

Insurance Corporation of British Columbia

Statements and Schedules of Financial Information

Year Ended March 31, 2024



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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 24, 2024

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 consistency with International Financial Reporting Standards as issued by the International Accounting Standards Boards (IFRS). These consolidated financial statements include amounts that are based on management's estimates and judgments, particularly our insurance contract liabilities. 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

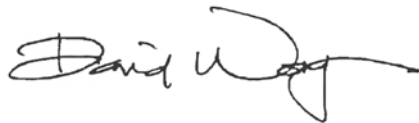
Our independent auditor, PricewaterhouseCoopers LLP, has audited the consolidated financial statements. Their audit was conducted in accordance with Canadian generally accepted auditing standards, which includes the consideration of our internal controls to the extent necessary to form an independent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

Nathalie Bégin of Towers Watson Canada Inc. is engaged as the actuary appointed and is responsible for carrying out an annual valuation of ICBC's policy liabilities and to provide an opinion regarding their appropriateness at the consolidated statement of financial position date. The factors and techniques used in the valuation are in accordance with accepted actuarial practice, applicable legislation, and associated regulations. The scope of the valuation encompasses the policy liabilities as well as any other matter specified in any direction that may be made by the regulator. Policy liabilities in an insurer's statement of financial position are the liabilities at the date of the statement of financial position on account of the insurer's policies, including commitments, that are in force at that date or that were in force before that date. The policy liabilities measured under IFRS 17 (i.e., insurance contract liabilities in regulated insurance entities), consist of a provision for unpaid claims and adjustment expenses on the expired portion of policies and of future obligations on the unexpired portion of policies. In performing the valuation of the liabilities for these contingent future events, which are by their very nature inherently variable, the actuary makes assumptions as to future loss ratios, trends, reinsurance recoveries, expenses and other contingencies, taking into consideration the circumstances of the company and the nature of the insurance policies.

The valuation is based on projections of future claims and claim adjustment expenses. It is certain that actual future claims and claim adjustment expenses will not develop exactly as projected and may, in fact, vary significantly from the projections. Further, the projections make no provision for new classes of claims or claims categories not sufficiently recognized in the claims database.

The actuary relies on data and related information prepared by the Corporation and makes use of the work of the auditor with respect to the verification of the underlying data used in the valuation for accuracy and completeness. The actuary may use and take responsibility for any accounting policies or methods or assumptions set by others, in accordance with Canadian Actuarial Standards of Practice.

Ms. Bégin will meet 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 13, 2024



Philip Leong
Vice President, Finance & Chief Financial

June 13, 2024

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, 2024 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards as issued by the International Accounting Standards Board (IFRS).

What we have audited

The Corporation's consolidated financial statements comprise:

- the consolidated statement of financial position as at March 31, 2024;
- 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 material 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 13, 2024

Actuary's Report

I have valued the policy liabilities of the Insurance Corporation of British Columbia for its consolidated financial statements prepared in accordance with International Financial Reporting Standards for the year ended March 31, 2024.

In my opinion:

- The amount of policy liabilities is appropriate for this purpose.
- The valuation conforms to accepted actuarial practice in Canada and the consolidated financial statements fairly presents the results of the valuation.



Nathalie Bégin, FCIA, FCAS

Fellow, Canadian Institute of Actuaries
Towers Watson Canada Inc.

Vancouver, British Columbia
June 13, 2024

Consolidated Statement of Financial Position

(\$ THOUSANDS)	March 31 2024	March 31 2023 (Restated) ¹	April 1 2022 (Restated) ¹
Assets			
Cash and cash equivalents (note 6)	\$ 12,969	\$ 25,957	\$ 29,654
Accrued interest (note 6)	28,497	46,717	40,024
Prepays and other receivables (note 6)	307,804	222,096	725,056
Assets held for sale (note 5)	21,577	41,274	208,420
Financial investments (note 5)	17,820,510	19,158,090	20,001,102
Derivative financial instruments (note 6)	804	-	24,019
Reinsurance contract assets (note 15)	35,408	36,669	47,516
Investment properties (note 5)	234,284	305,791	255,044
Property and equipment (note 11)	100,725	107,511	110,586
Intangible assets (note 13)	175,870	204,197	252,167
Lease assets (note 12)	58,461	54,763	56,206
Accrued pension benefits (note 16)	262,336	202,685	245,213
	\$ 19,059,245	\$ 20,405,750	\$ 21,995,007
Liabilities and Equity			
Liabilities			
Cheques outstanding (note 6)	\$ 212,540	\$ 215,237	\$ 130,762
Accounts payable and accrued charges	166,628	169,761	172,803
Derivative financial instruments (note 6)	8,947	46,702	1,395
Net bond repurchase agreements, investment-related, and other liabilities (note 7)	257,510	1,930,036	2,669,037
Premiums and fees received in advance	69,115	66,006	58,914
Insurance contract liabilities (note 14)	12,607,439	13,710,281	14,803,573
Lease liabilities (note 8)	57,125	52,313	53,670
Pension and post-retirement benefits (note 16)	171,678	163,161	186,181
	13,550,982	16,353,497	18,076,335
Equity			
Retained earnings	4,947,733	3,548,861	3,417,543
Other components of equity	555,519	497,184	494,375
Equity attributable to owner of the corporation	5,503,252	4,046,045	3,911,918
Non-controlling interest	5,011	6,208	6,754
	5,508,263	4,052,253	3,918,672
	\$ 19,059,245	\$ 20,405,750	\$ 21,995,007

¹ Restated for the adoption of IFRS 17 - Insurance contracts and IFRS 9 - Financial Instruments. Refer to Note 2 - Summary of material accounting policies.

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 2024	For the year ended March 31 2023 (Restated) ¹
Insurance revenues (note 14)	\$ 5,471,703	\$ 5,421,304
Insurance service expenses (note 14)	(4,776,331)	(5,192,611)
Net expenses from reinsurance contracts (note 15)	(9,463)	(12,744)
Insurance service result	<u>685,909</u>	<u>215,949</u>
Net investment income (note 10)	1,426,716	311,590
Finance expenses from insurance contracts	(431,470)	(106,686)
Finance income from reinsurance contracts	1,094	416
Net insurance finance expenses (note 10)	<u>(430,376)</u>	<u>(106,270)</u>
Net Insurance and investment result	<u>1,682,249</u>	<u>421,269</u>
Other operating income	28,948	17,961
Other operating expenses	(140,498)	(143,585)
Income - insurance operations	<u>1,570,699</u>	<u>295,645</u>
Non-insurance operations		
Provincial licences and fines revenue (note 18)	671,816	653,810
Licences and fines transferable to the Province of B.C. (note 18)	(671,816)	(653,810)
Operating expenses (note 17)	(144,328)	(134,551)
Commissions (note 17)	(40,139)	(36,869)
Other income	12,280	9,482
Loss - non-insurance operations	<u>(172,187)</u>	<u>(161,938)</u>
Net income	<u>\$ 1,398,512</u>	<u>\$ 133,707</u>
Other comprehensive income		
Pension and post-retirement benefits remeasurements (note 16)	\$ 58,335	\$ 2,809
Total comprehensive income	<u>\$ 1,456,847</u>	<u>\$ 136,516</u>
Net income attributable to:		
Non-controlling interest	\$ (360)	\$ 2,389
Owner of the corporation	<u>1,398,872</u>	<u>131,318</u>
	<u>\$ 1,398,512</u>	<u>\$ 133,707</u>
Total comprehensive income attributable to:		
Non-controlling interest	\$ (360)	\$ 2,389
Owner of the corporation	<u>1,457,207</u>	<u>134,127</u>
	<u>\$ 1,456,847</u>	<u>\$ 136,516</u>

¹ Restated for the adoption of IFRS 17 - Insurance contracts and IFRS 9 - Financial Instruments. Refer to Note 2 - Summary of material accounting policies.

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, 2024						
	Other Components of Equity						Total Equity
	Retained Earnings	Net change in financial investments	Pension and post-retirement benefits remeasurements	Total Other Components of Equity	Total attributable to owner of the corporation	Non-Controlling Interest	
Balance, beginning of year April 1, 2023 (Restated)	\$ 3,548,861	\$ -	\$ 497,184	\$ 497,184	\$ 4,046,045	\$ 6,208	\$ 4,052,253
Contributions						(837)	(837)
Disposition of subsidiary with non-controlling interest						-	-
Comprehensive income							
Net income	1,398,872	-	-	-	1,398,872	(360)	1,398,512
Other comprehensive income							
Pension and post-retirement benefits remeasurements (note 16)	-	-	58,335	58,335	58,335	-	58,335
Total other comprehensive income	-	-	58,335	58,335	58,335	-	58,335
Total comprehensive income	<u>1,398,872</u>	<u>-</u>	<u>58,335</u>	<u>58,335</u>	<u>1,457,207</u>	<u>(360)</u>	<u>1,456,847</u>
Balance, end of year March 31, 2024	<u>\$ 4,947,733</u>	<u>\$ -</u>	<u>\$ 555,519</u>	<u>\$ 555,519</u>	<u>\$ 5,503,252</u>	<u>\$ 5,011</u>	<u>\$ 5,508,263</u>

(\$ THOUSANDS)	For the year ended March 31, 2023						
	Other Components of Equity						Total Equity
	Retained Earnings	Net change in financial investments	Pension and post-retirement benefits remeasurements	Total Other Components of Equity	Total attributable to owner of the corporation	Non-Controlling Interest	
Balance, end of year March 31, 2022 (As reported)	\$ 3,347,398	\$ (133,372)	\$ 494,375	\$ 361,003	\$ 3,708,401	\$ 6,754	\$ 3,715,155
Impact of the initial application of IFRS 17 and 9 (note 2)	70,145	133,372	-	133,372	203,517	-	203,517
Balance, beginning of year April 1, 2022 (Restated)	3,417,543	-	494,375	494,375	3,911,918	6,754	3,918,672
Contributions						622	622
Disposition of subsidiary with non-controlling interest						(3,557)	(3,557)
Comprehensive income (Restated)							
Net income	131,318	-	-	-	131,318	2,389	133,707
Other comprehensive income							
Pension and post-retirement benefits remeasurements (note 16)	-	-	2,809	2,809	2,809	-	2,809
Total other comprehensive income	-	-	2,809	2,809	2,809	-	2,809
Total comprehensive income (Restated)	<u>131,318</u>	<u>-</u>	<u>2,809</u>	<u>2,809</u>	<u>134,127</u>	<u>2,389</u>	<u>136,516</u>
Balance, end of year March 31, 2023 (Restated)	<u>\$ 3,548,861</u>	<u>\$ -</u>	<u>\$ 497,184</u>	<u>\$ 497,184</u>	<u>\$ 4,046,045</u>	<u>\$ 6,208</u>	<u>\$ 4,052,253</u>

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

Consolidated Statement of Cash Flows

(\$ THOUSANDS)	For the year ended March 31 2024	For the year ended March 31 2023 (Restated) ¹
Cash flow from (used in) operating activities		
Net income	\$ 1,398,512	\$ 133,707
Items not requiring the use of cash (note 22)	(473,651)	411,291
Changes in non-cash working capital (note 22)	(1,184,734)	(1,143,207)
Cash flow (used in) operating activities	<u>(259,873)</u>	<u>(598,209)</u>
Cash flow from (used in) investing activities		
Purchase of financial investments and investment properties	(34,070,426)	(23,993,057)
Proceeds from sales of financial investments and investment properties	36,140,203	24,671,593
Purchase of property, equipment and intangibles, net	(32,285)	(16,982)
Cash flow from investing activities	<u>2,037,492</u>	<u>661,554</u>
Cash flow from (used in) financing activities		
Net securities sold under repurchase agreements (note 22)	(1,772,205)	(136,037)
Principal payments on lease liabilities (note 22)	(15,705)	(15,480)
Cash flow (used in) financing activities	<u>(1,787,910)</u>	<u>(151,517)</u>
Decrease in cash and cash equivalents during the year	(10,291)	(88,172)
Cash and cash equivalents, beginning of year	(189,280)	(101,108)
Cash and cash equivalents, end of year	<u>\$ (199,571)</u>	<u>\$ (189,280)</u>
Represented by:		
Cash and cash equivalents (note 6)	\$ 12,969	\$ 25,957
Cheques outstanding (note 6)	(212,540)	(215,237)
Cash and cash equivalents, net	<u>\$ (199,571)</u>	<u>\$ (189,280)</u>
Supplemental information		
Interest and dividends received	\$ 928,266	\$ 685,059

¹ Restated for the adoption of IFRS 17 - Insurance contracts and IFRS 9 - Financial Instruments. Refer to Note 2 - Summary of material accounting policies.

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

Notes to Consolidated Financial Statements

For the year ended March 31, 2024

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 21).

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 3h) for medical and rehabilitation expenses and up to \$740 per week for wage loss (note 3h), \$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 (higher for some commercial vehicles), 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 6, 2024, the Corporation's Board of Directors authorized these consolidated financial statements for issue.

2. Summary of material accounting policies

The material accounting policies adopted in preparation of these consolidated financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

a) Basis of reporting

The consolidated financial statements of the Corporation have been prepared in accordance with the International Financial Reporting Standards as issued by the International Accounting Standards Board (IFRS) 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 has applied IFRS 17 *Insurance Contracts* and IFRS 9 *Financial Instruments* effective April 1, 2023. As a result, the Corporation restated certain comparative amounts and presented a third consolidated statement of financial position as at April 1, 2022 as regulated by these standards to reflect the opening balances on transition. The nature and effects of the key changes in the Corporation's accounting policies resulting from its adoption of IFRS 17 and IFRS 9 are summarized in note 2d, 2e, 2f and 4a. Except for changes in these sections, the Corporation has consistently applied the accounting policies as set out in note 2 to all periods presented in these consolidated financial statements.

The Corporation 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 18).

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 5b) are held individually in nominee holding companies. The Corporation also invests in financial investments (note 5a) 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 3c) 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) 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.

d) Insurance contracts and reinsurance contracts held

Insurance contracts held

The following summarizes of the Corporation's material accounting policies on insurance contracts held:

Level of aggregation

IFRS 17 *Insurance Contracts* requires insurance contracts to be aggregated into portfolios of contracts that are managed together and share similar risks. The Corporation includes 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 does not include contracts issued more than one year apart. The Corporation groups contracts together in annual cohorts aligning with the Corporation's fiscal period and assumes that no contracts in the portfolio are potentially onerous at initial recognition unless facts and circumstances indicate otherwise.

Recognition and derecognition

The Corporation recognizes a group of insurance contracts issued from the earliest of the following:

- the beginning of the coverage period of the group of contracts;
- the date when the first payment from a policyholder in the group becomes due or when the first payment is received from the policyholder if there is no due date; or
- the date when facts and circumstances indicate the group of insurance contract is onerous.

Subsequently, all new contracts are added to the group when they are issued or initiated, provided that all contracts in the group are issued or initiated in the same year.

The Corporation derecognizes insurance contracts when rights and obligations relating to the contract are extinguished or when the contract is modified in a way that would have significantly changed the accounting for the contract had the new terms always existed, in which case a new contract based on the modified term is recognized.

Contract boundaries

The measurement of a group of contracts includes all of the future cash flows within the boundary of each contract in the group. Cash flows are within the boundary of a contract if

they arise from substantive rights and obligations that exist during the reporting period under which the Corporation can compel the policyholder to pay premiums or has a substantive obligation to provide services.

A substantive obligation to provide services ends when the Corporation has practical ability to reassess risks and can set a price or level of benefits that fully reflect those reassessed risks.

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.

Premium allocation approach

Insurance contracts contain two liability components – liability for remaining coverage (LRC) and liability for incurred claims (LIC). IFRS 17 provides an option for entities issuing or holding insurance contracts to measure the LRC under the General Measurement Model (GMM) or the Premium Allocation Approach (PAA). LIC must be measured under GMM as cash outflow is expected to be beyond one year.

For LRC, the Corporation elected 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.

Liability for remaining coverage

On initial recognition of a group of contracts, the carrying amount of the LRC is measured at the premium received to date and any amounts arising from the insurance acquisition cash flow. The corporation chooses to recognize insurance acquisition cash flow as an expense when incurred.

Subsequently, the carrying amount of LRC is increased by any further premium received and decreased by the amount recognized as insurance revenue for insurance services provided.

Since the time between providing each part of the coverage and related premium due date is no more than a year, the Corporation is not adjusting the LRC to reflect the time value money and the effect of financial risk.

Under PAA, a group of contracts is considered not onerous unless facts and circumstances indicate otherwise. When facts and circumstances indicate that a group of contracts may be onerous, the entity is required to assess profitability of the potentially onerous group of contracts. A group of insurance contracts is onerous if the fulfillment cash flows allocated to the group and any cash flows arising from the group in total are a net outflow. If 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.

The Corporation's policy is to assess the profitability of its portfolios using critical elements, which includes losses in historical years, risk adjustment margin, insurance service revenues and discount rates. If the portfolio is determined to be onerous, the Corporation will use the GMM to measure the portfolio's liability and if the portfolio has proven to be profitable, the Corporation will continue further monitoring on a quarterly basis.

Liability for incurred claims

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.

The future cash flow within LIC are discounted since the insurance contracts issued by the Corporation typically have a settlement period of over one year.

To reflect the time value of money and financial risk associated with those future cash flows, the Corporation has established discount yield curves using a bottom-up approach to reflect the characteristics of insurance contract liabilities. The bottom-up approach adds illiquidity premium to the risk free rate and uses a reference portfolio to derive an illiquidity premium curve.

The effect of the discounting is recognized as finance expenses from insurance contracts through the net (loss) income on the consolidated statement of comprehensive income.

The Corporation does not disaggregate changes in the risk adjustment for non-financial risk between the insurance service result and insurance finance income or expenses. All changes in the risk adjustment for non-financial risk are included in the insurance service result.

Insurance revenues

The Corporation recognizes insurance revenue on a straight-line basis, based on the passage of time over the term of the insurance contract issued.

Service fees on the Corporation's payment plan are recognized monthly over the term of the insurance contract. For six or twelve month term insurance contracts, the Corporation's payment plan enables customers to make monthly or quarterly payments.

Insurance service expenses

Insurance service expenses include incurred claims, changes relate to the liability for incurred claims, other attributable insurance service expenses and acquisition costs, which comprise both direct costs and an allocation of indirect costs, as well as losses and reversals on onerous contracts, if any.

Net Insurance finance income and expenses

Net insurance finance income or expenses comprise the change in the carrying amount of insurance and reinsurance contract arising from the discount unwinding and changes in discount rates.

The Corporation has elected to record changes in discount rates in net income in the line insurance finance (expense) income.

Reinsurance contracts held

The Corporation has elected to apply PAA to all groups of reinsurance contracts held on the basis of the coverage period beginning one year or less. The contract boundary aligns with the reinsurance contract coverage term of 12 months.

The Corporation combines the two reinsurance contracts held in a single portfolio, as they contain similar risks and are managed together. Both reinsurance contracts held are considered one group since they are in a net cost position with no significant possibility of a net gain arising subsequently.

On the initial recognition, the Corporation measures the remaining coverage at the amount of ceding premium paid. The carrying amount of a group of reinsurance contracts held at the end of the reporting period, presented as reinsurance assets on the consolidated statement of financial position, is the sum of the asset for remaining coverage and the incurred claims recoverable.

At subsequent reporting dates, the asset for remaining coverage is increased for ceding premium paid in the period and decreased for the amount of ceding premiums recognized as reinsurance expense for the services received in the period.

Transition

The Corporation applied the full retrospective approach in transition to IFRS 17 and restated 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.

The Corporation has performed the following procedures retrospectively:

- identified, recognized and measured each group of contracts as if IFRS 17 have always been applied;
- derecognized previously reported balances that would not have existed if IFRS 17 had always been applied; and
- recognized any resulting net difference in equity.

e) Financial Instruments

The following summarizes the Corporation's material accounting policies on financial instruments:

Recognition and Classification

The Corporation recognizes a financial asset or a financial liability when it becomes party to the contractual provision of the instrument. 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.

On initial recognition, financial assets are measured at fair value plus or minus transaction costs that are directly attributable to the acquisition or issuance of the financial assets. The Corporation classifies these financial assets as subsequently measured at amortized cost, fair value through other comprehensive income (FVOCI) or fair value through profit or loss (FVTPL).

Financial assets are not classified subsequent to their initial recognition unless the entity changes its business model for managing financial assets, in which case all affected financial assets are reclassified on the first day of the first reporting period following the change in business model.

A financial asset that is a debt instrument is measured at amortized cost if it meets both the following conditions and is not designated as at FVTPL:

- it is held within a business model whose objective is to hold assets to collect contractual cash flow; and
- its contractual terms give rise on specified dates to cash flows that are sole payments of principal and interest (SPPI).

A financial asset that is a debt instrument is measured at FVOCI if it meets both the following conditions and is not designated as at FVTPL:

- it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- its contractual terms give rise on specified dates to cash flows that are SPPI.

All debt instruments not classified as measured at amortized cost or FVOCI as described above are measured at FVTPL. In addition, on initial recognition, an entity may irrevocably designate financial assets that otherwise meets the requirements to be measured at amortized cost or at FVOCI as at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

A financial asset that is an equity instrument is measured at FVOCI if it is not held for sale and the entity elects to apply the FVOCI option.

Except for other receivables, the Corporation elected to designate all 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.

Other receivables are measured at amortized cost since it is held to collect cash flow and cash flows are SPPI.

The Corporation also classifies all other financial investments as FVTPL as they do not meet the criteria to be measured at amortized cost or FVOCI based on the characteristics of their cash flows.

All fair value changes of financial investments measured in FVTPL are recorded in investment income on the consolidated statement of comprehensive income. Transaction costs for financial assets recorded as FVTPL are expensed.

For all financial liabilities, the Corporation records them at FVTPL on initial recognition. The financial liabilities are subsequently measured at amortized cost (note 2l, 2m and 2n), except for the derivatives that are measured at FVTPL (note 2j).

Business model assessment

The Corporation assesses the objective of the business model in which a financial asset is held for each portfolio of financial assets because this best reflects the way that business is managed and information is provided to management. The information considered includes:

- how the performance of the business model and the debt instruments held within that business model is evaluated and reported to the Corporation's key management personnel;

- the risks that affect the performance of the business model and the debt instruments held within that business model and how those risks are managed; and
- how managers of the business are compensated.

In addition, the Corporation considers the frequency, volume and timing of sales in prior periods, the reasons for such sales and its expectations about future sale activity. Information about sales activity is not considered in isolation, but as part of a holistic assessment of how the entity's stated objective for managing the debt instrument is achieved and how cash flows are realized.

SPPI assessment

Debt instruments held within a business model whose objective is to hold assets to collect contractual cash flow, or to both collect the contractual cash flows and sell the financial assets, are assessed to evaluate if their contractual cash flows are comprised of SPPI.

Contractual cash flows meet the SPPI criteria if such cash flow is consistent with a basic lending arrangement in which consideration for the time value of money and credit risk are the most significant elements of interest.

Where contractual features that introduce exposure to risks or volatility in the contractual cash flow unrelated to a basic lending agreement do not meet SPPI criteria, the related debt instrument is measured at FVTPL.

Impairment of financial assets

The Corporation is required to apply the expected credit losses (ECL) impairment model to recognize a loss allowance up-front for either expected 12-month credit losses or expected lifetime credit losses for all instruments carried at amortized cost and FVOCI.

The model follows a general approach to calculate a financial instrument's impairment loss based on change in credit quality since initial recognition, delineated into three stages depending on significance of the change. Low credit risk simplification can be used if financial assets have low credit risk at the reporting date and the credit risks have not increased significantly since initial recognition. This simplification allows financial asset to recognize the 12-month ECLs only.

Financial assets measured at amortized cost and FVOCI are subject to the impairment assessment using the ECL model. None of the Corporation's financial investments, except for other receivables, is subjected to the ECL model since they are measured at FVTPL.

Other receivables comprise mostly of investment related receivables and receivables collected on behalf of the Province of B.C. The Corporation applies low credit risk simplification since they are short-term in nature and probability of default of these receivable is low.

Transition

The Corporation applied IFRS 9 retrospectively on a look-back basis at the date of the initial application on April 1, 2023 and restated the 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 also elected 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.

f) IFRS 17 and 9 opening transition impact

The following tables summarize the impact of IFRS 17 and 9 on the Corporation's consolidated statement of financial position on transition date, April 1, 2022:

(\$ THOUSANDS)	Carrying amount			
	IFRS 4 & IAS 39	Presentation	Measurement	IFRS 17 & 9
As at April 1, 2022				
Total assets	\$ 23,664,204	\$ (1,383,558)	\$ (285,639)	\$ 21,995,007
Total liabilities	(19,949,049)	1,383,558	489,156	(18,076,335)
Equity attributable to owner of the corporation	(3,708,401)	-	(203,517)	(3,911,918)
Equity attributable to non-controlling interest	(6,754)	-	-	(6,754)

As at April 1, 2022	IFRS 17 & 9
Write off of deferred acquisition costs asset	\$ (285,383)
Application of risk adjustment methodology	462,798
Discount rate changes	27,121
Change in reinsurance contract assets	(376)
Financial investments change from amortized cost to FVTPL	(643)
Total impact of equity attributable to owner of the corporation	\$ 203,517

g) 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 5).

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 financial investments are also 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 all investments except for segregated mortgages – 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 segregated mortgages – 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 6).

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 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

During fiscal year 2023, the Corporation participated in the sale and repurchase of Government of Canada and Provincial bonds, which were sold and simultaneously agreed to be repurchased at a future date. These sale and repurchase arrangements were accounted for as financial liabilities and were initially recognized at fair value and subsequently measured at amortized cost. The

interest rate at the time of the sale was the cost of borrowing the funds and was recognized as interest expense.

The Corporation also participated in the purchase and sale of Government of Canada and Provincial bonds, which were 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 were initially recognized at fair value and subsequently measured using effective interest method. These reverse repurchase arrangements had 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 were not derecognized or recognized as substantially all the risks and rewards of ownership were retained by the Corporation or the counterparty in the case of the reverse repurchase agreements. The Corporation recorded a liability equal to the consideration received in repurchase agreements and offset the liability equal to the purchase price in reverse repurchase agreements.

As of March 31, 2024, the Corporation no longer directly participates in sale and repurchase arrangements.

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 insurance contract liabilities, 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 a 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 rereasurements (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, if any. 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 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. 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 consolidated financial statements.

Current assets include cash and cash equivalents, accrued interest, prepaids and other receivables, assets held for sale, financial investments, and derivative financial instruments. Non-current portion of the accrued interest, prepaids and other receivables is disclosed in note 6b.

Current liabilities include cheques outstanding, accounts payable and accrued charges, derivative financial instruments, and net bond repurchase agreements, investment related, and other liabilities. Non-current portion of the net bond repurchase agreement, investment related and other liabilities is disclosed in note 7.

v) Restatement and reclassification of prior year balances

As a result of the adoption of IFRS 17 and 9, the Corporation restated its financial statements as at March 31, 2023. The following tables summarize the prior year balances as reported and the adjustments made for restatement.

(\$ THOUSANDS)	Carrying amount			
	As previously reported	Presentation	Measurement	Restated
As at March 31, 2023				
Total assets	\$ 22,186,402	\$ (1,470,248)	\$ (310,404)	\$ 20,405,750
Total liabilities	(18,427,217)	1,470,248	603,472	(16,353,497)
Equity attributable to owner of the corporation	(3,752,977)		(293,068)	(4,046,045)
Equity attributable to non-controlling interest	(6,208)	-	-	(6,208)

As at March 31, 2023	IFRS 17 & 9
Write off of deferred acquisition costs asset	\$ (306,554)
Application of risk adjustment methodology	519,638
Discount rate changes	83,972
Change in reinsurance contract assets	(2,291)
Financial investments change from amortized cost to FVTPL	(1,697)
Total impact of equity attributable to owner of the corporation	\$ 293,068

The following table summarizes the impact of IFRS 9 on the classification and measurement of financial assets and liabilities on initial application date, April 1, 2023.

(\$ THOUSANDS)	Measurement category		Carrying amount		
	IAS 39	IFRS 9	IAS 39	Impact of IFRS 9	IFRS 9
As at April 1, 2023					
Cash and cash equivalents	Amortized cost	Amortized cost	\$ 25,957	\$ -	\$ 25,957
Accrued interest	Loans and receivables	FVTPL	\$ 46,717	\$ -	\$ 46,717
Other receivables					
Other receivables	Loans and receivables	Amortized cost	\$ 163,843	\$ -	\$ 163,843
Type 2 structured settlement assets	FVTPL (Designated)	FVTPL (Designated)	14,964	-	14,964
Total prepaids and other receivables			\$ 178,807	\$ -	\$ 178,807
Fixed-income investments					
Money market securities	AFS	FVTPL	\$ 976,655	\$ -	\$ 976,655
Mortgages	Amortized cost	FVTPL (Designated)	62,753	(1,697)	61,056
Mortgage funds	AFS	FVTPL	746,667	-	746,667
Bond funds	AFS	FVTPL	1,888,703	-	1,888,703
Bonds	AFS	FVTPL (Designated)	6,880,073	-	6,880,073
Equity investments					
Domestic	AFS	FVTPL	-	-	-
Global	AFS	FVTPL	4,590,725	-	4,590,725
Other financial investments					
Domestic real estate	AFS	FVTPL	967,175	-	967,175
Global real estate	AFS	FVTPL	597,968	-	597,968
Global infrastructure	AFS	FVTPL	833,980	-	833,980
Global mezzanine debt	FVTPL (Designated)	FVTPL	119,283	-	119,283
Global mezzanine debt	AFS	FVTPL	73,923	-	73,923
Private assets	AFS	FVTPL	1,421,882	-	1,421,882
Total financial investments			\$ 19,159,787	\$ (1,697)	\$ 19,158,090
Cheques outstanding	Amortized cost	Amortized cost	\$ 215,237	\$ -	\$ 215,237
Accounts payable and accrued charges	Amortized cost	Amortized cost	\$ 169,761	\$ -	\$ 169,761
Derivative financial instruments investment-related, and other liabilities	FVTPL	FVTPL	\$ 46,702	\$ -	\$ 46,702
	Amortized cost	Amortized cost	\$ 1,930,036	\$ -	\$ 1,930,036

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 measurement of insurance contract liabilities, classification of financial instruments, and the assessment of significant influence. In addition, management makes assumptions in developing estimates in preparing the consolidated financial statements. Estimates subject to uncertainty include the LIC, 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 LIC. Other sources of economic uncertainty include the effects of market economic conditions from the impacts of multiple conflicts internationally, persistence of inflation, and material damage supply chain and labour shortage issues. These areas of judgment and critical accounting estimates are described below.

Significant accounting estimates and judgments include:

Areas of Judgment

a) Measurement of insurance contract liabilities

The Corporation applies significant judgement when selecting the actuarial assumptions and methods used to determine the best estimate of future cash flows, including cash flows over which the entity has discretion, in measuring insurance contract liabilities related to its insurance contracts issued (note 14).

The Corporation also applies significant judgment when selecting the appropriate confidence level for risk adjustment used to calculate LIC. The risk adjustment is the compensation that the Corporation requires for bearing the uncertainty about the amount and timing of the cash flows of groups of insurance contracts. The method used to measure the risk adjustment is disclosed in note 2d. Judgment is also involved in selecting the illiquid premium in the discount yield curve used in discounting expected future cash flows.

b) Classification of financial instruments

Judgement is required to apply the business model criteria to investment portfolio of debt instruments. The Corporation also applied judgement to assess the relationships between its financial assets and related liabilities and to determine whether designating debt instruments at FVTPL significantly reduces an accounting mismatch.

c) 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

d) Liability for incurred claims

Estimate of undiscounted future cash flows

The Corporation establishes claims liabilities to cover estimated future cash flows associated with incurred losses as at the balance sheet date, including claims not yet reported (IBNR) and loss adjustment expenses incurred with respect to insurance contracts underwritten and reinsurance contracts placed by the Corporation. The ultimate cost of claims liabilities is estimated by using standard actuarial methods.

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 LIC. 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.

The Corporation has considered the impacts of tort reform and the new Enhanced Care insurance model in the estimation of the LIC. 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.

Discount rate

The liability for incurred claims under the PAA is calculated by discounting expected future cash flows using a discount yield curve. The Corporation uses the bottom-up approach to derive the discount rate for future cash flows. Under this approach, the discount rate is determined as the risk free yield curve plus an illiquidity premium. The risk free yield curve is based on bond yields from Government of Canada bonds (risk-free rates). The illiquid

premium is determined by reference to observable market rates of investment grade bonds adjusted with a liquidity constant reflecting the liquidity characteristic of insurance contracts.

Risk Adjustment for non-financial risk

The risk adjustment is the compensation that the Corporation requires for bearing the uncertainty about the amount and timing of the cash flows of groups of insurance contracts. It reflects an amount the Corporation would rationally pay to remove the uncertainty that future cash flows will exceed the expected value amount.

The Corporation has estimated the risk adjustment for LIC based on a quantile approach which determines the risk adjustment for non-financial risks by analyzing the distribution of the losses and selecting a quantile that reflects the Corporation's risk appetite. The risk adjustment for non-financial risk is calculated as the excess of the value at risk at the 90th percentile over the expected present value of the future cash flows.

e) 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 16.

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

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

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

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

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

With the exception of the discount rate, which is based on market conditions at the financial statement date, all other assumptions are management's best estimate (note 16).

f) International conflicts

Multiple conflicts internationally have caused instability in the global economy and market. The Corporation has determined there is minimal impact on its business activities and 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 conflicts continue to evolve. The Corporation continues to monitor any direct impacts.

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 20). The product reform significantly decreased claims costs associated with accidents occurring 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. Given the limited historical experience under this model, there is estimation uncertainty in the measurement of these costs.

i) Inflation

Since the beginning of fiscal year 2023, there has been unusually high inflation. Higher inflation has impacted the cost of claims, and will continue to affect the cost of open claims. 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 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, 2024

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, 2024. The following summarizes the changes in accounting policies and presentation of the consolidated financial statements as a result of the adoption of the new standards.

IFRS 17 Insurance contracts

The Corporation adopted IFRS 17 retrospectively on April 1, 2023. The standard establishes the principles of recognition, measurement, presentation and disclosure of insurance and reinsurance contracts and supersedes IFRS 4, the previous IFRS for accounting for insurance contracts. It 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 Corporation has qualified and has elected to apply the PAA model for all of its insurance and reinsurance contracts. The key changes of the Corporation's accounting policies resulting from IFRS 17 are as follows:

Level of aggregation - Under IFRS 17, insurance contracts are aggregated into groups for measurement purposes. The level of aggregation requirements in IFRS 17 limit the offsetting of profitable contracts against onerous ones. 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.

Deferral of acquisition cost – Insurance acquisition cash flow are costs that are directly attributable to selling or underwriting a portfolio of insurance contract. The Corporation previously recognized all acquisition costs as deferred acquisition costs and amortized throughout the life of the contract. For insurance contracts that are recognized using PAA and less than one year in length, IFRS 17 provides the option to expense acquisition cost as incurred. Under IFRS 17, the Corporation expenses eligible insurance acquisition cash flow when incurred.

Discount rate – IFRS 17 requires the use of a discount rate that reflects the characteristics of insurance contract liability when measuring LIC. Previously, the Corporation uses a discount rate that reflects its investment portfolio.

Risk adjustment – IFRS 17 requires the fulfillment cash flow to include a risk adjustment for non-financial risk. Previously, under IFRS 4, the Corporation includes a provision for adverse deviations (PfAD) to recognize the uncertainty in establishing best estimate of amounts required to settle all unpaid claims.

Under IFRS 17, insurance and reinsurance contracts that are assets or liabilities at a portfolio level are presented separately. LIC and LRC are also presented separately as a single line item “Insurance contract liabilities” in the consolidated statement of financial position. Under the PAA, unearned premium and premium receivables are part of the LRC.

For the consolidated statement of comprehensive income, insurance service result and insurance financial result from other sources of income/expense (i.e. investment and other) are separately presented. Under IFRS 17, expenses are classified as insurance acquisition cash flow and fulfillment cash flow within insurance or as other expenses when they are not directly attributable to insurance contracts. As a result, a portion of expenses classified as insurance operating expenses under IFRS 4 is now presented as other operating expenses under IFRS 17.

There are no significant changes in the consolidated statement of changes in equity and cash flow for the Corporation as a result of IFRS 17 except for the impact of IFRS transition captured in the opening balance of retained earnings.

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

IFRS 9 *Financial instruments*

The Corporation adopted IFRS 9 retrospectively on April 1, 2023. 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. IFRS 9 also replaces the incurred loss model in IAS 39 for the recognition of impairment with a forward-looking ECL model. This requires considerable judgment about how changes in economic factors affect the ECL, which are determined on a probability-weighted basis. The new impairment model does not have a significant impact on the Corporation since most financial assets will be valued in FVTPL.

For financial liabilities, IFRS 9 largely retains the existing requirements for the initial recognition, classification, and measurement of financial liabilities as compared to IAS 39.

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 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 IFRS; 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.
- *IFRS 18 Presentation and Disclosure in Financial Statements*. Effective for the annual periods beginning on or after January 1, 2027, and replaces *IAS 1 Presentation of Financial Statements*. The objective of IFRS 18 is to set out requirements for the presentation and disclosure of information in financial statements to help ensure they provide relevant information that faithfully represents an entity's assets, liabilities, equity, income and expenses. The adoption is not expected to have a material impact on the Corporation's consolidated financial statements.

5. Investments

a) Financial investments

	Measurement category	Financial Investments			
		Investments In Pooled Funds	Investments Held Directly	Investments Held Through Investment Entities	Total Carrying Value
(\$ THOUSANDS)					
March 31, 2024					
Fixed-income investments					
Money market funds	FVTPL	\$ 858,697	\$ -	\$ 62	\$ 858,759
Mortgages	FVTPL (Designated)	-	52,547	-	52,547
Mortgage funds	FVTPL	597,181	-	251,574	848,755
Bond funds	FVTPL	3,117,667	-	-	3,117,667
Bonds					
Federal	FVTPL (Designated)	-	1,597,260	-	1,597,260
Provincial	FVTPL (Designated)	-	675,397	-	675,397
Municipal	FVTPL (Designated)	-	9,807	-	9,807
Corporate	FVTPL (Designated)	-	1,622,242	-	1,622,242
Total bonds		-	3,904,706	-	3,904,706
Total fixed-income investments		4,573,545	3,957,253	251,636	8,782,434
Equity investments					
Global	FVTPL	4,137,960	-	-	4,137,960
Total equity investments		4,137,960	-	-	4,137,960
Other financial investments					
Domestic real estate	FVTPL	960,089	-	-	960,089
Global real estate	FVTPL	1,076	-	557,015	558,091
Global infrastructure	FVTPL	126,066	-	1,117,807	1,243,873
Global mezzanine debt	FVTPL	155,155	-	-	155,155
Private assets	FVTPL	1,270,484	-	712,424	1,982,908
Total other financial investments		2,512,870	-	2,387,246	4,900,116
Total financial investments		\$ 11,224,375	\$ 3,957,253	\$ 2,638,882	\$ 17,820,510
March 31, 2023					
Fixed-income investments					
Money market funds	FVTPL	\$ 976,655	\$ -	\$ -	\$ 976,655
Mortgages	FVTPL (Designated)	-	61,056	-	61,056
Mortgage funds	FVTPL	558,705	-	187,962	746,667
Bond funds	FVTPL	1,888,703	-	-	1,888,703
Bonds					
Federal	FVTPL (Designated)	-	2,985,409	-	2,985,409
Provincial	FVTPL (Designated)	-	1,179,487	-	1,179,487
Municipal	FVTPL (Designated)	-	-	-	-
Corporate	FVTPL (Designated)	-	2,715,177	-	2,715,177
Total bonds		-	6,880,073	-	6,880,073
Total fixed-income investments		3,424,063	6,941,129	187,962	10,553,154
Equity investments					
Global	FVTPL	4,590,725	-	-	4,590,725
Total equity investments		4,590,725	-	-	4,590,725
Other financial investments					
Domestic real estate	FVTPL	967,175	-	-	967,175
Global real estate	FVTPL	1,788	-	596,180	597,968
Global infrastructure	FVTPL	83,208	-	750,772	833,980
Global mezzanine debt	FVTPL	193,206	-	-	193,206
Private assets	FVTPL	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	\$ 6,941,129	\$ 1,988,877	\$ 19,158,090

The Corporation's investment in pooled funds are denominated 96.9% (2023 – 95.8%) in Canadian dollars. The Corporation's investment held through investment entities are denominated 100.0% (2023 – 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.

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, 2024, the Corporation's interest in pooled funds range from 0.1% to 29.3% (2023 – 0.1% to 37.3%) and investments held through investment entities range from 7.0% to 100.0% (2023 – 7.0 % to 100.0%) 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, 2024 is \$13.86 billion (2023 – \$12.22 billion).

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 may purchase bonds that are secured by various assets as part of its investment strategy. The majority of the bonds, issued by Canadian corporate entities and secured by credit card, auto, or equipment receivables, are called asset-backed securities. As at March 31, 2023, the carrying value of asset-backed securities included in financial investments is \$64.0 million. As at March 31, 2024, the Corporation has no investment in asset-backed securities.

The carrying value of mortgage-backed securities included in financial investments in the consolidated statement of financial position as at March 31, 2024 is \$33.5 million (2023 – nil). The weighted-average duration of the mortgage-backed securities in the Corporation's portfolio is 1.2 years and the coupon interest rates range from 1.0% to 1.2%.

b) Investment properties

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

(\$ THOUSANDS)	2024		2023	
Cost				
Balance, beginning of year	\$	419,221	\$	354,705
Capital improvements		24,487		12,122
Reclassification to assets held for sale		(53,216)		(62,185)
Reverted from assets held for sale to investment properties		-		182,697
Disposals		(69,067)		(62,641)
Impairment loss		(5,159)		(5,477)
Balance, end of year		<u>316,266</u>		<u>419,221</u>
Accumulated depreciation				
Balance, beginning of year		113,430		99,661
Depreciation		19,698		21,802
Reverted from assets held for sale to investment properties		-		31,584
Disposals		(14,120)		(18,043)
Reclassification to assets held for sale		(37,026)		(21,574)
Balance, end of year		<u>81,982</u>		<u>113,430</u>
Carrying value, end of year	\$	<u>234,284</u>	\$	<u>305,791</u>

The fair value of investment properties is \$0.32 billion (2023 – \$0.43 billion) and based on the inputs to the valuation technique used, the valuation of these investment properties is Level 3. As at March 31, 2024 and March 31, 2023, 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, 2024, two (2023 – four) investment properties remain in assets held for sale.

c) Lease income

The Corporation leases out its investment properties. As of March 31, 2024, the future minimum lease cash receipts under non-cancellable leases over the next five years and beyond are as follows:

(\$ THOUSANDS)	2024		2023	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 18,523	\$ 17,582	\$ 21,849	\$ 20,860
Greater than 1 year, up to 5 years	51,528	43,570	53,646	46,282
Greater than 5 years	15,853	11,595	22,212	16,824
	<u>\$ 85,904</u>	<u>\$ 72,747</u>	<u>\$ 97,707</u>	<u>\$ 83,966</u>

6. 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 2024 and 2023, 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, 2024				
Cash and cash equivalents	\$ 12,969	\$ -	\$ 12,969	\$ -
Fixed-income investments	8,782,434	-	7,881,132	901,302
Equity investments	4,137,960	-	3,342,294	795,666
Other financial investments	4,900,116	-	-	4,900,116
Total financial assets	\$ 17,833,479	\$ -	\$ 11,236,395	\$ 6,597,084
March 31, 2023				
Cash and cash equivalents	\$ 25,957	\$ -	\$ 25,957	\$ -
Fixed-income investments	10,553,154	-	9,745,431	807,723
Equity investments	4,590,725	-	4,590,725	-
Other financial investments	4,014,211	-	-	4,014,211
Total financial assets	\$ 19,184,047	\$ -	\$ 14,362,113	\$ 4,821,934

Cash and cash equivalents (Level 2) is valued using the end of day exchange rates. Level 2 equity investments 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).

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 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). 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 the underlying fixed term mortgages. For its underlying 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, 2024		
Balance, beginning of year	\$	4,821,934
Additions		2,715,108
Disposals		(1,054,824)
Market value adjustment		114,866
Balance, end of year	\$	6,597,084
March 31, 2023		
Balance, beginning of year	\$	3,969,529
Additions		2,124,628
Disposals		(1,405,137)
Market value adjustment		132,914
Balance, end of year	\$	4,821,934

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

(\$ THOUSANDS)	2024		2023	
	Notional Amount	Fair Value	Notional Amount	Fair Value
Non-designated derivative instruments				
Assets				
Interest rate swap - investment properties	\$ 91,850	\$ 804	\$ -	\$ -
	\$ 91,850	\$ 804	\$ -	\$ -
Liabilities				
Forward contracts	\$ 2,360,156	\$ 8,947	\$ 2,387,682	\$ 45,598
Foreign exchange swaps	-	-	260,000	357
Interest rate swap - investment properties	-	-	91,850	747
	\$ 2,360,156	\$ 8,947	\$ 2,739,532	\$ 46,702

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.

b) Other financial assets

Other financial assets include accrued interest and prepaids and other receivables. The fair values of the other financial assets approximate their carrying values due to their short-term nature, except for the fair value of the structured settlements, which is based on present value of future cash flows.

(\$ THOUSANDS)	2024	2023
Prepaids	\$ 43,907	\$ 43,289
Other receivables	263,897	178,807
	\$ 307,804	\$ 222,096
Accrued interest	28,497	46,717
Total other financial assets	\$ 336,301	\$ 268,813
Non-current portion	\$ 16,425	\$ 17,895

c) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, 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 7, and for lease liabilities in note 8.

As at March 31, 2024, the general ledger bank balances representing deposits in transit were \$212.7 million (2023 – \$159.9 million) and the general ledger bank balances representing outstanding cheques were \$425.2 million (2023 – \$375.1 million), netting to a cheques outstanding balance of \$212.5 million (2023 – \$215.2 million) on the consolidated statement of financial position.

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

(\$ THOUSANDS)	2024	2023
	Carrying Value	Carrying Value
Net bond repurchase agreements	\$ -	\$ 1,772,205
Investment-related liabilities	97,047	105,728
Other liabilities	160,463	52,103
Total net bond repurchase agreements, investment-related, and other liabilities	\$ 257,510	\$ 1,930,036
Non-current portion	\$ 97,249	\$ 97,047

Investment-related liabilities are comprised of mortgage payable of \$97.0 million (2023 – \$105.7 million) with repayment terms ranging from within two years to five years (2023 – one year to six years) and interest rates ranging from 4.6% to 7.2% (2023 – 4.6% to 7.3%). 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)	2024		2023	
Up to 1 year	\$	160,261	\$	60,784
Greater than 1 year, up to 5 years		92,873		92,477
Greater than 5 years		4,376		4,570
	\$	257,510	\$	157,831

8. Lease Liabilities

Lease liabilities are as follows:

(\$ THOUSANDS)	2024		2023	
Up to 1 year	\$	12,983	\$	11,406
Greater than 1 year, up to 5 years		34,384		34,805
Greater than 5 years		19,324		12,593
Total undiscounted lease liabilities balance, end of year	\$	66,691	\$	58,804
Total discounted lease liabilities balance, end of year	\$	57,125	\$	52,313
Current	\$	12,511	\$	10,784
Non-current	\$	44,614	\$	41,529

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

As at March 31, 2024, the Corporation did not have any leases committed to but not yet commenced (note 23). As at March 31, 2024, 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 \$30.5 million (2023 – \$31.6 million).

9. Management of Insurance and Financial Risk

As a provider of vehicle insurance products, effective risk management is fundamental in protecting earnings, cash flow, and ultimately the financial stability of the Corporation. The Corporation is exposed to various types of insurance and financial risks including risks of uncertainty resulting from the international conflicts 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 liability for incurred claims

To manage the uncertainty associated with estimating the LIC, the Corporation's Chief Actuary employs standard actuarial methods. The estimation of the LIC is determined in accordance with accepted actuarial practice in Canada and is based on reasonable assumptions and appropriate methods that are consistently applied (note 3d), giving appropriate consideration to relevant changes in circumstances such as the 2019 legal-based product reform (note 3g), 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 liabilities for incurred 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 37% (2023–40%) of current year claims costs, and 88% (2023–93%) of the LIC. 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 LIC can be affected by the frequency and severity of claims, the discount rate, and actuarial methods and assumptions. The frequency and severity of claims are discussed above, while the discount rate and the actuarial methods and assumptions are discussed in notes 3 and 14.

Concentration of insurance risk

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

The impact of the concentration of insurance risk is quantified through 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 21).

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, 2024, the equity and other financial investments portfolios were 29.0% (2023 – 28.6%) invested in the real estate sector, 12.6% (2023 – 12.9%) in the information technology sector, and 11.1% (2023 – 10.4%) in the financial sector. The bond portfolio was 56.0% (2023 – 50.2%) invested in the government sector and 19.1% (2023 – 24.1%) 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, 2024, the investment portfolio was 57.6% (2023 – 62.1%) invested in Canada, 30.8% (2023 – 26.0%) invested in the United States, and 11.6% (2023 – 11.9%) 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 investments, fixed-income funds, and other financial investments held by the Corporation. Fluctuations in the value of these investments impact the recognition of both unrealized and realized gains and losses on units of funds held. As at March 31, 2024, the impact of a 10% change in prices, with all other variables held constant, would result in an estimated corresponding change to profit or loss for equity investments, fixed-income funds, and other financial investments of approximately \$1.39 billion (2023 – \$1.22 billion).

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 investments 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.

Fluctuation in interest rates also have an impact on the measurement of the discounted LIC. When interest rates increase or decrease, discounted LIC will decrease or increase respectively with a larger impact on claims with a longer expected payout term compared to claims with a shorter expected payout term.

The Corporation has policies in place to limit and monitor its exposure to interest rate risk in relation to the duration of its insurance contract liabilities.

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

In fiscal years 2024 and 2023, the Corporation did not use material derivative financial instruments to hedge interest rate risk on its investment portfolio.

The following table outlines the impacts on the Corporation's net income resulting from specific changes in interest rates as at March 31, 2024 and 2023:

As at March 31, 2024	Net income	
	100 bps Increase	100 bps Decrease
Liabilities for incurred claims	\$ 298,611	\$ (333,689)
Financial investments ¹	(102,567)	102,567
Total	\$ 196,044	\$ (231,122)
As at March 31, 2023	Net income	
	100 bps Increase	100 bps Decrease
Liabilities for incurred claims	\$ 354,445	\$ (394,055)
Financial investments ¹	(181,734)	181,734
Total	\$ 172,711	\$ (212,321)

¹ Bonds and directly owned mortgage investments, which have direct exposure to interest rate risk.

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 investments, other receivables, and structured settlements. The Corporation has credit risk arising from the premium to be received included in the insurance contract and reinsurance contract assets. 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 \$3.86 billion (2023– \$5.64 billion).

Fixed-income investments

Fixed-income investments with direct exposure to credit risk are comprised of directly held bonds and mortgages. The Corporation mitigates its overall exposure to credit risk in its fixed-income investments by holding the majority of its directly held fixed-income portfolio in investment grade bonds, and by limiting fixed-income credit investments to a maximum of 24.0% (2023 – 28.0%) 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 investments 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 fair value is \$2.36 billion (2023 – \$3.96 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements is not material.

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

(\$ THOUSANDS)	2024	2023
Bonds		
AAA	\$ 1,689,522	\$ 3,049,389
AA	280,835	677,047
A	1,402,541	2,226,728
BBB	531,808	926,909
	<u>\$ 3,904,706</u>	<u>\$ 6,880,073</u>

Directly held bond and mortgage investments are designated as FVTPL. The change in fair value attributable to the change in credit risk of these assets is generally insignificant in the absence of significant credit events occurring on specific assets. A fair value loss of \$nil for the fiscal year ended March 31, 2024 and 2023 is reflected in changes in fair value on financial investments related to significant credit events occurring on assets designated as FVTPL.

Premium to be received 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 to be received are comprised of customers with varying financial conditions. The credit risk for premium to be received is mitigated as a customer's policy may be cancelled if the customer is in default of a payment.

Other receivables, comprise mostly of broker receivables, investments related receivables and receivables collected on behalf of the Province of BC, are considered short term in nature and

low probability of default. The maximum credit risk for all other receivables equals their carrying amount.

The collectability of premium to be received is considered within the cash flows in the measurement of LRC. As at March 31, 2024, the Corporation considered \$149.3 million (2023 – \$138.0 million) of its premium to be received to be uncollectible.

Reinsurance contract 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 \$35.4 million (2023 – \$36.7 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 reinsurance placement 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, 2024 or March 31, 2023.

(\$ THOUSANDS)	2024	2023
Assets for remaining coverage	\$ 33	\$ 4,272
Assets for incurred claims	35,375	32,397
Reinsurance contract assets (note 15)	<u>\$ 35,408</u>	<u>\$ 36,669</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 LIC, pension and post-retirement benefits, lease liabilities, and investment-related liabilities, are due within one year. The Corporation generally maintains positive overall cash flows through cash generated from operations as well as cash generated from its investing activities. Where overall cash flows are negative, the Corporation maintains sufficient liquid assets 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, 2024				
Bonds				
Canadian				
Federal	\$ -	\$ 1,582,094	\$ 15,166	\$ 1,597,260
Provincial	-	675,397	-	675,397
Municipal	-	9,807	-	9,807
Corporate	302,169	1,140,234	179,839	1,622,242
Total bonds	302,169	3,407,532	195,005	3,904,706
Mortgages	47,905	4,642	-	52,547
	\$ 350,074	\$ 3,412,174	\$ 195,005	\$ 3,957,253
March 31, 2023				
Bonds				
Canadian				
Federal	\$ -	\$ 2,985,409	\$ -	\$ 2,985,409
Provincial	-	1,179,487	-	1,179,487
Municipal	-	-	-	-
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	53,112	-	61,056
	\$ 363,417	\$ 6,454,813	\$ 122,899	\$ 6,941,129

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, 2024 would change the fair value of the US pooled fund investments and result in a change to profit or loss of \$34.5 million (2023 – \$43.3 million). However, this is mitigated by the use of forward contracts and swaps (note 6a). The Corporation does not have direct foreign exchange risk on its money market securities, 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.

10. Investment Income and Net Insurance Finance Expenses

(\$ THOUSANDS)	2024	2023
Interest income		
Fixed-income investments	\$ 472,354	\$ 368,350
Other financial investments	14,046	16,002
	<u>486,400</u>	<u>384,352</u>
Dividends, distributions, and other income (expenses)		
Equity investments	256,692	126,580
Other financial investments	227,615	205,603
Income from investment properties	4,742	7,876
Impairment loss - investment properties	(5,159)	(5,477)
Investment management fees	(39,168)	(33,683)
Other	(71,924)	23,649
	<u>372,798</u>	<u>324,548</u>
Gains (losses) on investments		
Fixed-income investments	(153,244)	(280,513)
Equity investments	76,271	89,749
Other financial investments	(40,871)	(52,005)
	<u>(117,844)</u>	<u>(242,769)</u>
Unrealized gains (losses) from fair value changes		
Financial investments	648,353	(85,962)
Derivative financial instruments	37,009	(68,579)
	<u>685,362</u>	<u>(154,541)</u>
Total investment income	\$ 1,426,716	\$ 311,590

(\$ THOUSANDS)	2024	2023
Amounts recognized in investment income for investment properties		
Rental income	\$ 42,753	\$ 54,309
Direct operating expenses that generated rental income	(38,174)	(45,541)
Direct operating expenses (recoveries) that did not generate rental income	163	(892)
Income from investment properties	4,742	7,876
Gain on sale of investment properties	9,675	69,567
Total amount recognized in investment income	\$ 14,417	\$ 77,443

(\$ THOUSANDS)	2024	2023
Insurance finance expenses		
Finance expenses from insurance contracts	\$ (431,470)	\$ (106,686)
Finance income from reinsurance contracts	1,094	416
Net insurance finance expenses	\$ (430,376)	\$ (106,270)

During fiscal year 2024, net investment income from financial investments designated as FVTPL is \$136.0 million (2023 - \$75.2 million).

11. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2024					
Cost					
Balance, beginning of year	\$ 30,448	\$ 178,722	\$ 123,324	\$ 30,051	\$ 362,545
Additions	-	3,055	8,153	3,025	14,233
Disposals	(5,386)	(905)	(4,842)	(285)	(11,418)
Balance, end of year	25,062	180,872	126,635	32,791	365,360
Accumulated depreciation					
Balance, beginning of year	-	154,134	81,932	18,968	255,034
Disposals	-	(905)	(4,842)	(285)	(6,032)
Depreciation charge for the year	-	2,303	10,406	2,924	15,633
Balance, end of year	-	155,532	87,496	21,607	264,635
Net book value, end of year	\$ 25,062	\$ 25,340	\$ 39,139	\$ 11,184	\$ 100,725
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

12. Lease Assets

(\$ THOUSANDS)	Leased Facilities	Leased Equipment	Leased Computer Hardware	Leased Computer Software Intangibles	Total
March 31, 2024					
Cost					
Balance, beginning of year	\$ 73,489	\$ 2,802	\$ 5,875	\$ 28,796	\$ 110,962
Additions	9,468	60	-	9,250	18,778
Disposals	(2,202)	-	-	-	(2,202)
Balance, end of year	80,755	2,862	5,875	38,046	127,538
Accumulated depreciation					
Balance, beginning of year	31,557	2,722	2,121	19,799	56,199
Disposals	(2,202)	-	-	-	(2,202)
Depreciation charge for the year	7,831	34	1,043	6,172	15,080
Balance, end of year	37,186	2,756	3,164	25,971	69,077
Net book value, end of year	\$ 43,569	\$ 106	\$ 2,711	\$ 12,075	\$ 58,461
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

13. Intangible Assets

(\$ THOUSANDS)	2024	2023
Cost		
Balance, beginning of year	\$ 571,362	\$ 562,455
Additions	30,642	15,475
Disposals	(60,802)	(6,568)
Balance, end of year	541,202	571,362
Accumulated amortization		
Balance, beginning of year	367,165	310,288
Disposals	(60,802)	(6,568)
Amortization charge for the year	58,969	63,445
Balance, end of year	365,332	367,165
Net book value, end of year	\$ 175,870	\$ 204,197

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 \$23.2 million (2023 – \$10.1 million) in assets under development.

Management conducted an impairment assessment and concluded no significant impairment indicators.

There were no indefinite life intangible assets as at March 31, 2024 and March 31, 2023.

14. Insurance contract liabilities

Liability for incurred claims – Estimate of future cash flows to fulfill insurance contracts

Actuarial methods and assumptions for incurred claims

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 legal-based 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 number of large bodily injury claims is estimated with reference to the number of large bodily injury claims that will emerge as a proportion of the pending legal-based claims at each age.

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 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 income distribution and proportion of injured claimants that have access to collateral benefits.

Additional methods are 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 3h3hi), and are therefore expected to follow different patterns from the historical loss and count development patterns on which the three standard methods rely. 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 estimation of ultimate claims costs.

The first 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.

A second additional method has been introduced to estimate the cost of Permanent Impairment benefits within the enhanced accident benefits claims. The amount of these benefits are defined in regulations and relate to the extent of the injuries. This method considers the range of benefits that could apply based on injury classifications associated with enhanced accident benefits claims to establish an additional estimate for the cost of Permanent Impairment benefits.

