

Insurance Corporation of British Columbia

**Statements and Schedules of
Financial Information**

12 Months Ended March 31, 2018



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Statement of Financial Information Approval

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

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

Joy MacPhail

Chair of the Board of Directors

October 19, 2018

Management's Responsibility for the Consolidated Financial Statements

Scope of Responsibility

Management prepares the accompanying consolidated financial statements and related information and is responsible for their integrity and objectivity. The statements are prepared in conformity with International Financial Reporting Standards. These consolidated financial statements include amounts that are based on management's estimates and judgments, particularly our 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 consolidated financial statements are prevented or detected in the normal course of business.

Board of Directors and Audit Committee

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

Independent Auditor and Actuary

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

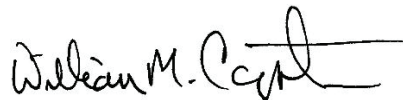
William T. Weiland of Eckler Ltd. is engaged as the appointed actuary and is responsible for carrying out an annual valuation of ICBC's policy liabilities, which include a provision for claims and claims expenses, unearned premiums and deferred premium acquisition costs. The valuation is carried out in

accordance with accepted actuarial practice and regulatory requirements. In performing the evaluation, the appointed actuary makes assumptions as to the future rates of claims, frequency and severity, inflation, reinsurance recoveries and expenses, taking into consideration the circumstances of ICBC and the insurance policies in force. The appointed actuary, in his verification of the underlying data used in the valuation, also makes use of the work of the external auditor.

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



Nicolas Jimenez
Interim President and Chief Executive Officer
June 11, 2018



Bill Carpenter
Chief Financial Officer and Chief Actuary
June 11, 2018

Independent Auditor's Report

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

We have audited the accompanying consolidated financial statements of the Insurance Corporation of British Columbia and its subsidiaries, which comprise the consolidated statement of financial position as at March 31, 2018 and the consolidated statements of comprehensive loss, changes in equity, and cash flows for the year 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 the Insurance Corporation of British Columbia and its subsidiaries as at March 31, 2018 and their financial performance and their cash flows for the year then ended in accordance with International Financial Reporting Standards.

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Vancouver, British Columbia
June 11, 2018

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, 2018 and their changes in its consolidated statement of comprehensive loss for the period then ended in accordance with accepted actuarial practice in Canada, including selection of appropriate assumptions and methods.

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



William T. Weiland

Fellow, Canadian Institute of Actuaries
Eckler Ltd.

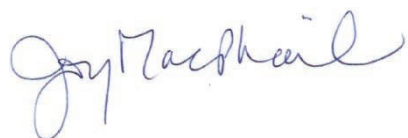
Vancouver, British Columbia
June 11, 2018

Consolidated Statement of Financial Position

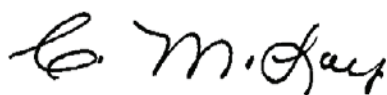
(\$ THOUSANDS)	2018	2017
Assets		
Cash and cash equivalents	\$ 17,568	\$ 27,128
Accrued interest	62,997	75,863
Assets held for sale (note 5)	-	25,712
Financial investments (note 5)	14,644,466	14,411,033
Derivative financial instruments (note 7)	2,744	-
Premiums and other receivables (note 9)	1,629,085	1,455,676
Reinsurance assets (note 9)	23,417	18,070
Investment properties (note 5)	1,133,699	1,048,549
Property and equipment (note 11)	110,128	106,286
Intangible assets (note 12)	296,786	302,508
Accrued pension benefits (note 16)	44,488	37,302
Deferred premium acquisition costs and prepaids (note 18)	20,977	36,502
	\$ 17,986,355	\$ 17,544,629
Liabilities and Equity		
Liabilities		
Cheques outstanding (note 7)	\$ 89,077	\$ 78,540
Accounts payable and accrued charges	283,172	267,773
Derivative financial instruments (note 7)	-	10,702
Bond repurchase agreements, investment related, and other liabilities (note 8)	1,605,987	1,346,749
Premium deficiency (note 18)	117,623	-
Premiums and fees received in advance	67,763	51,809
Unearned premiums (note 14)	2,629,744	2,414,503
Pension and post-retirement benefits (note 16)	310,130	410,396
Provision for unpaid claims (note 13)	11,895,696	10,517,971
	16,999,192	15,098,443
Equity		
Retained earnings	1,132,998	2,458,480
Other components of equity	(161,340)	(31,865)
Equity attributable to owners of the corporation	971,658	2,426,615
Non-controlling interest (note 6)	15,505	19,571
	987,163	2,446,186
	\$ 17,986,355	\$ 17,544,629
Critical accounting estimates and judgments (note 3)		
Contingent liabilities and commitments (note 21)		
Subsequent events (note 24)		

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

Approved by the Board



Joy MacPhail
Chair of the Board of Directors



Cathy McLay
Director

Consolidated Statement of Comprehensive Loss

(\$ THOUSANDS)	12 months ended March 31 2018	15 months ended March 31 2017
Premiums written		
Premium revenue – vehicle	\$ 5,529,874	\$ 6,237,805
Premiums ceded to reinsurers – vehicle	(9,512)	(11,289)
Net premium revenue – vehicle	5,520,362	6,226,516
Premium revenue – driver	23,817	26,583
	<u>\$ 5,544,179</u>	<u>\$ 6,253,099</u>
Revenues		
Premiums earned		
Premium revenue – vehicle	\$ 5,315,627	\$ 6,035,942
Premiums ceded to reinsurers – vehicle	(9,512)	(11,289)
Net premium revenue – vehicle	5,306,115	6,024,653
Premium revenue – driver	22,823	25,989
	5,328,938	6,050,642
Service fees and other income	113,298	130,383
Total earned revenues	<u>5,442,236</u>	<u>6,181,025</u>
Claims and operating expenses		
Provision for claims occurring in the current period (note 13)	5,084,234	5,659,692
Change in estimates for losses occurring in prior periods (note 13)	562,957	306,665
Net claims incurred (note 13)	5,647,191	5,966,357
Claims services (note 17)	351,366	383,789
Road safety and loss management services (note 17)	51,128	60,943
	6,049,685	6,411,089
Operating expenses – insurance (note 17)	260,588	322,799
Premium taxes and commissions – insurance (notes 17 and 18)	792,683	818,696
	<u>7,102,956</u>	<u>7,552,584</u>
Underwriting loss	(1,660,720)	(1,371,559)
Investment income (note 10)	462,203	614,870
Loss – insurance operations	<u>(1,198,517)</u>	<u>(756,689)</u>
Non-insurance operations		
Provincial licences and fines revenue (note 19)	618,387	711,947
Licences and fines transferable to the Province of BC (note 19)	618,387	711,947
Operating expenses – non-insurance (note 17)	101,912	125,986
Commissions – non-insurance (notes 17 and 18)	31,226	37,517
Other income – non-insurance	(6,493)	(7,151)
	745,032	868,299
Loss – non-insurance operations	<u>(126,645)</u>	<u>(156,352)</u>
Net loss	<u>\$ (1,325,162)</u>	<u>\$ (913,041)</u>
Other comprehensive (loss) income		
Items that will not be reclassified to net loss		
Pension and post-retirement benefits remeasurements (note 16)	\$ 134,246	\$ 78,762
Items that will be reclassified to net loss		
Net change in available for sale financial assets	(263,721)	152,050
	(129,475)	230,812
Total comprehensive loss	<u>\$ (1,454,637)</u>	<u>\$ (682,229)</u>
Net loss attributable to:		
Non-controlling interest (note 6)	\$ 320	\$ (150)
Owners of the corporation	(1,325,482)	(912,891)
	<u>\$ (1,325,162)</u>	<u>\$ (913,041)</u>
Total comprehensive loss attributable to:		
Non-controlling interest (note 6)	\$ 320	\$ 727
Owners of the corporation	(1,454,957)	(682,956)
	<u>\$ (1,454,637)</u>	<u>\$ (682,229)</u>

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

Consolidated Statement of Changes in Equity

(\$ THOUSANDS)	12 months ended March 31, 2018						
	Retained Earnings	Other Components of Equity			Total attributable to owners of the corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	Total Other Components of Equity			
Balance, beginning of period	\$ 2,458,480	\$ 99,940	\$ (131,805)	\$ (31,865)	\$ 2,426,615	\$ 19,571	\$ 2,446,186
Acquisition of entities with non-controlling interest (note 6)						2,205	2,205
Contributions						57	57
Change in net assets						(277)	(277)
Distributions						(6,371)	(6,371)
Comprehensive (loss) income							
Net (loss) income	(1,325,482)	-	-	-	(1,325,482)	320	(1,325,162)
Other comprehensive (loss) income							
Net gains reclassified to investment income	-	(134,166)	-	(134,166)	(134,166)	-	(134,166)
Net loss arising on available for sale financial assets in the period	-	(129,555)	-	(129,555)	(129,555)	-	(129,555)
Pension and post-retirement benefits remeasurements (note 16)	-	-	134,246	134,246	134,246	-	134,246
Total other comprehensive (loss) income	-	(263,721)	134,246	(129,475)	(129,475)	-	(129,475)
Total comprehensive (loss) income	(1,325,482)	(263,721)	134,246	(129,475)	(1,454,957)	320	(1,454,637)
Balance, end of period	\$ 1,132,998	\$ (163,781)	\$ 2,441	\$ (161,340)	\$ 971,658	\$ 15,505	\$ 987,163

(\$ THOUSANDS)	15 months ended March 31, 2017						
	Retained Earnings	Other Components of Equity			Total attributable to owners of the corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	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

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

Consolidated Statement of Cash Flows

(\$ THOUSANDS)	12 months ended March 31 2018	15 months ended March 31 2017
Cash flow from operating activities		
Net loss	\$ (1,325,162)	\$ (913,041)
Items not requiring the use of cash (note 23)	(151,458)	(32,952)
Changes in non-cash working capital (note 23)	1,534,306	1,396,925
Cash flow from operating activities	<u>57,686</u>	<u>450,932</u>
Cash flow used in investing activities		
Purchase of financial investments and investment properties	(12,009,868)	(15,039,726)
Proceeds from sales of financial investments and investment properties	11,845,020	14,743,299
Purchase of property, equipment and intangibles, net	(42,098)	(75,179)
Cash flow used in investing activities	<u>(206,946)</u>	<u>(371,606)</u>
Cash flow from (used in) financing activities		
Net securities sold under repurchase agreements (note 23)	129,163	26,327
Excess Optional capital transfer to Province of BC (notes 19, 20 and 23)	-	(138,118)
Cash flow from (used in) financing activities	<u>129,163</u>	<u>(111,791)</u>
Decrease in cash and cash equivalents during the period		
Cash and cash equivalents, beginning of period	(51,412)	(18,947)
Cash and cash equivalents, end of period	<u>\$ (71,509)</u>	<u>\$ (51,412)</u>
Represented by:		
Cash and cash equivalents (note 7)	\$ 17,568	\$ 27,128
Cheques outstanding	(89,077)	(78,540)
Cash and cash equivalents, net	<u>\$ (71,509)</u>	<u>\$ (51,412)</u>

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

Notes to Consolidated Financial Statements

For the 12 month period ended March 31, 2018

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation) is a wholly-owned Crown corporation of the Province of British Columbia (B.C.), not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act (ICA)*, R.S.B.C. 1996 Chapter 228. The head office of the Corporation is 151 West Esplanade, North Vancouver, British Columbia. The Corporation operates and administers plans of universal compulsory vehicle insurance (Basic) and optional vehicle insurance (Optional) as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. As a result of amendments to the ICA in 2003, the Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to Basic 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 (\$300,000 beginning January 1, 2018 – note 3e) for medical and rehabilitation expenses and up to \$300 per week for wage loss (\$740 per week effective April 1, 2019 – note 3e), \$1,000,000 underinsured motorist protection, and also protection against uninsured and unidentified motorists within and outside the Province of B.C. The Corporation also offers Optional insurance in a competitive environment, which includes, but is not limited to, the following coverages: extended third party liability, comprehensive, collision, and loss of use. The Corporation's Basic and Optional insurance products are distributed by approximately 900 independent brokers located throughout the Province of B.C. The Corporation has the power and capacity to act as an insurer and reinsurer in all classes of insurance; however, the Corporation currently only acts as a vehicle insurer.

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 the fiscal year-end date with its shareholder, the Province of B.C. This was followed by a change to the ICA effective March 10, 2016 setting the Corporation's fiscal year-end at March 31. The transition to the new fiscal year-end occurred in the 15 months ended March 31, 2017. The current period consists of the 12 months ended March 31, 2018, with comparative financial statements for the 15 month period ended March 31, 2017. As a result, information contained in these consolidated financial statements may not be comparable.

On June 11, 2018, the Board of Directors authorized these consolidated financial statements for issue.

2. Summary of Significant Accounting Policies

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

a) Basis of reporting

The consolidated financial statements of the Corporation have been prepared in accordance with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and required by the *Budget Transparency and Accountability Act*. The consolidated financial statements include the accounts of the Corporation and its subsidiary companies. The Corporation's reporting currency and functional currency for all of its operations is the Canadian dollar, unless otherwise stated.

The Corporation reports revenues and expenses attributable to Basic insurance separately from the other operations of the Corporation (note 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. 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).

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

b) Basis of consolidation

Control

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

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

Significant influence

Associates are entities over which the Corporation has significant influence, which means it has the power to participate in the financial and operating decisions of the investee but does not have control or joint control over the financial or operating policies. Associates generally involve a shareholding of 20% to 50% of the voting rights. In some cases, voting rights in themselves are not sufficient to assess power or significant influence over the relevant activities of the investee. In such cases, judgment is applied through the analysis of management agreements, the effectiveness of voting rights, the significance of the benefits to which the Corporation is exposed and the degree to which the Corporation can use its power or significant influence to affect its returns from investees. Associates are accounted for using the equity method. The Corporation has determined that it does not have significant influence in an investment in a limited partnership for real estate (note 3d), thus the investment is not classified as an associate.

Joint operation

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

c) Service fees

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

d) Insurance contracts

The Corporation issues insurance contracts 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).

Similar to any insurance company's provision, the Corporation's provision for unpaid claims is an estimate subject to volatility, which could be material in the near term. The estimation of claims development involves assessing the future behaviour of 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 capture expected future cash outflows. All changes to the estimate since the end of the last reporting period are recorded in the current period as a 'Change in estimates for losses occurring in prior 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 categorizes its financial instruments as fair value through profit or loss (FVTPL), loans and receivables (Loans) or available for sale (AFS) depending upon the purpose for which the financial assets were acquired. Monetary assets are assets that are to be received in a fixed or determinable number of units of currency. Monetary financial assets include bonds and non-monetary financial assets include equities. The Corporation's financial assets are accounted for based on their classification as follows:

Fair value through profit or loss

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 or originated principally for the purpose of selling in the short-term. The Corporation's derivative financial instruments are forward contracts and an interest rate swap 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. In 2017, the Corporation had one loan to a Canadian entity 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 classified 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.

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

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

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

These valuations are reviewed each reporting date by management.

j) Derivative financial instruments

The Corporation uses derivative financial instruments to manage the foreign exchange and interest rate risks (note 7).

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

k) Investment properties

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

The estimated fair value of the Corporation's investment properties is based on independent appraisals by professionally qualified external valuers made during the period.

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% of initial carrying value annually over the investment properties' useful life.

l) Investment-related liabilities

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

m) Bond repurchase agreements

The Corporation participates in the sale and repurchase of Government of Canada and Provincial bonds, which are sold and simultaneously agreed to be repurchased at a future date with the market repurchase rate determining the forward contract price. These sale and repurchase arrangements are accounted for as financial liabilities and are initially recognized at fair value and subsequently measured at amortized cost. The repurchase interest rate at the time of the sale is the cost of borrowing the funds and is recognized as interest expense. Assets transferred under repurchase agreements are not derecognized as substantially all the risks and rewards of ownership are retained by the Corporation 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 loss in respect of defined benefit pension plans and post-retirement benefits are as follows:

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

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

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

plans in deficit, the resulting net liability is recognized on the consolidated statement of financial position.

The value recognized on the consolidated statement of financial position for each defined benefit pension plan and for post-retirement benefits is calculated at the end of the reporting 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, and are split equally between all participating employers and all contributing active plan members.

q) Property and equipment

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

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

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

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

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

r) Intangible assets

Capitalized software that is not an integral part of the equipment is accounted for as an intangible asset. Software development costs, which are comprised of labour and material costs for design, construction, testing, and other costs directly attributable to bringing the asset to a condition where it can be applied in its intended use, are capitalized for 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. The recoverable amount is the higher of fair value less costs to sell and value in use. Non-financial assets that suffered an impairment are reviewed for possible reversal of the impairment at each reporting date. If there is a change in estimate of the recoverable amount, an impairment loss is reversed to net loss only to the extent that the asset's carrying value does not exceed the carrying value that would have been determined, net of depreciation, if no impairment loss had been recognized.

t) Leases

Leases in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases are charged to net loss on the consolidated statement of comprehensive loss on a straight-line basis over the period of the lease. Where substantially all of the risks and rewards 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 based on historical experience and other facts, and expectations of future events that are believed to be reasonable under the circumstances. Management believes its estimates and judgments to be appropriate; however, actual results may be materially different and would be reflected in future 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 claim severity to separate bodily injury claims data into segments of similar complexity and is based on the Adler-Kline claim closure model. It has allowed the Corporation's Chief Actuary to capture changes in the claim settlement rates within each segment, and changes in the mix of claims by segment, which impacts the bodily injury severity trend rate.

The injury segment analysis includes assumptions about the future emergence of large bodily injury claims (those costing in excess of \$200,000). In determining best estimates consistent with accepted actuarial practice, which requires assumptions that are independently reasonable and appropriate in aggregate, a modification was made in 2018 to the determination of count development factors. An acceleration in the recognition of large bodily injury claims was observed in the period, which produced a substantial increase in the statistical data. In response, certain count development factors

for large bodily injury claims were revised to put less weight on the most recent experience, relative to the baseline, which reflects that relatively fewer large claims remain to be recognized in the future, relative to the accelerated number that have already been recognized. This represents a change from 2017, in which more weight was put on the experience most recent at that time.

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 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 (MSP) trends, and extended healthcare cost trends. Together with plan member data, these and other assumptions are used to estimate future benefit eligibility, amount and duration of payments. The rate determined for each of the key assumptions is disclosed in note 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 MSP trend rate is based on information provided by the B.C. provincial government in the budget and other announcements.

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

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

- 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) Product reform

Legislation has been enacted to reform the Basic insurance product to limit pain and suffering payouts for minor injuries and create an independent dispute resolution process for injury claims (note 24). Judgment was required to determine the impacts of the legislation changes in reducing claims cost pressures with the resulting improvement in the Corporation's financial stability and ability to continue as a going concern, ensuring the assets of the Corporation are not impaired.

4. New Accounting Pronouncements

a) Standards and interpretations effective for the period ended March 31, 2018

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective for the 12 month period ended March 31, 2018. 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. 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 9 brings together the classification and measurement, impairment and hedge accounting to replace IAS 39 *Financial Instruments: Recognition and Measurement*. IFRS 9 introduces a principles-based approach to the classification of financial assets based on an entity's business model and the nature of the cash flows of the asset. All financial assets are measured at FVTPL, fair value through OCI or amortized cost. For financial liabilities, IFRS 9 includes the requirements for classification and measurement previously included in IAS 39. IFRS 9 also introduces an expected loss impairment model for all financial assets at amortized costs. The model has three stages: (1) on initial recognition, 12-month expected credit losses are recognized in profit or loss and a loss allowance is established; (2) if credit risk increases significantly and the resulting credit risk is not considered to be low, full lifetime expected credit losses are recognized; and (3) when a financial asset is considered impaired, interest revenue is calculated based on the carrying amount of the asset, net of the loss allowance, rather than its gross carrying amount. Finally, IFRS 9 introduces a new hedge accounting model that aligns the accounting for hedge relationships more closely with an entity's risk management activities, permits hedge accounting to be applied more broadly to a greater variety of hedging instruments and risks and requires additional disclosures.
- *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 IFRS 17 *Insurance Contracts*: the overlay approach and the deferral approach. The overlay approach provides an option for all issuers of insurance contracts to adjust profit or loss for eligible financial assets by removing any additional accounting volatility that may arise from applying IFRS 9 before the new insurance contracts standard. The deferral approach provides companies whose activities are predominantly related to insurance an optional temporary exemption from applying IFRS 9 until January 1, 2021. By adopting IFRS 9 and IFRS 17 simultaneously, there will not be any unintended interactions that may result from accounting mismatches. The Corporation will defer adopting IFRS 9 until the fiscal period beginning April 1, 2021.
- *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. 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 has performed an impact analysis and does not expect the standard to have a material impact to the consolidated financial statements.
- IAS 28 (Amendment) *Long term Interests in Associates and Joint Ventures*. Effective for annual periods beginning on or after January 1, 2019. Amends the existing requirements to clarify that IAS 39, including its impairment requirements, applies to long-term interests in associates and joint ventures that form part of an entity's net investment in these investees. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- 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)		2018	2017
	Classification	Carrying Value	Carrying Value
Financial investments			
Money market securities	AFS	\$ 182,116	\$ 202,991
Bonds			
Canadian			
Federal	AFS	3,786,935	3,029,508
Provincial	AFS	1,703,126	1,677,549
Municipal	AFS	127,868	143,479
Corporate	AFS	3,456,093	4,326,543
Total Canadian bonds		9,074,022	9,177,079
United States			
High yield corporate	AFS	-	774,853
Total bonds		9,074,022	9,951,932
Mortgages	Loans	1,970,164	1,752,352
Equities			
Canadian	AFS	1,833,720	1,718,939
United States	AFS	31,812	-
Global	AFS	1,552,632	784,819
Total equities		3,418,164	2,503,758
Total financial investments		\$ 14,644,466	\$ 14,411,033

The Corporation's investment in pooled funds are denominated 99.0% (2017 – 100.0%) in Canadian dollars. The above equity disclosure presents the Corporation's interest in pooled funds by looking through the funds, and classifying by the location of issue of the underlying investments.

Money market securities, bonds, and equities are carried at their fair value. Mortgages are measured at amortized cost and have an estimated fair value of \$1.97 billion (2017 – \$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 3.0% to 5.2% (2017 – 2.2% to 4.6%).

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, 2018, the Corporation's interests range from 4.4% to 95.1% (2017 – 8.7% to 94.1%) of the net assets of the respective funds. The funds are managed by external asset managers. The Corporation holds redeemable units in each of the pooled funds that entitle the holder to a proportional share in the respective fund's net assets. The carrying value of the Corporation's investments in pooled funds as at March 31, 2018 is \$3.26 billion (2017 – \$1.88 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. Also, the Corporation invests in AAA rated senior securities issued by securitization trusts that have a first lien on assets. The weighted-average duration of the asset-backed securities in the Corporation's portfolio is 1.8 years (2017 – 2.5 years) and the coupon interest rates range from 1.2 % to 3.4% (2017 – 1.2% to 2.8%).

As at March 31, 2018, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$500.6 million (2017 – \$482.9 million). This amount also represents the maximum exposure to losses at that date.

The Corporation also has one mortgage backed security with a carrying value of \$18.5 million (2017 – three at \$72.5 million) and an estimated fair value of \$19.7 million (2017 – \$76.5 million). Mortgage backed securities are included in financial investments as mortgages and each security is secured by a first priority mortgage charge on a Class A real estate property. The fixed interest rate on the mortgage backed security is 4.9% (2017 – ranged from 3.0% to 4.9%) and the mortgage will mature in five years.

b) Investment properties

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

(\$ THOUSANDS)	2018		2017	
Cost				
Balance, beginning of period	\$	1,171,566	\$	874,357
Additions		106,220		320,000
Capital improvements		13,299		9,677
Reclassification - asset held for sale		-		(34,225)
Acquisitions in progress		-		412
Impairment (loss) reversal		(1,441)		1,345
Balance, end of period		<u>1,289,644</u>		<u>1,171,566</u>
Accumulated depreciation				
Balance, beginning of period		123,017		102,174
Depreciation		32,928		29,356
Reclassification - asset held for sale		-		(8,513)
Balance, end of period		<u>155,945</u>		<u>123,017</u>
Carrying value, end of period	\$	<u>1,133,699</u>	\$	<u>1,048,549</u>

The fair value of investment properties is \$1.52 billion (2017 – \$1.35 billion) and has been categorized as a Level 3 investment based on the inputs to the valuation technique used. As at March 31, 2018 and March 31, 2017, the estimated fair value is based on independent appraisals, by professionally qualified external valuers.

There are no investment properties reclassified to assets held for sale in 2018. In 2017, two investment properties were reclassified to assets held for sale and both properties were sold in 2018.

c) Lease income

The Corporation leases out its investment properties. As of March 31, 2018, the future minimum lease cash receipts under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	2018		2017	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 61,172	\$ 59,361	\$ 60,576	\$ 58,955
Greater than 1 year, up to 5 years	149,352	135,284	155,688	142,522
Greater than 5 years	86,267	72,038	104,611	88,897
	<u>\$ 296,791</u>	<u>\$ 266,683</u>	<u>\$ 320,875</u>	<u>\$ 290,374</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.

Until May 2016, the Corporation controlled one Canadian equity pooled fund (Fund). After May 2016, the Fund was no longer consolidated and the Corporation's remaining ownership was measured at fair value and recorded as an equity investment. For 2017, 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 Limited Partnership III	Total
March 31, 2018				
NCI percentage	10.0%	10.0%	10.0%	
Revenue	\$ 8,073	\$ 18,720	\$ 8,058	\$ 34,851
Expenses	8,100	15,207	7,389	30,696
Net income (loss)	\$ (27)	\$ 3,513	\$ 669	\$ 4,155
Net income (loss) attributable to NCI	\$ (3)	\$ 351	\$ (28)	\$ 320
Current assets	\$ 755	\$ 7,900	\$ 1,281	\$ 9,936
Non-current assets	107,801	166,998	90,063	364,862
Current liabilities	(1,764)	(5,018)	(1,863)	(8,645)
Non-current liabilities	(54,409)	(91,345)	(40,978)	(186,732)
Net assets	\$ 52,383	\$ 78,535	\$ 48,503	\$ 179,421
Net assets attributable to NCI	\$ 5,238	\$ 7,854	\$ 2,413	\$ 15,505

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

(\$ THOUSANDS)	Canadian Limited Partnership I	Canadian Limited Partnership II	Canadian Equity 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

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 2018 and 2017, 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, 2018					
Cash	\$ 17,568	\$ -	\$ 17,568	\$ -	
Money market securities	182,116	-	182,116	-	
Bonds	9,074,022	-	9,074,022	-	
Equities	3,418,164	160,356	2,989,351	268,457	
Total financial assets	\$ 12,691,870	\$ 160,356	\$ 12,263,057	\$ 268,457	
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	

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

The following table shows the movement of financial assets where fair value has been determined based upon significant unobservable inputs (Level 3). Level 3 equity investments consist of two investments in Canadian real estate pooled funds, a United States (US) commercial real estate debt and mortgage fund, and an investment in a Canadian 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 US commercial real estate debt and mortgage fund value is provided by the investment manager and is based on the discounted cash flow method using yields of assets with similar characteristics. The private fixed income fund valuation is provided by the investment manager and is based on the observed external price, if one exists, or if one does not exist, discounted cash flows using the yields of externally priced comparable private or public fixed income assets.

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Bonds	Equities
March 31, 2018		
Balance, beginning of period	\$ -	\$ 146,379
Additions	-	109,449
Principal repayments	-	(2,651)
Market value adjustment	-	15,280
Balance, end of period	\$ -	\$ 268,457
March 31, 2017		
Balance, beginning of period	\$ 15,773	\$ 18,917
Additions	-	119,137
Principal repayments	(15,773)	-
Market value adjustment	-	8,325
Balance, end of period	\$ -	\$ 146,379

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

(\$ THOUSANDS)	2018		2017	
	Notional Amount	Fair Value Assets (Liabilities)	Notional Amount	Fair Value Assets (Liabilities)
Non-designated derivative instruments				
Forward contracts	\$ -	\$ -	\$ 412,396	\$ (10,499)
Interest rate swap	91,850	2,744	91,850	(203)
Total derivative financial instruments	\$ 91,850	\$ 2,744	\$ 504,246	\$ (10,702)

As at March 31, 2018, the Corporation had liquidated the US fixed income portfolio and did not have any outstanding forward contracts. For the period ended March 31, 2018, a gain of \$1.7 million was recognized in investment income. In fiscal 2017, the Corporation entered into contracts for derivative instruments not designated as accounting hedges, and a loss of \$32.8 million offset by \$24.3 million in foreign currency gains was recorded in investment income with respect to the US fixed income portfolio.

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 floating 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 \$48.2 million (2017 – \$45.6 million).

c) Financial liabilities

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

As at March 31, 2018, the general ledger bank balances representing cash inflows were \$171.9 million (2017 - \$140.5 million) and the general ledger bank balances representing cash outflows were \$261.0 million (2017 - \$219.0 million), netting to a cheques outstanding balance of \$89.1 million (2017- \$78.5 million) on the consolidated statement of financial position.

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

(\$ THOUSANDS)	2018		2017	
	Carrying Value		Carrying Value	
Bond repurchase agreements	\$	1,310,249	\$	1,180,060
Investment-related liabilities		260,088		143,637
Other liabilities		35,650		23,052
Total bond repurchase agreements, investment-related, and other liabilities	\$	1,605,987	\$	1,346,749
Non-current portion	\$	258,181	\$	144,617

Investment-related liabilities are comprised of mortgages payable of \$260.1 million (2017 – \$143.6 million) with repayment terms ranging from one to eleven years and interest rates ranging from 2.6 % to 6.6% (2017 – 3.5% to 6.6%). The fair value of investment-related liabilities approximates carrying value. Other liabilities consist of finance lease obligations, accrued interest payable, and unsettled trades. All of these liabilities are classified as Level 2 under the fair value hierarchy.

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

(\$ THOUSANDS)	2018		2017	
	Up to 1 year	\$	37,557	\$
Greater than 1 year, up to 5 years		114,566		117,524
Greater than 5 years		143,615		27,093
	\$	295,738	\$	166,689

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, the event and its severity are 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

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

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

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

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

To manage the uncertainty associated with estimating the provision for unpaid claims, the Corporation's Chief Actuary employs standard actuarial methods. The 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 66% (2017– 65%) 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 loss, and equity of \$276.7 million (2017 – \$252.8 million), and a one percentage point decrease in the discount rate would have an unfavourable impact on the provision for unpaid claims, net loss, and equity of \$291.3 million (2017 – \$266.7 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 \$118.9 million (2017 – \$105.0 million). The change in certain count development factors as discussed in note 3a would have had an estimated favourable impact to the provision for unpaid claims pertaining to large bodily injury claims of approximately \$259.0 million, holding all other assumptions constant. However, this favourable change in assumptions was more than offset by an increase in large bodily claims observed during the current period, after which applying the lower factors results in an estimated net adverse development of approximately \$410.0 million pertaining to future emergence of large bodily injury claims. In general, a one percent increase in the future emergence of large bodily injury claims would have an unfavourable impact on the provision for unpaid claims for large bodily injury claims of approximately \$28.0 million, all else being equal.

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. As the sole provider of Basic insurance, the Corporation invests in and benefits the most from these programs.

Premium pricing risk

The Corporation is the sole provider of Basic insurance and is not subject to competitive risk for its Basic insurance product. However, the Basic insurance rate level is sensitive to investment market conditions and claims experience, which can result in premiums being insufficient to cover

costs. The Corporation is subject to regulations over its Basic insurance and applies to BCUC for approval to change its Basic insurance rate. The Corporation is required to make Basic insurance rate applications on an annual basis, and BCUC is required to set rates according to accepted actuarial practice. These aspects of regulation mitigate the underwriting risk associated with pricing for the Basic insurance product (note 22).

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

Regulation establishes the rate smoothing framework 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 competitive risk.

b) **Financial risk**

Concentration of financial risk

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

As at March 31, 2018, the equity portfolio was 24.1% (2017 – 27.9%) invested in the financial sector, 11.8% (2017 – 11.3%) in the industrial sector, and 10.7% (2017 – 15.0%) in the energy sector. The bond portfolio was 61.9% (2017 – 48.7%) invested in the government sector and 18.4% (2017 – 23.1%) invested in the financial sector. See credit risk for a discussion of the government bonds.

Concentration of geographical risk

Geographical concentration risks results when the investments are located in the same geographical region. The Corporation reduces geographical concentration risk by dispersing the investments in more than one geographical region. The Corporation has contracted external investment managers to manage its foreign equity investments in diversified global and US pooled funds. As at March 31, 2018, the investment portfolio was 88.9% (2017 – 89.2%) invested in Canada, 5.9% (2017 – 8.8%) invested in the United States, and 5.2% (2017 – 2.0%) 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, 2018, the impact of a 10 percent change in prices, with all other variables held constant, would result in an estimated corresponding change to OCI of approximately \$341.8 million (2017 – \$250.3 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 in relation to the duration of its claims liabilities.

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

In 2018 and 2017, the Corporation did not use material derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2018		2017	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	1.4	2.8	1.1	3.2
Provincial	1.6	2.8	1.4	2.9
Municipal	1.7	2.3	1.6	2.5
Corporate	2.1	2.8	1.9	2.6
United States				
High yield corporate	-	-	5.9	4.1
Total bonds	1.7	2.8	1.9	2.9
Mortgages	3.6	2.3	3.5	2.6
Total bonds and mortgages	2.0	2.7	2.1	2.9

As at March 31, 2018, a 100 basis point change in interest rates would result in a change of approximately \$294.7 million (2017 – \$337.9 million) in fair value of the Corporation’s fixed

income portfolio and a corresponding impact of approximately \$294.7 million (2017 – \$337.9 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 \$9.00 billion (2017 – \$10.24 billion).

Fixed income securities

Fixed income securities are comprised of Canadian investment grade bonds and mortgages. The Corporation liquidated the high yield corporate bond portfolio during the fiscal period. The Corporation mitigates its overall exposure to credit risk in its fixed income securities by holding the majority of its fixed income portfolio in investment grade bonds, and by limiting mortgages to a maximum of 14.0% (2017 – 14.0%) of total investment assets. Credit risk in mortgages is mitigated by the security of the underlying mortgaged property. Risk is also mitigated through a stringent underwriting process which involves review of the underlying property to ensure sufficient cashflow to service the debt, appraisals of the underlying property, review of market conditions and of the financial capacity of the borrower. Mortgages are subject to an independent review annually.

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

The maximum credit risk exposure for fixed income securities pertain to all bond investments and to mortgage investments; however, the Corporation considers Canadian government bonds to be risk-free. Therefore, the total carrying amount is \$7.26 billion (2017 – \$8.67 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2018 and 2017 is not material.

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

(\$ THOUSANDS)	2018		2017	
Money market securities				
AAA	\$	182,116	\$	202,991
Bonds				
AAA	\$	4,564,901	\$	3,881,943
AA		1,011,683		1,201,331
A		2,687,514		2,943,512
BBB		809,924		1,175,212
Below BBB		-		749,934
	\$	9,074,022	\$	9,951,932

Premiums and other receivables

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

The credit risk for premiums receivables is mitigated as a customer's policy may be cancelled if the customer is in default of a payment. The maximum credit risk for all other receivables equals their carrying amount. As at March 31, 2018, the Corporation considered \$70.2 million (2017 – \$64.1 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, 2018 and at March 31, 2017:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
March 31, 2018					
Premiums and other receivables	\$ 1,593,409	\$ 5,651	\$ 3,219	\$ 96,994	\$ 1,699,273
Provision	(1,761)	(1,798)	(1,899)	(64,730)	(70,188)
Total premiums and other receivables	\$ 1,591,648	\$ 3,853	\$ 1,320	\$ 32,264	\$ 1,629,085
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	\$ 1,425,517	\$ 2,604	\$ 1,960	\$ 25,595	\$ 1,455,676

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

(\$ THOUSANDS)		
	2018	2017
Balance, beginning of period	\$ (64,124)	\$ (60,175)
Charges for the period	(24,003)	(26,243)
Recoveries	4,952	6,209
Amounts written off	12,987	16,085
Balance, end of period	\$ (70,188)	\$ (64,124)

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 \$23.4 million (2017 – \$18.1 million). The Corporation has policies that require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 15% of the total reinsurers' share of the provision for unpaid claims and adjusting expenses in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers has been considered impaired as at March 31, 2018 (2017 - nil).

(\$ THOUSANDS)		
	2018	2017
Reinsurance recoverable (note 13)	\$ 23,258	\$ 16,977
Reinsurance receivable	159	1,093
Reinsurance assets	\$ 23,417	\$ 18,070

Liquidity risk

A significant business risk of the insurance industry is the uncertain ability to match the cash inflows from premiums and the investment portfolio with the cash requirements of the policy liabilities and operating expenses. The timing of most policy liability payments is not known, may take considerable time to determine precisely, and may be paid in partial payments.

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

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

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

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

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 not exposed to direct foreign exchange risk on its US fixed income portfolio as the portfolio has been liquidated. Therefore a 10% change in the US exchange rate as at March 31, 2018 would not change the fair value of the fixed income portfolio and would not result in a change to net loss (2017 – \$39.1 million).

The Corporation has direct foreign exchange risk on its US pooled fund investment in the current period (2017 – nil). A 10% change in the US exchange rate as at March 31, 2018 would change the fair value of the US pooled fund investment and result in a change to OCI of approximately \$3.2 million (2017 – nil). The Corporation does not have direct foreign exchange risk on its global equity portfolio, however the Corporation is exposed to indirect foreign exchange risk.

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

10. Investment Income

(\$ THOUSANDS)	Classification	12 months ended March 31, 2018	15 months ended March 31, 2017
Interest			
Money market securities	AFS	\$ 2,016	\$ 1,629
Bonds	AFS	198,691	238,703
Equities	AFS	1,360	-
Mortgages	Loans	72,930	77,764
		<u>274,997</u>	<u>318,096</u>
Gains on investments			
Equities	AFS	118,913	142,113
Bonds	AFS	15,253	54,413
Net unrealized fair value changes ¹	AFS	(48,703)	(96,102)
		<u>85,463</u>	<u>100,424</u>
Dividends, distributions and other income			
Equities	AFS	93,347	192,025
Income from investment properties	Other	38,594	44,610
Investment management fees ²	Other	(10,229)	(15,204)
Impairment loss	AFS	(13,936)	(18,761)
Other	Other	(6,033)	(6,320)
		<u>101,743</u>	<u>196,350</u>
Total investment income		<u>\$ 462,203</u>	<u>\$ 614,870</u>
¹ includes changes in unrealized foreign exchange gains and losses on monetary AFS assets			
² includes internal and external fees			

(\$ THOUSANDS)	12 months ended March 31, 2018	15 months ended March 31, 2017
Amounts recognized in investment income for investment properties		
Rental income	\$ 123,959	\$ 119,253
Direct operating expenses that generated rental income	(81,271)	(70,206)
Direct operating expenses that did not generate rental income	(4,094)	(4,437)
Income from investment properties	38,594	44,610
Impairment (expense) reversal	(1,441)	1,345
Gain on sale of investment property	6,198	-
Total amount recognized in investment income	<u>\$ 43,351</u>	<u>\$ 45,955</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 was recognized in investment income in 2017.

