

Insurance Corporation of British Columbia

Statements and Schedules of Financial Information

15 Months Ended March 31, 2017



Table of Contents

Statement of Financial Information Approval.....	1
Management’s Responsibility for Financial Statements.....	2
Independent Auditor’s Report.....	4
Actuary’s Report.....	5
Consolidated Statement of Financial Position.....	6
Consolidated Statement of Comprehensive Loss.....	7
Consolidated Statement of Changes In Equity.....	8
Consolidated Statement of Cash Flows.....	9
Notes to Consolidated Financial Statements.....	10
Corporate Governance.....	70
Schedule of Guarantees and Indemnities.....	71
Schedule of Debts.....	72
Financial Information Reconciliation.....	73
Remuneration and Expenses Paid to Employees.....	74
Remuneration and Expenses Paid to Members of the Board of Directors.....	100
Amounts Paid to Suppliers for Goods and Services.....	101

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.

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

Joy MacPhail

Chair of the Board of Directors

October 19, 2017

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

Independent Auditor and Actuary

Our independent auditor, PricewaterhouseCoopers LLP, have audited the 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 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

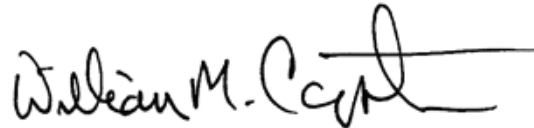
accordance with accepted actuarial practice and regulatory requirements. In performing the evaluation, the appointed actuary makes assumptions as to the future rates of claims frequency and severity, inflation, reinsurance recoveries and expenses taking into consideration the circumstances of ICBC and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



Mark Blucher
President and Chief Executive Officer

June 8, 2017



Bill Carpenter
Chief Financial Officer and Chief Actuary

June 8, 2017

Independent Auditor's Report

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

We have audited the accompanying consolidated financial statements of Insurance Corporation of British Columbia and its subsidiaries, which comprise the consolidated statement of financial position as at March 31, 2017 and the consolidated statement of comprehensive income, changes in equity and cash flows for the 15 month period then ended, and the related notes, which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the consolidated financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with International Financial Reporting Standards, 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.

Auditor's responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

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

Opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of Insurance Corporation of British Columbia and its subsidiaries as at March 31, 2017 and their financial performance and their cash flows for the 15 month period then ended in accordance with International Financial Reporting Standards.

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Vancouver, British Columbia
June 8, 2017

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, 2017 and their changes in its consolidated statement of comprehensive loss for the 15 month period ended in accordance with accepted actuarial practice in Canada, including selection of appropriate assumptions and methods.

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



William T. Weiland

Fellow, Canadian Institute of Actuaries
Eckler Ltd.

Vancouver, British Columbia
June 8, 2017

Consolidated Statement of Financial Position

(\$ THOUSANDS)	March 31 2017	December 31 2015
Assets		
Cash and cash equivalents	\$ 27,128	\$ 45,815
Accrued interest	75,863	55,327
Assets held for sale (note 5)	25,712	-
Financial investments (note 5)	14,411,033	13,946,347
Premiums and other receivables (note 9)	1,455,676	1,301,648
Reinsurance assets (note 9)	18,070	10,447
Investment properties (note 5)	1,048,549	772,183
Property and equipment (note 11)	106,286	103,433
Intangible assets (note 12)	302,508	279,555
Accrued pension benefits (note 16)	37,302	-
Deferred premium acquisition costs and prepaids (note 18)	36,502	182,780
	\$ 17,544,629	\$ 16,697,535
Liabilities and Equity		
Liabilities		
Cheques outstanding	\$ 78,540	\$ 64,762
Accounts payable and accrued charges	267,773	265,021
Excess Optional capital payable to Province of BC (notes 19 and 20)	-	138,118
Derivative financial instrument liabilities (note 7)	10,702	-
Bond repurchase agreements, investment related, and other liabilities (note 8)	1,346,749	1,180,744
Premium deficiency (note 18)	-	75,822
Premiums and fees received in advance	51,809	44,499
Unearned premiums (note 14)	2,414,503	2,210,364
Pension and post-retirement benefits (note 16)	410,396	479,034
Provision for unpaid claims (note 13)	10,517,971	9,093,140
	15,098,443	13,551,504
Equity		
Retained earnings	2,458,480	3,371,371
Other components of equity	(31,865)	(261,800)
Equity attributable to parent corporation	2,426,615	3,109,571
Non-controlling interest (note 6)	19,571	36,460
	2,446,186	3,146,031
	\$ 17,544,629	\$ 16,697,535
Contingent liabilities and commitments (note 21)		

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

Approved by the Board



Barry Penner, QC
Chair of the Board of Directors



William Davidson
Director

Consolidated Statement of Comprehensive Loss

(\$ THOUSANDS)	15 months ended March 31 2017	12 months ended December 31 2015
Premiums written		
Premium revenue – vehicle	\$ 6,237,805	\$ 4,625,555
Premiums ceded to reinsurers – vehicle	(11,289)	(9,020)
Net premium revenue – vehicle	6,226,516	4,616,535
Premium revenue – driver	26,583	20,302
	<u>\$ 6,253,099</u>	<u>\$ 4,636,837</u>
Revenues		
Premiums earned		
Premium revenue – vehicle	\$ 6,035,942	\$ 4,436,289
Premiums ceded to reinsurers – vehicle	(11,289)	(9,020)
Net premium revenue – vehicle	6,024,653	4,427,269
Premium revenue – driver	25,989	20,662
	6,050,642	4,447,931
Service fees and other income	130,383	94,510
Total earned revenues	<u>6,181,025</u>	<u>4,542,441</u>
Claims and operating costs		
Provision for claims occurring in the current period (note 13)	5,659,692	3,798,193
Change in estimates for losses occurring in prior periods (note 13)	306,665	244,054
Net claims incurred (note 13)	5,966,357	4,042,247
Claims services (note 17)	383,789	271,068
Road safety and loss management services (note 17)	60,943	50,180
	6,411,089	4,363,495
Operating costs – insurance (note 17)	322,799	244,371
Premium taxes and commissions – insurance (notes 17 and 18)	818,696	600,625
	<u>7,552,584</u>	<u>5,208,491</u>
Underwriting loss	(1,371,559)	(666,050)
Investment income (note 10)	614,870	919,869
(Loss) Income – insurance operations	<u>(756,689)</u>	<u>253,819</u>
Non-insurance operations		
Provincial licences and fines revenue (note 19)	711,947	572,427
Licences and fines transferable to the Province of BC (note 19)	711,947	572,427
Operating costs – non-insurance (note 17)	125,986	99,407
Commissions – non-insurance (notes 17 and 18)	37,517	30,335
Other income – non-insurance	(7,151)	(6,464)
	868,299	695,705
Loss – non-insurance operations	(156,352)	(123,278)
Net (loss) income	<u>\$ (913,041)</u>	<u>\$ 130,541</u>
Other comprehensive income (loss)		
Items that will not be reclassified to net (loss) income		
Pension and post-retirement benefits remeasurements (note 16)	\$ 78,762	\$ (29,831)
Items that will be reclassified to net (loss) income		
Net change in available for sale financial assets	152,050	(469,222)
	230,812	(499,053)
Total comprehensive loss	<u>\$ (682,229)</u>	<u>\$ (368,512)</u>
Net (loss) income attributable to:		
Non-controlling interest (note 6)	\$ (150)	\$ 353
Parent corporation	(912,891)	130,188
	<u>\$ (913,041)</u>	<u>\$ 130,541</u>
Total comprehensive loss attributable to:		
Non-controlling interest (note 6)	\$ 727	\$ (524)
Parent corporation	(682,956)	(367,988)
	<u>\$ (682,229)</u>	<u>\$ (368,512)</u>

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

Consolidated Statement of Changes in Equity

(\$ THOUSANDS)	15 months ended March 31, 2017						
	Retained Earnings	Other Components of Equity			Total attributable to parent corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	Total Other Components of Equity			
Balance, beginning of period	\$ 3,371,371	\$ (51,233)	\$ (210,567)	\$ (261,800)	\$ 3,109,571	\$ 36,460	\$ 3,146,031
Acquisition of entities with non-controlling interest (note 6)						7,927	7,927
Loss of control of Canadian pooled fund (note 6)						(24,974)	(24,974)
Distributions						(569)	(569)
Comprehensive (loss) income							
Net loss	(912,891)	-	-	-	(912,891)	(150)	(913,041)
Other comprehensive (loss) income							
Net gains reclassified to investment income	-	(196,526)	-	(196,526)	(196,526)	-	(196,526)
Net gains arising on available for sale financial assets in the period	-	347,699	-	347,699	347,699	877	348,576
Pension and post-retirement benefits remeasurements (note 16)	-	-	78,762	78,762	78,762	-	78,762
Total other comprehensive income	-	151,173	78,762	229,935	229,935	877	230,812
Total comprehensive (loss) income	(912,891)	151,173	78,762	229,935	(682,956)	727	(682,229)
Balance, end of period	\$ 2,458,480	\$ 99,940	\$ (131,805)	\$ (31,865)	\$ 2,426,615	\$ 19,571	\$ 2,446,186

(\$ THOUSANDS)	12 months ended December 31, 2015						
	Retained Earnings	Other Components of Equity			Total attributable to parent corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	Total Other Components of Equity			
Balance, beginning of period	\$ 3,379,301	\$ 417,112	\$ (180,736)	\$ 236,376	\$ 3,615,677	\$ -	\$ 3,615,677
Acquisition of entities with non-controlling interest (note 6)						37,069	37,069
Distributions						(85)	(85)
Comprehensive (loss) income							
Net income	130,188	-	-	-	130,188	353	130,541
Other comprehensive (loss) income							
Net gains reclassified to investment income	-	(488,286)	-	(488,286)	(488,286)	-	(488,286)
Net gains arising on available for sale financial assets in the period	-	19,941	-	19,941	19,941	(877)	19,064
Pension and post-retirement benefits remeasurements (note 16)	-	-	(29,831)	(29,831)	(29,831)	-	(29,831)
Total other comprehensive loss	-	(468,345)	(29,831)	(498,176)	(498,176)	(877)	(499,053)
Total comprehensive income (loss)	130,188	(468,345)	(29,831)	(498,176)	(367,988)	(524)	(368,512)
Excess Optional capital transfer to Province of BC (notes 19 and 20)	(138,118)	-	-	-	(138,118)	-	(138,118)
Balance, end of period	\$ 3,371,371	\$ (51,233)	\$ (210,567)	\$ (261,800)	\$ 3,109,571	\$ 36,460	\$ 3,146,031

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

Consolidated Statement of Cash Flows

(\$ THOUSANDS)	15 months ended March 31 2017	12 months ended December 31 2015
Cash flow from operating activities		
Net (loss) income	\$ (913,041)	\$ 130,541
Items not requiring the use of cash (note 23)	(32,952)	(496,381)
Changes in non-cash working capital (note 23)	1,396,925	945,669
Cash flow from operating activities	<u>450,932</u>	<u>579,829</u>
Cash flow used in investing activities		
Purchase of financial investments and investment properties	(15,039,726)	(8,096,393)
Proceeds from sales of financial investments and investment properties	14,743,299	7,631,705
Purchase of property, equipment and intangibles, net	(75,179)	(92,654)
Cash flow used in investing activities	<u>(371,606)</u>	<u>(557,342)</u>
Cash flow used in financing activities		
Net securities sold under repurchase agreements	26,327	95,064
Excess Optional capital transfer to Province of BC (notes 19 and 20)	(138,118)	(138,781)
Cash flow used in financing activities	<u>(111,791)</u>	<u>(43,717)</u>
Decrease in cash and cash equivalents during the period		
	(32,465)	(21,230)
Cash and cash equivalents, beginning of period	(18,947)	2,283
Cash and cash equivalents, end of period	<u>\$ (51,412)</u>	<u>\$ (18,947)</u>
Represented by:		
Cash and cash equivalents (note 7)	\$ 27,128	\$ 45,815
Cheques outstanding	(78,540)	(64,762)
Cash and cash equivalents, net	<u>\$ (51,412)</u>	<u>\$ (18,947)</u>

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

Notes to Consolidated Financial Statements

For the 15 month period ended March 31, 2017

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation) is a wholly-owned Crown corporation of the Province of B.C., not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act*, 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 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. As a result of amendments to the *Insurance Corporation Act* in 2003, the Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to universal compulsory vehicle insurance rates and services (note 22).

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 \$150,000 for medical and rehabilitation expenses and up to \$300 per week for wage loss, \$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 insurance in a competitive environment (Optional), 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.

In January 2016, the Corporation's Board of Directors approved a change to the Corporation's fiscal year-end from December 31 to March 31 to align with the Province of B.C.'s March 31 fiscal year-end date. This was followed by a change to the *Insurance Corporation Act* effective March 10, 2016 setting the Corporation's fiscal year-end at March 31. These consolidated financial statements represent the first complete fiscal period subsequent to this decision. To transition to the new fiscal year-end, the current period includes the 15 months ended March 31, 2017, with comparative financial statements for the 12 months ended December 31, 2015. As a result, information contained in these consolidated financial statements may not be comparable.

These consolidated financial statements have been authorized for issue by the Board of Directors on June 8, 2017.

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. These policies have been consistently applied to all periods presented, unless otherwise stated.

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 22). The Corporation presents investment income separately from underwriting results as this reflects how the business operations are managed and provides more relevant, reliable, comparable and understandable information of these consolidated financial statements and reflects the Corporation's results from underwriting activities and investment activities. The Corporation also provides a number of non-insurance services on behalf of the Province of B.C. The costs associated with these non-insurance activities are borne by the Corporation. The amounts collected and remitted as well as the related costs are accounted for and disclosed separately in the consolidated statement of comprehensive loss under non-insurance operations for greater transparency (note 19). During the period, the Corporation changed its consolidated statement of cash flows to the indirect method due to preparation efficiency and is a more commonly used financial reporting practice (note 23).

The preparation of consolidated financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Corporation's accounting policies. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period 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 has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities. Entities are fully consolidated from the date on which control is transferred to the Corporation. All but two of the Corporation's investment properties are held individually in fully-owned nominee holding companies. The Corporation does not have any active operating subsidiary companies. All inter-company transactions and balances are eliminated.

Non-controlling interest (NCI), presented as part of equity, represents the portion of an entity's profit or loss and net assets that are not attributable to the Corporation. The Corporation attributes

total comprehensive income or loss of entities between the parent and the NCI based on their respective ownership interests. All subsidiaries are wholly-owned except for a few, which are Canadian limited partnerships (note 6).

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.

In 2015, the Corporation had control of one Canadian equity pooled fund investment (the Fund). The Fund was fully consolidated, with the NCI portion attributed to NCI within equity. In May 2016, the Corporation ceased to control the Fund (note 6).

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. 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 that transfer insurance risk which results in the possibility of having to pay benefits on the occurrence of an insured event. The Corporation accounts for insurance contracts as follows:

Premiums earned

The Corporation recognizes vehicle premiums on a straight-line basis over the term of each vehicle policy written. Driver premiums are earned over 12 months. 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 is established according to accepted actuarial practice in Canada. It is carried on a discounted basis and therefore reflects the time value of money, and includes a provision for adverse deviations (PfAD).

As with any insurance company, the 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 claims, taking into consideration the consistency of the Corporation's claims handling procedures, the amount of information available, and historical delays in reporting claims. In general, the more time required for the settlement of a group of claims, the more variable the estimates will be. Variability can be caused by receipt of additional information, significant changes in the average cost or frequency of claims over time, significant changes in the Corporation's claims operations, the timing of claims payments, and future rates of investment return.

The ultimate cost of long settlement term claims is particularly challenging to predict for several reasons, which include some claims not being reported until many years after a policy term, or changes in the legal environment, case law or legislative amendments. 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 for ultimate loss expectations based upon historical experience patterns, current socio-economic trends and structured settlements provided in the form of consistent periodic payments as opposed to lump-sum payments.

To recognize the uncertainty in establishing best estimates, as set out in 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 cover expected future cash flows. 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 periods'. Methods of estimation have been used which the Corporation believes produce reasonable results given current information.

Reinsurance

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

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

e) Cash and cash equivalents

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

f) Assets held for sale

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

subsequent gains and losses on remeasurement are recognized in profit or loss; these gains are not recognized in excess of any cumulative impairment loss. Once classified as held for sale, non-current assets are no longer amortized or depreciated (note 5).

g) Financial assets

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

Fair value through profit or loss

The Corporation's cash and cash equivalents (note 2e) and derivative financial instruments (note 2j) are accounted for as FVTPL. A financial asset is classified in this category if it is acquired principally for the purpose of selling in the short-term. The Corporation's derivative financial instruments are forward contracts that are not in a hedging relationship, which are classified as FVTPL.

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

Loans and receivables

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. The Corporation has classified its mortgage portfolio, loan, and premiums and other receivables as Loans. The mortgage portfolio consists of mortgages and mortgage bonds. The Corporation currently has one loan to a Canadian operation to acquire a non-controlling interest in a Canadian limited partnership.

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

Available for sale

Non-derivative financial assets that are not classified as Loans or FVTPL are accounted for as AFS. The Corporation has designated its money market securities with a term greater than 90 days from the date of acquisition, and its bond and equity portfolios as AFS.

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

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

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

h) Translation of foreign currencies

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

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

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

The estimated fair value of money market securities greater than 90 days, which are not considered cash and cash equivalents, is approximated by cost. The estimated fair value for bonds and equities is based on quoted prices or on other observable market information, where available. The estimated fair value for mortgages is determined by referencing the yield curve of Government of Canada bonds to the corresponding maturity dates of the underlying mortgages, plus an estimated risk premium. The

risk premium is determined by factors such as the location of the property, tenant profile, and degree of leverage of the property.

These valuations are reviewed each reporting date by management.

j) Derivative financial instruments

The Corporation uses derivative financial instruments to manage the foreign exchange risks related to its US bond portfolio (note 7).

Foreign exchange related derivative instruments that are not designated as hedges are recorded using the mark-to-market 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. The related foreign exchange gains or losses on the bond portfolio are included in investment income on the consolidated statement of comprehensive loss.

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 period or on a combination of discounted cash flows using current market capitalization rates and the direct capitalization method. The estimated fair value as calculated using the direct capitalization method is determined by dividing the net operating income by the capitalization rate.

The Corporation has certain properties that serve dual purposes, investment and own-use portions. 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 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 dual purposes, both of which are classified as investment properties.

Investment properties comprise 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% annually over the investment properties' useful life.

l) Investment-related liabilities

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

m) Bond repurchase agreements

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

n) Accounts payable and accrued charges

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

o) Provisions

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

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

p) Pension and post-retirement benefits

The amounts recognized in net income 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 period.

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

The non-investment costs are equal to expenses paid from the plans in the reporting period relating to the administration of the plans.

The interest costs are calculated using the discount rate at the beginning of the reporting period and applied to the net liability at the beginning of the reporting period.

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

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 period are recognized in net income.

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 period 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 period in which they arise, through OCI on the consolidated statement of comprehensive loss.

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

q) Property and equipment

Property and equipment are initially recorded at fair value and subsequently measured at cost less accumulated depreciation and impairment losses. Cost includes expenditures that are directly attributable to the acquisition or construction of the items including retirement costs. Subsequent costs such as betterments are included in the asset only when it is probable that future economic benefits associated with the item will flow to the Corporation. All other subsequent expenditures are recognized as repairs and maintenance. Capitalized software that is an integral part of the equipment is accounted for as equipment.

Property and equipment are depreciated when they are available for use on a straight-line basis over the estimated useful life of each asset, taking into account the residual value, at the following annual rates:

- Buildings 2.5% to 10%
- Furniture and equipment 10% to 33%
- Leasehold improvements Term of the lease

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

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

r) Intangible assets

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

Finite life intangible assets are initially recorded at fair value and subsequently carried at cost less accumulated amortization and impairment losses. Intangible assets with finite useful lives are amortized over their estimated useful lives when they are available for use on a straight-line basis at 10% to 33%, taking into account the residual value.

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

s) Impairment of assets

Impairment of financial assets

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

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

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

Impairment of non-financial assets

The Corporation’s non-financial assets consist primarily of investment properties, property and equipment, and intangible assets. An impairment review is carried out at the end of each reporting period 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. 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 only to the extent that the asset’s carrying value does not exceed the carrying value that would have been determined, net of depreciation, if no impairment loss had been recognized.

t) Leases

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

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

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

v) Restricted Cash

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

3. Critical Accounting Estimates and Judgments

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

Significant accounting estimates and judgments include:

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.

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

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

The timing of when the unpaid ultimate claims costs will be paid depends on both the line of business and historical data. Bodily injury lines of business generally take longer to settle than the 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 2d). The PfAD is calculated according to accepted actuarial practice in Canada (note 13).

b) Impairment of financial assets

Judgment is required to determine if there is objective evidence of impairment for financial assets. The Corporation evaluates, among other factors, the financial health of the investee, industry and sector performance, changes in technology, financing and operational cash flows, and the significance of deterioration in the fair value of the asset below cost. In addition, for equity investments a prolonged decline is also considered objective evidence of impairment (note 10).

c) Pension and post-retirement benefits

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

The key assumptions used in calculating the cost of pension and post-retirement benefits are the discount rate, rate of compensation increase, inflation rate, life expectancies, Medical Services Plan trends, and extended healthcare cost trends. Together with plan member data, these and other assumptions are used to estimate future benefit eligibility, amount and duration of payments. The rate determined for each of the key assumptions is disclosed in note 16.

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 Medical Services Plan trend rate is based on expected increases reflected in the provincial budget. The future potential cuts to Medical Service Premiums announced on February 21, 2017 as part of the 2017 B.C. provincial pre-election budget have not been reflected.

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 16).

d) Significant influence

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

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

e) Deferred Premium Acquisition Costs

IFRS 4 *Insurance Contracts* specifies "the financial reporting for insurance contracts by any entity that issues such contracts until the Board completes the second phase of its project on insurance contracts". Until the new Insurance Contracts IFRS standard becomes effective, insurance companies follow the current IFRS 4 standard for reporting/disclosure guidelines and the former Canadian Generally Accepted Accounting Principles (GAAP) Accounting Guideline (AcG) 3 *Financial Reporting by Property & Casualty Insurance Companies*. AcG-3.6 states that Deferred Premium Acquisition Costs (DPAC) should be determined by reasonable groupings of business, consistent with an insurer's manner of acquiring, servicing and measuring the profitability of its business. Judgment is required to determine what would qualify as reasonable groupings of business.

Previously, Basic and Optional insurance were viewed as two separate lines of business: rates for each line were set independent of each other; profitability of each line was viewed independently; there were no income transfers between the lines of business; management of pricing and risks related to Basic and Optional insurance being separate business groupings. Therefore, they were classified as two business groupings under AcG-3.

Income transfers have now been initiated from Optional to Basic insurance to help keep Basic insurance rates as low as possible (note 22). Therefore, management has now determined that, effective January 1, 2016, a reasonable grouping of business is considered to be at the combined Corporate level. This results in calculating DPAC at a combined Corporate level as opposed to separate calculations for Basic and Optional insurance (note 18).

4. New Accounting Pronouncements

a) Standards and interpretations effective for the period ended March 31, 2017

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective for the 15 month period ended March 31, 2017. There were no material impacts 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. 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, including hybrid contracts, 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 will defer the implementation of IFRS 9 until its fiscal period beginning April 1, 2021, as allowed under the amendments to IFRS 4 Insurance Contracts outlined below.
- IFRS 4 (Amendment) Insurance Contracts. Effective for annual periods beginning on or after January 1, 2018. The amendments introduce two approaches to address concerns about the differing effective dates of IFRS 9 Financial Instruments and the forthcoming new insurance contracts standard: the overlay approach and the deferral approach. The overlay approach provides an option for all issuers of insurance contracts to adjust profit or loss for eligible financial assets by removing any additional accounting volatility that may arise from applying IFRS 9 before the new insurance contracts standard. The deferral approach provides companies whose activities are predominantly related to insurance an optional temporary exemption from applying IFRS 9 until January 1, 2021. By adopting the new insurance standard and IFRS 9 conjunctively, there will not be any unintended interactions that may result from accounting mismatches. The Corporation will defer IFRS 9 until the fiscal period

beginning April 1, 2021. The Corporation will be evaluating the impact of this amendment on its consolidated financial statements.

- IFRS 15 Revenue Recognition. Effective for annual periods beginning on or after January 1, 2018; early adoption is permitted. The standard establishes a comprehensive framework for determining how much and when revenue is recognized. It replaces existing revenue recognition guidance. IFRS 15 contains a scope exception which excludes insurance contracts within the scope of IFRS 4. The Corporation has performed an impact analysis and does not expect the standard to have a material impact to the consolidated financial statements.
- IFRS 17 Insurance Contracts. Effective for annual periods beginning on or after January 1, 2021. 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, instead of historical cost. The information will be updated regularly, providing more useful information to users of financial statements. The Corporation will be evaluating the impact of this standard on its consolidated financial statements.
- IFRS 16 Leases. Effective for annual periods beginning on or after January 1, 2019; early adoption permitted. IFRS 16 was issued in January 2016 and is intended to replace IAS 17 Leases, and related IFRICs. The standard provides a single lessee accounting model, requiring lessees to recognize assets and liabilities for all leases unless the lease term is 12 months or less or the underlying asset has a low value. Lessor accounting will remain largely unchanged with previous classifications of operating and finance lease being maintained. The Corporation is in the process of evaluating the impact of this standard on its consolidated financial statements.
- IAS 7 (Amendment) Statement of Cash Flows. Effective for annual periods beginning on or after January 1, 2017. A disclosure initiative amendment to IAS 7 was issued in January 2017 to add additional disclosure requirements regarding changes in liabilities arising from financing activities. As the amendments are for additional disclosure only, the adoption of these amendments is not expected to have a material impact to the Corporation's consolidated financial statements.
- IAS 40 (Amendment) *Investment Properties*. Effective for annual periods beginning on or after January 1, 2018. The amendment clarified that to transfer to, or from, investment properties there must be a change in use. To conclude if a property has changed use there should be an assessment of whether the property meets the definition. This change must be supported by evidence. A change in intention, in isolation, is not enough to support a transfer. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.

The Corporation has not early adopted these standards.

5. Investments

a) Financial investments

(\$ THOUSANDS)		March 31 2017	December 31 2015
	Classification	Carrying Value	Carrying Value
Financial investments			
Money market securities	AFS	\$ 202,991	\$ 177,339
Bonds			
Canadian			
Federal	AFS	3,029,508	3,601,508
Provincial	AFS	1,677,549	1,486,631
Municipal	AFS	143,479	93,403
Corporate	AFS	4,326,543	3,557,448
Total Canadian bonds		9,177,079	8,738,990
United States			
High yield corporate	AFS	774,853	761,733
Total bonds		9,951,932	9,500,723
Mortgages and other loan	Loans	1,752,352	1,736,482
Equities			
Canadian	AFS	1,718,939	1,759,505
Global	AFS	784,819	772,298
Total equities		2,503,758	2,531,803
Total financial investments		\$ 14,411,033	\$ 13,946,347
Non-current portion		\$ 13,729,682	\$ 12,978,381

The Corporation's investment in pooled funds are denominated 100.0% (2015 – 100.0%) in Canadian dollars. The above disclosure presents the Corporation's interest in pooled funds by looking through the funds, and classifying by the location of issue of the underlying investments.

Money market securities, bonds, and equities are carried at their fair value. Mortgages and other loan are measured at amortized cost and have an estimated fair value of \$1.78 billion (2015 – \$1.78 billion). The fair value of mortgages is determined to be consistent with Level 3 investments based on the inputs to the valuation technique used (note 2i). The fair value of the mortgages is determined by applying a discount rate ranging from 2.2% to 4.6% (2015 – 2.1% to 3.9%).

Pooled funds

The Corporation invests in several pooled funds; the investment strategies of some of these funds include the use of leverage. As at March 31, 2017, the Corporation's interests range from 8.7% to 94.1% (2015 – 20.4% to 95.7%) of the net assets of the respective funds. The funds are managed by unrelated asset managers. The Corporation holds redeemable units in each of the pooled funds that entitle the holder to a proportional share in the respective fund's net assets. The carrying value of the Corporation's investments in pooled funds as at March 31, 2017 is \$1.88 billion (2015 – \$2.35 billion).

Pooled fund investments are included in financial investments as equities. The change in fair value of each pooled fund is included in the OCI section within the consolidated statement of comprehensive loss in 'Net change in available for sale financial assets'.

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. The Corporation invests mainly in securitization trusts with AAA rated securities that have a first lien on assets and have no exposure to junior or subordinate tranches. The weighted-average duration of the asset-backed securities in the Corporation's portfolio is 2.5 years (2015 – 2.5 years) and the coupon interest rates range from 1.2% to 2.8% (2015 – 1.1% to 3.5%).

As at March 31, 2017, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$482.9 million (2015 – \$495.2 million). This amount also represents the maximum exposure to losses at that date.

The Corporation also has mortgage backed securities with a carrying value of \$72.5 million (2015 – \$74.3 million) with an estimated fair value of \$76.5 million (2015 – \$79.0 million). These mortgage bonds are included in financial investments as mortgages and each bond is secured by a first priority mortgage charge on a Class A real estate property. The fixed interest rates on the mortgage backed securities range from 3.0% to 4.9% (2015 – 3.0% to 4.9%) and the mortgages will mature between one to seven years.

b) Investment properties

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

(\$ THOUSANDS)	March 31 2017	December 31 2015
Cost		
Balance, beginning of period	\$ 874,357	\$ 703,786
Additions	320,000	159,255
Capital improvements	9,677	5,660
Reclassification	(34,225)	-
Acquisitions in progress	412	3,092
Impairment reversal	1,345	2,564
Balance, end of period	<u>1,171,566</u>	<u>874,357</u>
Accumulated depreciation		
Balance, beginning of period	102,174	84,965
Depreciation	29,356	17,209
Reclassification	(8,513)	-
Balance, end of period	<u>123,017</u>	<u>102,174</u>
Carrying value, end of period	<u>\$ 1,048,549</u>	<u>\$ 772,183</u>

The fair value of investment properties is \$1.35 billion (2015 – \$1.03 billion) and has been categorized as a Level 3 investment based on the inputs to the valuation technique used. As at March 31, 2017 and December 31, 2015, the estimated fair value is based on independent appraisals, either full appraisals or interim update appraisals, by professionally qualified external valuers.

Two investment properties were reclassified to assets held for sale as the Corporation has entered into contracts to sell these properties in the next fiscal period.

c) Lease income

The Corporation leases out its investment properties. As of March 31, 2017, the future minimum lease income under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	March 31 2017		December 31 2015	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 60,576	\$ 58,955	\$ 49,785	\$ 48,354
Greater than 1 year, up to 5 years	155,688	142,522	136,376	124,285
Greater than 5 years	104,611	88,897	73,921	58,737
	<u>\$ 320,875</u>	<u>\$ 290,374</u>	<u>\$ 260,082</u>	<u>\$ 231,376</u>

6. Entities with Non-Controlling Interest (NCI)

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. In 2015, the table represents NCI for the Corporation's Canadian limited partnership subsidiary and the Fund.

In May 2016, the Corporation ceased to control the Fund. The Fund is no longer consolidated and the Corporation's remaining ownership is measured at fair value and recorded as an equity investment. A gain of \$32.5 million was recorded as investment income as a result of the cessation of control (note 10).

(\$ THOUSANDS)	Canadian Limited Partnership I	Canadian Limited Partnership II	Canadian Pooled Fund	Total
March 31, 2017				
NCI percentage	10.0%	10.0%	0.0%	
Revenue	\$ 13,731	\$ -	\$ 2,524	\$ 16,255
Expenses	10,809	203	12,343	23,355
Net income (loss)	2,922	(203)	(9,819)	(7,100)
Other comprehensive income	-	-	20,402	20,402
Total other comprehensive income (loss)	\$ 2,922	\$ (203)	\$ 10,583	\$ 13,302
Net income (loss) attributable to NCI	\$ 292	\$ (20)	\$ (422)	\$ (150)
Other comprehensive income attributable to NCI	\$ -	\$ -	\$ 877	\$ 877
Current assets	\$ 6,846	\$ -	\$ -	\$ 6,846
Non-current assets	110,732	171,115	-	281,847
Current liabilities	(1,134)	-	-	(1,134)
Non-current liabilities	-	(91,850)	-	(91,850)
Net assets	\$ 116,444	\$ 79,265	\$ -	\$ 195,709
Net assets attributable to NCI	\$ 11,644	\$ 7,927	\$ -	\$ 19,571

(\$ THOUSANDS)	Canadian Limited Partnership	Canadian Pooled Fund	Total
December 31, 2015			
NCI percentage	10.0%	4.3%	
Revenue	\$ 3,426	\$ 10,927	\$ 14,353
Expenses	2,632	4,558	7,190
Net income	794	6,369	7,163
Other comprehensive loss	-	(20,402)	(20,402)
Total other comprehensive income (loss)	\$ 794	\$ (14,033)	\$ (13,239)
Net income attributable to NCI	\$ 79	\$ 274	\$ 353
Other comprehensive loss attributable to NCI	\$ -	\$ (877)	\$ (877)
Current assets	\$ 1,252	\$ -	\$ 1,252
Non-current assets	114,545	580,777	695,322
Current liabilities	(934)	-	(934)
Net assets	114,863	580,777	695,640
Net assets attributable to NCI	\$ 11,486	\$ 24,974	\$ 36,460

7. 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 2016/17 and 2015, 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, 2017				
Cash	\$ 27,128	\$ -	\$ 27,128	\$ -
Money market securities	202,991	-	202,991	-
Bonds	9,951,932	-	9,951,932	-
Equities	2,503,758	619,637	1,737,742	146,379
Total financial assets	\$ 12,685,809	\$ 619,637	\$ 11,919,793	\$ 146,379
December 31, 2015				
Cash	\$ 45,815	\$ -	\$ 45,815	\$ -
Money market securities	177,339	-	177,339	-
Bonds	9,500,723	-	9,484,950	15,773
Equities	2,531,803	741,371	1,771,515	18,917
Total financial assets	\$ 12,255,680	\$ 741,371	\$ 11,479,619	\$ 34,690

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

The following table shows the movement of financial assets where fair value has been determined based upon significant unobservable inputs (Level 3). Level 3 equity investments consist of two investments in Canadian real estate pooled funds and an investment in a private fixed income fund. The period end fair values of the real estate pooled funds are provided by the investment managers and are based on the appraised values of the properties combined with any working capital. The private fixed income fund valuation is provided by the investment manager and is based on either the observed external or quoted price, if one exists, or if one does not exist, the discounted cash flows using the yields of externally priced comparable private or public fixed income funds.

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Bonds	Equities
March 31, 2017		
Balance, beginning of period	\$ 15,773	\$ 18,917
Additions	-	121,113
Principal repayments	(15,773)	-
Market value adjustment	-	6,349
Balance, end of period	\$ -	\$ 146,379
December 31, 2015		
Balance, beginning of period	\$ 1,638	\$ 16,100
Additions	25,000	2,817
Principal repayments	(10,865)	-
Balance, end of period	\$ 15,773	\$ 18,917

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

(\$ THOUSANDS)	March 31 2017		December 31 2015	
	Notional Amount	Fair Value Liabilities	Notional Amount	Fair Value Liabilities
Non-designated derivative instruments				
Forward contracts	\$ 412,396	\$ 10,499	\$ -	\$ -
Interest rate swap	91,850	203	-	-
Total derivative financial instrument liabilities	\$ 504,246	\$ 10,702	\$ -	\$ -

Beginning May 2016, the Corporation entered into contracts for derivative instruments not designated as accounting hedges, and a loss of \$32.8 million (2015 – no derivative instrument) was recognized in investment income for the period ended March 31, 2017 with respect to foreign currency forward contracts on the US bond portfolio. These economic hedges offset \$24.3 million in foreign exchange currency gains (2015 – no derivative instrument) recorded with respect to the US bond portfolio for the period ended March 31, 2017.

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

b) Other financial assets

Other financial assets include accrued interest, premiums and other receivables, and reinsurance assets. The fair values of the majority of other financial assets approximate their carrying values due to their short-term nature. The non-current portion of these other financial assets is \$45.6 million (2015 – \$40.0 million).

c) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, bond repurchase agreements, investment-related and other liabilities, and amounts payable to the Province of B.C. All financial liabilities are carried at cost or amortized cost. Except for investment-related and other liabilities, the fair values of the remaining financial liabilities approximate their carrying values due to their short-term nature. The assumptions used in estimating the fair value of investment-related and other liabilities are discussed in note 8.

As at March 31, 2017, the general ledger bank balances representing cash inflows were \$140.5 million (2015 - \$4.8 million) and the general ledger bank balances representing cash outflows were \$219.0 million (2015 - \$69.6 million), netting to a cheques outstanding balance of \$78.5 million (2015 - \$64.8 million) on the consolidated statement of financial position.

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

(\$ THOUSANDS)	March 31	December 31
	2017	2015
	Carrying Value	Carrying Value
Bond repurchase agreements	\$ 1,180,060	\$ 1,153,733
Investment-related liabilities	143,637	15,482
Other liabilities	23,052	11,529
Total bond repurchase agreements, investment-related, and other liabilities	\$ 1,346,749	\$ 1,180,744
Non-current portion	\$ 144,617	\$ 23,842

Investment-related liabilities are comprised of mortgages payable of \$143.6 million (2015 – \$15.5 million) with repayment terms ranging from one to twelve years and interest rates ranging from 3.5% to 6.6% (2015 – 5.3% to 6.6%). Other liabilities consist of finance lease obligations, accrued interest payable, and unsettled trades. These liabilities are classified as Level 2 under the fair value hierarchy.

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

(\$ THOUSANDS)	15 months ended	12 months ended
	March 31, 2017	December 31, 2015
Up to 1 year	\$ 22,072	\$ 3,169
Greater than 1 year, up to 5 years	117,524	16,868
Greater than 5 years	27,093	6,974
	\$ 166,689	\$ 27,011

9. Management of Insurance and Financial Risk

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

a) Insurance risk

The risk under any one insurance contract is the possibility that the insured event occurs and the uncertainty of the amount of the resulting claim. By the very nature of an insurance contract, this risk is random and therefore unpredictable.

The principal risk that the Corporation faces under its insurance contracts is that the actual claims and benefit payments exceed the carrying amount of the insurance liabilities. This could occur when the frequency or severity of claims and benefits are greater than estimated. Insurance events have an element of randomness and the actual number and amount of claims and benefits will vary each year from the level established using statistical techniques.

Frequency and severity of claims

There are a number of factors that influence the frequency and severity of claims, some of which the Corporation has some control over. 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. A number of strategies are used to control 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.

Factors that impact both frequency and severity that the Corporation has little or no control over include: weather, demographics, court issued settlement awards, plaintiff legal fees, and economic changes, including vehicle parts/repair inflation and medical expense inflation that influence the cost of claims.

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

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

There is 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 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 65% (2015 – 67%) of total claims costs. The timing 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 provision for unpaid claims also includes having to estimate direct expenses to be incurred in settling claims net of the expected salvage and subrogation recoveries. The Corporation takes all reasonable steps to ensure that it has appropriate information regarding its individual claims. However, given the uncertainty during the early stages of a claim, it is likely that the final outcome will be different from the original estimate. The provision for unpaid claims includes a provision for reported claims not yet paid and an amount estimated for IBNR claims (note 2d).

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 note 3.

A one percentage point increase in the discount rate would have a favourable impact on the provision for unpaid claims, net income, and equity of \$252.8 million (2015 – \$214.1 million), and a one percentage point decrease in the discount rate would have an unfavourable impact on the provision for unpaid claims, net income, and equity of \$266.7 million (2015 – \$225.7 million). A one percentage point change in the cost of unpaid claims, with all other variables held constant, would result in an estimated change to the provision for unpaid claims of \$105.0 million (2015 – \$90.8 million). The changes in selected loss and count development factors and actuarial assumptions in 2016/17 had an estimated 0.9% unfavourable impact (2015 – 1.0% unfavourable) on the 2016/17 provision for unpaid claims. This impact includes an actuarial methodology change on the unallocated loss adjustment expense (ULAE) reserve (note 13).

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 jurisdiction and provides vehicle insurance only, so there is a concentration of insurance risk with respect to geography, jurisdiction, demographics, and product type.

The impact of the concentration of insurance risk is quantified through CAT (catastrophe) modeling that the Corporation's reinsurance broker updates annually. This testing allows the Corporation to assess and manage these risks effectively. The concentration of insurance risk is also managed through a CAT reinsurance treaty, a casualty reinsurance treaty, and road safety programs such as road improvement strategies, the graduated licensing program, and the distracted driving campaign because 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 competition risk for its Basic insurance product. However, the Basic insurance rate level is sensitive to investment market conditions and claims experience, which can result in premiums being insufficient to cover costs. The Corporation is subject to regulations over its Basic insurance and applies to BCUC for approval to change its Basic insurance rate. The Corporation is required to make Basic insurance rate applications on an annual basis, and BCUC is required to set rates according to accepted actuarial practice. These aspects of regulation mitigate the underwriting risk associated with pricing for the Basic insurance product (note 22).

The Province of B.C. directs income transfers from Optional insurance to Basic insurance in order to keep Basic rates as low as possible. Also, the Province of B.C. may direct capital transfers from Optional insurance to bolster Basic insurance capital.

Regulation establishes the rate smoothing framework that allows for the use of capital to remove adverse rate volatility. As a result of the framework, the Corporation's ability to set rates to cover costs can be impacted by BCUC setting rates below cost for a period of time. An independent review has been commissioned by the Corporation's Board, tasked with examining all key cost drivers impacting the affordability and sustainability of Basic insurance rates, and potential mitigation strategies. Subject to the changes arising from the independent review and the other initiatives, the Corporation's capital may continue to face added risk (note 22).

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

b) Financial risk

Concentration of financial risk

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

As at March 31, 2017, the equity portfolio was 27.9% (2015 – 31.2%) invested in the financial sector, 15.0% (2015 – 13.7%) in the energy sector, and 11.3% (2015 – 10.4%) in the industrial sector. The bond portfolio was 48.7% (2015 – 54.5%) invested in the government sector and 23.1% (2015 – 20.3%) invested in the financial sector. See credit risk for a discussion of the government bonds.

Concentration of geographical risk

Geographical concentration risks are a result of the Corporation having investments from around the world. These risks include varying general economic conditions, political conditions, and other factors that could affect the fair value and liquidity of the investments. The Corporation has contracted external investment managers to manage its global investments in diversified global funds. As at March 31, 2017, the investment portfolio was 89.2% (2015 – 89.0%) invested in Canada, 8.78% (2015 – 8.78%) invested in the United States, and 2.0% (2015 – 2.2%) was invested elsewhere around the world.

Price risk

General economic conditions, political conditions, and other factors affect the equity markets, thereby also affecting the fair value of the securities and the pooled funds held by the Corporation. Fluctuations in the value of these securities impact the recognition of unrealized gains and losses on equity securities and on the units of funds held. As at March 31, 2017, the impact of a 10 per cent change in prices, with all other variables held constant, would result in an estimated corresponding change to OCI of approximately \$250.3 million (2015 – \$253.2 million).

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

Interest rate risk

When interest rates increase or decrease, the market value of fixed income securities will decrease or increase respectively with a larger market value impact on instruments with a long duration compared to instruments with a short duration. Fluctuations in interest rates have a direct impact on the market valuation of the Corporation's fixed income portfolio. A natural hedge exists between the Corporation's fixed income portfolio and the provision for unpaid claims, as the Corporation's investment yields are used to derive the discount rate for the provision for unpaid claims (note 9a).

The Corporation has policies in place to limit and monitor its exposure to interest rate risk to allow for duration matching of claim liabilities to bond assets.

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

In 2016/17, the Corporation did not use material (2015 – nil) derivative financial instruments to hedge interest rate risk on its investment portfolio.

	March 31 2017		December 31 2015	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	1.1	3.2	0.9	2.5
Provincial	1.4	2.9	1.7	2.9
Municipal	1.6	2.5	1.8	3.0
Corporate	1.9	2.6	2.1	2.2
United States				
High yield corporate	5.9	4.1	8.2	4.5
Total bonds	1.9	2.9	2.1	2.6
Mortgages and other loan	3.5	2.6	3.7	2.7
Total bonds, mortgages and other loan	2.1	2.9	2.3	2.6

As at March 31, 2017, a 100 basis point change in interest rates would result in a change of approximately \$337.9 million (2015 – \$294.8 million) in fair value of the Corporation's fixed income portfolio and a corresponding impact of approximately \$337.9 million (2015 – \$294.8 million) to OCI. Interest rate changes would also result in an inverse change to the provision for unpaid claims and the corresponding claims costs (note 9a).

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash and cash equivalents, fixed income securities, accounts receivable, reinsurance receivables and recoverables, and structured settlements (note 21a). The total credit risk exposure is \$10.24 billion (2015 – \$9.05 billion).

Fixed income securities

Fixed income securities are comprised of Canadian investment grade bonds, US high yield corporate bonds, and mortgages. The Corporation mitigates its overall exposure to credit risk in its fixed income securities by holding the majority of its fixed income portfolio in investment grade bonds, and by limiting its exposure to US high yield bonds to a maximum of 6% (2015 – 6%) of total investment assets and mortgages to a maximum of 14% (2015 – 14%) of total investment assets. The Corporation further limits the risk in its high yield corporate bonds by holding bonds that are rated B or better for at least 95% of the high yield bond portfolio. All high yield bonds are analyzed by external investment professionals who manage the portfolio for the Corporation. Credit risk in mortgages is mitigated by the security of the underlying mortgaged property. Mortgages are subject to an independent review annually. The risk is also addressed through a stringent underwriting process that incorporates an internal credit scoring mechanism.

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

The maximum credit risk exposure for fixed income securities pertain to all bond investments and to mortgage investments; however the Corporation considers Canadian government bonds to be risk-free. Therefore, the total carrying amount is \$8.67 billion (2015 – \$7.64 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2016/17 and 2015 is not material.

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

(\$ THOUSANDS)	March 31 2017	December 31 2015
Money market securities		
AAA	\$ 202,991	\$ 177,339
Bonds		
AAA	\$ 3,881,943	\$ 4,448,306
AA	1,201,331	923,511
A	2,943,512	2,566,890
BBB	1,175,212	817,586
Below BBB	749,934	744,430
	<u>\$ 9,951,932</u>	<u>\$ 9,500,723</u>

Premiums and other receivables

The Corporation has a diverse customer base as it provides 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, 2017, the Corporation considered \$64.1 million (2015 – \$60.2 million) of its premiums and other receivables to be uncollectible and has provided for them. The allowance was determined by applying a percentage derived from four to five years of collection experience by receivable type to the total of current and prior periods' gross billings.

The following table outlines the aging of premiums and other receivables as at March 31, 2017 and at December 31, 2015:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
March 31, 2017					
Premiums and other receivables	\$ 1,427,302	\$ 4,094	\$ 3,401	\$ 85,003	\$ 1,519,800
Provision	(1,785)	(1,490)	(1,441)	(59,408)	(64,124)
Total premiums and other receivables	<u>\$ 1,425,517</u>	<u>\$ 2,604</u>	<u>\$ 1,960</u>	<u>\$ 25,595</u>	<u>\$ 1,455,676</u>
December 31, 2015					
Premiums and other receivables	\$ 1,277,446	\$ 2,635	\$ 2,389	\$ 79,353	\$ 1,361,823
Provision	(1,304)	(1,365)	(1,370)	(56,136)	(60,175)
Total premiums and other receivables	<u>\$ 1,276,142</u>	<u>\$ 1,270</u>	<u>\$ 1,019</u>	<u>\$ 23,217</u>	<u>\$ 1,301,648</u>

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

(\$ THOUSANDS)	March 31 2017	December 31 2015
Balance, beginning of period	\$ (60,175)	\$ (64,506)
Charges for the period	(26,243)	(19,982)
Recoveries	6,209	5,186
Amounts written off	16,085	19,127
Balance, end of period	<u>\$ (64,124)</u>	<u>\$ (60,175)</u>

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 \$18.1 million (2015 – \$10.5 million). The Corporation has policies which require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 15% of the total reinsurers' share of the provision for unpaid claims and adjusting expenses in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers has been considered impaired as at March 31, 2017 (2015 - nil).

(\$ THOUSANDS)	March 31 2017	December 31 2015
Reinsurance recoverable (note 13)	\$ 16,977	\$ 10,407
Reinsurance receivable	1,093	40
Reinsurance assets	<u>\$ 18,070</u>	<u>\$ 10,447</u>

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, and may take considerable time to determine precisely, and may be paid in partial payments.

Liquidity risk is the risk that the Corporation is unable to meet its financial obligations as they fall due. Cash resources are managed on a daily basis based on anticipated cash flows. The majority of financial liabilities, except for the provision for unpaid claims, pension and post-retirement benefits, and investment-related and other liabilities, are short-term in nature and 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) 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, 2017				
Bonds				
Canadian				
Federal	\$ 10,115	\$ 2,891,340	\$ 128,053	\$ 3,029,508
Provincial	-	1,677,549	-	1,677,549
Municipal	-	143,479	-	143,479
Corporate	187,746	4,065,062	73,735	4,326,543
United States				
High yield corporate	3,465	186,780	584,608	774,853
Total bonds	201,326	8,964,210	786,396	9,951,932
Mortgages and other loan	277,034	1,426,941	48,377	1,752,352
	\$ 478,360	\$ 10,391,151	\$ 834,773	\$ 11,704,284
December 31, 2015				
Bonds				
Canadian				
Federal	\$ 29,999	\$ 3,506,305	\$ 65,204	\$ 3,601,508
Provincial	19,771	1,449,972	16,888	1,486,631
Municipal	-	93,403	-	93,403
Corporate	531,988	3,006,300	19,160	3,557,448
United States				
High yield corporate	1,883	179,338	580,512	761,733
Total bonds	583,641	8,235,318	681,764	9,500,723
Mortgages and other loan	206,986	1,398,444	131,052	1,736,482
	\$ 790,627	\$ 9,633,762	\$ 812,816	\$ 11,237,205

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 is exposed to direct foreign exchange risk on its US fixed income portfolios. However, this is partially mitigated through the use of economic hedges using foreign exchange forward contracts (note 7). A 10% change in the US exchange rate as at March 31, 2017 would change the fair value of these investments and result in a change to net income of approximately \$39.1 million (2015 – \$76.2 million) related to the unhedged monetary AFS financial assets.

The Corporation does not have any direct foreign exchange risk on its global equity portfolio in the current period (2015 – nil). 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.

10. Investment Income

(\$ THOUSANDS)	Classification	15 months ended March 31, 2017		12 months ended December 31, 2015	
Interest					
Money market securities	AFS	\$	1,629	\$	1,228
Bonds	AFS		238,703		194,219
Mortgages and other loan	Loans		77,764		62,878
			<u>318,096</u>		<u>258,325</u>
Gains on investments					
Equities	AFS		142,113		391,316
Bonds	AFS		54,413		96,970
Net unrealized fair value changes ¹	AFS		(96,102)		98,531
			<u>100,424</u>		<u>586,817</u>
Dividends and other income (expenses)					
Equities	AFS		192,025		93,386
Income from investment properties	Other		44,610		33,737
Investment management fees ²	Other		(15,204)		(11,665)
Impairment loss	AFS		(18,761)		(36,874)
Other	Other		(6,320)		(3,857)
			<u>196,350</u>		<u>74,727</u>
Total investment income		\$	<u>614,870</u>	\$	<u>919,869</u>
¹ includes changes in unrealized foreign exchange gains and losses on monetary AFS assets					
² includes internal and external fees					

(\$ THOUSANDS)	15 months ended March 31, 2017		12 months ended December 31, 2015	
Amounts recognized in investment income for investment properties				
Rental income	\$	119,253	\$	82,277
Direct operating expenses that generated rental income		(70,206)		(46,215)
Direct operating expenses that did not generate rental income		(4,437)		(2,325)
Income from investment properties		44,610		33,737
Impairment reversal		1,345		2,564
Loss on sale of investment property		-		(300)
Total amount recognized in investment income	\$	<u>45,955</u>	\$	<u>36,001</u>

As a result of the loss of control on the previously consolidated Canadian pooled equity fund (note 6), a gain of \$32.5 million (2015 – nil) was recognized in investment income.

As at March 31, 2017, the ‘Net change in available for sale financial assets’ portion of other components of equity (OCE) is comprised of \$166.2 million (2015 – \$115.3 million) in unrealized gains and \$66.2 million (2015 – \$167.4 million) in unrealized losses.

11. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2017					
Cost					
Balance, beginning of period	\$ 30,734	\$ 165,190	\$ 112,367	\$ 9,872	\$ 318,163
Additions	25	5,466	12,521	5,603	23,615
Disposals	-	(392)	(7,691)	-	(8,083)
Balance, end of period	30,759	170,264	117,197	15,475	333,695
Accumulated depreciation					
Balance, beginning of period	-	138,143	71,618	4,969	214,730
Disposals	-	-	(7,691)	-	(7,691)
Depreciation charge for the period	-	3,729	14,760	1,881	20,370
Balance, end of period	-	141,872	78,687	6,850	227,409
Net book value, end of period	\$ 30,759	\$ 28,392	\$ 38,510	\$ 8,625	\$ 106,286
December 31, 2015					
Cost					
Balance, beginning of period	\$ 30,885	\$ 164,973	\$ 99,722	\$ 8,987	\$ 304,567
Additions	27	2,504	13,659	885	17,075
Disposals	(178)	(2,287)	(1,014)	-	(3,479)
Balance, end of period	30,734	165,190	112,367	9,872	318,163
Accumulated depreciation					
Balance, beginning of period	-	136,627	58,820	3,539	198,986
Disposals	-	(1,488)	(658)	-	(2,146)
Depreciation charge for the period	-	3,004	13,456	1,430	17,890
Balance, end of period	-	138,143	71,618	4,969	214,730
Net book value, end of period	\$ 30,734	\$ 27,047	\$ 40,749	\$ 4,903	\$ 103,433

The balances in property and equipment include \$14.0 million (2015 – \$13.9 million) in assets under development.

Property and equipment includes a net disposal of \$1.7 million (2015 – \$0.2 million) related to the Transformation Program (note 20).

12. Intangible Assets

(\$ THOUSANDS)	March 31 2017	December 31 2015
Cost		
Balance, beginning of period	\$ 356,675	\$ 280,233
Additions	57,991	76,777
Disposals	(1,251)	(335)
Balance, end of period	413,415	356,675
Accumulated amortization		
Balance, beginning of period	77,120	57,931
Disposals	(561)	(335)
Amortization charge for the period	34,348	19,524
Balance, end of period	110,907	77,120
Net book value, end of period	\$ 302,508	\$ 279,555

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 in intangible assets include \$4.1 million (2015 – \$156.6 million) in assets under development.

The additions in intangible assets include \$31.7 million (2015 – \$52.7 million) related to the Transformation Program (note 20). There were no indefinite life intangible assets as at March 31, 2017 and December 31, 2015.

13. Provision for Unpaid Claims

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

(\$ THOUSANDS)	March 31 2017			December 31 2015		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
Notified claims	\$ 5,343,964	\$ (10,407)	\$ 5,333,557	\$ 4,661,581	\$ (8,655)	\$ 4,652,926
Incurred but not reported	3,749,176	-	3,749,176	3,543,851	-	3,543,851
Balance, beginning of period	9,093,140	(10,407)	9,082,733	8,205,432	(8,655)	8,196,777
Change in liabilities (assets):						
Provision for claims occurring in the current period	5,662,515	(2,823)	5,659,692	3,798,193	-	3,798,193
Change in estimates for losses occurring in prior periods:						
Prior periods' claims adjustments	298,086	(7,004)	291,082	229,276	(1,682)	227,594
Prior periods' changes in discounting provision	16,020	(437)	15,583	16,871	(411)	16,460
	314,106	(7,441)	306,665	246,147	(2,093)	244,054
Net claims incurred per consolidated statement of comprehensive income	5,976,621	(10,264)	5,966,357	4,044,340	(2,093)	4,042,247
Cash (paid) recovered for claims settled in the period for:						
Claims incurred in current period	(1,866,522)	-	(1,866,522)	(1,199,596)	-	(1,199,596)
Recoveries received on current period claims	104,468	-	104,468	66,401	-	66,401
	(1,762,054)	-	(1,762,054)	(1,133,195)	-	(1,133,195)
Claims incurred in prior periods	(2,868,384)	-	(2,868,384)	(2,089,324)	-	(2,089,324)
Recoveries received on prior periods' claims	78,648	3,694	82,342	65,887	341	66,228
	(2,789,736)	3,694	(2,786,042)	(2,023,437)	341	(2,023,096)
Total net payments	(4,551,790)	3,694	(4,548,096)	(3,156,632)	341	(3,156,291)
Balance, end of period	\$ 10,517,971	\$ (16,977)	\$ 10,500,994	\$ 9,093,140	\$ (10,407)	\$ 9,082,733
Notified claims	\$ 6,874,682	\$ (16,977)	\$ 6,857,705	\$ 5,343,964	\$ (10,407)	\$ 5,333,557
Incurred but not reported	3,643,289	-	3,643,289	3,749,176	-	3,749,176
Balance, end of period	\$ 10,517,971	\$ (16,977)	\$ 10,500,994	\$ 9,093,140	\$ (10,407)	\$ 9,082,733

The Corporation discounts its provision for unpaid claims using a discount rate of 2.8% (2015 – 3.0%). The Corporation determines the discount rate based upon the expected return on its investment portfolio, the expected asset default risk of its investment portfolio, and uses assumptions for interest rates relating to reinvestment of maturing investments. As a result of the decrease in the discount rate, there was an unfavourable adjustment to both current and prior periods' provision of \$54.2 million (2015 – \$22.5 million unfavourable).

During 2016/17, the Corporation refined its ULAE reserve methodology for the additional cost of increased injury claims staffing. The impact of this change to the 2016/17 fiscal loss year net

provision for unpaid claims was unfavourable by \$73.9 million. The additional injury staff, once trained are expected to reduce the number of bodily injury claims that are pending, and manage pressures on bodily injury incurred severity.

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, 2017				
Provision for unpaid claims, net	\$ 10,054,790	\$ (678,640)	\$ 1,124,844	\$ 10,500,994
Reinsurance recoverable	16,073	(1,284)	2,188	16,977
Provision for unpaid claims, gross	<u>\$ 10,070,863</u>	<u>\$ (679,924)</u>	<u>\$ 1,127,032</u>	<u>\$ 10,517,971</u>
December 31, 2015				
Provision for unpaid claims, net	\$ 8,754,248	\$ (623,805)	\$ 952,290	\$ 9,082,733
Reinsurance recoverable	9,984	(921)	1,344	10,407
Provision for unpaid claims, gross	<u>\$ 8,764,232</u>	<u>\$ (624,726)</u>	<u>\$ 953,634</u>	<u>\$ 9,093,140</u>

Claims development table

A review of the historical development of the Corporation's insurance estimates provides a measure of the Corporation's ability to estimate the ultimate value of claims. 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 period end, there are two claims development tables: one as at March 31, 2017 and one as at December 31, 2015. The Corporation changed to a March 31 period end in the current period and therefore there is no historical data in the table as at March 31, 2017. The history for all prior periods ending December 31 is shown in the table as at December 31, 2015.

Claims development table as at March 31, 2017:

(\$ THOUSANDS)											
Insurance Claims - Gross of Reinsurance											
Fiscal Loss Year*	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Estimate of undiscounted ultimate claims costs:											
- At end of fiscal loss year										\$ 4,372,966	
- One year later									\$ 4,037,775		
- Two years later								\$ 3,695,574			
- Three years later							\$ 3,313,949				
- Four years later						\$ 3,042,291					
- Five years later					\$ 2,837,869						
- Six years later				\$ 2,863,073							
- Seven years later			\$ 2,677,669								
- Eight years later		\$ 2,710,932									
- Nine years later	\$ 2,591,256										
Current estimate of cumulative claims	2,591,256	2,710,932	2,677,669	2,863,073	2,837,869	3,042,291	3,313,949	3,695,574	4,037,775	4,372,966	32,143,354
Cumulative payments to date	(2,559,428)	(2,642,522)	(2,586,952)	(2,675,283)	(2,523,493)	(2,392,418)	(2,162,628)	(1,938,918)	(1,797,593)	(1,348,594)	(22,627,829)
Undiscounted provision for unpaid claims	\$ 31,828	\$ 68,410	\$ 90,717	\$ 187,790	\$ 314,376	\$ 649,873	\$ 1,151,321	\$ 1,756,656	\$ 2,240,182	\$ 3,024,372	\$ 9,515,525
Undiscounted provision for unpaid claims in respect of 2007 and prior years											\$ 139,237
Undiscounted unallocated loss adjustment expense reserve											416,101
Total undiscounted provision for unpaid claims											\$ 10,070,863
Discounting adjustment											447,108
Total discounted provision for unpaid claims (gross)											\$ 10,517,971

*Fiscal Loss Year refers to the 12 month period ended March 31

The cumulative payments for the 15 month period ended March 31, 2017 are \$1.76 billion, which consists of the cumulative payments for the 12 month period ended March 31, 2017 (in the above table) and the cumulative payments for the three month period from January 1, 2016 to March 31, 2016 of \$0.41 billion.

The table above reflects the total discounted provision for unpaid claims of \$10.52 billion before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.02 billion would be \$10.5 billion.

Claims development table as at December 31, 2015:

(\$ THOUSANDS)											
Insurance Claims - Gross of Reinsurance											
Accident Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Total
Estimate of undiscounted ultimate claims costs:											
- At end of accident year	\$ 2,578,431	\$ 2,709,658	\$ 2,676,918	\$ 2,657,831	\$ 2,743,503	\$ 2,866,833	\$ 3,030,779	\$ 3,146,388	\$ 3,372,304	\$ 3,765,040	
- One year later	2,598,087	2,647,830	2,682,830	2,640,001	2,732,070	2,863,942	3,065,562	3,194,080	3,518,858		
- Two years later	2,517,961	2,651,655	2,692,277	2,626,760	2,730,183	2,830,063	2,985,690	3,200,324			
- Three years later	2,513,261	2,632,885	2,654,416	2,587,367	2,699,473	2,815,440	3,024,045				
- Four years later	2,508,005	2,633,582	2,621,457	2,594,054	2,779,267	2,841,115					
- Five years later	2,498,790	2,623,784	2,641,489	2,656,694	2,778,347						
- Six years later	2,496,837	2,612,371	2,676,603	2,639,312							
- Seven years later	2,491,614	2,614,214	2,712,010								
- Eight years later	2,499,350	2,613,146									
- Nine years later	2,502,510										
Current estimate of cumulative claims	2,502,510	2,613,146	2,712,010	2,639,312	2,778,347	2,841,115	3,024,045	3,200,324	3,518,858	3,765,040	29,594,707
Cumulative payments to date	(2,471,704)	(2,572,228)	(2,608,751)	(2,494,717)	(2,456,903)	(2,224,008)	(1,981,022)	(1,717,805)	(1,524,464)	(1,133,195)	(21,184,797)
Undiscounted provision for unpaid claims	\$ 30,806	\$ 40,918	\$ 103,259	\$ 144,595	\$ 321,444	\$ 617,107	\$ 1,043,023	\$ 1,482,519	\$ 1,994,394	\$ 2,631,845	\$ 8,409,910
Undiscounted provision for unpaid claims in respect of 2005 and prior years											125,350
Undiscounted unallocated loss adjustment expense reserve											228,972
Total undiscounted provision for unpaid claims											\$ 8,764,232
Discounting adjustment											328,908
Total discounted provision for unpaid claims (gross)											\$ 9,093,140

The cumulative payments for the 12 month period ended December 31, 2015 are \$1.13 billion. The table above reflects the total discounted provision for unpaid claims as at December 31, 2015 of \$9.09 billion before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.01 billion would be \$9.08 billion.

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, 2017	\$ 2,764,809	\$ 2,324,378	\$ 1,568,492	\$ 1,292,585	\$ 890,677	\$ 1,229,922	\$ 10,070,863
December 31, 2015	\$ 2,349,180	\$ 1,895,885	\$ 1,616,192	\$ 1,227,851	\$ 730,170	\$ 944,954	\$ 8,764,232

The non-current portion of the undiscounted provision for unpaid claims is \$7.31 billion (2015 - \$6.42 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at March 31, 2017 is 2.5 years (2015 - 2.5 years).

14. 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 period are as follows:

(\$ THOUSANDS)	March 31 2017	December 31 2015
Balance, beginning of period	\$ 2,210,364	\$ 2,021,458
Premiums written during the period	6,253,099	4,636,837
Premiums earned during the period	(6,050,642)	(4,447,931)
Premium adjustment	1,682	-
Balance, end of period	\$ 2,414,503	\$ 2,210,364

15. Reinsurance

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

The Corporation entered into twelve months casualty and catastrophe reinsurance contracts beginning January 1, 2017, 2016 and 2015 as follows:

- a) For both 2016 and 2017 calendar years, for catastrophic occurrences, portions of losses up to \$225.0 million (2015 – \$225.0 million) in excess of \$25.0 million (2015 – \$25.0 million); and
- b) For both 2016 and 2017 calendar years, for individual casualty loss occurrences, portions of losses up to \$45.0 million (2015 – \$45.0 million) in excess of \$5.0 million (2015 – \$5.0 million).

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

16. 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. In addition, it 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).

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 Canadian Office & Professional Employees Union (COPE) Local 378 are members of the COPE 378/Insurance Corporation of British Columbia Pension Plan (COPE Plan). Half of the Trustees of the COPE Plan are appointed by the Corporation and the other half by COPE Local 378. The Board of Trustees of the COPE Plan is the legal plan administrator. The COPE Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. Subject to the terms of the plan, pensions are indexed in line with increases in the CPI. The Corporation's former Motor Vehicle Branch employees participate in the BC Public Service Pension Plan. The Corporation has no fiduciary responsibility for, or role in the governance of, the COPE Plan or the BC Public Service Pension Plan.

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

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes each period as at the end of the Corporation's fiscal period. Defined benefit obligations are extrapolated from the most recent actuarial valuation date for each of the plans. The Management and Confidential Plan and the post-retirement benefits actuarial valuations are as of December 31, 2015 and the COPE Plan is as of December 31, 2014. Updated actuarial valuations for each plan will be as of no later than three years from their most recent actuarial valuation date.

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

An additional liability may be recognized in respect of future surplus created by minimum funding requirements. For this purpose, these minimum funding requirements include going concern current service costs and minimum payments toward going concern unfunded liabilities. The Corporation has determined that no additional liability is required to be recognized in respect of solvency funding payments because the British Columbia *PBSA* permits the Corporation to secure these payments with a letter of credit in lieu of cash solvency payments or deposits in the Plan's solvency reserve account.

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	
	March 31 2017	December 31 2015	March 31 2017	December 31 2015
Weighted-average duration	18 years	20 years	20 years	17 years
Proportion of obligation in respect of:				
- Active members	61.9%	65.5%	64.1%	67.7%
- Deferred members	5.0%	4.3%	0.0%	0.0%
- Retired members	33.1%	30.2%	35.9%	32.3%

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 2016/17, 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 \$131.6 million (2015 – \$35.9 million). Estimated employer contributions for the period ending March 31, 2018 are \$59.7 million (2015 – \$40.6 million). The estimate is based on the plans' most recent actuarial funding valuations. This includes ongoing minimum payments for the solvency deficiency funding as permitted by the B.C. *PBSA*.

As permitted by legislation, the Corporation secured certain solvency funding requirements using an unsecured letter of credit. As at March 31, 2017, the Corporation no longer had a letter of credit secured for the Management and Confidential Plan (2015 – one letter of credit for \$56.2 million). In lieu of the letter of credit, the Corporation made payments totalling \$83.1 million to cover the solvency funding requirements (2015 – nil). The payments were made into a Solvency Reserve Account (SRA), which is a separate account that is 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.

Financial information

These consolidated financial statements include the asset and liabilities of all plans sponsored by the Corporation. The amounts recorded on the statement of financial position are as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits		Total	
	March 31 2017	December 31 2015	March 31 2017	December 31 2015	March 31 2017	December 31 2015
Assets						
Accrued pension benefits	\$ 37,302	\$ -	\$ -	\$ -	\$ 37,302	\$ -
Liabilities						
Pension and post-retirement benefits	(60,945)	(141,238)	(349,451)	(337,796)	(410,396)	(479,034)
Net total liability	\$ (23,643)	\$ (141,238)	\$ (349,451)	\$ (337,796)	\$ (373,094)	\$ (479,034)

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, 2017 is \$373.1 million (2015 – \$479.0 million), which is reflected in the consolidated statement of financial position as a \$37.3 million asset and a \$410.4 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	
	March 31 2017	December 31 2015	March 31 2017	December 31 2015
Plan assets				
Fair value, beginning of period	\$ 1,883,824	\$ 1,799,375	\$ -	\$ -
Interest on plan assets	93,963	71,957	-	-
Actuarial gain on assets	88,557	27,852	-	-
Employer contributions	123,397	28,497	7,451	6,672
Employee contributions	27,170	21,314	-	-
Benefits paid	(80,237)	(64,271)	(7,451)	(6,672)
Non-investment expenses	(750)	(900)	-	-
Fair value, end of period	2,135,924	1,883,824	-	-
Defined benefit obligation				
Balance, beginning of period	2,025,062	1,876,248	337,796	320,166
Current service cost	88,966	67,082	14,481	11,182
Interest cost	103,328	76,712	17,278	13,120
Remeasurements on obligation				
- due to changes in financial assumptions	23,430	-	14,560	-
- due to changes in demographic assumptions	-	4,394	20,029	-
- due to participant experience	(982)	64,897	(47,242)	-
Benefits paid	(80,237)	(64,271)	(7,451)	(6,672)
Balance, end of period	2,159,567	2,025,062	349,451	337,796
Funded status – plans in deficit	(60,945)	(141,238)	(349,451)	(337,796)
Funded status – plan in surplus	37,302	-	-	-
Net funded status	(23,643)	(141,238)	(349,451)	(337,796)
Impact of surplus derecognition	-	-	-	-
Net total liability	\$ (23,643)	\$ (141,238)	\$ (349,451)	\$ (337,796)
Impact of surplus derecognition				
Impact, beginning of period	\$ -	\$ (11,162)	\$ -	\$ -
Interest on surplus derecognition	-	(446)	-	-
Remeasurements on surplus derecognition	-	11,608	-	-
Impact, end of period	\$ -	\$ -	\$ -	\$ -

The net total expense for the pension plans and post-retirement benefits is \$103.7 million (2015 – \$76.2 million). In addition, the Corporation contributed \$0.7 million in 2016/17 (2015 – \$0.7 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	March 31 2017	December 31 2015
Cash and accrued interest	0.2%	0.2%
Equities		
Canadian	22.8%	27.9%
Foreign	34.9%	29.3%
Fixed income		
Government	26.5%	29.5%
Corporate	8.9%	11.8%
Mortgages	1.0%	1.3%
Hedge fund	5.7%	-
	100.0%	100.0%

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

Pension plan assets generated a return of 9.5% for the period ended March 31, 2017 (2015 – 5.6%).

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

As at March 31, 2017 and December 31, 2015, 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 periods.

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	
	March 31 2017	December 31 2015	March 31 2017	December 31 2015
Discount rate	3.70%	4.00%	3.70%	4.00%
Rate of compensation increase	2.63%	2.85%	n/a	n/a
Pension inflation rate	1.75%	2.00%	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:

March 31, 2017				December 31, 2015			
Life expectancy at 65 for a member currently				Life expectancy at 65 for a member currently			
Age 65		Age 45		Age 65		Age 45	
Male	Female	Male	Female	Male	Female	Male	Female
21.6	24.4	22.7	25.3	21.5	24.3	22.6	25.2

As at March 31, 2017, the Medical Services Plan trend rate is assumed to be four per cent per annum. As at December 31, 2015, the Medical Services Plan trend rate was assumed to be six per cent per annum for the first four years, decreasing to three per cent per annum thereafter.

As at March 31, 2017, the extended healthcare trend rate is assumed to be seven and a fifth per cent per annum for the first year, decreasing linearly over nine years to four and a half per cent per annum thereafter. As at December 31, 2015, the extended healthcare trend rate was assumed to be six and a half per cent per annum for the first year, decreasing linearly over four years to five per cent per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	March 31	December 31	March 31	December 31
	2017	2015	2017	2015
Estimated increase in defined benefit obligation - end of period due to:				
1% decrease in discount rate	\$ 392,818	\$ 397,036	\$ 69,956	\$ 58,173
1% increase in salary increase rate	\$ 86,875	\$ 89,469	n/a	n/a
1% increase in pension inflation rate	\$ 313,966	\$ 298,799	n/a	n/a
1% increase in healthcare trend rate	n/a	n/a	\$ 8,787	\$ 9,199
1% increase in medical services premium increase rate	n/a	n/a	\$ 36,506	\$ 29,226
1 year increase in life expectancy	\$ 63,592	\$ 55,753	\$ 6,789	\$ 6,334

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.

17. Operating Costs by Nature

(\$ THOUSANDS)	15 months ended March 31 2017	12 months ended December 31 2015
Operating costs – by nature		
Premium taxes and commission expense	\$ 763,261	\$ 564,061
Premium deficiency adjustments	92,952	66,899
Employee benefit expense:		
Compensation and other employee benefits	465,464	346,340
Pension and post-retirement benefits (note 16 and 23)	104,418	76,874
Professional and other services	53,303	40,457
Road improvements and other traffic safety programs	41,610	32,981
Building operating expenses	36,038	27,493
Merchant and bank fees	47,603	37,180
Office supplies and postage	26,103	20,430
Computer costs	36,862	25,776
Depreciation and amortization (note 11 and 12)	54,718	37,414
Other	27,398	20,081
	\$ 1,749,730	\$ 1,295,986
Operating costs – consolidated statement of comprehensive income		
Premium taxes and commissions – insurance	\$ 818,696	\$ 600,625
Claims services	383,789	271,068
Operating costs – insurance	322,799	244,371
Operating costs – non-insurance	125,986	99,407
Road safety and loss management services	60,943	50,180
Commissions – non-insurance	37,517	30,335
	\$ 1,749,730	\$ 1,295,986

18. Deferred Premium Acquisition Costs and Prepaids and Premium Deficiency

As stated in note 3e, the DPAC as at March 31, 2017 is calculated at a combined Corporate level as opposed to separate calculations for the Optional and Basic lines of business.

The Corporate DPAC as at March 31, 2017 is as follows:

(\$ THOUSANDS)	March 31 2017
Deferred premium acquisition costs, beginning of period	\$ 86,776
Acquisition costs related to future periods	16,481
Amortization of prior period acquisition costs	(86,776)
Deferred premium acquisition costs, end of period	<u>\$ 16,481</u>
Deferred premium acquisition costs	\$ 16,481
Prepaid expenses	<u>20,021</u>
Deferred premium acquisition costs and prepaids	<u>\$ 36,502</u>

As at December 31, 2015, the DPAC for the Optional and Basic lines of business were calculated separately. The DPAC for the Optional line of business as at December 31, 2015 was as follows:

(\$ THOUSANDS)	December 31 2015
Deferred premium acquisition costs, beginning of period	\$ 151,996
Acquisition costs related to future periods	162,598
Amortization of prior period acquisition costs	(151,996)
Deferred premium acquisition costs, end of period	<u>\$ 162,598</u>
Deferred premium acquisition costs	\$ 162,598
Prepaid expenses	<u>20,182</u>
Deferred premium acquisition costs and prepaids	<u>\$ 182,780</u>

The premium deficiency for the Basic line of business as at December 31, 2015 was as follows:

(\$ THOUSANDS)	December 31 2015	
Premium deficiency, beginning of period	\$	(15,794)
Acquisition costs related to future periods		95,932
Amortization of prior period deficiency		15,794
Actuarial valuation adjustment		(171,754)
Premium deficiency, end of period	\$	<u>(75,822)</u>

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

(\$ THOUSANDS)	Commissions		Premium Taxes		Total	
March 31, 2017						
Amount payable	\$	509,926	\$	275,992	\$	785,918
Amortization of prior period deferred premium acquisition costs		93,165		(6,389)		86,776
Deferred premium acquisition costs		(38,574)		22,093		(16,481)
Premium taxes, commission expense and deferred premium acquisition costs	\$	<u>564,517</u>	\$	<u>291,696</u>	\$	<u>856,213</u>
Represented as:						
Insurance	\$	527,000	\$	291,696	\$	818,696
Non-insurance		37,517		-		37,517
	\$	<u>564,517</u>	\$	<u>291,696</u>	\$	<u>856,213</u>
December 31, 2015						
Amount payable	\$	378,287	\$	203,247	\$	581,534
Amortization of prior period deferred premium acquisition costs		109,469		26,733		136,202
Deferred premium acquisition costs		(123,232)		(39,366)		(162,598)
Premium deficiency		30,067		45,755		75,822
Premium taxes, commission expense and deferred premium acquisition costs	\$	<u>394,591</u>	\$	<u>236,369</u>	\$	<u>630,960</u>
Represented as:						
Insurance	\$	364,256	\$	236,369	\$	600,625
Non-insurance		30,335		-		30,335
	\$	<u>394,591</u>	\$	<u>236,369</u>	\$	<u>630,960</u>

19. Related Party Transactions

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

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

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

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

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

As at March 31, 2017, there is no Excess Optional capital to be transferred to the Province of B.C. (note 20) (2015 – \$138.1 million accrued as a payable).

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)	15 months ended March 31 2017	12 months ended December 31 2015
Key management compensation		
Compensation and other employee benefits including restructuring costs	\$ 5,756	\$ 4,631
Pension and post-retirement benefits	932	480
	\$ 6,688	\$ 5,111

As at March 31, 2017, \$0.9 million (2015 – \$0.5 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 16. During the period ended March 31, 2017, the

Corporation incurred \$4.3 million (2015 – \$3.4 million) in administrative expenses and investment management fees on behalf of these plans interest-free. In addition, the Corporation provides certain administrative, investment management, and office services to the plans at no charge. As at March 31, 2017, \$0.6 million (2015 – \$1.7 million) was payable to these plans for employer contributions.

Other related party transactions have been disclosed elsewhere in the notes to the consolidated financial statements.

20. Capital Management

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

As prescribed in the British Columbia Government's *Special Direction IC2* (IC2) for Basic and the *Insurance Corporation Act* (ICA) for Optional insurance, the Corporation is guided by the capital management framework of the Office of the Superintendent of Financial Institutions Canada (OSFI), adopting OSFI's minimum capital test (MCT) as a means to measure and monitor the Corporation's capital levels. The MCT utilizes a risk-based formula to assess the capital adequacy of an insurance company by defining the capital available that is required to meet the minimum standards.

The Corporation has an internal corporate management target for MCT which is comprised of two components being the Basic and Optional insurance business MCT targets. For the Basic insurance business, the IC2 requires the Corporation, through BCUC oversight, to maintain capital available equal to at least 100% of MCT. BCUC has approved a Capital Management Plan for Basic insurance that includes a Basic management target MCT ratio at a higher level, sufficient to prevent capital falling below the 100% minimum threshold in most years (note 22) and an additional margin for relatively smooth and predictable rates. In the interest of keeping rates as low and affordable as possible for British Columbians, the Province of B.C. directed transfers of income from Optional to Basic insurance, enabling the Corporation to file for a 4.9% Basic rate increase in the 2016 revenue requirements application, which was subsequently approved by BCUC. To maintain Basic capital above legislative minimums, the Province of B.C. further directed a transfer from Optional insurance capital to Basic insurance.

Amendments made to IC2 in 2016 suspend the capital build and release provisions of the existing Capital Management Plan and keep the capital maintenance provision stable so that there is no impact on the Basic insurance rate change.

For the Optional insurance business, the ICA requires the Corporation to determine a capital management target that either is calculated by the Corporation based on the MCT guideline and the Guideline on Stress Testing issued by OSFI or as directed by the Province of B.C. At period end, when Optional capital is in excess of the management target, that amount is to be transferred to the Province of B.C. by July 1 of the following year (notes 19 and 22).

During 2016/17, the Corporation successfully completed and implemented a business renewal program known as the Transformation Program (TP) to address key business issues, including

increased customer expectations regarding products, service, and price along with replacing aging technology systems. TP includes multiple projects to collectively help the Corporation achieve its strategy and future objectives. The funding required for this project was obtained from Optional capital. The TP reserve represents a component of retained earnings internally set aside for this program.

The reserve, net of costs expensed, is a Treasury Board approved deduction from the excess Optional capital transfer and is as follows:

(\$ THOUSANDS)	March 31 2017	December 31 2015
Transformation Program Reserve		
Balance, beginning of period	\$ 282,723	\$ 256,200
Reserve reallocation	-	53,798
Costs including depreciation expensed during the period	(38,271)	(27,275)
Balance, end of period	\$ 244,452	\$ 282,723

During 2016/17, there were \$30.0 million (2015 – \$52.5 million) of Transformation Program costs capitalized in property, equipment and intangible assets (notes 11 and 12).

In 2015, the Corporation determined that certain costs previously deducted from the reserve were not within the scope of TP. Therefore, the TP reserve was adjusted for an amount of \$53.8 million. As a result, a reallocation of \$27.7 million of expenses from Optional to Basic insurance was made in 2015 (note 22).

21. 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's injury claims are primarily settled through the use of structured settlements.

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, 2017 is approximately \$1.19 billion (2015 – \$1.19 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, 2017, as all approved life insurance companies are rated investment-grade and outstanding balances are backed by the not-for-profit organization. The not-for-profit organization

provides guarantees of up to \$2,000 a month or 85% of the promised monthly income benefit, whichever is higher. The Corporation's exposure to credit risk beyond the guarantee is insignificant. To date, the Corporation has not experienced any losses resulting from these arrangements.

b) Lease payments

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

(\$ THOUSANDS)	March 31 2017		December 31 2015	
	Lease Payments	Net Present Value	Lease Payments	Net Present Value
Up to 1 year	\$ 9,545	\$ 9,290	\$ 9,914	\$ 9,629
Greater than 1 year, up to 5 years	23,581	21,648	19,017	17,386
Greater than 5 years	15,386	13,075	4,460	3,744
	<u>\$ 48,512</u>	<u>\$ 44,013</u>	<u>\$ 33,391</u>	<u>\$ 30,759</u>

The operating lease payments recognized as an expense during the period were \$18.9 million (2015 – \$14.7 million).

c) Other

As at March 31, 2017, the Corporation is committed to seven (2015 – seven) mortgage funding agreements totalling \$150.7 million (2015 – \$44.1 million).

In 2016/17, the Corporation invested into a real estate fund in which a commitment of \$69.7 million was made and as at March 31, 2017, \$53.7 million was funded.

In 2016/17, the Corporation has an investment in a limited partnership for bonds in which a commitment of \$100.0 million was made. As at March 31, 2017, \$40.0 million (2015 – nil) of the commitment was funded.

In 2016/17, the Corporation has made a commitment to invest \$150.0 million USD in a limited partnership for mortgages.

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

In 2014, the Corporation has an investment in a limited partnership for real estate in which a commitment of \$75.0 million was made. As at March 31, 2017, \$46.0 million (2015 – \$20.9 million) of the commitment was funded.

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

22. Regulation over Basic Insurance

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

For the regulation of the Corporation's Basic insurance rates, BCUC is required to ensure that the rates are just, reasonable, not unduly discriminatory, and not unduly preferential. BCUC is required to fix rates on the basis of accepted actuarial practice, to pay for certain specified costs, to ensure the Corporation maintains and/or builds the required Basic insurance capital, to ensure rates are not based on age, gender or marital status, and to ensure increases or decreases in rates are phased in, in a stable and predictable manner.

As required by the regulatory framework, the Corporation maintains a capital management plan that is reviewed and approved by BCUC. This plan was last amended in May 2016, to include both the existing capital management solvency target and an additional margin of capital for a rate smoothing framework. The capital management plan allowed for exclusion of some or all of that fiscal loss years' loss costs forecast variance as a provision to release Basic insurance capital.

Basic insurance rate increases are also subject to the rate smoothing framework which limits the range of allowable rate changes, and instead uses Basic insurance capital to smooth through volatility in Basic insurance rates (note 9). The rate smoothing framework requires that, if circumstances should arise where, despite the capital management plan, Basic insurance capital is projected to fall below the regulatory minimum target, then in addition to filing with BCUC, the Corporation is also directed to immediately report to the Treasury Board and, in conjunction with the Treasury Board, develop an appropriate plan to address Basic insurance capital levels. As discussed below, these circumstances arose in both fiscal 2016/17 and 2015 periods.

BCUC initiates regulatory processes on its own initiative or upon application by the Corporation. It uses oral hearing, written hearing, or negotiated settlement processes to review applications and subsequently issue legally binding decisions.

The Corporation is required to incur a portion of BCUC's general operating expenses as well as its costs associated with each ICBC proceeding. BCUC can also order the Corporation to reimburse other proceeding participants for specified costs such as legal and expert witness fees.

BCUC sets rates for Basic insurance that allow it to achieve the required regulatory minimum MCT which has been set at 100%. In any case where the estimate or outlook for the quarterly and/or period end Basic MCT level is below 100%, BCUC directs the Corporation to file, within 60 days, a plan for the restoration of Basic MCT to be at or above the 100% regulatory minimum.

The Corporation filed a plan with BCUC on November 26, 2015, as the outlook for the period end Basic MCT level as of the third quarter of 2015 was below 100%. The plan stated that the Corporation would transfer \$450.0 million of capital from Optional insurance to Basic insurance in January 2016 in order to restore the Basic MCT level to be above the 100% regulatory minimum. This transfer was completed on January 1, 2016.

The Corporation filed another plan with BCUC on May 31, 2016, and further updated it on August 31, 2016, as the outlook for the period end Basic MCT level as of both the first and second quarters of 2016/17 was below 100%. The update stated that, in addition to the \$300.0 million income transfer referred to below, the Corporation needed to transfer \$172.0 million of capital from Optional insurance to Basic insurance during August 2016 in order to restore the Basic MCT level to be above the 100% regulatory minimum.

\$300.0 million of current period's income was transferred from the Corporation's Optional insurance business to the Basic insurance business. This transfer (\$201.0 million on November 1, 2016 and subsequent to period end, \$99.0 million - see note 24) occurred under the Province of B.C.'s direction and was accepted by the Corporation's Board of Directors. As a result of this transfer, the Corporation applied to the BCUC for a Basic insurance rate of 4.9%, which was lower than the otherwise required rate.

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. Therefore, 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 2016/17

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	15 months ended March 31, 2017	12 months ended December 31, 2015	15 months ended March 31, 2017	12 months ended December 31, 2015	15 months ended March 31, 2017	12 months ended December 31, 2015
Net premiums written	\$ 3,720,692	\$ 2,770,742	\$ 2,532,407	\$ 1,866,095	\$ 6,253,099	\$ 4,636,837
Revenues						
Net premiums earned	\$ 3,601,709	\$ 2,655,979	\$ 2,448,933	\$ 1,791,952	\$ 6,050,642	\$ 4,447,931
Service fees and other income	79,727	57,375	50,656	37,135	130,383	94,510
Total earned revenues	3,681,436	2,713,354	2,499,589	1,829,087	6,181,025	4,542,441
Claims and operating costs						
Provision for claims occurring in the current period (note 13)	3,868,292	2,620,257	1,791,400	1,177,936	5,659,692	3,798,193
Change in estimates for losses occurring in prior periods (note 13)	(12,198)	237,652	318,863	6,402	306,665	244,054
Claim services, road safety and loss management services	296,410	212,795	148,322	108,453	444,732	321,248
	4,152,504	3,070,704	2,258,585	1,292,791	6,411,089	4,363,495
Operating costs – insurance (note 17)	149,439	114,807	173,360	129,564	322,799	244,371
Premium taxes and commissions – insurance (notes 17 and 18)	220,289	241,362	598,407	359,263	818,696	600,625
Transformation program reallocation (note 20)	-	27,720	-	(27,720)	-	-
	4,522,232	3,454,593	3,030,352	1,753,898	7,552,584	5,208,491
Underwriting (loss) income	(840,796)	(741,239)	(530,763)	75,189	(1,371,559)	(666,050)
Investment income (note 10)	415,505	607,711	199,365	312,158	614,870	919,869
(Loss) Income – insurance operations	(425,291)	(133,528)	(331,398)	387,347	(756,689)	253,819
Loss – non-insurance operations	(156,352)	(123,278)	-	-	(156,352)	(123,278)
Net (loss) income for the period before income transfer	(581,643)	(256,806)	(331,398)	387,347	(913,041)	130,541
Optional net income transfer to Basic business	201,000	-	(201,000)	-	-	-
Net (loss) income for the period after income transfer	\$ (380,643)	\$ (256,806)	\$ (532,398)	\$ 387,347	\$ (913,041)	\$ 130,541
Net (loss) income attributable to:						
Non-controlling interest	\$ (97)	\$ 233	\$ (53)	\$ 120	\$ (150)	\$ 353
Parent corporation	(380,546)	(257,039)	(532,345)	387,227	(912,891)	130,188
	\$ (380,643)	\$ (256,806)	\$ (532,398)	\$ 387,347	\$ (913,041)	\$ 130,541
Equity						
Retained earnings, beginning of period	\$ 1,218,425	\$ 1,475,464	\$ 2,152,946	\$ 1,903,837	\$ 3,371,371	\$ 3,379,301
Net (loss) income for the period, parent corporation	(380,546)	(257,039)	(532,345)	387,227	(912,891)	130,188
Optional Capital Transfer to Basic business (note 20)	622,000	-	(622,000)	-	-	-
Excess Optional Capital Transfer to Province of BC (notes 19 and 20)	-	-	-	(138,118)	-	(138,118)
Retained earnings, end of period	1,459,879	1,218,425	998,601	2,152,946	2,458,480	3,371,371
Other components of equity, beginning of period	(171,613)	157,250	(90,187)	79,126	(261,800)	236,376
Net change in available for sale assets	102,157	(309,413)	49,016	(158,932)	151,173	(468,345)
Pension and post-retirement benefits remeasurements (note 16)	51,904	(19,450)	26,858	(10,381)	78,762	(29,831)
Other components of equity, end of period	(17,552)	(171,613)	(14,313)	(90,187)	(31,865)	(261,800)
Total equity attributable to parent corporation	1,442,327	1,046,812	984,288	2,062,759	2,426,615	3,109,571
Non-controlling interest, beginning of period	24,204	-	12,256	-	36,460	-
Non-controlling interest (disposed) acquired during the period (note 6)	(11,276)	24,550	(6,340)	12,434	(17,616)	36,984
Net (loss) income for the period, non-controlling interest (note 6)	(97)	233	(53)	120	(150)	353
Other comprehensive income (loss) for the period, non-controlling interest (note 6)	584	(579)	293	(298)	877	(877)
Total equity attributable to non-controlling interest, end of period (note 6)	13,415	24,204	6,156	12,256	19,571	36,460
Total Equity	\$ 1,455,742	\$ 1,071,016	\$ 990,444	\$ 2,075,015	\$ 2,446,186	\$ 3,146,031

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	March 31, 2017	December 31, 2015	March 31, 2017	December 31, 2015	March 31, 2017	December 31, 2015
Liabilities						
Unearned premiums (note 14)	\$ 1,430,000	\$ 1,311,016	\$ 984,503	\$ 899,348	\$ 2,414,503	\$ 2,210,364
Provision for unpaid claims (note 13)	\$ 7,851,433	\$ 6,947,499	\$ 2,666,538	\$ 2,145,641	\$ 10,517,971	\$ 9,093,140

23. Indirect Method Cash Flow Details

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

(\$ THOUSANDS)	15 months ended March 31 2017	12 months ended December 31 2015
a) Items not requiring the use of cash		
Bad debt expense	\$ 6,084	\$ 3,531
Pension and post-retirement benefits (notes 16 and 17)	104,418	76,874
Amortization and depreciation of:		
Investment properties (note 5)	20,843	17,209
Property, equipment and intangibles (notes 11 and 12)	54,718	37,414
Retirement of property, equipment and intangibles (notes 11 and 12)	1,082	1,333
Impairment loss on financial investments (note 10)	20,106	39,438
Impairment reversal on investment properties (note 10)	(1,345)	(2,564)
Gains on investments	(238,858)	(666,486)
Non- cash increases in investment properties	-	(3,130)
	<u>\$ (32,952)</u>	<u>\$ (496,381)</u>
b) Changes in non-cash working capital		
Accrued Interest	\$ (20,536)	\$ (2,950)
Asset held for sale	(34,225)	-
Derivative financial instrument	10,702	-
Premium and other receivables	(164,628)	(124,321)
Reinsurance Assets	(7,623)	(1,681)
Accrued pension benefits	(39,259)	-
Deferred premium acquisition costs and prepaids	146,278	(11,330)
Accounts payable and accrued charges	(5,350)	(25,856)
Bond repurchase agreements and other liabilities	43,445	4,465
Premium deficiency	(75,822)	60,028
Premiums and fees received in advance	7,310	6,572
Unearned Premiums	204,139	188,906
Pension and Post-retirement benefits	(92,337)	(35,872)
Provision for unpaid Claims	1,424,831	887,708
	<u>\$ 1,396,925</u>	<u>\$ 945,669</u>
c) Supplemental information		
Interest and dividends received	\$ 332,217	\$ 256,536

24. Subsequent Events

On April 1, 2017, the Corporation transferred \$99.0 million of Optional insurance income to its Basic insurance as directed by the Province of B.C.

On April 18, 2017, ICBC and a Limited Partner acquired a real estate investment property for \$92.1 million, of which ICBC controls 90%.

Between April 1, 2017 and May 30, 2017, the Corporation entered into eleven agreements to provide mortgage funding totalling \$190.9 million.

Corporate Governance

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

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

For additional information, please refer to the Corporate Governance section of our website.

This includes links to information regarding:

- Executive Committee
- Board of Directors
- ICBC Board of Directors Committees
- ICBC Code of Ethics
- Mandate Letter and Taxpayer Accountability Principles

Schedule of Guarantees and Indemnities

As at March 31, 2017

There were no guarantees or indemnities provided by the Corporation during the 15 month period ended March 31, 2017.

Schedule of Debts

As at March 31, 2017

There were no long term debts secured by the Corporation at March 31, 2017.

Financial Information Reconciliation**For the 15 month period ended March 31, 2017**

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 356
Total Remuneration – Employees	441,012
Total Remuneration Paid	<u>441,368</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (356)
Amounts capitalized or recovered	(18,159)
Severance	4,744
Benefits paid on behalf of employees	20,308
Timing and other differences	17,559
	<u>24,096</u>

Total Compensation and Other Employee Benefits per Note 17 (page 58)\$ 465,464

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 fiscal period. This will result in timing differences between amounts recorded in the financial statements and amounts paid in the fiscal period. In addition to timing differences, the operating expenses in the financial statements will differ from the amounts paid to suppliers for goods and services due to non-operating and capital payments, and amounts paid to claims suppliers for goods and services.

Please note: ICBC changed its fiscal year-end from December 31st to March 31st and therefore, the fiscal period ending March 31, 2017 is a 15 month transitory fiscal period. The total amounts reported above represent 15 months of remuneration and expenses.

Remuneration and expenses paid to employees for the 15 months period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
ABALLINI R.	79,230	16,951	96,181	-	ARCHER L.	70,779	15,537	86,316	-
ABBOTT M.	81,074	18,730	99,804	9,782	ARCHIBALD J.	109,376	25,682	135,058	2,825
ABDULLA A.	65,656	16,429	82,085	-	ARIAS L.	61,873	14,392	76,265	32
ABE I.	101,457	23,073	124,530	-	ARMITAGE S.	74,540	17,873	92,413	60
ABEL E.	84,048	19,490	103,538	-	ARMSTRONG C.	99,616	22,328	121,944	1,556
ABELENDIA P.	72,265	15,432	87,697	2,308	ARMSTRONG K.	61,150	14,193	75,343	37
ACHADINHA D.	69,449	16,505	85,954	235	ARNDT E.	89,899	22,507	112,406	2,724
ACKERMANN D.	94,989	23,236	118,225	3,604	ARNDT J.	99,918	25,264	125,182	-
ADAM S.	61,942	13,637	75,579	96	ARNETT L.	94,610	22,943	117,553	-
ADAMS M.	60,915	15,219	76,134	-	ARNETT W.	79,701	19,357	99,058	-
ADAMS R.	97,164	21,574	118,738	1,991	ARTHUR J.	88,201	22,470	110,671	2,130
ADDISON D.	106,925	25,007	131,932	5,547	ARTHURS J.	78,623	18,269	96,892	417
ADDISON Y.	77,418	16,909	94,327	-	ASHBROOK L.	79,585	18,221	97,806	519
ADLEM B.	55,464	29,165	84,629	2,126	ASHLEY A.	64,161	14,923	79,084	671
AGA S.	64,801	14,865	79,666	2,459	ASMUNDSON P.	76,080	16,666	92,746	-
AGOSTI A.	85,420	8,747	94,167	1,996	ASTLES L.	75,343	16,972	92,315	407
AHERN P.	115,035	27,656	142,691	9,955	ATHERTON J.	119,091	28,880	147,971	2,359
AHIRA D.	89,664	20,392	110,056	848	ATKER J.	77,254	17,868	95,122	-
AIMERS K.	160,318	41,436	201,754	1,375	ATKINS P.	91,417	20,931	112,348	83
AKIZUKI M.	74,628	14,299	88,927	749	ATTWELL T.	75,382	18,804	94,186	-
AKTAS N.	73,477	16,902	90,379	-	ATWAL A.	62,965	17,255	80,220	962
AKYUREK A.	65,302	15,108	80,410	331	ATWAL S.	69,864	16,059	85,923	52
ALAMAR C.	75,230	16,899	92,129	-	AUGUSTINE B.	85,882	20,653	106,535	3,713
ALBAN M.	71,810	16,803	88,613	1,134	AUJLA S.	113,856	27,590	141,446	12,784
ALBANESE V.	165,790	46,310	212,100	8,325	AUVACHE C.	90,484	21,684	112,168	2,081
ALDERSON B.	79,220	21,276	100,496	489	AVEY A.	63,557	15,191	78,748	-
ALDERTON M.	67,732	15,426	83,158	-	AWAN A.	64,335	15,971	80,306	2,901
ALEXANDER B.	68,979	18,711	87,690	2,602	AY C.	61,391	14,302	75,693	-
ALEXANDER K.	62,358	14,385	76,743	90	AYLING C.	62,607	16,301	78,908	2,735
ALI R.	79,319	18,024	97,343	95	BAADSVIK E.	108,876	30,734	139,610	6,483
ALI S.	62,293	16,772	79,065	357	BABEY L.	87,352	19,737	107,089	356
ALIKPALA E.	63,019	14,874	77,893	-	BABIC N.	61,146	14,464	75,610	-
ALLAN B.	73,111	18,853	91,964	20	BABYUK A.	81,653	23,194	104,847	-
ALLEN D.	77,895	21,185	99,080	-	BACCHUS J.	67,359	15,585	82,944	357
ALLEN M.	66,787	15,016	81,803	-	BADANIC D.	90,675	21,063	111,738	491
ANDERSON B.	69,423	14,878	84,301	-	BAGHERI P.	79,479	23,084	102,563	5,032
ANDERSON C.R.	76,891	22,012	98,903	533	BAGNALL S.	67,659	15,873	83,532	-
ANDERSON CE.	70,939	18,780	89,719	135	BAHI J.	85,644	21,739	107,383	87
ANDERSON N.	68,705	15,923	84,628	7,133	BAINBRIDGE J.	69,212	15,438	84,650	12
ANDREW A.	80,915	18,062	98,977	987	BAINS J.	123,298	35,156	158,454	275
ANDREWS C.	105,003	23,736	128,739	1,494	BAINS S.	106,702	28,893	135,595	6,348
ANDREWS J.	60,939	14,307	75,246	-	BAIRD P.	84,866	36,528	121,394	-
ANG S.	76,796	17,908	94,704	-	BAITZ L.	72,708	17,873	90,581	150
ANGANU I.	84,167	19,082	103,249	4,064	BAKALI A.	92,581	23,189	115,770	29
ANNESS G.	105,794	23,858	129,652	636	BAKER H.	78,892	19,523	98,415	176
ANTAO S.	72,973	16,949	89,922	166	BAKER R.	62,641	13,732	76,373	-
AOKI S.	104,650	25,333	129,983	3,591	BALDWIN K.	131,253	31,322	162,575	2,825
ARAI B.	102,050	23,040	125,090	511	BALDWIN L.	66,877	15,145	82,022	10
ARARSO T.	81,212	19,682	100,894	6,017	BALLANCE S.	77,769	18,054	95,823	172

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Remuneration and expenses paid to employees for the 15 month period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
BANCOSTA F.	86,233	19,198	105,431	1,500	BERGMAN J.	72,667	12,827	85,494	11,995
BARBARO T.	80,432	14,522	94,954	792	BEST L.	103,201	23,607	126,808	300
BARДУА B.	72,662	17,011	89,673	-	BEST LI.	61,955	14,329	76,284	838
BARICHELLO A.	73,355	17,270	90,625	-	BEST V.	112,279	28,242	140,521	-
BARKLEY D.	81,736	16,695	98,431	86	BESZEDES D.	91,847	20,701	112,548	5,802
BARLOW M.	93,594	20,366	113,960	-	BETKER J.	90,996	20,692	111,688	889
BARNES J.	75,974	18,332	94,306	1,157	BETZ B.	61,228	14,420	75,648	-
BARNES S.	76,052	17,313	93,365	-	BEVAN A.	98,975	23,564	122,539	5,353
BARNETT C.	69,836	15,426	85,262	45	BEZNA B.	66,169	14,867	81,036	134
BARRETT S.	85,185	19,899	105,084	811	BHULLAR A.	79,042	19,409	98,451	-
BARRETTE C.	72,710	16,899	89,609	-	BIEBER B.	65,214	16,871	82,085	85
BARRON K.	65,348	15,844	81,192	-	BILODEAU S.	61,692	14,633	76,325	-
BARUAH U.	77,000	18,429	95,429	206	BINSTEAD C.	110,143	27,810	137,953	1,444
BARUFFA A.	79,912	22,018	101,930	183	BIRD W.	67,248	15,582	82,830	210
BASILE G.	85,139	20,615	105,754	25	BISHOP C.	84,756	19,272	104,028	308
BASRA S.	100,026	22,741	122,767	122	BISHOP P.	83,685	18,271	101,956	1,018
BASTILLO G.	66,898	19,129	86,027	3,240	BISHOP R.	74,845	19,242	94,087	-
BATCHELOR D.	63,331	15,581	78,912	235	BISHOP S.	142,770	30,487	173,257	202
BATISTINI P.	64,441	15,190	79,631	392	BISLA-PEREIRA S.	72,367	14,382	86,749	-
BATTER C.	62,407	17,999	80,406	1,479	BLACK G.	131,899	30,197	162,096	4,214
BAUER G.	93,596	20,709	114,305	980	BLACK J.	85,123	20,657	105,780	-
BAUER T.	61,693	14,289	75,982	-	BLACK M.	65,905	15,195	81,100	403
BAXTER A.	73,133	17,379	90,512	572	BLACKBURN M.	72,369	16,899	89,268	-
BAXTER H.	78,201	16,747	94,948	1,210	BLACKKEY F.	82,752	17,908	100,660	1,948
BAXTER N.	112,623	27,204	139,827	2,458	BLACKLOCK J.	100,512	26,536	127,048	4,847
BAYFORD L.	66,647	15,259	81,906	5,462	BLACKSTOCK PEDROSO A.	70,168	17,120	87,288	1,070
BEACH R.	71,670	19,191	90,861	44	BLADES T.	63,752	15,059	78,811	324
BEADLE S.	63,031	14,459	77,490	10	BLAIR C.	66,698	16,479	83,177	587
BEATTY D.	88,569	20,134	108,703	469	BLAIR L.	72,071	16,526	88,597	-
BEAUDET L.	86,269	17,287	103,556	-	BLUCHER M.	346,341	91,435	437,776	17,026
BEAUDOIN D.	131,245	30,039	161,284	2,713	BOAL J.	66,347	15,739	82,086	132
BEAULIEU M.	79,670	19,527	99,197	1,120	BOAN D.	130,300	31,269	161,569	8,313
BEAUREGARD G.	139,414	32,423	171,837	378	BOCHKE K.	69,468	17,550	87,018	-
BECK J.	116,105	26,578	142,683	1,776	BODIN G.	91,173	20,719	111,892	7,202
BECK K.	86,616	18,267	104,883	450	BOGDANOVIC S.	80,939	18,949	99,888	1,548
BECKER B.	68,019	18,002	86,021	1,065	BOGLARI S.	125,404	31,342	156,746	215
BEHAN S.	81,170	17,530	98,700	-	BOMBARA S.	75,397	17,204	92,601	123
BEIER R.	64,338	15,426	79,764	329	BONDI R.	87,866	18,287	106,153	-
BEISICK R.	82,360	19,018	101,378	1,620	BONNETT B.	82,059	17,042	99,101	10,562
BELL E.	78,954	19,248	98,202	3,093	BOORMAN R.	82,945	-	82,945	176
BELLOPEDE G.	69,657	16,469	86,126	249	BOOTH B.	67,669	15,429	83,098	-
BELTRANO E.	67,218	15,855	83,073	211	BOOTH B.A.	92,950	21,135	114,085	-
BENETEAU C.	104,434	23,198	127,632	469	BOOTH C.	72,612	16,951	89,563	-
BENINCASA J.	88,558	20,009	108,567	2,631	BOOTH D.	65,406	15,647	81,053	76
BENIUSIS J.	65,944	17,609	83,553	-	BOOTH L.	71,373	16,487	87,860	45
BENOIT J.	74,033	16,919	90,952	250	BOOTY J.	81,793	17,020	98,813	176
BENTLEY L.	97,008	23,256	120,264	-	BOOYENS J.	120,246	30,541	150,787	-
BERARD P.	67,877	16,062	83,939	-	BOPARAI S.	60,690	14,373	75,063	2,490
BERGLIND T.	80,572	22,601	103,173	32	BORLAND I.	80,038	16,650	96,688	28

