FRASER CANYON GLASS LTD	133,604
FIX AUTO CALGARY AIRDRIE	70,876	FRASER CITY MOTORS LTD	1,560,326
FIX AUTO CALGARY CITY CENTRE	145,476	FRASER HEALTH AUTHORITY	164,334
FIX AUTO CALGARY COACHWORKS SOUTH	52,759	FRASER RIVER PAINT & BODY LTD	2,353,737
FIX AUTO CALGARY DEERFOOT	32,162	FRASER VALLEY AUTO GLASS AND DETAILING	164,731
FIX AUTO CALGARY NORTHEAST	66,849	FRASER VALLEY FIRE PROTECTION LTD	32,123
FIX AUTO CALGARY SOUTH CENTRAL	125,735	FRASER VALLEY ORTHOPEDIC & SPORTS CLINIC	29,969
FIX AUTO CHILLIWACK (RENASCENT COLLISION)	1,856,662	FRASER VALLEY PROSTHETICS LTD	53,641
FIX AUTO COLLISION WESTSHORE (AUDY AUTO)	1,722,344	FRASER VALLEY REPORTING SERVICES INC	77,910

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FRASERVIEW COLLISION REPAIR LTD	2,007,338	GLENMERRY GLASS LTD	121,285
FRASERWAY RV GP LTD	301,183	GLENN MOUNTAIN ORTHOPAEDIC & SPORTS	29,875
FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	1,540,521	GLENN'S RV	28,725
FREEWAY MAZDA (FREEWAY IMPORTS LTD)	144,441	GLOBAL ALPHA CAPITAL MANAGEMENT LTD	820,097
FREIGHTLINER NORTHWEST	28,527	GLOBAL INSURANCE AGENCY (2007) LTD	293,857
FREIGHTLINER OF CRANBROOK LTD	312,105	GLOBAL INSURANCE AGENCY (2008) LTD	373,305
FRIESEN KENT	37,741	GLOBAL INSURANCE AGENCY LTD	229,457
FROH ROBERT G DR INC	93,637	GLOBAL ROADWAY MAINTENANCE INC	32,368
FSG - FOCUS SOLUTIONS GROUP INC	133,464	GLOVER ROAD CHIROPRACTIC	30,267
FSJ GLASS HOUSE 1998 LTD	72,200	GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	988,366
FTSE TMX GLOBAL DEBT CAPITAL MARKETS INC	169,596	GN INSURANCE AGENCY LTD	663,036
FUNCTION HEALTH GROUP INC	36,735	GNK INSURANCE SERVICES INC	679,803
FUNCTIONAL OUTCOMES REHAB SERVICES	37,470	GO AUTO SURREY CHRYSLER DODGE JEEP RAM	1,715,909
G & A AUTO BODY REPAIRS LTD	103,882	GOAL DIRECTED OCCUPATIONAL THERAPY INC	203,640
G DUNCAN AUTO BODY LIMITED	1,179,337	GODOY & VERVERGAERT INSURANCE BROKERS INC	415,112
G&G AUTO BODY REPAIR & SALES LTD	110,098	GODOY & VERVERGAERT INSURANCE ONLY INC	497,695
GA CHECKPOINT (PORT MOODY)	32,387	GODOY'S INSURANCE ONLY (LANGLEY) INC	646,678
GAGNON MICHAEL DR	46,250	GODOY'S INSURANCE ONLY INC	258,024
GALLAGHER LAKE AUTO-BODY	393,622	GOLD KEY COLLISION CENTRE	2,400,952
GARCHA RANDY S DR	38,340	GOLD KEY INSURANCE SERVICES LTD	1,797,642
GARDAWORLD CASH SERVICES CANADA CORP	233,831	GOLDBERG FRAN	84,684
GARDEN CITY BODY & PAINT	35,629	GOLDEN EARS INSURANCE SERVICES LTD	1,405,223
GARRISON BEATTY & GARRISON INSURANCE	290,492	GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	158,960
GARTNER CANADA CO	126,945	GOLDEN EMPIRE TOWING	49,075
GARY'S TOWING EQUIPMENT XPRESS	26,904	GOLDEN SHIELD ADJUSTERS LTD	395,331
GASPARIN MORRIS DR	32,805	GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	325,105
GATEWAY GLASS LTD	62,035	GOLDLEAF INSURANCE SERVICES INC	248,017
GATEWAY HEALTH & WELLNESS CENTER	27,005	GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	453,735
GATOR AUTO GLASS	93,275	GOLDMINE INSURANCE SERVICES LTD	1,063,129
GAUTAM & ASSOCIATES	1,024,282	GOODLUCK AUTO & WINDOW GLASS LTD	124,413
GB GLASS EXPRESS	376,538	GORDON & REES LLP	969,566
GBG INSURANCE SERVICES LTD	607,202	GORDON'S AUTO BODY WORKS LTD	65,714
GD ASSESSMENTS INC	272,365	GOVERNMENT AGENT - ATLIN	56,336
GEMINI ADJUSTERS LTD	374,651	GOVERNMENT AGENT - DEASE LAKE	110,892
GEO H HEWITT CO LTD (THE)	35,374	GOVERNMENT AGENT - STEWART	54,696
GEORGE'S BODY SHOP LTD	884,703	GOVERNMENT OF ALBERTA	520,364
GEORGIA STRAIGHT COLLISION LTD	929,504	GRAMPA'S RV LTD	138,571
GET ACTIVE REHABILITATION INC	59,899	GRAND AND TOY LIMITED	1,069,581
GET-AWAY RV CENTRE LTD	71,387	GRAND FORKS GLASS LTD	168,922
GHD CONTRACTORS LTD	654,122	GRAND PERFORMANCE AUTO CENTRE INC	1,342,904
GILBERT KIRBY STRINGER LLP	72,148	GRANDCITY AUTOBODY (RICHMOND) LTD	4,001,422
GILLESPIE & COMPANY LLP	3,108,017	GRANDCITY AUTOBODY LTD	3,642,366
GILMAY RV	102,365	GRANT KOVACS NORELL	7,329,086
GIVER A YANK TOWING & PICKER SERVICE	31,281	GRANTON MOTORS LTD	34,814
GJB HOLDINGS LTD	59,821	GRANVILLE TOYOTA (JTB MANAGEMENT LTD)	26,255
GLACIER GLASS PG LTD	195,965	GRAPHIC OFFICE INTERIORS LTD	37,328
GLACIER MOBILE GLASS LTD	342,990	GRASS CREEK VENTURES	45,811
GLACIER VIEW GLASS LTD	206,032	GREAT WEST LIFE	4,105,809
GLASS DOCTOR NORTH VANCOUVER	713,683	GREAT-WEST LIFE ASSURANCE CO	305,628
GLASS DOCTOR OF LANGLEY	101,080	GREATWEST KENWORTH LTD	54,554
GLASS DOCTOR OF SUNSHINE COAST	243,052	GREENHILL TURNER PARTNERS	86,638
GLASS DOCTOR VICTORIA	26,504	GREENLEAF INVESTMENTS LTD	1,516,888
GLASSCO AUTO & WINDOW LTD	451,099	GREG'S RV PLACE	123,708
GLASSDOOR INC	71,612	GREYSTONE MANAGED INVESTMENTS INC	591,026

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GROUNDSWELL GROUP INC	558,595	HD HOME CARE LIMITED	161,600
GROVE EQUIPMENT RENTALS LTD	401,312	HEALTHLINC MEDICAL EQUIPMENT LTD	85,670
GROWTH FINANCIAL CORP DBA HG INSURANCE	537,050	HEALTHONE PHYSIOTHERAPY & HAND CLINIC	94,041
GROWTH FINANCIAL CORP DBA WHITLOCK INS	232,659	HEALTHX PHYSICAL THERAPY CENTRES	38,157
GROWTH FINANCIAL DBA CRESTON VALLEY INC	819,038	HEARTLAND TOYOTA	35,431
GROWTH FINANCIAL DBA KELOWNA VALLEY INS	714,339	HEATH LAW LLP	3,606,042
GTS GLASSWORKS REFINISHING LTD	75,245	HEATHER SADLER JENKINS LLP	1,456,289
GUELDNER BRADLEY DR	28,146	HEAVYSIDE JANET DR	60,655
GUELDNER MORGAN DR	26,671	HEDBERG & ASSOCS DISABILITY CASE MGMT INC	26,732
GUIDEWIRE SOFTWARE INC	8,482,598	HELP AT HOME SUPPORT SERVICES INC	49,170
GUILDFORD CAB (1993) LTD	50,052	HEMLOCK PRINTERS LTD	735,979
GULF ISLANDS INSURANCE AGENCIES LTD	164,301	HEMMERLING & ASSOCIATES LAW	1,336,510
GURMAIL AUTOBODY	30,875	HENDRY SWINTON MCKENZIE INSURANCE SERVICE	231,253
GUSTAFSON'S AUTO SERVICE LTD	543,608	HERITAGE OFFICE FURNISHINGS LTD	2,082,354
GUSTAVSON WYLIE ARCHITECTS INC	110,989	HERTZ CANADA LIMITED	16,054,442
GUY CARPENTER AND COMPANY LTD	10,716,250	HI-LIGHT AUTOBODY 2003 LTD	1,487,888
GWL REALTY ADVISORS INC	62,300	HICKS PACIFIC CENTRE INSURANCE SERVICES	264,190
GXS CANADA INC	48,384	HIDDEN TREASURE RESTORATIONS	271,274
GYROSCOPE COLLISION SERVICES	810,594	HIEBERT CAROLYNE DR	64,072
H & L GLASS LTD	74,560	HIEBERT JONATHAN DR	73,816
H & R COLLISION AND GLASS LTD	4,508,641	HIGH CALIBER AUTO COLLISION & REPAIR LTD	1,157,388
HABANERO CONSULTING GROUP	52,458	HIGH CLASS AUTOBODY AND PAINT LTD	667,676
HABITAT INSURANCE AGENCIES LTD	185,460	HIGHGATE HEALTH	76,058
HAGER PROSTHETIC & ORTHOTIC SERVICES	63,079	HIGHROADS MEDICAL CLINIC	27,382
HAIGHT BROWN & BONESTEEL LLP	413,965	HIGHWAY AUTOBODY & FRAME	58,323
HALCO GLASS LTD	508,301	HIGHWAY 43 TOWING	72,192
HALL PHYSIOTHERAPIST CORPORATION	146,257	HILLTOP AUTO BODY (KOSMINO HOLDINGS LTD)	337,842
HAMILTON DUNCAN ARMSTRONG & STEWART	2,964,174	HILLTOP AUTO GLASS (KOSMINO HOLDINGS LTD)	95,096
HAMMER COLLISION LTD	823,219	HILLTOP MEDICAL CLINIC	38,150
HANIN INSURANCE SERVICES INC	507,735	HILLTOP TOYOTA (KAIZEN HOLDINGS LTD)	99,674
HANSER'S ENVIRONMENTAL AND REMEDIATION	33,454	HILTOP BODY SHOP LTD	786,014
HANSSON ANN DR INC	42,985	HIRSCH GABRIEL DR	71,172
HARBORD INSURANCE SERVICES FAIRFIELD	672,915	HITACHI SYSTEMS SECURITY INC	387,398
HARBORD INSURANCE SERVICES LTD	875,294	HKG HOLDINGS INC DBA SUSSEX INSURANCE	1,016,580
HARBOUR INSURANCE AGENCIES LTD	208,312	HNC ALLIANCE HDGS INC DBA SUSSEX INS	371,492
HARBOUR INTERNATIONAL TRUCKS L	48,366	HOGIES TOWING	25,211
HARBOUR-VIEW COLLISION LTD	1,244,626	HOLESHOT MOTORSPORTS LTD	29,758
HARE JASON DR	32,117	HOLLETT RODNEY DR	50,945
HARLEY DAVIDSON OF CHILLIWACK	50,975	HOME INSTEAD PORT COQUITLAM	70,361
HARMS AUTO BODY & PAINT (1987) LTD	117,867	HOME INSTEAD SENIOR CARE BURNABY	113,090
HARPER GREY LLP	989,299	HOME INSTEAD SENIOR CARE VANCOUVER	32,414
HARRIS & BRUN LAW CORPORATION	5,753,470	HOMESTEAD INSURANCE AGENCIES LTD	365,535
HARRIS & LEIB INSURANCE BROKERS LTD	509,872	HOME2STAY	61,434
HARRIS AND COMPANY	201,282	HOPE AUTO BODY LTD	680,934
HARRIS INSURANCE SERVICES (RICHMOND)	695,400	HOPE TOWING LTD	141,070
HARRIS INSURANCE SERVICES (VANCOUVER)	361,903	HORIZON AUTOBODY COLLISION LTD	25,636
HARROP PHILLIPS POWELL & GRAY	520,327	HORIZON WEST INSURANCE SERVICES LTD	477,329
HARTSHORNE & MEHL	6,270,171	HORLICK SIMON DR INC	462,628
HATTER THOMPSON SHUMKA & MCDONAGH	1,427,462	HOSKINS FORD SALES LTD	820,749
HAYMACK AUTO GLASS (BURNABY)	213,796	HOULE ELECTRIC LIMITED	1,199,879
HAYMACK AUTO GLASS (SQUAMISH)	345,402	HUB CITY MOTORS & EQUIPMENT LTD	70,643
HAYMACK AUTO GLASS & UPHOLSTERY LTD	370,475	HUB FIRE ENGINES & EQUIPMENT LTD	26,435
HAYS SPECIALIST RECRUITMENT (CANADA) INC	74,976	HUB INTERNATIONAL (BRENTWOOD) LTD	800,390
HAZELTON LANCE DR	65,000	HUB INTERNATIONAL (RICHMOND AUTOMALL)	3,915,293

