

Insurance Corporation of British Columbia

**Statements and Schedules of
Financial Information**

Year Ended March 31, 2023



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Statement of Financial Information Approval

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



Catherine Holt

Chair of the Board of Directors

September 26, 2023

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 (IFRS). These consolidated financial statements include amounts that are based on management's estimates and judgments, particularly our provision for unpaid claims. We believe that these statements present fairly ICBC's financial position, results of operations and cash flows, and that the other information contained in the annual report is consistent with the consolidated financial statements.

Internal Controls

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

Board of Directors and Audit Committee

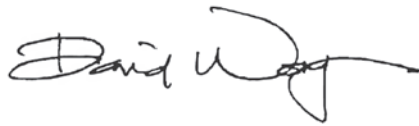
The Audit Committee, composed of members of the Board of Directors, oversees management's discharge of its financial reporting responsibilities. The Audit Committee recommends for approval to the Board of Directors the appointment of the external auditor and the appointed actuary. The Audit Committee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

Independent Auditor and Actuary

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

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

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



David Wong
President and Chief Executive Officer

June 19, 2023



Philip Leong
Chief Financial Officer

June 19, 2023

Independent Auditor's Report

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

Our opinion

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of Insurance Corporation of British Columbia and its subsidiaries (together, the Corporation) as at March 31, 2023 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS).

What we have audited

The Corporation's consolidated financial statements comprise:

- the consolidated statement of financial position as at March 31, 2023;
- the consolidated statement of comprehensive income for the year then ended;
- the consolidated statement of changes in equity for the year then ended;
- the consolidated statement of cash flows for the year then ended; and
- the notes to the consolidated financial statements, which include significant accounting policies and other explanatory information.

Basis for opinion

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

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

Independence

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

Other information

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

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

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

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

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

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

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

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

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

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

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

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

concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.

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

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

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Vancouver, British Columbia

June 19, 2023

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, 2023 and their changes in its consolidated statement of comprehensive income for the year then ended in accordance with accepted actuarial practice in Canada, including selection of appropriate assumptions and methods.

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

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

William T. Weiland

Fellow, Canadian Institute of Actuaries
Eckler Ltd.

Vancouver, British Columbia
June 19, 2023

Consolidated Statement of Financial Position

(\$ THOUSANDS)	March 31 2023	March 31 2022
Assets		
Cash and cash equivalents (note 7)	\$ 25,957	\$ 29,654
Accrued interest	46,717	40,024
Assets held for sale (note 6)	41,274	208,420
Financial investments (note 6)	19,159,787	20,001,745
Derivative financial instruments (note 7)	-	24,019
Premiums and other receivables (note 10)	1,649,055	2,066,674
Reinsurance assets (note 10)	34,688	43,596
Investment properties (note 6)	305,791	255,044
Property and equipment (note 12)	107,511	110,586
Intangible assets (note 14)	204,197	252,167
Lease assets (note 13)	54,763	56,206
Accrued pension benefits (note 18)	202,685	245,213
Deferred premium acquisition costs and prepaids (note 20)	353,977	330,856
	\$ 22,186,402	\$ 23,664,204
Liabilities and Equity		
Liabilities		
Cheques outstanding (note 7)	\$ 215,237	\$ 130,762
Accounts payable and accrued charges	338,649	305,881
Provision for premium rebates/refunds (note 7)	-	396,000
Derivative financial instruments (note 7)	46,702	1,395
Net bond repurchase agreements, investment-related, and other liabilities (note 8)	1,930,036	2,669,037
Premiums and fees received in advance	66,006	58,914
Unearned premiums (note 16)	2,581,738	2,443,055
Lease liabilities (note 9)	52,313	53,670
Pension and post-retirement benefits (note 18)	163,161	186,181
Provision for unpaid claims (note 15)	13,033,375	13,704,154
	18,427,217	19,949,049
Equity		
Retained earnings	3,150,264	3,347,398
Other components of equity	602,713	361,003
Equity attributable to owner of the corporation	3,752,977	3,708,401
Non-controlling interest	6,208	6,754
	3,759,185	3,715,155
	\$ 22,186,402	\$ 23,664,204

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

Approved by the Board



Catherine Holt
Chair of the Board of Directors



Len Boggio
Director

Consolidated Statement of Comprehensive Income

(\$ THOUSANDS)	For the year ended March 31 2023	For the year ended March 31 2022
Premiums written		
Premium revenue – vehicle	\$ 5,417,970	\$ 5,208,692
Premiums ceded to reinsurers – vehicle	(14,046)	(12,909)
Net premium revenue – vehicle before premium rebates/refunds	5,403,924	5,195,783
Premium revenue – vehicle premium rebates/refunds (note 7)	-	(396,000)
Net premium revenue – vehicle	5,403,924	4,799,783
Premium revenue – driver	24,930	30,327
	\$ 5,428,854	\$ 4,830,110
Revenues		
Premiums earned		
Premium revenue – vehicle	\$ 5,276,557	\$ 5,162,644
Premiums ceded to reinsurers – vehicle	(14,046)	(12,909)
Net premium revenue – vehicle before premium rebates/refund	5,262,511	5,149,735
Premium revenue – vehicle premium rebates/refunds (note 7)	-	(396,000)
Net premium revenue - vehicle	5,262,511	4,753,735
Premium revenue – driver	27,660	29,978
	5,290,171	4,783,713
Service fees and other insurance income	135,048	120,059
Total revenues	5,425,219	4,903,772
Claims and operating expenses		
Provision for claims incurred in the current year (note 15)	3,701,763	2,922,081
Change in estimates for losses incurred in prior years (note 15)	419,044	(429,937)
Net claims incurred (note 15)	4,120,807	2,492,144
Claims services (note 19)	431,813	448,885
Road safety and loss management services (note 19)	49,470	55,304
	4,602,090	2,996,333
Operating expenses – insurance (note 19)	300,203	302,425
Premium taxes and commissions – insurance (notes 19 and 20)	629,476	654,393
	5,531,769	3,953,151
Underwriting (loss) income	(106,550)	950,621
Investment income (note 11)	400,674	1,424,225
Income – insurance operations	294,124	2,374,846
Non-insurance operations		
Provincial licences and fines revenue (note 21)	653,810	652,331
Licences and fines transferable to the Province of B.C. (note 21)	653,810	652,331
Operating expenses – non-insurance (note 19)	134,551	124,500
Commissions – non-insurance (notes 19 and 20)	36,869	36,497
Other income – non-insurance	(9,482)	(8,955)
	815,748	804,373
Loss – non-insurance operations	(161,938)	(152,042)
Net income before impairment loss	132,186	2,222,804
Impairment loss (note 11)	(326,931)	(6,195)
Net (loss) income	\$ (194,745)	\$ 2,216,609
Other comprehensive income		
Items that will not be reclassified to net income		
Pension and post-retirement benefits remeasurements (note 18)	\$ 2,809	\$ 485,030
Items that will be reclassified to net income		
Net change in available for sale financial assets	238,901	(853,528)
	241,710	(368,498)
Total comprehensive income	\$ 46,965	\$ 1,848,111
Net (loss) income attributable to:		
Non-controlling interest	\$ 2,389	\$ 145
Owner of the corporation	(197,134)	2,216,464
	\$ (194,745)	\$ 2,216,609
Total comprehensive income attributable to:		
Non-controlling interest	\$ 2,389	\$ 145
Owner of the corporation	44,576	1,847,966
	\$ 46,965	\$ 1,848,111

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

Consolidated Statement of Changes in Equity

(\$ THOUSANDS)	For the year ended March 31, 2023							
	Retained Earnings	Other Components of Equity			Total Other Components of Equity	Total attributable to owner of the corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits	remeasurements				
Balance, beginning of year	\$ 3,347,398	\$ (133,372)	\$ 494,375	\$ 361,003	\$ 3,708,401	\$ 6,754	\$ 3,715,155	
Contributions						622	622	
Disposition of subsidiary with non-controlling interest						(3,557)	(3,557)	
Comprehensive income								
Net (loss) income	(197,134)	-	-	-	(197,134)	2,389	(194,745)	
Other comprehensive income								
Net losses reclassified to investment income	-	242,769	-	242,769	242,769	-	242,769	
Net losses arising on available for sale financial assets in the year	-	(3,868)	-	(3,868)	(3,868)	-	(3,868)	
Pension and post-retirement benefits remeasurements (note 18)	-	-	2,809	2,809	2,809	-	2,809	
Total other comprehensive income	-	238,901	2,809	241,710	241,710	-	241,710	
Total comprehensive income (loss)	(197,134)	238,901	2,809	241,710	44,576	2,389	46,965	
Balance, end of year	\$ 3,150,264	\$ 105,529	\$ 497,184	\$ 602,713	\$ 3,752,977	\$ 6,208	\$ 3,759,185	

(\$ THOUSANDS)	For the year ended March 31, 2022							
	Retained Earnings	Other Components of Equity			Total Other Components of Equity	Total attributable to owner of the corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits	remeasurements				
Balance, beginning of year	\$ 1,130,934	\$ 720,156	\$ 9,345	\$ 729,501	\$ 1,860,435	\$ 7,044	\$ 1,867,479	
Contributions						6	6	
Disposition of subsidiary with non-controlling interest						(441)	(441)	
Comprehensive income (loss)								
Net income	2,216,464	-	-	-	2,216,464	145	2,216,609	
Other comprehensive income								
Net gains reclassified to investment income	-	(352,299)	-	(352,299)	(352,299)	-	(352,299)	
Net losses arising on available for sale financial assets in the year	-	(501,229)	-	(501,229)	(501,229)	-	(501,229)	
Pension and post-retirement benefits remeasurements (note 18)	-	-	485,030	485,030	485,030	-	485,030	
Total other comprehensive (loss) income	-	(853,528)	485,030	(368,498)	(368,498)	-	(368,498)	
Total comprehensive income (loss)	2,216,464	(853,528)	485,030	(368,498)	1,847,966	145	1,848,111	
Balance, end of year	\$ 3,347,398	\$ (133,372)	\$ 494,375	\$ 361,003	\$ 3,708,401	\$ 6,754	\$ 3,715,155	

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

Consolidated Statement of Cash Flows

(\$ THOUSANDS)	For the year ended March 31 2023	For the year ended March 31 2022
Cash flow from (used in) operating activities		
Net (loss) income	\$ (194,745)	\$ 2,216,609
Items not requiring the use of cash (note 25)	646,624	(179,264)
Changes in non-cash working capital (note 25)	(1,050,088)	(2,587,272)
Cash flow (used in) operating activities	<u>(598,209)</u>	<u>(549,927)</u>
Cash flow from (used in) investing activities		
Purchase of financial investments and investment properties	(23,993,057)	(27,862,208)
Proceeds from sales of financial investments and investment properties	24,671,593	28,163,702
Purchase of property, equipment and intangibles, net	(16,982)	(48,996)
Cash flow from investing activities	<u>661,554</u>	<u>252,498</u>
Cash flow from (used in) financing activities		
Net securities sold under repurchase agreements (note 25)	(136,037)	257,708
Principal payments on lease liabilities (note 25)	(15,480)	(14,800)
Cash flow (used in) from financing activities	<u>(151,517)</u>	<u>242,908</u>
Decrease in cash and cash equivalents during the year	(88,172)	(54,521)
Cash and cash equivalents, beginning of year	(101,108)	(46,587)
Cash and cash equivalents, end of year	<u>\$ (189,280)</u>	<u>\$ (101,108)</u>
Represented by:		
Cash and cash equivalents (note 7)	\$ 25,957	\$ 29,654
Cheques outstanding (note 7)	(215,237)	(130,762)
Cash and cash equivalents, net	<u>\$ (189,280)</u>	<u>\$ (101,108)</u>
Supplemental information		
Interest and dividends received	\$ 685,059	\$ 1,106,393

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

Notes to Consolidated Financial Statements

For the year ended March 31, 2023

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation or ICBC) is a wholly-owned Crown corporation of the Province of British Columbia (B.C.), not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act (ICA)*, R.S.B.C. 1996 Chapter 228. The head office of the Corporation is 151 West Esplanade, North Vancouver, British Columbia. The Corporation operates and administers plans of universal compulsory vehicle insurance (Basic) and optional vehicle insurance (Optional) as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. The Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to Basic insurance rates and services (note 24).

Prior to May 1, 2021, Basic insurance included the following coverages: \$200,000 third party liability protection (higher for some commercial vehicles), access to accident benefits including a maximum of \$300,000 (note 3g) for medical and rehabilitation expenses and up to \$740 per week for wage loss (note 3g), \$1,000,000 underinsured motorist protection, inverse liability protection, and also protection against uninsured and unidentified motorists within and outside the Province of B.C.

As of May 1, 2021, the Corporation implemented a new care-based (Enhanced Care) insurance model and Basic insurance includes the following coverages: access to enhanced accident benefits providing care and recovery benefits with no overall limit, up to \$200,000 of basic vehicle damage coverage (BVDC), \$200,000 in third party liability protection, inverse liability protection, and \$1,000,000 underinsured motorist protection. Under the new insurance model, coverage for hit and run claims for vehicle damage is no longer being provided under Basic insurance, uninsured coverage no longer applies with respect to vehicle damage although BVDC will usually apply, and individuals are generally precluded from suing both with respect to bodily injuries covered by enhanced accident benefits and for vehicle damage in circumstances where BVDC may apply.

The 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, loss of use, hit and run, and income top-up.

The Corporation's Basic and Optional insurance products are distributed by approximately 900 independent brokers located throughout the Province of B.C. The Corporation has the power and capacity to act as an insurer and reinsurer in all classes of insurance; however, the Corporation currently only acts as a vehicle insurer.

On June 8, 2023, the Corporation's Board of Directors authorized these consolidated financial statements for issue.

2. Summary of Significant Accounting Policies

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

a) Basis of reporting

The consolidated financial statements of the Corporation have been prepared in accordance with the 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 24). The Corporation presents investment income and investment impairment loss separately from underwriting results as this reflects how the business operations are managed and provides more relevant, reliable, comparable and understandable information of these consolidated financial statements. The Corporation also provides a number of non-insurance services on behalf of the Province of B.C. The costs associated with these non-insurance activities are borne by the Corporation. The amounts collected and remitted as well as the related costs are accounted for and presented separately in the consolidated statement of comprehensive income under non-insurance operations for greater transparency (note 21).

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. Control is achieved when the Corporation is exposed to, or has rights to, variable returns from the entity and has the ability to use its power to affect the amount of the returns. Entities are fully consolidated from the date on which control is transferred to the Corporation. All but one of the Corporation's investment properties (note 6b) are held individually in nominee holding companies. The Corporation also invests in financial investments (note 6a) through a number of investment entities, some of which are wholly-owned and therefore consolidated. 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 a subsidiary'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.

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 any investments in which the Corporation has 20% or more holdings (note 3b) and accounts for these investments as available for sale.

Joint operation

The Corporation classifies joint arrangement investments based on the Corporation's contractual rights and obligations, rather than the legal structure of the joint arrangement. The Corporation owns a 50% share of each of its three joint operations, one of which is with a Limited Partner. The joint operations are all investment properties in Canada.

The Corporation recognises its direct right to the assets, liabilities, revenues and expenses of the joint operations and its share of assets, liabilities, revenues and expenses.

c) Service fees

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

d) Insurance contracts

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

Premiums earned

The Corporation recognizes vehicle insurance premiums on a straight-line basis over the term of each vehicle policy written. Driver premiums are earned over the term of the policy.

Unearned premiums are the portion of premiums relating to the unexpired term, net of any premium refunds.

Deferred premium acquisition costs

To the extent premium acquisition costs of 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 plus development on known case reserves and loss adjustment expenses, and is gross of recoveries from reinsurance. The provision for unpaid claims also includes an estimate of direct expenses to be incurred in settling claims net of the expected salvage and subrogation recoveries. It is carried on a discounted basis and therefore reflects the time value of money. To recognize the uncertainty in establishing best estimates, the Corporation includes a provision for adverse deviations (PfAD).

Reinsurance

Reinsurance balances are presented separately on the consolidated statement of financial position and on the consolidated statement of comprehensive income.

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

e) Cash and cash equivalents

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

f) Assets held for sale

Non-current assets that are expected to be recovered primarily through sale rather than through continuing use, and the sale is considered to be highly probable, are classified as held for sale. The Corporation classifies an asset as held for sale when the following conditions are met:

- Management is committed to a plan to sell;
- The asset is available for immediate sale;
- An active programme to locate a buyer is initiated;
- The sale is highly probable, within 12 months of classification for sale;
- The asset is being actively marketed for sale at a reasonable purchase price; and
- Actions required to complete the plan indicate that it is unlikely the plan will significantly change or be withdrawn.

Immediately before classification as held for sale, the assets are remeasured at cost less accumulated depreciation and impairment losses. Thereafter, the assets are measured at the lower of their carrying amount and fair value less costs to sell. Impairment losses on initial classification as held for sale, and subsequent gains and losses on remeasurement, are recognized in profit or loss; these gains are not recognized in excess of any cumulative impairment loss. Once classified as held for sale, non-current assets are no longer amortized or depreciated (note 6).

g) Financial assets

The Corporation categorizes its financial instruments as fair value through profit or loss (FVTPL), loans and receivables (Loans) or available for sale (AFS) depending on the purpose for which the financial assets were acquired. Monetary assets are assets that are to be received in a fixed or determinable number of units of currency. Monetary financial assets include fixed-income investments except mortgage funds and bond funds. Non-monetary financial assets include mortgage funds, bond funds, equities, and other financial investments.

Purchases and sales of financial assets are recognized on trade date, which is the date on which the Corporation commits to purchase or sell the asset. Financial assets are derecognized when the rights to receive cash flows from the financial assets have expired or have been transferred along with substantially all the risks and rewards of ownership.

The Corporation's financial assets are accounted for based on their classification as follows:

Fair value through profit or loss

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

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

Loans and receivables

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

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

Available for sale

Non-derivative financial assets that are not Loans or classified as FVTPL are accounted for as AFS. AFS assets include the bond portfolio, bond funds, mortgage funds, money market securities, other financial investments and equity portfolios except for one global mezzanine pooled fund, which is designated as FVTPL.

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

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

h) Translation of foreign currencies

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

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

i) Fair value of financial assets

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

An asset's or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation.

Specific valuation techniques used to determine the fair value of financial instruments include:

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

These valuations are reviewed at each reporting date by management.

j) Derivative financial instruments

The Corporation uses derivative financial instruments such as foreign currency forward contracts and foreign exchange swaps to manage foreign exchange risks and interest rate swaps to manage interest rate risks (note 7).

Derivative financial instruments are measured on the consolidated statement of financial position at fair value and are accounted for at FVTPL with all changes in fair value recorded immediately in investment income on the consolidated statement of comprehensive income. The Corporation does not apply hedge accounting.

k) Investment properties

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

The estimated fair value of the Corporation's investment properties is based on independent appraisals by professionally qualified external valuers made during the year or using the income

approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager.

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

Investment properties 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, net of transaction costs incurred, and subsequently measured at amortized cost.

m) Net bond repurchase agreements

The Corporation participates in the sale and repurchase of Government of Canada and Provincial bonds, which are sold and simultaneously agreed to be repurchased at a future date. 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 interest rate at the time of the sale is the cost of borrowing the funds and is recognized as interest expense.

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

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

n) Accounts payable and accrued charges

Accounts payable and accrued charges are obligations to pay for goods and services that have been acquired in the ordinary course of business from suppliers. Accounts payable and accruals are 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 provisions are included in the accounts payable and accrued charges and provision for premium rebates/refunds as presented on the consolidated statement of financial position. Future operating losses are not recognized.

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

p) Pension and post-retirement benefits

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

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

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

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

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

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

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

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

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

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

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

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. Land is not depreciated, as it is deemed to have an indefinite life.

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

r) Lease assets and liabilities

At inception of a contract that conveys rights to the Corporation to use an identified asset, the Corporation assesses whether the contract is or contains a lease. This assessment involves exercising judgment to determine whether the Corporation has the right to control the use of an identified asset for a period of time in exchange for considerations. If the arrangement is, or contains a lease, the Corporation recognizes a lease asset and a lease liability at the commencement of the lease. Lease assets include both tangible and intangible assets.

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

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

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

s) Intangible assets

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

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

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

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

t) Impairment of assets

Impairment of financial assets

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

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

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

Impairment of non-financial assets

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

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

Assets are considered current when expected to be realized within one year of the reporting date. Liabilities are considered current when expected to be settled within one year of the reporting date.

The Corporation presents the statement of financial position on basis of liquidity. The classification of current and non-current assets and liabilities is disclosed in the notes to the financial statements.

v) Reclassification of prior year balances

In the year ended March 31, 2023, the impairment loss on financial investments and investment properties is classified as a separate item in the consolidated statement of comprehensive income. This is to present separately the significant impairment loss from the underwriting results and insurance operations of the Corporation, in order to provide more relevant, reliable and understandable financial information to the users of the consolidated financial statements. Subtotal of net income before impairment loss and total net income (loss) are provided. For comparative purposes, impairment loss for the year ended March 31, 2022, previously aggregated with investment income, is also presented in a separate line item in the consolidated statement of comprehensive income.

3. Critical Accounting Estimates and Judgments

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

Significant accounting estimates and judgments include:

Areas of Judgment

a) Impairment of financial assets

Judgment is required to determine if there is objective evidence of impairment of financial assets classified as available for sale and amortized cost. The Corporation evaluates, among other factors, the financial health of the investee, industry and sector performance, changes in technology, financing and operational cash flows, and the significance of deterioration in the fair value of the asset below cost. In addition, for equity and other investments, a prolonged decline is considered objective evidence of impairment (note 11).

b) Significant influence

The Corporation owns more than 20% of various investment entities. However, the Corporation does not have significant influence in any of these entities. In determining whether the Corporation has significant influence over an entity, judgment is applied considering all the facts such as whether or not it has the power or only protective rights to exert influence over investment activities.

Estimates Subject to Uncertainty**c) Provision for unpaid claims**

The provision for unpaid claims is established according to accepted actuarial practice in Canada. An unbiased estimate (best estimate) of claims costs is produced and discounted to determine a present value as of the reporting date, and a PfAD is included based on the uncertainty associated with the estimate. Methods of estimation have been used which the Corporation believes produce reasonable results given current information (note 15).

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

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

To recognize the uncertainty in establishing a best estimate of the provision for unpaid claims, and consistent with the requirements of the Standards of Practice of the Canadian Institute of Actuaries, the Corporation includes a PfAD, consisting of three elements: an interest rate margin, a reinsurance margin, and a claims development margin. The interest rate margin reduces the expected investment rate of return used for discounting to make allowance for i) asset liability mismatch risk, ii) uncertainty in the timing of claims settlement, and iii) credit risk within the

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

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

The Corporation has considered the impacts of tort reform and the new Enhanced Care insurance model in the estimation of the provision for unpaid claims. The impact of these changes creates additional source of estimation uncertainty, as there is limited historical experience under the tort reform and the Enhanced Care insurance model.

d) Valuation of pension and post-retirement benefits

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

The key assumptions used in calculating the cost of pension and post-retirement benefits are the discount rate, rate of compensation increase, inflation rate, life expectancies and extended healthcare cost trends. Together with plan member data, these and other assumptions are used to estimate future benefit eligibility, amount and duration of payments. The rate determined for each of the key assumptions is disclosed in note 18.

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

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

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

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

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

With the exception of the discount rate, which is based on market conditions at the financial statement date, all other assumptions are management's best estimate (note 18).

e) COVID-19 economic uncertainty

In March 2020, the World Health Organization declared a global pandemic related to COVID-19. The magnitude of the impact of the COVID-19 pandemic on local and global commerce continues to evolve as it depends on future development of measures taken by government and central banks to stabilize the economy. Hence, there continues to be ongoing uncertainty surrounding the extent and duration of the impact that COVID-19 might have on the investment portfolio of the Corporation, claims costs (frequency and severity), premium revenues and receivables, and post-retirement benefit obligations (fair value of investments and the obligation for pension benefits and the related funding requirements).

The Corporation has considered the impact of COVID-19 in the estimation of the provision for unpaid claims. The impact of COVID-19 creates additional sources of estimation uncertainty as the estimation of claim frequency and severity may be affected by changes in vehicle usage, delays in vehicle repair services, and inflation of vehicle costs; and as the discount rate may be affected by changes in investment values and cash flows.

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

f) Russian invasion of Ukraine

As a result of the Russian invasion of Ukraine, beginning on February 28, 2022, sanctions were put in place to halt trading of Russian securities in major stock exchanges and major index providers have removed Russian equities from their indexes. As a result, the Corporation's investment manager has fully written off investments with Russian exposure. The Corporation has determined that there is minimal residual impact on its financial investments. However, there is ongoing uncertainty surrounding the extent of the potential macroeconomic impact on the Corporation's investment portfolio, pension assumptions, and business activities as the war continues to evolve. The Corporation continues to review business practices to ensure compliance with the sanctions related to Russia via the *Special Economic Measures (Russia) Regulations*.

g) 2019 legal-based product reform

Legislation was enacted on May 17, 2018 to reform the Basic insurance product to limit pain and suffering payouts for minor injuries and create an independent dispute resolution process for injury claims effective April 1, 2019 (note 23). The product reform significantly decreased claims costs associated with accidents occurred on or after April 1, 2019. Key factors that contributed to the

overall reduction in claims cost pressures include: a) the limit on general damages of \$5,500 apply to minor injuries, b) the enhancements in accident benefits coverage, c) other insurance (collateral benefits) are primary for most medical and wage loss amounts when it is available and, d) bodily injury claims disputes valued up to \$50,000 are resolved by the Civil Resolution Tribunal (CRT) instead of the Supreme Court of B.C.

The impact of the product reform has been favourable and contributed to improvement in the Corporation's financial stability. Given the limited history of the product reform, there is material estimation uncertainty in the measurement of these costs. Any recognition of additional impact has been reflected in the change in estimates for losses occurring in prior years.

h) Enhanced Care

On May 1, 2021, the Corporation implemented a new care-based insurance model (note 1). The impact of the new insurance model has been reflected in the estimate of current year and prior year claims costs, and affects the estimate of claims costs used in determining the asset associated with the deferred premium acquisition costs (note 20). Given the limited historical experience under this model, there is estimation uncertainty in the measurement of these costs.

i) Inflation

Since the beginning of the fiscal year, there has been unusually high inflation, causing significant deterioration in the global financial markets and unprecedented repricing of interest rate expectations resulting in significant declines in both equity and fixed income asset prices to date. Higher inflation has also impacted the cost of claims, and will continue to affect the cost of open claims. Significant uncertainty remains surrounding the extent and duration of the unusual high inflation, adding uncertainty due to potential impacts on the Corporation's investment portfolio, pension assumptions, and current and prior year claims costs.

j) Material damage supply chain and labour shortage

The COVID-19 pandemic has triggered a global shortage of vehicle parts and computer chips resulting in extensive delay in vehicle repairs. The delay is further exacerbated by the shortage of skilled labour in the car repair industry in British Columbia. The situation is not expected to resolve in the next few years. Delays in vehicle repairs, particularly when combined with the current high inflation environment, result in estimation uncertainty in the measurement of costs associated with vehicle damage claims.

k) Valuation of level 3 investments

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

periodically reviewed by an external qualified personnel independent of those that sourced them (note 2i).

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

4. New Accounting Pronouncements

a) Standards and interpretations effective for the year ended March 31, 2023

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective for the year ended March 31, 2023. There were no material impacts to the Corporation's consolidated financial statements from the adoption of new standards.

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

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

- *IFRS 9 Financial Instruments*. Effective for annual periods beginning on or after January 1, 2018; early adoption is permitted. The Corporation has deferred the implementation of IFRS 9 until its fiscal year beginning April 1, 2023, as allowed under the amendments to IFRS 4 *Insurance Contracts* and will be reflected in the Corporation's consolidated financial statements for the year ending March 31, 2024. 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 generally 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 (FVOCI) or amortized cost if certain conditions are met. In addition, on initial recognition, an entity may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost, at FVOCI as measured at FVTPL if doing so eliminates, or significantly reduces an accounting mismatch that would otherwise arise. An entity may also elect certain investments as FVOCI on an instrument-by-instrument basis.

IFRS 9 also replaces the incurred loss model in IAS 39 for the recognition of impairment with a forward-looking expected credit loss (ECL) model. This will require considerable judgment about how changes in economic factors affect the expected credit loss, which will be determined on a probability-weighted basis. The new impairment model will not have a significant impact on the Corporation since most financial assets will be valued in FVTPL. For financial assets that are measured at amortised cost and FVOCI, IFRS 9 requires a loss allowance to be recognised at an amount equal to either 12-month ECL or lifetime ECL. Lifetime ECL are the ECL that result from all possible default events over the expected life of the financial instrument; 12-month ECL are the portion of lifetime ECL that result from default events on a financial instrument that are possible within the 12 months after the reporting date.

For financial liabilities, IFRS 9 includes the requirements for classification and measurement previously included in IAS 39.

In addition, IFRS 9 introduces a new hedge accounting model that aligns the accounting for hedge relationships more closely with an entity's risk management activities, permits hedge accounting to be applied more broadly to a greater variety of hedging instruments and risks and requires additional disclosures.

The following summarizes the Corporation's accounting policies including key judgments and estimates made under IFRS 9 that will become effective as at April 1, 2023:

Financial assets – Classification and measurements

- The Corporation elected to designate debt instruments as FVTPL. These are debt instruments that otherwise meet the criteria to be measured as amortized cost or FVOCI based on the Corporation's business model objective of managing these debt instruments and the characteristics of their cash flows. However, the irrevocable election to designate these debt instruments as FVTPL was made to eliminate or significantly reduce an accounting mismatch that would otherwise arise from measuring assets and insurance liabilities on different basis.
- The Corporation will classify all other financial investments as FVTPL as they do not meet the criteria to be measured at amortised cost or FVOCI based on the characteristics of their cash flows.
- All fair value changes of financial investments will be recorded in investment income on the consolidated statement of comprehensive income.

Financial assets – Impairment

- The Corporation will use the ECL impairment model to recognize a loss allowance up-front for either expected 12-months credit losses or expected lifetime credit losses for all instruments carried at amortized cost and FVOCI.
- The financial asset subject to the ECL model is other receivables.
- Based on the Corporation's financial investments classification upon transition, none of the Corporation's financial investments will be subject to the ECL model since they are measured at FVTPL.

Financial liabilities – Classification and measurements

- IFRS 9 largely retains the existing requirements for the classification and measurement of financial liabilities as compared to IAS 39 except for financial liabilities designated as FVTPL.
- The Corporation will continue to measure all financial liabilities at amortized cost, except for the derivatives that are measured at FVTPL, which is the same as the current classification under IAS 39.

Transition approach

- The Corporation will apply IFRS 9 retrospectively on a look-back basis at the date of the initial application on April 1, 2023 and will restate prior period from April 1, 2022 to March 31, 2023 as if IFRS 9 had always applied, which includes restating opening balances as at April 1, 2022.
- The Corporation will elect to apply the classification overlay in IFRS 17 to financial assets derecognized in fiscal year 2022 to present comparative information as if the classification and measurement (including impairment) requirements of IFRS 9 has been applied to such financial assets.

Impact assessment

The following summarizes the key changes in the standard that will impact the Corporation on transition date, April 1, 2022:

Changes from IAS 39	Impact of IFRS 9 on equity on transition date
Under IFRS 9, the Corporation's accounting policy to recognize most financial assets as FVTPL and any fair value changes during the period will be recorded as investment income/losses instead of OCI. Currently, the Corporation measures directly held mortgages only at amortized cost.	Increase

- *IFRS 17 Insurance Contracts*. Effective for annual periods beginning on or after January 1, 2023. Early adoption is permitted for entities that apply IFRS 9 and IFRS 15 on or before the initial application of IFRS 17. The standard establishes the principles of recognition, measurement, presentation and disclosure of insurance and reinsurance contracts and supersedes IFRS 4. The standard will be effective for the Corporation on April 1, 2023, and reflected in the Corporation's consolidated financial statements for the year ending March 31, 2024.

IFRS 17 requires an entity to identify and assess whether a set or series of contracts under the scope of IFRS 17 are classified as a single contract and whether embedded derivatives, investment components, and goods and services components have to be separated and accounted for under another standard. For insurance and reinsurance contracts, the Corporation does not expect significant changes arising from the application of these requirements as the Corporation only offers single insurance contracts with Basic and Optional coverages.

Under IFRS 17, insurance contracts are aggregated into groups for measurement purposes. Groups of contracts are determined by first identifying portfolio of contracts, each

comprising of contracts subject to similar risks and managed together. Each portfolio is then divided into annual cohort (i.e. by year of issue) and each annual cohort into three groups:

- contracts that are onerous at initial recognition;
- contracts that at initial recognition have no significant possibility of becoming onerous subsequently; and
- remaining contracts in the portfolio.

The level of aggregation requirements in IFRS 17 limit the offsetting of profitable contracts against onerous ones, having regard how insurers manage and evaluate the performance of their business. However, contracts that would fall into different groups only because law or regulation specifically constrains the Corporation's ability to set a different price, may be grouped in the same group. Compared with the level at which the liability adequacy test is performed under IFRS 4 (i.e. at an overall entity level rather than group of contracts level), the level of aggregation under IFRS 17 is more granular and may result in more contracts being identified as onerous and losses on onerous contracts being recognized sooner.

IFRS 17 also introduces a measurement model based on the estimates of the present value of future cash flow that are expected to arise as the entity fulfills the contract and an explicit risk adjustment for non-financial risk. The Premium Allocation Approach (PAA) is an optional simplified measurement model that is also available for insurance and reinsurance contracts that meet the eligibility criteria.

The carrying amount of a group of insurance contracts issued at the end of each reporting period is the sum of the liability of remaining coverage (LRC) and the liability for incurred claims (LIC)

Under PAA, on initial recognition of a group of contracts, the carrying amount of the LRC is measured at the premium received to date less any insurance acquisition cash flows paid and any amounts arising from the derecognition of the prepaid acquisition cash flow asset. Subsequently, the carrying amount of LRC is increased by any further premium received, decreased for insurance acquisition flows paid in the period, increased for the amortization of insurance acquisition cash flows in the period recognized as insurance service expenses and decreased by the amount recognized as insurance revenue for insurance services provided.

If at any time before and during the coverage period, facts and circumstances indicate that a group of contract is onerous, the entity will recognize a loss in profit or loss and increase LRC to the extent that the current estimates of the fulfillment cash flow that relate to remaining coverage exceed the carrying amount of the LRC.

Liability for incurred claims (LIC) of a group of contracts are recognized at the amount of the fulfillment cash flow related to incurred claims. The fulfillment cash flows, which comprise:

- probability-weighted estimates of future cash flows;

- an adjustment to reflect the time value of money and the financial risks associated with those future cash flows; and
- a risk adjustment for non-financial risk

Significant judgments and estimates are required in estimating the above components.

In addition, IFRS 17 requires extensive new disclosures about amounts recognised in the financial statements including detailed reconciliations of contracts as well as disclosures about significant judgments made when applying IFRS 17. Disclosures will generally be made at a more granular level than under IFRS 4, providing more transparent information for assessing the effects of contracts on the financial statements.

The following summarizes the Corporation's accounting policies including key judgments and estimates made under IFRS 17:

Contract boundary and measurement model

- The Corporation will elect to apply the PAA to all groups of insurance and reinsurance contracts based on the coverage period being one year or less.
- For all insurance contracts issued by the Corporation, the contract boundary aligns with the policy term of each contract and is always one year or less. For all reinsurance contracts held by the Corporation, the contract boundary aligns with the reinsurance contracts coverage term of 12 months.

Contract separation

- Before the Corporation accounts for an insurance contract based on the guidance in IFRS 17, it analyses whether the contract contains components that should be separated. The Basic and Optional coverage contracts cannot be further broken down due to interdependency of risk between Basic and Optional coverage as well as the fact that Optional coverage cannot be sold independently.

Level of aggregation and onerous contracts

- IFRS 17 requires insurance contracts to be aggregated into portfolios of contracts that are managed together and share similar risks. The Corporation will include both the Basic only and Basic and Optional contracts in one portfolio, as these contracts share similar risks and are managed together. The Basic coverage only or Basic and Optional coverage contracts cannot be further broken down due to interdependency of risk between Basic and Optional coverage as well as the fact that Optional coverage cannot be sold independently.
- Contracts are then further disaggregated based on profitability, and each group must not include contracts issued more than one year apart. The Corporation will group contracts together in annual cohorts aligning with the Corporation's fiscal period and assume that no contracts in the portfolio are potentially onerous at initial recognition unless facts and circumstances indicate otherwise, in line with PAA requirements.

Insurance acquisition cash flows

- The Corporation will elect to expense, as incurred, all the insurance acquisition cash flows. Insurance acquisition cash flow arises from the activities of selling, underwriting and starting a group of contracts that are directly attributable to the portfolio of contracts, including commissions, premium taxes, and underwriting expenses.

Risk adjustment for non-financial risk

- The Corporation will be using the confidence level approach for adjusting the estimate of the present value of the future cash flow to reflect the compensation that the Corporation requires for bearing the uncertainty about the amount and timing of the cash flows that arises from non-financial risk.
- The confidence level approach is in accordance with International Actuarial Association (IAA) and best assigned with other risk measurement currently used by the Corporation and most readily enables the disclosure requirements under IFRS 17.
- Management will select a confidence level based on the Corporation's risk appetite on unexpected adverse claims emergence. After initial implementation, the confidence level may change from time to time if there is a business justification or based on the risk appetite of the Corporation.

Discount rate

- The Corporation will determine the discount rate using the bottom-up approach to reflect the characteristics of insurance contract liabilities. The bottom-up approach adds illiquidity premium to the risk free rate. This approach also uses a reference portfolio to derive an illiquidity premium curve.
- As permitted under IFRS 17, the Corporation will not adjust the liability for remaining coverage to reflect the time value of money and the effect of financial risk.
- The future cash flows within the LIC are discounted (at current rates) since the insurance contracts issued by the Corporation typically have a settlement period of over one year.
- The effect of discounting will be recognized through the net (loss) income on the consolidated statement of comprehensive income.

Transition approach

- The Corporation will apply the full retrospective approach in transition to IFRS 17 and restate the comparative period from April 1, 2022 to March 31, 2023 as if IFRS 17 had always applied, which includes restating opening balances as at April 1, 2022.

Impact assessment

The following summarizes the key changes in the standard that will impact the Corporation on transition date, April 1, 2022:

Changes from IFRS 4	Impact of IFRS 17 on equity on transition date
Under IFRS 17, the Corporation will use a discount rate that reflects the characteristics of the insurance liability instead of its investment portfolio to discount the future cash flow when measuring LIC.	Increase
IFRS 17 requires the fulfillment cash flow to include a risk adjustment for non-financial risk. Currently, the Corporation includes a PfAD to recognize the uncertainty in establishing best estimate of amounts required to settle all unpaid claims.	Increase
Under IFRS 17, the Corporation’s accounting policy to expense eligible insurance acquisition cash flow when incurred differs from current practice to recognize these amounts as deferred premium acquisition costs.	Decrease

- IAS 1 *Presentation of Financial Statements, Classification of Liabilities as Current or Non-current*. Effective for annual periods beginning on or after January 1, 2023; early adoption is permitted. Amended to clarify that the classification of liabilities as current or non-current should be based on the rights that are in existence at the end of the reporting period, the classification is unaffected by expectations of the entity or events after the reporting date, and the definition of settlement. The standard will be effective for the Corporation on April 1, 2023, and reflected in the Corporation’s consolidated financial statements for the year ending March 31, 2024. The adoption of this amendment is not expected to have a material impact to the Corporation’s consolidated financial statements.
- IAS 1 *Presentation of Financial Statements, Disclosure of Accounting Policies* (Amendment). Effective for the annual periods beginning on or after January 1, 2023; early adoption is permitted. Amended to require entities to disclose their material accounting policies rather than their significant accounting policies. The standard will be effective for the Corporation on April 1, 2023, and reflected in the Corporation’s consolidated financial statements for the year ended March 31, 2024. The adoption is not expected to have a material impact to the Corporation’s consolidated financial statements.
- IAS 8 *Accounting Policies, Changes in Accounting Estimates and Errors, Definition of Accounting Estimates* (Amendment). Effective for the annual periods beginning on or after January 1, 2023; early adoption is permitted. Amended to clarify the definition of “accounting policies” and “accounting estimates” by making those two definitions more distinct and concise. The standard will be effective for the Corporation on April 1, 2023, and reflected in the Corporation’s consolidated financial statements for the year ended March 31, 2024. The

adoption is not expected to have a material impact to the Corporation's consolidated financial statements.

- IFRS 10 *Consolidated Financial Statements* and IAS 28 *Long term Interests in Associates and Joint Ventures* (Amendment). Effective for the annual periods beginning on or after a date to be determined by IASB; early adoption is permitted. Changes to these standards amend the accounting for sales or contribution of assets between an investor and its associate or joint ventures, and accounting guidance for a parent in the loss of control of a subsidiary. The adoption is not expected to have a material impact on the Corporation's consolidated financial statements.

5. IFRS 9 deferral disclosure

The Corporation has elected to defer implementation of IFRS 9 to the fiscal year commencing April 1, 2023, based on an assessment of the Corporation's consolidated financial statements as at December 31, 2015, as permitted by the amendments to IFRS 4 issued on June 25, 2020.

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

The following table distinguishes the Corporation's financial assets that give contractual rise to cash flows that are solely payments of principal and interest (SPPI), excluding those held for trading, and all other financial assets. The assets are presented at fair value for the year ended March 31, 2023.

(\$ THOUSANDS)	2023		2022	
	Fair Value		Fair Value	
Financial assets				
SPPI (excluding held for trading)				
Cash and cash equivalents	\$	25,957	\$	29,654
Accrued interest		46,717		40,024
Other receivable ¹		19,687		528,545
Type 2 structured settlements		14,964		16,099
Money market securities		-		6,019
Bonds		6,830,217		7,293,745
Mortgages		61,247		420,743
	\$	6,998,789	\$	8,334,829
Other financial assets				
Non-SPPI bonds		49,856		146,284
Pooled funds classified as debt instruments		10,228,084		10,850,343
Investments held through investment entities		1,988,877		1,055,085
Equities		-		238,144
	\$	12,266,817	\$	12,289,856

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

Credit risk

IFRS 9 will require the Corporation to recognize a loss allowance for expected credit losses on financial assets that meet the SPPI conditions and are held for the purpose of collecting contractual cash flows. The credit risk rating for money market securities and bonds in the above table that meet these conditions (SPPI, excluding held for trading) can be found in note 10b. Mortgages and other receivables (including type 2 structured settlements) are assessed for significant increases to credit risk based on past due analyses. All directly held mortgages are current as at March 31, 2023. See note 10b for an aging table for other receivables.

6. Investments

a) Financial investments

(\$ THOUSANDS)		Financial Investments			
Classification	Investments In Pooled Funds	Investments Held Directly	Investments Held Through Investment Entities	Total Carrying Value	
March 31, 2023					
Fixed-income investments					
Money market securities	\$ 976,655	\$ -	\$ -	\$ 976,655	
Mortgages	-	62,753	-	62,753	
Mortgage funds	558,705	-	187,962	746,667	
Bond funds	1,888,703	-	-	1,888,703	
Bonds					
Federal	-	2,985,409	-	2,985,409	
Provincial	-	1,179,487	-	1,179,487	
Corporate	-	2,715,177	-	2,715,177	
Total bonds	-	6,880,073	-	6,880,073	
Total fixed-income investments	3,424,063	6,942,826	187,962	10,554,851	
Equity investments					
Global	4,590,725	-	-	4,590,725	
Total equity investments	4,590,725	-	-	4,590,725	
Other financial investments					
Domestic real estate	967,175	-	-	967,175	
Global real estate	1,788	-	596,180	597,968	
Global infrastructure	83,208	-	750,772	833,980	
Global mezzanine debt	119,283	-	-	119,283	
Global mezzanine debt	73,923	-	-	73,923	
Private assets	967,919	-	453,963	1,421,882	
Total other financial investments	2,213,296	-	1,800,915	4,014,211	
Total financial investments	\$ 10,228,084	\$ 6,942,826	\$ 1,988,877	\$ 19,159,787	
March 31, 2022					
Fixed-income investments					
Money market securities	\$ 830,283	\$ 6,019	\$ -	\$ 836,302	
Mortgages	-	412,125	-	412,125	
Mortgage funds	748,063	-	89,986	838,049	
Bond funds	2,216,886	-	-	2,216,886	
Bonds					
Federal	-	2,694,798	-	2,694,798	
Provincial	-	1,817,543	-	1,817,543	
Corporate	-	2,927,688	-	2,927,688	
Total bonds	-	7,440,029	-	7,440,029	
Total fixed-income investments	3,795,232	7,858,173	89,986	11,743,391	
Equity investments					
Domestic	326,618	238,144	-	564,762	
Global	4,973,595	-	-	4,973,595	
Total equity investments	5,300,213	238,144	-	5,538,357	
Other financial investments					
Domestic real estate	855,841	-	-	855,841	
Global real estate	2,113	-	453,666	455,779	
Global infrastructure	36,182	-	338,145	374,327	
Global mezzanine debt	221,300	-	-	221,300	
Global mezzanine debt	89,220	-	-	89,220	
Private assets	550,242	-	173,288	723,530	
Total other financial investments	1,754,898	-	965,099	2,719,997	
Total financial investments	\$ 10,850,343	\$ 8,096,317	\$ 1,055,085	\$ 20,001,745	

The Corporation's investment in pooled funds are denominated 95.8% (2022 – 96.1%) in Canadian dollars. The Corporation's investment held through investment entities are denominated 100.0% (2022 – 100.0%) in Canadian dollars. The above equity and other financial investment disclosure presents the Corporation's interest in pooled funds and investments held through investment entities by looking through the funds, and classifying by the type of the underlying investments, which is consistent with how the Corporation manages risk and monitors performance.

Money market securities, bonds, bond funds, mortgage funds, equity and other financial investments are carried at their fair value. The fair value of directly held mortgages is determined to be consistent with Level 3 investments based on the inputs to the valuation technique used (note 2i). Directly held mortgages are measured at amortized cost and have an estimated fair value of \$61.2 million (2022 – \$420.7 million). The fair value of the directly held mortgages is determined by applying a discount rate ranging from 1.9% to 2.4% (2022 – 1.3% to 4.0%).

Pooled funds and investments held through investment entities

The Corporation invests in pooled funds and investments held through investment entities; the investment strategies of some of these funds and investments include the use of leverage. As at March 31, 2023, the Corporation's interest in pooled funds range from 0.1% to 37.3% (2022 – 1.9% to 36.2%) and investments held through investment entities range from 7.0 % to 100.0% (2022 – 7.0% to 100%) of the net assets of the respective funds and investments. The funds and investments are managed by external asset managers. The Corporation has a percentage ownership in each of the pooled funds and investments that entitle the Corporation to a proportional share in the respective fund's net assets. The carrying value of the Corporation's investments in pooled funds and investments held through investment entities as at March 31, 2023 is \$12.22 billion (2022 – \$11.91 billion).

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

The Corporation's maximum loss exposure from its interests in the pooled funds and investments held through investment entities 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 3.0 years (2022 – 1.3 years) and the coupon interest rates range from 3.8% to 5.0% (2022 – 2.3% to 2.6%).

As at March 31, 2023, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$64.0 million (2022 – \$22.4 million). This amount also represents the maximum exposure to losses at that date.

As at March 31, 2022, the Corporation held one mortgage-backed security with a carrying value of \$16.9 million and an estimated fair value of \$17.3 million. The mortgage-backed security was sold in the current fiscal year.

b) Investment properties

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

(\$ THOUSANDS)	2023	2022
Cost		
Balance, beginning of year	\$ 354,705	\$ 695,017
Capital improvements	12,122	8,347
Reclassification to assets held for sale	(62,185)	(252,446)
Reverted from assets held for sale to investment properties	182,697	-
Disposals	(62,641)	(95,107)
Impairment loss	(5,477)	(1,106)
Balance, end of year	<u>419,221</u>	<u>354,705</u>
Accumulated depreciation		
Balance, beginning of year	99,661	136,684
Depreciation	21,802	19,191
Reverted from assets held for sale to investment properties	31,584	-
Disposals	(18,043)	(12,188)
Reclassification to assets held for sale	(21,574)	(44,026)
Balance, end of year	<u>113,430</u>	<u>99,661</u>
Carrying value, end of year	<u>\$ 305,791</u>	<u>\$ 255,044</u>

The fair value of investment properties is \$0.43 billion (2022 – \$0.40 billion) and based on the inputs to the valuation technique used, the valuation of these investment properties is Level 3. As at March 31, 2023 and March 31, 2022, the estimated fair value is based on independent appraisals, by professionally qualified external valuers or using the income approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager.

As at March 31, 2023, four (2022 – four) investment properties remain in assets held for sale.

c) Lease income

The Corporation leases out its investment properties. As of March 31, 2023, the future minimum lease cash receipts under non-cancellable leases over the next five years and beyond are as follows:

(\$ THOUSANDS)	2023		2022	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 21,849	\$ 20,860	\$ 22,403	\$ 21,608
Greater than 1 year, up to 5 years	53,646	46,282	55,518	49,398
Greater than 5 years	22,212	16,824	24,999	20,126
	<u>\$ 97,707</u>	<u>\$ 83,966</u>	<u>\$ 102,920</u>	<u>\$ 91,132</u>

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 years 2023 and 2022, 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, 2023				
Cash and cash equivalents	\$ 25,957	\$ -	\$ 25,957	\$ -
Fixed-income investments, excluding directly held mortgages	10,492,098	-	9,745,431	746,667
Equity investments	4,590,725	-	4,590,725	-
Other financial investments	4,014,211	-	-	4,014,211
Total financial assets	<u>\$ 19,122,991</u>	<u>\$ -</u>	<u>\$ 14,362,113</u>	<u>\$ 4,760,878</u>
March 31, 2022				
Cash and cash equivalents	\$ 29,654	\$ -	\$ 29,654	\$ -
Fixed-income investments, excluding directly held mortgages	11,331,266	-	10,493,217	838,049
Equity investments	5,538,357	238,144	5,300,213	-
Other financial investments	2,719,997	-	-	2,719,997
Total financial assets	<u>\$ 19,619,274</u>	<u>\$ 238,144</u>	<u>\$ 15,823,084</u>	<u>\$ 3,558,046</u>

Cash and cash equivalents (Level 2) is valued using the end of day exchange rates. Level 2 money market securities within fixed-income investments and equity investments (pooled funds) are valued using net asset value or pricing matrices derived from yield quotations, or if one does not exist, cost plus accrued interest. Bonds and money market pooled fund within Level 2 fixed-

income investments are valued using the quoted market price or dealer quotes for similar instruments exchanged in active markets.

The table below shows the movement of financial assets where fair value has been determined based upon significant unobservable inputs (Level 3). Level 3 investments consist of the other financial investments and the mortgage funds.

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

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Equities and Other Financial Investments	
March 31, 2023		
Balance, beginning of year	\$	3,558,046
Additions		2,124,628
Disposals		(1,055,763)
Market value adjustment		133,967
Balance, end of year	\$	4,760,878
March 31, 2022		
Balance, beginning of year	\$	2,598,059
Additions		2,504,708
Disposals		(1,635,871)
Market value adjustment		91,150
Balance, end of year	\$	3,558,046

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

(\$ THOUSANDS)	2023		2022	
	Notional Amount	Fair Value	Notional Amount	Fair Value
Non-designated derivative instruments				
Assets				
Forward contracts	\$ -	\$ -	\$ 2,187,494	\$ 24,019
	\$ -	\$ -	\$ 2,187,494	\$ 24,019
Liabilities				
Forward contracts	\$ 2,387,682	\$ 45,598	\$ -	\$ -
Foreign exchange swaps	260,000	357	154,579	1,395
Interest rate swap - investment properties	91,850	747	-	-
	\$ 2,739,532	\$ 46,702	\$ 154,579	\$ 1,395

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

The non-designated derivative financial instruments are classified as Level 2. Forward contracts are valued based on the difference between the forward rate at the contract initiation date and the remaining forward term rate on the reporting date. Swap contracts are valued at the present value of their expected cash flows on the reporting date.

Other financial assets

Other financial assets include accrued interest, premiums and other receivables, and reinsurance assets. The fair values of the other financial assets excluding structured settlements and reinsurance recoverables approximate their carrying values due to their short-term nature. The fair value of the structured settlements and reinsurance recoverable are based on present value of future cash flows. The non-current portion of the other financial assets is \$51.8 million (2022 – \$65.4 million).

Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, provision for premium rebates/refunds, net bond repurchase agreements, investment-related and other liabilities, and lease liabilities. All financial liabilities are carried at cost or amortized cost. Except for lease liabilities, investment-related and other liabilities, the fair values of financial liabilities approximate their carrying values due to their short-term nature. The estimation of fair value of investment-related and other liabilities is discussed in note 8, and for lease liabilities in note 9.

As at March 31, 2023, the general ledger bank balances representing deposits in transit were \$159.9 million (2022 – \$122.6 million) and the general ledger bank balances representing outstanding cheques were \$375.1 million (2022 – \$253.4 million), netting to a cheques outstanding balance of \$215.2 million (2022 – \$130.8 million) on the consolidated statement of financial position.

During fiscal year 2022, the Corporation approved the issuance of a Relief Rebate totalling \$396.0 million to policyholders who had an active eligible Basic insurance certificate that was in effect at any time during the month of February 2022. As at March 31, 2022, the Relief Rebate payable of \$396.0 million was presented as a provision for premium rebates/refunds in the consolidated statement of financial position. As at March 31, 2023, the Relief Rebate had been paid in full.

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

(\$ THOUSANDS)	2023		2022	
	Carrying Value		Carrying Value	
Net bond repurchase agreements	\$	1,772,205	\$	1,947,260
Investment-related liabilities		105,728		121,328
Other liabilities		52,103		600,449
Total net bond repurchase agreements, investment-related, and other liabilities	\$	1,930,036	\$	2,669,037
Non-current portion	\$	97,047	\$	5,371

Investment-related liabilities are comprised of mortgage payable of \$105.7 million (2022 – \$121.3 million) with repayment terms ranging from within one year to six years (2022 – one year to seven years) and interest rates ranging from 4.6% to 7.3% (2022 – 2.9% to 4.6%). The fair value of investment-related liabilities approximates carrying value. Other liabilities consist of accrued interest payable and unsettled trades. All of these liabilities are classified as Level 3 under the fair value hierarchy.

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

(\$ THOUSANDS)	2023		2022	
Up to 1 year	\$	60,784	\$	716,406
Greater than 1 year, up to 5 years		92,477		616
Greater than 5 years		4,570		4,755
	\$	157,831	\$	721,777

9. Lease Liabilities

Lease liabilities are as follows:

(\$ THOUSANDS)	2023		2022	
Up to 1 year	\$	11,406	\$	13,924
Greater than 1 year, up to 5 years		34,805		33,312
Greater than 5 years		12,593		12,225
Total undiscounted lease liabilities balance, end of year	\$	58,804	\$	59,461
Total discounted lease liabilities balance, end of year	\$	52,313	\$	53,670
Current	\$	10,784	\$	13,445
Non-current	\$	41,529	\$	40,225

The fair value of lease liabilities is the present value of cash flows over the remaining term of the leases.

As at March 31, 2023, the Corporation did not have any leases committed to but not yet commenced. As at March 31, 2023, the Corporation had committed to facilities-related expenses associated with leased properties, over the next five years and beyond, at a net present value of \$31.6 million (2022 – \$36.1 million).

10. Management of Insurance and Financial Risk

As a provider of vehicle insurance products, effective risk management is fundamental in protecting earnings, cash flow, and ultimately the financial stability of the Corporation. The Corporation is exposed to various types of insurance and financial risks including risks of uncertainty resulting from COVID-19, the Russian/Ukrainian invasion and other economic uncertainties (note 3).

a) Insurance risk

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

The introduction of the new care-based insurance model has increased the insurance risk as the insurance liabilities for new injury claims under the care model must be established with only limited direct historical experience. The Corporation has considered relevant experience from other jurisdictions with similar products in determining the appropriate amount of the insurance liabilities. Actual results may be materially different and take many years to emerge.

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

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

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

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

To manage the uncertainty associated with estimating the provision for unpaid claims, the Corporation's Chief Actuary employs standard actuarial methods. The estimation of the provision for unpaid claims is determined in accordance with accepted actuarial practice in Canada and is based on reasonable assumptions and appropriate methods that are consistently applied (note 3c), giving appropriate consideration to relevant changes in circumstances such as the COVID-19 pandemic (note 3e), 2019 legal-based product reform (note 3g) and the new care-based insurance model (note 3h), high inflation (note 3i) and material damage supply chain issues and labour shortage (note 3j).

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

Injury claims include bodily injury, accident benefits, and enhanced accident benefits, which account for approximately 40% (2022 – 49%) of current year claims costs, and 93% (2022 – 97%) of the provision for unpaid claims. The timing of payments of injury claims can be extended due to delayed reporting, as well as extended recovery time required for severe injuries, and the timing and amount of injury payments can exhibit considerable uncertainty because of the complex bodily injury claims environment, including the legal environment.

The Corporation's provision for unpaid claims can be affected by the frequency and severity of claims, the discount rate, and actuarial methods and assumptions. The frequency and severity of claims are discussed above, while the discount rate and the actuarial methods and assumptions are discussed in notes 3 and 15.

Concentration of insurance risk

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

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

Premium pricing risk

The Corporation is the sole provider of Basic insurance and is not subject to competitive risk for its Basic insurance product. Basic insurance rates are set to cover costs after considering investment returns. Because the insurance rates are determined based on forward-looking

estimates of costs, the unfavourable variance in costs, in particular claims costs, may result in Basic insurance premiums not being sufficient to cover costs.

The Corporation is subject to legislative requirements with respect to Basic insurance and applies to the BCUC for approval to change its Basic insurance rate. The Corporation is required to make Basic insurance rate applications and the BCUC is required to approve rates set according to accepted actuarial practice. These legislated requirements mitigate the underwriting risk associated with pricing for the Basic insurance product.

For the 2023 policy year, the Corporation has applied to the BCUC for a Basic rate change of 0.0%. The Basic rate application includes a government-directed capital provision equal to an amount of 7.0% of required premium, which is expected to allow the Corporation to continue to rebuild its depleted capital over the 24-month term of policy year 2023 (note 24).

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 reviews investment positions and risk exposures for concentration risk.

As at March 31, 2023, the equity and other financial investments portfolios were 28.6% (2022 – 22.1%) invested in the real estate sector, 12.9% (2022 – 4.8%) in the information technology sector, 10.4% (2022 – 13.6%) in the financial sector. The bond portfolio was 50.2% (2022 – 49.8%) invested in the government sector and 24.1% (2022 – 23.7%) invested in the financial sector. See credit risk for a discussion of the government bonds.

Concentration of geographical risk

Geographical concentration risk arises when the investments are located in the same geographical region. The Corporation reduces geographical concentration risk by dispersing the investments in more than one geographical region. The Corporation is invested in diversified global pooled funds. As at March 31, 2023, the investment portfolio was 62.1% (2022 – 79.7%) invested in Canada, 26.0% (2022 – 16.1%) invested in the United States, and 11.9% (2022 – 4.2%) was invested elsewhere around the world.

Price risk

General economic conditions, political conditions, and other factors affect the equity markets, thereby also affecting the fair value of the equity securities, fixed income funds, and other financial investments (including all pooled funds) held by the Corporation. Fluctuations in the value of these securities impact the recognition of both unrealized and realized gains and losses on equity securities and on the units of funds held. As at March 31, 2023, the impact of a 10% change in prices, with all other variables held constant, would result in an estimated corresponding

change to OCI for AFS equities, fixed income funds and other financial investments of approximately \$1.21 billion (2022 – \$1.19 billion) and to profit or loss for FVTPL equities of approximately \$11.9 million (2021 – \$22.1 million).

