

Insurance Corporation of British Columbia

Statements and Schedules of Financial Information

Year Ended March 31, 2021



Table of Contents

Statement of Financial Information Approval.....	1
Management’s Responsibility for the Consolidated Financial Statements.....	2
Independent Auditor’s Report.....	4
Actuary’s Report.....	7
Consolidated Statement of Financial Position.....	8
Consolidated Statement of Comprehensive Income (Loss).....	9
Consolidated Statement of Changes In Equity.....	10
Consolidated Statement of Cash Flows.....	11
Notes to Consolidated Financial Statements.....	12
Corporate Governance.....	78
Schedule of Guarantees and Indemnities.....	79
Schedule of Debts.....	80
Financial Information Reconciliation.....	81
Remuneration and Expenses Paid to Employees.....	82
Remuneration and Expenses Paid to Members of the Board of Directors.....	106
Amounts Paid to Suppliers for Goods and Services.....	108
Plaintiff Firm Payments.....	146

Statement of Financial Information Approval

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

A handwritten signature in black ink, reading "Joy MacPhail". The signature is written in a cursive, flowing style.

Joy MacPhail

Chair of the Board of Directors

September 24, 2021

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 auditor and the external actuary. The Audit Committee meets no less than quarterly with management, our internal auditors and representatives of our external auditor 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 14, 2021



Philip Leong
Chief Financial Officer

June 14, 2021

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, 2021 and the results of its operations 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, 2021;
- the consolidated statement of comprehensive income 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 significant accounting policies and other explanatory information.

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 comprises the Annual Service Plan Report.

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

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above 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, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

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

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

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

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

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

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

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

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

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

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Vancouver, British Columbia

June 14, 2021

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, 2021 and their changes in its consolidated statement of comprehensive income (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.

A handwritten signature in black ink that reads "W. T. Weiland". The signature is fluid and cursive, with the first letters of each word being capitalized and prominent.

William T. Weiland

Fellow, Canadian Institute of Actuaries
Eckler Ltd.

Vancouver, British Columbia
June 14, 2021

Consolidated Statement of Financial Position

(\$ THOUSANDS)	March 31 2021	March 31 2020
Assets		
Cash and cash equivalents (note 8)	\$ 19,641	\$ 52,446
Accrued interest	59,943	69,214
Assets held for sale (note 6)	58,964	216,388
Financial investments (note 6)	20,520,280	17,496,899
Derivative financial instruments (note 8)	23,597	3,207
Premiums and other receivables (note 11)	1,985,132	2,179,582
Reinsurance assets (note 11)	28,441	32,149
Investment properties (note 6)	558,333	610,082
Property and equipment (note 13)	102,538	108,289
Intangible assets (note 15)	292,777	268,092
Lease assets (note 14)	64,284	61,953
Accrued pension benefits (note 19)	89,511	63,455
Deferred premium acquisition costs and prepaids (note 21)	378,359	409,884
	\$ 24,181,800	\$ 21,571,640
Liabilities and Equity (Deficit)		
Liabilities		
Cheques outstanding (note 8)	\$ 66,228	\$ 73,204
Accounts payable and accrued charges	287,109	325,880
Provision for premium rebates/refunds (note 8)	1,186,062	-
Derivative financial instruments (note 8)	984	35,783
Net bond repurchase agreements, investment-related, and other liabilities (note 9)	2,269,511	2,370,141
Premiums and fees received in advance	69,300	82,100
Unearned premiums (note 17)	2,396,658	2,954,508
Lease liabilities (note 10)	60,502	54,417
Pension and post-retirement benefits (note 19)	457,713	219,231
Provision for unpaid claims (note 16)	15,520,254	16,003,734
	22,314,321	22,118,998
Equity (Deficit)		
Retained earnings (Deficit)	1,130,934	(396,235)
Other components of equity	729,501	(165,334)
Equity (Deficit) attributable to owner of the corporation	1,860,435	(561,569)
Non-controlling interest (note 7)	7,044	14,211
	1,867,479	(547,358)
	\$ 24,181,800	\$ 21,571,640

Critical accounting estimates and judgments (note 3)

Contingent liabilities and commitments (note 24)

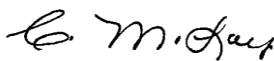
Subsequent events (note 27)

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 Income (Loss)

(\$ THOUSANDS)	For the year ended March 31 2021	For the year ended March 31 2020
Premiums written		
Premium revenue – vehicle	\$ 6,347,229	\$ 6,334,802
Premiums ceded to reinsurers – vehicle	(11,550)	(11,368)
Net premium revenue – vehicle before premium rebates/refunds (note 17)	6,335,679	6,323,434
Premium revenue – vehicle premium rebates/refunds (note 8)	(1,547,472)	-
Net premium revenue – vehicle	4,788,207	6,323,434
Premium revenue – driver	30,933	32,518
	<u>\$ 4,819,140</u>	<u>\$ 6,355,952</u>
Revenues		
Premiums earned		
Premium revenue – vehicle	\$ 6,305,702	\$ 6,267,848
Premiums ceded to reinsurers – vehicle	(11,550)	(11,368)
Net premium revenue – vehicle before premium rebates/refund	6,294,152	6,256,480
Premium revenue – vehicle premium rebates/refunds (note 8)	(950,000)	-
Net premium revenue - vehicle	5,344,152	6,256,480
Premium revenue – driver	32,838	29,740
	5,376,990	6,286,220
Service fees and other income	143,592	148,161
Total earned revenues	<u>5,520,582</u>	<u>6,434,381</u>
Claims and operating expenses		
Provision for claims occurring in the current year (note 16)	3,708,477	4,728,261
Change in estimates for losses occurring in prior years (note 16)	(367,272)	1,179,904
Net claims incurred (note 16)	3,341,205	5,908,165
Claims services (note 20)	395,092	406,473
Road safety and loss management services (note 20)	50,866	58,181
	3,787,163	6,372,819
Operating expenses – insurance (note 20)	283,438	303,721
Premium taxes and commissions – insurance (notes 20 and 21)	787,128	740,768
	<u>4,857,729</u>	<u>7,417,308</u>
Underwriting income (loss)	662,853	(982,927)
Investment income (notes 2 and 12)	1,017,923	1,057,842
Income – insurance operations before impairment loss	<u>1,680,776</u>	<u>74,915</u>
Non-insurance operations		
Provincial licences and fines revenue (note 22)	615,661	641,416
Licences and fines transferable to the Province of B.C. (note 22)	615,661	641,416
Operating expenses – non-insurance (note 20)	107,214	109,675
Commissions – non-insurance (notes 20 and 21)	34,306	30,864
Other income – non-insurance	(5,314)	(7,043)
	751,867	774,912
Loss – non-insurance operations	<u>(136,206)</u>	<u>(133,496)</u>
Net income (loss) before impairment loss	<u>1,544,570</u>	<u>(58,581)</u>
Impairment loss (notes 2 and 12)	(6,503)	(317,012)
Net income (loss)	<u>\$ 1,538,067</u>	<u>\$ (375,593)</u>
Other comprehensive income (loss)		
Items that will not be reclassified to net income (loss)		
Pension and post-retirement benefits remeasurements (note 19)	\$ (185,694)	\$ 213,808
Items that will be reclassified to net income (loss)		
Net change in available for sale financial assets	1,080,529	(503,459)
	894,835	(289,651)
Total comprehensive income (loss)	<u>\$ 2,432,902</u>	<u>\$ (665,244)</u>
Net income (loss) attributable to:		
Non-controlling interest (note 7)	\$ 10,898	\$ 121
Owner of the corporation	1,527,169	(375,714)
	<u>\$ 1,538,067</u>	<u>\$ (375,593)</u>
Total comprehensive income (loss) attributable to:		
Non-controlling interest (note 7)	\$ 10,898	\$ 121
Owner of the corporation	2,422,004	(665,365)
	<u>\$ 2,432,902</u>	<u>\$ (665,244)</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, 2021						
	Retained Earnings (Deficit)	Other Components of Equity			Total attributable to owner of the corporation	Non-Controlling Interest	Total Equity (Deficit)
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	Total Other Components of Equity			
Balance, beginning of year	\$ (396,235)	\$ (360,373)	\$ 195,039	\$ (165,334)	\$ (561,569)	\$ 14,211	\$ (547,358)
Contributions						10	10
Disposition of subsidiary with non-controlling interest (note 7)						(18,075)	(18,075)
Comprehensive income (loss)							
Net income	1,527,169	-	-	-	1,527,169	10,898	1,538,067
Other comprehensive income (loss)							
Net gains reclassified to investment income	-	(314,561)	-	(314,561)	(314,561)	-	(314,561)
Net gains arising on available for sale financial assets in the year	-	1,395,090	-	1,395,090	1,395,090	-	1,395,090
Pension and post-retirement benefits remeasurements (note 19)	-	-	(185,694)	(185,694)	(185,694)	-	(185,694)
Total other comprehensive income (loss)	-	1,080,529	(185,694)	894,835	894,835	-	894,835
Total comprehensive income (loss)	1,527,169	1,080,529	(185,694)	894,835	2,422,004	10,898	2,432,902
Balance, end of year	\$ 1,130,934	\$ 720,156	\$ 9,345	\$ 729,501	\$ 1,860,435	\$ 7,044	\$ 1,867,479

(\$ THOUSANDS)	For the year ended March 31, 2020						
	(Deficit)	Other Components of Equity			Total attributable to owner of the corporation	Non-Controlling Interest	Total Equity (Deficit)
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	Total Other Components of Equity			
Balance, beginning of year	\$ (20,521)	\$ 143,086	\$ (18,769)	\$ 124,317	\$ 103,796	\$ 14,930	\$ 118,726
Contributions						12	12
Distributions						(852)	(852)
Comprehensive (loss) income							
Net (loss) income	(375,714)	-	-	-	(375,714)	121	(375,593)
Other comprehensive (loss) income							
Net gains reclassified to investment income	-	(608,777)	-	(608,777)	(608,777)	-	(608,777)
Net gains arising on available for sale financial assets in the year	-	105,318	-	105,318	105,318	-	105,318
Pension and post-retirement benefits remeasurements (note 19)	-	-	213,808	213,808	213,808	-	213,808
Total other comprehensive (loss) income	-	(503,459)	213,808	(289,651)	(289,651)	-	(289,651)
Total comprehensive (loss) income	(375,714)	(503,459)	213,808	(289,651)	(665,365)	121	(665,244)
Balance, end of year	\$ (396,235)	\$ (360,373)	\$ 195,039	\$ (165,334)	\$ (561,569)	\$ 14,211	\$ (547,358)

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

Consolidated Statement of Cash Flows

(\$ THOUSANDS)	For the year ended March 31 2021	For the year ended March 31 2020
Cash flow from (used in) operating activities		
Net income (loss)	\$ 1,538,067	\$ (375,593)
Items not requiring the use of cash (note 26)	(196,447)	(15,683)
Changes in non-cash working capital (note 26)	370,237	1,616,182
Cash flow from operating activities	<u>1,711,857</u>	<u>1,224,906</u>
Cash flow from (used in) investing activities		
Purchase of financial investments and investment properties	(26,262,760)	(24,935,572)
Proceeds from sales of financial investments and investment properties	24,556,282	23,589,490
Purchase of property, equipment and intangibles, net	(76,040)	(48,218)
Cash flow (used in) investing activities	<u>(1,782,518)</u>	<u>(1,394,300)</u>
Cash flow from (used in) financing activities		
Net securities sold under repurchase agreements (note 26)	59,022	142,057
Principal payments on lease liabilities (note 26)	(14,190)	(11,146)
Cash flow from financing activities	<u>44,832</u>	<u>130,911</u>
Decrease in cash and cash equivalents during the year		
Cash and cash equivalents, beginning of year	(20,758)	17,725
Cash and cash equivalents, end of year	<u>\$ (46,587)</u>	<u>\$ (20,758)</u>
Represented by:		
Cash and cash equivalents (note 8)	\$ 19,641	\$ 52,446
Cheques outstanding (note 8)	(66,228)	(73,204)
Cash and cash equivalents, net	<u>\$ (46,587)</u>	<u>\$ (20,758)</u>

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

Notes to Consolidated Financial Statements

For the year ended March 31, 2021

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation or ICBC) is a wholly-owned Crown corporation of the Province of British Columbia (B.C.), not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act (ICA)*, R.S.B.C. 1996 Chapter 228. The head office of the Corporation is 151 West Esplanade, North Vancouver, British Columbia. The Corporation operates and administers plans of universal compulsory vehicle insurance (Basic) and optional vehicle insurance (Optional) as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. The Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to Basic insurance rates and services (note 25).

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 (note 3f) for medical and rehabilitation expenses and up to \$740 per week for wage loss (note 3f), \$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 3, 2021, 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 25). The Corporation presents investment income and investment impairment loss separately from underwriting results as this reflects how the business operations are managed and provides more relevant, reliable, comparable and understandable information of these consolidated financial statements. The Corporation also provides a number of non-insurance services on behalf of the Province of B.C. The costs associated with these non-insurance activities are borne by the Corporation. The amounts collected and remitted as well as the related costs are accounted for and disclosed separately in the consolidated statement of comprehensive income (loss) under non-insurance operations for greater transparency (note 22).

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

b) Basis of consolidation

Control

The Corporation consolidates the financial statements of all subsidiary companies over which it has control. Control is achieved when the Corporation is exposed to, or has rights to, variable returns from the entity and has the ability to use its power to affect the amount of the returns. Entities are fully consolidated from the date on which control is transferred to the Corporation. All but one of the Corporation's investment properties (note 6b) are held individually in nominee holding companies. The Corporation also invests in financial investments (note 6a) through a number of fully owned investment entities. The Corporation does not have any active operating subsidiary companies. All inter-company transactions and balances are eliminated.

Non-controlling interest (NCI), presented as part of equity (deficit), 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 International Financial Reporting Standards. 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 income (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, liquid investments that are subject to insignificant changes in fair value, including cash on hand, deposits with financial institutions that can be withdrawn without prior notice or penalty, and directly held money market securities with a term less than 90 days from the date of acquisition.

f) Assets held for sale

Non-current assets that are expected to be recovered primarily through sale rather than through continuing use, and the sale is considered to be highly probable, are classified as held for sale. Immediately before classification as held for sale, the assets are remeasured at cost less accumulated depreciation and impairment losses. Thereafter, the assets are measured at the lower of their carrying amount and fair value less costs to sell. Impairment losses on initial classification as held for sale, and subsequent gains and losses on remeasurement, are recognized in profit or loss; these gains are not recognized in excess of any cumulative impairment loss. Once classified as held for sale, non-current assets are no longer amortized or depreciated (note 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 on the purpose for which the financial assets were acquired. Monetary assets are assets that are to be received in a fixed or determinable number of units of currency. Monetary financial assets include fixed-income investments except mortgage funds and non-monetary financial assets include mortgage funds, equities, and other financial investments. The Corporation's financial assets are accounted for based on their classification as follows:

Fair value through profit or loss

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

The Corporation's cash and cash equivalents (note 2e) and derivative financial instruments (note 2j) are classified as FVTPL, while one global mezzanine debt pooled fund (note 6a) is designated as FVTPL.

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

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

Loans and receivables

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

Loans are recorded at fair value on initial recognition and subsequently measured at amortized cost using the effective interest rate method. Transaction costs are included in the initial carrying amount of the assets. Impairment losses on loans are recognized in investment income on the consolidated statement of comprehensive income (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 bonds portfolio, mortgage fund, other financial investments and equity portfolios as AFS except for the one global mezzanine pooled fund which is designated as FVTPL.

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

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

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

h) Translation of foreign currencies

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

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

i) Fair value of financial assets

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

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

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

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

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

These valuations are reviewed at each reporting date by management.

j) Derivative financial instruments

The Corporation uses derivative financial instruments such as foreign currency forward contracts and foreign exchange swaps to manage foreign exchange risks and interest rate swaps to manage 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 or using the income approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager.

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

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

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

l) Investment-related liabilities

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

m) Net 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.

The Corporation also participates in the purchase and resale of Government of Canada and Provincial bonds, which are purchased and simultaneously agreed to be resold at a future date. These agreements are initially recognized at fair value and subsequently measured using effective interest method. These reverse repurchase arrangements have an offsetting effect to enhance performance by reducing interest expenses on the repurchase agreements and by hedging the interest rate, counterparty and collateral risks.

Assets transferred under repurchase or reverse repurchase agreements are not derecognized or recognized as substantially all the risks and rewards of ownership are retained by the Corporation or the counterparty in the case of the reverse repurchase agreements. The Corporation records a liability equal to the consideration received in repurchase agreements and offsets the liability equal to the purchase price in reverse repurchase agreements.

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 income (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 income (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 income (loss).

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

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

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

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

Certain current and former employees of the Corporation who were formerly employed in the Motor Vehicle Branch are members of a separate plan, the BC Public Service Pension Plan. This is a multi-employer defined benefit plan for which the Corporation applies defined contribution accounting. Since the BC Public Service Pension Plan pools risks amongst the current and former members of many employers, there is no consistent or reliable basis for allocating the Corporation's portion of the obligation, assets, and costs. As a result, the Corporation expenses the contributions made. Contributions are subject to change in the future, depending on the funded status of the plan, and are split equally between all participating employers and all contributing active plan members.

q) Property and equipment

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

- Buildings 2.5% to 10%
- Furniture and equipment 10% to 20%

- Leasehold improvements Term of the lease

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

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

r) Lease assets and liabilities

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

The lease asset is initially measured based on the present value of future lease payments plus directly attributable cost, less any lease incentive received. Directly attributable costs are incremental costs of obtaining a lease that would not have otherwise been incurred and that are directly attributable to negotiating and securing a lease. The lease asset is amortized on a straight-line basis over the lesser of the lease term or the asset's useful life. The lease asset is subject to testing for impairment if there is an indicator for impairment.

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

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

s) Intangible assets

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

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

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

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

t) Impairment of assets

Impairment of financial assets

Financial assets not carried at FVTPL are assessed at each reporting date to determine if there is objective evidence of impairment such as deterioration in the financial health of the investee, industry and sector performance, changes in technology, financing and operational cash flows, and the significance of deterioration in the fair value of the asset below cost. In addition, for equity and other financial investments, a prolonged decline is also considered objective evidence of impairment. Where objective evidence of impairment exists, an impairment loss will be recognized as follows:

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

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

Impairment of non-financial assets

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

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

Assets are considered current when expected to be realized within one year of the reporting date. Liabilities are considered current when expected to be settled within one year of the reporting date. The Corporation presents the statement of financial position on basis of liquidity. The classification of current and non-current of assets and liabilities is disclosed in the notes to the financial statements.

3. Critical Accounting Estimates and Judgments

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

Significant accounting estimates and judgments include:

Areas of Judgment

a) Impairment of financial assets

Judgment is required to determine if there is objective evidence of impairment of financial assets. The Corporation evaluates, among other factors, the financial health of the investee, industry and sector performance, changes in technology, financing and operational cash flows, and the significance of deterioration in the fair value of the asset below cost. In addition, for equity and other investments, a prolonged decline is considered objective evidence of impairment (note 12).

b) Significant influence

The Corporation owns more than 20% of the nominal voting interests in an investment in a limited partnership for real estate. The factors the Corporation considered in making the determination that the Corporation does not have significant influence include the following:

- The Investment Committee of this investment is responsible for overseeing the investing activities and setting the Statement of Investment Policy. The Corporation does not have any influence over the Investment Committee; and

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

Estimates Subject to Uncertainty

c) Provision for unpaid claims

The provision for unpaid claims is established according to accepted actuarial practice in Canada. Methods of estimation have been used which the Corporation believes produce reasonable results given current information (note 16).

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

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

To recognize the uncertainty in establishing a best estimate of the provision for unpaid claims, and consistent with the requirements of the Standards of Practice of the Canadian Institute of Actuaries, the Corporation includes a PfAD, consisting of three elements: an interest rate margin, a reinsurance margin, and a claims development margin. The interest rate margin reduces the expected investment rate of return used for discounting to make allowance for i) asset liability mismatch risk, ii) uncertainty in the timing of claims settlement, and iii) credit risk within the investment portfolio. The reinsurance margin makes allowance for the collectability of recoverable amounts from reinsurers and is a reduction in the expected amount of reinsurance recoverable. The claims development margin makes allowance for the various factors that can create greater

uncertainty in the estimates of ultimate claims costs, including i) changes in the Corporation's operations (e.g. claims practices), ii) the underlying data upon which the unpaid claims estimates are based, and iii) the nature of the lines of business written. The claims development margin is a percentage of the unpaid claims, gross of reinsurance, and is larger for injury lines that generally require more time for claims to settle and close.

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

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

d) Pension and post-retirement benefits

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

The key assumptions used in calculating the cost of pension and post-retirement benefits are the discount rate, rate of compensation increase, inflation rate, life expectancies and extended healthcare cost trends. Together with plan member data, these and other assumptions are used to estimate future benefit eligibility, amount and duration of payments. The rate determined for each of the key assumptions is disclosed in note 19.

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

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

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

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

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

With the exception of the discount rate, which is based on market conditions at the financial statement date, all other assumptions are management's best estimate (note 19).

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

e) COVID-19 Economic Uncertainty

In March 2020, the World Health Organization declared a global pandemic related to COVID-19. The magnitude of the impact of the COVID-19 pandemic on local and global commerce continues to evolve. The pandemic has increased risks to B.C.'s economic outlook, such as the timing of the global vaccination rollout, extended travel restrictions, a weaker global recovery, and the continued impact of a slower recovery in some sectors of the B.C. economy. Further risks including the ongoing uncertainty regarding global trade policies and lower commodity prices. There continues to be ongoing uncertainty surrounding the extent and duration of the impact that COVID-19 might have on the investment portfolio of the Corporation, claims costs (frequency and severity), premium revenues and receivables, and post-retirement benefit obligations (fair value of investments and the obligation for pension benefits and the related funding requirements).

f) Product reform

Legislation was enacted on May 17, 2018 to reform the Basic insurance product to limit pain and suffering payouts for minor injuries and create an independent dispute resolution process for injury claims effective April 1, 2019 (note 16). The product reform significantly decreased claims costs associated with accidents occurred on or after April 1, 2019. Key factors that contributed to the overall reduction in claims cost pressures include: a) the limit on general damages of \$5,500 apply to minor injuries, b) the enhancements in accident benefits coverage, c) other insurance (collateral benefits) are primary for most medical and wage loss amounts when it is available and, d) bodily injury claims disputes valued up to \$50,000 are resolved by the Civil Resolution Tribunal (CRT) instead of the Supreme Court of B.C. As a result, the premium deficiency from the beginning of fiscal year 2019 was eliminated and deferred premium acquisition costs continue to be recognized and amortized in future years, as outlined in note 21.

The impact of the product reform has been reflected in the estimate of current year claims costs as well as in the prior year claims' adjustment. The impact remains significantly favourable despite the decision of the Chief Justice (note 16) that the jurisdiction of the CRT over tort injury claims is unconstitutional. The favourable impacts of product reform have contributed to improvement in the Corporation's financial stability. Both the estimate of claims costs and the asset associated with the deferred premium acquisition costs are materially affected by the estimated impact of the product reform. Given the limited history of the product reform, there is material estimation uncertainty in the measurement of these costs.

g) Enhanced Care

On May 1, 2021, the Corporation implemented a new care-based insurance model to ensure that any British Columbian injured in a crash has significantly enhanced accident benefits. Enhanced accident benefits include no overall limit to the medical and rehabilitation benefits available, a much higher income replacement benefit for anyone who is unable to work due to injuries sustained in a crash, and a new permanent impairment benefit that will provide a lump sum cash compensation for anyone catastrophically injured in a crash, or who suffers a serious, but non-catastrophic, permanent impairment. The Corporation also implemented a new basic vehicle damage coverage (BVDC) which provides up to \$200,000 coverage for vehicle damage to insured vehicles when it is caused by other vehicles in most situations. Under the new insurance model, coverage for hit and run claims for vehicle damage is no longer being provided under Basic insurance and individuals are generally precluded from suing both with respect to bodily injuries covered by enhanced accident benefits and for vehicle damage in circumstances where BVDC may apply. The new insurance model affects the estimate of claims costs used in determining the asset associated with the deferred premium acquisition. Given the lack of historical experience under this model, there is estimation uncertainty in the measurement of these costs. DPAC would reduce by \$100.0 million if the claims costs of the Enhanced Care coverage insurance model is 45% higher than the current estimate.

h) Fair value of level 3 investments

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

Inherently there is significant estimation uncertainty arising from the judgments and assumptions in determining fair value of these investments.

4. New Accounting Pronouncements

a) Standards and interpretations effective for the year ended March 31, 2021

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, 2021. There were no material impacts to the Corporation's consolidated financial statements from the adoption of new standards.

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

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

- IFRS 9 *Financial Instruments*. Effective for annual periods beginning on or after January 1, 2018; early adoption is permitted. The Corporation will defer the implementation of IFRS 9 until its fiscal year beginning April 1, 2023, as allowed under the amendments to IFRS 4 *Insurance Contracts*. IFRS 9 brings together the classification and measurement, impairment and hedge accounting to replace IAS 39 *Financial Instruments: Recognition and Measurement*. IFRS 9 introduces a principles-based approach to the classification of financial assets based on an entity's business model and the nature of the cash flows of the asset. All financial assets are measured at FVTPL, fair value through OCI or amortized cost. For financial liabilities, IFRS 9 includes the requirements for classification and measurement previously included in IAS 39. IFRS 9 also introduces an expected loss impairment model for all financial assets at amortized costs. The model has three stages: (1) on initial recognition, 12-month expected credit losses are recognized in profit or loss and a loss allowance is established; (2) if credit risk increases significantly and the resulting credit risk is not considered to be low, full lifetime expected credit losses are recognized; and (3) when a financial asset is considered impaired, interest revenue is calculated based on the carrying amount of the asset, net of the loss allowance, rather than its gross carrying amount. Finally, IFRS 9 introduces a new hedge accounting model that aligns the accounting for hedge relationships more closely with an entity's risk management activities, permits hedge accounting to be applied more broadly to a greater variety of hedging instruments and risks and requires additional disclosures. The Corporation is currently evaluating the impact of this standard on its consolidated financial statements.
- IFRS 17 *Insurance Contracts*. Effective for annual periods beginning on or after January 1, 2023. Early adoption is permitted for entities that apply IFRS 9 and IFRS 15 on or before the initial application of IFRS 17. The standard establishes the principles of recognition, measurement, presentation and disclosure of insurance contracts and supersedes IFRS 4. The standard was issued in May 2017 and requires all insurance contracts to be accounted for in a consistent manner, benefiting both investors and insurance companies. Insurance obligations will be accounted for using current values. The information will be updated regularly, providing more useful information to users of financial statements. The standard will be effective for the Corporation on April 1, 2023, and reflected in the Corporation's consolidated financial statements for the year ending March 31, 2024. The Corporation is currently evaluating the impact of this standard on its consolidated financial statements.
- IAS 1 *Presentation of Financial Statements, Classification of Liabilities as Current or Non-current*. Effective for annual periods beginning on or after January 1, 2023; early adoption is permitted. Amends to clarify that the classification of liabilities as current or non-current should be based on the rights that are in existence at the end of the reporting period, the classification is unaffected by expectations of the entity or events after the reporting date, and the definition of settlement. The standard will be effective for the Corporation on April 1, 2023, and reflected in the Corporation's consolidated financial statements for the year ending March 31, 2024. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.

- IFRS 10 *Consolidated Financial Statements* and IAS 28 *Long term Interests in Associates and Joint Ventures* (Amendment). Effective for the annual periods beginning on or after a date to be determined by IASB; early adoption is permitted. Changes to these standards amend the accounting for sales or contribution of assets between an investor and its associate or joint ventures, and accounting guidance for a parent in the loss of control of a subsidiary. The adoption is not expected to have a material impact on the Corporation's consolidated financial statements.
- IAS 16 *Property, Plant and Equipment* (Amendment). Effective for annual periods beginning on or after January 1, 2022; early adoption is permitted. Amends to prohibit a company from deducting from the cost of property, plant and equipment amounts received from selling items produced while the company is preparing the asset for its intended use. Instead, a company will recognize such sales proceeds and related cost in profit or loss. The standard will be effective for the Corporation on April 1, 2022, and reflected in the Corporation's financial statements for the year ending March 31, 2023. The adoption is not expected to have a material impact on the Corporation's consolidated financial statements.
- IAS 37 *Provision, Contingent Liabilities and Contingent Assets*. Effective for annual periods beginning on or after January 1, 2022; early adoption is permitted. Amends to specify which costs an entity includes in determining the cost of fulfilling a contract for the purpose of assessing whether the contract is onerous. The standard will be effective for the Corporation on April 1, 2022, and reflected in the Corporation's financial statements for the year ending March 31, 2023. The adoption is not expected to have a material impact on the Corporation's consolidated financial statements.

5. IFRS 9 deferral disclosure

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

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

The following table distinguishes the Corporation's financial assets that give contractual rise to cash flows that are solely payments of principal and interest (SPPI), excluding those held for trading, and all other financial assets. The assets are presented at fair value for the year ended March 31, 2021.

(\$ THOUSANDS)	2021		2020	
	Fair Value		Fair Value	
Financial assets				
SPPI (excluding held for trading)				
Cash and cash equivalents	\$	19,641	\$	52,446
Accrued interest		59,943		69,214
Other receivable ¹		484,248		380,760
Type 2 structured settlements		17,537		19,097
Money market securities		3,498		20,077
Bonds		11,145,959		9,690,993
Mortgages		778,119		1,211,414
	\$	12,508,945	\$	11,444,001
Other financial assets				
Non-SPPI bonds		168,431		101,436
Pooled funds classified as debt instruments		7,594,180		6,229,037
Investments held through fully owned investment entities		636,597		124,474
Equities		208,782		121,927
	\$	8,607,990	\$	6,576,874

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

Credit risk

IFRS 9 will require the Corporation to recognize a loss allowance for expected credit losses on financial assets that meet the SPPI conditions and are held for the purpose of collecting contractual cash flows. The credit risk rating for money market securities and bonds in the above table that meet these conditions (SPPI, excluding held for trading) can be found in note 11b. Mortgages and other receivables (including type 2 structured settlements) are assessed for significant increases to credit risk based on past due analyses. All directly held mortgages are current as at March 31, 2021. See note 11b for an aging table for other receivables.

6. Investments

a) Financial investments

(\$ THOUSANDS)		Financial Investments				
	Classification	Investments In Pooled Funds	Investments Held Directly	Investments Held Through Fully Owned Investment Entities	Total Carrying Value	
March 31, 2021						
Fixed-income investments						
Money market securities	AFS	\$ 582,391	\$ 3,498	\$ -	\$ 585,889	
Mortgages	Loans	-	762,833	-	762,833	
Mortgage funds	AFS	663,718	-	111,596	775,314	
Bonds						
Federal	AFS	-	5,125,599	-	5,125,599	
Provincial	AFS	-	2,600,545	-	2,600,545	
Municipal	AFS	-	106,210	-	106,210	
Corporate	AFS	-	3,482,036	-	3,482,036	
Total bonds		-	11,314,390	-	11,314,390	
Total fixed-income investments		1,246,109	12,080,721	111,596	13,438,426	
Equity investments						
Domestic	AFS	1,630,777	208,749	-	1,839,526	
Global	AFS	3,419,550	33	-	3,419,583	
Total equity investments		5,050,327	208,782	-	5,259,109	
Other financial investments						
Domestic real estate	AFS	581,023	-	-	581,023	
Global real estate	AFS	721	-	224,718	225,439	
Global infrastructure	AFS	35,913	-	300,150	336,063	
Global mezzanine debt	FVTPL	220,716	-	-	220,716	
Global mezzanine debt	AFS	97,464	-	-	97,464	
Other	AFS	361,907	-	133	362,040	
Total other financial investments		1,297,744	-	525,001	1,822,745	
Total financial investments		\$ 7,594,180	\$ 12,289,503	\$ 636,597	\$ 20,520,280	
March 31, 2020						
Fixed-income investments						
Money market securities	AFS	\$ 353,505	\$ 20,077	\$ -	\$ 373,582	
Mortgages	Loans	-	1,208,955	-	1,208,955	
Mortgage funds	AFS	664,759	-	-	664,759	
Bonds						
Federal	AFS	-	3,422,993	-	3,422,993	
Provincial	AFS	-	3,083,936	-	3,083,936	
Municipal	AFS	-	71,751	-	71,751	
Corporate	AFS	-	3,213,749	-	3,213,749	
Total bonds		-	9,792,429	-	9,792,429	
Total fixed-income investments		1,018,264	11,021,461	-	12,039,725	
Equity investments						
Domestic	AFS	1,116,240	121,902	-	1,238,142	
Global	AFS	2,730,993	25	-	2,731,018	
Total equity investments		3,847,233	121,927	-	3,969,160	
Other financial investments						
Domestic real estate	AFS	407,849	-	-	407,849	
Global real estate	AFS	-	-	124,474	124,474	
Global infrastructure	FVTPL	350,946	-	-	350,946	
Global mezzanine debt	FVTPL	248,078	-	-	248,078	
Global mezzanine debt	AFS	94,974	-	-	94,974	
Other	AFS	261,693	-	-	261,693	
Total other financial investments		1,363,540	-	124,474	1,488,014	
Total financial investments		\$ 6,229,037	\$ 11,143,388	\$ 124,474	\$ 17,496,899	

The Corporation's investment in pooled funds are denominated 95.3% (2020 – 89.1%) in Canadian dollars. The above equity and other financial investment disclosure presents the Corporation's interest in pooled funds by looking through the funds, and classifying by the type of the underlying investments.

Money market securities, bonds, mortgage funds, equity and other financial investments are carried at their fair value. The fair value of directly held mortgages is determined to be consistent with Level 3 investments based on the inputs to the valuation technique used (note 2i). Directly held mortgages are measured at amortized cost and have an estimated fair value of \$0.78 billion (2020 – \$1.21 billion). The fair value of the directly held mortgages is determined by applying a discount rate ranging from 1.6% to 3.4% (2020 – 3.1% to 5.7%).

Pooled funds and investments held through fully owned investment entities

The Corporation invests in several pooled funds and investments held through seven fully owned investment entities; the investment strategies of some of these funds and investments include the use of leverage. As at March 31, 2021, the Corporation's interests range from 1.4% to 30.5% (2020 – 1.4% to 29.9%) of the net assets of the respective funds and investments. The funds and investments are managed by external asset managers. The Corporation has a percentage ownership in each of the pooled funds and investments that entitle the holder to a proportional share in the respective fund's net assets. The carrying value of the Corporation's investments in pooled funds (including investments held through fully owned investment entities) as at March 31, 2021 is \$8.23 billion (2020 – \$6.35 billion).

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

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

Asset-backed securities

The Corporation purchases bonds that are secured by various assets as part of its investment strategy. The majority of the bonds are issued by Canadian corporate entities and are secured by credit card, auto, or equipment receivables. Also, the Corporation invests in AAA rated senior securities issued by securitization trusts that have a first lien on assets. The weighted-average duration of the asset-backed securities in the Corporation's portfolio is 2.3 years (2020 – 2.3 years) and the coupon interest rates range from 2.3% to 2.6% (2020 – 1.7% to 2.7%).

As at March 31, 2021, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$23.3 million (2020 – \$123.4 million). This amount also represents the maximum exposure to losses at that date.

The Corporation also has one mortgage backed security with a carrying value of \$17.3 million (2020 – one at \$17.7 million) and an estimated fair value of \$18.5 million (2020 – \$18.6 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% (2020 – 4.9%) and the mortgage will mature in less than 3 years.

b) Investment properties

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

(\$ THOUSANDS)	2021	2020
Cost		
Balance, beginning of year	\$ 731,736	\$ 992,771
Capital improvements	6,832	2,478
Reclassification to assets held for sale	(68,174)	(238,650)
Reverted from assets held for sale to investment properties	30,762	-
Disposals	-	(5,824)
Impairment loss	(6,139)	(19,039)
Balance, end of year	<u>695,017</u>	<u>731,736</u>
Accumulated depreciation		
Balance, beginning of year	121,654	121,559
Depreciation	21,688	24,189
Reverted from assets held for sale to investment properties	2,552	-
Disposals	-	(1,832)
Reclassification to assets held for sale	(9,210)	(22,262)
Balance, end of year	<u>136,684</u>	<u>121,654</u>
Carrying value, end of year	<u>\$ 558,333</u>	<u>\$ 610,082</u>

The fair value of investment properties is \$0.76 billion (2020 – \$0.81 billion) and has been categorized as a Level 3 investment based on the inputs to the valuation technique used. As at March 31, 2021 and March 31, 2020, the estimated fair value is based on independent appraisals, by professionally qualified external valuers or using the income approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager. During fiscal year 2021, two (2020 – three) investment properties were reclassified to assets held for sale. As at March 31, 2021, these two investment properties remain in assets held for sale. Subsequent to March 31, 2021, the Corporation has confirmed purchase and sale agreements on both of these properties (note 27).

Two investment properties that were reclassified to assets held for sale as at March 31, 2020 were sold during fiscal 2021 for a net gain of \$97.5 million (2020 – \$52.1 million) (note 12). In addition, one investment property that was reclassified to assets held for sale as at March 31, 2020 was reverted to investment properties during fiscal 2021, as it is currently not actively marketed for sale due to the ongoing challenges of the COVID-19 pandemic.

c) Lease income

The Corporation leases out its investment properties. As of March 31, 2021, the future minimum lease cash receipts under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	2021		2020	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 36,176	\$ 35,304	\$ 36,277	\$ 35,241
Greater than 1 year, up to 5 years	96,187	88,878	100,988	92,069
Greater than 5 years	52,510	45,359	55,580	46,711
	<u>\$ 184,873</u>	<u>\$ 169,541</u>	<u>\$ 192,845</u>	<u>\$ 174,021</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, 2021				
NCI percentage	10.0%	10.0%	10.0%	
Revenue	\$ 53,641	\$ 18,177	\$ 58,891	\$ 130,709
Expenses	1,627	17,157	3,154	21,938
Net income	<u>\$ 52,014</u>	<u>\$ 1,020</u>	<u>\$ 55,737</u>	<u>\$ 108,771</u>
Net income attributable to NCI	\$ 5,202	\$ 102	\$ 5,594	\$ 10,898
Current assets	\$ 342	\$ 10,643	\$ 882	\$ 11,867
Non-current assets	-	154,826	-	154,826
Current liabilities	(342)	(4,668)	(619)	(5,629)
Non-current liabilities	-	(92,939)	-	(92,939)
Net assets	<u>\$ -</u>	<u>\$ 67,862</u>	<u>\$ 263</u>	<u>\$ 68,125</u>
Net assets attributable to NCI	\$ -	\$ 6,786	\$ 258	\$ 7,044

During fiscal year 2021, properties held by Canadian Limited Partnership I and III were sold for a gain of \$47.2 million and \$50.3 million, respectively.

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

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

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 2021 and 2020, 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, 2021				
Cash	\$ 19,641	\$ -	\$ 19,641	\$ -
Fixed-income investments, excluding directly held mortgages	12,675,593	-	11,900,279	775,314
Equity investments	5,259,109	208,782	5,050,327	-
Other financial investments	1,822,745	-	-	1,822,745
Total financial assets	\$ 19,777,088	\$ 208,782	\$ 16,970,247	\$ 2,598,059
March 31, 2020				
Cash	\$ 52,446	\$ -	\$ 52,446	\$ -
Fixed-income investments, excluding directly held mortgages	10,830,770	-	10,166,011	664,759
Equity investments	3,969,160	121,927	3,847,233	-
Other financial investments	1,488,014	-	-	1,488,014
Total financial assets	\$ 16,340,390	\$ 121,927	\$ 14,065,690	\$ 2,152,773

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

The table below shows the movement of financial assets where fair value has been determined based upon significant unobservable inputs (Level 3). Level 3 investments consist of all the pooled funds and investments held through fully owned entities or collectively, the other financial investments and the mortgage funds.

The fair values of the real estate pooled investments are provided by the investment managers and are based on the appraised or calculated market value plus the net assets and liabilities combined with any cash flows. The global mezzanine debt funds valuations are provided by the investment managers and are based on the discounted cash flow method using yields of assets with similar characteristics combined with cash flows. The global infrastructure valuations are provided by the investment manager and are based on various methods such as the discounted cash flows, appraisals and audited financial statements. The private fixed-income funds and private equity funds valuations are provided by the investment manager and are based on the observed external price, if one exists, or if one does not exist, discounted cash flows using the yields of externally priced comparable private or public fixed-income assets. The consolidated mortgage fund's value is provided by the investment manager and is based on a discounted cash flow that uses a risk-free rate of return and a mortgage credit spread for fixed term mortgages, for variable mortgages valuations are based on the principal balance plus accrued interest and for other mortgage investments, valuations may be based on audited financial statements and discounted cash flows.

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Equities and Other Financial Investments	
March 31, 2021		
Balance, beginning of year	\$	2,152,773
Additions		2,338,423
Disposals		(1,805,246)
Market value adjustment		(87,891)
Balance, end of year	\$	2,598,059
March 31, 2020		
Balance, beginning of year	\$	665,431
Additions		1,443,696
Disposals		(24,762)
Market value adjustment		68,408
Balance, end of year	\$	2,152,773

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

(\$ THOUSANDS)	2021		2020	
	Notional Amount	Fair Value Assets (Liabilities)	Notional Amount	Fair Value Assets (Liabilities)
Non-designated derivative instruments				
Assets				
Interest rate swap - repo	\$ -	\$ -	\$ 720,000	\$ 1,807
Forward contracts	548,143	8,082	-	-
Foreign exchange swaps	805,921	15,515	89,315	1,400
	\$ 1,354,064	\$ 23,597	\$ 809,315	\$ 3,207
Liabilities				
Forward contracts	\$ -	\$ -	\$ 499,875	\$ (34,365)
Interest rate swap - investment properties	91,850	(984)	91,850	(1,418)
	\$ 91,850	\$ (984)	\$ 591,725	\$ (35,783)

The Corporation uses foreign exchange forward contracts and swaps to hedge the foreign exchange risks associated with its foreign currency financial investments. The Corporation also uses an interest rate swap to hedge the interest rate of one of the investment properties' mortgages. Other than the interest rate swap associated with one of the investment properties' mortgages, all forward contracts and swaps have settlement dates within one year.

The non-designated derivative financial instruments are classified as Level 2. Forward contracts 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. Swap contracts are valued at the present value of their expected cash flows 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 \$47.1 million (2020 – \$54.5 million).

c) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, provision for premium rebates/refunds, net bond repurchase agreements, lease liabilities, and investment-related and other liabilities. All financial liabilities are carried at cost or amortized cost. Except for lease liabilities, investment-related and other liabilities, the fair values of financial liabilities approximate their carrying values due to their short-term nature. The assumptions used in estimating the fair value of investment-related and other liabilities are discussed in note 9.

As at March 31, 2021, the general ledger bank balances representing cash inflows were \$160.8 million (2020 – \$163.8 million) and the general ledger bank balances representing cash outflows were \$227.0 million (2020 – \$237.0 million), netting to a cheques outstanding balance of \$66.2 million (2020 – \$73.2 million) on the consolidated statement of financial position.

During fiscal year 2021, the Corporation approved the issuing of two COVID-19 rebates totalling \$950.0 million to policyholders as a result of claims costs savings net of lower premiums from customers cancelling and reducing coverage related to the pandemic. Costs savings experienced were due to lockdown restrictions that reduced driving activity resulting in fewer crashes. The first rebate of \$600.0 million will be paid to eligible customers who had an active policy from April 1, 2020 to September 30, 2020. The second approved COVID-19 rebate of \$350.0 million will be paid to eligible customers who had an active policy from to October 1, 2020 to March 31, 2021.

In addition, the Enhanced Care Coverage insurance model became effective on May 1, 2021 and the Corporation will be providing refunds to customers for the difference between their existing Autoplan coverage and the new, lower-cost Enhanced Care coverage, for the portion of their existing policy that goes past May 1, 2021. As at March 31, 2021, the Corporation is obligated to provide the Enhanced Care refund to the customers given the legislative approval of the Enhanced Care Coverage Bill in August 2020. The total amount of Enhanced Care refund is estimated to be \$597.5 million (of which \$251.8 million is payable to non-payment plan customers and \$345.7 million is a reduction to payment plan receivable for payment plan customers).

As at March 31, 2021, the Corporation had paid a total of \$15.7 million of the COVID-19 rebate and none of the Enhanced Care coverage refund. The remaining amount of the COVID-19 rebate and the Enhanced Care refund payable is presented as a provision for premium rebates/refunds in the consolidated statement of financial position.

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

(\$ THOUSANDS)	2021		2020	
	Carrying Value		Carrying Value	
Net bond repurchase agreements	\$	2,097,612	\$	1,834,901
Investment-related liabilities		164,730		238,189
Other liabilities		7,169		297,051
Total net bond repurchase agreements, investment-related, and other liabilities	\$	2,269,511	\$	2,370,141
Non-current portion	\$	48,295	\$	236,205

Investment-related liabilities are comprised of mortgages payable of \$143.8 million (2020 – \$238.2 million) with repayment terms ranging from one to nine years and interest rates ranging from 2.8% to 5.4% (2020 – 2.6% to 5.4%). The fair value of investment-related liabilities approximates carrying value. Other liabilities consist of accrued interest payable and unsettled trades. All of these liabilities are classified as Level 3 under the fair value hierarchy.

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

(\$ THOUSANDS)	2021		2020	
Up to 1 year	\$	123,604	\$	299,035
Greater than 1 year, up to 5 years		15,697		121,621
Greater than 5 years		32,598		114,584
	\$	171,899	\$	535,240

10. Lease Liabilities

Lease liabilities are as follows:

(\$ THOUSANDS)	2021		2020	
Up to 1 year	\$	13,642	\$	11,536
Greater than 1 year, up to 5 years		37,575		37,542
Greater than 5 years		16,194		12,134
Total undiscounted lease liabilities balance, end of year	\$	67,411	\$	61,212
Total discounted lease liabilities balance, end of year	\$	60,502	\$	54,417
Current	\$	13,106	\$	10,941
Non-current	\$	47,396	\$	43,476

As at March 31, 2021, the Corporation did not have any leases committed to but not yet commenced. As at March 31, 2021, the Corporation had committed to facilities-related expenses associated with leased properties, over the next five years and beyond, at a net present value of \$31.1 million (2020 – 35.4 million).

11. Management of Insurance and Financial Risk

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

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

For fiscal 2021, the restrictions were loosened in the summer and the investment markets rebounded. The Corporation continues to experience a decline in claims cost as a result of less driving due to the pandemic as well as a downward frequency trend observed prior to the pandemic. The investment markets have stabilized and the fair value of financial investments are less volatile. Until the pandemic has passed and economies fully reopen, it is difficult to predict the ultimate impact on the Corporation's business.

a) Insurance risk

The principal risk that the Corporation faces under its insurance contracts is that the actual claims and benefit payments exceed the carrying amount of the insurance liabilities. This could occur when the frequency or severity of claims and benefits are greater than estimated. Insurance events have an element of randomness and the actual number and amount of claims and benefits will vary each year from the level established using statistical techniques. The resolution of the legal challenge to the minor injury cap (notes 3f and 16) represents a meaningful risk to the severity of claims incurred since April 1, 2019.

The COVID-19 pandemic has increased uncertainty around insurance risk as a result of changes in claims costs and driver behaviour as discussed above. The Corporation has incorporated the impact of the pandemic in the determination of the provision for unpaid claims based on information available. The estimation uncertainty of the impact is discussed in note 3c.

Frequency and severity of claims

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

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

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

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

To manage the uncertainty associated with estimating the provision for unpaid claims, the Corporation's Chief Actuary employs standard actuarial methods. The estimation of the provision for unpaid claims is determined in accordance with accepted actuarial practice in Canada and is based on reasonable assumptions and appropriate methods that are consistently applied (note 3c), giving appropriate consideration to relevant changes in circumstances such as the COVID-19 pandemic (note 3e) and product reform (note 3f).

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 60% (2020 – 64%) 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 16.

Concentration of insurance risk

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

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

Premium pricing risk

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

The Corporation is subject to legislative requirements with respect to Basic insurance and applies to the BCUC for approval to change its Basic insurance rate. The Corporation is required to make Basic insurance rate applications and the BCUC is required to approve rates set according to accepted actuarial practice. These legislated requirements mitigate the underwriting risk associated with pricing for the Basic insurance product. For the 2020 policy year, the Province of B.C. exempted the Corporation from filing the revenue requirement application (note 25) and accordingly the BCUC approved a 0% rate change in February 2020. The Province of B.C. has further exempted the Corporation from filing a revenue requirement application in 2021, as the rates for the 2021 policy year will remain in effect through March 31, 2023.

Regulations establish the rate smoothing framework for Basic insurance rates that allows for the use of capital to reduce volatility. As a result, Basic rates may be set below those required to cover costs, as constrained by the ceiling of the rate smoothing band. Product reform, implemented as part of Rate Affordability Action Plan and effective April 1, 2019, reduced claims costs. In fiscal year 2020, the Basic rate was established below the floor of the rate smoothing band as no rate change was made for policy year 2020, while BCUC had approved a 6.3% increase in Basic insurance rate for policy year 2019. In fiscal year 2021, the BCUC has approved, on an interim basis, a 15.0% decrease to Basic insurance rates. The Basic rate application includes a government-directed capital build provision, of 11.5 percentage points, which is expected to allow the Corporation to rebuild its depleted capital over the 23-month term of policy year 2021. To allow for a rate decrease, the rate smoothing framework is suspended for policy year 2021 (note 25).

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

In the past, the Province of B.C. had directed 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. had directed capital transfers from Optional insurance to bolster Basic insurance capital. In fiscal 2021, the Province of B.C. passed legislation to remove the ability of the government to direct the Corporation to transfer capital to government from the Corporation's excess Optional insurance capital.

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 reviews investment positions and risk exposures for concentration risk.

As at March 31, 2021, the equity and other financial investments portfolios were 21.6% (2020 – 14.1%) invested in the financial sector, 19.3% (2020 – 19.6%) in the real estate sector, and 12.4% (2020 – 11.3%) in the information technology sector. The bond portfolio was 69.2% (2020 – 66.4%) invested in the government sector and 14.2% (2020 – 16.9%) invested in the financial sector. See credit risk for a discussion of the government bonds.

Concentration of geographical risk

Geographical concentration risks arises when the investments are located in the same geographical region. The Corporation reduces geographical concentration risk by dispersing the investments in more than one geographical region. The Corporation has contracted external investment managers to manage its foreign investments in diversified global pooled funds. As at March 31, 2021, the investment portfolio was 76.6% (2020 – 79.1%) invested in Canada, 16.9% (2020 – 14.7%) invested in the United States, and 6.5% (2020 – 6.2%) 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 equity securities, fixed income funds, and other financial investments (including all pooled funds) held by the Corporation. Fluctuations in the value of these securities impact the recognition of both unrealized and realized gains and losses on equity securities and on the units of funds held. As at March 31, 2021, 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, fixed income funds and other financial investments of approximately \$821.9 million (2020 – \$587.6 million) and to profit or loss for FVTPL equities of approximately \$22.1 million (2020 – \$59.9 million). The equity markets have stabilized since the start of the COVID-19 pandemic and financial investments were less volatile during fiscal 2021. However, until the COVID-19 pandemic is over and economy fully normalizes, there is still uncertainty, which increases the exposure to price risk.

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

Interest rate risk

When interest rates increase or decrease, the market value of fixed-income securities 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 directly held fixed-income portfolio. The Corporation is also indirectly exposed to interest rate risk through its investments in fixed-income pooled funds and fixed-income investments held through investment entities. 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 11a).

The Corporation has policies in place to limit and monitor its exposure to interest rate risk in relation to the duration of its claims liabilities. The impact of COVID-19 has not significantly changed the policies in place as at March 31, 2021.

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

In fiscal years 2021 and 2020, the Corporation did not use material derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2021		2020	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	0.7	3.8	0.8	4.2
Provincial	1.3	4.8	1.4	4.6
Municipal	1.8	7.0	0.9	1.5
Corporate	1.4	4.4	2.6	3.6
Total bonds	1.1	4.2	1.6	4.1
Mortgages	3.8	1.4	3.7	1.8
Total bonds and mortgages	1.3	4.1	1.8	3.8

As at March 31, 2021, a 100 basis point change in interest rates would result in a change of approximately \$478.8 million (2020 – \$400.5 million) in fair value of the Corporation's bond portfolio and a corresponding impact of approximately \$478.8 million (2020 – \$400.5 million) to OCI. A 100 basis point change in interest rates would result in a change of approximately \$10.4 million (2020 – \$22.1 million) in fair value of the Corporation's directly owned mortgages, 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 11a). With the increase in uncertainty given the current economic environment, there may be volatility in investment yields in the future, and any interest rate changes may have an impact on discount rates used by the Corporation.

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash and cash equivalents, fixed-income securities, accounts receivable, reinsurance receivables and recoverables, and structured settlements. The Corporation is also indirectly exposed to credit risk through its investments in fixed-income pooled funds and fixed-income investments held through investment entities. The COVID-19 pandemic did not have a significant impact on these assets as the financial investments are investment grade quality. The total direct credit risk exposure is \$8.95 billion (2020 – \$9.84 billion).

Fixed-income securities

Fixed-income securities are comprised of Canadian investment grade bonds and mortgages, which are directly held, or in pooled funds. 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% (2020 – 14.5%) of total investment assets. Credit risk in mortgages is mitigated by the security of the underlying mortgaged property. Risk is also mitigated through investing in mortgages with conservative loan to value ratios and requiring additional collateral and guarantees from borrowers.

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

The maximum credit risk exposure for fixed-income securities pertain to all bond investments and to directly held mortgage investments; however, the Corporation considers Canadian government bonds to be risk-free. Therefore, the total carrying amount is \$6.95 billion (2020 – \$7.58 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2021 and 2020 is not material.