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Remuneration and expenses paid to employees for the 15 months period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
BOTT M.	66,537	15,707	82,244	3,695	BRUNEAU M.	111,036	26,646	137,682	4,594
BOUAYADI D.	65,952	14,469	80,421	164	BRUNO M.	89,547	20,141	109,688	2,606
BOUFEAS R.	62,876	14,463	77,339	-	BRUNSCH S.	110,423	-	110,423	2,735
BOURCIER D.	73,666	20,209	93,875	20	BRYAN M.	103,399	23,773	127,172	8,645
BOURDAGES M.	82,096	20,342	102,438	2,672	BUCKLAND J.	72,906	19,247	92,153	955
BOURDIN E.	138,579	33,076	171,655	1,019	BUCKMAN P.	63,256	16,937	80,193	-
BOURDON J.	64,928	16,300	81,228	1,458	BUDD B.	94,077	19,895	113,972	-
BOURNE J.	87,972	20,137	108,109	902	BUFFETT S.	84,135	19,512	103,647	1,116
BOUSTANI N.	66,552	15,538	82,090	518	BUKOWSKY A.	60,410	14,705	75,115	-
BOWCOTT B.	72,484	18,355	90,839	4,062	BUKSH M.	70,485	15,184	85,669	-
BOWEN J.	66,592	15,429	82,021	-	BULHOES G.	75,294	17,725	93,019	76
BOWYER C.	72,889	16,948	89,837	-	BUNN B.	65,503	15,190	80,693	131
BOYAL M.	76,724	17,895	94,619	-	BUNTING B.	74,593	17,471	92,064	1,500
BOYCE S.	62,118	14,480	76,598	977	BURNETT A.	130,739	31,628	162,367	3,667
BRAATHEN G.	104,318	299	104,617	2,362	BURNETT PAM.	115,298	23,942	139,240	6,916
BRADLEY S.	70,911	15,410	86,321	489	BURNETT PAT.	65,790	15,317	81,107	63
BRADSEN L.	87,161	20,163	107,324	176	BURRILL S.	85,328	19,788	105,116	10
BRADSHAW K.	89,477	18,953	108,430	255	BURTON J.	64,747	16,504	81,251	1,767
BRADSHAW L.	70,439	15,426	85,865	491	BURTON S.	63,858	15,295	79,153	-
BRAKOP I.	75,495	17,192	92,687	9,803	BUSS J.	66,030	17,000	83,030	-
BRANDT T.	85,604	20,345	105,949	541	BUTLER G.	156,517	35,359	191,876	6,677
BREARLEY A.	94,409	22,174	116,583	2,632	BUTTS R.	67,447	16,068	83,515	-
BREDIN J.	81,220	18,716	99,936	464	CABALFIN G.	73,028	10,130	83,158	-
BREGEDA K.	96,710	23,799	120,509	2,824	CABRERA I.	72,497	21,647	94,144	450
BREMMER A.	65,095	16,137	81,232	-	CADER S.	66,487	16,936	83,423	-
BRENNAN E.	72,955	17,709	90,664	956	CALBICK L.	92,832	20,081	112,913	2,654
BRETON S.	65,015	15,014	80,029	-	CALLANDER S.	64,052	15,950	80,002	1,865
BREWER S.	80,203	17,453	97,656	-	CALLISON C.	72,429	16,599	89,028	311
BREWIS D.	78,627	(669)	77,958	-	CAMARA C.	71,100	16,650	87,750	-
BREWSTER D.	72,860	17,151	90,011	3,115	CAMARA M.	73,586	18,271	91,857	-
BREWSTER W.	68,127	18,084	86,211	966	CAMPBELL C.	75,387	16,902	92,289	-
BRIAULT J.	73,681	17,123	90,804	-	CAMPBELL J.	113,069	-	113,069	371
BRIDEN M.	62,972	14,681	77,653	-	CAMPBELL L.	100,601	27,526	128,127	4,793
BRIERLEY A.	72,323	17,262	89,585	-	CAMPBELL S.	88,788	21,608	110,396	288
BRINDAMOUR M.	62,629	14,515	77,144	-	CAMPBELL T.	101,930	23,432	125,362	6,102
BRODZIAK S.	66,741	15,952	82,693	348	CAMPO K.	66,552	15,432	81,984	185
BROKOP D.	73,346	17,059	90,405	89	CANOFARI S.	103,728	23,573	127,301	5,269
BROMLEY J.	78,167	16,817	94,984	-	CARAGATA G.	67,576	21,386	88,962	1,044
BROPHY P.	120,411	27,911	148,322	1,325	CARAVETTA M.	81,055	-	81,055	824
BROWN A.	71,496	16,513	88,009	-	CAREY C.	101,702	23,965	125,667	3,949
BROWN D.	84,248	17,214	101,462	450	CAREY D.	83,728	19,490	103,218	-
BROWN J.	63,024	13,844	76,868	3,930	CARLISLE T.	62,977	14,454	77,431	-
BROWN M.	81,866	15,160	97,026	258	CARLSON D.	64,147	16,777	80,924	-
BROWNE M.	100,697	28,232	128,929	401	CARMONT T.	78,729	18,635	97,364	232
BROWN-MACKAY T.	64,833	16,216	81,049	775	CARNEY L.	89,270	-	89,270	-
BROZIC B.	76,865	16,906	93,771	-	CARPENETTI A.	78,820	18,276	97,096	24
BRUCE C.	64,899	15,297	80,196	1,087	CARPENTER W.	259,182	64,503	323,685	3,306
BRUCE K.	67,125	14,425	81,550	59	CARR K.	57,031	22,672	79,703	253
BRUNAC-WHITE S.	87,048	20,201	107,249	531	CARREIRO J.	62,429	16,537	78,966	354

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Remuneration and expenses paid to employees for the 15 month period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
CARRIER H.	72,893	16,902	89,795	176	CHAN SE.	88,910	27,666	116,576	955
CARRIERE S.	73,509	16,899	90,408	-	CHAN T.	143,064	34,062	177,126	1,333
CARROLL Y.	77,187	17,158	94,345	76	CHAN V.	106,176	23,633	129,809	1,172
CARSTENS N.	95,462	21,744	117,206	1,410	CHAN W.	78,921	18,351	97,272	5,316
CARSWELL A.	73,221	17,017	90,238	-	CHAND A.	72,707	20,234	92,941	70
CARSWELL G.	99,552	24,751	124,303	7,933	CHANDRA J.	80,744	19,405	100,149	413
CARTER J.	140,073	33,169	173,242	1,653	CHANDRA L.	65,787	14,307	80,094	2,086
CARTER L.	89,602	20,545	110,147	1,178	CHANDRA R.	79,290	17,944	97,234	196
CARTER S.	72,765	16,899	89,664	76	CHANDRA S.	103,823	24,769	128,592	3,646
CARTIER A.	84,645	19,788	104,433	-	CHANDRA V.	65,980	15,135	81,115	-
CARTWRIGHT K.	87,028	18,729	105,757	-	CHANG P.	87,030	20,318	107,348	1,356
CARUSI A.	80,352	18,332	98,684	738	CHANG R.	99,396	28,885	128,281	8,576
CARUSI J.	104,107	24,457	128,564	11,140	CHANG Z.	76,782	18,661	95,443	943
CARVAJAL L.	109,501	-	109,501	-	CHAPMAN S.	88,834	20,108	108,942	733
CARVELL W.	76,991	17,295	94,286	818	CHAPUT R.	107,174	296	107,470	255
CASCON S.	85,946	18,265	104,211	76	CHARLESON A.	69,037	13,823	82,860	-
CASTEL A.	69,205	15,893	85,098	267	CHASE P.	93,324	21,135	114,459	285
CASTEL S.	79,841	18,433	98,274	176	CHEADLE L.	78,326	18,269	96,595	1,457
CASTELLAN A.	71,627	16,584	88,211	315	CHEEMA P.	83,781	18,980	102,761	7,515
CASWELL B.	96,649	-	96,649	235	CHEEMA S.	69,963	16,185	86,148	444
CATLEY T.	92,273	20,980	113,253	-	CHELA S.	88,161	22,041	110,202	164
CAUSER M.	68,407	16,554	84,961	992	CHEN A.	63,226	12,777	76,003	176
CAUSTON C.	74,388	18,370	92,758	706	CHEN K.	109,096	42,707	151,803	16
CECILIA A.	78,223	23,797	102,020	-	CHEN L.	90,725	23,892	114,617	3,186
CENTRONE J.	67,494	16,563	84,057	-	CHENG BRA.	57,585	17,646	75,231	-
CHAGLANI A.	75,760	18,116	93,876	-	CHENG BRI.	150,624	33,397	184,021	2,229
CHAHAL KA.	98,933	16,149	115,082	1,881	CHEUNG D.	68,999	20,587	89,586	-
CHAHAL KU.	77,099	17,430	94,529	30	CHEUNG J.	71,290	18,051	89,341	3,008
CHAMBERLAIN P.	87,067	19,735	106,802	-	CHEUNG P.	102,352	27,676	130,028	181
CHAMBERS J.	61,477	14,534	76,011	76	CHEUNG R.	74,107	3,810	77,917	571
CHAN AL.	101,255	24,442	125,697	3,040	CHIA N.	68,532	18,198	86,730	176
CHAN AM.	65,801	16,374	82,175	46	CHIANG S.	73,160	16,906	90,066	844
CHAN AN.	88,777	20,754	109,531	955	CHIN R.	86,560	18,276	104,836	178
CHAN AN. P.K.	54,078	21,952	76,030	419	CHIN S.	70,484	21,066	91,550	176
CHAN ANN.	75,884	20,290	96,174	1,664	CHIU A.	72,511	17,774	90,285	2,498
CHAN C.	69,232	16,287	85,519	1,232	CHIU C.	112,849	32,590	145,439	1,027
CHAN DE.	64,240	13,061	77,301	76	CHIU G.	83,979	19,160	103,139	5,114
CHAN DO.	83,681	19,079	102,760	279	CHIU G.L.	91,558	19,767	111,325	317
CHAN HE.	69,013	16,263	85,276	-	CHIU L.	61,703	14,307	76,010	-
CHAN HO.	87,803	20,415	108,218	1,142	CHIU P.	85,124	22,163	107,287	419
CHAN K.	55,421	21,503	76,924	-	CHIVU M.	63,618	15,218	78,836	943
CHAN L.	84,963	20,405	105,368	3,302	CHORNEY L.	84,206	19,892	104,098	735
CHAN MA.	88,594	22,256	110,850	9	CHORNEY T.	77,296	18,475	95,771	444
CHAN MO.	64,348	13,398	77,746	-	CHOU A.	77,601	21,539	99,140	9,507
CHAN O.	61,174	13,864	75,038	-	CHOU J.	67,607	15,917	83,524	2,289
CHAN ROB.	101,149	28,702	129,851	25	CHOUINARD J.	63,929	15,078	79,007	62
CHAN RON.	100,129	23,469	123,598	6,666	CHOW B.	93,064	24,371	117,435	-
CHAN S.Y.	121,754	539	122,293	943	CHOW C.	69,853	19,281	89,134	2,454
CHAN SA.	73,623	20,836	94,459	955	CHOW KE.	74,840	19,652	94,492	61

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EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
CHOW KI.	112,621	17,120	129,741	-	COOMBS C.	64,041	13,764	77,805	166
CHOW M.	107,948	25,457	133,405	2,659	COOPER D.	94,853	21,686	116,539	247
CHRISTENSEN M.	72,906	16,973	89,879	349	CORAPI G.	64,637	15,403	80,040	370
CHRISTENSEN ME.	85,357	18,833	104,190	1,005	CORAY M.	74,005	17,166	91,171	176
CHU A.	99,697	24,352	124,049	1,210	CORDICK G.	62,805	14,283	77,088	134
CHU S.	74,015	18,013	92,028	181	COREA S.	63,252	19,741	82,993	-
CHUAH C.	94,488	23,358	117,846	502	COSTER N.	72,659	3,893	76,552	454
CHUKA K.	67,074	15,414	82,488	-	COTE A.	61,295	14,427	75,722	-
CHUNG C.	68,130	16,233	84,363	640	COUGHLAN C.	61,003	15,087	76,090	229
CHUNG D.	79,281	18,315	97,596	1,484	COULTHARD R.	73,873	16,796	90,669	-
CHUNICK L.	66,075	14,053	80,128	-	COWIE K.	82,382	18,223	100,605	119
CIAMPOLLETTI J.	88,588	21,398	109,986	1,595	COWLEY J.	65,836	15,874	81,710	-
CICHOWSKI J.	72,906	16,905	89,811	-	COX C.	75,448	17,209	92,657	253
CIOLFITTO T.	74,970	16,822	91,792	-	COX M.	100,338	27,427	127,765	204
CLANCY D.	162,670	36,742	199,412	670	CRAIG B.	101,719	24,617	126,336	1,895
CLARK C.	70,872	16,491	87,363	304	CRAVER S.	179,913	44,451	224,364	17,173
CLARK T.	63,707	14,522	78,229	573	CRAWFORD L.	80,554	17,123	97,677	572
CLARKE D.	90,200	21,794	111,994	-	CRAWFORD N.	58,942	16,213	75,155	1,246
CLARKE E.	95,778	21,805	117,583	-	CREAMORE D.	64,362	15,606	79,968	-
CLARKE M.	87,178	20,917	108,095	17	CREECH A.	61,089	14,302	75,391	20
CLARKE-SHERMAN C.	77,097	17,374	94,471	-	CRIPPS L.	68,396	21,780	90,176	162
CLIFFORD R.	140,096	32,026	172,122	549	CRNKOVIC J.	61,512	15,189	76,701	152
CLINGWALL E.	62,666	18,924	81,590	89	CROMBIE S.	266,658	58,743	325,401	7,697
CLOUGH ROB.	71,172	16,254	87,426	-	CROSBY A.	72,916	17,953	90,869	414
CLOUGH ROD.	74,395	17,116	91,511	-	CROSS T.	93,555	22,416	115,971	1,109
CLUNK L.	63,916	15,730	79,646	-	CRYSLER E.	87,646	20,638	108,284	-
CO E.	65,653	15,623	81,276	-	CUDLIP A.	121,624	27,463	149,087	5,852
CO S.	63,649	15,496	79,145	-	CULOS E.	98,219	23,633	121,852	516
COADY A.	129,065	354	129,419	1,009	CUMMINS R.	66,360	15,426	81,786	-
COATES W.	109,713	25,624	135,337	2,481	CURLL S.	80,733	19,220	99,953	-
COATTA V.	89,683	20,252	109,935	955	CURRAN J.	78,236	19,165	97,401	-
COCKER R.	62,007	18,176	80,183	5,040	CURRAN P.	62,092	14,986	77,078	111
COLES D.	62,692	14,483	77,175	437	CURRIE C.	73,020	16,906	89,926	-
COLINS S.	72,029	16,663	88,692	375	CUTAIA D.	83,048	18,717	101,765	5,282
COLLAZO C.	64,529	14,584	79,113	366	CUTHBERT B.	81,831	18,699	100,530	621
COLLIN R.	85,299	20,262	105,561	76	CYBULSKI V.	63,605	14,866	78,471	-
COLLINGS N.	67,784	16,726	84,510	396	DAC M.	68,074	17,050	85,124	45
COLLINS L.	68,812	16,937	85,749	121	DACOSTA T.	63,518	15,825	79,343	2,054
COMEAU S.	83,153	19,059	102,212	1,690	DALLA PACE G.	62,554	16,391	78,945	264
COMMINS B.	87,183	20,572	107,755	-	DALLA ZANNA D.	72,584	16,663	89,247	-
CONEJEROS	64,932	15,231	80,163	-	DALMAN S.	74,344	17,748	92,092	346
STERNER S.					DALUPANG R.	67,777	15,438	83,215	-
CONNOLLY A.	91,543	24,676	116,219	-	DAME R.	73,201	16,902	90,103	206
CONSTABLE C.	87,775	19,997	107,772	262	DAMON C.	87,252	21,227	108,479	1,804
COOK B.	91,143	25,413	116,556	-	DANG B.	66,777	16,032	82,809	10,045
COOK C.	93,716	25,560	119,276	-	DANG M.	64,587	15,619	80,206	153
COOKE C.	62,202	14,422	76,624	388	DANTU P.	75,069	16,669	91,738	-
COOMBS S.	78,284	17,921	96,205	-	DAR SANTOS J.	80,485	17,371	97,856	79

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EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
DARKE M.	97,159	22,048	119,207	-	DICKSON VAN STOLK	73,650	17,940	91,590	-
DAROUGH-HARDEKOPF B.	66,612	16,483	83,095	2,499	DIGGENS L.	60,658	14,582	75,240	-
DAUZ C.	70,264	18,759	89,023	943	DILWORTH J.	117,084	27,689	144,773	4,754
DAVIDSON B.	84,906	20,775	105,681	650	DING P.	78,115	19,181	97,296	-
DAVIS K.	81,474	18,607	100,081	171	DINGMAN L.	61,198	15,340	76,538	-
DAVIS L.	79,607	18,510	98,117	918	DINNIE S.	73,555	17,168	90,723	398
DAVIS S.	93,595	21,249	114,844	1,396	DIRK T.	58,801	18,010	76,811	414
DAWKINS F.	74,906	17,111	92,017	300	DIXON C.	79,405	18,460	97,865	396
DAY C.	66,539	17,211	83,750	210	DIXON P.	68,243	16,885	85,128	-
DAY T.	87,884	20,481	108,365	3,351	DJURKOVIC J.	70,058	20,161	90,219	421
DAYHOLOS W.	67,136	15,544	82,680	-	DOAN A.	72,711	16,899	89,610	176
DE ASIS L.	82,308	18,980	101,288	955	DOAN G.	72,024	16,484	88,508	760
DE BEAUPRE J.	63,988	16,650	80,638	35	DOBROVOLNY J.	64,092	14,619	78,711	176
DE BOER J.	67,943	17,747	85,690	23,962	DOELL L.	77,909	17,735	95,644	114
DE GOEDE T.	72,927	16,933	89,860	297	DOLHANTY J.	66,525	15,916	82,441	488
DE LEUR P.	116,572	30,028	146,600	16,881	DOLLARD R.	73,848	16,856	90,704	1,516
DE SOUZA M.	57,881	19,401	77,282	-	DOMES J.	93,108	21,210	114,318	176
DE ZEN R.	113,858	25,887	139,745	1,768	DONALD C.	61,342	14,224	75,566	-
DEAK M.	80,810	18,926	99,736	176	DONALDSON C.	101,509	23,080	124,589	955
DEAN D.	110,414	29,534	139,948	30,147	DONALDSON I.	61,573	14,665	76,238	3,514
DECICCO A.	74,210	17,131	91,341	98	DONG J.	102,729	23,349	126,078	2,825
DEERING S.	90,251	17,857	108,108	558	DORADEA-CABRERA D.	71,674	17,081	88,755	935
DEGROOT J.	77,991	18,496	96,487	328	DORAN E.	136,534	33,738	170,272	10,314
DEKERF J.	70,862	16,142	87,004	-	DORICIC J.	135,302	32,512	167,814	3,484
DELA CRUZ C.	69,633	14,926	84,559	176	DOSANJH J.	86,128	20,943	107,071	206
DELA CRUZ F.	72,716	17,011	89,727	2,849	DOTT J.	73,460	17,310	90,770	-
DELANEY D.	71,238	16,905	88,143	-	DOUCETTE B.	72,508	18,271	90,779	-
DELANEY L.	61,572	15,806	77,378	-	DOUGAN D.	71,377	15,435	86,812	101
DELANY M.	66,552	15,432	81,984	610	DOUGLAS C.	72,391	16,727	89,118	371
DELLA-COLETTA B.	85,233	18,151	103,384	399	DOWDELL A.	90,177	18,817	108,994	587
DELMARK R.	110,762	27,458	138,220	2,758	DOWNEY M.	88,827	21,672	110,499	7,310
DEN OUDEN B.	61,684	25,287	86,971	204	DOYLE C.	84,048	20,451	104,499	-
DEPOURCQ J.	80,140	18,269	98,409	695	DRAGOI D.	63,378	14,144	77,522	-
DER K.	84,137	10,749	94,886	-	DRESKAI E.	67,346	18,085	85,431	-
DERBY L.	86,327	19,720	106,047	133	DREW J.	72,064	18,528	90,592	2,821
DERINZY L.	77,295	17,214	94,509	40	DREYER P.	139,172	37,669	176,841	8,983
DESABRAIS B.	129,427	32,690	162,117	1,113	DU PLESSIS A.	131,705	30,346	162,051	2,825
DESHANE R.	94,351	21,457	115,808	193	DUCHARME L.	65,968	15,641	81,609	121
DESJARLAIS M.	63,313	18,979	82,292	-	DUDLEY A.	113,403	27,765	141,168	566
DEVRIES K.	81,955	19,839	101,794	1,080	DUFFIELD J.	74,407	18,503	92,910	1,719
DHANANI S.	79,524	24,832	104,356	449	DUMENCU G.	92,173	21,295	113,468	1,033
DHANANI Y.	116,213	36,097	152,310	2,007	DUNATOV M.	62,256	15,374	77,630	483
DHILLON M.	68,313	17,584	85,897	76	DUNBAR P.	66,928	16,053	82,981	-
DI POMPONIO F.	78,685	18,269	96,954	-	DUNFORD M.	63,022	14,865	77,887	815
DI TOSTO R.	97,542	25,537	123,079	2,143	DUONG D.	63,977	17,991	81,968	813
DIAS R.	111,702	-	111,702	1,396	DUPUY C.	61,589	14,073	75,662	-
DICESARE J.	103,399	24,416	127,815	7,777	DURKIN T.	61,622	14,884	76,506	1,285
DICKINSON J.	170,621	38,562	209,183	7,343	DURRAD D.	80,912	20,888	101,800	-
DICKSON P.	111,513	25,430	136,943	4,794	DUSSEAU T.	82,850	19,134	101,984	10,916

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DYCK J.	78,945	19,248	98,193	4,475	FAULCONER R.	98,660	20,349	119,009	2,044
DYKSTRA J.	64,182	15,494	79,676	-	FAY G.	73,583	21,354	94,937	91
DYNOWSKI R.	69,438	15,438	84,876	-	FAZEKAS A.	86,312	20,244	106,556	2,614
EASTWOOD G.	230,710	54,113	284,823	10,605	FEARS E.	92,678	8,373	101,051	138
ECCLES S.	73,628	16,471	90,099	816	FEBBRAIO M.	63,145	15,168	78,313	-
EDEN G.	151,813	40,064	191,877	5,964	FEDERICO E.	91,825	20,222	112,047	-
EDWARDS B.	106,981	24,310	131,291	2,759	FEDOROFF G.	102,218	23,241	125,459	508
EDWARDS C.	67,553	15,453	83,006	487	FELIX N.	107,403	24,424	131,827	508
EDWARDS R.	72,619	17,817	90,436	-	FENGLER B.	69,933	18,274	88,207	24
EEUWES J.	75,635	24,998	100,633	10,385	FERGUSON G.	76,502	22,800	99,302	-
EGAN S.	93,178	25,815	118,993	122	FERRARI D.	106,304	24,029	130,333	955
EGLI C.	60,507	19,137	79,644	72	FERTILE K.	72,903	17,136	90,039	40
EIN G.	66,437	16,839	83,276	594	FIALA P.	75,881	16,972	92,853	1,941
ELDEHIMI H.	70,766	16,788	87,554	-	FILIPCHUK D.	89,389	22,175	111,564	276
ELDER J.	174,105	52,128	226,233	1,753	FINCH S.	86,330	20,145	106,475	623
ELIA J.	62,878	14,758	77,636	1,573	FINDLAY S.	61,813	14,572	76,385	76
ELIASSON B.	63,389	12,747	76,136	30	FINK S.	63,715	15,819	79,534	-
ELIOPOULOS N.	61,964	14,307	76,271	-	FINSTAD B.	74,793	16,909	91,702	311
ELLIOTT D.	79,877	17,880	97,757	1,092	FIORVENTO D.	96,174	23,477	119,651	3,003
ELLIOTT G.	99,338	16,376	115,714	343	FIPKE D.	66,549	15,432	81,981	-
ELLIOTT R.	63,625	17,303	80,928	149	FISCHER P.	82,647	20,299	102,946	13
ELLIS J.	90,991	23,081	114,072	181	FISHER L.	68,795	15,661	84,456	2,573
EMERSON J.	84,757	18,453	103,210	244	FISHER R.	132,993	32,364	165,357	1,161
ENG M.	99,161	23,967	123,128	1,302	FLEMING G.	136,441	30,577	167,018	66
EPP T.	66,379	14,206	80,585	879	FLOTO S.	81,170	20,999	102,169	-
ERHARDT S.	76,514	16,725	93,239	50	FOLEY J.	88,609	21,008	109,617	272
ERICKSON D.	93,242	22,526	115,768	450	FOLEY M.	94,033	18,569	112,602	803
ERICKSON M.	71,401	16,487	87,888	-	FONTAINE A.	66,930	15,429	82,359	199
ESPERSEN T.	72,906	16,905	89,811	20	FOORT A.	88,117	20,493	108,610	4,275
ESTRADA L.	62,589	14,240	76,829	67	FOOT D.	60,998	15,226	76,224	907
ESTRADA M.	68,439	17,062	85,501	-	FORBES I.	110,775	-	110,775	5,346
EUPER V.	146,538	34,327	180,865	261	FORD D.	91,326	29,009	120,335	1,119
EUSTACE A.	81,412	19,915	101,327	5,287	FORMAN B.	70,202	17,286	87,488	2,391
EVANS C.	63,169	15,190	78,359	1,006	FORMAN J.	107,438	29,303	136,741	4,670
EVANS E.	67,087	15,647	82,734	2,362	FORREST D.	84,215	19,326	103,541	2,466
EVANS H.	72,905	16,902	89,807	-	FORREST L.	88,898	20,517	109,415	475
EVERELL H.	100,148	23,748	123,896	630	FORSTER D.	81,465	18,202	99,667	88
EVERELL M.	71,768	16,510	88,278	-	FORSYTH J.	61,005	14,266	75,271	176
EVINGER P.	86,645	20,248	106,893	1,097	FORSYTH M.	66,267	15,429	81,696	11
EWASIUK W.	78,445	17,290	95,735	28	FOWLER J.	86,672	21,589	108,261	261
FAIRBAIRN C.	66,478	16,490	82,968	246	FOWLER M.	64,529	14,616	79,145	12
FAIRBRIDGE C.	128,737	30,712	159,449	6,273	FRAMST D.	76,558	16,902	93,460	176
FAIRFAX D.	63,271	14,997	78,268	95	FRANCIS M.	159,747	43,876	203,623	16,204
FAIRHURST R.	97,875	22,292	120,167	397	FRANCO M.	61,308	15,226	76,534	-
FANG M.	91,470	26,945	118,415	156	FRANKS D.	86,391	26,286	112,677	2,860
FANTINIC N.	78,060	22,582	100,642	176	FRANKS S.	77,225	17,976	95,201	132
FARR J.	108,417	26,625	135,042	1,617	FRANSSSEN H.	83,170	18,065	101,235	76
FARRELL H.	82,284	18,326	100,610	211	FRANZKE I.	88,206	9,028	97,234	1,986
FARRELL S.	60,892	14,612	75,504	131	FRASER E.	84,954	20,429	105,383	387

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Remuneration and expenses paid to employees for the 15 month period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
FRASER J.	82,892	20,770	103,662	5,308	GHUMAN G.	68,538	11,342	79,880	10
FRASER K.	95,454	22,534	117,988	6,244	GIBBONS M.	67,607	15,778	83,385	-
FRASER S.	90,043	21,747	111,790	1,535	GIBBS M.	105,732	24,079	129,811	10,150
FREDE N.	74,336	16,899	91,235	-	GIBSON C.	129,030	30,733	159,763	25,581
FREMPONG A.	63,527	15,154	78,681	217	GIBSON M.	132,091	38,014	170,105	2,825
FRIGON M.	68,621	15,392	84,013	3,805	GIESBRECHT L.	81,772	16,975	98,747	462
FRISON E.	85,047	18,258	103,305	-	GILBERT W.	71,071	20,131	91,202	3,957
FROESE C.	62,327	13,435	75,762	-	GILES B.	68,042	17,137	85,179	70
FU K.	61,298	14,987	76,285	87	GILES J.	128,677	34,811	163,488	1,872
FUHR C.	66,691	15,429	82,120	-	GILL G.	68,249	17,128	85,377	-
FULLER R.	71,841	16,660	88,501	943	GILL JASM.	62,570	15,570	78,140	-
FULLERTON S.	94,386	21,821	116,207	8,525	GILL JASP.	63,562	15,591	79,153	1,329
FUNG D.	60,673	15,188	75,861	406	GILL JAT.	68,114	15,132	83,246	76
FUNG E.	70,868	15,882	86,750	4,142	GILL P.	76,820	17,372	94,192	12
FUNK C.	67,051	17,318	84,369	204	GILL S.	83,333	17,877	101,210	31
FURLONG D.	97,761	6,609	104,370	-	GILLICH C.	77,438	20,509	97,947	148
FUZESI T.	74,046	15,432	89,478	44	GILLMAN J.	61,513	14,302	75,815	26
FYFE M.	82,310	17,017	99,327	-	GIN J.	92,993	22,309	115,302	30
GABAS M.	105,317	23,990	129,307	1,102	GIRARD M.	130,178	31,428	161,606	17,111
GAGNON J.	62,047	15,630	77,677	1,121	GLEESON C.	66,861	15,130	81,991	-
GAHAN M.	94,087	19,675	113,762	890	GLENN L.	82,603	19,160	101,763	-
GALI J.	68,025	16,616	84,641	667	GLOWINKOWSKI S.	66,557	17,821	84,378	291
GALLANT M.	68,061	15,490	83,551	3,340	GLYNN A.	60,296	16,995	77,291	2,558
GALUSKA J.	72,204	17,248	89,452	231	GODARD M.	80,267	19,510	99,777	1,322
GAMBLE J.	106,105	-	106,105	297	GODMAIRE L.	61,219	14,806	76,025	-
GAO Q.	66,723	18,977	85,700	1,440	GODWIN- A HART S.	79,337	20,357	99,694	626
GARCIA M.	70,768	17,895	88,663	30	GOLA A.	58,692	16,476	75,168	1,740
GARDINER G.	105,188	22,955	128,143	199	GOLD T.	65,870	15,650	81,520	2,404
GARDNER J.	106,079	25,156	131,235	1,011	GOLDSWORTHY K.	73,321	16,995	90,316	120
GARDNER P.	132,118	29,909	162,027	977	GOLUZA J.	78,627	19,167	97,794	231
GARIN V.	73,184	17,606	90,790	-	GONZALEZ A.	88,238	18,637	106,875	1,673
GARLOUGH L.	86,900	20,144	107,044	538	GONZALEZ N.	79,956	18,570	98,526	176
GARLOUGH W.	71,103	18,629	89,732	-	GOODMAN N.	76,465	16,899	93,364	36
GARRETT L.	64,810	17,192	82,002	-	GOODMAN P.	78,904	20,887	99,791	7,136
GARRETT R.	84,161	18,711	102,872	412	GOPAL B.	74,775	17,530	92,305	-
GARRIOCH S.	84,940	19,735	104,675	664	GORDON D.	82,553	20,040	102,593	1,367
GASTER H.	89,154	20,889	110,043	1,755	GORDON T.	113,467	27,785	141,252	5,747
GAUCHER R.	65,393	14,376	79,769	-	GORMAN J.	84,399	17,998	102,397	-
GAULEY K.	125,791	37,255	163,046	2,475	GORMICAN D.	140,179	40,414	180,593	26
GAUVREAU S.	73,136	16,899	90,035	-	GOSAL T.	74,871	15,392	90,263	3,530
GEBERT M.	91,862	22,165	114,027	4,997	GOUGH G.	66,800	17,327	84,127	122
GEHON D.	91,967	17,523	109,490	3,152	GOULD A.	255,954	59,857	315,811	4,078
GELIN K.	95,134	21,305	116,439	200	GOULET J.	90,955	21,991	112,946	12,436
GENEREAUX S.	74,212	9,822	84,034	206	GRACE M.	93,070	25,615	118,685	14,691
GEORGE L.	62,676	14,396	77,072	426	GRAHAM L.	104,508	24,708	129,216	3,277
GERAK S.	74,096	17,812	91,908	4,242	GRAHAM S.	79,436	18,649	98,085	1,942
GERMANN B.	76,836	17,095	93,931	281	GRANDE F.	67,135	15,605	82,740	159
GHAFFARI ZADEH S.	76,568	19,322	95,890	3,145	GRANGER B.	69,603	15,994	85,597	80
GHASEMI B.	62,363	14,725	77,088	1,708	GRANT C.	73,570	17,059	90,629	176

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GRANT D.	86,541	19,327	105,868	176	HAHN T.	72,549	16,422	88,971	413
GRANT L.	67,177	15,543	82,720	-	HALCROW S.	73,285	17,494	90,779	-
GRANT M.	87,312	23,429	110,741	3,414	HALE K.	66,413	15,174	81,587	48
GRASS T.	82,406	22,736	105,142	373	HALL J.	66,357	15,426	81,783	268
GRAVEL J.	100,285	22,687	122,972	2,795	HALL K.	130,159	31,218	161,377	3,522
GRAY J.	114,499	26,314	140,813	245	HALL M.	83,957	-	83,957	467
GRAY S.	88,166	20,408	108,574	2,284	HAMADE D.	71,829	19,781	91,610	-
GRAY T.	77,021	17,861	94,882	692	HAMILTON A.	66,590	16,248	82,838	726
GRAYSON W.	59,388	18,370	77,758	8	HAMILTON E.	65,965	15,317	81,282	227
GRAZIANO J.	68,898	17,463	86,361	443	HAMILTON L.	69,536	17,064	86,600	853
GRAZIANO MARI.	66,002	14,986	80,988	408	HAMILTON R.	91,735	19,622	111,357	69
GRAZIANO MARK.	66,289	15,371	81,660	-	HAMILTON S.	73,300	15,067	88,367	-
GRECU C.	57,983	18,790	76,773	-	HAMM W.	61,506	14,765	76,271	1,712
GREEN E.	66,359	15,426	81,785	2,637	HAN K.	90,905	18,028	108,933	264
GREER C.	83,570	19,668	103,238	734	HANCOCK C.	125,560	39,542	165,102	12,787
GREER R.	80,434	19,986	100,420	-	HANCOCK S.	67,775	23,302	91,077	1,678
GREGG B.	111,814	19,004	130,818	-	HANER C.	97,106	24,573	121,679	4,063
GREGOIRE J.	85,883	19,951	105,834	6,647	HANLEY T.	67,069	16,235	83,304	-
GREGOR R.	83,334	22,530	105,864	-	HANNA R.	78,485	18,968	97,453	186
GREGOV V.	87,098	17,908	105,006	176	HANSEN J.	71,854	19,301	91,155	-
GREGSON H.	80,751	18,028	98,779	-	HANSEN T.	66,360	15,426	81,786	73
GRENIER L.	100,795	24,534	125,329	3,590	HANSON B.	61,701	14,504	76,205	176
GREWAL C.	96,067	22,951	119,018	1,335	HARDEN M.	68,361	17,167	85,528	109
GREWAL DA.	69,974	17,164	87,138	107	HARDMAN G.	89,033	20,696	109,729	2,009
GREWAL DE.	73,648	18,546	92,194	-	HARDY C.	76,437	18,311	94,748	176
GREWAL H.	69,947	22,645	92,592	-	HARDY K.	65,504	16,255	81,759	91
GREWAL R.	80,021	20,614	100,635	1,365	HARDY P.	82,396	19,908	102,304	663
GRISEDAL M.	63,538	19,409	82,947	1,365	HARGRAVE M.	77,567	18,807	96,374	2,003
GRISEDAL S.	67,281	15,429	82,710	1,107	HARMAN N.	73,673	16,804	90,477	48
GRODS B.	61,333	14,307	75,640	-	HARMSE W.	74,976	17,145	92,121	312
GROSSE L.	128,335	26,757	155,092	3,106	HARRINGTON D.	144,457	34,681	179,138	5,267
GROSSMAN A.	108,917	24,782	133,699	93	HARRINGTON S.	155,870	37,352	193,222	12,741
GRYB N.	65,658	15,985	81,643	943	HARRIS J.	94,626	-	94,626	143
GUERRA L.	72,906	19,138	92,044	1,164	HARRIS L.	70,596	16,229	86,825	60
GUI Y.	62,083	15,023	77,106	256	HARRISON E.	64,848	16,972	81,820	117
GUICHON C.	78,001	16,899	94,900	312	HARRISON K.	76,246	21,670	97,916	-
GUILMAIN P.	86,285	22,326	108,611	-	HARTREE S.	79,684	18,605	98,289	2,937
GULLETT L.	130,906	31,431	162,337	4,150	HARTWIG S.	67,977	13,341	81,318	76
GUNN A.	68,050	19,336	87,386	-	HARVEY H.	61,896	14,307	76,203	1,702
GUNN D.	92,684	21,076	113,760	145	HARWOOD M.	83,277	20,738	104,015	-
GUNNARSON S.	67,547	15,411	82,958	3,642	HATCHER J.	93,261	21,142	114,403	9,265
GUPTA N.	62,746	18,536	81,282	1,143	HATKLIN L.	62,921	13,523	76,444	991
GUSE D.	65,874	15,429	81,303	78	HATTON K.	122,515	33,739	156,254	5,496
GUSTAFSON R.	67,107	15,431	82,538	-	HAUGEN D.	65,640	15,221	80,861	-
GUYMER D.	91,144	20,513	111,657	617	HAUPT E.	74,252	22,621	96,873	2,876
GWILT M.	91,138	29,418	120,556	5,593	HAUSCH K.	89,354	20,358	109,712	176
HAAF S.	73,460	16,490	89,950	182	HAUSCH R.	88,392	21,854	110,246	621
HAACKENSON A.	71,617	15,393	87,010	52	HAVERLAND C.	87,081	20,053	107,134	883
HACKETT P.	91,028	20,902	111,930	295	HAVILAND E.	61,513	13,928	75,441	-

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HAWK S.	85,681	18,738	104,419	363	HIZON E.	143,527	39,552	183,079	419
HAWKINS M.	61,418	15,411	76,829	-	HO C.K.	89,094	22,691	111,785	-
HAY N.	61,181	16,374	77,555	180	HO CL.	67,679	15,194	82,873	2,814
HAYDEN M.	108,525	24,863	133,388	1,529	HO I.	71,094	18,067	89,161	-
HAYES B.	65,525	16,205	81,730	-	HODGES L.	60,746	14,297	75,043	-
HAYWARD G.	93,422	22,455	115,877	5,635	HOEY J.	129,984	31,518	161,502	858
HAYWARD L.	75,465	18,060	93,525	544	HOHLBEIN L.	66,999	15,645	82,644	3,494
HAZLETT C.	81,417	18,092	99,509	-	HOLEKSA C.	79,849	18,034	97,883	107
HAZLETT M.	92,862	21,351	114,213	1,702	HOLLAND G.	107,694	17,628	125,322	-
HEALY I.	62,649	16,138	78,787	4,629	HOLLAND S.	130,203	21,245	151,448	-
HEAP L.	80,254	18,446	98,700	289	HOLLEFREUND G.	105,883	24,110	129,993	8,066
HECIMOVIC M.	61,704	14,307	76,011	-	HOLMAN J.	66,105	15,688	81,793	-
HEER A.	73,432	13,829	87,261	962	HONEYMAN K.	70,346	16,691	87,037	-
HEERSAHOTA S.	68,933	20,378	89,311	3,753	HOOTON A.	127,847	29,122	156,969	556
HEESE R.	85,347	19,490	104,837	707	HOPKINS D.	100,712	21,901	122,613	286
HEGINBOTTOM J.	98,304	25,475	123,779	1,337	HORNE J.	142,615	37,249	179,864	7,894
HEIDNER J.	71,546	16,326	87,872	312	HORROCKS B.	129,548	30,277	159,825	1,608
HEILMAN M.	73,611	17,068	90,679	176	HORVATH J.	93,176	20,060	113,236	-
HEINZ S.	65,549	15,449	80,998	441	HOSKINS B.	94,051	25,579	119,630	1,843
HEISKANEN B.	79,542	18,273	97,815	485	HOSKINS J.	72,464	15,881	88,345	265
HEMBROUGH S.	137,409	29,372	166,781	16,988	HOU J.	67,036	15,506	82,542	25
HENDERSON D.	129,041	29,144	158,185	-	HOWARD A.	93,124	21,221	114,345	1,280
HENDRIKSEN L.	73,542	17,576	91,118	16	HOWARD H.	78,821	18,276	97,097	17
HENG D.	78,480	19,649	98,129	524	HOWARD P.	72,710	16,899	89,609	282
HEPBURN J.	77,406	18,919	96,325	-	HOWARTH C.	72,708	16,899	89,607	-
HEPHER K.	104,527	23,610	128,137	730	HOY B.	61,948	14,553	76,501	-
HERBOSA W.	75,149	18,738	93,887	-	HSU N.	101,099	22,920	124,019	9,723
HERTSLET B.	65,354	16,835	82,189	-	HSU S.	62,736	15,252	77,988	2,223
HERTSLET D.	97,435	23,539	120,974	4,047	HU T.	78,511	17,577	96,088	2,823
HESLOP K.	67,999	14,572	82,571	1,337	HUBER J.	85,073	18,823	103,896	1,723
HESSE P.	79,007	19,118	98,125	139	HUGGINS P.	106,803	25,458	132,261	4,921
HEUCHERT T.	119,156	27,087	146,243	3,253	HUGHES E.	76,337	18,279	94,616	-
HEWITT D.	64,425	14,314	78,739	21	HUGHES K.	82,554	19,131	101,685	5,276
HEYE C.	63,523	12,905	76,428	76	HUH S.	72,517	19,133	91,650	-
HIBBERT L.	107,376	25,984	133,360	3,972	HUI A.	62,650	17,349	79,999	35
HICKEY B.	72,932	17,309	90,241	298	HUI J.	86,423	19,264	105,687	-
HIEBERT B.	78,158	17,530	95,688	49,950	HUI K.	82,500	22,905	105,405	176
HIEBERT D.	74,653	17,943	92,596	162	HUI P.	87,269	21,127	108,396	-
HIEBERT J.	69,536	17,877	87,413	231	HUIE V.	63,161	15,495	78,656	239
HIEBERT K.	98,906	25,568	124,474	4,868	HULL R.	67,340	15,549	82,889	-
HIGGINS CA.	69,258	17,533	86,791	1,380	HUNDAL K.	90,985	28,322	119,307	-
HIGGINS CO.	71,839	16,071	87,910	1,857	HUNDAL S.	62,962	15,126	78,088	1,011
HILL DAR.	70,836	15,439	86,275	870	HURZIN B.	79,800	18,298	98,098	224
HILL DAV.	116,532	25,549	142,081	9,695	HUSBAND D.	71,763	17,648	89,411	3,208
HILL G.	111,295	26,702	137,997	215	HUTCHON H.	76,026	10,005	86,031	-
HILL M.	80,531	19,467	99,998	57	HUTSON J.	79,743	14,656	94,399	370
HILLIAM K.	89,537	10,633	100,170	670	HUTTRAM L.	72,721	16,899	89,620	176
HINTON M.	111,754	27,237	138,991	3,034	HUXLEY K.	96,759	21,965	118,724	6,900
HIRA L.	70,486	16,912	87,398	540	IACOBAZZI E.	103,660	22,819	126,479	209

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IKEDA M.	82,720	18,267	100,987	11,451	JHUTTI B.	76,472	21,026	97,498	239
ILLINGWORTH J.	88,794	21,443	110,237	419	JIA J.	75,942	17,226	93,168	1,548
INGRAM D.	66,565	15,435	82,000	-	JIA N.	74,701	16,897	91,598	76
IP S.	67,544	15,409	82,953	952	JIBSON S.	102,954	23,830	126,784	2,946
IRVING J.	79,737	18,273	98,010	326	JIMENEZ N.	235,747	62,832	298,579	10,040
ISAAC G.	104,971	23,764	128,735	1,287	JOHAL C.	82,179	19,753	101,932	1,063
ISAAC J.	69,958	17,037	86,995	-	JOHAL G.	99,718	31,157	130,875	-
ISAAC T.	91,890	22,161	114,051	6,135	JOHAL I.	86,437	18,525	104,962	710
ISBISTER R.	78,688	17,530	96,218	338	JOHAL J.	109,353	18,669	128,022	2,364
ISMAGILOVA J.	79,281	20,096	99,377	-	JOHAL K.	78,934	-	78,934	1,098
IVANOV D.	75,741	17,998	93,739	-	JOHAL R.	86,935	19,899	106,834	848
IVERSON D.	80,623	-	80,623	1,441	JOHANNESSEN B.	93,277	22,534	115,811	2,252
IVISON M.	89,282	20,703	109,985	1,471	JOHANSEN C.	78,847	18,569	97,416	2,548
JAAGUSTE J.	90,357	20,881	111,238	-	JOHE A.	93,628	21,893	115,521	-
JACKLIN B.	65,224	10,161	75,385	316	JOHL J.	89,624	24,336	113,960	5,231
JACKLIN K.	70,946	17,065	88,011	2,336	JOHNSON C.	72,683	17,811	90,494	-
JACKSON C.	84,873	23,267	108,140	-	JOHNSON LA.	74,545	25,287	99,832	1,676
JACKSON D.	93,955	24,451	118,406	-	JOHNSON LE.	188,063	43,150	231,213	3,414
JACKSON G.	73,843	17,251	91,094	224	JOHNSON LO.	73,468	16,904	90,372	-
JACKSON S.	81,797	16,909	98,706	-	JOHNSON R.	78,705	17,161	95,866	56
JACOB A.	100,202	25,427	125,629	1,828	JOHNSON S.	62,976	14,461	77,437	560
JACOBS D.	73,626	19,988	93,614	-	JOHNSON W.	68,878	16,172	85,050	9,280
JACOBY M.	59,651	15,453	75,104	807	JOHNSTON J.	96,535	23,256	119,791	4,728
JACQUART D.	62,481	15,729	78,210	650	JOHNSTON P.	61,627	13,901	75,528	-
JAFFRAY G.	94,627	23,314	117,941	167	JOHNSTONE D.	171,100	20,281	191,381	49
JAGGARD D.	72,837	17,296	90,133	6,896	JOHNSTONE J.	106,560	-	106,560	237
JAHN R.	74,795	16,484	91,279	-	JOIYA S.	72,889	16,902	89,791	76
JALDIN T.	72,718	17,151	89,869	-	JONES B.	77,139	16,902	94,041	115
JAMES L.	68,917	14,067	82,984	-	JONES C.	60,665	14,708	75,373	-
JANDL R.	90,167	20,701	110,868	562	JONES D.L.	111,731	33,525	145,256	186
JANG R.	76,535	18,057	94,592	91	JONES D.M.	84,465	19,505	103,970	2,931
JANG W.	63,002	14,534	77,536	-	JONES L.	68,607	18,040	86,647	3,396
JANSEN A.	99,202	22,718	121,920	1,907	JORGE C.	93,641	24,137	117,778	192
JARVIS B.	176,028	-	176,028	3,936	JOSEPH M.	112,371	25,084	137,455	3,183
JARVIS E.	71,019	16,057	87,076	-	JOSEPH-NIDUA J.	64,407	13,878	78,285	311
JAYA MADHAVAN R.	78,040	18,107	96,147	190	JOSEPHS R.	80,440	16,816	97,256	297
JAYME M.	80,950	21,371	102,321	1,712	JOULE B.	60,920	14,325	75,245	-
JEFTIC MA.	80,058	19,542	99,600	3,934	JOYCE D.	140,892	32,694	173,586	7,027
JEFTIC MI.	62,806	19,210	82,016	4,213	JOYCE S.	80,416	20,137	100,553	1,078
JEHANGIR I.	74,166	17,601	91,767	-	JUCO-PADGHAM M.	67,714	16,996	84,710	20
JENNINGS D.	71,539	16,660	88,199	102	JUDD M.	88,102	20,141	108,243	303
JENNINGS L.	66,878	15,420	82,298	-	JUDGE J.	98,267	23,740	122,007	1,657
JENNINGS T.	73,864	18,748	92,612	108	JUMA A.	77,261	19,440	96,701	176
JEPSON D.	66,552	17,448	84,000	1,879	JUNG S.	83,060	19,105	102,165	5,372
JERICK E.	83,627	19,413	103,040	7,739	JUNNILA C.	73,613	16,207	89,820	10
JESSA S.	63,682	15,426	79,108	1,078	JURIET I.	76,012	16,905	92,917	48
JESSIMAN R.	66,056	15,190	81,246	-	JUTLA H.	131,430	34,698	166,128	4,508
JETTE D.	97,088	22,468	119,556	1,846	JUULSEN T.	70,454	16,229	86,683	857
JEVONS D.	115,760	26,186	141,946	4,396	KAHLON R.	136,558	32,582	169,140	177

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EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
KAILA G.	64,763	16,476	81,239	58	KIM M.	60,545	14,929	75,474	-
KAILA N.	123,210	32,222	155,432	-	KIM SE.	107,976	26,091	134,067	419
KAILA-GREWAL I.	80,503	20,724	101,227	478	KIM SI.	67,471	17,806	85,277	100
KAJI J.	80,548	18,269	98,817	-	KIMBLE M.	82,439	22,645	105,084	1,567
KAJIWARA D.	80,641	18,641	99,282	1,385	KIMURA D.	63,633	20,174	83,807	935
KALISCH G.	74,374	17,532	91,906	13	KING D.	74,800	18,958	93,758	25
KAMBO J.	63,162	15,268	78,430	178	KING D.J.	76,989	16,902	93,891	135
KAMBOH C.	79,167	18,187	97,354	496	KING J.	66,156	15,958	82,114	2,562
KAN C.	111,453	25,384	136,837	-	KINSEY W.	63,258	15,725	78,983	35
KAN J.	78,877	18,507	97,384	3,572	KIRBY C.	76,602	17,802	94,404	11,592
KAN R.	101,047	22,303	123,350	-	KIRKBY C.	60,078	15,279	75,357	-
KANANI R.	80,365	24,022	104,387	-	KIRKHAM R.	159,292	44,235	203,527	7,607
KANDA S.	72,440	17,427	89,867	4,985	KISSINGER A.	61,583	14,302	75,885	12
KARP S.	75,470	17,577	93,047	166	KJERSIDE H.	75,269	19,718	94,987	-
KARPINSKI L.	65,926	15,306	81,232	-	KLASSEN J.	65,501	15,190	80,691	-
KATINIC A.	64,827	14,993	79,820	30	KLEEFSTRA Z.	101,227	23,366	124,593	3,478
KAUFMANN K.	107,047	24,172	131,219	3,539	KLEIN B.	63,874	15,011	78,885	-
KAVANAUGH N.	67,945	16,730	84,675	4,684	KLEIN K.	76,031	17,748	93,779	12,038
KAYSER M.	80,243	20,188	100,431	1,688	KLER K.	73,684	17,408	91,092	253
KAZAKOFF B.	62,381	14,304	76,685	891	KLETTKE H.	62,051	14,418	76,469	9
KEGLER B.	101,740	28,737	130,477	5,193	KLOCKENBRINK N.	87,028	19,009	106,037	4,036
KEKS L.	92,764	21,131	113,895	2,741	KLOOSTERMAN G.	66,412	16,421	82,833	22
KEKS LA.	72,644	16,909	89,553	-	KLYMCHUK R.	77,020	17,861	94,881	378
KELENY R.	92,574	21,080	113,654	1,274	KNAPP M.	68,841	18,215	87,056	48
KELENY W.	72,067	16,164	88,231	76	KNIPPELBERG S.	71,026	17,249	88,275	-
KELLERMAN F.	68,130	16,597	84,727	289	KO E.	103,350	23,526	126,876	-
KELLETT T.	100,275	25,042	125,317	177	KOBLANSKI T.	65,429	15,588	81,017	-
KELLY M.	82,449	19,157	101,606	-	KOCHUBIEVSKY Y.	84,993	19,601	104,594	3,828
KELSO S.	62,990	12,346	75,336	25	KOENEN A.	92,323	22,265	114,588	2,327
KEMP P.	171,423	42,496	213,919	8,512	KOIVUKANGAS A.	72,903	16,905	89,808	-
KEMPLING N.	88,125	21,959	110,084	4,787	KOLE D.	65,771	16,646	82,417	162
KENNEDY H.	61,002	15,197	76,199	9	KOLOCKA Z.	75,037	17,635	92,672	376
KENNEDY J.	83,069	16,691	99,760	-	KOLODZINSKI G.	80,804	18,382	99,186	1,607
KENNEDY S.	76,212	19,249	95,461	-	KON D.	67,056	14,954	82,010	3,184
KENNELLY-MOHR B.	77,693	18,260	95,953	206	KONG J.	89,805	21,398	111,203	659
KENNEY L.	103,650	28,465	132,115	-	KONG S.	82,291	17,141	99,432	-
KEOUGH D.	98,647	23,622	122,269	8,561	KOONAR H.	69,799	16,880	86,679	76
KHAKH G.	75,765	18,640	94,405	181	KOONER H.	76,402	18,667	95,069	11,179
KHAN R.	60,951	14,402	75,353	3,970	KOPCHUK K.	77,775	20,246	98,021	145
KHAN S.	95,059	26,328	121,387	-	KOSKI M.	86,715	19,510	106,225	1,518
KHOR J.	77,399	19,198	96,597	3,567	KOSTUR J.	105,427	28,058	133,485	1,552
KIDD C.	70,572	18,218	88,790	45	KOSTUR S.	88,699	25,524	114,223	1,552
KILAND L.	74,164	17,057	91,221	866	KOTSABOIKIDIS H.	79,845	19,890	99,735	6,039
KILBRAI T.	74,131	16,902	91,033	-	KOUDI N.	105,936	26,408	132,344	-
KILPATRICK A.	69,815	17,452	87,267	-	KOZAK J.	76,421	17,629	94,050	-
KILPATRICK J.	120,350	28,862	149,212	176	KOZAR J.	90,122	24,297	114,419	132
KIM D.	74,119	17,564	91,683	153	KRANJC S.	80,022	18,209	98,231	98
KIM H.	87,072	23,100	110,172	-	KRIMMER J.	66,104	16,581	82,685	1,027
KIM J.	89,956	20,493	110,449	1,137	KRISTOPAITIS A.	83,372	18,700	102,072	693

