

Insurance Corporation of British Columbia

Statements and Schedules of Financial Information

Year Ended: December 31, 2014



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Statement of Financial Information Approval

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

A handwritten signature in black ink that reads "Walter Gray". The signature is written in a cursive style with a large initial 'W' and a long, sweeping tail on the 'y'.

Walter Gray
Chair of the Board of Directors
June 17, 2015

Management's Responsibility for Financial Statements

Scope of Responsibility

Management prepares the accompanying consolidated financial statements and related information and is responsible for their integrity and objectivity. The statements are prepared in conformity with International Financial Reporting Standards. These consolidated financial statements include amounts that are based on management's estimates and judgments, particularly our reserves for unpaid claims. We believe that these statements present fairly ICBC's financial position, results of operations and cash flows, and that the other information contained in the annual report is consistent with the consolidated financial statements.

Internal Controls

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

Board of Directors and Audit Committee

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

Independent Auditor and Actuary

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

Eckler Ltd. is engaged as the appointed actuary and is responsible for carrying out an annual valuation of ICBC's policy liabilities which include a provision for claims and claims expenses, unearned premiums and deferred premium acquisition costs. The valuation is carried out in accordance with accepted actuarial practice and regulatory requirements. In performing the evaluation, the actuary makes assumptions as to the future rates of claims frequency and severity, inflation, reinsurance recoveries and expenses taking into consideration the circumstances of ICBC and the insurance

policies in force. The actuary, in his verification of the underlying data used in the valuation, also makes use of the work of the external auditor.

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



Mark Blucher
President and Chief Executive Officer

May 15, 2015



Geri Prior
Chief Financial Officer

May 15, 2015

Actuary's Report

I have valued the policy liabilities, including reinsurance recoverables, in the consolidated statement of financial position of the Insurance Corporation of British Columbia as at December 31, 2014 and their changes in its consolidated statement of comprehensive income for the year then ended in accordance with accepted actuarial practice in Canada, including selection of appropriate assumptions and methods.

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



William T. Weiland

Fellow, Canadian Institute of Actuaries
Eckler Ltd.

Vancouver, British Columbia
May 15, 2015

Independent Auditor's Report

Minister Responsible for the Insurance Corporation of British Columbia
Members of the Board of Directors for the Insurance Corporation of British Columbia
Province of British Columbia

We have audited the accompanying consolidated financial statements of Insurance Corporation of British Columbia and its subsidiaries, which comprise the consolidated statement of financial position as at December 31, 2014 and the consolidated statement of comprehensive income, changes in equity, and cash flows for the year then ended, and the related notes, which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the consolidated financial statements

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

Auditor's responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

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

Opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of Insurance Corporation of British Columbia and its subsidiaries as at December 31, 2014 and their financial performance and their cash flows for the year then ended in accordance with International Financial Reporting Standards.

PricewaterhouseCoopers LLP

Chartered Accountants

Vancouver, British Columbia

May 15, 2015

Consolidated Financial Statements

Consolidated Statement of Financial Position

As at December 31

(\$ THOUSANDS)	2014	2013
Assets		
Cash and cash equivalents	\$ 56,435	\$ 28,198
Accrued interest	52,377	40,913
Asset held for sale	5,800	-
Financial investments (note 5)	13,458,702	12,899,176
Premiums and other receivables (note 8)	1,182,468	1,129,521
Reinsurance assets (notes 8 and 14)	8,766	8,835
Investment properties (note 5)	618,821	600,775
Property and equipment (note 10)	105,581	120,731
Intangible assets (note 11)	222,302	164,514
Deferred premium acquisition costs and prepaids (note 17)	171,450	157,302
	\$ 15,882,702	\$ 15,149,965
Liabilities and Equity		
Liabilities		
Cheques outstanding	\$ 54,152	\$ 45,342
Accounts payable and accrued charges	288,377	299,318
Excess Optional capital payable to Province of BC (notes 18 and 19)	138,781	237,000
Bond repurchase agreements and other liabilities (note 7)	1,096,903	1,080,557
Premium deficiency (note 17)	15,794	56,662
Premiums and fees received in advance	37,927	40,288
Unearned premiums (note 13)	2,021,458	1,927,918
Pension and post-retirement benefits (note 15)	408,201	307,372
Provision for unpaid claims (note 12)	8,205,432	7,512,732
	12,267,025	11,507,189
Equity		
Retained earnings	3,379,301	3,145,597
Other components of equity	236,376	497,179
	3,615,677	3,642,776
	\$ 15,882,702	\$ 15,149,965
Contingent liabilities and commitments (note 20)		

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

Approved by the Board



Walter Gray
Chair of the Board of Directors



William Davidson
Director

Consolidated Statement of Comprehensive Income

For the year ended December 31

(\$ THOUSANDS)	2014	2013
Premiums written		
Premium revenue – vehicle	\$ 4,211,207	\$ 4,027,323
Premiums ceded to reinsurers – vehicle	(9,233)	(9,220)
Net premium revenue – vehicle	4,201,974	4,018,103
Premium revenue – driver	21,500	23,092
	<u>\$ 4,223,474</u>	<u>\$ 4,041,195</u>
Revenues		
Premiums earned		
Premium revenue – vehicle	\$ 4,114,972	\$ 3,913,010
Premiums ceded to reinsurers – vehicle	(9,233)	(9,220)
Net premium revenue – vehicle	4,105,739	3,903,790
Premium revenue – driver	22,281	23,904
	<u>4,128,020</u>	<u>3,927,694</u>
Service fees	59,310	56,640
Total earned revenues	<u>4,187,330</u>	<u>3,984,334</u>
Claims and operating costs		
Provision for claims occurring in the current year (note 12)	3,378,576	3,167,560
Change in estimates for losses occurring in prior years (note 12)	181,426	(54,390)
Net claims incurred (note 12)	3,560,002	3,113,170
Claims services (note 16)	283,160	270,148
Road safety and loss management services (note 16)	51,304	51,342
	<u>3,894,466</u>	<u>3,434,660</u>
Operating costs – insurance (note 16)	193,703	195,665
Premium taxes and commissions – insurance (notes 16 and 17)	467,879	540,688
	<u>4,556,048</u>	<u>4,171,013</u>
Underwriting loss	(368,718)	(186,679)
Investment income (note 9)	862,426	670,931
Restructuring (note 16)	-	(2,686)
Income – insurance operations	<u>493,708</u>	<u>486,938</u>
Non-insurance operations		
Provincial licences and fines revenue (note 18)	566,508	561,066
Licences and fines transferable to the Province of BC (note 18)	566,508	561,066
Operating costs – non-insurance (note 16)	92,863	91,202
Commissions – non-insurance (notes 16 and 17)	28,360	27,625
	<u>687,731</u>	<u>679,893</u>
Loss – non-insurance operations	<u>(121,223)</u>	<u>(118,827)</u>
Net income	<u>\$ 372,485</u>	<u>\$ 368,111</u>
Other comprehensive income		
Items that will not be reclassified to net income		
Pension and post-retirement benefits remeasurements (note 15)	\$ (81,336)	\$ 21,787
Items that will be reclassified to net income		
Net change in available for sale financial assets	(179,467)	242,561
	<u>(260,803)</u>	<u>264,348</u>
Total comprehensive income	<u>\$ 111,682</u>	<u>\$ 632,459</u>

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

Consolidated Statement of Changes in Equity

For the year ended December 31

(\$ THOUSANDS)	2014				
	Retained Earnings	Other Components of Equity			Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	Total Other Components of Equity	
Balance, beginning of year	\$ 3,145,597	\$ 596,579	\$ (99,400)	\$ 497,179	\$ 3,642,776
Comprehensive income					
Net income	372,485	-	-	-	372,485
Other comprehensive income					
Net gains reclassified to investment income	-	(388,629)	-	(388,629)	(388,629)
Net gains arising on available for sale financial assets in the year	-	209,162	-	209,162	209,162
Pension and post-retirement benefits remeasurements (note 15)	-	-	(81,336)	(81,336)	(81,336)
Total other comprehensive income	-	(179,467)	(81,336)	(260,803)	(260,803)
Total comprehensive income	372,485	(179,467)	(81,336)	(260,803)	111,682
Excess Optional capital transfer to Province of BC (notes 18 and 19)	(138,781)	-	-	-	(138,781)
Balance, end of year	\$ 3,379,301	\$ 417,112	\$ (180,736)	\$ 236,376	\$ 3,615,677

(\$ THOUSANDS)	2013				
	Retained Earnings	Other Components of Equity			Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements	Total Other Components of Equity	
Balance, beginning of year	\$ 3,014,486	\$ 354,018	\$ (121,187)	\$ 232,831	\$ 3,247,317
Comprehensive income					
Net income	368,111	-	-	-	368,111
Other comprehensive income					
Net gains reclassified to investment income	-	(332,830)	-	(332,830)	(332,830)
Net gains arising on available for sale financial assets in the year	-	575,391	-	575,391	575,391
Pension and post-retirement benefits remeasurements (note 15)	-	-	21,787	21,787	21,787
Total other comprehensive income	-	242,561	21,787	264,348	264,348
Total comprehensive income	368,111	242,561	21,787	264,348	632,459
Excess Optional capital transfer to Province of BC (notes 18 and 19)	(237,000)	-	-	-	(237,000)
Balance, end of year	\$ 3,145,597	\$ 596,579	\$ (99,400)	\$ 497,179	\$ 3,642,776

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

Consolidated Statement of Cash Flows

For the year ended December 31

(\$ THOUSANDS)	2014	2013
Cash flow from operating activities		
Cash received for:		
Vehicle premiums and others	\$ 4,196,941	\$ 4,054,153
Licence fees (note 18)	543,881	533,394
Taxes on vehicle sales and rebates	164,467	173,531
	<u>4,905,289</u>	<u>4,761,078</u>
Collection for receivables, subrogation, and driver penalty point premiums	165,912	168,960
Reinsurance recoveries	4,031	1,066
Salvage sales	62,668	59,655
Interest	244,211	239,765
Dividends and other investment income	43,797	59,717
Other	128	18
	<u>5,426,036</u>	<u>5,290,259</u>
Cash paid to:		
Claimants or third parties on behalf of claimants	(3,002,550)	(2,735,794)
Federal Government and the Province of BC for licence fees, fines, and taxes collected (note 18)	(762,723)	(732,031)
Reinsurers for reinsurance premiums	(9,478)	(9,061)
Suppliers of goods and services	(184,742)	(181,405)
Employees for salaries and benefits	(424,901)	(438,005)
Agents for commissions	(354,204)	(346,119)
Province of BC for premium taxes	(184,200)	(181,184)
	<u>(4,922,798)</u>	<u>(4,623,599)</u>
Cash flow from operating activities	<u>503,238</u>	<u>666,660</u>
Cash flow used in investing activities		
Purchase of financial investments and investment properties	(9,710,562)	(10,058,995)
Proceeds from sales of financial investments and investment properties	9,480,311	9,406,837
Net securities sold under repurchase agreements	55,633	43,986
Purchase of property, equipment and intangibles	(75,680)	(64,928)
Proceeds from sales of property, equipment and intangibles	3,487	76
Cash flow used in investing activities	<u>(246,811)</u>	<u>(673,024)</u>
Cash flow used in financing activities		
Excess Optional capital transfer to Province of BC (notes 18 and 19)	(237,000)	-
Cash flow used in financing activities	<u>(237,000)</u>	<u>-</u>
Increase (Decrease) in cash and cash equivalents during the year	19,427	(6,364)
Cash and cash equivalents, beginning of year	(17,144)	(10,780)
Cash and cash equivalents, end of year	<u>\$ 2,283</u>	<u>\$ (17,144)</u>
Represented by:		
Cash and cash equivalents (note 6)	\$ 56,435	\$ 28,198
Cheques outstanding	(54,152)	(45,342)
Cash and cash equivalents, net	<u>\$ 2,283</u>	<u>\$ (17,144)</u>

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

Notes to Consolidated Financial Statements

For the year ended December 31, 2014

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation) is a Crown corporation, not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act*, R.S.B.C. 1996 Chapter 228. The head office of the Corporation is 151 West Esplanade, North Vancouver, British Columbia. The Corporation operates and administers plans of universal compulsory automobile insurance and Optional automobile insurance as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. As a result of amendments to the *Insurance Corporation Act* in 2003, the Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to universal compulsory automobile insurance rates and services (note 21).

Universal compulsory automobile insurance (Basic) includes the following coverages: \$200,000 third party liability protection (higher for some commercial vehicles), access to accident benefits including a maximum of \$150,000 for medical and rehabilitation expenses and up to \$300 per week for wage loss, \$1,000,000 underinsured motorist protection, and also protection against uninsured and unidentified motorists within and outside the Province of B.C. The Corporation also offers insurance in a competitive environment (Optional), which includes, but is not limited to, the following coverages: extended third party liability, comprehensive, collision, and loss of use. The Corporation's Basic and Optional insurance products are distributed by approximately 900 independent brokers located throughout the Province of B.C. The Corporation has the power and capacity to act as an insurer and reinsurer in all classes of insurance; however, the Corporation currently only acts as a primary automobile insurer.

These consolidated financial statements have been authorized for issue by the Board of Directors on May 15, 2015.

2. Summary of Significant Accounting Policies

The significant accounting policies applied in preparation of these consolidated financial statements are set out below. They have been prepared under the historical cost convention, as modified by the revaluation of certain financial assets at fair value. These policies have been consistently applied to all 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 (IFRS) as issued by the International Accounting Standards Board (IASB) and required by the *Budget Transparency and Accountability Act*. The consolidated financial statements include the accounts of the Corporation and its wholly-owned subsidiary companies. The Corporation's reporting currency and functional currency of all of its operations is the Canadian dollar, unless otherwise stated. The Corporation reports revenues and expenses attributable to Basic insurance separately from the other operations of the Corporation (note 21). The Corporation presents investment income separately from underwriting results as this reflects how the business operations are managed and provides more relevant, reliable, comparable and understandable information of these consolidated financial statements and reflects the Corporation's results from

underwriting activities and investment activities. The Corporation also provides a number of non-insurance services on behalf of the Province of B.C. The costs associated with these non-insurance activities are borne by the Corporation. The amounts collected and remitted as well as the related costs are accounted for and disclosed separately in the consolidated statement of comprehensive 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 areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are significant to the consolidated financial statements are disclosed in note 3.

b) Basis of consolidation

Control

The Corporation consolidates the financial statements of all subsidiary companies over which it has control. Control is achieved where the Corporation has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities. Subsidiaries are fully consolidated from the date on which control is transferred to the Corporation. All but one of the Corporation's investment properties are held individually in fully-owned nominee holding companies. The Corporation does not have any active operating subsidiary companies. All inter-company transactions and balances are eliminated.

Significant influence

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

Joint operation

The Corporation accounts for its interest in joint operations by recognizing its share of assets, liabilities, revenues and expenses in accordance with its contractually conferred rights and obligations. The Corporation has one joint operation.

c) Service fees

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

d) Insurance contracts

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

Premiums earned

The Corporation recognizes vehicle premiums on a straight-line basis over the term of each vehicle policy written. The driver premiums are earned over 12 months. Unearned premiums are the portion of premiums relating to the unexpired term, net of any premium refunds.

Deferred premium acquisition costs

To the extent premium acquisition costs such as commissions and premium taxes are recoverable from unearned premiums, they are deferred and amortized to income over the term of the related policies. An actuarial evaluation is performed to determine the amount allowable for deferral. The method followed in determining the deferred costs limits the amount of the deferral to the amount recoverable from unearned premiums derived from each of the Basic and Optional coverages, after giving consideration to the investment income, claims costs, and adjustment expenses expected to be incurred as the premiums are earned. A premium deficiency exists when future claims and related expenses are expected to exceed unearned premiums. When this occurs, the premium deficiency is recognized as a liability and any deferred premium acquisition costs are written down.

Provision for unpaid claims

The provision for unpaid claims represents the estimated amounts required to settle all unpaid claims. It includes amounts for claims that are incurred but not reported (IBNR) plus development on known case reserves and loss adjustment expenses, and is gross of the recovery from reinsurance. The provision for unpaid claims is established according to accepted actuarial practice in Canada. It is carried on a discounted basis and therefore reflects the time value of money, and includes a provision for adverse deviations (PFAD).

As with any insurance company, the provision for unpaid claims is an estimate subject to volatility, which could be material in the near term. The estimation of claims development involves assessing the future behaviour of claims, taking into consideration the consistency of the Corporation's claims handling procedures, the amount of information available, and historical delays in reporting claims. In general, the more time required for the settlement of a group of claims, the more variable the estimates will be. Variability can be caused by receipt of additional information, significant changes in the average cost or frequency of claims over time, significant changes in the Corporation's claims operations, the timing of claims payments, and future rates of investment return.

The ultimate cost of long settlement term claims is particularly challenging to predict for several reasons, which include some claims not being reported until many years after a policy term, or changes in the legal environment, case law or legislative amendments. The Corporation is subject to litigation arising in the normal course of conducting its insurance business, which is taken into account in establishing the provision for unpaid claims and other liabilities. Provisions for such liabilities are established by examining the facts of tendered claims and are adjusted in the aggregate for ultimate loss expectations based upon historical experience patterns, current socio-economic trends and structured settlements provided in the form of consistent periodic payments as opposed to lump-sum payments.

To recognize the uncertainty in establishing best estimates, as set out in the Standards of Practice of the Canadian Institute of Actuaries, the Corporation includes a PFAD, consisting of three elements: an interest rate margin, a reinsurance margin, and a claims development margin. The interest rate margin reduces the expected investment rate of return used for discounting to make allowance for i) asset liability mismatch risk, ii) uncertainty in the timing of claims settlement, and iii) credit risk within the investment portfolio. The reinsurance margin makes allowance for the collectability of recoverable amounts from reinsurers and is a reduction in the expected amount of reinsurance

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

The Corporation also assesses the adequacy of its insurance liabilities at the end of each reporting period to ensure that they are sufficient to cover expected future cash flows. All changes to the estimate since the end of the last reporting period are recorded in the current period as a 'Change in estimates for losses occurring in prior years'. Methods of estimation have been used which the Corporation believes produce reasonable results given current information.

Reinsurance

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

The amount of reinsurance recoverable from reinsurers is recorded as an asset on the consolidated statement of financial position. A PFAD is included in the discounted amount recoverable from reinsurers. The PFAD is applied on a consistent basis with the underlying provision for unpaid claims and includes a reinsurance recovery portion that reflects considerations relating to potential collectability issues with reinsurers.

e) Cash and cash equivalents

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

f) Assets held for sale

Non-current assets that are expected to be recovered primarily through sale rather than through continuing use, and the sale is considered to be highly probable, are classified as held for sale. Immediately before classification as held for sale, the assets are remeasured in accordance with the Corporation's accounting policies. 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.

g) Financial assets

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

Fair value through profit or loss

The Corporation's cash and cash equivalents (note 2e) are accounted for as FVTPL. A financial asset is classified in this category if it is acquired principally for the purpose of selling in the short-term.

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

Loans and receivables

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. The Corporation has designated its mortgage portfolio and premiums and other receivables as Loans. The mortgage portfolio consists of mortgages and mortgage bonds.

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

Available for sale

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

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

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

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

h) Translation of foreign currencies

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

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

i) Fair value of financial assets

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

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

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

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

These valuations are reviewed each reporting date by management.

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

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

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

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

k) Investment-related liabilities

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

l) Bond repurchase agreements

The Corporation participates in the sale and repurchase of Government of Canada and Provincial bonds which are sold and simultaneously agreed to be repurchased at a future date with the market repurchase

rate determining the forward contract price. These sale and repurchase arrangements are accounted for as financial liabilities and are initially recognized at fair value and subsequently measured at cost. The difference between the sale price and the agreed repurchase price on a repurchase contract is recognized as interest expense. Assets transferred under repurchase agreements are not derecognized as substantially all the risks and rewards of ownership are retained by the Corporation and a liability equal to the consideration received has been recorded.

m) Accounts payable and accrued charges

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

n) Provisions

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

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

o) Pension and post-retirement benefits

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

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

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

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

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

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

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

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

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

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

The Corporation recognizes all actuarial remeasurements in OCI in the year in which they arise, through 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 B.C. Public Service Pension Plan. This is a multi-employer defined benefit plan for which the Corporation applies defined contribution accounting. Since the B.C. 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.

p) Property and equipment

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

Property and equipment is depreciated when it is 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 | 5% to 10% |
| • Furniture and equipment | 10% to 33% |
| • Leasehold improvements | Term of the lease |

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

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

q) Intangible assets

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

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

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

r) Impairment of assets

Impairment of financial assets

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

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

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

Impairment of non-financial assets

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

s) Leases

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

t) Current and non-current

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

3. Critical Accounting Estimates and Judgments

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

Significant accounting estimates and judgments include:

a) Actuarial methods and assumptions

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

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

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

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

In 2014, an additional method was employed to address the increasingly complex bodily injury claims environment, which includes acceleration in the legal representation rate, a growing frequency of minor soft tissue injury claims, and a slowdown in the settlement of claims. This additional method used legal status and severity of injury to separate bodily injury claims data into segments of similar complexity and is based on the Adler-Kline claim closure model. It has allowed the Corporation's Chief Actuary to capture changes in the claim settlement rates within each segment, and changes in the mix of claims by segment, which impacts the bodily injury severity trend rate.

The timing of when the unpaid ultimate claims costs will be paid depends on both the line of business and historical data. Bodily injury lines of business generally take longer to settle than the material damage claims and exhibit greater variability as to the timing and amount ultimately paid to settle a claim. Historical patterns of claims payment data are used to estimate the future claims payment pattern. Expected future paid amounts are then discounted, using the discounted cash flow method, to determine a present value as of the reporting date. The discount rate is based on the Corporation's current portfolio

yields for fixed income investments and investment properties and a long-term yield assumption for equity investments. These estimates are based on current market returns as well as expectations about future economic and financial developments.

A PFAD is then added to the estimate to recognize sources of uncertainty in the assumptions behind the provision for unpaid claims (note 2d). The PFAD is calculated according to accepted actuarial practice in Canada (note 12).

b) Impairment of financial assets

Judgment is required to determine if there is objective evidence of impairment for financial assets. The Corporation evaluates, among other factors, the financial health of the investee, industry and sector performance, changes in technology, financing and operational cash flows, and the significance of deterioration in the fair value of the asset below cost. In addition, for equity investments a prolonged decline is also considered objective evidence of impairment (note 9).

c) Pension and post-retirement benefits

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

The key assumptions used in calculating the cost of pension and post-retirement benefits are the discount rate, rate of compensation increase, inflation rate, life expectancies, Medical Service Plan trends, and extended healthcare cost trends. Together with plan member data, these and other assumptions are used to estimate future benefit eligibility, amount and duration of payments. The rate determined for each of the key assumptions is disclosed in note 15.

The discount rate is used to calculate the present value of the expected future benefit payments and to credit 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 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 life expectancies, and contain a provision for future longevity improvements.

The Medical Services Plan trend rate is based on expected increases reflected in the provincial budget.

The 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 15).

d) Significant influence

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

- Each limited partner does not have control or power over the operations of this investment;

- The Investment Committee of this investment is responsible for overseeing the investing activities; and
- The Corporation has a right to have one seat on the Governance Committee, which consists of five members, but has limited influence as a majority vote is needed. The role of the Governance Committee is to ensure this investment is compliant with the Statement of Investment Policy.

4. New Accounting Pronouncements

a) Standards and interpretations effective in 2014

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective on December 31, 2014. There were no material impacts from the adoption of 2014 standards.

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

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

- IFRS 7 (Amendment) *Financial Instruments: Disclosures*. Effective January 1, 2013, the Corporation adopted the amended disclosures that focused on quantitative information about recognized financial instruments that are offset in the consolidated statement of financial position, as well as those recognized financial instruments that are subject to master netting, where the legal right of offset is only enforceable on the occurrence of some future event, or similar arrangements irrespective of whether they offset. In addition, effective January 1, 2015, the amendment requires additional transitional disclosures when prior periods are not restated depending upon the earlier application of IFRS 9 prior to January 1, 2015. These disclosures focus on the impact that the adoption of IFRS 9 has on the classification of financial assets and liabilities. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- IFRS 9 *Financial Instruments*. Effective for annual periods beginning on or after January 1, 2018; early adoption is permitted. All changes in fair value of financial assets that are measured at fair value are either recognized in net income or OCI. The standard only permits the recognition of fair value gains and losses in OCI for equity investments that are not held for trading. For financial liabilities designated under the fair value option, other than loan commitments and financial guarantee contracts, the amount of change in fair value related to changes in the credit risk of these liabilities is typically presented in OCI. The remaining amount of the total gain or loss is included in net income. The Corporation will be evaluating the impact of this standard on its consolidated financial statements.
- IFRS 11 (Amendment) *Joint Arrangements*. Effective for annual periods beginning on or after January 1, 2016; early adoption is permitted. The amendments require business combination accounting to be applied to acquisitions of interests in a joint operation that constitutes a business, defined as a set of activities and assets conducted for the purpose of providing economic benefits to the owners. Business combination accounting also applies to the acquisition of additional interests in a joint operation while the joint operator retains control. The additional interest acquired will be measured at fair value. The previously held interests in the joint operation will not be remeasured. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.

- IFRS 15 *Revenue Recognition*. Effective for annual periods beginning on or after January 1, 2017; early adoption is permitted. The standard establishes a comprehensive framework for determining how much and when revenue is recognized. It replaces existing revenue recognition guidance. The scope of this standard excludes insurance premium and only applies to other miscellaneous revenue. The Corporation will be evaluating the impact of this standard on its consolidated financial statements.
- IAS 19 (Amendment) *Employee Benefits*. Effective for annual periods beginning on or after July 1, 2014; earlier adoption is permitted. The narrow scope amendments apply to contributions from employees or third parties to defined benefit plans. Such contributions are eligible for the amendment if they are: 1) set out in the formal terms of the plan, 2) linked to service, and 3) independent of the number of years of service. When contributions are eligible for this amendment, the entity is permitted (but not required) to recognize them as a reduction of the service cost in the period in which the related service is rendered. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- IAS 16 and 38 (Amendment) *Property, Plant and Equipment and Intangible Assets*. Effective for annual periods beginning on or after January 1, 2016; early adoption is permitted. The amendments to IAS 16 explicitly state revenue-based methods of depreciation cannot be used for property, plant and equipment. The amendments to IAS 38 introduce a rebuttable presumption that the use of revenue-based amortization methods for intangible assets is inappropriate. This presumption can be overcome only when revenue and the consumption of the economic benefits of the intangible assets are highly correlated, or when the intangible asset is expressed as a measure of revenue. The adoption of these amendments is not expected to have a material impact to the Corporation's consolidated financial statements.

The Corporation has not early adopted these standards.

5. Investments

a) Financial investments

(\$ THOUSANDS)		2014	2013
	Classification	Carrying Value	Carrying Value
Financial investments			
Money market securities	AFS	\$ 103,203	\$ 95,506
Bonds			
Canadian			
Federal	AFS	4,160,930	4,198,899
Provincial	AFS	1,114,982	889,766
Municipal	AFS	56,480	30,622
Corporate	AFS	3,230,425	3,104,304
Total Canadian bonds		8,562,817	8,223,591
United States			
High yield corporate	AFS	714,719	-
Total bonds		9,277,536	8,223,591
Mortgages	Loans	1,548,613	1,304,994
Equities			
Canadian	AFS	1,810,444	1,871,121
United States	AFS	363,117	698,328
Europe, Australia, Far East	AFS	355,789	705,636
Total equities		2,529,350	3,275,085
Total financial investments		\$ 13,458,702	\$ 12,899,176
Non-current portion		\$ 12,853,113	\$ 12,293,052

Money market securities, bonds, and equities are carried at their fair value. Mortgages are measured at amortized cost and have an estimated fair value of \$1.58 billion (2013 – \$1.32 billion). Mortgages have been classified as a Level 3 investment based on the inputs to the valuation technique used (note 2i). The fair value of the mortgages is determined by applying a discount rate ranging from 2.5% to 4.3% (2013 – 2.6% to 4.8%).

Pooled funds

The Corporation invests in six pooled funds whose investment strategies do not include the use of leverage. As at December 31, 2014, the Corporation's interests range from 0.2% to 25.6% (2013 – 0.9% to 30.0%) of the net assets of the respective funds. The funds are managed by unrelated asset managers and are susceptible to the same risk and uncertainties as all equity securities. The Corporation holds redeemable units in each of its pooled funds that entitle the holder to a proportional share in the

respective fund's net assets. The carrying value of the Corporation's investments in the pooled funds as at December 31, 2014 is \$2.22 billion (2013 – \$2.84 billion).

These investments are included in financial investments as equities in the consolidated statement of financial position. The change in fair value of each pooled fund is included in the consolidated statement of comprehensive income in 'Net change in available for sale financial assets'.

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

Asset-backed securities

The Corporation purchases bonds that are secured by various assets as part of its investment strategy. The majority of the bonds is issued by Canadian bank sponsored securitization trusts and is secured by credit card receivables. The remaining bonds are issued by other Canadian corporate entities and are secured by credit card, auto, or equipment receivables. The Corporation invests only in AAA rated securitization trusts that have a first lien on assets and have no exposure to junior or subordinate tranches. The weighted-average duration of the asset-backed securities in the Corporation's portfolio is 2.6 years (2013 – 2.8 years) and the coupon interest rates range from 1.4% to 3.5% (2013 – 1.4% to 5.0%).

As at December 31, 2014, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$425.8 million (2013 – \$442.3 million). This amount also represents the maximum exposure to losses at that date.

The Corporation also has mortgage backed securities with a carrying value of \$75.8 million (2013 – \$118.5 million) with an estimated fair value of \$79.7 million (2013 – \$119.8 million). These mortgage bonds are included in financial investments as mortgages on the consolidated statement of financial position and each bond is secured by a first priority mortgage charge on a high-quality real estate asset. The fixed interest rates on the mortgage backed securities range from 3.0% to 4.9% (2013 – 3.0% to 5.4%) and will mature between three to nine years.

b) Investment properties

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

(\$ THOUSANDS)	2014		2013	
Cost				
Balance, beginning of year	\$	669,152	\$	654,123
Additions		36,534		18,460
Capital improvements		4,883		2,054
Reclassification		(6,000)		-
Impairment		(783)		(5,485)
Balance, end of year		<u>703,786</u>		<u>669,152</u>
Accumulated depreciation				
Balance, beginning of year		68,377		52,411
Depreciation		16,588		15,966
Balance, end of year		<u>84,965</u>		<u>68,377</u>
Carrying value, end of year	\$	618,821	\$	600,775

The fair value of investment properties is \$840.8 million (2013 – \$802.6 million) and has been categorized as a Level 3 investment based on the inputs to the valuation technique used.

In 2013, where the estimated fair value was determined by internal valuations, the valuations were determined using a combination of discount rates ranging from 6.0% to 8.0% to discount the expected future cash flows, up to a term of 10 years, and also by applying a market capitalization rate ranging from 5.3% to 7.3%. In 2014, the estimated fair value is based on independent appraisals by professionally qualified external valutors.

c) Lease income

The Corporation leases out its investment properties. As of December 31, 2014, the future minimum lease income under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	2014		2013	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 48,506	\$ 47,052	\$ 44,626	\$ 43,129
Greater than 1 year, up to 5 years	142,154	129,016	131,453	117,655
Greater than 5 years	70,386	56,817	46,931	35,865
	<u>\$ 261,046</u>	<u>\$ 232,885</u>	<u>\$ 223,010</u>	<u>\$ 196,649</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 2014 and 2013, 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)	
December 31, 2014					
Cash	\$ 56,435	\$ -	\$ 56,435	\$ -	
Money market securities	103,203	-	103,203	-	
Bonds	9,277,536	-	9,275,898	1,638	
Equities	2,529,350	656,632	1,856,618	16,100	
Total financial assets	\$ 11,966,524	\$ 656,632	\$ 11,292,154	\$ 17,738	
December 31, 2013					
Cash	\$ 28,198	\$ -	\$ 28,198	\$ -	
Money market securities	95,506	-	95,506	-	
Bonds	8,223,591	-	8,221,938	1,653	
Equities	3,275,085	1,135,713	2,139,372	-	
Total financial assets	\$ 11,622,380	\$ 1,135,713	\$ 10,485,014	\$ 1,653	

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

The following table shows the movement of financial assets where fair value has been determined based upon significant unobservable inputs (Level 3).

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Bonds	Equities
December 31, 2014		
Balance, beginning of year	\$ 1,653	\$ -
Additions	-	16,100
Principle repayments	(15)	-
Balance, end of year	\$ 1,638	\$ 16,100
December 31, 2013		
Balance, beginning of year	\$ 1,653	\$ 607
Total losses in net income	-	(607)
Balance, end of year	\$ 1,653	\$ -

b) Other financial assets

Other financial assets include accrued interest, premiums and other receivables, and reinsurance assets. The non-current portion of these other financial assets is \$31.5 million (2013 – \$29.0 million), the fair values of other financial assets approximate their carrying values due to their short-term nature.

c) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, bond repurchase agreements, other liabilities, and amounts payable to the Province of B.C. All financial liabilities are carried at cost or amortized cost. Except for other liabilities, the fair values of the remaining financial liabilities approximate their carrying values, due to their short-term nature. The assumptions used in estimating the fair value of other liabilities are discussed in note 7.

7. Bond Repurchase Agreements and Other Liabilities

(\$ THOUSANDS)	2014		2013	
	Carrying Value		Carrying Value	
Bond repurchase agreements	\$	1,058,668	\$	1,003,035
Other liabilities		38,235		77,522
Total bond repurchase agreements and other liabilities	\$	1,096,903	\$	1,080,557
Non-current portion	\$	23,161	\$	39,595

Other liabilities consist of investment-related liabilities and a finance lease obligation. Investment-related liabilities are comprised of mortgages payable of \$30.6 million (2013 – \$69.1 million) with repayment terms ranging from one to eight years and interest rates ranging from 5.2% to 6.6% (2013 – 5.2% to 6.6%). These liabilities are classified as a Level 2 investment.

The Corporation entered into a 12-year finance lease in 2013 for computer software, with an obligation of \$8.4 million. The discount rate applied to estimate the fair value of the obligation was 4.0% (note 11).

Estimated principal repayments for other liabilities are as follows:

(\$ THOUSANDS)	2014		2013	
Up to 1 year	\$	15,074	\$	37,927
Greater than 1 year, up to 5 years		15,402		27,749
Greater than 5 years		7,759		11,846
	\$	38,235	\$	77,522

8. Management of Insurance and Financial Risk

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

a) Insurance risk

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

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

Frequency and severity of claims

There are a number of factors that influence the frequency and severity of claims, some of which the Corporation has some control over. Frequency is the average number of claims per policy, calculated by dividing the total number of claims by the total number of policies. Severity is the average cost of a claim calculated by dividing the total cost of claims by the total number of claims. A number of strategies are used to control cost pressures created by these factors, including claims operational changes, road safety programs, programs to influence driver behaviour such as impaired driving and distracted driving programs, public awareness campaigns, auto crime reduction initiatives, and fraud detection and investigation.

Factors outside of the Corporation's control include weather, demographics, settlement awards, legal fees, and economic changes, including vehicle parts/repair inflation and medical expense inflation that influence the cost of claims.

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

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

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

Injury claims include bodily injury, accident benefits, and death benefits, which account for approximately 66% (2013 – 67%) of total claims costs. The timing of injury claims can be extended due to delayed reporting, and the timing and amount of injury payments can exhibit considerable uncertainty because of the complex bodily injury claims environment, the subjective nature of pain and suffering damages, internal claims operational changes, the judicial environment, and settlement awards.

The provision for unpaid claims also includes having to estimate direct expenses to be incurred in settling claims net of the expected salvage and subrogation recoveries. The Corporation takes all reasonable steps to ensure that it has appropriate information regarding its individual claims.

However, given the uncertainty during the early stages of a claim, it is likely that the final outcome will be different from the original estimate. The provision for unpaid claims includes a provision for reported claims not yet paid and an amount estimated for IBNR claims (note 2d).

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

A one percentage point increase in the discount rate will have a favourable impact on the provision for unpaid claims, net income, and equity of \$190.2 million (2013 – \$169.3 million), and a one percentage point decrease in the discount rate will have an unfavourable impact on the provision for unpaid claims, net income, and equity of \$200.4 million (2013 – \$178.5 million). A one per cent change in the cost of unpaid claims, with all other variables held constant, would result in an estimated change to the provision for unpaid claims of \$82.0 million (2013 – \$75.0 million). The changes in selected loss and count development factors and actuarial assumptions in 2014 had an estimated 4.0% favourable impact (2013 – 6.5% unfavourable) on the 2014 provision for unpaid claims. This impact includes an actuarial assumption change on the unallocated loss adjustment expense (ULAE) reserve (note 12).

Concentration of insurance risk

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

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

Premium pricing risk

The Corporation is the sole provider of Basic insurance and is not subject to competition risk for its Basic insurance product. However, the Basic insurance rate level is sensitive to investment market conditions and claims experience, which can result in premiums being insufficient to cover costs. The Corporation is subject to regulations over its Basic insurance and applies to BCUC for approval to change its Basic insurance rate level. The Corporation is required to make Basic rate applications on an annual basis, and BCUC is required to set rates according to accepted actuarial practice. These aspects of regulation mitigate the underwriting risk associated with pricing for the Basic insurance product (note 21).

The Corporation's underwriting risk associated with pricing for its Basic insurance product is subject to new regulation that allows for the use of capital to promote more stable and predictable rates to remove adverse rate volatility. Stable and more predictable rates occur when rate changes are in a range similar to the previous rate change where significant upward or downward changes, as compared to the previous rate change, are smoothed out. As a result, BCUC may deliberately set rates below cost for a time in order to bring rate levels up gradually over a period of a couple years,

to the level necessary to cover costs. Under this new rate smoothing framework, the Corporation's capital faces added risk (note 21).

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

b) Financial risk

Concentration of financial risk

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

As at December 31, 2014, the equity portfolio was 30.4% (2013 – 28.3%) invested in the financial sector, 16.2% (2013 – 17.0%) in the energy sector, 8.8% (2013 – 9.1%) in the materials sector, and 11.2% (2013 – 10.5%) in the industrial sector; the bond portfolio was 57.5% (2013 – 62.3%) invested in the government sector and 20.2% (2013 – 20.9%) invested in the financial sector. See credit risk for a discussion of the government bonds.

Price risk

General economic conditions, political conditions, and other factors affect the equity markets, thereby also affecting the fair value of the securities and the pooled funds held by the Corporation. Fluctuations in the value of these securities impact the recognition of unrealized gains and losses on equity securities and on the units of funds held. As at December 31, 2014, the impact of a 10 per cent change in prices, with all other variables held constant, would result in an estimated corresponding change to OCI of approximately \$252.9 million (2013 – \$327.5 million).