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

(\$ THOUSANDS)	2021	2020
Money market securities		
AAA	\$ 3,498	\$ 20,077
Bonds		
AAA	\$ 5,369,042	\$ 3,695,348
AA	1,421,292	1,701,369
A	3,062,363	3,390,492
BBB	1,461,693	1,005,220
	\$ 11,314,390	\$ 9,792,429

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, 2021, the Corporation considered \$108.8 million (2020 – \$93.7 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 six years of collection experience by receivable type to the total of current and prior periods’ customer billings. The impact of the COVID-19 pandemic was considered in determining the allowance and there was no significant impact as at March 31, 2021.

The following table outlines the aging of premiums and other receivables as at March 31, 2021 and at March 31, 2020:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
March 31, 2021					
Premiums and other receivables	\$ 1,930,017	\$ 4,749	\$ 4,768	\$ 154,395	\$ 2,093,929
Provision	(2,782)	(2,551)	(2,585)	(100,879)	(108,797)
Total premiums and other receivables	\$ 1,927,235	\$ 2,198	\$ 2,183	\$ 53,516	\$ 1,985,132
March 31, 2020					
Premiums and other receivables	\$ 2,127,001	\$ 5,539	\$ 5,406	\$ 135,337	\$ 2,273,283
Provision	(2,600)	(2,422)	(2,587)	(86,092)	(93,701)
Total premiums and other receivables	\$ 2,124,401	\$ 3,117	\$ 2,819	\$ 49,245	\$ 2,179,582

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

(\$ THOUSANDS)		
	2021	2020
Balance, beginning of year	\$ (93,701)	\$ (79,899)
Charges for the year	(35,975)	(32,737)
Recoveries	7,008	5,573
Amounts written off	13,871	13,362
Balance, end of year	\$ (108,797)	\$ (93,701)

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 \$28.4 million (2020 – \$32.1 million). The Corporation has policies that require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 25% of the total reinsurers' share of the provision for unpaid claims and adjusting expenses in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers was considered impaired as at March 31, 2021 or March 31, 2020.

(\$ THOUSANDS)	2021		2020	
Reinsurance recoverable (note 16)	\$	25,963	\$	28,142
Reinsurance receivable		2,478		4,007
Reinsurance assets	\$	28,441	\$	32,149

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. The COVID-19 pandemic impacted the Corporation's cash flows in the first half of fiscal 2021, in particular as a result of the Corporation implementing customer relief measures that allowed customers the opportunity to defer monthly premium payments for 90 days and extended payment plans for customers who need to extend at the end of their deferral period. For the directly owned mortgage portfolio, some borrowers were given payment deferrals and loan extensions. Rent subsidies and payment deferrals were given to some of the tenants in the investment properties. As the lock-down restrictions have eased in the second half of fiscal 2021, the Corporation's cash flows have returned to normal.

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

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

summarizes the maturity profile of the Corporation's fixed-income investments by contractual maturity or expected cash flow dates:

(\$ THOUSANDS)				
	Within One Year	One Year to Five Years	After Five Years	Total
March 31, 2021				
Bonds				
Canadian				
Federal	\$ 100,318	\$ 3,683,456	\$ 1,341,825	\$ 5,125,599
Provincial	-	1,152,985	1,447,560	2,600,545
Municipal	-	23,266	82,944	106,210
Corporate	114,425	2,095,748	1,271,863	3,482,036
Total bonds	214,743	6,955,455	4,144,192	11,314,390
Mortgages	349,473	409,070	4,290	762,833
	\$ 564,216	\$ 7,364,525	\$ 4,148,482	\$ 12,077,223
March 31, 2020				
Bonds				
Canadian				
Federal	\$ 105,401	\$ 2,226,448	\$ 1,091,144	\$ 3,422,993
Provincial	-	1,437,487	1,646,449	3,083,936
Municipal	-	71,751	-	71,751
Corporate	371,919	2,025,533	816,297	3,213,749
Total bonds	477,320	5,761,219	3,553,890	9,792,429
Mortgages	330,519	866,896	11,540	1,208,955
	\$ 807,839	\$ 6,628,115	\$ 3,565,430	\$ 11,001,384

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, 2021 would change the fair value of the US pooled fund investments and result in a change to OCI of approximately \$14.0 million (2020 – \$9.5 million) and to profit or loss of \$22.1 million (2020 – \$59.9 million). However, this is mitigated by the use of forward contracts and swaps (note 8a). The Corporation does not have direct foreign exchange risk on its global equity portfolio, however the Corporation is exposed to indirect foreign exchange risk.

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

12. Investment Income and Impairment Loss

(\$ THOUSANDS)	2021	2020
Interest		
Fixed-income investments	\$ 244,545	\$ 300,445
Equity investments	6,612	11,851
	<u>251,157</u>	<u>312,296</u>
Gains on investments		
Fixed-income investments	209,412	119,653
Equity investments	104,260	497,289
Other financial investments	36,698	(8,165)
Net unrealized fair value changes ¹	(12,696)	19,980
	<u>337,674</u>	<u>628,757</u>
Dividends, distributions and other income		
Equity investments	312,423	70,809
Other financial investments	50,614	2,883
Income from investment properties	17,099	19,395
Investment management fees ²	(29,435)	(12,600)
Other	78,391	36,302
	<u>429,092</u>	<u>116,789</u>
Total investment income	\$ 1,017,923	\$ 1,057,842

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

² Includes internal and external fees

(\$ THOUSANDS)	2021	2020
Amounts recognized in investment income for investment properties		
Rental income	\$ 73,549	\$ 90,991
Direct operating expenses that generated rental income	(53,608)	(67,907)
Direct operating expenses that did not generate rental income	(2,842)	(3,689)
Income from investment properties	17,099	19,395
Gain on sale of investment properties ¹	97,518	58,822
Total amount recognized in investment income	\$ 114,617	\$ 78,217

¹ 2021 balance includes a net gain of \$97,518 (2020 - \$51,956) for investment properties that were reclassified to assets held for sale

(\$ THOUSANDS)	2021	2020
Impairment loss - equity investments	\$ (364)	\$ (297,973)
Impairment loss - investment properties	(6,139)	(19,039)
Total impairment loss	\$ (6,503)	\$ (317,012)

As at March 31, 2021, the 'Net change in available for sale financial assets' portion of other components of equity (OCE) is comprised of \$860.6 million (2020 - \$305.2 million) in unrealized gains and \$140.4 million (2020 - \$665.6 million) in unrealized losses.

13. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2021					
Cost					
Balance, beginning of year	\$ 30,699	\$ 179,411	\$ 125,008	\$ 25,404	\$ 360,522
Additions	-	2,203	5,934	2,661	10,798
Disposals	-	-	(11,756)	(387)	(12,143)
Balance, end of year	30,699	181,614	119,186	27,678	359,177
Accumulated depreciation					
Balance, beginning of year	-	150,785	90,002	11,446	252,233
Disposals	-	-	(11,756)	(86)	(11,842)
Depreciation charge for the year	-	2,729	11,061	2,458	16,248
Balance, end of year	-	153,514	89,307	13,818	256,639
Net book value, end of year	\$ 30,699	\$ 28,100	\$ 29,879	\$ 13,860	\$ 102,538
March 31, 2020					
Cost					
Balance, beginning of year	\$ 30,699	\$ 176,609	\$ 118,073	\$ 24,274	\$ 349,655
Additions	-	2,985	10,355	4,798	18,138
Disposals	-	(183)	(3,420)	(3,668)	(7,271)
Balance, end of year	30,699	179,411	125,008	25,404	360,522
Accumulated depreciation					
Balance, beginning of year	-	147,864	83,232	9,255	240,351
Disposals	-	-	(3,420)	-	(3,420)
Depreciation charge for the year	-	2,921	10,190	2,191	15,302
Balance, end of year	-	150,785	90,002	11,446	252,233
Net book value, end of year	\$ 30,699	\$ 28,626	\$ 35,006	\$ 13,958	\$ 108,289

The balances in property and equipment include \$4.0 million (2020 – \$2.6 million) in assets under development.

14. Lease Assets

(\$ THOUSANDS)	Leased Facilities	Leased Equipment	Leased Computer Hardware	Leased Computer Software Intangibles	Total
March 31, 2021					
Cost					
Balance, beginning of year	\$ 50,543	\$ 2,745	\$ 1,127	\$ 23,243	\$ 77,658
Additions	10,118	60	52	4,933	15,163
Disposals	(268)	-	-	-	(268)
Balance, end of year	60,393	2,805	1,179	28,176	92,553
Accumulated depreciation					
Balance, beginning of year	7,993	2,108	300	5,304	15,705
Disposals	(268)	-	-	-	(268)
Depreciation charge for the year	8,097	561	314	3,860	12,832
Balance, end of year	15,822	2,669	614	9,164	28,269
Net book value, end of year	\$ 44,571	\$ 136	\$ 565	\$ 19,012	\$ 64,284
March 31, 2020					
Cost					
Balance, beginning of year	\$ -	\$ 2,677	\$ -	\$ 19,288	\$ 21,965
Additions	50,882	68	1,127	3,955	56,032
Disposals	(339)	-	-	-	(339)
Balance, end of year	50,543	2,745	1,127	23,243	77,658
Accumulated depreciation					
Balance, beginning of year	-	1,561	-	2,656	4,217
Disposals	(46)	-	-	-	(46)
Depreciation charge for the year	8,039	547	300	2,648	11,534
Balance, end of year	7,993	2,108	300	5,304	15,705
Net book value, end of year	\$ 42,550	\$ 637	\$ 827	\$ 17,939	\$ 61,953

15. Intangible Assets

(\$ THOUSANDS)	2021	2020
Cost		
Balance, beginning of year	\$ 501,629	\$ 475,314
Additions	73,869	38,803
Disposals	(27,220)	(12,488)
Balance, end of year	548,278	501,629
Accumulated amortization		
Balance, beginning of year	233,537	191,535
Disposals	(27,220)	(4,346)
Amortization charge for the year	49,184	46,348
Balance, end of year	255,501	233,537
Net book value, end of year	\$ 292,777	\$ 268,092

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 \$79.3 million (2020 – \$23.3 million) in assets under development.

There were no indefinite life intangible assets as at March 31, 2021 and March 31, 2020.

16. 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 insurance product or 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 particularly complex injury claims environment, which includes shifts in the legal representation rate, the frequency mix of claims by severity of injury, and the settlement rate of claims. This additional method uses 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 Adler-Kline claim closure model is also applied to medical payments on accident benefits claims to capture changes in the pending claims including a shift to longer term payouts. The cost of injury claims associated with accidents occurring on or after April 1, 2019 are estimated from the methods described above. This represents a change from fiscal 2020, where frequency and severity estimates for these injury claims relied on an additional method that used assumptions consistent with the pricing model used to establish the premium rate for policies in effect at the time.

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 3c). The PfAD is calculated according to accepted actuarial practice in Canada.

Changes in Assumptions

Discount rate

The Corporation discounts its provision for unpaid claims using a discount rate of 2.5% (2020 – 2.9%). As a result of the decrease in the discount rate, there was an unfavourable adjustment to both current and prior years' unpaid claims provision of \$218.8 million (2020 – unfavourable adjustment of \$305.3 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.

The Corporation continued to observe substantial reductions in reported claims throughout the fiscal year compared to expected. A significant factor was the public health emergency declared by the Province of B.C. on March 17, 2020 related to the COVID-19 pandemic. This pandemic resulted in a significant reduction in activities around the province, including vehicle repairs, and a decrease in vehicle related accidents, with varying levels of impact throughout the fiscal year, with the result that the seasonal pattern of claims intake was substantially disrupted. In response to the changes seen in the claims intake data, two assumptions changes were made in fiscal 2021 in order to determine best estimates consistent with accepted actuarial practice. First, an upward adjustment was made to the number of unpaid vehicle damage claims for the fiscal loss year 2020, of which a lower proportion have been repaired than is typical of historical years. This adjustment has an unfavourable impact to the provision for unpaid claims from fiscal 2020 of approximately \$33.0 million, holding all other assumptions constant. Second, a modification was made to the determination of development factors for all crash related coverages. The development factors for fiscal loss year 2021 were revised to assume higher development for the upcoming fiscal year (by use of the maximum of the most recent years' observed factors), which reflects that relatively more claims remain to be reported in the future, relative to fiscal 2020. The change in assumptions from baseline averages to a maximum development factor has an unfavourable impact to the provision

for unpaid claims from fiscal 2021 of approximately \$63.2 million, holding all other assumptions constant.

Development assumptions pertaining to bodily injury were adjusted to reflect the B.C. Supreme Court decision related to the CRT. The Chief Justice delivered his reasons in March of 2021 and held that the legislation granting the CRT the enhanced jurisdiction to: (1) determine whether an injury was a “minor injury” and (2) hear claims for liability and personal injury and property damage up to \$50,000, was unconstitutional. The change in assumptions for bodily injury claims to reflect this decision has increased the provision for unpaid claims by \$297.1 million. This increase also accounts for higher claims service expenses that will be required to service the outstanding claims, due to assuming more of them will become represented and litigated. Although this court decision is being appealed by the Province of B.C. and the named defendants, and a partial stay was granted on April 8, 2021, which will allow an injured claimant to choose which forum to proceed in, creating a temporary regime of concurrency until the outcome of the appeal, the Corporation’s unpaid claims are based on an assumption that the current legislative environment, including this ruling, will remain in place.

On February 6, 2020, the Government of British Columbia announced the introduction of Bill 9 - *Evidence Act Amendments* which limits the reimbursement of expert report and plaintiff disbursements. The bill was passed into legislation in 2020, with regulations being enacted February 12, 2021. The Corporation has included savings of \$261.4 million in the provision for unpaid claims on account of these amendments, which will reduce the future cost of bodily injury claims.

As described above, the Adler-Kline closure model was applied to medical payments on accident benefits claims to account for changes in the pending claims including a shift to longer term payouts. This change has an unfavourable impact on the provision for unpaid claims of \$178.9 million, holding all other assumptions constant.

As described above, the cost of injury claims associated with accidents occurring on or after April 1, 2019 no longer rely on an additional method that used assumptions from the pricing model. The removal of this additional method has a favourable impact on the provision for unpaid claims of \$257.5 million, holding all other assumptions constant.

Certain development assumptions pertaining to the number and cost of large bodily injury claims within the injury segmented analysis were also changed. The segmented analysis includes assumptions about the future emergence of large bodily injury claims (those costing in excess of \$200,000). Two modifications were made to the large bodily injury development assumptions in 2021, in order to determine best estimates consistent with accepted actuarial practice.

The number of large bodily injury claims emerging in fiscal year 2021 was significantly low relative to prior fiscal years. Certain count development assumptions were revised to moderate the impact of the fiscal year 2021 emergence (by use of a higher prior expected ratio of large to total claims) and provide greater stability in the provision for unpaid claims. These revisions have an unfavourable impact on the provision for unpaid claims of \$371.9 million, holding all other assumptions constant.

The severity of large bodily injury claims paid in fiscal year 2021 was also low relative to prior fiscal years. The severity trend assumption used to forecast future paid severity for this segment of claims was revised upward to moderate the impact of the fiscal year 2021 emergence and provide greater stability in the provision for unpaid claims. This revision has an unfavourable impact on the provision for unpaid claims of \$216.0 million, holding all other assumptions constant.

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 income (loss) in the table below. Movements in these assumptions may be non-linear and may be correlated with one another.

(\$ THOUSANDS)		2021	2020
Assumption	Sensitivity		
Discount rate	+ 1ppt ¹	\$ (387,100)	\$ (399,100)
Discount rate	- 1ppt	\$ 409,400	\$ 421,400
Severity of unpaid bodily injury claims	+ 1%	\$ 137,400	\$ 143,500
Future emergence of large bodily injury claims	+ 1%	\$ 50,900	\$ 50,000
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)	2021			2020		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
Notified claims	\$ 9,518,745	\$ (28,142)	\$ 9,490,603	\$ 9,378,198	\$ (22,078)	\$ 9,356,120
Incurred but not reported	6,484,989	-	6,484,989	4,909,712	-	4,909,712
Balance, beginning of year	16,003,734	(28,142)	15,975,592	14,287,910	(22,078)	14,265,832
Change in liabilities (assets):						
Provision for claims occurring in the current year	3,708,477	-	3,708,477	4,731,749	(3,488)	4,728,261
Change in estimates for losses occurring in prior years:						
Prior years' claims adjustments	(472,629)	(1,062)	(473,691)	910,870	(7,928)	902,942
Prior years' changes in discounting provision	106,723	(304)	106,419	277,557	(595)	276,962
	(365,906)	(1,366)	(367,272)	1,188,427	(8,523)	1,179,904
statement of comprehensive income (loss)	3,342,571	(1,366)	3,341,205	5,920,176	(12,011)	5,908,165
Cash (paid) recovered for claims settled in the year for:						
Claims incurred in current year	(1,296,116)	-	(1,296,116)	(1,542,156)	-	(1,542,156)
Recoveries received on current year claims	107,660	-	107,660	100,279	-	100,279
	(1,188,456)	-	(1,188,456)	(1,441,877)	-	(1,441,877)
Claims incurred in prior years	(2,690,575)	-	(2,690,575)	(2,836,854)	-	(2,836,854)
Recoveries received on prior years' claims	52,980	3,545	56,525	74,379	5,947	80,326
	(2,637,595)	3,545	(2,634,050)	(2,762,475)	5,947	(2,756,528)
Total net payments	(3,826,051)	3,545	(3,822,506)	(4,204,352)	5,947	(4,198,405)
Balance, end of year	\$ 15,520,254	\$ (25,963)	\$ 15,494,291	\$ 16,003,734	\$ (28,142)	\$ 15,975,592
Notified claims	\$ 9,138,114	\$ (25,963)	\$ 9,112,151	\$ 9,518,745	\$ (28,142)	\$ 9,490,603
Incurred but not reported	6,382,140	-	6,382,140	6,484,989	-	6,484,989
Balance, end of year	\$ 15,520,254	\$ (25,963)	\$ 15,494,291	\$ 16,003,734	\$ (28,142)	\$ 15,975,592

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, 2021				
Provision for unpaid claims, net	\$ 14,613,297	\$ (914,020)	\$ 1,795,014	\$ 15,494,291
Reinsurance recoverable	23,942	(1,402)	3,423	25,963
Provision for unpaid claims, gross	<u>\$ 14,637,239</u>	<u>\$ (915,422)</u>	<u>\$ 1,798,437</u>	<u>\$ 15,520,254</u>
March 31, 2020				
Provision for unpaid claims, net	\$ 15,307,662	\$ (1,128,516)	\$ 1,796,446	\$ 15,975,592
Reinsurance recoverable	26,425	(1,969)	3,686	28,142
Provision for unpaid claims, gross	<u>\$ 15,334,087</u>	<u>\$ (1,130,485)</u>	<u>\$ 1,800,132</u>	<u>\$ 16,003,734</u>

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, 2021 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 five years of historical data in the first table as at March 31, 2021.

Claims development table as at March 31, 2021:

(\$ THOUSANDS)											
Fiscal Loss Year*	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Estimate of undiscounted ultimate claims costs:											
- At end of fiscal loss year						\$ 4,372,966	\$ 4,968,820	\$ 5,208,101	\$ 4,524,433	\$ 3,376,605	
- One year later					\$ 4,037,775	4,529,126	5,229,618	5,312,311	4,155,162		
- Two years later				\$ 3,695,574	4,184,489	4,762,695	5,490,881	5,326,839			
- Three years later			\$ 3,313,949	3,757,390	4,450,883	5,015,000	5,483,201				
- Four years later		\$ 3,042,291	3,432,710	3,960,331	4,595,394	4,948,037					
- Five years later	\$ 2,837,869	3,111,271	3,591,481	4,072,014	4,581,417						
- Six years later	2,888,556	3,194,200	3,633,106	4,047,419							
- Seven years later	2,930,418	3,198,016	3,625,490								
- Eight years later	2,927,467	3,207,061									
- Nine years later	2,930,158										
Current estimate of cumulative claims	2,930,158	3,207,061	3,625,490	4,047,419	4,581,417	4,948,037	5,483,201	5,326,839	4,155,162	3,376,605	41,681,389
Cumulative payments to date	(2,871,394)	(3,116,623)	(3,436,786)	(3,543,645)	(3,627,658)	(3,282,110)	(2,821,330)	(2,329,678)	(1,962,165)	(1,188,456)	(28,179,845)
Undiscounted provision for unpaid claims	\$ 58,764	\$ 90,438	\$ 188,704	\$ 503,774	\$ 953,759	\$ 1,665,927	\$ 2,661,871	\$ 2,997,161	\$ 2,192,997	\$ 2,188,149	\$ 13,501,544
Undiscounted provision for unpaid claims in respect of 2011 and prior years											\$ 175,971
Undiscounted unallocated loss adjustment expense reserve											959,724
Total undiscounted provision for unpaid claims											\$ 14,637,239
Discounting and PFAD adjustment											883,015
Total discounted provision for unpaid claims (gross)											\$ 15,520,254
*Fiscal Loss Year refers to the year ended March 31											

The table above reflects the total discounted provision for unpaid claims of \$15.52 billion (2020 – \$16.00 billion) before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.03 billion (2020 – \$0.03 billion) would be \$15.49 billion (2020 – \$15.98 billion). The cumulative payments of fiscal loss year 2021 for the year ended March 31, 2021 are \$1.19 billion (2020 – \$1.44 billion).

The history for five 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	2011	2012	2013	2014	2015
Estimate of undiscounted ultimate claims costs:					
- At end of accident year	\$ 2,866,833	\$ 3,030,779	\$ 3,146,388	\$ 3,372,304	\$ 3,765,040
- One year later	2,863,942	3,065,562	3,194,080	3,518,858	
- Two years later	2,830,063	2,985,690	3,200,324		
- Three years later	2,815,440	3,024,045			
- Four years later	2,841,115				

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, 2021	\$ 3,824,991	\$ 3,079,536	\$ 2,587,983	\$ 1,915,443	\$ 1,263,540	\$ 1,965,746	\$ 14,637,239
March 31, 2020	\$ 3,842,611	\$ 3,177,610	\$ 2,752,403	\$ 2,162,555	\$ 1,391,922	\$ 2,006,986	\$ 15,334,087

The unpaid claims for future payment years except for the current year is \$10.81 billion (2020 – \$11.49 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at March 31, 2021 is 2.6 years (2020 – 2.6 years).

17. 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)				
	2021		2020	
Balance, beginning of year	\$	2,954,508	\$	2,884,776
Premiums written net of premium rebates/refunds during the year		4,819,140		6,355,952
Premiums earned net of premium rebates/refunds during the year		(5,376,990)		(6,286,220)
Balance, end of year	\$	2,396,658	\$	2,954,508

Net premium written before rebates/refunds (note 8) includes \$14.0 million (2020 – \$15.5 million) of temporary operation permit policy, \$41.1 million (2020 – \$42.8 million) of garage policy and \$634.1 million (2020 – \$668.6 million) of fleet policy.

18. Reinsurance

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

The Corporation entered into 12-month casualty reinsurance contract beginning January 1, 2020, which was extended for 4 months effective December 31, 2020. This casualty reinsurance contract was renewed on May 1, 2021 for a 12-month term. The Corporation also entered into a 12-month catastrophe reinsurance contract beginning January 1, 2021 as follows:

- a) For catastrophic occurrences, portions of losses up to \$250.0 million (2020 – \$225.0 million) in excess of \$25.0 million (2020 – \$25.0 million); and

- b) For individual casualty loss occurrences, portions of losses up to \$44.0 million (2020 – \$44.0 million) in excess of \$6.0 million (2020 – \$6.0 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.

19. 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 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) up to fixed or sustainable maximums for certain periods of service.

The Corporation also contributes to two other defined benefit pension plans for which it is not the sole sponsor. Current and former employees of the Corporation who are or were members of the Movement of United Professionals are members of the MoveUP/Insurance Corporation of British Columbia Pension Plan (MoveUP Plan). Half of the Trustees of the MoveUP Plan are appointed by the Corporation and the other half by MoveUP. The Board of Trustees of the MoveUP Plan is the legal plan administrator. The MoveUP Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. MoveUP employees are required to contribute 50% of the cost of benefits to the MoveUP Plan. Subject to the terms of the plan, pensions are indexed in line with increases in the CPI. The Corporation's former Motor Vehicle Branch employees participate in the BC Public Service Pension Plan. The Corporation has no fiduciary responsibility for, or role in the governance of, the MoveUP Plan or the BC Public Service Pension Plan.

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

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

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes at the end of the Corporation's fiscal year. Defined benefit obligations are extrapolated from the most recent actuarial valuation date for each of the plans. The Management and Confidential Plan and the MoveUP Plan actuarial valuations are as at December 31, 2019 and the post-retirement benefits actuarial valuation is as at December 31, 2018. Updated actuarial valuations for the Management and Confidential Plan and the MoveUP Plan are expected to be no later than December 31, 2022. These results will be reflected in the financial statements in the year immediately following their preparation.

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

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

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

	Pension Plans		Post-Retirement Benefits	
	2021	2020	2021	2020
Weighted-average duration	21 years	20 years	17 years	16 years
Proportion of obligation in respect of:				
- Active members	50.2%	51.2%	50.1%	48.9%
- Deferred members	7.6%	6.6%	0.0%	0.0%
- Retired members	42.2%	42.2%	49.9%	51.1%

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 2021, consisting of cash contributed by the Corporation to all of the funded pension plans and in respect of benefits paid from its unfunded pension and post-retirement benefits, were \$41.6 million (2020 – \$41.3 million). Estimated employer contributions for the year ending March 31, 2022 are \$46.2 million (2020 – \$44.2 million). The estimate is based on the plans' most recent actuarial funding valuations.

As at March 31, 2021, the Corporation secured certain solvency funding requirements through payments made into the SRA totalling \$0.7 million (2020 – \$1.6 million). The SRA is a separate account, established to hold solvency deficiency payments made under a defined benefit component of a pension plan. The only funds that may be deposited to the SRA are payments made in respect of a solvency deficiency. On May 2, 2020, the Corporation secured a letter of credit for the Management and Confidential Plan for \$31.4 million (2020 – \$17.5 million) with step increases to \$36.6 million by September 30, 2020 instead of making monthly payments into the SRA. As at October 1, 2020, the Management and Confidential Plan no longer required a letter of credit given the Plan does not require any solvency funding following the filing of the December 31, 2019 valuation report on August 26, 2020. The letter of credit was allowed to expire effective September 30, 2020.

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	
	2021	2020	2021	2020	2021	2020
Assets						
Accrued pension benefits	\$ 89,511	\$ 63,455	\$ -	\$ -	\$ 89,511	\$ 63,455
Liabilities						
Pension and post-retirement benefits	(275,101)	(58,021)	(182,612)	(161,210)	(457,713)	(219,231)
Net total liability	\$ (185,590)	\$ 5,434	\$ (182,612)	\$ (161,210)	\$ (368,202)	\$ (155,776)

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, 2021 is \$368.2 million (2020 – \$155.8 million), which is reflected in the consolidated statement of financial position as a \$89.5 million asset and a \$457.7 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	
	2021	2020	2021	2020
Plan assets				
Fair value, beginning of year	\$ 2,432,395	\$ 2,446,047	\$ -	\$ -
Interest on plan assets	94,569	80,718	-	-
Actuarial gain (loss) on assets	224,298	(74,304)	-	-
Employer contributions	36,627	36,369	4,959	4,507
Employee contributions	35,011	33,422	-	-
Benefits paid	(85,196)	(89,257)	(4,959)	(4,507)
Non-investment expenses	(900)	(600)	-	-
Fair value, end of year	2,736,804	2,432,395	-	-
Defined benefit obligation				
Balance, beginning of year	2,426,961	2,560,256	161,210	204,145
Current service cost	89,069	105,736	5,078	6,209
Interest cost	96,462	86,866	6,389	6,835
Remeasurements on obligation				
- due to changes in financial assumptions	336,155	(270,952)	14,894	(14,660)
- due to changes in demographic assumptions	15,157	3,285	-	(21,823)
- due to participant experience	43,786	31,027	-	(14,989)
Benefits paid	(85,196)	(89,257)	(4,959)	(4,507)
Balance, end of year	2,922,394	2,426,961	182,612	161,210
Funded status – plans in deficit	(275,101)	(58,021)	(182,612)	(161,210)
Funded status – plan in surplus	89,511	63,455	-	-
Net total liability	\$ (185,590)	\$ 5,434	\$ (182,612)	\$ (161,210)

The net total expense for the pension plans and post-retirement benefits is \$68.3 million (2020 – \$92.1 million). In addition, the Corporation contributed \$0.4 million in 2021 (2020 – \$0.4 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2021	2020
Cash, cash equivalent and accrued interest	1.5%	0.9%
Equities		
Canadian	25.4%	22.7%
United States	18.8%	23.6%
Global	23.1%	22.1%
Fixed income		
Government	19.1%	22.9%
Corporate	12.1%	7.8%
	100.0%	100.0%

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

Pension plan assets generated a return of 13.1% (2020 – 0.3%) for the year ended March 31, 2021.

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 have outsourced the Chief Investment Officer (OCIO) who reviews the fund managers' performance on a quarterly basis. The OCIO invests funds based on the Trustees' approved Statement of Investment Policy.

As at March 31, 2021 and March 31, 2020, 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	
	2021	2020	2021	2020
Discount rate	3.30%	3.90%	3.30%	3.90%
Rate of compensation increase	2.77%	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:

2021		2020	
Life expectancy at 65 for a member currently		Life expectancy at 65 for a member currently	
Age 65	Age 45	Age 65	Age 45
23.9	25.3	23.8	25.2

As at March 31, 2021, the extended healthcare trend rate is assumed to be six and a quarter 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, 2020, the extended healthcare trend rate is assumed to be six and a half per cent per annum for the first year, decreasing linearly over eight years to four and a half per cent per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2021	2020	2021	2020
Estimated increase in defined benefit obligation - end of year due to:				
1ppt ¹ decrease in discount rate	\$ 608,710	\$ 482,495	\$ 31,274	\$ 26,381
1ppt increase in salary increase rate	\$ 103,769	\$ 76,880	n/a	n/a
1ppt increase in pension inflation rate	\$ 458,770	\$ 356,006	n/a	n/a
1ppt increase in healthcare trend rate	n/a	n/a	\$ 10,235	\$ 9,218
1 year increase in life expectancy	\$ 92,528	\$ 72,501	\$ 3,913	\$ 3,263

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.

20. Operating Expenses by Nature

(\$ THOUSANDS)	2021	2020
Operating expenses – by nature		
Premium taxes and commission expense (note 21)	\$ 821,434	\$ 805,332
Deferred premium acquisition costs adjustment (note 21)	-	(33,700)
Employee benefit expense:		
Compensation and other employee benefits	456,324	460,100
Pension and post-retirement benefits (notes 19 and 26)	68,673	92,527
Professional and other services	48,929	52,392
Road improvements and other traffic safety programs	31,359	32,811
Building operating expenses	21,637	22,995
Merchant and bank fees	46,423	45,360
Office supplies and postage	20,353	23,353
Computer costs	31,674	31,303
Depreciation and amortization (notes 13 and 15)	65,432	61,650
Depreciation for leased assets (note 14)	12,832	11,534
Interest expense on lease liabilities	2,000	2,023
Other	30,974	42,002
	<u>\$ 1,658,044</u>	<u>\$ 1,649,682</u>
Operating expenses – consolidated statement of comprehensive income (loss)		
Premium taxes and commissions – insurance	\$ 787,128	\$ 740,768
Claims services	395,092	406,473
Operating expenses – insurance	283,438	303,721
Operating expenses – non-insurance	107,214	109,675
Road safety and loss management services	50,866	58,181
Commissions – non-insurance	34,306	30,864
	<u>\$ 1,658,044</u>	<u>\$ 1,649,682</u>

21. Deferred Premium Acquisition Costs and Prepaids

(\$ THOUSANDS)	2021		2020	
Deferred premium acquisition costs, beginning of year	\$	364,009	\$	307,624
Acquisition costs related to future years		340,542		364,009
Amortization of prior year acquisition costs		(364,009)		(307,624)
Deferred premium acquisition costs, end of year	\$	340,542	\$	364,009
Deferred premium acquisition costs	\$	340,542	\$	364,009
Prepaid expenses		37,817		45,875
Deferred premium acquisition costs and prepaids	\$	378,359	\$	409,884

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

(\$ THOUSANDS)	Commissions		Premium Taxes		Total	
March 31, 2021						
Amount payable	\$	580,538	\$	217,429	\$	797,967
Amortization of prior year deferred premium acquisition costs		234,011		129,998		364,009
Deferred premium acquisition costs		(235,089)		(105,453)		(340,542)
Premium taxes and commission expenses	\$	579,460	\$	241,974	\$	821,434
Represented as:						
Insurance	\$	545,154	\$	241,974	\$	787,128
Non-insurance		34,306		-		34,306
	\$	579,460	\$	241,974	\$	821,434
March 31, 2020						
Amount payable	\$	542,664	\$	285,353	\$	828,017
Amortization of prior year deferred premium acquisition costs		201,868		105,756		307,624
Deferred premium acquisition costs		(234,011)		(129,998)		(364,009)
Premium taxes and commission expenses	\$	510,521	\$	261,111	\$	771,632
Represented as:						
Insurance	\$	479,657	\$	261,111	\$	740,768
Non-insurance		30,864		-		30,864
	\$	510,521	\$	261,111	\$	771,632

22. Related Party Transactions

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

All transactions with the Province of B.C.'s ministries, agencies, and Crown corporations occurred in the normal course of providing insurance, registration, and licensing for motor vehicles, which is representative of fair value unless otherwise disclosed in these notes. The Corporation has

elected to apply the exemption for government-related entities under IAS 24 *Related Party Disclosures*.

All transactions with the Corporation's subsidiary companies occurred in the normal course of investing in investment properties (note 2k) and pooled funds (note 6a).

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 income (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)	2021	2020
Key management compensation		
Compensation and other employee benefits	\$ 5,579	\$ 4,912
Pension and post-retirement benefits	572	574
	\$ 6,151	\$ 5,486

As at March 31, 2021, \$0.7 million (2020 – \$0.3 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 19. During the year ended March 31, 2021, the Corporation incurred \$4.6 million (2020 – \$7.3 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. Effective August 1, 2020, investment management fees are paid by the Management & Confidential Plan and other administrative and governance costs are paid by the Corporation and recorded as incurred. As at March 31, 2021, \$1.0 million (2020 – \$0.8 million) was payable to these plans for employer contributions.

23. 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 25) 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. 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. In December 2020, the Province of B.C. amended IC2 to suspend the rate smoothing framework to allow a rate decrease and enabled a capital build provision for policy year 2021. Since the amendment, the Corporation filed a revenue requirement application and received approval from BCUC on an interim basis to rebuild its depleted capital over the 23-month term of policy year 2021 while still providing a significant rate decrease for Basic insurance policyholders (note 25).

For the Optional insurance business, the ICA required 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. In prior years, when Optional capital was in excess of the management target, that amount, less any Treasury Board approved deduction, was to be transferred to the Province of B.C. by July 1 of the following year (note 25). In fiscal years 2020 and 2019, there were no excess capital amounts to be transferred. The government passed the legislation on August 14, 2020 to remove these requirements. As a result, going forward, the Corporation's Optional capital cannot be transferred to the Province.

The Corporation's capital has been under pressure due to worsening claims trends and Basic insurance rate increases that were insufficient to cover costs in prior years. The Corporation has implemented steps to reduce claims cost pressures (note 3f). This fiscal year the Corporation has experienced favourable claims trends that include the continuation of a general downward trend in crash frequency, and a lower frequency of injury claims than expected under the April 1, 2019 product reforms that were implemented.

The Corporation also experienced favourable lower claims costs due to reduced cash frequency as a result of the COVID-19 pandemic. The Corporation will continue to monitor the overall impact of the COVID-19 pandemic on its financial results, which also affects its capital.

24. 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, 2021 is approximately \$1.14 billion (2020 – \$1.26 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, 2021, as all approved life insurance companies are rated investment-grade and outstanding balances are backed by the not-for-profit organization. The not-for-profit organization provides guarantees of up to \$2,000 a month or 85% of the promised monthly income benefit, whichever is higher. The Corporation's exposure to credit risk beyond the guarantee is insignificant. To date, the Corporation has not experienced any losses resulting from these arrangements.

b) Other

As at March 31, 2021, the Corporation is committed to one (2020 – five) mortgage funding agreement totalling \$6.6 million (2020 – \$39.8 million).

In 2020, the Corporation invested into a mortgage fund in which a commitment amount of \$608.8 million was made. In 2021, the investment in the mortgage fund was sold and the funds were deployed to a Mortgage program in which a commitment amount of \$1.18 billion was made. As at March 31, 2021, \$773.7 million (2020 – nil) of the commitment was funded.

In 2020, the Corporation invested into a global real estate pooled fund in which a commitment of \$211.1 million was made. In 2021, an additional commitment of \$235.3 million was made for a total commitment amount of \$446.4 million. As at March 31, 2021, \$232.7 million (2020 – \$104.7 million) of the commitment was funded.

In 2019, the Corporation invested into two USD denominated infrastructure funds in which a commitment of \$250.0 million USD was made. The two USD dominated infrastructure funds were sold on December 31, 2020.

In 2021, the Corporation invested into a renewable resources and infrastructure program in which a commitment of \$373.1 million was made. As at March 31, 2021, \$347.0 million (2020 – nil) of the commitment was funded.

In 2021, the Corporation invested into a private debt pooled fund in which a commitment of \$48.1 million was made. At March 31, 2021, \$35.6 million (2020 – nil) of the commitment was funded.

In 2021, the Corporation invested into a private equities program in which a commitment of \$60.4 million was made. As at March 31, 2021, \$0.1 million (2020 – nil) 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, 2021, \$9.4 million (2020 – \$6.1 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, 2021, \$82.6 million USD (2020 – \$71.6 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.

c) Pending Litigations

A civil claim was filed in April 2019 against the Province of B.C. regarding legislation amendments over the Corporation's Basic insurance product that became effective on April 1, 2019 (note 3e). The plaintiffs were successful in bifurcating the hearing of the s.96 challenge of the CRT from the balance of the claims. The hearing for the CRT concluded and the Chief Justice delivered his reasons in March 2021 and held that the legislation granting the CRT the enhanced jurisdiction to: (1) determine whether an injury was a "minor injury" and (2) hear claims for liability and personal injury and property damage up to \$50,000, was unconstitutional (note 16). With respect to the challenge to the minor injury cap, this remains outstanding with the plaintiffs taking no further steps to date to advance the claim. Should the plaintiffs proceed with the claim and be successful, this would likely have a material financial impact on the Corporation.

A notice of civil claim was filed in March 2020 against the Corporation and Her Majesty the Queen in Right of the Province of B.C. The proposed class action lawsuit alleges the Corporation has been making payments to the provincial Medical Services Plan contrary to law. It is further alleged that the payments have cost ratepayers hundreds of millions of dollars, driving up insurance costs and have also caused accident victims to receive fewer benefits that they would have received had the Corporation acted lawfully. A certification hearing proceeded on April 26 to 28, 2021 and is scheduled to continue from June 28 to 30, 2021. At this stage of the proceedings, the probability of success on these claims cannot be determined and the financial effect can vary depending on the outcome.

25. Regulation over Basic Insurance

As discussed in note 1, the Corporation is subject to regulation by the BCUC. The 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. The BCUC is required to approve rates set on the basis of accepted actuarial practice allowing the Corporation to collect sufficient revenue, to pay for costs allocated to the Basic insurance line of business using the BCUC approved financial allocation methodology, ensure the Corporation maintains and/or builds the required Basic insurance capital, ensure rates are not based on age, gender or marital status, and to ensure increases or decreases in rates are phased in, in a stable and predictable manner.

The BCUC initiates regulatory processes upon application by the Corporation but may also do so on its own initiative. It uses oral and written hearings, or negotiated settlement processes to review applications and subsequently issues legally binding decisions. The Corporation is required to reimburse a portion of the BCUC's general operating expenses as well as its costs associated with each proceeding. The 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 11a).

If circumstances should arise where, despite the capital management plan, Basic insurance capital is projected to fall below the regulatory minimum of 100% MCT, the Corporation is directed to file a plan with the BCUC to address Basic insurance capital levels. Amendments to IC2 in calendar year 2016 suspended the capital build and release provisions of the existing capital management plan and kept the capital maintenance provision stable with no impact on the Basic insurance rate change.

On February 26, 2018, the Province of B.C. amended IC2 to suspend the requirement for the BCUC to fix rates necessitating the Corporation to maintain at least 100% Basic MCT for years up to and including fiscal year 2022. As directed by the Province of B.C. and as required by BCUC, the Corporation filed as a plan with the BCUC a letter indicating it will work with Government to implement possible legislative changes as a way to restore Basic insurance capital levels. In December 2020, the Province of B.C. defined the period of time spanned by the 2021 policy year as 23 months instead of the regular 12 months period. This effectively suspends the requirement for the Corporation to maintain at least 100% Basic MCT for years up to and including fiscal year 2023.

Amendments to IC2 in December 2020 also suspended the rate smoothing framework to allow a rate decrease and enabled a capital build provision for policy year 2021. On December 15, 2020,

the Corporation filed a revenue requirements application with BCUC requesting a 15% decrease in Basic insurance rate for the policy year 2021 (commencing May 1, 2021 for 23 months ending March 31, 2023), which is the net result of a larger decrease in costs which includes a 11.5 percentage points provision to rebuild Basic capital levels. This application was approved by BCUC on interim basis on January 15, 2021.

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.

Statements and Schedules of Financial Information 2020/21

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2021	2020	2021	2020	2021	2020
Net premiums written	\$ 2,735,426	\$ 3,578,821	\$ 2,083,714	\$ 2,777,131	\$ 4,819,140	\$ 6,355,952
Revenues						
Net premiums earned	\$ 2,945,115	\$ 3,564,581	\$ 2,431,875	\$ 2,721,639	\$ 5,376,990	\$ 6,286,220
Service fees and other income	82,569	86,580	61,023	61,581	143,592	148,161
Total earned revenues	3,027,684	3,651,161	2,492,898	2,783,220	5,520,582	6,434,381
Claims and operating expenses						
Provision for claims occurring in the current year (note 16)	2,172,175	2,899,671	1,536,302	1,828,590	3,708,477	4,728,261
Change in estimates for losses occurring in prior years (note 16)	(126,787)	757,219	(240,485)	422,685	(367,272)	1,179,904
Claim services, road safety and loss management services	298,926	313,705	147,032	150,949	445,958	464,654
	2,344,314	3,970,595	1,442,849	2,402,224	3,787,163	6,372,819
Operating expenses – insurance (note 20)	123,038	132,083	160,400	171,638	283,438	303,721
Premium taxes and commissions – insurance (notes 20 and 21)	194,106	192,495	593,022	548,273	787,128	740,768
	2,661,458	4,295,173	2,196,271	3,122,135	4,857,729	7,417,308
Underwriting income (loss)	366,226	(644,012)	296,627	(338,915)	662,853	(982,927)
Investment income (notes 2 and 12)	700,820	734,142	317,103	323,700	1,017,923	1,057,842
Income (loss) – insurance operations before impairment loss	1,067,046	90,130	613,730	(15,215)	1,680,776	74,915
Loss – non-insurance operations	(136,206)	(133,496)	-	-	(136,206)	(133,496)
Net income (loss) for the year before impairment loss	930,840	(43,366)	613,730	(15,215)	1,544,570	(58,581)
Impairment loss (notes 2 and 12)	(4,477)	(220,006)	(2,026)	(97,006)	(6,503)	(317,012)
Net income (loss) for the year	\$ 926,363	\$ (263,372)	\$ 611,704	\$ (112,221)	\$ 1,538,067	\$ (375,593)
Net income (loss) attributable to:						
Non-controlling interest	\$ 7,503	\$ 84	\$ 3,395	\$ 37	\$ 10,898	\$ 121
Owner of the corporation	918,860	(263,456)	608,309	(112,258)	1,527,169	(375,714)
	\$ 926,363	\$ (263,372)	\$ 611,704	\$ (112,221)	\$ 1,538,067	\$ (375,593)
Equity (Deficit)						
Retained earnings (deficit), beginning of year	\$ (198,515)	\$ 64,941	\$ (197,720)	\$ (85,462)	\$ (396,235)	\$ (20,521)
Net income (loss) for the year, owner of the corporation	918,860	(263,456)	608,309	(112,258)	1,527,169	(375,714)
Retained earnings (Deficit) , end of year	720,345	(198,515)	410,589	(197,720)	1,130,934	(396,235)
Other components of equity, beginning of year	(112,145)	91,653	(53,189)	32,664	(165,334)	124,317
Net change in available for sale assets	743,922	(349,401)	336,607	(154,058)	1,080,529	(503,459)
Pension and post-retirement benefits remeasurements (note 19)	(128,315)	145,603	(57,379)	68,205	(185,694)	213,808
Other components of equity, end of year	503,462	(112,145)	226,039	(53,189)	729,501	(165,334)
Total equity (deficit) attributable to owner of the corporation	1,223,807	(310,660)	636,628	(250,909)	1,860,435	(561,569)
Non-controlling interest, beginning of year	9,436	9,953	4,775	4,977	14,211	14,930
Change in net assets for the year, non-controlling interest	(12,489)	(601)	(5,576)	(239)	(18,065)	(840)
Net income for the year, non-controlling interest (note 7)	7,503	84	3,395	37	10,898	121
Total equity attributable to non-controlling interest, end of year (note 7)	4,450	9,436	2,594	4,775	7,044	14,211
Total Equity (Deficit)	\$ 1,228,257	\$ (301,224)	\$ 639,222	\$ (246,134)	\$ 1,867,479	\$ (547,358)

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2021	2020	2021	2020	2021	2020
Liabilities						
Unearned premiums (note 17)	\$ 1,440,851	\$ 1,650,541	\$ 955,807	\$ 1,303,967	\$ 2,396,658	\$ 2,954,508
Provision for unpaid claims (note 16)	\$ 10,801,962	\$ 11,318,107	\$ 4,718,292	\$ 4,685,627	\$ 15,520,254	\$ 16,003,734

26. Indirect Method Cash Flow Details

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

(\$ THOUSANDS)	March 31 2021	March 31 2020
a) Items not requiring the use of cash		
Bad debt expense	\$ 9,182	\$ 9,362
Pension and post-retirement benefits (notes 19 and 20)	68,673	92,527
Amortization and depreciation of:		
Investment properties (note 6)	21,688	24,189
Property, equipment and intangibles (notes 13 and 15)	65,432	61,650
Lease assets (note 14)	12,832	11,534
Retirement of property, equipment and intangibles	(67)	11,993
Impairment loss on equity investments (note 6 and 12)	364	297,973
Impairment loss on investment properties (notes 6 and 12)	6,139	19,039
Interest on lease liabilities	2,000	2,023
Interest on mortgages payable	324	454
Unrealized (gain) loss on foreign currency investments	(56,561)	31,443
Gain on sale of investment properties (note 12)	(97,518)	(58,822)
Gain on investments	(228,935)	(519,048)
	<u>\$ (196,447)</u>	<u>\$ (15,683)</u>
b) Changes in non-cash working capital		
Accrued interest	\$ 9,271	\$ (2,339)
Derivative financial instrument asset	1,807	(511)
Derivative financial instrument liability	(434)	1,419
Premium and other receivables	287,235	(34,800)
Reinsurance assets	3,708	(3,395)
Accrued pension benefits	(12,836)	(14,130)
Deferred premium acquisition costs and prepaids	31,525	(64,965)
Accounts payable and accrued charges	(43,662)	(16,648)
Net bond repurchase agreements and other liabilities	(9,195)	(5,303)
Premiums and fees received in advance	(12,801)	(1,535)
Unearned premiums	(557,850)	69,732
Pension and post-retirement benefits	(29,113)	(27,167)
Provision for unpaid claims	(483,480)	1,715,824
Provision for premium rebates/refunds	1,186,062	-
	<u>\$ 370,237</u>	<u>\$ 1,616,182</u>
c) Supplemental information		
Interest and dividends received	\$ 370,120	\$ 314,213

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, 2020	Financing cash flows	Non-cash changes	March 31, 2021
Net bond repurchase agreements (note 9)	\$ 1,834,901	\$ 254,481	\$ 8,230	\$ 2,097,612
Lease liabilities (note 10)	54,417	(14,190)	20,275	60,502
	<u>\$ 1,889,318</u>	<u>\$ 240,291</u>	<u>\$ 28,505</u>	<u>\$ 2,158,114</u>

(\$ THOUSANDS)	March 31, 2019	Financing cash flows	Non-cash changes	March 31, 2020
Net bond repurchase agreements (note 9)	\$ 1,449,455	\$ 393,687	\$ (8,241)	\$ 1,834,901
Lease liabilities (note 10)	11,939	(11,146)	53,624	54,417
	<u>\$ 1,461,394</u>	<u>\$ 382,541</u>	<u>\$ 45,383</u>	<u>\$ 1,889,318</u>

27. Subsequent Events

In April 2021, the Corporation entered into a sale agreement for the two investment properties which were classified to assets held for sale this fiscal year 2021 for a sale price of \$61.5 million (note 6). This will result in a gain of approximately \$2.8 million. The sale is expected to complete by June 2021.

On May 1, 2021, legislative changes took effect for the Enhanced Care product (note 3g).

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*, the *Motor Vehicle Act* and other legislation applicable to ICBC.

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

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

This includes links to information regarding:

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

Schedule of Guarantees and Indemnities

As at March 31, 2021

There were no guarantees or indemnities provided by the Corporation during the fiscal year 2021.

Schedule of Debts

As at March 31, 2021

There were no long term debts secured by the Corporation at March 31, 2021.