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EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
KRUSEL R.	85,854	21,914	107,768	181	LAST A.	61,104	14,307	75,411	-
KUCHER L.	113,054	29,124	142,178	11,291	LAU A.	66,305	16,193	82,498	-
KUEHN A.	71,855	16,490	88,345	132	LAU E.	94,863	22,166	117,029	-
KULLMAN N.	105,581	28,470	134,051	100	LAU F.	71,762	17,221	88,983	3,990
KUMAR P.	71,164	19,266	90,430	-	LAU H.	62,428	14,466	76,894	40
KUMAR R.	87,021	18,984	106,005	157	LAU J.	77,977	20,789	98,766	-
KUMAR S.	95,858	22,226	118,084	1,547	LAU M.	61,572	15,198	76,770	25
KUMARAN S.	71,294	16,048	87,342	-	LAUDADIO S.	117,747	29,675	147,422	6,125
KUNG M.	92,305	27,974	120,279	-	LAUGUICO K.	69,308	17,389	86,697	248
KUNZER A.	93,880	23,262	117,142	2,790	LAUREL D.	73,955	17,761	91,716	752
KUPCHUK T.	65,037	15,648	80,685	-	LAURIE K.	65,888	16,563	82,451	-
KUUN J.	74,344	15,661	90,005	-	LAVIE E.	92,199	21,150	113,349	3,100
KUXHOUSE Y.	83,209	18,305	101,514	226	LAW D.	69,179	16,308	85,487	-
KWAN A.	91,587	22,489	114,076	168	LAW J.	138,463	33,401	171,864	2,937
KWAN H.	83,802	21,474	105,276	-	LE D.	66,625	16,427	83,052	-
KWAN J.Y.	117,576	27,599	145,175	9,672	LEARNED D.	79,457	18,657	98,114	810
KWAN JE.	61,610	15,531	77,141	4,048	LEBRUN D.	113,618	28,066	141,684	4,358
KWON T.	89,095	22,465	111,560	-	LEBRUN M.	95,299	21,756	117,055	5,283
KWONG E.	99,398	22,605	122,003	-	LEDUC B.	58,875	17,627	76,502	-
LABERMEYER J.	98,199	22,711	120,910	552	LEDUC E.	69,854	16,838	86,692	113
LABOUCAN K.	66,477	18,200	84,677	-	LEE AL.	97,300	22,129	119,429	2,020
LAC H.	78,763	20,034	98,797	1,496	LEE AN.	121,382	29,191	150,573	-
LACHANAS M.	86,906	18,865	105,771	80	LEE B.	80,107	18,538	98,645	496
LACHLAN D.	68,524	15,832	84,356	1,337	LEE C.	70,426	16,260	86,686	20
LADIWALA Z.	63,293	15,268	78,561	76	LEE C.M.	63,311	19,153	82,464	-
LAFLEUR T.	134,002	38,612	172,614	66	LEE ED.	62,203	15,362	77,565	-
LAFORTUNE M.	59,545	16,284	75,829	169	LEE ER.	69,815	16,270	86,085	-
LAI A.	71,672	13,135	84,807	-	LEE F.	70,831	14,913	85,744	91
LAI G.	90,104	20,839	110,943	-	LEE JAC.	95,850	48,418	144,268	885
LAI S.	76,383	20,223	96,606	295	LEE JAM.	72,210	19,385	91,595	-
LAINE V.	63,959	14,306	78,265	-	LEE JEA.	62,712	14,708	77,420	224
LAING J.	66,910	15,429	82,339	-	LEE JEN.	89,727	22,461	112,188	2,980
LAING L.	71,110	18,279	89,389	30,768	LEE KEI.	73,096	18,069	91,165	178
LAL J.	63,263	15,114	78,377	152	LEE KEV.	90,307	20,718	111,025	1,456
LAL S.	73,558	20,280	93,838	-	LEE MAR.	130,655	31,251	161,906	4,421
LALONDE L.	162,739	37,593	200,332	33,941	LEE MAY.	100,164	24,199	124,363	4,348
LAM C.	70,466	20,489	90,955	328	LEE MIC.	64,728	15,263	79,991	884
LAM R.	83,198	20,591	103,789	2,355	LEE MIT.	79,870	19,719	99,589	-
LAMB D.	66,425	15,429	81,854	110	LEE P.K.	91,948	21,783	113,731	29
LAMBERT P.	89,234	20,260	109,494	-	LEE RE.	105,175	25,251	130,426	2,371
LAMONT G.	72,708	16,899	89,607	183	LEE RY.	83,176	20,081	103,257	394
LANE E.	77,632	18,273	95,905	477	LEE S.	76,790	18,024	94,814	-
LANG G.	77,573	17,082	94,655	204	LEE T.	79,787	-	79,787	523
LANGVIN Y.	79,867	18,668	98,535	-	LEE VIC.	166,431	40,195	206,626	465
LANGILLE L.	65,501	15,190	80,691	76	LEE VIN.	85,363	21,289	106,652	-
LANGTRY P.	85,818	19,899	105,717	646	LEE Y.H.	69,545	19,248	88,793	3,313
LARKE J.	92,229	20,923	113,152	1,925	LEE Y.M.	86,257	21,062	107,319	363
LAROSE L.	66,697	15,694	82,391	32	LEESON J.	63,969	13,259	77,228	1,673
LARSEN P.	119,937	27,919	147,856	76	LEESON K.	66,858	15,919	82,777	225

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LEE-YOUNG D.	77,343	17,857	95,200	-	LIPTON T.	66,526	9,436	75,962	-
LEE-YOUNG G.	67,217	12,079	79,296	191	LISE R.	80,004	18,748	98,752	102
LEGGETT K.	83,752	21,161	104,913	-	LIU A.	69,034	17,421	86,455	-
LEI A.	61,499	14,719	76,218	-	LIU S.	87,959	21,247	109,206	-
LEISHMAN D.	97,620	22,939	120,559	400	LIU T.	93,319	25,097	118,416	-
LELAND H.	61,175	15,903	77,078	497	LLEWELLYN M.	63,968	13,947	77,915	-
LEMIEUX Y.	73,983	16,921	90,904	-	LO C.	65,326	14,773	80,099	-
LENCOVIC C.	80,482	20,141	100,623	4,680	LO F.	99,805	27,407	127,212	2,949
LENNIE B.	61,406	14,527	75,933	-	LO K.	72,920	16,909	89,829	176
LEONG P.	199,768	50,555	250,323	7,297	LOACH A.	182,377	41,415	223,792	3,415
LEONG S.	105,513	-	105,513	2,190	LOCHRIE L.	117,330	22,556	139,886	-
LEPAGE V.	141,519	33,993	175,512	3,880	LOCKYER D.	76,884	12,075	88,959	40
LEROSE J.	125,611	30,094	155,705	3,314	LOFGREN B.	84,182	17,429	101,611	224
LEROUX M.	97,870	23,660	121,530	3,489	LOGAN D.	62,994	14,067	77,061	-
LERVOLD C.	106,398	24,198	130,596	9,345	LOISELLE S.	94,371	23,792	118,163	1,643
LESPERANCE J.	105,339	23,955	129,294	1,120	LONDON S.	70,921	15,390	86,311	2,475
LESSARD E.	80,583	19,926	100,509	1,021	LONG S.	72,862	15,762	88,624	-
LESTON L.	82,149	18,723	100,872	287	LOO A.	82,314	22,563	104,877	-
LETKEMAN F.	108,173	24,348	132,521	5,982	LOPEZ-DEE M.	62,919	21,105	84,024	-
LEUNG P.	84,695	19,797	104,492	-	LORE R.	87,611	21,502	109,113	-
LEUNG V.	67,346	15,604	82,950	-	LOWE P.	70,421	20,164	90,585	28
LEUNG W.	95,815	29,685	125,500	-	LOWRIE S.	61,342	14,356	75,698	8
LEWICKI C.	76,637	415	77,052	1,140	LU C.	78,050	20,286	98,336	589
LEWIS C.	117,929	25,135	143,064	-	LU T.	65,221	14,215	79,436	91
LEWIS R.	67,936	16,905	84,841	65	LUCAS K.	128,124	29,482	157,606	2,764
LEWIS T.	70,031	16,562	86,593	228	LUCAS S.	119,819	221	120,040	6,929
LEWKO A.	97,852	22,919	120,771	178	LUCHIES J.	91,931	20,942	112,873	50
LEYENAAR D.	61,689	14,303	75,992	-	LUDDU M.	76,466	17,284	93,750	532
LEYS N.	73,499	16,899	90,398	-	LUFT E.	79,034	-	79,034	1,733
LEZICA M.	88,386	20,497	108,883	1,479	LUI E.	92,288	25,661	117,949	-
LI A.	125,589	30,578	156,167	1,647	LUISON M.	71,056	17,861	88,917	2,408
LI A.C.	88,037	25,393	113,430	419	LUM MIN S.	67,300	15,582	82,882	-
LI C.	94,359	21,343	115,702	-	LUM W.	78,318	18,184	96,502	181
LI E.	110,907	25,647	136,554	3,877	LUND J.	79,823	18,276	98,099	619
LI R.	77,752	19,755	97,507	5,118	LUNDELL M.	62,119	14,819	76,938	-
LIEDL R.	93,941	22,755	116,696	565	LUONG T.	75,832	18,435	94,267	281
LIFTON S.	67,731	17,894	85,625	126	LYNCH L.	76,413	16,660	93,073	20
LIGUORI T.	69,019	16,352	85,371	-	LYNCH M.	66,900	15,220	82,120	-
LIM T.	75,367	16,906	92,273	50	MA V.	81,498	19,713	101,211	-
LIN J.	75,344	17,702	93,046	2,969	MA W.	91,656	28,165	119,821	-
LIN M.	92,071	23,476	115,547	542	MAAN G.	71,243	16,347	87,590	76
LINDEN M.	92,540	18,704	111,244	266	MAC DONALD D.	73,275	17,269	90,544	6,642
LINDEN R.	87,802	20,288	108,090	577	MAC DONALD S.	72,907	16,935	89,842	-
LINDSAY M.	70,581	14,939	85,520	2,126	MACALINO R.	75,164	13,925	89,089	3,985
LING J.	69,476	20,430	89,906	616	MACAPINLAC R.	96,648	24,667	121,315	185
LINTON N.	125,595	30,833	156,428	1,963	MACARTHUR C.	89,221	20,309	109,530	421
LINZMEIER J.	88,534	20,141	108,675	-	MACAULAY H.	103,047	703	103,750	-
LIOW K.	71,261	15,723	86,984	219	MACDONALD A.	61,976	15,612	77,588	959
LIPKEWICH R.	68,188	18,532	86,720	979	MACDONALD D.	73,472	17,658	91,130	105

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Remuneration and expenses paid to employees for the 15 months period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
MACDONALD K.	73,242	16,996	90,238	130	MANN T.	73,269	16,995	90,264	90
MACDONALD N.	68,368	15,325	83,693	1,718	MANNING S.	61,226	17,683	78,909	176
MACFADYEN E.	78,622	18,269	96,891	154	MANSELL S.	63,303	15,204	78,507	76
MACFARLANE W.	134,260	31,622	165,882	1,075	MANUEL H.	98,103	25,325	123,428	-
MACGREGOR B.	71,590	17,310	88,900	-	MAO Y.	88,117	20,379	108,496	-
MACKAY D.	89,623	20,647	110,270	4,440	MAR T.	111,982	27,545	139,527	297
MACKAY K.	76,689	17,908	94,597	4,156	MARBAN K.	65,741	15,876	81,617	-
MACKAY M.	78,971	21,234	100,205	390	MARCHI J.	127,438	30,395	157,833	2,032
MACKIE L.	67,665	15,073	82,738	397	MARCHUK D.	59,745	27,639	87,384	1,033
MACKINNON J.	72,710	16,899	89,609	396	MARCOTTE B.	85,115	18,293	103,408	795
MACLEAN K.	94,460	21,526	115,986	4,204	MARESCU L.	74,334	18,442	92,776	3,431
MACLEAN M.	77,363	17,671	95,034	72	MARIA V.	73,925	17,910	91,835	4,627
MACLEAN R.	61,154	14,114	75,268	-	MARINI M.	86,064	18,049	104,113	75
MACLEAN V.	65,694	18,086	83,780	162	MARION C.	81,559	19,772	101,331	10,101
MACLEOD S.	81,200	19,704	100,904	-	MARLATT L.	72,425	15,321	87,746	-
MACMILLAN A.	130,600	31,310	161,910	854	MARQUES DA SILVA S.	64,124	14,190	78,314	-
MACNEIL C.	101,850	23,548	125,398	4,156	MARSH J.	79,095	17,597	96,692	-
MADANAYAKE U.	62,408	13,267	75,675	624	MARSHALL L.	88,182	21,291	109,473	59
MAGANA M.	61,661	13,726	75,387	-	MARTE A.	96,527	19,671	116,198	60
MAGILL A.	78,567	15,781	94,348	5,608	MARTENS B.	66,540	15,429	81,969	87
MAGLIO M.	80,263	17,378	97,641	141	MARTIN L.	65,503	15,190	80,693	-
MAGNUSON L.	60,835	14,248	75,083	1,726	MARTIN M.	100,684	23,786	124,470	1,341
MAH B.	73,471	18,274	91,745	198	MARTIN S.	83,130	18,069	101,199	748
MAH D.	73,731	16,933	90,664	176	MARTINEZ C.	69,728	16,908	86,636	15
MAH J.	99,803	26,332	126,135	484	MARTON F.	86,325	22,531	108,856	826
MAH RO.	74,826	17,566	92,392	120	MARVEL D.	83,794	18,627	102,421	1,386
MAH RY.	63,240	15,403	78,643	176	MARWICK C.	101,493	23,076	124,569	2,475
MAIER B.	95,678	18,421	114,099	9,869	MARWICK G.	90,150	-	90,150	516
MAINARDI D.	63,339	15,386	78,725	-	MATHARU H.	67,546	15,410	82,956	129
MAIO A.	76,279	17,422	93,701	-	MATHESON C.	108,039	24,603	132,642	5,597
MAK L.	130,178	40,123	170,301	-	MATHIESON D.	95,806	21,777	117,583	3,758
MAK S.	76,826	18,689	95,515	181	MATHIEU A.	85,086	23,028	108,114	1,390
MAK Y.	78,820	19,670	98,490	2,343	MATTHEWS L.	174,997	42,877	217,874	4,636
MAKAROWSKI R.	85,321	19,966	105,287	-	MATTHEWS R.	116,944	28,131	145,075	3,525
MAKHIJANI B.	84,737	19,647	104,384	-	MATTU B.	66,634	15,426	82,060	-
MALAWIYA R.	66,344	15,809	82,153	-	MAUGER R.	74,319	16,429	90,748	-
MALCOLM D.	86,110	19,793	105,903	5,771	MAURO J.	90,329	18,154	108,483	78
MALKOWICH L.	76,202	17,684	93,886	-	MAWHINNEY S.	74,900	17,011	91,911	185
MALONEY K.	72,656	17,549	90,205	1,878	MAYEDE G.	74,729	17,164	91,893	288
MALSEGNA M.	76,639	19,113	95,752	825	MAYHEW D.	68,906	19,837	88,743	95
MALTMAN E.	75,213	1,077	76,290	2,907	MAYLOR M.	64,978	18,140	83,118	9,784
MALYON S.	166,351	25,217	191,568	3,308	MAZALEK T.	91,763	22,922	114,685	-
MAN L.	100,142	23,723	123,865	1,969	MCANDREW JA.	84,284	19,779	104,063	1,119
MAN M.	95,616	22,181	117,797	1,047	MCANDREW JE.	85,033	17,228	102,261	-
MANDAIR J.	68,928	17,577	86,505	-	MCAREE J.	69,366	15,582	84,948	598
MANN D.	65,645	15,238	80,883	262	MCARTHUR F.	75,870	17,094	92,964	101
MANN R.	63,603	13,760	77,363	235	MCARTHUR T.	74,899	16,899	91,798	-
MANN SA.	91,345	22,860	114,205	2,279	MCAVANY S.	63,377	18,566	81,943	11,247
MANN SI.	104,650	27,890	132,540	176	MCCAULEY L.	74,748	17,238	91,986	3,400

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MCCONNELL A.	70,772	19,722	90,494	-	METZNER K.	66,479	15,432	81,911	2,820
MCCORMACK C.	83,353	18,928	102,281	-	MEYER C.	95,325	21,680	117,005	4,962
MCCREERY L.	117,900	1,024	118,924	1,148	MEYER K.	92,180	24,131	116,311	333
MCCULLOUGH R.	116,286	26,898	143,184	3,699	MICELI M.	157,396	40,839	198,235	2,003
MCCUNE J.	67,556	18,144	85,700	114	MICHAEL D.	82,510	19,060	101,570	2,673
MCDANIEL J.	158,598	46,734	205,332	2,055	MIKE K.	63,681	14,045	77,726	-
MCDONALD B.	108,835	27,849	136,684	463	MIKITCHUK A.	81,287	18,890	100,177	2,032
MCDONALD D.	72,906	16,902	89,808	-	MIKKELSEN B.	85,124	20,905	106,029	181
MCDONALD L.	70,441	17,911	88,352	-	MILES J.	65,504	15,969	81,473	38
MCDONALD S.	105,690	24,855	130,545	-	MILES R.	70,091	16,153	86,244	940
MCEACHEN R.	82,539	20,099	102,638	271	MILLEN C.	61,349	16,017	77,366	-
MCEACHRYN T.	85,035	18,812	103,847	243	MILLER D.	76,576	17,725	94,301	3,470
MCEVOY E.	79,932	19,210	99,142	317	MILLER L.	77,062	17,996	95,058	38
MCEWEN S.	88,630	23,309	111,939	2,326	MILLER P.	73,586	16,905	90,491	-
MCFEE D.	86,819	19,203	106,022	549	MILLER R.	72,920	17,592	90,512	-
MCGAW P.	69,770	17,582	87,352	10	MILLER S.	96,212	22,208	118,420	3,796
MCGILVERY T.	74,458	17,834	92,292	11,263	MILLS D.	83,344	18,549	101,893	404
MCGRATH G.	105,875	21,052	126,927	829	MILLS DE.	62,153	15,723	77,876	228
MCGREGOR S.	68,254	17,247	85,501	-	MILNER M.	97,011	22,101	119,112	2,789
MCILDOON A.	133,987	30,289	164,276	784	MIM D.	63,221	15,332	78,553	353
MCINTOSH S.	88,321	31,590	119,911	181	MINARTO J.	86,747	31,117	117,864	1,351
MCKAY F.	73,922	17,816	91,738	7,850	MINARTO JU.	61,281	16,187	77,468	88
MCKENZIE D.	61,510	14,302	75,812	-	MINGO L.	110,540	24,370	134,910	2,152
MCKENZIE L.	72,538	16,359	88,897	857	MISE P.	66,333	15,294	81,627	176
MCKNIGHT B.	62,154	14,869	77,023	3,058	MISKO L.	67,655	15,202	82,857	201
MCLAUGHLIN M.	84,376	18,533	102,909	-	MITCHELL-NIELSEN H.	71,324	16,487	87,811	26
MCLEAN C.	126,823	1,750	128,573	1,517	MITCHNER L.	92,175	18,569	110,744	4,832
MCLEAN D.	65,516	15,190	80,706	65	MITTON L.	176,625	51,999	228,624	2,169
MCLEAN S.	79,050	18,276	97,326	75	MODEQUILLO T.	67,843	15,262	83,105	-
MCLEAN T.	80,297	19,338	99,635	569	MOEN R.	137,316	32,444	169,760	4,618
MCLENNAN R.	130,239	31,002	161,241	700	MOFFAT M.	93,959	20,923	114,882	975
MCMANN M.	73,502	16,900	90,402	-	MOHAMMED J.	82,104	18,491	100,595	575
MCMILLAN PA.	112,312	25,823	138,135	819	MOHAMMED P.	71,783	16,646	88,429	-
MCMILLAN PH.	85,962	18,276	104,238	-	MOLLET K.	95,353	27,303	122,656	-
MCMINN T.	65,210	15,610	80,820	1,349	MONAGHAN A.	114,223	27,557	141,780	1,139
MCMORRIS D.	70,460	16,327	86,787	-	MONIZ M.	66,622	15,426	82,048	251
MCMULLAN R.	78,532	19,788	98,320	5,099	MONTEIRO K.	65,208	14,946	80,154	1,821
MCNEILL S.	63,100	13,889	76,989	-	MONTGOMERY M.	62,538	15,209	77,747	46,530
MCPHERSON R.	97,363	23,321	120,684	272	MOON J.	57,848	19,884	77,732	3,783
MCPHIE D.	92,424	23,724	116,148	575	MOONEY R.	79,089	21,940	101,029	22
MCRAE G.	65,563	15,987	81,550	-	MOORE A.	70,594	15,843	86,437	94
MCWILLIAMS R.	85,407	20,170	105,577	1,750	MOORE M.	59,892	15,140	75,032	-
MEADE A.	112,563	27,007	139,570	3,175	MOORE ST.	60,657	14,397	75,054	909
MECKLE W.	90,863	22,936	113,799	1,146	MOORE SU.	73,224	22,035	95,259	-
MEENS THISTLE B.	266,809	64,530	331,339	4,059	MOORES D.	90,275	-	90,275	-
MEGINBIR M.	84,405	20,900	105,305	6,570	MORAN N.	87,139	25,390	112,529	8,371
MENARD D.	126,601	33,946	160,547	9,993	MOREIRA N.	72,906	16,905	89,811	-
MERALI K.	76,905	19,524	96,429	-	MORELAND J.	61,608	14,288	75,896	976
METCALF S.	72,724	19,410	92,134	25	MORIN D.	90,575	20,454	111,029	-

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MORLEY L.	85,316	18,783	104,099	349	NEWBERY R.	73,524	21,364	94,888	17
MORNEAU R.	68,205	15,907	84,112	202	NEWBERY T.	64,077	17,944	82,021	320
MORO D.	84,405	17,829	102,234	553	NEWBY D.	82,811	-	82,811	391
MORRALL G.	92,661	21,108	113,769	1,500	NEWMAN B.	97,908	22,508	120,416	197
MORRELL G.	78,865	17,284	96,149	-	NEWMAN T.	86,231	19,784	106,015	-
MORRICE K.	63,034	15,290	78,324	132	NG A.	91,962	21,182	113,144	217
MORRIS J.	66,264	15,429	81,693	601	NG C.	97,390	20,493	117,883	6,386
MORRIS TO.	61,704	14,274	75,978	-	NG E.	64,183	15,848	80,031	1,580
MORRIS TR.	63,023	15,473	78,496	376	NG H.	135,086	29,413	164,499	2,942
MORTIMER B.	73,428	18,358	91,786	134	NG JANI.	105,936	26,811	132,747	58
MORTIMER M.	66,548	15,595	82,143	2,185	NG JANN.	83,754	21,933	105,687	40
MOSCATO J.	102,947	25,305	128,252	272	NG JO.	74,871	19,722	94,593	604
MOSLEY G.	66,987	16,671	83,658	-	NG L.	73,603	17,153	90,756	-
MOULTON V.	76,594	20,132	96,726	270	NG P.	91,095	23,251	114,346	-
MRAKIC M.	62,203	14,419	76,622	76	NG R.	78,690	25,427	104,117	410
MULFORD A.	76,464	17,957	94,421	130	NG Y.	81,931	19,841	101,772	205
MULLER J.	66,606	15,732	82,338	1,009	NGAI C.	96,407	22,761	119,168	2,269
MULLIGAN W.	79,048	20,027	99,075	2,114	NGAI F.	62,765	17,875	80,640	-
MULVENNA S.	78,013	19,755	97,768	-	NGO P.	108,352	25,178	133,530	5,181
MUNG D.	73,212	16,905	90,117	42	NGUYEN D.	86,406	19,926	106,332	460
MUNN K.	94,043	26,318	120,361	7,303	NGUYEN H.	65,029	12,929	77,958	-
MUNRO D.	99,979	22,727	122,706	248	NGUYEN J.	132,676	29,279	161,955	-
MUNT K.	85,063	10,120	95,183	176	NGUYEN Q.	80,590	20,948	101,538	90
MURPHY M.	133,071	31,905	164,976	3,183	NGUYEN S.	78,708	18,616	97,324	14,274
MURRAY R.	94,115	22,202	116,317	10,326	NGUYEN T.	71,120	16,857	87,977	76
MUZZIN S.	79,714	18,946	98,660	418	NICHOLL C.	131,260	36,095	167,355	177
MWENDWA A.	66,208	15,426	81,634	-	NICK R.	92,737	21,111	113,848	1,484
NADEAU D.	105,908	24,082	129,990	1,440	NICKASON N.	134,674	34,989	169,663	3,113
NAGY C.	73,950	16,813	90,763	1,468	NICOL C.	66,835	15,388	82,223	96
NAIDU K.	70,826	17,703	88,529	131	NICOLSON J.	75,332	17,636	92,968	-
NAIDU N.	61,188	14,288	75,476	-	NIEWELER E.	77,454	16,814	94,268	82
NAKANO A.	76,305	16,660	92,965	224	NIJJER R.	70,038	18,559	88,597	301
NAKASHIMA S.	61,204	15,480	76,684	2,373	NIMI D.	69,994	18,042	88,036	-
NAMISLO J.	77,770	18,010	95,780	10,485	NISBETT T.	67,645	15,432	83,077	238
NANOS L.	79,856	18,276	98,132	1,548	NISHI K.	88,010	18,395	106,405	74
NAPIERALA E.	61,569	13,941	75,510	2,740	NOBLEZA L.	73,154	18,115	91,269	-
NARAINA K.	68,891	14,619	83,510	129	NOMURA K.	69,987	19,880	89,867	76
NARESH K.	82,322	20,137	102,459	1,503	NORMAN B.	100,466	25,150	125,616	1,548
NASH B.	88,919	20,232	109,151	3,418	NOUJAIME R.	91,940	20,929	112,869	307
NASU A.	82,132	18,025	100,157	-	NOVAK E.	170,802	30,218	201,020	13,597
NATHAN V.	96,445	21,923	118,368	1,107	NOVAKOVIC G.	92,177	20,516	112,693	-
NAVARRO M.	62,183	14,167	76,350	281	NUNN J.	82,819	19,675	102,494	3,481
NEESE N.	89,631	20,591	110,222	1,174	NUSCHE M.	93,337	22,455	115,792	6,066
NELSON J.	74,555	17,563	92,118	76	NUTINI M.	69,081	15,413	84,494	2,552
NELSON K.	97,261	22,213	119,474	2,702	NUTLAND K.	76,032	17,361	93,393	2,622
NELSON L.	93,973	21,371	115,344	176	NUTTER L.	73,787	16,909	90,696	25
NESLING N.	61,303	14,642	75,945	4,095	NYGAARD L.	69,721	16,902	86,623	-
NEUFELD J.	62,975	14,127	77,102	20,205	OBLEA E.	63,899	14,983	78,882	-
NEUMANN C.	61,850	15,647	77,497	-	O'BRIEN MA.	129,340	29,916	159,256	95

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O'BRIEN MI.	111,638	24,285	135,923	584	PANTUSA S.	82,454	23,516	105,970	-
O'BRIEN T.	203,383	45,450	248,833	477	PAREKH D.	64,197	13,858	78,055	2,431
OCKENDEN T.	82,446	-	82,446	12,294	PARK J.	63,086	16,534	79,620	176
O'CONNOR L.	92,195	19,955	112,150	2,892	PARK S.	82,719	15,854	98,573	1,347
O'CONNOR M.	66,359	15,426	81,785	33	PARKES M.	109,996	26,323	136,319	447
OKEBUKOLA O.	54,025	24,461	78,486	338	PARKHOR J.	65,980	15,106	81,086	1,118
OLIVER J.	87,735	24,658	112,393	1,220	PARKIN C.	62,448	14,458	76,906	-
OLLEY L.	125,373	29,430	154,803	4,020	PARROTT C.	63,417	14,224	77,641	-
OLSEN L.	64,517	14,939	79,456	300	PARSLOW K.	257,087	64,244	321,331	12,586
OLSON D.	66,512	15,647	82,159	6,642	PASIEKA K.	80,792	17,529	98,321	254
OLSON N.	82,743	19,147	101,890	181	PASS P.	85,819	24,425	110,244	123
OLSON R.	61,704	14,307	76,011	-	PASSMORE T.	62,204	15,144	77,348	201
OLSTROM L.	90,819	21,050	111,869	1,198	PATEL J.	94,550	27,131	121,681	2,343
O'MALLEY D.	66,405	13,994	80,399	450	PATEL SUN.	80,121	25,722	105,843	-
OMURA A.	60,836	14,541	75,377	-	PATEL SUS.	99,123	19,570	118,693	120
O'NEILL J.	63,018	14,572	77,590	272	PATERSON C.	61,692	16,598	78,290	-
ONG J.	64,744	14,512	79,256	116	PAU M.	84,248	19,743	103,991	-
ONG S.	104,111	24,686	128,797	2,772	PAUL J.	91,301	21,897	113,198	1,143
ONO Y.	82,792	17,566	100,358	223	PAYNTER E.	114,003	25,760	139,763	6,065
ONUSHKO M.	61,635	14,523	76,158	48	PEARCE C.	99,582	16,667	116,249	753
OPDAHL C.	67,974	17,110	85,084	1,846	PEARSON M.	62,201	14,607	76,808	-
OREA R.	94,404	23,104	117,508	-	PEDERSON D.	65,618	18,254	83,872	-
O'REGAN K.	83,580	19,306	102,886	-	PEEBLES M.	91,683	21,092	112,775	164
O'REGAN M.	85,224	19,746	104,970	3,866	PENN J.	68,347	17,350	85,697	381
ORIEUX C.	64,060	17,030	81,090	-	PENNER B.	72,204	17,872	90,076	135
OSADCZUK S.	95,707	21,765	117,472	204	PENNER N.	70,369	16,523	86,892	-
O'SHEA L.	60,502	14,979	75,481	76	PENNINGTON K.	65,975	15,192	81,167	-
OSORNO A.	66,121	16,943	83,064	-	PENSATO J.	112,909	25,676	138,585	567
O'TOOLE T.	84,187	19,443	103,630	4,491	PENTECOST B.	95,352	24,348	119,700	1,079
OTTO L.	83,972	-	83,972	1,429	PEREIRA S.	93,688	22,622	116,310	-
OUELLETTE L.	72,956	17,326	90,282	-	PEREZ E.	70,496	20,567	91,063	-
OVEREND S.	68,580	16,180	84,760	176	PERRY E.	59,326	15,809	75,135	4,916
OWEN-BLAS M.	90,481	18,991	109,472	253	PERSCHONKE K.	134,136	32,030	166,166	1,800
OWEN-KING K.	113,447	26,103	139,550	3,751	PETCH D.	85,465	19,833	105,298	3,236
OXLEY B.	61,691	14,304	75,995	2,122	PETERS S.	63,790	15,087	78,877	238
OYE G.	100,507	23,861	124,368	4,352	PETTIT A.	65,750	15,556	81,306	1,180
PAARUP J.	75,191	17,189	92,380	145	PEZZENTE M.	72,657	16,906	89,563	-
PABLO C.	81,578	18,653	100,231	-	PHAGURRA S.	63,698	15,494	79,192	-
PACHINI R.	69,901	17,046	86,947	901	PHAN R.	76,891	17,254	94,145	42
PAGAN R.	73,517	18,400	91,917	1,548	PHELPS A.	61,987	14,067	76,054	2,360
PAGNUCCO M.	90,120	20,981	111,101	199	PHILLEY A.	78,053	23,247	101,300	-
PAL E.	67,439	13,683	81,122	894	PHILLIPS T.	67,702	15,997	83,699	204
PALING C.	62,319	12,724	75,043	-	PHUNG R.	67,535	15,960	83,495	-
PALK S.	95,450	34,728	130,178	3,421	PICCHIONI C.	79,300	18,426	97,726	245
PALTIEL C.	93,511	22,147	115,658	2,516	PICILLO M.	71,541	17,079	88,620	-
PANAHANDEH M.	62,708	15,362	78,070	280	PICKERING N.	70,614	19,060	89,674	-
PANDA A.	121,768	20,704	142,472	1,828	PIERCE S.	78,824	16,804	95,628	108
PANG W.	85,802	19,895	105,697	1,828	PIETRAMALA A.	104,090	29,668	133,758	177
PANOV S.	68,472	14,733	83,205	63	PIETRAMALA S.	71,107	16,490	87,597	921

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EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
PILLAI S.	60,468	16,807	77,275	1,672	RADOS T.	131,855	29,775	161,630	34
PINIACH P.	93,707	22,813	116,520	107	RAE D.	72,291	17,721	90,012	308
PITMAN T.	61,607	14,302	75,909	-	RAEDLER R.	69,640	15,432	85,072	312
PITT C.	68,881	16,226	85,107	413	RAFFARD D.	71,841	16,660	88,501	2,086
PITZMAN M.	79,480	19,248	98,728	2,733	RAFI A.	132,628	31,746	164,374	2,901
PLOMP R.	84,472	19,323	103,795	6,669	RAI H.	111,922	19,739	131,661	2,863
POIRIER R.	64,608	15,647	80,255	1,758	RAI K.	91,956	21,782	113,738	106
PONCELET J.	61,004	14,265	75,269	-	RAI V.	85,049	20,137	105,186	485
POOLE K.	103,456	26,112	129,568	76	RALPH A.	69,124	17,131	86,255	-
POOLE R.	95,364	23,297	118,661	-	RAMSAY L.	83,509	18,992	102,501	181
POP T.	84,206	19,650	103,856	-	RAPOSO M.	83,707	17,791	101,498	-
POPA T.	89,489	20,398	109,887	3,564	RASCANU C.	62,864	15,482	78,346	11,451
POPESCU D.	91,418	23,364	114,782	2,097	RASKI J.	83,598	18,841	102,439	419
PORCELLATO D.	73,293	16,905	90,198	-	RATCLIFFE K.	101,683	30,100	131,783	-
PORT C.	102,312	22,878	125,190	4,530	RAW M.	133,003	30,026	163,029	726
PORTER D.	98,763	22,927	121,690	23	RAWLINGS L.	61,701	14,307	76,008	-
PORTER J.	92,791	21,131	113,922	3,525	RAYMOND L.	67,860	16,236	84,096	-
PORTERFIELD B.	91,810	20,279	112,089	1,548	RE F.	101,404	25,129	126,533	1,488
POSTNIKOFF B.	73,965	16,887	90,852	2,591	REDDY P.	57,950	17,979	75,929	-
POTTER J.	67,811	17,439	85,250	-	REDILA B.	74,377	17,635	92,012	76
POTTER M.	82,145	17,214	99,359	815	REDMOND L.	132,998	28,328	161,326	556
POTTERY J.	84,780	20,070	104,850	899	REED S.	89,424	22,199	111,623	1,751
POTTS F.	88,179	19,210	107,389	926	REGNIER R.	64,415	14,959	79,374	2,685
POTTS R.	77,950	18,845	96,795	14,848	REGUSH H.	94,683	21,470	116,153	1,989
POWELL B.	60,553	14,629	75,182	176	REID A.	65,185	14,650	79,835	825
POWER E.	64,754	14,343	79,097	116	REID E.	79,193	16,871	96,064	626
POWERS R.	103,794	24,866	128,660	2,846	REID J.	64,093	15,997	80,090	-
PRABHAKAR K.	81,983	19,679	101,662	-	REID T.	73,352	19,191	92,543	176
PREDEAUX D.	72,797	15,540	88,337	115	REILLY K.	92,639	22,406	115,045	546
PRESTON D.	82,438	15,690	98,128	24	REIMER D.	129,760	31,776	161,536	2,325
PRICE A.	113,835	32,626	146,461	2,272	REITER M.	62,703	14,963	77,666	1,119
PRIHAR N.	57,870	18,688	76,558	107	REITER S.	61,001	14,991	75,992	413
PRIOR G.	344,950	86,003	430,953	6,032	REMPEL T.	78,342	17,293	95,635	301
PRIOR W.	98,952	14,815	113,767	2,515	REYNOLDS A.	83,921	19,259	103,180	10,526
PROCKIW K.	114,714	25,935	140,649	4,147	RHIM H.	97,844	27,624	125,468	3,099
PROIETTI B.	73,140	16,719	89,859	24	RIBEIRO D.	91,609	22,167	113,776	495
PRYSTAY L.	63,131	13,197	76,328	201	RICE-MACDONALD T.	70,494	19,690	90,184	697
PRZYBYLSKI M.	141,794	33,296	175,090	-	RICH R.	79,925	20,532	100,457	1,365
PULKO M.	84,128	19,949	104,077	455	RICHARDSON C.	64,440	15,394	79,834	60
PURCELL J.	84,227	20,372	104,599	1,291	RICHER A.	92,371	30,480	122,851	181
PUTERMAN D.	88,594	20,795	109,389	3,112	RICHER V.	61,406	14,278	75,684	-
PUTNEY C.	131,630	31,366	162,996	2,285	RIDDLE C.	119,716	26,967	146,683	2,145
QI F.	84,559	21,096	105,655	2,965	RIDLEY N.	125,550	28,433	153,983	7,919
QUAIL B.	92,653	23,116	115,769	1,669	RIEL L.	60,287	15,107	75,394	2,702
QUALLY L.	62,157	15,792	77,949	629	RIGDON C.	86,879	22,301	109,180	-
QUAN M.	78,620	18,619	97,239	216	RIGGS C.	64,194	14,865	79,059	220
QUON A.	63,066	14,452	77,518	255	RINALDI P.	66,595	15,632	82,227	-
RABIE W.	95,250	20,711	115,961	-	RING G.	72,722	16,695	89,417	-
RADOS J.	71,340	16,490	87,830	181	RINKE C.	92,976	21,135	114,111	4,938

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	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
RIVA T.	75,642	17,048	92,690	306	RUSCOFF G.	73,099	17,006	90,105	260
ROACH D.	78,556	21,854	100,410	-	RUSK L.	72,015	16,691	88,706	-
ROBERTSON A.	81,971	20,112	102,083	1,118	RUSSELL E.	84,119	19,560	103,679	-
ROBERTSON J.	109,697	26,549	136,246	1,779	RUSSELL S.	78,230	18,445	96,675	943
ROBERTSON MA.	71,842	16,660	88,502	-	RYAN C.	160,575	39,574	200,149	3,270
ROBERTSON MI.	65,112	13,426	78,538	105	RYE K.	166,771	40,202	206,973	4,698
ROBICHAUD D.	72,041	16,691	88,732	-	RYUJIN H.	106,335	27,915	134,250	805
ROBIN W.	61,382	13,638	75,020	271	SAALFELD S.	75,874	5,288	81,162	138
ROBINSON C.	79,925	20,677	100,602	176	SABET F.	66,977	15,525	82,502	-
ROBINSON C.F.	76,623	17,711	94,334	10,391	SABET S.	85,114	22,003	107,117	-
ROBINSON I.	94,459	23,671	118,130	5,243	SADGROVE L.	77,608	21,606	99,214	1,721
ROBINSON K.	144,053	36,781	180,834	13,605	SADRA M.	111,763	26,973	138,736	3,210
ROBINSON M.	99,319	15,523	114,842	1,124	SAFRUIK G.	70,270	16,672	86,942	51
ROBINSON RE.	64,875	15,679	80,554	50	SAHOTA H.	121,544	29,482	151,026	465
ROBINSON RO.	80,590	18,734	99,324	-	SAHOTA R.	75,421	17,124	92,545	563
ROBINTON L.	65,768	14,906	80,674	2,642	SAITO M.	73,173	16,905	90,078	225
ROBSON A.	59,782	18,370	78,152	2,349	SAKAI S.	80,519	20,986	101,505	-
ROBSON P.	84,070	20,904	104,974	206	SALAHUB J.	66,227	14,493	80,720	-
ROBSON R.	61,252	14,067	75,319	2,150	SALES K.	109,169	25,012	134,181	1,974
RODD R.	63,569	16,351	79,920	25	SALMAN-MANESH J.	93,211	-	93,211	1,748
RODDICK K.	86,943	18,366	105,309	3,854	SALTER C.	93,444	23,482	116,926	5,291
RODRIGUEZ E.	70,453	15,526	85,979	-	SAMPLE L.	72,354	16,691	89,045	-
ROEST C.	66,565	19,435	86,000	1,123	SAMSON K.	71,096	16,183	87,279	76
ROGERS H.	65,756	15,479	81,235	-	SANDALL G.	83,747	19,556	103,303	186
ROGERS L.	72,357	17,101	89,458	-	SANDEELA Z.	87,432	22,065	109,497	166
ROHDE E.	66,478	15,541	82,019	-	SANDHU JAN.	61,846	16,294	78,140	92
ROHNE A.	73,525	16,660	90,185	1,377	SANDHU JAS.	63,882	14,676	78,558	61
ROJEN M.	72,063	15,973	88,036	377	SANDHU L.	101,679	24,884	126,563	2,261
ROLFSEN C.	72,691	16,684	89,375	176	SANDHU P.	97,814	21,225	119,039	-
ROLIN B.	71,086	16,484	87,570	-	SANDHU SH.	72,903	16,905	89,808	190
ROMANIUK L.	64,243	15,072	79,315	2,900	SANDHU ST.	67,286	20,405	87,691	421
ROMARD T.	82,828	18,334	101,162	752	SANDRIN F.	87,422	23,910	111,332	202
ROOT A.	128,250	33,804	162,054	1,126	SANDRIN R.	102,719	24,838	127,557	367
RORISON A.	61,880	14,067	75,947	997	SANGHA H.	77,273	18,080	95,353	1,846
ROSALES R.	68,613	18,151	86,764	-	SANGHA S.	74,765	18,130	92,895	-
ROSS D.	69,167	16,345	85,512	-	SANGHERA C.	77,590	16,752	94,342	-
ROSS S.	62,419	14,860	77,279	76	SANKAR S.	103,690	23,419	127,109	-
ROSTVIG R.	73,080	16,902	89,982	24	SANTOS C.	69,592	14,073	83,665	-
ROTH L.	61,487	14,555	76,042	171	SARANCHUK L.	83,460	22,230	105,690	723
ROTHER W.	88,972	20,386	109,358	-	SARKESSIAN A.	68,432	17,584	86,016	343
ROZAK D.	74,602	18,723	93,325	-	SARTORE J.	93,657	24,142	117,799	1,048
RUBY W.	71,382	16,572	87,954	72	SATO K.	112,366	25,944	138,310	679
RUDKEVITCH S.	64,881	15,016	79,897	23	SAUNDERS B.	132,919	33,631	166,550	2,398
RUDKOWSKI A.	73,984	16,421	90,405	106	SAUNDRY R.	78,820	18,079	96,899	2,006
RUDOLPH S.	75,402	18,525	93,927	-	SAVORY M.	68,283	14,963	83,246	50
RUEST N.	79,160	16,009	95,169	1,777	SAWHNEY V.	97,489	22,645	120,134	15
RUGGLES R.	63,181	16,881	80,062	1,270	SAWINSKI J.	64,087	15,011	79,098	12
RUGGLES S.	86,971	20,255	107,226	9,732	SAYERS T.	91,685	20,773	112,458	-
RUMBLE G.	125,619	28,359	153,978	5,350	SCACCIA L.	99,461	24,058	123,519	85

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SCALI AND.	77,020	20,137	97,157	1,371	SHAUNTZ A.	99,005	22,588	121,593	781
SCALI ANN.	75,059	17,351	92,410	1,335	SHAVAR B.	64,734	14,808	79,542	82
SCATCHARD G.	66,135	15,190	81,325	-	SHAW I.	71,969	17,873	89,842	-
SCHAEFER K.	67,549	17,182	84,731	538	SHAW W.	66,886	15,516	82,402	323
SCHANZENBACH V.	68,157	16,013	84,170	-	SHEN H.	103,690	24,348	128,038	550
SCHDEL V.	110,616	27,025	137,641	34,475	SHEN R.	105,203	25,421	130,624	1,881
SCHICK D.	114,850	25,988	140,838	514	SHEPPARD G.	117,869	29,154	147,023	2,524
SCHICK R.	78,999	16,992	95,991	176	SHERGILL G.	62,190	14,458	76,648	-
SCHMIDT M.	100,501	21,536	122,037	70	SHIBATA A.	110,999	24,276	135,275	135
SCHMIDT P.	81,548	19,140	100,688	235	SHIGEMATSU A.	66,225	15,429	81,654	618
SCHMIDT V.	81,226	18,508	99,734	649	SHILTON L.	71,803	17,125	88,928	-
SCHNEIDER C.	60,917	14,185	75,102	864	SHING A.	90,495	24,350	114,845	-
SCHNEIDER K.	64,182	15,393	79,575	2,086	SHOKAR C.	82,019	18,280	100,299	2,157
SCHNEIDER W.	87,593	21,091	108,684	-	SHOKRY A.	66,406	21,305	87,711	2,081
SCHOEMAN H.	116,976	26,635	143,611	2,206	SHOTTON B.	112,972	25,688	138,660	2,261
SCHROEDER B.	66,110	15,675	81,785	47	SI P.	112,781	27,799	140,580	40
SCHROEDER T.	62,952	15,959	78,911	-	SIDDIQUI A.	85,012	22,460	107,472	1,394
SCHUCK P.	107,400	24,463	131,863	556	SIDHU MAND.	79,597	18,614	98,211	639
SCHULTZ A.	90,653	22,415	113,068	365	SIDHU MANP.	85,419	19,158	104,577	886
SCHUURMAN P.	64,392	14,495	78,887	1,629	SIDHU R.	68,676	15,992	84,668	-
SCLATER R.	95,565	25,927	121,492	-	SIDHU T.	75,941	18,165	94,106	11,574
SCOTT A.	61,921	14,179	76,100	856	SIEMENS B.	96,582	23,509	120,091	176
SCOTT B.	78,769	17,914	96,683	3,462	SIEMENS R.	67,802	15,358	83,160	-
SCOTT H.	88,482	20,771	109,253	-	SIGURDSON E.	73,114	16,876	89,990	201
SCOTT M.	61,409	16,821	78,230	-	SILVEIRA N.	78,554	17,857	96,411	14,535
SCOTT S.	64,379	14,012	78,391	-	SILVEIRA P.	136,540	31,413	167,953	892
SCOTT V.	59,634	16,160	75,794	-	SIMHALAPATHI K.	71,813	17,227	89,040	-
SCULLION L.	78,652	19,142	97,794	20	SIMISTER J.	99,488	22,865	122,353	5,747
SCULTETY J.	109,726	26,955	136,681	6,658	SIMMONS A.	80,578	18,429	99,007	549
SEAH H.	75,353	17,211	92,564	-	SIMPSON P.	78,970	18,172	97,142	1,698
SEARLE M.	76,282	18,218	94,500	-	SINGBEIL K.	88,375	20,139	108,514	1,235
SEARY S.	78,622	18,269	96,891	943	SINGH P.	78,995	19,516	98,511	6,843
SEIFRED C.	58,676	17,167	75,843	-	SINGH R.	94,672	26,469	121,141	6,382
SEITZ D.	69,514	17,840	87,354	196	SINGH S.	79,148	12,343	91,491	3,768
SENF D.	72,405	18,381	90,786	94	SINHA N.	141,581	32,081	173,662	351
SENGHERA G.	87,583	21,735	109,318	1,952	SINWAR S.	96,123	24,695	120,818	808
SENGHERA S.	119,940	34,204	154,144	808	SIU T.	77,750	20,404	98,154	8
SEOW S.	66,393	15,145	81,538	277	SKJERPEN K.	69,909	17,753	87,662	50
SERBAN D.	76,305	17,374	93,679	1,932	SKJERPEN M.	72,802	16,874	89,676	-
SERSEN L.	76,870	16,899	93,769	-	SKRYNNYK I.	72,397	16,777	89,174	1,548
SETTICASI P.	118,920	28,577	147,497	1,642	SKUCAS S.	61,692	14,337	76,029	-
SHAH K.	61,656	18,005	79,661	2,374	SKYE-MAY V.	78,622	18,269	96,891	792
SHAKIBAFAR P.	62,989	20,770	83,759	1,953	SLADE I.	105,838	28,123	133,961	2,458
SHAND S.	68,823	19,569	88,392	324	SMEYERS M.	92,105	21,173	113,278	360
SHANNON K.	90,011	20,368	110,379	-	SMIT C.	73,020	16,899	89,919	326
SHAPTON S.	81,943	16,830	98,773	227	SMITH ADD.	65,936	15,946	81,882	1,815
SHARMA S.	78,593	17,451	96,044	131	SMITH ADR.	101,900	23,855	125,755	6,487
SHARP L.	73,215	16,359	89,574	76	SMITH D.	91,132	20,716	111,848	2,864
SHARRATT L.	60,379	15,400	75,779	-	SMITH JE.	107,674	23,962	131,636	11,682