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 most recent fiscal years, 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.

Discount rate and risk adjustment for non-financial risk used to determine LIC are disclosed in note 3d.

Changes in Assumptions

Discount rate

The Corporation discounts its LIC using a discount yield curve which comprises a risk free yield curve plus an illiquidity premium. As a result of the change in the discount yield curve, there was a favourable adjustment to both current and prior years' LIC of \$35.1 million (2023 – favourable adjustment of \$391.3 million). Yield curves used to discount cash flow for insurance and reinsurance contracts are as follow:

	One Year	Five Years	Ten Years	Twenty Years	Thirty Years
March 31, 2024	5.47%	4.89%	5.09%	5.21%	5.06%
March 31, 2023	5.47%	4.73%	4.87%	5.24%	4.94%
* Annual Effective Spot Rate as at Fiscal Year End of Term (Years)					

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 material changes in development assumptions.

The Corporation has observed further increases in the time from when a vehicle damage claim is reported to when the vehicle is repaired. The disruption in supply chains related to the economic impacts of the COVID-19 global pandemic, and the shortage of skilled labour in the car repair industry, continue to impact claims more than 2 years beyond the date of loss. 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 was previously assumed. This represents a change from fiscal year 2023, where the corresponding development assumptions returned to baseline patterns beyond 2 years. The change in assumptions to reflect the increased time to pay vehicle damage claims has increased the liabilities for incurred claims by \$133.0 million, holding all other assumptions constant.

The severity of large bodily injury claims paid in fiscal year 2024 was unusually low relative to prior fiscal years. Assumptions regarding the future severity of bodily injury claims have relied on a trended average of the most recent ten years, in order to put less weight on the unusual experience from the current year. This represents a change from fiscal year 2023, where the trended average was taken over a baseline period (the most recent six years). This change in assumptions for large bodily injury claims has the effect of increasing the liability for incurred claims by \$64.5 million, holding all other assumptions constant.

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 LIC and net income in the table below. Movements in these assumptions may be non-linear and may be correlated with one another.

(\$ THOUSANDS)		2024	2023
Assumption	Sensitivity		
Discount rate	+ 1ppt ¹	\$ (298,600)	\$ (310,600)
Discount rate	- 1ppt	\$ 333,700	\$ 341,400
Future emergence of large bodily injury claims	+ 10%	\$ 252,700	\$ 401,300
Severity of unpaid bodily injury claims	+ 10%	\$ 707,900	\$ 936,900
Severity of unpaid Enhanced Accident Benefit claims	+ 10%	\$ 212,000	\$ 223,300
Severity of unpaid Material Damages claims	+ 10%	\$ 115,100	\$ 85,000
¹ ppt = percentage point			

In fiscal year 2023, the sensitivity to a 1ppt change in future inflation rates (\$184.3 million) was included due to a significantly heightened uncertainty in the inflation forecast as at March 31, 2023. In fiscal year 2024, the inflation has stabilized and there is much less uncertainty in its forecast as at March 31, 2024. Therefore, inflation is no longer considered relevant to represent a significant sensitivity scenario.

Reconciliation of the liability for remaining coverage and liability for incurred claims

(\$ THOUSANDS)	2024				2023				
	Liabilities for remaining coverage		Liabilities for incurred claims		Liabilities for remaining coverage		Liabilities for incurred claims		Total
	Excluding Loss Component	Estimates of present value of future cash flows	Risk Adjustment	Total	Excluding Loss Component	Estimates of present value of future cash flows	Risk Adjustment		
Insurance contract liabilities, beginning of year	\$ 1,137,044	\$ 11,388,746	\$ 1,184,491		\$ 13,710,281	\$ 1,486,930	\$ 12,077,043	\$ 1,239,600	\$ 14,803,573
Insurance revenue	(5,471,703)	-	-	(5,471,703)	(5,421,304)	-	-	(5,421,304)	
Insurance service expenses									
Incurred claims	-	3,814,565	286,947	4,101,512	-	3,458,424	167,868	3,626,292	
Directly attributable expenses	-	616,635	-	616,635	-	598,952	-	598,952	
Insurance acquisition expenses	-	766,304	-	766,304	-	689,597	-	689,597	
Changes that relate to past service - adjustments to the LIC	-	(208,640)	(499,480)	(708,120)	-	500,747	(222,977)	277,770	
	-	4,988,864	(212,533)	4,776,331	-	5,247,720	(55,109)	5,192,611	
Insurance service result	(5,471,703)	4,988,864	(212,533)	(695,372)	(5,421,304)	5,247,720	(55,109)	(228,693)	
Insurance finance expenses	-	431,470	-	431,470	-	106,686	-	106,686	
Total changes in statement of comprehensive income	(5,471,703)	5,420,334	(212,533)	(263,902)	(5,421,304)	5,354,406	(55,109)	(122,007)	
Cash flows									
Premiums received	5,983,002	-	-	5,983,002	5,071,418	-	-	5,071,418	
Claims and other expenses paid	-	(6,051,249)	-	(6,051,249)	-	(5,378,581)	-	(5,378,581)	
Insurance acquisition cash flows	-	(770,693)	-	(770,693)	-	(664,122)	-	(664,122)	
Total cash flows	5,983,002	(6,821,942)	-	(838,940)	5,071,418	(6,042,703)	-	(971,285)	
Insurance contract liabilities, end of year	\$ 1,648,343	\$ 9,987,138	\$ 971,958	\$ 12,607,439	\$ 1,137,044	\$ 11,388,746	\$ 1,184,491	\$ 13,710,281	

During fiscal year 2024, the Corporation approved the issuing of a Rebate totalling \$398.2 million to policyholders who had an active eligible Basic insurance certificate that was in effect during the month of February 2024. As at March 31, 2024, the Rebate amount of \$398.2 million is reflected as a reduction in insurance revenue in the consolidated statement of comprehensive income, and the payable is included in insurance contract liabilities in the consolidated statement of financial position.

The Corporation has assessed and identified no onerous insurance contracts for the fiscal year ended March 31, 2024 and 2023.

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, 2024 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 eight years of historical data in the first table as at March 31, 2024.

Claims development table as at March 31, 2024:

(\$ THOUSANDS)											
Fiscal Loss Year*	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total
Estimate of ultimate claims costs (gross of reinsurance, undiscounted):											
- 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	\$ 4,233,213	
- One year later	-	4,037,775	4,529,126	5,229,618	5,312,311	4,155,162	3,169,382	3,298,887	3,735,449	-	
- Two years later	3,695,574	4,184,489	4,762,695	5,490,881	5,326,839	4,118,627	2,895,013	3,255,603	-	-	
- Three years later	3,757,390	4,450,883	5,015,000	5,483,201	5,410,875	3,864,190	2,934,926	-	-	-	
- Four years later	3,960,331	4,595,394	4,948,037	5,516,400	5,771,575	3,955,376	-	-	-	-	
- Five years later	4,072,014	4,581,417	4,964,606	5,905,928	5,808,253	-	-	-	-	-	
- Six years later	4,047,419	4,627,181	5,213,142	5,908,891	-	-	-	-	-	-	
- Seven years later	4,045,981	4,734,545	5,237,148	-	-	-	-	-	-	-	
- Eight years later	4,094,782	4,750,260	-	-	-	-	-	-	-	-	
- Nine years later	4,089,231	-	-	-	-	-	-	-	-	-	
Current estimate of cumulative claims (gross)	4,089,231	4,750,260	5,237,148	5,908,891	5,808,253	3,955,376	2,934,926	3,255,603	3,735,449	4,233,213	43,908,350
Cumulative payment of claims (gross)	(3,867,394)	(4,397,000)	(4,612,080)	(4,685,417)	(4,065,459)	(2,651,606)	(1,968,983)	(2,291,748)	(2,512,615)	(1,906,550)	(32,958,852)
Cumulative claims liabilities (gross) - fiscal	\$ 221,837	\$ 353,260	\$ 625,068	\$ 1,223,474	\$ 1,742,794	\$ 1,303,770	\$ 965,943	\$ 963,855	\$ 1,222,834	\$ 2,326,663	\$ 10,949,498
Cumulative claims liabilities (gross) - prior years											\$ 305,195
Undiscounted unallocated loss adjustment expense reserve											705,536
Effect of discounting											(2,108,088)
Effect of the risk adjustment margin for non-financial risk											971,957
Other directly attributable expenses expected to be paid within one year											134,997
Total Liability for incurred claims (gross)											\$ 10,959,096

*Fiscal Loss Year refers to the year ended March 31

The table above reflects the total LIC of \$10.96 billion (2023 – \$12.57 billion) before amounts recoverable on incurred claims for the reinsurance contract assets held. The total LIC after amounts of reinsurance recoverable on incurred claims of \$0.04 billion (2023 – \$0.03 billion) would be \$10.92 billion (2023 – \$12.54 billion). The cumulative payments of fiscal loss year 2024 for the year ended March 31, 2024 are \$1.91 billion (2023 – \$1.71 billion).

The history for two 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	2014	2015
Estimate of undiscounted ultimate claims costs:		
- At end of accident year	\$ 3,372,304	\$ 3,765,040
- One year later	3,518,858	-
- Two years later	-	-

The expected maturity of the claims liabilities 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, 2024	\$ 3,952,415	\$ 2,284,355	\$ 1,379,382	\$ 881,910	\$ 565,073	\$ 2,897,094	\$ 11,960,229
March 31, 2023	\$ 4,298,305	\$ 2,632,441	\$ 1,821,372	\$ 1,157,010	\$ 701,802	\$ 2,626,197	\$ 13,237,127

The claims liabilities for future payment beyond one year is \$8.01 billion (2023 – \$8.94 billion). There is no amounts payable on demand in 2024 and 2023.

The weighted-average term to settlement of the discounted claims liabilities as at March 31, 2024 is 3.1 years (2023 – 2.8 years).

15. Reinsurance contract assets

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, 2024 and 2023 as follows:

- a) For individual catastrophic occurrences, portions of losses up to \$275.0 million (2023 – \$275.0 million) in excess of \$50.0 million (2023 – \$50.0 million); and
- b) For individual casualty loss occurrences, portions of losses up to \$43.0 million (2023 – \$44.0 million) in excess of \$7.0 million (2023 – \$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.

Reconciliation of the remaining coverage and incurred claims components

(\$ THOUSANDS)	2024				2023				
	Assets for Remaining Coverage		Amounts Recoverable on Incurred Claims		Assets for Remaining Coverage		Amounts Recoverable on Incurred Claims		Total
	Excluding Loss Recovery Component	Estimates of present value of future cash flows	Risk Adjustment	Total	Excluding Loss Recovery Component	Estimates of present value of future cash flows	Risk Adjustment	Total	
Net reinsurance contract assets, beginning of year	\$ 4,272	\$ 29,468	\$ 2,929	\$ 36,669	\$ 4,296	\$ 39,381	\$ 3,839	\$ 47,516	
Allocation of reinsurance premiums	(16,856)	-	-	(16,856)	(14,046)	-	-	(14,046)	
Amounts recoverable for incurred claims and other expenses	-	7,363	30	7,393	-	2,212	(910)	1,302	
Net income (expense) from reinsurance contracts held	(16,856)	7,363	30	(9,463)	(14,046)	2,212	(910)	(12,744)	
Reinsurance finance income	-	1,094	-	1,094	-	416	-	416	
Total changes in comprehensive income	(16,856)	8,457	30	(8,369)	(14,046)	2,628	(910)	(12,328)	
Cash flows									
Premiums paid	12,617	-	-	12,617	14,022	-	-	14,022	
Amounts received	-	(5,509)	-	(5,509)	-	(12,541)	-	(12,541)	
Total cash flows	12,617	(5,509)	-	7,108	14,022	(12,541)	-	1,481	
Net reinsurance contract assets, end of year	\$ 33	\$ 32,416	\$ 2,959	\$ 35,408	\$ 4,272	\$ 29,468	\$ 2,929	\$ 36,669	

16. Pension and Post-Retirement Benefits

Plan information

The Corporation sponsors a defined benefit registered pension plan for its current and former management and confidential employees (the Management and Confidential Plan). Subject to the terms of the plan, the Management and Confidential Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. Employees are required to contribute to the Management and Confidential Plan. 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 consolidated 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	
	2024	2023	2024	2023
Weighted-average duration	18 years	18 years	13 years	13 years
Proportion of obligation in respect of:				
- Active members	44.6%	44.2%	40.8%	40.8%
- Deferred members	6.8%	6.9%	0.0%	0.0%
- Retired members	48.6%	48.9%	59.2%	59.2%

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 2024, 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 \$39.2 million, net of a withdrawal from the SRA (2023 – \$44.1 million). Estimated employer contributions for the year ending March 31, 2025 are \$54.6 million, excluding any withdrawal from the SRA. The estimate is based on the plans' most recent actuarial funding valuations.

As at March 31, 2024, the Corporation secured certain solvency funding requirements through payments made into the SRA totalling \$0.0 million (2023 – \$ 0.2 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. Because the Management and Confidential Plan was certified to have a solvency ratio greater than 100% as of December 31, 2022, solvency and transfer deficiency payments are no longer required. Furthermore, the Corporation received Superintendent consent to withdraw a portion of the Plan's accessible solvency excess from the SRA. Consequently, on October 20, 2023, the Corporation received \$10.5 million as a withdrawal.

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 consolidated statement of financial position are as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits		Total	
	2024	2023	2024	2023	2024	2023
Assets						
Accrued pension benefits	\$ 262,336	\$ 202,685	\$ -	\$ -	\$ 262,336	\$ 202,685
Liabilities						
Pension and post-retirement benefits	(26,415)	(24,977)	(145,263)	(138,184)	(171,678)	(163,161)
Net total asset (liability)	\$ 235,921	\$ 177,708	\$ (145,263)	\$ (138,184)	\$ 90,658	\$ 39,524

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, 2024 is \$90.6 million (2023 – \$39.5 million) asset, which is reflected in the consolidated statement of financial position as a \$262.3 million (2023 - \$202.7 million) asset and a \$171.7 million (2023 - \$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	
	2024	2023	2024	2023
Plan assets				
Fair value, beginning of year	\$ 2,810,453	\$ 2,847,487	\$ -	\$ -
Interest on plan assets	140,914	116,606	-	-
Actuarial gain (loss) on assets	174,362	(124,188)	-	-
Employer contributions	32,599	38,175	6,600	5,922
Employee contributions	41,785	36,687	-	-
Benefits paid	(109,146)	(103,414)	(6,600)	(5,922)
Non-investment expenses	(600)	(900)	-	-
Fair value, end of year	3,090,367	2,810,453	-	-
Defined benefit obligation				
Balance, beginning of year	2,541,836	2,640,232	138,184	148,223
Current service cost	82,067	94,679	5,443	7,428
Interest cost	129,413	110,486	7,002	6,214
Remeasurements on obligation				
- due to changes in financial assumptions	88,421	(228,890)	1,234	(20,058)
- due to changes in demographic assumptions	-	-	-	(1,343)
- due to participant experience	81	28,743	-	3,642
Benefits paid	(109,146)	(103,414)	(6,600)	(5,922)
Balance, end of year	2,732,672	2,541,836	145,263	138,184
Funded status – plans in deficit	(26,415)	(24,977)	(145,263)	(138,184)
Funded status – plans in surplus	384,110	293,594	-	-
Funding surplus (deficit)	357,695	268,617	(145,263)	(138,184)
Impact of surplus derecognition	(121,774)	(90,909)	-	-
Net total asset (liability)	\$ 235,921	\$ 177,708	\$ (145,263)	\$ (138,184)

The net total expense for the pension plans and post-retirement benefits is \$46.4 million (2023 – \$66.4 million). In addition, the Corporation contributed \$0.3 million in 2024 (2023 – \$0.3 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2024	2023
Cash, cash equivalent and accrued interest	0.5%	1.5%
Fixed-income investments		
Money market funds	0.8%	1.0%
Bond funds	8.1%	7.5%
Government bonds	11.6%	10.7%
Corporate bonds	5.3%	6.5%
Mortgage funds	0.9%	0.2%
Mortgages	0.8%	0.3%
Equity investments		
Domestic	3.6%	5.3%
Global	39.0%	36.0%
Other financial investments		
Domestic real estate	7.2%	8.6%
Global real estate	6.3%	7.7%
Global infrastructure	5.2%	4.7%
Global mezzanine debt	0.7%	1.0%
Private assets	10.0%	9.0%
	100.0%	100.0%

Fixed-income funds, except for mortgage funds, and equity investments are valued using published quotations sourced from an independent data provider. Mortgage funds and other financial investments valuations are based on various methods such as the discounted cash flows, appraisals and audited financial statements.

Pension plan assets generated a return of 11.3% (2023 – negative 0.3%) for the year ended March 31, 2024.

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, 2024 and March 31, 2023, 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	
	2024	2023	2024	2023
Discount rate	4.97%	5.04%	4.93%	4.99%
Rate of compensation increase	3.02%	3.02%	n/a	n/a
Pension inflation rate	2.00%	2.00%	n/a	n/a

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

2024		2023	
Life expectancy at 65 for a member currently		Life expectancy at 65 for a member currently	
Age 65	Age 45	Age 65	Age 45
24.1	25.4	24.0	25.3

As at March 31, 2024, the extended healthcare trend rate is assumed to be 4.9% per annum, changing over sixteen years to 4.1% per annum thereafter. 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.

The plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2024	2023	2024	2023
Estimated increase in defined benefit obligation - end of year due to:				
1ppt ¹ decrease in discount rate	\$ 493,913	\$ 452,415	\$ 18,814	\$ 17,824
1ppt increase in salary increase rate	\$ 78,783	\$ 70,087	n/a	n/a
1ppt increase in pension inflation rate	\$ 375,023	\$ 345,824	n/a	n/a
1ppt increase in healthcare trend rate	n/a	n/a	\$ 7,681	\$ 7,308
1 year increase in life expectancy	\$ 74,176	\$ 69,090	\$ 2,631	\$ 2,506

¹ ppt = percentage point

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

17. Expenses by Nature

(\$ THOUSANDS)	2024	2023
Expenses – by nature		
Premium taxes and commissions	\$ 763,696	\$ 687,517
Employee benefit expense:		
Compensation and other employee benefits	560,200	519,360
Pension and post-retirement benefits (note 16)	46,684	66,719
Professional and other services	47,928	40,447
Road improvements and other traffic safety programs	34,411	31,125
Building operating expenses	26,318	26,905
Merchant and bank fees	48,995	42,879
Office supplies and postage	22,280	22,717
Computer costs	37,963	36,066
Depreciation and amortization (notes 11 and 13)	74,602	78,841
Depreciation for lease assets (note 12)	15,080	14,189
Interest expense on lease liabilities	2,284	2,053
Other	27,463	34,736
	<u>\$ 1,707,904</u>	<u>\$ 1,603,554</u>
Expenses by operation		
Insurance operations		
Premium taxes, commissions and other acquisition costs ¹	\$ 766,304	\$ 689,597
Claims services ¹	439,515	431,813
Directly attributable operating expenses ¹	126,110	117,669
Road safety and loss management services ¹	51,010	49,470
Other operating expenses	140,498	143,585
Non-insurance operations		
Operating expenses	144,328	134,551
Commissions	40,139	36,869
	<u>\$ 1,707,904</u>	<u>\$ 1,603,554</u>

¹ Expenses attributed to insurance acquisition cash flows and other directly attributable expenses comprise expenses incurred in the reporting period that relate directly to the fulfilment of insurance contracts issued within IFRS 17's scope. Refer to note 14 Insurance contract liabilities - Reconciliation of the liability for remaining coverage and liability for incurred claims

18. 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 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)	2024	2023
Key management compensation		
Compensation and other employee benefits	\$ 5,050	\$ 4,925
Pension and post-retirement benefits	511	537
	<u>\$ 5,561</u>	<u>\$ 5,462</u>

As at March 31, 2024, \$0.7 million (2023 – \$0.5 million) was payable to key management.

The Corporation contributes to several defined benefit pension and post-retirement plans. Transactions with these entities are disclosed in note 16. As at March 31, 2024, \$1.5 million (2023 – \$1.4 million) was payable to these plans for employer contributions. In addition, the Corporation provides certain administrative and office services to the plans at no charge. During the year ended March 31, 2024, the Corporation incurred \$2.4 million (2023 – \$2.5 million) in administrative expenses and investment governance fees on behalf of these plans interest-free.

19. 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 21).

On December 12, 2022, *Special Direction IC2* was amended. These amendments introduced a capital provision requirement equal to 7.0% of required premium, suspended the requirement to maintain a Basic MCT ratio of at least 100%, suspended the customer renewal credit, repealed the rate smoothing framework except for the requirement for the BCUC to fix rates in a manner that does not decrease existing rates, and defined policy year 2023 as the 24-month period from April 1, 2023 to March 31, 2025. On October 11, 2023, BCUC approved the Corporation's revenue requirement application for a 0.0% rate change for policy year 2023 (note 23).

For the Optional insurance business, the Corporation follows a capital management plan, which is approved by the Corporation's Board of Directors and reviewed at least every three years. The Optional insurance capital target level is calculated based on the MCT guideline and is assessed by considering various factors that reflects the Corporation's risk profile, risk appetite, and risk tolerance.

The Corporation continues to benefit from product reforms (notes 3g and 3h) that contribute to the financial stability of the insurance system, and is building Basic capital over time as a result of the capital provision included in Basic rates.

For fiscal year 2024, the Corporation had higher than expected investment income, which has enabled the Corporation to approve a \$398.2 million premium rebate (note 14) to policyholders while continuing to grow capital.

20. 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, 2024 is approximately \$0.91 billion (2023 – \$0.94 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, 2024, 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. Unfunded commitments, excluding mezzanine debt, as at March 31, 2024 were \$1.94 billion (2023 – \$1.84 billion). 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 2017, the Corporation committed to invest in a limited partnership for mezzanine debt over a period of 10 years. As at March 31, 2024, unfunded commitment was \$59.9 million USD (2023 – \$58.0 million USD).

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 (ratepayer claim) and have also caused accident victims to receive fewer benefits (accident victim claim). In April 2022 the British Columbia Supreme Court dismissed the plaintiff's application for certification of the ratepayer claim, but certified the class for the accident victim claim. Both parties appealed and the appeal was heard in May 2023. On December 19, 2023, the Court of Appeal set aside the dismissal of the certification of the ratepayer claims and set back to the chambers judge for consideration of the

remaining certification requirements and also dismissed the Corporation's appeal seeking de-certification of the accident victim claim. This means that the class action for the accident victim claims will proceed. At this stage of the proceedings, the probability of success on the accident victim claim cannot be determined; however, any potential financial impact to the Corporation would not be significant.

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.

In March 2024, a claim was filed against the Attorney General of BC and ICBC challenging the November 2023 amendments to the *Disbursement and Expert Evidence Regulation* under the *Evidence Act*. The claimants allege that the legislation is an unauthorized exercise of the government's authority and that it infringes on the *Canadian Charter of Rights and Freedoms* and the *Constitution Act*. The application was heard in April 2024 and the judge reserved their decision. At this very early stage of the proceedings, the probability of success cannot be determined and the financial effect can vary depending on the outcome.

21. 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.

The BCUC is required to ensure that the Corporation's Basic insurance rates are not unjust, unreasonable, unduly discriminatory nor 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 relatively 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 processes such as 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. As discussed in note 19, certain

sections of the Basic insurance capital management plan were superseded by the December 2022 amendments to *Special Direction IC2*, which also defined the 2023 policy year as 24 months (April 1, 2023 to March 31, 2025) (note 23).

On October 11, 2023, BCUC approved the Corporation's proposed Basic insurance rate change of 0.0% for policy year 2023. BCUC had previously approved a 15.0% decrease in Basic insurance rates for policy year 2021.

22. Indirect Method Cash Flow Details

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

(\$ THOUSANDS)	March 31 2024	March 31 2023
a) Items not requiring the use of cash		
Bad debt expense	\$ 13,107	\$ 9,993
Pension and post-retirement benefits (notes 16 and 17)	46,684	66,719
Amortization and depreciation of:		
Investment properties (note 5)	19,788	21,802
Property, equipment and intangibles (notes 11 and 13)	74,602	78,841
Lease assets (note 12)	15,080	14,189
Retirement of property, equipment and intangibles	(15,951)	167
Impairment loss on investment properties (notes 5 and 10)	5,159	5,477
Interest on lease liabilities	2,351	2,054
Interest on mortgages payable	157	(158)
Unrealized (gain) loss on financial investments (note 10)	(648,353)	85,962
Unrealized (gain) loss on derivative financial instruments (note 10)	(37,009)	68,579
Gain on sale of investment properties (note 10)	(9,675)	(69,567)
Loss on financial investments	60,409	127,233
	\$ (473,651)	\$ 411,291
b) Changes in non-cash working capital		
Accrued interest	\$ 18,220	\$ (6,693)
Derivative financial instruments	(1,550)	746
Reinsurance assets	1,261	10,847
Accrued pension benefits	(3,557)	(13,265)
Prepays and other receivables	(27,988)	(8,562)
Accounts payable and accrued charges	5,614	(14,024)
Net bond repurchase agreements, investment-related, and other liabilities	(41,075)	5,081
Premiums and fees received in advance	3,109	7,092
Insurance contract liabilities	(1,102,842)	(1,093,292)
Pension and post-retirement benefits	(35,926)	(31,137)
	\$ (1,184,734)	\$ (1,143,207)

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, 2023	Financing cash flows	Non-cash changes	March 31, 2024
Net bond repurchase agreements (note 7)	\$ 1,772,205	\$ (1,772,205)	\$ -	\$ -
Lease liabilities (note 8)	52,313	(15,705)	20,517	57,125
	<u>\$ 1,824,518</u>	<u>\$ (1,787,910)</u>	<u>\$ 20,517</u>	<u>\$ 57,125</u>

(\$ THOUSANDS)	March 31, 2022	Financing cash flows	Non-cash changes	March 31, 2023
Net bond repurchase agreements (note 7)	\$ 1,947,260	\$ (136,037)	\$ (39,018)	\$ 1,772,205
Lease liabilities (note 8)	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>

23. Subsequent Event

In May 2024, the Corporation has entered into a 15-year lease commitment with three 5-year options to renew. The total undiscounted lease payments over the lease term, inclusive of the renewal options, is \$256.1 million.

In May 2024, BCUC has approved a one-year extension of policy year 2023 to end on March 31, 2026, consequently extending the basic rate change of 0% to March 31, 2026.

Supplemental Information (unaudited)

Allocation of Basic and Optional amounts

The Corporation operates as an integrated entity in its provision of Basic insurance, Optional insurance and Non-insurance products and services. In order to allocate its revenues and costs among the Basic insurance, Optional insurance and Non-insurance lines of business, the Corporation follows a BCUC-approved financial allocation methodology. This methodology is summarized below.

The majority of the Corporation's insurance revenues and costs associated with Basic insurance and Optional insurance can be directly attributed and do not require further process of allocation. Non-insurance revenues and costs are fully allocated to Basic insurance based on *Special Direction IC2*. A pro-rata approach is used to allocate revenues and costs that are not directly attributable to the Basic, Optional or Non-insurance businesses. This approach is based on the drivers of those revenues and costs, the degree of causality, and any BCUC directives.

On January 31, 2024, the Corporation submitted an application to the BCUC to update its financial allocation methodology. Proposed changes that BCUC approves, if any, will be reflected in the Corporation's consolidated financial statements starting in fiscal year 2024/25.

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2024	2023 (Restated)	2024	2023 (Restated)	2024	2023 (Restated)
Insurance revenues	\$ 2,959,288	\$ 3,257,440	\$ 2,512,415	\$ 2,163,864	\$ 5,471,703	\$ 5,421,304
Insurance service expenses	(2,472,811)	(2,520,422)	(2,303,520)	(2,672,189)	(4,776,331)	(5,192,611)
Net expenses from reinsurance contracts	(1,916)	(3,539)	(7,547)	(9,205)	(9,463)	(12,744)
Insurance service result	484,561	733,479	201,348	(517,530)	685,909	215,949
Net investment income	985,204	207,120	441,512	104,470	1,426,716	311,590
Net insurance finance expenses	(301,443)	(74,849)	(128,933)	(31,421)	(430,376)	(106,270)
Net insurance and investment result	1,168,322	865,750	513,927	(444,481)	1,682,249	421,269
Other operating expenses	(56,913)	(60,926)	(54,637)	(64,698)	(111,550)	(125,624)
Income - insurance operations	1,111,409	804,824	459,290	(509,179)	1,570,699	295,645
Loss - non-insurance operations - licensing	(172,187)	(161,938)	-	-	(172,187)	(161,938)
Net income (loss) for the year	\$ 939,222	\$ 642,886	\$ 459,290	\$ (509,179)	\$ 1,398,512	\$ 133,707
Net income (loss) attributable to:						
Non-controlling interest	\$ (249)	\$ 1,588	\$ (111)	\$ 801	\$ (360)	\$ 2,389
Owner of the corporation	939,471	641,298	459,401	(509,980)	1,398,872	131,318
	\$ 939,222	\$ 642,886	\$ 459,290	\$ (509,179)	\$ 1,398,512	\$ 133,707
Equity						
Retained earnings, beginning of year (Restated)	\$ 2,748,880	\$ 2,107,582	\$ 799,981	\$ 1,309,961	\$ 3,548,861	\$ 3,417,543
Net income (loss) for the year, owner of the corporation	939,471	641,298	459,401	(509,980)	1,398,872	131,318
Retained earnings, end of year	3,688,351	2,748,880	1,259,382	799,981	4,947,733	3,548,861
Other components of equity, beginning of year (Restated)	347,514	345,595	149,670	148,780	497,184	494,375
Pension and post-retirement benefits remeasurements (note 16)	40,076	1,919	18,259	890	58,335	2,809
Other components of equity, end of year	387,590	347,514	167,929	149,670	555,519	497,184
Total equity attributable to owner of the corporation	4,075,941	3,096,394	1,427,311	949,651	5,503,252	4,046,045
Non-controlling interest, beginning of year (Restated)	3,756	4,245	2,452	2,509	6,208	6,754
Change in net assets for the year, non-controlling interest	(598)	(2,077)	(239)	(858)	(837)	(2,935)
Net income for the year, non-controlling interest	(249)	1,588	(111)	801	(360)	2,389
Total equity attributable to non-controlling interest, end of year	2,909	3,756	2,102	2,452	5,011	6,208
Total Equity	\$ 4,078,850	\$ 3,100,150	\$ 1,429,413	\$ 952,103	\$ 5,508,263	\$ 4,052,253

Schedule of Guarantee and Indemnity Agreements

As at March 31, 2024

There were no guarantee or indemnity agreements provided by the Corporation during the fiscal year ended March 31, 2024.

Schedule of Debts

As at March 31, 2024

There were no long-term debts secured by the Corporation as at March 31, 2024.

Financial Information Reconciliation

For the year ended March 31, 2024

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 391
Total Remuneration – Employees	535,272
Total Remuneration Paid	<u>535,663</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (391)
Amounts capitalized or recovered	(24,828)
Severance	1,076
Benefits paid on behalf of employees	36,573
Timing and other differences	12,107
	<u>24,537</u>

Total Compensation and Other Employee Benefits per Note 17 (page 67)	<u>\$ 560,200</u>
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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, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	87,863	0	ALVES DE SOUZA M.	95,637	0
ABBOTT C.	78,658	0	AMABA C.	82,665	0
ABBOTT F.	81,313	396	AMAZA P.	119,465	474
ABBOTT M.	99,766	2,004	AMBARUKHANA Y.	103,497	1,791
ABDUL QADER A.	88,007	891	AMBROSIO R.	99,096	913
ABEL E.	106,233	0	AMINI P.	89,820	0
ABELEND A P.	82,803	5,795	AN H.	76,006	629
ABID R.	101,499	191	ANAM M.	96,956	251
ABI-SAAD M.	122,369	539	ANDERSEN C.	117,125	1,088
ABOOD H.	92,360	36	ANDERSEN C.	92,400	277
ABRAHAM N.	81,366	0	ANDERSON B.	112,919	30
ACKER N.	145,674	4,824	ANDERSON C.	124,807	0
ACKERMANN D.	119,522	1,788	ANDERSON C.	143,451	5,960
ADAM S.	81,627	0	ANDERSON J.	80,444	0
ADAMICK E.	152,214	3,647	ANDERSON J.	75,671	0
ADAMS C.	93,467	658	ANDERSON J.	103,447	749
ADAMS L.	101,987	1,274	ANDERSON J.	94,666	80
ADAMS M.	80,175	0	ANDERSON K.	84,989	0
ADAMS R.	122,189	257	ANDERSON L.	112,145	759
ADDISON D.	147,516	4,316	ANDERSON R.	87,217	0
ADDISON T.	80,819	0	ANDREWS N.	99,682	0
ADDISON Y.	88,574	28	ANG S.	93,598	0
ADLEM B.	158,504	3,509	ANNESS G.	124,941	3,318
AFSHARI S.	76,203	0	ANTAO S.	97,213	0
AFZAL S.	174,912	10,674	ANTHONY D.	95,272	0
AGA S.	102,703	191	ANTILLE K.	102,591	0
AGARWAL A.	103,860	0	ANTONIO M.	103,556	231
AGBONMWANDOLOR A.	92,121	0	ANWAR A.	103,190	2,323
AHIRA D.	114,623	0	APPADOO G.	87,656	0
AIELLO C.	116,728	46	APSEY J.	90,427	2,303
AIELLO I.	86,423	0	AQUINO A.	96,873	0
AIMERS K.	273,496	3,996	AQUINO C.	100,963	2,097
AINDLA R.	102,593	158	ARAI B.	108,777	153
AKDOGU H.	94,093	10	ARAKI K.	82,578	191
AKIZUKI M.	99,133	0	ARARSO T.	110,752	5,504
AKSEHIRLI Y.	87,429	2,445	ARAUJO L.	105,629	0
AKTAS N.	94,862	0	ARCHER L.	98,446	0
AL MAGEDI M.	87,670	0	ARCHER R.	97,562	1,182
ALAMAR C.	93,077	0	ARCHIBALD J.	140,168	2,303
ALBAN E.	107,574	0	ARCHIBALD M.	90,373	18
ALBAN M.	112,375	253	ARDANAZ T.	97,616	254
ALBANESE V.	315,542	4,420	ARDEN R.	77,175	0
ALCOS C.	83,176	78	ARMITAGE S.	88,053	0
AL-HAJJAR L.	126,667	1,576	ARMSTRONG C.	129,779	1,085
ALI R.	104,571	0	ARMSTRONG K.	75,264	0
ALIKPALA A.	77,462	0	ARNDT E.	131,743	2,303
ALIKPALA E.	76,529	0	ARNDT J.	115,507	0
ALISHETTY A.	91,199	0	ARNETT W.	114,944	0
ALLEN C.	80,248	56	ARORA V.	102,009	0
ALMEIDA A.	81,907	0	ARORA V.	98,205	197
ALONZO C.	79,765	0	ARRIETA C.	107,590	2,379
ALVAREZ D.	77,609	0	ARROWSMITH COULTER E.	75,125	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ARTEMENKO R.	117,410	750	BALLA T.	100,916	93
ASGARI N.	76,773	0	BALLANCE S.	102,221	0
ASHLEY A.	89,412	0	BALLANTYNE G.	80,445	0
ASTLES L.	115,680	922	BALLARIN C.	80,297	0
ASTORGA G.	139,317	797	BALMER C.	87,044	0
ATHWAL H.	76,567	231	BALRAJ S.	149,506	0
ATKER J.	93,569	0	BALY M.	97,718	116
ATKINS L.	80,645	0	BANCOSTA F.	106,836	0
ATKINS P.	104,847	596	BANG S.	75,435	0
ATTWELL D.	80,282	0	BANMEN D.	76,240	0
ATTWELL T.	87,976	0	BARДУА B.	124,654	189
ATWAL A.	118,509	463	BARICHELLO A.	82,389	13
ATWAL A.	98,584	0	BARJESTEВ V.	76,976	0
ATWAL H.	79,492	0	BARKER D.	75,428	0
ATWAL H.	110,282	28	BARNAMEH N.	105,351	104
ATWAL J.	80,210	94	BARNES C.	98,221	0
ATWAL S.	92,678	279	BARNES J.	146,322	2,303
AU A.	83,385	0	BARNES J.	128,648	534
AUGUSTINE B.	115,908	0	BARNETT C.	80,258	0
AUJLA G.	75,352	0	BARNSLEY C.	86,342	2,403
AURINI J.	134,149	3,013	BARRATO E.	79,518	40
AUVACHE C.	117,844	170	BARRETT W.	76,361	0
AU-YEUNG K.	75,514	0	BARRON K.	79,688	74
AU-YEUNG S.	104,276	2,631	BARROW J.	131,849	1,102
AVEY A.	81,713	108	BARTON J.	80,506	387
AWAN A.	108,073	191	BARUАH U.	108,027	0
AWAN S.	97,058	312	BARUFFA A.	119,760	420
AYLING C.	95,275	0	BARYSHEVA A.	97,615	0
AZIZ H.	98,712	569	BASARM N.	92,127	0
BABATUNDE J.	81,288	191	BASRAN B.	105,858	0
BABIN M.	91,341	22,780	BASSI G.	127,638	2,303
BABYUK A.	101,390	0	BASTILLO D.	102,965	1,835
BACCHUS J.	104,429	191	BASTILLO G.	85,919	0
BADANIC D.	109,023	459	BASTILLO G.	84,302	49
BADIEZADEGAN S.	76,163	0	BATCHELOR D.	119,822	4,128
BAE J.	111,758	0	BATH A.	92,737	0
BAEK J.	91,510	86	BATISTINI P.	80,124	0
BAGHERI P.	105,112	10,046	BATRA N.	89,679	0
BAHI J.	94,480	60	BATTAGLIA F.	108,580	86
BAILEY J.	125,376	1,050	BATTISTA S.	80,847	0
BAINS B.	94,402	2,092	BAUER T.	88,610	0
BAINS S.	226,210	5,649	BAXTER T.	76,875	191
BAINS-GILL S.	76,790	795	BEACH R.	88,016	32
BAJWA A.	76,689	191	BEASLEY V.	100,200	0
BAJWA P.	84,356	0	BEATON K.	107,439	3,014
BAJWA W.	101,356	0	BEATTY D.	118,268	1,105
BAKSHI A.	105,933	0	BEAULIEU Z.	100,994	0
BALASUBRAMANIAN C.	96,157	0	BEAUREGARD G.	168,999	2,748
BALASUBRAMANIAN H.	119,879	0	BECHTEL C.	103,217	192
BALDISSERA K.	103,447	1,356	BECK K.	107,552	25
BALDWIN A.	98,133	1,111	BECKER B.	100,735	0
BALITAAN V.	110,841	6,450	BECKER C.	100,275	191

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BECKER D.	77,690	0	BOAL M.	114,641	0
BEESLEY J.	205,582	771	BOAL N.	75,584	60
BEG F.	112,926	249	BOAL S.	83,854	1,118
BEJA T.	107,834	260	BOAN D.	161,544	3,233
BELCHAM M.	76,008	0	BOATENG J.	94,760	191
BELL K.	103,484	231	BOBROWSKI F.	100,415	34
BELL S.	93,762	844	BOCHKE K.	78,685	0
BELL S.	114,587	323	BOFFO E.	103,163	175
BELL T.	95,191	166	BOGDANOVIC S.	108,595	0
BENSON J.	79,431	0	BOGLARI S.	199,437	1,024
BERETTA A.	96,014	0	BOGNAR C.	142,021	355
BERGLIND T.	107,314	6	BOLA R.	82,992	13
BERGLUND A.	75,591	87	BOLD T.	87,003	0
BERGMAN J.	102,830	3,437	BOM C.	77,300	216
BERR S.	76,344	0	BOMBHI D.	83,902	625
BERRY D.	99,020	191	BONG E.	80,335	0
BERRY G.	110,261	477	BONNETT B.	103,387	2,517
BEST L.	159,411	2,391	BOOTH B.	93,003	0
BEST L.	108,008	191	BOOTH B.	105,588	0
BETKER J.	107,911	1,220	BOOTH C.	97,918	566
BETTLES E.	106,305	0	BOOTH D.	99,263	0
BEVAN A.	147,644	2,303	BOOTH K.	79,622	0
BHANGU H.	79,394	731	BOOTH L.	95,183	0
BHARDWAJ D.	87,735	0	BOOTY J.	94,321	2,386
BHARGAVA S.	87,958	569	BOPARAI A.	81,588	244
BHATT T.	79,246	1,756	BOPARAI S.	106,520	884
BHINDER J.	83,080	0	BORELLI N.	95,159	439
BHINDER K.	84,624	0	BORGES J.	94,171	0
BHOIL S.	83,564	0	BORGES P.	97,252	0
BHULLAR A.	88,046	0	BORTIGNON B.	129,952	647
BIEBER B.	89,371	0	BOTT M.	81,690	0
BIEBER T.	98,040	5,169	BOTTYAN B.	77,288	0
BINNIE A.	125,767	2,639	BOUBILA J.	106,980	0
BIRD W.	80,925	18	BOUCHARD E.	138,767	3,157
BISDORF B.	77,699	0	BOUCHARD J.	96,057	657
BISHOP C.	120,453	253	BOUILLON K.	107,383	985
BISHOP P.	105,295	447	BOURDIN E.	198,880	1,116
BJARNASON L.	75,602	120	BOURDON J.	103,921	366
BLACK J.	107,969	38	BOUSTANI N.	80,276	0
BLACK M.	96,485	12	BOW A.	75,652	101
BLACK M.	80,127	88	BOWCOTT B.	124,547	11,168
BLACKLOCK J.	148,493	8,978	BOWE R.	80,278	0
BLAIR C.	107,632	219	BOWEN J.	77,399	121
BLAIR L.	96,119	0	BOWERBANK M.	83,874	0
BLAIS J.	183,704	35	BOWYER C.	87,993	0
BLANCO D.	81,160	0	BOYAL M.	104,504	0
BLANCO K.	75,287	50	BOYCE S.	106,263	3,395
BLANCO M.	262,616	4,116	BOYD K.	96,029	0
BLEAKNEY K.	112,939	0	BOYLAN J.	112,936	217
BLODGETT G.	109,425	893	BRADBURN N.	81,584	10,830
BLUNDELL C.	102,254	1,061	BRADFORD D.	95,999	716
BOAL J.	107,441	1,633	BRADFORD S.	91,620	1,038

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BRADLEY A.	80,177	0	BUTLER G.	86,160	670
BRADLEY G.	77,121	0	BYCHKOV B.	121,683	1,210
BRADLEY S.	103,861	41	CABALFIN G.	77,642	0
BRADSHAW K.	108,477	20	CABIGAS R.	82,857	27
BRADSHAW L.	90,713	376	CABRERA I.	101,825	50
BRAICH R.	101,855	0	CACATIAN L.	95,581	0
BRAICH S.	88,659	485	CADER S.	116,785	29
BRAKOP I.	104,262	13,838	CAHOON C.	91,967	0
BRAR M.	80,866	3,463	CAIRE ROJAS M.	135,532	541
BRAR N.	81,324	70	CALBICK L.	126,726	668
BRAY A.	82,396	2,675	CALIMAN A.	80,791	3,958
BREARLEY A.	133,266	1,178	CALLANDER S.	112,194	191
BREGEDA K.	143,836	2,616	CALLISON C.	104,518	191
BREITSCHMID M.	75,621	0	CAMACHO CRUZ C.	91,048	0
BRENNAN E.	93,634	718	CAMPBELL E.	79,269	0
BRES A.	117,171	3,139	CAMPBELL K.	101,355	1,789
BREWSTER C.	121,476	1,556	CAMPBELL S.	148,051	1,608
BREWSTER D.	105,569	0	CAMPBELL S.	100,716	0
BRIERLEY A.	115,870	0	CAMPBELL T.	139,554	1,832
BRIGGS B.	84,960	0	CANETE E.	115,078	0
BRIGGS S.	88,869	191	CANIC C.	85,554	0
BRINO-TARASOFF J.	76,811	2,073	CANNATA G.	75,371	0
BROCKMAN J.	151,198	2,630	CANNATA M.	80,974	16
BRODZIAK S.	117,298	871	CANNON R.	125,862	398
BROMMELAND S.	94,508	1,443	CANOFARI S.	109,435	3,553
BROOKE A.	162,809	27,434	CANOSA M.	81,498	160
BROOKS N.	78,226	470	CARINO M.	99,712	658
BROWN J.	97,207	0	CARLOS R.	116,017	4,519
BROWN K.	117,518	1,139	CARMONT T.	100,455	0
BROWN L.	75,339	0	CARPENETTI A.	103,044	0
BROWN T.	78,224	0	CARPENTER W.	331,013	5,114
BROWNE M.	119,634	0	CARR B.	97,598	0
BROWN-MACKAY T.	76,288	0	CARR K.	142,454	331
BROZIC B.	90,385	0	CARRILLO E.	76,012	0
BRUCE K.	83,159	0	CARSTENS N.	109,248	0
BRYAN M.	191,151	10,076	CARTER E.	92,278	0
BRYANT J.	80,486	191	CARTER S.	98,045	0
BRYANT J.	80,220	191	CARTIER M.	101,803	0
BUCHANAN A.	83,959	1,152	CARTWRIGHT K.	107,880	0
BUCKLAND J.	97,524	1,035	CARUSI A.	98,221	0
BUCKMAN P.	94,066	0	CARUSI J.	126,065	2,871
BUI D.	105,451	0	CASIO E.	93,129	0
BUI T.	77,132	0	CASSAP L.	84,235	1,594
BULHOES G.	88,752	0	CASTEL S.	103,263	191
BULJUBASIC M.	101,295	0	CAUSTON C.	97,206	0
BUNTING B.	96,232	0	CENTRONE J.	80,245	0
BURGESS S.	91,934	0	CHABEN N.	109,450	0
BURNETT A.	161,910	3,592	CHAFE C.	99,792	0
BURNETT P.	75,928	191	CHAFFEE T.	80,926	688
BURRILL S.	112,920	0	CHAGGER G.	102,050	191
BUSSANICH L.	91,615	50	CHAGLANI A.	92,094	0
BUTER B.	93,963	0	CHAHAL K.	88,861	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CHAHAL T.	80,432	0	CHARPENTIER J.	89,202	306
CHAMBA S.	109,855	2,148	CHARTIER D.	78,384	0
CHAMBERS C.	95,657	0	CHAU V.	118,925	1,108
CHAMBERS J.	75,952	0	CHAUDHARY M.	84,752	0
CHAN A.	77,416	92	CHAWLA T.	132,480	2,120
CHAN A.	81,884	0	CHEEMA P.	101,801	1,866
CHAN A.	144,886	985	CHEEMA S.	93,206	872
CHAN A.	113,233	0	CHELA S.	131,001	749
CHAN B.	104,577	0	CHEN A.	76,516	191
CHAN C.	102,051	16	CHEN H.	81,457	0
CHAN C.	138,628	3,657	CHEN H.	111,009	1,156
CHAN C.	85,682	408	CHEN L.	78,112	2,713
CHAN D.	77,225	221	CHEN M.	93,263	0
CHAN F.	102,259	41	CHEN M.	87,503	0
CHAN G.	96,661	3,916	CHEN X.	85,905	0
CHAN G.	84,405	25	CHENG B.	78,089	0
CHAN G.	90,468	1,581	CHENG C.	99,165	479
CHAN H.	94,475	0	CHENG S.	101,722	10,917
CHAN H.	94,011	0	CHENG W.	122,853	1,513
CHAN J.	104,057	1,591	CHERRILLE J.	82,903	56
CHAN J.	84,455	1,577	CHEUNG D.	105,777	727
CHAN K.	90,869	0	CHEUNG D.	162,620	216
CHAN K.	81,075	84	CHEUNG E.	100,515	40
CHAN K.	117,681	652	CHEUNG H.	102,317	0
CHAN L.	113,157	796	CHEUNG J.	93,679	191
CHAN M.	123,730	850	CHEUNG P.	166,901	385
CHAN M.	92,716	0	CHEUNG R.	131,275	1,689
CHAN O.	95,063	0	CHEUNG W.	109,691	0
CHAN S.	116,105	1,906	CHEUNG Y.	95,679	0
CHAN S.	100,777	1,035	CHEVALIER P.	75,594	1,151
CHAN T.	183,455	2,073	CHIA I.	95,077	84
CHAN V.	141,084	4,819	CHIA N.	84,032	253
CHAN W.	120,428	1,003	CHIANG C.	103,137	0
CHAN Y.	91,880	1,291	CHIANG D.	90,516	0
CHAN Y.	100,178	107	CHIMA C.	78,443	0
CHAND A.	99,557	30	CHIN R.	108,030	0
CHAND H.	101,780	0	CHIN S.	92,915	191
CHAND N.	86,829	0	CHING J.	98,275	191
CHANDOLA H.	94,366	0	CHIN-SHUE N.	82,640	326
CHANDRA J.	81,859	72	CHIU A.	85,738	199
CHANDRA L.	92,882	191	CHIU A.	97,639	0
CHANDRA R.	100,791	0	CHIU C.	139,110	848
CHANDRA S.	170,950	3,068	CHIU G.	98,208	0
CHANDRA V.	80,526	0	CHIU L.	76,813	287
CHANDRASEKARAN V.	99,030	150	CHIVU M.	92,631	0
CHANG A.	104,433	0	CHO J.	106,301	709
CHANG A.	87,155	5,000	CHOI G.	106,736	0
CHANG R.	155,664	0	CHOI J.	76,032	99
CHANG Z.	116,000	0	CHOKSHI J.	109,971	0
CHAO OU R.	127,780	2,001	CHORNEY L.	136,464	624
CHAPMAN S.	109,030	0	CHORNEY T.	107,448	5,575
CHARLESON A.	78,906	0	CHOU J.	106,729	138

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CHOW J.	105,220	79	COMEAU S.	116,638	192
CHOW K.	87,961	0	COMMINIS B.	144,168	0
CHOW L.	92,158	0	CONNELL M.	91,597	241
CHOW L.	98,518	1,211	CONNOLLY A.	105,563	0
CHOW M.	119,956	1,226	CONSTABLE C.	99,391	320
CHOW W.	88,324	0	COOK B.	108,105	0
CHOW W.	107,884	140	COOKE C.	80,752	700
CHOY A.	103,096	14	COOKEY-GAM S.	99,932	0
CHRISTENSEN K.	109,584	1,444	COOKEY-GAM U.	83,849	0
CHRISTENSEN M.	105,816	109	COOLEN B.	136,205	2,387
CHRISTENSEN M.	101,695	198	COOMBES S.	102,113	0
CHRISTMAS A.	80,886	1,681	COOMBS C.	84,791	58
CHRISTOFFERSON G.	154,029	2,303	COOPER D.	131,622	274
CHU B.	89,514	0	COOPER S.	96,101	0
CHU B.	97,991	1,035	COPELAND C.	102,286	0
CHU H.	95,177	0	CORAY M.	106,895	191
CHU R.	113,545	0	CORREIA D.	101,743	0
CHU S.	98,904	0	CORRIGAN J.	84,233	0
CHU T.	99,037	670	CORTESE M.	80,768	0
CHUKA K.	103,824	0	CORTEZ C.	82,923	0
CHUNG D.	107,650	0	COSMAN N.	91,974	0
CHUNG J.	78,979	0	COSTA R.	95,721	0
CHUO C.	75,370	10	COSTANZO L.	75,476	0
CHURCHILL A.	96,257	3,726	COULTHARD R.	115,445	0
CHURCHILL-BROWNE R.	107,019	1,616	COWIE K.	109,523	0
CIAMPELLETTI J.	125,180	23	COWIE T.	91,652	0
CICCOZZI S.	119,408	5,893	COWLEY J.	75,277	0
CILLO A.	78,606	0	COX C.	118,230	1,580
CIOLFITTO T.	105,734	2,519	COX M.	187,833	3,238
CLARK C.	80,447	0	COYNE C.	77,079	3,200
CLARK T.	103,857	1,853	CRAIG C.	75,052	0
CLARKE C.	108,132	0	CRAIGIE A.	100,820	0
CLARKE D.	93,931	191	CRAWFORD E.	79,057	2,092
CLARKE-SHERMAN C.	88,602	0	CRAWFORD L.	118,887	2,275
CLEGG K.	104,768	0	CRAWFORD N.	87,438	0
CLIPSHAM A.	98,736	0	CRAWFORD T.	99,771	0
CLOUGH R.	100,172	0	CRETA M.	75,637	4
CLUNK L.	87,040	871	CRIPPS L.	101,767	30
CO E.	100,348	0	CUBBON V.	75,640	359
COATES H.	106,523	678	CUI X.	89,369	191
COBURN B.	77,275	2,651	CULOS E.	129,188	1,208
COGHILL R.	77,129	2,630	CULVER G.	80,389	0
COLENBRANDER G.	126,998	859	CUMBERBATCH M.	108,487	1,291
COLINS S.	87,890	0	CURLL S.	119,576	79
COLLETT E.	75,482	0	CURRAN P.	97,807	2,920
COLLIN R.	82,292	0	CURRIE C.	97,662	86
COLLINGS N.	91,080	0	CURTIS H.	122,843	222
COLLINS J.	82,111	1,609	CUTAIA D.	96,132	2,216
COLLINS K.	118,678	191	CUTHBERT B.	107,644	0
COLLINS N.	90,219	0	CVACI R.	98,222	0
COLLINSON D.	75,223	368	CYRENIAN S.	89,319	0
COLSON N.	79,056	0	DA ROCHA JUNIOR S.	102,170	207

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
DADIVAS C.	95,100	0	DER W.	81,190	533
DAIGLE C.	84,263	2,735	DERBY L.	118,604	2,975
DAILLY P.	96,221	0	DERINZY M.	96,549	262
DALLA PACE G.	110,169	0	DESAI S.	99,449	0
DALMAN S.	88,024	0	DESBIENS M.	119,017	0
DALUPANG R.	90,646	0	DHALIWAL A.	106,447	2,709
DAMON C.	103,005	505	DHALIWAL A.	78,605	0
D'ANDRADE C.	112,033	1,035	DHALIWAL A.	100,098	42
DANG M.	99,166	0	DHALIWAL K.	161,660	3,468
DANTAS MARTINIANO M.	83,904	30	DHALIWAL R.	91,288	2,969
DANTU P.	90,146	0	DHALIWAL S.	101,902	984
DARGAHI M.	122,603	405	DHALIWAL S.	97,149	0
DARKE M.	126,842	152	DHAMI S.	81,205	0
DARLING L.	90,115	193	DHANANI S.	100,626	578
DAROUGH B.	104,031	191	DHANANI Z.	92,682	0
DASIKA H.	111,370	326	DHANJI J.	85,088	0
DASILVA S.	103,891	43	DHARI A.	80,600	2,350
DASSANI V.	109,904	229	DHARIWAL K.	96,416	370
DATT B.	91,816	0	DHAWAN M.	101,703	344
DAVIDSON B.	94,882	2,215	DHILLON K.	102,757	0
DAVIES P.	111,950	6,317	DHILLON K.	100,399	86
DAVIS J.	76,763	281	DHILLON M.	87,197	0
DAVIS K.	118,242	8,624	DHILLON N.	82,971	31
DAY C.	85,963	0	DHILLON P.	75,054	0
DE BEAUPRE J.	113,748	0	DHILLON S.	86,046	2,647
DE CICCIO A.	80,735	0	DHULKU H.	79,982	20
DE GOEDE T.	103,352	0	DHUT J.	77,704	0
DE GUZMAN N.	115,502	1,910	DI SPIRITO J.	96,005	17
DE GUZMAN S.	81,233	28	DI STEFANO A.	75,790	0
DE LEENHEER B.	108,239	0	DIAL G.	101,116	348
DE LEON S.	108,815	0	DICDIQUIN C.	109,002	190
DE LEUR P.	150,286	28,911	DICKINS S.	75,706	0
DEACON G.	136,482	1,235	DIGGENS B.	136,399	726
DEAN D.	123,008	22,074	DIMAYUGA JUNG S.	98,383	0
DEAN T.	102,895	191	DINGMAN L.	75,989	0
DEGROOT J.	113,635	247	DIONNE R.	83,895	19
DEHAL H.	81,725	0	DISPIRITO M.	84,479	0
DEISINGER L.	108,765	780	DITTY L.	89,992	0
DEKERF J.	115,302	0	DIXON C.	101,879	0
DELA CRUZ C.	88,011	247	DMYTRY E.	80,290	191
DELA CRUZ F.	95,121	191	DOAN A.	80,269	191
DELANEY D.	89,364	0	DOBELL K.	85,478	122
DELLA-COLETTA B.	101,060	84	DOBROVOLNY J.	104,754	817
DEMBICKI P.	95,732	0	DOBSON J.	112,012	452
DEMEO K.	98,394	0	DODGSHON T.	91,699	1,704
DEMREN M.	141,805	70	DODIG S.	110,846	0
DENG Q.	93,321	30	DOE A.	76,290	0
DENG Y.	118,504	7,490	DOELL L.	103,684	210
DENNIS M.	80,300	0	DOLBY K.	92,361	0
DEOL A.	111,586	0	DOLHANTY J.	99,711	2,021
DEPOURCQ J.	117,163	955	DOLLARD R.	88,706	193
DER K.	127,714	85	DOMINGUEZ M.	102,758	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
DONALDSON I.	83,921	7,188	ELDEHIMI H.	117,249	0
DONALDSON S.	108,604	2,303	ELIOPOULOS N.	98,503	50
DORADEA-CABRERA D.	120,357	4,442	ELLIOTT D.	116,378	1,023
DORE R.	95,407	0	ENG K.	76,697	0
DORICIC J.	161,125	4,041	ENG M.	149,686	1,861
DOSANJH H.	77,729	0	EPP T.	78,858	0
DOUGAN D.	88,061	0	ERAVIKULANGARA J.	78,666	796
DOUGLAS C.	93,003	165	ERICKSON D.	117,627	654
DOUGLAS S.	82,464	397	ESCOBAR-RODRIGUEZ J.	75,668	0
DOURNOVO P.	97,549	0	ESLAMI R.	105,653	141
DOUTHWAITE J.	82,079	1,582	ESMATI M.	76,315	137
DOWDING A.	91,459	98	ESPIN T.	100,055	3,424
DOWE A.	80,513	816	ESTRADA L.	85,231	0
DOWNEY M.	95,578	8,302	ESTRADA M.	88,909	0
DOYLE C.	97,139	0	EUSTACE A.	146,824	2,303
DOYLE M.	106,495	0	EVANS C.	97,173	191
DRAGOI D.	90,295	2,755	EVANS E.	98,390	905
DRESKAI E.	92,886	313	EVANS H.	88,042	0
DREW J.	112,248	2,855	EVANS T.	99,469	210
DREXLER S.	103,445	0	EVEN A.	121,930	47
DREYER P.	78,127	248	FAFARD N.	130,086	1,937
DRUMMOND J.	116,694	0	FAGG K.	78,984	0
D'SOUZA A.	81,109	2,370	FAIRBAIRN C.	99,989	161
DUCHARME L.	79,554	0	FAIRBAIRN K.	80,486	63
DUDLEY A.	183,310	1,637	FAIRBOTHAM K.	86,737	1,318
DUGAS R.	93,339	0	FAIRFAX D.	108,390	226
DUMENCU G.	108,606	31	FAISSAL GLOT V.	87,475	0
DUMONCEAUX M.	92,350	0	FAKHIMTALEBINIA A.	151,092	111
DUNATOV M.	123,779	422	FANG M.	128,573	874
DUNBAR A.	90,631	0	FANTINIC N.	107,481	191
DUNFORD M.	83,703	1,221	FARAGUNA J.	75,058	340
DUNN K.	100,951	69	FARLOWE M.	75,047	40
DUNPHY N.	75,683	0	FARMER M.	96,214	0
DUONG D.	103,773	0	FARRELL S.	84,369	0
DUONG K.	96,047	1,497	FAULCONER R.	96,807	0
DUPUY C.	82,231	23	FAY G.	95,996	0
DURDA N.	82,106	86	FAYERS K.	88,628	3,863
DUSSEAULT T.	100,042	1,910	FEARNCOMBE D.	194,805	8,251
DYCK J.	94,047	1,630	FEBBRAIO M.	91,724	0
DYKSTRA C.	79,130	0	FEDOSEEV E.	114,335	0
DYKSTRA J.	95,289	0	FEELY A.	139,990	0
DYNOWSKI R.	89,098	0	FEIST T.	98,123	191
EASTWOOD G.	315,354	10,731	FENG H.	94,276	2,793
EDGEWORTH J.	308,972	3,520	FENG J.	113,857	1,035
EDWARDS B.	143,753	941	FENG K.	106,505	0
EDWARDS C.	109,906	83	FENG Y.	86,949	52
EDWARDS J.	77,559	0	FENTON A.	75,845	191
EDWARDS R.	118,085	415	FEOKTISTOVA M.	126,945	3,016
EEUWES J.	162,344	56	FERGUSON C.	107,141	0
EGAN S.	150,448	297	FERGUSON E.	99,323	196
EGELI D.	101,095	380	FERGUSON M.	79,298	19,750
EHSANI A.	84,060	0	FERRABY S.	152,435	3,668