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

Interest rate risk

When interest rates increase or decrease, the market value of fixed-income securities will decrease or increase respectively with a larger market value impact on instruments with a long duration compared to instruments with a short duration. Fluctuations in interest rates have a direct impact on the market valuation of the Corporation’s directly held fixed-income portfolio. The Corporation is also indirectly exposed to interest rate risk through its investments in fixed-income pooled funds and fixed-income investments held through investment entities. The Corporation’s investment yields, which include fixed-income portfolio, are used to derive the discount rate for the provision for unpaid claims (note 10a); therefore, the change in interest rate will also have an impact to the provision for unpaid claims.

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, accounts payable and accrued charges, and provision for premium rebates/refunds approximate their fair values and are not significantly impacted by fluctuations in interest rates.

In fiscal years 2023 and 2022, the Corporation did not use material derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2023		2022	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	3.5	2.8	2.3	2.7
Provincial	3.7	2.8	2.6	2.8
Corporate	4.7	2.6	3.0	3.0
Total bonds	4.1	2.6	2.7	2.7
Mortgages	3.7	1.3	4.0	1.2
Total bonds and mortgages	4.1	2.6	2.8	2.6

As at March 31, 2023, a 100 basis point change in interest rates would result in a change of approximately \$178.9 million (2022 – \$198.6 million) in fair value of the Corporation’s bond

portfolio and a corresponding impact of approximately \$178.9 million (2022 – \$198.6 million) to OCI. A 100 basis point change in interest rates would result in a change of approximately \$0.8 million (2022 – \$5.0 million) in fair value of the Corporation's directly owned mortgages, however there would be no impact to OCI or net income as the directly owned mortgages are measured at amortized cost. Interest rate changes would also result in a partial inverse change to the provision for unpaid claims and the corresponding claims costs (note 10a). With the increase in uncertainty given the current economic environment, there may be volatility in investment yields in the future, and any interest rate changes will have an impact on discount rates used by the Corporation.

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash and cash equivalents, fixed-income securities, accounts receivable, reinsurance receivables and recoverables, and structured settlements. The Corporation is also indirectly exposed to credit risk through its investments in fixed-income pooled funds and fixed-income investments held through investment entities. The total direct credit risk exposure is \$5.67 billion (2022 – \$7.30 billion).

Fixed-income securities

Fixed-income securities are comprised of investment grade bonds and corporate bonds, private debt and mortgages, which are directly held, or in pooled funds. The Corporation mitigates its overall exposure to credit risk in its fixed-income securities by holding the majority of its fixed-income portfolio in investment grade bonds, and by limiting fixed income credit investments to a maximum of 28.0% (2022 – 23.0%) of total investment assets. Credit risk in mortgages is mitigated by the security of the underlying mortgaged property.

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 directly held bond investments and to directly held mortgage investments; however, the Corporation considers Canadian government bonds to be risk-free. Therefore, the total carrying amount is \$3.96 billion (2022 – \$5.16 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2023 and 2022 is not material.

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

(\$ THOUSANDS)	2023		2022	
Money market securities				
AAA	\$	-	\$	6,019
Bonds				
AAA	\$	3,049,389	\$	2,717,248
AA		677,047		730,958
A		2,226,728		2,989,255
BBB		926,909		1,002,568
	\$	6,880,073	\$	7,440,029

Premiums and other receivables

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

The credit risk for premiums receivables is mitigated as a customer's policy may be cancelled if the customer is in default of a payment. The maximum credit risk for all other receivables equals their carrying amount. As at March 31, 2023, the Corporation considered \$138.0 million (2022 – \$125.4 million) of its premiums and other receivables to be uncollectible and has provided for them. The allowance was determined by applying a percentage derived from six years of collection experience by receivable type to the total of current and prior periods' customer billings.

The following table outlines the aging of premiums and other receivables as at March 31, 2023 and at March 31, 2022:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
March 31, 2023					
Premiums and other receivables	\$ 1,589,904	\$ 4,826	\$ 3,176	\$ 189,163	\$ 1,787,069
Provision	(3,689)	(3,755)	(3,066)	(127,504)	(138,014)
Total premiums and other receivables	<u>\$ 1,586,215</u>	<u>\$ 1,071</u>	<u>\$ 110</u>	<u>\$ 61,659</u>	<u>\$ 1,649,055</u>
March 31, 2022					
Premiums and other receivables	\$ 2,009,317	\$ 5,050	\$ 5,452	\$ 172,228	\$ 2,192,047
Provision	(2,885)	(2,699)	(2,730)	(117,059)	(125,373)
Total premiums and other receivables	<u>\$ 2,006,432</u>	<u>\$ 2,351</u>	<u>\$ 2,722</u>	<u>\$ 55,169</u>	<u>\$ 2,066,674</u>

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

(\$ THOUSANDS)		2023	2022
Balance, beginning of year		\$ (125,373)	\$ (108,797)
Charges for the year		(42,577)	(37,709)
Recoveries		6,416	6,531
Amounts written off		23,520	14,602
Balance, end of year		<u>\$ (138,014)</u>	<u>\$ (125,373)</u>

Reinsurance assets

Failure of reinsurers to honour their obligations could result in losses to the Corporation. The maximum credit risk exposure equals the carrying amount of \$34.7 million (2022 – \$43.6 million). The Corporation has policies that require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 25% of the total reinsurers' share of the provision for unpaid claims and adjusting expenses in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers was considered impaired as at March 31, 2023 or March 31, 2022.

(\$ THOUSANDS)		2023	2022
Reinsurance recoverable (note 15)		\$ 32,383	\$ 41,544
Reinsurance receivable		2,305	2,052
Reinsurance assets		<u>\$ 34,688</u>	<u>\$ 43,596</u>

Liquidity risk

A significant business risk of the insurance industry is the uncertain ability to match the cash inflows from premiums and the investment portfolio with the cash requirements of the policy liabilities and operating expenses. The timing of most policy liability payments is not known, 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, lease liabilities, and investment-related, are due within one year. The Corporation generally maintains positive overall cash flows through cash generated from operations as well as cash generated from its investing activities. Where overall cash flows are negative, the Corporation maintains sufficient liquid assets 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, 2023				
Bonds				
Canadian				
Federal	\$ -	\$ 2,985,409	\$ -	\$ 2,985,409
Provincial	-	1,179,487	-	1,179,487
Corporate	355,473	2,236,805	122,899	2,715,177
Total bonds	355,473	6,401,701	122,899	6,880,073
Mortgages	7,944	54,809	-	62,753
	\$ 363,417	\$ 6,456,510	\$ 122,899	\$ 6,942,826
March 31, 2022				
Bonds				
Canadian				
Federal	\$ 81,962	\$ 2,612,836	\$ -	\$ 2,694,798
Provincial	2	1,817,541	-	1,817,543
Corporate	182,566	2,334,186	410,936	2,927,688
Total bonds	264,530	6,764,563	410,936	7,440,029
Mortgages	174,835	237,290	-	412,125
	\$ 439,365	\$ 7,001,853	\$ 410,936	\$ 7,852,154

Currency risk

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

The Corporation has direct foreign exchange risk on its US pooled fund investments. A 10% change in the US exchange rate as at March 31, 2023 would change the fair value of the US pooled fund investments and result in a change to OCI of approximately \$31.4 million (2022 – \$20.1 million) and to profit or loss of \$11.9 million (2022 – \$22.1 million). However, this is mitigated by the use of forward contracts and swaps (note 7a). The Corporation does not have direct foreign exchange risk on its global equity, global real estate, mortgage funds, and infrastructure & renewable resources investments; however, the Corporation is exposed to indirect foreign exchange risk.

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

11. Investment Income and Impairment Loss

(\$ THOUSANDS)	2023	2022
Interest		
Fixed-income investments	\$ 368,350	\$ 231,792
Equity investments	16,002	9,049
	<u>384,352</u>	<u>240,841</u>
Gains (losses) on investments		
Fixed-income investments	(280,513)	(82,862)
Equity investments	89,749	401,379
Other financial investments	(52,005)	37,015
Net unrealized fair value changes ¹	(70,934)	(449)
	<u>(313,703)</u>	<u>355,083</u>
Dividends, distributions and other income		
Equity investments	126,580	681,084
Other financial investments	205,603	107,208
Income from investment properties	7,876	17,411
Investment management fees	(33,683)	(28,582)
Other	23,649	51,180
	<u>330,025</u>	<u>828,301</u>
Total investment income	\$ 400,674	\$ 1,424,225

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

(\$ THOUSANDS)	2023	2022
Amounts recognized in investment income for investment properties		
Rental income	\$ 54,309	\$ 67,380
Direct operating expenses that generated rental income	(45,541)	(47,696)
Direct operating expenses that did not generate rental income	(892)	(2,273)
Income from investment properties	7,876	17,411
Gain on sale of investment properties	69,567	67,259
Total amount recognized in investment income	\$ 77,443	\$ 84,670

(\$ THOUSANDS)	2023	2022
Impairment loss - financial investments	\$ 321,454	\$ 5,089
Impairment loss - investment properties	5,477	1,106
Total impairment loss	\$ 326,931	\$ 6,195

As at March 31, 2023, the 'Net change in available for sale financial assets' portion of other components of equity is comprised of \$365.6 million (2022 – \$387.5 million) in unrealized gains and \$260.1 million (2022 – \$520.9 million) in unrealized losses.

12. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2023					
Cost					
Balance, beginning of year	\$ 30,699	\$ 182,518	\$ 135,901	\$ 28,001	\$ 377,119
Additions	-	923	10,004	2,058	12,985
Disposals	(251)	(4,719)	(22,581)	(8)	(27,559)
Balance, end of year	30,448	178,722	123,324	30,051	362,545
Accumulated depreciation					
Balance, beginning of year	-	156,141	94,155	16,237	266,533
Disposals	-	(4,311)	(22,579)	(5)	(26,895)
Depreciation charge for the year	-	2,304	10,356	2,736	15,396
Balance, end of year	-	154,134	81,932	18,968	255,034
Net book value, end of year	\$ 30,448	\$ 24,588	\$ 41,392	\$ 11,083	\$ 107,511
March 31, 2022					
Cost					
Balance, beginning of year	\$ 30,699	\$ 181,614	\$ 119,186	\$ 27,678	\$ 359,177
Additions	-	904	22,465	735	24,104
Disposals	-	-	(5,750)	(412)	(6,162)
Balance, end of year	30,699	182,518	135,901	28,001	377,119
Accumulated depreciation					
Balance, beginning of year	-	153,514	89,307	13,818	256,639
Disposals	-	-	(5,750)	(352)	(6,102)
Depreciation charge for the year	-	2,627	10,598	2,771	15,996
Balance, end of year	-	156,141	94,155	16,237	266,533
Net book value, end of year	\$ 30,699	\$ 26,377	\$ 41,746	\$ 11,764	\$ 110,586

The balances in property and equipment include \$7.2 million (2022 – \$21.6 million) in assets under development.

13. Lease Assets

(\$ THOUSANDS)	Leased Facilities	Leased Equipment	Leased Computer Hardware	Leased Computer Software Intangibles	Total
March 31, 2023					
Cost					
Balance, beginning of year	\$ 62,812	\$ 2,805	\$ 4,051	\$ 28,796	\$ 98,464
Additions	10,882	65	1,824	-	12,771
Disposals	(205)	(68)	-	-	(273)
Balance, end of year	73,489	2,802	5,875	28,796	110,962
Accumulated depreciation					
Balance, beginning of year	23,953	2,739	1,232	14,334	42,258
Disposals	(205)	(43)	-	-	(248)
Depreciation charge for the year	7,809	26	889	5,465	14,189
Balance, end of year	31,557	2,722	2,121	19,799	56,199
Net book value, end of year	\$ 41,932	\$ 80	\$ 3,754	\$ 8,997	\$ 54,763
March 31, 2022					
Cost					
Balance, beginning of year	\$ 60,393	\$ 2,805	\$ 1,179	\$ 28,176	\$ 92,553
Additions	2,512	-	2,872	1,197	6,581
Disposals	(93)	-	-	(577)	(670)
Balance, end of year	62,812	2,805	4,051	28,796	98,464
Accumulated depreciation					
Balance, beginning of year	15,822	2,669	614	9,164	28,269
Disposals	(32)	-	-	(247)	(279)
Depreciation charge for the year	8,163	70	618	5,417	14,268
Balance, end of year	23,953	2,739	1,232	14,334	42,258
Net book value, end of year	\$ 38,859	\$ 66	\$ 2,819	\$ 14,462	\$ 56,206

14. Intangible Assets

(\$ THOUSANDS)	2023	2022
Cost		
Balance, beginning of year	\$ 562,455	\$ 548,278
Additions	15,475	23,553
Disposals	(6,568)	(9,376)
Balance, end of year	571,362	562,455
Accumulated amortization		
Balance, beginning of year	310,288	255,501
Disposals	(6,568)	(8,482)
Amortization charge for the year	63,445	63,269
Balance, end of year	367,165	310,288
Net book value, end of year	\$ 204,197	\$ 252,167

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

The balance of intangible assets includes \$10.1 million (2022 – \$9.4 million) in assets under development.

There were no indefinite life intangible assets as at March 31, 2023 and March 31, 2022.

15. Provision for Unpaid Claims

a) Actuarial methods and assumptions

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

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

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

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

Because of the change in insurance coverages provided following the introduction of Enhanced Care on May 1, 2021, there is limited direct historical information available for some of the coverages currently provided. Where possible, appropriate historical claims data has been selected to supplement the data for each coverage, for example by separating claims that occurred within and outside of British Columbia, and accounting for hit-and-run and non-vehicle damage liability claims.

An additional method is employed to address the particularly complex injury claims environment, which includes shifts in the legal representation rate, the frequency mix of claims by severity of injury, and the settlement rate of claims. This additional method uses legal status and claim severity to separate bodily injury claims data into segments of similar complexity and is based on the Adler-Kline claim closure model. It has allowed the Corporation's Chief Actuary to capture changes in

the claim settlement rates within each segment, and changes in the mix of claims by segment, which impacts the bodily injury severity trend rate. Within this segmented analysis, the approach taken to estimate the number of large bodily injury claims was changed, in order to account for shifts in the emergence of these claims and an increase in the number of pending claims from older years. The new approach makes use of assumptions relating to the number of large bodily injury claims that will emerge as a proportion of the pending legal-based claims at each age. This represents a change from last year, where the number of large bodily injury claims was estimated based on a development approach.

The cost of injury claims associated with accidents occurring on or after April 1, 2019 but before May 1, 2021, are estimated from the methods described above. Severity estimates for bodily injury represented claims and accident benefits claims also make use of assumptions consistent with the pricing model used to establish the premium rate for policies in effect at the time, which includes assumptions about classification of injuries as minor or non-minor, classification of costs by heads (categories) of damages, and classification of claims by size and legal complexity.

An additional method is used to estimate the severity of enhanced accident benefits claims, associated with accidents occurring on or after May 1, 2021. These claims fall under a new insurance model (note 3h), and are therefore expected to follow different patterns from the historical loss and count development patterns on which the three standard methods rely. The additional method uses assumptions for the severity of these claims that are consistent with the pricing model used to establish the premium rate for policies effective May 1, 2021, and with additional relevant information regarding inflation expectations and claim severity from other jurisdictions with similar products.

An additional method has been applied to estimate the cost of basic vehicle damage claims and optional collision and comprehensive claims. The Corporation has observed a high rate of growth in the average cost of repair and total loss claims in the current fiscal year, concurrent with some delay in the ability of repair facilities to complete repairs, which affects the timing and development of losses. The additional method is based on the development of paid severities.

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

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

Changes in Assumptions

Discount rate

The Corporation discounts its provision for unpaid claims using a discount rate of 4.7% (2022 – 3.7%). As a result of the increase in the discount rate, there was a favourable adjustment to both current and prior years' unpaid claims provision of \$359.8 million (2022 – favourable adjustment of \$403.2 million).

Change in loss development assumptions

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

The Corporation has observed an increase in the average time from when a vehicle damage claim is reported to when the vehicle is repaired, or a total loss settlement is made. A significant factor in this increase is the disruption in supply chains related to the economic impacts of the COVID-19 global pandemic. In response, claims development assumptions for vehicle damage claims have been adjusted to reflect that these claims are expected to be paid out over a longer time period than has been the case over the baseline period. This represents a change from fiscal year 2022, where the corresponding development assumptions relied primarily on baseline assumptions. The change in assumptions to reflect the increased time to pay vehicle damage claims has increased the provision for unpaid claims by \$263.8 million, holding all other assumptions constant.

The number of large bodily injury claims within the bodily injury segmented analysis is now based on assumptions relating to the number of large bodily injury claims that will emerge as a proportion of the pending legal-based claims at each age. The initial assumptions established under this approach reflect that relatively more large claims remain to be recognized in the future, from the higher level of pending claims from older years. This change in approach for large bodily injury claims has the effect of increasing the provision for unpaid claims by \$782.2 million.

The Corporation continues to gain experience on enhanced accident benefits claims and to assess to what extent British Columbia claims data may be appropriately used in the loss development process. In fiscal year 2023, the Corporation has made two significant changes in relation to the estimation of claims costs under the Enhanced Disability sub-coverage.

The development of Enhanced Disability claim counts occurring in fiscal year 2022 (the first year under Enhanced Care) was observed to be significantly lower than originally assumed in the period beyond the end of the year. For current year claims, the development assumption has been revised to rely on the fiscal year 2022 experience. This change has reduced the provision for unpaid claims by \$61.9 million, holding all other assumptions constant.

The development of Enhanced Disability claim costs relies on an assumption for the amount of claimants' benefits that will be paid by other insurers. This assumption was originally estimated from external information, but has now been established based on recorded claims data. This change has resulted in lower Enhanced Accident Benefit – Enhanced Disability severities with the effect of lowering the provision for unpaid claims by \$79.7 million, holding all other assumptions constant.

A civil claim was filed in April 2019 against the Province of B.C. regarding legislation amendments over the Corporation's Basic insurance product that became effective on April 1, 2019 (note 3g). Early on, the plaintiffs bifurcated the challenge of the CRT's jurisdiction and the challenge to the minor injury legislation. The legislation providing jurisdiction to the CRT to hear minor injury claims was ruled unconstitutional in March 2021 but the decision was appealed successfully in May 2022 which resulted in a favourable impact on the Corporation's provision of unpaid claims and recorded in fiscal year 2022. In July 2022, the plaintiffs filed leave to appeal to the Supreme Court of Canada (SCC). On December 22, 2022, the SCC denied the plaintiff's leave to appeal and the Court of Appeal's decision is final. This means that the CRT is able to determine whether an injury is a minor injury and, if so, determine liability and damages for minor injury claims. The dismissal of the appeal by the SCC put an end to the challenge of the CRT's jurisdiction. Although the challenge to the minor injury legislation was not resolved, the Corporation have assessed the likelihood of a remaining challenge to the minor injury legislation as remote.

b) Sensitivity Analysis

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

(\$ THOUSANDS)		2023	2022
Assumption	Sensitivity		
Discount rate	+ 1ppt ¹	\$ (354,400)	\$ (370,000)
Discount rate	- 1ppt	\$ 394,100	\$ 405,600
Inflation impact on unpaid claims	+ 1 ppt	\$ 184,300	\$ 191,900
Future emergence of large bodily injury claims	+ 10%	\$ 401,300	\$ 419,400
Severity of unpaid bodily injury claims	+ 10%	\$ 936,900	\$ 1,071,600
Severity of unpaid Enhanced Accident Benefit claims	+ 10%	\$ 223,300	\$ 128,500
Severity of unpaid Material Damages claims	+ 10%	\$ 85,000	\$ 41,600
¹ ppt = percentage point			

c) Provision for Unpaid Claims

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

(\$ THOUSANDS)	2023			2022		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
Notified claims	\$ 7,689,689	\$ (41,544)	\$ 7,648,145	\$ 9,138,114	\$ (25,963)	\$ 9,112,151
Incurred but not reported ¹	6,014,465	-	6,014,465	6,382,140	-	6,382,140
Balance, beginning of year	13,704,154	(41,544)	13,662,610	15,520,254	(25,963)	15,494,291
Change in liabilities (assets):						
Provision for claims incurred in the current year	3,701,763	-	3,701,763	2,931,474	(9,393)	2,922,081
Change in estimates for losses incurred in prior years:						
Prior years' claims adjustments	646,166	(3,821)	642,345	(28,952)	(8,064)	(37,016)
Prior years' changes in discounting provision	(224,134)	833	(223,301)	(393,320)	399	(392,921)
	422,032	(2,988)	419,044	(422,272)	(7,665)	(429,937)
Net claims incurred per consolidated statement of comprehensive income	4,123,795	(2,988)	4,120,807	2,509,202	(17,058)	2,492,144
Cash (paid) recovered for claims settled in the year for:						
Claims incurred in current year	(1,858,518)	-	(1,858,518)	(1,625,583)	-	(1,625,583)
Recoveries received on current year claims	148,127	-	148,127	145,999	-	145,999
	(1,710,391)	-	(1,710,391)	(1,479,584)	-	(1,479,584)
Claims incurred in prior years	(3,146,258)	-	(3,146,258)	(2,888,132)	-	(2,888,132)
Recoveries received on prior years' claims	62,075	12,149	74,224	42,414	1,477	43,891
	(3,084,183)	12,149	(3,072,034)	(2,845,718)	1,477	(2,844,241)
Total net payments	(4,794,574)	12,149	(4,782,425)	(4,325,302)	1,477	(4,323,825)
Balance, end of year	\$ 13,033,375	\$ (32,383)	\$ 13,000,992	\$ 13,704,154	\$ (41,544)	\$ 13,662,610
Notified claims	\$ 6,917,567	\$ (32,383)	\$ 6,885,184	\$ 7,689,689	\$ (41,544)	\$ 7,648,145
Incurred but not reported ¹	6,115,808	-	6,115,808	6,014,465	-	6,014,465
Balance, end of year	\$ 13,033,375	\$ (32,383)	\$ 13,000,992	\$ 13,704,154	\$ (41,544)	\$ 13,662,610

¹ Includes future development on known claims and loss adjustment expenses

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, 2023				
Provision for unpaid claims, net	\$ 13,205,534	\$ (1,904,245)	\$ 1,699,703	\$ 13,000,992
Reinsurance recoverable	31,593	(3,636)	4,426	32,383
Provision for unpaid claims, gross	<u>\$ 13,237,127</u>	<u>\$ (1,907,881)</u>	<u>\$ 1,704,129</u>	<u>\$ 13,033,375</u>
March 31, 2022				
Provision for unpaid claims, net	\$ 13,386,331	\$ (1,421,594)	\$ 1,697,873	\$ 13,662,610
Reinsurance recoverable	39,924	(2,905)	4,525	41,544
Provision for unpaid claims, gross	<u>\$ 13,426,255</u>	<u>\$ (1,424,499)</u>	<u>\$ 1,702,398</u>	<u>\$ 13,704,154</u>

d) Claims development table

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

As a result of the change in year-end in fiscal 2017, there are two claims development tables: one as at March 31, 2023 and one as at December 31, 2015. The Corporation changed from a December 31 to a March 31 year end in fiscal 2017, and therefore there are seven years of historical data in the first table as at March 31, 2023.

Claims development table as at March 31, 2023:

(\$ THOUSANDS)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total
Estimate of undiscounted ultimate claims costs:											
- At end of fiscal loss year	-	-	-	\$ 4,372,966	\$ 4,968,820	\$ 5,208,101	\$ 4,524,433	\$ 3,376,605	\$ 3,382,219	\$ 3,865,616	
- One year later	-	-	\$ 4,037,775	4,529,126	5,229,618	5,312,311	4,155,162	3,169,382	3,298,887	-	
- Two years later	-	\$ 3,695,574	4,184,489	4,762,695	5,490,881	5,326,839	4,118,627	2,895,013	-	-	
- Three years later	\$ 3,313,949	3,757,390	4,450,883	5,015,000	5,483,201	5,410,875	3,864,190	-	-	-	
- Four years later	3,432,710	3,960,331	4,595,394	4,948,037	5,516,400	5,771,575	-	-	-	-	
- Five years later	3,591,481	4,072,014	4,581,417	4,964,606	5,905,928	-	-	-	-	-	
- Six years later	3,633,106	4,047,419	4,627,181	5,213,142	-	-	-	-	-	-	
- Seven years later	3,625,490	4,045,981	4,734,545	-	-	-	-	-	-	-	
- Eight years later	3,647,116	4,094,782	-	-	-	-	-	-	-	-	
- Nine years later	3,688,575	-	-	-	-	-	-	-	-	-	
Current estimate of cumulative claims	3,688,575	4,094,782	4,734,545	5,213,142	5,905,928	5,771,575	3,864,190	2,895,013	3,298,887	3,865,616	43,332,253
Cumulative payments to date	(3,550,997)	(3,799,777)	(4,223,514)	(4,251,505)	(4,056,127)	(3,262,903)	(2,373,237)	(1,808,775)	(2,130,825)	(1,710,391)	(31,168,051)
Undiscounted provision for unpaid claims	\$ 137,578	\$ 295,005	\$ 511,031	\$ 961,637	\$ 1,849,801	\$ 2,508,672	\$ 1,490,953	\$ 1,086,238	\$ 1,168,062	\$ 2,155,225	\$ 12,164,202
Undiscounted provision for unpaid claims in respect of 2013 and prior years											\$ 258,482
Undiscounted unallocated loss adjustment expense reserve											814,443
Total undiscounted provision for unpaid claims											\$ 13,237,127
Discounting and PfAD adjustment											(203,752)
Total discounted provision for unpaid claims (gross)											\$ 13,033,375

*Fiscal Loss Year refers to the year ended March 31

The table above reflects the total discounted provision for unpaid claims of \$13.03 billion (2022 – \$13.7 billion) before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.03 billion (2022 – \$0.04 billion) would be \$13.00 billion (2022 – \$13.66 billion). The cumulative payments of fiscal loss year 2023 for the year ended March 31, 2023 are \$1.71 billion (2022 – \$1.48 billion).

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

(\$ THOUSANDS)			
Accident Year	2013	2014	2015
Estimate of undiscounted ultimate claims costs:			
- At end of accident year	\$ 3,146,388	\$ 3,372,304	\$ 3,765,040
- One year later	3,194,080	3,518,858	-
- Two years later	3,200,324	-	-

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, 2023	\$ 4,298,305	\$ 2,632,441	\$ 1,821,372	\$ 1,157,010	\$ 701,802	\$ 2,626,197	\$ 13,237,127
March 31, 2022	\$ 3,804,457	\$ 2,852,081	\$ 2,186,462	\$ 1,508,783	\$ 929,311	\$ 2,145,161	\$ 13,426,255

The unpaid claims for future payment years except for the current year is \$8.94 billion (2022 – \$9.62 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at March 31, 2023 is 2.8 years (2022 – 2.8 years).

16. Unearned Premiums

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

(\$ THOUSANDS)		2023	2022
Balance, beginning of year	\$	2,443,055	\$ 2,396,658
Premiums written net of premium rebates/refunds during the year		5,428,854	4,830,110
Premiums earned net of premium rebates/refunds during the year		(5,290,171)	(4,783,713)
Balance, end of year	\$	2,581,738	\$ 2,443,055

Net premium written before rebates/refunds (note 7) includes \$10.0 million (2022 – \$10.7 million) of temporary operation permit policy, \$37.6 million (2022 – \$36.9 million) of garage policy and \$647.8 million (2022 – \$586.0 million) of fleet policy.

17. Reinsurance

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

The Corporation entered into one year casualty and catastrophe reinsurance contracts beginning January 1, 2023 and 2022 as follows:

- a) For individual catastrophic occurrences, portions of losses up to \$275.0 million (2022 – \$275.0 million) in excess of \$50.0 million (2022 – \$25.0 million); and
- b) For individual casualty loss occurrences, portions of losses up to \$44.0 million (2022 – \$44.0 million) in excess of \$6.0 million (2022 – \$6.0 million).

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

18. Pension and Post-Retirement Benefits

Plan information

The Corporation sponsors a defined benefit registered pension plan for its current and former management and confidential employees (the Management and Confidential Plan). Subject to the terms of the plan, the Management and Confidential Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. Employees are required to contribute to the Management and Confidential Plan. Effective January 1, 2019, all Management and Confidential employees contribute 50% of the current cost benefits.

In addition, the Corporation sponsors two supplemental pension plans for certain employees. The Corporation is the legal administrator of the Management and Confidential Plan and the two supplemental pension plans. Subject to the terms of the plans, pensions are indexed in line with increases in the Consumer Price Index (CPI) up to fixed or sustainable maximums for certain periods of service.

The Corporation also contributes to two other defined benefit pension plans for which it is not the sole sponsor. Current and former employees of the Corporation who are or were members of the Movement of United Professionals are members of the MoveUP/Insurance Corporation of British Columbia Pension Plan (MoveUP Plan). Half of the Trustees of the MoveUP Plan are appointed by the Corporation and the other half by MoveUP. The Board of Trustees of the MoveUP Plan is the legal plan administrator. The MoveUP Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. MoveUP employees are required to contribute 50% of the cost of benefits to the MoveUP Plan. Subject to the terms of the plan, pensions are indexed in line with increases in the CPI. The Corporation's former Motor

Vehicle Branch employees participate in the BC Public Service Pension Plan. The Corporation has no fiduciary responsibility for, or role in the governance of, the MoveUP Plan or the BC Public Service Pension Plan.

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

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

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes at the end of the Corporation's fiscal year. Defined benefit obligations are extrapolated from the most recent actuarial valuation date for each of the plans. The Management and Confidential Plan and the MoveUP Plan actuarial valuations are as at December 31, 2021 and the post-retirement benefits actuarial valuation is as at January 1, 2022. Updated actuarial valuations for the Management and Confidential Plan and the MoveUP Plan are expected to be no later than December 31, 2024. These results will be reflected in the financial statements in the year immediately following their preparation.

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

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

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	
	2023	2022	2023	2022
Weighted-average duration	18 years	20 years	13 years	14 years
Proportion of obligation in respect of:				
- Active members	44.2%	48.3%	40.8%	38.4%
- Deferred members	6.9%	7.5%	0.0%	0.0%
- Retired members	48.9%	44.2%	59.2%	61.6%

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

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

Contributions to all pension and post-retirement benefit plans

Total contributions for employee future benefits for 2023, 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 \$44.1 million (2022 – \$43.3 million). Estimated employer contributions for the year ending March 31, 2024 are \$48.1 million. The estimate is based on the plans' most recent actuarial funding valuations.

As at March 31, 2023, the Corporation secured certain solvency funding requirements through payments made into the SRA totalling \$0.2 million (2022 – \$ 0.5 million). The SRA is a separate account, established to hold solvency and transfer 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 assets and liabilities of all plans, excluding the BC Public Service Pension Plan, sponsored by the Corporation. The amounts recorded on the statement of financial position are as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits		Total	
	2023	2022	2023	2022	2023	2022
Assets						
Accrued pension benefits	\$ 202,685	\$ 245,213	\$ -	\$ -	\$ 202,685	\$ 245,213
Liabilities						
Pension and post-retirement benefits	(24,977)	(37,958)	(138,184)	(148,223)	(163,161)	(186,181)
Net total asset (liability)	\$ 177,708	\$ 207,255	\$ (138,184)	\$ (148,223)	\$ 39,524	\$ 59,032

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 asset for all of the Corporation's pension plans and post-retirement benefits as at March 31, 2023 is \$39.5 million (2022 – \$59.0 million asset), which is reflected in the consolidated statement of financial position as a \$202.7 million asset and a \$163.2 million liability as illustrated in the table above.

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

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2023	2022	2023	2022
Plan assets				
Fair value, beginning of year	\$ 2,847,487	\$ 2,736,804	\$ -	\$ -
Interest on plan assets	116,606	90,200	-	-
Actuarial (loss) gain on assets	(124,188)	41,403	-	-
Employer contributions	38,175	37,838	5,922	5,432
Employee contributions	36,687	36,249	-	-
Benefits paid	(103,414)	(94,407)	(5,922)	(5,432)
Non-investment expenses	(900)	(600)	-	-
Fair value, end of year	2,810,453	2,847,487	-	-
Defined benefit obligation				
Balance, beginning of year	2,640,232	2,922,394	148,223	182,612
Current service cost	94,679	115,569	7,428	6,268
Interest cost	110,486	98,935	6,214	6,143
Remeasurements on obligation				
- due to changes in financial assumptions	(228,890)	(402,341)	(20,058)	(41,368)
- due to changes in demographic assumptions	-	-	(1,343)	-
- due to participant experience	28,743	82	3,642	-
Benefits paid	(103,414)	(94,407)	(5,922)	(5,432)
Balance, end of year	2,541,836	2,640,232	138,184	148,223
Funded status – plans in deficit	(24,977)	(37,958)	(138,184)	(148,223)
Funded status – plan in surplus	293,594	245,213	-	-
Funding surplus (deficit)	268,617	207,255	(138,184)	(148,223)
Impact of surplus derecognition	(90,909)	-	-	-
Net total asset (liability)	\$ 177,708	\$ 207,255	\$ (138,184)	\$ (148,223)

The net total expense for the pension plans and post-retirement benefits is \$66.4 million (2022 – \$101.1 million). In addition, the Corporation contributed \$0.3 million in 2023 (2022 – \$0.3 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2023	2022
Cash, cash equivalent and accrued interest	1.5%	0.3%
Fixed-income investments		
Money market securities	1.0%	0.8%
Bond funds	7.5%	6.7%
Government bonds	10.7%	11.4%
Corporate bonds	6.5%	7.6%
Mortgage funds	0.2%	0.0%
Mortgages	0.3%	0.3%
Equity investments		
Domestic	5.3%	7.5%
Global	36.0%	38.5%
Other financial investments		
Domestic real estate	8.6%	8.6%
Global real estate	7.7%	7.3%
Global infrastructure	4.7%	4.0%
Global Mezzanine debt	1.0%	1.5%
Private assets	9.0%	5.5%
	100.0%	100.0%

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

Pension plan assets generated a return of -0.3% (2022 – 4.8%) for the year ended March 31, 2023.

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

As at March 31, 2023 and March 31, 2022, the Corporation's pension plans did not hold any of the Corporation's securities or assets nor were any of the plans' assets used by the Corporation during these years.

Assumptions

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

	Pension Plans		Post-Retirement Benefits	
	2023	2022	2023	2022
Discount rate	5.04%	4.11%	4.99%	4.07%
Rate of compensation increase	3.02%	2.77%	n/a	n/a
Pension inflation rate	2.00%	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:

2023		2022	
Life expectancy at 65 for a member currently		Life expectancy at 65 for a member currently	
Age 65	Age 45	Age 65	Age 45
24.0	25.3	23.9	25.3

As at March 31, 2023, the extended healthcare trend rate is assumed to be 4.7% per annum for the first year, changing over seventeen years to 4.1% per annum thereafter. As at March 31, 2022, the extended healthcare trend rate is assumed to be 6.0% per annum for the first year, decreasing linearly over six years to 4.5% per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2023	2022	2023	2022
Estimated increase in defined benefit obligation - end of year due to:				
1ppt ¹ decrease in discount rate	\$ 452,415	\$ 518,442	\$ 17,824	\$ 21,296
1ppt increase in salary increase rate	\$ 70,087	\$ 84,888	n/a	n/a
1ppt increase in pension inflation rate	\$ 345,824	\$ 385,089	n/a	n/a
1ppt increase in healthcare trend rate	n/a	n/a	\$ 7,308	\$ 8,651
1 year increase in life expectancy	\$ 69,090	\$ 76,872	\$ 2,506	\$ 2,909

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.

19. Operating Expenses by Nature

(\$ THOUSANDS)	2023	2022
Operating expenses – by nature		
Premium taxes and commission expense (note 20)	\$ 666,345	\$ 690,890
Employee benefit expense:		
Compensation and other employee benefits	519,360	496,670
Pension and post-retirement benefits (note 18)	66,719	101,397
Professional and other services	40,447	44,785
Road improvements and other traffic safety programs	31,125	33,624
Building operating expenses	26,905	24,166
Merchant and bank fees	42,879	39,424
Office supplies and postage	22,717	24,041
Computer costs	36,066	35,218
Depreciation and amortization (notes 12 and 14)	78,841	79,265
Depreciation for leased assets (note 13)	14,189	14,268
Interest expense on lease liabilities	2,053	1,924
Other	34,736	36,332
	\$ 1,582,382	\$ 1,622,004
Operating expenses – consolidated statement of comprehensive income		
Premium taxes and commissions – insurance	\$ 629,476	\$ 654,393
Claims services	431,813	448,885
Operating expenses – insurance	300,203	302,425
Operating expenses – non-insurance	134,551	124,500
Road safety and loss management services	49,470	55,304
Commissions – non-insurance	36,869	36,497
	\$ 1,582,382	\$ 1,622,004

20. Deferred Premium Acquisition Costs and Prepaids

(\$ THOUSANDS)	2023		2022	
Deferred premium acquisition costs, beginning of year	\$	285,383	\$	340,542
Acquisition costs related to future years		306,555		285,383
Amortization of prior year acquisition costs		(285,383)		(340,542)
Deferred premium acquisition costs, end of year	\$	306,555	\$	285,383
Deferred premium acquisition costs	\$	306,555	\$	285,383
Prepaid expenses		47,422		45,473
Deferred premium acquisition costs and prepaids	\$	353,977	\$	330,856

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

(\$ THOUSANDS)	Commissions		Premium Taxes		Total	
March 31, 2023						
Amount payable	\$	443,421	\$	244,096	\$	687,517
Amortization of prior year deferred premium acquisition costs		177,889		107,494		285,383
Deferred premium acquisition costs		(192,958)		(113,597)		(306,555)
Premium taxes and commission expenses	\$	428,352	\$	237,993	\$	666,345
Represented as:						
Insurance	\$	391,483	\$	237,993	\$	629,476
Non-insurance		36,869		-		36,869
	\$	428,352	\$	237,993	\$	666,345
March 31, 2022						
Amount payable	\$	418,348	\$	217,383	\$	635,731
Amortization of prior year deferred premium acquisition costs		235,089		105,453		340,542
Deferred premium acquisition costs		(177,889)		(107,494)		(285,383)
Premium taxes and commission expenses	\$	475,548	\$	215,342	\$	690,890
Represented as:						
Insurance	\$	439,051	\$	215,342	\$	654,393
Non-insurance		36,497		-		36,497
	\$	475,548	\$	215,342	\$	690,890

21. 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), pooled funds and investment entities (note 6a).

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

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

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

(\$ THOUSANDS)	2023	2022
Key management compensation		
Compensation and other employee benefits	\$ 4,925	\$ 5,418
Pension and post-retirement benefits	537	609
	\$ 5,462	\$ 6,027

As at March 31, 2023, \$0.5 million (2022 – \$0.6 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 18. During the year ended March 31, 2023, the Corporation incurred \$2.5 million (2022 – \$2.5 million) in administrative expenses and investment governance fees on behalf of these plans interest-free. In addition, the Corporation provides certain administrative and office services to the plans at no charge. As at March 31, 2023, \$1.4 million (2022 – \$1.2 million) was payable to these plans for employer contributions.

22. 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 (Special Direction IC2)* for Basic insurance, and in line with federally regulated insurers competing for Optional insurance, the Corporation has established capital targets based upon the capital management framework of the Office of the Superintendent of Financial Institutions Canada (OSFI), and OSFI's Guideline for the minimum capital test (MCT). The MCT is a ratio of capital available to capital required, and utilizes a risk-based formula to assess the capital adequacy, including financial risk and long-term financial stability, of an insurance company. For the Basic insurance business, *Special Direction IC2* requires the Corporation to determine capital targets in accordance with a capital management plan approved by the BCUC (note 24).

On February 26, 2018, the Province of B.C. amended *Special Direction IC2* to suspend the requirement for BCUC to fix rates to allow the Corporation to maintain at least 100% Basic MCT up to and including fiscal year 2022 (or policy year 2021). In December 2020, the Province of B.C. amended *Special Direction IC2* to suspend the rate smoothing framework to allow a rate decrease and enable a capital build provision for policy year 2021.

On December 12, 2022, *Special Direction IC2* was amended to introduce a capital provision requirement equal to 7.0% of required premium and to extend the suspension of the requirement to maintain a Basic MCT ratio of at least 100%. Additionally, the rate smoothing framework was repealed except for the requirement for the BCUC to fix rates in a manner that does not decrease existing rates.

Accordingly, on December 15, 2022, the Corporation filed a revenue requirement application proposing a 0.0% rate change for policy year 2023, which included a capital provision amount equal to 7.0% of required premium.

For the Optional insurance business, the Corporation determined a capital management target that is calculated based on the MCT guideline and the Guideline on Regulatory Capital and Internal Targets issued by OSFI.

In fiscal year 2023, the Corporation's capital was under pressure due to deteriorating investment income and impairment of asset values. Claims costs also contributed unfavourably due to high inflationary pressure, as well as adverse emergence of prior year bodily injury claims costs under the legal-based model. The Corporation continues to benefit from product reforms (notes 3g and 3h) that contribute to the financial stability of the insurance system, and anticipates Basic capital levels to be rebuilt over time as a result of the capital provision included in Basic rates.

23. Contingencies and Commitments

a) Structured settlements

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

The Corporation purchases an annuity from an approved life insurance company to make these payments. In the event the life insurance company fails in its obligation, the risk to the Corporation

is mitigated as the claimant will continue to receive payments, up to certain limits, from a not-for-profit organization that is funded by the insurance industry and designated by the Federal Government under the *Insurance Companies Act (Canada)*. 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 used by the Corporation. The present value of these structured settlements as at March 31, 2023 is approximately \$0.94 billion (2022 – \$1.08 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, 2023, as all utilized life insurance companies are rated investment-grade and outstanding balances are backed by the not-for-profit organization. The not-for-profit organization provides guarantees of up to \$2,000 a month or 85% of the promised monthly income benefit, whichever is higher. The Corporation's exposure to credit risk beyond the guarantee is insignificant. To date, the Corporation has not experienced any losses resulting from these arrangements.

b) Other

The Corporation has committed to participating in the future funding of multiple investment programs and the timing of the funding and related acquisition of investments is uncertain, as it is dependent on appropriate investing opportunities identified by the investment manager:

- In 2023, the Corporation is committed to invest \$1.14 billion (2022 – \$859.9 million) to a global real estate program. As at March 31, 2023, \$660.3 million (2022 – \$544.8 million) of the commitment was funded.
- In 2023, the Corporation is committed to invest \$915.1 million (2022 – \$427.7 million) to a renewable resources and infrastructure program. As at March 31, 2023, \$811.1 million (2022 – \$388.7 million) of the commitment was funded.
- In 2023, the Corporation is committed to invest \$925.1 million (2022 – \$321.8 million) to a private debt pooled fund. As at March 31, 2023, \$677.9 million (2022 – \$140.7 million) of the commitment was funded.
- In 2023, the Corporation is committed to invest \$1.11 billion (2022 – \$661.8 million) to a private equities program. As at March 31, 2023, \$408.2 million (2022 – \$174.6 million) of the commitment was funded.
- In 2023, the Corporation is committed to invest in \$1.12 billion (2022 – \$1.27 billion) to a mortgage program. As at March 31, 2023, \$796.0 million (2022 – 850.7 million) of the commitment was funded.

In 2017, the Corporation made a commitment to invest \$150.0 million USD in a limited partnership for mezzanine debt over a period of 10 years. As at March 31, 2023, \$92.0 million USD (2022 – \$90.3 million USD) of the commitment was funded.

In 2019, the Corporation committed to a five-year software services agreement totalling \$16.0 million, which was fully funded as at March 31, 2023 (2022 – \$12.7 million of the commitment was funded).

c) Pending Litigation

A notice of civil claim was filed in March 2020 against the Corporation and the Province of B.C. The proposed class action alleges the Corporation has been making payments to the provincial Medical Services Plan contrary to law. It is further alleged that the payments have cost ratepayers hundreds of millions of dollars, driving up insurance costs and have also caused accident victims to receive fewer benefits. A certification hearing took place on April 26 to 28, 2021 and June 28 to 30, 2021. The presiding judge reserved the decision. During the hearing, the Judge was advised of Bill 12, which has received Royal Assent and as a result, the *Insurance (Vehicle) Act* now requires the Corporation to reimburse the government for costs of health-related services arising out of vehicle accidents. These legislative amendments provide retroactive authorization to the existing agreements. Despite this, the plaintiffs are taking the position that these amendments do not prevent them from pursuing their allegation that the agreements/legislation is an unconstitutional tax. The continuation of the certification hearing was heard on February 11, 2022. The Court dismissed the application for certification of the ratepayer claim, but certified the class action for the accident victim claim. In May 2022, both parties filed appeals. At this stage of the proceedings, the probability of success on the accident victim claim cannot be determined and the financial impact can vary depending on the outcome.

On August 13, 2021, a Petition was filed by the Trial Lawyers Association and individual plaintiffs (who have personal injury actions against ICBC insureds) against the Attorney General of British Columbia. The Corporation was not named in the Petition but the Corporation has standing on behalf of our named insureds in the personal injury actions. The Petitioners sought to overturn the provisions of the *Disbursements and Expert Evidence Regulation*, which placed restrictions on recovery of disbursements in vehicle injury actions at 6% of a settlement or court award, subject to limited exceptions. On July 8, 2022, the B.C. Supreme Court struck down section 5 of the *Disbursements and Expert Evidence Regulation*. As a result of this decision, the Corporation has included no savings in the provision for unpaid claims on account of the affected regulation in fiscal year 2022. On July 12, 2022, the Attorney General of B.C. filed a notice of appeal of the B.C. Supreme Court's decision and the appeal was heard in January 2023 (Note 26).

On July 4, 2022, a claim was filed against the Attorney General of B.C. challenging Enhanced Care. The claimants argue that the Enhanced Care legislation is a violation of equality rights under s. 15 of the *Canadian Charter of Rights and Freedoms* and grants the CRT power that violates the jurisdiction of the B.C. Supreme Court and as a result is unconstitutional. At this stage of the proceeding, the probability of success cannot be determined.

24. Regulation over Basic Insurance

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

For the regulation of the Corporation's Basic insurance rates, the BCUC is required to ensure that the rates are just, reasonable, not unduly discriminatory, and not unduly preferential, including that, rates are not based on age, gender or marital status.

The BCUC is required to approve rates set on the basis of accepted actuarial practice, in a manner that allows the Corporation to collect sufficient revenue to pay for costs allocated to the Basic insurance line of business, to ensure that the Corporation has sufficient Basic insurance capital, and to ensure that increases or decreases in rates are phased in, in a stable and predictable manner.

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

As required by the regulatory framework, the Corporation maintains a Basic insurance capital management plan that is reviewed and approved by the BCUC. Certain sections of the Basic insurance capital management plan were superseded by the December 2022 amendments to *Special Direction IC2*. The amendments defined the 2023 policy year as 24 months (April 1, 2023 to March 31, 2025), continued the suspension of the requirement for the BCUC to fix rates necessitating the Corporation to maintain at least 100% Basic MCT for years up to and including fiscal year 2025. The definition of the capital management plan was amended to remove the capital build or release and maintenance provisions and replaced with a capital provision equal to an amount of 7.0% of required premium. Further, the rate smoothing framework has been repealed, except for the requirement for the BCUC to fix rates in a manner that does not decrease existing rates.

Accordingly, on December 15, 2022, the Corporation filed a revenue requirements application with BCUC for the policy year (PY) 2023 proposing a rate change of 0.0% in Basic insurance rates, that is, the rates for PY 2023 will remain unchanged from PY 2021. BCUC had previously approved a 15.0% decrease in Basic insurance rates for PY 2021.

Allocation of Basic and Optional amounts

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

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

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

Insurance Corporation of British Columbia

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2023	2022	2023	2022	2023	2022
Net premiums written	\$ 3,216,153	\$ 2,800,397	\$ 2,212,701	\$ 2,029,713	\$ 5,428,854	\$ 4,830,110
Revenues						
Net premiums earned	\$ 3,183,804	\$ 2,753,668	\$ 2,106,367	\$ 2,030,045	\$ 5,290,171	\$ 4,783,713
Service fees and other insurance income	80,850	74,027	54,198	46,032	135,048	120,059
Total revenues	3,264,654	2,827,695	2,160,565	2,076,077	5,425,219	4,903,772
Claims and operating expenses						
Provision for claims incurred in the current year (note 15)	2,160,542	1,848,937	1,541,221	1,073,144	3,701,763	2,922,081
Change in estimates for losses incurred in prior years (note 15)	(64,298)	(156,452)	483,342	(273,485)	419,044	(429,937)
Claim services, road safety and loss management services	314,891	331,287	166,392	172,902	481,283	504,189
	2,411,135	2,023,772	2,190,955	972,561	4,602,090	2,996,333
Operating expenses – insurance (note 19)	137,950	137,930	162,253	164,495	300,203	302,425
Premium taxes and commissions – insurance (notes 19 and 20)	213,228	193,845	416,248	460,548	629,476	654,393
	2,762,313	2,355,547	2,769,456	1,597,604	5,531,769	3,953,151
Underwriting income (loss)	502,341	472,148	(608,891)	478,473	(106,550)	950,621
Investment income (note 11)	265,102	985,848	135,572	438,377	400,674	1,424,225
Income (loss) – insurance operations	767,443	1,457,996	(473,319)	916,850	294,124	2,374,846
Loss – non-insurance operations	(161,938)	(152,042)	-	-	(161,938)	(152,042)
Net income for the year before impairment loss	605,505	1,305,954	(473,319)	916,850	132,186	2,222,804
Impairment loss (notes 2 and 11)	(216,311)	(4,288)	(110,620)	(1,907)	(326,931)	(6,195)
Net income (loss) for the year	\$ 389,194	\$ 1,301,666	\$ (583,939)	\$ 914,943	\$ (194,745)	\$ 2,216,609
Net income (loss) attributable to:						
Non-controlling interest	\$ 1,581	\$ 100	\$ 808	\$ 45	\$ 2,389	\$ 145
Owner of the corporation	387,613	1,301,566	(584,747)	914,898	(197,134)	2,216,464
	\$ 389,194	\$ 1,301,666	\$ (583,939)	\$ 914,943	\$ (194,745)	\$ 2,216,609
Equity						
Retained earnings, beginning of year	\$ 2,021,911	\$ 720,345	\$ 1,325,487	\$ 410,589	\$ 3,347,398	\$ 1,130,934
Net income (loss) for the year, owner of the corporation	387,613	1,301,566	(584,747)	914,898	(197,134)	2,216,464
Retained earnings, end of year	2,409,524	2,021,911	740,740	1,325,487	3,150,264	3,347,398
Other components of equity, beginning of year	248,291	503,462	112,712	226,039	361,003	729,501
Net change in available for sale assets	158,066	(590,812)	80,835	(262,716)	238,901	(853,528)
Pension and post-retirement benefits remeasurements (note 18)	1,919	335,641	890	149,389	2,809	485,030
Other components of equity, end of year	408,276	248,291	194,437	112,712	602,713	361,003
Total equity attributable to owner of the corporation	2,817,800	2,270,202	935,177	1,438,199	3,752,977	3,708,401
Non-controlling interest, beginning of year	4,245	4,450	2,509	2,594	6,754	7,044
Change in net assets for the year, non-controlling interest	(2,077)	(305)	(858)	(130)	(2,935)	(435)
Net income for the year, non-controlling interest	1,581	100	808	45	2,389	145
Total equity attributable to non-controlling interest, end of year	3,749	4,245	2,459	2,509	6,208	6,754
Total Equity	\$ 2,821,549	\$ 2,274,447	\$ 937,636	\$ 1,440,708	\$ 3,759,185	\$ 3,715,155

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2023	2022	2023	2022	2023	2022
Liabilities						
Unearned premiums (note 16)	\$ 1,519,928	\$ 1,487,580	\$ 1,061,810	\$ 955,475	\$ 2,581,738	\$ 2,443,055
Provision for unpaid claims (note 15)	\$ 8,995,291	\$ 9,748,114	\$ 4,038,084	\$ 3,956,040	\$ 13,033,375	\$ 13,704,154

25. Indirect Method Cash Flow Details

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

(\$ THOUSANDS)	March 31 2023	March 31 2022
a) Items not requiring the use of cash		
Bad debt expense	\$ 9,993	\$ 8,116
Pension and post-retirement benefits (notes 18 and 19)	66,719	101,397
Amortization and depreciation of:		
Investment properties (note 6)	21,802	19,191
Property, equipment and intangibles (notes 12 and 14)	78,841	79,265
Lease assets (note 13)	14,189	14,268
Retirement of property, equipment and intangibles	167	(1,023)
Impairment loss on equity investments (note 6 and 11)	321,454	5,089
Impairment loss on investment properties (notes 6 and 11)	5,477	1,106
Interest on lease liabilities	2,053	1,921
Interest on mortgages payable	(158)	458
Unrealized loss on foreign currency investments	66,066	972
Gain on sale of investment properties (note 11)	(69,567)	(67,259)
Loss (gain) on financial investments	129,588	(342,765)
	<u>\$ 646,624</u>	<u>\$ (179,264)</u>
b) Changes in non-cash working capital		
Accrued interest	\$ (6,693)	\$ 19,919
Derivative financial instrument liability	1,104	(984)
Premium and other receivables	(91,751)	(43,541)
Reinsurance assets	8,908	(15,155)
Accrued pension benefits	(13,265)	(12,994)
Deferred premium acquisition costs and prepaids	(23,120)	47,502
Accounts payable and accrued charges	21,788	22,087
Net bond repurchase agreements and other liabilities	5,081	(3,348)
Premiums and fees received in advance	7,092	(10,385)
Unearned premiums	138,683	46,397
Pension and post-retirement benefits	(31,137)	(30,607)
Provision for unpaid claims	(670,778)	(1,816,101)
Provision for premium rebates/refunds	(396,000)	(790,062)
	<u>\$ (1,050,088)</u>	<u>\$ (2,587,272)</u>

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, 2022	Financing cash flows	Non-cash changes	March 31, 2023
Net bond repurchase agreements (note 8)	\$ 1,947,260	\$ (136,037)	\$ (39,018)	\$ 1,772,205
Lease liabilities (note 9)	53,670	(15,480)	14,123	52,313
	<u>\$ 2,000,930</u>	<u>\$ (151,517)</u>	<u>\$ (24,895)</u>	<u>\$ 1,824,518</u>

(\$ THOUSANDS)	March 31, 2021	Financing cash flows	Non-cash changes	March 31, 2022
Net bond repurchase agreements (note 8)	\$ 2,097,612	\$ (150,307)	\$ (45)	\$ 1,947,260
Lease liabilities (note 9)	60,502	(14,800)	7,968	53,670
	<u>\$ 2,158,114</u>	<u>\$ (165,107)</u>	<u>\$ 7,923</u>	<u>\$ 2,000,930</u>

26. Subsequent Event

On May 17, 2023, the B.C. Court of Appeal dismissed the appeal on section 5 of the *Disbursements and Expert Evidence Regulation*. As a result of this decision, the Corporation continues to exclude savings from the provision for unpaid claims for the fiscal year 2023.

Schedule of Guarantees and Indemnities

As at March 31, 2023

There were no guarantee or indemnity agreements provided by the Corporation during the fiscal year 2023.

Schedule of Debts

As at March 31, 2023

There were no long term debts secured by the Corporation at March 31, 2023.

