

Insurance Corporation of British Columbia

Statements and Schedules of Financial Information

Year Ended: December 31, 2015



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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, appearing to read "Barry Penner". The signature is stylized with a large, looped initial "B" and "P".

Barry Penner, QC

Chair of the Board of Directors

June 14, 2016

Management's Responsibility for Financial Statements

Scope of Responsibility

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

Internal Controls

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

Board of Directors and Audit Committee

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

Independent Auditor and Actuary

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

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

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

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



Mark Blucher
President and Chief Executive Officer
May 17, 2016



Geri Prior
Chief Financial Officer
May 17, 2016

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, 2015 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 17, 2016

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, 2015 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, 2015 and their financial performance and their cash flows for the year then ended in accordance with International Financial Reporting Standards.

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Vancouver, British Columbia

May 17, 2016

Consolidated Statement of Financial Position

As at December 31

(\$ THOUSANDS)	2015		2014	
Assets				
Cash and cash equivalents	\$	45,815	\$	56,435
Accrued interest		55,327		52,377
Asset held for sale		-		5,800
Financial investments (note 5)		13,946,347		13,458,702
Premiums and other receivables (note 9)		1,301,648		1,182,468
Reinsurance assets (note 9)		10,447		8,766
Investment properties (note 5)		772,183		618,821
Property and equipment (note 11)		103,433		105,581
Intangible assets (note 12)		279,555		222,302
Deferred premium acquisition costs and prepaids (note 18)		182,780		171,450
	\$	16,697,535	\$	15,882,702
Liabilities and Equity				
Liabilities				
Cheques outstanding	\$	64,762	\$	54,152
Accounts payable and accrued charges		265,021		288,377
Excess Optional capital payable to Province of BC (notes 19 and 20)		138,118		138,781
Bond repurchase agreements and other liabilities (note 8)		1,180,744		1,096,903
Premium deficiency (note 18)		75,822		15,794
Premiums and fees received in advance		44,499		37,927
Unearned premiums (note 14)		2,210,364		2,021,458
Pension and post-retirement benefits (note 16)		479,034		408,201
Provision for unpaid claims (note 13)		9,093,140		8,205,432
		13,551,504		12,267,025
Equity				
Retained earnings		3,371,371		3,379,301
Other components of equity		(261,800)		236,376
Equity attributable to parent corporation		3,109,571		3,615,677
Non-controlling interest (note 6)		36,460		-
		3,146,031		3,615,677
	\$	16,697,535	\$	15,882,702
Contingent liabilities and commitments (note 21)				

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

Approved by the Board



Barry Penner, QC
Chair of the Board of Directors



William Davidson
Director

Consolidated Statement of Comprehensive Income

For the year ended December 31

(\$ THOUSANDS)	2015		2014	
Premiums written				
Premium revenue – vehicle	\$	4,625,555	\$	4,241,882
Premiums ceded to reinsurers – vehicle		(9,020)		(9,233)
Net premium revenue – vehicle		4,616,535		4,232,649
Premium revenue – driver		20,302		21,500
	\$	4,636,837	\$	4,254,149
Revenues				
Premiums earned				
Premium revenue – vehicle	\$	4,436,289	\$	4,145,647
Premiums ceded to reinsurers – vehicle		(9,020)		(9,233)
Net premium revenue – vehicle		4,427,269		4,136,414
Premium revenue – driver		20,662		22,281
		4,447,931		4,158,695
Service fees and other income		94,510		88,118
Total earned revenues		4,542,441		4,246,813
Claims and operating costs				
Provision for claims occurring in the current year (note 13)		3,798,193		3,378,576
Change in estimates for losses occurring in prior years (note 13)		244,054		181,426
Net claims incurred (note 13)		4,042,247		3,560,002
Claims services (note 17)		271,068		283,527
Road safety and loss management services (note 17)		50,180		51,304
		4,363,495		3,894,833
Operating costs – insurance (note 17)		244,371		242,382
Premium taxes and commissions – insurance (notes 17 and 18)		600,625		467,879
		5,208,491		4,605,094
Underwriting loss		(666,050)		(358,281)
Investment income (note 10)		919,869		852,080
Income – insurance operations		253,819		493,799
Non-insurance operations				
Provincial licences and fines revenue (note 19)		572,427		566,508
Licences and fines transferable to the Province of BC (note 19)		572,427		566,508
Operating costs – non-insurance (note 17)		99,407		98,520
Commissions – non-insurance (notes 17 and 18)		30,335		28,360
Other income – non-insurance		(6,464)		(5,566)
		695,705		687,822
Loss – non-insurance operations		(123,278)		(121,314)
Net income	\$	130,541	\$	372,485
Other comprehensive (loss) income				
Items that will not be reclassified to net income				
Pension and post-retirement benefits remeasurements (note 16)	\$	(29,831)	\$	(81,336)
Items that will be reclassified to net income				
Net change in available for sale financial assets		(469,222)		(179,467)
		(499,053)		(260,803)
Total comprehensive (loss) income	\$	(368,512)	\$	111,682
Net income attributable to:				
Non-controlling interest (note 6)	\$	353	\$	-
Parent corporation		130,188		372,485
	\$	130,541	\$	372,485
Total comprehensive (loss) income attributable to:				
Non-controlling interest (note 6)	\$	(524)	\$	-
Parent corporation		(367,988)		111,682
	\$	(368,512)	\$	111,682

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

(\$ THOUSANDS)	2014							
	Retained Earnings	Other Components of Equity			Total Other Components of Equity	Total attributable to parent corporation	Non-Controlling Interest	Total Equity
		Net change in available for sale financial assets	Pension and post-retirement benefits remeasurements					
Balance, beginning of year	\$ 3,145,597	\$ 596,579	\$ (99,400)	\$ 497,179	\$ 3,642,776	\$ -	\$ 3,642,776	
Comprehensive (loss) income								
Net income	372,485	-	-	-	372,485	-	372,485	
Other comprehensive (loss) income								
Net gains reclassified to investment income	-	(388,629)	-	(388,629)	(388,629)	-	(388,629)	
Net gains arising on available for sale financial assets in the year	-	209,162	-	209,162	209,162	-	209,162	
Pension and post-retirement benefits remeasurements (note 16)	-	-	(81,336)	(81,336)	(81,336)	-	(81,336)	
Total other comprehensive loss	-	(179,467)	(81,336)	(260,803)	(260,803)	-	(260,803)	
Total comprehensive income (loss)	372,485	(179,467)	(81,336)	(260,803)	111,682	-	111,682	
Excess Optional capital transfer to Province of BC (notes 19 and 20)	(138,781)	-	-	-	(138,781)	-	(138,781)	
Balance, end of year	\$ 3,379,301	\$ 417,112	\$ (180,736)	\$ 236,376	\$ 3,615,677	\$ -	\$ 3,615,677	

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

Consolidated Statement of Cash Flows

For the year ended December 31

(\$ THOUSANDS)	2015	2014
Cash flow from operating activities		
Cash received for:		
Vehicle premiums and others	\$ 4,542,592	\$ 4,165,477
Licence fees (note 19)	552,916	548,352
Taxes on vehicle sales and rebates	205,708	191,460
	<hr/> 5,301,216	<hr/> 4,905,289
Collection for receivables, subrogation, and driver penalty point premiums	171,269	165,912
Reinsurance recoveries	396	4,031
Salvage sales	65,366	62,668
Interest	251,831	244,211
Dividends and other investment income	57,938	43,797
Other	6	128
	<hr/> 5,848,022	<hr/> 5,426,036
Cash paid to:		
Claimants or third parties on behalf of claimants	(3,303,029)	(3,002,550)
Federal Government and the Province of BC for licence fees, fines, and taxes collected (note 19)	(772,064)	(762,723)
Reinsurers for reinsurance premiums	(8,946)	(9,478)
Suppliers of goods and services	(215,900)	(184,742)
Employees for salaries and benefits	(395,901)	(424,901)
Agents for commissions	(381,052)	(354,204)
Province of BC for premium taxes	(191,301)	(184,200)
	<hr/> (5,268,193)	<hr/> (4,922,798)
Cash flow from operating activities	<hr/> 579,829	<hr/> 503,238
Cash flow used in investing activities		
Purchase of financial investments and investment properties	(8,096,393)	(9,710,562)
Proceeds from sales of financial investments and investment properties	7,631,705	9,480,311
Purchase of property, equipment and intangibles	(92,654)	(75,680)
Proceeds from sales of property, equipment and intangibles	-	3,487
Cash flow used in investing activities	<hr/> (557,342)	<hr/> (302,444)
Cash flow used in financing activities		
Net securities sold under repurchase agreements	95,064	55,633
Excess Optional capital transfer to Province of BC (notes 19 and 20)	(138,781)	(237,000)
Cash flow used in financing activities	<hr/> (43,717)	<hr/> (181,367)
(Decrease) Increase in cash and cash equivalents during the year	(21,230)	19,427
Cash and cash equivalents, beginning of year	2,283	(17,144)
Cash and cash equivalents, end of year	<hr/> \$ (18,947)	<hr/> \$ 2,283
Represented by:		
Cash and cash equivalents (note 7)	\$ 45,815	\$ 56,435
Cheques outstanding	(64,762)	(54,152)
Cash and cash equivalents, net	<hr/> \$ (18,947)	<hr/> \$ 2,283

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

Notes to Consolidated Financial Statements

For the year ended December 31, 2015

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 vehicle insurance and optional vehicle insurance as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. As a result of amendments to the *Insurance Corporation Act* in 2003, the Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to universal compulsory vehicle insurance rates and services (note 22).

Universal compulsory vehicle 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 BC. 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 BC. 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 vehicle insurer.

These consolidated financial statements have been authorized for issue by the Board of Directors on March 3, 2016.

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 subsidiary

companies and equity investment. 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 22). The Corporation presents investment income separately from underwriting results as this reflects how the business operations are managed and provides more relevant, reliable, comparable and understandable information of these consolidated financial statements and reflects the Corporation's results from underwriting activities and investment activities. The Corporation also provides a number of non-insurance services on behalf of the Province of BC. 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 19).

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

b) Basis of consolidation

Control

The Corporation consolidates the financial statements of all subsidiary companies and an equity investment over which it has control. Control is achieved when the Corporation has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities. Entities are fully consolidated from the date on which control is transferred to the Corporation. All but 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.

Non-controlling interest (NCI), presented as part of equity, represents the portion of an entities' profit or loss and net assets that are not held by the Corporation. The Corporation attributes total comprehensive income or loss of entities between the parent and the NCI based on their respective ownership interests. All subsidiaries are wholly-owned except for one, which is a Canadian limited partnership (note 6).

The Corporation also has control of one Canadian pooled equity fund investment. The fund is fully consolidated, with the NCI portion attributed to NCI within equity (notes 5 and 6).

Significant influence

Associates are entities over which the Corporation has significant influence, which means it has the power to participate in the financial and operating decisions of the investee but does not have control or joint control over the financial or operating policies. Associates generally involve a shareholding of 20% to 50% of the voting rights. In some cases, voting rights in themselves are not sufficient to assess power or significant influence over the relevant activities of the investee. In such cases, judgment is applied through the analysis of management

agreements, the effectiveness of voting rights, the significance of the benefits to which the Corporation is exposed and the degree to which the Corporation can use its power or significant influence to affect its returns from investees. Associates are accounted for using the equity method. The Corporation has determined that it does not have significant influence in an investment in a limited partnership for real estate (note 3d), thus the investment is not classified as an associate.

Joint operation

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

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

e) Cash and cash equivalents

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

f) Assets held for sale

Non-current assets that are expected to be recovered primarily through sale rather than through continuing use, and the sale is considered to be highly probable, are classified as held for sale. Immediately before classification as held for sale, the assets are remeasured at cost less accumulated depreciation and impairment losses. Thereafter, the assets are measured at the lower of their carrying amount and fair value less costs to sell. Impairment losses on initial classification as held for sale and subsequent gains and losses on remeasurement are recognized in profit or loss; these gains are not recognized in excess of any cumulative impairment loss. Once classified as held for sale, non-current assets are no longer amortized or depreciated.

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 classified its mortgage portfolio, loan, and premiums and other receivables as Loans. The mortgage portfolio consists of mortgages and mortgage bonds. The Corporation currently has one loan to a Canadian operation to acquire non-controlling interest shares in a Canadian limited partnership.

Loans are recorded at fair value on initial recognition and subsequently measured at amortized cost using the effective interest rate method. Transaction costs are included in the initial carrying amount of the assets. Impairment losses on loans are recognized in investment income on the consolidated statement of comprehensive 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 approximated by cost. The estimated fair value for bonds and equities is based on quoted prices or on other observable market information, where available. The estimated fair value for mortgages is determined by referencing the yield curve of Government of Canada bonds to the corresponding maturity dates of the underlying mortgages, plus an estimated risk premium. The risk premium is determined by factors such as the location of the property, tenant profile, and degree of leverage of the property.

These valuations are reviewed each reporting date by management.

j) 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:

Insurance Corporation of British Columbia

- 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
- Adjusted for the net change of any surplus derecognized.

The Corporation recognizes all actuarial remeasurements in the year in which they arise, through OCI in the consolidated statement of comprehensive income.

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

contributions made. Contributions are subject to change in the future depending on the funded status of the plan.

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

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

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

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

Impairment of non-financial assets

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

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 a growing legal representation rate, a shifting frequency mix of bodily injury claims by severity of injury, and a slowdown in the settlement of claims. This additional method used legal status and severity of injury to separate bodily injury claims data into

segments of similar complexity and is based on the Adler-Kline claim closure model. It has allowed the Corporation's Chief Actuary to capture changes in the claim settlement rates within each segment, and changes in the mix of claims by segment, which impacts the bodily injury severity trend rate.

The timing of when the unpaid ultimate claims costs will be paid depends on both the line of business and historical data. Bodily injury lines of business generally take longer to settle than the material damage claims and exhibit greater variability as to the timing and amount ultimately paid to settle a claim. Historical patterns of claims payment data are used to estimate the future claims payment pattern. Expected future paid amounts are then discounted, using the discounted cash flow method, to determine a present value as of the reporting date. The discount rate is based 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 13).

b) Impairment of financial assets

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

c) Pension and post-retirement benefits

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

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

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

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

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

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

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

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

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

d) Significant influence

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

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

4. New Accounting Pronouncements

a) Standards and interpretations effective in 2015

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective for the year ended December 31, 2015. There were no material impacts from the adoption of 2015 standards.

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

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

- IFRS 9 *Financial Instruments*. Effective for annual periods beginning on or after January 1, 2018; early adoption is permitted. IFRS 9 brings together the classification and measurement, impairment and hedge accounting to replace IAS 39 *Financial Instruments: Recognition and Measurement*. IFRS 9 introduces a principles-based approach to the classification of financial assets based on an entity's business model and the nature of the cash flows of the asset. All financial assets, including hybrid contracts, are measured as at FVTPL, fair value through OCI or amortized cost. For financial liabilities, IFRS 9 includes the requirements for classification and measurement previously included in IAS 39. IFRS 9 also introduces an expected loss impairment model for all financial assets not as at FVTPL. The model has three stages: (1) on initial recognition, 12-month expected credit losses are recognized in profit or loss and a loss allowance is established; (2) if credit risk increases significantly and the resulting credit risk is not considered to be low, full lifetime expected credit losses are recognized; and (3) when a financial asset is considered impaired, interest revenue is calculated based on the carrying amount of the asset, net of the loss allowance, rather than its gross carrying amount. Finally, IFRS 9 introduces a new hedge accounting model that aligns the accounting for hedge relationships more closely with an entity's risk management activities, permits hedge accounting to be applied more broadly to a greater variety of hedging instruments and risks and requires additional disclosures.
- IFRS 11 (Amendment) *Joint Arrangements*. Effective for annual periods beginning on or after January 1, 2016. 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, 2018; early adoption is permitted. The standard establishes a comprehensive framework for determining how much and when revenue is recognized. It replaces existing revenue recognition guidance. IFRS 15 contains a scope exception which excludes insurance contracts within the scope of IFRS 4 *Insurance Contracts*; therefore, this standard will have a limited impact on the Corporation. The Corporation will be evaluating the impact of this standard on its consolidated financial statements.
- IFRS 16 *Leases*. Effective for annual periods beginning on or after January 1, 2019; early adoption permitted. IFRS 16 was issued in January 2016 and is intended to replace IAS 17 *Leases*, and related IFRICs. The standard provides a single lessee accounting model, requiring lessees to recognize assets and liabilities for all leases unless the lease term is 12 months or less or the underlying asset has a low value. The Corporation will be evaluating the impact of this standard on its consolidated financial statements.
- IAS 1 (Amendment) *Presentation of Financial Statements*. Effective for annual periods beginning on or after January 1, 2016. In December 2014, IAS 1 was amended to clarify

that materiality applies to all parts of the financial statements, that an entity's share of other comprehensive income of equity-accounted associates and joint ventures should be presented in aggregate, and provides examples of how to clarify understandability and comparability in the ordering of note disclosures. The adoption of these amendments is not expected to have a material impact to the Corporation's consolidated financial statements.

- IAS 19 (Amendment) *Employee Benefits*. Effective for annual periods beginning on or after January 1, 2016. The amendment clarifies which market rates to use on high quality corporate bonds in currencies where there is no deep market, for post-employment benefit obligations. 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. 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)		2015	2014
	Classification	Carrying Value	Carrying Value
Financial investments			
Money market securities	AFS	\$ 177,339	\$ 103,203
Bonds			
Canadian			
Federal	AFS	3,601,508	4,160,930
Provincial	AFS	1,486,631	1,114,982
Municipal	AFS	93,403	56,480
Corporate	AFS	3,557,448	3,230,425
Total Canadian bonds		8,738,990	8,562,817
United States			
High yield corporate	AFS	761,733	714,719
Total bonds		9,500,723	9,277,536
Mortgages and other loan	Loans	1,736,482	1,548,613
Equities			
Canadian	AFS	1,759,505	1,810,444
Global	AFS	772,298	-
United States	AFS	-	363,117
Europe, Australia, Far East	AFS	-	355,789
Total equities		2,531,803	2,529,350
Total financial investments		\$ 13,946,347	\$ 13,458,702
Non-current portion		\$ 12,978,381	\$ 12,853,113

The Corporation's investment in pooled funds are denominated 100% (2014 – 83.8%) in Canadian dollars and 0% (2014 – 16.2%) in US dollars. The above disclosure presents the Corporation's interest in pooled funds by looking through the fund, and classifying by the location of issue of the underlying investments.

Money market securities, bonds, and equities are carried at their fair value. Mortgages and other loan are measured at amortized cost and have an estimated fair value of \$1.78 billion (2014 – \$1.58 billion). The fair value of mortgages is determined to be consistent with Level 3 investments based on the inputs to the valuation technique used (note 2i). The fair value of the mortgages is determined by applying a discount rate ranging from 2.1% to 3.9% (2014 – 2.5% to 4.3%).

Pooled funds

The Corporation invests in four pooled funds; the investment strategies of these funds do not include the use of leverage. As at December 31, 2015, the Corporation's interests range from 20.4% to 95.7% (2014 – 0.2% to 25.6%) of the net assets of the respective funds. The funds are managed by unrelated asset managers. 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, 2015 is \$2.33 billion (2014 – \$2.22 billion).

For the pooled fund in which the Corporation holds 95.7%, the Corporation has control of the fund and has therefore consolidated the fund balance in the financial statements, and recorded the related NCI (notes 2 and 6).

Both the underlying securities of the consolidated fund and the other pooled fund investments are included in financial investments as equities. 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 are issued by Canadian bank sponsored securitization trusts and are 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 mainly in securitization trusts with AAA rated securities that have a first lien on assets and have no exposure to junior or subordinate tranches. The weighted-average duration of the asset-backed securities in the Corporation's portfolio is 2.5 years (2014 – 2.6 years) and the coupon interest rates range from 1.1% to 3.5% (2014 – 1.4% to 3.5%).

As at December 31, 2015, the carrying value of asset-backed securities included in financial investments in the consolidated statement of financial position is \$495.2 million (2014 – \$425.8 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 \$74.3 million (2014 – \$75.8 million) with an estimated fair value of \$79.0 million (2014 – \$79.7 million). These mortgage bonds are included in financial investments as mortgages 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% (2014 – 3.0% to 4.9%) and will mature between two to eight years.

b) Investment properties

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

(\$ THOUSANDS)	2015		2014	
Cost				
Balance, beginning of year	\$	703,786	\$	669,152
Additions		159,255		36,534
Capital improvements		5,660		4,883
Reclassification		-		(6,000)
Acquisitions in progress		3,092		-
Impairment reversal (loss)		2,564		(783)
Balance, end of year		<u>874,357</u>		<u>703,786</u>
Accumulated depreciation				
Balance, beginning of year		84,965		68,377
Depreciation		17,209		16,588
Balance, end of year		<u>102,174</u>		<u>84,965</u>
Carrying value, end of year	\$	<u>772,183</u>	\$	<u>618,821</u>

The fair value of investment properties is \$1.03 billion (2014 – \$0.84 billion) and has been categorized as a Level 3 investment based on the inputs to the valuation technique used.

In 2015 and 2014, the estimated fair value is based on independent appraisals by professionally qualified external valuers.

c) Lease income

The Corporation leases out its investment properties. As of December 31, 2015, the future minimum lease income under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	2015		2014	
	Lease Income	Net Present Value	Lease Income	Net Present Value
Up to 1 year	\$ 49,785	\$ 48,354	\$ 48,506	\$ 47,052
Greater than 1 year, up to 5 years	136,376	124,285	142,154	129,016
Greater than 5 years	73,921	58,737	70,386	56,817
	<u>\$ 260,082</u>	<u>\$ 231,376</u>	<u>\$ 261,046</u>	<u>\$ 232,885</u>

6. Entities with Non-Controlling Interest (NCI)

The following table presents the summarized financial information for the NCI in the Corporation's Canadian limited partnership subsidiary and the consolidated equity pooled fund. The amounts disclosed are based on those amounts included in the consolidated financial statements before inter-company eliminations.

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

7. Financial Assets and Liabilities

a) Fair value hierarchy

The following table presents the fair value hierarchy for financial assets and liabilities measured at fair value in the consolidated statement of financial position. During 2015 and 2014, 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, 2015				
Cash	\$ 45,815	\$ -	\$ 45,815	\$ -
Money market securities	177,339	-	177,339	-
Bonds	9,500,723	-	9,484,950	15,773
Equities	2,531,803	741,371	1,771,515	18,917
Total financial assets	\$ 12,255,680	\$ 741,371	\$ 11,479,619	\$ 34,690
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

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, 2015		
Balance, beginning of year	\$ 1,638	\$ 16,100
Additions	25,000	2,817
Principle repayments	(10,865)	-
Balance, end of year	\$ 15,773	\$ 18,917
December 31, 2014		
Balance, beginning of year	\$ 1,653	\$ -
Additions	-	16,100
Principle repayments	(15)	-
Balance, end of year	\$ 1,638	\$ 16,100

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 \$40.0 million (2014 – \$31.5 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 BC. 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 8.

8. Bond Repurchase Agreements and Other Liabilities

(\$ THOUSANDS)	2015		2014	
	Carrying Value		Carrying Value	
Bond repurchase agreements	\$	1,153,733	\$	1,058,668
Other liabilities		27,011		38,235
Total bond repurchase agreements and other liabilities	\$	1,180,744	\$	1,096,903
Non-current portion	\$	23,842	\$	23,161

Other liabilities consist of investment-related liabilities, a finance lease obligation, and accrued interest payable. Investment-related liabilities are comprised of mortgages payable of \$15.5 million (2014 – \$30.6 million) with repayment terms ranging from two to seven years and interest rates ranging from 5.3% to 6.6% (2014 – 5.2% to 6.6%). These liabilities are classified as Level 2 under the fair value hierarchy.

Estimated principal repayments for other liabilities are as follows:

(\$ THOUSANDS)	2015		2014	
	Up to 1 year	\$	3,169	\$
Greater than 1 year, up to 5 years		16,868		15,402
Greater than 5 years		6,974		7,759
	\$	27,011	\$	38,235

9. Management of Insurance and Financial Risk

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

a) Insurance risk

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

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

Frequency and severity of claims

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

Factors 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 67% (2014 – 66%) 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 \$214.1 million (2014 – \$190.2 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 \$225.7 million (2014 – \$200.4 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 \$90.8 million (2014 – \$82.0 million). The changes in selected loss and count development factors and actuarial assumptions in 2015 had an estimated 1.0% unfavourable impact (2014 – 4.0% favourable) on the 2015 provision for unpaid claims. The 2014 impact included an actuarial assumption change on the unallocated loss adjustment expense (ULAE) reserve (note 13).

Concentration of insurance risk

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

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

Premium pricing risk

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

to change its Basic insurance rate 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 22).

The Corporation's underwriting risk associated with pricing for its Basic insurance product is subject to 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. If rates are not allowed to increase to eventually cover costs and rebuild capital, with all other factors being held equal, there is a risk that the Corporation's capital will fall below the legislative minimum. Under these scenarios, the Corporation's capital faces added risk (note 22).

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

b) Financial risk

Concentration of financial risk

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

As at December 31, 2015, the equity portfolio was 31.2% (2014 – 30.4%) invested in the financial sector, 13.7% (2014 – 16.2%) in the energy sector, 10.4% (2014 – 11.2%) in the industrial sector, and 9.8% (2014 – 8.4%) in the consumer discretionary sector; the bond portfolio was 54.5% (2014 – 57.5%) invested in the government sector and 20.3% (2014 – 20.2%) 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, 2015, 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 \$253.2 million (2014 – \$252.9 million).

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

Interest rate risk

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

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

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

In 2015 and 2014, the Corporation did not use derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2015		2014	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	0.9	2.5	1.4	2.2
Provincial	1.7	2.9	2.0	3.1
Municipal	1.8	3.0	2.0	3.5
Corporate	2.1	2.2	2.3	2.4
United States				
High yield corporate	8.2	4.5	6.3	4.1
Total bonds	2.1	2.6	2.2	2.5
Mortgages and other loan	3.7	2.7	4.0	3.1
Total bonds, mortgages and other loan	2.3	2.6	2.4	2.6

As at December 31, 2015, a 100 basis point change in interest rates would result in a change of approximately \$294.8 million (2014 – \$280.0 million) in fair value of the Corporation's fixed income portfolio and a corresponding impact of approximately \$294.8 million (2014 – \$280.0 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 9a).

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash and cash equivalents, fixed income securities, accounts receivable,

reinsurance receivables and recoverables, and structured settlements (note 21a). The total credit risk exposure is \$9.05 billion (2014 – \$8.00 billion).

Fixed income securities

Fixed income securities are comprised of Canadian investment grade bonds, US high yield corporate bonds, mortgages, and other loan. 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 12% of total investment assets. The Corporation further limits the risk in its high yield corporate bonds by holding bonds that are rated B or better for at least 95% of the high yield bond portfolio. All high yield bonds are analyzed by external investment professionals who manage the portfolio for the Corporation. Credit risk in mortgages is mitigated by the security of the underlying mortgaged property. Mortgages are subject to an independent review annually. The risk is also addressed through a stringent underwriting process that incorporates an internal credit scoring mechanism.

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

The maximum credit risk exposure for fixed income securities pertain to all bond investments and to mortgage investments; however the Corporation considers Canadian government bonds to be risk-free. Therefore, the total carrying amount is \$7.64 billion (2014 – \$6.67 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2015 and 2014 is not material.

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

(\$ THOUSANDS)	2015	2014
Money market securities		
AAA	\$ 177,339	\$ 103,203
Bonds		
AAA	\$ 4,448,306	\$ 4,834,738
AA	923,511	1,366,170
A	2,566,890	1,874,589
BBB	817,586	498,968
Below BBB	744,430	703,071
	\$ 9,500,723	\$ 9,277,536

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, 2015, the Corporation considered \$60.2 million (2014 – \$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, 2015:

(\$ THOUSANDS)					
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days	Total
December 31, 2015					
Premiums and other receivables	\$ 1,277,446	\$ 2,635	\$ 2,389	\$ 79,353	\$ 1,361,823
Provision	(1,304)	(1,365)	(1,370)	(56,136)	(60,175)
Total premiums and other receivables	\$ 1,276,142	\$ 1,270	\$ 1,019	\$ 23,217	\$ 1,301,648
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

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

(\$ THOUSANDS)		
	2015	2014
Balance, beginning of year	\$ (64,506)	\$ (64,468)
Charges for the year	(19,982)	(19,664)
Recoveries	5,186	5,129
Amounts written off	19,127	14,497
Balance, end of year	\$ (60,175)	\$ (64,506)

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 \$10.5 million (2014 – \$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, 2015.

(\$ THOUSANDS)	2015		2014	
Reinsurance recoverable (note 13)	\$	10,407	\$	8,655
Reinsurance receivable		40		111
Reinsurance assets	\$	10,447	\$	8,766

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 banks that permits positive bank balances to be offset against negative bank balances.

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

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

(\$ THOUSANDS)				
	Within One Year	One Year to Five Years	After Five Years	Total
December 31, 2015				
Bonds				
Canadian				
Federal	\$ 29,999	\$ 3,506,305	\$ 65,204	\$ 3,601,508
Provincial	19,771	1,449,972	16,888	1,486,631
Municipal	-	93,403	-	93,403
Corporate	531,988	3,006,300	19,160	3,557,448
United States				
High yield corporate	1,883	179,338	580,512	761,733
Total bonds	583,641	8,235,318	681,764	9,500,723
Mortgages and other loan	206,986	1,398,444	131,052	1,736,482
	\$ 790,627	\$ 9,633,762	\$ 812,816	\$ 11,237,205
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

Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Corporation is exposed to direct foreign exchange risk on its US fixed income portfolios. A 10% change in the US exchange rate as at December 31, 2015 would change the fair value of these investments and result in a change to net income of approximately \$76.2 million (2014 – \$71.5 million) related to the monetary AFS financial assets.

Insurance Corporation of British Columbia

The Corporation does not have any direct foreign exchange risk on its global equity portfolio in the current year (2014 – \$36.3 million on directly held US equities). However, the Corporation is exposed to indirect foreign exchange risk.

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

10. Investment Income

(\$ THOUSANDS)	Classification	2015	2014
Interest			
Money market	AFS	\$ 1,228	\$ 2,403
Bonds	AFS	194,219	182,196
Mortgages and other loan	Loans	62,878	59,893
Equities	AFS	-	94
		<u>258,325</u>	<u>244,586</u>
Gains on investments			
Equities	AFS	391,316	339,874
Bonds	AFS	96,970	48,344
Unrealized fair value changes ¹	AFS	98,531	46,217
		<u>586,817</u>	<u>434,435</u>
Dividends and other income (expenses)			
Equities	AFS	93,386	173,788
Income from investment properties	Other	33,737	29,283
Investment management fees ²	Other	(11,665)	(9,811)
Impairment loss	AFS	(36,874)	(6,539)
Other	Other	(3,857)	(13,662)
		<u>74,727</u>	<u>173,059</u>
Total investment income		<u>\$ 919,869</u>	<u>\$ 852,080</u>
¹ includes changes in unrealized foreign exchange gains and losses on monetary AFS assets			
² includes internal and external fees			

(\$ THOUSANDS)	2015	2014
Amounts recognized in investment income for investment properties		
Rental income	\$ 82,277	\$ 74,329
Direct operating expenses that generated rental income	(46,215)	(43,421)
Direct operating expenses that did not generate rental income	(2,325)	(1,625)
Income from investment properties	<u>33,737</u>	<u>29,283</u>
Impairment reversal (loss)	2,564	(783)
Loss on sale of investment property	(300)	-
Total amount recognized in investment income	<u>\$ 36,001</u>	<u>\$ 28,500</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, 2015 and December 31, 2014, there were no securities loaned or received as collateral.

As at December 31, 2015, the ‘Net change in available for sale financial assets’ portion of other components of equity (OCE) is comprised of \$115.3 million (2014 – \$460.7 million) in unrealized gains and \$167.4 million (2014 – \$43.6 million) in unrealized losses.

11. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
December 31, 2015					
Cost					
Balance, beginning of year	\$ 30,885	\$ 164,973	\$ 99,722	\$ 8,987	\$ 304,567
Additions	27	2,504	13,659	885	17,075
Disposals	(178)	(2,287)	(1,014)	-	(3,479)
Balance, end of year	30,734	165,190	112,367	9,872	318,163
Accumulated depreciation					
Balance, beginning of year	-	136,627	58,820	3,539	198,986
Disposals	-	(1,488)	(658)	-	(2,146)
Depreciation charge for the year	-	3,004	13,456	1,430	17,890
Balance, end of year	-	138,143	71,618	4,969	214,730
Net book value, end of year	\$ 30,734	\$ 27,047	\$ 40,749	\$ 4,903	\$ 103,433
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

The balances in property and equipment include \$13.9 million (2014 – \$2.7 million) in assets under development.

Property and equipment includes a disposal of \$0.2 million (2014 – \$0.4 million) related to the Transformation Program (note 20).

12. Intangible Assets

(\$ THOUSANDS)	2015	2014
Cost		
Balance, beginning of year	\$ 280,233	\$ 208,059
Additions	76,777	76,515
Disposals	(335)	(4,341)
Balance, end of year	356,675	280,233
Accumulated amortization		
Balance, beginning of year	57,931	43,545
Disposals	(335)	(4,631)
Amortization charge for the year	19,524	19,017
Balance, end of year	77,120	57,931
Net book value, end of year	\$ 279,555	\$ 222,302

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 \$156.6 million (2014 – \$97.2 million) in assets under development.

The additions in intangible assets include \$52.7 million (2014 – \$50.5 million) related to the Transformation Program (note 20) and a disposal of \$0.1 million (2014 – addition of \$0.2 million) for leased computer software (note 8). There were no indefinite life intangible assets as at December 31, 2015 and December 31, 2014.