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HUB INTERNATIONAL CANADA WEST ULC	42,838,656	INSUREBC (YALETOWN) INSURANCE SERVICES	448,302
HUBER BANNISTER COLLISION CENTRE	838,868	INSURELINE BROKERS INC	321,773
HUMHEJ DEANNA	139,850	INTEGRA CUSTOM COLLISION	1,054,736
HUNGERFORD TOMYNN LAWRENSEN & NICHOLS	417,418	INTEGRA MEDICAL CONSULTING INC	1,125,876
HUTCH'S CONTRACTING & RV SERVICE	29,330	INTEGRIS INSURANCE SERVICES LTD	1,153,351
HWANG JEFFREY DR	41,145	INTERCITY EQUITY CORP DBA CAULFEILD INS	485,638
HYDE PARK INSURANCE AGENCIES LTD	938,799	INTERCITY EQUITY CORP DBA LEADERS INS	196,502
H2O ENVIRONMENTAL INC	36,922	INTERCITY EQUITY CORP DBA PORT MOODY INS	644,254
IBM CANADA LTD	16,660,859	INTERCONTINENTAL TRUCK BODY	38,598
IC FINANCIAL CORP DBA INSUREBC	257,020	INTERIM HEALTH CARE	44,500
IC FINANCIAL CORPORATION	28,461	INTERIOR FRAME AND COLLISION	998,806
ICARE INSURANCE BROKERS LTD	1,038,621	INTERIOR HEALTH AUTHORITY	607,699
IGNISOC	89,698	INTERIOR MOBILE GLASS INC	142,564
IMA SOLUTIONS INC	8,766,264	INTERIOR SAVINGS INSURANCE SERVICES	5,246,030
IMPACT CANOPIES	27,264	INTERMARK LAW	140,560
IMPACT RECRUITMENT INC	95,821	INTERMOUNTAIN MEDICAL CENTER	29,073
IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	1,258,726	INTERNATIONAL MOTORCYCLE	27,089
IMPERIAL PARKING CANADA CORP	253,445	INTERNATIONAL WORD EXCHANGE LTD	150,009
IN INSURANCE AGENCY LIMITED	420,952	INTUITIVE INDEPENDENCE REHABILITATION	764,127
INDEED IRELAND OPERATIONS LTD	40,500	INVERMERE GLASS LTD	138,877
INFINITY HEALTH LLP	1,975,388	IP AUTO SERVICES LTD	759,714
INFINITY INSURANCE SERVICES (SCOTTSDALE)	134,667	IPSOS LP	59,745
INFOMART	70,827	IRL INTERNATIONAL TRUCK CENTRE	106,948
INLAND KENWORTH (BURNABY)	27,039	IRON MOUNTAIN CANADA OPS ULC	452,214
INLAND KENWORTH (CRANBROOK)	145,875	IRONWOOD INSURANCE AGENCIES LTD	1,119,117
INLAND KENWORTH (FORT ST JOHN)	806,508	IRWIN & BILLINGS	375,883
INLAND KENWORTH (LANGLEY)	1,943,977	IRWIN COLLISION REPAIRS LTD	900,119
INLAND KENWORTH (PENTICTON)	70,370	ISHERWOOD BODY & FENDER LTD	1,888,439
INLAND KENWORTH (PRINCE GEORGE)	1,212,867	ISLAND HEALTH	50,740
INLAND KENWORTH (VERNON)	116,661	ISLAND INSURANCE AGENCY LTD	1,037,139
INLAND KENWORTH (WILLIAMS LAKE)	59,362	ISLAND MEDIQUIP LTD	73,403
INLINE INDUSTRIES LTD	74,702	ISLAND THUNDER TOWING	37,028
INNOVATIVE FITNESS	44,816	ISLAND TRUCK & AUTO COLLISION	747,237
INSIGHTS LEARNING AND DEVELOPMENT LTD	34,193	ITF 1575160 ALBERTA LTD	38,777
INSIGHTS WEST MARKETING RESEARCH INC	63,950	ITF 1648020 ALBERTA LTD	50,867
INSTA GLASS (ABBOTSFORD)	98,201	ITF 2228366 ONTARIO LTD	274,433
INSTA GLASS (CHILLIWACK)	804,214	IVAN'S AUTO BODY LTD	1,159,596
INSTA GLASS (SEHELDT)	144,928	IVANHOE CAMBRIDGE II INC	421,845
INSURANCE BUREAU OF CANADA	183,832	IVES BURGER	259,274
INSURANCE SERVICES DEPT OF LONDON DRUGS	8,778,810	J & R REPORTING SERVICES INC	38,260
INSUREBC (ARBUTUS) INSURANCE SERVICES	210,221	J A QUALITY GLASS AND DETAIL INC	330,934
INSUREBC (DEEP COVE) INSURANCE SERVICES	268,911	J D TOWING	27,384
INSUREBC (LANGLEY) INSURANCE SERVICES	359,259	J F VISION AUTOGLASS (BURNABY) LTD	743,601
INSUREBC (LANSLOWNE) INSURANCE SERVICES	510,363	J F VISION AUTOGLASS LTD	828,021
INSUREBC (LEE & PORTER) INSURANCE SERVICE	229,985	J P MOORE INVESTIGATIONS LTD	68,162
INSUREBC (MARPOLE) INSURANCE SERVICES	227,801	J&H ALEXANDER LTD	442,990
INSUREBC (MEADOWTOWN) INSURANCE SERVICES	161,703	JACK W CHOW INSURANCE SERVICES LTD	327,567
INSUREBC (QUEENSBOROUGH) INS SERVICES	517,907	JACK'S TOWING (2010) LTD	1,080,980
INSUREBC (SARDIS) INSURANCE SERVICES	192,110	JACOBSON FORD SALES LTD	118,938
INSUREBC (SQUAMISH) INSURANCE SERVICES	744,537	JAMES G MCMYNN AGENCIES LTD	99,531
INSUREBC (UNIVERSITY) INSURANCE SERVICES	398,377	JAMES TRUCK AND TRAILER REPAIR	32,591
INSUREBC (VANCOUVER DOWNTOWN) INS SERVICE	149,154	JAMES WESTERN STAR LTD (PRINCE GEORGE)	138,615
INSUREBC (WESTVIEW) INSURANCE SERVICES	255,169	JAMES WESTERN STAR LTD (WILLIAMS LAKE)	102,720
INSUREBC (WILLOWBROOK) INSURANCE SERVICES	424,149	JAMIE DAVIS MOTOR TRUCK & AUTO LTD	335,133

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
JAN-PRO CLEANING SYSTEMS OF VANCOUVER	178,968	KANE SHANNON AND WEILER	6,499,429
JAN'S PRECISION AUTO BODY (MOGUL HLDGS)	1,106,069	KANES HARLEY DAVIDSON (WESTERN GEM ENT)	36,723
JANG ERIC DR CHIROPRACTIC INC	119,790	KARP PERSONAL TRAINING & REHABILITATION	2,863,318
JANI-KING OF NORTHERN BC	91,145	KARP REHABILITATION	1,158,112
JANI-KING OF SOUTHERN BC	37,438	KASIAN ARCHITECTURE INTERIOR DESIGN	100,065
JANICE HANSEN MEDIATION SERVICES	32,994	KASSAM ASMA (AK FITNESS INC)	39,139
JANKE PAUL DR INC	139,418	KASTELEIN STOUT INSURANCE AGENCIES	227,923
JANZEN INSURANCE BROKERS LTD	238,076	KBM AUTOWORKS / LUMBY TOWING	27,029
JARDINE LLOYD THOMPSON CANADA INC	252,933	KC REHAB INC	39,384
JASPER TOWING	66,697	KCI MEDICAL CANADA INC	78,553
JERICHO COUNSELLING	39,900	KDM WELDING & MANUFACTURING LTD	209,150
JF AUTO CENTRE LTD	382,710	KEEGZ SOUTH COUNTRY TOWING	189,825
JHAJ HARDIP	44,032	KELOWNA BMW/MINI KELOWNA	52,677
JIM PATTISON CHRYSLER DODGE JEEP	2,236,525	KELOWNA CABS (1981) LTD	38,844
JIM PATTISON LEXUS VICTORIA	66,410	KELOWNA CHRYSLER DODGE LTD	782,809
JIM PATTISON TOYOTA NORTHSHORE	33,405	KELOWNA FORD LINCOLN SALES LTD	31,642
JIM PATTISON TOYOTA SURREY	4,295,224	KELOWNA GLASS (SUNKO HOLDING LTD)	513,887
JIM PATTISON TOYOTA VICTORIA	164,314	KELOWNA HYUNDAI	36,232
JJB INSURANCE AGENCIES INC	615,867	KELOWNA MEDICAL MASSAGE	27,316
JL BROTHERS AUTO BODY LTD	37,196	KELOWNA MERCEDES-BENZ	31,698
JOE'S AUTOBODY REPAIR LTD	1,182,058	KELOWNA PERFORMANCE COLLISION CENTRE LTD	3,210,739
JOHAL JASPREET	28,613	KELOWNA TOYOTA	45,440
JOHAL MANJINDER DR	55,460	KELOWNA TRUCK & RV LTD	35,918
JOHN ROSS INSURANCE SERVICE LTD	208,553	KELVIN PHYSIOTHERAPY CLINIC	36,287
JOHN'S AUTOBODY & AUTOSALVAGE	146,173	KEMP SALLY - OFFICIAL COURT REPORTER	26,006
JOHNS SOUTHWARD GLAZIER WALTON & MARGETTS	175,705	KEN RYSTED INSURANCE AGENCIES LTD	178,800
JOHNSON KAREN DR	27,095	KEN'S LANDSCAPING LTD	81,469
JOHNSON'S TOWING INC	34,117	KENDALL BUILDERS LTD	31,367
JOHNSTON MEIER INSURANCE AGENCIES LTD	18,603,234	KENKRAFT SALES LTD	30,899
JOHNSTON MEIER INSURANCE BROKERS (1996)	344,564	KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	179,466
JOINT PHYSIOTHERAPY & SPORTS INJURY (THE)	61,383	KENSINGTON INSURANCE SERVICES LTD	510,400
JONCAS MEDIATION SERVICES	43,031	KENSINGTON MEDICAL CLINIC	28,392
JONES EMERY HARGREAVES SWAN LLP	2,050,696	KENSINGTON SQUARE PHYSIOTHERAPY	64,586
JOSCHKO MICHAEL DR	40,167	KERNAGHAN ADJUSTERS LTD	322,300
JOURNEYS RV REPAIR	37,202	KESHIKI GARDENING	40,403
JR REHABILITATION SERVICES INC	2,755,356	KEY WEST FORD SALES LTD	41,487
JRT AUTO AND MARINE	27,463	KEYES JOHN DR INC	29,399
JT HEAVY EQUIPMENT REPAIR LTD	29,983	KEYSTONE ENVIRONMENTAL LTD	263,622
JUBILEE RV CENTRE (JUBILEE ENTERPRISES)	34,176	KEYSTONE INSURANCE BROKERS LTD	763,580
JUNG CHUCK DR INC	838,915	KHAIRA PARMINDER DR	34,020
JUSTICE INSTITUTE OF BC	32,235	KIDSTON AND COMPANY LLP	1,681,577
K M AUTOBODY REPAIR LTD	326,693	KILTED TECH RV REPAIR (THE)	48,059
K-LINE TRAILERS LTD	234,213	KIM GRANT DR	27,115
KAINTH GURJEET - SYNERGY REHABILITATION	54,943	KIM'S KUSTOM AUTOBODY	739,189
KAL TIRE	43,252	KINCORE REHAB SERVICES	45,171
KALAWSKY COLLISION CENTRE LTD	1,075,078	KINEXIONS HEALTH INC	49,253
KAMI CABS LTD	25,305	KINFOCUS REHABILITATION	56,473
KAMI INSURANCE AGENCIES LTD	182,432	KING PATRICIA	26,880
KAMLOOPS DODGE CHRYSLER JEEP LTD	66,764	KINGSWAY HONDA (DESTINATION AUTO SALES)	35,150
KAMLOOPS FORD LINCOLN LTD	2,499,392	KIRBY INSURANCE AGENCIES LTD	1,044,310
KAMLOOPS HONDA (BAYFIELD PLACE HOLDINGS)	33,131	KIRKWOOD CAROLYN M-BLOOD ALCOHOL CONSULT	76,073
KAMLOOPS INSURANCE SERVICES INC	686,963	KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	2,795,186
KAMLOOPS PHYSIOTHERAPY & SPORTS INJURY	50,345	KIRMAC COLLISION & AUTOGLASS (DEWDNEY TR)	1,345,127
KAMLOOPS REPORTING SERVICES	28,109	KIRMAC COLLISION & AUTOGLASS (EDMONDS)	1,877,218