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
FERRARI R.	83,081	30,560	FU D.	107,079	1,327
FERRERAS J.	108,095	255	FU M.	78,758	0
FIALA P.	105,181	0	FUCHS C.	84,211	5,182
FIGUEROA A.	100,176	0	FUENTES G.	78,278	241
FILIPCHUK D.	105,260	682	FUHR C.	77,927	0
FINCH S.	118,448	564	FULLER J.	78,784	0
FINDLAY S.	105,436	3,153	FULLER R.	92,484	0
FINLAY S.	178,830	8,819	FUNG E.	121,455	333
FINNAMORE E.	108,585	35	FUNG L.	135,448	3,043
FINSTAD B.	88,135	191	FUNG P.	112,646	372
FIPKE D.	80,258	0	FUNG S.	80,931	0
FISCHER P.	100,016	77	FUNK C.	80,541	277
FISCHER S.	126,165	352	FURTULA K.	99,940	2,850
FISHER R.	175,922	2,051	FUZESI T.	75,447	110
FLANDEZ F.	80,699	0	GABA A.	76,038	0
FLETCHER R.	93,095	262	GAGNE P.	78,336	0
FLOEN R.	138,982	10,823	GAIM K.	106,111	718
FLOOD N.	101,928	86	GAJJAR D.	104,400	0
FODOR K.	89,737	185	GALANG J.	84,046	0
FOLEY J.	155,918	10,748	GALANO TAN C.	93,810	1,035
FOLEY J.	117,930	168	GALI J.	87,201	119
FOLEY M.	101,952	191	GALLANT M.	87,793	5,782
FOLLY ISSA G.	77,086	0	GALUSKA J.	125,000	7,861
FOORT A.	108,070	815	GAMBHIR G.	87,165	0
FOOT D.	82,954	191	GANDHI P.	98,252	0
FORD D.	105,826	4,261	GARAY SANCHEZ P.	96,222	181
FORDHAM M.	77,373	191	GARCIA HERNANDEZ J.	100,523	167
FORMAN B.	112,538	2,939	GARCIA P.	103,863	86
FORMAN J.	154,461	3,270	GARDNER J.	132,172	1,084
FOROUGHNI N.	77,723	0	GARES T.	83,473	938
FORREST D.	101,908	1,085	GARLOUGH L.	130,300	1,476
FORRESTER E.	81,196	0	GARNEAU T.	202,333	2,588
FORSTER J.	85,407	1,476	GARRETT L.	97,889	262
FORSTER M.	87,098	1,053	GARRETT R.	107,586	195
FORSYTH S.	189,412	2,303	GARRETT R.	83,402	20
FOWLER A.	83,638	1,696	GAUCHER R.	101,549	912
FOWLER J.	110,651	311	GAULEY K.	199,373	10,812
FOWLER M.	81,428	86	GAUTAM N.	128,046	24
FOWLES S.	97,102	0	GAUTAM S.	76,047	29
FOX J.	82,801	0	GAVIN C.	103,028	680
FRANCU R.	106,200	0	GAVRILA D.	102,404	821
FRANGOLIAS J.	108,140	442	GAYLER R.	77,836	0
FRANK K.	86,618	0	GEE W.	105,419	0
FRANSSSEN H.	108,685	0	GELIN K.	122,563	717
FRASER K.	124,287	1,304	GELINAS S.	109,350	1,613
FRASER S.	107,123	191	GELLARD J.	84,634	0
FREMPONG A.	118,771	3,412	GENEAU K.	76,345	9,384
FRENCH C.	103,372	0	GENEROSO E.	83,367	0
FRITZ J.	123,459	917	GEORGE B.	75,070	0
FROESE M.	81,698	471	GEORGE L.	96,743	1,581
FRY N.	88,084	0	GERAK S.	99,994	2,123
FU C.	92,253	0	GERMANN B.	109,481	112

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GERRY S.	96,291	27	GOVINDARAJ S.	125,369	81
GHAFFARI ZADEH S.	108,110	3,258	GRACE M.	128,482	0
GHAG S.	132,004	0	GRANGER B.	83,336	0
GHANAVIZCHIAN N.	84,399	0	GRANT C.	99,157	191
GHEIDI S.	86,285	0	GRANT D.	103,514	191
GHOSH M.	80,031	0	GRANT M.	99,040	0
GHUMAN P.	88,831	2,342	GRASS T.	105,110	908
GIBBS M.	121,561	4,276	GRATTON A.	121,395	6,889
GIBSON T.	84,977	3,580	GRAUER J.	76,366	0
GIESBRECHT L.	100,918	122	GRAVEL J.	119,381	905
GIGLIO D.	96,053	9,765	GRAVELLE D.	100,768	838
GILES B.	88,240	0	GRAY T.	105,551	72
GILES J.	162,060	918	GRAYSON G.	96,000	0
GILL A.	90,234	69	GRAZIANO M.	89,834	0
GILL B.	95,392	0	GRAZIANO M.	76,283	0
GILL D.	79,447	168	GREEN R.	76,871	466
GILL G.	80,854	0	GREER C.	116,824	155
GILL J.	80,579	20	GREGOIRE J.	130,769	0
GILL J.	83,633	211	GREGOR R.	83,177	0
GILL J.	82,512	50	GREGOV V.	100,064	246
GILL J.	77,870	0	GRENIER L.	143,488	2,303
GILL J.	113,672	0	GREWAL B.	97,321	55
GILL K.	89,022	0	GREWAL C.	142,054	963
GILL N.	107,000	0	GREWAL R.	110,849	123
GILL S.	105,739	144	GREWAL R.	79,050	0
GILL S.	99,113	0	GREWAL R.	89,049	0
GILL S.	85,356	0	GRIEP S.	77,311	0
GILL S.	83,227	44	GRISEDAL M.	95,294	0
GILL S.	89,330	25	GRODS B.	80,807	0
GILL T.	80,455	0	GROENING G.	76,145	0
GILLICH C.	115,686	869	GROSSE L.	118,301	0
GINTER G.	160,977	3,013	GROSSMAN A.	123,557	532
GIRARD M.	160,150	2,758	GROVER R.	97,441	191
GIRARD R.	93,183	0	GRYB N.	128,939	0
GODMAIRE L.	86,886	0	GUADAGNO V.	104,288	0
GODWIN- A HART S.	118,879	3,534	GUALBERTO S.	75,541	0
GOHN T.	76,323	105	GUENETTE S.	101,354	894
GOLD T.	95,401	191	GUERRA L.	99,759	60
GOLDBERG A.	80,984	0	GUEST J.	124,101	3,674
GOLDSWORTHY K.	121,533	4,526	GUI Y.	107,872	0
GOLUZA J.	103,308	191	GUIN S.	85,233	0
GOMES A.	126,471	2,620	GULLETT L.	161,078	3,031
GONZALEZ A.	115,416	755	GUNN A.	124,105	3,763
GONZALEZ N.	125,632	2,393	GUNN D.	86,178	63
GOODMAN N.	103,231	665	GUNNARSON S.	99,916	5,547
GOODMAN P.	109,621	2,387	GUO W.	110,848	0
GOPAKUMAR V.	116,681	1,974	GUPTA A.	96,981	0
GOSAL K.	102,789	0	GUPTA M.	82,983	0
GOSAL P.	80,587	0	GUPTA V.	151,879	10,641
GOSAL S.	95,900	423	GURUNG B.	87,313	194
GOSAL T.	116,900	672	GUSE D.	79,655	0
GOSWAMI M.	76,058	299	GUSTAFSON R.	84,894	1,223

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GUTIERREZ D.	82,975	0	HATTON K.	162,788	180
GUVEN S.	100,655	401	HAUSCH R.	115,402	1,527
HAAF C.	107,255	0	HAVERLAND C.	142,384	4,498
HAAF S.	108,573	130	HAWKINS M.	76,906	0
HABIB B.	84,630	10,709	HAWRYSH K.	78,626	0
HAIG I.	97,328	86	HAWS T.	93,671	625
HAIRE S.	76,676	13,809	HAY N.	80,229	0
HALCROW S.	130,076	0	HAYEK S.	75,197	340
HALE K.	121,245	2,912	HAYES R.	91,535	181
HALL K.	163,761	2,400	HAYRE G.	88,750	0
HALL T.	80,304	0	HAYRE R.	114,088	232
HALLIDAY K.	95,829	215	HAYWARD S.	120,187	1,086
HAM J.	91,723	0	HAZLETT C.	123,088	30
HAMADE D.	100,573	0	HAZLETT K.	105,456	396
HAMILTON A.	123,558	3,923	HE M.	127,501	1,197
HAMILTON E.	95,379	127	HECIMOVIC M.	95,480	0
HAMILTON L.	76,849	86	HEDSTROM D.	95,549	5,626
HAMILTON S.	75,088	0	HEER A.	80,734	0
HAMPSON A.	98,534	0	HEER G.	82,493	0
HAN J.	95,041	1,271	HEERSAHOTA S.	116,368	1,143
HAN K.	99,198	244	HEGINBOTTOM J.	202,501	11,260
HANCOCK A.	96,100	1,465	HEIDNER J.	88,657	449
HANCOCK S.	118,571	39	HEISKANEN B.	107,767	0
HANDE T.	157,901	2,303	HEITMAN D.	85,718	0
HANEEF A.	97,447	0	HENDER N.	96,938	191
HANLEY S.	80,228	0	HENDERSON D.	171,925	1,419
HANLEY T.	88,001	0	HENDESSI M.	81,326	0
HANNA R.	115,018	191	HENDRICKSON A.	99,672	151
HANSOM A.	102,296	0	HENDRIKSEN L.	120,122	641
HANSON B.	93,387	191	HENG D.	148,659	2,127
HAQ A.	88,278	6	HEPPLE D.	132,815	1,063
HARDEN M.	80,345	0	HERRERA RIVEROS J.	104,666	0
HARDER T.	77,913	0	HERRINGTON G.	92,426	0
HARDMAN G.	108,149	0	HERTSLET B.	80,320	0
HARDY C.	99,848	1,232	HERTSLET D.	145,395	376
HARDY K.	83,464	0	HEUCHERT T.	196,643	3,134
HARDY P.	105,912	348	HEYE C.	75,263	163
HARGRAVE M.	98,155	7,851	HIBBERT L.	152,460	2,372
HARMS J.	76,103	0	HICKMORE C.	106,125	245
HARMSE W.	79,857	0	HIEBERT FARIA J.	106,971	4,058
HARPER G.	85,965	209	HIEBERT G.	92,350	0
HARRINGTON S.	180,719	1,393	HIEBERT K.	130,471	2,048
HARRIS S.	89,027	4,130	HILDER L.	101,101	0
HARRISON J.	95,135	78	HILDER M.	129,721	307
HARRISON M.	80,592	0	HILL D.	87,626	1,036
HART A.	100,532	191	HILL D.	134,731	7,169
HARTLEY R.	102,561	106	HILL D.	104,795	191
HARVEY H.	76,177	0	HINTON M.	147,300	3,484
HARVEY S.	81,233	501	HITT R.	99,966	86
HARWOOD M.	109,120	0	HIZON E.	175,473	30
HASSEN R.	109,045	0	HO A.	93,678	0
HATCHER J.	106,134	686	HO C.	111,815	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HO C.	106,270	673	HUEN L.	100,032	707
HO F.	106,968	78	HUGGAN K.	82,240	1,170
HO I.	108,558	0	HUGHES B.	98,036	1,218
HO KIN W.	89,770	386	HUGHES K.	99,994	1,535
HO L.	75,463	0	HUH T.	75,728	0
HO M.	80,285	0	HUI D.	97,884	56
HO M.	93,972	1,735	HUI J.	102,503	0
HO M.	105,827	12	HUI K.	96,115	200
HO S.	103,011	181	HUI K.	76,638	0
HO Y.	91,566	0	HUI M.	87,985	0
HOARE A.	95,174	689	HUI M.	175,890	1,368
HOBBS K.	92,887	0	HUI M.	100,019	0
HOBBS K.	94,090	0	HUI P.	91,097	0
HOBSON A.	94,448	947	HULL R.	80,282	0
HODACSEK S.	94,095	163	HULSTEIN J.	114,788	2,633
HOFFARD N.	80,168	0	HUNDAL K.	123,094	1,477
HOFFMAN T.	90,442	9,057	HUNDAL S.	82,256	1,324
HOFFMANN K.	102,807	0	HUNDAL S.	97,587	0
HOGG K.	108,202	389	HUNT S.	101,789	0
HOHLBEIN L.	108,616	1,801	HUR K.	85,954	342
HOLBROOK J.	97,387	6,933	HURZIN B.	102,958	200
HOLISKO S.	98,669	0	HUSSAIN B.	89,557	0
HOLLAND L.	87,558	5,315	IDLER K.	87,914	0
HOLLEFREUND G.	162,363	3,064	IERACI M.	87,123	0
HOLLEFREUND K.	81,280	0	IEVTUSHENKO A.	90,012	0
HOLLOWAY R.	98,963	0	IGNACIO B.	95,892	0
HOLMES G.	92,732	0	IHEMANMA S.	99,432	0
HONG B.	78,819	359	IKEDA M.	98,446	0
HONG S.	93,106	2,322	ILCHUK D.	82,557	191
HOOVER R.	117,389	2,023	ILICI A.	95,886	2,065
HOPKINS D.	120,430	240	INGRAM D.	80,939	0
HOPKINSON T.	103,141	1,378	INVENTO A.	94,560	0
HORVATH J.	110,872	0	IP S.	93,107	314
HOSKINS B.	108,584	16	IP V.	112,980	30
HOSKINS J.	105,973	861	IRKAL G.	80,920	789
HOSKINS L.	100,273	238	IRVING L.	98,009	247
HOSSEINI S.	102,644	0	ISBISTER R.	117,981	89
HOU J.	86,716	0	ISIC E.	81,105	0
HOUBEN J.	102,419	1,143	ISMAGILOVA J.	108,729	466
HOUDAYER R.	75,797	0	ITAKURA R.	102,127	68
HOVLAND T.	78,677	1,198	IVAN N.	101,952	6,055
HOWARD A.	106,008	0	IVANOV D.	96,298	0
HREICH J.	99,518	2,095	IVES C.	95,297	0
HRUDEY C.	104,567	3,359	JACKSON D.	113,827	3,258
HSU A.	95,021	7,323	JACKSON G.	88,661	76
HSU S.	79,789	0	JACKSON G.	125,189	2,641
HU H.	75,228	0	JACKSON K.	95,694	191
HU X.	92,337	4,706	JACKSON M.	75,742	250
HUANG F.	87,247	86	JACKSON M.	81,936	191
HUANG J.	94,687	161	JACKSON S.	88,262	0
HUBBARD A.	82,677	0	JACOB M.	86,932	0
HUBER J.	96,018	2,601	JACOB W.	107,962	619

**Remuneration and expenses paid to employees
for the year ended March 31, 2024**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
JACOBSEN M.	80,456	1,176	JORGE C.	104,523	3,915
JACOBSON C.	124,383	496	JOSAN N.	81,266	0
JACOBY M.	98,275	17	JOSEPH-NIDUA J.	105,597	191
JACQUART D.	92,507	0	JOSEPHRAJ FERNANDO M.	80,809	0
JAGPAL R.	102,829	0	JOSEPHS R.	85,221	191
JAHN R.	87,993	40	JOSEPHSON E.	79,224	0
JALDIN T.	101,118	0	JOW A.	109,887	2,303
JAMES S.	96,527	2,040	JOYCE S.	122,696	221
JANDAY S.	96,585	168	JUCO M.	102,176	0
JANG C.	100,409	0	JUCO-PADGHAM M.	79,865	0
JANG H.	83,889	0	JUDGE J.	141,451	1,065
JANG K.	75,399	0	JUDGE N.	94,396	0
JANG S.	101,099	0	JUMA A.	78,058	191
JANSEN A.	117,909	2,944	JUNEJA N.	93,193	0
JARDINE P.	83,539	8,738	JUNG R.	101,611	277
JASSAL M.	81,018	30	JUNG T.	104,601	507
JEET J.	100,560	0	JURIC I.	100,829	0
JEFTIC M.	78,813	1,887	JUTLA H.	172,775	512
JEFTIC M.	160,020	3,301	JUTRAS M.	98,792	0
JEHANGIR I.	80,694	0	JUTTNER J.	77,719	0
JENKINS M.	97,782	0	JUULSEN T.	91,536	0
JENNINGS L.	77,784	4,031	KAAY A.	81,282	161
JENSEN N.	75,339	179	KABIRI ZEINALKHAH B.	79,996	0
JEONG M.	92,659	36	KAHLON S.	84,360	35
JESSA K.	99,020	1,080	KAILA G.	82,150	0
JEWELL K.	88,508	0	KAILA K.	93,431	595
JHIM U.	109,675	0	KAILA N.	156,662	557
JHUTTI B.	94,212	0	KAILA N.	78,203	0
JIA J.	111,744	0	KAILA-GREWAL I.	107,052	2,254
JIA N.	121,927	0	KAILEY H.	95,881	0
JILANI S.	95,478	112	KAJIWARA D.	112,111	198
JIMENEZ REID C.	89,666	0	KALETA J.	85,479	0
JOHAL C.	102,122	177	KALIDINDI N.	80,234	0
JOHAL G.	164,341	693	KALISCH G.	91,863	0
JOHAL I.	104,524	0	KALNINS L.	89,216	224
JOHAL R.	141,037	476	KAMAU E.	92,155	0
JOHNSON C.	100,322	1,374	KAMBOH C.	102,180	497
JOHNSON C.	103,386	191	KAMBOJ S.	93,407	0
JOHNSON D.	101,007	0	KAN J.	110,276	2,675
JOHNSON L.	116,466	0	KAN S.	80,983	18
JOHNSON L.	87,993	0	KANANI R.	93,766	30
JOHNSON N.	76,798	0	KANG G.	96,745	40
JOHNSON R.	105,386	24	KANG S.	120,256	2,388
JOHNSON S.	82,487	10	KANJI H.	90,276	0
JOHNSTONE B.	80,937	0	KAPOOR A.	112,482	724
JOIYA S.	87,447	191	KAPUR S.	98,044	126
JOLLY T.	83,911	163	KARPINSKI L.	96,517	264
JONES B.	97,730	0	KARWAL A.	77,515	0
JONES L.	127,581	1,723	KASULA B.	79,135	0
JONES R.	95,776	4,234	KATARIA H.	100,337	0
JONES T.	84,160	9,907	KATILA S.	84,301	0
JOON Y.	104,573	0	KATINIC A.	85,436	234

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KAUR H.	80,946	159	KIMBLE M.	98,686	283
KAUR J.	102,109	0	KIMURA D.	142,037	95
KAUR M.	103,405	377	KINAMORE T.	95,169	0
KAUR P.	96,005	0	KING G.	78,020	0
KAUR S.	101,769	0	KING J.	96,757	125
KAVANAUGH N.	87,733	12,569	KING R.	79,220	0
KAYSER M.	122,496	1,470	KINNEY S.	101,827	0
KEAN R.	134,410	623	KINSEY W.	102,112	0
KEEPENCE T.	94,180	86	KIRBY C.	110,569	7,954
KEERY D.	127,923	736	KIRKHAM P.	116,617	0
KEKS L.	94,935	0	KIRKHAM R.	173,784	3,081
KELCH K.	102,268	0	KIRKPATRICK K.	93,963	5,030
KELLEPPAN A.	80,458	0	KIRTON W.	100,094	2,074
KELLER S.	92,759	910	KITCHEN T.	127,690	1,077
KELLETT T.	116,173	0	KLAR A.	75,470	960
KELLINGTON S.	109,506	182	KLEEFSTRA Z.	170,678	3,979
KELSO S.	90,225	55	KLEIN B.	80,597	0
KEMP D.	77,340	541	KLEIN K.	103,568	2,556
KEMP P.	254,946	7,518	KLER K.	108,956	457
KENNEDY C.	79,098	0	KLETTKE H.	76,550	0
KENNEDY E.	100,689	3,120	KLITSIE D.	75,842	352
KENNEDY L.	108,176	0	KLOCKENBRINK N.	98,117	0
KENNELLY-MOHR B.	86,905	7,261	KLOOSTERMAN G.	80,321	0
KEOUGH D.	127,140	11,559	KNAPE P.	99,359	0
KER A.	92,713	11,505	KNECHTLE A.	98,828	114
KERK G.	78,373	16	KNIPPELBERG S.	81,350	45
KESSLER R.	90,271	0	KNULL B.	80,253	0
KEW K.	107,684	0	KO J.	93,085	0
KHAKH G.	109,898	1,179	KOBLANSKI T.	81,554	0
KHAMSANORH S.	78,046	226	KOCHHAR R.	78,680	0
KHAN E.	77,416	80	KOENEN A.	117,844	328
KHAN R.	78,831	191	KOIVUKANGAS A.	88,007	0
KHAN S.	106,248	0	KOKOT A.	77,294	71
KHANGURA R.	78,413	20	KOLE D.	93,890	1,044
KHIYANI M.	79,188	140	KOLOCKA Z.	91,683	0
KIDD C.	88,004	67	KOLODZINSKI G.	120,692	1,807
KIERNAN C.	80,098	0	KONG J.	144,115	215
KILBRAI B.	77,569	0	KONG K.	108,418	3,013
KILLEY S.	75,208	0	KONG S.	103,513	0
KILPATRICK A.	95,083	0	KONNO Y.	94,509	245
KILPATRICK J.	160,403	1,308	KOONAR H.	90,584	0
KIM D.	80,307	0	KOONER H.	104,297	3,768
KIM H.	95,743	0	KOPCHUK K.	107,935	26
KIM H.	118,224	15	KOROLEV M.	100,390	0
KIM J.	99,181	191	KOSTASCHUK J.	87,431	2,303
KIM J.	82,450	0	KOSTUR S.	114,985	0
KIM K.	79,012	0	KOTAMARTHY A.	87,888	0
KIM M.	82,963	0	KOTANI H.	81,156	21
KIM M.	78,973	2,104	KOTHANDAPANI S.	101,372	253
KIM S.	165,841	3,212	KOTHARI S.	102,660	1,055
KIM S.	100,849	181	KOTHIWALA N.	96,827	0
KIM Y.	79,628	1,291	KOUDI N.	116,079	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KOWALCHUK M.	90,791	49	LAM V.	96,507	0
KOZAR J.	142,581	5,405	LAM V.	92,553	0
KRAVAC M.	80,382	0	LAMB D.	80,258	0
KRIMMER J.	89,069	1,006	LAMBERT T.	80,281	0
KRISHNA MURTHY J.	85,024	392	LAMBOUR PEPIO P.	76,478	0
KRISTOPAITIS A.	78,649	0	LAMIEL F.	98,126	1,850
KUAN C.	75,277	0	LANE T.	117,092	428
KUBESOVA H.	94,267	2,437	LANG G.	101,477	327
KULAKOV O.	100,026	808	LANGEVIN Y.	85,493	131
KULLAR J.	79,653	0	LANGILLE L.	108,063	191
KULLMAN N.	118,243	0	LANGRANA N.	118,494	3,086
KUMAR D.	101,104	1,413	LAO A.	98,346	49
KUMAR R.	105,037	0	LAPAIRE D.	117,161	4,073
KUMARAN S.	107,995	0	LAPLUME T.	81,973	2,997
KUNDI R.	76,428	0	LAPOINTE C.	82,328	104
KUNG J.	130,500	1,146	LARDEN L.	75,953	1,182
KUNI J.	133,717	3,013	LAROSE L.	80,138	0
KUTTETH HARIHARAN H.	127,374	472	LARSSON K.	99,973	0
KWAN A.	118,719	866	LAU E.	108,664	0
KWAN J.	100,647	200	LAU F.	100,310	0
KWOK C.	106,931	1,395	LAU J.	100,220	0
KWOK J.	101,120	228	LAU M.	75,047	0
KWOK M.	95,263	0	LAU R.	103,610	191
KWOK M.	96,905	0	LAUDADIO S.	158,340	3,013
KWON H.	75,798	4	LAUGUICO K.	97,936	635
KWON T.	105,581	0	LAUPRECHT H.	106,468	0
KWONG K.	79,382	105	LAVIE E.	110,999	3,261
LABOUCAN K.	87,985	0	LAW S.	76,509	86
LAC H.	105,796	0	LAWAL A.	101,611	0
LACHANAS M.	110,375	0	LAWS B.	76,806	0
LACHLAN L.	82,589	25	LAZARUS P.	106,207	74
LADNER P.	143,185	2,360	LAZENBY K.	96,928	274
LAFORTUNE M.	81,279	246	LAZIC N.	78,396	18
LAI A.	99,141	9	LE D.	88,424	24
LAI R.	98,370	0	LEARNED D.	110,534	1,581
LAI S.	118,520	1,374	LEBRUN D.	175,359	7,595
LAI Y.	82,988	4,503	LEBRUN M.	75,268	22
LAIL A.	80,022	234	LEDUC B.	81,801	0
LAINCHBURY D.	92,202	936	LEDUC E.	88,886	0
LAING L.	107,749	2,905	LEE A.	143,741	1,111
LAKHANI L.	75,607	0	LEE A.	111,688	258
LAL N.	78,888	0	LEE A.	95,615	0
LAL N.	79,018	210	LEE B.	96,309	0
LAL S.	98,769	968	LEE C.	93,896	111
LAM B.	93,209	186	LEE C.	89,029	0
LAM C.	122,447	78	LEE D.	90,117	191
LAM C.	144,439	175	LEE D.	82,947	26
LAM C.	78,665	0	LEE E.	92,411	0
LAM M.	100,373	0	LEE F.	102,641	0
LAM R.	108,390	760	LEE F.	100,144	0
LAM T.	115,847	267	LEE G.	100,467	0
LAM T.	128,931	0	LEE H.	82,361	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LEE J.	86,981	0	LI C.	113,167	0
LEE J.	89,856	5,405	LI C.	88,722	0
LEE J.	80,144	0	LI E.	159,333	5,204
LEE J.	96,240	28	LI G.	86,215	0
LEE J.	93,349	0	LI J.	93,692	0
LEE K.	98,015	721	LI J.	95,386	0
LEE K.	88,947	27	LI R.	156,112	1,873
LEE K.	94,882	1,035	LI S.	89,681	0
LEE M.	116,844	340	LI Y.	91,325	4,605
LEE M.	167,147	3,857	LI Y.	134,443	530
LEE M.	75,238	0	LI Y.	79,300	0
LEE M.	145,991	3,541	LI Z.	101,749	2,466
LEE M.	107,333	62	LI Z.	103,127	300
LEE M.	99,142	0	LI Z.	78,635	696
LEE M.	92,409	0	LI Z.	76,776	4,419
LEE P.	135,557	0	LIANG Y.	103,483	182
LEE R.	122,931	1,730	LIANG Y.	106,680	406
LEE S.	97,731	536	LIGUORI T.	90,848	0
LEE S.	101,965	139	LIM H.	82,039	0
LEE V.	128,435	109	LIM K.	114,333	0
LEE W.	75,969	0	LIM T.	102,453	0
LEE W.	77,108	191	LIM Y.	80,906	45
LEE W.	92,510	117	LIN H.	84,295	0
LEE Y.	121,587	64	LIN J.	87,188	0
LEE Y.	87,971	6,707	LIN M.	122,287	556
LEESON K.	75,515	0	LIN R.	96,942	0
LEE-YOUNG D.	108,280	0	LIN X.	98,529	86
LEE-YOUNG G.	102,918	0	LIN Y.	80,621	0
LEGGETT K.	111,305	0	LINDEN R.	108,004	315
LEI A.	75,077	0	LINDEQUE L.	139,121	0
LEIGHTON K.	86,271	0	LINDESAY M.	101,732	499
LENCH B.	88,206	0	LINTON N.	174,354	5,508
LENCOVIC C.	148,208	3,044	LINZMEIER J.	111,924	0
LEONG P.	321,948	7,021	LIOW K.	79,703	30
LESPERANCE J.	153,349	673	LIPKEWICH R.	100,500	0
LESSARD E.	114,263	164	LIPPELT M.	107,071	3,371
LESTON L.	100,731	560	LISE R.	80,732	0
LESWICK M.	77,909	0	LITT G.	85,658	0
LEUNG C.	102,511	0	LIU A.	109,821	0
LEUNG E.	108,948	3,580	LIU C.	106,557	0
LEUNG E.	105,421	0	LIU D.	87,312	0
LEUNG P.	107,665	0	LIU H.	99,856	140
LEUS C.	93,679	0	LIU J.	85,029	45
LEVENS A.	75,325	0	LIU K.	106,890	188
LEWIS A.	137,374	1,896	LIU S.	84,430	3,493
LEWIS C.	130,385	55	LIU T.	126,306	22
LEWIS D.	110,153	0	LIU Y.	109,610	0
LEWIS D.	99,955	0	LO C.	75,079	0
LEWIS N.	92,959	191	LO C.	79,795	45
LEZICA M.	88,981	0	LO F.	141,225	1,781
LI A.	197,860	5,154	LO K.	108,795	241
LI A.	114,314	1,110	LO M.	87,850	30

**Remuneration and expenses paid to employees
for the year ended March 31, 2024**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LO V.	79,500	0	MA V.	112,221	0
LOACH A.	243,991	1,320	MA W.	112,215	400
LOCHRIE L.	133,221	0	MABEY T.	101,722	181
LOCK M.	107,790	1,421	MAC DONALD S.	89,045	0
LOGAN A.	76,392	0	MACALINO R.	84,324	354
LOISELLE S.	127,585	4,962	MACAPINLAC R.	130,188	321
LONDON J.	79,040	801	MACAULEY S.	80,999	691
LONDON S.	101,240	0	MACBURNIE M.	92,114	389
LONDONO G.	108,301	277	MACDONALD A.	108,147	474
LOO A.	92,545	0	MACDONALD C.	96,990	220
LOOS F.	86,152	0	MACDONALD K.	101,351	0
LOOS R.	117,356	26	MACDONALD N.	90,822	1,793
LOPEZ-DEE M.	116,006	3,195	MACDONALD R.	80,682	0
LORE R.	100,892	0	MACDUFF L.	75,391	10
LOUCAKOS S.	102,758	0	MACEACHERN M.	78,374	0
LOUGHLIN J.	102,183	126	MACEK S.	75,049	191
LOUIE V.	93,192	1,376	MACFARLANE E.	84,109	40
LOUIE W.	104,050	86	MACGILLIVRAY L.	95,333	0
LOW Y.	92,710	0	MACGREGOR B.	88,057	0
LOWE K.	96,716	0	MACHTMES M.	91,352	22
LOWRIE S.	75,170	138	MACINNIS B.	104,743	1,546
LOZANO J.	79,696	166	MACK D.	90,959	0
LU C.	99,337	0	MACKAY B.	91,061	3,636
LU Q.	93,927	0	MACKAY K.	137,164	3,491
LU R.	79,675	20	MACKAY K.	75,177	0
LU T.	97,648	191	MACKAY M.	116,706	345
LU T.	88,251	0	MACKENZIE S.	77,611	45
LUCHIES J.	104,676	0	MACLEAN V.	93,557	180
LUDDU M.	100,422	425	MACLEOD S.	118,654	3,524
LUDWIG T.	77,804	191	MACMEEKIN C.	91,603	619
LUI L.	111,927	0	MACNEIL C.	126,716	0
LUK D.	78,485	271	MACRI S.	94,570	0
LUKANOV I.	75,357	1,568	MADAN P.	137,738	3,654
LUM MIN S.	102,535	30	MADANAYAKE U.	95,814	796
LUM R.	88,492	0	MADDALA R.	124,166	0
LUM S.	91,656	0	MADSEN K.	86,337	594
LUM W.	100,920	0	MADSEN K.	98,593	1,026
LUND J.	95,297	0	MAFRAJI A.	114,323	1,190
LUNDELL M.	80,781	0	MAGALHAES CHRISPIM A.	100,551	0
LUO D.	77,001	0	MAGANA H.	80,316	0
LUO J.	102,624	1,347	MAGANA M.	77,140	25
LUONG S.	105,808	54	MAGILL A.	100,567	1,273
LUU J.	78,842	261	MAH J.	150,107	2,231
LUU M.	107,036	20	MAH S.	99,362	26
LY J.	78,781	0	MAHAJAN A.	114,838	386
LYFORD A.	90,918	559	MAHARAJ S.	99,352	871
LYNCH M.	79,939	192	MAI V.	103,970	0
LYONS D.	95,319	0	MAIER B.	125,108	21,504
MA A.	103,998	58	MAIN J.	151,416	2,929
MA B.	132,665	0	MAIO A.	107,472	155
MA K.	98,108	25	MAJETY L.	88,933	0
MA S.	120,655	1,851	MAJOR J.	75,091	27

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MAK J.	81,260	687	MARTIN M.	119,295	51
MAK L.	207,588	0	MARTIN M.	118,911	255
MAKULAVICIUS P.	96,065	2,154	MARTIN S.	117,703	54
MALAEB M.	80,641	191	MARTINS J.	97,509	0
MALAWIYA R.	91,592	274	MARTON F.	117,047	11,172
MALEKAR S.	117,518	0	MARTON M.	95,846	0
MALIK S.	103,374	386	MARU J.	90,173	0
MALLARI L.	90,025	242	MARVEL D.	118,247	75
MALLEK A.	143,407	3,193	MARZBANI S.	88,350	0
MALM A.	92,398	0	MASHHADI AVAZ TEHRANI H.	137,738	0
MALONE A.	78,881	0	MASON C.	75,187	682
MALSTER R.	82,049	0	MASON D.	95,279	449
MALVANKAR A.	93,888	243	MASON K.	91,624	1,250
MAN L.	153,240	4,339	MASSULLO C.	112,929	380
MAN M.	165,834	1,399	MATHARU H.	95,714	0
MANDAIR J.	115,831	242	MATHESON C.	107,457	0
MANDER S.	92,631	91	MATHEW A.	83,336	260
MANG J.	85,669	0	MATHIESON D.	112,387	973
MANGAT P.	116,501	3,167	MATTAMEL D.	97,849	0
MANGATTUVILAYIL J.	83,455	0	MATTHEWS L.	315,901	4,270
MANGLA M.	75,001	2,330	MATTHEWS R.	137,223	366
MANHAO R.	107,038	1,078	MATTHEWS S.	96,098	4,978
MANHAS R.	75,804	374	MATTIELLO L.	79,832	174
MANN P.	104,310	1,467	MATTU B.	98,029	0
MANN S.	151,885	866	MATTU J.	75,953	0
MANPREET KAUR M.	92,014	0	MAUGER R.	121,500	231
MANSELL S.	93,264	191	MAURER M.	83,838	22
MANUEL H.	115,642	0	MAURO J.	104,884	0
MANUEL J.	76,854	0	MAURO L.	95,908	191
MANUEL K.	93,585	54	MAURO L.	150,060	3,102
MAO Y.	112,599	0	MAVILA J.	83,128	591
MAPLE T.	138,696	8,279	MAW P.	102,093	299
MARA C.	95,306	191	MAXWELL W.	81,038	0
MARBELLA C.	98,971	191	MAYANLOO E.	93,181	0
MARBELLA D.	83,110	1,241	MAYEDE G.	91,575	0
MARCHI J.	168,015	4,212	MAYHEW D.	87,861	0
MARCOTTE L.	87,470	0	MCANDREW J.	76,155	0
MARIA V.	112,353	0	MARTHUR T.	88,197	32
MARINI M.	108,294	0	MCAULEY A.	102,927	0
MARINOV I.	80,550	0	MCAVANY S.	96,957	8,154
MARION C.	111,534	666	MCBAIN M.	99,947	413
MARLES K.	101,914	142	MCCALL K.	83,635	0
MARQUES DA SILVA S.	93,347	1,182	MCCARTHY G.	83,342	0
MARRINGTON K.	79,125	1,062	MCCARTHY S.	82,807	150
MARSHALL J.	78,797	0	MCCAULEY L.	97,717	5,077
MARSHALL K.	80,253	225	MCCONNELL A.	127,780	1,180
MARSHALL L.	120,277	483	MCCORMACK C.	87,977	0
MARTE A.	110,620	120	MCCORMACK L.	80,274	191
MARTENS B.	80,202	0	MCCORMICK L.	96,592	0
MARTIN D.	100,566	3,789	MCCORMICK S.	110,258	19
MARTIN J.	87,191	0	MCCORMICK T.	110,996	2,391
MARTIN L.	80,138	0	MCCREERY L.	160,145	3,025

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MCCULLOUGH R.	169,241	3,515	MIKE K.	79,341	1,602
MCCUNE J.	110,558	0	MIKITCHUK A.	140,023	93
MCDANIEL J.	329,985	16,216	MIKKELSEN B.	112,083	0
MCDONALD D.	87,985	0	MILES J.	83,804	0
MCDONALD J.	90,126	393	MILLER A.	91,694	2,332
MCDONALD S.	108,854	3,258	MILLER L.	126,837	162
MCEVOY E.	109,755	2,153	MILLER L.	85,766	191
MCGILVERY T.	132,952	5,104	MILLER M.	77,502	0
MCGREGOR S.	96,714	0	MILLER R.	103,045	658
MCKAY D.	98,753	0	MILLER R.	110,550	3,557
MCKAY F.	98,727	2,013	MILLS D.	98,320	2,237
MCKENZIE C.	77,499	0	MILNER M.	116,489	617
MCKENZIE E.	80,821	6,971	MIM D.	97,600	0
MCKENZIE L.	99,998	2,068	MING Z.	83,026	0
MCKINNEY S.	148,094	5,502	MIRANDO A.	78,908	0
MCKNIGHT B.	81,970	4,851	MIRCHANDANI C.	96,564	0
MCLEAN S.	103,068	0	MISE P.	97,313	922
MCLELLAN J.	94,221	20	MISKINIS S.	79,831	0
MCPMAHON D.	95,282	0	MISKO L.	90,020	0
MCMANN M.	87,936	0	MISRA N.	135,106	0
MCMANUS E.	91,353	0	MISTRY N.	96,804	86
MCMANUS P.	93,913	0	MISURA B.	77,374	0
MCMILLAN P.	109,924	0	MITBRODT E.	115,044	4,831
MCMILLAN P.	80,260	611	MITIC D.	118,937	9,856
MCMINN T.	87,808	0	MITUTA M.	103,095	310
MCNAMARA S.	101,127	576	MIYASHITA A.	109,121	2,335
MCNEILL S.	80,298	107	MODI R.	90,712	0
MCPHIE D.	115,300	750	MOGER K.	90,219	67
MCRAE G.	82,165	650	MOHAMMED J.	108,997	298
MCRAE M.	77,019	0	MOHAMMED P.	88,542	0
MCWILLIAMS R.	126,883	191	MOHAN DAS N.	84,798	0
MEADE A.	149,894	3,546	MOIZUMI T.	107,216	195
MEHMI-KHELLA S.	80,391	0	MOK M.	76,402	471
MEILI S.	147,297	0	MOLEMA M.	133,528	6,363
MEIMA R.	79,099	7,380	MOLINELLI S.	105,336	384
MELCHERT M.	77,550	50	MOLNAR B.	126,521	516
MELNIKOVA A.	103,909	50	MONIZ M.	80,982	28
MELO DA SILVA T.	104,279	0	MONTEIRO K.	78,004	2,761
MENARD D.	201,927	3,565	MONTEIRO L.	83,629	0
MENDEZ V.	99,062	0	MONTGOMERY M.	105,878	0
MENDONCA L.	84,821	3,037	MOONEY R.	101,315	0
MENDOZA A.	76,644	0	MOORE C.	79,337	0
MERALI K.	89,476	0	MOORE J.	75,082	0
MERCHANT D.	152,474	4,453	MOORE K.	83,288	162
MERESA L.	88,621	13,920	MOORE S.	91,529	0
MESZAROS J.	101,283	0	MORADI N.	78,071	0
MEYER C.	127,182	292	MORAN N.	106,645	611
MEYER K.	82,314	0	MORAN T.	82,723	0
MEYER T.	97,892	2,997	MOREHOUSE S.	101,338	0
MIAO Y.	81,061	1,956	MORGAN J.	95,934	216
MICHEL S.	93,622	211	MORIN D.	131,264	1,256
MIGUEL CAVALCANTE LIMA A.	85,030	864	MORIN S.	139,274	120

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MORLEY L.	107,228	0	NAVA C.	103,656	2,973
MORNEAU R.	91,604	1,423	NAVARRO M.	80,610	0
MORO D.	100,275	29	NAZARIA H.	79,654	156
MORRALL G.	105,519	2,402	NEAL P.	99,897	4,781
MORRIS J.	80,402	0	NEARING T.	77,945	0
MORRIS S.	140,503	499	NEESE N.	131,119	5,793
MORRIS T.	79,516	0	NEGYAL W.	114,751	2,836
MORRIS T.	89,469	0	NEJAT H.	78,332	2,330
MORRISON K.	78,154	0	NELSON B.	76,463	0
MORTIMER M.	84,097	1,345	NELSON J.	84,647	0
MOUSTAKAS S.	93,698	654	NELSON K.	113,125	2,521
MOY W.	77,380	0	NEMATIFAR M.	123,894	1,289
MRAKIC M.	95,769	0	NEPOMUCENO J.	100,362	247
MUGHAL A.	110,247	3,838	NEUFELD M.	110,754	191
MUMUNEY O.	79,809	0	NEUMANN C.	75,706	0
MUNG D.	88,248	0	NEWBERY R.	80,822	0
MUNIAN R.	77,384	85	NEWMAN B.	113,544	184
MUNIPALLE S.	82,775	0	NEWMAN T.	96,870	185
MUNN K.	172,570	2,712	NG A.	118,622	172
MUNT K.	95,330	191	NG A.	79,311	0
MURPHY M.	179,328	3,206	NG C.	131,746	597
MURPHY S.	98,659	0	NG C.	97,803	0
MURRAY H.	77,784	0	NG E.	112,180	0
MURRAY R.	111,149	9,705	NG J.	128,334	716
MVUNDURA O.	214,169	37,149	NG J.	86,450	0
MWENDWA A.	104,801	0	NG J.	135,737	2,420
MYERS A.	84,769	650	NG L.	97,884	0
NADALIN K.	102,994	3,650	NG L.	89,742	0
NADURAK K.	77,797	812	NG P.	105,951	0
NAGANDLA S.	155,579	8,893	NG P.	100,541	86
NAGRA N.	79,373	0	NG T.	98,331	0
NAGY C.	116,175	0	NG Y.	118,150	0
NAICKER R.	97,963	22	NGAI C.	112,392	435
NAIDU L.	85,444	0	NGAI F.	85,073	0
NAIDU N.	93,147	1,944	NGAN G.	96,757	191
NAKASHIMA S.	98,672	0	NGAN J.	78,470	0
NAKHLA M.	78,580	140	NGO H.	117,087	30
NAMANYA R.	99,055	191	NGUYEN D.	136,369	2,552
NAMDJOO D.	88,346	61	NGUYEN H.	97,620	125
NANOS L.	97,793	0	NGUYEN J.	189,083	2,721
NANUAN J.	85,258	30	NGUYEN K.	99,847	1,122
NAQVI A.	112,032	848	NGUYEN L.	121,269	306
NARAINA K.	77,968	35	NGUYEN L.	78,421	874
NARANG A.	82,492	0	NGUYEN N.	95,766	1,596
NARAYAN R.	82,993	6,793	NGUYEN Q.	77,622	333
NARESH K.	126,193	3,010	NGUYEN Q.	144,778	1,439
NARUM M.	80,802	0	NGUYEN T.	106,149	10
NARWAL J.	77,735	29	NGUYEN T.	89,545	26
NASH A.	81,005	0	NGUYEN T.	86,476	0
NASIRIAN L.	91,423	30	NGUYEN T.	90,604	0
NATHAN V.	145,000	2,423	NIBBELINK A.	137,831	0
NAUNHEIMER P.	79,458	191	NICKASON N.	169,231	3,097

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
NICOLL A.	80,312	0	ORR L.	109,241	1,123
NIEWELER E.	98,896	0	OSADCZUK S.	107,019	965
NIJJER R.	95,540	0	OSEMWINGIE J.	127,597	5,627
NIMI D.	80,814	0	OSMOND A.	75,230	709
NISHI K.	116,218	0	OSOBIK I.	129,101	3,861
NITA A.	95,521	5,600	OSTROWKA K.	105,617	43
NIU Y.	114,042	1,035	O'TOOLE T.	117,088	845
NOBLE V.	77,721	55	OUELLET D.	79,731	0
NOEL T.	101,473	0	OUELLETTE J.	102,080	340
NOMURA K.	82,715	0	OUELLETTE L.	107,125	50
NOON A.	75,117	0	OWEN-BLAS M.	122,476	642
NOORI F.	118,043	467	OWEN-KING K.	150,412	4,056
NORMAN B.	118,892	0	PABLA S.	79,437	191
NORRIE E.	90,389	0	PABLO C.	108,276	400
NOUJAIME R.	126,430	0	PACHINI R.	95,390	191
NOVENO M.	85,348	31	PAEZ J.	157,689	2,443
NOWACZEK J.	82,614	0	PAGE C.	79,295	4,090
NOWLAN M.	85,966	2,631	PAHWA S.	102,038	0
NUNN J.	128,738	8,273	PAISLEY R.	107,465	499
NUTLAND K.	97,265	191	PAL A.	93,823	0
NUTTER L.	90,043	754	PAL E.	87,244	191
NYAMANDI V.	108,595	119	PALEN R.	86,702	365
O'BRIEN A.	84,696	68	PALIA K.	81,105	0
O'BRIEN K.	87,238	0	PALING C.	98,342	0
O'CONNOR M.	87,694	76	PALK S.	116,542	135
ODDY E.	98,467	2,938	PALMER L.	75,775	11,640
O'FLAHERTY M.	87,556	0	PALTA D.	75,816	86
OGIRAL R.	78,748	0	PALTIEL C.	128,477	312
OGISHIMA M.	80,862	0	PANCHENKO L.	97,150	28
OKAFIEMHIN L.	90,640	0	PANDEY R.	119,825	0
O'KEEFFE P.	117,718	436	PANDEY Y.	95,287	137
OLABANJI O.	109,586	252	PANG C.	107,019	0
OLAR N.	81,518	0	PANG J.	81,012	0
OLEYNIK S.	94,170	0	PANG W.	104,224	0
OLOVSON-CLEVELAND E.	99,361	0	PANNU J.	100,799	798
OLSEN A.	80,660	191	PANOV S.	95,972	2,103
OMAN F.	75,129	0	PANTUSA A.	89,623	0
OMULE K.	98,430	2,646	PANTUSA S.	112,685	79
O'NEILL J.	81,212	2,574	PAPAIYA R.	93,754	1,616
ONG J.	84,493	0	PARFENIUK T.	95,281	0
ONG S.	118,746	2,966	PARILLA C.	92,385	1,039
ONO Y.	103,228	0	PARK D.	83,236	0
OOI S.	202,015	5,519	PARK J.	95,891	191
OPDAHL C.	111,558	2,491	PARK J.	78,122	0
OPENSHAW S.	97,242	2,309	PARK J.	99,094	0
OR V.	97,539	181	PARK S.	129,747	1,905
OREA R.	154,274	0	PARKER T.	108,534	515
O'REGAN K.	114,957	2,631	PARKES M.	149,790	3,137
ORENC F.	103,497	0	PARKHOR J.	80,239	391
ORENDAIN G.	150,338	0	PARKIN T.	105,884	5,159
O'ROURKE D.	83,897	0	PARMAR M.	83,107	0
ORR J.	96,510	3,965	PARROTT C.	88,975	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PARRY J.	103,257	0	POERNOMO C.	91,844	41
PASCUAL S.	93,496	43	POHL T.	75,395	0
PASKALIDIS K.	79,930	0	POIRIER R.	121,516	0
PATEL D.	110,821	0	POLLARD G.	90,969	0
PATEL S.	121,714	38	POLLITT T.	103,949	790
PATEL S.	110,968	0	POOLE D.	105,609	4,652
PATERSON C.	106,896	2,609	POOLE K.	162,559	77
PATHANIA K.	84,409	0	POP T.	108,328	0
PAU M.	107,767	0	POPA T.	107,665	16
PAUL J.	118,788	1,219	PORT C.	135,522	625
PAULIC M.	94,541	0	PORTERFIELD B.	108,579	64
PAULSON A.	95,420	0	POSTNIKOFF B.	101,996	3,223
PEDDAMAIL S.	84,001	30	POTTERY J.	133,509	1,127
PEERS K.	100,515	1,061	POTTS F.	108,492	191
PEMKOWSKI D.	161,979	11,980	POTTS L.	83,036	948
PENN J.	107,071	2,722	POTYKA B.	108,683	296
PENNER N.	79,460	60	POULSON L.	102,532	3,122
PENNINGTON K.	78,668	0	PRABHAKAR K.	116,030	25
PERDOMO J.	81,070	0	PRAIN L.	108,205	1,299
PEREIRA S.	116,590	0	PRASATH A.	80,278	0
PEREIRA S.	76,246	0	PRATIK K.	100,327	0
PEREZ DE LEON M.	77,348	262	PREDDY I.	95,448	1,255
PEREZ E.	112,296	25	PREDEAUX D.	88,037	462
PEREZ J.	79,934	228	PREFONTAINE N.	78,181	0
PERRY E.	95,260	377	PREISSLER S.	82,924	0
PETERS S.	114,832	0	PRELLWITZ J.	142,354	4,369
PETERSEN E.	93,785	2,425	PREMACK C.	94,075	186
PETRIE C.	89,935	86	PRIYANKA P.	78,848	0
PETRIE M.	133,295	3,955	PROCKIW K.	186,748	4,290
PETROVA Y.	103,697	878	PRZYBYLSKI M.	86,607	0
PETTIT A.	113,678	304	PULKO M.	117,489	810
PHAM K.	76,661	56	PURCELL J.	111,796	2,188
PHELAN D.	76,696	0	PUREWAL C.	123,395	3,013
PHILLEY A.	103,971	0	PUREWAL S.	77,113	1,215
PHILLIPS K.	91,052	674	PUREWAL T.	83,342	0
PHILLIPS T.	84,097	0	PUTERMAN D.	75,445	314
PHUNG N.	84,818	0	QAZI H.	96,293	4,061
PHUNG R.	80,288	0	QI F.	105,546	173
PIASTA K.	98,520	117	QIAO K.	93,689	0
PICILLO M.	93,056	509	QIU D.	118,914	0
PICKERING N.	85,684	13	QIU W.	92,114	0
PIERCE M.	106,426	1,334	QIU X.	92,973	30
PILLAI S.	104,130	0	QU S.	102,321	714
PINIACH P.	147,205	1,114	QUAN M.	105,725	191
PIRES C.	78,756	0	QUEIJA DEL VALLE C.	92,558	905
PIRES M.	95,131	0	QUENNEVILLE M.	101,266	54
PITEAU T.	94,842	177	RACHAMADUGU P.	118,242	30
PITT C.	95,617	0	RADOSEVIC D.	95,247	318
PLAHA R.	82,710	229	RAEDLER R.	81,992	0
PLANT T.	89,766	1,921	RAES S.	75,063	0
PLOMP R.	99,065	7,857	RAFFARD D.	97,250	191
PLUMMER M.	153,226	2,684	RAHIMI B.	104,795	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
RAI H.	124,484	90	RICARDO FAISSAL A.	79,551	0
RAI K.	120,696	233	RICHARD L.	77,729	0
RAI S.	91,171	58	RICHARDSON D.	202,819	1,803
RAI S.	119,586	578	RIDDLE A.	103,362	698
RAI V.	147,953	3,708	RIDLEY N.	148,592	3,284
RAJAN JACOB A.	133,292	2,016	RIGGS C.	77,936	245
RAJU K.	76,361	0	RIGOLO V.	81,028	0
RAKH V.	78,520	0	RILE R.	77,958	0
RALPH A.	80,329	0	RISHI S.	108,312	102
RAM A.	82,206	0	RISPIN M.	112,516	10,804
RAMACHANDRAN N.	99,311	646	RIVA T.	88,503	0
RAMACHANDRAN R.	106,307	0	ROBERTS C.	75,462	0
RAMBERG V.	107,688	0	ROBERTS J.	96,692	898
RAMDHANI L.	75,607	145	ROBERTS S.	110,457	3,094
RAMSAY L.	97,829	0	ROBERTSON B.	101,526	47
RANDHAWA A.	104,117	2,303	ROBERTSON J.	137,267	438
RANDHAWA J.	91,739	0	ROBERTSON M.	94,600	0
RANDHAWA K.	86,961	1,136	ROBINSON C.	138,003	669
RANDHAWA S.	77,323	0	ROBINSON J.	80,144	0
RANGARAJU RADHAMANI M.	90,963	515	ROBINSON K.	126,785	88
RANIGA B.	100,260	38	ROBIRTIS D.	95,260	0
RANIGA L.	105,439	0	ROBSON A.	116,938	1,443
RAPOSO M.	102,039	0	ROCHA B.	79,742	0
RASCANU C.	85,616	0	RODDICK K.	117,021	2,533
RATHBONE J.	92,054	2,308	RODRIGUEZ E.	102,259	0
RAWLINGS L.	75,642	5	ROEST C.	82,563	191
RE F.	148,490	6,204	ROGERS L.	86,280	0
READ C.	136,203	1,791	ROHNE A.	103,556	0
READ L.	115,742	499	ROJEN M.	96,470	0
REDILA B.	87,863	0	ROKKAM S.	124,727	1,778
REGNIER R.	96,622	0	ROLFSEN C.	103,878	191
REGUSH H.	140,139	5,268	ROMARD T.	93,175	1,337
REID A.	97,252	1,707	ROMERO DA CRUZ D.	111,207	0
REID E.	92,555	0	RONDEAU A.	103,666	2,380
REID T.	104,865	191	ROONEY E.	99,371	977
REILLY J.	105,090	321	ROOT A.	172,810	3,013
REIMER D.	162,469	2,495	ROSALES R.	81,106	0
REINHARDT K.	88,365	191	ROSE-LALACH B.	79,086	688
REITER M.	97,753	650	ROSENBERG T.	102,522	0
REITER S.	80,465	0	ROSSETTI M.	98,446	2,220
REMATORE M.	97,358	0	ROSSITER N.	76,341	111
REMPEL E.	101,085	0	ROSTAM S.	122,603	317
REMPEL T.	107,942	0	ROWLAND L.	102,631	860
REN S.	75,846	3,512	ROWLEDGE L.	95,790	316
RESTALL K.	84,239	370	ROWLEY D.	76,545	191
RETEL K.	79,945	0	ROY C.	96,511	2,304
REYNOLDS A.	152,191	3,663	ROY S.	77,675	0
REYNOLDS J.	88,388	0	RUBY W.	81,034	0
REZNIK N.	107,396	79	RUDKOWSKI A.	95,317	0
RIASAT W.	96,455	0	RUDOLPH S.	94,382	0
RIBEIRO D.	116,570	1,468	RUEST N.	100,891	157
RIBEIRO M.	88,086	0	RUGGLES R.	88,037	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
RUGGLES S.	118,568	7,258	SAVINO B.	95,383	0
RUMBLE G.	182,815	6,269	SAWHNEY J.	107,711	86
RUSSELL B.	78,112	4,892	SAWHNEY K.	103,984	1,241
RYE K.	196,208	4,129	SAYERS T.	131,520	620
SAADEH T.	93,879	0	SCALI A.	83,576	0
SABET F.	80,329	0	SCHAEFER K.	105,265	0
SADGROVE L.	106,003	191	SCHAER K.	121,469	3,444
SADRA M.	150,446	2,134	SCHANZENBACH V.	88,797	0
SAFARI Z.	96,209	0	SCHARF M.	79,686	1,142
SAFRUIK G.	97,239	5,107	SCHEDER V.	159,970	6,568
SAHOTA M.	87,819	2,631	SCHICK R.	88,018	191
SAHOTA R.	130,490	2,519	SCHLAG M.	76,896	0
SAHOTA S.	89,266	0	SCHMIDT M.	101,152	120
SAILOR S.	96,681	0	SCHMIDT P.	97,566	8,666
SAINI S.	108,713	0	SCHMIDTKE N.	87,435	696
SAKAI K.	84,523	218	SCHNEIDER K.	110,877	191
SAKULER C.	98,505	0	SCHNEIDER W.	112,269	18
SALAUER Z.	82,633	2,485	SCHOEMAN H.	140,421	788
SAMA N.	90,861	751	SCHROEDER B.	80,274	0
SAMANIEGO C.	78,055	0	SCHROEDER T.	85,137	0
SAMRITI S.	75,625	0	SCHULTZ A.	131,733	1,196
SAN J.	105,065	233	SCHUURMAN P.	95,073	241
SANDALL G.	138,333	1,170	SCHWARTZ C.	82,073	0
SANDHER G.	80,489	49	SCOTLAND J.	87,757	0
SANDHU J.	82,067	0	SCOTT A.	96,574	555
SANDHU K.	88,231	0	SCOTT M.	101,552	0
SANDHU L.	178,666	6,100	SCOTT S.	80,145	0
SANDHU M.	84,765	2,195	SCOTT V.	105,162	184
SANDHU P.	94,275	543	SCOVELL M.	95,181	66
SANDHU P.	107,173	0	SCRIMGER S.	89,730	19
SANDHU R.	93,360	0	SCUDELLER A.	103,073	0
SANDHU S.	90,687	0	SCULLION L.	82,387	0
SANDHU S.	119,503	166	SEAH H.	88,011	0
SANDHU T.	99,007	465	SEETHAPURA RAMAKRISHNA A.	109,878	425
SANDOVER S.	78,209	0	SEHGAL A.	91,875	191
SANDRIN F.	117,713	0	SELINE K.	107,015	0
SANG K.	80,747	155	SELVER B.	121,439	18,464
SANGHA H.	92,307	0	SENF D.	80,294	0
SANGHA S.	116,721	72	SENGHERA S.	138,126	2,649
SANGHERA M.	81,171	0	SEOW S.	98,643	3,133
SANGHERA S.	76,011	50	SEPULVEDA MAGALHAES FARIA M.	99,932	225
SANGRA A.	75,324	0	SERBAN D.	97,397	0
SANTILLAN B.	77,531	0	SESSIONS S.	91,938	1,493
SANTOS C.	89,671	0	SETTICASI P.	186,580	3,632
SANTOS M.	97,169	0	SEVILLA G.	97,865	254
SARAN S.	89,475	145	SHAH K.	98,976	45
SARANCHUK L.	108,300	2,076	SHAH V.	85,665	0
SARGENT D.	204,353	2,486	SHAHRES S.	75,085	0
SARKAR A.	104,028	828	SHAIKH T.	99,750	0
SAROA J.	91,567	80	SHANG J.	89,467	75
SARTORE J.	148,448	2,961	SHANKAR J.	83,214	316
SAUNDRY R.	95,308	191	SHANMUGAM THIRUNAVUKKARASU R.	105,026	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SHANNON K.	116,772	310	SINGH P.	120,007	2,019
SHAPTON S.	116,007	1,531	SINGH R.	136,713	1,302
SHARAN S.	109,479	0	SINGH S.	135,875	3,116
SHARMA A.	81,961	378	SINGH S.	106,629	30
SHARMA G.	86,989	0	SINGH S.	130,817	0
SHARMA H.	105,852	0	SINGH S.	90,887	48
SHARMA N.	90,619	7,643	SINGHERA J.	84,263	0
SHARMA S.	122,760	183	SINHA P.	108,364	0
SHARMA S.	94,802	0	SINITSIN C.	85,010	0
SHARMA V.	106,029	0	SIRIPURAPU D.	97,916	0
SHARMA Y.	75,878	0	SISON N.	99,069	0
SHARP L.	96,052	49	SIT E.	109,216	0
SHAYEGAN J.	146,913	342	SIT G.	96,384	0
SHEARER B.	129,758	536	SIU B.	104,151	0
SHEEHAN D.	76,707	0	SIU T.	90,596	0
SHEELA SREEKANTAN S.	104,127	79	SIVALINGAM J.	114,000	301
SHEPPARD D.	103,523	0	SIWINSKI B.	96,896	25
SHERGILL G.	75,664	0	SIY K.	105,006	468
SHETTY V.	103,176	0	SKJERPEN K.	83,055	379
SHEW W.	95,063	0	SKRYNNYK I.	104,092	0
SHI J.	140,178	0	SLIZIAK S.	75,630	0
SHIBATA A.	120,328	75	SMATANOVA D.	89,465	0
SHIGEMATSU A.	95,051	0	SMITH A.	93,781	0
SHIH J.	87,523	0	SMITH A.	96,570	1,463
SHIN L.	77,639	436	SMITH H.	105,420	20
SHING A.	109,032	0	SMITH J.	121,311	924
SHINSKE S.	79,734	1,354	SMITH J.	120,635	2,741
SHIRVANI A.	86,945	0	SMITH J.	117,711	4,554
SHOKAR S.	109,240	191	SMITH L.	81,408	150
SHOTBOLT C.	79,834	0	SMITH P.	95,337	0
SI P.	159,817	2,439	SMITH R.	81,534	0
SIDDIQUI A.	115,172	0	SMITH R.	82,408	176
SIDHU D.	104,724	220	SMITH T.	88,194	0
SIDHU M.	119,133	0	SNOOK D.	110,164	0
SIDHU N.	96,408	0	SO R.	80,946	0
SIDHU P.	93,890	0	SOAMES B.	87,993	52
SIDHU P.	90,345	0	SOETISNA R.	79,678	152
SIDHU R.	81,162	0	SOETISNA S.	80,471	0
SIEMENS B.	129,861	227	SOHIER A.	174,369	610
SIGURDSON E.	98,795	1,738	SOLEIMANIAN A.	110,484	0
SILVEIRA P.	168,791	0	SOMANI S.	102,220	0
SIM D.	129,957	1,568	SOMERS I.	113,418	0
SIMISTER J.	137,059	13,295	SOND J.	100,923	1,926
SIMMONS B.	96,038	0	SONG M.	99,370	0
SIMPSON B.	80,848	52	SONI R.	93,545	64
SIMPSON P.	99,852	1,197	SOO T.	113,649	191
SIMS C.	100,637	0	SOON L.	114,223	0
SINCLAIR E.	158,176	3,013	SOORAM R.	109,615	327
SINDAYEN E.	78,456	0	SOUSA F.	116,013	191
SINGH A.	134,986	0	SOUTHWORTH M.	102,385	339
SINGH G.	79,063	0	SOUVERYN C.	81,901	0
SINGH K.	107,726	2,081	SPECHT J.	86,494	520

