

Insurance Corporation of British Columbia

Statements and Schedules of Financial Information

Year Ended: December 31, 2013



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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 'Jatinder Rai', with a long horizontal stroke extending to the right.

Jatinder Rai
Interim Chair of the Board of Directors
June 16, 2014

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 judgements. Both internal and external auditors and the appointed actuary have access to the Audit Committee without management's presence. The Audit Committee has reviewed these financial statements prior to recommending approval by the Board of Directors. The Board of Directors has reviewed and approved the financial statements.

Independent Auditor and Actuary

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

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

Eckler Ltd. meets at least two times a 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 14, 2014



Geri Prior
Chief Financial Officer

May 14, 2014

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, 2013 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 14, 2014

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 the Insurance Corporation of British Columbia and its subsidiaries, which comprise the consolidated statement of financial position as at December 31, 2013 and the consolidated statements of comprehensive income, changes in equity, and cash flows for the year ended December 31, 2013, and the related notes, which comprise a summary of significant accounting policies and other explanatory information.

Management's responsibility for the consolidated financial statements

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

Auditor's responsibility

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

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

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

Opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of the Insurance Corporation of British Columbia and its subsidiaries as at December 31, 2013 and their financial performance and their cash flows for the year then ended in accordance with International Financial Reporting Standards.

PricewaterhouseCoopers LLP

Chartered Accountants

Vancouver, British Columbia
May 14, 2014

Consolidated Statement of Financial Position

As at December 31

(\$ THOUSANDS)	2013	2012
Assets		
Cash and cash equivalents	\$ 28,198	\$ 32,463
Accrued interest	40,913	36,765
Financial investments (note 5)	12,899,176	11,671,237
Premiums and other receivables (note 8)	1,129,521	1,119,864
Reinsurance assets (note 8)	8,835	7,486
Investment properties (note 5)	600,775	601,712
Property and equipment (note 10)	120,731	130,284
Intangible assets (note 11)	164,514	106,508
Deferred premium acquisition costs and prepaids (note 17)	157,302	148,963
	\$ 15,149,965	\$ 13,855,282
Liabilities and Equity		
Liabilities		
Cheques outstanding	\$ 45,342	\$ 43,243
Accounts payable and accrued charges	299,318	264,671
Excess Optional capital payable to Province of BC (note 18)	237,000	–
Bond repurchase agreements and other liabilities (note 7)	1,080,557	1,062,826
Premium deficiency (note 17)	56,662	5,550
Premiums and fees received in advance	40,288	60,615
Unearned premiums (note 13)	1,927,918	1,861,317
Pension and post-retirement benefits (note 15)	307,372	307,804
Provision for unpaid claims (note 12)	7,512,732	7,001,939
	11,507,189	10,607,965
Equity		
Retained earnings	3,145,597	3,014,486
Other components of equity	497,179	232,831
	3,642,776	3,247,317
	\$ 15,149,965	\$ 13,855,282

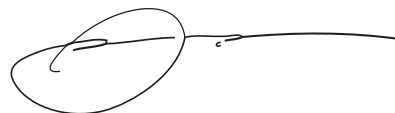
Contingent liabilities and commitments (note 21)

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

Approved by the Board



Jatinder Rai
Interim Chair of the Board of Directors



William Davidson
Director

Consolidated Statement of Comprehensive Income

For the year ended December 31

(\$ THOUSANDS)	2013	2012
Premiums written		
Premium revenue – vehicle	\$ 4,027,323	\$ 3,894,135
Premiums ceded to reinsurers – vehicle	(9,220)	(8,880)
Net premium revenue – vehicle	4,018,103	3,885,255
Premium revenue – driver	23,092	24,822
	<u>4,041,195</u>	<u>3,910,077</u>
Revenues		
Premiums earned		
Premium revenue – vehicle	3,913,010	3,795,245
Premiums ceded to reinsurers – vehicle	(9,220)	(8,880)
Net premium revenue – vehicle	3,903,790	3,786,365
Premium revenue – driver	23,904	25,021
	<u>3,927,694</u>	<u>3,811,386</u>
Service fees	56,640	53,797
Total earned revenues	<u>3,984,334</u>	<u>3,865,183</u>
Claims and operating costs		
Provision for claims occurring in the current year (note 12)	3,167,560	3,022,699
Change in estimates for losses occurring in prior years (note 12)	(54,390)	(69,234)
Net claims incurred (note 12)	3,113,170	2,953,465
Claims services (note 16)	270,148	266,202
Road safety and loss management services (note 16)	51,342	56,624
	<u>3,434,660</u>	<u>3,276,291</u>
Operating costs – insurance (note 16)	195,665	194,151
Premium taxes and commissions – insurance (notes 16 & 17)	540,688	463,041
	<u>4,171,013</u>	<u>3,933,483</u>
Underwriting loss	(186,679)	(68,300)
Investment income (note 9)	670,931	443,126
Restructuring (notes 16 & 19)	(2,686)	24,968
Income – insurance operations	<u>486,938</u>	<u>349,858</u>
Non-insurance operations		
Provincial licences and fines revenue (note 18)	561,066	550,776
Licences and fines transferable to the Province of BC (note 18)	561,066	550,776
Operating costs – non-insurance (note 16)	91,202	92,682
Commissions – non-insurance (notes 16 & 17)	27,625	28,011
	<u>679,893</u>	<u>671,469</u>
Loss – non-insurance operations	<u>(118,827)</u>	<u>(120,693)</u>
Net income	<u>\$ 368,111</u>	<u>\$ 229,165</u>
Other comprehensive income		
Items that will not be reclassified to net income		
Pension and post-retirement benefits remeasurements (note 15)	\$ 21,787	\$ 10,055
Items that will be reclassified to net income		
Net change in available for sale financial assets	242,561	81,623
	<u>264,348</u>	<u>91,678</u>
Total comprehensive income	<u>\$ 632,459</u>	<u>\$ 320,843</u>

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

Consolidated Statement of Cash Flows

For the year ended December 31

(\$ THOUSANDS)	2013	2012
Cash flow from operating activities		
Cash received for:		
Vehicle premiums and others	\$ 4,054,153	\$ 3,883,393
Licence fees	533,394	522,057
Taxes on vehicle sales and rebates	173,531	183,205
	<u>4,761,078</u>	<u>4,588,655</u>
Collection for receivables, subrogation, and driver penalty point premiums	168,960	171,014
Reinsurance recoveries	1,066	1,423
Salvage sales	59,655	63,079
Interest	239,765	256,960
Dividends and other investment income	59,717	65,799
Other	18	11
	<u>5,290,259</u>	<u>5,146,941</u>
Cash paid to:		
Claimants or third parties on behalf of claimants	(2,735,794)	(2,604,592)
Federal Government and the Province of BC for licence fees, fines, and taxes collected	(732,031)	(693,462)
Reinsurers for reinsurance premiums	(9,061)	(8,819)
Suppliers of goods and services	(181,405)	(206,326)
Employees for salaries and benefits	(438,005)	(454,666)
Agents for commissions	(346,119)	(332,259)
Province of BC for premium taxes	(181,184)	(164,674)
	<u>(4,623,599)</u>	<u>(4,464,798)</u>
Cash flow from operating activities	<u>666,660</u>	<u>682,143</u>
Cash flow used in investing activities		
Purchase of financial investments and investment properties	(10,058,995)	(8,777,497)
Proceeds from sales of financial investments and investment properties	9,406,837	8,226,293
Net securities sold under repurchase agreements	43,986	59,346
Purchase of property, equipment and intangibles	(64,928)	(69,415)
Proceeds from sales of property, equipment and intangibles	76	1,404
Cash flow used in investing activities	<u>(673,024)</u>	<u>(559,869)</u>
Cash flow used in financing activities		
Excess Optional capital transferred to Province of BC (note 18)	–	(101,386)
Cash flow used in financing activities	<u>–</u>	<u>(101,386)</u>
(Decrease) Increase in cash and cash equivalents during the year	<u>(6,364)</u>	<u>20,888</u>
Cash and cash equivalents, beginning of year	(10,780)	(31,668)
Cash and cash equivalents, end of year	<u>\$ (17,144)</u>	<u>\$ (10,780)</u>
Represented by:		
Cash (note 6)	\$ 28,198	\$ 32,463
Cheques outstanding	(45,342)	(43,243)
Cash and cash equivalents, net	<u>\$ (17,144)</u>	<u>\$ (10,780)</u>

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

Notes to Consolidated Financial Statements

For the year ended December 31, 2013

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation) is a Crown corporation, not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act, R.S.B.C. 1996 Chapter 228*. The head office of the Corporation is 151 West Esplanade, North Vancouver, British Columbia. The Corporation operates and administers plans of universal compulsory automobile insurance and Optional automobile insurance as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. As a result of amendments to the *Insurance Corporation Act* in 2003, the Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to universal compulsory automobile insurance rates and services (note 22).

Universal compulsory automobile insurance (Basic) includes the following coverages: \$200,000 third party liability protection (higher for some commercial vehicles), access to accident benefits including a maximum of \$150,000 for medical and rehabilitation expenses and up to \$300 per week for wage loss, \$1,000,000 underinsured motorist protection, and also protection against uninsured and unidentified motorists within and outside the Province of 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 automobile insurer.

These consolidated financial statements have been authorized for issue by the Board of Directors on May 14, 2014.

2. Summary of Significant Accounting Policies

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

a) Basis of reporting

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

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

The preparation of consolidated financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Corporation's accounting policies. The areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are significant to the consolidated financial statements are disclosed in note 3.

b) Basis of consolidation

The Corporation consolidates the financial statements of all subsidiary companies over which it has control. Control is achieved where the Corporation has the power to govern the financial and operating policies of an entity so as to obtain

benefits from its activities. Subsidiaries are fully consolidated from the date on which control is transferred to the Corporation. All but one of the Corporation's investment properties are held individually in fully owned nominee holding companies. The Corporation does not have any other active operating subsidiary companies. All inter-company transactions and balances are eliminated.

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 twelve 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. Premium deficiencies are recognized first by writing down the deferred premium acquisition costs with any remaining premium deficiency recognized as a liability.

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 behavior 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 premium written.

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

e) Cash and cash equivalents

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

f) 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.

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.

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.

Loans and receivables

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

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

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.

g) 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 an impairment is recorded.

h) Fair value of financial assets

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

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

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

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

These valuations are reviewed each reporting date by management.

i) 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.

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.

j) Investment-related liabilities

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

k) 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.

l) 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.

m) 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.

n) Pension and post-retirement benefits

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

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

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

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

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

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

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

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

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

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

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

Certain current and former employees of the Corporation who were formerly employed in the Motor Vehicle Branch are members of a separate plan, the 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.

o) Property and equipment

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

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

- | | |
|---------------------------|-------------------|
| • Buildings | 5% to 10% |
| • Furniture and equipment | 10% to 33% |
| • Leasehold improvements | Term of the lease |

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

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

p) 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 major 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%–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.

q) Impairment of assets

Impairment of financial assets

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

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

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

Impairment of non-financial assets

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

r) 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.

s) Current and non-current

Assets are classified as current when expected to be realized within one year. Liabilities are classified as current when expected to be settled within one year. 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:

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

These 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 actuaries select their 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.

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 the 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 a present value as of the reporting date. The discount rate is based on the Corporation's current portfolio yields for fixed income investments and investment properties and a long-term yield assumption for equity investments. These estimates are based on current market returns as well as expectations about future economic and financial developments.

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

b) Impairment of financial assets

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

c) Pension and post-retirement benefits

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

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

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

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

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

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

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

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

With the exception of the discount rate, which is based on market conditions at the financial statement date, all other assumptions are management's best estimate (note 15).

4. New Accounting Pronouncements

a) Standards and interpretations effective in 2013

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective on December 31, 2013. There were no material impacts from the adoption of 2013 standards. Upon adoption and in compliance with IAS 19 (Amendment) *Employee Benefits*, the Corporation now records remeasurements of pension and post-retirement benefits to OCI and transfers these to other components of equity (OCE). As this amendment required retrospective application, remeasurements totalling \$121.2 million in retained earnings were reclassified to OCE for 2012 on the consolidated statement of changes in equity. In addition, due to the adoption of this standard, the 2012 pension and post-retirement benefit expense increased by \$19.4 million offset by the same amount in pension and post-retirement remeasurements; therefore total equity remained the same for 2012. Further, notes 15, 16 and 22 have been updated to reflect the changes from the adoption of this standard.