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KIRMAC COLLISION & AUTOGLASS (LANG-FRASR)	2,764,159	LANCE CHONG & COMPANY LTD	222,132
KIRMAC COLLISION & AUTOGLASS (LANG-96TH)	1,576,809	LAND ROVER OF RICHMOND (COWELL IMPORTS)	51,979
KIRMAC COLLISION & AUTOGLASS (LOUGHEED)	1,985,700	LANDMARK INSURANCE SERVICES LTD	668,538
KIRMAC COLLISION & AUTOGLASS (MR-227TH)	1,687,539	LONDON COLLISION AND TOWING LTD	610,306
KIRMAC COLLISION & AUTOGLASS (N RICHMOND)	991,059	LANGFAB FABRICATORS LTD	128,085
KIRMAC COLLISION & AUTOGLASS (NEW WEST)	2,203,758	LANKI INVESTIGATIONS INC	2,061,545
KIRMAC COLLISION & AUTOGLASS (NEWTON)	3,225,787	LANSDOWNE PHYSIOTHERAPY CLINIC	32,211
KIRMAC COLLISION & AUTOGLASS (NORTH VANC)	1,880,540	LARRY'S AUTO GLASS	63,802
KIRMAC COLLISION & AUTOGLASS (PORT COQ)	4,016,551	LAURA SMITH & ASSOCIATES	78,998
KIRMAC COLLISION & AUTOGLASS (RICHMOND)	2,056,285	LAURIN ADJUSTERS	25,759
KIRMAC COLLISION & AUTOGLASS (RIDGE MEAD)	1,803,519	LAVANCO BUILDING MAINTENANCE LTD	459,479
KIRMAC COLLISION & AUTOGLASS (ROYAL OAK)	1,503,848	LAWN FATHER'S LANDSCAPING	33,494
KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	3,484,791	LAWSON LUNDELL	79,320
KIRMAC COLLISION SCHOOLHOUSE	2,066,682	LAZAR SUSAN FAYE DR INC	33,007
KITIMAT INSURANCE SERVICES LTD	98,995	LEADING EDGE GLASS LTD	388,525
KKBL NO 348 VENTURES LTD	659,713	LEAVITT MACHINERY	31,184
KLASH AUTO BODY LTD	30,838	LEBLANC JEANNE DR	28,276
KLASSEN BRENDON DR	36,625	LEE DAEYOUNG DR	65,801
KLIMKO INSURANCE BROKERS LTD	387,247	LEE JAEWOONG	30,971
KMB AUTOBODY	269,353	LEE JAMES	87,758
KNIGHT EASTON & ASSOCIATES	271,390	LEE'S AUTOPRIDE COLLISION LTD	1,810,425
KOCH B & Y INS SERVICES (CHILLIWACK) LTD	391,863	LEGACIES HEALTH CENTRE	299,602
KOCH WILLIAM J DR	69,328	LEGEAR PELLING INSURANCE AGENCIES LTD	778,900
KOMAR TOWING (KOMAR ENTERPRISES LTD)	38,294	LEITH JORDAN M DR	34,985
KONICA MINOLTA BUSINESS SOLUTIONS USA INC	609,772	LEITH WHEELER INVESTMENT COUNSEL LTD	256,157
KOOL COUNTRY AUTO PARTS TOWING & RADS LTD	27,712	LENOVO GLOBAL TECHNOLOGY (CANADA) INC	79,338
KOOTENAY AUTOBODY & COLLISION	635,958	LEON AINES AUTO BODY LTD	266,624
KOOTENAY CAR CARE INC	678,526	LEPAGE J DR	34,365
KOOTENAY COLUMBIA HOME MEDICAL EQUIPMENT	61,760	LES SCHULTZ AUTOBODY & GLASS	586,168
KOOTENAY GLASS & MIRROR LTD	108,137	LESBERG & ASSOCIATES	47,334
KOOTENAY HEALTH SERVICES INC	77,105	LESPERANCE MENDES LAWYERS	259,792
KOOTENAY INSURANCE SERVICES LTD	2,350,978	LEUNG SIMPSON DR CHIROPRACTIC	50,319
KOOTENAY TAXI LTD	35,679	LEVIN ALEXANDER DR LTD	100,086
KORVA WORLD CLASS COLLISION LTD	3,691,695	LEXISNEXIS CANADA INC	68,304
KP'S AUTO BODY SHOP (PKP ENTERPRISES INC)	1,613,841	LF TRUCK CENTRE	29,765
KPMG LLP	755,370	LIFE AFTER LAW INC	68,250
KRG INSURANCE BROKERS (WESTERN) INC	362,776	LIFE FLIGHT INTERNATIONAL	38,700
KRUGER NEURO-REHABILITATION INC	89,878	LIFE FLIGHT NETWORK	40,882
KUEHNE REAL ESTATE CANADA LTD	360,712	LIFE MOVES HEALTH AND FITNESS	34,798
KUSIC AND KUSIC LTD	822,691	LIFEMARK HEALTH CORP	1,222,383
KUSTOM KOACH RV CENTRE	81,704	LIFEMARK HEALTH ESQUIMALT	69,350
KUSTOM TOWING (2009) LTD	191,621	LIFEMARK HEALTH GROUP	31,764
L C U INSURANCE AGENCIES LTD	519,386	LIFEMARK OCCUPATIONAL HEALTH & WELLNESS	100,928
LADNER AUTO BODY LTD	1,443,643	LILLOOET GLASS AND TIRE LTD	103,377
LADYSMITH AUTO GLASS LTD	28,877	LIMA'S BODY AND PAINT LTD	510,910
LAI CHIROPRACTIC CORPORATION	47,810	LINDSAY HART LLP	92,080
LAIDLAW DUNCAN M DR	186,248	LINDSAY LLP	5,288,553
LAIRD WHEATON CHEVROLET BUICK GMC	1,606,919	LINK INSURANCE SERVICES LTD	932,506
LAKE CITY FORD SALES INC	1,297,956	LINKEDIN IRELAND LIMITED	90,893
LAKE CITY GLASS LTD	141,624	LIONHEART INVESTIGATIONS	287,779
LAKESIDE INSURANCE SERVICES LTD	518,359	LIONS GATE RISK MANAGEMENT GROUP LTD	941,280
LAM BRIAN OT	116,490	LITKE REBEKAH - AQUAMOTION REHAB	78,481
LAMBDA SOLUTIONS INC	73,419	LITTLE VALLEY RESTORATIONS LTD	1,719,509
LAMBERT INSURANCE AGENCIES LTD	980,912	LIVEACTION INC	33,319

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LIVING LINE (THE)	31,088	MANAK GURMUKH	42,293
LIVINGSTON INTERNATIONAL INC	77,575	MANFRED'S AUTO BODY LTD	991,705
LO TAK YAN DR	59,395	MANN JESSICA	31,502
LODGE & ASSOCIATES INVESTIGATIONS LTD	669,434	MANN RAJ DR	237,030
LOGMEIN IRELAND LIMITED	48,010	MANN SUKHDIP DR	37,220
LOIDS COLLISION CENTER LLC	42,677	MANOR INSURANCE SERVICES LTD	584,876
LOMA LINDA UNIVERSITY MEDICAL CENTER	199,310	MANPOWER	63,531
LOMAS-MILNE GROUP INC	810,168	MANULIFE FINANCIAL	21,262,076
LONG LAKE SPORTS & ORTHOPAEDIC PHYSIO	35,538	MAPLE AUTO GLASS & UPHOLSTERY LTD	282,857
LONG VIEW SYSTEMS CORPORATION	3,642,370	MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	82,110
LONSDALE & 19TH MEDICAL CLINIC	27,767	MAPLE RIDGE TOWING (1981) LTD	442,839
LORANCE & THOMPSON	57,830	MAPLELEAF INSURANCE SERVICES LTD	371,353
LOTUS AUTOBODY REPAIRS LTD	629,027	MAPR TECHNOLOGIES INC	1,481,745
LOVETT STEVEN	30,350	MARCOTTE THOMAS	26,653
LOVETT WESTMACOTT	69,442	MARINE DRIVE COLLISION LTD	1,223,763
LS LIFE SKILLS THERAPY SERVICES INC	1,546,484	MARIO'S TOWING LTD (HOPE)	272,201
LUKER FORENSIC ENGINEERING INC	38,175	MARIO'S TOWING LTD (KAMLOOPS)	423,880
LUU TRANG DR	54,350	MARIO'S TOWING LTD (KELOWNA)	1,513,082
LYLE INSSURANCE SERVICES INC	303,702	MARIO'S TOWING LTD (MERRITT)	350,824
LYONS LANDSCAPING LTD	49,500	MARIO'S TOWING LTD (PRINCETON)	167,266
LYSAK HANNA DR PSYCHOLOGY INC	145,556	MARK V AUTO BODY LTD	1,623,788
M B COLLISION RICHMOND INC	11,060,744	MARK'S AUTO BODY (BBY) LTD	974,663
M G COLLISION REPAIRS LTD	1,428,107	MARK'S AUTO BODY LTD	2,068,151
MA HILDA DR	26,045	MARKS COMMERCIAL (MARKS WORK WEARHOUSE)	102,778
MAACO COLLISION REPAIR & AUTO PAINTING	743,690	MARKY'S SUPERTOW	25,876
MACCABEE TANKS LTD	292,585	MARPOLE PHYSIOTHERAPY CLINIC	35,506
MACCARTHY MOTORS (TERRACE) LTD	34,845	MARSH CANADA LIMITED	1,677,301
MACDONALD ANGELA DR CHIROPRACTIC	32,049	MARY ELLEN BOYD PERSONAL LAW CORP	32,515
MACDONALD BOYLE & JEFFERY	133,100	MASARI BASSAM A DR INC	147,505
MACDONALD-GILL INSURANCE SERVICES LTD	608,935	MASKALL'S COLLISION AND GLASS	591,739
MACDONALD'S HOME HEALTH CARE	93,377	MASRI BASSAM A DR INC	81,460
MACFARLANE INSURANCE AGENCIES LTD	222,839	MASTER AUTOBODY	374,461
MACHAON MEDICAL EVALUATIONS INC	41,832	MASTER TOUCH AUTOBODY SERVICE LTD	147,779
MACISAAC LINDSAY	25,214	MASTERGLASS AUTOGLASS LTD	601,825
MACK SALES & SERVICE OF NANAIMO LTD	120,578	MATEC CONSULTANTS LIMITED	31,479
MACKAY AND ASSOCIATES ADVISORS	31,748	MATSON DRISCOLL & DAMICO LTD	80,618
MACKENZIE FUJISAWA LLP	639,940	MAWANO FAHARA DR	37,630
MACKOFF MOHAMED (LESLIE MACKOFF LAW CORP)	3,610,218	MAXHEALTH CHIROPRACTIC INC	94,758
MACNAUGHTON & WARD LTD	1,305,925	MAXIM TRUCK & TRAILER	33,661
MADAHAR J S DR	29,197	MAXIMUM COLLISION LTD	3,306,365
MAGNUM TRAILER & EQUIPMENT INC	840,609	MAXUM AUTOMOTIVE REFINISHING LTD	454,955
MAID IN THE SHADE	30,699	MAXXAM INSURANCE SERVICES (BURNABY) LTD	2,388,917
MAIN STREET INSURANCE SERVICES LTD	241,173	MAXXAM INSURANCE SERVICES INCORPORATED	1,937,499
MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,383,395	MAZ'S RV SERVICE LTD	57,304
MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	2,813,283	MAZLOUMAN SHAHLA JALALI	25,166
MAINLAND FORD LTD	1,569,048	MB AUTOWORKS	39,597
MAINLAND GLASS INC	56,979	MCAULEY CLAIMS SERVICES LTD	122,582
MAINLAND REPORTING SERVICES INC	325,122	MCB AUTOBODY AND CUSTOMS	25,127
MAJID KHOURY HOLDINGS INC	75,453	MCBRIDE'S SERVICE STATION LTD	25,098
MAKIN V DR MD INC	171,269	MCCALLUM PHYSIOTHERAPY CLINIC	27,138
MALFESI MICHAEL	35,478	MCCONNAN BION O'CONNOR & PETERSON	427,877
MALIBU COLLISION (ROADKNIGHT HOLDINGS)	1,294,965	MCCORMACK BRUCE	39,625
MALOON STEPHEN DR INC	167,629	MCDERMOTT'S BODY SHOP LTD	1,354,246
MALUDZINSKI KRZYSZTOF RMT	28,670	MCDONALD & COMPANY	2,716,632

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MCDUGALL ANTHONY DR	26,479	MIDNYTES TOWING INC	65,521
MCINTOSH HEATHER	108,763	MIDTOWN RV LTD	36,942
MCKAY COLIN DR	45,279	MIDVAN COLLISION (MID VAN MOTORS LTD)	712,469
MCKINNEY DANIELLE PUS DR	55,805	MIKE ROSMAN AUTO & RV SALES	51,976
MCL MOTOR CARS 2010	97,014	MIKE'S AUTOMOTIVE SERVICES	822,929
MCL SOLUTIONS CONSULTING SERVICES INC	281,696	MILES EMPLOYMENT GROUP LTD	96,075
MCLAREN AMPUTEE REHAB	51,421	MILL BAY TOWING AND RECOVERY LTD	56,278
MCLEAN RENOWITZKY PHYSIOTHERPIST CORP	28,328	MILL CREEK COLLISION CENTRE	191,524
MCLEOD AGENCIES (2002) LTD	459,657	MILLER THOMSON LLP	444,593
MCNEIL OCCUPATIONAL REHAB SERVICES LTD	72,777	MINDTEAM SOLUTIONS INC	25,620
MCNEILL NAKAMOTO RECRUITMENT GROUP	53,760	MINI RICHMOND (MTK AUTO WEST LTD)	307,001
MCPHERSON INSURANCE AGENCIES LTD	226,773	MINISTER OF CITIZENS' SERVICES	397,473
MCQUARRIE HUNTER LLP	485,673	MINISTER OF FINANCE	355,117
MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,900,747	MINISTER OF FINANCE - BC MAIL PLUS	2,247,948
MEAD-WESCOTT LARISSA DR	41,775	MINISTER OF FINANCE - CLIMATE ACTION	774,008
MEADOWRIDGE COLLISION LTD	1,991,884	MINISTER OF FINANCE - CORP MGMT SERVICES	1,095,133
MEDICAL SERVICES PLAN	42,064,285	MINISTER OF FINANCE - PUBLIC SAFETY	21,326,054
MEDICHAIR NORTHERN BC	62,680	MINISTER OF FINANCE - ROAD SAFETY	50,000
MEGA ASSISTANCE SERVICES INC	242,355	MINISTER OF FINANCE - TRANSPORTATION	2,498,235
MEGA AUTOBODY CLINIC (VOLTZ AUTO SALES)	45,540	MINISTER OF FINANCE-TECHNOLOGY INNOVATION	132,675
MEGA LEUNG COUNSELLING SERVICES	34,616	MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	566,821
MEGA TECH	54,853	MINISTRY OF FINANCE AMBULANCE SERVICES	1,744,729
MEGSON FITZPATRICK INC	2,661,424	MINISTRY OF HEALTH	18,451,030
MEIER TRAVIS DR	167,900	MINISTRY OF JUSTICE	500,000
MEL'S HOT RODS CUSTOMS & CLASSICS	31,470	MINORU TRUCK BODIES LTD	48,198
MELCOR REIT LP	199,382	MINT AUTO BODY LTD	712,152
MERANI HAFEEZ DR	31,195	MISS MILLY HOUSE CLEANING	29,351
MERCEDES BENZ SURREY (OPENROAD AUTO)	56,469	MISSING LINK SERVICES LTD	173,937
MERCEDES-BENZ CANADA INC (LLOYD AVE)	3,474,443	MISSION AUTO WRECKING LTD	225,031
MERCEDES-BENZ CANADA INC (LOUGHEED HWY)	44,660	MISTER OTTO GLASS (WILLIAMS LAKE)	137,481
MERCEDES-BENZ CANADA INC (MARINE DR)	30,446	MISTER OTTO GLASS (100 MILE HOUSE)	149,655
MERCEDES-BENZ CANADA INC (RICHMOND)	72,848	MISTRY SHIREEN	36,799
MERCER CANADA LIMITED	91,883	MITCHELL INTERNATIONAL INC	5,130,497
MERCURY ADJUSTERS INC	702,054	MITCHELL PRESS LTD	551,146
MERIDIAN INSURANCE AGENCIES LTD	605,131	MITCHELL'S TOWING LTD	285,049
MERIDIAN REHABILITATION CONSULTING INC	1,827,125	MIYOUNG CHO COUNSELLING	70,877
MERIDIAN RV MFG LTD	440,151	MODERN BRADLEY COLLISION	1,559,961
MERTIN CHEVROLET CADILLAC BUICK GMC LTD	2,365,485	MOE'S AUTO SERVICES LTD	58,484
MERVYN'S THE BODY SHOP (1994) LTD	2,026,876	MOLL ALEXANDER DR INC	124,446
METRO COLLISION SERVICES INC	37,680	MOLLY MAID	312,583
METRO COUNSELLING THERAPY	55,249	MONARCH COUNSELLING AND VOCATIONAL REHAB	38,984
METRO MOTORS LTD	1,497,717	MONASHEE AUTO BODY (1979) LTD	688,581
METROPOLITAN INSURANCE BROKERS LTD	501,539	MONASHEE MOTORS LTD	119,286
METROTOWN INSURANCE SERVICES INC	318,575	MOORE CANADA CORPORATION	96,104
METROTOWN ORTHOPEDIC & SPORTS PHYSIO	29,665	MORELLI CHERTKOW LLP	1,361,453
MICHAEL O'MEARA LAW CORPORATION	507,806	MORGAN'S GLASS CO LTD	78,932
MICHEL DRAPEAU LAW OFFICE	42,920	MORITA AUTO BODY SERVICES LTD	857,939
MICROSERVE BUSINESS COMPUTER	1,654,925	MORNEAU SHEPELL LTD	1,018,471
MICROSOFT CANADA INC	175,422	MORREY MAZDA OF THE NORTH SHORE	37,039
MICROSOFT CORPORATION	1,770,772	MORREY NISSAN OF COQUITLAM LTD	56,441
MID ISLAND TOWING & TRANSPORT	382,724	MORREY NISSAN SALES (WHITE SPOT SERVICE)	3,587,708
MID VALLEY INSURANCE AGENCIES LTD	2,780,218	MOTION SPECIALTIES (BURNABY)	98,820
MID-ISLAND AUTO COLLISION LTD	1,899,420	MOTION SPECIALTIES (NANAIMO)	105,110
MID-WESTERN BODY SHOP LTD	1,398,557	MOTION SPECIALTIES (VICTORIA)	57,499