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SPENCE A.	80,286	0	SUN H.	94,052	0
SPENCER S.	119,399	30	SUN K.	100,877	0
SPENCER S.	80,383	0	SUN M.	94,972	556
SPENCER S.	76,469	688	SUN W.	133,915	6,116
SPINDOR A.	94,829	278	SUN X.	85,570	0
SPITALE J.	84,112	189	SUNDAR P.	75,398	0
SPONAGLE D.	82,392	0	SUNG A.	104,893	1,035
SPRATT M.	108,010	301	SURIAN C.	80,282	191
SPYKER M.	84,178	16,321	SURINE R.	109,815	7
SRIVASTAVA M.	79,644	0	SUTANTO K.	106,698	339
ST DENIS J.	77,682	0	SUTHERLAND C.	168,037	4,106
ST. DENNIS L.	129,373	0	SUTHERLAND M.	113,373	736
STANLEY C.	90,567	191	SUTHERLAND P.	88,830	26
STAPELMANN M.	88,881	191	SUTHERLAND R.	85,365	90
STAPLETON K.	101,664	469	SUTHERLAND S.	100,027	5,832
STARK M.	98,227	0	SWAN C.	82,347	0
STATTON D.	94,113	0	SWEENEY J.	93,014	163
STATTON G.	132,707	2,691	SWEETING A.	101,618	0
STEBBINGS E.	76,125	0	SWITZER E.	80,388	56
STEDING E.	84,756	16	SWOBODA A.	78,363	3,237
STEDMAN A.	79,892	326	SZETO C.	117,022	2,205
STEEL K.	81,584	0	SZETO T.	89,777	0
STEELE B.	92,054	0	SZKICA M.	80,383	0
STEEN K.	104,185	2,077	SZOLADI R.	95,804	3,239
STEFAN S.	76,121	0	TAAMS E.	89,489	86
STEIN P.	98,560	0	TAHERI P.	106,209	313
STEINBERG W.	80,400	2,215	TAKHAR A.	106,166	293
STEIRO C.	132,009	19,238	TAKHAR P.	90,367	0
STEPHENS V.	90,323	0	TALBOT-BOYLE M.	90,723	0
STEPHENSON D.	108,009	0	TAM B.	105,474	1,528
STERLING M.	80,425	0	TAM K.	172,318	0
STEVENS P.	83,793	0	TAM M.	97,559	0
STEVENS V.	107,520	2,396	TAM W.	109,330	5,846
STEVENSON T.	101,026	0	TAN J.	90,924	0
STEWART A.	84,854	1,173	TAN J.	115,267	313
STEWART A.	105,439	1,752	TAN J.	97,291	0
STEWART C.	105,763	0	TAN L.	92,012	535
STEWART J.	103,264	439	TAN V.	83,493	890
STOCKLEY S.	85,324	94	TAN Z.	103,389	747
STONE-CAMPBELL J.	109,654	6,970	TANG C.	92,410	51
STRAMPE A.	95,850	0	TANG C.	82,646	313
STRATYCHUK K.	81,266	39	TANG H.	90,271	0
STRAUSS P.	238,344	4,588	TANG K.	99,201	0
STUKEL J.	107,065	31	TANG M.	98,485	0
SU D.	109,566	0	TANG M.	125,857	2,303
SUBASIOGLU H.	106,164	682	TANG P.	79,563	460
SUGATHAN J.	94,047	25	TANG S.	98,541	1,220
SUHAG A.	94,509	0	TANG W.	92,419	0
SUKHIJA R.	98,549	606	TANG X.	86,296	3,281
SUM A.	80,327	0	TANG Y.	97,080	0
SUMAL P.	80,055	0	TANKE R.	100,222	163
SUMNER L.	95,187	0	TANTAY A.	76,080	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TAO H.	83,092	0	TITHECOTT C.	99,309	1,692
TAO J.	76,205	0	TIWANA R.	134,637	3,013
TARANTINO J.	146,137	3,082	TKACHUK C.	106,015	7,368
TARGETT T.	79,354	25	TODD M.	123,586	2,346
TARUN E.	97,220	0	TOEWS-KAUFMAN H.	110,183	25
TARUN G.	94,727	0	TOKARYK N.	83,232	0
TASCON A.	120,323	2,341	TOLLEFSON S.	82,421	0
TASH A.	105,524	1,665	TOMANEK N.	80,983	0
TAY T.	112,385	0	TOMAS E.	106,141	2,518
TAYLOR A.	119,213	1,069	TOMAS J.	88,369	0
TAYLOR A.	86,247	0	TONELLO M.	108,656	191
TAYLOR D.	78,169	210	TOOR P.	97,450	1,241
TAYLOR G.	103,727	7,753	TOOR S.	175,232	5,589
TAYLOR K.	132,447	1,269	TOOR S.	79,250	0
TAYLOR N.	75,616	2,709	TOPIC S.	93,677	0
TAYLOR N.	91,667	174	TORRES D.	126,686	1,294
TAYLOR S.	93,369	0	TOSIC-KOVACEVIC V.	122,364	80
TAZELAAR T.	126,328	1,028	TRAN B.	105,556	1,113
TEHRANI-KIA F.	105,076	0	TRAN C.	84,435	0
TEIXEIRA T.	99,181	191	TRAN L.	80,731	281
TENTES S.	104,088	0	TRAN N.	97,263	84
TERAGUCHI L.	154,133	105	TRAN P.	126,513	0
TERAO H.	121,810	776	TRASK M.	97,565	2,167
TERMUENDE R.	122,327	5,524	TREMBLAY S.	87,121	32
TERRILLON P.	97,599	0	TRENAMAN K.	103,278	3,223
THABRKAY S.	94,631	20	TRINIO R.	80,577	0
THANGAVELU H.	113,738	1,032	TSANG A.	100,054	0
THAZHE PURAYIL S.	98,482	0	TSANG M.	79,847	0
THEKKEMADAM SUKUMARAN S.	109,651	317	TSANG W.	133,701	410
THIND R.	117,770	0	TSAO C.	96,022	0
THIND R.	100,067	3,499	TSE C.	102,718	93
THIYAGARAJAN S.	131,050	0	TSE J.	82,138	191
THOMAS ABRAHAM K.	90,414	0	TSE L.	173,566	2,481
THOMAS K.	100,724	0	TSENG T.	80,292	0
THOMAS M.	107,589	0	TSERING P.	75,107	140
THOMAS N.	84,702	0	TSUI J.	201,286	1,801
THOMPSON A.	109,765	7,619	TSUNG J.	106,431	0
THOMPSON B.	80,491	470	TSUNG S.	111,666	0
THOMPSON K.	85,991	1,168	TUAZON E.	104,512	223
THOMPSON M.	82,326	191	TUHARSKY F.	77,319	15
THOMPSON W.	139,178	982	TULI T.	100,277	0
THOMPSON Y.	78,667	0	TUNG W.	95,037	77
THOMSON B.	124,335	1,603	TUPPER C.	205,403	45,444
THOMSON M.	93,856	1,348	TURCOTTE J.	80,298	126
THORBURN F.	75,271	1,195	TURIK K.	77,823	1,376
THORNLEY J.	132,756	3,388	TURMAWAN P.	96,524	0
THORSTEINSON K.	79,747	123	TURNER K.	103,912	0
THREATFUL J.	101,252	0	TURNER M.	85,445	191
THUMBOLI S.	125,268	741	TWIBILL V.	86,567	233
THUNDATHIL J.	80,429	0	TYLLER A.	108,010	191
TIAN G.	109,506	1,433	UDALOVA I.	105,710	0
TILLYER E.	115,291	191	UDHAYAKUMAR DEVISHREE S.	76,713	2,339

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
UKARDI S.	80,352	0	VIRDEE H.	77,395	6,817
ULVETEG C.	118,542	716	VIRDI Y.	119,626	55
UPPAL M.	109,082	321	VIRK G.	82,687	221
UPPAL R.	91,864	338	VIRK P.	115,655	209
URMENETA E.	92,570	2,412	VISTAL M.	97,432	0
URQUHART I.	84,175	200	VO D.	79,906	86
USMANI F.	76,050	0	VO R.	105,354	0
USMANI R.	86,253	0	VO T.	79,810	3,456
UTOMO P.	76,358	0	VOHRADSKY G.	107,092	4,641
VAAGEN E.	179,913	2,439	VOIGHT M.	115,860	404
VAGHASIA K.	80,985	165	VOLK M.	77,756	8,310
VAGNARELLI S.	78,109	238	VOROS M.	156,623	3,296
VAKHSHOURI K.	117,544	0	VRIEND C.	80,276	0
VALENTINE M.	94,775	464	VU H.	79,155	0
VALIZADEH S.	95,206	0	VUKIC N.	95,851	0
VALLANCE-NUTIK E.	101,986	98	VUKOVIC H.	108,341	54
VALLE B.	115,537	309	WAGNER C.	100,981	0
VALLE J.	100,052	51	WAI D.	115,809	577
VAN C.	105,427	0	WAI J.	104,574	389
VAN DYK K.	82,622	191	WAKELIN R.	105,248	0
VAN GRONDELLE A.	130,890	191	WALJI S.	88,154	1,212
VAN HERK K.	97,200	805	WALKER A.	80,274	26,624
VAN HORLICK S.	75,076	0	WALKER J.	165,851	6,155
VAN MARCK L.	103,287	458	WALKER M.	118,104	0
VAN SCHAIK C.	105,218	163	WALLACE D.	79,717	191
VAN SICKLE M.	104,617	191	WALLMAN M.	78,846	0
VANDEN-EYKEL L.	84,220	0	WALLS J.	104,872	162
VARNAI L.	79,294	404	WALSH K.	127,511	2,575
VARONA V.	104,084	1,056	WALTERS J.	110,982	0
VASANTH KUMAR S.	79,458	670	WALTON M.	126,915	4,244
VASQUEZ D.	76,817	0	WAN K.	77,494	392
VASS C.	107,525	18	WAN R.	111,627	0
VASSEL BOVE S.	76,302	191	WANG E.	78,568	61
VASWANI G.	88,719	0	WANG F.	101,220	0
VEFGHI S.	155,861	3,013	WANG G.	108,058	0
VELLESCIG M.	161,579	2,350	WANG H.	106,738	2,947
VENDRAMETTO R.	105,891	0	WANG J.	109,486	11,810
VERGARA M.	89,013	2,904	WANG J.	80,600	1,271
VERGES K.	111,147	538	WANG Q.	96,470	0
VERMETTE K.	107,316	191	WANG R.	108,282	3,991
VERMEULEN J.	108,882	191	WANG W.	88,355	4,326
VERSTER A.	99,432	0	WANG Y.	99,831	0
VERWEY S.	103,291	191	WANG Y.	84,122	25
VETATH V.	117,626	191	WARD S.	102,727	564
VIDAM G.	84,050	0	WARD T.	88,512	0
VIDEH V.	99,617	0	WARKENTIN D.	86,533	0
VIEIRA J.	89,817	818	WARNER G.	84,360	56
VIERNEZA M.	95,106	1,303	WARNER R.	173,912	3,649
VIJAYACHANDRA KUMAR A.	80,033	0	WARNER S.	92,272	0
VILLAMIL L.	92,995	191	WARREN C.	78,213	163
VINCENT B.	129,797	2,273	WASSERMAN A.	82,908	1,212
VINCENZI S.	103,169	0	WATERMAN N.	119,388	106

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WATERS A.	111,694	286	WOJTASZEK M.	111,209	0
WEAVER M.	89,347	135	WOLFE S.	83,826	0
WEBSTER T.	102,985	148	WONG A.	96,348	0
WEEKS J.	77,959	0	WONG A.	89,502	410
WEEKS K.	100,675	0	WONG B.	140,348	511
WEI L.	89,110	26	WONG B.	174,207	5,258
WEINERT B.	96,869	220	WONG B.	80,727	0
WEIST G.	105,097	921	WONG B.	84,563	0
WELFORD P.	121,121	1,079	WONG B.	88,168	0
WELLS C.	79,990	0	WONG C.	126,083	0
WELLS H.	86,584	0	WONG C.	111,499	0
WEN J.	79,246	0	WONG C.	76,119	0
WENDLAND S.	85,353	0	WONG C.	114,084	712
WERK J.	105,033	148	WONG C.	80,762	0
WESNOSKI R.	78,249	22	WONG C.	86,614	0
WESSNER T.	88,042	23	WONG C.	85,358	0
WEST A.	98,837	441	WONG D.	135,296	0
WEST J.	96,488	0	WONG D.	78,301	25
WEST K.	95,869	2,312	WONG D.	80,544	373
WESTHAVER K.	101,974	0	WONG D.	219,609	4,770
WHEATLEY K.	111,679	0	WONG D.	76,314	2,323
WHELDON M.	95,640	413	WONG D.	358,521	13,630
WHITE D.	96,225	103	WONG E.	78,596	803
WHITE R.	77,884	128	WONG F.	103,007	1,035
WHITE S.	111,552	0	WONG G.	88,474	191
WHITEHEAD S.	82,425	0	WONG I.	146,728	760
WHITING J.	104,285	382	WONG J.	131,786	80
WHITTAL M.	89,329	0	WONG J.	101,872	152
WIDDOWSON R.	77,389	178	WONG K.	131,430	2,248
WIDDOWSON T.	84,815	853	WONG K.	96,340	794
WIDODO A.	109,541	790	WONG K.	111,212	1,698
WIEBE T.	81,236	326	WONG L.	95,201	0
WIENS R.	96,879	191	WONG L.	80,374	0
WIGARD C.	83,159	413	WONG L.	78,389	1,129
WIJESINGHE R.	149,223	3,013	WONG L.	104,098	133
WILKINS L.	86,938	834	WONG M.	90,324	8
WILLIAMS H.	83,180	0	WONG M.	117,534	0
WILLIAMS L.	97,476	191	WONG N.	138,321	0
WILLIAMS M.	121,548	2,808	WONG P.	108,408	2,645
WILLIAMS P.	124,098	795	WONG P.	90,966	0
WILLIAMS P.	94,828	0	WONG P.	149,851	6,938
WILLIAMS W.	89,860	0	WONG R.	85,883	0
WILLIAMS W.	119,166	0	WONG R.	80,412	0
WILLIAMSON J.	76,096	0	WONG S.	86,012	0
WILSON C.	76,690	0	WONG T.	103,642	17
WILSON G.	85,525	0	WONG T.	77,623	191
WILSON J.	100,349	0	WONG T.	147,822	385
WILSON P.	94,953	0	WONG T.	122,838	190
WILSON S.	107,962	191	WONG T.	91,961	7,376
WILSON-JONES A.	98,147	1,544	WONG V.	77,766	335
WINDELS W.	110,334	0	WONG V.	78,477	0
WITT G.	102,338	2,577	WONG V.	77,051	18

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WONG Y.	91,896	0	YEUNG S.	75,703	0
WOO C.	85,441	0	YEVTUSHENKO L.	97,568	292
WOO M.	119,479	451	YIK T.	99,511	0
WOO S.	102,076	403	YIP C.	76,384	0
WOCHUK K.	103,064	2,620	YIP C.	95,103	0
WOOD J.	103,822	299	YIP H.	80,278	0
WOODGER L.	102,870	4,641	YIP J.	94,107	880
WOODROW E.	80,180	0	YOON J.	99,106	86
WOODSKE J.	81,186	0	YOUNG C.	129,620	2,028
WOODWARD M.	81,077	50	YOUNG D.	106,635	0
WU C.	75,498	0	YOUNG M.	152,981	4,572
WU Q.	111,422	0	YOUNG S.	107,888	1,009
WYLIE L.	97,108	547	YOUNG T.	109,781	0
WYLLIE T.	116,220	0	YPENBURG R.	97,736	0
WYNHOVEN K.	105,353	4,469	YU D.	101,602	0
WYTRWAL T.	76,033	0	YU L.	156,367	999
XAVIER A.	98,719	0	YU R.	167,640	264
XIE S.	100,202	3,163	YU W.	100,568	0
XU B.	113,413	275	YU X.	121,793	0
XU J.	88,805	0	YU Z.	80,420	0
XU J.	79,818	248	YUAN B.	75,643	0
XU W.	101,933	0	YUAN Y.	164,303	2,194
XU Y.	76,013	0	YUAN Y.	111,296	0
XUE L.	110,322	10,000	YUE M.	112,789	939
XUE Y.	112,736	2,712	YUEN B.	88,729	0
YAM C.	76,591	0	YUEN I.	86,632	56
YAMAMOTO R.	79,117	0	YUEN S.	105,435	1,169
YAN F.	84,041	0	YUEN T.	109,467	0
YAN W.	96,505	130	YUEN W.	81,898	0
YANG D.	106,157	0	YUK D.	111,379	0
YANG L.	124,925	3,031	ZACHARIAS R.	104,437	1,451
YANG X.	107,277	368	ZAFAR S.	101,134	0
YANGA G.	92,384	1,105	ZAGOZDA P.	103,005	2,924
YARAMALA P.	78,005	1,388	ZAI A.	102,706	305
YARDLEY C.	97,938	554	ZANACHELLI A.	80,489	0
YASAYKO J.	101,566	0	ZANGENEH SIRDARI M.	96,669	0
YATASI I.	88,730	169	ZANIC L.	86,540	328
YATHAGIRI VENKATA B.	109,532	0	ZANNIS F.	98,089	0
YAU J.	95,957	5,724	ZARE S.	93,022	2,182
YE J.	93,172	0	ZARYSKI T.	95,347	0
YEE K.	102,069	62	ZENG C.	91,914	0
YEE M.	102,973	191	ZENG Q.	94,765	1,112
YEE W.	86,189	0	ZENONE M.	90,312	943
YEN C.	109,157	60	ZENONE V.	93,740	458
YEN F.	79,908	0	ZERBINOS P.	104,071	0
YEO C.	76,423	233	ZEREBESKI J.	80,305	64
YERXA T.	107,538	273	ZHANG D.	84,602	0
YEUNG C.	148,383	643	ZHANG J.	94,417	201
YEUNG C.	120,731	0	ZHANG S.	94,829	1,374
YEUNG C.	101,498	80	ZHANG T.	80,758	0
YEUNG C.	103,812	86	ZHANG X.	100,880	40
YEUNG E.	154,655	3,013	ZHANG Y.	97,033	0

Remuneration and expenses paid to employees for the year ended March 31, 2024

EMPLOYEE NAME	REMUNERATION	EXPENSES
ZHAO B.	110,317	0
ZHENG T.	127,334	317
ZHERKA T.	98,127	327
ZHONG J.	114,209	253
ZHOU J.	189,496	2,396
ZHOU X.	116,227	0
ZIELINSKI S.	81,847	0
ZILKOWSKY J.	113,577	1,152
ZINGER K.	100,006	3,524
ZOOD S.	104,235	0
ZORN P.	98,049	0
ZWICKEL K.	76,899	142
ZYLSTRA M.	85,712	0
RECEIVER GEN. OF CANADA	29,554,129	0
TOTAL FOR OVER \$75,000 \$	348,412,881	2,994,584
OTHER UNDER \$75,000 \$	186,859,290	1,150,678
GRAND TOTAL \$	<u>535,272,171</u>	<u>4,145,262</u>

There were 17 severance agreements made between ICBC and its non-unionized employees during fiscal year 2023/24. 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, 2024

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
BELL, J. ⁴	BOARD OF DIRECTORS AUDIT COMMITTEE INVESTMENT COMMITTEE	2 of 2 2 of 2 1 of 2	3,317	3,460	6,777	314
BOGGIO, L. ⁵	BOARD OF DIRECTORS AUDIT COMMITTEE, CHAIR OPERATIONS & PLANNING COMMITTEE	5 of 5 4 of 4 3 of 3	22,844	11,137	33,981	2,011
FLAMOND, P.	BOARD OF DIRECTORS GOVERNANCE & TECHNOLOGY COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE	4 of 5 3 of 4 3 of 4	17,250	6,190	23,440	6,343
HOLT, C.	BOARD OF DIRECTORS, CHAIR AUDIT COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE INVESTMENT COMMITTEE GOVERNANCE & TECHNOLOGY COMMITTEE OPERATIONS & PLANNING COMMITTEE CEO RECRUITMENT, CHAIR	5 of 5 5 of 5 4 of 4 4 of 4 4 of 4 4 of 4 12 of 12	34,500	36,249	70,749	23,663
KHATAR, R. ⁶	BOARD OF DIRECTORS INVESTMENT COMMITTEE GOVERNANCE & TECHNOLOGY COMMITTEE	2 of 2 2 of 2 2 of 2	3,791	3,892	7,683	888
LEVERSAGE, J.	BOARD OF DIRECTORS AUDIT COMMITTEE INVESTMENT COMMITTEE, CHAIR	4 of 5 5 of 5 4 of 4	20,700	8,407	29,107	1,273
LEWIS, C.	BOARD OF DIRECTORS HUMAN RESOURCES & COMPENSATION COMMITTEE OPERATIONS & PLANNING COMMITTEE	4 of 5 3 of 3 2 of 3	18,042	6,596	24,638	574
MCLAY, C. ⁷	BOARD OF DIRECTORS AUDIT COMMITTEE, CHAIR OPERATIONS & PLANNING COMMITTEE	1 of 1 1 of 1 1 of 1	3,853	1,657	5,510	0
MOUSHOS, J.	BOARD OF DIRECTORS INVESTMENT COMMITTEE OPERATIONS & PLANNING COMMITTEE, CHAIR CEO RECRUITMENT	5 of 5 4 of 4 4 of 4 12 of 12	20,700	15,894	36,594	3,060
PEARSON, B.	BOARD OF DIRECTORS HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR OPERATIONS & PLANNING COMMITTEE CEO RECRUITMENT	5 of 5 4 of 4 4 of 4 12 of 12	20,700	14,813	35,513	7,448
REMTULLA, S.	BOARD OF DIRECTORS INVESTMENT COMMITTEE GOVERNANCE & TECHNOLOGY COMMITTEE	5 of 5 3 of 3 3 of 3	18,042	11,137	29,179	3,074

Remuneration and expenses paid to the members of the board of directors for the year ended March 31, 2024

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION ³	EXPENSES ³
SECKEL, A.	BOARD OF DIRECTORS	4 of 5	17,250	7,890	25,140	906
	AUDIT COMMITTEE	4 of 4				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	4 of 4				
	OPERATIONS & PLANNING COMMITTEE	1 of 1				
	CEO RECRUITMENT	1 of 2				
TILFORD, B.	BOARD OF DIRECTORS	5 of 5	18,042	10,110	28,152	2,378
	INVESTMENT COMMITTEE	4 of 4				
	GOVERNANCE & TECHNOLOGY COMMITTEE	4 of 4				
WOOD, J.	BOARD OF DIRECTORS	5 of 5	20,700	13,671	34,371	1,605
	AUDIT COMMITTEE	4 of 4				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	1 of 1				
	GOVERNANCE & TECHNOLOGY COMMITTEE, CHAIR	4 of 4				
	CEO RECRUITMENT	6 of 7				
GRAND TOTAL			\$239,731	\$151,103	\$390,834	\$53,537

¹ Meetings attended reflects the total number of meetings paid to each Director on the Board or Committee in the year ended March 31, 2024.

² Board and Committee meeting fees are \$432.50 per half day and \$865.00 per full day. Other meeting fees are \$108.13 per hour. These remuneration guidelines were updated by the Treasury Board Directive on April 1, 2023.

³ Includes payment of remuneration for services and expenses in the year ended March 31, 2024, 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 Jeremy Bell resigned from the Board of Directors as of June 9, 2023.

⁵ Len Boggio became Chair of the Audit Committee as of May 31, 2023.

⁶ Raj Khatar resigned from the Board of Directors as of June 19, 2023.

⁷ Cathy McLay resigned from the Board of Directors as of May 31, 2023.

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
07 GN AUTOBODY LIMITED	1,726,527	610728 BC LTD DBA SUSSEX INSURANCE	859,716
0804297 BC LTD	183,019	671946 BC LTD	40,194
0930810 BC LTD	228,134	677891 BC LTD DBA SUSSEX INSURANCE	573,004
0979460 BC LTD	556,436	695668 BC LTD DBA CITY CENTER INSURANCE	734,776
1 MORE REP ENTERPRISES INC	40,803	7 STAR WELDING AND FABRICATION LTD	86,029
10 4 TOWING LTD	48,589	767147 BC LTD DBA SUSSEX INSURANCE	340,729
100 MILE GLASS LTD	67,111	816751 BC LTD DBA SUSSEX INSURANCE	506,297
100 MILE PHYSIOTHERAPY	69,332	846589 BC LTD DBA SUSSEX INSURANCE	467,410
1018412 BC LTD DBA SUSSEX INSURANCE	539,583	851765 BC LTD DBA SUSSEX INSURANCE	736,564
1025934 BC LTD	48,031	852773 BC LTD DBA SUSSEX INSURANCE	573,973
1034568 BC LTD DBA SUSSEX INSURANCE	726,228	856028 BC LTD DBA SUSSEX INSURANCE	749,215
1054413 BC LTD	53,792	863981 BC LTD DBA SUSSEX INSURANCE	380,831
1111348 BC LTD DBA INSURELINE BROKERS	436,801	8860947 CANADA LTD	28,168
1114940 BC LTD DBA SUSSEX INSURANCE	572,022	886324 BC LTD DBA SUSSEX INSURANCE	706,152
1126450 BC LTD	34,857	910 GOVERNMENT HOLDINGS LTD	2,141,717
1127546 BC LTD	44,794	913364 BC LTD DBA SUSSEX INSURANCE	1,381,390
1149702 BC LTD DBA INSURELINE BROKERS	54,924	913365 BC LTD DBA SUSSEX INSURANCE	320,714
1153717 BC LTD	579,351	913367 BC LTD DBA SUSSEX INSURANCE	1,102,696
1170285 BC LTD DBA COMMUNITY INSURANCE	474,543	923450 BC LTD DBA SUSSEX INSURANCE	406,465
1188470 BC LTD	343,895	925218 BC LTD DBA SUSSEX INSURANCE	801,067
1189334 BC LTD	104,530	944048 BC LTD DBA SUSSEX INSURANCE	800,589
1207560 BC LTD	100,811	953121 BC LTD DBA SUSSEX INSURANCE	1,039,086
1229049 BC LTD DBA INSURELINE BROKERS	933,687	965687 BC LTD DBA SUSSEX INSURANCE	2,478,621
1235355 BC LTD DBA PERPETUAL INS SERVICES	158,347	971924 BC LTD DBA SUSSEX INSURANCE	665,471
1244140 BC LTD	1,753,982	978173 BC LTD DBA SUSSEX INSURANCE	322,227
1254014 BC LTD	83,704	990645 BC LTD DBA SUSSEX INSURANCE	2,034,927
1256892 BC LTD	61,520	994768 BC LTD DBA SUSSEX INSURANCE	840,735
1286311 BC LTD	342,015	A & A WONG'S INSURANCE SERVICES LTD	224,796
1290361 BC LTD	256,673	A & J BODY SHOP (1983) LTD	1,014,787
1311116 BC LTD	198,791	A & S INSURANCE SERVICES LTD	398,352
1371645 BC LTD	291,483	A & T INSURANCE BROKER LTD	362,870
1380197 BC LTD DBA INSURELINE BROKERS	146,769	A 1 AUTO BODY LTD (CALGARY)	44,985
1399460 BC LTD	59,447	A 1 AUTO BODY LTD (LANGLEY)	907,860
1557 SERVICES LTD	27,191	A AND A TRUCK AND TRAILER REPAIR LTD	92,000
19TH STREET PHYSIOTHERAPY CLINIC	39,159	A AND R MOBILE TRUCK REPAIR LTD	271,448
1A ADVANCED HOME HEALTH & NURSING CARE	813,575	A ANITA VERGIS DISPUTE RESOLUTION SERVICE	245,782
1ST CHOICE MOBILITY PRODUCTS INC	50,650	A B SEE OPTOMETRY AND VISION THERAPY	43,998
1ST CLASS AUTO GLASS & UPHOLSTERY LTD	260,385	A BETTER WAY HOME CARE (XENNIA MGMT)	495,379
1ST TRAUMA SCENE CLEAN UP LTD	493,496	A C & D (COQUITLAM) INSURANCE SERVICES	408,121
20/20 AUTO GLASS (ABBOTSFORD)	988,148	A C & D (PRINCE RUPERT) INSURANCE SERVICE	371,682
2000 AUTOMOTIVE COLLISION	1,901,674	A C & D (QUESNEL) INSURANCE SERVICES	603,867
22 KEYS REPORTING	51,854	A C & D INSURANCE SERVICES LTD	461,058
24 HR COLLISION CENTER INC	3,588,010	A CANADIAN AUTOBODY AND SHOP LTD	41,192
24HR COLLISION CENTER SURREY INC	1,118,096	A J TOWING INC	550,056
2859824 ONTARIO LTD	758,592	A JETWAY AUTOBODY REPAIR LTD	1,105,054
30 FORENSIC ENGINEERING	101,245	A L SOTT FINANCIAL (88th) INC	407,867
360 COLLISION CENTRES ABBOTSFORD	3,980,770	A M FORD SALES LTD	112,204
4 U AUTO CARE INC	49,911	A M STEVENS CONSULTING	57,537
466824 BC LTD DBA B & W INSURANCE	1,868,653	A PACIFIC AUTO TRIM AND GLASS (2014) LTD	875,874
485975 BC LTD DBA SUSSEX INSURANCE	517,225	A PLUS CHAMPLAIN AUTOPRO	47,812
5 STAR TOWING INC	65,692	A R S ASSESSMENT REHABILITATION SERVICES	286,480
548162 BC LTD	54,810	A TO Z EUROPE AUTO CARE (1984) LTD	1,629,275
556774 BC LTD DBA SUSSEX INSURANCE	554,869	A W JONES INSURANCE SERVICE LIMITED	251,442

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A WEISER COUNSELLING & CONSULTING	47,913	ACCENT GLASS WORLD LTD	35,982
A+ TOWING	136,594	ACCENTURE INC	8,950,826
A1 BULLER AUTO COLLISION LTD	825,203	ACCESS COMMUNITY THERAPISTS LTD	211,698
A-1 PAUL'S TRAILER REPAIR LTD	711,011	ACCESS INFORMATION MANAGEMENT OF CANADA	29,185
A-1 TOWING INC	97,368	ACCESS RV PARTS & SERVICE	29,680
AA-1 WINDSHIELD & GLASS (UVEG INDUSTRIES)	484,146	ACCOST INSURANCE & FINANCIAL CENTRE	1,078,096
AAA AUTO COLLISION INC	1,971,994	ACCURATE AUTO BODY AND PAINT LTD	4,508,828
AAA BRIAN'S TOWING LTD	239,183	ACCURATE LOCK & SAFE CO LTD	56,677
AAIM ADJUSTERS LTD	99,551	ACCURATE TRUCK SERVICE LTD	46,029
AALL GLASS LTD	527,860	ACCU-TECH SPECLTYS - YOUR RV DOCTOR	30,770
AAMVA	26,997	ACE TOWING (KLAMATH FALLS)	26,632
AB REHAB CLINIC LTD	109,297	ACE TRUCK & EQUIPMENT REPAIRS LTD	2,450,037
ABAWN AUTO TOWING LTD	29,723	ACE WELLNESS CLINIC INC	206,636
ABBEY COLLISION LTD	2,885,090	ACERA INSURANCE SERVICES LTD	11,460,539
ABBEY MEDICAL SUPPLIES LTD	35,894	ACESO HEALTH CLINIC INC	122,095
ABBOSTFORD REVIVE REHABILITATION INC	122,850	ACHIEVE HEALTH CHIROPRACTIC	44,727
ABBOTSFORD CHRYSLER LTD	37,001	ACKROYD INSURANCE AGENCIES LTD	526,849
ABBOTSFORD HYUNDAI	74,953	ACKROYD PHYSIOTHERAPY CENTRE	461,311
ABBOTSFORD NISSAN LTD	25,250	A-CLASS AUTO BODY & PAINT LTD	2,481,363
ABBOTSFORD SPINE CENTRE	67,417	ACR GLASS INC	557,612
ABBOTSFORD SPORTS AND ORTHOPAEDIC PHYSIO	327,120	ACTION AUTO GLASS INC	292,222
ABBOTSFORD TRUCK & TRAILER REPAIR LTD	59,011	ACTION ORTHOTICS & PROSTHETICS	84,702
ABBOTSFORD VALLEY THERAPY INC	27,572	ACTIVATE HOME HEALTH	29,441
ABBOTSFORD-MISSION TAXI LTD	173,498	ACTIVE CARE HEALTH LTD	105,002
ABBOTSFORD'S MAXIMUM COLLISION LTD	3,327,229	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,302,513
ABBY WELDING LTD	144,811	ACTIVE KINETICS INC	148,165
ABC AUTO & WINDOW GLASS LTD	867,747	ACTIVE LEAD PHYSIOTHERAPY CLINIC CORP	45,035
ABC AUTOBODY LTD	1,475,891	ACTIVE LIVING CHIROPRACTIC INC	87,430
ABC HOME SUPPORT LTD	268,777	ACTIVE LIVING PHYSIOTHERAPY (CAMPBELL RV)	68,706
ABCDEE NURSING SERVICES LTD	28,647	ACTIVE SOLUTIONS HEALTH AND SPORT	112,286
ABERDEEN CHIROPRACTIC CLINIC	33,987	ACTIVE THERAPY OSTEOPATHY CLINIC LTD	27,996
A-BEST AUTOBODY & FRAME LTD	2,216,209	ACTIVE8 PHYSIOTHERAPY AND MASSAGE	93,552
ABILITY HEALTHCARE GROUP INC	51,696	ACUCOMMUNITY INC	37,279
ABLE AUTO BODY (SURREY) LTD	3,223,468	ACURA OF LANGLEY	59,067
ABLE AUTO BODY NEWTON (60806 BC LTD)	998,368	ADAM IAN - P ENG	26,250
ABLE AUTO GLASS LTD	581,642	ADMIRAL INSURANCE SERVICES (VANCOUVER)	208,454
ABLE IN GROVE COLLISION (WALNUT GROVE)	2,271,912	ADMIRAL INSURANCE SERVICES INC	280,220
ABLE WELLNESS FITNESS CLINIC LTD	141,430	ADOBE INC	254,744
ABORIGINAL PATIENTS' LODGE	30,250	ADRIAN'S RV REPAIRS LTD	113,870
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	108,353	ADVANCE COLLISION AUTO CENTRE LTD	127,755
ABS COLLISION INC	40,316	ADVANCE CONCUSSION CLINIC (NEUROADVANCE)	1,117,194
ABS TRUCK REPAIR SOLUTION LTD	52,746	ADVANCE HEALTH AND WELLNESS CENTRE INC	201,560
ABSOLUTE AUTO LTD	165,875	ADVANCE TECH AUTOBODY & PAINT LTD	975,454
ABSOLUTE PHYSIOCARE AND SPORTS REHAB	530,655	ADVANCE TOWING (FARMAND TRANSPORT)	207,077
ABSOLUTE THERAPY INC	46,214	ADVANCED HEALTH SPORTS CLINIC PARKSVILLE	25,346
ABSTRACT GLASS LTD	715,005	ADVANCED MEDICAL GROUP INC	34,996
ABU O R DR INC	41,261	ADVANCED NURSINGCARE INC	76,371
ABUGHARBIYEH OLA	33,330	ADVANCED ORTHOPEDIC DESIGNS	41,539
AC PHYSIOTHERAPY	25,070	ADVANCED PHYSIOTHERAPY	57,100
AC TAXI LTD	42,896	ADVANCED REHABILITATION CONCEPTS INC	142,955
ACACIA HEALTH LTD	124,783	ADVANTAGE AUTO LTD	123,450
ACCELERATED NORTHERN SPORT & SPINE PHYSIO	53,233	ADVANTAGE COLLISION (2022) LTD	2,118,985
ACCELL AUTOGLASS LTD	596,420	ADVANTAGE COLLISION CO LTD	308,237

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ADVANTAGE INSURANCE SERVICES LTD	238,617	ALLIANCE WELLNESS CORP	202,822
ADVENTURE RV CENTER LTD	146,666	ALLIANZ SE REINSURANCE (SWITZERLAND)	65,750
AERIC INC	82,183	ALLIED COAST THERAPY COQUITLAM	358,334
AERIS PHYSIOTHERAPY HEALTH AND WELLNESS	213,859	ALLIED COAST THERAPY EAST VANCOUVER	225,304
AFFINITY FAMILY WELLNESS INC	463,787	ALLIED COAST THERAPY MAPLE RIDGE	554,941
AFFINITY INSURANCE SERVICES	69,084	ALLIED COAST THERAPY PORT COQUITLAM	337,246
AFFINITY MASSAGE THERAPY	25,581	ALLIED COAST THERAPY PORT MOODY	451,479
AFFINITY STAFFING INC	1,884,128	ALLIED INSURANCE SERVICES INC	2,996,712
AFFLECK HRABINSKY BURGOYNE LLP	1,204,453	ALLSET AUTO GLASS LTD	580,624
AFFORDABLE AUTOGLASS LTD	497,443	ALL-WAYS TOWING (KUSTOM TOWING 2009 LTD)	229,585
AGGRESSIVE AUTO TOWING LTD	369,128	ALL-WEST GLASS BURNS LAKE LTD	290,900
AGGRESSIVE TOWING AND RECOVERY	266,594	ALL-WEST GLASS CHETWYND LTD	118,207
AGILE INTEGRATED HEALTH LTD	103,765	ALL-WEST GLASS FT ST JOHN LTD	388,284
AGS AFFORDABLE GLASS SERVICES LTD	873,526	ALL-WEST GLASS HAZELTON LTD	73,129
AIM ATHLETIC LTD	119,333	ALL-WEST GLASS HOUSTON LTD	303,455
AIM AUTO GLASS LTD	153,293	ALL-WEST GLASS KITIMAT LTD	413,704
AIM CEDAR WORKS LTD	124,458	ALL-WEST GLASS PRINCE GEORGE LTD	715,474
AIM THERAPY AND WELLNESS CENTRE INC	25,199	ALL-WEST GLASS PRINCE RUPERT LTD	289,165
AINS LLC	134,360	ALL-WEST GLASS QUESNEL LTD	348,799
AIRDRIE AUTOBODY	34,034	ALL-WEST GLASS SMITHERS LTD	647,220
AIRLIFT NORTHWEST	38,460	ALL-WEST GLASS TERRACE LTD	431,616
AIRPORT BURIEN AND COLUMBIA TOWING	80,907	ALL-WEST GLASS VANDERHOOF LTD	336,990
AK AUTOWORKS (AK AUTOBODY & REPAIR LTD)	3,299,696	ALL-WEST HERITAGE GLASS LTD	179,304
ALBERNI CHIROPRACTIC SERVICES INC	38,099	ALLWEST INSURANCE SERVICES LTD	25,020,612
ALBERNI TOWING LTD	303,322	ALLWEST REPORTING LTD	51,365
ALBERT & SONS TOWING	62,877	ALMIGHTY PHYSIOTHERAPY AND SPORTS CLINIC	62,597
ALBRICH ALEX RMT	32,888	ALOUETTE TRANSIT SYSTEMS LTD	74,198
ALCOTT BUILDING MAINTENANCE	128,318	ALPINE ATHLETICS	27,561
ALDER STREET AUTO BODY LTD	887,551	ALPINE AUTO BODY LTD	710,674
ALDERGROVE PHYSIOTHERAPY AND REHAB CENTRE	665,238	ALPINE COUNSELLING CLINIC LTD	212,828
ALEXANDER HOLBURN BEAUDIN & LANG LLP	6,225,304	ALPINE GLASS WINDOWS & DOORS LTD	953,036
ALFRED PREMATH DR	45,762	ALPINE INSURANCE AGENCIES LTD	393,760
ALIBHAI K DR CHIROPRACTIC INC	65,618	ALPINE PHYSICAL THERAPY CORPORATION	51,812
ALIGN HEALTH PROFESSIONALS INC	148,897	ALPINE TRAILER SERVICES LTD	56,077
ALIGN INTEGRATIVE HEALTH INC	32,040	ALPORT INSURANCE AGENCIES INC	473,309
ALIGN PHYSIOTHERAPY	30,116	ALTEA PHYSIOTHERAPY AND WELLNESS CORP	83,207
ALIVE SPORTS TREATMENT CENTRE LTD	149,133	ALTEC INDUSTRIES LTD	48,192
ALL ACCESS AUTO GLASS INC	556,890	ALTIC RECRUITMENT AND TECHNOLOGY INC	1,271,963
ALL CARE PHYSIO (PURI PHYSIOTHERAPIST)	1,314,172	ALTURA MASSAGE THERAPY AND WELLNESS INC	77,643
ALL COLLISION SERVICES LTD	373,924	ALTUS CHIROPRACTIC LTD	158,816
ALL NATURAL CHINESE HEALTH CLINIC LTD	41,764	ALVARIA INC	293,681
ALL PRO PHYSIO (THAKUR PHYSIO CORP)	64,519	ALWAYS TOWING ROAD SERVICE	27,275
ALL RIG TOWING SVC LTD	50,720	AMANDA RICHMOND INC	50,241
ALL RISK INSURANCE AGENCIES LIMITED	607,172	AMANI MARYAM	80,332
ALL SEASONS AUTO GLASS LTD	272,830	AMARI MEDICAL PRACTICE	26,355
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	3,986,312	AMARI PHYSIO AND MASSAGE	124,800
ALL WRITE INSURANCE AGENCIES LTD	4,903,499	AMBROSIO PHYSIOTHERAPY AND CONSULTING	46,650
ALLAN MCGAVIN SPORTS MEDICINE CENTRE	100,694	AMC CASSELLS INSURANCE SERVICE INC	391,550
ALLAN MCGAVIN SPORTS MEDICINE PHYSIO	111,102	AMC EAGLERIDGE INSURANCE SERVICES (2012)	535,881
ALLAN MCGAVIN SPORTS PHYSIO AT PLAZA	165,242	AMC INSURANCE SERVICE (2008) LTD	596,880
ALLENA CHONG INSURANCE AGENCIES LTD	196,935	AMC INSURANCE SERVICE LTD	2,277,449
ALLIANCE CONCRETE PUMPS	127,750	AMC INSURANCE SERVICES (2011) LTD	310,553
ALLIANCE MOBILITY SOLUTIONS LTD-RICHMOND	894,102	AMC INSURANCE SERVICES (2015) LTD	368,371

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AMC INSURANCE SERVICES (BRUNETTE) LTD	919,525	APPLEWOOD NISSAN LANGLEY	71,845
AMC MCPHERSON INSURANCE AGENCIES LTD	174,963	APPLEWOOD NISSAN RICHMOND	93,402
AMC VILLAGE INSURANCE SERVICES (2019)	744,632	APPLEWOOD NISSAN SURREY	86,610
AMERICAN AG (CANADIAN BRANCH)	122,108	AQUARIUS KINESIOLOGY	44,006
AMERICAN FAMILY CONNECT PROP & CAS	225,639	AQUARIUS PHYSIO KINESIOLOGY AND MASSAGE	71,895
AMEX AUTO BODY LTD	1,290,557	AQUATIC CENTRE ORTHOPAEDIC AND SPORTS	192,123
AMJ AUTO GROUP (RAPID AUTOBODY LTD)	2,596,018	ARA TRUCK AND TRAILER REPAIR LTD	38,995
AMJ LAW	1,828,113	ARBOR BODY SHOP (1980) LTD	990,944
AMPCO MANUFACTURERS INC	437,026	ARBUTUS PHYSIOTHERAPY AND HEALTH CENTRE	143,592
AMY KIMBERLY MARSHALL COUNSELLING	27,065	ARBUTUS PHYSIOTHERAPY WESTSHORE INC	29,726
ANATOMY PRO HEALTH CENTRE INC	69,421	ARBUTUS RV & MARINE SALES (COBBLE HILL)	64,298
ANCHOR INSURANCE AGENCIES LTD	358,764	ARBUTUS RV & MARINE SALES (LADYSMITH)	83,718
ANCILE SOLUTIONS INC	59,378	ARBUTUS RV & MARINE SALES (MERVILLE)	72,948
ANDERKO FRANTISEK	38,497	ARBUTUS RV & MARINE SALES (PORT ALBERNI)	115,744
ANDERSON NANCY	45,161	ARBUTUS SERVICE CENTRE LTD	32,152
ANDERSON ROBERT E DR CHIROPRACTIC INC	26,334	ARCADIA WELLNESS LTD	103,681
ANDRE'S COLLISION REPAIRS LTD	915,371	ARCH REINSURANCE CANADA	370,406
ANDY SORENSEN AUTOBODY & FRAME LTD	1,524,352	ARCHIPELAGO REHAB CORP	185,257
ANEW OT CONSULTING AND REHAB LTD	176,554	ARE YOU BETTER YET THERAPY SERVICES	27,335
ANGEL HEART HEALTH CARE INC	37,757	ARETE PERFORMANCE AND REHABILITATION	222,504
ANGEL TRUCK CENTRE	38,913	ARI FINANCIAL SERVICES INC	603,067
ANGELA PALLAN SURREY DELTA FAMILY COUNSEL	65,663	ARIA CONVENTION CENTRE LTD	30,138
ANGELS THERE FOR YOU HOME & HEALTH CARE	65,935	ARIA HEALTH AND WELLNESS CLINIC	112,701
ANSON PHYSIOTHERAPY CLINIC	54,497	ARIA TOWING LTD	113,771
ANTHEM REHAB INC	94,684	ARIAN HOMECARE CORPORATION	219,245
ANTLE TOWING LTD	62,718	ARISE CHIROPRACTIC WELLNESS CORPORATION	52,544
ANTON TRUCK BODY REPAIR LTD	44,418	ARISTA REHABILITATION INC	149,909
AON REED STENHOUSE INC	2,043,158	ARMSTRONG COLLISION LTD	1,736,495
AON SOLUTIONS CANADA	411,144	ARMSTRONG PHYSIOTHERAPY CLINIC	55,209
AP INSURANCE SERVICES LTD	508,865	ARROWHEAD REHAB GROUP (GREWAL PHYSIO)	88,860
APAC AUTO GLASS (WESPAC AUTO GLASS LTD)	398,703	ARROWSMITH AUTOMOTIVE & TOWING LTD	132,665
APAC AUTO GLASS BURNABY LTD	387,621	ARTHUR J GALLAGHER CANADA DBA CHRISTIE	85,939
APEX COLLISION (SHUTTLEWORTH HOLDINGS)	955,633	ARTHUR J GALLAGHER CANADA LIMITED	148,044
APEX GLASS LTD	513,253	ARUKAH REHAB CORPORATION	384,586
APEX INSURANCE SERVICES LTD	457,620	AS NEW AUTOBODY AND GLASS LTD	114,738
APEX PERFORMANCE AND REHAB INC	213,836	ASANA INC	57,786
APEX PHYSIO & HEALTH CLINIC (ABBOTS)	525,436	ASC COLLISION REPAIR	2,701,087
APEX PHYSIO & HEALTH CLINIC (SURREY)	344,738	ASCENT PHYSIOTHERAPY (KENDRA MULLIGAN PT)	37,375
APEX PREMIER PROPERTY SERVICES LTD	36,687	ASHES TO ANSWERS FIRE INVESTIGATION INC	89,816
APNA CHIROPRACTIC AND WELLNESS CENTRE	75,048	ASPECT SOFTWARE INC	284,625
APNA LAW LLP	1,557,521	ASSESSMEND INC	638,112
APOLLO CLINIC CHILLIWACK LTD (THE)	598,140	ASSOCIATE CHIROPRACTIC CLINIC	57,207
APOLLO CLINIC INC (THE)	743,912	ASSOCIATED ECONOMIC CONSULTANTS LTD	75,016
APPLE AUTO GLASS (ABBOTSFORD)	630,218	ASSURED HEALTH GROUP	108,787
APPLE AUTO GLASS (CHILLIWACK)	530,964	ASTROGRAPHICS INDUSTRIES LTD	48,160
APPLE AUTO GLASS (KAMLOOPS)	775,887	AT PAIN SOLUTIONS	27,413
APPLE AUTO GLASS (NANAIMO)	779,305	ATI TRUCK REPAIR LTD	2,394,760
APPLE AUTO GLASS (VERNON)	928,560	ATLAS AUTO BODY LTD	3,691,152
APPLE INSURANCE & FINANCIAL SERVICES	653,280	ATLAS HEALTH THERAPY	31,891
APPLEWOOD AUTOBODY TOWING & GLASS	1,189,106	ATLAS JANITORIAL SERVICES LTD	33,973
APPLEWOOD KIA SURREY	87,277	ATLAS PHYSIOTHERAPY (PT HEALTH)	296,462
APPLEWOOD LANGLEY KIA	59,726	ATS TRAFFIC BRITISH COLUMBIA LTD	145,768
APPLEWOOD MITSUBISHI	267,413	ATTACHMATE CORPORATION	130,510

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ATWAL'S INSURANCE & FINANCIAL CENTRE	828,964	B CORNISH MEDIATION SERVICES	86,585
ATWATER INSURANCE AGENCY LTD	324,653	B D MITCHELL PROSTHETIC & ORTHOTICS	33,943
AUDI BELLEVUE	25,648	BA DYNAMIC CONSTRUCTION LTD	43,995
AUDI BOUNDARY (OPENROAD AUTO GROUP LTD)	51,734	BABINE TRUCK & EQUIPMENT (PRINCE GEORGE)	58,342
AUDI DOWNTOWN VANCOUVER	32,973	BACK AND BODY REHAB INC	128,170
AUDI KELOWNA (BIG BEAN HOLDINGS LTD)	32,509	BACK AND BODY WELLNESS CENTRE INC	835,205
AUDI RICHMOND	136,611	BACK IN BALANCE FAMILY CHIROPRACTIC CORP	95,933
AUDY AUTOBODY VICTORIA INC	1,985,511	BACK IN MOTION REHAB INC (ABBOTSFORD)	226,254
AUGUST MAZDA (KELOWNA MOTORS LTD)	39,568	BACK IN MOTION REHAB INC (COQUITLAM)	242,505
AUJLA KARENDEEP	26,231	BACK IN MOTION REHAB INC (RICHMOND)	97,454
AURA HEALING AND BEAUTY CARE	44,901	BACK IN MOTION REHAB INC (SURREY)	124,828
AURORA HEALTH AND WELLNESS INC	298,493	BACK IN MOTION REHAB INC (VANCOUVER)	227,107
AURORA TOWING AND HEAVY HAUL LTD	105,795	BACK ON YOUR FEET TOWING RECOVERY	41,581
AUSTIN AVE PHYSIO & WELLNESS	58,576	BACKS IN ACTION WELLNESS CENTRE	733,294
AUSTIN REAL ESTATE CONSULTANTS	38,626	BACKSTREAM PHYSIOTHERAPY INC	147,929
AUTO HAIL DAMAGE SOLUTIONS LLC	25,036	BACKWELL SYSTEMS INC	29,906
AUTO HUT TRUCK CENTER	46,392	BADRY COLLISION REPAIRS INC	1,824,859
AUTO PLUS INSURANCE AGENCY INC	406,275	BAJA AUTOBODY LTD	509,445
AUTO SENSE COLLISION LTD	2,337,001	BAKER AUTO INC	49,395
AUTO WEST BMW (MTK AUTO WEST LTD)	235,880	BAKER NEWBY LLP	1,788,223
AUTOBODY ONE (CR7 PERFORMANCE LTD)	1,641,199	BAKER TILLY US LLP	57,965
AUTO-COM REFINISHING (B & H VENTURES)	29,608	BALANCE POINT ACUPUNCTURE & INTEGRATIVE	119,278
AUTOFOCUS GLASS INC	624,418	BALFOUR AUTOBODY & MECHANICAL LTD	375,138
AUTOMACS COLLISION INC	27,248	BAMKO MERCH INC	208,301
AUTOMALL AUTOBODY LTD	2,806,624	BANK OF MONTREAL	172,921
AUTOMATION ANYWHERE	300,906	BANNISTER ALL MAKES COLLISION (VERNON)	2,510,699
AUTOMIND COLLISION REPAIR (BURNABY)	2,147,829	BANNISTER CHEV BUICK GMC (CHILLIWACK)	359,815
AUTOMIND COLLISION REPAIR (COQUITLAM)	4,638,253	BANNISTER COLLISION AND GLASS KAMLOOPS	1,385,849
AUTOMIND COLLISION REPAIR (RICH-OLAFSEN)	1,504,546	BANNISTER COLLISION AND GLASS KELOWNA	2,659,320
AUTOMIND COLLISION REPAIR (RICH-VULCAN)	4,386,772	BANNISTER COLLISION CHILLIWACK	2,387,621
AUTOMIND COLLISION REPAIR (SQUAMISH)	1,632,504	BANNISTER FORD LTD (DAWSON CREEK)	63,403
AUTOMIND COLLISION REPAIR (VANCOUVER)	3,646,640	BANNISTER HYUNDAI CHILLIWACK	111,631
AUTOMOTIVE INDUSTRIES ASSOC OF CANADA	54,059	BANNISTER KIA CHILLIWACK	47,132
AUTOMOTIVE RETAILERS ASSOCIATION	61,845	BANWAIT DATINDER DR CHIROPRACTIC INC	70,464
AUTOMOTIVE TRAINING AND TECHNICAL	121,625	BARE'S PAINT & BODYWORKS	1,607,280
AUTOSONIC AUTOBODY & REPAIR	1,125,596	BARNES HARLEY-DAVIDSON BUELL	319,279
AUTOWEAR ACCESSORIES (BLONDE HLDGS LTD)	74,643	BARNES HARLEY-DAVIDSON KAMLOOPS	49,590
AUTOWEST AUTOBODY LTD	1,933,907	BARNES HARLEY-DAVIDSON VICTORIA	87,380
AVANT SYSTEMS GROUP MANITOBA LTD	275,602	BARNES POWERSPORTS VICTORIA	125,399
AVENUE ALIGNMENT & BODY SHOP LTD	1,857,735	BARRIERE AUTO & TRUCK TOW	84,395
AVENUE AUTO GLASS LTD	568,118	BASE PHYSIO AND WELLNESS	45,887
AVERSON CONSULTING LTD	115,054	BASELINE HEALTH AND WELLNESS INC	38,759
AVICENNA CENTRE FOR BRAIN HEALTH INC	40,436	BASELINE WELLNESS BURNABY INC	84,890
AVISCAR INC	115,807	BASRA CHIROPRACTIC CLINIC INC	186,207
AVITA HEALTH & MASSAGE THERAPY CENTER INC	309,383	BAUMANN GANT AND KEELEY	50,153
AXIS DENTAL SURGERY GROUP	36,346	BAVARO AUTOBODY (ROCKNEST INVESTMENTS)	874,810
AXIS INSURANCE MANAGERS INC	492,083	BAY CITY INSURANCE SERVICES LTD	886,016
AXIS REINSURANCE	554,279	BAYSHORE HEALTHCARE LTD	469,828
AZALEA PHYSIOTHERAPY (WEST VAN - 16TH ST)	160,745	BAYSIDE CHIROPRACTIC CORPORATION	57,392
AZI COUNSELLING AND CONSULTING	35,871	BAYVIEW AUTO TOWING (2000) LTD	220,760
AZORCAN AUTOBODY REPAIR & PAINTING	2,139,685	BAYWOOD GLASS INC	439,502
B & D AUTO BODY LTD	7,290,877	BC AUTO GLASS LTD	153,301
B & M AUTO-CRAFT COLLISION LTD	80,304	BC BACK CLINIC (SURREY-152 ST)	85,938