13. 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)	2015			2014		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
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, beginning of year	8,205,432	(8,655)	8,196,777	7,512,732	(8,763)	7,503,969
Change in liabilities (assets):						
Provision for claims occurring in the current year	3,798,193	-	3,798,193	3,384,614	(6,038)	3,378,576
Change in estimates for losses occurring in prior years:						
Prior years' claims adjustments	229,276	(1,682)	227,594	133,728	2,167	135,895
Prior years' changes in discounting provision	16,871	(411)	16,460	45,617	(86)	45,531
	246,147	(2,093)	244,054	179,345	2,081	181,426
Net claims incurred per consolidated statement of comprehensive income	4,044,340	(2,093)	4,042,247	3,563,959	(3,957)	3,560,002
Cash (paid) recovered for claims settled in the year for:						
Claims incurred in current year	(1,199,596)	-	(1,199,596)	(1,077,073)	-	(1,077,073)
Recoveries received on current year claims	66,401	-	66,401	66,950	-	66,950
	(1,133,195)	-	(1,133,195)	(1,010,123)	-	(1,010,123)
Claims incurred in prior years	(2,089,324)	-	(2,089,324)	(1,916,836)	-	(1,916,836)
Recoveries received on prior years' claims	65,887	341	66,228	55,700	4,065	59,765
	(2,023,437)	341	(2,023,096)	(1,861,136)	4,065	(1,857,071)
Total net payments	(3,156,632)	341	(3,156,291)	(2,871,259)	4,065	(2,867,194)
Balance, end of year	\$ 9,093,140	\$ (10,407)	\$ 9,082,733	\$ 8,205,432	\$ (8,655)	\$ 8,196,777
Notified claims	\$ 5,343,964	\$ (10,407)	\$ 5,333,557	\$ 4,661,581	\$ (8,655)	\$ 4,652,926
Incurred but not reported	3,749,176	-	3,749,176	3,543,851	-	3,543,851
Balance, end of year	\$ 9,093,140	\$ (10,407)	\$ 9,082,733	\$ 8,205,432	\$ (8,655)	\$ 8,196,777

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 was favourable, but not material.

The Corporation discounts its provision for unpaid claims using a discount rate of 3.0% (2014 – 3.1%). 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 \$22.5 million (2014 – \$57.7 million unfavourable).

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, 2015				
Provision for unpaid claims, net	\$ 8,754,248	\$ (623,805)	\$ 952,290	\$ 9,082,733
Reinsurance recoverable	9,984	(921)	1,344	10,407
Provision for unpaid claims, gross	<u>\$ 8,764,232</u>	<u>\$ (624,726)</u>	<u>\$ 953,634</u>	<u>\$ 9,093,140</u>
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>

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.

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

The table above reflects the total discounted provision for unpaid claims of \$9.09 billion (2014 – \$8.21 billion) before the amount for reinsurance recoverable. The total discounted provision for unpaid claims after the amount for reinsurance recoverable of \$0.01 billion (2014 – \$0.01 billion) would be \$9.08 billion (2014 – \$8.20 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, 2015	\$ 2,349,180	\$ 1,895,885	\$ 1,616,192	\$ 1,227,851	\$ 730,170	\$ 944,954	\$ 8,764,232
December 31, 2014	\$ 2,150,582	\$ 1,756,923	\$ 1,473,784	\$ 1,109,456	\$ 644,143	\$ 800,352	\$ 7,935,240

The non-current portion of the undiscounted provision for unpaid claims is \$6.42 billion (2014 – \$5.78 billion).

The weighted-average term to settlement of the discounted provision for unpaid claims as at December 31, 2015 is 2.5 years (2014 – 2.4 years).

14. Unearned Premiums

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

(\$ THOUSANDS)	2015		2014	
Balance, beginning of year	\$	2,021,458	\$	1,927,918
Premiums written during the year		4,636,837		4,254,149
Premiums earned in the year		(4,447,931)		(4,158,695)
Premium adjustment		-		(1,914)
Balance, end of year	\$	2,210,364	\$	2,021,458

15. 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, 2015 and 2014 as follows:

- a) For catastrophic occurrences, portions of losses up to \$225.0 million (2014 – \$225.0 million) in excess of \$25.0 million (2014 – \$25.0 million); and
- b) For individual casualty loss occurrences, portions of losses up to \$45.0 million (2014 – \$45.0 million) in excess of \$5.0 million (2014 – \$5.0 million).

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

16. Pension and Post-Retirement Benefits

Plan information

The Corporation sponsors a defined benefit registered pension plan for its current and former management and confidential employees (the Management and Confidential Plan). 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.

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 BC Public Service Pension Plan. The Corporation has no fiduciary responsibility for, or role in the governance of, the COPE Plan or the BC Public Service Pension Plan.

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

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

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes 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, 2014. Updated actuarial valuations for each plan will be as of no later than three years from their most recent actuarial valuation date.

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

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

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	
	2015	2014	2015	2014
Weighted-average duration	20 years	20 years	17 years	18 years
Proportion of obligation in respect of:				
- Active members	65.5%	69.4%	67.7%	67.7%
- Deferred members	4.3%	3.4%	0.0%	0.0%
- Retired members	30.2%	27.2%	32.3%	32.3%

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

risk and changes in the life expectancy for pensioners. As the plan assets include significant investments in quoted equity shares, the Corporation is also exposed to equity market risk.

Contributions to all pension and post-retirement benefit plans

Total contributions for employee future benefits for 2015, consisting of cash contributed by the Corporation to all of the funded pension plans and in respect of benefits paid from its unfunded pension and post-retirement benefits, were \$35.9 million (2014 – \$39.1 million). Estimated employer contributions for the year ending December 31, 2016 are \$40.6 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 an unsecured letter of credit. As at December 31, 2015, the Corporation had one letter of credit secured for the Management and Confidential Plan for \$56.2 million (2014 – \$31.4 million) with step increases to \$74.6 million by October 2016.

Financial information

The net total liability for all pension plans and post-retirement benefits as at December 31, 2015 is \$479.0 million (2014 – \$408.2 million), which is reflected in the consolidated statement of financial position. Information regarding the pension plans and post-retirement benefits is as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2015	2014	2015	2014
Plan assets				
Fair value, beginning of year	\$ 1,799,375	\$ 1,600,083	\$ -	\$ -
Interest on plan assets	71,957	77,745	-	-
Actuarial gain on assets	27,852	122,480	-	-
Employer contributions	28,497	32,526	6,672	5,716
Employee contributions	21,314	24,267	-	-
Benefits paid	(64,271)	(57,076)	(6,672)	(5,716)
Non-investment expenses	(900)	(650)	-	-
Fair value, end of year	1,883,824	1,799,375	-	-
Defined benefit obligation				
Balance, beginning of year	1,876,248	1,554,435	320,166	269,226
Current service cost	67,082	56,512	11,182	9,112
Interest cost	76,712	76,227	13,120	13,224
Remeasurements on obligation				
- due to changes in financial assumptions	-	247,066	-	36,861
- due to changes in demographic assumptions	4,394	(810)	-	(2,541)
- due to participant experience	64,897	(106)	-	-
Benefits paid	(64,271)	(57,076)	(6,672)	(5,716)
Balance, end of year	2,025,062	1,876,248	337,796	320,166
Funded status – plan deficit	(141,238)	(76,873)	(337,796)	(320,166)
Impact of surplus derecognition	-	(11,162)	-	-
Net liability recognized in the consolidated statement of financial position	\$ (141,238)	\$ (88,035)	\$ (337,796)	\$ (320,166)
Impact of surplus derecognition				
Impact, beginning of year	\$ (11,162)	\$ (83,794)	\$ -	\$ -
Interest on surplus derecognition	(446)	(4,022)	-	-
Remeasurements on surplus derecognition	11,608	76,654	-	-
Impact, end of year	\$ -	\$ (11,162)	\$ -	\$ -

The net total expense for the pension plans and post-retirement benefits is \$76.2 million (2014 – \$57.7 million). In addition, the Corporation contributed \$0.7 million in 2015 (2014 – \$0.9 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2015	2014
Cash and accrued interest	0.2%	0.6%
Equities		
Canadian	27.9%	28.1%
Foreign	29.3%	27.6%
Fixed income		
Government	29.5%	29.7%
Corporate	11.8%	12.6%
Mortgages	1.3%	1.4%
	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 5.6% for the year ended December 31, 2015 (2014 – 12.6%).

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

As at December 31, 2015 and December 31, 2014, 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	
	2015	2014	2015	2014
Discount rate	4.0%	4.0%	4.0%	4.0%
Rate of compensation increase	2.8%	3.1%	n/a	n/a
Pension inflation 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, 2015				December 31, 2014			
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
21.5	24.3	22.6	25.2	21.2	24.2	22.4	25.2

As at December 31, 2015, the Medical Services Plan trend rate is assumed to be six per cent per annum for four years, decreasing to three per cent per annum thereafter. At December 31, 2014, the Medical Services Plan trend rate was assumed to be six per cent per annum for the first five years, decreasing to three per cent per annum thereafter.

As at December 31, 2015, the extended healthcare trend rate is assumed to be six and a half per cent per annum for the first year, decreasing linearly over four years to five per cent per annum thereafter. At December 31, 2014, the extended healthcare trend rate was assumed to be seven per cent per annum for the first year, decreasing linearly over five years to five per cent per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2015	2014	2015	2014
Estimated increase in defined benefit obligation - end of year due to:				
1% decrease in discount rate	\$ 397,036	\$ 367,764	\$ 58,173	\$ 56,667
1% increase in salary increase rate	\$ 89,469	\$ 91,166	n/a	n/a
1% increase in pension inflation rate	\$ 298,799	\$ 289,383	n/a	n/a
1% increase in healthcare trend rate	n/a	n/a	\$ 9,199	\$ 8,719
1% increase in medical services premium increase rate	n/a	n/a	\$ 29,226	\$ 27,700
1 year increase in life expectancy	\$ 55,753	\$ 51,559	\$ 6,334	\$ 6,086

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

17. Operating Costs by Nature

(\$ THOUSANDS)	2015	2014
Operating costs – by nature		
Premium taxes and commission expense	\$ 564,061	\$ 532,684
Premium deficiency adjustments	66,899	(36,445)
Employee benefit expense:		
Compensation and other employee benefits	346,340	374,548
Pension and post-retirement benefits (note 16)	76,874	58,588
Professional and other services	40,457	44,726
Road improvements and other traffic safety programs	32,981	32,283
Building operating expenses	27,493	30,178
Merchant and bank fees	37,180	34,458
Office supplies and postage	20,430	19,956
Computer costs	25,776	30,752
Depreciation and amortization	37,414	36,932
Other	20,081	13,312
	\$ 1,295,986	\$ 1,171,972
Operating costs – consolidated statement of comprehensive income		
Premium taxes and commissions – insurance	\$ 600,625	\$ 467,879
Claims services	271,068	283,527
Operating costs – insurance	244,371	242,382
Operating costs – non-insurance	99,407	98,520
Road safety and loss management services	50,180	51,304
Commissions – non-insurance	30,335	28,360
	\$ 1,295,986	\$ 1,171,972

18. Deferred Premium Acquisition Costs and Prepaids and Premium Deficiency

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

(\$ THOUSANDS)	2015	2014
Deferred premium acquisition costs, beginning of year	\$ 151,996	\$ 147,300
Acquisition costs related to future periods	162,598	151,996
Amortization of prior year acquisition costs	(151,996)	(147,300)
Deferred premium acquisition costs, end of year	<u>\$ 162,598</u>	<u>\$ 151,996</u>
Deferred premium acquisition costs	\$ 162,598	\$ 151,996
Prepaid expenses	20,182	19,454
Deferred premium acquisition costs and prepaids	<u>\$ 182,780</u>	<u>\$ 171,450</u>

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

(\$ THOUSANDS)	2015	2014
Premium deficiency, beginning of year	\$ (15,794)	\$ (56,662)
Acquisition costs related to future periods	95,932	89,061
Amortization of prior year deficiency	15,794	56,662
Actuarial valuation adjustment	(171,754)	(104,855)
Premium deficiency, end of year	<u>\$ (75,822)</u>	<u>\$ (15,794)</u>

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

(\$ THOUSANDS)	Commissions	Premium Taxes	Total
December 31, 2015			
Amount payable	\$ 378,287	\$ 203,247	\$ 581,534
Amortization of prior year deferred premium acquisition costs	109,469	26,733	136,202
Deferred premium acquisition costs	(123,232)	(39,366)	(162,598)
Premium deficiency	30,067	45,755	75,822
Premium taxes, commission expense and deferred premium acquisition costs	\$ 394,591	\$ 236,369	\$ 630,960
Represented as:			
Insurance	\$ 364,256	\$ 236,369	\$ 600,625
Non-insurance	30,335	-	30,335
	\$ 394,591	\$ 236,369	\$ 630,960
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	\$ 332,775	\$ 163,464	\$ 496,239
Represented as:			
Insurance	\$ 304,415	\$ 163,464	\$ 467,879
Non-insurance	28,360	-	28,360
	\$ 332,775	\$ 163,464	\$ 496,239

19. Related Party Transactions

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

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

All transactions with the Corporation's subsidiary companies occurred in the normal course of investing in investment properties (note 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 vehicle insurance (note 1) in the province and, therefore, insures, at market rates, vehicles owned or leased by the Province of BC 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 BC 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 BC are borne by the Corporation. These collections on behalf of and payments to the Province of BC are disclosed in the consolidated statement of comprehensive income under non-insurance operations.

Excess Optional capital to be transferred to the Province of BC (note 20) as at December 31, 2015 totaled \$138.1 million (2014 – \$138.8 million), which has been accrued as a payable.

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)	2015	2014
Key management compensation		
Compensation and other employee benefits including restructuring costs	\$ 4,631	\$ 7,161
Pension and post-retirement benefits	480	643
	\$ 5,111	\$ 7,804

As at December 31, 2015, \$0.5 million (2014 – \$2.3 million) was payable to key management.

The Corporation contributes to several defined benefit pension and post-retirement plans. Transactions with these entities are disclosed in note 16. During the year ended December 31, 2015, the Corporation incurred \$3.4 million (2014 – \$3.3 million) in administrative expenses and investment management fees on behalf of these plans interest-free. In addition, the Corporation provides certain administrative, investment management, and office services to the plans at no charge. As at December 31, 2015, \$1.7 million (2014 – \$1.0 million) was payable to these plans for employer contributions.

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

20. Capital Management

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

As prescribed in the British Columbia Government’s *Special Direction IC2 (IC2)* for Basic and the *Insurance Corporation Act (ICA)* for Optional, 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. Effective January 1, 2015, OSFI revised the MCT guideline and introduced a phase-in transitional requirement. The Corporation assessed the impact of the revised guidelines and has set for itself an internal corporate management target MCT ratio of a minimum of 185%. The Corporation was not in compliance with this internal management target throughout 2015. As at December 31, 2015, the Corporation's MCT was 156.8% (2014 – 193.0%), 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 IC2 requires the Corporation, through BCUC oversight, to maintain capital available equal to at least 100% of MCT. BCUC has approved a Capital Management Plan for Basic insurance that includes a Basic management target MCT ratio at a higher level, sufficient to prevent capital falling below the 100% minimum threshold in most years (note 22) and an additional margin for relatively smooth and predictable rates.

For the Optional insurance business, the *Insurance Corporation Act* requires the Corporation to maintain a management target, comprised of the supervisory target 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. These calculations are based on 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 BC by July 1 of the following year, unless otherwise directed by the Province (notes 19 and 22).

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

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

(\$ THOUSANDS)	2015	2014
Transformation Program Reserve		
Balance, beginning of year	\$ 256,200	\$ 280,161
Reserve reallocation	53,798	-
Costs including depreciation expensed during the year	(27,275)	(23,961)
Balance, end of year	\$ 282,723	\$ 256,200

The Corporation has determined that certain costs previously deducted from the reserve are not within the scope of TP. Therefore, the TP reserve has been adjusted for an amount of \$53.8 million. As a result, a reallocation of \$27.7 million of expenses from Optional to Basic has been made in note 22.

During 2015, there were \$52.5 million (2014 – \$50.1 million) of Transformation Program costs capitalized in property, equipment and intangible assets (notes 11 and 12).

21. Contingent Liabilities and Commitments

a) Structured settlements

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

The Corporation purchases an annuity from an approved life insurance company to make these payments. In the event the life insurance company fails in its obligation, the risk to the Corporation is mitigated as the claimant will continue to receive payments, up to certain limits, from a not-for-profit organization that is funded by the insurance industry and endorsed by the Federal Government. The Corporation is only responsible for making payments for the excess, if any, between the claimant's annuity payments and the payment from the not-for-profit organization. At present, three federally licensed life insurance companies are approved for use by the Corporation. An insurance company is approved based on an ongoing analysis of total assets, credit rating analysis, and past service history. The present value of these structured settlements as at December 31, 2015 is approximately \$1.19 billion (2014 – \$1.14 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, 2015, 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)	2015		2014	
	Lease Payments	Net Present Value	Lease Payments	Net Present Value
Up to 1 year	\$ 9,914	\$ 9,629	\$ 9,957	\$ 9,659
Greater than 1 year, up to 5 years	19,017	17,386	17,707	16,197
Greater than 5 years	4,460	3,744	3,675	3,062
	<u>\$ 33,391</u>	<u>\$ 30,759</u>	<u>\$ 31,339</u>	<u>\$ 28,918</u>

The operating lease payments recognized as an expense during the year were \$14.7 million (2014 – \$16.5 million).

c) Other

As at December 31, 2015, the Corporation is committed to seven (2014 – five) mortgage funding agreements totaling \$44.1 million (2014 – \$22.7 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, 2015, \$20.9 million (2014 – \$16.5 million) of the commitment was funded.

The Corporation entered into a commitment to purchase a real estate investment for \$55.1 million.

22. Regulation over Basic Insurance

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

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 be at or above the 100% minimum. ICBC filed such a plan with BCUC on November 26, 2015, as the outlook for the year-end Basic MCT level as of the third quarter was below 100%. The plan stated that the Corporation will transfer \$450 million from Optional insurance to Basic insurance in January 2016 (note 23) in order to restore the Basic MCT level to above the minimum of 100%.

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 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 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 or 2015 Basic rates. For 2014, and

2016 and beyond, BCUC may exclude some or all of that rate year's loss costs forecast variance in accordance with the capital management plan approved by BCUC.

The above framework also requires that, if circumstances should arise where, despite the implementation of a capital management plan, Basic capital is projected to fall below the regulatory minimum requirement of 100% MCT, then, in addition to filing with BCUC, the Corporation is also directed to report to the Treasury Board immediately and develop an appropriate plan to address Basic capital levels in conjunction with Treasury Board.

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.

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.

Insurance Corporation of British Columbia

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2015	2014	2015	2014	2015	2014
Net premiums written	\$ 2,770,742	\$ 2,532,241	\$ 1,866,095	\$ 1,721,908	\$ 4,636,837	\$ 4,254,149
Revenues						
Net premiums earned	\$ 2,655,979	\$ 2,457,847	\$ 1,791,952	\$ 1,700,848	\$ 4,447,931	\$ 4,158,695
Service fees and other income	57,375	49,834	37,135	38,284	94,510	88,118
Total earned revenues	2,713,354	2,507,681	1,829,087	1,739,132	4,542,441	4,246,813
Claims and operating costs						
Provision for claims occurring in the current year (note 13)	2,620,257	2,297,675	1,177,936	1,080,901	3,798,193	3,378,576
Change in estimates for losses occurring in prior years (note 13)	237,652	97,238	6,402	84,188	244,054	181,426
Claim services, road safety and loss management services	212,795	221,683	108,453	113,148	321,248	334,831
	3,070,704	2,616,596	1,292,791	1,278,237	4,363,495	3,894,833
Operating costs – insurance (note 17)	114,807	114,480	129,564	127,902	244,371	242,382
Premium taxes and commissions – insurance (notes 17 and 18)	241,362	126,825	359,263	341,054	600,625	467,879
Transformation program reallocation	27,720	-	(27,720)	-	-	-
	3,454,593	2,857,901	1,753,898	1,747,193	5,208,491	4,605,094
Underwriting (loss) income	(741,239)	(350,220)	75,189	(8,061)	(666,050)	(358,281)
Investment income (note 10)	607,711	558,645	312,158	293,435	919,869	852,080
(Loss) Income – insurance operations	(133,528)	208,425	387,347	285,374	253,819	493,799
Loss – non-insurance operations	(123,278)	(121,314)	-	-	(123,278)	(121,314)
Net (loss) income for the year	\$ (256,806)	\$ 87,111	\$ 387,347	\$ 285,374	\$ 130,541	\$ 372,485
Net (loss) income attributable to:						
Non-controlling interest	\$ 233	\$ -	\$ 120	\$ -	\$ 353	\$ -
Parent corporation	(257,039)	87,111	387,227	285,374	130,188	372,485
	\$ (256,806)	\$ 87,111	\$ 387,347	\$ 285,374	\$ 130,541	\$ 372,485
Equity						
Retained earnings, beginning of year	\$ 1,475,464	\$ 1,388,353	\$ 1,903,837	\$ 1,757,244	\$ 3,379,301	\$ 3,145,597
Net (loss) income for the year, parent corporation	(257,039)	87,111	387,227	285,374	130,188	372,485
Excess Optional Capital Transfer to Province of BC (notes 19 and 20)	-	-	(138,118)	(138,781)	(138,118)	(138,781)
Retained earnings, end of year	1,218,425	1,475,464	2,152,946	1,903,837	3,371,371	3,379,301
Other components of equity, beginning of year	157,250	327,783	79,126	169,396	236,376	497,179
Net change in available for sale assets	(309,413)	(117,502)	(158,932)	(61,965)	(468,345)	(179,467)
Pension and post-retirement benefits remeasurements (note 16)	(19,450)	(53,031)	(10,381)	(28,305)	(29,831)	(81,336)
Other components of equity, end of year	(171,613)	157,250	(90,187)	79,126	(261,800)	236,376
Total equity attributable to parent corporation	1,046,812	1,632,714	2,062,759	1,982,963	3,109,571	3,615,677
Non-controlling interest, beginning of year	-	-	-	-	-	-
Acquisition of entities with non-controlling interest (note 6)	24,550	-	12,434	-	36,984	-
Net income for the year, non-controlling interest (note 6)	233	-	120	-	353	-
Net change in available for sale assets, non-controlling interest (note 6)	(579)	-	(298)	-	(877)	-
Total equity attributable to non-controlling interest, end of year (note 6)	24,204	-	12,256	-	36,460	-
Total Equity	\$ 1,071,016	\$ 1,632,714	\$ 2,075,015	\$ 1,982,963	\$ 3,146,031	\$ 3,615,677

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2015	2014	2015	2014	2015	2014
Liabilities						
Unearned premiums (note 14)	\$ 1,311,016	\$ 1,196,252	\$ 899,348	\$ 825,206	\$ 2,210,364	\$ 2,021,458
Provision for unpaid claims (note 13)	\$ 6,947,499	\$ 6,245,421	\$ 2,145,641	\$ 1,960,011	\$ 9,093,140	\$ 8,205,432

23. Subsequent Events

On January 1, 2016, the Corporation transferred \$450.0 million of Optional capital to its Basic insurance as directed by the Province of BC.

On January 6, 2016, the Corporation acquired 50% interest in a real estate investment for \$13.3 million.

On January 21, 2016, the Board of Directors approved a change in the Corporation's fiscal year end from December 31 to March 31. This will be effective immediately after the last fiscal calendar year ending December 31, 2015, starting with a 15-month transition fiscal period from January 1, 2016 to March 31, 2017; thereafter, future fiscal years will be from April 1 to March 31.

Between January 1, 2016 and May 17, 2016, the Corporation entered into eight agreements to provide mortgage funding totaling \$58.4 million. In addition, the Corporation's Investment Committee approved one agreement to provide mortgage funding totaling \$80.0 million.

Corporate Governance

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

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

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

This includes links to information regarding:

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

Schedule of Guarantees and Indemnities

As at December 31, 2015

There were no guarantees or indemnities provided by the Corporation during the fiscal year 2015.

Schedule of Debts

As at December 31, 2015

There were no long term debts secured by the Corporation at December 31, 2015.

Financial Information Reconciliation

For the year ended December 31, 2015

(\$ THOUSANDS)

Amounts paid per Financial Information Schedules

Total Remuneration – Board of Directors	\$ 276
Total Remuneration – Employees	354,638
Total Remuneration Paid	<u>354,914</u>

Reconciling items:

Amounts paid to Board of Directors	\$ (276)
Amounts capitalized or recovered	(17,152)
Severance	8,463
Benefits paid on behalf of employees	16,114
Timing and other differences	<u>(15,723)</u>
	(8,574)

Total Compensation and Other Employee Benefits per Note 17 (page 52)

\$ 346,340

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, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	75,051	0	BARLOW M.	94,785	0
ABBOTT M.	81,516	9,339	BARNES S.	77,522	24
ABE I.	108,736	0	BARRETT S.	86,133	71
ABEL E.	84,426	0	BASILE G.	88,733	116
ACKERMANN D.	96,199	1,944	BASRA S.S.	100,805	173
ADAMS R.W.	102,549	2,780	BATISTA F.	81,726	0
ADDISON D.	107,793	6,924	BAUER G.W.	91,359	709
ADDISON Y.	75,592	0	BAXTER N.	119,125	515
AGOSTI A.	79,881	375	BAYFORD L.	75,152	9,600
AHERN P.A.	118,213	1,150	BEASLEY D.	81,761	78
AHIRA D.	80,488	259	BEATTY D.	84,479	338
AIMERS K.	83,478	1,255	BEAUDOIN D.	145,163	343
AKIZUKI M.	77,677	79	BEAULIEU M.	80,181	814
ALBANESE V.	177,812	7,867	BEAUREGARD G.	146,259	3,950
ALDERSON B.	84,471	576	BECK J.R.	122,121	1,380
ALEXANDER D.	77,314	0	BECK K.	84,225	0
ALLEN D.	79,085	0	BEECH R.	80,372	0
ANDERSON C.R.	78,338	0	BEISICK R.	88,341	854
ANDERSON D.R.	130,417	0	BELCHER V.	76,457	171
ANDREW A.	77,684	235	BENETEAU C.	92,702	5,058
ANDREW D.L.	85,758	171	BENINCASA J.	95,391	279
ANDREWS C.	111,294	1,105	BENSON L.	128,269	261
ANGANU I.	84,066	992	BENTLEY L.	98,992	97
ANNESS G.	108,491	2,664	BERGLIND T.	80,378	0
AOKI S.	106,782	2,288	BERGMAN J.	75,029	11,218
ARAI B.	106,689	1,799	BEST V.	118,053	14
ARARSO T.	78,295	5,070	BESZEDES D.	91,642	112
ARCHIBALD J.	109,553	2,712	BETKER J.	97,561	131
ARMSTRONG C.	104,996	1,814	BEVAN A.	98,318	4,458
ARNDT E.	89,681	2,712	BHULLAR A.	75,669	0
ARNDT J.	99,433	1,157	BIEBERSTEIN A.	111,342	2,750
ARNETT L.	94,090	1,748	BISHOP C.	90,917	198
ARTHUR J.	89,644	2,515	BISHOP S.	148,437	47
ARTHURS J.	79,056	239	BLACK G.	146,900	4,335
ASHBROOK L.	77,534	248	BLACK J.	96,375	0
ATHERTON J.P.	128,314	8,514	BLACKLOCK J.	107,240	2,057
ATKINS P.L.	98,881	151	BLUCHER M.	394,915	22,057
AUGUSTINE B.	87,345	0	BOAN D.	139,889	6,456
AUJLA S.	114,396	4,094	BODIN G.E.	99,359	4,043
AUVACHE C.	90,306	296	BOGDANOVIC S.	79,484	2,705
BAADSVIK E.J.	103,839	6,254	BOGLARI S.	123,240	40
BABEY L.	91,187	71	BONDI R.L.	81,592	63
BABYUK A.	75,385	0	BONNETT B.	76,255	6,262
BADANIC D.J.	92,169	489	BOORMAN R.	79,140	171
BAGHERI P.	79,688	3,362	BOOTH B.A.	99,725	1,680
BAHI J.	82,268	111	BOOYENS J.	122,424	3
BAINS J.	132,037	1,539	BOURDIN E.	146,755	1,676
BAINS S.	102,615	4,232	BOURNE J.R.	91,069	250
BAIRD P.	82,473	466	BOWYER C.	75,153	0
BAKALI A.	84,842	1,543	BOYAL M.	76,331	0
BAKER H.	78,532	379	BOYTINCK T.	75,801	330
BALDWIN K.	139,751	3,479	BRAATHEN G.	134,756	1,574
BANCOSTA F.	76,805	1,495	BRADSEN L.	82,738	216

**Remuneration and expenses paid to employees
for the year ended December 31, 2015**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BRADSHAW K.	82,088	0	CATALANO R.	90,143	305
BRAKOP I.	75,674	5,171	CATLEY T.	99,002	0
BRANDT T.E.	91,888	65	CECILIA A.	81,279	0
BREARLEY A.	99,760	2,723	CHAHAL K.	96,961	961
BREDIN J.	85,574	652	CHAMBERLAIN P.W.	85,563	305
BREGEDA K.	100,086	1,667	CHAN AL.	108,179	71
BRIAULT J.M.	75,520	0	CHAN AN.	93,334	1,427
BROKOP D.	84,405	494	CHAN D.	83,489	1,162
BROPHY P.	124,473	4,378	CHAN H.	88,643	1,527
BROWN D.	79,232	184	CHAN L.	84,426	1,354
BROWN M.	85,280	0	CHAN M.	90,840	0
BROWNE M.	107,076	75	CHAN ROB.	90,622	0
BROZIC B.	75,254	0	CHAN RON.	103,655	305
BRUNAC-WHITE S.	82,147	10,718	CHAN S.	97,023	955
BRUNEAU M.	116,099	4,377	CHAN S.Y.	114,656	1,867
BRUNI N.C.	79,055	0	CHAN T.	151,848	4,640
BRUNO M.	86,316	335	CHAN W.	87,405	955
BRUNSCH S.	136,220	3,668	CHANDRA J.	82,385	0
BRYAN M.	108,415	4,844	CHANDRA S.	104,576	3,375
BUDD B.	90,809	0	CHANG P.	93,041	0
BUFFETT S.	88,729	307	CHANG R.K.	114,004	36
BURNETT A.P.	144,917	7,103	CHANG Z.	75,935	6,378
BURNETT P.	123,500	150	CHAPMAN S.	86,042	0
BURRILL S.	84,920	10	CHAPUT R.	119,145	1,876
BUTLER G.	176,073	6,036	CHASE P.B.	100,641	169
CALBICK L.	96,989	1,266	CHEADLE L.	79,055	458
CAMPBELL B.J.	79,800	2,489	CHEEMA P.	88,583	6,052
CAMPBELL J.H.	158,278	277	CHELA S.	86,940	0
CAMPBELL L.	104,317	2,684	CHEN H.	83,299	1,290
CAMPBELL S.	88,539	381	CHEN K.	102,775	4,316
CAMPBELL T.	90,396	2,464	CHEN L.	96,475	0
CANOFARI S.	111,719	2,558	CHENG B.	166,412	3,151
CARAGATA G.	97,088	3,186	CHEUNG M.	79,400	0
CARAVETTA M.	122,590	4,278	CHEUNG P.	99,750	5,201
CAREY D.	84,583	4,548	CHEUNG R.	95,724	12
CARLSON D.	78,855	402	CHIN R.	75,560	76
CARMONT T.	77,039	61	CHIU C.	119,456	0
CARNEY L.	84,475	0	CHIU G.	83,472	4,957
CARPENETTI A.	79,249	22	CHIU G.L.	88,489	0
CARPENTER W.	261,246	11,176	CHIU P.	84,849	0
CARROLL Y.	76,276	126	CHORNEY L.	88,725	479
CARSTENS N.L.	109,514	1,470	CHORNEY T.	84,511	203
CARSWELL G.	106,649	2,401	CHOW B.	89,135	0
CARTER J.	160,234	6,431	CHOW K.	116,648	0
CARTER L.M.	91,638	976	CHOW M.	110,468	2,478
CARTIER A.	79,976	0	CHRISTENSEN M.	80,205	179
CARTWRIGHT K.	85,752	3,938	CHU A.	102,266	7,167
CARUSI A.	80,419	270	CHUAH C.	98,822	673
CARUSI J.	108,173	1,685	CHUNG D.	81,379	832
CARVAJAL L.	108,602	0	CIAMPELLETTI J.	91,503	138
CARVELL W.	75,569	0	CLANCY D.	200,005	3,373
CASCON S.	78,182	71	CLARKE D.	95,791	155
CASWELL B.	180,353	273	CLARKE E.	97,726	0