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MOUNTAIN HWY COLLISION LTD	1,109,441	NEW LOOK AUTOBODY LTD	85,142
MOUNTAINVIEW HEALTH & WELLNESS CENTRE	320,206	NEW PLANET COLLISION LTD	700,283
MOUNTAINVIEW INSURANCE SERVICES LTD	637,655	NEW PROFESSION SVA COLLISION LTD	3,281,434
MOUNTAINVIEW KINESIOLOGY LTD	459,557	NEW TECHNOLOGY COLLISION	564,093
MR RENT-A-CAR DOWNTOWN LTD	164,920	NEW WEST AUTO METAL INC	1,507,378
MS MOTORSPORTS LTD	126,726	NEW WEST COLLISION INC	1,632,115
MSA 24/7 TOWING LTD	37,199	NEW WEST REPORTING SERVICES	49,861
MT 7 AUTOBODY	117,184	NEW WORLD INSURANCE SERVICES LIMITED	569,451
MTTM AUTO GROUP LTD	658,811	NEWTON INSURANCE SERVICES INC	1,030,474
MULTI CARROSSERIES	27,862	NEWTON PHYSIOTHERAPY	29,846
MULTI-LINE CLAIMS SERVICES LTD	744,366	NEWTON WHALLEY HIWAY TAXI LTD	28,086
MULTIHAT SOLUTIONS INC	42,567	NG TARA KELLER	34,981
MULTIPLE INSURANCE SERVICES INC	448,520	NGUYEN HUY DR	59,143
MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,282,617	NICE SYSTEMS CANADA LTD	442,948
MURCHISON THOMSON & CLARKE LLP	2,897,852	NICHOLS ENVIRONMENTAL (CANADA) LTD	723,414
MURRAY ALEXANDER DR	86,599	NICK'S AUTO BODY LTD	1,496,015
MURRAY AUTO GROUP ABBOTSFORD LTD	66,780	NIELSEN (A C NIELSEN COMPANY OF CANADA)	39,900
MURRAY AUTO GROUP FORT ST JOHN LTD	44,943	NITRO VELOCITY TRAINING INC	27,746
MURRAY AUTO GROUP PENTICTON LTD	812,854	NK AUTOMOTIVE TRUCK & DIESEL	25,694
MURRAY CHEVROLET PONTIAC BUICK	84,613	NO FEAR COUNSELLING CORP	669,451
MURRAY JAMIESON	1,794,888	NO 1 COLLISION (1993) INC (LOUGHEED HWY)	7,302,296
MURRICK INSURANCE SERVICES (DELTA) LTD	236,787	NO 1 COLLISION (1993) INC (RICHMOND)	10,939,559
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	976,433	NO 1 COLLISION (1993) INC (3RD AVE-VANC)	7,877,842
MURRICK INSURANCE SERVICES (KILLARNEY)	737,142	NO 229 SAIL VIEW VENTURES LTD	114,410
MURRICK INSURANCE SERVICES (NEW WEST) LTD	3,338,276	NOR-DEL GLASS LTD	192,550
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	430,665	NORCAL KENWORTH	35,095
MURRICK INSURANCE SERVICES (WEST END) LTD	510,537	NORELL CAROL - MEDIATOR	53,594
MW MOTOR WERKE INC	42,841	NORGATE AUTO BODY LTD	3,286,647
M3 COLLISION COMPANY LIMITED	135,780	NORM'S AUTO REFINISHING LTD	1,491,806
NADINA TRUCK SERVICE LTD	85,845	NORTECH WELDING & FABRICATING INC	40,067
NAGARIA MOHAMMAD DR	29,516	NORTH AMERICAN TRAILER SALES	28,372
NAHANNI TRUCK & TRAILER REPAIR	74,223	NORTH COAST COLLISION LTD	407,012
NAKUSP GLASS	56,939	NORTH ISLAND GLASS 2012 LTD	88,493
NAKUSP MOBILE MECHANICS LTD	33,289	NORTH LINE COLLISION LTD	1,002,362
NANAIMO AUTOBODY AND GLASS LTD	432,907	NORTH PACIFIC WINDOW & GLASS LTD	112,233
NANAIMO CHRYSLER DODGE JEEP RAM LTD	783,978	NORTH SHORE LAW LLP	1,175,376
NANAIMO REALTY (NANAIMO) LTD	812,472	NORTH SHORE RV CENTRE LTD	27,276
NANAIMO TOYOTA (EAVES MOTORS SALES LTD)	245,184	NORTH STAR BODY SHOP	1,783,284
NAPP ENTERPRISES LTD	35,150	NORTHERN ALUMINUM TANK SERVICE (1999) LTD	45,573
NASH GARNET R	173,257	NORTHERN GLASS & CONTRACTING	117,505
NATIONAL CAR & TRUCK RENTAL (HALT HLDGS)	315,455	NORTHERN GLASS AND DOORS LTD	154,731
NATIONAL CAR RENTAL	139,452	NORTHERN HOME CARE (NUMBER 169 HOLDINGS)	52,496
NATIONAL TRUCK CENTRE INC	61,205	NORTHERN SAVINGS INSURANCE SERVICES LTD	1,469,596
NATIONWIDE INSURANCE AGENCY (2018) LTD	129,670	NORTHLAND CHRYSLER DODGE JEEP	59,849
NAUROTH & ASSOCIATES INSURANCE BROKERS	692,792	NORTHLAND HYUNDAI (AUTOCANADA NORTHLAND)	100,115
NEIGHBOURHOOD AUTO BODY LTD	1,259,168	NORTHLAND NISSAN (AUTOCANADA NORTHERN)	114,612
NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	209,287	NORTHSIDE INJURY REHABILITATION LTD	31,681
NELSON'S GLASS LTD	308,727	NORTHVIEW INSURANCE BROKERS INC	381,458
NENO'S PAINT & BODY LTD	877,340	NORTHWAY GLASS INC	109,093
NEOPOST CANADA LTD	36,979	NOTEBOOK AVENUE	65,796
NEUROMOTION PHYSIOTHERAPY CLINIC	42,773	NOVA ACTIVE REHAB INC	52,455
NEW BILLA AUTOBODY 2008 LTD	1,389,535	NOVUS GLASS ALDERGROVE (SOUTHERN GLASS)	109,140
NEW DIAMOND INSURANCE SERVICES LTD	406,823	NOVUS GLASS LANGLEY (SOUTHERN GLASS)	37,177
NEW ENGLAND ORAL & COSMETIC FACIAL SURG	36,900	NOVUS GLASS LANGLEY (WHITE ROCK GLASS)	108,190

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NOVUS GLASS SURREY (SOUTHERN GLASS)	49,826	ORTHOMED TECHNOLOGY INC	107,377
NOVUS GLASS SURREY (WHITE ROCK GLASS LTD)	173,045	OT CONSULTING/TREATMENT SERVICES LTD	92,988
NOVUS GLASS VANCOUVER (SOUTHERN GLASS)	101,789	OT WORKS LTD	544,271
NOVUS GLASS VANCOUVER (WHITE ROCK GLASS)	290,765	OTTER POINT COLLISION LTD	315,187
NR MOTORS LTD	82,919	OTTO AUTO SERVICE LTD	157,999
NRG RESEARCH GROUP INC	539,237	OUR GLASS SHOP	111,356
NURSE NEXT DOOR (DELTA)	31,410	OUTSYSTEMS INC	311,000
NURSE NEXT DOOR (KELOWNA)	35,492	OVERSEAS AUTO BODY (NEWTON) INC	163,666
NURSE NEXT DOOR (MAPLE RIDGE)	124,441	OVERSEAS AUTO BODY (2010) LTD	1,923,077
NURSE NEXT DOOR (NORTH SHORE)	197,952	OVERSEAS AUTOBODY (1989) INC	184,072
NURSE NEXT DOOR (PENTICTON)	64,797	P & H SUPPLIES LTD	29,835
NURSE NEXT DOOR (RICHMOND)	26,975	P & R TRUCK CENTRE LTD	28,916
NURSE NEXT DOOR (VANCOUVER)	137,284	P J COLLISION LTD	1,941,505
NUTHALL ADJUSTERS	194,644	P R LATIMER MEDICAL SERVICES INC	25,033
NYRC (NORTH YORK REHABILITATION CENTRE)	3,936,986	PACIFIC CHEVROLET BUICK GMC LTD	655,781
O'CONNOR COLLISION & TOWING	1,863,319	PACIFIC COAST INSURANCE BROKERS LTD	1,229,084
O'CONNOR DODGE CHRYSLER JEEP	39,280	PACIFIC HEALTH AND SPORTS THERAPY	29,427
O'CONNOR RV CENTRE LTD	157,825	PACIFIC INSURANCE AGENCIES LTD	217,500
O'SHAUGHNESSY ROY DR INC	278,518	PACIFIC LAW GROUP	6,327,331
OAKRIDGE PHYSIOTHERAPY	34,139	PACIFIC OCEAN EXPORT IMPORT CO	153,886
OAKWEST INSURANCE AGENCIES LTD	834,639	PACIFIC PLACE INSURANCE SERVICES INC	432,922
OASIS CBI HEALTH CENTRE	51,203	PACIFIC TRUCK & EQUIPMENT INC	46,113
OCEAN TRAILER (C KEAY INVESTMENTS LTD)	1,036,037	PAHAL AMRIT - SYNERGY REHABILITATION	53,214
OCEANVIEW HOME CARE SERVICES LTD	255,933	PAI HOWARD - INTEGRATIVE REHABILITATION	632,345
OGSTON KNULL REPORTING	40,587	PAINE EDMONDS LLP	222,516
OK REGION TOWING	47,145	PAINT'EN PLACE INC	36,328
OKANAGAN GLASS LTD	59,180	PAINTS BEYOND AUTO BODY VANCOUVER LTD	251,610
OKANAGAN ORAL & MAXILLOFACIAL SURGERY	39,250	PALADIN SECURITY GROUP LTD	3,337,423
OKANAGAN RV CENTRE	25,580	PALADIN TECHNOLOGIES INC	485,750
OKANAGAN VALLEY INSURANCE SERVICES LTD	934,030	PALLAN ANGELA (SURREY DELTA FAMILY COUNS)	26,600
OKANAGAN VISION THERAPY	55,948	PANNU JASMINDER DR	115,390
OLIVER & CO	138,875	PANORAMA OPTOMETRY	87,447
OLYMPIC INS SERVICES LTD DBA SEAFIRST	181,628	PANORAMA PHYSIOTHERAPY AND SPORTS CLINIC	99,331
OMEGA AUTOBODY INC	702,178	PANORAMA VILLAGE MEDICAL CLINI	27,575
OMINECA GLASS SERVICES (2012) LTD	219,896	PANTHER GLASS & UPHOLSTERY	147,344
ON CALL SERVICE CENTRE	161,520	PARAGON COLLISION REPAIRS LTD	804,363
ON LINE COLLISION LTD	2,811,703	PARAMOUNT AUTO BODY LTD	1,677,329
ON ROUTE TOWING AND HEAVY RECOVERY	85,680	PARHAR GURDEEP DR INC	35,302
ON TIME AUTO BODY LTD	99,317	PARIO ENGINEERING & ENVIRONMENTAL SCIENCE	43,610
ONESTOP AUTOGLASS LTD	89,052	PARK GEORGIA INSURANCE AGENCIES (2014)	2,494,375
ONSITE AUTO GLASS	185,269	PARK GEORGIA INSURANCE AGENCIES LTD	482,653
OPEN TEXT CORPORATION	1,491,676	PARK INSURANCE AGENCY LTD	775,434
OPEN TEXT INC	41,945	PARK SAE WHAN (CHRIS) DR	232,005
OPENROAD RICHMOND AUTO BODY COQUITLAM	2,037,312	PARKER'S CHRYSLER DODGE JEEP LTD	1,149,771
OPENROAD RICHMOND AUTO BODY LANGLEY	6,086,430	PARKERS AUTO BODY AND PAINT LTD	2,645,672
OPERATION RED NOSE	31,000	PARKSVILLE CHRYSLER LTD	1,122,622
OPTIMUM THERAPY REHABILITATION SERVICES	137,733	PARKWAY PHYSIOTHERAPY AND PERFORMANCE	84,681
OPTO MIZATION NEUROVISUAL PERFORMANCE	85,727	PARMAR GAGANDIP DR	84,315
ORACLE CANADA ULC	1,677,043	PARMAR PAVENDEEP DR	68,494
ORCHARD FORD SALES LTD	39,069	PATHWAY RESOURCES LTD	227,724
ORIGIN AUTO SERVICES LTD	42,447	PATRICIA EVANS AND ASSOCIATES INC	117,464
ORION HEALTH (NEW WESTMINSTER)	245,868	PATTON SHEILA DR	87,968
ORION HEALTH SERVICES INC	559,814	PAUL'S AUTO BODY LTD	1,563,901
ORKIN CANADA CORPORATION	54,504	PAYLESS AUTO TOWING LTD	523,062