Financial Information Reconciliation

For the year ended March 31, 2021

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 304
Total Remuneration – Employees	463,709
Total Remuneration Paid	<u>464,013</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (304)
Amounts capitalized or recovered	(29,589)
Severance	434
Benefits paid on behalf of employees	22,553
Timing and other differences	(783)
	<u>(7,689)</u>

Total Compensation and Other Employee Benefits per Note 20 (page 67)

\$ 456,324

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 results 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 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, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	81,155	-	ANG T.	85,730	2,777
ABBOTT F.	75,070	81	ANGUS L.	80,936	-
ABBOTT K.	82,308	1,011	ANNES G.	115,334	90
ABBOTT M.	93,061	1,349	ANTAO S.	87,702	-
ABE I.	113,989	-	ANTHONY C.	83,920	35
ABEL E.	93,613	-	ANTHONY D.	84,655	-
ABELEND A P.	90,718	1,110	AQUINO C.	80,196	-
ABI-SAAD M.	112,043	144	ARAI B.	107,781	194
ABID R.	78,605	216	ARAKI K.	81,198	186
ACHADINHA D.	80,483	919	ARARSO T.	95,030	-
ACKER N.	128,991	-	ARCHER L.	76,333	-
ACKERMANN D.	113,055	148	ARCHER R.	81,356	1,891
ADAM S.	75,285	54	ARCHIBALD J.	133,071	1,145
ADAMICK E.	135,539	2,351	ARDANAZ T.	89,385	50
ADAMS C.	89,181	-	ARMITAGE S.	81,291	-
ADAMS L.	88,062	111	ARMSTRONG C.	124,931	950
ADAMS R.W.	112,407	147	ARNDT E.	83,315	-
ADAMS S.	107,152	48	ARNDT J.	105,942	25
ADDISON D.	137,005	1,192	ARNETT L.	116,877	63
ADDISON Y.	83,687	-	ARNETT W.	95,920	-
ADLEM B.L.	147,206	1,795	ARRUDA R.	107,805	-
ADUSUMILLI T.	112,485	32	ARTEMENKO R.	113,543	85
AGA S.	85,304	1,984	ARTHUR J.	109,906	-
AGARWAL A.	77,163	40	ARTHURS J.	94,740	-
AHIRA D.	90,652	25	ASHAMA A.	109,561	381
AIELLO C.M.	95,904	-	ASHBROOK L.	94,772	150
AIMERS K.	258,659	2,949	ASTLES L.	110,735	309
AINDLA R.	81,579	-	ATHERTON J.P.	141,589	95
AKDOGU H.	84,645	225	ATKER J.	80,650	-
AKIZUKI M.	78,889	23	ATKINS L.	75,512	-
AKTAS N.M.	86,478	-	ATKINS P.L.	101,711	265
AKYUREK A.	83,837	40	ATTWELL T.S.	87,217	-
AL-HAJJAR L.	80,659	-	ATWAL A.	110,907	1,316
ALAMAR C.	85,188	-	ATWAL A.	80,480	-
ALBAN M.	109,164	104	ATWAL H.	90,455	235
ALBANESE V.	281,179	9,290	ATWAL S.	88,401	81
ALDERSON B.	121,415	101	AUGUSTINE B.	96,421	39
ALI R.	84,929	-	AUJLA S.	145,680	5,470
ALLEN T.	75,097	-	AULAKH G.	167,818	1,326
ALMEIDA A.	81,189	39	AUVACHE C.	109,112	287
AMBROSIO R.	79,880	3,682	AWAN A.	94,970	267
ANAMIKA A.	87,004	-	AWAN S.	81,361	228
ANDERSEN C.	84,450	3,837	AYLING C.	87,660	-
ANDERSON B.	97,241	30	BABEY L.	100,511	-
ANDERSON C.	97,901	252	BABYUK A.	90,639	127
ANDERSON C.R.	111,489	-	BACCHUS J.	81,664	186
ANDERSON J.	81,940	-	BACCI A.	77,760	-
ANDERSON L.	88,778	167	BADANIC D.J.	99,735	280
ANDERSON N.	83,979	209	BAE J.	80,882	-
ANDERSON R.	75,939	-	BAGHERI P.	91,780	2,513
ANDREWS N.	80,437	-	BAGNALL S.	75,866	-
ANG S.	88,266	-	BAINS J.	141,429	186

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BAINS S.	198,921	415	BERGLIND T.	94,828	-
BAJWA A.	123,872	2,080	BERGMAN J.	85,731	1,294
BAJWA W.	85,023	15	BERRY D.	84,871	186
BALASUBRAMANIAN H.	99,244	-	BERRY G.	77,906	809
BALDWIN A.	79,689	3,013	BEST L.	142,868	815
BALDWIN K.	95,779	650	BEST L.	95,775	186
BALLA T.	88,126	-	BESZEDES D.	100,538	529
BALLANCE S.	88,598	39	BETKER J.	98,729	-
BALRAJ S.	129,175	-	BEVAN A.	140,893	1,602
BALY M.	95,847	246	BHATIA S.	82,834	35
BANCOSTA F.	100,643	-	BHULLAR A.	90,555	-
BANUTA I.	81,459	196	BINNIE A.	80,545	1,210
BANWARIE R.	96,476	1,903	BISHOP C.	120,656	186
BARBARO T.	78,733	81	BISHOP P.	100,110	81
BARDUA B.	90,132	-	BLACK G.	150,293	1,937
BARICHELLO A.	87,264	-	BLACK J.	98,176	-
BARNES C.	80,432	629	BLACK M.J.	91,033	39
BARNES J.	112,228	-	BLACKLOCK J.	145,684	1,673
BARTON H.	79,550	186	BLAIR C.	88,148	217
BARUAH U.	89,515	40	BLAIR L.	85,719	-
BARUFFA A.N.	117,572	-	BLANCO M.	252,403	194
BASILE G.	113,589	24	BLANDFORD N.	80,876	22
BASRAN B.	85,176	-	BLISSETT J.	80,259	310
BASSEY M.	80,066	1,411	BLUNDELL C.	98,948	225
BASSI G.	103,229	1,692	BOAL J.	86,718	599
BASSI J.	84,981	1,857	BOAL S.	84,708	23
BASTILLO G.	79,729	-	BOAN D.	154,169	3,258
BATCHELOR D.	102,587	-	BOATENG J.	89,218	239
BATTAGLIA F.	81,008	1,927	BOGDANOVIC S.	94,785	29
BAXTER H.	89,198	-	BOGLARI S.	177,381	1,046
BEACH R.	78,669	65	BOMBARA S.D.	88,151	-
BEASLEY V.	82,353	-	BONG E.	78,929	-
BEATON K.	99,897	193	BONNETT B.	84,856	4,533
BEATTY D.	112,245	258	BOOTH B.	80,088	81
BEAUDET L.R.	88,974	-	BOOTH B.A.	101,255	-
BEAULIEU M.	89,683	1,258	BOOTH C.	87,684	-
BEAULIEU Z.	81,031	3,678	BOOTH D.	87,769	-
BEAUREGARD G.	183,608	3,501	BOOTH L.	85,942	-
BECK J.R.	122,593	1,178	BOOTY J.	89,009	186
BECK K.	92,705	-	BOOYENS J.	120,955	9
BECKER B.W.	96,115	-	BOPARAI S.	100,990	186
BECKER C.	81,307	206	BORGES P.	78,819	24
BEG F.	86,871	219	BORLAND I.	99,391	-
BEHAN S.	91,238	403	BOSMAN J.	110,406	-
BEIER R.	76,305	186	BOTT M.	80,617	656
BELL S.	89,422	30	BOUILLON K.	84,457	81
BELL S.	78,202	56	BOULTBEE M.	88,031	1,445
BELLOPEDE G.	93,667	-	BOURDAGES M.	134,930	571
BENINCASA J.	98,884	22	BOURDIN E.	188,431	827
BENSON J.	77,288	8	BOURDON J.	82,248	186
BENTLEY L.	114,083	-	BOURNE-ZULU M.	81,201	1,784
BERETTA A.	77,070	-	BOW A.	75,341	-

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BOWCOTT B.	91,870	501	CALLANDER S.	86,361	186
BOWYER C.	81,140	-	CALLISON C.	79,375	482
BOYAL M.	76,193	-	CAMARA C.	81,052	-
BOYCE S.	99,798	140	CAMPBELL K.	81,336	123
BRADFORD D.	83,993	6	CAMPBELL L.	138,388	-
BRADLEY S.	99,637	-	CAMPBELL S.	107,870	-
BRADSHAW K.	93,324	-	CAMPBELL S.	81,951	2,053
BRADSHAW L.	81,125	-	CAMPBELL S.	79,885	-
BRAICH R.	84,506	-	CAMPBELL T.	131,968	-
BRAKOP I.	89,847	2,416	CANNON R.	94,251	-
BRAR N.	82,653	-	CANOFARI S.	112,401	186
BRAR P.	101,318	950	CANOSA M.	76,910	30
BREARLEY A.	109,986	321	CAPLAN J.	102,344	285
BREDIN J.	89,440	242	CARLSON D.	109,105	46
BREGEDA K.	154,586	558	CARMONT T.	87,025	103
BREMMER A.	76,776	-	CARPENETTI A.	94,798	-
BREWER S.C.	85,926	-	CARPENTER W.	325,259	1,750
BREWSTER D.	88,416	-	CARR K.	134,338	-
BREWSTER W.	81,564	-	CARRIER H.	80,716	186
BRIERLEY A.	98,984	-	CARSTENS N.L.	104,241	14
BRIGGS S.K.	82,272	186	CARSWELL G.	113,388	1,958
BRODZIAK S.	110,364	889	CARTER L.M.	126,053	548
BROMMELAND S.	80,429	68	CARTER S.	82,987	-
BROWN A.	92,080	301	CARTIER A.	106,817	-
BROWN J.	77,893	1,948	CARTIER M.	82,116	35
BROWN K.L.	111,006	-	CARTWRIGHT K.	91,479	-
BROWN M.	81,209	-	CARUSI A.	89,344	-
BROWNE M.	119,358	-	CARUSI J.	119,078	1,735
BROZIC B.	82,480	-	CASCON S.	87,139	-
BRUCE K.	79,079	-	CASSAP L.M.	77,668	1,446
BRUNEAU M.	134,438	1,729	CASTEL S.	90,330	246
BRUNO M.	111,937	263	CASTELLAN A.	104,539	772
BRYAN M.	136,686	1,131	CAUSER M.	92,666	-
BUCKLAND J.	84,381	1,181	CAUSTON C.	88,248	-
BUCKMAN P.J.	84,718	-	CHABEN N.	78,817	15
BUDD B.	100,315	-	CHAFE C.	80,892	-
BUI D.	84,373	81	CHAFEKAR N.	86,368	-
BULHOES G.	90,040	-	CHAGGER G.	84,944	993
BULJUBASIC M.	81,887	-	CHAGLANI A.	83,150	-
BUNTING B.	86,586	-	CHAHAL K.	88,170	-
BURNETT A.P.	156,056	1,795	CHAMBA S.	98,229	-
BURNETT P.	95,795	202	CHAMBERS C.	80,891	-
BURRILL S.	98,159	10	CHAN A.	100,108	-
BURTON K.	81,608	-	CHAN A.	75,179	-
BURTON S.	81,053	277	CHAN A.	75,317	-
BUSSANICH L.	76,276	-	CHAN A.	124,293	-
BYCHKOV B.	113,171	72	CHAN A.	95,664	1,246
BYUN Y.	89,805	20	CHAN A.	107,711	2,095
CABRERA I.	82,769	-	CHAN C.	90,030	-
CADER S.	87,033	-	CHAN D.	92,432	574
CAIN B.	86,996	-	CHAN F.	80,894	-
CALBICK L.	112,517	405	CHAN G.	90,560	1,269

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CHAN H.	95,002	-	CHIN S.T.	76,376	186
CHAN J.	99,428	-	CHIU A.	84,433	149
CHAN L.	107,467	1,505	CHIU C.	129,443	-
CHAN M.	119,861	-	CHIU G.	94,617	466
CHAN S.	104,823	998	CHIU G.L.	92,232	-
CHAN S.	87,057	950	CHIVU M.	81,117	-
CHAN T.	162,960	2,193	CHO J.	100,477	22
CHAN W.	96,122	1,906	CHOI G.	79,819	2,924
CHAN Y.	84,696	2,925	CHOI V.	80,223	1,022
CHAND A.	76,337	10	CHOKSHI J.	102,841	-
CHAND H.	81,022	81	CHORNEY L.	118,774	288
CHAND N.	78,953	81	CHORNEY T.	86,942	645
CHANDRA J.	97,563	499	CHOUDHRY A.	75,584	-
CHANDRA L.	80,552	186	CHOUNARD J.	84,080	21
CHANDRA R.	93,396	25	CHOW B.	99,137	26
CHANDRA S.	131,244	2,016	CHOW C.	79,615	787
CHANDRA V.	78,047	-	CHOW K.	81,240	25
CHANG A.	87,896	25	CHOW L.	84,295	-
CHANG J.	83,526	94	CHOW L.	89,780	1,445
CHANG P.	107,182	828	CHOW M.	95,505	1,176
CHANG R.K.	137,118	51	CHOW W.	96,379	-
CHANG Z.	98,187	-	CHRISTENSEN K.	90,046	81
CHAPMAN S.	98,433	-	CHRISTENSEN M.	89,696	-
CHARLESON A.	75,016	-	CHRISTENSEN M.A.	90,937	-
CHARPENTIER J.	77,512	165	CHRISTOFFERSON G.	138,306	1,145
CHASE P.B.	134,547	30	CHU A.	76,567	-
CHAU V.	115,201	950	CHU R.	96,113	-
CHAWLA T.	110,485	-	CHU S.	90,322	38
CHEEMA P.	97,124	605	CHU T.	79,312	-
CHEEMA S.	82,816	1,178	CHUI W.	75,903	2,996
CHELA S.	118,978	23	CHUKA K.	87,059	2,705
CHELI V.	84,171	-	CHUNG D.	98,301	32
CHEN K.	118,418	60	CHURCHILL A.	78,282	-
CHENG B.	76,353	-	CHURCHILL-BROWNE R.	100,565	657
CHENG C.	81,648	2,951	CIAMPelletti J.	118,663	-
CHENG P.	91,926	296	CICHOWSKI J.	81,630	925
CHENG W.	101,481	547	CIOLFITTO T.	101,602	200
CHERRILLE J.	76,796	-	CITEA B.	82,622	186
CHEUNG C.	76,477	-	CLARK C.	75,355	52
CHEUNG D.	82,385	186	CLARK T.	95,471	-
CHEUNG D.	119,235	23	CLARKE C.	89,962	-
CHEUNG E.	89,094	-	CLARKE D.	81,496	211
CHEUNG H.	95,271	985	CLARKE D.	116,069	-
CHEUNG J.	88,255	930	CLARKE-SHERMAN C.	88,078	-
CHEUNG P.	111,367	-	CLOUGH R.	91,976	14
CHEUNG P.	80,924	-	CLOUGH R.	82,107	105
CHEUNG Y.	94,937	989	CO E.	86,515	64
CHIA A.	78,741	-	CO S.	87,630	-
CHIA I.	80,020	-	COATES H.	75,137	724
CHIANG C.	79,147	682	COATES W.	98,324	186
CHIANG D.	75,884	-	COCHRANE S.	87,336	319
CHIN R.	94,773	-	COLENBRANDER G.	121,255	-

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
COLES W.	100,439	2,514	DALLA ZANNA D.	83,441	-
COLINS S.	81,125	-	DALMAN S.	81,301	150
COLLIN R.	77,440	-	DAMON C.L.	98,511	230
COLLINGS N.	81,150	12	DANARD S.	128,513	1,725
COLLINS K.L.	110,957	1,829	DANIELSON A.	119,981	-
COMEAU S.	112,135	161	DANTU P.	82,992	-
COMMINS B.	109,134	81	DARKE M.	107,156	-
CONNOLLY A.	95,143	-	DAROUGH-HARDEKOPF B.	89,771	186
CONSTABLE C.	96,113	-	DASILVA S.	96,443	-
COOK B.	91,614	30	DASSANI V.	84,789	3,082
COOK C.	92,416	-	DAVIDSON B.	89,604	143
COOKEY-GAM S.	84,487	2,102	DAVIES P.	92,171	-
COOKEY-GAM U.	81,933	1,068	DAVIS K.	90,753	-
COOLEN B.	120,130	-	DAVIS L.	88,433	410
COOMBES S.	94,774	-	DAY C.B.	76,750	-
COOMBS C.	76,144	-	DAY T.M.	99,461	429
COOPER D.	126,054	-	DE BEAUPRE J.	115,945	966
COOPER S.	81,345	-	DE CAMARGO DANIEL B.	104,376	-
COPELAND C.	104,066	-	DE CICCIO A.	75,780	117
CORAY M.	90,739	209	DE GOEDE T.	90,014	75
CORREIA D.	82,178	-	DE GUZMAN N.	101,981	23
CORTESE M.	77,519	-	DE LEENHEER B.	87,082	30
COSTER N.	99,461	-	DE LEON S.	86,518	40
COULTHARD R.	103,695	-	DE LEUR P.	127,421	6,320
COWIE K.D.	95,232	-	DEACON G.	103,254	-
COX C.F.	85,423	25	DEAN D.	120,930	4,735
COX M.	165,630	40	DEAN T.	83,378	186
CRAIG B.	136,550	255	DEGROOT J.	103,151	261
CRAVER S.A.	235,263	397	DEHAL H.	75,784	238
CRAWFORD A.	77,680	3,047	DEISINGER L.	90,354	-
CRAWFORD L.	111,626	304	DEKERF J.J.	111,979	-
CRAWFORD N.	86,639	-	DELA CRUZ C.	79,748	186
CRAWFORD T.	82,542	87	DELA CRUZ F.	87,710	229
CREAMORE R.	76,357	852	DELANEY D.	79,140	-
CRIPPS L.	95,801	14	DELE-ADEDEJI I.	80,053	-
CROSBY A.	94,471	525	DELLA-COLETTA B.	89,626	94
CROSS T.	108,424	186	DEMBICKI P.	81,187	-
CSIKOS M.	80,896	-	DEMREN M.	111,982	-
CUMBERBATCH M.	82,256	20	DEPOURCQ J.	110,907	1,066
CURLL S.	101,736	-	DERBY L.	110,925	2,236
CURRAN P.	92,835	809	DERINZY L.A.	82,148	-
CURRIE C.	80,017	25	DERINZY M.	82,532	-
CURRIE C.	81,149	139	DESBIENS M.	112,565	-
CURTIS H.	82,805	81	DHALIWAL A.	81,987	3,642
CUTAIA D.	94,422	1,481	DHALIWAL A.	79,924	-
CUTHBERT B.	102,707	19	DHALIWAL K.	145,454	1,795
CVACI R.	82,137	-	DHALIWAL R.	82,106	-
D'ANDRADE C.	105,838	950	DHAMECHA A.	84,116	-
DADALLAGE R.	80,388	1,047	DHANANI S.	91,215	37
DADIVAS C.	78,055	-	DHANJI J.	75,414	36
DAI X.	79,764	-	DHILLON K.	82,639	-
DALLA PACE G.	88,385	21	DHILLON K.	78,815	2,977

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
DHILLON M.	80,110	-	DUSSEAULT T.	92,000	513
DHILLON N.	79,859	-	DYCK J.	98,804	1,145
DIAL G.	81,896	-	DYKSTRA J.	81,761	-
DICDIQUIN C.	92,876	-	DYNOWSKI R.	94,229	-
DICESARE J.	100,416	306	EASTWOOD G.	305,359	5,159
DICKINSON J.	220,951	524	EDWARDS B.	134,009	99
DICKSON P.	121,003	33	EDWARDS C.	94,737	141
DIGGENS B.	99,234	-	EDWARDS L.	82,256	2,954
DILWORTH J.	126,221	89	EDWARDS R.	105,439	107
DIMAYUGA JUNG S.	91,997	45	EEUWES J.	124,744	-
DIXON C.J.	97,159	-	EGAN S.	108,479	-
DIXON P.	81,053	-	ELDEHIMI H.	91,336	-
DO C.	87,851	186	ELIOPOULOS N.	86,598	25
DOAN A.	87,653	186	ELLIOTT D.	100,695	1,157
DOBELL K.	79,888	97	ELLIOTT R.	89,249	67
DOBROVOLNY J.	83,997	186	EMERSON J.M.	102,631	35
DOCKERTY M.	208,128	3,627	ENG M.	146,944	186
DODIG S.	98,913	248	EPP T.	78,059	81
DOELL L.B.	110,396	769	ERHARDT S.	84,057	-
DOI S.	82,575	-	ERICKSON D.M.	112,262	102
DOLHANTY J.	95,095	233	ERIKSSON S.	88,933	1,145
DOLLARD R.	85,099	-	ESLAMI R.	90,651	30
DONALDSON I.	77,631	3,862	ESPIN T.	76,929	27
DONALDSON S.	141,486	475	ESTRADA M.	88,975	25
DONDAPATI R.	117,882	1,722	EVANS C.	91,906	186
DORADEA-CABRERA D.	91,132	406	EVANS E.	86,314	1,042
DORE R.	77,061	-	EVANS H.	81,080	212
DORICIC J.	160,578	3,564	EVANS T.	85,790	243
DOSANJH H.	80,718	81	EVEN A.	90,747	112
DOUCETTE B.	76,613	81	EWASIUK W.	94,500	-
DOUGAN D.	81,060	-	EWONUS K.	157,123	-
DOUGLAS C.	86,069	109	FADAEIAN M.	124,687	1,795
DOWDING A.	80,869	-	FAFARD N.	104,594	1,413
DOWE A.	82,308	-	FAGG K.	79,658	81
DOWNEY M.	99,634	403	FAIRBAIRN C.	90,451	-
DOYLE C.	95,329	-	FAIRBRIDGE C.	157,605	450
DOYLE M.	85,186	-	FAIRFAX D.	101,019	-
DRAGOI D.	79,586	28	FANE M.	143,441	1,879
DRESKAI E.	79,764	19	FANG M.	103,852	39
DREW J.	91,321	66	FANTINIC N.A.	94,615	216
DREYER P.	178,992	3,207	FARAJI B.	114,996	285
DRUMMOND J.	112,833	-	FARMER M.	83,169	-
DUDLEY A.	147,128	-	FASOLINO C.	76,354	-
DUGAS R.	81,872	-	FAY G.G.	92,576	61
DUMBLETON R.	102,277	-	FEBBRAIO M.	82,706	-
DUMENCU G.	102,037	-	FEDOSEEV E.	94,433	-
DUMOULIN E.	84,166	3,740	FEDYK A.	77,445	18
DUNATOV M.	89,418	-	FEELY A.	82,327	30
DUNFORD M.	80,803	81	FEIST T.	84,450	2,841
DUNN K.	75,650	-	FENG J.	102,217	950
DUONG D.	87,828	65	FENG K.	92,304	30
DUPUY C.	79,037	-	FEOKTISTOVA M.	99,951	1,795

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
FERRERAS J.	101,063	-	GAJJAR D.	79,658	36
FIALA P.	91,006	-	GALANO TAN C.	79,892	950
FIGUEROA A.	81,656	46	GALBRAITH J.	83,914	-
FILIPCHUK D.	99,938	160	GALI J.	81,550	-
FINCH S.	112,287	-	GALLANT M.M.	76,769	2,563
FINDLAY S.	86,902	629	GALUSKA J.A.	89,019	-
FINK S.	77,353	1,998	GARCIA P.	81,264	2,091
FINNAMORE E.	86,740	-	GARDINER G.G.	117,008	186
FINSTAD B.	81,082	185	GARDNER J.	124,555	1,024
FISCHER P.	92,018	15	GARDNER P.	145,953	69
FISHER R.	166,782	-	GARLOUGH L.	119,585	387
FITRIANI M.	121,533	-	GARLOUGH W.	79,933	-
FLOEN R.	101,860	-	GARRETT L.	89,156	67
FLOOD N.	84,930	1,011	GARRETT R.	99,614	77
FOERSTER P.	76,903	81	GARRIOCH S.	95,853	1,320
FOLEY J.	156,729	1,561	GAULEY K.	162,718	290
FOLEY M.	84,495	247	GAUTAM N.	99,019	2,791
FOORT A.	107,198	1,610	GAVRILA D.	98,122	1,924
FORD D.	101,737	497	GEE W.	84,965	-
FORMAN B.	86,244	9	GELIN K.	114,119	296
FORMAN J.	156,565	1,101	GELINAS S.	76,050	276
FORREST D.	94,265	604	GERAK S.	92,010	518
FORSTER D.	101,086	-	GERMANN B.	92,225	25
FORSYTH S.	162,632	1,145	GHAFFARI ZADEH S.	98,807	2,219
FOWLER A.	75,874	25	GHANBARI S.	79,992	211
FOWLER J.L.	105,549	261	GHOSH A.	99,088	-
FOWLER M.	75,166	790	GHUMAN R.	108,930	-
FOWLES S.	80,285	-	GIBBS M.	115,645	2,544
FRANGOLIAS J.	97,363	-	GIBSON C.	122,009	469
FRANK K.	80,967	-	GIBSON M.	158,429	1,145
FRANKS S.	95,418	-	GIESBRECHT L.	90,821	512
FRANSSEN H.	95,181	-	GIGLIO D.	89,781	1,025
FRASER E.	126,154	-	GILES J.	136,538	847
FRASER K.	111,997	649	GILL A.	93,418	3,717
FRASER S.	89,851	186	GILL A.	83,036	14
FREMPOG A.	109,009	2,021	GILL B.	75,699	-
FRENCH C.	81,615	-	GILL B.	75,424	84
FRIDMAN M.	88,766	-	GILL G.	80,226	75
FRIEND S.	79,677	81	GILL J.	78,072	40
FRISON E.	88,969	11	GILL N.	84,497	-
FRITZ J.	115,753	847	GILL P.	91,120	-
FRY N.	81,081	20	GILL S.	101,117	-
FULLER R.	80,917	-	GILL S.	83,957	-
FULLERTON S.	105,963	9,713	GILL S.	75,229	-
FUNG D.	89,410	-	GILL S.	76,724	-
FUNG E.	115,437	192	GILL T.	103,883	4,000
FUNG L.	124,798	2,403	GILLICH C.	110,752	80
FUNG P.	81,396	186	GIN J.	108,830	-
FURTULA K.	83,594	246	GINTER G.	150,395	3,765
FUZESI T.	76,043	79	GIRARD M.	82,206	1,662
GABAS M.	115,250	1,694	GIRARD M.A.	154,726	3,500
GAIM K.	77,746	2,957	GIRARD R.	79,688	-

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GODWIN- A HART S.	94,213	4,612	GUNTURI K.	120,502	-
GOERKE R.	116,982	-	GUPTA A.	86,499	-
GOLD T.	85,003	186	GUPTA U.	111,171	-
GOLDBERG A.	77,393	-	GUPTA V.	113,898	3,023
GOLDSWORTHY K.	101,117	-	GUTIERREZ D.	81,618	-
GOLUZA J.	95,513	186	GWILT M.	105,838	4,491
GONZALEZ A.	96,182	-	HAAF C.	84,315	81
GONZALEZ N.	102,986	186	HAAF S.	101,142	-
GOODMAN N.	92,064	145	HABIB B.	94,084	7,179
GOODMAN P.	89,787	858	HAIG I.	82,283	1,103
GORMICAN D.F.	161,269	2,030	HALCROW S.	119,536	-
GOSAL K.	75,751	-	HALE K.	111,208	35
GOSAL T.	110,907	246	HALL K.	156,500	1,145
GRACE M.	120,592	-	HALLIDAY K.	78,320	-
GRAHAM L.	113,426	186	HALLMAN S.	80,102	-
GRAHAM S.	135,839	9	HAMADE D.	92,465	6,712
GRANT C.	92,387	186	HAMILTON A.	108,599	-
GRANT D.	96,601	186	HAMILTON R.	90,868	-
GRANT M.	98,637	-	HAMILTON S.	78,199	-
GRASS T.	105,036	12	HAMLIN-DOUGLAS M.	138,704	801
GRATTON A.	109,350	-	HAMM W.	81,078	-
GRAVEL J.L.	108,840	2,167	HAMPSON A.	79,696	-
GRAVELLE D.	95,817	-	HAN J.	81,594	1,909
GRAY J.S.	126,466	-	HAN K.	89,242	186
GRAY T.L.	94,749	-	HANCOCK A.	93,541	180
GRAZIANO M.	82,870	60	HANCOCK S.	105,233	-
GREER C.A.	110,765	245	HANDE T.	148,000	1,145
GREGOIRE J.	112,124	-	HANEEF A.	88,896	-
GREGOR R.	87,318	16	HANER C.D.	104,787	840
GREGOV V.	97,100	343	HANLEY S.	75,180	-
GRENIER L.	135,809	1,145	HANNA R.	93,827	186
GREWAL B.	82,324	81	HANSOM A.	85,842	-
GREWAL C.	144,007	37	HANSON B.	81,101	186
GREWAL D.	75,111	-	HARDING R.	160,274	-
GREWAL R.	99,948	34	HARDMAN G.	99,429	-
GREWAL R.	98,736	1,627	HARDY K.	77,496	81
GREWAL S.	83,107	-	HARDY P.	95,754	-
GRISEDAL M.	80,444	186	HARDY S.	97,505	-
GRODS B.	75,503	-	HARGRAVE M.	83,135	304
GROSSE L.	127,345	25	HARNETT T.	106,255	40
GROSSMAN A.	128,691	755	HARRINGTON D.	163,358	1,890
GROVER R.	79,682	186	HARRINGTON S.	186,989	1,093
GRUNBERG S.	82,152	1,815	HARRISON J.	122,860	-
GRYB N.	86,076	-	HARRISON K.	117,961	1,747
GUADAGNO V.	82,043	-	HART A.	85,786	81
GUERRA L.	96,424	-	HARTLEY R.	80,228	1,016
GUEST J.	97,329	1,812	HARVEY B.	112,802	1,825
GUI Y.	86,614	-	HARWOOD M.	101,203	-
GULLETT L.	154,160	1,820	HATCH T.	76,291	1,163
GUNN A.	98,461	-	HATCHER J.	101,392	852
GUNN D.	106,844	74	HATTON K.	129,569	-
GUNNARSON S.	95,217	149	HAUSCH K.	104,981	186

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HAUSCH R.	97,973	40	HOBBS K.R.	79,506	3,021
HAVERLAND C.G.	134,554	-	HOBSON A.	76,550	385
HAYRE G.	82,807	-	HOFFMANN K.	79,620	38
HAYWARD L.M.	88,105	-	HOGG K.	99,286	-
HAYWARD S.	115,577	-	HOHLBEIN L.	86,426	315
HAZARAT R.	108,662	2,402	HOLBROOK J.	78,067	10,781
HAZLETT C.	101,419	22	HOLISKO S.	84,404	81
HAZLETT K.	86,872	-	HOLLEFREUND G.	115,506	305
HAZLETT M.W.	102,299	376	HOLLEFREUND K.	76,071	-
HEALY I.	88,317	920	HOLLOWAY R.	80,418	1,941
HECIMOVIC M.	78,624	-	HOLMES D.	80,602	-
HEER A.	80,744	-	HOLMES G.	89,219	-
HEERSAHOTA S.	111,907	1,226	HOLT S.	101,616	1,228
HEGINBOTTOM J.	167,978	-	HONG S.	106,255	1,795
HEIDNER J.	75,206	81	HOPKINS D.P.	115,754	186
HEILMAN M.	82,527	186	HOPKINSON T.	91,307	2,055
HEINZ S.	89,852	37	HORVATH J.	91,032	-
HEINZEMANN C.	110,962	-	HOSKINS B.D.	101,046	30
HEISKANEN B.	115,993	-	HOSKINS J.	100,814	125
HENDER N.	81,441	186	HOSKINS L.	86,876	186
HENDERSON D.	169,416	730	HOU J.	77,527	87
HENDESSI M.	77,374	-	HOUBEN J.	92,351	1,189
HENDRICKSON A.	81,167	930	HOWARD A.	101,240	-
HENDRIKSEN L.	104,463	-	HOWARD H.	94,741	-
HENG D.	109,319	5,934	HOWARD P.	81,041	-
HEPPLE D.	94,148	2,582	HOWARTH C.	81,227	-
HERTSLET D.	135,733	200	HSU A.	89,595	232
HEUCHERT T.	159,640	1,822	HSU S.	85,120	-
HIBBERT L.	137,846	1,145	HUANG A.	128,742	-
HICKMORE C.	94,472	2,354	HUANG F.	84,928	-
HICKS C.	83,145	186	HUBBARD A.	79,858	-
HIEBERT G.	85,454	10	HUBER J.	93,837	-
HIEBERT J.	100,196	2,715	HUGGINS P.	130,025	1,877
HIEBERT K.	113,224	1,618	HUGHES B.	80,488	1,998
HIGGINS C.	92,708	670	HUGHES K.	97,781	-
HILDER M.	108,217	-	HUH S.	100,928	-
HILL D.	126,869	3,654	HUI J.	101,123	-
HILL D.	87,332	101	HUI K.Y.	99,540	211
HILL E.	85,354	198	HUI M.	75,996	525
HILL G.	81,567	170	HUI M.	148,162	990
HINTON M.	137,180	1,816	HUI M.	84,372	-
HITT R.	83,761	1,910	HUIE V.	76,667	186
HIZON E.	124,269	-	HULSTEIN J.	99,889	1,915
HO A.	76,465	-	HUMENY W.	124,723	63
HO C.	89,585	186	HUNDAL K.	105,608	-
HO C.	99,503	-	HUNDAL S.	79,519	267
HO C.K.	103,226	925	HUNT S.	81,002	-
HO F.	82,829	-	HUR K.	79,052	275
HO I.	93,420	39	HURZIN B.	87,693	186
HO M.	101,142	350	HUTTRAM L.	88,500	186
HO S.	81,241	1,976	HUXLEY K.	112,363	198
HOBBS K.	79,706	680	HYNES M.	143,204	278

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
IACOBAZZI E.	108,420	186	JOHAL I.S.	93,118	-
IHEMANMA S.	84,002	163	JOHAL J.	141,448	2,133
IKEDA M.	92,132	-	JOHAL R.	134,380	70
ILCHUK D.	80,492	186	JOHANSEN C.A.	87,669	24
IONCE A.	75,801	1,430	JOHE A.	105,242	-
IP V.	92,431	-	JOHL J.	107,860	790
IRKAL G.	76,026	186	JOHNSON C.	83,313	186
IRVING J.C.	88,043	-	JOHNSON C.L.	100,380	-
IRVING L.	82,325	1,910	JOHNSON D.	98,315	-
IRWIN J.	97,939	-	JOHNSON L.	91,111	126
ISBISTER R.	91,285	126	JOHNSON L.J.	81,093	-
ISMAGILOVA J.	95,555	84	JOHNSON R.	93,396	17
ITAKURA R.	81,024	680	JOHNSON W.K.	77,625	382
IVAN N.	87,112	244	JOIYA S.	81,067	186
IVANOV D.	83,615	-	JONES B.	88,191	655
IVES C.	79,178	-	JONES C.	85,988	1,246
IZAN V.	95,974	-	JONES D.L.	135,212	-
JACKSON D.	100,538	-	JONES J.	97,613	2,094
JACKSON G.	83,345	-	JONES L.	105,698	220
JACKSON G.	111,918	1,882	JONES R.A.	80,702	126
JACKSON K.	80,378	186	JORGE C.	154,989	1,532
JACKSON S.D.	89,791	42	JOSEPHS R.	85,283	186
JACOB A.	119,795	1,619	JOW A.	83,784	3,172
JACOB W.	75,226	569	JOYCE S.	116,069	-
JACOBS D.	88,380	-	JUCO M.	89,495	-
JACOBSON C.	116,834	-	JUDGE J.	132,077	-
JACOBY M.	93,884	276	JUN S.	81,715	-
JACQUART D.	87,792	-	JUNG R.	88,596	1,628
JAFFER J.	92,574	1,408	JUNG T.	81,784	184
JAHN R.	81,068	82	JURIC I.	80,857	-
JALDIN T.	88,280	-	JUTLA H.	156,168	2,187
JAMES S.	91,276	3,201	JUTRAS M.	96,239	-
JANDAY S.	81,008	-	JUULSEN T.	85,622	-
JANG C.	76,444	-	KAHLON R.	164,086	70
JANG S.	84,494	-	KAHLON S.	80,044	33
JANSEN A.	111,166	402	KAILA G.	83,605	30
JARVIS E.	85,580	680	KAILA N.S.	145,103	-
JEET J.	80,488	81	KAILA-GREWAL I.	99,099	1,005
JEFTIC M.	128,550	1,976	KAJIWARA D.	106,668	255
JEFTIC M.	129,314	2,765	KALISCH G.	91,808	-
JEONG J.	82,371	38	KAMBOH C.	88,331	506
JESSA K.	83,083	2,238	KAN J.	94,756	920
JEWELL K.	81,633	22	KAN R.	108,882	-
JHUTTI B.	83,579	30	KANCHARLA J.	87,532	27
JIA J.	104,300	-	KANG Y.	87,820	79
JIA N.	97,709	525	KANJI H.	75,316	-
JIANG B.	148,694	2,677	KAO L.	77,880	-
JIANG W.	90,033	-	KARP S.	86,974	32
JILANI S.	84,231	-	KARPINSKI L.	84,432	66
JIMENEZ N.	403,095	18,557	KASHI PRAHALLADARAO S.	109,277	-
JOHAL C.	92,895	-	KATARIA H.	82,775	25
JOHAL G.K.	151,202	174	KATINIC A.	79,087	711

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KATOCH A.	81,649	81	KIRKHAM R.	170,621	1,795
KAUFMANN K.	127,823	955	KLAR A.	109,233	650
KAUR J.	83,324	-	KLEEFSTRA Z.	130,179	2,086
KAUR J.	83,683	98	KLEIN K.	82,543	1,237
KAUR M.	85,567	40	KLER K.	96,092	186
KAUR P.	83,272	-	KNAPE P.	81,685	122
KAUR S.	87,133	71	KNIPPELBERG S.D.	75,447	-
KAVANAUGH N.J.	86,822	5,071	KOENEN A.J.	101,563	22
KAYSER M.	113,280	2,200	KOIVUKANGAS A.	80,903	-
KEAN R.	129,124	2,001	KOLANKO L.	79,676	186
KEEPENCE T.	83,522	1,179	KOLLIKAKULA B.	96,131	40
KEGLER B.	116,161	968	KOLOCKA Z.	88,278	490
KELENY R.	111,608	1,633	KOLODZINSKI G.	114,917	184
KELLEPPAN A.	76,655	81	KOMMALAPATI H.	86,770	25
KELLER S.	89,716	304	KON D.	85,339	81
KELLINGTON S.	81,521	93	KONAKANCHI V.	81,903	-
KEMP P.	225,013	385	KONG J.	134,589	65
KENNELLY-MOHR B.	80,528	3,966	KONG S.	92,712	-
KEOUGH D.	116,685	837	KOONAR H.	81,474	-
KERK G.	87,241	-	KOONER A.	87,629	-
KEW K.	88,500	-	KOONER H.	87,268	2,584
KHAKH G.	93,677	-	KOPCHUK K.D.	103,816	-
KHAN A.	84,288	-	KOROLEV M.	78,981	993
KHAN R.	75,002	186	KOSTUR J.	108,098	-
KHAN S.	98,477	-	KOSTUR S.P.	100,711	-
KHAN S.	85,332	-	KOTHIWALA N.	83,207	-
KHAN S.A.	84,923	15	KOUDI N.	99,786	50
KHIYANI M.	79,536	-	KOWNACKI J.	81,047	-
KIDD C.	81,761	-	KOZAK J.	86,759	-
KIERNAN C.	81,911	-	KOZAR J.	124,955	110
KILBACK H.	125,070	485	KRAMER A.	81,098	-
KILBRAI T.E.	83,597	356	KRIMMER J.	89,346	1,225
KILPATRICK A.	89,088	24	KRISTOPAITIS A.	80,734	-
KILPATRICK J.	166,908	802	KUCHER L.	123,646	521
KIM C.	109,790	21	KUEHN A.	87,957	-
KIM D.	76,136	-	KULLMAN N.	97,058	149
KIM H.	112,440	-	KUMAR D.	88,600	21
KIM H.	98,970	-	KUMAR R.	97,419	25
KIM J.	117,928	1,563	KUMARAN S.	88,799	40
KIM J.	82,905	238	KUNG J.	124,197	-
KIM S.	88,342	20	KUNI J.	106,819	1,795
KIM S.	145,779	-	KUNZER A.	136,604	245
KIM S.	78,040	2,995	KWAN A.	108,878	68
KIMBLE M.	93,201	218	KWAN J.	83,556	215
KIMURA D.	120,452	-	KWOK C.	86,405	2,646
KINAMORE T.	78,833	-	KWOK M.	78,067	2,939
KING J.	92,302	737	KWOK M.	83,360	565
KING R.	81,395	15	KWON T.	98,061	-
KINNEY S.	80,924	-	KWONG J.	95,705	-
KINSEY W.	87,352	-	LAC H.	97,136	24
KIRBY C.	91,927	1,405	LACHANAS M.	88,716	-
KIRKHAM P.	104,811	-	LACHLAN L.	80,135	22

**Remuneration and expenses paid to employees
for the year ended March 31, 2021**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LADNER P.	136,886	1,364	LEE F.	84,793	29
LAI A.	81,896	-	LEE F.	79,683	-
LAI K.	98,778	1,683	LEE G.	88,307	-
LAI S.	92,819	62	LEE J.	119,932	25
LAING L.	88,000	739	LEE J.	127,812	-
LAITY H.	81,446	-	LEE J.	75,908	-
LAL S.	91,836	193	LEE J.	87,312	-
LAM A.	81,380	1,977	LEE J.	77,909	-
LAM C.	114,042	-	LEE K.	89,939	-
LAM K.	77,938	719	LEE K.	105,388	2,383
LAM R.	102,282	1,356	LEE M.	112,507	-
LAM T.	90,935	3,117	LEE M.	156,953	1,452
LAM V.	85,151	-	LEE M.	135,371	1,858
LAM Y.	76,484	3,035	LEE P.K.	126,195	-
LAMBERT P.	100,663	-	LEE R.	132,844	617
LAMIEL F.	79,837	29	LEE R.	117,315	276
LAMONT G.	80,597	81	LEE S.	79,951	-
LANE E.	95,960	40	LEE S.	90,620	-
LANE T.	116,117	24	LEE V.	100,692	166
LANG G.	88,801	206	LEE Y.	116,069	81
LANGILLE L.	96,239	826	LEE-YOUNG D.	95,407	-
LANGRANA N.	102,185	1,795	LEE-YOUNG G.	86,073	40
LANGTRY P.R.	103,385	-	LEESON J.	75,699	81
LAO A.	80,996	25	LEGGETT K.	98,757	-
LARSSON GREWAL K.	81,034	-	LEISHMAN D.	112,672	-
LAU E.	95,344	30	LENCOVIC C.	134,426	2,223
LAU F.	87,698	-	LEONG P.	296,807	11,473
LAU H.	101,078	34	LEPAGE V.	167,461	1,259
LAU J.	87,559	-	LESPERANCE J.	137,136	-
LAU J.	80,973	-	LESSARD E.	99,444	-
LAU R.	80,381	3,021	LESTON L.L.	90,793	181
LAUDADIO S.	143,893	3,291	LETKEMAN F.	123,642	2,255
LAUGUICO K.	88,941	109	LEUNG C.	82,672	1,011
LAVIE E.	113,168	285	LEUNG E.	90,023	566
LAW G.	97,309	2,265	LEUNG P.	94,889	-
LAWAL A.	83,546	81	LEUNG V.	78,037	-
LAWLER K.	101,323	459	LEWIS A.	121,653	1,988
LAWRENCE J.	113,443	1,795	LEWIS C.	112,774	50
LAZARUS P.	93,075	81	LEWIS D.	99,647	-
LAZENBY K.	84,748	-	LEWIS D.	98,323	-
LE D.	75,695	-	LEWIS N.	76,949	106
LEARNED D.	103,324	186	LEWIS T.	90,049	29
LEBRUN D.	154,350	3,292	LEYS N.	86,954	-
LEDUC B.	75,231	-	LEZICA M.	111,026	-
LEDUC E.	81,167	195	LI A.	172,410	-
LEE A.	105,926	-	LI A.	97,866	979
LEE A.	85,383	25	LI A.C.	99,145	35
LEE A.	134,715	28	LI C.	104,126	-
LEE B.	88,941	148	LI E.	129,744	4,511
LEE C.	79,399	-	LI G.	78,933	81
LEE D.	78,837	186	LI J.	90,624	-
LEE E.	81,694	-	LI R.	134,003	1,748

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LI X.	90,333	60	LUCHIES J.	100,315	-
LI Y.	129,165	10,239	LUDDU M.	89,304	118
LI Z.	98,928	978	LUI L.	93,155	130
LIANG S.	114,418	6,300	LUISON M.	87,719	364
LIANG Y.	98,510	-	LUM MIN S.	81,999	39
LIEDL R.V.	115,529	-	LUM W.	87,948	-
LIGUORI T.	86,405	15	LUND J.	87,742	-
LIM K.	96,699	-	LUONG S.	90,910	42
LIM T.	86,398	-	LUONG T.	79,146	75
LIN C.	81,695	-	LYNCH L.	81,234	-
LIN D.	123,735	1,595	MA B.	125,457	40
LIN M.	111,124	40	MA S.	111,464	186
LIN R.	88,334	39	MA V.	92,025	25
LIN Y.	84,923	-	MA W.	100,434	-
LINDEN M.	77,887	-	MABEY T.	81,343	1,236
LINDEN R.C.	99,443	186	MAC DONALD D.A.	87,998	3,390
LINDEQUE L.	106,938	-	MAC DONALD S.	85,800	-
LINDSAY B.	89,170	-	MACAPINLAC R.	114,065	250
LINDSAY M.	136,307	1,795	MACBURNIE M.	82,938	162
LINSANGAN J.	80,068	365	MACDONALD A.	96,981	153
LINTON N.	151,300	2,840	MACDONALD R.	87,606	81
LINZMEIER J.L.	100,729	-	MACEK S.	84,757	186
LIPKEWICH R.	85,406	118,265	MACFADYEN E.	87,802	66
LIPTON T.	84,460	22	MACFARLANE W.	123,655	1,911
LISE R.	75,352	-	MACGILLIVRAY L.	82,413	682
LIU A.	93,049	30	MACGREGOR B.	75,257	15
LIU C.	80,526	9	MACHELL A.	97,225	-
LIU H.	86,069	25	MACHESNEY S.	93,951	-
LIU S.	112,186	-	MACHTMES M.	81,842	26
LIU T.	104,369	168	MACKAY B.	79,296	-
LIU T.	83,541	755	MACKAY K.	108,233	-
LO F.	134,610	-	MACKAY M.C.	103,852	13
LO K.	97,644	186	MACKIE L.	112,673	212
LOACH A.	213,692	2,864	MACKINNON J.	81,064	-
LOCHRIE L.F.	110,661	-	MACLEAN M.	82,108	-
LOCK M.	103,130	59	MACLEAN V.	89,138	-
LOISELLE S.	105,725	80	MACLENNAN T.	110,314	-
LONDON S.	79,354	81	MACLEOD S.	110,942	531
LONDONO G.	90,283	559	MACNEIL C.	109,204	-
LOO A.A.	92,464	-	MADANAYAKE U.	84,052	339
LOOS R.	102,257	-	MADSEN K.	77,306	911
LOPES DE ALMEIDA D.	91,036	-	MAFRAJI A.	75,320	-
LOPEZ-DEE M.	110,942	382	MAGILL A.	110,879	291
LORE R.	96,906	6	MAGLIO M.A.	89,542	-
LOUIE W.	86,491	2,057	MAH B.	75,194	286
LOW Y.	80,635	-	MAH J.	79,489	2,328
LOWE K.	80,636	-	MAH R.	84,600	41
LOZANO-GARCIA I.	79,862	-	MAH S.	79,859	-
LU C.	89,415	-	MAHARAJ S.	85,555	1,891
LU Q.	75,165	640	MAHDAVIANI D.	88,409	-
LU T.	76,580	186	MAIER B.	107,257	4,429
LUCAS K.	151,185	-	MAIN J.	142,739	1,145

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MAIO A.	87,770	-	MATTAMEL D.	87,789	565
MAJETY S.	76,584	40	MATTHEWS L.	287,253	4,780
MAK L.	189,557	-	MATTHEWS R.	129,867	1,633
MAK S.	101,548	25	MATTHEWS S.	82,833	-
MAK Y.	94,590	-	MATTU B.	87,761	-
MAKAN R.	80,699	24	MAUGER R.	81,510	34
MAKAROWSKI R.W.	96,311	34	MAURO J.	95,067	-
MAKULAVICIUS P.	88,497	2,072	MAURO L.	78,169	186
MALAWIYA R.	85,877	-	MAURO L.	112,930	950
MALKOWICH L.	87,192	-	MAW P.	96,030	-
MALSEGNA M.	87,969	17	MAYEDE G.	88,807	130
MAN L.	131,278	-	MAYO D.	112,669	-
MAN M.	112,348	186	MCARTHUR T.	85,954	-
MANDAIR J.	112,629	-	MCATEER A.	91,332	-
MANGAT P.	90,525	2,770	MCAVANY S.	92,590	548
MANHAO R.	92,863	1,551	MCCABE M.	81,398	-
MANN P.	87,519	1,998	MCCAULEY L.	84,412	-
MANN S.	140,832	-	MCCONNELL A.	92,859	-
MANN S.	123,728	195	MCCORMACK C.	88,974	-
MANSELL S.	83,749	216	MCCORMICK L.	83,202	-
MANUEL H.	100,918	-	MCCORMICK T.	82,046	3,246
MAO Y.	98,298	-	MCCREERY L.	150,906	1,815
MAPLE T.	125,157	-	MCCULLOUGH R.	156,703	1,920
MAR T.T.	146,272	-	MCCUNE J.	89,909	-
MARA C.E.	83,470	186	MCCUTCHEON D.	111,091	681
MARBELLA C.	87,728	276	MCDANIEL J.	281,584	7,339
MARCHI J.	157,774	2,013	MCDONALD B.	123,793	115
MARCHUK D.	121,134	-	MCDONALD D.M.	81,053	-
MARCOTTE B.	89,265	-	MCDONALD S.A.	93,515	29
MARIA V.	89,318	30	MCEACHEN R.	95,618	15
MARIANO GLORIA F.	110,977	858	MCEVOY E.	98,426	40
MARINI M.	103,343	-	MCGILVERY T.	100,813	3,238
MARION C.	100,545	-	MCGREGOR S.	84,647	17
MARIYAM L.	107,193	563	MCKAY F.G.	93,370	34
MARQUES DA SILVA S.	84,589	-	MCKENZIE L.	83,630	401
MARSHALL L.	111,930	-	MCKERNAN C.	106,753	-
MARTE A.	100,398	80	MCLEAN S.	94,773	-
MARTIN M.	113,600	-	MCLENNAN R.	150,886	1,145
MARTIN M.	111,142	582	MCMAHON D.	98,250	-
MARTIN S.	95,237	-	MCMANN M.	81,576	45
MARTINS J.	92,762	35	MCMANUS E.	83,997	1,042
MARTIQUET S.	83,640	245	MCMANUS P.	76,013	29
MARTON F.	97,030	328	MCMILLAN P.	138,458	238
MARTON M.	81,705	-	MCMILLAN P.	93,812	-
MARVEL D.	99,356	206	MCMULLAN R.	143,367	1,825
MARWICK C.E.	112,586	25	MCNAMARA S.	95,797	-
MASHHADI AVAZ TEHRANI H.	130,379	-	MCNICHOL V.	78,977	-
MASON D.	84,133	186	MCPHERSON R.E.	116,009	186
MASON K.	88,398	251	MCPHIE D.	118,396	217
MASSULLO C.	84,924	385	MCRAE G.	75,382	88
MATHESON C.	118,206	2,941	MCWILLIAMS R.N.	98,009	186
MATHIESON D.	104,388	941	MEADE A.	137,453	1,145

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MECKLE W.	103,450	-	MORO D.	89,160	13
MEHMI S.	79,702	81	MORRALL G.	101,125	454
MEHTA V.	75,541	-	MORRIS S.	138,925	186
MELNIKOVA A.	87,248	-	MORRIS T.	82,629	-
MENARD D.	161,366	2,616	MORTIMER B.	75,165	-
MENDES G.	81,089	-	MOSCATO J.	138,687	-
MENDEZ V.	80,037	207	MOULTON V.	112,253	63
MERALI K.	83,722	-	MRAKIC M.	78,448	-
MESZAROS J.	81,621	-	MUGHAL A.	88,406	300
METZNER K.	81,753	119	MULLIGAN W.	97,862	186
MEYER C.	117,015	267	MUNG D.	86,243	-
MEYER K.K.	89,703	101	MUNLEY A.	90,122	8,374
MEYER T.	93,035	-	MUNN K.	142,323	1,700
MICHAEL D.	92,625	86	MUNRO D.	113,290	237
MICHEL S.	75,423	186	MUNT K.	81,896	266
MIKITCHUK A.	114,560	120	MURPHY M.	160,339	1,795
MIKKELSEN B.	95,461	38	MURRAY R.	100,990	3,692
MILES J.	78,111	-	MUZZIN S.	96,836	232
MILLAR E.	92,090	73	MVUNDURA O.	216,424	306
MILLER L.	98,701	-	MWENDWA A.	99,976	-
MILLER P.R.	80,304	1,319	NADALIN K.	85,053	14
MILLER R.	92,915	-	NAGANDLA S.	122,733	826
MILLER S.	112,057	-	NAGY C.	110,285	-
MILLS D.	81,406	-	NAICKER R.	91,657	-
MILNER M.	105,796	184	NAIDU N.	78,632	2,034
MIM D.	90,310	25	NAMANYA R.	77,958	81
MINARTO J.	127,865	973	NANOS L.	86,305	-
MINNIE E.	80,742	-	NAQVI A.	82,643	-
MISE P.J.	94,783	751	NARANG A.	110,735	335
MISRA N.	85,613	-	NARESH K.	104,163	-
MISTRY N.	80,747	2,180	NARUM M.	83,325	-
MITCHELL-NIELSEN H.M.	81,774	-	NARWAL J.	78,737	-
MITTON L.A.	246,993	192	NASH A.	75,534	-
MITUTA M.	86,753	81	NATHAN V.	134,568	850
MIYASHITA A.	91,423	-	NAVA C.	93,873	2,838
MOEN R.	170,289	1,145	NEAL P.	90,498	7,600
MOHAMMED J.	89,030	215	NEESE N.	120,153	-
MOHAMMED P.	82,469	-	NEGYAL W.	90,928	2,664
MOHAN R.	109,537	1,145	NEILSEN T.	151,555	1,248
MOLLET K.C.	100,449	30	NELSON K.	107,206	1,502
MOLNAR B.	103,282	-	NEMATIFAR M.	94,072	-
MONTGOMERY M.	85,227	89	NEMATIFAR M.	87,146	30
MOON J.	122,397	1,904	NEPOMUCENO J.	104,270	503
MOONEY R.	93,161	145	NEUFELD M.	86,404	81
MOORE S.	77,774	-	NEWBERY R.	77,998	-
MORAN N.	97,687	4,490	NEWBERY T.	75,784	432
MOREIRA N.	87,739	30	NEWMAN B.	112,514	109
MORGAN J.	88,967	32	NG A.	113,379	-
MORIN D.	104,579	-	NG C.	112,886	25
MORIN S.	126,332	186	NG E.	86,845	-
MORLEY L.M.	94,748	75	NG H.	152,966	-
MORNEAU R.	89,534	-	NG I.	80,441	-

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
NG J.	93,880	-	O'TOOLE T.M.	96,863	1,557
NG J.	118,767	264	OBSNIUK M.	75,154	38
NG J.	81,950	774	OCHIGBANO E.	80,022	-
NG J.	116,693	600	ODDY E.	95,545	2,248
NG L.	88,954	-	ODEYALE T.	79,994	-
NG P.	79,909	2,074	OFOMI O.	89,085	-
NG P.	100,221	-	OGILVIE K.	96,167	128
NG R.	99,317	161	OH S.	75,830	995
NG T.	81,014	19	OLIVEIRA S.	88,060	30
NG Y.	108,621	28	OLIVER J.T.	100,972	38
NG Y.	84,355	25	OLLEY L.	192,138	400
NGAI C.	107,149	749	OLOVSON-CLEVELAND E.	81,188	25
NGALIM M.	108,097	1,239	OLSON D.	77,467	-
NGAN G.	86,199	1,917	OLSTROM L.	97,714	281
NGO H.	108,986	29	ONG S.	119,417	1,161
NGUYEN D.	130,113	-	ONO Y.	91,485	56
NGUYEN J.	176,780	-	OOI S.	179,808	68
NGUYEN L.	135,936	274	OPDAHL C.	104,472	197
NGUYEN Q.	106,468	26	OPENSHAW S.	87,561	2,030
NGUYEN T.	92,537	81	OR V.	81,329	2,900
NIBBELINK A.	120,931	-	OREA R.	109,225	-
NICKASON N.	154,837	1,925	ORR J.	92,057	121
NIEDO M.	81,235	-	OSADCZUK S.	110,294	172
NIEWELER E.	88,182	-	OSOBIK I.	123,962	1,145
NIJJER R.	91,321	-	OSTROWKA K.	99,131	-
NISHI K.	95,574	-	OUELLETTE J.	98,102	1,033
NISHI L.	88,526	-	OUELLETTE L.	94,732	-
NITA A.	76,825	-	OWEN-BLAS M.	115,740	35
NIU Y.	109,623	988	OWEN-KING K.	134,435	1,827
NOBLE V.	79,423	263	PABLO C.	95,734	22
NOEL T.	87,686	-	PACHINI R.	85,231	900
NOLLEY A.	90,693	25	PADANIA Z.	90,115	-
NOMURA K.L.	76,368	-	PADDOCK S.	109,147	336
NOORI F.	82,298	2,049	PAISLEY R.	95,855	140
NORMAN B.	110,714	-	PAL E.	80,022	1,941
NOUJAIME R.	118,403	390	PALAMAKUMBURA S.	84,501	-
NOVENO M.	84,796	-	PALING C.	81,463	-
NOWACZEK J.	99,148	166	PALK S.	104,765	25
NOWAK M.	81,351	-	PALTA D.	81,580	930
NUMBERE O.	81,585	24	PALTIEL C.	103,968	235
NUNN J.	103,772	898	PANCHENKO L.	85,402	253
NUSCHE M.G.	105,344	560	PANDE M.	90,879	28
NUTLAND K.	89,668	211	PANG C.	80,556	-
NUTTER L.	83,764	-	PANG W.	100,419	2,594
O'BRIEN M.	163,676	-	PANNU J.	89,651	680
O'BRIEN M.	99,632	186	PANOV S.	80,272	29
O'FLAHERTY M.	95,190	-	PANTUSA S.	102,751	-
O'KEEFFE P.	99,784	-	PAPAIYA R.	77,444	2,942
O'NEILL J.	77,475	-	PARADELO M.	95,717	30
O'REGAN K.	88,351	-	PAREKH D.	96,283	2,392
O'ROURKE D.	75,032	-	PARFENIUK T.	79,968	-
O'SHEA L.M.	77,739	63	PARK J.	81,133	494