Remuneration and expenses paid to employees for the year ended December 31, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CLARKE M.P.	80,927	67	DESPERT M.	83,845	110
CLENAHAN D.A.	99,619	4,609	DEVRIES K.R.	87,921	1,558
CLIFFORD R.	152,757	1,050	DHANANI S.	78,262	728
COADY A.	193,848	1,735	DHANANI Y.	120,433	307
COATES W.	116,486	6,307	DHANDA A.	77,890	0
COATTA V.	80,014	4,567	DI POMPONIO F.	78,763	208
COLLINGS N.	80,392	238	DI TOSTO R.S.	98,017	2,718
COMEAU S.	75,912	342	DIAS R.	161,235	626
COMMINS B.	87,273	0	DICESARE J.	94,865	912
CONNOLLY A.	85,112	36	DICKINSON J.	191,575	6,785
CONSTABLE C.	94,178	149	DICKSON P.	100,684	0
COOK B.	85,583	0	DILWORTH J.	118,731	3,869
COOK C.	97,080	126	DIXON C.J.	79,650	0
COOMBS S.	77,521	0	DOELL L.B.	76,935	98
COOPER A.	84,574	0	DOMES J.M.	99,885	171
COOPER D.	97,993	887	DONALDSON C.	108,994	955
COPP D.	96,563	0	DONG J.	110,926	15,890
COX M.	97,446	1,657	DORAN E.	89,527	1,051
CRAIG B.	106,033	1,741	DORICIC J.	151,966	2,961
CRAVER S.A.	186,673	4,268	DOSANJH J.K.	86,150	0
CROMBIE S.	292,044	3,564	DOWDELL A.	91,631	317
CROSS T.	100,204	583	DOWNEY M.	95,295	5,047
CRYSLER E.	96,403	0	DOYLE C.	84,426	0
CUDLIP A.G.	134,898	609	DREYER P.	156,038	7,932
CULOS E.R.	107,125	1,488	DU PLESSIS A.	147,295	2,712
CURLL S.	86,480	2,050	DUDLEY A.	109,413	747
CURRAN C.	92,589	0	DUNWOODY P.C.	155,150	2,048
CURRAN J.	79,688	466	DURRAD D.	79,418	0
CURRIE C.	75,102	0	DUSSEAULT T.	83,331	9,023
CUTAIA D.	85,140	1,475	EASTWOOD G.	210,661	5,865
CUTHBERT B.	80,163	506	EDEN G.	173,574	6,796
DALE L.	97,941	2,430	EDWARDS B.	110,846	783
DALMAN S.	75,339	1,393	EEUWES J.	83,071	0
DAMON C.L.	91,169	1,364	EGAN S.	85,072	383
DARKE M.	94,240	1,748	EILERS K.E.	95,464	84
DAVIDSON B.	91,524	88	EKELUND D.A.	100,547	941
DAVIS K.	75,846	936	ELDER J.	186,136	0
DAVIS S.G.	99,575	15	ELLIOTT D.	81,311	247
DAVIS T.	98,976	0	ELLIOTT G.	105,127	244
DAWKINS F.	77,767	300	ELLIS J.	89,156	0
DAY T.M.	87,872	3,382	ENG M.	100,170	628
DE LEUR P.	126,486	17,927	ERHARDT J.	79,041	397
DE ZEN R.	122,205	1,786	ERICKSON D.M.	99,918	66
DEAK M.	76,027	182	EUPER V.	153,150	7,284
DEAN D.	115,250	27,769	EVERELL H.	107,959	125
DEERING S.K.	86,909	312	EVINGER P.	90,101	797
DEHESTANI A.	83,236	0	EYTON W.L.	75,940	0
DELL A.	118,885	3,244	FAIRBRIDGE C.	136,020	2,697
DELLA-COLETTA B.	77,699	196	FAIRHURST R.G.	105,162	0
DELMARK R.	115,368	1,880	FANG M.	91,052	736
DERBY L.	91,858	797	FANTINIC N.A.	78,191	171
DESABRAIS B.	140,180	1,304	FARR J.	102,608	1,055
DESHANE R.	100,783	313	FARRELL H.	79,899	200

**Remuneration and expenses paid to employees
for the year ended December 31, 2015**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
FAY G.G.	75,417	22	GASTER H.R.	89,615	1,143
FAZEKAS A.	93,241	268	GAULEY K.	118,174	4,586
FEARS E.M.	99,517	129	GEBERT M.	96,190	3,820
FEDERICO E.	93,483	5,923	GEHON D.	86,103	2,193
FEDOROFF G.	109,691	171	GELIN K.	104,267	205
FELIX N.D.	115,915	1,140	GENEREAUX S.U.	75,188	0
FERRABY S.	93,810	2,944	GIBBS M.	111,714	8,984
FERRARI D.	121,571	1,018	GIBSON C.	143,961	28,153
FERRISS J.A.	82,538	3,223	GIBSON M.	148,307	2,712
FIALA P.	80,347	1,287	GIESBRECHT L.	77,654	335
FILIPCHUK D.	96,548	933	GILBERT W.	82,710	7,135
FINCH S.	83,191	790	GILES J.	129,128	0
FIORVENTO D.	91,537	3,726	GILL SA.	78,775	0
FISCHER P.	83,544	44	GILL SI.	99,836	171
FISHER R.	128,715	19	GIN J.	101,224	0
FITRIANI M.	78,319	0	GIRARD M.A.	144,408	13,020
FLEMING G.	151,120	371	GLENN L.	83,405	107
FLOTO S.J.	79,148	58	GODARD M.	78,909	1,334
FOLEY J.	89,901	1,124	GONZALEZ A.	77,461	202
FOLEY M.	84,127	640	GOODMAN P.	77,202	6,291
FONAGY R.	88,431	439	GORDON D.	87,930	0
FOORT A.	88,590	708	GORDON T.	124,155	6,337
FORBES I.	124,300	6,120	GORMICAN D.F.	161,600	2,726
FORD D.	101,057	676	GOSSIP P.	95,587	0
FORMAN J.	108,353	3,074	GOULD A.	296,184	3,028
FORREST L.	94,447	550	GOULET J.J.	98,130	6,829
FORSTER D.	78,662	74	GOVETT D.	244,499	1,256
FOWLER J.L.	85,020	173	GRACE M.	80,186	0
FOX M.R.	78,354	26	GRAHAM L.	114,043	105
FRAMST D.C.	75,862	171	GRAHAM S.	78,824	797
FRANCIS M.J.	175,022	2,613	GRAHN C.	96,537	3,108
FRANKS S.	77,575	10	GRANT D.	83,772	171
FRANSSSEN H.	82,898	497	GRANT M.	88,113	10
FRANZKE I.	89,437	421	GRAVEL J.L.	104,987	2,660
FRASER E.	85,728	1,640	GRAY J.S.	122,239	0
FRASER K.	90,213	822	GRAY S.	90,042	6,346
FRASER S.	96,609	466	GREER C.A.	85,020	549
FRENKEN T.	77,471	221	GREER R.	78,367	0
FRISON E.	76,998	0	GREGOIRE J.	88,834	0
FRITZ J.	100,306	0	GREGOR R.	81,660	608
FULLERTON S.	96,396	3,543	GREGOV V.	81,810	171
FURLONG D.	102,455	378	GREGSON H.A.	81,087	1,149
FYFE M.	77,924	0	GRENIER L.	102,445	3,203
GABAS M.	112,608	1,460	GREWAL C.	95,504	0
GAHAN M.	84,386	0	GREWAL R.	79,882	47
GAJIC V.	77,541	0	GROSSE L.	132,542	79
GAMBLE J.	138,217	470	GROSSMAN A.	113,949	1,427
GARDINER G.G.	109,309	304	GUERRA L.	75,825	29
GARDNER J.	111,483	955	GUICHON C.S.	75,054	171
GARDNER P.	145,861	562	GUILMAIN P.	78,119	109
GARLOUGH L.	87,171	71	GULLETT L.	144,307	4,066
GARRETT R.	82,947	240	GUNN D.	99,525	481
GARRIOCH S.	85,460	10	GUSTAFSON C.L.	82,939	14,765

Remuneration and expenses paid to employees for the year ended December 31, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GUTICA V.	93,095	1,209	HIZON E.	177,733	0
GUYMER D.R.	88,292	164	HO C.K.	88,342	717
GWILT M.	89,475	5,202	HOLLAND G.	115,751	128
HAAF S.	75,840	568	HOLLAND S.	135,559	0
HACKETT P.W.	89,727	1,130	HOLLEFREUND G.	106,283	3,203
HALCROW S.	79,823	0	HOOKER J.R.	84,734	16
HALE R.	121,066	1,531	HOOTON A.	137,992	215
HALL K.	139,896	3,323	HOPKINS D.P.	110,596	276
HALL M.	104,733	4,353	HORNE J.	158,504	11,864
HAMILTON R.	89,949	21	HORROCKS B.	137,816	0
HAN K.	82,701	207	HORVATH J.	83,835	0
HANCOCK C.S.	122,027	10,341	HOSKINS B.D.	92,689	975
HANER C.D.	101,050	2,666	HOWARD A.	99,902	1,558
HARDMAN G.	89,366	1,935	HOWARD H.	78,079	69
HARDY C.	76,878	171	HSU N.	102,541	5,078
HARDY P.	86,705	1,393	HU T.	76,503	1,764
HARGRAVE M.	80,555	7,400	HUBER J.	82,745	1,501
HARRINGTON D.	146,096	3,890	HUGGINS P.	106,324	3,535
HARRINGTON S.	163,022	9,452	HUGHES K.	82,959	6,093
HARRIS J.F.	140,413	253	HUI J.	81,942	1,814
HARTREE S.	79,092	779	HUI K.Y.	76,872	171
HARWOOD M.	81,674	0	HUI M.	103,103	1,051
HATCHER J.	98,913	6,776	HUMPHREYS J.	90,648	4,026
HATTON K.	140,646	0	HUNDAL K.	91,083	730
HAUSCH K.	96,136	171	HUNG D.	93,038	3,271
HAUSCH R.	84,640	1,615	HUTCHON H.	75,213	0
HAVERLAND C.G.	81,235	313	HUTSON J.R.	81,425	300
HAWK S.	82,576	290	HUTTON R.C.	81,291	0
HAYDEN M.	116,336	2,742	HUXLEY K.	104,012	5,071
HAYWARD G.	100,273	6,499	IACOBAZZI E.	105,613	435
HAYWARD L.M.	79,879	119	IKEDA M.	82,440	369
HAZLETT C.	78,438	7,163	ILLINGWORTH J.	84,337	0
HAZLETT M.W.	99,004	1,678	IRVING J.C.	79,231	307
HEAP L.	83,022	145	ISAAC G.	85,934	127
HEESE R.	84,572	3,402	ISAAC T.R.	99,648	4,724
HEGINBOTTOM J.	104,569	0	ISBISTER R.	76,517	168
HEISKANEN B.	76,505	239	ISLAM S.	91,866	1,575
HEMBROUGH S.D.	105,016	1,120	ISMAGILOVA J.	76,892	0
HENDERSON D.	141,972	263	IVERSON D.	89,768	2,145
HENG D.	81,454	3,254	IVISON M.	89,594	1,158
HEPBURN J.	77,345	0	JACKSON C.C.	84,426	0
HERBOSA W.	79,111	106	JACKSON D.	102,527	0
HERTSLET D.	104,083	1,341	JACKSON S.D.	78,597	11
HESSE P.	81,862	178	JACOBSON C.	78,552	145
HEUCHERT T.	126,809	2,864	JAFFRAY G.	94,158	0
HIBBERT L.	111,874	3,918	JANDL R.D.	90,682	697
HIEBERT B.	76,755	50	JANSEN A.	103,906	1,520
HIEBERT D.A.	75,241	0	JANSSSEN K.	96,766	1,008
HIEBERT K.	101,433	1,116	JARVIS B.	342,125	6,780
HILL D.	118,742	9,355	JENNINGS T.B.	75,728	0
HILL G.	125,413	134	JERICK E.	83,865	8,978
HILL M.	83,765	97	JETTE D.	99,609	1,772
HILLIAM K.J.	89,621	1,136	JEVONS D.P.	116,738	4,136

Remuneration and expenses paid to employees for the year ended December 31, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
JHUTTI B.	77,285	315	KENDRICK A.	93,306	0
JIA N.	75,045	2,121	KENNEDY J.	76,820	0
JIBSON S.	104,697	5,860	KENNEDY P.A.	81,704	56
JIMENEZ N.	210,512	13,251	KENNEY L.	108,482	13
JOHAL C.	79,754	0	KEOUGH D.	103,222	932
JOHAL G.K.	113,695	542	KHAN S.	95,576	0
JOHAL I.S.	83,799	151	KHOR J.	79,564	1,475
JOHAL J.	111,595	4,055	KILAND L.	75,314	807
JOHAL K.	110,937	3,706	KILPATRICK J.	133,295	237
JOHAL R.	78,353	573	KIM H.	88,985	0
JOHANNESSEN B.	99,785	405	KIM J.	96,523	1,186
JOHANSEN C.A.	78,803	995	KIM S.	110,876	0
JOHE A.	97,637	0	KIM W.	83,950	911
JOHL J.	93,540	6,331	KIMBLE M.	85,470	269
JOHNSTON J.	92,773	3,846	KING D.	76,611	0
JOHNSTONE D.M.	192,751	155	KING D.J.	76,468	69
JOHNSTONE J.	145,208	1,045	KIRBY C.	76,553	10,624
JONES B.	78,697	249	KIRKHAM R.	170,272	5,712
JONES B.M.	93,387	1,225	KLASSEN M.H.	91,099	2,050
JONES D.L.	122,270	0	KLEIN K.	77,294	5,238
JONES D.M.	85,305	421	KLOCKENBRINK N.	83,720	3,477
JONES R.	120,242	0	KLYMCHUK R.	77,899	2,501
JORGE C.	93,454	2,645	KO E.	98,561	0
JOSEPH M.	116,364	2,498	KOCHUBIEVSKY Y.	76,133	1,358
JOYCE D.	151,090	3,006	KOENEN A.J.	86,772	541
JOYCE S.	76,546	149	KONG J.	93,799	572
JUDD M.	82,661	263	KOONER H.	76,156	7,932
JUDGE J.	105,443	238	KOSKI M.W.	93,022	0
JUMA A.	76,941	171	KOSTUR J.	108,257	0
JUNNILA C.	86,064	0	KOSTUR S.P.	84,908	1,800
JUTLA H.	148,972	6,517	KOUDI N.	87,700	0
KAHLON R.	143,986	400	KOWALIK J.	79,151	1,460
KAILA N.S.	128,639	3,144	KOZAR J.	89,219	136
KAILA-GREWAL I.	86,946	765	KRANJC S.	77,489	0
KAJI J.H.	86,515	0	KRISTOPAITIS A.	76,490	271
KAJIWARA D.	86,360	449	KRUSEL R.	87,886	305
KALISCH G.	76,426	0	KUBIK P.	83,737	0
KAMBOH C.	79,386	757	KUCHER L.	114,271	12,769
KAN C.	123,479	20	KULLMAN N.	86,909	277
KAN J.	79,093	3,520	KUMAR R.	79,793	133
KAN R.	105,252	111	KUMARAN S.	75,443	1,077
KANANI R.	76,834	305	KUNG M.	90,236	0
KARASIUK J.	97,929	36	KUNZER A.	95,628	102
KARP S.	75,362	19	KUXHOUSE Y.	80,709	192
KAUFMANN K.	113,812	1,949	KWAN A.	96,312	513
KEEN R.	92,086	3,440	KWAN H.	80,143	0
KEGLER B.	107,326	5,183	KWAN J.Y.	125,494	3,124
KEKS L.G.	99,542	2,525	KWON T.	77,355	3,985
KELENY R.	90,245	165	KWONG E.	106,492	0
KELLETT T.	104,273	0	LABERMEYER J.	101,712	205
KELLEY J.	94,833	0	LACHANAS M.	78,123	36
KELLY M.	84,695	50	LAI G.	86,031	0
KEMPLING N.	80,695	405	LAI S.	76,127	71

Remuneration and expenses paid to employees for the year ended December 31, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LAM R.	81,863	766	LEZICA M.	88,742	437
LAMBERT P.	96,408	0	LI A.	135,614	9,949
LANE E.	77,516	477	LI A.C.	93,292	0
LANGEVIN Y.	82,442	0	LI C.	102,311	1,408
LANGTRY P.R.	86,133	0	LI E.	114,780	9,004
LARKE J.	99,542	1,526	LI R.	78,197	0
LARSEN P.G.	133,517	0	LI Z.	99,180	3,060
LAU E.	86,427	0	LIEDL R.V.	99,999	33
LAU F.	75,975	33	LIN A.	126,589	0
LAUDADIO S.	130,611	4,551	LIN M.	95,684	562
LAUPLAND L.	130,128	295	LINDEN M.	85,801	42
LAW J.	101,933	2,331	LINDEN R.C.	87,911	919
LAWS L.	84,266	241	LINTON N.	137,908	5,119
LEBRUN D.	113,800	2,641	LINZMEIER J.L.	91,328	0
LEBRUN M.T.	102,826	3,420	LIU S.	85,260	5,004
LEE AL.	104,235	312	LO F.	94,224	41
LEE AN,	133,397	625	LOACH A.	186,045	1,255
LEE B.	81,689	318	LOCHRIE L.F.	96,066	0
LEE JA.	99,417	1,596	LOCKYER D.	77,874	0
LEE JE.	80,862	743	LOFGREN B.C.	78,312	171
LEE MAR.	144,856	3,865	LOISELLE S.	78,667	189
LEE MAY.	103,881	3,764	LOO A.A.	80,971	0
LEE MI.	76,446	50	LOPEZ-DEE M.	93,712	0
LEE P.K.	92,417	0	LORE R.	75,836	47
LEE R.	109,675	1,990	LUCAS K.	103,157	474
LEE S.	79,364	0	LUCAS S.	194,475	14,309
LEE VIC.	174,131	2,260	LUCHIES J.	98,647	92
LEE VIN.	90,540	1,566	LUDDU M.	75,903	0
LEE Y.	75,018	1,682	LUFT E.	107,603	2,453
LEE-YOUNG D.	77,505	0	LUI E.	95,516	716
LEGGETT K.	83,323	0	LUM W.	78,848	152
LEIBEL F.J.	87,803	2,735	LUNDBEK C.	82,403	0
LEIPER S.	95,406	0	LUONG T.	79,090	429
LEISHMAN D.	94,407	1,271	LYNCH L.	76,908	50
LEONG B.	82,840	201	MA S.	85,166	183
LEONG P.	224,908	1,734	MA V.	78,714	0
LEONG S.	91,847	117	MA W.	89,481	0
LEPAGE V.	156,908	3,579	MAC CONNELL L.	80,773	0
LEROSE J.	139,487	3,298	MACAPINLAC R.	101,071	7,717
LEROUX M.	100,330	701	MACARTHUR C.	84,502	346
LERVOLD C.	116,471	12,880	MACAULAY H.	140,485	2,712
LESPERANCE J.	111,243	4,532	MACDONALD D.	90,831	1,009
LESSARD E.	77,866	557	MACFADYEN E.	79,055	1,711
LESTON L.L.	86,183	634	MACFARLANE W.	148,364	3,970
LETKEMAN F.	115,261	5,697	MACKAY D.	93,742	4,278
LEUNG P.	83,120	456	MACLEAN K.	98,319	0
LEUNG W.W.	99,198	5,618	MACLEAN M.	80,493	3,573
LEWICKI C.	108,885	3,528	MACMILLAN A.	139,124	328
LEWIS C.	106,171	1,894	MACNEIL C.	101,613	0
LEWIS R.	76,445	0	MAGAS U.M.	92,306	176
LEWKO A.	93,803	1,512	MAH B.	78,216	4,929
LEWKO J.	77,849	0	MAH J.	105,505	4,110
LEYS N.	76,895	0	MAH R.	79,725	214

**Remuneration and expenses paid to employees
for the year ended December 31, 2015**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MAIER B.	107,545	16,737	MCKINNON K.	75,445	927
MAK L.	134,194	56	MCLAUGHLIN M.C.	75,707	87
MAK Y.	79,249	1,267	MCLEAN C.	138,554	255
MAKAROWSKI R.W.	86,052	305	MCLEAN S.	79,355	0
MAKHIJANI B.M.	85,279	0	MCLEAN T.	85,289	4,581
MALCOLM D.	86,085	1,696	MCLENNAN R.	144,534	3,063
MALSEGNA M.	78,210	211	MCMILLAN PA.	121,932	3,303
MALYON S.	173,034	2,440	MCMILLAN PH.	83,560	0
MAN L.	92,911	2,912	MCPHERSON R.E.	103,402	171
MANN S.	84,425	146	MCPHIE D.	95,328	171
MANUEL H.	89,304	0	MCWILLIAMS R.N.	78,666	171
MAO Y.	89,602	0	MEADE A.	116,107	2,908
MAR T.T.	115,881	1,436	MECKLE W.	87,809	1,004
MARA M.	117,298	2,063	MEENS THISTLE B.	286,146	5,861
MARCHI J.	141,136	4,218	MEGINBIR M.	78,346	6,501
MARCOTTE B.	83,354	288	MEIJER G.	99,520	2,401
MARINI M.	79,992	73	MENARD D.	132,147	2,489
MARION C.	86,572	1,450	MEYER C.	101,798	1,139
MAROCCHI R.	79,010	202	MICELI M.	190,881	2,128
MARSH B.	81,328	4,213	MICHAEL D.	86,360	0
MARSHALL L.	94,117	207	MIKITCHUK A.	75,025	5,904
MARTE A.	85,670	120	MIKKELSEN B.	85,931	0
MARTIN M.	103,038	50	MILLER D.	76,849	3,496
MARTIN S.	79,581	901	MILLS D.M.	75,150	337
MARTON F.	96,412	1,513	MILNER M.	103,942	3,484
MARVEL D.	83,318	605	MINARTO J.	86,447	0
MARWICK C.E.	108,843	0	MINGO L.	116,567	1,507
MARWICK G.	143,634	3,568	MINOGUE C.	88,439	130
MATHESON C.	115,963	960	MITCHNER L.M.	102,783	1,320
MATHIESON D.	102,801	3,907	MITTON L.A.	192,511	3,091
MATHIEU A.	90,843	788	MOEN G.D.	76,166	0
MATTHEWS L.	198,542	2,909	MOEN R.	152,246	5,152
MATTHEWS R.	123,751	7,385	MOFFAT M.	100,572	666
MAUGER R.	77,826	0	MOHAMMED J.	78,455	913
MAYEDE G.	75,251	321	MOLLET K.C.	93,213	1,744
MAZALEK T.	101,858	856	MONAGHAN A.	112,085	5,213
MCANDREW J.	82,596	171	MOORES D.A.	144,447	970
MARTHUR T.	75,636	0	MORAN N.	83,635	4,639
MCATEER A.	109,807	817	MOREIRA N.	78,538	0
MCCAULEY S.	103,230	0	MORGAN J.	77,742	2,241
MCCREERY L.	142,882	3,159	MORIN D.	96,725	203
MCCULLOUGH R.	118,606	3,401	MORLEY L.M.	78,952	902
MCDANIEL J.	150,309	4,222	MORO D.	78,022	45
MCDONALD B.	114,574	2,491	MORRALL G.	99,431	46
MCDONALD S.A.	94,239	0	MOSCATO J.	110,203	115
MCEACHEN R.	79,539	144	MOZAFFARIAN N.	77,666	23
MCEACHRYN T.	88,823	0	MULLIGAN W.	78,351	1,174
MCEWEN S.	84,874	171	MULVENNA S.	77,459	0
MCREE D.	83,762	164	MUNG D.	75,085	0
MCGRATH G.	118,830	0	MUNN K.	101,461	3,265
MCILDOON A.	148,530	3,987	MUNRO D.	107,866	2,755
MCINTOSH S.	85,517	0	MURPHY M.	147,295	4,373
MCKAY F.G.	76,043	6,477	MURRAY R.	92,856	8,635

Remuneration and expenses paid to employees for the year ended December 31, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MUZZIN S.	79,570	510	OLSTROM L.	90,882	1,928
NADEAU D.P.	113,717	1,803	ONG S.	112,456	2,004
NAGY C.	79,527	2,765	ONO Y.	79,251	188
NAISH K.	114,582	1,403	OREA R.	83,943	2,496
NAMISLO J.	78,154	25,663	OSADCZUK S.	101,265	0
NANOS L.	78,549	0	OTTO L.	99,542	4,882
NARESH K.	81,527	313	OWEN-BLAS M.	80,259	340
NASH B.T.	93,451	4,365	OWEN-KING K.	119,595	3,649
NASU A.	81,226	305	OYE G.	102,025	5,686
NATHAN V.	102,113	639	PAARUP J.L.	75,623	231
NEESE N.	79,092	0	PABLO C.	81,957	0
NELSON K.	101,979	1,727	PAGNUCCO M.	82,148	290
NELSON L.G.	95,159	171	PALK S.	89,620	0
NEWBY D.L.	123,274	590	PALTIEL C.	94,508	325
NEWMAN B.	102,465	250	PANDA A.	97,228	17
NEWMAN T.	88,105	0	PANG W.	86,090	0
NG A.	83,927	16	PANTUSA S.	81,157	104
NG C.	93,004	1,849	PARK S.	83,711	3,641
NG H.	142,051	2,508	PARKES M.	118,783	3,188
NG JANI.	112,738	0	PARSLOW K.	268,672	3,180
NG JANN.	87,973	0	PASIEKA K.	83,823	486
NG L.	78,696	0	PATEL A.K.	90,656	0
NG P.	82,335	0	PATEL J.	96,677	606
NG Y.	86,471	0	PATEL S.	79,233	0
NGAI C.	92,761	2,780	PATEL SU.	76,342	120
NGO P.	116,285	1,666	PATERSON A.L.	75,816	0
NGUYEN J.	106,107	0	PATRICK C.	75,212	1,168
NGUYEN Q.	80,042	0	PAU M.	78,754	1,116
NICHOLL C.	135,633	80	PAULIK T.J.	110,351	1,047
NICK R.	99,614	10,300	PAYNTER E.	122,599	1,621
NICKASON N.	149,567	3,340	PEARCE C.	104,232	1,870
NISHI K.	80,900	0	PEEBLES M.R.	98,190	181
NIVEN J.M.	75,164	0	PENSATO J.	121,051	2,074
NORMAN B.	92,864	0	PENTECOST B.	102,069	10,796
NOUJAIME R.	96,949	108	PEREIRA S.	101,719	0
NOVAK E.	192,191	16,253	PERSCHONKE K.	144,403	2,118
NOVAKOVIC G.	90,558	2,400	PETCH D.	79,552	352
NUNN J.	87,224	2,054	PHILLEY A.	77,849	0
NUSCHE M.G.	100,117	5,265	PHILLIPS D.J.	75,745	0
O'BRIEN A.	139,884	0	PICCHIONI C.	80,253	298
O'BRIEN M.	114,615	3,152	PIETRAMALA A.	111,181	0
O'BRIEN T.	228,235	898	PINIACH P.	100,459	0
O'CONNOR L.R.	80,918	1,593	PITZMAN M.	75,309	4,388
O'KEEFFE P.	75,403	1,176	PLATTEN A.	230,011	2,851
O'REGAN D.	89,954	2,363	POLLOCK L.M.	75,899	250
O'REGAN K.	85,400	0	POOLE K.	106,947	84
O'REGAN M.	87,099	2,323	POOLE R.	90,554	184
O'TOOLE T.M.	80,948	3,782	POP T.	84,426	0
OCKENDEN T.	120,057	17,981	POPA T.	88,404	0
OLDENDORFF G.	104,195	244	POPESCU D.	88,964	0
OLIVER J.T.	90,807	0	PORT C.R.	103,624	3,020
OLLEY L.	126,824	1,782	PORTER D.C.	106,117	196
OLSON N.	79,430	1,142	PORTER J.	99,555	2,610

**Remuneration and expenses paid to employees
for the year ended December 31, 2015**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PORTERFIELD B.	91,523	8,170	RIDDLE C.	125,682	596
POTTER M.	77,952	171	RIDLEY N.F.	139,632	6,077
POTTERY J.C.	91,330	703	RIGDON C.	86,752	3,730
POTTS F.	83,987	1,025	RINKE C.R.	99,735	3,176
POTTS R.	84,015	12,592	ROACH D.	75,947	35
POULSON L.	82,253	240	ROBERTSON A.	88,354	1,673
POWAR K.	89,366	1,199	ROBERTSON J.	117,746	456
POWER F.W.	75,968	0	ROBINSON C.	76,590	2,669
POWERS R.E.	115,392	658	ROBINSON C.F.	77,077	10,027
POZER D.	77,761	15,377	ROBINSON I.	89,428	955
PRABHAKAR K.	81,609	456	ROBINSON K.	136,649	8,277
PRESTON D.M.	77,944	78	ROBINSON M.J.	104,799	0
PRICE A.	122,940	7,993	ROBINSON R.	80,924	165
PRIOR G.K.	397,780	4,120	ROBSON P.	84,686	811
PRIOR W.	90,697	453	RODDICK K.	82,845	16
PROCKIW K.	125,831	4,238	ROOT A.	133,483	2,882
PRZYBYLSKI M.	157,129	0	ROSSI F.	75,101	0
PULKO M.	88,706	3,037	ROTHER W.	85,936	456
PURCELL J.	89,940	1,786	ROZAK D.	78,716	27
PUTERMAN D.	82,277	3,010	RUMBLE G.	139,391	3,321
PUTNEY C.	145,820	5,174	RUSSELL E.	84,472	20
QI F.	84,761	0	RUSSELL S.B.	78,726	0
QUAIL B.	105,838	1,558	RYAN C.M.	165,736	387
QUAN M.	79,784	175	RYE K.	174,581	2,644
QUICK A.	75,260	0	RYUJIN H.	113,987	376
QUON C.	93,607	125	SABET S.	86,922	2,954
RADOS J.	75,298	0	SADRA M.	116,840	1,381
RADOS T.	146,081	2,402	SAHOTA H.	125,946	76
RAFI A.	141,007	3,761	SAHOTA R.	77,055	729
RAI H.	169,132	7,019	SAKAI S.	77,614	0
RAI K.	84,518	74	SALMAN-MANESH J.	102,910	1,791
RAI V.	75,235	365	SAMPLE L.	75,891	50
RAMSAY L.	89,586	0	SANDALL G.	83,772	989
RANIGA B.	76,319	119	SANDEELA Z.	88,809	6,502
RAPOSO M.	79,170	59	SANDHU K.	88,783	0
RASKI J.P.	88,885	0	SANDHU L.	109,782	4,666
RATCLIFFE K.	108,376	85	SANDRIN F.	88,045	182
RAW M.	147,598	2,257	SANDRIN R.J.	111,332	360
RAYMOND W.	85,169	0	SANGHA H.	78,838	775
RE F.	91,127	1,768	SANKAR S.	93,212	0
REDMOND L.M.	85,391	3,520	SANTOS C.	75,162	0
REED S.M.	96,844	281	SARANCHUK L.	89,576	102
REESE J.	91,036	1,696	SARTORE J.	97,850	45
REGUSH H.	96,065	15,000	SAUNDERS B.	138,898	2,712
REILLY K.	99,331	171	SAUNDRY R.	78,458	2,086
REIMER D.	138,914	3,294	SAYERS T.	91,229	55
REMPEL T.	75,807	209	SCACCIA L.	106,871	0
RENNEBERG C.	80,063	1,130	SCHEDEL V.R.	118,106	24,022
REYNOLDS K.L.	77,486	0	SCHICK D.	126,018	8
RHIM H.	97,984	0	SCHICK R.H.	75,724	255
RIBEIRO D.	98,242	171	SCHMIDT M.	84,335	110
RICH R.	78,481	0	SCHMIDT V.H.	89,159	1,683
RICHER A.P.	95,404	0	SCHNEIDER W.	86,163	6,290

Remuneration and expenses paid to employees for the year ended December 31, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SCHOEMAN H.	125,572	1,725	SOO JAN.	85,126	0
SCHUCK P.	114,348	836	SOO JAS.	105,023	0
SCHULTZ A.	95,538	1,581	SOO T.	91,356	301
SCLATER R.	89,993	0	SOON L.	94,552	0
SCOTT B.	84,669	171	SOTHAM J.C.	93,916	175
SCOTT H.A.	88,494	0	SPARK R.	75,042	236
SCOTT T.	83,667	65	SPENCE M.	155,791	4,673
SCULLION L.	76,453	0	SPENCER J.	129,012	3,547
SCULTETY J.	116,282	1,788	SPENCER S.J.	77,722	32
SEAH C.	78,146	75	SPINKS P.	104,260	6,281
SEAH H.P.	81,070	0	SPRATT M.	116,789	4,908
SEARY S.A.	79,055	0	ST. DENNIS L.	109,176	610
SENGHERA G.	96,496	3,894	ST. LOUIS E.	110,937	3,829
SENGHERA S.	123,378	439	ST. PIERRE A.	95,406	0
SERBAN D.	77,930	0	STARCEVICH R.	75,289	820
SERSEN L.D.	75,014	0	STARK M.	75,583	0
SETTICASI P.	120,833	2,909	STASTNY M.	93,571	0
SHANNON K.	91,702	0	STATTON G.	107,216	2,345
SHAUNTZ A.E.	105,983	464	STEELE C.	89,156	354
SHAW I.	101,617	375	STEIRO C.	132,460	4,108
SHEN H.	107,209	1,163	STEPHENSON D.	79,054	4,800
SHEN R.	111,229	0	STEVENS G.D.	85,450	0
SHEPPARD G.	113,804	437	STIRLING C.	81,129	719
SHIBATA A.	119,078	1,603	STOCKLEY S.L.	87,108	0
SHING A.	85,936	0	STORY R.J.	141,802	502
SHOKAR C.	77,641	145	STRONG G.	107,566	86
SHOTTON B.	121,298	518	STUKEL J.J.	85,174	335
SI P.	114,749	0	STUTT R.	92,699	2,904
SIDDIQUI A.	81,249	0	SUCH L.J.	75,693	180
SIDHU MAND.	81,784	0	SULLY M.	109,861	1,640
SIDHU MANP.	82,102	71	SUN M.	77,894	504
SIEMENS B.	101,963	171	SUN R.	85,970	0
SILVEIRA N.	85,045	8,071	SUNDARAM S.	92,260	0
SILVEIRA P.	151,604	329	SURINE R.	84,426	19
SIMISTER J.R.	108,148	71	SUSWENDI A.	76,295	1,073
SIMMONS A.	75,052	0	SUTHERLAND C.	98,552	266
SIMON P.	78,629	171	SUTHERLAND S.	83,017	8,208
SIMONE S.	103,162	127	SWANSTON K.	75,260	0
SINGBEIL K.M.	91,254	2,487	SZETO C.	122,439	1,601
SINGH R.	96,115	1,423	SZYMANSKI A.	153,230	1,885
SINHA N.	143,142	2,101	TADEY C.M.	88,507	184
SINWAR S.	96,956	2,371	TAIT B.	76,056	0
SKYE-MAY V.	79,055	1,057	TAM K.	127,010	4,183
SLADE I.	114,083	1,908	TAN JA.	162,140	5,698
SMEYERS M.J.	95,590	42	TAN JU.	76,192	0
SMITH DA.	87,315	305	TANG R.	107,470	1,398
SMITH DO.	97,976	2,272	TARASUK J.	194,257	3,035
SMITH JE.	119,980	2,815	TAY T.	86,355	0
SMITH JO.	98,649	0	TAYLOR A.	78,756	1,815
SMITH P.M.	87,923	291	TAYLOR C.C.	77,729	0
SMITH S.	79,055	0	TAYLOR D.	79,642	0
SMRZ J.	81,356	1,559	TAYLOR K.	78,371	300
SOAMES B.C.	79,482	16	TAYLOR L.T.	111,490	1,312