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

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

- IFRS 7 (Amendment) *Financial instruments: Disclosures*. Effective January 1, 2013, the Corporation adopted the amended disclosures that focused on quantitative information about recognized financial instruments that are offset in the statement of financial position, as well as those recognized financial instruments that are subject to master netting, where the legal right of offset is only enforceable on the occurrence of some future event, or similar arrangements irrespective of whether they offset. In addition, effective January 1, 2015, the amendment requires additional transitional disclosures when prior periods are not restated depending upon the earlier application of IFRS 9 prior to January 1, 2015. These disclosures focus on the impact that the adoption of IFRS 9 has on the classification of financial assets and liabilities. The adoption of this amendment is not expected to have a material impact to the Corporation's consolidated financial statements.
- IFRS 9 *Financial instruments*. The effective date is to be determined upon completion of the entire IFRS 9. All changes in fair value of financial assets that are measured at fair value are recognized in net income, except for equity investments for which the OCI option has been elected, or where financial assets are part of a hedge relationship. The standard only permits the recognition of fair value gains and losses in OCI for equity investments that are not held for trading. For financial liabilities designated under the fair value option, other than loan commitments and financial guarantee contracts, the amount of change in fair value related to changes in the credit risk of these liabilities is typically presented in OCI. The remaining amount of the total gain or loss is included in net income. Early adoption is permitted. The Corporation is currently evaluating the impact of this standard on its consolidated financial statements.
- IAS 32 (Amendment) *Financial instruments: Presentation*. Effective January 1, 2014, the amendment clarifies that the right of set-off must be available today and is not contingent on a future event. A right of set-off is a debtor's legal right, by contract or otherwise, to settle or otherwise eliminate all or a portion of an amount due to a creditor by applying against that amount an amount due from the creditor. It also must be legally enforceable for all counterparties in the normal course of business, as well as in the event of default, insolvency or bankruptcy. Further, gross settlement mechanisms (such as a clearing house) with features that both eliminate credit and liquidity risk and process receivables and payables in a single settlement process, are effectively equivalent to net settlement; they would therefore meet the IAS 32 criterion in these instances. This amendment does not change the current offsetting model in the standard. The current model requires an entity to offset a financial asset and financial liability in the statement of financial position only when the entity currently has a legally enforceable right of set-off and intends either to settle the asset and liability on a net basis or to realize the asset and settle the liability simultaneously. The adoption of this standard is not expected to have a material impact to the Corporation's consolidated financial statements.

- IAS 36 (Amendment) *Impairment of assets*. Effective January 1, 2014, the amendment is intended to reduce the circumstances in which the recoverable amount of assets or cash-generating units is required to be disclosed, clarify the disclosures required, and to introduce an explicit requirement to disclose the discount rate used in determining impairment (or reversals) where the recoverable amount (based upon fair value less costs of disposal) is determined using a present value technique. Currently there is a requirement to disclose information about the recoverable amount of impaired assets if that amount was based on fair value less costs to sell. The amendment harmonizes disclosure requirements between value in use and fair value less costs to sell. The adoption of this standard is not expected to have a material impact to the Corporation's consolidated financial statements.
- IFRIC 21 *Levies*. Effective January 1, 2014, this standard sets out the accounting for an obligation to pay a levy that is not income tax. The interpretation addresses what the obligating event is that gives rise to pay a levy and when should a liability be recognized. The Corporation is currently evaluating the impact of this standard on its consolidated financial statements.

The Corporation has not early adopted these standards.

5. Investments

a) Financial investments

(\$ THOUSANDS)		2013	2012
	Classification	Carrying Value	Carrying Value
Financial investments			
Money market securities	AFS	\$ 95,506	\$ 152,552
Bonds			
Federal	AFS	4,198,899	3,977,931
Provincial	AFS	889,766	848,074
Municipal	AFS	30,622	19,158
Corporate	AFS	3,104,304	2,669,397
Total bonds		8,223,591	7,514,560
Mortgages	Loans	1,304,994	1,105,235
Equities			
Canadian	AFS	1,871,121	1,621,930
United States	AFS	698,328	627,534
Europe, Australia, Far East	AFS	705,636	649,426
Total equities		3,275,085	2,898,890
Total financial investments		\$ 12,899,176	\$ 11,671,237
Non-current portion		\$ 12,293,052	\$ 10,795,605

Money market securities, bonds and equities are carried at their fair value. Mortgages are measured at amortized cost and have an estimated fair value of \$1.32 billion (2012 – \$1.14 billion). Mortgages have been classified as a Level 3 fair value based on the inputs to the valuation technique used (note 2h). The fair value of the mortgages is determined by applying a discount rate ranging from 2.6% to 4.8% (2012 – 2.1% to 4.6%).

Pooled funds

The Corporation invests in six pooled funds whose investment strategies do not include the use of leverage. As at December 31, 2013, the Corporation's interests range from 0.9% to 30.0% of the net assets of the respective funds. The funds are managed by unrelated asset managers and are susceptible to the same risk and uncertainties as all equity securities. The Corporation holds redeemable units in each of its pooled funds that entitle the holder to a proportional share in the respective fund's net assets. The carrying value of the Corporation's investments in the pooled funds at December 31, 2013 is \$2.8 billion.

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

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

Asset-backed securities

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

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

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

b) Investment properties

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

(\$ THOUSANDS)	2013	2012
Cost		
Balance, beginning of year	\$ 654,123	\$ 526,222
Additions	18,460	144,316
Capital improvements	2,054	3,619
Disposals	–	(20,034)
Impairment	(5,485)	–
Balance, end of year	<u>669,152</u>	<u>654,123</u>
Accumulated depreciation		
Balance, beginning of year	52,411	43,194
Disposals	–	(4,073)
Depreciation	15,966	13,290
Balance, end of year	<u>68,377</u>	<u>52,411</u>
Carrying value, end of year	<u>\$ 600,775</u>	<u>\$ 601,712</u>

The fair value of investment properties is \$802.6 million (2012 – \$773.3 million) and has been categorized as a Level 3 fair value based on the inputs to the valuation technique used.

Where the estimated fair value is determined by internal valuations, the valuations were determined using a combination of discount rates ranging from 6.0% to 8.0% (2012 – 6.0% to 7.9%) to discount the expected future cash flows, up to a term of 10 years, and also by applying a market capitalization rate ranging from 5.3% to 7.3% (2012 – 5.3% to 7.1%).

Lease income

The Corporation leases its investment properties. As of December 31, 2013, the future minimum lease income under non-cancellable leases over the next five years and beyond is as follows:

(\$ THOUSANDS)	Lease Income	Net Present Value
Up to 1 year	\$ 44,626	\$ 43,129
Greater than 1 year, up to 5 years	131,453	117,655
Greater than 5 years	46,931	35,865
	\$ 223,010	\$ 196,649

6. Financial Assets and Liabilities

a) Fair value hierarchy

The following table presents the fair value hierarchy for financial assets and liabilities measured at fair value in the consolidated statement of financial position. During 2013 and 2012, 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, 2013				
Cash	\$ 28,198	\$ –	\$ 28,198	\$ –
Money market securities	95,506	–	95,506	–
Bonds	8,223,591	–	8,221,938	1,653
Equities	3,275,085	1,135,713	2,139,372	–
Total financial assets	\$11,622,380	\$ 1,135,713	\$10,485,014	\$ 1,653
December 31, 2012				
Cash	\$ 32,463	\$ –	\$ 32,463	\$ –
Money market securities	152,552	–	152,552	–
Bonds	7,514,560	–	7,512,907	1,653
Equities	2,898,890	1,990,124	908,159	607
Total financial assets	\$10,598,465	\$ 1,990,124	\$ 8,606,081	\$ 2,260

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). There was a disposition of two venture capital equities and a gain of \$0.2 million (2012 – nil) was recognized.

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Bonds	Equities
December 31, 2013		
Balance, beginning of year	\$ 1,653	\$ 607
Disposals	–	(607)
Balance, end of year	\$ 1,653	\$ –
December 31, 2012		
Balance, beginning of year	\$ 1,653	\$ 807
Total losses in net income	–	(200)
Balance, end of year	\$ 1,653	\$ 607

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 \$29.0 million (2012 – \$26.4 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, and 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 7.

7. Bond Repurchase Agreements and Other Liabilities

(\$ THOUSANDS)	2013	2012
	Carrying Value	Carrying Value
Bond repurchase agreements	\$ 1,003,035	\$ 959,049
Other liabilities	77,522	103,777
Total bond repurchase agreements and other liabilities	\$ 1,080,557	\$ 1,062,826
Non-current portion	\$ 39,595	\$ 72,051

Other liabilities consist of investment-related liabilities and a finance lease obligation. Investment-related liabilities are comprised of mortgages payable of \$69.1 million (2012 – \$103.8 million) with repayment terms ranging from one to nine years and interest rates ranging from 5.2% to 6.6% (2012 – 5.0% to 6.6%). These liabilities are classified as Level 2 fair value.

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

Estimated principal repayments for other liabilities are as follows:

(\$ THOUSANDS)	2013	2012
Up to 1 year	\$ 37,927	\$ 31,726
Greater than 1 year, up to 5 years	27,749	54,443
Greater than 5 years	11,846	17,608
	\$ 77,522	\$ 103,777

8. Management of Insurance and Financial Risk

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

a) Insurance risk

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

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

Frequency and severity of claims

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

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

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

To manage the uncertainty associated with estimating the provision for unpaid claims, the Corporation's actuaries employ 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% (2012 – 65%) of total claims costs. The timing of injury claims can be extended due to delayed reporting, and the timing and amount of injury payments can exhibit considerable uncertainty because of the complex nature of the bodily injury, 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 \$169.3 million (2012 – \$160.4 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 \$178.5 million (2012 – \$169.4 million). A one per cent change in the frequency or severity of claims, with all other variables held constant, would result in an estimated change to the provision for unpaid claims of \$75.0 million (2012 – \$70.0 million). The changes in selected loss and count development factors and actuarial assumptions in 2013 had an estimated 6.5% unfavourable impact (2012 – 4.1% unfavourable) on the 2013 provision for unpaid claims.

Concentration of insurance risk

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

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

Premium pricing risk

The Corporation is the sole provider of Basic insurance and is not subject to competition risk for its Basic insurance product. However, the Basic insurance rate level is sensitive to investment market conditions and claims experience, which can result in premiums being insufficient to cover costs. The Corporation is subject to regulations over its Basic insurance and applies to BCUC for approval to change its Basic insurance rate level. The Corporation is required to make Basic rate applications on an annual basis, and the 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 in transition. Subject to BCUC approval, new regulation 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, the BCUC may deliberately set rates below cost for a time in order to bring rate levels up gradually over a period of a couple years, to the level necessary to cover costs. Under this new rate smoothing framework, the Corporation's capital faces added risk (note 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.

At December 31, 2013, the equity portfolio was 28.3% (2012 – 25.7%) invested in the financial sector, 17.0% (2012 – 17.8%) in the energy sector, 9.1% (2012 – 13.0%) in the materials sector, and 10.5% (2012 – 8.9%) in the industrial sector; the bond portfolio was 62.3% (2012 – 64.5%) invested in the government sector and 20.9% (2012 – 18.0%) 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. At December 31, 2013, the impact of a 10% change in prices, with all other variables held constant would result in an estimated corresponding change to OCI of approximately \$327.5 million (2012 – \$289.9 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 unpaid claims liability as the Corporation's investment yields are used to derive the discount rate for the unpaid claims liability.