As at March 31, 2018, the 'Net change in available for sale financial assets' portion of other components of equity (OCE) is comprised of \$54.9 million (2017 – \$166.2 million) in unrealized gains and \$218.7 million (2017 – \$66.2 million) in unrealized losses.

11. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2018					
Cost					
Balance, beginning of period	\$ 30,759	\$ 170,264	\$ 117,197	\$ 15,475	\$ 333,695
Additions	-	3,008	10,005	6,183	19,196
Disposals	(60)	(267)	(10,406)	(1,202)	(11,935)
Balance, end of period	30,699	173,005	116,796	20,456	340,956
Accumulated depreciation					
Balance, beginning of period	-	141,872	78,687	6,850	227,409
Disposals	-	(255)	(10,406)	(1,201)	(11,862)
Depreciation charge for the period	-	3,066	10,534	1,681	15,281
Balance, end of period	-	144,683	78,815	7,330	230,828
Net book value, end of period	\$ 30,699	\$ 28,322	\$ 37,981	\$ 13,126	\$ 110,128
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

The balances in property and equipment include \$3.3 million (2017 – \$14.0 million) in assets under development.

Property and equipment includes a net disposal of \$0.5 million (2017– \$1.7 million) related to the Transformation Program (TP) (note 20).

12. Intangible Assets

(\$ THOUSANDS)	2018	2017
Cost		
Balance, beginning of period	\$ 413,415	\$ 356,675
Additions	34,444	57,991
Disposals	(112)	(1,251)
Balance, end of period	447,747	413,415
Accumulated amortization		
Balance, beginning of period	110,907	77,120
Disposals	(49)	(561)
Amortization charge for the period	40,103	34,348
Balance, end of period	150,961	110,907
Net book value, end of period	\$ 296,786	\$ 302,508

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 \$6.6 million (2017 – \$4.1 million) in assets under development.

There were no additions to intangibles in 2018 (2017– \$31.7 million) related to TP (note 20). TP ended in December 2016. There were no indefinite life intangible assets as at March 31, 2018 and March 31, 2017.

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)	2018			2017		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
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, beginning of period	10,517,971	(16,977)	10,500,994	9,093,140	(10,407)	9,082,733
Change in liabilities (assets):						
Provision for claims occurring in the current period	5,085,543	(1,309)	5,084,234	5,662,515	(2,823)	5,659,692
Change in estimates for losses occurring in prior periods:						
Prior periods' claims adjustments	620,314	(5,271)	615,043	298,086	(7,004)	291,082
Prior periods' changes in discounting provision	(51,734)	(352)	(52,086)	16,020	(437)	15,583
	568,580	(5,623)	562,957	314,106	(7,441)	306,665
Net claims incurred per consolidated statement of comprehensive income	5,654,123	(6,932)	5,647,191	5,976,621	(10,264)	5,966,357
Cash (paid) recovered for claims settled in the period for:						
Claims incurred in current period	(1,556,317)	-	(1,556,317)	(1,866,522)	-	(1,866,522)
Recoveries received on current period claims	94,029	-	94,029	104,468	-	104,468
	(1,462,288)	-	(1,462,288)	(1,762,054)	-	(1,762,054)
Claims incurred in prior periods	(2,888,960)	-	(2,888,960)	(2,868,384)	-	(2,868,384)
Recoveries received on prior periods' claims	74,850	651	75,501	78,648	3,694	82,342
	(2,814,110)	651	(2,813,459)	(2,789,736)	3,694	(2,786,042)
Total net payments	(4,276,398)	651	(4,275,747)	(4,551,790)	3,694	(4,548,096)
Balance, end of period	\$ 11,895,696	\$ (23,258)	\$ 11,872,438	\$ 10,517,971	\$ (16,977)	\$ 10,500,994
Notified claims	\$ 8,479,993	\$ (23,258)	\$ 8,456,735	\$ 6,874,682	\$ (16,977)	\$ 6,857,705
Incurred but not reported	3,415,703	-	3,415,703	3,643,289	-	3,643,289
Balance, end of period	\$ 11,895,696	\$ (23,258)	\$ 11,872,438	\$ 10,517,971	\$ (16,977)	\$ 10,500,994

The Corporation discounts its provision for unpaid claims using a discount rate of 3.1% (2017 – 2.8%). 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 increase in the discount rate, there was a favourable adjustment to both current and prior periods' provision of \$85.8 million (2017 – \$54.2 million unfavourable).

In 2017, the Corporation refined its ULAE reserve methodology for the additional cost of increased injury claims staffing. The impact of this change to the 2017 fiscal loss year net provision for unpaid claims was unfavourable by \$73.9 million.

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, 2018				
Provision for unpaid claims, net	\$ 11,423,007	\$ (825,417)	\$ 1,274,848	\$ 11,872,438
Reinsurance recoverable	22,006	(1,728)	2,980	23,258
Provision for unpaid claims, gross	<u>\$ 11,445,013</u>	<u>\$ (827,145)</u>	<u>\$ 1,277,828</u>	<u>\$ 11,895,696</u>
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>

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 in fiscal 2017, there are two claims development tables: one as at March 31, 2018 and one as at December 31, 2015. The Corporation changed to a March 31 period end in 2016, and therefore there are two years of historical data in the first table as at March 31, 2018 (note 1). The history for eight prior periods ending December 31 is shown in the second table as at December 31, 2015.

Claims development table as at March 31, 2018:

(\$ THOUSANDS)											
Insurance Claims - Gross of Reinsurance											
Fiscal Loss Year*	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
Estimate of undiscounted ultimate claims costs:											
- At end of fiscal loss year									\$ 4,372,966	\$ 4,968,820	
- One year later								\$ 4,037,775	4,529,126		
- Two years later							\$ 3,695,574	4,184,489			
- Three years later						\$ 3,313,949	3,757,390				
- Four years later					\$ 3,042,291	3,432,710					
- Five years later				\$ 2,837,869	3,111,271						
- Six years later			\$ 2,863,073	2,888,556							
- Seven years later		\$ 2,677,669	2,869,460								
- Eight years later	\$ 2,710,932	2,684,965									
- Nine years later	2,710,428										
Current estimate of cumulative claims	2,710,428	2,684,965	2,869,460	2,888,556	3,111,271	3,432,710	3,757,390	4,184,489	4,529,126	4,968,820	35,137,215
Cumulative payments to date	(2,670,429)	(2,633,167)	(2,772,843)	(2,700,691)	(2,738,058)	(2,674,552)	(2,382,739)	(2,248,203)	(2,028,659)	(1,462,288)	(24,311,629)
Undiscounted provision for unpaid claims	\$ 39,999	\$ 51,798	\$ 96,617	\$ 187,865	\$ 373,213	\$ 758,158	\$ 1,374,651	\$ 1,936,286	\$ 2,500,467	\$ 3,506,532	\$ 10,825,586
Undiscounted provision for unpaid claims in respect of 2008 and prior years											\$ 141,912
Undiscounted unallocated loss adjustment expense reserve											477,515
Total undiscounted provision for unpaid claims											\$ 11,445,013
Discounting adjustment											450,683
Total discounted provision for unpaid claims (gross)											\$ 11,895,696

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

The table above reflects the total discounted provision for unpaid claims of \$11.90 billion (2017 – \$10.52 billion) before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.03 billion (2017 – \$0.02 billion) would be \$11.87 billion (2017 – \$10.50 billion). The cumulative payments of fiscal loss year 2018 for the period ended March 31, 2018 are \$1.46 billion (2017 – \$1.76 billion).

Claims development table as at December 31, 2015:

(\$ THOUSANDS)									
Insurance Claims - Gross of Reinsurance									
Accident Year	2008	2009	2010	2011	2012	2013	2014	2015	
Estimate of undiscounted ultimate claims costs:									
- At end of accident year	\$ 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	2,682,830	2,640,001	2,732,070	2,863,942	3,065,562	3,194,080	3,518,858		
- Two years later	2,692,277	2,626,760	2,730,183	2,830,063	2,985,690	3,200,324			
- Three years later	2,654,416	2,587,367	2,699,473	2,815,440	3,024,045				
- Four years later	2,621,457	2,594,054	2,779,267	2,841,115					
- Five years later	2,641,489	2,656,694	2,778,347						
- Six years later	2,676,603	2,639,312							
- Seven years later	2,712,010								

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, 2018	\$ 3,088,224	\$ 2,574,559	\$ 2,113,634	\$ 1,600,226	\$ 907,172	\$ 1,161,198	\$ 11,445,013
March 31, 2017	\$ 2,764,809	\$ 2,324,378	\$ 1,568,492	\$ 1,292,585	\$ 890,677	\$ 1,229,922	\$ 10,070,863

The non-current portion of the undiscounted provision for unpaid claims is \$8.36 billion (2017 - \$7.31 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at March 31, 2018 is 2.4 years (2017 – 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)	2018	2017
Balance, beginning of period	\$ 2,414,503	\$ 2,210,364
Premiums written during the period	5,544,179	6,253,099
Premiums earned during the period	(5,328,938)	(6,050,642)
Premium adjustment	-	1,682
Balance, end of period	\$ 2,629,744	\$ 2,414,503

15. Reinsurance

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

The Corporation entered into 12 months casualty and catastrophe reinsurance contracts beginning January 1, 2018, 2017, and 2016 as follows:

- a) For both 2017 and 2018 calendar years, for catastrophic occurrences, portions of losses up to \$225.0 million (2016 – \$225.0 million) in excess of \$25.0 million (2016 – \$25.0 million); and
- b) For both 2017 and 2018 calendar years, for individual casualty loss occurrences, portions of losses up to \$45.0 million (2016 – \$45.0 million) in excess of \$5.0 million (2016 – \$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 MSP premiums, life insurance premiums, extended healthcare, and dental costs as post-retirement benefits for its qualifying retirees. The benefits are not prefunded. Benefit entitlements differ for management and confidential and bargaining unit employees, as stated within the terms of the plans.

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes 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 at December 31, 2015 and the COPE Plan is as at 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 and will be reflected in the financial statements in the year immediately following their preparation.

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

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

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

	Pension Plans		Post-Retirement Benefits	
	2018	2017	2018	2017
Weighted-average duration	20 years	18 years	17 years	20 years
Proportion of obligation in respect of:				
- Active members	62.5%	61.9%	57.0%	64.1%
- Deferred members	5.0%	5.0%	0.0%	0.0%
- Retired members	32.5%	33.1%	43.0%	35.9%

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 2018, 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 \$61.9 million (2017 – \$131.6 million). Estimated employer contributions for the year ending March 31, 2019 are \$47.4 million (2017 – \$59.7 million). The estimate is based on the plans' most recent actuarial funding valuations. This includes ongoing minimum payments for the solvency deficiency funding as permitted by the B.C. PBSA until July 2018.

As at March 31, 2018, the Corporation secured certain solvency funding requirements through payments made into SRA totalling \$19.5 million (2017 – \$83.1 million). The SRA is a separate account, established to hold solvency deficiency payments made under a defined benefit component of a pension plan. The only funds that may be deposited to the SRA are payments made in respect of a solvency deficiency.

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	
	2018	2017	2018	2017	2018	2017
Assets						
Accrued pension benefits	\$ 44,488	\$ 37,302	\$ -	\$ -	\$ 44,488	\$ 37,302
Liabilities						
Pension and post-retirement benefits	(118,063)	(60,945)	(192,067)	(349,451)	(310,130)	(410,396)
Net total liability	\$ (73,575)	\$ (23,643)	\$ (192,067)	\$ (349,451)	\$ (265,642)	\$ (373,094)

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, 2018 is \$265.6 million (2017 – \$373.1 million), which is reflected in the consolidated statement of financial position as a \$44.5 million asset and a \$310.1 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	
	2018	2017	2018	2017
Plan assets				
Fair value, beginning of period	\$ 2,135,924	\$ 1,883,824	\$ -	\$ -
Interest on plan assets	79,212	93,963	-	-
Actuarial gain on assets	82,402	88,557	-	-
Employer contributions	54,616	123,397	6,762	7,451
Employee contributions	24,063	27,170	-	-
Benefits paid	(73,554)	(80,237)	(6,762)	(7,451)
Non-investment expenses	(600)	(750)	-	-
Fair value, end of period	2,302,063	2,135,924	-	-
Defined benefit obligation				
Balance, beginning of period	2,159,567	2,025,062	349,451	337,796
Current service cost	83,829	88,966	11,997	14,481
Interest cost	81,773	103,328	13,248	17,278
Remeasurements on obligation				
- due to changes in financial assumptions	89,252	23,430	11,891	14,560
- due to changes in demographic assumptions	35,228	-	(187,758)	20,029
- due to participant experience	(457)	(982)	-	(47,242)
Benefits paid	(73,554)	(80,237)	(6,762)	(7,451)
Balance, end of period	2,375,638	2,159,567	192,067	349,451
Funded status – plans in deficit	(118,063)	(60,945)	(192,067)	(349,451)
Funded status – plan in surplus	44,488	37,302	-	-
Net total liability	\$ (73,575)	\$ (23,643)	\$ (192,067)	\$ (349,451)

The net total expense for the pension plans and post-retirement benefits is \$88.2 million (2017 – \$103.7 million). In addition, the Corporation contributed \$0.5 million in 2018 (2017 – \$0.7 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2018	2017
Cash and accrued interest	0.3%	0.2%
Equities		
Canadian	21.6%	23.7%
Foreign	42.3%	40.7%
Fixed income		
Government	27.9%	26.5%
Corporate	7.9%	8.9%
	100.0%	100.0%

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

Pension plan assets generated a return of 7.6% for the period ended March 31, 2018 (2017 – 9.5%).

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, 2018 and March 31, 2017, 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	
	2018	2017	2018	2017
Discount rate	3.50%	3.70%	3.50%	3.70%
Rate of compensation increase	2.63%	2.63%	n/a	n/a
Pension inflation rate	1.75%	1.75%	n/a	n/a

Mortality assumptions are significant in measuring the obligations under the defined benefit plans. Future longevity improvements have been considered and included where appropriate. The following table summarizes the life expectancy for members, in years, based on the mortality assumption used:

2018				2017			
Life expectancy at 65 for a member currently				Life expectancy at 65 for a member currently			
Age 65		Age 45		Age 65		Age 45	
Male	Female	Male	Female	Male	Female	Male	Female
22.3	24.7	23.7	26.0	21.6	24.4	22.7	25.3

As at March 31, 2018, the MSP trend rate is assumed to be reduced to zero due to the 50 percent reduction in MSP premiums effective January 1, 2018 as approved in the 2017 Province of B.C. budget and subsequent plans to eliminate MSP premiums in their entirety in 2020, as per the 2018 Province of B.C. budget. As at March 31, 2017, the MSP trend rate was assumed to be four percent per annum.

As at March 31, 2018, the extended healthcare trend rate is assumed to be six and nine tenths percent per annum for the first year, decreasing linearly over eight years to four and a half percent per annum thereafter. As at March 31, 2017, the extended healthcare trend rate was assumed to be seven and a fifth percent per annum for the first year, decreasing linearly over nine years to four and a half percent per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2018	2017	2018	2017
Estimated increase in defined benefit obligation - end of period due to:				
1ppt ¹ decrease in discount rate	\$ 488,011	\$ 392,818	\$ 32,871	\$ 69,956
1ppt increase in salary increase rate	\$ 94,094	\$ 86,875	n/a	n/a
1ppt increase in pension inflation rate	\$ 342,687	\$ 313,966	n/a	n/a
1ppt increase in healthcare trend rate	n/a	n/a	\$ 8,865	\$ 8,787
1ppt increase in medical services premium increase rate	n/a	n/a	\$ 30	\$ 36,506
1 year increase in life expectancy	\$ 68,855	\$ 63,592	\$ 4,090	\$ 6,789

¹ ppt = percentage point

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

17. Operating Expenses by Nature

(\$ THOUSANDS)	12 months ended March 31, 2018	15 months ended March 31, 2017
Operating expenses – by nature		
Premium taxes and commission expense	\$ 666,673	\$ 763,261
Premium deficiency adjustments	157,236	92,952
Employee benefit expense:		
Compensation and other employee benefits	400,485	465,464
Pension and post-retirement benefits (notes 16 and 23)	88,701	104,418
Professional and other services	41,064	53,303
Road improvements and other traffic safety programs	30,158	41,610
Building operating expenses	28,432	36,038
Merchant and bank fees	39,211	47,603
Office supplies and postage	23,339	26,103
Computer costs	27,798	36,862
Depreciation and amortization (notes 11 and 12)	55,384	54,718
Other	30,422	27,398
	<u>\$ 1,588,903</u>	<u>\$ 1,749,730</u>
Operating expenses – consolidated statement of comprehensive loss		
Premium taxes and commissions – insurance	\$ 792,683	\$ 818,696
Claims services	351,366	383,789
Operating expenses – insurance	260,588	322,799
Operating expenses – non-insurance	101,912	125,986
Road safety and loss management services	51,128	60,943
Commissions – non-insurance	31,226	37,517
	<u>\$ 1,588,903</u>	<u>\$ 1,749,730</u>

18. Deferred Premium Acquisition Costs and Prepaids and Premium Deficiency

(\$ THOUSANDS)	2018		2017	
Deferred premium acquisition costs, beginning of period	\$	16,481	\$	86,776
Acquisition costs related to future periods		-		16,481
Amortization of prior period acquisition costs		(16,481)		(86,776)
Deferred premium acquisition costs, end of period	\$	-	\$	16,481
Deferred premium acquisition costs	\$	-	\$	16,481
Prepaid expenses		20,977		20,021
Deferred premium acquisition costs and prepaids	\$	20,977	\$	36,502

(\$ THOUSANDS)	2018		2017	
Premium deficiency, beginning of period	\$	-	\$	-
Actuarial valuation adjustment		(117,623)		-
Premium deficiency, end of period	\$	(117,623)	\$	-

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

(\$ THOUSANDS)	Commissions		Premium Taxes		Total
March 31, 2018					
Amount payable	\$	434,495	\$	255,310	\$ 689,805
Amortization of prior period deferred premium acquisition costs		38,574		(22,093)	16,481
Premium deficiency		(16,101)		133,724	117,623
Premium taxes, commission expense and deferred premium acquisition costs	\$	456,968	\$	366,941	\$ 823,909
Represented as:					
Insurance	\$	425,742	\$	366,941	\$ 792,683
Non-insurance		31,226		-	31,226
	\$	456,968	\$	366,941	\$ 823,909
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	\$	564,517	\$	291,696	\$ 856,213
Represented as:					
Insurance	\$	527,000	\$	291,696	\$ 818,696
Non-insurance		37,517		-	37,517
	\$	564,517	\$	291,696	\$ 856,213

19. Related Party Transactions

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

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

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

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

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

As at March 31, 2018, there is no (2017 – nil) Excess Optional capital to be transferred to the Province of B.C. (note 20).

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)	12 months ended March 31 2018	15 months ended March 31 2017
Key management compensation		
Compensation and other employee benefits including restructuring costs	\$ 4,665	\$ 5,756
Pension and post-retirement benefits	714	932
	\$ 5,379	\$ 6,688

As at March 31, 2018, \$0.7 million (2017 – \$0.9 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, 2018, the Corporation incurred \$3.9 million (2017 – \$4.3 million) in administrative expenses and investment

management fees on behalf of these plans interest-free. In addition, the Corporation provides certain administrative, investment management, and office services to the plans at no charge. As at March 31, 2018, \$0.6 million (2017 – \$0.6 million) was payable to these plans for employer contributions.

20. Capital Management

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

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

For the Basic insurance business, IC2 requires the Corporation to determine capital targets in accordance with a capital management plan approved by the BCUC (note 22) and to set Basic rates in order to maintain an MCT ratio of at least 100%. If the Basic capital is projected to fall below that minimum, a capital plan must be filed with the BCUC. Refer to note 22 for the capital plans filed with the BCUC. To maintain Basic capital above the regulatory minimum, the Province of B.C. directed transfers from Optional insurance capital to Basic insurance capital (note 22) in fiscal periods 2017 and 2018. Throughout parts of the fiscal period and as at March 31, 2018, the Basic MCT ratio was below 100%. On February 26, 2018, the Province of B.C. suspended the Corporation's requirement to maintain Basic MCT at or above 100% until March 31, 2022.

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, less any Treasury Board approved deduction, is to be transferred to the Province of B.C. by July 1 of the following year (notes 19 and 22). In fiscal periods 2017 and 2018, there were no excess capital amounts to be transferred.

The Corporation's capital has been under pressure due to worsening claims trends and Basic rate increases that were insufficient to cover costs. The Province of B.C. has directed the Corporation to implement steps to help reduce claims cost pressures (note 3e).

During fiscal 2017, the Corporation completed and implemented a business renewal program known as the Transformation Program to address key business issues, including increased customer expectations regarding products, service, and price along with replacing aging technology systems. TP included multiple projects to collectively help the Corporation achieve its strategy and future objectives. The funding required for this project was obtained from Optional insurance capital. The TP reserve represents a component of retained earnings internally set aside for this program.

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

(\$ THOUSANDS)	2018	2017
Transformation Program Reserve		
Balance, beginning of period	\$ 244,452	\$ 282,723
Costs including depreciation expensed during the period	(29,982)	(38,271)
Balance, end of period	\$ 214,470	\$ 244,452

During 2018, there was a net disposal of \$0.5 million (2017 – \$30.0 million capitalization) of TP costs in property, equipment and intangible assets (notes 11 and 12).

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, 2018 is approximately \$1.17 billion (2017 – \$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, 2018, 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)	2018		2017	
	Lease Payments	Net Present	Lease Payments	Net Present
		Value		Value
Up to 1 year	\$ 11,014	\$ 10,688	\$ 9,545	\$ 9,290
Greater than 1 year, up to 5 years	29,967	27,133	23,581	21,648
Greater than 5 years	12,610	10,530	15,386	13,075
	<u>\$ 53,591</u>	<u>\$ 48,351</u>	<u>\$ 48,512</u>	<u>\$ 44,013</u>

The operating lease payments recognized as an expense during the period were \$14.9 million (2017 – \$18.9 million).

c) Other

As at March 31, 2018, the Corporation is committed to six (2017 – seven) mortgage funding agreements totalling \$27.3 million (2017– \$150.7 million).

In 2017, the Corporation invested into a real estate fund in which a commitment of \$69.7 million was made. As at March 31, 2018, \$56.5 million (2017 - \$53.7) of the commitment was funded.

In 2017, 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, 2018, \$90.9 million (2017 – \$40.0 million) of the commitment was funded.

In 2017, the Corporation has made a commitment to invest \$150.0 million USD in a limited partnership for mortgages. As at March 31, 2018, \$23.0 million USD (2017 – nil) of the commitment was funded.

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

In 2014, the Corporation has an investment in a limited partnership for real estate in which a commitment of \$75.0 million was made. As at March 31, 2018, \$67.9 million (2017 – \$46.0 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 the BCUC. BCUC has jurisdiction over the Corporation's rates and services for Basic insurance, and responsibility for ensuring that the Basic insurance business does not subsidize the Corporation's Optional insurance business.

For the regulation of the Corporation's Basic insurance rates, the BCUC is required to ensure that the rates are just, reasonable, not unduly discriminatory, and not unduly preferential. BCUC is required to fix rates on the basis of accepted actuarial practice, to pay for certain specified costs, to ensure the Corporation maintains and/or builds the required Basic insurance capital, to ensure rates are not based

on age, gender or marital status, and to ensure increases or decreases in rates are phased in, in a stable and predictable manner.

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

As required by the regulatory framework, the Corporation maintains a capital management plan that is reviewed and approved by the BCUC. This plan as of May 2016 includes both an additional margin above the regulatory minimum of 100% MCT and an additional margin of capital for a rate smoothing framework. The rate smoothing framework limits Basic rate increases to a range of allowable rate changes, and uses Basic insurance capital to smooth through volatility in Basic insurance rates (note 9).

If circumstances should arise where, despite the capital management plan, Basic insurance capital is projected to fall below the regulatory minimum, the Corporation is directed to immediately report to the Treasury Board and, in conjunction with the Treasury Board, develop a plan to address Basic insurance capital levels. This plan is then filed with the BCUC. Over the past several years the Corporation has filed such a plan on a number of occasions. Amendments in calendar year 2016 suspended the capital build and release provisions of the existing capital management plan and kept the capital maintenance provision stable so that it had no impact on the Basic insurance rate change.

The plan filed with the BCUC on August 31, 2016 required a capital transfer of \$172.0 million from Optional insurance to Basic insurance during August 2016. In addition, it required a transfer of \$300.0 million of income from the Optional insurance business to the Basic insurance business. \$201.0 million of this transfer occurred on November 1, 2016 and \$99.0 million occurred on April 1, 2017. The transfer of income, which is for the sole purpose of rate setting under the BCUC regulation, allows the Corporation to reduce the Basic rates required under the framework. The \$300.0 million transfer of income between the lines of business enabled the Corporation to apply for a rate increase of 4.9% in the 2016 revenue requirements application. This was lower than would otherwise have been required under the rate smoothing framework.

The Corporation filed another plan with the BCUC on August 29, 2017, as the Basic capital was projected to be below the 100% MCT regulatory minimum. The plan stated that the Corporation would transfer \$470.0 million of capital from Optional insurance to Basic insurance, which was completed on September 15, 2017. The Corporation filed for a 6.4% rate increase in the 2017 revenue requirements application, which was at the ceiling of the rate smoothing framework (notes 9 and 22).

At December 31, 2017, the Basic MCT ratio was below the regulatory minimum and was projected to fall further by period end. On February 26, 2018 the Province of B.C. suspended the Corporation's requirement to meet the 100% MCT regulatory minimum until the 2021 policy year.

A plan was filed with the BCUC on March 1, 2018 which refers to the suspension of the requirement to meet the 100% MCT regulatory minimum.

Allocation of Basic and Optional amounts

The Corporation operates its business using an integrated business model. The majority of premium revenues and costs are specifically identifiable as Basic or Optional (see note 1). The Corporation also delivers non-insurance services on behalf of the Province of B.C. Non-insurance activities include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection all of which are reported as Basic costs.

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

Statements and Schedules of Financial Information 2017/18

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	12 months ended	15 months ended	12 months ended	15 months ended	12 months ended	15 months ended
	March 31, 2018	March 31, 2017	March 31, 2018	March 31, 2017	March 31, 2018	March 31, 2017
Net premiums written	\$ 3,268,865	\$ 3,720,692	\$ 2,275,314	\$ 2,532,407	\$ 5,544,179	\$ 6,253,099
Revenues						
Net premiums earned	\$ 3,149,312	\$ 3,601,709	\$ 2,179,626	\$ 2,448,933	\$ 5,328,938	\$ 6,050,642
Service fees and other income	69,046	79,727	44,252	50,656	113,298	130,383
Total earned revenues	3,218,358	3,681,436	2,223,878	2,499,589	5,442,236	6,181,025
Claims and operating expenses						
Provision for claims occurring in the current period (note 13)	3,451,207	3,868,292	1,633,027	1,791,400	5,084,234	5,659,692
Change in estimates for losses occurring in prior periods (note 13)	218,191	(12,198)	344,766	318,863	562,957	306,665
Claim services, road safety and loss management services	273,807	296,410	128,687	148,322	402,494	444,732
	3,943,205	4,152,504	2,106,480	2,258,585	6,049,685	6,411,089
Operating expenses – insurance (note 17)	121,887	149,439	138,701	173,360	260,588	322,799
Premium taxes and commissions – insurance (note 17 and 18)	451,395	220,289	341,288	598,407	792,683	818,696
	4,516,487	4,522,232	2,586,469	3,030,352	7,102,956	7,552,584
Underwriting loss	(1,298,129)	(840,796)	(362,591)	(530,763)	(1,660,720)	(1,371,559)
Investment income (note 10)	324,642	415,505	137,561	199,365	462,203	614,870
Loss – insurance operations	(973,487)	(425,291)	(225,030)	(331,398)	(1,198,517)	(756,689)
Loss – non-insurance operations	(126,645)	(156,352)	-	-	(126,645)	(156,352)
Net loss for the period before income transfer	(1,100,132)	(581,643)	(225,030)	(331,398)	(1,325,162)	(913,041)
Net income transfer from Optional to Basic business	99,000	201,000	(99,000)	(201,000)	-	-
Net loss for the period after income transfer	\$ (1,001,132)	\$ (380,643)	\$ (324,030)	\$ (532,398)	\$ (1,325,162)	\$ (913,041)
Net (loss) income attributable to:						
Non-controlling interest	\$ 225	\$ (97)	\$ 95	\$ (53)	\$ 320	\$ (150)
Owners of the corporation	(1,001,357)	(380,546)	(324,125)	(532,345)	(1,325,482)	(912,891)
	\$ (1,001,132)	\$ (380,643)	\$ (324,030)	\$ (532,398)	\$ (1,325,162)	\$ (913,041)
Equity						
Retained earnings, beginning of period	\$ 1,459,879	\$ 1,218,425	\$ 998,601	\$ 2,152,946	\$ 2,458,480	\$ 3,371,371
Net loss for the period, owners of the corporation	(1,001,357)	(380,546)	(324,125)	(532,345)	(1,325,482)	(912,891)
Capital transfer from Optional to Basic business (note 20)	470,000	622,000	(470,000)	(622,000)	-	-
Retained earnings, end of period	928,522	1,459,879	204,476	998,601	1,132,998	2,458,480
Other components of equity, beginning of period	(17,552)	(171,613)	(14,313)	(90,187)	(31,865)	(261,800)
Net change in available for sale assets	(185,232)	102,157	(78,489)	49,016	(263,721)	151,173
Pension and post-retirement benefits remeasurements (note 16)	90,348	51,904	43,898	26,858	134,246	78,762
Other components of equity, end of period	(112,436)	(17,552)	(48,904)	(14,313)	(161,340)	(31,865)
Total equity attributable to owners of the corporation	816,086	1,442,327	155,572	984,288	971,658	2,426,615
Non-controlling interest, beginning of period	13,415	24,204	6,156	12,256	19,571	36,460
Change in net assets for the period, non-controlling interest	(3,267)	(11,276)	(1,119)	(6,340)	(4,386)	(17,616)
Net income (loss) for the period, non-controlling interest (note 6)	225	(97)	95	(53)	320	(150)
Other comprehensive income for the period, non-controlling interest (note 6)	-	584	-	293	-	877
Total equity attributable to non-controlling interest, end of period (note 6)	10,373	13,415	5,132	6,156	15,505	19,571
Total Equity	\$ 826,459	\$ 1,455,742	\$ 160,704	\$ 990,444	\$ 987,163	\$ 2,446,186

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2018	2017	2018	2017	2018	2017
	Liabilities					
Unearned premiums (note 14)	\$ 1,549,552	\$ 1,430,000	\$ 1,080,192	\$ 984,503	\$ 2,629,744	\$ 2,414,503
Provision for unpaid claims (note 13)	\$ 8,607,916	\$ 7,851,433	\$ 3,287,780	\$ 2,666,538	\$ 11,895,696	\$ 10,517,971

23. Indirect Method Cash Flow Details

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

(\$ THOUSANDS)	12 months ended March 31 2018	15 months ended March 31 2017
a) Items not requiring the use of cash		
Bad debt expense	\$ 6,060	\$ 6,084
Pension and post-retirement benefits (notes 16 and 17)	88,701	104,418
Amortization and depreciation of:		
Investment properties (note 5)	32,928	20,843
Property, equipment and intangibles (notes 11 and 12)	55,384	54,718
Retirement of property, equipment and intangibles (notes 11 and 12)	136	1,082
Impairment loss on financial investments (note 10)	12,495	20,106
Impairment reversal on investment properties (note 10)	1,441	(1,345)
Gain on assets held for sale (note 10)	(6,198)	-
Gains on investments	(342,405)	(238,858)
	\$ (151,458)	\$ (32,952)
b) Changes in non-cash working capital		
Accrued interest	\$ 12,866	\$ (20,536)
Asset held for sale	31,910	(34,225)
Derivative financial instrument asset	(2,744)	-
Derivative financial instrument liability	(10,702)	10,702
Premium and other receivables	(165,206)	(164,628)
Reinsurance assets	(5,347)	(7,623)
Accrued pension benefits	(36,637)	(39,259)
Deferred premium acquisition costs and prepaids	15,525	146,278
Accounts payable and accrued charges	1,959	(5,350)
Bond repurchase agreements and other liabilities	(8,591)	43,445
Premium deficiency	117,623	(75,822)
Premiums and fees received in advance	15,954	7,310
Unearned premiums	215,241	204,139
Pension and post-retirement benefits	(25,270)	(92,337)
Provision for unpaid claims	1,377,725	1,424,831
	\$ 1,534,306	\$ 1,396,925
c) Supplemental information		
Interest and dividends received	\$ 299,159	\$ 332,217

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

(\$ THOUSANDS)	March 31, 2017	Financing cash flows	Non-cash changes	March 31, 2018
Bond repurchase agreements (note 8)	\$ 1,180,060	\$ 129,163	\$ 1,026	\$ 1,310,249
	<u>\$ 1,180,060</u>	<u>\$ 129,163</u>	<u>\$ 1,026</u>	<u>\$ 1,310,249</u>

(\$ THOUSANDS)	December 31, 2015	Financing cash flows	Non-cash changes	March 31, 2017
Bond repurchase agreements (note 8)	\$ 1,153,733	\$ 26,327	\$ -	\$ 1,180,060
Excess Optional capital payable to Province of BC (notes 19 and 20)	138,118	(138,118)	-	-
	<u>\$ 1,291,851</u>	<u>\$ (111,791)</u>	<u>\$ -</u>	<u>\$ 1,180,060</u>

24. Subsequent Events

Between April 1, 2018 and June 8, 2018, the Corporation entered into seven agreements to provide mortgage funding totalling \$101.7 million.

On May 17, 2018, the Province of B.C. enacted changes to legislation to reform the Basic insurance product to limit pain and suffering payouts for minor injuries and create an independent dispute resolution process for injury claims.

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, 2018

There were no guarantees or indemnities provided by the Corporation during the 12 month period ended March 31, 2018.

Schedule of Debts

As at March 31, 2018

There were no long term debts secured by the Corporation at March 31, 2018.

Financial Information Reconciliation

For the 12 month period ended March 31, 2018

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 234
Total Remuneration – Employees	407,870
Total Remuneration Paid	<u>408,104</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (234)
Amounts capitalized or recovered	(19,379)
Severance	1,761
Benefits paid on behalf of employees	22,369
Timing and other differences	<u>(12,136)</u>
	(7,619)

Total Compensation and Other Employee Benefits per Note 17 (page 57)

<u>\$ 400,485</u>

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.