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

Interest rate risk

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

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

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

In 2014 and 2013, the Corporation did not use derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2014		2013	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	1.4	2.2	1.5	2.2
Provincial	2.0	3.1	2.1	3.1
Municipal	2.0	3.5	2.2	4.0
Corporate	2.3	2.4	2.6	2.4
United States				
High yield corporate	6.3	4.1	-	-
Total bonds	2.2	2.5	2.0	2.4
Mortgages	4.0	3.1	4.3	3.3
Total bonds and mortgages	2.4	2.6	2.3	2.5

As at December 31, 2014, a 100 basis point change in interest rates would result in a change of approximately \$280.0 million (2013 – \$238.0 million) in fair value of the Corporation's fixed income portfolio and a corresponding impact of approximately \$280.0 million (2013 – \$238.0 million) to OCI. Interest rate changes would also result in an inverse change to the provision for unpaid claims and the corresponding claims costs (note 8a).

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash and cash equivalents, fixed income securities, accounts receivable, reinsurance receivables and recoverables, and structured settlements (note 20a). The total credit risk exposure is \$8.00 billion (2013 – \$6.52 billion).

Fixed income securities

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

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

The Corporation considers Canadian government bonds to be risk-free. Therefore the maximum credit risk exposure for fixed income securities pertain to all other bond investments and to mortgage investments, totaling their carrying amount of \$6.67 billion (2013 – \$5.33 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2014 and 2013 is not material.

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

(\$ THOUSANDS)	2014		2013	
Money market securities				
AAA	\$	103,203	\$	95,506
Bonds				
AAA	\$	4,834,738	\$	4,853,310
AA		1,366,170		1,166,909
A		1,874,589		1,773,645
BBB		498,968		429,727
Below BBB		703,071		-
	\$	9,277,536	\$	8,223,591

Premiums and other receivables

The Corporation has a diverse customer base as it provides Basic insurance to all drivers in British Columbia. While there is no significant individual concentration of credit risk, the Corporation's premiums and other receivables are comprised of customers with varying financial conditions. Subrogation and other recoveries from customers are fully provided for due to the uncertainty of collection.

The credit risk for premiums receivables is mitigated as a customer's policy may be cancelled if the customer is in default of a payment. The maximum credit risk for all other receivables equals their carrying amount. As at December 31, 2014, the Corporation considered \$64.5 million (2013 – \$64.5 million) of its premiums and other receivables to be uncollectible and has provided for them. The allowance was determined by applying a percentage derived from four to five years of collection experience by receivable type to the total of current and prior years' gross billings.

The following table outlines the aging of premiums and other receivables as at December 31, 2014:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
December 31, 2014					
Premiums and other receivables	\$ 1,162,915	\$ 2,596	\$ 2,302	\$ 79,161	\$ 1,246,974
Provision	(1,358)	(1,295)	(1,360)	(60,493)	(64,506)
Total premiums and other receivables	\$ 1,161,557	\$ 1,301	\$ 942	\$ 18,668	\$ 1,182,468
December 31, 2013					
Premiums and other receivables	\$ 1,110,247	\$ 3,441	\$ 2,450	\$ 77,851	\$ 1,193,989
Provision	(1,330)	(1,276)	(1,279)	(60,583)	(64,468)
Total premiums and other receivables	\$ 1,108,917	\$ 2,165	\$ 1,171	\$ 17,268	\$ 1,129,521

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

(\$ THOUSANDS)	2014	2013
Balance, beginning of year	\$ (64,468)	\$ (68,780)
Charges for the year	(19,664)	(19,746)
Recoveries	5,129	5,411
Amounts written off	14,497	18,647
Balance, end of year	\$ (64,506)	\$ (64,468)

Reinsurance assets

Failure of reinsurers to honour their obligations could result in losses to the Corporation. The maximum credit risk exposure equals the carrying amount of \$8.8 million (2013 – \$8.8 million). The Corporation has policies which require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 15% of the total reinsurers' share of the provision for unpaid claims and adjusting expenses in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers has been considered impaired as at December 31, 2014.

(\$ THOUSANDS)	2014	2013
Reinsurance recoverable (note 12)	\$ 8,655	\$ 8,763
Reinsurance receivable	111	72
Reinsurance assets	\$ 8,766	\$ 8,835

Liquidity risk

A significant business risk of the insurance industry is the ability to match the cash inflows from premiums and the investment portfolio with the cash requirements of the policy liabilities and

operating expenses. The timing of most policy liability payments is not known, and may take considerable time to determine precisely, and may be paid in partial payments.

Liquidity risk is the risk that the Corporation is unable to meet its financial obligations as they fall due. Cash resources are managed on a daily basis based on anticipated cash flows. The majority of financial liabilities, except for the provision for unpaid claims, pension and post-retirement benefits, and other liabilities, are short-term in nature and due within one year. The Corporation generally maintains positive overall cash flows through cash generated from operations as well as cash generated from its investing activities. Where overall cash flows are negative, the Corporation maintains sufficient liquid assets (money market) to cover any shortfall from operations. In addition, the Corporation has a netting arrangement with its bank 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 financial assets by contractual maturity or expected cash flow dates:

(\$ THOUSANDS)				
	Within One Year	One Year to Five Years	After Five Years	Total
December 31, 2014				
Bonds				
Canadian				
Federal	\$ 15,008	\$ 3,973,863	\$ 172,059	\$ 4,160,930
Provincial	45,723	1,069,259	-	1,114,982
Municipal	-	56,480	-	56,480
Corporate	270,150	2,932,111	28,164	3,230,425
United States				
High yield corporate	-	150,354	564,365	714,719
Total bonds	330,881	8,182,067	764,588	9,277,536
Mortgages	138,735	1,190,053	219,825	1,548,613
	\$ 469,616	\$ 9,372,120	\$ 984,413	\$ 10,826,149
December 31, 2013				
Bonds				
Federal	\$ -	\$ 4,155,940	\$ 42,959	\$ 4,198,899
Provincial	-	889,766	-	889,766
Municipal	-	30,622	-	30,622
Corporate	396,487	2,675,408	32,409	3,104,304
Total bonds	396,487	7,751,736	75,368	8,223,591
Mortgages	114,132	967,952	222,910	1,304,994
	\$ 510,619	\$ 8,719,688	\$ 298,278	\$ 9,528,585

Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Corporation is exposed to foreign exchange risk on its international, US equity, and US fixed income portfolios.

A 10% change in the US exchange rate as at December 31, 2014 would change the fair value of these investments and result in a change to net income of approximately \$71.5 million (2013 – nil) related to the monetary AFS financial assets and a change to OCI of approximately \$36.3 million (2013 – \$72.3 million) related to the non-monetary AFS financial assets. As all other foreign currency investments individually comprise five per cent or less of the total investment portfolio in both 2014 and 2013, the impact of a change in the exchange rate of these currencies is not expected to have a material impact on the portfolio.

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

9. Investment Income

(\$ THOUSANDS)	Classification	2014	2013
Interest			
Money market	AFS	\$ 2,403	\$ 1,814
Bonds	AFS	182,196	159,086
Mortgages	Loans	59,893	51,267
Equities	AFS	94	-
		<u>244,586</u>	<u>212,167</u>
Gains on investments			
Equities	AFS	339,874	321,225
Bonds	AFS	48,344	11,595
Unrealized fair value changes ¹	AFS	46,217	10
		<u>434,435</u>	<u>332,830</u>
Dividends and other income (expenses)			
Equities	AFS	173,788	119,189
Income from investment properties	Other	29,283	26,711
Investment management fees ²	Other	(9,811)	(6,278)
Impairment loss	AFS	(6,539)	(9,355)
Other	Other	(3,316)	(4,333)
		<u>183,405</u>	<u>125,934</u>
Total investment income		<u>\$ 862,426</u>	<u>\$ 670,931</u>
¹ includes changes in unrealized foreign exchange gains and losses on monetary AFS assets			
² includes internal and external fees			

(\$ THOUSANDS)	2014	2013
Amounts recognized in investment income for investment properties		
Rental income	\$ 74,329	\$ 76,309
Direct operating expenses that generated rental income	(43,421)	(47,861)
Direct operating expenses that did not generate rental income	(1,625)	(1,737)
Total income from investment properties	<u>\$ 29,283</u>	<u>\$ 26,711</u>

The Corporation participates in a securities lending program managed by a federally regulated financial institution whereby it lends securities it owns to other financial institutions. The Corporation receives securities of equal or superior credit quality as collateral for securities loaned and records commission on transactions as earned. As at December 31, 2014 and December 31, 2013, there were no securities loaned or received as collateral.

As at December 31, 2014, the 'Net change in available for sale financial assets' portion of other components of equity (OCE) is comprised of \$460.7 million (2013 – \$608.2 million) in unrealized gains and \$43.6 million (2013 – \$11.6 million) in unrealized losses.

10. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
December 31, 2014					
Cost					
Balance, beginning of year	\$ 31,709	\$ 164,494	\$ 103,760	\$ 7,890	\$ 307,853
Additions	26	1,387	2,153	1,556	5,122
Disposals	(850)	(908)	(6,191)	(459)	(8,408)
Balance, end of year	30,885	164,973	99,722	8,987	304,567
Accumulated depreciation					
Balance, beginning of year	-	133,425	51,006	2,691	187,122
Disposals	-	(1)	(5,592)	(458)	(6,051)
Depreciation charge for the year	-	3,203	13,406	1,306	17,915
Balance, end of year	-	136,627	58,820	3,539	198,986
Net book value, end of year	\$ 30,885	\$ 28,346	\$ 40,902	\$ 5,448	\$ 105,581
December 31, 2013					
Cost					
Balance, beginning of year	\$ 31,685	\$ 162,124	\$ 113,088	\$ 7,227	\$ 314,124
Additions	24	2,370	6,315	2,127	10,836
Disposals	-	-	(15,643)	(1,464)	(17,107)
Balance, end of year	31,709	164,494	103,760	7,890	307,853
Accumulated depreciation					
Balance, beginning of year	-	130,055	51,346	2,439	183,840
Disposals	-	-	(15,144)	(881)	(16,025)
Depreciation charge for the year	-	3,370	14,804	1,133	19,307
Balance, end of year	-	133,425	51,006	2,691	187,122
Net book value, end of year	\$ 31,709	\$ 31,069	\$ 52,754	\$ 5,199	\$ 120,731

The balances in property and equipment include \$2.7 million (2013 – \$6.7 million) in assets under development.

Property and equipment includes a disposal of \$0.4 million (2013 – additions of \$0.3 million) related to the Transformation Program (note 19).

11. Intangible Assets

(\$ THOUSANDS)	2014	2013
Cost		
Balance, beginning of year	\$ 208,059	\$ 148,334
Additions	76,515	68,459
Disposals	(4,341)	(8,734)
Balance, end of year	280,233	208,059
Accumulated amortization		
Balance, beginning of year	43,545	41,826
Disposals	(4,631)	(8,246)
Amortization charge for the year	19,017	9,965
Balance, end of year	57,931	43,545
Net book value, end of year	\$ 222,302	\$ 164,514

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

The balance in intangible assets include \$97.2 million (2013 – \$35.9 million) in assets under development.

The additions in intangible assets include \$50.5 million (2013 – \$59.9 million) related to the Transformation Program (note 19) and \$0.2 million (2013 – \$9.7 million) for leased computer software (note 7). There were no indefinite life intangible assets as at December 31, 2014 and December 31, 2013.

12. Provision for Unpaid Claims

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

(\$ THOUSANDS)	2014			2013		
	Gross	Reinsurance Recoverable	Net	Gross (restated)	Reinsurance Recoverable (restated)	Net (restated)
Notified claims	\$ 3,951,549	\$ (8,763)	\$ 3,942,786	\$ 3,912,994	\$ (6,699)	\$ 3,906,295
Incurred but not reported	3,561,183	-	3,561,183	3,088,945	-	3,088,945
Balance, beginning of year	7,512,732	(8,763)	7,503,969	7,001,939	(6,699)	6,995,240
Change in liabilities (assets):						
Provision for claims occurring in the current year	3,384,614	(6,038)	3,378,576	3,167,560	-	3,167,560
Change in estimates for losses occurring in prior years:						
Prior years' claims adjustments	133,728	2,167	135,895	(48,999)	(2,292)	(51,291)
Prior years' changes in discounting provision	45,617	(86)	45,531	(2,967)	(132)	(3,099)
	179,345	2,081	181,426	(51,966)	(2,424)	(54,390)
Net claims incurred per consolidated statement of comprehensive income	3,563,959	(3,957)	3,560,002	3,115,594	(2,424)	3,113,170
Cash (paid) recovered for claims settled in the year for:						
Claims incurred in current year	(1,077,073)	-	(1,077,073)	(1,029,268)	-	(1,029,268)
Recoveries received on current year claims	66,950	-	66,950	67,682	-	67,682
	(1,010,123)	-	(1,010,123)	(961,586)	-	(961,586)
Claims incurred in prior years	(1,916,836)	-	(1,916,836)	(1,701,412)	-	(1,701,412)
Recoveries received on prior years' claims	55,700	4,065	59,765	58,197	360	58,557
	(1,861,136)	4,065	(1,857,071)	(1,643,215)	360	(1,642,855)
Total net payments	(2,871,259)	4,065	(2,867,194)	(2,604,801)	360	(2,604,441)
Balance, end of year	\$ 8,205,432	\$ (8,655)	\$ 8,196,777	\$ 7,512,732	\$ (8,763)	\$ 7,503,969
Notified claims	\$ 4,661,581	\$ (8,655)	\$ 4,652,926	\$ 3,951,549	\$ (8,763)	\$ 3,942,786
Incurred but not reported	3,543,851	-	3,543,851	3,561,183	-	3,561,183
Balance, end of year	\$ 8,205,432	\$ (8,655)	\$ 8,196,777	\$ 7,512,732	\$ (8,763)	\$ 7,503,969

In 2014, the Corporation refined its ULAE reserve methodology to reflect more efficient claims handling expected from the implementation of claims transformation. The impact of this change to the 2014 net provision for unpaid claims is favourable, but not material.

The Corporation discounts its provision for unpaid claims using a discount rate of 3.1% (2013 – 3.5%). The Corporation determines the discount rate based upon the expected return on its investment portfolio, the expected asset default risk of its investment portfolio, and uses assumptions for interest rates relating to reinvestment of maturing investments. As a result of the slight decrease in the discount rate, there was an unfavourable adjustment to both current and prior years' provision of \$57.7 million (2013 – \$5.2 million favourable).

The prior year comparatives for ‘Notified claims’ and ‘Incurred but not reported’ have been restated to include development with IBNR to reflect how management reviews the claims data and to provide more relevant and comparable information. The prior year comparative opening and closing balances for ‘Notified claims’ have been reduced by \$2.80 billion and \$3.19 billion respectively, and ‘Incurred but not reported’ have been increased by \$2.80 billion and \$3.19 billion respectively.

The following table shows the effect of discounting and PFADs on the provision for unpaid claims:

(\$ THOUSANDS)	Undiscounted	Effect of Present Value	PFADs	Discounted
December 31, 2014				
Provision for unpaid claims, net	\$ 7,926,596	\$ (581,299)	\$ 851,480	\$ 8,196,777
Reinsurance recoverable	8,644	(969)	980	8,655
Provision for unpaid claims, gross	<u>\$ 7,935,240</u>	<u>\$ (582,268)</u>	<u>\$ 852,460</u>	<u>\$ 8,205,432</u>
December 31, 2013				
Provision for unpaid claims, net	\$ 7,329,668	\$ (586,185)	\$ 760,486	\$ 7,503,969
Reinsurance recoverable	8,769	(960)	954	8,763
Provision for unpaid claims, gross	<u>\$ 7,338,437</u>	<u>\$ (587,145)</u>	<u>\$ 761,440</u>	<u>\$ 7,512,732</u>

Claims development table

A review of the historical development of the Corporation's insurance estimates provides a measure of the Corporation's ability to estimate the ultimate value of claims. The top half of the following table illustrates how the Corporation's estimate of total undiscounted claims costs for each accident 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.

(\$ THOUSANDS)											
Insurance Claims - Gross of Reinsurance											
Accident Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Estimate of undiscounted ultimate claims costs:											
- At end of accident year	\$ 2,457,495	\$ 2,578,431	\$ 2,709,658	\$ 2,676,918	\$ 2,657,831	\$ 2,743,503	\$ 2,866,833	\$ 3,030,779	\$ 3,146,388	\$ 3,372,304	
- One year later	2,503,285	2,598,087	2,647,830	2,682,830	2,640,001	2,732,070	2,863,942	3,065,562	3,194,080		
- Two years later	2,465,521	2,517,961	2,651,655	2,692,277	2,626,760	2,730,183	2,830,063	2,985,690			
- Three years later	2,439,326	2,513,261	2,632,885	2,654,416	2,587,367	2,699,473	2,815,440				
- Four years later	2,419,725	2,508,005	2,633,582	2,621,457	2,594,054	2,779,267					
- Five years later	2,420,056	2,498,790	2,623,784	2,641,489	2,656,694						
- Six years later	2,430,329	2,496,837	2,612,371	2,676,603							
- Seven years later	2,421,466	2,491,614	2,614,214								
- Eight years later	2,418,345	2,499,350									
- Nine years later	2,416,437										
Current estimate of cumulative claims	2,416,437	2,499,350	2,614,214	2,676,603	2,656,694	2,779,267	2,815,440	2,985,690	3,194,080	3,372,304	28,010,079
Cumulative payments to date	(2,384,148)	(2,456,432)	(2,550,429)	(2,539,710)	(2,369,273)	(2,212,404)	(1,865,149)	(1,653,674)	(1,399,216)	(1,010,123)	(20,440,558)
Undiscounted provision for unpaid claims	\$ 32,289	\$ 42,918	\$ 63,785	\$ 136,893	\$ 287,421	\$ 566,863	\$ 950,291	\$ 1,332,016	\$ 1,794,864	\$ 2,362,181	\$ 7,569,521
Undiscounted provision for unpaid claims in respect of 2004 and prior years											128,325
Undiscounted unallocated loss adjustment expense reserve											237,394
Total undiscounted provision for unpaid claims											\$ 7,935,240
Discounting adjustment											270,192
Total discounted provision for unpaid claims (gross)											\$ 8,205,432

The table above reflects the total discounted provision for unpaid claims of \$8.21 billion (2013 – \$7.51 billion) before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.01 billion (2013 – \$0.01 billion) would be \$8.20 billion (2013 – \$7.50 billion).

The expected maturity of the provision for unpaid claims is analyzed below (undiscounted and gross of reinsurance):

(\$ THOUSANDS)							
	Less than One Year	One to Two Years	Two to Three Years	Three to Four Years	Four to Five Years	Over Five Years	Total
December 31, 2014	\$ 2,150,582	\$ 1,756,923	\$ 1,473,784	\$ 1,109,456	\$ 644,143	\$ 800,352	\$ 7,935,240
December 31, 2013	\$ 2,029,741	\$ 1,669,781	\$ 1,399,958	\$ 985,924	\$ 536,711	\$ 716,322	\$ 7,338,437

The non-current portion of the undiscounted provision for unpaid claims is \$5.78 billion (2013 – \$5.31 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at December 31, 2014 is 2.4 years (2013 – 2.4 years).

13. Unearned Premiums

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

(\$ THOUSANDS)	2014	2013
Balance, beginning of year	\$ 1,927,918	\$ 1,861,317
Premiums written during the year	4,223,474	4,041,195
Premiums earned in the year	(4,128,020)	(3,927,694)
Premium adjustment	(1,914)	(46,900)
Balance, end of year	\$ 2,021,458	\$ 1,927,918

14. Reinsurance

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

The Corporation entered into one year casualty and catastrophe reinsurance contracts beginning January 1, 2014 and 2013 as follows:

- a) For catastrophic occurrences, portions of losses up to \$225.0 million (2013 – \$225.0 million) in excess of \$25.0 million (2013 – \$25.0 million); and
- b) For individual casualty loss occurrences, portions of losses up to \$45.0 million (2013 – \$45.0 million) in excess of \$5.0 million (2013 – \$5.0 million).

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

15. 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). In addition, it sponsors two supplemental pension plans for certain employees. The Corporation is the legal administrator of the Management and Confidential Plan and the two supplemental pension plans. These plans provide benefits to members based on their length of service and salary in the final years leading up to retirement. Subject to the terms of the plans, pensions are indexed in line with increases in the Consumer Price Index (CPI). Employees are required to contribute to the Management and Confidential Plan. Effective September 1, 2013, new hires to management and confidential positions will not have holdback/short-term incentive payments included in pensionable earnings.

The Corporation also contributes to two other defined benefit pension plans for which it is not the sole sponsor. Current and former employees of the Corporation who are or were members of the Canadian Office & Professional Employees Union (COPE) Local 378 are members of the COPE 378/ICBC Pension Plan (COPE Plan). Half of the Trustees of the COPE Plan are appointed by the Corporation and the other half by COPE Local 378. The Board of Trustees of the COPE Plan is the legal plan administrator. The COPE Plan provides benefits to members based on their length of service and salary in the final years leading up to retirement. 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 B.C. Public Service Pension Plan. The Corporation has no fiduciary responsibility for, or role in the governance of, the COPE Plan or the B.C. Public Service Pension Plan.

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

The Corporation pays Medical Services Plan premiums, life insurance premiums, extended healthcare, and dental costs as post-retirement benefits for its qualifying retirees. The benefits are not prefunded. New management and confidential employees of the Corporation hired September 1, 2013 or later are not eligible for these benefits. Benefit entitlements differ for management and confidential and bargaining unit employees.

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes as at December 31 of each 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 post-retirement benefits actuarial valuations are as of December 31, 2012 and the COPE Plan is as of December 31, 2011. Updated actuarial valuations for each plan will be as of no later than three years from their most recent actuarial valuation date.

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

An additional liability may be recognized in respect of future surplus created by minimum funding requirements. For this purpose, these minimum funding requirements include going concern current service costs and minimum payments toward going concern unfunded liabilities. Payments toward solvency funding are not included because the British Columbia *Pension Benefits Standards Act* permits the Corporation to secure these payments with a letter of credit in lieu of cash solvency payments. As a result, the Corporation has determined that no additional liability is required to be recognized on the consolidated statement of financial position.

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	
	2014	2013	2014	2013
Weighted-average duration	20 years	17 years	18 years	17 years
Proportion of obligation in respect of:				
- Active members	69.0%	68.0%	68.0%	67.0%
- Deferred members	4.0%	3.0%	0.0%	0.0%
- Retired members	27.0%	29.0%	32.0%	33.0%

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.

COPE Plan accounting treatment

The results of the December 31, 2011 COPE Plan actuarial funding valuation resulted in a significant solvency deficiency for the COPE Plan which resulted in a contribution increase. The Trustees of the COPE Plan were unable to reach an agreement on how this increased contribution should be allocated between Plan members and the Corporation. On June 13, 2012, the Corporation filed a petition to the Supreme Court of British Columbia (Court) to seek a declaration that the Trustees of the COPE Plan have a duty to take all steps necessary to cause Plan members and the Corporation to equally share the costs of the COPE Plan in all circumstances. The Court hearing took place in March 2013 and a judgment was issued on March 27, 2013. The Court dismissed the petition. The Corporation appealed and on December 20, 2013 the B.C. Court of Appeal dismissed the Corporation's appeal. As a result, the Corporation was required to potentially fund significantly more than half of the required contributions. The Corporation prospectively changed its accounting treatment to reflect the Corporation's increased financial responsibility. Prior to 2013, the Corporation recognized its 50% share of the COPE Plan pension expense, defined benefit obligation and actuarial rereasurements in its consolidated financial statements. In 2013, the accounting recognition changed from recognizing 50% of the COPE Plan's financial impact to 100%.

The impact of the prospective change to the COPE Plan accounting treatment is presented as the 'COPE Plan accounting change' in the Financial information table.

Contributions to all pension and post-retirement benefit plans

Total contributions for employee future benefits for 2014, consisting of cash contributed by the Corporation to all of the funded pension plans and in respect of its unfunded pension and post-retirement benefits, were \$39.1 million (2013 – \$43.1 million). Estimated employer contributions for the year ending December 31, 2015 are \$40.9 million. The estimate is based on the plans' most recent actuarial funding valuations.

As permitted by legislation, the Corporation secured certain solvency funding requirements using unsecured letters of credit. As at December 31, 2014, the Corporation had two letters of credit: one secured for the Management and Confidential Plan for \$31.4 million (2013 – \$80.7 million) with step increases to \$52.6 million by October 2015; and one secured on behalf of the COPE Plan for \$9.2 million (2013 – nil) with step increases to \$22.9 million by October 2015. The use of the letters of credit led to the decrease in the Corporation's actual 2014 contribution. In addition, the Corporation can continue to secure certain solvency funding requirements using letters of credit.

Financial information

The net total liability for all pension plans and post-retirement benefits as at December 31, 2014 is \$408.2 million (2013 – \$307.4 million), which is reflected in the consolidated statement of financial position. Information regarding the pension plans and post-retirement benefits are as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2014	2013	2014	2013
Plan assets				
Fair value, beginning of year	\$ 1,600,083	\$ 996,330	\$ -	\$ -
COPE Plan accounting change	-	461,587	-	-
Interest on plan assets	77,745	66,763	-	-
Actuarial gain on assets	122,480	62,207	-	-
Employer contributions	32,526	37,278	5,716	4,881
Employee contributions	24,267	24,415	-	-
Benefits paid	(57,076)	(47,597)	(5,716)	(4,881)
Non-investment expenses	(650)	(900)	-	-
Fair value, end of year	\$ 1,799,375	\$ 1,600,083	\$ -	\$ -
Defined benefit obligation				
Balance, beginning of year	\$ 1,554,435	\$ 1,018,061	\$ 269,226	\$ 265,794
COPE Plan accounting change	-	441,308	-	-
Current service cost	56,512	61,448	9,112	10,781
Interest cost	76,227	67,408	13,224	12,330
Remeasurements on obligation				
- due to changes in financial assumptions	247,066	(81,319)	36,861	(11,795)
- due to changes in demographic assumptions	(810)	91,726	(2,541)	16,103
- due to participant experience	(106)	3,400	-	(19,106)
Benefits paid	(57,076)	(47,597)	(5,716)	(4,881)
Balance, end of year	\$ 1,876,248	\$ 1,554,435	\$ 320,166	\$ 269,226
Funded status – plan surplus (deficit)				
Impact of surplus derecognition	(11,162)	(83,794)	-	-
Net liability recognized in the consolidated statement of financial position				
	\$ (88,035)	\$ (38,146)	\$ (320,166)	\$ (269,226)
Impact of surplus derecognition				
Impact, beginning of year	\$ (83,794)	\$ (20,279)	\$ -	\$ -
COPE Plan accounting change	-	(20,279)	-	-
Interest on surplus derecognition	(4,022)	(1,825)	-	-
Remeasurements on surplus derecognition	76,654	(41,411)	-	-
Impact, end of year	\$ (11,162)	\$ (83,794)	\$ -	\$ -

The net total pension expense for the pension plans and post-retirement is \$57.7 million (2013 – \$63.6 million). In addition, the Corporation contributed \$0.9 million in 2014 (2013 – \$0.9 million) to the B.C. Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2014	2013
Cash and accrued interest	0.6%	1.1%
Equities		
Canadian	28.1%	29.2%
Foreign	27.6%	28.3%
Fixed income		
Government	29.7%	27.6%
Corporate	12.6%	13.8%
Mortgages	1.4%	0.0%
	100.0%	100.0%

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

Pension plan assets generated a return of 12.6% for the year ended December 31, 2014 (2013 – 8.8%).

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

As at December 31, 2014 and December 31, 2013, 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	
	2014	2013	2014	2013
Discount rate	4.0%	4.8%	4.0%	4.8%
Rate of compensation increase	3.1%	3.1%	n/a	n/a
Pension increase rate	2.0%	2.0%	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:

December 31, 2014				December 31, 2013			
Life expectancy at 65 for a member currently				Life expectancy at 65 for a member currently			
Age 65		Age 45		Age 65		Age 45	
Male	Female	Male	Female	Male	Female	Male	Female
21.2	24.2	22.4	25.2	21.3	24.0	22.3	24.7

As at December 31, 2014, the Medical Services Plan trend rate is assumed to be six per cent per annum for five years, decreasing to three per cent per annum thereafter. At December 31, 2013, the Medical Services Plan trend rate was assumed to be six per cent per annum for the first six years, decreasing to three per cent per annum thereafter.

As at December 31, 2014, the extended healthcare trend rate is assumed to be seven per cent per annum for the first year, decreasing linearly over five years to five per cent per annum thereafter. At December 31, 2013, the extended healthcare trend rate was assumed to be seven per cent per annum for the first year, decreasing linearly over six years to five per cent per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2014	2013	2014	2013
Estimated increase in defined benefit obligation - end of year due to:				
1% decrease in discount rate	\$ 367,764	\$ 261,930	\$ 56,667	\$ 45,243
1% increase in salary increase rate	\$ 91,166	\$ 72,481	n/a	n/a
1% increase in pension increase rate	\$ 289,383	\$ 208,421	n/a	n/a
1% increase in healthcare trend rate	n/a	n/a	\$ 8,719	\$ 7,090
1% increase in medical services premium increase rate	n/a	n/a	\$ 27,700	\$ 20,956
1 year increase in life expectancy	\$ 51,559	\$ 42,454	\$ 6,086	\$ 4,682

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.

16. Operating Costs by Nature

(\$ THOUSANDS)	2014	2013
Operating costs – by nature		
Premium taxes and commission expense	\$ 532,684	\$ 515,367
Premium deficiency adjustments	(36,445)	52,946
Employee benefit expense:		
Compensation and other employee benefits	374,548	369,702
Pension and post-retirement benefits (note 15)	58,588	64,450
Professional and other services	44,726	39,330
Road improvements and other traffic safety programs	32,283	31,605
Building operating expenses	30,178	32,227
Office supplies and postage	19,956	19,048
Computer costs	30,752	23,923
Depreciation and amortization	36,932	29,272
Restructuring	-	(2,686)
Other income	(6,933)	(1,200)
	<u>\$ 1,117,269</u>	<u>\$ 1,173,984</u>
Operating costs – consolidated statement of comprehensive income		
Premium taxes and commissions – insurance	\$ 467,879	\$ 540,688
Claims services	283,160	270,148
Operating costs – insurance	193,703	195,665
Operating costs – non-insurance	92,863	91,202
Road safety and loss management services	51,304	51,342
Commissions – non-insurance	28,360	27,625
Restructuring	-	(2,686)
	<u>\$ 1,117,269</u>	<u>\$ 1,173,984</u>

17. Deferred Premium Acquisition Costs and Prepaids and Premium Deficiency

The deferred premium acquisition costs for the Optional line of business are as follows:

(\$ THOUSANDS)	2014		2013	
Deferred premium acquisition costs, beginning of year	\$	147,300	\$	140,580
Acquisition costs related to future periods		151,996		147,300
Amortization of prior year acquisition costs		(147,300)		(140,580)
Deferred premium acquisition costs, end of year	\$	151,996	\$	147,300
Deferred premium acquisition costs	\$	151,996	\$	147,300
Prepaid expenses		19,454		10,002
Deferred premium acquisition costs and prepaids	\$	171,450	\$	157,302

The premium deficiency for the Basic line of business is as follows:

(\$ THOUSANDS)	2014		2013	
Premium deficiency, beginning of year	\$	(56,662)	\$	(5,550)
Acquisition costs related to future periods		89,061		84,638
Amortization of prior year deficiency		56,662		5,550
Actuarial valuation adjustment		(104,855)		(141,300)
Premium deficiency, end of year	\$	(15,794)	\$	(56,662)

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

(\$ THOUSANDS)	Commissions	Premium Taxes	Total
December 31, 2014			
Amount payable	\$ 353,874	\$ 187,929	\$ 541,803
Amortization of prior year deferred premium acquisition costs	88,370	2,268	90,638
Deferred premium acquisition costs	(115,892)	(36,104)	(151,996)
Premium deficiency	6,423	9,371	15,794
Premium taxes, commission expense and deferred premium acquisition costs	<u>\$ 332,775</u>	<u>\$ 163,464</u>	<u>\$ 496,239</u>
Represented as:			
Insurance	\$ 304,415	\$ 163,464	\$ 467,879
Non-insurance	28,360	-	28,360
	<u>\$ 332,775</u>	<u>\$ 163,464</u>	<u>\$ 496,239</u>
December 31, 2013			
Amount payable	\$ 344,108	\$ 179,813	\$ 523,921
Amortization of prior year deferred premium acquisition costs	85,525	49,505	135,030
Deferred premium acquisition costs	(111,925)	(35,375)	(147,300)
Premium deficiency	23,555	33,107	56,662
Premium taxes, commission expense and deferred premium acquisition costs	<u>\$ 341,263</u>	<u>\$ 227,050</u>	<u>\$ 568,313</u>
Represented as:			
Insurance	\$ 313,638	\$ 227,050	\$ 540,688
Non-insurance	27,625	-	27,625
	<u>\$ 341,263</u>	<u>\$ 227,050</u>	<u>\$ 568,313</u>

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

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

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 automobile insurance (note 1) in the province 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 vehicle-related fees for acquiring and distributing licence plates and decals including permits and other fees and fines. These collections are not revenue to the Corporation. The costs associated with the licensing and compliance activities conducted on behalf of the Province of B.C. are borne by the Corporation. These collections on behalf of and payments to the Province of B.C. are disclosed in the consolidated statement of comprehensive income under non-insurance operations.

Excess Optional capital to be transferred to the Province of B.C. (note 19) as at December 31, 2014 totaled \$138.8 million, which has been accrued as a payable. As at December 31, 2013, the government directed the Corporation to transfer excess Optional capital of \$237.0 million to the Province of B.C. and \$113.2 million to Basic insurance.

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

(\$ THOUSANDS)	2014	2013
Key management compensation		
Compensation and other employee benefits including restructuring costs	\$ 7,161	\$ 5,802
Pension and post-retirement benefits	643	726
	<u>\$ 7,804</u>	<u>\$ 6,528</u>

As at December 31, 2014, \$2.3 million (2013 – \$1.4 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 15. During the year ended December 31, 2014, the Corporation incurred \$3.3 million (2013 – \$3.0 million) in administrative expenses and investment management fees on behalf of these plans interest-free. In addition, the Corporation provides certain administrative, investment management, and office services to the plans at no charge. As at December 31, 2014, \$1.0 million (2013 – \$0.6 million) was payable to these plans for employer contributions.

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

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 protect its ability to meet the obligations owed to policyholders and others.

The Corporation is guided by the capital management framework of the Office of the Superintendent of Financial Institutions Canada (OSFI), adopting OSFI's minimum capital test (MCT) as a means to measure and monitor the Corporation's capital levels. The MCT utilizes a risk-based formula to assess the solvency of an insurance company by defining the capital available that is required to meet the minimum standards. The Corporation has set for itself an internal corporate management target MCT ratio of a minimum of 185%. The Corporation was in compliance with this internal management target throughout 2014. As at December 31, 2014, the Corporation's MCT was 193.0% (2013 – 204.4%), which includes the Transformation Program reserve as discussed below.

The corporate management target for MCT is comprised of two components being the Basic and Optional insurance business MCT targets. For the Basic insurance business, the British Columbia Government's *Special Direction IC2* requires the Corporation, through BCUC oversight, to maintain capital available equal to at least 100% of MCT. BCUC has approved a Basic management target MCT ratio at a higher level, sufficient to prevent capital falling below the 100% minimum threshold in most years (note 21).

For the Optional insurance business, the *Insurance Corporation Act* requires the Corporation to maintain a management target, comprised of the supervisory target as set out in the MCT guideline, and the margin, calculated by the Corporation's Chief Actuary and validated by the independent actuary appointed by the Board of the Corporation that reflects the Corporation's risk profile and its ability to respond to adverse events that arise from those risks, the MCT guideline, and the Guideline on Stress Testing issued by OSFI.

Excess Optional capital at year-end, less any other deductions as approved by the Treasury Board, is to be transferred to the Province of B.C. by July 1 of the following year. For 2014, the government directed the Corporation to transfer excess Optional capital of \$138.8 million to the Province of B.C. For 2013, the government directed the Corporation to transfer excess Optional capital of \$237.0 million to the Province of B.C. and \$113.2 million to Basic insurance (note 21).

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

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

(\$ THOUSANDS)	2014	2013
Transformation Program Reserve		
Balance, beginning of year	\$ 280,161	\$ 309,139
Reserve reduction	-	(400)
Costs including depreciation expensed during the year	(23,961)	(28,578)
Balance, end of year	\$ 256,200	\$ 280,161

During 2014, there were \$50.1 million (2013 – \$60.2 million) of Transformation Program costs capitalized in property, equipment and intangible assets (notes 10 and 11).

20. Contingent Liabilities and Commitments

a) Structured settlements

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

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

mitigated as the claimant will continue to receive payments, up to certain limits, from a not-for-profit organization that is funded by the insurance industry and endorsed by the Federal Government. The Corporation is only responsible for making payments for the excess, if any, between the claimant's annuity payments and the payment from the not-for-profit organization. At present, three federally licensed life insurance companies are approved for use by the Corporation. An insurance company is approved based on an ongoing analysis of total assets, credit rating analysis, and past service history. The present value of these structured settlements as at December 31, 2014 is approximately \$1.14 billion (2013 – \$1.08 billion), which are not recorded in the consolidated financial statements of the Corporation. Management does not believe any provision for credit risk is required in relation to these annuities as at December 31, 2014, as all approved life insurance companies are rated investment-grade and outstanding balances are backed by the not-for-profit organization. The not-for-profit organization provides guarantees of up to \$2,000 a month or 85% of the promised monthly income benefit, whichever is higher. The Corporation's exposure to credit risk beyond the guarantee is insignificant. To date, the Corporation has not experienced any losses resulting from these arrangements.

b) Lease payments

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

(\$ THOUSANDS)	2014		2013	
	Lease Payments	Net Present Value	Lease Payments	Net Present Value
Up to 1 year	\$ 9,957	\$ 9,659	\$ 11,930	\$ 11,530
Greater than 1 year, up to 5 years	17,707	16,197	22,740	20,590
Greater than 5 years	3,675	3,062	4,961	4,043
	<u>\$ 31,339</u>	<u>\$ 28,918</u>	<u>\$ 39,631</u>	<u>\$ 36,163</u>

The operating lease payments recognized as an expense during the year were \$16.5 million (2013 – \$17.1 million).

c) Other

As at December 31, 2014, the Corporation committed to five (2013 – seven) mortgage funding agreements totaling \$22.7 million (2013 – \$71.7 million).

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

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

The Corporation has an investment in a limited partnership for real estate in which a commitment of \$75.0 million was made. As at December 31, 2014, \$16.5 million of the commitment was funded.

21. Regulation over Basic Insurance

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

In addition, BCUC sets rates for Basic insurance that allow it to achieve the regulated capital targets. Effective November 2012, in any case where the estimates or outlook for the quarterly and/or year-end Basic MCT level is below 100%, BCUC has directed the Corporation to file a plan, within 60 days, for the restoration of MCT to or above the 100% minimum.

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

In 2013, the government established in legislation a framework for promoting greater rate stability and predictability in Basic rates, while continuing to maintain Basic insurance on a strong financial footing. The new rate smoothing framework limits the range of allowable Basic insurance rate changes for 2014 and beyond, and uses Basic capital to smooth through volatility in Basic insurance rates. A new capital management plan, as required by the framework, was approved in May 2014 and included the existing capital management solvency target and an additional margin of capital for rate smoothing. It also required the loss costs forecast variance not be reflected in 2013 Basic rates. For 2014 and beyond, BCUC may exclude some or all of that rate year's loss costs forecast variance in accordance with the new capital management plan approved by BCUC.