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 2013 and 2012, the Corporation did not use derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2013		2012	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Federal	1.5	2.2	1.5	2.4
Provincial	2.1	3.1	2.4	2.8
Municipal	2.2	4.0	2.1	4.5
Corporate	2.6	2.4	3.1	2.2
Total bonds	2.0	2.4	2.2	2.4
Mortgages	4.3	3.3	4.7	3.0
Total bonds and mortgages	2.3	2.5	2.5	2.4

At December 31, 2013, a 100 basis point change in interest rates would result in a change of approximately \$238.0 million (2012 – \$210.3 million) in fair value of the Corporation's fixed income portfolio and a corresponding impact of approximately \$238.0 million (2012 – \$210.3 million) to a component of OCE. Interest rate changes would also result in an inverse change to the provision for unpaid claims and the corresponding claims costs (note 8a).

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash, fixed income securities, accounts receivable, reinsurance receivables and recoverables, and structured settlements (note 21a). The total credit risk exposure is \$6.5 billion (2012 – \$5.9 billion).

Fixed income securities

Fixed income securities comprise of bonds and mortgages. The Corporation mitigates its exposure to credit risk by acquiring fixed income securities issued by high-quality institutions with investment-grade credit ratings. Credit risk in mortgages is mitigated as it is secured by the underlying property. Mortgages are subject to an independent review annually. The risk is also addressed through a stringent underwriting process that incorporates an internal credit scoring mechanism.

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

The Corporation considers Canadian government bonds to be risk-free. Therefore the maximum credit risk exposure for fixed income securities pertain to all other bond investments and to mortgage investments, totalling their carrying amount of \$5.3 billion (2012 – \$4.6 billion). There is minimal credit risk exposure to cash.

The counterparty risk associated with repurchase agreements for 2013 and 2012 is not material.

The Corporation's money market securities and bonds by credit quality according to Standard and Poor's at December 31, 2013 is as follows:

(\$ THOUSANDS)	2013		2012	
Money market securities				
AAA	\$	95,506	\$	152,552
Bonds				
AAA	\$	4,853,310	\$	4,654,257
AA		1,166,909		853,537
A		1,773,645		1,539,421
BBB		429,727		467,345
	\$	8,223,591	\$	7,514,560

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 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, 2013, the Corporation considered \$64.5 million (2012 – \$68.8 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, 2013:

(\$ THOUSANDS)	Current	Past Due 1-30 days	Past Due 31-60 days	Over 60 days	Total
December 31, 2013					
Premiums and other receivables	\$1,110,247	\$ 3,441	\$ 2,450	\$ 77,851	\$1,193,989
Provision	(1,330)	(1,276)	(1,279)	(60,583)	(64,468)
Total premiums and other receivables	\$1,108,917	\$ 2,165	\$ 1,171	\$ 17,268	\$1,129,521
December 31, 2012					
Premiums and other receivables	\$1,098,680	\$ 6,165	\$ 2,223	\$ 81,576	\$1,188,644
Provision	(1,322)	(1,346)	(1,270)	(64,842)	(68,780)
Total premiums and other receivables	\$1,097,358	\$ 4,819	\$ 953	\$ 16,734	\$1,119,864

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

(\$ THOUSANDS)	2013	2012
Balance, beginning of year	\$ (68,780)	\$ (71,024)
Charges for the year	(19,746)	(20,022)
Recoveries	5,411	5,720
Amounts written off	18,647	16,546
Balance, end of year	<u>\$ (64,468)</u>	<u>\$ (68,780)</u>

Reinsurance assets

Failure of reinsurers to honour their obligations could result in losses to the Corporation. The maximum credit risk exposure equals the carrying amount of \$8.8 million (2012 – \$7.5 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 at December 31, 2013.

(\$ THOUSANDS)	2013	2012
Reinsurance recoverable (note 12)	\$ 8,763	\$ 6,699
Reinsurance receivable	72	787
Reinsurance assets	<u>\$ 8,835</u>	<u>\$ 7,486</u>

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 (see note 12). The timing of most policy liability payments is not known, and may take considerable time to determine precisely, and may be paid in partial payments.

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

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

The following table summarizes the maturity profile as at December 31, 2013 of the Corporation's financial assets by contractual maturity or expected cash flow dates:

(\$ THOUSANDS)

	Within One Year	One Year to Five Years	After Five Years	Total
December 31, 2013				
Bonds				
Federal	\$ –	\$ 4,155,940	\$ 42,959	\$ 4,198,899
Provincial	–	889,766	–	889,766
Municipal	–	30,622	–	30,622
Corporate	396,487	2,675,408	32,409	3,104,304
Total bonds	396,487	7,751,736	75,368	8,223,591
Mortgages	114,132	967,952	222,910	1,304,994
	\$ 510,619	\$ 8,719,688	\$ 298,278	\$ 9,528,585
December 31, 2012				
Bonds				
Federal	\$ 37,943	\$ 3,800,670	\$ 139,318	\$ 3,977,931
Provincial	35,534	812,540	–	848,074
Municipal	–	19,158	–	19,158
Corporate	508,298	2,161,099	–	2,669,397
Total bonds	581,775	6,793,467	139,318	7,514,560
Mortgages	141,305	749,588	214,342	1,105,235
	\$ 723,080	\$ 7,543,055	\$ 353,660	\$ 8,619,795

Currency risk

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

A 10% change in the US exchange rate at December 31, 2013 would change the fair value of these investments and a corresponding change to OCI of approximately \$72.3 million (2012 – \$64.5 million). As all other foreign currency investments individually comprise five per cent or less of the total investment portfolio in both 2013 and 2012, the impact of a change in the exchange rate of these currencies is not expected to have a material impact on the portfolio.

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

9. Investment Income

(\$ THOUSANDS)	Classification	2013	2012
Interest			
Money market	AFS	\$ 1,814	\$ 2,973
Bonds	AFS	159,086	171,582
Mortgages	Loans	51,267	52,590
		<u>212,167</u>	<u>227,145</u>
Gains on investments			
Equities	AFS	321,225	74,356
Bonds	AFS	11,595	49,733
Investment properties	Other	–	9,969
Unrealized fair value changes ¹	AFS	10	87
		<u>332,830</u>	<u>134,145</u>
Dividends and other income (expenses)			
Equities	AFS	119,189	75,894
Income from investment properties	Other	26,711	24,886
Investment management fees	Other	(6,278)	(7,069)
Impairment loss	AFS	(9,355)	(8,700)
Other	Other	(4,333)	(3,175)
		<u>125,934</u>	<u>81,836</u>
Total investment income		<u>\$ 670,931</u>	<u>\$ 443,126</u>

¹ includes changes in unrealized foreign exchange gains and losses on monetary AFS assets

(\$ THOUSANDS)	2013	2012
Amounts recognized in investment income for investment properties		
Rental income	\$ 76,309	\$ 67,175
Direct operating expenses that generated rental income	(47,861)	(40,338)
Direct operating expenses that did not generate rental income	(1,737)	(1,951)
Income from investment properties	<u>26,711</u>	<u>24,886</u>
Gain on sale of investment properties	–	9,969
Total amount recognized in investment income	<u>\$ 26,711</u>	<u>\$ 34,855</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. At December 31, 2013 and December 31, 2012, there were no securities loaned or received as collateral.

At December 31, 2013, the OCE comprised of \$608.2 million (2012 – \$382.9 million) in unrealized gains and \$11.6 million (2012 – \$28.9 million) in unrealized losses arising on available for sale assets.

10. Property and Equipment

(\$ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
December 31, 2013					
Cost					
Balance, beginning of year	\$ 31,685	\$ 162,124	\$ 113,088	\$ 7,227	\$ 314,124
Additions	24	2,370	6,315	2,127	10,836
Disposals	–	–	(15,643)	(1,464)	(17,107)
Balance, end of year	31,709	164,494	103,760	7,890	307,853
Accumulated depreciation					
Balance, beginning of year	–	130,055	51,346	2,439	183,840
Disposals	–	–	(15,144)	(881)	(16,025)
Depreciation charge for the year	–	3,370	14,804	1,133	19,307
Balance, end of year	–	133,425	51,006	2,691	187,122
Net book value, end of year	\$ 31,709	\$ 31,069	\$ 52,754	\$ 5,199	\$ 120,731
December 31, 2012					
Cost					
Balance, beginning of year	\$ 33,512	\$ 161,186	\$ 160,906	\$ 15,339	\$ 370,943
Additions	82	938	14,038	367	15,425
Disposals	(1,909)	–	(61,856)	(8,479)	(72,244)
Balance, end of year	31,685	162,124	113,088	7,227	314,124
Accumulated depreciation					
Balance, beginning of year	–	126,760	100,080	9,843	236,683
Disposals	–	–	(61,839)	(8,479)	(70,318)
Depreciation charge for the year	–	3,295	13,105	1,075	17,475
Balance, end of year	–	130,055	51,346	2,439	183,840
Net book value, end of year	\$ 31,685	\$ 32,069	\$ 61,742	\$ 4,788	\$ 130,284

The balances in property and equipment include \$6.7 million (2012 – \$6.9 million) in assets under development.

The additions to property and equipment include \$0.3 million (2012 – \$1.7 million) capitalized for the Transformation Program (note 20).

11. Intangible Assets

(\$ THOUSANDS)	2013	2012
Cost		
Balance, beginning of year	\$ 148,334	\$ 95,899
Additions	68,459	58,121
Disposals	(8,734)	(5,686)
Balance, end of year	<u>208,059</u>	<u>148,334</u>
Accumulated amortization		
Balance, beginning of year	41,826	40,823
Disposals	(8,246)	(5,686)
Amortization charge for the year	9,965	6,689
Balance, end of year	<u>43,545</u>	<u>41,826</u>
Net book value, end of year	<u>\$ 164,514</u>	<u>\$ 106,508</u>

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 balances in intangible assets include \$35.9 million (2012 – \$74.2 million) in assets under development.

The additions in intangible assets include \$59.9 million (2012 – \$54.5 million) capitalized for the Transformation Program (note 20). Of the total additions during the year, \$9.7 million is for leased computer software (note 7). There were no indefinite life intangible assets as at December 31, 2013 and December 31, 2012.

12. Provision for Unpaid Claims

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

(\$ THOUSANDS)	2013			2012		
	Gross	Reinsurance Recoverable	Net	Gross	Reinsurance Recoverable	Net
Notified claims	\$ 6,715,095	\$ (6,699)	\$ 6,708,396	\$ 6,215,296	\$ (616)	\$ 6,214,680
Incurred but not reported	286,844	–	286,844	277,423	–	277,423
Balance, beginning of year	7,001,939	(6,699)	6,995,240	6,492,719	(616)	6,492,103
Change in liabilities (assets):						
Provision for claims occurring in the current year	3,167,560	–	3,167,560	3,022,699	–	3,022,699
Change in estimates for losses occurring in prior years:						
Prior years' claims adjustments	(49,359)	(1,932)	(51,291)	(109,757)	(6,237)	(115,994)
Prior years' changes in discounting provision	(2,967)	(132)	(3,099)	46,606	154	46,760
	(52,326)	(2,064)	(54,390)	(63,151)	(6,083)	(69,234)
Net claims incurred per consolidated statement of comprehensive income	3,115,234	(2,064)	3,113,170	2,959,548	(6,083)	2,953,465
Cash (paid) recovered for claims settled in the year for:						
Claims incurred in current year	(1,029,268)	–	(1,029,268)	(1,009,541)	–	(1,009,541)
Recoveries received on current year claims	67,682	–	67,682	74,820	–	74,820
	(961,586)	–	(961,586)	(934,721)	–	(934,721)
Claims incurred in prior years	(1,701,412)	–	(1,701,412)	(1,583,141)	–	(1,583,141)
Recoveries received on prior years' claims	58,557	–	58,557	67,534	–	67,534
	(1,642,855)	–	(1,642,855)	(1,515,607)	–	(1,515,607)
Total net payments	(2,604,441)	–	(2,604,441)	(2,450,328)	–	(2,450,328)
Balance, end of year	\$ 7,512,732	\$ (8,763)	\$ 7,503,969	\$ 7,001,939	\$ (6,699)	\$ 6,995,240
Notified claims	\$ 7,140,772	\$ (8,763)	\$ 7,132,009	\$ 6,715,095	\$ (6,699)	\$ 6,708,396
Incurred but not reported	371,960	–	371,960	286,844	–	286,844
Balance, end of year	\$ 7,512,732	\$ (8,763)	\$ 7,503,969	\$ 7,001,939	\$ (6,699)	\$ 6,995,240

The Corporation discounts its provision for unpaid claims using a discount rate of 3.5% (2012 – 3.4%). 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 increase in the discount rate, there was a favourable adjustment to both current and prior years' provision of \$5.2 million (2012 – \$18.1 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, 2013				
Provision for unpaid claims, net	\$ 7,329,668	\$ (586,185)	\$ 760,486	\$ 7,503,969
Reinsurance recoverable	8,769	(960)	954	8,763
Provision for unpaid claims, gross	<u>\$ 7,338,437</u>	<u>\$ (587,145)</u>	<u>\$ 761,440</u>	<u>\$ 7,512,732</u>
December 31, 2012				
Provision for unpaid claims, net	\$ 6,820,554	\$ (549,513)	\$ 724,199	\$ 6,995,240
Reinsurance recoverable	6,837	(902)	764	6,699
Provision for unpaid claims, gross	<u>\$ 6,827,391</u>	<u>\$ (550,415)</u>	<u>\$ 724,963</u>	<u>\$ 7,001,939</u>

Claims development table

A review of the historical development of the Corporation's insurance estimates provides a measure of the Corporation's ability to estimate the ultimate value of claims. The top half of the following table illustrates how the Corporation's estimate of total undiscounted claims costs for each accident year has changed at successive year-ends. The bottom half of the table reconciles the cumulative claims to the amount appearing in the consolidated statement of financial position.