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Remuneration and expenses paid to employees for the 15 month period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
SMITH JO.	91,827	20,876	112,703	-	STEELE C.	93,523	20,454	113,977	-
SMITH K.	82,411	19,255	101,666	-	STEFAN S.	64,951	15,669	80,620	-
SMITH L.	60,589	15,864	76,453	-	STEIN P.	63,489	14,855	78,344	231
SMITH P.	91,956	23,158	115,114	1,261	STEIRO C.	122,644	27,696	150,340	4,685
SMITH ROB.	66,602	15,793	82,395	825	STELTING S.	65,251	15,218	80,469	-
SMITH ROD.	66,602	15,426	82,028	78	STENSBY M.	66,235	15,426	81,661	-
SMITH S.	78,622	18,269	96,891	90	STEPHENSON D.	82,086	19,510	101,596	181
SMRZ J.	80,528	18,865	99,393	3,250	STERLING S.	70,108	16,082	86,190	76
SOAMES B.	75,193	18,915	94,108	92	STEVENS G.	84,799	23,295	108,094	-
SODHI J.	118,910	25,577	144,487	684	STEVENS V.	69,360	18,047	87,407	76
SOETISNA R.	64,722	15,462	80,184	10	STEWART A.A.	64,038	14,890	78,928	3,537
SOETISNA S.	75,351	19,960	95,311	-	STEWART A.L.	68,356	17,030	85,386	1,190
SOHI K.	64,818	15,410	80,228	-	STEWART CA.	66,347	17,192	83,539	925
SOMERS I.	68,037	11,708	79,745	219	STEWART CH.	74,433	16,663	91,096	76
SOO JAN.	84,977	21,430	106,407	-	STEWART J.	66,620	15,221	81,841	-
SOO JAS.	104,596	15,427	120,023	181	STIRLING C.	84,819	21,016	105,835	307
SOO T.	97,974	26,162	124,136	214	STOCKLEY S.	84,991	19,769	104,760	438
SOON L.	111,798	27,905	139,703	-	STONE G.	66,359	15,426	81,785	-
SOROCHAK E.	62,442	13,827	76,269	815	STORY R.	127,750	28,842	156,592	2,965
SOTHAM J.	90,318	22,604	112,922	181	STRAMPE A.	61,577	15,116	76,693	228
SOUSA F.	80,307	18,735	99,042	1,522	STRATYCHUK K.	71,054	17,971	89,025	-
SOUTHALL V.	71,852	17,133	88,985	-	STRIZHKOVA O.	66,709	9,748	76,457	668
SPARK R.	84,974	415	85,389	6,399	STROES J.	68,699	16,902	85,601	-
SPARROW R.	64,820	17,134	81,954	-	STUBEL D.	73,733	20,012	93,745	-
SPECHT J.	64,376	18,090	82,466	2,220	STUKEL J.	91,123	22,579	113,702	141
SPENCE A.	61,406	14,833	76,239	233	STUTT R.	90,316	20,575	110,891	3,803
SPENCE M.	144,624	35,816	180,440	1,338	STYLES D.	91,633	24,832	116,465	-
SPENCER J.	118,778	31,419	150,197	867	SUCH L.	76,532	2,350	78,882	70
SPENCER S.	80,885	18,173	99,058	32	SUH S.	69,760	15,681	85,441	176
SPENCER S.L.	66,123	16,178	82,301	76	SUKUNDA D.	83,135	17,861	100,996	88
SPINKS P.	78,544	-	78,544	1,111	SULLY M.	102,011	23,233	125,244	2,980
SPITALE J.	64,221	15,595	79,816	718	SUN M.	76,432	17,659	94,091	627
SPONAGLE D.	67,909	16,409	84,318	-	SUN R.	67,568	12,058	79,626	214
SPRATT M.	106,963	22,274	129,237	4,464	SUNDARAM S.	90,039	20,021	110,060	-
SPYKER M.	67,359	15,572	82,931	3,363	SURIAN C.	62,026	14,307	76,333	871
ST. DENNIS L.	100,885	22,859	123,744	259	SURINE R.	84,048	20,291	104,339	6
ST. LOUIS E.	104,737	25,351	130,088	3,277	SUSWENDI A.	80,031	23,376	103,407	28
ST. LOUIS K.	93,625	18,343	111,968	232	SUTHERLAND C.	92,012	21,554	113,566	460
ST. PIERRE A.	88,918	20,257	109,175	924	SUTHERLAND M.	78,300	15,855	94,155	-
STACEY J.	69,094	15,935	85,029	568	SUTHERLAND R.	71,884	16,542	88,426	-
STACH T.	63,343	16,099	79,442	2,504	SUTHERLAND S.	82,602	19,160	101,762	5,688
STAHL M.	63,564	18,439	82,003	-	SWEENEY J.	68,870	9,426	78,296	-
STAPLETON K.	61,835	15,509	77,344	94	SWOBODA A.	60,780	14,291	75,071	5,194
STARCEVICH R.	77,600	17,856	95,456	1,316	SYNHORST L.	79,911	17,574	97,485	101
STARCHUK D.	69,243	16,384	85,627	-	SZABUNIA M.	65,124	14,482	79,606	622
STARK M.	74,588	16,902	91,490	90	SZETO C.	110,017	15,881	125,898	50
STASTNY M.	97,152	30,223	127,375	-	SZETO T.	72,466	17,011	89,477	-
STATTON G.	108,779	23,859	132,638	1,812	SZOLADI R.	61,893	14,517	76,410	578
STEEL K.	62,211	16,599	78,810	-	SZYMANSKI A.	138,315	31,233	169,548	1,335

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Remuneration and expenses paid to employees for the 15 months period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
TAAMS E.	61,757	14,185	75,942	556	THOMAS L.	66,379	16,163	82,542	-
TADEY C.	82,734	20,703	103,437	2,064	THOMAS M.	85,334	21,186	106,520	-
TAING C.	61,208	14,191	75,399	-	THOMAS N.	67,239	15,432	82,671	20
TAIT B.	78,704	16,899	95,603	204	THOMAS R.	66,375	15,426	81,801	243
TAKHAR A.	66,409	15,114	81,523	520	THOMPSON B.	70,685	16,899	87,584	820
TAM K.	148,084	32,694	180,778	2,538	THOMPSON J.	82,159	18,273	100,432	654
TAN E.	67,913	16,853	84,766	113	THOMPSON MAR.	65,018	13,270	78,288	176
TAN JA.	157,453	617	158,070	658	THOMPSON MAT.	91,724	20,877	112,601	8,733
TAN JU.	79,030	17,218	96,248	-	THOMPSON S.	66,194	15,363	81,557	-
TAN M.	75,048	16,902	91,950	16	THOMPSON W.	80,543	19,301	99,844	-
TANG C.	85,603	25,021	110,624	219	THOMSEN L.	80,179	18,404	98,583	-
TANG R.	136,524	28,365	164,889	7,414	THOMSON B.	105,989	24,355	130,344	3,104
TANG W.	69,553	16,076	85,629	-	THOMSON M.	64,753	15,702	80,455	80
TARASUK J.	175,063	45,190	220,253	2,112	THOMSON S.	66,132	15,317	81,449	1,274
TASH A.	75,930	18,491	94,421	3,213	THORNLEY J.	78,799	19,025	97,824	1,374
TATTRIE C.	72,771	16,708	89,479	33	THORSTEINSON K.	65,032	14,068	79,100	-
TAY E.	69,811	16,660	86,471	-	THREATFUL J.	77,499	17,453	94,952	-
TAY T.	86,839	19,735	106,574	-	TIAN G.	71,304	21,045	92,349	-
TAYLOR A.	85,168	18,250	103,418	820	TILLYER E.	88,943	21,647	110,590	223
TAYLOR C.	80,718	24,122	104,840	15	TODD M.	74,662	17,082	91,744	-
TAYLOR CI.	62,788	14,252	77,040	-	TODD R.	88,633	19,994	108,627	-
TAYLOR DE.	79,031	18,273	97,304	-	TOKARYK N.	58,531	18,350	76,881	-
TAYLOR DO.	63,042	16,259	79,301	2,126	TOMAS E.	73,526	17,353	90,879	-
TAYLOR G.	64,146	14,419	78,565	-	TOMELDEN M.	73,457	17,569	91,026	96
TAYLOR J.	77,713	16,202	93,915	145	TOMPKINS C.	73,070	16,899	89,969	-
TAYLOR K.	75,411	19,182	94,593	1,649	TONG A.	62,119	14,066	76,185	1,901
TAYLOR L.	103,575	23,374	126,949	1,143	TONG K.	132,046	29,523	161,569	4,358
TAYLOR M.	93,297	21,217	114,514	3,787	TOOMEY S.	62,966	14,246	77,212	219
TAYLOR N.	205,194	47,341	252,535	6,168	TOOR S.	94,547	24,621	119,168	4,868
TAYLOR S.	73,261	15,872	89,133	-	TOPIC S.	82,967	17,557	100,524	896
TAYLOR T.	80,091	18,190	98,281	236	TOPSY R.	66,442	15,403	81,845	7
TAZELAAR T.	86,734	21,782	108,516	198	TORRES D.	84,962	19,319	104,281	2,694
TEIFFEL R.	109,452	25,594	135,046	76	TORRES M.	71,951	19,889	91,840	-
TEMPLE F.	184,772	46,232	231,004	634	TOSIC-KOVACEVIC V.	83,034	19,350	102,384	-
TENG M.	70,904	15,883	86,787	1,208	TOTH A.	76,588	17,415	94,003	-
TENTES S.	83,901	18,273	102,174	145	TOWELL R.	80,155	22,243	102,398	311
TERAGUCHI L.	130,917	29,598	160,515	1,085	TRAFANANKO D.	66,372	15,994	82,366	-
TERMUENDE R.	108,828	24,382	133,210	4,505	TRAN H.	75,155	22,281	97,436	-
TERRILLON P.	67,032	14,598	81,630	-	TRAN L.	67,364	17,001	84,365	176
TESTINI M.	75,194	17,819	93,013	64	TRENAMAN K.	76,039	17,441	93,480	4,597
TETLOW L.	102,527	24,765	127,292	-	TRESPALACIOS RUBIO M.	87,459	19,333	106,792	3,021
TEUBNER R.	87,325	-	87,325	1,454	TRIONFI S.	60,378	14,829	75,207	907
TEY J.	69,214	18,806	88,020	1,625	TRIPP J.	84,691	18,614	103,305	380
THABRKAY S.	80,308	18,395	98,703	16	TRIPP S.	130,202	29,028	159,230	84
THANDI B.	70,926	18,422	89,348	1,207	TRUHAR-PEJNOVIC N.	60,292	17,094	77,386	27
THERRIEN L.	65,503	15,190	80,693	-	TSANG W.	62,238	15,671	77,909	-
THIELKER D.	65,540	15,426	80,966	263	TSE C.	74,092	17,692	91,784	1,248
THIND R.	93,556	25,241	118,797	190	TSE L.	136,517	32,415	168,932	2,691
THIND RA.	73,190	17,325	90,515	4,246	TSUI J.	119,233	31,198	150,431	965

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EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
TSUJI B.	76,065	18,411	94,476	20	VLOOSWYK A.	65,225	14,105	79,330	140
TSUYUKI A.	89,864	20,662	110,526	25	VO T.	62,405	14,914	77,319	907
TUBB P.	66,565	15,435	82,000	-	VOHRADSKY G.	90,028	20,369	110,397	7,732
TUHARSKY F.	60,750	16,169	76,919	-	VON ANTAL M.	104,519	25,108	129,627	5,603
TUNG W.	68,158	16,742	84,900	-	VON BORSTEL H.	105,046	24,605	129,651	177
TUPPER C.	125,447	30,689	156,136	14,074	VOONG B.	72,665	16,732	89,397	1,204
TURNER J.	73,486	17,055	90,541	180	VUCKO C.	61,689	14,304	75,993	-
TURNER K.	78,847	18,031	96,878	38	VUKIC N.	71,136	16,490	87,626	76
TUTTOSI J.	76,632	17,711	94,343	176	VUKOVIC H.	79,526	18,276	97,802	948
TYERMAN K.	95,561	23,858	119,419	-	WAGNER C.	79,478	20,763	100,241	-
TYLLER G.	184,873	45,523	230,396	8,075	WAGNER E.	103,028	24,602	127,630	5,339
ULVETEG C.	83,764	20,246	104,010	-	WAI D.	71,414	14,837	86,251	1,801
UNO K.	82,844	17,530	100,374	132	WAINE N.	83,052	19,335	102,387	-
UPPAL M.	78,549	18,258	96,807	418	WAKELIN R.	82,188	18,915	101,103	67
UPPAL R.	71,123	17,128	88,251	-	WALJI S.	96,217	23,678	119,895	2,837
URMENETA E.	69,372	15,997	85,369	-	WALKER A.	62,709	14,391	77,100	12,891
URMSTON C.	88,395	17,772	106,167	-	WALKER C.	93,803	-	93,803	201
VAAGEN E.	126,895	31,720	158,615	1,333	WALKER M.	74,714	17,011	91,725	209
VAIRASAMY S.	68,228	16,919	85,147	432	WALKER R.	64,146	14,302	78,448	93
VAKHSHOURI K.	90,943	24,043	114,986	3,808	WALLACE D.	78,375	17,821	96,196	1,034
VALENTE P.	114,596	34,196	148,792	-	WALLMAN M.	62,000	13,817	75,817	10
VALENTINE M.	64,493	15,769	80,262	-	WALSH K.	68,401	41,429	109,830	995
VALLE B.	61,189	15,598	76,787	807	WALTERS J.	84,398	17,573	101,971	339
VALLEE B.	77,675	18,608	96,283	413	WAN R.	78,874	19,925	98,799	3,879
VAN ADRICHEM L.	78,509	18,273	96,782	618	WANG G.	69,286	17,447	86,733	5,315
VAN DAM D.	61,837	14,355	76,192	898	WANG H.	87,234	21,019	108,253	967
VAN DER MERWE S.	130,791	29,354	160,145	694	WANG L.	63,520	14,837	78,357	1,718
VAN GRONDELLE A.	115,905	27,047	142,952	936	WANG R.	77,219	35,882	113,101	3,968
VAN HORLICK S.	61,538	13,928	75,466	-	WANG Y.	65,528	15,566	81,094	181
VAN HULSEN E.	69,940	15,432	85,372	-	WARKENTIN A.	100,231	24,037	124,268	734
VAN TUNEN M.	67,185	18,769	85,954	859	WARNER R.	151,728	36,411	188,139	2,367
VAN ZOOLINGEN E.	87,499	19,839	107,338	1,188	WARREN G.	92,880	21,385	114,265	1,548
VANDEKERCKHOVE S.	76,273	17,516	93,789	147	WASSERMAN A.	63,069	14,209	77,278	18,232
VASQUEZ M.	56,761	20,168	76,929	595	WASSERMAN H.	100,219	22,509	122,728	107
VASS C.	81,183	18,927	100,110	-	WATERMAN D.	93,225	21,199	114,424	176
VEFGHI S.	79,637	19,248	98,885	2,156	WATERMAN N.	79,584	18,582	98,166	1,037
VELLESCIG M.	99,642	24,518	124,160	4,133	WATERS A.	84,966	21,299	106,265	185
VENIER E.	83,712	19,543	103,255	100	WATERS K.	75,063	17,266	92,329	358
VERGARA M.	61,815	13,755	75,570	947	WATKINS L.	65,501	15,190	80,691	-
VERMETTE K.	81,083	17,199	98,282	1,524	WATTS R.	78,834	18,280	97,114	502
VETATH V.	90,668	20,134	110,802	471	WEBSTER E.	63,934	15,862	79,796	185
VICKERS M.	77,792	17,592	95,384	1,223	WEBSTER N.	64,901	15,913	80,814	49
VIDAM G.	71,744	18,151	89,895	173	WEBSTER T.	76,385	17,435	93,820	7,578
VIEIRA JE.	60,823	14,879	75,702	-	WEEKS K.	79,156	16,905	96,061	-
VIEIRA JO.	77,182	16,899	94,081	467	WEIGHTMAN M.	77,782	18,121	95,903	10,742
VIEIRA O.	67,237	15,464	82,701	-	WEISHEIT A.	61,276	14,607	75,883	635
VILAC L.	80,852	19,518	100,370	264	WEIST G.	88,061	20,033	108,094	105
VILLAMIL L.	63,164	14,466	77,630	1,119	WELCH R.	68,059	15,764	83,823	-
VINCENZI S.	78,619	18,276	96,895	266	WELFORD G.	80,850	18,050	98,900	-
VLAHOVIC G.	78,665	93	78,758	799	WELFORD P.	94,267	27,872	122,139	2,603

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EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016	2017	TOTAL	TOTAL		2016	2017	TOTAL	TOTAL
	JAN-DEC (12 MOS.)	JAN-MAR (3 MOS.)				(15 MOS.)	(15 MOS.)		
WELLS C.	64,840	15,245	80,085	57	WONG BEN.	118,733	34,865	153,598	-
WENDLAND S.	60,927	14,334	75,261	-	WONG BR.	79,987	19,027	99,014	46
WERK J.	70,669	15,281	85,950	1,415	WONG C.M.	79,788	18,015	97,803	-
WESSNER T.	72,718	16,906	89,624	-	WONG CA.	78,644	18,977	97,621	3,301
WEST J.	64,047	15,783	79,830	-	WONG CH.	85,530	19,758	105,288	181
WEST K.	63,686	15,218	78,904	-	WONG CL.	72,350	20,688	93,038	-
WESTHAVER K.	80,293	19,961	100,254	29	WONG D.K.	115,385	31,076	146,461	3,250
WEWALA S.	61,131	14,990	76,121	20	WONG EDM.	86,840	19,784	106,624	1,299
WHARRAM A.	133,374	33,301	166,675	11,833	WONG EDW.	60,353	15,004	75,357	1,270
WHEATLEY K.	73,561	16,691	90,252	176	WONG F.	85,941	19,480	105,421	1,153
WHELDON M.	62,675	15,306	77,981	-	WONG G.	83,248	17,420	100,668	176
WHITE D.	76,384	16,956	93,340	3,656	WONG J.	112,737	30,403	143,140	7,612
WHITE H.	83,947	17,523	101,470	-	WONG J.Y.	84,781	18,154	102,935	-
WHITE L.	89,713	21,195	110,908	1,219	WONG K.H.	74,294	17,533	91,827	-
WHITE S.	89,240	20,291	109,531	2,319	WONG K.W.	98,946	25,596	124,542	1,567
WHITING J.	69,778	16,161	85,939	786	WONG KA.	86,652	20,412	107,064	-
WIDDIFIELD C.	99,311	22,734	122,045	3,691	WONG KE.	85,120	24,531	109,651	2,533
WIDEEN S.	79,827	17,245	97,072	25	WONG L.	90,037	21,506	111,543	-
WIGARD C.	66,882	17,660	84,542	-	WONG PA.	86,419	20,509	106,928	-
WIJESINGHE R.	86,479	20,902	107,381	4,139	WONG PE.	78,605	19,627	98,232	2,291
WILKINS D.	74,400	18,124	92,524	-	WONG PR.	75,197	20,060	95,257	-
WILKINSON T.	90,940	26,281	117,221	1,003	WONG RE.	70,259	16,290	86,549	-
WILLIAMS H.	61,704	14,430	76,134	210	WONG ROB.	68,447	20,014	88,461	-
WILLIAMS I.	61,194	14,307	75,501	168	WONG ROG.	132,793	29,978	162,771	3,387
WILLIAMS J.	108,307	24,782	133,089	75	WONG S.	71,787	18,892	90,679	-
WILLIAMS L.	75,887	16,497	92,384	176	WONG T.P.	76,425	20,091	96,516	114
WILLIAMS P.	102,116	24,670	126,786	1,624	WONG T.Y.	61,139	15,509	76,648	385
WILLIAMS S.	71,777	16,912	88,689	60	WONG TH.	73,421	16,321	89,742	311
WILLIAMS W.	74,458	17,264	91,722	-	WONG TO.	70,374	20,137	90,511	376
WILSON J.	83,261	21,923	105,184	961	WONG W.	71,241	16,420	87,661	-
WILSON R.	69,661	17,593	87,254	208	WONG Y.	74,878	16,926	91,804	-
WILSON R.M.	171,654	42,288	213,942	1,915	WOO K.	77,049	17,868	94,917	943
WILSON S.	61,386	14,157	75,543	60	WOO M.	79,023	23,119	102,142	943
WILSON T.	66,360	16,267	82,627	-	WOOUCHUK K.	76,086	17,722	93,808	10,865
WILSON-JONES A.	68,373	16,858	85,231	1,705	WOOD J.	83,870	19,346	103,216	158
WILTSE D.	61,510	14,302	75,812	-	WOOD J.D.	184,755	43,192	227,947	5,485
WINKLER K.	62,225	15,097	77,322	-	WOOD P.	85,853	20,141	105,994	314
WINN K.	64,850	18,798	83,648	-	WOOD S.	66,537	15,429	81,966	95
WIRACHOWSKY D.	62,871	14,516	77,387	1,905	WOODBURY K.	99,150	14,827	113,977	292
WIRCH G.	80,579	19,898	100,477	527	WOODGER L.	73,509	17,681	91,190	9,909
WISEMAN F.	79,179	17,815	96,994	728	WOODSKE B.	61,119	18,557	79,676	-
WITSTEN J.	78,622	18,269	96,891	172	WOODSKE J.	95,157	22,132	117,289	1,786
WITT G.	72,239	19,490	91,729	1,518	WOODWARD M.	66,887	16,100	82,987	115
WONG A.H.	78,662	19,648	98,310	-	WOTTON P.	62,525	14,458	76,983	-
WONG AL.	106,691	29,283	135,974	10,497	WRIGHT A.	124,572	29,926	154,498	9,149
WONG AMA.	122,160	29,499	151,659	76	WRIGHT D.	81,137	20,134	101,271	673
WONG AME.	93,784	20,467	114,251	40	WRIGHT K.	92,940	21,135	114,075	1,829
WONG BA.	87,520	19,078	106,598	1,245	WRIGHT M.	120,510	549	121,059	176
WONG BEL.	89,052	19,110	108,162	1,936	WU Q.	88,262	25,341	113,603	25

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Remuneration and expenses paid to employees for the 15 month period ended March 31, 2017

EMPLOYEE NAME	REMUNERATION			EXPENSES	EMPLOYEE NAME	REMUNERATION			EXPENSES
	2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)		2016 JAN-DEC (12 MOS.)	2017 JAN-MAR (3 MOS.)	TOTAL (15 MOS.)	TOTAL (15 MOS.)
WYLIE L.	61,729	14,215	75,944	4,006	YUEN H.	77,451	17,895	95,346	75
WYLLIE T.	75,082	16,691	91,773	-	YUEN J.	84,307	17,606	101,913	57
WYNHOVEN K.	62,570	15,050	77,620	616	YUEN L.	61,471	14,012	75,483	443
XU B.	99,067	22,532	121,599	-	YUEN S.	75,589	16,487	92,076	76
YAMAMOTO R.	70,091	18,840	88,931	-	YUK D.	60,673	15,214	75,887	1,243
YAN M.	89,722	23,809	113,531	-	YUN S.	169,966	40,851	210,817	386
YANG L.	73,818	17,294	91,112	1,937	YUNG Y.	124,027	603	124,630	3,082
YAP K.	85,871	21,297	107,168	387	ZABKAR J.	85,203	19,235	104,438	-
YARDLEY C.	68,791	18,305	87,096	-	ZANACHELLI A.	60,625	15,507	76,132	-
YASAYKO J.	80,140	17,497	97,637	75	ZANATTA M.	71,914	13,640	85,554	76
YEE E.	78,820	18,340	97,160	-	ZANIC L.	70,196	17,873	88,069	913
YEE J.	60,346	15,947	76,293	1,960	ZANNIS F.	78,452	17,882	96,334	-
YEE K.	72,906	16,905	89,811	16	ZARYSKI T.	82,917	19,930	102,847	1,436
YEE S.	76,386	23,106	99,492	168	ZAURRINI M.	81,950	17,853	99,803	1,179
YEN C.	78,726	22,751	101,477	-	ZAYTSOFF K.	91,913	20,934	112,847	5,791
YENDALL S.	134,001	-	134,001	2,755	ZENAROSA R.	92,610	23,827	116,437	-
YERXA T.	76,634	18,325	94,959	76	ZENONE C.	62,381	14,463	76,844	-
YEUNG CH.	108,875	31,007	139,882	3,119	ZHANG G.	78,973	18,994	97,967	3,323
YEUNG CL.	68,798	15,677	84,475	-	ZHAO B.	92,075	21,612	113,687	-
YEUNG CO.	90,097	27,453	117,550	1,552	ZHAO M.	116,613	29,477	146,090	463
YEUNG E.	104,194	23,690	127,884	341	ZHONG J.	69,928	16,172	86,100	1,362
YIP B.	74,215	15,657	89,872	76	ZHU Y.	102,513	23,540	126,053	2,068
YOCHIM C.	63,037	14,653	77,690	-	ZIELINSKI S.	60,582	15,732	76,314	172
YORSTON D.	72,920	16,908	89,828	476	ZIEMIANSKI J.	74,503	17,206	91,709	1,548
YOUNG CH.	62,001	15,415	77,416	2,037	ZINGER K.	69,103	16,172	85,275	2,468
YOUNG CO.	96,890	23,264	120,154	2,077	ZORN P.	74,460	16,905	91,365	78
YOUNG D.C.	82,872	18,236	101,108	465	ZUPANCIC D.	77,828	18,226	96,054	4,025
YOUNG M.	89,179	23,261	112,440	2,279					
YOUNG SH.	86,247	21,012	107,259	483	RECEIVER GEN. OF CANADA		23,220,971		-
YOUNG SU.	61,513	14,302	75,815	-					
YOUNG T.	87,747	19,161	106,908	2,294	TOTAL FOR OVER \$75,000		\$ 281,666,625		3,582,929
YPENBURG K.	98,949	21,341	120,290	10,347	OTHER UNDER \$75,000		\$ 159,345,532		1,253,724
YPENBURG R.	65,267	15,489	80,756	328					
YU L.	68,533	16,566	85,099	1,536	GRAND TOTAL		\$ 441,012,157		4,836,653
YUAN Y.	88,804	24,537	113,341	2,649					
YUE M.	95,922	18,169	114,091	380					

There were 39 severance agreements made between ICBC and its non-unionized employees during the 15 month period ended March 31, 2017. These agreements represent from 3 months to 18 months compensation.

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Remuneration and expenses paid to members of the board of directors for the 15 month period ended March 31, 2017

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL	
					REMUNERATION (15 MOS.)	EXPENSES (15 MOS.)
BOIVIE C.	BOARD OF DIRECTORS	15 of 15	18,750	17,250	39,000	1,334
	TRANSFORMATION PROGRAM COMMITTEE, CHAIR	11 of 11	3,000			
	GOVERNANCE COMMITTEE	10 of 10				
	OPERATIONS & PLANNING COMMITTEE	1 of 1				
	AUDIT COMMITTEE (AS A GUEST)	1 of 1				
DAVIDSON W.	BOARD OF DIRECTORS	14 of 15	18,750	16,125	41,125	410
	AUDIT COMMITTEE, CHAIR	6 of 7	6,250			
	INVESTMENT COMMITTEE	9 of 9				
PENNER B. ³	BOARD OF DIRECTORS, CHAIR	12 of 15	30,000	33,375	63,375	14,314
	AUDIT COMMITTEE	5 of 7				
	INVESTMENT COMMITTEE	7 of 9				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	6 of 8				
	GOVERNANCE COMMITTEE	9 of 10				
	RATES AFFORDABILITY REVIEW COMMITTEE	8 of 8				
	RATES AFFORDABILITY REVIEW EXTRAORDINARY MEETINGS	23 of 23				
OPERATIONS & PLANNING COMMITTEE	6 of 8					
HOWE M.	BOARD OF DIRECTORS	14 of 15	18,750	18,375	40,875	60
	INVESTMENT COMMITTEE, CHAIR	9 of 9	3,750			
	HUMAN RESOURCES & COMPENSATION COMMITTEE	8 of 8				
	AUDIT COMMITTEE (AS A GUEST)	1 of 1				
	RATES AFFORDABILITY REVIEW COMMITTEE	7 of 8				
McDONALD J. ⁴	BOARD OF DIRECTORS	2 of 2	3,750	2,250	6,750	-
	OPERATIONS & PLANNING COMMITTEE	1 of 1				
	GOVERNANCE COMMITTEE, CHAIR	1 of 1	750			
McINTYRE K. ⁵	BOARD OF DIRECTORS	15 of 15	18,750	21,750	40,500	9,091
	TRANSFORMATION PROGRAM COMMITTEE	11 of 11				
	OPERATIONS & PLANNING COMMITTEE	8 of 8				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	8 of 8				
	AUDIT COMMITTEE (AS A GUEST)	1 of 1				
GOVERNANCE COMMITTEE	7 of 10					
OLYNYK R. ⁶	BOARD OF DIRECTORS	13 of 15	22,500	18,375	44,625	8,829
	AUDIT COMMITTEE	5 of 7				
	OPERATIONS & PLANNING COMMITTEE, CHAIR	5 of 8	3,750			
	RATES AFFORDABILITY REVIEW COMMITTEE	8 of 8				
	TRANSFORMATION PROGRAM COMMITTEE	10 of 11				
ORR S. ⁷	BOARD OF DIRECTORS	15 of 15	18,750	22,125	42,900	6,626
	GOVERNANCE COMMITTEE, CHAIR	10 of 10	2,025			
	AUDIT COMMITTEE	7 of 7				
	OPERATIONS & PLANNING COMMITTEE	8 of 8				
	RATES AFFORDABILITY REVIEW COMMITTEE	8 of 8				
SUMAL I.	BOARD OF DIRECTORS	14 of 15	18,750	14,625	37,125	2,419
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	8 of 8	3,750			
	INVESTMENT COMMITTEE	7 of 9				
	AUDIT COMMITTEE (AS A GUEST)	1 of 1				
GRAND TOTAL			\$ 192,025	\$ 164,250	\$ 356,275	\$ 43,083

Meetings attended reflects only the total number of meetings held during each Director's tenure on the Board or Committee.

¹ Paid up to a maximum of 30 full day meetings for Directors and 60 full day meetings for the Board Chair

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

³ Barry Penner was appointed Chair on March 31, 2016 and served to July 20, 2017. On February 21, 2017, Barry received authorization from the Appointee Remuneration Committee (ARC) of the Ministry of Transportation & Infrastructure to receive remuneration for extraordinary meetings attended for Rates Affordability Review

⁴ Jessica McDonald resigned July 22, 2016

⁵ Kevin McIntyre appointed December 31, 2015

⁶ Ron Olynyk served as Interim Chair of the Board January 1, to March 31, 2016

⁷ Sheila Orr was appointed Chair of the Governance Committee on July 28, 2016

**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	207,913	ABLE TOWING	76,682
A & G AUTO BODY REPAIR (2002) LTD	649,285	ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	5,782,613
A & J BODY SHOP (1983) LTD	605,293	ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	2,030,065
A & M TOWING	32,833	ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	2,246,235
A & S INSURANCE SERVICES LTD	484,214	ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	2,919,114
A & T INSURANCE BROKER LTD	412,015	ABOVE SECURITY	30,356
A C & D (COQUITLAM) INSURANCE SERVICES	389,597	ABRAHAM ALDEN H DR	41,490
A C & D (PRINCE RUPERT) INSURANCE SERVICE	468,879	ABRAHAM INVESTIGATIONS & CONSULTING LTD	52,579
A C & D (QUESNEL) INSURANCE SERVICES	757,205	ABSOLUTE AUTO LTD	872,382
A C & D INSURANCE SERVICES LTD	565,982	ABSOLUTE BALANCE REHAB	64,652
A C NIELSEN COMPANY OF CANADA	32,550	ABSOLUTE PHYSIOCARE & SPORTS REHAB	83,978
A J TOWING INC	310,182	ABSTRACT GLASS LTD	465,422
A JETWAY AUTOBODY REPAIR LTD	383,657	AC TAXI LTD	30,479
A L SOTT FINANCIAL (88th) INC	789,476	ACCELL AUTOGLASS LTD	397,938
A M BUILDING MAINTENANCE LTD	63,623	ACCENT GLASS WORLD LTD	33,812
A M FORD SALES LTD	75,428	ACCENTURE INC	6,278,120
A PACIFIC AUTO TRIM AND GLASS (2014)	718,489	ACCESS COMMUNITY THERAPISTS LTD	88,251
A R P COLLISION	286,151	ACCESS RECORDS & MEDIA MGMT LTD	55,846
A T MALCOLM & ASSOCIATES INC	26,489	ACCOST INSURANCE & FINANCIAL CENTRE	879,644
A TOE TRUCK	31,199	ACCURATE AUTO BODY AND PAINT LTD	2,868,294
A W JONES INSURANCE SERVICE LIMITED	264,365	ACE ALDERGROVE COLLISION	62,977
A-BEST AUTOBODY & FRAME LTD	1,341,608	ACE AUTOBODY (CRESTON)	341,442
A-CANADIAN AUTOBODY AND SHOP LTD	31,914	ACE TOWING	25,167
A-CLASS AUTO BODY & PAINT LTD	2,013,767	ACE TRUCK & EQUIPMENT REPAIRS LTD	2,413,134
A-PLUS RENT-A-CAR CO LTD	447,932	ACH CONSULTING INC	94,275
A-Z EUROPE AUTO CARE (1984) LTD	1,318,843	ACKROYD INSURANCE AGENCIES LTD	701,285
A-1 AUTO BODY LTD	1,050,077	ACKROYD PHYSIOTHERAPY CENTRE	53,581
A-1 PAUL'S TRAILER REPAIR LTD	153,867	ACME JANITOR SERVICE LTD	41,327
A-1 UNITY AUTO SERVICE LTD	790,479	ACR GLASS INC	390,296
AA-1 WINDSHIELD AND GLASS	170,413	ACTESON CONSULTING LTD	64,243
AAA AUTO COLLISION INC	1,211,704	ACTION GLASS INC	47,672
AAA BRIAN'S TOWING LTD	101,474	ACTION MOTORCYCLES INC	44,334
AAIM ADJUSTERS LTD	198,656	ACTION PACIFIC ENT LTD	722,183
AAJ GENERAL INSURANCE SERVICES INC	141,185	ACTION TRAILER SALES INC	73,487
AALL GLASS LTD	341,603	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,536,623
AARDVARK TOWING	29,655	ACTIVE MEDICAL EQUIPMENT	79,813
ABBA TOWING AND STORAGE (1995) LTD	37,330	ACTIVE MOBILITY PRODUCTS LTD	28,161
ABBAY COLLISION LTD	3,863,921	ACURA OF LANGLEY	25,964
ABBAY MEDICAL SUPPLIES LTD	54,602	ADEPT'S AUTO BODY	318,709
ABBOTSFORD GLASS LTD	33,939	ADL OCCUPATIONAL THERAPY INC	66,988
ABBOTSFORD TRUCK & TRAILER REPAIR	48,108	ADMIRAL INS SERVICES (PACIFIC) INC	404,338
ABBOTSFORD VOLKSWAGEN	60,794	ADMIRAL INSURANCE SERVICES (VANCOUVER)	232,403
ABBOTSFORD-MISSION TAXI LTD	72,641	ADMIRAL INSURANCE SERVICES INC	317,856
ABBOTSFORD'S MAXIMUM COLLISION LTD	2,721,724	ADT CANADA INC	29,894
ABC AUTO & WINDOW GLASS LTD	573,099	ADVANCE COLLISION LTD	5,756,479
ABC AUTOBODY LTD	491,109	ADVANCE ENGINEERED PRODUCTS LTD	27,905
ABC HOME SUPPORT SERVICE LTD	27,697	ADVANCE TECH AUTOBODY & PAINT LTD	562,355
ABERDEEN ASSET MANAGEMENT INC	78,423	ADVANCE TOWING (FARMAND TRANSPORT GROUP)	101,380
ABILITIES NEUROLOGICAL REHABILITATION	57,902	ADVANCED MOBILITY PRODUCTS LTD	506,062
ABLE AUTO BODY (SURREY) LTD	2,970,143	ADVANCED NURSINGCARE INC	142,044
ABLE AUTO GLASS LTD	244,340	ADVANCED PARKING SYSTEMS LTD	55,986
ABLE AUTOBODY (NEWTON)	1,465,944	ADVANTAGE AUTO LTD	76,522
ABLE IN GROVE COLLISION (WALNUT GROVE)	1,607,672	ADVANTAGE COLLISION CO LTD	2,996,493

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ADVANTAGE INSURANCE SERVICES LTD	222,477	ALLSTAR HOLDINGS INCORPORATED	483,299
ADVANTAGE SPEECH-LANGUAGE PATHOLOGY	66,659	ALLWEST INSURANCE SERVICES LTD	19,969,439
ADVENTURE RV CENTER LTD	32,025	ALLWEST REPORTING LTD	169,230
AEDIFY CONSULTING	28,059	ALOON STEPHEN DR INC	108,774
AFFINITY CHIROPRACTIC CORPORATION	26,985	ALOUETTE TRANSIT SYSTEMS LTD	83,620
AFFINITY INSURANCE SERVICES	142,098	ALPINE AUTO BODY LTD	725,198
AFFLECK HRABINSKY BURGOYNE LLP	1,083,985	ALPINE GLASS WINDOWS & DOORS LTD	360,067
AFFORDABLE AUTO GLASS	70,135	ALPINE INSURANCE AGENCIES LTD	412,108
AGAR'S FIX AUTO KELOWNA	355,603	ALPORT INSURANCE AGENCIES INC	528,237
AGAR'S FIX AUTO WEST KELOWNA	439,676	ALVERSON TAYLOR MORTENSEN & SANDERS	131,805
AGGRESSIVE AUTO TOWING LTD	316,244	ALWAYS ABLE AUTO BODY	49,130
AGS AFFORDABLE GLASS SERVICES LTD	337,637	AMBER AUTO BODY	170,703
AIM CEDAR WORKS LTD	165,287	AMC CASSELLS INSURANCE SERVICE INC	252,928
AIRLIFT NORTHWEST	78,608	AMC EAGLERIDGE INSURANCE SERVICE (2012)	338,255
AJ'S GLASS CENTRE LTD	231,050	AMC INSURANCE SERVICE (2008) LTD	436,906
AK AUTOWORKS (A K AUTOBODY & REPAIR LTD)	2,119,230	AMC INSURANCE SERVICE LTD	2,236,650
AK FITNESS INC	58,408	AMC INSURANCE SERVICES (2011) LTD	265,692
AL PARKER AUTOBODY	126,006	AMC INSURANCE SERVICES (2015) LTD	228,998
ALASKA HI-WAY AUTO BODY (2004) LTD	5,942,656	AMERESCO	68,207
ALASKA HI-WAY AUTO GLASS LTD	251,018	AMEX AUTO BODY LTD	690,063
ALBERNI GLASS & MIRROR	134,804	AMIRI ALI DR	40,568
ALBERNI TOWING LTD	142,044	AMJ LAW	2,661,568
ALBERTA HEALTH SERVICES	35,378	AMPCO MANUFACTURERS INC	186,756
ALCOTT BUILDING MAINTENANCE	78,185	ANCHOR INSURANCE AGENCIES LTD	360,627
ALDER STREET AUTO BODY LTD	1,017,600	ANCHORS AWAY TOWING LTD	30,700
ALDERGROVE A-1 GLASS LTD	359,171	ANDERSON DUNCAN DR	46,240
ALEXANDER HOLBURN BEAUDIN & LANG LLP	7,330,762	ANDERSON STEPHEN D DR INC	29,778
ALL ACCESS AUTO GLASS	39,839	ANDRE'S COLLISION REPAIRS LTD	700,349
ALL COLLISION SERVICES LTD	243,535	ANDY SORENSEN AUTOBODY & FRAME LTD	1,153,097
ALL RISK INSURANCE AGENCIES LIMITED	736,102	ANGELS THERE FOR YOU HOME HEALTH CARE	65,743
ALL SEASONS AUTO GLASS LTD	247,555	ANNETS KATHERINE, RMT	31,109
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	3,355,446	ANNEX CONSULTING GROUP INC	4,851,239
ALL WRITE INSURANCE AGENCIES LTD	1,382,311	ANTLE TOWING LTD	69,874
ALL-WEST GLASS BURNS LAKE LTD	153,643	AON HEWITT INC	426,133
ALL-WEST GLASS CHETWYND LTD	96,548	AON REED STENHOUSE INC	877,162
ALL-WEST GLASS FT ST JOHN LTD	281,303	AP INSURANCE SERVICES LTD	463,431
ALL-WEST GLASS HAZELTON LTD	89,212	APAC AUTO GLASS	491,680
ALL-WEST GLASS HOUSTON LTD	144,684	APAC INVESTIGATION SERVICES INC	425,591
ALL-WEST GLASS KITIMAT LTD	228,383	APEL MARYANA DR	52,357
ALL-WEST GLASS PRINCE GEORGE LTD	566,109	APEX AUTO BODY	59,238
ALL-WEST GLASS PRINCE RUPERT LTD	146,126	APEX COLLISION	757,802
ALL-WEST GLASS QUESNEL LTD	200,679	APEX GLASS LTD	231,039
ALL-WEST GLASS SMITHERS LTD	380,345	APEX INSURANCE SERVICES LTD	1,169,595
ALL-WEST GLASS TERRACE LTD	361,721	APEX PREMIER PROPERTY SERVICES LTD	38,419
ALL-WEST GLASS VANDERHOOF LTD	137,045	APHEMA PHYSIOTHERAPY CORP	29,911
ALL-WEST HERITAGE GLASS LTD	124,503	APOLLO CLINIC (THE)	118,373
ALLENA CHONG INSURANCE AGENCIES LTD	229,192	APPLE AUTO GLASS (ABBOTSFORD)	543,006
ALLIANZ GLOBAL INVESTORS US LLC	1,892,337	APPLE AUTO GLASS (CHILLIWACK)	380,014
ALLIED COAST THERAPY	130,303	APPLE AUTO GLASS (KAMLOOPS)	466,893
ALLIED INFORMATION CANADA	163,632	APPLE AUTO GLASS (NANAIMO)	453,933
ALLIED INSURANCE SERVICES INC	3,443,652	APPLE AUTO GLASS (SALMON ARM)	336,437
ALLSET AUTO GLASS LTD	573,724	APPLE AUTO GLASS (VERNON)	477,610
ALLSTAR COLLISION SERVICES LTD	1,319,268	APPLE INSURANCE & FINANCIAL SERVICES INC	482,978

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
APPLEWOOD KIA (APPLEWOOD MOTORS INC)	36,566	AUTOMIND COLLISION REPAIR (RICHMOND)	4,003,955
AR OT REHABILITATION SERVICES INC	858,292	AUTOMIND COLLISION REPAIR (SQUAMISH)	1,485,269
ARBOR BODY SHOP (1980) LTD	942,582	AUTOMIND COLLISION REPAIR (VANCOUVER)	3,793,439
ARBUS RV & MARINE SALES LTD	143,004	AUTOMOTIVE TRAINING & TECHNICAL	64,370
ARCHIE'S AUTOWRECKING & TOWING	63,936	AUTOSMART COMPLETE REPAIRS & SERVICES INC	442,762
ARCTECH WELDING & MACHINING	53,403	AUTOSONIC AUTOBODY & REPAIR LTD	114,150
ARGUS SOFTWARE INC	41,518	AUTOWEST AUTOBODY LTD	1,829,126
ARI FINANCIAL SERVICES INC	987,270	AVENUE ALIGNMENT & BODY SHOP	1,279,471
ARIA SOLUTIONS INC	2,827,610	AVEPOINT CANADA LTD	63,993
ARIO CONSTRUCTION INC	45,453	AVERSON CONSULTING LTD	185,220
ARMSTRONG COLLISION LTD	1,499,994	AVISCAR INC	513,921
ARO INC	428,617	AVISON YOUNG	51,465
ARROW INSURANCE AGENCY LTD	1,513,899	AVNET INC	30,687
ARROW TRANSPORTATION SYSTEMS	114,296	AVOCETTE TECHNOLOGIES INC	179,637
ARROWSMITH AUTOMOTIVE	93,996	AXIS INSURANCE MANAGERS INC DBA WINRAM	291,208
ARTHUR JOHN S DR INC	470,640	AZORCAN AUTOBODY REPAIR & PAINTING	1,612,343
AS NEW AUTOBODY & GLASS LTD	1,251,354	B & A AUTO BODY (QUESNEL CANYON HOLDINGS)	1,719,299
ASC COLLISION REPAIR	2,582,064	B & B GLASS	70,119
ASC-AUTOMOTIVE STYLING CENTRE	91,579	B & D AUTO BODY LTD	4,999,917
ASHBERRY GLASS & WOODWORKING	82,459	B & M AUTO-CRAFT COLLISION LTD	1,848,768
ASHES TO ANSWERS FIRE INVESTIGATION INC	29,524	B D MITCHELL PROSTHETIC & ORTHOTIC	50,995
ASPECT SOFTWARE CANADA	219,812	BABINE TRUCK & EQUIPMENT LTD (PR GEORGE)	36,453
ASPECT SOFTWARE INC	43,573	BABINE TRUCK & EQUIPMENT LTD (SMITHERS)	84,574
ASSESSMED	1,092,381	BACK IN MOTION FUNCTIONAL ASSESSMENTS	1,095,348
ASSOCIATED ECONOMIC CONSULTANTS LTD	30,188	BACK IN MOTION PHYSIO & ACTIVE REHAB	387,477
ASSOCIATED ENGINEERING (BC) LTD	42,717	BACK IN MOTION REHAB INC	48,980
ASSOCIATED INDEPENDENT ADJUSTERS	108,214	BACK TO BACK CHIROPRACTIC	55,965
ASTROGRAPHICS INDUSTRIES LTD	457,277	BADRY COLLISION REPAIRS INC	817,060
AT MALCOLM & ASSOCIATES INC	33,448	BAE SYSTEMS APPLIED INTELLIGENCE CANADA	3,423,244
ATI GLASS SERVICES LTD	121,847	BAGGOO ALAN DR LTD	33,450
ATI TRUCK REPAIR LTD	1,039,575	BAILEY MARK, PHD R PSYCH	26,710
ATLISSIAN PTY LTD	83,969	BAILEY WESTERN STAR TRUCKS INC	39,209
ATS TRAFFIC BRITISH COLUMBIA LTD	64,608	BAJA AUTOBODY LTD	604,753
ATTACHMATE CORPORATION	240,787	BAKER AUTO INC	43,000
ATWAL'S INSURANCE & FINANCIAL CENTRE INC	1,031,674	BAKER MATERIALS ENGINEERING LTD	867,446
ATWATER INSURANCE AGENCY LTD	493,988	BAKER NEWBY LLP	1,719,765
AUDATEX	5,873,888	BALANCE IN MOTION	73,869
AUDI DOWNTOWN VANCOUVER	39,371	BALFOUR AUTOBODY & GLASS LTD	252,929
AUDI OF RICHMOND (COWELL)	32,358	BANK OF MONTREAL	388,482
AUDY FIX AUTO WEST SHORE (AUDY AUTOBODY)	1,491,518	BANMAN SCOTT DR CHIROPRACTIC SERVICES	43,789
AURORA TRUCK CENTRE LTD	162,993	BANNISTER CHEV BUICK GMC VERNON INC	1,757,209
AUTO ART COMPLETE REPAIRS LTD	73,334	BANNISTER COLLISION & GLASS	1,975,491
AUTO PLUS INSURANCE AGENCY INC	563,749	BANNISTER HONDA	34,832
AUTO SENSE COLLISION LTD	1,994,494	BARE'S PAINT & BODYWORKS	1,266,408
AUTO WEST BMW (MTK AUTO WEST)	91,179	BARNES CRAIG & ASSOCIATES	256,786
AUTO-COM REFINISHING	99,393	BARNES HARLEY-DAVIDSON (VICTORIA)	68,344
AUTOBODY ONE INC	779,869	BARNES HARLEY-DAVIDSON BUELL	59,590
AUTOCRAFT AUTOBODY	147,574	BARNES WHEATON (N SURREY) CHEV BUICK GMC	2,543,829
AUTOMALL AUTOBODY LTD	3,240,831	BARON INSURANCE AGENCIES GROUP INC	1,578,040
AUTOMASTER AUTOBODY LTD	1,987,300	BASRA CHIROPRACTIC CLINIC INC	38,920
AUTOMIND COLLISION REPAIR (ABBOTSFORD)	718,008	BASRA JASKARANPAL DR	282,425
AUTOMIND COLLISION REPAIR (BURNABY)	1,966,003	BASRA STEVEN DR	295,243
AUTOMIND COLLISION REPAIR (COQUITLAM)	1,902,195	BAVARO AUTO BODY & AUTO GLASS	675,255

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BAY CITY INSURANCE SERVICES LTD	1,043,021	BIO SOLUTIONS INC	811,614
BAYSHORE HEALTHCARE	989,924	BIORECON ENGINEERING INC	61,597
BAYSHORE HOME HEALTH	169,660	BIOVENTUS CANADA ULC	27,965
BAYVIEW AUTO TOWING (2000) LTD	382,092	BISHOP PAUL B DR	142,376
BAYWOOD GLASS INC	158,994	BISMARCK COLLISION FACILITY	2,645,844
BC ADJUSTMENT CORPORATION	32,059	BK DANCEY INVESTIGATION SERVICES	64,479
BC AUTOBODY & PAINT FIX AUTO BBY SOUTH	1,234,497	BKV ENTERPRISES LTD	42,643
BC BACK CLINIC	31,233	BLACK & WHITE AUTOBODY LTD	164,289
BC BACK INSTITUTE	131,247	BLACK BUTTE TOWING	29,860
BC COLLISIONS LTD	1,784,675	BLACK TOP CABS LTD	45,361
BC HYDRO	1,598,611	BLACKBERRY LIMITED	76,836
BC INSURANCE AGENCIES DBA INSURELINE	267,561	BLACKROCK ASSET MANAGEMENT CANADA LTD	1,661,758
BC MEDEQUIP HOME HEALTHCARE LTD	1,486,653	BLAIR MACKAY MYNETT VALUATION INC	160,967
BC PROFESSIONAL & LEGAL INTERPRETERS INC	97,838	BLOCK 81 HOLDINGS LTD	497,485
BCAA INSURANCE AGENCY LTD	23,566,973	BLOOMBERG FINANCE LP	268,460
BDO CANADA LLP	27,674	BLUE CHIP AUTOGLASS & DETAILING	44,030
BEATON TRUDY	73,121	BLUE CHIP JANITORIAL	40,950
BECK ROBINSON & COMPANY	527,629	BLUE CHIPS COLLISION REPAIR	1,842,301
BECKMAN JEFF H DR INC	53,844	BLUE MAX LIGHTING & EMERGENCY	27,794
BEE JAY TOWING (2015) LTD	63,156	BLUE SKY PHYSIOTHERAPY & REHAB	64,507
BEE-CLEAN BUILDING MAINTENANCE	89,938	BLUEBIRD CABS LTD	102,314
BEGBIE GLASS CO LTD	107,121	BMS INTEGRATED SERVICES INC	285,194
BEHAVIOURAL HEALTH CARE	29,589	BMT GROUP SERVICES LTD	581,997
BEL AIR TAXI LTD	81,692	BMW LANGLEY	85,152
BELCHER SWANSON LAW FIRM PLLC	54,030	BMW STORE (OPENROAD AUTO)	58,020
BELL DESMOND DR	220,306	BOB'S BARRIERE GLASS	61,330
BELMONT COLLISION (1975) LTD	3,042,590	BODO MOTORS AUTOMOTIVE SERVICES LTD	3,516,833
BELRON CANADA INCORPORATED	56,611	BODWAL SANJEEV, PHYSIOTHERAPIST	92,527
BEN AUTO BODY LTD	134,965	BODY-PLUS COLLISION REPAIR LTD	1,075,197
BEN'S TOWING & AUTO WRECKING LTD	255,556	BODYCRAFT COLLISION LTD	1,701,597
BERK'S INTERTRUCK NANAIMO	78,435	BODYFIT REHABILITATION SERVICE	29,685
BERMUDA AUTO GLASS LTD	153,345	BOE'S TRAILER SALES LTD	34,347
BERNARD LLP	1,385,201	BONIFACE CONSULTING	153,712
BERNHAUSEN SPECIALTY AUTOMOTIVE	29,287	BONNY'S TAXI LTD	60,897
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	504,007	BOONSTRA IAN DR	33,645
BEST AUTO BODY & PAINT LTD	904,715	BORDEN LADNER GERVAIS LLP	3,351,531
BEST CHOICE COLLISION LTD	551,317	BORUTA JOHN DR CHIROPRACTIC	38,232
BEST-VALU GLASS 2001 INC	378,443	BOSTER KOBAYASHI & ASSOCIATES	31,960
BESTLOOK AUTOGLASS LTD	33,488	BOTTOMLINE TECHNOLOGIES (CANADA) INC	732,094
BESTWAY AUTO BODY LTD	1,390,109	BOW VALLEY MACHINE SHOP LIMITED	28,209
BETA AUTO BODY SERVICES LTD	708,397	BOWEN ISLAND INSURANCE AGENCIES LTD	239,184
BETHEL TOWING	39,376	BOYD AUTO BODY & GLASS (ABBOTSFORD)	1,259,551
BETTER CHOICE STAFFING LTD	102,533	BOYD AUTO BODY & GLASS (BURNABY)	838,709
BF COLLISION (BRUTE FORCE ENT)	1,120,544	BOYD AUTO BODY & GLASS (KEATING)	968,184
BFL CANADA INSURANCE SERVICES INC	832,709	BOYD AUTO BODY & GLASS (LANGFORD)	1,436,120
BIG CITY'S AUTO BODY LTD	678,074	BOYD AUTO BODY & GLASS (LANGLEY)	1,703,931
BIG ISLAND BUILDING SERVICES LTD	28,870	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	2,256,995
BIG RIG COLLISION & PAINT LTD	1,484,673	BOYD AUTO BODY & GLASS (NEW WEST)	1,479,669
BIG RIG COLLISION GRANDE PRAIRIE LTD	58,435	BOYD AUTO BODY & GLASS (RICHMOND)	1,327,668
BILL HOWICH CHRYSLER LTD	34,079	BOYD AUTO BODY & GLASS (SIDNEY)	710,436
BILL'S HEAVY DUTY ENTERPRISES	63,427	BOYD AUTO BODY & GLASS (SOUTH BURNABY)	153,152
BILL'S PLACE SUPPORT SERVICES	78,000	BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	2,677,972
BILLY'S LANDSCAPING	43,521	BOYD AUTO BODY & GLASS (SURREY)	2,555,239