BCUC requires the Corporation to follow the financial allocation methodology it has approved with respect to allocating costs between Basic and Optional insurance business, and non-insurance business.

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

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

Allocation of Basic and Optional amounts

The Corporation operates its business using an integrated business model. Although the majority of premium revenues and costs are specifically identifiable as Basic or Optional (note 1), certain costs are not tracked separately. For those revenues and costs that are not specifically identified as Basic or Optional, a pro-rata method of allocation has been used to allocate the revenues and costs between the two lines of business. This method allocates revenues and costs to each line of business based on the drivers of those revenues and costs, the degree of causality, and any BCUC directives. BCUC directives have been applied on a prospective basis.

Insurance Corporation of British Columbia

Included in Basic are non-insurance costs, as the Corporation is required to provide non-insurance services such as driver and vehicle licensing and vehicle registration.

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2014	2013	2014	2013	2014	2013
Net premiums written	\$ 2,514,046	\$ 2,360,718	\$ 1,709,428	\$ 1,680,477	\$ 4,223,474	\$ 4,041,195
Revenues						
Net premiums earned	\$ 2,439,651	\$ 2,324,865	\$ 1,688,369	\$ 1,602,829	\$ 4,128,020	\$ 3,927,694
Service fees	34,459	32,228	24,851	24,412	59,310	56,640
Total earned revenues	2,474,110	2,357,093	1,713,220	1,627,241	4,187,330	3,984,334
Claims and operating costs						
Provision for claims occurring in the current year (note 12)	2,297,675	2,175,833	1,080,901	991,727	3,378,576	3,167,560
Change in estimates for losses occurring in prior years (note 12)	97,238	(11,257)	84,188	(43,133)	181,426	(54,390)
Claim services, road safety and loss management services	221,514	212,061	112,950	109,429	334,464	321,490
	2,616,427	2,376,637	1,278,039	1,058,023	3,894,466	3,434,660
Operating costs – insurance (note 16)	87,180	86,014	106,523	109,651	193,703	195,665
Premium taxes and commissions – insurance (note 17)	126,825	211,312	341,054	329,376	467,879	540,688
	2,830,432	2,673,963	1,725,616	1,497,050	4,556,048	4,171,013
Underwriting (loss) income	(356,322)	(316,870)	(12,396)	130,191	(368,718)	(186,679)
Investment income (note 9)	564,656	437,393	297,770	233,538	862,426	670,931
Restructuring	-	(1,650)	-	(1,036)	-	(2,686)
Income – insurance operations	208,334	122,173	285,374	364,765	493,708	486,938
Loss – non-insurance operations	(121,223)	(118,827)	-	-	(121,223)	(118,827)
Net income for the year	\$ 87,111	\$ 3,346	\$ 285,374	\$ 364,765	\$ 372,485	\$ 368,111
Equity						
Retained earnings, beginning of year	\$ 1,388,353	\$ 1,271,775	\$ 1,757,244	\$ 1,742,711	\$ 3,145,597	\$ 3,014,486
Net income for the year	87,111	3,346	285,374	364,765	372,485	368,111
Excess Optional Capital Transfer to Basic business (notes 18 and 19)	-	113,232	-	(113,232)	-	-
Excess Optional Capital Transfer to Province of BC (notes 18 and 19)	-	-	(138,781)	(237,000)	(138,781)	(237,000)
Retained earnings, end of year	1,475,464	1,388,353	1,903,837	1,757,244	3,379,301	3,145,597
Other components of equity, beginning of year	327,783	155,535	169,396	77,296	497,179	232,831
Net change in available for sale assets	(117,502)	158,130	(61,965)	84,431	(179,467)	242,561
Pension and post-retirement benefits remeasurements (note 15)	(53,031)	14,118	(28,305)	7,669	(81,336)	21,787
Other components of equity, end of year	157,250	327,783	79,126	169,396	236,376	497,179
Total equity	\$ 1,632,714	\$ 1,716,136	\$ 1,982,963	\$ 1,926,640	\$ 3,615,677	\$ 3,642,776
Liabilities						
Unearned premiums	\$ 1,196,252	\$ 1,121,858	\$ 825,206	\$ 806,060	\$ 2,021,458	\$ 1,927,918
Provision for unpaid claims (note 12)	\$ 6,245,421	\$ 5,722,123	\$ 1,960,011	\$ 1,790,609	\$ 8,205,432	\$ 7,512,732

22. Role of the Actuary and Auditor

The responsibility of the Board appointed external actuary is to report whether the annual valuation of the Corporation's policy liabilities which include provisions for claims and claims expenses, unearned premiums, and deferred premium acquisition costs has been carried out in accordance with accepted actuarial practice and regulatory requirements. This involves reviewing the annual valuation work of the Corporation's Chief Actuary to ascertain i) whether it is in accordance with accepted actuarial practice, ii) the adequacy of procedures, systems, and the work of others relied upon, and iii) the appropriateness of assumptions made and methods employed. The external actuary, in verifying the underlying data used in the valuation, also makes use of the work of the independent auditor. The external actuary's report outlines the scope of his work and opinion.

The independent auditor has been appointed by the Board of Directors. The auditor's responsibility is to conduct an independent and objective audit of the consolidated financial statements in accordance with generally accepted auditing standards and report thereon. In carrying out the audit, the auditor considers the work of both the external actuary and the Corporation's Chief Actuary when considering the provision for claims and claims expenses, unearned premiums, and deferred premium acquisition costs. The auditor's report outlines the scope of the audit and related opinion.

23. Subsequent Events

On April 13, 2015, the Corporation purchased a real estate investment for \$17.2 million.

On April 29, 2015, the Corporation's Investment Committee had approved the Corporation to acquire a 90% interest of a partnership agreement in a real estate investment for \$109.9 million and another real estate investment for \$53.6 million.

Between January 1, 2015 to May 15, 2015, the Corporation had entered into thirteen agreements to provide mortgage funding totaling \$138.0 million.

Corporate Governance

ICBC is a Crown corporation continued under the *Insurance Corporation Act*, and it is subject to the *Budget Transparency and Accountability Act* (BTAA) and the *Freedom of Information and Protection of Privacy Act*. ICBC must adhere to a number of acts, including:

- the *Insurance Corporation Act*
- the *Insurance (Vehicle) Act*
- the *Motor Vehicle Act*
- the *Off-Road Vehicle Act*

In 2003, the *Insurance Corporation Act* was amended to establish the BCUC as the independent regulator for Basic insurance rates. As ICBC is the sole provider of Basic insurance in B.C., this regulatory environment is important, providing customers with an independent and transparent review of our Basic insurance operations and an opportunity to be involved in the review. ICBC operates its Optional insurance in competition with the private sector. The non-insurance services we provide on behalf of the provincial government are set out in a Service Agreement between ICBC and the Province and are funded by Basic insurance premiums. ICBC is also governed by the Government's Letter of Expectations, which is an agreement on the respective roles and responsibilities of the provincial government and ICBC. It outlines high-level performance and reporting expectations, public policy issues and strategic priorities, as well as providing direction specific to ICBC in several key areas.

Schedule of Guarantees and Indemnities

As at December 31, 2014

There were no guarantees or indemnities provided by the Corporation during the fiscal year 2014.

Schedule of Debts

As at December 31, 2014

There were no long term debts secured by the Corporation at December 31, 2014.

Financial Information Reconciliation

For the year ended December 31, 2014

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 290
Total Remuneration – Employees	382,592
Total Remuneration Paid	<u>382,882</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (290)
Amounts capitalized or recovered	(15,566)
Severance	11,021
Benefits paid on behalf of employees	17,135
Timing and other differences	<u>(20,634)</u>
	(8,334)

Total Compensation and Other Employee Benefits per Note 16 (page 49)

\$ 374,548

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 will result 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 will differ from the amounts paid to suppliers for goods and services due to non-operating and capital payments, and amounts paid to claims suppliers for goods and services.

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABBOTT M.	82,112	9,041	BAHI J.	79,102	192
ABE I.	113,264	0	BAINS J.	137,587	826
ABEL E.	87,580	0	BAINS S.	107,640	4,805
ACKERMANN D.	85,113	2,474	BAINS T.	101,868	4,722
ADAMS R.W.	113,053	2,909	BAIRD P.	82,777	543
ADDISON Y.	83,577	89	BAKER H.	80,647	224
AGOSTI A.	84,161	975	BAKER L.	87,260	6,661
AHERN P.A.	125,420	400	BALDWIN K.	144,256	3,649
AHIRA D.	84,674	247	BANCOSTA F.	76,622	24
AIMERS K.	139,752	1,748	BANNISTER G.	84,274	240
AKIZUKI M.	80,559	645	BARДУА B.	77,347	0
AKTAS N.M.	77,080	0	BARKLEY D.M.	78,743	397
ALAMAR C.	77,555	0	BARLOW M.	89,071	40
ALBAN M.	81,560	0	BARNES J.	122,514	4,852
ALBANESE V.	195,765	3,406	BARNES S.	83,071	74
ALDERSON B.	85,384	480	BARNHARD J.	75,140	310
ALLEN D.	79,284	0	BARRETT S.	88,436	775
ALLISON S.D.	75,110	330	BARRETTE C.J.	76,015	0
ANDERSON C.R.	79,955	0	BASILE G.	85,112	106
ANDERSON D.R.	139,283	62	BASRA S.S.	86,774	250
ANDERSON R.	78,513	41	BASSETT A.	75,738	5
ANDERSON W.	94,411	173	BATISTA F.	157,218	3,198
ANDREW A.	79,239	475	BAUER G.W.	96,067	5,033
ANDREW D.L.	92,303	5,043	BAXTER N.	109,399	3,973
ANDREWS C.	102,163	695	BEASLEY D.	84,937	855
ANG S.	81,108	0	BEATTY D.	86,688	214
ANGANU I.	85,167	100	BEAUDET L.R.	83,412	0
AOKI S.	104,180	482	BEAUDOIN D.	154,523	1,693
ARAI B.	112,082	2,056	BEAULIEU M.	81,993	977
ARARSO T.	83,482	0	BEAUREGARD G.	159,487	1,926
ARCHIBALD J.	115,291	2,669	BECK J.R.	130,382	1,436
ARMITAGE S.	78,055	0	BECK K.	87,923	4,169
ARMSTRONG C.	106,769	4,967	BEECH R.	82,593	156
ARNDT J.	102,189	1,950	BEISICK R.	93,410	1,592
ARNETT L.	96,150	0	BENINCASA J.	99,286	749
ARNOLD K.	88,221	1,481	BENSON L.	117,177	362
ARTHUR J.	93,969	0	BENTLEY L.	102,919	667
ARTHURS J.	81,427	0	BERGLIND T.	83,625	29
ASAPH S.L.	87,655	171	BERGMAN J.	77,831	19,148
ASHBROOK L.	80,662	713	BERRY D.	77,122	1,498
ASMUNDSON P.H.	75,926	0	BEST L.	97,397	667
ASTLES L.	75,705	477	BEST V.	127,359	0
ATHERTON J.P.	134,858	1,435	BESZEDES D.	94,629	1,502
ATKINS P.L.	104,697	121	BETKER J.	102,714	91
ATTWELL T.S.	75,684	0	BEVAN A.	89,782	6,215
AUGUSTINE B.	99,967	0	BEVERIDGE M.K.	81,324	587
AUJLA S.	106,264	3,349	BHULLAR A.	77,719	0
AUVACHE C.	96,364	843	BIEBER B.	77,168	71
BAADSVIK E.J.	109,792	84	BIEBERSTEIN A.	114,095	3,039
BABEY L.	90,482	71	BIEHLER J.L.	82,134	125
BABYUK A.	78,985	0	BISHOP C.	95,490	257
BADANIC D.J.	90,214	1,168	BISHOP S.	171,018	1,985
BAGHERI P.	82,450	1,387	BJORNSON M.C.	91,639	16,571

**Remuneration and expenses paid to employees
for the year ended December 31, 2014**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BLACK G.	157,176	4,049	BRUNSCH S.	150,994	2,963
BLACK J.	108,723	59	BRYAN M.	115,376	4,586
BLACKBURN M.	77,368	0	BRYSON C.	80,331	27
BLACKKEY F.M.	83,276	0	BUCKLAND J.	75,926	1,264
BLACKLOCK J.	111,023	4,411	BUDD B.	88,433	0
BLAIR L.	77,569	157	BUFFETT S.	89,074	2,911
BLAKE A.I.	78,789	2,256	BULHOES G.	77,252	71
BLUCHER M.	430,095	20,251	BURNETT A.P.	136,364	7,719
BOAN D.	135,991	8,024	BURNETT P.	129,496	750
BODIN G.E.	104,492	4,656	BURRILL S.	87,973	6,844
BODNAR C.P.	115,295	3,283	BUTLER G.	194,232	2,038
BODNAR L.	104,125	3,770	CAIN P.	95,180	1,131
BOGDANOVIC S.	81,958	1,740	CALBICK L.	101,821	1,440
BOGLARI S.	121,795	1,196	CALLISON C.	75,340	347
BOMBARA S.D.	75,856	101	CAMARA C.	75,887	0
BONDERUD C.A.	77,767	1,721	CAMARA M.A.	75,926	0
BONDI R.L.	83,228	104	CAMPBELL B.J.	110,310	4,175
BONNETT B.	80,965	7,437	CAMPBELL C.M.	75,907	106
BOORMAN R.	84,168	171	CAMPBELL E.J.	87,380	171
BOOTH B.A.	105,693	696	CAMPBELL G.J.	75,145	258
BOOTH C.	80,331	50	CAMPBELL J.H.	173,640	483
BOOYENS J.	141,213	23	CAMPBELL L.	114,394	2,838
BOURDIN E.	159,909	1,227	CAMPBELL T.	84,844	1,358
BOURNE J.R.	97,059	221	CANOFARI S.	124,242	722
BOWYER C.	76,321	0	CARAGATA G.	102,932	252
BOYAL M.	75,980	198	CARAVETTA M.	129,329	735
BOYTINCK T.	93,090	2,138	CAREY D.	88,118	2,966
BRAATHEN G.	122,971	1,829	CARLE T.E.	76,958	71
BRADSEN L.	90,626	216	CARLOW J.	89,707	840
BRADSHAW K.	84,897	37	CARLSON D.	76,099	76
BRAKOP I.	78,591	7,668	CARMONT T.	79,819	253
BRANDT T.E.	98,509	0	CARNEY L.	89,466	0
BREARLEY A.	105,912	1,163	CARPENETTI A.	82,142	26
BREDIN J.	86,623	551	CARPENTER W.	271,387	9,711
BREGEDA K.	104,702	350	CARRIER H.	75,346	171
BREWER S.C.	82,197	0	CARRIERE S.	77,168	13
BRIAULT J.M.	76,099	0	CARSON C.	79,900	926
BROKOP D.	75,401	738	CARSTENS N.L.	121,489	8
BROPHY P.	120,196	175	CARSWELL A.B.	75,657	888
BROWN A.	77,913	568	CARSWELL G.	112,642	2,370
BROWN D.	85,196	403	CARTER J.	159,759	4,981
BROWN G.G.	80,444	535	CARTER L.M.	94,638	627
BROWN K.	106,513	0	CARTER S.L.	77,082	736
BROWN K.L.	75,930	267	CARTIER A.	79,379	4,210
BROWN M.	88,260	0	CARTWRIGHT K.	86,067	325
BROWN P.C.	75,833	303	CARUSI A.	82,576	1,968
BROWN R.	86,995	871	CARUSI J.	114,195	790
BROWNE M.	113,185	70	CARVAJAL L.	110,390	0
BROZIC B.	80,528	80	CARVELL W.	79,999	107
BRUNAC-WHITE S.	85,792	8,808	CASCON S.	82,377	71
BRUNEAU M.	112,318	3,857	CASTEL S.	75,926	663
BRUNI N.C.	81,785	0	CASWELL B.	172,873	532
BRUNO M.	90,471	316	CATALANO R.	92,030	0

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CATLEY T.	104,590	0	CHOY K.	101,299	2,639
CAUSER M.	75,367	1,300	CHRISTENSEN A.	113,890	6,453
CAUSTON C.	75,738	1,808	CHRISTENSEN M.	82,014	352
CAVANAGH M.	78,541	10	CHRISTENSEN M.A.	75,688	573
CECILIA A.	77,568	0	CHU A.	95,616	1,419
CELETTI N.	195,631	150	CHU E.	89,364	0
CHAHAL K.	93,916	163	CHU S.	76,728	0
CHAMBERLAIN P.W.	88,417	0	CHUAH C.	95,733	748
CHAN AL.	109,436	71	CHUI F.	75,891	8,915
CHAN AN.	95,944	1,281	CHUNG D.	83,392	1,054
CHAN B.R.	93,846	1,290	CIAMPELLETTI J.	92,024	2,994
CHAN D.	85,627	671	CIARDULLO G.	84,759	664
CHAN H.	98,261	2,196	CICCOZZI F.	105,520	300
CHAN J.K.	89,887	0	CLAIR K.	108,616	0
CHAN L.	87,380	0	CLANCY D.	227,702	4,844
CHAN M.	96,528	0	CLARK C.	109,992	5,439
CHAN M.D.	101,607	1,088	CLARKE D.	102,924	0
CHAN ROB.	94,996	0	CLARKE E.	89,114	0
CHAN RON.	96,917	1,885	CLARKE M.P.	89,990	131
CHAN S.	98,476	1,192	CLARKE-SHERMAN C.	77,607	0
CHAN S.	76,905	1,192	CLENAHAN D.A.	105,627	6,356
CHAN S.Y.	120,158	1,615	CLIFFORD R.	166,045	360
CHAN T.	159,507	1,888	CLOUGH R.	76,330	184
CHAN V.	94,386	1,972	COADY A.	209,841	3,349
CHANDANI S.	91,613	750	COATES W.	125,619	3,559
CHANDRA R.	81,916	194	COLES W.	80,587	19,760
CHANDRA S.	109,211	3,752	COLLINGS N.	83,365	228
CHANG P.	98,284	801	COMBERBACH S.	121,732	1,682
CHANG R.K.	128,845	11	COMEAU S.	80,149	466
CHAPMAN S.	90,797	0	COMMINS B.	85,693	358
CHAPUT R.	125,631	2,157	CONDOTTI J.	101,808	510
CHASE P.B.	106,546	63	CONNOLLY A.	90,822	45
CHEADLE L.	81,496	451	CONSTABLE C.	99,647	249
CHELA S.	89,938	0	COOK B.	95,520	0
CHEN A.	143,250	2,216	COOK C.	104,504	0
CHEN K.	103,068	2,251	COOMBES S.	80,345	0
CHENG B.	181,530	1,520	COOPER A.	124,568	394
CHEUNG M.	82,224	0	COOPER D.	101,815	944
CHEUNG P.	110,920	0	COPP D.	115,305	0
CHEUNG R.	97,996	0	CORAY M.	76,239	1,347
CHIANG J.	178,001	911	CORSIE T.	104,006	7,356
CHIANG S.	76,045	1,086	COULTHARD R.	76,488	0
CHIN R.	83,159	64	COURTNEY T.	260,962	7,252
CHIU C.	130,336	0	COX C.F.	77,988	235
CHIU G.	85,868	2,264	CRAIG B.	110,592	2,634
CHIU G.L.	93,239	0	CRAVER S.A.	205,135	10,143
CHIU P.	93,922	0	CRIPPS L.	85,046	199
CHORNEY L.	92,816	352	CROMBIE S.	336,027	4,137
CHORNEY T.	88,253	729	CROSBY A.	77,614	171
CHOW B.	94,720	0	CROSS T.	104,473	309
CHOW KE.	76,180	28	CRYSLER E.	101,931	1,643
CHOW KI.	119,382	503	CUDLIP A.G.	142,936	1,319
CHOW M.	126,158	3,737	CULOS E.R.	109,616	5,827

**Remuneration and expenses paid to employees
for the year ended December 31, 2014**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CURLL S.	75,942	9,786	DOELL L.B.	79,526	71
CURRAN C.	179,047	0	DOLINSKY R.	99,996	3,648
CURRAN J.	81,785	543	DOLLARD J.	77,682	62
CURRIE C.	78,109	0	DOMES J.M.	107,535	171
CUTAIA D.	90,237	1,567	DONALDSON C.	115,016	1,192
CUTHBERT B.	81,453	43	DONG J.	116,850	2,017
DAKIN M.	153,872	4,017	DORAN A.	251,361	3,166
DALE L.	95,432	6,185	DORICIC J.	164,444	3,535
DALMAN S.	77,530	0	DOSANJH J.K.	88,455	12
DAME R.	75,910	0	DOUGLAS E.R.	78,807	52
DAMON C.L.	96,816	2,013	DOWDELL A.	92,550	171
DANTU P.	79,560	0	DOWNEY M.	100,775	3,707
DARKE M.	88,740	44	DOYLE C.	87,838	0
DAVIDSON B.	93,965	1,474	DRAPER L.	113,083	3,053
DAVIS L.	81,059	3,063	DREYER P.	166,463	10,624
DAVIS S.G.	103,656	18	DRUICK D.L.	76,550	1,336
DAVIS T.	105,055	0	DU PLESSIS A.	143,788	2,639
DAWKINS F.	83,422	534	DUDLEY A.	105,859	0
DAY M.	78,253	1,255	DUFAULT D.	85,600	8,137
DAY T.M.	91,411	5,458	DUFFIELD J.	79,257	966
DE GOEDE T.	75,438	279	DUGAY A.	78,071	15
DE LEUR P.	125,202	17,762	DUNSTAN M.	144,949	6,885
DE ZEN R.	130,844	2,039	DUNWOODY P.C.	167,743	533
DEAK M.	87,822	179	DURRAD D.	82,488	0
DEAN D.	123,151	24,031	DUSSEAULT T.	85,349	9,129
DEAR K.	105,335	230	DUTCHYN D.W.	79,001	398
DEERING S.K.	82,586	353	DUTRA K.B.	90,801	72
DEHESTANI A.	88,733	37	DYNOWSKI R.	75,056	0
DELL A.	122,336	903	EASTWOOD G.	221,986	10,597
DELLA-COLETTA B.	91,014	705	EDDIN S.	406,338	11,292
DELMARK R.	121,125	5,167	EDEN G.	185,051	2,965
DEPOURCQ J.	79,347	265	EDWARDS B.	115,461	2,581
DERBY L.	97,244	927	EEUWES J.	83,912	0
DERINZY L.A.	79,392	40	EGAN S.	89,290	130
DESABRAIS B.	152,362	1,651	EILERS K.E.	124,175	799
DESHANE R.	106,570	263	EKELUND D.A.	117,138	1,977
DESPIRT M.	89,532	0	ELDER J.	207,168	17
DEVRIES K.R.	93,027	403	ELLIOTT D.	80,630	1,159
DEYELLE C.	80,603	244	ELLIOTT G.	108,931	103
DHANANI S.	78,028	1,440	ELLIS J.	94,793	0
DHANANI Y.	130,091	2,224	EMERSON J.M.	76,968	259
DHANDA A.	77,696	0	ENQVIST C.D.	105,586	0
DI POMPONIO F.	81,785	0	ERHARDT J.	81,244	147
DI TOSTO R.S.	104,031	3,317	ERHARDT S.	80,577	240
DIAS R.	153,872	657	ERICKSON D.M.	105,351	208
DICESARE J.	102,744	5,592	ERSKINE M.	93,180	0
DICKINSON J.	210,061	3,733	ESPERSEN T.	75,926	0
DIEP A.A.	155,171	1,957	ESTRADA M.	75,308	0
DILWORTH J.	131,618	3,914	EUPER V.	171,019	4,235
DINNIE S.A.	89,516	20	EVANS A.	113,223	3,824
DIXON B.J.	91,022	2,027	EVANS J.L.	106,150	1,129
DIXON C.J.	84,211	50	EVANS J.R.	77,356	3,706
DOAN A.	76,069	171	EVERELL H.	112,326	290

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
EVINGER P.	94,745	783	FRASER J.	85,224	1,523
EWASIUK W.	79,955	0	FRASER S.	100,977	579
EYTON W.L.	80,570	0	FREMMERLID T.	82,836	1,504
FAIRBRIDGE C.	143,246	2,404	FRISON E.	88,990	15
FAIRHURST R.G.	114,093	0	FRITZ J.	111,282	659
FANG M.	100,361	99	FROST S.	101,332	1,992
FANTINIC N.A.	81,915	171	FULLER R.	76,736	0
FARR J.	103,688	1,658	FULLERTON S.	102,037	5,127
FARRELL H.	82,441	1,049	FURLONG D.	110,411	0
FAST L.	89,879	578	FYFE M.	78,541	0
FAY G.G.	75,213	35	GABAS M.	116,856	2,003
FAZEKAS A.	79,469	229	GAHAN M.	79,705	0
FEARS E.M.	104,629	114	GALLANT C.L.	108,941	36
FEDERICO E.	95,723	3,191	GALLOWAY J.	98,348	1,838
FEDOROFF G.	116,503	1,720	GALUSKA J.A.	75,390	0
FELIX N.D.	127,131	971	GAMBLE J.	151,980	41
FENRICH R.	80,827	0	GARDINER G.G.	116,616	397
FERGUSON G.	77,394	0	GARDNER J.	117,455	1,476
FERNANDES C.	84,503	0	GARDNER P.	161,640	961
FERRABY S.	97,986	2,639	GARLOUGH L.	93,173	71
FERRARI D.	122,018	1,392	GARRETT R.	87,687	247
FERRISS J.A.	85,127	3,097	GARRIOCH S.	88,171	1,015
FERTILE K.R.	75,926	1,251	GASTER H.R.	94,386	709
FIALA P.	79,109	0	GAULEY K.	124,684	654
FIELDING J.	125,340	1,038	GAUVREAU S.	77,056	0
FILIPCHUK D.	104,866	5,608	GEBERT M.	101,242	3,706
FINCH S.	77,698	708	GEHON D.	79,277	2,671
FINSTAD B.	80,555	171	GELIN K.	105,592	286
FIORVENTO D.	90,759	5,310	GENEREAUX S.U.	82,351	0
FISCHER P.	85,886	666	GERMANN B.	76,246	137
FISHER L.F.	78,562	1,007	GIBBS M.	87,330	8,685
FISHER R.	143,675	2,123	GIBSON C.	151,767	23,542
FITRIANI M.	81,783	0	GIBSON M.	152,723	2,713
FLEMING G.	161,240	344	GIESBRECHT L.	77,110	172
FLOTO S.J.	84,137	4	GILBERT W.	78,221	6,886
FOLEY J.	89,549	2,700	GILES J.	135,111	1,748
FOLEY M.	86,897	1,840	GILFILLAN S.	83,114	539
FOORT A.	93,715	815	GILL SA.	85,140	0
FORBES I.	116,258	4,269	GILL SI.	101,559	171
FORD D.	101,176	51	GILLICH C.	85,876	82
FORMAN J.	121,757	3,066	GILLIES J.	76,174	216
FORREST L.	105,250	250	GIN J.	101,800	0
FORSTER D.	82,576	82	GINTER G.	128,332	0
FOSTER R.J.	75,910	58	GIRARD M.A.	154,109	13,554
FOWLER J.L.	89,952	812	GLENN L.	85,936	3,236
FOX M.R.	81,332	0	GODARD M.	81,628	1,367
FRAMST D.C.	78,523	171	GODINEZ R.	113,164	0
FRANCIS M.J.	200,402	3,576	GOLDSWORTHY K.	81,747	1,709
FRANK K.	77,351	0	GONZALEZ A.	82,545	174
FRANKS S.	80,105	33	GOODMAN N.	84,253	0
FRANSSSEN H.	85,019	94	GOODMAN P.	80,909	5,210
FRANZKE I.	97,930	522	GORDON D.	93,117	0
FRASER E.	86,739	871	GORDON T.	132,137	3,453

**Remuneration and expenses paid to employees
for the year ended December 31, 2014**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GORMAN K.	152,262	4,610	HARRIS J.F.	149,919	1,359
GORMICAN D.F.	154,617	2,639	HARRON R.W.	180,067	627
GOSLING G.	124,737	2,046	HART A.	114,883	382
GOSSIP P.	112,137	70	HARTREE S.	77,953	388
GOULD A.	358,571	1,545	HATCHER J.	104,867	4,527
GOULET J.J.	103,943	3,753	HATTON K.	153,652	0
GOVETT D.	270,851	1,045	HAUSCH K.	101,179	580
GRAHAM L.	120,634	0	HAUSCH R.	78,973	1,620
GRAHAM S.	80,901	2,087	HAVERLAND C.G.	80,905	0
GRAHN C.	107,464	2,000	HAWK S.	80,916	87
GRANT D.	88,340	304	HAYDEN M.	122,474	1,961
GRANT M.	87,845	0	HAYWARD G.	106,298	5,517
GRAY J.S.	129,528	0	HAYWARD L.M.	77,324	213
GRAY S.	101,511	3,715	HAYWARD T.	95,300	0
GRAYSON K.	110,513	3,788	HAZLETT M.W.	106,112	1,737
GREEF B.	90,934	0	HEESE R.	88,051	0
GREENE L.	125,537	0	HEGINBOTTOM J.	105,084	1,349
GREER C.A.	89,875	0	HEIDNER J.	79,036	4,034
GREGOIRE J.	87,564	0	HEINZ E.R.	116,537	2,746
GREGOR R.	79,320	34	HEISKANEN B.	78,847	296
GREGOV V.	77,254	295	HEMBROUGH S.D.	109,323	2,691
GREGSON H.A.	83,781	2,148	HENDERSON D.	145,989	774
GREWAL C.	120,852	184	HENG D.	81,019	2,200
GREWAL R.	81,976	7,834	HEPBURN J.	79,487	0
GROSSE L.	150,831	729	HEPHER K.A.	117,978	1,213
GROSSMAN A.	122,303	610	HERBOSA W.	80,851	0
GUERRA L.	75,926	1,958	HERITAGE R.	145,125	188
GUICHON C.S.	79,265	221	HERTSLET D.	108,552	692
GULLETT L.	160,192	3,604	HESSE P.	87,360	159
GUNN D.	105,050	79	HEUCHERT T.	125,434	2,766
GUNNARSON S.	79,850	3,070	HIBBERT L.	117,489	3,869
GUSTAFSON C.L.	86,453	8,759	HICKEY B.	75,918	226
GUTICA V.	94,485	7,414	HIEBERT B.	86,112	12
GUYMER D.R.	96,371	1,570	HIEBERT D.A.	79,571	0
GWILT M.	92,773	2,261	HIEBERT K.	113,846	2,068
HAAF S.	80,105	434	HILL D.	120,399	8,557
HACKETT P.W.	96,961	84	HILL G.	130,976	744
HALCROW S.	81,487	0	HILL M.	87,764	0
HALE R.	202,075	7,517	HILLIAM K.J.	94,227	2,774
HALL K.	147,129	3,364	HINTON M.	124,639	3,585
HALL M.	113,444	7,063	HIZON E.	142,948	0
HAMILTON R.	99,705	0	HO C.K.	90,714	7,387
HAN K.	91,940	250	HO-REWCASTLE A.	111,158	0
HANCOCK C.S.	129,452	8,105	HODGINS E.	169,841	1,976
HANCOCK S.	81,972	496	HOLEKSA C.D.	83,109	141
HANER C.D.	106,749	3,055	HOLLAND G.	122,140	851
HARBICK J.	76,635	65	HOLLAND S.	137,415	36
HARDMAN G.	89,691	2,361	HOLLEFREUND G.	95,967	4,685
HARDY C.	77,851	171	HONEYBUNN K.	103,899	127
HARDY P.	91,578	6,005	HOOKER J.R.	83,113	46
HARMAN N.B.	78,899	10	HOOTON A.	149,027	799
HARRINGTON D.	167,215	2,960	HOPKINS D.P.	116,776	186
HARRINGTON S.	176,888	8,745	HORNE J.	173,916	11,790

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
HORROCKS B.	135,535	3,621	JANSSEN K.	100,044	436
HORVATH J.	85,584	0	JARVIS B.	403,046	13,474
HOSKINS B.D.	94,770	507	JAYA MADHAVAN R.	77,339	789
HOSKINS J.	77,262	135	JENNINGS D.L.	79,606	0
HOWARD A.	105,691	646	JENNINGS T.B.	78,364	640
HOWARD H.	78,402	0	JERICK E.	87,477	7,864
HOWARD P.	75,999	2,471	JESSA T.	86,220	0
HOWARTH C.	75,739	0	JETTE D.	107,373	2,656
HSU N.	107,143	4,475	JEVONS D.P.	109,127	3,171
HUBER D.	115,353	1,699	JHUTTI B.	77,798	682
HUBER J.	92,267	71	JIA J.	75,797	2,716
HUGGINS P.	114,290	3,461	JIA N.	75,334	699
HUGHES K.	85,839	3,122	JIBSON S.	110,762	0
HUI J.	88,690	41	JIMENEZ N.	229,544	5,646
HUI K.Y.	82,254	171	JIVRAJ R.	134,446	2,407
HUI M.	100,502	1,543	JOHAL B.	116,222	565
HUNDAL K.	90,785	1,880	JOHAL C.	80,933	0
HUNG D.	96,422	1,018	JOHAL G.K.	114,041	0
HURZIN B.	83,551	214	JOHAL I.S.	85,393	192
HUTCHON H.	77,342	0	JOHAL K.	107,656	5,153
HUTSON J.R.	89,068	981	JOHAL R.	76,353	125
HUTTON R.C.	93,542	101	JOHANNESSEN B.	104,661	969
HUTTRAM L.	75,738	171	JOHANSEN C.A.	81,938	1,264
HUXLEY K.	112,981	7,006	JOHANSEN S.S.	101,511	156
HWANG S.	80,854	1,440	JOHE A.	102,689	0
IACOBBAZZI E.	110,937	2,797	JOHL J.	106,621	2,707
IKEDA M.	78,448	0	JOHNSON L.J.	76,545	0
ILLINGWORTH J.	75,329	0	JOHNSON R.	76,253	65
IMRE O.	144,739	5,517	JOHNSTON D.	156,129	258
IRVING J.C.	81,867	409	JOHNSTONE D.M.	210,484	2,364
IRWIN K.	267,009	8,309	JOHNSTONE J.	144,761	4,392
ISAAC G.	95,552	69	JONES B.	78,584	0
ISAAC J.	77,354	0	JONES B.M.	80,256	1,430
ISAAC T.R.	108,325	5,234	JONES D.L.	125,130	0
ISBISTER R.	78,798	227	JONES D.M.	88,243	1,581
ISLAM S.	105,109	1,006	JONES R.	132,674	0
ISMAEL K.	114,162	0	JORGE C.	95,730	3,012
ISMAGILOVA J.	81,632	0	JOSEPH M.	125,319	7,298
IVERSON D.	89,845	1,847	JOSEPHS R.	81,501	3,532
IVISON M.	92,529	0	JOYCE D.	159,406	3,591
JACKSON C.C.	87,732	0	JOYCE S.	79,799	70
JACKSON D.	103,527	0	JOYS K.	92,242	1,820
JACKSON G.	78,648	71	JUDD M.	86,522	266
JACKSON S.D.	98,144	11	JUDGE J.	111,579	171
JACOBS D.	77,799	0	JUNG M.N.	99,410	0
JACOBSON C.	82,133	131	JUNNILA C.	102,141	562
JAFFRAY G.	102,869	0	JURIET I.R.	80,744	181
JAHN R.	78,357	0	JUTLA H.	154,316	1,973
JAIT D.	83,014	171	KAHLON R.	151,837	0
JANDL R.D.	92,791	2,327	KAILA N.S.	133,894	359
JANG R.	76,091	71	KAILA-GREWAL I.	87,938	1,368
JANKOVICH L.	78,491	350	KAJI J.H.	90,071	0
JANSEN A.	95,676	8,522	KAJIWARA D.	91,247	1,269

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KALISCH G.	78,288	0	KOUDI N.	90,933	0
KAMBOH C.	80,000	1,335	KOWAL K.	77,033	1,593
KAN C.	125,169	417	KOWALIK J.	81,597	1,554
KAN J.	81,083	1,546	KOWEY B.	99,487	820
KAN R.	106,787	0	KOZAR J.	89,037	1,628
KANANI R.	82,361	60	KOZYNIK S.	116,171	0
KARASIUK J.	103,623	850	KRAKONCHUK K.	92,366	2,893
KAUFMANN K.	115,752	3,736	KRANJC S.	80,279	0
KAUFMANN N.	78,257	171	KRISTOPAITIS A.	76,274	591
KAYSER M.	76,296	819	KRUEGER D.K.	98,847	288
KEEN R.	81,899	6,040	KRUSEL R.	89,719	0
KEGLER B.	116,998	5,453	KUBIK P.	87,765	0
KEKS L.G.	105,359	849	KUCHER L.	121,697	7,009
KELENY R.	107,224	1,407	KULLMAN N.	89,470	256
KELLER S.	84,346	204	KUMAR R.	87,108	91
KELLETT T.	113,949	0	KUMARAN S.	75,196	0
KELLEY J.	89,467	205	KUNG M.	90,674	0
KELLY M.	85,530	0	KUNZER A.	101,333	446
KEMPLING N.	79,694	6,906	KUXHOUSE Y.	82,750	812
KENDRICK A.	94,116	234	KWAN A.	101,563	164
KENNEDY D.	110,790	1,275	KWAN H.	78,859	126
KENNEDY J.	84,735	0	KWAN J.Y.	137,758	3,428
KENNEDY P.A.	85,535	217	KWONG E.	100,894	0
KENNEY L.	116,782	1,156	LABERMEYER J.	107,665	175
KEOUGH D.	106,535	3,838	LACHANAS M.	84,099	121
KHAN S.	112,899	0	LACHLAN D.	78,630	83
KILBRAI T.E.	78,316	146	LAI G.	87,567	59
KILPATRICK J.	141,043	297	LAM R.	85,647	38
KIM H.	88,226	0	LAMB J.	75,726	222
KIM J.	94,632	1,494	LAMBERT P.	102,044	2,251
KIM W.	85,578	929	LANE E.	80,314	543
KIMBLE M.	93,156	405	LANG G.	81,242	171
KING D.	79,343	0	LANGEVIN Y.	83,779	0
KING D.J.	78,302	54	LANGTRY P.R.	88,436	1,680
KIRBY C.	79,015	11,624	LAPAIRE D.	127,691	802
KIRKHAM R.	167,704	3,326	LARKE J.	105,516	1,291
KIRSOP M.	75,227	0	LARSEN P.G.	138,409	325
KLASSEN M.H.	95,599	0	LAU E.	89,550	2,611
KLEIN K.	79,960	4,528	LAU F.	76,263	3,413
KLOCKENBRINK N.	81,331	476	LAU J.	76,186	22
KLOMSTAD H.	82,116	1,619	LAUDADIO S.	139,681	4,688
KLYMCHUK R.	80,102	79	LAUPLAND L.	138,050	1,767
KO E.	96,977	4,203	LAW W.	130,832	5,064
KOEKEMOER C.	93,276	6,396	LAWS L.	100,325	232
KOENEN A.J.	88,476	0	LEACH S.W.	79,488	0
KOIVUKANGAS A.	76,137	260	LEARNED D.	75,085	341
KOLODZINSKI G.	82,797	0	LEBRUN D.	121,967	3,112
KONG J.	95,413	735	LEBRUN M.T.	108,562	1,572
KONING O.	149,053	405	LEE AL.	109,674	365
KOONER H.	75,476	6,072	LEE AN.	149,487	648
KOSKI M.W.	98,259	0	LEE B.	82,590	2,756
KOSTUR J.	112,899	0	LEE D.	116,925	297
KOSTUR S.P.	86,255	0	LEE J.	95,264	8,176