**Remuneration and expenses paid to employees
for the year ended December 31, 2015**

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TAYLOR M.M.	101,135	1,410	VAN GRONDELLE A.	116,232	0
TAYLOR N.	231,026	5,082	VAN HELVOIRT J.	78,688	13
TAYLOR T.M.	77,014	253	VAN ZOOLINGEN E.	95,359	289
TAZELAAR T.	81,609	175	VASS C.	80,996	2,064
TEIFFEL R.	116,708	103	VAVRIK J.	162,767	71
TEIMOURI F.	97,878	156	VEFGHI S.	79,907	2,694
TEMPLE F.J.	207,271	3,819	VELLESCIG M.	100,990	367
TENCH R.	162,926	170	VENIER E.	85,128	0
TENTES S.	79,231	71	VERMETTE K.	75,396	371
TERAGUCHI L.	137,881	1,067	VETATH V.	79,869	171
TERMUENDE R.	116,239	448	VIEIRA J.	75,735	330
TESTINI M.	76,511	41	VILAC L.D.	87,174	105
TETLOW L.	109,771	0	VINCENZI S.	79,464	81
TEUBNER R.	107,433	1,482	VLAHOVIC G.	78,285	1,175
THABRKAY S.	78,928	344	VOHRADSKY G.	89,642	15,721
THIND R.	96,796	0	VON BORSTEL H.	103,973	0
THOM J.	106,617	937	WAGNER C.	79,201	0
THOMPSON J.	79,903	340	WAGNER E.	105,066	4,972
THOMPSON M.	98,614	4,162	WAINE N.	83,171	4,495
THOMPSON W.	80,035	201	WAKELIN R.	82,770	0
THOMSON B.	110,459	4,002	WALDE R.I.	82,839	84
THORNLEY J.	82,968	2,274	WALKER C.	105,654	64
TILLYER E.	98,839	171	WALLACE D.	78,612	1,781
TODD M.	75,188	0	WALTERS J.	78,684	55
TODD R.R.	89,823	137	WANG H.	87,181	955
TONG K.	143,236	2,814	WANG J.	83,237	1,876
TONG L.	113,728	136	WANG R.	102,900	23
TOPIC S.	75,726	25	WARD R.	115,073	4,065
TORRES D.	91,112	2,897	WARING R.	119,961	1,056
TOSIC-KOVACEVIC V.	80,916	0	WARKENTIN A.	107,496	496
TOTH A.	78,210	0	WARNER R.O.	165,664	4,479
TOWELL R.	86,529	1,296	WARREN G.	89,660	0
TRAN P.	82,200	0	WASSERMAN H.	106,304	2,563
TRAVERS J.	117,041	2,668	WATERMAN D.J.	99,945	308
TRENAMAN K.L.	76,146	3,309	WATERMAN N.J.	79,277	307
TRIPP J.C.	79,247	754	WATKINS L.M.	84,462	607
TRIPP S.	142,939	0	WATTS R.O.	79,265	0
TSE C.	75,630	839	WEBSTER T.	76,601	4,656
TSE L.	152,426	11,048	WEIGHTMAN M.	78,911	9,129
TSUI J.W.	126,137	457	WEIST G.	91,799	0
TSUJI B.	77,001	0	WELFORD G.P.	76,830	380
TSUYUKI A.	94,133	0	WELFORD P.	98,937	184
TURNER K.	78,907	37	WESTHAVER K.A.	77,920	65
TYERMAN K.	83,900	650	WHARRAM A.	116,718	3,064
TYLLER G.	205,316	14,193	WHITE H.K.	79,318	80
ULVETEG C.	89,937	0	WHITE L.C.	94,786	759
UNO K.	76,482	249	WHITE R.A.	90,164	1,368
URMSTON C.	81,426	129	WHITE S.	95,739	830
VAAGEN E.	140,537	2,921	WIDEEN S.	75,083	24
VAKHSHOURI K.	88,188	0	WILCOX D.J.	104,454	520
VALENTE L.M.	99,129	298	WILKINS D.G.	75,946	50
VALLEE B.	75,294	0	WILKINSON T.	89,435	1,003
VAN DER MERWE S.	145,761	691	WILLIAMS L.	76,452	171

Remuneration and expenses paid to employees for the year ended December 31, 2015

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WILLIAMS M.	90,377	273	WRIGHT K.	99,054	2,247
WILLIAMS P.	109,581	2,929	WRIGHT M.	127,178	1,739
WILLIAMS S.	75,933	30	WU Q.	90,182	0
WILSON J.M.	80,282	930	XU B.	103,257	0
WILSON M.G.	144,100	0	YAN M.	91,155	0
WILSON R.M.	177,922	1,085	YAP K.	85,534	0
WIRCH G.	81,444	2,420	YEE E.	80,081	0
WISEMAN F.	79,485	194	YEN C.	80,430	0
WITSTEN J.J.	79,055	0	YENDALL S.	276,396	20,529
WONG AL.	112,471	8,383	YEUNG CH.	117,272	0
WONG AMA.	130,965	376	YEUNG CO.	79,624	0
WONG AME.	86,137	0	YEUNG E.	111,806	2,757
WONG A.H.	78,688	0	YEUNG V.	88,525	0
WONG BA.	77,486	281	YOUNG C.	101,007	1,132
WONG BEL.	82,364	2,306	YOUNG D.C.	78,732	144
WONG BEN.	126,784	601	YOUNG M.	85,136	2,854
WONG CA.	79,687	1,564	YOUNG S.	91,790	625
WONG CH.	87,023	0	YOUNG T.	85,048	0
WONG C.M.	82,341	0	YPENBURG K.D.	108,034	5,939
WONG D.	93,015	1,057	YUAN Y.	84,211	1,555
WONG D.K.	117,223	0	YUE M.	83,243	523
WONG E.	93,173	1,645	YUEN H.	75,437	15
WONG FRA.	84,622	955	YUEN J.	78,098	66
WONG FRE.	77,931	0	YUEN T.	76,426	0
WONG G.	75,597	178	YUN S.	177,464	1,267
WONG J.	114,031	0	YUNG Y.W.	168,328	5,942
WONG J.Y.	75,623	28	ZABKAR J.	88,046	616
WONG KA.	86,468	2,326	ZARYSKI T.	82,518	0
WONG KE.	78,889	1,530	ZAURRINI M.G.	81,210	1,072
WONG K.W.	105,380	1,019	ZAYTSOFF K.	81,381	2,070
WONG P.	85,303	0	ZENAROSA R.	87,703	0
WONG R.	147,385	1,600	ZHAO Z.	108,567	173
WOO K.	77,553	0	ZORZENONE S.	144,292	1,026
WOO M.	83,280	0			
WOCHUK K.	75,179	7,555	RECEIVER GEN. OF CANADA	17,967,942	0
WOOD J.	89,299	42			
WOOD J.D.	178,116	1,417			
WOOD P.R.	79,319	142	TOTAL FOR OVER \$75,000	\$ 152,830,705	2,275,404
WOODSKE J.M.	105,109	2,425	OTHER UNDER \$75,000	\$ 201,807,369	1,260,931
WRIGHT A.	126,413	8,434			
WRIGHT D.A.	76,455	698	GRAND TOTAL	\$ 354,638,074	3,536,335

There were 80 severance agreements made between ICBC and its non-unionized employees during fiscal year 2015. 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, 2015**

NAME	POSITION	MEETINGS ATTENDED ¹	RETAINERS	MEETINGS FEES ²	TOTAL REMUNERATION	EXPENSES
BOIVIE C.	BOARD OF DIRECTORS TRANSFORMATION PROGRAM COMMITTEE, CHAIR GOVERNANCE COMMITTEE AUDIT COMMITTEE (AS A GUEST)	15 of 15 10 of 10 4 of 4 1 of 1	15,000 3,000	13,500	31,500	2,074
DAVIDSON W.	BOARD OF DIRECTORS AUDIT COMMITTEE, CHAIR INVESTMENT COMMITTEE	10 of 15 5 of 7 8 of 8	15,000 5,000	12,000	32,000	1,653
FURNEY J.	BOARD OF DIRECTORS HUMAN RESOURCES & COMPENSATION COMMITTEE	15 of 15 5 of 5	15,000	10,125	25,125	8,831
GRAY W.	BOARD OF DIRECTORS, CHAIR AUDIT COMMITTEE (AS A GUEST)	14 of 15 1 of 1	30,000	8,250	38,250	14,161
HOWE M.	BOARD OF DIRECTORS INVESTMENT COMMITTEE, CHAIR HUMAN RESOURCES & COMPENSATION COMMITTEE	15 of 15 8 of 8 5 of 5	15,000 3,000	13,125	31,125	19
McDONALD J.	BOARD OF DIRECTORS GOVERNANCE COMMITTEE, CHAIR	14 of 15 4 of 4	15,000 3,000	9,375	27,375	NIL
OLYNYK R.	BOARD OF DIRECTORS AUDIT COMMITTEE INVESTMENT COMMITTEE TRANSFORMATION PROGRAM COMMITTEE	15 of 15 7 of 7 8 of 8 10 of 10	15,000	18,000	33,000	9,051
ORR S.	BOARD OF DIRECTORS GOVERNANCE COMMITTEE AUDIT COMMITTEE	15 of 15 3 of 3 5 of 7	15,542	12,375	27,917	6,555
SUMAL I.	BOARD OF DIRECTORS INVESTMENT COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	14 of 15 4 of 8 5 of 5	15,542 2,825	11,250	29,617	960
GRAND TOTAL			\$ 167,909	\$ 108,000	\$ 275,909	\$ 43,304

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

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	134,354	ABRAHAM INVESTIGATIONS & CONSULTING LTD	34,174
A & G AUTO BODY REPAIR (2002)	528,670	ABSOLUTE AUTO LTD	647,654
A & J BODY SHOP (1983) LTD	554,616	ABSOLUTE BALANCE REHAB	28,961
A & L INDUSTRIES LTD	387,992	ABSOLUTE PHYSIOCARE & SPORTS REHAB	39,530
A & S INSURANCE SERVICES LTD	337,731	ABSTRACT GLASS LTD	317,448
A & T INSURANCE BROKER LTD	315,670	ACADIA NORTHWEST MECHANICAL INC	34,546
A C & D (COQUITLAM) INSURANCE SERVICES	286,530	ACCELL AUTOGLASS LTD	251,042
A C & D (PRINCE RUPERT) INSURANCE SERVICE	357,929	ACCENTURE INC	5,051,887
A C & D (QUESNEL) INSURANCE SERVICES LTD	578,385	ACCESS RECORDS & MEDIA MGMT LTD	71,986
A C & D (SQUAMISH) INSURANCE SERVICES LTD	485,317	ACCESS TRANSPORT SYSTEMS	36,969
A C & D INSURANCE SERVICES LTD	407,902	ACCO TRAILER MANUFACTURING LTD	54,513
A J TOWING INC	157,499	ACCOST INSURANCE & FINANCIAL CENTRE INC	597,612
A JETWAY AUTOBODY REPAIR LTD	311,983	ACCURATE AUTO BODY AND PAINT LTD	1,835,199
A L SOTT FINANCIAL (88TH) INC	580,606	ACE ALDERGROVE COLLISION	82,389
A M BUILDING MAINTENANCE LTD	49,694	ACE AUTO WRECKING LTD	551,984
A M FORD SALES LTD	84,951	ACE AUTOBODY (CORDLESS DEVELOPMENTS LTD)	285,374
A PACIFIC AUTO TRIM AND GLASS	352,602	ACE TRUCK & EQUIPMENT REPAIRS LTD	2,048,444
A R P COLLISION	289,594	ACH CONSULTING INC	303,746
A TO Z EUROPE AUTO CARE (1984) LTD	964,540	ACKROYD INSURANCE AGENCIES LTD	495,064
A W JONES INSURANCE SERVICE LIMITED	192,968	ACKROYD PHYSIOTHERAPY CENTRE	41,811
A+ AUTO GLASS	59,696	ACL SERVICES LTD	50,024
A-BEST AUTOBODY & FRAME LTD	1,001,138	ACME JANITOR SERVICE LTD	27,402
A-CLASS AUTO BODY & PAINT LTD	1,389,399	ACR GLASS INC	302,972
A-PLUS RENT-A-CAR COMPANY LTD	155,695	ACTION GLASS INC	71,319
A-1 AUTO BODY LTD	602,013	ACTION MOTORCYCLES INC	37,945
A-1 PAUL'S TRAILER REPAIR LTD	144,062	ACTION PACIFIC ENT LTD	531,354
A-1 UNITY AUTO SERVICE LTD	98,337	ACTION TRAILER SALES INC	35,379
AA-1 WINDSHIELD AND GLASS	112,029	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,990,043
AAA AUTO COLLISION INC	814,254	ACTIVE MEDICAL EQUIPMENT	55,759
AAIM ADJUSTERS LTD	209,386	ACURA OF LANGLEY	29,792
AAJ GENERAL INSURANCE SERVICES INC	86,422	ADEPT'S AUTO BODY	198,583
AALL GLASS LTD	305,792	ADL OCCUPATIONAL THERAPY INC	42,644
ABBA TOWING AND STORAGE (1995)	46,076	ADMIRAL INSURANCE SERVICES (PACIFIC) INC	572,404
ABBEY COLLISION LTD	2,869,325	ADMIRAL INSURANCE SERVICES (VANC WEST)	177,745
ABBOTSFORD GLASS LTD	28,829	ADMIRAL INSURANCE SERVICES INC	251,564
ABBOTSFORD VOLKSWAGEN (AUTOCANADA ABTFD)	27,683	ADPRO CHANGE SYSTEMS INC	26,643
ABBOTSFORD-MISSION TAXI LTD	26,943	ADRIAN'S RV REPAIRS LTD	31,154
ABBOTSFORD'S MAXIMUM COLLISION LTD	1,757,195	ADVANCE COLLISION LTD	3,970,771
ABC AUTO & WINDOW GLASS LTD	447,802	ADVANCE ENGINEERED PRODUCTS LTD	80,713
ABC AUTOBODY LTD	103,793	ADVANCE TECH AUTOBODY & PAINT LTD	392,488
ABC HOME SUPPORT SERVICE LTD	33,657	ADVANCE TOWING (FARMAND TRANSPORT GROUP)	83,313
ABERDEEN ASSET MANAGEMENT INC	573,652	ADVANCED MOBILITY PRODUCTS LTD	252,007
ABLE AUTO BODY (PENTICTON)	44,055	ADVANCED NURSINGCARE INC	118,093
ABLE AUTO BODY (SURREY) LTD	2,290,030	ADVANCED PARKING SYSTEMS LTD	38,723
ABLE AUTO GLASS LTD	187,656	ADVANTAGE AUTO LTD	43,934
ABLE AUTOBODY (NEWTON)	1,267,479	ADVANTAGE COLLISION CO LTD	1,861,986
ABLE IN GROVE COLLISION (WALNUT GROVE)	1,225,634	ADVANTAGE INSURANCE SERVICES LTD	168,522
ABLE TOWING	53,792	ADVANTAGE SPEECH-LANGUAGE PATHOLOGY LTD	70,052
ABM JANITORIAL SERVICES CO LTD	35,634	ADVANTAGE TOWING LTD	48,464
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	3,810,742	ADVENTURE RV CENTER LTD	33,679
ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	1,310,014	AFFINITY INSURANCE SERVICES	112,561
ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	1,513,335	AFFLECK HIRA BURGOYNE LLP	976,889
ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	1,914,385	AFFORDABLE AUTOGLASS	71,680

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AGAR'S FIX AUTO KELOWNA	244,737	AMC EAGLERIDGE INSURANCE SERVICE (2012)	243,956
AGAR'S FIX AUTO WEST KELOWNA	370,242	AMC INSURANCE SERVICE (2008) LTD	272,969
AGGRESSIVE AUTO TOWING LTD	265,064	AMC INSURANCE SERVICE LTD	1,635,130
AGS AFFORDABLE GLASS SERVICES LTD	148,877	AMC INSURANCE SERVICES (2011) LTD	265,312
AIKENHEAD MOSCOVICH & JONES	1,900,783	AMC INSURANCE SERVICES (2015) LTD	28,183
AIM CEDAR WORKS LTD	52,997	AMEC FOSTER WHEELER ENVIRONMENTAL	44,030
AK AUTOBODY & REPAIR LTD	1,543,493	AMERESCO	36,876
AL PARKER AUTOBODY	126,880	AMEX AUTO BODY LTD	495,953
ALASKA HI-WAY AUTO BODY (2004) LTD	4,303,355	ANCHOR INSURANCE AGENCIES LTD	266,063
ALASKA HI-WAY AUTO GLASS LTD	198,278	ANDERSON DUNCAN DR	31,446
ALBERNI GLASS & MIRROR	83,045	ANDRE'S COLLISION REPAIRS LTD	485,851
ALBERNI TOWING LTD	78,228	ANDY LAL AUTO BODY & PAINTING LTD	28,150
ALBERTA HEALTH SERVICES	27,666	ANDY SORENSEN AUTOBODY & FRAME LTD	845,557
ALBERTA MOTOR PRODUCTS BODY SHOP	31,756	ANNEX CONSULTING GROUP INC	4,111,754
ALCOTT BUILDING MAINTENANCE	96,595	ANTLE TOWING LTD	52,075
ALDER STREET AUTO BODY LTD	641,708	AON HEWITT INC	379,120
ALDERGROVE A-1 GLASS LTD	251,494	AON REED STENHOUSE INC	692,073
ALDERGROVE INSURANCE SERVICES LTD	587,982	AP INSURANCE SERVICES LTD	199,265
ALEXANDER HOLBURN BEAUDIN & LANG LLP	3,746,993	APAC INVESTIGATION SERVICES INC	26,977
ALL COLLISION SERVICES LTD	105,920	APEL MARYANA DR PROFESSIONAL CORP	53,162
ALL RISK INSURANCE AGENCIES LIMITED	541,776	APEX COLLISION	518,211
ALL SEASONS AUTO GLASS LTD	206,267	APEX GLASS & SECURITY LTD	29,974
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	2,258,657	APEX GLASS LTD	120,226
ALL WRITE INSURANCE AGENCIES LTD	930,460	APEX INSURANCE SERVICES LTD	919,753
ALL-WEST GLASS BURNS LAKE LTD	142,249	APEX PHYSIOTHERAPY & HEALTH CLINIC	27,535
ALL-WEST GLASS CHETWYND LTD	80,822	APEX PREMIER PROPERTY SERVICES LTD	26,633
ALL-WEST GLASS FT ST JOHN LTD	298,951	APOLLO CLINIC (THE)	48,888
ALL-WEST GLASS HAZELTON LTD	77,765	APPLE AUTO GLASS (ABBOTSFORD)	432,797
ALL-WEST GLASS HOUSTON LTD	145,817	APPLE AUTO GLASS (CHILLIWACK)	287,289
ALL-WEST GLASS KITIMAT LTD	284,624	APPLE AUTO GLASS (KAMLOOPS)	468,241
ALL-WEST GLASS PRINCE GEORGE LTD	503,783	APPLE AUTO GLASS (NANAIMO)	246,287
ALL-WEST GLASS PRINCE RUPERT LTD	106,186	APPLE AUTO GLASS (SALMON ARM)	260,497
ALL-WEST GLASS QUESNEL LTD	218,497	APPLE AUTO GLASS (VERNON)	337,673
ALL-WEST GLASS SMITHERS LTD	327,437	APPLE INSURANCE & FINANCIAL SERVICES INC	62,150
ALL-WEST GLASS TERRACE LTD	294,112	AR OT REHABILITATION SERVICES INC	742,635
ALL-WEST GLASS VANDERHOOF LTD	95,858	ARBOR BODY SHOP (1980) LTD	604,947
ALL-WEST HERITAGE GLASS LTD	150,343	ARBUTUS RV & MARINE SALES LTD	84,629
ALLENA CHONG INSURANCE AGENCIES LTD	159,024	ARCHIE'S AUTOWRECKING & TOWING	70,716
ALLIANZ GLOBAL INVESTORS US LLC	1,550,070	ARCTIC MANUFACTURING LTD	31,533
ALLIED AUTOBODY REPAIR	55,756	ARGUS SOFTWARE INC	44,644
ALLIED INFORMATION CANADA	130,892	ARI FINANCIAL SERVICES INC	944,831
ALLIED INSURANCE SERVICES INC	2,556,438	ARIA SOLUTIONS INC	1,048,649
ALLSET AUTO GLASS LTD	321,992	ARMSTRONG COLLISION LTD	1,156,641
ALLWEST INSURANCE SERVICES LTD	12,524,183	ARMSTRONG SIMPSON	44,166
ALLWEST REPORTING LTD	88,523	ARO INC	288,853
ALPINE AUTO BODY LTD	563,875	ARROW INSURANCE AGENCY LTD	1,254,582
ALPINE GLASS WINDOWS & DOORS LTD	336,670	ARROWSMITH AUTOMOTIVE	59,780
ALPINE INSURANCE AGENCIES LTD	294,445	ARTHELEN TRANSPORT INC.	25,334
ALPORT INSURANCE AGENCIES INC	393,996	ARTHUR JOHN S DR INC	367,612
ALTEC INDUSTRIES LTD	120,201	AS NEW AUTOBODY & GLASS LTD	1,045,444
ALVERSON TAYLOR MORTENSEN & SANDERS	251,816	AS-U-LIKE-IT COMMERCIAL & RESIDENTIAL	50,548
AMBER AUTO BODY	117,389	ASC COLLISION REPAIR	1,697,848
AMC CASSELLS INSURANCE SERVICE INC	211,439	ASC-AUTOMOTIVE STYLING CENTRE	37,466

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ASHBERRY GLASS & WOODWORKING	48,633	BADGER UTILITY OF WISCONSIN LL	41,718
ASHLAND TOWING & REPAIR	44,761	BADRY COLLISION REPAIRS INC	454,900
ASPECT SOFTWARE CANADA	270,568	BADYAL MANINDER DR INC	66,240
ASSESSMED INC	674,548	BAILEY WESTERN STAR TRUCKS INC	39,408
ASTROGRAPHICS INDUSTRIES LTD	626,091	BAJA AUTOBODY LTD	477,293
AT HOME PHYSIOTHERAPY	54,106	BAKER MATERIALS ENGINEERING LTD	741,540
ATI TRUCK REPAIR LTD	935,853	BAKER NEWBY LLP	1,624,355
ATWAL'S INSURANCE & FINANCIAL CENTRE INC	800,745	BAKER VALLEY TOWING INC	29,809
ATWATER INSURANCE AGENCY LTD	377,664	BAKERSFIELD TRUCK CENTER	48,155
AUDATEX	4,821,064	BALANCE IN MOTION	51,812
AUDY FIX AUTO WEST SHORE (AUDY AUTOBODY)	887,235	BALFOUR AUTOBODY & GLASS LTD	170,214
AURORA TRUCK CENTRE LTD	121,293	BANK OF MONTREAL	247,927
AUTO BUGATTI INC	31,262	BANMAN SCOTT DR CHIROPRACTIC	29,140
AUTO MIND COLLISION REPAIR (BURNABY)	1,149,579	BANNISTER CHEV BUICK GMC VERNON INC	1,140,497
AUTO MIND COLLISION REPAIR (RICHMOND)	2,141,290	BANNISTER CHEVROLET BUICK GMC (EDSON)	34,142
AUTO MIND COLLISION REPAIR (SQUAMISH)	1,053,177	BANNISTER COLLISION & GLASS	1,166,625
AUTO MIND COLLISION REPAIR (VANCOUVER)	2,749,301	BARE'S PAINT & BODYWORKS	884,649
AUTO PLUS INSURANCE AGENCY INC DBA SUSSEX	396,501	BARNES CRAIG & ASSOCIATES	264,743
AUTO SENSE COLLISION LTD	1,410,845	BARNES HARLEY-DAVIDSON BUELL	46,613
AUTO WEST BMW (MTK AUTO WEST LTD)	92,837	BARNES WHEATON (N SURREY) CHEV BUICK GMC	1,790,009
AUTO-ART COMPLETE REPAIRS LTD	70,365	BARON INSURANCE AGENCIES GROUP INC	1,199,050
AUTO-LAND BODY & MECHANIC LTD	91,555	BASRA CHIROPRACTIC CLINIC INC	28,610
AUTOBODY ONE INC	615,213	BASRA JASKARANPAL, DC	115,430
AUTOMALL AUTOBODY LTD	2,419,264	BASRA STEPHEN, DC	178,999
AUTOMASTER AUTOBODY LTD	1,548,678	BAVARO AUTO BODY & AUTO GLASS	459,621
AUTOMIND COLLISION REPAIR (COQUITLAM) LTD	143,658	BAY CITY INSURANCE SERVICES LTD	759,597
AUTOMOTIVE TRAINING & TECHNICAL	63,800	BAYSHORE HEALTH CARE	608,089
AUTOSMART COMPLETE REPAIRS & SERVICES INC	506,031	BAYSHORE HOME HEALTH	131,158
AUTOSONIC AUTOBODY & REPAIR LTD	245,900	BAYVIEW AUTO TOWING (2000) LTD	206,867
AUTOWEST AUTOBODY LTD	1,069,488	BAYWOOD GLASS INC	113,749
AUTOWORKS COLLISION REPAIR LTD	313,864	BC ADJUSTMENT CORPORATION	30,560
AVENUE ALIGNMENT & BODY SHOP LTD	1,033,269	BC AUTOBODY & PAINT FIX AUTO BBY SOUTH	844,135
AVEPOINT CANADA LTD	80,507	BC BACK INSTITUTE	66,632
AVERSON CONSULTING LTD	117,470	BC COLLISIONS LTD	1,457,970
AVIS RENT A CAR (COQUITLAM)	33,089	BC FERRY SERVICES	56,013
AVIS RENT A CAR (SURREY-KING GEORGE)	181,016	BC HYDRO	1,212,389
AVISCAR INC	75,522	BC MEDEQUIP HOME HEALTHCARE LTD	1,128,108
AVISON YOUNG COMMERCIAL REAL ESTATE	26,886	BC PROFESSIONAL & LEGAL INTERPRETERS INC	85,125
AVISON YOUNG REAL ESTATE ALBERTA INC	209,475	BCAA INSURANCE AGENCY LTD	17,141,866
AVOCETTE TECHNOLOGIES INC	496,728	BEATON TRUDY	42,848
AXIS INSURANCE MANAGERS INC DBA WINRAM	320,857	BECK COLLISION SERVICES (LANGLEY)	30,765
AZORCAN AUTOBODY REPAIR & PAINTING	1,297,444	BECK ROBINSON & COMPANY	453,343
B & A AUTO BODY (QUESNEL CANYON HOLDINGS)	1,417,326	BECKMAN JEFF H DR INC	55,514
B & B GLASS	66,407	BEE JAY AUTO WRECKING & TOWING	75,374
B & D AUTO BODY LTD	3,375,118	BEE JAY TOWING (2015) LTD	59,317
B & H VENTURES LTD	97,181	BEE-CLEAN BUILDING MAINTENANCE	40,764
B & M AUTO-CRAFT COLLISION LTD	1,498,455	BEGBIE GLASS CO LTD	61,240
B & M GLASS & RENOVATING LTD	31,958	BEL AIR TAXI LTD	45,957
BABINE TRUCK & EQUIPMENT LTD (PR GEORGE)	72,412	BELL CANADA	134,061
BABINE TRUCK & EQUIPMENT LTD (SMITHERS)	25,848	BELL DESMOND DR	217,520
BACK IN MOTION FUNCTIONAL ASSESSMENTS INC	863,464	BELMONT COLLISION (1975) LTD	2,030,293
BACK IN MOTION PHYSIO & ACTIVE REHAB	262,722	BELRON CANADA INCORPORATED	47,782
BACK IN MOTION REHAB (COQUITLAM) INC	53,961	BEN AUTO BODY LTD	86,115

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BEN'S TOWING & AUTO WRECKING LTD	153,932	BOYD AUTO BODY & GLASS (LANGLEY)	987,073
BERK'S INTERTRUCK LTD (NANAIMO)	82,016	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	1,543,133
BERNARD LLP	996,420	BOYD AUTO BODY & GLASS (NEW WEST)	1,330,528
BERRY CHRISTOPHER, CONSULTANT	84,075	BOYD AUTO BODY & GLASS (RICHMOND)	1,021,375
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	260,817	BOYD AUTO BODY & GLASS (SOUTH VANC)	1,745,655
BEST AUTO BODY & PAINT LTD	640,456	BOYD AUTO BODY & GLASS (SURREY)	1,836,998
BEST CHOICE COLLISION LTD	392,615	BOYD AUTO BODY & GLASS (VIC-JOHN ST)	1,142,921
BEST-VALU GLASS 2001 INC	254,362	BOYD AUTOBODY & GLASS (RICHMOND)	25,832
BESTWAY AUTO BODY LTD	852,766	BOYLE MARC R DR INC	453,050
BETA AUTO BODY SERVICES LTD	512,978	BOYLEY AUTO BODY	60,623
BETHEL TOWING	45,062	BRAINHUNTER SYSTEMS LTD	57,714
BETTER CHOICE STAFFING LTD	57,330	BRANDALLIANCE (BC) INC DBA WILSON INT'L	39,496
BFL CANADA INSURANCE SERVICES INC	718,956	BRANDT TRACTOR LTD	32,210
BIG CITY'S AUTO BODY LTD	521,194	BRC GROUP	168,891
BIG HILL TOWING	54,243	BRENDA LEE'S HEAVY TOWING LTD	37,196
BIG RIG COLLISION & PAINT LTD	1,424,394	BRIAN GIBBARD LAW CORP	68,061
BIG RIG COLLISION GRANDE PRAIRIE	111,248	BRIAN JESSEL AUTOSPORT INC	76,549
BIG RIG TOWING & RECOVERY	49,676	BRIAN'S GLASS	128,916
BILL HARTLEY INSURANCE SERVICES LTD	124,928	BRIDGE LAKE TOWING	80,186
BILLY'S LANDSCAPING	40,953	BRIDGEPORT COLLISION LTD	787,959
BIO SOLUTIONS INC	621,835	BRIDGEVIEW INSURANCE CENTRE LTD	173,789
BIORECON ENGINEERING INC	55,862	BRISE JAMES, RMT	26,603
BIOVENTUS CANADA ULC	55,930	BRITANNIA AGENCIES (1986) LTD	287,193
BISHOP PAUL B DR	262,884	BROCO AUTO GLASS (ABBOTSFORD)	129,343
BISMARK COLLISION FACILITY	1,295,432	BROCO AUTO GLASS (COQUITLAM)	368,187
BLACK & WHITE AUTOBODY LTD	82,933	BROCO AUTO GLASS (KAMLOOPS)	222,720
BLACKROCK ASSET MANAGEMENT CANADA LTD	1,351,723	BROCO AUTO GLASS (KELOWNA)	70,757
BLAIR MACKAY MYNETT VALUATIONS INC	189,609	BROCO AUTO GLASS (NEWTON)	319,170
BLASBERG BRUCE DR INC	43,262	BROCO AUTO GLASS (PORT KELLS)	199,449
BLOCK 81 HOLDINGS LTD	410,159	BROCO AUTO GLASS (VANCOUVER-HASTINGS)	126,530
BLOOMBERG FINANCE LP	196,604	BROCO AUTO GLASS (VANCOUVER-KINGSWAY)	332,107
BLUE CHIP AUTOGLASS & DETAILING	32,868	BROCO AUTO GLASS (VICTORIA-DOUGLAS)	234,057
BLUE CHIP JANITORIAL	32,760	BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	401,943
BLUE CHIPS COLLISIN REPAIR	1,431,474	BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	521,625
BLUE SKY PHYSIO & REHAB CENTRE	39,079	BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	246,673
BLUEBIRD CABS LTD	43,170	BROCO AUTO GLASS & UPHOLSTERY (NANAIMO)	332,868
BMC SOFTWARE CANADA INC	34,635	BROCO AUTO GLASS & UPHOLSTERY (NORTH VAN)	105,387
BMS INTEGRATED SERVICES INC	176,600	BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	586,797
BMT GROUP SERVICES LTD	140,982	BROCO AUTO GLASS & UPHOLSTERY (SW MARINE)	638,862
BOB'S BARRIERE GLASS	66,692	BROCO GLASS (SURREY)	344,330
BODO MOTORS AUTOMOTIVE SERVICES LTD	2,220,368	BROOKFIELD (BOPC) INC	329,767
BODY-PLUS COLLISION REPAIR LTD	534,718	BROTHERS AUTOBODY REFINISHERS LTD	1,096,582
BODYCRAFT COLLISION LTD	1,244,990	BROTHERS INSURANCE AGENCY LTD	1,109,679
BODYFIT REHABILITATION SERVICES	44,132	BROWN BROS FORD SALES	33,029
BOE'S TRAILER SALES LTD	44,364	BROWNRIDGE & COMPANY INSURANCE SERVICES	610,503
BONIFACE CONSULTING	124,196	BRUNETTE INSURANCE AGENCIES LTD	510,704
BONNY'S TAXI LTD	68,310	BRUTE FORCE ENTERPRISES LTD	703,684
BORDEN LADNER GERVAIS LLP	1,672,567	BRYAN & COMPANY LLP	75,955
BOTTOMLINE TECHNOLOGIES (CANADA) INC	613,815	BRYAN'S AUTO BODY (SQUAMISH) LTD	320,765
BOWBRIDGE SOFTWARE GMBH	28,611	BUCHANAN COMPANY CRANES & EQUIPMENT LTD	26,295
BOWEN ISLAND INSURANCE AGENCIES LTD	178,668	BUDGET GLASS LTD	157,723
BOYD AUTO BODY & GLASS (ABBOTSFORD)	968,062	BUDGET RENT-A-CAR OF BC LTD	88,580
BOYD AUTO BODY & GLASS (LANGFORD)	975,350	BUDGET RENT-A-CAR OF VICTORIA	56,118