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BOYD AUTO BODY & GLASS (VICTORIA)	1,819,889	BUNTAIN INS AGENCIES DBA SOUTHLANDS	291,571
BOYLE MARC R DR INC	524,055	BUNTAIN INSURANCE AGENCIES LTD	1,872,372
BOYLEY AUTO BODY	123,758	BURNABY AUTO BODY (1986) LTD	63,497
BRAINHUNTER SYSTEMS LTD	81,735	BURNABY KAWASAKI RETAIL LTD	33,823
BRANDALLIANCE INC DBA WILSON INT'L	49,921	BURNABY PHYSIO & WELLNESS	33,244
BRANDT TRACTOR LTD	44,546	BURNS FITZPATRICK ROGERS SCHWARTZ	814,113
BRC GROUP	341,171	BURNS PETER T, QC	67,863
BREEZE REHABILITATION CONSULTING	49,186	BURRARD AUTO METAL LTD	29,831
BRIAN GIBBARD LAW CORP	125,818	BURRARD AUTOSTRASSE COLLISION LTD	5,933,185
BRIAN JESSEL BMW PRE-OWNED	28,381	BUSY B GLASS	70,168
BRIAN JESSEL BMW/SUBARU	181,248	BUZZ'S AUTOBODY LTD	4,092,515
BRIAN RICE'S COURTENAY TOYOTA	36,141	BZDEL DAVID DR	29,335
BRIAN'S GLASS	230,643	C & C INSURANCE AGENCIES (RICHMOND) LTD	528,951
BRIDGE LAKE TOWING	109,366	C & C INSURANCE AGENCIES LTD	902,614
BRIDGEPORT COLLISION LTD	863,696	C & J REBEL ENTERPRISES LTD	58,297
BRITANNIA AGENCIES (1986) LTD	378,543	C & K COLLISION (CHANG KWONG AUTO BODY)	386,539
BROADRIDGE OS	168,363	C & R TRUCK WEST LTD	2,077,581
BROCO AUTO GLASS (ABBOTSFORD)	165,267	C & S MOTORCYCLES LTD	27,094
BROCO AUTO GLASS (COQUITLAM)	460,310	C A TOWING	32,729
BROCO AUTO GLASS (KAMLOOPS)	232,381	C G COYLE & ASSOCIATES INC	1,040,382
BROCO AUTO GLASS (KELOWNA)	82,209	C P AUTOBODY LTD	73,692
BROCO AUTO GLASS (NEWTON)	421,869	C R COASTLINE TOWING & TRANSPORT LTD	56,684
BROCO AUTO GLASS (PORT KELLS)	135,450	C R NO 1 AUTO BODY LTD	1,867,291
BROCO AUTO GLASS (VANCOUVER-KINGSWAY)	476,644	C&D INSURANCE SERVICES LTD	323,458
BROCO AUTO GLASS (VICTORIA)	318,896	C-ME PEDESTRIAN REFLECTORS	127,277
BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	507,328	CACTUS COLLISION & PAINT INC	1,684,126
BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	797,625	CALEA LTD	260,852
BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	427,957	CALGARY HEAVY TRUCK & COLLISION	209,652
BROCO AUTO GLASS & UPHOLSTERY (NANAIMO)	520,940	CALLA STRATEGIES	31,343
BROCO AUTO GLASS & UPHOLSTERY (NORTH VAN)	572,734	CALMONT VOLVO TRUCK CENTRE LETHBRIDGE	26,128
BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	882,568	CALVERT ERIK DR INC	83,450
BROCO AUTO GLASS & UPHOLSTERY (SW MARINE)	878,660	CAM CLARK FORD LINCOLN LTD	1,483,300
BROCO GLASS (LANGLEY)	163,131	CAM CLARK FORD RICHMOND LTD	26,748
BROCO GLASS (SURREY)	464,504	CAMERON DONALD A DR INC	35,132
BRODEX INDUSTRIES LTD	33,018	CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	109,115
BROMLEY DANA J DR INC	25,870	CAMPBELL BURTON AND MCMULLAN	39,061
BROOKFIELD (BOPC) INC	57,050	CAMPBELL FROH MAY & RICE LLP	509,454
BROOKS KEVIN	27,300	CAMPBELL RIVER GLASS 2009 LTD	115,694
BROOKSIDE AUTOBODY	28,599	CAMPBELL SAUNDERS & COMPANY	51,919
BROTHERS AUTOBODY REFINISHERS LTD	1,568,889	CAN AM CRUISERS INC	25,349
BROWN BROS FORD SALES	51,197	CANADA CHAIRLINES LTD	105,471
BROWN MECHANICAL SERVICES LTD	34,407	CANADA POST CORPORATION	6,983,837
BROWN ROBIN B - P ENGINEERING	39,457	CANADA REVENUE AGENCY	29,695
BROWNRIDGE & COMPANY INSURANCE SERVICES	737,941	CANADIAN CAR AND TRUCK RENTAL	137,874
BROWNS' CHEVROLET BUICK GMC LTD	33,783	CANADIAN CLAIMS SERVICES INC	47,429
BRUNETTE INSURANCE AGENCIES LTD	692,460	CANADIAN COLLISION CORP	48,860
BRYAN & COMPANY LLP	36,306	CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	67,204
BRYAN'S AUTO BODY (SQUAMISH) LTD	519,442	CANADIAN IN-HOME CARE ASSISTANCE	92,874
BUCKNELL JASON DR	38,467	CANDY AUTOBODY INC	233,251
BUDGET GLASS LTD	265,600	CANIL ROY G DR CHIROPRACTIC	84,145
BUDGET RENT-A-CAR OF VICTORIA LTD	78,321	CANNON CLINIC	30,620
BULKLEY VALLEY INSURANCE SERVICES LTD	1,059,172	CANTALK (CANADA) INC	1,400,873
BULLET AUTO GLASS LTD	162,172	CANUCK TOWING & SERVICES LTD	37,126

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CAPGEMINI FINANCIAL SERVICES CANADA INC	2,242,546	CBI HEALTH CENTRE (SUMMIT NANAIMO)	67,094
CAPILANO VOLKSWAGEN INC	36,851	CBI HEALTH GROUP (NANAIMO)	498,173
CAPITAL MOTORS (1985) LTD	31,547	CBI OT SERVICES (VICTORIA)	529,585
CAPITAL WEST INSURANCE AGENCIES INC	313,967	CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	403,642
CAPITAL WEST INSURANCE SERVICES (SURREY)	313,733	CBI PHYSIOTHERAPY & REHAB (BURNABY)	28,895
CAPITAL WEST INSURANCE SERVICES LTD	1,165,870	CBI PHYSIOTHERAPY & REHAB (COQUITLAM)	28,789
CAPRI INSURANCE SERVICES LTD	10,458,692	CBI PHYSIOTHERAPY & REHAB (PRINCE GEORGE)	108,074
CAPSTONE INSURANCE SERVICES LTD	375,530	CBI PHYSIOTHERAPY & REHAB (RICHMOND)	124,419
CAPTURE FUNCTION CONSULTING INC	32,388	CBI PHYSIOTHERAPY & REHAB (SURREY)	499,164
CARBOY AUTO SALES (TOPWIN AUTO CENTRE)	34,794	CBI REHABILITATION & HAND THERAPY	189,103
CARE AT HOME SERVICES ADVANCIA SOLUTIONS	274,846	CBI SPORT & SPINE HEALTH CENTR	47,035
CARE CONCERNS LTD	100,228	CBI SPORTS INJURY & REHABILITATION CENTRE	323,555
CARE PLUS HOME & HEALTH SERVICES	41,573	CBRE LIMITED	3,771,815
CAREAGE HOME & HEALTH ENTERPRISES INC	33,055	CBV COLLECTION SERVICE LTD	357,449
CARFRA & LAWTON	2,878,924	CCL LABEL (DIV OF CCL INDUSTRIES LTD)	695,943
CARIBOO CHEVROLET BUICK GMC LTD	46,170	CCS COMPLETE CAR SERVICES LTD	76,220
CARIBOO COLLISION REPAIRS LTD	286,368	CEDAR VALLEY PHYSIOTHERAPY	60,812
CARIBOO FORD LTD	50,278	CEFIRO PAPER SUPPLY AND PACKAGING	33,728
CARIBOO PROPANE	44,244	CELLTEX COLLISION REPAIRS LTD	427,549
CARLSBAD MEDICAL CENTER	44,980	CENTENNIAL AUTO BODY & GLASS LTD	426,376
CARRUTHERS & COMPANY	1,670,381	CENTERFIRE HOLDINGS LTD	51,342
CARSON BRENT DR CHIROPRACTIC CORP	28,293	CENTERLINE FIX AUTO QUESNEL	1,173,709
CARSON INSURANCE BROKERS LTD	487,156	CENTRAL AGENCIES LTD	912,131
CARSON SCOTT DR CHIROPRACTIC CORP	43,171	CENTRAL CHEVROLET GMC BUICK LTD	764,086
CARSTAR 360 ABBOTSFORD (360 COLLISION)	1,104,173	CENTRAL CITY INSURANCE SERVICES INC	389,406
CARTER AUTOBODY (0977109 BC LTD)	1,323,775	CENTRAL ISLAND TOWING LTD	46,428
CARTER CHEVROLET CADILLAC BUICK GMC BBY	2,694,063	CENTRAL PARK PHYSIOTHERAPY & SPORTS	132,223
CARTER CHEVROLET CADILLAC BUICK GMC NS	1,367,055	CENTRAL REHABILITATION	50,477
CARTER MOTOR CARS LTD	47,483	CENTRAL VALLEY INSURANCE SERVICES LTD	1,014,120
CASCADE COLLISION SERVICES INC	53,780	CENTRAL WASHINGTON HOSPITAL	90,158
CASCADE INSURANCE AGENCIES (BURNABY) INC	824,495	CENTRAL 1	34,163
CASCADES CONTAINERBOARD PACKAGING	31,417	CENTRE MONTEREGIEN DE READAPTATION	39,595
CASEGEN TECHNOLOGIES LTD	120,000	CENTURY COLLISION	1,811,301
CASEY JASON DR	46,508	CERIDIAN CANADA LTD	71,470
CASEY LAW OFFICES	681,356	CERNA COLLISION LTD	887,791
CASMAN INSURANCE AGENCY & FINANCIAL GRP	881,582	CERTIFIED PROSTHETICS & ORTHOPEDICS	53,404
CASSADY & COMPANY	2,206,660	CF ACTIVE REHABILITATION	92,123
CASTLEGAR TOYOTA	41,436	CHAHAL SUKHAN	92,844
CATHAY PACIFIC INSURANCE AGENCY LTD	140,801	CHAIR STUFF SALES LTD	32,958
CAVE & COMPANY	2,000,969	CHAMBERS OLSON LTD	453,404
CAWSTON GLASS	28,296	CHAMPION CHEVROLET LTD	578,631
CB'S AUTOTECH COLLISION & AUTOBODY REPAIR	1,079,963	CHAMPION TOWING LTD	201,449
CBI HEALTH (REHAB IN MOTION)	59,113	CHANGWAYS CLINIC	34,685
CBI HEALTH CENTRE	62,415	CHANOR TRUCK & AUTO REPAIRS LTD	65,826
CBI HEALTH CENTRE (BURNABY)	132,957	CHAP'S AUTO BODY LTD	1,564,020
CBI HEALTH CENTRE (CHILLIWACK)	169,552	CHAREST REPORTING INC	250,774
CBI HEALTH CENTRE (COQUITLAM)	258,862	CHARLESWORTH INSURANCE SERVICES LTD	1,032,038
CBI HEALTH CENTRE (CRANBROOK)	167,527	CHARLIE'S AUTO BODY	1,331,643
CBI HEALTH CENTRE (DUNCAN)	120,232	CHARLTON HEATHER	43,990
CBI HEALTH CENTRE (KELOWNA)	240,642	CHARLTON INSURANCE AGENCIES LTD	322,462
CBI HEALTH CENTRE (LANGFORD)	105,057	CHAS & ASSOCIATES CONSULTING INC	225,348
CBI HEALTH CENTRE (NANAIMO AQUATICS)	104,386	CHASE AUTO & WINDOW GLASS LTD	55,392
CBI HEALTH CENTRE (NEW WESTMINSTER)	30,050	CHASE AUTO AND WINDOW GLASS	94,757

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CHEAM TAXI LTD	27,832	CITY OF PRINCE GEORGE	211,526
CHEMO RV SALES & SERVICE LTD	142,019	CITY OF QUESNEL	48,714
CHEN HUAN-WEI DR	42,452	CITY OF RICHMOND	605,622
CHENG BRENTON DR	189,865	CITY OF ROSSLAND	44,815
CHENG CHI-YAO JASON DR	25,904	CITY OF SURREY	2,298,529
CHERNICK GRANT M P DR INC	41,756	CITY OF TERRACE	33,565
CHESHIRE HOMES SOCIETY OF BC	50,720	CITY OF TRAIL	29,331
CHETWYND AUTO BODY 1994 LIMITED	1,016,700	CITY OF VANCOUVER	1,693,044
CHETWYND GLASS	195,588	CITY OF VERNON	145,744
CHILCOTIN TOWING 1998	30,519	CITY OF VICTORIA	281,460
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	372,753	CLAIMSPRO INC, AN SCM COMPANY	2,088,842
CHILLIWACK FORD	30,503	CLARK AUTO BODY LTD	589,431
CHILLIWACK INSURANCE AGENCIES LTD	511,976	CLARKDALE MOTORS LTD	26,933
CHILLIWACK TAXI LTD	30,834	CLASSIC AIR CARE INC	33,567
CHOICE INSURANCE SERVICES INC	841,887	CLASSIC COLLISION LTD	1,069,340
CHOW ANDY DR	156,385	CLASSIC GLASS & AUTO (R & I HOLDINGS)	748,831
CHRISTENSEN COLLISION & AUTO DETAIL	1,056,058	CLASSIC IMAGE AUTO BODY	582,377
CHRISTIE-PHOENIX (VICTORIA) LTD	401,542	CLASSIC LIFECARE LTD	463,184
CHUCK JUNG ASSOCIATES	903,105	CLASSIC TOWING COMPANY	264,205
CIBC-GLOBAL TRANSACTION BANKING	86,551	CLAYMORE COLLISION LTD (BOYD-POCO)	3,113,316
CIC AUTO GLASS	140,172	CLAYTON HEIGHTS SPORTS AND THERAPY	155,509
CIRA MEDICAL SERVICES INC	4,256,195	CLAYTON TOWING	44,309
CIRCUIT FRAME & SUSPENSION LTD (BOYD-COQ)	2,248,053	CLEAR MARKETING INC	27,497
CIS INSURANCE BROKERS LTD	478,338	CLEAR VIEW GLASS & UPHOLSTERY	272,514
CISCO WEBEX LLC	43,396	CLEAR-VIEW GLASS	266,868
CISION CANADA INC	42,066	CLEARBROOK GLASS 2007 LTD	196,306
CITATION RV REPAIRS LTD	68,987	CLEARWATER GLASS LTD	127,408
CITRIX SYSTEMS INC	87,304	CLEARWATER TOWING LTD	64,959
CITY AUTO SERVICE LTD	636,876	CLEARWAY RENTALS INC	125,763
CITY CENTRE CARE SOCIETY	35,730	CLEMENT JASON DR	25,257
CITY GLASS & WINDSHIELD SHOP	148,175	CLIFFS TOWING	25,016
CITY MOTORS (1981) LTD	27,998	CLOVER TOWING LTD	2,530,173
CITY OF ABBOTSFORD	405,047	CLOVER TOWING 2015 LTD	3,199,111
CITY OF BURNABY	580,047	CLOVERDALE AUTO METAL (1979) LTD	820,985
CITY OF CAMPBELL RIVER	53,025	CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	105,544
CITY OF CHILLIWACK	348,937	CLUB TOWING	92,899
CITY OF COQUITLAM	1,016,230	CMLS FINANCIAL LTD	251,391
CITY OF COURTENAY	69,833	CMW INSURANCE SERVICES LTD	165,438
CITY OF DAWSON CREEK	68,869	CO-OPERATORS INSURANCE AGENCIES LIMITED	8,955,692
CITY OF FORT ST JOHN	97,514	CO-UP AUTO BODY REPAIRS	515,986
CITY OF GREENWOOD	52,290	COACHE COLLISION LTD	3,684,844
CITY OF KAMLOOPS	248,304	COACHWERKS AUTOMOTIVE RESTORATION	244,072
CITY OF KELOWNA	602,701	COAST CAPITAL INSURANCE SERVICES LTD	10,687,288
CITY OF LANGFORD	276,515	COAST CLAIMS SERVICE LTD	663,951
CITY OF LANGLEY	114,408	COAST GLASS LTD	31,764
CITY OF MAPLE RIDGE	114,366	COAST MOUNTAIN BUS COMPANY LTD	1,167,647
CITY OF NANAIMO	292,234	COAST MOUNTAIN CHEVROLET BUICK GMC LTD	70,559
CITY OF NEW WESTMINSTER	849,509	COAST REPORTING SERVICES	258,326
CITY OF NORTH VANCOUVER	1,323,203	COASTAL COMMUNITY INSURANCE SERVICES	4,727,522
CITY OF PARKSVILLE	61,060	COASTAL FORD SALES LIMITED	53,605
CITY OF PENTICTON	111,666	COASTAL HAND CLINIC	33,789
CITY OF PORT COQUITLAM	107,264	COASTLINE TOWING	252,665
CITY OF PORT MOODY	66,513	COBBLE HILL COLLISION CORPORATION	175,507

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
COBBLEHILL TAXI	26,248	COTTONWOOD AUTO BODY LTD	1,694,712
COBRA HEAVY IRON LTD	37,033	COTTONWOOD AUTO GLASS INC	92,963
COLD COUNTRY TOWING & TRAFFIC CONTROL	46,151	COTTONWOOD RV SALES & SERVICE LTD	175,829
COLEMAN DOUGLAS DR	66,473	COUNTRY RV (FRASERWAY RV LTD)	38,950
COLLIERS INTERNATIONAL / MANUFACTURERS	139,044	COURTENAY COLLISION SERVICES LTD	710,550
COLLIERS INTERNATIONAL REALTY ADVISORS	54,485	COVERALL CLEANING CONCEPTS	28,712
COLLIERS MACAULAY NICOLLS INC	216,261	COWELL MOTORS LTD	107,227
COLLINGWOOD INSURANCE CENTRE INC	551,579	COWICHAN COLLISION LTD	1,515,938
COLLINGWOOD INSURANCE CENTRE 2014 INC	34,872	COWICHAN TOWING LTD	67,623
COLLINGWOOD WELLNESS INC	106,074	COYOTE COLLISION LTD	1,209,969
COLLINS MANUFACTURING COMPANY LTD	184,243	COZENS WIENS LLP	672,625
COLLISION ANALYSIS LTD	127,354	CRAFTLINE COLLISION	64,134
COLLISION CRAFT	427,261	CRAFTSMAN COLLISION ABBOTSFORD CENTRE	2,412,407
COLUMBIA COLLISION REPAIRS LTD	2,774,320	CRAFTSMAN COLLISION ABBOTSFORD WEST	1,507,344
COLUMBIA GLASS (1972) LTD	177,610	CRAFTSMAN COLLISION BOUNDARY & 1ST	2,281,757
COLUMBIA PACIFIC CONSULTING GROUP INC	1,052,168	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,615,892
COLUMBIA SPEECH AND LANGUAGE SERVICES INC	358,231	CRAFTSMAN COLLISION CAMBIE & MARINE	3,311,634
COLUMBIA TOWING LTD	178,118	CRAFTSMAN COLLISION CHILLIWACK	2,972,370
COLUMBIA TRUCK CENTERS	59,603	CRAFTSMAN COLLISION COLWOOD	3,405,266
COMFORT KEEPERS (NORTH VANCOUVER)	26,595	CRAFTSMAN COLLISION COQUITLAM	2,613,393
COMFORT KEEPERS (VANCOUVER)	29,247	CRAFTSMAN COLLISION ESQUIMALT	1,433,962
COMFORT KEEPERS (VICTORIA)	48,353	CRAFTSMAN COLLISION GT DUNCAN	3,985,352
COMFORT KEEPERS (WHITE ROCK)	575,162	CRAFTSMAN COLLISION KAMLOOPS	1,679,732
COMMERCIAL LIGHTING PRODUCTS	72,274	CRAFTSMAN COLLISION KELOWNA CENTRAL	2,573,452
COMMERCIAL TRUCK EQUIPMENT CO	36,078	CRAFTSMAN COLLISION LANDMARK WAY	1,798,111
COMMIT AUTOBODY & REPAIR (2012) LTD	614,349	CRAFTSMAN COLLISION LANGLEY	3,742,558
COMMUNITY THERAPISTS (1998) INC	3,188,861	CRAFTSMAN COLLISION MAIN & 3RD VANC	3,871,039
COMOX VALLEY DODGE CHRYSLER JEEP LTD	719,916	CRAFTSMAN COLLISION MAPLE RIDGE	4,051,409
COMOX VALLEY TOWING & RECOVERY LTD	46,009	CRAFTSMAN COLLISION METROTOWN	3,717,744
COMPLETE REHAB SOLUTIONS INC	47,142	CRAFTSMAN COLLISION NEWTON	2,691,637
COMPUGEN INC	351,957	CRAFTSMAN COLLISION NORTH NANAIMO	2,353,120
CONCERT REALTY SERVICES LTD	713,429	CRAFTSMAN COLLISION NORTH VAN EAST	2,903,549
CONFERENCE BOARD OF CANADA	28,331	CRAFTSMAN COLLISION NORTH VAN WEST	3,525,103
CONNELL DOUG G DR	220,923	CRAFTSMAN COLLISION PORT COQUITLAM	2,913,386
CONNOR CLARK & LUNN INVESTMENTS MGMT LTD	1,908,024	CRAFTSMAN COLLISION PORT MOODY	2,199,989
CONSOLIDATED CIVIL ENFORCEMENT BC INC	227,682	CRAFTSMAN COLLISION POWELL EAST VANC	2,588,949
CONTENT STRATEGY INCORPORATED	33,999	CRAFTSMAN COLLISION RICHMOND	3,609,351
COOKSON INTERNATIONAL TRUCKS INC	46,425	CRAFTSMAN COLLISION RUTLAND	690,545
COOKSON MOTORS LTD	87,858	CRAFTSMAN COLLISION SURREY SCOTT RD	3,628,881
COOPER'S USED AUTO PARTS LTD	32,805	CRAFTSMAN COLLISION VERNON	2,234,314
COPART AUTO AUCTIONS	949,393	CRAFTSMAN COLLISION WALNUT GROVE	4,121,103
COQUITLAM AGENCIES (1982) LTD	478,707	CRAFTSMAN COLLISION WEST KELOWNA	1,502,924
COQUITLAM EXPRESS AUTOBODY LTD	1,058,739	CRAFTSMAN COLLISION WHITE ROCK/S SURREY	4,198,183
COQUITLAM TOWING & STORAGE CO	1,042,038	CRAFTSMAN COLLISION 6TH & YUKON	5,778,955
CORE AUTOBODY & REPAIR LIMITED	328,686	CRANBROOK GLASS	141,106
CORE FITNESS AND REHAB INC	59,472	CRANBROOK PHARMACY LTD	76,184
CORNERSTONE ADJUSTERS INC	264,433	CRASHPAD COLLISION SERVICES LTD	438,897
CORPORATE CLASSICS CATERERS	78,743	CRAWFORD & COMPANY (CANADA) INC	333,645
CORPORATE EXECUTIVE BOARD	79,361	CREATIVE MOBILITY PRODUCTS INC	254,766
CORPORATION COMPUWARE DU CANADA	65,716	CREATIVE THERAPY CONSULTANTS	859,834
CORPORATION OF DELTA	374,581	CREEKSIDE PHYSIOTHERAPY CLINIC	27,427
CORVETTE SPECIALTIES LTD	443,810	CRESTON CLASSIC GLASS & TRIM	57,605
COSMOS AUTOCARE (COSMIC COLLISION LTD)	1,262,983	CRESTON TRUCK SERVICE LTD	60,488

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRESTON VALLEY ADAPTATIONS	59,823	DAWSON CREEK COLLISION (PACE)	1,878,594
CRESTON VALLEY INSURANCE SERVICES LTD	984,854	DAWSON TRUCK REPAIRS LTD	54,995
CRIDGE CENTRE FOR THE FAMILY (THE)	27,806	DAY & NITE TOWING & AUTOWRECKING	90,194
CROSSMAN MARK W DR INC	252,590	DCT CHAMBERS TRUCKING LTD	115,064
CROWN GLASS LTD	429,873	DE BEER HETTIE, OT	32,290
CROWN PACIFIC COLLISION AND SALES LTD	27,235	DEAN NEUMANN PLC	823,790
CRYSTAL CHIROPRACTIC CLINIC INC	26,911	DEARBORN MOTORS LTD	179,699
CRYSTAL GLASS CANADA LTD (BBY-WINSTON)	116,243	DECO PLUS PAINTING AND CONTRACTING LTD	52,414
CRYSTAL GLASS CANADA LTD (BBY-6TH ST)	215,154	DEL ORO TOWING LTD	536,859
CRYSTAL GLASS CANADA LTD (CRANBROOK)	134,910	DELOITTE LLP	2,790,366
CRYSTAL GLASS CANADA LTD (FERNIE)	121,734	DELOITTE MANAGEMENT SERVICES LLP	1,017,378
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	407,557	DELTA SUNSHINE TAXI (1972) LTD	44,676
CRYSTAL GLASS CANADA LTD (KELOWNA)	162,727	DELTA TRUCK & TRAILER REPAIR LTD	55,110
CRYSTAL GLASS CANADA LTD (LANGLEY)	381,700	DEN'S LADYSMITH COLLISION CENTRE INC	365,316
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	233,721	DESIGN ROOFING & SHEET METAL LTD	71,154
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	457,388	DESTINATION TOYOTA BURNABY	3,935,494
CRYSTAL GLASS CANADA LTD (QUESNEL)	253,431	DEUTSCHER T DR INC	34,901
CRYSTAL GLASS CANADA LTD (RICHMOND)	151,668	DEVENNEY SPENCER DR	31,262
CRYSTAL GLASS CANADA LTD (SALMON ARM)	150,768	DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	5,826,978
CRYSTAL GLASS CANADA LTD (VERNON)	195,718	DHALIWAL GURSARNJIT DR	45,575
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	295,896	DHALIWAL JAGDEEP DR	222,910
CSA INVESTIGATIONS	80,892	DIAMOND AUTO & WINDOW GLASS	203,635
CSDC SYSTEMS INC	34,106	DIAMOND AUTO GLASS LTD	396,220
CTC RESOURCES LTD	61,222	DICKSON BRAD DR CHIROPRACTIC CORP	25,700
CUMBERBIRCH INSURANCE AGENCY LTD	83,428	DIG INVESTIGATIONS & SECURITY LTD	1,322,012
CUNDARI SEIBEL LLP	3,369,372	DINNING HUNTER JACKSON LAW	99,695
CUNNINGHAM LINDSEY CANADA LIMITED	280,953	DIONNE GLASS	115,543
CUSHMAN & WAKEFIELD LTD	43,150	DIRECT IME CORP	357,790
CUSTER REGIONAL HOSPITAL	28,739	DIRECT LINE COMMERCIAL PROPERTY	75,185
CUSTOM PROSTHETIC SERVICES LTD	25,284	DIRECT TOWING	42,530
CUT THUMB GLASS LTD	100,529	DISCOUNT CAR AND TRUCK RENTALS	328,542
CUTBANKS AUTOBODY & GLASS LTD	1,321,248	DISCOVERY CLAIMS SERVICES LTD	545,573
CYGNUS DESIGN GROUP INC	61,433	DISCOVERY INSURANCE SERVICES LTD	551,569
D & B CUSTOM PAINTING LTD	114,596	DISTRICT OF CLEARWATER	245,640
D & D TRANSPORT REFRIGERATION SERVICE	56,405	DISTRICT OF HUDSON'S HOPE	172,433
D & K BODY SHOP CO LTD	296,635	DISTRICT OF LAKE COUNTRY	34,440
D J'S PAINT & BODY (1987) LTD	1,140,200	DISTRICT OF MAPLE RIDGE	75,940
D'ARCY'S GLASS (2010) LTD	465,654	DISTRICT OF MISSION	162,702
DALE BAZZANA AUTO BODY	111,370	DISTRICT OF NEW HAZELTON	446,806
DALE CHARLES & ASSOCIATES	37,176	DISTRICT OF NORTH COWICHAN	62,182
DALES ALIGNMENT & BRAKE	72,468	DISTRICT OF NORTH VANCOUVER	207,265
DAMON'S DUNN RIGHT TOWING & RECOVERY	82,019	DISTRICT OF SAANICH	215,273
DAMS FORD LINCOLN SALES LTD (FRASER HWY)	2,546,803	DISTRICT OF SOOKE	31,800
DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	121,281	DISTRICT OF SQUAMISH	100,793
DAN THE MAN'S AUTOBODY REPAIR LTD	1,414,309	DISTRICT OF TAYLOR	41,400
DAN'S KAMLOOPS COLLISION CENTRE LTD	3,095,422	DISTRICT OF WEST VANCOUVER	50,317
DATA COMMUNICATIONS MANAGEMENT CORP	1,708,785	DITA EXCHANGE INC	44,731
DATA REPRO COM LTD	67,475	DIVERSECITY COMMUNITY RESOURCE SOCIETY	50,928
DAVE DALE INSURANCE AGENCIES LTD	766,506	DL ADJUSTERS LTD	519,452
DAVEY TREE EXPERT CO	29,962	DNR TOWING INC	151,466
DAVID EYTAN ABRAHAM DR	515,237	DO-4-U AUTOBODY & PAINT	26,682
DAVID MORSE & ASSOCIATES	56,458	DOBIE INSURANCE SERVICES LTD	682,647
DAVIE & ASSOCIATES	847,135	DOBSON'S GLASS LTD	589,550

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DOC'S AUTO BODY (2012) LTD	1,480,544	ECONO GLASS LTD	48,368
DOLO INVESTIGATIONS LTD	25,306	ECONOMY GLASS SUPPLIER LTD	106,309
DOMENICO MEDIATION & ADJUSTMENT SERVICES	187,787	EDDIE'S TRUCK CENTER	59,959
DOMMISSE I G DR INC	43,751	EDELWEISS AUTO REPAIRS LTD	330,042
DON BECK COLLISION LTD	3,525,691	EDMONTON FABRICATION CENTRE LTD	45,010
DON DOCKSTEADER MOTORS LTD	27,385	EDMONTON TRAILER SALES & LEASING	141,086
DON FOLK AUTO BODY (DFC AUTO LTD)	1,495,490	EFFECTIVE AUTO BODY REPAIR LTD	1,593,379
DON UNRAU & ASSOCIATES CLAIM SERVICES	141,598	EFI GLOBAL	49,645
DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	697,761	EIGEN DEVELOPMENT LTD	361,318
DON WOTHERSPOON & ASSOCIATES (POCO) LTD	434,283	EISENKREIN SERVICES LTD	39,052
DON WOTHERSPOON & ASSOCIATES LTD	201,102	ELAN DATA MAKERS	1,290,952
DON'S AUTO BODY & PAINT SHOP LTD	1,113,092	ELDER JAMES DR	27,354
DON'S AUTO TOWING LTD	970,879	ELITE AUTO GLASS INC	76,116
DONN DEAN COLLISION LTD	1,439,905	ELITE BODY SHOP LTD	2,753,457
DOUG'S PLACE COLLISION REPAIRS	34,350	ELITE XPRESS COLLISION SERVICES	2,111,916
DOUGANS ANDREW DR	32,275	ELK VALLEY GLASS LTD	121,322
DOUGLAS A GRAEB INC	56,805	ELLIOTT T G DR INC	158,440
DOUGLAS R SODERLAND LAW OFFICES	598,800	ELLIS CREEK AUTOBODY	523,258
DOWNTOWN CENTRE MOTORS LTD	28,554	EMC CORPORATION OF CANADA	3,927,362
DOWNTOWN SERVICE TOWING LTD	272,487	EMMET CAFFERKY & ASSOCIATES LTD	501,314
DP VOCATIONAL SOLUTIONS INC	190,967	EMSLAND & ASSOCIATES INSURANCE SERVICES	831,717
DRAKE TOWING LTD	549,549	ENCORE TOWING & SERVICE	49,197
DREAM OFFICE MANAGEMENT (BC) CORP	609,869	ENDERBY AUTO BODY LTD	732,254
DRIVE PRODUCTS INC	26,683	ENERCONNECT SOLUTIONS	86,897
DRIVING FORCE INC (THE)	350,941	ENNS ARON DR	49,085
DRIVING MISS DAISY	27,848	ENTERPRISE AUTO & RV LTD	111,176
DRUMMOND LAW CORPORATION	919,505	ENTERPRISE GLASS LTD	99,132
DU & ASSOCIATES PROFESSIONAL PSYCHOLOGY	42,528	ENTERPRISE RENT-A-CAR CANADA LTD	3,098,201
DUCK CREEK TECHNOLOGIES LLC	97,678	ENVOY BAILIFFS & COLLECTION SERVICES LTD	219,587
DUECK CHEVROLET BUICK CADILLAC GMC LTD	3,046,632	ERGO REHABILITATION INC	121,629
DUECK RICHMOND CHEV BUICK CADILLAC GMC	2,290,849	ERIKS RESTORATIONS INC	44,686
DUKE REFRIGERATION & HVAC LTD	857,817	ERJAVEC ANDREW DR	27,779
DUMORE'S COLLISION LTD	1,217,927	ERNST & YOUNG LLP	36,268,808
DUMOULIN BOSKOVICH LLP	2,368,418	ES AUTO SALES LTD	772,819
DUNCAN AUTO GLASS LTD	31,586	ESIT ADVANCED SOLUTIONS INC	806,830
DWIGHTS HOMES & GARDENS LTD	31,477	ESSENTIAL AUTO COLLISION LTD	336,859
DYE & DURHAM COMPANY INC	405,105	ESSENTIAL KINETICS	44,570
DYNAMEX CANADA LIMITED	307,515	ESSEX COLLISION SERVICES LTD	1,827,257
DYNAMIC FACILITY SERVICES LTD	54,953	ESSEX INSURANCE AGENCY (1ST AVE) INC	556,757
DYNAMIC INVESTIGATIONS INC	46,481	EURO-CAN BUILDING SERVICES LTD	68,682
DYNAMIC SPECIALTY VEHICLES LTD	25,530	EUROSPEC AUTOBODY (2001) LTD	467,067
DYSCO SERVICES LTD	34,029	EVERGREEN NURSING SERVICES LTD	488,051
EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	1,087,651	EX PHYSIOLOGY INC	49,835
EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	76,489	EXCEL AUTOBODY LTD	828,405
EAGLE ROCK TOWING	41,724	EXCEL PHYSIOTHERAPY	59,378
EARL'S TOWING	31,949	EXCEPTIONAL TOWING & RECOVERY	127,722
EAST END AUTO BODY SHOP LTD	824,604	EXCLUSIVE AUTO GLASS LTD	41,779
EASTGATE AUTOBODY SHOP (1981) LTD	490,148	EXECUTIVE AIR AMBULANCE LTD	71,813
EASTSIDE HEAVY TRUCK COLLISION	123,566	EXPERT COLLISION (2002) LTD	842,265
EATON INDUSTRIES (CANADA) COMPANY	88,455	EXPERT GARAGE LTD	175,661
EAVES MOTOR SALES LTD	338,533	EXPRESS LANE AUTOBODY LTD	831,564
ECKLER LTD	144,986	EXTREME AUTOBODY LTD	1,339,401
ECLIPSYS SOLUTIONS INC	591,134	EXTREME RV	33,870

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
EYFORD MACAULAY SHAW & PADMANABHAN LLP	5,892,932	FIX AUTO CALGARY CENTRAL	33,234
F & W TOWING LTD	30,996	FIX AUTO CALGARY NORTHEAST	150,797
F ADAMS & ASSOCIATES INSURANCE SERVICES	1,282,784	FIX AUTO CALGARY SOUTH CENTRAL	286,151
FABRIS MCIVER HORNQUIST & RADCLIFFE	956,831	FIX AUTO CANADA INC	38,506
FACTORY FINISH AUTO GLASS LTD	46,689	FIX AUTO CHILLIWACK (RENASCENT)	1,788,590
FAIRLANE COLLISION REPAIRS LTD	2,094,997	FIX AUTO DUNCAN	624,406
FALCON EQUIPMENT LTD	111,349	FIX AUTO EDMONTON EAST	47,401
FALSE CREEK COLLISION	1,573,135	FIX AUTO EDMONTON NORTH	44,985
FALSE CREEK HEALTHCARE CENTRE	27,185	FIX AUTO EDMONTON SOUTH	27,654
FAMILY GLASS LTD	658,791	FIX AUTO EDMONTON STRATHCONA	177,240
FARBROOK AUTO WRECKING (1979) LTD	41,614	FIX AUTO EDMONTON WEST	160,221
FARGO FREIGHTLINER	64,902	FIX AUTO GRANDE PRAIRIE NORTH	60,043
FARRIS VAUGHAN WILLS AND MURPHY	38,162	FIX AUTO LETHBRIDGE	120,525
FASKEN MARTINEAU DUMOULIN LLP	969,449	FIX AUTO PEMBERTON	1,054,621
FAST FRIENDLY RELIABLE GLASS	277,478	FIX AUTO PORT MOODY	1,062,973
FAST TRACK INVESTIGATIONS LTD	622,505	FIX AUTO POWELL RIVER (AQUA STAR)	947,107
FASTPLOW CONSTRUCTION INC	121,526	FIX AUTO RED DEER	115,198
FASTRACK AUTOBODY LTD	2,559,388	FIX AUTO SPRUCE GROVE	47,182
FASTRACK GLASS LTD	104,422	FIX AUTO VERNON (STAR AUTOBODY)	2,696,177
FAWCETT INSURANCE AGENCY LTD	531,298	FIX AUTO VICTORIA SOUTH (AUDY AUTOBODY)	721,686
FCV TECHNOLOGIES LTD	429,623	FIXED INCOME FINANCE PGIM INC	1,454,686
FEDERAL EXPRESS CANADA LTD	32,121	FLATT WILLIAM RYAN DR	30,040
FEDERATION OF BC YOUTH IN CARE NETWORKS	52,500	FLYNN CANADA LTD	734,051
FENDER'S AUTO BODY & PAINT LTD	2,842,486	FOCUS INVESTIGATIVE SERVICES INC	74,874
FENN'S TOWING & REPAIR LLC	27,070	FOCUS REHABILITATION AND CONSULTING	289,351
FENNELL'S RV REPAIR LTD	28,829	FONCLOUD INC	209,886
FERNY'S AUTO BODY SHOP LTD	1,478,908	FONG HO-CHEUNG DR	26,715
FERRARAI MASERATI OF VANCOUVER	96,411	FORENSIC DYNAMICS INC	341,718
FERREIRA COLLISION CENTRES LTD	1,330,922	FORGE INTEGRATED HEALTH INC	107,410
FH&P LAWYERS LLP	193,593	FORM-ALL CONSTRUCTION LTD	41,948
FHC REACTIVE INJURY MANAGEMENT LTD	1,069,833	FORRESTER SWITZERLAND GMBH	65,100
FHL CLINICS	34,003	FORSONS ADJUSTING SERVICE	305,014
FIJI ISLAND AUTO REPAIRS LTD	843,717	FORT FABRICATION & WELDING LTD	151,880
FINNING (CANADA)	86,711	FORT NELSON AUTOBODY (1999)	27,996
FIRESIDE CONTRACTING	29,022	FORTISBC	652,494
FIRST CANADIAN LOGISTICS LTD	32,901	FOSTER'S RV & TRAILER SALES IN	88,440
FIRST CHOICE TOWING (2007) LTD	270,139	FOWLER WHITE BURNETT	72,231
FIRST CLASS AUTO BODY LTD	1,259,735	FOX FLIGHT INC	30,800
FIRST INSURANCE AGENCIES LTD	890,570	FP&H LAWYERS	1,085,873
FIRST RESPONSE GLASS LTD	420,492	FRANK'S AUTO BODY REPAIR	2,551,763
FIRST TRUCK CENTRE (EDMONTON)	70,258	FRANKEL MICHAEL DR INC	31,593
FIRST TRUCK CENTRE VANCOUVER INC	4,520,153	FRANTZ WARD ATTORNEYS AT LAW	256,348
FIRST TRUCK COLLISION CENTRE LTD	1,505,561	FRASER AUTO DENT & COLOR	80,401
FIRST WEST INS SERVICES DBA ENVISION INS	3,885,558	FRASER BURRARD DIVING LTD	25,200
FIRST WEST INS SERVICES DBA ISLAND SAVING	3,148,473	FRASER CANYON GLASS LTD	136,567
FIRST WEST INS SERVICES DBA VALLEY FIRST	3,767,634	FRASER CITY MOTORS LTD	1,738,134
FIRST WEST INSURANCE SERVICES LTD	969,439	FRASER HEALTH AUTHORITY	614,138
FIRST WESTERN INSURANCE SERVICES INC	512,861	FRASER RIVER PAINT & BODY LTD	1,128,003
FISHER CHARLES G DR INC	31,775	FRASER VALLEY AUTO GLASS & DETAILING	128,607
FIT BODY ATHLETICS & REHABILITATION INC	377,856	FRASER VALLEY ORTHOPEDIC & SPORTS CLINIC	156,984
FIVE STAR TRUCK COLLISION CENTRE LTD	26,979	FRASER VALLEY PROSTHETICS LTD	46,415
FIX AUTO ABBOTSFORD WEST (RENASCENT)	1,550,503	FRASERVIEW COLLISION REPAIR LTD	2,896,407
FIX AUTO BOW VALLEY	45,755	FRASERWAY RV GP LTD	579,732

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	1,570,512	GLACIER TOYOTA	25,373
FREEBIRD INC BODY & PAINT	34,611	GLACIER VIEW GLASS LTD	157,963
FREEDMAN JODY DR	43,445	GLACIER VIEW INVESTIGATIVE SERVICES	45,822
FREIGHTLINER OF CRANBROOK LTD	420,129	GLASS DOCTOR NORTH VANCOUVER	650,549
FREIGHTLINER OF KELOWNA LTD	30,722	GLASS DOCTOR OF SUNSHINE COAST	264,116
FRIEDLANDER ROBIN DR INC	27,167	GLASSCO AUTO & WINDOW LTD	382,052
FROH ROBERT G DR INC	497,729	GLENMERRY GLASS LTD	132,879
FSG - FOCUS SOLUTIONS GROUP INC	221,749	GLENN MOUNTAIN ORTHOPAEDIC & SPORTS	32,348
FSJ GLASS HOUSE 1998 LTD	80,047	GLENN'S TOWING AND REPAIR	43,750
FUNCTION HEALTH GROUP INC	34,795	GLOBAL INSURANCE AGENCY (2007) LTD	309,168
FUNCTIONAL OUTCOMES REHAB SERVICES	124,184	GLOBAL INSURANCE AGENCY (2008) LTD	362,855
G & A AUTO BODY REPAIRS LTD	121,032	GLOBAL INSURANCE AGENCY LTD	291,189
G DUNCAN AUTO BODY LTD	1,325,374	GLOBAL ROADWAY MAINTENANCE INC	48,170
G KEITH CHAMBERS CONSULTING INC	39,604	GLOBALSCAPE	39,707
G&G AUTO BODY REPAIR & SALES TD	163,092	GLOVER ROAD CHIROPRACTIC	49,967
G&W JELLY'S LTD	51,359	GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	881,909
GAGE COLIN DR	51,237	GN INSURANCE AGENCY LTD	579,143
GAGNON MICHAEL DR	64,247	GNK INSURANCE SERVICES INC	730,117
GALAXIE COLLISION 1979 LTD (BOYD-BURNABY)	931,606	GO AUTO SURREY CHRYSLER DODGE JEEP RAM	2,019,967
GALLAGHER LAKE AUTO-BODY	331,595	GOAL DIRECTED OCCUPATIONAL INC	124,997
GALWAY REAL ESTATE ADVISORS INC	211,334	GODBOUT AUTO SERVICES INC	26,336
GARCHA RANDY S DR	31,155	GODOY & VERVERGAERT INSURANCE BROKERS INC	457,845
GARDAWORLD CASH SERVICES CANADA CORP	366,631	GODOY & VERVERGAERT INSURANCE ONLY INC	593,061
GARDEN CITY BODY & PAINT	38,689	GODOY'S INSURANCE ONLY (LANGLEY) INC	559,085
GARDNER CHEVROLET PONTIAC BUICK GMC LTD	36,861	GODOY'S INSURANCE ONLY INC	324,850
GARRISON BEATTY & GARRISON INSURANCE	325,707	GOETZ THOMAS DR INC	32,293
GARTNER CANADA CO	42,420	GOLD KEY INSURANCE SERVICES LTD	1,980,657
GARY W NIX & ASSOCIATES LTD	79,411	GOLD KEY LANGLEY VOLKSWAGEN	2,415,068
GARYS WESTSIDE TOWING LLC	77,956	GOLDBERG FRAN	38,762
GASPARIN MORRIS DR	44,485	GOLDEN EARS INSURANCE SERVICES LTD	1,662,175
GATEWAY GLASS LTD	35,552	GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	105,881
GATHERCOLE SHANE DR	32,695	GOLDEN SHIELD ADJUSTERS LTD	302,501
GATOR AUTO GLASS	52,734	GOLDEN TOWING LTD	37,313
GAUTAM & ASSOCIATES	306,216	GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	286,077
GB GLASS EXPRESS	318,884	GOLDLEAF INSURANCE SERVICES INC	35,744
GBG INSURANCE SERVICES LTD	679,923	GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	315,448
GD ASSESSMENTS INC	375,210	GOLDMINE INSURANCE SERVICES (2014) LTD	216,594
GEMINI ADJUSTERS LTD	267,709	GOLDMINE INSURANCE SERVICES LTD	960,687
GENERIC TOWING & AUTO PARTS LTD	193,629	GOLDSTEIN LARRY M DR INC	110,959
GEO H HEWITT CO LTD (THE)	40,738	GOODLUCK AUTO & WINDOW GLASS	207,256
GEORGE'S BODY SHOP LTD	1,093,180	GORD RON'S AUTO METAL (KIRMAC COLLISION)	2,176,314
GEORGIA STRAIGHT COLLISION LTD	1,213,554	GORDON & REES LLP	1,015,155
GET-AWAY RV CENTRE LTD	48,258	GORDON'S AUTO BODY WORKS LTD	2,689,723
GETGO INC	26,660	GOVERNMENT AGENT - ATLIN	58,843
GHD CONTRACTORS LTD	990,368	GOVERNMENT AGENT - DEASE LAKE	135,025
GHD SERVICES INC	60,027	GOVERNMENT AGENT - STEWART	59,217
GIBSON POWERCRAFT CENTRE LTD	34,502	GOVERNMENT OF ALBERTA	393,204
GILBERT KIRBY STRINGER	99,572	GRAMPA'S RV REPAIRS	186,628
GILLESPIE & COMPANY LLP	2,017,870	GRAND AND TOY LIMITED	1,084,329
GILMAY RV	47,989	GRAND FORKS GLASS LTD	154,530
GIVER A YANK TOWING & PICKER SERVICE	113,306	GRAND PERFORMANCE AUTO CENTRE INC	2,024,779
GJB HOLDINGS LTD	82,330	GRANDCITY AUTOBODY LTD	9,412,171
GLACIER MOBILE GLASS LTD	253,775	GRANT KOVACS NORELL	4,372,838

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GRANT O'NEILL GRANT DR	29,280	HARLEY DAVIDSON OF CHILLIWACK	31,314
GRANTON MOTORS LTD	55,557	HARMONY PHYSIOTHERAPY & HEALTH	25,970
GRAPHIC OFFICE INTERIORS LTD	1,746,733	HARMS AUTO BODY & PAINT (1987) LTD	776,809
GRASS CREEK VENTURES	109,281	HARPER GREY LLP	350,566
GRAYS HARBOR COMMUNITY HOSPITAL	27,304	HARRIS & BRUN LAW CORPORATION	5,615,482
GREAT WEST LIFE	3,344,709	HARRIS & LEIB INSURANCE BROKERS LTD	430,688
GREATWEST LIFE ASSURANCE CO	339,983	HARRIS AND COMPANY	319,850
GREATER VANCOUVER POWERSPORTS	30,548	HARRIS INSURANCE SERVICES (RICHMOND)	753,463
GREATWEST KENWORTH LTD	122,505	HARRIS INSURANCE SERVICES (VANCOUVER)	424,425
GREENLEAF INVESTMENTS DBA C&N INSURANCE	1,550,514	HARTLEY'S AUTOBODY LTD	818,833
GREG GARDNER MOTORS LTD	27,329	HARTSHORNE & MEHL	6,535,761
GREG'S RV PLACE	155,628	HATTER THOMPSON SHUMKA & MCDONAGH	1,340,459
GREWAL TYLER DR	25,894	HAWKESWOOD J P DR INC	37,991
GREYSTONE MANAGED INVESTMENTS INC	480,552	HAYMACK AUTO GLASS	388,418
GRIDZERO CORPORATION	27,253	HAYMACK AUTO GLASS & UPHOLSTERY LTD	313,156
GROUNDSWELL GROUP INC	1,578,050	HAZELWOOD PHYSIOTHERAPIST CORP	331,911
GROVE EQUIPMENT RENTALS LTD	165,872	HD MANAGEMENT INC	88,560
GRYMPA MARTIN P DR INC	72,680	HEALTHLINC MEDICAL EQUIPMENT LTD	36,151
GTS GLASSWORKS REFINISHING LTD	31,057	HEALTHONE PHYSIOTHERAPY & HAND CLINIC	100,663
GUELDNER DR B	26,045	HEALTHX PHYSICAL THERAPY CENTERS	47,864
GUIDEWIRE SOFTWARE INC	4,055,721	HEARST CENTRAL GARAGE COMPANY	67,677
GUILD YULE LLP	48,735	HEARTLAND TOYOTA	50,185
GUILDFORD CAB (1993) LTD	47,464	HEATH LAW LLP	3,126,421
GULF ISLANDS INSURANCE AGENCIES LTD	162,385	HEATHER SADLER JENKINS LLP	1,596,410
GURMAIL AUTOBODY	25,045	HEDBERG & ASSOCS DISABILITY CASE MGMT INC	60,490
GUSTAFSON'S AUTO SERVICE LTD	833,171	HELP AT HOME SUPPORT SERVICES INC	105,934
GUY CARPENTER AND COMPANY LTD	13,740,724	HEMLOCK PRINTERS LTD	85,405
GWL REALTY ADVISORS INC	3,565,779	HEMMERA ENVIROCHEM INC	200,224
GXS CANADA INC	64,512	HEMMERLING & ASSOCIATES	1,213,907
GYROSCOPE COLLISION SERVICES	694,433	HENDRY SWINTON MCKENZIE INSURANCE SERVICE	249,558
H & L GLASS LTD	88,266	HENKE KEVIN DR	25,420
H & R COLLISION AND GLASS LTD	4,902,687	HERBERTS AUTO BODY INC	54,058
H A ANTON MD INC	39,540	HERITAGE OFFICE FURNISHINGS LTD	398,498
H G INSURANCE AGENCIES LTD	601,932	HERTZ CANADA LIMITED	19,763,992
H&R TOWING LTD	32,889	HEWLETT PACKARD ENTERPRISE CANADA CO	303,236
HABANERO CONSULTING GROUP	155,295	HI TECH SID COLLISION (SIDNEY HI-TECH)	96,725
HABITAT INSURANCE AGENCIES LTD	157,179	HI-CLASS AUTO BODY & PAINT LTD	467,344
HAIGHT BROWN & BONESTEEL LLP	107,597	HI-LIGHT AUTOBODY 2003 LTD	1,762,970
HALCO GLASS LTD	258,954	HICKS PACIFIC CENTRE INSURANCE SERVICES	321,837
HALL PHYSIOTHERAPIST CORPORATION	111,737	HIDDEN TREASURES RESTORATIONS	272,904
HAMILTON DUNCAN ARMSTRONG & STEWART	1,296,832	HIEBERT CAROLYNE DR	54,916
HAMMER COLLISION LTD	1,125,674	HIEBERT JONATHAN DR	58,724
HANIN INSURANCE SERVICES INC	504,718	HIGH CALIBER AUTO COLLISION & REPAIR LTD	1,117,555
HANSEN JANICE F	51,801	HIGHWAY AUTOBODY & FRAME	46,161
HANSER'S ENVIRONMENTAL AND REMEDIATION	33,708	HIGSON APPS	29,784
HANSSON ANN DR INC	107,101	HILLTOP AUTO BODY (KOSMINO HOLDINGS LTD)	659,577
HARBORD INSURANCE SERVICES FAIRFIELD	616,978	HILLTOP AUTO GLASS (KOSMINO HOLDINGS LTD)	107,712
HARBORD INSURANCE SERVICES LTD	799,849	HILLTOP MEDICAL CLINIC	36,451
HARBOUR INSURANCE AGENCIES LTD	227,511	HILLTOP TOYOTA	70,649
HARBOUR INTERNATIONAL TRUCKS LTD	185,965	HILTOP BODY SHOP LTD	675,959
HARBOUR WEST CONSULTING INC	41,501	HINKLE LAW FIRM	76,736
HARBOUR-VIEW COLLISION LTD	1,589,675	HIRA ROWAN LLP	79,412
HARBOURVIEW AUTOHAUS LTD	38,412	HIRSCH GABRIEL DR INC	126,757