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LEE J.	75,910	0	LIVINGSTON P.	88,892	0
LEE K.	75,401	381	LO F.	97,622	169
LEE MAR.	153,551	4,535	LO K.	75,942	171
LEE MAY.	102,829	4,713	LOACH A.	223,453	3,992
LEE MI.	80,988	116	LOCHRIE L.F.	113,861	479
LEE P.K.	99,754	6	LOCKYER D.	79,749	1,186
LEE R.	121,856	0	LOFGREN B.C.	84,974	171
LEE S.	80,571	22	LOGUE S.	116,476	791
LEE T.	78,499	320	LOISELLE S.	77,674	0
LEE VIC.	190,505	398	LOO A.A.	82,597	95
LEE VIN.	89,478	0	LOPEZ-DEE M.	87,978	0
LEE-YOUNG D.	80,482	0	LORE R.	80,483	14
LEGGETT K.	86,478	902	LOUGHEED G.	93,228	220
LEIPER S.	97,354	27	LOWTHER V.	79,083	429
LEISHMAN D.	99,319	1,633	LU C.	88,436	1,192
LEMIEUX Y.	75,907	0	LUCAS S.	218,325	3,139
LEONG J.	103,249	418	LUCHIES J.	104,535	783
LEONG P.	233,436	2,809	LUDDU M.	77,538	32
LEONG S.	93,116	304	LUFT E.	107,398	8,780
LEPAGE V.	167,351	3,591	LUI E.	95,652	0
LEROSE J.	149,248	2,639	LUM W.	80,936	1,816
LEROUX M.	96,029	2,057	LUND J.	76,251	262
LERVOLD C.	119,945	5,373	LUNDBEK C.	84,209	907
LESPERANCE J.	86,694	743	LUONG T.	85,259	224
LESTON L.L.	89,971	233	LUPTON V.L.	118,139	60
LETKEMAN F.	122,046	5,561	LUXTON B.	94,903	80
LEUNG P.	82,425	0	LYNCH L.	83,625	0
LEUNG S.	97,703	3,530	MA S.	97,087	171
LEUNG W.W.	112,642	395	MA V.	81,670	0
LEWICKI C.	115,512	1,664	MA W.	89,802	0
LEWIS C.	105,153	0	MAC CONNELL L.	95,771	3,999
LEWIS R.	77,137	57	MAC DONALD S.	75,942	0
LEWKO A.	93,962	3,675	MACAPINLAC R.	107,565	0
LEWKO J.	80,639	246	MACARTHUR C.	92,085	535
LEYS N.	78,235	0	MACAULAY H.	133,078	2,639
LEZICA M.	92,383	78	MACDONALD D.B.	76,707	222
LI A.	151,308	4,577	MACDONALD K.	77,860	97
LI A.C.	104,058	0	MACFADYEN E.	81,785	212
LI C.	110,826	0	MACFARLANE W.	154,961	4,943
LI E.	116,724	13,392	MACKAY D.	99,451	4,187
LI R.	88,311	92	MACKINNON J.	75,738	0
LIEDL R.V.	105,855	0	MACLEAN K.	101,367	953
LILBURN P.	124,658	2,682	MACLEAN M.	79,402	10
LIM T.	80,967	15	MACMILLAN A.	152,379	1,155
LIN A.	160,833	1,798	MACNEIL C.	106,873	0
LIN J.	108,544	626	MAGAS U.M.	113,983	726
LINDEN M.	97,204	53	MAH D.	75,438	171
LINDEN R.C.	90,926	646	MAH J.	117,994	5,048
LINDSAY B.	118,992	1,070	MAH R.	81,214	58
LINTON N.	147,387	3,802	MAIER B.	82,345	6,577
LINZMEIER J.L.	93,994	1,456	MAIO A.	80,318	48
LISE R.	79,612	1,433	MAK L.	151,968	0
LIU S.	82,994	238	MAK Y.	83,155	1,783

**Remuneration and expenses paid to employees
for the year ended December 31, 2014**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MAKAROWSKI R.W.	89,085	16	MCEACHRYN T.	94,215	290
MAKHIJANI B.M.	88,365	0	MCEWEN S.	90,283	171
MALSEGNA M.	79,295	208	MCREE D.	87,929	159
MALYON S.	172,844	2,486	MCGINNIS J.C.	207,752	4,927
MAN L.	88,900	1,697	MCGRATH G.	123,399	0
MAN M.	83,234	285	MCILDOON A.	158,327	5,177
MANN S.	92,298	59	MCINTOSH S.	91,812	0
MANN T.B.	79,161	146	MCKAY F.G.	83,071	10,239
MANUEL H.	97,959	0	MCKENZIE L.	76,360	0
MAO Y.	88,266	52	MCKIM C.	77,011	171
MAR T.T.	121,439	3,051	MCKINNEY T.	100,813	5,147
MARA M.	123,660	2,511	MCKINNON K.	151,968	512
MARCHI J.	150,301	4,385	MCLAUGHLIN K.	125,683	1,800
MARCOTTE B.	80,466	118	MCLAUGHLIN M.C.	84,234	0
MARINI M.	82,912	19	MCLEAN C.	151,178	1,386
MARION C.	92,337	1,498	MCLEAN S.	82,797	68
MARKS R.	79,923	0	MCLEAN T.	92,529	3,749
MAROCCHI R.	101,431	402	MCLENNAN R.	154,654	4,478
MARSH B.	141,265	14,833	MCMANN M.	76,057	0
MARSHALL L.	98,905	0	MCMILLAN PA.	126,639	7,347
MARTE A.	88,595	240	MCMILLAN PH.	82,751	66
MARTIN K.	117,172	1,110	MCPHERSON R.E.	108,325	446
MARTIN M.	113,889	415	MCPHIE D.	108,895	409
MARTIN S.	84,266	120	MCWILLIAMS R.N.	82,984	398
MARTON F.	99,859	4,634	MEADE A.	111,865	3,023
MARVEL D.	85,415	2,352	MECKLE W.	92,001	389
MARWICK C.E.	113,758	134	MEENS THISTLE B.	199,415	50,200
MARWICK G.	157,684	188	MEGALLI A.	161,348	522
MATHESON C.	121,394	2,543	MEGINBIR M.	75,822	5,786
MATHIESON D.	108,918	2,471	MEHROTARA H.	90,086	1,088
MATHIEU A.	90,850	6,232	MEIJER G.	106,683	1,494
MATSUMURA R.	106,273	1,543	MENARD D.	141,801	2,995
MATTHEWS L.	210,440	350	MERALI K.	76,664	0
MATTHEWS R.	125,940	1,633	METCALF S.	75,754	0
MAUGER R.	81,195	129	METCALFE M.	99,449	0
MAURO J.	93,620	134	METCALFE T.	88,259	0
MAYEDE G.	78,053	1,862	MEYER C.	105,105	278
MAZALEK T.	104,059	3,280	MICELI M.	205,535	4,639
MCARTHUR F.	76,643	33	MICHAEL D.	87,752	1,766
MCARTHUR T.	78,689	0	MIKKELSEN B.	91,774	0
MCATEER A.	121,694	2,448	MILLER D.	76,744	3,275
MCCAULEY S.	109,231	57	MILLER P.R.	75,080	1,086
MCCORMACK C.	88,646	64	MILLER R.	75,327	50
MCCREERY L.	138,632	3,837	MILLER S.	217,715	1,151
MCCUE K.	125,879	1,228	MILNER M.	109,424	277
MCCULLOUGH R.	114,696	3,865	MINARTO J.	78,577	3,455
MCDANIEL J.	152,007	2,639	MINGO L.	122,372	3,568
MCDONALD B.	121,889	8	MINOGUE C.	381,670	6,528
MCDONALD D.M.	80,458	597	MISE P.J.	76,302	3,683
MCDONALD S.A.	87,706	0	MISKO L.M.	80,600	0
MCDOUGALL L.	199,924	640	MITCHELL-NIELSEN H.M.	76,262	0
MCDOUGALL P.	88,242	1,956	MITCHNER L.M.	108,049	642
MCEACHEN R.	78,383	573	MITTON L.A.	209,693	2,803

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MODERA S.	130,359	0	NG C.	90,085	467
MOEN G.D.	90,025	187	NG H.	154,083	2,393
MOEN R.	168,647	4,595	NG JANI.	117,871	64
MOFFAT M.	105,337	273	NG JANN.	90,525	0
MOHAMMED J.	77,256	3,690	NG L.	82,649	2,650
MOLLET K.C.	93,262	0	NG P.	87,224	0
MONTGOMERIE K.	83,688	463	NG Y.	94,007	0
MOORE M.	75,738	3,749	NGAI C.	98,013	3,274
MOORES D.A.	154,117	50	NGO P.	123,010	1,712
MORAN N.	100,671	8,199	NGUYEN J.	122,236	103
MOREIRA N.	78,548	0	NGUYEN Q.	79,940	0
MORGAN J.	86,906	304	NGUYEN T.	95,589	223
MORIN D.	102,084	437	NICHOLL C.	146,726	174
MORLEY L.M.	80,603	0	NICK R.	105,580	1,357
MORO D.	84,061	62	NICKASON N.	137,142	2,852
MORRALL G.	105,225	0	NISHI K.	81,534	65
MOSCATO J.	118,048	0	NIVEN J.M.	76,969	0
MOSLEY G.	89,092	0	NOBLEZA L.	75,736	108
MOULTON V.	76,421	121	NOEL D.	133,729	72
MOZAFFARIAN N.	88,196	396	NORMAN B.	95,457	4,539
MULLIGAN W.	78,353	299	NOUJAIME R.	103,612	315
MULVENNA S.	81,308	22	NOVAK E.	221,793	26,356
MUNG D.	79,898	112	NOVAKOVIC G.	83,271	0
MUNN K.	102,783	549	NUNN J.	92,270	437
MUNRO D.	114,182	1,164	NUSCHE M.G.	105,838	7,630
MUNT K.	89,315	414	O'BRIEN A.	151,568	1,113
MURPHY M.	157,242	3,271	O'BRIEN M.	120,114	2,466
MURRAY R.	102,429	12,421	O'BRIEN T.	257,929	1,851
MUSSON D.	92,685	3,501	O'CONNOR L.R.	82,634	910
MUZZIN S.	82,130	359	O'REGAN D.	99,245	3,476
NABATA G.	91,651	0	O'REGAN K.	85,522	1,149
NADEAU D.P.	119,411	1,196	O'REGAN M.	85,555	494
NADEAU G.	75,343	0	O'TOOLE T.M.	88,828	3,250
NAGY C.	79,761	1,837	OCKENDEN T.	131,746	21,651
NAICKER R.	79,276	984	OLDENDORFF G.	109,777	1,836
NAISH K.	117,727	4,651	OLIVER J.T.	91,139	0
NAKANO A.	76,457	251	OLLEY L.	133,323	2,529
NAMISLO J.	82,058	20,200	OLSON N.	75,847	0
NANOS L.	84,127	3,596	OLSTROM L.	94,080	395
NAPIERALA E.	81,120	286	ONG S.	112,405	2,022
NARESH K.	89,292	402	ONO Y.	79,882	47
NASH B.T.	94,725	610	OREA R.	93,943	5,587
NASU A.	84,269	1,740	OSADCZUK S.	105,484	1,104
NATHAN V.	83,859	177	OTTO L.	105,331	7,208
NEESE N.	76,445	726	OUELLETTE G.M.	264,238	22,155
NELSON K.	108,171	2,081	OUELLETTE L.	79,264	33
NELSON L.G.	100,689	546	OWEN-BLAS M.	83,545	367
NEWBY D.L.	116,606	372	OWEN-KING K.	119,964	3,759
NEWMAN B.	108,593	265	OYE G.	107,396	2,271
NEWMAN T.	98,945	300	PAARUP J.L.	76,760	130
NEWTON M.J.	85,605	1,852	PABLO C.	77,646	0
NEWTON W.A.	112,684	0	PAGAN R.	76,311	1,470
NG A.	80,151	980	PAGNUCCO M.	83,853	46

**Remuneration and expenses paid to employees
for the year ended December 31, 2014**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PALK S.	93,751	0	POPA T.	87,523	4,036
PALTIEL C.	100,131	306	POPESCU D.	86,644	2,336
PANDA A.	99,495	0	PORCELLATO D.	76,042	35
PANG W.	84,977	36	PORT C.R.	113,759	4,553
PANTUSA S.	80,331	0	PORTER D.C.	112,292	176
PARK S.	83,267	1,004	PORTER J.	105,567	2,905
PARKES M.	119,780	3,494	PORTERFIELD B.	94,340	4,210
PARKINSON T.L.	87,973	101	POTTER M.	82,027	171
PARSLOW K.	305,152	3,159	POTTERY J.C.	96,423	539
PASIEKA K.	90,470	1,469	POTTS F.	87,858	1,567
PASQUALE S.	114,577	295	POTTS R.	88,947	11,760
PATEL A.K.	93,803	0	POULSON L.	78,873	212
PATEL J.	100,934	1,529	POUSTIE E.	78,096	395
PATEL R.	87,590	551	POWAR K.	89,321	2,986
PATEL S.	87,751	2,126	POWER F.W.	76,896	32
PATERSON A.L.	80,169	880	POWERS R.E.	120,242	840
PATTERSON M.H.	112,526	1,068	POZER D.	80,549	16,288
PAUL J.	75,650	2,792	PREDEAUX D.	75,926	1,185
PAULIK T.J.	135,440	442	PRESTON D.M.	82,916	153
PAYNTER E.	128,085	1,212	PRICE A.	121,906	5,121
PEACHEY A.	105,221	0	PRINSLOO I.	187,623	644
PEARCE C.	110,617	584	PRIOR G.K.	463,000	6,973
PEARSON A.	75,655	0	PRIOR W.	99,063	1,374
PEEBLES M.R.	103,399	2,362	PROCKIW K.	103,558	5,623
PELLETIER P.	103,335	272	PROIETTI B.	78,892	0
PENSATO J.	127,133	189	PRZYBYLSKI M.	171,729	0
PENTECOST B.	110,961	295	PULKO M.	93,795	4,620
PEPA B.	91,736	6,064	PURCELL J.	89,929	453
PEREIRA F.	154,375	2,573	PUTERMAN D.	87,272	544
PEREIRA S.	98,485	280	PUTNEY C.	154,706	5,086
PERSCHONKE K.	147,313	0	QI F.	87,863	0
PETCH D.	87,122	3,903	QUAIL B.	106,946	1,093
PEZZENTE M.	76,731	99	QUAN M.	80,936	171
PHILLEY A.	75,865	0	QUICK A.	102,926	0
PHILLIPS D.J.	86,201	42	QUON C.	88,473	1,945
PHILLIPS M.	152,854	1,828	RADOS J.	77,532	871
PICCHIONI C.	82,147	229	RADOS T.	159,582	1,841
PICKARD G.	158,838	1,755	RAE D.	75,332	615
PICKERING N.	75,981	0	RAFFARD D.L.	75,844	371
PIERCE S.	77,677	158	RAFI A.	131,935	2,814
PIETRAMALA A.	117,211	111	RAI H.	166,834	12,030
PINIACH P.	105,503	0	RAI K.	80,155	56
PINILI M.A.	88,242	0	RAI S.	109,899	0
PIRONAGGI C.	78,414	482	RAJWANI K.	104,974	86
PLATTEN A.	349,257	14,923	RAMSAY L.	94,880	2,182
POCOCK H.M.	76,712	0	RANIGA B.	76,797	327
POH M.	75,037	0	RAPOSO M.	84,401	105
POLLOCK L.M.	115,485	769	RASKI J.P.	93,888	0
PONTALETTA A.G.	81,515	0	RATCLIFFE K.	115,959	0
POOLE K.	107,642	71	RAW M.	155,912	3,007
POOLE R.	88,376	0	RE F.	88,279	1,475
POON J.	77,092	0	REDMOND L.M.	83,851	889
POP T.	87,514	922	REED S.M.	100,882	0

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
REESE J.	97,286	3,896	SAALFELD S.	81,790	0
REGUSH H.	107,502	0	SABET S.	88,941	0
REID T.E.	76,921	171	SADRA M.	129,485	875
REILLY K.	105,374	171	SAHOTA H.	110,795	424
REIMER D.	149,308	3,425	SAHOTA R.	77,620	2,496
REMPPEL T.	78,229	259	SAITO M.T.	77,072	72
RENNEBERG C.	125,664	7,027	SAITO R.	115,450	342
RENNIE A.R.	89,930	0	SALMAN-MANESH J.	114,033	4,141
REYNOLDS K.L.	87,386	0	SAMPLE L.	75,761	0
RHIM H.	100,872	8,915	SAN J.	79,223	109
RIBEIRO D.	103,445	623	SANDALL G.	86,768	80
RICE-MACDONALD T.M.	75,126	126	SANDHU K.	84,343	0
RICH R.	82,156	156	SANDHU L.	100,759	7,068
RICHER A.P.	99,650	0	SANDHU S.	76,824	442
RIDDLE C.	133,306	834	SANDILANDS G.	79,471	171
RIDLEY N.F.	149,724	9,809	SANDRIN F.	84,083	1,271
RIGDON C.	76,341	86	SANDRIN R.J.	112,214	370
RINALDI P.	76,183	471	SANGHA H.	83,314	0
RING G.	75,754	118	SANTOS P.	89,322	0
RINKE C.R.	105,693	4,436	SARADA S.	78,028	1,353
RIVA T.	76,794	106	SARANCHUK L.	94,046	170
ROACH D.	75,170	0	SARTORE J.	103,123	5,796
ROBERTSON A.	93,132	821	SAUNDERS B.	131,741	2,975
ROBERTSON J.	128,718	532	SAUNDRY R.	78,023	1,181
ROBERTSON M.	77,996	109	SAWCHUK B.	104,461	1,196
ROBICHAUD D.J.	81,547	0	SAYERS T.	93,659	0
ROBICHAUD P.C.	97,213	398	SCACCIA L.	114,551	0
ROBINSON C.	81,384	1,539	SCALI A.	75,923	1,310
ROBINSON C.F.	79,824	11,134	SCARFO J.	78,941	85
ROBINSON I.	82,939	1,253	SCHEDEL V.R.	124,351	26,737
ROBINSON K.	125,155	1,028	SCHICK D.	133,916	0
ROBINSON M.J.	112,448	0	SCHICK R.H.	79,974	171
ROBINSON R.	84,027	0	SCHMIDT C.	78,499	1,293
ROBSON P.	86,757	1,084	SCHMIDT M.	92,455	200
ROCKWOOD J.	80,483	469	SCHMIDT V.H.	94,747	1,190
RODDICK K.	79,911	91	SCHNEIDER W.	90,669	0
ROJEN M.	78,430	920	SCHOEMAN H.	132,866	2,243
ROLFSEN C.	77,303	171	SCHUCK P.	122,078	1,184
ROMER G.	75,738	225	SCHULTZ A.	100,758	445
ROOT A.	153,789	2,714	SCHURINK R.	93,734	331
ROSSI F.	79,137	0	SCLATER R.	90,560	0
ROSTVIG R.	75,795	106	SCOTT B.	88,652	78
ROTHER W.	87,849	50	SCOTT H.A.	94,016	116
ROZAK D.	78,388	0	SCOTT N.	75,039	0
RUDOLPH S.N.	75,926	0	SCOTT T.	88,564	62
RUMBLE G.	149,001	7,865	SCULTETY J.	122,218	2,170
RUSCOFF G.	77,269	171	SEAH C.	78,282	21
RUSK L.	75,299	0	SEAH H.P.	82,816	100
RUSSELL E.	87,602	393	SEARLE M.L.	79,512	0
RUSSELL S.B.	81,976	0	SEARLE S.	75,327	689
RYAN C.M.	179,972	3,468	SEARY S.A.	81,785	0
RYE K.	190,974	2,915	SEIP T.W.	96,293	1,881
RYUJIN H.	120,320	71	SENGHERA G.	88,914	1,429

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SENGHERA S.	128,842	1,358	SOTHAM J.C.	102,628	1,244
SERBAN D.	84,178	0	SOUTHALL V.	75,550	0
SERSEN L.D.	81,383	70	SPARK R.	76,693	1,203
SETTICASI P.	116,184	1,326	SPENCE M.	157,677	3,163
SEWARD D.C.	78,552	0	SPENCER C.C.	82,173	10
SHANNON K.	96,422	247	SPENCER J.	136,576	2,309
SHARP L.	77,741	71	SPENCER S.J.	83,266	90
SHAUNTZ A.E.	111,574	763	SPINKS P.	121,849	5,218
SHAW C.A.	112,212	0	SPONAGLE D.	76,871	1,457
SHAW I.	219,597	9,872	SPRATT M.	119,297	2,320
SHEN H.	107,348	1,024	ST. DENNIS L.	108,418	9,541
SHEN R.	115,902	0	ST. LOUIS E.	108,539	199
SHEPPARD G.	99,110	386	ST. PIERRE A.	100,960	646
SHIBATA A.	127,017	138	STARCEVICH R.	84,825	501
SHING A.	90,549	5,029	STARK M.	79,536	0
SHOKAR C.	86,008	274	STASTNY M.	94,122	0
SHOTTON B.	131,163	4,336	STATTON G.	112,552	3,490
SHOWLER W.G.	83,376	0	STEEL K.	75,091	0
SHYMKO E.	76,024	0	STEELE C.	94,259	0
SI P.	122,062	1,748	STEIRO C.	132,752	25
SIDHU MAND.	84,886	61	STEVENS G.D.	92,460	0
SIDHU MANP.	86,321	71	STEWART C.	79,567	83
SIEMENS B.	108,138	230	STIRLING C.	76,234	205
SILVEIRA N.	89,923	6,552	STOCKLEY S.L.	93,119	77
SILVEIRA P.	162,628	94	STORY R.J.	152,177	1,123
SIMISTER J.R.	117,539	71	STOTT G.	106,633	243
SIMON P.	86,283	171	STROES J.	75,127	1,527
SIMONE S.	107,820	5,690	STRONG G.	129,903	0
SINGBEIL K.M.	100,668	508	STUBEL D.	75,352	27
SINGH R.	98,956	1,330	STUKEL J.J.	86,664	47
SINHA N.	155,445	1,052	STUSHNOFF D.	107,571	130
SINWAR S.	93,538	3,141	STYLES D.	79,602	0
SIU T.W.	78,475	15	SUCH L.J.	78,057	291
SKINNER L.	93,771	0	SULLY M.	116,027	1,983
SKRYNNYK I.	75,272	0	SUM J.Y.	89,673	109
SKYE-MAY V.	81,785	1,050	SUN M.	86,479	399
SLADE I.	120,121	1,612	SUN R.	86,281	19,183
SLESSOR D.	93,286	2,872	SUNDARAM S.	92,003	902
SMEYERS M.J.	97,305	15	SURINE R.	87,380	0
SMITH A.	99,050	3,308	SUSWENDI A.	89,123	226
SMITH DA.	90,335	0	SUTHERLAND C.	103,351	2,462
SMITH DO.	104,010	3,019	SUTHERLAND R.	76,848	1,194
SMITH JE.	124,228	2,639	SUTHERLAND S.	85,868	5,704
SMITH JO.	103,697	0	SWANSTON K.	95,107	0
SMITH P.M.	92,376	72	SYNHORST L.D.	78,101	58
SMITH S.	81,134	20	SZETO C.	115,399	1,280
SMRZ J.	82,063	58	SZETO T.	83,473	0
SO J.	80,161	366	SZETO V.	88,937	0
SODHI J.	103,854	171	SZYMANSKI A.	163,531	621
SOO JAN.	89,059	0	TADEY C.M.	94,178	981
SOO JAS.	103,269	1,988	TAIT B.	78,946	156
SOO T.	91,850	282	TAM K.	175,878	4,423
SOON L.	94,452	0	TAN JA.	174,455	70

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TAN JU.	82,504	69	TRAVERS J.	128,808	3,194
TAN M.	78,660	40	TRENAMAN K.L.	79,110	3,785
TANG R.	119,947	2,183	TRENDELL B.	111,128	0
TAO J.	76,564	0	TRIPP J.C.	84,482	251
TARASUK J.	211,034	3,734	TRIPP S.	154,609	1,932
TATTRIE C.R.	75,926	30	TSE L.	164,810	976
TAY E.	77,070	32	TSUI J.W.	133,484	1,047
TAY T.	88,579	0	TSUJI B.	77,792	0
TAYLOR A.	80,978	569	TSUYUKI A.	102,004	0
TAYLOR C.C.	78,329	185	TURNER J.	75,738	0
TAYLOR D.	88,681	0	TURNER K.	81,253	88
TAYLOR K.	84,789	470	TUZZI M.	75,306	0
TAYLOR L.T.	122,163	1,346	TYERMAN K.	77,879	0
TAYLOR M.M.	104,498	4,641	TYLLER G.	212,573	9,178
TAYLOR N.	252,398	4,343	ULVETEG C.	95,199	0
TAYLOR S.	99,138	54	UNO K.	79,592	500
TAYLOR T.M.	77,236	332	VAAGEN E.	148,971	2,943
TAZELAAR T.	83,997	665	VAKHSHOURI K.	95,925	1,707
TEIFFEL R.	118,465	1,411	VALENTE L.M.	105,331	611
TEIMOURI F.	98,615	114	VALLEE B.	80,050	0
TEMPLE F.J.	234,531	4,661	VAN DER MERWE S.	156,144	1,128
TENCH R.	172,702	83	VAN GRONDELLE A.	120,640	199
TENTES S.	85,694	815	VAN HELVOIRT J.	199,243	8,088
TERAGUCHI L.	142,085	1,475	VAN ZOOLINGEN E.	89,536	1,219
TERMUENDE R.	128,083	1,933	VANDEKERCKHOVE S.L.	79,658	191
TESTINI M.	82,831	0	VASQUEZ M.	87,380	171
TETLOW L.	117,874	0	VASS C.	88,433	13
TEUBNER R.	113,288	1,755	VAVRIK J.	165,818	2,191
TEY J.	83,821	1,747	VELLESCIG M.	101,731	545
THABRKAY S.	80,616	1,354	VENIER E.	87,536	0
THIESSEN L.	78,765	449	VERGARA G.G.	90,122	0
THIND R.	109,887	0	VERMETTE K.	79,305	71
THOM J.	135,066	3,479	VETATH V.	79,284	296
THOMPSON B.	75,726	189	VICKERS M.J.	85,793	1,281
THOMPSON J.	84,332	187	VIEIRA J.	77,917	440
THOMPSON M.	104,857	2,737	VILAC L.D.	92,271	806
THOMPSON W.	79,585	50	VINCENZI S.	81,339	0
THOMSON B.	117,480	2,832	VLAHOVIC G.	81,899	2,414
THORNLEY J.	82,573	3,193	VOHRADSKY G.	87,871	5,584
TILLYER E.	98,162	221	VUKOVIC H.	75,579	206
TODD M.	77,310	1,274	WADLEY A.	83,341	933
TODD R.R.	90,198	0	WAGNER C.	81,889	0
TODERAS K.R.	77,235	0	WAINE N.	86,099	88
TOMCZAK K.	107,738	0	WAKELIN R.	81,609	0
TOMPKINS C.	76,484	0	WALDE R.I.	86,026	0
TONG K.	148,473	1,523	WALKER C.	111,136	1,754
TONG L.	122,065	1,750	WALKER M.	77,061	410
TOOR S.	110,519	4,374	WALLACE D.	79,197	2,335
TOPIC S.	83,561	1,002	WALTERS J.	77,072	77
TORRES D.	96,381	4,499	WANG H.	88,995	1,192
TOTH A.	78,467	79	WANG J.	86,069	1,871
TOWELL R.	90,894	1,483	WANG R.	98,228	1,854
TRAN P.	76,627	0	WANG X.	78,257	68

**Remuneration and expenses paid to employees
for the year ended December 31, 2014**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WARD R.	122,096	1,583	WONG AME.	94,101	0
WARENKO D.	75,646	708	WONG A.H.	81,639	0
WARING R.	137,045	0	WONG BA.	91,805	321
WARKENTIN A.	112,995	960	WONG BEL.	86,250	1,572
WARNER R.O.	175,127	3,146	WONG BEN.	134,582	5
WARREN G.	90,296	3,140	WONG C.	90,218	0
WASSERMAN H.	111,420	0	WONG C.M.	89,042	1,155
WATERMAN D.J.	105,011	171	WONG D.K.	115,887	434
WATERMAN N.J.	81,051	1,379	WONG E.	97,561	2,293
WATKINS L.M.	91,775	480	WONG FRA.	90,512	1,192
WATSON C.	75,967	134	WONG FRE.	77,332	2,048
WATTS H.	120,190	0	WONG G.	80,741	171
WATTS R.O.	81,946	332	WONG J.	120,669	7,541
WATTS-CORNALL P.	91,204	0	WONG J.Y.	79,573	35
WEAVER D.	125,386	34	WONG K.	92,337	17
WEBSTER T.	79,211	4,553	WONG K.H.	80,550	24
WEIGHTMAN M.	84,065	9,092	WONG K.W.	102,674	1,946
WEISS R.	105,055	250	WONG P.	88,242	0
WEIST G.	93,579	589	WONG R.	155,651	2,329
WELFORD G.P.	76,336	0	WONG Y.	81,735	0
WELFORD P.	107,296	122	WOO K.	80,349	10
WESSNER T.	76,619	0	WOO M.	87,785	0
WESTHAVER K.A.	76,225	16	WOOCHUK K.	77,848	8,217
WHARRAM A.	110,839	5,347	WOOD J.	94,535	48
WHEATLEY K.	75,913	171	WOOD J.D.	189,050	4,512
WHITE B.E.	162,168	175	WOOD P.R.	83,591	92
WHITE H.K.	88,235	36	WOODGER L.C.	76,559	7,515
WHITE L.C.	93,630	911	WOODSKE J.M.	112,722	5,633
WHITE R.A.	80,796	2,009	WRIGHT D.A.	76,098	1,594
WHITE S.	101,460	530	WRIGHT K.	105,693	1,032
WIDEEN S.	84,594	58	WRIGHT M.	117,965	10,579
WIGHT J.	76,164	0	WU Q.	93,116	0
WILCOX D.J.	113,306	559	WU S.	86,954	136
WILKINS D.G.	80,404	30	WU Z.	102,340	1,523
WILKINSON D.	88,625	270	WYLLIE T.	75,512	0
WILKINSON T.	93,800	1,679	XU B.	110,797	2,069
WILLIAMS L.	83,333	171	YAN M.	98,254	0
WILLIAMS M.	89,557	2,329	YAN S.L.	78,973	0
WILLIAMS P.	115,650	4,034	YANG V.	138,493	5,047
WILLIAMS S.	81,113	2,893	YAP K.	90,192	0
WILLIAMS W.	75,972	0	YASTREMSKI L.L.	76,296	0
WILSON J.M.	79,620	1,455	YEE E.	81,687	0
WILSON M.	86,447	171	YELLOWLEY D.	104,734	0
WILSON M.G.	153,428	665	YEN C.	80,376	0
WILSON R.M.	196,429	6,832	YENDALL S.	135,269	8,828
WINN K.A.	75,820	0	YERXA M.B.	152,807	4,098
WIRCH G.	82,415	1,257	YEUNG CH.	118,452	0
WISEMAN F.	81,291	95	YEUNG CO.	84,549	0
WISHEART C.	138,089	1,740	YEUNG E.	118,238	2,639
WITSTEN J.J.	79,365	0	YEUNG V.	93,333	20
WITTIG J.	85,911	4,977	YIP B.A.	75,621	71
WONG AL.	119,323	12,459	YORSTON D.W.	78,252	197
WONG AMA.	138,102	71	YOUNG C.	101,872	1,751

Remuneration and expenses paid to employees for the year ended December 31, 2014

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
YOUNG D.C.	81,815	203	ZECH S.	115,234	2,630
YOUNG M.	91,863	71	ZENAROSA R.	95,191	39
YOUNG S.	97,620	1,448	ZHAO Z.	114,159	154
YOUNG T.	84,385	0	ZHONG J.	84,248	33
YPENBURG K.D.	116,982	4,074	ZIEMIANSKI J.	75,901	8,461
YUE M.	81,710	272	ZINGER K.	75,375	171
YUEN D.J.	90,513	252	ZORN P.	75,926	291
YUEN H.	77,550	0	ZORZENONE S.	134,543	2,374
YUEN J.	83,204	117	ZUPANCIC D.	75,342	940
YUN S.	76,714	7,904			
YUNG Y.W.	183,350	4,404	RECEIVER GEN. OF CANADA	18,331,845	0
ZABKAR J.	85,637	359			
ZANNIS F.	83,419	172	TOTAL FOR OVER \$75,000	\$ 195,215,389	2,765,047
ZARYSKI T.	84,950	0	OTHER UNDER \$75,000	\$ 187,377,048	1,360,606
ZAURRINI M.G.	87,597	298			
			GRAND TOTAL	\$ 382,592,437	4,125,653

There were 46 severance agreements made between ICBC and its non-unionized employees during fiscal year 2014. These agreements represent from 2 months to 18 months compensation.