Financial Information Reconciliation

For the year ended March 31, 2023

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 280
Total Remuneration – Employees	492,873
Total Remuneration Paid	<u>493,153</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (280)
Amounts capitalized or recovered	(19,045)
Severance	1,048
Benefits paid on behalf of employees	32,145
Timing and other differences	12,339
	<u>26,207</u>

Total Compensation and Other Employee Benefits per Note 19 (page 71)

\$ 519,360

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

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	81,575	2,384	ANDERSON B.	107,707	0
ABBOTT F.	79,965	567	ANDERSON C.	121,800	897
ABBOTT M.	94,595	8,186	ANDERSON C.	139,707	5,628
ABDUL QADER A.	81,751	0	ANDERSON J.	75,860	0
ABEL E.	95,612	0	ANDERSON J.	103,114	0
ABELENDIA P.	81,241	6,432	ANDERSON J.	81,602	25
ABID R.	84,889	191	ANDERSON K.	83,287	0
ABI-SAAD M.	121,924	212	ANDERSON L.	98,845	0
ABOOD H.	86,973	120	ANDREWS N.	88,740	0
ACHADINHA D.	82,737	689	ANG S.	81,575	0
ACKER N.	142,514	4,742	ANNESS G.	122,777	4,151
ACKERMANN D.	117,392	1,384	ANTAO S.	91,312	0
ADAM S.	93,070	0	ANTHONY D.	88,363	0
ADAMICK E.	140,508	4,282	ANTILLE K.	93,242	0
ADAMS C.	92,193	611	ANTONIO M.	86,770	214
ADAMS L.	101,728	3,674	ANWAR A.	81,543	2,248
ADAMS R.	122,285	534	APPADOO G.	77,491	0
ADAMS S.	102,588	98	APSEY J.	76,731	591
ADDISON D.	147,034	2,296	AQUINO A.	87,819	0
ADDISON T.	101,727	0	AQUINO C.	89,237	0
ADDISON Y.	85,315	20	ARAI B.	109,400	138
ADLEM B.	157,976	3,671	ARARSO T.	96,881	0
AFSHARI S.	76,942	50	ARAUJO L.	90,946	0
AGA S.	94,973	191	ARCHER L.	83,489	0
AGBONMWANDOLOR A.	81,218	18	ARCHER R.	90,828	2,028
AHIRA D.	95,282	0	ARCHIBALD J.	143,305	2,296
AIELLO C.	103,945	63	ARCHIBALD M.	78,135	0
AIMERS K.	270,871	9,904	ARDANAZ T.	95,983	281
AINDLA R.	92,534	107	ARMITAGE S.	82,004	0
AKDOGU H.	94,683	0	ARMSTRONG C.	129,869	1,407
AKIZUKI M.	92,160	0	ARNDT E.	131,209	2,973
AKTAS N.	90,992	34	ARNDT J.	108,957	0
AL MAGEDI M.	84,743	0	ARNETT W.	105,774	0
ALAMAR C.	86,624	0	ARORA V.	88,414	0
ALBAN E.	94,241	50	ARRIETA C.	89,675	2,800
ALBAN M.	111,231	0	ARRUDA R.	89,781	0
ALBANESE V.	325,499	4,778	ARTEMENKO R.	121,245	177
ALCOS C.	75,790	155	ARTHUR J.	92,684	0
AL-HAJJAR L.	177,611	431	ASHLEY A.	81,524	0
ALI R.	97,531	0	ASTLES L.	115,445	2,668
ALIKPALA A.	75,600	0	ATKER J.	115,363	0
ALLEN C.	76,969	0	ATKINS P.	105,546	364
ALMEIDA A.	80,470	0	ATTWELL T.	85,025	0
ALONZO C.	76,454	30	ATWAL A.	107,081	1,307
ALVES DE SOUZA M.	76,759	0	ATWAL A.	84,570	0
AMABA C.	86,914	0	ATWAL H.	77,642	0
AMAZA P.	119,204	1,710	ATWAL H.	105,831	154
AMBARUKHANA Y.	101,803	521	ATWAL S.	89,303	191
AMBROSIO R.	89,808	176	AU E.	87,088	90
AMINI P.	80,948	0	AUGUSTINE B.	117,474	0
ANAM M.	124,443	1,511	AUJLA S.	157,363	1,391
ANDERSEN C.	104,616	2,093	AURINI J.	88,107	3,918

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
AUSTAD O.	81,306	0	BATCHELOR D.	120,711	3,391
AUVACHE C.	116,601	412	BATES P.	75,800	0
AU-YEUNG S.	103,725	3,222	BATH A.	75,288	0
AWAN A.	94,281	191	BATRA N.	77,056	0
AWAN S.	87,519	191	BATTAGLIA F.	97,653	1,068
AYLING C.	88,552	0	BATTER C.	81,709	4,086
AYLING T.	78,337	40	BATTISTA S.	77,066	0
AZIZ H.	88,742	0	BAUER T.	78,941	0
BABATUNDE J.	96,369	191	BAXTER H.	92,788	0
BABYUK A.	98,761	0	BEACH R.	81,877	41
BACCHUS J.	84,489	191	BEASLEY V.	89,537	0
BADANIC D.	102,162	234	BEATON K.	104,074	70
BAE J.	88,715	0	BEATTY D.	116,990	607
BAGHERI P.	94,943	8,908	BEAUDET L.	87,603	0
BAGRI R.	75,904	0	BEAULIEU M.	88,874	44
BAINS B.	89,752	3,604	BEAULIEU Z.	88,793	1,065
BAINS J.	146,958	191	BEAUREGARD G.	172,173	2,778
BAINS S.	222,128	4,835	BECK K.	91,401	0
BAJWA A.	84,447	191	BECKER B.	97,120	242
BAJWA P.	91,404	46	BECKER C.	93,613	191
BAJWA W.	92,299	0	BEESLEY J.	206,058	2,920
BAKSHI A.	87,994	0	BEG F.	113,040	198
BALASUBRAMANIAN H.	119,358	0	BEJA T.	103,166	0
BALDWIN A.	89,132	3,212	BELL K.	83,947	184
BALITAN V.	119,889	22	BELL S.	93,227	4,333
BALLA T.	115,603	315	BELL S.	91,903	0
BALLANCE S.	100,590	719	BELL-ELLIOTT R.	100,738	187
BALLANTYNE G.	78,876	0	BENTLEY L.	118,190	0
BALLARIN C.	75,467	0	BERETTA A.	85,577	0
BALRAJ S.	138,373	0	BERGLIND T.	97,913	0
BALY M.	99,893	292	BERGMAN J.	85,390	3,077
BAN I.	140,864	5,814	BERNTSEN C.	76,569	0
BANCOSTA F.	104,788	0	BERRY D.	93,879	191
BANMEN D.	78,568	0	BERRY G.	101,937	326
BARДУА B.	111,683	613	BEST L.	156,218	1,209
BARICHELLO A.	89,569	36	BEST L.	105,171	191
BARNAMEH N.	89,002	0	BETKER J.	104,953	658
BARNES C.	91,648	0	BETTLES E.	102,554	0
BARNES J.	118,124	2,296	BEVAN A.	146,838	2,364
BARNES J.	126,957	0	BHANGU H.	79,673	796
BARRATO E.	80,583	0	BHARDWAJ D.	77,421	0
BARRETT W.	76,784	0	BHARGAVA S.	79,710	645
BARRON K.	89,605	0	BHINDER K.	79,003	60
BARROW J.	93,015	1,257	BHULLAR A.	83,132	0
BARUAH U.	99,917	0	BIEBER B.	80,973	0
BARUFFA A.	119,997	445	BIEG A.	88,333	2,911
BASARM N.	83,403	0	BINNIE A.	121,525	2,554
BASRAN B.	94,988	92	BIRD W.	75,106	0
BASSI G.	113,628	2,296	BISHOP C.	127,806	340
BASTILLO G.	80,770	0	BISHOP P.	104,047	44
BASTILLO G.	81,819	932	BLACK G.	75,773	70
BATAGHVA SHAHBAZ M.	114,600	0	BLACK J.	96,332	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BLACK M.	91,495	0	BOYCE S.	104,806	565
BLACKLOCK J.	148,718	9,361	BOYD K.	82,298	393
BLACKMORE R.	79,307	0	BOYLAN J.	97,314	0
BLAIR C.	93,248	1,355	BRADFORD D.	98,865	94
BLAIR L.	88,570	0	BRADFORD S.	89,402	1,871
BLAIS J.	138,663	2,610	BRADLEY S.	102,685	0
BLANCO D.	79,618	0	BRADSHAW K.	99,010	0
BLANCO M.	263,071	1,117	BRADSHAW L.	82,995	0
BLEAKNEY K.	111,992	0	BRAICH R.	93,415	0
BLODGETT G.	107,605	15	BRAICH S.	83,172	43
BLUNDELL C.	102,162	1,089	BRAKOP I.	88,061	8,341
BOAL J.	106,906	1,278	BRAR N.	84,990	0
BOAL M.	114,314	0	BRAR P.	76,885	74
BOAL S.	85,899	428	BRAY A.	77,299	3,176
BOAN D.	161,456	2,459	BREARLEY A.	121,756	1,075
BOATENG J.	93,419	236	BREGEDA K.	144,551	4,626
BOCHKE K.	76,737	0	BRENNAN E.	90,845	612
BOFFO E.	104,631	0	BRES A.	105,536	3,019
BOGDANOVIC S.	99,049	0	BREWSTER C.	105,050	281
BOGLARI S.	193,687	2,818	BREWSTER D.	94,588	0
BOGNAR C.	141,770	3,348	BRIERLEY A.	102,265	0
BOLA R.	76,380	16	BRIGGS B.	80,989	0
BOLD T.	76,466	0	BRIGGS S.	84,363	191
BOM C.	75,730	1,871	BRINO-TARASOFF J.	77,174	1,638
BOMBHI D.	84,697	534	BROCKMAN J.	149,126	3,513
BONG E.	80,420	0	BRODZIAK S.	116,596	345
BONNEAU O.	89,569	208	BROMMELAND S.	94,883	2,126
BONNETT B.	88,882	6,032	BROOKE A.	152,023	19,746
BOOTH B.	79,871	74	BROWN A.	93,373	426
BOOTH B.	105,494	299	BROWN J.	91,687	0
BOOTH C.	98,441	303	BROWN K.	118,789	798
BOOTH D.	92,098	0	BROWN M.	92,090	59
BOOTH K.	77,497	686	BROWNE M.	121,884	0
BOOTH L.	87,707	17	BROZIC B.	85,791	0
BOOTY J.	92,745	1,468	BRUCE K.	84,041	0
BOPARAI A.	80,269	1,029	BRYAN M.	181,468	12,124
BOPARAI S.	110,237	2,084	BRYANT J.	79,735	191
BORELLI N.	82,761	1,669	BUCHANAN A.	127,625	3,235
BORGES J.	106,988	0	BUCKLAND J.	89,948	1,057
BORTIGNON B.	127,338	2,166	BUCKMAN P.	80,923	0
BOTT M.	81,239	4,046	BUI D.	93,150	0
BOUBILA J.	106,609	0	BULHOES G.	85,879	0
BOUCHARD E.	132,961	4,706	BULJUBASIC M.	91,195	0
BOUCHARD J.	92,616	305	BUNTING B.	95,921	123
BOUILLON K.	98,647	680	BURGESS S.	81,482	0
BOURDAGES M.	113,006	2,068	BURNETT A.	162,032	2,973
BOURDIN E.	203,166	1,436	BURRILL S.	106,090	35
BOURDON J.	92,127	191	BURTON S.	81,734	0
BOWCOTT B.	122,391	8,115	BUSSANICH L.	85,919	30
BOWE R.	78,280	0	BUTER B.	82,008	0
BOWYER C.	81,741	0	BUTLER G.	77,706	0
BOYAL M.	86,384	96	BUTTAR R.	77,429	296

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BYCHKOV B.	120,753	533	CHAN C.	98,264	0
CABALFIN G.	94,504	4,401	CHAN D.	76,084	0
CABIGAS R.	76,421	0	CHAN D.	99,007	328
CABRERA I.	88,449	0	CHAN F.	90,708	31
CACATIAN L.	94,232	30	CHAN G.	94,409	763
CADER S.	98,048	0	CHAN G.	78,638	125
CAHOON C.	83,925	0	CHAN G.	82,401	1,116
CALBICK L.	123,017	863	CHAN H.	93,924	0
CALLANDER S.	99,375	191	CHAN H.	86,482	0
CALLISON C.	105,005	191	CHAN J.	78,475	0
CAMARA C.	81,734	0	CHAN J.	95,982	652
CAMPBELL K.	94,223	3,273	CHAN K.	81,744	4,162
CAMPBELL S.	139,731	1,909	CHAN K.	77,771	0
CAMPBELL S.	89,986	0	CHAN K.	115,374	11
CAMPBELL S.	90,065	0	CHAN L.	110,750	152
CAMPBELL T.	138,978	1,185	CHAN M.	105,431	0
CANIC C.	83,989	131	CHAN M.	77,181	0
CANNON R.	110,705	0	CHAN S.	104,194	1,806
CANOFARI S.	123,324	442	CHAN S.	92,101	1,950
CARINO M.	89,373	350	CHAN T.	173,587	2,927
CARLOS R.	78,226	467	CHAN V.	136,300	707
CARLSON D.	84,297	87	CHAN W.	113,116	2,452
CARMONT T.	89,354	40	CHAN Y.	79,872	766
CARPENETTI A.	95,817	96	CHAN Y.	94,302	2,195
CARPENTER W.	331,946	8,277	CHAND A.	90,878	4,210
CARR B.	81,714	0	CHAND H.	89,603	0
CARR K.	140,784	0	CHAND N.	84,486	45
CARRIER H.	81,734	191	CHANDI S.	80,247	0
CARSTENS N.	115,543	0	CHANDOLA H.	89,437	0
CARTER E.	81,067	0	CHANDRA J.	105,177	963
CARTER S.	95,843	0	CHANDRA L.	85,793	191
CARTWRIGHT K.	94,851	0	CHANDRA R.	93,043	0
CARUSI A.	93,303	0	CHANDRA S.	164,164	2,973
CARUSI J.	128,238	6,161	CHANDRA V.	80,658	0
CASIO E.	85,067	80	CHANG A.	94,370	0
CASTEL S.	95,835	285	CHANG J.	93,645	0
CASTELLAN A.	103,272	366	CHANG P.	81,494	183
CAUSTON C.	96,413	17	CHANG R.	135,794	0
CENNON B.	85,689	0	CHANG Z.	102,208	0
CHABEN N.	99,108	0	CHAO OU R.	124,711	139
CHAFE C.	86,477	138	CHAPMAN S.	97,588	0
CHAGGER G.	97,490	86	CHARLESON A.	82,643	0
CHAGLANI A.	84,286	0	CHARPENTIER J.	83,768	49
CHAHAL K.	88,809	19	CHAU V.	113,876	1,081
CHAMBA S.	107,550	1,902	CHAWLA T.	117,642	5,387
CHAMBERS C.	86,323	0	CHEEMA P.	101,190	1,682
CHAN A.	109,386	86	CHEEMA S.	98,711	826
CHAN A.	75,121	47	CHELA S.	127,285	284
CHAN A.	150,188	745	CHEMITIGANTI S.	84,373	0
CHAN A.	116,332	4,328	CHEN J.	93,020	402
CHAN A.	112,337	0	CHENG C.	91,728	1,161
CHAN B.	90,808	0	CHENG S.	87,354	2,238

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CHENG W.	123,635	110	CHURCHILL A.	85,540	2,479
CHERRILLE J.	81,066	0	CHURCHILL-BROWNE R.	106,378	453
CHEUNG C.	83,839	50	CHURNEY C.	125,700	2,273
CHEUNG D.	96,130	216	CHUTE L.	75,419	191
CHEUNG D.	145,198	227	CIAMPELLETTI J.	123,612	0
CHEUNG E.	94,537	907	CILLO A.	82,017	0
CHEUNG H.	114,570	1,000	CIOLFITTO T.	104,591	5,512
CHEUNG K.	95,713	3,019	CLARK C.	79,004	0
CHEUNG K.	94,784	1,240	CLARK T.	102,536	12
CHEUNG N.	99,327	0	CLARKE C.	98,292	0
CHEUNG P.	137,203	0	CLARKE D.	89,848	191
CHEUNG R.	129,601	1,497	CLARKE-SHERMAN C.	84,173	76
CHEUNG W.	101,887	15	CLEGG K.	95,222	0
CHEUNG Y.	96,916	1,060	CLIPSHAM A.	84,595	0
CHIA N.	77,527	240	CLOUGH R.	92,884	0
CHIANG C.	94,628	0	CLUNK L.	77,690	0
CHIANG D.	79,241	0	CO S.	96,578	0
CHIN R.	99,933	0	COATES H.	75,953	3,736
CHING J.	99,272	191	COBURN B.	79,251	172
CHIN-SHUE N.	77,466	0	COLENBRANDER G.	128,448	963
CHIU A.	85,628	350	COLINS S.	81,591	0
CHIU A.	76,863	0	COLLIN R.	92,508	0
CHIU C.	139,696	565	COLLINGS N.	85,846	0
CHIU G.	96,553	0	COLLINS K.	116,851	134
CHIVU M.	81,734	0	COMEAU S.	116,395	1,009
CHOI G.	82,969	999	COMMINS B.	109,387	0
CHOKSHI J.	97,833	0	CONNELL M.	76,887	56
CHORNEY L.	131,694	680	CONNOLLY A.	97,967	0
CHORNEY T.	106,525	2,135	CONSTABLE C.	99,743	405
CHOU J.	103,327	123	COOK B.	92,610	0
CHOUINARD J.	88,570	205	COOK C.	93,571	0
CHOW J.	94,576	0	COOKEY-GAM S.	95,875	0
CHOW K.	81,527	20	COOLEN B.	132,847	3,273
CHOW L.	87,998	25	COOMBS C.	85,120	0
CHOW L.	109,831	3,814	COOPER D.	131,951	4,706
CHOW M.	120,152	1,191	COOPER S.	94,836	105
CHOW W.	81,108	0	COPELAND C.	88,031	0
CHOW W.	108,161	87	CORAY M.	97,592	191
CHOY A.	88,072	0	CORREIA D.	92,716	0
CHRISTENSEN K.	104,727	788	CORTESE M.	92,320	0
CHRISTENSEN M.	96,176	92	CORTEZ C.	76,063	0
CHRISTENSEN M.	92,739	0	COSMAN N.	82,088	0
CHRISTOFFERSON G.	152,710	2,296	COSTA M.	148,027	3,798
CHU B.	92,986	1,000	COSTA R.	82,647	0
CHU H.	83,450	0	COULTHARD R.	106,561	0
CHU R.	101,186	0	COWIE K.	95,631	0
CHU S.	91,075	87	COWIE T.	79,368	0
CHU T.	87,234	834	COX C.	115,906	1,024
CHUI W.	86,118	2,199	COX M.	184,792	7,260
CHUKA K.	90,004	3,017	CRAIG B.	93,595	2,235
CHUNG D.	95,798	0	CRAIGIE A.	89,884	0
CHUNG J.	76,175	0	CRAVER S.	106,531	2,498

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CRAWFORD L.	116,167	1,483	DEACON G.	130,443	2,003
CRAWFORD N.	93,844	0	DEAN D.	122,285	22,632
CRAWFORD T.	92,222	0	DEAN T.	94,399	240
CRIPPS L.	92,258	0	DEGROOT J.	110,977	471
CROSBY A.	98,436	330	DEISINGER L.	99,408	307
CROSS T.	116,616	1,112	DEKERF J.	116,666	0
CSIKOS M.	89,609	0	DELA CRUZ C.	81,734	95
CUI X.	79,873	191	DELA CRUZ F.	88,363	191
CULOS E.	129,266	969	DELANEY D.	84,307	20
CULVER G.	78,877	3,664	DELLA-COLETTA B.	93,533	392
CUMBERBATCH M.	85,730	0	DEMBICKI P.	89,310	0
CURLL S.	99,360	0	DEMEO K.	99,870	0
CURRAN P.	100,152	6,019	DEMREN M.	116,762	0
CURRIE C.	91,487	1,030	DENG Q.	85,046	12,859
CURTIS H.	119,704	427	DENG Y.	98,976	0
CUTAIA D.	98,192	2,060	DENNIS M.	77,385	0
CUTHBERT B.	106,651	0	DEPOURCO J.	115,600	1,116
CVACI R.	88,543	0	DER K.	126,180	1,751
DA ROCHA JUNIOR S.	91,407	76	DER W.	75,662	0
DADIVAS C.	86,501	0	DERBY L.	118,866	2,043
DAIGLE C.	78,129	1,559	DERINZY M.	87,239	1,897
DAILLY P.	84,231	0	DESAI S.	81,542	0
DALLA PACE G.	101,586	0	DESBIEENS M.	117,679	97
DALLA VALLE H.	82,447	101	DHALIWAL A.	96,173	4,195
DALMAN S.	81,749	34	DHALIWAL A.	88,611	0
DALUPANG R.	105,784	0	DHALIWAL K.	156,707	3,457
DAME R.	76,320	0	DHALIWAL R.	92,953	375
DAMON C.	102,273	191	DHALIWAL S.	91,914	875
DANARD S.	76,105	855	DHANANI S.	91,813	0
D'ANDRADE C.	106,522	1,000	DHANANI Z.	84,672	0
DANG M.	90,512	0	DHANDA A.	97,631	70
DANTU P.	83,504	0	DHANJI J.	76,431	0
DARGAHI M.	110,593	0	DHARI A.	84,473	2,207
DARKE M.	123,761	155	DHARIWAL K.	91,660	2,353
DAROUGH B.	98,551	226	DHAWAN M.	94,589	130
DASIKA H.	89,513	804	DHILLON K.	95,352	0
DASILVA S.	101,347	54	DHILLON K.	79,987	86
DASSANI V.	93,859	259	DHILLON M.	87,638	0
DATT B.	101,871	0	DHILLON N.	82,858	0
DAVIDSON B.	94,173	1,247	DHILLON S.	82,336	3,326
DAVIES P.	107,089	3,385	DHULKU H.	75,520	40
DAVIS K.	115,197	4,404	DI SPIRITO J.	77,872	0
DAY C.	78,698	0	DIAL G.	89,243	0
DAY T.	100,560	2,561	DIAZ M.	79,701	0
DE BEAUPRE J.	109,559	0	DICDIQUIN C.	108,976	0
DE CICCO A.	86,139	232	DICKINSON J.	109,006	7,180
DE GOEDE T.	98,206	0	DIGGENS B.	136,896	347
DE GUZMAN N.	111,476	0	DIMAYUGA JUNG S.	88,553	191
DE LEENHEER B.	96,696	0	DIN F.	82,337	0
DE LEON S.	97,832	0	DITTY L.	77,892	0
DE LEUR P.	139,242	26,669	DIXON C.	100,010	0
DE OLIVEIRA MOURA NETO A.	79,013	3,019	DJOENAIID F.	76,248	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
DOAN A.	88,914	457	EDWARDS R.	114,524	126
DOBELL K.	80,240	659	EEUWES J.	153,425	252
DOBROVOLNY J.	93,869	191	EGAN S.	135,710	1,296
DOBSON J.	111,957	173	EGELI D.	87,472	0
DODGSHON T.	90,134	1,388	EINARSON E.	88,256	146
DODIG S.	111,755	2,488	ELDEHIMI H.	95,678	0
DOE A.	77,258	310	ELIOPOULOS N.	95,433	48
DOELL L.	95,871	105	ELLIOTT D.	99,521	372
DOLBY K.	100,373	0	ENG K.	76,272	135
DOLGIN J.	81,803	0	ENG M.	146,906	1,206
DOLHANTY J.	99,274	1,495	ENGELBRECHT J.	93,406	5,875
DOLLARD R.	90,440	101	ERICKSON D.	116,984	619
DONALDSON I.	83,508	3,595	ESLAMI R.	94,049	32
DONALDSON S.	96,520	2,369	ESPIN T.	77,239	855
DORADEA-CABRERA D.	111,303	968	ESTRADA L.	77,489	424
DORE R.	87,460	53	ESTRADA M.	87,174	0
DORICIC J.	167,833	3,822	EUSTACE A.	137,379	2,973
DOSANJH H.	89,455	0	EVANS C.	95,769	211
DOUGAN D.	82,895	100	EVANS E.	98,431	1,117
DOUGLAS C.	83,927	0	EVANS H.	81,802	0
DOUGLAS S.	82,615	401	EVANS T.	89,814	191
DOURNOVO P.	88,479	0	EVEN A.	120,457	246
DOUTHWAITE J.	82,896	1,171	EWASIUK W.	93,854	4,495
DOWDING A.	81,804	308	FAFARD N.	127,024	1,765
DOWE A.	81,138	0	FAGG K.	91,370	0
DOWNEY M.	98,550	5,123	FAIRBAIRN C.	92,922	142
DOYLE C.	96,345	0	FAIRBAIRN K.	81,437	240
DOYLE M.	92,644	0	FAIRBRIDGE C.	166,067	2,365
DRESKAI E.	82,899	804	FAIRFAX D.	106,835	0
DREW J.	111,743	4,487	FAIRWEATHER C.	95,732	334
DREXLER S.	104,602	31	FAKHIMTALEBINIA A.	139,483	0
DREYER P.	186,548	2,296	FANE M.	148,133	3,757
DRUMMOND J.	116,013	0	FANG A.	80,233	0
D'SOUZA A.	81,120	88	FANG M.	107,075	759
DUDLEY A.	165,355	470	FANTINIC N.	95,612	191
DUGAS R.	92,277	0	FARLOWE M.	75,544	0
DUMENCU G.	108,762	0	FARMER M.	89,140	0
DUMONCEAUX M.	95,647	0	FARRELL S.	85,616	1,277
DUNATOV M.	110,393	135	FAULCONER R.	94,869	668
DUNBAR A.	87,433	0	FAY G.	95,490	0
DUNFORD M.	81,110	0	FAYERS K.	80,715	6,915
DUNN K.	91,098	0	FEARNCOMBE D.	102,145	3,068
DUONG D.	98,101	14	FEBBRAIO M.	82,123	0
DUPUY C.	78,055	0	FEDOSEEV E.	102,104	0
DUSSEALT T.	92,925	1,690	FEELY A.	81,711	0
DYCK J.	124,792	2,316	FEIST T.	90,287	191
DYKSTRA J.	88,570	0	FENG H.	89,348	2,440
DYNOWSKI R.	81,523	0	FENG J.	114,189	2,922
EASTWOOD G.	326,522	5,343	FENG K.	92,729	0
EDGEWORTH J.	283,152	4,304	FENG Y.	84,226	0
EDWARDS B.	146,194	5,343	FENGLER B.	85,002	103
EDWARDS C.	105,070	206	FEOKTISTOVA M.	122,985	3,516

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
FERGUSON C.	92,065	0	FU M.	91,556	0
FERGUSON E.	94,008	148	FUCHS C.	75,498	7,057
FERGUSON M.	76,630	2,104	FULLER R.	81,575	0
FERRABY S.	146,494	4,848	FUNG D.	93,973	0
FERRARI R.	81,150	24,166	FUNG E.	124,152	274
FERRERAS J.	105,348	0	FUNG L.	114,759	2,991
FERRETTI P.	75,449	0	FUNG P.	108,802	191
FIALA P.	94,941	0	FUNK C.	80,782	2,317
FIGUEROA A.	91,536	0	FURTULA K.	90,612	3,538
FILIPCHUK D.	108,825	105	GAIM K.	90,898	39
FILTNESS S.	121,994	2,191	GAJJAR D.	89,220	0
FINCH S.	117,720	799	GALANO TAN C.	85,253	1,000
FINDLAY S.	104,618	1,918	GALI J.	87,051	998
FINK S.	89,713	86	GALLANT M.	79,481	12,993
FINLAY S.	186,292	4,254	GALUSKA J.	94,760	2,122
FINNAMORE E.	97,318	10	GAMBHIR G.	88,959	1,107
FINSTAD B.	84,802	227	GANDHI P.	97,334	0
FISCHER P.	93,340	0	GARAY SANCHEZ P.	83,674	1,923
FISHER R.	158,121	942	GARCIA P.	89,225	434
FLETCHER R.	87,003	437	GARDNER J.	131,830	1,110
FLOEN R.	136,048	9,908	GARES T.	88,122	0
FLOOD N.	94,061	3,103	GARLOUGH L.	127,823	529
FODOR K.	87,576	47	GARNEAU T.	205,333	3,910
FOERSTER P.	84,798	0	GARRETT L.	94,301	385
FOLEY J.	148,945	18,271	GARRETT R.	99,926	70
FOLEY M.	90,832	250	GARRETT R.	84,163	1,409
FOORT A.	113,010	741	GAUCHER R.	84,135	323
FOOT D.	81,856	191	GAULEY K.	187,940	7,383
FORD D.	102,663	4,396	GAUTAM N.	101,137	163
FORMAN B.	100,946	2,380	GAVIN C.	82,508	55
FORMAN J.	163,980	2,079	GAVRILA D.	99,307	422
FORREST D.	98,249	822	GAYLER R.	95,820	0
FORRESTER E.	90,891	118	GEE W.	95,832	0
FORSTER D.	105,015	208	GELIN K.	118,938	598
FORSTER M.	78,239	973	GELINAS S.	103,801	520
FORSYTH S.	180,963	3,322	GELLARD J.	80,581	0
FOWLER A.	81,485	1,544	GEORGE L.	86,415	939
FOWLER J.	110,011	292	GERAK S.	92,953	1,592
FOWLER M.	90,614	191	GERMANN B.	97,570	106
FOWLES S.	94,951	0	GERRY S.	95,892	40
FRANCU R.	93,520	0	GHAG S.	135,053	0
FRANGOLIAS J.	106,366	249	GIBBS M.	120,981	5,795
FRANK K.	84,549	0	GIESBRECHT L.	94,537	987
FRANKLIN R.	103,664	5,369	GIGLIO D.	96,024	6,713
FRANSSEN H.	95,835	168	GILES B.	86,790	0
FRASER K.	123,159	2,198	GILES J.	158,160	903
FRASER S.	105,718	191	GILL A.	101,433	3,188
FREMPONG A.	113,544	3,094	GILL A.	90,758	0
FRENCH C.	90,134	0	GILL B.	84,895	0
FRITZ J.	129,261	1,862	GILL C.	91,989	0
FRY N.	81,797	0	GILL D.	75,379	0
FU C.	83,655	0	GILL G.	89,463	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GILL H.	93,632	0	GREER C.	116,581	732
GILL J.	76,895	20	GREGOIRE J.	117,505	0
GILL J.	79,096	0	GREGOR R.	90,038	0
GILL J.	85,719	0	GREGOV V.	93,899	261
GILL J.	119,324	0	GRENIER L.	142,668	2,296
GILL K.	75,251	60	GREWAL B.	90,048	0
GILL M.	101,077	2,839	GREWAL C.	143,429	356
GILL N.	95,918	0	GREWAL D.	91,425	148
GILL S.	105,152	0	GREWAL K.	77,516	0
GILL S.	77,441	0	GREWAL R.	106,952	361
GILL S.	87,277	135	GREWAL R.	82,770	0
GILL S.	82,309	25	GREWAL R.	80,536	0
GILL S.	88,019	0	GREWAL S.	78,455	0
GILL T.	75,995	0	GREWAL S.	91,442	0
GILLICH C.	116,867	4,300	GRISEDAL E M.	86,855	0
GINTER G.	159,450	2,973	GROBOWSKY R.	80,557	163
GIRARD M.	160,367	3,165	GROSSMAN A.	139,522	0
GIRARD R.	93,248	0	GROVER R.	89,378	191
GODMAIRE L.	78,011	0	GRYB N.	87,699	0
GODWIN- A HART S.	127,533	2,609	GUADAGNO V.	97,804	0
GOEL R.	95,337	0	GUERRA L.	99,541	374
GOLD T.	91,564	191	GUEST J.	119,321	2,973
GOLDBERG A.	79,396	0	GUI Y.	97,164	0
GOLDSWORTHY K.	117,007	934	GULLETT L.	160,437	3,031
GOLUZA J.	95,872	285	GUNN A.	120,662	0
GONZALEZ A.	115,414	84	GUNN D.	125,483	76
GONZALEZ N.	114,062	626	GUNNARSON S.	92,861	2,188
GOODMAN N.	99,169	1,856	GUPTA V.	142,675	5,505
GOODMAN P.	87,848	881	GURUNG B.	96,890	0
GOSAL K.	87,101	0	GUTIERREZ D.	82,002	0
GOSAL P.	75,914	20	GUVEN S.	83,648	0
GOSAL S.	75,725	1,249	HAAF C.	101,463	0
GOSAL T.	118,682	291	HAAF S.	106,704	34
GOUDY V.	79,357	0	HABIB B.	104,786	6,227
GOUGH G.	77,295	0	HADDON M.	94,097	219
GRACE M.	127,744	175	HAGHIGHI S.	112,247	2,296
GRAHAM L.	111,256	191	HAIG I.	82,676	1,065
GRAHAM S.	142,704	0	HALCROW S.	127,739	0
GRANGER B.	99,386	0	HALE K.	110,461	1,795
GRANT C.	89,229	285	HALL K.	163,766	2,399
GRANT D.	98,198	285	HALLIDAY K.	75,621	1,254
GRANT M.	99,104	0	HAM J.	80,284	0
GRASS T.	104,624	3,302	HAMADE D.	99,134	0
GRATTON A.	117,600	435	HAMILTON A.	111,244	105
GRAVEL J.	114,560	108	HAMILTON E.	88,370	0
GRAVELLE D.	99,868	421	HAMILTON S.	82,968	0
GRAY J.	90,397	1,388	HAMPSON A.	89,798	0
GRAY T.	96,143	64	HAN A.	81,514	2,877
GRAYSON G.	80,830	0	HAN J.	81,765	1,307
GRAZIANO M.	83,639	411	HANCOCK A.	96,513	369
GREEN E.	75,106	42	HANCOCK S.	117,182	0
GREENFIELD A.	128,641	7,493	HANDE T.	156,616	2,973

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HANEEF A.	91,294	0	HEPPLE D.	132,425	436
HANER C.	107,389	210	HERRERA RIVEROS J.	92,247	498
HANLEY T.	80,178	0	HERTSLET B.	75,746	0
HANNA R.	100,540	191	HERTSLET D.	144,397	239
HANSOM A.	94,011	0	HEUCHERT T.	175,477	3,874
HANSON B.	84,736	191	HIBBERT L.	144,555	2,296
HARDEN M.	76,666	0	HICKMORE C.	95,703	301
HARDER T.	78,100	15	HICKS C.	106,966	191
HARDMAN G.	100,560	0	HIEBERT G.	93,132	0
HARDY C.	89,479	1,276	HIEBERT J.	109,383	1,824
HARDY K.	77,091	0	HIEBERT K.	126,443	2,659
HARDY P.	105,325	166	HIGGINS C.	97,549	1,125
HARGRAVE M.	97,384	6,271	HILDER L.	93,169	0
HARMSE W.	80,551	0	HILDER M.	118,615	262
HARPER G.	85,012	0	HILL D.	122,300	8,939
HARRINGTON S.	196,423	1,358	HILL D.	96,224	191
HARRIS S.	80,691	3,974	HILL G.	78,288	0
HARRISON J.	128,276	47	HINTON M.	146,394	2,959
HART A.	93,661	191	HITT R.	91,062	1,980
HARTLEY R.	95,454	191	HIZON E.	173,939	400
HARVEY H.	76,470	191	HO A.	77,021	0
HARVEY S.	78,469	507	HO C.	116,329	0
HARWOOD M.	110,300	0	HO C.	99,202	96
HATCH T.	83,355	5,836	HO F.	96,356	28
HATCHER J.	105,573	128	HO I.	95,765	0
HATTON K.	151,509	0	HO M.	79,795	1,839
HAUSCH R.	111,080	0	HO M.	115,441	0
HAVERLAND C.	141,427	1,965	HO S.	91,606	2,009
HAWKINS M.	79,064	0	HOBBS K.	88,919	0
HAWS T.	77,924	0	HOBBS K.	88,421	0
HAYES R.	83,932	2,206	HOBSON A.	93,070	778
HAYRE G.	81,781	20	HODACSEK S.	92,326	601
HAYWARD S.	120,461	2,032	HOFFARD N.	75,326	0
HAZLETT C.	139,877	54	HOFFMANN K.	86,772	0
HAZLETT K.	100,379	520	HOGG K.	81,645	303
HE M.	124,017	2,658	HOHLBEIN L.	96,277	382
HECIMOVIC M.	86,101	0	HOLBROOK J.	94,384	8,202
HEDSTROM D.	95,477	2,121	HOLDING J.	79,873	25
HEER A.	81,102	0	HOLISKO S.	94,824	0
HEER G.	76,726	22	HOLLEFREUND G.	146,384	7,525
HEERSAHOTA S.	121,583	1,995	HOLLEFREUND K.	75,561	0
HEGINBOTTOM J.	188,918	236	HOLLOWAY R.	95,037	944
HEIDNER J.	88,451	0	HOLMES G.	90,581	446
HEINZEMANN C.	120,411	1,267	HOOVER R.	102,511	906
HEISKANEN B.	107,157	0	HOPKINS D.	120,632	191
HEITMAN D.	104,198	163	HOPKINSON T.	103,070	763
HENDER N.	91,564	191	HORVATH J.	99,443	0
HENDERSON D.	171,746	425	HOSKINS B.	104,930	0
HENDESSI M.	85,245	0	HOSKINS J.	104,830	754
HENDRICKSON A.	88,992	128	HOSKINS L.	98,842	220
HENDRIKSEN L.	124,436	358	HOSSEINI S.	79,504	369
HENG D.	133,210	573	HOU J.	77,763	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HOUBEN J.	97,739	2,326	JACKSON M.	80,144	562
HOWARD A.	105,494	299	JACKSON S.	87,809	0
HOWARD D.	84,229	0	JACOB M.	75,879	0
HOWARD P.	81,734	0	JACOB W.	88,366	589
HRUDEY C.	100,447	3,356	JACOBS D.	89,150	0
HSU A.	92,472	181	JACOBSON C.	123,939	997
HSU S.	93,921	0	JACOBY M.	98,562	8
HU X.	88,411	3,692	JACQUART D.	91,726	452
HUANG A.	133,949	1,011	JAGPAL R.	84,819	0
HUANG F.	89,261	86	JAHN R.	81,734	0
HUANG J.	76,842	6,630	JALDIN T.	87,168	0
HUBER J.	97,469	2,150	JAMES S.	94,945	847
HUGHES B.	89,144	1,168	JANDAY S.	88,874	0
HUGHES K.	92,936	2,781	JANG C.	83,568	0
HUI D.	84,599	56	JANG H.	76,079	0
HUI J.	97,844	0	JANG S.	92,027	0
HUI K.	99,645	191	JANSEN A.	116,572	3,527
HUI M.	79,353	0	JARDINE P.	85,751	3,979
HUI M.	160,314	2,696	JASSAL M.	87,142	0
HUI M.	88,726	0	JAYASUNDARA P.	80,586	0
HUI P.	104,623	0	JEET J.	93,287	30
HULSTEIN J.	121,963	2,296	JEFTIC M.	148,724	2,973
HUNDAL K.	121,181	230	JEFTIC M.	154,521	3,022
HUNDAL S.	78,035	3,547	JEHANGIR I.	82,031	0
HUNDAL S.	88,636	0	JENKINS M.	91,148	0
HUNT S.	90,659	0	JEONG M.	82,541	30
HUR K.	84,377	351	JEPSON D.	76,225	0
HURZIN B.	92,436	195	JESSA K.	92,600	191
HUSSAIN B.	76,081	0	JEWELL K.	88,406	0
HUXLEY K.	126,282	1,669	JHIM U.	92,572	0
HYDE H.	77,797	0	JHUTTI B.	96,256	0
IDLER K.	80,333	0	JIA J.	102,238	0
IERACI M.	94,291	0	JIA N.	111,704	248
IGNACIO B.	94,947	0	JILANI S.	92,233	0
IHEMANMA S.	91,028	0	JIMENEZ N.	459,306	28,778
IKEDA M.	93,161	0	JOHAL C.	94,991	1,984
ILCHUK D.	75,040	191	JOHAL G.	162,018	558
ILICI A.	92,658	554	JOHAL I.	96,188	0
INVENTO A.	82,756	0	JOHAL R.	140,091	76
IP S.	108,883	307	JOHAL S.	76,788	0
IP V.	112,832	403	JOHNSON C.	100,270	616
IRVING L.	91,377	219	JOHNSON C.	90,084	191
ISBISTER R.	103,739	0	JOHNSON D.	100,903	0
ISMAGILOVA J.	105,439	233	JOHNSON L.	109,808	0
ITAKURA R.	95,933	0	JOHNSON L.	81,734	0
IVAN N.	91,454	500	JOHNSON R.	103,025	0
IVANOV D.	86,193	0	JOHNSTON T.	75,486	0
IVES C.	88,560	0	JOHNSTONE B.	75,551	21
JACKSON D.	101,840	0	JOIYA S.	82,419	217
JACKSON G.	83,357	0	JONES B.	91,204	0
JACKSON G.	124,383	2,312	JONES D.	125,000	75
JACKSON K.	92,139	191	JONES L.	127,621	2,644

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
JONES R.	89,040	2,590	KEKS L.	88,809	0
JORGE C.	111,920	2,818	KELCH K.	85,481	0
JOSAN N.	83,227	0	KELENY R.	114,302	3,775
JOSEPH-NIDUA J.	92,971	191	KELLEPPAN A.	82,366	0
JOSEPHS R.	80,260	191	KELLER S.	86,961	168
JOSHI P.	91,752	106	KELLETT T.	119,354	0
JOW A.	108,708	2,296	KELLINGTON S.	89,061	0
JOYCE S.	122,012	572	KELSO S.	78,936	40
JUCO M.	100,092	128	KEMP P.	239,091	7,124
JUDGE J.	140,712	1,236	KENNEDY E.	89,808	2,049
JUDGE N.	79,580	0	KENNELLY-MOHR B.	83,877	7,073
JUMA A.	77,446	191	KEOUGH D.	126,619	10,241
JUN S.	75,996	0	KERK G.	92,142	0
JUNG R.	99,624	191	KEW K.	91,987	0
JUNG T.	93,974	361	KHAKH G.	108,705	0
JURIC I.	97,352	0	KHALIL S.	79,465	0
JUTLA H.	166,073	420	KHAN R.	76,139	191
JUTRAS M.	99,855	0	KHAN S.	106,929	0
KAHLON M.	88,676	20	KHAN S.	89,277	175
KAHLON R.	169,454	616	KHATAMI A.	75,636	1,111
KAHLON S.	91,736	0	KHIYANI M.	82,574	0
KAILA G.	82,120	0	KIDD C.	81,754	72
KAILA K.	80,709	0	KILBRAI T.	81,734	0
KAILA N.	154,022	202	KILPATRICK A.	90,578	0
KAILA N.	81,417	0	KILPATRICK J.	159,190	2,245
KAILA-GREWAL I.	107,215	2,504	KIM D.	77,839	0
KAILEY H.	82,224	0	KIM H.	85,985	0
KAJIWARA D.	111,226	231	KIM H.	115,335	68
KALETA J.	83,586	0	KIM J.	84,763	0
KALISCH G.	84,805	0	KIM K.	76,892	0
KALNINS L.	88,956	163	KIM M.	84,054	0
KAMAU E.	83,690	0	KIM M.	75,853	1,685
KAMBOH C.	94,474	784	KIM S.	154,913	248
KAN J.	91,616	1,356	KIM S.	87,710	1,538
KANANI R.	84,355	0	KIMBLE M.	100,467	55
KANCHARLA J.	90,942	26	KIMURA D.	137,403	107
KANG S.	112,729	2,380	KINAMORE T.	85,859	1,864
KAPOOR A.	86,939	735	KING J.	96,307	529
KAPUR S.	85,959	20	KINNEY S.	92,016	0
KARPINSKI L.	91,019	253	KINSEY W.	96,908	0
KASHI PRAHALLADARAO S.	111,368	0	KIRBY C.	90,059	3,905
KATARIA H.	91,927	27	KIRKHAM P.	117,686	0
KATILA S.	91,670	0	KIRKHAM R.	173,629	4,908
KATINIC A.	83,076	918	KIRKPATRICK K.	89,286	2,914
KAUR J.	91,769	0	KIRTON W.	93,014	3,103
KAUR J.	79,346	0	KITCHEN T.	117,317	0
KAUR M.	80,882	0	KLAR A.	76,752	2,973
KAUR S.	98,088	0	KLEEFSTRA Z.	164,684	3,207
KAVANAUGH N.	78,100	11,914	KLEIN K.	86,032	1,889
KAYSER M.	120,280	366	KLER K.	108,317	14
KEAN R.	133,200	372	KLOOSTERMAN G.	75,649	0
KEEPENCE T.	89,823	86	KNAPE P.	75,817	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KNECHTLE A.	91,646	71	LAINCHBURY D.	82,789	0
KNIPPELBERG S.	84,202	321	LAING L.	104,611	884
KO J.	76,003	0	LAL N.	78,156	610
KOCHHAR R.	78,851	0	LAL S.	96,983	1,541
KOENEN A.	117,277	170	LAM B.	88,374	0
KOIVUKANGAS A.	81,749	0	LAM C.	120,323	273
KOKOT A.	77,941	100	LAM C.	137,871	516
KOLE D.	93,166	5,268	LAM M.	88,478	0
KOLODZINSKI G.	122,727	1,168	LAM R.	106,738	4,827
KON D.	90,257	191	LAM T.	100,756	1,698
KONG J.	142,842	259	LAM V.	90,372	0
KONG K.	80,047	1,152	LAM V.	81,155	0
KONG S.	98,418	0	LAM Y.	75,260	0
KOONAR H.	89,357	0	LAMIEL F.	88,853	3,139
KOONER A.	96,336	0	LANE T.	123,091	374
KOONER H.	88,219	3,255	LANG G.	96,633	352
KOPCHUK K.	103,903	0	LANGILLE L.	101,534	191
KOROLEV M.	88,726	0	LANGRANA N.	122,969	3,358
KOSTASCHUK J.	93,283	2,609	LANGTRY P.	109,051	0
KOSTUR S.	110,346	0	LAPAIRE D.	116,223	1,470
KOTANI H.	83,900	0	LAPLUME T.	80,590	3,279
KOTHIWALA N.	94,248	0	LARSSON K.	91,246	0
KOTSABOIKIDIS H.	153,613	2,296	LAU E.	103,691	0
KOUDI N.	103,423	411	LAU F.	89,158	2,325
KOZAR J.	140,700	3,359	LAU J.	91,873	0
KRAVAC M.	80,123	0	LAU R.	97,904	86
KRIMMER J.	78,518	2,170	LAUDADIO S.	154,102	4,008
KRISTOPAITIS A.	79,987	0	LAUGUICO K.	99,648	12
KUEHN A.	90,163	0	LAUPRECHT H.	107,595	172
KULAKOV O.	86,506	20	LAVIE E.	113,849	400
KULLAR J.	75,527	0	LAW S.	87,859	1,155
KULLMAN N.	107,264	0	LAWAL A.	93,314	0
KUMAR D.	94,115	3,302	LAWRENCE J.	109,840	2,428
KUMAR P.	77,166	0	LAZARUS P.	103,291	248
KUMAR R.	100,426	0	LAZENBY K.	93,883	81
KUMARAN S.	96,894	0	LE D.	76,246	0
KUNG J.	130,086	353	LEARNED D.	115,618	631
KUTTETH HARIHARAN H.	115,381	33	LEBRUN D.	166,617	6,160
KWAN A.	117,767	340	LEBRUN M.	75,573	78
KWAN J.	92,888	194	LEDUC B.	79,003	50
KWOK C.	105,083	1,092	LEDUC E.	76,109	0
KWOK M.	85,915	0	LEE A.	140,502	829
KWOK M.	95,838	0	LEE A.	119,671	478
KWON T.	95,509	0	LEE A.	89,150	0
LABOUCAN K.	79,813	0	LEE B.	89,817	0
LAC H.	98,092	5,918	LEE C.	87,920	0
LACHANAS M.	94,609	0	LEE D.	82,580	191
LADNER P.	145,477	4,073	LEE D.	79,484	70
LAFORTUNE M.	77,245	0	LEE E.	85,828	0
LAI A.	89,566	0	LEE F.	85,611	0
LAI R.	82,901	0	LEE F.	88,608	0
LAI S.	117,951	614	LEE G.	96,073	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LEE H.	75,888	0	LIANG Y.	102,670	30
LEE J.	137,048	5,090	LIANG Y.	90,475	402
LEE J.	85,254	0	LIGUORI T.	91,677	30
LEE K.	90,166	0	LIM K.	101,447	0
LEE K.	87,725	1,000	LIM T.	88,429	20
LEE M.	116,990	0	LIN C.	86,675	30
LEE M.	167,960	2,960	LIN M.	120,974	25
LEE M.	145,072	2,999	LIN R.	93,779	0
LEE M.	123,481	232	LIN X.	84,915	2,210
LEE M.	84,221	0	LIN Y.	91,810	0
LEE M.	79,561	0	LINDEN M.	93,613	0
LEE P.	134,991	0	LINDEN R.	101,355	297
LEE R.	125,571	18	LINDEQUE L.	134,200	0
LEE R.	122,341	2,067	LINDESAY M.	102,361	1,306
LEE S.	86,124	0	LINTON N.	174,389	4,651
LEE S.	92,414	630	LINZMEIER J.	105,829	0
LEE V.	105,502	4,048	LIOW K.	75,774	0
LEESON J.	78,366	540	LIPKEWICH R.	93,073	0
LEE-YOUNG D.	95,835	0	LIPPELT M.	106,748	5,531
LEE-YOUNG G.	86,043	0	LISE R.	75,707	0
LEGGETT K.	99,781	0	LIU A.	99,644	0
LEIGHTON K.	86,276	76	LIU C.	91,606	0
LENCH B.	77,386	0	LIU D.	75,621	798
LENCOVIC C.	124,065	2,973	LIU H.	91,990	101
LEONG P.	319,979	3,681	LIU J.	79,142	804
LESPERANCE J.	148,475	215	LIU K.	112,262	1,475
LESSARD E.	111,087	919	LIU S.	79,691	2,053
LESTON L.	97,505	191	LIU T.	121,777	0
LEUNG C.	94,040	0	LIU Y.	84,819	30
LEUNG E.	103,405	3,626	LIU Y.	109,705	6,374
LEUNG E.	89,335	0	LIU Y.	76,146	4,551
LEUNG H.	81,199	2,770	LO F.	140,547	0
LEUNG P.	96,040	0	LO K.	102,035	285
LEUS C.	85,620	0	LO M.	86,811	0
LEWIS A.	128,847	1,337	LOACH A.	236,992	4,745
LEWIS C.	114,805	100	LOCHRIE L.	108,200	0
LEWIS D.	106,693	0	LOCK M.	106,514	95
LEWIS D.	102,252	0	LOISELLE S.	115,814	1,438
LEWIS N.	88,445	206	LONDON S.	94,960	646
LEZICA M.	119,471	757	LONDONO G.	97,193	346
LI A.	210,443	8,464	LONG S.	77,314	0
LI A.	106,196	1,000	LOO A.	88,570	0
LI C.	110,936	738	LOO I.	79,066	3,326
LI E.	157,341	654	LOOS R.	111,251	0
LI G.	84,047	0	LOPEZ-DEE M.	115,770	3,543
LI J.	99,590	0	LORE R.	94,949	0
LI R.	153,313	1,681	LOUCAKOS S.	92,564	0
LI Y.	79,160	4,516	LOUGHLIN J.	80,582	0
LI Y.	133,753	265	LOUIE W.	105,024	86
LI Z.	102,662	3,826	LOW Y.	81,966	0
LI Z.	86,951	402	LOWE K.	86,193	0
LI Z.	83,878	0	LOZANO J.	77,350	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LU B.	77,727	0	MADSEN K.	79,569	1,397
LU C.	94,131	0	MAFRAJI A.	82,114	211
LU Q.	83,524	0	MAGANA M.	75,115	0
LU T.	85,661	228	MAGILL A.	100,690	1,828
LU T.	80,807	353	MAH J.	142,213	3,111
LUCHIES J.	104,557	0	MAH S.	91,177	26
LUDDU M.	99,414	0	MAHAJAN A.	92,394	0
LUDWIG T.	75,655	191	MAHARAJ S.	91,886	2,957
LUI L.	107,677	0	MAHDAVIANI D.	99,752	127
LUM MIN S.	89,151	0	MAI V.	89,712	0
LUM S.	83,084	0	MAIER B.	115,807	16,247
LUM W.	88,552	0	MAIN J.	94,672	2,679
LUND J.	94,357	0	MAIO A.	93,316	0
LUNDELL M.	75,094	0	MAK J.	77,089	578
LUO J.	98,329	1,160	MAK J.	85,027	0
LUONG S.	95,113	0	MAK L.	198,311	509
LUU J.	90,931	250	MAK Y.	102,186	323
LUU M.	103,245	101	MAKAN R.	85,687	0
LY J.	76,748	77	MAKULAVICIUS P.	90,895	1,338
MA A.	97,520	132	MALAEB M.	78,820	216
MA B.	131,077	0	MALAWIYA R.	83,366	464
MA K.	90,839	25	MALEKAR S.	107,644	34
MA S.	116,502	1,319	MALIK S.	77,073	803
MA V.	99,866	0	MALLARI L.	79,670	2,195
MA W.	100,597	0	MALLEK A.	138,630	2,888
MABEY T.	93,586	2,195	MALM A.	80,233	0
MAC DONALD D.	95,876	12,361	MALVANKAR A.	80,783	0
MAC DONALD S.	83,149	0	MAN L.	147,487	63
MACALINO R.	75,802	432	MAN M.	164,210	1,004
MACAPINLAC R.	127,726	2,478	MANCHANDA S.	75,323	22
MACBURNIE M.	86,758	206	MANDAIR J.	113,864	422
MACDONALD A.	110,619	2,205	MANDER S.	80,043	0
MACDONALD C.	84,792	188	MANGAT P.	108,371	2,356
MACDONALD K.	82,759	0	MANHAO R.	98,916	1,240
MACDONALD N.	78,610	1,002	MANKUZHI SUDHA M.	77,479	0
MACEK S.	90,736	191	MANN P.	94,541	2,053
MACFARLANE E.	79,954	0	MANN S.	140,956	373
MACGILLIVRAY L.	88,994	0	MANSELL S.	83,578	212
MACGREGOR B.	81,765	0	MANUEL H.	102,829	0
MACHTMES M.	82,522	0	MANUEL J.	76,856	556
MACK D.	80,552	184	MANUEL K.	82,709	17
MACKAY B.	81,734	0	MAO Y.	111,964	0
MACKAY K.	131,463	323	MAPLE T.	133,818	3,524
MACKAY M.	113,293	881	MARA C.	90,394	191
MACLEAN V.	101,924	60	MARBELLA C.	92,094	191
MACLEOD S.	118,585	1,083	MARCHI J.	174,065	3,789
MACMEEKIN C.	90,106	145	MARCOTTE L.	80,878	75
MACNEIL C.	107,952	0	MARIA V.	97,009	0
MACRI S.	83,628	0	MARINI M.	107,422	0
MADAN P.	91,625	128	MARINOV I.	80,858	0
MADANAYAKE U.	89,027	1,638	MARION C.	107,716	2,473
MADDALA R.	111,236	0	MARLES K.	97,299	90

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MARQUES DA SILVA S.	85,817	0	MCDONALD B.	128,595	93
MARSHALL L.	118,051	434	MCDONALD D.	81,734	0
MARTE A.	106,293	4,833	MCDONALD S.	99,735	0
MARTENS B.	75,080	0	MCEVOY E.	97,814	836
MARTIN D.	91,162	0	MCGILVERY T.	142,525	9,280
MARTIN J.	83,066	0	MCGREGOR S.	86,288	0
MARTIN M.	118,397	42	MCKAY D.	91,875	0
MARTIN M.	117,289	1,074	MCKAY F.	91,491	2,007
MARTIN S.	103,081	0	MCKENZIE L.	91,486	1,267
MARTINS J.	96,578	32	MCKERNAN C.	130,270	0
MARTON F.	120,562	11,542	MCLEAN S.	95,835	0
MARVEL D.	117,581	52	MCLELLAN J.	98,653	676
MASERA B.	85,024	3,759	MCPMAHON D.	85,268	96
MASHHADI AVAZ TEHRANI H.	134,967	0	MCMANN M.	79,303	471
MASON D.	88,535	219	MCMANUS E.	84,341	31
MASSULLO C.	109,605	30	MCMANUS P.	77,675	0
MATHARU H.	89,212	0	MCMILLAN P.	98,044	0
MATHESON C.	106,764	1,812	MCMILLAN P.	138,597	90
MATHEW A.	78,555	1,558	MCMINN T.	79,694	0
MATHIESON D.	108,475	877	MCNAMARA S.	102,023	32
MATIBAG E.	76,037	0	MCRAE G.	75,702	0
MATTAMEL D.	96,061	110	MCWILLIAMS R.	118,581	380
MATTHEWS L.	300,592	9,015	MEADE A.	146,085	2,334
MATTHEWS R.	136,821	2,048	MEHMI-KHELLA S.	79,057	0
MATTHEWS S.	84,337	1,189	MEHTA V.	78,981	0
MATTIELLO L.	79,237	337	MEHTA V.	79,711	0
MATTU B.	92,477	0	MEILI S.	138,714	0
MAUGER R.	90,320	0	MELNIKOVA A.	105,954	25
MAURO J.	90,003	0	MELO DA SILVA T.	84,973	0
MAURO L.	85,114	191	MENARD D.	191,213	4,630
MAURO L.	134,120	102	MENDEZ V.	87,315	0
MAW P.	101,360	0	MENDONCA L.	76,014	3,329
MAXWELL W.	76,383	0	MERALI K.	87,630	0
MAYEDE G.	84,988	0	MERCHANT D.	148,866	6,773
MAYHEW D.	85,975	0	MERESA L.	83,704	13,533
MCARTHUR T.	86,467	0	MESZAROS J.	93,539	0
MCAULEY A.	93,630	0	MEYER C.	125,910	164
MCAVANY S.	93,420	7,058	MEYER T.	97,003	1,718
MCBAIN M.	82,220	378	MICHAEL D.	77,585	0
MCCALL K.	76,268	698	MICHEL S.	81,875	191
MCCARTHY G.	81,065	0	MIGUEL CAVALCANTE LIMA A.	83,053	0
MCCARTHY S.	80,546	0	MIKE K.	75,873	2,236
MCCAULEY L.	98,256	2,850	MIKITCHUK A.	122,744	129
MCCONNELL A.	109,992	1,725	MIKKESEN B.	96,183	0
MCCORMACK C.	81,300	0	MILES J.	76,772	0
MCCORMICK S.	109,446	394	MILLER A.	82,003	479
MCCORMICK T.	109,829	2,296	MILLER L.	112,387	0
MCCREERY L.	157,972	2,983	MILLER L.	88,645	191
MCCULLOUGH R.	168,056	3,350	MILLER R.	95,821	1,046
MCCUNE J.	96,833	17	MILLER R.	111,264	2,977
MCCUTCHEON D.	75,222	0	MILLS D.	90,094	2,172
MCDANIEL J.	317,432	8,654	MILNER M.	120,990	255

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MIM D.	96,617	0	MURRAY R.	111,545	12,617
MING Z.	80,984	0	MVUNDURA O.	212,435	28,618
MIRCHANDANI C.	89,085	0	MWENDWA A.	104,433	0
MISE P.	96,610	869	MYSHKO T.	79,207	0
MISKO L.	81,163	0	NADALIN K.	85,766	43
MISRA N.	140,992	0	NADURAK K.	75,259	0
MISTRY N.	90,608	2,951	NAGANDLA S.	134,741	920
MITUTA M.	103,303	845	NAGY C.	114,947	0
MIYASHITA A.	102,985	1,270	NAICKER R.	94,294	0
MOEN R.	147,477	1,145	NAIDU L.	76,656	0
MOFFITT B.	86,227	2,609	NAIDU N.	89,173	59
MOGER K.	78,727	1,739	NAMANYA R.	87,579	191
MOHAMMED J.	97,433	191	NAMDJOO D.	75,634	21
MOHAMMED P.	82,269	0	NANOS L.	88,145	0
MOHAN A.	77,738	0	NAQVI A.	99,115	0
MOIZUMI T.	104,382	109	NARAINA K.	80,847	0
MOK M.	78,025	149	NARANG A.	83,897	0
MOLEMA M.	129,380	716	NARAYAN R.	80,756	0
MOLINELLI S.	102,874	461	NARESH K.	125,323	6,336
MOLNAR B.	119,281	302	NARWAL J.	93,405	39
MONIZ M.	78,120	0	NASH A.	78,634	0
MONTEIRO K.	77,541	1,849	NASIRIAN L.	76,413	0
MONTGOMERY M.	89,480	0	NATHAN V.	142,965	1,022
MOONEY R.	94,056	3,317	NAVA C.	102,381	2,835
MOORE C.	77,853	0	NAVARRO M.	84,129	56
MOORE K.	75,926	0	NEAL P.	97,128	1,949
MOORE S.	85,497	0	NEARING T.	76,232	329
MORAN N.	95,642	901	NEESE N.	127,598	518
MORAN T.	75,018	833	NEGYAL W.	112,838	3,004
MOREHOUSE S.	82,325	0	NELSON J.	83,085	0
MORGAN J.	90,855	52	NELSON K.	112,871	3,185
MORIN D.	124,801	0	NEMATIFAR M.	118,902	118
MORIN S.	135,207	0	NEPOMUCENO J.	111,704	2,482
MORLEY L.	97,329	0	NETTO A.	88,239	583
MORNEAU R.	90,359	892	NEUFELD M.	96,732	191
MORO D.	93,662	55	NEWBERY R.	89,456	0
MORRALL G.	105,543	2,063	NEWMAN B.	116,920	77
MORRIS J.	75,768	0	NEWMAN T.	95,956	0
MORRIS S.	111,990	427	NG A.	118,455	1,081
MORRIS T.	98,510	33	NG C.	124,244	416
MORTIMER B.	82,278	754	NG C.	89,340	0
MORTIMER M.	80,343	1,499	NG E.	97,143	0
MOUSTAKAS S.	84,813	81	NG J.	124,191	1,194
MRAKIC M.	86,471	27	NG J.	95,171	0
MUGHAL A.	104,950	5,627	NG J.	123,371	544
MULLIGAN W.	96,413	253	NG L.	91,041	0
MUNG D.	87,793	38	NG P.	102,212	0
MUNIAN R.	75,066	0	NG P.	93,063	86
MUNN K.	159,107	4,082	NG T.	91,726	0
MUNT K.	88,932	191	NG Y.	116,627	0
MURPHY M.	176,022	3,468	NGAI C.	106,226	318
MURPHY S.	92,726	0	NGAI F.	80,012	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
NGAN G.	78,025	86	O'NEILL J.	81,486	0
NGAN J.	79,052	0	ONG J.	76,054	0
NGO H.	119,277	0	ONG S.	122,803	413
NGUYEN D.	134,935	179	ONO Y.	96,250	53
NGUYEN J.	188,663	1,579	OOI S.	185,265	1,306
NGUYEN L.	112,485	0	OPDAHL C.	110,650	3,318
NGUYEN Q.	75,548	525	OPENSHAW S.	93,731	3,064
NGUYEN Q.	138,555	173	OR V.	88,964	2,195
NGUYEN T.	97,023	100	OREA R.	102,557	0
NGUYEN T.	79,066	0	O'REGAN K.	105,687	0
NGUYEN T.	83,874	0	ORENC F.	75,996	30
NIBBELINK A.	138,233	164	ORENDAIN G.	91,077	0
NICKASON N.	165,556	2,973	ORIEUX C.	75,456	0
NIEWELER E.	93,210	0	O'ROURKE D.	76,971	0
NIJJER R.	94,061	0	ORR J.	95,949	4,674
NIMI D.	89,746	0	OSADCZUK S.	106,870	1,252
NIP C.	107,099	4,796	OSEMWINGIE J.	123,001	3,042
NISHI K.	104,619	0	O'SHEA L.	75,750	76
NISHI L.	102,805	199	OSOBIK I.	129,285	4,180
NITA A.	77,867	0	OSTROWKA K.	105,751	44
NIU Y.	117,793	1,000	O'TOOLE T.	115,397	1,453
NOBLE V.	76,859	0	OTWAY K.	76,938	0
NOEL T.	92,774	0	OUELLETTE J.	102,239	445
NOMURA K.	93,174	0	OUELLETTE L.	97,420	0
NOORI F.	106,400	593	OWEN-BLAS M.	121,159	182
NORMAN B.	110,291	0	OWEN-KING K.	148,870	3,501
NORMAND C.	86,054	0	PABLO C.	96,426	0
NORRIE E.	80,904	0	PACHINI R.	93,137	211
NOUJAIME R.	118,289	217	PADDOCK S.	116,619	1,960
NOVENO M.	81,074	17	PAEZ J.	155,595	3,088
NOWACZEK J.	99,861	237	PAGALA F.	75,832	0
NOWAK M.	90,266	222	PAHWA S.	88,067	0
NUNN J.	115,184	7,474	PAISLEY R.	102,970	0
NUSCHE M.	108,974	1,888	PAL A.	76,960	0
NUTLAND K.	85,409	191	PAL E.	79,302	200
NYAMANDI V.	98,245	1,566	PALACIOS N.	86,597	649
OCHIGBANO E.	84,907	728	PALANISAMY C.	79,713	0
O'CONNOR M.	78,268	0	PALEN R.	82,387	814
ODDY E.	93,791	849	PALIA K.	76,780	0
ODEYALE T.	84,487	0	PALK S.	109,601	0
O'FLAHERTY M.	98,755	0	PALTIEL C.	128,177	363
OH S.	114,339	1,411	PANCHENKO L.	94,535	0
OKAFIEMHIN L.	85,561	0	PANG C.	94,592	25
O'KEEFFE P.	104,777	0	PANG W.	105,437	0
OKOYE P.	89,327	0	PANNU J.	98,016	0
OLABANJI O.	76,106	0	PANOV S.	96,034	3,993
OLAR N.	90,815	0	PANTUSA A.	80,083	0
OLEYNIK S.	80,516	0	PANTUSA S.	112,073	60
OLIVER J.	101,536	0	PAPAIYA R.	83,848	4,269
OLOVSON-CLEVELAND E.	91,556	0	PARFENIUK T.	88,020	0
OLSON D.	78,072	5,197	PARHAT R.	92,877	0
OMULE K.	90,107	412	PARILLA C.	90,833	423