(\$ THOUSANDS)	Insurance Claims - Gross of Reinsurance										
Accident Year	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Estimate of undiscounted ultimate claims costs:											
- At end of accident year	\$ 2,204,694	\$ 2,457,495	\$ 2,578,431	\$ 2,709,658	\$ 2,676,918	\$ 2,657,831	\$ 2,743,503	\$ 2,866,833	\$ 3,030,779	\$ 3,146,388	
- One year later	2,324,869	2,503,285	2,598,087	2,647,830	2,682,830	2,640,001	2,732,070	2,863,942	3,065,562		
- Two years later	2,351,339	2,465,521	2,517,961	2,651,655	2,692,277	2,626,760	2,730,183	2,830,063			
- Three years later	2,350,581	2,439,326	2,513,261	2,632,885	2,654,416	2,587,367	2,699,473				
- Four years later	2,318,077	2,419,725	2,508,005	2,633,582	2,621,457	2,594,054					
- Five years later	2,302,765	2,420,056	2,498,790	2,623,784	2,641,489						
- Six years later	2,303,033	2,430,329	2,496,837	2,612,371							
- Seven years later	2,298,727	2,421,466	2,491,614								
- Eight years later	2,293,687	2,418,345									
- Nine years later	2,289,925										
Current estimate of cumulative claims	2,289,925	2,418,345	2,491,614	2,612,371	2,641,489	2,594,054	2,699,473	2,830,063	3,065,562	3,146,388	26,789,284
Cumulative payments to date	(2,259,868)	(2,373,520)	(2,427,209)	(2,505,936)	(2,423,748)	(2,169,472)	(1,842,473)	(1,540,534)	(1,346,277)	(961,067)	(19,850,104)
Undiscounted unpaid liability	\$ 30,057	\$ 44,825	\$ 64,405	\$ 106,435	\$ 217,741	\$ 424,582	\$ 857,000	\$ 1,289,529	\$ 1,719,285	\$ 2,185,321	\$ 6,939,180
Undiscounted unpaid liability in respect of 2003 and prior years											123,464
Undiscounted unallocated loss adjustment expense reserve											275,793
Total undiscounted unpaid claims liability											\$7,338,437
Discounting adjustment											174,295
Total discounted unpaid claims liability (gross)											\$7,512,732

The table above reflects the total discounted unpaid claims liability of \$7.51 billion (2012 – \$7.00 billion) before the amount for reinsurance recoverable. The total discounted unpaid claims liability after the amount for reinsurance recoverable of \$0.01 billion (2012 – \$0.01 billion) would be \$7.50 billion (2012 – \$7.00 billion).

The expected maturity of the unpaid claims provision 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, 2013	\$ 2,029,741	\$ 1,669,781	\$ 1,399,958	\$ 985,924	\$ 536,711	\$ 716,322	\$ 7,338,437
December 31, 2012	\$ 1,914,903	\$ 1,571,506	\$ 1,272,923	\$ 869,150	\$ 469,402	\$ 729,507	\$ 6,827,391

The non-current portion of the undiscounted unpaid claims provision is \$5.3 billion (2012 – \$4.9 billion).

The weighted-average term to settlement of the discounted unpaid claims provision at December 31, 2013 is 2.4 years (2012 – 2.4 years).

13. Unearned Premiums

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

(\$ THOUSANDS)

	2013	2012
Balance, beginning of year	\$ 1,861,317	\$ 1,762,626
Premiums written during the year	4,041,195	3,910,077
Premiums earned in the year	(3,927,694)	(3,811,386)
Premium adjustment	(46,900)	–
Balance, end of year	\$ 1,927,918	\$ 1,861,317

14. Reinsurance

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

The Corporation entered into one year casualty and catastrophe reinsurance contracts beginning January 1, 2013 and 2012 as follows:

- For catastrophic occurrences, portions of losses up to \$225.0 million (2012 – \$225.0 million) in excess of \$25.0 million (2012 – \$25.0 million); and
- For individual casualty loss occurrences, portions of losses up to \$45.0 million (2012 – \$45.0 million) in excess of \$5.0 million (2012 – \$5.0 million).

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

15. Pension and Post-Retirement Benefits

Plan information

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

The Corporation also contributes to two other defined benefit pension plans for which it is not the sole sponsor. Current and former employees of the Corporation who are or were members of the Canadian Office & Professional Employees Union (COPE) Local 378 are members of the COPE 378 / ICBC Pension Plan (COPE Plan). Half of the Trustees of the COPE Plan are appointed by the Corporation and the other half by COPE Local 378. The Board of Trustees of the COPE Plan is the legal plan administrator. The COPE Plan provides benefits to members based on their length of service and salary in the final years leading up to retirement. Subject to the terms of the plan, pensions are indexed in line with increases in the CPI. The Corporation's former Motor Vehicle Branch employees participate in the 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* and the *Income Tax Act*. Each plan's pace of funding is set out in their respective funding policies.

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

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

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

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

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

	Pension Plans		Post-Retirement Benefits	
	2013	2012	2013	2012
Weighted-average duration	17 years	18 years	17 years	16 years
Proportion of obligation in respect of:				
- Active members	68.0%	71.0%	67.0%	67.0%
- Deferred members	3.0%	4.0%	0.0%	0.0%
- Retired members	29.0%	25.0%	33.0%	33.0%

Since pensions are adjusted to changes in the CPI, the pension plans are exposed to changes in levels and volatility in Canada's inflation rate. In addition, the plans' obligations are exposed to interest rate risk and changes in the life expectancy for pensioners. As the plan assets include significant investments in quoted equity shares, the Corporation is also exposed to equity market risk.

COPE Plan accounting treatment

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

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

Contributions to all pension and post-retirement benefit plans

Total contributions for employee future benefits for 2013, consisting of cash contributed by the Corporation to all of the funded pension plans and in respect of its unfunded pension and post-retirement benefits were \$43.1 million (2012 – \$58.8 million). As permitted by legislation, the Corporation secured certain solvency funding requirements using an unsecured letter of credit for \$80.7 million, which led to the decrease in the Corporation's actual 2013 contribution.

Estimated employer contributions for the year ending December 31, 2014 are \$69.4 million. The estimate is based on the plans' most recent actuarial funding valuations. In addition, as permitted under the legislation, the Corporation will continue to secure certain solvency funding requirements using letters of credit.

Financial information

The net total liability for all pension plans and post-retirement benefits as at December 31, 2013 is \$307.4 million (2012 – \$307.8 million), which is reflected in the consolidated statement of financial position. Information regarding the pension plans and post-retirement benefits and the restatements reflective of the amended IAS 19 in 2012 are as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2013	2012	2013	2012
Plan assets				
Fair value, beginning of year	\$ 996,330	\$ 887,803	\$ –	\$ –
COPE Plan accounting change	461,587	–	–	–
Interest on plan assets	66,763	46,887	–	–
Actuarial gain on assets	62,207	34,317	–	–
Employer contributions	37,278	44,684	4,881	4,855
Employee contributions	24,415	15,169	–	–
Benefits paid	(47,597)	(32,088)	(4,881)	(4,855)
Non-investment expenses	(900)	(442)	–	–
Fair value, end of year	\$ 1,600,083	\$ 996,330	\$ –	\$ –
Defined benefit obligation				
Balance, beginning of year	\$ 1,018,061	\$ 968,793	\$ 265,794	\$ 224,503
COPE Plan accounting change	441,308	–	–	–
Current service cost	61,448	43,115	10,781	8,692
Interest cost	67,408	52,032	12,330	12,000
Remeasurements on obligation				
- due to changes in financial assumptions	(81,319)	5,634	(11,795)	25,454
- due to changes in demographic assumptions	91,726	–	16,103	–
- due to participant experience	3,400	(18,500)	(19,106)	–
Benefits paid	(47,597)	(32,088)	(4,881)	(4,855)
Curtailment impact	–	(925)	–	–
Balance, end of year	\$ 1,554,435	\$ 1,018,061	\$ 269,226	\$ 265,794
Funded status – plan surplus (deficit)				
	\$ 45,648	\$ (21,731)	\$ (269,226)	\$ (265,794)
Impact of surplus derecognition	(83,794)	(20,279)	–	–
Net liability recognized in the consolidated statement of financial position				
	\$ (38,146)	\$ (42,010)	\$ (269,226)	\$ (265,794)
Impact of surplus derecognition				
Impact, beginning of year	\$ (20,279)	\$ (8,180)	\$ –	\$ –
COPE Plan accounting change	(20,279)	–	–	–
Interest on surplus derecognition	(1,825)	(425)	–	–
Remeasurements on surplus derecognition	(41,411)	(11,674)	–	–
Impact, end of year	\$ (83,794)	\$ (20,279)	\$ –	\$ –

The net total pension expense for the pension plans and post-retirement is \$63.6 million (2012 – \$62.1 million). In addition, the Corporation contributed \$0.9 million in 2013 (2012 – \$0.9 million) to the BC Public Service Pension Plan.

In 2012, the Corporation underwent a corporate wide restructuring and reduced the number of employees resulting in a curtailment in the Management and Confidential Plan. The impact was a \$0.9 million reduction in the obligation, and was recognized immediately through pension expense.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2013	2012
Cash and accrued interest	1%	1%
Equities		
Canadian	29%	30%
Foreign	28%	27%
Fixed income		
Government	28%	30%
Corporate	14%	11%
Mortgages	0%	1%
	100%	100%

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 8.8% for the year ended December 31, 2013 (2012 – 9.2%).

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.

At December 31, 2013 and December 31, 2012, 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	
	2013	2012	2013	2012
Discount rate	4.8%	4.5%	4.8%	4.5%
Rate of compensation increase	3.1%	2.9%	n/a	n/a
Pension increase rate	2.0%	2.0%	n/a	n/a

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

December 31, 2013				December 31, 2012			
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
21.3	24.0	22.3	24.7	19.7	22.1	21.2	22.9

At December 31, 2013, the Medical Services Plan trend rate is assumed to be six per cent per annum for six years, decreasing to three per cent per annum thereafter. At December 31, 2012, the Medical Services Plan trend rate was assumed to be six per cent per annum for the first seven years, decreasing to three per cent per annum thereafter.

At December 31, 2013, the extended healthcare trend rate is assumed to be seven per cent per annum for the first year, decreasing linearly over six years to five per cent per annum thereafter. At December 31, 2012, the extended healthcare trend rate was assumed to be eight per cent per annum for the first year, decreasing linearly over seven years to five per cent per annum thereafter.