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BULKLEY VALLEY INSURANCE SERVICES LTD	808,649	CARE CONCERNS LTD	67,009
BULLET AUTO GLASS LTD	101,606	CARE PLUS HOME & HEALTH SERVICES	79,993
BUNTAIN INS AGENCIES LTD DBA SOUTHLANDS	60,136	CARFRA & LAWTON	2,150,195
BUNTAIN INSURANCE AGENCIES LTD	1,034,617	CARIBOO CHEVROLET BUICK GMC LTD	31,061
BURKE MCPHEETERS BORDNER & ESTES	50,865	CARIBOO COLLISION REPAIRS LTD	88,638
BURNABY AUTO BODY (1986) LTD	38,780	CARRUTHERS & COMPANY	836,313
BURNABY KAWASAKI RETAIL LTD	37,206	CARSON INSURANCE BROKERS LTD	383,429
BURNS FITZPATRICK ROGERS SCHWARTZ	565,888	CARSWELL	76,619
BURNS PETER T, QC	71,584	CARTER AUTOBODY (0977109 BC LTD)	765,773
BURRARD AUTO METAL LTD	27,285	CARTER CHEVROLET CADILLAC BUICK GMC BBY	2,061,441
BURRARD AUTOSTRASSE COLLISION LTD	4,681,432	CARTER CHEVROLET CADILLAC BUICK GMC NS	888,613
BUSY B GLASS	32,388	CARTER MOTORSPORT (CARTER MOTOR CARS LTD)	79,220
BUZZ'S AUTOBODY LTD	3,293,307	CASCADE INSURANCE AGENCIES (BURNABY) INC	681,711
C & C INSURANCE AGENCIES (RICHMOND) LTD	476,007	CASEY JASON DR	31,419
C & C INSURANCE AGENCIES LTD	646,215	CASEY LAW OFFICES	556,572
C & J REBEL ENTERPRISES LTD	48,817	CASMAN INSURANCE AGENCY & FINANCIAL GRP	480,915
C & K COLLISION (CHANG KWONG AUTO BODY)	201,205	CASSADY & COMPANY	1,753,353
C & R TRUCK WEST LTD.	1,544,035	CATHAY PACIFIC INSURANCE AGENCY LTD	95,933
C G COYLE & ASSOCIATES INC	704,944	CAVE & COMPANY	1,467,469
C P AUTOBODY LTD	57,687	CB'S AUTOTECH COLLISION & AUTOBODY REPAIR	763,278
C R NO 1 AUTO BODY LTD	1,389,533	CBI HEALTH CENTRE	341,444
C&D INSURANCE SERVICES LTD	220,554	CBI HEALTH CENTRE (COQUITLAM)	186,243
C-ME PEDESTRIAN REFLECTORS	102,816	CBI HEALTH CENTRE (CRANBROOK)	49,323
CACTUS COLLISION & PAINT INC	1,133,098	CBI HEALTH CENTRE (DUNCAN)	81,155
CALDWELL PARTNERS INTERNATIONAL LTD	177,269	CBI HEALTH CENTRE (KELOWNA)	25,484
CALEA LTD	36,689	CBI HEALTH CENTRE (LANGFORD)	86,909
CALGARY HEAVY TRUCK & COLLISION	57,369	CBI HEALTH CENTRE (NANAIMO AQUATICS)	112,264
CALMONT TRUCK CENTRE LTD	60,840	CBI HEALTH GROUP (NANAIMO)	429,431
CALVERT ERIK DR INC	93,479	CBI OT SERVICES (VICTORIA)	534,079
CAM CLARK FORD LINCOLN LTD	1,112,260	CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	422,053
CAMBRIAN COLLISION	26,782	CBI PHYSIOTHERAPY & REHAB (BURNABY)	83,576
CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	51,148	CBI PHYSIOTHERAPY & REHAB (COQUITLAM)	67,599
CAMPBELL FROH MAY & RICE LLP	507,897	CBI PHYSIOTHERAPY & REHAB (PRINCE GEORGE)	66,039
CAMPBELL RIVER GLASS 2009 LTD	59,320	CBI PHYSIOTHERAPY & REHAB (RICHMOND)	155,222
CAMPBELL SAUNDERS & COMPANY	74,046	CBI PHYSIOTHERAPY & REHAB (SURREY)	383,807
CAN AM CRUISERS INC	58,419	CBI REHABILITATION AND HAND THERAPY	153,002
CANADA POST CORPORATION	5,034,279	CBI SPORT & SPINE HEALTH CENTRE	40,657
CANADIAN CAR & TRUCK RENTAL (MACKIE BROS)	90,416	CBI SPORTS INJURY & REHABILITATION CENTRE	198,130
CANADIAN CLAIMS SERVICES INC	25,319	CBRE LIMITED	2,560,848
CANADIAN COLLISION CORP	68,592	CCL LABEL, A DIV OF CCL INDUSTRIES LTD	626,192
CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	112,184	CCS COMPLETE CAR SERVICES LTD	57,875
CANDY AUTOBODY INC	30,741	CEBULA AUTOBODY COMPANY LTD	45,183
CANIL ROY G DR CHIROPRACTIC INC	40,317	CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	54,696
CANPRO KING-REED LP (CKR GLOBAL INVEST)	281,776	CELLTEX COLLISION REPAIRS LTD	360,137
CANTALK (CANADA) INC	227,549	CENTENNIAL AUTO BODY & GLASS LTD	203,549
CAPGEMINI FINANCIAL SERVICES CANADA INC	3,070,164	CENTERLINE FIX AUTO QUESNEL	802,433
CAPILANO AUDI (CAPILANO AUTO GROUP INC)	30,541	CENTRAL AGENCIES LTD	597,633
CAPITAL GLASS (COURTENAY)	164,210	CENTRAL CHEVROLET GMC BUICK LTD	495,790
CAPITAL MOTORS (1985) LTD	36,803	CENTRAL CITY INSURANCE SERVICES INC	252,544
CAPITAL WEST INSURANCE AGENCIES INC	246,301	CENTRAL ISLAND TOWING LTD	26,243
CAPITAL WEST INSURANCE SERVICES (SURREY)	234,993	CENTRAL PARK PHYSIOTHERAPY & SPORTS	104,132
CAPITAL WEST INSURANCE SERVICES LTD	899,156	CENTRAL VALLEY INSURANCE SERVICES LTD	618,444
CAPRI INSURANCE SERVICES LTD	7,618,657	CENTURY COLLISION (DAI SUN AUTO GROUP)	1,013,323

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CERIDIAN CANADA LTD	51,877	CITY OF KAMLOOPS	448,833
CERNA COLLISION LTD	427,338	CITY OF KELOWNA	385,052
CFS CONSULTING	40,596	CITY OF LANGFORD	68,568
CHAIRLINES	65,543	CITY OF LANGLEY	122,226
CHAMBERS G KEITH DR CONSULTING INC	70,151	CITY OF MAPLE RIDGE	123,445
CHAMBERS OLSON LTD	338,224	CITY OF NANAIMO	261,738
CHAMPION CHEVROLET LTD	549,374	CITY OF NEW WESTMINSTER	871,000
CHAMPION TOWING LTD	61,855	CITY OF NORTH VANCOUVER	1,183,771
CHANG PETER DR CHIROPRACTIC	32,900	CITY OF PENTICTON	43,302
CHANGEPOINT CANADA ULC	243,410	CITY OF PORT COQUITLAM	148,170
CHANOR TRUCK & AUTO REPAIRS LTD	29,736	CITY OF PORT MOODY	67,227
CHAP'S AUTO BODY LTD	1,277,627	CITY OF PRINCE GEORGE	181,033
CHAREST REPORTING INC	145,759	CITY OF RICHMOND	419,397
CHARLESWORTH INSURANCE SERVICES LTD	742,222	CITY OF SURREY	1,500,674
CHARLIE'S AUTO BODY (CHARLIES COLLISION)	844,583	CITY OF TERRACE	44,024
CHARLTON HEATHER	26,515	CITY OF TRAIL	38,640
CHARLTON INSURANCE AGENCIES LTD	242,917	CITY OF VANCOUVER	2,256,882
CHAS & ASSOCIATES CONSULTING INC	125,851	CITY OF VERNON	128,706
CHASE AUTO & WINDOW GLASS LTD	136,951	CITY OF VICTORIA	348,718
CHASE OFFICE INTERIORS	36,651	CITY OF WHITE ROCK	28,481
CHEMO RV SALES & SERVICE LTD	44,945	CJ'S TOWING (1168142 ALBERTA LTD)	43,211
CHEN BRENTON DR	144,295	CLAIMSPRO INC, AN SCM COMPANY	1,457,635
CHEN HUAN-WEI DR	42,697	CLARK AUTO BODY LTD	173,029
CHERNICK GRANT M P DR INC	60,194	CLASSIC AUTO & GLASS	526,148
CHESHIRE HOMES SOCIETY OF BC	76,458	CLASSIC COLLISION LTD	732,475
CHETWYND AUTO BODY 1994 LIMITED	1,185,647	CLASSIC IMAGE AUTO BODY	378,717
CHETWYND GLASS	149,692	CLASSIC LIFECARE LTD	143,919
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	262,544	CLASSIC LIFE GUARD	32,087
CHILLIWACK FORD	25,563	CLASSIC TOWING COMPANY	138,238
CHILLIWACK INSURANCE AGENCIES LTD	376,580	CLAYMORE COLLISION LTD (BOYD-POCO)	2,476,175
CHOICE INSURANCE SERVICES INC	630,276	CLAYTON HEIGHTS SPORTS AND THERAPY CENTRE	68,171
CHOW ANDY DR	62,987	CLAYTON TOWING	42,409
CHRISTIE-PHOENIX (VICTORIA) LTD	279,743	CLEAR MARKETING INC	54,253
CHUCK JUNG ASSOCIATES	641,230	CLEAR VIEW GLASS & UPHOLSTERY LTD	234,026
CIBC-GLOBAL TRANSACTION BANKING	89,406	CLEAR-VIEW GLASS (PRINCE GEORGE)	42,181
CICI AUTO GLASS	111,904	CLEARBROOK GLASS 2007 LTD	129,069
CIRA MEDICAL SERVICES INC	2,952,963	CLEARWATER GLASS LTD	110,794
CIRCUIT FRAME & SUSPENSION LTD (BOYD-COQ)	1,720,906	CLEARWATER TOWING LTD	35,689
CIS INSURANCE BROKERS LTD	340,013	CLEARWAY RENTALS INC	98,175
CISCO WEBEX LLC	40,170	CLIFF'S TOWING	53,243
CISION CANADA INC	35,000	CLOVER TOWING LTD	2,799,841
CITATION RV REPAIRS LTD	63,111	CLOVERDALE AUTO METAL (1979) LTD	553,391
CITRIX SYSTEMS INC	37,893	CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	76,417
CITY AUTO SERVICE LTD	468,767	CLUB TOWING	100,821
CITY GLASS & WINDSHIELD SHOP LTD	121,080	CMLS FINANCIAL LTD	207,795
CITY OF ABBOTSFORD	425,503	CMW INSURANCE SERVICES LTD	118,864
CITY OF BURNABY	513,888	CO-OPERATORS INSURANCE AGENCIES LIMITED	5,756,109
CITY OF CHILLIWACK	353,753	CO-UP AUTO BODY REPAIRS	547,481
CITY OF COQUITLAM	558,506	COACHE COLLISION LTD	3,073,403
CITY OF COURTENAY	71,512	COACHWERKS AUTOMOTIVE RESTORATION	54,483
CITY OF DUNCAN	66,390	COAST ABILITY	27,735
CITY OF FORT ST JOHN	32,396	COAST CAPITAL INSURANCE SERVICES LTD	8,142,924
CITY OF GREENWOOD	46,006	COAST CLAIMS SERVICE LTD	624,570

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
COAST MOUNTAIN BUS COMPANY LTD	1,223,861	COTTON'S RECOVERY SOLUTIONS	27,049
COAST MOUNTAIN CHEVROLET OLDSMOBILE LTD	64,351	COTTONWOOD AUTO BODY LTD	1,150,507
COAST REPORTING SERVICES	221,266	COTTONWOOD RV SALES & SERVICE LTD	76,969
COASTAL COMMUNITY INSURANCE SERVICES	3,604,876	COURTENAY COLLISION SERVICES LTD	424,442
COASTAL FORD SALES LIMITED	61,871	COWICHAN COLLISION LTD	715,694
COASTAL HAND CLINIC	30,533	COWICHAN TOWING LTD	37,586
COASTLINE TOWING	145,826	COYOTE COLLISION LTD	974,499
COBBLE HILL COLLISION CORPORATION	136,802	COZENS WIENS LLP	596,280
COLD COUNTRY TOWING & TRAFFIC CONTROL	35,883	CRA CONTRACTORS LTD	52,110
COLLIERS INTERNATIONAL / MANUFACTURERS	53,896	CRAFTSMAN COLLISION ABBOTSFORD CENTRE	2,056,709
COLLIERS INTERNATIONAL REALTY ADVISORS	92,534	CRAFTSMAN COLLISION ABBOTSFORD WEST	1,017,149
COLLIERS MACAULAY NICOLLS INC	168,243	CRAFTSMAN COLLISION BOUNDARY & 1ST	1,785,280
COLLINGWOOD INSURANCE CENTRE INC	385,261	CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,149,302
COLLINGWOOD INSURANCE CENTRE 2014 INC	74,574	CRAFTSMAN COLLISION CAMBIE & MARINE	2,642,023
COLLINGWOOD WELLNESS INC	94,192	CRAFTSMAN COLLISION CHILLIWACK	1,805,021
COLLINS MANUFACTURING COMPANY LTD	76,458	CRAFTSMAN COLLISION COLWOOD	2,150,939
COLLISION ANALYSIS LTD	42,205	CRAFTSMAN COLLISION COQUITLAM	2,007,343
COLLISION CRAFT	353,861	CRAFTSMAN COLLISION ESQUIMALT	1,201,630
COLUMBIA COLLISION REPAIRS LTD	1,897,276	CRAFTSMAN COLLISION KAMLOOPS	1,260,413
COLUMBIA GLASS (1972) LTD	155,408	CRAFTSMAN COLLISION KELOWNA CENTRAL	1,805,089
COLUMBIA PACIFIC CONSULTING GROUP INC	1,120,983	CRAFTSMAN COLLISION LANDMARK WAY	1,000,477
COLUMBIA SPEECH AND LANGUAGE SERVICES INC	241,376	CRAFTSMAN COLLISION LANGLEY	2,702,071
COLUMBIA TOWING LTD	139,232	CRAFTSMAN COLLISION MAIN & 3RD	2,870,355
COMFORT KEEPERS (VANCOUVER)	74,332	CRAFTSMAN COLLISION MAPLE RIDGE	3,107,236
COMFORT KEEPERS (WHITE ROCK)	172,864	CRAFTSMAN COLLISION METROTOWN	2,856,937
COMMIT AUTOBODY & REPAIR (2012) LTD	456,566	CRAFTSMAN COLLISION NEWTON	1,882,437
COMMUNITY THERAPISTS (1998) INC	3,212,614	CRAFTSMAN COLLISION NORTH NANAIMO	1,696,570
COMOX VALLEY DODGE CHRYSLER JEEP LTD	510,776	CRAFTSMAN COLLISION NORTH VAN EAST	2,603,278
COMOX VALLEY TOWING & RECOVERY LTD	38,265	CRAFTSMAN COLLISION NORTH VAN WEST	2,803,453
COMPETITION GLASS COMPANY LTD	99,184	CRAFTSMAN COLLISION PORT COQUITLAM	2,482,880
COMPUGEN INC	677,983	CRAFTSMAN COLLISION PORT MOODY	1,682,424
CONCERT REALTY SERVICES LTD	557,676	CRAFTSMAN COLLISION POWELL EAST VANCOUVER	2,006,996
CONESTOGA-ROVERS & ASSOCIATES	31,115	CRAFTSMAN COLLISION RICHMOND	3,005,770
CONNECT COMMUNITIES	74,200	CRAFTSMAN COLLISION SURREY SCOTT RD	2,805,424
CONNELL D G DR	201,718	CRAFTSMAN COLLISION VERNON	1,458,174
CONNOR CLARK & LUNN INVESTMENTS MGMT LTD	1,568,513	CRAFTSMAN COLLISION WALNUT GROVE	2,620,854
CONSOLIDATED CIVIL ENFORCEMENT BC INC	238,352	CRAFTSMAN COLLISION WEST KELOWNA	931,368
CONTENT STRATEGY INCORPORATED	42,281	CRAFTSMAN COLLISION WHITE ROCK/S SURREY	2,827,256
CONVERT INSIGHTS INC	29,400	CRAFTSMAN COLLISION 6TH & YUKON	4,591,896
COOKSON MOTORS IDEALEASE LTD	189,996	CRANBROOK GLASS	125,338
COOPER'S USED AUTO PARTS LTD	39,101	CRANBROOK PHARMACY LTD	27,419
COPART AUTO AUCTIONS	300,043	CRAWFORD & COMPANY (CANADA) INC	129,784
COQUITLAM AGENCIES (1982) LTD	344,276	CREATIVE MOBILITY PRODUCTS INC	53,328
COQUITLAM EXPRESS AUTOBODY LTD	122,935	CREATIVE THERAPY CONSULTANTS	443,486
COQUITLAM TOWING & STORAGE CO LTD	706,928	CRESTON CLASSIC GLASS & TRIM	48,424
CORE AUTOBODY & REPAIR LIMITED	250,579	CRESTON TRUCK SERVICE LTD	31,170
CORNERSTONE ADJUSTERS INC	148,056	CRESTON VALLEY ADAPTATIONS	44,748
CORONATION INSURANCE AGENCIES LTD	885,771	CRESTON VALLEY INSURANCE SERVICES LTD	761,064
CORPORATE CLASSICS CATERERS	64,982	CROSSMAN MARK W DR INC	174,729
CORPORATE EXECUTIVE BOARD	69,217	CROWN GLASS LTD	315,888
CORPORATION OF DELTA	105,527	CRYSTAL GLASS CANADA LTD (BBY-WINSTON)	105,231
CORVETTE SPECIALTIES LTD	434,873	CRYSTAL GLASS CANADA LTD (BBY-6TH ST)	119,557
COSMIC COLLISION LTD	803,238	CRYSTAL GLASS CANADA LTD (CRANBROOK)	119,333

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRYSTAL GLASS CANADA LTD (FERNIE)	127,638	DENCO CYCLE (2002) INC	49,641
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	305,052	DENTIQUE PAINTLESS DENT REPAIR	27,841
CRYSTAL GLASS CANADA LTD (KEL-HARVEY)	108,353	DERRICKS SANDBLASTING	221,813
CRYSTAL GLASS CANADA LTD (KEL-PANDOSY)	110,631	DESIGN ROOFING & SHEET METAL LTD	52,807
CRYSTAL GLASS CANADA LTD (LANGLEY)	249,941	DESTINATION TOYOTA BURNABY	2,433,423
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	164,334	DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	3,517,373
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	408,993	DEVONSHIRE VIRGINIA DR INC	33,791
CRYSTAL GLASS CANADA LTD (QUESNEL)	249,295	DHALIWAL GURSARNJIT, DC	27,000
CRYSTAL GLASS CANADA LTD (RICHMOND)	144,579	DHALIWAL JAGDEEP DR	83,380
CRYSTAL GLASS CANADA LTD (SALMON ARM)	98,984	DHESI JASVINDER DR	33,035
CRYSTAL GLASS CANADA LTD (VERNON)	138,568	DIAMOND AUTO & WINDOW GLASS	180,349
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	238,197	DIAMOND AUTO GLASS LTD	252,058
CSA INVESTIGATIONS	62,078	DICK'S TOWING	64,624
CSDC SYSTEMS INC	33,113	DIG INVESTIGATIONS & SECURITY LTD	231,346
CTC RESOURCES LTD	42,729	DIONNE GLASS	120,178
CUMBERBIRCH INSURANCE AGENCY LTD	102,371	DIRECT TOWING	36,032
CUNDARI SEIBEL LLP	2,207,804	DISCOUNT CAR AND TRUCK RENTALS	27,974
CUNNINGHAM LINDSEY CANADA LIMITED	137,370	DISCOVERY CLAIMS SERVICES LTD	296,383
CUSTOM TRUCK SALES INC	39,392	DISCOVERY INSURANCE SERVICES LTD	421,379
CUT THUMB GLASS LTD	116,122	DISTRICT OF CLEARWATER	191,347
CUTBANKS AUTOBODY & GLASS LTD	1,008,634	DISTRICT OF HUDSON'S HOPE	137,415
CYGNUS SIGN MANAGEMENT INC	28,602	DISTRICT OF MAPLE RIDGE	79,826
D & D TRANSPORT REFRIGERATION SERVICE	35,165	DISTRICT OF NEW HAZELTON	345,573
D & K BODY SHOP CO LTD	112,668	DISTRICT OF NORTH COWICHAN	34,411
D J HUSBAND MEDIATION SERVICES	46,954	DISTRICT OF NORTH VANCOUVER	262,304
D J'S PAINT & BODY (1987) LTD	673,310	DISTRICT OF OAK BAY	49,368
D'ARCY'S GLASS (2010) LTD	396,559	DISTRICT OF SAANICH	98,271
DALE BAZZANA AUTO BODY	74,933	DISTRICT OF SQUAMISH	31,459
DALES ALIGNMENT & BRAKE	38,977	DISTRICT OF WEST KELOWNA	152,064
DAMON'S DUNN RIGHT TOWING & RECOVERY	41,648	DISTRICT OF WEST VANCOUVER	52,946
DAMS FORD LINCOLN SALES LTD (FRASER HWY)	1,803,732	DITA EXCHANGE INC	58,994
DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	66,809	DL ADJUSTERS LTD	413,710
DAN THE MAN'S AUTOBODY REPAIR LTD	875,668	DL MACGREGOR CONSULTING	25,145
DAN'S KAMLOOPS COLLISION CENTRE LTD	2,076,334	DNR TOWING INC	134,054
DATA GROUP LTD	1,187,321	DOBIE INSURANCE SERVICES LTD	546,136
DATA REPRO COM LTD	65,890	DOBSON'S GLASS LTD	387,088
DAVE DALE INSURANCE AGENCIES LTD	591,302	DOC'S AUTO BODY (2012) LTD	254,117
DAVID EYTAN ABRAHAM DR	426,620	DOCU-MAP CANADA (INFORMATION MAPPING CAN)	120,687
DAVID MORSE & ASSOCIATES	36,164	DOLLAR THRIFTY AUTOMOTIVE GROUP CANADA	202,183
DAVIE & ASSOCIATES	882,618	DOLO INVESTIGATIONS LTD	459,273
DAVIES PARK AND ASSOCIATES	142,854	DOMENICO MEDIATION & ADJUSTMENT SERVICES	75,747
DAWSON CREEK COLLISION (PACE)	1,495,459	DOMMISSE I G DR INC	176,834
DAY & NITE TOWING & AUTOWRECKING	32,732	DON BECK COLLISION LTD	2,889,901
DAYTONA MOTORSPORTS (TRACTION MOTORCYCLE)	47,127	DON FOLK AUTO BODY (DFC AUTO LTD)	247,204
DCT CHAMBERS TRUCKING LTD	71,912	DON FOLK AUTOBODY (399573 BC LTD)	734,903
DE BEER HETTIE, OT	28,245	DON GOLDEN AUTO BODY LTD	66,884
DEAN NEUMANN PLC	627,327	DON UNRAU & ASSOCIATES CLAIM SERVICES INC	94,000
DEAN'S TRUCK BODY INC	69,536	DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	539,397
DEARBORN MOTORS LTD	137,747	DON WOTHERSPOON & ASSOCIATES (NORDEL) LTD	768,071
DEL ORO TOWING LTD	366,562	DON WOTHERSPOON & ASSOCIATES (POCO) LTD	314,374
DELOITTE LLP	7,962,866	DON WOTHERSPOON & ASSOCIATES (RICHMOND)	424,862
DELTA SUNSHINE TAXI (1972) LTD	45,107	DON WOTHERSPOON & ASSOCIATES (VANCOUVER)	1,762,663
DEN'S LADYSMITH COLLISION CENTRE INC	218,859	DON WOTHERSPOON & ASSOCIATES LTD	153,626

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DON'S AUTO BODY & PAINT SHOP LTD	837,265	ELMBROOK ENTERPRISES LTD	84,583
DON'S AUTO TOWING LTD	716,035	EMC CORPORATION OF CANADA	2,669,238
DONALD FLOORING CONTRACT LTD	71,618	EMMET CAFFERKY & ASSOCIATES LTD	371,582
DONN DEAN COLLISION LTD	1,157,097	EMSLAND & ASSOCIATES INSURANCE SERVICES	534,475
DOUGLAS A GRAEB INC	34,875	ENAMEL DENTAL CENTRE	39,291
DOUGLAS R SODERLAND LAW OFFICES	377,893	ENCORE TOWING & SERVICE	38,296
DOWNTOWN SERVICE TOWING LTD	191,252	ENDERBY AUTO BODY LTD	486,810
DP VOCATIONAL SOLUTIONS INC	330,336	ENERCONNECT SOLUTIONS	52,782
DRAGON PRODUCTS NORTH INC	35,601	ENTERPRISE AUTO & RV LTD	102,746
DRAKE TOWING LTD	323,660	ENTERPRISE GLASS LTD	71,750
DREAM OFFICE MANAGEMENT (BC) CORP	506,141	ENTERPRISE RENT-A-CAR CANADA LTD	2,043,980
DREW GREG	43,083	ENVOY BAILIFF & COLLECTION SERVICES LTD	226,879
DRIVE PRODUCTS INC	35,653	ERGO REHABILITATION INC	57,819
DRIVING FORCE INC	34,443	ERIKS RESTORATIONS INC	50,789
DRIVING FORCE INC (THE)	320,143	ERNST & YOUNG LLP	48,983,595
DRUMMOND LAW CORPORATION	441,988	ERV'S AUTO BODY LTD (AUTOMIND-ABBOTSFORD)	469,430
DUECK CHEVROLET BUICK CADILLAC GMC LTD	2,156,761	ES AUTO SALES LTD	300,448
DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,683,587	ESSENTIAL AUTO COLLISION LTD	228,977
DUKE REFRIGERATION & HVAC LTD	733,740	ESSENTIAL KINETICS	43,943
DUMORE'S COLLISION LTD	1,267,847	ESSEX COLLISION SERVICES LTD	1,136,696
DUMOULIN BOSKOVICH LLP	1,690,180	ESSEX INSURANCE AGENCY (1ST AVE) INC	382,903
DUNBAR INSURANCE AGENCY LTD.	263,757	EUROPEAN AUTOBODY	25,745
DYE & DURHAM CORPORATION	405,065	EUROSPEC AUTOBODY (2001) LTD	314,761
DYNAMEX CANADA LIMITED	261,471	EVERGREEN NURSING SERVICES LTD	344,742
DYNAMIC FACILITY SERVICES LTD	102,283	EXCEL AUTOBODY LTD	556,392
DYNAMIC INVESTIGATIONS INC	31,143	EXCEL PHYSIOTHERAPY	41,612
DYNAMIC SPECIALTY VEHICLES LTD	31,327	EXCEPTIONAL TOWING & RECOVERY LTD	106,884
EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	861,906	EXPERT COLLISION (2002) LTD	591,069
EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	80,609	EXPERT GARAGE LTD	75,034
EAGLE ROCK TOWING (ARMSTRONG)	35,526	EXPRESS CUSTOM TRAILER MFG INC	26,001
EAST END AUTO BODY SHOP LTD	580,223	EXPRESS LANE AUTOBODY LTD	393,901
EAST HILL RESPITE HOME AND SPECIALTY	28,030	EYFORD MACAULAY SHAW & PADMANABHAN LLP	3,258,450
EASTGATE AUTOBODY SHOP (1981) LTD	663,552	F ADAMS & ASSOCIATES INSURANCE SERVICES	987,791
EAVES MOTOR SALES LTD	45,980	F.A.C.T. SERVICES	50,529
ECKLER LTD	111,729	FABRIS MCIVER HORNQUIST & RADCLIFFE	675,733
ECONO GLASS LTD	50,702	FACTORY FINISH AUTO GLASS LTD	39,045
ECONOMY GLASS SUPPLIER LTD	83,265	FAIRLANE COLLISION REPAIRS LTD	1,504,488
ED SCHRAM MOTORS LTD	32,641	FAIRVIEW CLASSIC COLLISION	35,203
EDELWEISS AUTO REPAIRS LTD	403,449	FALCON EQUIPMENT LTD	38,974
EDGSON, MARK DARREN	208,619	FALSE CREEK COLLISION	994,331
EDMONTON KENWORTH	99,260	FALSE CREEK HEALTHCARE CENTRE	36,563
EDWARD WONG PHYSIOTHERAPY CLINIC	52,754	FAMILY GLASS LTD	440,763
EFFECTIVE AUTO BODY REPAIR LTD	825,863	FARBROOK AUTO WRECKING (1979) LTD	38,067
EFFICIENTIP INC	181,000	FARRIS VAUGHAN WILLS & MURPHY LLP	32,396
EISENHUT INSURANCE AGENCIES LTD	630,734	FASKEN MARTINEAU DUMOULIN LLP	1,398,490
EISENKREIN SERVICES LTD	45,077	FAST FRIENDLY RELIABLE GLASS SERVICE	154,188
ELAN DATA MAKERS	151,273	FAST TRACK INVESTIGATIONS LTD	529,940
ELITE BODY SHOP LTD	1,903,192	FASTRACK AUTOBODY LTD	1,719,849
ELITE XPRESS COLLISION SERVICES	1,440,222	FAWCETT INSURANCE AGENCY LTD	408,300
ELK VALLEY GLASS LTD.	112,758	FAYE NAPLES PHYSIOTHERAPIST CORP	62,267
ELLIOTT T G DR INC	163,140	FCV TECHNOLOGIES LTD	259,008
ELLIS CREEK AUTO BODY	276,652	FENDER'S AUTO BODY & PAINT LTD	1,854,375
ELLIS CREEK AUTOBODY	106,777	FERNY'S AUTO BODY SHOP LTD	779,191

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FERREIRA COLLISION CENTRES LTD	935,332	FORSONS ADJUSTING SERVICE	165,747
FIJI ISLAND AUTO REPAIRS LTD	691,149	FORT CITY CHRYSLER SALES LTD	38,688
FIRST CAPITAL REALTY INC	26,169	FORT FABRICATION & WELDING LTD	50,035
FIRST CHOICE TOWING (2007) LTD	294,403	FORTISBC	456,182
FIRST CLASS AUTO BODY LTD	858,109	FORWARD MOTION PROSTHETICS LTD	38,676
FIRST INSURANCE AGENCIES LTD	911,030	FOSTER'S RV & TRAILER SALES INC	31,816
FIRST RESPONSE GLASS LTD	243,784	FOWLER WHITE BURNETT	149,027
FIRST TRUCK CENTRE VANCOUVER INC	2,921,784	FOX FLIGHT INC	31,400
FIRST TRUCK COLLISION CENTRE LTD	771,890	FP&H LAWYERS	834,829
FIRST WEST INS SERVICES DBA ENVISION INS	3,010,200	FRANK'S AUTO BODY REPAIR	1,664,646
FIRST WEST INS SERVICES DBA ISLAND SAVING	2,313,420	FRANTZ WARD ATTORNEYS AT LAW	25,525
FIRST WEST INS SERVICES DBA VALLEY FIRST	3,237,537	FRASER AUTO DENT & COLOR	59,919
FIRST WEST INSURANCE SERVICES LTD	412,208	FRASER CANYON GLASS LTD	98,194
FIRST WESTERN INSURANCE SERVICES INC	321,095	FRASER CITY MOTORS LTD	1,152,436
FISCHER INTERNATIONAL SYSTEMS	31,192	FRASER HEALTH AUTHORITY	389,290
FIT BODY ATHLETICS & REHABILITATION INC	297,045	FRASER RIVER PAINT & BODY LTD	565,709
FIVE STAR TRUCK COLLISION CENTRE LTD	37,165	FRASER VALLEY AUTO GLASS AND DETAILING	85,254
FIX AUTO	38,372	FRASER VALLEY ORTHOPEDIC & SPORTS CLINIC	114,338
FIX AUTO ABBOTSFORD EAST (H & R COLL)	3,222,933	FRASER VALLEY PHYSIO & REHAB CENTRE	30,319
FIX AUTO ABBOTSFORD WEST (RENASCENT)	1,084,370	FRASERVIEW COLLISION REPAIR LTD	1,971,723
FIX AUTO BOW VALLEY (FIX AUTO CANADA INC)	90,799	FRASERWAY RV CENTRE LTD (CLEARBROOK)	45,084
FIX AUTO CALGARY BOW TRAIL (FIX AUTO CAN)	96,603	FRASERWAY RV GP LTD	386,655
FIX AUTO CALGARY CENTRAL (FIX AUTO CAN)	127,948	FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	1,056,465
FIX AUTO CALGARY NORTHEAST (FIX AUTO CAN)	180,218	FREIGHTLINER OF CRANBROOK LTD	166,167
FIX AUTO CALGARY SOUTH CENTRAL (FIX AUTO)	260,509	FRIEDLANDER ROBIN DR	26,944
FIX AUTO CANADA INC	65,514	FROH ROBERT G DR INC	321,550
FIX AUTO CHILLIWACK (RENASCENT COLLISION)	1,085,176	FRONT LINE GLASS SOLUTIONS LTD	47,832
FIX AUTO COURTENAY (GEORGIA STRAIGHT)	799,907	FSJ GLASS HOUSE 1998 LTD	69,158
FIX AUTO DUNCAN (GREEN ISLAND G AUTO LTD)	425,738	FTSE TMX GLOBAL DEBT CAPITAL MARKETS INC	131,985
FIX AUTO EDMONTON EAST (FIX AUTO CANADA)	85,663	FUNCTIONAL OUTCOMES REHAB SERVICES INC	112,311
FIX AUTO EDMONTON NORTH (FIX AUTO CANADA)	33,010	FUSION AUTO COLLISION LTD	40,235
FIX AUTO EDMONTON STRATHCONA (FIX AUTO)	220,294	G & A AUTO BODY REPAIRS LTD	127,696
FIX AUTO EDMONTON WEST (FIX AUTO CANADA)	261,999	G B GLASS EXPRESS	262,903
FIX AUTO FORT MACLEOD (FIX AUTO CANADA)	43,868	G DUNCAN AUTO BODY LIMITED	781,243
FIX AUTO LANGLEY (ALLSTAR COLLISION)	765,011	G&G AUTO BODY REPAIR & SALES LTD	106,724
FIX AUTO MEDICINE HAT (FIX AUTO CANADA)	27,630	G-FORCE REAL ESTATE INC	38,237
FIX AUTO PARKSVILLE CRASHPAD (CRASHPAD)	234,338	GAGNON MICHAEL DR	42,694
FIX AUTO PEMBERTON (OFF ROAD TOWING LTD)	496,604	GALAXIE COLLISION 1979 LTD (BOYD-BURNABY)	1,518,793
FIX AUTO PENINSULA (MAYSA VENTURES LTD)	108,461	GALLAGHER LAKE AUTO-BODY	255,768
FIX AUTO PITT MEADOWS (EXTREME AUTOBODY)	882,074	GALWAY REAL ESTATE ADVISORS INC	295,429
FIX AUTO PORT MOODY (0923986 BC LTD)	497,093	GARDAWORLD CASH SERVICES CANADA CORP	204,866
FIX AUTO POWELL RIVER (AQUA STAR HLDGS)	627,884	GARDEN CITY BODY & PAINT	36,019
FIX AUTO RED DEER (FIX AUTO CANADA INC)	193,062	GARDNER CHEVROLET PONTIAC BUICK GMC LTD	43,368
FIX AUTO SALMON ARM (PRO BODY SHOP)	750,571	GARRISON BEATTY & GARRISON INSURANCE	244,058
FIX AUTO SPRUCE GROVE (FIX AUTO CANADA)	101,879	GARTNER CANADA CO	40,740
FIX AUTO VERNON (STAR AUTOBODY)	1,873,608	GARY W NIX & ASSOCIATES LTD	60,085
FIX AUTO VERNON NORTH (MANFRED'S AUTO)	1,016,999	GATOR AUTO GLASS	37,300
FIX AUTO VICTORIA SOUTH (AUDY AUTOBODY)	392,312	GAUTAM & ASSOCIATES	171,367
FIXED INCOME FINANCE PIM INC	1,339,140	GBG INSURANCE SERVICES LTD	437,853
FOCUS REHABILITATION AND CONSULTING	261,245	GD ASSESSMENTS INC	126,696
FORENSIC DYNAMICS INC	243,596	GEMINI ADJUSTERS LTD	197,693
FORENSIC INVESTIGATIONS CANADA	97,676	GENERIC TOWING & AUTO PARTS LTD	123,811
FORRESTER SWITZERLAND GMBH	54,075	GEO H HEWITT CO LTD (THE)	35,107