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PARK J.	94,050	191	POERNOMO C.	81,977	0
PARK J.	87,192	0	POIRIER R.	109,138	0
PARK S.	131,852	3,358	POLLARD G.	80,407	0
PARKER T.	102,858	455	POOLE D.	104,884	3,499
PARKES M.	145,568	2,992	POOLE K.	157,835	144
PARKHOR J.	79,740	1,214	POP T.	96,384	0
PARKIN T.	105,419	8,750	POPA T.	95,817	0
PARMAR M.	79,431	25	PORT C.	140,372	604
PARROTT C.	83,442	0	PORTERFIELD B.	98,912	420
PARRY J.	101,961	179	POSTNIKOFF B.	91,311	1,353
PASCUAL S.	76,822	0	POTTERY J.	122,376	2,666
PASKALIDIS K.	79,328	0	POTTS F.	101,450	191
PATEL D.	102,941	2,205	POTTS L.	79,470	209
PATEL S.	112,820	0	POULSON L.	103,647	1,082
PATEL S.	99,336	0	POWERS R.	117,365	1,461
PATEL Y.	75,225	0	PRABHAKAR K.	112,675	925
PATERSON C.	87,406	1,079	PRAIN L.	105,295	609
PAU M.	95,835	0	PRASATH A.	78,036	0
PAUL J.	117,504	540	PREDDY I.	93,631	2,248
PAULIC M.	82,043	0	PREDEAUX D.	81,765	437
PEERS K.	93,881	2,260	PREFONTAINE N.	79,490	753
PEMKOWSKI D.	164,298	5,441	PREISSLER S.	77,969	0
PENG B.	83,619	54	PRELLWITZ J.	142,428	5,761
PENN J.	105,569	4,295	PREMACK C.	89,661	2,220
PEREIRA M.	81,411	0	PROCKIW K.	188,711	6,387
PEREIRA S.	115,629	785	PRZYBYLSKI M.	171,194	232
PEREZ DE LEON M.	76,567	14	PULKO M.	115,072	659
PEREZ E.	97,582	4,735	PURCELL J.	108,226	394
PEREZ J.	81,746	0	PUREWAL C.	119,000	3,457
PERRY E.	88,535	191	PURI T.	90,390	0
PERSCHONKE K.	158,832	1,826	PUTERMAN D.	122,526	577
PETERS S.	106,420	0	QI F.	97,648	3,287
PETERSEN E.	91,928	470	QIAO K.	99,439	0
PETRIE C.	80,684	1,218	QIU D.	116,435	19
PETRIE M.	132,602	2,558	QIU X.	78,508	0
PETTIT A.	98,071	738	QU S.	78,063	86
PHAM K.	75,144	754	QUAN M.	96,826	191
PHILLEY A.	95,306	0	QUENNEVILLE M.	89,718	0
PHILLIPS C.	98,621	420	RACHAMADUGU P.	112,201	401
PHILLIPS T.	82,691	0	RADOSEVIC D.	80,442	519
PIASTA K.	84,799	0	RAFFARD D.	90,326	191
PICCHIONI C.	89,071	191	RAI H.	106,885	0
PICILLO M.	87,787	77	RAI K.	119,327	220
PICKERING N.	78,637	160	RAI S.	78,839	0
PIERCE M.	105,031	0	RAI S.	113,365	409
PILLAI S.	93,159	0	RAI V.	145,909	698
PINIACH P.	145,307	415	RAJAN JACOB A.	136,105	5,979
PITEAU T.	83,592	120	RALPH A.	75,702	56
PITT C.	89,151	155	RAM A.	81,680	0
PITZMAN M.	131,968	2,916	RAMACHANDRAN N.	84,456	183
PLOMP R.	96,546	9,835	RAMACHANDRAN R.	90,379	0
PLUMMER M.	152,071	2,540	RAMESHA R.	78,692	73

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
RAMLU A.	79,468	0	ROEST C.	85,084	879
RAMSAY L.	96,855	0	ROGERS L.	77,765	0
RANDHAWA K.	80,210	185	ROHNE A.	93,441	0
RANDHAWA S.	81,450	0	ROJEN M.	88,191	0
RANIGA B.	93,550	0	ROKKAM S.	104,527	353
RANIGA L.	89,737	0	ROLFSEN C.	92,179	191
RAPOSO M.	94,451	0	ROMANIUK L.	87,672	1,000
RATHBONE J.	90,813	1,514	ROMARD T.	92,832	1,087
RE F.	146,699	1,994	ROMERO DA CRUZ D.	114,375	0
READ C.	127,803	1,070	ROOT A.	167,205	4,834
READ L.	115,074	42	ROSALES R.	77,074	202
REDILA B.	81,575	0	ROSENBERG T.	102,524	0
REGNIER R.	90,942	0	ROSSETTI M.	85,635	129
REGUSH H.	135,360	2,994	ROSTAM S.	118,324	0
REID A.	96,710	2,168	ROWLEDGE L.	81,507	1,400
REID E.	88,842	680	ROY C.	76,404	829
REID T.	95,141	191	RUBY W.	75,108	65
REILLY J.	104,214	568	RUDKOWSKI A.	90,036	0
REIMER D.	162,008	2,612	RUDOLPH S.	87,324	0
REINHARDT K.	76,578	191	RUEST N.	95,334	1,151
REITER M.	94,586	0	RUGGLES R.	81,765	0
REITER S.	78,568	566	RUGGLES S.	117,020	3,145
REMATORE M.	89,588	0	RUMBLE G.	190,538	5,774
REMPEL E.	92,699	0	RUSSELL B.	76,820	2,535
REMPEL T.	106,374	0	RUSSELL S.	89,012	0
RESTALL K.	84,781	318	RYAN C.	141,487	1,839
REYNOLDS A.	148,206	2,872	RYE K.	202,438	3,117
REYNOLDS J.	83,476	0	SAADEH T.	102,219	180
REZNIK N.	105,783	45	SAALFELD S.	85,608	0
RHIM H.	100,337	0	SABET F.	75,366	0
RIASAT W.	83,932	0	SADGROVE L.	97,620	191
RIBEIRO D.	115,600	669	SADRA M.	145,919	2,652
RICHARDSON D.	201,472	11,488	SAFARI Z.	78,845	0
RIDDLE A.	101,032	691	SAFRUIK G.	88,523	6,210
RIDLEY N.	149,261	4,707	SAGER C.	81,610	0
RIGOLO V.	75,439	0	SAHOTA M.	88,131	2,794
RISHI S.	94,127	100	SAHOTA R.	114,056	554
RISPIN M.	111,821	17,040	SAILOR S.	90,034	168
RIVA T.	85,377	0	SAINI S.	87,918	0
RIVARD C.	98,520	0	SAKAI K.	78,334	1,170
RIVERA P.	95,654	0	SAKULER C.	93,903	111
ROBERTSON B.	89,379	0	SALAVER Z.	81,670	0
ROBERTSON J.	136,533	757	SALVADOR J.	78,056	20
ROBERTSON M.	117,513	0	SAMA N.	92,110	64
ROBINSON C.	137,306	770	SAMANIEGO C.	77,265	0
ROBINSON C.	85,562	7,316	SAMRITI S.	81,571	30
ROBINSON K.	124,390	776	SAN J.	105,247	1,521
ROBIRTIS D.	88,535	0	SANDALL G.	135,473	1,178
ROBSON A.	116,387	1,495	SANDHER G.	81,109	1,234
RODDICK K.	116,050	2,700	SANDHU H.	87,869	24
RODRIGUES PIRES D.	80,995	2,489	SANDHU J.	82,562	0
RODRIGUEZ E.	89,937	78	SANDHU K.	110,989	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SANDHU L.	177,448	5,390	SEHGAL A.	85,486	238
SANDHU M.	80,979	6,186	SELINE K.	99,843	26
SANDHU P.	100,158	0	SELVER B.	122,311	17,329
SANDHU P.	94,199	235	SENF D.	80,410	181
SANDHU P.	80,051	0	SENGHERA J.	90,519	86
SANDHU R.	78,068	0	SENGHERA S.	139,669	1,432
SANDHU S.	88,570	0	SEOW S.	97,038	2,310
SANDHU S.	129,371	0	SEPULVEDA MAGALHAES F. M.	93,128	299
SANDHU T.	89,894	0	SERBAN D.	92,922	0
SANDOVER S.	77,626	0	SESSIONS S.	82,607	42
SANDRIN F.	104,242	0	SETTICASI P.	180,140	3,075
SANGHA H.	85,606	0	SEVILLA G.	93,309	191
SANGHA S.	97,310	0	SHAH K.	95,956	75
SANTILLAN B.	75,973	0	SHAIKH T.	86,161	0
SANTOS C.	105,380	0	SHANMUGAM T. R.	103,431	778
SANTOS M.	79,186	0	SHANNON K.	115,761	813
SARAN S.	90,215	1,078	SHAPTON S.	115,794	933
SARANCHUK L.	107,458	2,034	SHARAN S.	94,687	0
SARGENT D.	206,836	5,286	SHARMA A.	88,024	0
SARKESSIAN A.	79,052	0	SHARMA G.	88,982	0
SAROA J.	91,026	0	SHARMA H.	95,704	0
SARTORE J.	147,666	508	SHARMA N.	79,093	390
SAUNDRY R.	88,570	191	SHARMA S.	119,070	304
SAVINO B.	84,386	0	SHARMA S.	83,067	0
SAWHNEY J.	98,379	1,104	SHARMA V.	93,123	0
SAWHNEY K.	92,529	0	SHARP L.	81,601	23
SAYERS T.	148,971	0	SHAYEGAN J.	152,906	317
SCALI A.	93,639	0	SHEARER B.	125,566	234
SCHAEFER K.	97,128	0	SHEPPARD D.	92,116	0
SCHAER K.	116,035	2,973	SHETTY V.	87,782	0
SCHANZENBACH V.	82,496	0	SHEW W.	80,922	0
SCHARF M.	76,992	0	SHI J.	133,853	0
SCHADEL V.	148,731	13,234	SHIBATA A.	121,264	0
SCHICK R.	81,734	191	SHIGEMATSU A.	85,095	0
SCHMIDT M.	98,563	0	SHIN L.	79,391	573
SCHMIDT P.	96,663	670	SHING A.	99,706	0
SCHNEIDER K.	98,396	191	SHIRVANI A.	76,682	556
SCHOEMAN H.	133,551	1,807	SHOKAR S.	97,892	191
SCHORNAGEL S.	94,117	3,259	SHOTBOLT C.	79,148	0
SCHROEDER T.	89,009	0	SI P.	157,028	3,047
SCHULTZ A.	137,245	1,984	SIDDIQUI A.	103,206	0
SCHUURMAN P.	96,502	881	SIDHU A.	89,063	0
SCHWARTZ C.	77,031	0	SIDHU D.	106,330	0
SCLATER R.	126,301	0	SIDHU M.	120,250	872
SCOTLAND J.	77,230	0	SIDHU N.	91,710	0
SCOTT A.	96,010	414	SIDHU P.	87,311	0
SCOTT M.	94,404	2,205	SIDHU P.	77,463	0
SCOTT V.	104,355	104	SIDHU R.	81,688	0
SCOVELL M.	86,914	0	SIDHU R.	79,258	20
SCUDELLER A.	87,707	0	SIEMENS B.	123,878	281
SCULLION L.	82,001	89	SIEMENS S.	81,734	0
SEAH H.	81,734	0	SIGURDSON E.	89,213	212

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SILVEIRA P.	167,516	0	SOO T.	103,665	191
SIM D.	119,556	2,628	SOON L.	103,854	0
SIMISTER J.	127,455	8,533	SOORAM R.	91,601	402
SIMMONS B.	86,907	0	SOUSA F.	98,540	191
SIMPSON B.	83,701	0	SOUTHWORTH M.	100,408	107
SIMPSON P.	95,762	1,158	SOUVERYN C.	79,098	0
SIMS C.	98,283	0	SPECHT J.	91,147	3,129
SIM-SIM DAVID M.	92,435	0	SPENCER S.	118,177	115
SINCLAIR E.	156,720	4,094	SPENCER S.	77,181	0
SINGH A.	80,427	18	SPINDOR A.	115,179	311
SINGH A.	87,089	0	SPITALE J.	76,707	491
SINGH G.	101,259	0	SPONAGLE D.	80,449	0
SINGH P.	118,182	2,024	SPRATT M.	108,581	0
SINGH R.	131,877	1,444	SPYKER M.	78,100	7,697
SINGH S.	138,912	2,987	ST DENIS J.	77,465	69
SINGH S.	89,478	0	ST. DENNIS L.	123,079	0
SINGH S.	83,649	0	STANLEY C.	85,326	191
SINGHERA J.	79,550	0	STAPELMANN M.	111,263	191
SINHA P.	93,961	402	STAPLETON K.	99,818	1,046
SINITISIN C.	83,272	0	STARK M.	95,643	500
SIRIPURAPU D.	83,946	0	STATTON D.	93,164	0
SISON N.	92,997	0	STATTON G.	131,091	3,123
SIT E.	97,021	0	STEDING E.	78,646	0
SIU B.	95,775	0	STEEL K.	81,565	0
SIU T.	84,278	0	STEELE B.	90,813	446
SIVALINGAM J.	94,112	0	STEEN K.	86,439	2,916
SIWINSKI B.	81,126	0	STEIN P.	91,265	18
SKJERPEN K.	84,451	46	STEINBERG W.	152,239	2,973
SMATANOVA D.	81,575	0	STEIRO C.	134,681	12,888
SMITH A.	92,905	0	STEPHENSON D.	95,940	0
SMITH H.	102,584	0	STEVENS P.	83,288	0
SMITH J.	120,096	0	STEVENS V.	107,399	2,126
SMITH J.	124,612	2,611	STEVENSON T.	76,024	0
SMITH J.	108,962	1,279	STEVENSON T.	92,079	0
SMITH L.	76,844	0	STEWART A.	80,269	775
SMITH P.	117,501	4,450	STEWART A.	100,640	931
SMITH P.	89,126	0	STEWART C.	90,195	0
SMITH R.	79,143	0	STEWART J.	102,719	0
SMITH R.	89,495	0	STOCKLEY S.	89,172	753
SMITH S.	122,791	0	STRAMPE A.	88,535	0
SMITH T.	85,516	0	STRATYCHUK K.	82,493	232
SNOOK D.	95,290	0	STRAUSS P.	236,242	5,078
SO R.	78,210	0	STUKEL J.	98,153	0
SOAMES B.	82,403	0	SU D.	97,444	0
SOETISNA S.	79,026	0	SUBASIOGLU H.	97,598	0
SOHIER A.	174,236	10,400	SUGATHAN J.	93,942	2,676
SOLEIMANIAN A.	94,420	0	SUM A.	75,145	0
SOMANI S.	75,591	163	SUMNER L.	88,552	0
SOMERS I.	100,612	0	SUN H.	93,529	0
SOND J.	98,328	1,156	SUN K.	90,790	0
SONG M.	83,351	0	SUN M.	92,863	1,134
SONI R.	94,063	50	SUN W.	121,172	636

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SUNG A.	96,885	1,000	TAYLOR D.	77,464	101
SURINE R.	113,593	0	TAYLOR G.	103,338	3,819
SUTANTO K.	106,171	0	TAYLOR K.	132,298	277
SUTHERLAND C.	146,226	3,110	TAYLOR N.	83,429	86
SUTHERLAND M.	106,998	0	TAYLOR S.	83,642	0
SUTHERLAND P.	86,637	0	TAYLOR T.	108,336	237
SUTHERLAND R.	83,361	0	TAZELAAR T.	128,915	534
SUTHERLAND S.	92,869	3,693	TEHRANI-KIA F.	90,800	0
SWAN C.	77,031	0	TEIXEIRA T.	84,816	191
SWEENEY J.	86,076	0	TENTES S.	96,392	38
SWEETING A.	88,355	0	TERAGUCHI L.	159,869	0
SZETO C.	134,459	233	TERAO H.	120,940	403
SZETO T.	83,048	0	TERMUENDE R.	125,372	2,128
SZKICA M.	79,062	15	TERRILLON P.	88,195	0
SZOLADI R.	87,983	1,095	TETZEL R.	77,187	183
TAAMS E.	75,668	2,205	THANGAVELU H.	112,374	756
TADEY C.	98,429	2,702	THAYYIL R.	90,548	0
TAHERI P.	90,163	0	THAZHE PURAYIL S.	81,784	0
TAKHAR A.	83,678	87	THIND R.	102,901	158
TAKHAR P.	79,079	0	THIND R.	92,971	2,638
TALBOT-BOYLE M.	108,508	0	THIYAGARAJAN S.	125,592	0
TAM C.	83,138	363	THOMAS K.	92,127	0
TAM K.	154,143	0	THOMAS M.	92,388	0
TAM M.	98,307	0	THOMPSON A.	95,246	9,295
TAMBER H.	242,054	1,645	THOMPSON K.	83,547	1,052
TAN J.	81,754	0	THOMPSON M.	81,845	191
TAN J.	293,950	12,565	THOMPSON W.	133,345	314
TAN J.	89,476	0	THOMPSON Y.	75,471	0
TAN J.	89,801	0	THOMSON B.	123,962	1,951
TAN L.	90,509	0	THOMSON D.	97,547	915
TAN V.	75,713	2,204	THOMSON M.	92,589	2,248
TAN Z.	114,202	712	THORNLEY J.	131,664	5,116
TANG C.	87,707	0	THREATFUL J.	95,756	0
TANG H.	85,179	0	THUMBOLI S.	124,419	0
TANG K.	91,099	0	THUNDATHIL J.	77,459	0
TANG K.	81,793	3,306	TIAN G.	106,870	116
TANG M.	86,978	0	TILLYER E.	114,626	254
TANG M.	126,734	2,296	TITHECOTT C.	87,195	0
TANG P.	79,437	4,183	TIWANA R.	131,928	2,973
TANG S.	93,936	1,245	TKACHUK C.	103,159	4,657
TANG W.	94,141	30	TODD M.	104,285	849
TANG W.	146,882	220	TOEWS-KAUFMAN H.	110,550	0
TANG Y.	82,553	0	TOKARYK N.	84,020	0
TANKE R.	90,676	326	TOLLEFSON S.	79,488	31
TARANTINO J.	132,584	2,973	TOMANEK N.	76,893	182
TARUN E.	82,670	0	TOMAS E.	99,227	2,845
TARUN G.	77,794	0	TOMAS J.	75,472	0
TASCON A.	117,302	998	TONELLO M.	90,946	256
TASH A.	93,672	914	TOOR P.	91,877	1,156
TAY T.	119,870	0	TOOR S.	169,949	3,145
TAYLOR A.	117,651	486	TOOR S.	91,385	0
TAYLOR A.	88,363	0	TOPIC S.	90,813	0

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TOPSY R.	82,907	2,875	VASS C.	96,397	0
TORRES D.	125,809	1,285	VASSEL BOVE S.	76,538	176
TRAN B.	93,583	377	VASWANI G.	82,718	0
TRAN C.	79,448	20	VEFGHI S.	160,892	2,973
TRAN L.	85,570	221	VELLESCIG M.	147,191	962
TRAN N.	91,979	0	VENDITTI M.	89,165	26
TRAN P.	87,085	0	VENDITTI P.	93,353	0
TRASK M.	92,007	1,642	VENDRAMETTO R.	94,287	0
TREMBLAY S.	87,669	0	VERGARA M.	80,037	282
TRENAMAN K.	85,814	3,364	VERGES K.	98,338	135
TRINIO R.	81,765	0	VERMETTE K.	104,651	191
TRIONFI S.	75,338	20	VERMEULEN J.	93,248	191
TSANG A.	96,662	0	VERSTER A.	92,789	0
TSANG W.	115,752	0	VERWEY S.	93,810	1,170
TSAO C.	99,022	93	VETATH V.	119,112	764
TSE C.	103,004	508	VETTER E.	79,366	191
TSE J.	80,954	211	VIDAM G.	94,474	0
TSE L.	174,954	927	VIDEH V.	80,230	0
TSENG T.	75,918	56	VIEIRA J.	77,002	272
TSUI J.	194,419	1,564	VIERNEZA M.	86,823	303
TSUNG J.	97,030	25	VIJAYACHANDRA KUMAR A.	83,239	0
TSUNG S.	93,091	0	VILLAMIL L.	84,260	191
TUAZON E.	127,629	593	VINCENT B.	114,686	0
TULI T.	83,744	0	VINCENZI S.	95,888	0
TUNG W.	93,423	404	VIRDI Y.	107,579	697
TUPPER C.	192,137	29,511	VIRK G.	80,496	191
TURMAWAN P.	89,713	0	VIRK P.	102,892	212
TURNER K.	95,631	0	VO D.	77,609	105
TURNER M.	87,126	191	VO R.	88,007	402
TWIBILL V.	82,492	0	VO T.	78,469	3,095
TYLLER A.	94,125	191	VOHRADSKY G.	106,235	3,974
UDALOVA I.	91,096	0	VOIGHT M.	115,284	262
UKARDI S.	76,337	0	VOROS M.	154,679	3,062
ULVETEG C.	116,931	638	VUKIC N.	88,570	0
UPPAL M.	97,433	78	VUKOVIC H.	97,405	48
UPPAL R.	78,048	545	WAGNER C.	91,800	25
URMENETA E.	93,890	2,381	WAI D.	98,900	0
VAAGEN E.	174,923	3,513	WAI J.	93,458	191
VAGNARELLI S.	76,485	713	WAKELIN R.	95,473	0
VAKHSHOURI K.	152,576	0	WALJI S.	78,451	583
VALENTINE M.	94,270	681	WALKER J.	117,810	2,531
VALLE B.	95,725	191	WALKER M.	117,754	475
VALLE J.	94,436	0	WALLACE D.	79,937	191
VAN C.	100,909	0	WALLS J.	103,510	11
VAN DYK K.	77,496	191	WALSH K.	125,095	788
VAN GRONDELLE A.	125,190	243	WALTERS J.	98,173	26
VAN HERK K.	92,271	990	WALTON M.	95,103	2,061
VAN MARCK L.	98,237	463	WAN R.	98,747	0
VAN SCHAIK C.	101,178	0	WANG E.	75,942	0
VAN SICKLE M.	92,887	191	WANG F.	88,587	0
VANDEN-EYKEL L.	78,758	0	WANG G.	97,062	0
VARONA V.	104,210	0	WANG H.	107,433	1,670

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WANG J.	89,040	1,501	WINDELS W.	97,527	0
WANG Y.	83,457	0	WITT G.	96,149	2,531
WANG Y.	75,898	0	WOJTASZEK M.	111,610	95
WARD S.	100,865	297	WOLFE J.	85,305	1,822
WARD T.	78,626	851	WOLFE S.	79,296	0
WARKENTIN D.	81,697	75	WONG A.	93,109	0
WARNER G.	92,926	90	WONG A.	86,943	143
WARNER R.	200,905	8,745	WONG B.	139,691	2,617
WARNER S.	85,004	0	WONG B.	167,977	4,058
WASSERMAN A.	78,230	1,470	WONG B.	89,843	48
WATERMAN N.	117,566	127	WONG B.	77,999	0
WATERS A.	143,862	163	WONG C.	86,692	17
WEBSTER T.	85,797	285	WONG C.	96,495	0
WEEKS K.	91,138	649	WONG C.	113,436	306
WEINERT B.	97,712	1,433	WONG C.	83,209	0
WEIST G.	104,851	386	WONG C.	75,485	108
WELFORD P.	118,632	879	WONG D.	126,822	225
WELLS H.	77,172	0	WONG D.	80,659	694
WENDLAND S.	93,062	0	WONG D.	215,821	4,629
WERK J.	104,263	0	WONG D.	75,098	1,082
WESSNER T.	82,369	0	WONG E.	77,581	48
WEST A.	98,588	0	WONG G.	87,067	211
WEST J.	91,712	0	WONG G.	76,290	813
WEST K.	95,537	1,438	WONG I.	145,679	657
WESTHAVER K.	96,214	0	WONG J.	125,260	25
WHEATLEY K.	110,080	55	WONG J.	94,129	41
WHELDON M.	93,827	526	WONG K.	126,248	300
WHITE D.	94,994	784	WONG K.	94,992	354
WHITE R.	75,663	0	WONG K.	112,515	606
WHITE S.	111,552	0	WONG L.	113,172	0
WHITEHEAD S.	76,645	179	WONG L.	76,540	0
WHITING J.	97,359	221	WONG L.	75,942	0
WHITTAL M.	78,555	225	WONG L.	94,487	0
WIEBE T.	76,105	0	WONG M.	133,526	0
WIENS M.	93,568	0	WONG N.	137,770	0
WIENS R.	87,374	191	WONG P.	106,683	1,742
WIGARD C.	80,751	0	WONG P.	94,743	45
WIJESINGHE R.	148,829	3,130	WONG P.	146,679	6,325
WILKINS L.	85,429	0	WONG R.	79,861	0
WILLIAMS H.	76,150	0	WONG S.	79,640	0
WILLIAMS L.	92,934	191	WONG T.	102,348	32
WILLIAMS M.	120,940	2,276	WONG T.	139,809	594
WILLIAMS P.	122,284	212	WONG T.	118,977	388
WILLIAMS P.	92,826	0	WONG T.	215,029	8,699
WILLIAMS W.	84,976	0	WONG Y.	76,156	128
WILLIAMS W.	89,046	0	WOO C.	77,000	0
WILSON J.	101,684	1,014	WOO M.	121,549	0
WILSON J.	94,282	401	WOO S.	98,699	1,258
WILSON P.	94,112	0	WOCHUK K.	85,803	2,015
WILSON S.	95,798	191	WOOD B.	77,531	0
WILSON S.	86,333	0	WOOD J.	99,530	2,549
WILSON-JONES A.	92,953	2,917	WOODGER L.	84,328	3,855

Remuneration and expenses paid to employees for the year ended March 31, 2023

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WOODS B.	137,424	2,973	YPENBURG R.	90,655	0
WOODSKE J.	75,086	0	YU D.	86,046	0
WOODWARD M.	76,339	177	YU G.	107,317	5,051
WRIGHT A.	78,764	62	YU R.	154,695	1,218
WRIGHT D.	80,733	191	YU W.	93,889	0
WU Q.	103,143	0	YU X.	116,044	289
WYLIE L.	96,613	718	YUAN Y.	167,750	1,774
WYLLIE S.	89,046	0	YUAN Y.	99,365	0
WYLLIE T.	115,573	0	YUE M.	110,614	691
WYNHOVEN K.	104,763	2,755	YUEN I.	81,649	0
XAVIER A.	97,241	0	YUEN S.	104,862	806
XIE S.	106,621	7,274	YUEN T.	108,420	0
XU B.	115,256	0	YUK D.	96,370	0
YAMAMOTO R.	84,838	0	ZACHARIAS R.	102,711	1,848
YAN F.	75,609	0	ZAFAR S.	95,058	0
YANG A.	78,141	90	ZAI A.	101,681	311
YANG D.	99,404	92	ZANIC L.	85,939	0
YANG L.	141,453	1,371	ZANNIS F.	91,555	0
YANG X.	92,130	402	ZARE S.	91,962	722
YANGA G.	84,535	583	ZARYSKI T.	94,064	0
YAP K.	145,112	0	ZENG C.	77,129	0
YARDLEY C.	97,935	460	ZENG Q.	78,940	0
YASAYKO J.	95,202	0	ZENONE V.	91,816	140
YATASI I.	92,140	0	ZERBINOS P.	89,005	0
YATHAGIRI VENKATA B.	105,252	1,170	ZEREBESKI J.	75,006	35
YAU J.	76,495	3,659	ZHANG G.	95,383	0
YE J.	91,645	0	ZHANG J.	93,754	191
YEE K.	93,961	0	ZHAO B.	102,169	0
YEE M.	93,587	205	ZHENG T.	96,291	51
YEE W.	79,311	10	ZHERKA T.	86,646	1,995
YEN C.	109,768	0	ZHONG J.	102,369	9
YERXA T.	114,334	0	ZHOU J.	121,866	20,872
YEUNG C.	149,616	249	ZHOU W.	80,770	1,245
YEUNG C.	107,957	0	ZHOU X.	100,322	0
YEUNG C.	89,043	0	ZIELINSKI S.	76,592	0
YEUNG C.	90,491	120	ZILKOWSKY J.	153,969	3,864
YEUNG E.	155,527	3,026	ZINGER K.	93,376	3,505
YIK T.	91,047	0	ZOOD S.	76,070	0
YIP C.	85,342	0	ZORN P.	90,214	0
YIP J.	85,018	0			
YOUNG C.	125,695	15	RECEIVER GEN. OF CANADA	27,398,977	0
YOUNG D.	96,463	9			
YOUNG J.	99,968	0	TOTAL FOR OVER \$75,000	\$ 297,938,157	2,577,420
YOUNG M.	148,931	3,716	OTHER UNDER \$75,000	\$ 194,935,156	1,179,831
YOUNG S.	106,485	1,804			
YOUNG T.	119,679	4,763	GRAND TOTAL	\$ 492,873,313	3,757,251

There were 18 severance agreements made between ICBC and its non-unionized employees during fiscal year 2022/23. These agreements represent from 2 months to 18 months compensation.

Remuneration and expenses paid to the members of the board of directors for the year ended March 31, 2023

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
BELL, J.	BOARD OF DIRECTORS INVESTMENT COMMITTEE, CHAIR AUDIT COMMITTEE	5 of 8 3 of 4 2 of 4	15,000 3,000	5,250	23,250	26
FLAMOND, P.	BOARD OF DIRECTORS HUMAN RESOURCES & COMPENSATION COMMITTEE GOVERNANCE & TECHNOLOGY COMMITTEE	7 of 8 4 of 4 4 of 4	15,000	7,219	22,219	4,981
HOLT, C. ⁴	BOARD OF DIRECTORS, CHAIR AUDIT COMMITTEE GOVERNANCE & TECHNOLOGY COMMITTEE INVESTMENT COMMITTEE OPERATIONS & PLANNING COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE CEO RECRUITMENT	8 of 8 4 of 4 4 of 4 4 of 4 4 of 4 4 of 4 1 of 3	26,250	17,157	43,407	8,792
KHATAR, R.	BOARD OF DIRECTORS INVESTMENT COMMITTEE GOVERNANCE & TECHNOLOGY COMMITTEE	8 of 8 4 of 4 4 of 4	15,000	7,875	22,875	0
LEVERSAGE, J.	BOARD OF DIRECTORS AUDIT COMMITTEE INVESTMENT COMMITTEE	8 of 8 4 of 4 4 of 4	15,000	8,625	23,625	455
MACPHAIL, J. ⁵	BOARD OF DIRECTORS, CHAIR HUMAN RESOURCES & COMPENSATION COMMITTEE INVESTMENT COMMITTEE OPERATIONS & PLANNING COMMITTEE GOVERNANCE & TECHNOLOGY COMMITTEE AUDIT COMMITTEE	2 of 2 2 of 2 2 of 2 2 of 2 2 of 2 2 of 2	7,500	4,500	12,000	19
MCLAY, C.	BOARD OF DIRECTORS AUDIT COMMITTEE, CHAIR OPERATIONS & PLANNING COMMITTEE	6 of 8 4 of 4 3 of 4	15,000 5,000	7,734	27,734	123
MOUSHOS, J.	BOARD OF DIRECTORS OPERATIONS & PLANNING COMMITTEE, CHAIR INVESTMENT COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE CEO RECRUITMENT	8 of 8 4 of 4 4 of 4 1 of 1 3 of 3	15,000 3,000	9,422	27,422	764
PEARSON, B.	BOARD OF DIRECTORS HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR OPERATIONS & PLANNING COMMITTEE INVESTMENT COMMITTEE CEO RECRUITMENT	8 of 8 4 of 4 4 of 4 1 of 1 3 of 3	15,000 3,000	9,000	27,000	5,395
ROBINSON, A. ⁶			540	94	634	0
SECKEL, A.	BOARD OF DIRECTORS OPERATIONS & PLANNING COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE INVESTMENT COMMITTEE CEO RECRUITMENT	7 of 8 4 of 4 4 of 4 1 of 1 3 of 3	15,000	8,625	23,625	0

Remuneration and expenses paid to the members of the board of directors for the year ended March 31, 2023

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
WOOD, J.	BOARD OF DIRECTORS	8 of 8	15,000	8,016	26,016	449
	GOVERNANCE & TECHNOLOGY COMMITTEE, CHAIR	4 of 4	3,000			
	HUMAN RESOURCES & COMPENSATION COMMITTEE	4 of 4				
	INVESTMENT COMMITTEE	1 of 1				
GRAND TOTAL ⁷			\$186,290	\$93,517	\$279,807	\$21,004

¹ Meetings attended reflects the total number of meetings paid to each Director on the Board or Committee in the year ended March 31, 2023.

² Board and Committee meeting fees are \$375 per half day and \$750 per full day.

³ Includes payment of remuneration for services and expenses in the year ended March 31, 2023, regardless of when those services were provided or expenses incurred. Total Remuneration includes meetings other than Board and Committee meetings and/or work undertaken attending to the business of the board.

⁴ Catherine Holt became Chair of the Board of Director's as of July 1, 2022.

⁵ Joy MacPhail resigned/retired from being Chair of the Board of Director's as of July 1, 2022.

⁶ Andrew Robinson was appointed September 29, 2022 and resigned as of January 11, 2023.

⁷ Bill Tilford, Chris Lewis, Len Boggio and Salima Remtulla were appointed to the Board of Director's as of March 13, 2023 but no remuneration was paid to them in the year ended March 31, 2023.

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	169,732	ABCDEE NURSING SERVICES LTD	242,247
A & J BODY SHOP (1983) LTD	908,131	ABLE AUTO BODY (SURREY) LTD	2,778,698
A & S INSURANCE SERVICES LTD	338,567	ABLE AUTO BODY NEWTON (60806 BC LTD)	911,979
A & T INSURANCE BROKER LTD	310,334	ABLE AUTO GLASS LTD	469,874
A AND T PROJECT DEVELOPMENTS INC	244,222	ABLE IN GROVE COLLISION (WALNUT GROVE)	1,678,139
A ANITA VERGIS DISPUTE RESOLUTION SERVICE	180,401	ABLE TOWING	45,171
A BETTER WAY HOME CARE (XENNIA MGMT)	525,019	ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	2,404,205
A C & D (COQUITLAM) INSURANCE SERVICES	366,976	ABOUGOUSH COLLISION INC (BOYD-MERRITT)	324,593
A C & D (PRINCE RUPERT) INSURANCE SERVICE	337,070	ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	756,093
A C & D (QUESNEL) INSURANCE SERVICES	577,757	ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	1,113,253
A C & D INSURANCE SERVICES LTD	411,296	ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	1,510,390
A J TOWING INC	551,905	ABS COLLISION INC	55,210
A JETWAY AUTOBODY REPAIR LTD	1,030,133	ABS TRUCK REPAIR SOLUTION LTD	32,157
A L SOTT FINANCIAL (88th) INC	643,527	ABSOLUTE AUTO LTD	542,865
A M FORD SALES LTD	122,391	ABSOLUTE PHYSIOTHERAPY AND SPORTS REHAB	632,813
A M STEVENS CONSULTING	58,891	ABSOLUTE THERAPY INC	48,409
A PACIFIC AUTO TRIM AND GLASS (2014) LTD	527,984	ABSTRACT GLASS LTD	738,552
A PLUS AUTOMOTIVE REPAIR	42,178	ABU O R DR INC	99,938
A PLUS CHAMPLAIN AUTOPRO	45,239	ABUGHARBIYEH OLA	58,023
A R S ASSESSMENT REHABILITATION SERVICES	48,436	AC TAXI LTD	50,893
A TO Z EUROPE AUTO CARE (1984) LTD	944,020	ACACIA HEALTH LTD	128,942
A W JONES INSURANCE SERVICE LIMITED	235,350	ACCELERATED SPORT & SPINE PHYSIOTHERAPY	112,695
A WEISER COUNSELLING & CONSULTING	57,418	ACCELL AUTOGLASS LTD	535,157
A 1 AUTO BODY LTD (CALGARY)	59,944	ACCENT GLASS WORLD LTD	35,141
A 1 AUTO BODY LTD (LANGLEY)	1,066,604	ACCENTURE INC	2,002,110
A-BEST AUTOBODY & FRAME LTD	1,498,869	ACCESS COMMUNITY THERAPISTS LTD	143,868
A-CLASS AUTO BODY & PAINT LTD	2,408,544	ACCESS DRIVER REHAB SPECIALISTS	29,245
A-PLUS RENT-A-CAR COMPANY LIMITED	108,217	ACCESS INFORMATION MANAGEMENT OF CANADA	32,622
A-1 PAUL'S TRAILER REPAIR LTD	600,968	ACCESS RV PARTS & SERVICE	37,196
AA TOWING AND AUTO WRECKING	33,529	ACCOST INSURANCE & FINANCIAL CENTRE	894,351
AA-1 WINDSHIELD & GLASS (UVEG INDUSTRIES)	406,281	ACCURATE AUTO BODY AND PAINT LTD	3,903,320
AAA AUTO COLLISION INC	2,289,383	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,769,271
AAA BRIAN'S TOWING LTD	280,172	ACE WELLNESS CLINIC INC	47,506
AAIM ADJUSTERS LTD	133,092	ACERA INSURANCE SERVICES LTD	10,069,999
AALL GLASS LTD	429,408	ACHIEVE HEALTH CHIROPRACTIC	73,181
AB REHAB CLINIC LTD	124,539	ACKROYD INSURANCE AGENCIES LTD	465,595
ABAWN AUTO TOWING LTD	25,811	ACKROYD PHYSIOTHERAPY CENTRE	585,951
ABBEY COLLISION LTD	2,493,072	ACR GLASS INC	568,677
ABBEY MEDICAL SUPPLIES LTD	44,054	ACTESON CONSULTING LTD	44,752
ABBOTSFORD CHRYSLER LTD	71,508	ACTION AUTO GLASS INC	280,633
ABBOTSFORD HYUNDAI	67,543	ACTION ORTHOTICS & PROSTHETICS	30,965
ABBOTSFORD SPINE CENTRE	66,910	ACTION TRAILER SALES INC	55,868
ABBOTSFORD SPORTS & ORTHOPAEDIC PHYSIO	124,558	ACTIVE CARE HEALTH LTD	114,370
ABBOTSFORD SPORTS AND ORTHOPAEDIC PHYSIO	257,044	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,138,090
ABBOTSFORD TRUCK & TRAILER REPAIR LTD	67,162	ACTIVE KINETICS INC	187,837
ABBOTSFORD VILLAGE MEDICAL CLINIC	27,472	ACTIVE LIVING CHIROPRACTIC INC	82,743
ABBOTSFORD VOLKSWAGEN (AUTOCANADA)	30,060	ACTIVE LIVING PHYSIOTHERAPY (CAMPBELL RV)	82,444
ABBOTSFORD-MISSION TAXI LTD	159,316	ACTIVE SOLUTIONS HEALTH AND SPORT	174,007
ABBOTSFORD'S MAXIMUM COLLISION LTD	2,970,623	ACTIVE8 PHYSIOTHERAPY AND MASSAGE	227,989
ABC AUTO & WINDOW GLASS LTD	883,757	ACURA OF LANGLEY	48,977
ABC AUTOBODY LTD	1,142,568	ADMIRAL INSURANCE SERVICES (VANCOUVER)	188,195
ABC AUTOMOTIVE CENTRE LTD	31,441	ADMIRAL INSURANCE SERVICES INC	285,915
ABC HOME SUPPORT LTD	405,749	ADOBE INC	221,984

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ADRIAN'S RV REPAIRS LTD	126,380	ALL PRO PHYSIO (THAKUR PHYSIO CORP)	129,155
ADVANCE COLLISION AUTO CENTRE LTD	66,038	ALL RISK INSURANCE AGENCIES LIMITED	546,064
ADVANCE COLLISION LTD	4,554,317	ALL SEASONS AUTO GLASS LTD	219,801
ADVANCE CONCUSSION CLINIC (NEUROADVANCE)	407,555	ALL TECH TRANSPORT LTD (BUSTERS TOWING)	4,234,681
ADVANCE CONCUSSION CLINIC INC	692,550	ALL WRITE INSURANCE AGENCIES LTD	3,662,647
ADVANCE ENGINEERED PRODUCTS LTD-EDMONTON	40,133	ALL-WAYS TOWING (KUSTOM TOWING 2009 LTD)	210,823
ADVANCE HEALTH AND WELLNESS CENTRE	223,047	ALL-WEST GLASS BURNS LAKE LTD	220,811
ADVANCE TANK CENTRES LTD	128,195	ALL-WEST GLASS CHETWYND LTD	113,608
ADVANCE TECH AUTOBODY & PAINT	854,610	ALL-WEST GLASS FT ST JOHN LTD	310,599
ADVANCE TOWING (FARMAND TRANSPORT)	176,188	ALL-WEST GLASS HAZELTON LTD	86,830
ADVANCED NURSINGCARE INC	34,572	ALL-WEST GLASS HOUSTON LTD	227,409
ADVANCED PHYSIOTHERAPY	81,969	ALL-WEST GLASS KITIMAT LTD	360,416
ADVANCED REHABILITATION CONCEPTS INC	95,058	ALL-WEST GLASS PRINCE GEORGE LTD	569,108
ADVANTAGE AUTO LTD	104,228	ALL-WEST GLASS PRINCE RUPERT LTD	207,465
ADVANTAGE COLLISION (2022) LTD	368,524	ALL-WEST GLASS QUESNEL LTD	268,710
ADVANTAGE COLLISION CO LTD	2,076,202	ALL-WEST GLASS SMITHERS LTD	557,882
ADVANTAGE INSURANCE SERVICES LTD	201,555	ALL-WEST GLASS TERRACE LTD	504,986
ADVANTAGE SPEECH-LANGUAGE PATHOLOGY LTD	33,913	ALL-WEST GLASS VANDERHOOF LTD	307,152
ADVENTURE RV CENTER LTD	123,688	ALL-WEST HERITAGE GLASS LTD	172,542
AES ENGINEERING LTD	37,670	ALLAN MCGAVIN SPORTS MEDICINE CENTRE	124,413
AFFINITY FAMILY WELLNESS INC	446,676	ALLAN MCGAVIN SPORTS MEDICINE PHYSIO	122,566
AFFINITY INSURANCE SERVICES	66,789	ALLAN MCGAVN SPORTS PHYSIOTHERAPY PLAZA	201,866
AFFINITY MASSAGE THERAPY	29,792	ALLENA CHONG INSURANCE AGENCIES LTD	173,831
AFFINITY STAFFING INC	1,554,252	ALLIANCE MOBILITY SOLUTIONS LTD-RICHMOND	238,769
AFFLECK HRABINSKY BURGOYNE LLP	1,554,232	ALLIANCE WELLNESS CORP	314,712
AFFORDABLE AUTOGLASS LTD	311,626	ALLIED COAST THERAPY COQUITLAM	348,174
AGGRESSIVE AUTO TOWING LTD	289,665	ALLIED COAST THERAPY MAPLE RIDGE	882,216
AGGRESSIVE TOWING AND RECOVERY	196,871	ALLIED COAST THERAPY PORT COQUITLAM	472,630
AGILE INTEGRATED HEALTH LTD	46,566	ALLIED COAST THERAPY PORT MOODY	467,403
AGRI FIX TRACTOR REPAIR	58,915	ALLIED INSURANCE SERVICES INC	2,646,937
AGS AFFORDABLE GLASS SERVICES LTD	680,444	ALLSET AUTO GLASS LTD	640,361
AIM ATHLETIC LTD	48,040	ALLSTAR COLLISION SERVICES LTD	1,673,794
AIM AUTO GLASS LTD	92,715	ALLWELD MANUFACTURING	31,987
AIM CEDAR WORKS LTD	193,611	ALLWEST INSURANCE SERVICES LTD	20,873,821
AK AUTOWORKS (AK AUTOBODY & REPAIR LTD)	1,894,519	ALLWEST REPORTING LTD	72,002
AKIN CONSTRUCTION INC	47,755	ALLWYO STATE TOWING	31,962
ALAIA PHYSIOTHERAPY SPORTS AND WELLNESS	63,802	ALMIGHTY PHYSIOTHERAPY AND SPORTS CLINIC	30,023
ALASKA HI WAY AUTO BODY 2004 LTD	3,369,386	ALOHA WELLNESS MASSAGE THERAPY	26,963
ALASKA HI WAY AUTO GLASS LTD	136,286	ALOUETTE TRANSIT SYSTEMS LTD	87,049
ALBERNI TOWING LTD	296,238	ALPINE ATHLETICS	34,181
ALBERTSON NICOLE	34,857	ALPINE AUTO BODY LTD	987,452
ALBRICH ALEX RMT	40,700	ALPINE COUNSELLING CLINIC LTD	227,640
ALCOTT BUILDING MAINTENANCE	109,432	ALPINE GLASS WINDOWS & DOORS LTD	778,066
ALDER STREET AUTO BODY LTD	961,540	ALPINE INSURANCE AGENCIES LTD	389,443
ALDERGROVE PHYSIOTHERAPY AND REHAB CENTRE	647,702	ALPINE PHYSICAL THERAPY CORPORATION	46,047
ALEXANDER CHAD L DR CHIROPRACTIC INC	28,664	ALPINE PHYSIOTHERAPY	179,498
ALEXANDER HOLBURN BEAUDIN & LANG LLP	7,157,322	ALPORT INSURANCE AGENCIES INC	452,054
ALFRED PREMATH DR	42,968	ALTEA PHYSIOTHERAPY AND WELLNESS CORP	82,370
ALIGN HEALTH PROFESSIONALS INC	243,445	ALTEC INDUSTRIES LTD	225,553
ALIVE SPORTS TREATMENT CENTRE LTD	158,869	ALTIS HUMAN RESOURCES VANCOUVER INC	40,275
ALL ACCESS AUTO GLASS INC	381,863	ALTIS RECRUITMENT	1,005,028
ALL CARE PHYSIO (PURI PHYSIOTHERAPIST)	1,474,875	ALTURA MASSAGE THERAPY AND WELLNESS INC	99,018
ALL COLLISION SERVICES LTD	333,533	ALTUS CHIROPRACTIC LTD	146,405

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ALVARIA INC	322,014	APNA LAW LLP	1,170,542
AMACO ENTERPRISES LTD	64,596	APOLLO CLINIC CHILLIWACK LTD (THE)	662,783
AMANDA RICHMOND INC	32,254	APOLLO CLINIC INC (THE)	900,230
AMARI MEDICAL PRACTICE	36,161	APPLE AUTO GLASS (ABBOTSFORD)	646,973
AMARI PHYSIO AND MASSAGE	143,434	APPLE AUTO GLASS (CHILLIWACK)	430,769
AMBROSIO PHYSIOTHERAPY	69,820	APPLE AUTO GLASS (KAMLOOPS)	734,190
AMC CASSELLS INSURANCE SERVICE INC	407,445	APPLE AUTO GLASS (NANAIMO)	707,038
AMC EAGLERIDGE INSURANCE SERVICES (2012)	439,231	APPLE AUTO GLASS (VERNON)	713,370
AMC INSURANCE SERVICE (2008) LTD	511,249	APPLE INSURANCE & FINANCIAL SERVICES	337,284
AMC INSURANCE SERVICE LTD	1,890,595	APPLEWOOD AUTOBODY TOWING & GLASS	976,278
AMC INSURANCE SERVICES (2011) LTD	310,640	APPLEWOOD KIA (APPLEWOOD MOTORS INC)	134,092
AMC INSURANCE SERVICES (2015) LTD	283,848	APPLEWOOD LANGLEY KIA (APPLEWOOD MOTORS)	58,967
AMC MCPHERSON INSURANCE AGENCIES LTD	163,822	APPLEWOOD MITSUBISHI (1201934 BC LTD)	142,822
AMC VILLAGE INSURANCE SERVICES (2019)	681,907	APPLEWOOD NISSAN INC (SURREY)	43,284
AMERESCO	36,006	APPLEWOOD NISSAN RICHMOND (APPLEWOOD MOT)	51,074
AMERICAN AG (CANADIAN BRANCH)	74,063	AQUARIUS CHIROPRACTIC	66,353
AMERICAN ASSOC OF MOTOR VEHICLE ADMIN	27,060	AQUARIUS KINESIOLOGY	94,742
AMERICAN FAMILY CONNECT PROP & CAS	140,313	AQUATIC CENTRE ORTHOPAEDIC AND SPORTS	227,553
AMEX AUTO BODY LTD	933,231	ARA TRUCK AND TRAILER REPAIR LTD	49,312
AMIRI ALI DR	51,366	ARBOR BODY SHOP (1980) LTD	770,673
AMJ AUTO GROUP (RAPID AUTOBODY LTD)	1,900,280	ARBUS PHYSIOTHERAPY AND HEALTH CENTRE	158,932
AMJ LAW	2,740,431	ARBUS RV & MARINE SALES LTD	209,786
AMPCO MANUFACTURERS INC	361,334	ARCADIA WELLNESS LTD	78,668
AMY KIMBERLY MARSHALL COUNSELLING	29,660	ARCH REINSURANCE CANADA	384,018
ANATOMY PRO HEALTH CENTRE INC	165,841	ARCHIPELAGO REHAB CORP	191,185
ANCHOR INSURANCE AGENCIES LTD	400,180	ARCTIC MANUFACTURING LTD	27,875
ANCILE SOLUTIONS INC	59,378	ARETE PERFORMANCE AND REHABILITATION	228,161
ANDERKO FRANTISEK	29,901	ARI FINANCIAL SERVICES INC	723,405
ANDERSON ROBERT EDMUND	38,101	ARIA HEALTH AND WELLNESS CLINIC	80,451
ANDRE'S COLLISION REPAIRS LTD	484,375	ARIA TOWING LTD	174,752
ANDY SORENSEN AUTOBODY & FRAME LTD	1,168,366	ARIAN HOMECARE CORPORATION	78,355
ANEW OT CONSULTING AND REHAB LTD	90,904	ARISE CHIROPRACTIC WELLNESS CORPORATION	64,403
ANGEL HEART HEALTH CARE INC	41,968	ARISTA REHABILITATION INC	149,598
ANGELA PALLAN SURREY DELTA FAMILY COUNSEL	66,290	ARMATA STERLING DR	27,082
ANGELS THERE FOR YOU HOME AND HEALTH CARE	45,926	ARMSTRONG COLLISION LTD	1,844,605
ANSON PHYSIOTHERAPY CLINIC	70,862	ARMSTRONG PHYSIOTHERAPY CLINIC	52,657
ANTHEM REHAB INC	49,954	ARNOLD TSE	48,204
ANTHONY'S AUTO CRAFT	34,362	ARROW PHYSIOTHERAPY	127,743
ANTLE TOWING LTD	45,024	ARROWSMITH AUTOMOTIVE & TOWING LTD	119,452
ANTON TRUCK BODY REPAIR LTD	83,542	ARROWSMITH FENCE CO	42,066
AON REED STENHOUSE INC	1,667,314	ARTHUR J GALLAGHER CANADA DBA CHRISTIE	86,074
AON SOLUTIONS CANADA	220,896	ARTHUR J GALLAGHER CANADA LIMITED	139,391
AP INSURANCE SERVICES LTD	442,489	ARUKAH REHAB CORPORATION	291,332
APAC AUTO GLASS (WESPAC AUTO GLASS LTD)	508,895	ARVAY FINLAY LLP	29,579
APAC AUTO GLASS BURNABY LTD	292,454	AS NEW AUTOBODY AND GLASS LTD	686,619
APEX COLLISION (SHUTTLEWORTH HOLDINGS)	805,528	ASC COLLISION REPAIR	2,301,560
APEX GLASS LTD	467,724	ASCENT PHYSIOTHERAPY (KENDRA MULLIGAN PT)	48,777
APEX INSURANCE SERVICES LTD	481,274	ASHES TO ANSWERS FIRE INVESTIGATION INC	76,998
APEX PERFORMANCE AND REHAB INC	195,885	ASP TEAM HOLDINGS LTD	35,913
APEX PHYSIO & HEALTH CLINIC (SURREY)	414,330	ASSA ABLOY ENTRANCE SYSTEMS CANADA INC	97,897
APEX PHYSIOTHERAPY AND HEALTH CLINIC	836,028	ASSESSMED INC	558,778
APEX PREMIER PROPERTY SERVICES LTD	33,240	ASSOCIATED ECONOMIC CONSULTANTS 2017 LTD	88,847
APNA CHIROPRACTIC AND WELLNESS CENTRE INC	103,907	ASSURED HEALTH GROUP	143,161

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ASTER WELLNESS INC	35,862	AZALEA PHYSIOTHERAPY	217,435
ASTROGRAPHICS INDUSTRIES LTD	87,047	AZI COUNSELLING AND CONSULTING	47,448
ATI TRUCK REPAIR LTD	2,486,117	AZORCAN AUTOBODY REPAIR & PAINTING	1,657,080
ATKINSON JESSICA RMT	40,159	A1 BULLER AUTO COLLISION LTD	509,235
ATLAS AUTO BODY LTD	2,614,700	B & D AUTO BODY LTD	5,755,243
ATLAS HEALTH THERAPY	31,191	B & M AUTO-CRAFT COLLISION LTD	1,897,888
ATLAS PHYSIOTHERAPY (PT HEALTH)	302,778	B D MITCHELL PROSTHETIC & ORTHOTICS	56,433
ATS MECHANICAL INC	31,103	BABINE TRUCK & EQUIPMENT LTD (SMITHERS)	79,050
ATTACHMATE CORPORATION	121,381	BACK AND BODY WELLNESS CENTRE INC	1,284,197
ATWAL'S INSURANCE & FINANCIAL CENTRE	698,570	BACK IN ACTION	30,245
ATWATER INSURANCE AGENCY LTD	296,703	BACK IN BALANCE FAMILY CHIROPRACTIC CORP	113,059
AUDI BOUNDARY (OPENROAD AUTO GROUP LTD)	78,995	BACK IN MOTION REHAB INC (ABBOTSFORD)	301,121
AUDI DOWNTOWN VANCOUVER	33,258	BACK IN MOTION REHAB INC (BURNABY)	453,287
AUDI RICHMOND	80,573	BACK IN MOTION REHAB INC (COQUITLAM)	234,191
AUDY AUTOBODY VICTORIA INC	1,574,228	BACK IN MOTION REHAB INC (RICHMOND)	98,679
AUJLA KARENDEEP (KAREN)	25,445	BACK IN MOTION REHAB INC (SURREY)	215,500
AUJLA LAUREN PRIYA	47,199	BACK IN MOTION REHAB INC (VANCOUVER)	272,710
AURA HEALING AND BEAUTY CENTRE	72,919	BACK TO WELLNESS CENTRE INC	93,641
AURORA HEALTH AND WELLNESS INC	246,344	BACKS IN ACTION WELLNESS CENTRE	785,439
AURORA INTEGRATIVE MEDICAL LTD	26,973	BACKSTREAM PHYSIOTHERAPY INC	127,003
AURORA TOWING LTD	62,480	BADRY COLLISION REPAIRS INC	878,565
AUSTIN AVE PHYSIO & WELLNESS	88,645	BAE SYSTEMS APPLIED INTELLIGENCE CANADA	801,413
AUTO PLUS INSURANCE AGENCY INC	322,813	BAHRI ARVIN DR	109,753
AUTO SENSE COLLISION LTD	1,794,260	BAJA AUTOBODY LTD	488,945
AUTO WEST BMW (MTK AUTO WEST LTD)	130,146	BAKER AUTO INC	48,785
AUTO-COM REFINISHING (B & H VENTURES LTD)	50,780	BAKER NEWBY LLP	1,761,583
AUTOBODY ONE (CR7 PERFORMANCE LTD)	152,696	BAKER VALLEY TOWING INC	42,684
AUTOBODY ONE INC	665,772	BALANCE IN MOTION	89,000
AUTOFOCUS GLASS INC	372,541	BALANCE POINT ACUPUNCTURE & INTEGRATIVE	64,850
AUTOMALL AUTOBODY LTD	2,895,553	BALFOUR AUTOBODY & MECHANICAL LTD	375,073
AUTOMASTER AUTOBODY LTD	1,014,987	BALLISAGER OT AND CONSULTING INC	70,154
AUTOMATION ANYWHERE	278,868	BAMKO MERCH INC	26,583
AUTOMIND COLLISION REPAIR (BURNABY)	2,035,700	BANK OF MONTREAL	184,969
AUTOMIND COLLISION REPAIR (COQUITLAM)	3,043,644	BANNISTER ALL MAKES COLLISION AND GLASS	2,657,742
AUTOMIND COLLISION REPAIR (RICH-OLAFSEN)	1,181,949	BANNISTER COLLISION AND GLASS	2,780,426
AUTOMIND COLLISION REPAIR (RICH-VULCAN)	3,528,606	BANNISTER FORD LTD	51,099
AUTOMIND COLLISION REPAIR (SQUAMISH)	1,406,699	BANWAIT DATINDER DR CHIROPRACTIC INC	96,930
AUTOMIND COLLISION REPAIR (VANCOUVER)	2,806,369	BARE'S PAINT & BODYWORKS	1,333,134
AUTOMOTIVE INDUSTRIES ASSOC OF CANADA	97,813	BARNES HARLEY-DAVIDSON BUELL	93,617
AUTOMOTIVE TRAINING & TECHNICAL	115,018	BARNES HARLEY-DAVIDSON KAMLOOPS	57,266
AUTOSONIC AUTOBODY & REPAIR	897,766	BARNES HARLEY-DAVIDSON VICTORIA	119,757
AUTOWEAR ACCESSORIES (BLONDE HLDGS LTD)	26,135	BARRIERE AUTO & TRUCK TOW	98,473
AUTOWEST AUTOBODY LTD	1,116,324	BARTLETT TREE EXPERTS	35,740
AVENUE ALIGNMENT & BODY SHOP LTD	1,563,807	BASELINE HEALTH AND WELLNESS INC	48,289
AVENUE AUTO GLASS LTD	540,448	BASRA JASKARANPAL (BASRA CHIROPRACTIC)	192,255
AVERSON CONSULTING LTD	43,956	BAUMANN GANT AND KEELEY	65,379
AVICENNA CENTRE FOR BRAIN HEALTH INC	59,301	BAVARO AUTOBODY (ROCKNEST INVESTMENTS)	765,049
AVIDA WELLNESS AND CHIROPRACTIC INC	73,641	BAY CITY INSURANCE SERVICES LTD	827,293
AVIO COACH CRAFT INC	60,534	BAYSHORE HEALTHCARE LTD	551,986
AVISCAR INC	61,283	BAYSIDE CHIROPRACTIC CORPORATION	99,528
AVITA HEALTH AND MASSAGE THERAPY CENTER	305,195	BAYVIEW AUTO TOWING (2000) LTD	270,767
AXIS INSURANCE MANAGERS INC	883,689	BAYWOOD GLASS INC	413,167
AXIS REINSURANCE	422,534	BC AUTO GLASS LTD	157,734