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	75,581	-	AUGUSTINE B.	90,720	4,190
ABBOTT M.	83,535	7,782	AUJLA S.	158,226	6,366
ABE I.	118,697	193	AUVACHE C.	95,008	346
ABEL E.	86,922	225	AWAN A.	77,817	407
ACHADINHA D.	75,085	324	BAADSVIK E.J.	146,647	6,406
ACKERMANN D.	114,208	2,188	BABEY L.	105,667	152
ADAMICK E.	116,988	3,545	BABYUK A.	92,075	-
ADAMS R.W.	112,737	2,959	BACHA R.	78,859	3,667
ADDISON D.	137,183	4,015	BAGHERI P.	106,735	6,885
ADDISON Y.	78,737	10	BAINS J.	150,502	227
ADLEM B.L.	154,741	2,140	BAINS S.	150,272	14,106
ADUSUMILLI T.	95,041	581	BAJWA A.	99,619	3,328
AGA S.	75,279	970	BAKALI A.	115,910	1,326
AHERN P.A.	138,594	6,013	BALDWIN K.	170,353	2,140
AHIRA D.	95,613	431	BALLANCE S.	92,612	484
AIMERS K.	225,725	4,516	BALY M.	89,180	1,626
AKTAS N.M.	76,000	-	BANCOSTA F.	112,075	360
ALAMAR C.	78,795	44	BARДУА B.	75,259	-
ALBANESE V.	215,094	2,509	BARICHELLO A.	76,046	-
ALDERSON B.	94,235	739	BARLOW M.	89,773	-
ALEXANDER B.	96,034	2,140	BARNES J.	100,850	154
ALI R.	75,762	-	BARNES S.	79,903	-
ALLAN B.	75,598	60	BARRETT S.	76,021	130
ALLEN D.	80,239	-	BARRETTE C.J.	75,368	-
ANDERSON C.	98,441	1,207	BARUAH U.	83,753	-
ANDERSON C.R.	110,535	2,352	BARUFFA A.N.	103,045	203
ANDERSON J.	82,375	674	BASILE G.	104,153	536
ANDERSON R.	76,802	83	BASSI G.	98,268	2,965
ANDREW A.	82,430	306	BAXTER A.	75,679	176
ANDREWS C.	133,353	923	BAXTER H.	81,401	-
ANG S.	78,148	-	BAXTER N.	143,458	6,030
ANGANU I.	98,616	155	BEACH R.	80,108	-
ANNESS G.	122,959	2,185	BEATTY D.	103,785	554
ANTAO S.	80,667	-	BEAUDET L.R.	89,336	-
AOKI S.	144,471	3,701	BEAUDOIN D.	166,616	1,553
ARAI B.	121,229	81	BEAULIEU M.	81,465	584
ARARSO T.	84,567	7,123	BEAUREGARD G.	173,927	-
ARCHIBALD J.	138,448	2,140	BECK J.R.	136,115	1,357
ARMITAGE S.	75,725	-	BECK K.	80,681	-
ARMSTRONG C.	114,794	1,193	BECKER B.W.	75,148	266
ARNDT E.	104,677	2,140	BEHAN S.	87,771	181
ARNDT J.	91,284	-	BEISICK R.	99,361	864
ARNETT L.	119,382	-	BELL E.A.	108,490	2,550
ARNETT W.	84,961	34	BELLOPEDE G.	84,338	-
ARTHUR J.	115,019	6,051	BENETEAU C.	116,600	2,782
ARTHURS J.	81,421	-	BENINCASA J.	103,719	1,885
ASHBROOK L.	87,604	195	BENTLEY L.	119,258	551
ASIAEE S.	95,557	2,188	BERGLIND T.	84,047	-
ASTLES L.	89,259	345	BERGMAN J.	77,211	15,666
ATHERTON J.P.	146,897	2,889	BEST L.	121,385	1,203
ATKER J.	76,963	-	BEST V.	95,095	-
ATKINS P.L.	108,172	268	BESZEDES D.	97,930	2,119
ATTWELL T.S.	79,569	-	BETKER J.	106,553	503
ATWAL A.	94,144	1,026	BEVAN A.	121,137	3,109

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BHANGU J.	99,576	3,099	BRYAN M.	125,951	7,937
BHULLAR A.	86,248	-	BUDD B.	92,832	1,238
BIBERDORF K.	93,215	2,598	BUFFETT S.	98,515	1,093
BIEBER B.	77,747	11	BUKSH M.	75,714	-
BINSTEAD C.	158,441	2,770	BULHOES G.	76,627	-
BISHOP C.	137,673	544	BUNTING B.	88,816	2,438
BISHOP P.	89,306	-	BURNETT A.P.	172,704	2,308
BISHOP S.	174,624	-	BURNETT P.	137,291	917
BLACK G.	166,215	2,788	BURRILL S.	87,516	235
BLACK J.	94,387	348	BURTON J.	77,657	924
BLACKKEY F.M.	82,062	63	BUTLER G.	186,553	4,897
BLACKLOCK J.	122,822	6,471	BYCHKOV B.	87,513	-
BLAIR H.	92,201	858	CALBICK L.	107,309	1,301
BLUCHER M.	317,215	5,292	CALLANDER S.	78,635	4,829
BOAN D.	170,896	5,457	CALLISON C.	77,052	620
BODIN G.E.	103,542	2,283	CAMARA C.	75,225	-
BOGDANOVIC S.	84,968	-	CAMARA M.A.	76,593	-
BOGLARI S.	167,325	207	CAMPBELL C.M.	75,380	-
BOMBARA S.D.	76,463	-	CAMPBELL L.	140,086	445
BONDI R.L.	86,670	208	CAMPBELL S.	107,112	-
BOOTH B.A.	108,952	1,493	CAMPBELL T.	120,781	3,414
BOOTH C.	75,392	-	CANOFARI S.	121,304	2,476
BOOTY J.	78,468	176	CAPLAN J.	92,019	1,035
BOOYENS J.	136,276	-	CAREY C.	134,974	2,140
BORLAND I.	79,838	-	CARLSON D.	81,080	123
BOUDREAU M.	85,194	-	CARMONT T.	76,389	411
BOURCIER D.	91,837	75	CARPENETTI A.	81,450	55
BOURDAGES M.	118,981	882	CARPENTER W.	331,950	13,695
BOURDIN E.	172,757	1,122	CARR K.	113,959	2,468
BOWCOTT B.	89,413	16,128	CARRIER H.	75,384	176
BOWYER C.	78,059	-	CARRIERE S.	78,879	-
BOYAL M.	79,525	-	CARROLL Y.	76,314	71
BRADLEY S.	75,566	-	CARSTENS N.L.	112,117	1,136
BRADSHAW K.	94,215	176	CARSWELL A.B.	75,880	-
BRAKOP I.	79,415	9,511	CARSWELL G.	124,122	3,763
BRAR S.	112,581	525	CARTER J.	182,660	5,085
BREARLEY A.	114,789	1,654	CARTER S.	78,565	39
BREDIN J.	93,389	622	CARTIER A.	76,059	225
BREGEDA K.	117,025	2,611	CARTWRIGHT K.	84,509	-
BRENNAN E.	89,731	1,787	CARUSI A.	95,073	474
BREWER S.C.	87,702	-	CARUSI J.	126,172	9,064
BREWSTER D.	78,467	76	CASCON S.	84,033	-
BREWSTER W.	77,022	-	CASTEL S.	85,196	176
BRIAULT J.M.	76,340	-	CASTELLAN A.	87,059	1,368
BRIERLEY A.	96,116	569	CATLEY T.	88,523	-
BROKOP D.	79,361	40	CAUSER M.	77,655	1,099
BROPHY P.	162,210	15,465	CAUSTON C.	88,171	-
BROWN D.	87,354	206	CECILIA A.	77,503	225
BROWN T.	94,586	2,350	CHAGLANI A.	78,021	112
BROWNE M.	118,888	391	CHAHAL K.	79,467	-
BROZIC B.	82,248	35	CHAN A.	98,337	-
BRUNAC-WHITE S.	108,535	24	CHAN A.	125,465	199
BRUNEAU M.	145,342	3,197	CHAN A.	102,227	1,222
BRUNO M.	103,580	1,673	CHAN A.	80,954	-

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CHAN C.	81,881	941	CHUNG C.	91,055	-
CHAN D.	99,430	983	CHUNG D.	81,055	-
CHAN G.	83,595	565	CIAMPELLETTI J.	109,161	1,198
CHAN H.	100,461	638	CICHOWSKI J.	75,397	-
CHAN L.	93,486	2,028	CIOLFITTO T.	75,136	-
CHAN M.	104,113	821	CLANCY D.	131,578	253
CHAN R.	123,188	64	CLARK C.	90,311	135
CHAN S.	101,792	1,883	CLARK T.	89,469	404
CHAN S.	78,103	950	CLARKE D.	110,136	-
CHAN T.	183,221	2,144	CLARKE E.	95,994	-
CHAN V.	121,896	224	CLARKE M.P.	85,558	-
CHAN W.	101,040	-	CLARKE-SHERMAN C.	83,509	-
CHANDRA J.	96,196	332	CLIFFORD R.	175,799	-
CHANDRA R.	82,202	78	CLOUGH R.	81,520	-
CHANDRA S.	135,778	2,395	COATES W.	134,084	1,529
CHANG P.	103,280	268	COCHRANE L.	82,263	2,051
CHANG R.K.	109,902	-	COLES W.	86,945	21,890
CHANG Z.	83,725	-	COLLIN R.	75,268	-
CHAPMAN S.	91,666	339	COLLINS K.L.	81,193	481
CHASE P.B.	108,977	252	COMEAU S.	96,441	201
CHEADLE L.	81,419	439	COMMINS B.	96,307	2,245
CHEEMA P.	98,093	7,064	CONNOLLY A.	93,856	-
CHELA S.	111,719	92	CONSTABLE C.	103,056	-
CHELI V.	77,394	-	COOK B.	84,749	-
CHEN K.	166,117	-	COOMBES S.	80,682	192
CHEN L.	132,288	3,843	COOPER D.	111,757	167
CHENG B.	186,183	693	CORAY M.	81,065	2,285
CHEUNG C.	89,307	1,496	COULTHARD R.	78,836	506
CHEUNG D.	104,297	-	COWIE K.D.	85,286	19
CHEUNG J.	81,144	-	COX C.F.	77,000	64
CHEUNG P.	97,219	506	COX M.	147,430	886
CHEUNG R.	100,514	539	CRAIG B.	124,559	2,300
CHIANG S.	75,336	229	CRAVER S.A.	239,538	4,735
CHIN R.	89,702	123	CRAWFORD L.	79,396	176
CHIU A.	78,741	1,299	CRIPPS L.	79,827	-
CHIU C.	133,284	-	CROMBIE S.	298,879	9,287
CHIU G.	86,969	4,089	CROSBY A.	78,976	176
CHIU G.L.	91,177	-	CROSS T.	115,171	614
CHIU P.	101,475	925	CRYSLER E.	104,811	912
CHO J.	81,898	673	CUDLIP A.G.	153,171	1,354
CHORNEY L.	102,526	971	CULOS E.R.	115,476	111
CHORNEY T.	90,596	1,681	CURLL S.	98,299	-
CHOU A.	111,289	2,045	CURRIE C.	77,557	-
CHOU J.	87,209	689	CUTAIA D.	93,183	2,176
CHOW B.	95,113	506	CUTHBERT B.	86,482	510
CHOW C.	102,334	3,591	DAC M.	76,129	90
CHOW M.	121,097	1,126	DALMAN S.	75,961	421
CHRISTENSEN M.	85,733	71	DALUPANG R.	83,706	-
CHRISTENSEN M.A.	79,159	265	DAME R.	75,382	-
CHU A.	119,346	1,727	DAMON C.L.	100,653	1,178
CHU R.	75,683	-	DANTU P.	76,206	-
CHU S.	76,981	-	DAR SANTOS J.	79,886	108
CHU T.	86,688	60	DARKE M.	113,727	-
CHUAH C.	116,728	1,146	DAROUGH-HARDEKOPF B.	85,207	80

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
DAVIDSON B.	92,264	1,788	DOWDELL A.	90,095	1,175
DAVIES C.	105,521	4,608	DOWNEY M.	105,526	4,659
DAVIS K.	95,427	247	DOYLE C.	86,922	719
DAVIS L.	94,431	937	DREW J.	92,705	2,708
DAVIS S.G.	109,445	398	DREYER P.	194,117	6,032
DAWKINS F.	81,974	300	DRUMMOND J.	76,484	322
DAY T.M.	90,786	5,253	DU PLESSIS A.	168,582	2,140
DE ASIS L.	97,787	1,567	DUDLEY A.	159,720	1,512
DE BENEDICTIS G.	75,748	-	DUMENCU G.	106,455	-
DE BOER J.	85,749	16,048	DUONG D.	78,612	169
DE GUZMAN N.	82,973	-	DURRAD D.	80,197	80
DE LEUR P.	136,878	16,422	DUSSEAU T.	85,001	9,365
DE SOUZA M.	77,025	262	DYCK J.	108,829	3,340
DEAK M.	83,902	718	EASTWOOD G.	270,664	9,695
DEAN D.	132,757	29,649	EDEN G.	182,120	5,697
DECICCO A.	82,693	-	EDWARDS B.	137,183	2,786
DEERING S.K.	87,573	108	EDWARDS R.	94,579	502
DEGROOT J.	78,558	176	EEUWES J.	83,866	121
DEKERF J.J.	77,697	430	EGAN S.	118,834	357
DELLA-COLETTA B.	84,224	316	EIN G.H.	76,900	167
DELMARK R.	144,797	2,931	ELDEHIMI H.	80,214	756
DEMREN M.	96,992	53	ELDER J.	206,683	22
DEN OUDEN B.	94,349	182	ELLIOTT D.	83,835	1,074
DEPOURCQ J.	83,271	230	ELLIOTT R.	76,462	46
DERBY L.	101,418	1,402	EMERSON J.M.	85,804	111
DERINZY L.A.	78,170	-	ENG M.	123,053	695
DESABRAIS B.	162,490	92	ERHARDT S.	76,730	314
DESHANE R.	110,356	226	ERICKSON D.M.	111,374	194
DEVRIES K.R.	100,210	1,263	ESPERSEN T.	75,557	20
DHANANI S.	80,970	40	ESTRADA M.	77,094	-
DHANANI Y.	75,631	-	EUSTACE A.	120,134	3,145
DI POMPONIO F.	81,419	3,310	EVANS H.	75,785	-
DICESARE J.	96,917	5,063	EVEN A.	84,553	-
DICKINSON J.	202,939	4,448	EVERELL H.	116,766	474
DICKSON P.	103,924	-	EVINGER P.	104,648	319
DICKSON VAN STOLK S.	80,546	-	EWASIUK W.	81,626	133
DIGGENS B.	81,703	105	FADAEIAN M.	94,256	2,252
DILWORTH J.	147,608	3,375	FAFARD N.	103,162	1,229
DINNIE S.A.	81,945	276	FAIRBAIRN C.	77,276	290
DIXON C.J.	81,063	-	FAIRBRIDGE C.	170,455	2,479
DOAN A.	75,370	176	FANG M.	96,096	2,214
DOCKERTY M.	94,410	151	FANTINIC N.A.	80,468	176
DOELL L.B.	80,464	150	FARAJI B.	116,468	2,273
DOLLARD R.	86,974	546	FARR J.	144,561	8,544
DOMES J.M.	109,199	176	FARRELL H.	82,113	176
DONALDSON C.	120,779	950	FAWCETT A.	86,083	-
DONG J.	115,389	4,612	FAY G.G.	76,075	-
DORADEA-CABRERA D.	90,269	380	FEDERICO E.	92,090	-
DORAN E.	137,091	1,082	FEDOROFF G.	119,864	176
DORICIC J.	178,791	3,110	FENG J.	77,103	950
DOSANJH J.K.	89,408	-	FENGLER B.	79,335	-
DOTT J.R.	78,114	-	FEOKTISTOVA M.	95,168	2,474
DOUCETTE B.	83,644	23	FERGUSON G.	79,007	48
DOUGLAS C.	76,315	659	FERRARI D.	123,805	2,343

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
FIALA P.	78,550	-	GERAK S.	80,359	2,761
FILIPCHUK D.	105,769	754	GERMANN B.	80,518	87
FINCH S.	103,884	398	GHAFFARI ZADEH S.	83,422	-
FINNERTY N.	96,359	45	GIBBS M.	124,208	6,451
FINSTAD B.	75,468	269	GIBSON C.	165,203	21,660
FIORVENTO D.	122,190	2,140	GIBSON M.	173,828	2,140
FISCHER P.	85,351	-	GILES J.	167,999	804
FISHER L.F.	75,516	290	GILL G.	79,941	29
FISHER R.	132,197	3,212	GILL P.	77,487	70
FLEMING G.	116,641	-	GILL S.	84,831	205
FLOTO S.J.	79,488	-	GILLICH C.	80,215	198
FOLEY J.	103,666	617	GIN J.	115,422	-
FOLEY M.	86,260	334	GIRARD M.A.	171,632	15,129
FOORT A.	107,494	4,372	GLOWINKOWSKI S.	88,070	977
FORD D.	112,224	1,626	GLYNN A.	85,490	3,547
FORMAN B.	87,931	6,733	GODARD M.	80,479	1,302
FORMAN J.	148,125	9,529	GODWIN- A HART S.	96,036	476
FORREST D.	99,578	1,284	GOLA A.	84,562	1,123
FORREST L.	102,286	355	GOLDSWORTHY K.	75,757	-
FORSTER D.	84,664	62	GOLUZA J.	86,929	184
FOWLER J.L.	110,365	1,865	GONZALEZ A.	90,568	1,370
FRAMST D.C.	77,104	176	GONZALEZ N.	95,077	176
FRANCIS M.J.	200,634	8,418	GOODMAN N.	77,186	14
FRANK K.	75,657	-	GOODMAN P.	81,682	7,274
FRANKS S.	80,350	10	GORDON D.	101,230	1,762
FRANSSSEN H.	81,387	-	GORDON T.	122,659	9,624
FRASER E.	113,614	920	GORMICAN D.F.	181,086	3,045
FRASER J.	102,834	950	GOSAL T.	78,159	884
FRASER K.	106,903	1,749	GOULD A.	304,444	13,515
FRASER S.	109,810	738	GOULET J.J.	110,198	7,397
FREDE N.	78,613	225	GRACE M.	108,315	-
FRIGON M.	76,721	-	GRAHAM L.	121,304	80
FRISON E.	91,152	-	GRAHAM S.	99,205	512
FRITZ J.	110,906	804	GRAMA GIRBA A.	101,687	4,302
FULLERTON S.	109,032	7,341	GRANT C.	77,204	176
FUNG E.	79,076	2,003	GRANT D.	86,865	176
FUNG L.	104,142	3,429	GRANT M.	94,249	-
GABAS M.	123,441	2,051	GRASS T.	97,082	-
GAHAN M.	88,192	120	GRATTON A.	78,651	-
GAJIC V.	81,982	-	GRAVEL J.L.	111,676	2,414
GALI J.	76,464	22	GRAY J.S.	91,246	-
GALUSKA J.A.	77,810	-	GRAY S.	90,218	765
GARDINER G.G.	123,680	263	GRAY T.L.	79,860	165
GARDNER J.	134,900	1,125	GRAZIANO J.G.	97,882	-
GARDNER P.	166,447	-	GREER C.A.	102,360	530
GARIN V.	79,258	-	GREER R.	87,554	-
GARLOUGH L.	106,109	-	GREGOIRE J.	85,294	-
GARLOUGH W.	76,326	-	GREGOV V.	87,359	176
GARRETT R.	86,490	1,602	GRENIER L.	139,318	2,617
GARRIOCH S.	88,330	-	GREWAL C.	124,910	27
GASTER H.R.	92,167	711	GREWAL R.	100,661	119
GAULEY K.	175,315	2,972	GRISEDAL M.	85,836	-
GEBERT M.	89,022	1,454	GROSSE L.	142,925	-
GELIN K.	113,467	464	GROSSMAN A.	128,165	395

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GUERRA L.	83,716	624	HENG D.	101,753	982
GUILMAIN P.	113,289	10	HEPBURN J.	77,123	-
GULLETT L.	164,305	3,013	HERTSLET B.	76,239	-
GUNN A.	96,941	-	HERTSLET D.	118,966	7,363
GUNN D.	108,950	18	HESSE P.	92,716	281
GUNNARSON S.	75,385	2,228	HEUCHERT T.	148,116	2,586
GUNTURI K.	95,710	570	HIBBERT L.	141,537	2,427
GUPTA N.	104,965	225	HICKEY B.	75,370	300
GUTICA V.	130,096	960	HIEBERT B.	83,612	331
GUYMER D.R.	92,066	13	HIEBERT J.	88,594	-
GWILT M.	123,550	6,157	HIEBERT K.	118,922	2,665
HACKETT P.W.	96,665	758	HIGGINS C.	89,123	1,736
HAHN T.	78,798	-	HIGGINS C.	75,543	5,252
HALCROW S.	96,061	-	HILL D.	126,454	10,774
HALE K.	77,123	931	HILL G.	142,755	419
HALL K.	169,867	2,393	HILL M.	97,439	390
HAMADE D.	78,018	-	HINTON M.	148,340	2,140
HAMILTON R.	86,469	-	HIZON E.	161,660	-
HAN K.	80,574	407	HO C.K.	87,105	-
HANCOCK C.S.	175,631	9,883	HOEY J.	169,653	6,267
HANCOCK S.	97,340	-	HOGG K.	75,404	37
HANER C.D.	110,479	3,265	HOHLBEIN L.	76,100	1,660
HANNA R.	83,429	176	HOLLEFREUND G.	123,955	3,001
HANSEN J.	79,924	-	HOLMAN J.	79,290	-
HARDMAN G.	92,058	1,342	HOOTON A.	159,756	1,545
HARDY C.	81,502	1,101	HOPKINS D.P.	114,801	176
HARDY P.	98,369	-	HORNE J.	144,275	3,956
HARMAN N.B.	76,480	-	HORROCKS B.	168,497	888
HARRINGTON D.	188,886	2,445	HORVATH J.	89,107	-
HARRINGTON S.	202,226	6,944	HOSKINS B.D.	98,091	-
HARRISON J.	123,754	27	HOSKINS J.	79,053	59
HARRISON K.	94,314	3,442	HOUBEN J.	81,761	4,457
HARWOOD M.	108,064	649	HOWARD A.	109,145	783
HATCHER J.	108,932	6,066	HOWARD H.	81,452	56
HATTON K.	138,594	133	HOWARD P.	75,368	135
HAUPT E.	144,952	2,039	HOWARTH C.	75,366	-
HAUSCH K.	104,835	779	HSU N.	108,636	3,803
HAUSCH R.	104,441	-	HU S.	88,547	1,490
HAVERLAND C.G.	105,627	270	HU T.	91,649	950
HAYDEN M.	127,649	1,840	HUBER J.	97,750	160
HAYWARD G.	113,574	3,357	HUGGINS P.	134,646	2,925
HAYWARD L.M.	75,309	222	HUGHES K.	85,603	4,849
HAZLETT C.	81,648	-	HUH S.	76,858	-
HAZLETT M.W.	106,600	967	HUI J.	91,371	-
HEAP L.	85,351	2,734	HUI K.Y.	85,639	492
HEERSAHOTA S.	96,462	2,434	HUI M.	104,602	5,734
HEESE R.	87,893	-	HUI P.	77,287	-
HEGINBOTTOM J.	137,895	3,235	HUMPHREYS J.	136,462	2,263
HEIDNER J.	78,341	1,896	HUNDAL K.	117,483	-
HEILMAN M.	76,089	185	HUNG P.	108,163	3,957
HEISKANEN B.	82,635	118	HURZIN B.	80,774	224
HEMBROUGH S.D.	143,723	3,703	HUSBAND D.	81,536	1,185
HENDERSON D.	162,109	712	HUTTRAM L.	77,209	176
HENDRIKSEN L.	79,739	-	HUXLEY K.	113,330	6,322

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HWANG D.	88,891	2,647	JONES D.L.	136,903	32
IACOBAZZI E.	119,296	200	JONES D.M.	100,307	2,120
IKEDA M.	85,225	271	JONES J.	106,540	2,812
IRVING J.C.	82,122	129	JONES L.	92,367	2,351
ISAAC G.	103,264	829	JORGE C.	108,986	10,033
ISAAC T.R.	108,404	4,788	JOSEPH M.	93,030	1,034
ISBISTER R.	77,984	439	JOSEPHS R.	77,179	280
ISMAGILOVA J.	98,797	611	JOYCE D.	190,177	3,715
IVANOV D.	77,157	-	JOYCE S.	98,863	53
JAAGUSTE J.	107,125	-	JUDD M.	109,041	242
JACKSON C.C.	86,938	-	JUDGE J.	120,021	7,144
JACKSON D.	97,965	-	JUNG S.	83,737	4,432
JACKSON G.	77,022	176	JURIET I.R.	78,552	-
JACKSON G.	100,159	2,384	JUTLA H.	176,597	416
JACKSON S.D.	84,189	206	JUULSEN T.	76,907	187
JACOB A.	115,001	107	KAHLON R.	180,615	5,269
JACOBS D.	76,135	506	KAILA N.S.	150,562	1,355
JACOBSON C.	87,544	886	KAILA-GREWAL I.	99,470	2,504
JAFFRAY G.	105,879	-	KAJIWARA D.	97,338	583
JAHN R.	76,643	-	KALISCH G.	76,060	-
JANDL R.D.	92,910	358	KALWAGADDA S.	75,123	-
JANG R.	87,997	371	KAMBOH C.	80,179	496
JANSEN A.	117,148	1,754	KAN J.	88,980	1,568
JARVIS E.	75,919	-	KAN R.	115,309	585
JAYME M.	109,403	3,022	KANANI R.	82,484	-
JEFTIC M.	102,289	3,943	KANDA S.	78,364	2,891
JEFTIC M.	108,410	3,113	KANG F.	85,911	2,406
JENNINGS D.L.	75,149	1,247	KARP S.	89,716	445
JENNINGS T.B.	77,063	-	KAUFMANN K.	124,981	1,869
JERICK E.	86,794	4,792	KAYSER M.	97,016	2,116
JETTE D.	109,431	1,499	KEGLER B.	119,387	4,190
JEVONS D.P.	83,642	2,565	KEKS L.	75,463	-
JHUTTI B.	84,954	462	KEKS L.G.	108,935	3,655
JIA J.	75,631	-	KELENY R.	107,703	1,952
JIA N.	86,604	1,674	KELENY W.	79,438	-
JIBSON S.	122,880	3,009	KELLER S.	82,434	-
JIMENEZ N.	311,834	19,044	KELLETT T.	75,778	317
JIVANI N.	107,573	40	KELLY M.	87,731	-
JOHAL C.	82,958	128	KEMP P.	229,306	10,125
JOHAL G.K.	127,923	179	KEMPLING N.	85,799	-
JOHAL I.S.	88,898	221	KENNEDY G.	87,876	747
JOHAL R.	101,014	620	KENNEDY J.	79,667	-
JOHANNESSEN B.	111,417	342	KENNEDY S.	84,218	381
JOHANSEN C.A.	81,132	1,071	KEOUGH D.	119,917	11,712
JOHE A.	111,281	60	KESHMIRI M.	93,685	2,156
JOHL J.	110,298	6,231	KHAKH G.	87,506	-
JOHNSON C.L.	80,937	224	KHAN S.	96,986	6,830
JOHNSON L.	101,405	1,026	KHAN S.A.	80,831	60
JOHNSON L.	80,620	3,244	KHOR J.	98,736	1,736
JOHNSON L.J.	75,380	-	KILAND L.	89,036	4,476
JOHNSON R.	77,294	267	KILBRAI T.E.	77,012	-
JOHNSTON J.	128,300	10,416	KILPATRICK A.	75,874	529
JOIYA S.	75,380	176	KILPATRICK J.	157,322	1,793
JONES B.	76,177	250	KIM D.	99,992	-

**Remuneration and expenses paid to employees
for the 12 month period ended March 31, 2018**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KIM H.	94,975	-	LAI G.	102,382	525
KIM J.	111,827	286	LAI S.	79,079	60
KIM S.	129,066	32	LAING L.	91,354	3,624
KIMBLE M.	101,743	1,713	LALONDE L.	197,904	5,516
KIMURA D.	96,398	992	LAM C.	100,373	147
KING D.	76,720	-	LAM R.	104,431	3,058
KING D.J.	76,580	273	LAMBERT P.	105,660	225
KIRBY C.	81,011	9,292	LAMONT G.	75,366	131
KIRKHAM R.	192,787	5,324	LANE E.	81,434	482
KJERSIDE H.	76,174	51	LANE T.	98,711	-
KLAR A.	94,784	2,140	LANG G.	80,891	372
KLEEFSTRA Z.	120,699	3,330	LANGEVIN Y.	76,583	-
KLEIN K.	78,740	8,695	LANGILLE L.	75,942	1,790
KLER K.	82,401	193	LANGRANA N.	97,373	2,496
KLYMCHUK R.	79,893	618	LANGTRY P.R.	88,317	10
KNAPP M.	76,080	-	LARKE J.	108,139	1,678
KNIPPELBERG S.D.	82,270	52	LAU E.	88,059	-
KO E.	98,663	225	LAU F.	78,652	-
KOCHUBIEVSKY Y.	88,799	-	LAU J.	82,202	54
KOENEN A.J.	97,927	-	LAUDADIO S.	154,613	4,513
KOH-STEWART J.	87,098	967	LAUGUICO K.	80,314	686
KOIVUKANGAS A.	75,395	-	LAVIE E.	108,745	304
KOLOCKA Z.	89,030	632	LAW J.	183,177	1,259
KOŁODZINSKI G.	94,277	2,101	LAWRENCE J.	100,536	2,342
KONG J.	108,129	534	LEARNED D.	95,409	275
KONG S.	86,574	-	LEBRUN D.	166,100	7,988
KOONER H.	82,321	8,880	LEBRUN M.T.	113,423	4,022
KOPCHUK K.D.	99,304	694	LEE A.	113,907	140
KOSKI M.W.	100,819	-	LEE A.	144,257	-
KOSTUR J.	94,179	-	LEE B.	82,783	910
KOSTUR S.P.	93,962	-	LEE J.	125,734	2,091
KOTSABOIKIDIS H.	118,911	3,155	LEE J.	114,984	3,086
KOUDI N.	93,524	-	LEE K.	80,743	295
KOZAK J.	90,650	-	LEE K.	104,346	200
KOZAR J.	116,048	201	LEE M.	97,255	321
KRANJC S.	80,035	534	LEE M.	170,689	2,268
KRISTOPAITIS A.	76,161	74	LEE M.	137,302	2,890
KUCHER L.	131,208	5,904	LEE P.K.	111,077	123
KULLMAN N.	100,019	-	LEE R.	140,064	315
KUMAR P.	77,819	62	LEE R.	107,840	851
KUMAR R.	88,886	297	LEE S.	75,994	100
KUMARAN S.	77,225	-	LEE S.	79,695	-
KUNG M.	91,824	-	LEE V.	215,995	471
KUNZER A.	119,329	5,120	LEE Y.	106,452	541
KUUN J.	81,904	950	LEE Y.	101,570	4,753
KUZNETSOVA O.	155,671	4,811	LEE-YOUNG D.	82,156	-
KWAN A.	115,287	69	LEGGETT K.	80,027	-
KWAN H.	81,637	-	LEISHMAN D.	117,982	1,137
KWAN J.Y.	152,788	8,884	LENCOVIC C.	121,838	2,492
KWON T.	87,072	-	LEONG P.	255,495	10,259
KWONG E.	85,635	-	LEPAGE V.	185,552	3,691
LABERMEYER J.	117,270	454	LEROSE J.	165,182	2,698
LAC H.	89,431	377	LEROUX M.	115,524	2,644
LACHANAS M.	90,838	19	LERVOLD C.	124,412	7,853

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LESPERANCE J.	123,282	206	LYNCH L.	80,562	-
LESSARD E.	104,249	43	MA S.	95,051	1,371
LESTON L.L.	96,178	436	MA V.	82,016	-
LETKEMAN F.	128,094	2,797	MA W.	91,697	-
LEUNG P.	88,581	-	MAC DONALD D.A.	82,790	15,443
LEUNG W.W.	100,411	-	MAC DONALD S.	75,054	-
LEWIS C.	109,470	-	MACAPINLAC R.	120,121	-
LEWIS D.	98,969	525	MACDONALD K.	76,573	-
LEWIS R.	77,455	17	MACFADYEN E.	81,484	-
LEWKO A.	118,022	600	MACFARLANE W.	172,472	2,240
LEYS N.	77,059	-	MACGREGOR B.	78,690	-
LEZICA M.	92,253	6,308	MACHESNEY S.	83,953	1,065
LI A.	165,950	2,189	MACKAY K.	87,926	3,500
LI A.C.	102,826	-	MACKAY M.C.	102,130	646
LI C.	111,767	-	MACKIE L.	81,202	458
LI E.	133,419	5,813	MACKINNON J.	75,368	-
LI R.	125,941	2,864	MACLEAN M.	84,596	4,595
LI Z.	97,578	979	MACLEAN V.	93,576	-
LIEDL R.V.	119,335	49	MACLENNAN T.	108,220	-
LIGALI A.	95,203	2,286	MACLEOD S.	102,563	-
LIM T.	82,403	323	MACNEIL C.	105,720	-
LIN D.	114,294	1,839	MAH B.	84,303	666
LIN J.	92,344	1,003	MAH J.	131,775	4,951
LIN M.	112,626	-	MAH R.	79,750	226
LINDEN M.	90,770	46	MAIER B.	95,846	12,246
LINDEN R.C.	91,859	956	MAIO A.	77,306	86
LINDSAY B.	90,977	97	MAK L.	184,187	-
LINDSAY M.	92,646	2,140	MAK S.	84,095	-
LINTON N.	163,775	5,937	MAK Y.	84,517	4,084
LINZMEIER J.L.	103,803	-	MAKAROWSKI R.W.	89,998	-
LISE R.	76,359	-	MAKHIJANI B.M.	87,612	-
LIU S.	106,633	2,728	MALCOLM D.	107,981	142
LIU T.	99,008	3,465	MALKOWICH L.	90,317	1,713
LO F.	122,058	1,887	MALSEGNA M.	91,619	127
LO K.	75,408	285	MALTMAN E.	87,731	3,881
LO M.	79,633	-	MALYON S.	195,031	1,048
LOACH A.	216,870	2,110	MAN L.	123,388	-
LOCHRIE L.F.	104,617	-	MAN M.	116,342	2,143
LOFGREN B.C.	87,703	176	MANDAIR J.	85,982	-
LOISELLE S.	113,206	5,002	MANN P.	75,789	1,879
LONDON S.	75,531	5,382	MANN S.	118,124	6,308
LOO A.A.	81,434	-	MANN T.B.	75,759	186
LOPEZ-DEE M.	100,863	77	MANUEL H.	101,096	4,280
LORE R.	79,209	-	MAO Y.	91,334	-
LU C.	81,697	949	MAR T.T.	137,202	12
LUCAS K.	159,003	1,105	MARBELLA C.	81,007	176
LUCHIES J.	107,955	1,409	MARCHI J.	165,953	3,820
LUDDU M.	80,354	271	MARCHUK D.	107,523	3,264
LUI E.	95,115	-	MARCOTTE B.	90,400	898
LUISON M.	79,004	176	MARIA V.	79,903	-
LUM W.	81,146	-	MARIANO GLORIA F.	108,981	10,928
LUND J.	85,720	1,220	MARINI M.	85,372	86
LUONG T.	82,625	1,289	MARION C.	106,596	2,972
LY S.	78,611	5,767	MARSHALL L.	115,908	646

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MARTE A.	107,127	210	MENARD D.	173,787	5,071
MARTIN M.	117,640	1,089	MEYER C.	111,493	1,579
MARTIN S.	86,264	139	MEYER K.K.	79,464	-
MARTON F.	105,498	3,031	MICELI M.	162,161	255
MARVEL D.	93,362	820	MICHAEL D.	97,768	1,576
MARWICK C.E.	119,287	-	MIKITCHUK A.	93,968	3,426
MATHESON C.	126,925	160	MIKKELSEN B.	88,230	-
MATHIESON D.	112,273	2,462	MILLER D.	78,985	2,286
MATHIEU A.	106,643	1,450	MILLER L.	80,341	1,694
MATTHEWS L.	210,455	5,023	MILLER P.R.	79,225	-
MATTHEWS R.	139,208	1,813	MILLER R.	78,729	50
MAUGER R.	75,420	1,255	MILLER S.	117,387	96
MAURO J.	96,359	152	MILLS D.	82,185	-
MAURO L.	75,451	1,633	MILNER M.	113,679	1,809
MAWHINNEY S.	76,575	176	MIM D.	75,270	-
MAYEDE G.	75,178	1,848	MINARTO J.	119,491	967
MAYLOR M.	94,349	4,799	MITCHNER L.M.	96,645	1,605
MAZALEK T.	115,373	800	MITTON L.A.	222,324	2,945
MCANDREW J.	77,281	176	MOEN R.	179,263	3,191
MCARTHUR F.	78,873	-	MOFFAT M.	108,139	797
MCARTHUR T.	79,816	-	MOHAMMED J.	85,961	425
MCAVANY S.	77,065	22,463	MOLLET K.C.	94,601	-
MCCAULEY L.	81,884	1,507	MONAGHAN A.	151,313	2,524
MCCONNELL A.	97,305	852	MOON J.	106,560	4,362
MCCORMACK C.	88,082	-	MOONEY R.	78,826	-
MCCULLOUGH R.	146,729	2,539	MOORE S.	75,778	-
MCCUNE J.	89,402	281	MORAN N.	84,338	4,299
MCDANIEL J.	238,444	6,144	MOREIRA N.	75,587	-
MCDONALD B.	131,487	586	MORGAN J.	81,973	202
MCDONALD D.M.	75,699	-	MORIN D.	104,338	-
MCDONALD S.A.	101,839	-	MORIN S.	125,222	2,144
MCEACHEN R.	85,869	205	MORLEY L.M.	84,656	517
MCEACHRYN T.	89,309	464	MORO D.	83,951	88
MCEVOY E.	87,882	3,156	MORRALL G.	108,813	660
MCFEE D.	91,302	-	MORTIMER B.	79,141	52
MCGILVERY T.	91,095	732	MOSCATO J.	140,842	1,377
MCILDOON A.	169,808	552	MOULTON V.	96,448	1,135
MCKAY F.G.	75,940	6,161	MULFORD A.	76,645	1,362
MCKERNAN C.	112,265	4	MULLIGAN W.	87,192	421
MCLEAN S.	83,007	141	MULVENNA S.	81,991	-
MCLEAN T.	87,438	740	MUNG D.	76,352	-
MCLENNAN R.	169,820	2,155	MUNN K.	115,252	8,057
MCMANN M.	75,022	-	MUNRO D.	120,413	309
MCMILLAN P.	133,523	1,582	MUNT K.	89,132	176
MCMILLAN P.	89,749	70	MURPHY M.	172,338	3,436
MCMORRIS D.G.	85,382	-	MURRAY R.	107,185	7,276
MCMULLAN R.	117,716	3,675	MUZZIN S.	82,696	339
MCPHERSON R.E.	115,587	176	MWENDWA A.	79,094	-
MCPHIE D.	111,294	994	NADEAU D.P.	89,389	459
MCWILLIAMS R.N.	82,585	176	NAGY C.	90,325	3,303
MEADE A.	147,135	2,244	NAICKER R.	79,384	63
MECKLE W.	90,993	322	NAIDU K.	99,430	-
MEENS THISTLE B.	262,572	4,728	NAKANO A.	77,719	228
MEGINBIR M.	77,869	2,278	NAMISLO J.	100,372	11,292

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
NANOS L.	81,722	-	O'REGAN M.	87,936	442
NARESH K.	103,182	2,318	O'TOOLE T.M.	99,780	2,511
NASH B.T.	101,359	396	OGILVIE K.	80,092	1,826
NASU A.	77,262	-	OKEBUKOLA O.	116,627	3,150
NATHAN V.	116,159	411	OLIVER J.T.	93,463	-
NAVA C.	90,695	2,139	OLLEY L.	158,488	9,749
NEESE N.	106,129	3,275	OLSON N.	75,333	-
NEILSEN T.	121,602	2,007	OLSTROM L.	108,739	744
NELSON K.	114,467	2,740	ONG S.	120,048	2,325
NEMATIFAR M.	93,470	76	ONO Y.	82,137	17
NEWBERY R.	101,917	101	OREA R.	92,753	-
NEWMAN B.	116,537	231	OSADCZUK S.	112,221	62
NEWMAN T.	101,955	-	OSBORNE K.	106,432	4,052
NG A.	107,192	211	OUELLETTE L.	78,901	315
NG C.	101,575	1,652	OWEN-BLAS M.	95,748	1,021
NG E.	76,072	76	OWEN-KING K.	139,933	3,060
NG H.	164,895	2,544	OYE G.	127,255	4,007
NG J.	90,706	-	PABLO C.	85,717	-
NG J.	97,305	680	PACHINI R.	76,143	971
NG J.	122,888	-	PADANIA Z.	83,168	-
NG L.	76,046	32	PADDOCK S.	86,485	2,340
NG P.	106,044	-	PAGNUCCO M.	75,072	88
NG R.	108,483	139	PALK S.	107,284	-
NG Y.	97,851	-	PALTIEL C.	111,155	204
NGAI C.	101,113	647	PANCHENKO L.	81,349	2,008
NGALIM M.	98,961	2,165	PANDA A.	92,477	-
NGO P.	129,709	11,957	PANG W.	88,651	500
NGUYEN D.	103,202	-	PANTUSA S.	86,218	26
NGUYEN J.	170,296	2,285	PARKES M.	143,745	2,159
NGUYEN Q.	94,000	583	PARSLOW K.	324,399	8,221
NGUYEN R.	85,378	8,422	PASIEKA K.	88,059	534
NGUYEN T.	77,411	-	PASS P.	82,323	80
NICHOLL C.	162,483	-	PATEL J.	99,435	1,149
NICK R.	108,830	3,112	PATEL R.	86,540	583
NICKASON N.	174,216	3,374	PATEL S.	114,371	120
NICOL C.	84,204	-	PATEL S.	85,128	-
NIEWELER E.	75,956	198	PAU M.	87,920	-
NIJJER R.	91,011	-	PAUL J.	108,428	1,682
NIMI D.	79,800	-	PAYNTER E.	143,252	2,133
NISHI K.	89,778	479	PEARCE C.	100,997	-
NOBLEZA L.	75,252	-	PEEBLES M.R.	108,642	155
NORMAN B.	88,276	-	PENN J.	89,217	528
NOUJAIME R.	108,722	1,426	PENSATO J.	132,201	857
NOVAKOVIC G.	88,912	-	PENTECOST B.	111,914	1,616
NOWACZEK J.	88,659	2,071	PEREIRA S.	109,958	163
NUNN J.	99,221	2,167	PEREZ E.	81,167	301
NUSCHE M.G.	115,997	7,201	PERSCHONKE K.	170,828	1,520
NUTINI M.	77,727	4,076	PETERS S.	85,666	-
NUTLAND K.	81,223	112	PETHERICK J.	110,555	3,124
NUTTER L.	76,829	-	PHAN R.	76,142	-
O'BRIEN M.	165,650	-	PHILLEY A.	80,153	-
O'BRIEN M.	125,413	176	PHILLIPS C.	89,994	1,322
O'CONNOR L.R.	77,863	-	PICCHIONI C.	87,630	241
O'REGAN K.	95,879	-	PICILLO M.	79,998	-