Remuneration and expenses paid to members of the board of directors for the year ended December 31, 2014

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION	EXPENSES		
BOIVIE C.	BOARD OF DIRECTORS	17 of 17	15,000	16,875	34,875	296		
	TRANSFORMATION PROGRAM COMMITTEE, CHAIR	6 of 6	3,000					
	GOVERNANCE COMMITTEE	15 of 15						
	GOVERNMENT REVIEW COMMITTEE	2 of 3						
DAVIDSON W.	BOARD OF DIRECTORS	14 of 17	15,000	12,375	32,375	NIL		
	AUDIT COMMITTEE, CHAIR	5 of 6	5,000					
	INVESTMENT COMMITTEE	8 of 9						
	GOVERNANCE COMMITTEE	4 of 4						
FURNEY J.	BOARD OF DIRECTORS	17 of 17	15,000	12,000	27,000	6,075		
	HUMAN RESOURCES & COMPENSATION COMMITTEE	7 of 7						
GRAY W. ³	BOARD OF DIRECTORS, CHAIR	1 of 1	2,667	375	3,042	794		
HORNER B.	BOARD OF DIRECTORS	17 of 17	15,000	19,875	37,875	NIL		
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	9 of 9	3,000					
	AUDIT COMMITTEE	5 of 6						
	GOVERNANCE COMMITTEE	14 of 15						
HOWE M.	GOVERNMENT REVIEW COMMITTEE	2 of 3						
	BOARD OF DIRECTORS	15 of 17	15,000	13,125	31,125	NIL		
McDONALD J. ⁴	INVESTMENT COMMITTEE, CHAIR	8 of 9	3,000					
	HUMAN RESOURCES & COMPENSATION COMMITTEE	8 of 9						
OLYNYK R.	GOVERNMENT REVIEW COMMITTEE	1 of 3						
	BOARD OF DIRECTORS, VICE CHAIR	5 of 9	10,959	3,000	13,959	NIL		
RAI J. ⁵	GOVERNANCE COMMITTEE	-						
	BOARD OF DIRECTORS	14 of 17	15,000	12,375	27,375	7,360		
SHIELDS S. ⁶	AUDIT COMMITTEE	5 of 6						
	INVESTMENT COMMITTEE	8 of 9						
	TRANSFORMATION PROGRAM COMMITTEE	5 of 6						
	BOARD OF DIRECTORS, CHAIR	16 of 16	27,583	11,250	39,383	482		
TAYLOR P. ⁷	GOVERNANCE COMMITTEE, CHAIR	5 of 5	550					
	GOVERNMENT REVIEW COMMITTEE	2 of 3						
THORPE R. ⁸	HUMAN RESOURCES & COMPENSATION COMMITTEE	0 of 2						
	BOARD OF DIRECTORS	8 of 10	8,750	6,375	15,125	NIL		
TAYLOR P. ⁷	HUMAN RESOURCES & COMPENSATION COMMITTEE	5 of 5						
	FORMER BOARD OF DIRECTORS	N/A	NIL	NIL	NIL	1,486		
THORPE R. ⁸	BOARD OF DIRECTORS	14 of 14	11,250	13,875	28,325	12,084		
	GOVERNMENT REVIEW COMMITTEE, CHAIR	3 of 3	1,500					
	GOVERNANCE COMMITTEE, CHAIR	10 of 10	1,700					
	AUDIT COMMITTEE	5 of 5						
	TRANSFORMATION PROGRAM COMMITTEE	5 of 5						
	HUMAN RESOURCES & COMPENSATION COMMITTEE	1 of 1						
GRAND TOTAL					\$ 168,959	\$ 121,500	\$ 290,459	\$ 28,577

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

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

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

³ Appointed Chair November 30, 2014

⁴ Appointed May 6, 2014

⁵ Resigned November 30, 2014

⁶ Resigned July 31, 2014

⁷ Resigned December 17, 2013. Reimbursed for 2013 expenses paid in 2014

⁸ Resigned October 1, 2014

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	140,036	ABSTRACT GLASS LTD	239,302
A & G AUTO BODY REPAIR (2002) LTD	500,674	ACCELL AUTOGLASS LTD	158,347
A & J BODY SHOP (1983) LTD	406,539	ACCENT GLASS WORLD LTD	35,993
A & S INSURANCE SERVICES LTD	326,516	ACCENTURE INC	4,225,075
A & T INSURANCE BROKER LTD	275,771	ACCESS POINT INFORMATION CANADA INC	313,700
A C & D (COQUITLAM) INSURANCE SERVICES	264,619	ACCESS RECORDS & MEDIA MGMT LTD	65,919
A C & D (PRINCE RUPERT) INSURANCE SERVICE	356,920	ACCIDENT SOLUTIONS 2013	56,616
A C & D (QUESNEL) INSURANCE SERVICES LTD	535,249	ACCOST INSURANCE & FINANCIAL CENTRE INC	514,411
A C & D (SQUAMISH) INSURANCE SERVICES LTD	369,808	ACCURATE AUTO BODY AND PAINT LTD	1,360,583
A C & D INSURANCE SERVICES LTD	462,333	ACE ALDERGROVE COLLISION	49,805
A E BERRY LIMITED	150,601	ACE AUTOBODY (CORDLESS DEVELOPMENTS LTD)	316,687
A J TOWING INC	130,310	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,982,392
A JETWAY AUTOBODY REPAIR LTD	364,870	ACH CONSULTING INC	303,080
A K AUTOBODY & REPAIR LTD (AK AUTOWORKS)	1,519,555	ACKROYD INSURANCE AGENCIES LTD	448,720
A L SOTT FINANCIAL (88TH) INC	611,725	ACKROYD PHYSIOTHERAPY CENTRE	30,368
A M BUILDING MAINTENANCE LTD	34,444	ACME JANITOR SERVICE LTD	29,838
A M FORD SALES LTD	63,099	ACR GLASS INC	206,466
A PACIFIC AUTO TRIM & GLASS LTD	93,807	ACTESON CONSULTING LTD	39,283
A PACIFIC AUTO TRIM AND GLASS (2014) LTD	259,498	ACTION GLASS INC	73,423
A R P COLLISION	311,605	ACTION PACIFIC ENT LTD	653,975
A TO Z EUROPE AUTO CARE (1984) LTD	875,305	ACTION TRAILER SALES INC	38,931
A W JONES INSURANCE SERVICE LIMITED	186,027	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,914,085
A+ AUTO GLASS	78,704	ACTUARIAL CAREERS INC	44,608
A-BEST AUTOBODY & FRAME LTD	677,169	ACURA OF LANGLEY	28,019
A-CLASS AUTO BODY & PAINT LTD	1,181,298	ADAMS-BROADWAY INSURANCE SERVICES LTD	124,963
A-PLUS RENT-A-CAR COMPANY LIMITED	102,091	ADEPT'S AUTO BODY	51,896
A-1 AUTO BODY LTD	620,193	ADJUSTERS NORTHWEST INC	28,278
A-1 PAUL'S TRAILER REPAIR LTD	233,746	ADL CONSULTING THERAPY INC	52,824
A-1 UNITY AUTO SERVICE LTD	60,302	ADL OCCUPATIONAL THERAPY INC	56,372
AA-1 WINDSHIELD AND GLASS	115,397	ADMIRAL INSURANCE SERVICES (PACIFIC) INC	559,307
AAA AUTO COLLISION INC	634,071	ADMIRAL INSURANCE SERVICES (VANC WEST)	196,035
AAIM ADJUSTERS LTD	145,701	ADMIRAL INSURANCE SERVICES INC	233,105
AALL GLASS LTD	291,236	ADRIAN'S RV REPAIRS LTD	32,385
ABBA TOWING AND STORAGE (1995) LTD	40,118	ADVANCE COLLISION LTD	3,306,967
ABBEY COLLISION LTD	2,289,996	ADVANCE ENGINEERED PRODUCTS LTD	34,537
ABBOTSFORD GLASS LTD	38,027	ADVANCE TECH AUTOBODY & PAINT LTD	262,775
ABBOTSFORD TAXI LTD	45,561	ADVANCE TOWING	86,019
ABBOTSFORD'S MAXIMUM COLLISION LTD	1,290,802	ADVANCED MOBILITY PRODUCTS LTD	182,859
ABC AUTO & WINDOW GLASS LTD	494,347	ADVANCED NURSINGCARE INC	97,302
ABC AUTOBODY LTD	42,582	ADVANCED PARKING SYSTEMS LTD	99,591
ABERDEEN ASSET MANAGEMENT INC	850,206	ADVANTAGE AUTO LTD	37,610
ABLE AUTO BODY (SURREY) LTD	2,186,799	ADVANTAGE COLLISION CO LTD	1,779,011
ABLE AUTO GLASS LTD	130,201	ADVANTAGE INSURANCE SERVICES LTD	155,830
ABLE AUTOBODY (NEWTON)	1,085,399	ADVANTAGE SPEECH-LANGUAGE PATHOLOGY LTD	102,174
ABM JANITORIAL SERVICES CO LTD	31,731	AFFINITY INSURANCE SERVICES	112,023
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	3,698,769	AFFLECK HIRA BURGOYNE LLP	931,816
ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	816,025	AFFORDABLE AUTOGLASS	59,092
ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	1,168,395	AGAR PAINT & AUTOBODY INC	524,456
ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	1,730,207	AGGRESSIVE AUTO TOWING LTD	250,621
ABRAHAM INVESTIGATIONS & CONSULTING LTD	29,371	AGS AFFORDABLE GLASS SERVICES LTD	113,754
ABSOLUTE AUTO LTD	652,805	AIKENHEAD MOSCOVICH & JONES	1,466,481
ABSOLUTE BALANCE REHAB	59,774	AIM CEDAR WORKS LTD	106,398
ABSOLUTE PHYSIOCARE & SPORTS REHAB	40,568	AIRLIFT NORTHWEST	35,227

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AL PARKER AUTOBODY	83,929	AMC EAGLERIDGE INSURANCE SERVICE (2012)	218,719
ALASKA HI-WAY AUTO BODY (2004) LTD	3,414,226	AMC INSURANCE SERVICE (2008) LTD	193,481
ALASKA HI-WAY AUTO GLASS LTD	194,991	AMC INSURANCE SERVICE LTD	1,292,083
ALBERNI GLASS & MIRROR	67,953	AMC INSURANCE SERVICES (2011) LTD	268,160
ALBERNI TOWING LTD	101,717	AMEC ENVIRONMENT & INFRASTRUCTURE	78,146
ALCOTT BUILDING MAINTENANCE	58,421	AMERESCO	73,402
ALDER STREET AUTO BODY LTD	690,711	AMEX AUTO BODY LTD	512,183
ALDERGROVE A-1 GLASS LTD	217,493	ANCHOR INSURANCE AGENCIES LTD	270,631
ALDERGROVE INSURANCE SERVICES LTD	582,317	ANDRE'S COLLISION REPAIRS LTD	583,454
ALEXANDER HOLBURN BEAUDIN & LANG LLP	2,747,241	ANDY SORENSEN AUTOBODY & FRAME LTD	701,683
ALL COAST TOWING SERVICES	25,513	ANNEX CONSULTING GROUP INC	4,279,920
ALL COLLISION SERVICES LTD	94,492	ANTLE TOWING LTD	53,561
ALL RISK INSURANCE AGENCIES LIMITED	519,581	AON HEWITT INC	455,238
ALL SEASONS AUTO GLASS LTD	132,430	AON REED STENHOUSE INC	681,593
ALL SEASONS RV SALES LTD	29,547	AP INSURANCE SERVICES LTD	198,447
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	2,238,505	APEL MARYANA DR PROFESSIONAL CORP	89,937
ALL WRITE INSURANCE AGENCIES LTD	663,061	APEX AUTO BODY (HINTON)	49,116
ALL-WAYS TOWING (KUSTOM TOWING 2009 LTD)	157,967	APEX COLLISION	399,582
ALL-WEST GLASS BURNS LAKE LTD	100,475	APEX GLASS & SECURITY LTD	114,317
ALL-WEST GLASS CHETWYND LTD	61,491	APEX INSURANCE SERVICES LTD	929,818
ALL-WEST GLASS FT ST JOHN LTD	286,431	APOLLO CLINIC (THE)	31,347
ALL-WEST GLASS HAZELTON LTD	63,995	APPLE AUTO GLASS (ABBOTSFORD)	347,475
ALL-WEST GLASS HOUSTON LTD	126,075	APPLE AUTO GLASS (CAMPBELL RIVER)	170,358
ALL-WEST GLASS KITIMAT LTD	209,780	APPLE AUTO GLASS (CASTLEGAR)	314,253
ALL-WEST GLASS PRINCE GEORGE LTD	269,914	APPLE AUTO GLASS (CHILLIWACK)	253,932
ALL-WEST GLASS PRINCE RUPERT LTD	92,035	APPLE AUTO GLASS (COURTENAY)	428,849
ALL-WEST GLASS QUESNEL LTD	207,850	APPLE AUTO GLASS (DAWSON CREEK)	338,540
ALL-WEST GLASS SMITHERS LTD	274,570	APPLE AUTO GLASS (DUNCAN)	240,273
ALL-WEST GLASS TERRACE LTD	233,698	APPLE AUTO GLASS (NANAIMO)	216,739
ALL-WEST GLASS VANDERHOOF LTD	81,743	APPLE AUTO GLASS (NELSON)	325,813
ALL-WEST HERITAGE GLASS LTD	114,218	APPLE AUTO GLASS (SALMON ARM)	253,223
ALLCARE AUTO PROTECTION CENTRES	41,555	APPLE AUTO GLASS (VERNON)	291,637
ALLCARE PHYSIOTHERAPY & WELLNESS	26,192	AR OT REHABILITATION SERVICES INC	954,009
ALLEN CHONG INSURANCE AGENCIES LTD	146,547	ARBOR BODY SHOP (1980) LTD	534,350
ALLIANZ GLOBAL INVESTORS US LLC	410,622	ARBUTUS RV & MARINE SALES LTD	27,701
ALLIED AUTOBODY REPAIR	34,736	ARCHIE'S AUTOWRECKING & TOWING	75,434
ALLIED INFORMATION CANADA	130,892	ARGO ROAD MAINTENANCE INC	65,300
ALLIED INSURANCE SERVICES INC	2,406,645	ARI FINANCIAL SERVICES INC	1,159,525
ALLRITE HEATING & VENTILATION LTD	28,693	ARIA SOLUTIONS INC	931,809
ALLSET AUTO GLASS LTD	258,513	ARMSTRONG COLLISION LTD	775,836
ALLSTAR COLLISION SERVICES LTD	813,747	ARMSTRONG SIMPSON	120,812
ALLSTAR HOLDINGS INCORPORATED	95,894	ARO INC	507,466
ALLWEST INSURANCE SERVICES LTD	11,468,826	ARROW INSURANCE AGENCY LTD	1,200,181
ALLWEST REPORTING LTD	133,191	ARROWSMITH AUTOMOTIVE	54,280
ALOUETTE TRANSIT SYSTEMS LTD	25,266	ARTHUR JOHN S DR INC	262,096
ALPINE AUTO BODY LTD	543,443	ARTISTIC SIGN SERVICE LTD	27,352
ALPINE GLASS WINDOWS & DOORS LTD	317,717	AS NEW AUTOBODY & GLASS LTD	826,479
ALPINE INSURANCE AGENCIES LTD	254,108	ASC COLLISION REPAIR	412,066
ALPINE LIFT TRUCK & EQUIPMENT SERVICES	53,516	ASC-AUTOMOTIVE STYLING CENTRE LTD	49,683
ALPORT INSURANCE AGENCIES INC	380,279	ASHBERRY GLASS & WOODWORKING	44,792
ALVERSON TAYLOR MORTENSEN & SANDERS	199,576	ASPECT SOFTWARE CANADA CORP	69,398
AMBER AUTO BODY	125,662	ASSESSMED BC LTD	82,421
AMC CASSELLS INSURANCE SERVICE INC	263,371	ASTROGRAPHICS INDUSTRIES LTD	563,619

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AT HOME PHYSIOTHERAPY	71,986	BAILEY MARK DR	29,199
ATI TRUCK REPAIR LTD	484,032	BAILEY WESTERN STAR TRUCKS INC	40,977
ATKINSON BRIAN DR INC	31,725	BAJA AUTOBODY LTD	426,174
ATLAS ELECTRIC INC	42,360	BAKER MATERIALS ENGINEERING LTD	519,119
ATLAS PHYSIOTHERAPY	36,296	BAKER NEWBY LLP	1,762,632
ATTACHMATE CORPORATION	213,588	BALANCE IN MOTION	36,263
ATTS - AUTOMOTIVE TRAINING & TECHNICAL	38,342	BALFOUR AUTOBODY & GLASS LTD	199,677
ATWAL'S INSURANCE & FINANCIAL CENTRE INC	736,056	BANK OF MONTREAL	243,100
ATWATER INSURANCE AGENCY LTD	364,947	BANNISTER CHEVROLET BUICK GMC VERNON INC	1,196,278
AUDATEX	4,159,811	BANNISTER COLLISION & GLASS	956,833
AUDY FIX AUTO WEST SHORE (AUDY AUTOBODY)	846,102	BARE'S PAINT & BODYWORKS	738,376
AURORA TRUCK CENTRE LTD	66,468	BARNES CRAIG & ASSOCIATES	299,604
AUTO ART COMPLETE REPAIRS LTD	84,026	BARNES HARLEY-DAVIDSON BUELL	83,810
AUTO MIND COLLISION REPAIR (BURNABY)	1,301,692	BARNES WHEATON (N SURREY) CHEV BUICK GMC	1,443,257
AUTO MIND COLLISION REPAIR (RICHMOND)	2,461,866	BARNES WHEATON (SURREY) LTD	707,288
AUTO MIND COLLISION REPAIR (SQUAMISH)	906,186	BARON INSURANCE AGENCIES GROUP INC	913,173
AUTO MIND COLLISION REPAIR (VANCOUVER)	2,415,966	BASRA AVNEET GREWAL (BASRA CHIROPRACTIC)	25,150
AUTO PLUS INSURANCE AGENCY INC DBA SUSSEX	386,343	BASRA JASKARANPAL, DC	142,800
AUTO SENSE COLLISION LTD	1,369,999	BASRA STEVEN	199,130
AUTO WEST BMW (MTK AUTO WEST LTD)	59,571	BAVARA AUTO HAUS INC	685,875
AUTO-COM REFINISHING (B & H VENTURES LTD)	54,650	BAVARO AUTO BODY & AUTO GLASS	451,427
AUTO-LAND BODY & MECHANIC LTD	156,803	BAY CITY INSURANCE SERVICES LTD	1,207,525
AUTOBODY ONE INC	680,277	BAYSHORE HEALTHCARE LTD	261,082
AUTOCRAFT AUTOBODY	157,644	BAYVIEW AUTO TOWING (2000) LTD	253,618
AUTOMALL AUTOBODY LTD	1,993,822	BAYWOOD GLASS INC	117,112
AUTOMASTER AUTOBODY LTD	920,734	BC AUTOBODY & PAINT FIX AUTO BBY SOUTH	752,570
AUTOSMART COMPLETE REPAIRS & SERVICES INC	434,740	BC COLLISIONS LTD	1,351,371
AUTOSONIC AUTOBODY & REPAIR LTD	116,228	BC FERRY SERVICES	76,757
AUTOWEST AUTOBODY LTD	635,386	BC HYDRO	1,158,359
AUTOWORKS COLLISION REPAIR LTD	609,909	BC MEDEQUIP HOME HEALTHCARE LTD	1,036,646
AVENUE ALIGNMENT & BODY SHOP LTD	870,569	BC PROFESSIONAL & LEGAL INTERPRETERS INC	124,805
AVEPOINT CANADA LTD	54,131	BC PUBLIC INTEREST ADVOCACY CENTRE	48,324
AVERSON CONSULTING LTD	102,039	BC TRAILER GUY	27,519
AVIS RENT A CAR (COQUITLAM)	35,938	BCAA INSURANCE AGENCY LTD	16,036,674
AVIS RENT A CAR (SURREY-KING GEORGE)	267,394	BCR GROUP	27,362
AVIS RENT A CAR (VANC-SW MARINE)	34,809	BEATON TRUDY	39,892
AVISCAR INC	45,421	BECK COLLISION SERVICES (LANGLEY)	975,289
AVISON YOUNG COMMERCIAL REAL ESTATE	267,387	BECK ROBINSON & COMPANY	289,272
AVOCETTE TECHNOLOGIES INC	72,320	BECKMAN JEFF H DR INC	46,468
AXIS INSURANCE MANAGERS INC DBA WINRAM	369,367	BEE JAY AUTO WRECKING & TOWING	93,163
AZORCAN AUTOBODY REPAIR & PAINTING	1,197,717	BEE JAY'S SERVICES	50,570
B & A AUTO BODY (QUESNEL CANYON HOLDINGS)	1,111,287	BEE-CLEAN BUILDING MAINTENANCE	29,760
B & B GLASS	59,179	BEBBIE GLASS CO LTD	68,337
B & D AUTO BODY LTD	3,287,257	BEL AIR TAXI LTD	48,246
B & M AUTO-CRAFT COLLISION LTD	1,317,166	BELCHER SWANSON LAW FIRM PLLC	42,443
B & M GLASS & RENOVATING LTD	28,449	BELL CANADA	292,901
BABINE TRUCK & EQUIPMENT LTD (SMITHERS)	63,336	BELL DESMOND DR	143,835
BACK IN MOTION FUNCTIONAL ASSESSMENTS INC	547,294	BELMONT COLLISION (1975) LTD	1,670,842
BACK IN MOTION PHYSIO & ACTIVE REHAB	159,826	BELRON CANADA INCORPORATED	122,389
BACK IN MOTION REHAB (COQUITLAM) INC	121,511	BEN AUTO BODY LTD	108,581
BADRY COLLISION REPAIRS INC	465,491	BEN'S TOWING & AUTO WRECKING LTD	199,053
BADYAL MANINDER DR INC	166,100	BERNARD LLP	1,209,408
BAGHERI RAFAEL DR INC	27,550	BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	127,090

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BEST AUTO BODY & PAINT LTD	553,222	BRENT GRAHAM LTD	42,481
BEST CHOICE COLLISION LTD	366,608	BRIAN GIBBARD LAW CORP	41,195
BEST-VALU GLASS 2001 INC	240,798	BRIAN JESSEL BMW/SUBARU	135,632
BESTWAY AUTO BODY LTD	737,612	BRIAN'S GLASS	99,900
BETA AUTO BODY SERVICES LTD	447,622	BRIDGE LAKE TOWING	39,510
BFL CANADA INSURANCE SERVICES INC	561,338	BRIDGEPORT COLLISION LTD	754,180
BIG CITY'S AUTO BODY LTD	436,158	BRIDGEVIEW INSURANCE CENTRE LTD	183,896
BIG RIG COLLISION & PAINT LTD	1,163,458	BRILLIANT INVESTMENTS LTD	192,186
BILL HARTLEY INSURANCE SERVICES LTD	133,273	BRITANNIA AGENCIES (1986) LTD	262,848
BILL'S HEAVY DUTY ENTERPRISES (2004) LTD	50,426	BROCO AUTO GLASS (ABBOTSFORD)	123,719
BIO SOLUTIONS INC	628,773	BROCO AUTO GLASS (COQUITLAM)	410,392
BIOVENTUS CANADA ULC	58,960	BROCO AUTO GLASS (KAMLOOPS)	244,753
BISHOP PAUL B DR	256,892	BROCO AUTO GLASS (KELOWNA)	117,107
BISMARCK COLLISION FACILITY	1,081,788	BROCO AUTO GLASS (NEWTON)	373,643
BK DANCEY INVESTIGATION SERVICES	40,819	BROCO AUTO GLASS (PORT KELLS)	232,618
BLACK & MCDONALD LIMITED	40,120	BROCO AUTO GLASS (VANCOUVER-HASTINGS)	118,660
BLACKROCK ASSET MANAGEMENT CANADA LTD	1,433,154	BROCO AUTO GLASS (VANCOUVER-KINGSWAY)	340,095
BLAIR MACKAY MYNETT VALUATIONS INC	70,318	BROCO AUTO GLASS (VICTORIA-DOUGLAS)	190,269
BLASBERG BRUCE DR INC	44,235	BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	355,432
BLOCK 81 HOLDINGS LTD	1,291,973	BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	473,948
BLOOMBERG FINANCE LP	171,913	BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	215,992
BLUE CHIP JANITORIAL	32,760	BROCO AUTO GLASS & UPHOLSTERY (NANAIMO)	335,107
BLUE CHIPS COLLISION REPAIR	1,264,430	BROCO AUTO GLASS & UPHOLSTERY (NORTH VAN)	513,466
BLUEBIRD CABS LTD	36,555	BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	601,915
BMC SOFTWARE CANADA INC	851,985	BROCO AUTO GLASS & UPHOLSTERY (SW MARINE)	561,324
BMS INTEGRATED SERVICES INC	102,744	BROCO GLASS (SURREY)	391,506
BMT GROUP SERVICES LTD	156,375	BROOKFIELD (BOPC) INC	326,614
BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	30,606	BROOKS KEVIN	48,750
BOB'S BARRIERE GLASS	101,844	BROTHERS AUTOBODY REFINISHERS LTD	983,081
BODO MOTORS AUTOMOTIVE SERVICES LTD	1,429,895	BROTHERS INSURANCE AGENCY LTD	986,849
BODY-PLUS COLLISION REPAIR LTD	496,965	BROWN BROS AGENCIES LIMITED	268,327
BODYCRAFT COLLISION LTD	973,268	BROWN ROBIN B - P ENGINEERING	38,828
BODYFIT REHABILITATION SERVICES	70,971	BROWNRIDGE & COMPANY INSURANCE SERVICES	604,868
BONIFACE CONSULTING	158,981	BRUNETTE INSURANCE AGENCIES LTD	517,546
BONNY'S TAXI LTD	81,061	BRUTE FORCE ENTERPRISES LTD	115,560
BOORMAN INVESTMENT CO LTD	41,752	BRYAN & COMPANY LLP	147,402
BORDEN LADNER GERVAIS LLP	2,226,862	BRYAN'S AUTO BODY (SQUAMISH) LTD	371,455
BOTTOMLINE TECHNOLOGIES (CANADA) INC	476,912	BUDGET GLASS LTD	162,626
BOUGHTON LAW CORPORATION	74,131	BUDGET RENT A CAR OF BC LTD	48,671
BOWEN ISLAND INSURANCE AGENCIES LTD	163,366	BUDGET RENT A CAR OF VICTORIA LTD	39,201
BOYD AUTO BODY & GLASS (ABBOTSFORD)	862,145	BULKLEY VALLEY INSURANCE SERVICES LTD	772,816
BOYD AUTO BODY & GLASS (LANGFORD)	750,523	BULLET AUTO GLASS & ACCESSORIES	101,887
BOYD AUTO BODY & GLASS (LANGLEY)	927,741	BUNTAIN INSURANCE AGENCIES LTD	943,682
BOYD AUTO BODY & GLASS (MAPLE RIDGE)	1,136,506	BURDGE DOUG	33,656
BOYD AUTO BODY & GLASS (NEW WEST)	1,102,951	BURKE MCPHEETERS BORDNER & ESTES	30,126
BOYD AUTO BODY & GLASS (RICHMOND)	1,024,671	BURNABY AUTO BODY 1986 LTD	46,173
BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	1,704,071	BURNABY KAWASAKI RETAIL LTD	34,886
BOYD AUTO BODY & GLASS (SURREY)	1,516,019	BURNABY SQUARE ORTHOPEDICS & SPORTS	55,138
BOYD AUTO BODY & GLASS (VICTORIA)	1,033,971	BURNS FITZPATRICK ROGERS SCHWARTZ	549,498
BOYDEN VANCOUVER INC	72,058	BURNS PETER T, QC	80,817
BOYLE MARC R DR INC	546,450	BURRARD AUTOSTRASSE COLLISION LTD	3,549,166
BRABY MOTORS LTD	27,882	BUZZ'S AUTOBODY LTD	2,500,748
BRANDALLIANCE (BC) INC DBA WILSON INT'L	36,963	C & C INSURANCE AGENCIES (RICHMOND) LTD	78,553

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
C & C INSURANCE AGENCIES LTD	616,926	CASCADE COLLISION SERVICES INC	33,129
C & J REBEL ENTERPRISES LTD	43,499	CASCADE INSURANCE AGENCIES (BURNABY) INC	753,783
C & K COLLISION (CHANG KWONG AUTOBODY)	205,986	CASEY LAW OFFICES	375,022
C & R TRUCK WEST LTD	1,206,081	CASMAN INSURANCE AGENCY & FINANCIAL GROUP	463,372
C G COYLE & ASSOCIATES INC	639,614	CASSADY & COMPANY	1,379,533
C P AUTOBODY LTD	44,666	CATHAY PACIFIC INSURANCE AGENCY LTD	87,756
C R NO 1 AUTO BODY LTD	1,103,387	CAVE & COMPANY	1,235,791
C&D INSURANCE SERVICES LTD	194,685	CAVERLY SANDRA, CONSULTANT	40,921
C-ME PEDESTRIAN REFLECTORS	116,740	CAWSTON GLASS	26,240
CA CANADA COMPANY	273,086	CB'S AUTOTECH COLLISION & AUTOBODY REPAIR	661,637
CACTUS COLLISION & PAINT INC	984,415	CBI HEALTH CENTRE	192,808
CALDWELL PARTNERS INTERNATIONAL INC	30,202	CBI HEALTH CENTRE (DUNCAN-YORK RD)	51,701
CALEA LTD	38,373	CBI HEALTH CENTRE (LANGFORD)	66,465
CALLA STRATEGIES	57,960	CBI HEALTH CENTRE (NANAIMO AQUATICS)	44,365
CALVERT ERIK DR INC	96,220	CBI HEALTH GROUP (NANAIMO)	384,627
CAM CLARK FORD LINCOLN LTD	885,164	CBI OT SERVICES (VICTORIA)	574,568
CAMERON DONALD A DR INC	49,998	CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	313,688
CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	49,882	CBI PHYSIOTHERAPY & REHAB (BURNABY)	93,958
CAMPBELL BURTON & MCMULLAN	57,359	CBI PHYSIOTHERAPY & REHAB (COQUITLAM)	246,086
CAMPBELL FROH MAY & RICE LLP	388,751	CBI PHYSIOTHERAPY & REHAB (PRINCE GEORGE)	48,971
CAMPBELL RIVER GLASS 2009 LTD	55,560	CBI PHYSIOTHERAPY & REHAB (RICHMOND)	156,116
CAMPBELL SAUNDERS & COMPANY	79,235	CBI PHYSIOTHERAPY & REHAB (SURREY)	358,526
CANADA POST CORPORATION	4,588,066	CBI PHYSIOTHERAPY & REHAB (VICTORIA)	47,387
CANADA SAFEWAY LTD	61,928	CBI SPORT & SPINE HEALTH CENTRE	26,495
CANADIAN BAR ASSOCIATION	43,341	CBI SPORTS INJURY & REHABILITATION CENTRE	118,040
CANADIAN CAR & TRUCK RENTAL (MACKIE BROS)	71,108	CBRE LIMITED	2,677,992
CANIL ROY G DR CHIROPRACTIC INC	32,250	CCL LABEL, A DIV OF CCL INDUSTRIES LTD	699,768
CANPRO KING-REED LP (CKR GLOBAL INVEST)	1,207,690	CEBULA AUTOBODY COMPANY LTD	26,015
CANTRUST 4S AUTOBODY SERVICE (MTM AUTO)	668,834	CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	42,928
CAPGEMINI FINANCIAL SERVICES CANADA INC	6,216,123	CELLTEX COLLISION REPAIRS LTD	317,867
CAPITAL GLASS (COURTENAY)	150,823	CENTENNIAL AUTO BODY & GLASS LTD	260,329
CAPITAL MOTORS (1985) LTD	39,356	CENTERLINE FIX AUTO QUESNEL	749,074
CAPITAL WEST INSURANCE AGENCIES INC	231,077	CENTRAL AGENCIES LTD	570,424
CAPITAL WEST INSURANCE SERVICES (SURREY)	224,411	CENTRAL CITY INSURANCE SERVICES INC	229,510
CAPITAL WEST INSURANCE SERVICES LTD	828,848	CENTRAL PARK PHYSIOTHERAPY & SPORTS	77,888
CAPRI INSURANCE SERVICES LTD	7,118,158	CENTRAL VALLEY INSURANCE SERVICES LTD	467,439
CARE CONCERNS LTD	74,106	CENTURY COLLISION (DAI SUN AUTO GROUP)	783,218
CARE POINT MEDICAL CENTRE	27,395	CENTURY GLASS (85) LTD	395,000
CARE RIGHT HOME CARE SERVICES	27,303	CEREGENICS INC	64,752
CARE TOWING (1991) LTD	53,348	CERIDIAN CANADA LTD	47,687
CAREAGE HOME & HEALTH INC	50,202	CERNA COLLISION LTD	370,110
CARFRA & LAWTON	2,317,350	CHAIRLINES	40,362
CARIBOO CHEVROLET BUICK GMC LTD	35,926	CHAMBERS OLSON LTD	344,110
CARIBOO COLLISION REPAIRS LTD	91,308	CHAMPION CHEVROLET LTD	496,578
CARIBOO FORD LTD	26,767	CHAN ANTHONY C W DR INC	29,180
CARRUTHERS & COMPANY	542,400	CHANG LAURA DR - INIFINITY HEALTH BC	25,350
CARSON INSURANCE BROKERS LTD	383,259	CHAP'S AUTO BODY LTD	863,243
CARSTAR 360 ABBOTSFORD (360 COLLISION)	762,655	CHAREST REPORTING INC	241,376
CARSWELL	73,698	CHARLESWORTH INSURANCE SERVICES LTD	729,247
CARTER AUTOBODY (0977109 BC LTD)	646,287	CHARLIES COLLISION & PAINT INC	633,555
CARTER CHEVROLET CADILLAC BUICK GMC BBY	1,901,666	CHARLTON HEATHER	29,681
CARTER CHEVROLET CADILLAC BUICK GMC NS	802,113	CHARLTON INSURANCE AGENCIES LTD	233,308
CARTER HONDA	96,002	CHAS & ASSOCIATES CONSULTING INC	90,417

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CHASE AUTO & WINDOW GLASS LTD	121,193	CITY OF TRAIL	43,657
CHECKWELL DECISION CORPORATION	29,804	CITY OF VANCOUVER	1,453,413
CHEN HUAN-WEI DR, DC	32,357	CITY OF VERNON	64,724
CHENG BRENTON	83,100	CITY OF VICTORIA	303,556
CHERNICK GRANT DR INC	60,513	CITY OF WHITE ROCK	57,863
CHESHIRE HOMES SOCIETY OF BC	40,925	CITY OF WILLIAMS LAKE	28,392
CHETWYND AUTO BODY 1994 LIMITED	821,221	CLAIMSPRO INC	878,950
CHETWYND GLASS	147,841	CLARK AUTO BODY LTD	158,316
CHILCOTIN TOWING 1998	32,106	CLARKE ENGINEERING & WELDING LTD	27,231
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	239,088	CLASSIC COLLISION LTD	718,524
CHILLIWACK COMMUNITY SERVICES	26,931	CLASSIC GLASS & AUTO	444,766
CHILLIWACK INSURANCE AGENCIES LTD	327,146	CLASSIC IMAGE AUTO BODY	320,577
CHILLIWACK TAXI LTD	26,302	CLASSIC LIFECARE LTD	109,922
CHOICE INSURANCE SERVICES INC	597,194	CLASSIC TOWING COMPANY	151,297
CHOW ANDY DR - RICHMOND REHAB THERAPY	72,650	CLAYMORE COLLISION LTD (BOYD-POCO)	2,099,913
CHRISTENSEN COLLISION & AUTO DETAIL	772,996	CLEAR MARKETING INC	43,408
CHRISTIAN KEITH DR INC	36,293	CLEAR VIEW GLASS & UPHOLSTERY LTD	246,615
CHRISTIE-PHOENIX (VICTORIA) LTD	255,772	CLEAR-VIEW GLASS (PRINCE GEORGE)	232,172
CHUCK JUNG ASSOCIATES	539,802	CLEARBROOK GLASS 2007 LTD	200,270
CIBC-GLOBAL TRANSACTION BANKING	87,818	CLEARWATER GLASS LTD	110,285
CICI AUTO GLASS	87,560	CLEARWATER TOWING LTD	52,137
CIRA MEDICAL SERVICES INC	3,362,915	CLEARWAY RENTALS INC	68,669
CIRCUIT FRAME & SUSPENSION LTD (BOYD-COQ)	1,579,058	CLOVER TOWING LTD	1,043,210
CIS INSURANCE BROKERS LTD	307,041	CLOVERDALE AUTO METAL (1979) LTD	552,747
CISCO WEBEX LLC	29,795	CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	58,395
CISION CANADA INC	27,355	CLUB TOWING	63,869
CITRIX SYSTEMS INC	40,564	CMLS FINANCIAL LTD	116,637
CITY GLASS & WINDSHIELD SHOP LTD	97,037	CMW INSURANCE SERVICES LTD	100,366
CITY OF ABBOTSFORD	356,868	CNIB VANCOUVER	30,606
CITY OF BURNABY	434,144	CO-OP AUTO BODY REPAIRS	53,269
CITY OF CAMPBELL RIVER	38,687	CO-OPERATORS INSURANCE AGENCIES LIMITED	5,585,526
CITY OF CHILLIWACK	128,738	CO-UP AUTO BODY REPAIRS	77,247
CITY OF COQUITLAM	755,697	COACHE COLLISION LTD	2,033,518
CITY OF COURTENAY	116,083	COACHWERKS AUTOMOTIVE RESTORATION	58,882
CITY OF DUNCAN	42,985	COAST CAPITAL INSURANCE SERVICES LTD	7,151,528
CITY OF FORT ST JOHN	64,150	COAST CLAIMS SERVICE LTD	455,967
CITY OF GREENWOOD	45,862	COAST KINETICS	26,967
CITY OF KAMLOOPS	428,094	COAST MOUNTAIN BUS COMPANY LTD	832,414
CITY OF KELOWNA	531,623	COAST MOUNTAIN CHEVROLET OLDSMOBILE LTD	45,070
CITY OF LANGFORD	107,452	COAST REPORTING SERVICES	375,843
CITY OF LANGLEY	168,410	COASTAL COMMUNITY INSURANCE SERVICES	3,625,518
CITY OF MAPLE RIDGE	135,002	COASTAL HAND CLINIC	32,897
CITY OF NANAIMO	149,779	COASTAL PACIFIC XPRESS INC	87,558
CITY OF NEW WESTMINSTER	587,277	COASTLINE TOWING	103,794
CITY OF NORTH VANCOUVER	986,894	COBBLE HILL COLLISION CORPORATION	110,207
CITY OF PENTICTON	89,840	COGNI CARE INC	33,793
CITY OF PITT MEADOWS	32,550	COLD COUNTRY TOWING & TRAFFIC CONTROL	36,150
CITY OF PORT COQUITLAM	244,716	COLEMAN DOUGLAS DR	67,100
CITY OF PORT MOODY	145,741	COLLIERS INT'L REALTY ADVISORS	39,833
CITY OF PRINCE GEORGE	239,001	COLLIERS MACAULAY NICOLLS INC	166,798
CITY OF PRINCE RUPERT	44,430	COLLINGWOOD INSURANCE CENTRE INC	352,652
CITY OF RICHMOND	791,363	COLLINGWOOD INSURANCE CENTRE 2014 INC	41,279
CITY OF SURREY	1,077,652	COLLINGWOOD WELLNESS INC	77,049

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
COLLINS MANUFACTURING COMPANY LTD	159,425	CRAFTSMAN COLLISION (1981) LTD (COLWOOD)	1,689,213
COLLISION ANALYSIS LTD	141,410	CRAFTSMAN COLLISION (1981) LTD (COQUITLM)	1,650,430
COLLISION CRAFT	299,182	CRAFTSMAN COLLISION (1981) LTD (ESQUIMLT)	1,002,292
COLUMBIA COLLISION REPAIRS LTD	1,446,685	CRAFTSMAN COLLISION (1981) LTD (KAMLOOPS)	796,700
COLUMBIA GLASS (1972) LTD	137,592	CRAFTSMAN COLLISION (1981) LTD (KELOWNA)	1,681,933
COLUMBIA PACIFIC CONSULTING GROUP INC	903,904	CRAFTSMAN COLLISION (1981) LTD (LANG-BYP)	2,359,572
COLUMBIA SPEECH AND LANGUAGE SERVICES INC	166,125	CRAFTSMAN COLLISION (1981) LTD (METROTWN)	2,210,996
COLUMBIA TOWING LTD (GOLDEN)	42,499	CRAFTSMAN COLLISION (1981) LTD (MPL RDG)	2,961,444
COLUMBIA TOWING LTD (REVELSTOKE)	91,485	CRAFTSMAN COLLISION (1981) LTD (NANAIMO)	1,702,622
COLWOOD BACK TO BACK CHIROPRACTIC	34,833	CRAFTSMAN COLLISION (1981) LTD (NEWTON)	1,677,526
COMFORT KEEPERS (VANCOUVER)	93,430	CRAFTSMAN COLLISION (1981) LTD (NV-WEST)	2,442,864
COMMERCIAL ELECTRONICS LTD	76,011	CRAFTSMAN COLLISION (1981) LTD (PORT COQ)	2,056,043
COMMERCIAL TRUCK EQUIPMENT (DANCO EQUIP)	70,930	CRAFTSMAN COLLISION (1981) LTD (PT MOODY)	1,505,644
COMMIT AUTOBODY & REPAIR (2012) LTD	404,808	CRAFTSMAN COLLISION (1981) LTD (RICHMOND)	2,684,838
COMMUNITY THERAPISTS (1998) INC	3,035,459	CRAFTSMAN COLLISION (1981) LTD (S SURREY)	2,569,069
COMOX VALLEY DODGE CHRYSLER JEEP LTD	428,955	CRAFTSMAN COLLISION (1981) LTD (SURREY)	2,710,801
COMPETITION GLASS CO LTD	110,433	CRAFTSMAN COLLISION (1981) LTD (VAN-MAIN)	2,685,075
COMPUGEN INC	401,932	CRAFTSMAN COLLISION (1981) LTD (VERNON)	446,867
CONCERT REALTY SERVICES LTD	581,725	CRAFTSMAN COLLISION (1981) LTD (VIC-BRDG)	2,058,142
CONNELL D G DR	169,454	CRAFTSMAN COLLISION (1981) LTD (WAL GROV)	2,131,692
CONNOR CLARK & LUNN INVESTMENT MGMT LTD	1,549,075	CRAFTSMAN COLLISION (1981) LTD (WEST KEL)	847,480
CONSOLIDATED CIVIL ENFORCEMENT BC INC	227,000	CRAFTSMAN COLLISION LTD (NV-EAST)	2,265,282
CONTINENTAL AUTO BODY LTD	176,362	CRAFTSMAN COLLISION LTD (VANC-POWELL ST)	1,742,681
COOKSON MOTORS IDEALEASE LTD	52,570	CRAFTSMAN COLLISION LTD (VANC-6TH AVE)	4,511,003
COOKSON MOTORS LTD	52,850	CRAIG WILLIAM H DR	33,937
COPART AUTO AUCTIONS	355,876	CRANBROOK GLASS	91,564
COQUITLAM AGENCIES (1982) LTD	334,598	CRASHPAD COLLISION SERVICES LTD	283,639
COQUITLAM CUSTOM COLLISION CENTRE LTD	43,361	CRAWFORD & COMPANY (CANADA) INC	130,585
COQUITLAM TOWING & STORAGE CO LTD	640,389	CREATIVE MOBILITY PRODUCTS INC	57,392
CORE AUTOBODY & REPAIR LIMITED	231,555	CREATIVE THERAPY CONSULTANTS	418,700
CORNERSTONE ADJUSTERS INC	119,035	CRESTON CLASSIC GLASS & TRIM	38,645
CORONATION INSURANCE AGENCIES LTD	805,036	CRESTON VALLEY INSURANCE SERVICES LTD	698,751
CORPORATE CLASSICS CATERERS	63,263	CROSSMAN MARK W DR INC	199,370
CORPORATE EXECUTIVE BOARD	48,652	CROSSROADS PHYSIOTHERAPY & MASSAGE	29,625
CORPORATION COMPUWARE DU CANADA	105,825	CROWN GLASS LTD	310,518
CORPORATION OF DELTA	362,795	CROWN PROPERTY MANAGEMENT INC	96,772
CORVETTE SPECIALTIES LTD	323,772	CRYSTAL GLASS CANADA LTD (CRANBROOK)	132,210
COSMOS AUTOCARE (COSMIC COLLISION LTD)	685,748	CRYSTAL GLASS CANADA LTD (FERNIE)	159,118
COTTON'S RECOVERY SOLUTIONS	27,007	CRYSTAL GLASS CANADA LTD (KAMLOOPS)	302,706
COTTONWOOD AUTO BODY LTD	1,067,099	CRYSTAL GLASS CANADA LTD (KEL-BYLAND)	220,146
COTTONWOOD RV SALES & SERVICE LTD	86,586	CRYSTAL GLASS CANADA LTD (KEL-HARVEY)	191,790
COUNTRY RV CENTRE LTD	37,375	CRYSTAL GLASS CANADA LTD (KEL-PANDOSY)	174,397
COURTENAY COLLISION SERVICES LTD	318,737	CRYSTAL GLASS CANADA LTD (LANGLEY)	249,587
COWICHAN COLLISION LTD	568,293	CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	175,935
COWICHAN TOWING LTD	49,861	CRYSTAL GLASS CANADA LTD (NEW WEST)	124,970
COYOTE COLLISION LTD	854,559	CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	378,940
COZENS WIENS LLP	593,618	CRYSTAL GLASS CANADA LTD (QUESNEL)	237,726
CRAFTLINE COLLISION	34,222	CRYSTAL GLASS CANADA LTD (RICHMOND)	157,757
CRAFTSMAN COLLISION (1981) LTD (ABB-CTR)	1,810,438	CRYSTAL GLASS CANADA LTD (SALMON ARM)	108,834
CRAFTSMAN COLLISION (1981) LTD (ABB-WEST)	806,733	CSDC SYSTEMS INC	33,113
CRAFTSMAN COLLISION (1981) LTD (BBY-1ST)	1,504,366	CTC RESOURCES LTD	26,996
CRAFTSMAN COLLISION (1981) LTD (CAMBIE)	2,096,469	CUMBERBIRCH INSURANCE AGENCY LTD	99,588
CRAFTSMAN COLLISION (1981) LTD (CHILLWCK)	1,378,537	CUNDARI SEIBEL LLP	2,238,843