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BC BACK CLINIC (SURREY-NO 10 HWY)	559,320	BETA AUTO BODY SERVICES LTD	987,328
BC BACK CLINIC (SURREY-152 ST)	67,400	BETA THERAPEUTICS INC	53,846
BC CASE MANAGEMENT LTD	183,404	BETTER BODIES HEALTH SOLUTIONS INC	26,976
BC COLLISIONS LTD	1,490,688	BETTER CHOICE STAFFING LTD	54,390
BC HYDRO	918,650	BETTY'S ACUPUNCTURE & WELLNESS	28,545
BC INJURY CARE AND EXERCISE INC	496,151	BEYOND CARE WELLNESS LTD	85,588
BC INSURANCE AGENCIES INC DBA INSURELINE	896,461	BEYOND PHYSIOTHERAPY	74,588
BC MEDEQUIP HOME HEALTHCARE LTD	1,273,104	BEYONDREHAB LANGLEY LTD	401,616
BC PROFESSIONAL LEGAL INTERPRETERS INC	118,046	BF COLLISION (BRUTE FORCE ENTERPRISES)	1,665,641
BC PROSTHETIC & ORTHOTIC SERVICES	45,860	BFL CANADA RISK AND INSURANCE SERVICES	2,083,030
BC TIRE	26,113	BG ACUPUNCTURE INC	52,963
BC TRAILER GUY	35,369	BG REHAB GROUP INC	254,534
BC UTILITIES COMMISSION	744,063	BGMEDIATE INC	190,984
BCA CLAIMS & CONSULTING LTD	173,864	BHALLA RISHI DR INC	83,520
BCAA INSURANCE AGENCY	13,417,064	BHANGU KULJOT	38,023
BCRV SALES 2022 LTD	46,027	BHOPAL REHABILITATION CONSULTING	31,665
BEAR CREEK MEDICAL CLINIC	42,433	BIG CITY'S AUTO BODY LTD	1,421,553
BEAR CREEK PLAZA PHYSIOTHERAPY	833,442	BIG COUNTRY CUSTOMS	44,496
BEARCREEK PHYSIOTHERAPY	161,824	BIG HEARTS HOME HEALTHCARE SERVICES INC	189,493
BECK ROBINSON & COMPANY	2,287,383	BIG ISLAND BUILDING SERVICES LTD	30,257
BEE CLEAN BUILDING MAINTENANCE INC	80,092	BIG RIG COLLISION (EDMONTON)	108,746
BEE JAY AUTO WRECKING & TOWING LTD	210,739	BIG RIG COLLISION GRANDE PRAIRIE LTD	94,624
BEE JAY'S SERVICES INC	82,780	BIG RIG TOWING AND RECOVERY (CALGARY)	103,927
BEGBIE GLASS CO LTD	163,277	BILKEY LAW CORP	4,933,522
BEGGS FRED RMT	59,291	BILKO TOWING	54,136
BEHAVIOURAL HEALTH CARE	87,399	BILL HOWICH CHRYSLER LTD	60,897
BEIJING TONG RAN TANG VANCOUVER HEALTH	27,064	BILL'S HEAVY DUTY ENTERPRISES 2004 LTD	827,420
BEISEL DIETER	30,835	BING ZHAOYAN	51,739
BEKKERING YORK BARRISTERS LLP	3,380,110	BIORECON ENGINEERING INC	138,162
BEL AIR TAXI LTD	116,156	BISMARCK COLLISION FACILITY (SRAG HLDGS)	2,036,561
BELL TRAILER SALES	49,414	BLACK & WHITE AUTOBODY LTD	2,063,358
BELLROCK HEALTH LTD	160,153	BLACKBIRD PHYSIO HAND TO SHOULDER CENTRE	29,732
BELMONT COLLISION (1975) LTD	2,852,218	BLACKSTAR TRUCK AND TRAILER REPAIRS LTD	71,251
BELMONT PHYSIOTHERAPY AND HEALTH CLINIC	241,637	BLAIR MACKAY MYNETT VALUATIONS INC	177,314
BEN CHATTERSON PHYSIOTHERAPIST	57,381	BLASKOVICH WHIPLASH AND INJURY CLINIC INC	70,801
BEN'S TOWING & AUTO WRECKING (REVELSTOKE)	169,665	BLOCK 81 HOLDINGS LTD	505,267
BEN'S TOWING & AUTO WRECKING (SALMON ARM)	322,059	BLOOMBERG FINANCE LP	71,819
BENJAMIN TOWING CORP	51,116	BLOOMQUIST LORY R RMT	25,901
BENNETT DUNLOP FORD	27,569	BLUE CHIPS COLLISION REPAIR	2,544,451
BENSON BRANDON	26,041	BLUE PRISM SOFTWARE INC	788,931
BENTALLGREENOAK CANADA LP	236,233	BLUE SKY PHYSIOTHERAPY AND REHAB CENTRE	411,304
BERK'S INTERTRUCK LTD	41,313	BLUEBIRD CABS LTD	26,836
BERMUDA AUTO GLASS LTD	303,854	BLUECHIP AUTOGLASS & DETAILING	47,347
BERNARD LLP	957,888	BLUEWHITE HEALTH INC	35,213
BERNHAUSEN SPECIALTY AUTOMOTIVE	49,126	BMC SOFTWARE CANADA INC	824,978
BERRY CONDREN R DR CHIROPRACTIC INC	39,693	BMT GROUP SERVICES LTD	622,810
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	899,146	BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	263,450
BESSE GORDON EDWARD	36,244	BMW NANAIMO / MINI NANAIMO	45,684
BEST AUTO BODY & PAINT LTD	669,802	BMW STORE (OPENROAD AUTO GROUP LTD)	80,737
BEST CHOICE COLLISION LTD	568,474	BMW VICTORIA / AUDI VICTORIA	41,104
BEST SELECT INSURANCE SERVICES 2018 INC	621,616	BODO MOTORS AUTOMOTIVE SERVICES LTD	1,768,532
BEST TOWING	171,899	BODY BALANCE HEALTH AND WELLNESS	88,636
BEST-VALU GLASS 2001 INC	476,196	BODY OPTION CLINIC INC	48,449

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BODY SMART HEALTH INC	99,194	BROADMEAD ORTHOPAEDIC PHYSIOTHERAPY	81,596
BODY WORKS SPORTS PHYSIOTHERAPY	117,161	BROADMOOR CHIROPRACTIC INC	25,327
BODYMIND WELLNESS CENTRE INC	263,473	BROADWAY AT YEW CHIROPRACTIC	83,367
BODYPLUS COLLISION REPAIR LTD	1,411,479	BROADWAY STATION PHYSIOTHERAPY & WELLNESS	228,199
BODYWORX PHYSIO ACUPUNCTURE PILATES	30,215	BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	764,292
BOE'S TRAILER SALES LTD	73,354	BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	1,977,042
BONALIFE ACUPUNCTURE & HERBAL MED (BBY)	110,229	BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	997,997
BONALIFE ACUPUNCTURE & HERBAL MED (RICH)	66,586	BROCO AUTO GLASS MAPLE RIDGE	710,602
BONFIRE INTERACTIVE LTD	68,622	BROCO GLASS (PORT KELLS)	693,816
BONIFACE GIOVANNA	55,975	BROCO GLASS (WHITE ROCK)	991,399
BONNY'S TAXI LTD	42,069	BROOKS KEVIN	38,056
BORDEN LADNER GERVAIS LLP	2,047,640	BROTHERS AUTOBODY REFINISHERS LTD	1,601,894
BOTTOMLINE TECHNOLOGIES (CANADA) INC	1,013,100	BROWN BROS FORD SALES (TEB ENTERPRISES)	128,722
BOUMAN & ASSOCIATES CONSULTING & COACHING	34,125	BROWN RICHARD DONALD	29,578
BOURNE PT (MITCHELL BOURNE)	39,969	BROWNRIIDGE & COMPANY INSURANCE SERVICES	628,092
BOW MAC TRUCK RENTAL (K MILLER ENT LTD)	32,279	BRUCE SHERRI DR	27,863
BOWEN ISLAND INSURANCE AGENCIES LTD	161,291	BRUCE TATTRIE LAW CORPORATION	56,330
BOWIE PHYSIOTHERAPIST CORP	159,327	BRUNETTE INSURANCE AGENCIES LTD	806,039
BOX PHYSIOTHERAPIST CORP	186,696	BRYAN'S AUTO BODY (SQUAMISH) LTD	783,347
BOYD AUTO BODY & GLASS (ABBOTSFORD)	835,671	BRYN SHARKEY PROFESSIONAL CORPORATION	39,060
BOYD AUTO BODY & GLASS (BURNABY)	745,819	BUCKNELL JASON DR	27,421
BOYD AUTO BODY & GLASS (LANGFORD)	1,173,799	BUDGET BRAKE & MUFFLER (KELOWNA)	35,450
BOYD AUTO BODY & GLASS (LANGLEY)	885,899	BUDGET BRAKE & MUFFLER (LANGLEY)	144,307
BOYD AUTO BODY & GLASS (MAPLE RIDGE)	1,720,165	BUDGET BRAKE & MUFFLER (PRINCE GEORGE)	27,741
BOYD AUTO BODY & GLASS (NANAIMO)	767,641	BUDGET BRAKE & MUFFLER (VANC-SW MARINE)	37,483
BOYD AUTO BODY & GLASS (NEW WESTMINSTER)	1,158,613	BUDGET BRAKE & MUFFLER (VANC-2ND AVE)	63,030
BOYD AUTO BODY & GLASS (PARKSVILLE)	665,162	BUDGET BRAKE & MUFFLER AUTO CENTRES (SUR)	407,474
BOYD AUTO BODY & GLASS (RICHMOND)	1,377,926	BUDGET GLASS LTD	715,496
BOYD AUTO BODY & GLASS (SAANICHTON)	856,706	BUDGET TOWING AND AUTO REPAIR	51,710
BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	1,371,068	BUDHWANI CHIROPRACTIC WELLNESS INC	29,520
BOYD AUTO BODY & GLASS (SURREY)	1,774,717	BULKLEY VALLEY INSURANCE SERVICES LTD	887,116
BOYD AUTO BODY & GLASS (VICTORIA)	1,878,109	BULLET AUTO GLASS LTD	351,414
BOYD AUTO BODY & GLASS (WINNIPEG)	438,433	BULLFROG POWER INC	27,717
BOYDEN VANCOUVER INC	61,761	BUMP PHUSIO AND CO (LANGLEY)	68,981
BOYLEY AUTO BODY	35,674	BUMP PHYSIO AND CO (PORT MOODY)	56,953
BRABY MOTORS LTD	31,964	BUNTAIN INSURANCE AGENCIES LTD	1,590,894
BRADBURY SIPPEL LAW CORPORATION	1,430,019	BURKE HEATHER	37,122
BRANCH MACMASTER LLP	178,324	BURNABY AUTO BODY (1986) LTD	129,506
BRANDT TRACTOR LTD	195,910	BURNABY CHIROPRACTIC CLINIC INC	61,209
BRC (BIODYNAMIC RESEARCH)	48,935	BURNABY COUNSELLING GROUP	28,837
BRC GROUP	286,295	BURNABY DIESELTECH SERVICES INC	38,447
BRIAN HUA PHYSIOTHERAPIST CORPORATION	177,877	BURNABY HEALING ACUPUNCTURE & HERB CLINIC	50,847
BRIAN JESSEL BMW PRE-OWNED	96,827	BURNABY HEALING SENSE CHIROPRACTIC	111,215
BRIAN JESSEL BMW/SUBARU	286,041	BURNABY HEIGHTS PHYSIOTHERAPY CORP	240,915
BRIAN MCLEAN CHEVROLET LTD	32,238	BURNABY KAWASAKI RETAIL LTD	57,315
BRIAN'S GLASS LTD	593,901	BURNABY PHYSIO & WELLNESS	171,482
BRICKYARD PHYSIOTHERAPY	286,835	BURNABY WELLNESS (GAZAWI CHIROPRACTIC)	41,599
BRIDGE LAKE TOWING	191,874	BURNS AMANDA	39,042
BRIDGEPORT COLLISION	1,028,769	BURNS FITZPATRICK LLP	2,306,527
BRIGHTSIDE PHYSIOTHERAPY	26,205	BURQUITLAM KINESIOLOGY	205,244
BRIJ MOHAN & ASSOCIATES	83,512	BURQUITLAM PHYSIOTHERAPY (PRECISIONCARE)	452,551
BRITANNIA AGENCIES (1986) LTD	223,925	BURRARD AUTOSTRASSE COLLISION LTD	5,639,358
BRITE'N UP AUTO CLEANING COMPANY	96,952	BURRARD PHYSIO (KERRY MAXWELL PHYSIO)	214,136

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BURTON MCKINNON PHYSIOTHERAPIST CORP	155,028	CAR-PART.COM (USED CAR PARTS COM INC)	151,667
BUSINESS COUNCIL OF BC	28,350	CARE AND CURE PHYSIOTHERAPY AND MASSAGE	303,688
BUZZ'S AUTOBODY LTD	3,437,573	CARE AT HOME SERVICES ADVANCIA SOLUTIONS	541,187
C & C INSURANCE AGENCIES (RICHMOND) LTD	286,874	CARE PLACE WELLNESS CENTRE	29,497
C & C INSURANCE AGENCIES LTD	936,060	CARE PLUS ACUPUNCTURE AND REHAB	149,373
C & K COLLISION (CHANG KWONG AUTO BODY)	1,466,860	CARE POINT MEDICAL CENTRE	33,345
C & L INSURANCE SERVICES INC	1,088,146	CAREMART MEDICAL	30,979
C & R TRUCK WEST LTD	2,090,758	CARES COUNSELLING SOCIETY	47,264
C G COYLE & ASSOCIATES INC	937,602	CARFAX CANADA ULC	700,841
C ME PEDESTRIAN REFLECTORS (C & M DIST)	110,396	CARFRA LAWTON LLP	4,544,878
C R COASTLINE TOWING & TRANSPORT LTD	308,636	CARIBOO CHEVROLET BUICK GMC LTD	58,795
C&D INSURANCE SERVICES LTD	175,019	CARING TOUCH HEALTH CARE SERVICES INC	30,529
CACTUS COLLISION & PAINT INC	1,536,893	CARL'S TOWING SERVICE & REPAIR INC	53,878
CALEA LTD	50,839	CARMAC DIESEL LTD	62,075
CALEDONIAN CLINIC LTD	34,826	CARPENTER JUSTIN (JC KINESIOLOGIST)	27,494
CALGARY HEAVY TOWING INC	102,761	CARRAIG LAW GROUP LLP	2,267,463
CALIFORNIA TOWING AND TRANSPORT	32,096	CARRUTHERS DUPLESSIS LAW CORP	5,096,824
CALMONT TRUCK CENTRE LTD	25,194	CARSTAR CHILLIWACK (WALLYS AUTO BODY)	1,740,005
CALSTAR AIR MEDICAL SERVICES LLC	58,514	CARTER CHEV CADILLAC BUICK GMC	866,733
CAM CLARK FORD AIRDRIE	58,675	CARTER CHEV CADILLAC BUICK GMC BBY	30,786
CAM CLARK FORD LINCOLN LTD	1,536,572	CARTER CHEV CADILLAC BUICK GMC N SHORE	148,879
CAM CLARK FORD RICHMOND LTD	82,911	CARTER MOTORSPORTS (CARTER MOTOR CARS)	152,187
CAMBIE COUNSELLING SERVICES INC	136,955	CASCADE CHIROPRACTIC (FERENCE CHIRO INC)	25,156
CAMBIE PHYSIO & HEALTH CENTRE (RICHMOND)	43,757	CASCADE INSURANCE AGENCIES (BURNABY) INC	340,116
CAMBIE PHYSIO & HEALTH CENTRE (SURREY)	639,261	CASCADE PHYSIOTHERAPY AND CHIROPRACTIC	246,353
CAMBIE PHYSIOTHERAPY & HEALTH CLINIC INC	69,758	CASCADES CONTAINERBOARD PACKAGING	31,157
CAMERON DONALD ALEXANDER	35,448	CASCADIA SHADING DESIGN	44,820
CAMPBELL SAUNDERS & CO	47,358	CASE GORDON DR	31,416
CAMPUS HONDA VICTORIA	30,473	CASEY LAW OFFICES	1,264,506
CAMPUS NISSAN VICTORIA	75,676	CASMAN INSURANCE AGENCY & FINANCIAL GROUP	555,496
CANADA KANGTAI HEALTHCARE CO LTD	294,831	CASSADY & COMPANY	1,786,304
CANADA POST CORPORATION	10,032,391	CASSIAN COMMERCIAL SERVICES INC	924,108
CANADA WEST BRAKE & MUFFLER LTD	33,037	CATALYST KINETICS BC LTD	809,353
CANADIAN BLACK BOOK INC	106,527	CATCH WELLNESS INC	130,270
CANADIAN CAR AND TRUCK RENTAL LTD	138,978	CATHAY PACIFIC INSURANCE AGENCY LTD	119,252
CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	95,664	CAVE CURE AND THERAPIES INC	99,188
CANADIAN PAIN AND REGENERATIVE	240,320	CAVEMAN TOWING INC	30,310
CANADIAN TRUCK AND TRAILER REPAIR INC	71,956	CBI FRASER VALLEY LIMITED	69,858
CANADIAN 4X4 AUTO BODY REPAIR	41,848	CBI HEALTH CENTRE CAMPBELL RIVER	169,037
CANDY AUTOBODY INC	646,070	CBI HEALTH CENTRE CHILLIWACK (CORBOULD)	150,108
CANTALK CANADA INC	1,213,813	CBI HEALTH CENTRE CHILLIWACK (KEITH WILS)	172,099
CANTRUST 4S AUTOBODY SERVICE	1,203,034	CBI HEALTH CENTRE CRANBROOK	80,771
CANUCK TOWING & SERVICES LTD	80,554	CBI HEALTH CENTRE EAGLE CREEK VICTORIA	34,441
CAO BIN	44,553	CBI HEALTH CENTRE GOLDEN EARS	43,275
CAPITAL AUTOGLASS & UPHOLSTERY (SIDNEY)	731,518	CBI HEALTH CENTRE GUILDFORD	272,894
CAPITAL AUTOGLASS & UPHOLSTERY (VICT)	954,915	CBI HEALTH CENTRE KELOWNA	25,321
CAPITAL GLASS COURTENAY (AJ'S GLASS CTR)	461,777	CBI HEALTH CENTRE LANGFORD	49,396
CAPITAL WEST INSURANCE AGENCIES INC	198,535	CBI HEALTH CENTRE NANAIMO	55,513
CAPITAL WEST INSURANCE SERVICES (SURREY)	264,810	CBI HEALTH CENTRE NANAIMO AQUATICS	367,839
CAPITAL WEST INSURANCE SERVICES LTD	748,483	CBI HEALTH CENTRE PORT COQUITLAM	55,961
CAPSTONE INSURANCE SERVICES LTD	1,153,531	CBI HEALTH CENTRE SARDIS	43,578
CAPTURE FUNCTION CONSULTING INC	95,238	CBI HEALTH CENTRE SURREY FLEETWOOD	97,730
CAR AID AUTO COLLISION CENTRE INC	63,261	CBI LANGLEY (CANADIAN BACK INSTITUTE)	27,114

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CBI LIMITED	37,165	CHAN WINNIE	34,073
CBI LIMITED (JR REHAB)	2,122,806	CHANGEPAIN CLINIC INC	50,951
CBI OT SERVICES FRASER VALLEY	308,674	CHANGEPAIN COLLABORATIVE INC	315,587
CBI OT SERVICES NANAIMO	328,173	CHANOR TRUCK & AUTO REPAIRS LTD	33,109
CBI OT SERVICES VICTORIA	140,015	CHAP'S CRAFTSMAN COLLISION	1,610,097
CBI REHAB IN MOTION CAMPBELL RIVER	66,518	CHARAKA REHAB INC	74,287
CBI REHAB IN MOTION COURTENAY	45,744	CHAREST LEGAL SOLUTIONS INC	297,236
CBI REHAB IN MOTION PORT ALBERNI	72,994	CHARLESWORTH INSURANCE SERVICES LTD	650,510
CBRE LIMITED	2,761,329	CHARLIE'S AUTO BODY (CHARLIE'S COLLISION)	1,076,798
CCR RE (CANADA BRANCH)	717,589	CHARMAINE TO PHYSIOTHERAPISTS CORP	108,987
CDW CANADA CORP	844,931	CHAS & ASSOCIATES CONSULTING INC	529,430
CECOT JAN RMT	40,064	CHASE AUTO & WINDOW GLASS (MOR ENT LTD)	197,457
CEDAR AND SAGE PHYSIOTHERAPY	25,977	CHD HOLDING LTD	34,069
CEDAR CHIROPRACTIC AND PHYSIOTHERAPY	264,540	CHEAM WELLNESS GROUP (JJ ALLAN HLDGS LTD)	224,194
CEDAR HILLS CHIROPRACTIC CENTER	37,412	CHEMO RV SALES & SERVICE (QUESNEL)	90,247
CEDAR SKY CHIROPRACTIC INC	66,759	CHEMO RV SALES & SERVICE (150 MILE HOUSE)	108,975
CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	376,844	CHEN BIN	42,808
CEDARS AT COBBLE HILL	56,306	CHEN CHIH MEI	36,298
CEFIRO PAPER SUPPLY AND PACKAGING INC	45,087	CHEN HUAN WEI	147,939
CELLTEX COLLISION REPAIRS LTD	422,145	CHEN VINCENT	36,457
CELTIC SYSTEMS (CELTIC CROSS HLDGS INC)	1,153,270	CHEN-SEE SABRINA FAYE	40,317
CENTER MEDICAL MASSAGE THERAPY CLINIC	54,623	CHENRUIS ACUPUNCTURE AND HERB CLINIC LTD	38,424
CENTRAL AGENCIES LTD	927,366	CHETWYND AUTO BODY 1994 LIMITED	1,141,351
CENTRAL CHIROPRACTIC LTD (THE)	337,144	CHETWYND GLASS (2017) LTD	65,525
CENTRAL CITY INSURANCE SERVICES INC	365,538	CHEUNG GORDON DR	75,250
CENTRAL ISLAND TOWING LTD	108,994	CHEUNG LISA	339,072
CENTRAL PARK CHIROPRACTIC INC	117,391	CHIANG LI HUA DORIS	31,730
CENTRAL PARK PHYSIOTHERAPY	900,140	CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	374,963
CENTRAL VALLEY CHIROPRACTIC CORP	42,202	CHILLIWACK COUNSELLING	77,505
CENTRAL VALLEY INSURANCE SERVICES LTD	1,355,046	CHILLIWACK FORD	67,165
CENTRAL VALLEY TAXI LTD	32,733	CHILLIWACK INSURANCE AGENCIES LTD	589,318
CENTURY CHIROPRACTIC CLINIC (RICHMOND)	36,136	CHILLIWACK KIA	31,936
CENTURY CHIROPRACTIC CLINIC (VAN-NANAIMO)	261,995	CHILLIWACK PRO AUTOCARE LTD	40,631
CENTURY CHIROPRACTIC CLINIC (VAN-16TH)	188,079	CHILLIWACK TAXI LTD	80,629
CENTURY COLLISION (DAI SUN AUTO GROUP)	2,622,694	CHILLIWACK VOLKSWAGEN (AUTOCANADA)	27,270
CEP FORENSIC INC	307,941	CHIPPERFIELD PHYSIOTHERAPY	209,048
CERNA COLLISION LTD	1,800,917	CHIROPRACTIC LIFE CENTRE	86,568
CERTIFIED AUTOSOUND & SECURITY	56,783	CHOHAN GURJIT	76,326
CERTIFIED PROSTHETICS & ORTHOPEDICS CO	37,109	CHOICE INSURANCE SERVICES INC	979,546
CERVO BRIAN DR	38,216	CHONG DAVID	38,379
CF VENTURES BUILDING SERVICES INC	42,945	CHOO IVAN DR INC	53,088
CHAIR STUFF SALES LTD	132,653	CHORNA NATALIYA CLINICAL COUNSELLOR	26,729
CHAIRLINES (CANADA CHAIRLINES LTD)	180,533	CHRIS BOLAN LAW	674,177
CHAMBERS OLSON LTD	343,227	CHRIS BOYD COUNSELLING AND CONSULTING	30,214
CHAMPION CHEVROLET LTD	272,004	CHRISTENSEN COLLISION & AUTO DETAIL	39,073
CHAMPION COLLISION CENTRE LTD	1,590,375	CHRISTENSEN COLLISION LTD	1,085,626
CHAMPION TOWING LTD	324,672	CHU KEVIN	36,295
CHAMPLAIN HEIGHTS PHYSIO & MASSAGE CLINIC	102,300	CHUAN FU WEN	40,076
CHAMPLAIN SQUARE PHYSIO (KER WELLNESS)	717,013	CIBC-GLOBAL TRANSACTION BANKING	56,732
CHAN FREDRICK	51,963	CINGA LEADERSHIP AND LEARNING INC	92,000
CHAN KIN ON	25,867	CIRA HEALTH SOLUTIONS LP	35,725
CHAN SIU TUNG BELLA	28,263	CIRA MEDICAL SERVICES	94,891
CHAN VIVIAN	54,769	CIRCUIT COLLISION AND AUTO GLASS	2,246,325

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CIS INSURANCE BROKERS LTD	351,603	CLASSIC TOWING COMPANY	348,532
CITATION RV AND TRAILERS LTD	40,083	CLASSIC 7 COLLISION CENTRE INC	35,812
CITISTAR INSURANCE AGENCIES LTD	255,900	CLAYMORE COLLISION LTD (BOYD AUTO-POCO)	3,529,962
CITRIX SYSTEMS INC	263,600	CLAYTON HEIGHTS CHIROPRACTIC	108,835
CITY GLASS & WINDSHIELD SHOP LTD	155,044	CLAYTON HEIGHTS MEDICAL CLINIC	34,689
CITY MOTORS (1981) LTD	39,845	CLAYTON HEIGHTS SPORTS AND THERAPY	1,156,659
CITY OF ABBOTSFORD	621,066	CLAYTON HEIGHTS 188ST PHYSIO AND SPORTS	511,996
CITY OF BURNABY	503,657	CLAYTON TOWING	110,682
CITY OF CAMPBELL RIVER	82,363	CLEANOLOGY SERVICES LTD	90,524
CITY OF CHILLIWACK	358,073	CLEAR ADJUSTING (KELOWNA)	44,157
CITY OF COQUITLAM	874,361	CLEAR VIEW GLASS & UPHOLSTERY LTD	407,354
CITY OF COURTENAY	104,995	CLEAR-VIEW GLASS	366,153
CITY OF CRANBROOK	35,151	CLEARBROOK CHIROPRACTIC & MASSAGE CLINIC	457,969
CITY OF DELTA	302,584	CLEARWATER GLASS LTD	172,726
CITY OF GREENWOOD	90,872	CLEARWATER PHYSICAL THERAPY BC LTD	38,139
CITY OF KAMLOOPS	347,664	CLEARWATER TOWING LTD	59,854
CITY OF KELOWNA	424,983	CLEARWAY RENTALS INC	42,192
CITY OF LANGFORD	382,836	CLENLAW INVESTIGATION AND ADJUSTING INC	233,402
CITY OF LANGLEY	185,303	CLOVER HILLS REHABILITATION INC	494,465
CITY OF MAPLE RIDGE	174,971	CLOVER TOWING 2015 LTD	7,179,738
CITY OF MISSION	93,956	CLOVERDALE AUTO METAL (1979) LTD	1,246,953
CITY OF NANAIMO	231,811	CLOVERDALE INSURANCE SERVICES LTD	574,372
CITY OF NEW WESTMINSTER	1,102,744	CLOVERDALE LEE'S ACUPUNCTURE	44,304
CITY OF NORTH VANCOUVER	1,274,258	CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	761,569
CITY OF PARKSVILLE	71,400	CLR HEALTHCARE INC	68,379
CITY OF PENTICTON	346,683	CLUB TOWING AND HEAVY RECOVERY LTD	346,329
CITY OF PORT COQUITLAM	234,592	CN ACUPUNCTURE (MULBERRY HEALTH CARE INC)	95,921
CITY OF PORT MOODY	28,875	CNJ AUTO GLASS AND WINDOW TINTING LLC	29,171
CITY OF PRINCE GEORGE	210,949	CNTCM ACUPUNCTURE	25,992
CITY OF RICHMOND	795,200	CO-OPERATORS INSURANCE AGENCIES LIMITED	5,946,429
CITY OF SURREY	1,210,906	CO-UP AUTO BODY REPAIRS	3,178,135
CITY OF TERRACE	47,630	COACHE COLLISION LTD	4,213,648
CITY OF TRAIL	57,592	COACHWERKS RESTORATION	93,898
CITY OF VANCOUVER	1,366,172	COAL HARBOUR MEDICAL CLINIC	30,510
CITY OF VERNON	45,041	COAST CLAIMS SERVICE LTD	798,261
CITY OF VICTORIA	397,980	COAST MOUNTAIN CHEVROLET BUICK GMC LTD	112,159
CITY OF WEST KELOWNA	107,600	COAST PERFORMANCE REHAB KITSILANO INC	138,576
CITY PHYSIOTHERAPY CLINIC	261,199	COAST PERFORMANCE REHABILITATION INC (NV)	172,913
CITYLAW GROUP	213,359	COAST PHYSIOTHERAPY SECHELT INC	39,986
CITYLINE AUTO GLASS (SKYLINE MOTORS LTD)	616,168	COAST REPORTING SERVICES INC	198,136
CJR ACUPUNCTURE	29,123	COASTAL COMMUNITY INSURANCE SERVICES	2,955,409
CJS TOWING UNLIMITED INC	29,247	COASTAL FORD SALES LTD (BURNABY)	87,521
CLAIMSPRO INC	1,071,459	COASTAL FORD SALES LTD (VANCOUVER)	39,552
CLARE BEARY KINESIOLOGY	40,448	COASTAL HAND CLINIC	59,484
CLARE FAULKNER PHYSIOTHERAPIST CORP	31,385	COASTAL PHYSIOTHERAPY & SPORTS REHAB LTD	87,100
CLARK AUTO BODY LTD	745,890	COASTAL ROOTS HEALTH CENTRE LTD (SOOKE)	60,940
CLARK HILL STRASBURGER	329,324	COASTAL ROOTS HEALTH CENTRE LTD (VICT)	25,073
CLARK WILSON LLP	520,173	COASTAL WELLNESS CENTER (BKG CHIRO INC)	31,848
CLASSIC COLLISION LTD	408,946	COASTLINE GLASS LTD	63,387
CLASSIC COLLISION MEDFORD	26,613	COASTLINE HEALTH AND PERFORMANCE LTD	80,182
CLASSIC GLASS & AUTO (R & I HOLDINGS LTD)	722,962	COASTLINE MAZDA (KAWEN HOLDINGS LTD)	38,060
CLASSIC IMAGE AUTO BODY LIMITED	775,824	COCHRANE IMAGE AUTO BODY	34,178
CLASSIC LIFECARE LTD	62,738	COCKWELL LUKE RMT	36,436

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
COGNI CARE INC	38,286	CORNERSTONE ADJUSTERS INC	118,381
COLEBROOK FAMILY PRACTICE	27,920	CORNISH MARGOLIS BOYD MEDIATION	63,360
COLLIBRA INC	290,049	CORPORATE COURIERS LOGISTICS ULC	97,714
COLLINGWOOD INSURANCE CENTRE INC	407,348	CORPORATE EXPRESS CANADA INC	1,226,653
COLLINGWOOD INSURANCE CENTRE 2014 INC	67,195	CORTEX CLINICAL COUNSELLING	62,404
COLLINGWOOD MEDICAL CLINIC	33,804	CORVETTE SPECIALTIES AUTO GROUP INC	170,823
COLLINS MANUFACTURING COMPANY LTD	305,799	CORVUS LAW CORPORATION	643,507
COLLISION ANALYSIS LTD	74,550	CORWIN COLLISION CENTER	43,436
COLLISION CRAFT	695,396	COSMOS AUTOCARE (COSMIC COLLISION LTD)	1,059,817
COLORWORKS TOM'S CUSTOM AUTOBODY (COQ)	2,529,803	COSMOS COLLISION LTD (CALGARY)	30,043
COLORWORKS TOM'S CUSTOM AUTOBODY (POCO)	1,789,945	COTTONWOOD AUTO BODY LTD	955,044
COLOUR PERFECTION AUTO COSMETIC LTD	1,002,308	COTTONWOOD AUTO GLASS INC	280,639
COLUMBIA COLLISION REPAIRS LTD	3,800,438	COTTONWOOD RV SALES & SERVICE LTD	99,540
COLUMBIA GLASS (1972) LTD	408,074	COUNTRY CAMPING LEISURE PRODUCTS	87,684
COLUMBIA INTEGRATED HEALTH CENTRE	486,724	COUNTRY RV (FRASERWAY RV GP LTD)	60,885
COLUMBIA PACIFIC CONSULTING GROUP LTD	2,153,495	COURTENAY COLLISION SERVICES LTD	1,189,619
COLUMBIA SPEECH AND LANGUAGE SERVICES INC	301,518	COURTENAY RV SPECIALISTS	54,064
COLWOOD BACK TO BACK CHIROPRACTIC	242,060	COUVE HEALTH CORP	113,000
COMWEALTH ACUPUNCTURE & CHINESE MEDICINE	25,404	COWELL MOTORS LTD	26,178
COMFORT KEEPERS (NORTH VANCOUVER)	30,949	COWICHAN ACTIVE REHABILITATION CORP	55,827
COMFORT KEEPERS (WHITE ROCK)	54,375	COWICHAN COLLISION LTD	1,663,439
COMFORT ZONE MOBILITY AIDS (THE)	36,152	COWICHAN EYECARE OPTOMETRISTS	26,437
COMMIT AUTOBODY AND REPAIR (2012) LTD	456,212	COWICHAN TOWING 2020 LTD	43,609
COMMUNITY THERAPISTS 1998 INC	1,986,189	COX & PALMER	38,880
COMOX PHYSIOTHERAPY CLINIC	77,891	COZENS WIENS LLP	1,023,841
COMOX VALLEY BOBCAT AND EXCAVATING	32,165	CR LAWYERS LLP	797,636
COMPASS OCCUPATIONAL THERAPY INC	39,120	CR+ CROSS ROADS CLINICS	25,781
CONCEPT PHYSIOTHERAPY	222,595	CRAFTSMAN COLLISION ABBOTSFORD CENTRAL	2,930,316
CONCORD CONCRETE PUMPS INTERNATIONAL LTD	90,489	CRAFTSMAN COLLISION ABBOTSFORD WEST	2,344,819
CONCUSSION CARE KELOWNA	120,488	CRAFTSMAN COLLISION AUTO GLASS KELOWNA	122,559
CONNECT COMMUNITIES	148,257	CRAFTSMAN COLLISION AUTO GLASS SURREY	713,459
CONNECT INSURANCE BROKERS INC	103,747	CRAFTSMAN COLLISION BOUNDARY & 1ST AVE	1,950,158
CONNELL D G DR	32,779	CRAFTSMAN COLLISION BRENTWOOD	742,037
CONNELL GAELAN	85,302	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,166,941
CONNELL JOAN ELLEN	65,234	CRAFTSMAN COLLISION CAMBIE & MARINE	3,191,703
CONNEXION INDUSTRIES	41,163	CRAFTSMAN COLLISION CHILLIWACK	2,659,137
CONNING INC	29,250	CRAFTSMAN COLLISION COLWOOD	2,190,061
CONTENTFUL INC	84,550	CRAFTSMAN COLLISION COQUITLAM	2,216,009
CONWAY-JONES JEFFREY	33,066	CRAFTSMAN COLLISION ESQUIMALT	1,440,362
COOPER'S TOWING LTD	63,838	CRAFTSMAN COLLISION GT DUNCAN	3,585,406
COPELAND STAIR KINGMA AND LOVELL	88,584	CRAFTSMAN COLLISION KAMLOOPS	2,548,494
COPPER MOUNTAIN CENTRE FOR CHINESE MED	43,477	CRAFTSMAN COLLISION KELOWNA CENTRAL	2,314,032
COQUITLAM AGENCIES (1982) LTD	337,068	CRAFTSMAN COLLISION LANDMARK WAY	2,074,681
COQUITLAM EXPRESS AUTOBODY LTD	1,406,933	CRAFTSMAN COLLISION LANGLEY BYPASS	3,282,986
COQUITLAM TOWING & STORAGE CO	1,409,169	CRAFTSMAN COLLISION MAIN & 3RD	2,978,116
COQUITLAM WELLNESS CENTRE	277,188	CRAFTSMAN COLLISION MAPLE RIDGE	3,881,719
CORAL INTERNATIONAL TRUCK EQUIPMENT LTD	59,385	CRAFTSMAN COLLISION METROTOWN	2,838,522
CORE AUTOBODY & REPAIR LIMITED	2,152,010	CRAFTSMAN COLLISION NEWTON	2,206,334
CORE CHIROPRACTIC (TROY TATER CHIRO INC)	26,903	CRAFTSMAN COLLISION NORTH NANAIMO	2,098,864
CORE CONNECTION MOBILE PHYSIOTHERAPY	41,959	CRAFTSMAN COLLISION NORTH VAN EAST	3,297,647
CORE FITNESS AND REHAB INC	50,351	CRAFTSMAN COLLISION NORTH VAN WEST	4,745,879
CORE FOCUS TRAINING (MARK ERICO SALGADO)	170,344	CRAFTSMAN COLLISION PENTICTON	780,583
CORE KINESIS PHYSIOTHERAPY	141,431	CRAFTSMAN COLLISION PORT COQUITLAM	2,853,420

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRAFTSMAN COLLISION PORT MOODY	1,875,149	CRYSTAL GLASS CANDADA LTD (EDMONTON)	33,284
CRAFTSMAN COLLISION POWELL EAST VAN	1,994,554	CSA INVESTIGATIONS	72,931
CRAFTSMAN COLLISION QUESNEL	3,295,495	CSN ADVANCE COLLISION (LIFT AUTO GROUP)	1,086,963
CRAFTSMAN COLLISION RICHMOND	2,914,464	CSN BM COLLISION (LIFT AUTO GROUP)	36,533
CRAFTSMAN COLLISION RUTLAND	1,173,149	CSN CASCADE COLLISION SERVICES LTD	53,253
CRAFTSMAN COLLISION SURREY SCOTT RD	3,286,562	CSN CB'S AUTO TECH (LIFT AUTO GROUP)	929,194
CRAFTSMAN COLLISION USA LONG BEACH	43,261	CSN DAYTON (LIFT AUTO GROUP)	2,980,447
CRAFTSMAN COLLISION VERNON	2,692,902	CSN FRANK'S (LIFT AUTO GROUP)	2,106,382
CRAFTSMAN COLLISION WALNUT GROVE	3,256,399	CSN KELOWNA PERFORMANCE (LIFT AUTO GROUP)	3,559,925
CRAFTSMAN COLLISION WEST KELOWNA	2,294,297	CSN KUSTOM AUTO BODY	30,264
CRAFTSMAN COLLISION WHITE ROCK/S SURREY	4,027,680	CSN MARK V (LIFT AUTO GROUP)	1,792,399
CRAIG WILLIAM HENRY DR	92,252	CSN MCCURDY (LIFT AUTO GROUP)	1,493,818
CRANBROOK DODGE (DCG HOLDINGS LTD)	38,349	CSN MERRITT (LIFT AUTO GROUP)	872,511
CRANBROOK GLASS & WINDSHIELD	416,772	CSN PENTICTON (LIFT AUTO GROUP)	1,121,761
CRAWFORD AND COMPANY (CANADA) INC	146,187	CSN SPRINGFIELD (LIFT AUTO GROUP)	2,259,850
CREATIVE COACH COLLISION REPAIR	50,622	CSN TOP GUN (LIFT AUTO GROUP)	1,176,156
CREATIVE MOBILITY PRODUCTS INC	41,574	CSN WEST KELOWNA (LIFT AUTO GROUP)	2,312,395
CREATIVE THERAPY CONSULTANTS (CASTLEGAR)	69,485	CUNDARI SEIBEL LLP	5,907,984
CREATIVE THERAPY CONSULTANTS (KAMLOOPS)	133,974	CUSTOM VAC SERVICES LTD	159,525
CREATIVE THERAPY CONSULTANTS (KELOWNA)	434,702	CUTBANKS AUTOBODY & GLASS LTD	977,604
CREATIVE THERAPY CONSULTANTS (NANAIMO)	64,890	CYGNUS DESIGN GROUP INC (THE)	165,920
CREATIVE THERAPY CONSULTANTS (PENTICTON)	809,191	CYPRESS PHYSIOTHERAPY AND HEALTH LTD	98,449
CREATIVE THERAPY CONSULTANTS (PR GEORGE)	124,564	D & D DISABILITY MANAGEMENT	2,140,187
CREATIVE THERAPY CONSULTANTS (TERRACE)	87,710	D & K BODY SHOP CO LTD	434,880
CREATIVE THERAPY CONSULTANTS (VERNON)	104,508	D G LEE PHYSICAL THERAPIST CORPORATION	85,304
CREATIVE THERAPY CONSULTANTS (WMS LAKE)	26,512	D J'S PAINT AND BODY (1987) LTD	1,355,528
CREEKSIDO CHIROPRACTIC LTD	56,042	D R REHAB INC	80,904
CREEKSIDO PHYSIOTHERAPY	196,088	D'ARCY'S GLASS (2010) LTD	590,087
CREEKSTONE CARE CENTRE	29,715	DA CHANG JIN CHINESE MEDICAL & HEALTHCARE	26,713
CRESTON CLASSIC GLASS & TRIM (DALLET ENT)	68,837	DADSON CONSULTING SERVICES INC	50,693
CRESTON PHYSIOWORKS AND MORE	38,457	DAKOTA TOWING INC	160,084
CRESTON VALLEY ADAPTATIONS	133,715	DALE CHARLES PHYSIOTHERAPY	145,789
CRITERION WELLNESS CLINIC INC	223,299	DALES ALIGNMENT & BRAKE SERVICE LTD	186,988
CROCKETTS INTERSTATE TOWING	29,126	DAMAR TOWING CORP	40,990
CRONK RICHARD ROBERT	27,638	DAMINI PHYSIOTHERAPY AND SPORTS INJURY	114,449
CROSS LANGLEY PHYSIOTHERAPY & PAIN CLINIC	38,717	DAMON'S DUNN RIGHT TOWING & RECOVERY	134,289
CROSSROADS COLLECTIVE LLP	105,973	DAMS FORD LINCOLN SALES LTD (LANGLEY)	2,776,224
CROSSROADS PHYSIOTHERAPY AND MASSAGE	25,220	DAMS FORD LINCOLN SALES LTD (SURREY)	179,623
CROWE MACKAY LLP	88,836	DAN HANSEN AUTO REPAIR INC	34,764
CROWN DIAMOND WELLNESS CENTER LTD	204,500	DAN THE MAN'S AUTOBODY AND GLASS LTD	1,430,000
CRUX CHIROPRACTIC INC	42,944	DAN'S KAMLOOPS COLLISION CENTRE LTD	2,750,201
CRYSTAL GLASS CANADA LTD (BURNABY)	227,443	DANA J BROMLEY INC	44,481
CRYSTAL GLASS CANADA LTD (CHILLIWACK)	191,201	DARWIN WONG MASSAGE THERAPY LTD	103,730
CRYSTAL GLASS CANADA LTD (CRANBROOK)	336,084	DARYL KINDRATSKY PHYSIOTHERAPIST CORP	56,357
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	786,553	DATA REPRO COM LTD	31,507
CRYSTAL GLASS CANADA LTD (KELOWNA)	218,434	DAUPHIN FORD LTD	49,088
CRYSTAL GLASS CANADA LTD (LANGLEY)	264,744	DAVE DALE INSURANCE AGENCIES LTD	593,086
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	424,870	DAVE MOORE TRANSPORT AND RECOVERY	36,373
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	561,280	DAVID A BUSCH LAW CORPORATION	1,325,403
CRYSTAL GLASS CANADA LTD (QUESNEL)	279,494	DAVID A JOYCE LAW CORPORATION	713,761
CRYSTAL GLASS CANADA LTD (SALMON ARM)	257,326	DAVID P YEREMA LAW CORPORATION	818,810
CRYSTAL GLASS CANADA LTD (VERNON)	307,363	DAVID THOMPSON MASSAGE THERAPY LTD	138,095
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	364,678	DAVIE AND ASSOCIATES	1,703,979

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2023**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DAVIES HOME HEALTHCARE LTD	38,252	DISTRICT OF SQUAMISH	48,356
DAVIS LYRIS	70,956	DISTRICT OF WEST VANCOUVER	38,562
DAWN COX COUNSELLING	25,584	DITTMANN KATRINA	67,309
DAWSON CREEEK COLLISION (PACE)	1,856,049	DIVERSIFIED HEALTH CLINIC	171,097
DAWSON INTERNATIONAL TRUCK CENTERS LTD	34,278	DIVINE CARE PHYSIO SPORTS INJURY & NEURO	76,856
DAWSON TRUCK REPAIRS LTD	53,327	DL ADJUSTERS LTD	439,506
DAY & NITE TOWING & AUTOWRECKING	88,447	DLL CONTRACTING	37,012
DAYTONA MOTORSPORTS VANCOUVER	110,452	DMAC AUTO GLASS LTD	34,790
DE PAOLI LORIS G	63,975	DN AUTO CORP	36,982
DEAN NEUMANN PLC	949,121	DOBSON'S GLASS LTD	1,022,164
DEARBORN MOTORS LTD	105,906	DOC'S AUTO BODY (2012) LTD	3,260,290
DECO PLUS PAINTING AND CONTRACTING LTD	60,105	DOCKSIDE PHYSIOTHERAPY	62,447
DEE MOTORS LTD (NEWTON SERVICE)	64,798	DOLDEN WALLACE FOLICK LLP	507,352
DEEP PHYSIO (S & J MOXON PHYSIOTHERAPIST)	94,481	DOMENICO MEDIATION INC	185,583
DEEPAK BHASIN PHYSICAL THERAPIST CORP	37,397	DOMINION GOVLAW LLP	371,718
DEL ORO TOWING LTD	551,602	DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	432,903
DELOITTE LLP	3,148,084	DON WOTHERSPOON & ASSOCIATES (POCO) LTD	227,837
DELTA SUNSHINE TAXI (1972) LTD	89,340	DON WOTHERSPOON & ASSOCIATES LTD	148,192
DEN'S LADYSMITH COLLISION CENTRE INC	574,288	DON'S AUTO BODY & PAINT SHOP LTD	258,816
DEPENDABLE COLLISION LTD	1,067,892	DON'S AUTO TOWING LTD	1,203,202
DERAKHSHANFAR SHIMA	25,087	DONG LIU	25,697
DERRICKS SANDBLASTING	97,504	DONNA BAIN AND ASSOCIATES INC	47,408
DESAI SHAILESH MANOHARLAL	28,530	DONOVAN TERESSA	72,126
DESIGN ROOFING AND SHEET METAL LTD	77,106	DOSANJH GURINDER (NOVA HEALTH GROUP)	105,865
DESIGNER COACHWORKS LTD	28,104	DOT LYN SALES AND SERVICE LTD	68,440
DESLAURIERS CHIROPRACTIC GROUP INC	105,408	DOUG'S PLACE STRATHCONA	31,256
DESTINATION HONDA BURNABY (HAPPY AUTO)	322,939	DOUGLAS R SODERLAND LAW OFFICES	154,328
DESTINATION TOYOTA BURNABY	4,583,644	DOWNTOWN HEALTH INC	269,009
DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	1,165,021	DR HOOK TOWING SERVICES LTD	34,808
DG CHIROPRACTIC INC	25,392	DR JACQUELINE PIERCE MD INCORPORATED	92,012
DHILLON BHUPINDER RMT	34,203	DR KIM'S COUNSELING CLINIC	29,804
DIAMOND AUTO & WINDOW GLASS	114,059	KALIRAY P DR INC	54,647
DIAMOND AUTO GLASS LTD	916,916	SAINI RAJAN DR INC	40,047
DICK'S TOWING & TRANSPORT	26,092	DR SHERRY MODERN TCM CLINIC LTD	50,424
DICKSON BRAD DR CHIROPRACTIC CORP	34,034	DR YU'S ACUPUNCTURE CLINIC	39,201
DIGITAL MESSAGING TECHNOLOGIES SOLUTIONS	36,960	DRAKE CHIROPRACTIC SERVICES INC	38,925
DILIGENT CANADA INC	44,289	DRAKE TOWING SERVICES LTD	127,602
DIMENSION HEALTH AND WELLNESS LTD	62,237	DRAKE TOWING 2018 LTD	231,601
DIONNE GLASS LTD	167,560	DRIFT AUTOBODY & PAINT LTD	537,228
DIRECT IME CORP	1,507,062	DRIFTWOOD SPORT AND WELLNESS INC	143,536
DISCOVERY CHIROPRACTIC	28,044	DRIVEN ISLAND AGENCIES LTD DBA INSURELINE	1,350,950
DISCOVERY CLAIMS SERVICES LTD	495,863	DRIVING FORCE INC (THE)	26,558
DISCOVERY HONDA (DISCOVERY MOTORS LTD)	29,638	DRUMMOND LAW CORPORATION	644,482
DISTRICT OF CLEARWATER	168,605	DUBOIS DANIEL S DR	62,445
DISTRICT OF HUDSON'S HOPE	118,758	DUECK CHEVROLET BUICK CADILLAC GMC LTD	1,167,441
DISTRICT OF LAKE COUNTRY	61,635	DUECK DOWNTOWN CHEVROLET BUICK GMC LTD	100,311
DISTRICT OF NEW HAZELTON	352,001	DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,634,612
DISTRICT OF NORTH COWICHAN	33,100	DUKE REFRIGERATION AND HVAC LTD	364,247
DISTRICT OF NORTH SAANICH	32,000	DULAY PAVDEEP	236,168
DISTRICT OF NORTH VANCOUVER	335,819	DUMOULIN BOSKOVICH LLP	6,079,865
DISTRICT OF PORT HARDY	47,385	DUNBAR PHYSIO (CURTAIN PHYSIOTHERAPIST)	112,657
DISTRICT OF SAANICH	310,435	DUNCAN CHRYSLER DODGE JEEP RAM LTD	104,623
DISTRICT OF SOOKE	36,750	DUNSMUIR IAN ROBERT	25,979

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DWIGHTS HOMES & GARDENS LTD	38,422	EMPATHY CLAIMS	29,904
DYE & DURHAM COMPANY INC	63,233	EMPOWER PHYSIOTHERAPY (MAEDEL PHYSIO)	135,701
DYE & DURHAM CORPORATION	1,343,087	ENCORE TOWING & SERVICE	132,554
DYNAMIC BALANCE PHYSIO & VESTIBULAR REHAB	89,359	ENDERBY AUTO BODY LTD	774,715
DYNAMIC FACILITY SERVICES LTD	64,056	ENIGMA GROUP INC (THE)	30,509
DYNAMIC SPECIALTY VEHICLES LTD	126,578	ENNS NAOMI	29,280
DYNATRACE CORPORATION OF CANADA LTD	543,488	ENTEGRAL HOLDINGS LLC	102,081
E-SQUARE AUTOWORKS LTD	1,893,401	ENTERPRISE RENT A CAR CANADA COMPANY	41,785,980
EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	1,224,525	ENTRUST LIMITED	39,564
EAGLE PROFESSIONAL RESOURCES INC	28,114	ENVIROMETAL TOWING LTD	69,306
EAGLE RIDGE PHYSIOTHERAPY	437,550	ENVISION EYE HEALTH CLINIC	29,843
EAGLE ROCK TOWING (ARMSTRONG)	162,981	ENVISION PHYSIOTHERAPY	77,717
EAGLE ROCK TOWING (SALMON ARM)	62,161	EPA ENTERPRISE PROTECTION ASSOCIATES LTD	31,776
EAST END AUTO AND TRUCK PARTS INC	28,595	EPIC INVESTMENT SERVICES BC INC	39,957
EAST END AUTO BODY SHOP LTD	1,056,499	EPOCH INTEGRATED HEALTH INC	87,514
EAST VANCOUVER SPORTS AND REHAB CLINIC	171,266	EQUILIBRIUM MASSAGE THERAPY INC	139,098
EASTHILL PHYSIO AND ACUPUNCTURE CLINIC	331,617	EQUILIBRIUM THERAPEUTICS EAGLE CREEK LTD	170,941
EASTSIDE: PHYSIOTHERAPY & REHAB CLINIC	98,052	EQUILIBRIUM THERAPEUTICS INC	294,110
EASY ALLIED HEALTH CORPORATION	946,091	EQUITE ASSOCIATION	93,960
EASY THERAPY (DRAGUTINOVIC PHYSIO CORP)	498,671	ERGO REHABILITATION INC	42,051
EBRAHIM SALIM DR INC	87,150	ERNST & YOUNG LLP	4,376,232
ECATERINA UNGUREANU LAW CORP	435,899	ES AUTO SALES LTD	104,431
ECKLER LTD	336,479	ESIT ADVANCED SOLUTIONS INC	3,737,603
ECLIPSE PHYSIO AND SPORTS INJURY CLINIC	154,319	ESPOSITO MASSAGE	49,720
ECONO GLASS LTD	35,599	ESSENTIAL AUTO COLLISION LTD	378,809
ECONOMY GLASS SUPPLIER LTD	312,699	ESSENTIAL CHIROPRACTIC CORP	215,777
EDMONTON DIESEL DOCTOR LTD	141,151	ESSEX COLLISION SERVICES LTD	3,102,520
EDMONTON KENWORTH LTD	66,178	ESSEX INSURANCE AGENCY (1ST AVE) INC	412,541
EDMONTON TOWING SERVICES LTD	385,113	EURO-CAN BUILDING SERVICES LTD	87,932
EFFECTIVE AUTO BODY REPAIR LTD	1,400,601	EUROSPEC AUTOBODY (2001) LTD	561,238
EFM TOWING	53,148	EVANS HD	38,562
EIGEN DEVELOPMENT LTD	506,178	EVANS STEPHANIE	27,380
EISENKREIN SERVICES LTD	40,714	EVEREST REINSURANCE COMPANY (CANADIAN)	2,624,481
EKAM AUTO COLLISION CENTRE LTD	50,281	EVERGREEN CHIROPRACTIC INC (COQUITLAM)	1,789,335
ELAN DATA MAKERS	41,830	EVERGREEN CHIROPRACTIC INC (SURREY)	785,955
ELC TOWING DISPATCH SOLUTIONS	618,530	EVERGREEN CHIROPRACTIC LANGLEY INC	765,915
ELECTRA HEALTH INC	1,404,360	EVERGREEN NATURAL MEDICINE CLINIC INC	110,098
ELEVATION REHAB INC	128,081	EVERGREEN NURSING SERVICES LTD	488,068
ELITE BODY SHOP LTD	3,213,366	EVERGREEN SPORTS AND PHYSICAL THERAPY	30,904
ELITE HEALTH AND WELLNESS LTD	156,462	EVERYBODY WELLNESS CLINIC INC	213,592
ELITE PHYSICAL THERAPY AND REHAB CENTRE	205,454	EVOKE WELLNESS CENTRE & MASSAGE THERAPY	133,377
ELITE PHYSIOTHERAPY (D ABENANTE PT)	39,614	EVOLUTION SPORT THERAPY INC	241,334
ELITE RV ROOF AND COLLISION	29,547	EVOLVE MOVEMENT CORP	87,237
ELITE XPRESS COLLISION SERVICES	3,453,860	EVOLVE NURTURING VITALITY	38,039
ELK VALLEY GLASS LTD	223,866	EVOLVE THERAPEUTIC MASSAGE INC	308,528
ELLIOTT BAUER FINANCIAL LTD	50,185	EVOSPORT KERRISDALE INC	110,006
ELLIOTT T D DR INC	128,520	EWING BROS	71,261
ELLIS CREEK AUTOBODY	287,576	EXCEL AUTOBODY LTD	787,937
ELSERI Yafa DR LTD	246,549	EXCELLENCE AUTO GLASS LTD	374,544
ELU WELLNESS LTD	118,128	EXCEPTIONAL TOWING & RECOVERY LTD	235,758
ELYSIAN HEALTH TECHNOLOGIES LTD	178,116	EXHALE CENTRE (EX PHYSIOLOGY INC)	258,872
EMBARCADERO TECHNOLOGIES INC	26,293	EXHALE CENTRE HOLISTIC HOUSE OF HEALING	37,355
EMBER CANADA INC	150,593	EXPERT AUTO GLASS LTD	198,122