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BC BACK CLINIC (SURREY-NO 10 HWY)	407,272	BESTBODY PHYSIOTHERAPY & SPORTS CLINIC	101,512
BC CASE MANAGEMENT LTD	222,933	BEST-VALU GLASS 2001 INC	631,309
BC HYDRO	939,155	BETA AUTO BODY SERVICES LTD	1,248,140
BC INJURY CARE AND EXERCISE INC	436,940	BETA THERAPEUTICS INC	93,933
BC INSURANCE AGENCIES INC DBA INSURELINE	1,062,518	BETTERBACK CLINIC (THE)	47,431
BC MEDEQUIP HOME HEALTHCARE LTD	1,344,662	BEYOND CARE WELLNESS LTD	78,752
BC PERIO DENTAL HEALTH & IMPLANT CENTRE	29,178	BEYOND PHYSIOTHERAPY	548,656
BC PROFESSIONAL LEGAL INTERPRETERS INC	82,434	BEYONDREHAB LANGLEY LTD	420,406
BC PROSTHETIC & ORTHOTIC SERVICES	39,644	BFL CANADA RISK AND INSURANCE SERVICES	2,538,122
BC PUBLIC INTEREST ADVOCACY CENTRE	35,121	BG REHAB GROUP INC	208,265
BC TIRE	32,160	BGMEDIATE INC	190,976
BC TRAILER GUY	87,841	BHALLA RISHI DR INC	79,236
BC UTILITIES COMMISSION	763,537	BHOPAL REHABILITATION CONSULTING	58,635
BCA CLAIMS & CONSULTING LTD	90,404	BIESEL DIETER	33,773
BCAA INSURANCE AGENCY	15,077,519	BIG BOY'S TOYS LTD	60,376
BCRV SALES 2022 LTD	63,822	BIG CITY'S AUTO BODY LTD	1,788,739
BEAR CREEK MEDICAL CLINIC	51,126	BIG HEARTS HOME HEALTHCARE SERVICES INC	149,778
BEAR CREEK PLAZA PHYSIOTHERAPY	604,389	BIG ISLAND BUILDING SERVICES LTD	32,584
BEARCREEK PHYSIOTHERAPY	130,981	BIG RIG COLLISION CALGARY	65,564
BECK ROBINSON & COMPANY	1,731,178	BIG RIG COLLISION GRANDE PRAIRIE LTD	47,592
BEE CLEAN BUILDING MAINTENANCE INC	80,141	BIG RIG TOWING AND RECOVERY (CALGARY)	30,880
BEE JAY AUTO WRECKING & TOWING LTD	256,986	BIG TOWS INC	36,263
BEE JAY'S SERVICES INC	29,248	BILKEY LAW CORP	4,237,031
BEGBIE GLASS CO LTD	186,211	BILL HOWICH CHRYSLER LTD	71,301
BEGGS FRED RMT	41,080	BILL'S HEAVY DUTY ENTERPRISES 2004 LTD	652,255
BEHAVIOURAL HEALTH CARE	83,777	BING ZHAOYAN	27,388
BEIJING TONG RAN TANG VANCOUVER HEALTH	27,104	BIO SYNERGY ENVIRONMENTAL	192,727
BEKKERING YORK BARRISTERS LLP	3,798,012	BIORECON ENGINEERING INC	105,890
BEL AIR TAXI LTD	135,764	BISHOP MASSAGE AND WELLNESS CLINIC INC	36,773
BELLROCK HEALTH LTD	213,552	BISMARK COLLISION FACILITY (SRAG HLDGS)	2,060,128
BELMONT COLLISION (1975) LTD	3,298,717	BKV ENTERPRISES LTD	38,050
BELMONT PHYSIOTHERAPY AND HEALTH CLINIC	203,765	BLACK & WHITE AUTOBODY LTD	2,520,973
BENCHMARK ARCHITECTURAL WOODWORKING	30,329	BLACKBIRD PHYSIO HAND TO SHOULDER CENTRE	58,852
BENEVA INC	188,284	BLACKSMITH AUTOBODY LTD	31,894
BENJAMIN TOWING CORP	75,054	BLAIR MACKAY MYNETT VALUATIONS INC	111,204
BEN'S TOWING & AUTOWRECKING (REVELSTOKE)	191,336	BLASKOVICH WHIPLASH AND INJURY CLINIC INC	58,940
BEN'S TOWING & AUTOWRECKING (SALMON ARM)	314,626	BLOCK 81 HOLDINGS LTD	467,604
BEN'S TOWING & AUTOWRECKING (SICAMOUS)	30,539	BLOOMBERG FINANCE LP	78,983
BENS TRUCK AND EQUIPMENT INC	30,087	BLUE CHIP AUTO GLASS & DETAILING	72,478
BENTALLGREENOAK CANADA LP	238,717	BLUE CHIPS AUTO GLASS LTD	67,093
BERK'S INTERTRUCK LTD (DUNCAN)	59,281	BLUE CHIPS COLLISION REPAIR	3,257,477
BERK'S INTERTRUCK LTD (NANAIMO)	60,015	BLUE OAK PHYSIO AND WELLNESS CLINIC INC	211,370
BERK'S TOWING LLC	84,823	BLUE SKY PHYSIOTHERAPY AND REHAB CENTRE	413,745
BERMUDA AUTO GLASS LTD	316,531	BLUEVOYANT LLC	608,565
BERNARD LLP	676,182	BMG INDUSTRIES INC	49,590
BERTS GARAGE INC	28,927	BMT GROUP SERVICES LTD	634,889
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	1,153,552	BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	393,672
BESSE GORDON EDWARD	35,221	BMW NANAIMO / MINI NANAIMO	64,064
BEST AUTO BODY & PAINT LTD	676,969	BODO MOTORS AUTOMOTIVE SERVICES LTD	3,428,784
BEST CHOICE COLLISION LTD	579,525	BODY BALANCE HEALTH AND WELLNESS	31,738
BEST SELECT INSURANCE SERVICES 2018 INC	783,273	BODY WORKS SPORTS PHYSIOTHERAPY	88,626
BEST TOWING (CALGARY)	34,650	BODYFOLIO HEALTH PENINSULA VILLAGE LTD	33,297
BEST TOWING (HEARST)	76,107	BODYMIND WELLNESS CENTRE INC	217,243

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BODYPLUS COLLISION REPAIR LTD	1,701,085	BROADWAY STATION PHYSIOTHERAPY & WELLNESS	143,981
BODYWORKX PHYSIO ACUPUNCTURE PILATES	27,888	BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	1,029,183
BOE'S TRAILER SALES LTD	42,634	BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	839,052
BONALIFE ACUPUNCTURE & HERBAL MED (BBY)	94,509	BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	1,128,806
BONALIFE ACUPUNCTURE & HERBAL MED (RICH)	89,721	BROCO AUTO GLASS (LANGLEY)	2,225,095
BOND REPRODUCTIONS INC	37,273	BROCO GLASS (PORT KELLS)	747,926
BONFIRE INTERACTIVE LTD	68,622	BROCO GLASS (WHITE ROCK)	1,470,549
BONIFACE GIOVANNA	40,480	BRODEX INDUSTRIES LTD	29,165
BONNY'S TAXI LTD	203,898	BROOKS KEVIN	48,671
BORDEN LADNER GERVAIS LLP	1,531,904	BROTHERS AUTOBODY REFINISHERS	3,216,196
BOREALIS MASSAGE THERAPY CLINIC	25,505	BROWN BROS FORD SALES (TEB ENTERPRISES)	47,933
BOTTOMLINE TECHNOLOGIES (CANADA) INC	914,650	BROWN MECHANICAL SERVICES LTD	36,145
BOUNCE BACK HEALTH INC	26,874	BROWNRIDGE & COMPANY INSURANCE SERVICES	802,363
BOW MAC TRUCK RENTAL (K MILLER ENT LTD)	31,383	BROWNS' CHEVROLET BUICK GMC LTD	26,937
BOWIE PHYSIOTHERAPIST CORP	133,008	BRUCE TATTRIE LAW CORPORATION	76,126
BOYD AUTO BODY & GLASS (ABBOTSFORD)	1,067,133	BRYAN MCWILLIS	33,857
BOYD AUTO BODY & GLASS (BURNABY)	1,102,226	BRYAN'S AUTO BODY (SQUAMISH) LTD	1,051,208
BOYD AUTO BODY & GLASS (CLOVERDALE)	2,019,654	BRYN SHARKEY PROFESSIONAL CORP	105,761
BOYD AUTO BODY & GLASS (LANGFORD)	1,498,469	BST THERAPEUTIC CORPORATION	34,394
BOYD AUTO BODY & GLASS (LANGLEY)	1,346,454	BUDGET BRAKE & MUFFLER (ABBOTSFORD)	51,879
BOYD AUTO BODY & GLASS (MAPLE RIDGE)	1,969,797	BUDGET BRAKE & MUFFLER (KELOWNA)	30,186
BOYD AUTO BODY & GLASS (NANAIMO)	1,444,223	BUDGET BRAKE & MUFFLER (LANGLEY)	184,433
BOYD AUTO BODY & GLASS (NEW WESTMINSTER)	1,527,246	BUDGET BRAKE & MUFFLER (SURREY-120 ST)	35,160
BOYD AUTO BODY & GLASS (PARKSVILLE)	737,612	BUDGET BRAKE & MUFFLER (SURREY-72 AVE)	306,100
BOYD AUTO BODY & GLASS (RICHMOND)	1,199,077	BUDGET BRAKE & MUFFLER (VANC-2ND AVE)	226,554
BOYD AUTO BODY & GLASS (SAANICHTON)	1,189,247	BUDGET BRAKE & MUFFLER (VANC-SW MARINE)	219,721
BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	2,606,692	BUDGET GLASS LTD	790,131
BOYD AUTO BODY & GLASS (SURREY)	2,011,067	BUDHWANI CHIROPRACTIC WELLNESS INC	25,988
BOYD AUTO BODY & GLASS (VICTORIA)	2,035,945	BULKLEY VALLEY INSURANCE SERVICES LTD	1,009,893
BOYD AUTO BODY & GLASS (WINNIPEG)	684,234	BULLET AUTO GLASS LTD	451,195
BRABY MOTORS LTD	48,287	BUMP PHYSIO AND CO (LANGLEY)	106,306
BRADBURY SIPPEL LAW CORPORATION	1,444,840	BUMP PHYSIO AND CO (PORT MOODY)	72,603
BRANCH MACMASTER LLP	197,632	BUNTAIN INSURANCE AGENCIES LTD	1,580,867
BRANDT TRACTOR LTD (LONDON)	40,022	BURNABY AUTO BODY (1986) LTD	271,002
BRANDT TRACTOR LTD (PRINCE GEORGE)	36,843	BURNABY CHIROPRACTIC CLINIC INC	29,796
BRANDT TRACTOR LTD (VERNON)	29,357	BURNABY COUNSELLING GROUP	34,160
BRC GROUP	84,244	BURNABY HEALING ACUPUNCTURE & HERB CLINIC	41,848
BREAKTHRU KINETICS LTD	131,486	BURNABY HEIGHTS PHYSIOTHERAPY CORP	181,625
BRENT RODERICK ALLEN	25,731	BURNABY KAWASAKI RETAIL LTD	138,139
BRIAN CULLEN CHEVROLET GM	26,147	BURNABY NEUROMUSCULAR MASSAGE THERAPY	26,492
BRIAN HUA PHYSIOTHERAPIST CORP	92,204	BURNS AMANDA	33,828
BRIAN JESSEL BMW PRE-OWNED	139,693	BURNS FITZPATRICK LLP	1,412,949
BRIAN JESSEL BMW/SUBARU	276,285	BURQUITLAM EVERGREEN REHAB AND WELLNESS	1,360,762
BRIAN'S GLASS LTD	624,501	BURQUITLAM KINESIOLOGY	89,872
BRICKYARD PHYSIOTHERAPY	343,967	BURQUITLAM PHYSIOTHERAPY	170,463
BRIDGE LAKE TOWING	275,285	BURRARD ACURA	29,315
BRIDGEPORT COLLISION	2,246,653	BURRARD AUTOSTRASSE COLLISION LTD	6,067,568
BRIGHTSIDE PHYSIOTHERAPY	44,646	BURRARD PHYSIOTHERAPY	176,540
BRITANNIA AGENCIES (1986) LTD	259,476	BURTON MCKINNON PHYSIOTHERAPIST CORP	138,239
BRITE'N UP AUTO CLEANING COMPANY	154,304	BUSINESS COUNCIL OF BC	28,980
BRITISH COLUMBIA INSTITUTE OF TECHNOLOGY	34,731	BUZZ'S AUTOBODY LTD	3,611,009
BRIX WELLNESS KELOWNA LTD	25,188	C & C INSURANCE AGENCIES (RICHMOND) LTD	349,777
BROADMEAD ORTHOPAEDIC PHYSIOTHERAPY	76,207	C & C INSURANCE AGENCIES LTD	1,142,158

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
C & K COLLISION (CHANG KWONG AUTO BODY)	1,840,115	CARFRA LAWTON LLP	3,950,583
C & L INSURANCE SERVICES INC	1,207,532	CARIBOO CHEVROLET BUICK GMC LTD	51,365
C & R TRUCK WEST LTD	2,733,857	CARIBOO TOWING	203,333
C G COYLE & ASSOCIATES INC	1,041,073	CARL'S TOWING SERVICE & REPAIR INC	28,980
C R COASTLINE TOWING & TRANSPORT LTD	304,479	CAR-PART.COM (USED CAR PARTS COM INC)	128,333
C&D INSURANCE SERVICES LTD	182,271	CARRAIG LAW GROUP LLP	1,895,200
CACTUS COLLISION & PAINT INC	1,906,084	CARRUTHERS DUPLESSIS LAW CORP	7,435,474
CALEDONIAN CLINIC LTD	35,455	CARSTAR CALGARY BOWNESS	27,071
CALGARY HEAVY TOWING INC	108,471	CARSTAR CHILLIWACK (WALLYS AUTO BODY)	1,972,748
CALLA STRATEGIES	27,405	CARSTAR COLLISION AND GLASS KELOWNA	1,416,563
CAM CLARK FORD LINCOLN LTD	1,642,424	CARSTAR ONOWAY	48,349
CAM CLARK FORD RICHMOND LTD	64,540	CARSTAR WHITEHORSE	61,755
CAMBIE COUNSELLING SERVICES (RICHMOND)	41,392	CARTECH COLLISION LTD	65,515
CAMBIE PHYSIO & HEALTH CLINIC (NEW WEST)	236,761	CARTER CHEV CADILLAC BUICK GMC BBY	54,433
CAMBIE PHYSIO & HEALTH CLINIC (RICHMOND)	304,004	CARTER MOTORSPORTS (CARTER MOTOR CARS)	166,630
CAMBIE PHYSIO & HEALTH CLINIC (SURREY)	27,013	CASCADE INSURANCE AGENCIES (BURNABY) INC	363,400
CAMEL TOWING AND SALES LTD	28,755	CASCADE PHYSIOTHERAPY AND CHIROPRACTIC	157,010
CAMPBELL AND FAIRWEATHER PSYCHOLOGY GROUP	50,551	CASCADIA CHIROPRACTIC CENTRE	54,631
CAMPBELL SAUNDERS & CO	55,609	CASCADIA SHADING DESIGN	87,403
CAMPUS HONDA VICTORIA	40,017	CASE GORDON DR	34,724
CAN ASSISTANCE	106,906	CASEY LAW OFFICES	972,343
CANADA KANGTAI HEALTHCARE CO LTD	240,006	CASMAN INSURANCE AGENCY & FINANCIAL GROUP	543,367
CANADA POST CORPORATION	9,511,112	CASSADY & COMPANY	1,516,828
CANADIAN 4X4 AUTO BODY REPAIR	47,172	CASSIAN COMMERCIAL SERVICES INC	312,314
CANADIAN BLACK BOOK INC	115,500	CASSIDAY SCHADE LLP	31,754
CANADIAN CAR AND TRUCK RENTAL LTD	117,175	CASTLEGAR TOYOTA	25,822
CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	100,025	CATALYST KINETICS BC LTD	849,443
CANADIAN MENTAL HEALTH ASSOCIATION	27,469	CATALYST KINETICS COQUITLAM LTD	60,528
CANADIAN TOWING SERVICE	35,317	CATCH WELLNESS INC	97,655
CANADIAN TRUCK AND TRAILER REPAIR INC	25,087	CATHAY PACIFIC INSURANCE AGENCY LTD	120,559
CANDY AUTOBODY INC	717,408	CAVE CURE AND THERAPIES INC	102,547
CANNON CLINIC	29,622	CBI FRASER VALLEY LIMITED PARTNERSHIP	31,894
CANTALK CANADA INC	2,057,533	CBI HEALTH CENTRE CAMPBELL RIVER	77,565
CANTRUST 45 AUTOBODY SERVICE	1,372,993	CBI HEALTH CENTRE CHILLIWACK (KEITH WILS)	216,256
CANUCK TOWING & SERVICES LTD	77,556	CBI HEALTH CENTRE COURTENAY GRANT	56,071
CAPITAL AUTOGLASS & UPHOLSTERY (SIDNEY)	895,776	CBI HEALTH CENTRE CRANBROOK	85,965
CAPITAL AUTOGLASS & UPHOLSTERY (VICT)	1,155,174	CBI HEALTH CENTRE DUNCAN	26,799
CAPITAL CITY PAVING LTD	70,016	CBI HEALTH CENTRE EAGLE CREEK	27,580
CAPITAL GLASS COURTENAY (AJ'S GLASS CTR)	409,149	CBI HEALTH CENTRE FRASER VALLEY	118,156
CAPITAL TOWING AND AUTO SERVICE	26,969	CBI HEALTH CENTRE GOLDEN EARS	81,655
CAPITAL WEST INSURANCE AGENCIES INC	223,557	CBI HEALTH CENTRE GUILDFORD	107,105
CAPITAL WEST INSURANCE SERVICES (SURREY)	257,404	CBI HEALTH CENTRE NANAIMO	55,185
CAPITAL WEST INSURANCE SERVICES LTD	829,556	CBI HEALTH CENTRE NANAIMO AQUATICS	293,046
CAPSTONE INSURANCE SERVICES LTD	1,451,759	CBI HEALTH CENTRE PORT ALBERNI	62,604
CAPTURE FUNCTION CONSULTING INC	147,363	CBI HEALTH CENTRE PORT COQUITLAM	58,294
CAPTUS ADVERTISING LTD	99,750	CBI HEALTH CENTRE SURREY FLEETWOOD	111,193
CARE AND CURE PHYSIOTHERAPY AND MASSAGE	160,646	CBI HEALTH GROUP CALGARY	25,661
CARE AT HOME SERVICES ADVANCIA SOLUTIONS	149,074	CBI HEALTH GROUP NANAIMO	65,517
CARE PLUS ACUPUNCTURE AND REHAB	186,984	CBI LANGLEY (CANADIAN BACK INSTITUTE)	61,149
CARE POINT MEDICAL DAVIE	27,905	CBI LIMITED (JR REHAB)	1,800,081
CARE WELL MASSAGE THERAPY	35,293	CBI LIMITED (ORION HEALTH)	891,252
CAREMART MEDICAL	31,656	CBI OT SERVICES FRASER VALLEY	328,978
CARFIX COLLISION CENTRE	520,917	CBI OT SERVICES NANAIMO	282,489

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CBI OT SERVICES VICTORIA	128,753	CHEAM TAXI LTD	29,759
CBI REHAB IN MOTION - CAMPBELL RIVER	53,638	CHEAM WELLNESS GROUP	116,462
CBRE LIMITED	2,195,038	CHECKMATE CABS LTD	44,643
CCR RE (CANADA BRANCH)	687,920	CHEMO RV SALES & SERVICE (150 MILE HOUSE)	109,520
CDW CANADA CORP	1,174,211	CHEMO RV SALES & SERVICE (QUESNEL)	152,367
CEDAR AND SAGE PHYSIOTHERAPY	27,343	CHENG YEUK HANG DAPHNE	25,585
CEDAR CHIROPRACTIC AND PHYSIOTHERAPY	146,990	CHENRUIS ACUPUNCTURE AND HERB CLINIC LTD	31,749
CEDAR HILLS CHIROPRACTIC	36,668	CHETWYND GLASS (2017) LTD	254,536
CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	352,245	CHEUNG GORDON DR	44,000
CEDARS AT COBBLE HILL	42,660	CHEUNG LISA	80,021
CEFIRO PAPER SUPPLY AND PACKAGING INC	45,229	CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	488,277
CELLTEX COLLISION REPAIRS LTD	510,246	CHILLIWACK FORD	126,336
CELTIC SYSTEMS (CELTIC CROSS HLDGS INC)	1,267,231	CHILLIWACK INSURANCE AGENCIES LTD	621,943
CENTER MEDICAL MASSAGE THERAPY CLINIC	34,899	CHILLIWACK PRO AUTOCARE LTD	51,269
CENTRAL AGENCIES LTD	1,044,188	CHILLIWACK TAXI LTD	31,550
CENTRAL CHIROPRACTIC LTD (THE)	328,231	CHIPPERFIELD PHYSIOTHERAPY	349,141
CENTRAL CITY INSURANCE SERVICES INC	432,397	CHIROPRACTIC LIFE CENTRE	52,614
CENTRAL ISLAND TOWING LTD (LADYSMITH)	108,744	CHOHAN GURJIT	45,528
CENTRAL PARK CHIROPRACTIC INC	98,551	CHOICE INSURANCE SERVICES INC	1,037,486
CENTRAL PARK PHYSIOTHERAPY	921,427	CHONG NISHIMOTO SIA NAKAMURA & GOYA LLP	28,288
CENTRAL REHABILITATION	47,638	CHOO IVAN DR INC	38,095
CENTRAL VALLEY CHIROPRACTIC CORP	38,516	CHRIS BOLAN LAW	394,020
CENTRAL VALLEY INSURANCE SERVICES LTD	1,653,419	CHRIS BOYD COUNSELLING AND CONSULTING	38,178
CENTURY CHIROPRACTIC CLINIC (RICHMOND)	31,244	CHRIS STOKES PHYSICAL THERAPIST HEALTH	201,137
CENTURY CHIROPRACTIC CLINIC (VAN-16TH)	226,489	CHRISTENSEN COLLISION LTD	1,893,318
CENTURY CHIROPRACTIC CLINIC (VAN-NANAIMO)	204,958	CHU KEVIN	52,341
CENTURY COLLISION (DAI SUN AUTO GROUP)	2,856,513	CHUBB INSURANCE COMPANY OF CANADA	50,000
CEP FORENSIC INC	426,105	CIBC-GLOBAL TRANSACTION BANKING	58,476
CERNA COLLISION LTD	1,775,630	CIRA MEDICAL SERVICES	114,581
CERTIFIED PROSTHETICS & ORTHOPEDICS CO	39,470	CIRCUIT COLLISION AND AUTO GLASS	2,775,132
CF VENTURES BUILDING SERVICES INC	55,718	CIS INSURANCE BROKERS LTD	414,874
CHAIR STUFF SALES LTD	212,926	CISCO SYSTEMS CANADA CO	509,934
CHAIRLINES (CANADA CHAIRLINES LTD)	155,015	CITISTAR INSURANCE AGENCIES LTD	282,802
CHAMBERS OLSON LTD	417,035	CITY GLASS & WINDSHIELD SHOP LTD	187,170
CHAMPION CHEVROLET LTD	25,085	CITY MOTORS (1981) LTD	38,716
CHAMPION COLLISION CENTRE LTD	1,841,152	CITY OF ABBOTSFORD	629,310
CHAMPION TOWING LTD	311,495	CITY OF BURNABY	572,055
CHAMPLAIN HEIGHTS PHYSIO & MASSAGE CLINIC	83,780	CITY OF CAMPBELL RIVER	74,762
CHAMPLAIN SQUARE PHYSIOTHERAPY	478,282	CITY OF CHILLIWACK	112,868
CHAN FREDERIK	25,461	CITY OF COQUITLAM	1,299,445
CHAN SIU TUNG BELLA	31,591	CITY OF COURTENAY	146,828
CHAN VIVIAN	26,507	CITY OF CRANBROOK	25,933
CHANGEPAIN CLINIC INC	421,182	CITY OF DELTA	101,231
CHAP'S CRAFTSMAN COLLISION	2,203,182	CITY OF GREENWOOD	100,993
CHARAKA REHAB INC	186,990	CITY OF KAMLOOPS	275,859
CHAREST LEGAL SOLUTIONS INC	370,423	CITY OF KELOWNA	714,092
CHARLES AUTO BODY & COLLISION	40,456	CITY OF LANGFORD	124,640
CHARLESWORTH INSURANCE SERVICES LTD	725,649	CITY OF LANGLEY	85,479
CHARLIE'S AUTO BODY (CHARLIE'S COLLISION)	1,437,131	CITY OF MAPLE RIDGE	367,241
CHAS & ASSOCIATES CONSULTING INC	605,590	CITY OF MISSION	128,257
CHASE AUTO AND WINDOW GLASS	202,501	CITY OF NANAIMO	341,592
CHASE OFFICE INTERIORS	53,267	CITY OF NEW WESTMINSTER	1,366,853
CHD HOLDING LTD	33,221	CITY OF NORTH VANCOUVER	966,571

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CITY OF PENTICTON	133,531	CN ACUPUNCTURE (MULBERRY HEALTH CARE INC)	32,204
CITY OF PORT ALBERNI	40,696	CNTCM ACUPUNCTURE	31,940
CITY OF PORT COQUITLAM	140,091	COACHE COLLISION LTD	4,153,052
CITY OF PRINCE GEORGE	279,237	COAL HARBOUR MEDICAL CLINIC	40,446
CITY OF RICHMOND	628,439	COAST CLAIMS SERVICE LTD	854,877
CITY OF SALMON ARM	117,474	COAST LIFE CHIROPRACTIC	53,272
CITY OF SURREY	1,197,750	COAST MOUNTAIN CHEVROLET BUICK GMC LTD	97,629
CITY OF TERRACE	37,235	COAST PERFORMANCE REHAB KITSILANO INC	109,457
CITY OF TRAIL	30,684	COAST PERFORMANCE REHABILITATION INC (NV)	153,368
CITY OF VANCOUVER	1,564,585	COAST PHYSIOTHERAPY SECHELT INC	34,762
CITY OF VERNON	43,654	COAST REPORTING SERVICES INC	153,776
CITY OF VICTORIA	439,558	COASTAL COMMUNITY INSURANCE SERVICES	3,306,407
CITY OF WEST KELOWNA	50,200	COASTAL FORD SALES LTD (BURNABY)	93,358
CITY PHYSIOTHERAPY CLINIC	236,189	COASTAL FORD SALES LTD (VANCOUVER)	34,839
CITYLAW GROUP	245,194	COASTAL HAND CLINIC	56,725
CITYLINE AUTO GLASS (SKYLINE MOTORS LTD)	919,951	COASTAL KINESITHERAPY	94,948
CJR ACUPUNCTURE	25,102	COASTAL PHYSIOTHERAPY & SPORTS REHAB LTD	101,372
CKSOURCE HOLDING SP Z O O	61,294	COASTAL ROOTS HEALTH CTR LTD (VICTORIA)	47,023
CLAIMSPRO INC	871,235	COASTLINE GLASS LTD	500,785
CLARK AUTO BODY LTD	945,989	COASTLINE HEALTH AND PERFORMANCE LTD	54,048
CLARK HILL STRASBURGER	121,708	COCKWELL LUKE RMT	35,789
CLARK WILSON LLP	675,613	COLDSTREAM PHYSIO & REHAB CLINIC CORP	89,186
CLASSIC COLLISION LTD	558,566	COLLIBRA INC	304,435
CLASSIC GLASS & AUTO (R & I HOLDINGS LTD)	1,090,186	COLLINGWOOD INSURANCE CENTRE 2014 INC	71,344
CLASSIC IMAGE AUTO BODY LIMITED	1,231,521	COLLINGWOOD INSURANCE CENTRE INC	463,501
CLASSIC LIFECARE LTD (COMOX)	47,096	COLLINGWOOD MEDICAL CLINIC	27,007
CLASSIC LIFECARE LTD (VANCOUVER)	115,872	COLLINS BROTHERS TOWING	81,938
CLASSIC TOWING COMPANY	241,610	COLLINS MANUFACTURING COMPANY LTD	302,534
CLASSIC TOWING GOLDEN	96,543	COLLISION ANALYSIS LTD	96,813
CLAYMORE COLLISION LTD (BOYD AUTO-POCO)	1,643,501	COLLISION CRAFT	963,056
CLAYTON HEIGHTS 188ST PHYSIO AND SPORTS	363,329	COLORWORKS TOM'S CUSTOM AUTOBODY (COQ)	3,995,717
CLAYTON HEIGHTS CHIROPRACTIC	97,905	COLORWORKS TOM'S CUSTOM AUTOBODY (POCO)	2,309,766
CLAYTON HEIGHTS MEDICAL CLINIC	32,068	COLOUR PERFECTION AUTO COSMETIC LTD	2,035,806
CLAYTON HEIGHTS SPORTS AND THERAPY	826,915	COLUMBIA CHRYSLER DODGE JEEP LTD	33,844
CLAYTON TOWING	125,253	COLUMBIA COLLISION REPAIRS LTD	4,890,226
CLEANOLOGY SERVICES LTD	53,857	COLUMBIA GLASS (1972) LTD	583,969
CLEAR ADJUSTING (KELOWNA)	37,881	COLUMBIA INTEGRATED HEALTH CENTRE	416,710
CLEAR VIEW GLASS & UPHOLSTERY LTD	436,089	COLUMBIA PACIFIC CONSULTING GROUP LTD	2,005,362
CLEARBROOK CHIROPRACTIC & MASSAGE CLINIC	293,322	COLUMBIA SPEECH AND LANGUAGE SERVICES INC	198,780
CLEAR-VIEW GLASS	482,243	COLWOOD BACK TO BACK CHIROPRACTIC	202,930
CLEARWATER GLASS LTD	189,460	COMFORT KEEPERS (NORTH VANCOUVER)	105,084
CLEARWATER TOWING LTD	62,399	COMFORT ZONE MOBILITY AIDS (THE)	44,476
CLENLAW INVESTIGATION AND ADJUSTING INC	304,424	COMMERCIAL LIGHTING PRODUCTS	62,886
CLOUDFLARE INC	63,562	COMMERCIAL TRUCK EQUIPMENT CORP	117,245
CLOVER HILLS REHABILITATION INC	425,644	COMMIT AUTOBODY AND REPAIR (2012) LTD	560,101
CLOVER PHYSIO	59,024	COMMUNITY LIVING BC	30,240
CLOVER TOWING 2015 LTD	6,754,446	COMMUNITY THERAPISTS 1998 INC	1,942,023
CLOVERDALE AUTO METAL (1979) LTD	1,549,994	COMO LAKE CHIROPRACTIC INC	84,977
CLOVERDALE INSURANCE SERVICES LTD	661,505	COMOX PHYSIOTHERAPY CLINIC	54,126
CLOVERDALE LEE'S ACUPUNCTURE & HERB	25,048	COMOX VALLEY PHYSIOTHERAPY	28,623
CLR HEALTHCARE INC	93,576	COMPASS OCCUPATIONAL THERAPY INC	93,501
CLUB TOWING AND HEAVY RECOVERY LTD	465,936	CONCEPT PHYSIOTHERAPY	215,451
CMJ EQUIPMENT	32,135	CONCORD CONCRETE PUMPS INTERNATIONAL LTD	122,774

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CONCUSSION CARE KELOWNA	342,488	CRAFTSMAN COLLISION BOUNDARY & 1ST AVE	2,183,955
CONNECT COMMUNITIES	114,809	CRAFTSMAN COLLISION BRENTWOOD	2,778,987
CONNECT INSURANCE BROKERS INC	123,686	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,827,038
CONNELL D G DR	34,289	CRAFTSMAN COLLISION CAMBIE & MARINE	3,278,641
CONNELL GAELAN	83,923	CRAFTSMAN COLLISION CHILLIWACK	3,115,053
CONNELL JOAN ELLEN	53,578	CRAFTSMAN COLLISION COLWOOD	2,709,168
CONTENTFUL INC	143,859	CRAFTSMAN COLLISION COQUITLAM	2,744,477
CO-OP HOME HEALTH CARE	33,638	CRAFTSMAN COLLISION CRANBROOK	1,514,546
CO-OPERATORS INSURANCE AGENCIES LIMITED	6,276,279	CRAFTSMAN COLLISION ESQUIMALT	1,701,211
COOPER'S TOWING LTD	109,926	CRAFTSMAN COLLISION KAMLOOPS	2,486,965
COPELAND STAIR VALZ AND LOVELL LLP	114,887	CRAFTSMAN COLLISION KELOWNA CENTRAL	2,977,010
COPPER CITY PHYSICAL THERAPY INC	33,155	CRAFTSMAN COLLISION LANDMARK WAY	2,512,090
COPPER MOUNTAIN CTR FOR CHINESE MEDICINE	26,899	CRAFTSMAN COLLISION LANGLEY BYPASS	3,694,900
COQUITLAM AGENCIES (1982) LTD	387,841	CRAFTSMAN COLLISION MAIN & 3RD	3,660,677
COQUITLAM EXPRESS AUTOBODY LTD	610,400	CRAFTSMAN COLLISION MAPLE RIDGE	4,056,642
COQUITLAM INTEGRATED HEALTH	54,362	CRAFTSMAN COLLISION METROTOWN	3,092,895
COQUITLAM TOWING & STORAGE CO LTD	1,145,706	CRAFTSMAN COLLISION NEWTON	2,625,804
COQUITLAM WELLNESS CENTRE INC	160,703	CRAFTSMAN COLLISION NORTH NANAIMO	2,721,720
CORAL INTERNATIONAL TRUCK EQUIPMENT LTD	89,870	CRAFTSMAN COLLISION NORTH VAN EAST	3,372,214
CORE AUTOBODY & REPAIR LIMITED	2,424,796	CRAFTSMAN COLLISION NORTH VAN WEST	4,312,192
CORE CONNECTION MOBILE PHYSIOTHERAPY	56,504	CRAFTSMAN COLLISION PENTICTON	1,473,855
CORE FITNESS AND REHAB INC	31,245	CRAFTSMAN COLLISION PORT COQUITLAM	3,068,600
CORE FOCUS TRAINING LTD	142,956	CRAFTSMAN COLLISION PORT MOODY	2,178,722
CORE KINESIS PHYSIOTHERAPY	209,254	CRAFTSMAN COLLISION POWELL EAST VAN	2,298,531
CORNISH MARGOLIS BOYD MEDIATION	32,047	CRAFTSMAN COLLISION QUESNEL	3,149,682
CORPORATE COURIERS LOGISTICS ULC	85,863	CRAFTSMAN COLLISION RICHMOND	2,784,329
CORPUZ PHYSIOTHERAPY	33,924	CRAFTSMAN COLLISION RUTLAND	1,553,714
CORTEX CENTRE FOR ADVANCED ASSESSMENT INC	41,689	CRAFTSMAN COLLISION SOUTH CALGARY	52,364
CORTEX CLINICAL COUNSELLING	68,052	CRAFTSMAN COLLISION SURREY SCOTT RD	3,834,197
CORVETTE SPECIALTIES AUTO GROUP INC	202,527	CRAFTSMAN COLLISION VERNON	3,249,411
CORVUS LAW CORPORATION	879,907	CRAFTSMAN COLLISION WALNUT GROVE	3,096,602
COSMOS AUTOCARE (COSMIC COLLISION LTD)	1,429,673	CRAFTSMAN COLLISION WEST KELOWNA	2,913,099
COTTONWOOD AUTO BODY LTD	823,192	CRAFTSMAN COLLISION WHITE ROCK/S SURREY	4,435,657
COTTONWOOD RV SALES & SERVICE LTD	182,880	CRAIG WILLIAM HENRY DR	50,474
COUGAR PAINT & COLLISION INC	31,270	CRANBROOK DODGE (DCG HOLDINGS LTD)	49,652
COUNTRY CAMPING LEISURE PRODUCTS	122,837	CRANBROOK GLASS & WINDSHIELD	623,716
CO-UP AUTO BODY REPAIRS	4,320,645	CRAWFORD AND COMPANY INC	89,359
COURTENAY COLLISION SERVICES LTD	1,329,501	CRAWFORD TRUCK AND EQUIPMENT REPAIR	59,997
COURTENAY RV SPECIALISTS	63,958	CREATIVE ABILITY (KELOWNA)	98,768
COUVE HEALTH CORP	93,791	CREATIVE FITNESS & KINESIO (COQ-PINETREE)	38,573
COWICHAN ACTIVE REHABILITATION	96,450	CREATIVE FITNESS & KINESIO (COQ-WHISPER)	63,110
COWICHAN COLLISION LTD	1,972,994	CREATIVE THERAPY CONSULTANTS (CASTLEGAR)	127,140
COWICHAN TOWING 2020 LTD	58,630	CREATIVE THERAPY CONSULTANTS (KAMLOOPS)	66,404
COZENS WIENS LLP	980,908	CREATIVE THERAPY CONSULTANTS (KELOWNA)	677,856
COZY CORNER SERVICE INC	34,279	CREATIVE THERAPY CONSULTANTS (NANAIMO)	153,081
CPMI ITF 2225888 ONTARIO LTD	39,868	CREATIVE THERAPY CONSULTANTS (PENTICTON)	318,550
CPRI MEDICAL AND REHAB NEW WESTMINSTER	77,909	CREATIVE THERAPY CONSULTANTS (PR GEORGE)	136,521
CPRI WEST BROADWAY	249,175	CREATIVE THERAPY CONSULTANTS (TERRACE)	98,481
CR LAWYERS LLP	706,038	CREATIVE THERAPY CONSULTANTS (VERNON)	173,881
CRAFTSMAN COLLISION ABBOTSFORD CENTRAL	2,919,080	CREATIVE THERAPY CONSULTANTS (WMS LAKE)	32,311
CRAFTSMAN COLLISION ABBOTSFORD WEST	2,498,914	CREEKSIDE CHIROPRACTIC LTD	83,527
CRAFTSMAN COLLISION AUTO GLASS KELOWNA	176,291	CREEKSIDE PHYSIOTHERAPY	175,199
CRAFTSMAN COLLISION AUTO GLASS SURREY	697,173	CREEKSTONE CARE CENTRE LTD	31,133

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRESTON CLASSIC GLASS & TRIM	80,500	CURRY 24 HR TOWING	41,659
CRESTON PHYSIOWORKS AND MORE	50,453	CUSTOM COLLISION REPAIR LLC	25,906
CRESTON VALLEY ADAPTATIONS	96,220	CUSTOMER SERVICE PROFESSIONALS NETWORK	379,011
CRITERION WELLNESS CLINIC INC	145,581	CUTBANKS AUTOBODY & GLASS LTD	1,303,657
CROSSMAN MARK W DR INC	61,726	CYGNUS DESIGN GROUP INC (THE)	274,993
CROSSROADS COLLECTIVE LLP	62,920	CYPRESS PHYSIOTHERAPY AND HEALTH LTD	36,622
CROSSROADS TRAILER	25,121	D & D DISABILITY MANAGEMENT	1,993,192
CROWE MACKAY LLP	114,720	D & K BODY SHOP CO LTD	556,381
CROWN DIAMOND WELLNESS CENTER LTD	199,324	D J'S PAINT AND BODY (1987) LTD	2,013,076
CRUX CHIROPRACTIC INC	52,234	D R REHAB INC	81,396
CRYSTAL GLASS CANADA LTD (BURNABY)	234,307	DADSON CONSULTING SERVICES INC	74,600
CRYSTAL GLASS CANADA LTD (CHILLIWACK)	356,559	DAKOTA TOWING (ROULEAU)	52,269
CRYSTAL GLASS CANADA LTD (CRANBROOK)	359,442	DAKOTA TOWING INC	133,713
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	1,021,153	DALE CHARLES AND ASSOC PHYSICAL THERAPIST	99,685
CRYSTAL GLASS CANADA LTD (KELOWNA)	421,367	DALES ALIGNMENT & BRAKE SERVICE LTD	197,985
CRYSTAL GLASS CANADA LTD (LANGLEY)	232,206	DAMINI PHYSIOTHERAPY CORP	109,573
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	418,944	DAMON'S DUNN RIGHT TOWING & RECOVERY	241,832
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	670,618	DAMS FORD LINCOLN SALES LTD (LANGLEY)	3,843,226
CRYSTAL GLASS CANADA LTD (QUESNEL)	388,277	DAMS FORD LINCOLN SALES LTD (SURREY)	134,296
CRYSTAL GLASS CANADA LTD (SALMON ARM)	348,015	DAN HANSEN AUTO REPAIR INC	30,192
CRYSTAL GLASS CANADA LTD (VERNON)	354,616	DAN THE MAN'S AUTOBODY AND GLASS LTD	1,648,973
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	299,791	DANA J BROMLEY INC	54,236
CSN ADVANCE COLLISION (LIFT AUTO GROUP)	5,791,302	DAN'S KAMLOOPS COLLISION CENTRE LTD	2,992,219
CSN ALASKA HI-WAY AUTO BODY (LIFT AUTO)	4,571,268	D'ARCY'S GLASS (2010) LTD	685,963
CSN ALASKA HI-WAY AUTO GLASS (LIFT AUTO)	33,343	DARLEN VENTURES LTD	28,740
CSN BC COLLISIONS (LIFT AUTO GROUP)	1,878,604	DARWIN WONG MASSAGE THERAPY LTD	84,715
CSN BF COLLISION (LIFT AUTO GROUP)	2,014,908	DARYL KINDRATSKY PHYSIOTHERAPIST CORP	58,595
CSN BM COLLISION (LIFT AUTO GROUP)	1,506,845	DAVE DALE INSURANCE AGENCIES LTD	658,370
CSN CASCADE COLLISION SERVICES LTD	30,925	DAVE MOORE TRANSPORT AND RECOVERY	59,455
CSN CB'S AUTO TECH (LIFT AUTO GROUP)	1,782,404	DAVID A BUSCH LAW CORPORATION	1,532,266
CSN CHETWYND (LIFT AUTO GROUP)	906,059	DAVID A JOYCE LAW CORPORATION	939,588
CSN DAWSON CREEK (LIFT AUTO GROUP)	2,402,225	DAVID EYTAN ABRAHAM	51,200
CSN DAYTON (LIFT AUTO GROUP)	6,192,616	DAVID HAMMOND CHIROPRACTIC CORPORATION	38,260
CSN FRANK'S (LIFT AUTO GROUP)	3,099,914	DAVID THOMPSON REGISTERED MASSAGE THERAPY	104,733
CSN JD COLLISION	31,326	DAVIE AND ASSOCIATES	1,600,596
CSN KELOWNA PERFORMANCE (LIFT AUTO GROUP)	3,427,542	DAVIES HOME HEALTHCARE LTD	25,198
CSN KUSTOM AUTO BODY	77,581	DAWN COX COUNSELLING	30,412
CSN MARK V (LIFT AUTO GROUP)	2,248,750	DAWSON INTERNATIONAL TRUCK CENTERS LTD	60,040
CSN MCCURDY (LIFT AUTO GROUP)	2,373,103	DAWSON TRUCK REPAIRS LTD	45,145
CSN MERRITT (LIFT AUTO GROUP)	1,863,007	DAY & NITE TOWING & AUTOWRECKING	154,700
CSN NORGATE (LIFT AUTO GROUP)	5,109,708	DAYTONA MOTORSPORTS VANCOUVER	133,241
CSN NORTHLINE (LIFT AUTO GROUP)	2,238,523	DC PROTOW SERVICES	35,185
CSN PENTICTON (LIFT AUTO GROUP)	2,488,461	DE BEER HETTIE, OT	39,330
CSN PORT COQUITLAM (LIFT AUTO GROUP)	2,019,172	DE KRYGER NECHIA DR	27,537
CSN PREMIER COLLISION CENTRE	28,387	DE PAOLI LORIS G	37,354
CSN SPRINGFIELD (LIFT AUTO GROUP)	1,682,023	DEAN NEUMANN PLC	1,014,739
CSN STAR AUTOBODY LTD	63,777	DEARBORD FORD (DEARBORN MOTORS LTD)	67,771
CSN SUPERIOR (LIFT AUTO GROUP)	2,307,896	DECO PLUS PAINTING AND CONTRACTING LTD	110,305
CSN TOP GUN (LIFT AUTO GROUP)	1,579,792	DEEP PHYSIO (S & J MOXON PHYSIOTHERAPIST)	100,990
CSN TRISTAR COLLISION (LIFT AUTO GROUP)	3,621,639	DEEPAK BHASIN PHYSICAL THERAPIST CORP	25,959
CSN WEST KELOWNA (LIFT AUTO GROUP)	3,719,695	DEL ORO TOWING LTD	669,626
CUNDARI SEIBEL LLP	5,881,532	DELOITTE LLP	9,903,225
CURPOINT ORTHOPEDIC	34,197	DELTA RISE PHYSIOTHERAPY & SPORTS CLINIC	32,025

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DELTA SUNSHINE TAXI (1972) LTD	97,357	DN AUTO CORP	30,381
DELTA WHEELCHAIR VANS	81,200	DOBSON'S GLASS LTD	1,240,709
DENCO CYCLE (2002) INC	49,329	DOCKSIDE PHYSIOTHERAPY	65,823
DEN'S LADYSMITH COLLISION CENTRE INC	897,584	DOC'S AUTO BODY (2012) LTD	3,317,045
DENT TO GO PAINTLESS DENT REPAIR LTD	41,396	DOLDEN WALLACE FOLICK LLP	765,417
DEPARTMENT OF ANESTHESIA (THE)	41,998	DOMENICO MEDIATION INC	169,023
DEPENDABLE COLLISION LTD	1,646,614	DOMINION GOVLAW LLP	456,367
DERAKHSHANFAR SHIMA	29,708	DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	498,268
DERRICKS SANDBLASTING	26,154	DON WOTHERSPOON & ASSOCIATES (POCO) LTD	251,869
DESAI SHAILESH MANOHARLAL	30,206	DON WOTHERSPOON & ASSOCIATES LTD	155,375
DESIGN ROOFING AND SHEET METAL LTD	44,521	DON'S AUTO TOWING LTD	1,464,369
DESLAURIERS CHIROPRACTIC GROUP INC	80,759	DONS TOWING SERVICE INC	26,429
DESTINATION COGNITIVE HEALTH COUNSELLING	50,276	DONVITO COLLISION AND GLASS	70,844
DESTINATION HONDA BURNABY	305,514	DOROTA HEDZELEK PAIN COUNSELLING	78,494
DESTINATION MAZDA VANCOUVER	26,322	DOSANJH GURINDER	127,237
DESTINATION TOYOTA BURNABY	5,323,240	DOWNES AUTOMOTIVE LTD	41,335
DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	1,285,229	DOWNTOWN SERVICE TOWING LTD	454,227
DG CHIROPRACTIC INC	36,044	DR B CAULFIELD'S CHIROPRACTIC CORPORATION	47,781
DHALIWAL BALRAJ SINGH DR INC	25,977	DR HOOK TOWING SERVICES LTD	31,571
DIABLO DIESEL PERFORMANCE LTD	54,812	DR SHERRY MODERN TCM CLINIC LTD	27,044
DIAMOND AUTO & WINDOW GLASS	139,181	DRAKE TOWING SERVICES LTD	370,961
DIAMOND AUTO GLASS LTD	997,064	DRIFT AUTOBODY & PAINT LTD	1,014,398
DICK'S TOWING (EVERETT)	28,120	DRIFTWOOD SPORT AND WELLNESS INC	160,234
DICK'S TOWING (MARYSVILLE)	29,318	DRIVE IN AUTO REPAIR	29,514
DICKSON AND FRASER AUTO REPAIR	33,925	DRIVEN ISLAND AGENCIES LTD DBA INSURELINE	1,795,932
DICKSON BRAD DR CHIROPRACTIC CORP	27,205	DRIVING MISS DAISY	73,703
DIESEL TECH TRUCK REPAIR	31,779	DRUMMOND LAW CORPORATION	557,394
DIGITAL MESSAGING TECHNOLOGIES SOLUTIONS	36,960	DUBEAU DEVIN	27,815
DILAWRI COLLISION CENTRE	40,304	DUCATI RICHMOND (EURO SPORT MOTORCYCLES)	57,398
DILIGENT CANADA INC	47,832	DUECK CHEVROLET BUICK CADILLAC GMC LTD	1,808,459
DIMENSION HEALTH AND WELLNESS LTD	68,000	DUECK DOWNTOWN CHEVROLET BUICK GMC LTD	97,899
DIONNE GLASS LTD	231,375	DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,772,324
DIRECT IME CORP	2,153,692	DUKE REFRIGERATION AND HVAC LTD	308,358
DIRTY DIESEL CUSTOMS LTD	50,201	DULAY PAVDEEP	301,487
DISCOVERY CLAIMS SERVICES LTD	532,344	DUMOULIN BOSKOVICH LLP	9,128,006
DISCOVERY COLLISION CENTRE	1,148,528	DUNAMIS VENTURES	72,608
DISCOVERY HONDA (DISCOVERY MOTORS LTD)	32,971	DUNBAR PHYSIO (CURTAIN PHYSIOTHERAPIST)	83,298
DISTINCTIVE AUTO WORKS	44,512	DUNCAN CHIROPRACTIC CLINIC INC	35,602
DISTRICT OF CLEARWATER	188,245	DUNCAN CHRYSLER DODGE JEEP RAM LTD	33,653
DISTRICT OF HUDSON'S HOPE	128,760	DUNDAS VALLEY COLLISION CENTRE INC	28,692
DISTRICT OF NEW HAZELTON	417,608	DUNLOP TRUCK CENTRES	38,305
DISTRICT OF NORTH COWICHAN	34,455	DWIGHTS HOMES & GARDENS LTD	35,478
DISTRICT OF NORTH VANCOUVER	264,775	DYE & DURHAM COMPANY INC	62,522
DISTRICT OF SAANICH	279,993	DYE & DURHAM CORPORATION	1,598,116
DISTRICT OF SQUAMISH	82,570	DYNAMIC BALANCE PHYSIO & VESTIBULAR REHAB	82,315
DISTRICT OF SUMMERLAND	36,000	DYNAMIC FACILITY SERVICES LTD	61,908
DISTRICT OF WEST VANCOUVER	53,375	DYNAMIC SPECIALTY VEHICLES LTD	30,791
DIVERSIFIED HEALTH CLINIC LTD	151,912	DYNATRACE CORPORATION OF CANADA LTD	493,769
DIVINE CARE PHYSIO SPORTS INJURY & NEURO	40,575	EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	1,312,132
DK CLEANING SOLUTIONS	26,835	EAGLE RIDGE PHYSIOTHERAPY	446,229
DL ADJUSTERS LTD	463,345	EAGLE ROCK TOWING (ARMSTRONG)	176,852
DLL CONTRACTING	29,201	EAGLE ROCK TOWING (SALMON ARM)	84,201
DMAC AUTO GLASS LTD	406,472	EAGLE ROCK TOWING (SICAMOUS)	144,264

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
EAST END AUTO BODY SHOP LTD	1,414,835	ENEVOLDSON DELIA RMT	35,724
EAST VANCOUVER SPORTS AND REHAB CLINIC	67,264	ENHANCE SPORT AND WELLNESS CORP	33,044
EASTHILL PHYSIO & ACUPUNCTURE (VERNON-25)	223,113	ENIGMA CONSULTING GROUP INC	25,389
EASTHILL PHYSIO & ACUPUNCTURE (VERNON-26)	162,399	ENTEGRAL HOLDINGS LLC	116,664
EASTSIDE HEAVY TRUCK COLLISION	129,903	ENTERPRISE AUTO & RV LTD	37,455
EASY ALLIED HEALTH CORP (COQUITLAM)	823,584	ENTERPRISE RENT A CAR CANADA COMPANY	44,874,893
EASY ALLIED HEALTH CORP (NORTH VANC)	47,745	ENTRUST LIMITED	65,088
EASY THERAPY (DRAGUTINOVIC PHYSIO CORP)	278,314	ENVIROMETAL TOWING LTD	88,795
EATON INDUSTRIES CANADA COMPANY	44,828	EPIC INVESTMENT SERVICES BC INC	214,498
EBRAHIM SALIM DR INC	72,173	EPOCH INTEGRATED HEALTH INC	314,667
ECATERINA UNGUREANU LAW CORP	428,111	EPPLER TOWING	35,012
ECKLER LTD	304,202	EQUILIBRIUM MASSAGE THERAPY INC	92,772
ECLIPSE PHYSIO AND SPORTS INJURY CLINIC	138,796	EQUILIBRIUM THERAPEUTICS EAGLE CREEK LTD	116,546
ECO MEDICAL EQUIPMENT	37,379	EQUILIBRIUM THERAPEUTICS INC	155,534
ECOGREEN CLEANING INC	58,998	EQUIPMENT MANAGEMENT SOLUTIONS	81,064
ECONO GLASS LTD	37,013	EQUITE ASSOCIATION	61,005
ECONOMY GLASS SUPPLIER LTD	378,950	ER AUTO CENTRE INC	28,213
ECOS ENVIRONMENTAL & DISASTER RESTORATION	49,102	ERNST AND YOUNG LLP	444,268
EDGEWOOD HOLDINGS 2013 LTD	31,000	ESIT ADVANCED SOLUTIONS INC	3,999,650
EDMONTON DIESEL DOCTOR LTD	220,996	E-SQUARE AUTOWORKS LTD	2,974,175
EDMONTON KENWORTH LTD	76,342	ESSENTIAL AUTO COLLISION LTD	466,607
EDMONTON TOWING SERVICES LTD	38,131	ESSENTIAL CHIROPRACTIC CORP	164,459
EDMONTON TRAILER SALES & LEASING LTD	230,055	ESSEX COLLISION SERVICES LTD	3,254,338
EFFECTIVE AUTO BODY REPAIR LTD	2,536,095	ESSEX INSURANCE AGENCY (1ST AVE) INC	446,124
EFI GLOBAL	65,824	EURO-CAN BUILDING SERVICES LTD	94,684
EFM TOWING	43,460	EUROSPEC AUTOBODY (2001) LTD	938,130
EFTEKHARI FAEZEH	55,693	EVALUATION PERSONNEL SELECTION INT'L INC	52,248
EIGEN DEVELOPMENT LTD	561,542	EVERBLOOM AUTO REPAIR	49,001
EISENKREIN SERVICES LTD	84,207	EVEREST REINSURANCE COMPANY (CANADIAN)	1,962,250
ELAN DATA MAKERS	42,107	EVERGREEN CHIROPRACTIC LANGLEY INC	1,136,159
ELASTICSEARCH BV	51,038	EVERGREEN CLINIC (EVERGREEN CHIROPRACTIC)	515,309
ELC TOWING DISPATCH SOLUTIONS	486,391	EVERGREEN NATURAL MEDICINE CLINIC INC	81,691
ELECTRA HEALTH INC	1,123,799	EVERGREEN NURSING SERVICES LTD	537,624
ELEMENTAL ARCHITECTURE AND INTERIORS INC	29,912	EVERGREEN SPORTS AND PHYSICAL THERAPY	31,644
ELITE BODY SHOP LTD	3,658,824	EVERGREEN STATE TOWING	35,701
ELITE HEALTH AND WELLNESS LTD	151,396	EVERYBODY WELLNESS CLINIC INC	206,920
ELITE PHYSICAL THERAPY AND REHAB CENTRE	112,303	EVOKE WELLNESS CENTRE & MASSAGE THERAPY	119,348
ELITE PHYSIOTHERAPY (D ABENANTE PT)	47,373	EVOLUTION PHYSICAL MEDICINE CENTRE	32,899
ELITE XPRESS COLLISION SERVICES	4,176,941	EVOLUTION SPORT THERAPY INC	232,984
ELIZABETH LYALL LAW CORPORATION	72,489	EVOLVE MOVEMENT CORP	90,669
ELK VALLEY GLASS LTD	303,238	EVOLVE THERAPEUTIC MASSAGE INC	331,242
ELLIOTT BAUER FINANCIAL LTD	65,000	EVOSPORT KERRISDALE INC	100,739
ELLIOTT T G DR INC	152,020	EXCEL AUTOBODY LTD	893,816
ELSERI YAGA DR LTD	265,537	EXCEL TRANSPORTATION INC	31,224
ELU WELLNESS LTD	164,928	EXCELLENCE AUTO GLASS LTD	1,379,760
ELYSIAN HEALTH TECHNOLOGIES LTD	180,954	EXCEPTIONAL TOWING & RECOVERY LTD	207,933
EMBER CANADA INC	2,447,414	EXHALE CENTRE (EX PHYSIOLOGY INC)	309,877
EMC THERAPY INC	58,853	EXPERT AUTO GLASS LTD	282,880
EMPATHY CLAIMS INC	52,005	EXPERT COLLISION (2002) LTD	900,796
EMPOWER PHYSIOTHERAPY	156,566	EXPERT TOWING (BUFFALO)	47,288
ENABLE REHAB	44,407	EXPERT VOCATIONAL INC	107,750
ENCORE TOWING & SERVICE	157,316	EXPRESS LANE AUTOBODY LTD	2,276,473
ENDERBY AUTO BODY LTD	843,048	EXPRESSIONS COUNSELLING LTD	163,212