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PARK J.	81,835	62	POOLE K.	148,240	381
PARK S.	79,725	1,869	POOLE R.	114,069	-
PARKER T.	88,618	836	POP T.	94,615	-
PARKES M.	132,598	1,913	POPA T.	93,804	-
PARKIN T.	92,932	2,410	PORCELLATO D.	79,993	-
PARMAR M.	78,352	-	PORT C.R.	128,772	286
PARRENO M.	83,580	-	PORTER D.C.	109,073	-
PARROTT C.	76,778	1,011	PORTERFIELD B.	94,855	-
PARRY J.	99,360	-	POSTNIKOFF B.	94,729	3,533
PARSLOW K.	293,967	5,012	POTTERY J.C.	99,967	21
PASHA E.	86,356	81	POTTS F.	96,461	186
PASKALIDIS K.	77,426	-	POTTS L.	75,827	186
PASS P.	90,950	-	POULSON L.	88,730	537
PATEL D.	89,175	-	POWELL B.	81,224	424
PATEL J.	124,098	-	POWERS R.E.	138,723	53
PATEL S.	103,536	35	PRABHAKAR K.	106,544	-
PATEL S.	94,775	28	PRASAD A.	88,104	81
PATEL Y.	76,403	39	PRASAD N.	79,573	-
PAU M.	95,268	-	PRASATH A.	78,590	81
PAUL J.	111,293	185	PRATIK K.	102,887	116
PAWAR R.	98,627	-	PREDDY I.	88,332	1,068
PEMKOWSKI D.	147,839	1,966	PREDEAUX D.	81,087	343
PENN J.	99,345	1,073	PREISSLER S.	84,435	-
PEREIRA S.	110,942	125	PREMACK C.	85,372	1,047
PEREZ DE LEON M.	77,227	200	PRIHAR N.	100,171	1,145
PEREZ E.	87,211	-	PROCKIW K.	171,585	1,795
PEREZ J.	79,970	-	PRZYBYLSKI M.	166,345	53
PERRY E.	85,630	343	PURCELL J.	96,477	263
PERRY J.	77,239	-	PURI T.	84,522	-
PERSCHONKE K.	157,996	25	PUTERMAN D.	106,871	88
PETERS S.	87,400	-	PUTNEY C.	181,211	1,847
PETROVA Y.	77,183	191	QI F.	96,693	230
PETTIT A.	93,042	40	QIAO K.	75,102	945
PHAN R.	75,367	-	QIU D.	106,200	-
PHELPS A.	89,101	186	QU S.	78,495	3,035
PHILLEY A.	81,870	-	QUAIL B.	106,026	240
PHILLIPS C.	87,924	186	QUAN M.	94,405	186
PHUNG R.	75,058	-	QUINN A.	93,944	86
PICCHIONI C.	99,015	186	RACHAMADUGU P.	92,446	40
PICILLO M.	88,378	-	RADOS J.	87,687	-
PICKERING N.	76,198	5	RADOS T.	142,516	-
PIERCE M.	95,743	81	RADOSEVIC D.	75,289	1,068
PIETRAMALA A.	114,350	-	RAEDLER R.	76,744	-
PIETRUSINSKI P.	96,340	2,139	RAFFARD D.L.	88,208	186
PILLAI S.	81,971	-	RAI H.	105,619	-
PINIACH P.	137,365	-	RAI K.	116,587	-
PITT C.K.	84,042	-	RAI R.	76,344	-
PITZMAN M.	113,504	3,351	RAI S.	111,017	40
PLOMP R.	92,402	1,225	RAI V.	135,778	1,988
PLUMMER M.	145,769	1,272	RAMACHANDRAN R.	86,256	-
POIRIER R.	93,163	93	RAMSAY L.	91,055	-
POOLE D.	91,118	295	RANDHAWA J.	88,008	-

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
RANIGA L.	81,051	-	ROEST C.	76,232	251
RAPLEY S.	97,148	2,376	ROGERS L.	78,351	-
RAPOSO M.	87,912	-	ROH Y.	85,715	-
RATHBONE J.	75,810	-	ROHNE A.	76,021	-
RAW M.	152,968	171	ROLFSEN C.	86,548	186
RAYMOND R.	108,507	1,795	ROMANIUK L.	97,437	2,630
RE F.	149,392	332	ROMARD T.	91,155	35
READ C.	102,818	998	ROMERO DA CRUZ D.	109,697	-
READER B.	79,603	81	ROOT A.	164,383	2,086
REDILA B.	81,243	-	ROSE W.	83,080	98
REED S.M.	114,335	-	ROTTO S.	123,943	1,145
REGNIER R.E.	84,807	-	ROWLEDGE L.	89,612	298
REGUSH H.	121,766	-	ROY C.	76,533	3,616
REID A.	92,791	261	ROY M.	92,093	-
REID E.	89,091	186	ROYALTY C.	99,217	126
REID T.E.	88,176	196	RUDKEVITCH S.	78,504	-
REILLY J.	99,812	186	RUDKOWSKI A.	87,639	-
REIMER D.	154,440	1,457	RUDOLPH S.N.	85,083	-
REITER M.	83,487	-	RUEST N.E.	91,282	2,001
REITER S.	79,146	-	RUGGLES R.	81,076	-
REMATORE M.	82,220	-	RUGGLES S.	112,687	529
REMILLARD D.	81,181	-	RUMBLE G.	156,582	89
REMPEL E.A.	79,576	-	RUSSELL S.B.	89,223	35
REMPEL T.	101,102	-	RYAN C.M.	208,477	264
REYNOLDS A.	121,920	1,773	RYE K.	219,042	-
RHIM H.	103,017	30	SABET S.	93,340	-
RIASAT W.	81,033	81	SADGROVE L.	88,881	186
RIBEIRO D.	113,478	540	SADRA M.	113,464	1,933
RICE-MACDONALD T.M.	84,881	1,957	SAFRUIK G.	81,706	817
RICH R.	90,867	27	SAHOTA R.	95,419	-
RICHARDSON D.	185,486	199	SAILOR S.	84,619	-
RIDDLE A.	81,163	238	SAKAI S.	88,832	30
RIDLEY N.F.	142,703	3,247	SALTER C.	93,881	-
RIGGS C.	75,564	-	SAMA N.	79,186	-
RIGI R.	82,287	-	SAN J.	81,340	1,325
RISPIN M.	84,994	3,649	SANDALL G.	101,761	-
RITZA C.	79,976	-	SANDHER G.	75,419	443
RIVA T.	85,402	-	SANDHU H.	81,946	-
RIVERA P.	81,849	64	SANDHU K.	86,879	-
ROBERTSON B.	80,427	-	SANDHU L.	154,377	2,023
ROBERTSON M.	82,238	7	SANDHU P.	76,103	440
ROBERTSON M.E.	81,449	30	SANDHU P.	83,013	2,280
ROBINSON C.	111,239	287	SANDHU S.	87,883	390
ROBINSON C.F.	85,035	2,359	SANDHU S.	120,131	235
ROBINSON K.	141,590	-	SANDRIN F.	101,551	235
ROBINSON R.	89,707	23	SANGHA H.	88,113	215
ROBINSON R.	85,357	682	SANGHA S.	94,902	33
ROBIRTIS D.	81,966	81	SANTOS C.	106,096	-
ROBSON A.	86,257	607	SARAN S.	80,447	1,264
ROBSON R.	83,470	186	SARANCHUK L.	97,504	246
RODDICK K.	112,213	250	SARGENT D.	207,774	999
RODRIGUEZ E.	83,859	37	SARKAR A.	104,505	39

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SAROA J.	81,800	-	SHARMA D.	99,746	40
SARTORE J.	143,233	330	SHARMA G.	80,045	-
SATHIYAMURTHI S.	119,302	40	SHARMA H.	82,940	-
SAUNDRY R.	87,729	226	SHARMA N.	96,915	1,232
SAWHNEY J.	84,880	421	SHARMA S.	110,942	-
SAWHNEY K.	84,031	1,022	SHARP L.	81,656	-
SAWHNEY V.	120,324	30	SHAUNTZ A.E.	112,577	186
SAYERS T.	125,960	75	SHAW I.	75,726	140
SCACCIA L.	136,050	-	SHAYEGAN J.	139,755	-
SCALI A.	78,166	697	SHEARER B.	116,973	276
SCHANZENBACH V.	81,102	-	SHEN T.	75,505	-
SCHADEL V.R.	145,748	7,859	SHEPPARD D.	80,855	-
SCHICK D.	132,979	-	SHEPPARD G.	154,707	497
SCHICK R.H.	81,260	256	SHETTY P.	95,150	965
SCHMIDT M.	93,214	31	SHEW W.	75,487	373
SCHMIDT P.	93,996	-	SHI J.	117,473	39
SCHMIDT V.H.	88,425	-	SHIBATA A.	116,433	-
SCHNEIDER K.	91,752	186	SHIGEMATSU A.	81,072	-
SCHNEIDER W.	98,409	-	SHING A.	104,528	-
SCHOEMAN H.	128,134	1,699	SHOKAR S.	96,845	186
SCHROEDER J.	98,631	1,587	SHOTBOLT C.	76,497	81
SCHROEDER T.A.	78,650	-	SHUKLA N.	130,663	482
SCHUCK P.	124,936	69	SI P.	131,729	1,372
SCHULTZ A.	110,793	-	SIBAL S.	76,603	401
SCHUURMAN P.	89,823	953	SICHITIU L.	99,939	2,080
SCHWARTZ C.	76,442	-	SIDDIQUI A.	100,557	25
SCLATER R.	99,489	-	SIDHU A.	84,300	3,881
SCOTT A.	86,746	60	SIDHU M.	90,982	111
SCOTT M.	87,912	20	SIDHU M.	112,400	371
SCOVELL M.	81,062	-	SIDHU N.	80,749	-
SEAH H.P.	81,816	-	SIDHU R.	80,420	-
SEITZ D.	87,664	-	SIEMENS B.	116,767	186
SELVER B.	99,647	5,104	SIEMENS S.	75,224	-
SENF T.	75,861	-	SIGURDSON E.	88,363	36
SENGHERA G.	115,111	40	SILVEIRA P.	158,089	-
SENGHERA J.	81,235	980	SIM-SIM DAVID M.	107,688	-
SENGHERA S.	136,670	422	SIMISTER J.R.	114,548	284
SEOW S.	91,498	2,831	SIMMONS B.	79,528	-
SEPULVEDA MAGALHAES FARIA M.	83,671	-	SIMPSON P.	88,508	1,142
SERBAN D.	91,974	29	SIMPSON S.	79,326	-
SERRA SITJA F.	96,813	-	SIMPSON V.	100,751	-
SERSEN L.D.	86,702	5	SINCLAIR E.	148,197	3,178
SETTICASI P.	173,524	-	SINDHU PREM S.	88,035	1,962
SEVILLA G.	84,094	186	SINGH A.	81,021	-
SHAH K.	92,648	30	SINGH G.	93,544	2,194
SHAKIBAFAR P.	93,035	151	SINGH P.	115,405	794
SHAND S.	75,714	53	SINGH R.	118,700	1,091
SHANKAR M.	105,360	36	SINGH S.	117,936	1,211
SHANMUGAM THIRUNAVUKKARASU R.	129,480	-	SINGHERA J.	75,070	-
SHANNON K.	140,763	-	SINHA P.	77,752	-
SHAPTON S.	111,316	417	SINWAR V.	100,316	35
SHARAN S.	87,960	-	SISON N.	82,422	7

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SIT E.	88,157	81	STEPHENS V.	78,116	-
SIT G.	81,382	-	STEPHENSON D.	95,798	-
SIU B.	89,632	-	STEVENS G.D.	88,113	-
SIU T.W.	87,740	-	STEVENS P.	77,380	-
SIVALINGAM J.	87,979	-	STEVENS V.	100,792	559
SKRYNNYK I.	87,542	30	STEVENSON T.	82,152	-
SMATANOVA D.	79,521	62	STEWART A.	80,272	2,027
SMEYERS M.J.	112,986	205	STEWART A.	93,621	382
SMIT C.	87,580	186	STEWART C.	86,936	-
SMITH A.	85,793	186	STEWART C.	86,116	35
SMITH J.	113,033	-	STEWART J.	101,303	-
SMITH J.	115,075	1,145	STIPEC J.	82,116	893
SMITH J.	106,956	81	STIRLING C.	101,551	186
SMITH K.A.	81,407	-	STOCKLEY S.L.	87,125	887
SMITH P.	80,458	-	STRAMPE A.	84,441	25
SMITH P.M.	110,941	-	STRATYCHUK K.	77,668	-
SMITH R.	75,112	-	STRIZHKOVA O.	105,929	60
SMITH S.	118,281	-	STUKEL J.J.	103,387	52
SMITH T.	84,198	-	SU D.	97,338	-
SMRZ J.	87,698	39	SUBASIOGLU H.	84,081	-
SOAMES B.C.	85,725	-	SUH S.	84,442	186
SODHI J.	148,724	348	SUKUNDA D.	87,973	-
SOETISNA S.	75,765	-	SUMNER L.	84,869	40
SOLEIMANIAN A.	86,786	-	SUN H.	92,397	29
SOLOMON B.	106,652	1,795	SUN K.	83,061	-
SOMERS I.	94,074	-	SUN M.	81,685	90
SOND J.	83,799	1,011	SUN X.	77,710	925
SOO T.	99,834	186	SUN Y.	76,951	-
SOON L.	102,653	-	SUNG A.	98,088	950
SOUSA F.	95,228	209	SURIAN C.	78,381	186
SOUTHWORTH M.	88,727	11	SURINE R.	95,058	-
SPECHT J.	88,073	296	SUTANTO K.	89,002	1,956
SPENCE M.	173,295	2,171	SUTHERLAND C.	142,049	-
SPENCER S.J.	110,907	-	SUTHERLAND M.	94,812	38
SPENCER S.L.	78,945	-	SUTHERLAND P.H.	81,153	-
SPINDOR A.	104,313	186	SUTHERLAND R.	80,936	-
SPITALE J.	80,361	306	SUTHERLAND S.	92,010	252
SPRATT M.	103,641	-	SWEENEY J.	82,808	-
SPYKER M.	77,556	5,630	SWIFT S.	81,735	151
ST. DENNIS L.	112,632	-	SZETO C.	96,207	1,006
STAHL M.	80,190	-	SZETO T.	86,600	-
STANLEY C.	79,853	186	SZKICA M.	75,309	-
STAPLETON K.	90,020	1,012	SZOLADI R.	78,148	-
STARCHUK D.	76,759	16	TADEY C.M.	94,994	122
STARK M.	86,267	361	TAIT B.	83,122	-
STATTON D.	88,927	-	TAKHAR A.	91,717	235
STATTON G.	130,781	249	TAM C.	78,906	296
STEEL K.	78,001	3,359	TAM J.	84,446	573
STEELE B.	89,512	-	TAM K.	146,089	-
STEIN P.	84,312	69	TAM M.	85,673	1,072
STEINBERG W.	147,159	2,086	TAM S.	108,210	-
STEIRO C.	131,871	3,870	TAMBER H.	125,252	950

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TAN J.	87,986	-	THUMBOLI S.	119,961	25
TAN J.	236,975	19	TIAN G.	102,398	1,038
TAN J.	86,374	25	TILLYER E.	109,974	353
TAN J.	79,921	2,053	TIMONEY S.	111,354	-
TAN Z.	87,692	1,930	TIWANA R.	108,054	2,217
TANG C.	87,924	-	TODD M.	81,017	-
TANG H.	82,389	-	TOEWS-KAUFMAN H.	91,074	484
TANG K.	81,086	-	TOKARYK N.	84,865	-
TANG M.	79,202	108	TOLLEFSON S.L.	77,030	-
TANG M.	103,852	2,427	TOMAS E.	95,573	-
TANG S.	94,722	613	TOMELDEN M.	86,560	165
TANG W.	87,844	50	TOMPKINS C.	75,567	1,280
TANG W.	139,488	-	TONELLO M.	83,881	1,108
TANKE R.	81,093	25	TOOR P.	80,143	1,091
TARANTINO J.	111,270	2,453	TOOR S.	131,052	2,107
TASH A.	85,850	626	TOOR S.	82,227	-
TAY T.	96,508	-	TOPIC S.	87,869	-
TAYLOR A.	114,063	463	TORRES D.	109,103	2,192
TAYLOR A.	84,261	-	TORRES M.	80,616	-
TAYLOR C.C.	93,827	-	TOSIC-KOVACEVIC V.	95,654	34
TAYLOR G.	85,630	-	TOTH A.	90,883	-
TAYLOR K.	107,728	276	TRAN B.	76,719	4,094
TAYLOR N.	231,295	94	TRAN H.	82,351	111
TAYLOR S.	86,495	-	TRAN L.	77,225	186
TAYLOR T.M.	103,278	255	TRAN N.	84,100	-
TAZELAAR T.	120,485	186	TRENAMAN J.	87,641	-
TEHRANI-KIA F.	89,949	30	TRENAMAN K.L.	84,836	2,227
TEIXEIRA T.	78,959	186	TRESPALACIOS RUBIO M.	99,430	417
TEMPLE F.J.	210,754	1,795	TRIPP J.C.	101,378	102
TENG M.	84,919	106	TSANG A.	88,194	-
TENTES S.	94,749	-	TSANG W.	88,484	44
TERAGUCHI L.	148,839	-	TSAO C.	81,656	-
TERAO H.	110,735	205	TSE C.	85,539	356
TERMUENDE R.	117,123	186	TSE L.	164,703	1,001
TERRILLON P.	86,633	-	TSUI J.W.	146,240	19
TESTINI M.	87,658	-	TSUNG S.	89,813	-
THABRKAY S.	87,267	-	TSUNG T.	91,635	62
THANGAVELU H.	96,670	957	TUAZON E.	82,238	40
THEKKEMADAM SUKUMARAN S.	90,005	49	TULI T.	76,829	-
THIND R.	104,238	-	TUNG W.	86,899	-
THIND R.	92,321	328	TUPPER C.	183,331	7,069
THIYAGARAJAN S.	119,062	57	TURMAWAN P.	82,570	-
THOMAS M.	103,231	45	TURNER K.	94,985	-
THOMPSON E.	89,869	20	TURNER M.	78,779	2,162
THOMPSON M.	100,557	-	TYLLER A.	85,600	1,912
THOMPSON M.	76,755	186	UCHIYAMA-JUSTASON M.	103,103	583
THOMPSON W.	110,288	267	UGANEC COMETTE P.	121,882	-
THOMSON B.	118,289	950	ULVETEG C.	112,163	339
THOMSON D.	94,683	528	UNO K.	89,833	63
THOMSON M.	77,618	1,068	UPPAL M.	93,795	-
THORNLEY J.	112,993	752	URMENETA E.	89,195	2,055
THREATFUL J.	93,585	275	UROSEVIC U.	101,066	1,795

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
VAAGEN E.	163,039	2,193	WALKER R.	77,856	145
VAIRASAMY S.	99,226	-	WALLACE D.	86,760	301
VAKHSHOURI K.	105,951	-	WALSH K.	118,567	3,019
VALENTINE M.	81,275	3,076	WALTERS J.	96,379	-
VALLE B.	86,586	186	WAN R.	101,078	-
VALLE J.	92,318	481	WANG E.	79,835	-
VAN GRONDELLE A.	121,594	186	WANG F.	84,469	30
VAN HERK K.	87,965	4,462	WANG G.	98,848	-
VAN HULSEN E.	76,180	-	WANG H.	100,531	1,099
VAN MARCK L.	94,250	911	WANG J.	76,295	2,473
VAN SCHAİK C.	95,877	95	WANG R.	179,624	2,218
VAN SICKLE M.	83,511	81	WANG W.	115,032	-
VAN STRALEN B.	77,274	-	WARD C.	85,728	193
VAN TUNEN M.	77,367	21	WARD S.	98,484	124
VANDEBORNE G.	97,056	-	WARKENTIN A.	116,492	186
VARONA V.	100,068	92	WARNER R.O.	199,749	3,565
VASQUEZ M.	94,781	754	WARNER S.	79,546	158
VASS C.	98,488	25	WARREN M.	75,342	332
VASWANI G.	75,675	65	WASSERMAN H.	102,405	-
VEFGHI S.	126,677	1,820	WATERMAN N.J.	94,796	-
VELIKAJNE M.	84,669	997	WATERS A.	143,941	137
VELLESCIG M.	126,056	735	WEBSTER T.	84,874	97
VENDRAMETTO R.	86,070	30	WEEKS K.	90,052	50
VENUGOPAL A.	80,619	-	WEIGHTMAN M.	80,945	4,531
VERGES K.	93,946	785	WEINERT B.	80,420	186
VERMA S.	83,674	-	WEIST G.	97,185	136
VERMETTE K.	92,355	614	WELFORD P.	110,906	-
VERMEULEN J.	83,350	186	WERK J.	99,829	721
VERSTER A.	83,102	81	WESSNER T.	82,636	-
VERWEY S.	81,876	2,718	WEST A.	95,683	-
VETATH V.	114,887	234	WEST B.	156,673	-
VICKERS M.J.	99,014	2,028	WEST J.	87,990	-
VIDAM G.	75,055	108	WEST K.	88,183	1,161
VIEIRA J.	81,053	128	WESTHAVER K.A.	90,605	-
VIEIRA O.	75,128	-	WHEATLEY K.	103,406	69
VIERNEZA M.	79,103	3,219	WHELDON M.	84,472	-
VILAC L.D.	112,915	1,537	WHITE D.	95,570	35
VILLAMIL L.	80,117	186	WHITE L.C.	117,648	-
VINCENZI S.	94,771	-	WHITE S.	106,915	-
VIRK P.	86,469	-	WHITING J.	87,982	220
VOHRADSKY G.	99,521	-	WIENS R.	80,379	81
VOIGHT M.	114,683	153	WIGARD C.	77,975	697
VOROS M.	128,296	2,240	WIJESINGHE R.	115,613	1,705
VUKIC N.	84,310	-	WILKINSON T.	104,090	1,026
VUKOVIC H.	92,435	57	WILLIAMS L.	88,974	236
WAGNER C.	90,016	-	WILLIAMS M.	112,297	186
WAGNER E.	147,456	5,085	WILLIAMS P.	117,176	-
WAI D.	80,290	26	WILLIAMS P.	87,000	-
WAI J.	82,386	2,925	WILLIAMS W.	85,475	-
WAKELIN R.	94,177	131	WILSON J.	95,987	123
WALKER A.	76,673	43	WILSON J.	176,962	-
WALKER M.	111,988	1,199	WILSON P.	78,323	-

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WILSON S.	94,786	186	WONG Y.	84,883	-
WILSON-JONES A.	92,741	501	WOO M.	110,758	-
WINDELS W.	105,148	-	WOO S.	80,400	1,011
WIRACHOWSKY D.	78,621	1,902	WOCHUK K.	85,038	1,658
WIRCH G.	99,688	186	WOOD J.	94,191	127
WITT G.	84,824	588	WOOD P.R.	112,105	214
WITTET C.	79,232	-	WOODGER L.C.	84,932	2,844
WITTIG J.	96,590	2,540	WRIGHT A.	94,982	39
WOLFE J.	103,301	1,396	WRIGHT A.	170,820	120
WONG A.	99,856	-	WRIGHT D.A.	110,907	208
WONG A.	124,449	6,174	WU Q.	102,043	56
WONG A.	110,076	-	WYLIE L.	80,014	186
WONG A.H.	92,647	-	WYLLIE T.	110,907	-
WONG B.	161,604	1,240	WYNHOVEN K.	102,164	327
WONG B.	85,228	-	XIE S.	92,049	60
WONG B.	131,890	66	XU B.	108,081	-
WONG B.	93,847	505	XU W.	98,933	1,257
WONG C.	90,568	-	YAMAMOTO R.	76,215	-
WONG C.	89,139	28	YANG D.	85,700	-
WONG C.	75,811	12	YAP K.	114,894	-
WONG C.M.	82,521	13	YARDLEY C.	91,889	282
WONG D.	80,384	186	YASAYKO J.	90,220	-
WONG D.K.	126,626	25	YE J.	78,134	30
WONG E.	75,044	525	YEE K.	84,345	39
WONG E.	98,870	1,517	YEE M.	84,455	211
WONG F.	101,002	950	YEE W.	75,797	139
WONG G.	88,786	186	YEN C.	97,107	30
WONG I.	145,191	29	YERXA T.	99,688	-
WONG J.	121,054	50	YEUNG C.	143,052	-
WONG J.	84,774	776	YEUNG C.	110,581	-
WONG J.Y.	77,947	-	YEUNG C.	89,269	40
WONG K.	99,385	-	YEUNG C.	79,549	2,003
WONG K.	123,091	343	YEUNG E.	148,757	1,856
WONG K.	89,590	1,203	YEUNG S.	81,619	-
WONG K.H.	117,638	186	YIK T.	82,306	-
WONG K.W.	107,889	-	YIP K.	87,550	-
WONG L.	84,100	-	YOON J.	86,753	1,068
WONG L.	85,557	25	YORSTON D.W.	84,459	186
WONG M.	76,430	65	YOUNG C.	116,166	2,042
WONG M.	91,338	65	YOUNG D.C.	95,447	268
WONG P.	96,542	1,993	YOUNG J.	83,632	-
WONG P.	96,375	28	YOUNG M.	139,087	328
WONG P.	79,757	15	YOUNG S.	100,452	208
WONG P.	82,849	2,088	YOUNG T.	116,178	35
WONG R.	79,529	-	YPENBURG K.D.	112,321	4,100
WONG R.	75,713	-	YU D.	82,144	25
WONG R.	82,593	-	YU G.	87,570	4,404
WONG S.	79,392	-	YU R.	124,653	4,667
WONG T.	89,296	22	YU W.	87,713	148
WONG T.	120,953	-	YUAN Y.	157,601	1,723
WONG T.	112,070	-	YUAN Y.	91,507	490
WONG W.	79,953	-	YUE M.	98,554	288

Remuneration and expenses paid to employees for the year ended March 31, 2021

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
YUEN A.	101,047	24	ZHANG G.	92,187	-
YUEN H.	88,351	-	ZHANG J.	85,717	1,071
YUEN I.	78,594	2,078	ZHANG M.	97,949	184
YUEN S.	91,531	-	ZHAO B.	108,545	-
YUEN T.	97,827	38	ZHERKA T.	79,158	5,222
YUK D.	85,342	930	ZHONG J.	95,137	-
YUN S.	214,112	951	ZHOU J.	87,274	-
ZACHARIAS R.	98,769	186	ZHOU W.	172,366	2,244
ZAFAR S.	82,906	-	ZHOU X.	100,826	58
ZAGOZDA P.	111,966	1,867	ZIELINSKI S.	81,042	40
ZAI A.	85,889	19	ZILKOWSKY J.	145,450	1,795
ZANACHELLI A.	75,211	-	ZINGER K.	91,741	338
ZANIC L.	98,570	22	ZOOD S.	94,521	30
ZANNIS F.	88,756	105	ZORN P.	87,684	-
ZARE S.	88,804	724			
ZARYSKI T.	90,965	43	RECEIVER GEN. OF CANADA	23,410,643	-
ZAURRINI M.G.	79,216	62			
ZELAYA S.	129,092	12,086	TOTAL FOR OVER \$75,000	\$ 263,392,148	1,410,929
ZENONE C.	81,122	-	OTHER UNDER \$75,000	\$ 200,316,476	1,006,381
ZENONE V.	79,833	980			
ZERBINOS P.	80,240	-	GRAND TOTAL	\$ 463,708,624	2,417,310

There were 15 severance agreements made between ICBC and its non-unionized employees during fiscal year 2020/21. 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, 2021

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
ALLEN, D. ⁴	BOARD OF DIRECTORS	8 of 8	14,417	15,000	32,300	147
	OPERATIONS & PLANNING COMMITTEE, CHAIR	6 of 6	2,883			
	STRATEGIC INITIATIVES COMMITTEE	5 of 5				
	SHAREHOLDER'S COMMITTEE	14 of 14				
	INVESTMENT COMMITTEE	2 of 2				
BELL, J.	BOARD OF DIRECTORS	8 of 8	15,000	12,375	30,375	-
	INVESTMENT COMMITTEE, CHAIR	6 of 6	3,000			
	AUDIT COMMITTEE	8 of 8				
	STRATEGIC INITIATIVES COMMITTEE	1 of 1				
FLAMOND, P.	BOARD OF DIRECTORS	7 of 8	15,000	8,625	23,625	1,495
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5				
	GOVERNANCE & TECHNOLOGY COMMITTEE	4 of 5				
KHATAR, R.	BOARD OF DIRECTORS	8 of 8	15,000	9,750	24,750	25
	STRATEGIC INITIATIVES COMMITTEE	1 of 1				
	INVESTMENT COMMITTEE	6 of 6				
	GOVERNANCE & TECHNOLOGY COMMITTEE	5 of 5				
LEVERSAGE, J.	BOARD OF DIRECTORS	7 of 8	15,000	11,625	26,625	25
	AUDIT COMMITTEE	8 of 8				
	INVESTMENT COMMITTEE	6 of 6				
	STRATEGIC INITIATIVES COMMITTEE	1 of 1				
MACPHAIL, J.	BOARD OF DIRECTORS, CHAIR	8 of 8	30,000	20,625	50,625	585
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5				
	INVESTMENT COMMITTEE	6 of 6				
	OPERATIONS & PLANNING COMMITTEE	6 of 6				
	GOVERNANCE & TECHNOLOGY COMMITTEE	5 of 5				
	AUDIT COMMITTEE	8 of 8				
	SHAREHOLDER'S COMMITTEE	14 of 14				
	STRATEGIC INITIATIVES COMMITTEE	5 of 5				
MCLAY, C.	BOARD OF DIRECTORS	8 of 8	15,000	12,000	32,000	171
	AUDIT COMMITTEE, CHAIR	8 of 8	5,000			
	STRATEGIC INITIATIVES COMMITTEE	5 of 5				
	INVESTMENT COMMITTEE	1 of 1				
MOUSHOS, J.	BOARD OF DIRECTORS	8 of 8	15,000	10,125	28,125	-
	STRATEGIC INITIATIVES COMMITTEE, CHAIR	5 of 5	3,000			
	OPERATIONS & PLANNING COMMITTEE	6 of 6				
	INVESTMENT COMMITTEE	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	2 of 2				
PEARSON, B.	BOARD OF DIRECTORS	8 of 8	15,000	10,125	28,125	25
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	5 of 5	3,000			
	OPERATIONS & PLANNING COMMITTEE	6 of 6				
	INVESTMENT COMMITTEE	1 of 1				
	STRATEGIC INITIATIVES COMMITTEE	1 of 1				

**Remuneration and expenses paid to the members of
the board of directors for the year ended March 31, 2021**

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
WOOD, J.	BOARD OF DIRECTORS	8 of 8	15,000	9,750	27,750	25
	GOVERNANCE & TECHNOLOGY COMMITTEE, CHAIR	5 of 5	3,000			
	STRATEGIC INITIATIVES COMMITTEE	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5				
	INVESTMENT COMMITTEE	1 of 1				
	AUDIT COMMITTEE	1 of 1				
GRAND TOTAL			\$184,300	\$120,000	\$304,300	\$2,498

¹ Meetings attended reflects the total number of meetings held during each Director's tenure on the Board or Committee in the year ended March 31, 2021.

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, 2021, regardless of when those services were provided or expenses incurred.

⁴ Doug Allen resigned March 17, 2021.

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	202,169	ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	1,808,747
A & J BODY SHOP (1983) LTD	477,497	ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	1,820,606
A & S INSURANCE SERVICES LTD	526,478	ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	2,355,592
A & T INSURANCE BROKER LTD	420,923	ABOVE AUTO COLLISION LTD	27,314
A ANITA VERGIS DISPUTE RESOLUTION SERVICE	76,480	ABRAHAM ALDEN H DR	47,632
A C & D (COQUITLAM)INSURANCE SERVICES	595,302	ABSOLUTE AUTO LTD	544,936
A C & D (PRINCE RUPERT)INSURANCE SERVICES	480,069	ABSOLUTE PHYSIOCARE AND SPORTS REHAB	766,073
A C & D (QUESNEL)INSURANCE SERVICES	750,009	ABSTRACT GLASS LTD	507,286
A C & D INSURANCE SERVICES LTD	542,581	ACACIA HEALTH LTD	84,351
A J TOWING INC	297,755	ACCELERATED SPORT & SPINE PHYSIOTHERAPY	89,542
A JETWAY AUTOBODY REPAIR LTD	410,794	ACCELL AUTOGLASS LTD	421,098
A L SOTT FINANCIAL (88TH) INC	593,946	ACCENT GLASS WORLD LTD	30,105
A M FORD SALES LTD	72,357	ACCENTURE INC	9,536,479
A PACIFIC AUTO TRIM AND GLASS	560,424	ACCESS COMMUNITY THERAPISTS LTD	150,270
A PLUS MASSAGE AND ACUPUNCTURE CLINIC INC	32,686	ACCESS INFORMATION MANAGEMENT OF CANADA	40,939
A TO Z EUROPE AUTO CARE (1984) LTD	517,382	ACCOST INSURANCE & FINANCIAL CENTRE	859,271
A TO Z PHYSIOTHERAPIST CORPORATION	97,241	ACCURATE AUTO BODY AND PAINT	1,594,852
A W JONES INSURANCE SERVICE LIMITED	400,185	ACCURATE GAUGE LTD	25,167
A WEISER COUNSELLING & CONSULTING	70,154	ACE AUTO WRECKING LTD	569,871
A 1 AUTO BODY LTD	650,348	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,282,878
A-BEST AUTOBODY & FRAME LTD	945,026	ACKROYD INSURANCE AGENCIES LTD	750,021
A-CLASS AUTO BODY & PAINT LTD	1,461,547	ACKROYD PHYSIOTHERAPY CENTRE	477,301
A-PLUS RENT-A-CAR COMPANY LIMITED	105,934	ACME PARKING LOT MAINTENANCE LTD	31,168
A-1 PAUL'S TRAILER REPAIR LTD	597,465	ACR GLASS INC	464,409
A-1 UNITY AUTO SERVICE LTD	408,347	ACRYL RENOVATION	89,636
AA-1 WINDSHIELD & GLASS (UVEG INDUSTRIES)	204,526	ACTION AUTO GLASS INC	81,895
AAA AUTO COLLISION INC	1,182,038	ACTION GLASS INC	34,218
AAA BRIAN'S TOWING LTD	157,254	ACTION MOTORCYCLES INC	27,247
AAA PHYSIOTHERAPISTS CORPORATION	380,042	ACTION PACIFIC ENT LTD	205,915
AAIM ADJUSTERS LTD	113,923	ACTIVE CARE HEALTH LTD	55,449
AAJ GENERAL INSURANCE SERVICES INC	123,306	ACTIVE CHIROPRACTIC INC	26,876
AALL GLASS LTD	342,469	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,344,818
ABBAY COLLISION LTD	1,666,575	ACTIVE KINETICS INC	161,377
ABBOTSFORD SPINE CENTRE	138,326	ACTIVE RECOVERY PHYSIOTHERAPY	40,402
ABBOTSFORD SPORTS & ORTHOPAEDIC PHYSIO	532,170	ACTIVE SOLUTIONS HEALTH AND SPORT	126,095
ABBOTSFORD TRUCK & TRAILER REPAIR	75,694	ACTIVE8 PHYSIOTHERAPY AND MASSAGE	233,418
ABBOTSFORD VILLAGE MEDICAL CLINIC	29,486	ADEPT'S AUTO BODY	146,226
ABBOTSFORD-MISSION TAXI LTD	27,013	ADL OCCUPATIONAL THERAPY INC	35,055
ABBOTSFORD'S MAXIMUM COLLISION LTD	2,068,944	ADMIRAL INSURANCE SERVICES (VANCOUVER)	205,317
ABBY WELDING LTD	36,798	ADMIRAL INSURANCE SERVICES DBA BROKERTeam	346,341
ABC AUTO & WINDOW GLASS LTD	495,376	ADRIAN'S RV REPAIRS LTD	41,585
ABC AUTOBODY LTD	365,599	ADVANCE COLLISION AUTO CENTRE	25,490
ABC HOME SUPPORT SERVICE LTD	104,170	ADVANCE COLLISION LTD	4,351,736
ABILITY PHYSIOPLUS LTD	28,072	ADVANCE CONCUSSION CLINIC (NEUROADVANCE)	861,927
ABLE AUTO BODY (SURREY) LTD	1,981,569	ADVANCE HEALTH AND WELLNESS CENTRE	171,534
ABLE AUTO GLASS LTD	441,575	ADVANCE TANK CENTRES LTD	26,762
ABLE AUTOBODY (NEWTON)	638,799	ADVANCE TECH AUTOBODY & PAINT LTD	401,786
ABLE CARE MEDICAL CLINIC	26,722	ADVANCE TOWING (FARMAND TRANSPORT GROUP)	71,750
ABLE CLEAN UP TECHNOLOGIES INC	33,408	ADVANCED MOBILITY PRODUCTS LTD	264,633
ABLE IN GROVE COLLISION (WALNUT GROVE)	1,291,055	ADVANCED NURSING CARE INC	31,024
ABLE TOWING	41,817	ADVANCED PHYSIOTHERAPY	190,380
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	3,950,777	ADVANTAGE AUTO LTD	85,410
ABOUGOUSH COLLISION INC (BOYD-MERRITT)	1,288,004	ADVANTAGE COLLISION CO LTD	1,447,393

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ADVANTAGE INSURANCE SERVICES LTD	255,742	ALL-WEST GLASS CHETWYND LTD	95,295
ADVENTURE RV CENTER LTD	73,666	ALL-WEST GLASS FT ST JOHN LTD	249,705
AFFINITY CHIROPRACTIC CORPORATION	51,411	ALL-WEST GLASS HAZELTON LTD	63,042
AFFINITY FAMILY WELLNESS	223,846	ALL-WEST GLASS HOUSTON LTD	171,628
AFFINITY INSURANCE SERVICES	131,026	ALL-WEST GLASS KITIMAT LTD	291,631
AFFINITY MASSAGE THERAPY	49,863	ALL-WEST GLASS PRINCE GEORGE LTD	444,673
AFFLECK HRABINSKY BURGOYNE LLP	1,542,427	ALL-WEST GLASS PRINCE RUPERT LTD	189,448
AFFORDABLE AUTOGLASS LTD	159,469	ALL-WEST GLASS QUESNEL LTD	222,297
AGGRESSIVE AUTO TOWING LTD	253,287	ALL-WEST GLASS SMITHERS LTD	369,105
AGS AFFORDABLE GLASS SERVICES	527,967	ALL-WEST GLASS TERRACE LTD	435,953
AHREN J ROY PROF CORP (IN TOUCH CHIRO)	57,095	ALL-WEST GLASS VANDERHOOF LTD	172,931
AIM AUTO GLASS LTD	25,319	ALL-WEST HERITAGE GLASS LTD	132,010
AIM CEDAR WORKS LTD	90,966	ALLAN MCGAVIN SPORTS MEDICINE CENTRE	177,680
AJ'S GLASS CENTRE LTD	334,936	ALLAN MCGAVIN SPORTS MEDICINE PHYSIO	100,168
AK AUTOBODY & REPAIR LTD	636,951	ALLAN MCGAVIN SPORTS PHYIOTHERAPY (PLAZA)	206,289
AK FITNESS INC	52,004	ALLCARE CHIROPRACTIC AND LASER	35,023
AL PARKER AUTOBODY	86,045	ALLENA CHONG INSURANCE AGENCIES LTD	273,187
AL-MASHAT KASIM DR	31,384	ALLEYNE CLAVIA RMT	68,567
ALAIA PHYSIOTHERAPY SPORTS AND WELLNESS	98,913	ALLIANCE MOBILITY SOLUTIONS LTD	252,739
ALASKA HI WAY AUTO BODY 2004 LTD	4,209,361	ALLIANCE WELLNESS CORP	304,182
ALASKA HI WAY AUTO GLASS LTD	157,537	ALLIED COAST THERAPY	1,498,135
ALBERNI TOWING LTD	163,424	ALLIED INFORMATION CANADA	119,997
ALBRICH ALEX RMT	26,750	ALLIED INSURANCE SERVICES INC	3,966,593
ALCOTT BUILDING MAINTENANCE	97,892	ALLSET AUTO GLASS LTD	588,715
ALDER STREET AUTO BODY LTD	833,203	ALLSTAR COLLISION SERVICES LTD	1,240,762
ALDERGROVE LANGLEY TAXI LTD	29,462	ALLSTAR HOLDINGS INCORPORATED	72,333
ALDERGROVE PHYSIOTHERAPY & REHAB CENTRE	490,446	ALLWEST INSURANCE SERVICES LTD	26,445,161
ALDERSON CHAD L DR CHIROPRACTIC INC	31,560	ALLWEST REPORTING LTD	172,456
ALERT FIRST AID INC	400,691	ALPINE ATHLETICS	30,242
ALEXANDER COLLISION CENTER	50,110	ALPINE AUTO BODY LTD	407,921
ALEXANDER HOLBURN BEAUDIN & LANG LLP	7,875,412	ALPINE COUNSELLING CLINIC LTD	147,198
ALEXANDRE ASHLEY	25,952	ALPINE GLASS WINDOWS & DOORS LTD	542,532
ALFRED PREMNATH DR	25,611	ALPINE INSURANCE AGENCIES LTD	585,773
ALIAS TECHNOLOGY LLC	28,370	ALPINE PHYSIOTHERAPY	146,115
ALIBHAI K DR CHIROPRACTIC INC	158,356	ALPORT INSURANCE AGENCIES INC	648,800
ALIGN HEALTH PROFESSIONALS INC	80,875	ALTERNATIVE THERAPY ON THE GO	25,273
ALIGNED CHIROPRACTIC CORPORATION	25,034	ALTUS PSYCHOLOGICAL SERVICES	37,718
ALISON BELL & ASSOCIATES COUNSELLING GRP	26,334	ALWAYS ABLE AUTO BODY	46,898
ALISON STEVENS	51,607	AMBROSIO PHYSIOTHERAPY	74,231
ALIVE SPORTS TREATMENT CENTRE	65,041	AMC CASSELLS INSURANCE SERVICE INC	363,199
ALL ACCESS AUTO GLASS INC	252,762	AMC EAGLERIDGE INSURANCE SERVICE (2012)	679,789
ALL AMERICAN TOWING AND REPAIR	30,911	AMC INSURANCE SERVICE (2008) LTD	642,729
ALL CARE FAMILY CHIROPRACTIC & MASSAGE	60,216	AMC INSURANCE SERVICE LTD	2,076,634
ALL CARE PHYSIO (PURI PHYSIOTHERAPIST)	627,183	AMC INSURANCE SERVICES (2011) LTD	409,181
ALL COLLISION SERVICES LTD	163,477	AMC INSURANCE SERVICES (2015) LTD	551,148
ALL PRO PHYSIO (THAKUR PHYSIO CORP)	133,282	AMC MCPHERSON INSURANCE AGENCIES LTD	298,882
ALL REHABILITATION SERVICES INC	28,641	AMC VILLAGE INSURANCE SERVICES (2019)	833,791
ALL RISK INSURANCE AGENCIES LIMITED	772,180	AMERESCO	33,380
ALL SEASONS AUTO GLASS LTD	179,402	AMERICAN ASSOC OF MOTOR VEHICLE ADMINS	26,541
ALL STAR REPORTING INC	97,292	AMEX AUTO BODY LTD	485,821
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	1,688,656	AMIRI ALI DR	103,535
ALL WRITE INSURANCE AGENCIES LTD	2,843,219	AMJ AUTO GROUP (RAPID AUTOBODY LTD)	1,090,732
ALL-WEST GLASS BURNS LAKE LTD	194,164	AMJ LAW	4,388,032

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AMMANN GRANT - PERFORMANCE HEALTH	59,833	ARMSTRONG NAISH TRIAL LAWYERS	4,646,928
AMPCO MANUFACTURERS INC	343,263	ARMSTRONG PHYSIO CLINIC (NORTH OKANAGAN)	50,080
ANATOMY PRO HEALTH CENTRE INC	43,499	ARO INC	180,714
ANCHOR INSURANCE AGENCIES LTD	545,657	ARROW GLASS LTD	481,006
ANCILE SOLUTIONS INC	59,378	ARROW INSURANCE AGENCY LTD	1,404,348
ANDERSON KERRI	52,450	ARROW PHYSIOTHERAPY	79,759
ANDERSON ROBERT DR	60,533	ARROWHEAD TOWING AND RECOVERY	33,343
ANDRE'S COLLISION REPAIRS LTD	444,866	ARROWSMITH AUTOMOTIVE & TOWING LTD	77,653
ANDY SORENSEN AUTOBODY & FRAME LTD	566,141	ARTHUR J GALLAGHER CANADA DBA CHRISTIE	272,418
ANGELS THERE FOR YOU HOME HEALTH CARE	26,995	ARTHUR J GALLAGHER CANADA DBA DISCOVERY	361,873
ANNEX CONSULTING GROUP INC	7,602,626	ARUKAH REHAB CORPORATION	282,257
ANSON PHYSIOTHERAPY CLINIC	52,415	ARVAY FINLAY LLP	645,175
ANTLE TOWING LTD	43,598	AS NEW AUTOBODY AND GLASS LTD	1,313,736
AON HEWITT INC	203,265	ASC COLLISION REPAIR	1,600,296
AON REED STENHOUSE INC	986,420	ASHE KELSEY	58,933
AP INSURANCE SERVICES LTD	459,551	ASHES TO ANSWERS FIRE INVESTIGATION INC	78,402
APAC AUTO GLASS (WESPAC AUTO GLASS LTD)	441,534	ASPECT SOFTWARE INC	494,984
APAC INVESTIGATION SERVICES INC	557,361	ASPEN INSURANCE UK LTD	702,448
APEX AUTO BODY	42,572	ASSESSMED INC	1,329,372
APEX COLLISION (SHUTTLEWORTH HLDGS LTD)	397,785	ASSOCIATED ECONOMIC CONSULTANTS 2017 LTD	68,896
APEX GLASS LTD	365,569	ASTER WELLNESS INC	48,156
APEX INSURANCE SERVICES LTD	852,797	ASTROGRAPHICS INDUSTRIES LTD	1,310,639
APEX PERFORMANCE AND REHAB INC	118,515	ATI TRUCK REPAIR LTD	1,083,565
APEX PHYSIOTHERAPY & HEALTH (ABBOTSFORD)	883,299	ATKINSON BRIAN DR INC	50,391
APEX PHYSIOTHERAPY & HEALTH (SURREY)	733,656	ATLAS AUTO BODY LTD	1,591,732
APEX PREMIER PROPERTY SERVICES	30,870	ATLAS BODY SHOP	28,797
APLIN & MARTIN CONSULTANTS LTD	29,454	ATLAS PHYSIOTHERAPY (PT HEALTHCARE)	437,105
APNA LAW LLP	773,499	ATS TRAFFIC BRITISH COLUMBIA LTD	60,693
APOLLO CLINIC (THE)	704,197	ATTACHMATE CORPORATION	148,628
APOLLO CLINIC CHILLIWACK LTD (THE)	484,099	ATWAL SANDEEP DR	63,563
APPLE AUTO GLASS (ABBOTSFORD)	501,586	ATWAL'S INSURANCE & FINANCIAL CENTRE	1,018,668
APPLE AUTO GLASS (CHILLIWACK)	249,452	ATWATER INSURANCE AGENCY LTD	481,466
APPLE AUTO GLASS (KAMLOOPS)	441,616	AUDATEX	37,274
APPLE AUTO GLASS (NANAIMO)	497,776	AUDI BOUNDARY (OPENROAD AUTO GROUP)	45,374
APPLE AUTO GLASS (VERNON)	544,140	AUDI DOWNTOWN VANCOUVER	31,339
APPLE INSURANCE & FINANCIAL SERVICES	603,375	AUDI OF RICHMOND (COWELL MOTORS LTD)	58,078
APPLEWOOD LANGLEY KIA (APPLEWOOD MOTORS)	39,117	AUDY AUTOBODY VICTORIA INC	465,258
AQUARIUS CHIROPRACTIC	33,235	AUM HEALTHCARE INC	60,216
AQUATIC CENTRE ORTHOPAEDIC & SPORTS	203,463	AURORA INTEGRATIVE MEDICAL	25,857
ARBOR BODY SHOP (1980) LTD	574,742	AURORA TOWING LTD	73,842
ARBOUR COUNSELLING CENTRE	32,076	AUSTIN AVE PHYSIO & WELLNESS (PT HEALTH)	124,337
ARBUTUS RV & MARINE SALES LTD	84,525	AUTO BOSS COLLISION INC	121,094
ARC DOCUMENT SOLUTIONS	32,673	AUTO PLUS INSURANCE AGENCY INC	553,551
ARCADIA WELLNESS LTD	53,833	AUTO SENSE COLLISION LTD	1,365,138
ARCH REINSURANCE CANADA	278,852	AUTO WEST BMW (MTK AUTO WEST LTD)	89,454
ARCHIE'S TOWING AND AUTOWRECKING LTD	109,470	AUTO-COM REFINISHING (B & H VENTURES)	70,310
ARCTIC CONST LTD	38,080	AUTOBODY ONE INC	359,442
ARCTIC MANUFACTURING LTD	37,128	AUTOFOCUS GLASS INC	172,456
ARE YOU BETTER YET THERAPY SERVICES	73,327	AUTOMALL AUTOBODY LTD	2,241,302
ARI FINANCIAL SERVICES INC	525,278	AUTOMASTER AUTOBODY LTD	1,017,308
ARIA SOLUTIONS INC	996,355	AUTOMATION ANYWHERE	273,462
ARIA TOWING LTD	49,641	AUTOMIND COLLISION REPAIR (ABBOTSFORD)	280,381
ARMSTRONG COLLISION LTD	1,190,472	AUTOMIND COLLISION REPAIR (BURNABY)	1,038,717