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CUNNINGHAM LINDSEY CANADA LIMITED	133,772	DEVON TRANSPORT LTD (BUDGET-PENTICTON)	199,575
CUSHMAN & WAKEFIELD LTD	55,125	DEVON TRANSPORT LTD (BUDGET-PORT ALBERNI)	61,116
CUT THUMB GLASS LTD	110,051	DEVON TRANSPORT LTD (BUDGET-PR GEORGE)	445,880
CUTBANKS AUTOBODY & GLASS LTD	580,195	DEVON TRANSPORT LTD (BUDGET-SALMON ARM)	93,248
CYGNUS SIGN MANAGEMENT INC	28,953	DEVON TRANSPORT LTD (BUDGET-VERNON)	228,995
D & B CUSTOM PAINTING LTD	41,361	DEVON TRANSPORT LTD (BUDGET-WEST KELOWNA)	112,644
D & D DISABILITY MANAGEMENT	43,928	DIAMOND AUTO & WINDOW GLASS	146,888
D & K BODY SHOP CO LTD	101,065	DIAMOND AUTO GLASS	119,681
D J HUSBAND MEDIATION SERVICES	93,632	DIONNE GLASS	104,683
D J'S PAINT & BODY (1987) LTD	649,349	DIRECT TOWING	45,834
D R AFFLECK HOLDINGS LTD	47,554	DISCOVERY CLAIMS SERVICES LTD	236,425
D'ARCY'S GLASS (2010) LTD	377,343	DISCOVERY INSURANCE SERVICES LTD	410,137
DALE BAZZANA AUTO BODY	55,261	DISTRICT OF CLEARWATER	180,924
DAMS FORD LINCOLN SALES LTD (FRASER HWY)	1,369,309	DISTRICT OF HUDSON'S HOPE	127,138
DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	27,961	DISTRICT OF LAKE COUNTRY	61,686
DAMS FORD LINCOLN SALES LTD (104TH AVE)	915,368	DISTRICT OF MAPLE RIDGE	99,693
DAN THE MAN'S AUTOBODY REPAIRS LTD	735,210	DISTRICT OF MISSION	45,434
DAN'S KAMLOOPS COLLISION CENTRE LTD	1,947,341	DISTRICT OF NEW HAZELTON	322,308
DATA REPRO COM LTD	77,727	DISTRICT OF NORTH COWICHAN	106,287
DATAMARK SYSTEMS INC	389,138	DISTRICT OF NORTH VANCOUVER	329,116
DAVE DALE INSURANCE AGENCIES LTD	555,845	DISTRICT OF SAANICH	451,131
DAVID EYTAN ABRAHAM DR	371,663	DISTRICT OF WEST KELOWNA	70,771
DAVID J GOOK INSURANCE AGENCIES LTD	466,454	DISTRICT OF WEST VANCOUVER	45,583
DAVID MORSE & ASSOCIATES	35,552	DITA EXCHANGE INC	36,259
DAVIE & ASSOCIATES	870,947	DL ADJUSTERS LTD	448,851
DAVIES PARK AND ASSOCIATES	62,602	DNR TOWING INC	174,516
DAWSON CREEK COLLISION (PACE)	1,604,254	DOBIE INSURANCE SERVICES LTD	467,329
DAY & NIGHT HAULER LTD	29,579	DOBSON'S GLASS LTD	334,247
DAY & NITE TOWING & AUTOWRECKI	35,515	DOC'S AUTO BODY (2012) LTD	600,561
DAY AND NIGHT TOWING & AUTOWRECKING	33,144	DOCU-MAP CANADA (INFORMATION MAPPING CAN)	42,230
DE BEER HETTIE - OT	32,636	DOLLAR THRIFTY (SURREY)	246,095
DEAN NEUMANN PLC	471,481	DOLO INVESTIGATIONS LTD	503,517
DEARBORN MOTORS LTD	108,961	DOMENICO MEDIATION & ADJUSTMENT SERVICES	70,873
DECO PLUS PAINTING AND CONTRACTING LTD	45,316	DOMMISSE I G DR INC	286,234
DEL EQUIPMENT LTD	28,319	DON BECK COLLISION LTD	2,494,749
DEL ORO TOWING LTD	310,749	DON FOLK AUTOBODY	839,772
DELOITTE LLP	3,181,312	DON RUSSELL INSURANCE AGENCIES LTD	31,281
DELTA SUNSHINE TAXI (1972) LTD	68,827	DON UNRAU & ASSOCIATES CLAIM SERVICES INC	80,141
DEN'S LADYSMITH COLLISION CENTRE INC	188,161	DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	492,312
DESERT REGIONAL MEDICAL CENTER	158,406	DON WOTHERSPOON & ASSOCIATES (NORDEL) LTD	729,559
DESIGN ROOFING & SHEET METAL LTD	36,590	DON WOTHERSPOON & ASSOCIATES (POCO) LTD	332,718
DESTINATION TOYOTA BURNABY	2,732,915	DON WOTHERSPOON & ASSOCIATES (RICHMOND)	338,742
DEUTSCHER T DR INC	47,439	DON WOTHERSPOON & ASSOCIATES (VANCOUVER)	1,766,988
DEVON TRANSPORT LTD (BUDGET-CAMPBELL RIV)	52,063	DON WOTHERSPOON & ASSOCIATES LTD	143,551
DEVON TRANSPORT LTD (BUDGET-CASTLEGAR)	61,683	DON'S AUTO BODY & PAINT SHOP LTD	719,461
DEVON TRANSPORT LTD (BUDGET-COURTENAY)	103,062	DON'S AUTO TOWING LTD	662,176
DEVON TRANSPORT LTD (BUDGET-CRANBROOK)	94,031	DONN DEAN COLLISION LTD	958,878
DEVON TRANSPORT LTD (BUDGET-DUNCAN)	189,156	DOUBLE R REPAIRS LTD	133,986
DEVON TRANSPORT LTD (BUDGET-KAMLOOPS)	618,068	DOUGLAS A GRAEB INC	29,700
DEVON TRANSPORT LTD (BUDGET-KELOWNA)	722,756	DOUGLAS R SODERLAND LAW OFFICES	300,461
DEVON TRANSPORT LTD (BUDGET-NANAIMO)	386,384	DOWNTOWN SERVICE TOWING LTD	153,085
DEVON TRANSPORT LTD (BUDGET-NELSON)	52,116	DP VOCATIONAL SOLUTIONS INC	321,718
DEVON TRANSPORT LTD (BUDGET-PARKSVILLE)	122,258	DPS ENTERPRISES LTD DBA SUSSEX INS AGENCY	66,084

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DRAKE TOWING LTD	299,813	ENTERPRISE RENT-A-CAR (ABBOTS-S.FRASER)	26,755
DREAM OFFICE MANAGEMENT (BC) CORP	230,262	ENTERPRISE RENT-A-CAR (BBY-GILMORE AVE)	36,939
DREDDYMD INC	26,069	ENTERPRISE RENT-A-CAR (BBY-IMPERIAL ST)	211,766
DRIVING FORCE INC (THE)	254,048	ENTERPRISE RENT-A-CAR (CHILLIWACK)	58,122
DRM RECOVERY LTD	34,530	ENTERPRISE RENT-A-CAR (COQ-BARNET HWY)	93,314
DRUMMOND LAW CORPORATION	523,463	ENTERPRISE RENT-A-CAR (FORT ST JOHN)	46,106
DU & ASSOCIATES PROFESSIONAL PSYCHOLOGY	28,050	ENTERPRISE RENT-A-CAR (KING GEORGE HWY)	73,972
DUECK CHEVROLET BUICK CADILLAC GMC LTD	1,831,458	ENTERPRISE RENT-A-CAR (LANGLEY BYPASS)	248,952
DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,603,614	ENTERPRISE RENT-A-CAR (MPL RDG-LOUGHEED)	29,468
DUKE REFRIGERATION & HVAC LTD	631,185	ENTERPRISE RENT-A-CAR (N VAN-MARINE DR)	157,996
DUMORE'S COLLISION LTD	979,469	ENTERPRISE RENT-A-CAR (PRINCE GEORGE)	70,704
DUMOULIN BOSKOVICH LLP	1,467,382	ENTERPRISE RENT-A-CAR (RICH-BRIDGEPORT)	139,347
DUNBAR INSURANCE AGENCY LTD	312,344	ENTERPRISE RENT-A-CAR (SURREY-KING GEO)	121,187
DUNCAN AUTO GLASS LTD	33,500	ENTERPRISE RENT-A-CAR (SURREY-72ND AVE)	181,952
DUNDEE REALTY MANAGEMENT (BC) CORP	197,754	ENTERPRISE RENT-A-CAR (VANC-FRASER ST)	90,863
DUNSMUIR & HORNBY LTD	908,747	ENTERPRISE RENT-A-CAR (VANC-SW MARINE DR)	47,484
DWIGHTS HOMES & GARDENS LTD	27,749	ENTERPRISE RENT-A-CAR (VANC-WEST 1ST AVE)	55,054
DYE & DURHAM CORPORATION	420,612	ENTERPRISE RENT-A-CAR CANADA LTD	81,563
DYNAMEX CANADA LIMITED	282,569	ENTRUST LTD	75,791
DYNAMIC FACILITY SERVICES LTD	96,534	ENVOY BAILIFF AND COLLECTION SERVICES LTD	262,142
DYNAMIC INVESTIGATIONS INC	26,254	EQUIFAX	51,694
EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	528,146	ERGO REHABILITATION INC	38,548
EAGLE COLLISION SERVICES LTD	55,507	ERGOSUM DEVELOPMENT CORP	37,462
EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	61,168	ERIK'S RESTORATIONS INC	66,808
EAST END AUTO BODY SHOP LTD	624,853	ERNST & YOUNG LLP	32,711,518
EASTGATE AUTOBODY SHOP (1981) LTD	616,145	ERV'S AUTO BODY LTD (AUTOMIND-ABBOTSFORD)	388,279
EASTWIN AUTO MODE LTD	34,051	ES AUTO SALES LTD	124,099
ECHLIN INSURANCE AGENCY LTD	340,793	ESSENTIAL AUTO COLLISION LTD	147,642
ECKEL EXTREME TRUCK PAINT & BODY REPAIR	25,966	ESSENTIAL KINETICS	40,201
ECKLER LTD	204,625	ESSEX COLLISION SERVICES LTD	1,028,054
ECONO GLASS LTD	40,451	ESSEX INSURANCE AGENCY (1ST AVE) INC	347,350
ED SCHRAM MOTORS LTD	40,168	EUROSPEC AUTOBODY (2001) LTD	278,887
EDELWEISS AUTO REPAIRS LTD	350,665	EVERGREEN NURSING SERVICES LTD	271,047
EDWARD WONG PHYSIOTHERAPY CLINIC	41,511	EXCEL AUTOBODY LTD	452,672
EFFECTIVE AUTO BODY REPAIR LTD	434,116	EXCEPTIONAL TOWING & RECOVERY LTD	94,669
EISENHUT INSURANCE AGENCIES LTD	597,439	EXPERT COLLISION (2002) LTD	661,545
EISENKREIN SERVICES LTD	32,685	EXPRESS LANE AUTOBODY LTD	269,277
ELAN DATA MAKERS	163,749	EXTREME AUTOBODY LTD	721,618
ELITE BODY SHOP LTD	1,967,699	EYFORD MACAULAY	3,326,617
ELITE XPRESS COLLISION SERVICES	1,309,609	F ADAMS & ASSOCIATES INSURANCE SERVICES	885,704
ELK VALLEY GLASS LTD	122,244	F.A.C.T. SERVICES	70,850
ELLIOTT T G DR INC	161,100	FABRIS MCIVER HORNQUIST & RADCLIFFE	730,155
ELLIS CREEK AUTO BODY	474,871	FACTORY FINISH AUTO GLASS LTD	28,225
ELLWOOD ANN-LOUISE DR	25,456	FAIRLANE COLLISION REPAIRS LTD	1,546,145
ELMERS INSURANCE AGENCY LTD DBA BARON INS	234,382	FALCON EQUIPMENT LTD	198,679
EMC CORPORATION OF CANADA	848,890	FALSE CREEK COLLISION	969,976
EMMET CAFFERKY & ASSOCIATES LTD	338,619	FAMILY GLASS LTD	353,892
EMSLAND & ASSOCIATES INSURANCE SERVICES	520,513	FARRIS VAUGHAN WILLS & MURPHY	84,958
ENCAPTIS BUSINESS SOLUTIONS INC	25,778	FASKEN MARTINEAU DUMOULIN LLP	1,226,829
ENDERBY AUTO BODY LTD	366,932	FAST FRIENDLY RELIABLE GLASS SERVICE	98,985
ENDERBY GLASS (1999)	34,835	FAST TRACK INVESTIGATIONS LTD	418,677
ENTERPRISE AUTO & RV LTD	28,551	FASTFLOW CONSTRUCTION INC	43,863
ENTERPRISE GLASS LTD	59,993	FASTRACK AUTOBODY LTD	1,615,110

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FAVERO K J DR INC	102,271	FRASER CANYON GLASS LTD	72,437
FAWCETT INSURANCE AGENCY LTD	383,856	FRASER HEALTH AUTHORITY	138,366
FAYE NAPLES PHYSIOTHERAPIST CORP	80,333	FRASER RIDGE HAND THERAPY CLINIC	35,010
FCV TECHNOLOGIES LTD	39,846	FRASER RIVER PAINT & BODY LTD	765,627
FENDER'S AUTO BODY & PAINT LTD	1,752,976	FRASER VALLEY AUTO GLASS AND DETAILING	71,099
FENNELL'S RV REPAIR LTD	30,316	FRASER VALLEY ORTHOPEDIC & SPORTS PHYSIO	105,591
FERNY'S AUTO BODY SHOP LTD	415,623	FRASER VALLEY PHYSIO AND REHAB CENTRE	29,712
FERREIRA COLLISION CENTRES LTD	816,974	FRASERVIEW COLLISION REPAIR LTD	1,481,030
FHC REACTIVE INJURY MANAGEMENT LTD	824,997	FRASERWAY RV GP LTD	302,516
FIJI ISLAND AUTO REPAIRS LTD	607,944	FRASERWEST LAW GROUP LLP	49,080
FIRST CAPITAL (LONGWOOD STATION) CORP	43,491	FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	831,630
FIRST CHOICE TOWING (2007) LTD	258,339	FREIGHTLINER OF CRANBROOK LTD	232,119
FIRST CLASS AUTO BODY LTD	868,695	FREIGHTLINER OF KELOWNA LTD	50,646
FIRST INSURANCE AGENCIES LTD	892,294	FRIEDLANDER ROBIN DR INC	28,751
FIRST RESPONSE GLASS LTD	216,868	FROH ROBERT G DR INC	284,199
FIRST TRUCK CENTRE VANCOUVER INC	1,844,783	FRONT LINE GLASS SOLUTIONS LTD	70,521
FIRST TRUCK COLLISION CENTRE LTD	550,368	FTSE TMX GLOBAL DEBT CAPITAL MARKETS INC	77,805
FIRST WEST INS SERVICES DBA ENVISION INS	2,864,413	FULLER JOHN DR INC	26,744
FIRST WEST INS SERVICES DBA VALLEY FIRST	3,172,457	FUNCTIONAL OUTCOMES REHAB SERVICES INC	70,428
FIRST WEST INSURANCE SERVICES LTD	393,143	G & A AUTOBODY REPAIRS LTD	121,986
FIRST WESTERN INSURANCE SERVICES INC	283,726	G & W JELLY'S LTD	54,702
FISHER CHARLES F DR INC	29,624	G B GLASS EXPRESS	209,817
FIT BODY ATHLETICS & REHABILITATION INC	141,235	G DUNCAN AUTO BODY LTD	740,775
FIX AUTO ABBOTSFORD WEST (RENASCENT)	896,798	G KEITH CHAMBERS CONSULTING INC	107,390
FIX AUTO CANADA INC (BOW VALLEY)	32,356	G&G AUTO BODY REPAIR & SALES LTD	132,683
FIX AUTO CANADA INC (CALGARY BOW TRAIL)	35,083	GAGNON MICHAEL DR	34,215
FIX AUTO CANADA INC (CALGARY CENTRAL)	120,598	GALAXIE COLLISION 1979 LTD (BOYD-BURNABY)	1,274,825
FIX AUTO CANADA INC (CALGARY SOUTH CENT)	321,300	GALLAGHER LAKE AUTO-BODY	263,158
FIX AUTO CANADA INC (EDMONTON STRATHCONA)	210,426	GALWAY REAL ESTATE ADVISORS INC	339,436
FIX AUTO CANADA INC (EDMONTON WEST)	416,107	GARDAWORLD CASH SERVICES CANADA CORP	183,159
FIX AUTO CANADA INC (LETHBRIDGE)	40,857	GARDNER CHEVROLET PONTIAC BUICK GMC LTD	44,240
FIX AUTO CANADA INC (RED DEER)	53,219	GARRISON BEATTY & GARRISON INSURANCE	238,294
FIX AUTO CANADA INC (SPRUCE GROVE)	35,177	GARTNER CANADA CO	39,480
FIX AUTO CHILLIWACK (RENASCENT COLLISION)	921,414	GARY W NIX & ASSOCIATES LTD	88,412
FIX AUTO DUNCAN (GREEN ISLAND G AUTO LTD)	410,696	GATOR AUTO GLASS	51,887
FIX AUTO KELOWNA (MDL ENTERPRISES LTD)	46,086	GAUTAM & ASSOCIATES	56,828
FIX AUTO PORT MOODY (0923986 BC LTD)	142,965	GBG INSURANCE SERVICES LTD	413,994
FIX AUTO VERNON (STAR AUTOBODY)	1,848,078	GD ASSESSMENTS INC	213,170
FIX AUTO VICTORIA SOUTH (AUDY AUTOBODY)	33,978	GEMINI ADJUSTERS LTD	165,450
FLYNN CANADA LTD	73,981	GENERIC TOWING & AUTO PARTS LTD	154,472
FOCUS REHABILITATION AND CONSULTING	218,546	GEO H HEWITT CO LTD (THE)	28,480
FORENSIC DYNAMICS INC	203,450	GEORGE'S BODY SHOP LTD	767,281
FORENSIC INVESTIGATIONS CANADA INC	380,444	GEORGIA STRAIGHT COLLISION LTD	775,243
FORRESTER SWITZERLAND GMBH	56,965	GIBB & COMPANY	63,021
FORSONS ADJUSTING SERVICE	122,873	GIBSONS AUTOBODY LTD	160,289
FORT FABRICATION & WELDING LTD	111,044	GILBART MICHAEL K DR INC	30,489
FORT GARRY INDUSTRIES	52,819	GILBERT KIRBY STRINGER LLP	100,571
FORT NELSON AUTOBODY (1999)	105,094	GILLESPIE & COMPANY LLP	1,624,717
FORTISBC	548,149	GIVER A YANK TOWING & PICKER SERVICES	60,551
FORWARD MOTION PROSTHETICS LTD	57,002	GJB HOLDINGS LTD	52,870
FP&H LAWYERS	505,136	GK WOODWARD & ASSOCIATES	162,930
FRANK'S AUTO BODY REPAIR	1,353,377	GLACIER MOBILE GLASS	164,519
FRASER AUTO DENT & COLOR	66,744	GLACIER TOYOTA	40,190

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GLASS DOCTOR NORTH VANCOUVER	268,762	GREYSTONE MANAGED INVESTMENTS INC	90,877
GLASS DOCTOR OF SUNSHINE COAST	31,078	GROVE EQUIPMENT RENTALS LTD	83,112
GLASS HOUSE (THE)	72,786	GRYPMA MARTIN P DR INC	300,495
GLENMERRY GLASS LTD	110,215	GT COLLISION LTD	2,220,399
GLENN MOUNTAIN ORTHOPEDIC & SPORTS PHYSIO	71,152	GUIDEWIRE SOFTWARE INC	2,505,371
GLOBAL EXCEL MANAGEMENT INC	89,925	GUILDFORD CAB (1993) LTD	63,601
GLOBAL INSURANCE AGENCY (2007) LTD	196,751	GUILDFORD PHYSIOTHERAPY AND HAND THERAPY	29,740
GLOBAL INSURANCE AGENCY (2008) LTD	216,824	GULF ISLANDS INSURANCE AGENCIES LTD	110,369
GLOBAL INSURANCE AGENCY LTD	269,404	GURPAL SINGH BRAR	46,010
GLOBAL KNOWLEDGE NETWORK (CANADA) INC	41,552	GUSTAFSON'S AUTO SERVICE LTD	531,036
GLOBAL ROADWAY MAINTENANCE INC	25,760	GUY CARPENTER AND COMPANY LTD	9,475,934
GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	661,394	GWL REALTY ADVISORS INC	74,905
GN INSURANCE AGENCY LTD	302,334	GXS CANADA INC	47,880
GNK INSURANCE SERVICES INC	509,346	GYROSCOPE COLLISION SERVICES	188,471
GO AUTO SURREY CHRYSLER DODGE JEEP RAM	429,057	G4S CASH SOLUTIONS (CANADA) LTD	62,037
GO TAXI!	43,233	H & L GLASS LTD	91,430
GO TIRE KELOWNA	36,155	H & R COLLISION AND GLASS LTD	3,078,423
GO WEST RV CENTRE INC	36,681	H A ANTON MD INC	36,826
GODOY & VERVERGAERT INSURANCE BROKERS INC	384,165	H G INSURANCE AGENCIES LTD	444,056
GODOY & VERVERGAERT INSURANCE ONLY INC	468,609	HABANERO CONSULTING GROUP	129,012
GODOY'S INSURANCE ONLY (LANGLEY) INC	332,733	HABITAT INSURANCE AGENCIES LTD	119,945
GODOY'S INSURANCE ONLY INC	301,579	HAIGHT BROWN & BONESTEEL LLP	138,198
GOLD KEY INSURANCE SERVICES LTD	1,625,659	HAMILTON DUNCAN ARMSTRONG & STEWART	697,766
GOLD KEY LANGLEY VOLKSWAGEN	1,105,587	HAMMER COLLISION LTD	726,314
GOLDEN EARS INSURANCE SERVICES LTD	833,669	HANIN INSURANCE SERVICES INC	327,745
GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	68,308	HANS DEMOLITION & EXCAVATING LTD	27,593
GOLDEN SHIELD ADJUSTERS LTD	120,230	HANSEN JANICE F	37,389
GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	213,444	HANSSON ANN DR INC	89,064
GOLDMINE INSURANCE SERVICES LTD	681,818	HAPPY JACK'S CAFE	40,383
GOLDSTEIN LARRY M DR	58,104	HARBORD INSURANCE SERVICES FAIRFIELD LTD	407,632
GORD RON'S AUTO METAL (KIRMAC AUTOMOTIVE)	243,430	HARBORD INSURANCE SERVICES LTD	443,506
GORD-RON'S AUTO METAL LTD	1,440,234	HARBORVIEW MEDICAL CENTER	144,094
GORDON & REES LLP	185,485	HARBOUR INSURANCE AGENCIES LTD	161,557
GORDON HULME LTD	81,182	HARBOUR-VIEW COLLISION LTD	1,063,436
GORDON'S AUTO BODY WORKS LTD	2,326,070	HARLEY DAVIDSON OF CHILLIWACK	37,130
GOVERNMENT AGENT - ATLIN	45,546	HARMS AUTO BODY & PAINT (1987) LTD	607,571
GOVERNMENT AGENT - DEASE LAKE	97,021	HARPER & COMPANY	149,623
GRAMPA'S RV REPAIRS	105,978	HARPER GREY LLP	351,459
GRAND & TOY LIMITED	821,594	HARRIS & BRUN	3,408,951
GRAND FORKS GLASS LTD	132,815	HARRIS & COMPANY	597,450
GRAND PERFORMANCE AUTO CENTRE INC	1,211,794	HARRIS & LEIB INSURANCE BROKERS LTD	253,131
GRANDCITY AUTOBODY LTD (RICHMOND)	3,168,513	HARRIS INSURANCE SERVICES (RICHMOND) LTD	495,655
GRANDCITY AUTOBODY LTD (VANCOUVER)	2,859,936	HARRIS INSURANCE SERVICES (VANCOUVER) LTD	276,135
GRANITE CLAIMS SOLUTIONS LP	264,857	HARRIS/DECIMA INC	36,602
GRANT KOVACS NORELL	2,243,132	HARTLEY'S AUTOBODY LTD	449,762
GRANT THORNTON LLP	40,322	HARTSHORNE & MEHL	4,033,680
GRAPHIC OFFICE INTERIORS LTD	473,043	HATTER THOMPSON SHUMKA & MCDONAGH	977,570
GRASS CREEK VENTURES	62,912	HAWKESWOOD J DR INC	28,820
GREAT WEST LIFE	3,431,892	HAYMACK AUTO GLASS (SQUAMISH)	105,564
GREAT-WEST LIFE ASSURANCE CO	292,839	HAYMACK AUTO GLASS & UPHOLSTERY LTD	226,371
GREENLEAF INVESTMENTS DBA C&N INSURAANCE	899,011	HAYRE JASPREET SINGH	46,288
GREG'S RV PLACE	63,492	HAYWARD HUGH W G	111,097
GREY ROBINSON & ASSOCIATES	103,161	HAZELWOOD PHYSIOTHERAPIST CORPORATION	61,833

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HEALTHONE PHYSIOTHERAPY & HAND CLINIC	25,132	HOPE TOWING LTD	162,465
HEALTHQUEST	35,953	HOPP GRACE A DR	35,060
HEALTHX PHYSICAL THERAPY CENTERS	82,793	HORIZON AUTOBODY COLLISION LTD	76,392
HEARTLAND TOYOTA	37,568	HORIZON WEST INSURANCE SERVICES LTD	257,825
HEATH LAW LLP	1,753,642	HORLICK SIMON DR INC	435,589
HEATHER SADLER JENKINS LLP	1,055,564	HOSKINS FORD SALES LTD	443,771
HEDBERG & ASSOCS DISABILITY CASE MGMT INC	41,950	HOTDOCS CORPORATION	37,506
HELIJET INTERNATIONAL INC	29,166	HOULE ELECTRIC LIMITED	1,007,539
HELP AT HOME SUPPORT SERVICES INC	66,968	HP ADVANCED SOLUTIONS INC	3,112,747
HEMMERA ENVIROCHEM INC	118,613	HU RICHARD W PROFESSIONAL CORP	31,784
HEMMERLING & ASSOCIATES	1,182,812	HUB CITY MOTORS & EQUIPMENT LTD	37,653
HENDRY SWINTON MCKENZIE INSURANCE SERVICE	168,158	HUB FIRE ENGINES & EQUIPMENT LTD	45,626
HERBERT'S AUTOBODY INC	76,643	HUB INTERNATIONAL CANADA WEST ULC	36,085,981
HERITAGE OFFICE FURNISHINGS LTD	192,267	HUBER BANNISTER COLLISION CENTRE	649,959
HERTZ CANADA LIMITED	96,393	HUMHEJ DEANNA	116,936
HERTZ CANADA LIMITED (ABBOTSFORD)	597,719	HUMPHREY GROUP INC (THE)	31,238
HERTZ CANADA LIMITED (BURNABY)	1,102,636	HUNGERFORD TOMYN LAWRENSEN & NICHOLS	509,822
HERTZ CANADA LIMITED (CHILLIWACK)	267,577	HUSTON GRANT ADJUSTERS	35,433
HERTZ CANADA LIMITED (COQUITLAM)	842,938	HYDE PARK INSURANCE AGENCIES LTD	575,733
HERTZ CANADA LIMITED (LANGLEY)	871,781	HYTEK MECHANICAL INC	74,269
HERTZ CANADA LIMITED (MAPLE RIDGE)	337,575	I STATE TRUCK CENTER	27,091
HERTZ CANADA LIMITED (NORTH VANCOUVER)	678,916	IBM CANADA LTD	21,678,389
HERTZ CANADA LIMITED (RICHMOND-GRANT MC)	26,241	ICARE INSURANCE BROKERS LTD	751,346
HERTZ CANADA LIMITED (RICHMOND-NO 3 RD)	328,763	ICKERT NORMAN DR INC	71,703
HERTZ CANADA LIMITED (RICHMOND-NO 5 RD)	339,261	IMA SOLUTIONS INC	4,874,268
HERTZ CANADA LIMITED (SURREY-72ND AVE)	2,688,791	IMPACT AUTO AUCTIONS LTD	38,271
HERTZ CANADA LIMITED (VANC-GRANVILLE ST)	86,133	IMPERIAL AUTOBODY LTD	150,358
HERTZ CANADA LIMITED (VANC-STATION ST)	1,162,392	IMPERIAL PARKING CANADA CORP	77,686
HERTZ CANADA LIMITED (VANC-SW MARINE DR)	437,437	INDCON DEVELOPMENTS LTD	37,580
HERTZ CANADA LIMITED (VICTORIA)	489,431	INDEPENDENT LIFESTYLES - SUNSHINE COAST	30,785
HERTZ CORPORATION	56,133	INDEPENDENT LIFESTYLES HOMECARE	38,469
HESLOP & COMPANY ADJUSTERS LTD	235,830	INFINITY HEALTH LLP	1,234,611
HEWLETT PACKARD (CANADA) CO	645,744	INFINITY INSURANCE SERVICES INC	217,383
HI TECH SID COLLISION (SIDNEY HI-TECH)	521,284	INFOCUS WELLNESS INC	29,770
HI-CLASS AUTO BODY & PAINT LTD	87,182	INFOMART (A DIV OF POSTMEDIA NETWORK INC)	59,357
HI-LIGHT AUTOBODY 2003 LTD	992,493	INFOTRELLIS INC	4,553,777
HI-TECH AUTO REBUILDERS	574,523	INLAND KENWORTH (CRANBROOK)	84,661
HICKS PACIFIC CENTRE INSURANCE SERVICES	259,984	INLAND KENWORTH (FORT ST JOHN)	459,599
HIGH CALIBER AUTO COLLISION & REPAIR LTD	753,173	INLAND KENWORTH (KAMLOOPS)	28,374
HIGHGATE HEALTH	31,118	INLAND KENWORTH (LANGLEY)	1,359,714
HILLTOP AUTO BODY	393,621	INLAND KENWORTH (NANAIMO)	40,173
HILLTOP AUTO GLASS	85,523	INLAND KENWORTH (PENTICTON)	90,810
HILLTOP TOYOTA	41,588	INLAND KENWORTH (PRINCE GEORGE)	1,098,761
HILTOP BODY SHOP LTD	476,267	INLAND KENWORTH (VERNON)	32,655
HIRSCH GABRIEL DR INC	157,431	INLINE INDUSTRIES LTD	84,482
HKG HOLDINGS INC DBA SUSSEX INSURANCE	619,114	INNOVATIVE FITNESS	33,045
HMZ LAW	231,130	INPROTECT SYSTEMS INC	31,941
HOLESHOT MOTORSPORTS LTD	51,903	INSTA GLASS (CHILLIWACK)	264,834
HOLLETT RODNEY DR	52,800	INSTA GLASS (SECHELT)	137,957
HOMESTEAD INSURANCE AGENCIES LTD	322,079	INSURANCE BROKERS ASSOCIATION	26,355
HOOTSUITE MEDIA INC	63,177	INSURANCE BUREAU OF CANADA	177,375
HOPE AUTO BODY LTD	535,763	INSURANCE INSTITUTE OF BC	29,887
HOPE MACHINE & INDUSTRIAL CENTRE	26,761	INSURANCE SERVICES DEPT OF LONDON DRUGS	6,503,803

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
INSUREBC (ARBUTUS) INSURANCE SERVICES	310,479	J&H ALEXANDER LTD	263,835
INSUREBC (DEEP COVE) INSURANCE SERVICES	96,982	JACK SCHULTZ AUTOBODY LTD	2,039,348
INSUREBC (LANGLEY) INSURANCE SERVICES LTD	273,574	JACK W CHOW INSURANCE SERVICES LTD	265,400
INSUREBC (LANSDOWNE) INSURANCE SERVICES	314,101	JACK'S TOWING (2010) LTD	575,699
INSUREBC (LEE & PORTER) INSURANCE SERVICE	189,465	JACOBSON FORD SALES LTD	81,631
INSUREBC (MARPOLE) INSURANCE SERVICES INC	169,295	JAMES G MCMYNN AGENCIES LTD	86,619
INSUREBC (QUEENSBOROUGH) INSUR SERVICES	137,607	JAMES WESTERN STAR LTD (KAMLOOPS)	545,820
INSUREBC (WESBROOK) INSURANCE SERVICES	155,155	JAMES WESTERN STAR LTD (PRINCE GEORGE)	59,525
INSUREBC (WESTVIEW) INSURANCE SERVICES	250,697	JAMES WESTERN STAR LTD (WILLIAMS LAKE)	54,265
INSUREBC (WILLBROOK) INSURANCE SERVICES	207,416	JAMIE DAVIS MOTOR TRUCK & AUTO LTD	46,469
INSUREBC (YALETOWN) INSURANCE SERVICES	414,377	JAN-PRO CLEANING SYSTEMS OF VANCOUVER	160,643
INTECH ENGINEERING LIMITED	107,353	JAN'S PRECISION AUTOBODY	1,003,514
INTEGRA CUSTOM COLLISION LTD	217,407	JANG ERIC DR CHIROPRACTIC	46,250
INTEGRAL GROUP CONSULTING (BC) LLP	64,982	JANI-KING OF NORTHERN BC	45,842
INTEGRIS INSURANCE SERVICES LTD	835,293	JANKE PAUL G DR INC	194,310
INTERCITY EQUITY CORP DBA CAULFEILD INS	342,446	JARDINE LLOYD THOMPSON CANADA INC	185,673
INTERCITY EQUITY CORP DBA LEADERS INS	166,127	JENSEN SIGNS	28,406
INTERCONTINENTAL TRUCK BODY (BC) INC	55,716	JEWEL INSURANCE SERVICES INC DBA SUSSEX	284,541
INTERIM HEALTH CARE	457,399	JIM PATTISON CHRYSLER JEEP DODGE	1,762,125
INTERIOR HEALTH	291,224	JIM PATTISON TOYOTA SURREY	3,752,361
INTERIOR MOBILE GLASS INC	99,350	JIM PATTISON TOYOTA VICTORIA	131,234
INTERIOR SAVINGS INSURANCE SERVICES INC	5,005,730	JJB INSURANCE AGENCIES INC	340,986
INTERMARK LAW	66,332	JL BROTHERS AUTO BODY LTD	98,384
INTERNATIONAL WORD EXCHANGE	111,625	JOE'S AUTOBODY REPAIR (CIOTOLI ENT LTD)	609,054
INTUITIVE INDEPENDENCE REHABILITATION	870,647	JOHN ROSS INSURANCE SERVICE LTD	373,115
INVERMERE GLASS LTD	126,589	JOHN'S AUTOBODY & AUTOSALVAGE	113,314
INVESTORS GROUP TRUST CO LTD	2,346,778	JOHNSTON MEIER INSURANCE AGENCIES LTD	14,199,389
IP AUTO SERVICES LTD	140,835	JOHNSTON MEIER INSURANCE BROKERS (1996)	181,101
IPSA INTERNATIONAL INC	103,375	JONES EMERY HARGREAVES SWAN	1,814,172
IPSOS REID CORPORATION	35,175	JOSAN ENTERPRISES LTD	110,119
IPSOS REID LP	332,771	JOSCHKO MICHAEL DR	61,647
IRL INTERNATIONAL TRUCK CENTRES LTD (KAM)	30,184	JR REHABILITATION SERVICES INC	1,847,204
IRONWOOD INSURANCE AGENCIES LTD	777,169	JUSTICE INSTITUTE OF BC	29,925
IRWIN & BILLINGS	309,917	K M AUTOBODY REPAIR LTD	218,506
IRWIN COLLISION REPAIRS LTD	550,412	K P ABERNATHY LTD	35,704
ISHERWOOD BODY & FENDER (CARSTAR DUNCAN)	698,649	K-LINE TRAILERS LTD	301,183
ISL ENGINEERING AND LAND SERVICES LTD	33,075	KAISER JAMES C JUDGE	37,117
ISLAND INSURANCE AGENCY LTD	874,459	KAL TIRE	90,974
ISLAND MEDIQUIP LTD	28,356	KALAWSKY COLLISION CENTRE LTD	993,852
ISLAND SAVINGS INSURANCE SERVICES LTD	2,177,304	KAMI INSURANCE AGENCIES LTD	140,809
ISLAND TRUCK & AUTO COLLISION LTD	584,805	KAMLOOPS DODGE CHRYSLER JEEP LTD	44,525
ISPW BENCHMARK TECHNOLOGIES LTD	64,962	KAMLOOPS FORD LINCOLN LTD	1,955,287
IVAN'S AUTO BODY LTD	832,307	KAMLOOPS INSURANCE SERVICES INC	453,883
IVANHOE CAMBRIDGE II INC	314,718	KANE SHANNON AND WEILER	6,239,318
IVES BURGER	237,827	KARIM SHAHZAD DR	31,500
J & B COLLISION REPAIRS LTD	975,318	KARP HOMECARE	43,618
J & R REPORTING SERVICES INC	43,348	KARP PERSONAL TRAINING & REHABILITATION	660,649
J A QUALITY GLASS AND DETAIL INC	239,495	KARP REHABILITATION	538,039
J F AUTO CENTRE LTD	101,821	KASIAN ARCHITECTURE INTERIOR DESIGN	268,181
J F VISION AUTO GLASS LTD	505,143	KASTELEIN STOUT INSURANCE AGENCIES INC	196,851
J F VISION AUTOGLASS (BURNABY) LTD	206,235	KCI MEDICAL CANADA INC	39,230
J P MOORE INVESTIGATIONS LTD	92,041	KDM WELDING & MANUFACTURING LTD	71,865
J T INSURANCE SERVICES (CANADA) INC	62,018	KEATING COLLISION (SIDNEY HI-TECH)	855,289