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PIERCE S.	80,427	23	REGUSH H.	112,815	905
PIETRAMALA A.	124,839	632	REID A.	76,004	414
PIETRAMALA S.	75,228	896	REID E.	80,272	401
PINIACH P.	135,101	234	REID T.E.	80,328	298
PITZMAN M.	108,235	3,449	REILLY K.	110,418	1,434
PLOMP R.	97,489	3,368	REIMER D.	166,606	443
POOLE K.	130,279	1,016	REITER M.	75,501	286
POOLE R.	112,234	607	REMPEL T.	78,419	371
POP T.	86,922	225	REYNOLDS A.	120,504	5,193
POPA T.	91,521	-	RHIM H.	93,967	-
POPESCU D.	133,241	9,510	RIBEIRO D.	113,813	1,659
PORT C.R.	118,162	151	RICH R.	81,677	1,998
PORTER D.C.	118,052	1,108	RICHARDSON D.	150,501	41,829
PORTER J.	108,935	2,444	RICHER A.	94,875	506
PORTERFIELD B.	91,175	885	RIDDLE C.	138,892	288
POSTNIKOFF B.	77,835	7,277	RIDLEY N.F.	158,830	6,948
POTTER M.	87,925	219	RINKE C.R.	109,405	2,171
POTTERY J.C.	99,809	563	RIVA T.	80,390	-
POTTS F.	87,263	2,553	ROACH D.	79,109	-
POWERS R.E.	129,478	4,554	ROBERTSON A.	103,305	1,742
PRABHAKAR K.	101,676	-	ROBERTSON J.	137,896	1,203
PRATT R.	86,584	3,167	ROBINSON A.	99,619	2,926
PREDEAUX D.	75,721	375	ROBINSON C.	112,265	2,177
PRICE A.	150,078	3,101	ROBINSON C.F.	78,657	11,667
PRIHAR N.	93,768	2,861	ROBINSON I.	121,165	2,893
PRIOR G.K.	378,538	1,002	ROBINSON K.	149,582	3,593
PROCKIW K.	155,939	3,147	ROBINSON R.	83,697	-
PROIETTI B.	78,160	89	ROBSON A.	87,503	875
PRZYBYLSKI M.	187,845	-	ROBSON P.	85,897	249
PULKO M.	102,474	1,530	RODDICK K.	85,587	2,687
PURCELL J.	100,474	3,147	ROEST C.	76,183	176
PUTERMAN D.	97,021	3,609	ROLFSEN C.	80,406	176
PUTNEY C.	171,448	4,467	ROMARD T.	82,209	197
QI F.	88,624	-	ROOT A.	171,422	2,140
QUAIL B.	109,194	811	ROSS D.	81,083	-
QUALLY L.	87,411	1,070	ROYALTY C.	86,554	1,216
QUAN M.	82,238	176	RUBY W.	79,021	-
RABIE W.	108,988	-	RUDKOWSKI A.	77,670	70
RADOS T.	165,759	-	RUDOLPH S.N.	78,187	58
RAE D.	81,836	780	RUEST N.E.	79,078	924
RAFI A.	173,511	3,687	RUMBLE G.	158,559	4,192
RAI H.	92,808	225	RUSCOFF G.	79,264	176
RAI K.	105,922	-	RUSSELL E.	86,328	-
RAI V.	101,951	1,320	RUSSELL S.B.	81,445	-
RAMSAY L.	98,019	-	RYAN C.M.	213,509	5,743
RANIGA B.	75,343	72	RYE K.	219,351	2,725
RAPOSO M.	82,090	35	RYUJIN H.	124,130	49
RASIDAGIC V.	97,962	2,332	SABET S.	92,314	-
RASKI J.P.	92,663	251	SADRA M.	140,745	1,145
RATCLIFFE K.	121,861	-	SAHOTA H.	167,400	1,552
RAW M.	167,908	1,288	SAHOTA R.	87,341	-
RAYMOND R.	88,836	2,438	SAITO M.T.	75,357	227
RE F.	144,077	2,669	SALES K.	130,689	2,932
REED S.M.	118,095	658	SALTER C.	117,958	4,088

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SAN J.	90,866	941	SHARMA A.	111,700	207
SANDALL G.	92,607	48	SHARMA S.	84,452	200
SANDHU L.	126,035	3,123	SHAUNTZ A.E.	119,151	484
SANDHU P.	79,630	-	SHAVER B.	75,082	558
SANDHU R.	92,971	2,241	SHAW I.	84,069	-
SANDHU S.	85,551	181	SHEPPARD G.	165,467	2,635
SANDHU S.	96,965	2,323	SHIBATA A.	125,370	213
SANDRIN F.	90,330	181	SHING A.	92,037	225
SANDRIN R.J.	120,980	207	SHOKAR C.	83,850	175
SANGHA H.	82,905	-	SHOKRY A.	107,807	659
SANGHA P.	94,478	1,475	SI P.	136,788	2,104
SANGHA S.	81,465	-	SICHITIU L.	75,360	4,002
SARANCHUK L.	107,436	329	SIDDIQUI A.	91,566	299
SARKESSIAN A.	81,102	46	SIDHU A.	92,136	2,254
SARTORE J.	121,659	482	SIDHU M.	85,064	-
SATHIYAMURTHI S.	117,474	182	SIDHU M.	89,944	-
SATO K.	144,702	96	SIDHU T.	84,664	6,910
SAUNDRY R.	80,994	275	SIEMENS B.	121,533	176
SAWHNEY V.	118,021	335	SIGURDSON E.	75,970	788
SAYERS T.	106,428	15	SILVEIRA N.	92,541	17,403
SCACCIA L.	121,640	-	SILVEIRA P.	174,631	-
SCALI A.	84,523	-	SIMISTER J.R.	117,721	2,091
SCALI A.	98,920	216	SIMMONS A.	98,499	2,866
SCHAEFER K.	78,491	-	SIMPSON P.	93,009	1,978
SCHADEL V.R.	128,887	22,436	SINGH P.	84,772	4,409
SCHICK D.	144,537	281	SINGH R.	123,520	3,199
SCHICK R.H.	77,094	176	SINGH S.	102,328	2,960
SCHMIDT M.	97,103	190	SINHA N.	170,059	661
SCHMIDT P.	84,305	18	SINWAR S.	140,899	350
SCHMIDT V.H.	95,347	2,805	SIU T.W.	77,529	-
SCHNEIDER K.	75,513	189	SKYE-MAY V.	81,419	1,909
SCHNEIDER W.	89,018	225	SLADE I.	127,201	3,602
SCHOEMAN H.	137,452	1,917	SMEYERS M.J.	107,106	47
SCHUCK P.	125,917	117	SMIT C.	75,370	212
SCHULTZ A.	114,551	-	SMITH A.	78,537	2,431
SCLATER R.	92,704	506	SMITH A.	90,012	861
SCOTT B.	92,074	1,294	SMITH D.	107,343	2,208
SCOTT K.	94,071	6,370	SMITH J.	108,038	-
SCULLION L.	79,898	-	SMITH J.	123,793	2,899
SCULTETY J.	146,335	4,503	SMITH J.	84,532	1,224
SEAH H.P.	75,368	-	SMITH K.A.	76,195	-
SEARLE M.L.	80,528	-	SMITH P.M.	95,370	292
SEITZ D.	87,593	284	SMITH S.	81,419	952
SELVER B.	98,701	2,368	SMRZ J.	81,618	-
SENFT D.	79,305	-	SOAMES B.C.	76,868	-
SENGHERA G.	100,412	292	SODHI J.	142,278	1,935
SENGHERA S.	140,193	693	SOETISNA S.	84,103	-
SERBAN D.	76,717	-	SOO J.	88,324	506
SERSEN L.D.	79,600	503	SOO T.	90,306	236
SETTICASI P.	153,733	3,596	SOON L.	95,692	-
SHAKIBAFAR P.	92,312	1,420	SOTHAM J.C.	92,526	247
SHAND S.	83,826	-	SOUSA F.	87,543	961
SHANNON K.	103,943	-	SPECHT J.	87,908	1,880
SHAPTON S.	79,808	176	SPENCE M.	190,186	3,265

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SPENCER J.	173,818	2,140	TAYLOR L.T.	121,304	1,300
SPENCER S.J.	82,247	-	TAYLOR M.M.	112,467	4,865
SPRATT M.	115,108	2,497	TAYLOR N.	247,866	3,910
ST. DENNIS L.	120,371	615	TAYLOR T.M.	81,061	335
ST. LOUIS E.	129,766	4,791	TAZELAAR T.	92,297	1,049
ST. LOUIS K.E.	81,390	-	TEIFFEL R.	122,944	955
ST. PIERRE A.	104,406	189	TEMPLE F.J.	219,797	3,363
STACEY J.	76,420	411	TENTES S.	82,365	158
STARCEVICH R.	82,332	523	TERAGUCHI L.	164,805	394
STARK M.	83,427	-	TERMUENDE R.	125,775	330
STASTNY M.	91,931	506	TESTINI M.	76,019	118
STATTON G.	123,065	1,667	TETLOW L.	122,767	-
STEEL K.	78,617	1,744	THABRKAY S.	81,839	-
STEELE C.	94,992	396	THANDI B.	94,179	950
STEIRO C.	148,762	8,879	THIND R.	103,584	29
STEPHENSON D.	86,328	-	THIND R.	79,259	2,620
STEVENS G.D.	84,897	-	THIYAGARAJAN S.	115,901	5
STEVENS V.	88,380	418	THOMAS M.	87,657	-
STEWART C.	97,896	840	THOMPSON J.	85,229	664
STEWART C.	85,577	584	THOMPSON K.	77,918	1,548
STEWART J.	77,977	295	THOMPSON M.	106,824	5,775
STIRLING C.	101,465	341	THOMPSON W.	88,618	177
STOCKLEY S.L.	91,826	241	THOMSON B.	123,895	1,946
STORY R.J.	160,958	2,254	THORNLEY J.	93,860	1,016
STUBEL D.	83,808	50	THREATFUL J.	82,243	-
STUKEL J.J.	90,707	822	TIAN G.	89,149	-
STUTT R.	90,949	776	TILLYER E.	116,553	930
STYLES D.	99,426	506	TISDALL J.	128,367	4,283
SUKUNDA D.	82,137	86	TIWANA R.	86,738	3,139
SULLY M.	119,827	3,334	TODD R.R.	76,638	-
SUMNER L.	76,610	171	TOKARYK N.	82,813	-
SUN M.	80,857	470	TOMAS E.	82,157	4,446
SURINE R.	87,249	-	TOMELDEN M.	87,362	149
SUSWENDI A.	105,963	215	TOMLINS N.	105,739	894
SUTHERLAND C.	108,317	983	TONG K.	155,185	933
SUTHERLAND R.	76,659	-	TOOR S.	135,748	3,750
SUTHERLAND S.	85,521	6,046	TOPIC S.	81,125	187
SYNHORST L.D.	79,032	-	TORRES D.	111,517	3,977
SZETO T.	76,569	-	TOSIC-KOVACEVIC V.	88,092	-
SZYMANSKI A.	173,931	412	TOTH A.	79,137	-
TADEY C.M.	99,836	1,874	TOWELL R.	98,582	1,045
TAIT B.	82,241	208	TRAN H.	89,811	-
TAM K.	143,306	248	TRENAMAN J.	84,821	-
TAN J.	81,764	-	TRENAMAN K.L.	77,975	4,148
TAN M.	75,380	-	TRESPALACIOS RUBIO M.	101,519	2,400
TANG C.	90,351	-	TRIPP J.C.	90,194	2,616
TANG R.	139,960	791	TRIPP S.	162,727	159
TANG W.	75,726	226	TSANG W.	81,848	4,405
TARASUK J.	211,056	3,853	TSE L.	177,461	2,163
TASH A.	90,793	3,362	TSUI J.W.	156,086	1,436
TAY T.	91,208	506	TSUJI B.	77,383	-
TAYLOR A.	84,796	670	TSUYUKI A.	99,988	-
TAYLOR C.C.	80,978	506	TUNG W.	85,453	1,811
TAYLOR K.	101,707	543	TUPPER C.	170,861	18,338

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TURNER J.	76,214	86	WARNER R.O.	198,140	2,662
TURNER K.	80,503	-	WARREN G.	90,115	-
TUTTOSI J.	96,789	812	WASSERMAN H.	92,845	121
TYERMAN K.	77,125	1,134	WATERMAN D.J.	109,153	176
TYLLER G.	225,114	176	WATERMAN N.J.	85,385	286
ULVETEG C.	104,752	1,476	WATERS A.	116,929	331
UNO K.	83,663	101	WEBSTER T.	78,972	7,807
UPPAL M.	82,214	198	WEEKS K.	77,229	160
URMENETA E.	75,383	326	WEIGHTMAN M.	81,899	7,281
VAAGEN E.	178,008	5,181	WEIST G.	102,594	79
VAIRASAMY S.	79,402	380	WELFORD G.P.	93,731	301
VAKSHOURI K.	105,261	-	WELFORD P.	115,253	2,908
VALENTE P.	78,829	-	WESSNER T.	76,805	-
VALLE B.	77,280	622	WEST A.	85,069	927
VALLEE B.	81,592	1,108	WESTHAVER K.A.	83,452	-
VAN DER MERWE S.	164,171	1,349	WHARRAM A.	162,114	15,636
VAN GRONDELLE A.	132,285	176	WHEATLEY K.	77,030	176
VAN HULSEN E.	76,640	-	WHITE D.	80,946	5,773
VAN MARCK L.	96,930	1,399	WHITE H.K.	88,578	-
VAN ZOOLINGEN E.	89,187	-	WHITE L.C.	106,580	-
VANDEBORNE G.	75,636	91	WHITE S.	113,187	288
VANDEKERCKHOVE S.L.	77,057	227	WIDDIFIELD C.	123,418	2,140
VASQUEZ M.	86,105	176	WIJESINGHE R.	121,019	2,451
VASS C.	92,777	2,427	WILKINSON T.	96,545	1,483
VEFGHI S.	106,527	2,224	WILLIAMS J.	123,867	372
VELLESCIG M.	124,780	769	WILLIAMS L.	79,391	386
VENIER E.	86,772	-	WILLIAMS M.	100,628	2,482
VERMETTE K.	79,379	2,680	WILLIAMS P.	124,741	-
VETATH V.	102,145	252	WILLIAMS P.	88,843	511
VICKERS M.J.	80,447	2,074	WILLIAMS S.	78,215	-
VIDAM G.	80,010	621	WILLIAMS W.	76,936	-
VIEIRA J.	75,444	625	WILSON J.	97,116	1,691
VILAC L.D.	104,923	391	WILSON J.M.	90,558	1,169
VINCENZI S.	81,255	45	WILSON M.G.	78,802	5,108
VOHRADSKY G.	104,988	5,508	WILSON N.	87,431	-
VON BORSTEL H.	120,556	696	WILSON R.M.	227,602	2,736
VOONG B.	93,632	950	WILSON S.	83,029	367
VUKOVIC H.	83,064	248	WILSON-JONES A.	75,345	368
WAGNER C.	81,825	56	WINN K.A.	77,867	-
WAGNER E.	125,123	3,999	WIRCH G.	83,131	530
WAINE N.	85,053	350	WITT G.	76,255	-
WAKELIN R.	84,384	-	WONG A.	95,464	-
WALJI S.	108,999	2,402	WONG A.	129,069	10,426
WALKER M.	86,816	326	WONG A.	145,803	474
WALLACE D.	91,777	1,964	WONG A.H.	81,662	-
WALSH K.	114,162	5,099	WONG B.	98,388	497
WALTERS J.	89,659	239	WONG B.	92,342	5,682
WAN R.	91,454	-	WONG B.	138,688	79
WANG G.	78,317	380	WONG B.	94,767	1,564
WANG H.	97,013	958	WONG B.	92,532	397
WANG R.	158,945	6,108	WONG C.	92,880	-
WANG W.	117,264	2,155	WONG C.	79,604	-
WARKENTIN A.	119,079	1,017	WONG C.M.	86,911	913

Remuneration and expenses paid to employees for the 12 month period ended March 31, 2018

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WONG D.	126,329	1,642	YEE S.	96,347	-
WONG D.K.	115,423	-	YEN C.	81,237	-
WONG E.	75,376	1,568	YERXA T.	98,307	701
WONG E.	101,958	1,484	YEUNG C.	162,728	3,250
WONG F.	89,746	950	YEUNG C.	100,486	-
WONG G.	82,388	176	YEUNG E.	127,936	2,192
WONG J.	113,837	-	YORSTON D.W.	77,267	176
WONG J.Y.	79,043	293	YOUNG C.	124,112	3,668
WONG K.	90,460	227	YOUNG D.C.	88,008	670
WONG K.	90,924	335	YOUNG M.	118,644	3,172
WONG K.H.	89,567	176	YOUNG S.	103,364	423
WONG K.W.	115,030	-	YOUNG T.	91,366	-
WONG L.	81,782	-	YPENBURG K.D.	116,951	13,907
WONG P.	95,052	1,396	YU L.	86,625	728
WONG P.	92,361	-	YUAN Y.	77,267	-
WONG P.	87,153	-	YUE M.	82,395	267
WONG R.	164,120	2,641	YUEN H.	76,894	-
WONG T.	83,766	66	YUEN J.	82,940	-
WONG T.	100,457	23	YUK D.	78,220	19
WONG T.	95,492	26	YUN S.	206,405	-
WONG W.	92,287	2,140	ZABKAR J.	98,978	640
WONG Y.	77,820	-	ZAGOZDA P.	87,866	2,860
WOO M.	109,718	-	ZANDNIA S.	95,103	2,140
WOCHUK K.	78,914	4,379	ZANIC L.	80,071	46
WOOD J.	98,054	89	ZANNIS F.	79,108	-
WOOD J.D.	236,580	5,607	ZARYSKI T.	85,727	-
WOOD P.R.	99,407	-	ZAURRINI M.G.	85,308	734
WOODGER L.C.	76,040	10,525	ZAYTSOFF K.	107,657	2,548
WOODSKE J.M.	111,157	1,099	ZENAROSA R.	93,246	506
WRIGHT A.	163,987	8,839	ZHANG G.	86,583	-
WRIGHT D.A.	100,209	347	ZHAO B.	101,288	-
WRIGHT K.	108,952	2,590	ZHAO M.	167,025	2,703
WU Q.	94,444	525	ZHOU X.	80,529	651
WYLLIE T.	85,903	-	ZORN P.	77,142	255
XU B.	116,188	225	ZUNO J.	88,358	949
YAMAMOTO R.	76,874	-			
YAMOAH P.	108,171	-	RECEIVER GEN. OF CANADA	19,561,384	-
YAN M.	93,003	-			
YANEZ F.	96,467	225	TOTAL FOR OVER \$75,000	\$ 195,293,843	2,599,370
YAP K.	112,716	3,250	OTHER UNDER \$75,000	\$ 212,575,801	1,882,411
YARDLEY C.	76,092	-			
YASAYKO J.	85,959	431	GRAND TOTAL	\$ 407,869,644	4,481,781
YEE K.	76,095	-			

There were 26 severance agreements made between ICBC and its non-unionized employees during fiscal period 2018. These agreements represent from 3 months to 18 months compensation.

Remuneration and expenses paid to the members of the board of directors for the 12 month period ended March 31, 2018

NAME	POSITION	MEETINGS		MEETINGS FEES ²	TOTAL REMUNERATION	EXPENSES
		ATTENDED ¹	RETAINERS			
ALLEN D. ³	BOARD OF DIRECTORS	9 of 9	5,299	3,750	10,101	359
	GOVERNANCE COMMITTEE, CHAIR	2 of 2	1,052			
	OPERATIONS & PLANNING COMMITTEE, CHAIR	2 of 2				
	AUDIT COMMITTEE	1 of 1				
	CEO RECRUITMENT COMMITTEE	3 of 3				
BELL J. ³	BOARD OF DIRECTORS	8 of 9	5,299	4,875	10,174	60
	INVESTMENT COMMITTEE, CHAIR	3 of 3				
	AUDIT COMMITTEE	3 of 3				
BOIVIE C. ⁴	BOARD OF DIRECTORS	8 of 8	5,992	4,875	10,867	-
	GOVERNANCE COMMITTEE	1 of 1				
	OPERATIONS & PLANNING COMMITTEE	1 of 1				
DAVIDSON W. ⁴	BOARD OF DIRECTORS	7 of 8	5,992	5,250	13,239	-
	AUDIT COMMITTEE, CHAIR	1 of 1	1,997			
	INVESTMENT COMMITTEE	3 of 3				
HOWE M. ⁵	BOARD OF DIRECTORS	17 of 17	11,250	15,000	28,500	20
	INVESTMENT COMMITTEE, CHAIR	6 of 6	2,250			
	HUMAN RESOURCES & COMPENSATION COMMITTEE	2 of 2				
	AUDIT COMMITTEE	3 of 3				
	RATES AFFORDABILITY REVIEW COMMITTEE	12 of 12				
MACPHAIL J. ⁶	BOARD OF DIRECTORS, CHAIR	8 of 9	13,532	5,250	18,782	1,519
	HUMAN RESOURCES & COMPENSATION COMMITTEE	3 of 3				
	INVESTMENT COMMITTEE	2 of 2				
	AUDIT COMMITTEE	3 of 3				
	CEO RECRUITMENT COMMITTEE	3 of 3				
MCINTYRE K. ⁷	BOARD OF DIRECTORS	16 of 16	11,250	10,125	22,427	20
	OPERATIONS & PLANNING COMMITTEE	4 of 4				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5	1,052			
	AUDIT COMMITTEE (AS A GUEST)	1 of 1				
	GOVERNANCE COMMITTEE	4 of 4				
MCLAY C. ⁸	BOARD OF DIRECTORS	9 of 9	6,766	4,500	13,019	303
	AUDIT COMMITTEE, CHAIR	3 of 3	1,753			
	GOVERNANCE COMMITTEE	2 of 2				
	CEO RECRUITMENT COMMITTEE	3 of 3				
OLYNYK R. ⁴	BOARD OF DIRECTORS	8 of 8	5,992	9,375	16,565	130
	AUDIT COMMITTEE	1 of 1				
	OPERATIONS & PLANNING COMMITTEE, CHAIR	1 of 1	1,198			
	RATES AFFORDABILITY REVIEW COMMITTEE	12 of 12				
ORR S. ⁹	BOARD OF DIRECTORS	7 of 8	4,524	9,750	15,179	854
	GOVERNANCE COMMITTEE, CHAIR	2 of 2	905			
	AUDIT COMMITTEE	1 of 1				
	OPERATIONS & PLANNING COMMITTEE	1 of 1				
	RATES AFFORDABILITY REVIEW COMMITTEE	12 of 12				
PEARSON B. ³	BOARD OF DIRECTORS	8 of 9	5,299	4,125	9,424	1,721
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	3 of 3				
	OPERATIONS & PLANNING COMMITTEE	2 of 2				
	AUDIT COMMITTEE	1 of 1				
	CEO RECRUITMENT COMMITTEE	3 of 3				

Remuneration and expenses paid to the members of the board of directors for the 12 month period ended March 31, 2018

NAME	POSITION	MEETINGS		MEETINGS FEES ²	TOTAL	
		ATTENDED ¹	RETAINERS		REMUNERATION	EXPENSES
PENNER B. ¹⁰	BOARD OF DIRECTORS, FORMER CHAIR	8 of 8	9,049	36,000	45,049	5,747
	AUDIT COMMITTEE	1 of 1				
	INVESTMENT COMMITTEE	2 of 2				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	2 of 2				
	GOVERNANCE COMMITTEE	2 of 2				
	RATES AFFORDABILITY REVIEW COMMITTEE	12 of 12				
	RATES AFFORDABILITY REVIEW EXTRAORDINARY MEETINGS	34 of 34				
	OPERATIONS & PLANNING COMMITTEE	1 of 1				
SUMAL I. ¹¹	BOARD OF DIRECTORS	7 of 12	11,250	6,750	20,250	20
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	2 of 2	2,250			
	INVESTMENT COMMITTEE	5 of 5				
GRAND TOTAL						
			\$ 113,951	\$ 119,625	\$ 233,576	\$ 10,753

¹ Meetings attended reflects only the total number of meetings held during each Director's tenure on the Board or Committee and are 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 Appointed August 24, 2017.

⁴ Order in Council rescinded August 24, 2017.

⁵ Resigned June 8, 2018.

⁶ Appointed Chair of the Board July 19, 2017.

⁷ Resigned March 9, 2018.

⁸ Appointed July 19, 2017.

⁹ Order in Council rescinded July 19, 2017.

¹⁰ On February 21, 2017, Barry Penner 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. Order in Council rescinded July 20, 2017.

¹¹ Appointment ended December 31, 2017.

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	167,486	ABSTRACT GLASS LTD	493,198
A & J BODY SHOP (1983) LTD	594,654	ACCELL AUTOGLASS LTD	492,935
A & L INDUSTRIES LTD	446,052	ACCENT GLASS WORLD LTD	45,587
A & M TOWING	29,301	ACCENTURE INC	3,399,701
A & S INSURANCE SERVICES LTD	407,771	ACCESS COMMUNITY THERAPISTS LTD	86,147
A & T INSURANCE BROKER LTD	315,021	ACCESS RECORDS AND MEDIA MGMT LTD	59,034
A C & D (COQUITLAM) INSURANCE SERVICES	391,223	ACCLAIM ABILITY MANAGEMENT INC	37,245
A C & D (PRINCE RUPERT) INSURANCE SERVICE	365,012	ACCOST INSURANCE & FINANCIAL CENTRE	781,372
A C & D (QUESNEL) INSURANCE SERVICES	584,673	ACCURATE AUTO BODY AND PAINT	2,802,356
A C & D INSURANCE SERVICES LTD	431,267	ACE AUTO WRECKING LTD	612,022
A J TOWING INC	193,156	ACE AUTOBODY (CRESTON)	231,933
A JETWAY AUTOBODY REPAIR LTD	396,978	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,577,316
A L SOTT FINANCIAL (88TH) INC	559,170	ACKROYD INSURANCE AGENCIES LTD	610,452
A M BUILDING MAINTENANCE LTD	46,185	ACKROYD PHYSIOTHERAPY CENTRE	31,702
A M FORD SALES LTD	86,492	ACME PARKING LOT MAINTENANCE LTD	38,687
A PACIFIC AUTO TRIM AND GLASS (2014)	799,263	ACR GLASS INC	376,018
A R P COLLISION	217,911	ACTION GLASS INC	43,697
A W JONES INSURANCE SERVICE LIMITED	223,935	ACTION MOTORCYCLES INC	39,227
A-BEST AUTOBODY & FRAME LTD	1,210,898	ACTION ORTHOTICS & PROSTHETICS	71,817
A-CLASS AUTO BODY & PAINT LTD	1,601,286	ACTION PACIFIC ENT LTD	477,146
A-PLUS RENT-A-CAR COMPANY LIMITED	313,135	ACTIVE CARE MANAGEMENT	61,803
A-Z EUROPE AUTO CARE (1984) LTD	1,095,494	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	837,757
A-1 AUTO BODY LTD	927,337	ACTIVE 8 PHYSIO AND MASSAGE	26,629
A-1 PAUL'S TRAILER REPAIR LTD	254,130	ACURA OF LANGLEY	31,837
A-1 UNITY AUTO SERVICE LTD	766,693	ADAPTABLE LIVING	85,966
AA-1 WINDSHIELD & GLASS (UVEG INDUSTRIES)	184,077	ADEPT'S AUTO BODY	319,118
AAA AUTO COLLISION INC	1,236,763	ADMIRAL INSURANCE SERVICES (VANCOUVER)	184,457
AAA BRIAN'S TOWING LTD	156,092	ADMIRAL INSURANCE SERVICES INC	245,097
AAIM ADJUSTERS LTD	155,384	ADVANCE COLLISION AUTO CENTRE LTD	26,738
AAJ GENERAL INSURANCE SERVICES INC	116,251	ADVANCE COLLISION LTD	5,109,885
AALL GLASS LTD	392,756	ADVANCE CONCUSSION CLINIC	37,429
ABBAY COLLISION LTD	3,010,091	ADVANCE TANK CENTRES LTD	35,005
ABBAY MEDICAL SUPPLIES LTD	54,897	ADVANCE TECH AUTOBODY & PAINT LTD	612,251
ABBOTSFORD GLASS LTD	39,607	ADVANCE TOWING (FARMAND TRANSPORT GROUP)	129,181
ABBOTSFORD TRUCK & TRAILER REPAIR	56,580	ADVANCED MOBILITY PRODUCTS LTD	268,706
ABBOTSFORD VOLKSWAGEN (AUTOCANADA ABTD)	31,062	ADVANCED NURSING CARE INC	85,228
ABBOTSFORD-MISSION TAXI LTD	54,980	ADVANCED PARKING SYSTEMS LTD	39,195
ABBOTSFORD'S MAXIMUM COLLISION LTD	2,277,956	ADVANTAGE AUTO LTD	75,394
ABC AUTO & WINDOW GLASS LTD	506,043	ADVANTAGE COLLISION CO LTD	1,956,795
ABC AUTOBODY LTD	593,848	ADVANTAGE INSURANCE SERVICES LTD	189,473
ABLE AUTO BODY (SURREY) LTD	2,720,869	ADVANTAGE SPEECH-LANGUAGE PATHOLOGY LTD	52,119
ABLE AUTO GLASS LTD	371,299	ADVENTURE RV CENTER LTD	49,600
ABLE AUTOBODY (NEWTON)	1,196,195	AFFINITY INSURANCE SERVICES	116,498
ABLE IN GROVE COLLISION (WALNUT GROVE)	1,421,229	AFFLECK HRABINSKY BURGOYNE LLP	861,320
ABLE TOWING	73,193	AGGRESSIVE AUTO TOWING LTD	324,465
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	4,649,565	AGS AFFORDABLE GLASS SERVICES LTD	338,205
ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	1,887,581	AIM CEDAR WORKS LTD	105,673
ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	1,865,547	AJ'S GLASS CENTRE LTD	293,837
ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	2,614,555	AK AUTOBODY & REPAIR LTD	1,583,006
ABOVE AUTO COLLISION LTD	25,092	AK FITNESS INC	33,454
ABOVE SECURITY	224,745	AL PARKER AUTOBODY	100,175
ABSOLUTE AUTO LTD	870,689	ALASKA HI-WAY AUTO BODY (2004) LTD	4,197,287
ABSOLUTE PHYSIOCARE & SPORTS REHAB	87,752	ALASKA HI-WAY AUTO GLASS LTD	260,061

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ALBERNI GLASS & MIRROR	151,902	AMERESCO	31,847
ALBERNI TOWING LTD	190,697	AMEX AUTO BODY LTD	893,412
ALCOTT BUILDING MAINTENANCE	56,553	AMJ LAW	2,397,741
ALDER STREET AUTO BODY LTD	885,057	AMPCO MANUFACTURERS INC	232,063
ALDERGROVE A-1 GLASS LTD	491,570	ANCHOR INSURANCE AGENCIES LTD	308,710
ALEXANDER HOLBURN BEAUDIN & LANG LLP	5,012,993	ANDERSON DUNCAN DR	103,853
ALL ACCESS AUTO GLASS	80,406	ANDRE'S COLLISION REPAIRS LTD	629,928
ALL COLLISION SERVICES LTD	268,232	ANDY LAL AUTO BODY & PAINTING LTD	33,554
ALL DESERT TOWING RECOVERY	44,196	ANDY SORENSEN AUTOBODY & FRAME LTD	993,236
ALL IN ONE AUTO REPAIR	28,139	ANNEX CONSULTING GROUP INC	1,965,698
ALL RISK INSURANCE AGENCIES LIMITED	612,486	ANTLE TOWING LTD	39,357
ALL SEASONS AUTO GLASS LTD	203,247	AON HEWITT INC	427,126
ALL STAR HEAVY HAUL AND TOWING	37,207	AON REED STENHOUSE INC	773,989
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	2,873,548	AP INSURANCE SERVICES LTD	701,133
ALL WRITE INSURANCE AGENCIES LTD	1,115,031	APAC AUTO GLASS (RICHMOND)	509,693
ALL-WEST GLASS BURNS LAKE LTD	176,951	APAC AUTO GLASS (VANCOUVER)	149,064
ALL-WEST GLASS CHETWYND LTD	105,652	APAC INVESTIGATION SERVICES INC	455,365
ALL-WEST GLASS FT ST JOHN LTD	373,164	APEL MARYANA DR	34,574
ALL-WEST GLASS HAZELTON LTD	92,737	APEX COLLISION	532,682
ALL-WEST GLASS HOUSTON LTD	151,948	APEX GLASS LTD	288,933
ALL-WEST GLASS KITIMAT LTD	266,125	APEX INSURANCE SERVICES LTD	972,108
ALL-WEST GLASS PRINCE GEORGE LTD	606,859	APEX PREMIER PROPERTY SERVICES LTD	29,384
ALL-WEST GLASS PRINCE RUPERT LTD	179,064	APHEMA PHYSIOTHERAPY CORP	41,841
ALL-WEST GLASS QUESNEL LTD	220,424	APOLLO CLINIC (THE)	112,796
ALL-WEST GLASS SMITHERS LTD	370,606	APPLE AUTO GLASS (ABBOTSFORD)	538,371
ALL-WEST GLASS TERRACE LTD	329,438	APPLE AUTO GLASS (CHILLIWACK)	322,219
ALL-WEST GLASS VANDERHOOF LTD	136,398	APPLE AUTO GLASS (KAMLOOPS)	450,274
ALL-WEST HERITAGE GLASS LTD	160,491	APPLE AUTO GLASS (NANAIMO)	549,531
ALLEN CHONG INSURANCE AGENCIES LTD	194,632	APPLE AUTO GLASS (VERNON)	511,007
ALLIANCE CONCRETE PUMPS INC	90,593	APPLE INSURANCE & FINANCIAL SERVICES INC	2,207,151
ALLIANCE MOBILITY SOLUTIONS LTD	54,303	AR OT REHABILITATION SERVICES INC	427,685
ALLIANZ GLOBAL INVESTORS US LLC	1,519,739	ARBOR BODY SHOP (1980) LTD	1,034,243
ALLIED COAST THERAPY	146,193	ARBUTUS RV & MARINE SALES LTD	111,361
ALLIED INFORMATION CANADA	119,997	ARCHIE'S AUTOWRECKING & TOWING	34,077
ALLIED INSURANCE SERVICES INC	2,836,493	ARI FINANCIAL SERVICES INC	452,172
ALLSET AUTO GLASS LTD	625,251	ARIA SOLUTIONS INC	329,957
ALLSTAR COLLISION SERVICES LTD	1,195,099	ARMSTRONG COLLISION LTD	1,401,094
ALLSTAR HOLDINGS INCORPORATED	29,432	ARMSTRONG SIMPSON	26,676
ALLWEST INSURANCE SERVICES LTD	17,940,320	ARO INC	222,659
ALLWEST REPORTING LTD	119,781	ARROW INSURANCE AGENCY LTD	1,204,980
ALPINE AUTO BODY LTD	769,642	ARROWSMITH AUTOMOTIVE	70,712
ALPINE GLASS WINDOWS & DOORS LTD	423,489	ARTHUR J GALLAGHER LTD DBA CHRISTIE	371,849
ALPINE INSURANCE AGENCIES LTD	308,173	ARTHUR J GALLAGHER LTD DBA DISCOVERY INS	459,863
ALPORT INSURANCE AGENCIES INC	438,597	ARTHUR JOHN S DR INC	198,659
ALWAYS ABLE AUTO BODY	28,644	AS NEW AUTOBODY & GLASS LTD	1,150,508
ALWAYS AFFORDABLE AUTOGLASS	48,568	ASC COLLISION REPAIR	2,678,472
AMBER AUTO BODY	112,005	ASHBERRY GLASS & WOODWORKING	104,879
AMC CASSELLS INSURANCE SERVICE INC	196,089	ASPECT SOFTWARE CANADA	251,666
AMC EAGLERIDGE INSURANCE SERVICE (2012)	299,431	ASSESSMED INC	709,363
AMC INSURANCE SERVICE (2008) LTD	416,329	ASSOCIATED ECONOMIC CONSULTANTS LTD	25,248
AMC INSURANCE SERVICE LTD	1,791,013	ASSOCIATED ENGINEERING (BC) LTD	36,143
AMC INSURANCE SERVICES (2011) LTD	271,655	ASSOCIATED INDEPENDENT ADJUSTERS	236,261
AMC INSURANCE SERVICES (2015) LTD	237,829	ASTROGRAPHICS INDUSTRIES LTD	1,226,316