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AUTOMIND COLLISION REPAIR (COQUITLAM)	855,394	BARNES HARLEY-DAVIDSON BUELL	128,993
AUTOMIND COLLISION REPAIR (RICH-OLAFSEN)	775,410	BARNES HARLEY-DAVIDSON VICTORIA	32,600
AUTOMIND COLLISION REPAIR (RICH-VULCAN)	2,231,645	BARNES WHEATON N SURREY CHEV BUICK GMC	889,486
AUTOMIND COLLISION REPAIR (SQUAMISH)	1,253,054	BARRIERE AUTO & TRUCK TOW	31,195
AUTOMIND COLLISION REPAIR (VANCOUVER)	1,889,707	BASELINE HEALTH AND WELLNESS INC	26,996
AUTOMOTIVE INDUSTRIES ASSOCIATION	33,422	BASRA JASKARANPAL DR	235,342
AUTOMOTIVE TRAINING & TECHNICAL	135,512	BAUMANN GANT AND KEELEY PA	125,961
AUTOSMART COMPLETE REPAIRS & SERVICES INC	170,096	BAVARO AUTOBODY (ROCKNEST INVESTMENTS)	460,537
AUTOSONIC AUTOBODY & REPAIR	226,008	BAY CITY INSURANCE SERVICES LTD	1,503,776
AUTOWEST AUTOBODY LTD	484,322	BAYSHORE HEALTHCARE LTD	1,426,211
AVENUE ALIGNMENT & BODY SHOP	1,009,250	BAYSIDE CHIROPRACTIC CORPORATION	110,138
AVENUE AUTO GLASS LTD	410,812	BAYVIEW AUTO TOWING (2000) LTD	138,586
AVERSON CONSULTING LTD	99,495	BAYWOOD GLASS INC	290,414
AVIDA WELLNESS AND CHIROPRACTIC INC	50,586	BC BACK INSTITUTE	500,342
AVISCAR INC	49,370	BC BRAIN INJURY ASSOCIATION	30,000
AVISON YOUNG PROPERTY MANAGEMENT (BC)	2,310,180	BC CASE MANAGEMENT LTD	135,291
AVITA HEALTH AND MASSAGE THERAPY CENTRE	302,504	BC COLLISIONS LTD	1,380,621
AZALEA PHYSIOTHERAPY	134,153	BC HYDRO	958,109
AZORCAN AUTOBODY REPAIR & PAINTING	1,229,931	BC INJURY CARE AND EXERCISE INC	626,687
A1 WHEELCHAIRS UNLIMITED SUPPLY INC	26,999	BC INSURANCE AGENCIES INC DBA INSURELINE	916,462
B & A AUTO BODY (QUESNEL CANYON HLDGS)	1,040,142	BC MEDEQUIP HOME HEALTHCARE LTD	1,257,426
B & D AUTO BODY LTD	3,837,059	BC PERIO DENTAL HEALTH & IMPLANT CENTRE	65,992
B & M AUTO-CRAFT COLLISION LTD	1,235,143	BC PROFESSIONAL & LEGAL INTERPRETERS INC	164,770
B AND B TRUCK AND AUTO BODY	28,813	BC PROSTHETIC & ORTHOTIC SERVICES	42,019
B D MITCHELL PROSTHETIC & ORTHOTIC	55,977	BC UTILITIES COMMISSION	712,379
BACK AND BODY WELLNESS CENTRE	770,901	BCA CLAIMS & CONSULTING LTD	203,484
BACK IN ACTION PHYSIOTHERAPY	32,698	BCAA INSURANCE AGENCY LTD	19,053,721
BACK IN BALANCE FAMILY CHIROPRACTIC CORP	142,075	BCICAC FOUNDATION	60,602
BACK IN MOTION REHAB INC	1,288,536	BEAR CREEK PLAZA PHYSIOTHERAPY	598,356
BACK TO WELLNESS CENTRE INC	57,192	BEARCREEK PHYSIOTHERAPY	157,281
BACKS IN ACTION WELLNESS CENTRE	494,314	BEARY CLARE MARIE	29,066
BADRELDIN ALAA PT	26,994	BECK ROBINSON & COMPANY	1,412,134
BADRY COLLISION REPAIRS INC	310,090	BEE CLEAN BUILDING MAINTENANCE INC	59,400
BADYAL MANINDER DR INC	125,411	BEE JAY AUTO WRECKING & TOWING LTD	190,757
BAE SYSTEMS APPLIED INTELLIGENCE CANADA	1,590,146	BEGBIE GLASS CO LTD	115,155
BAHRI ARVIN DR	96,528	BEGGS FRED RMT	44,480
BAILEY HEIDI	44,990	BEHAVIOURAL HEALTH CARE	75,394
BAILEY WESTERN STAR TRUCKS INC	27,276	BEISEL DIETER	31,198
BAJA AUTOBODY LTD	271,131	BEKKERING YORK BARRISTERS LLP	2,737,789
BAKER MATERIALS ENGINEERING LTD	188,984	BEL AIR TAXI LTD	71,679
BAKER NEWBY LLP	1,822,251	BELCHER SWANSON LAW FIRM PLLC	33,843
BALANCE IN MOTION	93,788	BELL CANADA	53,710
BALANCE PHYSIOTHERAPY (BARBER SPINDER)	26,885	BELLROCK HEALTH LTD	126,854
BALANCE POINT ACUPUNCTURE & INTEGRATIVE	44,528	BELMAR CONSULTING GROUP INC	40,563
BALFOUR AUTOBODY & MECHANICAL LTD	211,916	BELMONT COLLISION (1975) LTD	2,279,437
BANK OF MONTREAL	178,063	BELRON CANADA INC	65,624
BANMAN SCOTT DR CHIROPRACTIC	37,186	BEN'S TOWING & AUTO WRECKING LTD	329,097
BANNISTER ALL MAKES COLLISION AND GLASS	1,898,221	BENS TRUCK AND EQUIPMENT INC	43,874
BANNISTER CHEVROLET BUICK GMC LTD	25,456	BENTALLGREENOAK CANADA LP	221,512
BANNISTER COLLISION & GLASS	1,307,421	BERK'S INTERTRUCK LTD	25,771
BANWAIT DATINDER DR	105,015	BERMUDA AUTO GLASS LTD	347,880
BARBARA CORNISH PERSONAL LAW CORPORATION	46,966	BERNARD LLP	2,035,528
BARE'S PAINT & BODYWORKS	1,182,839	BERRY CONDREN R DR CHIROPRACTIC INC	33,316

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	595,054	BODO MOTORS AUTOMOTIVE SERVICES LTD	1,152,646
BESSE GORDON EDWARD	56,947	BODY AND SOUL WELLNESS CENTER	216,529
BEST AUTO BODY & PAINT LTD	544,251	BODY OPTION CLINIC INC	35,182
BEST CHOICE COLLISION LTD	276,928	BODY SMART HEALTH INC	29,022
BEST SELECT INSURANCE SERVICES 2018 INC	595,323	BODY WORKS SPORTS PHYSIOTHERAPY	124,530
BEST TOWING	131,055	BODY-PLUS COLLISION REPAIR LTD	712,513
BEST-VALU GLASS 2001 INC	333,767	BODYCRAFT COLLISION LTD	805,767
BESTWAY AUTO BODY LTD	28,069	BODYMIND WELLNESS CENTRE INC	188,420
BETA AUTO BODY SERVICES LTD	511,670	BODYWORX PHYSIO ACUPUNCTURE PILATES	38,738
BETTER CHOICE STAFFING LTD	38,850	BOE'S TRAILER SALES LTD	74,290
BETTY'S ACUPUNCTURE & WELLNESS	26,034	BOISSEVAIN MICHAEL DR	25,067
BF COLLISION (BRUTE FORCE ENTERPRISES)	1,117,268	BOLLA PAMELA DR	26,230
BFL CANADA INSURANCE SERVICES INC	1,720,708	BOLLMAN ROOFING AND SHEET METAL LTD	236,985
BG ACUPUNCTURE INC	27,975	BONALIFE ACUPUNCTURE & HERBAL MED (BBY)	69,140
BG REHAB GROUP INC	269,828	BONALIFE ACUPUNCTURE & HERBAL MED (RICH)	27,878
BGMEDIATE INC	200,373	BONFIRE INTERACTIVE LTD	55,182
BHOPAL REHABILITATION CONSULTING	28,373	BONIFACE CONSULTING	33,173
BIG CITY'S AUTO BODY LTD	876,871	BONNY'S TAXI LTD	51,912
BIG HEARTS HOME HEALTHCARE SERVICES INC	118,390	BORDEN LADNER GERVAIS LLP	2,461,943
BIG HILL TOWING	28,726	BORUTA JOHN DR CHIROPRACTIC SERVICES INC	27,249
BIG ISLAND BUILDING SERVICES LTD	29,008	BOTTOMLINE TECHNOLOGIES (CANADA) LTD	955,492
BIG RIG COLLISION (CALGARY)	113,592	BOWEN ISLAND INSURANCE AGENCIES LTD	247,054
BIG RIG COLLISION GRANDE PRAIRIE LTD	109,841	BOWIE PHYSIOTHERAPIST CORP	165,274
BIG RIG TOWING & RECOVERY	37,513	BOX PHYSIOTHERAPIST CORP	190,058
BIG VALLEY TOWING	46,143	BOYD AUTO BODY & GLASS (ABBOTSFORD)	623,639
BILKEY LAW CORP	3,801,605	BOYD AUTO BODY & GLASS (BURNABY SOUTH)	206,890
BILL HOWICH CHRYSLER LTD	41,235	BOYD AUTO BODY & GLASS (BURNABY)	896,760
BILL'S HEAVY DUTY ENTERPRISES LTD	117,844	BOYD AUTO BODY & GLASS (EDMONTON)	26,944
BILL'S PLACE SUPPORT SERVICES INC	49,992	BOYD AUTO BODY & GLASS (KEATING)	903,467
BIORECON ENGINEERING INC	123,901	BOYD AUTO BODY & GLASS (LANGFORD)	1,066,321
BIOVENTUS CANADA ULC	35,955	BOYD AUTO BODY & GLASS (LANGLEY)	749,650
BISLA PALWINDER DR	80,896	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	1,556,351
BISMARCK COLLISION FACILITY (SRAG HLDGS)	872,785	BOYD AUTO BODY & GLASS (NANAIMO)	892,855
BITTLE BRIAN NEIL	66,190	BOYD AUTO BODY & GLASS (NEW WESTMINSTER)	794,630
BKV ENTERPRISES LTD	31,334	BOYD AUTO BODY & GLASS (PARKSVILLE)	309,108
BLACK & WHITE AUTOBODY LTD	721,944	BOYD AUTO BODY & GLASS (RICHMOND)	704,314
BLACKBERRY LIMITED	44,921	BOYD AUTO BODY & GLASS (SAANICHTON)	403,296
BLAIR MACKAY MYNETT VALUATIONS INC	207,018	BOYD AUTO BODY & GLASS (SIDNEY)	664,197
BLASKOVICH WHIPLASH AND INJURY CLINIC INC	46,124	BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	1,132,153
BLOCK 81 HOLDINGS LTD	477,439	BOYD AUTO BODY & GLASS (SURREY)	1,558,698
BLOOMBERG FINANCE LP	117,275	BOYD AUTO BODY & GLASS (VICTORIA)	1,171,411
BLUE CHIP JANITORIAL	32,760	BOYDEN VANCOUVER INC	71,073
BLUE CHIPS COLLISION REPAIR	1,107,891	BOYLEY AUTO BODY	58,820
BLUE HORIZON MASSAGE THERAPY LTD	45,397	BRAINHUNTER SYSTEMS LTD	1,239,593
BLUE PRISM SOFTWARE INC	572,265	BRAINSTATION	25,200
BLUE SKY PHYSIOTHERAPY & REHAB CENTRE	230,267	BRAINTRUST CANADA ASSOCIATION	115,261
BLUEBIRD CABS LTD	35,585	BRANDT TRACTOR LTD	42,919
BLUEWHITE HEALTH INC	42,015	BRC GROUP	116,926
BMC SOFTWARE CANADA INC	45,409	BRENDA LEE'S HEAVY TOWING LTD	69,061
BMT GROUP SERVICES LTD	228,468	BRENTWOOD MEDICAL CLINIC	46,575
BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	148,202	BRIAN JESSEL BMW PRE-OWNED	35,702
BMW STORE (OPENROAD AUTO GROUP LTD)	66,027	BRIAN JESSEL BMW/SUBARU	149,810
BMW VICTORIA / AUDI VICTORIA	58,049	BRIAN'S GLASS LTD	379,897

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BRICKYARD PHYSIOTHERAPY	183,044	BURRARD MASSAGE THERAPY	82,615
BRIDGE LAKE TOWING	98,094	BURRARD PHYSIOTHERAPY ASSOCIATES	251,471
BRIDGEPORT COLLISION	426,041	BURTON MCKINNON PHYSIOTHERAPIST CORP	203,730
BRITANNIA AGENCIES (1986) LTD	404,735	BUSY B GLASS	101,867
BRITE'N UP AUTO CLEANING COMPANY	38,462	BUZZ'S AUTOBODY LTD	3,243,329
BROADMEAD BETTERBACK	41,700	BZDEL DAVID DR	55,322
BROADMEAD ORTHOPAEDIC PHYSIOTHERAPY	56,372	C & C INSURANCE AGENCIES (RICHMOND)	496,717
BROADWAY STATION PHYSIO & WELLNESS CTR	275,172	C & C INSURANCE AGENCIES LTD	1,235,948
BROCO AUTO GLASS (BURNABY)	452,245	C & K COLLISION (CHANG KWONG AUTO BODY)	444,465
BROCO AUTO GLASS (LANGLEY)	1,335,444	C & L INSURANCE SERVICES INC	840,371
BROCO AUTO GLASS (SOUTH VANCOUVER)	939,403	C & R TRUCK WEST LTD	2,067,170
BROCO AUTO GLASS MAPLE RIDGE	424,472	C C CLINIC	36,453
BROCO GLASS (ABBOTSFORD)	61,387	C G COYLE & ASSOCIATES INC	1,437,482
BROCO GLASS (COQUITLAM)	311,647	C ME PEDESTRIAN REFLECTORS	99,232
BROCO GLASS (KAMLOOPS)	158,830	C R COASTLINE TOWING & TRANSPORT LTD	224,139
BROCO GLASS (KELOWNA)	35,574	C&D INSURANCE SERVICES LTD	306,665
BROCO GLASS (NANAIMO)	429,921	CACTUS COLLISION & PAINT INC	848,857
BROCO GLASS (NORTH VANCOUVER)	218,372	CALEA LTD	27,469
BROCO GLASS (PORT KELLS)	459,341	CALEDONIAN CLINIC LTD	28,123
BROCO GLASS (SURREY)	49,665	CALGARY HEAVY TRUCK AND COLLISION	42,521
BROCO GLASS (VANCOUVER)	109,176	CALYTERA SOFTWARE INC	38,514
BROCO GLASS (VICTORIA)	151,911	CAM CLARK FORD LINCOLN LTD	787,259
BROCO GLASS (WHITE ROCK)	598,130	CAM CLARK FORD RICHMOND LTD	65,358
BRODO AUTO GLASS & UPHOLSTERY (RICHMOND)	727,024	CAMBIE COUNSELLING SERVICES	28,071
BROSSARD MARIALENA-MOMENTUM THERAPEUTICS	252,641	CAMBIE PHYSIOTHERAPY & HEALTH CLINIC INC	236,478
BROTHERS AUTOBODY REFINISHERS LTD	718,794	CAMERON REINSURANCE ARBITRATION SERVICES	56,500
BROWN BROS FORD SALES (TEB ENTERPRISES)	80,044	CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	96,009
BROWN STEPHANIE	47,480	CAMPBELL RIVER GLASS 2009 LTD	424,976
BROWN'S TOWING AND AUTO	44,016	CAMPBELL RIVER TOYOTA (STRATHCONA MOTORS)	40,510
BROWNRIDGE & COMPANY INSURANCE SERVICES	791,471	CAMPBELL SAUNDERS & CO	26,833
BRUNETTE INSURANCE AGENCIES LTD	1,084,384	CANADA CHAIRLINES LTD	171,646
BRYAN'S AUTO BODY (SQUAMISH) LTD	380,265	CANADA POST CORPORATION	7,055,326
BUCKNELL JASON DR	65,107	CANADIAN BLACK BOOK INC	110,912
BUDGET BRAKE & MUFFLER	62,625	CANADIAN CAR AND TRUCK RENTAL	106,766
BUDGET BRAKE & MUFFLER AUTO CENTRES	70,966	CANADIAN CLAIMS SERVICES INC	46,318
BUDGET GLASS LTD	407,008	CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	90,465
BULKLEY VALLEY INSURANCE SERVICES LTD	1,117,326	CANADIAN PAIN AND REGENERATIVE INSTITUTE	56,604
BULLET AUTO GLASS LTD	198,383	CANADIAN TRUCK AND TRAILER REPAIR INC	100,525
BULLFROG POWER INC	38,817	CANADIAN 4X4 AUTO REPAIR	30,946
BUNTAIN INSURANCE AGENCIES LTD	2,225,032	CANDY AUTOBODY INC	361,010
BURNABY AUTO BODY (1986) LTD	71,034	CANNON CLINIC	33,127
BURNABY CHIROPRACTIC CLINIC INC	86,373	CANSTAR RESTORATIONS LP	43,410
BURNABY COUNSELLING GROUP	51,691	CANTALK CANADA INC	963,251
BURNABY HEALING ACUPUNCTURE & HERB CLINIC	51,838	CANTRUST 4S AUTOBODY SERVICE (MTM AUTO)	585,318
BURNABY HEALING SENSE CHIROPRACTIC	147,360	CANUCK TOWING & SERVICES LTD	33,125
BURNABY KAWASAKI RETAIL LTD	52,089	CAO BIN	25,264
BURNABY PHYSIO & WELLNESS	162,797	CAPITAL AUTOGLASS & UPHOLSTERY - SIDNEY	422,307
BURNABY WELLNESS (GAZAWI CHIROPRACTIC)	36,776	CAPITAL AUTOGLASS & UPHOLSTERY - VICTORIA	519,175
BURNS AMANDA	28,551	CAPITAL WEST INSURANCE AGENCIES INC	311,580
BURNS FITZPATRICK LLP	2,259,467	CAPITAL WEST INSURANCE SERVICES (SURREY)	331,404
BURNS PETER T, QC	46,423	CAPITAL WEST INSURANCE SERVICES LTD	1,339,222
BURQUITLAM KINESIOLOGY	128,102	CAPRICMW INSURANCE SERVICES LTD	12,289,533
BURRARD AUTOSTRASSE COLLISION LTD	4,580,175	CAPSTONE INSURANCE SERVICES LTD	1,090,603

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CAPTURE FUNCTION CONSULTING INC	51,234	CBI HOME HEALTH	51,480
CARE & CURE REHAB INC	336,673	CBI OT SERVICES-FRASER VALLEY	313,791
CARE AT HOME SERVICES ADVANCIA SOLUTIONS	576,889	CBI OT SERVICES-VICTORIA	237,521
CARE CONCERNS LTD	25,332	CBI PHYSIOTHERAPY & REHAB (RICHMOND)	70,712
CARE PLACE WELLNESS CENTRE	42,582	CBI PHYSIOTHERAPY & REHAB (SURREY)	71,678
CARE POINT MEDICAL CENTRE JOYCE ST	27,794	CBI REHAB IN MOTION-CAMPBELL RIVER	62,889
CARE POINT MEDICAL COMMERCIAL DR	32,345	CBI REHAB IN MOTION-PORT ALBERNI	68,278
CARES COUNSELLING SOCIETY	29,213	CBM COACHING AND CONSULTING	28,750
CARESENG WELLNESS CENTER	48,357	CBRE LIMITED	2,554,766
CARFRA LAWTON LLP	4,209,858	CBV COLLECTION SERVICE LTD	139,480
CARIBOO CHEVROLET BUICK GMC LTD	53,610	CCR RE (CANADA BRANCH)	226,516
CARIBOO COLLISION REPAIRS LTD	194,339	CDW CANADA CORP	1,755,772
CARRAIG LAW GROUP LLP	124,915	CECOT JAN RMT	36,037
CARRUTHERS DUPLESSIS LAW CORP	4,457,639	CEDAR AND SAGE PHYSIOTHERAPY	36,398
CARSTAR CHILLIWACK (WALLYS AUTO BODY)	1,050,303	CEDAR CHIROPRACTIC AND PHYSIOTHERAPY	239,107
CARSTAR HIGH RIVER	45,083	CEDAR RIVER PHYSIO AND REHAB CENTRE	40,751
CARSTAR WHITEHORSE	45,535	CEDAR SKY WELLNESS CENTRE	29,013
CARTECH COLLISION LTD	66,691	CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	376,892
CARTER CHEV CADILLAC BUICK GMC BURNABY	1,218,499	CEDARS SINAI MEDICAL CENTER	95,409
CARTER CHEV CADILLAC BUICK GMC N SHORE	666,973	CELLTEX COLLISION REPAIRS LTD	240,310
CARTER MOTORSPORTS	54,705	CENTENNIAL AUTO BODY & GLASS LTD	294,048
CASCADE INSURANCE AGENCIES (BURNABY) INC	739,416	CENTRAL AGENCIES LTD	1,310,904
CASCADES CONTAINERBOARD PACKAGING	26,195	CENTRAL CHEVROLET GMC BUICK LTD	707,485
CASCADIA SHADING DESIGN	30,930	CENTRAL CHIROPRACTIC CLINIC	30,308
CASE GORDON DR	38,456	CENTRAL CITY INSURANCE SERVICES INC	550,877
CASEY LAW OFFICES	1,038,700	CENTRAL ISLAND TOWING LTD	66,873
CASMAN INSURANCE AGENCY & FINANCIAL GROUP	829,909	CENTRAL PARK CHIROPRACTIC INC	77,110
CASPERS BODY SHOP AND WRECKER SERVICE	30,540	CENTRAL PARK PHYSIOTHERAPY & SPORTS	864,306
CASSADY & COMPANY	1,926,930	CENTRAL VALLEY CHIROPRACTIC CO	31,923
CASTILLO AUREA JUDITH RMT	25,041	CENTRAL VALLEY INSURANCE SERVICES LTD	1,501,252
CASTLEGAR TOYOTA	43,405	CENTURY CHIROPRACTIC CLINIC INC	355,836
CATALYST KINETICS BC LTD	587,572	CENTURY COLLISION (DAI SUN AUTO GROUP)	702,605
CATCH WELLNESS INC	125,537	CEP FORENSIC INC	811,690
CATHAY PACIFIC INSURANCE AGENCY LTD	186,969	CERNA COLLISION LTD	953,970
CATTELL ADR CORP	29,768	CERVO BRIAN DR	37,732
CAULFIELD'S DR B CHIROPRACTIC CORP	65,541	CES ENGINEERING LTD	34,650
CAVE CURE AND THERAPIES INC	51,797	CHAIR STUFF SALES LTD	51,200
CBI FRASER VALLEY LIMITED	60,029	CHAMBERS OLSON LTD	449,645
CBI HEALTH CENTRE	52,740	CHAMPION CHEVROLET LTD	385,499
CBI HEALTH CENTRE NANAIMO	69,481	CHAMPION COLLISION CENTRE LTD	372,117
CBI HEALTH CENTRE-CAMPBELL RIVER	193,730	CHAMPION TOWING (IGNACE)	29,004
CBI HEALTH CENTRE-CHILLIWACK (CORBOULD)	255,986	CHAMPION TOWING LTD	329,815
CBI HEALTH CENTRE-CHILLIWACK (KEITH WILS)	188,108	CHAMPLAIN HEIGHTS PHYSIO & MASSAGE CLINIC	185,447
CBI HEALTH CENTRE-COQUITLAM	25,805	CHAMPLAIN SQUARE PHYSIO (KER WELLNESS)	345,495
CBI HEALTH CENTRE-CRANBROOK	68,300	CHAN WINNIE	25,980
CBI HEALTH CENTRE-DUNCAN	91,737	CHANG JINGWEI	38,488
CBI HEALTH CENTRE-EAGLE CREEK VICTORIA	68,065	CHANGEPAIN COLLABORATIVE INC	68,678
CBI HEALTH CENTRE-FLEETWOOD	130,204	CHANGEWAYS CLINIC	46,229
CBI HEALTH CENTRE-LANGFORD	58,573	CHAP'S CRAFTSMAN COLLISION	1,164,115
CBI HEALTH CENTRE-NANAIMO AQUATICS	265,994	CHAREST LEGAL SOLUTIONS INC	509,023
CBI HEALTH CENTRE-SARDIS	45,039	CHARLESWORTH INSURANCE SERVICES LTD	1,009,911
CBI HEALTH GROUP-IMSP	26,270	CHARLIE'S AUTO BODY (CHARLIES COLLISION)	679,593
CBI HEALTH GROUP-NANAIMO	425,579	CHARMAINE TO PHYSIOTHERAPISTS CORP	146,246

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CHAS & ASSOCIATES CONSULTING INC	374,686	CITY OF NEW WESTMINSTER	667,084
CHASE AUTO & WINDOW GLASS	174,245	CITY OF NORTH VANCOUVER	848,423
CHASE OFFICE INTERIORS	52,640	CITY OF PENTICTON	175,111
CHAUHAN A S DR	29,831	CITY OF PORT COQUITLAM	154,403
CHEAM WELLNESS GROUP	82,647	CITY OF PRINCE GEORGE	252,959
CHECKMATE CABS LTD	27,805	CITY OF REVELSTOKE	83,700
CHEMO RV SALES & SERVICE LTD	141,589	CITY OF RICHMOND	435,859
CHEN BIN	32,699	CITY OF SURREY	1,653,760
CHEN HUAN WEI DR	67,559	CITY OF TERRACE	33,399
CHEN JENNIFER SHIN-YUE	34,521	CITY OF VANCOUVER	1,151,261
CHEN YUNG CHIANG RMT	27,779	CITY OF VERNON	237,089
CHESHIRE HOMES SOCIETY OF BC	67,967	CITY OF VICTORIA	338,862
CHETWYND AUTO BODY 1994 LIMITED	1,355,018	CITY SPORTS AND PHYSIOTHERAPY CLINIC	253,065
CHETWYND GLASS (2017) LTD	211,062	CITYLINE AUTO GLASS (SKYLINE MOTORS LTD)	124,565
CHEUNG LISA	60,636	CJ HUNG COUNSELLING AND CONSULTING	36,055
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	253,451	CLAIMSPRO INC	2,394,160
CHILLIWACK INSURANCE AGENCIES LTD	1,107,997	CLARK AUTO BODY LTD	361,174
CHILLIWACK SPORTS MEDICINE CLINIC	106,862	CLARK HILL STRASBURGER	62,015
CHILLIWACK FORD	40,547	CLARK KATHLEEN	37,927
CHIPPERFIELD PHYSIOTHERAPY	68,213	CLASSIC AUTO & GLASS (R & I HOLDINGS LTD)	551,842
CHO SAMSON - TRAIN WITH PURPOSE REHAB	124,758	CLASSIC COLLISION LTD	311,113
CHO YOUNGMIN	29,471	CLASSIC IMAGE AUTO BODY LIMITED	517,765
CHOICE INSURANCE SERVICES INC	1,050,478	CLASSIC LIFECARE LTD	80,201
CHORUS CALL CANADA CORP	37,756	CLASSIC TOWING COMPANY	255,999
CHOW BRYSON DC	26,791	CLAYMORE COLLISION LTD	2,166,388
CHRIS BOLAN LAW	612,522	CLAYTON GATE MASSAGE THERAPY	101,440
CHRISTENSEN COLLISION & AUTO DETAIL	775,388	CLAYTON HEIGHTS CHIROPRACTIC	93,355
CIBC-GLOBAL TRANSACTION BANKING	57,598	CLAYTON HEIGHTS SPORTS AND THERAPY CLINIC	1,093,647
CINGA LEADERSHIP AND LEARNING INC	79,433	CLAYTON HEIGHTS 188ST PHYSIO & SPORTS	454,967
CIRA MEDICAL SERVICES	202,363	CLAYTON TOWING	83,123
CIRCUIT COLLISION AND AUTO GLASS	684,191	CLEAR VIEW GLASS & UPHOLSTERY	291,978
CIS INSURANCE BROKERS LTD	525,061	CLEAR-VIEW GLASS	276,256
CISCO SYSTEMS CANADA CO	38,928	CLEARBROOK CHIROPRACTIC & MESSAGE CLINIC	291,803
CITISTAR INSURANCE AGENCIES LTD	295,221	CLEARWATER GLASS LTD	142,100
CITY AUTO SERVICE LTD	718,512	CLEARWATER TOWING LTD	33,530
CITY GLASS & WINDSHIELD SHOP	92,897	CLEARWAY RENTALS INC	31,475
CITY OF ABBOTSFORD	412,843	CLENLAW INVESTIGATION AND ADJUSTING INC	298,023
CITY OF BURNABY	578,554	CLIFFS TOWING	35,014
CITY OF CAMPBELL RIVER	43,455	CLOVER HILLS REHABILITATION INC	406,383
CITY OF CHILLIWACK	327,333	CLOVER TOWING 2015 LTD	3,705,790
CITY OF COQUITLAM	775,121	CLOVERDALE AUTO METAL (1979) LTD	503,951
CITY OF COURTENAY	116,422	CLOVERDALE INSURANCE SERVICES LTD	895,862
CITY OF CRANBROOK	31,808	CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	552,225
CITY OF DAWSON CREEK	56,407	CLR HEALTHCARE INC	77,598
CITY OF DELTA	65,798	CLUB TOWING	39,246
CITY OF FORT ST JOHN	84,520	CO-OPERATORS INSURANCE AGENCIES LIMITED	8,893,591
CITY OF GREENWOOD	113,278	CO-UP AUTO BODY REPAIRS	1,429,266
CITY OF KAMLOOPS	82,297	COACHE COLLISION LTD	2,093,936
CITY OF KELOWNA	268,527	COAL HARBOUR MEDICAL CLINIC	43,957
CITY OF LANGFORD	150,404	COAST ABILITY	47,941
CITY OF LANGLEY	172,236	COAST CLAIMS SERVICE LTD	1,213,482
CITY OF MAPLE RIDGE	128,973	COAST MOUNTAIN CHEVROLET BUICK GMC LTD	64,376
CITY OF NANAIMO	280,680	COAST PERFORMANCE REHAB (NORTH VANCOUVER)	169,997

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
COAST PERFORMANCE REHAB KITSILANO INC	115,846	CONNELL J ELLEN	98,874
COAST PROGRESSIVE PHYSIOTHERAPY INC	59,571	CONNOR CLARK & LUNN INVESTMENTS MGMT LTD	60,189
COAST REPORTING SERVICES INC	227,928	CONSOLIDATED CIVIL ENFORCEMENT BC INC	28,256
COAST THERAPY MAPLE RIDGE	697,031	COPART AUTO AUCTIONS	628,797
COASTAL COMMUNITY INSURANCE SERVICES	3,547,462	COPART HOUSTON	141,162
COASTAL FORD SALES LIMITED	34,940	COQUITLAM AGENCIES (1982) LTD	539,857
COASTAL PHYSIOTHERAPY & SPORTS REHAB LTD	110,129	COQUITLAM CAREPLUS	65,077
COASTAL ROOTS HEALTH CENTRE LTD (SOOKE)	47,962	COQUITLAM EXPRESS AUTOBODY LTD	1,106,802
COASTLINE HEALTH AND PERFORMANCE LTD	74,559	COQUITLAM TOWING & STORAGE CO	678,821
COCKWELL LUKE RMT	26,274	COQUITLAM WELLNESS CENTRE	151,256
COGNI CARE INC	35,508	CORE AUTOBODY & REPAIR LIMITED	1,046,348
COHENE & ASSOCIATES	34,319	CORE CHIROPRACTIC (TROY TATER CHIRO INC)	51,398
COLDSTREAM PHYSIOTHERAPIST & REHAB	64,993	CORE FITNESS AND REHAB INC	37,774
COLEBROOK FAMILY PRACTICE INC	34,810	CORNERSTONE ADJUSTERS INC	313,276
COLEMAN DOUGLAS DR	38,017	CORNERSTONES PHYSIOTHERAPY	34,568
COLLIBRA INC	282,184	CORNISH MARGOLIS BOYD MEDIATION	78,991
COLLINGWOOD INSURANCE CENTRE INC	673,833	CORPORATE COURIERS LOGISTICS ULC	177,681
COLLINGWOOD INSURANCE CENTRE 2014	78,706	CORPORATE EXPRESS CANADA INC	794,081
COLLINGWOOD MEDICAL CLINIC	29,502	CORPORATION COMPUWARE DU CANADA	61,064
COLLINGWOOD WELLNESS INC	401,261	CORRELJE B W DR	95,228
COLLINS MANUFACTURING CO LTD	158,608	CORVETTE SPECIALTIES LTD	282,931
COLLISION ANALYSIS LTD	99,068	CORVUS LAW AND HLC	192,510
COLLISION CRAFT	445,202	COSMOS AUTOCARE (COSMIC COLLISION LTD)	492,097
COLORWORKS TOM'S CUSTOM AUTOBODY (COQ)	854,099	COTTONWOOD AUTO BODY LTD	1,198,603
COLORWORKS TOM'S CUSTOM AUTOBODY (POCO)	858,694	COTTONWOOD AUTO GLASS INC	460,257
COLUMBIA COLLISION REPAIRS LTD	2,037,103	COTTONWOOD RV SALES & SERVICE LTD	61,363
COLUMBIA GLASS (1972) LTD	283,525	COUNTRY CAMPING LEISURE PRODUCTS	44,867
COLUMBIA INTEGRATED HEALTH CENTRE	474,210	COURTENAY COLLISION SERVICES LTD	690,292
COLUMBIA PACIFIC CONSULTING GROUP INC	2,148,525	COURTENAY RV SPECIALISTS	39,599
COLUMBIA SPEECH AND LANGUAGE SERVICES INC	281,845	COWELL MOTORS LTD	38,427
COLUMBIA TOWING LTD	89,143	COWICHAN COLLISION LTD	1,311,782
COLWOOD BACK TO BACK CHIROPRACTIC INC	124,909	COX & PALMER	53,809
COMFORT KEEPERS (KAMLOOPS)	63,435	COX NEUROPSYCHOLOGICAL SERVICES INC	34,447
COMFORT KEEPERS (WHITE ROCK)	313,055	COZENS WIENS LLP	730,674
COMMERCIAL TRUCK EQUIPMENT CORP	73,564	CR LAWYERS (SHOOK WICKHAM BISHOP & FIELD)	547,245
COMMISSIONAIRES VICTORIA	34,366	CR+ CROSS ROADS CLINICS	29,014
COMMIT AUTOBODY AND REPAIR (2012) LTD	304,012	CRAFTSMAN COLLISION ABBOTSFORD CENTRE	1,630,228
COMMITMENT TO CARE RESOURCES LTD	28,780	CRAFTSMAN COLLISION ABBOTSFORD WEST	1,578,671
COMMUNITY PLUS CARE LTD	25,719	CRAFTSMAN COLLISION AUTO GLASS	552,809
COMMUNITY THERAPISTS 1998 INC	2,339,010	CRAFTSMAN COLLISION BOUNDARY & 1ST AVE	1,680,657
COMOX PHYSIOTHERAPY CLINIC	55,481	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	1,947,425
COMOX VALLEY DENTAL HEALTH CENTRE	53,557	CRAFTSMAN COLLISION CAMBIE & MARINE	2,534,752
COMOX VALLEY DODGE CHRYSLER JEEP LTD	197,211	CRAFTSMAN COLLISION CHILLIWACK	1,720,548
COMOX VALLEY TOWING & RECOVERY	109,718	CRAFTSMAN COLLISION COLWOOD	2,052,725
COMOX VALLEY TOYOTA (NORTH ISLAND AUTO)	32,770	CRAFTSMAN COLLISION COQUITLAM	1,663,840
COMOX VALLEY VISION THERAPY	36,822	CRAFTSMAN COLLISION ESQUIMALT	1,546,323
COMPASS RESOURCE MANAGEMENT LTD	38,829	CRAFTSMAN COLLISION GT DUNCAN	3,080,302
COMPLETE REHAB SOLUTIONS INC	40,700	CRAFTSMAN COLLISION KAMLOOPS	1,880,785
COMPUGEN INC	44,380	CRAFTSMAN COLLISION KELOWNA CENTRAL	1,871,200
CONCEPT PHYSIOTHERAPY	147,248	CRAFTSMAN COLLISION LANDMARK WAY	1,081,895
CONNECT COMMUNITIES	164,499	CRAFTSMAN COLLISION LANGLEY BYPASS	2,023,465
CONNECT INSURANCE BROKERS INC	125,430	CRAFTSMAN COLLISION MAIN & 3RD	2,796,546
CONNELL D G DR	53,936	CRAFTSMAN COLLISION MAPLE RIDGE	2,584,282

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRAFTSMAN COLLISION METROTOWN	1,874,805	CVC CLEANMASTER VENTURES CORP	28,414
CRAFTSMAN COLLISION NEWTON	1,568,652	CYGNUS DESIGN GROUP INC (THE)	47,032
CRAFTSMAN COLLISION NORTH NANAIMO	1,701,420	CYPRESS PHYSIOTHERAPY AND HEALTH LTD	64,292
CRAFTSMAN COLLISION NORTH VAN EAST	2,372,256	D & B CUSTOM PAINTING LTD	70,151
CRAFTSMAN COLLISION NORTH VAN WEST	3,325,570	D & D DISABILITY MANAGEMENT	2,607,511
CRAFTSMAN COLLISION PORT COQUITLAM	1,952,413	D & K BODY SHOP CO LTD	178,484
CRAFTSMAN COLLISION PORT MOODY	1,501,362	D G LEE PHYSICAL THERAPIST CORPORATION	180,340
CRAFTSMAN COLLISION POWELL EAST VAN	1,453,201	D J'S PAINT AND BODY (1987) LTD	538,340
CRAFTSMAN COLLISION QUESNEL	1,495,086	D'ARCY'S GLASS (2010) LTD	477,042
CRAFTSMAN COLLISION RICHMOND	2,490,190	DA CHANG JIN CHINESE MEDICAL & HEALTHCARE	33,965
CRAFTSMAN COLLISION RUTLAND	829,730	DAKOTA TOWING INC	61,387
CRAFTSMAN COLLISION SURREY SCOTT RD	2,766,455	DALE BAZZANA AUTO BODY	51,277
CRAFTSMAN COLLISION VERNON	1,370,470	DALE CHARLES & ASSOCIATES	112,077
CRAFTSMAN COLLISION WALNUT GROVE	1,923,980	DALES ALIGNMENT & BRAKE	36,430
CRAFTSMAN COLLISION WEST KELOWNA	1,507,288	DALJIT CLAIRE	28,628
CRAFTSMAN COLLISION WHITE ROCK/S SURREY	3,013,432	DAMINI PHYSIOTHERAPY AND SPORTS INJURY	60,852
CRAIG WILLIAM HENRY	86,078	DAMON'S DUNN RIGHT TOWING & RECOVERY	92,628
CRANBROOK DODGE (DCG HOLDINGS LTD)	30,367	DAMS FORD LINCOLN SALES LTD (FRASER HWY)	2,042,812
CRANBROOK GLASS & WINDSHIELD	301,972	DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	195,739
CRAWFORD AND COMPANY (CANADA) LTD	136,690	DAN THE MAN'S AUTOBODY REPAIR LTD	1,251,248
CREATIVE MOBILITY PRODUCTS INC	124,667	DAN'S KAMLOOPS COLLISION CENTRE LTD	1,755,938
CREATIVE THERAPY CONSULTANTS	1,463,036	DARLEN VENTURES LTD	155,542
CREEKSIDE CHIROPRACTIC LTD	78,253	DATA COMMUNICATIONS MANAGEMENT CORP	739,568
CREEKSIDE PHYSIOTHERAPY	154,153	DATA REPRO COM LTD	90,491
CRESTON CLASSIC GLASS & TRIM (DALLET ENT)	66,248	DAVE DALE INSURANCE AGENCIES LTD	682,672
CRESTON PHYSIOWORKS AND MORE	49,671	DAVID A JOYCE LAW CORPORATION	318,720
CRESTON VALLEY ADAPTATIONS	102,602	DAVID P YEREMA LAW CORPORATION	753,210
CRONK RICHARD ROBERT	31,060	DAVID THOMPSON REG MASSAGE THERAPY LTD	100,893
CROSSMAN MARK W DR INC	182,933	DAVIDSON TRUCK AND TRACTOR LTD	45,566
CROSSROADS COLLECTIVE LLP	42,049	DAVIE AND ASSOCIATES	1,316,333
CROWE MACKAY LLP	72,075	DAVIS LYRIS	89,470
CROWN DIAMOND WELLNESS CENTER LTD	206,232	DAWSON CREEK COLLISION (PACE)	1,621,498
CRYSTAL GLASS CANADA LTD (BURNABY)	273,105	DAWSON TRUCK REPAIRS LTD	39,377
CRYSTAL GLASS CANADA LTD (CRANBROOK)	203,932	DAY & NITE TOWING & AUTOWRECKING	52,360
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	569,066	DDB CANADA	160,220
CRYSTAL GLASS CANADA LTD (KELOWNA)	164,681	DE BEER HETTIE OT	48,516
CRYSTAL GLASS CANADA LTD (LANGLEY)	285,580	DE PAOLI LORIS G	34,362
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	378,204	DEAN NEUMANN PLC	769,642
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	431,663	DEARBORN MOTORS LTD	140,732
CRYSTAL GLASS CANADA LTD (QUESNEL)	241,324	DECO PLUS PAINTING AND CONTRACTING LTD	46,534
CRYSTAL GLASS CANADA LTD (SALMON ARM)	151,206	DEEP PHYSIO (S & J MOXON PHYSIOTHERAPIST)	59,370
CRYSTAL GLASS CANADA LTD (VERNON)	233,891	DEKRYGER NECHIA DR	28,447
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	329,938	DEL ORO TOWING LTD	418,357
CSA INVESTIGATIONS	162,079	DEL VICARIO ANTONIO	46,714
CSN CB'S AUTO TECH (LIFT AUTO GROUP)	479,351	DELL CANADA INC	530,869
CSN FRANK'S (LIFT AUTO GROUP)	1,606,529	DELOITTE LLP	27,368,618
CSN KELOWNA PERFORMANCE (LIFT AUTO GROUP)	2,448,648	DELTA SUNSHINE TAXI (1972) LTD	58,655
CSN KUSTOM AUTO BODY	217,917	DEMERS COLLISION LTD	54,525
CSN MARK V (LIFT AUTO GROUP)	1,113,838	DEN'S LADYSMITH COLLISION CENTRE INC	233,724
CSN SPRINGFIELD (LIFT AUTO GROUP)	931,014	DENVER TRUCK AND TRAILER COLLISION REPAIR	60,447
CSN TOP GUN (LIFT AUTO GROUP)	759,129	DEPENDABLE COLLISION LTD	580,427
CUNDARI SEIBEL LLP	5,174,772	DERRICKS SANDBLASTING	104,027
CUTBANKS AUTOBODY & GLASS LTD	699,621	DESERT REGIONAL MEDICAL CENTER	263,910

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DESERT VALLEY TOWING	45,435	DON WOTHERSPOON & ASSOCIATES (POCO)	417,110
DESIGN ROOFING AND SHEET METAL LTD	68,682	DON WOTHERSPOON & ASSOCIATES LTD	228,547
DESLAURIERS CHIROPRACTIC GROUP INC	87,377	DON'S AUTO BODY & PAINT SHOP LTD	909,207
DESTINATION HONDA BURNABY	41,132	DON'S AUTO TOWING LTD	770,668
DESTINATION TOYOTA BURNABY	3,791,291	DONOVAN TERESSA	54,940
DETAIL SHOP AUTOGLASS & DETAILING (THE)	161,978	DOSANJH GURINDER - NOVA HEALTH GROUP	79,110
DEVENNEY SPENCER W R DR - CHIROMEDIX	39,722	DOUGLAS R SODERLAND LAW OFFICES	397,023
DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	935,853	DOWNTOWN HEALTH INC	165,776
DHALIWAL JAGDEEP DR	102,194	DOWNTOWN SERVICE TOWING LTD	215,541
DHALIWAL SACHANDEEP RMT-TOTAL CARE CHIRO	103,164	DR HOOK TOWING SERVICES LTD	41,499
DHANDA JASMIN	26,303	DRAKE TOWING 2018 LTD	312,946
DHILLON BHUPINDER RMT	81,178	DRIVING FORCE INC (THE)	91,421
DIAMOND AUTO & WINDOW GLASS	67,461	DRUMMOND LAW CORPORATION	581,988
DIAMOND AUTO GLASS LTD	637,453	DUECK CHEVROLET BUICK CADILLAC GMC LTD	1,565,498
DIAMOND AUTO GLASS 2 LTD	433,720	DUECK DOWNTOWN CHEVROLET BUICK GMC LTD	50,821
DIANNA ROBERTSON LAW CORP	632,795	DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,388,895
DICK AND FLAMAN PHYSIOTHERAPIS	178,947	DUKE REFRIGERATION & HVAC LTD	569,867
DICKS TOWING	30,891	DULAY PAVDEEP	46,307
DICKSON BRAD DR CHIROPRACTIC CORP	29,086	DUMOULIN BOSKOVICH LLP	4,689,785
DICKSON TERRY WILLIAM	28,391	DUNBAR ORTHOPAEDIC	116,095
DIGITAL MESSAGING TECHNOLOGIES SOLUTIONS	127,193	DUNCAN HALI KINESIOLOGY SERVICES	40,181
DILIGENT CANADA INC	33,758	DWIGHTS HOMES & GARDENS LTD	27,788
DINH LU JENNIFER	34,186	DYE & DURHAM COMPANY INC	71,908
DIONNE GLASS	88,288	DYE & DURHAM CORPORATION	1,541,678
DIRECT IME CORP	2,248,851	DYNAMIC BALANCE PHYSIO & VESTIBULAR REHAB	29,760
DIRECT LINE COMMERCIAL PROPERTY	30,016	DYNAMIC COLLISION CENTER OF COACHELLA	25,888
DIRKS JAYSON RMT	25,596	DYNAMIC FACILITY SERVICES LTD	67,256
DISCOUNT CAR AND TRUCK RENTALS	32,611	DYNAMIC INVESTIGATIONS INC	43,939
DISCOVERY CLAIMS SERVICES LTD	746,904	DYNAMIC SPECIALTY VEHICLES LTD	87,395
DISTRICT OF CLEARWATER	237,089	E-SQUARE AUTOWORKS LTD	107,431
DISTRICT OF HUDSON'S HOPE	139,832	EAGLE PROFESSIONAL RESOURCES INC	333,671
DISTRICT OF LAKE COUNTRY	32,340	EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	290,902
DISTRICT OF MISSION	78,731	EAGLE RIDGE PHYSIOTHERAPY	40,956
DISTRICT OF NEW HAZELTON	435,000	EAGLE ROCK TOWING	132,196
DISTRICT OF NORTH COWICHAN	85,870	EAST END AUTO BODY SHOP LTD	801,478
DISTRICT OF NORTH VANCOUVER	289,893	EAST VANCOUVER SPORTS AND REHAB CLINIC	93,827
DISTRICT OF OAK BAY	96,525	EASTHILL PHYSIO AND ACUPUNCTURE CLINIC	329,461
DISTRICT OF SAANICH	245,708	EASTSIDE: PHYSIOTHERAPY & REHAB CLINIC	216,188
DISTRICT OF SQUAMISH	60,436	EASY ALLIED HEALTH CORPORATION	258,022
DISTRICT OF WEST VANCOUVER	81,500	EASY THERAPY (DRAGUTINOVIC PHYSIO)	461,454
DITA EXCHANGE INC	65,270	ECATERINA UNGUREANU LAW CORP	446,870
DIVERSIFIED HEALTH CLINIC	136,437	ECKEL XTREME TRUCK PAINT & BODY REPAIR	39,881
DL ADJUSTERS LTD	611,381	ECKLER LTD	373,510
DLL CONTRACTING	29,458	ECLIPSE PHYSIOTHERAPY & SPORTS INJURY	193,648
DMA CLAIMS INC	33,405	ECO-SOL REINSTATEMENT SOLUTIONS INC	38,607
DNR TOWING INC	70,965	ECONO GLASS LTD	38,658
DOBSON'S GLASS LTD	705,892	ECONOMY GLASS SUPPLIER LTD	226,494
DOC'S AUTO BODY (2012) LTD	1,394,856	EDGEWOOD HOLDINGS LTD	29,000
DOCKSIDE PHYSIOTHERAPY	63,258	EDWARDS SAMANTHA	33,568
DOMENICO MEDIATION & ADJUSTMENT SERVICES	259,443	EFFECTIVE AUTO BODY REPAIR LTD	737,491
DOMINION GOVLAW LLP	540,446	EIGEN DEVELOPMENT LTD	423,991
DON BECK COLLISION LTD	1,324,828	EISENKREIN SERVICES LTD	48,397
DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	715,272	ELAN DATA MAKERS	81,409

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ELDER JAMES DR	32,253	EVERGREEN NURSING SERVICES LTD	530,030
ELECTRA HEALTH FLOOR INC	929,592	EVERGREEN SPORTS & PHYSICAL THERAPY	28,132
ELEVATE PHYSIOTHERAPY AND WELLNESS	31,971	EVERYBODY WELLNESS CLINIC INC	213,410
ELFSTROM ELNA	27,275	EVOKE WELLNESS CENTRE & MASSAGE THERAPY	140,768
ELICARE MEDICAL	25,977	EVOLUTION SPORT THERAPY	140,478
ELITE BODY SHOP LTD	2,232,762	EVOLVE THERAPEUTIC MASSAGE INC	26,690
ELITE HEALTH AND WELLNESS LTD	108,650	EVOSPORT KERRISDALE INC	59,906
ELITE PAVING LTD	57,094	EVOY JAYMI DR	25,237
ELITE PHYSICAL THERAPY & REHABILITATION	250,558	EXAMWORKS LLC	35,267
ELITE TOWING INC	49,491	EXCEL AUTOBODY LTD	446,141
ELITE XPRESS COLLISION SERVICES	1,771,067	EXCEL PHYSIOTHERAPY (COQUITLAM)	146,346
ELK VALLEY GLASS LTD	142,622	EXCEL PHYSIOTHERAPY (PORT MOODY)	74,571
ELLIOTT BAUER FINANCIAL LTD	27,566	EXCELLENCE AUTO GLASS LTD	246,536
ELLIOTT T G DR INC	109,515	EXCEPTIONAL TOWING & RECOVERY	150,777
ELLIS CREEK AUTOBODY	412,611	EXHALE CENTRE HOLISTIC HOUSE OF HEALING	206,665
ELSERI Yafa DR LTD	131,069	EXPERT COLLISION (2002) LTD	652,657
EMC CORPORATION OF CANADA	639,873	EXPERT PHYSIO	538,189
EMPIRE TRACING	27,265	EXPERT PHYSIOTHERAPY CLINIC	223,960
EMPOWER PHYSIOTHERAPY (MAEDEL PHYSIO)	92,217	EXPERT VOCATIONAL GROUP	133,894
EMSLAND & ASSOCIATES INSURANCE SERVICES	1,220,104	EXPRESS LANE AUTOBODY LTD	796,912
ENABLE REHAB SERVICES	26,531	EXPRESSIONS COUNSELLING	120,965
ENCORE CLAIMS SERVICES INC	25,225	EXTREME AUTOBODY LTD	1,046,489
ENCORE TOWING & SERVICE	38,718	EYFORD PARTNERS LLP	6,552,848
ENDERBY AUTO BODY LTD	527,408	F & W TOWING LTD	33,369
ENDURANCE SPECIALTY INSURANCE LTD	225,838	F ADAMS & ASSOCIATES INSURANCE SERVICES	1,260,780
ENERGY HEALTHY CENTER	27,217	F F R GLASS SERVICE LTD	364,752
ENIGMA GROUP INC (THE)	28,677	F KARA HOLDINGS LOWER LTD	29,388
ENTERPRISE RENT-A-CAR CANADA COMPANY	15,572,914	FABRIS MCIVER HORNQUIEST & RADCLIFFE	1,109,915
ENTRUST DATACARD LIMITED	88,525	FADDEN HELEN DC	28,318
ENVISION EYE HEALTH CLINIC	38,482	FAIRLANE COLLISION REPAIRS LTD	741,100
ENVISION PHYSIOTHERAPY	127,367	FALCON EQUIPMENT LTD	138,006
EPPICH ANIKA	28,726	FALSE CREEK COLLISION (FC COLLISION LTD)	1,123,197
EQUILIBRIUM MASSAGE THERAPY	78,470	FAMILY EYECARE CENTRE	29,365
EQUILIBRIUM THERAPEUTICS EAGLECREEK LTD	124,029	FAMILY GLASS LTD	892,650
EQUILIBRIUM THERAPEUTICS INC	302,404	FANG GUINU	78,095
EQUIPMENT SALES AND SERVICE LTD	95,292	FARBROOK AUTO WRECKING (1979) LTD	43,352
ERGO REHABILITATION INC	153,427	FASKEN MARTINEAU DUMOULIN LLP	663,959
ERNST & YOUNG LLP	32,878,438	FAST AUTO GLASS SURREY LTD	557,119
ES AUTO SALES LTD	422,316	FAST TRACK INVESTIGATIONS LTD	380,523
ESIT ADVANCED SOLUTIONS INC	4,022,417	FASTFLOW CONSTRUCTION INC	48,741
ESPOSITO MASSAGE	34,526	FASTRACK AUTOBODY LTD	1,845,679
ESSENTIAL AUTO COLLISION LTD	186,333	FASTRACK GLASS LTD	357,815
ESSENTIAL CHIROPRACTIC CORP	128,148	FAWCETT INSURANCE AGENCY LTD	514,349
ESSEX COLLISION SERVICES LTD	1,461,303	FEDERAL EXPRESS CANADA LTD	38,646
ESSEX INSURANCE AGENCY (1ST AVE) INC	665,645	FELDMANN PHYSIOTHERAPY	36,896
ETERNA COUNSELLING AND WELLNESS INC	28,565	FENDER'S AUTO BODY & PAINT LTD	2,421,811
EURO-CAN BUILDING SERVICES LTD	81,423	FENNELL'S RV REPAIR LTD	27,328
EUROSPEC AUTOBODY (2001) LTD	268,504	FERNIE PHYSIO (MAUDIE PHYSIOTHERAPIST)	45,998
EVEREST HEALTH GROUP	67,165	FERNY'S AUTO BODY SHOP LTD	1,337,443
EVEREST REINSURANCE COMPANY (CANADIAN)	1,838,150	FERRARI MASERATI OF VANCOUVER	47,303
EVERGREEN CHIROPRACTIC INC (COQUITLAM)	1,521,625	FERREIRA COLLISION CENTRES (SUNSH COAST)	705,037
EVERGREEN CHIROPRACTIC INC (SURREY)	464,191	FERREIRA COLLISION CENTRES (VANCOUVER)	1,607,605
EVERGREEN NATURAL MEDICINE CLINIC INC	32,890	FH&P LAWYERS LLP	2,396,835