The Plans' sensitivity to significant assumptions is shown below:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2013		2013	
Estimated increase in defined benefit obligation – end of year due to:				
1% decrease in discount rate	\$	261,930	\$	45,243
1% increase in salary increase rate	\$	72,481		n/a
1% increase in pension increase rate	\$	208,421		n/a
1% increase in healthcare trend rate		n/a	\$	7,090
1% increase in medical services premium increase rate		n/a	\$	20,956
1 year increase in life expectancy	\$	42,454	\$	4,682

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

16. Operating Costs by Nature

(\$ THOUSANDS)	2013	2012
Operating Costs – by nature		
Premium taxes and commission expense	\$ 515,367	\$ 502,403
Premium deficiency adjustments	52,946	(11,351)
Employee benefit expense:		
Compensation and other employee benefits	369,702	381,691
Pension and post-retirement benefits (note 15)	64,450	63,011
Professional and other services	39,330	42,024
Road improvements and other traffic safety programs	31,605	32,148
Building operating expenses	32,227	31,546
Office supplies and postage	19,048	16,761
Computer costs	23,923	23,065
Depreciation and amortization	29,272	24,164
Restructuring (note 19)	(2,686)	24,968
Other income	(1,200)	(4,751)
	\$ 1,173,984	\$ 1,125,679
Operating Costs – consolidated statement of comprehensive income		
Premium taxes and commissions – insurance	\$ 540,688	\$ 463,041
Claims services	270,148	266,202
Operating costs – insurance	195,665	194,151
Operating costs – non-insurance	91,202	92,682
Road safety and loss management services	51,342	56,624
Commissions – non-insurance	27,625	28,011
Restructuring (note 19)	(2,686)	24,968
	\$ 1,173,984	\$ 1,125,679

17. Deferred Premium Acquisition Costs and Prepays and Premium Deficiency

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

(\$ THOUSANDS)	2013	2012
Deferred premium acquisition costs, beginning of year	\$ 140,580	\$ 142,238
Acquisition costs related to future periods	147,300	140,580
Amortization of prior year acquisition costs	(140,580)	(142,238)
Deferred premium acquisition costs, end of year	\$ 147,300	\$ 140,580
Deferred premium acquisition costs	\$ 147,300	\$ 140,580
Prepaid expenses	10,002	8,383
Deferred premium acquisition costs and prepaids	\$ 157,302	\$ 148,963

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

(\$ THOUSANDS)	2013	2012
Premium deficiency, beginning of year	\$ (5,550)	\$ (22,235)
Acquisition costs related to future periods	84,638	82,804
Amortization of prior year deficiency	5,550	22,235
Actuarial valuation adjustment	(141,300)	(88,354)
Premium deficiency, end of year	<u>\$ (56,662)</u>	<u>\$ (5,550)</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, 2013			
Amount payable	\$ 344,108	\$ 179,813	\$ 523,921
Amortization of prior year deferred premium acquisition costs	85,525	49,505	135,030
Deferred premium acquisition costs	(111,925)	(35,375)	(147,300)
Premium deficiency	23,555	33,107	56,662
Premium taxes, commission expense and deferred premium acquisition costs	<u>\$ 341,263</u>	<u>\$ 227,050</u>	<u>\$ 568,313</u>
Represented as:			
Insurance	\$ 313,638	\$ 227,050	\$ 540,688
Non-insurance	27,625	-	27,625
	<u>\$ 341,263</u>	<u>\$ 227,050</u>	<u>\$ 568,313</u>
December 31, 2012			
Amount payable	\$ 332,117	\$ 173,962	\$ 506,079
Amortization of prior year deferred premium acquisition costs	77,643	42,360	120,003
Deferred premium acquisition costs	(106,604)	(33,976)	(140,580)
Premium deficiency	21,079	(15,529)	5,550
Premium taxes, commission expense and deferred premium acquisition costs	<u>\$ 324,235</u>	<u>\$ 166,817</u>	<u>\$ 491,052</u>
Represented as:			
Insurance	\$ 296,224	\$ 166,817	\$ 463,041
Non-insurance	28,011	-	28,011
	<u>\$ 324,235</u>	<u>\$ 166,817</u>	<u>\$ 491,052</u>

18. 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 wholly-owned subsidiary companies occurred in the normal course of investing in investment properties (note 2).

The Corporation acts as an agent for the Ministry of Finance regarding the collection of provincial taxes on imported and privately sold used vehicles and motor vehicle-related debts. The Corporation is the sole provider of Basic automobile insurance (note 1) in the province and, therefore, insures, at market rates, vehicles owned or leased by the Province of 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. The costs associated with the licensing and compliance activities conducted on behalf of the Province of BC are borne by the Corporation and are included in the consolidated statement of comprehensive income as operating costs – non-insurance.

At December 31, 2013, the government directed the Corporation to transfer excess Optional capital of \$237.0 million to the Province of BC and \$113.2 million to Basic insurance. The transfer of \$237.0 million (2012 – nil) to the Province of BC has been accrued as a payable (note 20). At December 31, 2012, the government directed the Corporation to transfer all of the excess Optional capital to Basic insurance.

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

(\$ THOUSANDS)	2013	2012
Key management compensation		
Compensation and other employee benefits including restructuring costs	\$ 5,802	\$ 11,113
Pension and post-retirement benefits	726	877
	<u>\$ 6,528</u>	<u>\$ 11,990</u>

At December 31, 2013, \$1.4 million (2012 – \$4.7 million) was payable to key management.

The Corporation contributes to several defined benefit pension and post-retirement plans. Transactions with these entities are disclosed in note 15. During the year ended December 31, 2013, the Corporation incurred \$3.0 million (2012 – \$2.2 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. At December 31, 2013, \$0.6 million (2012 – \$6.1 million) was payable to these plans for employer contributions.

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

19. Restructuring Costs

In 2012, the Corporation underwent a corporate wide restructuring and reduced the number of employees to improve efficiencies and meet business objectives. The Corporation had put in place a restructuring plan which was communicated as at December 31, 2012. The Corporation had recorded a provision for severance costs of \$25.0 million associated with the termination of employees in 2012. At December 31, 2013, \$16.6 million of these costs were paid and an estimated \$5.7 million to be paid by 2015. During 2013, the Corporation reversed the balance of the provision of \$2.7 million as it is not required. The corresponding expense and reversal are presented on the consolidated statement of comprehensive income.

20. Capital Management

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

The Corporation is guided by the capital management framework of the Office of the Superintendent of Financial Institutions Canada (OSFI), adopting OSFI's minimum capital test (MCT) as a means to measure and monitor the Corporation's capital levels. The MCT utilizes a risk-based formula to assess the solvency of an insurance company by defining the capital available that is required to meet the minimum standards. The Corporation has set for itself an internal corporate management target MCT ratio of a minimum of 175%. The Corporation was in compliance with this internal management target throughout 2013. At December 31, 2013, the Corporation's MCT was 204.4% (2012 – 200.4%), which includes the Transformation Program reserve as discussed below.

The corporate management target for MCT is comprised of two components being the Basic and Optional insurance business MCT targets. For the Basic insurance business, the British Columbia Government's Special Direction IC2 requires the Corporation, through BCUC oversight, to maintain capital available equal to at least 100% of MCT. BCUC has approved a Basic management target MCT ratio at a higher level, sufficient to prevent capital falling below the 100% minimum threshold in most years (note 22).

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

Excess Optional capital at year-end, less any other deductions as approved by the Treasury Board, is to be transferred to the Province of BC by July 1 of the following year. For 2013, the government directed the Corporation to transfer excess Optional capital of \$237.0 million to the Province of BC and \$113.2 million to Basic insurance. For 2012, the Corporation did not transfer any of its excess Optional capital to the Province of BC as the government directed the Corporation to transfer all of its excess Optional capital to Basic insurance (note 22).

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

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

(\$ THOUSANDS)	2013	2012
Transformation Program Reserve		
Balance, beginning of year	\$ 309,139	\$ 333,580
Reserve reduction	(400)	–
Costs including depreciation expensed during the year	(28,578)	(24,441)
Balance, end of year	<u>\$ 280,161</u>	<u>\$ 309,139</u>

During 2013, there were \$60.2 million (2012 – \$56.2 million) of Transformation Program costs capitalized in property, equipment and intangible assets (notes 10 and 11).

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, four 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, 2013 is approximately \$1.08 billion (2012 – \$1.13 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, 2013, 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)	Lease Payments	Net Present Value
Up to 1 year	\$ 11,930	\$ 11,530
Greater than 1 year, up to 5 years	22,740	20,590
Greater than 5 years	4,961	4,043
	\$ 39,631	\$ 36,163

The operating lease payments recognized as an expense during the year were \$17.1 million (2012 – \$17.5 million).

c) Other

The Corporation entered into seven new agreements to provide mortgage funding in 2013 totalling \$71.7 million. In 2012, the Corporation entered into two commitments. One was for annual telecommunication services until 2021, with a total contract value of \$50.6 million and the other was for the acquisition of \$7.5 million of computer software by 2013.

The Corporation entered into an investment in a limited partnership for real estate in which a commitment of \$40.0 million was made.

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%, the BCUC has directed the Corporation to file a plan, within 60 days, for the restoration of MCT to or above the 100% minimum.

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

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

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

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

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

Allocation of Basic and Optional amounts

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

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

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2013	2012	2013	2012	2013	2012
Net premiums written	\$ 2,360,718	\$ 2,292,622	\$ 1,680,477	\$ 1,617,455	\$ 4,041,195	\$ 3,910,077
Revenues						
Net premiums earned	\$ 2,324,865	\$ 2,178,607	\$ 1,602,829	\$ 1,632,779	\$ 3,927,694	\$ 3,811,386
Service fees	32,228	30,718	24,412	23,079	56,640	53,797
Total earned revenues	2,357,093	2,209,325	1,627,241	1,655,858	3,984,334	3,865,183
Claims and operating costs						
Provision for claims occurring in the current year (note 12)	2,175,833	2,072,493	991,727	950,206	3,167,560	3,022,699
Change in estimates for losses occurring in prior years (note 12)	(11,257)	(23,724)	(43,133)	(45,510)	(54,390)	(69,234)
Claim services, road safety and loss management services	212,061	212,447	109,429	110,379	321,490	322,826
	2,376,637	2,261,216	1,058,023	1,015,075	3,434,660	3,276,291
Operating costs – insurance (note 16)	86,014	86,769	109,651	107,382	195,665	194,151
Premium taxes and commissions – insurance (note 17)	211,312	139,454	329,376	323,587	540,688	463,041
	2,673,963	2,487,439	1,497,050	1,446,044	4,171,013	3,933,483
Underwriting (loss) income	(316,870)	(278,114)	130,191	209,814	(186,679)	(68,300)
Investment income (note 9)	437,393	280,946	233,538	162,180	670,931	443,126
Restructuring (note 19)	(1,650)	15,237	(1,036)	9,731	(2,686)	24,968
Income (Loss) – insurance operations	122,173	(12,405)	364,765	362,263	486,938	349,858
Loss – non-insurance operations	(118,827)	(120,693)	–	–	(118,827)	(120,693)
Net income (loss) for the year	\$ 3,346	\$ (133,098)	\$ 364,765	\$ 362,263	\$ 368,111	\$ 229,165
Equity						
Retained earnings, beginning of year	\$ 1,271,775	\$ 1,032,285	\$ 1,742,711	\$ 1,753,036	\$ 3,014,486	\$ 2,785,321
Net income (loss) for the year	3,346	(133,098)	364,765	362,263	368,111	229,165
Excess Optional capital transfer to Basic business (note 20)	113,232	372,588	(113,232)	(372,588)	–	–
Excess Optional capital transfer to Province of BC (note 18)	–	–	(237,000)	–	(237,000)	–
Retained earnings, end of year	1,388,353	1,271,775	1,757,244	1,742,711	3,145,597	3,014,486
Other components of equity, beginning of year	155,535	97,330	77,296	43,823	232,831	141,153
Net change in available for sale assets	158,130	51,750	84,431	29,873	242,561	81,623
Pension and post-retirement benefits remeasurements (note 15)	14,118	6,455	7,669	3,600	21,787	10,055
Other components of equity, end of year	327,783	155,535	169,396	77,296	497,179	232,831
Total equity	\$ 1,716,136	\$ 1,427,310	\$ 1,926,640	\$ 1,820,007	\$ 3,642,776	\$ 3,247,317

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2013	2012	2013	2012	2013	2012
Liabilities						
Unearned premiums	\$ 1,121,858	\$ 1,086,005	\$ 806,060	\$ 775,312	\$ 1,927,918	\$ 1,861,317
Provision for unpaid claims (note 12)	\$ 5,722,123	\$ 5,291,068	\$ 1,790,609	\$ 1,710,871	\$ 7,512,732	\$ 7,001,939

23. Role of the Actuary and Auditor

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

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

24. Subsequent Events

As at May 14, 2014, the Corporation entered into agreements to provide mortgage funding totalling \$109.6 million.