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
EYELAB DOCTORS OF OPTOMETRY	31,245	FIRST WESTERN INSURANCE SERVICES INC	445,008
EYFORD PARTNERS LLP	6,395,350	FISIOCA (FISIOMED INC)	217,157
F & W TOWING LTD	82,645	FISKCO HEALTH AND PERFORMANCE INC	39,712
F ADAMS & ASSOCIATES INSURANCE SERVICES	929,482	FIT BODY ATHLETICS & REHABILITATION INC	222,254
F F R GLASS SERVICE LTD	865,441	FIT NATION FITNESS INC	168,112
F KARA HOLDINGS LOWER LTD	45,708	FIT TO TRAIN HUMAN PERFORMANCE SYSTEMS	59,352
FABRIS MCIVER HORNQUIST & RADCLIFFE	810,522	FIX AUTO ABBOTSFORD EAST (H & R COLL)	5,926,424
FAIRFIELD PSYCHOLOGY CORPORATION	28,280	FIX AUTO ABBOTSFORD WEST (RENASCENT AUTO)	3,216,438
FAIRLANE COLLISION REPAIRS LTD	1,443,336	FIX AUTO BURNABY SOUTH (BC AUTOBODY)	2,312,299
FAIRWARE PROMOTIONAL PRODUCTS LTD	94,943	FIX AUTO CANADA INC	2,094,114
FAIRWEATHER COLLISION LTD	37,348	FIX AUTO CHILLIWACK (RENASCENT COLLISION)	4,237,246
FALCON BEACH AUTO SERVICE AND TOWING	152,609	FIX AUTO KAMLOOPS (KAMLOOPS FORD LINCOLN)	3,967,445
FALCON EQUIPMENT LTD	154,479	FIX AUTO KELOWNA (D2 AUTO BODY KELOWNA)	2,774,572
FALCON EQUIPMENT NANAIMO	102,006	FIX AUTO LANGLEY (ALLSTAR COLLISION)	2,024,890
FALSE CREEK COLLISION (FC COLLISION LTD)	1,539,194	FIX AUTO MILLSTREAM (AUDY AUTOBODY INC)	2,783,857
FAMILY CHOICE CHIROPRACTIC	34,854	FIX AUTO PITT MEADOWS (EXTREME AUTOBODY)	2,280,782
FAMILY GLASS LTD	1,494,387	FIX AUTO PORT MOODY (0923986 BC LTD)	1,267,867
FANG GUINU	32,209	FIX AUTO POWELL RIVER (AQUA STAR HLDGS)	1,321,599
FARBROOK AUTO WRECKING (1979) LTD	79,278	FIX AUTO PRINCE GEORGE (AUTOMASTER)	1,445,046
FARIZHENDI PHYSIOTHERAPY CORP	283,203	FIX AUTO QUESNEL (PETE RENYARD AUTO BODY)	3,426,131
FASKEN MARTINEAU DUMOULIN LLP	847,741	FIX AUTO VANCOUVER EAST (0982774 BC LTD)	1,116,192
FAST AUTO GLASS SURREY LTD	1,005,594	FIX AUTO VERNON CENTRAL (STAR AUTOBODY)	3,649,420
FAST FLEET SOLUTIONS LTD	59,366	FIX AUTO WESTSHORE (AUDY AUTOBODY INC)	2,940,079
FAST TRACK INVESTIGATIONS LTD	584,870	FIX HEALTHCARE LTD (VICTORIA-JOHNSON ST)	182,342
FASTFLOW CONSTRUCTION INC	56,858	FIX HEALTHCARE LTD (VICTORIA-JUTLAND RD)	126,082
FASTRACK AUTOBODY LTD	1,747,709	FIXMAN AUTO GLASS REPAIR LANGLEY LTD	54,285
FASTRACK GLASS LTD (MAPLE RIDGE)	92,443	FIXMAN AUTO GLASS REPAIR LTD	986,785
FASTRACK GLASS LTD (MISSION)	414,584	FLEET BRAKE PARTS AND SERVICE	33,112
FAWCETT INSURANCE AGENCY LTD	362,636	FLEET WORKS	116,275
FEDERAL EXPRESS CANADA LTD	67,794	FLEETPRO MECHANICAL INC	38,994
FENG LI NATURAL HEALING LTD	138,016	FLEETWOOD CHIROPRACTIC (AFFINITY CHIRO)	70,859
FENG YUN	65,001	FOCUS PHYSIOTHERAPY AND WELLNESS INC	175,989
FENNELL'S RV REPAIR LTD	44,535	FOCUS REHABILITATION AND CONSULTING	165,711
FERNY'S AUTO BODY SHOP LTD	2,637,396	FOOTBRIDGE CENTRE FOR INTEGRATED ORTHO	261,707
FERRARI MASERATI OF VANCOUVER	226,991	FOOTBRIDGE PHYSIOTHERAPY	52,902
FERREIRA COLLISION CENTRES LTD (GIBSONS)	1,168,443	FOOTHILLS TRUCK AND TRAILER SERVICE	45,208
FERREIRA COLLISION CENTRES LTD (VANC)	2,513,109	FORBES JENNIFER DR CHIROPRACTIC INC	64,100
FEY CONSULTING LLC	29,674	FOREMAN AUTOMOTIVE SERVICES LTD	38,393
FH&P LAWYERS LLP	1,736,070	FORENSIC DYNAMICS INC	242,169
FHC REACTIVE INJURY MANAGEMENT LTD	1,076,173	FOREST GATE CONSTRUCTION AND MAINTENANCE	106,819
FIGUEIREDO ELIZABETH	36,125	FORGE INTEGRATED HEALTH INC	732,981
FIJI ISLAND AUTO REPAIRS LTD	673,832	FORM AND MOTION PHYSIOTHERAPY	40,612
FINISH LINE KINESIOLOGY	26,974	FORM HEALTH CLINIC 2015 INC	33,597
FIRST CANADIAN MEDICAL CENTER	27,350	FOROUZ SADEGHI PHYSICAL HEALTH	68,020
FIRST CHOICE TOWING (2007) LTD	189,616	FORRESTER RESEARCH LIMITED	69,300
FIRST CLASS AUTO BODY LTD	882,504	FORT FABRICATION & WELDING LTD	31,003
FIRST RESPONSE GLASS LTD	408,339	FORT GARRY INDUSTRIES (EDMONTON)	66,879
FIRST TOUCH REHAB LTD (MAPLE RIDGE)	90,936	FORT MOTORS LTD	135,738
FIRST TRUCK CENTRE (EDMONTON)	183,244	FORT NELSON AUTOBODY (1999)	161,781
FIRST TRUCK CENTRE INC (KAMLOOPS)	48,054	FORT SPORT AND FAMILY PHYSIO	139,288
FIRST TRUCK CENTRE INC (PRINCE GEORGE)	1,672,073	FORT ST JOHN PHYSIOTHERAPY CLINIC	80,715
FIRST TRUCK CENTRE INC (WEST KELOWNA)	216,965	FORTE SPORTS & ORTHOPAEDIC PHYSIO CLINIC	116,258
FIRST TRUCK CENTRE INC (WILLIAMS LAKE)	77,246	FORTISBC	521,551

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FORWARD MIND COUNSELLING INC	62,032	GALAXY WELLNESS CENTRE INC	301,783
FORWARD REHABILITATION	25,431	GALLAGHER VOCATIONAL SERVICES LTD	105,494
FOUL BAY PHYSIOTHERAPY CORPORATION	75,556	GAME DAY PHYSIOTHERAPY	30,605
FOUNDATION BODY LAB INC	103,002	GARDAWORLD CASH SERVICES CANADA CORP	175,562
FOUNDATION CHIROPRACTIC INC	117,288	GARDNER CHEVROLET BUICK GMC LTD	26,616
FOUNDATION REHAB	48,147	GARLINGTON LOHN AND ROBINSON	87,584
FOWLER AUTO & LIGHT TRUCK LTD	28,050	GARRICK AUTOMOTIVE LTD	69,836
FRASER CANYON GLASS LTD	299,598	GARRISON INSURANCE SERVICES INC	215,971
FRASER CHIROPRACTIC GROUP AND MASSAGE	37,751	GARTNER CANADA CO	302,418
FRASER HEALTH AUTHORITY	675,068	GARY'S TOWING	40,000
FRASER HEIGHTS INSURANCE SERVICES LTD	280,485	GARY'S TOWING EQUIPMENT XPRESS	395,023
FRASER RIVER PAINT AND BODY LTD	4,097,347	GASPARIN MORRIS & LANA DR CHIROPRACTIC	48,195
FRASER RIVER REHABILITATION LTD	60,495	GATEWAY GLASS LTD	58,015
FRASER VALLEY AUTOGLASS (ABB-PEARLON)	244,058	GATEWAY HEALTH AND WELLNESS CENTRE	51,875
FRASER VALLEY AUTOGLASS (ABB-S FRASER)	73,473	GATEWAY TOWING AND RECOVERY INC	27,557
FRASER VALLEY BRAIN INJURY ASSOCIATION	28,547	GATEWAY TRAILER REPAIRS LTD	110,218
FRASER VALLEY FIRE PROTECTION LTD	30,130	GATHERCOLE SHANE DR CHIROPRACTIC CORP	28,615
FRASER VALLEY PROSTHETICS LTD	44,111	GATOR AUTO GLASS	131,909
FRASERLIFE WILLOWBROOK PHYSIO & REHAB INC	305,609	GAUTAM & ASSOCIATES LAW CORPORATION	1,634,734
FRASERVIEW COLLISION REPAIR LTD	2,118,538	GAYA RECONNECT (VANC-16TH AVE)	30,119
FRASERWAY RV GP LTD (ABBOTSFORD)	276,890	GAYA RECONNECT (VANC-NANAIMO ST)	67,385
FRASERWAY RV GP LTD (KAMLOOPS)	33,003	GAZAWI CHIROPRACTIC INC	44,391
FRASERWAY RV GP LTD (PRINCE GEORGE)	165,991	GB GLASS EXPRESS	661,877
FRASERWEST LAW GROUP LLP	324,309	GBG INSURANCE SERVICES LTD	326,896
FRED GOWER AUTOBODY & PAINT	1,745,052	GD ASSESSMENTS INC	493,803
FREE MOTION CHIROPRACTIC & WELLNESS CORP	34,774	GEMINI ADJUSTERS LTD	213,489
FREEDOM PHYSIOTHERAPY	62,439	GEMM DIESEL LTD	46,485
FREEWAY MAZDA (FREEWAY IMPORTS LTD)	251,222	GENUINE ATHLETICS INC	154,453
FREEWAY TRUCK REPAIR AND TIRE SHOP LTD	32,049	GEO BEZDAN SALES LTD	80,627
FREIGHTLINER OF ARIZONA LLC	35,585	GEO H HEWITT CO LTD (THE)	54,026
FREIGHTLINER OF CRANBROOK LTD	139,073	GEOMETRY INTEGRATED HEALTH LTD	60,114
FRENCH CREEK PHYSIOTHERAPY CORPOTON	40,589	GEORGE'S BODY SHOP LTD	1,044,441
FRENCH KRISTA	33,855	GEORGIA STRAIGHT COLLISION LTD	1,776,747
FRESH TRACKS PHYSIO (FRASER PHYSIO)	84,350	GEORGIA STRAIGHT TOWING AND RECOVERY	219,979
FRIESEN KENT (NORTHERN OT SERVICES)	70,015	GERMAINE CHIROPRACTIC CORPORATION	40,402
FRONTIER CHRYSLER DODGE JEEP RAM LTD	36,292	GERTZ GORDON DR CHIROPRACTIC CORP	53,648
FSG - FOCUS SOLUTIONS GROUP INC	40,985	GET WELL PHYSIO & SPORTS INJURY (ABBOTS)	186,987
FSJ GLASS HOUSE 1998 LTD	72,725	GET WELL PHYSIOTHERAPY (SURREY)	223,537
FUCHS DOMINIQUE	45,371	GET-AWAY RV CENTRE LTD	117,114
FULCRUM THERAPY LTD	148,839	GFL ENVIRONMENTAL SERVICES INC	69,174
FULL RANGE PHYSIOTHERAPY AND WELLNESS	172,283	GHD CONTRACTORS LTD	388,225
FULL THROTTLE ENTERPRISES BC LTD	124,513	GIFTED HANDS MASSAGE LTD (BURNABY)	33,521
FUNCTION FOCUS	38,919	GILLESPIE & COMPANY LLP	2,699,007
FUNCTIONABILITY REHABILITATION SERVICES	1,025,178	GILMAY RV (GILMAY ENTERPRISES LTD)	307,273
FUNCTIONAL PHYSIO AND WELLNESS	26,868	GISCOMO CONTRACTING LIMITED	72,350
FUNCTIONAL THERAPY AND WELLNESS INC	67,892	GITLAB INC	238,795
FUTURE CLIMATES REFRIGERATION LTD	111,440	GK ACUPUNCTURE & HERBAL MEDICINE CLINIC	27,042
G & A AUTOBODY REPAIRS LTD	208,147	GLACIER CABS	35,582
G DUNCAN AUTO BODY LIMITED	1,351,930	GLACIER GLASS PG LTD	522,604
G&G AUTO BODY REPAIR & SALES LTD	1,362,292	GLACIER HONDA (GUS ADAMS MOTORS LTD)	31,637
GAGNON ANDREW THOMAS	31,179	GLACIER MOBILE GLASS LTD	1,055,384
GAGNON MICHAEL A DR CHIROPRACTIC SERVICES	35,243	GLACIER TOYOTA (BULKLEY AUTOMOTIVE LTD)	147,977
GALAXY RV SALES AND SERVICE (VICTORIA)	43,710	GLACIER VIEW GLASS LTD	336,577

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GLASS DOCTOR OF SUNSHINE COAST	324,515	GRANDCITY AUTOBODY (RICHMOND) LTD	5,154,941
GLASSCO AUTO & WINDOW LTD	1,148,626	GRANDCITY AUTOBODY LTD	5,404,847
GLENDA HART PHYSICAL THERAPY	26,912	GRANDE REHABILITATION CENTRE	39,195
GLENMORE CHIROPRACTIC INC	38,486	GRANT J C DR CHIROPRACTIC INC	32,328
GLENMORE MEDICAL CLINIC LTD	52,482	GRANTON MOTORS LTD	38,184
GLENN MOUNTAIN PHYSIOTHERAPY CORPORATION	161,955	GRANVILLE TOYOTA (41ST AVE)	90,583
GLENN'S RV INC	183,640	GRANVILLE TOYOTA (FRASER ST)	82,488
GLOBAL EXCEL MANAGEMENT INC	67,841	GRASS CREEK VENTURES	77,992
GLOBAL INSURANCE AGENCY (2007) LTD	293,785	GRAY MIKE	37,455
GLOBAL INSURANCE AGENCY (2008) LTD	420,183	GRAYMAR ENVIRONMENTAL SERVICES INC	30,697
GLOBAL INSURANCE AGENCY LTD	212,771	GREATWEST KENWORTH LTD	86,323
GLOBAL ROADWAY MAINTENANCE INC	63,405	GREENHILL TURNER PARTNERS INC	46,274
GLOVER PHYSIO AND WELLNESS	113,071	GREENLEAF ACUPUNCTURE AND HERB CLINIC LTD	77,825
GLOVER ROAD CHIROPRACTIC AND MASSAGE	27,338	GREENLEAF INVESTMENTS LTD DBA C&N INSUR	1,870,369
GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	1,909,756	GREENSTONE ENGINEERING LTD	85,126
GN INSURANCE AGENCY LTD	928,208	GREG G WARTAK RMT LTD	63,146
GNK INSURANCE SERVICES INC DBA WAYPOINT	590,158	GREG GARDNER MOTORS LTD	34,942
GNN TOWING	77,714	GREGSON CHIROPRACTIC INC	87,216
GO AUTO SURREY CHRYSLER DODGE JEEP RAM	3,047,051	GREWAL PHYSIOTHERAPIST CORP	115,754
GO LANGLEY MITSUBISHI	254,578	GRIZZLY TRAIL MOTORS	26,107
GO LANGLEY SUBARU	40,566	GROUNDWORKS ATHLETICS INC	67,150
GO PHYSIOTHERAPY SPORTS & WELLNESS	53,576	GROVE COLLISION REPAIRS LTD	76,554
GO PRO SHINE AUTOBODY LTD	1,224,500	GROWTH FINANCIAL CORP DBA HG INSURANCE	544,923
GO2GIRL SERVICES	27,171	GROWTH FINANCIAL CORP DBA WHITLOCK INS	250,573
GOAL DIRECTED OCCUPATIONAL THERAPY INC	185,610	GROWTH FINANCIAL DBA CRESTON VALLEY INS	791,088
GODOY & VERVERGAERT INSURANCE ONLY INC	484,810	GROWTH FINANCIAL DBA KELOWNA VALLEY INS	672,645
GODOY'S INSURANCE ONLY (LANGLEY) INC	404,472	GT CRAFTSMAN COLLISION	3,706,896
GODOY'S INSURANCE ONLY INC	264,736	GTS GLASSWORKS REFINISHING AND AUTOBODY	199,000
GOLD KEY INSURANCE SERVICES LTD	2,883,795	GUIDEWIRE SOFTWARE INC	4,122,224
GOLD KEY SALES AND LEASE LTD	2,831,173	GUILD YULE LLP	434,642
GOLD MEDAL HEALTH CENTER (RICHMOND)	190,843	GUILDFORD CAB (1993) LTD	49,525
GOLD MEDAL HEALTH CENTER (SURREY)	240,892	GUILDFORD PHYSIOTHERAPY & SPORTS CLINIC	706,811
GOLDEN EARS INSURANCE SERVICES LTD	3,300,975	GUISACHAN PHYSIOTHERAPY CLINIC	26,134
GOLDEN HEART INTEGRATED HEALTH INC	103,670	GULATI HARMAN	33,910
GOLDEN SHIELD ADJUSTERS LTD	321,094	GULF ISLANDS INSURANCE AGENCIES LTD	148,539
GOLDEN STATE PETERBILT	27,879	GUO JIA PING	29,478
GOLDLEAF INSURANCE SERVICES INC	600,486	GUPTA SHAHNAZ	87,651
GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	990,673	GUSTAFSONS AUTO SERVICE LTD	2,411,829
GOLDMINE INSURANCE SERVICES LTD	1,332,798	GUTHY JANIS DR	32,315
GOOD THERAPY CHIROPRACTIC INC	50,735	H & L GLASS (2022) LTD	150,471
GORDON & REES LLP	484,804	H AND M AUTO REPAIR	30,298
GORDON'S INTERSTATE TOWING LLC	133,699	H P MENTAL HEALTH COUNSELLING	32,023
GOTCARE (A2B DIRECTCARE INC)	213,438	HABASH SALAH	91,903
GOVERNMENT AGENT - ATLIN	60,305	HABITAT HEALTH	112,362
GOVERNMENT AGENT - BELLA COOLA	137,362	HABITAT INSURANCE AGENCIES LTD	161,955
GOVERNMENT AGENT - DEASE LAKE	87,430	HAFIZI BOBAK DR CHIROPRACTIC INC	58,691
GOVERNMENT OF ALBERTA	149,502	HAGER ORTHOPAEDICS LTD	36,725
GOWLING WLG CANADA LLP	43,293	HAIGHT BROWN & BONESTEEL LLP	1,175,744
GRACE PHYSIOTHERAPY	128,051	HALCO GLASS LTD	1,224,532
GRAMPA'S RV LTD	336,547	HALCYON WELLNESS (MSR MASSAGE THERAPY)	82,416
GRAND FORKS GLASS LTD	307,368	HALEY SC CHRYSLER DODGE JEEP RAM	58,314
GRAND FORKS PHYSIO & ACTIVE WELLNESS CTR	81,345	HAM DONG SOO	51,653
GRAND PERFORMANCE AUTO CENTRE INC	2,273,826	HAMED AHMADPOUR MOBARAKEH	94,395

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HAMED FITNESS AND REHAB CORPORATION	45,631	HEATH LAW LLP	1,687,364
HAMILTON DUNCAN LAW CORPORATION	6,983,169	HEAVYSIDE JANET DR	92,280
HAMMER COLLISION & GLASS	1,806,187	HEMLOCK HARLING DISTRIBUTION INC	483,947
HANEY PHYSIOTHERAPY	80,191	HEMLOCK PHYSIOTHERAPY	47,680
HANIN INSURANCE SERVICES INC	404,658	HEMMERLING & ASSOCIATES LAW OFFICE	1,839,932
HANNOVER RUCK SE (CANADIAN BRANCH)	2,139,281	HENDRY SWINTON MCKENZIE INSURANCE SERVICE	284,164
HANSER'S ENVIRONMENTAL AND REMEDIATION	91,334	HENINGER COLLISION CENTRE	54,991
HANSER'S WRECKER CO	25,152	HERBERS AUTOBODY REPAIR INC	57,925
HANSSON ANN DR INC	93,941	HERITAGE FAMILY HEALTH INC	27,422
HAPPY LIFE HEALTH CENTRE	29,442	HERITAGE OFFICE FURNISHINGS LTD	2,945,625
HARBORD INSURANCE SERVICES LTD	2,237,280	HERO HOME CARE (NORTH SHORE HOME CARE)	48,244
HARBOUR INSURANCE AGENCIES LTD	152,158	HERTZ CANADA LIMITED	604,769
HARBOURVIEW AUTOHAUS LTD	50,319	HEWLETT PACKARD ENTERPRISE CANADA CO	2,792,883
HARBOUR-VIEW COLLISION LTD	1,901,625	HI TECH PAINT AND COLLISION LTD	29,825
HARBOURVIEW REHABILITATION	81,283	HICKS PACIFIC CENTRE INSURANCE SERVICES	198,595
HARMONY CHIROPRACTIC AND WELLNESS CLINIC	97,811	HIDDEN TREASURE RESTORATION COURTENAY LTD	369,615
HARMONY HEALTH CARE LTD	52,609	HIGH CALIBER AUTO COLLISION & REPAIR LTD	2,740,930
HARMONY HONDA	30,642	HIGH CLASS AUTO BODY AND PAINT	355,529
HARMSSEN CONSTRUCTION LTD	225,750	HIGH DEFINITION FITNESS LIMITED	112,837
HARPER GREY LLP	1,671,872	HIGH IMPACT LAB INC	226,037
HARRIS & BRUN LAW CORPORATION	7,359,935	HIGH ROAD VANCOUVER (VANCOUVER MOTORRAD)	48,413
HARRIS & LEIB INSURANCE BROKERS LTD	539,202	HIGHROADS MEDICAL CLINICS	95,732
HARRIS AND COMPANY	331,453	HI-LIGHT AUTOBODY 2003 LTD	1,899,612
HARRIS INSURANCE SERVICES (RICHMOND) LTD	551,887	HILL AND KNOWLTON STRATEGIES	28,916
HARRIS INSURANCE SERVICES (VANCOUVER) LTD	332,864	HILLARY ACOSTA	64,227
HARRIS KIA	49,110	HILLCREST PHYSIOTHERAPY	301,647
HARRIS VICTORIA CHRYSLER DODGE JEEP RAM	44,256	HILLTOP AUTO BODY	619,339
HARTSHORNE & MEHL	8,206,142	HILLTOP AUTO GLASS	153,940
HARTWELL THERAPY AND WELLNESS	455,057	HILLTOP MEDICAL CLINIC	66,359
HASSAN HARON AL DR	25,420	HILLTOP TOYOTA (KAIZEN HOLDINGS LTD)	151,887
HATTER THOMPSON SHUMKA & MCDONAGH	2,673,203	HILTOP BODY SHOP LTD	1,025,821
HAYER HEALTH AND PHYSIOTHERAPY INC	282,228	HINLOPEN PHYSIOTHERAPIST CORP	327,108
HAYMACK AUTO GLASS & UPHOLSTERY LTD	1,167,211	HIPPOCRATES MEDICAL ASSESSMENTS	188,577
HAYMACK AUTO GLASS (BURNABY)	388,357	HIRA ROWAN LLP	65,320
HAYMACK AUTO GLASS (LANGLEY)	585,321	HIRSCH GABRIEL DR INC	188,741
HAZZARD SCREENPRINTING LTD	45,035	HISAR TOWING INC	86,945
HC CHEN PHYSIOTHERAPIST CORP	1,105,783	HIWAY TOWING	25,263
HC RV SERVICE LTD	34,832	HIX WRECKER SERVICE INC	39,848
HD HOME CARE LIMITED	379,205	HKG HOLDINGS INC DBA SUSSEX INSURANCE	907,445
HDI HARBOUR DEEP SERVICES INC	49,947	HME HOME HEALTH LTD	50,881
HEADWINDS CLINICAL COUNSELLING	42,695	HME MOBILITY AND ACCESSIBILITY	506,127
HEAL YOUR SELF MASSAGE THERAPY	52,017	HNC ALLIANCE HOLDINGS INC DBA SUSSEX INS	484,862
HEALING SENSE CLINIC LTD	116,540	HODGSON ORTHOPEDIC GROUP	118,574
HEALINGPRO THERAPEUTICS	81,757	HOEPPNER JORDAN COLE	67,520
HEALTH CRAFT CLINIC CORP	77,090	HOGIES TOWING	57,379
HEALTH ONE PHYSIO & HAND CLINIC (MISSION)	495,879	HOLACO CONSTRUCTION (1997) LTD	2,169,518
HEALTH ONE PHYSIO & HAND CLINIC (SURREY)	134,689	HOLDOM CHIROPRACTIC AND WELLNESS CENTRE	126,466
HEALTH4YOU WELLNESS CORP	84,496	HOLLYBURN PHYSIOTHERAPY	48,147
HEALTHLAND CLINIC LTD	138,162	HOLMES STEWART VON ANTAL	2,184,815
HEALTHVUE MEDICAL CLINIC	26,735	HOLT WOODS AND SCISCIANI LLP	398,373
HEALTHWAY MEDICAL CLINIC	32,636	HOME INSTEAD SENIOR CARE BURNABY	83,878
HEALTHX PHYSICAL THERAPY	261,958	HOME INSTEAD SENIOR CARE EDMONTON	51,410
HEARINGLIFE CANADA LTD	36,817	HOME IS BEST CAREGIVER SERVICE	47,641

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HOME2STAY	66,151	IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	2,012,324
HOMESTEAD INSURANCE AGENCIES LTD	265,822	IMPERIAL MOTORCYCLES LTD	37,501
HONDA WAY (THE)	41,543	IMPERIAL PARKING CANADA CORP	203,009
HONE CONSULTING	50,904	IMPERIAL SIGN CORPORATION	306,964
HONEY AND GARLIC HEALTH STUDIO	197,860	IMPULSE HEALTHCARE GROUP INC	124,666
HONOUR TOP CLEANING SERVICES LTD	155,940	IMPULSE SPORT THERAPEUTICS INC	152,064
HOPE AUTO BODY LTD	1,253,108	IMS CONSULTING AND EXPERT SERVICES	26,505
HOPE TOWING LTD	195,513	IN INSURANCE AGENCY LIMITED	497,212
HORIZANT INC	121,191	IN MOTION PHYSIO & WELLNESS WHITE ROCK	162,079
HORIZON AUTOBODY COLLISION LTD	2,228,986	IN TOUCH CHIROPRACTIC (AHREN J ROY CORP)	98,721
HORIZON MOTORCYCLES LTD	32,102	INBALANCE WELLNESS CARE LTD	29,626
HORIZON WEST INSURANCE SERVICES LTD	363,412	INDEED CANADA CORP	98,382
HORIZON WEST INSURANCE SERVICES VANCOUVER	130,599	INDEPENDENT CLAIMS EVALUATORS INC	33,448
HOSKINS FORD SALES LTD	151,475	INDIGO PARK CANADA INC	90,585
HOTHI SANGHERA PHYSIOTHERAPIST	308,439	INDIGO PHARMACY (NEW WESTMINSTER)	61,324
HOULE ELECTRIC LIMITED	859,122	INDUSTRIAL ALLIANCE (EPIC INVESTMENT)	2,393,583
HOWARD MORRIS PHYSIOTHERAPIST	736,778	INFINITY HEALTH LLP	3,555,500
HRICAY CONSULTING ENGINEERS INC	63,955	INFINITY INSURANCE SERVICES (SCOTTSDALE)	205,050
HSJ LAWYERS LLP	1,141,646	INFORMATICA LLC	839,503
HUAN WEI CHEN	72,774	INLAND KENWORTH LTD (LANGLEY)	4,342,788
HUANG HAI XIN (PREEMINENT WELLNESS)	49,956	INLAND KENWORTH LTD (PRINCE GEORGE)	2,563,955
HUANG QING LIN	77,637	INLET WELLNESS GALLERY INC	53,441
HUB CITY MOTORS & EQUIPMENT LTD	168,080	INLINE HEALTH PROFESSIONALS INC	147,863
HUB INTERNATIONAL (BRENTWOOD) LTD	611,743	INNOV8 PHYSIOTHERAPY LTD	31,884
HUB INTERNATIONAL (RICHMOND AUTO MALL)	4,922,606	INNOVA THERAPY INC (COQUITLAM)	49,770
HUB INTERNATIONAL CANADA WEST ULC	4,980,513	INNOVATIVE FITNESS ABBOTSFORD	166,241
HUB INTERNATIONAL INSURANCE BROKERS	49,090,457	INS CLAIMS SERVICES LTD	1,939,769
HUB INTERNATIONAL INSURANCE BROKERS (HCW)	608,971	INSIGHT OPTOMETRY & OCCUPATIONAL THERAPY	71,135
HUBER BANNISTER CHEVROLET LTD	524,100	INSPIRE CHIROPRACTIC AND WELLNESS STUDIO	48,344
HUI STELLA	26,616	INSPIRE THERAPY (COQUITLAM)	641,281
HUMHEJ DEANNA	89,989	INSPIRE THERAPY (PORT MOODY)	426,452
HUNOR INVESTMENTS LTD	84,738	INSTA GLASS (CHILLIWACK)	1,382,645
HUTCH'S RV SERVICE LTD	29,705	INSTA GLASS (SEHELT)	370,445
HYDE PARK INSURANCE AGENCIES LTD	1,162,669	INSTITUT DE READAPTATION GINGRAS LINDSAY	57,778
HYUNG CHUL HAN	35,341	INSURANCE BROKERS ASSOCIATION OF BC	53,522
IBM CANADA LTD	5,269,206	INSURANCE BUREAU OF CANADA	166,104
IC FINANCIAL CORP DBA INSUREBC PARKSVILLE	89,711	INSURANCE SERVICES DEPT OF LONDON DRUGS	6,892,555
IC FINANCIAL CORP DBA INSUREBC SURREY	98,461	INSUREBC (ABBOTSFORD) INSURANCE SERVICES	651,499
IC FINANCIAL CORP DBA INSUREBC VICTORIA	292,227	INSUREBC (AMBLESIDE) INSURANCE SERVICES	99,642
ICARE HEALTH AND WELLNESS INC	180,867	INSUREBC (ARBUTUS) INSURANCE SERVICES LTD	315,247
ICARE INSURANCE BROKERS LTD	1,283,491	INSUREBC (DEEP COVE) INSURANCE SERVICES	258,231
ICEBERG COUNSELLING INC	32,496	INSUREBC (LANGLEY) INSURANCE SERVICES LTD	314,391
ICON LAW GROUP	2,567,079	INSUREBC (LANSDOWNE) INSURANCE SERVICES	529,892
ICONIC TOWING	32,062	INSUREBC (LEE & PORTER) INSURANCE SERVICE	320,152
IGNIS ORIGIN AND CAUSE INVESTIGATIONS	206,258	INSUREBC (MARPOLE) INSURANCE SERVICES LTD	168,234
IMA SOLUTIONS INC	7,034,106	INSUREBC (MEADOWTOWN) INSURANCE SERVICES	641,196
IMAGE SIGN AND LIGHTING LTD	109,028	INSUREBC (MISSION) INSURANCE SERVICES LTD	165,857
IMBM CANADA LTD	2,121,728	INSUREBC (OLYMPIC VILLAGE) INS SERVICES	350,786
IMC IMPERIAL MEDICAL CLINIC	32,524	INSUREBC (QUEENSBOROUGH) INS SERVICES LTD	189,181
IMC WESTSHORE (IMC MOTORCYCLES LTD)	40,473	INSUREBC (SARDIS) INSURANCE SERVICES LTD	310,975
IMIMOBILE CANADA ULC	41,298	INSUREBC (SQUAMISH) INSURANCE SERVICES	982,286
IMPACT AUTO AUCTIONS LTD	3,703,016	INSUREBC (STATION SQUARE) INSURANCE	87,621
IMPACT KINESIOLOGY AND SPORTS INJURY	78,602	INSUREBC (UNIVERSITY) INSURANCE SERVICES	354,883

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
INSUREBC (VANCOUVER DOWNTOWN) INS SERVICE	87,396	ISLAND HAND THERAPY CLINIC (WILSON ST)	28,223
INSUREBC (WEST END) INSURANCE SERVICES	247,076	ISLAND HEALTH	71,732
INSUREBC (WESTVIEW) INSURANCE SERVICES	236,227	ISLAND INSURANCE AGENCY LTD	1,430,594
INSUREBC (WILLOWBROOK) INSURANCE SERVICES	989,941	ISLAND OPTIMAL HEALTH AND PERFORMANCE INC	56,560
INSUREBC (YALETOWN) INSURANCE SERVICES	387,012	ISLAND PHARMACY IDA	45,906
INSURELINE BROKERS INC	378,084	ISLAND PRO OCCUPATIONAL THERAPY INC	331,798
INSYNC PHYSIOTHERAPY BURNABY HEIGHTS	111,358	ISLAND THUNDER TOWING	76,086
INSYNC PHYSIOTHERAPY VANCOUVER	63,339	ISLAND TRUCK & AUTO COLLISION LTD	2,198,392
INTECH ENGINEERING LTD	39,830	ISLAND VISION THERAPY AND REHABILITATION	43,272
INTEGRA MEDICAL CONSULTING INC	3,066,088	ITEX INC (TECHNOLOGY INTEGRATION GROUP)	226,412
INTEGRA PHYSIO (SURREY)	108,619	ITF 1648020 ALBERTA LTD	36,326
INTEGRAL HEALTH AND WELLNESS INC	26,280	ITI SOLUTIONS CANADA INC	147,737
INTEGRATED FUNCTIONAL HEALTH GROUP INC	417,707	IVANHOE CAMBRIDGE II INC	440,599
INTEGRIS INSURANCE SERVICES LTD	1,442,466	IVAN'S AUTO BODY LTD	2,278,196
INTERACTIVE COUNSELLING LTD	25,073	IWAMOTO THERAPEUTIC MASSAGE CLINIC	31,990
INTERACTIVE SPORTS CLINIC CORP	26,909	J & B AUTOGLASS LTD	55,228
INTERCITY EQUITY CORP DBA CAULFEILD INS	477,369	J A P TRAILER SERVICES INC	33,305
INTERCITY EQUITY CORP DBA LEADERS INS	192,871	J ACUPUNCTURE AND MASSAGE CLINIC	38,201
INTERCITY EQUITY CORP DBA PORT MOODY INS	517,297	J ADAMS AUTOBODY LTD	48,699
INTERCOASTAL HEALTH & WELLNESS CENTRE LTD	107,331	J AND S THERAPEUTIC MASSAGE THERAPY CORP	96,797
INTERCONTINENTAL TRUCK BODY (BC) INC	63,742	J D TOWING INC	49,103
INTERIOR FRAME AND COLLISION	1,386,446	J E D CHINESE MEDICAL CLINIC INC	36,554
INTERIOR HEALTH	735,434	J F VISION AUTOGLASS BURNABY LTD	1,406,308
INTERIOR HEAVY EQUIPMENT OPERATOR SCHOOL	30,050	J F VISION AUTOGLASS LTD (RICHMOND)	918,488
INTERIOR HOMECARE SOLUTIONS (KAMLOOPS)	72,402	J F VISION AUTOGLASS VANCOUVER LTD	607,606
INTERIOR HOMECARE SOLUTIONS (VERNON)	107,912	J VON MEDICAL CLINIC	36,789
INTERIOR MOBILE GLASS INC	315,401	J&H ALEXANDER LTD	476,192
INTERIOR SAVINGS INSURANCE SERVICES INC	4,589,062	JACK C K YOUNG AND ASSOCIATES INC	58,714
INTERNATIONAL DENT KING (KELOWNA CLASSIC)	873,216	JACK W CHOW INSURANCE SERVICES LTD	184,401
INTERNATIONAL MOTORCYCLE BROKERS (LANG)	50,782	JACK'S TOWING 2010 LTD (ABBOTSFORD)	1,261,215
INTERNATIONAL RIVE NORD	29,906	JACK'S TOWING 2010 LTD (MISSION)	315,666
INTERNATIONAL WORK EXCHANGE LTD	104,236	JACKSON MEMORIAL HOSPITAL	67,381
INTREPID INVESTIGATIONS INC	367,304	JACOBSON FORD SALES LTD	173,241
INTUITIVE INDEPENDENCE REHAB SERVICES INC	1,270,944	JAFARI MAJID	26,117
INVERMERE GLASS LTD	163,066	JAG MEDIATION CORPORATION	201,833
INVERMERE PHYSIOTHERAPY LTD	35,795	JAGDEEP DHALIWAL CHIROPRACTIC INC	59,326
IP AUTO SERVICES LTD	2,238,062	JAGUAR LAND ROVER RICHMOND	48,685
IP PHYSIOTHERAPIST CORP	31,109	JAJ MARTIN PHYSIOTHERAPIST CORP	26,614
IProspect CANADA INC	2,579,380	JAMBO	66,352
IPSOS LP	1,922,579	JAMIE DAVIS TOWING & STORAGE LTD (GOLDEN)	362,227
IRISH ROBERT H RMT	26,619	JAMIE DAVIS TOWING & STORAGE LTD (HOPE)	472,369
IRON HORSE TOWING INC	32,159	JANI KING OF NORTHERN BC	77,395
IRON MOUNTAIN CANADA OPS ULC	338,891	JANI KING OF SOUTHERN BC	48,735
IRONWOOD INSURANCE AGENCIES LTD	1,207,363	JANICE HANSEN MEDIATION SERVICES LTD	37,210
IRS IN HOUSE RECEIVABLE SERVICES LD	31,472	JANICE LOW PHYSIOTHERAPY	92,232
IRVING CHIROPRACTIC CORPORATION	230,139	JANKE PAUL DR	442,619
IRVING COLLISION REPAIRS	84,252	JAN-PRO CLEANING SYSTEMS OF VANCOUVER	140,131
IRWIN & BILLINGS	222,507	JAN'S PRECISION AUTO BODY (MOGUL HLDGS)	8,382,152
ISCOPE CONCUSSION AND PAIN CLINICS INC	4,466,961	JANZEN INSURANCE BROKERS LTD	230,175
ISHERWOOD BODY & FENDER LTD	4,213,162	JASSAL CHIROPRACTIC INC	50,477
ISIDORE LANDSCAPES INC	112,004	JAY'S CUSTOM TOWING	30,961
ISLAND AUTO CENTRE LTD	76,017	JC CUSTOM HOME IMPROVEMENT INC	109,667
ISLAND FORD (DFS MOTORS LTD)	82,021	JC PRO AUTO REPAIR LTD	1,046,761

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
JEEVA PHYSIO	125,423	KAKAKHEL PHYSIOTHERAPIST CORP	755,793
JENKINS SARAH	57,521	KAL TIRE	41,696
JENNER CHEVROLET BUICK GMC LTD	50,941	KALAMALKA PHYSIOTHERAPY CLINIC	29,195
JERICO COUNSELLING	42,571	KALAWSKY COLLISION CENTRE LTD	1,755,250
JERICO INTEGRATED CLINIC INC	27,660	KALIRAY P DR INC	46,260
JERRY'S CARLINE MUFFLER	29,174	KAM MARY	25,276
JESSON MELODY DR	31,763	KAMCITY CONSTRUCTION LTD	44,795
JIM PATTISON CHRYSLER JEEP DODGE SURREY	4,176,048	KAMI CABS LTD	103,407
JIM PATTISON HYUNDAI COQUITLAM	208,110	KAMI INSURANCE AGENCIES LTD	147,319
JIM PATTISON HYUNDAI NORTH VANCOUVER	122,858	KAMLOOPS ACTIVE HEALTH	89,576
JIM PATTISON HYUNDAI SURREY	249,883	KAMLOOPS CHRYSLER DODGE JEEP INC	101,660
JIM PATTISON LEXUS NORTHSHORE	58,144	KAMLOOPS FORD LINCOLN LTD	63,855
JIM PATTISON TOYOTA DUNCAN	44,965	KAMLOOPS HONDA (BAYFIELD PLACE HLDGS LTD)	63,627
JIM PATTISON TOYOTA SURREY	5,405,349	KAMLOOPS INSURANCE SERVICES INC	929,192
JIM PATTISON TOYOTA VICTORIA	55,747	KAMLOOPS KIA	45,551
JIM PATTISON VOLKSWAGEN SURREY	44,075	KAMLOOPS PHYSIO & SPORTS INJURY (ORIOLE)	30,335
JIMCO TOWING LTD	49,133	KAMLOOPS PHYSIO & SPORTS INJURY (SEYMOUR)	282,032
JIM'S BOBCAT SERVICE	46,831	KAMLOOPS VISION THERAPY OPTOMETRY	38,505
JISUNG ACUPUNCTURE AND HERBOLOGY CLINIC	37,756	KANE SHANNON AND WEILER	7,079,425
JJB INSURANCE AGENCIES INC	692,781	KANES HARLEY DAVIDSON	69,257
JK ACUPUNCTURE AND HERBAL MEDICINE	26,374	KARP HOMECARE	30,392
JKM FINANCIAL CORP	25,086	KARP PERSONAL TRAINING AND REHAB	1,408,708
JMI AGENCIES (LANGLEY) LTD DBA JOHNSTON	130,340	KASIAN ARCHITECTURE INTERIOR DESIGN	416,973
JOCKS RESTORATION	25,434	KASTELEIN STOUT INSURANCE AGENCIES INC	219,908
JOE'S AUTOBODY REPAIR LTD	1,110,836	KAUSHAL PHYSIOTHERAPIST CORPORATION	332,393
JOHAL AMIT	51,107	KAVIN DANIELLE P	27,200
JOHN BARBER PROSTHETICS CLINIC INC	36,841	KAYVON HEALTH SERVICES LTD	107,177
JOHN FLEMING AUTO INSURANCE AGENCY LTD	282,055	KBM AUTOWORKS / LUMBY TOWING	63,027
JOHN ROSS INSURANCE SERVICE LTD	194,215	KC REHAB INC	53,953
JOHNSON'S TOWING	54,445	KD HOMECARE SERVICES LTD	38,356
JOHNSTON MEIER INSURANCE AGENCIES LTD	21,052,923	KDM WELDING & MANUFACTURING LTD	226,415
JOHNSTON MEIER INSURANCE BROKERS (1996)	395,476	KEEGZ SOUTH COUNTRY TOWING LTD	291,958
JOINT EFFORT REHABILITATION & PERFORMANCE	166,699	KELLY BRIANA	26,787
JOINT PHYSIO & SPORTS INJURY CENTRE (THE)	158,027	KELLY MCNABNEY PHYSIOTHERAPIST CORP	28,321
JOINTWORKS CHIROPRACTIC INC	66,353	KELLY MOOKER COUNSELLING SERVICES CORP	29,464
JONES EMERY LLP	1,466,786	KELOWNA AUTOBODY (DFC AUTO LTD)	2,783,160
JONES RHIANNON KIMBERLEY	32,260	KELOWNA BMW / MINI KELOWNA	51,228
JONKER HONDA (JONKER AUTO LTD)	44,379	KELOWNA CABS (1981) LTD	84,901
JOSEPH DAWN	37,211	KELOWNA CHRYSLER DODGE LTD	1,149,963
JOURNEYS RV REPAIR INC	124,654	KELOWNA FORD LINCOLN SALES LTD	54,567
JOY PETER	32,492	KELOWNA GLASS (SUNKO HOLDINGS LTD)	1,260,744
JUBILEE RV CENTRE	77,784	KELOWNA MERCEDES-BENZ	119,592
JUDY STURGEON PHYSIOTHERAPIST CORP	30,223	KELOWNA NISSAN LTD	48,743
JULIA DAWN PHYSIOTHERAPY	54,494	KELOWNA PSYCHOLOGISTS GROUP	167,363
JUNG CHUCK H DR INC	856,814	KELOWNA TOYOTA	62,662
JUST LIKE FAMILY HOME CARE (CHILLIWACK)	331,928	KELOWNA TRUCK & RV LTD (KELOWNARVS.COM)	99,407
JUST LIKE FAMILY HOME CARE (SURREY)	110,190	KELVIN PHYSIOTHERAPY CLINIC	146,978
JUST LIKE FAMILY HOME CARE (VICTORIA)	91,146	KEN'S LANDSCAPING LTD	55,795
JUSTICE INSTITUTE OF BC	40,960	KENSINGTON INSURANCE SERVICES LTD	501,058
K & S AUTO REPAIR	36,011	KENSINGTON MEDICAL CLINIC	59,653
K TURNBULL AND COMPANY LTD	55,331	KENZIE WELLNESS CENTRE	184,702
KA ACTIVE REHAB RX LTD	131,091	KERRISDALE KINESIOLOGY	81,899
KAIN LAW CORP	262,419	KERRISDALE PHYSIOTHERAPY	96,164

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KESHIKI GARDENING	42,063	KIRMAC COLLISION & AUTOGLASS RIDGE MEAD	3,532,162
KEY LEGAL GROUP LLC	33,155	KIRMAC COLLISION & AUTOGLASS SCHOOLHOUSE	4,248,555
KEY REHABILITATION SERVICES	30,623	KIRMAC COLLISION & AUTOGLASS SOUTH RICH	2,650,971
KEY WEST FORD SALES LTD	29,321	KIRMAC COLLISION & AUTOGLASS VANC-1ST AVE	3,674,088
KEYES JOHN DR INC	35,104	KIRMAC COLLISION & AUTOGLASS VANC-MARINE	2,113,738
KEYSTONE ENVIRONMENTAL LTD	475,180	KIRMAC COLLISION & AUTOGLASS WALNUT GROVE	4,257,610
KEYSTONE HEALTH	53,045	KITIMAT INSURANCE SERVICES LTD	207,293
KEYSTONE INSURANCE BROKERS LTD	1,083,154	KITSILANO PHYSIOTHERAPY CLINIC	163,026
KHALILI BIJAN	155,815	KKBL NO 348 VENTURES LTD	816,589
KHALSA PHYSIOTHERAPY CLINIC	245,940	KLIMKO INSURANCE BROKERS LTD	507,373
KHAN LIAQUAT DR INC	32,898	K-LINE TRAILERS LTD	631,981
KHAN SHEREEN DR	25,296	KMB AUTOBODY	370,607
KIA VICTORIA	37,966	KNIGHT EASTON TURNER & ASSOCIATES	174,071
KIA WEST (WEST AUTO SALES)	130,920	KOA ACUPUNCTURE AND WELLNESS INC	25,953
KIDSTON HELM ROSS LAWYERS LLP	4,153,762	KOASTAL THERAPY	25,234
KIELY NAUSHINA	109,200	KOCH B & Y INS SERVICES (CHILLIWACK) LTD	413,852
KILGANNON SEAN T DR INC	158,961	KOCHHAR SARTHAK	26,938
KILLARNEY THERAPEUTIC HEALTH INC	29,478	KOKANEE PHYSIO & SPORTS MEDICINE CLINIC	71,051
KIM DAEHAN	45,718	KOMAR TOWING (KOMAR ENTERPRISES LTD)	25,011
KIM JUAN	85,799	KOO GRACE	45,250
KIM KYUNG NAM	37,260	KOOL COUNTRY AUTO PARTS TOWING AND RADS	76,253
KIM'S KUSTOM AUTOBODY	1,795,882	KOOTENAY CAR CARE INC	1,399,823
KIN LAB ACTIVE REHAB SPECIALISTS INC	1,097,718	KOOTENAY COLUMBIA HOME MEDICAL EQUIPMENT	166,773
KINCOAST PHYSIOTHERAPY	133,238	KOOTENAY GLASS & MIRROR LTD	152,793
KINECT PHYSIOTHERAPY AND WELLNESS CORP	44,565	KOOTENAY HEALTH SERVICES INC	287,742
KINECTIV SPORT AND HEALTH	464,629	KOOTENAY INS SERVICES LTD DBA MCBAIN	627,185
KINEMATICS SPORTS MEDICINE AND REHAB INC	267,832	KOOTENAY INSURANCE SERVICES LTD	2,021,594
KINETIC ENERGY HEALTHCARE AND WELLNESS	278,356	KOOTENAY INTEGRATED (CASTLEGAR CHIRO)	113,556
KINETIC EVOLUTION LTD	153,442	KOOTENAY LAW CORPORATION	280,166
KINETIX MEDICINE INC	93,335	KOOTENAY PETERBILT (CRESTON TRUCK SERV)	27,815
KING GEORGE PHYSIOTHERAPIST & REHAB CORP	92,344	KORN FERRY CA LTD	169,689
KING INSURANCE SERVICES (2015) LTD	61,073	KORVA WORLD CLASS COLLISION LTD	3,681,462
KING TOWING	34,945	KOVACS AND NORELL	8,660,916
KINGPIN TRAILERS LTD	64,960	KPMG	1,376,483
KINGSWAY HONDA	88,186	KP'S AUTO AUT BODY SHOP (PKP ENTERPRISES)	1,820,327
KINGSWAY PHYSIOTHERAPY REHABILITATION	34,467	KRELL WELLNESS CENTER (AHBAU ST)	86,136
KINITRO PHYSIOTHERAPY AND SPORTS CLINIC	130,695	KRELL WELLNESS CENTER (SOUTHBRIDGE AVE)	54,166
KINNECTED HEALTH AND REHABILITATION INC	51,263	KRG INSURANCE BROKERS (WESTERN) INC	274,678
KIRBY INSURANCE AGENCIES LTD	1,101,495	KRUGER NEURO-REHABILITATION INC	100,809
KIRKWOOD CAROLYN M-BLOOD ALCOHOL CONSULT	76,703	KRULL KEITH	31,212
KIRKWOOD MANAGEMENT SERVICES (SURREY)	283,208	KTOWN CUSTOM AUTO	53,504
KIRKWOOD MANAGEMENT SERVICES (VANC)	99,593	KUEHNE REAL ESTATE CANADA LTD	385,231
KIRMAC COLLISION & AUTOGLASS ABBOTSFORD	1,897,480	KUSIC AND KUSIC LTD	880,383
KIRMAC COLLISION & AUTOGLASS COQUITLAM	487,890	KWEE AND KLAASSEN INC	27,754
KIRMAC COLLISION & AUTOGLASS EDMONDS	3,024,538	KWICK TOWING INC	26,733
KIRMAC COLLISION & AUTOGLASS LANGLEY	2,409,102	KYLA KLEANING AND CONTRACTING LTD	77,648
KIRMAC COLLISION & AUTOGLASS MR-227 ST	3,424,514	L C U INSURANCE AGENCIES LTD	638,028
KIRMAC COLLISION & AUTOGLASS MR-DEWDNEY	3,069,902	LAB HEALTH SERVICES LTD (VICTORIA-FRASER)	122,036
KIRMAC COLLISION & AUTOGLASS NEW WEST	2,194,298	LADNER AUTO BODY LTD	1,341,626
KIRMAC COLLISION & AUTOGLASS NEWTON	3,007,195	LADNER INSURANCE SERVICES INC	155,854
KIRMAC COLLISION & AUTOGLASS NORTH RICH	5,052,475	LADNER VILLAGE PHYSIOTHERAPY INC	221,482
KIRMAC COLLISION & AUTOGLASS NORTH VANC	5,897,056	LAIRD WHEATON CHEVROLET BUICK GMC	2,147,916
KIRMAC COLLISION & AUTOGLASS PORT COQ	2,547,995	LAKE CITY COLLISION CENTRE	1,697,824

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LAKE CITY FORD SALES INC	35,655	LEGEND PHYSIOTHERAPY AND WELLNESS	986,295
LAKE CITY GLASS LTD	261,629	LEI JENNIFER	30,721
LAKE COUNTRY MOBILE SERVICES LTD	28,168	LEISURELAND RV CENTRE INC	140,012
LAKE COWICHAN CHIROPRACTIC INC	25,261	LEON AINES AUTO BODY LTD	172,691
LAKES WHYTE LLP	509,992	LES SCHULTZ AUTOBODY AND GLASS	1,014,495
LAKESHORE PHYSIOTHERAPY	122,552	LESLIE OLIVER DR	95,495
LAKESIDE HEALTH	37,416	LETO CHIROPRACTIC INC	40,190
LAKESIDE HEARING LTD (KELOWNA)	46,646	LEVITT-SAFETY LTD	97,984
LAKESIDE PHYSIO & SPORTS INJURY CLINIC	64,572	LEWISGALE HOSPITAL MONTGOMERY	31,829
LAKETOWN LAW (DAVID P YEREMA LAW CORP)	521,670	LEXISNEXIS CANADA INC	87,550
LAKHVEER RANI KHURANA	31,198	LEYEN JENNIFER	118,519
LAM BRIAN OT	115,314	LG ELECTRICAL AND ENGINE SPECIALISTS LTD	41,170
LAMBERT LAW (WM RORY LAMBERT LAW CORP)	4,268,901	LHL TCM HEALTH LTD	64,202
LANCE CHONG & COMPANY LTD	89,647	LIAN JING	47,048
LANDMARK INSURANCE SERVICES LTD	457,777	LIANG WEN	31,981
LANDMARK WELLNESS INC	79,584	LIBBEN PSYCHOLOGICAL ASSOCIATES INC	35,207
LANGFAB FABRICATORS LTD	64,391	LIFE AND MOTION CHIROPRACTIC AND WELLNESS	32,991
LANGLEY CHRYSLER LTD	153,672	LIFE BALANCE WELLNESS LTD	243,593
LANGLEY FAMILY CHIROPRACTIC INC	45,694	LIFEMARK HARVEY AVENUE (KELOWNA)	357,318
LANGLEY HYUNDAI (LANGLEY MOTOR SPORT)	213,689	LIFEMARK HEALTH CENTRE (VANCOUVER)	36,615
LANGLEY PAIN RELIEF ACUPUNCTURE	64,874	LIFEMARK HEALTH CORP (LANGLEY)	82,438
LANGLEY PHYSIOTHERAPIST CORPORATION	548,804	LIFEMARK PHYSIOTHERAPY HAZELWOOD	297,544
LANGLEY SPORTS MEDICINE CLINIC LTD	104,562	LIFEMARK PHYSIOTHERAPY KAMLOOPS	45,730
LANGLEY TOYOTA	58,634	LIFEMARK PHYSIOTHERAPY NORTH VANCOUVER	118,927
LANGOFRD PHYSIO & MEDICAL ACUPUNCTURE LTD	32,537	LIFEMARK PHYSIOTHERAPY SQUAMISH	53,324
LANSDOWNE PHYSIOTHERAPY CLINIC	91,542	LIFEMARK PHYSIOTHERAPY SURREY-104 AVE	276,508
LANTZVILLE WELLNESS CENTRE	58,766	LIFEMARK PHYSIOTHERAPY SURREY-NORDEL	254,485
LASER HEALTH SOLUTIONS CHIROPRACTIC CORP	52,081	LIFEMARK PHYSIOTHERAPY VIEW ROYAL	49,448
LASERS EDGE TRUCK & TRAILER	35,068	LIFEMARK PHYSIOTHERAPY WEST KELOWNA	252,644
LATITUDE COUNSELLING LTD	28,554	LIFEMARK SPORT MEDICINE (RICHMOND)	575,946
LATITUDE WELLNESS LTD	28,212	LIFEMARK SPORTS MEDICINE (KELOWNA)	176,092
LAUNCH REHAB BROADMOOR INC	54,123	LIFEWORCS CANADA LTD	751,335
LAUNCH REHAB INC	147,490	LIFEWORCS FAMILY CHIROPRACTIC	103,343
LAUNCH REHAB NORTH BURNABY (KRK WELLNESS)	428,419	LIFT FITNESS LTD	36,763
LAUREL PLACE CARE CENTRE	33,643	LIFT PERFORMANCE & REHABILITATION CLINIC	251,371
LAVANCO BUILDING MAINTENANCE LTD	414,079	LIGHTHOUSE CHIROPRACTIC	85,839
LAW FOUNDATION OF BC	27,000	LIGHTHOUSE HEALTH CHIROPRACTIC CLINIC LTD	65,707
LAWSON LUNDELL	284,952	LIGHTHOUSE TRAUMA COUNSELLING (VANCOUVER)	65,681
LE PAGE JUDY	93,099	LILLOOET AUTOBODY TOWING AND SALVAGE LTD	34,298
LEADING EDGE GLASS LTD	809,114	LILLOOET GLASS AND TIRE LTD	144,210
LEADING HEALTH PHYSIO AND SPORTS CLINIC	304,988	LIM SOCIAL ENTERPRISES INC	30,917
LEE KYU MIN	32,204	LIMAS AUTOBODY AND GLASS LTD	2,626,922
LEE MIN	33,311	LIME PAINTING LTD	37,590
LEE'S AUTOPRIDE COLLISION LTD	3,946,384	LIMELIGHT PHYSIOTHERAPY	70,748
LEE'S CHINESE MEDICINE AND ACUPUNCTURE	39,836	LIMELIGHT WELLNESS CENTER LTD	26,201
LEES MOVEMENT AND ARTS LTD	34,051	LIN ANDREW	32,744
LEE'S PHYSIOTHERAPY	400,858	LINDSAY DISPUTE RESOLUTIONS SERVICES CORP	38,231
LEGACIES HEALTH CENTRE (BURNABY)	310,403	LINDSAY HART LLP	153,098
LEGACIES HEALTH CENTRE (NORDEL WAY)	1,349,325	LINDSAY LLP	8,244,710
LEGACIES HEALTH CENTRE (NORTH VANCOUVER)	174,917	LING FLORENCE	74,356
LEGACIES HEALTH CENTRE (SURREY)	663,121	LING NAN TCM LTD	45,521
LEGEAR PELLING INSURANCE AGENCIES LTD	774,897	LINK INSURANCE SERVICES LTD	2,062,347
LEGEND PHYSIO AND REHAB CLINIC LTD	224,287	LINK REHAB INC (BURNABY)	174,935