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FHC REACTIVE INJURY MANAGEMENT LTD	959,805	FOCKLER DREW	28,400
FIJI ISLAND AUTO REPAIRS LTD	414,859	FOCUS PHYSIOTHERAPY AND WELLNESS INC	154,061
FIONA TANG PHYSIOTHERAPY	136,303	FOCUS REHABILITATION AND CONSULTING INC	181,308
FIRST CHOICE TOWING (2007) LTD	217,691	FONG HO CHEUNG	33,366
FIRST CLASS AUTO BODY LTD	490,329	FOOTBRIDGE CTR FOR INTEGRATED ORTHOPAEDIC	82,898
FIRST RESPONSE GLASS LTD	410,735	FOOTBRIDGE PHYSIOTHERAPY	33,756
FIRST TRUCK CENTRE (EDMONTON)	34,272	FORBES JENNIFER DR CHIROPRACTIC INC	59,409
FIRST TRUCK CENTRE (PRINCE GEORGE)	104,794	FORENSIC DYNAMICS INC	343,894
FIRST TRUCK CENTRE VANCOUVER INC	2,696,277	FORGE INTEGRATED HEALTH INC	500,279
FIRST TRUCK COLLISION CENTRE LTD	872,614	FORGE RECRUITMENT INC	110,775
FIRST WESTERN INSURANCE SERVICES LTD	573,598	FORM HEALTH CLINIC INC	78,684
FISKO HEALTH AND PERFORMANCE	53,596	FORRESTER RESEARCH LIMITED	54,800
FIT BODY ATHLETICS & REHABILITATION INC	349,595	FORSONS ADJUSTING SERVICE	141,016
FIT TO TRAIN HUMAN PERFORMANCE SYSTEMS	59,339	FORSTER COUNSELLING (BRENDA FORSTER INC)	25,230
FIX AUTO ABBOTSFORD WEST (RENASCENT AUTO)	1,570,350	FORSYTH PHYSIOTHERAPIST CORPORATION	38,479
FIX AUTO BOW VALLEY	56,042	FORT FABRICATION & WELDING LTD	102,369
FIX AUTO BURNABY SOUTH (BC AUTOBODY)	782,354	FORT GARRY INDUSTRIES LTD	31,948
FIX AUTO CALGARY AIRDRIE	48,406	FORT MOTORS LTD	36,007
FIX AUTO CALGARY CITY CENTRE	26,732	FORT NELSON AUTOBODY (1999)	182,632
FIX AUTO CALGARY COACHWORKS NORTH	45,116	FORT SPORT AND FAMILY PHYSIO	169,480
FIX AUTO CALGARY COACHWORKS SOUTH	32,672	FORT ST JOHN PHYSIOTHERAPY CLINIC CORP	126,237
FIX AUTO CALGARY DEERFOOT	80,239	FORTE SPORTS & ORTHOPAEDIC PHYSIOTHERAPY	227,673
FIX AUTO CALGARY NORTHEAST	81,463	FORTISBC	412,375
FIX AUTO CALGARY PEIGAN	26,489	FORWARD CARE MEDICAL CLINIC EAST	27,420
FIX AUTO CALGARY SOUTH CENTRAL	92,681	FOUL BAY PHYSIOTHERAPY	77,289
FIX AUTO CHILLIWACK (RENASCENT COLLISION)	1,729,422	FOUNDATION BODY LAB INC	71,868
FIX AUTO COLLISION WESTSHORE (AUDY AUTO)	1,482,828	FRAME GIDON DR INC	25,867
FIX AUTO DUNCAN (GREEN ISLAND G AUTO LTD)	62,259	FRASER CANYON GLASS LTD	177,854
FIX AUTO EDMONTON NORTH	44,582	FRASER CHIROPRACTIC GROUP AND MASSAGE	110,533
FIX AUTO EDMONTON WEST	44,088	FRASER CITY MOTORS LTD	938,283
FIX AUTO EXPRESS EDMONTON DOWNTOWN	30,427	FRASER FAMILY CHIROPRACTIC	44,066
FIX AUTO GRANDE PRAIRIE NORTH	82,396	FRASER HEALTH AUTHORITY	315,842
FIX AUTO GRANDE PRAIRIE SOUTH	94,656	FRASER RIVER PAINT & BODY LTD	2,298,022
FIX AUTO KAMLOOPS (KAMLOOPS FORD LINCOLN)	2,272,030	FRASER ST PHYSIOTHERAPY	245,580
FIX AUTO KELOWNA (BAJ HOLDINGS LTD)	82,397	FRASER VALLEY AQUATIC REHABILITATION	40,363
FIX AUTO LEDUC	61,590	FRASER VALLEY COUNSELLING INC	107,361
FIX AUTO LETHBRIDGE	69,482	FRASER VALLEY FIRE PROTECTION LTD	26,938
FIX AUTO MILLSTREAM (AUDY AUTOBODY)	828,602	FRASER VALLEY PROSTHETICS LTD	63,941
FIX AUTO OKOTOKS	32,120	FRASERVIEW COLLISION REPAIR LTD	1,596,299
FIX AUTO PALM DESERT	28,844	FRASERWAY RV GP LTD	315,815
FIX AUTO PEMBERTON (OFF ROAD TOWING LTD)	780,736	FRASERWEST LAW GROUP LLP	254,227
FIX AUTO PORT MOODY	496,837	FRED GOWER AUTOBODY & PAINT	1,270,449
FIX AUTO POWELL RIVER (AQUA STAR HLDGS)	708,593	FREEDOM PHYSIOTHERAPY	66,499
FIX AUTO QUESNEL (PETE RENYARD AUTO BODY)	1,383,598	FREEWAY HEAVY DUTY SERVICE CORP	59,142
FIX AUTO RED DEER	105,299	FREEWAY MAZDA (FREEWAY IMPORTS LTD)	156,342
FIX AUTO VANCOUVER EAST	429,240	FREIGHTLINER OF CRANBROOK LTD	689,688
FIX AUTO VERNON CENTRAL (STAR AUTOBODY)	1,822,784	FRESH TRACKS PHYSIOTHERAPY	42,401
FIX HEALTHCARE LTD	244,123	FRESHWORKS STUDIO INC	80,687
FIXMAN AUTO GLASS REPAIR LIMITED	192,918	FREUND DUSTIN	26,723
FLEET WORKS	44,309	FSG - FOCUS SOLUTIONS GROUP INC	31,174
FLEETWOOD INTEGRATIVE HEALTH INC	241,032	FSJ GLASS HOUSE 1998 LTD	70,737
FLEETWOOD SPORTS & REHAB PHYSIO CORP	94,300	FTI CONSULTING INC	25,843
FLEMING MICHAEL	44,466	FUNCTIONABILITY REHABILITATION SERVICES	701,650

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FUNCTIONAL OUTCOMES REHAB SERVICES INC	37,611	GLACIER GLASS PG LTD	267,382
FUSION PHYSIO (HINLOPEN PHYSIO CORP)	155,873	GLACIER MOBILE GLASS LTD	432,852
G & A AUTOBODY REPAIRS LTD	108,597	GLACIER TOYOTA (BULKLEY AUTOMOTIVE LTD)	112,015
G DUNCAN AUTO BODY LIMITED	1,088,277	GLACIER VIEW GLASS LTD	188,193
G&G AUTO BODY REPAIR & SALES LTD	405,384	GLASS DOCTOR NORTH VANCOUVER	484,889
G&W JELLY'S LTD	26,736	GLASS DOCTOR OF LANGLEY	33,143
GAGE COLIN DR	28,960	GLASS DOCTOR OF SUNSHINE COAST	221,915
GAGNON ANDREW THOMAS	28,336	GLASS DOCTOR VICTORIA	142,166
GAGNON MICHAEL A DR	48,690	GLASSCO AUTO & WINDOW LTD	539,405
GAIN COLLISION	767,067	GLENMERRY GLASS LTD	55,612
GALLAGHER LAKE AUTOBODY LTD	317,111	GLENN MOUNTAIN ORTHOPAEDIC & SPORTS	204,425
GAME DAY PHYSIO (M YAMALI PHYSICAL)	58,636	GLENNS MOBILE RV SERVICE	33,430
GAN SIANA	28,994	GLOBAL INSURANCE AGENCY (2007) LTD	391,918
GARDAWORLD CASH SERVICES CANADA CORP	178,803	GLOBAL INSURANCE AGENCY (2008) LTD	520,460
GARDEN COLLISION	50,311	GLOBAL INSURANCE AGENCY LTD	298,972
GARFIELD MEMORIAL HOSPITAL	25,836	GLOBAL ROADWAY MAINTENANCE INC	47,100
GARRETT RACHEL - RACHEL GARRETT FITNESS	30,888	GLOVER MEDICAL CLINIC	25,452
GARRICK AUTOMOTIVE LTD	28,280	GLOVER PHYSIO & WELLNESS (PT HEALTH BC)	219,074
GARRISON INSURANCE SERVICES INC	347,741	GLOVER ROAD CHIROPRACTIC	54,110
GARTNER CANADA CO	296,205	GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	698,208
GARY W NIX AND ASSOCIATES LTD	28,760	GN INSURANCE AGENCY LTD	834,886
GARY'S TOWING EQUIPMENT XPRESS	115,121	GNK INSURANCE SERVICES INC	641,620
GARYS WESTSIDE TOWING LLC	34,660	GO AUTO SURREY CHRYSLER DODGE JEEP RAM	1,289,467
GASPARIN MORRIS DR	72,477	GO NORTH SURREY CHEVROLET BUICK GMC	446,860
GATEWAY GLASS LTD	57,680	GO PHYSIOTHERAPY SPORTS & WELLNESS	44,300
GATEWAY HEALTH & WELLNESS CENTER	53,414	GOAL DIRECTED OCCUPATIONAL THERAPY INC	286,737
GATOR AUTO GLASS	77,435	GODFREY TAMARA	477,749
GAUTAM & ASSOCIATES LAW CORPORATION	2,616,955	GODOY & VERVERGAERT INSURANCE ONLY INC	607,369
GB GLASS EXPRESS	446,225	GODOY'S INSURANCE ONLY (LANGLEY) INC	665,940
GBG INSURANCE SERVICES LTD	477,857	GODOY'S INSURANCE ONLY INC	354,507
GD ASSESSMENTS INC	429,052	GOLD KEY COLLISION CENTRE	1,711,483
GEMINI ADJUSTERS LTD	377,250	GOLD KEY INSURANCE SERVICES LTD	2,219,775
GENERAL REINSURANCE CORPORATION	137,113	GOLD MEDAL HEALTH CENTER (RICHMOND)	30,675
GEO H HEWITT CO LTD (THE)	31,271	GOLD MEDAL HEALTH CENTER (SURREY)	215,719
GEOMETRY INTEGRATED HEALTH	105,174	GOLDBERG FRAN	79,517
GEORGE'S BODY SHOP LTD	860,240	GOLDEN EARS INSURANCE SERVICES LTD	2,403,804
GEORGIA STRAIGHT COLLISION LTD	802,234	GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	41,515
GEORGIAVIEW HEALTH AND WELLNESS	40,016	GOLDEN HEART INTEGRATED HEALTH	113,782
GERMAINE CHIROPRACTIC CORP	83,058	GOLDEN SHIELD ADJUSTERS LTD	354,279
GERTZ GORDON DR CHIROPRACTIC CORP	85,057	GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	418,443
GET WELL PHYSIO & SPORTS INJURY (ABBOTS)	230,247	GOLDLEAF INSURANCE SERVICES INC	430,589
GET WELL PHYSIOTHERAPY (SURREY)	271,800	GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	853,128
GET-AWAY RV CENTRE LTD	60,157	GOLDMINE INSURANCE SERVICES LTD	1,055,724
GHD CONTRACTORS LTD	174,745	GORDON & REES LLP	185,801
GIBBS EQUIPMENT AND TOWING	47,380	GOVERNMENT AGENT - ATLIN	61,205
GILBERT KIRBY STRINGER LLP	31,550	GOVERNMENT AGENT - BELLA COOLA	170,627
GILL MANDEEP SINGH	65,247	GOVERNMENT AGENT - DEASE LAKE	137,322
GILLESPIE & COMPANY LLP	3,293,434	GOVERNMENT AGENT - STEWART	66,589
GILMAY RV (GILMAY ENTERPRISES LTD)	129,219	GOVERNMENT OF ALBERTA	210,593
GINO'S TIRES AND TOWING INC	30,158	GRACE PHYSIOTHERAPY	146,020
GINTING JESSICA	28,033	GRAMPA'S RV LTD	147,854
GIVER A YANK TOWING AND PICKER SERVICE	53,672	GRAND FORKS GLASS LTD	175,367
GJB HOLDINGS LTD	29,955	GRAND PERFORMANCE AUTO CENTRE INC	703,515

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GRANDCITY AUTOBODY (RICHMOND) LTD	2,538,463	HARBORD INSURANCE SERVICES LTD	1,713,939
GRANDCITY AUTOBODY LTD	2,204,881	HARBORVIEW MEDICAL CENTER	257,592
GRANDE REHABILITATION CENTRE	69,538	HARBOUR BAY REPORTERS LTD	40,654
GRANDVIEW HEALTH GROUP	42,004	HARBOUR INSURANCE AGENCIES LTD	211,311
GRANT KOVACS NORELL	7,985,301	HARBOUR INTERNATIONAL TRUCKS LTD	60,580
GRANTON MOTORS LTD	31,141	HARBOUR-VIEW COLLISION LTD	1,095,675
GRASS CREEK VENTURES	66,980	HARDING FORKLIFT SERVICES LTD	114,756
GRATTON JEFFREY DR	43,147	HARE JASON DR	51,380
GREAT-WEST LIFE ASSURANCE CO	46,062	HARLEY DAVIDSON OF CHILLIWACK	92,680
GREATER VANCOUVER HOME CARE	25,502	HARMONY PHYSIOTHERAPY AND HEALTH CLINIC	191,084
GREATWEST KENWORTH LTD	93,777	HARMONYUS HEALTHCARE	121,946
GREEN LEAF ACUPUNCTURE & HERB CLINIC LTD	117,931	HARNI CLEANING SERVICES LTD	54,938
GREEN MAIDS CANADA	33,074	HARPER GREY LLP	1,820,410
GREENHILL TURNER PARTNERS	133,770	HARRIS & BRUN LAW CORPORATION	7,606,860
GREENLEAF INVESTMENTS LTD	2,176,889	HARRIS & LEIB INSURANCE BROKERS LTD	472,144
GREG'S RV PLACE	109,578	HARRIS AND COMPANY	449,047
GROUNDWELL GROUP INC	84,672	HARRIS INSURANCE SERVICES (RICHMOND)	797,532
GROVER ASHISH DR	29,500	HARRIS INSURANCE SERVICES (VANCOUVER)	416,082
GROWTH FINANCIAL CORP DBA HG INSURANCE	631,630	HARRIS REHAB INC	174,176
GROWTH FINANCIAL CORP DBA WHITLOCK INS	316,400	HARTSHORNE & MEHL	7,305,582
GROWTH FINANCIAL DBA CRESTON VALLEY INS	821,316	HARTWELL THERAPY AND WELLNESS MAIN ST	252,318
GROWTH FINANCIAL DBA KELOWNA VALLEY INS	864,892	HARTWELL THERAPY AND WELLNESS SW MARINE	224,606
GTS GLASSWORKS REFINISHING LTD	108,914	HASEGAWA TOSHIHIKO	30,672
GUARD STEVEN	29,736	HATCH LAW	54,370
GUELDNER BRADLEY DR	27,447	HATTER THOMPSON SHUMKA & MCDONAGH	2,367,014
GUIDEWIRE SOFTWARE INC	3,641,912	HAVASU REGIONAL MEDICAL CENTER	159,108
GUILD YULE LLP	174,066	HAVEN YOGA AND WELLNESS	69,324
GUILDFORD PHYSIOTHERAPY & SPORTS CLINIC	842,837	HAYMACK AUTO GLASS (BURNABY)	212,192
GUISACHAN PHYSIOTHERAPY & SPORTS INJURY	45,841	HAYMACK AUTO GLASS (LANGLEY)	575,679
GULF ISLANDS INSURANCE AGENCIES LTD	217,924	HAYMACK AUTO GLASS (SQUAMISH)	426,292
GUPTA SHAHNAZ	97,096	HD HOME CARE LIMITED	278,273
GURKIRAT MASSAGE THERAPY INC	40,802	HEALES SEAN	32,043
GUSTAFSONS AUTO SERVICE LTD	606,599	HEALINGPRO THERAPEUTICS INC	170,883
GYROSCOPE COLLISION SERVICES	452,619	HEALTH CRAFT CLINIC CORP	94,488
H & L GLASS LTD	78,133	HEALTH FIRST HEALTH CARE SOLUTIONS INC	478,827
H & R COLLISION AND GLASS LTD	3,271,817	HEALTH FIRST PHYSIOTHERAPY CLINIC	51,938
HA MYUNGSU	27,880	HEALTHLAND CLINIC	73,162
HABASH SALAH	69,761	HEALTHLINC MEDICAL EQUIPMENT LTD	250,182
HABITAT INSURANCE AGENCIES LTD	236,004	HEALTHONE PHYSIO & HAND CLINIC (MISSION)	347,338
HAIGHT BROWN & BONESTEEL LLP	648,065	HEALTHONE PHYSIO & HAND CLINIC (SURREY)	152,682
HALCO GLASS LTD	839,905	HEALTHVUE MEDICAL CLINIC	52,361
HALLIDAY EMILY RMT	36,775	HEALTHX PHYSICAL THERAPY	292,526
HAMILTON DUNCAN ARMSTRONG & STEWART	4,999,253	HEALTH4YOU WELLNESS CORP	41,385
HAMMER COLLISION LTD	1,319,307	HEATH LAW LLP	3,582,592
HANEY PHYSIOTHERAPY	73,696	HELIOS REHABILITATION & PERFORMANCE	25,518
HANIN INSURANCE SERVICES INC	741,061	HELIX INTEGRATIVE HEALTH	35,310
HANNA CONSULTING SERVICES INC	44,489	HELP AT HOME SUPPORT SERVICES INC	28,293
HANNOVER RUCK SE (CANADIAN BRANCH)	1,484,981	HELPING HAND REHABILITATION INC	155,815
HANSEN ANDREA	25,010	HEMLOCK PRINTERS LTD	588,738
HANSEN WARREN	27,463	HEMMERLING & ASSOCIATES LAW	1,599,214
HANSER'S WRECKER CO	60,797	HEMSWORTH ROBERT RMT - METROTOWN MASSAGE	64,660
HANSSON ANN DR INC	89,952	HENDRY SWINTON MCKENZIE INSURANCE SERVICE	347,583
HARBORD INSURANCE SERVICES FAIRFIELD	751,095	HERITAGE OFFICE FURNISHINGS LTD	1,315,729

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HERO HOME CARE	183,267	HOPE AUTO BODY LTD	799,516
HERREWIG MICHAEL ERNEST	30,716	HOPE TOWING LTD	213,424
HERTZ CANADA LIMITED	694,087	HORIZON AUTOBODY COLLISION LTD	158,695
HEWITT ASSOCIATES PARTNERSHIP	264,973	HORIZON COMMUNITY OCCUPATIONAL THERAPISTS	53,587
HEWLETT PACKARD ENTERPRISE CANADA CO	1,394,881	HORIZON WEST INSURANCE SERVICES LTD	580,106
HI-LIGHT AUTOBODY 2003 LTD	1,114,863	HORLICK SIMON DR INC	249,956
HI-LIGHT AUTOBODY 2018 LTD	132,650	HORWITZ ERIKA	31,431
HICKS PACIFIC CENTRE INSURANCE SERVICES	253,963	HOSKINS FORD SALES LTD	703,246
HIDDEN TREASURE RESTORATIONS	213,496	HOSPITAL TRANSFERS	35,834
HIEBERT CAROLYNE DR	29,739	HOULE ELECTRIC LIMITED	703,449
HIEBERT JONATHAN DR	69,210	HSJ LAWYERS LLP	1,850,576
HIGH CALIBER AUTO COLLISION & REPAIR LTD	1,504,100	HSU YIN JEN	114,273
HIGH CLASS AUTOBODY AND PAINT LTD	501,761	HU YUNHUI HARVEY	26,856
HIGHGATE HEALTH (PT HEALTH BC)	717,721	HUANG HAI XIN - PREEMINENT WELLNESS MSG	41,407
HIGHROADS MEDICAL CLINIC	95,567	HUANG QING LIN	49,547
HIGHWAY AUTOBODY & FRAME	34,681	HUB CITY MOTORS & EQUIPMENT LTD	92,052
HILLCREST PHYSIOTHERAPY	782,376	HUB INTERNATIONAL (BRENTWOOD) LTD	922,471
HILLTOP AUTO BODY (KOSMINO HOLDINGS LTD)	266,456	HUB INTERNATIONAL (RICHMOND AUTOMALL)	4,510,806
HILLTOP MEDICAL CLINIC	50,484	HUB INTERNATIONAL CANADA WEST ULC	58,578,269
HILLTOP SUBARU (KOSMINO HOLDINGS LTD)	82,258	HUBER BANNISTER COLLISION CENTRE	599,560
HILLTOP TOYOTA (KAIZEN HOLDINGS LTD)	119,984	HUGGINS DONNA	32,592
HILTOP BODY SHOP LTD	708,158	HUMHEJ DEANNA	138,676
HIRA ROWAN LLP	296,060	HUNDZA MICHAEL WAYNE	48,138
HIRSCH GABRIEL DR	56,841	HUTCH'S RV SERVICE LTD	34,563
HISCOX INSURANCE COMPANY (BERMUDA) LTD	46,000	HUYNH KIMBERLY DR	38,163
HITACHI SYSTEMS SECURITY INC	243,625	HYDE PARK INSURANCE AGENCIES LTD	1,433,185
HKG HOLDINGS INC DBA SUSSEX INSURANCE	1,030,258	HYUNG CHUL HAN	52,291
HNC ALLIANCE HOLDINGS INC DBA SUSSEX INS	457,193	IBARRA MARIO LUIS	90,694
HO TERRENCE DR INC	36,776	IBM CANADA LTD	12,008,368
HODONG KWON	43,540	IC FINANCIAL CORP DBA INSUREBC	473,879
HOLDEN ROBERT	30,362	ICARE INSURANCE BROKERS LTD	1,474,449
HOLDOM CHIROPRACTIC AND WELLNESS CENTRE	93,873	ICON LAW GROUP (DARIA BATKIN LAW CORP)	572,723
HOLESHOT MOTORSPORTS LTD	39,162	IDANWEKHAI EVARISTUS DR	29,102
HOLLETT RODNEY DR	83,210	IDEATION CONSULTING LTD	94,448
HOLLEY JODIE	34,446	IGNIS ORIGIN AND CAUSE INVESTIGATIONS	303,227
HOLLYBURN PHYSIOTHERAPY	57,426	IHEALTHCARE VICTORIA INC	118,035
HOLM MEGAN ANN	27,789	IMA SOLUTIONS INC	8,000,673
HOLMES STEWART VON ANTAL	837,004	IMC IMPERIAL MEDICAL CLINIC	65,110
HOLROYD FAMILY CHIROPRACTIC INC	29,796	IMPACT MOBILE	39,148
HOLT WOODS AND SCISCIANI LLP	1,016,743	IMPACT RECRUITMENT INC	165,069
HOME CARE ASSISTANCE	88,306	IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	1,061,500
HOME INSTEAD PORT COQUITLAM	28,901	IMPERIAL PARKING CANADA CORP	212,846
HOME INSTEAD SENIOR CARE BURNABY	57,534	IMPULSE HEALTH AND WELLNESS	116,330
HOME INSTEAD SENIOR CARE KELOWNA	80,240	IMPULSE HEALTHCARE GROUP INC	102,979
HOME INSTEAD SENIOR CARE RICHMOND	74,517	IMPULSE SPORT THERAPEUTICS	199,256
HOME INSTEAD SENIOR CARE WEST VANCOUVER	30,758	IN INSURANCE AGENCY LIMITED	611,665
HOME INSTEAD SENIOR CARE WHITE ROCK	45,380	IN MOTION PHYSIO & WELLNESS - MORGAN CRK	51,412
HOMESTEAD INSURANCE AGENCIES LTD	420,501	IN MOTION PHYSIO & WELLNESS - WHITE ROCK	124,131
HOME2STAY	107,162	INBALANCE WELLNESS CARE LTD	25,628
HONE CONSULTING	61,554	INDEED CANADA CORP	35,431
HONEY + GARLIC HEALTH STUDIO	127,362	INDIGO PHARMACY	31,029
HONG SUNG DAE	35,074	INFINITY HEALTH LLP	3,100,795
HOOTSUITE INC	81,894	INFINITY INSURANCE SERVICES (SCOTTSDALE)	193,620

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
INFOCUS WELLNESS INC	50,210	INTERCONTINENTAL TRUCK BODY	88,201
INJURY REHAB CLINIC (INJURY RESOURCE CTR)	130,112	INTERIOR FRAME AND COLLISION	1,138,965
INLAND AUTO CENTRE LTD	25,796	INTERIOR HEALTH AUTHORITY	342,052
INLAND KENWORTH (CRANBROOK)	129,156	INTERIOR HOMECARE SOLUTIONS	214,009
INLAND KENWORTH (FORT ST JOHN)	274,086	INTERIOR MOBILE GLASS INC	185,208
INLAND KENWORTH (LANGLEY)	2,662,334	INTERIOR MOULDINGS AND MORE LTD	82,274
INLAND KENWORTH (PRINCE GEORGE)	1,981,587	INTERIOR SAVINGS INSURANCE SERVICES	5,643,025
INLAND KENWORTH (TERRACE)	28,921	INTERMARK LAW	40,908
INLAND KENWORTH (VERNON)	30,944	INTERNATIONAL WORD EXCHANGE LTD	128,445
INLET WELLNESS GALLERY	35,339	INTRACOASTAL HEALTH AND WELLNESS	124,430
INLINE HEALTH PROFESSIONALS INC	234,087	INTUITIVE INDEPENDENCE REHABILITATION	886,538
INNOVATIVE FITNESS ABBOTSFORD	75,034	INVERMERE GLASS LTD	183,093
INNOVATIVE FITNESS NORTH VANCOUVER	25,523	INVERMERE PHYSIOTHERAPY CLINIC	37,251
INNOVATIVE FITNESS PORT MOODY	43,567	IP AUTO SERVICES LTD	924,066
INNOVATIVE FITNESS WHITE ROCK	30,401	IPSOS LP	1,040,432
INS CLAIM SERVICES LTD	801,823	IRL INTERNATIONAL TRUCK CENTRE	150,393
INSPIRE THERAPY (CHRIS KIM HEALTH GROUP)	347,722	IRON HORSE TOWING INC	33,591
INSPIRED EYES CREATIVE WEAR	41,105	IRON MOUNTAIN CANADA OPS ULC	374,101
INSTA GLASS (ABBOTSFORD)	123,368	IRONWOOD INSURANCE AGENCIES LTD	1,389,339
INSTA GLASS (CHILLIWACK)	862,595	IRS INHOUSE RECEIVABLE SERVICES LTD	43,704
INSTA GLASS (SECHLT)	177,690	IRVING COLLISION REPAIRS	30,350
INSURANCE BUREAU OF CANADA	244,019	IRWIN & BILLINGS	350,074
INSURANCE INSTITUTE OF CANADA	26,611	IRWIN COLLISION REPAIRS LTD	581,308
INSURANCE SERVICES DEPT OF LONDON DRUGS	11,768,180	ISCOPE CONCUSSION AND PAIN CLINICS INC	996,647
INSUREBC (ARBUTUS) INSURANCE SERVICES	382,166	ISHERWOOD BODY & FENDER LTD	2,085,044
INSUREBC (DEEP COVE) INSURANCE SERVICES	354,294	ISIDORE LANDSCAPES INC	25,361
INSUREBC (LANGLEY) INSURANCE SERVICES	329,004	ISLAND FORD (DFS MOTORS LTD)	26,557
INSUREBC (LANSDOWNE) INSURANCE SERVICES	616,482	ISLAND HAND THERAPY CLINIC	34,925
INSUREBC (LEE & PORTER) INS SERVICES	291,516	ISLAND HEALTH	61,926
INSUREBC (MARPOLE) INSURANCE SERVICES	331,869	ISLAND INSURANCE AGENCY LTD	1,480,047
INSUREBC (MEADOWTOWN) INSURANCE SERVICES	437,480	ISLAND MEDIQUIP (COURTENAY)	28,489
INSUREBC (MISSION) INSURANCE SERVICES	254,756	ISLAND MEDIQUIP (NANAIMO)	25,981
INSUREBC (QUEENSBOROUGH) INS SERVICES	587,038	ISLAND MEDIQUIP (VICTORIA)	57,869
INSUREBC (SARDIS) INSURANCE SERVICES	325,163	ISLAND OPTIMAL HEALTH AND PERFORMANCE	62,887
INSUREBC (SQUAMISH) INSURANCE SERVICES	1,062,384	ISLAND PRO OCCUPATIONAL THERAPY INC	52,903
INSUREBC (UNIVERSITY) INSURANCE SERVICES	402,094	ISLAND THUNDER TOWING	59,309
INSUREBC (VANCOUVER DOWNTOWN) INS SERVICE	130,452	ISLAND TRUCK & AUTO COLLISION	1,035,296
INSUREBC (WEST END) INSURANCE SERVICES	377,922	ISLAND VISION THERAPY AND REHABILITATION	62,478
INSUREBC (WESTVIEW) INSURANCE SERVICES	356,945	ITF 1648020 ALBERTA LTD	25,126
INSUREBC (WILLOWBROOK) INSURANCE SERVICES	679,512	IVAN'S AUTO BODY LTD	988,838
INSUREBC (YALETOWN) INSURANCE SERVICES	611,404	IVANHOE CAMBRIDGE II INC	454,474
INSURELINE BROKERS INC	657,302	IVES BURGER	418,057
INSYNC PHYSIOTHERAPY BURNABY HEIGHTS	103,470	J A QUALITY GLASS AND DETAIL INC	249,767
INSYNC PHYSIOTHERAPY VANCOUVER	73,027	J D TOWING INC	29,925
INTECH ENGINEERING LIMITED	27,345	J F VISION AUTOGLASS BURNABY LTD	1,035,414
INTECH ENVIRONMENTAL CANADA CO	76,088	J F VISION AUTOGLASS LTD	632,604
INTEGRA MEDICAL CONSULTING INC	4,246,946	J F VISION AUTOGLASS VANCOUVER LTD	530,653
INTEGRA PHYSIO (MULLER CIRILLO PHYSIO)	155,021	J&H ALEXANDER LTD	659,800
INTEGRATED FUNCTIONAL HEALTH GROUP INC	255,421	J&J HEALING CENTER	44,387
INTEGRIS INSURANCE SERVICES LTD	1,421,802	JACK W CHOW INSURANCE SERVICES LTD	340,479
INTERCITY EQUITY CORP DBA CAULFEILD INS	512,794	JACK'S TOWING (2010) LTD	910,979
INTERCITY EQUITY CORP DBA LEADERS INS	265,801	JACOBSEN PHYSICAL THERAPIST CORP	35,104
INTERCITY EQUITY CORP DBA PORT MOODY INS	701,842	JACOBSON FORD SALES LTD	133,209

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2021**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
JADE WELLNESS	26,106	JONES EMERY HARGREAVES SWAN	2,948,194
JAG MEDIATION CORPORATION	124,487	JONKER HONDA (JONKER AUTO LTD)	47,188
JAGUARR AUTO COLLISION LTD	101,171	JOURNEYS RV REPAIR	27,337
JAKOBSZE JEREMY RMT	36,601	JR REHABILITATION SERVICES INC	2,581,850
JAMES G MCMYNN AGENCIES LTD	171,274	JUBILEE RV CENTRE (JUBILEE ENTERPRISES)	40,480
JAMES WESTERN STAR LTD (WILLIAMS LAKE)	140,812	JULIET MEDICAL CLINIC	421,643
JAMES WESTERN STAR TRUCK & TRAILER LTD	26,188	JUNG CHUCK DR INC	1,377,928
JAMIE DAVIS TOWING AND STORAGE LTD	544,168	JUNG EUN JU	34,134
JAN-PRO CLEANING SYSTEMS OF VANCOUVER	141,928	JUNG WOO SUK	26,685
JAN-PRO VANCOUVER	54,396	JUSTICE INSTITUTE OF BC	36,072
JAN'S PRECISION AUTO BODY (MOGUL HLDGS)	1,485,049	K M AUTOBODY REPAIR LTD	211,812
JANEK JOHN DR	29,317	K-LINE TRAILERS LTD	585,807
JANG ERIC DR CHIROPRACTIC INC	128,853	KABONGO JEAN PIERRE - MEDILINK CONSULTING	51,270
JANI KING OF NORTHERN BC	83,486	KAINE LAW CORP	158,005
JANI KING OF SOUTHERN BC	35,089	KAL TIRE	25,054
JANICE HANSEN MEDIATION SERVICES	29,977	KALAMALKA PHYSIOTHERAPY CLINIC	41,845
JANKE PAUL DR	378,081	KALAWSKY COLLISION CENTRE LTD	1,042,009
JANZEN INSURANCE BROKERS LTD	310,959	KALIRAY P DR INC	121,417
JARDINE LLOYD THOMPSON CANADA INC	31,551	KAMI INSURANCE AGENCIES LTD	203,114
JASPER TOWING	47,067	KAMLOOPS ACTIVE HEALTH	54,266
JASSAL CHIROPRACTIC INC	62,898	KAMLOOPS HONDA (BAYFIELD PLACE HLDGS)	33,180
JENKINS SARAH MELISSA	30,631	KAMLOOPS INSURANCE SERVICES INC	921,172
JENSEN SIGNS	71,826	KAMLOOPS PHYSIOTHERAPY & SPORTS INJURY	465,367
JERICO COUNSELLING	58,790	KAMLOOPS VISION THERAPY OPTOMETRY	25,316
JESSON MELODY DR	33,344	KANE SHANNON AND WEILER	7,702,203
JHAJ HARDIP (KINEXIONS HEALTH INC)	68,797	KANG JINHO	31,934
JIM PATTISON CHRYSLER JEEP DODGE	1,655,580	KARA SHARDUL	25,932
JIM PATTISON TOYOTA DUNCAN	26,087	KARDS INC	37,663
JIM PATTISON TOYOTA NORTSHORE	77,443	KARP HOMECARE	169,163
JIM PATTISON TOYOTA SURREY	3,466,435	KARP PERSONAL TRAINING (LIFEMARK HEALTH)	618,251
JIM PATTISON TOYOTA VICTORIA	78,688	KARP PERSONAL TRAINING & REHABILITATION	1,843,314
JIM'S BOBCAT SERVICE	38,122	KARP REHABILITATION	646,032
JIN CHANG-LONG RMT	36,593	KASIAN ARCHITECTURE INTERIOR DESIGN	203,991
JJ SPAPLUS FAMILY SPA LTD	33,696	KASTELEIN STOUT INSURANCE AGENCIES	310,504
JJB INSURANCE AGENCIES INC	783,187	KAUFMAN JAMES - OKANAGAN ACUPUNCTURE CTR	33,468
JKM FINANCIAL CORP	314,836	KAUR HARJINDER	27,864
JL BROTHERS AUTOBODY LTD	68,217	KAUR SANDEEP-CAMBIE COUNSELLING SERVICES	51,784
JNK ASSESSMENTS	29,061	KAUSHAL PHYSIOTHERAPIST CORPORATION	287,891
JOE'S AUTOBODY REPAIR LTD	1,021,544	KBM AUTOWORKS / LUMBY TOWING	53,956
JOHAL JASPREET	98,534	KC REHAB INC	41,375
JOHAL MANJINDER DR	229,351	KCI MEDICAL CANADA INC	38,242
JOHN BARBER PROSTHETICS CLINIC	34,019	KDM WELDING & MANUFACTURING LTD	79,372
JOHN D WADDELL LAW CORPORATION	25,459	KEEGZ SOUTH COUNTRY TOWING LTD	178,768
JOHN ROSS INSURANCE SERVICE LTD	287,708	KEIM ALICIA	44,006
JOHN'S AUTOBODY & AUTOSALVAGE	195,104	KELLER TARA - ESSENTIAL KINETICS	29,815
JOHNSON & BELL LTD	37,063	KELLERMAN TODD DR	35,617
JOHNSON'S TOWING INC	37,265	KELLY MCNABNEY PHYSIOTHERAPIST CORP	33,262
JOHNSTON KEEGAN - ARISE CHIROPRACTIC	60,951	KELOWNA AUTO GALLERY (435809 BC LTD)	35,982
JOHNSTON MEIER INSURANCE AGENCIES LTD	27,827,428	KELOWNA AUTOBODY (DFC AUTO LTD)	1,063,136
JOHNSTON MEIER INSURANCE BROKERS (1996)	451,508	KELOWNA BMW / MINI KELOWNA	98,373
JOINT PHYSIOTHERAPY & PAIN TREATMENT	26,730	KELOWNA CABS (1981) LTD.	27,894
JOINT PHYSIOTHERAPY & SPORTS INJURY (THE)	196,441	KELOWNA CHRYSLER DODGE LTD	581,689
JOINTWORKS CHIROPRACTIC INC	67,544	KELOWNA GLASS (SUNKO HOLDINGS LTD)	896,895

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KELOWNA HYUNDAI	26,452	KIRMAC COLLISION & AUTOGLASS (NEWTON)	2,091,318
KELOWNA MEDICAL MASSAGE	135,214	KIRMAC COLLISION & AUTOGLASS (NORTH VANC)	1,298,400
KELOWNA PSYCHOLOGISTS GROUP	208,172	KIRMAC COLLISION & AUTOGLASS (PORT COQ)	2,573,699
KELOWNA TOYOTA	64,533	KIRMAC COLLISION & AUTOGLASS (RIDGE MEAD)	1,247,462
KELOWNA TRUCK & RV LTD	35,163	KIRMAC COLLISION & AUTOGLASS (ROYAL OAK)	1,207,028
KELVIN PHYSIOTHERAPY CLINIC	134,623	KIRMAC COLLISION & AUTOGLASS (S RICHMOND)	1,203,197
KEMP SALLY - OFFICIAL COURT REPORTER	41,432	KIRMAC COLLISION & AUTOGLASS (SCHOOLHOU)	1,668,280
KEN RYSTEAD INSURANCE AGENCIES LTD	241,993	KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	2,775,842
KEN'S LANDSCAPING LTD	93,827	KIRMAC COLLISION & AUTOGLASS (WALNUT GR)	1,316,025
KENDRA MULLIGAN PHYSICAL THERAPIST CORP	42,309	KITIMAT INSURANCE SERVICES LTD	199,009
KENNEDY MEGAN RMT	25,943	KITSILANO PHYSIOTHERAPY CLINIC	153,356
KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	320,427	KITTLESON MATTHEW - UC LIFE CHIROPRACTIC	28,913
KENNEDY RUSSELL AND COMPANY LTD (BURNABY)	34,329	KKBL NO 348 VENTURES LTD	701,839
KENSINGTON INSURANCE SERVICES LTD	674,542	KLASSEN BRENDON DR	84,730
KENSINGTON MEDICAL CLINIC	76,000	KLIC SYSTEMS INC	307,174
KERRIDGE-JUDD LOUISE	40,192	KLIMKO INSURANCE BROKERS LTD	668,085
KERRISDALE KINESIOLOGY	91,001	KLINEDINST PC	69,092
KESHIKI GARDENING	29,381	KMB AUTOBODY	312,574
KEYSTONE ENVIRONMENTAL LTD	292,719	KNEE TERESA	38,741
KEYSTONE INSURANCE BROKERS LTD	1,161,313	KNIGHT EASTON & ASSOCIATES	198,099
KHAIRA MANPREET - KHALSA PHYSIO CLINIC	526,371	KOCH B & Y INS SERVIC (CHILLIWACK) LTD	508,837
KHAIRA PARMINDER DC	58,599	KOECHLING ULRIKE M DR	52,754
KIA WEST (WEST AUTO SALES)	48,391	KOKANEE PHYSIOTHERAPY & SPORTS MEDICINE	39,458
KICIA KENNETH F	25,870	KOLE DAVID DR CHIROPRACTIC CO	25,658
KIDSTON AND COMPANY LLP	3,196,263	KONCZAK CLARK DR	32,140
KIEVIT MURRAY DR INC	27,041	KONICA MINOLTA BUSINESS SOLUTIONS USA INC	332,225
KILLARNEY THERAPEUTIC HEALTH	57,350	KOOTENAI HEALTH	54,939
KIM DAEHAN	32,668	KOOTENAY CAR CARE INC	1,124,308
KIM GRANT CHIROPRACTOR	27,483	KOOTENAY COLUMBIA HOME MEDICAL EQUIPMENT	79,329
KIM JUAN	55,649	KOOTENAY COUNSELLING	31,981
KIM'S KUSTOM AUTOBODY	822,302	KOOTENAY GLASS & MIRROR LTD	93,996
KIN LAB ACTIVE REHAB SPECIALISTS INC	217,177	KOOTENAY HEALTH SERVICES INC	217,461
KINCOAST PHYSIOTHERAPY	108,868	KOOTENAY INSURANCE SERVICES LTD	2,838,467
KINECTIV SPORT AND HEALTH	208,262	KOOTENAY LAW CORPORATION	358,884
KINEMATICS SPORTS MEDICINE & REHAB INC	43,505	KOOTENAY THERAPY CENTER	61,295
KINETIC ENERGY HEALTHCARE & WELLNESS CTR	217,723	KOOTENAY TOWING LTD	29,569
KINETIC EVOLUTION LTD	63,089	KORE KINETICS LTD	30,825
KINEXIONS HEALTH INC	77,760	KORKEES JOHN DR	27,943
KING INSURANCE SERVICES (2015)	138,936	KORNELSEN TAMARA DR	38,127
KINGSWAY HONDA (DESTINATION AUTO SALES)	34,039	KORVA WORLD CLASS COLLISION LTD	2,281,589
KINNON SCOTT DR	50,771	KOZUBACK LARRY DR	30,009
KINTEC FOOTLABS	49,253	KPMG LLP	183,016
KIRBY INSURANCE AGENCIES LTD	1,414,512	KPS AUTO BODY SHOP (PKP ENTERPRISES INC)	823,274
KIRK LEWIS PROF CORP	40,781	KRELL WELLNESS CENTRE	173,742
KIRKWOOD CAROLYN M-BLOOD ALCOHOL CONSULT	96,180	KRG INSURANCE BROKERS (WESTERN) INC	408,404
KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	2,135,336	KRK WELLNESS INC	393,813
KIRMAC COLLISION & AUTOGLASS (EDMONDS)	1,276,459	KROEKER TIM RMT - NICOLA VALLEY MASSAGE	41,897
KIRMAC COLLISION & AUTOGLASS (LANGLEY)	2,046,013	KROSCHINSKY KEVIN G RMT	29,172
KIRMAC COLLISION & AUTOGLASS (MR-DEWDNEY)	1,533,506	KRUGER NEURO-REHABILITATION INC	169,260
KIRMAC COLLISION & AUTOGLASS (MR-227TH)	1,329,303	KRULL KEITH	56,222
KIRMAC COLLISION & AUTOGLASS (N BURNABY)	132,374	KTOWN CUSTOM AUTO	50,831
KIRMAC COLLISION & AUTOGLASS (N RICHMOND)	544,152	KUAN YU HSUAN	41,870
KIRMAC COLLISION & AUTOGLASS (NEW WEST)	1,727,455	KUEHNE REAL ESTATE CANADA LTD	364,978

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KUMAR NEIL	32,987	LE PHYSIQUE PERSONAL TRAINING	34,125
KUSIC AND KUSIC LTD	618,138	LEADING EDGE GLASS LTD	483,100
KUSTOM KOACH RV CENTRE	32,365	LEBLANC JEANNE DR	53,055
KUSTOM TOWING (2009) LTD	153,099	LEE CHANG HO	326,703
KWAKS DR ACUPUNCTURE & CHINESE MEDICINE	25,344	LEE CHANGSOO	39,933
KYLA KLEANING	25,622	LEE DAVID	28,335
L C U INSURANCE AGENCIES LTD	703,248	LEE JAE JIN-VITALITY INTEGRATIVE HEALTH	262,732
L K'S KAR KING AUTO REPAIRS LTD	39,468	LEE JUNG SIL	32,155
LAB HEALTH SERVICES LTD	88,655	LEE KYU MIN	40,801
LADNER AUTO BODY LTD	760,492	LEE LYDIA	45,109
LADNER VILLAGE PHYSIOTHERAPY INC	87,461	LEE MIN	63,112
LADYSMITH AUTO GLASS LTD	137,020	LEE MUNSU	52,229
LAFFEY LEITNER AND GOODE LLC	43,017	LEE SUNG BU	61,220
LAI CHIROPRACTIC CORPORATION	34,301	LEE YOUNG SIK	73,364
LAIRD WHEATON CHEVROLET BUICK GMC	1,160,774	LEE YUN HEE	47,527
LAKE CITY FORD SALES INC	1,203,809	LEE'S AUTOPRIDE COLLISION LTD	2,541,181
LAKE CITY GLASS LTD	123,327	LEE'S PHYSIOTHERAPY	227,249
LAKE COWICHAN CHIROPRACTIC INC	30,712	LEGACIES HEALTH CENTRE (BURNABY)	448,061
LAKES WHYTE LLP	225,124	LEGACIES HEALTH CENTRE (NORTH VAN)	91,786
LAKESHORE PHYSIOTHERAPY	154,048	LEGACIES HEALTH CENTRE (SURREY NORDEL)	1,309,692
LAKESIDE HEARING LTD	62,924	LEGACIES HEALTH CENTRE (SURREY 152ND)	653,356
LAKESIDE PHYSIO & SPORTS INJURY CLINIC	51,383	LEGEAR PELLING INSURANCE AGENCIES LTD	821,789
LAM BRIAN OT	115,863	LEGEND PHYSIOTHERAPY AND WELLNESS	430,375
LAM LEGAL TRIAL LAWYERS	1,816,541	LEGER MARKETING ALBERTA INC	328,206
LAMBDA SOLUTIONS INC	91,459	LEI JENNIFER	44,543
LAMBERT INSURANCE AGENCIES LTD	1,285,939	LEISURELAND RV CENTRE INC	82,179
LAMBERT LAW	683,034	LEITH WHEELER INVESTMENT COUNSEL LTD	49,274
LAN ZHANG	27,772	LEON AINES AUTO BODY LTD	268,793
LANCE CHONG & COMPANY LTD	165,508	LES SCHULTZ AUTOBODY AND GLASS	547,391
LAND ROVER OF RICHMOND (COWELL IMPORTS)	35,373	LESBERG & ASSOCIATES	99,825
LANDMARK INSURANCE SERVICES LTD	717,488	LESPERANCE MENDES	569,040
LANDMARK WELLNESS INC	52,390	LETTS PHILIP RMT	29,425
LONDON COLLISION AND TOWING LTD	801,032	LEUNG SIMPSON DR CHIROPRACTIC CORP	73,064
LANGEDYK SHELDON LEE	30,270	LEXISNEXIS CANADA INC	98,871
LANGFAB FABRICATORS LTD	152,704	LF TRUCK CENTRE	117,542
LANGLEY ALLIED HEALTHCARE	60,856	LHL TCM HEALTH LTD	27,785
LANGLEY CHRYSLER LTD	42,272	LIATIRAS CONSULTING INC	71,852
LANGLEY PAIN RELIEF ACUPUNCTURE	61,432	LIFE AFTER LAW INC	54,884
LANGLEY PHYSIOTHERAPIST CORP	573,577	LIFE FLIGHT NETWORK	101,673
LANGLEY SPORTS & REHAB (IRVING CHIRO)	227,609	LIFE MAID EASY (SURREY)	39,168
LANGLEY SPORTS MEDICINE CLINIC	83,609	LIFE MAID EASY (VANCOUVER)	44,626
LANGLEY TOYOTATOWN	64,131	LIFEMARK BURNABY SOVEREIGN	27,608
LANKI INVESTIGATIONS INC	1,407,680	LIFEMARK CNC	290,055
LANSLOWNE PHYSIOTHERAPY CLINIC	136,698	LIFEMARK HEALTH CORP	28,707
LANTZVILLE WELLNESS CENTRE	87,930	LIFEMARK HEALTH CORP (KAMLOOPS)	82,213
LARRY'S SERVICE (1975) LTD	655,955	LIFEMARK HEALTH CORP (KELOWNA HARVEY)	229,027
LARSEN'S EXCEL TIRE CENTRE	36,265	LIFEMARK HEALTH CORP (LANGLEY)	209,367
LAVANCO BUILDING MAINTENANCE LTD	472,827	LIFEMARK HEALTH CORP (NORDEL WAY)	531,881
LAW FATHER'S LANDSCAPING	43,496	LIFEMARK HEALTH CORP (NORTH VANCOUVER)	124,871
LAW FOUNDATION OF BC	29,851	LIFEMARK HEALTH CORP (SURREY CENTRAL AVE)	67,889
LAWSON LUNDELL	250,963	LIFEMARK HEALTH CORP (SURREY 84 AVE)	276,875
LAZAR SUSAN FAYE DR INC	67,988	LIFEMARK HEALTH CORP (VANCOUVER)	125,935
LE PAGE J DR	85,751	LIFEMARK HEALTH CORP (WEST KELOWNA)	411,970

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LIFEMARK HEALTH GROUP (SQUAMISH)	40,052	LONSDALE WELLNESS STUDIO (GREGSON CHIRO)	61,711
LIFEMARK HEALTH GROUP (VANCOUVER)	144,815	LORANCE & THOMPSON	89,664
LIFEMARK PHYSIOTHERAPY MCKENZIE	144,506	LOUGHEED PHYSIOTHERAPIST CORP	85,219
LIFEMARK PHYSIOTHERAPY VIEW ROYAL	47,413	LOUIE JONATHAN	44,136
LIFEMARK SPORT MEDICINE	855,117	LOUWERSE JOHAN DR	108,494
LIFEWORCS FAMILY CHIROPRACTIC	29,572	LOVETT WESTMACOTT	54,151
LIFT PERFORMANCE & REHABILITATION CLINIC	38,772	LOWE EDWARD DR	27,515
LIGHTHOUSE CHIROPRACTIC	167,300	LS LIFE SKILLS THERAPY SERVICES INC	2,085,673
LILLOOET AUTOBODY TOWING AND SALVAGE LTD	35,373	LUKER FORENSIC ENGINEERING INC	58,034
LILLOOET GLASS AND TIRE LTD	96,789	LUO YAWEN	40,892
LIM BYEONG-HO	46,324	LUU THUY AN	69,415
LIMA'S BODY AND PAINT LTD	410,850	LUU TRANG DR	127,572
LIMELIGHT WELLNESS CENTER LTD	126,702	LY CHIROPRACTIC INC	50,612
LINA CHAN CHINESE MEDICAL ACUPUNCTURE	25,403	LYLE INSURANCE SERVICES INC	354,325
LINCOLN PHYSIOTHERAPIST CORPORATION	44,950	LYNN VALLEY OPTOMETRY	29,134
LINDSAY LLP	6,124,709	LYNN VALLEY ORTHOPAEDIC & SPORTS PHYSIO	298,148
LING FLORENCE	31,550	LYONS LANDSCAPING LTD	57,243
LINK INSURANCE SERVICES LTD	1,328,379	LYSAK HANNA DR PSYCHOLOGY INC	69,826
LINK REHAB INC	32,777	M AND L HERB AND ACUPUNCTURE CLINIC LTD	26,869
LINKEDIN IRELAND LIMITED	204,656	M AND M HEALTH CLINIC INC	92,121
LIONHEART INVESTIGATIONS	180,683	M AND S TRAILER REPAIR	74,537
LIONS GATE RISK MANAGEMENT GROUP LTD	553,798	M B COLLISION RICHMOND INC	8,318,657
LITTLE VALLEY RESTORATIONS LTD	1,327,253	M G COLLISION REPAIRS LTD	968,626
LIU DONG	29,260	M S A FORD SALES LTD	80,041
LIVE WELL MEDICAL CENTRE	32,532	M T T REPAIR SERVICES INC	64,628
LIVE WELL PHYSIO (SCRANTON PHYSIO CORP)	100,167	MAACO COLLISION REPAIR & AUTO PAINTING	670,028
LJ'S TOWING & TRANSPORT	29,284	MAACO LANGLEY (SUNFLAME AUTO INC)	112,240
LLOYD'S UNDERWRITER SYNDICATE NO 0033 HIS	123,500	MACCABEE TANKS LTD	500,307
LLOYD'S UNDERWRITER SYNDICATE NO 0435 FDY	342,538	MACCARTHY MOTORS (TERRACE) LTD	43,342
LLOYD'S UNDERWRITER SYNDICATE NO 0510 KLN	67,188	MACDONALD BOYLE & JEFFERY	115,308
LLOYD'S UNDERWRITER SYNDICATE NO 1084 CSL	63,250	MACDONALD-GILL INSURANCE SERVICES LTD	740,167
LLOYD'S UNDERWRITER SYNDICATE NO 1221 NAV	34,500	MACDONALD'S HOME HEALTH CARE	235,341
LLOYD'S UNDERWRITER SYNDICATE NO 1729 DUW	56,450	MACFARLANE INSURANCE AGENCIES LTD	279,351
LLOYD'S UNDERWRITER SYNDICATE NO 1969 APL	76,213	MACHAON MEDICAL EVALUATIONS INC	30,491
LLOYD'S UNDERWRITER SYNDICATE NO 2001 AML	58,375	MACK DANIEL - REBOUND SPORT & SPINE	87,053
LLOYD'S UNDERWRITER SYNDICATE NO 2003 XLC	261,928	MACK SALES & SERVICE OF NANAIMO LTD	66,370
LLOYD'S UNDERWRITER SYNDICATE NO 2010 MMX	34,188	MACKENZIE DAVID DR	113,006
LLOYD'S UNDERWRITER SYNDICATE NO 2623 AFB	31,519	MACKENZIE FUJISAWA LLP	136,783
LLOYD'S UNDERWRITER SYNDICATE NO 4020 ARK	103,150	MACKOFF MOHAMED (LESLIE MACKOFF LAW CORP)	3,975,209
LLOYD'S UNDERWRITER SYNDICATE NO 4141 HCC	97,350	MADAHAR J S DR	38,623
LLOYD'S UNDERWRITER SYNDICATE NO 4472 LIB	40,250	MAGETA PHYSICAL THERAPY CLINIC LTD	238,078
LLOYD'S UNDERWRITER SYNDICATE NO 5886 WBC	29,900	MAGNUM TRAILER & EQUIPMENT (MARSHALL RD)	132,128
LO TAK YAN DR	71,491	MAGNUM TRAILER & EQUIPMENT (RIVERSIDE RD)	734,706
LOCAL HEALTH AND CORPORATE WELLNESS INC	44,528	MAGOWAN BRENT DR CHIROPRACTIC INC	147,074
LOCAL MOTION THERAPY	26,318	MAI SHUNFU	41,352
LOCKING JACOB - REMEDY MASSAGE THERAPY	33,198	MAID IN THE SHADE	59,767
LOCUS HEALTH CENTRE INC	119,218	MAIDS (THE)	56,606
LODGE & ASSOCIATES INVESTIGATIONS LTD	372,421	MAIN CARE PHYSIOTHERAPY	78,396
LOMAS-MILNE GROUP INC	809,671	MAIN STREET INSURANCE SERVICES LTD	329,469
LONDON ALEXANDRIA RMT	25,680	MAIN STREET PHYSIOTHERAPY CLINIC	166,373
LONG LAKE SPORTS & ORTHOPAEDIC PHYSIO	158,980	MAIN YAN PHYSIOTHERAPY	52,430
LONG VIEW SYSTEMS CORPORATION	6,307,887	MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	880,304
LONSDALE & 19TH MEDICAL CLINIC	40,276	MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	1,791,445