On February 24, 2014, the Corporation acquired 50% interest in a real estate investment for \$36.5 million.

On April 30, 2014, the Office of the Chief Justice of the BC Supreme Court amended the discount rate for future care and future wage loss claims in accordance with the *Law and Equity Act*. The amended discount rate for future care is 2.0% and for future wage loss is 1.5% (previously 3.5% and 2.5% respectively). The amended rates are effective as at April 30, 2014 for all outstanding and future applicable claims. The Corporation estimates that the impact to the 2014 financial statements would be an increase of \$245 million to \$325 million to net claims incurred. Subsequent to 2014, the Corporation estimates that net annual claims incurred will increase by approximately \$50 million to \$70 million annually absent of any other changes.

corporate

governance

Governance defines the roles, relationships, powers and accountability among shareholders, the Board of Directors and management. Governance of a Crown corporation also requires that responsibility be clearly articulated for meeting public policy objectives.

ICBC's relationship to government

ICBC is a Crown Corporation continued under the *Insurance Corporation Act*, and it is subject to the *Budget Transparency and Accountability Act* (BTAA) and the *Freedom of Information and Protection of Privacy Act*. Under these provincial laws, we are accountable for making public our strategic plan (i.e., Service Plan) and performance against the plan (i.e., Annual Report). In addition, we are required to provide financial and other information in accordance with the requirements of applicable legislation. In terms of providing Basic and Optional insurance and non-insurance services on behalf of government, ICBC must adhere to a number of acts, including:

- the *Insurance Corporation Act*
- the *Insurance (Vehicle) Act*
- the *Motor Vehicle Act*
- the *Motor Vehicle (All Terrain) Act*

ICBC was created under the *Insurance Corporation Act*. This legislation was amended in 2003 to establish the BCUC as the independent regulator for Basic insurance rates. As ICBC is the sole provider of Basic insurance in BC, this regulatory environment is important, providing customers with an independent and transparent review of our Basic insurance operations and an opportunity to be involved in the review. ICBC operates its Optional insurance in competition with the private sector. The non-insurance services we provide on behalf of the provincial government are set out in a Service Agreement between ICBC and the Province and are funded by Basic insurance premiums.

Individual Crown entities are also governed by the Government's Letter of Expectations established between each Crown corporation and the minister responsible. The Government's Letter of Expectations is an agreement on the respective roles and responsibilities of the provincial government and the Corporation. It outlines high-level performance and reporting expectations, public policy issues and strategic priorities, as well as providing direction specific to ICBC in several key areas.

As demonstrated through the results reported in ICBC's 2013 Annual Report, ICBC has complied with the performance expectations outlined in our 2013 Government's Letter of Expectations. This includes the specific items outlined on the following page.

2013 Government's Letter of Expectations	ICBC Alignment
<ul style="list-style-type: none"> Comply with Treasury Board direction on the capital management frameworks for Basic and Optional insurance. 	<ul style="list-style-type: none"> ICBC is complying with the revised capital management frameworks for Basic and Optional insurance.
<ul style="list-style-type: none"> Continue to invest in ICBC's systems, processes and products as part of a transformation program to meet increasing customer expectations, better ensure the reliability of systems and improve options for customers, and implement more streamlined processes for employees that will improve customer service. 	<ul style="list-style-type: none"> ICBC is undertaking its multi-year Transformation Program, which includes multiple projects that will collectively help ICBC improve services and options for customers and will provide employees with the tools they need to be successful and to better meet customers' expectations. As part of this Transformation Program, ICBC has begun the implementation of a new claims systems in parts of the province.
<ul style="list-style-type: none"> Support implementation of government's new BC Services Card and continue to support government's priority policy objectives and any new priority transformational initiatives. 	<ul style="list-style-type: none"> ICBC has implemented the first phase of the BC Services Card and continues to support government's priority policy objectives.
<ul style="list-style-type: none"> Ensure the annual plan for all ICBC projects supporting government initiatives is submitted to Treasury Board for approval. 	<ul style="list-style-type: none"> ICBC is working with the provincial government to establish an annual plan and planning process for ICBC projects that are implemented in support of government initiatives.
<ul style="list-style-type: none"> Implement the ICBC action plan in response to the August 2012 crown review completed by Internal Audit and Advisory Services and provide regular quarterly progress updates to government. 	<ul style="list-style-type: none"> ICBC has aggressively reduced costs by implementing recommendations of the 2012 Government Review to significantly reduce costs. ICBC has provided quarterly progress updates to government.
<ul style="list-style-type: none"> Comply with government's requirements to be carbon neutral under the <i>Greenhouse Gas Reduction Targets Act</i>, including: accurately defining, measuring, reporting on and verifying the greenhouse gas emissions from the Corporation's operations; implementing aggressive measures to reduce those emissions and reporting on these reduction measures and reduction plans; and offsetting any remaining emissions through investments in the Pacific Carbon Trust, which will invest in greenhouse gas reduction projects outside of the Corporation's scope of operations. 	<ul style="list-style-type: none"> ICBC continued to meet the requirement to be carbon neutral by tracking and reporting its greenhouse gas emissions and purchasing offsets. ICBC continued to implement aggressive measures to reduce its carbon footprint. Our greenhouse gas emissions were below the 2007 baseline and ICBC is on track to meet the 2020 reduction target.

The 2014 Government's Letter of Expectations is posted on our website at icbc.com. It continues ICBC's mandate to provide Basic and Optional auto insurance in an integrated manner with rates that are not based on age, gender or marital status, and to provide vehicle registration and licensing, driver licensing, violation ticket administration and government fine collection services on behalf of the provincial government. It continues many of the expectations from the 2013 Government's Letter of Expectations. For 2014, it includes direction to collaborate with government on creating a framework and workplan for delivering on priority non-insurance projects that are essential to government's mandate, including an Off-road Recreational Vehicle Strategy, the BC Services Card; and road safety systems. It also directs the corporation to continue to invest in road safety initiatives by collaborating with stakeholders to aid in managing claims costs and focus on achieving high customer satisfaction levels for Insurance Services, Claims Services and Driver Licensing.

ICBC board governance

The Board of Directors guides ICBC in fulfilling its mandate and sets our corporate direction. The Board and management approve our vision, mission and values that guide us. The Board sets overall corporate strategy, our goal and the objectives and strategies upon which accountability and performance are evaluated. Performance is reviewed and reported regularly.

As a Crown corporation, ICBC's Board members are appointed by the Lieutenant Governor-in-Council. The Board of Directors consists of members with a broad range of expertise and experience. The individual members each play an important role and also contribute as members of committees of the Board. The chart on page 96 shows ICBC's Board of Directors and its committees, members and mandates.

The governance processes and guidelines outlining how the Board will carry out its duties of stewardship and accountability are set out in the Board Governance Manual, which is updated annually by the Governance Committee. ICBC's Board complies with the provincial government "Board Resourcing and Development Office Guidelines" and has adopted the guiding principles of the "Governance Framework for Crown Corporations: Best Practices Governance and Disclosure Guidelines". These principles provide an understanding of the roles and responsibilities for all parties that are part of the Crown corporation governance environment:

- Stewardship, leadership and effective functioning of the Board
- Clarity of roles and responsibilities
- Openness, trust and transparency
- Service and corporate citizenship
- Accountability and performance
- Value, innovation and continuous improvement

Additional information is available on our website at icbc.com/about-ICBC/company_info/corporate_governance.

Schedule of Guarantees and Indemnities

As at December 31, 2013

There were no guarantees or indemnities provided by the Corporation during the fiscal year 2013.

Schedule of Debts

As at December 31, 2013

There were no long term debts secured by the Corporation at December 31, 2013.

Financial Information Reconciliation

For the year ended December 31, 2013

(\$ THOUSANDS)

Consolidated statement of cash flows (see page 8)

Cash paid	\$ 4,623,599
Payments to vendors of property, equipment and intangibles	<u>64,928</u>
Total payments	\$ 4,688,527

Adjustments:

Payments to claimants and third parties on behalf of claimants and other adjustments	<u>(1,781,083)</u>
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Total payments after adjustments

\$ 2,907,444

Amounts paid per the Financial Information Act schedules

Employees	\$ 369,216
Board of directors	233
Suppliers for goods and services	2,537,995

Total payments

\$ 2,907,444

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABBOTT M.	75,014	5,845	BAUER G.W.	90,078	254
ABE I.	106,465	0	BAXTER N.	100,773	78
ABEL E.	81,037	153	BEASLEY D.	75,444	0
ABID M.S.	76,899	0	BEATTY D.	81,375	220
ADAMS R.W.	106,819	1,784	BEAUDET L.R.	78,727	0
ADLKIRCHNER A.G.	84,259	0	BEAUDOIN D.	143,298	760
AGOSTI A.	76,439	0	BEAULIEU M.	78,004	718
AH YONG P.	76,312	328	BEAUREGARD G.	142,419	4,462
AHERN P.A.	123,380	1,192	BECK J.R.	117,640	734
AHIRA D.	78,163	45	BECK K.	82,711	1,493
AIMERS K.	111,322	1,746	BEECH R.	78,089	0
AITKEN R.	97,329	14,055	BEGGS J.	162,418	5,364
AKIZUKI M.	75,092	1,103	BEISICK R.	87,966	185
ALBAN M.	75,539	150	BENINCASA J.	99,065	606
ALBANESE V.	189,226	1,287	BENSON L.	110,765	2,188
ALDERSON B.	81,063	683	BENTLEY L.	97,071	0
ANDERSON D.R.	130,420	112	BERGLIND T.	75,417	15
ANDERSON W.	122,711	669	BEST V.	115,750	0
ANDREW D.L.	88,767	4,962	BESZEDES D.	88,453	356
ANGANU I.	76,854	3,015	BETKER J.	96,393	374
ARAI B.	104,818	1,894	BIEHLER J.L.	79,226	5,217
ARARSO T.	76,829	0	BISHOP C.	90,264	213
ARCHIBALD J.	101,736	2,410	BISHOP S.	151,780	318
ARMSTRONG C.	102,818	1,093	BJELDE C.	84,149	0
ARNDT J.	100,265	2,692	BJORNSON M.C.	85,658	12,308
ARNETT L.	96,830	2,825	BLACK G.	146,215	2,835
ARNOLD K.	77,497	1,935	BLACK J.	101,270	35
ARTHUR J.	89,924	0	BLACKKEY F.M.	75,121	664
ASAPH S.L.	86,158	270	BLACKLOCK J.	100,625	6,076
ATHERTON J.P.	126,964	253	BLUCHER M.	373,842	45,365
ATKINS P.L.	98,138	232	BOAN D.	138,418	6,717
AUGUSTINE B.	88,454	0	BODIN G.E.	98,988	6,172
AUJLA S.	86,899	2,425	BODNAR C.P.	106,391	4,102
AUVACHE C.	87,980	417	BODNAR L.	97,734	5,175
BAADSVIK E.J.	105,049	249	BOGDANOVIC S.	80,020	0
BABYUK A.	76,158	0	BOGLARI S.	114,319	0
BADANIC D.J.	88,404	672	BONNETT B.	94,062	0
BADOWSKI R.L.	92,957	0	BOOTH B.A.	99,349	357
BAGHERI P.	85,274	1,326	BOOYENS J.	125,809	1,079
BAHI J.	80,929	152	BOURDIN E.	141,769	701
BAINS J.	120,849	455	BOURNE J.R.	90,466	463
BAINS S.	97,481	1,783	BOYTINCK T.	86,133	1,118
BAINS T.	93,104	1,899	BRADSEN L.	82,937	351
BAIRD P.	79,031	534	BRANDT T.E.	90,729	2,465
BAKER H.	79,062	198	BREARLEY A.	96,052	309
BAKER L.	80,657	3,548	BREDIN J.	75,398	1,697
BALDWIN K.	129,294	3,494	BREGEDA K.	103,611	3,372
BANNISTER G.	85,006	194	BREWER S.C.	79,327	0
BARKLEY D.M.	76,110	267	BROPHY P.	114,714	125
BARLOW M.	91,509	0	BROWN G.G.	83,789	299
BARNES S.	77,550	0	BROWN K.	100,701	408
BARRETT S.	82,994	69	BROWN M.	84,113	328
BASRA S.S.	105,199	217	BROWN R.	81,240	0
BATISTA F.	144,361	2,546	BROWNE M.	110,311	0