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PAYLESS GLASS LTD	370,895	PINE TREE AUTO BODY LTD	1,061,197
PCL CONSTRUCTORS WESTCOAST INC	2,015,226	PIONEER GARAGE LIMITED	1,438,965
PEACE ARCH MOTORS LTD	241,881	PIONEER MOTORS	36,861
PEACE GLASS LTD	557,407	PITNEY BOWES CANADA	190,395
PEACEHEALTH LOS ANGELES	27,750	PITNEY BOWES POSTAGE BY PHONE	517,440
PEACEHEALTH ST JOSEPH	130,463	PLATINUM AUTO GLASS	133,164
PEACHLAND COLLISION AND GLASS	100,063	PLATINUM LEAF FACILITIES INC	25,915
PEAKE & RICHMOND LTD	520,172	PM INDUSTRIES LTD	41,258
PEARLMAN LINDHOLM	366,810	PNV INSURANCE SERVICES LTD	114,656
PELLING & ASSOCIATES INSURANCE BROKERS	224,605	POCO INSURANCE AGENCIES INC	356,148
PEMBERTON INSURANCE CORPORATION	129,830	POLSTAR COLLISION LTD	480,646
PENDER AUTO BODY LTD	1,764,987	PORSCHE CENTRE LANGLEY	68,558
PENINSULA TOWING (DR AFFLECK HOLDINGS)	100,354	PORSCHE CENTRE VANCOUVER	71,324
PENN INSURANCE AGENCIES LTD	521,250	PORT COQUITLAM PHYSIO & SPORTS INJURY	44,445
PENNER TODD DR CHIROPRACTIC CORP	28,089	PORT KELLS SUSPENSIONS LTD	41,966
PENNEY AUTO BODY LTD	2,987,935	PORT MOODY COLLISION AND PAINT SHOP LTD	370,964
PENSKE TRUCK LEASING CANADA INC	119,321	PORTER & MCMILLAN (1992) LTD	1,001,160
PENTICTON AUTO GLASS & UPHOLSTERY	208,095	PORTER & MCMILLAN (2002) LTD	683,187
PENTICTON COLLISION CENTRE	1,332,786	PORTER & MCMILLAN LTD	1,228,205
PENTICTON TOWING LTD	399,216	POSTMEDIA NETWORK INC	54,880
PENTLAND'S PROSTHETICS INC	120,294	POWERSHIFTER MEDIA CORP	53,156
PEPE'S TOWING SERVICE	34,364	PRACTICAR CAR & TRUCK RENTALS	65,569
PERFECT AUTO & WINDOW GLASS LTD	753,222	PRANA PHYSIOTHERAPY	69,339
PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	581,016	PRANCING HORSE AUTO BODY AND PAINT	1,361,307
PERFORMANCE INSTITUTE	28,133	PRE-TECH COLLISION LTD	1,749,667
PERFORMAX HEALTH GROUP	33,582	PRECISION GLASS LTD	74,730
PERKINS + WILL	575,900	PRECISION LOCKSMITHING CORP	54,723
PERPETUAL INSURANCE SERVICES LTD	766,745	PRECISIONCARE PHYSIOTHERAPY	45,881
PERRY THOMAS L DR INC	52,478	PREMIERE COLLISION LTD	1,046,318
PET AUTO BODY (1992) LTD	47,842	PREMIERE VERBATIM REPORTING LTD	58,907
PETE'S TOWING LTD	48,240	PREMIUM TRUCK & TRAILER INC	225,758
PETER F POOK INSURANCE AGENCIES LTD	1,537,387	PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	48,979
PETER MACDONALD INSURANCE AGENCIES LTD	212,494	PRESTIGE COLLISION SERVICES	2,674,608
PETERBILT MANITOBA LTD	26,904	PRESTIGE INSURANCE SERVICES LTD	3,470,283
PETERBILT PACIFIC INC (ABBOTSFORD)	82,126	PRESTON CHEVROLET BUICK GMC CADILLAC LTD	2,049,553
PETERBILT PACIFIC INC (DAWSON CREEK)	37,374	PRESTON MATTHEWS GROUP INC (THE)	254,619
PETERBILT PACIFIC INC (KAMLOOPS)	2,023,562	PREVOST (VOLVO GROUP CANADA INC)	112,724
PETERBILT PACIFIC INC (PRINCE GEORGE)	2,445,107	PREVOST RV & MARINE	33,770
PETERBILT PACIFIC INC (SURREY)	299,660	PRICEWATERHOUSECOOPERS LLP	623,970
PETERBILT PACIFIC INC (TERRACE)	93,971	PRIEST VALLEY PHYSIOTHERAPY & REHAB	41,409
PETERBILT PACIFIC LEASING INC	38,475	PRII MARK DR CHIROPRACTIC INC	38,266
PG KLASSIC AUTOBODY LTD	2,941,665	PRIME COLLISION LTD	1,594,215
PG SURG-MED LTD	245,064	PRIME INSURANCE CENTRE LTD	1,229,710
PHARMASAVE	27,932	PRIME RENTALS	45,917
PHILLIPS HAGER & NORTH INVESTMENT MGMT	51,785	PRIMELINE AUTOBODY AND PAINTING LTD	68,398
PHOENIX AUTOBODY REPAIRS	348,908	PRINCE GEORGE BRAIN INJURED GROUP SOCIETY	30,610
PHOENIX PHYSIOTHERAPY CLINIC	34,439	PRINCE GEORGE TOYOTA	221,966
PHYSICIAN DIRECT SERVICES	31,529	PRINCETON GLASS CO LTD (THE)	111,284
PHYSIOLIFE PHYSIOTHERAPY CLINIC	59,153	PRIORITY BUILDING SERVICES LTD	77,387
PHYSIOPRO PHYSIOTHERAPY & ORTHODAEDICS	28,991	PRISM TOWING	79,266
PHYSIOWORKS HEALTH MANAGEMENT	30,905	PRO ALLIES INSURANCE SERVICES LTD	503,056
PIGHIN TERRIE AND GARRY	52,845	PRO BODY SHOP (1998) LTD	1,860,394
PIHL LAW CORPORATION	35,323	PRO TOW	35,864
PINCHIN LTD	48,144	PRO-TECH COLLISION CENTRE	814,214

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PRO-TECH COLLISION LTD	1,050,650	RAINBOW CHRYSLER DODGE JEEP LTD	31,220
PRO-VISION REALTY AND INSURANCE SERVICES	208,252	RAINBOW GLASS	245,075
PROACTIVE PHYSIOTHERAPY AND SPORTS	120,458	RAINBOW INSURANCE AGENCY LTD	128,345
PROACTIVE WEST ENTERPRISES INC	36,303	RAINCOAST COMMUNITY REHAB SERVICES INC	159,686
PROBE INVESTIGATORS & SECURITY CONSULTANT	495,798	RAM ENVIRONMENTAL RESPONSE LTD	250,572
PROFIRE EMERGENCY EQUIPMENT INC	35,265	RAMP BODY & FENDER WORKS LTD	636,000
PROGRESS SOFTWARE CORPORATION	35,400	RAND & FOWLER INSURANCE AGENCIES INC	326,292
PROGRESSIVE INSURANCE SERVICES LTD	455,284	RAND & FOWLER INSURANCE COQUITLAM LTD	4,704,328
PROGRESSIVE REHAB INC	175,056	RAND & FOWLER INSURANCE LTD	1,050,780
PROLINE COLLISION CENTER (1167966 BC LTD)	315,147	RAND & FOWLER INSURANCE SERVICES LTD	1,859,659
PROLINE COLLISION LTD	256,412	RAND & FOWLER INSURANCE VANCOUVER AGENCY	3,061,606
PROLINE GLASS LTD	62,775	RANJBAR SHERVIN DR	58,670
PRONTO AUTO GLASS (STRIDER ENTERPRISES)	164,868	RAPID AUTO GLASS LTD	1,192,860
PRONTO TOWING LTD	123,972	RAPID INTERACTIVE DISABILITY MANAGEMENT	7,991,043
PROSIGHT GLASS (SNP ENTERPRISES LTD)	413,970	RAY CAM COMMUNITY ASSOCIATION	70,000
PROSPECT PARK AUTOBODY LTD	772,897	RAY F CHIN INDEPENDENT ADJUSTER	333,875
PROTRUCK COLLISION & FRAME REPAIR	261,524	RAY WONG INSURANCE SERVICES LTD	341,649
PROUT ALISTER J E DR INC	266,904	RAYDAR AUTOBODY LTD	1,779,820
PROVIDENCE HEALTH AND SERVICES	78,388	RBC INVESTOR SERVICES TRUST	47,985
PROVIDENCE HEALTH CARE	37,600	RCU INSURANCE SERVICES LTD	488,806
PROVINCE OF BC (BC ONLINE)	862,120	RDH BUILDING SCIENCE INC	38,840
PROVINCE OF BC (MVB FEES)	597,778,553	RE DEV RA HOLDINGS LTD	36,436
PROVINCE OF BC (MVB FINES)	50,845,936	RE FUNCTION HEALTH GROUP INC	923,881
PROVINCE OF BC (PREMIUM TAX)	270,377,878	REACH AMS LLC SIERRA LIFE FLIGHTS	67,064
PROVINCE OF BC (SST/PST)	205,060,648	REACH REHABILITATION SERVICES	176,787
PRYKE LAMBERT LEATHLEY RUSSELL	1,420,289	REAL INSURANCE SOLUTIONS (2018) INC	1,342,735
PUBLIC SERVICE PENSION PLAN	461,182	REALISTIC PROSTHETIC STUDIO	33,997
PULSE PHYSIOTHERAPY & SPORTS CLINIC	41,094	RECEIVER GENERAL FOR CANADA	6,555,375
PUPPET LABS INC	31,285	RECYCLE BC	25,081
PUREWAL MANVIR PHYSIOTHERAPIST CORP	144,995	RED'S TOWING LLC	25,834
PURULATOR INC	916,643	REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	2,722,839
PUSHAP AUTO BODY & INTERIOR REPAIR LTD	402,192	REDSTONE ENTERPRISES LTD	243,909
QA CENTRIC SOLUTIONS INC	76,734	REED LORI	116,145
QA LAW	8,574,032	REFLECTIONS TRUCK BODY REPAIR LTD	6,358,259
QUALICARE TRI-CITIES	351,401	REGAL COLLISION LTD	63,097
QUALITEK COLLISION LTD	488,543	REGENCY CHRYSLER (100 MILE HOUSE)	25,595
QUALITY CHOICE AUTO & TRUCK COLLISION	753,309	REGENT PACIFIC INSURANCE SERVICES	287,288
QUALITY FIRST COLLISION REPAIRS 2013 LTD	796,537	REHABILITATION IN MOTION INC	99,702
QUALITY GLASS LTD	164,538	RELIABLE AUTO BODY (2001) LTD	2,729,998
QUAN BRYAN	77,840	RELIABLE AUTO TOWING SERVICES	91,436
QUARTECH SYSTEMS LTD	2,117,593	RELIABLE TOWING MERRITT LTD	172,470
QUESNEL TOWING LTD	252,147	RELIANCE INSURANCE AGENCIES LTD	1,822,530
QUESNEL TOYOTA	118,474	RELIANCE PROPERTIES LTD	348,478
QUIRING MOTORS (1994) LTD	232,392	REMPEL ENGINEERING SERVICES LTD	66,280
QV INVESTORS INC	666,780	RENASCENT AUTOMOTIVE LTD	1,679,914
R & S AUTO BODY (1990) LTD	1,019,974	RENAUD COOK DRURY MESAROS PA	48,222
R B S COLLISION REPAIRS LIMITED	353,630	RENOWN REGIONAL MEDICAL CENTER	34,024
R C ADAMS GLASS (R C ADAMS LTD)	57,298	REPORTX AGENCIES LTD	198,764
R F MOORE CLAIMS SERVICE LTD	169,095	REVIVE AUTO REPAIRS LTD	26,168
R I SMITH HOLDINGS LTD	119,385	REVIVE REHABILITATION INC	233,701
R S REHAB SOLUTIONS INC	182,850	REVOLUTION ENVIRONMENTAL SOLUTIONS LP	31,295
R W G SPORT MANAGEMENT LTD	27,656	REZA HORMOZI PHYSIOTHERAPIST CORP	75,831
RACE & COMPANY	2,340,167	REZILLIANT TRANSPORT LTD	71,701
RAGS TO RICHES TOP SHOP	59,657	RHC INSURANCE BROKERS (CRANBROOK) LTD	386,776