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MAINLAND FORD LTD	1,432,323	MATSON DRISCOLL AND DAMICO LTD	192,074
MAINLAND GLASS INC	39,134	MAWANI F DR OPTOMETRIC CORP	42,300
MAINLAND MASSAGE THERAPY BURNABY LTD	84,894	MAX FIT MOVEMENT INSTITUTE INC	39,094
MAINLAND REPORTING SERVICES INC	280,671	MAXHEALTH CHIROPRACTIC INC	54,562
MAKIN V DR MD INC	142,683	MAXIM TRUCK & TRAILER	122,525
MALIBU COLLISION (ROADKNIGHT HOLDINGS)	1,114,932	MAXIMUM COLLISION LTD	2,701,055
MALUDZINSKI KRZYSZTOF RMT	96,810	MAXIMUM DIESEL PERFORMANCE INC	74,148
MANAC	38,533	MAXUM AUTOMOTIVE REFINISHING LTD	552,188
MANAK GURMUKH - BOUNCE BACK HEALTH INC	92,882	MAXWELL FLOORS LTD	38,547
MANDALA CENTER FOR HEALTH & WELLNESS	54,159	MAXXAM INSURANCE SERVICES (BURNABY) LTD	4,689,386
MANFRED'S AUTO BODY LTD	66,799	MAXXAM INSURANCE SERVICES (NANAIMO) LTD	534,648
MANGO MEDICAL CLINIC	25,341	MAXXAM INSURANCE SERVICES INCORPORATED	2,879,083
MANN LEANNA M RMT	25,290	MAYNE AUTO GLASS	67,160
MANN RAJ DR	260,186	MB AUTOWORKS	31,503
MANN SUNNY - TOTAL CARE CHIRO & REHAB	41,644	MCAULEY CLAIMS SERVICES LTD	344,593
MANN WELLNESS INC	74,557	MCCALLUM PHYSIOTHERAPY CLINIC	392,972
MANN'S DAVID G	37,707	MCCARTHY TETRAULT LLP	328,191
MANOR INSURANCE SERVICES LTD	735,197	MCCONKEY MARK DR INC	44,070
MANULIFE FINANCIAL	14,538,936	MCCONNAN BION O'CONNOR & PETERSON	850,371
MANVIR PUREWAL PHYSIOTHERAPIST CORP	803,557	MCCRINDLE LIZ DR	37,934
MAPLE AUTO GLASS & UPHOLSTERY LTD	313,938	MCDONALD & COMPANY	2,964,307
MAPLE RIDGE CHRYSLER DODGE JEEP	125,985	MCG HEALTH LLC	453,993
MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	376,402	MCGUIRE CLAYTON RMT	32,340
MAPLE RIDGE TCM HEALTH CARE CENTRE	31,194	MCILMOYLE RICHARD AND PURVES ERIC	83,680
MAPLE RIDGE TOWING (1981) LTD	373,292	MCINTOSH HEATHER	78,540
MAPLELEAF INSURANCE SERVICES LTD	330,484	MCKAY COLIN DR	49,716
MARC NIMCHUK CHIROPRACTIC INC	28,752	MCKENZIE KRISTINA	59,199
MARCHIES HEALTHCARE SERVICES LTD	62,247	MCKNIGHT VILLAGE PHYSIOTHERAPY CORP	30,107
MARINE DRIVE COLLISION LTD	840,035	MCL MOTOR CARS 2010	60,222
MARINE GATEWAY MEDICAL CLINIC INC	39,619	MCL SOLUTIONS (CONSULTING SERVICES) INC	244,718
MARIO'S TOWING LTD (HOPE)	331,147	MCLEOD ROSS LITIGATION LAWYERS	178,554
MARIO'S TOWING LTD (KAMLOOPS)	485,899	MCNEIL OCCUPATIONAL REHAB SERVICES LTD	92,457
MARIO'S TOWING LTD (KELOWNA)	1,409,608	MCQUARRIE HUNTER LLP	929,413
MARIO'S TOWING LTD (MERRITT)	327,617	ME AND RON'S TOWING	25,500
MARIO'S TOWING LTD (PRINCETON)	188,827	MEA FORENSIC ENGINEERS & SCIENTISTS LTD	3,461,179
MARK MOTORS BODY SHOP	25,479	MEADOWRIDGE COLLISION LTD	1,911,740
MARK TWEEDY MEDIATION AND ARBITRATION	114,285	MECHAM SALES AND SERVICE 1978 LTD	31,252
MARK'S AUTO BODY (BBY) LTD	614,162	MEDI VAN CANADA INC	50,246
MARK'S AUTO BODY LTD	1,766,106	MEDICAL ARTS CENTRE	44,708
MARPOLE PHYSIOTHERAPY CLINIC	250,629	MEDICAL SERVICES PLAN	7,211,931
MARSH CANADA LIMITED	1,885,967	MEDICHAIR NORTHERN BC	106,118
MARSHALL KIM	34,434	MEDSPA HEALTH CENTRE	26,783
MARSHALL-HRABCHAK AMY KIMBERLY	77,386	MEGA LEUNG COUNSELLING SERVICES	35,299
MARTZKE JEFF PHD	33,015	MEGSON FITZPATRICK INC	2,747,178
MARY ELLEN BOYD PERSONAL LAW CORPORATION	36,090	MELCOR REIT LP	205,052
MASKALL'S COLLISION AND GLASS	564,339	MELODY MARTIN LAW CORPORATION	2,274,960
MASRI BASSAM A DR INC	100,058	MELTWATER NEWS CANADA INC	88,996
MASSE ANDREA	66,976	MERANI HAFEEZ DR	58,978
MASTER TOUCH AUTOBODY SERVICE LTD	136,261	MERCEDES-BENZ BOUNDARY	52,969
MASTERGLASS AUTOGLASS LTD (KELOWNA)	694,972	MERCEDES-BENZ NORTH VANCOUVER	2,582,914
MASTERGLASS AUTOGLASS LTD (PENTICTON)	152,184	MERCEDES-BENZ RICHMOND	104,383
MATHESON COLLISION	74,308	MERCEDES-BENZ SURREY	133,458
MATRIX BAILIFF SERVICES LTD	29,942	MERCEDES-BENZ VANCOUVER	54,453

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MERCER CANADA LIMITED	177,859	MINISTER OF FINANCE - TRANSPORTATION	2,158,395
MERCURY ADJUSTERS INC	802,292	MINISTER OF FINANCE-TECHNOLOGY INNOVATION	212,221
MERIDIAN INSURANCE AGENCIES LTD	722,707	MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	479,977
MERIDIAN REHABILITATION CONSULTING INC	1,505,354	MINISTRY OF FINANCE AMBULANCE SERVICES	2,290,434
MERIDIAN RV MFG LTD (PORT COQUITLAM)	354,413	MINISTRY OF HEALTH	15,525,415
MERIDIAN RV MFG LTD (100 MILE HOUSE)	85,292	MINISTRY OF JUSTICE	500,000
MERRY MAIDS	75,652	MINORU CHIROPRACTIC	33,826
MERTIN CHEVROLET BUICK GMC CADILLAC	2,065,730	MINORU TRUCK BODIES LTD	55,152
MERVYN'S THE BODY SHOP (1994) LTD	2,929,215	MINT AUTO BODY LTD	480,639
METRO COUNSELLING & OVERALL WELLNESS CARE	164,768	MINT INTEGRATIVE HEALTH INC	25,550
METRO MOTORS LTD	1,283,967	MIRALIAKBARI HARMONY DR	38,221
METRO THERAPEUTICS MASSAGE THERAPIST CORP	35,336	MISENER ELLIOT HEARD	29,901
METROPOLITAN INSURANCE BROKERS LTD	626,552	MISS MILLY HOUSE CLEANING	95,561
METROTOWN INSURANCE SERVICES INC	326,696	MISSING LINK SERVICES LTD	210,610
METROTOWN ORTHOPEDIC AND SPORTS PHYSIO	555,290	MISSION ACUPUNCTURE AND HERB CLINIC	34,457
MICHAEL O'MEARA LAW CORPORATION	327,330	MISTER OTTO GLASS (WILLIAMS LAKE)	190,040
MICHALIK MIRA	115,642	MISTER OTTO GLASS (100 MILE HOUSE)	103,615
MICRO FOCUS SOFTWARE SOLUTIONS CANADA CO	378,951	MITCHELL AND MITCHELL PLLC	33,533
MICROSERVE BUSINESS COMPUTER	3,412,699	MITCHELL INTERNATIONAL INC	485,283
MICROSOFT CANADA INC	178,229	MITCHELL KEVIN - EAST VAN KINESIOLOGY	26,369
MICROSOFT CORPORATION	4,392,822	MITCHELL PRESS LTD	397,074
MID ISLAND TOWING & TRANSPORT	298,659	MITCHELL'S TOWING LTD	418,380
MID VALLEY INSURANCE AGENCIES LTD	3,739,760	MITECH SERVICES LTD	77,075
MID WESTERN BODY SHOP LTD (BOYD-CLOVER)	1,268,908	MIYOUNG CHO COUNSELLING & TRAUMA THERAPY	156,801
MID-ISLAND AUTO COLLISION LTD	2,100,069	MJ PHYSIO	75,182
MIDTOWN RV LTD	28,163	MJA AUTOBODY LTD	122,241
MIDVAN COLLISION (MID VAN MOTORS LTD)	520,804	MODERN PAINT & BODY LTD	834,806
MIDWEST AUTOMOTIVE	32,577	MOES AUTO SERVICES LTD	36,873
MIKE ROSMAN AUTO AND RV SALES	79,602	MOHAMMADI LADAN-METROTOWN ACUPUNCTURE	33,513
MIKE'S AUTOMOTIVE SERVICES (M F WADMAN'S)	767,126	MOHAMMADIAN AZADEH	33,688
MIKE'S QUALITY BODYWORKS & REFINISHING	36,407	MOLL ALEXANDER DR INC	100,687
MIKKELSEN KENNETH	49,838	MOLLY MAID ABBOTSFORD	29,339
MILANESE PAUL DR INC	77,150	MOLLY MAID BURNABY	74,467
MILES MICHAEL ROBERT	127,242	MOLLY MAID COQUITLAM	33,315
MILES PHYSIO AND REHABILITATION CLINIC	77,978	MOLLY MAID KELOWNA	34,786
MILL BAY TOWING AND RECOVERY LTD	51,664	MOLLY MAID NORTH VANCOUVER	38,216
MILL DAWN ELIZABETH-KELOWNA PHYSIO ASSOC	81,457	MOLLY MAID RICHMOND	26,509
MILLENNIAL ACUPUNCTURE AND HERB CLINIC	43,555	MOLLY MAID SURREY	118,722
MILLER THOMSON LLP	80,998	MOLLY MAID VANCOUVER	75,038
MILODRAGOVICH DALE AND STEINBRENNER	28,479	MOLLY MAID VICTORIA	69,991
MILSTEIN STEPHEN L - PH D	28,614	MOMENTUM PHYSIOTHERAPY & SPORTS INJURY	157,824
MINCIELI BODY MECHANICS	56,186	MOMENTUM WELLNESS CENTRE INC	99,537
MIND BODY SPINE LTD	43,717	MOMTAZI SAEED	39,480
MINHAS SATRUP DR CHIROPRACTIC CORP	32,746	MONARCH COUNSELLING & VOCATIONAL REHAB	29,883
MINI RICHMOND (MTK AUTO WEST LTD)	352,157	MONASHEE AUTO BODY (1979) LTD	661,690
MINISTER OF FINANCE	198,891	MONASHEE HEALTH COLLECTIVE INC	31,709
MINISTER OF FINANCE - BC MAIL PLUS	2,475,238	MONASHEE MOTORS LTD	117,259
MINISTER OF FINANCE - CITIZEN'S SERVICES	453,710	MOORE CANADA CORPORATION	417,208
MINISTER OF FINANCE - CLIMATE ACTION	682,999	MORELLI CHERTKOW LLP	3,302,710
MINISTER OF FINANCE - CLOUD BC	154,440	MORGAN COLLISION HEAVY TRUCK & TRAILER	107,634
MINISTER OF FINANCE - CORP MGMT SERVICES	452,721	MORGAN CREEK LAW	2,936,823
MINISTER OF FINANCE - EMPLOYER HEALTH TAX	8,465,132	MORGAN CROSSING SPORTS MEDICINE CLINIC	163,795
MINISTER OF FINANCE - PUBLIC SAFETY	23,468,858	MORGAN DAVID W DR INC	192,966

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MORGAN'S GLASS CO LTD	61,432	MURRICK INSURANCE SERVICES (WEST END) LTD	689,875
MORITA AUTO BODY SERVICES LTD	602,379	MV TOWING LLC	48,400
MORLOG KELLY	34,831	MW MOTOR WERKE INC	44,832
MORNEAU SHEPELL LTD	1,121,404	MYAH PHYSIOTHERAPY AND WELLNESS	41,074
MORREY NISSAN SALES (WHITE SPOT SERVICE)	3,143,019	MYERS JORDAN	39,393
MORROW WILLNAUER CHURCH LLC	136,601	MYODETOX CHINATOWN	135,177
MOTION PHYSIO AND WELLNESS	254,451	MYODETOX FRASER	205,874
MOTION PROSTHETICS LTD	136,648	MYODETOX KITSILANO	62,941
MOTION SPECIALTIES (NANAIMO)	126,619	MYODETOX MAIN	210,541
MOTION SPECIALTIES (VICTORIA)	97,316	MYODETOX NORTH SHORE	172,497
MOTION SPECIALTIES BC INC	35,448	MYODETOX OAK	200,910
MOTIONWORX PHYSIOTHERAPY	134,760	M3 COLLISION COMPANY LIMITED	127,270
MOTIVA PHYSIOTHERAPY STUDIO	249,841	NADINA TRUCK SERVICE LTD	143,916
MOTIVATED HEALTH AND PERFORMANCE	107,926	NAGARIA MOHAMMAD DR	28,876
MOTUS PHYSIOTHERAPY LLP	205,178	NAGRA RAV DR	31,842
MOUNTAIN HWY COLLISION LTD	883,845	NAHANNI TRUCK & TRAILER REPAIR	193,503
MOUNTAINVIEW HEALTH AND WELLNESS CENTRE	1,167,224	NAKUSP GLASS LTD	53,340
MOUNTAINVIEW INSURANCE SERVICES LTD	927,098	NANAIMO AUTOBODY AND GLASS LTD	371,430
MOUNTAINVIEW KINESIOLOGY LTD	366,929	NANAIMO CHRYSLER DODGE JEEP RAM LTD	673,844
MOUNTAINVIEW MOVEMENT MASSAGE & WELLNESS	40,431	NANAIMO DENTAL SPECIALISTS	35,401
MOUNTAINWOOD PHYSIOTHERAPY	29,464	NANAIMO REALTY (NANAIMO) LTD	1,081,884
MOVE HEALTH AND WELLNESS INC	429,625	NANAIMO TOYOTA (EAVES MOTOR SALES LTD)	546,011
MOVE TO MOTION (BHUVDEEP ATWAL PHYSIO)	275,870	NANUQ LAW CORPORATION	333,534
MOVEO SPORT & REHAB CENTRE INC (LANGLEY)	103,367	NAPP ENTERPRISES LTD	92,327
MOVEO SPORT & REHAB CENTRE INC (N VANC)	151,219	NATIONAL CAR & TRUCK RENTALS (HALT HLDGS)	113,543
MOVES YOU PHYSIOTHERAPY	144,147	NATIONAL SEATING AND MOBILITY LTD	57,759
MR PLOW	25,309	NATIONWIDE INSURANCE AGENCY (2018) LTD	305,219
MR RENT A CAR DOWNTOWN LTD	73,185	NATURAL POINT THERAPY INCORPORATED	50,548
MS AMLIN AG (BERMUDA BRANCH)	126,652	NAVARRO PHYSIOTHERAPY INC	109,220
MS MOTORSPORTS LTD	488,902	NEIGHBOURHOOD AUTO BODY LTD	1,322,567
MSK HEALTH AND PERFORMANCE (BURNABY)	178,617	NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY	255,613
MSK HEALTH AND PERFORMANCE (VANCOUVER)	208,644	NELSON CHIROPRACTIC	48,990
MT LEHMAN PHYSIOTHERAPY	307,028	NELSON'S GLASS LTD	292,598
MT 7 AUTOBODY	328,628	NENO'S PAINT & BODY LTD	748,342
MTTM AUTO GROUP LTD	289,946	NERO JAMES	35,746
MULBERRY HEALTH CARE INC	36,740	NEU MOVEMENT WELLNESS INC	67,726
MULTI-LINE CLAIM SERVICES LTD	578,589	NEU MOVEMENT WELLNESS KELOWNA INC	120,846
MULTIPLE INSURANCE SERVICES INC	728,304	NEURO-ABILITY	31,804
MUNDIE'S TOWING STORAGE & SERVICE (1976)	919,281	NEUROFOCUS PHYSIOTHERAPY (LANGLEY)	353,427
MUNICH REINSURANCE COMPANY OF CANADA	691,541	NEUROFOCUS PHYSIOTHERAPY (SURREY)	628,673
MURCHISON THOMSON AND CLARKE LLP	3,675,789	NEUROFUNCTION REHAB	135,376
MURPHY KEVIN	49,377	NEUROMOTION PHYSIOTHERAPY CLINIC (SURREY)	68,185
MURRAY BUICK GMC PENTICTON	560,025	NEUROMOTION PHYSIOTHERAPY CLINIC (VANC)	58,624
MURRAY CHEVROLET BUICK GMC MERRITT	58,251	NEUROMOTION PHYSIOTHERAPY CLINIC (VICT)	50,179
MURRAY JAMIESON	2,513,734	NEW BALANCE THERAPY LTD	125,104
MURRAY PONTIAC BUICK GMC ABBOTSFORD	62,078	NEW BILLA AUTOBODY 2008 LTD	1,261,791
MURRAYVILLE FAMILY PRACTICE	37,719	NEW DIAMOND INSURANCE SERVICES LTD	411,884
MURRAYVILLE PHYSIOTHERAPY & SPORTS CLINIC	103,424	NEW EASTERN MEDICINE CENTRE	61,861
MURRICK INSURANCE SERVICES (DELTA) LTD	407,643	NEW ENGLAND ORAL & COSMETIC FACIAL SURG	48,211
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	1,038,566	NEW LEAF MASSAGE AND WELLNESS	295,448
MURRICK INSURANCE SERVICES (KILLARNEY)	763,268	NEW LOOK AUTOBODY LTD	338,510
MURRICK INSURANCE SERVICES (NEW WEST) LTD	8,011,058	NEW PLANET COLLISION LTD	647,167
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	424,051	NEW PROFESSION SVA COLLISION LTD	1,487,527

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NEW WEST AUTO METAL INC	1,285,287	NORTHERN ALUMINUM TANK SERVICE (1999) LTD	95,418
NEW WEST COLLISION INC	1,161,126	NORTHERN GLASS & CONTRACTING	121,481
NEW WEST REPORTING SERVICES	40,745	NORTHERN GLASS AND DOORS LTD	151,682
NEW WEST SPORTS MEDICINE INC	109,022	NORTHERN HEALTH AUTHORITY	58,884
NEW WEST TRUCK CENTRES	208,429	NORTHERN SAVINGS INSURANCE SERVICES LTD	1,744,827
NEW WORLD INSURANCE SERVICES LIMITED	581,177	NORTHERN TRUST COMPANY (THE)	32,337
NEWGEN REHABILITATION CLINIC LTD	97,495	NORTHLAND CHRYSLER DODGE JEEP	84,051
NEWPOINT INSURANCE SERVICES INC	1,343,002	NORTHLAND HYUNDAI (AUTOCANADA NORTHLAND)	93,863
NEWTON COURT CHIROPRACTIC LTD	334,675	NORTHLAND NISSAN (AUTOCANADA NORTHERN)	129,013
NEWTON PHYSIO & WELLNESS (PT HEALTHCARE)	195,558	NORTHRIDGE HOSPITAL ROSCOE	35,748
NEXGEN HEARING	36,315	NORTHVIEW INSURANCE BROKERS INC	499,471
NG NATHAN DR	49,546	NORTHWAY GLASS INC	157,032
NICE SYSTEMS CANADA LTD	29,378	NORTHWEST REHAB GROUP INC	37,165
NICHOLS ENVIRONMENTAL (CANADA) LTD	951,897	NORTHWEST RESPONSE LTD	36,776
NICK'S AUTO BODY LTD	1,091,258	NOVA ACTIVE REHAB INC	452,244
NICOLLE-TSIAKOS CAROL F	36,063	NOVO PHYSIO AND HEALTH	56,090
NIELSEN ROBERT G DR CHIROPRACTIC CORP	138,423	NOVUS GLASS ALDERGROVE (SOUTHERN GLASS)	500,695
NIJJAR PHYSIOTHERAPIST CORP	125,877	NOVUS GLASS SURREY (SOUTHERN GLASS)	434,990
NIKKEL MARK WARREN	56,592	NOVUS GLASS VANCOUVER (SOUTHERN GLASS)	470,988
NILAN JOHNSON LEWIS PA	559,075	NR MOTORS LTD	65,837
NITRO VELOCITY TRAINING INC	378,976	NUCOR ENVIRONMENTAL SOLUTIONS LTD	90,113
NL BUILDING MAINTENANCE	38,056	NURSE NEXT DOOR (COQUITLAM)	36,029
NO FEAR COUNSELLING CORP	2,290,430	NURSE NEXT DOOR (DELTA)	118,099
NO 1 AUTOBODY LTD	1,637,647	NURSE NEXT DOOR (DUNCAN)	134,130
NO 1 COLLISION (1993) INC (LOUGHEED HWY)	6,688,630	NURSE NEXT DOOR (KELOWNA)	72,762
NO 1 COLLISION (1993) INC (RICHMOND)	9,780,839	NURSE NEXT DOOR (MAPLE RIDGE)	275,095
NO 1 COLLISION (1993) INC (3RD AVE-VANC)	7,344,263	NURSE NEXT DOOR (PENTICTON)	58,886
NOR-DEL GLASS LTD	190,444	NURSE NEXT DOOR (ROBERTS CREEK)	57,555
NORA CHAMBERS INC	49,874	NURSE NEXT DOOR (VANCOUVER)	77,874
NORBURN MEDICAL CLINIC	49,266	NUTHALL ADJUSTERS	141,439
NORDEL PHYSIOTHERAPY AND SPORTS CLINIC	286,436	NUVIA FITNESS	39,782
NORELL CAROL - MEDIATOR	81,219	NUVISTA CHIROPRACTIC COLLABORATION	64,937
NORGATE AUTO BODY LTD	3,707,387	NYRC (NORTH YORK REHABILITATION CENTRE)	5,781,519
NORM'S AUTO REFINISHING LTD	1,772,844	O'BRIEN'S SERVICE & REPAIRS LTD	59,894
NORTECH WELDING & FABRICATING INC	113,409	O'CONNOR COLLISION & TOWING	1,454,214
NORTH ALGONQUIN TOWING AND UHAUL	39,073	O'CONNOR DODGE CHRYSLER JEEP	43,209
NORTH BURNABY PHYSIOTHERAPY & WELLNESS	125,941	O'CONNOR RUSSELL DR INC	27,606
NORTH COAST COLLISION LTD	371,028	O'CONNOR RV CENTRE LTD	129,617
NORTH HAWAII COMMUNITY HOSPITAL	30,907	O'SHAUGHNESSY ROY DR INC	85,930
NORTH ISLAND GLASS 2012 LTD	117,233	OAING JONATHAN RMT	45,141
NORTH KAMLOOPS PHYSIOTHERAPY CLINIC	61,340	OAKHILL COUNSELLING & MEDIATION LTD	26,086
NORTH LINE COLLISION LTD	1,044,734	OAKMONT PHYSIOTHERAPY (LUKE CHANG PHYSIO)	114,185
NORTH NAKUSP TOWING LTD	26,093	OAKRIDGE ENVIRONMENTAL ENGINEERING INC	67,178
NORTH SHORE KIA (DICK IRWIN GROUP LTD)	37,673	OAKRIDGE ORTHOPAEDIC PHYSIOTHERAPIST	387,407
NORTH SHORE LAW LLP	1,713,059	OAKWEST INSURANCE AGENCIES LTD	525,874
NORTH SHORE NEUROPSYCHOLOGY	31,511	OASIS MISSION PHYSIOTHERAPY	260,178
NORTH SHORE RV CENTRE LTD	38,648	OASIS PHYSIOTHERAPY CENTRE	109,423
NORTH SHORE SPORTS MEDICINE (BROOKSBANK)	124,234	OASIS REHABILITATION LTD	142,321
NORTH SHORE SPORTS MEDICINE (DOLLARTON)	148,721	OCEAN PARK FORD SALES LTD	30,434
NORTH SHORE TAXI (1966) LTD	27,267	OCEAN TRAILER (C KEAY INVESTMENTS LTD)	797,240
NORTH STAR BODY SHOP (437061 BC LTD)	1,616,960	OCEANSIDE PHYSIO & WORK CONDITIONING	143,541
NORTH SURREY CHIROPRACTIC CLINIC	108,818	OCTO TELEMATICS NORTH AMERICA LLC	285,287
NORTH VANCOUVER PHYSIO AND SPORTS CLINIC	66,198	ODYSSEY REINSURANCE COMPANY (CANADIAN BR)	463,941

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
OIW ONSITE IMMUNIZATION AND WELLNESS LTD	32,571	OSLER HOSKIN AND HARCOURT LLP	40,783
OK REGION TOWING	31,877	OSSUR CANADA INC	44,670
OK TIRE	81,866	OT CONSULTING TREATMENT SERVICES LTD	59,533
OKANAGAN CHIROPRACTIC CORP	115,390	OT WORKS LTD	722,426
OKANAGAN CLINICAL COUNSELLING SERVICES	78,069	OTTER POINT COLLISION LTD	457,465
OKANAGAN GLASS LTD	34,897	OTTO AUTO SERVICE LTD	77,681
OKANAGAN HEALTH AND PERFORMANCE INC	115,283	OUR GLASS SHOP	98,254
OKANAGAN VALLEY INSURANCE SERVICES LTD	1,458,255	OUTSYSTEMS INC	615,000
OKANAGAN VISION THERAPY	203,768	P & H SUPPLIES LTD	108,086
OLIVER PHYSIOTHERAPY (STEFISHEN PHYSIO)	28,839	P & R TRUCK CENTRE LTD	42,577
OLSON PHYSIOTHERAPIST CORPORATION	131,284	P C OILFIELD SUPPLIES LTD	41,076
OLSON TREVOR PHD	32,815	P J COLLISION LTD	1,751,958
OLYMPIC INS SERVICES LTD DBA SEAFIRST	157,214	PABANI ANIZMOHAMED	32,023
OLYMPIC PHYSIOTHERAPY	49,885	PACBLUE LIFE SERVICES LIMITED	97,125
OLYMPUS TECHNICAL SERVICES INC	35,927	PACE NEURO OT SERVICES	30,100
OMEGA AUTOBODY INC	457,589	PACEYOURSELF WELLNESS CENTRE	27,924
OMINECA GLASS SERVICES (2012) LTD	224,070	PACIFIC CABS	40,735
ON CALL SERVICE CENTER	139,720	PACIFIC CHEVROLET BUICK GMC LTD	558,341
ON LINE COLLISION LTD	2,127,812	PACIFIC COAST HEALTH SERVICES	88,088
ON TIME AUTO BODY LTD	62,531	PACIFIC COAST HEAVY TRUCK GROUP	119,488
ON TRACK PHYSIOTHERAPY & REHABILITATION	51,007	PACIFIC COAST INSURANCE BROKERS LTD	1,675,985
ONESTOP AUTOGLASS LTD	120,060	PACIFIC COURT REPORTING INC	25,513
ONSITE AUTO GLASS	169,797	PACIFIC HEALTH AND SPORTS THERAPY	162,861
OPAL PHYSIOTHERAPY AND HEALTH CLINIC	76,061	PACIFIC HONDA (THE DICK IRWIN GROUP LTD)	28,309
OPEN TEXT CORPORATION	556,874	PACIFIC INSURANCE AGENCIES LTD	241,984
OPENROAD HONDA BURNABY	35,482	PACIFIC LAW GROUP	7,343,409
OPENROAD RICHMOND AUTO BODY COQUITLAM	2,756,940	PACIFIC LIFE CHIROPRACTIC	93,235
OPENROAD RICHMOND AUTO BODY EXPRESS	473,778	PACIFIC PEAK THERAPY INC	82,629
OPENROAD RICHMOND AUTO BODY LANGLEY	6,535,484	PACIFIC PLACE INSURANCE SERVICES INC	395,683
OPENROAD RICHMOND AUTO BODY WHITE ROCK	874,680	PACIFIC TRUCK & EQUIPMENT INC	76,247
OPENROAD TOYOTA PEACE ARCH	57,127	PAIN BC SOCIETY	30,000
OPENROAD TOYOTA RICHMOND	63,033	PAIN CLINIC OKANAGAN PHYSIOTHERAPY (THE)	32,284
OPENROAD VOLKSWAGEN	28,063	PAINE EDMONDS LLP	2,867,088
OPERATION RED NOSE	31,620	PAINPRO CITY SQUARE VANCOUVER	292,901
OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	715,069	PAINPRO COAL HARBOUR THERAPEUTICS INC	533,705
OPTIMUM HOME CARE INC	90,102	PAINPRO METROTOWN THERAPEUTICS INC	492,380
OPTIMUM THERAPY REHABILITATION SERVICES	125,583	PAINPRO SURREY MEMORIAL THERAPEUTICS INC	458,643
OPTO MIZATION NEUROVISUAL PERFORMANCE	301,408	PAINPRO THERAPEUTICS INC	434,743
ORACLE CANADA ULC	2,356,983	PAINTS BEYOND AUTO BODY VANCOUVER LTD	90,769
ORANGE COUNTY GLOBAL MEDICAL CENTER	44,046	PALADIN RISK SOLUTIONS INC	50,417
ORCHARD FORD SALES LTD	42,188	PALADIN SECURITY GROUP LTD	4,302,508
ORCHARD MEDICAL CENTRE	25,964	PALADIN TECHNOLOGIES INC	301,570
ORCHARD PLAZA CHIROPRACTIC AND WELLNESS	174,331	PALLAN ANGELA - SURREY DELTA FAMILY COUNS	74,898
ORIENT UNION TCM CLINIC LTD	37,060	PALMER SHEREE	38,944
ORIGIN AUTO SERVICES LTD	246,219	PANDA CLINIC	45,892
ORIGIN HEALTH	29,602	PANNU JASMINDER DR	130,462
ORIGIN INTEGRATED HEALTH	56,722	PANORAMA OPTOMETRY	283,226
ORION HEALTH PROGRESSIVE REHAB INC	136,226	PANORAMA PHYSIOTHERAPY & SPORTS CLINIC	568,056
ORION HEALTH SERVICES INC	811,605	PANTHER GLASS & UPHOLSTERY LTD	148,823
ORKIN CANADA CORPORATION	66,637	PARADIS MELANIE LAMBERT	28,598
ORTHO DESIGN INC	30,025	PARAGON COLLISION REPAIRS LTD	447,011
ORTHOMED TECHNOLOGY INC	32,834	PARAGON GLASS	132,666
ORTHOQUEST PEDORTHICS & REHABILITATION	62,769	PARALLEL YOGA	63,053

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PARAMONOFF CATHERINE DR INC	39,263	PERPETUAL INSURANCE SERVICES LTD	774,413
PARAMOUNT AUTO BODY LTD	1,448,342	PERRON MARIE	25,518
PARHAR GURDEEP DR INC	65,159	PERRY THOMAS L DR INC	46,141
PARIO ENGINEERING AND ENVIRONMENTAL	211,548	PERSEVERANCE PHYSIOTHERAPY & WELLNESS CTR	35,113
PARK GEORGIA INSURANCE AGENCIES (2014)	3,099,418	PERSPECTIVE OPTOMETRY	44,375
PARK HUN MYUNG	31,875	PET AUTO BODY (1992) LTD	58,094
PARK INSURANCE AGENCY LTD	823,566	PETA CONSULTANTS (VANCOUVER) LTD	62,189
PARK JAE HONG	132,543	PETER BALJET CHEVROLET BUICK GMC	26,250
PARK JEONGMIN	53,148	PETER F POOK INSURANCE AGENCIES LTD	1,795,071
PARK SHORE MOTORS LTD	40,883	PETER MACDONALD INSURANCE AGENCIES LTD	243,171
PARK VERONICA HYE	34,318	PETERBILT PACIFIC INC (ABBOTSFORD)	57,191
PARKERS AUTO BODY AND PAINT LTD	2,240,770	PETERBILT PACIFIC INC (KAMLOOPS)	1,583,162
PARKERS CHRYSLER DODGE JEEP LTD	710,463	PETERBILT PACIFIC INC (PRINCE GEORGE)	2,951,676
PARKSVILLE CHRYSLER LTD	1,111,425	PETERBILT PACIFIC INC (SURREY)	262,045
PARKSVILLE PHYSIOTHERAPY CORPORATION	76,771	PETERSON COMMERCIAL PROPERTY MGMT INC	545,013
PARKSVILLE TOWING LTD	31,330	PETROVIC SEAN DR	33,021
PARKWAY PHYSIO AND PERFORMANCE CENTRE	786,611	PEYVANDI B DR INC	33,702
PARMAR KHULWINDER DR	30,318	PG KLASSIC AUTOBODY LTD	2,638,673
PATEL JAYTEN	35,178	PG SURG-MED LTD	279,970
PATHWAY RESOURCES LTD	222,505	PHAN DU THE	26,305
PATRICIA EVANS AND ASSOCIATES INC	121,279	PHARMA SAVE	26,492
PATRICIA KING FOR THE ONE YOU LOVE	34,031	PHOENIX AUTOBODY REPAIRS	204,968
PATTON SHEILA WINIFRED	135,934	PHOENIX CTR FOR BRAIN WELLNESS & REHAB	34,108
PAUL'S AUTO BODY LTD	972,244	PHOENIX PHYSIOTHERAPY CLINIC	92,296
PAYLESS AUTO TOWING LTD	267,705	PHYSIATRIX REHABILITATION INC	101,386
PAYLESS GLASS LTD	442,263	PHYSICIAN DIRECT SERVICES	66,471
PAYNTER SHAUNA	40,353	PHYSIO COLLECTIVE	558,652
PCL CONSTRUCTORS WESTCOAST INC	1,057,066	PHYSIO NORTH SPORTS & WELLNESS CENTRE	106,089
PEACE GLASS LTD	695,797	PHYSIO SHOP (THE) - TREVOR POTTS PHYSIO	119,354
PEACEHEALTH ST JOSEPH	33,181	PHYSIOACTIVE SERVICES LTD	128,998
PEAK PERFORMANCE PHYSICAL THERAPY	75,005	PHYSIOFIRST PHYSIOTHERAPY CLINIC	125,446
PEAK VALLEY ACTIVE HEALTH INC	40,497	PHYSIOLAB CLINIC LTD	194,974
PEAK WELLNESS CENTRE	83,974	PHYSIOLIFE PHYSIOTHERAPY CLINIC	471,412
PEAKE & RICHMOND LTD	598,593	PHYSIOMAXX	146,033
PEAKFORM WELLNESS	53,428	PHYSIOMOVES PHYSIOTHERAPY CLINIC	507,228
PEARLMAN LINDHOLM	1,533,573	PHYSIOMOVES SOUTH SURREY	69,489
PELLING & ASSOCIATES INSURANCE BROKERS	261,265	PHYSIOPRO PHYSIO & ORTHO SPORTS CLINIC	393,821
PEMBERTON INSURANCE CORPORATION	134,670	PHYSIOSTATION & SPORTS INJURY CLINIC	191,852
PENDER AUTO BODY LTD	1,136,287	PHYSIOSTOP (DACIA ZAVITZ PHYSICAL CORP)	67,981
PENINSULA PHYSIOTHERAPY CLINIC	53,002	PHYSIOWORKS VANCOUVER 4TH AVE	118,337
PENINSULA TOWING (D R AFFLECK HOLDINGS)	69,915	PHYSIOWORKS WESBROOK VILLAGE	139,878
PENN INSURANCE AGENCIES LTD	635,818	PHYSIO2U-LOWER MAINLAND (HALL PHYSIO)	156,102
PENNEY AUTO BODY LTD	2,694,138	PIERCE JACQUELINE DR MD INC	49,291
PENTICTON AUTO GLASS & UPHOLSTERY	165,242	PIGHIN TERRIE AND GARRY	59,775
PENTICTON COLLISION CENTRE	1,411,301	PINCHIN LTD	43,134
PENTICTON PAIN CLINIC	91,345	PINE TREE AUTO BODY LTD	706,496
PENTICTON PHYSIOTHERAPY AND IMS CLINIC	184,904	PINETREE TCM CLINIC (CHANG JIN LEE)	91,802
PENTICTON TOWING LTD	378,850	PINWOOD HAND THERAPY LTD	27,343
PENTICTON TOYOTA (KWP CARRIAGE INC)	29,528	PINTON FORREST & MADDEN GROUP INC	94,223
PERFECT AUTO & WINDOW GLASS LTD	754,959	PIONEER GARAGE LIMITED	1,339,044
PERFECTIONS CUSTOM PAINT AND AUTOBODY	387,714	PITNEY BOWES CANADA	104,664
PERFORMANCE CHIROPRACTIC AND WELLNESS	438,399	PITNEY BOWES POSTAGE BY PHONE	234,675
PERFORMAX HEALTH GROUP LTD	283,263	PITNEY BOWES SOFTWARE INC	79,106

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PITT MEADOWS PHYSIOTHERAPY CLINIC LTD	199,770	PRIME COLLISION LTD	1,337,948
PITT MEADOWS WELLNESS	162,812	PRIME INSURANCE CENTRE LTD	1,472,730
PITTMAN TOWING	45,885	PRIME PHYSIOTHERAPY AND PERFORMANCE	49,971
PJ GLASS INC	70,215	PRIME SPORT PERFORMANCE AND THERAPY	78,809
PLAZA THERAPY LTD	81,372	PRIMECARE MEDICAL CENTRE	31,397
PLC ELECTRONIC SOLUTIONS LTD	32,484	PRIMECARE PHYSIOTHERAPY INC	43,751
PLETT TRUCK REPAIR LTD	141,252	PRIMELINE AUTOBODY AND PAINTING LTD	116,231
PLOTKIN HEALTH	248,566	PRINCE GEORGE FAMILY CHIROPRACTIC INC	64,825
PNV INSURANCE SERVICES LTD	393,634	PRINCE GEORGE TOYOTA	260,081
POCO INSURANCE AGENCIES INC	451,890	PRINCETON GLASS CO LTD (THE)	103,857
POLLARD DEBBIE LYNN	36,883	PRIORITY BUILDING SERVICES LTD	143,881
POLSTAR COLLISION LTD	381,653	PRISM TOWING	79,141
PORSCHE CENTRE VANCOUVER	130,060	PRITCHARD SEAN DR	33,139
PORT ALBERNI PHYSIOTHERAPY CLINIC	94,299	PRO ALLIES INSURANCE SERVICES LTD	620,911
PORT COQUITLAM PHYSIO & SPORTS INJURY	371,570	PRO BODY SHOP (1998) LTD	1,734,098
PORT KELLS COLLISION AND AUTO SALES	154,481	PRO KURE WELLNESS & HEALTH CENTRE	137,568
PORT KELLS SUSPENSIONS LTD	65,426	PRO MOTION CLINIC LTD	188,238
PORT MOODY COLLISION AND PAINT SHOP LTD	196,809	PRO MOTION PHYSIO & SPORTS INJURY CLINIC	387,285
PORT MOODY PHYSIOTHERAPY AND SPORTS	97,885	PRO PHYSIO CLINIC	145,559
POWELL GRAY AND KIM LLP	1,979,395	PRO PHYSIOWORKS	44,635
POWELL MATTHEW BERNARD	68,134	PRO TOW (349932 BC LTD)	45,068
POWELL RIVER PHYSIOTHERAPY	69,959	PRO-FIRST COLLISION CENTRE	1,997,525
POWLS AND WITTER SPINE AND SPORTS	142,268	PRO-TECH COLLISION CENTRE	668,154
POWLS PHYSICAL THERAPY CORP	64,868	PRO-TECH COLLISION LTD	536,008
PRACTICAR CAR & TRUNK RENTALS	100,513	PRO-VISION REALTY AND INSURANCE SERVICES	214,282
PRANA PHYSIOTHERAPY (SUMAN AULUCK PHYSIO)	982,885	PROACTIVE PHYSIOTHERAPY AND SPORTS	608,853
PRANCING HORSE AUTO BODY AND PAINT	1,104,396	PROACTIVE WEST ENTERPRISES INC	28,564
PRASAD AMIT	30,758	PROBE INVESTIGATORS & SECURITY CONSULTANT	233,547
PRE MASSAGE THERAPIST CORP	472,367	PROFIRE EMERGENCY EQUIPMENT INC	73,720
PRE-TECH COLLISION LTD	1,373,996	PROGRESS SOFTWARE CORPORATION	26,930
PRECISION GLASS LTD	76,816	PROGRESSIVE INSURANCE SERVICES LTD	439,252
PRECISION LOCKSMITHING CORP	48,342	PROHEALTH MASSAGE THERAPY & WELLNESS	105,812
PRECISION MEDICAL MONITORING LTD	26,158	PROLINE COLLISION CENTER	411,961
PRECISIONCARE PHYSIOTHERAPY	492,121	PROLINE GLASS LTD	54,255
PREHAB HEALTH INC	57,348	PRONTO AUTO GLASS (STRIDER ENTERPRISES)	177,361
PREM CHIROPRACTIC INC	25,656	PRONTO TOWING LTD	193,404
PREMIERE COLLISION LTD	879,433	PROSIGHT GLASS (SNP ENTERPRISES LTD)	590,866
PREMIERE VERBATIM REPORTING LTD	91,554	PROSPECT PARK AUTOBODY LTD	302,924
PREMIUM TRUCK & TRAILER INC	289,319	PROSPORT HEALTH CENTRE LTD	69,685
PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	75,247	PROTRUCK COLLISION & FRAME REPAIR	357,135
PRENGER JEANETTE	54,563	PROUT ALISTER J E DR INC	292,051
PRESTIGE COLLISION SERVICES (KELOWNA)	2,886,005	PROVIDENCE HEALTH CARE	179,185
PRESTIGE COLLISION SERVICES (VERNON)	493,520	PROVIDENCE THERAPY	35,774
PRESTIGE INSURANCE SERVICES LTD	2,520,065	PROVINCE OF BC (BC ONLINE)	725,359
PRESTON CHEVROLET BUICK GMC CADILLAC LTD	1,809,513	PROVINCE OF BC (MVB FEES)	580,232,123
PRESTON MATTHEWS GROUP INC (THE)	280,491	PROVINCE OF BC (MVB FINES)	79,118,370
PREVOST (VOLVO GROUP CANADA INC)	25,496	PROVINCE OF BC (PREMIUM TAX)	287,946,149
PREVOST RV AND MARINE	47,099	PROVINCE OF BC (SST/PST)	238,588,998
PREVOST SAINTE-CLAIRE (VOLVO GROUP CAN)	129,026	PRYKE LAMBERT LEATHLEY RUSSELL LLP	2,040,513
PRICEWATERHOUSECOOPERS LLP	1,776,928	PSDDB ADVERTISING INC	1,320,714
PRIEST VALLEY PHYSIOTHERAPY AND REHAB	222,934	PUBLIC SERVICE PENSION PLAN	362,981
PRIMACY MEDICAL CLINIC NORTH OKANAGAN	28,566	PULSE PHYSIO & SPORTS CLINIC-SURREY 24TH	275,488
PRIMAL RADIANCE HUMAN ENERGY SYSTEMS	79,259	PULSE PHYSIO & SPORTS CLINIC-SURREY 64TH	565,110

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PURE BODY BALANCE	155,859	RAY F CHIN INC	372,300
PURE FORM PHYSIO (SIVERTSON PHYSIO)	237,941	RAYDAR AUTOBODY LTD	2,022,253
PURE HEALTH MASSAGE AND WELLNESS	110,201	RAYEGAN NILOOFAR	29,946
PURE LIFE HEALTH CENTRE LTD	729,809	RBC GLOBAL ASSET MANAGEMENT INC	28,057
PURE MOTION WELLNESS LTD	31,449	RBC INVESTOR SERVICES TRUST	25,387
PUROLATOR INC	812,103	RCU INSURANCE SERVICES LTD	655,025
PUSHAP AUTO BODY & INTERIOR REPAIR LTD	1,677,900	RE DEV RA HOLDINGS LTD	70,425
QA LAW	10,477,451	RE FUNCTION HEALTH GROUP INC	1,466,701
QIU JIANFENG-TSAWWASSEN MASSAGE THERAPY	50,451	REACH REHABILITATION SERVICES LTD	236,811
QM ENVIRONMENTAL	46,665	REAL INSURANCE SOLUTIONS (2018) INC	1,997,687
QUALICARE SOUTH ISLAND	26,023	REALSTREAM INCOME PROPERTIES LTD	179,890
QUALICARE TRI-CITIES	585,772	REBALANCE PHYSIOTHERAPY	231,487
QUALICUM PHYSIOTHERAPY CLINIC	55,105	REBECCA YU MASSAGE THERAPIST CORP	322,109
QUALITY CHOICE AUTO & TRUCK COLLISION	879,005	REBOUND SPORT AND SPINE INC	128,748
QUALITY COLLISION CENTRE	35,396	RECEIVER GENERAL FOR CANADA	4,747,623
QUALITY FIRST COLLISION REPAIRS 2013 LTD	830,977	RECLAIMED HEALTH GROUP LTD	153,419
QUALITY GLASS LTD	188,289	RECYCLE BC	82,039
QUAN BRYAN	143,622	REDFERN WILLIAM RMT	25,440
QUARTECH SYSTEMS LTD	1,549,100	REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,276,473
QUBECORE SPORTS AND REHAB INC	313,026	REDSTONE ENTERPRISES LTD	271,912
QUEENS ACUPUNCTURE CLINIC	49,854	REEBYE R N DR INC	29,276
QUESNEL TOWING LTD	223,735	REED CHAD GREGORY	43,401
QUESNEL TOYOTA	81,425	REED LORI	116,159
QUEST SOFTWARE CANADA	66,961	REFLECTIONS TRUCK BODY REPAIR	7,123,105
QUIRING MOTORS (1994) LTD	259,267	REFORMATIV PHYSIO AND PILATES	134,495
R & S AUTO BODY (1990) LTD	931,265	REGAIN HEALTH CENTRE LTD	97,873
R B S COLLISION REPAIRS LIMITED	299,974	REGAL COLLISION LTD	69,204
R C ADAMS GLASS (R C ADAMS LTD)	33,974	REGENCY TOYOTA VANCOUVER	38,140
R F MOORE CLAIMS SERVICE LTD	153,649	REGENT PACIFIC INSURANCE SERVICES	349,513
R F WELLNESS GROUP INC	89,041	REHABILITATION IN MOTION INC	40,210
R I SMITH HOLDINGS LTD	120,231	REHABMAX PHYSIO & SPORTS INJURY	209,556
R+V VERSICHERUNG (GERMANY)	71,500	REJUV MEDICAL FITNESS INC	84,978
RACE & COMPANY LLP	3,737,875	RELIABLE AUTO BODY (2001) LTD	2,244,474
RADIUS INDUSTRIAL WORKS INC	35,154	RELIABLE TOWING MERRITT LTD	246,287
RAI JAGTAR SINGH DR INC	25,501	RELIABLE TOWING MISSION LTD	245,127
RAINBOW CHRYSLER DODGE JEEP LTD	32,054	RELIANCE INSURANCE AGENCIES LTD	1,608,222
RAINBOW GLASS SALMON ARM	276,829	RENAUD COOK DRURY MESAROS PA	115,775
RAINBOW INSURANCE AGENCY LTD	155,845	RENEWED WELLNESS	45,414
RAINCOAST COMMUNITY REHAB SERVICES INC	200,385	RENNICKS JOHN DR	44,312
RAJ CHAUHAN PHYSIOTHERAPIST CO	133,343	RENOPRO CONTRACTORS INC	44,761
RAM ENVIRONMENTAL RESPONSE LTD	97,772	REOTECH CONSTRUCTION LTD	114,424
RAMP BODY & FENDER WORKS LTD	403,282	REPORTEX AGENCIES LTD	394,031
RAMSEY KATHLEEN RMT	25,743	RESILIENT HEALTH	45,624
RAND & FOWLER INSURANCE AGENCIES INC	408,313	RESOLUTION BAY CONSULTING LTD	68,877
RAND & FOWLER INSURANCE COQUITLAM LTD	5,510,443	RESOLVE PHYSIOTHERAPY (HAVEY PHYSIO CORP)	144,495
RAND & FOWLER INSURANCE LTD	1,162,759	RESTORATION CHIROPRACTIC	34,865
RAND & FOWLER INSURANCE SERVICES LTD	2,192,119	RESTORATIVE HEALTH	276,022
RAND & FOWLER INSURANCE VANCOUVER AGENCY	3,439,693	RESTORE PHYSIOTHERAPY	92,303
RAPID AUTO GLASS LTD	1,336,767	RESTORE REHABILITATION INC	50,858
RAPID INTERACTIVE DISABILITY MANAGEMENT	12,177,981	REVAMP WELLNESS INC	201,640
RASOR ROAD SERVICE	42,715	REVIVE REHABILITATION INC	216,720
RASPLICA DONNA RUTH - LAKESIDE HEALTH	59,347	REVOLUTION HEALTH AND WELLNESS	38,540
RATIONAL MIND INC	35,511	REZILLIANT TOWING AND TRANSPORT LTD	139,202

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
REZVANI PHYSIOTHERAPIST CORPORATION	258,684	ROYAL BANK OF CANADA	1,316,682
RH SUMMIT HOLDINGS LTD	53,062	ROYAL CITY AUTOPAINTING & COLLISION	105,732
RIAR KULWANT DR INC	338,573	ROYAL CITY HEALTH AND MANUAL THERAPY INC	763,453
RICE FAMILY CHIROPRACTIC	75,483	ROYAL CITY PHYSIO	126,049
RICH BOYZ MECHANICAL LTD	39,895	ROYAL CITY TAXI LTD	30,048
RICH CITY COLLISION REPAIRS	1,949,434	ROYAL CREST COLLISION INC	101,086
RICH'S AUTO BODY & WRECKING LTD	1,377,040	ROYAL PACIFIC INVESTIGATIONS LTD	63,944
RICHARDS BUELL SUTTON	355,648	RUDY & PETER BODY SHOP (2004) LTD	486,654
RICHARDS INTERNATIONAL REPORTING SERVICES	79,113	RUNNERS RV	29,508
RICHARDS INVESTIGATIONS INC	57,839	RUNZER'S COLLISION	143,376
RICHMOND ACURA	34,697	RUPERT HEALTH CENTRE INC	33,218
RICHMOND AUTO BODY (RICHMOND)	6,486,920	RUPERT TOWING (SIXTEEN SERVICE LTD)	46,342
RICHMOND AUTO BODY LTD (NORTH VANC)	4,700,901	RUSH CLAIMS SOLUTIONS	340,869
RICHMOND CABS LTD	52,160	RUSH TRUCK TRAILER REPAIR LTD	51,104
RICHMOND CHRYSLER DODGE JEEP LTD	1,424,315	RUSS' BODY SHOP (1988) LTD	1,543,875
RICHMOND CONTINENTAL AUTO LTD	141,147	RUSSELL BRUCE J DR CHIROPRACTIC INC	30,197
RICHMOND COUNSELLING AND WELLNESS	44,093	RUSSELL JOHN DAVID RMT	42,944
RICHMOND HONDA CARS	67,424	RUSSELL PROSTHETICS LTD	38,919
RICHMOND INVESTIGATIONS INTERNATIONAL INC	179,101	RUSTY'S AUTO TOWING LTD	574,166
RICHMOND PHYSIO (PT HEALTH BC)	378,318	RUTLAND GLASS (1994) LTD	164,317
RICOH CANADA INC	106,314	RUTLAND PHYSICAL THERAPY INC	235,114
RIDEAU RECOGNITION SOLUTIONS INC	66,200	RYDER TRUCK RENTAL CANADA LTD	25,221
RIDGE INVESTIGATIVE SERVICES INC	40,025	RYO WELLNESS CLINIC LTD	246,017
RISE PHYSICAL THERAPY INC	241,513	RYU CLINIC INC	46,613
RITCHIE COLLISION (LIFT AUTO GROUP)	459,114	S & S INSURANCE SERVICES (SURDEL) LTD	498,144
RIVER DISTRICT PHYSIO (HOTHI SANGHERA)	330,431	S & S INSURANCE SERVICES LTD	662,773
RIVERSHORE CHRYSLER JEEP	28,905	S H C MANAGEMENT GROUP LTD	83,548
RIVERSIDE COLLISION LTD	416,395	S I SYSTEMS	862,269
RIVERSIDE INSURANCE AGENCIES (1984) LTD	657,460	S J KERNAGHAN ADJUSTERS LTD	265,773
RJAMES WESTERN STAR	26,041	S R A GLASS & AUTO REPAIR	42,994
ROADHOUSE TOWING	144,098	S SNIDER CONSULTING SERVICES INC	251,718
ROADWAY TOWING LTD	475,173	S T INSURANCE AGENCY LTD	568,759
ROBERT R LAWLER PLC	691,633	S&S AUTOBODY AND PAINT LTD	168,668
ROBERTS TOWING & RECOVERY (KNIGHT REPAIR)	276,003	SAANICHTON PHYSIOTHERAPY & SPORTS CLINIC	154,488
ROBIN VAN DER MARK CHIROPRACTIC CORP	56,378	SABER PHYSIOTHERAPY	49,273
ROCCO'S BLINDS	57,909	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	1,170,087
ROCHESTER SOFTWARE ASSOCIATES	27,246	SABYAN AUTOMOTIVE SERVICE & REPAIR	27,766
ROCK ISLAND RV	25,715	SADA SYSTEMS INC	42,663
ROCKY MOUNTAIN COLLISION REPAIR	1,501,839	SAFE CARE HOME SUPPORT	397,587
ROD'S AUTO GLASS & UPHOLSTERY	116,738	SAFI EDRIS RMT - CROSS ROADS PHYSIO	32,969
ROGERS WIRELESS	157,565	SAGE SPORT INSTITUTE	51,623
ROLAND FLETCHER PHYSIOTHERAPIST CORP	62,722	SAHARA REHAB CONSULTING LTD	1,667,164
ROOKZ'S AUTOBODY LTD	413,931	SAHOTA SARBJIT DR	60,171
ROSE CITY WELLNESS	45,235	SAINT ELIZABETH HEALTH CARE	43,084
ROSEMARY HEIGHTS CHIROPRACTIC	40,932	SAINTY LAW	53,092
ROSSLAND COLLISION - FRUITVALE	328,131	SAK AUTO COLLISION & REPAIR CENTRE LTD	61,506
ROSSLAND COLLISION LTD	801,508	SALESFORCE COM CANADA CORPORATION	65,592
ROTOR PLUMBERS AND DRAINAGE LTD	43,057	SALGADO MARK - CORE FOCUS TRAINING	112,142
ROUTES CAR RENTAL	38,361	SALIU'S PHYSIO (SINGLA PHYSIOTHERAPIST)	198,111
ROUTLEY & COMPANY	976,390	SALMO AUTO REBUILDERS	35,978
ROWMAC ORTHOPEDIC SERVICES LTD	140,739	SALMON ARM FRAME AND BODY SHOP	482,516
ROWSE JAMES B	27,243	SAMARITAN HEALTH SERVICES	35,413
ROYAL AUTOBODY LTD	32,158	SAMI'S AUTOBODY & PAINTING (1990) LTD	52,750