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KELLY SERVICES (CANADA) LTD	28,350	KNOWLEDGETECH CONSULTING INC	28,350
KELOWNA AUTO GALLERY	38,743	KOCH B & Y INS SERVICES (CHILLIWACK) LTD	295,343
KELOWNA CABS (1981) LTD	34,272	KOCH WILLIAM J DR	240,442
KELOWNA CHRYSLER DODGE JEEP	543,501	KOKAR PETER DR INC	183,925
KELOWNA GLASS (SUNKO HOLDINGS LTD)	287,468	KOMAR TOWING (KOMAR ENTERPRISES LTD)	27,225
KELOWNA PERFORMANCE COLLISION CENTRE LTD	2,227,907	KONG'S COLLISION INC	147,975
KELOWNA VALLEY INSURANCE SERVICES LTD	784,263	KOOTENAY AUTOBODY AND COLLISION	509,199
KELVIN PHYSIO CLINIC	49,200	KOOTENAY CAR CARE INC	1,041,179
KEMBLE F DR INC	80,958	KOOTENAY GLASS & MIRROR LTD	90,151
KEN RYSTED INSURANCE AGENCIES LTD	160,506	KOOTENAY HEALTH SERVICES	33,371
KEN'S LANDSCAPING LTD	73,423	KOOTENAY INSURANCE SERVICES LTD	1,590,333
KENDALL BUILDERS LTD	35,852	KORVA WORLD CLASS COLLISION LTD	2,509,136
KENDALL RICHARD DR INC	87,577	KOSTAMO TIMOTHY DR INC	26,107
KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	265,223	KOTOPSKI PHYSIOTHERAPY CORP	37,151
KENSINGTON INSURANCE SERVICES LTD	541,060	KP'S AUTO BODY SHOP	703,098
KENT FRIESEN NORTHERN OT SERVICES	30,981	KPMG LLP	610,502
KENWORTH OF INDIANAPOLIS	93,542	KRG INSURANCE BROKERS (WESTERN) INC	228,847
KENWORTH SALES - SPOKANE	75,793	KRIS AINSWORTH	31,179
KERNAGHAN ADJUSTERS LTD	238,211	KRUGER NEURO-REHABILITATION INC	128,170
KESHIKI GARDENING	26,101	KUSIC AND KUSIC LTD	431,055
KEY REHABILITATION SERVICES	25,870	L C U INSURANCE AGENCIES LTD	420,410
KEYSTONE ENVIRONMENTAL LTD	127,619	L K'S KAR KING AUTO REPAIRS LTD	72,963
KEYSTONE INSURANCE BROKERS LTD	389,056	LA ALEX CUONG CHI DR	42,350
KIDSTON AND COMPANY LLP	955,581	LADNER AUTO BODY LTD	1,186,468
KILLIAN FIONNUALA DR	29,205	LAILOW DUNCAN M DR	245,248
KIM JUAN DR	25,059	LAKE CITY FORD SALES LTD	864,007
KIM'S KUSTOM AUTOBODY	609,786	LAKE CITY GLASS LTD	106,819
KINACTIVE	32,304	LAKE COUNTRY MOBILE SERVICES LTD	59,818
KINCORE REHAB SERVICES	66,977	LAKESIDE INSURANCE SERVICES LTD	496,460
KINES CONNECT REHAB	78,132	LAM BRIAN, OT	114,256
KINFOCUS REHABILITATION	113,549	LAMBERT INSURANCE AGENCIES LTD	793,535
KINTEC FOOTLABS	32,096	LANCE CHONG & COMPANY LTD	157,308
KIRBY INSURANCE AGENCIES LTD	773,358	LANDMARK INSURANCE SERVICES LTD	233,044
KIRKWOOD CAROLYN - BLOOD ALCOHOL CONSULT	89,408	LONDON COLLISION & TOWING LTD	440,088
KIRMAC COLLISION & AUTOGLASS (ACS-OOP)	84,595	LANE'S AUTO TOWING	32,597
KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	2,377,670	LANG'S GLASS (RICHMOND) LTD	378,413
KIRMAC COLLISION & AUTOGLASS (LANGLEY)	1,359,686	LANGFAB FABRICATORS LTD	81,806
KIRMAC COLLISION & AUTOGLASS (LOUGHEED)	1,636,010	LANGLEY CHRYSLER LTD	32,088
KIRMAC COLLISION & AUTOGLASS (METROTOWN)	1,371,834	LANGLEY FIAT (FRASER CITY MOTORS LTD)	932,776
KIRMAC COLLISION & AUTOGLASS (MPL RIDGE)	1,230,070	LANGUAGE LINE SERVICES INC	919,403
KIRMAC COLLISION & AUTOGLASS (NEW WEST)	1,288,953	LANKI INVESTIGATIONS INC	1,015,550
KIRMAC COLLISION & AUTOGLASS (NEWTON)	1,844,176	LAPOINTE JOCELYNE S DR	48,745
KIRMAC COLLISION & AUTOGLASS (PORT COQ)	2,627,518	LARRY'S AUTO GLASS	68,571
KIRMAC COLLISION & AUTOGLASS (RICHMOND)	1,404,308	LAURA SMITH & ASSOCIATES	30,979
KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	1,831,848	LAVANCO BUILDING MAINTENANCE LTD	254,847
KIRMAC COLLISION & AUTOGLASS (WALNUT GRV)	1,204,333	LAWN FATHER'S LANDSCAPING	37,397
KITIMAT INSURANCE SERVICES LTD	54,417	LAWSON LUNDELL	185,809
KKBL NO 348 VENTURES LTD	501,862	LAZAR SUSAN FAYE DR INC	66,254
KLIMKO INSURANCE BROKERS LTD	352,700	LEARN ZENK	572,648
KMB AUTOBODY	196,290	LEAVITT MACHINERY	59,922
KNIGHT EASTON & ASSOCIATES	172,780	LEBLANC JEANNE DR	56,024
KNIGHT REPAIR LTD	280,333	LEE'S AUTOPRIDE COLLISION LTD	1,467,684
KNIGHTSBRIDGE HUMAN CAPITAL MGMT INC	46,214	LEGACIES HEALTH CENTRE	114,872

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LEGAR PELLING INSURANCE AGENCIES LTD	756,214	MAACO AUTO PAINTING & BODYWORKS (KEL)	297,080
LEISURELAND RV CENTRE INC	67,164	MAACO COLLISION REPAIR & AUTO LANGLEY	72,079
LEITH JORDAN MICHAEL DR	147,721	MAC'S TOWING	42,625
LEITH WHEELER INVESTMENT COUNSEL LTD	230,739	MACDERMOTT'S INSURANCE AGENCY LTD	746,957
LENHART INSURANCE BROKERS LTD	185,370	MACDONALD BOYLE & JEFFERY	32,059
LENOVO CANADA	31,979	MACDONALD-GILL INSURANCE SERVICES LTD	467,093
LEON AINES AUTO BODY LTD	252,800	MACDONALD'S PRESCRIPTIONS LTD	35,588
LES SCHULTZ AUTOBODY AND GLASS	53,605	MACFARLANE INSURANCE AGENCIES LTD	174,489
LEUNG SIMPSON DR CHIROPRACTIC CORP	27,058	MACHAON MEDICAL EVALUATIONS INC	88,311
LEVELTON CONSULTANTS LTD	182,019	MACKENZIE & COMPANY	32,500
LEVETT AUTO METAL LTD	1,046,521	MACKENZIE FUJISAWA LLP	866,044
LEVIN ALEXANDER L DR LTD	952,793	MACKENZIE STORAGE LTD	35,272
LEXISNEXIS CANADA INC	48,853	MACKOFF & COMPANY	1,891,002
LIEBERT CANADA	28,843	MACLEOD THORSON DARYCHUK	157,505
LIFE AFTER LAW INC	53,534	MACNAUGHTON & WARD LTD	1,746,166
LIFE FLIGHT NETWORK	132,268	MAGNUM TRAILER & EQUIPMENT INC	614,780
LIFE SKILLS THERAPY	455,386	MAIN STREET INSURANCE SERVICES LTD	181,728
LIFEMARK HEALTH (NORDEL)	27,220	MAINLAND AGENCIES LTD	68,599
LIFEMARK HEALTH CENTRE	430,764	MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	615,955
LIFEMARK HEALTH ESQUIMALT	35,168	MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	2,807,273
LIFEMARK HEALTH OKANAGAN	200,650	MAINLAND FORD LTD	170,675
LIFEMARK OCCUPATIONAL THERAPY	223,755	MAINLAND GLASS INC	29,878
LIFEMARK PHYSIOTHERAPY	298,614	MAINLAND REPORTING SERVICES INC	194,323
LIFEMARK SPORTS MEDICINE	26,924	MAKIN V DR INC	76,633
LILLOOET GLASS AND TIRE	82,075	MALIBU COLLISION (ROADKNIGHT HOLDINGS)	783,048
LIMA'S BODY AND PAINT LTD	169,685	MALOON STEPHEN DR INC	500,757
LINDSAY HART LLP	53,416	MANFRED'S AUTO BODY LTD	937,413
LINDSAY LLP	3,550,299	MANITOBA PUBLIC INSURANCE C/O	36,409
LINKEDIN IRELAND LIMITED	39,220	MANN RAJ DR	156,785
LIONHEART INVESTIGATIONS	301,939	MANNING & NAPIER ADVISORS INC	699,154
LITTLE VALLEY RESTORATIONS LTD	990,890	MANOR INSURANCE SERVICE LTD	189,834
LIVING LINE (THE)	84,137	MANULIFE FINANCIAL	16,898,031
LIVING WELL HOME CARE SERVICES INC	37,036	MAPLE AUTO GLASS & UPHOLSTERY INC	164,807
LMG INSURANCE BROKERS LTD	207,601	MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	54,811
LODGE & ASSOCIATES INVESTIGATIONS LTD	480,773	MAPLE RIDGE TOWING (1981) LTD	367,925
LOMAS-MILNE GROUP INC DBA LMG PRINGLE INS	669,600	MAPLELEAF INSURANCE SERVICES LTD	319,740
LONDON DRUGS LTD	47,448	MAPLEWOOD HOUSE	37,176
LONG VIEW SYSTEMS CORPORATION	742,916	MARDON INSURANCE BROKERS (COQUITLAM) LTD	390,722
LONGVIEW SOLUTIONS INC	27,019	MARDON INSURANCE BROKERS (SURREY) LTD	223,829
LOOMER RICHARD DR INC	40,882	MARDON INSURANCE BROKERS (WHITE ROCK) LTD	200,604
LOTUS AUTOBODY REPAIRS LTD	283,484	MARDON INSURANCE BROKERS LTD	535,988
LOU JOHNSON'S APEX CLEANING SOLUTIONS	28,460	MARINE DRIVE COLLISION LTD	1,067,351
LOUGHEED ACURA	60,655	MARIO'S MERRITT TOWING LTD	299,867
LOVETT WESTMACOTT	36,996	MARIO'S SOUTH COUNTRY TOWING LTD	76,177
LSV ASSET MANAGEMENT	877,312	MARIO'S TOWING LTD	1,147,491
LUX INSIGHTS INC	150,268	MARK V AUTO BODY (1974) LTD	463,902
LYLE INSURANCE SERVICES INC	373,483	MARK V AUTO BODY LTD	382,549
LYNN VALLEY ORTHOPEDICS & SPORTS PHYSIO	26,923	MARK'S AUTO BODY (BBY) LTD	795,539
LYONS LANDSCAPING LTD	32,969	MARK'S AUTO BODY LTD	1,696,162
LYSAK HANNA DR PSYCHOLOGY INC	66,883	MARK'S WORK WEARHOUSE	63,421
M B COLLISION RICHMOND INC	5,291,130	MARPOLE PHYSIOTHERAPY CLINIC	44,812
M G COLLISION REPAIRS LTD	1,500,179	MARQUARDT & COMPANY	816,707
M GRIFFIN LTD	37,805	MARSH CANADA LIMITED	1,651,495

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MARY ANN MEEGAN INSURANCE AGENCY LTD	250,175	MERCEDES-BENZ CANADA INC (VANC-TERMINAL)	29,418
MASKALL'S COLLISION AND GLASS	304,301	MERCER (CANADA) LIMITED	207,320
MASRI BAS DR INC	128,096	MERCER GARTH	28,023
MAST CONCEPTS	48,584	MERCURY ADJUSTERS INC	203,220
MASTER AUTOBODY	319,159	MERCY AIR SERVICES INC	83,617
MASTER TOUCH AUTOBODY SERVICE LTD	152,035	MERIDIAN INSURANCE AGENCIES LTD	512,013
MASTERGLASS AUTOGLASS LTD	232,515	MERIDIAN REHABILITATION CONSULTING INC	888,379
MATRIX VIDEO COMMUNICATIONS CORP	54,451	MERIDIAN RV MFG LTD	86,955
MATSON DRISCOLL & DAIMCO LTD	79,451	MERTIN CHEVROLET CADILLAC BUICK GMC LTD	1,989,371
MAUI'S TOWING LTD	50,513	MERVYN'S THE BODY SHOP (1994) LTD	906,309
MAXIMUM COLLISION LTD	2,643,217	METRO MOTORS LTD	1,297,987
MAXUM AUTOMOTIVE REFINISHING LTD	510,783	METRO WEST INSURANCE AGENCY LTD	1,801,020
MAXWELL FLOORS LTD	153,325	METROPOLITAN INSURANCE BROKERS LTD	412,461
MAXXAM INSURANCE SERVICES (BURNABY) LTD	3,568,354	MEW STEVEN DR	29,500
MAXXAM INSURANCE SERVICES INCORPORATED	1,107,315	MICHAEL O'MEARA LAW CORPORATION	281,652
MAYFAIR INDUSTRIAL PAINTING LTD	55,650	MICRO COM SYSTEMS LTD	58,552
MCAULEY CLAIMS SERVICES LTD	197,443	MICROSERVE BUSINESS COMPUTER	726,135
MCB STRATEGIC IMPACT HEALTH	53,660	MICROSOFT CANADA INC	238,782
MCBAIN INSURANCE AGENCY	518,715	MICROSOFT CORPORATION	2,479,418
MCBURNNEY'S INSURANCE AGENCY LTD	367,839	MID ISLAND AUTO COLLISION LTD	426,238
MCCONNAN BION O'CONNOR & PETERSON	472,995	MID ISLAND TOWING AND TRANSPORT LTD	290,716
MCDERMOTT'S BODY SHOP LTD	1,235,394	MID VALLEY INSURANCE AGENCIES LTD	1,238,965
MCDONALD & COMPANY	945,002	MID VAN MOTORS LTD (MIDVAN COLLISION)	459,830
MCELHANNEY CONSULTING SERVICES	56,845	MID-ISLAND AUTO COLLISION LTD	870,810
MCGRAW ROBERT W DR INC	561,565	MID-WESTERN BODY SHOP (BOYD-CLOVERDALE)	1,184,673
MCINTOSH HEATHER	30,240	MIKE BALCKE CONTRACTING	38,255
MCKAY COLIN DR	52,850	MIKE'S AUTOMOTIVE SERVICES	610,489
MCKENZIE G M DR INC	91,296	MIKES AUTO TOWING	306,979
MCL MOTOR CARS 2010 (VANCOUVER-3RD AVE)	60,767	MILANESE PAUL DR INC	42,047
MCL SOLUTIONS	86,784	MILL BAY TOWING & RECOVERY LTD	38,334
MCLEOD AGENCIES (2002) LTD	367,021	MILL CREEK COLLISION CENTRE	98,918
MCMILLAN LLP	59,291	MILLER THOMSON LLP	3,048,782
MCNEIL OCCUPATIONAL REHAB SERVICES LTD	90,883	MINDTEAMS SOLUTIONS INC	26,049
MCNEILL NAKAMOTO RECRUITMENT GROUP	58,800	MINI RICHMOND (MTK AUTO WEST LTD)	210,983
MCPHERSON DUNCAN DR INC	111,385	MINISTER OF FINANCE	552,077
MCPHERSON INSURANCE AGENCIES LTD	191,972	MINISTER OF FINANCE - BC MAIL PLUS	1,904,302
MCQUARRIE HUNTER LLP	832,519	MINISTER OF FINANCE - BC UTILITIES COMM	976,067
ME TOO CONTRACTING & TOWING	37,704	MINISTER OF FINANCE - BUSINESS MANAGEMENT	1,330,605
MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,112,188	MINISTER OF FINANCE - PUBLIC SAFETY	23,150,513
MEADOWRIDGE COLLISION LTD	1,552,098	MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	644,839
MEDICAL SERVICES PLAN	39,661,394	MINISTRY OF CITIZEN'S SERVICES	282,339
MEDICHAIR CRANBROOK	34,204	MINISTRY OF FINANCE AMBULANCE SERVICES	2,040,379
MEDICHAIR VICTORIA	38,778	MINISTRY OF HEALTH	16,625,671
MEGA ASSISTANCE SERVICES INC	206,476	MINISTRY OF JUSTICE	500,000
MEGA AUTO BODY LTD	61,918	MINISTRY OF TRANSPORTATION	2,482,975
MEGSON FITZPATRICK INC	2,201,143	MINORU TRUCK BODIES LTD	101,029
MEIER INSURANCE AGENCIES LTD	2,609,012	MINT AUTO BODY LTD	625,604
MEIER TRAVIS DR	34,875	MIS/CVE INC	51,863
MEL'S U-DRIVE (1978) LTD	53,511	MISS MILLY HOUSE CLEANING SERVICES	43,707
MELCOR REIT LP	197,059	MISSING LINK SERVICES LTD	161,499
MERCEDES-BENZ CANADA INC (BOUNDARY RD)	45,545	MISSION AUTO WRECKING LTD	1,050,248
MERCEDES-BENZ CANADA INC (LLOYD AVE)	3,335,810	MISSION GLASS	113,749
MERCEDES-BENZ CANADA INC (RICHMOND)	25,373	MISTER OTTO GLASS (WILLIAMS LAKE)	115,741

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MISTER OTTO GLASS (100 MILE HOUSE)	71,421	NAHANNI TRUCK & TRAILER REPAIR LTD	55,534
MITCHELL INTERNATIONAL	417,329	NAKUSP GLASS	33,866
MITCHELL PRESS LTD	736,394	NANAIMO AUTOBODY & GLASS LTD	236,211
MITCHELL'S TOWING LTD	227,100	NANAIMO CHRYSLER LTD	526,529
MNP LLP	28,212	NANAIMO REALTY (NANAIMO) LTD	626,897
MOBILSHRED DBA RECALL SECURE DESTRUCTION	131,021	NATIONAL CAR & TRUCK RENTAL (NORTH VAN)	27,759
MODERN BRADLEY COLLISION	1,743,218	NATIONAL CAR & TRUCK RENTAL (VICTORIA)	41,364
MOE'S AUTO SERVICE LTD	121,049	NATIONAL CAR RENTAL (DAWSON CREEK)	72,097
MOE'S PRECISION AUTO BODY LTD	59,301	NATIONAL INVESTIGATION SERVICES LTD	82,686
MOLL ALEXANDER DR INC	149,344	NAUROTH & ASSOCIATES INSURANCE BROKERS	653,998
MOLLY MAID	64,233	NC RON'S TOWING (ACE AUTO WRECKING LTD)	527,653
MONASHEE AUTO BODY (1979) LTD	672,876	NCO FINANCIAL SERVICES INC	272,058
MONASHEE MOTORS LTD	108,278	NEIGHBORHOOD NURSING	69,215
MONTEREY TECHNOLOGY GROUP INC	26,447	NEIGHBOURHOOD AUTO BODY LTD	466,925
MOODY'S ANALYTICS INC	185,225	NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	100,282
MOORE CANADA	124,441	NEIGHBOURHOOD INSURANCE BROKER INC	148,220
MORELLI CHERTKOW LLP	594,271	NELSON CHRYSLER (CITY AUTO SERVICE LTD)	501,297
MORGAN'S GLASS CO LTD	59,404	NELSON'S GLASS LTD	166,581
MORITA AUTO BODY SERVICES LTD	597,034	NENO'S PAINT & BODY LTD	526,546
MORNEAU SHEPELL LTD	531,916	NETSCOUT SYSTEMS INC	26,712
MORREY NISSAN OF COQUITLAM LTD	122,952	NEUFELD WILLIAM P DR INC	37,225
MORREY NISSAN SALES (WHITE SPOT SERVICE)	2,321,149	NEW BILLA AUTOBODY 2008 LTD	684,771
MORRIS & COMPANY	253,088	NEW DIAMOND INSURANCE SERVICES LTD	308,607
MOSAIC	47,708	NEW PLANET COLLISION LTD	491,220
MOTION SPECIALTIES (BURNABY)	185,961	NEW PROFESSION COLLISION LTD	2,442,813
MOUNT CARMEL HOSPITAL CAH	28,488	NEW PROFESSION SVA COLLISION LTD	198,633
MOUNTAIN GLASS & MIRROR	123,908	NEW WEST AUTO METAL INC	1,078,575
MOUNTAIN HWY COLLISION LTD	530,892	NEW WEST COLLISION INC	1,647,215
MOUNTAIN SKYWAY LTD	28,313	NEW WEST REPORTING SERVICES	32,683
MOUNTAINVIEW HEALTH & WELLNESS CENTRE LTD	43,222	NEW WESTMINSTER TOWING	193,839
MOUNTAINVIEW INSURANCE SERVICES LTD	507,654	NEW WORLD INSURANCE SERVICES LIMITED	515,358
MOUNTAINVIEW KINESIOLOGY LTD	531,628	NEWALTA CORPORATION	36,487
MR RENT-A-CAR (DOWNTOWN) LTD	240,174	NEWTON INSURANCE SERVICES INC	564,640
MTTM AUTO GROUP LTD	124,528	NICE SYSTEMS CANADA LTD	217,772
MULTI-LINE CLAIMS SERVICES LTD	708,009	NICHOLS ENVIRONMENTAL CANADA LTD	317,378
MULTIMATERIAL BC	69,284	NICK'S AUTO BODY LTD	1,186,947
MULTIPLE INSURANCE SERVICES INC	173,549	NICKERSON BROTHERS SALES SERVICE & TOWING	33,174
MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,081,828	NIGHTINGALE MEDICAL SUPPLIES LTD	26,313
MURCHISON THOMSON & CLARKE LLP	1,560,051	NITROUS SERVICES LTD	137,052
MURRAY BUICK GMC PENTICTON	580,749	NIXON O'BRIEN	134,972
MURRAY CHEVROLET PONTIAC BUICK (FSJ)	77,990	NO 1 COLLISION (1993) INC (LOUGHEED HWY)	4,528,568
MURRAY CHEVROLET PONTIAC BUICK (NICOLA)	49,654	NO 1 COLLISION (1993) INC (RICHMOND)	5,582,947
MURRAY JAMIESON	1,296,203	NO 1 COLLISION (1993) INC (3RD AVENUE)	3,541,737
MURRICK INSURANCE SERVICES (DELTA) LTD	274,854	NOR-DEL GLASS LTD	164,249
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	568,966	NOR-TECH WELDING & FABRICATING INC	59,357
MURRICK INSURANCE SERVICES (KILLARNEY)	381,104	NORA CHAMBERS INC	65,421
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	282,265	NORGATE AUTO BODY LTD	1,833,711
MURRICK INSURANCE SERVICES (WEST END) LTD	406,488	NORM'S AUTO REFINISHING LTD	1,334,220
MUSTEL RESEARCH GROUP LTD	61,583	NORTH COAST COLLISION LTD	449,321
M3 COLLISION CO LTD	95,606	NORTH ISLAND GLASS 2012 LTD	39,661
N G WILLIAMS AND ASSOCIATES LTD	47,665	NORTH PACIFIC WINDOW & GLASS LTD	74,628
NADER RAMI DR	30,481	NORTH SHORE LAW LLP	868,211
NADINA TRUCK SERVICES LTD	294,890	NORTH STAR MOTORS LTD	1,043,331

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NORTH WEST MOTOR CORP LTD	39,590	ORCHARD FORD SALES LTD	33,869
NORTH YORK REHABILITATION CENTRE (NYRC)	50,490	ORCHARD VALLEY GLASS LTD (SPEEDY CRESTON)	132,859
NORTHERN GLASS & CONTRACTING	89,456	ORIGIN AUTO SERVICES LTD	94,713
NORTHERN GLASS AND DOORS LTD	29,405	ORION HEALTH - NEW WESTMINSTER	241,695
NORTHERN SAVINGS INSURANCE SERVICES LTD	1,272,129	ORIONHEALTH SERVICES INC	576,304
NORTHERN TOYOTA	189,752	ORKIN CANADA CORPORATION	36,368
NORTHLAND CHRYSLER JEEP DODGE	66,533	OT CONSULTING/TREATMENT SERVICE LTD	96,055
NORTHLAND GLASS	51,946	OT WORKS!	577,146
NORTHLAND NISSAN	68,593	OTTER POINT COLLISION LTD	240,571
NORTHLINE COLLISION LTD	723,339	OTTO & ASSOCIATES INSURANCE AGENCY LTD	129,806
NORTHSHORE TAXI LTD	35,909	OTTO AUTO SERVICE LTD	228,768
NORTHSIDE INJURY REHABILITATION LTD	32,951	OUR GLASS SHOP	90,687
NORTHWAY GLASS INC	62,712	OVERDRIVE COLLISION CENTRE LTD	37,156
NOVACOAST INC	83,519	OVERSEAS AUTO BODY (2010) LTD	1,377,502
NR INSURANCE SERVICES LTD	159,799	OVERSEAS AUTOBODY (1989) INC	3,264,678
NRG RESEARCH GROUP INC	1,939,736	P & C STEINBERG MEDICAL CORP	176,766
NU-MODE AUTO BODY AND PAINT LTD	181,990	P & R TRUCK CENTRE LTD	37,199
NURSE NEXT DOOR (NORTH VANCOUVER)	44,106	P G KLASSIC AUTOBODY LTD	2,214,234
NURSE NEXT DOOR (PENTICTON)	27,305	P J COLLISION LTD	901,941
NURSE NEXT DOOR (QUALICUM BEACH)	89,588	PACIFIC ASSET MANAGEMENT CORPORATION	128,312
NURSE NEXT DOOR (VANCOUVER-WEST BLVD)	50,519	PACIFIC CARBON TRUST	589,680
NUTHALL ADJUSTERS	80,979	PACIFIC CHEVROLET BUICK GMC LTD	402,345
O T SOLUTIONS	30,908	PACIFIC COAST INSURANCE BROKERS INC	753,742
O'CONNOR COLLISION & TOWING	1,309,465	PACIFIC COASTCOM COMMUNICATIONS INC	67,954
O'CONNOR RV CENTRE LTD	105,429	PACIFIC INSURANCE AGENCIES LTD	164,645
O'FARRELL T DR INC	41,601	PACIFIC LAW GROUP	5,196,343
O'SHAUGHNESSY ROY DR INC	328,784	PACIFIC NORTHERN GAS LTD	29,218
OAKWEST INSURANCE AGENCIES LTD	622,579	PACIFIC OCEAN EXPORT IMPORT CO	26,703
OASIS PHYSIOTHERAPY	60,962	PACIFIC PLACE INSURANCE SERVICES INC	328,646
OASIS REHABILITATION LTD	34,457	PACIFIC TRUCK & EQUIPMENT INC	145,768
OCEAN TRAILER (C KEAY INVESTMENTS LTD)	583,737	PADILLA JULIO DR	43,980
OFF ROAD AUTOBODY & TOWING	488,590	PAINE EDMONDS	141,290
OKANAGAN GLASS LTD	45,905	PAINTS BEYOND AUTOBODY VANCOUVER LTD	115,881
OKANAGAN VALLEY INSURANCE SERVICES LTD	720,318	PALADIN SECURITY GROUP LTD	980,826
OLIVER & CO	180,334	PANNU JASMINDER DR	67,650
OLYMPIC INSURANCE SERVICES DBA SEAFIRST	198,155	PANORAMA PHYSIOTHERAPY & SPORTS CLINIC	53,814
OMEGA AUTOBODY INC	379,366	PANTHER GLASS & UPHOLSTERY	77,032
OMINECA GLASS SERVICES (2012) LTD	121,138	PARADISE AUTOBODY REPAIRS 1993 LTD	80,467
ON CALL TOWING & TRAFFIC CONTROL	91,944	PARAGON COLLISION REPAIRS LTD	521,219
ON LINE COLLISION LTD	1,798,499	PARAMONOFF CATHERINE DR INC	56,057
ON TIME AUTO BODY LTD	84,671	PARAMOUNT AUTO BODY LTD	986,252
ONESTOP AUTOGLASS LTD	70,718	PARHAR GURDEEP DR INC	25,561
ONSITE AUTO GLASS	133,974	PARK GEORGIA INSURANCE AGENCIES (2014)	1,660,333
OPEN TEXT CORPORATION	1,277,664	PARK GEORGIA INSURANCE AGENCIES LTD	451,023
OPENROAD AUDI - VANCOUVER	102,239	PARK INSURANCE AGENCY LTD	526,083
OPENROAD RICHMOND AUTO BODY-LANGLEY	2,680,581	PARK PLACE SENIORS LIVING	33,515
OPERATION NEZ ROUGE	64,092	PARKER'S AUTO BODY & PAINT LTD	1,831,789
OPERTUNE AUTO CLINIC LTD	28,888	PARKER'S CHRYSLER DODGE JEEP LTD	752,681
OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	31,331	PARKSVILLE CHRYSLER LTD	567,744
OPTIMUM THERAPY REHABILITATION SERVICES	102,219	PARKWAY PHYSIOTHERAPY & PERFORMANCE CTR	37,482
OPTUM HEALTH SERVICES (CANADA)	163,487	PAT ANDERSON AGENCIES LTD	657,755
OPUS INTERNATIONAL CONSULTANTS	34,184	PATHWAY RESOURCES LTD	121,095
ORACLE CANADA ULC	1,950,771	PATTON SHEILA DR	52,940

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PAUL'S AUTO BODY LTD	1,362,100	PIPER MICHAEL S DR INC	323,277
PAVILION ADVISORY GROUP LTD	59,707	PITNEY BOWES	61,540
PAYLESS AUTO TOWING LTD (NORTH VANC)	366,113	PITNEY BOWES POSTAGE BY PHONE	1,618,724
PAYLESS AUTO TOWING LTD (SQUAMISH)	107,257	PLATINUM AUTO GLASS	104,820
PAYLESS GLASS LTD	263,409	PLAZA 4 DEVELOPMENTS LTD	104,045
PB SOFTWARE CANADA INC	476,374	PLUTO AUTOBODY (2008) LTD	173,918
PCL CONSTRUCTORS WESTCOAST INC	798,950	POCO INSURANCE AGENCIES INC	305,996
PEACE GLASS LTD	487,348	POLSTAR COLLISION LTD	231,324
PEACEHEALTH ST JOSEPH	139,087	PORT MOODY COLLISION	70,678
PEACEHEALTH VANCOUVER	94,602	PORT MOODY INSURANCE SERVICES	527,063
PEACHLAND COLLISION AND GLASS	121,732	PORTER & MCMILLAN (1992) LTD	857,244
PEAKE & RICHMOND LTD	302,130	PORTER & MCMILLAN LTD	1,535,765
PEARLMAN LINDHOLM	203,086	POULIN AGENCIES LTD	233,018
PELLING & ASSOCIATES INSURANCE BROKERS CO	165,332	PPC WORLDWIDE CANADA EAP SERVICES LTD	73,038
PEMBERTON INSURANCE CORPORATION	107,932	PRAIRIE HYDRAULIC EQUIPMENT LTD	26,030
PENDER AUTO BODY LTD	968,838	PRANCING HORSE AUTO BODY AND PAINT	682,440
PENN INSURANCE AGENCIES LTD	444,558	PRE-TECH COLLISION LTD	1,318,923
PENNEY AUTO BODY LTD	1,557,495	PRECISION GLASS LTD	56,289
PENTICTON AUTO GLASS & UPHOLSTERY LTD	132,646	PRECISION LOCKSMITHING CORP	58,155
PENTICTON COLLISION CENTRE	748,463	PREMIER ENVELOPE LTD	437,527
PENTICTON TOWING LTD	292,392	PREMIERE COLLISION LTD	815,968
PENTLAND'S PROSTHETIC INC	53,157	PREMIERE VERBATIM REPORTING LTD	159,439
PEREY B H DR INC	32,621	PREMIUM TRUCK & TRAILER INC (WMS LAKE)	34,897
PERFECT AUTO & WINDOW GLASS LTD	420,914	PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	38,347
PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	520,091	PRESTIGE COLLISION SERVICES	1,751,102
PERFORMANCE INSTITUTE	71,154	PRESTIGE INSURANCE SERVICES LTD	1,880,474
PERPETUAL INSURANCE SERVICES LTD	740,321	PRESTON & MCLARRY (NEW TECHNOLOGY COLL)	804,787
PERRY & COMPANY	31,841	PRESTON CHEV BUICK GMC CADILLAC LTD	83,080
PERRY THOMAS L DR INC	60,986	PRESTON COLLISION CENTRE	1,948,838
PETA CONSULTANTS (VANCOUVER) LTD	34,328	PRESTON MATTHEWS GROUP INC (THE)	25,614
PETE'S AUTOBODY	259,385	PRICEWATERHOUSECOOPERS LLP	1,866,558
PETE'S TOWING (1985) LTD	79,096	PRIME COLLISION LTD	1,121,231
PETER F POOK INSURANCE AGENCIES LTD	1,294,536	PRIME INSURANCE CENTRE LTD	692,520
PETER MACDONALD INSURANCE AGENCIES LTD	134,102	PRIMELINE AUTOBODY & PAINTING LTD	164,204
PETERBILT LETHBRIDGE	43,999	PRINCE GEORGE MOTORS LTD	65,791
PETERBILT PACIFIC INC (ABBOTSFORD)	32,733	PRINCETON GLASS CO LTD	88,007
PETERBILT PACIFIC INC (KAMLOOPS)	1,396,517	PRISM TOWING	59,808
PETERBILT PACIFIC INC (PR GEORGE)	2,258,138	PRO BODY SHOP (1998) LTD	703,258
PETERBILT PACIFIC INC (TERRACE)	36,571	PRO TOW (MELNICK'S PROFESSIONAL TOWING)	50,237
PETERBILT PACIFIC LEASING INC	484,331	PRO-TECH COLLISION CENTRE	734,936
PETERBILT TRUCKS PACIFIC INC (SURREY)	90,364	PRO-TECH COLLISION LTD	478,645
PETTIT AND COMPANY	1,543,920	PRO-VISION INS BROKERS LTD DBA EDMONTON	172,311
PG SURG-MED LTD	81,806	PRO-VISION INSURANCE BROKERS LTD	161,021
PHARMASAVE PHARMACY	66,057	PRO-WIDE GLASS INC	169,564
PHIL'S JANITOR SERVICE	71,694	PROBE INVESTIGATORS & SECURITY CONSULTANT	117,447
PHOENIX AUTOBODY REPAIRS	287,869	PROGRESS MARKETING INC	32,922
PHYSIOPRO PHYSIOTHERAPY & ORTHOPEDICS	49,123	PROGRESS SOFTWARE CORPORATION	220,840
PIGHIN TERRIE AND GARRY	49,233	PROGRESSIVE INSURANCE SERVICES LTD	378,369
PIHL LAW CORPORATION	83,674	PROGRESSIVE REHAB INC	266,983
PINE TREE AUTO BODY LTD	786,930	PROLINE COLLISION LTD	238,999
PINNACLE HOTEL AT THE PIER	27,002	PRONTO AUTO GLASS	143,236
PINTON FORREST & MADDEN GROUP	83,111	PRONTO TOWING LTD	138,584
PIONEER GARAGE LIMITED	744,115	PROSPECT PARK AUTOBODY LTD	820,307