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
RHC INSURANCE BROKERS LTD	3,792,890	RUSS' BODY SHOP (1988) LTD	1,164,802
RIAR KULWANT S DR INC	390,570	RUSSELL JOHN N DR INC	79,737
RIARH SURKHVEER	41,520	RUSSELL PROSTHETICS LTD	96,395
RICH BOYZ MECHANICAL LTD	31,926	RUSTY'S AUTO TOWING LTD	843,594
RICH CITY COLLISION REPAIRS	2,363,774	RUTLAND GLASS (1994) LTD	171,864
RICH'S AUTO BODY & WRECKING LTD	1,469,216	RYDER TRUCK RENTAL CANADA LTD	68,040
RICHARDS BUELL SUTTON	58,380	S & S INSURANCE SERVICES (SURDEL) LTD	412,507
RICHARDS INVESTIGATIONS INC	44,821	S & S INSURANCE SERVICES LTD	542,321
RICHIES AUTOBODY AND PAINTING	74,914	S G OCCUPATIONAL THERAPY LTD	28,006
RICHMOND AUTO BODY (RICHMOND)	8,058,123	S I SYSTEMS	740,774
RICHMOND AUTO BODY LTD (NORTH VANC)	4,661,607	S SNIDER CONSULTING SERVICES INC	219,374
RICHMOND CABS LTD	61,393	S T INSURANCE AGENCY LTD	464,879
RICHMOND CHRYSLER DODGE JEEP LTD	1,786,685	S&P GLOBAL MARKET INTELLIGENCE	175,297
RICHMOND CONTINENTAL AUTO LTD	235,971	S&S AUTOBODY AND PAINT LTD	48,373
RICHMOND HONDA CARS	45,709	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	755,639
RICHMOND INVESTIGATIONS INTERNATIONAL INC	178,486	SABYAN AUTOMOTIVE SERVICE & REPAIR	49,633
RICOH CANADA INC	125,767	SADA SYSTEMS INC	52,656
RIDEAU RECOGNITION SOLUTIONS INC	70,693	SADHRA RAMAN - SYNERGY REHABILITATION	227,013
RIDGE INVESTIGATIVE SERVICES INC	70,360	SAFE CARE HOME SUPPORT	91,311
RIDGWAY & COMPANY	63,917	SAHARA REHAB CONSULTING LTD	1,248,535
RIGHT TRUCKS SALES & SERVICE LTD	26,642	SAHOTA SARBJIT DR	56,736
RITCHIE COLLISION LTD	892,960	SAINT ELIZABETH HEALTH SERVICE	32,786
RITE-WAY RV SERVICES LTD	48,681	SAINTY LAW	32,676
RIVERSIDE COLLISION (676152 BC LTD)	711,390	SALESFORCE COM CANADA CORPORATION	83,792
RIVERSIDE COLLISION LTD	609,875	SALGADO MARK - CORE FOCUS TRAINING	69,530
RIVERSIDE INSURANCE AGENCIES (1984) LTD	449,951	SALIUO REHAB INC	51,628
ROADHOUSE TOWING (1115943 BC LTD)	102,496	SALMO AUTO REBUILDERS	63,553
ROADWAY TOWING LTD	607,854	SALMON ARM FRAME & BODY SHOP (2000) LTD	180,648
ROBBINS PARKING SERVICE LTD	56,362	SALMON ARM FRAME & BODY SHOP (2018) LTD	231,656
ROBERT R LAWLER PLC	559,176	SAMI'S AUTOBODY & PAINTING (1990) LTD	57,785
ROBERTS TOWING & RECOVERY (KNIGHT REPAIR)	189,979	SAMRA AUTOBODY LTD	680,122
ROCKY MOUNTAIN COLLISION REPAIR	1,693,407	SAN DEVON	38,719
ROCKY MOUNTAIN HOLDINGS LLC	83,277	SANDHILL CONSULTANTS CANADA LTD	34,335
ROCKY MOUNTAIN PHOENIX	78,682	SANDHU KIRTPAUL DR	99,510
ROD'S AUTO GLASS & UPHOLSTERY	103,601	SANDHU SATINDER DR	194,735
ROGERS WIRELESS	223,486	SANDPIPER GARDENS & GLASS INC	64,287
RON RIDLEY RENTALS LTD	56,333	SANDY'S COLLISION REPAIRS	162,440
RONALD M MACKENZIE INC	26,250	SANFORD BISMARCK	25,400
ROOKZ'S AUTOBODY LTD	690,541	SANGAM AUTO BODY LTD	1,682,353
ROSSLAND COLLISION LTD	800,308	SANJEEV BODWAL PHYSIOTHERAPIST CORP	33,365
ROTH ADRYON RMT	37,578	SAP CANADA INC	2,283,044
ROTOR PLUMBERS AND DRAINAGE LTD	52,248	SAPHIR MARCUS	28,528
ROUTES CAR RENTAL	35,379	SAS INSTITUTE CANADA INC	234,664
ROUTLEY & COMPANY	1,104,988	SASCU INSURANCE SERVICES LTD	453,171
ROWMAC ORTHOPEDIC SERVICES LTD	25,636	SASI AUTOCRAFT LTD	26,278
ROY NORTHERN LAND SERVICE LTD	65,322	SATRUP MINHAS	41,000
ROYAL BANK OF CANADA	1,246,395	SAVJI SERENA	29,304
ROYAL CITY AUTOPAINTING & COLLISION	59,119	SAXBEE INSURANCE AGENCIES LTD	1,991,275
ROYAL CITY HEALTH AND MANUAL THERAPY INC	92,571	SCALAR DECISIONS INC	501,154
ROYAL CITY TAXI LTD	26,052	SCHEER LAW GROUP LLP	1,205,999
RUDY & PETER BODY SHOP (2004) LTD	903,296	SCHILL INSURANCE BROKERS LTD	5,687,280
RUNZER'S COLLISION	172,166	SCHULTZ-CRAFTSMAN COLLISION (QUEENSWAY)	837,637
RUPERT TOWING	27,086	SCHULTZ-CRAFTSMAN COLLISION (1ST AVENUE)	3,483,180
RUSH CLAIMS SOLUTIONS	356,256	SCOTIABANK	61,462

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SCOTT AMBLER AND ASSOCIATES INC	662,921	SIMPLY COUNSELLING INC	25,830
SCOTT HEALTH SERVICES INC	52,114	SIMPSON CONTROLS LTD	240,780
SCOTT ROAD COLLISION REPAIRS LTD	39,434	SINGLETON URQUHART REYNOLDS VOGEL LLP	4,256,798
SCOTT ROAD INSURANCE SERVICES LTD	1,381,242	SINTRA ENGINEERING	35,498
SCOTT TOWN AUTOBODY LTD	1,566,889	SITKA LAW CORPORATION	625,886
SCOTTSDALE PHYSIOTHERAPY CLINIC INC	37,870	SK ENGINEERING LTD	160,431
SCRAP KING AUTOWRECKING & TOWING LTD	160,617	SKAHA FORD INC	761,469
SCRIPPS MERCY HOSPITAL	200,478	SKEENA GLASS LTD	438,006
SCU INSURANCE SERVICES LTD	758,087	SKEENA RENT-A-CAR LTD	89,143
SEA LTD	53,050	SKILLSOFT CANADA LTD	30,667
SEA WALL AUTOBODY & PAINT LTD	718,778	SKOOKUM TOWING LTD	32,924
SEAFIRST INSURANCE BROKERS LTD	1,331,520	SKYLINK RECEIVABLES INC	221,792
SEASIDE RV SALES & SERVICE LTD	40,521	SKYVIEW INSURANCE BROKERS LTD	202,976
SEASONS CONSULTING GROUP LTD	388,968	SLATER LESLIE - SLATER MEDIATION	63,302
SECHELT INSURANCE AGENCY (1987) LTD	471,559	SLM DEVELOPMENT CORPORATION	258,114
SECOND LOOK AUTOBODY (1992) LTD	730,023	SMART REHABILITATION CONSULTING LTD	134,825
SEKHON EDKEEP RMT	33,157	SMITH CHEVROLET CADILLAC LTD	1,432,846
SELFCARE HOME HEALTH PRODUCTS	90,745	SMITH DERRYCK H DR INC	340,644
SELKIRK GLASS LTD	91,807	SMITH J DR INC	34,847
SEMRAU STANLEY DR INC	354,927	SMOKEY CREEK SALVAGE	56,475
SENGHERA GURPREET RMT	26,577	SOC CONSULTING (SOC ENTERPRISES INC)	141,713
SERENDIPITY SUPPORT SERVICES	26,171	SOFTCHOICE LP	4,107,832
SEROWN PARMINDER RMT	40,713	SOJA PETER J DR	126,617
SERVICE GLASS LTD	174,624	SOLID GOLD COLLISION (RRM COLLISION LTD)	181,820
SERVICE ON SITE	76,080	SOLID GOLD COLLISION LTD	204,283
SERVICE QUALITY MEASUREMENT GROUP INC	268,057	SOLO GLASS LTD	121,438
SERVICEMASTER BURNABY/SOUTH FRASER	67,907	SOLOMONS KEVIN DR INC	648,915
SESA WORUBAN COUNSELLING SERVICES INC	39,949	SOLSTICE GLASS INC	405,779
SETTLED BY SCHAPIRO MEDIATIONS INC	178,474	SOLUTIONS THRU SOFTWARE LTD	126,844
SHADOW INVESTIGATIONS LTD	116,003	SOMERS POULIN HALL	5,471,471
SHARONS INSURANCE SERVICES LTD	443,668	SONARIS EAR CENTER	33,438
SHARP COLLISION REPAIR LTD	836,479	SONG FAMILY CHIROPRACTIC	154,750
SHARPE'S INSURANCE SERVICES LTD	197,377	SOOKE GLASS LTD	28,130
SHAW CABLE	48,316	SOOKE'S WESTCOAST COLLISION & GLASS	636,944
SHAW SABEY & ASSOCIATES LTD	434,816	SOPRON AUTO BODY (P & T AUTO BODY LTD)	951,665
SHELBOURNE PHYSIOTHERAPY	59,858	SOPRON AUTOBODY LTD	592,315
SHERATON VANCOUVER GUILDFORD HOTEL	30,646	SORRENTO TOWING AND RECOVERY LTD	34,235
SHOOK WICKHAM BISHOP & FIELD (CR LAWYERS)	303,597	SOUND IDEARS INC	64,203
SHOPPERS DRUG MART	70,753	SOUND LAW LLP	396,306
SHUSWAP COLLISION CENTER LTD	988,317	SOUTH COAST FORD PROPERTY	35,816
SHUSWAP INSURANCE 2018 LTD	265,496	SOUTH FRASER PHYSIOTHERAPY CLINIC	121,839
SHYLO NURSING AND HOME HEALTHCARE	50,059	SOUTH SEAS AUTO BODY CO LTD	1,857,225
SICAMOUS COLLISION REPAIR	200,332	SOUTH SURREY MEDICAL CLINIC	26,759
SID'S AUTO GLASS & DETAILING	208,273	SOUTH VANCOUVER MEDICAL CLINIC	32,320
SIDEWINDER CONVERSIONS & MOBILITY LTD	26,004	SOUTH VANCOUVER PHYSIOTHERAPY CLINIC	27,481
SIDHU K K DR & ASSOCIATES	33,410	SOUTHERN INSURANCE SERVICES LTD	4,156,837
SIDKY ADAM DR	87,088	SOUTHSIDE DOOR AND GATE	74,891
SIERRA SYSTEMS GROUP INC	74,355	SOVIO O M DR	67,775
SIGNAL COLLISION CRANBROOK	1,811,581	SPECIAL D'S COLLISION LTD	349,771
SIGNAL COLLISION LTD	1,229,830	SPECIALIST REFERRAL CLINIC	1,242,374
SIGNATURE MAZDA (SIGNATURE AUTOMOTIVE)	27,318	SPECIALIZED TOWING LIMITED	47,595
SILHOUETTE COLLISION (PLANET ERA ENT LTD)	2,953,327	SPECTRUM REHABILITATION SERVICE INC	97,529
SILVER STAR AUTO MB INC	51,227	SPEEDIER AUTO BODY SHOP LTD	1,367,916
SIMON B MARGOLIS LAW CORPORATION	64,304	SPEEDY GLASS (ABBOTSFORD)	825,806

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SPEEDY GLASS (BURNABY-IMPERIAL ST)	502,424	STERLING AUTOBODY (DELTA) LTD	510,020
SPEEDY GLASS (BURNABY-LOUGHEED HWY)	519,232	STERLING GLASS AND DETAIL	37,471
SPEEDY GLASS (CHILLIWACK)	742,787	STERLING TALENT SOLUTIONS	182,729
SPEEDY GLASS (COQUITLAM)	902,404	STEVE MARSHALL MOTORS (1996) LTD	952,741
SPEEDY GLASS (COURTENAY)	792,162	STEVENS ALISON DR	25,411
SPEEDY GLASS (CRANBROOK)	198,948	STEVENS VIRGIN	5,452,139
SPEEDY GLASS (CRESTON)	264,827	STEVIE'S AUTOMOTIVE	355,955
SPEEDY GLASS (DAWSON CREEK)	477,664	STEWART & COMPANY	4,419,019
SPEEDY GLASS (DUNCAN)	447,088	STEWART MECHANICAL AND FABRICATING	65,226
SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	359,195	STEWARTS COLLISION CENTRE	434,349
SPEEDY GLASS (KAMLOOPS-TRANQUILLLE RD)	423,584	STILL CREEK COLLISION INC	952,114
SPEEDY GLASS (KELOWNA)	681,494	STILL CREEK PRESS LTD	100,182
SPEEDY GLASS (LANGLEY)	1,170,435	STOJICEVIC MAYNARD KISCHER	34,134
SPEEDY GLASS (MAPLE RIDGE)	476,472	STOLL KEENON OGDEN PLLC	35,433
SPEEDY GLASS (NANAIMO)	269,103	STONE BROS AUTO BODY & AUTO WRECKING LTD	664,412
SPEEDY GLASS (NELSON)	355,138	STREAMLINE AUTO & WINDOW GLASS	335,569
SPEEDY GLASS (NORTH VANCOUVER-BROOKSBANK)	716,367	STREAMSETS INC	334,102
SPEEDY GLASS (NORTH VANCOUVER-MARINE DR)	940,335	SUBARU OF PRINCE GEORGE	98,955
SPEEDY GLASS (PARKSVILLE)	435,401	SUCCESS REALTY & INSURANCE LTD	268,677
SPEEDY GLASS (PENTICTON)	525,263	SUDDEN IMPACT AUTO BODY REPAIR LTD	1,140,328
SPEEDY GLASS (PRINCE GEORGE)	398,888	SUH OHSIK	59,777
SPEEDY GLASS (RICHMOND)	1,231,033	SULLIVAN MOTOR PRODUCTS LTD	39,400
SPEEDY GLASS (SQUAMISH)	362,580	SUMAS ENVIRONMENTAL SERVICES INC	133,550
SPEEDY GLASS (SURREY-FRASER HWY)	786,269	SUMMERLAND GLASS AND MIRROR LTD	120,860
SPEEDY GLASS (SURREY-KING GEORGE BLVD)	743,519	SUMMERLAND RV CENTRE	64,585
SPEEDY GLASS (SURREY-72 AVE)	522,923	SUMMIT INJURY MANAGEMENT LP	40,731
SPEEDY GLASS (VANCOUVER-KINGSWAY)	1,157,323	SUMMIT INSURANCE BROKERS INC	208,237
SPEEDY GLASS (VANCOUVER-YORK ST)	615,338	SUMMIT TRAILER LTD	113,920
SPEEDY GLASS (VERNON)	915,302	SUMMIT TRUCK AND EQUIPMENT REPAIRS LTD	64,028
SPEEDY GLASS (VICTORIA-GOVERNMENT ST)	529,301	SUN CITY PHYSIOTHERAPY	34,013
SPEEDY GLASS (VICTORIA-ISLAND HWY)	479,614	SUN COUNTRY TOYOTA	1,254,316
SPEEDY GLASS (WILLIAMS LAKE)	211,432	SUN LIFE INSTITUTIONAL INVESTMENTS CANADA	404,495
SPINNERS AUTO GLASS LTD	43,962	SUNCREEK AUTO GLASS LTD	379,422
SPLASHES WASH LODGE INC	729,847	SUNNYSIDE AUTOBODY (1980) LTD	1,372,922
SPOTLITE CUSTOM COLLISION (1987) LTD	1,582,905	SUNPAC AUTO COLLISION	38,090
SPRING MEDICAL CENTRE LTD	39,982	SUNRISE FORD SALES LTD	924,487
SPRINGFIELD AUTO BODY LTD	1,502,773	SUNRISE HASTINGS PHYSIOTHERAPY CLINIC	36,072
SRA AUTO GLASS & AUTO REPAIR	64,175	SUNSET PHYSIOTHERAPY CLINIC	45,548
SS&C TECHNOLOGIES CANADA CORP	473,043	SUNSHINE AUTOBODY (VERNON) LTD	643,972
ST CHARLES HEALTH SYSTEM	45,136	SUNSHINE GLASS AND MIRROR LTD	134,533
ST MARYS HOSPITAL AND MEDICAL	102,413	SUNWEST RV CENTRE LTD	38,012
ST VINCENT CHRISTUS	32,102	SUNWHEEL REHABILITATION	125,908
STAMPEDE GLASS	468,877	SUPER EURO AUTO LTD	1,600,855
STANDISH TOWING & RECOVERY LTD	65,455	SUPERIOR COLLISION REPAIRS LTD	2,004,325
STANTEC CONSULTING LTD	841,056	SUPERSTAR AUTO REPAIR CENTRE LTD	328,629
STAR AUTOBODY LTD	1,974,619	SUPREMEX INC	453,962
STARLITE AUTOBODY LTD	549,716	SURDELL KENNEDY TAXI LTD	99,171
STARR ELKE DR	35,555	SUREWAY INSURANCE SERVICES LTD	190,669
STATE STREET BANK & TRUST COMPANY CANADA	34,216,136	SURREY AUTO GLASS LTD	268,645
STATE STREET GLOBAL ADVISORS LTD	136,123	SURREY AUTOBODY AND PAINT LTD	3,169,005
STATE STREET TRUST COMPANY CANADA	372,507	SURREY CENTRAL PHYSIO AND WELLNESS	42,803
STAVROS AUTO BODY LTD	653,548	SURREY HWY 10 PHYSIOTHERAPY & MASSAGE	52,692
STEFAN FRASER AND ASSOCIATES INC	352,771	SURREY IMPORTS LTD	39,764
STEHMEIER JOSHUA R CHIROPRACTOR INC	42,045	SURREY INSURANCE AGENCY INC	338,947