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ATI GLASS SERVICES LTD	414,871	BANK OF MONTREAL	314,650
ATI TRUCK REPAIR LTD	748,974	BANNISTER ALL MAKES COLLISION & GLASS	1,666,121
ATLAS PHYSIOTHERAPY (PT HEALTH BC CORP)	40,686	BANNISTER CHEVROLET BUICK GMC LTD (EDSON)	29,976
ATLASSIAN PTY LTD	84,641	BANNISTER COLLISION & GLASS	1,833,891
ATTACHMATE CORPORATION	119,415	BANNISTER FORD LTD	43,018
ATWAL'S INSURANCE & FINANCIAL CENTRE	848,444	BARBARA CORNISH PERSONAL LAW CORP	119,443
ATWATER INSURANCE AGENCY LTD	406,366	BARE'S PAINT & BODYWORKS	1,039,179
AUDATEX	3,509,982	BARNES CRAIG & ASSOCIATES	165,031
AUDI DOWNTOWN VANCOUVER	29,894	BARNES HARLEY-DAVIDSON (VICTORIA)	81,323
AURORA TOWING LTD	56,686	BARNES HARLEY-DAVIDSON BUELL	112,903
AUTO ART COMPLETE REPAIRS LTD	40,111	BARNES WHEATON N SURREY CHEV BUICK GMC	1,873,183
AUTO PLUS INSURANCE AGENCY INC	478,656	BASRA JASKARANPAL DR	214,812
AUTO SENSE COLLISION LTD	1,344,820	BASRA STEVEN DR	227,515
AUTO WEST BMW (MTK AUTO WEST LTD)	58,741	BAUMANN STEFANIE	28,650
AUTO-COM REFINISHING (B & H VENTURES)	91,167	BAVARO AUTO BODY AND AUTO GLASS	674,733
AUTOBODY ONE INC	725,333	BAY CITY INSURANCE SERVICES LTD	833,725
AUTOCRAFT AUTOBODY (KACE ENTERPRISES LTD)	108,758	BAY MEDICAL AND HEALTH SERVICE	27,489
AUTOMALL AUTOBODY LTD	2,948,169	BAYSHORE HEALTHCARE LTD	108,561
AUTOMASTER AUTOBODY LTD	1,495,927	BAYSHORE HOME HEALTH	530,100
AUTOMIND COLLISION REPAIR (ABBOTSFORD)	782,809	BAYVIEW AUTO TOWING (2000) LTD	254,304
AUTOMIND COLLISION REPAIR (BURNABY)	1,743,012	BAYWOOD GLASS INC	176,169
AUTOMIND COLLISION REPAIR (COQUITLAM)	2,446,896	BC AUTOBODY & PAINT FIX AUTO BBY SOUTH	977,420
AUTOMIND COLLISION REPAIR (RICHMOND)	2,881,276	BC BACK CLINIC	30,083
AUTOMIND COLLISION REPAIR (SQUAMISH)	1,670,740	BC BACK INSTITUTE	93,958
AUTOMIND COLLISION REPAIR (VANCOUVER)	3,118,102	BC COLLISIONS LTD	1,572,836
AUTOMOTIVE TRAINING & TECHNICAL	75,531	BC FERRY SERVICES	25,111
AUTOSMART COMPLETE REPAIRS & SERVICES INC	388,976	BC HYDRO	1,191,417
AUTOSONIC AUTOBODY & REPAIR LTD	104,796	BC INSURANCE AGENCIES DBA INSURELINE	412,125
AUTOWEST AUTOBODY LTD	1,662,652	BC MEDEQUIP HOME HEALTHCARE LTD	1,223,679
AVENUE ALIGNMENT & BODY SHOP	1,150,886	BC PROFESSIONAL & LEGAL INTERPRETERS INC	145,720
AVENUE AUTO GLASS LTD	157,356	BC PUBLIC INTEREST ADVOCACY CENTRE	48,079
AVEPOINT CANADA LTD	116,085	BC UTILITIES COMMISSION	761,881
AVERSON CONSULTING LTD	169,225	BCAA INSURANCE AGENCY LTD	19,984,952
AVISCAR INC	401,631	BEATON TRUDY	72,644
AVISON YOUNG PROPERTY MANGEMENT (BC)	1,272,564	BECK ROBINSON & COMPANY	565,670
AZORCAN AUTOBODY REPAIR & PAINTING	1,285,561	BEE-CLEAN BUILDING MAINTENANCE	63,142
B & A AUTO BODY (QUESNEL CANYON HLDGS)	1,274,350	BEBGIE GLASS CO LTD	119,799
B & B GLASS	80,376	BEHAVIOURAL HEALTH CARE	34,169
B & D AUTO BODY LTD	3,893,593	BEL AIR TAXI LTD	86,090
B & M AUTO-CRAFT COLLISION LTD	1,514,772	BELCHER SWANSON LAW FIRM PLLC	63,279
B D MITCHELL PROSTHETIC & ORTHOTIC	56,909	BELL DESMOND DR	81,136
BABINE TRUCK & EQUIPMENT LTD (PR GEORGE)	45,214	BELMONT COLLISION (1975) LTD	2,620,015
BACK IN MOTION PHYSIO & ACTIVE REHAB	313,854	BELRON CANADA INCORPORATED	64,317
BADRY COLLISION REPAIRS INC	725,879	BELVEDERE CARE CENTRE	92,670
BAE SYSTEMS APPLIED INTELLIGENCE CANADA	2,706,689	BEN AUTO BODY LTD	128,450
BAILEY WESTERN STAR TRUCKS INC	79,376	BEN'S TOWING & AUTO WRECKING LTD	249,460
BAJA AUTOBODY LTD	560,230	BERK'S INTERTRUCK LTD	41,453
BAKER AUTO INC	32,152	BERMUDA AUTO GLASS LTD	188,956
BAKER MATERIALS ENGINEERING LTD	911,492	BERNARD LLP	1,092,464
BAKER NEWBY LLP	779,792	BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	387,329
BAKERSFIELD TRUCK CENTER	105,969	BEST AUTO BODY & PAINT LTD	781,968
BALANCE IN MOTION	64,575	BEST CHOICE COLLISION LTD	153,153
BALFOUR AUTOBODY & GLASS LTD	274,969	BEST TOWING	39,585

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BEST-VALU GLASS 2001 INC	410,093	BOYD AUTO BODY & GLASS (BURNABY)	957,073
BESTLOOK AUTOGLASS LTD	30,795	BOYD AUTO BODY & GLASS (KEATING)	1,032,553
BESTWAY AUTO BODY LTD	1,033,636	BOYD AUTO BODY & GLASS (LANGFORD)	1,201,810
BETA AUTO BODY SERVICES LTD	618,422	BOYD AUTO BODY & GLASS (LANGLEY)	1,491,068
BETHEL TOWING	57,941	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	2,249,893
BETTER CHOICE STAFFING LTD	68,380	BOYD AUTO BODY & GLASS (NEW WESTMINSTER)	1,083,054
BFL CANADA INSURANCE SERVICES INC	780,727	BOYD AUTO BODY & GLASS (RICHMOND)	1,218,970
BG REHAB GROUP INC	78,018	BOYD AUTO BODY & GLASS (SIDNEY)	624,214
BGMEDIATE INC	107,017	BOYD AUTO BODY & GLASS (SOUTH BURNABY)	777,956
BIG CITY'S AUTO BODY LTD	625,314	BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	1,935,485
BIG ISLAND BUILDING SERVICES LTD	26,073	BOYD AUTO BODY & GLASS (SURREY)	2,103,361
BIG RIG COLLISION & PAINT LTD	1,067,000	BOYD AUTO BODY & GLASS (VICTORIA)	1,549,992
BIG RIG COLLISION GRANDE PRAIRIE LTD	160,244	BOYDEN VANCOUVER INC	96,776
BIG SKY TOWING & REPAIR	27,311	BOYER TRUCK SALES	46,822
BILKEY LAW CORP	660,626	BOYLE MARC R DR INC	528,225
BILL AND SON TOWING	53,800	BOYLEY AUTO BODY	67,754
BILL HOWICH CHRYSLER LTD	41,301	BRAINHUNTER SYSTEMS LTD	185,941
BILL'S HEAVY DUTY ENTERPRISES	142,623	BRANDALLIANCE INC	41,880
BILL'S PLACE SUPPORT SERVICES	52,674	BRANDT TRACTOR LTD	225,786
BILLY'S LANDSCAPING	31,849	BRC GROUP	100,502
BIO SOLUTIONS INC	626,476	BREEZE REHABILITATION CONSULTING	98,323
BIORECON ENGINEERING INC	47,194	BREMNER JOSHUA, RMT	30,695
BIOVENTUS CANADA ULC	35,955	BRENDA LEE'S HEAVY TOWING LTD	46,437
BISHOP PAUL B DR	72,359	BRIAN GIBBARD LAW CORP	40,221
BISMARCK COLLISION FACILITY (SRAG HLDGS)	2,363,222	BRIAN JESSEL BMW PRE-OWNED	44,209
BK DANCEY INVESTIGATION SERVICES	46,238	BRIAN JESSEL BMW/SUBARU	142,492
BKV ENTERPRISES LTD	33,201	BRIAN'S GLASS	292,815
BLACK & WHITE AUTOBODY LTD	536,303	BRIDGE LAKE TOWING	99,117
BLACKROCK ASSET MANAGEMENT CANADA LTD	360,958	BRIDGE MACHINE SHOP LTD	39,277
BLAIR MACKAY MYNETT VALUATIONS INC	205,611	BRIDGEPORT COLLISION LTD	714,733
BLOCK 81 HOLDINGS LTD	404,849	BRITANNIA AGENCIES (1986) LTD	463,681
BLOOMBERG FINANCE LP	192,149	BRITE BLINDS LTD	29,022
BLOOMQUIST DANA DR	33,019	BRITISH COLUMBIA TRAILER	33,242
BLUE CHIP JANITORIAL	33,306	BROADRIDGE OS	147,780
BLUE CHIPS COLLISION REPAIR	1,859,808	BROADWAY STATION WELLNESS CENTRE	47,772
BLUE SKY PHYSIOTHERAPY & REHAB	45,865	BROCO AUTO GLASS (ABBOTSFORD)	253,392
BLUEBIRD CABS LTD	70,435	BROCO AUTO GLASS (COQUITLAM)	483,373
BLUECHIP AUTOGLASS & DETAILING	46,773	BROCO AUTO GLASS (KAMLOOPS)	218,117
BMT GROUP SERVICES LTD	410,676	BROCO AUTO GLASS (KELOWNA)	88,544
BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	56,515	BROCO AUTO GLASS (NEWTON)	501,106
BMW NANAIMO / MINI NANAIMO	34,780	BROCO AUTO GLASS (VANCOUVER-KINGSWAY)	528,141
BODO MOTORS AUTOMOTIVE SERVICES LTD	2,249,382	BROCO AUTO GLASS (VICTORIA-DOUGLAS)	295,998
BODWAL SANJEEV, PHYSIOTHERAPIST	59,533	BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	513,859
BODY-PLUS COLLISION REPAIR LTD	783,660	BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	1,114,927
BODYCRAFT COLLISION LTD	1,460,692	BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	493,443
BOE'S TRAILER SALES LTD	101,832	BROCO AUTO GLASS & UPHOLSTERY (NANAIMO)	584,978
BONIFACE CONSULTING	71,314	BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	862,956
BONNY'S TAXI LTD	49,198	BROCO AUTO GLASS & UPHOLSTERY (SW MARINE)	1,015,608
BORDEN LADNER GERVAIS LLP	2,315,190	BROCO GLASS (LANGLEY)	436,934
BOTTOMLINE TECHNOLOGIES (CANADA) INC	492,800	BROCO GLASS (SURREY)	585,531
BOW VALLEY MACHINE SHOP LIMITED	61,570	BROOKS KEVIN	38,345
BOWEN ISLAND INSURANCE AGENCIES LTD	202,269	BROTHERS AUTOBODY REFINISHERS LTD	1,200,252
BOYD AUTO BODY & GLASS (ABBOTSFORD)	1,138,705	BROWN BROS FORD (TEB ENTERPRISES LTD)	43,618

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BROWNRIDGE & COMPANY INSURANCE SERVICES	671,391	CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	66,756
BROWNS' CHEVROLET BUICK GMC LTD	31,958	CANADIAN IN-HOME CARE ASSISTANCE	67,172
BRUNETTE INSURANCE AGENCIES LTD	666,872	CANADIAN WESTERN MECHANICAL LTD	25,656
BRUTE FORCE ENTERPRISES LTD	918,818	CANDY AUTOBODY INC	334,120
BRYAN & COMPANY LLP	30,344	CANIL ROY G DR CHIROPRACTIC	52,725
BRYAN'S AUTO BODY (SQUAMISH) LTD	408,339	CANNON CLINIC	32,842
BUDGET GLASS LTD	288,422	CANTALK (CANADA) INC	1,225,579
BUDGET RENT A CAR OF VICTORIA LTD	42,070	CANTRUST 4S AUTOBODY SERVICE	1,074,054
BULKLEY VALLEY INSURANCE SERVICES LTD	901,548	CANUCK TOWING & SERVICES LTD	85,940
BULLET AUTO GLASS LTD	164,568	CAPGEMINI FINANCIAL SERVICES CANADA INC	420,390
BUNTAIN INSURANCE AGENCIES LTD	1,859,283	CAPILANO AUDI (CAPILANO AUTO GROUP INC)	25,874
BURNABY AUTO BODY (1986) LTD	42,679	CAPITAL GLASS & UPHOLSTERY (SIDNEY)	346,127
BURNABY COUNSELLING GROUP	26,913	CAPITAL GLASS & UPHOLSTERY (VICTORIA)	329,513
BURNABY KAWASAKI RETAIL LTD	86,341	CAPITAL WEST INSURANCE AGENCIES INC	241,238
BURNS FITZPATRICK LLP	863,864	CAPITAL WEST INSURANCE SERVICES (SURREY)	252,035
BURNS PETER T, QC	59,515	CAPITAL WEST INSURANCE SERVICES LTD	917,066
BURRARD AUTOSTRASSE COLLISION LTD	4,837,639	CAPRI INSURANCE SERVICES LTD	8,966,067
BUSY B GLASS	126,387	CAPSTONE INSURANCE SERVICES LTD (ADMIRAL)	653,080
BUTT THORNTON & BAEHR PC	134,195	CARBOY AUTO SALES (TOPWIN AUTO CENTRE)	31,864
BUZZ'S AUTOBODY LTD	3,294,652	CARE & COMPANY	50,458
BWM STORE (OPENROAD AUTO GROUP)	102,020	CARE AT HOME SERVICES ADVANCIA SOLUTIONS	293,101
C & C INSURANCE AGENCIES (RICHMOND) LTD	327,172	CARE CONCERNS LTD	79,027
C & C INSURANCE AGENCIES LTD	780,193	CARFRA LAWTON LLP	2,283,685
C & K COLLISION (CHANG KWONG AUTO BODY)	685,167	CARIBOO CHEVROLET BUICK GMC LTD	29,590
C & L INSURANCE SERVICES INC	158,639	CARIBOO COLLISION REPAIRS LTD	140,643
C & R TRUCK WEST LTD	1,508,931	CARIBOO FORD LTD	28,582
C G COYLE & ASSOCIATES INC	966,719	CARMAC DIESEL LTD	26,535
C ME PEDESTRIAN REFLECTORS	119,920	CARRUTHERS & COMPANY	1,200,069
C P AUTOBODY LTD	35,389	CARSON INSURANCE BROKERS LTD	442,648
C R COASTLINE TOWING & TRANSPORT LTD	269,844	CARSTAR CALGARY	31,311
C R NO 1 AUTO BODY LTD	1,561,128	CARSTAR CHILLIWACK (WALLY'S AUTO BODY)	966,286
C&D INSURANCE SERVICES LTD	303,915	CARSTAR VICTORIA (PRE TECH COLLISION LTD)	1,517,282
CACTUS COLLISION & PAINT INC	1,273,180	CARSTAR 360 ABBOTSFORD (360 COLLISION)	944,824
CAL ORE LF LLC CRESCENT CITY	55,313	CARTER CHEVROLET CADILLAC BUICK GMC BBY	2,004,978
CALDWELL PARTNERS INTERNATIONAL INC	63,210	CARTER CHEVROLET CADILLAC BUICK GMC NS	957,161
CALEA LTD	60,818	CARTER MOTOR CARS LTD	31,843
CALGARY HEAVY TRUCK & COLLISION	42,682	CASCADE INSURANCE AGENCIES (BURNABY) INC	627,126
CALGARY 24 7 COLLISION REPAIR	33,872	CASCADE PROSTHETIC SERVICES LTD	39,710
CALIFORNIA TOWING AND TRANSPORT	28,443	CASCADES CONTAINERBOARD PACKAGING	34,964
CALLA STRATEGIES	29,768	CASEY JASON DR	29,904
CALMONT TRUCK CENTRE	43,172	CASEY LAW OFFICES	699,072
CALVERT ERIK DR INC	100,393	CASMAN INSURANCE AGENCY & FINANCIAL GROUP	772,711
CAM CLARK FORD LINCOLN LTD	1,156,747	CASSADY & COMPANY	1,229,215
CAMERON DONALD A DR	29,436	CASTLEGAR TOYOTA	39,240
CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	84,022	CATHAY PACIFIC INSURANCE AGENCY LTD	126,636
CAMPBELL FROH MAY & RICE LLP	512,104	CAVE & COMPANY	1,670,367
CAMPBELL RIVER GLASS 2009 LTD	205,011	CB'S AUTOTECH COLLISION & AUTOBODY REPAIR	989,682
CAN AM CRUISERS INC	26,091	CBI HEALTH CENTRE	95,906
CANADA CHAIRLINES LTD	96,610	CBI HEALTH CENTRE (CHILLIWACK)	73,668
CANADA POST CORPORATION	5,993,692	CBI HEALTH CENTRE (COQUITLAM)	208,145
CANADIAN BAR ASSOCIATION	70,790	CBI HEALTH CENTRE (CRANBROOK)	96,799
CANADIAN CAR AND TRUCK RENTAL	120,202	CBI HEALTH CENTRE (DUNCAN)	71,989
CANADIAN CLAIMS SERVICES INC	44,798	CBI HEALTH CENTRE (KELOWNA)	150,069

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CBI HEALTH CENTRE (LANGFORD)	26,992	CHENG BRENTON DR	171,420
CBI HEALTH CENTRE (NANAIMO AQUATICS)	67,714	CHESHIRE HOMES SOCIETY OF BC	57,015
CBI HEALTH CENTRE (NEW WESTMINSTER)	25,993	CHETWYND AUTO BODY 1994 LIMITED	1,484,153
CBI HEALTH CENTRE (SUMMIT NANAIMO)	34,690	CHETWYND GLASS (2017) LTD	225,808
CBI HEALTH GROUP (NANAIMO)	291,733	CHILCOTIN TOWING 1998	28,222
CBI HEALTH GROUP IMSP	47,278	CHILLIACK FORD	39,022
CBI OT SERVICES (COURTENAY)	71,383	CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	361,324
CBI OT SERVICES (VICTORIA)	468,209	CHILLIWACK INSURANCE AGENCIES LTD	396,471
CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	263,074	CHIPPERFIELD PHYSIOTHERAPY	37,578
CBI PHYSIOTHERAPY & REHAB (PRINCE GEORGE)	50,638	CHOICE INSURANCE SERVICES INC	690,173
CBI PHYSIOTHERAPY & REHAB (RICHMOND)	59,483	CHOW ANDY DR	126,520
CBI PHYSIOTHERAPY & REHAB (SURREY)	135,950	CHRISTENSEN COLLISIN & AUTO DETAIL	984,255
CBI PHYSIOTHERAPY & REHABILITATION	43,068	CHUCK JUNG ASSOCIATES	715,095
CBI REHABILITATION AND HAND THERAPY	72,998	CHUO JEAN DR INC	26,795
CBI SPORT & SPINEHEALTH CENTRE	44,362	CIBC-GLOBAL TRANSACTION BANKING	131,312
CBI SPORTS INJURY & REHABILITATION CENTRE	179,754	CICI AUTO GLASS LTD	52,983
CBRE LIMITED	3,134,450	CIRA MEDICAL SERVICES	4,666,439
CBV COLLECTION SERVICE LTD	233,537	CIRCUIT COLLISION AND AUTO GLASS	1,715,737
CCL LABEL (DIV OF CCL INDUSTRIES LTD)	200,000	CIS INSURANCE BROKERS LTD	414,174
CCS COMPLETE CAR SERVICES LTD	38,593	CISCO WEBEX LLC	40,690
CEDAR VALLEY PHYSIOTHERAPY	49,104	CITATION RV AND TRAILERS LTD	36,124
CEFIRO PAPER SUPPLY AND PACKAGING	39,575	CITSTAR INSURANCE AGENCIES LTD	90,554
CELLTEX COLLISION REPAIRS LTD	356,517	CITY AUTO SERVICE LTD	626,125
CENTENNIAL AUTO BODY & GLASS LTD	323,113	CITY GLASS & WINDSHIELD SHOP	90,627
CENTERLINE FIX AUTO QUESNEL	986,927	CITY MOTORS (1981) LTD	31,021
CENTRAL AGENCIES LTD	832,611	CITY OF ABBOTSFORD	405,949
CENTRAL CHEVROLET GMC BUICK LTD	531,331	CITY OF BURNABY	818,104
CENTRAL CITY INSURANCE SERVICES INC	385,177	CITY OF CAMPBELL RIVER	134,800
CENTRAL ISLAND TOWING LTD	69,924	CITY OF CHILLIWACK	137,385
CENTRAL PARK PHYSIOTHERAPY & SPORTS	86,670	CITY OF COLWOOD	70,900
CENTRAL REHABILITATION	40,667	CITY OF COQUITLAM	534,461
CENTRAL VALLEY INSURANCE SERVICES LTD	962,326	CITY OF COURTENAY	75,074
CENTRAL VALLEY TAXI LTD	36,504	CITY OF CRANBROOK	35,562
CENTURY COLLISION (DAI SUN AUTO GROUP)	1,364,589	CITY OF DELTA	269,522
CERIDIAN CANADA LTD	60,561	CITY OF FORT ST JOHN	32,382
CERNA COLLISION LTD	911,915	CITY OF GREENWOOD	32,568
CF ACTIVE REHABILITATION	65,599	CITY OF KAMLOOPS	175,270
CHAHAL SUKHAN - SYNERGY REHABILITATION	128,637	CITY OF KELOWNA	345,613
CHAIR STUFF SALES LTD	37,378	CITY OF LANGFORD	117,012
CHAMBERS OLSON LTD	365,784	CITY OF LANGLEY	108,258
CHAMPION CHEVROLET LTD	552,286	CITY OF MAPLE RIDGE	165,180
CHAMPION TOWING LTD	114,135	CITY OF NANAIMO	133,710
CHANOR TRUCK & AUTO REPAIRS LTD	54,211	CITY OF NEW WESTMINSTER	768,440
CHAP'S AUTO BODY LTD	1,399,726	CITY OF NORTH VANCOUVER	1,169,750
CHAREST REPORTING INC	269,820	CITY OF PENTICTON	80,703
CHARLESWORTH INSURANCE SERVICES LTD	873,209	CITY OF PORT COQUITLAM	120,753
CHARLIE'S AUTO BODY	955,226	CITY OF PORT MOODY	130,561
CHARLTON INSURANCE AGENCIES LTD	42,011	CITY OF PRINCE GEORGE	212,352
CHAS & ASSOCIATES CONSULTING INC	291,935	CITY OF REVELSTOKE	49,869
CHASE AUTO AND WINDOW GLASS	176,888	CITY OF RICHMOND	565,638
CHASE OFFICE INTERIORS	94,054	CITY OF SURREY	739,262
CHEMO RV SALES & SERVICE LTD	105,462	CITY OF TERRACE	40,696
CHEN HUAN-WEI DR	30,411	CITY OF TRAIL	28,286

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CITY OF VANCOUVER	2,893,037	COLUMBIA PACIFIC CONSULTING GROUP INC	1,300,265
CITY OF VERNON	124,476	COLUMBIA SPEECH AND LANGUAGE SERVICES INC	249,232
CITY OF VICTORIA	260,321	COLUMBIA TOWING LTD	181,483
CITY OF WHITE ROCK	47,519	COMFORT KEEPERS (NORTH VANCOUVER)	35,822
CITY VIEW MEDICAL CLINIC	25,359	COMFORT KEEPERS (VICTORIA)	67,141
CLAIMS AT TUGO	32,850	COMFORT KEEPERS (WHITE ROCK)	470,032
CLAIMSPRO INC, AN SCM COMPANY	1,650,041	COMMERCIAL LIGHTING PRODUCTS	91,971
CLARK AUTO BODY LTD	629,642	COMMIT AUTOBODY & REPAIR (2012) LTD	478,524
CLASSIC COLLISION LTD	887,451	COMMUNITY THERAPISTS 1998 INC	2,464,374
CLASSIC GLASS & AUTO (R & I HOLDINGS LTD)	543,110	COMOX VALLEY DODGE CHRYSLER JEEP LTD	538,952
CLASSIC IMAGE AUTO BODY	577,278	COMOX VALLEY TOWING & RECOVERY	56,814
CLASSIC LIFECARE LTD	568,477	COMPUGEN INC	140,957
CLASSIC TOWING COMPANY	232,132	CONCERT REALTY SERVICES LTD	97,552
CLAYMORE COLLISION LTD (BOYD-POCO)	3,032,618	CONNECT COMMUNITIES	95,198
CLAYTON HEIGHTS SPORTS AND THERAPY	88,122	CONNECT INSURANCE BROKERS INC	41,990
CLAYTON TOWING	35,570	CONNELL DOUGLAS G DR	126,209
CLEAR VIEW GLASS & UPHOLSTERY	320,394	CONNOR CLARK & LUNN INVESTMENTS MGMT LTD	1,876,824
CLEAR-VIEW GLASS	279,488	CONSOLIDATED CIVIL ENFORCEMENT BC INC	183,960
CLEARBROOK GLASS 2007 LTD	270,068	COOPER'S USED AUTO PARTS LTD	37,513
CLEARWATER GLASS LTD	137,423	COPART AUTO AUCTIONS	1,274,845
CLEARWATER TOWING LTD	42,609	COQUITLAM AGENCIES (1982) LTD	394,252
CLEARWAY RENTALS INC	71,336	COQUITLAM EXPRESS AUTOBODY LTD	1,453,880
CLOVER TOWING 2015 LTD	4,611,264	COQUITLAM TOWING & STORAGE CO	903,494
CLOVERDALE AUTO METAL (1979) LTD	677,502	CORE AUTOBODY & REPAIR LIMITED	1,134,429
CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	89,920	CORE FITNESS AND REHAB INC	50,865
CLR HEALTHCARE INC	52,196	CORNERSTONE ADJUSTERS INC	164,642
CMLS FINANCIAL LTD	188,090	CORPORATE CLASSICS CATERERS	58,886
CMW INSURANCE SERVICES LTD	115,554	CORPORATE COURIERS LOGISTICS ULC	115,344
CO-OPERATORS INSURANCE AGENCIES LIMITED	8,796,073	CORPORATION COMPUWARE DU CANADA	65,716
CO-UP AUTO BODY REPAIRS	835,388	CORPORATION OF DELTA	28,046
COACHE COLLISION LTD	2,656,145	CORVETTE SPECIALTIES LTD	394,033
COACHWERKS AUTOMOTIVE RESTORATION	166,663	COSMOS AUTOCARE (COSMIC COLLISION LTD)	1,027,241
COAST CAPITAL INSURANCE SERVICES LTD	8,866,153	COTTONWOOD AUTO BODY LTD	1,226,831
COAST CLAIMS SERVICE LTD	448,127	COTTONWOOD AUTO GLASS INC	249,444
COAST MOUNTAIN BUS COMPANY LTD	86,618	COTTONWOOD RV SALES & SERVICE LTD	70,778
COAST MOUNTAIN CHEVROLET BUICK GMC LTD	61,805	COURTENAY COLLISION SERVICES LTD	606,393
COAST REPORTING SERVICES INC	179,739	COVEO SOLUTIONS INC	25,064
COASTAL COMMUNITY INSURANCE SERVICES	3,820,440	COWELL MOTORS LTD	36,817
COASTAL FORD SALES LIMITED	47,646	COWICHAN COLLISION LTD	1,225,795
COASTAL HAND CLINIC	25,843	COYOTE COLLISION LTD	966,659
COBBLE HILL COLLISION CORP	141,129	COZENS WIENS LLP	582,995
COLD COUNTRY TOWING & TRAFFIC CONTROL	31,917	COZY CORNER SERVICE INC	31,255
COLEMAN DOUGLAS DR	65,240	CRAFTLINE COLLISION	47,177
COLLIERS INTERNATIONAL/MANUFACTURERS	68,619	CRAFTSMAN COLLISION ABBOTSFORD CENTRE	2,406,909
COLLIERS INTERNATIONAL/UNITOW	66,338	CRAFTSMAN COLLISION ABBOTSFORD WEST	1,305,126
COLLIERS MACAULAY NICOLLS INC	160,932	CRAFTSMAN COLLISION BOUNDARY & 1ST	1,848,091
COLLINGWOOD INSURANCE CENTRE INC	478,892	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,137,394
COLLINGWOOD WELLNESS INC	105,237	CRAFTSMAN COLLISION CAMBIE & MARINE	2,406,453
COLLINS MANUFACTURING COMPANY LTD	193,399	CRAFTSMAN COLLISION CHILLIWACK	2,663,603
COLLISION ANALYSIS LTD	161,348	CRAFTSMAN COLLISION COLWOOD	2,702,791
COLLISION CRAFT	518,088	CRAFTSMAN COLLISION COQUITLAM	2,116,794
COLUMBIA COLLISION REPAIRS LTD	2,614,592	CRAFTSMAN COLLISION ESQUIMALT	1,085,045
COLUMBIA GLASS (1972) LTD	246,677	CRAFTSMAN COLLISION GT DUNCAN	2,945,292

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRAFTSMAN COLLISION KAMLOOPS	1,763,356	CUNNINGHAM LINDSEY CANADA LIMITED	92,477
CRAFTSMAN COLLISION KELOWNA CENTRAL	2,169,583	CUSHMAN & WAKEFIELD LTD	118,755
CRAFTSMAN COLLISION LANDMARK WAY	1,811,758	CUT THUMB GLASS LTD	100,625
CRAFTSMAN COLLISION LANGLEY	3,222,254	CUTBANKS AUTOBODY & GLASS LTD	863,815
CRAFTSMAN COLLISION MAIN & 3RD VAN	3,089,411	CYGNUS DESIGN GROUP INC	31,739
CRAFTSMAN COLLISION MAPLE RIDGE	3,035,586	CZANK CHRISTINE, RMT	36,230
CRAFTSMAN COLLISION METROTOWN	3,045,164	D & B CUSTOM PAINTING LTD	59,523
CRAFTSMAN COLLISION NEWTON	1,951,819	D & D DISABILITY MANAGEMENT	156,881
CRAFTSMAN COLLISION NORTH NANAIMO	1,915,552	D & K BODY SHOP CO LTD	360,390
CRAFTSMAN COLLISION NORTH VAN EAST	2,411,467	D J'S PAINT AND BODY (1987) LTD	927,519
CRAFTSMAN COLLISION NORTH VAN WEST	2,919,127	D'ARCY'S GLASS (2010) LTD	529,189
CRAFTSMAN COLLISION PORT COQUITLAM	2,384,625	DAKOTA TOWING	40,362
CRAFTSMAN COLLISION PORT MOODY	1,824,874	DALE BAZZANA AUTO BODY	95,259
CRAFTSMAN COLLISION POWELL EAST VAN	2,312,073	DALE CHARLES & ASSOCIATES	27,363
CRAFTSMAN COLLISION RICHMOND	3,411,084	DALES ALIGNMENT & BRAKE	62,706
CRAFTSMAN COLLISION RUTLAND	1,099,253	DALGLEISH CONSTRUCTION LTD	62,834
CRAFTSMAN COLLISION SURREY SCOTT RD	2,977,448	DAMON'S DUNN RIGHT TOWING & RECOVERY	73,921
CRAFTSMAN COLLISION VERNON	1,757,033	DAMS FORD LINCOLN SALES LTD (FRASER HWY)	2,106,204
CRAFTSMAN COLLISION WALNUT GROVE	3,355,576	DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	163,301
CRAFTSMAN COLLISION WEST KELOWNA	1,386,225	DAN THE MAN'S AUTOBODY REPAIR LTD	1,170,334
CRAFTSMAN COLLISION WHITE ROCK/S SURREY	3,474,694	DAN'S KAMLOOPS COLLISION CENTRE LTD	2,329,075
CRAFTSMAN COLLISION 6TH & YUKON	4,640,291	DANBIES RV LTD	33,388
CRAIG WILLIAM H DR	40,985	DATA COMMUNICATIONS MANAGEMENT CORP	1,431,951
CRANBROOK DODGE (DCG HOLDINGS LTD)	28,113	DATA REPRO COM LTD	191,104
CRANBROOK GLASS	167,843	DATAWORKS BUSINESS INTELLIGENCE INC	342,169
CRANBROOK PHARMACY LTD	25,651	DAVE DALE INSURANCE AGENCIES LTD	636,771
CRASHPAD COLLISION SERVICES LTD	431,842	DAVID EYTAN ABRAHAM DR	394,985
CRAWFORD AND COMPANY (CANADA) LTD	66,299	DAVID MORSE & ASSOCIATES	50,343
CREATIVE MOBILITY PRODUCTS INC	144,263	DAVIE AND ASSOCIATES	714,698
CREATIVE THERAPY CONSULTANTS	892,029	DAWSON CREEK COLLISION (PACE)	1,596,277
CRESTON CLASSIC GLASS & TRIM	54,564	DAY & NITE TOWING & AUTOWRECKING	37,885
CRESTON VALLEY ADAPTATIONS	43,316	DCT CHAMBERS TRUCKING LTD	34,923
CRESTON VALLEY INSURANCE SERVICES LTD	783,169	DE BEER HETTIE, OT	51,144
CRESTVIEW CHRYSLER DODGE JEEP	33,463	DEAN NEUMANN PLC	645,481
CROSSMAN MARK W DR INC	156,182	DEARBORN MOTORS LTD	180,385
CROWN GLASS LTD	328,782	DECISION FRAMEWORKS CANADA INC	83,076
CRYSTAL GLASS CANADA LTD (BBY-WINSTON)	76,153	DECO PLUS PAINTING AND CONTRACTING LTD	47,821
CRYSTAL GLASS CANADA LTD (BBY-6TH ST)	312,885	DEL ORO TOWING LTD	510,542
CRYSTAL GLASS CANADA LTD (CRANBROOK)	138,769	DELOITTE LLP	480,627
CRYSTAL GLASS CANADA LTD (FERNIE)	29,089	DELOITTE MANAGEMENT SERVICES LLP	311,989
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	439,158	DELTA SUNSHINE TAXI (1972) LTD	28,956
CRYSTAL GLASS CANADA LTD (KELOWNA)	160,009	DELTA TRUCK CENTER	94,469
CRYSTAL GLASS CANADA LTD (LANGLEY)	330,501	DEN'S LADYSMITH COLLISION CENTRE INC	289,765
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	288,003	DENVER TRUCK AND TRAILER COLLISION REPAIR	62,192
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	467,320	DEPENDABLE COLLISION LTD	131,472
CRYSTAL GLASS CANADA LTD (QUESNEL)	277,084	DERRICKS SANDBLASTING	160,660
CRYSTAL GLASS CANADA LTD (SALMON ARM)	151,747	DESIGN GROUP STAFFING INC	85,260
CRYSTAL GLASS CANADA LTD (VERNON)	219,920	DESIGN ROOFING AND SHEET METAL LTD	110,609
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	318,747	DESTINATION CHRYSLER DODGE JEEP	33,297
CSA INVESTIGATIONS	81,378	DESTINATION TOYOTA BURNABY	3,640,689
CSDC SYSTEMS INC	35,129	DEUTSCHER T DR INC	53,826
CSN KUSTOM AUTO BODY	49,169	DEVENNEY SPENCER DR	25,535
CUNDARI SEIBEL LLP	3,168,266	DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	5,377,605

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DEYETTE TAYLOR, RMT	35,283	DUMOULIN BOSKOVICH LLP	1,709,341
DHALIWAL JAGDEEP DR	174,575	DWIGHTS HOMES & GARDENS LTD	27,170
DHALIWAL-CHIMA SHARON DR	74,380	DYE & DURHAM CORPORATION	396,130
DIAMOND AUTO & WINDOW GLASS	190,496	DYNAMIC FACILITY SERVICES LTD	26,435
DIAMOND AUTO GLASS LTD	460,404	DYNAMIC INVESTIGATIONS INC	35,615
DIG INVESTIGATIONS & SECURITY LTD	99,179	DYNAMIC SPECIALTY VEHICLES LTD	44,197
DIONNE GLASS	115,640	E J KLASSEN MOTORCADE LTD	80,245
DIRECT IME CORP	1,571,889	EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	942,795
DIRECT LINE COMMERCIAL PROPERTY	59,861	EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	45,230
DIRECT TOWING	33,607	EAGLE ROCK TOWING	122,238
DISCOUNT CAR AND TRUCK RENTALS	187,299	EAST END AUTO BODY SHOP LTD	745,473
DISCOVERY CLAIMS SERVICES LTD	635,599	EASTSIDE HEAVY TRUCK COLLISION	46,306
DISTRICT OF CLEARWATER	210,291	EATON INDUSTRIES (CANADA) COMPANY	66,954
DISTRICT OF HUDSON'S HOPE	130,197	ECKEL XTREME TRUCK PAINT & BODY REPAIR	25,741
DISTRICT OF LAKE COUNTRY	55,335	ECKLER LTD	222,974
DISTRICT OF MAPLE RIDGE	74,835	ECONO GLASS LTD	45,041
DISTRICT OF MISSION	26,049	ECONOMIC SOLUTIONS INC	30,339
DISTRICT OF NEW HAZELTON	360,035	ECONOMY GLASS SUPPLIER LTD	214,802
DISTRICT OF NORTH COWICHAN	69,855	EDELWEISS AUTO REPAIRS LTD	138,608
DISTRICT OF NORTH VANCOUVER	187,558	EDGAR & MINER FLOOR COVERINGS	315,237
DISTRICT OF SAANICH	108,122	EDMONTON TOWING SERVICES LTD	53,393
DISTRICT OF SOOKE	57,520	EFFECTIVE AUTO BODY REPAIR LTD	1,420,683
DISTRICT OF SQUAMISH	118,300	EIGEN DEVELOPMENT LTD	352,154
DISTRICT OF WEST VANCOUVER	66,303	EISENKREIN SERVICES LTD	40,206
DITA EXCHANGE INC	203,458	ELAN DATA MAKERS	2,832,590
DL ADJUSTERS LTD	497,056	ELIM CHRISTIAN CARE SOCIETY	26,136
DNR TOWING INC	122,123	ELITE AUTO GLASS INC	106,477
DOBSON'S GLASS LTD	711,678	ELITE BODY SHOP LTD	2,599,845
DOC'S AUTO BODY (2012) LTD	1,524,283	ELITE XPRESS COLLISION SERVICES	2,030,215
DOLLAR AUTO TOWING	79,276	ELK VALLEY GLASS LTD	175,706
DOMENICO MEDIATION & ADJUSTMENT SERVICES	197,198	ELLIOTT BAUER FINANCIAL LTD	38,610
DOMMISSE I G DR INC	26,104	ELLIOTT T G DR INC	193,950
DON BECK COLLISION LTD	3,028,919	ELLIS CREEK AUTOBODY	520,476
DON FOLK AUTO BODY (DFC AUTO LTD)	1,137,792	ELSERI YAFA DR	26,545
DON UNRAU & ASSOCIATES CLAIM SERVICES INC	132,972	EMC CORPORATION OF CANADA	1,281,416
DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	575,560	EMSLAND & ASSOCIATES INSURANCE SERVICES	645,778
DON WOTHERSPOON & ASSOCIATES (POCO)	350,655	ENCORE TOWING & SERVICE	50,699
DON WOTHERSPOON & ASSOCIATES LTD	173,198	ENDERBY AUTO BODY LTD	525,873
DON'S AUTO BODY & PAINT SHOP LTD	923,612	ENNS ARON DR	50,545
DON'S AUTO TOWING LTD	890,693	ENTERPRISE AUTO & RV LTD	48,948
DONN DEAN COLLISION LTD	1,334,856	ENTERPRISE GLASS LTD	104,314
DOUGLAS R SODERLAND LAW OFFICES	370,835	ENTERPRISE RENT-A-CAR CANADA LTD	2,542,030
DOWNTOWN SERVICE TOWING LTD	275,564	ENTRUST DATACARD LIMITED	44,284
DP VOCATIONAL SOLUTIONS INC	75,391	ERGO REHABILITATION INC	113,914
DR HOOK TOWING SERVICES LTD	51,985	ERIKS RESTORATIONS INC	38,968
DRAKE TOWING LTD	394,575	ERNST & YOUNG LLP	20,007,040
DREAM OFFICE MANAGEMENT (BC) CORP	44,176	ES AUTO SALES LTD	645,735
DRIVING FORCE INC (THE)	376,643	ESIT ADVANCED SOLUTIONS INC	4,087,681
DRUMMOND LAW CORPORATION	422,399	ESSENTIAL AUTO COLLISION LTD	303,581
DUCK CREEK TECHNOLOGIES LLC	97,703	ESSEX COLLISION SERVICES LTD	1,757,917
DUECK CHEVROLET BUICK CADILLAC GMC LTD	2,310,615	ESSEX INSURANCE AGENCY (1ST AVE) INC	521,198
DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,864,749	EURO-CAN BUILDING SERVICES LTD	66,061
DUKE REFRIGERATION & HVAC LTD	281,577	EUROSPEC AUTOBODY (2001) LTD	304,355