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BRUNAC-WHITE S.	81,626	12,039	CHAN M.	98,341	0
BRUNEAU M.	91,932	2,814	CHAN M.D.	103,361	1,869
BRUNI N.C.	77,806	49	CHAN ROB.	93,324	345
BRUNO M.	84,760	700	CHAN RON.	90,714	0
BRUNSCH S.	141,450	169	CHAN S.	98,355	1,720
BRYAN M.	108,121	5,383	CHAN S.	77,857	888
BUDD B.	84,127	0	CHAN S.Y.	117,018	1,128
BULHOES G.	76,220	69	CHAN T.	149,621	2,556
BURNETT P.	122,024	1,899	CHAN V.	87,201	6,057
BURNS O.	121,100	565	CHANDANI S.	100,020	283
BURRILL S.	93,074	27	CHANDRA R.	77,294	359
BURROWS M.	87,133	1,058	CHANDRA S.	97,024	3,340
BUTLER G.	195,437	894	CHANG P.	92,623	0
CAIN P.	95,281	1,085	CHANG R.K.	113,696	28
CALBICK L.	95,847	1,784	CHAPIN W.	77,566	5,000
CAMPBELL B.J.	106,816	859	CHAPMAN S.	85,144	0
CAMPBELL E.J.	83,119	169	CHAPUT R.	118,221	1,087
CAMPBELL J.H.	155,869	249	CHASE P.B.	99,938	147
CAMPBELL L.	111,872	1,765	CHAUDHRY A.	308,625	3,528
CANOFARI S.	116,485	2,014	CHEADLE L.	76,656	2,768
CAO Q.	103,814	2,587	CHELA S.	84,263	0
CARAGATA G.	91,494	253	CHEN A.	130,551	3,584
CARAVETTA M.	120,810	518	CHENG B.	163,983	701
CAREY D.	82,806	2,114	CHENG W.	77,061	169
CARKENER J.	97,502	2,349	CHEUNG M.	76,206	89
CARLOW J.	85,656	0	CHEUNG P.	98,583	863
CARNEY L.	84,240	0	CHEUNG R.	91,898	4,383
CARPENETTI A.	77,988	20	CHIANG J.	174,977	2,177
CARPENTER W.	243,242	290,856	CHIANG S.	75,047	350
CARSTENS N.L.	103,773	30	CHICOINE M.W.	201,880	1,643
CARSWELL G.	105,863	2,834	CHIN R.	75,076	123
CARTER J.	153,686	4,947	CHIU C.	122,454	63
CARTER L.M.	89,168	827	CHIU G.	81,688	715
CARTER M.G.	108,566	887	CHIU G.L.	87,066	345
CARTWRIGHT K.	84,245	400	CHIU P.	86,355	0
CARUSI A.	80,159	1,679	CHORNEY L.	87,758	270
CARUSI J.	106,923	1,277	CHORNEY T.	79,899	2,417
CARVAJAL L.	100,014	2,036	CHOW B.	89,214	3,625
CASCON S.	79,564	109	CHOW K.	110,982	0
CASSAP L.M.	75,299	3,385	CHOW M.	118,209	1,407
CASWELL B.	160,460	1,488	CHOW R.Y.	77,893	0
CATALANO R.	92,239	0	CHRISTENSEN A.	107,707	7,381
CATLEY T.	98,698	0	CHRISTENSEN M.	76,701	866
CAVANAGH M.	75,429	1,083	CHU A.	93,841	2,900
CEA O.	79,521	463	CHU E.	84,709	0
CELETTI N.	183,511	511	CHUNG D.	85,162	0
CHAHAL K.	83,604	1,360	CIAMPELLETTI J.	86,603	507
CHAMBERLAIN P.W.	84,285	0	CIARDULLO G.	80,603	81
CHAN AL.	99,285	340	CICCOZZI F.	99,985	281
CHAN AN.	86,865	1,070	CLAIR K.	101,443	165
CHAN B.R.	90,430	1,279	CLANCY D.	219,807	6,414
CHAN H.	79,346	1,931	CLARK C.	106,106	3,136
CHAN J.K.	85,028	14	CLARKE D.	95,499	25
CHAN L.	81,042	30	CLARKE E.	86,820	0

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
CLARKE M.P.	76,545	19	DELLA-COLETTA B.	77,098	329
CLENAHAN D.A.	99,400	5,220	DELMARK R.	110,261	5,892
CLEVELAND K.	86,478	169	DERBY L.	92,369	1,057
CLEVETTE D.M.	77,035	0	DESABRAIS B.	140,632	1,073
CLIFFORD R.	151,350	0	DESHANE R.	101,378	413
COADY A.	196,392	993	DESPIRT M.	79,794	0
COATES W.	112,726	6,510	DEVRIES K.R.	87,198	1,582
COELHO L.M.	99,266	677	DEYELLE C.	78,939	99
COLES W.	81,794	19,860	DHANANI S.	75,618	0
COLLINGS N.	77,972	185	DHANANI Y.	113,332	1,216
COLLINS B.	134,987	2,176	DI POMPONIO F.	77,870	490
COMBERBACH S.	114,506	6,938	DI TOSTO R.S.	97,620	5,022
COMEAU S.	75,903	69	DIAS R.	82,163	427
COMMINS B.	75,759	3,044	DICESARE J.	93,722	1,723
CONDOTTI J.	91,713	73	DICKINSON J.	207,704	4,234
CONNOLLY A.	76,277	30	DIEP A.A.	100,142	242
CONSTABLE C.	93,408	1,668	DIKE S.	96,796	45
COOK B.	86,022	0	DILWORTH J.	121,829	3,921
COOK C.	101,558	182	DINNIE S.A.	78,827	190
COOMBES S.	76,392	0	DIXON B.J.	89,901	1,190
COOPER A.	118,004	852	DIXON C.J.	77,659	57
COOPER D.	93,577	134	DOELL L.B.	78,702	69
COPP D.	102,050	2,247	DOLDING C.	76,597	1,189
CORSIE T.	97,508	4,351	DOLINSKY R.	105,588	5,875
COULING G.	98,788	2,175	DOMES J.M.	103,027	337
COURTNEY T.	237,945	7,670	DONALDSON C.	108,037	888
CRAIG B.	101,381	1,773	DONG J.	110,098	1,696
CRAVER S.A.	197,998	1,860	DOOLING J.	121,502	1,309
CROMBIE S.	289,703	4,962	DORAN A.	245,199	1,810
CROSS T.	98,625	245	DORICIC J.	156,423	3,733
CRYSLER E.	96,008	817	DOSANJH J.K.	84,144	0
CUDLIP A.G.	133,570	1,369	DOUGLAS E.R.	76,460	119
CULOS E.R.	107,602	4,037	DOWDELL A.	87,972	374
CURRAN C.	187,910	0	DOWNEY M.	94,881	610
CURRAN J.	77,806	455	DOYLE C.	83,119	0
CUTAIA D.	84,218	1,033	DRAPER L.	100,554	1,869
DAKIN M.	148,454	2,172	DREYER P.	166,595	8,709
DAMON C.L.	89,748	956	DU PLESSIS A.	146,656	2,433
DANIELS P.	88,000	378	DUBE D.M.	156,471	172
DARKE M.	82,057	0	DUDLEY A.	99,266	1,055
DAVIDSON B.	85,801	897	DUFAULT D.	82,116	3,978
DAVIS S.G.	99,355	97	DUFFIELD J.	86,960	125
DAVIS T.	98,223	0	DUFFY J.	106,286	1,050
DAWKINS F.	76,715	298	DUNSTAN M.	134,536	8,705
DAY T.M.	86,611	1,438	DUNWOODY P.C.	155,343	585
DE LEUR P.	119,429	9,758	DURRAD D.	80,284	163
DE ZEN R.	122,146	1,303	DUSSEAUT T.	81,587	5,433
DEAK M.	76,938	403	DUTCHYN D.W.	78,025	361
DEAN D.	112,527	23,280	DUTRA K.B.	78,115	131
DEAN K.	92,790	0	DYKSTRA J.	104,159	2,105
DEAR K.	100,046	641	EASTWOOD G.	215,054	4,950
DEERING S.K.	75,958	754	EDDIN S.	344,697	2,884
DEHESTANI A.	80,413	0	EDEN G.	158,660	456
DELL A.	115,634	2,434	EDWARDS B.	109,499	1,115

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
EGAN S.	78,382	76	FRANKS D.A.	75,657	614
EILERS K.E.	120,641	1,334	FRANKS S.	76,471	10
EKELUND D.A.	112,659	764	FRANSSSEN H.	77,822	69
ELDER J.	186,575	48	FRANZKE I.	88,000	403
ELLIOTT D.	76,309	299	FRASER E.	83,092	5,113
ELLIOTT G.	103,772	259	FRASER S.	95,417	842
ELLIS J.	85,754	683	FRISON E.	76,174	0
EMORY J.L.	88,344	0	FRITZ J.	103,338	643
ENQVIST C.D.	99,092	0	FULLERTON S.	94,444	5,931
ERHARDT J.	78,601	399	FURLONG D.	103,523	0
ERICKSON D.M.	97,106	646	GABAS M.	105,039	1,240
ESTRADA M.	77,403	0	GALLANT C.L.	100,352	639
EUPER V.	161,545	3,315	GALLOWAY J.	86,952	1,349
EVANS A.	111,103	2,388	GAMBLE J.	136,966	0
EVANS J.L.	98,700	1,261	GARDINER G.G.	107,825	777
EVANS J.R.	85,224	1,109	GARDNER J.	110,029	697
EVERELL H.	107,224	337	GARDNER P.	143,464	464
EVINGER P.	88,847	124	GARLOUGH L.	86,802	127
EWASIUK W.	76,822	0	GARRETT R.	76,764	108
FAIRBRIDGE C.	126,573	2,784	GARRIOCH S.	83,942	0
FAIRHURST R.G.	104,653	515	GASTER H.R.	88,853	703
FANG M.	102,104	34	GAULEY K.	117,547	2,034
FANTINIC N.A.	77,766	169	GEBERT M.	94,471	3,751
FARR J.	101,564	1,356	GEHON D.	75,599	5,058
FARRELL H.	76,659	947	GELIN K.	95,857	298
FARRELL S.M.	88,948	6,627	GEYSENDORPHER A.	101,467	764
FAST L.	100,265	2,267	GIBSON C.	142,416	20,309
FAZEKAS A.	92,209	972	GIBSON M.	136,536	2,441
FEARS E.M.	98,103	102	GIGLIOTTI R.	83,511	301
FEDERICO E.	95,036	0	GILES J.	119,992	1,716
FEDOROFF G.	110,336	525	GILFILLAN S.	80,267	879
FELIX N.D.	115,882	527	GILL SA.	76,045	367
FENRICH R.	196,158	2,100	GILL SI.	95,340	883
FERNANDES C.	89,741	0	GILLEY J.	122,346	1,454
FERRABY S.	86,804	2,771	GILLIES J.	75,974	0
FERRARI D.	122,000	1,100	GIN J.	97,721	0
FERRISS J.A.	80,781	2,904	GINTER G.	136,119	2,333
FIELDING J.	117,597	2,560	GIRARD M.A.	144,322	6,835
FILIPCHUK D.	96,190	1,294	GLENN L.	82,381	1,870
FINSTAD B.	77,342	173	GODARD M.	77,661	1,660
FISCHER P.	80,997	1,254	GODINEZ R.	113,131	36
FLEMING G.	147,086	490	GOLDSWORTHY K.	76,510	493
FLOTO S.J.	79,259	1,370	GOODMAN P.	75,180	2,749
FOLEY J.	83,801	1,805	GORDON D.	87,220	2,714
FOLEY M.	76,064	282	GORDON T.	120,854	1,769
FOORT A.	88,391	204	GORMAN K.	148,715	7,760
FORBES I.	124,279	4,142	GORMICAN D.F.	149,404	2,433
FORD D.	94,381	3,225	GOSLING G.	118,995	234
FORMAN J.	107,043	1,746	GOSSIP P.	109,375	0
FORREST L.	99,398	656	GOULD A.	298,100	1,339
FORSTER D.	79,693	165	GOULET J.J.	99,165	2,389
FOWLER J.L.	84,964	2,047	GOVETT D.	255,457	2,968
FOX M.R.	75,723	48	GRAHAM L.	116,560	0
FRANCIS M.J.	194,993	2,689	GRAHN C.	101,904	0