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	207,937	THOMSON REUTERS CANADA	103,862
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,746,410	THREE PEAKS KINESIOLOGY INC	66,950
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,566,797	THREE POINT MOTORS	106,323
SUSSEX INSURANCE AGENCY (LANGLEY) INC	792,951	THREE RIVERS HOSPITAL	26,235
SUSSEX INSURANCE AGENCY (MISSION) INC	1,580,639	THUNDER VALLEY TOWING (VALEMOUNT)	35,377
SUSSEX INSURANCE AGENCY (PENTICTON) INC	624,791	THUNDERBIRD INSURANCE BROKERS LTD	369,363
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,468,026	THY INVESTMENTS LTD DBA SUSSEX AGENCY	525,223
SUSSEX INSURANCE AGENCY INCORPORATED	1,548,269	TIGER TOWING LIMITED	186,349
SUTER BROOK INSURANCE SERVICES LTD	258,419	TILLYARD MANAGEMENT INC	540,231
SWADDEN & COMPANY	8,109,928	TIP TOP COLLISION LTD	857,061
SWEDE'S TOWING	31,678	TITAN ENTERPRISE INC DBA SUSSEX INSURANCE	302,520
SWIFT HEALTH SERVICES INC	448,855	TITCHENER DR CHIROPRACTIC CORP	34,244
SYMMETRY INJURY REHABILITATION LTD	841,616	TMA AUTOBODY & SERVICES LTD	1,277,951
SYMPHONY REHABILITATION	28,392	TOM THOMPSON AUTO GLASS LTD	603,048
SYNERGY COUNSELLING ASSOCIATES	25,939	TOM'S CUSTOM AUTOBODY (CARTER AUTO)	699,550
SYNERGY REHABILITATION	28,943	TOM'S CUSTOM AUTOBODY COLORWORKS	1,838,850
T C VALLEY COLLISION LTD	1,057,145	TOMITA TODD MASAHIRO	28,206
T F AUTO BODY (TUNG FAT MOTORS LTD)	917,812	TOMMY'S UPHOLSTERY LTD	36,730
T H PETTIT LAW CORP (PETTIT AND COMPANY)	2,694,885	TONKS TOWING LTD	227,992
T J GLASS ODYSSEY INC	800,080	TONY LAU INSURANCE AGENCIES LTD	844,410
T J'S AUTO BODY (1998) LTD	1,262,892	TOP GUN COLLISION AUTO BODY LTD	1,076,997
T J'S TOWING & STORAGE	25,632	TOTAL CARE CHIROPRACTIC AND REHAB INC	230,240
T S MCKENZIE INSURANCE AGENCIES LTD	460,131	TOTAL THERAPY REHABILITATION & WELLNESS	229,736
TABERNER PAUL D - MEDIATOR	63,587	TOTEM TOWING	395,913
TABLEAU SOFTWARE INC	114,416	TOWER INVESTIGATIVE GROUP INC	151,312
TAHOE FOREST HEALTH SYSTEM	66,730	TOWERS WATSON SOFTWARE LTD	27,809
TALBOT INSURANCE SERVICES LTD	284,568	TOWN OF COMOX	30,250
TALBOT MEDIATION SERVICES LTD	31,413	TOWN OF GIBSONS	337,283
TALENTCLICK WORKFORCE SOLUTIONS INC	55,440	TOWN OF OSOYOOS	30,975
TALL TREE INTEGRATED HEALTH CENTRE	91,438	TOWN OF SIDNEY	380,289
TAMMY STAMNES & KEN WILSON INS AGENCY	3,322,722	TOWN OF VIEW ROYAL	39,000
TARONGA MARIE	54,113	TOWNLINE INSURANCE SERVICES LTD	375,980
TATA CONSULTANCY SERVICES CANADA INC	4,311,786	TOWNSHIP OF LANGLEY	340,418
TAURUS AUTO COLLISION CARE LTD	201,321	TRACTION MOTORCYCLES LTD	94,831
TAURUS COMMERCIAL REAL ESTATE SERVICES	331,055	TRADEMARK GLASSWORKS LTD	185,490
TAYLORMOTIVE SERVICE LTD	2,697,974	TRADEWIND INSURANCE SERVICES LTD	384,818
TD ASSET MANAGEMENT INC	306,151	TRAILCON LEASING INC	57,037
TD CANADA TRUST	52,080	TRAILER WIZARDS LTD	144,451
TDC TRUCK & DIESEL REPAIR	34,458	TRANS AMERICA GLASS NETWORK	168,135
TEAL PHILIP A DR INC	34,430	TRANSWEST TRUCK TRAILER RV	114,879
TEASDALE CAOLAN DR	147,400	TRANSWORLD MANAGEMENT LTD	159,000
TECH MAHINDRA LTD	218,479	TRASK M - NURSING CONSULTANT	28,500
TEDCO RV SUPPLIES	67,602	TRAVCO RV SERVICE CENTRE LTD	63,706
TEH EZRA	49,275	TRAVELAND LEISURE VEHICLES LTD	583,492
TELDON MEDIA GROUP	147,855	TRAVLOS ANDREW DR INC	76,193
TELUS COMMUNICATIONS INC	14,319,689	TRAXLER HAINES	435,026
TELUS SERVICES INC	2,110,610	TRELOAR PHYSIOTHERAPY CLINIC 8TH AVE	65,075
TEN WEST TOWING INC	42,148	TRELOAR PHYSIOTHERAPY KERRISDALE	27,926
TENABLE INC	56,756	TREV DEELEY MOTORCYCLES (1991) LTD	109,234
TERMINAL AUTO BODY (PARKSVILLE) LTD	1,823,959	TRI-CITY INSURANCE BROKERS LTD	868,521
TERRACE TOTEM FORD SALES LTD	60,579	TRI-CITY PSYCHOLOGY SERVICES INC	29,564
TERRY'S TOWING SERVICE	26,653	TRI-CROWN RV	60,614
THERACORE HEALTH SERVICES INC	25,622	TRIANGLE RV CENTRE	86,953
THOMPSON J P DR INC	90,422	TRICA CXM SOLUTIONS LTD	140,555

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TRINITY PHYSIOTHERAPY SPORT & WELLNESS	27,611	VANCOUVER BMW DUCATI (VANCOUVER MOTORRAD)	59,483
TRISTAR COLLISION	4,297,877	VANCOUVER COASTAL HEALTH AUTHORITY	337,916
TROJAN COLLISION SERVICES LTD	3,005,505	VANCOUVER CONVERTIBLE TOPS	144,577
TROY WOTHERSPOON INSURANCE SERVICES	3,266,387	VANCOUVER HINO	38,423
TRU-LINE AUTOBODY FRAME & WHEEL LTD	350,886	VANCOUVER HOLDINGS (BC) LTD	286,882
TRUCKINGEXPERT.COM NAPIER DIVERSIFIED	34,735	VANCOUVER ISLAND PSYCHOLOGICAL SERVICES	38,600
TRUFAX SERVICES LTD	58,194	VANCOUVER LITIGATION SUPPORT SERVICES LTD	58,500
TRUMPY CHRIS	43,934	VANCOUVER MOTORSPORTS LTD	335,827
TSAWWASSEN COLLISION LTD	2,370,390	VANCOUVER SPEED AUTO BODY LTD	253,620
TSAWWASSEN INSURANCE BROKERS LTD	476,895	VANCOUVER TMJ & SLEEP THERAPY CENTRE	115,754
TSE ARNOLD	28,025	VANCOUVER TRUCK COLLISION LTD	311,155
TSN INSURANCE SERVICES (SURREY) LTD	552,997	VANDENBILT AUTO BODY LIMITED	722,916
TSN INSURANCE SERVICES LTD	684,384	VANDY DEVELOPMENTS LTD	81,985
TSUZURA SATSUKI RMT	46,127	VANPROP INVESTMENTS LTD	465,619
TURNBULL RUTH DR MEDICAL INC	114,861	VAUGHAN OCCUPATIONAL CONSULTING	73,366
TURNHAM WOODLAND	577,249	VENIER M A DR	84,909
TURNING POINT REHABILITATION CONSULTING	208,371	VERINT AMERICAS INC	111,628
TWENTY FOUR SEVEN INVESTIGATIONS INC	596,169	VERITAAQ TECHNOLOGY HOUSE INC	823,432
TWIN RINKS PHYSIO & SPORTS INJURY CLINIC	37,386	VERITAS TECHNOLOGIES LLC	98,948
TWINSTAR COLLISION LTD	740,661	VERN'S CUSTOM AUTO LTD	140,447
TXL INSURANCE AGENCY INC	677,733	VERNON AUTO TOWING LTD	217,352
TYCORRA FLEET SOLUTIONS INC	38,751	VERNON GLASS AND CAR CARE LTD	60,307
TYCROP MANUFACTURING LTD	411,785	VERNON TOYOTA CENTRE	181,283
TYEE CHEVROLET BUICK GMC LTD	580,510	VERTIV CANADA ULC	28,423
UC SAN DIEGO HEALTH	46,637	VESPA METRO VANCOUVER	35,240
UF HEALTH JACKSONVILLE MEDICAL	102,781	VIC WALLACE INSURANCE AGENCY LTD	174,392
ULINE CANADA CORPORATION	59,484	VICKERY COLLISION LTD	1,337,199
ULTIMA INDEPENDENT ASSESSMENTS CORP	205,223	VICTORIA EXERCISE REHABILITATION CENTRE	32,144
UNDERWRITERS INSURANCE AGENCIES-POWELL RV	454,958	VICTORIA FORD ALLIANCE LTD	1,973,715
UNDERWRITERS INSURANCE BROKERS-PENTICTON	1,195,116	VICTORIA FRONT END & FRAME LTD	46,341
UNIFIED SYSTEMS INC	260,586	VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	2,223,745
UNITED COLLISION AUTO REPAIR	261,362	VILLA INSURANCE AGENCY LTD	978,424
UNITED COLLISION REPAIR LTD	327,069	VILLAGE INSURANCE SERVICES LTD	686,614
UNITED REPORTING SERVICE LTD	66,614	VILLAGE OF ALERT BAY	56,051
UNITED TOWING SERVICES LTD	105,610	VILLAGE OF CUMBERLAND	27,400
UNITED WAY OF THE LOWER MAINLAND	85,274	VILLAGE OF LUMBY	181,555
UNITED WELLNESS CENTER INC	26,285	VILLAGE OF MIDWAY	89,115
UNITOW SERVICES (1978) LTD	448,018	VINA INSURANCE SERVICES LTD	421,144
UNIVERSAL AUTO COLLISION LTD	118,635	VINASAFE INSURANCE SERVICES LTD	699,793
UNIVERSITY OF BRITISH COLUMBIA	143,244	VIRK INSURANCE AGENCIES LIMITED	139,686
UPWORDS MARKETING SOLUTIONS INC	121,285	VIRTUSA CORPORATION	558,475
URBAN PACIFIC LAND CORP	107,277	VISION CRITICAL COMMUNICATIONS	50,271
URGEL'S AUTO COLLISION LTD	1,210,987	VISION33 CANADA INC	200,899
V I P AUTOBODY INC	151,882	VISTA DISABILITY MANAGEMENT INC	140,633
VALLEY GLASS WESTBANK LTD	328,511	VMWARE INTERNATIONAL LTD	33,122
VALLEY PROPERTIES LTD	224,608	VOCATIONAL PACIFIC LTD	844,688
VALLEY WIDE INSURANCE SERVICES INC	369,924	VOLTECH ELECTRIC LTD	47,321
VALLEY WORK EVALUATION & RESEARCH CENTRE	157,919	VOLVO OF DENVER	36,073
VALOUR INDEPENDENT MEDICAL ASSESSMENTS	43,660	VOYAGER RV CENTRE LTD	34,027
VAN HORNE TOWING (2000) LTD	94,147	VULCAN METAL WORKS LTD	37,243
VAN ISLE AUTO GLASS LTD	368,353	WADDELL RAPONI	761,763
VAN-BURN COLLISION REPAIRS LTD	1,554,407	WADE JOHN P DR INC	72,140
VANCITY AUTOBODY LTD	1,831,400	WAJAX EQUIPMENT	51,312
VANCOUVER AXLE AND FRAME LTD	58,943	WALDALE	5,447,927