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PROTRUCK COLLISION & FRAME REPAIR	148,765	RAY'S AUTOBODY LTD	202,133
PROUT ALISTER J E DR INC	256,418	RAYDAR AUTOBODY LTD	1,120,658
PROVIDENCE HEALTH CARE	109,503	RBC INVESTOR SERVICES TRUST	42,525
PROVINCE OF BC	237,000,000	RBS COLLISION REPAIRS LIMITED	129,732
PROVINCE OF BC (BC ONLINE)	370,465	RCU INSURANCE SERVICES LTD	328,352
PROVINCE OF BC (MVB FEES)	544,120,460	RDM AURORA	35,581
PROVINCE OF BC (MVB FINES)	47,256,231	RDM LAWYERS LLP	44,772
PROVINCE OF BC (PREMIUM TAX)	184,200,289	REACH REHABILITATION SERVICES LTD	63,342
PROVINCE OF BC (SST/PST)	163,863,543	REAL INSURANCE SOLUTIONS INC	993,540
PRUDENTIAL INVESTMENT MANAGEMENT INC	294,712	REBALANCEMD	99,233
PRYKE LAMBERT LEATHLEY RUSSELL LLP	1,630,563	RECEIVER GENERAL FOR CANADA	7,392,660
PUBLIC SERVICE PENSION PLAN	853,328	REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,253,665
PULLMER LEWIS DR INC	44,711	REDSTONE ENTERPRISES LTD	147,402
PUROLATOR INC	858,328	REEBYE N K DR INC	272,158
Q-MATIC CANADA LIMITED	152,335	REEBYE R N DR INC	30,032
QED FINANCIAL SYSTEMS INC	133,157	REED LORI - REGISTERED COUNSELLOR	119,505
QUALICARE FAMILY HOME CARE	53,064	REES PETER M DR LTD	241,592
QUALITEK COLLISION LTD	371,662	REFLECTIONS TRUCK BODY REPAIR LTD	4,216,413
QUALITY CHOICE AUTO & TRUCK COLLISION	107,148	REGAL COLLISION LTD	113,654
QUALITY COLLISION CENTRE (BRAMPTON)	29,681	REGAN WILLIAM DR	200,126
QUALITY FIRST COLLISION REPAIRS 2013 LTD	262,739	REGENCY CHRYSLER (100 MILE HOUSE)	35,671
QUALITY GLASS LTD	130,268	REGENCY MEDICAL SUPPLIES	31,382
QUANTUM MURRAY LP	79,075	REGIONAL INVESTIGATION SERVICES LTD	45,059
QUARTECH SYSTEMS LTD	4,017,061	REGIONAL MEDICAL CENTER	53,503
QUEENSWAY AUTO BODY (0993465 BC LTD)	599,113	REHAB GROUP (THE)	249,722
QUEENSWAY AUTOBODY (NUMBER 101 HOLDINGS)	211,436	REHAB ON THE MOVE	51,898
QUESNEL TOWING LTD	122,133	REHABILITATION IN MOTION INC (COURTENAY)	166,736
QUESNEL TOYOTA	103,617	REHABMAX PHYSIOTHERAPY & SPORTS INJURY	29,865
QUINLAN ABRIOUX	6,945,453	RELIABLE AUTO BODY (2001) LTD	1,291,601
QUIRING MOTORS (1994) LTD	122,359	RELIANCE INSURANCE AGENCIES LTD.	931,476
QV INVESTORS	657,639	RELIANCE PROTECTRON INC	34,777
R & S AUTO BODY (1990) LTD	958,575	REMPEL ENGINEERING SERVICES LTD	96,506
R AND M GLASS & TRIM	41,679	RENAUD COOK DRURY MESAROS PA	92,925
R I SMITH HOLDINGS LTD	108,986	REPLICA BCRS CANADA	38,146
R LAMBA FORENSIC PSYCHIATRIC SERVICES LTD	31,948	REPORTEX AGENCIES LTD	166,108
R S REHAB SOLUTIONS INC	348,011	REVIVE REHABILITATION INC	145,355
RACE & COMPANY	1,825,503	RF MOORE CLAIMS SERVICE LTD	68,864
RAGS TO RICHES TOP SHOP	26,391	RFS CANADA	131,852
RAINBOW GLASS	131,719	RHC INSURANCE BROKERS LTD	2,902,049
RAINBOW INSURANCE AGENCY LTD	118,289	RIAR KULWANT S DR	213,361
RALLY SOFTWARE DEVELOPMENT CORPORATION	96,885	RICH CITY COLLISION REPAIRS	1,678,692
RAM'S AUTOBODY LTD	25,574	RICH'S AUTOBODY & WRECKING LTD	974,465
RAMP BODY & FENDER WORKS LTD	496,746	RICHFORD CAROLE M DR INC	37,394
RAND & FOWLER INSURANCE AGENCIES LTD	249,640	RICHMOND AUTO BODY (RICHMOND)	6,483,605
RAND & FOWLER INSURANCE COQUITLAM LTD	3,287,111	RICHMOND AUTO BODY LTD (NORTH VANCOUVER)	2,684,722
RAND & FOWLER INSURANCE LTD	2,298,034	RICHMOND CHRYSLER DODGE JEEP LTD	1,726,533
RAND & FOWLER INSURANCE SERVICES LTD	1,600,304	RICHMOND CONTINENTAL AUTO LTD	182,706
RANDSTAD TECHNOLOGIES	296,956	RICHMOND HONDA CARS	36,576
RAPID AUTO GLASS LTD	594,169	RICHMOND INVESTIGATIONS INTERNATIONAL INC	128,645
RATS TOWING	112,170	RICHMOND TAXI CO LTD	44,890
RAY F CHIN INDEPENDENT ADJUSTER	301,071	RICHMOND TOYOTA LTD	45,188
RAY WONG INSURANCE SERVICES LTD	303,221	RICOH CANADA INC	1,017,558
RAY-CAM CO-OPERATIVE CENTRE	30,000	RIDGE INVESTIGATIVE SERVICES	97,133

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
RIDGWAY & COMPANY	155,722	SAMRA AUTOBODY LTD	439,357
RIGHT MANAGEMENT INC	32,833	SAN COLLISION AUTO REPAIRS LTD	345,692
RIGHT TOUCH AUTOBODY LTD	43,059	SANDPIPER GARDENS & GLASS	35,188
RILEY'S AUTOBODY LTD	103,906	SANDY'S COLLISION REPAIRS	116,934
RITCHIE COLLISION LTD	502,179	SANFORD EVANS GOLDBOOK	49,980
RIVER ROCK CASINO RESORT	32,858	SANGAM AUTO BODY LTD	844,720
RIVERSIDE COLLISION (676152 BC LTD)	532,652	SAP CANADA INC	2,959,366
RIVERSIDE COLLISION LTD	367,539	SARAHA REHAB CONSULTING LTD	261,469
RIVERSIDE INSURANCE AGENCIES (1984) LTD	388,450	SAS INSTITUTE (CANADA) INC	315,683
RJAMES MANAGEMENT GROUP LTD	54,726	SASCU INSURANCE SERVICES LTD	289,832
RJAMES WESTERN STAR FREIGHTLINER	332,949	SASI AUTOCRAFT LTD	88,635
ROAD WARRIOR MOBILE AUTO GLASS INC	32,821	SAVE ON FOODS PHARMACY	43,983
ROADHOUSE TOWING	53,201	SAXBEE INSURANCE AGENCIES LTD	1,585,616
ROADWAY TOWING LTD	614,850	SCALAR DECISIONS INC	183,525
ROBBINS PARKING SERVICE LTD	55,308	SCARBOROUGH HERMAN BLUEKENS	99,793
ROBERT R LAWLER - PLC	399,630	SCHEER & ZEHNDER LLP	697,443
ROCKY MOUNTAIN DIESEL LTD	1,060,071	SCHILL INSURANCE BROKERS LTD	2,719,719
ROCKY MOUNTAIN PROSTHETICS & ORTHOTICS	26,956	SCHWEIGEL ROBERT C DR	59,965
ROD'S AUTO GLASS & UPHOLSTERY LTD	56,042	SCOTIABANK	82,161
ROGERS COMMUNICATIONS PARTNERS	210,593	SCOTT ROAD INSURANCE SERVICES LTD	513,676
RON RIDLEY RENTALS LTD	82,989	SCOTT ROAD PHYSIO & WELLNESS	27,123
RON'S COLLISION	1,145,296	SCOTT SPECIAL PROJECTS LTD	288,129
ROOKZ'S AUTOBODY LTD	435,043	SCOTT TOWN AUTOBODY LTD	321,351
ROSSLAND COLLISION LTD	544,634	SCOTTSDALE HEALTH OSB	30,675
ROUTES CAR RENTAL	65,199	SCRAP KING AUTOWRECKING & TOWING LTD	74,165
ROUTLEY & COMPANY	872,778	SCU INSURANCE SERVICES LTD	521,937
ROYAL BANK OF CANADA	1,397,985	SDM REALTY ADVISORS LTD	819,776
ROYAL CITY AUTOPAINTING & COLLISION	186,379	SEA WALL AUTOBODY & PAINT LTD	70,294
RR UCLA MEDICAL CENTER	77,560	SEAFIRST INSURANCE BROKERS LTD	845,465
RS JANITORIAL SERVICES	27,144	SEASONS CONSULTING GROUP LTD	29,186
RUDY & PETER BODY SHOP (2004) LTD	513,689	SEHELT INSURANCE AGENCY (1987) LTD	314,541
RUNZER'S COLLISION	203,222	SECOND LOOK AUTOBODY (1992) LTD	719,586
RUPERT TOWING	30,014	SELKIRK GLASS LTD	75,793
RUSH CLAIMS SOLUTIONS	78,718	SEMRAU STANLEY DR INC	529,614
RUSS' BODY SHOP (1988) LTD	964,284	SENTRY PARTNERS INC	346,280
RUSSELL JOHN N DR INC	63,240	SERVICE GLASS LTD	203,826
RUSTY'S AUTO TOWING LTD	474,314	SERVICE QUALITY MEASUREMENT GROUP INC	133,699
RUTLAND GLASS (1994) LTD	132,412	SERVICEMASTER BURNABY S FRASER	52,476
RWM & CO	32,817	SETTLED BY SCHAPIRO MEDIATIONS INC	87,747
S & R MAINTENANCE	63,687	SHARONS INSURANCE SERVICES LTD	238,313
S & S INSURANCE SERVICES LTD	536,263	SHARP COLLISION REPAIR LTD	398,692
S & V MOTORCYCLE WORLD LTD	28,088	SHARPE'S INSURANCE SERVICES LTD	273,946
S I SYSTEMS LTD	929,451	SHAW CABLESYSTEMS GP	45,921
S T INSURANCE AGENCY LTD	319,707	SHAW SABEY & ASSOCIATES LTD.	141,325
SABIL INSURANCE AGENCY (ALDERGROVE) LTD	317,242	SHELBOURNE PHYSIOTHERAPY	78,712
SABYAN AUTOMOTIVE SERVICE & REPAIR	43,229	SHELTER MODULAR	31,031
SACRED HEART MEDICAL CENTRE	43,413	SHIELD GLASS (2007) LTD	37,941
SADHRA MANJIT DR	47,900	SHOJANIA KAM DR	55,183
SAHARA REHAB CONSULTING LTD	57,829	SHOOK WICKHAM BISHOP AND FIELD	89,906
SALESFORCE.COM CANADA CORPORATION	60,880	SHOPPERS DRUG MART	144,609
SALLOUM WATTS (YEREMA GEEKIE LAW CORP)	294,239	SHOPPERS HOME HEALTH CARE	108,499
SALMON ARM FRAME & BODY SHOP (2000) LTD	354,117	SHUSWAP COLLISION CENTER LTD	735,500
SAMI'S AUTOBODY & PAINTING 1990 LTD	46,765	SICAMOUS COLLISION REPAIR	148,116

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SID'S AUTO GLASS & DETAILING	94,702	SPECTRUM REHABILITATION SERVICE INC	32,905
SIDEWINDER CONVERSIONS & MOBILITY LTD	92,474	SPECTRUM SYNERGY INC	25,487
SIDHU JUJHAR S DR	78,055	SPEEDIER AUTO BODY SHOP LTD	618,000
SIDHU K K DR	39,158	SPEEDY GLASS (ABBOTSFORD)	491,461
SIDKY ADAM DR	41,755	SPEEDY GLASS (BURNABY-IMPERIAL ST)	398,482
SIDNEY GLASS (CAPITAL AUTOGLASS-SIDNEY)	212,760	SPEEDY GLASS (BURNABY-LOUGHEED HWY)	324,841
SIDNEY GLASS (CAPITAL GLASS-VICTORIA)	174,334	SPEEDY GLASS (CHILLIWACK)	433,022
SIERRA SYSTEMS GROUP INC	327,419	SPEEDY GLASS (COQUITLAM)	518,626
SIGNAL COLLISION CRANBROOK	947,862	SPEEDY GLASS (CRANBROOK)	173,797
SIGNAL COLLISION LTD	730,425	SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	278,816
SILHOUETTE COLLISION (PLANET ERA ENT LTD)	2,051,141	SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	360,503
SIMEIO SOLUTIONS CANADA INC	803,267	SPEEDY GLASS (KELOWNA)	433,065
SIMILKAMEEN AGENCIES LTD	400,957	SPEEDY GLASS (LANGLEY)	701,785
SIMPSON CONTROLS LTD	695,837	SPEEDY GLASS (MAPLE RIDGE)	283,794
SINGLETON URQUHART	3,219,125	SPEEDY GLASS (NANAIMO)	215,366
SIU WILLIAM W Y DR INC	70,049	SPEEDY GLASS (NORTH VAN-BROOKSBANK)	352,510
SK ENGINEERING LTD	47,520	SPEEDY GLASS (NORTH VAN-MARINE DR)	530,093
SKAHA FORD INC	674,375	SPEEDY GLASS (PENTICTON)	413,425
SKEENA GLASS LTD	289,193	SPEEDY GLASS (PRINCE GEORGE-15TH AVE)	272,405
SKILLSOFT CANADA LTD (SFCAN)	128,136	SPEEDY GLASS (RICHMOND)	416,463
SKY VALLEY TOWING LLC	25,626	SPEEDY GLASS (SQUAMISH)	207,100
SKYVIEW INSURANCE BROKERS LTD	152,196	SPEEDY GLASS (SURREY-FRASER HWY)	434,409
SMART & BIGGAR	51,995	SPEEDY GLASS (SURREY-KING GEORGE HWY)	338,017
SMITH CHEVROLET CADILLAC LTD	1,073,053	SPEEDY GLASS (SURREY-72ND AVE)	409,206
SMITH DERRYCK H DR INC	465,494	SPEEDY GLASS (VANCOUVER-BROADWAY)	315,090
SMITH J DR INC	116,902	SPEEDY GLASS (VANCOUVER-KINGSWAY)	1,638,220
SMITHERS PARTS & SERVICES	36,122	SPEEDY GLASS (VERNON)	662,396
SMITHRITE DISPOSAL LTD	111,869	SPEEDY GLASS (VICTORIA-ISLAND HWY)	385,376
SMOKEY CREEK SALVAGE	27,354	SPEEDY GLASS (VICTORIA-PANDORA AVE)	306,636
SNIDER SCOTT	45,766	SPEEDY GLASS (WILLIAMS LAKE)	170,661
SOC ROBOTICS INC	120,427	SPINNERS AUTO GLASS LTD	69,279
SOFTCHOICE LP	3,258,100	SPLASHES WASH LODGE INC	391,211
SOJA PETER J DR	71,205	SPOTLITE CUSTOM COLLISION (1987) LTD	1,519,634
SOLID GOLD COLLISION LTD	366,248	SPRINGFIELD AUTO BODY LTD	1,017,586
SOLOMONS KEVIN DR INC	706,800	SPRINGMAN'S AUTOMOTIVE CENTRE	30,675
SOLUTIONS THRU SOFTWARE LTD	113,803	SQUAMISH INSURANCE AGENCIES LTD	184,980
SOMATEC REHAB AND PERSONAL TRAINING	143,513	SQUAMISH PHYSIO & WELLNESS CENTRE	26,135
SOMERS AND COMPANY	3,639,693	SRL CONSULTING (CANADA) LTD	57,277
SOOKE'S WESTCOAST COLLISION & GLASS	455,648	ST JOSEPH MEDICAL CENTRE	61,124
SOPRON AUTO BODY (P & T AUTO BODY LTD)	793,416	ST JOSEPH'S HOSPITAL	35,212
SOPRON AUTO BODY LTD	505,836	ST PAUL'S HOSPITAL FOUNDATION	25,111
SOUND IDEARS INC	39,614	STAMPEDE GLASS	349,318
SOUTH COAST FORD PROPERTY	35,816	STANDARD & POOR'S	86,432
SOUTH FRASER PHYSIOTHERAPY CLINIC INC	107,705	STANDARD LIFE ASSURANCE COMPANY	105,849
SOUTH SEAS AUTO BODY CO LTD	1,789,260	STANTEC ARCHITECTURE LTD	35,075
SOUTHERN INSURANCE SERVICES LTD	2,483,426	STAR AUTOBODY LTD	2,009,424
SOUTHLANDS INSURANCE BROKERS (1992) INC	250,369	STAR ONE AUTO BODY SHOP LTD	148,614
SOUTHSIDE DOOR AND GATE	83,410	STARLITE AUTOBODY LTD	545,089
SOVIO O M DR	431,638	STATE STREET BANK & TRUST COMPANY CANADA	33,229,085
SPARLING REAL ESTATE LTD	130,522	STATE STREET GLOBAL ADVISORS LTD	186,102
SPECIAL D'S COLLISION LTD	280,580	STATE STREET TRUST COMPANY CANADA	619,518
SPECIALIST REFERRAL CLINIC	2,469,252	STAVROS AUTO BODY LTD	251,617
SPECIALIZED TOWING LIMITED	45,289	STEFAN FRASER & ASSOCIATES INC	103,491

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
STELMARK PRODUCTS INC	26,729	SUSSEX INSURANCE AGENCY INCORPORATED	1,388,911
STERLING AUTOBODY (DELTA) LTD	189,008	SUTER BROOK INSURANCE SERVICES LTD	158,643
STEVE MARSHALL FORD LINCOLN LTD	39,766	SUTTON BOYCE GILKES	52,226
STEVE MARSHALL MOTORS (1996) LTD	519,533	SWADDEN & COMPANY	3,208,841
STEVENS ALISON DR - AM STEVENS CONSULTING	54,936	SYMANTEC	752,793
STEVENS VIRGIN	5,141,226	SYMMETRIX INSTITUTE OF EXERCISE	68,521
STEWART & COMPANY	4,254,826	SYMMETRY INJURY REHABILITATION LTD	660,501
STEWART'S WELDING LTD	39,482	SYNAPTIC ANALYSIS CONSULTING GROUP INC	117,943
STEWARTS COLLISION CENTER	426,408	SYNTEL LIMITED	56,595
STILL CREEK COLLISION INC	655,391	T C VALLEY COLLISION LTD (CARSTAR COURT)	645,477
STILL CREEK PRESS LTD	1,072,813	T F AUTO BODY (TUNG FAT MOTORS LTD)	153,339
STONE BROS AUTO BODY & AUTO WRECKING LTD	856,688	T G M REPAIRS	45,624
STREAMLINE AUTO & WINDOW GLASS LTD	196,140	T J GLASS ODYSSEY INC	606,715
SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	1,098,935	T J'S AUTO BODY (1998) LTD	1,066,864
SUCCEED SOLUTIONS INC	32,014	T S MCKENZIE INSURANCE AGENCIES LTD	381,927
SUCCESS REALTY & INSURANCE LTD	234,535	T&T COMMUNICATION GROUP	67,776
SUDDEN IMPACT AUTO BODY REPAIR LTD	707,338	TAB CANADA	29,639
SUMAS ENVIRONMENTAL SERVICES INC	35,710	TALBOT INSURANCE SERVICES LTD	226,961
SUMAS MOUNTAIN CHIROPRACTIC	26,180	TALBOT MEDIATION SERVICES LTD	157,941
SUMMERLAND GLASS AND MIRROR LTD	101,435	TAMMY STAMNES & KEN WILSON INS AGENCY	2,985,329
SUMMIT AIR AMBULANCE	55,112	TAO'S AUTO BODY COLLISION LTD	88,154
SUMMIT INJURY MANAGEMENT INC (NAN-WELL)	126,071	TARAZI FADI DR	35,150
SUMMIT INJURY MANAGEMENT LP (CBI HEALTH)	155,733	TAREK SAYED CONSULTING	26,250
SUMMIT INSURANCE BROKERS INC	181,913	TATA CONSULTANCY SERVICES	701,068
SUN COUNTRY TOYOTA	983,603	TAURUS AUTO COLLISION CARE LTD	102,421
SUN LIFE FINANCIAL	116,608	TAURUS COMMERCIAL REAL ESTATE	309,559
SUN VALLEY GLASS	169,502	TAYLORMOTIVE SERVICE LTD	2,214,923
SUNCREEK AUTO GLASS LTD	292,234	TD ASSET MANAGEMENT INC	171,069
SUNNYSIDE AUTOBODY (1980) LTD	1,183,143	TD CANADA TRUST	47,740
SUNRISE FORD SALES LTD	967,426	TEACHERS' TUTORING SERVICE	26,970
SUNRISE TRAILER SALES LTD	35,872	TEAL PHILIP DR INC	87,840
SUNSET GLASS	93,361	TECH MAHINDRA LTD	1,734,719
SUNSET SQUARE (DARLEN VENTURES LTD)	86,194	TEDCO RV SUPPLIES	37,532
SUNSHINE AUTO BODY LTD	746,240	TEKSYSTEMS CANADA INC	608,514
SUNSHINE AUTOBODY (VERNON) LTD	394,782	TELDON MEDIA GROUP	142,754
SUNSHINE GLASS AND MIRROR LTD	109,029	TELECOM WEST INC	45,158
SUNWHEEL REHABILITATION	112,664	TELFER CHARLES D DR	48,159
SUPER EURO AUTO LTD	823,763	TELUS COMMUNICATIONS	4,920,640
SUPERIOR COLLISION REPAIRS LTD	1,411,748	TELUS INTERNET SERVICES	25,821
SUPERSTAR AUTO REPAIR CENTRE LTD	302,883	TELUS SERVICES INC	2,966,277
SUPREME ADVOCACY LLP	32,423	TERMINAL AUTO BODY (PARKSVILLE) LTD	1,202,356
SURDELL KENNEDY TAXI LTD	55,193	TERRACE TOTEM FORD SALES LTD	85,537
SUREWAY INSURANCE SERVICES LTD	151,938	TESSLER B B DR INC	521,409
SURREY AUTO GLASS LTD	305,314	THISTLE CANADA (DIV OF JARDINE LLOYD)	43,127
SURREY AUTOBODY AND PAINT LTD	1,597,593	THOMPSON INSURANCE CENTRE (1997) INC	116,549
SURREY ORTHOPAEDIC & SPORTS PHYSIOTHERAPY	30,238	THOMPSON J P DR INC	263,074
SURREY SPORTS & REHABILITATION PHYSIO	30,520	THREE PEAKS KINESIOLOGY INC	59,148
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	152,525	THUNDERBIRD INSURANCE BROKERS LTD	277,269
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,138,950	THY INVESTMENTS LTD DBA SUSSEX INS AGENCY	249,346
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,274,292	TIGER TOWING LIMITED	47,559
SUSSEX INSURANCE AGENCY (LANGLEY) INC	581,850	TILLYARD MANAGEMENT INC	44,072
SUSSEX INSURANCE AGENCY (MISSION) INC	1,120,492	TIP TOP COLLISION LTD	562,874
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,038,787	TIRECRAFT (PEACE VALLEY INDUSTRIES)	47,685

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TITAN ENTERPRISE INC DBA SUSSEX	47,959	TWENTY FOUR SEVEN INVESTIGATIONS INC	215,000
TITCHENER DR CHIROPRACTIC CORP	35,773	TWINSTAR COLLISION LTD	266,058
TMA AUTOBODY & SERVICES LTD	933,051	TXL INSURANCE AGENCY INC	574,825
TNS CANADA LTD	41,055	TY-CROP MANUFACTURING LTD	432,766
TOM THOMPSON AUTO GLASS LTD	245,466	TYEE CHEVROLET BUICK GMC LTD	610,120
TOM'S & MERRITT TOWING LTD	126,606	TYLER'S TOWING (2013) LTD	49,462
TOM'S CUSTOM AUTO BODY LTD	1,815,187	ULTIMATE COLLISION REPAIRS LTD	373,121
TOM'S CUSTOM AUTOBODY (1017288 BC LTD)	56,147	ULTRA-TECH CLEANING SYSTEMS LTD	151,555
TOMITA TODD DR INC	119,613	UNDERWRITERS INSURANCE AGENCIES-POWELL RV	313,236
TONKS TOWING LTD	531,998	UNDERWRITERS INSURANCE BROKERS (BC) LTD	396,144
TONY LAU INSURANCE AGENCIES LTD	679,198	UNDERWRITERS INSURANCE BROKERS-PENTICTON	677,029
TOP GUN COLLISION AUTOBODY LTD	983,042	UNDERWRITERS INSURANCE BROKERS-VALEMOUNT	175,075
TOTAL ENERGY SYSTEMS LTD	231,521	UNIFIED SYSTEMS INC	492,865
TOTAL THERAPY INC	49,452	UNIGLOBE COURTESY TRAVEL	26,057
TOTAL THERAPY REHABILITATION AND WELLNESS	72,906	UNITED COLLISION AUTO REPAIR	153,728
TOTEM TOWING	330,068	UNITED COLLISION REPAIR LTD	176,316
TOUCH OF CLASS AUTOBODY (2005) LTD	25,060	UNITED REPORTING SERVICE LTD	163,945
TOUCHSTONE PROPERTY MANAGEMENT	159,649	UNITED TOWING SERVICES INC	102,708
TOWERS WATSON CANADA INC	34,995	UNITED WAY OF THE LOWER MAINLAND	56,358
TOWN OF COMOX	47,384	UNITOW SERVICES (1978) LTD	2,822,374
TOWN OF GIBSONS	282,904	UNIVERSAL AUTO COLLISION LTD	161,881
TOWN OF SIDNEY	302,340	UNIVERSITY OF BRITISH COLUMBIA	39,927
TOWN OF SMITHERS	42,167	UNIVERSITY OF UT HOSPITAL	70,669
TOWNLINE INSURANCE SERVICES LTD	310,592	URBAN PACIFIC LAND CORP	99,734
TOWNSHIP OF LANGLEY	585,970	URGEL'S AUTO COLLISION LTD	832,453
TP SYSTEMS LTD	871,362	V I P AUTOBODY INC	35,072
TRACTION MOTORCYCLES LTD	46,753	VAISLER BARRY J DR INC	174,013
TRADEMARK GLASSWORKS LTD	137,759	VALEN PACIFIC PSYCHOLOGY SERVICES INC	32,143
TRADEWIND INSURANCE SERVICES LTD	284,293	VALLEY GLASS KELOWNA LTD	25,671
TRAFFILOG NORTH AMERICA INC	135,278	VALLEY GLASS WESTBANK LTD	196,365
TRAILER WIZARDS LTD	149,643	VALLEY PACIFIC INVESTIGATIONS LTD	288,876
TRANSAMERICA GLASS NETWORK	74,974	VALLEY RV REPAIRS LTD	25,103
TRANSFORMERS COLLISION CENTRE	603,752	VALLEY WORK EVALUATION & RESEARCH CENTRE	97,997
TRANSWORLD MANAGEMENT LTD	145,849	VAN HORNE TOWING (2000) LTD	71,034
TRAVCO RV SERVICE CENTRE LTD	42,324	VAN ISLE AUTO GLASS LTD	130,154
TRAVELAND LEISURE VEHICLES LTD	280,709	VAN-BURN COLLISION REPAIRS LTD	1,159,399
TRAVLOS ANDREW DR MBBCH INC	119,249	VANCITY AUTOBODY LTD	1,329,326
TRAXLER HAINES	377,320	VANCOUVER AXLE & FRAME LTD	27,929
TRELOAR PHYSIOTHERAPY CLINIC	31,181	VANCOUVER BMW DUCATI (VANCOUVER MOTORRAD)	62,258
TREV DEELEY MOTORCYCLES (1991) LTD	67,169	VANCOUVER BOARD OF TRADE	30,676
TRI-CITY INSURANCE BROKERS LTD	569,301	VANCOUVER CLINIC NEUROPSYCHOLOGY SERVICES	47,572
TRI-LINE GLASS LTD	188,243	VANCOUVER COASTAL HEALTH AUTHORITY	243,936
TRISTAR COLLISION	2,014,445	VANCOUVER COLLINGWOOD WELLNESS INC	27,574
TRISTATE CAREFLIGHT	38,185	VANCOUVER HOLDINGS (BC) LTD	220,139
TROJAN COLLISION SERVICES LTD	2,010,886	VANCOUVER ISLAND HEALTH AUTHORITY	67,995
TRU-LINE AUTOBODY FRAME & WHEEL	257,228	VANCOUVER ISLAND INSURANCECENTRES INC	5,335,615
TSAWWASSEN COLLISION LTD	1,377,593	VANCOUVER ISLAND MEDICAL SUPPLY LTD	33,063
TSAWWASSEN INSURANCE BROKERS LTD	246,055	VANCOUVER ISLAND PROSTHETIC SERVICES INC	41,548
TSN INSURANCE SERVICES (SURREY) LTD	499,916	VANCOUVER LITIGATION SUPPORT SERVICES LTD	36,692
TSN INSURANCE SERVICES LTD	1,028,326	VANCOUVER MOTORSPORTS LTD	71,436
TURNBULL IAN M DR	120,406	VANCOUVER PROSTHETICS AND ORTHOTICS INC	40,367
TURNHAM WOODLAND	369,342	VANCOUVER TMJ & SLEEP THERAPY CENTRE	35,275
TURNING POINT REHABILITATION CONSULTING	67,679	VANCOUVER TRUCK COLLISION LTD	150,052

Amounts paid to suppliers for goods and services for the year ended December 31, 2014

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VANDENBILT AUTO BODY LIMITED	716,878	WAYNE'S AUTO	28,800
VANDY DEVELOPMENTS LTD	63,502	WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	1,101,904
VANPROP INVESTMENTS LTD	356,917	WE CARE HOME HEALTH SERVICES (ABBOTSFORD)	163,955
VAUGHAN OCCUPATIONAL CONSULTING	122,166	WE CARE HOME HEALTH SERVICES (COURTENAY)	73,834
VEHICLE SALES AUTHORITY OF BC	32,615	WE CARE HOME HEALTH SERVICES (KELOWNA)	139,721
VENIER M A DR	32,706	WE CARE HOME HEALTH SERVICES (NANAIMO)	146,603
VENTURA COUNTY MEDICAL	123,130	WE CARE HOME HEALTH SERVICES (NORTH VANC)	30,173
VERN'S CUSTOM AUTO LTD	69,051	WE CARE HOME HEALTH SERVICES (PENTICTON)	261,027
VERNON AUTO TOWING LTD	109,842	WE CARE HOME HEALTH SERVICES (PITT MEAD)	176,836
VERNON TAXI INC	25,240	WE CARE HOME HEALTH SERVICES (PR GEORGE)	86,802
VERNON TOYOTA CENTRE	124,501	WE CARE HOME HEALTH SERVICES (SURREY)	357,996
VIC WALLACE INSURANCE AGENCY LTD	169,388	WE CARE HOME HEALTH SERVICES (VANCOUVER)	169,682
VICKERY COLLISION LTD	800,783	WE CARE HOME HEALTH SERVICES (VERNON)	193,007
VICTORIA EXERCISE REHABILITATION CENTRE	50,420	WE CARE HOME HEALTH SERVICES (VICTORIA)	179,216
VIETA IMPORT AUTO BODY LIMITED	852,654	WEBSTER HUDSON & COOMBE LLP	3,192,103
VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	405,117	WEEKS INSURANCE & FINANCIAL SERVICES INC	100,336
VILLA INSURANCE AGENCY LTD DBA BAY CITY	626,158	WEILER JOSEPH M	55,811
VILLAGE INSURANCE SERVICES LTD	528,795	WEISSACH PERFORMANCE LTD	26,594
VILLAGE OF ALERT BAY	44,865	WELL ON AUSTIN HEALTH GROUP INC (THE)	336,992
VILLAGE OF LUMBY	137,226	WENDY LINTOTT CONSULTING	79,811
VILLAGE OF MCBRIDE	27,295	WERRY D DR INC	352,594
VILLAGE OF MIDWAY	64,433	WESGROUP PROPERTIES LP	1,365,262
VINA INSURANCE SERVICES LTD	322,575	WESPAC AUTO GLASS LTD	271,075
VINASAFE INSURANCE SERVICES LTD	593,288	WEST CANADA INSURANCE SERVICES INC	446,462
VIRK INSURANCE AGENCIES LIMITED	97,821	WEST COAST DETAIL & ACCESSORY	153,698
VIRTUSA CORPORATION	1,421,565	WEST COAST KINESIOLOGY SERVICES LTD	85,198
VISIDO IMAGING INC	29,850	WEST COAST ORAL & MAXILLOFACIAL SURGERY	53,227
VISION CRITICAL COMMUNICATIONS	61,037	WEST COAST REPAIR & COLLISION SERVICE	401,539
VISIONS INSTALL (SURREY)	27,782	WEST END AUTO BODY LTD	2,226,191
VISION33 CANADA INC	145,635	WEST END PHYSIOTHERAPY CLINIC	42,143
VISTA DISABILITY MANAGEMENT INC	31,894	WEST PACIFIC CONSULTING GROUP	4,278,502
VOCATIONAL PACIFIC LTD	532,738	WEST POINT GREY PHYSIOTHERAPY CLINIC	28,668
VOLTECH ELECTRIC LTD	52,933	WESTERBERG BRIAN D DR INC	27,754
VSA HIGHWAY MAINTENANCE LTD	32,897	WESTERN AUTO WRECKERS	109,570
WADDELL RAPONI	639,202	WESTERN BUS PARTS & SERVICE (LEVETT AUTO)	37,159
WADE JOHN P DR INC	136,797	WESTERN FINANCIAL GROUP (NETWORK) INC	16,571,280
WAGSTAFFE AUTOMOTIVE	121,823	WESTERN MGMT CONSULTANTS	38,215
WALDALE	3,503,536	WESTERN PETERBILT	32,297
WALIA INSURANCE AGENCIES LTD	545,673	WESTERN TRUCK PARTS & EQUIPMENT	42,181
WALKER BARRY T	99,073	WESTLAND INSURANCE GROUP LTD	19,468,658
WALKER HEAVY DUTY LTD	54,530	WESTSHORE TOWING LTD	125,934
WALLY'S AUTO BODY LTD (CARSTAR CHILLIWCK)	795,950	WESTVIEW AGENCIES LTD	725,132
WALNUT GROVE COLLISION SERVICES LTD	1,104,703	WESTWOOD HONDA	26,049
WALNUT GROVE INSURANCE AGENCY LTD	256,559	WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,000,717
WARD GROUP	73,012	WHEATON PONTIAC BUICK GMC (NANAIMO) LTD	1,132,930
WARD WATKINS INSURANCE BROKERS (MPL RDG)	465,062	WHEELER-HOMEMAKER'S INSURANCE AGENCIES	82,078
WARD WATKINS INSURANCE BROKERS (SURREY)	281,492	WHISTLER GLASS LTD	121,619
WARRINGTON PCI MANAGEMENT	1,579,065	WHITE ROCK GLASS (2005) LTD	241,842
WASHINGTON ARBITRATION & MEDIATION	57,616	WHITE ROCK SOUTH SURREY TAXI LTD	94,332
WASSERMAN & PARTNERS	5,054,098	WHITEFORD KENWORTH	29,679
WATANABE SEIKO	38,977	WHITELAW TWINING LAW CORPORATION	1,681,284
WATKIN MOTORS	94,698	WHITLOCK INSURANCE SERVICES LTD	189,355
WATTERSON JOHN R DR INC	71,318	WHOLLY FIT	29,080

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2014**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WHYTE INSURANCE SERVICES LTD	102,416	20/20 AUTO GLASS (ABBOTSFORD) LTD	542,994
WIGHTMAN & SMITH INSURANCE AGENCIES LTD	676,654	2000 AUTOMOTIVE COLLISION TECHNICAL	1,166,706
WILFRED LEONG INSURANCE AGENCIES LTD	80,271	24 HR COLLISION CENTER INC	1,428,737
WILKINSON R V DR INC	70,373	466824 BC LTD DBA B & W INSURANCE AGENCY	1,188,335
WILLE DODGE CHRYSLER LTD	812,148	485975 BC LTD DBA SUSSEX INSURANCE AGENCY	494,999
WILLIAM PARTON AGENCIES LTD	108,332	5 PEACE PORTAL LODGE	25,234
WILLIAMS & PARTNERS	46,254	5 STAR TOWING INC	39,732
WILLIAMS ARTHUR D, LLC	250,102	51561 BC LTD	67,543
WILLIAMS RECOGNITION LTD	149,055	548981 BC LTD DBA JOHN FLEMING INSURANCE	168,561
WILLIS CANADA INC	183,848	556774 BC LTD DBA SUSSEX INSURANCE AGENCY	564,177
WILLIS LOUIE LTD	30,622	596961 BC LTD (TILLYARD MANAGEMENT INC)	2,129,218
WILLOW POINT COLLISION	458,169	610728 BC LTD DBA SUSSEX INSURANCE AGENCY	810,445
WILLOWBROOK COLLISION 2002 LTD	554,169	677891 BC LTD DBA SUSSEX INSURANCE AGENCY	503,547
WILLOWBROOK MOTORS LTD	33,750	695668 BC LTD DBA CITY CENTER INSURANCE	230,677
WILLY'S COLLISION (2005) LTD	557,874	767147 BC LTD DBA SUSSEX INSURANCE AGENCY	266,269
WILSON KING AND COMPANY	187,517	768206 BC LTD DBA SUSSEX INSURANCE AGENCY	321,699
WILSON M BECK INSURANCE SERVICES (KEL)	150,302	804297 BC LTD	125,268
WILSON M BECK INSURANCE SERVICES INC	340,300	816751 BC LTD DBA SUSSEX INSURANCE AGENCY	581,597
WIND GLASS LTD	114,237	846589 BC LTD DBA SUSSEX INSURANCE AGENCY	400,088
WINFIELD HEAVY TRUCK & COLLISION REPAIRS	208,403	851765 BC LTD DBA SUSSEX INSURANCE AGENCY	628,085
WINGLEE AUTOMEDIC	37,114	852773 BC LTD DBA SUSSEX INSURANCE AGENCY	546,981
WINKELAAR CHRIS, OT	40,260	856028 BC LTD DBA SUSSEX INSURANCE AGENCY	602,230
WINSTON PAUL DR INC	25,541	863981 BC LTD DBA SUSSEX INSURANCE AGENCY	332,565
WISEMAN STEPHEN R DR INC	152,350	886324 BC LTD DBA SUSSEX INSURANCE AGENCY	720,328
WIZARDS GLASS & UPHOLSTERY LTD	51,493	906873 BC LTD DBA SUSSEX INSURANCE AGENCY	302,199
WM ANDERSON AGENCIES LTD	950,173	913364 BC LTD DBA SUSSEX INSURANCE AGENCY	636,397
WM HOWARD INSURANCE AGENCIES LTD	86,145	913365 BC LTD DBA SUSSEX INSURANCE AGENCY	135,012
WOLFE'S LANGLEY MAZDA	41,068	913367 BC LTD DBA SUSSEX INSURANCE AGENCY	356,360
WONG PETER K DR INC	230,288	923986 BC LTD	177,963
WONG'S INSURANCE SERVICES LTD	675,089	925218 BC LTD DBA SUSSEX INSURANCE AGENCY	480,622
WOOD WHEATON CHEVROLET CADILLAC BUICK GMC	150,013	925250 BC LTD DBA SUSSEX INSURANCE AGENCY	212,828
WOOLFENDEN ANDREW R DR INC	356,664	927638 BC LTD	694,070
WORKERS' COMPENSATION BOARD OF BC	846,392	943450 BC LTD DBA SUSSEX INSURANCE AGENCY	207,143
WORKPLACE RESOURCE	43,587	944048 BC LTD DBA SUSSEX INSURANCE AGENCY	303,010
WRIGHT'S AUTO BODY	261,610	953121 BC LTD DBA SUSSEX INSURANCE AGENCY	725,103
XCESS CONTRACTING LTD	36,593	965687 BC LTD DBA SUSSEX INSURANCE AGENCY	1,221,616
XTREME AUTOBODY & PAINT	284,104	971924 BC LTD DBA SUSSEX INSURANCE AGENCY	647,620
YAU BONG AUTO GLASS LTD	30,905	978173 BC LTD DBA SUSSEX INSURANCE AGENCY	95,529
YEE INSURANCE SERVICES LTD	108,707	982774 BC LTD	257,630
YELLOW CAB COMPANY LTD	125,698	990645 BC LTD DBA SUSSEX INSURANCE AGENCY	1,241,402
YELLOWHEAD ROAD & BRIDGE	211,600		
YIP BOBBY - APEX CHIROPRACTIC	29,750		
YOUR FAMILY FOOD MART LTD	163,002	TOTAL FOR OVER \$25,000	\$ 2,806,346,633
YU WILLIAM DR INC	91,380	OTHERS UNDER \$25,000	\$ 63,826,463
YUMA REGIONAL MEDICAL CENTER	48,170	GRAND TOTAL	<u>\$ 2,870,173,096</u>
ZARKADAS PETER DR INC	27,663		
ZIMMER WHEATON PONTIAC BUICK GMC LTD	1,414,622		
ZOFFMANN ELISABETH DR	38,881		
ZORKIN INSURANCE BROKERS INC	316,325		
ZSA LEGAL RECRUITMENT	79,538		
ZUZENA LLC	26,629		
07 GN AUTOBODY LIMITED	243,983		
100 MILE GLASS LTD	127,421		