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
EXPERT COLLISION (2002) LTD	965,063	FIRST CHOICE TOWING (2007) LTD	249,510
EXPERT PHYSIO (DARIN JAY COHEN PHYSIO)	571,580	FIRST CLASS AUTO BODY LTD	952,000
EXPERT VOCATIONAL GROUP	142,375	FIRST RESPONSE GLASS LTD	353,006
EXPLICO ENGINEERING	30,439	FIRST TRUCK CENTRE (EDMONTON)	80,945
EXPRESS LANE AUTOBODY LTD	1,789,210	FIRST TRUCK CENTRE BC NORTH INC	35,155
EXPRESSIONS COUNSELLING LTD	147,318	FIRST TRUCK CENTRE VANCOUVER INC	3,948,503
EYELAB DOCTORS OF OPTOMETRY	41,064	FIRST TRUCK COLLISION CENTRE LTD	717,369
EYFORD PARTNERS LLP	7,670,192	FIRST WESTERN INSURANCE SERVICES INC	354,896
F & W TOWING LTD	77,898	FISKCO HEALTH AND PERFORMANCE INC	72,437
F ADAMS & ASSOCIATES INSURANCE SERVICES	828,859	FIT BODY ATHLETICS & REHABILITATION INC	349,275
F F R GLASS SERVICE LTD	617,797	FIT NATION FITNESS INC	202,311
F KARA HOLDINGS LOWER LTD	32,029	FIT TO TRAIN HUMAN PERFORMANCE SYSTEMS	67,620
FABRIS MCIVER HORNQUIST & RADCLIFFE	619,187	FIX AUTO ABBOTSFORD EAST (H & R COLL)	5,091,525
FACTORY FINISH COLLISION CENTER LP	30,570	FIX AUTO ABBOTSFORD WEST (RENASCENT AUTO)	2,443,259
FADDEN HELEN DC	28,620	FIX AUTO BURNABY SOUTH (BC AUTOBODY)	1,742,955
FAIRLANE COLLISION REPAIRS LTD	1,117,341	FIX AUTO CANADA INC	1,799,199
FAIRWARE PROMOTIONAL PRODUCTS LTD	101,571	FIX AUTO CHILLIWACK (RENASCENT COLLISION)	3,020,717
FAIRWEATHER COLLISION LTD	28,016	FIX AUTO KAMLOOPS (KAMLOOPS FORD LINCOLN)	3,026,230
FAIRWEATHER DAVID R DR INC	72,494	FIX AUTO KELOWNA (D2 AUTO BODY KELOWNA)	1,008,202
FALCON BEACH AUTO	113,163	FIX AUTO MILLSTREAM (AUDY AUTOBODY INC)	2,241,932
FALCON EQUIPMENT LTD	96,975	FIX AUTO PITT MEADOWS (EXTREME AUTOBODY)	1,879,790
FALL LINE FITNESS (DANIELLE ROBSON)	30,755	FIX AUTO PORT MOODY (0923986 BC LTD)	1,318,627
FALSE CREEK COLLISION (FC COLLISION LTD)	1,340,351	FIX AUTO POWELL RIVER (AQUA STAR HLDGS)	970,260
FAMILY CHOICE CHIROPRACTIC	49,183	FIX AUTO QUESNEL (PETE RENYARD AUTO BODY)	3,049,438
FAMILY GLASS LTD	1,245,567	FIX AUTO VANCOUVER EAST (0982774 BC LTD)	864,935
FANG GUINU	73,425	FIX AUTO VERNON CENTRAL (STAR AUTOBODY)	2,649,214
FARBROOK AUTO WRECKING (1979) LTD	71,509	FIX AUTO WEST SHORE (AUDY AUTOBODY INC)	2,089,795
FARIZHENDI PHYSIOTHERAPY CORP	261,062	FIX HEALTHCARE LTD (VICTORIA-JOHNSON ST)	167,578
FASKEN MARTINEAU DUMOULIN LLP	2,019,329	FIX HEALTHCARE LTD (VICTORIA-JUTLAND RD)	108,746
FAST AUTO GLASS SURREY LTD	914,546	FIXMAN AUTO GLASS REPAIR LTD	882,421
FAST TRACK INVESTIGATIONS LTD	655,016	FLEET BRAKE	57,875
FASTFLOW CONSTRUCTION INC	73,364	FLEET WORKS	65,092
FASTRACK AUTOBODY LTD	2,015,558	FLEETWOOD CHIROPRACTIC (AFFINITY CHIRO)	85,191
FASTRACK GLASS LTD (MAPLE RIDGE)	101,127	FLOW SPEECH AND COMMUNICATION	35,489
FASTRACK GLASS LTD (MISSION)	313,355	FLOYD'S TRUCK CENTER	48,482
FAWCETT INSURANCE AGENCY LTD	313,848	FOCUS PHYSIOTHERAPY AND WELLNESS INC	165,338
FEDERAL EXPRESS CANADA LTD	58,424	FOCUS REHABILITATION AND CONSULTING INC	141,746
FENDER'S AUTO BODY & PAINT LTD	157,486	FOOTBRIDGE CENTRE FOR INTEGRATED ORTHO	116,869
FENG LI NATURAL HEALING LTD	150,140	FOOTBRIDGE PHYSIOTHERAPY	45,847
FENG YUN	78,391	FOR THE ONE YOU LOVE	36,349
FERNIE PHYSIOTHERAPY	32,511	FORBES JENNIFER DR CHIROPRACTIC INC	68,306
FERNY'S AUTO BODY SHOP LTD	1,373,929	FOREMAN AUTOMOTIVE SERVICES LTD	28,820
FERRARI MASERATI OF VANCOUVER	63,987	FORENSIC DYNAMICS INC	220,898
FERREIRA COLLISION CENTRES LTD (S C)	866,565	FOREST GATE CONSTRUCTION & MAINTENANCE	74,277
FERREIRA COLLISION CENTRES LTD (VANC)	2,218,517	FORGE INTEGRATED HEALTH INC	751,810
FEY CONSULTING LLC	46,307	FORM HEALTH CLINIC 2015 INC	59,267
FH&P LAWYERS LLP	2,360,341	FOROUZ SADEGHI PHYSICAL HEALTH CORP	32,732
FHC REACTIVE INJURY MANAGEMENT LTD	1,034,764	FORRESTER RESEARCH LIMITED	66,000
FIB R FX	25,677	FORT FABRICATION & WELDING LTD	122,060
FIJI ISLAND AUTO REPAIRS LTD.	854,332	FORT GARRY INDUSTRIES (WINNIPEG)	64,879
FILIPETTI BRITTANY DR CHIROPRACTIC INC	184,466	FORT MCMURRAY AUTOBODY	38,518
FINNING CANADA	124,855	FORT MOTORS LTD	109,087
FIRST CHOICE COLLISION	56,180	FORT NELSON AUTOBODY (1999)	218,816

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FORT SPORT AND FAMILY PHYSIO	167,084	G&G AUTO BODY REPAIR & SALES LTD	1,068,999
FORT ST JOHN PHYSIOTHERAPY CLINIC	89,261	GAGE BRADLEY W DR CHIROPRACTIC CORP	33,648
FORTE SPORTS & ORTHOPAEDIC PHYSIOTHERAPY	153,207	GAGE COLIN DR	39,346
FORTISBC	671,158	GAGNON ANDREW THOMAS	25,723
FORWARD CARE MEDICAL CLINIC	32,764	GAGNON MICHAEL A DR CHIROPRACTIC SERVICES	47,920
FORWARD REHABILITATION	39,046	GAIN COLLISION	35,181
FOUL BAY PHYSIOTHERAPY	86,147	GALAXY RV SALES AND SERVICE	51,050
FOUNDATION BODY LAB INC	107,970	GALLAGHER VOCATIONAL SERVICES LTD	43,588
FOUNDATION CHIROPRACTIC INC	178,466	GAME DAY PHYSIOTHERAPY (M YAMALI P T)	39,021
FOUNDATION NV CHRYSLER DODGE JEEP RAM	32,199	GAO JIANYING	40,073
FOWLER AUTO & LIGHT TRUCK LTD	40,383	GARDAWORLD CASH SERVICES CANADA CORP	190,888
FOX FLIGHT INC	46,800	GARLINGTON LOHN AND ROBINSON	87,872
FRAN GOLDBERG	36,545	GARRICK AUTOMOTIVE LTD	81,954
FRASER CANYON GLASS LTD	247,828	GARRISON INSURANCE SERVICES INC	213,097
FRASER CHIROPRACTIC GROUP AND MASSAGE	70,214	GARTNER CANADA CO	243,915
FRASER FAMILY CHIROPRACTIC	55,528	GARY'S TOWING EQUIPMENT XPRESS	66,680
FRASER HEALTH AUTHORITY	455,944	GARYS WESTSIDE TOWING LLC	41,377
FRASER RIVER PAINT & BODY LTD	3,055,631	GASPARIN MORRIS DR	53,869
FRASER VALLEY AQUATIC REHABILITATION	59,172	GATEWAY GLASS LTD	64,676
FRASER VALLEY AUTO GLASS & DETAILING LTD	252,067	GATEWAY HEALTH AND WELLNESS CENTRE	59,010
FRASER VALLEY CRANE TRAINING	39,690	GATEWAY TOWING AND RECOVERY INC	33,956
FRASER VALLEY FIRE PROTECTION LTD	38,063	GATEWAY TRAILER REPAIRS LTD	76,094
FRASER VALLEY HEALTH AND WELLNESS CENTRE	42,172	GATOR AUTO GLASS	145,516
FRASER VALLEY PROSTHETICS LTD	51,606	GAUTAM & ASSOCIATES LAW CORPORATION	2,289,756
FRASER'S TOWING AND RECOVERY	36,245	GAYA CANADA ENTERPRISE LIMITED	28,251
FRASERLIFE WILLOWBROOK PHYSIO & REHAB INC	373,031	GB GLASS EXPRESS	486,073
FRASERVIEW COLLISION REPAIR LTD	1,701,043	GBG INSURANCE SERVICES LTD	304,877
FRASERWAY RV GP LTD (ABBOTSFORD)	148,413	GBM TRAILER SERVICE LTD	123,561
FRASERWAY RV GP LTD (KAMLOOPS)	60,082	GD ASSESSMENTS INC	539,705
FRASERWAY RV GP LTD (PRINCE GEORGE)	83,695	GEE TANYA	41,270
FRASERWEST LAW GROUP LLP	227,234	GEMINI ADJUSTERS LTD	216,126
FRED GOWER AUTOBODY & PAINT	1,646,934	GEMM DIESEL LTD	28,143
FRED'S AUTOMOTIVE LTD	25,764	GEO H HEWITT CO LTD (THE)	48,980
FREE MOTION CHIROPRACTIC & WELLNESS CORP	41,807	GEOMETRY INTEGRATED HEALTH LTD	180,949
FREEDOM PHYSIOTHERAPY	75,718	GEORGE WASHINGTON TOWING	29,645
FREEWAY MAZDA (FREEWAY IMPORTS LTD)	191,328	GEORGE'S BODY SHOP LTD	975,048
FREIGHTLINER NORTHWEST	97,253	GEORGIA STRAIGHT COLLISION LTD	1,184,708
FREIGHTLINER OF CRANBROOK LTD	167,846	GEORGIA STRAIGHT TOWING AND RECOVERY	209,519
FRENCH CREEK PHYSIOTHERAPY CORP	38,581	GEORGIAVIEW HEALTH AND WELLNES	31,013
FRENCH KRISTA	29,972	GERMAINE CHIROPRACTIC CORP	68,416
FRESH TRACKS PHYSIOTHERAPY	68,599	GERTZ GORDON DR CHIROPRACTIC CORP	100,070
FRESNO TRUCK CENTER	29,770	GET WELL PHYSIO & SPORTS INJURY (ABBOTS)	232,634
FRIESEN KENT (NORTHERN OT SERVICES)	60,518	GET WELL PHYSIOTHERAPY (SURREY)	385,382
FSG - FOCUS SOLUTIONS GROUP INC	74,588	GET-AWAY RV CENTRE LTD	154,064
FSJ GLASS HOUSE 1998 LTD	90,364	GHD CONTRACTORS LTD	238,193
FULCRUM THERAPY LTD	77,011	GIBSON TARYN	34,233
FULL THROTTLE ENTERPRISES BC LTD	194,833	GIBSONS WAY AUTO REPAIR INC	30,602
FUNCTION FIRST OT AND REHAB SERVICES	32,879	GIESBRECHT RONALD	30,504
FUNCTION FOCUS	32,431	GILBOY'S TOWING (GTR INC)	36,930
FUNCTIONABILITY REHABILITATION SERVICES	1,152,659	GILL MANDEEP SINGH	36,025
FUSION PHYSIO (HINLOPEN PHYSIO CORP)	363,833	GILLESPIE & COMPANY LLP	2,622,345
G & A AUTOBODY REPAIRS LTD	179,059	GILMAY RV (GILMAY ENTERPRISES LTD)	112,818
G DUNCAN AUTO BODY LIMITED	1,116,911	GILMORE DOCLINK (DOCU LINK INT'L INC)	489,510

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2023**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GISCOME CONTRACTING LIMITED	42,617	GRACE PHYSIOTHERAPY	157,372
GLACIER GLASS PG LTD	410,509	GRAMPA'S RV LTD	235,924
GLACIER MOBILE GLASS LTD	788,160	GRAND FORKS GLASS LTD	254,200
GLACIER TOYOTA (BULKLEY AUTOMOTIVE LTD)	100,102	GRAND FORKS PHYSIO & ACTIVE WELLNESS	85,302
GLACIER VIEW GLASS LTD	349,449	GRAND PERFORMANCE AUTO CENTRE INC	1,705,961
GLASS DOCTOR OF SUNSHINE COAST	273,946	GRANDCITY AUTOBODY (RICHMOND) LTD	4,396,367
GLASSCO AUTO & WINDOW LTD	986,489	GRANDCITY AUTOBODY LTD	4,417,501
GLASSWORKS REFINISHING AND AUTOBODY	155,518	GRANDE REHABILITATION CENTRE	42,437
GLEE HEALTHCARE INC	31,313	GRANICUS CANADA HOLDINGS ULC	42,446
GLENDA HART PHYSICAL THERAPY	27,754	GRANT KOVACS NORELL	7,419,075
GLENMORE CHIROPRACTIC INC	30,900	GRANTON MOTORS LTD	52,339
GLENMORE MEDICAL CLINIC LTD	33,722	GRANVILLE TOYOTA (FRASER ST)	41,174
GLENN MOUNTAIN ORTHOPAEDIC & SPORTS PHYSI	210,506	GRANVILLE TOYOTA (41ST AVE)	30,761
GLENN'S RV INC	246,723	GRASS CREEK VENTURES	119,410
GLOBAL INSURANCE AGENCY (2007) LTD	254,566	GRAY MIKE	32,507
GLOBAL INSURANCE AGENCY (2008) LTD	379,910	GREAT WEST EQUIPMENT	44,211
GLOBAL INSURANCE AGENCY LTD	185,017	GREATWEST KENWORTH LTD	124,964
GLOBAL KNOWLEDGE NETWORK CANADA INC	29,026	GREEN LEAF ACUPUNCTURE & HERB CLINIC LTD	107,773
GLOBAL ROADWAY MAINTENANCE INC	95,371	GREENHILL TURNER PARTNERS INC	73,437
GLOBALSCAPE	79,078	GREENLEAF INVESTMENTS LTD DBA C&N INSUR	1,598,311
GLOVER ROAD CHIROPRACTIC AND MASSAGE	62,008	GREGSON CHIROPRACTIC INC	111,152
GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	1,324,165	GREWAL HARSIMAR	54,874
GN INSURANCE AGENCY LTD	855,612	GRIFFITH BROS SERVICE CENTRE LTD	31,475
GNK INSURANCE SERVICES INC DBA WAYPOINT	376,005	GROUNDWORKS ATHLETICS INC	73,748
GO AUTO SURREY CHRYSLER DODGE JEEP RAM	2,438,317	GROWTH FINANCIAL CORP DBA HG INSURANCE	504,541
GO LANGLEY MITSUBISHI	234,207	GROWTH FINANCIAL CORP DBA WHITLOCK INS	244,244
GO NORTH SURREY CHEVROLET BUICK GMC	738,734	GROWTH FINANCIAL DBA CRESTON VALLEY INS	712,874
GO PHYSIOTHERAPY SPORTS & WELLNESS	59,319	GROWTH FINANCIAL DBA KELOWNA VALLEY INS	632,156
GO PRO SHINE AUTOBODY LTD	194,540	GSOFT TECHNOLOGIES INC	26,135
GOAL DIRECTED OCCUPATIONAL THERAPY INC	264,361	GUAN ZHEN	27,418
GODOY & VERVERGAERT INSURANCE ONLY INC	425,840	GUARD STEVEN LANCE	29,676
GODOY'S INSURANCE ONLY (LANGLEY) INC	409,691	GUIDANCE ENGINEERING AND APPLIED RESEARCH	49,768
GODOY'S INSURANCE ONLY INC	239,967	GUIDEWIRE SOFTWARE INC	6,740,957
GOLD KEY COLLISION CENTRE	2,316,772	GUILD YULE LLP	300,269
GOLD KEY INSURANCE SERVICES LTD	2,503,037	GUILDFORD CAB (1993) LTD	101,964
GOLD MEDAL HEALTH CENTER (RICHMOND)	185,029	GUILDFORD PHYSIOTHERAPY & SPORTS CLINIC	992,015
GOLD MEDAL HEALTH CENTER (SURREY)	312,308	GUILLEVIN INTERNATIONAL CO	38,162
GOLDEN EARS INSURANCE SERVICES LTD	3,083,787	GUISACHAN PHYSIOTHERAPY & SPORTS INJURY	61,898
GOLDEN ELEMENT THERAPEUTICS AND WELLNESS	32,641	GULATI HARMAN	56,785
GOLDEN HEART INTEGRATED HEALTH INC	183,470	GULF ISLANDS INSURANCE AGENCIES LTD	146,658
GOLDEN SHIELD ADJUSTERS LTD	351,050	GUO JIA PING	38,752
GOLDLEAF INSURANCE SERVICES INC	423,889	GUO YUGUANG	39,107
GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	966,368	GUPTA SHAHNAZ	237,394
GOLDMINE INSURANCE SERVICES LTD	1,174,739	GURKIRAT MASSAGE THERAPY INC	57,393
GOMES KEVIN (NEW LEAF PSYCHOLOGICAL)	31,023	GUSTAFSONS AUTO SERVICE LTD	1,103,406
GORDON & REES LLP	434,953	GYROSCOPE COLLISION SERVICES	67,953
GOTCARE (A2B DIRECTCARE INC)	85,066	H & L GLASS (2022) LTD	117,704
GOVERNMENT AGENT - ATLIN	52,047	H A MECHANICAL & WELDING LTD	29,933
GOVERNMENT AGENT - BELLA COOLA	126,845	H P MENTAL HEALTH COUNSELLING	29,949
GOVERNMENT AGENT - DEASE LAKE	78,743	HABASH SALAH	84,689
GOVERNMENT AGENT - STEWART	49,381	HABITAT HEALTH	100,173
GOVERNMENT OF ALBERTA	117,468	HABITAT INSURANCE AGENCIES LTD	145,270
GOWLING WLG CANADA LLP	258,707	HAFIZI BOBAK DR CHIROPRACTIC INC	42,846

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HAGER ORTHOPAEDICS LTD	27,404	HEALINGPRO THERAPEUTICS	115,132
HAIGHT BROWN & BONESTEEL LLP	1,254,590	HEALTH CRAFT CLINIC CORP	92,747
HALCO GLASS LTD	1,084,401	HEALTH ONE PHYSIO & HAND CLINIC (MISSION)	452,057
HALCYON WELLNESS (MSR MASSAGE THERAPY)	43,375	HEALTH ONE PHYSIO & HAND CLINIC (SURREY)	246,713
HALEY SC CHRYSLER DODGE JEEP RAM	69,069	HEALTHLAND CLINIC LTD (NEW WESTMINSTER)	30,212
HAMILTON DUNCAN LAW CORPORATION	6,235,526	HEALTHLAND CLINIC LTD (SURREY)	97,460
HAMMER COLLISION & GLASS	1,530,315	HEALTHVUE MEDICAL CLINIC	53,874
HAN HYUNG CHUL	68,420	HEALTHX PHYSICAL THERAPY	373,876
HAN SEONG SOO	25,991	HEALTH4YOU WELLNESS CORP	67,787
HANEY PHYSIOTHERAPY	93,697	HEATH LAW LLP	1,646,808
HANIN INSURANCE SERVICES INC	536,056	HEMLOCK HARLING DISTRIBUTION INC	495,552
HANKS WELDING AND REPAIRS	28,255	HEMMERLING & ASSOCIATES LAW OFFICE	2,008,359
HANNOVER RUCK SE (CANADIAN BRANCH)	2,064,647	HENDRY SWINTON MCKENZIE INSURANCE SERVICE	248,851
HANSER'S ENVIRONMENTAL AND REMEDIATION	108,642	HENKE KEVIN DR	31,165
HANSER'S WRECKER CO	38,073	HERALD STREET HEALTH	26,648
HANSSON ANN DR INC	92,851	HERBERS AUTOBODY REPAIR INC	50,503
HAPPY AGING HOME CARE LTD	75,642	HERITAGE OFFICE FURNISHINGS LTD	1,105,510
HAPPY CAMPERS RV SERVICE (HC RV SERVICE)	33,898	HERO HOME CARE (NORTH SHORE HOME CARE)	107,727
HAPPY LIFE HEALTH CENTRE	29,292	HERTZ CANADA LIMITED	1,533,789
HARBORD INSURANCE SERVICES LTD	2,080,493	HETTIE DE BEER, OT	45,880
HARBORVIEW MEDICAL CENTER	29,893	HEWITT ASSOCIATES PARTNERSHIP	249,061
HARBOUR INSURANCE AGENCIES LTD	146,539	HEWLETT PACKARD ENTERPRISE CANADA CO	475,980
HARBOUR INTERNATIONAL TRUCKS LTD	49,569	HI-LIGHT AUTOBODY 2003 LTD	1,770,459
HARBOUR-VIEW COLLISION LTD	1,743,923	HICKS PACIFIC CENTRE INSURANCE SERVICES	172,930
HARBOURVIEW AUTOHAUS LTD	67,627	HIDDEN TREASURE RESTORATION COURTENAY LTD	238,112
HARBOURVIEW REHABILITATION	94,792	HIGH CALIBER AUTO COLLISION & REPAIR LTD	2,036,257
HARE JASON (PURE CHIROPRACTIC)	36,780	HIGH CLASS AUTOBODY AND PAINT LTD	917,180
HARLEY DAVIDSON OF CHILLIWACK	257,907	HIGH IMPACT LAB INC	315,901
HARMONY CHIROPRACTIC AND WELLNESS CLINIC	90,492	HIGH ROAD VANCOUVER	31,152
HARMONY HEALTH CARE LTD	64,766	HIGHROADS MEDICAL CLINICS	82,173
HARNEY DISTRICT HOSPITAL	31,206	HIGHWAY THREE SOLUTIONS 2013 LTD	83,366
HARPER GREY LLP	1,462,810	HILLCREST PHYSIOTHERAPY	521,748
HARRIS & BRUN LAW CORPORATION	8,221,691	HILLTOP AUTO BODY (KOSMINO HOLDINGS LTD)	434,285
HARRIS & LEIB INSURANCE BROKERS LTD	484,754	HILLTOP AUTO GLASS (KOSMINO HOLDINGS LTD)	129,872
HARRIS AND COMPANY	394,258	HILLTOP MEDICAL CLINIC	62,879
HARRIS INSURANCE SERVICES (RICHMOND) LTD	510,025	HILLTOP TOYOTA (KAIZEN HOLDINGS LTD)	137,060
HARRIS INSURANCE SERVICES (VANCOUVER) LTD	289,589	HILTOP BODY SHOP LTD	1,102,746
HARRIS KIA	41,194	HINO CENTRAL FRASER VALLEY	97,364
HARRIS VICTORIA CHRYSLER DODGE JEEP RAM	84,798	HIPPOCRATES MEDICAL ASSESSMENTS	118,906
HARTSHORNE & MEHL	7,167,463	HIRA ROWAN LLP	216,748
HARTWELL THERAPY & WELLNESS INC	233,156	HIRSCH GABRIEL DR	82,302
HARTWELL THERAPY & WELLNESS SW MARINE INC	291,895	HISAR TOWING INC	35,400
HARTWELL THERAPY & WELLNESS VICTORIA INC	174,062	HITACHI SYSTEMS SECURITY INC	241,315
HASEGAWA TOSHIHIKO	36,669	HKG HOLDINGS INC DBA SUSSEX INSURANCE	809,596
HASSAN HARON AL	31,333	HME MOBILITY AND ACCESSIBILITY (RICHMOND)	327,320
HATTER THOMPSON SHUMKA & MCDONAGH	2,395,087	HME MOBILITY AND ACCESSIBILITY (SURREY)	26,791
HAYER HEALTH AND PHYSIOTHERAPY INC	120,671	HME MOBILITY AND ACCESSIBILITY (VICTORIA)	39,141
HAYMACK AUTO GLASS (BURNABY)	364,484	HNC ALLIANCE HOLDINGS INC DBA SUSSEX INS	400,539
HAYMACK AUTO GLASS (LANGLEY)	551,887	HODGSON ORTHOPEDIC GROUP	84,965
HAYMACK AUTO GLASS & UPHOLSTERY LTD	828,484	HODONG KWON	38,886
HD HOME CARE LIMITED	396,399	HOEPPNER JORDAN COLE	41,230
HEAL YOUR SELF MASSAGE THERAPY & WELLNESS	46,383	HOGIES TOWING	35,720
HEALING SPACES MENTAL HEALTH SERVICES INC	36,045	HOLACO CONSTRUCTION (1997) LTD	391,004

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HOLDOM CHIROPRACTIC AND WELLNESS CENTRE	147,359	IMA SOLUTIONS INC	5,873,722
HOLLEY JODIE	33,261	IMC IMPERIAL MEDICAL CLINIC	46,323
HOLLYBURN PHYSIOTHERAPY	37,495	IMC MOTORCYCLES LTD (VICTORIA)	46,748
HOLM'S MECHANICAL LTD	81,455	IMIMOBILE CANADA INC	36,279
HOLMES STEWART VON ANTAL	1,702,709	IMPACT AUTO AUCTIONS LTD	3,141,149
HOLT WOODS AND SCISCIANI LLP	285,061	IMPACT HEALTH (MCB STRATEGIC)	31,847
HOME INSTEAD PORT COQUITLAM	38,753	IMPACT KINESIOLOGY AND SPORTS INJURY	78,419
HOME INSTEAD SENIOR CARE BURNABY	110,593	IMPACT RECRUITMENT INC	35,619
HOME IS BEST CAREGIVER SERVICE LTD	25,003	IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	1,468,017
HOMESTEAD INSURANCE AGENCIES LTD	252,449	IMPERIAL MOTORCYCLES LTD	33,443
HONDA WAY (THE)	32,892	IMPERIAL PARKING CANADA CORP	179,817
HONEY AND GARLIC HEALTH STUDIO INC	187,179	IMPERIAL SIGN CORPORATION	459,267
HONOUR TOP CLEANING SERVICES LTD	131,922	IMPULSE HEALTH AND WELLNESS	125,527
HOOTSUITE INC	78,286	IMPULSE HEALTHCARE GROUP INC	136,839
HOPE AUTO BODY LTD	1,067,795	IMPULSE SPORT THERAPEUTICS INC	216,662
HOPE TAXI	43,486	IN INSURANCE AGENCY LIMITED	461,035
HOPE TOWING LTD	192,963	IN JOY LIFE CHIROPRACTOR AND LASER CARE	30,312
HORIZANT INC	145,714	IN MOTION PHYSIO & WELLNESS MORGAN CREEK	57,570
HORIZON AUTOBODY COLLISION LTD	1,083,109	IN MOTION PHYSIO & WELLNESS WHITE ROCK	156,960
HORIZON WEST INSURANCE SERVICES LTD	315,296	IN TOUCH CHIROPRACTIC (AHREN J ROY CORP)	111,718
HORIZON WEST INSURANCE SERVICES VANCOUVER	93,638	INBALANCE WELLNESS CARE LTD	30,383
HORNBY EQUIPMENT	62,000	INDEED CANADA CORP	112,623
HOSKINS FORD SALES LTD	239,204	INDIGO PARK CANADA INC	95,161
HOTHI SANGHERA PHYSIOTHERAPIST CORP	334,875	INDIGO PHARMACY	59,348
HOULE ELECTRIC LIMITED	974,129	INDUSTRIAL ALLIANCE (EPIC INVESTMENT)	2,456,882
HSJ LAWYERS LLP	1,694,626	INFINITY HEALTH LLP	3,869,250
HSU YIN JEN	71,782	INFINITY INSURANCE SERVICES (SCOTTSDALE)	173,755
HUANG HAI XIN (PREEMINENT WELLNESS)	39,635	INFOCUS WELLNESS INC	25,894
HUANG QING LIN	112,225	INFORMATICA LLC	855,150
HUANG TING SHUN	25,458	INLAND KENWORTH LTD (CRANBROOK)	131,842
HUB CITY MOTORS & EQUIPMENT LTD	132,604	INLAND KENWORTH LTD (LANGLEY)	3,410,872
HUB FIRE ENGINES & EQUIPMENT LTD	46,676	INLAND KENWORTH LTD (PENTICTON)	81,869
HUB INTERNATIONAL (BRENTWOOD) LTD	698,581	INLAND KENWORTH LTD (PRINCE GEORGE)	1,832,194
HUB INTERNATIONAL (RICHMOND AUTO MALL)	3,707,360	INLAND KENWORTH LTD (QUESNEL)	27,764
HUB INTERNATIONAL CANADA WEST ULC	4,245,762	INLAND KENWORTH LTD (VERNON)	48,650
HUB INTERNATIONAL INSURANCE BROKERS	42,204,016	INLAND PACIFIC TRAILER SALES	44,709
HUB INTERNATIONAL INSURANCE BROKERS (HCW)	559,296	INLET WELLNESS GALLERY INC	43,377
HUBER BANNISTER COLLISION CENTRE	675,041	INLINE HEALTH PROFESSIONALS INC	166,456
HUGHES LAURA JANE	27,267	INNOVA THERAPY INC	69,499
HUMHEJ DEANNA	97,100	INNOVATIVE FITNESS ABBOTSFORD	135,368
HUNDZA MICHAEL WAYNE	46,446	INNOVATIVE FITNESS WHITE ROCK	33,708
HUTCH'S RV SERVICE LTD	26,133	INS CLAIMS SERVICES LTD	1,568,618
HYDE PARK INSURANCE AGENCIES LTD	1,056,377	INSIGHT DRIVING SOLUTIONS INC	39,447
IANSON KEVIN EDWARD	27,707	INSIGHT OPTOMETRY & OCCUPATIONAL THERAPY	84,508
IBARRA MARIO LUIS	89,398	INSPIRE THERAPY (COQUITLAM)	742,749
IBM CANADA LTD	9,533,422	INSPIRE THERAPY (PORT MOODY)	614,229
IC FINANCIAL CORP DBA INSUREBC PARKSVILLE	37,610	INSPIRE CHIROPRACTIC AND WELLNESS STUDIO	58,248
IC FINANCIAL CORP DBA INSUREBC SURREY	86,701	INSPIRED EYES CREATIVE WEAR	33,326
IC FINANCIAL CORP DBA INSUREBC VICTORIA	178,158	INSTA GLASS (ABBOTSFORD)	176,157
ICARE HEALTH AND WELLNESS INC	192,079	INSTA GLASS (CHILLIWACK)	1,195,177
ICARE INSURANCE BROKERS LTD	1,114,811	INSTA GLASS (SECHELT)	310,565
ICON LAW GROUP	1,313,041	INSURANCE BROKERS ASSOCIATION OF BC	28,424
IGNISOC ORIGIN AND CAUSE INVESTIGATIONS	205,503	INSURANCE BUREAU OF CANADA	260,779

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
INSURANCE SERVICES DEPT OF LONDON DRUGS	6,508,734	IP AUTO SERVICES LTD	1,725,027
INSUREBC (ABBOTSFORD) INSURANCE SERVICES	465,519	IP PHYSIOTHERAPIST CORP	30,067
INSUREBC (ARBUTUS) INSURANCE SERVICES LTD	279,263	IPROSPECT CANADA INC	1,561,101
INSUREBC (DEEP COVE) INSURANCE SERVICES	221,815	IPSOS LP	1,779,046
INSUREBC (LANGLEY) INSURANCE SERVICES LTD	252,530	IRISH ROBERT H RMT	25,896
INSUREBC (LANSDOWNE) INSURANCE SERVICES	420,037	IRON HORSE TOWING INC	26,681
INSUREBC (LEE & PORTER) INSURANCE SERVICE	256,205	IRON MOUNTAIN CANADA OPS ULC	416,482
INSUREBC (MARPOLE) INSURANCE SERVICES LTD	155,247	IRON TREE COUNSELLING (CAMERON GRUNBAUM)	30,645
INSUREBC (MEADOWTOWN) INSURANCE SERVICES	392,602	IRONWOOD INSURANCE AGENCIES LTD	934,041
INSUREBC (MISSION) INSURANCE SERVICES LTD	151,656	IRWIN & BILLINGS	216,918
INSUREBC (OLYMPIC VILLAGE) INS SERVICES	302,858	ISCOPE CONCUSSION AND PAIN CLINICS INC	5,846,675
INSUREBC (QUEENSBOROUGH) INS SERVICES LTD	209,787	ISHA SANGHA CLINICAL COUNSELLING INC	33,519
INSUREBC (SARDIS) INSURANCE SERVICES LTD	260,941	ISHERWOOD BODY & FENDER LTD	3,123,400
INSUREBC (SQUAMISH) INSURANCE SERVICES	826,445	ISIDORE LANDSCAPES INC	52,419
INSUREBC (UNIVERSITY) INSURANCE SERVICES	305,503	ISLAND FORD (DFS MOTORS LTD)	83,913
INSUREBC (VANCOUVER DOWNTOWN) INS SERVICE	74,633	ISLAND INSURANCE AGENCY LTD	1,234,812
INSUREBC (WEST END) INSURANCE SERVICES	249,443	ISLAND MEDIQUIP - COURTENAY	28,680
INSUREBC (WESTVIEW) INSURANCE SERVICES	280,190	ISLAND MEDIQUIP - NANAIMO	34,872
INSUREBC (WILLOWBROOK) INSURANCE SERVICES	751,268	ISLAND MEDIQUIP - VICTORIA	31,670
INSUREBC (YALETOWN) INSURANCE SERVICES	368,800	ISLAND OPTIMAL HEALTH AND PERFORMANCE INC	47,514
INSURELINE BROKERS INC	344,904	ISLAND PRO OCCUPATIONAL THERAPY INC	344,315
INSYNC PHYSIOTHERAPY BURNABY HEIGHTS	75,990	ISLAND THUNDER TOWING	62,421
INSYNC PHYSIOTHERAPY VANCOUVER	64,305	ISLAND TRUCK & AUTO COLLISION LTD	1,937,044
INTECH ENGINEERING LTD	53,658	ISLAND VISION THERAPY AND REHABILITATION	54,524
INTEGRA MEDICAL CONSULTING INC	2,901,973	ITEX INC	347,205
INTEGRA PHYSIO (MULLER CIRILLO PHYSIO)	159,982	ITF 2272807 ONTARIO LTD	29,541
INTEGRAL HEALTH AND WELLNESS INC	28,048	ITI SOLUTIONS CANADA INC	235,956
INTEGRATED FUNCTIONAL HEALTH GROUP INC	492,386	IVAN'S AUTO BODY LTD	2,009,372
INTEGRIS INSURANCE SERVICES LTD	1,173,735	IVANHOE CAMBRIDGE II INC	434,743
INTERACTIVE COUNSELLING LTD	54,155	IVES BURGER	118,852
INTERACTIVE SPORTS CLINIC CORP	25,231	IWAMOTO THERAPEUTIC MASSAGE CLINIC	45,482
INTERCITY EQUITY CORP DBA CAULFEILD INS	400,826	J A ORIENTAL MEDICINE 2020 LTD	33,384
INTERCITY EQUITY CORP DBA LEADERS INS	171,744	J ADAMS AUTOBODY LTD	120,264
INTERCITY EQUITY CORP DBA PORT MOODY INS	454,111	J AND N BODY SHOP	96,592
INTERCONTINENTAL TRUCK BODY (BC) INC	67,213	J AND S THERAPEUTIC MASSAGE THERAPY CORP	178,547
INTERIOR HEALTH	486,925	J D TOWING INC	36,501
INTERIOR HEAVY EQUIPMENT OPERATOR SCHOOL	25,550	J F VISION AUTOGLASS BURNABY LTD	1,121,916
INTERIOR HOMECARE SOLUTIONS (KAMLOOPS)	89,490	J F VISION AUTOGLASS LTD (RICHMOND)	931,071
INTERIOR HOMECARE SOLUTIONS (VERNON)	156,719	J F VISION AUTOGLASS VANCOUVER LTD	487,210
INTERIOR MEDICAL TRANSPORT AMBULANCE	34,055	J VON MEDICAL CLINIC	30,943
INTERIOR MOBILE GLASS INC	278,981	J&H ALEXANDER LTD	435,694
INTERIOR SAVINGS INSURANCE SERVICES INC	4,234,966	J&J HEALING CENTER	72,370
INTERIOR TRUCK & TRAILER SERVICE	39,488	JACK C K YOUNG AND ASSOCIATES INC	63,642
INTERNATIONAL DENT KING	1,452,262	JACK NATHAN FUNCTIONAL HEALTH	38,522
INTERNATIONAL MOTORCYCLE BROKERS (LANG)	34,647	JACK W CHOW INSURANCE SERVICES LTD	180,403
INTERNATIONAL MOTORCYCLE BROKERS (VANC)	35,124	JACK'S TOWING 2010 LTD	1,226,805
INTERNATIONAL WORD EXCHANGE LTD	125,154	JACOBSON FORD SALES LTD	137,359
INTRACOASTAL HEALTH AND WELLNESS CENTRE	86,721	JAG MEDIATION CORPORATION	246,588
INTREPID INVESTIGATIONS INC	459,712	JAGDEEP DHALIWAL CHIROPRACTIC INC	88,326
INTUITIVE INDEPENDENCE REHAB SERVICES INC	1,047,791	JAGUAR LAND ROVER RICHMOND	37,963
INVERMERE GLASS LTD	183,318	JAGUAR LAND ROVER VICTORIA	32,735
INVERMERE PHYSIOTHERAPY CLINIC	53,277	JAKOBSZE JEREMY RMT	30,372
INVESTIGATIVE TRAINING SERVICE LLC	33,508	JAMES TRUCK AND TRAILER REPAIR LTD	37,709

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
JAMIE DAVIS TOWING & STORAGE LTD (GOLDEN)	287,048	JONKER HONDA (JONKER AUTO LTD)	42,155
JAMIE DAVIS TOWING & STORAGE LTD (HOPE)	647,062	JOSEPH DAWN	49,672
JAN-PRO CLEANING SYSTEMS OF VANCOUVER	128,434	JOURNEYS RV REPAIR INC	63,183
JAN-PRO VANCOUVER	31,305	JP TOWING SERVICE AND STORAGE LTD	51,705
JAN'S PRECISION AUTO BODY (MOGUL HLDGS)	6,083,729	JUAN KIM	58,479
JANE ACUPUNCTURE CLINIC	27,188	JUBILEE RV CENTRE (JUBILEE ENTERPRISES)	33,682
JANI KING OF NORTHERN BC	78,645	JUILLET ORIENTAL MEDICAL CLINIC	145,226
JANI KING OF SOUTHERN BC (GRYPHON ENT)	42,415	JUNG CHUCK H DR INC	991,500
JANICE HANSEN MEDIATION SERVICES LTD	46,668	JUNG WOO SUK	37,325
JANKE PAUL DR	254,830	JUST LIKE FAMILY HOME CARE (LGH HLDGS)	353,200
JANMOHAMED AFSHIN DR	36,850	JUST LIKE FAMILY HOME CARE (VICTORIA)	99,180
JANZEN INSURANCE BROKERS LTD	204,909	JUSTICE INSTITUTE OF BC	38,432
JASPER TOWING	99,296	K & S AUTO REPAIR	36,218
JASSAL CHIROPRACTIC INC	77,528	K TURNBULL AND COMPANY LTD	29,306
JC PRO AUTO REPAIR LTD	370,412	K-LINE TRAILERS LTD	336,393
JEEVA PHYSIO	29,362	KA ACTIVE REHAB RX LTD	111,114
JENKINS SARAH	52,406	KAINE LAW CORP	345,283
JERICO COUNSELLING	55,475	KAKAKHEL PHYSIOTHERAPIST CORP	852,342
JERRY L WARD CHIROPRACTIC SERVICES LTD	34,273	KAL TIRE	29,337
JESSON MELODY DR	27,914	KALAMALKA PHYSIOTHERAPY CLINIC	55,405
JH MOTORS INC	60,751	KALAWSKY COLLISION CENTRE LTD	1,527,966
JIM PATTISON CHRYSLER JEEP DODGE NSHORE	2,187,080	KAMI CABS LTD	27,978
JIM PATTISON HYUNDAI COQUITLAM	179,053	KAMI INSURANCE AGENCIES LTD	131,139
JIM PATTISON HYUNDAI SURREY	417,678	KAMLOOPS ACTIVE HEALTH	102,185
JIM PATTISON LEXUS NORTSHORE	31,119	KAMLOOPS HONDA (BAYFIELD PLACE HLDGS LTD)	44,640
JIM PATTISON LEXUS VICTORIA	54,176	KAMLOOPS HYUNDAI	82,901
JIM PATTISON SUBARU VICTORIA	37,993	KAMLOOPS INSURANCE SERVICES INC	773,794
JIM PATTISON TOYOTA DUNCAN	49,106	KAMLOOPS PHYSIOTHERAPY AND SPORTS INJURY	362,989
JIM PATTISON TOYOTA NORTH VANCOUVER	34,209	KAMLOOPS RAM (KAMLOOPS CHRYSLER DODGE)	54,512
JIM PATTISON TOYOTA SURREY	4,751,942	KAMLOOPS VISION THERAPY OPTOMETRY	35,480
JIM PATTISON TOYOTA VICTORIA	63,808	KANE SHANNON AND WEILER	6,629,295
JIMCO TOWING LTD	38,790	KANES HARLEY DAVIDSON	32,096
JINS MASSAGE THERAPY INC	32,551	KANG JINHO	31,607
JJ SPAPLUS FAMILY SPA LTD	37,213	KARP PERSONAL TRAINING (LIFEMARK HEALTH)	2,094,543
JOB INSURANCE AGENCIES INC	585,472	KASIAN ARCHITECTURE INTERIOR DESIGN	25,127
JKM FINANCIAL CORP	297,550	KASTELEIN STOUT INSURANCE AGENCIES INC	209,430
JMI AGENCIES (LANGLEY) LTD DBA JOHNSTON	64,728	KAUSHAL PHYSIOTHERAPIST CORPORATION	411,709
JOCK'S RESTORATION	28,202	KBL ENVIRONMENTAL LTD	35,083
JOE'S AUTOBODY REPAIR LTD	1,442,776	KBM AUTOWORKS / LUMBY TOWING	65,784
JOHN BARBER PROSTHETICS CLINIC INC	43,515	KC REHAB INC	35,775
JOHN CAMPBELL'S TOWING	60,380	KDM WELDING & MANUFACTURING LTD	238,762
JOHN D WADDELL LAW CORPORATION	66,262	KDR CONSTRUCTION	66,768
JOHN FLEMING AUTO INSURANCE AGENCY LTD	254,540	KEEGZ SOUTH COUNTRY TOWING LTD	302,758
JOHN ROSS INSURANCE SERVICE LTD	177,299	KELLERMAN TODD DR	27,575
JOHN'S THISTLE AUTO LTD	39,997	KELLOGG'S SERVICE	34,429
JOHNSON'S TOWING	64,140	KELLY BRIANA	29,569
JOHNSTON MEIER INSURANCE AGENCIES LTD	18,912,890	KELOWNA AUTOBODY (DFC AUTO LTD)	2,754,648
JOHNSTON MEIER INSURANCE BROKERS (1996)	305,032	KELOWNA BMW / MINI KELOWNA	112,136
JOINT EFFORT REHAB AND PERFORMANCE LTD	57,225	KELOWNA CABS (1981) LTD	59,851
JOINT PHYSIO & SPORTS INJURY CENTRE (THE)	136,107	KELOWNA CHRYSLER DODGE LTD	903,309
JOINTWORKS CHIROPRACTIC INC	85,460	KELOWNA GLASS (SUNKO HOLDINGS LTD)	1,124,955
JONES EMERY HARGREAVES SWAN	1,742,026	KELOWNA HONDA POWERHOUSE	33,425
JONES KELSEY	31,950	KELOWNA KIA	25,473

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KELOWNA MERCEDES-BENZ	43,406	KIRKWOOD CAROLYN M-BLOOD ALCOHOL CONSULT	47,250
KELOWNA NISSAN LTD	56,021	KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	2,978,518
KELOWNA PHYSIOTHERAPY ASSOCIATES	29,981	KIRMAC COLLISION & AUTOGLASS (EDMONDS)	1,975,658
KELOWNA PSYCHOLOGISTS GROUP	206,295	KIRMAC COLLISION & AUTOGLASS (LANGLEY)	2,965,346
KELOWNA TOYOTA	81,309	KIRMAC COLLISION & AUTOGLASS (MR-DEWDNEY)	1,923,701
KELOWNA TRUCK & RV LTD (KELOWNARVS.COM)	47,663	KIRMAC COLLISION & AUTOGLASS (MR-227TH)	2,528,527
KELOWNA YAMAHA	32,882	KIRMAC COLLISION & AUTOGLASS (NEW WEST)	1,981,411
KELVIN PHYSIOTHERAPY CLINIC	169,840	KIRMAC COLLISION & AUTOGLASS (NEWTON)	4,216,559
KEMP ROBERT	52,908	KIRMAC COLLISION & AUTOGLASS (NORTH RICH)	2,941,572
KEN HAUCK TOWING	36,199	KIRMAC COLLISION & AUTOGLASS (NORTH VANC)	2,340,140
KEN'S LANDSCAPING LTD	93,281	KIRMAC COLLISION & AUTOGLASS (PORT COQ)	4,038,840
KENNEDY RUSSELL & CO (VANCOUVER) LTD	74,200	KIRMAC COLLISION & AUTOGLASS (RIDGE MEAD)	1,990,429
KENSINGTON INSURANCE SERVICES LTD	454,901	KIRMAC COLLISION & AUTOGLASS (ROYAL OAK)	1,396,134
KENSINGTON MEDICAL CLINIC	62,696	KIRMAC COLLISION & AUTOGLASS (SCHOOLHUS)	3,201,580
KENZIE WELLNESS CENTRE	118,455	KIRMAC COLLISION & AUTOGLASS (SOUTH RICH)	2,033,694
KERRISDALE KINESIOLOGY	84,537	KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	3,679,700
KESHIKI GARDENING	43,003	KIRMAC COLLISION & AUTOGLASS (WALNUT GR)	3,763,589
KESHVARI HENGAMEH	33,666	KITIMAT INSURANCE SERVICES LTD	169,292
KEY LEGAL GROUP LLC	36,991	KITSILANO PHYSIOTHERAPY CLINIC	136,173
KEY REHABILITATION SERVICES	39,189	KITT EQUIPMENT LTD	124,737
KEY WEST FORD SALES LTD	64,786	KKBL NO 348 VENTURES LTD	782,567
KEYSTONE ENVIRONMENTAL LTD	121,899	KLASSEN BRENDON DR	104,118
KEYSTONE HEALTH (F J SPRINGIS PT CORP)	62,256	KLIMKO INSURANCE BROKERS LTD	453,179
KEYSTONE INSURANCE BROKERS LTD	882,410	KLINEDINST PC	55,775
KHALSA PHYSIOTHERAPY CLINIC	550,858	KMB AUTOBODY	255,088
KHAN LIAQUAT DR INC	30,671	KNIGHT EASTON & ASSOCIATES	119,058
KIA WEST (WEST AUTO SALES)	126,170	KOASTAL THERAPY (KEANE MASSAGE THERAPIST)	39,477
KIDSTON AND COMPANY LLP	4,016,176	KOCH B & Y INS SERVICES (CHILLIWACK) LTD	390,231
KIELY NAUSHINA	71,132	KOKANEE PHYSIO & SPORTS MEDICINE CLINIC	71,330
KILGANNON SEAN T DR INC	194,081	KOMAR TOWING (KOMAR ENTERPRISES LTD)	41,821
KILLARNEY THERAPEUTIC HEALTH INC	44,577	KOO GRACE	36,869
KIM DAEHAN	86,607	KOOL COUNTRY AUTO PARTS	39,560
KIM JI YOUNG	26,464	KOOTENAY CAR CARE INC	1,365,996
KIM JOO JA	41,520	KOOTENAY COLUMBIA HOME MEDICAL EQUIPMENT	133,552
KIM KYUNG NAM	56,165	KOOTENAY GLASS & MIRROR LTD	147,350
KIM YEONG RAN CHO	30,300	KOOTENAY HEALTH SERVICES INC	165,953
KIM'S KUSTOM AUTOBODY	1,444,102	KOOTENAY INS SERVICES LTD DBA MCBAIN	552,610
KIN LAB ACTIVE REHAB SPECIALISTS INC	969,431	KOOTENAY INSURANCE SERVICES LTD	1,704,277
KINCOAST PHYSIOTHERAPY	122,544	KOOTENAY INTEGRATED (CASTLEGAR CHIRO)	104,231
KINECTIV SPORT AND HEALTH	544,914	KOOTENAY LAW CORPORATION	277,759
KINEMATICS SPORTS MEDICINE AND REHAB INC	268,970	KOOTENAY THERAPY CENTER	33,570
KINETIC ENERGY HEALTHCARE & WELLNESS CTR	209,509	KORN FERRY CANADA INC	191,792
KINETIC EVOLUTION LTD	132,630	KORNELSEN TAMARA DR	63,676
KINETIX MEDICINE INC	107,423	KORVA WORLD CLASS COLLISION LTD	2,611,414
KINEXIONS HEALTH INC	53,180	KOZUBACK LARRY DR	39,742
KING ALIGNMENT AND TRUCK REPAIRS LTD	29,306	KP'S AUTO AUT BODY SHOP (PKP ENTERPRISES)	1,310,749
KING INSURANCE SERVICES (2015) LTD	82,237	KPMG LLP	579,507
KINGSWAY HONDA (DESTINATIONA AUTO ENT)	114,761	KRA HEALTH SOLUTIONS	29,529
KINGSWAY PHYSIOTHERAPY REHABILITATION CTR	138,138	KRELL WELLNESS CENTRE (KRELL CHIRO LTD)	211,740
KINHQ ACTIVE REHAB INC	31,013	KRG INSURANCE BROKERS (WESTERN) INC	235,892
KINITRO PHYSIOTHERAPY AND SPORTS CLINIC	66,990	KROEKER TIM RMT - NICOLA VALLEY MASSAGE	41,813
KINNECT ACTIVE REHAB	31,546	KROSCHINSKY KEVIN	32,396
KIRBY INSURANCE AGENCIES LTD	998,035	KRUGER NEURO-REHABILITATION INC	137,680

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KRULL KEITH	52,620	LAWNWOOD REG MED CENTER	62,649
KTOWN CUSTOM AUTO	47,556	LAWSON LUNDELL	167,258
KUEHNE REAL ESTATE CANADA LTD	377,073	LAZAR SUSAN FAYE DR INC	39,030
KUMAR NEIL	38,942	LE PAGE J DR	86,240
KURTAKIS STELLA MELINA	41,993	LE PAGE TONY DR	29,932
KUSIC AND KUSIC LTD	1,015,894	LE PHYSIQUE PERSONAL TRAINING	25,033
KWAN MAN	32,402	LEADING EDGE GLASS LTD	688,806
KYLA KLEANING AND CONTRACTING LTD	67,699	LEADING HEALTH PHYSIO AND SPORTS CLINIC	321,144
L C U INSURANCE AGENCIES LTD	565,280	LEAH CHANG LEARNING INC	86,914
LAB HEALTH SERVICES LTD	150,130	LEAVITT MACHINERY	39,819
LADNER AUTO BODY LTD	1,252,792	LEE CHANGSOO	39,894
LADNER INSURANCE SERVICES INC	109,419	LEE CHIROPRACTIC CLINIC	31,744
LADNER VILLAGE PHYSIOTHERAPY INC	205,055	LEE DAVID	29,697
LADYSMITH AUTO GLASS LTD	143,249	LEE KYU MIN	54,755
LAIRD WHEATON CHEVROLET BUICK GMC	2,034,081	LEE LYDIA	30,324
LAKE CITY COLLISION CENTRE	1,393,845	LEE MIN	36,343
LAKE CITY GLASS LTD	201,327	LEE SUN	43,138
LAKE COWICHAN CHIROPRACTIC INC	25,191	LEE TRINA ANNE	26,480
LAKES WHYTE LLP	381,185	LEE YOUNG SIK	42,310
LAKESHORE PHYSIOTHERAPY	125,309	LEE YUN HEE	41,865
LAKESIDE HEALTH	75,750	LEE'S AUTOPRIDE COLLISION LTD	3,431,402
LAKESIDE HEARING LTD (KELOWNA)	30,682	LEE'S PHYSIOTHERAPY	412,273
LAKESIDE HEARING LTD (LAKE COUNTRY)	32,366	LEECH JESSE TANNER	32,346
LAKESIDE MEDICAL SUPPLIES	44,223	LEES ILCHIM ACUPUNCTURE CLINIC LTD	34,720
LAKESIDE PHYSIO & SPORTS INJURY CLINIC	77,844	LEES MOVEMENT AND ARTS LTD	46,040
LALACH BOBBI	26,269	LEGACIES HEALTH CENTRE LTD (NORDEL WAY)	1,559,490
LAM BRIAN OT	122,300	LEGACIES HEALTH CENTRE LTD (NORTH VANC)	173,820
LAM LEGAL TRIAL LAWYERS	2,455,100	LEGACIES HEALTH CENTRE LTD (SURREY)	794,987
LAMBDA SOLUTIONS INC	203,623	LEGACY FORD	34,892
LAMBERT LAW (WM RORY LAMBERT LAW CORP)	1,350,791	LEGAR PELLING INSURANCE AGENCIES LTD	692,360
LAMBERTS TOWING AND RECOVERY	58,231	LEGEND PHYSIO AND REHAB CLINIC LTD	70,393
LAMBORGHINI VANCOUVER	31,209	LEGEND PHYSIOTHERAPY AND WELLNESS	1,159,316
LANCE CHONG & COMPANY LTD	82,484	LEHWALD TAYLOR DR	36,272
LANDMARK INSURANCE SERVICES LTD	427,510	LEI JENNIFER	49,388
LANDMARK WELLNESS INC	68,443	LEISURELAND RV CENTRE INC	79,900
LANGEDYK SHELDON LEE	45,304	LEON AINES AUTO BODY LTD	224,739
LANGFAB FABRICATORS LTD	79,079	LES SCHULTZ AUTOBODY AND GLASS	1,134,994
LANGLEY CHRYSLER LTD	84,322	LESBERG & ASSOCIATES	35,238
LANGLEY FAMILY CHIROPRACTIC INC	36,732	LESPERANCE MENDES	361,846
LANGLEY FRASER REHABILITATION INC	64,612	LESYENO WELLNESS CENTRE LTD	29,576
LANGLEY HYUNDAI (LANGLEY MOTOR SPORT)	334,957	LETO CHIROPRACTIC INC	36,267
LANGLEY PAIN RELIEF ACUPUNCTURE	79,145	LETTS PHILIP RMT	26,971
LANGLEY PHYSIOTHERAPIST CORPORATION	667,100	LEUNG ERIC HONG-LIK	26,592
LANGLEY SPORTS & REHAB (IRVING CHIRO)	347,769	LEUNG SIMPSON DR CHIROPRACTIC CORP	59,696
LANGLEY SPORTS MEDICINE CLINIC LTD	80,982	LEVITT LAURA	56,152
LANGLEY TOYOTA	55,010	LEVITT-SAFETY LTD	98,022
LANSDOWNE PHYSIOTHERAPY CLINIC	122,969	LEXISNEXIS CANADA INC	105,413
LANTZVILLE WELLNESS CENTRE	70,223	LEYEN JENNIFER	111,518
LASERS EDGE TRUCK & TRAILER	65,125	LHL TCM HEALTH LTD	56,483
LAUNCH REHAB INC	69,996	LI RONG GANG	67,318
LAUNCH REHAB NORTH BURNABY (KRK WELLNESS)	499,600	LIAN JING	50,480
LAVANCO BUILDING MAINTENANCE LTD	404,676	LIBBEN PSYCHOLOGICAL ASSOCIATES INC	37,514
LAWN FATHERS' LANDSCAPING	36,373	LIFE BALANCE WELLNESS LTD	77,181

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LIFE FLIGHT NETWORK	51,739	LO TAK YAN DR	59,986
LIFE MAID EASY	27,443	LOCAL HEALTH AND CORPORATE WELLNESS INC	38,050
LIFEMARK HARVEY AVENUE	224,989	LOCUS HEALTH CENTRE INC	181,769
LIFEMARK HEALTH CORP	48,614	LODGE & ASSOCIATES INVESTIGATIONS LTD	25,564
LIFEMARK HEALTH CORP (LANGLEY)	147,445	LONE TREE TOWING AND RECOVERY	66,664
LIFEMARK HEALTH CORP (VANCOUVER)	37,514	LONEWOLF HOMES LTD	34,188
LIFEMARK PHYSIOTHERAPY HAZELWOOD	292,679	LONG BEACH AUTOMOTIVE LTD	30,091
LIFEMARK PHYSIOTHERAPY KAMLOOPS	53,764	LONG LAKE SPORTS & ORTHOPAEDIC PHYSIO	139,678
LIFEMARK PHYSIOTHERAPY NORDEL WAY	311,678	LONG VIEW SYSTEMS CORPORATION	6,726,181
LIFEMARK PHYSIOTHERAPY NORTH VANCOUVER	160,467	LONSDALE & 19TH MEDICAL CLINIC	36,669
LIFEMARK PHYSIOTHERAPY SQUAMISH	92,888	LOS ANGELES FREIGHTLINER	26,660
LIFEMARK PHYSIOTHERAPY SURREY	354,797	LOUGHEED HYUNDAI (LUKANDA HOLDINGS LTD)	77,995
LIFEMARK PHYSIOTHERAPY VIEW ROYAL	75,070	LOUGHEED PHYSIOTHERAPIST CORP	64,979
LIFEMARK PHYSIOTHERAPY WEST KELOWNA	419,610	LOUIE ELAINE DR CHIROPRACTIC INC	32,686
LIFEMARK SPORTS MEDICINE KELOWNA	201,546	LOUIE JONATHAN (REVOLUTIONARY REHAB)	34,908
LIFEMARK SPORTS MEDICINE RICHMOND	920,718	LOUWERSE JOHAN DR	102,903
LIFEWORKS CANADA LTD	1,595,462	LOVETT WESTMACOTT	50,595
LIFEWORKS FAMILY CHIROPRACTIC	102,309	LOW JANICE (RESILIENCE ACTIVE REHAB)	75,055
LIFT AUTO GROUP (ALBERTA)	38,338	LOWE EDWARD	71,652
LIFT FITNESS LTD	41,088	LPR COUNSELLING (LORI PATRICIA REED)	108,370
LIFT PERFORMANCE & REHABILITATION CLINIC	263,306	LS LIFE SKILLS THERAPY SERVICES INC	2,168,350
LIGHTHOUSE CHIROPRACTIC	212,243	LUI CHUNG	25,816
LIGHTHOUSE TRAUMA COUNSELLING (BURNABY)	29,340	LUKE CHANG PHYSIOTHERAPIST CORP	61,631
LIGHTHOUSE TRAUMA COUNSELLING (VANCOUVER)	50,057	LUKER FORENSIC ENGINEERING INC	45,114
LILLOOET AUTOBODY TOWING AND SALVAGE LTD	42,398	LUNA THERAPY AND WELLNESS	167,344
LILLOOET GLASS AND TIRE LTD	119,411	LUO YAWEN	47,714
LIM SOCIAL ENTERPRISES INC	26,937	LUU NINA RMT	28,477
LIMAS AUTOBODY AND GLASS LTD	2,229,769	LUU THUY AN	50,494
LIMELIGHT PHYSIOTHERAPY	68,956	LY CHIROPRACTIC INC	33,827
LIMELIGHT WELLNESS CENTER LTD	48,129	LY OCCUPATIONAL THERAPY SERVICES	85,052
LIN ANDREW	41,530	LYLE INSURANCE SERVICES INC	267,656
LINA CHAN CHINESE MEDICAL ACUPUNCTURE	33,842	LYNN VALLEY OPTOMETRY	54,118
LINDSAY DISPUTE RESOLUTION SERVICES CORP	61,179	LYNN VALLEY ORTHOPAEDIC AND SPORTS PHYSIO	370,726
LINDSAY HART, LLP	122,642	LYONS LANDSCAPING LTD	65,807
LINDSAY LLP	6,808,647	M AND L HERB AND ACUPUNCTURE CLINIC LTD	26,239
LING FLORENCE	51,236	M AND M HEALTH CLINIC INC	80,764
LING NAN TCM LTD	72,875	M AND S TRAILER REPAIR	33,116
LINK INSURANCE SERVICES LTD	1,961,091	M B COLLISION RICHMOND INC	13,681,988
LINK REHAB INC	200,353	M G COLLISION REPAIRS LTD	2,230,407
LINKEDIN CORPORATION	314,516	MAACO COLLISION REPAIR & AUTO PAINTING	1,591,013
LITTLE SHUSWAP PHYSIOTHERAPY SERVICES	37,212	MAACO LANGLEY (SUNFLAME AUTO INC)	240,550
LITTLE VALLEY RESTORATIONS LTD	1,753,146	MACADAMS LAW FIRM	203,005
LIVE WELL PHYSIOTHERAPY	139,291	MACCABEE TANKS LTD	686,228
LIVING LINE OT (THE)	31,307	MACCARTHY MOTORS (TERRACE) LTD	41,047
LJ'S TOWING & TRANSPORT	33,651	MACDONALD BOYLE & JEFFERY	121,842
LLOYD'S UNDERWRITER SYNDICATE NO 0435 FDY	412,951	MACDONALD-GILL INSURANCE SERVICES LTD	515,431
LLOYD'S UNDERWRITER SYNDICATE NO 1729 DUW	38,023	MACDONALD'S HOME HEALTH CARE	340,736
LLOYD'S UNDERWRITER SYNDICATE NO 1969 APL	106,579	MACFARLANE INSURANCE AGENCIES LTD	196,571
LLOYD'S UNDERWRITER SYNDICATE NO 2623 AFB	37,981	MACK SALES & SERVICE OF NANAIMO LTD	94,611
LLOYD'S UNDERWRITER SYNDICATE NO 4020 ARK	56,885	MACKOFF MOHAMED (LESLIE MACKOFF LAW CORP)	4,171,167
LLOYD'S UNDERWRITER SYNDICATE NO 4141 HCC	43,182	MAD BODIES	29,763
LLOYD'S UNDERWRITER SYNDICATE NO 4711 ASP	623,245	MAD DOG TOWING	28,636
LM PHYSIOTHERAPY INC	32,567	MADAHAR J S DR	34,555