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HKG HOLDINGS INC DBA SUSSEX INSURANCE	1,035,597	INLAND KENWORTH (PRINCE GEORGE)	978,286
HMZ LAW	270,738	INLAND KENWORTH (QUESNEL)	130,672
HNC ALLIANCE HOLDINGS INC DBA SUSSEX	37,343	INLAND KENWORTH (VERNON)	71,195
HOGIES TOWING	38,397	INLAND KENWORTH (WILLIAMS LAKE)	146,930
HOLESHOT MOTORSPORTS LTD	68,055	INLINE INDUSTRIES LTD	65,464
HOLLETT RODNEY DR	66,716	INNOVATIVE FITNESS	60,743
HOME INSTEAD SENIOR CARE BURNABY	123,163	INSIGHTS WEST MARKETING RESEARCH INC	31,316
HOMESTEAD INSURANCE AGENCIES LTD	460,268	INSTA GLASS (CHILLIWACK)	652,619
HOOTSUITE MEDIA INC	32,623	INSTA GLASS (SECHELT)	164,391
HOPE AUTO BODY LTD	807,343	INSURANCE BROKERS ASSOCIATION	39,789
HOPE TOWING LTD	135,606	INSURANCE BUREAU OF CANADA	248,449
HORIZON AUTOBODY COLLISION LTD	133,248	INSURANCE SERVICES DEPT OF LONDON DRUGS	9,636,525
HORIZON WEST INSURANCE SERVICES LTD	489,263	INSUREBC (ARBUTUS) INSURANCE SERVICES	349,578
HORLICK SIMON DR INC	1,015,574	INSUREBC (DEEP COVE) INSURANCE SERVICES	304,254
HOSKINS FORD SALES LTD	811,007	INSUREBC (LANGLEY) INSURANCE SERVICES	473,587
HOULE ELECTRIC LIMITED	1,264,782	INSUREBC (LANSDOWNE) INSURANCE SERVICES	498,161
HP ADVANCED SOLUTIONS INC	4,400,460	INSUREBC (LEE & PORTER) INSURANCE SERVICE	224,699
HUB CITY MOTORS & EQUIPMENT LTD	76,030	INSUREBC (MARPOLE) INSURANCE SERVICES	247,063
HUB FIRE ENGINES & EQUIPMENT LTD	40,777	INSUREBC (MEADOWTOWN) INSURANCE SERVICES	194,378
HUB INTERNATIONAL (BRENTWOOD) LTD	832,502	INSUREBC (QUEENSBOROUGH) INSUR SERVICES	369,674
HUB INTERNATIONAL (RICHMOND AUTO MALL)	4,164,055	INSUREBC (SQUAMISH) INSURANCE SERVICES	720,682
HUB INTERNATIONAL CANADA WEST ULC	45,851,865	INSUREBC (UNIVERSITY) INSURANCE SERVICES	383,712
HUBER BANNISTER COLLISION CENTRE	1,037,978	INSUREBC (WESTVIEW) INSURANCE SERVICES	300,685
HUMHEJ DEANNA	190,586	INSUREBC (WILLOWBROOK) INSURANCE SERVICES	400,025
HUNGERFORD TOMYN LAWRENSON & NICHOLS	763,077	INSUREBC (YALETOWN) INSURANCE SERVICES	548,393
HUSTON GRANT ADJUSTERS LTD	136,845	INTECH ENGINEERING LTD	65,783
HWANG JEFFREY DR	36,964	INTEGRA CUSTOM COLLISION	1,394,317
HYDE PARK INSURANCE AGENCIES LTD	1,043,175	INTEGRIS INSURANCE SERVICES LTD	1,221,579
I STATE TRUCK CENTRE	43,278	INTERCITY EQUITY CORP DBA CAULFEILD INS	527,605
IBM CANADA LTD	18,677,063	INTERCITY EQUITY CORP DBA LEADERS INS	222,456
IC FINANCIAL CORP DBA INSUREBC (SARDIS)	59,315	INTERCITY EQUITY CORP DBA PORT MOODY INC	708,785
ICARE INSURANCE BROKERS LTD	1,002,441	INTERCONTINENTAL TRUCK BODY	120,421
IDEAL WINDOW TINT	31,511	INTERIM HEALTH CARE	123,136
IMA SOLUTIONS INC	9,717,470	INTERIOR FRAME AND COLLISION (RJAMES)	1,750,143
IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	1,150,189	INTERIOR HEALTH AUTHORITY	432,519
IMPERIAL PARKING CANADA CORP	77,800	INTERIOR MOBILE GLASS INC	184,681
IN INSURANCE AGENCY LIMITED	64,672	INTERIOR SAVINGS INSURANCE SERVICES	6,418,052
INDCON DEVELOPMENTS LTD	34,263	INTERMARK LAW	93,716
INDEPENDENT LIFESTYLES - SUNSHINE COAST	73,669	INTERNATIONAL DIRECT RESPONSE SERVICES	41,992
INFINITE COMPUTER SOLUTIONS CANADA LTD	152,880	INTERNATIONAL MACHINERY SALES INC	31,976
INFINITY HEALTH LLP	2,660,924	INTERNATIONAL WORD EXCHANGE LTD	152,129
INFINITY INSURANCE SERVICES INC	336,259	INTUITIVE INDEPENDENCE REHABILITATION	1,086,917
INFOMART (DIV OF POSTMEDIA NETWORK INC)	66,045	INVERMERE GLASS LTD	136,256
INFOTRELLIS INC	885,058	INVESTIGATIVE TRAINING SERVICE LLC	34,800
INJURY RESOURCE CENTRE	178,717	IP AUTO SERVICE	285,782
INLAND AUTO CENTRE LTD	37,862	IPSA INTERNATIONAL INC	180,148
INLAND KENWORTH (BURNABY)	40,803	IPSOS LP	289,178
INLAND KENWORTH (CAMPBELL RIVER)	46,200	IRL INTERNATIONAL TRUCK CENTRE	128,809
INLAND KENWORTH (CRANBROOK)	243,068	IRON MOUNTAIN CANADA OPS ULC	75,491
INLAND KENWORTH (FORT ST JOHN)	1,086,769	IRONWOOD INSURANCE AGENCIES LTD	1,123,222
INLAND KENWORTH (KAMLOOPS)	63,650	IRWIN & BILLINGS	429,347
INLAND KENWORTH (LANGLEY)	2,777,427	IRWIN COLLISION REPAIRS LTD	928,755
INLAND KENWORTH (PENTICTON)	63,171	ISHERWOOD BODY & FENDER LTD	1,635,780

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ISLAND HEALTH AUTHORITY	86,193	JOE'S AUTOBODY REPAIR LTD	1,140,595
ISLAND INSURANCE AGENCY LTD	1,063,430	JOHN ROSS INSURANCE SERVICE LTD	268,775
ISLAND MEDIQUIP LTD	74,445	JOHN'S AUTOBODY & AUTOSALVAGE	196,696
ISLAND THUNDER TOWING	56,637	JOHNSON & BELL LTD	143,081
ISLAND TRUCK & AUTO COLLISION LTD	1,133,669	JOHNSTON MEIER INSURANCE AGENCIES LTD	20,878,286
ISTATE TRUCK CENTER	62,696	JOHNSTON MEIER INSURANCE BROKERS (1996)	273,295
ITF 1648020 ALBERTA LTD	38,289	JOINT PHYSIOTHERAPY & SPORTS INJURY (THE)	49,724
ITF 2166025 ONTARIO LTD	110,465	JONATHAN NEIL & ASSOCIATES	26,231
ITF 2277479 ONTARIO LTD	168,836	JONCAS MEDIATION SERVICES	29,138
ITF 2329075 ONTARIO LTD	79,575	JONES EMERY HARGREAVES SWAN	2,195,661
IVAN'S AUTO BODY LTD	1,536,989	JOSAN ENTERPRISES LTD	70,450
IVANHOE CAMBRIDGE II INC	516,771	JOSCHKO MICHAEL DR	96,676
IVES BURGER	632,040	JR REHABILITATION SERVICES INC	3,376,853
J A QUALITY GLASS AND DETAIL INC	360,335	JUAN KIM	30,049
J D TOWING	26,558	JUBILEE RV CENTRE	36,447
J F VISION AUTOGLASS (BURNABY) LTD	630,260	JUST RITE TIRE & AUTOBODY SHOP	33,376
J F VISION AUTOGLASS LTD	868,140	JUSTICE INSTITUTE OF BC	30,319
J P MOORE INVESTIGATIONS LTD	143,069	K D ENGINEERING LTD	111,111
J&H ALEXANDER LTD	370,022	K M AUTOBODY REPAIR LTD	352,562
JACK SCHULTZ AUTOBODY LTD	4,019,021	K-LINE TRAILERS LTD	484,994
JACK W CHOW INSURANCE SERVICES LTD	362,457	KAL TIRE	242,764
JACK'S TOWING (2010) LTD	1,372,220	KALAWSKY COLLISION CENTRE LTD	1,473,259
JACOBS CHIROPRACTIC INC	31,067	KAMI INSURANCE AGENCIES LTD	195,803
JACOBSON FORD SALES LTD	124,941	KAMLOOPS DODGE CHRYSLER JEEP LTD	69,729
JAG LAW CORPORATION	49,426	KAMLOOPS FORD LINCOLN LTD	3,590,246
JAGER AARON DR	30,835	KAMLOOPS INSURANCE SERVICES INC	662,696
JAMES G MCMYNN AGENCIES LTD	127,508	KAMLOOPS PHYSIOTHERAPY & SPORTS INJURY	59,677
JAMES WESTERN STAR (PRINCE GEORGE)	73,042	KANE SHANNON AND WEILER	8,973,100
JAMES WESTERN STAR (WILLIAMS LAKE)	146,342	KANES HARLEY DAVIDSON	49,059
JAMIE DAVIS MOTOR TRUCK & AUTO LTD	325,809	KARIM SHAHZAD DR	54,980
JAN-PRO CLEANING SYSTEMS OF VANCOUVER	264,061	KARP HOMECARE	229,941
JAN'S PRECISION AUTOBODY	1,430,088	KARP PERSONAL TRAINING & REHABILITATION	1,972,124
JANG ERIC DR CHIROPRACTIC	148,065	KARP REHABILITATION	1,381,652
JANI-KING OF NORTHERN BC	101,588	KASIAN ARCHITECTURE INTERIOR DESIGN	390,297
JANIC ALEKSANDAR	28,078	KASTELEIN STOUT INSURANCE AGENCIES INC	298,457
JANKE PAUL DR INC	189,729	KC REHAB INC	69,446
JARDINE LLOYD THOMPSON CANADA INC	45,770	KCI MEDICAL CANADA INC	47,639
JAY'S CUSTOM TOWING	25,440	KDM WELDING & MANUFACTURING LTD	132,860
JENSEN SIGNS	52,295	KEATING COLLISION (SIDNEY-TECH)	127,308
JERRY L WARD CHIROPRACTIC SERVICES INC	33,394	KEEGZ SOUTH COUNTRY TOWING	86,897
JF AUTO CENTRE LTD	107,399	KELOWNA BMW/MINI KELOWNA	41,857
JHAJ HARDIP	80,025	KELOWNA CABS (1981) LTD	55,244
JIM PATTISON CHRYSLER JEEP DODGE	2,844,431	KELOWNA CHRYSLER DODGE LTD	976,184
JIM PATTISON HYUNDAI SURREY	30,660	KELOWNA FIX AUTO (KELOWNA AUTO COLLISION)	44,739
JIM PATTISON LEXUS VICTORIA	52,394	KELOWNA GLASS	463,640
JIM PATTISON TOYOTA DOWNTOWN	40,222	KELOWNA MEDICAL MASSAGE	57,622
JIM PATTISON TOYOTA NORTH VAN	41,838	KELOWNA PERFORMANCE COLLISION CENTRE LTD	3,850,929
JIM PATTISON TOYOTA SURREY	5,508,964	KELOWNA TRUCK & RV LTD	37,298
JIM PATTISON TOYOTA VICTORIA	179,110	KELOWNA VALLEY INSURANCE SERVICES LTD	844,999
JIM PATTISON VOLKSWAGEN SURREY	237,791	KELVIN PHYSIOTHERAPY CLINIC	95,022
JIWA FARRAH DR	27,316	KEMBLE F DR INC	115,213
JJB INSURANCE AGENCIES INC	627,232	KEN RYSTEAD INSURANCE AGENCIES LTD	224,828
JL BROTHERS AUTO BODY LTD	98,146	KEN'S LANDSCAPING LTD	124,606

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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KENDALL BUILDERS LTD	54,533	KODAK ALARIS OPERATIONS CANADA INC	33,186
KENDALL RICHARD DR INC	158,412	KOKAN PETER A DR INC	263,313
KENDRICK EQUIPMENT (2003) LTD	27,069	KOMAR TOWING (KOMAR ENT LTD)	41,497
KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	253,895	KONG'S COLLISION INC	130,243
KENNETH J SMITH LAW CORP	35,578	KONICA MINOLTA BUSINESS SOLUTIONS USA INC	31,399
KENSINGTON INSURANCE SERVICES LTD	710,265	KOOL COUNTRY AUTO PARTS TOWING & RADS LTD	40,369
KENSINGTON SQUARE PHYSIOTHERAPY	51,272	KOOTENAY AUTOBODY AND COLLISION	695,051
KENWORTH SALES COMPANY	63,936	KOOTENAY CAR CARE INC	1,523,782
KERNAGHAN ADJUSTERS LTD	383,267	KOOTENAY COLUMBIA HOME MEDICAL EQUIPMENT	81,858
KESHIKI GARDENING	36,468	KOOTENAY COUNSELLING	25,619
KEY REHABILITATION SERVICES	121,169	KOOTENAY GLASS & MIRROR LTD	105,396
KEY WEST FORD SALES LTD	52,647	KOOTENAY HEALTH SERVICES	37,336
KEYSTONE ENVIRONMENTAL LTD	331,358	KOOTENAY INSURANCE SERVICES LTD	1,993,889
KEYSTONE INSURANCE BROKERS LTD	655,572	KORE KINETICS LTD	36,076
KHADEMI PEYMAN DR	26,410	KORNELSEN TAMARA DR	26,820
KIDSTON AND COMPANY LLP	1,578,676	KORVA WORLD CLASS COLLISION LTD	4,116,538
KILGANNON SEAN DR	39,989	KOTOPSKI PHYSIOTHERAPIST CORP	51,472
KIM GRANT DR	29,875	KOZUBACK LARRY DR	36,502
KIM'S KUSTOM AUTOBODY	925,446	KP'S AUTO BODY SHOP	1,562,909
KINACTIVE	75,462	KPMG LLP	1,241,185
KINCORE REHAB SERVICES	38,193	KRELL TINA	26,360
KINFOCUS REHABILITATION	58,679	KRG INSURANCE BROKERS (WESTERN) INC	491,312
KING TOWING	74,200	KRISTAL CLEAN JANITORIAL	28,523
KINNON SCOTT DR	38,846	KRUGER NEURO-REHABILITATION INC	220,400
KINTEC FOOTLABS	38,403	KUEHNE REAL ESTATE CANADA LTD	374,537
KIRBY INSURANCE AGENCIES LTD	1,141,039	KUSIC AND KUSIC LTD	675,213
KIRKWOOD CAROLYN - BLOOD ALCOHOL CONSULT	52,925	KUSTOM AUTO BODY	46,633
KIRMAC COLLISION & AUTOGLASS (BBY-LOUGH)	2,474,455	KUSTOM KOACH RV CENTRE	72,523
KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	5,077,038	KUSTOM TOWING (2009) LTD	242,497
KIRMAC COLLISION & AUTOGLASS (LANG-FRASR)	2,939,813	KWANTLEN REHABILITATION CLINIC	26,297
KIRMAC COLLISION & AUTOGLASS (LANG-96TH)	2,028,798	L C U INSURANCE AGENCIES LTD	578,405
KIRMAC COLLISION & AUTOGLASS (MPL RIDGE)	1,675,951	L K'S KAR KING AUTO REPAIRS LTD	81,191
KIRMAC COLLISION & AUTOGLASS (N RICHMOND)	1,992,877	LA ALEX CUONG CHI DR	32,740
KIRMAC COLLISION & AUTOGLASS (NEW WEST)	2,714,529	LADNER AUTO BODY LTD	1,690,166
KIRMAC COLLISION & AUTOGLASS (NEWTON)	3,171,758	LAI CHIROPRACTIC CORPORATION	60,973
KIRMAC COLLISION & AUTOGLASS (NORTH VANC)	2,073,199	LAILLOW DUNCAN M DR	462,101
KIRMAC COLLISION & AUTOGLASS (PORT COQ)	4,371,257	LAIRD WHEATON CHEVROLET BUICK GMC	1,703,830
KIRMAC COLLISION & AUTOGLASS (RICHMOND)	1,745,769	LAKE CITY FORD SALES LTD	1,254,314
KIRMAC COLLISION & AUTOGLASS (RIDGE MEAD)	2,724,271	LAKE CITY GLASS LTD	128,418
KIRMAC COLLISION & AUTOGLASS (ROYAL OAK)	1,690,003	LAKESIDE INSURANCE SERVICES LTD	633,235
KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	4,868,443	LAM BRIAN, OT	163,766
KITIMAT INSURANCE SERVICES LTD	90,933	LAMBDA SOLUTIONS INC	97,427
KKBL NO 348 VENTURES LTD	755,078	LAMBERT INSURANCE AGENCIES LTD	1,073,324
KLASSEN AUTOBODY LTD	28,777	LANCE CHONG & COMPANY LTD	252,985
KLASSEN BRENDON DR	35,210	LAND ROVER OF RICHMOND	52,663
KLIMKO INSURANCE BROKERS LTD	527,903	LANDMARK INSURANCE SERVICES LTD	724,674
KMB AUTOBODY	268,659	LANDMARK SIGN LTD	47,244
KMB AUTOWORKS/LUMBY TOWING	34,929	LANDON COLLISION & TOWING LTD	773,814
KNIGHT EASTON & ASSOCIATES	432,913	LANE'S AUTO TOWING	38,564
KNIGHTSBRIDGE HUMAN CAPITAL MGMT INC	85,176	LANGFAB FABRICATORS LTD	121,351
KOCH B & Y INS SERVICES (CHILLIWACK) LTD	437,691	LANGLEY PERIODONTICS & IMPLANT SURGERY	28,535
KOCH FORD SALES (ATHABASCA) LTD	25,398	LANGLEY TOYOTATOWN	62,253
KOCH WILLIAM J DR	301,376	LANKI INVESTIGATIONS INC	1,991,527

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LARRY'S AUTO GLASS	94,410	LONGVIEW SOLUTIONS INC	61,473
LATIMER P R DR MEDICAL SERVICES INC	119,025	LOOMER RICHARD DR INC	70,482
LAURA SMITH & ASSOCIATES	40,392	LOTUS AUTOBODY REPAIRS LTD	753,196
LAVANCO BUILDING MAINTENANCE LTD	349,037	LOUGHEED ACURA	76,992
LAWN FATHERS LANDSCAPING	45,833	LOVETT WESTMACOTT	50,700
LAWSON LUNDELL	97,605	LOW COST TOWING (2014)	27,504
LAZAR SUSAN FAYE DR INC	45,407	LSV ASSET MANAGEMENT	57,927
LEADING EDGE GLASS LTD	242,174	LUKER FORENSIC ENGINEERING INC	35,694
LEBLANC JEANNE DR	133,899	LYLE INSURANCE SERVICES INC	623,794
LEE'S AUTOPRIDE COLLISION LTD	2,307,041	LYNN VALLEY ORTHOPAEDIC & SPORTS PHYSIO	37,359
LEGACIES HEALTH CENTRE	299,646	LYONS LANDSCAPING LTD	88,406
LEGEAR PELLING INSURANCE AGENCIES LTD	835,471	LYSAK HANNA DR PSYCHOLOGY INC	177,352
LEISURELAND RV CENTRE INC	42,857	M B COLLISION RICHMOND INC	11,625,306
LEITH JORDAN M DR	101,120	M G COLLISION REPAIRS LTD	2,019,600
LEITH WHEELER INVESTMENT CO	268,654	MA HILDA DR	25,340
LENOVO CANADA INC	193,305	MAACO COLLISION REPAIR & AUTO PAINTING	730,119
LEON AINES AUTO BODY LTD	395,739	MACATEE MANAGEMENT 0853784 BC	30,570
LES SCHULTZ AUTOBODY & GLASS	527,587	MACCABEE TANKS LTD	161,246
LETHBRIDGE DODGE CHRYSLER JEEP	26,212	MACCARTHY MOTORS (TERRACE) LTD	28,101
LEUNG SIMPSON DR CHIROPRACTIC	28,265	MACDERMOTT'S INSURANCE AGENCY LTD	995,553
LEVIN ALEXANDER L DR LTD	699,510	MACDONALD ANGELA DR	32,670
LEXISNEXIS CANADA INC	81,125	MACDONALD BOYLE & JEFFERY	95,750
LIEBERT CANADA	26,164	MACDONALD-GILL INSURANCE SERVICES LTD	649,958
LIFE AFTER LAW INC	47,040	MACDONALD'S HOME HEALTH CARE	69,942
LIFE FLIGHT INTERNATIONAL	47,630	MACDONALD'S PRESCRIPTIONS LTD	79,661
LIFE SKILLS THERAPY	1,694,421	MACFARLANE INSURANCE AGENCIES LTD	260,676
LIFEMARK HEALTH	755,936	MACHAON MEDICAL EVALUATIONS INC	64,996
LIFEMARK HEALTH CENTRE	983,363	MACK SALES & SERVICE OF NANAIMO LTD	66,833
LIFEMARK HEALTH ESQUIMALT	67,721	MACKENZIE DAVID DR	68,017
LIFEMARK HEALTH OKANAGAN	288,094	MACKENZIE FUJISAWA LLP	1,185,430
LIFEMARK HEALTH RICHMOND	38,212	MACKENZIE STORAGE LTD	39,049
LIFEMARK NORDEL WAY	53,622	MACKENZIE TIRE LTD	32,855
LIFEMARK OCCUPATIONAL THERAPY	132,132	MACKOFF & COMPANY	3,106,351
LIFEMARK PHYSIOTHERAPY	367,979	MACNAUGHTON & WARD LTD	2,036,304
LIFEMARK PINNACLE SPORTS PHYSIOTHERAPY	37,713	MADAHAR J S DR	29,013
LIFEMARK SPORT MEDICINE	114,804	MAGNA LEGAL SERVICES	45,930
LIFEMARK WESTBANK	61,268	MAGNUM TRAILER & EQUIPMENT INC	678,547
LILLOOET GLASS AND TIRE	112,898	MAIN STREET INSURANCE SERVICES LTD	256,707
LIMA'S BODY AND PAINT LTD	254,338	MAINLAND AGENCIES LTD	92,321
LINDSAY HART LLP	67,841	MAINLAND AUTOMOTIVE COLLISION (RICH)	2,228,675
LINDSAY LLP	7,694,278	MAINLAND AUTOMOTIVE COLLISION (VANC)	3,633,489
LINK INSURANCE SERVICES LTD	556,451	MAINLAND FORD LTD	1,650,497
LINKEDIN IRELAND LIMITED	86,655	MAINLAND GLASS INC	69,007
LIONHEART INVESTIGATIONS	331,494	MAINLAND REPORTING SERVICES INC	219,907
LITKE REBEKAH	43,305	MAIR JENSEN BLAIR LLP	28,813
LITTLE VALLEY RESTORATIONS LTD	1,550,412	MAKIN V DR INC	152,402
LIVING LINE (THE)	39,608	MALHI SANDEEP	62,759
LJ'S TOWING & TRANSPORT	40,885	MALIBU COLLISION (ROADKNIGHT HOLDINGS)	1,373,322
LO GARY C P DR	34,458	MALOON STEPHEN DR INC	359,514
LODGE & ASSOCIATES INVESTIGATIONS LTD	420,469	MALUDZINSKI KRZYSZTOF, RMT	39,816
LOMAS-MILNE GROUP INC	998,215	MANFRED'S AUTO BODY LTD	1,143,803
LONDON DRUGS LTD	39,255	MANN RAJ DR	295,264
LONG VIEW SYSTEMS CORPORATION	1,228,720	MANN SUKHDIP DR	43,366

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MANOR INSURANCE SERVICE LTD	330,919	MCDERMOTT'S BODY SHOP LTD	1,903,077
MANULIFE FINANCIAL	22,101,750	MCDONALD & COMPANY	2,485,256
MAPLE AUTO GLASS & UPHOLSTERY LTD	232,594	MCELHANNEY CONSULTING SERVICES	49,673
MAPLE RIDGE CHRYSLER JEEP DODGE	34,156	MCGRAB ROBERT W DR INC	579,987
MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	149,701	MCGREGOR BERGER & ASSOCIATES	68,932
MAPLE RIDGE TOWING (1981) LTD	644,384	MCINTOSH HEATHER	90,571
MAPLE TOWING CORP	26,076	MCKAY COLIN DR	104,686
MAPLELEAF INSURANCE SERVICES LTD	548,033	MCKENZIE G M DR INC	72,531
MARDON INSURANCE BROKERS (COQUITLAM) LTD	485,035	MCL MOTOR CARS 2010	54,900
MARDON INSURANCE BROKERS (WHITE ROCK) LTD	287,631	MCL SOLUTIONS	225,388
MARDON INSURANCE BROKERS LTD	634,420	MCLEOD AGENCIES (2002) LTD	521,416
MARINE DRIVE COLLISION LTD	1,922,333	MCNEIL OCCUPATIONAL REHAB SERVICES LTD	110,821
MARIO'S TOWING LTD (HOPE)	487,466	MCNEILL NAKAMOTO RECRUITMENT GROUP	109,788
MARIO'S TOWING LTD (KAMLOOPS)	318,588	MCPHERSON INSURANCE AGENCIES LTD	235,847
MARIO'S TOWING LTD (KELOWNA)	1,878,936	MCQUARRIE HUNTER LLP	1,643,234
MARIO'S TOWING LTD (MERRITT)	413,797	ME TOO CONTRACTING & TOWING	31,912
MARIO'S TOWING LTD (PRINCETON)	190,630	MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,603,468
MARK V AUTO BODY LTD	2,207,472	MEAD-WESCOTT LARISSA	38,599
MARK'S AUTO BODY (BBY) LTD	1,131,060	MEADOWRIDGE COLLISION LTD	2,468,014
MARK'S AUTO BODY LTD	2,382,235	MECANICA SCIENTIFIC SERVICES CORP	35,319
MARKS WORK WEARHOUSE	77,309	MEDI VAN CANADA INC	27,225
MARPOLE PHYSIOTHERAPY CLINIC	60,584	MEDICAL SERVICES PLAN	61,478,710
MARSH CANADA LIMITED	1,740,177	MEDICHAIR CRANBROOK	26,491
MARSHALL CHIROPRACTIC INC	29,705	MEDICHAIR NORTHERN BC	56,275
MARY ANN MEEGAN INSURANCE AGENCY LTD	313,656	MEDICREDIT INC	41,963
MASKALL'S COLLISION AND GLASS	709,827	MEDISYS CORPORATE HEALTH LP	25,490
MASOUMI AL DR	32,810	MEGA ASSISTANCE SERVICES INC	163,396
MASRI BASSAM A DR INC	594,590	MEGA AUTO BODY LTD	72,665
MASTER AUTOBODY	362,245	MEGA LEUNG COUNSELLING SERVICES	38,411
MASTER TOUCH AUTOBODY SERVICE LTD	229,269	MEGA TECH	55,596
MASTERGLASS AUTOGLASS LTD	541,617	MEGSON FITZPATRICK INC	2,966,463
MATEC CONSULTANTS LIMITED	25,216	MEIER TRAVIS DR	250,722
MATHESON COLLISION	69,679	MEL'S HOT RODS CUSTOM & CLASSICS	47,148
MATSON DRISCOLL & DAIMCO LTD	140,041	MELCOR REIT LP	249,228
MAXHEALTH CHIROPRACTIC INC	98,377	MERANI HAFEEZ DR	55,377
MAXIM RENTALS & LEASING	46,942	MERCEDES-BENZ CANADA INC (LLOYD AVE)	4,957,456
MAXIM TRUCK & TRAILER	147,380	MERCEDES-BENZ CANADA INC (LOUGHEED HWY)	97,785
MAXIMUM COLLISION LTD	4,196,618	MERCEDES-BENZ CANADA INC (MARINE DR)	39,887
MAXUM AUTOMOTIVE REFINISHING LTD	675,321	MERCEDES-BENZ CANADA INC (RICHMOND)	55,424
MAXXAM INSURANCE SERVICES (BURNABY) LTD	4,979,285	MERCEDES-BENZ CANADA INC (TERMINAL AVE)	49,926
MAXXAM INSURANCE SERVICES INCORPORATED	1,986,317	MERCER CANADA LIMITED	48,602
MAYFAIR INDUSTRIAL PAINTING LTD	53,117	MERCURY ADJUSTERS INC	569,477
MAYFIELD CRYSTAL - MAYFIELD OT CONSULTING	49,698	MERCY MEDICAL CENTER REDDING	51,861
MAYSA VENTURES LTD	757,744	MERIDIAN INSURANCE AGENCIES LTD	705,496
MCAULEY CLAIMS SERVICES LTD	354,477	MERIDIAN REHABILITATION CONSULTING INC	1,784,768
MCBAIN INSURANCE AGENCY	716,843	MERIDIAN RV MFG LTD	429,439
MCBURNES'S INSURANCE AGENCY LTD	523,819	MERRY MAIDS	29,153
MCCALLUM PHYSIOTHERAPY CLINIC	41,648	MERTIN CHEVROLET CADILLAC BUICK GMC LTD	3,318,688
MCCONNAN BION O'CONNOR & PETERSON	458,508	MERVYN'S THE BODY SHOP (1994) LTD	2,067,737
MCCORMACK BRUCE DR	25,174	METRO MOTORS LTD	2,124,631
MCCRINDLE LIZ DR	29,609	METRO WEST INSURANCE AGENCY LTD	2,661,540
MCCRODAN MEDIATION SERVICES	194,341	METROPOLITAN INSURANCE BROKERS LTD	582,726
MCCRODAN VISION DEVELOPMENT	64,760	METROTOWN ORTHOPEDIC & SPORTS PHYSIO	42,376

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MEW STEVEN DR	31,710	MITCHELL PRESS LTD	784,765
MICHAEL BALDWIN CHIROPRACTIC INC	31,000	MITCHELL'S TOWING LTD	344,802
MICHAEL O'MEARA LAW CORPORATION	521,977	MNP LLP	228,158
MICRO COM SYSTEMS LTD	61,659	MOBILE FLEET SERVICE INC	26,504
MICROSERVE BUSINESS COMPUTER	227,058	MOBILSHRED DBA RECALL SECURE DESTRUCTION	38,841
MICROSOFT CORPORATION	1,792,624	MODERN BRADLEY COLLISION	2,129,381
MID ISLAND TOWING & TRANSPORT	464,164	MOE'S AUTO SERVICES LTD	84,685
MID VALLEY INSURANCE AGENCIES LTD	2,503,438	MOLL ALEXANDER DR INC	147,656
MID-ISLAND AUTO COLLISION LTD	1,746,702	MOLLY MAID	288,090
MID-WESTERN BODY SHOP LTD	1,651,813	MONARCH CAREER & VOCATIONAL RESOURCES	57,378
MIDNYTES TOWING INC	70,614	MONASHEE AUTO BODY (1979) LTD	895,656
MIDTOWN RV LTD	50,142	MONASHEE MOTORS LTD	134,063
MIDVAN COLLISION (MID VAN MOTORS LTD)	788,968	MOODY'S ANALYTICS INC	231,273
MIDWAY TIREFCRAFT	42,842	MOORE CANADA CORPORATION	107,938
MIKE ROSMAN AUTO & RV SALES	157,476	MORELLI CHERTKOW LLP	1,101,800
MIKE'S AUTOMOTIVE SERVICES	1,002,522	MORGAN CROSSING SPORTS MEDICINE CLINIC	31,772
MIKE'S QUALITY BODYWORKS & REFINISHING	37,820	MORGAN K TRAVIS DR	44,327
MIKES AUTO TOWING	151,331	MORGAN'S GLASS CO LTD	86,997
MILANESE PAUL DR INC	96,603	MORITA AUTO BODY SERVICES LTD	1,034,752
MILES EMPLOYMENT GROUP LTD	94,500	MORNEAU SHEPELL LTD	1,168,966
MILL BAY TOWING AND RECOVERY LTD	53,703	MORREY NISSAN OF COQUITLAM LTD	90,406
MILL CREEK COLLISION CENTRE	137,454	MORREY NISSAN SALES (WHITE SPOT SERVICE)	2,866,512
MILLER BRIAN DR INC	35,760	MOSAIC	90,811
MILLER THOMSON LLP	1,623,578	MOTION PHYSIOTHERAPIST CORP	26,494
MILLERVILLE RV REPAIRS	25,516	MOTION PROSTHETICS LTD	51,963
MILLIKEN HR CONSULTING INC	42,777	MOTION SPECIALTIES (BURNABY)	66,297
MINDTEAMS SOLUTIONS INC	75,743	MOTION SPECIALTIES (NANAIMO)	195,799
MINHAS SATRUP DR	67,825	MOTION SPECIALTIES (VICTORIA)	101,866
MINI RICHMOND (MTK AUTO WEST LTD)	368,621	MOUNTAIN HWY COLLISION LTD	918,983
MINISTER OF FINANCE	773,327	MOUNTAIN SKYWAY LTD	25,086
MINISTER OF FINANCE - BC MAIL PLUS	2,768,694	MOUNTAINVIEW HEALTH & WELLNESS CENTRE LTD	255,291
MINISTER OF FINANCE - BC UTILITIES COMM	1,045,441	MOUNTAINVIEW INSURANCE SERVICES LTD	740,748
MINISTER OF FINANCE - CLIMATE ACTION	603,015	MOUNTAINVIEW KINESIOLOGY LTD	832,033
MINISTER OF FINANCE - PUBLIC SAFETY	31,301,727	MOVEO SPORT & REHABILITATION	28,496
MINISTER OF FINANCE - ROAD SAFETY	52,579	MR RENT-A-CAR (DOWNTOWN) LTD	270,113
MINISTER OF FINANCE OFFICE OF SUPERINTEND	45,521	MSA RESEARCH INC	33,755
MINISTER OF FINANCE-TECHNOLOGY INNOVATION	227,726	MTM AUTO BODY REPAIR (2006) LTD	1,431,421
MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	655,261	MTM AUTO GROUP LTD	520,392
MINISTRY OF CITIZENS' SERVICES	485,077	MUELLER & PARTIN	32,238
MINISTRY OF FINANCE AMBULANCE SERVICES	6,563,469	MULTI-LINE CLAIMS SERVICES LTD	1,045,875
MINISTRY OF HEALTH	13,668,788	MULTIGRAPHICS LTD	92,112
MINISTRY OF JUSTICE	625,200	MULTIMATERIAL BC	83,459
MINISTRY OF TRANSPORTATION	2,572,374	MULTIPLE INSURANCE SERVICES INC	313,826
MINORU TRUCK BODIES LTD	109,744	MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,627,739
MINT AUTO BODY LTD	782,350	MUNRO DARELL DR	27,247
MINTEL COMPEREMEDIA INC	43,307	MURCHISON THOMSON & CLARKE LLP	2,720,121
MISS MILLY HOUSE CLEANING SERVICES	61,900	MURRAY ALEXANDER DR	61,695
MISSING LINK SERVICES LTD	224,914	MURRAY BUICK GMC PENTICTON	883,355
MISSION AUTO BODY (MISSION AUTO WRECKING)	263,621	MURRAY CHEV OLDS PONTIAC BUICK GMC FSJ	98,236
MISSION TOWING (MISSION AUTO WRECKING)	126,237	MURRAY CHEVROLET PONTIAC BUICK (MERRITT)	60,642
MISTER OTTO GLASS (WILLIAMS LAKE)	148,306	MURRAY JAMIESON	1,871,860
MISTER OTTO GLASS (100 MILE HOUSE)	147,738	MURRAY MICHAEL J DR	31,355
MITCHELL INTERNATIONAL	2,049,352	MURRAY PONTIAC BUICK GMC ABBOTSFORD	42,771

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MURRICK INSURANCE SERVICES (DELTA) LTD	303,935	NIKKEL MARK DR	52,215
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	940,669	NILAN JOHNSON LEWIS PA	37,417
MURRICK INSURANCE SERVICES (KILLARNEY)	721,901	NISQUALLY TOWING	30,787
MURRICK INSURANCE SERVICES (NEW WEST) LTD	696,455	NIXON O'BRIEN	25,231
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	508,973	NK AUTOMOTIVE TRUCK & DIESEL	29,738
MURRICK INSURANCE SERVICES (WEST END) LTD	555,462	NO 1 COLLISION (1993) INC (LOUGHEED HWY)	7,309,352
MW MOTOR WERKE INC	28,570	NO 1 COLLISION (1993) INC (RICHMOND)	12,075,167
M3 COLLISION COMPANY LIMITED	209,531	NO 1 COLLISION (1993) INC (3RD AVE-VANC)	6,937,676
NADER RAMI DR R PSYCH	35,571	NO 229 SAIL VIEW VENTURES LTD	121,505
NADINA TRUCK SERVICE LTD	94,525	NOR-DEL GLASS LTD	242,506
NAGRA RAV DR	41,979	NOR-MAR INDUSTRIES LTD	35,159
NAHANNI TRUCK & TRAILER REPAIR	79,779	NORA CHAMBERS INC	45,020
NAKUSP GLASS	40,578	NORGATE AUTO BODY LTD	3,001,282
NAMAN HOWELL SMITH & LEE	26,677	NORM'S AUTO REFINISHING LTD	1,954,765
NANAIMO AUTOBODY & GLASS LTD	534,096	NORTECH WELDING & FABRICATING	26,947
NANAIMO CHRYSLER LTD	882,280	NORTH COAST COLLISION LTD	690,657
NANAIMO FOREST PRODUCTS LTD	29,832	NORTH ISLAND GLASS 2012 LTD	81,488
NANAIMO REALTY (NANAIMO) LTD	911,706	NORTH LINE COLLISION LTD	1,175,134
NATIONAL CAR & TRUCK RENTAL	248,401	NORTH PACIFIC WINDOW & GLASS LTD	106,605
NATIONAL CAR RENTAL	119,470	NORTH RIVER TOWING (2004) LTD	42,434
NATIONAL INVESTIGATION SERVICES LTD	97,901	NORTH SHORE LAW LLP	1,126,085
NATIONAL TRUCK CENTRE INC	76,197	NORTH SHORE RV CENTRE LTD	59,057
NATIONWIDE INSURANCE AGENCY LTD	274,708	NORTH SHORE TAXI (1966) LTD	46,128
NAUROTH & ASSOCIATES INSURANCE BROKERS	823,461	NORTH STAR BODY SHOP	2,488,985
NC RON'S TOWING (ACE AUTO WRECKING LTD)	808,200	NORTHERN ALUMINUM TANK SERVICE (1999) LTD	193,428
NECHAKO BRAKE & WHEEL LTD	35,916	NORTHERN GLASS & CONTRACTING	161,753
NEIGHBOURHOOD NURSING	37,397	NORTHERN GLASS AND DOORS LTD	135,507
NEIGHBOURHOOD AUTO BODY LTD	1,116,186	NORTHERN HEALTH AUTHORITY	35,373
NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	230,994	NORTHERN HOME CARE	68,981
NEIGHBOURHOOD INSURANCE BROKER INC	182,230	NORTHERN SAVINGS INSURANCE SERVICES LTD	1,674,971
NELSON'S GLASS LTD	203,648	NORTHLAND CHRYSLER JEEP DODGE	88,817
NEMTIN CONSULTANTS LTD	28,738	NORTHLAND HYUNDAI	60,942
NENO'S PAINT & BODY LTD	891,808	NORTHLAND NISSAN	129,364
NEOPOST CANADA LTD	34,657	NORTHSIDE INJURY REHABILITATION LTD	60,172
NETSCOUT SYSTEMS INC	33,173	NORTHSTAR BOKINETICS INC	25,446
NEUFELD WILLIAM DR	65,456	NORTHVIEW INSURANCE BROKERS INC	320,844
NEURO-ABILITY REHABILITATION SERVICES	56,665	NORTHWAY GLASS INC	89,477
NEW BILLA AUTOBODY 2008 LTD	1,541,594	NOVACOAST INC	72,681
NEW DIAMOND INSURANCE SERVICES LTD	465,747	NOVUS GLASS (WHITE ROCK GLASS)	262,318
NEW PLANET COLLISION LTD	814,085	NOVUS LANGLEY (WHITE ROCK GLASS)	97,352
NEW PROFESSION COLLISION LTD	1,276,675	NR MOTORS LTD	87,814
NEW PROFESSION SVA COLLISION LTD	2,679,675	NRC ENVIRONMENTAL SERVICES INC	38,158
NEW TECHNOLOGY COLLISION	1,475,570	NRG RESEARCH GROUP INC	1,468,405
NEW WEST AUTO METAL INC	1,917,158	NUCOR ENVIRONMENTAL SOLUTIONS	105,765
NEW WEST COLLISION INC	2,174,026	NURSE NEXT DOOR (DUNCAN)	52,585
NEW WORLD INSURANCE SERVICES LIMITED	693,199	NURSE NEXT DOOR (MAPLE RIDGE)	107,889
NEWTON INSURANCE SERVICES INC	934,120	NURSE NEXT DOOR (NORTH SHORE)	233,240
NEWTON WHALLEY HIWAY TAXI LTD	98,562	NURSE NEXT DOOR (PENTICTON)	119,803
NICE SYSTEMS CANADA LTD	1,263,251	NURSE NEXT DOOR (VANCOUVER)	72,105
NICHOLS ENVIRONMENTAL (CANADA) LTD	635,958	NURSE NEXT DOOR (VERNON)	52,628
NICK'S AUTO BODY LTD	2,197,375	NUSS TRUCK & EQUIPMENT PAINT	31,273
NICKERSON BROS	55,722	NUTHALL ADJUSTERS	186,580
NIELSEN ROBERT G DR CHIROPRACT	30,519	NYRC (NORTH YORK REHABILITATION CENTRE)	5,808,532

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
O'BRIEN'S SERVICE & REPAIRS LTD	65,120	OTTER POINT COLLISION LTD	346,730
O'CONNOR COLLISION & TOWING	2,436,752	OTTO & ASSOCIATES INSURANCE AGENCY LTD	136,559
O'CONNOR DODGE CHRYSLER JEEP	78,734	OTTO AUTO SERVICE LTD	153,757
O'CONNOR RV CENTRE LTD	287,850	QUEST BUSINESS SOLUTIONS INC	201,600
O'SHAUGHNESSY ROY DR INC	405,058	OUIMET PAUL DR	33,142
OAKRIDGE PHYSIOTHERAPY	47,820	OUR GLASS SHOP	125,780
OAKWEST INSURANCE AGENCIES LTD	888,215	OVERSEAS AUTO BODY (NEWTON) INC	431,813
OASIS PHYSIOTHERAPY MISSION	75,676	OVERSEAS AUTO BODY (1989) INC	3,709,253
OASIS REHABILITATION LTD	79,912	OVERSEAS AUTO BODY (2010) LTD	2,378,380
OCEAN TRAILER (C KEAY INVESTMENTS LTD)	1,144,955	OZA PRIYANKA	32,718
OCEANSIDE PHYSIO & WORK CONDITIONING	29,503	P & C STEINBERG MEDICAL CORP	66,496
OCEANSIDE TAXI	27,400	P & H SUPPLIES LTD	191,013
OCEANVIEW HOME CARE SERVICES	178,752	P & R TRUCK CENTRE LTD	61,860
OCHOA JOSE L DR	44,757	P G KLASSIC AUTOBODY LTD	3,713,295
ODGERS BERNDSTON CANDAD INC	50,663	P J COLLISION LTD	1,418,562
OK REGION TOWING	48,024	PACIFIC CABS	90,223
OK TIRE	37,392	PACIFIC CHEVROLET BUICK GMC LTD	595,055
OKANAGAN CHRYSLER JEEP DODGE	53,285	PACIFIC COAST HEAVY TRUCK GROUP	32,958
OKANAGAN GLASS LTD	49,512	PACIFIC COAST INSURANCE BROKERS INC	1,350,342
OKANAGAN ORAL & MAXILLOFACIAL SURGERY	32,513	PACIFIC COAST RECOVERY CARE	26,278
OKANAGAN VALLEY INSURANCE SERVICES LTD	1,064,613	PACIFIC HONDA	32,276
OKANAGAN VISION THERAPY	32,725	PACIFIC INSURANCE AGENCIES LTD	220,158
OKAPED	25,729	PACIFIC LAW GROUP	5,876,154
OLIVER & CO	224,772	PACIFIC PLACE INSURANCE SERVICES INC	474,801
OLYMPIC INS SERVICES LTD DBA SEAFIRST	206,912	PACIFIC TRUCK & EQUIPMENT INC	154,144
OMEGA AUTOBODY INC	851,703	PADILLA JULIO R DR	68,683
OMINECA GLASS SERVICES (2012) LTD	154,452	PAI HOWARD	153,807
OMNICARE FOR PEOPLE AT HOME	107,939	PAINE EDMONDS	291,713
ON CALL TOWING & TRAFFIC CONTROL	132,400	PAINT'EN PLACE INC	66,375
ON LINE COLLISION LTD	2,800,924	PAINTS BEYOND AUTO BODY VANCOUVER LTD	195,729
ON SIDE RESTORATION SERVICES LTD	50,036	PALADIN SECURITY GROUP LTD	1,775,798
ON TIME AUTO BODY LTD	143,261	PANNU JASMINDER DR	152,240
ONESTOP AUTOGLASS LTD	110,494	PANORAMA OPTOMETRY	53,095
ONISON CANADA CORPORATION	25,200	PANORAMA PHYSIOTHERAPY & SPORTS CLINIC	133,460
ONROUTE TOWING & HEAVY RECOVERY	55,719	PANTHER GLASS & UPHOLSTERY	135,364
ONSITE AUTO GLASS	200,250	PARAGON COLLISION REPAIRS LTD	1,135,670
OPEN TEXT CORPORATION	979,316	PARAMONOFF CATHERINE DR INC	42,525
OPENROAD RICHMOND AUTO BODY-LANGLEY	5,564,181	PARAMOUNT AUTO BODY LTD	1,717,644
OPERATION RED NOSE	55,000	PARK GEORGIA INSURANCE AGENCIES (2014)	2,878,898
OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	78,446	PARK GEORGIA INSURANCE AGENCIES LTD	597,213
OPTIMUM THERAPY REHABILITATION SERVICES	158,867	PARK INSURANCE AGENCY LTD	804,814
OPTUM HEALTH SERVICES (CANADA)	165,105	PARK PLACE SENIORS LIVING	38,341
ORACLE CANADA ULC	2,285,544	PARK SAE WHAN DR	174,017
ORCHARD FORD SALES LTD	66,362	PARK SHORE MOTORS LTD	61,889
ORIGIN AUTO SERVICES LTD	133,077	PARKER'S CHRYSLER DODGE JEEP LTD	1,080,333
ORION HEALTH - NEW WESTMINSTER	283,433	PARKERS AUTO BODY AND PAINT LTD	2,959,221
ORION HEALTH SERVICES INC	833,534	PARKSVILLE CHRYSLER LTD	1,126,006
ORKIN CANADA CORPORATION	50,727	PARKSVILLE TOWING	38,095
ORTHO DESIGN INC	26,210	PARKWAY CREW INC (THE)	32,846
ORTHOMED TECHNOLOGY INC	43,963	PARKWAY PHYSIOTHERAPY AND PERFORMANCE	89,131
OSBORNE CHIROPRACTIC	32,781	PATHWAY RESOURCES LTD	225,444
OT CONSULTING/TREATMENT SERVICES LTD	208,339	PATTON SHEILA DR	88,520
OT WORKS LTD	883,487	PAUL'S AUTO BODY LTD	1,992,739

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PAUL'S MOBILE RV SERVICE	25,283	PIONEER MOTORS	45,311
PAULA BODDIE & ASSOCIATES LTD	34,965	PIONEER TOWING (2013)	32,742
PAVENDEEP PARMAR DR	79,915	PIPER MICHAEL S DR INC	149,467
PAVILION ADVISORY GROUP LTD	36,750	PITNEY BOWES CANADA	369,807
PAYLESS AUTO TOWING LTD	877,054	PITNEY BOWES POSTAGE BY PHONE	1,132,740
PAYLESS GLASS LTD	402,887	PLATINUM AUTO GLASS	144,844
PB SOFTWARE CANADA INC	173,429	PLATINUM LEAF FACILITIES INC	26,947
PCL CONSTRUCTORS WESTCOAST INC	4,775,971	PLAZA 4 DEVELOPMENTS LTD	88,562
PEACE ARCH MOTORS LTD	242,977	POCO INSURANCE AGENCIES INC	396,192
PEACE GLASS LTD	618,107	POLANSKA BEATA	30,268
PEACEHEALTH	128,872	POLARIS APPLIED SCIENCES INC	26,323
PEACHLAND COLLISION AND GLASS	184,631	POLSTAR COLLISION LTD	498,835
PEAKE & RICHMOND LTD	472,753	PORSCHE CENTRE VANCOUVER	33,166
PEARLMAN LINDHOLM	262,919	PORT COQUITLAM PHYSIO & SPORTS INJURY	92,210
PELLING & ASSOCIATES INSURANCE BROKERS	251,814	PORT KELLS COLLISION & AUTO SALES	185,315
PEMBERTON INSURANCE CORPORATION	158,375	PORT MOODY COLLISION AND PAINT	53,731
PENDER AUTO BODY LTD	1,941,063	PORTER & MCMILLAN (1992) LTD	1,133,016
PENINSULA TOWING (D R AFFLECK HOLDINGS)	120,757	PORTER & MCMILLAN (2002) LTD	771,006
PENN INSURANCE AGENCIES LTD	561,414	PORTER & MCMILLAN LTD	1,341,931
PENNER TODD DR CHIROPRACTIC CO	51,606	POSITIVE SHIFT HEALTH & FITNESS	33,836
PENNEY AUTO BODY LTD	3,773,383	POSTHUMA ALLAN B DR	42,180
PENSKE TRUCK LEASING CANADA INC	191,974	POSTMEDIA NETWORK INC	100,800
PENTICTON AUTO GLASS & UPHOLSTERY	159,687	PRACTICAR CAR & TRUCK RENTALS (TRAIL)	64,197
PENTICTON COLLISION CENTRE	1,355,718	PRAIRIECOAST EQUIPMENT	27,694
PENTICTON TOWING LTD	468,168	PRANCING HORSE AUTO BODY & PAINT	1,514,149
PENTICTON TOYOTA	26,639	PRE-TECH COLLISION LTD	1,943,009
PENTLAND'S PROSTHETIC INC	91,921	PRECISION AUTO BODY	32,663
PERFECT AUTO & WINDOW GLASS LTD	756,387	PRECISION CONTENT AUTHORIZING SOLUTIONS INC	717,491
PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	922,576	PRECISION GLASS LTD	76,167
PERFORMANCE INSTITUTE	56,078	PRECISION LOCKSMITHING CORP	43,972
PERKINS + WILL	501,783	PRECISIONCARE PHYSIOTHERAPY	76,561
PERPETUAL INSURANCE SERVICES LTD	821,490	PREFERRED TRUCK CENTRE	53,424
PERRY THOMAS L DR INC	154,267	PREMIER ENVELOPE LTD	150,198
PET AUTO BODY (1992) LTD	66,260	PREMIERE COLLISION LTD	1,125,445
PETE'S TOWING (1985) LTD	59,062	PREMIERE VERBATIM REPORTING LTD	111,906
PETER F POOK INSURANCE AGENCIES LTD	1,765,208	PREMIUM TRUCK & TRAILER INC	209,864
PETER MACDONALD INSURANCE AGENCIES LTD	171,840	PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	67,533
PETERBILT PACIFIC INC (ABBOTSFORD)	123,100	PRESTIGE COLLISION SERVICES	3,296,294
PETERBILT PACIFIC INC (KAMLOOPS)	1,864,054	PRESTIGE INSURANCE SERVICES LTD	2,793,602
PETERBILT PACIFIC INC (PRINCE GEORGE)	3,758,535	PRESTON CHEVROLET BUICK GMC CADILLAC LTD	2,634,568
PETERBILT PACIFIC INC (SURREY)	426,824	PRESTON MATTHEWS GROUP INC (THE)	90,809
PETERBILT PACIFIC LEASING	175,681	PREVOST (VOLVO GROUP OF CANADA INC)	220,623
PG SURG-MED LTD	167,164	PRICEWATERHOUSECOOPERS LLP	1,820,533
PHARMACY AT SAFEWAY	29,286	PRIEST VALLEY MANUAL THERAPY CENTRE	65,222
PHARMASAVE PHARMACY	43,831	PRII MARK DR CHIROPRACTIC INC	27,720
PHOENIX AUTOBODY REPAIRS	369,598	PRIME COLLISION (2006) LTD	1,814,034
PHYSIO ROOM	54,124	PRIME INSURANCE CENTRE LTD	1,193,690
PHYSIOLIFE PHYSIOTHERAPY CLINIC	50,189	PRIME RENTALS	46,922
PHYSIOWORKS	43,877	PRIMELINE AUTOBODY AND PAINTING LTD	124,974
PIGHIN TERRIE AND GARRY	63,264	PRINCE GEORGE MOTORS LTD	87,898
PINE TREE AUTO BODY LTD	1,431,639	PRINCE GEORGE TOYOTA	264,571
PINTON FORREST & MADDEN GROUP	68,654	PRINCETON GLASS CO LTD (THE)	124,123
PIONEER GARAGE LIMITED	1,682,776	PRISM DATA SERVICES LTD	30,050