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
EVERGREEN NURSING SERVICES LTD	386,543	FIRST WEST INS SERVICES DBA ENVISION INS	3,136,346
EVOLUTION SPORT THERAPY	30,292	FIRST WEST INS SERVICES DBA ISLAND SAVING	2,596,801
EX PHYSIOLOGY INC	71,234	FIRST WEST INS SERVICES DBA VALLEY FIRST	3,104,222
EXCEL AUTOBODY LTD	575,416	FIRST WEST INSURANCE SERVICES LTD	809,785
EXCEL PHYSIOTHERAPY	36,648	FIRST WESTERN INSURANCE SERVICES INC	432,625
EXCEL TRANSPORTATION INC	55,147	FIT BODY ATHLETICS & REHABILITATION INC	223,586
EXCEPTIONAL TOWING & RECOVERY	66,756	FIX AUTO ABBOTSFORD WEST (RENASCENT)	1,625,549
EXCLUSIVE AUTO GLASS LTD	30,775	FIX AUTO AIRDRIE	26,049
EXECUTIVE AIR AMBULANCE LTD	28,709	FIX AUTO CALGARY AIRPORT	42,343
EXPERT COLLISION (2002) LTD	857,694	FIX AUTO CALGARY CITY CENTRE	68,595
EXPERT VOCATIONAL GROUP	48,102	FIX AUTO CALGARY DEERFOOT	40,753
EXPRESS LANE AUTOBODY LTD	734,934	FIX AUTO CALGARY NORTHEAST	45,137
EXTREME AUTOBODY LTD	1,452,823	FIX AUTO CALGARY SOUTH CENTRAL	317,445
EYFORD MACAULAY SHAW & PADMANABHAN LLP	4,851,678	FIX AUTO CHILLIWACK (RENASCENT COLLISION)	1,709,744
F & W TOWING LTD	27,557	FIX AUTO COLLISION WESTSHORE (AUDY AUTO)	1,725,826
F ADAMS & ASSOCIATES INSURANCE SERVICES	1,055,403	FIX AUTO DUNCAN (GREEN ISLAND G AUTO LTD)	726,730
F F R GLASS SERVICE LTD	133,764	FIX AUTO EDMONTON EAST	65,284
F.A.C.T. SERVICES	40,405	FIX AUTO EDMONTON NORTH	47,246
FABRIS MCIVER HORNQUIST & RADCLIFFE	853,374	FIX AUTO EDMONTON SOUTH	56,527
FACTORY FINISH AUTO GLASS LTD	47,987	FIX AUTO EDMONTON STRATHCONA	83,514
FAIRLANE COLLISION REPAIRS LTD	1,372,375	FIX AUTO EDMONTON WEST	98,202
FALCON EQUIPMENT LTD	154,094	FIX AUTO EDMONTON YELLOWHEAD	36,950
FALSE CREEK COLLISION	1,274,801	FIX AUTO GRANDE PRAIRIE NORTH	100,065
FALSE CREEK HEALTHCARE CENTRE	41,688	FIX AUTO LETHBRIDGE	54,181
FAMILY GLASS LTD	859,075	FIX AUTO MEDICINE HAT	30,619
FARBROOK AUTO WRECKING (1979) LTD	68,306	FIX AUTO PEMBERTON (OFF ROAD TOWING LTD)	896,083
FASKEN MARTINEAU DUMOULIN LLP	216,329	FIX AUTO PENINSULA (MAYSA VENTURES LTD)	817,438
FAST FRIENDLY RELIABLE GLASS SERVICE	128,329	FIX AUTO PORT MOODY (0923986 BC LTD)	935,818
FAST TRACK INVESTIGATIONS LTD	657,899	FIX AUTO POWELL RIVER (AQUA STAR)	799,968
FASTPLOW CONSTRUCTION INC	69,097	FIX AUTO RED DEER	52,271
FASTRACK AUTOBODY LTD	1,966,460	FIX AUTO SHERWOOD PARK	36,273
FASTRACK GLASS LTD	312,354	FIX AUTO SPRUCE GROVE	60,889
FAWCETT INSURANCE AGENCY LTD	462,188	FIX AUTO VERNON (STAR AUTOBODY)	2,193,113
FEDERAL EXPRESS CANADA LTD	46,108	FIX AUTO VICTORIA SOUTH (AUDY AUTOBODY)	846,940
FENDER'S AUTO BODY & PAINT LTD	2,377,590	FIXED INCOME FINANCE PGIM INC	1,888,943
FENNELL'S RV REPAIR LTD	40,418	FLYNN CANADA LTD	357,425
FERNY'S AUTO BODY SHOP LTD	1,336,100	FOCUS INVESTIGATIVE SERVICES INC	60,280
FERRARI MASERATI OF VANCOUVER	68,546	FOCUS PROFESSIONAL SERVICES INC	51,608
FERREIRA COLLISION CENTRES (SUNSH COAST)	172,361	FOCUS REHABILITATION AND CONSULTING	204,840
FERREIRA COLLISION CENTRES (VANCOUVER)	1,528,027	FORENSIC DYNAMICS INC	329,955
FH&P LAWYERS LLP	397,802	FORGE INTEGRATED HEALTH INC	92,116
FHC REACTIVE INJURY MANAGEMENT LTD	805,011	FORRESTER SWITZERLAND GMBH	71,610
FIJI ISLAND AUTO REPAIRS LTD	807,455	FORSONS ADJUSTING SERVICE	258,681
FINNING (CANADA)	170,846	FORT FABRICATION & WELDING LTD	47,406
FIRESIDE CONTRACTING	28,817	FORT GARRY INDUSTRIES	55,731
FIRST CAPITAL REALTY INC	33,031	FORTISBC	447,600
FIRST CHOICE TOWING (2007) LTD	315,167	FOSTER'S RV & TRAILER SALES INC	110,975
FIRST CLASS AUTO BODY LTD	1,043,615	FOWLER WHITE BURNETT	47,761
FIRST COURT INC	29,466	FOX FLIGHT INC	28,800
FIRST RESPONSE GLASS LTD	549,578	FP&H LAWYERS	546,980
FIRST TRUCK CENTRE (EDMONTON)	77,456	FRAME AND ASSOCIATES CONSULTING INC	45,018
FIRST TRUCK CENTRE VANCOUVER INC	3,011,423	FRANK'S AUTO BODY REPAIR	2,142,019
FIRST TRUCK COLLISION CENTRE LTD	879,922	FRANKEL MICHAEL DR INC	34,375

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FRANTZ WARD ATTORNEYS AT LAW	95,305	GET-AWAY RV CENTRE LTD	46,450
FRANTZEN KRISTIAN DR	27,271	GFL ENVIRONMENTAL INC	26,411
FRASER AUTO DENT & COLOR	80,961	GHD CONTRACTORS LTD	799,733
FRASER CANYON GLASS LTD	127,335	GILBERT KIRBY STRINGER	72,933
FRASER CITY MOTORS LTD	1,456,945	GILLESPIE & COMPANY LLP	1,984,849
FRASER HEALTH AUTHORITY	241,035	GILMAY RV	57,102
FRASER RIVER PAINT & BODY LTD	1,677,000	GIVER A YANK TOWING & PICKER SERVICE	79,863
FRASER VALLEY AUTO GLASS & DETAILING	173,466	GJB HOLDINGS LTD	57,748
FRASER VALLEY ORTHOPEDIC & SPORTS CLINIC	108,613	GLACIER GLASS PG LTD	147,404
FRASER VALLEY PROSTHETICS LTD	40,101	GLACIER MOBILE GLASS LTD	369,976
FRASERVIEW COLLISION REPAIR LTD	2,169,230	GLACIER TOYOTA	36,941
FRASERVIEW SERVICE	44,551	GLACIER VIEW GLASS LTD	198,706
FRASERWAY RV GP LTD	309,335	GLACIER VIEW INVESTIGATIVE SERVICES INC	58,157
FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	1,354,406	GLASS DOCTOR LANGLEY	131,545
FREEDMAN JODY DR	26,450	GLASS DOCTOR NORTH VANCOUVER	825,223
FREEWAY MAZDA (FREEWAY IMPORTS LTD)	80,244	GLASS DOCTOR OF SUNSHINE COAST	247,164
FREIGHTLINER OF CRANBROOK LTD	251,836	GLASSCO AUTO & WINDOW LTD	475,880
FROH ROBERT G DR INC	306,581	GLENMERRY GLASS LTD	116,425
FRONTLINE TRAILER MANUFACTURING LTD	67,352	GLENN JONES COLLISION CENTER	26,843
FSG - FOCUS SOLUTIONS GROUP INC	70,385	GLENN MOUNTAIN ORTHOPAEDIC & SPORTS	25,043
FSJ GLASS HOUSE 1998 LTD	93,499	GLOBAL INSURANCE AGENCY (2007) LTD	264,396
FTSE TMX GLOBAL DEBT CAPITAL MARKETS INC	319,179	GLOBAL INSURANCE AGENCY (2008) LTD	343,206
FUNCTION HEALTH GROUP INC	121,958	GLOBAL INSURANCE AGENCY LTD	216,098
FUNCTIONAL OUTCOMES REHAB SERVICES	39,524	GLOBAL ROADWAY MAINTENANCE INC	51,097
FUSION AUTO WORKZ LTD	29,401	GLOVER ROAD CHIROPRACTIC	25,658
G & A AUTO BODY REPAIRS LTD	111,081	GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	960,845
G DUNCAN AUTO BODY LIMITED	1,153,289	GN INSURANCE AGENCY LTD	557,173
G KEITH CHAMBERS CONSULTING INC	80,363	GNK INSURANCE SERVICES INC	634,999
G&G AUTO BODY REPAIR & SALES LTD	122,236	GO AUTO SURREY CHRYSLER DODGE JEEP RAM	2,006,483
G&W JELLY'S LTD	43,044	GOAL DIRECTED OCCUPATIONAL THERAPY INC	111,173
GAGE COLIN DR	49,464	GODOY & VERVERGAERT INSURANCE BROKERS INC	397,624
GAGNON MICHAEL DR	50,553	GODOY & VERVERGAERT INSURANCE ONLY INC	463,805
GALLAGHER LAKE AUTO-BODY	304,792	GODOY'S INSURANCE ONLY (LANGLEY) INC	549,847
GARDAWORLD CASH SERVICES CANADA CORP	259,848	GODOY'S INSURANCE ONLY INC	246,176
GARDNER CHEVROLET PONTIAC BUICK GMC LTD	29,762	GOLD KEY COLLISION CENTRE	1,916,870
GARRISON BEATTY & GARRISON INSURANCE	289,475	GOLD KEY INSURANCE SERVICES LTD	1,348,001
GARTNER CANADA CO	80,115	GOLDBERG FRAN	74,368
GARYS WESTSIDE TOWING LLC	39,050	GOLDEN EARS INSURANCE SERVICES LTD	1,406,137
GASPARIN MORRIS DR	42,686	GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	158,246
GATEWAY GLASS LTD	88,192	GOLDEN SHIELD ADJUSTERS LTD	293,160
GATHERCOLE SHANE DR	26,460	GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	219,965
GATOR AUTO GLASS	100,236	GOLDLEAF INSURANCE SERVICES INC	122,738
GAUTAM & ASSOCIATES	450,097	GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	341,429
GB GLASS EXPRESS	368,734	GOLDMINE INSURANCE SERVICES (2014) LTD	207,939
GBG INSURANCE SERVICES LTD	540,278	GOLDMINE INSURANCE SERVICES LTD	885,986
GD ASSESSMENTS INC	80,502	GOLDSTEIN LARRY M DR INC	78,848
GEARHEADS TRUCK REPAIR	27,150	GOODLUCK AUTO & WINDOW GLASS	165,061
GEMINI ADJUSTERS LTD	309,042	GOODWINS GREENHOUSES SUPPLY AND SERVICES	47,270
GENERIC TOWING & AUTO PARTS LTD	71,204	GORDON & REES LLP	1,041,795
GEO H HEWITT CO LTD (THE)	29,016	GORDON'S AUTO BODY WORKS LTD	1,484,344
GEORGE'S BODY SHOP LTD	793,976	GOVERNMENT AGENT - ATLIN	52,135
GEORGIA STRAIGHT COLLISION LTD	1,199,111	GOVERNMENT AGENT - DEASE LAKE	108,771
GET ACTIVE REHABILITATION INC	52,385	GOVERNMENT AGENT - STEWART	47,817

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GOVERNMENT OF ALBERTA	142,276	HARMS AUTO BODY & PAINT (1987) LTD	550,108
GRAEB DOUGLAS A DR INC	29,375	HARPER GREY LLP	405,422
GRAMPA'S RV REPAIRS	174,893	HARRIS & BRUN LAW CORPORATION	4,079,654
GRAND AND TOY LIMITED	988,008	HARRIS & LEIB INSURANCE BROKERS LTD	459,771
GRAND FORKS GLASS LTD	158,821	HARRIS AND COMPANY	170,757
GRAND PERFORMANCE AUTO CENTRE INC	1,544,494	HARRIS INSURANCE SERVICES (RICHMOND)	664,413
GRANDCITY AUTOBODY (RICHMOND) LTD	3,393,907	HARRIS INSURANCE SERVICES (VANCOUVER)	359,059
GRANDCITY AUTOBODY LTD	3,852,976	HARTLEY'S AUTOBODY LTD	245,809
GRANT KOVACS NORELL	4,619,687	HARTSHORNE & MEHL	5,368,400
GRAPHIC OFFICE INTERIORS LTD	653,828	HATTER THOMPSON SHUMKA & MCDONAGH	1,196,563
GRASS CREEK VENTURES	75,042	HAYMACK AUTO GLASS	212,981
GREAT WEST LIFE	3,952,672	HAYMACK AUTO GLASS (SQUAMISH)	363,854
GREAT-WEST LIFE ASSURANCE CO	292,454	HAYMACK AUTO GLASS & UPHOLSTERY LTD	389,117
GREATWEST KENWORTH LTD	51,137	HAYS SPECIALIST RECRUITMENT (CANADA) INC	58,504
GREENLEAF INVESTMENTS DBA C&N INSURANCE	1,389,729	HD HOME CARE LIMITED	73,414
GREG'S RV PLACE	121,223	HEALTHLINC MEDICAL EQUIPMENT LTD	67,701
GREYSTONE MANAGED INVESTMENTS INC	487,933	HEALTHONE PHYSIOTHERAPY & HAND CLINIC	63,313
GROUNDSWELL GROUP INC	1,538,964	HEALTHX PHYSICAL THERAPY CENTRES	45,214
GROVE EQUIPMENT RENTALS LTD.	238,350	HEARTLAND TOYOTA	41,913
GSL CHEVROLET CADILLAC LTD	40,228	HEATH LAW LLP	2,906,209
GTS GLASSWORKS REFINISHING LTD	64,489	HEATHER SADLER JENKINS LLP	1,389,553
GUIDEWIRE SOFTWARE INC	8,974,673	HEDBERG & ASSOCS DISABILITY CASE MGMT INC	59,176
GUILDFORD CAB (1993) LTD	50,053	HELP AT HOME SUPPORT SERVICES INC	88,160
GULF ISLANDS INSURANCE AGENCIES LTD	140,792	HEMLOCK PRINTERS LTD	695,717
GUST ROSENFELD PLC	56,071	HEMMERLING & ASSOCIATES LAW	1,142,397
GUSTAFSON'S AUTO SERVICE LTD	493,935	HENDRY SWINTON MCKENZIE INSURANCE SERVICE	210,378
GUY CARPENTER AND COMPANY LTD	9,796,154	HERBERTS AUTO BODY INC	49,403
GWL REALTY ADVISORS INC	2,743,532	HERITAGE OFFICE FURNISHINGS LTD	3,379,705
GXS CANADA INC	44,352	HERTZ CANADA LIMITED	17,880,662
GYROSCOPE COLLISION SERVICES	801,670	HEWLETT PACKARD ENTERPRISE CANADA CO	209,505
H & L GLASS LTD	92,279	HI-CLASS AUTO BODY & PAINT LTD	524,731
H & R COLLISION AND GLASS LTD	3,711,866	HI-LIGHT AUTOBODY 2003 LTD	1,623,720
H G INSURANCE AGENCIES LTD	511,358	HICKS PACIFIC CENTRE INSURANCE SERVICES	265,439
H&R TOWING LTD	30,227	HIDDEN TREASURE RESTORATIONS	247,659
HABANERO CONSULTING GROUP	86,107	HIEBERT CAROLYNE DR	53,898
HABITAT INSURANCE AGENCIES LTD	159,494	HIEBERT JONATHAN DR	68,303
HAIGHT BROWN & BONESTEEL LLP	285,351	HIGH CALIBER AUTO COLLISION & REPAIR LTD	1,151,097
HALCO GLASS LTD	624,407	HIGHGATE HEALTH (PT HEALTH BC CORP)	71,544
HALL PHYSIOTHERAPIST CORPORATION	91,140	HIGHWAY AUTOBODY & FRAME	28,482
HAMILTON DUNCAN ARMSTRONG & STEWART	2,254,668	HIGHWAY TRUCK CENTRE INC	70,747
HAMMER COLLISION LTD	725,482	HILLTOP AUTO BODY (KOSMINO HOLDINGS LTD)	448,503
HANIN INSURANCE SERVICES INC	441,991	HILLTOP AUTO GLASS (KOSMINO HOLDINGS LTD)	111,025
HANSEN JANICE F	32,341	HILLTOP MEDICAL CLINIC	34,906
HANSSON ANN DR INC	90,766	HILLTOP TOYOTA (KAIZEN HOLDINGS LTD)	57,796
HARBORD INSURANCE SERVICES FAIRFIELD	561,953	HILTOP BODY SHOP LTD	641,268
HARBORD INSURANCE SERVICES LTD	741,542	HIRA ROWAN LLP	248,690
HARBORVIEW MEDICAL CENTER	52,848	HIRSCH GABRIEL DR INC	73,789
HARBOUR INSURANCE AGENCIES LTD	191,164	HITACHI SYSTEMS SECURITY INC	291,134
HARBOUR INTERNATIONAL TRUCKS LTD	79,445	HKG HOLDINGS INC DBA SUSSEX INSURANCE	921,558
HARBOUR-VIEW COLLISION LTD	1,370,473	HNC ALLIANCE HDGS INC DBA SUSSEX INS	259,290
HARE JASON DR	25,735	HODGSON ORTHOTICS	26,503
HARLEY DAVIDSON OF CHILLIWACK	68,517	HOGIES TOWING	38,537
HARMONY PHYSIOTHERAPY AND HEALTH	40,422	HOLESHOT MOTORSPORTS LTD	41,440

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HOLLETT RODNEY DR	45,420	INLAND KENWORTH (QUESNEL)	48,124
HOME INSTEAD PORT COQUITLAM	31,363	INLAND KENWORTH (TERRACE)	31,541
HOME INSTEAD SENIOR CARE BURNABY	53,198	INLAND KENWORTH (VERNON)	136,499
HOME INSTEAD SENIOR CARE VANCOUVER	28,696	INLINE INDUSTRIES LTD	112,585
HOMESTEAD INSURANCE AGENCIES LTD	353,233	INNOVATIVE FITNESS	66,602
HOPE AUTO BODY LTD	622,972	INSIGHTS WEST MARKETING RESEARCH INC	55,729
HOPE TOWING LTD	156,468	INSTA GLASS (ABBOTSFORD)	47,873
HORIZON AUTOBODY COLLISION LTD	51,620	INSTA GLASS (CHILLIWACK)	808,087
HORIZON WEST INSURANCE SERVICES LTD	444,940	INSTA GLASS (SECHELT)	159,872
HORLICK SIMON DR INC	819,991	INSURANCE BUREAU OF CANADA	241,946
HOSKINS FORD SALES LTD	712,090	INSURANCE SERVICES DEPT OF LONDON DRUGS	8,164,091
HOULE ELECTRIC LIMITED	939,073	INSUREBC (ARBUTUS) INSURANCE SERVICES	166,001
HP ADVANCED SOLUTIONS INC	309,868	INSUREBC (DEEP COVE) INSURANCE SERVICES	251,837
HUB CITY MOTORS & EQUIPMENT LTD	60,750	INSUREBC (LANGLEY) INSURANCE SERVICES	378,794
HUB FIRE ENGINES & EQUIPMENT LTD	35,583	INSUREBC (LANSDOWNE) INSURANCE SERVICES	431,979
HUB INTERNATIONAL (BRENTWOOD) LTD	745,092	INSUREBC (LEE & PORTER) INSURANCE VICE	189,408
HUB INTERNATIONAL (RICHMOND AUTO MALL)	3,771,182	INSUREBC (MARPOLE) INSURANCE SERVICES	204,695
HUB INTERNATIONAL CANADA WEST ULC	39,822,384	INSUREBC (MEADOWTOWN) INSURANCE SERVICES	159,141
HUBER BANNISTER COLLISION CENTRE	795,479	INSUREBC (QUEENSBOROUGH) INSUR SERVICES	510,829
HUMHEJ DEANNA	124,639	INSUREBC (SARDIS) INSURANCE SERVICES	169,830
HUNG CHI-JEN	25,518	INSUREBC (SQUAMISH) INSURANCE SERVICES	660,689
HUNGERFORD TOMYN LAWRENSEN & NICHOLS	536,265	INSUREBC (UNIVERSITY) INSURANCE SERVICES	366,280
HUSTON GRANT ADJUSTERS LTD	168,886	INSUREBC (VANCOUVER DOWNTOWN) INS SERVICE	164,852
HWANG JEFFREY DR	28,920	INSUREBC (WESTVIEW) INSURANCE SERVICES	254,069
HYDE PARK INSURANCE AGENCIES LTD	884,704	INSUREBC (WILLOWBROOK) INSURANCE SERVICES	467,635
I STATE TRUCK CENTER	54,018	INSUREBC (YALETOWN) INSURANCE SERVICES	419,313
IBM CANADA LTD	11,922,448	INTECH ENGINEERING LTD	71,529
IC FINANCIAL CORP DBA INSUREBC	139,990	INTEGRA CUSTOM COLLISION	1,022,363
ICARE INSURANCE BROKERS LTD	864,093	INTEGRA MEDICAL CONSULTING INC	271,686
IMA SOLUTIONS INC	8,715,151	INTEGRIS INSURANCE SERVICES LTD	1,060,250
IMPACT AUTO AUCTIONS LTD	26,578	INTERCITY EQUITY CORP DBA CAULFEILD INS	455,624
IMPACT RECRUITMENT INC	35,497	INTERCITY EQUITY CORP DBA LEADERS INS	187,779
IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	1,014,103	INTERCITY EQUITY CORP DBA PORT MOODY INS	612,747
IMPERIAL MOTORCYCLES LTD	25,109	INTERCONTINENTAL TRUCK BODY	89,960
IMPERIAL PARKING CANADA CORP	79,663	INTERIM HEALTH CARE	66,833
IN INSURANCE AGENCY LIMITED	251,203	INTERIOR FRAME AND COLLISION (RJAMES)	841,910
IN-HOUSE RECEIVABLE SERVICES LTD	27,821	INTERIOR HEALTH AUTHORITY	658,401
INDEED IRELAND OPERATIONS LTD	53,500	INTERIOR HEALTH PROSTHETICS & ORTHOTICS	72,696
INDEPENDENT LIFESTYLES - SUNSHINE COAST	27,492	INTERIOR MOBILE GLASS INC	185,226
INFINITY HEALTH LLP	2,745,844	INTERIOR SAVINGS INSURANCE SERVICES	5,121,500
INFINITY INSURANCE SERVICES (SCOTTSDALE)	58,270	INTERMARK LAW	96,488
INFINITY INSURANCE SERVICES INC	282,169	INTERNATIONAL DIRECT RESPONSE SERVICES	42,514
INFOMART	67,131	INTERNATIONAL MOTORSPORTS	34,143
INJURY RESOURCE CENTRE	49,470	INTERNATIONAL WORD EXCHANGE LTD	153,632
INLAND AUTO CENTRE LTD	27,001	INTUITIVE INDEPENDENCE REHABILITATION	897,208
INLAND KENWORTH (CAMPBELL RIVER)	44,379	INVERMERE GLASS LTD	131,616
INLAND KENWORTH (CRANBROOK)	190,126	ION UNITED INC	25,746
INLAND KENWORTH (FORT ST JOHN)	606,905	IP AUTO SERVICES LTD	705,098
INLAND KENWORTH (KAMLOOPS)	69,665	IPSA INTERNATIONAL INC	113,684
INLAND KENWORTH (KELOWNA)	33,355	IPSOS LP	62,265
INLAND KENWORTH (LANGLEY)	2,364,694	IRL IDEALEASE LTD	36,806
INLAND KENWORTH (PENTICTON)	75,223	IRL INTERNATIONAL TRUCK CENTRE	193,036
INLAND KENWORTH (PRINCE GEORGE)	1,375,696	IRON MOUNTAIN CANADA OPS ULC	593,745

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
IRONWOOD INSURANCE AGENCIES LTD	980,726	JOHN ROSS INSURANCE SERVICE LTD	198,475
IRWIN & BILLINGS	361,540	JOHN'S AUTOBODY & AUTOSALVAGE	176,736
IRWIN COLLISION REPAIRS LTD	774,815	JOHNS SOUTHWARD GLAZIER WALTON & MARGETTS	137,404
ISHERWOOD BODY & FENDER LTD	1,665,018	JOHNSON & BELL LTD	67,616
ISL ENGINEERING AND LAND SERVICES	29,190	JOHNSTON MEIER INSURANCE AGENCIES LTD	17,820,161
ISLAND HEALTH	259,172	JOHNSTON MEIER INSURANCE BROKERS (1996)	239,430
ISLAND INSURANCE AGENCY LTD	919,783	JOINT PHYSIOTHERAPY & SPORTS INJURY	56,111
ISLAND MEDIQUIP LTD	128,818	JONES EMERY HARGREAVES SWAN LLP	1,818,749
ISLAND THUNDER TOWING	32,669	JOSCHKO MICHAEL DR	102,220
ISLAND TRUCK & AUTO COLLISION	883,391	JR REHABILITATION SERVICES INC	3,016,143
ISTATE TRUCK CENTER	26,342	JUBILEE RV CENTRE (JUBILEE ENTERPRISES)	30,894
ITF 1648020 ALBERTA LTD	29,297	JUSTICE INSTITUTE OF BC	30,319
ITF 2166025 ONTARIO LTD	131,289	K D ENGINEERING LTD	84,341
ITF 2176758 ONTARIO LTD	31,997	K M AUTOBODY REPAIR LTD	326,886
ITF 2530694 ONTARIO LTD	90,163	K-LINE TRAILERS LTD	427,396
IVAN'S AUTO BODY LTD	1,393,674	KAINTH GURJEET - SYNERGY REHABILITATION	94,465
IVANHOE CAMBRIDGE II INC	384,769	KAL TIRE	107,966
IVES BURGER	353,933	KALAWSKY COLLISION CENTRE LTD	1,125,295
J A QUALITY GLASS AND DETAIL INC	339,803	KAMI INSURANCE AGENCIES LTD	162,764
J F VISION AUTOGLASS (BURNABY) LTD	739,647	KAMLOOPS DODGE CHRYSLER JEEP LTD	68,480
J F VISION AUTOGLASS LTD	790,321	KAMLOOPS FORD LINCOLN LTD	2,630,034
J P MOORE INVESTIGATIONS LTD	142,458	KAMLOOPS INSURANCE SERVICES INC	627,701
J&H ALEXANDER LTD	344,005	KAMLOOPS PHYSIOTHERAPY & SPORTS INJURY	44,450
JACK SCHULTZ AUTOBODY LTD	2,247,900	KANE SHANNON AND WEILER	6,344,753
JACK W CHOW INSURANCE SERVICES LTD	307,239	KARIM SHAHZAD DR	52,000
JACK'S BODY WORKS INC	111,184	KARP PERSONAL TRAINING & REHABILITATION	2,336,462
JACK'S TOWING (2010) LTD	1,089,166	KARP REHABILITATION	1,299,901
JACOBSON FORD SALES LTD	106,271	KASTELEIN STOUT INSURANCE AGENCIES	215,438
JAMES G MCMYNN AGENCIES LTD	108,842	KBM AUTOWORKS / LUMBY TOWING	33,184
JAMES WESTERN STAR (PRINCE GEORGE)	98,565	KC REHAB INC	62,417
JAMES WESTERN STAR (WILLIAMS LAKE)	186,489	KCI MEDICAL CANADA INC	72,244
JAMIE DAVIS MOTOR TRUCK & AUTO LTD	329,963	KDM WELDING & MANUFACTURING LTD	182,364
JAN-PRO CLEANING SYSTEMS OF VANCOUVER	170,603	KEEGZ SOUTH COUNTRY TOWING	75,135
JAN'S PRECISION AUTOBODY (MOGUL HLDGS)	1,308,230	KELOWNA AUTO GALLERY	37,724
JANG ERIC DR CHIROPRACTIC INC	90,660	KELOWNA BMW / MINI KELOWNA	50,752
JANI-KING OF NORTHERN BC	83,675	KELOWNA CHRYSLER DODGE LTD	913,636
JANI-KING OF SOUTHERN BC	33,362	KELOWNA FIX AUTO (KELOWNA AUTO COLLISION)	332,907
JANKE PAUL G DR INC	137,291	KELOWNA FORD LINCOLN SALES LTD	42,130
JANZEN INSURANCE BROKERS LTD	236,781	KELOWNA GLASS (SUNKO HOLDINGS LTD)	443,963
JARDINE LLOYD THOMPSON CANADA INC	143,209	KELOWNA MEDICAL MASSAGE	45,546
JASPER TOWING	68,918	KELOWNA PERFORMANCE COLLISION CENTRE LTD	3,142,830
JERICHO COUNSELLING	26,953	KELOWNA TOYOTA	39,959
JF AUTO CENTRE LTD	99,601	KELOWNA TRUCK & RV LTD	37,890
JHAJ HARDIP	40,663	KELOWNA VALLEY INSURANCE SERVICES LTD	671,114
JIM PATTISON CHRYSLER JEEP DODGE	2,173,335	KELVIN PHYSIOTHERAPY CLINIC	53,164
JIM PATTISON LEXUS VICTORIA	45,977	KEMBLE F DR INC	106,175
JIM PATTISON TOYOTA SURREY	4,177,532	KEN RYSTED INSURANCE AGENCIES LTD	182,445
JIM PATTISON TOYOTA VICTORIA	142,455	KEN'S LANDSCAPING LTD	92,504
JIM'S BOBCAT SERVICE	30,694	KENDALL BUILDERS LTD	73,559
JJB INSURANCE AGENCIES INC	519,691	KENDALL RICHARD W DR	151,673
JL BROTHERS AUTO BODY LTD	105,037	KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	249,450
JOE'S AUTOBODY REPAIR LTD	1,172,205	KENSINGTON INSURANCE SERVICES LTD	508,442
JOHAL JASPREET	25,375	KENSINGTON SQUARE PHYSIOTHERAPY	74,860

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KERNAGHAN ADJUSTERS LTD	279,915	KOOTENAY INSURANCE SERVICES LTD	2,042,128
KESHIKI GARDENING	37,465	KORNELSEN TAMARA DR	34,388
KEY REHABILITATION SERVICES	36,014	KORVA WORLD CLASS COLLISION LTD	3,670,413
KEY WEST FORD SALES LTD	37,349	KOTOPSKI PHYSIOTHERAPIST CORP	25,890
KEYSTONE ENVIRONMENTAL LTD	281,079	KP'S AUTO BODY SHOP (PKP ENTERPRISES)	1,302,790
KEYSTONE INSURANCE BROKERS LTD	593,739	KPMG LLP	471,853
KHEHRA RANDHEER DR	29,295	KRG INSURANCE BROKERS (WESTERN) INC	341,814
KIDSTON AND COMPANY LLP	1,234,549	KRUGER NEURO-REHABILITATION INC	146,709
KIM'S KUSTOM AUTOBODY	778,864	KUEHNE REAL ESTATE CANADA LTD	357,213
KINACTIVE	49,940	KUSIC AND KUSIC LTD	602,820
KINCORE REHAB SERVICES	35,592	KUSTOM KOACH RV CENTRE	61,948
KINEXIONS HEALTH INC	30,678	KUSTOM TOWING (2009) LTD	215,742
KINFOCUS REHABILITATION	38,300	L C U INSURANCE AGENCIES LTD	469,836
KING TOWING	46,636	L K'S KAR KING AUTO REPAIRS LTD	47,018
KINTEC FOOTLABS	30,517	LA ALEX CUONG CHI DR	30,340
KIRBY INSURANCE AGENCIES LTD	958,092	LADNER AUTO BODY LTD	1,439,135
KIRKWOOD CAROLYN M-BLOOD ALCOHOL CONSULT	47,685	LAI CHIROPRACTIC CORPORATION	55,465
KIRMAC COLLISION & AUTOGLASS (BBY-LOUGH)	2,199,202	LAI MACY DR	26,467
KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	3,717,656	LAIDLAW DUNCAN M DR	354,977
KIRMAC COLLISION & AUTOGLASS (DEWDNEY TR)	1,490,060	LAIRD WHEATON CHEVROLET BUICK GMC	1,526,557
KIRMAC COLLISION & AUTOGLASS (EDMONDS)	2,007,004	LAKE CITY FORD SALES INC	1,186,250
KIRMAC COLLISION & AUTOGLASS (LANG-FRASR)	2,790,097	LAKE CITY GLASS LTD	140,473
KIRMAC COLLISION & AUTOGLASS (LANG-96TH)	1,815,595	LAKE CITY LAW GROUP PLLC	44,506
KIRMAC COLLISION & AUTOGLASS (MR-227TH)	382,857	LAKE COUNTRY MOBILE SERVICES LTD	27,155
KIRMAC COLLISION & AUTOGLASS (N RICHMOND)	1,287,084	LAKESIDE INSURANCE SERVICES LTD	502,213
KIRMAC COLLISION & AUTOGLASS (NEW WEST)	2,578,627	LAKHAN HARPREET - SYNERGY REHABILITATION	83,826
KIRMAC COLLISION & AUTOGLASS (NEWTON)	3,008,164	LAM BRIAN, OT	124,581
KIRMAC COLLISION & AUTOGLASS (NORTH VANC)	1,942,218	LAMBDA SOLUTIONS INC	48,742
KIRMAC COLLISION & AUTOGLASS (PORT COQ)	3,469,623	LAMBERT INSURANCE AGENCIES LTD	916,230
KIRMAC COLLISION & AUTOGLASS (RICHMOND)	1,841,921	LANCE CHONG & COMPANY LTD	183,864
KIRMAC COLLISION & AUTOGLASS (RIDGE MEAD)	2,157,857	LAND RIVER OF RICHMOND (COWELL IMPORTS)	53,218
KIRMAC COLLISION & AUTOGLASS (ROYAL OAK)	1,464,371	LANDMARK INSURANCE SERVICES LTD	637,353
KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	4,258,904	LONDON COLLISION & TOWING LTD	630,920
KIRMAC COLLISION SCHOOLHOUSE	1,878,063	LANE'S AUTO TOWING	36,708
KITIMAT INSURANCE SERVICES LTD	81,376	LANGFAB FABRICATORS LTD	112,196
KKBL NO 348 VENTURES LTD	633,953	LANGLEY PERIODONTICS & IMPLANT SURGERY	69,125
KLASSEN BRENDON DR	30,740	LANKI INVESTIGATIONS INC	1,961,798
KLIMKO INSURANCE BROKERS LTD	386,183	LARRY'S AUTO GLASS	90,340
KMB AUTOBODY	228,043	LAVANCO BUILDING MAINTENANCE LTD	404,206
KNIGHT EASTON & ASSOCIATES	314,585	LAWN FATHER'S LANDSCAPING	40,977
KO EDWARD DR	25,945	LAWSON LUNDELL	127,268
KOCH B & Y INS SERVICES (CHILLIWACK) LTD	357,537	LAZAR SUSAN FAYE DR INC	122,740
KOCH WILLIAM J DR	134,946	LEADING EDGE GLASS LTD	342,189
KOKAN PETER A DR INC	98,850	LEBLANC JEANNE DR	111,680
KOMAR TOWING (KOMAR ENTERPRISES LTD)	35,847	LEE DAEYOUNG DR	34,480
KONG'S COLLISION INC	44,789	LEE JAEWOONG, KINESIOLOGIST	60,515
KONICA MINOLTA BUSINESS SOLUTIONS USA INC	282,268	LEE JAMES	69,171
KOOL COUNTRY AUTO PARTS TOWING & RADS LTD	45,243	LEE'S AUTOPRIDE COLLISION LTD	1,974,261
KOOTENAY AUTOBODY AND COLLISION	552,477	LEGACIES HEALTH CENTRE	239,286
KOOTENAY CAR CARE INC	1,156,656	LEGACY HEALTH	106,043
KOOTENAY COLUMBIA HOME MEDICAL EQUIPMENT	96,066	LEGEAR PELLING INSURANCE AGENCIES LTD	747,405
KOOTENAY GLASS & MIRROR LTD	131,465	LEITH JORDAN M DR	56,330
KOOTENAY HEALTH SERVICES	66,314	LEITH WHEELER INVESTMENT COUNSEL LTD	216,016