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GEORGE'S BODY SHOP LTD	784,722	GRAND & TOY LIMITED	765,579
GET-AWAY RV CENTRE LTD	50,762	GRAND FORKS GLASS LTD	131,659
GHD CONTRACTORS LTD	25,295	GRAND PERFORMANCE AUTO CENTRE INC	1,277,944
GHD SERVICES INC	115,751	GRANDCITY AUTOBODY LTD	6,443,693
GILBERT KIRBY STRINGER	80,594	GRANT KOVACS NORELL	2,610,362
GILLESPIE & COMPANY LLP	1,900,863	GRANT THORNTON LLP	50,662
GIVER A YANK TOWING & PICKER SERVICE	68,680	GRANTON MOTORS LTD	31,025
GJB HOLDINGS LTD	54,990	GRAPHIC OFFICE INTERIORS LTD	577,333
GK WOODWARD & ASSOCIATES	53,245	GRASS CREEK VENTURES	28,604
GLACIER MOBILE GLASS LTD	200,640	GREAT WEST LIFE	3,391,197
GLACIER VIEW GLASS LTD	34,666	GREAT WEST REFRIGERATION LTD	28,803
GLASS DOCTOR NORTH VANCOUVER	319,272	GREAT-WEST LIFE ASSURANCE CO	274,007
GLASS DOCTOR OF SUNSHINE COAST	128,801	GREATWEST KENWORTH LTD	75,796
GLASSCO AUTO & WINDOW LTD	35,148	GREENLEAF INVESTMENTS DBA C&N INSURANCE	1,089,269
GLENMERRY GLASS LTD	100,445	GREG'S RV PLACE	106,201
GLENN MOUNTAIN ORTHOPAEDIC & SPORTS	32,585	GREYSTONE MANAGED INVESTMENTS INC	272,946
GLOBAL INSURANCE AGENCY (2007) LTD	215,768	GROUNDSWELL GROUP INC	957,443
GLOBAL INSURANCE AGENCY (2008) LTD	239,212	GROVE EQUIPMENT RENTALS LTD	27,094
GLOBAL INSURANCE AGENCY LTD	229,634	GRYPMA MARTIN P DR INC	171,620
GLOBAL KNOWLEDGE NETWORK (CANADA) INC	32,135	GT - CRAFTSMAN COLLISION	1,831,049
GLOBALSCAPE	69,723	GT COLLISION LTD	764,085
GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	629,365	GTR INVESTMENTS INC	269,515
GN INSURANCE AGENCY LTD	380,636	GUIDEWIRE SOFTWARE INC	3,662,517
GNK INSURANCE SERVICES INC	530,757	GUILD YULE LLP	31,407
GO AUTO SURREY CHRYSLER DODGE JEEP RAM	1,054,153	GUILDFORD CAB (1993) LTD	30,065
GO WEST RV CENTRE INC	125,442	GULF ISLANDS INSURANCE AGENCIES LTD	119,809
GOAL DIRECTED OCCUPATIONAL & PHYSIO	67,767	GUSTAFSON'S AUTO SERVICE LTD	609,088
GODBOUT AUTO SERVICES INC	45,273	GUY CARPENTER AND COMPANY LTD	8,943,395
GODOY & VERVERGAERT INSURANCE BROKERS INC	379,303	GWL REALTY ADVISORS INC	2,688,467
GODOY & VERVERGAERT INSURANCE ONLY INC	438,292	GXS CANADA INC	48,384
GODOY'S INSURANCE ONLY (LANGLEY) INC	350,045	GYROSCOPE COLLISION SERVICES	202,416
GODOY'S INSURANCE ONLY INC	304,440	H & L GLASS LTD	63,354
GOLD KEY INSURANCE SERVICES LTD	1,754,466	H A ANTON MD INC	30,399
GOLD KEY SALES AND LEASE LTD	1,809,139	H G INSURANCE AGENCIES LTD	476,361
GOLDBERG FRAN	26,412	HABANERO CONSULTING GROUP,	100,103
GOLDEN EARS INSURANCE SERVICES LTD	1,095,483	HABITAT INSURANCE AGENCIES LTD	118,579
GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	66,759	HAERANG GRACE YU	35,338
GOLDEN SHIELD ADJUSTERS LTD	155,146	HAIGHT BROWN & BONESTEEL LLP	48,667
GOLDEN STATE PETERBILT	44,308	HALL PHYSIOTHERAPIST CORPORATION	74,867
GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	233,693	HAMILTON DUNCAN ARMSTRONG & STEWART	837,024
GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	123,776	HAMMER COLLISION LTD	769,948
GOLDMINE INSURANCE SERVICES (2014) LTD	125,219	HANIN INSURANCE SERVICES INC	360,367
GOLDMINE INSURANCE SERVICES LTD	784,029	HANSEN JANICE F	31,730
GOLDSTEIN LARRY M DR INC	92,253	HANSER'S	51,174
GOODLUCK AUTO & WINDOW GLASS LTD	117,893	HANSSON ANN DR INC	89,550
GORD RON'S AUTO METAL (KIRMAC AUTOMOTIVE)	1,725,852	HARBORD INSURANCE SERVICES FAIRFIELD LTD	443,548
GORDON & REES LLP	251,009	HARBORD INSURANCE SERVICES LTD	537,457
GORDON'S AUTO BODY WORKS LTD	2,350,451	HARBORVIEW MEDICAL CENTER	143,833
GOVERNMENT AGENT - ATLIN	49,656	HARBOUR INSURANCE AGENCIES LTD	171,870
GOVERNMENT AGENT - DEASE LAKE	102,929	HARBOUR INTERNATIONAL TRUCKS LTD	27,082
GOVERNMENT AGENT - STEWART	39,306	HARBOUR-VIEW COLLISION LTD	985,831
GOVERNMENT OF ALBERTA	109,075	HARBOURVIEW REHABILITATION	32,133
GRAMPA'S RV REPAIRS	63,882	HARDING FORKLIFT SERVICES LTD	63,920

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HARMS AUTO BODY & PAINT (1987) LTD	590,576	HONEY CHRISTOPHER R DR INC	28,000
HARPER GREY LLP	422,415	HONORHEALTH	29,728
HARRIS & BRUN	3,654,443	HOPE AUTO BODY LTD	672,846
HARRIS & COMPANY	710,071	HOPE TOWING LTD	162,754
HARRIS & LEIB INSURANCE BROKERS LTD	290,871	HORIZON AUTOBODY COLLISION LTD	68,909
HARRIS INSURANCE SERVICES (RICHMOND) LTD	537,032	HORIZON RV	29,261
HARRIS INSURANCE SERVICES (VANCOUVER) LTD	290,284	HORIZON WEST INSURANCE SERVICES LTD	338,359
HARRIS/DECIMA INC	44,781	HORLICK SIMON DR INC	499,831
HARTLEY'S AUTOBODY LTD	489,363	HOROWITZ MICHAEL DR	29,170
HARTSHORNE & MEHL	4,496,518	HOSKINS FORD SALES LTD	644,326
HASHMAN KENNETH DR PROFESSIONAL CORP	31,916	HOULE ELECTRIC LIMITED	744,536
HATTER THOMPSON SHUMKA & MCDONAGH	934,991	HP ADVANCED SOLUTIONS INC	3,177,241
HAYMACK AUTO GLASS	153,394	HUB CITY MOTORS & EQUIPMENT LTD	80,066
HAYMACK AUTO GLASS & UPHOLSTERY LTD	245,183	HUB INTERNATIONAL (BRENTWOOD) LTD	691,523
HAYS SPECIALIST RECRUITMENT (CANADA) INC	31,650	HUB INTERNATIONAL (RICHMOND AUTO MALL)	2,911,210
HAYWARD HUGH W G	29,042	HUB INTERNATIONAL CANADA WEST ULC	34,323,221
HAZELWOOD PHYSIOTHERAPIST CORP	42,195	HUBER BANNISTER CHEVROLET LTD	740,961
HEALTHLINC MEDICAL EQUIPMENT LTD	30,190	HUMHEJ DEANNA	163,459
HEALTHONE PHYSIOTHERAPY & HAND CLINIC	94,365	HUNGERFORD TOMYN LAWRENSEN & NICHOLS	397,122
HEALTHX PHYSICAL THERAPY CENTERS	69,226	HUSTON GRANT ADJUSTERS LTD	55,104
HEARTLAND TOYOTA	46,176	HYDE PARK INSURANCE AGENCIES LTD	716,819
HEATH LAW LLP	2,178,511	IBM CANADA LTD	23,944,563
HEATHER SADLER JENKINS LLP	1,352,118	ICARE INSURANCE BROKERS LTD	715,463
HEAVYSIDE JANET DR	34,290	IMA SOLUTIONS INC	6,165,488
HEDBERG & ASSOCS DISABILITY CASE MGMT INC	107,204	IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	53,516
HELP AT HOME SUPPORT SERVICES INC	34,492	IMPERIAL AUTOBODY LTD	130,842
HEMMERA ENVIROCHEM INC	26,546	IMPERIAL PARKING CANADA CORP	60,500
HEMMERLING & ASSOCIATES	1,236,647	INDCON DEVELOPMENTS LTD	36,613
HENDRY SWINTON MCKENZIE INSURANCE SERVICE	180,192	INDEPENDENT DIESEL SALES LTD	52,812
HERBERTS AUTO BODY INC	45,177	INDEPENDENT LIFESTYLES - SUNSHINE COAST	35,328
HERITAGE OFFICE FURNISHINGS LTD	73,199	INFINITE COMPUTER SOLUTIONS CANADA LTD	61,740
HERSHEY TECHNOLOGIES	270,942	INFINITY HEALTH LLP	1,476,191
HERTZ CANADA LIMITED	11,507,170	INFINITY INSURANCE SERVICES INC.	245,942
HERTZ CORPORATION	46,182	INFOMART (A DIV OF POSTMEDIA NETWORK INC)	53,613
HEWLETT PACKARD (CANADA) CO	599,170	INFOTRELLIS INC	4,233,558
HI TECH SID COLLISION (SIDNEY HI-TECH)	363,103	INLAND AUTO CENTRE LTD	28,952
HI-CLASS AUTO BODY & PAINT LTD	229,418	INLAND KENWORTH (BURNABY)	45,679
HI-LIGHT AUTOBODY 2003 LTD	1,233,756	INLAND KENWORTH (CRANBROOK)	74,372
HICKS PACIFIC CENTRE INSURANCE SERVICES	247,795	INLAND KENWORTH (FORT ST JOHN)	721,665
HIDDEN TREASURE RESTORATIONS	82,808	INLAND KENWORTH (KAMLOOPS)	103,431
HIEBERT CAROLYNE DR	32,840	INLAND KENWORTH (LANGLEY)	1,701,710
HIGH CALIBER AUTO COLLISION & REPAIR LTD	778,020	INLAND KENWORTH (PRINCE GEORGE)	917,054
HIGHGATE HEALTH	27,383	INLAND KENWORTH (QUESNEL)	34,389
HILLTOP AUTO BODY (KOSMINO HOLDINGS LTD)	449,575	INLAND KENWORTH (VERNON)	118,207
HILLTOP AUTO GLASS (KOSMINO HOLDINGS LTD)	94,865	INNOVATIVE FITNESS	56,364
HILLTOP TOYOTA	41,348	INSTA GLASS (CHILLIWACK)	360,442
HILTOP BODY SHOP LTD	620,374	INSTA GLASS (SECHELT)	134,286
HIRSCH GABRIEL DR INC	164,981	INSURANCE BUREAU OF CANADA	187,524
HKG HOLDINGS INC DBA SUSSEX INSURANCE	693,106	INSURANCE INSTITUTE OF BC	26,907
HMZ LAW	217,673	INSURANCE SERVICES DEPT OF LONDON DRUGS	7,144,150
HOLESHOT MOTORSPORTS LTD	70,397	INSUREBC (ARBUTUS) INSURANCE SERVICES	323,691
HOLLETT RODNEY DR	48,370	INSUREBC (DEEP COVE) INSURANCE SERVICES	216,733
HOMESTEAD INSURANCE AGENCIES LTD	345,587	INSUREBC (LANGLEY) INSURANCE SERVICES LTD	305,312

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
INSUREBC (LANSDOWNE) INSURANCE SERVICES	333,741	JACK'S TOWING (2010) LTD	790,641
INSUREBC (LEE & PORTER) INSURANCE SERVICE	169,810	JACOBSON FORD SALES LTD	88,270
INSUREBC (MARPOLE) INSURANCE SERVICES INC	184,736	JAMES G MCMYNN AGENCIES LTD	85,713
INSUREBC (QUEENSBOROUGH) INSUR SERVICES	156,801	JAMES H BROWN & ASSOCIATES	41,454
INSUREBC (UNIVERSITY) INSURANCE SERVICES	248,713	JAMES WESTERN STAR LTD	43,923
INSUREBC (WESTVIEW) INSURANCE SERVICES	249,524	JAMES WESTERN STAR TRUCK & TRAILER LTD	60,287
INSUREBC (WILLOWBROOK) INSURANCE SERVICES	42,345	JAMIE DAVIS MOTOR TRUCK & AUTO LTD	78,644
INSUREBC (YALETOWN) INSURANCE SERVICES	423,755	JAN-PRO CLEANING SYSTEMS OF VANCOUVER	196,066
INTECH ENGINEERING LIMITED	75,860	JAN'S PRECISION AUTOBODY	1,115,963
INTEGRA CUSTOM COLLISION	972,123	JANG ERIC DR CHIROPRACTIC INC	85,490
INTEGRAL GROUP CONSULTING (BC) LLP	25,201	JANI-KING OF NORTHERN BC	42,898
INTEGRATED CLAIMS SERVICES LTD	36,448	JANKE PAUL DR INC	124,006
INTEGRIS INSURANCE SERVICES LTD	944,007	JARDINE LLOYD THOMPSON CANADA INC	47,987
INTERCITY EQUITY CORP DBA CAULFEILD INS	378,561	JARZ PERFORMANCE LTD	25,479
INTERCITY EQUITY CORP DBA LEADERS INS	156,663	JASPER TOWING	31,479
INTERCONTINENTAL TRUCK BODY (BC) INC	63,752	JAY'S CUSTOM TOWING	26,813
INTERIM HEALTH CARE	204,756	JEGLERHAM ENTERPRISES LTD	706,632
INTERIOR HEALTH AUTHORITY	257,831	JENSEN SIGNS	31,843
INTERIOR MOBILE GLASS INC	115,297	JIM HAWK TRUCK TRAILERS INC	46,407
INTERIOR SAVINGS INSURANCE SERVICES INC	5,070,694	JIM PATTISON CHRYSLER JEEP DODGE	1,710,940
INTERMARK LAW	75,236	JIM PATTISON TOYOTA SURREY	4,190,333
INTERNATIONAL DIRECT RESPONSE SERVICES	51,371	JIM PATTISON TOYOTA VICTORIA	91,233
INTERNATIONAL WORD EXCHANGE LTD	137,155	JJB INSURANCE AGENCIES INC	395,824
INTUITIVE INDEPENDENCE REHABILITATION	1,123,652	JL BROTHERS AUTO BODY LTD	71,410
INVERMERE GLASS LTD	117,771	JOE'S AUTOBODY REPAIR (CIOTOLI ENT LTD)	714,715
IP AUTO SERVICES LTD	109,356	JOE'S AUTOBODY REPAIR LTD	53,174
IPSA INTERNATIONAL INC	76,415	JOHN ROSS INSURANCE SERVICE LTD	376,982
IPSOS REID LP	343,308	JOHN'S AUTOBODY & AUTOSALVAGE	136,205
IRL INTERNATIONAL TRUCK CENTRE	28,786	JOHNSTON MEIER INSURANCE AGENCIES LTD	15,574,792
IRONWOOD INSURANCE AGENCIES LTD	837,823	JOHNSTON MEIER INSURANCE BROKERS (1996)	193,680
IRWIN & BILLINGS	321,671	JONES EMERY HARGREAVES SWAN	1,848,612
IRWIN COLLISION REPAIRS LTD	630,187	JONKER HONDA (JONKER AUTO LTD)	30,577
ISHERWOOD BODY & FENDER LTD	1,028,266	JONKER NISSAN	28,380
ISLAND INSURANCE AGENCY LTD	742,787	JOSAN ENTERPRISES LTD	115,413
ISLAND TRUCK & AUTO COLLISION LTD	783,228	JOSCHKO MICHAEL DR	54,381
ISPW BENCHMARK TECHNOLOGIES LTD	124,041	JR REHABILITATION SERVICES INC	2,490,091
ITF 2166025 ONTARIO LTD (CROWN PROPERTY)	424,242	JUAN'S AUTO SERVICE	36,338
ITF 2176758 ONTARIO LTD (TILLYARD MGMT)	214,612	JUBILEE FORD	43,531
ITIQ TECH RECRUITERS	50,556	K M AUTOBODY REPAIR LTD	203,188
IVAN'S AUTO BODY LTD	1,033,395	K-LINE TRAILERS LTD.	575,808
IVANHOE CAMBRIDGE II INC	400,678	KACE ENTERPRISES LTD	132,837
IVES BURGER	457,926	KAL TIRE	79,600
J & B COLLISION REPAIRS LTD	360,663	KALAWSKY COLLISION CENTRE LTD	1,106,153
J A QUALITY GLASS AND DETAIL INC	314,455	KAMI INSURANCE AGENCIES LTD	146,874
J F AUTO CENTRE LTD	120,896	KAMLOOPS DODGE CHRYSLER JEEP LTD	33,891
J F VISION AUTOGLASS (BURNABY) LTD	350,583	KAMLOOPS FORD LINCOLN LTD	2,056,657
J F VISION AUTOGLASS LTD	623,542	KAMLOOPS INSURANCE SERVICES INC	420,203
J NICHOLS TRUCKING LTD.	53,074	KAMLOOPS PHYSIOTHERAPY & SPORTS INJURY	50,122
J P MOORE INVESTIGATIONS LTD	82,728	KANE SHANNON AND WEILER	6,977,740
J T INSURANCE SERVICES (CANADA) INC	56,970	KANES HARLEY DAVIDSON (WESTERN GEM ENT)	33,553
J&H ALEXANDER LTD	280,885	KARIM SHAHZAD DR INC	51,200
JACK SCHULTZ AUTOBODY LTD	2,604,609	KARP HOMECARE	68,891
JACK W CHOW INSURANCE SERVICES LTD	267,293	KARP PERSONAL TRAINING & REHABILITATION	1,043,688

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KARP REHABILITATION	945,274	KLIMKO INSURANCE BROKERS LTD	396,396
KASIAN ARCHITECTURE INTERIOR DESIGN	144,550	KMB AUTOBODY	157,276
KASTELEIN STOUT INSURANCE AGENCIES INC	216,098	KNIGHT EASTON & ASSOCIATES	253,251
KAUKINEN JAMIE DR INC	40,259	KNIGHT REPAIR LTD	89,014
KBM AUTOWORKS / LUMBY TOWING	25,443	KNIGHTSBRIDGE HUMAN CAPITAL MGMT INC	207,398
KCI MEDICAL CANADA INC	43,133	KNOWLEDGETECH CONSULTING INC	61,740
KDM WELDING & MANUFACTURING LTD	31,380	KO EDWARD DR	37,055
KEATING COLLISION (SIDNEY HI-TECH)	985,511	KOCH B & Y INS SERVICES (CHILLIWACK) LTD	317,646
KELLY SERVICES (CANADA) LTD	34,650	KOCH WILLIAM J DR	317,042
KELOWNA AUTO GALLERY	26,264	KODAK ALARIS OPERATIONS CANADA INC	28,020
KELOWNA CHRYSLER DODGE LTD	747,412	KOKAN PETER DR INC	210,000
KELOWNA FORD LINCOLN SALES LTD	36,571	KOMAR TOWING (KOMAR ENTERPRISES LTD)	25,750
KELOWNA GLASS	50,033	KONG'S COLLISION INC	122,043
KELOWNA PERFORMANCE COLLISION CENTRE LTD	2,711,488	KOOL COUNTRY AUTO PARTS TOWING & RADS LTD	30,621
KELOWNA TRUCK & RV LTD	53,638	KOOTENAY AUTOBODY AND COLLISION	473,102
KELOWNA VALLEY INSURANCE SERVICES LTD	689,518	KOOTENAY CAR CARE INC	1,090,046
KELVIN PHYSIOTHERAPY CLINIC	53,089	KOOTENAY GLASS & MIRROR LTD	98,411
KEMBLE F DR INC	61,849	KOOTENAY INSURANCE SERVICES LTD	1,566,479
KEN RYSTEAD INSURANCE AGENCIES LTD	166,294	KORVA WORLD CLASS COLLISION LTD	2,914,020
KEN'S LANDSCAPING LTD	50,322	KP'S AUTO BODY SHOP	991,882
KENDALL RICHARD DR FRCSO INC	81,575	KPMG LLP	652,017
KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	291,962	KRG INSURANCE BROKERS (WESTERN) INC	325,164
KENSINGTON INSURANCE SERVICES LTD	568,840	KRUGER NEURO-REHABILITATION INC	151,143
KERNAGHAN ADJUSTERS LTD	290,279	KUSIC AND KUSIC LTD	354,140
KEVIN JAMES CONSTRUCTION LTD	92,042	KUSTOM AUTO BODY	45,151
KEYSTONE ENVIRONMENTAL LTD	87,333	KUSTOM KOACH RV CENTRE	76,962
KEYSTONE INSURANCE BROKERS LTD	419,535	KUSTOM TOWING (2009) LTD	186,965
KIDSTON AND COMPANY LLP	1,099,004	L C U INSURANCE AGENCIES LTD	442,493
KIELER DONALD SCOTT	111,840	L K'S KAR KING AUTO REPAIRS LTD	28,232
KILGANNON SEAN DR	35,764	LA ALEX CUONG CHI DR	49,025
KIM'S KUSTOM AUTOBODY	590,802	LADNER AUTO BODY LTD	1,118,441
KINACTIVE	65,009	LAILOW DUNCAN M DR	226,639
KINCORE REHAB SERVICES	62,433	LAIRD WHEATON CHEVROLET BUICK GMC	1,250,043
KINES CONNECT REHAB (KC REHAB INC)	58,154	LAKE CITY FORD SALES LTD	910,515
KINFOCUS REHABILITATION	104,822	LAKE CITY GLASS LTD	112,959
KINTEC FOOTLABS	36,279	LAKE COUNTRY MOBILE SERVICES LTD	27,920
KIRBY INSURANCE AGENCIES LTD	832,112	LAKE COUNTRY TOWING LTD	44,613
KIRKWOOD CAROLYN -BLOOD ALCOHOL CONSULT	34,226	LAKES TRUCK COLLISION INC	31,213
KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	3,074,720	LAKESIDE INSURANCE SERVICES LTD	497,004
KIRMAC COLLISION & AUTOGLASS (LANGLEY)	1,812,568	LAM BRIAN, OT	112,223
KIRMAC COLLISION & AUTOGLASS (METROTOWN)	1,170,078	LAMBDA SOLUTIONS INC	61,781
KIRMAC COLLISION & AUTOGLASS (MR-DEWDNEY)	1,314,069	LAMBERT INSURANCE AGENCIES LTD	854,314
KIRMAC COLLISION & AUTOGLASS (MR-LOUGH)	802,394	LANCE CHONG & COMPANY LTD	161,104
KIRMAC COLLISION & AUTOGLASS (NEW WEST)	1,411,677	LANDMARK INSURANCE SERVICES LTD	242,895
KIRMAC COLLISION & AUTOGLASS (NORTH BBY)	1,470,023	LONDON COLLISION & TOWING LTD	426,676
KIRMAC COLLISION & AUTOGLASS (NORTH VANC)	496,577	LANG'S GLASS (RICHMOND) LTD	315,283
KIRMAC COLLISION & AUTOGLASS (PORT COQ)	2,863,235	LANGFAB FABRICATORS LTD	49,887
KIRMAC COLLISION & AUTOGLASS (RICHMOND)	1,896,328	LANGLEY TOYOTATOWN	55,650
KIRMAC COLLISION & AUTOGLASS (SURREY)	2,223,137	LANGUAGE LINE SERVICES INC	923,199
KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	2,526,640	LANKI INVESTIGATIONS INC	1,156,798
KIRMAC COLLISION & AUTOGLASS (WALNUT GRV)	1,442,127	LAPOINTE JOCELYNE S DR	39,280
KITIMAT INSURANCE SERVICES LTD	68,833	LARRY'S AUTO GLASS	88,888
KKBL NO 348 VENTURES LTD	503,932	LAST DOOR RECOVERY SOCIETY	30,250

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LAVANCO BUILDING MAINTENANCE LTD	256,058	LYONS LANDSCAPING LTD	54,426
LAWN FATHER'S LANDSCAPING	29,437	LYSAK HANNA DR PSYCHOLOGY INC	93,270
LAWRENCE KENNETH PETER DR	26,188	M B COLLISION RICHMOND INC	5,758,903
LAWSON LUNDELL	215,888	M G COLLISION REPAIRS LTD	1,565,561
LAZAR SUSAN FAYE DR INC	154,916	MA JENNIFER DR	25,860
LEADING EDGE GLASS & DETAIL	135,122	MAACO COLLISION REPAIR & AUTO PAINT	395,322
LEARN ZENK	780,875	MACCABEE TANKS LTD	248,339
LEBLANC JEANNE DR	58,494	MACCARTHY MOTORS (TERRACE) LTD	29,877
LEE'S AUTOPRIDE COLLISION LTD	1,583,079	MACDERMOTT'S INSURANCE AGENCY LTD	776,802
LEGACIES HEALTH CENTRE	201,130	MACDONALD ANGELA DR CHIROPRACTIC	30,034
LEGEAR PELLING INSURANCE AGENCIES LTD	710,578	MACDONALD BOYLE & JEFFERY	56,419
LEISURELAND RV CENTRE INC	33,418	MACDONALD-GILL INSURANCE SERVICES LTD	477,442
LEITH JORDAN M DR	72,329	MACDONALD'S PRESCRIPTIONS LTD	65,003
LEITH WHEELER INVESTMENT COUNSEL LTD	217,356	MACFARLANE INSURANCE AGENCIES LTD	179,243
LENOVO CANADA	133,253	MACHAON MEDICAL EVALUATIONS INC	47,796
LEON AINES AUTO BODY LTD	323,652	MACINNIS ENGINEERING ASSOCIATES LTD	1,308,872
LES SCHULTZ AUTOBODY AND GLASS	252,933	MACK SALES & SERVICE OF NANAIMO LTD	50,828
LEVELTON CONSULTANTS LTD	55,815	MACKENZIE FUJISAWA LLP	850,532
LEVETT AUTO METAL LTD	319,533	MACKENZIE STORAGE LTD	38,762
LEVIN ALEXANDER L DR LTD	694,355	MACKENZIE TIRE LTD	59,689
LEXISNEXIS CANADA INC	41,722	MACKOFF & COMPANY	2,276,846
LIEBERT CANADA	32,758	MACNAUGHTON & WARD LTD	1,606,936
LIFE AFTER LAW INC	70,088	MAGNUM TRAILER & EQUIPMENT INC	849,218
LIFE SKILLS THERAPY	953,509	MAIN STREET INSURANCE SERVICES LTD	186,465
LIFEMARK HEALTH	270,556	MAINLAND AGENCIES LTD	72,845
LIFEMARK HEALTH CENTRE	1,014,946	MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,550,981
LIFEMARK HEALTH ESQUIMALT	36,782	MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	2,517,367
LIFEMARK HEALTH MCKENZIE	156,077	MAINLAND FORD LTD	1,016,563
LIFEMARK HEALTH OKANAGAN	225,700	MAINLAND GLASS INC	55,729
LIFEMARK PHYSIOTHERAPY	453,324	MAINLAND INFORMATION SYSTEMS	26,544
LIFEMARK SPORT MEDICINE	83,551	MAINLAND REPORTING SERVICES INC	172,430
LIMA'S BODY AND PAINT LTD	149,897	MAKIN V DR INC	111,820
LINDSAY HART LLP	61,188	MALIBU COLLISION (ROADKNIGHT HOLDINGS)	916,326
LINDSAY LLP	5,851,520	MALOON STEPHEN DR INC	460,288
LINKEDIN IRELAND LIMITED	79,335	MALUDZINSKI KRZYSZTOF, RMT	30,714
LIONHEART INVESTIGATIONS	238,438	MANN RAJ DR	153,371
LITTLE VALLEY RESTORATIONS LTD	1,149,701	MANN SUKHDIP DR	29,745
LITTLETON CLAIMS SERVICE	39,588	MANNING & NAPIER ADVISORS INC	637,722
LIVING LINE (THE)	68,369	MANOR INSURANCE SERVICE LTD	185,743
LIVING WELL HOME CARE SERVICES INC	47,604	MANULIFE FINANCIAL	16,959,378
LMG INSURANCE BROKERS LTD	120,518	MAPLE AUTO GLASS & UPHOLSTERY LTD	172,569
LODGE & ASSOCIATES INVESTIGATIONS LTD	491,905	MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	87,815
LOMAS-MILNE GROUP INC DBA LMG PRINGLE INS	704,185	MAPLE RIDGE TOWING (1981) LTD	434,928
LONDON DRUGS LTD	43,512	MAPLELEAF INSURANCE SERVICES LTD	316,871
LONG VIEW SYSTEMS CORPORATION	2,770,538	MARDON INSURANCE BROKERS (COQUITLAM) LTD	380,105
LONGVIEW SOLUTIONS INC	42,317	MARDON INSURANCE BROKERS (SURREY) LTD	63,661
LOOMER RICHARD L DR INC	131,488	MARDON INSURANCE BROKERS (WHITE ROCK) LTD	211,886
LOTUS AUTOBODY REPAIRS LTD	355,346	MARDON INSURANCE BROKERS LTD	544,763
LOUGHEED ACURA	47,211	MARINE DRIVE COLLISION LTD	1,566,397
LOVETT WESTMACOTT	81,067	MARIO'S TOWING LTD (HOPE)	153,047
LSV ASSET MANAGEMENT	677,732	MARIO'S TOWING LTD (KELOWNA)	1,257,468
LUX INSIGHTS INC	29,817	MARIO'S TOWING LTD (MERRITT)	448,377
LYLE INSURANCE SERVICES INC	437,220	MARK V AUTO BODY LTD	912,828