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LINKEDIN CORPORATION	136,266	MACFARLANE INSURANCE AGENCIES LTD	229,304
LINKEDIN IRELAND LIMITED	115,227	MACK SALES & SERVICE OF NANAIMO LTD	109,035
LITTLE VALLEY RESTORATIONS LTD	2,276,048	MACKENZIE CHIROPRACTIC ASSOCIATES INC	62,677
LIU VANESSA	38,172	MACKOFF MOHAMED (LESLIE MACKOFF LAW CORP)	3,676,043
LIVE WELL PHYSIOTHERAPY	151,043	MAD BODIES	113,807
LIVING LINE OT (THE)	52,742	MAD TRANSPORTATION AND TOWING LLC	41,712
LLOYD'S UNDERWRITER SYNDICATE NO 0435 FDY	380,725	MAGETA PHYSICAL THERAPY CLINIC LTD	160,754
LLOYD'S UNDERWRITER SYNDICATE NO 1969 APL	106,043	MAGNA LEGAL SERVICES LLC	26,536
LLOYD'S UNDERWRITER SYNDICATE NO 2623 AFB	39,690	MAGNUM TRAILER & EQUIPMENT INC	1,316,566
LLOYD'S UNDERWRITER SYNDICATE NO 4711 ASP	463,523	MAGNUSON FORD SALES LTD	42,271
LM PHYSIOTHERAPY INC	175,389	MAID TO CLEEN INC	95,632
LO TAK YAN DR	40,598	MAIN CARE PHYSIOTHERAPY INC	246,669
LOCAL HEALTH AND CORPORATE WELLNESS INC	67,393	MAIN STREET CHIROPRACTIC INC	25,155
LOCUS HEALTH CENTRE INC (VANCOUVER)	125,629	MAIN STREET INSURANCE SERVICES LTD	209,675
LONDON DRUGS	35,991	MAIN STREET PHYSIOTHERAPY CLINIC	122,231
LONDONDERRY COLLISION	44,714	MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,828,075
LONG BEACH AUTOMOTIVE LTD	28,561	MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	4,336,621
LONG LAKE SPORTS AND ORTHOPAEDIC PHYSIO	127,271	MAINLAND FORD LTD	2,292,207
LONG VIEW SYSTEMS CORPORATION	3,975,298	MAINLAND GLASS INC	40,649
LONNIE'S AUTO BODY (2010) LTD	94,204	MAINLAND MASSAGE THERAPY BURNABY LTD	116,798
LONSDALE & 19TH MEDICAL CLINIC	34,193	MALEKZADEH GHOLAMREZA	41,897
LOUGHEED HYUNDAI (LIKANDA HOLDINGS LTD)	184,588	MALIBU COLLISION (ROADKNIGHT HOLDINGS)	2,659,803
LOUGHEED PHYSIOTHERAPIST CORP	56,358	MALUDZINSKI KRZYSZTOF RMT	52,503
LOUWERSE JOHAN DR	56,541	MANDALA CENTER FOR HEALTH AND WELLNESS	37,916
LOVETT WESTMACOTT	38,878	MANGAT JASPREET PAUL SING	43,619
LPR COUNSELLING	102,888	MANGO MEDICAL CLINIC	26,824
LS LIFE SKILLS THERAPY SERVICES INC	1,959,224	MANHAS COQUITLAM HOLDINGS LTD	264,069
LUKE AND THERESA'S NATURAL THERAPY CLINIC	29,177	MANN JOTINDER SINGH	30,895
LUKE CHANG PHYSIOTHERAPIST CORP	40,421	MANN KULWINDER SINGH	26,014
LUKER FORENSIC ENGINEERING INC	128,433	MANN RAJ DR	74,128
LUNA THERAPY AND WELLNESS	159,548	MANN WELLNESS INC	134,811
LUO YAWEN	26,870	MANNS DAVID G	39,896
LUU THUY AN	29,497	MANOR INSURANCE SERVICES LTD	454,758
LY OCCUPATIONAL THERAPY SERVICES	68,439	MAPLE AUTO GLASS & UPHOLSTERY INC	494,970
LYNN VALLEY ORTHOPAEDIC & SPORTS PHYSIO	365,675	MAPLE RIDGE CHRYSLER JEEP DODGE	158,917
LYONS LANDSCAPING LTD	82,196	MAPLE RIDGE HYUNDAI	126,625
LYRIS FRANCES DAVIS	82,196	MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	441,735
LYSAK HANNA DR PSYCHOLOGY INC	57,842	MAPLE TOWING CORP	71,720
LYU SEUKHWAN	99,110	MAPLELEAF INSURANCE SERVICES LTD	199,218
M AND M HEALTH CLINIC INC	221,495	MAPLELIFE PHYSIOTHERAPY AND WELLNESS	187,677
M AND S TRAILER REPAIR	34,008	MARANELLO AUTO REFINISHING LTD	27,857
M B COLLISION RICHMOND INC	16,846,370	MARINE DRIVE COLLISION LTD	2,221,868
M G COLLISION REPAIRS LTD	2,656,872	MARIO'S TOWING LTD (HOPE)	642,132
M3 COLLISION COMPANY LIMITED	332,514	MARIO'S TOWING LTD (KAMLOOPS)	1,064,336
MAACO COLLISION REPAIR & AUTO PAINTING	1,872,642	MARIO'S TOWING LTD (KELOWNA)	2,209,899
MAACO LANGLEY (SUNFLAME AUTO INC)	69,337	MARIO'S TOWING LTD (MERRITT)	483,489
MACADAMS LAW FIRM	171,140	MARIO'S TOWING LTD (PRINCETON)	60,090
MACAMEAU TOWING	67,205	MARIO'S TOWING LTD (REVELSTOKE)	59,243
MACCABEE TANKS LTD	561,446	MARK HAMPTON PHYSIOTHERAPIST (COQUITLAM)	125,870
MACCARTHY MOTORS (TERRACE) LTD	45,916	MARK HAMPTON PHYSIOTHERAPIST (PORT MOODY)	28,566
MACDONALD BOYLE & JEFFERY	122,741	MARK SLATER CHIROPRACTIC CORP	42,721
MACDONALD-GILL INSURANCE SERVICES LTD	587,740	MARK TWEEDY MEDIATION AND ARBITRATION	95,831
MACDONALD'S HOME HEALTH CARE	608,641	MARK'S AUTO BODY LTD	2,926,213

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MARKS LEQUIPEUR	52,755	MEAD-WESCOTT LARISSA	44,712
MARPOLE PHYSIOTHERAPY	200,822	MECHAM SALES AND SERVICE 1978 LTD	36,665
MARSH CANADA LIMITED	697,109	MED REHAB SOLUTIONS INC	36,902
MARULA COUNSELLING SERVICES	29,363	MEDELA REHABILITATION INC	74,431
MASKALL'S COLLISION AND GLASS INC	932,011	MEDI VAN CANADA INC	39,735
MASRI BASSAM A DR INC	148,252	MEDICAL ARTS CENTRE	32,943
MASSE ANDREA	192,850	MEDICAL SERVICES PLAN	4,282,471
MASTER AUTOBODY	636,034	MEDICAL TOWER DRUGS LTD	120,858
MASTER TOUCH AUTOBODY SERVICE LTD	770,382	MEDICHAIR OF NORTHERN BC	150,226
MASTERGLASS AUTOGLASS LTD (KELOWNA)	1,420,993	MEDICINE SHOPPE PHARMACY (THE)	46,082
MASTERGLASS AUTOGLASS LTD (PENTICTON)	325,800	MEDILINK CONSULTING	38,819
MATHESON DEIDRE	55,245	MEDIWORKS HOMECARE INC	50,937
MATRIX BAILIFF SERVICES LTD	30,207	MEGA ASSISTANCE SERVICES INC	60,751
MATRTZ KYLE	25,140	MEGSON FITZPATRICK INC	1,684,648
MATSON DRISCOLL AND DAMICO LTD	447,372	MELO MAICO D DR INC	26,316
MAWANI F DR OPTOMETRIC CORP	26,744	MELODY MARTIN LAW CORPORATION	4,241,040
MAXCARE WELLNESS CENTER LTD	36,816	MELTWER NEWS CANADA INC	151,693
MAXFIT MOVEMENT INSTITUTE INC	35,301	MEND BODYWORKS LTD	27,751
MAXHEALTH CHIROPRACTIC INC	60,695	MERCEDES-BENZ BOUNDARY	154,472
MAXIMUM COLLISION LTD	5,034,614	MERCEDES-BENZ LANGLEY	37,021
MAXUM AUTOMOTIVE REFINISHING LTD	1,142,685	MERCEDES-BENZ NORTH VANCOUVER	4,495,334
MAXWELL FLOORS LTD	43,762	MERCEDES-BENZ RICHMOND	89,764
MAXX CONTRACTING	31,814	MERCEDES-BENZ SURREY	39,228
MAXX CYCLE	43,689	MERCEDES-BENZ VANCOUVER	150,966
MAXXAM INSURANCE SERVICES (BURNABY) LTD	4,101,070	MERCER CANADA LIMITED	144,625
MAXXAM INSURANCE SERVICES (KELOWNA) LTD	442,749	MERCURY ADJUSTERS INC	744,879
MAXXAM INSURANCE SERVICES (NANAIMO) LTD	733,336	MERIDIAN INSURANCE AGENCIES LTD	530,073
MAXXAM INSURANCE SERVICES (PENTICTON) LTD	878,725	MERIDIAN LAW CORPORATION	11,465,784
MAXXAM INSURANCE SERVICES INC	2,681,116	MERIDIAN REHAB CONSULTING (KAMLOOPS)	71,792
MAYER LLP	222,027	MERIDIAN REHAB CONSULTING (KELOWNA)	323,789
MAYNE AUTO GLASS	150,958	MERIDIAN REHAB CONSULTING (PENTICTON)	179,780
MBS INTEGRATED MEDICINE AND WELLNESS	42,953	MERIDIAN REHAB CONSULTING (VANCOUVER)	86,271
MCAULEY CLAIMS SERVICES LTD	229,311	MERIDIAN REHAB CONSULTING (VERNON)	326,569
MCB AUTOBODY AND CUSTOMS LTD	83,823	MERIDIAN RV MFG LTD	576,414
MCBRIDE'S SERVICE STATION LTD	38,289	MERVYN'S THE BODY SHOP (1994) LTD	5,370,501
MCCALLUM PHYSIOTHERAPY	398,796	METRO COUNSELLING THERAPY SERVICES	147,857
MCCARTHY TETRAULT LLP	149,641	METRO MOTORS LTD	1,922,054
MCCONNAN BION O'CONNOR & PETERSON	920,108	METRO THERAPEUTICS MASSAGE THERAPIST CORP	34,374
MCDONALD & COMPANY	2,137,824	METROPOLITAN INSURANCE BROKERS LTD	382,402
MCG HEALTH LLC	281,533	METROTOWN ACUPUNCTURE	28,924
MCINTOSH HEATHER	34,886	METROTOWN FAMILY CHIROPRACTIC	113,125
MCL MOTORS CARS 2010	153,752	METROTOWN INSURANCE SERVICES INC	276,110
MCL SOLUTIONS CONSULTING SERVICES INC	301,216	METROTOWN MITSUBISHI (DEER LAKE SALES)	305,575
MCLEOD ROSS LITIGATION LAWYERS	451,808	METROTOWN ORTHOPEDIC AND SPORTS PHYSIO	343,356
MCNEIL OCCUPATIONAL REHAB SERVICES LTD	53,856	MICHAEL O'MEARA LAW CORPORATION	1,037,840
MCNEILL NAKAMOTO RECRUITMENT GROUP	33,921	MICHEL DRAPEAU LAW OFFICE	27,998
MCPHERSON FUNERAL SERVICES	28,255	MICRO FOCUS SOFTWARE SOLUTIONS CANADA CO	230,812
MCQUARRIE HUNTER LLP	721,380	MICROSERVE BUSINESS COMPUTER	2,367,269
ME AND RON'S TOWING	61,076	MICROSOFT CANADA INC	6,915,708
MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,223,629	MICROSOFT CORPORATION	55,412
MEADOWFAIR PHYSIO & SPORTS INJURY CLINIC	335,751	MID ISLAND TOWING & TRANSPORT LTD	720,537
MEADOWLIFE PHYSIO AND ACTIVE REHAB CENTRE	123,617	MID VALLEY INSURANCE AGENCIES LTD	6,004,095
MEADOWRIDGE COLLISION LTD	3,464,282	MIDAS ALDERGROVE	46,750

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MIDAS AUTO SERVICE (BURNABY-KINGSWAY)	40,010	MITCHELL INTERNATIONAL INC	9,563,497
MIDAS AUTO SERVICE (BURNABY-WILLINGDON)	167,115	MITCHELL PRESS LTD	535,590
MIDAS AUTO SERVICE (RICHMOND)	57,704	MITCHELL'S TOWING LTD (NORTH VANC)	799,948
MIDAS AUTO SERVICE (SURREY-FRASER HWY)	65,832	MIYOUNG CHO COUNSELLING & TRAUMA THERAPY	113,860
MIDAS AUTO SERVICE (SURREY-KING GEORGE)	76,463	MJA AUTOBODY LTD	908,197
MIDAS AUTO SERVICE (VANCOUVER-KINGSWAY)	196,822	MJBAILEY HOLDINGS INC	60,586
MIDAS AUTO SERVICE (VANCOUVER-MAIN)	167,076	ML TRUCK EQUIPMENT LTD	134,235
MIDAS AUTO SERVICE EXPERTS	38,924	MODERN AUTO BODY LTD	108,819
MID-ISLAND AUTO COLLISION LTD	2,367,725	MODERN DAY HOME HEALTH CARE LTD	67,678
MIDNYTES TOWING INC	47,640	MODULAR HEALTH CARE LTD	49,516
MIDTOWN RV LTD	169,306	MODWELL MASSAGE THERAPY INC	105,217
MIDVAN COLLISION (MID VAN MOTORS LTD)	927,822	MOLL ALEXANDER DR INC	58,758
MIKE HUNDZA PHYSIOTHERAPIST CORPORATION	32,528	MOLLY MAID KELOWNA	29,915
MIKE ROSMAN RV SALES	69,903	MOMENTUM PHYSIOTHERAPY AND SPORTS INJURY	83,970
MIKE'S AUTOMOTIVE SERVICES (M F WADMAN'S)	1,129,387	MOMENTUM THERAPEUTICS	175,245
MIKKELSEN KENNETH	31,276	MOMENTUM WELLNESS CENTRE (CHATHAM ST)	29,839
MILE AUTO INC	182,227	MOMENTUM WELLNESS CENTRE (VANCOUVER)	39,953
MILL BAY TOWING AND RECOVERY LTD	138,522	MOMTAZI SAEED	31,761
MILLENNIAL ACUPUNCTURE AND HERBS CLINIC	60,153	MONASHEE AUTO BODY (1979) LTD	1,100,007
MILLER THOMSON LLP	136,761	MONTROSE PHYSIOTHERAPY AND HEALTH CLINIC	59,864
MILSTEIN STEPHEN L DR	25,076	MOORE CANADA CORPORATION	48,725
MILWAUKEE TWIN	26,985	MORELLI CHERTKOW LLP	3,464,215
MINA Y LIU INC	30,499	MORGAN CREEK FAMILY CHIROPRACTIC INC	35,886
MINCIELI BODY MECHANICS	57,496	MORGAN CREEK LAW	3,881,019
MIND BODY KINESIOLOGY	63,291	MORGAN CREEK MEDICAL	29,112
MIND BODY SPINE LTD	55,533	MORGAN CROSSING SPORTS MEDICINE CLINIC	160,615
MINHAS SATRUP DR CHIROPRACTIC CORP	50,741	MORGAN DAVID W DR INC	338,573
MINI RICHMOND (MTK AUTO WEST LTD)	406,672	MORGAN DAVID WILLIAM	52,605
MINISTER OF FINANCE	168,264	MORGAN'S GLASS CO LTD	100,713
MINISTER OF FINANCE - ATTORNEY GENERAL	375,000	MORITA AUTO BODY SERVICES LTD	772,272
MINISTER OF FINANCE - BC MAIL PLUS	950,986	MORLOG CHIROPRACTIC INC	32,007
MINISTER OF FINANCE - CITIZEN'S SERVICES	605,799	MORREY NISSAN OF COQUITLAM LTD	52,430
MINISTER OF FINANCE - CIVIL RESOLUTION	26,650	MORREY NISSAN SALES (WHITE SPOT SERVICE)	6,312,160
MINISTER OF FINANCE - CLIMATE ACTION	332,771	MOTION LAB (THE) - RICHMOND	236,306
MINISTER OF FINANCE - CLOUD BC	154,440	MOTION LAB (THE) - SURREY	215,310
MINISTER OF FINANCE - EMPLOYER HEALTH TAX	10,036,928	MOTION LANGLEY	52,296
MINISTER OF FINANCE - PUBLIC SAFETY	24,688,498	MOTION PHYSIO & WELLNESS	160,481
MINISTER OF FINANCE - SERVICE BC	554,425	MOTION PRO HEALTH AND WELLNESS INC	188,019
MINISTER OF FINANCE - TRANSPORTATION	3,217,922	MOTION SPECIALTIES (NANAIMO)	140,422
MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	478,418	MOTION SPECIALTIES (VICTORIA)	53,031
MINISTRY OF FINANCE AMBULANCE SERVICES	3,020,330	MOTION TERRACE	53,624
MINISTRY OF HEALTH	133,026	MOTIONWORX PHYSIOTHERAPY	107,750
MINOO CARES (AMACO ENTERPRISES LTD)	66,125	MOTIVA PHYSIOTHERAPY STUDIO	174,358
MINORU CHIROPRACTIC	61,148	MOTIVATED HEALTH AND PERFORMANCE	235,859
MINORU TRUCK BODIES LTD	86,412	MOTORI COLLISION CENTRE	28,600
MINT AUTO BODY LTD	955,654	MOTUS PHYSIOTHERAPY LLP	242,393
MINUTE MUFFLER PENTICTON	50,576	MOUNTAIN GLASS AND MIRROR	434,182
MINUTEMAN PRESS	30,959	MOUNTAIN HWY COLLISION LTD	2,055,907
MISS MILLY HOUSE CLEANING SERVICES 2005	106,361	MOUNTAIN MEDICAL SUPPLIES & EQUIPMENT INC	26,256
MISSION ACUPUNCTURE AND HERB CLINIC	28,808	MOUNTAINVIEW HARLEY DAVIDSON	84,256
MISTER AUTO GLASS (100 MILE HOUSE)	192,463	MOUNTAINVIEW HEALTH & WELLNESS (NEW WEST)	506,956
MISTER OTTO GLASS (WILLIAMS LAKE)	264,396	MOUNTAINVIEW HEALTH & WELLNESS (SURREY)	114,297
MITCHELL AND MITCHELL PLLC	48,744	MOUNTAINVIEW INSURANCE SERVICES LTD	734,951

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MOUNTAINVIEW KINESIOLOGY LTD	267,582	MVMT SCIENCE TRAINING	48,807
MOUNTAINVIEW MOTORSPORTS	37,554	MYODETOX CHINATOWN	111,298
MOUNTAINVIEW MOVEMENT INC (HASTINGS ST)	58,280	MYODETOX FRASER	143,672
MOUNTAINVIEW MOVEMENT INC (MAIN ST)	55,566	MYODETOX KITSILANO	104,940
MOUNTVIEW MASSAGE THERAPY AND WELLNESS	33,560	MYODETOX MAIN	204,001
MOVE HEALTH AND WELLNESS (KING GEORGE)	83,019	MYODETOX NORTH SHORE	77,550
MOVE HEALTH AND WELLNESS INC (137A ST)	528,523	MYODETOX OAK	164,446
MOVE HEALTH AND WELLNESS INC (96 AVE)	29,263	NADINA TRUCK SERVICE LTD	59,691
MOVE HEALTH AND WELLNESS KELOWNA INC	33,175	NADINE NEMBARD PHYSIOTHERAPIST CORP	60,980
MOVE RX PERFORMANCE AND WELLNESS INC	64,175	NAGARIA MOHAMMAD DR	28,958
MOVE TO MOTION (BHUVDEEP ATWAL PHYSIO)	558,769	NAGRA JUSTINE	76,417
MOVEMENT RE-CREATED	58,012	NAHAL ANAND	39,132
MOVEMENT ROOM PERFORMANCE AND REHAB INC	162,360	NAHANNI TRUCK & TRAILER REPAIR LTD	111,785
MOVEO SPORT & REHAB CENTRE INC (LANGLEY)	92,388	NAKUSP GLASS LTD	53,018
MOVEO SPORT & REHAB CENTRE INC (N VANC)	271,386	NANAIMO AUTOBODY AND GLASS LTD	880,130
MOVES YOU PHYSIOTHERAPY	182,687	NANAIMO BRAIN INJURY SOCIETY	34,000
MS AMLIN AG (BERMUDA BRANCH)	129,963	NANAIMO CHRYSLER DODGE JEEP RAM LTD	59,782
MS MOTORSPORTS LTD	1,440,439	NANAIMO HONDA CARS	31,346
MSA 24/7 TOWING LTD	87,978	NANAIMO REALTY (NANAIMO) LTD	776,534
MSA FORD SALES LTD	76,007	NANAIMO TOYOTA (EAVES MOTOR SALES LTD)	96,714
MSK HEALTH AND PERFORMANCE (BURNABY)	74,874	NANOOSE BAY TOWING & TRANSPORT 2006 LTD	35,153
MSK HEALTH AND PERFORMANCE (VANCOUVER)	131,943	NANUQ LAW CORPORATION	67,617
MT 7 AUTOBODY	708,038	NAPP ENTERPRISES LTD	107,970
MT LEHMAN PHYSIOTHERAPY	134,589	NATIONAL CAR & TRUCK RENTALS (HALT HLDGS)	155,139
MTTM AUTO GROUP LTD	1,527,679	NATIONAL SEATING & MOBILITY (ABBOTS)	31,441
MUELLER AND PARTIN INC	27,539	NATIONAL SEATING & MOBILITY (BURNABY)	405,670
MULTIGRAPHICS LTD	36,912	NATIONAL SEATING & MOBILITY (KELOWNA)	81,105
MULTIPLE INSURANCE SERVICES INC	649,099	NATIONAL SEATING & MOBILITY (NANAIMO)	26,904
MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,647,355	NATIONAL SEATING & MOBILITY (PORT COQ)	36,516
MUNICH REINSURANCE COMPANY OF CANADA	424,359	NATIONAL SEATING & MOBILITY (PR GEORGE)	397,197
MURCHINSON THOMSON AND CLARKE LLP	3,533,930	NATIONAL SEATING & MOBILITY (SURREY)	43,936
MURPHS GYM LTD	31,125	NATIONWIDE INSURANCE AGENCY (2018) LTD	255,638
MURRAY AUTO GROUP WHITE ROCK LTD	271,396	NATURAL & ORGANIC LIFESTYLES INC	130,904
MURRAY BUICK GMC PENTICTON	179,188	NATURAL POINT THERAPY INCORPORATED	36,676
MURRAY CHEV OLDS PONTIAC BUICK GMC	30,682	NAVARRO PHYSIOTHERAPY INC	52,297
MURRAY CHEVROLET BUICK GMC MERRITT	32,967	NC RON'S TOWING (ACE AUTO WRECKING LTD)	898,289
MURRAY HONDA CHILLIWACK	36,762	NECHAKO BRAKE & WHEEL LTD	50,319
MURRAY JAMIESON	1,907,964	NEIGHBOURHOOD AUTO BODY LTD	2,869,972
MURRAY KIA ABBOTSFORD	77,880	NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY	363,586
MURRAY PONTIAC BUICK GMC ABBOTSFORD	37,872	NELSON CHIROPRACTIC INC	39,915
MURRAYVILLE FAMILY PRACTICE	39,393	NELSON CHRYSLER	860,623
MURRAYVILLE HEALTH AND WELLNESS	33,844	NELSON'S GLASS LTD	501,466
MURRICK INSURANCE SERVICES (DELTA) LTD	577,001	NENO'S PAINT & BODY LTD	1,099,835
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	850,969	NEU MOVEMENT WELLNESS INC	145,245
MURRICK INSURANCE SERVICES (KILLARNEY)LTD	574,545	NEU MOVEMENT WELLNESS KELOWNA INC	227,923
MURRICK INSURANCE SERVICES (LANGLEY) LTD	890,364	NEURO TRAINING PERFORMANCE LTD	35,216
MURRICK INSURANCE SERVICES (NEW WEST) LTD	11,631,829	NEURO-ABILITY	79,410
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	308,900	NEUROMOTION PHYSIOTHERAPY & REHAB	130,089
MURRICK INSURANCE SERVICES (RICHMOND) LTD	1,233,889	NEW BILLA AUTOBODY 2008 LTD	2,886,472
MURRICK INSURANCE SERVICES (VICTORIA) LTD	273,159	NEW CREATIONS MOBILE RESTORATIONS	28,096
MURRICK INSURANCE SERVICES (WEST END) LTD	527,136	NEW DATA INVESTIGATIONS INC	281,351
MUSE WELLNESS CENTRE LTD	43,749	NEW DIAMOND INSURANCE SERVICES LTD	250,371
MVMNT CHIROPRACTIC AND WELLNESS	185,571	NEW EASTERN MEDICINE CENTRE	26,007

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NEW ENGLAND ORAL & COSMETIC FACIAL SURG	37,703	NORTH SHORE WELLNESS INC	138,015
NEW LOOK AUTOBODY LTD	1,909,980	NORTH STAR BODY SHOP	480,194
NEW PLANET COLLISION LTD	1,034,842	NORTH SURREY CHIROPRACTIC CLINIC	69,344
NEW PROFESSION SVA COLLISION LTD	3,275,284	NORTH VANCOUVER PHYSIO AND SPORTS CLINIC	81,139
NEW WEST AUTO METAL INC	1,876,140	NORTH WEST HONDA CENTRE	34,971
NEW WEST COLLISION INC	1,747,679	NORTHERN ALUMINUM TANK SERVICE	57,315
NEW WEST FREIGHTLINER INC	118,698	NORTHERN GLASS & CONTRACTING	198,615
NEW WEST REPORTING SERVICES	40,316	NORTHERN GLASS AND DOORS LTD	269,293
NEW WEST SPORTS MEDICINE INC	60,430	NORTHERN MOTIVE PHYSIOTHERAPY LTD	25,993
NEW WEST TRUCK CENTRES	634,565	NORTHERN SAVINGS INSURANCE SERVICES LTD	1,418,561
NEW WORLD INSURANCE SERVICES LIMITED	428,754	NORTHERN TOWING LTD	34,262
NEWLEAF TOTAL WELLNESS CENTRE	402,703	NORTHERN TRUST COMPANY CANADA (THE)	41,867,615
NEWPOINT INSURANCE SERVICES INC	1,481,083	NORTHGATE CHEVROLET BUICK GMC	40,958
NEWTON COURT CHIROPRACTIC LTD	166,346	NORTHLAND CHRYSLER JEEP DODGE	211,869
NEWTON PHYSIO & WELLNESS (PT HEALTH)	86,560	NORTHLAND HYUNDAI	164,053
NEWTON SERVICE (DEE MOTORS LTD)	49,950	NORTHLAND NISSAN (AUTOCANADA)	170,500
NEWTON WHALLEY HIWAY TAXI LTD	33,199	NORTHVIEW INSURANCE BROKERS INC	400,706
NEXGEN HEARING	31,509	NORTHWAY GLASS INC	241,534
NGUYEN GLORIA	29,394	NORTHWEST REHAB GROUP INC	48,178
NGUYEN NAM PHUONG JULIE DR INC	27,865	NORTH-WESTERN SPRINTER GLASS INC	216,045
NICHOL AMANDA	25,434	NOTORIOUS TOWING AND RECOVERY LTD	28,753
NICHOLS ENVIRONMENTAL (CANADA) LTD	500,063	NOURBAKSH AND CHRZASTOWSKA PHYSIO CORP	131,956
NICK'S AUTO BODY LTD	1,855,148	NOVA ACTIVE REHAB INC	234,178
NICOLE HART PHYSIOTHERAPY CORP	50,420	NOVA PHYSIOTHERAPY	244,288
NICOLLE-TSIAKOS CAROL F	31,684	NOVO PHYSIO AND HEALTH (LANGLEY 62 AVE)	80,540
NIJJAR PHYSIOTHERAPIST CORP	92,774	NOVO PHYSIO AND HEALTH (LANGLEY 64 AVE)	121,673
NISSAN OF NANAIMO	38,412	NOVUS GLASS ALDERGROVE	873,708
NO 1 AUTOBODY LTD	3,003,995	NOVUS GLASS NORTH VANCOUVER	461,620
NO 1 COLLISION (1993) INC (LOUGHEED HWY)	10,469,076	NOVUS GLASS RICHMOND	183,676
NO 1 COLLISION (1993) INC (RICHMOND)	17,367,064	NOVUS GLASS SURREY	547,554
NO 1 COLLISION (1993) INC (VANC-3RD AVE)	15,074,428	NOVUS GLASS VANCOUVER	717,574
NO 1 COLLISION (1993) INC (VANC-VERNON)	15,223,744	NUCOR ENVIRONMENTAL SOLUTIONS LTD	47,777
NO FEAR COUNSELLING CORP	1,992,662	NUGGET GLASS (BSW ENTERPRISES LTD)	50,109
NOON DAY MOON HOLDINGS LTD	175,895	NURSE NEXT DOOR (COQUITLAM)	26,316
NORBURN MEDICAL CLINIC	31,545	NURSE NEXT DOOR (KELOWNA)	94,358
NOR-DEL GLASS LTD	232,465	NUTHALL ADJUSTERS	59,192
NORDEL PHYSIOTHERAPY AND SPORTS CLINIC	173,550	NUWAY COUNSELLING LIMITED	53,232
NORDIC TOWING	74,681	NYRC (NORTH YORK REHABILITATION CENTRE)	13,055,545
NORELL CAROL - MEDIATOR	120,825	O2 PLUS HYPERBARIC OXYGEN AND HEALTH SPA	38,457
NORM'S AUTO REFINISHING LTD	1,918,848	OAING JONATHAN	44,951
NORTECH WELDING & FABRICATING INC	66,478	OAKRIDGE ENVIRONMENTAL ENGINEERING INC	34,022
NORTH BURNABY PHYSIOTHERAPY AND WELLNESS	76,032	OAKRIDGE ORTHOPAEDIC PHYSIOTHERAPIST CORP	466,346
NORTH COAST COLLISION LTD	675,795	OAKWEST INSURANCE AGENCIES LTD	256,877
NORTH EASTERN OCCUPATIONAL REHAB	53,812	OASIS MISSION PHYSIOTHERAPY	273,969
NORTH ISLAND GLASS 2012 LTD	154,211	OASIS PHYSIOTHERAPY CENTRE	50,286
NORTH KAMLOOPS PHYSIOTHERAPY	47,487	OASIS WELLNESS (ELEVATION REHAB INC)	441,870
NORTH LINE COLLISION LTD	727,311	OBAMIYI SAMUEL DR	125,241
NORTH SHORE KIA (DICK IRWIN GROUP LTD)	27,040	O'BEE KIRK	25,767
NORTH SHORE LAW LLP	1,058,305	OBO LOOK PLUS INC	32,051
NORTH SHORE RV CENTRE LTD	32,507	OCEAN PARK CHIROPRACTIC INC	37,319
NORTH SHORE SPORTS MEDICINE (BROOKSBANK)	125,742	OCEAN PARK FORD SALES LTD	27,137
NORTH SHORE SPORTS MEDICINE (DOLLARTON)	157,377	OCEAN TRAILER (CALGARY)	113,205
NORTH SHORE TAXI (1966) LTD	41,275	OCEAN TRAILER (DELTA)	1,575,550

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
OCEAN TRAILER (EDMONTON)	69,435	OPTIMAL CHIROPRACTIC	36,754
OCEAN TRAILER (MISSION)	221,030	OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	565,171
OCEAN TRAILER (ROSSER)	27,193	OPTIMUM HOME CARE INC	210,657
OCEANSIDE PHYSIO & WORK CONDITIONING	106,929	OPTIMUM SPORT AND HEALTH CENTRE	166,398
O'CONNOR DODGE CHRYSLER JEEP	61,630	OPTIMUM THERAPY REHABILITATION SERVICES	153,277
O'CONNOR RUSSELL DR INC	29,634	OPTO-MIZATION NEUROVISUAL PERFORMANCE	112,973
O'CONNOR RV CENTRE LTD	911,601	ORACLE CANADA ULC	4,101,117
ODYSSEY REINSURANCE COMPANY (CANADIAN BR)	752,977	ORCHARD FORD SALES LTD	58,940
OFF ROAD DIESEL	29,969	ORCHARD PLAZA CHIROPRACTIC AND WELLNESS	135,775
OK REGION TOWING	50,374	ORIENT UNION TCM CLINIC LTD	51,774
OK TIRE AUTO SERVICE	59,789	ORIGIN AND CAUSE	63,665
OK TIRE DUNCAN	27,368	ORIGIN AUTO SERVICES LTD	663,260
OK TIRE WHITEWOOD	47,464	ORIGIN INTEGRATED HEALTH (COMOX)	142,747
OKANAGAN CHIROPRACTIC CORP	30,709	ORION HEALTH PROGRESSIVE REHAB INC	29,591
OKANAGAN CHRYSLER JEEP DODGE	40,167	ORKIN CANADA CORPORATION	66,221
OKANAGAN CLINICAL COUNSELLING SERVICES	109,810	ORTHOMED TECHNOLOGY INC	51,150
OKANAGAN GLASS LTD	86,203	ORTHOQUEST PEDORTHICS & REHABILITATION	45,387
OKANAGAN HEALTH AND PERFORMANCE INC	92,098	OSOYOOS PHYSIOTHERAPY AND ACTIVE LIVING	105,526
OKANAGAN INTEGRATIVE HEALTH INC	137,644	OSSUR CANADA INC	27,260
OKANAGAN VALLEY INSURANCE SERVICES LTD	1,293,453	OT ACTIVE SOLUTIONS	26,281
OKANAGAN VISION THERAPY	107,255	OT WORKS LTD	1,010,669
OLE OLSON'S TOWING AND RECOVERY SERVICE	31,816	OT4LIFE	48,479
OLIVE PHYSIOTHERAPY AND SPORTS INJURY	60,020	OTTER POINT COLLISION LTD	793,825
OLIVE TREE WELLNESS CLINIC LTD	572,746	OTXREHAB	149,719
OLSON TOWING	29,007	OUR GLASS SHOP	145,357
OLSON TREVOR DR PSYCHOLOGICAL SERVICES	27,212	OUTSYSTEMS INC	1,082,518
OLYMPIC INS SERVICES LTD DBA SEAFIRST	163,708	OVERDRIVE TOWING LTD	104,549
OMEGA AUTOBODY INC	1,226,833	OX AND SON TOWING AND RECOVERY	56,552
OMINECA GLASS SERVICES 2021 LTD	310,592	P & H SUPPLIES LTD	154,154
ON CALL SERVICE CENTER	196,336	P & R REPAIRS LTD (WESTERN STAR TRUCKS)	68,501
ON LINE COLLISION LTD	3,840,615	P & R TRUCK CENTRE LTD (DUNCAN)	90,770
ON ROUTE TOWING AND HEAVY RECOVERY	90,400	P & R TRUCK CENTRE LTD (SAANICHTON)	94,967
ON SET GLASS INC	49,252	P & R TRUCK CENTRE LTD (VICTORIA)	27,272
ON SIDE RESTORATION	79,604	P J COLLISION LTD	2,191,463
ON TIME AUTO BODY LTD	454,650	PACEYOURSELF WELLNESS CENTRE	35,280
ON TRACK PHYSIOTHERAPY & REHABILITATION	87,940	PACIFIC CABS	183,816
O'NEILL GRANT DR CHIROPRACTIC CORP	37,811	PACIFIC CHEVROLET BUICK GMC LTD	1,534,070
ONELIFE HEALTH AND WELLNESS LTD	58,927	PACIFIC COAST HEALTH SERVICES	80,618
ONESTOP AUTOGLASS LTD	132,652	PACIFIC COAST INSURANCE BROKERS LTD	1,362,960
ONSITE AUTO GLASS	137,192	PACIFIC COAST RECOVERY CARE	30,545
OPAL PHYSIOTHERAPY AND HEALTH CLINIC	117,944	PACIFIC COAST UNIVERSITY	81,000
OPEN TEXT CORPORATION	937,736	PACIFIC HEALTH AND SPORTS THERAPY LTD	111,089
OPENROAD LEXUS RICHMOND	118,895	PACIFIC INSURANCE AGENCIES LTD	83,797
OPENROAD RICHMOND AUTO BODY COQUITLAM	5,760,450	PACIFIC LAW GROUP	10,891,958
OPENROAD RICHMOND AUTO BODY EXPRESS	2,521,965	PACIFIC LIFE CHIROPRACTIC INC	108,995
OPENROAD RICHMOND AUTO BODY LANGLEY	9,747,344	PACIFIC MOTION PHYSIOTHERAPY INC	25,310
OPENROAD RICHMOND AUTO BODY WHITE ROCK	4,468,137	PACIFIC PEAK THERAPY INC	441,833
OPENROAD SUBARU BOUNDARY	35,371	PACIFIC PLACE INSURANCE SERVICES INC	252,398
OPENROAD TOYOTA ABBOTSFORD	59,064	PACIFIC RIDING SCHOOL	34,650
OPENROAD TOYOTA PEACE ARCH	120,508	PACIFIC TRUCK AND EQUIPMENT INC	27,385
OPENROAD TOYOTA PORT MOODY	68,976	PACIFIC WATERS COUNSELLING	28,209
OPENROAD TOYOTA RICHMOND	152,105	PADDOCK JENNIFER	77,469
OPERATION RED NOSE	38,000	PAIN BC SOCIETY	40,000

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PAIN CLINIC OKANAGAN PHYSIOTHERAPY (THE)	28,799	PATRIOT ENVIRONMENTAL SERVICES	32,661
PAIN FREE HEALTH (RICHMOND)	473,592	PATTERSON FAMILY CHIROPRACTIC	27,059
PAIN FREE HEALTH (SURREY)	561,435	PATTON SHEILA WINIFRED	149,615
PAINE EDMONDS LLP	4,466,798	PAYLESS AUTO TOWING LTD	255,207
PAINPRO CITY SQUARE THERAPEUTICS INC	157,162	PAYLESS GLASS LTD	714,460
PAINPRO COAL HARBOUR THERAPEUTICS INC	450,570	PB KINESIOLOGIST	55,470
PAINPRO COQUITLAM CENTRE THERAPEUTICS	141,094	PCL CONSTRUCTORS WESTCOAST INC	849,975
PAINPRO METROTOWN THERAPEUTICS INC	395,853	PEACE GLASS LTD	1,408,065
PAINPRO SURREY MEMORIAL THERAPEUTICS INC	335,242	PEACEHEALTH (COLUMBUS)	37,302
PAINPRO THERAPEUTICS INC	284,639	PEACEHEALTH (LOS ANGELES)	191,536
PAINTS BEYOND AUTO BODY VANCOUVER LTD	711,462	PEAK PERFORMANCE PHYSICAL THERAPY	41,653
PAL AUTO SERVICE AND BODY SHOP	40,218	PEAK VALLEY ACTIVE HEALTH INC	39,421
PALADIN RISK SOLUTIONS INC	56,408	PEAK WELLNESS CENTRE	36,473
PALADIN SECURITY GROUP LTD	3,539,492	PEAKE & RICHMOND LTD	417,684
PALADIN TECHNOLOGIES INC	659,080	PEAKFORM WELLNESS (PEAKFORM CHIROPRACTIC)	127,168
PALM SPRINGS MOTORS	118,491	PEARLMAN LINDHOLM	1,061,372
PANALYTICS RESEARCH GROUP INC	156,095	PEGASUS INTEGRATED HEALTH INC	129,609
PANDA CLINIC BURNABY	440,106	PELLING & ASSOCIATES INSURANCE BROKERS	218,026
PANDA CLINIC NEW WESTMINSTER	304,830	PEMBERTON INSURANCE CORPORATION	76,580
PANDA CLINIC SURREY (105 AVE)	415,347	PENDER AUTO BODY LTD	1,667,139
PANDA CLINIC SURREY (152 ST)	135,000	PENINSULA PHYSIOTHERAPY CLINIC	33,200
PANORAMA OPTOMETRY	187,261	PENINSULA TOWING (D R AFFLECK HLDGS)	138,769
PANORAMA PHYSIOTHERAPY AND SPORTS CLINIC	467,361	PENN INSURANCE AGENCIES LTD	445,473
PANORAMA TOWING SERVICE	30,917	PENNEY AUTO BODY LTD	4,894,079
PANORAMA WELLNESS GROUP INC	51,422	PENSKE AUTOMOTIVE COLLISION	31,136
PANTHER GLASS & UPHOLSTERY LTD	450,897	PENTICTON AUTO GLASS & UPHOLSTERY LTD	330,272
PARADISE CHIROPRACTIC CORPORATION	107,928	PENTICTON CHIROPRACTIC CO	38,617
PARAGON COLLISION (MISSISSAUGA)	227,330	PENTICTON COLLISION CENTRE	2,013,020
PARAGON COLLISION REPAIRS LTD	1,284,683	PENTICTON HYUNDAI	30,047
PARAGON GLASS	178,413	PENTICTON PAIN CLINIC	67,771
PARAMOUNT AUTO BODY LTD	2,035,799	PENTICTON SKAHA PHYSIO & WELLNESS CENTRE	43,734
PARHAR GURDEEP DR INC	86,645	PENTICTON TOWING LTD	658,964
PARIO ENGINEERING & ENVIRONMENTAL SCIENCE	424,332	PENTICTON TOYOTA (KWP CARRIAGE INC)	38,707
PARIS ACUMED LIMITED	40,759	PERFECT AUTO & WINDOW GLASS LTD	596,579
PARK GEORGIA INSURANCE AGENCIES (2014)	2,422,664	PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	802,118
PARK INSURANCE AGENCY LTD	562,526	PERFORMANCE AUTO CARE AND EXHAUST	33,900
PARK SHORE MOTORS LTD	108,751	PERFORMANCE CHIROPRACTIC AND WELLNESS	368,679
PARKER'S AUTO BODY AND PAINT LTD	3,886,106	PERFORMANCE HEALTH GROUP SURREY	179,640
PARKER'S CHRYSLER DODGE JEEP LTD	2,005,909	PERFORMANCE INSTITUTE	44,830
PARKSVILLE CHRYSLER LTD	1,234,414	PERPETUAL INSURANCE SERVICES LTD	544,153
PARKSVILLE PHYSIOTHERAPY CORPORATION	128,917	PERRY THOMAS L DR INC	27,963
PARKSVILLE TOWING LTD	32,610	PERSEVERANCE PHYSIOTHERAPY AND WELLNESS	119,630
PARKVIEW MEDICAL CENTER	77,930	PERSPECTIVE DESIGN BUILD LTD	575,766
PARKWAY CREW INC (THE)	26,259	PERSPECTIVE OPTOMETRY	65,476
PARKWAY PHYSIO & PERFORMANCE (LANGFORD)	239,099	PET AUTO BODY (1992) LTD	219,721
PARKWAY PHYSIO & PERFORMANCE (SOOKE)	259,951	PETA CONSULTANTS (VANCOUVER) LTD	61,638
PARKWAY PHYSIO & PERFORMANCE (VICTORIA)	684,979	PETER BALJET CHEVROLET BUICK GMC	52,063
PARM SEROWN MASSAGE THERAPY INC	99,881	PETER F BUXTON LAW CORP	68,369
PARMILON HEALTH INC	46,963	PETER F POOK INSURANCE AGENCIES LTD	1,106,474
PARS MOTO COLLISION CENTRE INC	27,097	PETERBILT OF HOUSTON BC	69,804
PARTNER REINSURANCE COMPANY (CANADA)	166,875	PETERBILT PACIFIC INC (KAMLOOPS)	1,884,257
PATHWAY RESOURCES LTD	238,641	PETERBILT PACIFIC INC (PRINCE GEORGE)	3,551,270
PATRICIA EVANS AND ASSOCIATES INC	50,033	PETERBILT PACIFIC INC (SURREY)	75,046

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PETERSON COMMERCIAL PROPERTY MGMT INC	655,903	PLAZA THERAPY LTD	80,490
PETE'S RV CENTER	32,711	PLETT TRUCK REPAIR LTD	103,423
PETE'S TOWING LTD	108,357	PM AUTOMOTIVE	36,857
PETOVELLO COUNSELLING SERVICES	78,969	PNV INSURANCE SERVICES LTD	316,184
PETROVIC SEAN	40,932	POCO CHIROPRACTIC INC	29,056
PEYVANDI B DR INC	40,167	POCO INSURANCE AGENCIES INC	340,920
PG KLASSIC AUTOBODY LTD	2,492,658	POLARIS REHAB INC	39,964
PH7 MIND AND BODY WELLNESS	32,682	POLSTAR COLLISION LTD	70,041
PHARMASAVE	70,447	POLYCAN HEALTH CENTRE CANADA INC	60,848
PHOENIX AUTOBODY REPAIRS	627,535	POOLE SHAFFERY AND KOEGLE LLP	25,700
PHOENIX PHYSIOTHERAPY CLINIC	128,145	POON GABRIELLE DR REGISTERED PSYCHOLOGY	28,309
PHR PROACTIVE HEALTH AND REHAB	38,649	PORSCHE CENTRE VANCOUVER	63,124
PHYSIATRIX REHABILITATION INC	242,861	PORT ALBERNI PHYSIOTHERAPY CLINIC	111,141
PHYSICAL PURSUIT PHYSIOTHERAPY	39,337	PORT COQUITLAM PHYSIO & SPORTS (LAURIER)	180,152
PHYSICIAN DIRECT SERVICES	74,928	PORT COQUITLAM PHYSIO & SPORTS (WILSON)	255,757
PHYSIO COLLECTIVE	471,137	PORT KELLS COLLISION AND AUTO SALES	626,752
PHYSIO NORTH SPORTS & WELLNESS	68,069	PORT KELLS SUSPENSIONS LTD	48,027
PHYSIO SHOP (THE) - TREVOR POTTS PHYSIO	134,752	PORT MOODY AUTO & AIR CONDITIONING	123,334
PHYSIO2U-LOWER MAINLAND (HALL PHYSIO)	118,778	PORT MOODY COLLISION AND PAINT SHOP LTD	1,512,577
PHYSIO4CARE (KAUR'S PHYSIOTHERAPIST CORP)	47,466	PORT MOODY PHYSIO & SPORTS INJURY CLINIC	55,035
PHYSIOFIRST PHYSIOTHERAPY CLINIC	199,331	POWELL MATTHEW BERNARD	57,106
PHYSIOLAB CLINIC HASTINGS LTD	61,766	POWELL RIVER PHYSIOTHERAPY	44,766
PHYSIOLAB CLINIC LTD	214,519	POWERSHIFTER DIGITAL INC	1,397,112
PHYSIOLIFE PHYSIOTHERAPY CLINIC	399,700	POWLS WITTER SPINE & SPORTS PHYSIO CORP	180,798
PHYSIOMAXX	250,843	PRABHDEEP BAINS KINESIOLOGY	51,134
PHYSIOMOVES PHYSIOTHERAPY CLINIC	505,310	PRACTICAR CAR & TRUCK RENTALS (JJH HLDGS)	236,415
PHYSIOPUS HEALTH AND WELLNESS LTD	104,066	PRANA PHYSIOTHERAPY	1,106,782
PHYSIOPRO PHYSIO & ORTHO SPORTS CLINIC	339,461	PRANCING HORSE AUTOBODY AND PAINT	1,965,496
PHYSIOSTATION AND SPORTS INJURY CLINIC	199,681	PRECISELY SOFTWARE & DATA CANADA INC	83,062
PHYSIOSTOP (DACIA H ZAVITZ PT)	139,121	PRECISION COMMERCIAL COLLISION CENTRE	3,735,996
PHYSIOWORKS HEALTH MANAGEMENT	305,372	PRECISION GLASS LTD	572,943
PHYSIOZONE HEALTH INC	164,455	PRECISION HEALTH CHIROPRACTIC CORP	33,205
PHYSIQUE THERAPY INC	195,968	PRECISION MEDICAL MONITORING LTD	102,737
PIERCE JACQUELINE DR MD INCORPORATED	65,596	PREFERRED COLLISION KINGSTON	37,798
PIGHIN TERRIE AND GARRY	67,843	PREFERRED TOWING INC	39,164
PINCHIN LTD	29,194	PREHAB HEALTH INC	26,748
PINE TREE AUTO BODY LTD	989,172	PREMIER TRUCK GROUP	43,806
PINERIDGE AUTO AND TOWING	35,379	PREMIERE COLLISION LTD	1,694,899
PINESTONE INTEGRATED HEALTH INC	57,455	PREMIERE VERBATIM REPORTING LTD	85,121
PINETREE TCM CLINIC	61,978	PREMIUM AUTO REPAIR LTD	34,711
PINNACLE COLLISION CENTRE	25,132	PRESTIGE COLLISION & GLASS INC	3,494,371
PINPOINT PHYSIOTHERAPY	165,638	PRESTIGE COLLISION SERVICES (KELOWNA)	3,708,171
PINTON FORREST & MADDEN GROUP INC	76,650	PRESTIGE COLLISION SERVICES (VERNON)	1,569,053
PIONEER GARAGE LIMITED	1,845,996	PRESTIGE INSURANCE SERVICES LTD	2,105,429
PIONEER MOTORS	30,613	PRESTIGE PHYSIOTHERAPY & SPORTS MEDICINE	734,777
PITNEY BOWES POSTAGE BY PHONE	240,450	PRESTON CHEVROLET BUICK GMC CADILLAC LTD	65,129
PITT MEADOWS PHYSIOTHERAPY CLINIC LTD	153,578	PRESTON COLLISION LTD	3,323,216
PITT MEADOWS WELLNESS CENTRE	179,697	PRESTON MATTHEWS GROUP INC (THE)	261,981
PJ GLASS INC	347,185	PRE-TECH COLLISION LTD	2,448,304
PJTS HOLDINGS LIMITED	25,680	PRE-THERAPY CLINIC	1,153,631
PKW HEALTH CENTRE INC	57,110	PREVOST PARTS AND SERVICE	273,865
PLAINS TOWING AND RECOVERY LLC	143,195	PREVOST RV AND MARINE	133,618
PLATINUM PRO KINESIOLOGY	71,748	PRICEWATERHOUSECOOPERS LLP	1,815,514

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PRIEST VALLEY PHYSIOTHERAPY AND REHAB	313,177	PROVIDENCE HEALTH CARE	54,220
PRIMAL RADIANCE HUMAN ENERGY SYSTEMS LTD	83,220	PROVIDENCE THERAPY INC	37,617
PRIMARY REHAB CLINIC	174,698	PROVINCE OF BC (BC ONLINE)	145,095
PRIME COLLISION LTD	2,191,793	PROVINCE OF BC (MVB FEES)	626,362,534
PRIME INSURANCE CENTRE LTD	1,293,605	PROVINCE OF BC (MVB FINES)	86,969,442
PRIME PHYSIOTHERAPY AND PERFORMANCE	133,679	PROVINCE OF BC (PREMIUM TAX)	262,238,933
PRIME' SPORT PERFORMANCE AND THERAPY INC	140,536	PROVINCE OF BC (SST/PST)	303,163,626
PRIMECARE PHYSIOTHERAPY INC	75,054	PROVINCIAL HEALTH SERVICES AUTHORITY	31,928
PRINCE GEORGE FAMILY CHIROPRACTIC INC	60,468	PRO-VISION REALTY AND INSURANCE SERVICES	321,654
PRINCE GEORGE FORD	123,158	PRYKE LAMBERT LEATHLEY RUSSELL LLP	1,643,853
PRINCE GEORGE TAXI	25,046	PS AND CO BRANDING INC	1,051,157
PRINCE GEORGE TOYOTA	340,537	PSPT SOLUTIONS CORP	161,551
PRINCE RUPERT OR1	35,518	PT HEALTHCARE SOLUTIONS CORP	605,181
PRIORITY BUILDING SERVICES LTD	135,104	PUBLIC SERVICE PENSION PLAN	283,731
PRISM TOWING	137,079	PUDDLE JUMPER TOWING	32,839
PRISTINE GLASS LTD	299,087	PUI KUN PHYSIOTHERAPIST CORPORATION	88,355
PRO ALLIES INSURANCE SERVICES LTD	499,158	PULSE PHYSIO PANORAMA	88,879
PRO BODY SHOP (1998) LTD	3,699,261	PULSE PHYSIOTHERAPY AND SPORT CLINIC	924,925
PRO COLLISION LLC	38,445	PULSE PHYSIOTHERAPY BROOKSWOOD	109,361
PRO KURE WELLNESS AND HEALTH CENTRE	87,666	PULSE PHYSIOTHERAPY SOUTH SURREY	317,958
PRO MEDIC HEALTH AND SPORTS WELLNESS	91,926	PULSE PRIMARY CARE FAMILY PRACTICE	36,104
PRO MOTION CLINIC	198,410	PURE BODY BALANCE	113,897
PRO PHYSIO CLINIC	134,862	PURE FORM PHYSIOTHERAPY	228,391
PRO PHYSIOWORKS	35,469	PURE HEALTH MASSAGE AND WELLNESS	76,764
PRO TOW	94,361	PURE LIFE PHYSIO HEALTH CENTRE (SURREY75)	707,063
PRO WELLNESS MASSAGE THERAPY	45,377	PURE LIFE PHYSIO HEALTH CENTRE (SURREY96)	620,797
PROACTIVE HOME CARE SERVICES LTD	67,578	PURE LIGHT ACUMED	75,332
PROACTIVE PHYSIO & SPORTS CLINIC (DELTA)	433,904	PURELY OCCUPATIONAL THERAPY LTD	119,108
PROACTIVE PHYSIO & SPORTS CLINIC (SURREY)	50,276	PUROCLEAN KELOWNA	46,637
PROACTIVE PHYSIOTHERAPY (WEST KELOWNA)	201,585	PUROLATOR INC	1,095,590
PROBE INVESTIGATORS & SECURITY CONSULTANT	75,799	PUSHAP AUTO BODY & INTERIOR REPAIR LTD	5,593,690
PROCARE HEALTH AND WELLNESS INC	527,467	QA LAW	9,867,341
PROCARE PHYSIOTHERAPY CLINIC INC	26,882	QAI LABORATORIES LTD	29,226
PROCOLOR COLLISION APEX HINTON	40,070	QI INTEGRATED HEALTH CENTRE	98,452
PROCOM CONSULTANTS GROUP LTD	2,846,223	QUALICARE DELTA SURREY	333,540
PROEX DISABILITY MANAGEMENT	44,980	QUALICARE SOUTH ISLAND	46,370
PROFIRE EMERGENCY EQUIPMENT INC	202,334	QUALICARE TRI-CITIES	310,258
PRO-FIRST COLLISION CENTRE	5,203,544	QUALICUM PHYSIOTHERAPY CLINIC	65,672
PROGRESS INVESTIGATIONS INC	231,182	QUALITY BODY WORKS INC	36,220
PROGRESS SOFTWARE	102,750	QUALITY CHOICE AUTO & TRUCK COLLISION	2,351,211
PROGRESSIVE INSURANCE SERVICES LTD	320,304	QUALITY FIRST COLLISION REPAIRS 2013 LTD	1,735,430
PROGRESSIVE PHYSIOTHERAPY LTD	56,154	QUALITY GLASS LTD	291,385
PROHEALTH MASSAGE THERAPY AND WELLNESS	79,099	QUALITY TOWING	26,216
PROLINE COLLISION CENTER	780,502	QUAY HEALTH WORKS CLUB (THE)	61,508
PROLINE GLASS LTD	62,559	QUBECORE SPORTS AND REHAB INC	297,538
PRONTO TOWING LTD	345,616	QUEENS ACUPUNCTURE CLINIC	58,572
PROSIGHT GLASS (SNP ENTERPRISES LTD)	1,218,587	QUERYWORKS SOLUTIONS INC	27,983
PROSPER HEALTH AND REHABILITATION LTD	470,093	QUESNEL TOWING LTD	323,961
PROSPER HEALTH VANCOUVER LTD	573,212	QUESNEL TOYOTA	90,947
PROSPORT HEALTH CENTRE LTD	140,261	QUIRING MOTORS (1994) LTD	314,488
PRO-TECH COLLISION CENTRE	1,093,830	QUYN LE THERAPY	43,075
PRO-TECH COLLISION LTD	1,372,369	R & S AUTO BODY (1990) LTD	723,349
PROUT ALISTER J E DR INC	310,594	R AND R OKANAGAN MOVEMENT COLLECTIVE	30,508

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
R AND R'S REBEL CYCLE	32,611	REED RESEARCH LTD	32,522
R B S COLLISION REPAIRS LIMITED	944,514	REENA LATA SINGH COUNSELLING	29,596
R C ADAMS GLASS (R C ADAMS LTD)	106,347	REFLECTIONS TRUCK BODY REPAIR (CHILLWK)	5,312,044
R F MOORE CLAIMS SERVICE LTD	68,545	REFLEX REHABILITATION INC	184,456
R F WELLNESS GROUP INC	62,508	REFORM PHYSIOTHERAPY AND HEALTH LTD	29,909
R I SMITH HOLDINGS LTD	121,875	REFORMOTIV PHYSIO AND PILATES	68,212
R+V VERSICHERUNG (GERMANY)	220,843	REGAIN HEALTH CENTRE LTD	88,356
RAAVI'S HANDTHERAPY AND PHYSIO CLINIC	260,486	REGAL COLLISION LTD	395,506
RACE & COMPANY LLP	1,441,273	REGENCY LEXUS	231,412
RAIL SERVICES INC	30,845	REGENCY TOYOTA (VANCOUVER)	75,185
RAINBOW CHRYSLER DODGE JEEP LTD	71,251	REGENT PACIFIC INSURANCE SERVICES	253,574
RAINBOW GLASS SALMON ARM	284,057	REHAB2RECOVER PHYSIO AND REHAB INC	90,555
RAINBOW INSURANCE AGENCY LTD	103,040	REHABMAX PHYSIO & SPORTS INJURY	246,867
RAINCOAST COMMUNITY REHAB SERVICES INC	92,152	REHOBET JANITORIAL SERVICES LTD	32,503
RAM ENVIRONMENTAL RESPONSE LTD	190,021	REID LINDA	36,619
RANCLAND HONDA	26,519	REJUV MEDICAL FITNESS INC	97,220
RAND & FOWLER INSURANCE AGENCIES INC	544,806	RELIABLE AUTO BODY (2001) LTD	3,929,740
RAND & FOWLER INSURANCE COQUITLAM LTD	4,809,315	RELIABLE MAPLE RIDGE TOWING 1981 LTD	632,595
RAND & FOWLER INSURANCE LTD	879,614	RELIABLE TOWING	36,963
RAND & FOWLER INSURANCE SERVICES LTD	1,800,082	RELIABLE TOWING MERRITT LTD (MERRITT)	381,274
RAPID AUTO GLASS LTD	1,492,646	RELIABLE TOWING MERRITT LTD (PRINCETON)	129,959
RAPID COOL REFRIGERATION INC	26,597	RELIABLE TOWING MISSION LTD (CHILLIWACK)	297,925
RAPID HEALTH REHABILITATION	58,665	RELIABLE TOWING MISSION LTD (MISSION)	277,334
RAPID INTERACTIVE DISABILITY MANAGEMENT	16,236,712	RELIABLE TOWING MISSION LTD (ROSEDALE)	108,215
RAPID RESPONSE INDUSTRIAL GROUP LTD	58,597	RELIAANCE INSURANCE AGENCIES LTD	1,820,441
RAPID TOWING AND TRAFFIC MANAGEMENT	54,236	RENEWED WELLNESS (HANNAH V WHELPTON)	72,830
RATIONAL MIND INC	47,946	RESILIENT ATHLETICS INC	103,888
RAW PHYSIOTHERAPY	26,363	RESOLUTE SPIRIT	30,991
RAY F CHIN INC	369,252	RESOLUTION BAY CONSULTING LTD	235,218
RAYDAR AUTOBODY LTD	3,186,370	RESTORATION CHIROPRACTIC	40,867
RAYEGAN NILOOFAR	40,248	RESTORE DETAIL AND GLASS LTD	85,869
RCU INSURANCE SERVICES LTD	470,951	RESTORE REHABILITATION INC	143,200
RE FUNCTION HEALTH GROUP INC	1,247,094	RESTORE SPORTS MEDICINE INC	41,201
REACH REHABILITATION SERVICES LTD	427,980	REVAMP WELLNESS INC	419,484
READ JONES CHRISTOFFERSEN LTD	36,596	REVERE PHYSIOTHERAPY INC	246,049
REAL INSURANCE SOLUTIONS (2018) INC	1,555,146	REVITALIZE PHYSIOTHERAPY	134,889
REALIGN INJURY REHAB SERVICES	25,447	REVIVAL COUNSELLING SERVICES	45,456
REALSTREAM INCOME PROPERTIES LTD	217,944	REVIVE REHABILITATION INC	48,182
REBALANCE PHYSIOTHERAPY	176,872	REVIVE WELLNESS LTD	331,246
REBALANCE REHAB (OLSON PHYSIOTHERAPIST)	222,146	REVOLUTION HEALTH AND WELLNESS	95,485
REBALANCEMD CANADA LTD	537,411	REVOLUTION RV AND TRAILER SERVICES LTD	180,705
REBECCA YU MASSAGE THERAPIST CORP	255,886	REVOLUTIONARY REHAB	54,423
REBORN AUTOBODY LANGLEY	3,346,915	REZILLIANT TOWING AND TRANSPORT LTD	238,796
REBORN AUTOBODY PORT COQUITLAM	3,389,729	RIAR KULWANT DR INC	541,831
REBORN AUTOBODY WALNUT GROVE	1,011,603	RICE FAMILY CHIROPRACTIC	55,058
REBOUNCE PHYSIO	204,899	RICH BOYZ MECHANICAL LTD (MCBRIDE)	72,652
REBOUND HEALTH AND FITNESS	93,840	RICH BOYZ MECHANICAL LTD (VALEMOUNT)	54,373
REBOUND SPORT AND SPINE INC	92,943	RICH CITY COLLISION REPAIRS	5,254,373
RECEIVER GENERAL FOR CANADA	2,941,866	RICHARDS BUELL SUTTON	632,877
RECYCLE BC	259,859	RICHMOND AUTO BODY (RICHMOND)	12,238,347
RED HAT CANADA LIMITED	169,561	RICHMOND AUTO BODY LTD (NORTH VANC)	8,317,317
REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,384,088	RICHMOND AUTO GLASS LTD	1,013,097
REDLINE CONTRACTING LTD	135,571	RICHMOND BLUNDELL PHYSIO & SPORTS INJURY	640,219