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LENOVO GLOBAL TECHNOLOGY (CANADA) INC	167,780	MACDONALD-GILL INSURANCE SERVICES LTD	547,889
LEON AINES AUTO BODY LTD	251,670	MACDONALD'S HOME HEALTH CARE	69,794
LEPAGE J DR	25,250	MACDONALD'S PRESCRIPTIONS LTD	41,620
LES SCHULTZ AUTOBODY AND GLASS	420,377	MACFARLANE INSURANCE AGENCIES LTD	203,057
LEUNG SIMPSON DR CHIROPRACTIC	43,173	MACKENZIE FUJISAWA LLP	724,373
LEVIN ALEXANDER DR LTD	173,776	MACKOFF MOHAMED (LESLIE MACKOFF LAW CORP)	2,807,166
LEXISNEXIS CANADA INC	66,404	MACNAUGHTON & WARD LTD	1,503,062
LIESCH INTERIORS LTD	39,039	MAGNUM TRAILER & EQUIPMENT INC	767,007
LIFE SKILLS THERAPY	1,725,187	MAIN STREET INSURANCE SERVICES LTD	225,866
LIFEMARK HEALTH CENTRE	542,406	MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,747,219
LIFEMARK HEALTH CORP	824,194	MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	3,239,322
LIFEMARK HEALTH ESQUIMALT	57,739	MAINLAND FORD LTD	1,485,106
LIFEMARK HEALTH OKANAGAN	145,231	MAINLAND GLASS INC	63,836
LIFEMARK PHYSIOTHERAPY (NORDEL)	47,290	MAINLAND REPORTING SERVICES INC	214,347
LILLOOET GLASS AND TIRE LTD	103,685	MAINROAD TRANSTRONIC SERVICES	48,874
LIMA'S BODY AND PAINT LTD	414,769	MAKIN V DR INC	136,935
LINDSAY HART LLP	86,207	MALIBU COLLISION (ROADKNIGHT HOLDINGS)	1,158,331
LINDSAY LLP	5,904,165	MALOON STEPHEN DR INC	266,151
LINK INSURANCE SERVICES LTD	816,364	MALUDZINSKI KRZYSZTOF, RMT	27,483
LINKEDIN IRELAND LIMITED	114,394	MANFRED'S AUTO BODY LTD	970,667
LIONHEART INVESTIGATIONS	215,951	MANN JESSICA	39,894
LIONS GATE RISK MANAGEMENT GROUP LTD	803,718	MANN RAJ DR	278,084
LITKE REBEKAH	72,271	MANN SUKHDIP DR	36,540
LITTLE VALLEY RESTORATIONS LTD	1,471,395	MANOR INSURANCE SERVICES LTD	432,662
LJ'S TOWING & TRANSPORT	28,455	MANULIFE FINANCIAL	19,418,385
LO GARY C P DR	33,565	MAPLE AUTO GLASS & UPHOLSTERY LTD	226,960
LODGE & ASSOCIATES INVESTIGATIONS LTD	484,575	MAPLE RIDGE CHRYSLER DODGE JEEP	105,502
LOGMEIN IRELAND LIMITED	27,545	MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	99,393
LOMAS-MILNE GROUP INC	807,339	MAPLE RIDGE TOWING (1981) LTD	523,372
LONG VIEW SYSTEMS CORPORATION	922,270	MAPLE TOWING CORP	29,234
LONSDALE & 19TH MEDICAL CLINIC	29,058	MAPLELEAF INSURANCE SERVICES LTD	415,465
LOS ANGELES FREIGHTLINER	207,549	MARINE CHRYSLER DODGE JEEP LTD	36,923
LOTUS AUTOBODY REPAIRS LTD	622,786	MARINE DRIVE COLLISION LTD	1,409,367
LOUGHEED ACURA	32,301	MARIO'S TOWING LTD (HOPE)	332,315
LOUWERSE JOHAN DR	30,540	MARIO'S TOWING LTD (KAMLOOPS)	424,251
LOVETT WESTMACOTT	38,859	MARIO'S TOWING LTD (KELOWNA)	1,574,676
LOWE EDWARD DR	41,579	MARIO'S TOWING LTD (MERRITT)	366,195
LUCKY 51 HOT ROD CYCLES INC	27,696	MARIO'S TOWING LTD (PRINCETON)	119,392
LUKER FORENSIC ENGINEERING INC	65,868	MARK V AUTO BODY LTD	2,600,213
LUU TRANG DR	25,860	MARK'S AUTO BODY (BBY) LTD	1,246,025
LYLE INSURANCE SERVICES INC	287,467	MARK'S AUTO BODY LTD	2,098,533
LYNN VALLEY ORTHOPAEDIC & SPORTS PHYSIO	39,071	MARKS WORK WEARHOUSE	81,980
LYONS LANDSCAPING LTD	74,549	MARPOLE PHYSIOTHERAPY CLINIC	37,318
LYSAK HANNA DR PSYCHOLOGY INC	176,238	MARSH CANADA LIMITED	1,910,049
M B COLLISION RICHMOND INC	10,277,171	MARY ANN MEEGAN INSURANCE AGENCY LTD	157,720
M G COLLISION REPAIRS LTD	1,961,845	MASKALL'S COLLISION AND GLASS	556,745
MAACO COLLISION REPAIR & AUTO PAINTING	750,247	MASRI BASSAM A DR INC	392,417
MACATEE MANAGEMENT (0853784 BC LTD)	33,733	MASTER AUTOBODY	305,076
MACCABEE TANKS LTD	399,436	MASTER TOUCH AUTOBODY SERVICE LTD	191,359
MACCARTHY MOTORS (TERRACE) LTD	31,368	MASTERGLASS AUTOGLASS LTD	640,352
MACDERMOTT'S INSURANCE AGENCY LTD	813,817	MATEC CONSULTANTS LIMITED	26,367
MACDONALD ANGELA DR CHIROPRACTIC	29,335	MATHESON COLLISION	100,012
MACDONALD BOYLE & JEFFERY	104,990	MATSON DRISCOLL & DAIMCO LTD	111,793

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MAXHEALTH CHIROPRACTIC INC	78,271	MERIDIAN RV MFG LTD	347,810
MAXIM TRUCK & TRAILER	44,186	MERTIN CHEVROLET CADILLAC BUICK GMC LTD	2,232,359
MAXIMUM COLLISION LTD	3,085,499	MERVYN MOTORS LIMITED	28,169
MAXUM AUTOMOTIVE REFINISHING LTD	459,418	MERVYN'S THE BODY SHOP (1994) LTD	1,768,075
MAXXAM INSURANCE SERVICES (BURNABY) LTD	2,265,647	METRO COLLISION SERVICES INC	34,668
MAXXAM INSURANCE SERVICES INCORPORATED	1,727,410	METRO MOTORS LTD	1,737,406
MAYFAIR TAXI	27,374	METRO WEST INSURANCE AGENCY LTD	30,664
MAZ'S RV SERVICE LTD	37,619	METROPOLITAN INSURANCE BROKERS LTD	466,181
MCAULEY CLAIMS SERVICES LTD	157,891	METROTOWN INSURANCE SERVICES INC	149,397
MCBAIN INSURANCE AGENCY	224,225	METROTOWN ORTHOPEDIC & SPORTS PHYSIO	26,400
MCBURNNEY'S INSURANCE AGENCY LTD	456,876	MEYER DARRAGH BUCKLER BEBENEK	29,363
MCCARTY'S AUTOBODY	43,551	MICHAEL O'MEARA LAW CORPORATION	297,924
MCCONNAN BION O'CONNOR & PETERSON	370,712	MICRO COM SYSTEMS LTD	70,683
MCCRODAN MEDIATION SERVICES	144,841	MICROSOFT CANADA INC	193,722
MCCRODAN VISION DEVELOPMENT	61,351	MICROSOFT CORPORATION	1,978,241
MCDERMOTT'S BODY SHOP LTD	1,475,953	MID ISLAND TOWING & TRANSPORT	339,188
MCDONALD & COMPANY	2,088,519	MID VALLEY INSURANCE AGENCIES LTD	2,437,094
MCELHANNEY CONSULTING SERVICES	61,447	MID-ISLAND AUTO COLLISION LTD	1,645,999
MCGRAW ROBERT DR INC	361,260	MID-WESTERN BODY SHOP LTD	1,333,969
MCINTOSH HEATHER	70,983	MIDNYTES TOWING INC	58,463
MCKAY COLIN DR	57,787	MIDTOWN RV LTD	72,769
MCKENZIE G M DR INC	31,399	MIDVAN COLLISION (MID VAN MOTORS LTD)	700,875
MCKINNEY DANIELLE PUS DR	81,490	MIKE ROSMAN AUTO & RV SALES	90,881
MCL MOTOR CARS 2010	60,910	MIKE'S AUTOMOTIVE SERVICES	775,691
MCL SOLUTIONS	211,893	MIKE'S QUALITY BODYWORKS & REFINISHING	25,081
MCLAREN AMPUTEE REHAB	44,247	MILANESE PAUL DR INC	37,564
MCLEOD AGENCIES (2002) LTD	425,141	MILES EMPLOYMENT GROUP LTD	142,065
MCNEIL OCCUPATIONAL REHAB SERVICES LTD	88,884	MILL BAY TOWING & RECOVERY LTD	55,268
MCNEILL NAKAMOTO RECRUITMENT GROUP	35,280	MILL CREEK COLLISION CENTRE	187,958
MCPHERSON INSURANCE AGENCIES LTD	200,439	MILLER THOMSON LLP	315,480
MCQUARRIE HUNTER LLP	735,920	MILLERVILLE RV REPAIRS	36,079
MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,323,125	MILLIKEN HR CONSULTING INC	25,866
MEADOWRIDGE COLLISION LTD	1,893,822	MINDTEAMS SOLUTIONS INC	41,790
MEDICAL SERVICES PLAN	56,532,911	MINHAS SATRUP	55,595
MEDICHAIR NORTHERN BC	60,361	MINI RICHMOND (MTK AUTO WEST LTD)	344,110
MEGA ASSISTANCE SERVICES INC	115,967	MINISTER OF FINANCE	446,293
MEGA LEUNG COUNSELLING SERVICES	40,036	MINISTER OF FINANCE - BC MAIL PLUS	2,287,116
MEGA TECH	32,698	MINISTER OF FINANCE - CLIMATE ACTION	601,042
MEGSON FITZPATRICK INC	2,487,147	MINISTER OF FINANCE - PUBLIC SAFETY	22,259,823
MEIER TRAVIS DR	163,860	MINISTER OF FINANCE - ROAD SAFETY	100,000
MEL'S HOT RODS CUSTOMS & CLASSICS	39,263	MINISTER OF FINANCE - TRANSPORTATION	3,149,529
MELCOR REIT LP	216,808	MINISTER OF FINANCE-TECHNOLOGY INNOVATION	403,653
MERANI HAFEEX DR	37,480	MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	501,094
MERCEDES-BENZ CANADA INC (LLOYD AVE)	4,131,934	MINISTRY OF CITIZENS' SERVICES	417,879
MERCEDES-BENZ CANADA INC (LOUGHEED HWY)	123,172	MINISTRY OF FINANCE AMBULANCE SERVICES	4,084,525
MERCEDES-BENZ CANADA INC (MARINE DR)	44,211	MINISTRY OF HEALTH	22,675,303
MERCEDES-BENZ CANADA INC (RICHMOND)	70,554	MINISTRY OF JUSTICE	500,000
MERCEDES-BENZ CANADA INC (TERMINAL AVE)	69,474	MINORU TRUCK BODIES LTD	74,215
MERCER CANADA LIMITED	127,359	MINT AUTO BODY LTD	615,134
MERCHANTS CREDIT ASSOCIATION	107,652	MISS MILLY HOUSE CLEANING SERVICES	44,239
MERCURY ADJUSTERS INC	626,994	MISSING LINK SERVICES LTD	151,882
MERIDIAN INSURANCE AGENCIES LTD	585,906	MISSION AUTO WRECKING LTD	336,378
MERIDIAN REHABILITATION CONSULTING INC	1,675,725	MISTER OTTO GLASS (WILLIAMS LAKE)	109,990

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MISTER OTTO GLASS (100 MILE HOUSE)	158,135	MURRICK INSURANCE SERVICES (WEST END) LTD	451,048
MITCHELL INTERNATIONAL INC	4,398,444	MW MOTOR WERKE INC	111,002
MITCHELL KEVIN, KINESIOLOGIST	63,883	M3 COLLISION COMPANY LIMITED	217,168
MITCHELL PRESS LTD	502,533	NADER RAMI DR	43,630
MITCHELL SPIVAK PROFESSIONAL CORP	42,025	NADINA TRUCK SERVICE LTD	86,091
MITCHELL'S TOWING LTD	287,249	NAHANNI TRUCK & TRAILER REPAIR	112,003
MIYOUNG CHO COUNSELLING AND COACHING	40,979	NAKUSP GLASS	48,580
MJA AUTOBODY LTD	26,391	NANAIMO AUTOBODY AND GLASS LTD	431,595
MOAB VALLEY HEALTHCARE INC	41,691	NANAIMO CHRYSLER LTD	613,443
MODERN BRADLEY COLLISION	1,838,652	NANAIMO MITSUBISHI	29,488
MOE'S AUTO SERVICES LTD	53,105	NANAIMO REALTY (NANAIMO) LTD	769,439
MOGUL'S TRANSMISSION AND TOWING	25,098	NANAIMO TOYOTA (EAVES MOTORS SALES LTD)	302,508
MOLL ALEXANDER DR INC	142,502	NARWAL JEEVANJOT - SYNERGY REHABILITATION	26,346
MOLLY MAID	275,002	NATIONAL CAR & TRUCK RENTAL	258,579
MONASHEE AUTO BODY (1979) LTD	661,350	NATIONAL CAR RENTAL	143,717
MONASHEE MOTORS LTD	65,635	NATIONAL INVESTIGATION SERVICES LTD	57,925
MOODY'S ANALYTICS INC	262,967	NATIONAL TRUCK CENTRE INC	64,414
MOORE CANADA CORPORATION	67,363	NATIONWIDE INSURANCE AGENCY LTD	149,748
MORELLI CHERTKOW LLP	1,076,879	NAUROTH & ASSOCIATES INSURANCE BROKERS	665,566
MORGAN'S GLASS CO LTD	76,501	NEIGHBOURHOOD AUTO BODY LTD	1,156,414
MORITA AUTO BODY SERVICES LTD	797,560	NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	237,289
MORNEAU SHEPELL LTD	1,035,015	NELSON'S GLASS LTD	222,016
MORREY NISSAN OF COQUITLAM LTD	52,117	NENO'S PAINT & BODY LTD	787,378
MORREY NISSAN SALES (WHITE SPOT SERVICE)	2,037,097	NEOPOST CANADA LTD	59,301
MOTION SPECIALTIES (BURNABY)	37,948	NEURO-ABILITY REHABILITATION SERVICES	31,359
MOTION SPECIALTIES (NANAIMO)	130,879	NEUROMOTION PHYSIOTHERAPY CLINIC	40,053
MOTION SPECIALTIES (VICTORIA)	58,886	NEW BILLA AUTOBODY 2008 LTD	1,426,523
MOUNTAIN HWY COLLISION LTD	1,112,297	NEW DIAMOND INSURANCE SERVICES LTD	373,972
MOUNTAINVIEW HEALTH & WELLNESS CENTRE	354,008	NEW MILLENIUM TIRE CENTER LTD	39,240
MOUNTAINVIEW INSURANCE SERVICES LTD	635,174	NEW PLANET COLLISION LTD	710,241
MOUNTAINVIEW KINESIOLOGY LTD	647,332	NEW PROFESSION SVA COLLISION LTD	3,026,364
MR RENT-A-CAR DOWNTOWN LTD	244,957	NEW TECHNOLOGY COLLISION	1,179,662
MSA FORD SALES LTD	25,348	NEW WEST AUTO METAL INC	1,446,648
MT 7 AUTOBODY	150,443	NEW WEST COLLISION INC	1,863,659
MTTM AUTO GROUP LTD	536,327	NEW WESTMINSTER SURGICAL CENTRE	26,390
MULTI-LINE CLAIMS SERVICES LTD	691,106	NEW WORLD INSURANCE SERVICES LIMITED	553,656
MULTIHAT SOLUTIONS INC	26,413	NEWTON INSURANCE SERVICES INC	844,029
MULTIMATERIAL BC	25,294	NEWTON PHYSIO & WELLNESS (PT HEALTH BC)	37,831
MULTIPLE INSURANCE SERVICES INC	243,141	NEWTON WHALLEY HIWAY TAXI LTD	34,118
MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,464,541	NEXGEN HEARING	27,850
MUNICIPALITY OF JASPER	27,462	NGUYEN HUY DR	37,965
MURCHISON THOMSON & CLARKE LLP	2,259,083	NICE SYSTEMS CANADA LTD	291,733
MURRAY ALEXANDER DR	58,420	NICHOLS ENVIRONMENTAL (CANADA) LTD	913,510
MURRAY AUTO GROUP ABBOTSFORD LTD	28,346	NICK'S AUTO BODY LTD	1,727,886
MURRAY AUTO GROUP FORT ST JOHN LTD	55,690	NIKKEL MARK DR	36,500
MURRAY AUTO GROUP PENTICTON LTD	736,491	NILAN JOHNSON LEWIS	98,846
MURRAY CHEV PONTIAC BUICK GMC (MERRITT)	65,005	NO 1 COLLISION (1993) INC (LOUGHEED HWY)	6,506,441
MURRAY JAMIESON	1,545,710	NO 1 COLLISION (1993) INC (RICHMOND)	11,799,242
MURRICK INSURANCE SERVICES (DELTA) LTD	230,072	NO 1 COLLISION (1993) INC (3RD AVE-VANC)	7,831,156
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	899,122	NO 229 SAIL VIEW VENTURES LTD	109,104
MURRICK INSURANCE SERVICES (KILLARNEY)	658,331	NOR-DEL GLASS LTD	250,176
MURRICK INSURANCE SERVICES (NEW WEST) LTD	2,860,482	NORELL CAROL - MEDIATOR	35,651
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	410,105	NORGATE AUTO BODY LTD	2,857,704

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NORM'S AUTO REFINISHING LTD	1,535,974	OCEANSIDE CHEVROLET LTD	27,404
NORTH COAST COLLISION LTD	411,230	OCEANVIEW HOME CARE SERVICES LTD	273,993
NORTH COAST HOME MEDICAL EQUIP	34,155	OGSTON KNULL REPORTING	35,479
NORTH ISLAND AUTOMOTIVE LTD	29,237	OK REGION TOWING	48,717
NORTH ISLAND COMMUNITY SUPPORT	25,313	OK TIRE	52,600
NORTH ISLAND GLASS 2012 LTD	94,971	OKANAGAN CHRYSLER DODGE JEEP (AUTOCANADA)	31,660
NORTH LINE COLLISION LTD	994,345	OKANAGAN GLASS LTD	61,624
NORTH PACIFIC WINDOW & GLASS LTD	103,871	OKANAGAN ORAL & MAXILLOFACIAL SURGERY	29,255
NORTH RIVER TOWING (2004) LTD	26,489	OKANAGAN VALLEY INSURANCE SERVICES LTD	893,792
NORTH SHORE LAW LLP	927,627	OKANAGAN VISION THERAPY	37,194
NORTH SHORE RV CENTRE LTD	33,578	OLIVER & CO	103,714
NORTH STAR BODY SHOP	1,722,636	OLYMPIC INS SERVICES LTD DBA SEAFIRST	163,894
NORTH WEST CRANE ENTERPRISES LTD	57,892	OMEGA AUTOBODY INC	717,842
NORTHERN ALUMINUM TANK SERVICE (1999) LTD	105,122	OMINECA GLASS SERVICES (2012) LTD	214,272
NORTHERN GLASS & CONTRACTING	127,123	ON CALL TOWING & TRAFFIC CONTROL	151,693
NORTHERN GLASS AND DOORS LTD	156,113	ON LINE COLLISION LTD	2,402,638
NORTHERN HOME CARE (NUMBER 169 HOLDINGS)	134,057	ON TIME AUTO BODY LTD	104,222
NORTHERN SAVINGS INSURANCE SERVICES LTD	1,378,304	ONESTOP AUTOGLASS LTD	112,265
NORHLAND CHRYSLER DODGE JEEP	89,222	ONSITE AUTO GLASS	212,211
NORHLAND HYUNDAI (AUTOCANADA NORHLAND)	106,259	OPEN TEXT CORPORATION	796,717
NORHLAND NISSAN (AUTOCANADA NORHLAND)	112,442	OPEN TEXT INC	33,199
NORTHSIDE INJURY REHABILITATION LTD	58,202	OPENROAD RICHMOND AUTO BODY COQUITLAM	368,567
NORTHVIEW INSURANCE BROKERS INC	336,308	OPENROAD RICHMOND AUTO BODY LANGLEY	5,850,815
NORTHWAY GLASS INC	94,957	OPERATION RED NOSE	31,000
NORTHWEST MEDICAL EXPERTS	44,070	OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	69,188
NOVA ACTIVE REHA INC	43,327	OPTIMUM THERAPY REHABILITATION SERVICES	128,147
NOVUS GLASS POCO (WHITE ROCK GLASS LTD)	42,167	ORACLE CANADA ULC	1,969,340
NOVUS GLASS SURREY (WHITE ROCK GLASS LTD)	236,456	ORCHARD FORD SALES LTD	29,953
NOVUS GLASS VANCOUVER (WHITE ROCK GLASS)	122,300	OREGON HEALTH & SCIENCE UNIVERSITY HOSP	67,374
NOVUS LANGLEY (WHITE ROCK GLASS LTD)	90,361	ORIGIN AUTO SERVICES LTD	78,858
NR MOTORS LTD	88,573	ORION HEALTH (NEW WESTMINSTER)	280,015
NRG RESEARCH GROUP INC	444,029	ORION HEALTH SERVICES INC	647,936
NUCOR ENVIRONMENTAL SOLUTIONS	164,275	ORKIN CANADA CORPORATION	48,643
NURSE NEXT DOOR (DUNCAN)	25,137	ORTHO DESIGN INC	28,556
NURSE NEXT DOOR (MAPLE RIDGE)	215,180	ORTHOMED TECHNOLOGY INC	66,510
NURSE NEXT DOOR (NEW WESTMINSTER)	32,555	OT CONSULTING/TREATMENT SERVICES LTD	166,877
NURSE NEXT DOOR (NORTH SHORE)	184,238	OT WORKS LTD	647,150
NURSE NEXT DOOR (PENTICTON)	69,893	OTTER POINT COLLISION LTD	343,266
NURSE NEXT DOOR (RICHMOND)	35,903	OTTO & ASSOCIATES INSURANCE AGENCY LTD	31,865
NURSE NEXT DOOR (ROBERTS CREEK)	28,130	OTTO AUTO SERVICE LTD	118,808
NURSE NEXT DOOR (VANCOUVER)	128,750	OUR GLASS SHOP	128,963
NUTHALL ADJUSTERS	184,626	OVERSEAS AUTO BODY (NEWTON) INC	1,124,592
NYRC (NORTH YORK REHABILITATION CENTRE)	5,712,597	OVERSEAS AUTO BODY (2010) LTD	1,974,720
O'BRIEN'S SERVICE & REPAIRS LTD	52,226	OVERSEAS AUTOBODY (1989) INC	2,221,938
O'CONNOR COLLISION & TOWING	1,730,361	P & H SUPPLIES LTD	128,414
O'CONNOR DODGE CHRYSLER JEEP	44,032	P & R TRUCK CENTRE LTD	75,252
O'CONNOR RV CENTRE LTD	250,473	P G KLASSIC AUTOBODY LTD	2,748,181
O'SHAUGHNESSY ROY DR INC	297,499	P J COLLISION LTD	1,526,433
OAKRIDGE PHYSIOTHERAPY	44,950	P R LATIMER MEDICAL SERVICES INC	134,738
OAKWEST INSURANCE AGENCIES LTD	785,589	PACIFIC CABS	70,181
OASIS PHYSIOTHERAPY MISSION	38,557	PACIFIC CHEVROLET BUICK GMC LTD	764,372
OASIS REHABILITATION LTD	58,508	PACIFIC COAST INSURANCE BROKERS LTD	1,124,931
OCEAN TRAILER (C KEAY INVESTMENTS LTD)	828,641	PACIFIC INSURANCE AGENCIES LTD	190,209

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PACIFIC LAW GROUP	5,090,353	PENNEY AUTO BODY LTD	3,730,548
PACIFIC OCEAN EXPORT IMPORT CO	166,710	PENSKE TRUCK LEASING CANADA INC	75,542
PACIFIC PLACE INSURANCE SERVICES INC	402,372	PENTICTON AUTO GLASS & UPHOLST	198,687
PACIFIC TRUCK & EQUIPMENT INC	76,897	PENTICTON COLLISION CENTRE	1,183,041
PAHAL AMRIT (SYNERGY REHABILITATION)	50,909	PENTICTON TOWING LTD	457,713
PAI HOWARD - INTEGRATIVE REHABILITATION	650,880	PENTICTON TOYOTA (KWP CARRIAGE INC)	28,276
PAINE EDMONDS	170,275	PENTLAND'S PROSTHETICS INC	152,534
PAINT'EN PLACE INC	55,554	PERFECT AUTO & WINDOW GLASS LTD	835,342
PAINTS BEYOND AUTO BODY VANCOUVER LTD	167,817	PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	788,111
PALADIN SECURITY GROUP LTD	2,478,711	PERFORMANCE INSTITUTE	32,387
PALADIN SECURITY SYSTEMS LTD	664,905	PERKINS + WILL	1,223,181
PALADIN TECHNOLOGIES INC	67,538	PERPETUAL INSURANCE SERVICES LTD	698,374
PALOMAR POMERADO HEALTH	29,392	PERRY THOMAS L DR INC	132,209
PANNU JASMINDER DR	116,850	PETE'S TOWING LTD	32,626
PANORAMA OPTOMETRY	38,929	PETER F POOK INSURANCE AGENCIES LTD	1,483,470
PANORAMA PHYSIOTHERAPY & SPORTS CLINIC	98,957	PETER MACDONALD INSURANCE AGENCIES LTD	135,904
PANORAMA TOWING TRUCK REPAIR SERVICE	31,889	PETERBILT PACIFIC INC (ABBOTSFORD)	58,273
PANTHER GLASS & UPHOLSTERY	148,336	PETERBILT PACIFIC INC (KAMLOOPS)	1,765,555
PARAGON COLLISION REPAIRS LTD	970,058	PETERBILT PACIFIC INC (PRINCE GEORGE)	2,080,566
PARAMOUNT AUTO BODY LTD	1,671,723	PETERBILT PACIFIC INC (SURREY)	90,449
PARATUS PARTNERS LLC	46,861	PETERBILT PACIFIC LEASING	257,534
PARHAR GURDEEP DR INC	33,061	PG SURG-MED LTD	189,738
PARIO ENGINEERING & ENVIRONMENTAL	29,200	PHARMACITY DRUGSTORE	28,047
PARK CHRIS DR	86,495	PHARMASAVE	38,229
PARK GEORGIA INSURANCE AGENCIES (2014)	2,369,675	PHOENIX AUTOBODY REPAIRS	351,903
PARK GEORGIA INSURANCE AGENCIES LTD	451,820	PHYSIOLIFE PHYSIOTHERAPY CLINIC	68,768
PARK INSURANCE AGENCY LTD	697,953	PHYSIOWORKS	28,707
PARK SAE WHAN DR	156,430	PIGHIN TERRIE AND GARRY	48,001
PARKER'S CHRYSLER DODGE JEEP LTD	975,634	PINCHIN WEST LTD	25,336
PARKERS AUTO BODY AND PAINT LTD	2,453,393	PINE TREE AUTO BODY LTD	1,181,119
PARKSVILLE CHRYSLER LTD	915,541	PIONEER GARAGE LIMITED	1,484,859
PARKSVILLE TOWING (WS HOLDINGS LTD)	26,775	PIONEER MOTORS	36,684
PARKWAY PHYSIOTHERAPY & PERFORMANCE	68,730	PIPER MICHAEL S DR INC	60,471
PARMAR GAGANDIP DR	83,065	PITNEY BOWES CANADA	637,742
PARMER PAVENDEEP DR	58,838	PITNEY BOWES POSTAGE BY PHONE	635,836
PATHWAY RESOURCES LTD	191,145	PLATINUM AUTO GLASS	171,424
PATTON SHEILA DR	44,179	POCO INSURANCE AGENCIES INC	325,561
PAUL'S AUTO BODY LTD	1,873,132	POLSTAR COLLISION LTD	485,266
PAVILION ADVISORY GROUP LTD	47,250	PORSCHE CENTRE VANCOUVER	25,898
PAYLESS AUTO TOWING LTD	671,100	PORT COQUITLAM PHYSIO & SPORTS INJURY	67,007
PAYLESS GLASS LTD	414,525	PORT MOODY COLLISION AND PAINT SHOP LTD	385,104
PCL CONSTRUCTORS WESTCOAST INC	5,451,206	PORTER & MCMILLAN (1992) LTD	958,010
PEACE ARCH MOTORS LTD	327,924	PORTER & MCMILLAN (2002) LTD	647,301
PEACE GLASS LTD	644,242	PORTER & MCMILLAN LTD	1,134,369
PEACHLAND COLLISION AND GLASS	121,529	POSITIVE SHIFT HEALTH & FITNESS LTD	25,198
PEAKE & RICHMOND LTD	449,189	POSTMEDIA NETWORK INC	51,450
PEARLMAN LINDHOLM	182,176	PRACTICAR CAR & TRUCK RENTALS	49,781
PELLING & ASSOCIATES INSURANCE BROKERS	204,691	PRANCING HORSE AUTO BODY & PAINT	1,449,231
PEMBERTON INSURANCE CORPORATION	143,161	PRECISION GLASS LTD	75,958
PENDER AUTO BODY LTD	1,549,936	PRECISION LOCKSMITHING CORP	48,181
PENINSULA TOWING (DR AFFLECK HOLDINGS)	94,251	PRECISIONCARE PHYSIOTHERAPY	45,514
PENN INSURANCE AGENCIES LTD	470,674	PREMIERE COLLISION LTD	1,014,651
PENNER TODD DR CHIROPRACTIC CORP	26,781	PREMIERE VERBATIM REPORTING LTD	73,819

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PREMIUM TRUCK & TRAILER INC	164,872	PUBLIC SERVICE PENSION PLAN	531,726
PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	70,998	PUPPET LABS INC	42,511
PRESTIGE COLLISION SERVICES	2,518,969	PUREWAL MANVIR PHYSIOTHERAPIST	174,558
PRESTIGE INSURANCE SERVICES LTD	2,613,406	PUROLATOR INC	920,597
PRESTON CHEVROLET BUICK GMC CADILLAC LTD	2,389,591	PUSHAP AUTO BODY & INTERIOR REPAIR LTD	237,797
PRESTON MATTHEWS GROUP INC (THE)	122,940	QA CENTRIC SOLUTIONS INC	455,531
PREVOST (VOLVO GROUP CANADA INC)	52,663	QA LAW	6,481,063
PRICEWATERHOUSECOOPERS LLP	856,652	QM ENVIRONMENTAL	114,235
PRIEST VALLEY PHYSIOTHERAPY & REHAB	39,220	QUALICARE SOUTH ISLAND	25,776
PRII MARK DR CHIROPRACTIC INC	25,120	QUALICARE TRI-CITIES	157,497
PRIME COLLISION LTD	1,572,319	QUALITEK COLLISION LTD	706,459
PRIME INSURANCE CENTRE LTD	1,104,730	QUALITY CHOICE AUTO & TRUCK COLLISION	237,145
PRIME PHYSIOTHERAPY & PERFORMANCE	48,551	QUALITY FIRST COLLISION REPAIRS 2013 LTD	699,552
PRIME RENTALS	42,328	QUALITY GLASS LTD	155,089
PRIMELINE AUTOBODY AND PAINTING LTD	79,657	QUAN BRYAN	38,226
PRINCE GEORGE MOTORS LTD	62,941	QUANTUM MURRAY LP	35,001
PRINCE GEORGE TOYOTA	210,051	QUARTECH SYSTEMS LTD	3,036,050
PRINCETON GLASS CO LTD (THE)	109,032	QUEENSWAY AUTO BODY	463,749
PRIORITY BUILDING SERVICES LTD	65,004	QUESNEL TOWING LTD	265,237
PRISM TOWING	73,237	QUESNEL TOYOTA	100,428
PRO ALLIES INSURANCE SERVICES LTD	258,628	QUIRING MOTORS (1994) LTD	188,044
PRO BODY SHOP (1998) LTD	1,617,285	QV INVESTORS INC	643,749
PRO MOTION PHYSIOTHERAPY & SPORTS INJURY	31,011	R & S AUTO BODY (1990) LTD	1,100,227
PRO-TECH COLLISION CENTRE	810,587	R A MALATEST & ASSOCIATES LTD	26,889
PRO-TECH COLLISION LTD	1,149,493	R C ADAMS GLASS (R C ADAMS LTD)	32,568
PRO-VISION INSURANCE BROKERS LTD	183,410	R I SMITH HOLDINGS LTD	141,163
PRO-VISION REALTY AND INSURANCE SERVICES	147,199	R LAMBA FORENSIC PSYCHIATRIC SERVICES LTD	50,050
PRO-WIDE GLASS INC	129,295	R S REHAB SOLUTIONS INC	274,318
PROBE INVESTIGATORS & SECURITY CONSULTANT	141,937	RACE & COMPANY	1,945,458
PROBYN MOTORS INC	28,327	RAE-TECH FIRE INVESTIGATIONS LTD	25,807
PROFIRE EMERGENCY EQUIPMENT INC	68,047	RAGS TO RICHES TOP SHOP	80,792
PROGRESS MARKETING INC	91,684	RAINBOW GLASS	207,083
PROGRESS SOFTWARE CORPORATION	26,478	RAINBOW INSURANCE AGENCY LTD	124,913
PROGRESSIVE INSURANCE SERVICES LTD	425,827	RAINCOAST COMMUNITY REHAB SERVICES	49,326
PROGRESSIVE REHAB INC	196,326	RAJA TRAILER & EQUIPMENT SALES	56,136
PROLINE COLLISION LTD	413,688	RAM ENVIRONMENTAL RESPONSE LTD	114,015
PROLINE GLASS LTD	53,416	RAM'S AUTOBODY LTD	28,172
PRONTO AUTO GLASS (STRIDER ENTERPRISES)	177,803	RAMP BODY & FENDER WORKS LTD	607,407
PRONTO TOWING LTD	132,314	RAND & FOWLER INSURANCE AGENCIES INC	312,361
PROSPECT PARK AUTOBODY LTD	805,309	RAND & FOWLER INSURANCE COQUITLAM LTD	4,261,134
PROTRUCK COLLISION & FRAME REPAIR	249,690	RAND & FOWLER INSURANCE LTD	2,425,336
PROUT ALISTER J E DR INC	204,090	RAND & FOWLER INSURANCE SERVICES LTD	1,795,519
PROVIDENCE AIR AMBULANCE LTD	73,476	RAND & FOWLER INSURANCE VANCOUVER AGENCY	1,228,114
PROVIDENCE HEALTH AND SERVICES	33,349	RANJBAR SHERVIN DR	44,460
PROVIDENCE HEALTH CARE	87,359	RAPID AUTO GLASS LTD	1,226,263
PROVINCE OF BC (BC ONLINE)	993,929	RAPID AUTOBODY LTD	223,431
PROVINCE OF BC (MVB FEES)	582,827,645	RAPID INTERACTIVE DISABILITY MANAGEMENT	1,751,189
PROVINCE OF BC (MVB FINES)	43,054,576	RASTIKERDAR DR ALI INC	25,581
PROVINCE OF BC (PREMIUM TAX)	243,843,670	RAY CAM COMMUNITY ASSOCIATION	30,000
PROVINCE OF BC (SST/PST)	203,071,167	RAY F CHIN INDEPENDENT ADJUSTER	358,359
PROVINCIAL HEALTH SERVICES AUTHORITY	129,745	RAY WONG INSURANCE SERVICES LTD	319,395
PROWIDE GLASS (SNP ENTERPRISES LTD)	188,014	RAYDAR AUTOBODY LTD	1,661,811
PRYKE LAMBERT LEATHLEY RUSSELL LP	1,496,321	RBC INVESTOR SERVICES TRUST	47,985

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
RBS COLLISION REPAIRS LIMITED	302,904	RIDGE INVESTIGATIVE SERVICES INC	57,136
RCU INSURANCE SERVICES LTD	453,032	RIDGWAY & COMPANY	71,562
RDH BUILDING SCIENCE INC	86,593	RIG MASTER GROUP OF COMPANIES	25,678
RE DEV RA HOLDINGS LTD	26,855	RIGHT TOUCH AUTOBODY LTD	30,112
RE FUNCTION HEALTH GROUP INC	824,936	RITCHIE COLLISION LTD	982,446
REACH REHABILITATION SERVICES	32,510	RITE-WAY RV SERVICES LTD	31,501
REACTIVE INJURY MANAGEMENT LTD	26,169	RIVERSIDE COLLISION (676152 BC LTD)	810,840
REAL INSURANCE SOLUTIONS INC	1,498,913	RIVERSIDE COLLISION LTD	560,568
RECEIVER GENERAL FOR CANADA	6,647,347	RIVERSIDE INSURANCE AGENCIES (1984) LTD	418,908
REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,583,636	ROADHOUSE TOWING	124,644
REDSTONE ENTERPRISES LTD	165,975	ROADWAY TOWING LTD	741,967
REEBYE N K DR INC	35,886	ROBBINS PARKING SERVICE LTD	51,243
REED LORI	111,940	ROBERT R LAWLER PLC	527,927
REES PETER M DR	70,970	ROBERTS TOWING & RECOVERY (KNIGHT REPAIR)	201,280
REFINERY LEADERSHIP PARTNERSHIP	58,695	ROCCO'S BLINDS	35,167
REFLECTIONS TRUCK BODY REPAIR LTD	5,370,181	ROCKY MOUNTAIN COLLISION REPAIR	1,027,781
REGAL COLLISION LTD	75,757	ROD'S AUTO GLASS & UPHOLSTERY	113,929
REGAN WILLIAM D DR	37,597	ROGERS WIRELESS	152,481
REGENCY CHRYSLER (QUESNEL)	46,889	RON RIDLEY RENTALS LTD	81,030
REGENT PACIFIC INSURANCE SERVICES	267,842	ROOKZ'S AUTOBODY LTD	674,120
REHAB GROUP (THE)	46,247	ROSSLAND COLLISION LTD	757,125
REID LINDA	26,162	ROTOR PLUMBERS AND DRAINAGE LTD	28,973
RELIABLE AUTO BODY (2001) LTD	2,583,145	ROUTES CAR RENTAL	59,591
RELIABLE AUTO TOWING SERVICES	166,342	ROUTLEY & COMPANY	1,043,942
RELIABLE TOWING MERRITT LTD	52,389	ROYAL BANK OF CANADA	1,242,310
RELIANCE INSURANCE AGENCIES LTD	1,782,986	ROYAL CITY AUTOPAINTING & COLLISION	135,115
REMPEL ENGINEERING SERVICES LTD	109,922	ROYAL CITY HEALTH AND MANUAL THERAPY	101,293
REPORTEX AGENCIES LTD	125,637	ROYAL CITY TAXI LTD	25,692
RESORT MUNICIPALITY OF WHISTLER	109,681	RUDY & PETER BODY SHOP (2004) LTD	850,067
REV DIESEL REPAIR LTD	28,859	RUNNERS RV	33,846
REVIVE AUTO REPAIRS LTD	67,605	RUNZER'S COLLISION	213,555
REVIVE REHABILITATION INC	293,530	RUPERT TOWING	31,746
RF MOORE CLAIMS SERVICE LTD	156,453	RUSH CLAIMS SOLUTIONS	244,394
RHC INSURANCE BROKERS (CRANBROOK) LTD	296,759	RUSH TRUCK CENTER SALT LAKE CITY	45,191
RHC INSURANCE BROKERS LTD	3,509,685	RUSS' BODY SHOP (1988) LTD	1,077,309
RIAR KULWANT DR	335,370	RUSSELL JOHN N DR INC	338,804
RIARH SURKHVEER	26,480	RUSSELL PROSTHETICS LTD	92,186
RICH CITY COLLISION REPAIRS	2,240,999	RUSTY'S AUTO TOWING LTD	1,047,190
RICH'S AUTO BODY & WRECKING LTD	1,449,620	RUTLAND GLASS (1994) LTD	174,488
RICHARDS INVESTIGATIONS INC	55,452	RYDER TRUCK RENTAL CANADA LTD	30,727
RICHFORD CAROLE M DR INC	34,112	S & S INSURANCE SERVICES (SURDEL) LTD	347,882
RICHIE'S AUTOBODY AND PAINTING	39,987	S & S INSURANCE SERVICES LTD	453,278
RICHMOND AUTO BODY (RICHMOND)	8,204,561	S G OCCUPATIONAL THERAPY LTD	69,741
RICHMOND AUTO BODY LTD (NORTH VANC)	4,080,365	S I SYSTEMS LTD	863,545
RICHMOND CABS LTD	46,367	S SNIDER CONSULTING SERVICES INC	163,476
RICHMOND CHIROPRACTIC CENTRE	40,895	S T INSURANCE AGENCY LTD	412,597
RICHMOND CHRYSLER DODGE JEEP LTD	2,044,447	S&P GLOBAL MARKET INTELLIGENCE	25,542
RICHMOND CONTINENTAL AUTO LTD	303,940	S&S AUTOBODY AND PAINT LTD	52,957
RICHMOND HONDA CARS	30,584	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	636,282
RICHMOND INVESTIGATIONS INTERNATIONAL INC	129,072	SABYAN AUTOMOTIVE SERVICE & REPAIR	46,154
RICKARDS ROBIN C DR	64,354	SADA SYSTEMS INC	63,372
RICOH CANADA INC	166,471	SADHRA RAMAN - SYNERGY REHABILITATION	83,670
RIDEAU RECOGNITION SOLUTIONS INC	77,605	SAFE CARE HOME SUPPORT	46,395