Amounts paid to suppliers for goods and services for the year ended March 31, 2019

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WALIA INSURANCE AGENCIES LTD	734,039	WESTERN FINANCIAL GROUP (NETWORK) INC	18,005,291
WALINGA INC	31,647	WESTERN STAR & STERLING TRUCKS	28,132
WALKER HEAVY DUTY	25,513	WESTERN TRAILERS	28,867
WALKER'S REPAIR CENTRE LTD	27,986	WESTLAND INSURANCE GROUP LTD	35,379,533
WALSH DUSTIN DR	29,115	WESTLAND INSURANCE GROUP LTD DBA MEIER	3,118,650
WALT'S TOWING & AUTOMOTIVE SERVICES	37,142	WESTSHORE TOWING LTD	179,148
WANG DAVID C DR	38,352	WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,433,267
WARAWA TERRANCE C DR	30,790	WHEELER-HOMEMAKER'S INSURANCE AGENCIES	127,237
WARD THOMAS	33,747	WHISTLER GLASS LTD	258,825
WARD WATKINS INSURANCE BROKERS (MPL RDG)	508,378	WHISTLER TOWING LTD	29,973
WARD WATKINS INSURANCE BROKERS (SURREY)	378,503	WHITE ROCK MEDICAL ASSOCIATES	32,142
WARNER TRUCK CENTERS	92,441	WHITE ROCK SOUTH SURREY TAXI LTD	54,064
WARRINGTON PCI ITF PR GUILDFORD LP	2,615,301	WHITE STAG AUTO BODY LTD	34,130
WARRINGTON PCI MANAGEMENT	2,232,109	WHITEHALL BUREAU OF CANADA LTD	82,463
WASSERMAN AND PARTNERS	4,604,991	WHITELAW TWINING	1,075,466
WASTE CONNECTIONS OF CANADA INC	165,352	WILFRED LEONG INSURANCE AGENCIES LTD	69,352
WASYLYNKO DAVID DR	25,856	WILKINSON R V DR INC	28,615
WATKIN MOTORS (MARJAK SERVICES LTD)	124,306	WILLE DODGE CHRYSLER LTD	982,348
WATSON CHEVROLET	42,466	WILLIAM PARTON AGENCIES LTD	113,622
WATT CONSULTING GROUP LTD	41,768	WILLIAMS & PARTNERS	199,408
WATTS JEFFREY DR	54,000	WILLIAMS ARTHUR D DR	236,799
WAYNE'S AUTO	215,119	WILLIAMS MACHINERY LP	211,752
WAYPOINT INSURANCE SERVICES INC	8,302,374	WILLIS CANADA INC	223,491
WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	838,879	WILLIS LOUIE LTD	40,282
WE CARE HEALTH SERVICES LP	57,710	WILLOW POINT COLLISION (TREDAL ENT LTD)	661,220
WE CARE HOME HEALTH SERVICES (KELOWNA)	141,212	WILLOWBROOK COLLISION 2002 LTD	1,014,468
WE CARE HOME HEALTH SERVICES (NANAIMO)	129,709	WILLY'S COLLISION (2005) LTD	730,978
WE CARE HOME HEALTH SERVICES (PENTICTON)	126,079	WILSON KING AND COMPANY	142,931
WE CARE HOME HEALTH SERVICES (PITT MEAD)	33,191	WILSON M BECK INSURANCE SERVICES (KEL)	162,123
WE CARE HOME HEALTH SERVICES (SURREY)	87,228	WILSON M BECK INSURANCE SERVICES INC	430,203
WE CARE HOME HEALTH SERVICES (VERNON)	372,250	WIND GLASS LTD	191,679
WE CARE HOME HEALTH SERVICES (VICTORIA)	116,402	WINDWARD HEALTHCARE INC	109,535
WEBSTER HUDSON & COOMBE LLP	4,719,779	WINFIELD HEAVY TRUCK & COLLISION REPAIRS	315,131
WEEKS INSURANCE & FINANCIAL SERVICES INC	109,871	WINJACK SENIOR SERVICES INC	36,483
WELDON ENTERPRISES LTD	28,262	WISEMAN STEPHEN DR	62,623
WELL ON AUSTIN HEALTH GROUP INC (THE)	503,177	WIZARDS GLASS & UPHOLSTERY LTD	33,242
WENDLAND JAMES	48,218	WM ANDERSON AGENCIES LTD	1,479,286
WENDY LINTOTT CONSULTING	25,678	WMCBC SERVICES INC	26,791
WESGROUP PROPERTIES LP	1,298,534	WOLFE SUBARU ON BOUNDARY	35,075
WEST COAST ALIGNMENT & FRAME	30,073	WOLFE'S LANGLEY MAZDA	29,294
WEST COAST DETAIL & ACCESSORY	270,162	WONG DR AND ASSOCIATES	124,130
WEST COAST IMPORT VEHICLES LTD	72,045	WONG PETER K H DR	317,435
WEST COAST KINESIOLOGY SERVICES LTD	41,639	WONG YUK SHUEN SANDRA DR	33,760
WEST COAST MOTOR SPORT LTD	70,918	WONG'S INSURANCE SERVICES LTD	869,330
WEST COAST MOTORS LTD	31,395	WOOD ENVIRONMENT AND INFRASTRUCTURE	589,648
WEST COAST REPAIR & COLLISION SERVICE	803,619	WOOD WHEATON CHEV CADILLAC BUICK GMC LTD	140,478
WEST COAST RV PARTS & SERVICE	116,675	WOOD WHEATON HONDA (NISHACAI HOLDINGS)	114,524
WEST END AUTO BODY LTD	3,154,684	WOOLFENDEN ANDREW R DR INC	346,193
WEST END TOWING	55,246	WORKABLE STEPS REHABILITATION	26,765
WEST PACIFIC CONSULTING GROUP	826,121	WORKERS' COMPENSATION BOARD OF BC	936,593
WEST SHORE PARKS AND RECREATION	65,482	WRIGHT DEBORAH DR	25,530
WESTERBERG BRIAN D DR	26,250	WRIGHT FIX (THE)	27,213
WESTERN AUTO WRECKERS	271,645	WRIGHT-SMITH PHYSIOTHERAPIST CORP	36,926
WESTERN BUS PARTS & SERVICE (LEVETT AUTO)	667,845	WSP CANADA INC	981,288

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2019**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
XPERA RISK MITIGATION & INVESTIGATIONS	3,380,964	485975 BC LTD DBA SUSSEX INSURANCE	648,457
YEE BRADLEY W DR	38,441	5 STAR TOWING INC	75,920
YEE INSURANCE SERVICES LTD	123,859	548981 BC LTD DBA JOHN FLEMING INSURANCE	197,530
YELLOW CAB COMPANY LTD	141,625	556774 BC LTD DBA SUSSEX INSURANCE	744,810
YELLOWHEAD ROAD & BRIDGE	237,473	596961 BC LTD (TILLYARD MANAGEMENT INC)	1,151,922
YEREMA GEEKIE LAW CORP (SALLOUM WATTS)	621,019	610728 BC LTD DBA SUSSEX INSURANCE	1,064,173
YIP BOBBY DR	31,525	677891 BC LTD DBA SUSSEX INSURANCE	731,819
YIP WILLIE DR	30,975	695668 BC LTD DBA CITY CENTER INSURANCE	610,042
YONG BRIAN C DR INC	25,957	72 HOURS (BMG INDUSTRIES INC)	47,259
YOUR FAMILY FOOD MART LTD	168,923	767147 BC LTD DBA SUSSEX INSURANCE	394,415
YUMA REGIONAL MEDICAL CENTRE	52,556	816751 BC LTD DBA SUSSEX INSURANCE	680,049
ZAK AND DECKER LAW LLP	497,027	846589 BC LTD DBA SUSSEX INSURANCE	588,665
ZENK LAW CORPORATION	795,785	851765 BC LTD DBA SUSSEX INSURANCE	852,308
ZIGGY'S TOWING	25,453	852773 BC LTD DBA SUSSEX INSURANCE	754,400
ZIMMER WHEATON PONTIAC BUICK GMC LTD	2,057,787	856028 BC LTD DBA SUSSEX INSURANCE	897,232
ZUBACK RACHEL DEAN	25,930	863981 BC LTD DBA SUSSEX INSURANCE	464,126
ZZ CHROME MFG INC	37,579	886324 BC LTD DBA SUSSEX INSURANCE	922,357
07 GN AUTOBODY LIMITED	1,348,110	913364 BC LTD DBA SUSSEX INSURANCE	1,141,950
0804297 BC LTD	172,763	913365 BC LTD DBA SUSSEX INSURANCE	281,079
0869391 BC LTD (C/O WARRINGTON PCI MGMT)	166,421	913367 BC LTD DBA SUSSEX INSURANCE	860,228
1ST CHOICE MOBILITY PRODUCTS INC	61,147	923450 BC LTD DBA SUSSEX INSURANCE	387,669
1ST CLASS AUTO GLASS & UPHOLSTERY LTD	172,370	925218 BC LTD DBA SUSSEX INSURANCE	822,697
100 MILE GLASS LTD	94,943	944048 BC LTD DBA SUSSEX INSURANCE	539,600
1018412 BC LTD DBA SUSSEX INSURANCE	432,790	953121 BC LTD DBA SUSSEX INSURANCE	1,374,702
1114940 BC LTD DBA SUSSEX INSURANCE	468,989	965687 BC LTD DBA SUSSEX INSURANCE	1,903,624
1127546 BC LTD	37,914	971924 BC LTD DBA SUSSEX INSURANCE	799,407
1152302 BC LTD DBA CORE ISLAND INSURANCE	603,209	978173 BC LTD DBA SUSSEX INSURANCE	346,956
1153717 BC LTD	480,419	990645 BC LTD DBA SUSSEX INSURANCE	2,010,382
1170285 BC LTD DBA COMMUNITY INSURANCE	47,648	994768 BC LTD DBA SUSSEX INSURANCE	666,242
20/20 AUTO GLASS (ABBOTSFORD) LTD	757,812		
2000 EXPRESS COLLISION & GLASS	1,919,481		
24 HR COLLISION CENTER INC	3,827,651	TOTAL FOR OVER \$25,000	\$ 3,307,781,475
3SI RISK STRATEGIES INC	52,401	OTHERS UNDER \$25,000	\$ 54,489,899
30 FORENSIC ENGINEERING	275,949		
4 U AUTO CARE INC	532,976	GRAND TOTAL	<u>\$ 3,362,271,374</u>
466824 BC LTD DBA B & W INSURANCE	1,593,347		

Plaintiff Firm Payments¹
for the year ended March 31, 2019
(in \$ Millions)

PLAINTIFF LAW FIRM	PLAINTIFF COSTS & DISBURSEMENTS ²	IN-TRUST SETTLEMENT PAYMENTS ³	TOTAL PAID TO PLAINTIFF FIRM ⁴
SLATER VECCHIO LLP	15	134	149
MURPHY BATTISTA LLP	6	77	83
SIMPSON THOMAS & ASSOCIATES	5	51	56
KAZLAW INJURY LAWYERS	5	45	50
RICE HARBUT ELLIOTT LLP	4	40	44
MCCOMB WITTEN MARCOUX	7	36	43
MUSSIO GOODMAN	3	35	38
BRIJ MOHAN & ASSOCIATES	4	30	34
HAMMERBERG LAWYERS LLP	4	29	33
COLLETTE PARSONS HARRIS TRIAL LAWYERS	4	29	33
KLEIN LAWYERS LLP	3	25	28
MACISAAC & COMPANY	1	24	25
NIXON WENGER LLP	2	23	25
BRONSON JONES & COMPANY LLP	2	23	25
ACHESON SWEENEY FOLEY SAHOTA LLP	3	21	24
PUSHOR MITCHELL LLP	1	21	22
COWLEY & COMPANY	3	18	21
LINDSAY KENNEY LLP	2	18	20
METROTOWN LAW GROUP	2	17	19
BAKER NEWBY LLP	2	16	18
STEPHENS & HOLMAN	2	16	18
BUNGAY LAW OFFICE	2	15	17
DHAMI NARANG & COMPANY LLP	1	16	17
DRYSDALE BACON MCSTRAVICK LLP	2	14	16
RAMSAY LAMPMAN RHODES	1	15	16
PRESZLER LAW FIRM	1	14	15
MARYN & ASSOCIATES	1	13	14
DINNING HUNTER JACKSON LAW	1	13	14
WATSON GOEPEL LLP	2	12	14
WEBSTER & ASSOCIATES	1	13	14
WARNETT HALLEN LLP	1	12	13
ZAK & DECKER	1	12	13
LACROIX MATHERS	1	11	12
CAMPBELL BURTON & MCMULLAN LLP	1	11	12
WHITELAW TWINING LAW CORPORATION	2	10	12
MCNENEY MCNENEY SPIEKER LLP	1	11	12
JEFFERY & CALDER	1	11	12
HARPER GREY LLP	1	10	11
SPRAGGS & CO	1	10	11
Z PHILIP WISEMAN LAW CORPORATION	1	9	10
RANDHAWA MINHAS LLP	1	9	10
JIWA LAW CORPORATION	1	9	10
TOTAL FOR OVER \$10 million	\$ 105	978	1,083
TOTAL FOR UNDER \$10 million	\$ 79	752	831
GRAND TOTAL	\$ 184	1,730	1,914

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.