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
RICHMOND CABS LTD	60,349	ROYAL AUTOBODY CANADA (2757278 ONTARIO)	89,368
RICHMOND CENTRAL PHYSIOTHERAPY LTD	25,918	ROYAL AUTOBODY LTD	1,406,136
RICHMOND CHRYSLER DODGE JEEP LTD	1,984,191	ROYAL BANK OF CANADA	1,364,139
RICHMOND CLOUD HEALTH REHABILITATION	294,600	ROYAL CITY HEALTH AND MANUAL THERAPY INC	553,948
RICHMOND COUPLES & CHILD COUNSELLING INC	52,584	ROYAL CITY PHYSIOTHERAPY	117,107
RICHMOND FAMILY CHIROPRACTIC INC	54,668	ROYAL CITY TAXI LTD	45,646
RICHMOND PHYSIO (PT HEALTH)	231,598	RPM TRUCK & TRAILER REPAIR	169,971
RICHMOND STEVESTON PHYSIO & SPORTS INJURY	277,833	RUDY & PETER BODY SHOP (2004) LTD	1,072,443
RICHMOND SUBARU	33,773	RUNNERS RV AND MARINE	78,162
RICH'S AUTO BODY & WRECKING LTD	2,501,730	RUPERT TOWING (SIXTEEN SERVICE LTD)	66,821
RICOH CANADA INC	136,177	RUSCHEINSKI BLAKE DR CHIROPRACTIC INC	166,770
RIDDLE TOWING AND RECOVERY	26,962	RUSS' BODY SHOP (1988) LTD	1,578,919
RIDEAU RECOGNITION SOLUTIONS INC	104,653	RUSSELL HEALTH CORP	99,989
RIDGE CENTRE HEALTH	26,352	RUSSELL JOHN DAVID RMT	41,963
RIDGE VIEW HEALTH AND PERFORMANCE	114,794	RUSSELL PROSTHETICS LTD	48,108
RIDGELINE PHYSIOTHERAPY	39,471	RUSTY'S AUTO TOWING LTD	1,065,263
RIGHT AT HOME CANADA	72,938	RUTHERFORD CHRISTOPHER	26,221
RIMKUS CONSULTING GROUP INC	36,649	RUTLAND GLASS (1994) LTD	187,215
RISE PHYSICAL THERAPY INC	300,573	RUTLAND PHYSICAL THERAPY INC	240,400
RITCH WILLIAMS & RICHARDS	47,955	RWM & CO	68,940
RITCHIE COLLISION (LIFT AUTO GROUP)	1,317,432	RYO ACUPUNCTURE AND INTEGRATIVE CLINIC	157,529
RITE-WAY RV SERVICES LTD	74,581	RYU CLINIC INC	37,334
RIVER CITY NISSAN	43,840	S & R MAINTENANCE	36,540
RIVERSHORE CHRYSLER JEEP	28,648	S & S INSURANCE SERVICES (SURDEL) LTD	374,739
RIVERSIDE COLLISION	1,447,655	S & S INSURANCE SERVICES LTD	431,584
RIVERSIDE INSURANCE AGENCIES (1984) LTD	493,122	S I SYSTEMS PARTNERSHIP	6,080,292
RIVERWOOD PHYSIOTHERAPY	68,725	S J KERNAGHAN ADJUSTERS LTD	76,868
RJAMES WESTERN STAR (RJAMES MGMT GROUP)	105,390	S R A GLASS & AUTO REPAIR	87,570
ROADHOUSE TOWING LTD	166,774	S SNIDER CONSULTING SERVICES INC	283,792
ROADWAY TOWING LTD	905,931	S T INSURANCE AGENCY LTD	408,530
ROBERGE KEVIN DR CHIROPRACTIC CORP	45,992	S&S AUTOBODY AND PAINT LTD	438,782
ROBERT R LAWLER PLC	737,944	SAANICH PHYSIO AND SPORTS CLINIC	189,833
ROBERTS TOWING AND RECOVERY (CHETWYND)	341,339	SABER PHYSIOTHERAPY	25,833
ROBERTS TOWING AND RECOVERY (DAWSON CRK)	103,199	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	877,452
ROBIN VAN DER MARK CHIROPRACTIC CORP	33,568	SAC TOWING AND RECOVERY	38,399
ROBSON DANIELLE	28,629	SADA SYSTEMS INC	55,540
ROCK ISLAND RV	28,987	SAFE CARE HOME SUPPORT LTD	299,732
ROCKY MOUNTAIN COLLISION REPAIR	2,068,962	SAFELITE AUTO GLASS LTD	320,648
ROCKY MOUNTAIN PROSTHETICS & ORTHO	31,057	SAFEWAY	30,252
ROCKY MOUNTAIN TOWING	54,651	SAGE SPORT INSTITUTE (OUTERBRIDGE ORTHO)	39,157
ROD'S AUTO GLASS & UPHOLSTERY LTD	176,885	SAGEBRUSH PHYSIOTHERAPY	27,284
ROGERS WIRELESS	160,251	SAHARA REHAB CONSULTING LTD	1,915,359
ROKO SERVICE LTD	46,166	SAINI RAJAN DR INC	27,611
ROLAND FLETCHER PHYSIOTHERAPIST CORP	68,169	SALESFORCE COM CANADA CORPORATION	443,001
ROMANA SARABJIT	50,759	SALIUS PHYSIO (SINGLA PHYSIOTHERAPIST)	205,113
ROSE NICHOLAS DR INC	90,259	SALMO PHYSIO	28,791
ROSSELL ANA FERRARI	63,553	SALMON ARM ACUPUNCTURE CLINIC INC	28,404
ROSSLAND COLLISION FRUITVALE	726,283	SALMON ARM FRAME AND BODY SHOP	586,556
ROSSLAND COLLISION LTD	1,526,046	SALMON ARM PHYSIOTHERAPY	42,240
ROTOR PLUMBERS AND DRAINAGE LTD	79,130	SALVEEN LALLI PHYSIOTHERAPIST	43,486
ROUTLEY & COMPANY	1,333,979	SAMI'S AUTOBODY & PAINTING (1990 LTD)	147,997
ROWSE JAMES B	34,457	SAMMY'S TRUCK & TRAILER REPAIR	45,478
ROYAL AUTO BODY & PAINT LTD	28,000	SAMPSON DAVIE FANE VOLPIANA LLP	45,256

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SAMRA AUTOBODY LTD	979,054	SEVA WELLNESS (SEVA MASSAGE THERAPIST)	575,478
SANDERSON RYAN	38,596	SEVEN STAR GLASS LTD	28,842
SANDPIPER GARDENS & GLASS INC	161,287	SEXTON K BRIAR DR INC	113,253
SANGAM AUTO BODY LTD	3,246,207	SHANG MINGHUA	27,183
SANGHA RAMONA RMT	93,912	SHARMA SANDEEP KUMAR	33,101
SANO INTEGRATIVE HEALTH LTD	33,253	SHARONS INSURANCE SERVICES LTD	513,059
SAP CANADA INC	2,443,970	SHARP COLLISION REPAIR LTD	1,637,267
SARAN CHIROPRACTIC CORP LTD	330,809	SHARPES INSURANCE SERVICES LTD	131,578
SAS INSTITUTE CANADA INC	286,928	SHAW CABLE	52,750
SASCU INSURANCE SERVICES LTD	703,168	SHELBOURNE PHYSIOTHERAPY (VIC-COOK ST)	106,863
SAXBEE INSURANCE AGENCIES LTD	2,041,103	SHELBOURNE PHYSIOTHERAPY (VIC-SHELBOURNE)	470,133
SC COACHWORKS AND COLLISION LTD	35,970	SHELDON BAKER KINESIOLOGY	36,445
SCARTH BRIAN ANDREW	48,876	SHELTER MUTUAL CANADA	122,716
SCHEER LAW PLLC	1,415,292	SHIFT REHAB SERVICES (ALICIA KEIM)	85,427
SCHILL INSURANCE BROKERS LTD	7,406,141	SHOKER ESHA	52,012
SCHULTZ-CRAFTSMAN COLLISION 1ST AVE	5,453,187	SHONG KEVAN G G	27,488
SCHULTZ-CRAFTSMAN COLLISION QUEENSWAY	1,914,113	SHOPPERS DRUG MART	235,474
SCHULZ TAMARA RMT	29,075	SHORELINE COUNSELLING CORP	59,863
SCOR CANADA REINSURANCE COMPANY	1,692,036	SHORELINE OT SERVICES INC	31,046
SCOTIABANK	54,149	SHUNFU MAI	28,234
SCOTT CONSTRUCTION 2005 LTD	58,680	SHUSWAP CHIROPRACTIC CLINIC	82,784
SCOTT NAVARRO PHYSIO CORPORATION	44,078	SHUSWAP COLLISION CENTER LTD	1,006,064
SCOTT ROAD COLLISION REPAIRS LTD	113,304	SHYLO NURSING AND HOME HEALTHCARE	60,724
SCOTT ROAD INSURANCE SERVICES LTD	3,448,237	SIAVASH MASSAGE THERAPY CORP	85,002
SCOTT SPECIAL PROJECTS LTD	2,553,678	SIDEWINDER CONVERSIONS AND MOBILITY LTD	29,736
SCOTT TOWN AUTOBODY LTD	3,425,964	SID'S AUTO GLASS & DETAILING LTD	334,568
SCOTTSDALE PHYSIOTHERAPY CLINIC INC	149,241	SIGNAL COLLISION CRANBROOK	2,403,254
SCRAP KING AUTOWRECKING & TOWING LTD	320,479	SIGNAL COLLISION LTD	1,862,104
SCU INSURANCE SERVICES LTD	682,017	SIGNATURE MAZDA (SIGNATURE AUTOMOTIVE)	87,394
SEA TO SKY SPORTS PHYSIO	215,560	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	4,570,194
SEA WALL AUTOBODY & PAINT LTD	1,288,376	SILVHORN AUTOMOTIVE LTD	31,173
SEAFIRST INSURANCE BROKERS LTD	997,641	SIMON ACUPUNCTURE AND HEALING CLINIC	48,798
SEAN'S CLEANING 4 U LTD	190,387	SIMPLY COUNSELLING INC	38,018
SEASONS CONSULTING GROUP LTD	246,905	SIMPLY LESS PAIN PHYSIOTHERAPY & WELLNESS	60,202
SECHELT INSURANCE AGENCY (1987)	485,415	SIMPSON CONTROLS LTD	439,729
SECOND GENERATION LANDSCAPES LTD	54,747	SINGLETON URQUHART REYNOLDS VOGEL LLP	5,309,401
SECOND LOOK AUTOBODY (1992) LTD	1,115,578	SIRI AUTO GLASS LTD	278,093
SEDGWICK CMS CANADA INC	41,847	SITKA LAW CORPORATION	2,023,940
SELKIRK CAR RENTAL LTD	58,811	SITKA PHYSIO AND WELLNESS	40,762
SELKIRK GLASS LTD	172,105	SITU ZHI XIN	45,940
SEMRAU STANLEY DR INC	145,170	SK ENGINEERING LTD	87,193
SENGHERA GURPREET RMT	97,914	SKAHA FORD INC	90,250
SENGHERA KING PHYSICAL THERAPIST CORP	140,987	SKINNER MICHAEL T	55,843
SEOUL ORIENTAL CLINIC	64,125	SKOOKUM TOWING LTD	35,731
SERAPHIM HEALTH AND WELLNESS CORP	27,325	SKY AUTO NO LIMITS	28,934
SERENDIPITY SUPPORT SERVICES	36,145	SKYLARK HEALTH AND WELLNESS	32,893
SERVICE BC - STEWART GOVERNMENT AGENT	55,276	SKYLINE DIESEL TRUCK AND TRAILER	47,165
SERVICE GLASS LTD	227,873	SKYLINK RECEIVABLES INC	275,309
SERVICEMASTER BURNABY/S FRASER	168,020	SKYVIEW INSURANCE BROKERS LTD	181,414
SERVICEMASTER OF KAMLOOPS	46,904	SKYWAY TRAILER SERVICE LTD	41,036
SERVICEMASTER RESTORATION	36,462	SKYWEST ENVIRONMENTAL INC	33,247
SETTLED BY SCHAPIRO MEDIATIONS INC	42,840	SLATER MEDIATION	109,567
SEVA PHYSIOTHERAPY	180,384	SLR CONSULTING (CANADA) LTD	445,695

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SMART REHABILITATION CONSULTING LTD	749,569	SPECTRUM PSYCHOLOGICAL INC	51,400
SMILLIE GREGG DOUGLAS	26,663	SPECTRUM REHABILITATION SERVICE INC	95,714
SMITH CHEVROLET CADILLAC LTD	536,236	SPEEDIER AUTO BODY SHOP LTD	1,865,737
SMITH KRISTA	25,178	SPEEDWAY TOWING LTD	71,048
SMOKEY CREEK SALVAGE	69,138	SPEEDY GLASS (ABBOTSFORD)	1,881,714
SMP RV LTD	162,652	SPEEDY GLASS (BURNABY-BOUNDARY RD)	973,062
SN TRANSPORT LTD	131,536	SPEEDY GLASS (BURNABY-IMPERIAL ST)	965,326
SNAPBACK REHAB	95,302	SPEEDY GLASS (CAMPBELL RIVER)	1,063,526
SNS FITNESS AND REHAB	44,112	SPEEDY GLASS (CASTLEGAR)	750,481
SOBKIN MICHAEL	44,625	SPEEDY GLASS (CHILLIWACK)	1,042,779
SOCIABLE SOCIETY (THE)	55,000	SPEEDY GLASS (COQUITLAM-BARNET HWY)	1,299,112
SODALES SOLUTIONS INC	68,208	SPEEDY GLASS (COQUITLAM-BRUNETTE AVE)	773,963
SOFKO GARY A RMT	97,872	SPEEDY GLASS (COURTENAY)	955,856
SOJA PETER J DR	73,895	SPEEDY GLASS (CRANBROOK)	528,048
SOLID GOLD COLLISION (RRM COLLISION LTD)	401,423	SPEEDY GLASS (CRESTON)	471,596
SOLID GROUND NEUROPHYSIO	27,544	SPEEDY GLASS (DAWSON CREEK)	530,874
SOLO GLASS LTD	327,215	SPEEDY GLASS (DUNCAN)	1,028,392
SOLSTICE GLASS INC	608,793	SPEEDY GLASS (KAMLOOPS-NOTRE DAME)	810,261
SOLUTIONS COUNSELLING AND CONSULTING FIRM	31,985	SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	257,619
SOMA NATURAL	61,079	SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	721,110
SOMERS POULIN HALL	6,104,716	SPEEDY GLASS (KELOWNA)	1,122,177
SONARIS EAR CENTER	49,953	SPEEDY GLASS (LANGLEY)	2,458,744
SONG DAEL	38,065	SPEEDY GLASS (MAPLE RIDGE)	763,077
SONG FAMILY CHIROPRACTIC INC	454,746	SPEEDY GLASS (NANAIMO-NICOL ST)	770,524
SOOKE'S WESTCOAST COLLISION & GLASS	1,080,808	SPEEDY GLASS (NANAIMO-NORTH ISLAND HWY)	745,851
SOPRON AUTO BODY (P & T AUTO BODY LTD)	1,412,692	SPEEDY GLASS (NELSON)	411,766
SORIM ACUPUNCTURE AND HEALING ART LTD	26,672	SPEEDY GLASS (NEWTON)	1,234,101
SORRENTO TOWING AND RECOVERY LTD	61,632	SPEEDY GLASS (NORTH VANC-15TH ST)	734,922
SOUND IDEARS INC	63,421	SPEEDY GLASS (NORTH VANC-BROOKSBANK)	1,117,560
SOUND LAW LLP	927,876	SPEEDY GLASS (NORTH VANC-MARINE DR)	1,272,551
SOUND RITE INC	26,186	SPEEDY GLASS (PARKSVILLE)	1,446,778
SOUTH CENTRE PHYSIOTHERAPY CLINIC	82,234	SPEEDY GLASS (PENTICTON)	826,007
SOUTH COAST FORD PROPERTY	36,612	SPEEDY GLASS (PORT ALBERNI)	589,493
SOUTH DELTA PHYSIOTHERAPY CLINIC	26,328	SPEEDY GLASS (PRINCE GEORGE)	951,857
SOUTH END SPINE & SPORT	57,356	SPEEDY GLASS (RICHMOND)	1,760,271
SOUTH ISLAND PHYSIOTHERAPY INC	77,275	SPEEDY GLASS (SQUAMISH)	652,047
SOUTH NANAIMO WELLNESS CENTRE	46,859	SPEEDY GLASS (TERRACE)	687,163
SOUTH OKANAGAN PHYSIO & ACTIVE WELLNESS	92,707	SPEEDY GLASS (VANCOUVER-392 KINGSWAY)	1,255,896
SOUTH PEACE CHIROPRACTIC	68,480	SPEEDY GLASS (VANCOUVER-899 KINGSWAY)	460,739
SOUTH POINT CHIROPRACTIC	85,810	SPEEDY GLASS (VANCOUVER-MARINE DR SW)	708,982
SOUTH SEAS AUTO BODY CO LTD	2,225,839	SPEEDY GLASS (VANCOUVER-YORK AVE)	949,311
SOUTH SURREY MEDICAL CLINIC	49,894	SPEEDY GLASS (VERNON)	763,648
SOUTH THOMPSON RV	56,998	SPEEDY GLASS (VICTORIA-GOVT ST)	1,325,644
SOUTH VANCOUVER MEDICAL CLINIC	136,069	SPEEDY GLASS (VICTORIA-ISLAND HWY)	1,207,210
SOUTH VANCOUVER PHYSIOTHERAPY CLINIC	288,939	SPEEDY GLASS (WHITE ROCK)	1,055,047
SOUTHCARE CHIROPRACTIC CORPORATION	27,851	SPEEDY GLASS (WILLIAMS LAKE)	367,963
SOUTHERN INSURANCE SERVICES LTD	5,190,171	SPINAL CORD INJURY BC	45,108
SOUTHSIDE DOOR AND GATE LTD	83,785	SPINWORKS CHIROPRACTIC AND MASSAGE	254,921
SPARKLING LEGACY HOME SERVICES	208,261	SPLASHES WASH LODGE INC	1,722,946
SPARTA HEALTH INC (SQUAMISH)	757,372	SPOTLITE CUSTOM COLLISION (1987) LTD	2,294,571
SPARWOOD TOWING	73,680	SPRING MEDICAL CENTRE LTD	411,077
SPECIALIST REFERRAL CLINIC	650,267	SPUNKY'S MOTORCYCLE SHOP LTD	42,063
SPECTRUM HOME AND FAMILY CARE	156,723	SQUAMISH TOYOTA	55,073

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SREBLOWSKI JAMES	27,610	SUBARU OF PRINCE GEORGE	183,880
SS AND C TECHNOLOGIES INC	711,992	SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	941,461
ST MICHAEL MEDICAL CENTER	29,599	SUCCESS REALTY AND INSURANCE LTD	303,564
ST TRADITIONAL CHINESE MEDICINE LTD	41,702	SUDDEN IMPACT AUTO BODY REPAIR LTD	2,115,428
STAHL PETERBILT INC	122,714	SULL JASONDEEP	38,551
STAMPEDE GLASS LTD	767,835	SULLIVAN MOTOR PRODUCTS LTD	35,420
STANCE PHYSIO CHIRO AND MASSAGE	30,081	SULLIVAN PHYSIOTHERAPY CLINIC	148,820
STANDISH TOWING AND RECOVERY LTD	55,430	SUMAS AUTOGLASS CORPORATION	161,943
STANTEC CONSULTING LTD	167,359	SUMAS ENVIRONMENTAL SERVICES INC	43,552
STAPLES PROFESSIONAL INC	1,588,313	SUMAS MTN SPORT AND SPIRE	314,097
STAR AUTOBODY LTD	2,559,045	SUMMERLAND GLASS AND MIRROR LTD	178,083
STARLITE AUTOBODY LTD	925,586	SUMMERLAND MASSAGE THERAPY	34,078
STARR FAMILY CHIROPRACTIC	87,647	SUMMERLAND PHYSIOTHERAPIST CORP	36,849
START LINE HEALTH AND WELLNESS GROUP	643,104	SUMMERLAND RV CENTRE	92,687
STASIS REHABILITATION	397,520	SUMMIT PEMBERTON COLLISION	807,741
STATELINE SERVICES	25,799	SUMMIT TRAILER LTD (PENTICTON)	99,929
STATEWIDE TOWING AND RECOVERY	36,401	SUMMIT TRUCK EQUIPMENT	165,023
STATION PHYSIOTHERAPY	150,954	SUN CITY PHYSIO (KELOWNA-LAKESHORE)	127,552
STAVROS AUTO BODY LTD	662,472	SUN CITY PHYSIOTHERAPY (KELOWNA-GLENMORE)	138,350
STEINHOFF BEVERLEY DR CHIROPRACTIC CORP	60,351	SUN CITY PHYSIOTHERAPY (KELOWNA-ST PAUL)	214,666
STEPHEN GRAFF FORENSIC ACCOUNTANT INC	89,539	SUN CITY PHYSIOTHERAPY (LAKE COUNTRY)	127,893
STERLING AUTOBODY (DELTA) LTD	986,809	SUN COUNTRY TOYOTA	1,763,883
STERLING BACKCHECK CANADA CORP	140,332	SUN LIFE ASSURANCE COMPANY OF CANADA	36,804,467
STERLING GLASS AND DETAIL	366,625	SUNCOAST CHIROPRACTIC INC	30,364
STERLING TRUCK AND TRAILER SALES LTD	32,488	SUNCREEK AUTO GLASS LTD	667,119
STEVE MARSHALL FORD LINCOLN LTD	77,161	SUNGOD SPORTS & ORTHOPAEDIC PHYSIO	676,876
STEVE MARSHALL MOTORS (1996) LTD	38,946	SUNLIGHT HERB AND ACUPUNCTURE LTD	27,709
STEVEN KROEGER PHYSICAL THERAPY CORP	30,078	SUNNYSIDE AUTOBODY (1980) LTD	2,174,118
STEVENSON TOOR PHYSIOTHERAPIST	44,607	SUNPAC AUTO COLLISION	101,134
STEVES TOWING AND AUTOBODY	211,435	SUNRIDGE NISSAN	33,034
STEVESTON VILLAGE ORTHOPAEDIC & SPORTS	42,301	SUNRISE FORD SALES LTD	1,127,023
STEWART CHERYL LYNN	40,174	SUNRISE TRAILER SALES LTD	42,030
STEWART GLASS INC	152,617	SUNSET GLASS	371,700
STEWARTS COLLISION CENTER	913,613	SUNSHINE COAST CHEVROLET BUICK GMC	38,818
STIFF GARCIA AND ASSOCIATES LLC	31,428	SUNSHINE GLASS AND MIRROR LTD	235,350
STILL CREEK COLLISION INC	1,290,742	SUNSHINE PHYSIOTHERAPY AND SPORTS CLINIC	130,144
STILL CREEK PRESS LTD	1,092,678	SUNSTONE PHYSIOTHERAPY CLINIC (DELTA)	523,820
STIRSTIX PAINTING AND DESIGN	25,102	SUNSTONE PHYSIOTHERAPY CLINIC (SURREY)	168,820
STIVE HEALTH BRENTWOOD INC	152,306	SUNWEST AVIATION	29,555
STOCHMAL MICHAEL DR CHIROPRACTIC INC	68,704	SUNWEST RV CENTRE LTD	70,114
STOKE FITNESS AND KINESIOLOGY	27,771	SUNWHEEL REHABILITATION	257,086
STOKED MASSAGE THERAPY AND WELLNESS	52,663	SUPER EURO AUTO LTD	2,319,461
STRATIS INSURANCE AGENCY LTD	2,884,652	SUPERIOR TOWING (ALBERTA)	28,743
STRAUSS AND SHAVELLE INC	30,250	SUPERIOR TOWING (BAKER CITY)	80,101
STRAWBERRIES AND SUNSHINE ENTERPRISES LTD	127,192	SUPERIOR TOWING AND REPAIR	128,021
STREAMLINE AUTO & WINDOW GLASS LTD	882,693	SUPERSTAR AUTO REPAIR CENTRE LTD	1,390,400
STRENGTH THROUGH MOTION REHAB INC	141,877	SUPREMEX INC	309,029
STRIDE MOBILE PHYSIOTHERAPY	36,153	SURDEL REVIVE REHABILITATION INC	393,827
STRIKE RECOVERY AND PERFORMANCE INC	80,853	SURDELL KENNEDY TAXI LTD	278,660
STRIVE HEALTH AND PERFORMANCE INC	419,792	SUREWAY INSURANCE SERVICES LTD	142,987
STRONG BODY HEALTH AND WELLNESS LTD	397,804	SURFSIDE CLEANING	139,077
STT ORIENTAL MEDICAL CENTRE LTD	42,217	SURREY 152 ST PHYSIO AND SPORTS CLINIC	530,193
SUBARU OF NANAIMO	40,110	SURREY 88 AVE PHYSIO & SPORTS CLINIC	104,819

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SURREY AUTO GLASS LTD	543,469	TANG WEI LIANG	25,564
SURREY AUTOBODY AND PAINT LTD	5,818,234	TARTAN AUTO BODY LTD	94,993
SURREY CHIROPRACTIC PHYSIO & MASSAGE LTD	328,094	TATA CONSULTANCY SERVICES CANADA INC	2,516,086
SURREY HONDA	88,059	TAURUS AUTO COLLISION CARE LTD	336,172
SURREY HWY 10 PHYSIO AND MASSAGE CLINIC	469,373	TAYLOR MOTOR SALES	33,636
SURREY MITSUBISHI	269,227	TAYLORMOTIVE SERVICE LTD	4,059,619
SURREY NEUROPLASTICITY CLINIC	274,256	TC VALLEY COLLISION	437,387
SURREY SPORTS AND REHAB PHYSIO CORP	63,947	TD CANADA TRUST	52,080
SURREY WIDE TOWING (GOLDEN TOWING LTD)	84,415	TEAMWELL HEALTH BURNABY	54,429
SUSANVILLE TOWING	40,872	TEAMWELL HEALTH FLEETWOOD	163,214
SUSSEX INS AGENCY (COQUITLAM CENTRE) INC	304,286	TEAMWORKS HEALTH CLINIC	143,689
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	199,668	TEC EQUIPMENT INC	40,817
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,551,650	TEEMA SOLUTIONS GROUP INC	67,650
SUSSEX INSURANCE AGENCY (DILWORTH) INC	175,948	TEH EZRA	221,382
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,675,294	TEKSYSTEMS CANADA CORP	1,971,781
SUSSEX INSURANCE AGENCY (LANGLEY) INC	641,645	TELUS COMMUNICATIONS INC	13,950,457
SUSSEX INSURANCE AGENCY (MISSION) INC	1,309,235	TELUS HEALTH CANADA LTD	941,913
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,002,621	TELUS SERVICES INC	1,377,120
SUSSEX INSURANCE AGENCY INCORPORATED	2,063,902	TEN WEST TOWING INC	32,456
SUT BASRA DISPUTE RESOLUTION INC	321,142	TERMINAL AUTO BODY (PARKSVILLE) LTD	3,043,936
SUTER BROOK INSURANCE SERVICES LTD	267,618	TERRA NOVA MEDICAL CENTRE LTD	27,670
SUZANNE J THOMPSON PHYSIOTHERAPIST CORP	60,448	TERRA NOVA PHYSIOTHERAPY	36,617
SWAN TED	25,256	TERRACE CHRYSLER LTD	37,346
SWEET RIDES TOWING RECOVERY & REPAIR LLC	70,145	TERRACE HONDA SALES	31,661
SWIFT HEALTH SERVICES INC	1,998,246	TERRACE TOTEM FORD SALES LTD	48,755
SWISS REINSURANCE COMPANY LTD (CANADIAN)	669,188	TERRAWEST ENVIROMENTAL INC	127,451
SYMMETRIX EXERCISE AND REHAB	285,428	TESLA INC	55,425
SYMMETRY INJURY REHABILITATION LTD	898,253	TESS HEALTH CLINIC	370,866
SYMONS TIRE SERVICE LTD	60,992	THERACORE HEALTH SERVICES INC	120,583
SYMPHONY REHABILITATION	255,328	THERAPEX HEALTH CENTRE LTD	490,751
SYNERGY HEALTH MANAGEMENT LTD	321,737	THERAPY NOW THERAPEUTICS INC	103,714
SYNERGY PHYSIOTHERAPY	39,367	THERAPY X CLINIC FLAGSHIP INC	91,337
SYNERGY PHYSIOTHERAPY AND PILATES	50,269	THERMO KING (QUEBEC)	28,285
SYNERGY REHABILITATION INC	5,363,364	THERMO KING OF BRITISH COLUMBIA INC	134,896
SYNERGYMED ENTERPRISES LTD	68,625	THETIS MASSAGE THERAPY INC	30,707
SYRIACUS INC	51,289	THEYDO B V	59,519
T C VALLEY COLLISION LTD	1,072,835	THIEL CHIROPRACTIC CORP	29,876
T F AUTO BODY (TUNG FAT MOTORS LTD)	2,110,690	THINDA SUNDEEP DR PSYCHOLOGY CORP	40,231
T FRASER CHIROPRACTIC INC	29,151	THINK PHYSIOTHERAPY INC	236,833
T H PETTIT LAW CORP (PETTIT AND COMPANY)	4,123,683	THOMAS SHAWN P DR CHIROPRACTIC CORP	38,053
T J'S AUTO BODY (1998) LTD	1,928,912	THOMPSON J P DR INC	62,255
T S MCKENZIE INSURANCE AGENCIES LTD	421,306	THOMPSON KIYOMI	30,254
TABERNER PAUL D - MEDIATOR	101,783	THOMPSON LEROSE & BROWN	240,676
TACTIVOS INC	32,419	THOMPSON RIVER PHYSIOTHERAPY	29,466
TAG AUTO BODY & COLLISION CENTRE	1,248,259	THOMSON REUTERS CANADA	107,573
TAI CHI ACUPUNCTURE INC	39,257	THORNDAL ARMSTRONG DELK BALKENBUSH	77,326
TALBOT INSURANCE SERVICES LTD	315,246	THREE PEAKS KINESIOLOGY INC	366,783
TALENTCLICK WORKFORCE SOLUTION INC	67,020	THREE POINT MOTORS	27,021
TALL TREE INTEGRATED HEALTH (CORDOVA BAY)	714,220	THREE STEP FITNESS INC	51,792
TALL TREE INTEGRATED HEALTH (JAMES BAY)	402,382	THREESIXTY PHYSIOTHERAPY HEALTH SERVICES	193,272
TALL TREE PHYSIO AND HEALTH CENTRE LTD	749,853	THRIVE NOW PHYSIOTHERAPY (COBBLE HILL)	99,763
TAMARAY	29,536	THRIVE NOW PHYSIOTHERAPY (DUNCAN)	138,823
TAMMY STAMNES & KEN WILSON INS AGENCY	3,668,003	THRIVE PERFORMANCE INC	41,833

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
THUNDER VALLEY TOWING	29,795	TRAVELAND RV SUPERCENTRE LANGLEY	1,367,391
THUNDERBIRD INSURANCE BROKERS LTD	290,847	TRAVERSE INTEGRATED HEALTH	61,552
THY INVESTMENTS LTD DBA SUSSEX AGENCY	782,162	TRAVLOS ANDREW DR INC	165,340
TIGER TOWING LIMITED	400,982	TRAXLER HAINES	718,431
TIME ACUPUNCTURE AND MASSAGE CLINIC	42,360	TRELOAR PHYSIOTHERAPY CLINIC (8TH AVE)	659,176
TIP FLEET SERVICES CANADA LTD	125,909	TRELOAR PHYSIOTHERAPY KERRISDALE INC	200,155
TIP TOP COLLISION LTD	842,576	TREV DEELEY MOTORCYCLES (1991) LTD	152,615
TITAN ENTERPRISE INC DBA SUSSEX INSURANCE	449,216	TRI CITY PHYSIO	143,899
TITAN PROJECT PHYSIOTHERAPY	74,484	TRIANGLE HOMES LTD	73,263
TITAN WINDOW FILMS LTD	44,001	TRICA CXM SOLUTIONS LTD	213,143
TJ'S TOWING & RECOVERY LTD	91,121	TRI-CITY INSURANCE BROKERS LTD	959,635
TLC AUTOMOTIVE SERVICES LTD	52,250	TRI-CITY PSYCHOLOGY SERVICES INC	60,755
TLC MEDICAL	55,170	TRI-CROWN RV	109,165
TLC TOWING	47,193	TRIDEM SERVICES LTD (KELOWNA)	48,148
TMA AUTOBODY & SERVICES LTD	2,102,830	TRIFECTA REHAB 2 INC	131,184
TOA REINSURANCE COMPANY OF AMERICA (THE)	861,805	TRIFECTA REHAB INC	489,956
TOM THOMPSON AUTO GLASS LTD	1,384,112	TRIMETRICS PHYSIOTHERAPY CLINIC	52,901
TOMMY'S UPHOLSTERY LTD	104,092	TRINITY PHYSIOTHERAPY SPORT AND WELLNESS	431,944
TOM'S RV SERVICE & SUPPLIES LTD	80,641	TRITON MEDICAL CLINIC	64,588
TONKS TOWING LTD	288,444	TRIUMPH HEALTH	30,091
TONUME INTEGRATED HEALTH	170,479	TRIUMPH PHYSIO AND WELLNESS	169,911
TONY LAU INSURANCE AGENCIES LTD	562,051	TRIUMPH TRAFFIC INDUSTRIES INC	48,137
TOTAL BODY HEALTH	177,702	TROJAN COLLISION SERVICES LTD	5,173,830
TOTAL CARE CHIROPRACTIC & REHAB (ABBOTS)	108,456	TROY WOTHERSPOON INSURANCE SERVICES	3,290,714
TOTAL CARE CHIROPRACTIC & REHAB (SURREY)	152,192	TRUCK WEST COLLISION	470,710
TOTAL PHYSIOTHERAPY	31,410	TRUE CONDITIONING SERVICES INC	200,692
TOTAL THERAPY REHAB & WELLNESS (CENTRAL)	628,366	TRUE PHYSIO AND PILATES INC (BURNABY)	54,721
TOTAL THERAPY REHAB & WELLNESS (DAWSON)	532,164	TRU-LINE AUTOBODY FRAME & WHEEL LTD	57,872
TOTAL VITALITY CENTRE LTD	27,775	TRUONG MYLE DR	44,982
TOTEM TOWING (TRIPLE T DEVELOPMENTS LTD)	426,236	TRUSTING HANDS PHYSIOTHERAPY	34,150
TOUT CORINNE	43,012	TSANG ACUPUNCTURE & HOLISTIC HEALTH	39,611
TOWERS WATSON CANADA INC	49,583	TSAWWASSEN COLLISION LTD	3,199,711
TOWERS WATSON SOFTWARE LTD	399,546	TSAWWASSEN INSURANCE BROKERS LTD	616,267
TOWN OF GIBSONS	306,468	TSN INSURANCE SERVICES (2012) LTD	463,447
TOWN OF LADYSMITH	82,730	TSN INSURANCE SERVICES (SURREY) LTD	339,512
TOWN OF QUALICUM BEACH	25,065	TTC THE THERAPEUTIC COLLECTIVE INC	75,413
TOWN OF SIDNEY	349,594	TTEC DIGITAL CANADA INC	1,144,752
TOWNE AUTOBODY CO LTD	26,007	TUBER TOWING AND RECOVERY LTD	46,321
TOWNLINE INSURANCE SERVICES LTD	785,810	TURNEY TOWING LLC	67,848
TOWNLINE PHYSIOTHERAPY AND WELLNESS	459,494	TURNHAM WOODLAND	1,040,380
TOWNSHIP OF ESQUIMALT	80,520	TURNING POINT REHAB CANADA LTD	82,838
TOWNSHIP OF LANGLEY	483,607	TURTLE BAY PHYSIOTHERAPY INC	56,165
TRACUMENT SOLUTIONS INC	44,680	TWEDELL'S TOWING	44,104
TRADEMARK GLASSWORKS LTD	281,558	TWIN RINKS ORTHOPAEDIC & SPORTS PHYSIO	342,467
TRADEWIND INSURANCE SERVICES LTD	279,221	TWINING SHORT AND HAAKONSON	80,015
TRAILSIDE PHYSIO (COQUITLAM)	88,427	TWINSTAR COLLISION LTD	1,260,002
TRAILSIDE PHYSIO (NEW WESTMINSTER)	217,150	TWO WORLDS CONSULTING LTD	82,514
TRAIN WITH PURPOSE REHABILITATION INC	76,954	TXL INSURANCE AGENCY INC	544,071
TRANSRE (CANADA)	471,036	TYCROP MANUFACTURING LTD	501,666
TRANSWORLD MANAGEMENT LTD	182,295	UBC SUADER SCHOOL OF BUSINESS	288,313
TRAVCO RV SERVICE CENTRE LTD	61,557	UHC MANAGEMENT GROUP LTD	190,830
TRAVELAND RV SUPERCENTRE COWICHAN	318,747	ULINE CANADA CORPORATION	44,512
TRAVELAND RV SUPERCENTRE KELOWNA	99,360	UNDERWRITERS INSURANCE AGENCIES-POWELL	659,143

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
UNDERWRITERS INSURANCE BROKERS-PENTICTON	616,666	VANCOUVER ISLAND PHYSIOTHERAPY CLINIC	97,528
UNGAR PSYCHOLOGICAL CLINIC	63,787	VANCOUVER ISLAND PROSTHETIC SERVICES INC	35,534
UNIC GLASS LTD	163,929	VANCOUVER ISLAND PSYCHOLOGICAL SERVICES	46,536
UNITED AUTOMOTIVE INTERIORS LTD (SURREY)	31,303	VANCOUVER LITIGATION SUPPORT SERVICES LTD	28,471
UNITED COLLISION REPAIR LTD	142,388	VANCOUVER MOTORSPORTS LTD	1,200,372
UNITED WAY BRITISH COLUMBIA	53,532	VANCOUVER NEUROPHYSIO SERVICES	54,296
UNITOW SERVICES (1978) LTD	817,302	VANCOUVER PHYSIOTHERAPY AND SPORTS CLINIC	89,918
UNIVERSAL AUTO COLLISION LTD	419,982	VANCOUVER PROSTHETICS AND ORTHOTICS INC	141,259
UNIVERSAL CARE SUPPORT CORP	26,206	VANCOUVER SOMATIC THERAPY	77,480
UNIVERSITY OF BRITISH COLUMBIA	140,139	VANCOUVER SPEED AUTO BODY LTD	1,463,069
UP ATHLETICS AND REHAB	25,569	VANCOUVER TMJ & SLEEP THERAPY CENTRE	93,602
UP LEGAL GROUP LLP	5,342,745	VANCOUVER TRUCK COLLISION LTD	218,247
UPWORDS MARKETING SOLUTIONS INC	167,811	VANCOUVER VOLKSWAGEN (CLARKDALE MOTORS)	47,795
URBAN PACIFIC LAND CORP	118,355	VANDENBILT AUTO BODY LIMITED	988,955
URGEL'S AUTO COLLISION LTD	1,423,490	VANDY DEVELOPMENTS LTD	97,986
UTILITY TRAILER SALES OF S CALIFORNIA LLC	45,823	VANPROP INVESTMENTS LTD	471,409
V MAKIN MD INC	83,105	VAUGHAN OCCUPATIONAL CONSULTING	75,371
VAILSER BARRY J DR	56,840	VAUGHANS FITNESS INC	118,906
VALEMOUNT AUTO RESCUE LTD	41,376	VCITA SYSTEMS LTD	46,216
VALEO HEALTH CLINIC INC	185,973	VDB PSYCH & VOCATIONAL ASSESSMENTS INC	26,040
VALLEY AUTO REPAIR INC	90,219	VEDDER AUTO GLASS	267,912
VALLEY CHIROPRACTIC	56,391	VEGT ERIC J	42,357
VALLEY GLASS WESTBANK LTD	835,359	VELOCITY COLLISION	53,353
VALLEY MITSUBISHI (DOUBLE K VENTURES INC)	30,431	VELOCITY TRUCK CENTRES (FIRST TRUCK)	4,779,964
VALLEY SPORTS MEDICINE CLINIC LTD	37,474	VENIER M A DR CHIROPRACTIC CORP	99,978
VALLEY TOYOTA (RAINBOW AUTO CENTRE LTD)	82,697	VERCEL INC	82,824
VALLEY WIDE INSURANCE SERVICES INC	752,932	VERIDOS CANADA LTD	6,021,985
VALLEY WORK EVALUATION & RESEARCH CENTRE	50,697	VERITEXT LITIGATION SOLUTIONS CANADA INC	431,997
VALLEYCARE MEDICAL CLINIC	25,212	VERNON ACTIVE HEALTH CLINIC	147,760
VALOUR INDEPENDENT MEDICAL ASSESS-VANCOUVER	72,933	VERNON AUTO TOWING LTD	335,627
VALUE AUTO GLASS LTD	95,198	VERNON CHIROPRACTIC AND MASSAGE INC	27,982
VAN DE POEL LEVY THOMAS ARNEAL LLP	51,085	VERNON GLASS AND CAR CARE LTD	409,874
VAN DEURSEN DIESEL	39,402	VERNON TOYOTA CENTRE	215,171
VAN GAALEN PHYSIOTHERAPIST CORP	114,137	VERN'S CUSTOM AUTO LTD	527,427
VAN HORNE TOWING (2000) LTD	251,066	VERSALIFT CANADA	39,435
VAN ISLE AUTO GLASS LTD	1,095,774	VESPA METRO VANCOUVER	56,369
VAN ISLE FORD SALES LTD	29,986	VGH AND UBC HOSPITAL FOUNDATION	77,000
VAN SPORTS AND PHYSIOTHERAPY CLINIC	108,877	VIBRANCE ACTIVE REHAB LTD	69,226
VAN-BURN COLLISION REPAIRS LTD	1,710,670	VICTORIA ATHLETE CENTRE 2020 INC (THE)	68,021
VANCITY AUTOBODY LTD	2,076,176	VICTORIA ENHANCED SPORT AND SPINE	33,564
VANCITY PHYSIO (VUKOVIC PHYSIO CORP)	157,189	VICTORIA EXERCISE REHABILITATION CENTRE	142,598
VANCOUVER AND SHANGHAI LANDS LTD	506,572	VICTORIA SPORTS PHYSIOTHERAPIST CORP	135,887
VANCOUVER AUTOBODY LTD	297,744	VICTORIA SQUARE MEDICAL CENTRE	40,625
VANCOUVER AXLE AND FRAME LTD	208,302	VICTORIA TAXI (1987) LTD	62,960
VANCOUVER BACK INSTITUTE	187,560	VIDA CHIROPRACTIC	58,850
VANCOUVER COASTAL HEALTH AUTHORITY	1,441,287	VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	4,057,463
VANCOUVER COLLINGWOOD WELLNESS INC	474,379	VILLA INSURANCE AGENCY LTD	772,597
VANCOUVER CONVERTIBLE TOPS	69,977	VILLABLANCA J PABLO	36,071
VANCOUVER FAMILY PRACTICE CENTRE	26,211	VILLAGE OF ALERT BAY	51,890
VANCOUVER FRASER PORT AUTHORITY	27,143	VILLAGE OF CUMBERLAND	30,923
VANCOUVER HOLDINGS (BC) LTD	173,198	VILLAGE OF LUMBY	229,562
VANCOUVER INTERNATIONAL ARBITRATION CTR	160,406	VILLAGE OF MIDWAY	142,057
VANCOUVER ISLAND CUSTOM GLASS INC	290,421	VILLAGE OF PEMBERTON	34,650

Amounts paid to suppliers for goods and services for the year ended March 31, 2024

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VILLAGE PHYSIOTHERAPY	54,541	WE CARE MEDICAL CLINIC	32,747
VIMAR EQUIPMENT	122,242	WE REGISTERED MASSAGE THERAPY CLINIC INC	63,319
VINA INSURANCE SERVICES LTD	433,020	WEBSTER HUDSON & COOMBE LLP	5,443,006
VINASAFE INSURANCE SERVICES LTD	436,958	WEEKS INSURANCE & FINANCIAL SERVICES INC	101,425
VINCENT R ORCHARD LAW CORP	156,056	WELL HEALTH PANORAMA VILLAGE MEDICAL	31,499
VINGE DEREK DR CHIROPRACTIC CORP	26,995	WELL ON AUSTIN HEALTH GROUP INC (THE)	984,718
VIRGIN HICKMAN (MARK V C VIRGIN LAW CORP)	7,624,176	WELLNESS HQ (INCREMENTALITY HEALTH INC)	381,981
VIRK INSURANCE AGENCIES LIMITED	292,264	WELLNESS NORTH COUNSELLING LTD	89,066
VISION TRUCK GROUP	85,496	WELLNESS PHARMACY (SURREY)	31,984
VISION33 CANADA INC	192,134	WENDLAND JAMES	31,256
VISTA DISABILITY MANAGEMENT INC (ONTARIO)	93,697	WESGROUP PROPERTIES LP	706,405
VISTA DISABILITY MANAGEMENT INC (POCO)	1,209,395	WEST 4TH PHYSIOTHERAPY CLINIC INC	31,420
VITAE HEALTH AND SPORT LTD	88,430	WEST COAST COLLISION (MI'S ENTERPRISE)	342,342
VITAL HEALTH PHARMACY	61,632	WEST COAST DETAIL AND ACCESSORY CENTRE	440,200
VITAL LIFE PHYSIOTHERAPY CLINIC	190,786	WEST COAST KINESIOLOGY SERVICE INC	129,482
VITAL MASSAGE THERAPY	52,873	WEST COAST KINETICS INC	86,171
VITAL PHYSIOTHERAPY CLINIC	420,449	WEST COAST MOTOR SPORT LTD	215,275
VITALITY CHIROPRACTIC AND LASER THERAPY	49,528	WEST COAST REPAIR & COLLISION SERVICE	1,196,363
VITALITY COLLECTIVE INC (SURREY)	41,517	WEST COAST RV PARTS & SERVICE	153,044
VITALITY INTEGRATIVE HEALTH (GRANVILLE)	357,843	WEST COAST TOYOTA	150,511
VITALITY INTEGRATIVE HEALTH (NO 1 RD)	234,255	WEST END AUTO BODY LTD	3,975,085
VITALPOINT CHIROPRACTIC INC	128,844	WEST END PHYSIOTHERAPY CLINIC	51,837
VIVA CARE GUILDFORD INC	57,957	WEST JOSHUA ISAAC	35,670
VIZEUM CANADA INC	370,237	WEST VANCOUVER SPORTS AND ORTHOPEDIC	40,375
VOCATIONAL CONSULTING GROUP INC (THE)	28,764	WESTCOAST SMART CHOICE INVESTMENTS LTD	264,805
VOCATIONAL PACIFIC LTD	473,280	WESTERN AUTO WRECKERS	316,159
VOLKSWAGEN OF KAMLOOPS	76,173	WESTERN COAST INSURANCE SERVICES LTD	8,607,534
VOLT HEALTH AND REHABILITATION INC	54,352	WESTERN FINANCIAL GROUP (NETWORK) INC	19,627,837
VOLTECH ELECTRIC LTD	65,390	WESTERN FIRE FORENSICS	135,535
VOYAGER RV CENTRE LTD	49,421	WESTLAND INSURANCE GROUP LTD	50,833,043
VULCAN METAL WORKS LTD	45,851	WESTMINSTER TOYOTA (MARATHON MOTORS)	25,525
W J DESJARDINS LTD	46,450	WESTSHORE TOWING LTD	329,617
WA ENVIRONMENTAL SERVICES LTD	31,996	WESTSHORE WELLNESS	71,937
WADDELL RAPONI	780,193	WESTSIDE PHYSIOTHERAPY (KELOWNA)	165,158
WAJAX EQUIPMENT	27,902	WESTSIDE PHYSIOTHERAPY AND HAND CLINIC	177,821
WALDALE	6,002,899	WESTWOOD HONDA	80,854
WALIA INSURANCE AGENCIES LTD	524,736	WESTWOOD PHYSIOTHERAPY CLINIC LTD	57,733
WALKER ANNA LEIGH	234,600	WESTWOOD TOTAL HEALTH	191,473
WALKER'S REPAIR CENTRE LTD	109,501	WHATFIX INC	93,873
WALNUT GROVE CHIROPRACTIC AND MASSAGE	120,325	WHEATON CHEVROLET BUICK CADILLAC GMC LTD	2,194,985
WALT'S TOWING & AUTOMOTIVE	86,523	WHEATON HYUNDAI	60,785
WANG PEI	126,234	WHEELER-HOMEMAKERS INSURANCE AGENCIES	161,108
WANG SHUOXIN	40,131	WHISTLER GLASS LTD	352,091
WARAWA TERRANCE C	39,498	WHISTLER PHYSIOTHERAPY	29,265
WARRINGTON PCI ITF ICBC PROP LTD	55,219	WHITE KNIGHT AUTO RESCUE LTD	50,094
WARRINGTON PCI ITF PR GUILDFORD LP	2,733,982	WHITE ROCK 16 AVE PHYSIO AND WELLNESS	381,104
WARRINGTON PCI ITF PR QUEENS COURT	2,372,290	WHITE ROCK HONDA (KING GEORGE CARRIAGE)	49,319
WARRINGTON PCI MANAGEMENT	387,650	WHITE ROCK ORTHOPAEDIC & SPORTS PHYSIO	57,509
WASTE CONNECTIONS OF CANADA INC	172,849	WHITECOURT PRECISION AUTO BODY LTD	42,001
WATKIN MOTORS (MARJAK SERVICES LTD)	256,241	WHITELAW TWINING (WT BCA LLP)	3,247,742
WAVE PHYSIO CORPORATION	96,679	WHITFORD PHILIP	58,027
WAYPOINT INSURANCE SERVICES INC	7,787,521	WHOLE BODY HEALTH AND WELLNESS	71,394
WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	936,315	WHOLLY FIT WITH HOLLY SCHMIDT	38,611

**Amounts paid to suppliers for goods and services
for the year ended March 31, 2024**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WILD MOUNTAIN CLINICAL COUNSELLING	51,282	YAHK TOWING AND RECOVERY	66,823
WILDEWOOD HEALTH INC	204,000	YALETOWN HOLISTIC WELLNESS INC	246,349
WILFRED LEONG INSURANCE AGENCIES LTD	136,122	YALETOWN MEDICAL CLINIC	27,134
WILLE DODGE CHRYSLER LTD	30,065	YANGQI HEALING LTD	39,975
WILLIAM PARTON AGENCIES LTD	94,998	YEE INSURANCE SERVICES LTD	73,509
WILLIAMS LAKE PHYSIOTHERAPY CLINIC	80,462	YELLOW CAB COMPANY LTD	221,911
WILLIAMS MEADEN & MOORE INC	279,417	YELLOWHEAD ROAD & BRIDGE FORT GEORGE LTD	640,270
WILLIS CANADA INC	228,033	YETI REFRIGERATION INC	27,733
WILLIS LOUIE LTD	32,479	YEUNG BILL DR	31,674
WILLOUGHBY MEDICAL CENTRE	34,536	YIN GANGLIN	40,816
WILLOW POINT COLLISION (TREDAL ENT LTD)	648,556	YING XU	26,538
WILLOWBROOK CHIROPRACTIC	36,531	YONG WELLNESS CENTRE LTD	43,835
WILLOWBROOK COLLISION 2002 LTD	3,219,742	YOON CLINIC AND COMPANY INC	116,422
WILLY'S COLLISION (2005) LTD	1,199,938	YOUNG HEALTH MANAGEMENT LTD	36,265
WILSON KING AND COMPANY	269,779	YOUNG WAI KIN	26,292
WILSON M BECK INSURANCE SERVICES (KEL)	248,673	YOUR FAMILY FOOD MART LTD	236,208
WILSON M BECK INSURANCE SERVICES (VICT)	126,959	YOUR REMEDY WELLNESS CENTRE INC	84,999
WILSON M BECK INSURANCE SERVICES INC	765,315	YU CUNHAI	30,682
WIND GLASS LTD	364,592	ZAK AND DECKER LAW	822,691
WINDWARD HEALTHCARE INC	338,316	ZHANG DAOQUAN	29,342
WINFIELD HEAVY TRUCK & COLLISION REPAIRS	69,229	ZHANG JOHN HONG HOU	50,830
WINSTON PAUL DR MD INC	198,283	ZHANG LAN	31,420
WISEMAN STEPHEN R DR INC	63,705	ZHANG ZUOPING	55,605
WITTENBERG DR INC	32,500	ZHOU JUNQING	33,812
WONG AND NG PHYSIOTHERAPIST CORP	36,147	ZHUANG XIAO LAN	27,596
WONG BENNY SAI BUN	110,310	ZIGGY'S TOWING (SMITHERS)	42,639
WONG C L DR CHIROPRACTIC INC	105,459	ZIGGY'S TOWING (TELKWA)	149,375
WONG DR AND ASSOCIATES	76,856	ZIMMER COLLISION CENTRE	1,792,680
WONG PETER K H DR	83,599	ZIMMER WHEATON PONTIAC BUICK GMC LTD	33,078
WONG'S INSURANCE SERVICES LTD	555,920	ZIPRECRUITER INC	61,491
WOOD WHEATON CHEV CADILLAC BUICK GMC LTD	292,875	ZONE 4 PHYSIOTHERAPY CORPORATION	48,663
WOOD WHEATON HONDA (NISHACAI HLDGS INC)	261,995	ZYBUTZ CHIROPRACTIC CORPORATION	111,013
WOODGROVE PINES WELLNESS CLINIC LTD	646,633	ZZ CHROME MFG INC	40,625
WOODLAND PHYSIOTHERAPY	113,121		
WOOLFENDEN ANDREW MD INC	305,337		
WORK SAFE BC	44,412	TOTAL FOR OVER \$25,000	\$ 4,301,582,076
WORK TRUCK WEST	110,807	OTHERS UNDER \$25,000	\$ 61,999,357
WORKABLE STEPS REHABILITATION	30,799	GRAND TOTAL	<u>\$ 4,363,581,433</u>
WORKERS' COMPENSATION BOARD	1,971,816		
WORKSHOP PERFORMANCE CLINIC INC (THE)	170,646		
WP REHABILITATION STATION PHYSIOTHERAPY	33,466		
WRIGHT CHOICE AUTOMOTIVE	29,900		
WSP CANADA INC	68,126		
WU ACUPUNCTURE CLINIC INC	89,512		
WU JOHN	43,330		
WU TONG HEALTH	37,071		
WU YING SHENG	29,627		
WYTHEVILLE AUTO AND TRUCK REPAIR LLC	53,419		
XIN GUO	38,045		
XIONG'S ACUSUPPORT WELLNESS CENTRE	29,222		
XPERA RISK MITIGATION AND INVESTIGATION	1,697,623		
XU LEIXIN	44,192		
Y AND H WELLNESS CENTRE	61,602		

Plaintiff Firm Payments¹
for the year ended March 31, 2024
(in \$ Millions)

PLAINTIFF LAW FIRM	PLAINTIFF COSTS & DISBURSEMENTS ²	IN-TRUST SETTLEMENT PAYMENTS ³	TOTAL PAID TO PLAINTIFF FIRM ⁴
SLATER VECCHIO LLP	11	90	101
MURPHY BATTISTA LLP	9	90	99
PRESZLER INJURY LAWYERS	11	78	89
KAZLAW INJURY LAWYERS	7	69	76
COLLETTE PARSONS CORRIN LLP	8	63	71
RICE HARBUT ELLIOTT LLP	4	44	48
SIMPSON THOMAS & ASSOCIATES	5	41	46
HAMMERCO LAWYERS LLP	4	36	40
MUSSIO GOODMAN	4	33	37
WATSON GOEPEL LLP	4	32	36
BRIJ MOHAN & ASSOCIATES	4	28	32
KLEIN LAWYERS LLP	3	26	29
WARNETT HALLEN LLP	2	26	28
LINDSAY KENNEY LLP	3	24	27
COLLINS PETERSON LLP	3	23	26
ZACHARIAS VICKERS MCCANN LLP	3	20	23
MACISAAC & COMPANY	2	20	22
SPRAGGS LAW CORPORATION	2	20	22
WALIA LAW GROUP	2	18	20
KANE SHANNON WEILER LLP	2	17	19
BRONSON JONES GRAY & COMPANY LLP	1	17	18
FASKEN MARTINEAU DUMOULIN LLP	2	15	17
ACHESON SWEENEY FOLEY SAHOTA LLP	2	15	17
LEAGUE & WILLIAMS LAW CORPORATION	1	15	16
NIXON WENGER LLP	2	14	16
DRYSDALE BACON MCSTRAVICK LLP	2	13	15
MORELLI CHERTKOW LLP	1	13	14
COWLEY & COMPANY	2	12	14
J CRAIG MOULTON LAW CORPORATION	2	12	14
BTM LAWYERS LLP	1	12	13
PEARLMAN LINDHOLM	1	12	13
WISHART BRAIN & SPINE LAW LLP	2	11	13
METROTOWN LAW GROUP	1	12	13
RAMSAY LAMPMAN RHODES	1	12	13
KOLB LAW CORPORATION	1	12	13
ALDER LAW	1	11	12
STEPHENS & HOLMAN LLP	1	11	12
RDM LAWYERS LLP	1	11	12
JEFFERY AND CALDER	1	11	12
LACROIX MATHERS	1	11	12
AMBLESIDE LAW LLP	1	10	11
CLARK WOODS LLP	1	10	11

Plaintiff Firm Payments¹
for the year ended March 31, 2024
(in \$ Millions)

PLAINTIFF LAW FIRM	PLAINTIFF COSTS & DISBURSEMENTS ²	IN-TRUST SETTLEMENT PAYMENTS ³	TOTAL PAID TO PLAINTIFF FIRM ⁴
MCNENEY MCNENEY SPIEKER LLP	1	10	11
DOSANJH LADNER ARORA	1	10	11
PUSHOR MITCHELL LLP	1	9	10
HOLNESS AND SMALL LAW GROUP	2	8	10
MCQUARRIE HUNTER LLP	1	9	10
TOTAL FOR OVER \$10 million \$	128	1,116	1,244
TOTAL FOR UNDER \$10 million \$	82	744	826
GRAND TOTAL \$	210	1,860	2,070

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.