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SAMJI SUHILL DR	316,916	SERENDIPITY SUPPORT SERVICES	26,702
SAMRA AUTOBODY LTD	588,970	SERENO WELLNESS AND SPA	50,550
SANDERSON RYAN	40,350	SEROWN PARMINDER RMT	143,263
SANDHU CHIROPRACTIC CORP	48,476	SERVICE GLASS LTD	157,773
SANDPIPER GARDENS & GLASS INC	60,096	SERVICE MASTER OF CENTRAL & NORTHERN OK	62,474
SANDSTONE COUNSELLING CENTRE	32,155	SERVICE QUALITY MEASUREMENT GROUP INC	214,640
SANDY'S COLLISION REPAIRS	118,635	SERVICEMASTER BURNABY/S FRASER	143,203
SANGAM AUTO BODY LTD	1,603,001	SERVICEMASTER OF KAMLOOPS	33,520
SANGHA RAMONA RMT - NEWTON WELLNESS CTR	207,646	SETTLED BY SCHAPIRO MEDIATIONS INC	188,598
SAP CANADA INC	1,864,108	SEVA PHYSIOTHERAPY (MCLEAN RENOWITZKY)	111,218
SAPINSKI MEGAN - FUNCTIONAL PHYSIO	31,500	SEVA WELLNESS (SEVA MASSAGE THERAPIST)	639,894
SARAN CHIROPRACTIC CORP LTD	30,719	SEYEDMALEKI MIRMOJTABA-PURE LIGHT ACUMED	66,170
SAS INSTITUTE CANADA INC	252,159	SEYMOUR HEALTH CENTRE LTD	41,724
SASCU INSURANCE SERVICES LTD	488,360	SHADOW INVESTIGATIONS LTD	203,196
SATORI INTEGRATIVE HEALTH CENTRE INC	33,103	SHANNON MEDICAL CENTER	29,585
SAUTER SOPHIA - ACTIVE LIVING PHYSIO	68,501	SHARONS INSURANCE SERVICES LTD	572,199
SAWHNEY SANDEEP DR INC	50,112	SHARP COLLISION REPAIR LTD	484,037
SAXBEE INSURANCE AGENCIES LTD	2,545,864	SHARPE'S INSURANCE SERVICES LTD	209,689
SCHAFFERS' EQUIPMENT TRUCK & TRAILER	25,322	SHAW CABLE	49,835
SCHEER LAW PLLC	722,819	SHAW SABEY & ASSOCIATES LTD	448,661
SCHIEVINK GINTER PHYSICAL THER	403,185	SHELBOURNE PHYSIOTHERAPY	413,615
SCHILL INSURANCE BROKERS LTD	7,409,654	SHELBOURNE PHYSIOTHERAPY DOWNTOWN	144,106
SCHMITT COLLEEN F RMT	25,196	SHELTER MUTUAL CANADA	54,000
SCHNARR PERRY	83,929	SHERWOOD TOWING SERVICES LTD	61,395
SCHULTZ-CRAFTSMAN COLLISION (QUEENSWAY)	834,795	SHONG KEVAN G G	30,844
SCHULTZ-CRAFTSMAN COLLISION (1ST AVENUE)	3,156,079	SHOPPERS DRUG MART	64,124
SCOR CANADA REINSURANCE COMPANY	1,518,497	SHORELINE COUNSELLING CORP	36,492
SCOTIABANK	47,805	SHUSWAP COLLISION CENTER LTD	1,012,332
SCOTT HEALTH SERVICES INC	60,416	SHUSWAP INSURANCE 2018 LTD	309,877
SCOTT NAVARRO PHYSIO CORPORATION	38,283	SHYLO NURSING AND HOME HEALTHCARE	63,558
SCOTT ROAD CHIROPRACTIC INC	42,195	SICAMOUS COLLISION REPAIR	142,377
SCOTT ROAD INSURANCE SERVICES LTD	2,038,148	SID'S AUTO GLASS & DETAILING LTD	257,356
SCOTT TOWN AUTOBODY LTD	1,648,523	SIDEWINDER CONVERSIONS AND MOBILITY LTD	59,852
SCOTTSDALE PHYSIOTHERAPY CLINIC INC	182,906	SIDHU ARMINDER RMT	57,734
SCRAP KING AUTOWRECKING & TOWING LTD	879,726	SIDHU JUJHAR S DR	26,692
SCU INSURANCE SERVICES LTD	797,010	SIDHU KAMALJIT	62,201
SE RACK OH	34,426	SIDHU KANWARINDER	35,809
SEA TO SKY SPORTS PHYSIO	169,450	SIDHUBRAR GURMINDERDIP - REBOUND HEALTH	38,670
SEA WALL AUTOBODY & PAINT LTD	550,866	SIGNAL COLLISION CRANBROOK	1,918,231
SEAFARER PHYSIO (DR REHAB)	81,873	SIGNAL COLLISION LTD	1,420,598
SEAFIRST INSURANCE BROKERS LTD	1,219,912	SIGNATURE AUTOMOTIVE GROUP LTD	27,610
SEASONS CONSULTING GROUP LTD	331,596	SIGURDSON CHIROPRACTIC ASSOCIATES	27,564
SECHELT INSURANCE AGENCY (1987) LTD	674,733	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	2,707,605
SECOND LOOK AUTOBODY (1992) LTD	557,403	SILVACOM LTD	49,962
SEDGWICK CMS CANADA INC	62,441	SIMON ACUPUNCTURE AND HEALING CLINIC	60,681
SELFCARE HOME HEALTH PRODUCTS LTD	150,795	SIMON MARGOLIS MEDIATION & ARBITRATION	96,044
SELKIRK GLASS LTD	96,631	SIMPLY COUNSELLING INC	73,567
SEMIAMMOO PHYSIOTHERAPIST CORP	91,237	SIMPLY WELLNESS MEDICAL	27,210
SEMRAU STANLEY DR INC	207,194	SIMPSON CONTROLS LTD	126,855
SENGHERA GURPREET RMT	141,054	SINGLETON URQUHART REYNOLDS VOGEL LLP	5,227,231
SENGHERA KING PHYSICAL THERAPIST CORP	156,261	SIRIUS AMERICAN INSURANCE LTD (CANADIAN)	100,500
SENTRY PARTNERS INC	31,941	SITKA LAW CORPORATION	1,927,754
SEOUL ORIENTAL CLINIC	63,228	SITKA PHYSIO & WELLNESS (HELEN RIES)	104,382

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SK ENGINEERING LTD	191,924	SOUTH VANCOUVER MEDICAL CLINIC	85,067
SK REHAB CLINIC LTD	161,691	SOUTH VANCOUVER PHYSIOTHERAPY CLINIC	378,739
SKAHA FORD INC	585,730	SOUTHCARE CHIROPRACTIC	41,038
SKEENA GLASS LTD	355,092	SOUTHERN INSURANCE SERVICES LTD	5,685,569
SKLERYK YUEN YEE NG DR	62,211	SOUTHERN RAILWAY OF BRITISH COLUMBIA LTD	72,100
SKYLINK RECEIVABLES INC	171,388	SOUTHSIDE DOOR AND GATE	114,986
SKYVIEW INSURANCE BROKERS LTD	241,134	SPARKLING CLEAN	26,599
SLATER LESLIE - SLATER MEDIATION	120,231	SPARTA HEALTH INC	99,739
SLATER MARK DR	53,364	SPARWOOD TOWING	71,351
SLM DEVELOPMENT CORPORATION	269,925	SPECIAL D'S COLLISION LTD	287,180
SLR CONSULTING (CANADA) LTD	30,695	SPECIALIST REFERRAL CLINIC	668,368
SMART MOTION PHYSIO AND SPORTS CLINIC	124,553	SPECTRUM PSYCHOLOGICAL INC	51,951
SMART REHABILITATION CONSULTING LTD	138,069	SPECTRUM REHABILITATION SERVICE INC	73,442
SMITH CHEVROLET CADILLAC LTD	1,337,994	SPEEDIER AUTO BODY SHOP LTD	961,969
SMOKEY CREEK SALVAGE	66,222	SPEEDWAY TOWING LTD	65,297
SMZW INVESTMENT ENTERPRISE LTD (NEW WEST)	327,165	SPEEDY GLASS (ABBOTSFORD)	1,137,446
SMZW INVESTMENT ENTERPRISE LTD (SURREY)	267,964	SPEEDY GLASS (BURNABY-BOUNDARY)	579,270
SNS FITNESS AND REHAB	48,821	SPEEDY GLASS (BURNABY-IMPERIAL)	532,926
SO RICHARD DR	53,143	SPEEDY GLASS (CHILLIWACK)	739,626
SOBEY PAUL DR	32,661	SPEEDY GLASS (COQUITLAM)	967,882
SOBKIN MICHAEL	67,210	SPEEDY GLASS (COURTENAY)	802,114
SOC CONSULTING (SOC ENTERPRISES INC)	105,769	SPEEDY GLASS (CRANBROOK)	255,168
SOFKO GARY A RMT	78,018	SPEEDY GLASS (CRESTON)	274,509
SOLID GOLD COLLISION (RRM COLLISION LTD)	266,984	SPEEDY GLASS (DAWSON CREEK)	370,223
SOLO GLASS LTD	216,235	SPEEDY GLASS (DUNCAN)	548,250
SOLOMONS KEVIN DR INC	123,000	SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	275,293
SOLSTICE GLASS INC	441,216	SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	568,105
SOLUTIONS COUNSELLING & CONSULTING	36,405	SPEEDY GLASS (KELOWNA)	726,848
SOLUTIONS THRU SOFTWARE LTD	117,264	SPEEDY GLASS (LANGLEY)	1,440,490
SOMERS POULIN HALL	7,288,340	SPEEDY GLASS (MAPLE RIDGE)	421,112
SONARIS EAR CENTER	48,979	SPEEDY GLASS (NANAIMO)	217,397
SONG DAVID CHUN	27,888	SPEEDY GLASS (NELSON)	291,689
SONG FAMILY CHIROPRACTIC INC	521,910	SPEEDY GLASS (NEWTON)	924,983
SONIC BODY & PAINT SHOP	41,942	SPEEDY GLASS (NORTH VAN-BROOKSBANK)	642,149
SOOKE EVERGREEN PHYSIOTHERAPY INC	74,750	SPEEDY GLASS (NORTH VAN-MARINE DR)	1,219,075
SOOKE EXERCISE THERAPY INC	36,347	SPEEDY GLASS (OUT OF PROVINCE)	65,525
SOOKE'S WESTCOAST COLLISION & GLASS	603,158	SPEEDY GLASS (PARKSVILLE)	691,167
SOPRON AUTO BODY (P & T AUTO BODY LTD)	674,610	SPEEDY GLASS (PENTICTON)	544,982
SOPRON AUTOBODY LTD	395,274	SPEEDY GLASS (PORT ALBERNI)	239,825
SORRENTO TOWING AND RECOVERY LTD	45,028	SPEEDY GLASS (PRINCE GEORGE)	482,670
SOUND IDEARS INC	112,253	SPEEDY GLASS (RICHMOND)	1,185,816
SOUND LAW LLP	649,882	SPEEDY GLASS (SQUAMISH)	434,238
SOUTH CENTRE PHYSIOTHERAPY CLINIC INC	117,996	SPEEDY GLASS (VANCOUVER-KINGSWAY)	978,984
SOUTH COAST BC TRANSPORTATION AUTHORITY	634,580	SPEEDY GLASS (VANCOUVER-YORK AVE)	675,019
SOUTH COAST FORD PROPERTY	37,489	SPEEDY GLASS (VERNON)	583,807
SOUTH COAST FORD SALES LTD	31,873	SPEEDY GLASS (VICTORIA-GOVERNMENT ST)	585,208
SOUTH DELTA PHYSIOTHERAPY CLINIC	38,305	SPEEDY GLASS (VICTORIA-ISLAND HWY)	568,513
SOUTH FRASER PHYSIOTHERAPY CLINIC INC	773,755	SPEEDY GLASS (WHITE ROCK)	758,524
SOUTH OKANAGAN PHYSIO & ACTIVE WELLNESS	217,065	SPEEDY GLASS (WILLIAMS LAKE)	182,491
SOUTH POINT CHIROPRACTIC	102,168	SPINAL CORD INJURY BC	30,000
SOUTH SEAS AUTO BODY CO LTD	1,503,297	SPINECARE CHIROPRACTIC	27,845
SOUTH SURREY MEDICAL CLINIC	40,804	SPINEFIT REHAB & WELLNESS	29,424
SOUTH THOMPSON MOTORS & RV	36,132	SPINEWORKS CHIROPRACTIC AND MASSAGE	210,357

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SPLASHES WASH LODGE INC	903,675	SULLIVAN MEDICAL CLINIC	34,109
SPOTLITE CUSTOM COLLISION (1987) LTD	1,427,673	SULLIVAN MOTOR PRODUCTS LTD	70,113
SPRING FOOT WELLNESS EXPERTS INC	37,419	SULLIVAN PHYSIOTHERAPY CLINIC	426,395
SPRING MEDICAL CENTRE LTD	609,715	SUMAS ENVIRONMENTAL SERVICES INC	40,756
SPRING VALLEY CARE CENTRE	41,946	SUMAS MTN CHIROPRACTIC AND WELLNESS	228,915
SQUAMISH PHYSIO AND WELLNESS CENTRE	63,576	SUMMERLAND GLASS AND MIRROR LTD	147,381
SS&C TECHNOLOGIES CANADA CORP	196,210	SUMMERLAND PHYSIOTHERAPIST COR	51,929
SSQ LIFE INSURANCE COMPANY INC	83,444	SUMMERLAND RV CENTRE	31,435
ST PATRICK HOSPITAL	65,580	SUMMIT TRAILER LTD	50,402
STAMPEDE GLASS LTD	456,355	SUMMIT TRUCK EQUIPMENT	53,342
STANDISH TOWING AND RECOVERY LTD	114,713	SUN COUNTRY TOYOTA	1,206,534
STANTEC CONSULTING LTD	342,333	SUN LIFE ASSURANCE COMPANY OF CANADA	4,474,839
STAR AUTOBODY LTD	1,207,182	SUN LIFE CAPITAL MANAGEMENT CANADA INC	54,821
STARLITE AUTOBODY LTD	393,200	SUNCITY PHYSIO-GILLIES PALMER BOS & STONE	662,352
START LINE HEALTH AND WELLNESS GROUP	162,356	SUNCOAST CHIROPRACTIC INC	35,807
STASIS REHABILITATION	199,562	SUNCREEK AUTO GLASS LTD	317,192
STATE STREET BANK & TRUST COMPANY CANADA	34,754,270	SUNGOD SPORTS & ORTHOPAEDIC PHYSIO CLINIC	469,438
STATE STREET TRUST COMPANY CANADA	151,783	SUNLIGHT HERB AND ACUPUNCTURE LTD	56,304
STATION PHYSIO (SHAFEEEN HIRJI PHYSIO)	186,746	SUNNYSIDE AUTOBODY (1980) LTD	1,226,247
STAVROS AUTO BODY LTD	520,287	SUNPAC AUTO COLLISION	141,705
STAY STRONG PHYSIOTHERAPY	100,548	SUNRISE FORD SALES LTD	797,059
STEINHOFF BEVERLEY DR CHIROPRACTIC CORP	123,866	SUNRISE PHYSIOTHERAPY CLINIC (HASTINGS)	253,520
STERLING AUTOBODY (DELTA) LTD	478,694	SUNRISE PHYSIOTHERAPY CLINIC (VICTORIA)	200,443
STERLING BACKCHECK CANADA CORP	77,597	SUNSET GLASS	238,726
STERLING GLASS AND DETAIL	153,023	SUNSET PHYSIOTHERAPY CLINIC	121,611
STERLING TRUCK AND TRAILER SALES	55,720	SUNSHINE GLASS AND MIRROR LTD	133,827
STETZ JACOB DR	28,714	SUNSHINE PHYSIO & SPORTS CLINIC (DELTA)	256,643
STEVE MARSHALL FORD LINCOLN LTD	43,735	SUNSHINE PHYSIO & SPORTS CLINIC (SURREY)	76,832
STEVE MARSHALL MOTORS (1996) LTD	1,008,358	SUNSTONE PHYSIOTHERAPY CLINIC	756,657
STEVES VILLAGE ORTHOPAEDIC & SPORTS	71,362	SUNWEST RV CENTRE LTD	26,241
STEVIES AUTOMOTIVE SERVICES	202,913	SUNWHEEL REHABILITATION	232,808
STEWART AND ASSOCIATES COUNSELLING	36,225	SUPER EURO AUTO LTD	872,769
STEWARTS COLLISION CENTER	421,192	SUPERIOR AUTO PARTS	43,380
STILL CREEK COLLISION INC	1,016,012	SUPERIOR COLLISION REPAIRS LTD	1,836,706
STILL CREEK PRESS LTD	893,090	SUPERSTAR AUTO REPAIR CENTRE LTD	576,815
STOCHMAL MICHAEL DR CHIROPRACTIC INC	49,718	SUPREMEX INC	430,322
STOLL KEENON OGDEN PLLC	28,927	SURDELL KENNEDY TAXI LTD	116,043
STOUFFER SHELLY - DYNAMIC KINESIOLOGY	31,819	SUREWAY INSURANCE SERVICES LTD	221,986
STRAWBERRIES AND SUNSHINE HEALING CENTRE	120,956	SURITA GASPAR PHYSIOTHERAPIST	61,764
STREAMLINE AUTO & WINDOW GLASS	410,972	SURREY AUTO GLASS LTD	381,801
STRENGTH THROUGH MOTION REHAB INC	147,074	SURREY AUTOBODY AND PAINT LTD	2,461,442
STRIDE MOBILE PHYSIOTHERAPY	51,869	SURREY CENTRAL PHYSIO AND WELLNESS	296,777
STRIKE RECOVERY AND PERFORMANCE	119,719	SURREY CHIROPRACTIC PHYSIO & MASSAGE LTD	229,718
STRIVE HEALTH AND PERFORMANCE INC	283,540	SURREY HONDA (SURREY IMPORTS LTD)	30,302
STRIVE LIVING SOCIETY	41,346	SURREY HWY 10 PHYSIOTHERAPY & MASSAGE	424,366
STRONG BODY HEALTH AND WELLNESS LTD	713,681	SURREY INSURANCE AGENCY INC	600,507
STT ORIENTAL MEDICAL CENTRE LTD	35,109	SURREY MITSUBISHI	26,435
SUBARU OF PRINCE GEORGE	97,681	SURREY NEUROPLASTICITY CLINIC	67,633
SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	1,466,201	SURREY SPORTS AND REHAB PHYSIO CORP	120,160
SUCCESS REALTY & INSURANCE LTD	312,776	SURREY 152 ST PHYSIO & SPORTS CLINIC	491,723
SUDDEN IMPACT AUTO BODY REPAIR LTD	809,681	SURREY 88 AVE PHYSIOTHERAPY AND SPORT	337,871
SUH OHSIK - CREATIVE FITNESS	84,811	SURREYSIDE PHYSIOTHERAPY CLINIC	189,684
SULLIVAN COUNSELLING CENTRE	37,102	SUSSEX INS AGENCY (COQUITLAM CENTRE) INC	30,532

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	290,987	TERMINAL AUTO BODY (PARKSVILLE) LTD	1,746,902
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	3,473,005	TERRA NOVA PHYSIOTHERAPY	52,261
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,911,602	TERRACE TOTEM FORD SALES LTD	46,874
SUSSEX INSURANCE AGENCY (LANGLEY) INC	696,260	TERRANOVA WORLDWIDE CORPORATION	44,688
SUSSEX INSURANCE AGENCY (MISSION) INC	1,541,763	TERRAWEST ENVIROMENTAL INC	40,681
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,225,622	TERVITA CORPORATION	67,561
SUSSEX INSURANCE AGENCY INCORPORATED	2,184,101	TESKEY DREW ALEXANDER	35,816
SUSSKIND RICHARD	36,941	TESS'S CLEANING SERVICE INC	45,479
SUT BASRA DISPUTE RESOLUTION INC	176,555	THERACORE HEALTH SERVICES INC	145,727
SUTER BROOK INSURANCE SERVICES LTD	316,416	THERAPEX HEALTH CENTRE LTD	626,248
SWADDEN & COMPANY	11,365,294	THERAPY NOW THERAPEUTICS INC	73,771
SWIFT HEALTH SERVICES INC	1,343,056	THERAPY X CLINIC INC	27,747
SWINGLE CLINIC	27,419	THERMO KING OF BRITISH COLUMBIA INC	59,880
SWISS REINSURANCE COMPANY LTD (CANADIAN)	560,875	THETIS MASSAGE THERAPY INC	130,190
SYMMETRIX EXERCISE AND REHAB	161,489	THINDA SUNDEEP DR	40,606
SYMMETRY INJURY REHABILITATION LTD	965,166	THINK PHYSIOTHERAPY INC	137,461
SYMPHONY REHAB (NATASHA WILCH PHYSIO)	283,474	THOMAS SHAWN P DR CHIROPRACTIC	30,158
SYNERGY COUNSELLING ASSOCIATES	47,952	THOMPSON DAVID RMT	57,283
SYNERGY FRASER STREET ENTERPRISES LTD	282,758	THOMPSON J P DR INC	137,973
SYNERGY HEALTH MANAGEMENT LTD	447,922	THOMPSON LEROSE & BROWN	206,303
SYNERGY PHYSIO	52,478	THOMPSON RIVER PHYSIOTHERAPY	38,753
SYNERGY REHABILITATION INC	4,886,008	THOMSON REUTERS CANADA	144,571
SYNERGYMED ENTERPRISES LTD	32,599	THREE PEAKS KINESIOLOGY INC	281,333
T C VALLEY COLLISION LTD	1,059,356	THREESIXTY PHYSIOTHERAPY HEALTH SERVICES	204,319
T F AUTO BODY (TUNG FAT MOTORS LTD)	812,268	THRIVE NOW PHYSIOTHERAPY (COBBLE HILL)	157,245
T H PETTIT LAW CORP (PETTIT AND COMPANY)	3,786,659	THRIVE NOW PHYSIOTHERAPY (DUNCAN)	157,561
T J'S AUTO BODY (1998) LTD	1,608,542	THRIVE PERFORMANCE INC	30,629
T S MCKENZIE INSURANCE AGENCIES LTD	524,695	THUNDERBIRD INSURANCE BROKERS LTD	429,875
TABERNER PAUL D - MEDIATOR	87,760	THY INVESTMENTS LTD DBA SUSSEX AGENCY	925,342
TABLEAU SOFTWARE LLC	180,026	TIAN YOU CLASSICAL ACUPUNCTURE	35,377
TAG AUTO BODY & COLLISION CENTRE	144,031	TIGER TOWING LIMITED	174,910
TALBOT INSURANCE SERVICES LTD	449,504	TILLYARD MANAGEMENT INC	1,554,141
TALENTCLICK WORKFORCE SOLUTIONS INC	60,144	TIP FLEET SERVICES CANADA LTD	31,460
TALL TREE INTEGRATED HEALTH (CORDOVA BAY)	557,471	TIP TOP COLLISION LTD	712,976
TALL TREE INTEGRATED HEALTH (JAMES BAY)	375,094	TITAN ENTERPRISE INC DBA SUSSEX INSURANCE	478,643
TALL TREE PHYSIO AND HEALTH CENTRE LTD	353,196	TITCHENER DR CHIROPRACTIC CORP	83,710
TAMMY STAMNES & KEN WILSON INS AGENCY	4,112,140	TITCHENER JORDAN	85,604
TANAKA DALE I DR CHIROPRACTIC INC	37,608	TLC AUTOMOTIVE SERVICES LTD	29,824
TASLIMI FATEMEH	37,305	TMA AUTOBODY & SERVICES LTD	967,725
TATA CONSULTANCY SERVICES CANADA INC	5,112,541	TOA REINSURANCE COMPANY OF AMERICA (THE)	830,548
TAURUS AUTO COLLISION CARE LTD	123,563	TOM THOMPSON AUTO GLASS LTD	763,529
TAURUS COMMERCIAL REAL ESTATE SERVICES	130,052	TOM'S RV SERVICE & SUPPLIES LTD	30,453
TAYLORMOTIVE SERVICE LTD	1,874,614	TOMITA TODD DR	72,043
TD ASSET MANAGEMENT INC	213,126	TOMMY'S UPHOLSTERY LTD	62,161
TD CANADA TRUST	54,565	TONG JASON	37,607
TEAMWELL HEALTH RICHMOND	127,149	TONKS TOWING LTD	139,792
TEASLEY H - MA ECN CPA CGA	28,728	TONY LAU INSURANCE AGENCIES LTD	966,348
TEDCO RV SUPPLIES	76,554	TOP NOTCH REHAB CENTRE	66,650
TEH EZRA	173,651	TOTAL BODY CHIROPRACTIC & SPORTS THERAPY	76,442
TELUS COMMUNICATIONS INC	10,211,796	TOTAL CARE CHIROPRACTIC AND REHAB INC	513,643
TELUS SERVICES INC	1,500,141	TOTAL THERAPY REHAB & WELLNESS (CENTRAL)	540,707
TEN WEST TOWING INC	38,610	TOTAL THERAPY REHAB & WELLNESS (DAWSON)	729,612
TENABLE INC	72,421	TOTEM TOWING (TRIPLE T DEVELOPMENTS LTD)	303,675

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TOURAND BROOKE	26,685	TURNHAM WOODLAND	983,478
TOWER INVESTIGATIVE GROUP INC	157,373	TURNING POINT REHABILITATION CONSULTING	276,066
TOWERS WATSON SOFTWARE LTD	54,727	TWENTY FOUR SEVEN INVESTIGATIONS INC	576,921
TOWN OF COMOX	51,250	TWIN RINKS PHYSIO & SPORTS INJURY CLINIC	416,884
TOWN OF GIBSONS	339,166	TWINSTAR COLLISION LTD	751,006
TOWN OF SIDNEY	408,113	TXL INSURANCE AGENCY INC	689,083
TOWNLINE INSURANCE SERVICES LTD	708,053	TYCROP MANUFACTURING LTD	386,378
TOWNSHIP OF ESQUIMALT	127,785	TYEE CHEVROLET BUICK GMC LTD	268,490
TOWNSHIP OF LANGLEY	706,518	T2 ENTERPRISES LTD	25,515
TRACTION MOTORCYCLES LTD	61,946	U PERFORM ATHLETICS LTD	30,102
TRADEMARK GLASSWORKS LTD	152,390	UBC CONTINUING PROFESSIONAL DEVELOPMENT	82,520
TRADEWIND INSURANCE SERVICES LTD	489,707	UHC MANAGEMENT GROUP LTD	61,179
TRAILCON LEASING INC	80,647	ULINE CANADA CORPORATION	42,363
TRAILER WIZARDS LTD	165,532	UNDERWRITERS INSURANCE AGENCIES-POWELL RV	705,533
TRAILSIDE PHYSIO (COQUITLAM)	84,137	UNDERWRITERS INSURANCE BROKERS-PENTICTON	1,597,848
TRAILSIDE PHYSIO (NEW WEST)	206,114	UNITED COLLISION AUTO REPAIR	91,767
TRANS AMERICA GLASS NETWORK	125,463	UNITED COLLISION REPAIR LTD	157,693
TRANSATLANTIC REINSURANCE COMPANY (CAN)	234,266	UNITED REPORTING SERVICE LTD	95,333
TRANSWORLD MANAGEMENT LTD	164,568	UNITED TOWING AND RECOVERY SERVICES LTD	50,621
TRAVCO RV SERVICE CENTRE LTD	32,484	UNITED TOWING SERVICES INC	34,503
TRAVELAND LEISURE VEHICLES LTD	525,786	UNITED WAY OF THE LOWER MAINLAND	47,103
TRAVLOS ANDREW DR INC	258,512	UNITOW SERVICES (1978) LTD	261,191
TRAXLER HAINES	639,465	UNIVERSAL AUTO COLLISION LTD	207,688
TRELOAR PHYSIOTHERAPY CLINIC 8TH AVE	492,277	UNIVERSITY OF BRITISH COLUMBIA	102,633
TRELOAR PHYSIOTHERAPY KERRISDALE	231,326	UPWORDS MARKETING SOLUTIONS INC	203,799
TREV DEELEY MOTORCYCLES (1991) LTD	117,053	URBAN ACTIVE SPORT THERAPY CLINIC	53,762
TRI-CITY INSURANCE BROKERS LTD	1,222,628	URBAN PACIFIC LAND CORP	104,734
TRI-CITY PSYCHOLOGY SERVICES INC	69,730	URGEL'S AUTO COLLISION LTD	1,148,996
TRI-CROWN RV	50,513	USHER'S TOWING	31,354
TRICA CXM SOLUTIONS LTD	201,590	UTILITY TRAILER SALES OF SOUTHERN CA	34,686
TRICITY PHYSIO	158,603	UTILITY TRAILER SALES OF TENNESSEE	39,488
TRIDEM SERVICES LTD	43,737	UVALL HEALTH LTD	35,329
TRIFECTA REHAB	726,762	VALEO HEALTH CLINIC INC	39,848
TRINITY PHYSIOTHERAPY SPORT AND WELLNESS	367,965	VALHALLA PHYSIOTHERAPY	28,838
TRISTAR COLLISION	3,517,839	VALLEY AUTO REPAIR INC	61,593
TRISURA HEALTH INSTITUTE INC	58,313	VALLEY CHIROPRACTIC	44,283
TRITON MEDICAL CLINIC	41,588	VALLEY DRIVING SCHOOL	26,744
TRIOUMPH PHYSIO AND WELLNESS	127,159	VALLEY GLASS WESTBANK LTD	382,463
TROJAN COLLISION SERVICES LTD	2,770,131	VALLEY TOYOTA (RAINBOW AUTO CENTRE LTD)	27,974
TROY WOTHERSPOON INSURANCE SERVICES	4,083,813	VALLEY TRAFFIC SYSTEMS INC	45,062
TRU-LINE AUTOBODY FRAME & WHEEL LTD	528,360	VALLEY WEST GLASS LTD	31,399
TRUE PEACE HEALTH CLINIC LTD	51,153	VALLEY WIDE INSURANCE SERVICES INC	615,571
TRUE PHYSIO AND PILATES	78,165	VALLEY WORK EVALUATION & RESEARCH CENTRE	94,904
TRUFAX SERVICES LTD	37,700	VALOUR INDEPENDENT MEDICAL ASSESS-NANAIMO	132,258
TRUONG MYLE DR	55,843	VALOUR INDEPENDENT MEDICAL ASSESS-VANCOUV	123,069
TSAO JAELYN	29,079	VAN HORNE TOWING (2000) LTD	129,995
TSAWWASSEN COLLISION LTD	2,026,017	VAN ISLE AUTO GLASS LTD	403,473
TSAWWASSEN INSURANCE BROKERS LTD	768,420	VAN SPORTS & PHYSIOTHERAPY CLINIC	86,138
TSN INSURANCE SERVICES (SURREY) LTD	546,347	VAN-BURN COLLISION REPAIRS LTD	1,275,099
TSN INSURANCE SERVICES (2012) LTD	581,468	VANCITY AUTOBODY LTD	877,844
TUBER TOWING AND RECOVERY LTD	35,835	VANCITY PHYSIO (VUKOVIC PHYSIO CORP)	27,089
TUGO TRAVEL INSURANCE	62,238	VANCOUVER AND SHANGHAI LANDS LTD	72,046
TURNBULL RUTH DR MEDICAL INC	283,353	VANCOUVER AUTOBODY LTD	544,640

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VANCOUVER AXLE AND FRAME LTD	135,688	VIRK INSURANCE AGENCIES LIMITED	261,493
VANCOUVER BACK INSTITUTE	213,017	VISION33 CANADA INC	199,107
VANCOUVER COASTAL HEALTH AUTHORITY	783,288	VISTA DISABILITY MANAGEMENT INC	1,289,839
VANCOUVER CONVERTIBLE TOPS	58,135	VITAE HEALTH AND SPORT LTD	51,835
VANCOUVER HINO	27,233	VITAL LIFE PHYSIOTHERAPY CLINIC	171,788
VANCOUVER HOLDINGS (BC) LTD	352,025	VITAL PHYSIOTHERAPY CLINIC	43,749
VANCOUVER HOME CARE INC	60,436	VITALITY CHIROPRACTIC AND LASER THERAPY	41,150
VANCOUVER INTERNATIONAL ARBITRATION CTR	58,239	VITALITY COLLECTIVE INC	45,270
VANCOUVER ISLAND PHYSIOTHERAPY CLINIC	94,799	VITALPOINT CHIROPRACTIC INC	59,549
VANCOUVER ISLAND PROSTHETIC SERVICES INC	55,814	VIVA CARE MEDICAL CLINIC	33,603
VANCOUVER ISLAND PSYCHOLOGICAL SERVICES	67,953	VIVI THERAPY	25,287
VANCOUVER LITIGATION SUPPORT SERVICES LTD	100,891	VIZEUM CANADA INC	1,268,610
VANCOUVER MOTORRAD LTD	56,881	VOCATIONAL PACIFIC LTD	753,936
VANCOUVER MOTORSPORTS LTD	200,696	VOLTECH ELECTRIC LTD	62,718
VANCOUVER PHYSIOTHERAPY AND SPORTS CLINIC	102,077	VOYAGER RV CENTRE LTD	49,914
VANCOUVER POLICE FOUNDATION	27,321	VULCAN METAL WORKS LTD	214,281
VANCOUVER SPEED AUTO BODY LTD	344,575	WABASH MFG INC	44,397
VANCOUVER TAXI LTD	35,667	WADDELL RAPONI	768,292
VANCOUVER TMJ & SLEEP THERAPY CENTRE	100,230	WALDALE	5,819,370
VANCOUVER TRUCK COLLISION LTD	315,173	WALIA INSURANCE AGENCIES LTD	877,339
VANDENBILT AUTO BODY LIMITED	623,456	WALKER ANNA LEIGH	114,107
VANDY DEVELOPMENTS LTD	86,136	WALKER TOWING	56,525
VANPROP INVESTMENTS LTD	360,300	WALKER'S REPAIR CENTRE LTD	28,921
VASI ALIFIYA	55,929	WALKER'S TOWING	25,033
VAUGHAN OCCUPATIONAL CONSULTING	189,719	WALNUT GROVE CHIRO AND MASSAGE THERAPY	156,387
VAUGHANS FITNESS INC	75,248	WANG DAVID C DR	40,400
VEDDER AUTO GLASS	26,525	WANG PEI	48,568
VEGT ERIC J RMT	69,162	WANG SHUOXIN	33,889
VENIER M A DR	106,602	WANG YUE	41,438
VERITAAQ TECHNOLOGY HOUSE INC	780,703	WARAWA TERRANCE C	59,336
VERN'S CUSTOM AUTO LTD	254,302	WARD WATKINS INSURANCE BROKERS (MPL RDG)	517,062
VERNON ACTIVE HEALTH CLINIC INC	86,311	WARD WATKINS INSURANCE BROKERS (SURREY)	489,293
VERNON AUTO TOWING LTD	226,190	WARRINGTON PCI ITF PR GUILDFORD LP	2,607,390
VERNON CHRYSLER DODGE LTD	50,992	WARRINGTON PCI ITF PR QUEENS COURT	469,237
VERNON GLASS AND CAR CARE LTD	209,967	WARRINGTON PCI MANAGEMENT	2,017,184
VERNON TOYOTA CENTRE	173,612	WARTAK GREGORY RMT	74,450
VICKERY COLLISION LTD	815,999	WASSERMAN AND PARTNERS	1,114,545
VICTORIA ATHLETE CENTRE 2020 INC(THE)	52,296	WASTE CONNECTIONS OF CANADA INC	161,657
VICTORIA BRAIN INJURY SOCIETY	25,400	WATERLILY COUNSELLING LTD	55,593
VICTORIA EXERCISE REHABILITATION CENTRE	138,219	WATKIN MOTORS (MARJAK SERVICES LTD)	114,431
VICTORIA SPORTS PHYSIOTHERAPIST CORP	128,425	WATSON JAMES MORLEY RMT	32,513
VICTORIA SQUARE MEDICAL CENTRE	33,739	WAVE PHYSIOTHERAPY	212,826
VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	2,408,367	WAYNE'S AUTO	328,378
VILLA INSURANCE AGENCY LTD	1,181,335	WAYPOINT INSURANCE SERVICES INC	10,157,513
VILLAGE OF ALERT BAY	63,880	WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	996,912
VILLAGE OF LUMBY	233,327	WE CARE HEALTH SERVICES LP	49,575
VILLAGE OF MIDWAY	55,942	WE CARE HOME HEALTH SERVICES (KELOWNA)	30,421
VILLAGE PHYSIOTHERAPY	86,007	WE REGISTERED MASSAGE THERAPY CLINIC INC	61,571
VINA INSURANCE SERVICES LTD	581,154	WEBSTER HUDSON & COOMBE LLP	4,312,947
VINASAFE INSURANCE SERVICES LTD	781,643	WEE BRETT	35,706
VINCENT R ORCHARD LAW CORP	77,379	WEEKS INSURANCE & FINANCIAL SERVICES INC	140,434
VINGE DEREK DR CORPORATION LTD	51,376	WEISSACH LIMITED LP	39,013
VIRGIN HICKMAN (MARK V C VIRGIN LAW CORP)	6,774,944	WELHAM JOANNE L DR CHIROPRACTOR INC	30,554

Amounts paid to suppliers for goods and services for the year ended March 31, 2021

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WELL BEINGS COUNSELLING	39,059	WIGGINS PAUL DR CHIROPRACTOR INC	39,278
WELL HEALTH CLOVER CARE INC	50,694	WILFRED LEONG INSURANCE AGENCIES LTD	183,524
WELL HEALTH FLEETWOOD	32,875	WILKHU GAGAN DR INC	33,104
WELL HEALTH PANORAMA VILLAGE MEDICAL	46,084	WILLE DODGE CHRYSLER LTD	644,568
WELL ON AUSTIN HEALTH GROUP INC (THE)	867,237	WILLIAM PARTON AGENCIES LTD	132,401
WENDLAND JAMES	35,847	WILLIAMS ARTHUR D PHD APC	67,101
WESGROUP PROPERTIES LP	1,390,568	WILLIAMS MEADEN & MOORE INC	368,516
WEST COAST DETAIL & ACCESSORY	331,903	WILLIS CANADA INC	254,546
WEST COAST FORD LINCOLN	28,387	WILLIS LOUIE LTD	32,247
WEST COAST IMPORT VEHICLES LTD	119,431	WILLOW POINT COLLISION (TREDAL ENT LTD)	538,671
WEST COAST KINESIOLOGY SERVICES LTD	158,436	WILLOWBROOK CHIROPRACTIC	37,198
WEST COAST MOTOR SPORT LTD	59,467	WILLOWBROOK COLLISION 2002 LTD	1,086,537
WEST COAST REPAIR & COLLISION SERVICE	766,676	WILLY'S COLLISION (2005) LTD	749,356
WEST COAST RV PARTS & SERVICE	156,326	WILSON KING AND COMPANY	306,124
WEST COAST SPORTS PHYSIOTHERAPY CLINIC	52,802	WILSON M BECK INSURANCE SERVICES (KEL)	219,719
WEST END AUTO BODY LTD	2,563,841	WILSON M BECK INSURANCE SERVICES (VICT)	88,191
WEST END PHYSIOTHERAPY CLINIC	105,616	WILSON M BECK INSURANCE SERVICES INC	661,194
WEST JOSHUA ISAAC	43,824	WILSON SANDY - ARBUTUS PHYSIO & HEALTH	93,681
WEST PACIFIC CONSULTING GROUP	1,007,544	WIND GLASS LTD	207,968
WEST POINT GREY PHYSIOTHERAPY CLINIC	225,254	WINDWARD HEALTHCARE INC	415,507
WEST VANCOUVER PHYSIOTHERAPY CLINIC	48,884	WINFIELD HEAVY TRUCK & COLLISION REPAIRS	288,387
WESTCOAST SMART CHOICE INVESTMENTS LTD	194,878	WINSTON PAUL DR MD INC	124,508
WESTERN AUTO WRECKERS	95,491	WINTON DERBY LAW CORPORATION	40,438
WESTERN BUS PARTS & SERVICE (LEVETT AUTO)	544,856	WISEMAN STEPHEN R DR INC	53,923
WESTERN COAST INSURANCE SERVICES LTD	11,683,983	WM ANDERSON AGENCIES LTD	1,218,691
WESTERN FINANCIAL GROUP (NETWORK) INC	20,923,497	WOLFE'S LANGLEY MAZDA	32,253
WESTERN FIRE FORENSICS	27,857	WOMB TO WINGS	77,407
WESTERN PACIFIC METALWORKS LTD	25,723	WONG BRADLEY T RMT	31,157
WESTERN SPEEDWAY 1966 LTD	52,500	WONG DARWIN YUK WHA RMT	74,635
WESTERN STATES ENVIRONMENTAL SERVICES	100,662	WONG DR AND ASSOCIATES	286,206
WESTLAND INSURANCE DBA NAUROTH INSURANCE	1,132,754	WONG EDDIE W L DR INC	25,370
WESTLAND INSURANCE GROUP LTD	59,584,094	WONG JOHN H (NORTH BURNABY MSG THERAPY)	25,890
WESTLAND INSURANCE GROUP LTD DBA ENVISION	54,639	WONG MICHAEL DR	41,760
WESTMINSTER TOYOTA (MARATHON MOTORS INC)	29,980	WONG PETER K H DR	402,063
WESTSHORE TOWING LTD	157,504	WONG'S INSURANCE SERVICES LTD	784,197
WESTSIDE PHYSIOTHERAPY	78,969	WOOD ENVIRONMENT AND INFRASTRUCTURE	62,965
WESTWOOD HONDA	51,148	WOOD WHEATON CHEV CADILLAC BUICK GMC LTD	180,461
WESTWOOD PHYSIOTHERAPY CLINIC LTD	62,500	WOOD WHEATON HONDA (NISHACAI HOLDINGS)	100,289
WESTWOOD TOTAL HEALTH	182,188	WOODGROVE PINES WELLNESS CLINIC LTD	863,373
WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,172,703	WOODLAND PHYSIOTHERAPY	105,553
WHEELER-HOMEMAKER'S INSURANCE AGENCIES	231,786	WOOLFENDEN ANDREW MD INC	325,592
WHISTLER GLASS LTD	255,068	WORKABLE STEPS REHABILITATION	119,142
WHISTLER TOWING LTD	49,418	WORKERS' COMPENSATION BOARD OF BC	1,398,584
WHITE KNIGHT AUTO RESCUE LTD	46,344	WORKSHOP PERFORMANCE CLINIC INC (THE)	51,126
WHITE OAKS MASSAGE AND WELLNES	31,248	WSP CANADA INC	39,851
WHITE ROCK MEDICAL ASSOCIATES	30,704	WU YING SHENG	29,458
WHITE ROCK ORTHOPAEDIC & SPORTS PHYSIO	106,430	WU YONG	79,856
WHITEHALL BUREAU OF CANADA LTD	55,687	XIN GUO	33,657
WHITELAW TWINING	2,930,760	XL REINSURANCE AMERICA INC	83,959
WHITFORD PHILIP	52,580	XPERA RISK MITIGATION AND INVESTIGATIONS	2,430,209
WHOLISTIC CHIROPRACTIC AND WELLNESS	26,375	Y AND H WELLNESS CENTRE	54,150
WHOLLY FIT WITH HOLLY SCHMIDT	27,468	YALETOWN HOLISTIC WELLNESS INC	133,166
WHYTE BARRY DR CHIROPRACTIC INC	32,373	YANG JIE	43,449

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2021**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
YANG'S HEALTH THERAPEUTIC CLINIC	237,104	1743887 ALBERTA LTD	37,709
YANGQI HEALING LTD	67,707	20/20 AUTO GLASS (ABBOTSFORD) LTD	790,171
YEE BRADLEY WARREN	40,957	2000 EXPRESS COLLISION & GLASS	1,456,069
YEE INSURANCE SERVICES LTD	148,968	24 HR COLLISION CENTER INC	2,310,243
YELLOW CAB COMPANY LTD	108,901	24HR COLLISION CENTER SURREY INC	354,304
YEN YUNG-CHANG	38,844	3SI RISK STRATEGIES INC	66,555
YEUNG BILL DR	54,081	360 COLLISION CENTRES ABBOTSFORD	1,143,734
YIP BOBBY DR	28,377	360 PACIFIC HEALTH INC	210,813
YONG BRIAN C DR INC	32,153	4 U AUTO CARE INC	146,125
YOON CLINIC AND COMPANY INC	155,565	466824 BC LTD DBA B & W INSURANCE	1,764,876
YOUNG HEALTH MANAGEMENT LTD	60,536	485975 BC LTD DBA SUSSEX INSURANCE	614,231
YOUNG JACK DR	69,251	5 M ENTERPRISES LTD	35,694
YOUR FAMILY FOOD MART LTD	186,721	5 STAR TOWING INC	69,221
YOUR REMEDY WELLNESS CENTRE INC	76,875	548981 BC LTD DBA JOHN FLEMING INSURANCE	328,952
YRB BODY & PAINT	226,546	556774 BC LTD DBA SUSSEX INSURANCE	776,107
YU ANDREW HAN DR	28,346	598755 BC LTD	57,667
YU JIE JANET	31,471	610728 BC LTD DBA SUSSEX INSURANCE	967,373
YU LIANG-LI DR	38,409	676152 BC LTD	732,202
ZACHARIAS LORELEI JANICE	30,267	677891 BC LTD DBA SUSSEX INSURANCE	828,670
ZAK AND DECKER LAW	923,445	695668 BC LTD DBA CITY CENTER INSURANCE	930,946
ZENK LAW CORPORATION	1,459,787	767147 BC LTD DBA SUSSEX INSURANCE	463,331
ZHANG JIA RU	39,387	804297 BC LTD	156,005
ZHANG JOHN HONG HOU	42,631	816751 BC LTD DBA SUSSEX INSURANCE	571,097
ZHANG THERESA XIAOBING	25,857	846589 BC LTD DBA SUSSEX INSURANCE	597,285
ZHANG XING	36,401	851765 BC LTD DBA SUSSEX INSURANCE	923,822
ZHAO MICHAEL	34,487	852773 BC LTD DBA SUSSEX INSURANCE	813,361
ZHOU JUNQING	35,849	856028 BC LTD DBA SUSSEX INSURANCE	934,477
ZIGGY'S TOWING	85,319	863981 BC LTD DBA SUSSEX INSURANCE	442,877
ZIMMER WHEATON PONTIAC BUICK GMC LTD	1,686,346	886324 BC LTD DBA SUSSEX INSURANCE	927,760
ZOU JIONG	118,281	910 GOVERNMENT HOLDINGS LTD	548,148
ZUBACK RACHEL DEAN-COWICHAN VALLEY KINES	35,602	913364 BC LTD DBA SUSSEX INSURANCE	1,723,178
ZYBUTZ CHIROPRACTIC CORPORATION	92,235	913365 BC LTD DBA SUSSEX INSURANCE	327,236
07 GN AUTOBODY LIMITED	826,904	913367 BC LTD DBA SUSSEX INSURANCE	1,213,697
1ST CHOICE MOBILITY PRODUCTS INC	28,444	923450 BC LTD DBA SUSSEX INSURANCE	524,348
1ST CLASS AUTO GLASS & UPHOLSTERY LTD	145,161	925218 BC LTD DBA SUSSEX INSURANCE	864,339
1ST TRAUMA SCENE CLEAN UP LTD	497,181	943682 BC LTD	37,206
100 MILE GLASS LTD	72,780	944048 BC LTD DBA SUSSEX INSURANCE	1,066,326
1018412 BC LTD DBA SUSSEX INSURANCE	416,277	953121 BC LTD DBA SUSSEX INSURANCE	1,444,941
1025934 BC LTD	29,245	964138 BC LTD	161,464
1034568 BC LTD DBA SUSSEX INSURANCE	694,904	965687 BC LTD DBA SUSSEX INSURANCE	2,292,271
1055944 BC LTD	25,368	971924 BC LTD DBA SUSSEX INSURANCE	887,416
1114940 BC LTD DBA SUSSEX INSURANCE	705,891	978173 BC LTD DBA SUSSEX INSURANCE	368,571
1127546 BC LTD	41,736	990645 BC LTD DBA SUSSEX INSURANCE	2,402,886
1152302 BC LTD DBA CORE ISLAND INSURANCE	1,548,042	994768 BC LTD DBA SUSSEX INSURANCE	849,264
1153717 BC LTD	493,227		
1165487 BC LTD	36,223		
1170285 BC LTD DBA COMMUNITY INSURANCE	374,805	TOTAL FOR OVER \$25,000	\$ 3,560,062,903
1189334 BC LTD	36,235	OTHERS UNDER \$25,000	\$ 60,270,217
1213278 BC LTD	36,272		
1229049 BC LTD DBA INSURELINE BROKERS INC	346,010	GRAND TOTAL	<u>\$ 3,620,333,120</u>
1235355 BC LTD DBA PERPETUAL INS SERVICES	136,770		
1244140 BC LTD	407,315		

Plaintiff Firm Payments¹
for the year ended March 31, 2021
(in \$ Millions)

PLAINTIFF LAW FIRM	PLAINTIFF COSTS & DISBURSEMENTS ²	IN-TRUST SETTLEMENT PAYMENTS ³	TOTAL PAID TO PLAINTIFF FIRM ⁴
SLATER VECCHIO LLP	16	89	105
MURPHY BATTISTA LLP	7	68	75
KAZLAW INJURY LAWYERS	7	45	52
PRESZLER LAW FIRM	5	43	48
RICE HARBUT ELLIOTT LLP	5	39	44
SIMPSON THOMAS & ASSOCIATES	6	37	43
MCCOMB WITTEN MARCOUX	6	34	40
COLLETTE PARSONS CORRIN LLP	4	31	35
HAMMERCO LAWYERS LLP	5	30	35
BRIJ MOHAN & ASSOCIATES	4	26	30
KLEIN LAWYERS LLP	4	24	28
MUSSIO GOODMAN	3	21	24
STEPHENS & HOLMAN	2	15	17
LINDSAY KENNEY LLP	2	15	17
MACISAAC & COMPANY	2	15	17
BRONSON JONES & COMPANY LLP	2	15	17
METROTOWN LAW GROUP	2	14	16
ACHESON SWEENEY FOLEY SAHOTA LLP	2	14	16
COLLINS PETERSON LLP	2	13	15
DNC INTEGRA LAWYERS LLP	1	14	15
WATSON GOEPEL LLP	2	13	15
WARNETT HALLEN LLP	1	13	14
NIXON WENGER LLP	1	12	13
COWLEY & COMPANY	1	12	13
RAMSAY LAMPMAN RHODES	1	12	13
MARYN & ASSOCIATES	2	10	12
KANE SHANNON WEILER LLP	1	10	11
SPRAGGS LAW CORPORATION	2	9	11
WHITELAW TWINING LAW CORPORATION	1	9	10
ZAK & DECKER	1	9	10
TOTAL FOR OVER \$10 million	\$ 100	711	811
TOTAL FOR UNDER \$10 million	\$ 95	717	812
GRAND TOTAL	\$ 195	1,428	1,623

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.