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2023**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MAGETA PHYSICAL THERAPY CLINIC LTD	181,504	MASTER AUTOBODY (LEE CHANG HO)	548,460
MAGNUM TRAILER & EQUIPMENT INC	1,121,600	MASTER TOUCH AUTOBODY SERVICE LTD	539,051
MAGRI LORI	30,113	MASTERGLASS AUTOGLASS LTD (KELOWNA)	1,226,649
MAID ONLY FOR YOU CLEANING INC	29,318	MASTERGLASS AUTOGLASS LTD (PENTICTON)	264,534
MAIN CARE PHYSIOTHERAPY INC	257,178	MATHESON COLLISION	66,673
MAIN STREET INSURANCE SERVICES LTD	190,822	MATHESON DEIDRE	38,914
MAIN STREET PHYSIOTHERAPY CLINIC	127,066	MATRIX BAILIFF SERVICES LTD	42,404
MAIN YAN PHYSIOTHERAPY	102,551	MATSON DRISCOLL AND DAMICO LTD	232,898
MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,540,040	MATULA COUNSELLING	32,703
MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	3,565,837	MAWANI F DR OPTOMETRIC CORP	71,224
MAINLAND FORD LTD	1,784,498	MAXFIT MOVEMENT INSTITUTE INC	28,673
MAINLAND GLASS INC	41,867	MAXHEALTH CHIROPRACTIC INC	60,258
MAINLAND MASSAGE THERAPY BURNABY LTD	154,532	MAXIMUM COLLISION LTD	3,719,650
MAINLAND REPORTING SERVICES INC	157,079	MAXUM AUTOMOTIVE REFINISHING LTD	1,069,777
MALIBU COLLISION (ROADKNIGHT HOLDINGS)	2,154,859	MAXX CONTRACTING	59,885
MALUDZINSKI KRZYSZTOF RMT	94,260	MAXXAM INSURANCE SERVICES (BURNABY) LTD	3,316,519
MANAK GURMUKH (BOUNCE BACK HEALTH)	50,796	MAXXAM INSURANCE SERVICES (KELOWNA) LTD	210,967
MANDALA CENTER FOR HEALTH AND WELLNESS	55,756	MAXXAM INSURANCE SERVICES (NANAIMO) LTD	563,102
MANGO MEDICAL CLINIC	25,098	MAXXAM INSURANCE SERVICES (PENTICTON) LTD	645,737
MANHAS COQUITLAM HOLDINGS LTD	317,824	MAXXAM INSURANCE SERVICES INC	2,289,220
MANN JOTINDER SINGH DR	48,296	MAYER LLP	61,496
MANN LEANNA M RMT	41,857	MAYNE AUTO GLASS	130,702
MANN RAJ DR	132,864	MAZURIN JUDY	35,396
MANN WELLNESS INC	155,626	MCALONEY ERRYN	25,924
MANN'S DAVID G	52,977	MCAULEY CLAIMS SERVICES LTD	239,605
MANOR INSURANCE SERVICES LTD	413,406	MCB AUTOBODY AND CUSTOMS LTD	72,920
MAPLE AUTO GLASS & UPHOLSTERY INC	800,280	MCBRIDES SERVICE STATION LTD	37,168
MAPLE RIDGE CHRYSLER DODGE JEEP	142,012	MCCALLUM PHYSIOTHERAPY	497,191
MAPLE RIDGE HYUNDAI	111,285	MCCARTHY TETRAULT LLP	584,426
MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	462,658	MCCONNAN BION O'CONNOR & PETERSON	746,686
MAPLE RIDGE TCM HEALTH CARE CENTRE	31,397	MCCRINDLE LIZ DR	30,128
MAPLE RIDGE TOWING 1981 LTD	702,554	MCDONALD & COMPANY	2,326,224
MAPLE TOWING CORP	67,151	MCGUIRE CLAYTON RMT	26,411
MAPLELEAF INSURANCE SERVICES LTD	177,200	MCINTOSH HEATHER	51,470
MAPLELIFE PHYSIOTHERAPY AND WELLNESS	224,506	MCKAY COLIN DR	33,102
MARCHIE'S HEALTHCARE SERVICES (LANGLEY)	331,648	MCL SOLUTIONS CONSULTING SERVICES INC	305,353
MARCHIE'S HEALTHCARE SERVICES (SURREY)	253,940	MCLEOD ROSS LITIGATION LAWYERS	396,832
MARINE DRIVE COLLISION LTD	1,612,609	MCMAHON JOANIE	25,190
MARIO'S TOWING LTD (HOPE)	655,664	MCNEIL OCCUPATIONAL REHAB SERVICES LTD	106,778
MARIO'S TOWING LTD (KAMLOOPS)	745,882	MCQUARRIE HUNTER LLP	1,346,526
MARIO'S TOWING LTD (KELOWNA)	2,069,679	MCWILLIS BRYAN	35,042
MARIO'S TOWING LTD (MERRITT)	392,097	ME AND RON'S TOWING	46,039
MARIO'S TOWING LTD (PRINCETON)	144,764	MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,493,389
MARK HAMPTON PHYSIOTHERAPIST CORP	151,761	MEAD-WESCOTT LARISSA	73,673
MARK TWEEDY MEDIATION AND ARBITRATION	154,001	MEADOWLIFE PHYSIO AND ACTIVE REHAB CENTRE	163,604
MARK'S AUTO BODY LTD	2,656,057	MEADOWRIDGE COLLISION LTD	2,818,367
MARKS LEQUIPEUR	32,011	MECHAM SALES AND SERVICE 1978 LTD	37,170
MARPOLE PHYSIOTHERAPY	233,367	MED REHAB SOLUTIONS INC	85,862
MARSH CANADA LIMITED	658,003	MEDELA REHABILITATION INC	26,985
MARV JONES LTD	28,431	MEDI VAN CANADA INC	48,331
MASKALL'S COLLISION AND GLASS INC	767,251	MEDICAL ARTS CENTRE	37,892
MASRI BASSAM A DR INC	96,879	MEDICAL SERVICES PLAN	5,166,152
MASSE ANDREA	132,630	MEDICHAIR OF NORTHERN BC	99,822

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MEDILINK CONSULTING	30,017	MIDTOWN RV LTD	33,597
MEDIWORKS HOMCARE INC	64,046	MIDVAN COLLISION (MID VAN MOTORS LTD)	1,060,019
MEGA ASSISTANCE SERVICES INC	109,535	MIKE ROSMAN RV SALES	48,350
MEGA TECH	69,650	MIKE'S AUTOMOTIVE SERVICES (M F WADMAN'S)	912,002
MEGSON FITZPATRICK INC	1,665,107	MIKKELSEN KEN	40,228
MELCOR REIT LIMITED PARTNERSHI	166,152	MILE AUTO INC	64,800
MELODY MARTIN LAW CORPORATION	4,571,437	MILES EMPLOYMENT GROUP LTD	66,613
MELTWATER NEWS CANADA INC	123,973	MILES MICHAEL ROBERT	38,086
MERCEDES-BENZ BOUNDARY	114,737	MILL BAY TOWING AND RECOVERY LTD	112,824
MERCEDES-BENZ NORTH VANCOUVER	3,999,301	MILLENNIAL ACUPUNCTURE AND HERBS CLINIC	52,259
MERCEDES-BENZ RICHMOND	254,562	MILLENNIUM NORTHMOUNT LIMITED	153,502
MERCEDES-BENZ SURREY	52,381	MILLER THOMSON LLP	139,614
MERCEDES-BENZ VANCOUVER	46,172	MILODRAGOVICH DALE AND STEINBRENNER	144,768
MERCER CANADA LIMITED	356,792	MILSTEIN STEPHEN L DR	42,241
MERCURY ADJUSTERS INC	789,814	MINCIELI BODY MECHANICS	40,986
MERIDIAN INSURANCE AGENCIES LTD	467,184	MIND BODY KINESIOLOGY	46,093
MERIDIAN LAW CORPORATION	11,339,223	MIND BODY SPINE LTD	78,014
MERIDIAN REHAB CONSULTING (KAMLOOPS)	165,340	MINDBODYSHEN INTEGRATED MEDICINE	45,413
MERIDIAN REHAB CONSULTING (KELOWNA)	403,310	MINHAS SATRUP DR CHIROPRACTIC CORP	52,486
MERIDIAN REHAB CONSULTING (PENTICTON)	176,941	MINI RICHMOND (MTK AUTO WEST LTD)	372,859
MERIDIAN REHAB CONSULTING (VANCOUVER)	70,461	MINISTER OF FINANCE	279,842
MERIDIAN REHAB CONSULTING (VERNON)	440,120	MINISTER OF FINANCE - ATTORNEY GENERAL	625,000
MERIDIAN RV MFG LTD	518,767	MINISTER OF FINANCE - BC MAIL PLUS	2,904,756
MERRITT PERSONAL TRAINING	33,425	MINISTER OF FINANCE - CITIZEN'S SERVICES	403,933
MERTIN CHEVROLET BUICK GMC CADILLAC	2,610,639	MINISTER OF FINANCE - CLIMATE ACTION	402,623
MERTIN HYUNDAI (BANNISTER IMPORTS LTD)	91,167	MINISTER OF FINANCE - CLOUD BC	154,440
MERTIN NISSAN	50,146	MINISTER OF FINANCE - EMPLOYER HEALTH TAX	8,983,366
MERVYN'S THE BODY SHOP (1994) LTD	4,529,578	MINISTER OF FINANCE - PUBLIC SAFETY	24,149,153
METRO COUNSELLING THERAPY SERVICES	213,405	MINISTER OF FINANCE - TRANSPORTATION	2,290,800
METRO MOTORS LTD	1,905,772	MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	503,326
METRO THERAPEUTICS MASSAGE THERAPIST CORP	60,934	MINISTRY OF FINANCE AMBULANCE SERVICES	2,422,032
METROPOLITAN INSURANCE BROKERS LTD	363,651	MINISTRY OF HEALTH	16,559,767
METROTOWN ACUPUNCTURE (LADAN MOHAMMADI)	32,836	MINORU CHIROPRACTIC	58,672
METROTOWN FAMILY CHIROPRACTIC INC	118,610	MINORU TRUCK BODIES LTD	148,084
METROTOWN INSURANCE SERVICES INC	217,140	MINT AUTO BODY LTD	825,530
METROTOWN MITSUBISHI (DEER LAKE SALES)	398,872	MINUTEMAN PRESS	36,688
METROTOWN ORTHOPEDIC AND SPORTS PHYSIO	438,536	MISENER ELLIOT HEARD	57,093
MICHAEL O'MEARA LAW CORPORATION	1,156,658	MISSION ACUPUNCTURE AND HERB CLINIC	32,007
MICRO FOCUS SOFTWARE SOLUTIONS CANADA CO	213,422	MISTER OTTO GLASS (WILLIAMS LAKE)	170,697
MICROSERVE BUSINESS COMPUTER	4,158,288	MISTER OTTO GLASS (100 MILE HOUSE)	147,098
MICROSOFT CANADA INC	6,178,186	MITCHELL AND MITCHELL PLLC	28,212
MID ISLAND TOWING & TRANSPORT LTD	544,610	MITCHELL INTERNATIONAL INC	8,540,036
MID VALLEY INSURANCE AGENCIES LTD	5,284,253	MITCHELL JULIA (JULIA DAWN PHYSIOTHERAPY)	25,233
MID WESTERN BODY SHOP LTD (BOYD-CLOVERDL)	1,634,064	MITCHELL PRESS LTD	541,711
MID-ISLAND AUTO COLLISION LTD	1,792,736	MITCHELL'S TOWING LTD	583,479
MIDAS AUTO SERVICE (BURNABY-KINGSWAY)	45,253	MIYOUNG CHO COUNSELLING & TRAUMA THERAPY	74,100
MIDAS AUTO SERVICE (BURNABY-WILLINGTON)	33,513	MJA AUTOBODY LTD	461,675
MIDAS AUTO SERVICE (SURREY-FRASER HWY)	40,080	ML TRUCK EQUIPMENT LTD	55,682
MIDAS AUTO SERVICE (SURREY-KING GEORGE)	57,578	MODERN AUTO BODY LTD	35,958
MIDAS AUTO SERVICE (VANCOUVER-KINGSWAY)	33,354	MODERN DAY HOME HEALTH CARE LTD	57,039
MIDAS AUTO SERVICE MAIN ST	80,249	MOLL ALEXANDER DR INC	75,128
MIDAS AUTO SERVICE RICHMOND	87,487	MOLLY MAID	29,858
MIDNYTES TOWING INC	42,709	MOLLY MAID KELOWNA	60,171

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2023**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MOMENTUM PHYSIOTHERAPY AND SPORTS INJURY	81,598	MSK HEALTH AND PERFORMANCE (VANCOUVER)	142,019
MOMENTUM THERAPEUTICS	242,094	MT LEHMAN PHYSIOTHERAPY	185,695
MOMENTUM WELLNESS CENTRE INC	146,926	MT PLEASANT OPTOMETRY CENTRE	28,539
MOMTAZI SAEED	40,924	MT 7 AUTOBODY	441,484
MONASHEE AUTO BODY (1979) LTD	1,055,196	MTTM AUTO GROUP LTD	1,032,433
MONTROSE PHYSIOTHERAPY AND HEALTH CLINIC	43,778	MULTIGRAPHICS LTD	30,735
MOORE CANADA CORPORATION	57,234	MULTIPLE INSURANCE SERVICES INC	569,223
MORELLI CHERTKOW LLP	3,579,651	MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,681,921
MORGAN CREEK FAMILY CHIROPRACTIC INC	62,388	MUNICH REINSURANCE COMPANY OF CANADA	390,117
MORGAN CREEK LAW	3,946,251	MURCHISON THOMSON AND CLARKE LLP	3,620,229
MORGAN CREEK MEDICAL	30,183	MURPHS GYM LTD	33,249
MORGAN CROSSING SPORTS MEDICINE CLINIC	202,803	MURRAY AUTO GROUP WHITE ROCK LTD	249,498
MORGAN DAVID W DR INC	235,439	MURRAY BUICK GMC PENTICTON	166,214
MORGAN'S GLASS CO LTD	78,660	MURRAY CHEV OLDS PONTIC BUICK GMC	39,320
MORITA AUTO BODY SERVICES LTD	815,775	MURRAY CHEVROLET BUICK GMC MERRITT	43,835
MORREY NISSAN SALES (WHITE SPOT SERVICE)	4,942,158	MURRAY JAMIESON	2,057,808
MORROW WILLNAUER CHURCH LLC	84,240	MURRAY KIA ABBOTSFORD (MURRAY AUTO SALES)	33,960
MOTION (KELOWNA)	68,510	MURRAY MOTOR SALES WINNIPIEG	28,941
MOTION (LANGLEY)	53,466	MURRAY PONTIAC BUICK GMC ABBOTSFORD	65,376
MOTION (TERRACE)	35,735	MURRAYVILLE FAMILY PRACTICE	40,186
MOTION LAB (THE)	105,311	MURRAYVILLE HEALTH AND WELLNESS	38,218
MOTION PHYSIO & WELLNESS	143,513	MURRICK INSURANCE SERVICES (DELTA) LTD	511,353
MOTION PROSTHETICS LTD	28,214	MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	760,283
MOTION SPECIALTIES (NANAIMO)	78,799	MURRICK INSURANCE SERVICES (KILLARNEY) LTD	513,645
MOTION SPECIALTIES (VICTORIA)	42,261	MURRICK INSURANCE SERVICES (LANGLEY) LTD	282,358
MOTIONWORX PHYSIOTHERAPY (KYRCZA WITT PT)	119,776	MURRICK INSURANCE SERVICES (NEW WEST) LTD	9,271,319
MOTIVA PHYSIOTHERAPY STUDIO	202,761	MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	279,288
MOTIVATED HEALTH AND PERFORMANCE	273,116	MURRICK INSURANCE SERVICES (VICTORIA) LTD	59,984
MOTO CONCEPT INC	30,974	MURRICK INSURANCE SERVICES (WEST END) LTD	472,220
MOTUS PHYSIOTHERAPY LLP	245,020	MUSE WELLNESS CENTRE LTD	25,718
MOUNTAIN GLASS AND MIRROR	351,506	MUVA PHYSIOTHERAPY (LAKHVEER KHURANA)	45,207
MOUNTAIN HWY COLLISION LTD	1,731,731	MVMNT CHIROPRACTIC AND WELLNESS	147,393
MOUNTAIN WEST TRUCK CENTER	94,399	MW MOTOR WERKE INC	25,395
MOUNTAINVIEW HEALTH & WELLNESS CENTRE LTD	692,269	MYAH PHYSIOTHERAPY AND WELLNESS	49,482
MOUNTAINVIEW HEALTH & WELLNESS SURREY LTD	138,431	MYODETOX CHINATOWN	135,045
MOUNTAINVIEW INSURANCE SERVICES LTD	639,770	MYODETOX FRASER	173,094
MOUNTAINVIEW KINESIOLOGY LTD	365,419	MYODETOX KITSILANO	97,205
MOUNTAINVIEW MOVEMENT INC	27,637	MYODETOX MAIN	297,809
MOUNTAINVIEW MOVEMENT MASSAGE & WELLNESS	52,665	MYODETOX NORTH SHORE	108,361
MOVE HEALTH AND WELLNESS INC	975,290	MYODETOX OAK	231,294
MOVE HEALTH AND WELLNESS KELOWNA INC	25,828	M3 COLLISION COMPANY LIMITED	283,801
MOVE RX PERFORMANCE AND WELLNESS INC	107,042	NADINA TRUCK SERVICE LTD	98,112
MOVE TO MOTION (BHUVDEEP ATWAL PHYSIO)	750,843	NADINE NEMBHARD PHYSIOTHERAPIST CORP	59,003
MOVEO SPORT & REHAB CENTRE INC (LANGLEY)	112,723	NAGARIA MOHAMMAD DR	32,665
MOVEO SPORT & REHAB CENTRE INC (N VANC)	283,715	NAGRA JUSTINE (JJKN ENTERPRISES)	49,097
MOVES YOU PHYSIOTHERAPY	200,346	NAHANNI TRUCK & TRAILER REPAIR	104,937
MR PLOW	34,607	NAKUSP GLASS LTD	69,128
MS AMLIN AG (BERMUDA BRANCH)	161,907	NANAIMO AUTOBODY AND GLASS LTD	645,082
MS MOTORSPORTS LTD	1,068,310	NANAIMO CHRYSLER DODGE JEEP RM LTD	30,701
MSA FORD SALES LTD	115,441	NANAIMO HONDA CARS	36,623
MSA 24/7 TOWING CALGARY LTD	34,477	NANAIMO MITSUBISHI	27,709
MSA 24/7 TOWING LTD (ABBOTSFORD)	64,408	NANAIMO REALTY (NANAIMO) LTD	709,020
MSK HEALTH AND PERFORMANCE (BURNABY)	154,378	NANAIMO TOYOTA (EAVES MOTORS SALES LTD)	272,311

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NANUQ LAW CORPORATION	75,227	NEXGEN HEARING	48,027
NAPIER CAMERON GARETH	31,584	NG PAK KO	43,151
NAPP ENTERPRISES LTD	58,516	NGUYEN GLORIA	77,934
NATIONAL CAR & TRUCK RENTALS (HALT HLDGS)	153,029	NICE SYSTEMS CANADA LTD	843,397
NATIONAL SEATING & MOBILITY (ABBOTS)	36,852	NICHOLS ENVIRONMENTAL (CANADA) LTD	1,165,806
NATIONAL SEATING & MOBILITY (BURNABY)	189,530	NICK'S AUTO BODY LTD	1,523,440
NATIONAL SEATING & MOBILITY (KELOWNA)	127,528	NICOLE HART PHYSIOTHERAPY CORP	63,687
NATIONAL SEATING & MOBILITY (NANAIMO)	61,228	NICOLLE-TSIAKOS CAROL F	48,503
NATIONAL SEATING & MOBILITY (PORT COQ)	28,737	NIJJAR PHYSIOTHERAPIST CORP	158,860
NATIONAL SEATING & MOBILITY (PR GEORGE)	389,879	NISSAN OF NANAIMO	44,110
NATIONAL SEATING & MOBILITY (SURREY)	37,729	NK AUTOMOTIVE TRUCK & DIESEL REPAIR	29,372
NATIONAL SEATING & MOBILITY (VANCOUVER)	47,568	NO FEAR COUNSELLING CORP	2,110,406
NATIONWIDE INSURANCE AGENCY (2018) LTD	211,625	NO 1 AUTOBODY LTD	2,676,130
NATS REPAIR	39,544	NO 1 COLLISION (1993) INC (LOUGHEED HWY)	8,936,056
NATURAL & ORGANIC LIFESTYLES INC	137,040	NO 1 COLLISION (1993) INC (RICHMOND)	14,678,989
NATURAL POINT THERAPY INCORPORATED	59,927	NO 1 COLLISION (1993) INC (VANC-VERNON)	4,019,822
NAVARRO PHYSIOTHERAPY INC	81,778	NO 1 COLLISION (1993) INC (VANC-3RD AVE)	12,636,516
NC RON'S TOWING (ACE AUTO WRECKING LTD)	891,801	NOON DAY MOON HOLDINGS LTD	63,946
NECHAKO BRAKE & WHEEL LTD	66,798	NOR-DEL GLASS LTD	239,213
NEIGHBOURHOOD AUTO BODY LTD	2,502,870	NORBURN MEDICAL CLINIC	32,882
NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY	327,839	NORDEL PHYSIOTHERAPY AND SPORTS CLINIC	257,641
NELSON CHIROPRACTIC	29,871	NORELL CAROL - MEDIATOR	104,218
NELSON CHRYSLER (CITY AUTO SERVICE LTD)	899,428	NORGATE AUTO BODY LTD	4,420,125
NELSON'S GLASS LTD	404,402	NORM'S AUTO REFINISHING LTD	2,237,467
NENO'S PAINT & BODY LTD	998,500	NORTH BURNABY PHYSIOTHERAPY AND WELLNESS	106,725
NEU MOVEMENT WELLNESS INC	165,542	NORTH COAST COLLISION LTD	703,073
NEU MOVEMENT WELLNESS KELOWNA INC	173,412	NORTH EASTERN OCCUPATIONAL	31,996
NEURO ZONE PHYSIOTHERAPY (HILLARY ACOSTA)	37,977	NORTH ISLAND GLASS 2012 LTD	103,908
NEURO-ABILITY	86,911	NORTH KAMLOOPS PHYSIOTHERAPY CLINIC	52,527
NEUROFOCUS PHYSIO & SPORTS INJURY (LANG)	78,486	NORTH LINE COLLISION LTD	1,986,867
NEUROMOTION PHYSIOTHERAPY & REHAB	348,630	NORTH NAKUSP TOWING LTD	33,794
NEW BALANCE THERAPY LTD	48,658	NORTH SHORE KIA (DICK IRWIN GROUP LTD)	44,174
NEW BILLA AUTOBODY 2008 LTD	1,965,417	NORTH SHORE LAW LLP	1,549,344
NEW DATA INVESTIGATIONS INC	205,030	NORTH SHORE NEUROPSYCHOLOGY	45,381
NEW DIAMOND INSURANCE SERVICES LTD	248,016	NORTH SHORE RV CENTRE LTD	68,479
NEW EASTERN MEDICINE CENTRE	54,858	NORTH SHORE SPORTS MEDICINE (BROOKSBANK)	115,669
NEW ENGLAND ORAL & COSMETIC FACIAL SURG	80,808	NORTH SHORE SPORTS MEDICINE (DOLLARTON)	114,653
NEW LEAF MASSAGE AND WELLNESS LTD	119,103	NORTH SHORE TAXI (1966) LTD	37,147
NEW LISKEARD KENWORTH	35,647	NORTH SHORE WELLNESS INC	197,186
NEW LOOK AUTOBODY LTD	1,394,223	NORTH STAR BODY SHOP	1,788,272
NEW PLANET COLLISION LTD	1,155,471	NORTH SURREY CHIROPRACTIC CLINIC	116,377
NEW PROFESSION SVA COLLISION LTD	2,559,196	NORTH VANCOUVER PHYSIO AND SPORTS CLINIC	121,762
NEW WEST AUTO METAL INC	1,695,043	NORTHERN GLASS & CONTRACTING	187,311
NEW WEST COLLISION INC	1,651,641	NORTHERN GLASS AND DOORS LTD	218,032
NEW WEST FREIGHTLINER INC	30,131	NORTHERN SAVINGS INSURANCE SERVICES LTD	1,284,694
NEW WEST REPORTING SERVICES	41,366	NORTHERN THERAPY SERVICES	30,640
NEW WEST SPORTS MEDICINE INC	110,897	NORTHERN TOWING LTD	39,003
NEW WEST TRUCK CENTRES	488,267	NORTHERN TRUST COMPANY (THE)	48,677
NEW WORLD INSURANCE SERVICES LIMITED	375,939	NORTHGATE CHEVROLET BUICK GMC	37,638
NEWLEAF TOTAL WELLNESS CENTRE	230,981	NORTHLAND CHRYSLER DODGE JEEP	125,275
NEWPOINT INSURANCE SERVICES INC	1,224,331	NORTHLAND HYUNDAI (AUTOCANADA)	101,891
NEWTON COURT CHIROPRACTIC LTD	167,556	NORTHLAND NISSAN (AUTOCANADA)	135,517
NEWTON PHYSIO & WELLNESS (PT HEALTH)	173,834	NORTHVIEW INSURANCE BROKERS INC	357,927

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NORTHWAY GLASS INC	190,153	ON LINE COLLISION LTD	3,001,166
NORTHWEST REHAB GROUP INC	52,651	ON SET GLASS INC	33,403
NORTRUX	55,302	ON TIME AUTO BODY LTD	88,192
NOURBAKSH AND CHRZASTOWSKA PHYSIO CORP	183,584	ON TRACK PHYSIOTHERAPY & REHABILITATION	65,531
NOVA ACTIVE REHAB INC	237,372	ONELIFE HEALTH AND WELLNESS LTD	38,804
NOVA PHYSIOTHERAPY	151,370	ONESTOP AUTOGLASS LTD	147,525
NOVO PHYSIO AND HEALTH	159,943	ONSITE AUTO GLASS	132,408
NOVUS GLASS ALDERGROVE	827,331	OPEN TEXT CORPORATION	749,169
NOVUS GLASS NORTH VANCOUVER	224,319	OPENROAD HONDA BURNABY	49,798
NOVUS GLASS RICHMOND (GP GLASS LTD)	83,830	OPENROAD LEXUS RICHMOND	89,047
NOVUS GLASS SURREY	437,124	OPENROAD RICHMOND AUTO BODY COQUITLAM	5,029,506
NOVUS GLASS VANCOUVER	543,327	OPENROAD RICHMOND AUTO BODY EXPRESS	2,604,182
NUCOR ENVIRONMENTAL SOLUTIONS LTD	64,270	OPENROAD RICHMOND AUTO BODY LANGLEY	7,674,969
NURSE NEXT DOOR (COQUITLAM)	29,836	OPENROAD RICHMOND AUTO BODY WHITE ROCK	4,690,242
NURSE NEXT DOOR (KAMLOOPS)	39,272	OPENROAD TOYOTA PEACE ARCH	79,590
NUTHALL ADJUSTERS	91,213	OPENROAD TOYOTA PORT MOODY	61,245
NUVISTA CHIROPRACTIC COLLABORATION	74,239	OPENROAD TOYOTA RICHMOND	104,466
NUWAY COUNSELLING LIMITED	66,579	OPERATION RED NOSE	32,895
NYRC (NORTH YORK REHABILITATION CENTRE)	8,817,393	OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	641,791
O'CONNOR RUSSELL DR INC	26,373	OPTIMUM HOME CARE INC	162,417
O'CONNOR RV CENTRE LTD	694,130	OPTIMUM SPORT AND HEALTH CENTRE	168,832
O'NEILL GRANT DR	44,640	OPTIMUM THERAPY REHABILITATION SERVICES	155,104
OAING JONATHAN	43,758	OPTO-MIZATION NEUROVISUAL PERFORMANCE	305,790
OAKRIDGE ORTHOPAEDIC PHYSIOTHERAPIST CORP	442,068	ORACLE CANADA ULC	3,488,848
OAKWEST INSURANCE AGENCIES LTD	248,513	ORAL PHYSIOTHERAPY AND HEALTH CLINIC	87,659
OASIS MISSION PHYSIOTHERAPY	290,540	ORCHARD FORD SALES LTD	78,213
OASIS PHYSIOTHERAPY CENTRE	70,850	ORCHARD PLAZA CHIROPRACTIC AND WELLNESS	193,425
OBAMIYI SAMUEL DR	65,175	ORIENT UNION TCM CLINIC LTD	82,450
OCEAN PARK FORD SALES LTD	26,201	ORIENTAL NATURAL ACUPUNCTURE CLINIC	33,228
OCEAN TRAILER (C KEAY INVESTMENTS LTD)	1,555,950	ORIGIN AUTO SERVICES LTD	465,493
OCEANSIDE PHYSIO & WORK CONDITIONING	146,628	ORIGIN HEALTH	59,308
ODYSSEY REINSURANCE COMPANY (CANADIAN BR)	914,703	ORION HEALTH PROGRESSIVE REHAB INC	602,656
OIW ONSITE IMMUNIZATION & WELLNESS LTD	31,032	ORION HEALTH REHAB & ASSESSMENT CENTRES	462,976
OK REGION TOWING	43,710	ORKIN CANADA CORPORATION	65,487
OK TIRE AUTO SERVICE	57,293	ORTHOMED TECHNOLOGY INC	25,182
OK TIRE DUNCAN	245,608	ORTHOQUEST PEDORTHICS & REHABILITATION	41,869
OKANAGAN ACUPUNCTURE CENTRE	28,753	ORTHOSPORT MASSAGE THERAPY	28,299
OKANAGAN CHIROPRACTIC CORP	79,595	OSOYOS PHYSIOTHERAPY AND ACTIVE LIVING	91,924
OKANAGAN CHRYSLER DODGE JEEP (AUTOCANADA)	40,612	OSSUR CANADA INC	38,179
OKANAGAN CLINICAL COUNSELLING SERVICES	80,843	OT CONSULTING TREATMENT SERVICES	47,127
OKANAGAN GLASS LTD	41,581	OT WORKS LTD	851,714
OKANAGAN HEALTH AND PERFORMANCE INC	93,802	OTTER POINT COLLISION LTD	690,225
OKANAGAN ORAL & MAXILLOFACIAL SURGERY	186,095	OTXREHAB	131,730
OKANAGAN VALLEY INSURANCE SERVICES LTD	1,221,202	OT4LIFE	61,882
OKANAGAN VISION THERAPY	155,898	OUR GLASS SHOP	120,345
OLIVE PHYSIOTHERAPY AND SPORTS INJURY	92,175	OUTSYSTEMS INC	1,080,200
OLIVE TREE WELLNESS CLINIC LTD	479,547	OVERDRIVE TOWING LTD	48,010
OLSON TREVOR PHD	31,056	OWASCO RECREATIONAL VEHICLES	34,171
OLYMPIC INS SERVICES LTD DBA SEAFIRST	113,465	O2 PLUS HYPERBARIC OXYGEN AND HEALTH SPA	63,676
OMARZAY PROFESSIONAL CORP	28,036	P & H SUPPLIES LTD	48,880
OMEGA AUTOBODY INC	1,006,940	P & R TRUCK CENTRE LTD (DUNCAN)	52,116
OMINECA GLASS SERVICES 2021 LTD	252,381	P & R TRUCK CENTRE LTD (NANAIMO)	59,024
ON CALL SERVICE CENTER	190,736	P & R TRUCK CENTRE LTD (SAANICHTON)	117,455

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
P & R TRUCK CENTRE LTD (VICTORIA)	52,533	PARK INSURANCE AGENCY LTD	513,920
P J COLLISION LTD	1,556,401	PARK JAE HONG	112,000
PACE TRANSPORTATION SERVICES	31,769	PARK SHORE MOTORS LTD	135,514
PACEYOURSELF WELLNESS CENTRE	36,780	PARKER'S AUTO BODY AND PAINT LTD	3,419,057
PACIFIC CABS	202,632	PARKER'S CHRYSLER DODGE JEEP LTD	1,298,641
PACIFIC CHEVROLET BUICK GMC LTD	1,060,719	PARKSVILLE CHRYSLER LTD	1,124,982
PACIFIC COAST HEALTH SERVICES	136,614	PARKSVILLE PHYSIOTHERAPY CORPORATION	148,787
PACIFIC COAST HEAVY TRUCK GROUP	64,104	PARKSVILLE TOWING LTD	42,076
PACIFIC COAST INSURANCE BROKERS LTD	1,130,196	PARKWAY CREW INC (THE)	50,657
PACIFIC COAST UNIVERSITY	81,250	PARKWAY PHYSIO & PERFORMANCE (LANGFORD)	231,425
PACIFIC HEALTH AND SPORTS THERAPY LTD	171,821	PARKWAY PHYSIO & PERFORMANCE (SOOKE)	175,863
PACIFIC HONDA (DICK IRWIN GROUP LTD)	52,874	PARKWAY PHYSIO & PERFORMANCE (VICTORIA)	651,373
PACIFIC INSURANCE AGENCIES LTD	66,747	PARM SEROWN MASSAGE THERAPY INC	156,316
PACIFIC LAW GROUP	9,164,744	PATHWAY RESOURCES LTD	220,572
PACIFIC LIFE CHIROPRACTIC INC	190,077	PATRICIA EVANS AND ASSOCIATES INC	57,918
PACIFIC PEAK THERAPY INC	522,969	PATTON SHEILA WINIFRED	76,591
PACIFIC PLACE INSURANCE SERVICES INC	245,828	PAUL'S AUTO BODY LTD	356,544
PACIFIC RIDING SCHOOL	39,229	PAYLESS AUTO TOWING LTD	259,085
PADDOCK JENNIFER	71,782	PAYLESS GLASS LTD	570,478
PAIN BC SOCIETY	46,000	PAYNTER SHAUNA	30,912
PAIN FREE HEALTH (RICHMOND)	504,092	PB KINESIOLOGIST	46,352
PAIN FREE HEALTH (SURREY)	787,551	PEACE GLASS LTD	999,210
PAINE EDMONDS LLP	3,915,297	PEACE TOWING	36,488
PAINPRO CITY SQUARE THERAPEUTICS INC	269,703	PEAK FITNESS	36,010
PAINPRO COAL HARBOUR THERAPEUTICS INC	553,277	PEAK PERFORMANCE PHYSICAL THERAPY	35,283
PAINPRO METROTOWN THERAPEUTICS INC	579,523	PEAK VALLEY ACTIVE HEALTH INC	63,324
PAINPRO SURREY MEMORIAL THERAPEUTICS INC	543,983	PEAK WELLNESS CENTRE	56,065
PAINPRO THERAPEUTICS INC	450,382	PEAKE & RICHMOND LTD	388,523
PAINT'EN PLACE INC	45,507	PEAKFORM WELLNESS (PEAKFORM CHIROPRACTIC)	134,035
PAINTS BEYOND AUTO BODY VANCOUVER LTD	306,470	PEARLMAN LINDHOLM	934,558
PALADIN RISK SOLUTIONS INC	64,379	PEERLESS PAINTING AND CONTRACTING LTD	59,273
PALADIN SECURITY GROUP LTD	3,227,779	PELLING & ASSOCIATES INSURANCE BROKERS	205,118
PALADIN TECHNOLOGIES INC	660,553	PEMBERTON INSURANCE CORPORATION	105,437
PANALYTICS RESEARCH GROUP INC	37,140	PEMBERTON PHYSIOTHERAPY CLINIC	43,413
PANDA CLINIC BURNABY	499,070	PENDER AUTO BODY LTD	1,840,517
PANDA CLINIC NEW WESTMINSTER	556,981	PENINSULA PHYSIOTHERAPY CLINIC	37,049
PANDA CLINIC SURREY	702,302	PENINSULA TOWING (D R AFFLECK HLDGS LTD)	113,758
PANORAMA OPTOMETRY	345,064	PENN INSURANCE AGENCIES LTD	389,009
PANORAMA PHYSIOTHERAPY AND SPORTS CLINIC	557,352	PENNEY AUTO BODY LTD	4,743,660
PANORAMA WELLNESS GROUP INC	64,426	PENSKE AUTOMOTIVE COLLISION	36,693
PANTHER GLASS & UPHOLSTERY LTD	292,374	PENTICTON AUTO GLASS & UPHOLSTERY LTD	250,869
PAPE KENWORTH	25,131	PENTICTON COLLISION CENTRE	1,839,493
PARADISE CHIROPRACTIC CORPORATION	125,451	PENTICTON PAIN CLINIC	97,347
PARAGON COLLISION (MISSISSAUGA)	36,108	PENTICTON PHYSIOTHERAPY AND IMS CLINIC	161,987
PARAGON COLLISION REPAIRS LTD	936,447	PENTICTON TOWING LTD	658,570
PARAGON GLASS	158,249	PENTICTON TOYOTA (KWP CARRIAGE INC)	30,681
PARAMOUNT AUTO BODY (GRAND PRAIRIE)	45,618	PERFECT AUTO & WINDOW GLASS LTD	185,090
PARAMOUNT AUTO BODY LTD	1,910,382	PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	666,931
PARHAR GURDEEP DR INC	62,354	PERFORMANCE CHIROPRACTIC AND WELLNESS	372,484
PARIO ENGINEERING & ENVIRONMENTAL SCIENCE	751,791	PERFORMANCE HEALTH GROUP SURREY	214,338
PARIS ACUMED LIMITED	65,272	PERFORMANCE INSTITUTE	60,730
PARK GEORGIA INSURANCE AGENCIES (2014)	2,093,795	PERFORMAX HEALTH GROUP LTD	60,757
PARK HUN MYUNG	32,088	PERPETUAL INSURANCE SERVICES LTD	488,815

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PERRIER AND LACOSTE	34,470	PITT MEADOWS WELLNESS CENTRE	176,278
PERSEVERANCE PHYSIOTHERAPY AND WELLNESS	62,730	PJ GLASS INC	289,527
PERSISTENCE TRAINING CENTRE INC	25,379	PKW HEALTH CENTRE INC	84,700
PERSPECTIVE OPTOMETRY	79,078	PLAINS TOWING AND RECOVERY LLC	148,635
PET AUTO BODY (1992) LTD	225,689	PLATINUM PRO KINESIOLOGY (KYLE SAMPSON)	58,417
PETA CONSULTANTS (VANCOUVER) LTD	61,438	PLAZA THERAPY LTD	98,461
PETE'S TOWING LTD	63,276	PLETT TRUCK REPAIR LTD	49,029
PETER BALJET CHEVROLET BUICK GMC	62,383	PM TRUCK REPAIR INC	44,011
PETER F BUXTON LAW CORP	40,148	PNV INSURANCE SERVICES LTD	276,645
PETER F POOK INSURANCE AGENCIES LTD	1,092,756	POCO CHIROPRACTIC INC	36,034
PETERBILT ATLANTIC	43,502	POCO INSURANCE AGENCIES INC	304,634
PETERBILT OF HOUSTON BC	142,271	POLLARD DEBBIE LYNN	26,177
PETERBILT PACIFIC INC (KAMLOOPS)	2,245,707	POLSTAR COLLISION LTD	381,048
PETERBILT PACIFIC INC (PRINCE GEORGE)	3,254,943	POOLE SHAFFERY AND KOEGLE LLP	146,668
PETERBILT PACIFIC INC (SURREY)	68,352	POPOW AND SONS TOWING	26,095
PETERSON COMMERCIAL PROPERTY MGMT INC	630,911	PORSCHE CENTRE VANCOUVER	185,922
PETROVIC SEAN	47,579	PORT ALBERNI PHYSIOTHERAPY CLINIC	116,686
PG ACUPUNCTURE LTD	26,318	PORT COQUITLAM PHYSIO & SPORTS (LAURIER)	175,300
PG KLASSIC AUTOBODY LTD	2,838,696	PORT COQUITLAM PHYSIO & SPORTS (WILSON)	237,432
PHARMASAVE	27,277	PORT KELLS COLLISION AND AUTO SALES	351,328
PHOENIX AUTOBODY REPAIRS (GTR INVEST)	510,504	PORT KELLS SUSPENSIONS LTD	58,894
PHOENIX PHYSIOTHERAPY CLINIC	178,614	PORT MOODY AUTO & AIR CONDITIONING	77,701
PHYSIATRIX REHABILITATION INC	317,107	PORT MOODY COLLISION AND PAINT SHOP LTD	783,236
PHYSICIAN DIRECT SERVICES	47,549	PORT MOODY PHYSIOTHERAPY AND SPORTS	81,179
PHYSIO COLLECTIVE	571,434	POWELL GRAY AND KIM LLP	1,173,216
PHYSIO NORTH SPORTS & WELLNESS	72,610	POWELL MATTHEW BERNARD	88,107
PHYSIO SHOP (THE) - TREVOR POTTS PHYSIO	123,405	POWELL RIVER PHYSIOTHERAPY	52,589
PHYSIOACTIVE SERVICES LTD	42,350	POWERSHIFTER DIGITAL INC	249,529
PHYSIOFIRST PHYSIOTHERAPY CLINIC	221,798	POWLS WITTER SPINE & SPORTS PHYSIO CORP	138,266
PHYSIOLAB CLINIC LTD	252,535	PRACTICAR CAR & TRUCK RENTALS	298,446
PHYSIOLIFE PHYSIOTHERAPY CLINIC	470,114	PRAIRIE SCHOONER TOWING LLC	67,374
PHYSIOMAXX	338,994	PRANA PHYSIOTHERAPY	1,460,512
PHYSIOMOVES PHYSIOTHERAPY CLINIC	516,961	PRANCING HORSE AUTOBODY AND PAINT	1,827,801
PHYSIOPLUS HEALTH AND WELLNESS LTD	135,558	PRE-TECH COLLISION LTD	1,774,536
PHYSIOPRO PHYSIO & ORTHO SPORTS CLINIC	461,987	PRE-THERAPY CLINIC	1,251,113
PHYSIOSTATION AND SPORTS INJURY CLINIC	181,939	PRECISELY SOFTWARE & DATA CANADA INC	119,556
PHYSIOSTOP (DACIA H ZAVITS PHYS THERAPY)	113,203	PRECISION BRAKE AND MUFFLER	29,261
PHYSIOWORKS HEALTH MANAGEMENT	328,004	PRECISION GLASS LTD	472,807
PHYSIO2U-LOWER MAINLAND (HALL PHYSIO)	94,152	PRECISION LOCKSMITHING	34,648
PHYSIO4CARE (KAUR'S PHYSIOTHERAPIST CORP)	38,451	PRECISION MEDICAL MONITORING LTD	86,363
PHYSIQUE THERAPY INC	189,524	PREHAB HEALTH INC	45,145
PH7 MIND AND BODY WELLNESS	27,424	PREMIER TRUCK GROUP	87,886
PIGHIN TERRIE AND GARRY	57,216	PREMIER TRUCK GROUP OF ST GEORGE	63,829
PIHL LAW CORP	32,519	PREMIERE COLLISION LTD	1,374,722
PINCHIN LTD	31,764	PREMIERE VERBATIM REPORTING LTD	57,747
PINE TREE AUTO BODY LTD	1,028,595	PREMIUM TRUCK & TRAILER INC	41,852
PINETREE TCM CLINIC	82,324	PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	60,864
PINEWOOD HAND THERAPY LTD	27,466	PRENGER JEANETTE	26,814
PINNACLE COLLISION CENTRE	28,941	PRESTIGE COLLISION SERVICES (KELOWNA)	5,897,221
PINTON FORREST & MADDEN GROUP INC	32,235	PRESTIGE COLLISION SERVICES (VERNON)	1,254,048
PIONEER GARAGE LIMITED	1,634,046	PRESTIGE INSURANCE SERVICES LTD	1,811,607
PITNEY BOWES POSTAGE BY PHONE	237,875	PRESTIGE PHYSIOTHERAPY & SPORTS MEDICINE	685,991
PITT MEADOWS PHYSIOTHERAPY CLINIC LTD	177,503	PRESTON CHEVROLET BUICK GMC CADILLAC LTD	835,694

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PRESTON COLLISION LTD	1,242,100	PROSPER HEALTH AND REHABILITATION LTD	249,131
PRESTON MATTHEWS GROUP INC (THE)	247,425	PROSPER HEALTH VANCOUVER LTD	447,271
PREVOST RV AND MARINE	92,034	PROSPORT HEALTH CENTRE LTD	296,320
PRICEWATERHOUSECOOPERS LLP	1,313,276	PROTECH DIESEL CENTER LTD	26,934
PRIEST VALLEY PHYSIOTHERAPY AND REHAB	212,192	PROUT ALISTER J E DR INC	228,908
PRIMAL RADIANCE HUMAN ENERGY SYSTEMS LTD	104,971	PROVIDENCE HEALTH CARE	43,586
PRIMARY REHAB CLINIC	149,740	PROVIDENCE SANTA ROSA MEMORIAL	217,067
PRIME COLLISION LTD	1,921,465	PROVIDENCE THERAPY INC	60,228
PRIME INSURANCE CENTRE LTD	1,115,393	PROVINCE OF BC (BC ONLINE)	87,219
PRIME PHYSIOTHERAPY AND PERFORMANCE	393,108	PROVINCE OF BC (MVB FEES)	619,146,234
PRIME RENTALS SECHELT	32,358	PROVINCE OF BC (MVB FINES)	84,012,191
PRIME' SPORT PERFORMANCE AND THERAPY INC	167,811	PROVINCE OF BC (PREMIUM TAX)	222,810,385
PRIMECARE PHYSIOTHERAPY INC	63,641	PROVINCE OF BC (SST/PST)	290,031,609
PRINCE GEORGE FAMILY CHIROPRACTIC INC	57,082	PRYKE LAMBERT LEATHLEY RUSSELL LLP	1,568,367
PRINCE GEORGE FORD	99,085	PS AND CO BRANDING INC	693,380
PRINCE GEORGE MOTORS LTD	66,664	PSDDB ADVERTISING INC	289,566
PRINCE GEORGE TAXI	28,117	PSPT SOLUTIONS CORP	170,565
PRINCE GEORGE TOYOTA	262,087	PT HEALTHCARE SOLUTIONS CORP	633,641
PRINCE GEORGE TRUCK & EQUIPMENT	63,820	PUBLIC SERVICE PENSION PLAN	305,338
PRINCE RUPERT OR1	44,187	PULSE PHYSIO & SPORTS CLINIC-SURREY 24TH	322,299
PRIORITY BUILDING SERVICES LTD	153,407	PULSE PHYSIO & SPORTS CLINIC-SURREY 64TH	914,583
PRISM TOWING	135,779	PULSE PHYSIOTHERAPY SOUTH SURREY	97,998
PRISTINE GLASS LTD	218,555	PUNJAB WELDING LTD	34,041
PRITCHARD SEAN DR	28,701	PURE BODY BALANCE	125,382
PRO ALLIES INSURANCE SERVICES LTD	409,163	PURE FORM PHYSIOTHERAPY	199,273
PRO BODY SHOP (1998) LTD	2,708,149	PURE HEALTH MASSAGE AND WELLNESS	95,215
PRO KURE WELLNESS AND HEALTH CENTRE	269,492	PURE LIFE HEALTH CENTRE LTD	817,528
PRO MOTION CLINIC	168,315	PURE LIFE PHYSIOTHERAPY AND HEALTH CENTRE	921,767
PRO MOTION PHYSIOTHERAPY & SPORTS INJURY	355,533	PURE LIGHT ACUMED	50,588
PRO PHYSIO CLINIC	159,088	PUROLATOR INC	1,287,738
PRO PHYSIOWORKS	27,401	PUSHAP AUTO BODY & INTERIOR REPAIR LTD	4,843,685
PRO TOW	129,290	QA LAW	9,757,076
PRO-FIRST COLLISION CENTRE	4,632,320	QI INTEGRATED HEALTH CENTRE	94,615
PRO-TECH COLLISION CENTRE	2,077,910	QM ENVIRONMENTAL	25,167
PRO-VISION REALTY AND INSURANCE SERVICES	285,710	QUALICARE DELTA SURREY	236,732
PROACTIVE HOME CARE SERVICES LTD	87,594	QUALICARE SOUTH ISLAND	97,052
PROACTIVE PHYSIO & SPORTS CLINIC (DELTA)	663,417	QUALICARE TRI CITIES	410,041
PROACTIVE PHYSIOTHERAPY	276,227	QUALICUM PHYSIOTHERAPY CLINIC	59,729
PROBE INVESTIGATORS & SECURITY CONSULTANT	72,942	QUALITY CHOICE AUTO & TRUCK COLLISION	1,703,678
PROCARE HEALTH AND WELLNESS INC	106,919	QUALITY FIRST COLLISION REPAIRS 2013 LTD	1,055,330
PROCOM CONSULTANTS GROUP LTD	2,280,973	QUALITY FIRST MOTORS LTD	42,353
PROCYON SECURITY GROUP	33,600	QUALITY GLASS LTD	255,146
PROEX DISABILITY MANAGEMENT	33,304	QUALITY PAINT AND COLLISION 2021	25,526
PROFIRE EMERGENCY EQUIPMENT INC	112,740	QUALITY TOWING	28,010
PROGRESS INVESTIGATIONS INC	114,400	QUALITY TRAILERS LTD	42,965
PROGRESS SOFTWARE	28,985	QUALTRICS LLC	297,879
PROGRESSIVE INSURANCE SERVICES LTD	283,734	QUAY HEALTH WORKS CLUB (THE)	53,081
PROHEALTH MASSAGE THERAPY & WELLNESS CTR	87,991	QUBECORE SPORTS AND REHAB INC	307,641
PROLINE COLLISION CENTER	878,943	QUEENS ACUPUNCTURE CLINIC	108,172
PROLINE GLASS LTD	49,493	QUESNEL TOWING LTD	256,072
PRONTO AUTO GLASS (STRIDER ENTERPRISES)	51,537	QUESNEL TOYOTA	78,589
PRONTO TOWING LTD	287,713	QUIRING MOTORS (1994) LTD	291,270
PROSIGHT GLASS (SNP ENTERPRISES LTD)	928,801	QUYN LE THERAPY	26,459

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
R & S AUTO BODY (1990) LTD	1,210,357	REFLECTIONS TRUCK BODY REPAIR (CHILLWK)	4,771,194
R AND R'S REBEL CYCLE	51,366	REFLEX REHABILITATION INC	175,071
R B S COLLISION REPAIRS LIMITED	743,831	REFORMATIV PHYSIO AND PILATES	72,409
R C ADAMS GLASS (R C ADAMS LTD)	51,350	REGAIN HEALTH CENTRE LTD	118,327
R F MOORE CLAIMS SERVICE LTD	115,116	REGAL COLLISION LTD	293,062
R F WELLNESS GROUP INC	86,712	REGENCY LEXUS	40,261
R I SMITH HOLDINGS LTD	48,299	REGENCY MEDICAL SUPPLIES	31,387
R+V VERSICHERUNG (GERMANY)	204,432	REGENCY TOYOTA (VANCOUVER)	93,836
RAAVI'S HANDTHERAPY AND PHYSIO CLINIC	178,469	REGENT PACIFIC INSURANCE SERVICES	252,295
RACE & COMPANY LLP	3,383,808	REHABMAX PHYSIO & SPORTS INJURY	204,868
RAI JAGTAR SINGH DR	25,806	REHOBET JANITORIAL SERVICES LTD	34,857
RAINBOW CHRYSLER DODGE JEEP LTD	38,577	REID LINDA	47,390
RAINBOW GLASS SALMON ARM	244,087	REJUV MEDICAL FITNESS INC	108,387
RAINBOW INSURANCE AGENCY LTD	95,046	RELIABLE AUTO BODY (2001) LTD	3,526,128
RAINCOAST COMMUNITY REHAB SERVICES INC	99,652	RELIABLE TOWING MERRITT LTD	735,659
RAJ CHAUHAN PHYSIOTHERAPIST CORP	75,513	RELIABLE TOWING MISSION LTD	574,191
RAJA TRAILER & EQUIPMENT SALES	34,248	RELIANCE INSURANCE AGENCIES LTD	1,486,752
RAM ENVIRONMENTAL RESPONSE LTD	211,307	REMPEL ENGINEERING SERVICES LTD	52,228
RAMP BODY & FENDER WORKS LTD	228,098	RENAUD A DR CHIROPRACTIC INC	48,971
RAND & FOWLER INSURANCE AGENCIES INC	534,426	RENAUD COOK DRURY MESAROS PA	29,430
RAND & FOWLER INSURANCE COQUITLAM LTD	4,069,275	RENEWED WELLNESS (HANNAH V WHELPTON)	51,367
RAND & FOWLER INSURANCE LTD	807,673	RENNICKS JOHN DR	32,394
RAND & FOWLER INSURANCE SERVICES LTD	1,660,926	REPORTEX AGENCIES LTD	33,854
RANDALL GEORGE TREVOR	37,640	RESILIENT ATHLETICS INC	76,398
RAPID AUTO GLASS LTD	1,237,398	RESOLUTION BAY CONSULTING LTD	206,461
RAPID HEALTH REHABILITATION	50,397	RESOURCE TECHNOLOGIES INC	34,209
RAPID INTERACTIVE DISABILITY MANAGEMENT	15,532,967	RESPONSE MANAGEMENT SERVICES	28,660
RATIONAL MIND INC	28,677	RESTORATION CHIROPRACTIC	47,274
RAY F CHIN INC	375,657	RESTORE DETAIL AND GLASS LTD	65,191
RAYDAR AUTOBODY LTD	2,765,367	RESTORE REHABILITATION INC	195,441
RAYEGAN NILOOFAR	59,680	REVAMP WELLNESS INC	351,948
RAZOR MANUFACTURING	44,901	REVERE MASSAGE AND WELLNESS CENTRE	25,041
RCU INSURANCE SERVICES LTD	422,679	REVERE PHYSIOTHERAPY INC	86,433
RE FUNCTION HEALTH GROUP INC	773,019	REVITALIZE PHYSIOTHERAPY	203,825
REACH AMS LLC SIERRA LIFE FLIGHT	59,238	REVIVAL COUNSELLING SERVICES	35,956
REACH REHABILITATION SERVICES LTD	454,342	REVIVE MASSAGE THERAPY	29,715
REAL INSURANCE SOLUTIONS (2018) INC	1,300,976	REVIVE REHABILITATION INC	256,986
REALSTREAM INCOME PROPERTIES LTD	196,122	REVIVE WELLNESS LTD	304,364
REBALANCE PHYSIOTHERAPY	201,171	REVOLUTION HEALTH AND WELLNESS	75,886
REBALANCE REHAB (OLSON PHYSIOTHERAPIST)	231,510	REVOLUTION RV AND TRAILER SERVICES LTD	131,216
REBALANCEMD CANADA LTD	1,001,732	REZILLIANT TOWING AND TRANSPORT LTD	121,764
REBECCA YU MASSAGE THERAPIST CORP	357,926	REZVANI PHYSIOTHERAPIST CORPORATION	265,166
REBORN AUTOBODY (LANGLEY)	33,912	RH CANADA (PROTIVITI)	98,389
REBORN AUTOBODY (PORT COQUITLAM)	1,006,970	RIAR KULWANT DR INC	260,460
REBOUNCE PHYSIO	264,326	RICE FAMILY CHIROPRACTIC	80,318
REBOUND SPORT AND SPINE INC	199,276	RICH BOYZ MECHANICAL LTD	240,204
RECEIVER GENERAL FOR CANADA	2,034,129	RICH CITY COLLISION REPAIRS	3,565,239
RECYCLE BC	166,422	RICH'S AUTO BODY & WRECKING LTD	2,176,613
RED HAT CANADA LIMITED	59,101	RICHARDS BUELL SUTTON	743,381
REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	2,165,171	RICHMOND AUTO BODY (RICHMOND)	11,299,095
REED CHAD GREGORY	34,912	RICHMOND AUTO BODY LTD (NORTH VANCOUVER)	7,204,713
REEFER SALES AND SERVICE	67,250	RICHMOND AUTO GLASS LTD	802,253
REENA LATA SINGH COUNSELLING	31,808	RICHMOND BLUNDELL PHYSIO & SPORTS INJURY	722,591