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SAFeway PHARMACY	34,397	SHADOW INVESTIGATIONS LTD	71,265
SAHARA REHAB CONSULTING LTD	1,175,480	SHARONS INSURANCE SERVICES LTD	430,037
SAHOTA GURKIRAT - SYNERGY REHABILITATION	56,995	SHARP COLLISION REPAIR LTD	812,227
SAHOTA SARBJIT DR	72,294	SHARPE'S INSURANCE SERVICES LTD	197,812
SALESFORCE COM CANADA CORPORATION	81,575	SHAW CABLE	47,397
SALIUS REHAB INC	51,274	SHAW SABEY & ASSOCIATES LTD	327,606
SALMO AUTO REBUILDERS	59,321	SHELBOURNE PHYSIOTHERAPY	52,658
SALMON ARM FRAME & BODY SHOP (2000) LTD	336,004	SHOOK WICKHAM BISHOP AND FIELD	220,167
SAMI'S AUTOBODY & PAINTING (1990) LTD	32,570	SHOPPERS DRUG MART	93,905
SAMRA AUTOBODY LTD	692,306	SHUSWAP COLLISION CENTER LTD	917,012
SAMSON AUTO SERVICE (KEN CHO ENTERPRISES)	49,178	SHUSWAP INSURANCE BROKERS INC	269,735
SANDHU SATINDER DR	195,790	SICAMOUS COLLISION REPAIR	239,353
SANDPIPER GARDENS & GLASS INC	71,117	SID'S AUTO GLASS & DETAILING	215,154
SANDY'S COLLISION REPAIRS	142,946	SIDEWINDER CONVERSIONS & MOBILITY LTD	66,715
SANGAM AUTO BODY LTD	1,251,468	SIDHU K K DR & ASSOCIATES	47,300
SANTO'S ITALIAN CAR SERVICES	29,862	SIDKY ADAM DR	135,025
SAP CANADA INC	2,614,628	SIERRA SYSTEMS GROUP INC	125,392
SAS INSTITUTE (CANADA) INC	250,878	SIGNAL COLLISION CRANBROOK	1,784,297
SASCU INSURANCE SERVICES LTD	399,827	SIGNAL COLLISION LTD	1,263,115
SASI AUTOCRAFT LTD	71,198	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	3,569,996
SASKATOON HEALTH REGION	27,009	SILVER STAR AUTO MB INC	91,019
SAVJI SERENA - SYNERGY REHABILITATION	35,474	SIMEIO SOLUTIONS CANADA INC	291,476
SAXBEE INSURANCE AGENCIES LTD	1,804,625	SIMPSON CONTROLS LTD	176,733
SCALAR DECISIONS INC	321,031	SINGLETON URQUHART REYNOLDS VOGEL LLP	5,516,294
SCHEER LAW GROUP LLP	1,185,864	SINTRA ENGINEERING	28,408
SCHIFINI JOSEPH J DR	30,556	SITKA LAW CORPORATION	243,116
SCHILL INSURANCE BROKERS LTD	3,847,020	SIU WILLIAM W Y DR INC	30,085
SCHULTZ-CRAFTSMAN COLLISION (QUEENSWAY)	467,199	SK ENGINEERING LTD	72,557
SCHULTZ-CRAFTSMAN COLLISION (1ST AVENUE)	1,354,484	SKAGIT VALLEY HOSPITAL	32,391
SCHWEIGEL ROBERT C DR	40,005	SKAHA FORD INC	940,381
SCOTIABANK	64,511	SKEENA GLASS LTD	435,797
SCOTT AMBLER AND ASSOCIATES INC	724,417	SKEENA RENT-A-CAR LTD	88,678
SCOTT ROAD COLLISION REPAIRS LTD	37,868	SKILLSOFT CANADA LTD	26,044
SCOTT ROAD INSURANCE SERVICES LTD	1,149,731	SKOOKUM TOWING LTD	32,302
SCOTT TOWN AUTOBODY LTD	1,482,297	SKYLINK RECEIVABLES INC	174,288
SCOTTSDALE PHYSIOTHERAPY CLINIC	25,446	SKYVIEW INSURANCE BROKERS LTD	178,469
SCRAP KING AUTOWRECKING & TOWING LTD	113,862	SLATER LESLIE (SLATER MEDIATION SERVICES)	57,409
SCU INSURANCE SERVICES LTD	710,873	SLM DEVELOPMENT CORPORATION	286,060
SEA WALL AUTOBODY & PAINT LTD	708,012	SLR CONSULTING (CANADA) LTD	48,817
SEAFIRST INSURANCE BROKERS LTD	1,192,802	SMITH CHEVROLET CADILLAC LTD	1,535,223
SEASONS HEALTH THERAPIES	426,151	SMITH DERRYCK H DR INC	548,304
SECHELT INSURANCE AGENCY (1987) LTD	445,180	SMITH J DR INC	59,838
SECOND LOOK AUTOBODY (1992) LTD	893,950	SMOKEY CREEK SALVAGE	55,003
SEELEY LAKE SERVICE LTD	27,040	SN TRANSPORT LTD	29,952
SELFCARE HOME HEALTH PRODUCTS	90,940	SOBEY PAUL W DR INC	39,843
SELKIRK GLASS LTD	82,769	SOFTCHOICE LP	4,503,076
SEMRAU STANLEY DR INC	346,372	SOJA PETER J DR	76,334
SEROWN PARMINDER, RMT	33,955	SOLID GOLD COLLISION LTD	458,307
SERVICE GLASS LTD	207,928	SOLOMONS KEVIN DR	877,065
SERVICE QUALITY MEASUREMENT GROUP INC	205,319	SOLSTICE GLASS INC	404,145
SESA WORUBAN COUNSELLING	48,483	SOLUTIONS THRU SOFTWARE LTD	125,808
SETTLED BY SCHAPIRO MEDIATIONS INC	119,673	SOMERS POULIN HALL	4,701,917
SG OCCUPATIONAL THERAPY	46,176	SONG FAMILY CHIROPRACTIC	86,960

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SOOKE'S WESTCOAST COLLISION & GLASS	692,344	SPEEDY GLASS (VANCOUVER-YORK ST)	666,617
SOONG JAMES Y DR	43,619	SPEEDY GLASS (VERNON)	904,560
SOPRON AUTO BODY (P & T AUTO BODY LTD)	1,143,982	SPEEDY GLASS (VICTORIA-GOVERNMENT)	595,917
SOPRON AUTOBODY LTD	738,870	SPEEDY GLASS (VICTORIA-ISLAND HWY)	503,273
SOUND IDEARS INC	34,291	SPEEDY GLASS (WILLIAMS LAKE)	211,270
SOUND LAW LLP	75,176	SPINNERS AUTO GLASS LTD	63,340
SOUTH CITY TRUCK CENTRE	28,674	SPLASHES WASH LODGE INC	780,880
SOUTH COAST FORD PROPERTY	35,816	SPOTLITE CUSTOM COLLISION (1987 LTD)	1,794,159
SOUTH FRASER PHYSIOTHERAPY CLINIC	138,873	SPRINGFIELD AUTO BODY LTD	1,580,956
SOUTH SEAS AUTO BODY CO LTD	1,869,117	SRA AUTO GLASS & AUTO REPAIR	51,710
SOUTH THOMPSON MOTORS LTD	28,632	SS&C TECHNOLOGIES CANADA CORP	434,491
SOUTH VANCOUVER MEDICAL CLINIC	30,886	ST JOSEPH HOSPITAL AND HEALTH	32,620
SOUTHERN INSURANCE SERVICES LTD	3,700,604	STAHL PETERBILT INC	108,738
SOUTHSIDE DOOR AND GATE	65,813	STAMPEDE GLASS	495,992
SOVIO O M DR	314,181	STANDISH TOWING & RECOVERY	53,198
SPARLING REAL ESTATE LTD	33,575	STANTEC CONSULTING LTD	2,290,112
SPEC AUTO & RV REPAIR	44,544	STANTON TERRITORIAL HEALTH AUTHORITY	33,794
SPECIAL D'S COLLISION LTD	422,930	STAR AUTOBODY LTD	2,548,229
SPECIALIST REFERRAL CLINIC	2,461,484	STARLITE AUTOBODY LTD	576,265
SPECIALIZED TOWING LIMITED	62,856	STATE STREET BANK & TRUST COMPANY CANADA	34,526,600
SPECTRUM REHABILITATION SERVICE INC	98,878	STATE STREET GLOBAL ADVISORS LTD	138,624
SPEEDIER AUTO BODY SHOP LTD	1,506,174	STATE STREET TRUST COMPANY CANADA	464,616
SPEEDY COLLISION GRANDE PRAIRIE	41,020	STATION SQUARE MEDICAL CLINIC	25,832
SPEEDY GLASS (ABBOTSFORD)	842,693	STAVROS AUTO BODY LTD	578,253
SPEEDY GLASS (BURNABY-IMPERIAL)	648,305	STEFAN FRASER AND ASSOCIATES INC	216,915
SPEEDY GLASS (BURNABY-LOUGHEED HWY)	661,072	STERLING AUTOBODY (DELTA) LTD	632,345
SPEEDY GLASS (CAMPBELL RIVER)	93,778	STERLING TALENT SOLUTIONS	106,075
SPEEDY GLASS (CASTLEGAR)	382,412	STEVE MARSHALL FORD LINCOLN LTD	25,512
SPEEDY GLASS (CHILLIWACK)	604,656	STEVE MARSHALL MOTORS (1996) LTD	999,093
SPEEDY GLASS (COQUITLAM)	996,509	STEVEN KROEGER PHYSICAL THERAPIST CORP	38,725
SPEEDY GLASS (COURTENAY)	826,407	STEVENS ALISON DR	38,594
SPEEDY GLASS (CRANBROOK)	203,426	STEVENS VIRGIN	5,107,265
SPEEDY GLASS (CRESTON)	239,281	STEVIE'S AUTOMOTIVE	241,843
SPEEDY GLASS (DAWSON CREEK)	353,310	STEWART & COMPANY	3,609,638
SPEEDY GLASS (DUNCAN)	416,016	STEWART'S WELDING LTD	82,104
SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	332,506	STEWARTS COLLISION CENTER	474,482
SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	436,030	STILL CREEK COLLISION INC	929,570
SPEEDY GLASS (KELOWNA)	646,611	STILL CREEK PRESS LTD	55,397
SPEEDY GLASS (LANGLEY-64TH)	1,131,041	STONE BROS AUTO BODY & AUTO WRECKING LTD	1,320,600
SPEEDY GLASS (MAPLE RIDGE)	455,518	STREAMLINE AUTO & WINDOW GLASS	322,973
SPEEDY GLASS (NANAIMO)	323,568	STRENGTH THROUGH MOTION REHAB	32,187
SPEEDY GLASS (NELSON)	339,247	SUBARU OF PRINCE GEORGE	102,139
SPEEDY GLASS (NORTH VANCOUVER-MARINE)	963,438	SUCCESS REALTY & INSURANCE LTD	216,015
SPEEDY GLASS (NORTH VANCOUVR-BROOKSBANK)	737,002	SUDDEN IMPACT AUTO BODY REPAIR LTD	1,107,400
SPEEDY GLASS (PARKSVILLE)	415,466	SUMAS ENVIRONMENTAL SERVICES INC	578,973
SPEEDY GLASS (PENTICTON)	541,131	SUMMERLAND GLASS AND MIRROR LTD	137,699
SPEEDY GLASS (PRINCE GEORGE)	382,764	SUMMERLAND RV CENTRE	42,316
SPEEDY GLASS (RICHMOND)	1,150,646	SUMMERLAND TRUCK PARTS	34,378
SPEEDY GLASS (SQUAMISH)	397,531	SUMMIT INJURY MANAGEMENT LP	67,662
SPEEDY GLASS (SURREY-FRASER HWY)	826,949	SUMMIT INSURANCE BROKERS INC	206,520
SPEEDY GLASS (SURREY-KING GEORGE BLVD)	762,698	SUMMIT TRAILER LTD	87,493
SPEEDY GLASS (SURREY-72 AVE)	610,211	SUN CITY PHYSIOTHERAPY	43,417
SPEEDY GLASS (VANCOUVER-KINGSWAY)	1,168,669	SUN COUNTRY TOYOTA	1,421,238

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SUN LIFE FINANCIAL	92,409	T S MCKENZIE INSURANCE AGENCIES LTD	495,510
SUN LIFE INSTITUTIONAL INVESTMENTS CANADA	169,270	TABERNER PAUL D -MEDIATOR	63,056
SUNCREEK AUTO GLASS LTD	414,079	TABLEAU SOFTWARE INC	152,043
SUNNYSIDE AUTOBODY (1980) LTD	1,612,674	TAI-HSING AUTO REPAIRS INC	79,333
SUNRIDGE NISSAN	32,722	TALBOT INSURANCE SERVICES LTD	266,952
SUNRISE FORD SALES LTD	985,098	TALBOT MEDIATION SERVICES LTD	147,903
SUNRISE SERVICE ABBOTSFORD LTD	40,950	TALL TREE INTEGRATED HEALTH CENTRE	40,295
SUNSET GLASS	177,268	TAMMY STAMNES & KEN WILSON INS AGENCY	3,279,365
SUNSET PHYSIOTHERAPY CLINIC	52,887	TARONGA MARIE, KINESIOLOGIST	33,929
SUNSET SQUARE (DARLEN VENTURES LTD)	79,731	TATA CONSULTANCY SERVICES CANADA INC	3,106,691
SUNSHINE AUTO BODY LTD	823,018	TAURUS AUTO COLLISION CARE LTD	330,355
SUNSHINE AUTOBODY (VERNON) LTD	561,999	TAURUS COMMERCIAL REAL ESTATE SERVICES	302,161
SUNSHINE GLASS AND MIRROR LTD	113,939	TAYLORMOTIVE SERVICE LTD	2,798,100
SUNSTONE PHYSIOTHERAPY CLINIC	26,402	TD ASSET MANAGEMENT INC	266,195
SUNWEST RV CENTRE LTD	44,057	TD CANADA TRUST	52,080
SUNWHEEL REHABILITATION	149,463	TEAL PHILIP A DR INC	61,283
SUPER EURO AUTO LTD	1,485,194	TEASDALE CAOLAN DR	127,925
SUPERIOR AUTO PARTS	68,567	TECH MAHINDRA LTD	693,639
SUPERIOR BODY SHOP	57,694	TEDCO RV SUPPLIES	46,380
SUPERIOR COLLISION REPAIRS LTD	1,863,804	TEK TRUCK SERVICES (CANADIAN TEK TRUCK)	62,380
SUPERSTAR AUTO REPAIR CENTRE LTD	336,295	TELTON MEDIA GROUP	146,466
SUPREMEX INC	576,165	TELFER CHARLES D DR INC	83,839
SURDELL KENNEDY TAXI LTD	104,971	TELUS COMMUNICATIONS INC	11,170,641
SUREWAY INSURANCE SERVICES LTD	172,503	TELUS SERVICES INC	1,993,744
SURREY AUTO GLASS LTD	429,385	TENABLE INC	82,009
SURREY AUTOBODY AND PAINT LTD	2,890,552	TERMINAL AUTO BODY (PARKSVILLE) LTD	1,567,926
SURREY CENTRAL PHYSIO AND WELLNESS	52,223	TERRACE TOTEM FORD SALES LTD	76,203
SURREY HWY 10 PHYSIOTHERAPY & MASSAGE	49,510	TERRAWEST ENVIROMENTAL INC	54,086
SURREY IMPORTS LTD	34,987	TESSLER B B DR INC	60,705
SURREY INSURANCE AGENCY INC	276,046	TFFORCE FINAL MILE	99,553
SURREY SPORTS & REHABILITATION	29,530	THOMPSON J P DR INC	98,388
SURREY WIDE TOWING (GOLDEN TOWING LTD)	25,753	THOMSON REUTERS CANADA	96,338
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	211,398	THREE PEAKS KINESIOLOGY INC	92,406
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,617,025	THREE POINT MOTORS	190,174
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,478,468	THUNDER VALLEY TOWING (MCBRIDE)	49,771
SUSSEX INSURANCE AGENCY (LANGLEY) INC	707,251	THUNDER VALLEY TOWING (VALEMOUNT)	70,672
SUSSEX INSURANCE AGENCY (MISSION) INC	1,438,493	THUNDERBIRD INSURANCE BROKERS LTD	327,274
SUSSEX INSURANCE AGENCY (PENTICTON) INC	528,036	THY INVESTMENTS LTD DBA SUSSEX AGENCY	430,914
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,328,307	TIGER TOWING LIMITED	134,074
SUSSEX INSURANCE AGENCY INCORPORATED	1,261,448	TING JULIA DR INC	41,781
SUTER BROOK INSURANCE SERVICES LTD	210,400	TIP TOP COLLISION LTD	899,568
SWADDEN & COMPANY	5,271,144	TITAN ENTERPRICE INC DBA SUSSEX INSURANCE	258,490
SWEDE'S TOWING	37,992	TITAN WINDOW FILMS LTD	60,937
SWEDISH EDMONDS	25,261	TITCHENER DR CHIROPRACTIC CORP	32,311
SWIFT HEALTH SERVICES INC	133,713	TMA AUTOBODY & SERVICES LTD	1,311,188
SYMMETRY INJURY REHABILITATION LTD	775,832	TOM THOMPSON AUTO GLASS LTD	604,025
SYNERGY HEALTH MANAGEMENT	25,178	TOM'S & MERRITT TOWING LTD	236,514
T C VALLEY COLLISION LTD	981,002	TOM'S CUSTOM AUTOBODY (CARTER AUTO)	866,108
T F AUTO BODY (TUNG FAT MOTORS LTD)	955,330	TOM'S CUSTOM AUTOBODY COLORWORKS	1,833,390
T H PETTIT LAW CORP (PETTIT AND COMPANY)	2,574,930	TOMITA TODD DR INC	55,688
T J GLASS ODYSSEY INC	897,157	TOMMY'S UPHOLSTERY LTD	30,758
T J'S AUTO BODY (1998) LTD	1,074,892	TONKS TOWING LTD	208,200
T J'S TOWING & STORAGE	25,959	TONY LAU INSURANCE AGENCIES LTD	810,163

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TOP GUN COLLISION AUTO BODY LTD	1,073,619	TXL INSURANCE AGENCY INC	647,058
TOTAL THERAPY REHABILITATION & WELLNESS	260,924	TY-CROP MANUFACTURING LTD	185,493
TOTEM TOWING	406,917	TYEE CHEVROLET BUICK GMC LTD	595,204
TOWARD RESPONSIBLE EDUCATED DRIVING	65,453	ULINE CANADA CORPORATION	51,773
TOWER INVESTIGATIVE GROUP INC	70,949	ULTIMA INDEPENDENT ASSESSMENTS CORP	220,596
TOWERS WATSON SOFTWARE LTD	70,870	UNDERWRITERS INSURANCE AGENCIES-POWELL RV	407,184
TOWN OF GIBSONS	316,765	UNDERWRITERS INSURANCE BROKERS-PENTICTON	1,058,526
TOWN OF LAKE COWICHAN	27,510	UNIFIED SYSTEMS INC	179,804
TOWN OF QUALICUM BEACH	60,300	UNITED COLLISION AUTO REPAIR	271,549
TOWN OF SIDNEY	379,333	UNITED COLLISION REPAIR LTD	257,885
TOWNLINE INSURANCE SERVICES LTD	333,298	UNITED REPORTING SERVICE LTD	41,514
TOWNSHIP OF ESQUIMALT	158,237	UNITOW SERVICES (1978) LTD	517,230
TOWNSHIP OF LANGLEY	258,063	UNIVERSAL AUTO COLLISION LTD	134,846
TRACTION MOTORCYCLES LTD	129,865	UNIVERSITY OF BRITISH COLUMBIA	33,068
TRADEMARK GLASSWORKS LTD	221,784	URBAN MAIDS	25,649
TRADEWIND INSURANCE SERVICES LTD	356,568	URBAN PACIFIC LAND CORP	94,296
TRAILER WIZARDS LTD	165,436	URGEL'S AUTO COLLISION LTD	1,346,191
TRAILERCRAFT	98,231	V I P AUTOBODY INC	240,476
TRANS AMERICA GLASS NETWORK	199,366	VAISLER BARRY J DR INC	78,970
TRANSWORLD MANAGEMENT LTD	153,444	VAISMAN OFIR (NO FEAR COUNSELLING)	393,550
TRASK M - NURSING CONSULTANT	31,300	VALLEY GLASS KELOWNA LTD	25,655
TRAVCO RV SERVICE CENTRE LTD	56,758	VALLEY GLASS WESTBANK LTD	353,498
TRAVEL MEDICINE & VACCINATION CENTRE	26,083	VALLEY PROPERTIES LTD	200,096
TRAVELAND LEISURE VEHICLES LTD	561,833	VALLEY WIDE INSURANCE SERVICES INC	272,287
TRAVLOS ANDREW DR INC	66,269	VALLEY WORK EVALUATION & RESEARCH CENTRE	229,324
TRAXLER HAINES	368,254	VAN HORNE TOWING (2000) LTD	85,485
TRELOAR PHYSIOTHERAPY CLINIC	126,142	VAN ISLE AUTO GLASS LTD	340,116
TREV DEELEY MOTORCYCLES (1991) LTD	63,975	VAN-BURN COLLISION REPAIRS LTD	1,665,535
TRI STATE TRUCK & EQUIPMENT INC	49,909	VANCITY AUTOBODY LTD	1,932,609
TRI-CITY INSURANCE BROKERS LTD	722,113	VANCOUVER AXLE AND FRAME LTD	61,014
TRI-CROWN RV	32,567	VANCOUVER CLINICAL NEUROPSYCHOLOGY	121,742
TRI-ROCK ENTERPRISES LTD	57,285	VANCOUVER COASTAL HEALTH AUTHORITY	416,448
TRIANGLE HOMES LTD	36,356	VANCOUVER CONVERTIBLE TOPS	169,230
TRICA CXM SOLUTIONS LTD	307,922	VANCOUVER HOLDINGS (BC) LTD	290,072
TRIPLE L TOWING AND REPAIR	30,792	VANCOUVER ISLAND HEALTH AUTHORITY	30,029
TRISTAR COLLISION	4,175,617	VANCOUVER ISLAND PSYCHOLOGICAL SERVICES	88,184
TROJAN COLLISION SERVICES LTD	2,677,697	VANCOUVER LITIGATION SUPPORT SERVICES LTD	27,939
TROY WOTHERSPOON INSURANCE SERVICES	2,871,145	VANCOUVER MOTORSPORTS LTD	515,212
TRU-LINE AUTOBODY FRAME & WHEEL LTD	314,968	VANCOUVER SPEED AUTO BODY LTD	207,641
TRUFAX SERVICES LTD	31,382	VANCOUVER TMJ & SLEEP THERAPY CENTRE	77,388
TSAWWASSEN COLLISION LTD	2,218,720	VANCOUVER TRUCK COLLISION LTD	283,125
TSAWWASSEN INSURANCE BROKERS LTD	380,372	VANDENBILT AUTO BODY LIMITED	736,950
TSN INSURANCE SERVICES (CLOVERDALE) LTD	350,715	VANDY DEVELOPMENTS LTD	75,191
TSN INSURANCE SERVICES (SURREY) LTD	562,081	VANPROP INVESTMENTS LTD	445,314
TSN INSURANCE SERVICES LTD	801,378	VAUGHAN OCCUPATIONAL CONSULTING	108,791
TURNBULL RUTH DR MEDICAL INC	42,999	VEGT ERIC J, RMT	28,391
TURNER BODYWORKS & FABRICATION LTD	87,354	VENIER M A DR	72,179
TURNHAM WOODLAND	422,122	VERITAAQ TECHNOLOGY HOUSE INC	358,155
TURNING POINT REHABILITATION CONSULTING	166,945	VERITAS TECHNOLOGIES LLC	440,393
TWENTY FOUR SEVEN INVESTIGATIONS INC	485,922	VERN'S CUSTOM AUTO LTD	135,169
TWIN RINKS PHYSIO & SPORTS INJURY CLINIC	44,107	VERNON AUTO TOWING LTD	221,267
TWINSTAR COLLISION LTD	719,188	VERNON TOYOTA CENTRE	214,746
TWIST VANCOUVER	37,249	VERTIV CANADA ULC	33,072

Amounts paid to suppliers for goods and services for the 12 month period ended March 31, 2018

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VESPA METRO VANCOUVER	29,122	WE CARE HOME HEALTH SERVICES (KELOWNA)	208,096
VGH AND UBC HOSPITAL FOUNDATION	45,000	WE CARE HOME HEALTH SERVICES (NANAIMO)	188,817
VIC WALLACE INSURANCE AGENCY LTD	167,759	WE CARE HOME HEALTH SERVICES (PENTICTON)	309,583
VICKERY COLLISION LTD	1,266,228	WE CARE HOME HEALTH SERVICES (PITT MEAD)	71,331
VICTORIA EXERCISE REHABILITATION CENTRE	103,819	WE CARE HOME HEALTH SERVICES (PORT COQ)	37,430
VICTORIA FORD ALLIANCE LTD	1,549,813	WE CARE HOME HEALTH SERVICES (SURREY)	105,297
VICTORIA FRONT END & FRAME LTD	26,655	WE CARE HOME HEALTH SERVICES (VERNON)	367,268
VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	1,094,167	WE CARE HOME HEALTH SERVICES (VICTORIA)	170,902
VILLA INSURANCE AGENCY LTD	881,428	WEBSTER HUDSON & COOMBE LLP	4,184,536
VILLAGE INSURANCE SERVICES LTD	639,232	WEEKS INSURANCE & FINANCIAL SERVICES INC	101,761
VILLAGE OF ALERT BAY	49,712	WELL ON AUSTIN HEALTH GROUP INC (THE)	495,002
VILLAGE OF LUMBY	170,546	WENDY LINTOTT CONSULTING	46,875
VILLAGE OF MIDWAY	83,576	WESGROUP PROPERTIES LP	1,282,780
VIMAR EQUIPMENT	83,609	WEST COAST DETAIL & ACCESSORY	307,962
VINA INSURANCE SERVICES LTD	375,109	WEST COAST IMPORT VEHICLES LTD	53,357
VINASAFE INSURANCE SERVICES LTD	630,342	WEST COAST KINESIOLOGY SERVICES LTD	44,201
VIRK INSURANCE AGENCIES LIMITED	118,010	WEST COAST MOTOR SPORT LTD	60,902
VIRTUSA CORPORATION	902,925	WEST COAST ORAL & MAXILLOFACIAL SURGERY	48,819
VISION CRITICAL COMMUNICATIONS	45,896	WEST COAST REPAIR & COLLISION SERVICE	821,194
VISION33 CANADA INC	191,975	WEST COAST RV PARTS & SERVICE	65,477
VMWARE INTERNATIONAL LTD	554,620	WEST END AUTO BODY LTD	3,356,132
VOCATIONAL PACIFIC LTD	842,839	WEST JOSHUA DR	27,087
VOLTECH ELECTRIC LTD	41,434	WEST KELOWNA FIX AUTO (KELOWNA AUTO COLL)	249,210
VOYAGER RV CENTRE LTD	80,819	WEST PACIFIC CONSULTING GROUP	1,209,940
VULCAN METAL WORKS LTD	96,416	WEST SHORE PARKS AND RECREATION	60,061
WADDELL RAPONI	584,328	WESTCOAST ROOF INSPECTION SERVICE	40,098
WADE JOHN P DR INC	95,265	WESTERBERG BRIAN D DR	34,275
WALDALE	6,180,562	WESTERN AUTO WRECKERS	206,307
WALIA INSURANCE AGENCIES LTD	661,490	WESTERN BUS PARTS & SERVICE (LEVETT AUTO)	574,113
WALKER'S REPAIR CENTRE LTD	42,272	WESTERN FINANCIAL GROUP (NETWORK) INC	17,655,691
WALLY'S TOWING & RECOVERY	152,090	WESTERN MANAGEMENT CONSULTANTS	30,881
WALSH DUSTIN DR	31,095	WESTERN STAR & STERLING TRUCKS	96,274
WALT'S TOWING & AUTOMOTIVE SERVICES	40,789	WESTERN STAR TRUCKS (NORTH) LTD	34,745
WANG DAVID C DR	31,353	WESTERN TRAILER CO	43,733
WARAWA TERRANCE D DR	25,479	WESTERRA EQUIPMENT	33,439
WARD WATKINS INSURANCE BROKERS (MPL RDG)	458,429	WESTHAVER JOHN	30,331
WARD WATKINS INSURANCE BROKERS (SURREY)	333,776	WESTLAND INSURANCE GROUP LTD	32,359,506
WARNER TRUCK CENTERS	46,767	WESTLAND INSURANCE GROUP LTD DBA MEIER	3,285,605
WARRINGTON PCI MANAGEMENT	2,185,269	WESTSHORE TOWING LTD	204,758
WASSERMAN AND PARTNERS	4,627,716	WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,442,950
WASTE CONNECTIONS OF CANADA INC	108,058	WHEELER-HOMEMAKER'S INSURANCE AGENCIES	110,968
WASYLYNKO DAVID DR	30,598	WHISTLER GLASS LTD	230,299
WATKIN MOTORS (MARJAK SERVICES LTD)	132,519	WHISTLER TOWING LTD	28,991
WATT CONSULTING GROUP LTD	32,976	WHITE ROCK MEDICAL ASSOCIATES	27,373
WATTS JEFFREY DR	51,178	WHITELAW TWINING	1,471,800
WAYNE'S AUTO	346,892	WHITLOCK INSURANCE SERVICES LTD	217,986
WAYPOINT INSURANCE SERVICES INC	6,938,077	WHOLLY FIT WITH HOLLY SCHMIDT	30,033
WAYPOINT INSURANCE SERVICES INC DBA WEST	846,647	WILFRED LEONG INSURANCE AGENCIES LTD	73,929
WCG INTERNATIONAL CONSULTANTS LTD	28,193	WILKINSON R V DR INC	56,293
WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	1,395,321	WILLE DODGE CHRYSLER LTD	1,052,387
WE CARE HEALTH SERVICES LP	129,649	WILLIAM PARTON AGENCIES LTD	109,599
WE CARE HOME HEALTH SERVICES	50,060	WILLIAMS & PARTNERS	231,646
WE CARE HOME HEALTH SERVICES (FRASER VAL)	52,411	WILLIAMS ARTHUR D DR	153,467

**Amounts paid to suppliers for goods and services
for the 12 month period ended March 31, 2018**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WILLIS CANADA INC	268,905	1153717 BC LTD	404,940
WILLIS LOUIE LTD	44,035	20/20 AUTO GLASS (ABBOTSFORD) LTD	875,526
WILLOW POINT COLLISION (TREDAL ENT LTD)	585,938	2000 EXPRESS COLLISION & GLASS	1,787,892
WILLOWBROOK COLLISION 2002 LTD	999,630	24 HR COLLISION CENTER INC	3,393,105
WILLY'S COLLISION (2005) LTD	808,428	4 U AUTO CARE INC	240,268
WILSON KING AND COMPANY	184,982	466824 BC LTD DBA B & W INSURANCE	1,533,684
WILSON M BECK INSURANCE SERVICES (KEL)	147,974	485975 BC LTD DBA SUSSEX INSURANCE AGENCY	585,513
WILSON M BECK INSURANCE SERVICES INC	419,091	5 STAR TOWING INC	60,910
WILSON'S TRANSPORTATION LTD	27,045	548981 BC LTD DBA JOHN FLEMING INSURANCE	189,999
WIND GLASS LTD	203,857	556774 BC LTD DBA SUSSEX INSURANCE	699,735
WINFIELD HEAVY TRUCK & COLLISION REPAIRS	184,819	596961 BC LTD (TILLYARD MANAGEMENT INC)	1,727,736
WINKELAAR CHRIS, OT	26,069	610728 BC LTD DBA SUSSEX INSURANCE	985,873
WINSTON PAUL DR INC	121,115	677891 BC LTD DBA SUSSEX INSURANCE AGENCY	600,046
WISEMAN STEPHEN R DR INC	100,857	695668 BC LTD DBA CITY CENTER INSURANCE	476,790
WIZARDS GLASS & UPHOLSTERY LTD	52,008	767147 BC LTD DBA SUSSEX INSURANCE	340,258
WM ANDERSON AGENCIES LTD	1,385,957	793115 BC LTD	27,736
WOLFE'S LANGLEY MAZDA	26,522	816751 BC LTD DBA SUSSEX INSURANCE AGENCY	671,494
WONG DR AND ASSOCIATES	75,590	846589 BC LTD DBA SUSSEX INSURANCE AGENCY	535,476
WONG PETER K DR	332,106	851765 BC LTD DBA SUSSEX INSURANCE AGENCY	737,238
WONG'S INSURANCE SERVICES LTD	846,727	852773 BC LTD DBA SUSSEX INSURANCE AGENCY	681,330
WOOD ENVIRONMENT & INFRASTRUCTURE	395,539	856028 BC LTD DBA SUSSEX INSURANCE AGENCY	814,801
WOOD WHEATON CHEV CADILLAC BUICK GMC LTD	195,800	863981 BC LTD DBA SUSSEX INSURANCE AGENCY	418,465
WOOLFENDEN ANDREW R DR INC	307,124	869391 BC LTD (C/O WARRINGTON PCI MGMT)	178,068
WORKERS' COMPENSATION BOARD OF BC	968,347	886324 BC LTD DBA SUSSEX INSURANCE AGENCY	815,085
WORKPLACE RESOURCE	67,188	913364 BC LTD DBA SUSSEX INSURANCE AGENCY	979,236
WRIGHT-SMITH PHYSIOTHERAPIST CORP	52,606	913365 BC LTD DBA SUSSEX INSURANCE AGENCY	250,289
WRIGHT'S AUTO BODY	234,754	913367 BC LTD DBA SUSSEX INSURANCE AGENCY	746,776
WSP CANADA INC	215,130	925218 BC LTD DBA SUSSEX INSURANCE AGENCY	713,336
XPERA RISK MITIGATION & INVESTIGATIONS	2,936,746	943450 BC LTD DBA SUSSEX INSURANCE AGENCY	301,656
YEE BRADLEY W DR	37,425	944048 BC LTD DBA SUSSEX INSURANCE AGENCY	485,954
YEE INSURANCE SERVICES LTD	117,412	953121 BC LTD DBA SUSSEX INSURANCE AGENCY	1,220,690
YELLOW CAB COMPANY LTD	172,674	965687 BC LTD DBA SUSSEX INSURANCE AGENCY	1,674,401
YELLOWHEAD ROAD & BRIDGE	266,811	971924 BC LTD DBA SUSSEX INSURANCE AGENCY	776,453
YEREMA GEEKIE LAW CORP (SALLOUM WATTS)	508,948	978173 BC LTD DBA SUSSEX INSURANCE AGENCY	251,189
YIP BOBBY DR	33,225	990645 BC LTD DBA SUSSEX INSURANCE AGENCY	1,846,609
YIP WILLIE DR	36,445	994768 BC LTD DBA SUSSEX INSURANCE AGENCY	429,135
YOUR FAMILY FOOD MART LTD	154,099		
YUMA REGIONAL MEDICAL CENTRE	30,533	TOTAL FOR OVER \$25,000	\$ 3,184,734,081
ZAK AND DECKER LAW	209,829	OTHERS UNDER \$25,000	\$ 55,327,061
ZARKADAS PETER DR	26,647	GRAND TOTAL	<u>\$ 3,240,061,142</u>
ZENK LAW CORPORATION	899,699		
ZIGGY'S TOWING	25,886		
ZIMMER AUTOSPORT LTD	28,854		
ZIMMER WHEATON PONTIAC BUICK GMC LTD	2,146,423		
ZZ CHROME MFG INC	39,593		
07 GN AUTOBODY LIMITED	974,909		
0804297 BC LTD	148,071		
1ST CHOICE MOBILITY PRODUCTS INC	26,365		
1ST CLASS AUTO GLASS & UPHOLSTERY LTD	135,924		
100 MILE GLASS LTD	111,208		
1018412 BC LTD DBA SUSSEX INSURANCE	378,186		
1047512 BC LTD	30,391		
1114940 BC LTD DBA SUSSEX INSURANCE	388,740		