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MARK'S AUTO BODY (BBY) LTD	863,952	MEIER TRAVIS DR	115,926
MARK'S AUTO BODY LTD	2,029,727	MEINZER FRED K DR CHIROPRACTIC INC	26,995
MARK'S WORK WEARHOUSE	73,509	MEL'S U-DRIVE (1978) LTD	62,251
MARQUARDT & COMPANY	825,825	MELCOR REIT LP	204,396
MARSH CANADA LIMITED	1,565,766	MERANI HAFEEZ DR	40,710
MARY ANN MEEGAN INSURANCE AGENCY LTD	251,906	MERCEDES-BENZ CANADA INC (BOUNDARY RD)	118,470
MASKALL'S COLLISION AND GLASS	401,270	MERCEDES-BENZ CANADA INC (LLOYD AVE)	3,327,726
MASRI BAS A DR INC	353,403	MERCEDES-BENZ CANADA INC (RICHMOND)	45,202
MASTER AUTOBODY	234,367	MERCEDES-BENZ CANADA INC (TERMINAL AVE)	51,689
MASTER TOUCH AUTOBODY SERVICE LTD	148,243	MERCER (CANADA) LIMITED	80,095
MASTERGLASS AUTOGLASS LTD	345,531	MERCURY ADJUSTERS INC	324,333
MATEC CONSULTANTS LIMITED	25,378	MERIDIAN INSURANCE AGENCIES LTD	538,102
MATSON DRISCOLL & DAIMCO LTD	152,315	MERIDIAN REHABILITATION CONSULTING INC	1,059,270
MAXIM TRUCK & TRAILER	47,242	MERIDIAN RV MFG LTD	273,546
MAXIMUM COLLISION LTD	2,879,685	MERTIN CHEVROLET CADILLAC BUICK GMC LTD	2,088,521
MAXIMUS ENTERPRISES LTD	91,022	MERVYN'S THE BODY SHOP (1994) LTD	1,097,536
MAXUM AUTOMOTIVE REFINISHING LTD	468,820	METRO COLLISION SERVICES INC	86,420
MAXWELL CLAIMS INC	34,915	METRO MOTORS LTD	1,511,484
MAXXAM INSURANCE SERVICES (BURNABY) LTD	4,137,876	METRO WEST INSURANCE AGENCY LTD	2,429,060
MAXXAM INSURANCE SERVICES INCORPORATED	1,326,323	METROPOLITAN INSURANCE BROKERS LTD	427,086
MAYFAIR INDUSTRIAL PAINTING LTD	46,208	MEW STEVEN DR	30,172
MAYFIELD CRYSTAL - MAYFIELD OT CONSULTING	61,696	MICHAEL O'MEARA LAW CORPORATION	237,996
MCAULEY CLAIMS SERVICES LTD	338,441	MICRO COM SYSTEMS LTD	48,545
MCBAIN INSURANCE AGENCY	548,463	MICROSERVE BUSINESS COMPUTER	299,629
MCBURNES'S INSURANCE AGENCY LTD	384,900	MICROSOFT CANADA INC	729,876
MCCALLUM PHYSIOTHERAPY CLINIC	31,359	MICROSOFT CORPORATION	2,625,294
MCCONNAN BION O'CONNOR & PETERSON	398,187	MID ISLAND AUTO COLLISION LTD	25,080
MCCOY FREIGHTLINER	31,925	MID ISLAND TOWING & TRANSPORT	284,631
MCCRODAN MEDIATION SERVICES	117,275	MID VALLEY INSURANCE AGENCIES LTD	1,596,211
MCDERMOTT'S BODY SHOP LTD	1,643,841	MID VAN MOTORS LTD (MIDVAN COLLISION)	556,369
MCDONALD & COMPANY	1,190,942	MID-ISLAND AUTO COLLISION LTD	1,250,580
MCELHANNEY CONSULTING SERVICES	36,359	MID-WESTERN BODY SHOP (BOYD-CLOVERDALE)	1,308,177
MCGRAW ROBERT W DR INC	409,200	MIDNYTES TOWING INC	39,264
MCGREGOR BERGER & ASSOCIATES	48,864	MIDTOWN RV LTD	108,817
MCKAY COLIN DR	43,955	MIDWEST UTILITY INC	31,590
MCKENZIE G M DR INC	96,316	MIKE ROSMAN AUTO & RV SALES	74,057
MCL SOLUTIONS	89,127	MIKE'S AUTOMOTIVE SERVICES	747,954
MCLEOD AGENCIES (2002) LTD	390,794	MIKE'S QUALITY BODYWORKS & REFINISHING	34,512
MCMILLAN LLP	33,223	MIKES AUTO TOWING	308,456
MCNEIL OCCUPATIONAL REHAB SERVICES LTD	95,481	MILANESE PAUL DR INC	48,827
MCNEILL NAKAMOTO RECRUITMENT GROUP	105,840	MILL BAY TOWING AND RECOVERY LTD	33,447
MCPHERSON DUNCAN DR INC	60,697	MILL CREEK COLLISION CENTRE	131,606
MCPHERSON INSURANCE AGENCIES LTD	184,456	MILLER THOMSON LLP	3,367,969
MCQUARRIE HUNTER LLP	1,040,884	MILLERVILLE RV REPAIRS	31,693
MEA FORENSIC ENGINEERS & SCIENTISTS LTD	515,573	MILLIKEN HR CONSULTING INC	56,306
MEADOWRIDGE COLLISION LTD	1,805,826	MILLY HOUSE CLEANING SERVICES	33,745
MEDI-VAN CANADA INC	47,097	MINDTEAMS SOLUTIONS INC	40,726
MEDICAL SERVICES PLAN	40,500,276	MINHAS SATRUP, DC	32,405
MEGA ASSISTANCE SERVICES INC	289,118	MINI RICHMOND (MTK AUTO WEST LTD)	216,500
MEGA AUTO BODY LTD	52,243	MINISTER OF FINANCE	545,045
MEGA-TECH	37,626	MINISTER OF FINANCE - BC MAIL PLUS	1,890,612
MEGSON FITZPATRICK INC	2,247,782	MINISTER OF FINANCE - BC UTILITIES COMM	807,192
MEIER INSURANCE AGENCIES LTD	2,782,970	MINISTER OF FINANCE - BUSINESS MANAGEMENT	515,500

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MINISTER OF FINANCE - CLIMATE ACTION	591,623	MULTI-LINE CLAIMS SERVICES LTD	734,463
MINISTER OF FINANCE - PUBLIC SAFETY	24,174,085	MULTIMATERIAL BC	75,923
MINISTER OF FINANCE-TECHNOLOGY INNOVATION	417,064	MULTIPLE INSURANCE SERVICES INC	200,757
MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	511,903	MUNDEN VENTURES LTD	37,161
MINISTRY OF CITIZENS' SERVICES	422,738	MUNDIE'S TOWING STORAGE & SERVICE (1976)	1,094,176
MINISTRY OF FINANCE AMBULANCE SERVICES	4,153,893	MURCHISON THOMSON & CLARKE LLP	1,928,739
MINISTRY OF HEALTH	10,797,600	MURRAY BUICK GMC PENTICTON	754,705
MINISTRY OF JUSTICE & ATTORNEY GENERAL	625,000	MURRAY CHEV OLDS PONTIAC BUICK GMC (FSJ)	103,101
MINISTRY OF TRANSPORTATION	1,821,000	MURRAY CHEVROLET PONTIAC BUICK (MERRITT)	56,479
MINORU TRUCK BODIES LTD	137,765	MURRAY JAMIESON	1,455,633
MINT AUTO BODY LTD	677,669	MURRAY PONTIAC BUICK GMC ABBOTSFORD	27,091
MISSING LINK SERVICES LTD	178,280	MURRICK INSURANCE SERVICES (DELTA) LTD	263,378
MISSION AUTO BODY (MISSION AUTO WRECKING)	781,692	MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	679,890
MISSION TOWING (MISSION AUTO WRECKING)	66,847	MURRICK INSURANCE SERVICES (KILLARNEY)	439,988
MISTER OTTO GLASS (WILLIAMS LAKE)	116,893	MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	340,819
MISTER OTTO GLASS (100 MILE HOUSE)	122,192	MURRICK INSURANCE SERVICES (WEST END) LTD	421,620
MITCHELL INTERNATIONAL	150,455	MUSTEL RESEARCH GROUP LTD	40,530
MITCHELL PRESS LTD	705,959	M3 COLLISION COMPANY LIMITED	95,169
MITCHELL'S TOWING LTD	244,965	NADINA TRUCK SERVICES LTD	81,941
MJA AUTOBODY LTD	60,929	NAHANNI TRUCK & TRAILER REPAIR	155,825
MK AUTO BODY	84,714	NAKUSP GLASS	30,922
MNP LLP	29,153	NANAIMO AUTOBODY & GLASS LTD	277,154
MOBILSHRED DBA RECALL SECURE DESTRUCTION	97,233	NANAIMO CHRYSLER LTD	483,076
MODERN BRADLEY COLLISION	1,771,373	NANAIMO REALTY (NANAIMO) LTD	660,560
MOE'S AUTO SERVICES LTD	60,100	NATIONAL CAR & TRUCK RENTAL	165,892
MOLL ALEXANDER DR INC	129,448	NATIONAL CAR RENTAL	108,788
MOLLY MAID	138,052	NATIONAL INVESTIGATION SERVICES LTD	60,010
MONARCH CAREER & VOCATIONAL RESOURCES	59,552	NATIONAL TRUCK CENTRE INC	84,166
MONASHEE AUTO BODY (1979) LTD	626,796	NATIONWIDE INSURANCE AGENCY LTD	206,069
MONASHEE MOTORS LTD	136,101	NAUROTH & ASSOCIATES INSURANCE BROKERS	676,224
MOODY'S ANALYTICS INC	218,117	NCO FINANCIAL SERVICES INC	272,351
MOORE CANADA CORPORATION	117,249	NEIGHBORHOOD NURSING	30,155
MORELLI CHERTKOW LLP	773,859	NEIGHBOURHOOD AUTO BODY LTD	612,297
MORGAN'S GLASS CO LTD	57,145	NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	136,730
MORITA AUTO BODY SERVICES LTD	708,471	NEIGHBOURHOOD INSURANCE BROKER INC	161,085
MORNEAU SHEPELL LTD	710,850	NELSON'S GLASS LTD	169,858
MORREY BODY SHOP	41,509	NENO'S PAINT & BODY LTD	665,396
MORREY NISSAN OF COQUITLAM LTD	115,592	NETSCOUT SYSTEMS INC	33,300
MORREY NISSAN SALES (WHITE SPORT SERVICE)	2,445,036	NEUFELD WILLIAM P MD INC	29,242
MORRIS & COMPANY	46,165	NEURO-ABILITY REHABILITATION SERVICES	53,993
MOSAIC	36,995	NEW BILLA AUTOBODY 2008 LTD	1,147,828
MOTION SPECIALTIES (BURNABY)	86,575	NEW DIAMOND INSURANCE SERVICES LTD	345,593
MOTION SPECIALTIES (NANAIMO)	84,786	NEW PLANET COLLISION LTD	532,257
MOTION SPECIALTIES (VICTORIA)	62,694	NEW PROFESSION COLLISION LTD	2,409,582
MOUNTAIN GLASS AND MIRROR	117,201	NEW PROFESSION SVA COLLISION LTD	660,562
MOUNTAIN HWY COLLISION LTD	744,336	NEW WEST AUTO METAL INC	1,526,710
MOUNTAIN SKYWAY LTD	30,104	NEW WEST COLLISION INC	1,779,201
MOUNTAINVIEW HEALTH & WELLNESS CENTRE LTD	137,337	NEW WORLD INSURANCE SERVICES LIMITED	526,017
MOUNTAINVIEW INSURANCE SERVICES LTD	527,119	NEWTON INSURANCE SERVICES INC	670,479
MOUNTAINVIEW KINESIOLOGY LTD	583,325	NEWTON WHALLEY HI-WAY TAXI LTD	46,419
MR RENT-A-CAR (DOWNTOWN) LTD	175,436	NICE SYSTEMS CANADA LTD	226,132
MTM AUTO BODY REPAIR (2006) LTD	963,333	NICHOLS ENVIRONMENTAL (CANADA) LTD	755,298
MTTM AUTO GROUP LTD	172,280	NICK'S AUTO BODY LTD	1,534,702

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NIKKEL MARK DR	33,673	OKANAGAN VALLEY INSURANCE SERVICES LTD	763,933
NIXON O'BRIEN	130,586	OLIVER & CO	155,124
NO 1 COLLISION (1993) INC (LOUGHEED HWY)	5,335,518	OLYMPIC INSURANCE SERVICES DBA SEAFIRST	173,649
NO 1 COLLISION (1993) INC (RICHMOND)	6,915,988	OMEGA AUTOBODY INC	576,656
NO 1 COLLISION (1993) INC (3RD AVE-VANC)	4,749,356	OMINECA GLASS SERVICES (2012) LTD	137,230
NOR-DEL GLASS LTD	174,846	OMNIMED HOME HEALTHCARE LTD	43,442
NOR-MAR INDUSTRIES LTD	26,534	ON CALL TOWING & TRAFFIC CONTROL	143,914
NORA CHAMBERS INC	36,215	ON LINE COLLISION LTD	1,800,687
NORAMPAC INC	30,168	ON ROUTE TOWING	30,794
NORGATE AUTO BODY LTD	2,379,156	ON SIDE RESTORATION SERVICES LTD	25,166
NORM'S AUTO REFINISHING LTD	1,500,590	ON TIME AUTO BODY LTD	105,655
NORTH COAST COLLISION LTD	431,974	ONESTOP AUTOGLASS LTD	70,358
NORTH ISLAND GLASS 2012 LTD	42,805	ONSITE AUTO GLASS	141,365
NORTH LINE COLLISION LTD	875,586	OPEN TEXT CORPORATION	66,483
NORTH PACIFIC WINDOW & GLASS LTD	91,982	OPENROAD AUDI - VANCOUVER	102,238
NORTH SHORE LAW LLP	887,220	OPENROAD COMMUNICATIONS LTD	47,939
NORTH SHORE RV CENTRE LTD	28,729	OPENROAD RICHMOND AUTO BODY-LANGLEY	3,357,333
NORTH SHORE TAXI (1966) LTD	26,803	OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	56,914
NORTH STAR BODY SHOP	1,023,360	OPTIMUM THERAPY REHABILITATION SERVICES	116,791
NORTH STAR MOTORS LTD	881,993	OPTUM HEALTH SERVICES (CANADA)	242,356
NORTH-WEST MOTOR CORPORATION LTD	25,252	ORACLE CANADA ULC	1,592,296
NORTHERN ALUMINUM TANK SERVICE (1999) LTD	187,093	ORCHARD VALLEY GLASS LTD	125,071
NORTHERN GLASS & CONTRACTING	109,155	ORIGIN AUTO SERVICES LTD	88,077
NORTHERN GLASS AND DOORS LTD	70,250	ORION HEALTH - NEW WESTMINSTER	257,759
NORTHERN HOME CARE	68,929	ORIONHEALTH SERVICES INC	553,535
NORTHERN SAVINGS INSURANCE SERVICES LTD	1,302,064	ORKIN CANADA CORPORATION	39,335
NORTHERN TOYOTA	28,583	OT CONSULTING/TREATMENT SERVICE LTD	91,894
NORTHLAND CHRYSLER DODGE JEEP	107,914	OT WORKS!	575,728
NORTHLAND GLASS	28,401	OTTER POINT COLLISION LTD	266,263
NORTHLAND NISSAN	83,939	OTTO & ASSOCIATES INSURANCE AGENCY LTD	171,076
NORTHWAY GLASS INC	60,259	OTTO AUTO SERVICE LTD	168,093
NORTHWEST MEDSTAR	31,265	OUR GLASS SHOP	91,132
NOVA ACTIVE REHAB	27,218	OVERSEAS AUTO BODY (2010) LTD	1,544,142
NOVACOAST INC	61,836	OVERSEAS AUTOBODY (1989) INC	3,140,555
NR MOTORS LTD	67,533	P & C STEINBERG MEDICAL CORP	178,641
NRG RESEARCH GROUP INC	1,434,946	P & H SUPPLIES LTD	101,403
NURSE NEXT DOOR (DUNCAN)	37,434	P & R TRUCK CENTRE LTD	167,331
NURSE NEXT DOOR (WEST VANCOUVER)	124,268	P G KLASSIC AUTOBODY LTD	2,722,354
NUTHALL ADJUSTERS	86,099	P J COLLISION LTD	958,028
NYRC (NORTH YORK REHABILITATION CENTRE)	1,783,717	P R E P SERVICES INTERNATIONAL LTD	91,121
O'BRIEN'S SERVICE & REPAIRS LTD	43,293	P R LATIMER MEDICAL SERVICES INC	42,635
O'CONNOR COLLISON & TOWING	1,573,211	PACIFIC ASSET MANAGEMENT CORPORATION	72,903
O'CONNOR RV CENTRE LTD	127,751	PACIFIC CABS	38,942
O'FARRELL T DR INC	58,563	PACIFIC CHEVROLET BUICK GMC LTD	429,051
O'SHAUGHNESSY ROY DR INC	424,592	PACIFIC COAST INSURANCE BROKERS INC	856,941
OAKRIDGE PHYSIOTHERAPY	30,689	PACIFIC INSURANCE AGENCIES LTD	173,902
OAKWEST INSURANCE AGENCIES LTD	656,549	PACIFIC LAW GROUP	5,183,514
OASIS PHYSIOTHERAPY	89,421	PACIFIC NORTHERN GAS LTD	25,576
OASIS REHABILITATION LTD	51,808	PACIFIC OCEAN EXPORT IMPORT CO	125,084
OCEAN TRAILER (C KEAY INVESTMENTS LTD)	756,379	PACIFIC PLACE INSURANCE SERVICES INC	345,726
OCEANSIDE PHYSIO & WORK CONDITIONING	35,735	PACIFIC RIM MOTORCYCLES LTD	26,116
OK REGION TOWING	46,126	PACIFIC TRUCK & EQUIPMENT INC	49,950
OKANAGAN GLASS LTD	40,821	PADILLA JULIO RAUL DR	38,988

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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PAINE EDMONDS	110,630	PERPETUAL INSURANCE SERVICES LTD	642,404
PAINT'EN PLACE INC	47,003	PERRY THOMAS L DR INC	87,009
PAINTS BEYOND AUTO BODY VANCOUVER LTD	106,078	PETA CONSULTANTS (VANCOUVER) LTD	30,117
PALADIN SECURITY GROUP LTD	1,004,708	PETE'S TOWING (1985) LTD	50,614
PANNU JASMINDER DR	87,559	PETER F POOK INSURANCE AGENCIES LTD	1,317,642
PANORAMA PHYSIOTHERAPY & SPORTS CLINIC	70,883	PETER MACDONALD INSURANCE AGENCIES LTD	135,831
PANTHER GLASS & UPHOLSTERY	74,836	PETERBILT MANITOBA LTD	69,582
PARAGON COLLISION REPAIRS LTD	808,252	PETERBILT PACIFIC INC (ABBOTSFORD)	40,102
PARAMONOFF CATHERINE DR INC	32,068	PETERBILT PACIFIC INC (KAMLOOPS)	1,431,353
PARAMOUNT AUTO BODY LTD	977,035	PETERBILT PACIFIC INC (PRINCE GEORGE)	3,295,773
PARK GEORGIA INSURANCE AGENCIES (2014)	1,986,443	PETERBILT PACIFIC INC (SURREY)	96,295
PARK GEORGIA INSURANCE AGENCIES LTD	459,408	PETERBILT PACIFIC LEASING	469,760
PARK INSURANCE AGENCY LTD	409,667	PG SURG-MED LTD	80,984
PARK INSURANCE AGENCY LTD.	169,964	PHARMACY AT SAFEWAY	40,996
PARK PLACE SENIORS LIVING	31,575	PHARMASAVE PHARMACY	52,337
PARK SAE WHAN DR	42,390	PHIL'S JANITOR SERVICE	40,308
PARKER'S AUTO BODY & PAINT LTD	2,042,307	PHYSIO ROOM	27,341
PARKER'S CHRYSLER DODGE JEEP LTD	888,042	PHYSIOPRO PHYSIOTHERAPY & ORTHOPEDICS	77,431
PARKSVILLE CHRYSLER LTD	696,838	PHYSIOWORKS	27,688
PARKWAY CREW INC (THE)	26,181	PIGHIN TERRIE & GARRY	52,291
PARKWAY PHYSIOTHERAPY & PERFORMANCE	59,718	PINE TREE AUTO BODY LTD	814,759
PARSONS INC	26,030	PINNACLE PHYSIOTHERAPY	28,392
PAT ANDERSON AGENCIES LTD	606,422	PINTON FORREST & MADDEN GROUP	76,301
PATHWAY RESOURCES LTD	147,439	PIONEER GARAGE LIMITED	1,001,928
PATTON SHEILA DR	59,159	PIONEER TOWING (2013)	28,958
PAUL'S AUTO BODY LTD	1,480,872	PIPER MICHAEL S DR INC	238,005
PAULA BODDIE & ASSOCIATES LTD	58,953	PITNEY BOWES	73,143
PAYLESS AUTO TOWING LTD (NORTH VANC)	427,260	PITNEY BOWES POSTAGE BY PHONE	1,240,050
PAYLESS AUTO TOWING LTD (SQUAMISH)	111,380	PLATINUM AUTO GLASS	97,470
PAYLESS GLASS LTD	290,122	PLAZA 4 DEVELOPMENTS LTD	112,466
PB SOFTWARE CANADA INC	292,313	POCO INSURANCE AGENCIES INC	301,607
PCL CONSTRUCTORS WESTCOAST INC	115,846	POLSTAR COLLISION LTD	292,029
PEACE ARCH MOTORS LTD	27,653	PORSCHE CENTRE VANCOUVER	33,168
PEACE GLASS LTD	511,388	PORT COQUITLAM PHYSIO & SPORTS INJURY	63,789
PEACHLAND COLLISION AND GLASS	155,735	PORT MOODY COLLISION	88,420
PEAKE & RICHMOND LTD	328,902	PORT MOODY INSURANCE SERVICES	520,813
PEARLMAN LINDHOLM	192,282	PORTER & MCMILLAN (1992) LTD	922,226
PELLING & ASSOCIATES INSURANCE BROKERS CO	183,136	PORTER & MCMILLAN LTD	1,649,599
PEMBERTON INSURANCE CORPORATION	133,512	POTTER PUMPING SERVICES LTD	47,695
PENDER AUTO BODY LTD	1,348,902	POULIN AGENCIES LTD	187,527
PENINSULA TOWING (D R AFFLECK HOLDINGS)	91,615	POWERSHIFTER	25,341
PENN INSURANCE AGENCIES LTD	445,398	PRACTICAR CAR & TRUCK RENTALS (JJH ENT)	37,947
PENNEY AUTO BODY LTD	2,353,690	PRANCING HORSE AUTO BODY AND PAINT	962,160
PENSKE TRUCK LEASING CO LP	124,341	PRE-TECH COLLISION LTD	1,432,429
PENTICTON AUTO GLASS & UPHOLSTERY	152,754	PRECISION CONTENT AUTHORIZING SOLUTIONS INC	480,503
PENTICTON COLLISION CENTRE	1,081,818	PRECISION GLASS LTD	52,479
PENTICTON TOWING LTD	367,844	PRECISION LOCKSMITHING CORP	63,187
PENTLAND'S PROSTHETIC INC	43,847	PREMIER ENVELOPE LTD	422,099
PERFECT AUTO & WINDOW GLASS LTD	567,250	PREMIERE COLLISION LTD	878,246
PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	552,385	PREMIERE VERBATIM REPORTING LTD	79,443
PERFORMANCE INSTITUTE	60,296	PREMIUM TRUCK & TRAILER INC	124,655
PERFORMAX HEALTH GROUP	28,531	PREMIUM-FIT AUTO UPHOLSTERY & GLASS LTD	35,529
PERKINS + WILL	169,232	PRESTIGE COLLISION SERVICES	2,001,094

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PRESTIGE INSURANCE SERVICES LTD	2,109,540	QUALITEK COLLISION LTD	377,007
PRESTON & MCLARRY LTD	1,034,112	QUALITY CHOICE AUTO & TRUCK COLLISION	120,368
PRESTON CHEVROLET BUICK GMC CADILLAC LTD	1,884,287	QUALITY FIRST COLLISION REPAIRS 2013 LTD	286,833
PRETO ANTONIO DR	74,587	QUALITY GLASS LTD	137,285
PREVOST (VOLVO GROUP CANADA INC)	124,316	QUARTECH SYSTEMS LTD	5,962,057
PRICEWATERHOUSECOOPERS LLP	2,363,347	QUEENSWAY AUTO BODY	856,746
PRIEST VALLEY MANUAL THERAPY CENTRE	51,848	QUESNEL TOWING LTD	192,227
PRII MARK DR CHIROPRACTIC INC	27,043	QUESNEL TOYOTA	85,231
PRIME COLLISION LTD	1,330,102	QUIRING MOTORS (1994) LTD	174,596
PRIME INSURANCE CENTRE LTD	809,756	QV INVESTORS	650,156
PRIME RENTALS	32,968	R & S AUTO BODY (1990) LTD	878,415
PRIMELINE AUTOBODY AND PAINTIN	136,775	R I SMITH HOLDINGS LTD	88,464
PRINCE GEORGE BRAIN INJURED GROUP SOCIETY	43,703	R LAMBA FORENSIC PSYCHIATRIC SERVICES LTD	38,580
PRINCE GEORGE MOTORS LTD	84,266	R S REHAB SOLUTIONS INC	382,128
PRINCE GEORGE TOYOTA	196,394	RACE & COMPANY	2,043,920
PRINCETON GLASS CO LTD (THE)	68,786	RAE-TECH FIRE INVESTIGATIONS LTD	33,312
PRISM TOWING	64,580	RAGS TO RICHES TOP SHOP	48,997
PRO TOW (MELNICK'S PROFESSIONAL TOWING)	29,140	RAINBOW GLASS	142,867
PRO-TECH COLLISION CENTRE	735,207	RAINBOW INSURANCE AGENCY LTD	119,143
PRO-TECH COLLISION LTD	679,463	RALLY SOFTWARE DEVELOPMENT CORPORATION	217,331
PRO-VISION INS BROKERS LTD DBA EDGEMONT	177,316	RAM ENVIRONMENTAL RESPONSE LTD	77,747
PRO-VISION INSURANCE BROKERS LTD	158,607	RAMP BODY & FENDER WORKS LTD	470,305
PRO-WIDE GLASS INC	166,150	RAND & FOWLER INSURANCE AGENCIES LTD	274,333
PROBE INVESTIGATORS & SECURITY CONSULTANT	169,073	RAND & FOWLER INSURANCE COQUITLAM LTD	3,552,270
PROGRESS MARKETING INC	33,669	RAND & FOWLER INSURANCE LTD	2,483,313
PROGRESS SOFTWARE CORPORATION	27,016	RAND & FOWLER INSURANCE SERVICES LTD	1,763,764
PROGRESSIVE INSURANCE SERVICES LTD	406,086	RANDSTAD TECHNOLOGIES	106,198
PROGRESSIVE REHAB INC	251,483	RAPID AUTO GLASS LTD	738,651
PROLINE COLLISION LTD	351,020	RAY F CHIN INDEPENDENT ADJUSTER	281,819
PROLINE GLASS LTD	39,486	RAY WONG INSURANCE SERVICES LTD	312,289
PRONTO AUTO GLASS (STRIDER ENTERPRISES)	160,574	RAY-CAM COMMUNITY ASSOCIATION	30,000
PRONTO TOWING LTD	136,716	RAYDAR AUTOBODY LTD	1,340,156
PROSPECT PARK AUTOBODY LTD	1,077,693	RBC INSURANCE	29,354
PROTRUCK COLLISION & FRAME REPAIR	459,024	RBC INVESTOR SERVICES TRUST	42,525
PROUT ALISTER J E DR INC	270,496	RBS COLLISION REPAIRS LIMITED	177,991
PROVIDENCE HEALTH CARE	69,319	RCU INSURANCE SERVICES LTD	385,810
PROVIDENCE SACRED HEART	83,866	RDH BUILDING SCIENCE INC	63,386
PROVINCE OF BC (EXCESS OPTIONAL TRANSFER)	138,781,000	REACTIVE INJURY MANAGEMENT LTD	928,103
PROVINCE OF BC (BC ONLINE)	713,500	REAL INSURANCE SOLUTIONS INC	1,154,692
PROVINCE OF BC (MVB FEES)	546,043,502	REBALANCEMD	49,936
PROVINCE OF BC (MVB FINES)	42,697,517	RECEIVER GENERAL FOR CANADA	6,843,947
PROVINCE OF BC (PREMIUM TAX)	191,301,060	REFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,116,641
PROVINCE OF BC (SST/PST TAX)	175,634,317	REDSTONE ENTERPRISES LTD	149,740
PRYKE LAMBERT LEATHLEY RUSSELL LLP	1,854,448	REEBYE N K DR INC	143,520
PT HEALTH BC CORP	129,304	REEBYE R N DR INC	55,521
PUBLIC SERVICE PENSION PLAN	702,062	REED LORI - BA, MA	52,445
PULLMER LEWIS DR INC	55,011	REED LORI - REGISTERED COUNSELLOR	91,625
PUPPET LABS INC	29,730	REES PETER M DR LTD	393,566
PUROLATOR INC	842,021	REFLECTIONS TRUCK BODY REPAIR LTD	4,108,726
Q-MATIC CANADA LIMITED	335,314	REGAL COLLISION LTD	84,104
QA CENTRIC SOLUTIONS INC	139,482	REGAN WILLIAM D DR	122,958
QA LAW	7,856,977	REGENCY CHRYSLER (QUESNEL)	25,235
QED FINANCIAL SYSTEMS INC	113,071	REGIONAL DISTRICT OKANAGAN-SIMILKAMEEN	26,250

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
REGIONAL INVESTIGATION SERVICES LTD	53,828	ROGERS COMMUNICATIONS PARTNERS	167,911
REHAB GROUP (THE)	241,092	RON RIDLEY RENTALS LTD	74,931
REHAB ON THE MOVE	50,314	ROOKZ'S AUTOBODY LTD	505,170
REHABILITATION IN MOTION INC (COURTENAY)	96,711	ROPER AESTHETIC DENTISTRY	41,077
RELIABLE AUTO BODY (2001) LTD	1,524,843	ROSSLAND COLLISION LTD	581,685
RELIANCE INSURANCE AGENCIES LTD	1,036,384	ROTOR PLUMBERS & DRAINAGE LTD	37,186
REMPEL ENGINEERING SERVICES LTD	97,845	ROUTES CAR RENTAL	107,808
RENAUD COOK DRURY MESAROS PA	81,071	ROUTLEY & COMPANY	1,020,986
REPORTEX AGENCIES LTD	75,054	ROYAL BANK OF CANADA	1,305,350
REPUBLIC CLAIM SERVICES COMPANY	56,000	ROYAL CITY AUTOPAINTING & COLLISION	126,692
REVIVE AUTO REPAIRS LTD	97,540	ROYAL CITY HEALTH & MANUAL THERAPY	41,862
REVIVE REHABILITATION INC	228,583	ROYAL PAVING LTD	64,470
REVOLUTION COLLISION	28,442	RUDY & PETER BODY SHOP (2004) LTD	504,091
REVOLUTION HONDA (0940133 BC LTD)	32,612	RUNNERS RV	25,055
RF MOORE CLAIMS SERVICE LTD	134,420	RUNZER'S COLLISION	230,742
RFS CANADA	130,543	RUSH CLAIMS SOLUTIONS	126,829
RHC INSURANCE BROKERS LTD	3,084,325	RUSH TRUCK CENTER	38,498
RIAR KULWANT S DR	170,250	RUSS' BODY SHOP (1988) LTD	919,414
RICH CITY COLLISION REPAIRS	1,774,132	RUSSELL JOHN N DR INC	40,709
RICH'S AUTO BODY & WRECKING LTD	942,566	RUSSELL PROSTHETICS	28,151
RICHFORD CAROLE M DR INC	35,719	RUSTY'S AUTO TOWING LTD	869,074
RICHMOND AUTO BODY (RICHMOND)	6,435,753	RUTLAND GLASS (1994) LTD	144,652
RICHMOND AUTO BODY LTD (NORTH VANC)	41,199	RWM & CO	34,017
RICHMOND AUTO BODY LTD (NORTH VANCOUVER)	2,916,313	RYDER TRUCK RENTAL CANADA LTD	79,924
RICHMOND CHIROPRACTIC CENTRE	41,312	S & R MAINTENANCE	63,950
RICHMOND CHRYSLER DODGE JEEP LTD	1,719,125	S & S INSURANCE SERVICES (SURDEL) LTD	301,136
RICHMOND CONTINENTAL AUTO LTD	346,396	S & S INSURANCE SERVICES LTD	302,075
RICHMOND INVESTIGATIONS INTERNATIONAL INC	123,491	S I SYSTEMS LTD	1,147,053
RICHMOND TAXI CO LTD	49,814	S T INSURANCE AGENCY LTD	367,127
RICKARDS ROBIN C DR	39,504	SAARI NATALIE - EXERCISE DYNAMICS	61,551
RICOH CANADA INC	793,020	SABIL INSURANCE AGENCY (ALDERGROVE) LTD	417,522
RIDGE INVESTIGATIVE SERVICES INC	42,496	SABYAN AUTOMOTIVE SERVICES & REPAIR	33,298
RIDGWAY & COMPANY	174,190	SACRED HEART RIVERBEND	41,745
RIGHT MANAGEMENT INC	288,582	SADHRA MANJIT DR	53,690
RIGHT TOUCH AUTOBODY LTD	39,976	SAHARA REHAB CONSULTING LTD	411,688
RILEY'S AUTOBODY LTD	88,618	SAHOTA SARBJIT DR	29,354
RITCHIE COLLISION LTD	668,068	SAINT ELIZABETH HEALTH SERVICES	31,486
RIVER ROCK CASINO RESORT	57,757	SAK AUTO COLLISION & REPAIR CENTRE LTD	32,507
RIVER STATES TRUCK AND TRAILER	65,400	SALESFORCE.COM CANADA CORPORATION	68,409
RIVERSIDE COLLISION (676152 BC LTD)	862,958	SALMO AUTO REBUILDERS	33,789
RIVERSIDE COLLISION LTD	375,151	SALMON ARM FRAME & BODY SHOP (2000) LTD	371,035
RIVERSIDE INSURANCE AGENCIES (1984) LTD	389,938	SALMON ARM TAXI (1978) LTD	26,212
RJAMES MANAGEMENT GROUP LTD (KAMLOOPS)	1,005,700	SAMI'S AUTOBODY & PAINTING 1990 LTD	38,097
RJAMES MANAGEMENT GROUP LTD (KELOWNA)	27,550	SAMRA AUTOBODY LTD	476,065
RJAMES WESTERN STAR FREIGHTLINER	471,808	SAN COLLISION AUTO REPAIRS LTD	365,744
ROADHOUSE TOWING	61,955	SANDHU SATINDER DR	37,310
ROADWAY TOWING LTD	585,470	SANDPIPER GARDENS & GLASS INC	43,492
ROBBINS PARKING SERVICE LTD	54,005	SANDY'S COLLISION REPAIRS	81,868
ROBERT R LAWLER, PLC	550,720	SANGAM AUTO BODY LTD	1,035,507
ROBERTSON CHRISTOPHER DR	55,838	SAP CANADA INC	2,665,448
ROCKY MOUNTAIN DIESEL LTD	1,213,668	SAS INSTITUTE CANADA INC	369,483
ROD'S AUTO GLASS & UPHOLSTERY LTD	75,359	SASCU INSURANCE SERVICES LTD	327,008
ROD'S TOWING (BURKE HOLDING LTD)	25,395	SASI AUTOCRAFT LTD	69,299