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PRISM TOWING	89,339	QUEENSWAY AUTO BODY	1,089,715
PRO BODY SHOP (1998) LTD	1,809,637	QUESNEL TOWING LTD	342,188
PRO MOTION PHYSIOTHERAPY & SPORTS INJURY	45,874	QUESNEL TOYOTA	92,049
PRO TOW (349932 BC LTD)	169,493	QUIRING MOTORS (1994) LTD	204,416
PRO-TECH COLLISION CENTRE	994,293	QV INVESTORS INC	816,434
PRO-TECH COLLISION LTD	1,251,371	R & S AUTO BODY (1990) LTD	1,317,144
PRO-VISION INSURANCE BROKERS LTD	393,841	R I SMITH HOLDINGS LTD	224,566
PRO-WIDE GLASS INC	254,517	R LAMBA FORENSIC PSYCHIATRIC SERVICES LTD	107,952
PROACTIVE FITNESS LTD	26,146	R S REHAB SOLUTIONS INC	441,699
PROBE INVESTIGATORS & SECURITY CONSULTANT	232,200	RACE & COMPANY	3,097,089
PROFIRE EMERGENCY EQUIPMENT INC	188,290	RAE-TECH FIRE INVESTIGATIONS LTD	37,365
PROGRESS MARKETING INC	38,917	RAGS TO RICHES TOP SHOP	43,711
PROGRESS SOFTWARE CORPORATION	38,983	RAINBOW GLASS	195,218
PROGRESSIVE INSURANCE SERVICES LTD	544,294	RAINBOW INSURANCE AGENCY LTD	154,602
PROGRESSIVE REHAB INC	183,617	RAJA TRAILER & EQUIPMENT SALES	30,407
PROGRESSIVE WASTE SOLUTIONS CANADA	38,337	RALLY SOFTWARE	89,135
PROLINE COLLISION LTD	444,076	RAM ENVIRONMENTAL RESPONSE LTD	1,056,403
PROLINE GLASS LTD	36,782	RAM'S AUTOBODY LTD	27,202
PROMONTORY DENTAL CENTRE & ASSOCIATES	27,170	RAMP BODY & FENDER WORKS LTD	683,000
PRONTO AUTO GLASS	194,550	RAND & FOWLER INSURANCE AGENCIES INC	376,724
PRONTO TOWING LTD	199,532	RAND & FOWLER INSURANCE COQUITLAM LTD	4,883,300
PROSPECT PARK AUTOBODY LTD	1,506,486	RAND & FOWLER INSURANCE LTD	4,312,012
PROTRUCK COLLISION & FRAME REPAIR	383,866	RAND & FOWLER INSURANCE SERVICES LTD	2,385,710
PROUT ALISTER J E DR INC	270,690	RANDHAWA ROBIN K DR	39,520
PROVIDENCE AIR AMBULANCE LTD	25,083	RANDSTAD TECHNOLOGIES	86,370
PROVIDENCE HEALTH CARE	46,776	RANJBAR SHERVIN DR	110,939
PROVIDENCE SACRED HEART	61,735	RAPID AUTO GLASS LTD	1,248,189
PROVINCE OF BC (BC ONLINE)	1,233,441	RAPID AUTOBODY LTD	64,837
PROVINCE OF BC (EXCESS OPTIONAL TRANSFER)	138,118,000	RAY CAM COMMUNITY ASSOCIATION	30,000
PROVINCE OF BC (MVB FEES)	685,591,936	RAY F CHIN INDEPENDENT ADJUSTER	315,773
PROVINCE OF BC (MVB FINES)	53,573,728	RAY WONG INSURANCE SERVICES LTD	403,800
PROVINCE OF BC (PREMIUM TAX)	287,926,602	RAYDAR AUTOBODY LTD	2,098,680
PROVINCE OF BC (SST/PST)	225,505,313	RBC INVESTOR SERVICES TRUST	77,516
PRYKE LAMBERT LEATHLEY RUSSELL LLP	2,117,244	RBS COLLISION REPAIRS LIMITED	438,744
PT HEALTH BC CORP	206,789	RCU INSURANCE SERVICES LTD	540,646
PUBLIC SERVICE PENSION PLAN	727,484	RDH BUILDING SCIENCE INC	94,535
PULLMER LEWIS DR INC	35,645	RE DEV RA HOLDINGS LTD	42,959
PUPPET LABS INC	259,550	RE FUNCTION HEALTH GROUP INC	90,144
PUREWAL MANVIR, PHYSIOTHERAPIST	171,360	REACTIVE RECOVERY INC	44,898
PUROLATOR INC	1,026,122	REAL INSURANCE SOLUTIONS INC	1,695,667
PURTZKI JACQUELINE DR	26,840	REBALANCEMD	68,228
PUSHAP AUTO BODY & INTERIOR REPAIR LTD	25,636	RECEIVER GENERAL FOR CANADA	7,983,730
QA CENTRIC SOLUTIONS INC	1,115,948	REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,800,830
QA LAW	9,096,025	REDSTONE ENTERPRISES LTD	199,098
QED FINANCIAL SYSTEMS INC	63,451	REEBYE N K DR INC	56,935
QMATIC CANADA LTD	148,651	REEBYE R N DR INC	36,726
QUALICARE SOUTH ISLAND	28,222	REED LORI	138,575
QUALITEK COLLISION LTD	813,368	REES PETER M DR LTD	351,087
QUALITY CHOICE AUTO & TRUCK COLLISION	222,627	REFLECTIONS TRUCK BODY REPAIR LTD	6,400,618
QUALITY FIRST COLLISION REPAIRS 2013 LTD	544,390	REGAL COLLISION LTD	77,116
QUALITY GLASS LTD	156,011	REGAN WILLIAM D DR	110,323
QUANTUM MURRAY LP	262,485	REGENCY CHRYSLER	26,778
QUARTECH SYSTEMS LTD	6,417,136	REGENCY LEXUS VANCOUVER	32,400

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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
REGENCY TOYOTA VANCOUVER	26,034	ROBBINS PARKING SERVICE LTD	59,167
REGENCY VOLKSWAGEN	56,763	ROBBY'S TRACTOR TRAILER SERVICES LTD	55,025
REGENT PACIFIC INSURANCE SERVICES	126,848	ROBERT R LAWLER, PLC	542,277
REGIONAL INVESTIGATION SERVICES LTD	52,645	ROBERTS TOM DR	29,145
REHAB GROUP (THE)	97,790	ROBERTS TOWING & RECOVERY (KNIGHT REPAIR)	143,653
REHABILITATION IN MOTION (COURTENAY)	98,919	ROBERTSON CHRISTOPHER DR	45,339
REHABILITATION IN MOTION (PORT ALBERNI)	46,973	ROBINSON GORDON DR INC	41,726
RELIABLE AUTO BODY (2001) LTD	2,513,661	ROCKY MOUNTAIN COLLISION REPAIR	1,690,836
RELIABLE AUTO TOWING SERVICES	178,590	ROCKY MOUNTAIN HOLDINGS LLC	123,509
RELIANCE INSURANCE AGENCIES LTD	1,948,518	ROCKY MOUNTAIN PROSTHETICS & ORTHOTICS	39,999
REMPPEL ENGINEERING SERVICES LTD	101,478	ROCKY MOUNTAIN TRUCK CENTER	26,575
RENAUD COOK DRURY MESAROS PA	89,026	ROD'S AUTO GLASS & UPHOLSTERY	110,418
REPORTEK AGENCIES LTD	108,671	ROD'S TOWING	44,045
RESPONSETEK NETWORKS CORP	83,608	ROGERS WIRELESS	189,704
REVIVE AUTO REPAIRS LTD	66,454	RON RIDLEY RENTALS LTD	102,944
REVIVE REHABILITATION INC	376,574	ROOKZ'S AUTOBODY LTD	607,619
RF MOORE CLAIMS SERVICE LTD	213,213	ROSSLAND COLLISION LTD	869,224
RFS CANADA	101,937	ROUTES CAR RENTAL	111,961
RHC INSURANCE BROKERS (CRANBROOK) LTD	175,340	ROUTLEY & COMPANY	1,209,500
RHC INSURANCE BROKERS LTD	4,144,615	ROYAL BANK OF CANADA	1,669,338
RIAR KULWANT S DR	328,573	ROYAL CITY AUTOPAINTING & COLLISION	228,348
RICH CITY COLLISION REPAIRS	2,316,116	ROYAL CITY HEALTH & MANUAL THERAPY	114,861
RICH'S AUTO BODY & WRECKING LTD	1,664,417	ROYAL CITY TAXI LTD.	27,340
RICHARDS INVESTIGATIONS INC	93,452	ROYAL COLUMBIAN HOSPITAL	87,729
RICHFORM CAROLE M DR INC	37,563	RUDY & PETER BODY SHOP (2004) LTD	1,092,272
RICHMOND AUTO BODY (RICHMOND)	9,398,140	RUNZER'S COLLISION	292,739
RICHMOND AUTO BODY LTD (NORTH VANC)	4,685,394	RUPERT TOWING	43,301
RICHMOND CABS LTD	68,309	RUSH CLAIMS SOLUTIONS	137,155
RICHMOND CHIROPRACTIC CENTRE	55,615	RUSS' BODY SHOP (1988) LTD	1,315,048
RICHMOND CHRYSLER DODGE JEEP LTD	2,415,742	RUSSELL JOHN N DR INC	214,059
RICHMOND CONTINENTAL AUTO LTD	458,945	RUSSELL PROSTHETICS LTD	89,335
RICHMOND HONDA CARS	32,735	RUSTY'S AUTO TOWING LTD	1,341,455
RICHMOND INVESTIGATIONS INTERNATIONAL INC	182,717	RUTLAND GLASS (1994) LTD	162,111
RICHMOND TOYOTA LTD	88,464	RX AUTOWORKS	42,891
RICKARDS ROBIN C DR	102,956	RYDER TRUCK RENTAL CANADA LTD	95,672
RICOH CANADA INC	325,040	S & R MAINTENANCE	72,618
RIDEAU RECOGNITION SOLUTIONS INC	55,899	S & S INSURANCE SERVICES (SURDEL) LTD	410,791
RIDGE INVESTIGATIVE SERVICES INC	95,199	S & S INSURANCE SERVICES LTD	507,624
RIDGWAY & COMPANY	232,942	S G OCCUPATIONAL THERAPY LTD	33,324
RIG MASTER GROUP OF COMPANIES	41,324	S I SYSTEMS LTD	1,403,043
RIGHT MANAGEMENT INC	58,301	S T INSURANCE AGENCY LTD	504,951
RIGHT TOUCH AUTOBODY LTD	100,131	S&P GLOBAL MARKET INTELLIGENCE	75,583
RITCH WILLIAMS & RICHARDS	58,285	SAARI NATALIE	78,792
RITCHIE COLLISION LTD	988,592	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	667,853
RITE-WAY RV SERVICES LTD	32,804	SABYAN AUTOMOTIVE SERVICE & REPAIR	50,684
RIVERSHORE CHRYSLER JEEP	32,585	SADHRA MANJIT DR	36,035
RIVERSIDE COLLISION (676152 BC LTD)	930,155	SAFE CARE HOME SUPPORT	76,911
RIVERSIDE COLLISION LTD	573,452	SAHOTA GURKIRAT	52,362
RIVERSIDE INSURANCE AGENCIES (1984) LTD	510,685	SAHOTA SARBJIT DR	114,011
RIVERTEC INLAND SPILL RESPONSE CORP	102,635	SAINT ELIZABETH HEALTH SERVICES	34,314
RJAMES WESTERN STAR FREIGHTLINER	134,458	SALESFORCE.COM CANADA CORPORATION	161,510
ROADHOUSE TOWING	123,637	SALIUS REHAB INC	50,647
ROADWAY TOWING LTD	901,394	SALMO AUTO REBUILDERS	63,751

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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SALMON ARM FRAME & BODY SHOP (2000) LTD	396,775	SESA WORUBAN COUNSELLING	36,643
SAMI'S AUTOBODY & PAINTING (1990) LTD	26,128	SETTLED BY SCHAPIRO MEDIATIONS INC	145,949
SAMMY'S TRUCK & TRAILER REPAIR	27,283	SEVA PHYSIOTHERAPY	28,178
SAMRA AUTOBODY LTD	847,977	SHADOW INVESTIGATIONS LTD	84,750
SAN COLLISION AUTO REPAIRS LTD	545,245	SHAOHUA LU DR INC	30,355
SAN JOAQUIN GENERAL HOSPITAL	46,569	SHARONS INSURANCE SERVICES LTD	369,144
SANDHER JASON, RMT	28,138	SHARP COLLISION REPAIR LTD	1,010,729
SANDHU RANJIT DR	29,680	SHARPE'S INSURANCE SERVICES LTD	229,242
SANDHU RANVIR SINGH DR	26,715	SHAW CABLE	44,317
SANDHU SATINDER DR	205,480	SHAW SABEY & ASSOCIATES LTD	244,188
SANDPIPER GARDENS & GLASS INC	65,243	SHELBOURNE PHYSIOTHERAPY	104,064
SANDY'S COLLISION REPAIRS	155,999	SHOJANIA KAM DR	48,182
SANGAM AUTO BODY LTD	1,481,793	SHOOK WICKHAM BISHOP AND FIELD	290,069
SAP CANADA INC	4,375,893	SHOPPERS DRUG MART	166,972
SARAH REHAB CONSULTING LTD	1,068,403	SHUSWAP COLLISION CENTER LTD	1,158,663
SAS INSTITUTE CANADA INC	324,453	SHUSWAP INSURANCE BROKERS INC	320,663
SASCU INSURANCE SERVICES LTD	467,517	SICAMOUS COLLISION REPAIR	269,980
SASI AUTOCRAFT LTD	91,423	SID'S AUTO GLASS & DETAILING	198,739
SAVE ON FOODS PHARMACY	39,340	SIDEWINDER CONVERSIONS & MOBILITY LTD	39,281
SAXBEE INSURANCE AGENCIES LTD	2,155,351	SIDHU ARMINDER, RMT	26,338
SCALAR DECISIONS INC	306,595	SIDHU K K DR & ASSOCIATES	59,538
SCHEER LAW GROUP LLP	1,140,748	SIDKY ADAM DR	125,038
SCHILL INSURANCE BROKERS LTD	4,343,397	SIDNEY GLASS (CAPITAL AUTOGLASS-SIDNEY)	316,740
SCHWEIGEL ROBERT C DR	81,136	SIDNEY GLASS (CAPITAL GLASS-VICTORIA)	314,097
SCOTIA TRUCK AND TRAILER REPAIRS LTD	30,283	SIERRA FREIGHTLINER STERLING	54,307
SCOTIABANK	94,216	SIERRA SYSTEMS GROUP INC	875,598
SCOTT AMBLER AND ASSOCIATES INC	611,244	SIGNAL COLLISION CRANBROOK	1,778,433
SCOTT HEALTH SERVICES INC	62,539	SIGNAL COLLISION LTD	1,517,475
SCOTT ROAD CHIROPRACTIC INC	48,705	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	3,539,623
SCOTT ROAD COLLISION REPAIRS LTD	65,276	SILVER STAR AUTO MB INC	99,268
SCOTT ROAD INSURANCE SERVICES LTD	1,074,658	SIMEIO SOLUTIONS CANADA INC	71,442
SCOTT SPECIAL PROJECTS LTD	54,581	SIMON FRASER UNIVERSITY	26,245
SCOTT TOWN AUTOBODY LTD	1,132,742	SIMPSON CONTROLS LTD	348,654
SCOTTSDALE PHYSIOTHERAPY CLINIC	28,566	SINGLETON URQUHART LLP	5,772,408
SCRAP KING AUTOWRECKING & TOWING LTD	122,101	SITKA PHYSIO AND WELLNESS	30,046
SCREAMIN PAINTWORKS LTD	26,123	SIU WILLIAM W Y DR INC	42,924
SCU INSURANCE SERVICES LTD	902,825	SK ENGINEERING LTD	35,127
SDM REALTY ADVISORS LTD	687,189	SKAGIT VALLEY HOSPITAL	36,697
SEA WALL AUTOBODY & PAINT LTD	543,054	SKAHA FORD INC	1,190,628
SEAFIRST INSURANCE BROKERS LTD	1,245,271	SKEENA GLASS LTD	54,040
SEASONS HEALTH THERAPIES	543,513	SKEENA RENT-A-CAR (NATIONAL CAR RENTAL)	63,591
SECCURIS INC	104,083	SKILLSOFT CANADA LTD	181,637
SECHELT INSURANCE AGENCY (1987) LTD	477,500	SKOOKUM TOWING LTD	30,885
SECOND LOOK AUTOBODY (1992) LTD	990,186	SKY LAKES MEDICAL CENTRE INC	29,789
SECUREKEY TECHNOLOGIES INC	34,125	SKYLINK RECEIVABLES INC	310,786
SELFCARE HOME HEALTH PRODUCTS	143,383	SKYVIEW INSURANCE BROKERS LTD	221,768
SELKIRK GLASS LTD	77,249	SKYWAY TRUCK CENTRE INC	34,810
SEMRAU STANLEY DR INC	443,400	SLM DEVELOPMENT CORPORATION	239,856
SENTRY PARTNERS INC	182,564	SLR CONSULTING (CANADA) LTD	330,647
SEROWN PARMINDER, RMT	38,148	SMITH & WALTERS TOWING & EPAI	37,179
SERVICE GLASS LTD	192,513	SMITH CHEVROLET CADILLAC LTD	1,437,853
SERVICE QUALITY MEASUREMENT GROUP INC	266,710	SMITH DERRYCK H DR INC	730,574
SERVICEMASTER BURNABY S FRASER	37,620	SMITH J DR INC	115,761

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SMITHRITE DISPOSAL LTD	168,408	SPEEDY GLASS (LANGLEY)	987,610
SMOKEY CREEK SALVAGE	63,535	SPEEDY GLASS (MAPLE RIDGE)	381,155
SNIDER SCOTT - MEDIATOR	145,206	SPEEDY GLASS (NANAIMO)	290,671
SOBEY PAUL W DR INC	42,584	SPEEDY GLASS (NELSON)	310,599
SOFTCHOICE LP	4,079,685	SPEEDY GLASS (NORTH VAN-BROOKSBANK)	730,772
SOJA PETER J DR	25,079	SPEEDY GLASS (NORTH VAN-MARINE DR)	963,760
SOLID GOLD COLLISION LTD	601,799	SPEEDY GLASS (PARKSVILLE)	289,780
SOLOMONS KEVIN DR INC	1,282,821	SPEEDY GLASS (PENTICTON)	504,846
SOLUTIONS THRU SOFTWARE LTD	123,424	SPEEDY GLASS (PRINCE GEORGE)	384,361
SOMERS AND COMPANY	5,539,701	SPEEDY GLASS (RICHMOND)	1,012,617
SONG FAMILY CHIROPRACTIC	58,752	SPEEDY GLASS (SQUAMISH)	322,340
SOOKE GLASS LTD	25,476	SPEEDY GLASS (SURREY-FRASER HWY)	858,227
SOOKE'S WESTCOAST COLLISION & GLASS	772,175	SPEEDY GLASS (SURREY-KING GEORGE BLVD)	709,942
SOPRON AUTO BODY (P & T AUTO BODY LTD)	1,145,875	SPEEDY GLASS (SURREY-72ND AVE)	650,965
SOPRON AUTOBODY LTD	1,152,484	SPEEDY GLASS (TERRACE)	438,589
SORRENTO TOWING & RECOVERY LTD	27,477	SPEEDY GLASS (VANCOUVER-KINGSWAY)	1,735,542
SOUND IDEARS INC	43,895	SPEEDY GLASS (VANCOUVER-YORK AVE)	681,272
SOUTH COAST FORD PROPERTY	44,769	SPEEDY GLASS (VERNON)	789,483
SOUTH COAST FORD SALES LTD	25,592	SPEEDY GLASS (VICTORIA-GOVERNMENT)	525,800
SOUTH FRASER PHYSIOTHERAPY CLINIC	206,030	SPEEDY GLASS (VICTORIA-ISLAND HWY)	518,980
SOUTH SEAS AUTO BODY CO LTD	2,512,662	SPEEDY GLASS (WILLIAMS LAKE)	227,272
SOUTH SURREY MEDICAL CLINIC	28,210	SPINNERS AUTO GLASS LTD	83,362
SOUTH THOMPSON MOTORS LTD	29,989	SPLASHES WASH LODGE INC	591,893
SOUTH VANCOUVER PHYSIOTHERAPY	50,761	SPOTLITE CUSTOM COLLISION (1987) LTD	2,175,767
SOUTHCENTRE PHYSIOTHERAPY CLINIC	27,267	SPRINGFIELD AUTO BODY LTD	1,803,174
SOUTHERN INSURANCE SERVICES LTD	4,187,696	SRA GLASS & AUTO REPAIR	68,589
SOUTHLAND INTERNATIONAL	68,887	SS&C TECHNOLOGIES CANADA CORP	2,663,990
SOUTHSIDE DOOR AND GATE	92,916	ST ANTHONY SUMMIT MEDICAL	67,663
SOUTHSIDE FRAME & ALIGNMENT	29,482	STAMPEDE GLASS	496,382
SOVIO O M DR	581,301	STANTEC CONSULTING LTD	3,455,777
SPARLING REAL ESTATE LTD	191,242	STAR AUTOBODY LTD	2,711,585
SPARROW FITNESS	34,885	STARLITE AUTOBODY LTD	753,415
SPARWOOD TOWING	46,125	STARR ELKE DR	45,750
SPECIAL D'S COLLISION LTD	542,245	STATE STREET BANK & TRUST COMPANY CANADA	35,210,426
SPECIALIST REFERRAL CLINIC	3,356,486	STATE STREET GLOBAL ADVISORS LTD	137,426
SPECIALIZED TOWING LIMITED	94,604	STATE STREET TRUST COMPANY CANADA	594,707
SPECTRUM REHABILITATION SERVICE INC	114,094	STATION SQUARE MEDICAL CLINIC	26,751
SPEEDIER AUTO BODY SHOP LTD	1,678,926	STAVROS AUTO BODY LTD	346,438
SPEEDY GLASS (ABBOTSFORD)	732,102	STEFAN FRASER AND ASSOCIATES INC	337,437
SPEEDY GLASS (BURNABY-IMPERIAL ST)	631,424	STEHEMEIER JOSHUA R DR	43,385
SPEEDY GLASS (BURNABY-LOUGHEED HWY)	547,162	STERLING AUTOBODY (DELTA) LTD	327,183
SPEEDY GLASS (CAMPBELL RIVER)	228,033	STERLING FENCE CO LTD	32,943
SPEEDY GLASS (CASTLEGAR)	330,619	STERLING TALENT SOLUTIONS	127,370
SPEEDY GLASS (CHILLIWACK)	653,532	STERLING TRUCK AND TRAILER SALES LTD	31,957
SPEEDY GLASS (COQUITLAM)	842,332	STEVE MARSHALL MOTORS (1996) LTD	1,227,512
SPEEDY GLASS (COURTENAY)	724,945	STEVEN KROEGER PHYSICAL THERAPIST CORP	33,461
SPEEDY GLASS (CRANBROOK)	173,789	STEVENS ALISON DR	68,207
SPEEDY GLASS (CRESTON)	181,143	STEVENS VIRGIN	6,060,790
SPEEDY GLASS (DAWSON CREEK)	369,699	STEVIE'S AUTOMOTIVE	146,236
SPEEDY GLASS (DUNCAN)	344,236	STEWART & COMPANY	5,057,667
SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	332,389	STEWART'S WELDING LTD	169,611
SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	392,802	STEWARTS COLLISION CENTER	476,367
SPEEDY GLASS (KELOWNA)	563,630	STILL CREEK COLLISION INC	1,231,344

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
STILL CREEK PRESS LTD	92,290	SUSSEX INSURANCE AGENCY (PENTICTON) INC	212,388
STONE BROS AUTO BODY & AUTO WRECKING LTD	1,499,901	SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,486,358
STRAUSS & SHAVELLE INC	46,515	SUSSEX INSURANCE AGENCY INCORPORATED	1,861,748
STREAMLINE AUTO & WINDOW GLASS	304,056	SUTER BROOK INSURANCE SERVICES LTD	229,632
SUCCESS REALTY & INSURANCE LTD	265,860	SWADDEN & COMPANY	5,993,992
SUCHDEV JAGJEVEN JOHNNY	31,860	SWEDE'S TOWING	53,140
SUDDEN IMPACT AUTO BODY REPAIR LTD	1,331,601	SYMMETRIX INSTITUTE OF EXERCISE	64,685
SUMAS ENVIRONMENTAL SERVICES INC	30,731	SYMMETRY INJURY REHABILITATION LTD	1,074,734
SUMEN SINGLA PHYSIOTHERAPIST CORP	27,749	SYMONS TIRE SERVICE LTD	35,486
SUMMERLAND GLASS AND MIRROR LTD	135,948	SYNECTICS ROAD SAFETY RESEARCH CORP	31,233
SUMMERLAND RV CENTRE	25,208	T C VALLEY COLLISION LTD	1,120,852
SUMMIT INJURY MANAGEMENT LP	107,505	T F AUTO BODY (TUNG FAT MOTORS)	963,619
SUMMIT INSURANCE BROKERS INC	219,107	T H PETTIT LAW CORP (PETTIT AND COMPANY)	2,716,160
SUMMIT TRAILER LTD	36,895	T J GLASS ODYSSEY INC	879,498
SUN CITY PHYSIOTHERAPY	83,848	T J'S AUTO BODY (1998) LTD	1,354,968
SUN COUNTRY TOYOTA	1,648,644	T S MCKENZIE INSURANCE AGENCIES LTD	524,384
SUN LIFE FINANCIAL	151,797	TABERNER PAUL D - MEDIATOR	47,543
SUNCREEK AUTO GLASS LTD	364,188	TABLEAU SOFTWARE INC	631,252
SUNNYSIDE AUTOBODY (1980) LTD	1,961,083	TAFT STETTINIUS & HOLLISER LLP	70,021
SUNRISE FORD SALES LTD	1,223,604	TAI-HSING AUTO REPAIRS INC	144,617
SUNRISE HASTINGS PHYSIO CLINIC	53,224	TALBOT INSURANCE SERVICES LTD	316,455
SUNRISE HOSPITAL & MEDICAL CENTER	110,988	TALBOT MEDIATION SERVICES LTD	183,175
SUNRISE SERVICE ABBOTSFORD LTD	50,998	TAMMY STANNES & KEN WILSON INS AGENCY	4,065,934
SUNRISE TRAILER SALES LTD	58,069	TARAZI FADI DR	103,234
SUNSET GLASS	156,492	TATA CONSULTANCY SERVICES CANADA INC	2,488,331
SUNSET PHYSIOTHERAPY CLINIC	52,129	TAURUS AUTO COLLISION CARE LTD	125,771
SUNSET SQUARE (DARLEN VENTURES LTD)	112,570	TAURUS COMMERCIAL REAL ESTATE SERVICES	377,867
SUNSHINE AUTO BODY LTD	1,139,462	TAYLOR SHANE DR	30,831
SUNSHINE AUTOBODY (VERNON) LTD	702,761	TAYLORMOTIVE SERVICE LTD	3,473,077
SUNSHINE GLASS AND MIRROR LTD	104,429	TD ASSET MANAGEMENT INC	295,148
SUNSTONE PHYSIOTHERAPY CLINIC	38,797	TD CANADA TRUST	65,100
SUNWEST RV CENTRE LTD	61,127	TEACHERS' TUTORING SERVICE	27,479
SUNWHEEL REHABILITATION	144,763	TEAL PHILIP DR INC	63,990
SUPER EURO AUTO LTD	1,666,721	TEASDALE CAOLAN DR	154,227
SUPERIOR COLLISION REPAIRS LTD	2,145,695	TECH MAHINDRA LTD	834,774
SUPERIOR TOWING	37,005	TECH TRAILER	30,307
SUPERSTAR AUTO REPAIR CENTRE LTD	579,112	TEDCO RV SUPPLIES	53,103
SUPREMEX INC	399,023	TEK TRUCK SERVICES (TRAI FAM GROUP INC)	49,847
SURDELL KENNEDY TAXI LTD	135,183	TEKSYSTEMS CANADA INC	167,295
SUREWAY INSURANCE SERVICES LTD	204,057	TELDON MEDIA GROUP	149,441
SURREY AUTO GLASS LTD	411,947	TELECOM WEST INC	26,040
SURREY AUTOBODY AND PAINT LTD	3,130,853	TELFER CHARLES D DR	120,071
SURREY CENTRAL PHYSIO AND WELLNESS	61,978	TELUS COMMUNICATIONS COMPANY	12,344,684
SURREY HWY 10 PHYSIOTHERAPY & MASSAGE	71,679	TELUS SERVICES INC	3,178,116
SURREY IMPORTS LTD	83,251	TENABLE NETWORK SECURITY INC	60,026
SURREY INSURANCE AGENCY INC	122,481	TERMINAL AUTO BODY (PARKSVILLE) LTD	2,069,937
SURREY SPORTS & REHABILITATION	54,115	TERRACE MOTORS LTD	45,323
SURREYSIDE PHYSIOTHERAPY CLINIC	35,120	TERRACE TOTEM FORD SALES LTD	78,333
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	240,690	TERRAWEST ENVIROMENTAL INC	1,153,110
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	3,213,151	TESSLER B B DR INC	266,494
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,773,540	THERMO KING OF BRITISH COLUMBIA INC	39,823
SUSSEX INSURANCE AGENCY (LANGLEY) INC	831,701	THIND MANDEEP, RMT	38,243
SUSSEX INSURANCE AGENCY (MISSION) INC	1,662,314	THISTLE CANADA (DIV OF JARDINE LLOYD)	83,320

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
THOMAS INTERNATIONAL INC	25,745	TRAXLER HAINES	529,819
THOMAS SHAWN DR	34,025	TRELOAR PHYSIOTHERAPY CLINIC	135,661
THOMPSON INSURANCE CENTRE (1997) INC	179,527	TREV DEELEY MOTORCYCLES (1991) LTD	70,513
THOMPSON J P DR INC	272,909	TRI CITY COLLISION AND REPAIRS LTD	51,392
THOMSON REUTERS CANADA	107,145	TRI-CITY INSURANCE BROKERS LTD	865,717
THREE PEAKS KINESIOLOGY INC	114,616	TRICA CXM SOLUTIONS LTD	93,384
THREE POINT MOTORS	110,653	TRISTAR COLLISION	4,672,742
THUNDERBIRD INSURANCE BROKERS LTD	391,529	TROJAN COLLISION SERVICES LTD	3,089,391
THUNDERVALLEY TOWING	32,867	TROY TATER CHIROPRACTIC INC	28,600
THY INVESTMENTS LTD DBA SUSSEX INS AGENCY	488,476	TROY WOTHERSPOON INSURANCE SERVICES	3,522,161
TIFFIN MOTOR HOMES INC	50,206	TRU-LINE AUTOBODY FRAME & WHEEL LTD	381,902
TIGER TOWING LIMITED	76,072	TRUE LEVEL CONCRETE	35,364
TILLYARD MANAGEMENT INC	28,917	TRUFAX SERVICES LTD	29,962
TIP TOP COLLISION LTD	917,561	TSAWWASSEN COLLISION LTD	2,610,438
TITAN ENTERPRISE INC DBA SUSSEX INSURANCE	308,883	TSAWWASSEN INSURANCE BROKERS LTD	407,200
TITAN WINDOW FILMS LTD	47,046	TSN INSURANCE SERVICES (SURREY) LTD	658,440
TITCHENER DR CHIROPRACTIC CORP	54,082	TSN INSURANCE SERVICES LTD	1,449,512
TMA AUTOBODY & SERVICES LTD	1,551,643	TURNBULL IAN M DR	72,502
TOBIAS DAVID L DR INC	52,950	TURNBULL RUTH DR MEDICAL INC	29,219
TOM THOMPSON AUTO GLASS LTD	472,981	TURNER VOLKSWAGEN	37,795
TOM'S & MERRITT TOWING LTD	145,224	TURNEY TOWING LLC	30,024
TOM'S CUSTOM AUTOBODY (1017288 BC LTD)	3,188,656	TURNHAM WOODLAND	595,883
TOM'S RV SERVICE & SUPPLIES LTD	37,903	TURNING POINT REHABILITATION CONSULTING	198,101
TOMITA TODD DR INC	121,842	TWENTY FOUR SEVEN INVESTIGATIONS INC	496,973
TONKS TOWING LTD	165,297	TWIN RINKS PHYSIO & SPORTS INJURY CLINIC	47,439
TONY LAU INSURANCE AGENCIES LTD	951,773	TWINSTAR COLLISION LTD	787,818
TOP GUN COLLISION AUTO BODY LTD	1,264,937	TXL INSURANCE AGENCY INC	822,608
TOTAL THERAPY REHABILITATION & WELLNESS	335,345	TY-CROP MANUFACTURING LTD	494,044
TOTEM TOWING	533,193	TYEE CHEVROLET LTD	959,364
TOWER INVESTIGATIVE GROUP INC	51,221	TYLER'S TOWING (2013) LTD	48,107
TOWERS WATSON SOFTWARE LTD	188,482	ULINE CANADA CORPORATION	62,864
TOWN OF GIBSONS	428,626	ULTIMATE COLLISION REPAIRS LTD	52,761
TOWN OF LADYSMITH	25,777	ULTRA-TECH CLEANING SYSTEMS LTD	44,320
TOWN OF LAKE COWICHAN	27,090	UNDERWRITERS INSURANCE AGENCIES-POWELL RV	463,328
TOWN OF OSOYOOS	33,900	UNDERWRITERS INSURANCE BROKERS-PENTICTON	1,240,392
TOWN OF SIDNEY	417,115	UNIFIED SYSTEMS INC	181,881
TOWN OF VIEW ROYAL	39,600	UNITED COLLISION AUTO REPAIR	250,617
TOWNLINE INSURANCE SERVICES LTD	425,014	UNITED COLLISION REPAIR LTD	321,527
TOWNSHIP OF LANGLEY	415,946	UNITED REPORTING SERVICE LTD	39,794
TRACTION MOTORCYCLES LTD	63,080	UNITED TOWING SERVICES INC	162,046
TRACUMENT SOLUTIONS INC	38,895	UNITED WAY OF THE LOWER MAINLAND	97,211
TRADEMARK GLASSWORKS LTD	157,126	UNITOW SERVICES (1978) LTD	620,356
TRADEWIND INSURANCE SERVICES LTD	415,742	UNIVERSAL AUTO COLLISION LTD	178,894
TRAILER WIZARDS LTD	118,216	UNIVERSITY OF BRITISH COLUMBIA	61,485
TRAILERCRAFT	355,810	URBAN PACIFIC LAND CORP	127,112
TRAINOR VOCATIONAL CONSULTING CORP	34,731	URGEL'S AUTO COLLISION LTD	1,514,591
TRANN ALLAN - MEDIATOR	51,705	UTILITY TRAILER SALES	57,146
TRANS AMERICA GLASS NETWORK	211,130	V I P AUTOBODY INC	237,309
TRANSWORLD MANAGEMENT LTD	189,241	VAISLER BARRY J DR INC	132,203
TRASK M - NURSING CONSULTANT	47,781	VAISMAN OFIR	175,571
TRAVCO RV SERVICE CENTRE LTD	70,561	VALLENTYNE STEPHEN DR INC	27,114
TRAVELAND LEISURE VEHICLES LTD	673,975	VALLEY AUTO REPAIR INC	31,624
TRAVLOS ANDREW DR INC	73,551	VALLEY GLASS KELOWNA LTD	26,079

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VALLEY GLASS WESTBANK LTD	320,556	VILLA INSURANCE AGENCY LTD DBA BAY CITY	981,536
VALLEY PACIFIC INVESTIGATIONS LTD	44,447	VILLAGE INSURANCE SERVICES LTD	775,685
VALLEY PROPERTIES LTD	162,611	VILLAGE OF ALERT BAY	63,420
VALLEY TOYOTA (RAINBOW AUTO)	38,412	VILLAGE OF LUMBY	210,499
VALLEY TRAFFIC SYSTEMS INC	41,500	VILLAGE OF MCBRIDE	27,967
VALLEY VIEW MEDICAL CENTER	32,387	VILLAGE OF MIDWAY	91,972
VALLEY WORK EVALUATION & ESEARCH	253,491	VINA INSURANCE SERVICES LTD	448,029
VALLEY YAMAHA	35,675	VINASAFE INSURANCE SERVICES LTD	777,056
VALNICEK STANLEY DR	25,570	VIRK INSURANCE AGENCIES LIMITED	127,994
VAN HORNE TOWING (2000) LTD	137,959	VIRTUSA CORPORATION	1,256,110
VAN ISLE AUTO GLASS LTD	259,360	VISION CRITICAL COMMUNICATIONS	106,827
VAN-BURN COLLISION REPAIRS LTD	1,849,893	VISIONS ELECTRONICS	25,452
VANCITY AUTOBODY LTD	2,047,101	VISION33 CANADA INC	249,777
VANCOUVER ACTIVE REHAB PROGRAM	36,284	VMWARE INTERNATIONAL LTD	523,526
VANCOUVER AXLE AND FRAME LTD	77,559	VOCATIONAL PACIFIC LTD	1,115,852
VANCOUVER BACK INSTITUTE	25,460	VOLKSWAGEN OF KAMLOOPS	57,618
VANCOUVER BMW DUCATI	68,376	VOLTECH ELECTRIC LTD	52,911
VANCOUVER COASTAL HEALTH AUTHORITY	598,976	VOYAGER RV CENTRE LTD	43,948
VANCOUVER CONVERTIBLE TOPS	72,080	VSA HIGHWAY MAINTENANCE LTD	27,082
VANCOUVER HOLDINGS (BC) LTD	369,529	VULCAN METAL WORKS LTD	37,449
VANCOUVER INTERNATIONAL AUTO SHOW	31,500	WABASH NATIONAL TRAILER CENTER	26,623
VANCOUVER ISLAND HEALTH AUTHORITY	50,622	WADDELL RAPONI	837,305
VANCOUVER LITIGATION SUPPORT SERVICES LTD	82,605	WADE JOHN P DR INC	150,817
VANCOUVER MOTORSPORTS LTD	409,601	WALDALE	4,823,489
VANCOUVER NEUROPHYSIO SERVICES	39,844	WALIA INSURANCE AGENCIES LTD	789,386
VANCOUVER SPEED AUTO BODY LTD	69,732	WALINGA INC	78,130
VANCOUVER TMJ & SLEEP THERAPY CENTRE	117,064	WALLY'S AUTO BODY LTD	1,027,504
VANCOUVER TRUCK COLLISION LTD	345,136	WALLY'S TOWING & RECOVERY	209,259
VANDENBILT AUTO BODY LIMITED	1,076,814	WALMART PHARMACY LTD	25,499
VANDY DEVELOPMENTS LTD	98,068	WALSH DUSTIN DR	40,645
VANPROP INVESTMENTS LTD	491,789	WALT'S TOWING & AUTOMOTIVE	28,473
VAUGHAN OCCUPATIONAL CONSULTING	124,274	WARAWA TERRANCE C DR	32,450
VECTOR REHABILITATION SERVICES INC	33,135	WARD WATKINS INSURANCE BROKERS (MPL RDG)	606,176
VEGT ERIC J, RMT	38,432	WARD WATKINS INSURANCE BROKERS (SURREY)	394,930
VELAZQUEZ RICARDO DR	34,781	WARRINGTON PCI MANAGEMENT	2,254,272
VELOCITY COLLISION	35,582	WASSERMAN AND PARTNERS	4,714,746
VELOCITY VEHICLE GROUP	32,372	WASYLYNKO DAVID DR	45,984
VENIER M A DR	94,329	WATERMANIA SPORTS THERAPY CLINIC	34,304
VERITAAQ TECHNOLOGY HOUSE INC	378,822	WATKINS MOTORS	169,118
VERITAS TECHNOLOGIES LLC	888,265	WATTERSON JOHN DR INC	93,247
VERN'S CUSTOM AUTO LTD	114,932	WATTS JEFFREY DR	110,982
VERNON AUTO TOWING LTD	204,859	WAYNE'S AUTO	302,892
VERNON TAXI INC	42,114	WAYPOINT INSURANCE SERVICE IND DBA WEST	1,307,812
VERNON TOYOTA CENTRE	142,075	WAYPOINT INSURANCE SERVICES INC	8,084,142
VESPA METRO VANCOUVER	64,955	WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	1,046,382
VIC WALLACE INSURANCE AGENCY LTD	210,283	WE CARE HEALTH SERVICES LP	252,545
VICKERY COLLISION LTD	1,456,430	WE CARE HOME HEALTH SERVICES	59,033
VICTORIA EXERCISE REHABILITATION CENTRE	146,627	WE CARE HOME HEALTH SERVICES (KELOWNA)	296,954
VICTORIA FORD ALLIANCE LTD	1,695,010	WE CARE HOME HEALTH SERVICES (NANAIMO)	172,039
VICTORIA FRONT END & FRAME LTD	50,110	WE CARE HOME HEALTH SERVICES (NORTH VANC)	44,711
VIETA IMPORT AUTO BODY LIMITED	841,211	WE CARE HOME HEALTH SERVICES (PENTICTON)	216,143
VIEWPOINT CALGARY	52,927	WE CARE HOME HEALTH SERVICES (PITT MEAD)	132,299
VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	1,021,304	WE CARE HOME HEALTH SERVICES (PORT COQ)	42,772

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Amounts paid to suppliers for goods and services for the 15 month period ended March 31, 2017

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WE CARE HOME HEALTH SERVICES (SURREY)	258,235	WILLIS LOUIE LTD	44,713
WE CARE HOME HEALTH SERVICES (VERNON)	378,765	WILLOW POINT COLLISION	698,817
WE CARE HOME HEALTH SERVICES (VICTORIA)	287,216	WILLOWBROOK COLLISION 2002 LTD	1,092,874
WEBSTER HUDSON & COOMBE LLP	4,867,523	WILLOWBROOK MOTORS LTD	60,438
WEEKS INSURANCE & FINANCIAL SERVICES INC	108,821	WILLY'S COLLISION (2005) LTD	859,494
WELL ON AUSTIN HEALTH GROUP INC	720,298	WILSON KING AND COMPANY	277,559
WENDY LINTOTT CONSULTING	78,050	WILSON M BECK INSURANCE SERVICES (KEL)	200,313
WESGROUP PROPERTIES LP	1,822,748	WILSON M BECK INSURANCE SERVICES INC	509,662
WEST COAST DETAIL & ACCESSORY CENTRE	254,746	WIND GLASS LTD	192,869
WEST COAST IMPORT VEHICLES LTD	111,890	WINFIELD HEAVY TRUCK & COLLISION REPAIRS	75,307
WEST COAST KINESIOLOGY SERVICES LTD	56,540	WINKELAAR CHRIS, OT	47,507
WEST COAST MOTOR SPORT LTD	47,178	WINSTON PAUL DR INC	65,706
WEST COAST ORAL & MAXILLOFACIAL SURGERY	80,990	WISEMAN STEPHEN R DR INC	156,199
WEST COAST REPAIR & COLLISION SERVICE	951,833	WIZARDS GLASS & UPHOLSTERY LTD	51,739
WEST COAST RV PARTS & SERVICE	77,804	WJ STELMASCHUK AND ASSOCIATES LTD	40,200
WEST END AUTO BODY LTD	3,791,170	WM ANDERSON AGENCIES LTD	1,665,164
WEST JOSHUA DR	29,800	WOLFE'S LANGLEY MAZDA	30,449
WEST KELOWNA FIX AUTO (KELOWNA AUTO COLL)	32,391	WONG DARWIN YUK WHA, RMT	26,463
WEST KOOTENAY BRAIN INJURY ASSOC	43,986	WONG DR AND ASSOCIATES	32,540
WEST PACIFIC CONSULTING GROUP	2,860,056	WONG PETER K DR	351,749
WEST SHORE PARKS & RECREATION	62,532	WONG'S INSURANCE SERVICES LTD	952,987
WESTERBERG BRIAN D DR INC	46,239	WOOD WHEATON CHEVROLET CADILLAC BUICK	243,794
WESTERN AUTO WRECKERS	180,308	WOODGROVE CHRYSLER	27,685
WESTERN BUS PARTS & SERVICE (LEVETT AUTO)	520,132	WOOLFENDEN ANDREW R DR INC	363,835
WESTERN FINANCIAL GROUP (NETWORK) INC	21,408,340	WORKERS' COMPENSATION BOARD OF BC	791,152
WESTERN MGMT CONSULTANTS	46,095	WORKPLACE RESOURCE	38,086
WESTERN STAR & STERLING TRUCKS	98,526	WRIGHT-SMITH PHYSIOTHERAPIST CORP	27,686
WESTERN TRAILER CO	26,004	WRIGHT'S AUTO BODY	356,158
WESTISLE HEATING AND COOLING	27,938	WSP CANADA INC	103,931
WESTLAND INSURANCE GROUP LTD	35,694,505	XPERA RISK MITIGATION & INVESTIGATIONS	2,930,617
WESTLAND INSURANCE GROUP LTD DBA MEIER	3,970,994	XTREME AUTOBODY & PAINT	177,374
WESTPAC AUTO GLASS LTD	43,178	YAU BONG AUTO GLASS LTD	32,806
WESTSHORE TOWING LTD	206,909	YEE INSURANCE SERVICES LTD	128,634
WESTVIEW AGENCIES LTD	798,149	YELLOW CAB COMPANY LTD	240,675
WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,632,702	YELLOWHEAD ROAD & BRIDGE	238,004
WHEELER-HOMEMAKER'S INSURANCE AGENCIES	121,004	YEREMA GEEKIE LAW CORP (SALLOUM WATTS)	683,146
WHISTLER GLASS LTD	191,333	YEWCHUK JENNIFER DR	33,770
WHITE ROCK SOUTH SURREY TAXI LTD	44,400	YIEN ALAN - VOCATIONAL REHAB SERVICES	43,584
WHITE ROCK VOLKSWAGEN	109,152	YIP BOBBY DR	44,805
WHITEHALL TRUCK & TOWING INC	28,225	YIP WILLIE DR	51,265
WHITELAW TWINING	2,029,436	YOUR FAMILY FOOD MART LTD	198,688
WHITLOCK INSURANCE SERVICES LTD	258,096	YU HAERANG GRACE DR	62,127
WHOLLY FIT WITH HOLLY SCHMIDT	39,825	YU WILLIAM DR INC	42,337
WHYTE BARRY DR CHIROPRACTIC INC	36,441	ZARKADAS PETER DR	109,380
WHYTE INSURANCE SERVICES LTD	60,055	ZENK LAW CORPORATION	1,201,719
WILFRED LEONG INSURANCE AGENCIES LTD	98,640	ZERKEE BEN C DR CHIROPRACTIC INC	31,620
WILKINSON R V DR INC	61,477	ZIMMER WHEATON PONTIAC BUICK GMC LTD	2,585,124
WILLE DODGE CHRYSLER LTD	1,284,516	ZOFFMANN ELISABETH DR	57,524
WILLIAM PARTON AGENCIES LTD	137,464	ZSA LEGAL RECRUITMENT	59,216
WILLIAMS & PARTNERS	508,517	ZZ CHROME MFG INC	58,177
WILLIAMS ARTHUR D, PH D	250,653	1ST CHOICE AUTOGLASS	33,059
WILLIAMS RECOGNITION LTD	121,722	1ST CLASS AUTO GLASS & UPHOLSTERY LTD	97,440
WILLIS CANADA INC	259,536	10NET MANAGED SOLUTIONS LTD	44,471

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**Amounts paid to suppliers for goods and services
for the 15 month period ended March 31, 2017**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
100 MILE GLASS LTD	153,615	851765 BC LTD DBA SUSSEX INSURANCE AGENCY	856,164
1018412 BC LTD DBA SUSSEX INSURANCE	409,522	852773 BC LTD DBA SUSSEX INSURANCE AGENCY	824,005
1114940 BC LTD DBA SUSSEX INSURANCE	435,279	856028 BC LTD DBA SUSSEX INSURANCE AGENCY	928,031
17 KAMLOOPS SENIORS VILLAGE	25,778	863981 BC LTD DBA SUSSEX INSURANCE AGENCY	436,383
20/20 AUTO GLASS (ABBOTSFORD)	802,055	869391 BC LTD (C/O WARRINGTON PCI MGMT)	166,561
2000 AUTOMOTIVE COLLISION	2,041,800	886324 BC LTD DBA SUSSEX INSURANCE AGENCY	981,767
2272807 ONTARIO LTD	40,663	913364 BC LTD DBA SUSSEX INSURANCE AGENCY	1,084,995
24 HR COLLISION CENTER INC	3,475,111	913365 BC LTD DBA SUSSEX INSURANCE AGENCY	273,962
4 U AUTO CARE INC	303,456	913367 BC LTD DBA SUSSEX INSURANCE AGENCY	767,632
466824 BC LTD DBA B & W INSURANCE	1,808,958	925218 BC LTD DBA SUSSEX INSURANCE AGENCY	823,714
485975 BC LTD DBA SUSSEX INSURANCE AGENCY	694,112	943450 BC LTD DBA SUSSEX INSURANCE AGENCY	344,385
5 STAR TOWING INC	51,076	944048 BC LTD DBA SUSSEX INSURANCE AGENCY	535,718
5TH & CARNEY AUTO SALES INC	47,777	953121 BC LTD DBA SUSSEX INSURANCE AGENCY	1,305,160
51561 BC LTD (C/O STEINER PROPERTIES)	30,222	965687 BC LTD DBA SUSSEX INSURANCE AGENCY	1,893,652
548981 BC LTD DBA JOHN FLEMING INSURANCE	215,412	971924 BC LTD DBA SUSSEX INSURANCE AGENCY	915,712
556774 BC LTD DBA SUSSEX INSURANCE	808,339	978173 BC LTD DBA SUSSEX INSURANCE AGENCY	237,007
596961 BC LTD (TILLYARD MANAGEMENT INC)	2,393,475	990645 BC LTD DBA SUSSEX INSURANCE AGENCY	2,236,247
610728 BC LTD DBA SUSSEX INSURANCE AGENCY	1,103,388	994768 BC LTD DBA SUSSEX INSURANCE AGENCY	667,774
677891 BC LTD DBA SUSSEX INSURANCE AGENCY	686,927		
695668 BC LTD DBA CITY CENTER INSURANCE	516,572		
7 GN AUTOBODY LIMITED	713,194	TOTAL FOR OVER \$25,000	\$ 3,869,145,688
767147 BC LTD DBA SUSSEX INSURANCE AGENCY	407,949	OTHERS UNDER \$25,000	\$ 62,394,517
768206 BC LTD DBA SUSSEX INSURANCE AGENCY	374,806		
804297 BC LTD	156,508	GRAND TOTAL	<u>\$ 3,931,540,205</u>
816751 BC LTD DBA SUSSEX INSURANCE AGENCY	820,980		
846589 BC LTD DBA SUSSEX INSURANCE AGENCY	606,938		

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