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
RICHMOND CABS LTD	99,154	RUSCHEINSKI BLAKE DR CHIROPRACTIC INC	144,717
RICHMOND CHRYSLER DODGE JEEP LTD	2,390,782	RUSH CLAIMS SOLUTIONS	132,641
RICHMOND CLOUD HEALTH REHABILITATION	99,892	RUSS' BODY SHOP (1988) LTD	1,695,548
RICHMOND CONTINENTAL AUTO LTD	38,657	RUSSELL JOHN DAVID RMT	58,358
RICHMOND COUPLES & CHILD COUNSELLING INC	34,622	RUSSELL PROSTHETICS LTD	39,277
RICHMOND FAMILY CHIROPRACTIC INC	57,120	RUSTY'S AUTO TOWING LTD	1,040,917
RICHMOND PHYSIO (PT HEALTH)	317,448	RUTLAND GLASS (1994) LTD	212,551
RICHMOND STEVESTON PHYSIO & SPORTS INJURY	231,480	RUTLAND PHYSICAL THERAPY INC	285,061
RICOH CANADA INC	124,753	RYO WELLNESS CLINIC LTD	216,746
RIDEAU RECOGNITION SOLUTIONS INC	85,009	RYU CLINIC INC	68,509
RIDGE VIEW HEALTH AND PERFORMANCE	51,874	S & R MAINTENANCE	36,897
RIGHT AT HOME CANADA	100,349	S & S INSURANCE SERVICES (SURDEL) LTD	326,887
RISE PHYSICAL THERAPY INC	330,513	S & S INSURANCE SERVICES LTD	372,724
RITCHIE COLLISION (LIFT AUTO GROUP)	769,995	S H C MANAGEMENT GROUP LTD	81,067
RITE-WAY RV SERVICES LTD	62,955	S I SYSTEMS PARTNERSHIP	6,210,003
RITSON-ROGERS JAY ALBERT	38,269	S J KERNAGHAN ADJUSTERS LTD	52,628
RIVERSIDE COLLISION	1,170,468	S R A GLASS & AUTO REPAIR	95,612
RIVERSIDE INSURANCE AGENCIES (1984) LTD	423,600	S SNIDER CONSULTING SERVICES INC	285,293
RIVERSYDE MOTORS INC	51,697	S T INSURANCE AGENCY LTD	364,255
RJAMES TRUCK AND EQUIPMENT SERVICE	56,552	S&S AUTOBODY AND PAINT LTD	304,814
RJAMES WESTERN STAR (RJAMES MGMT GROUP)	1,205,988	SAANICH PHYSIO AND SPORTS CLINIC	212,043
ROADHOUSE TOWING	160,161	SABER PHYSIOTHERAPY	30,998
ROADRUNNER TOWING	38,023	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	768,685
ROADWAY TOWING AND RECOVERY (NEVADA)	34,697	SADA SYSTEMS INC	64,917
ROADWAY TOWING LTD	1,098,361	SAFA MEDICAL CLINIC	25,843
ROBERGE KEVIN DR CHIROPRACTIC CORP	51,410	SAFE CARE HOME SUPPORT LTD	396,150
ROBERT R LAWLER PLC	797,007	SAFELITE AUTO GLASS LTD	224,688
ROBERTS TOWING & RECOVERY (KNIGHT REPAIR)	381,145	SAGE SPORT INSTITUTE (OUTERBRIDGE ORTHO)	38,430
ROBIN VAN DER MARK CHIROPRACTIC CORP	32,477	SAGEBRUSH PHYSIOTHERAPY	43,967
ROCKY MOUNTAIN COLLISION REPAIR	2,463,937	SAHARA REHAB CONSULTING LTD	2,121,381
ROD'S AUTO GLASS & UPHOLSTERY	135,359	SAHOTA SARBJIT DR	36,092
ROGERS WIRELESS	131,993	SALESFORCE COM CANADA CORPORATION	249,850
ROLAND FLETCHER PHYSIOTHERAPIST CORP	65,401	SALIUS PHYSIO (SINGLA PHYSIOTHERAPIST)	226,694
ROMANA SARABJIT	28,826	SALMO PHYSIO	36,796
ROMBU EUNJOO	29,331	SALMON ARM FRAME AND BODY SHOP	775,404
ROSE CITY WELLNESS	34,377	SALMON MICHAEL DR	26,608
ROSE NICHOLAS DR INC	116,445	SAMI'S AUTOBODY & PAINTING (1990 LTD)	116,064
ROSSLAND COLLISION FRUITVALE	733,375	SAMRA AUTOBODY LTD	653,744
ROSSLAND COLLISION LTD	1,215,551	SAN BERG COLLISION LTD	39,143
ROTOR PLUMBERS AND DRAINAGE LTD	115,512	SANDERSON RYAN	30,284
ROUTLEY & COMPANY	1,475,964	SANDHU JASLEEN	28,201
ROWSE JAMES B	45,685	SANDPIPER GARDENS & GLASS INC	119,165
ROYAL AUTOBODY LTD	729,918	SANGAM AUTO BODY LTD	2,185,217
ROYAL BANK OF CANADA	2,214,040	SANGHA RAMONA RMT	160,890
ROYAL CITY HEALTH AND MANUAL THERAPY INC	693,832	SAP CANADA INC	4,340,846
ROYAL CITY PHYSIO	98,646	SARAN CHIROPRACTIC CORP LTD	120,825
ROYAL CITY TAXI LTD	47,556	SAS INSTITUTE CANADA INC	268,160
ROYALITE INDUSTRIAL MAINTENANCE LTD	27,769	SASCU INSURANCE SERVICES LTD	616,022
RUDY & PETER BODY SHOP (2004) LTD	1,032,003	SATORI INTEGRATIVE HEALTH CENTRE INC	40,860
RUNNERS RV	34,161	SAWHNEY SANDEEP DR INC	28,419
RUNZER'S COLLISION	146,625	SAXBEE INSURANCE AGENCIES LTD	1,813,012
RUPERT HEALTH CENTRE INC	45,263	SCHEER LAW PLLC	836,766
RUPERT TOWING (SIXTEEN SERVICE LTD)	67,387	SCHILL INSURANCE BROKERS LTD	6,347,635

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2023**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SCHMITT COLLEEN F RMT	28,201	SHIFT REHAB SERVICES (ALICIA KEIM)	53,983
SCHULTZ-CRAFTSMAN COLLISION (QUEENSWAY)	1,383,202	SHOKER ESHA	55,978
SCHULTZ-CRAFTSMAN COLLISION (1ST AVENUE)	4,956,782	SHONG KEVAN G G	26,703
SCHULZ TAMARA RMT	37,500	SHOPPERS DRUG MART	217,269
SCOR CANADA REINSURANCE COMPANY	1,925,379	SHORELINE COUNSELLING CORP	37,288
SCOTIABANK	65,390	SHUSWAP CHIROPRACTIC CLINIC	57,237
SCOTT CONSTRUCTION 2005 LTD	46,789	SHUSWAP COLLISION CENTER LTD	958,742
SCOTT NAVARRO PHYSIO CORPORATION	52,932	SHYLO NURSING AND HOME HEALTHCARE	36,351
SCOTT ROAD CHIROPRACTIC INC	33,256	SID'S AUTO GLASS & DETAILING LTD	375,032
SCOTT ROAD COLLISION REPAIRS LTD	215,548	SIDEWINDER CONVERSIONS AND MOBILITY LTD	30,103
SCOTT ROAD INSURANCE SERVICES LTD	2,635,228	SIDHU ARMINDER RMT	88,215
SCOTT TOWN AUTOBODY LTD	2,844,860	SIDHU KAMALJIT	34,910
SCOTTSDALE PHYSIOTHERAPY CLINIC INC	251,370	SIDHUBRAR GURMINDERDIP (REBOUND HEALTH)	83,960
SCRAP KING AUTOWRECKING & TOWING LTD	261,166	SIGNAL COLLISION CRANBROOK	2,692,794
SCU INSURANCE SERVICES LTD	619,599	SIGNAL COLLISION LTD	1,991,358
SE RACK OH	32,536	SIGNATURE MAZDA (SIGNATURE AUTOMOTIVE)	68,056
SEA TO SKY SPORTS PHYSIO	280,872	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	4,317,698
SEA WALL AUTOBODY & PAINT LTD	992,925	SIMEIO SOLUTIONS CANADA INC	413,511
SEAFIRST INSURANCE BROKERS LTD	818,129	SIMON ACUPUNCTURE AND HEALING CLINIC	76,975
SEAN'S CLEANING 4 U LTD	336,056	SIMON MARGOLIS MEDIATION AND ARBITRATION	77,893
SEASIDE RV SALES & SERVICE LTD	30,987	SIMPLY COUNSELLING INC	53,765
SEASONS CONSULTING GROUP LTD	269,332	SIMPSON CONTROLS LTD	407,207
SECHELT INSURANCE AGENCY (1987)	446,665	SINGLETON URQUHART REYNOLDS VOGEL LLP	4,765,967
SECOND LOOK AUTOBODY (1992) LTD	894,412	SIRI AUTO GLASS LTD	242,006
SEDGWICK CMS CANADA INC	27,475	SIRIUS AMERICAN INSURANCE LTD (CANADIAN)	62,669
SELKIRK CAR RENTAL LTD	25,929	SITKA LAW CORPORATION	2,289,748
SELKIRK GLASS LTD	129,313	SITKA PHYSIO AND WELLNESS	51,129
SEMIAMMOO PHYSIOTHERAPIST CORP	75,043	SITU ZHI XIN	44,393
SEMRAU STANLEY DR INC	176,978	SIU WILLIAM W Y DR INC	41,239
SENGHERA GURPREET RMT	102,844	SK ENGINEERING LTD	218,377
SENGHERA KING PHYSICAL THERAPIST CORP	148,476	SK REHAB CLINIC LTD	376,636
SEOUL ORIENTAL CLINIC	76,171	SKAHA FORD INC	62,539
SERAPHIM HEALTH AND WELLNESS CORP	37,048	SKAHA PHYSIO & HEALTH CENTRE (HAVEY PHY)	145,059
SERENO WELLNESS AND SPA	48,117	SKEENA GLASS LTD	622,315
SERVICE GLASS LTD	238,241	SKINNER MICHAEL T	55,847
SERVICE MASTER OF CENTRAL & NORTHERN OK	71,738	SKLERYK YUEN YEE NG DR	69,348
SERVICEMASTER BURNABY/S FRASER	240,663	SKY AUTO NO LIMITS	25,008
SERVICEMASTER OF KAMLOOPS	53,320	SKYLARK HEALTH AND WELLNESS	26,487
SERVICEMASTER RESTORATION	100,000	SKYLINE DIESEL TRUCK AND TRAILER	175,836
SETTLED BY SCHAPIRO MEDIATIONS INC	121,800	SKYLINK RECEIVABLES INC	160,523
SEVA PHYSIOTHERAPY	201,935	SKYVIEW INSURANCE BROKERS LTD	161,194
SEVA WELLNESS (SEVA MASSAGE THERAPIST)	768,965	SKYWAY TRAILER SERVICE LTD	33,961
SHADETREE REPAIRS	29,235	SLATER MARK	65,520
SHANG MINGHUA	33,136	SLATER MEDIATION SERVICES (LESLIE SLATER)	128,825
SHARIFI HASHEM	58,574	SLR CONSULTING (CANADA) LTD	468,880
SHARONS INSURANCE SERVICES LTD	422,332	SMART MOTION PHYSIO AND SPORTS CLINIC	39,173
SHARP COLLISION REPAIR LTD	1,284,635	SMART REHABILITATION CONSULTING LTD	557,568
SHARPES INSURANCE SERVICES LTD	123,321	SMILLIE GREGG DOUGLAS	54,025
SHAW CABLE	51,319	SMITH CHEVROLET CADILLAC LTD	1,942,011
SHELBOURNE PHYSIOTHERAPY (VIC-COOK ST)	123,214	SMITHERS PARTS & SERVICE (2005) LTD	66,911
SHELBOURNE PHYSIOTHERAPY (VIC-SHELBOURNE)	477,146	SMITTY'S BODY SHOP	27,849
SHELTER MUTUAL CANADA	128,656	SMOKEY CREEK SALVAGE	62,714
SHEWCHUK-DANN & ASSOCIATES PSYCHOLOGY	29,341	SMP RV LTD	85,925

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SN TRANSPORT LTD	104,459	SPEEDY GLASS (ABBOTSFORD)	1,686,470
SNAPBACK REHAB (KIMBERLEY ANNE MARION)	40,332	SPEEDY GLASS (BURNABY-BOUNDARY RD)	859,698
SNS FITNESS AND REHAB	68,859	SPEEDY GLASS (BURNABY-IMPERIAL)	924,824
SO RICHARD DR	68,340	SPEEDY GLASS (CAMPBELL RIVER)	930,810
SOFKO GARY A RMT	76,376	SPEEDY GLASS (CASTLEGAR)	556,843
SOLID GOLD COLLISION (RRM COLLISION LTD)	382,573	SPEEDY GLASS (CHILLIWACK)	981,405
SOLO GLASS LTD	292,102	SPEEDY GLASS (COQUITLAM-BARNET)	1,312,526
SOLSTICE GLASS INC	580,045	SPEEDY GLASS (COQUITLAM-BRUNETTE)	657,971
SOLUTIONS COUNSELLING AND CONSULTING FIRM	33,885	SPEEDY GLASS (COURTENAY)	993,719
SOMA NATURAL	81,364	SPEEDY GLASS (CRANBROOK)	417,701
SOMERS POULIN HALL	5,919,374	SPEEDY GLASS (CRESTON)	318,653
SONARIS EAR CENTER	65,452	SPEEDY GLASS (DAWSON CREEK)	431,471
SONEGO JAMIE	33,606	SPEEDY GLASS (DUNCAN)	919,119
SONG FAMILY CHIROPRACTIC INC	438,158	SPEEDY GLASS (KAMLOOPS-NOTRE DAME)	631,803
SOOKE'S WESTCOAST COLLISION & GLASS	790,602	SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	60,724
SOPRON AUTO BODY (P & T AUTO BODY LTD)	1,124,662	SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	680,782
SORIM ACUPUNCTURE AND HEALING ART LTD	28,351	SPEEDY GLASS (KELOWNA)	822,274
SORRENTO TOWING AND RECOVERY LTD	64,831	SPEEDY GLASS (LANGLEY)	1,968,036
SOUND IDEARS INC	133,370	SPEEDY GLASS (MAPLE RIDGE)	808,517
SOUND LAW LLP	939,185	SPEEDY GLASS (NANAIMO-NICOLE ST)	671,699
SOUTH CENTRE PHYSIOTHERAPY CLINIC	161,783	SPEEDY GLASS (NANAIMO-NORTH ISLAND HWY)	523,066
SOUTH COAST FORD PROPERTY	67,299	SPEEDY GLASS (NELSON)	251,404
SOUTH DELTA PHYSIOTHERAPY CLINIC	27,652	SPEEDY GLASS (NEWTON)	1,359,309
SOUTH END SPINE & SPORT	72,273	SPEEDY GLASS (NORTH VAN-BROOKSBANK)	1,056,872
SOUTH FRASER PHYSIOTHERAPY CLINIC	636,543	SPEEDY GLASS (NORTH VAN-MARINE DR)	1,255,374
SOUTH NANAIMO WELLNESS CENTRE	47,515	SPEEDY GLASS (NORTH VAN-15TH ST)	546,994
SOUTH OKANAGAN PHYSIO & ACTIVE WELLNESS	88,509	SPEEDY GLASS (PARKSVILLE)	1,227,310
SOUTH PEACE CHIROPRACTIC	40,313	SPEEDY GLASS (PENTICTON)	698,320
SOUTH POINT CHIROPRACTIC	68,468	SPEEDY GLASS (PORT ALBERNI)	504,266
SOUTH SEAS AUTO BODY CO LTD	1,863,645	SPEEDY GLASS (PRINCE GEORGE)	702,968
SOUTH SURREY MEDICAL CLINIC	52,318	SPEEDY GLASS (RICHMOND)	1,665,486
SOUTH THOMPSON MOTORS LTD	93,442	SPEEDY GLASS (SQUAMISH)	615,171
SOUTH VANCOUVER MEDICAL CLINIC	145,017	SPEEDY GLASS (VANCOUVER-MARINE DR SW)	962,408
SOUTH VANCOUVER PHYSIOTHERAPY CLINIC	434,894	SPEEDY GLASS (VANCOUVER-YORK AVE)	1,005,452
SOUTHARM MASSAGE THERAPY WELLNESS INC	36,645	SPEEDY GLASS (VANCOUVER-392 KINGSWAY)	1,263,847
SOUTHCARE CHIROPRACTIC CORPORATION	34,954	SPEEDY GLASS (VANCOUVER-899 KINGSWAY)	399,285
SOUTHERN BUTLER PRICE LLP	66,797	SPEEDY GLASS (VERNON)	730,424
SOUTHERN INSURANCE SERVICES LTD	4,332,218	SPEEDY GLASS (VICTORIA-GOVT ST)	1,072,182
SOUTHSIDE DOOR AND GATE LTD	153,332	SPEEDY GLASS (VICTORIA-ISLAND HWY)	870,052
SPARKLING LEGACY HOME SERVICES	90,689	SPEEDY GLASS (WHITE ROCK)	949,953
SPARKLING LEGACY RESIDENTIAL CLEANING	115,175	SPEEDY GLASS (WILLIAMS LAKE)	264,313
SPARKS DAWN RMT	30,263	SPENCER LAM KINESIOLOGY	33,164
SPARTA HEALTH INC (SQUAMISH)	328,708	SPINAL CORD INJURY BC	45,000
SPARWOOD TOWING	81,728	SPINEWORKS CHIROPRACTIC AND MASSAGE	261,730
SPECIAL D'S COLLISION LTD	85,167	SPLASHES WASH LODGE INC	1,318,709
SPECIALIST REFERRAL CLINIC	513,887	SPOTLITE CUSTOM COLLISION (1987) LTD	2,320,851
SPECTRUM HOME AND FAMILY CARE	98,497	SPRING MEDICAL CENTRE LTD	758,240
SPECTRUM PSYCHOLOGICAL INC	52,924	SPRING WELLNESS CLINIC OF ACUPUNCTURE	29,952
SPECTRUM REHABILITATION SERVICE INC	179,243	SQUAMISH TOYOTA (DOWNTOWN CENTRE MOTORS)	45,372
SPEED'S TOWING OF MONTANA INC	42,857	SREBLOWSKI JAMES	37,824
SPEEDIER AUTO BODY SHOP LTD	1,489,979	SREC	151,622
SPEEDWAY TOWING LTD	71,426	SSQ LIFE INSURANCE COMPANY INC	168,212
SPEEDY COLLISION NE CALGARY	37,053	ST ALPHONSUS REGIONAL MEDICAL CENTER	145,250

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ST CHARLES HEALTH SYSTEM	78,448	SUMMERLAND GLASS AND MIRROR LTD	161,773
ST TRADITIONAL CHINESE MEDICINE LTD	50,741	SUMMERLAND PHYSIOTHERAPIST CORP	55,818
STAHL PETERBILT INC	216,669	SUMMIT PEMBERTON COLLISION	780,124
STAMPEDE GLASS LTD	615,590	SUMMIT TRAILER LTD	59,160
STANTEC CONSULTING LTD	74,012	SUMMIT TRUCK & EQUIPMENT REPAIRS LTD	30,354
STAR AUTOBODY LTD	1,627,239	SUN CITY PHYSIO (KELOWNA-GLENMORE)	156,601
STARLITE AUTOBODY LTD	664,314	SUN CITY PHYSIO (KELOWNA-LAKESHORE)	132,626
STARR ELKE DR	68,028	SUN CITY PHYSIO (KELOWNA-ST PAUL)	185,575
START AUTOMOTIVE LTD	37,947	SUN CITY PHYSIO (LAKE COUNTRY)	149,010
START LINE HEALTH AND WELLNESS GROUP	678,824	SUN COUNTRY TOYOTA	1,688,503
STASIS REHABILITATION	318,862	SUN LIFE ASSURANCE COMPANY OF CANADA	31,207,620
STATE STREET BANK & TRUST COMPANY CANADA	36,616,032	SUNCOAST CHIROPRACTIC INC	59,629
STATION PHYSIOTHERAPY	173,974	SUNCREEK AUTO GLASS LTD	486,370
STAUFFERS TOWING LLC	64,462	SUNGOD SPORTS & ORTHOPAEDIC PHYSIO	648,943
STAVROS AUTO BODY LTD	668,363	SUNLIGHT HERB AND ACUPUNCTURE LTD	83,932
STAY STRONG PHYSIOTHERAPY	105,506	SUNNYSIDE AUTOBODY (1980) LTD	2,277,015
STEP AHEAD KINFIT	33,403	SUNPAC AUTO COLLISION	103,772
STEPHEN GRAFF FORENSIC ACCOUNTANT INC	71,035	SUNRISE FORD SALES LTD	1,112,090
STEPHENSON AND DICKINSON PC	39,482	SUNRISE PHYSIOTHERAPY CLINIC	679,466
STERLING AUTOBODY (DELTA) LTD	881,167	SUNRISE TRAILER SALES LTD	29,118
STERLING BACKCHECK CANADA CORP	242,671	SUNRISE VICTORIA PHYSIOTHERAPY CLINIC	347,378
STERLING GLASS AND DETAIL	235,942	SUNSET GLASS	295,971
STERLING TRUCK AND TRAILER SALES LTD	56,407	SUNSHINE COAST CHEVROLET BUICK GMC	32,022
STEVE MARSHALL FORD LINCOLN LTD	106,244	SUNSHINE GLASS AND MIRROR LTD	198,950
STEVE MARSHALL MOTORS (1996) LTD	1,174,302	SUNSHINE PHYSIOTHERAPY AND SPORTS CLINIC	212,742
STEVENS POINT AUTO CENTER	44,173	SUNSTONE PHYSIOTHERAPY CLINIC (DELTA)	667,459
STEVES TOWING AND AUTOBODY	107,729	SUNSTONE PHYSIOTHERAPY CLINIC (SURREY)	262,359
STEVESTON VILLAGE ORTHOPAEDIC & SPORTS	71,242	SUNWEST RV CENTRE LTD	69,013
STEWART GLASS INC	130,809	SUNWHEEL REHABILITATION	246,347
STEWARTS COLLISION CENTER	781,160	SUPER EURO AUTO LTD	1,865,259
STILL CREEK COLLISION INC	1,252,802	SUPER TOWING	28,789
STILL CREEK PRESS LTD	1,271,439	SUPERIOR BODY SHOP	28,208
STOCHMAL MICHAEL DR CHIROPRACTIC INC	59,788	SUPERIOR COLLISION REPAIRS LTD	2,012,306
STOKED MASSAGE THERAPY AND WELLNESS	47,421	SUPERIOR TOWING AND REPAIR	85,280
STRATIS INSURANCE AGENCY LTD	2,430,317	SUPERSTAR AUTO REPAIR CENTRE LTD	1,044,606
STRAWBERRIES AND SUNSHINE ENTERPRISES LTD	142,519	SUPREMEX INC	300,827
STREAMLINE AUTO & WINDOW GLASS LTD	725,262	SURDEL REVIVE REHABILITATION INC	236,365
STRENGTH THROUGH MOTION REHAB INC	155,908	SURDELL KENNEDY TAXI LTD	347,873
STRIDE MOBILE PHYSIOTHERAPY	67,300	SUREWAY INSURANCE SERVICES LTD	129,966
STRIKE RECOVERY AND PERFORMANCE INC	145,970	SURFSIDE CLEANING	39,212
STRIVE HEALTH AND PERFORMANCE INC	451,170	SURREY AUTO GLASS LTD	473,744
STRONG BODY HEALTH AND WELLNESS LTD	834,698	SURREY AUTOBODY AND PAINT LTD	4,153,575
STT ORIENTAL MEDICAL CENTRE LTD	32,517	SURREY CHIROPRACTIC PHYSIO & MASSAGE LTD	445,191
STUART CHIROPRACTIC	132,347	SURREY FAMILY CHIROPRACTIC AND MASSAGE	69,832
SUBARU OF NANAIMO	69,876	SURREY HONDA	41,242
SUBARU OF PRINCE GEORGE	179,712	SURREY HWY 10 PHYSIOTHERAPY AND MASSAGE	504,990
SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	1,747,315	SURREY MITSUBISHI	366,959
SUCCESS REALTY AND INSURANCE LTD	284,727	SURREY NEUROPLASTICITY CLINIC	406,792
SUDDEN IMPACT AUTO BODY REPAIR LTD	1,732,191	SURREY SPORTS AND REHAB PHYSIO CORP	99,053
SUH OHSIK	127,781	SURREY WIDE TOWING (GOLDEN TOWING LTD)	95,435
SULL JASONDEEP	28,137	SURREY 152 ST PHYSIO AND SPORTS CLINIC	744,028
SULLIVAN PHYSIOTHERAPY CLINIC	357,841	SURREY 88 AVE PHYSIO & SPORTS CLINIC	159,845
SUMAS MTN CHIROPRACTIC AND WELLNESS	353,804	SURREYSIDE PHYSIOTHERAPY CLINIC	152,678

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SUSANVILLE TOWING	46,302	TEH EZRA	267,761
SUSSEX INS AGENCY (COQUITLAM CENTRE) INC	232,585	TEK TRUCK SERVICES (CANADIAN TEK TRUCK)	78,498
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	176,134	TEKSYSTEMS CANADA CORP	1,812,567
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,378,558	TELUS COMMUNICATIONS INC	12,509,492
SUSSEX INSURANCE AGENCY (DILWORTH) INC	173,892	TELUS SERVICES INC	1,405,913
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,441,283	TENABLE INC	30,749
SUSSEX INSURANCE AGENCY (LANGLEY) INC	569,604	TERMINAL AUTO BODY (PARKSVILLE)	2,042,493
SUSSEX INSURANCE AGENCY (MISSION) INC	1,139,372	TESKEY DREW ALEXANDER	25,881
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	864,863	TESS HEALTH CLINIC	331,258
SUSSEX INSURANCE AGENCY INCORPORATED	1,715,467	THERACORE HEALTH SERVICES INC	107,469
SUT BASRA DISPUTE RESOLUTION INC	263,255	THERAPEX HEALTH CENTRE LTD	610,918
SUTER BROOK INSURANCE SERVICES LTD	219,594	THERAPY NOW THERAPEUTICS INC	197,153
SWIFT HEALTH SERVICES INC	2,186,569	THERMO KING OF BRITISH COLUMBIA INC	78,832
SWISS REINSURANCE COMPANY LTD (CANADIAN)	915,219	THETIS MASSAGE THERAPY INC	58,296
SYMMETRIX EXERCISE AND REHAB	332,361	THIEL CHIROPRACTIC CORP	42,842
SYMMETRY INJURY REHABILITATION LTD	1,013,857	THINDA SUNDEEP DR PROFESSIONAL PSYCHOLOGY	42,294
SYMONS TIRE SERVICE LTD	29,598	THINK PHYSIOTHERAPY INC	427,489
SYMPHONY REHABILITATION	188,150	THOMAS SHAWN P DR CHIROPRACTIC CORP	56,852
SYNERGY COUNSELLING ASSOCIATES	26,536	THOMPSON J P DR INC	34,924
SYNERGY FRASER STREET ENTERPRISES LTD	69,002	THOMPSON KIYOMI	44,958
SYNERGY HEALTH MANAGEMENT LTD	346,852	THOMPSON LEROSE & BROWN	222,470
SYNERGY PHYSIOTHERAPY AND PILATES	61,609	THOMPSON RIVER PHYSIOTHERAPY	42,366
SYNERGY REHABILITATION INC	6,849,046	THOMSON REUTERS CANADA	105,379
SYNERGYMED ENTERPRISES LTD	102,200	THREE PEAKS KINESIOLOGY INC	384,795
SYNOPTIC MEDICAL ASSESSMENTS BC	29,768	THREE POINT MOTORS	50,561
T C VALLEY COLLISION LTD	1,599,787	THREE STEP FITNESS INC	74,752
T F AUTO BODY (TUNG FAT MOTORS LTD)	1,290,827	THREESIXTY PHYSIOTHERAPY HEALTH SERVICES	197,519
T H PETTIT LAW CORP (PETTIT AND COMPANY)	3,639,889	THRIVE NOW PHYSIOTHERAPY (COBBLE HILL)	128,594
T J'S AUTO BODY (1998) LTD	2,188,945	THRIVE NOW PHYSIOTHERAPY (DUNCAN)	207,945
T S MCKENZIE INSURANCE AGENCIES LTD	360,551	THRIVE PERFORMANCE INC	58,847
TABERNER PAUL D - MEDIATOR	136,173	THUNDERBIRD INSURANCE BROKERS LTD	254,048
TAG AUTO BODY & COLLISION CENTRE	1,169,029	THY INVESTMENTS LTD DBA SUSSEX AGENCY	724,359
TAI CHI ACUPUNCTURE INC	26,386	TIAN YOU CLASSICAL ACUPUNCTURE	41,730
TALBOT INSURANCE SERVICES LTD	274,046	TIGER TOWING LIMITED	300,949
TALENTCLICK WORKFORCE SOLUTION INC	70,112	TIME ACUPUNCTURE AND MASSAGE CLINIC	57,839
TALL TREE INTEGRATED HEALTH (CORDOVA BAY)	800,546	TIN'S AUTO BODY & FRAME LTD	29,619
TALL TREE INTEGRATED HEALTH (JAMES BAY)	507,514	TIP FLEET SERVICES CANADA LTD	66,627
TALL TREE PHYSIO AND HEALTH CENTRE LTD	809,992	TIP TOP COLLISION LTD	805,271
TAMMY STAMNES & KEN WILSON INS AGENCY	3,264,614	TIPLADY PSYCHOLOGY	35,938
TANG WEI LIANG	65,777	TITAN ENTERPRISE INC DBA SUSSEX INSURANCE	373,775
TARTAN AUTO BODY LTD	27,391	TITAN PROJECT PHYSIOTHERAPY	64,123
TATA CONSULTANCY SERVICES CANADA INC	2,577,047	TITAN WINDOW FILMS LTD	27,442
TAURUS AUTO COLLISION CARE LTD	402,481	TLC MEDICAL	39,905
TAYLORMOTIVE SERVICE LTD	3,597,711	TLC TOWING	46,193
TD CANADA TRUST	52,080	TMA AUTOBODY & SERVICES LTD	1,595,653
TEAM TOEWS CLEANING CO (LAURA TOEWS)	40,497	TMS TRUCK CENTRE INC	52,353
TEAMWELL HEALTH BURNABY	113,179	TOA REINSURANCE COMPANY OF AMERICA (THE)	1,414,142
TEAMWELL HEALTH FLEETWOOD	178,368	TOM NEHL TRUCK COMPANY	28,163
TEAMWELL HEALTH RICHMOND	58,512	TOM THOMPSON AUTO GLASS LTD	1,132,181
TEAMWORKS HEALTH CLINIC	177,661	TOM'S RV SERVICE & SUPPLIES LTD	40,317
TEC EQUIPMENT	38,212	TOMMY'S UPHOLSTERY LTD	43,793
TEDCO RV SUPPLIES	85,611	TONG JASON	52,792
TEEMA SOLUTIONS GROUP INC	180,757	TONKS TOWING LTD	364,715

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TONUME INTEGRATED HEALTH	232,697	TROY WOTHERSPOON INSURANCE SERVICES	2,719,821
TONY LAU INSURANCE AGENCIES LTD	528,794	TRU-LINE AUTOBODY FRAME & WHEEL LTD	294,050
TONY'S TOWING LTD	30,188	TRUCK WEST COLLISION	98,479
TOTAL BODY HEALTH	119,125	TRUE CONDITIONING SERVICES INC	268,670
TOTAL CARE CHIROPRACTIC AND REHAB INC	382,192	TRUE KINETIC REHABILITATION INC	27,540
TOTAL PHYSIOTHERAPY (M MCALONAN PHYSIO)	34,962	TRUONG MYLE DR	43,008
TOTAL THERAPY REHAB & WELLNESS (CENTRAL)	779,480	TSAWWASSEN COLLISION LTD	3,056,520
TOTAL THERAPY REHAB & WELLNESS (DAWSON)	658,024	TSAWWASSEN INSURANCE BROKERS LTD	525,957
TOTEM TOWING (TRIPLE T DEVELOPMENTS LTD)	513,283	TSN INSURANCE SERVICES (SURREY) LTD	340,165
TOWERS WATSON SOFTWARE LTD	616,055	TSN INSURANCE SERVICES (2012) LTD	400,757
TOWN AND COUNTRY TOWING	44,865	TTC THE THERAPEUTIC COLLECTIVE INC	47,584
TOWN OF GIBSONS	269,125	TTEC DIGITAL CANADA INC	1,092,771
TOWN OF QUALICUM BEACH	49,200	TTEC EQUIPMENT INC (LAS VEGAS)	37,666
TOWN OF SIDNEY	405,630	TUBER TOWING AND RECOVERY LTD	90,757
TOWNLINE INSURANCE SERVICES LTD	610,365	TURNBULL RUTH DR MEDICAL INC	85,171
TOWNLINE PHYSIOTHERAPY AND WELLNESS	116,827	TURNER VOLKSWAGEN (MERYVN MOTORS LTD)	54,632
TOWNSHIP OF LANGLEY	747,114	TURNERY TOWING LLC	73,521
TRADEMARK GLASSWORKS LTD	192,509	TURNHAM WOODLAND	986,072
TRADEWIND INSURANCE SERVICES LTD	257,643	TURNING POINT REHABILITATION CONSULTING	152,817
TRAILCON LEASING INC	32,962	TURTLE BAY MEDICAL CLINIC	31,661
TRAILSIDE PHYSIO (COQUITLAM)	123,240	TURTLE BAY PHYSIOTHERAPY INC	44,278
TRAILSIDE PHYSIO (NEW WESTMINSTER)	203,161	TWIN RINKS ORTHOPAEDIC & SPORTS PHYSIO	371,580
TRAIN WITH PURPOSE REHABILITATION INC	254,347	TWINSTAR COLLISION LTD	857,068
TRANSATLANTIC REINSURANCE COMPANY (CAN)	345,161	TWO WORLDS CONSULTING LTD	232,914
TRANSPORTATION ASSOCIATION OF CANADA	31,285	TXL INSURANCE AGENCY INC	502,547
TRANSWESTERN TRUCK CENTRES	33,799	TYCROP MANUFACTURING LTD	358,945
TRANSWORLD MANAGEMENT LTD	175,780	TYLER'S TOWING (2013) LTD	29,874
TRAVCO RV SERVICE CENTRE LTD	28,930	TZU CHUN LIN	51,857
TRAVELAND LEISURE VEHICLES LTD	748,834	UBER AUTO BODY LTD	41,829
TRAVELAND'S HAPPYTRAILS RV	26,580	UHC MANAGEMENT GROUP LTD	184,489
TRAVELHOME THE RV MARKETPLACE	57,178	ULINE CANADA CORPORATION	46,136
TRAVERSE INTEGRATED HEALTH	61,464	UNDERWRITERS INSURANCE AGENCIES-POWELL	554,454
TRAVLOS ANDREW DR INC	191,448	UNDERWRITERS INSURANCE BROKERS-PENTICTON	602,647
TRAXLER HAINES	663,921	UNGAR PAUL DR	51,276
TRELOAR PHYSIOTHERAPY CLINIC 8TH AVE	541,053	UNIC GLASS LTD	91,724
TRELOAR PHYSIOTHERAPY KERRISDALE	267,558	UNIQUE COLLISION CENTRE CORP	31,483
TREV DEELEY MOTORCYCLES (1991) LTD	143,431	UNITED COLLISION REPAIR LTD	130,913
TRI CITY MASSAGE THERAPY INC	32,328	UNITED TOWING AND RECOVERY SERVICES LTD	36,144
TRI-CITY INSURANCE BROKERS LTD	836,765	UNITED TOWING SERVICES INC	56,588
TRI-CITY PSYCHOLOGY SERVICES INC	67,627	UNITED TRUCK AND MACHINE LTD	37,280
TRI-CROWN RV	77,368	UNITED WAY BRITISH COLUMBIA	41,691
TRIANGLE HOMES LTD	61,854	UNITOW SERVICES (1978) LTD	568,180
TRICA CXM SOLUTIONS LTD	330,924	UNIVERSAL AUTO COLLISION LTD	632,597
TRICITY PHYSIO	199,726	UNIVERSAL FORD LINCOLN	27,571
TRIDEM SERVICES LTD	57,000	UNIVERSITY OF UTAH HOSPITAL	121,955
TRIFECTA REHAB INC	995,295	UP LEGAL GROUP LLP	4,043,946
TRINITY PHYSIOTHERAPY SPORT AND WELLNESS	453,689	UPWORDS MARKETING SOLUTIONS INC	143,245
TRISTAR COLLISION	2,762,662	URBAN ACTIVE SPORT THERAPY CLINIC	36,220
TRISTATE TRUCK EQUIPMENT	41,917	URBAN PACIFIC LAND CORP	113,522
TRISURA HEALTH INSTITUTE INC	35,063	URGEL'S AUTO COLLISION LTD	1,284,460
TRITON MEDICAL CLINIC	54,813	UTAH OSIC	96,752
TRIUMPH PHYSIO AND WELLNESS	154,618	UTILITY TRAILER SALES OF NEW JERSEY INC	29,758
TROJAN COLLISION SERVICES LTD	4,917,120	UVALL HEALTH LTD	26,390

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
V MAKIN MD INC	73,958	VAUGHANS FITNESS INC	130,241
VAISLER BARRY J	44,100	VEDDER AUTO GLASS	247,126
VALENCIA IIP ADVISORS LIMITED	40,810	VEGT ERIC J	47,843
VALEO HEALTH CLINIC INC	146,775	VENIER M A DR CHIROPRACTIC CORP	153,964
VALLEY AUTO REPAIR INC	144,266	VERALIFE HEALTH CENTRE	25,488
VALLEY CHIROPRACTIC	65,434	VERIDOS CANADA LTD	6,122,743
VALLEY GLASS WESTBANK LTD	620,805	VERITAAQ TECHNOLOGY HOUSE INC	121,338
VALLEY MITSUBISHI (DOUBLE K VENTURES INC)	27,195	VERITEXT LITIGATION SOLUTIONS CANADA INC	318,644
VALLEY SPORTS MEDICINE CLINIC LTD	73,781	VERN'S CUSTOM AUTO LTD	514,243
VALLEY TOYOTA (RAINBOW AUTO CENTRE LTD)	52,731	VERNON ACTIVE HEALTH CLINIC INC	96,779
VALLEY VIEW FUNERAL HOME AND CEMETARY	32,677	VERNON AUTO TOWING LTD	359,261
VALLEY WEST GLASS LTD	35,732	VERNON CHRYSLER DODGE LTD	38,443
VALLEY WIDE INSURANCE SERVICES INC	590,594	VERNON GLASS AND CAR CARE LTD	294,232
VALLEY WORK EVALUATION & RESEARCH CENTRE	48,036	VERNON HYUNDAI	31,327
VALOUR INDEPENDENT MEDICAL ASSESS-NANAIMO	32,167	VERNON PHYSIOTHERAPY AND REHABILITATION	73,873
VALOUR INDEPENDENT MEDICAL ASSESS-VANCOUVER	36,530	VERNON TOYOTA CENTRE	186,810
VAN DE POEL LEVY THOMAS ARNEAL LLP	51,235	VESPA METRO VANCOUVER	38,157
VAN GAALLEN PHYSIOTHERAPIST CORP	119,072	VI TRAUMA SCENE CLEAN UP LTD	89,115
VAN HORNE TOWING (2000) LTD	258,363	VIBRANCE ACTIVE REHAB LTD	37,410
VAN ISLE AUTO GLASS LTD	869,237	VICTORIA ATHLETE CENTRE 2020 INC (THE)	84,991
VAN SPORTS AND PHYSIOTHERAPY CLINIC	82,576	VICTORIA ENHANCED SPORT AND SPINE	41,791
VAN-BURN COLLISION REPAIRS LTD	1,508,236	VICTORIA EXERCISE REHABILITATION CENTRE	193,535
VANCITY AUTOBODY LTD	1,920,258	VICTORIA SPORTS PHYSIOTHERAPIST CORP	173,287
VANCITY PHYSIO (VUKOVIC PHYSIO CORP)	121,606	VICTORIA SQUARE MEDICAL CENTRE	36,336
VANCOUVER AND SHANGHAI LANDS LTD	489,134	VICTORIA TAXI (1987) LTD	31,291
VANCOUVER AUTOBODY LTD	454,762	VIDA CHIROPRACTIC (DR BRIAN BITTLE CHIRO)	52,198
VANCOUVER AXLE AND FRAME LTD	127,502	VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	2,900,562
VANCOUVER BACK INSTITUTE	217,947	VILLA INSURANCE AGENCY LTD	727,550
VANCOUVER BMW DUCATI	83,685	VILLAGE OF ALERT BAY	47,013
VANCOUVER COASTAL HEALTH AUTHORITY	805,944	VILLAGE OF LUMBY	189,800
VANCOUVER COLLINGWOOD WELLNESS	456,384	VILLAGE OF MIDWAY	132,229
VANCOUVER CONVERTIBLE TOPS	52,725	VILLAGE PHYSIOTHERAPY	35,564
VANCOUVER HINO	42,795	VINA INSURANCE SERVICES LTD	390,296
VANCOUVER HOLDINGS (BC) LTD	149,925	VINASAFE INSURANCE SERVICES LTD	434,076
VANCOUVER HOME CARE INC	46,751	VINCENT R ORCHARD LAW CORP	180,493
VANCOUVER INTERNATIONAL ARBITRATION CTR	164,580	VINGE DEREK DR CORPORATION LTD	37,128
VANCOUVER ISLAND CUSTOM GLASS INC	441,515	VIRGIN HICKMAN (MARK V C VIRGIN LAW CORP)	6,952,677
VANCOUVER ISLAND PHYSIOTHERAPY CLINIC	119,505	VIRK INSURANCE AGENCIES LIMITED	222,201
VANCOUVER ISLAND PSYCHOLOGICAL SERVICES	85,599	VISION33 CANADA INC	190,315
VANCOUVER LITIGATION SUPPORT SERVICES LTD	61,142	VISTA DISABILITY MANAGEMENT INC	1,216,626
VANCOUVER MOTORSPORTS LTD	669,423	VITAE HEALTH AND SPORT LTD	55,992
VANCOUVER NEUROPHYSIO SERVICES	40,940	VITAL HEALTH PHARMACY	50,695
VANCOUVER PHYSIOTHERAPY AND SPORTS CLINIC	83,150	VITAL LIFE PHYSIOTHERAPY CLINIC	270,686
VANCOUVER PROSTHETICS AND ORTHOTICS INC	54,518	VITAL MASSAGE THERAPY	32,621
VANCOUVER SOMATIC THERAPY	28,377	VITAL PHYSIOTHERAPY CLINIC	444,786
VANCOUVER SPEED AUTO BODY LTD	973,052	VITAL POINT ACUPUNCTURE INC	30,535
VANCOUVER TAXI LTD	56,914	VITALITY CHIROPRACTIC AND LASER THERAPY	57,967
VANCOUVER TMJ & SLEEP THERAPY CENTRE	101,948	VITALITY INTEGRATIVE HEALTH	519,167
VANCOUVER TRUCK COLLISION LTD	187,028	VITALPOINT CHIROPRACTIC INC	133,169
VANDENBILT AUTO BODY LIMITED	919,812	VIVA CARE GUILDFORD INC	64,204
VANDY DEVELOPMENTS LTD	91,789	VIZEUM CANADA INC	31,215
VANPROP INVESTMENTS LTD	444,540	VN HEALTH INC	26,008
VAUGHAN OCCUPATIONAL CONSULTING	78,473	VOCATIONAL LITIGATION SOLUTION	27,880

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2023**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VOCATIONAL PACIFIC LTD	363,136	WEST COAST SPORTS PHYSIOTHERAPY	37,425
VOCATIONAL QUEST INC	51,735	WEST COAST TOYOTA	71,118
VOLT HEALTH AND REHABILITATION	103,614	WEST END AUTO BODY LTD	3,325,618
VOLTECH ELECTRIC LTD	66,460	WEST END PHYSIOTHERAPY CLINIC	60,556
VOLVO CARS VICTORIA	34,789	WEST FOURTH CHIROPRACTIC	27,178
VOYAGER RV CENTRE LTD	45,312	WEST JOSHUA ISAAC	34,616
W GLEN PARRETT	28,114	WEST VANCOUVER PHYSIOTHERAPY CLINIC	38,730
WABASH MFG INC	101,522	WESTCOAST CHIROPRACTIC CLINIC (LAI CHIRO)	25,202
WADDELL RAPONI	672,491	WESTCOAST SMART CHOICE INVESTMENTS LTD	266,464
WALDALE	7,210,260	WESTERN AUTO WRECKERS	260,390
WALIA INSURANCE AGENCIES LTD	528,012	WESTERN COAST INSURANCE SERVICES LTD	7,604,504
WALKER ANNA LEIGH	218,520	WESTERN COLLISION INC	25,197
WALKER'S REPAIR CENTRE LTD	73,633	WESTERN FINANCIAL GROUP (NETWORK) INC	16,696,317
WALLWORK TRUCK CENTER FARGO	81,935	WESTERN FIRE FORENSICS	32,287
WALNUT GROVE CHIROPRACTIC AND MASSAGE	166,997	WESTERN STAR TRUCKS NORTH LTD	34,186
WALT'S TOWING & AUTOMOTIVE	59,403	WESTISLE HEATING AND COOLING	29,197
WANG DAVID C DR	32,914	WESTLAND INSURANCE GROUP LTD	46,046,385
WANG JING	27,477	WESTLOCK FORD	25,779
WANG PEI	121,832	WESTMINSTER TOYOTA (MARATHON MOTORS INC)	44,255
WANG SHUOXIN	71,020	WESTON M B COLLISION	43,469
WANG XIAO XIAO	47,962	WESTPRO PHYSIOTHERAPY (ADINA DIACONU PT)	30,357
WARAWA TERRANCE C	55,699	WESTSHORE TOWING LTD	252,133
WARRINGTON PCI ITF PR GUILDFORD LP	2,746,216	WESTSHORE WELLNESS	89,902
WARRINGTON PCI ITF PR QUEENS COURT	529,003	WESTSIDE PHYSIOTHERAPY (KELOWNA)	188,814
WARRINGTON PCI MANAGEMENT	1,915,318	WESTSIDE PHYSIOTHERAPY AND HAND CLINIC	126,297
WARTAK GREGORY G RMT	68,303	WESTWOOD HONDA (DICK IRWIN AUTOMOTIVE)	106,135
WASTE CONNECTIONS OF CANADA INC	190,795	WESTWOOD PHYSIOTHERAPY CLINIC LTD	72,252
WATKIN MOTORS (MARJAK SERVICES LTD)	232,761	WESTWOOD TOTAL HEALTH	238,169
WAVE PHYSIO CORPORATION	97,918	WHEATON CHEVROLET BUICK CADILLAC GMC LTD	2,065,651
WAVERLY SENIORS VILLAGE (THE)	32,335	WHEELER-HOMEMAKERS INSURANCE AGENCIES	136,952
WAYPOINT INSURANCE SERVICES INC	7,010,247	WHISTLER GLASS LTD	288,700
WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	770,022	WHISTLER PHYSIOTHERAPY (LIFEMARK HEALTH)	30,956
WE CARE MEDICAL AND WALK IN	25,816	WHISTLER TOWING AND TRUCK REPAIR INC	34,536
WE REGISTERED MASSAGE THERAPY INC	50,853	WHITE KNIGHT AUTO RESCUE LTD	60,519
WEBSTER HUDSON & COOMBE LLP	4,844,347	WHITE ROCK HONDA (KING GEORGE CARRIAGE)	88,481
WEEKS INSURANCE & FINANCIAL SERVICES INC	84,809	WHITE ROCK MEDICAL ASSOCIATES	30,509
WEI HUA HUA	39,835	WHITE ROCK ORTHOPAEDIC & SPORTS PHYSIO	75,505
WELDING AND ENGINEERING CO LTD (THE)	33,720	WHITE ROCK 16 AVE PHYSIO AND WELLNESS	379,384
WELHAM JOANNE L DR CHIROPRACTOR INC	32,995	WHITECOURT COLLISION CENTRE	25,527
WELL HEALTH CLOVER CARE INC	34,443	WHITELAW TWINING	3,559,535
WELL HEALTH FLEETWOOD	28,348	WHITFORD PHILIP	89,996
WELL HEALTH PANORAMA VILLAGE MEDICAL	34,445	WHOLE BODY HEALTH AND WELLNESS	98,223
WELL HEALTHCARE OVAL A INC	34,897	WHOLLY FIT WITH HOLLY SCHMIDT	66,814
WELL ON AUSTIN HEALTH GROUP INC (THE)	994,965	WHYTE BARRY DR CHIROPRACTIC INC	29,075
WELLNESS HQ (INCREMENTALITY HEALTH INC)	496,729	WIGGINS PAUL DR CHIROPRACTOR INC	28,738
WELLNESS NORTH COUNSELLING LTD	45,198	WILD MOUNTAIN CLINICAL COUNSELLING	49,661
WESGROUP PROPERTIES LP	698,214	WILDEWOOD HEALTH INC	248,519
WEST COAST DETAIL & ACCESSORY CENTRE	108,202	WILDWOOD HEALTH AND PERFORMANCE	40,856
WEST COAST KIA (KOREAN IMPORTS LTD)	29,157	WILFRED LEONG INSURANCE AGENCIES LTD	127,597
WEST COAST KINESIOLOGY SERVICE INC	130,026	WILHELMINA TOEWS RMT	25,991
WEST COAST MOTOR SPORT LTD	103,526	WILLE DODGE CHRYSLER LTD	724,012
WEST COAST REPAIR & COLLISION SERVICE	875,566	WILLIAM PARTON AGENCIES LTD	81,258
WEST COAST RV PARTS & SERVICE	165,424	WILLIAMS ARTHUR D PHD APC	51,485

Amounts paid to suppliers for goods and services for the year ended March 31, 2023

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WILLIAMS LAKE PHYSIOTHERAPY CLINIC	91,737	Y AND H WELLNESS CENTRE	74,869
WILLIAMS MACHINERY LP	32,077	YALETOWN HOLISTIC WELLNESS INC	297,035
WILLIAMS MEADEN & MOORE INC	239,139	YALETOWN MEDICAL CLINIC	27,564
WILLIAMSON JAMES (CENTRAL REHABILITATION)	29,129	YANGQI HEALING LTD	140,557
WILLIS CANADA INC	136,247	YEE INSURANCE SERVICES LTD	69,679
WILLOUGHBY MEDICAL CENTRE	27,190	YELLOW CAB COMPANY LTD	292,170
WILLOW POINT COLLISION (TREDAL ENT LTD)	682,700	YELLOWHEAD ROAD & BRIDGE FORT GEORGE LTD	509,758
WILLOWBROOK CHIROPRACTIC (FREEDMAN CHIRO)	53,953	YEUNG BILL DR	42,058
WILLOWBROOK COLLISION 2002 LTD	2,498,038	YIN GANGLIN	26,665
WILLY'S COLLISION (2005) LTD	1,111,989	YING WAH AUTO SERVICES LTD	35,250
WILSON KING AND COMPANY	242,005	YIP BOBBY DR	31,582
WILSON M BECK INSURANCE SERVICES (KEL)	266,238	YIP WILLIE DR	32,964
WILSON M BECK INSURANCE SERVICES (VICT)	101,946	YOON CLINIC AND COMPANY INC	205,831
WILSON M BECK INSURANCE SERVICES INC	572,549	YOUNG HEALTH MANAGEMENT LTD	45,896
WIND GLASS LTD	354,907	YOUNG WAI KIN	40,128
WINDWARD HEALTHCARE INC	446,240	YOUNGMIN CHO	38,358
WINFIELD HEAVY TRUCK & COLLISION REPAIRS	370,573	YOUR FAMILY FOOD MART LTD	223,809
WINJACK SENIOR SERVICES INC	45,837	YOUR REMEDY WELLNESS CENTRE INC	117,985
WINSTON PAUL DR MD INC	116,051	YU JANET JIE	52,089
WINTON DERBY LAW CORPORATION	38,955	YUAN YUAN	25,432
WOLFE MITSUBISHI (GDW AUTO GROUP LP)	81,452	YUMA REGIONAL MEDICAL CENTRE	63,565
WOLFE'S LANGLEY MAZDA	282,432	YUNHUI HARVEY HU	39,188
WOMB TO WINGS	60,854	ZACHARIAS LORELEI JANICE	29,938
WONG AND NG PHYSIOTHERAPIST CORP	36,903	ZAK AND DECKER LAW	708,689
WONG BENNY SAI BUN	158,563	ZDRAZILOVA LENKA	27,920
WONG BRADLEY T RMT	33,215	ZEN NEEDLE ACUPUNCTURE	25,313
WONG DR AND ASSOCIATES	195,804	ZENK LAW CORPORATION	224,590
WONG EDDIE W L DR INC	31,073	ZHANG JOHN HONG HOU	55,152
WONG JARED LIAM	34,247	ZHANG LAN	78,102
WONG PETER K H DR	236,897	ZHANG SHURONG	31,305
WONG'S INSURANCE SERVICES LTD	495,933	ZHANG THERESA XIAOBING	36,677
WOOD WHEATON CHEV CADILLAC BUICK GMC LTD	201,984	ZHANG WENSHU	27,334
WOOD WHEATON HONDA (NISHACAI HLDGS INC)	197,183	ZHANG ZUOPING	64,310
WOODGROVE PINES WELLNESS CLINIC LTD	769,729	ZHAO MICHAEL	35,674
WOODLAND PHYSIOTHERAPY	97,337	ZHOU JUNQING	77,046
WOOLFENDEN ANDREW MD INC	375,111	ZIGGY'S TOWING	176,874
WORK SAFE BC	42,902	ZIMMER AUTOSPORT LTD	33,628
WORK TRUCK WEST	68,085	ZIMMER WHEATON PONTIAC BUICK GMC LTD	1,739,925
WORKABLE STEPS REHABILITATION	50,669	ZIPRECRUITER INC	46,021
WORKERS' COMPENSATION BOARD	1,652,052	ZOHO CANADA CORPORATION	58,524
WORKSHOP PERFORMANCE CLINIC INC (THE)	127,215	ZYBUTZ CHIROPRACTIC CORPORATION	117,677
WORSLEY DANIEL F	42,451	ZZ CHROME MFG INC	50,626
WRIGHT ROBERT DBA THE WRIGHT FIX	35,965	07 GN AUTOBODY LIMITED	1,266,446
WSP CANADA INC	29,317	0804297 BC LTD	180,021
WT BCA LLP	53,510	1 MORE REP ENTERPRISES INC	75,450
WU JOHN	61,513	1A ADVANCED HOME HEALTH & NURSING CARE	55,641
WU YONG	162,768	1ST CHOICE MOBILITY PRODUCTS INC	28,484
WYANN HEALTH SOLUTIONS LTD	27,560	1ST CLASS AUTO GLASS & UPHOLSTERY LTD	219,311
WYDEMAN BLAKE	26,538	1ST TRAUMA SCENE CLEAN UP LTD	463,414
XIN GUO	62,417	10 4 TOWING LTD	26,382
XIONG YING CHUN	45,695	100 MILE GLASS LTD	58,637
XPERA RISK MITIGATION AND INVESTIGATION	1,504,646	100 MILE PHYSIOTHERAPY	50,886
XU LEIXIN	45,849	1018412 BC LTD DBA SUSSEX INSURANCE	477,876

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2023**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
1025934 BC LTD	70,851	5 STAR TRUCK AND TRAILER REPAIR LTD	138,618
1034568 BC LTD DBA SUSSEX INSURANCE	672,720	556774 BC LTD DBA SUSSEX INSURANCE	490,899
1054413 BC LTD	30,440	610728 BC LTD DBA SUSSEX INSURANCE	737,790
1055944 BC LTD	26,684	671946 BC LTD	25,207
1111348 BC LTD DBA INSURELINE BROKERS	316,971	677891 BC LTD DBA SUSSEX INSURANCE	479,353
1114940 BC LTD DBA SUSSEX INSURANCE	513,162	695668 BC LTD DBA CITY CENTER INSURANCE	591,397
1127546 BC LTD	44,969	767147 BC LTD DBA SUSSEX INSURANCE	309,324
1153717 BC LTD	508,059	816751 BC LTD DBA SUSSEX INSURANCE	464,665
1170285 BC LTD DBA COMMUNITY INSURANCE	378,889	846589 BC LTD DBA SUSSEX INSURANCE	413,685
1189334 BC LTD	99,853	851765 BC LTD DBA SUSSEX INSURANCE	654,819
1229049 BC LTD DBA INSURELINE BROKERS	546,454	852773 BC LTD DBA SUSSEX INSURANCE	497,901
1235355 BC LTD DBA PERPETUAL INS SERVICES	150,374	856028 BC LTD DBA SUSSEX INSURANCE	654,317
1244140 BC LTD	1,353,562	863981 BC LTD DBA SUSSEX INSURANCE	335,799
1254014 BC LTD	108,405	886324 BC LTD DBA SUSSEX INSURANCE	645,711
1256892 BC LTD	31,669	910 GOVERNMENT HOLDINGS LTD	2,258,700
1316354 BC LTD	3,333,164	913364 BC LTD DBA SUSSEX INSURANCE	1,157,723
1371645 BC LTD	45,229	913365 BC LTD DBA SUSSEX INSURANCE	279,644
1557 SERVICES LTD	62,263	913367 BC LTD DBA SUSSEX INSURANCE	957,734
20/20 AUTO GLASS (ABBOTSFORD)	913,133	923450 BC LTD DBA SUSSEX INSURANCE	357,780
2000 AUTOMOTIVE COLLISION	1,965,009	925218 BC LTD DBA SUSSEX INSURANCE	762,644
22 KEYS REPORTING	29,951	930810 BC LTD	181,250
2202897 ALBERTA INC	26,460	944048 BC LTD DBA SUSSEX INSURANCE	758,194
24 HR COLLISION CENTER INC	3,674,807	953121 BC LTD DBA SUSSEX INSURANCE	931,439
24 7 AUTO COLLISION INC	70,178	965687 BC LTD DBA SUSSEX INSURANCE	2,100,179
24HR COLLISION CENTER SURREY INC	861,903	971924 BC LTD DBA SUSSEX INSURANCE	624,340
3D COLLISION	40,560	978173 BC LTD DBA SUSSEX INSURANCE	301,186
3SI RISK STRATEGIES INC	32,120	990645 BC LTD DBA SUSSEX INSURANCE	1,900,953
30 FORENSIC ENGINEERING	34,482	994768 BC LTD DBA SUSSEX INSURANCE	704,204
360 COLLISION CENTRES ABBOTSFORD	3,460,398		
4 U AUTO CARE INC	76,046		
466824 BC LTD DBA B & W INSURANCE	1,806,431	TOTAL FOR OVER \$25,000	\$ 3,932,532,464
485975 BC LTD DBA SUSSEX INSURANCE	470,198	OTHERS UNDER \$25,000	\$ 62,554,801
5 STAR TOWING INC	75,817	GRAND TOTAL	<u>\$ 3,995,087,265</u>

Plaintiff Firm Payments¹
for the year ended March 31, 2023
(in \$ Millions)

PLAINTIFF LAW FIRM	PLAINTIFF COSTS & DISBURSEMENTS ²	IN-TRUST SETTLEMENT PAYMENTS ³	TOTAL PAID TO PLAINTIFF FIRM ⁴
MURPHY BATTISTA LLP	8	107	115
SLATER VECCHIO LLP	10	77	87
PRESZLER INJURY LAWYER	7	60	67
KAZLAW INJURY LAWYERS	7	57	64
RICE HARBUT ELLIOTT LLP	4	48	52
COLLETTE PARSONS CORRIN LLP	5	45	50
MCCOMB WITTEN MARCOUX	5	33	38
BRIJ MOHAN & ASSOCIATES	5	33	38
SIMPSON THOMAS & ASSOCIATES	4	32	36
KLEIN LAWYERS LLP	3	32	35
WATSON GOEPEL LLP	3	31	34
MUSSIO GOODMAN	4	25	29
HAMMERCO LAWYERS LLP	3	22	25
COLLINS PETERSON LLP	2	21	23
LINDSAY KENNEY LLP	2	17	19
STEPHENS & HOLMAN LLP	2	16	18
VIRSA LAW GROUP LLP	1	17	18
ZACHARIAS VICKERS LLP	2	15	17
MACISAAC & COMPANY	2	14	16
KANE SHANNON WEILER LLP	2	13	15
WHITELAW TWINING LAW CORPORATION	2	13	15
BRONSON JONES GRAY & COMPANY LLP	1	14	15
WARNETT HALLEN LLP	2	13	15
ACHESON SWEENEY FOLEY SAHOTA LLP	2	13	15
DINNING HUNTER JACKSON LAW	1	13	14
METROTOWN LAW GROUP	2	12	14
JOHNSTON FRANKLIN BISHOP	1	12	13
NIXON WENGER LLP	1	12	13
WALIA LAW GROUP	2	11	13
COWLEY & COMPANY	1	11	12
MCQUARRIE HUNTER LLP	2	10	12
LEAGUE & WILLIAMS LAW CORPORATION	1	11	12
MARYN LAW INJURY LAWYERS	1	10	11
JIWA LAW CORPORATION	2	9	11
RDM LAWYERS LLP	1	9	10
DIAMOND AND DIAMOND LAWYERS LLP	1	9	10
LACROIX MATHERS	2	8	10
SPRAGGS LAW CORPORATION	2	8	10
TOTAL FOR OVER \$10 million	\$ 108	913	1,021
TOTAL FOR UNDER \$10 million	\$ 73	681	754
GRAND TOTAL	\$ 181	1,594	1,775

Notes:

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

² Plaintiff Costs and Disbursements include sales taxes.

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

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