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SAVE ON FOODS PHARMACY	43,499	SILVER STAR AUTO MB INC	50,210
SAXBEE INSURANCE AGENCIES LTD	1,640,226	SIMEIO SOLUTIONS CANADA INC	482,520
SCALAR DECISIONS INC	160,422	SIMILKAMEEN AGENCIES LTD	425,432
SCHEER & ZEHNDER LLP	516,749	SIMPSON CONTROLS LTD	313,978
SCHILL INSURANCE BROKERS LTD	3,049,152	SINGLETON URQUHART LLP	3,798,515
SCHWEIGEL ROBERT C DR	81,792	SINTRA ENGINEERING	29,729
SCOTIABANK	72,063	SIU WILLIAM W Y DR INC	38,366
SCOTT ROAD INSURANCE SERVICES LTD	718,215	SK ENGINEERING LTD	56,152
SCOTT TOWN AUTOBODY LTD	681,825	SKAHA FORD INC	726,108
SCRAP KING AUTOWRECKING & TOWING LTD	81,360	SKEENA RENT-A-CAR (NATIONAL CAR RENTAL)	30,723
SCU INSURANCE SERVICES LTD	633,587	SKILLSOFT CANADA LTD	117,024
SDM REALTY ADVISORS LTD	847,266	SKOOKUM TOWING LTD	29,011
SEA WALL AUTOBODY & PAINT LTD	87,970	SKYDOME AUTO & TRUCK CENTRE INC	27,475
SEAFIRST INSURANCE BROKERS LTD	917,550	SKYVIEW INSURANCE BROKERS LTD	158,722
SEASONS CONSULTING GROUP LTD	186,967	SLR CONSULTING (CANADA) LTD	199,150
SECHELT INSURANCE AGENCY (1987) LTD	352,443	SMAF ENVIRONMENTAL LLC	73,285
SECOND LOOK AUTOBODY (1992) LTD	720,314	SMITH CHEVROLET CADILLAC LTD	1,150,271
SELFCARE HOME HEALTH PRODUCTS LTD	46,067	SMITH DERRYCK H DR INC	469,242
SELKIRK GLASS LTD	76,109	SMITH J DR INC	109,411
SEMRAU STANLEY DR INC	401,638	SMITHRITE DISPOSAL LTD	170,843
SENTRY PARTNERS INC	92,316	SMOKEY CREEK SALVAGE	31,220
SERVICE GLASS LTD	218,548	SN TRANSPORT LTD	29,648
SERVICE QUALITY MEASUREMENT GROUP INC	147,869	SNIDER SCOTT - MEDIATOR	74,950
SERVICEMASTER BURNABY S FRASER	30,451	SOC ROBOTICS INC	27,805
SETTLED BY SCHAPIRO MEDIATIONS INC	79,998	SOFTCHOICE LP	2,118,491
SHAMROCK MAINTENANCE & AUTOBODY LTD	28,760	SOFTLANDING NETWORK SOLUTIONS	67,234
SHAOHUA LU DR INC	36,768	SOJA PETER J DR	67,839
SHARONS INSURANCE SERVICES LTD	231,992	SOLID GOLD COLLISION LTD	425,704
SHARP COLLISION REPAIR LTD	575,607	SOLOMONS KEVIN DR INC	657,900
SHARPE'S INSURANCE SERVICES LTD	286,566	SOLUTIONS THRU SOFTWARE LTD	119,078
SHAW CABLESYSTEMS GP	29,933	SOMATEC REHAB AND PERSONAL TRAINING	61,227
SHAW SABEY & ASSOCIATES LTD	142,543	SOMERS AND COMPANY	4,080,982
SHELBOURNE PHYSICAL THERAPY	27,144	SONG FAMILY CHIROPRACTIC	31,621
SHELBOURNE PHYSIOTHERAPY	70,001	SOOKE'S WESTCOAST COLLISION & GLASS	642,420
SHERVIN RANJBAR, DC	64,454	SOPRON AUTO BODY (P & T AUTO BODY LTD)	748,030
SHOJANIA KAM DR INC	60,898	SOPRON AUTOBODY LTD	654,875
SHOOK WICKHAM BISHOP AND FIELD	210,773	SOUND IDEARS INC	35,622
SHOPPERS DRUG MART	117,519	SOUTH COAST FORD PROPERTY	35,816
SHOPPERS HOME HEALTH CARE	66,461	SOUTH FRASER PHYSIOTHERAPY CLINIC INC	132,651
SHUSWAP COLLISION CENTER LTD	776,388	SOUTH SEAS AUTO BODY CO LTD	1,830,777
SHUSWAP INSURANCE BROKERS INC	255,541	SOUTHERN INSURANCE SERVICES LTD	2,942,701
SICAMOUS COLLISION REPAIR	214,335	SOUTHLANDS INSURANCE BROKERS (1992) INC	184,786
SID'S AUTO GLASS & DETAILING	109,976	SOUTHSIDE DOOR AND GATE	79,709
SIDHU JUJHAR S DR	60,000	SOVIO O M DR	465,546
SIDKY ADAM DR	62,978	SPARLING REAL ESTATE LTD	147,949
SIDNEY GLASS (CAPITAL AUTOGLASS-SIDNEY)	234,358	SPECIAL D'S COLLISION LTD	351,846
SIDNEY GLASS (CAPITAL GLASS-VICTORIA)	229,356	SPECIALIST REFERRAL CLINIC	2,348,264
SIERRA FSWS INC	44,264	SPECIALIZED TOWING LIMITED	119,442
SIERRA SYSTEMS GROUP INC	511,090	SPECTRUM REHABILITATION SERVICE INC	78,481
SIGNAL COLLISION CRANBROOK	1,270,554	SPEEDIER AUTO BODY SHOP LTD	1,012,691
SIGNAL COLLISION LTD	1,032,530	SPEEDY GLASS (ABBOTSFORD)	538,384
SILHOUETTE COLLISION (PLANET ERA ENT LTD)	2,033,869	SPEEDY GLASS (BURNABY-IMPERIAL ST)	369,219
SILK CAT AUTOMOTIVE SPECIALISTS LTD	46,098	SPEEDY GLASS (BURNABY-LOUGHEED HWY)	325,847

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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SPEEDY GLASS (CAMPBELL RIVER)	152,495	STEVE DRANE MOTORCYCLES LTD	50,328
SPEEDY GLASS (CASTLEGAR)	313,357	STEVE MARSHALL FORD LINCOLN LTD	47,251
SPEEDY GLASS (CHILLIWACK)	499,820	STEVE MARSHALL MOTORS (1996) LTD	663,342
SPEEDY GLASS (COQUITLAM)	562,791	STEVENS ALISON DR - AM STEVENS CONSULTING	80,335
SPEEDY GLASS (COURTENAY)	467,964	STEVENS VIRGIN	5,704,012
SPEEDY GLASS (CRANBROOK)	153,837	STEVIE'S AUTOMOTIVE SERVICES	37,167
SPEEDY GLASS (DAWSON CREEK)	360,629	STEWART & COMPANY	4,306,430
SPEEDY GLASS (DUNCAN)	219,009	STEWARTS COLLISION CENTER	493,056
SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	290,162	STILL CREEK COLLISION INC	778,223
SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	363,292	STILL CREEK PRESS LTD	333,899
SPEEDY GLASS (KELOWNA)	408,894	STONE BROS AUTO BODY & AUTO WRECKING LTD	916,133
SPEEDY GLASS (LANGLEY)	713,110	STREAMLINE AUTO & WINDOW GLASS LTD	184,044
SPEEDY GLASS (MAPLE RIDGE)	306,617	SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	1,410,517
SPEEDY GLASS (NANAIMO)	207,928	SUCCESS REALTY & INSURANCE LTD	201,163
SPEEDY GLASS (NELSON)	294,566	SUDDEN IMPACT AUTO BODY REPAIR LTD	861,714
SPEEDY GLASS (NORTH VAN-BROOKSBANK)	462,079	SUMMERLAND GLASS AND MIRROR LTD	113,423
SPEEDY GLASS (NORTH VAN-MARINE DR)	584,086	SUMMIT INJURY MANAGEMENT LP	89,511
SPEEDY GLASS (PARKSVILLE)	74,871	SUMMIT INSURANCE BROKERS INC	163,187
SPEEDY GLASS (PENTICTON)	401,030	SUN CITY PHYSIOTHERAPY	54,958
SPEEDY GLASS (PRINCE GEORGE)	312,080	SUN COUNTRY TOYOTA	1,110,252
SPEEDY GLASS (RICHMOND-ALDERBRIDGE)	447,511	SUN LIFE FINANCIAL	232,090
SPEEDY GLASS (SQUAMISH)	209,894	SUNCREEK AUTO GLASS LTD	285,184
SPEEDY GLASS (SURREY-FRASER HWY)	467,548	SUNKO HOLDINGS LTD	274,888
SPEEDY GLASS (SURREY-KING GEORGE HWY)	464,106	SUNNYSIDE AUTOBODY (1980) LTD	1,329,922
SPEEDY GLASS (SURREY-72ND AVE)	435,371	SUNRISE CHILDREN'S HOSPITAL	103,182
SPEEDY GLASS (TERRACE)	311,357	SUNRISE FORD SALES LTD	733,294
SPEEDY GLASS (VANCOUVER-KINGSWAY)	1,543,996	SUNRISE HOSPITAL	43,545
SPEEDY GLASS (VANCOUVER-YORK AVE)	331,664	SUNRISE TOYOTA (SUNRISE SERVICE ABBOTS)	54,791
SPEEDY GLASS (VERNON)	629,999	SUNRISE TRAILER SALES LTD	35,474
SPEEDY GLASS (VICTORIA-GOVERNMENT)	376,659	SUNSET GLASS	112,414
SPEEDY GLASS (VICTORIA-ISLAND HWY)	380,817	SUNSET PHYSIOTHERAPY CLINIC	27,968
SPEEDY GLASS (WILLIAMS LAKE)	175,259	SUNSET SQUARE (DARLEN VENTURES LTD)	86,419
SPINNERS AUTO GLASS LTD	55,389	SUNSHINE AUTO BODY LTD	834,712
SPLASHES WASH LODGE INC	441,305	SUNSHINE AUTOBODY (VERNON) LTD	387,402
SPOTLITE CUSTOM COLLISION (1987) LTD	1,443,786	SUNSHINE GLASS AND MIRROR LTD	97,176
SPRINGFIELD AUTO BODY LTD	1,178,390	SUNWHEEL REHABILITATION	84,649
SPROTT SHAW COLLEGE	27,046	SUPER EURO AUTO LTD	1,055,748
SQUAMISH INSURANCE AGENCIES LTD	66,230	SUPERIOR COLLISION REPAIRS LTD	1,616,569
SS&C TECHNOLOGIES CANADA CORPORATION	426,751	SUPERSTAR AUTO REPAIR CENTRE LTD	400,017
STAMPEDE GLASS	403,178	SURDELL KENNEDY TAXI LTD	56,976
STANDARD & POOR'S	55,160	SUREWAY INSURANCE SERVICES LTD	167,173
STANDARD LIFE ASSURANCE COMPANY	56,259	SURREY AUTO GLASS LTD	306,966
STANFORD UNIVERSITY MEDICAL CENTER	47,720	SURREY AUTOBODY AND PAINT LTD	2,184,645
STAR AUTOBODY LTD	2,044,606	SURREY CENTRAL PHYSIO & WELLNESS	41,299
STAR ONE AUTO BODY SHOP LTD	103,641	SURREY HONDA (SURREY IMPORTS LTD)	59,032
STARLITE AUTOBODY LTD	501,777	SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	159,269
STATE STREET BANK & TRUST COMPANY CANADA	28,300,490	SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,325,131
STATE STREET GLOBAL ADVISORS LTD	141,243	SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,345,775
STATE STREET TRUST COMPANY CANADA	546,269	SUSSEX INSURANCE AGENCY (LANGLEY) INC	628,441
STAVROS AUTO BODY LTD	263,042	SUSSEX INSURANCE AGENCY (MISSION) INC	1,210,374
STEFAN FRASER & ASSOCIATES INC	109,111	SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,090,458
STERLING AUTOBODY (DELTA) LTD	155,391	SUSSEX INSURANCE AGENCY INCORPORATED	1,536,083
STERLINGBACKCHECK CANADA CORP	63,913	SUTER BROOK INSURANCE SERVICES LTD	163,275

**Amounts paid to suppliers for goods and services
for the year ended December 31, 2015**

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SWADDEN & COMPANY	4,422,703	TOM THOMPSON AUTO GLASS LTD	277,611
SYMANTEC	394,685	TOM'S & MERRITT TOWING LTD	73,052
SYMMETRY INJURY REHABILITATION LTD	703,389	TOM'S CUSTOM AUTOBODY (1017288 BC LTD)	1,972,623
SYNAPTIC ANALYSIS CONSULTING GROUP INC	27,598	TOMITA TODD DR INC	62,975
T C VALLEY COLLISION LTD (CARSTAR COURT)	745,640	TONKS TOWING LTD	150,873
T F AUTO BODY (TUNG FAT MOTORS LTD)	380,845	TONY LAU INSURANCE AGENCIES LTD	727,199
T H PETTIT LAW CORPORATION	1,751,120	TOP GUN COLLISION AUTOBODY LTD	1,023,075
T J GLASS ODYSSEY INC	708,606	TOTAL ENERGY SYSTEMS LTD	112,733
T J'S AUTO BODY (1998) LTD	987,782	TOTAL THERAPY REHABILITATION & WELLNESS	182,504
T S MCKENZIE INSURANCE AGENCIES LTD	401,113	TOTEM TOWING	349,795
TABERNER PAUL D - MEDIATOR	39,670	TOUCHSTONE PROPERTY MANAGEMENT	33,031
TALBOT INSURANCE SERVICES LTD	228,103	TOWER INVESTIGATIVE GROUP INC	42,899
TALBOT MEDIATION SERVICES LTD	121,814	TOWERS WATSON SOFTWARE LTD	77,985
TAMMY STAMNES & KEN WILSON INS AGENCY	3,165,601	TOWN OF GIBSONS	308,641
TAO'S AUTO BODY COLLISION LTD	83,192	TOWN OF LAKE COWICHAN	30,975
TARAZI FADI DR	30,000	TOWN OF SIDNEY	331,181
TAREK SAYED CONSULTING	69,384	TOWN OF VIEW ROYAL	29,359
TARTAN AUTO BODY LTD	49,642	TOWNLINE INSURANCE SERVICES LTD	323,907
TATA CONSULTANCY SERVICES CANADA INC	906,702	TOWNSHIP OF LANGLEY	235,824
TAURUS AUTO COLLISION CARE LTD	87,116	TRADEMARK GLASSWORKS LTD	163,081
TAURUS COMMERCIAL REAL ESTATE SERVICES	325,698	TRADEWIND INSURANCE SERVICES LTD	296,814
TAYLORMOTIVE SERVICE LTD	2,205,952	TRAILER WIZARDS LTD	167,362
TD ASSET MANAGEMENT INC	166,821	TRAILERCRAFT	204,197
TD CANADA TRUST	77,372	TRANN ALLAN - MEDIATOR	35,700
TEAL PHILIP DR INC	70,716	TRANS AMERICA GLASS NETWORK	153,864
TEC EQUIPMENT	28,381	TRANSWORLD MANAGEMENT LTD	147,618
TECH MAHINDRA LTD	1,213,723	TRAVELAND LEISURE VEHICLES LTD	570,630
TEDCO RV SUPPLIES	47,163	TRAVLOS ANDREW DR INC	73,150
TEK TRUCK SERVICES	69,547	TRAXLER HAINES	364,788
TEKSYSTEMS CANADA INC	371,942	TRELOAR PHYSIOTHERAPY CLINIC	53,533
TELDON MEDIA GROUP	131,671	TREMCAR WEST INC	113,230
TELECOM WEST INC	45,158	TREV DEELEY MOTORCYCLES (1991) LTD	98,894
TELFER CHARLES D DR	32,943	TRI CITY COLLISION AND REPAIRS LTD	33,165
TELUS COMMUNICATIONS COMPANY	15,812,110	TRI-CITY INSURANCE BROKERS LTD	653,047
TELUS INTERNET SERVICES	44,880	TRIANGLE RV CENTRE	41,004
TELUS SERVICES INC	2,647,206	TRISTAR COLLISION	2,419,961
TENABLE NETWORK SECURITY INC	206,807	TRISTATE CAREFLIGHT 6	36,308
TERMINAL AUTO BODY (PARKSVILLE) LTD	1,462,224	TROJAN COLLISION SERVICES LTD	2,263,209
TERRACE TOTEM FORD SALES LTD	82,657	TRU-LINE AUTOBODY FRAME & WHEEL LTD	292,148
TERVITA CORPORATION	32,378	TRUCK TECH CORP	43,779
TESSLER B B DR INC	359,937	TSAWWASSEN COLLISION LTD	1,684,027
THISTLE CANADA (DIV OF JARDINE LLOYD)	52,105	TSAWWASSEN INSURANCE BROKERS LTD	272,934
THOMPSON INSURANCE CENTRE (1997) INC	128,165	TSN INSURANCE SERVICES (SURREY) LTD	511,846
THOMPSON J P DR INC	214,471	TSN INSURANCE SERVICES LTD	1,106,003
THREE PEAKS KINESIOLOGY INC	64,000	TURNBULL IAN M DR	88,778
THUNDER VALLEY TOWING (CENTERFIRE HLDGS)	41,004	TURNHAM WOODLAND	378,769
THUNDERBIRD INSURANCE BROKERS LTD	292,725	TURNING POINT REHABILITATION CONSULTING	118,375
THY INVESTMENTS LTD DBA SUSSEX INS AGENCY	309,869	TWEDELL'S TOWING	27,543
TIGER TOWING LIMITED	56,846	TWENTY FOUR SEVEN INVESTIGATIONS INC	282,681
TIP TOP COLLISION LTD	657,994	TWINSTAR COLLISION LTD	529,475
TITAN ENTERPRISE INC DBA SUSSEX	210,008	TXL INSURANCE AGENCY INC	614,414
TMA AUTOBODY & SERVICES LTD	1,161,637	TY-CROP MANUFACTURING LTD	365,031
TMS TRUCK CENTRE INC	38,285	TYEE CHEVROLET BUICK GMC LTD	671,042

Amounts paid to suppliers for goods and services for the year ended December 31, 2015

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TYLER'S TOWING (2013) LTD	29,215	VAUGHAN OCCUPATIONAL CONSULTING	146,269
ULINE CANADA CORPORATION	39,963	VENIER M A DR	51,215
ULTIMATE COLLISION REPAIRS LTD	456,476	VERN'S CUSTOM AUTO LTD	75,000
ULTRA-TECH CLEANING SYSTEMS LTD	75,291	VERNON AUTO TOWING LTD	123,649
UNDERWRITERS INSURANCE AGENCIES-POWELL RV	335,243	VERNON TOYOTA CENTRE	130,754
UNDERWRITERS INSURANCE BROKERS (BC) LTD	413,645	VESPA METRO VANCOUVER	34,494
UNDERWRITERS INSURANCE BROKERS-PENTICTON	738,179	VGH & UBC HOSPITAL FOUNDATION	157,065
UNDERWRITERS INSURANCE BROKERS-VALEMOUNT	179,359	VIC WALLACE INSURANCE AGENCY LTD	166,740
UNIFIED SYSTEMS INC	299,773	VICKERY COLLISION LTD	1,315,644
UNIGLOBE COURTESY TRAVEL	47,988	VICTORIA EXERCISE REHABILITATION CENTRE	76,906
UNITED COLLISION AUTO REPAIR	337,499	VIETA IMPORT AUTO BODY LIMITED	785,350
UNITED COLLISION REPAIR LTD	276,455	VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	490,862
UNITED REPORTING SERVICE LTD	34,171	VILLA INSURANCE AGENCY LTD DBA BAY CITY	759,232
UNITED TOWING SERVICES INC (GOLDEN)	99,340	VILLAGE INSURANCE SERVICES LTD	587,198
UNITED TOWING SERVICES LTD (CANMORE)	57,177	VILLAGE OF ALERT BAY	49,861
UNITOW SERVICES (1978) LTD	1,178,630	VILLAGE OF LUMBY	163,167
UNIVERSAL AUTO COLLISION LTD.	109,724	VILLAGE OF MCBRIDE	25,807
UNIVERSITY MEDICAL CENTER	40,206	VILLAGE OF MIDWAY	73,515
UNIVERSITY OF AL HOSPITAL	31,969	VINA INSURANCE SERVICES LTD	351,133
UNIVERSITY OF BRITISH COLUMBIA	139,984	VINASAFE INSURANCE SERVICES LTD	611,227
UPTON ANTHONY	31,274	VIRK INSURANCE AGENCIES LIMITED	89,633
URBAN PACIFIC LAND CORPORATION	95,864	VIRTUSA CORPORATION	1,502,033
URGEL'S AUTO COLLISION LTD	937,782	VISION CRITICAL COMMUNICATIONS	86,029
US LEGAL SUPPORT INC	45,365	VISIONS ELECTRONICS	45,979
V I P AUTOBODY INC	121,165	VISION33 CANADA INC	203,417
VAISLER BARRY J DR INC	79,347	VOCATIONAL PACIFIC LTD	690,192
VALEN PACIFIC PSYCHOLOGY SERVICES INC	28,845	VOLTECH ELECTRIC LTD	51,830
VALLEY GLASS WESTBANK LTD	216,656	WABASH MFG INC	89,072
VALLEY PACIFIC INVESTIGATIONS LTD	319,587	WADDELL RAPONI	702,904
VALLEY VIEW MEDICAL CENTER	28,833	WADE JOHN P DR INC	87,045
VALLEY WORK EVALUATION & RESEARCH CENTRE	160,040	WAJAX EQUIPMENT	99,062
VAN HORNE TOWING (2000) LTD	90,800	WALDALE	4,285,178
VAN ISLE AUTO GLASS LTD	171,622	WALIA INSURANCE AGENCIES LTD	569,781
VAN-BURN COLLISION REPAIRS LTD	1,346,571	WALLY'S AUTO BODY LTD (CARSTAR CHILLIWCK)	604,592
VANCITY AUTOBODY LTD	1,391,565	WALLY'S TOWING & RECOVERY	184,705
VANCOUVER AXLE & FRAME LTD	76,404	WALMART PHARMACY	27,732
VANCOUVER BMW DUCATI (VANCOUVER MOTORRAD)	57,516	WALNUT GROVE INSURANCE AGENCY LTD	1,144,065
VANCOUVER COASTAL HEALTH AUTHORITY	372,664	WALT'S AUTOMOTIVE REPAIR	28,883
VANCOUVER CONVERTIBLE TOPS	53,414	WALT'S TOWING & AUTOMOTIVE	26,924
VANCOUVER HINO	30,413	WARD WATKINS INSURANCE BROKERS (MPL RDG)	456,761
VANCOUVER HOLDINGS (BC) LTD	220,645	WARD WATKINS INSURANCE BROKERS (SURREY)	298,314
VANCOUVER ISLAND HEALTH AUTHORITY	73,174	WARRINGTON PCI MANAGEMENT	1,627,808
VANCOUVER ISLAND INSURANCECENTRES INC	6,037,659	WASSERMAN & PARTNERS	4,035,778
VANCOUVER ISLAND PROSTHETIC SERVICES INC	36,362	WASYLYNKO DAVID DR	29,991
VANCOUVER LITIGATION SUPPORT SERVICES LTD	78,624	WATANABE SEIKO, OT	41,782
VANCOUVER MOTORSPORTS LTD	115,003	WATERLOO EMPIRE LTD	26,405
VANCOUVER SPEED AUTO BODY LTD	27,718	WATKIN MOTORS	96,901
VANCOUVER TMJ & SLEEP THERAPY CENTRE	52,297	WATSON ADVISORS INC	26,250
VANCOUVER TRUCK COLLISION LTD	137,255	WATTERSON JOHN DR INC	32,803
VANDENBILT AUTO BODY LIMITED	827,707	WATTS JEFFREY DR	66,584
VANDY DEVELOPMENTS LTD	76,047	WAYNE'S AUTO	77,477
VANGUARD TRUCK CENTER OF ST LOUIS	78,764	WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	676,470
VANPROP INVESTMENTS LTD	339,174	WE CARE HEALTH SERVICES LP	215,427

**Amounts paid to suppliers for goods and services
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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WE CARE HOME HEALTH SERVICES	290,854	WILLIAM PARTON AGENCIES LTD	122,834
WE CARE HOME HEALTH SERVICES (ABBOTSFORD)	43,247	WILLIAMS & PARTNERS	25,341
WE CARE HOME HEALTH SERVICES (COURTENAY)	36,803	WILLIAMS ARTHUR D, PH D	242,777
WE CARE HOME HEALTH SERVICES (KELOWNA)	129,558	WILLIAMS RECOGNITION LTD	140,148
WE CARE HOME HEALTH SERVICES (NANAIMO)	161,361	WILLIS CANADA INC	215,300
WE CARE HOME HEALTH SERVICES (NORTH VANC)	55,802	WILLIS LOUIE LTD	31,767
WE CARE HOME HEALTH SERVICES (PENTICTON)	187,646	WILLOW POINT COLLISION	488,911
WE CARE HOME HEALTH SERVICES (PITT MEAD)	63,747	WILLOWBROOK COLLISION 2002 LTD	874,091
WE CARE HOME HEALTH SERVICES (PORT COQ)	74,161	WILLOWBROOK MOTORS LTD	32,271
WE CARE HOME HEALTH SERVICES (SURREY)	179,176	WILLY'S COLLISION (2005) LTD	508,261
WE CARE HOME HEALTH SERVICES (VERNON)	241,043	WILSON KING AND COMPANY	159,644
WEBSTER HUDSON & COOMBE LLP	3,698,890	WILSON M BECK INSURANCE SERVICES (KEL)	158,084
WEEKS INSURANCE & FINANCIAL SERVICES INC	99,447	WILSON M BECK INSURANCE SERVICES INC	365,964
WEISSACH PERFORMANCE LTD	268,167	WIND GLASS LTD	146,698
WELL ON AUSTIN HEALTH GROUP INC (THE)	325,088	WINFIELD HEAVY TRUCK & COLLISION REPAIRS	220,688
WENATCHEE VALLEY HOSPITAL	147,562	WINKELAAR CHRIS, OT	54,573
WENDY LINTOTT CONSULTING	96,943	WISEMAN STEPHEN R DR INC	112,361
WERRY D DR INC	47,825	WIZARDS GLASS & UPHOLSTERY LTD	57,978
WESGROUP PROPERTIES LP	1,398,366	WJ STELMASCHUK AND ASSOCIATES LTD	29,160
WESPAC AUTO GLASS LTD	338,774	WM ANDERSON AGENCIES LTD	1,164,312
WEST CANADA INSURANCE SERVICES INC	541,107	WM HOWARD INSURANCE AGENCIES LTD	85,664
WEST COAST DETAIL & ACCESSORY CENTRE	179,616	WOLFE'S LANGLEY MAZDA	30,028
WEST COAST KINESIOLOGY SERVICES LTD	56,729	WONG DR & ASSOCIATES	29,016
WEST COAST ORAL & MAXILLOFACIAL SURGERY	67,896	WONG PETER K DR INC	244,156
WEST COAST REPAIR & COLLISION SERVICE LTD	625,689	WONG'S INSURANCE SERVICES LTD	762,177
WEST COAST TOYOTA (WEST COAST IMPORT)	37,413	WOOD WHEATON CHEVROLET CADILLAC BUICK GMC	234,120
WEST END AUTO BODY LTD	2,715,956	WOOLFENDEN ANDREW R DR INC	318,263
WEST PACIFIC CONSULTING GROUP	2,507,781	WORKERS' COMPENSATION BOARD OF BC	621,484
WEST SHORE PARKS & RECREATION	27,507	WORKPLACE RESOURCE	26,246
WESTERBERG BRIAN D DR INC	43,670	WRIGHT'S AUTO BODY	339,823
WESTERN AUTO WRECKERS	132,200	XEROX RECOVERY SERVICES	135,316
WESTERN BUS PARTS & SERVICE (LEVETT AUTO)	886,321	XPERA RISK MITIGATION & INVESTIGATIONS	1,210,848
WESTERN FINANCIAL GROUP (NETWORK) INC	16,759,472	XTREME AUTOBODY & PAINT	240,372
WESTERN MGMT CONSULTANTS	79,616	YEE INSURANCE SERVICES LTD	104,892
WESTERN RV COUNTRY	26,569	YELLOW CAB COMPANY LTD	151,722
WESTERN STAR & STERLING TRUCKS	69,980	YELLOWHEAD ROAD & BRIDGE	353,751
WESTLAND INSURANCE GROUP LTD	22,188,451	YEREMA GEEKIE LAW CORP (SALLOUM WATTS)	517,871
WESTSHORE TOWING LTD	134,661	YIEN ALAN - VOCATIONAL REHAB SERVICES	32,501
WESTVIEW AGENCIES LTD	756,437	YIP BOBBY - APEX CHIROPRACTIC	35,890
WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,130,716	YIP WILLIE DR	27,817
WHEELER-HOMEMAKER'S INSURANCE AGENCIES	88,718	YOUR FAMILY FOOD MART LTD	161,882
WHISTLER GLASS LTD	110,123	YU WILLIAM DR INC	59,135
WHITE ROCK GLASS (2005) LTD	213,948	ZAREK TAYLOR GROSSMAN HANRAHAN LLP	28,379
WHITE ROCK SOUTH SURREY TAXI LTD	119,755	ZARKADAS PETER DR INC	119,419
WHITEHORSE MOTORS	25,307	ZIMMER AUTOSPORT LTD	35,408
WHITELAW TWINING	1,967,591	ZIMMER WHEATON PONTIAC BUICK GMC LTD	1,758,284
WHITLOCK INSURANCE SERVICES LTD	200,678	ZORKIN INSURANCE BROKERS INC	310,120
WHOLLY FIT WITH HOLLY SCHMIDT	35,392	ZUZENA LLC	35,902
WHYTE BARRY DR CHIROPRACTIC INC	33,546	1ST CLASS AUTO GLASS & UPHOLSTERY LTD	60,081
WHYTE INSURANCE SERVICES LTD	101,074	100 MILE GLASS LTD	119,671
WILFRED LEONG INSURANCE AGENCIES LTD	81,783	1018412 BC LTD DBA SUSSEX INSURANCE AGCY	246,448
WILKINSON R V DR INC	62,633	20/20 AUTO GLASS (ABBOTSFORD) LTD	567,812
WILLE DODGE CHRYSLER LTD	909,871	2000 AUTOMOTIVE COLLISION TECHNICAL	1,347,883

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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
24 HR COLLISION CENTER INC	1,723,215	863981 BC LTD DBA SUSSEX INSURANCE AGENCY	367,994
360 COLLISION SERVICES INC	814,151	886324 BC LTD DBA SUSSEX INSURANCE AGENCY	756,014
4 U AUTO CARE INC	31,009	906873 BC LTD DBA SUSSEX INSURANCE AGENCY	316,125
466824 BC LTD DBA B & W INSURANCE AGENCY	1,305,992	913364 BC LTD DBA SUSSEX INSURANCE AGENCY	751,484
485975 BC LTD DBA SUSSEX INSURANCE AGENCY	526,197	913365 BC LTD DBA SUSSEX INSURANCE AGENCY	185,313
5 STAR TOWING INC	34,052	913367 BC LTD DBA SUSSEX INSURANCE AGENCY	483,963
51561 BC LTD (C/O STEINER PROPERTIES)	72,802	925218 BC LTD DBA SUSSEX INSURANCE AGENCY	614,216
548981 BC LTD DBA JOHN FLEMING INSURANCE	163,047	943450 BC LTD DBA SUSSEX INSURANCE AGENCY	240,277
556774 BC LTD DBA SUSSEX INSURANCE AGENCY	600,177	944048 BC LTD DBA SUSSEX INSURANCE AGENCY	351,407
596961 BC LTD (TILLYARD MANAGEMENT INC)	2,107,715	953121 BC LTD DBA SUSSEX INSURANCE AGENCY	833,465
610728 BC LTD DBA SUSSEX INSURANCE AGENCY	815,474	965687 BC LTD DBA SUSSEX INSURANCE AGENCY	1,329,157
677891 BC LTD DBA SUSSEX INSURANCE AGENCY	521,056	971924 BC LTD DBA SUSSEX INSURANCE AGENCY	654,975
695668 BC LTD DBA CITY CENTER INSURANCE	341,507	978173 BC LTD DBA SUSSEX INSURANCE AGENCY	147,797
7 GN AUTOBODY LIMITED	347,465	990645 BC LTD DBA SUSSEX INSURANCE AGENCY	1,601,734
767147 BC LTD DBA SUSSEX INSURANCE AGENCY	272,029	994768 BC LTD	235,496
768206 BC LTD DBA SUSSEX INSURANCE AGENCY	392,063		
804297 BC LTD	125,452		
816751 BC LTD DBA SUSSEX INSURANCE AGENCY	624,143	TOTAL FOR OVER \$25,000	\$ 2,896,081,257
846589 BC LTD DBA SUSSEX INSURANCE AGENCY	441,631	OTHERS UNDER \$25,000	\$ 55,636,866
851765 BC LTD DBA SUSSEX INSURANCE AGENCY	634,732		
852773 BC LTD DBA SUSSEX INSURANCE AGENCY	576,680	GRAND TOTAL	<u>\$ 2,951,718,123</u>
856028 BC LTD DBA SUSSEX INSURANCE AGENCY	638,409		