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GRANT D.	84,098	302	HEPHER K.A.	113,202	2,038
GRANT M.	83,390	926	HERBERT S.	102,253	1,186
GRAY J.S.	114,318	601	HERBOSA W.	76,682	0
GRAY S.	91,570	1,399	HERITAGE R.	130,375	202
GRAYSON K.	105,947	2,408	HERTSLET D.	99,713	257
GREEF B.	93,293	682	HESSE P.	78,895	202
GREENE L.	123,909	0	HEUCHERT T.	121,044	2,669
GREER C.A.	84,017	0	HIBBERT L.	110,600	6,127
GREGOIRE J.	80,463	0	HIEBERT B.	78,640	15
GREGSON H.A.	81,538	2,098	HIEBERT K.	100,866	2,068
GREWAL C.	98,947	207	HILL D.	112,864	7,660
GREWAL R.	80,375	0	HILL G.	124,810	0
GROSSE L.	136,254	77	HILL M.	78,399	0
GROSSMAN A.	109,458	288	HILLIAM K.J.	84,830	2,068
GULLETT L.	135,510	3,115	HINDS S.	110,453	5,897
GUNN D.	97,686	0	HINTON M.	107,222	2,926
GUSTAFSON C.L.	81,995	13,361	HIZON E.	94,624	0
GUTICA V.	78,634	1,822	HO C.K.	88,473	0
GUYMER D.R.	88,956	21	HO G.	99,629	34
GWILT M.	103,620	4,340	HO-REWCASTLE A.	113,677	0
HACKETT P.W.	89,507	726	HODGE T.	84,722	4,036
HALCROW S.	80,455	144	HODGINS E.	196,981	2,449
HALE R.	192,222	598	HOEFLOK A.	83,942	0
HALL K.	120,180	3,484	HOLEKSA C.D.	75,837	127
HALL M.	106,393	887	HOLLAND G.	116,887	1,360
HAMILTON R.	81,634	97	HOLLAND S.	125,190	474
HAMILTON T.	125,896	1,857	HOLLEFREUND G.	89,344	2,120
HAN K.	77,521	213	HONEYBUNN K.	92,200	57
HANCOCK C.S.	127,297	3,794	HOOTON A.	142,602	395
HANCOCK M.	128,291	239	HOPKINS D.P.	108,703	169
HANER C.D.	100,132	3,707	HORNE J.	158,448	7,806
HARDMAN G.	82,445	2,783	HORTON C.	84,234	0
HARDY P.	86,416	922	HORVATH J.	77,551	0
HARRINGTON D.	146,386	3,007	HOSKINS B.D.	89,014	255
HARRINGTON S.	154,015	4,487	HOWARD A.	100,110	753
HARRIS J.F.	138,834	1,137	HUBER D.	96,725	1,444
HARRISON L.	85,217	0	HUBER J.	84,593	149
HARRON R.W.	191,500	650	HUGGINS P.	101,926	3,452
HART A.	106,945	194	HUGH J.	90,433	396
HARVEY P.	82,196	80	HUGHES K.	82,176	4,333
HATCHER J.	100,633	1,079	HUI J.	77,947	0
HATTON K.	153,344	0	HUI K.Y.	78,617	452
HAUSCH K.	98,428	169	HUI M.	83,955	4,288
HAYDEN M.	114,499	1,270	HUNDAL K.	83,602	0
HAYWARD G.	100,009	5,715	HUTSON J.R.	80,406	0
HAYWARD T.	96,771	0	HUTTON R.C.	88,543	183
HAZLETT M.W.	101,067	359	HUXLEY K.	106,251	7,590
HEESE R.	84,587	0	HWANG S.	81,916	1,950
HEGINBOTTOM J.	102,910	4,208	IACOBAZZI E.	107,109	4,879
HEINZ E.R.	109,016	2,778	IBBOTSON B.	99,864	2,418
HEISKANEN B.	75,828	345	IRWIN K.	318,733	22,501
HEMBROUGH S.D.	102,034	2,612	ISAAC G.	89,849	1,304
HENDERSON D.	130,201	508	ISAAC T.R.	101,977	5,919
HENNIG I.	129,732	3,603	ISLAM S.	98,187	603

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ISMAEL K.	107,512	0	KAILA-GREWAL I.	86,084	1,180
ISMAGILOVA J.	79,704	0	KAJI J.H.	86,144	0
IVANOV D.	75,020	0	KAJIWARA D.	86,102	466
IVISON M.	83,922	0	KAN C.	117,828	419
JACKLIN D.	87,054	1,120	KAN J.	78,678	594
JACKSON C.C.	84,335	0	KAN R.	104,871	0
JACKSON D.	94,994	16	KANANI R.	77,520	27
JACKSON G.	76,435	632	KARASIUK J.	97,652	299
JACKSON S.D.	83,778	9	KASSAM M.	77,048	230
JAFFRAY G.	88,909	0	KAUFMANN K.	109,533	1,581
JAHN R.	77,751	0	KEGLER B.	112,919	6,522
JANDL R.D.	97,590	320	KEKS L.G.	97,897	1,424
JANSEN A.	91,833	4,650	KELENY R.	100,910	1,249
JANSSEN K.	93,422	1,221	KELLETT T.	103,842	43
JARVIS B.	332,937	13,218	KELLY M.	83,806	1,120
JAVER K.R.	88,374	20	KEMPLING N.	75,695	373
JERICK E.	83,066	17,826	KENDRICK A.	87,654	15
JETTE D.	98,017	2,810	KENNEDY D.	100,835	1,852
JEVONS D.P.	102,709	2,530	KENNEY L.	112,645	2,361
JIA J.	77,738	9	KEOUGH D.	100,873	1,175
JIBSON S.	100,124	173	KHAN S.	102,152	0
JIMENEZ N.	212,830	11,507	KILPATRICK J.	125,024	271
JIVANI K.	98,458	0	KIM H.	87,182	1,068
JIVRAJ R.	124,924	1,463	KIM W.	80,507	878
JOHAL B.	106,918	0	KIMBLE M.	85,317	893
JOHAL C.	75,301	630	KING D.	76,558	0
JOHAL G.K.	117,537	1,905	KIRKHAM R.	153,884	2,617
JOHAL I.S.	78,828	0	KLASSEN M.H.	90,034	2,373
JOHANNESSEN B.	95,252	263	KLOMSTAD H.	77,813	0
JOHANSEN C.A.	77,013	2,225	KLYMCHUK R.	76,550	180
JOHANSEN S.S.	97,763	0	KO E.	80,696	66
JOHE A.	96,353	0	KOENEN A.J.	88,937	3,002
JOHL J.	93,390	1,618	KONG J.	90,467	1,640
JOHNSTON D.	137,110	345	KONING O.	138,484	174
JOHNSTONE D.M.	203,968	5,846	KOSKI M.W.	92,698	0
JOHNSTONE J.	135,144	4,736	KOSTUR J.	93,760	0
JONES B.	77,827	17	KOSTUR S.P.	80,599	0
JONES B.M.	75,644	755	KOUDI N.	86,814	505
JONES D.L.	125,600	0	KOWALIK J.	80,158	0
JONES D.M.	85,327	213	KOWEY B.	94,236	311
JONES J.	77,002	455	KOZAR J.	81,641	2,081
JONES K.	99,117	1,260	KOZYNIK S.	116,636	1,741
JONES R.	123,189	0	KRAKONCHUK K.	84,905	4,674
JORGE C.	90,862	3,700	KRANJC S.	79,782	0
JOSEPH M.	119,963	3,637	KRATCHMER P.	78,284	5,055
JOYCE D.	146,447	6,600	KRUSEL R.	85,264	0
JOYS K.	85,141	15	KUBIK P.	83,521	0
JUDGE J.	105,234	237	KUBRICKA D.	79,621	475
JUNG M.N.	100,770	0	KUCHER L.	111,236	5,137
JUNG S.	81,480	1,369	KULLMAN N.	85,193	91
JUNNILA C.	81,523	214	KUMAR R.	80,508	144
JUTLA H.	143,239	12,930	KUNG M.	93,369	0
KAHLON R.	140,492	53	KUNZER A.	99,170	1,594
KAILA N.S.	126,103	3,834	KUXHOUSE Y.	78,703	421

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
KWAN A.	95,325	1,653	LEWKO A.	87,963	1,544
KWAN H.	79,200	0	LEWKO J.	76,725	187
KWAN J.Y.	128,780	6,353	LEYLAND J.	87,836	165
LABERMEYER J.	101,890	76	LEZICA M.	85,011	1,023
LAI G.	83,429	0	LI A.	134,982	6,028
LAMBERT P.	90,982	5,859	LI A.C.	90,184	0
LANE E.	76,392	705	LI C.	93,113	0
LANG G.	75,312	169	LI E.	108,348	7,719
LANGEVIN Y.	81,370	0	LI R.	92,282	0
LANGTRY P.R.	85,195	1,068	LIEDL R.V.	97,070	136
LAPAIRE D.	118,681	2,022	LILBURN P.	119,206	230
LARKE J.	99,187	1,436	LIM T.	77,031	21
LARSEN P.G.	122,305	45	LIN A.	151,011	2,259
LAU E.	91,675	0	LIN J.	101,215	469
LAUDADIO S.	129,985	3,934	LINDEN M.	80,352	61
LAUPLAND L.	128,915	1,881	LINDEN R.C.	86,557	735
LAURIE C.	83,306	1,031	LINDSAY B.	113,458	877
LAW W.	134,565	13,828	LINTON N.	135,946	4,434
LAWS L.	95,429	366	LINZMEIER J.L.	91,124	1,228
LEACH S.W.	77,270	10	LISE R.	77,656	2,164
LEBRUN D.	111,970	1,590	LIVINGSTON P.	84,196	345
LEBRUN M.T.	104,753	3,334	LO F.	91,394	311
LEE AL.	103,166	604	LOACH A.	182,603	2,243
LEE AN.	144,292	251	LOCHRIE L.F.	96,269	0
LEE B.	80,826	99	LOCKYER D.	76,358	50
LEE D.	110,976	279	LOGUE S.	109,463	102
LEE J.	91,059	343	LOISELLE S.	99,739	160
LEE MAR.	144,366	4,738	LOO A.A.	77,662	1,118
LEE MAY.	86,421	3,258	LOUGHEED G.	89,951	144
LEE MI.	75,169	272	LU C.	84,337	1,098
LEE P.K.	91,394	0	LUCAS S.	204,886	6,133
LEE R.	108,183	144	LUCHIES J.	97,993	63
LEE VIC.	169,324	367	LUFT E.	96,947	3,175
LEE VIN.	77,092	0	LUI E.	93,530	0
LEE-YOUNG D.	76,518	28	LUM W.	76,996	216
LEGGETT K.	81,092	0	LUNDBEK C.	80,082	2,134
LEISHMAN D.	93,992	268	LUONG T.	77,750	472
LEONG J.	90,813	516	LUPTON V.L.	109,899	167
LEONG P.	207,429	1,230	LUSH C.	76,626	48
LEONG SH.	101,462	560	LUXTON B.	132,211	393
LEONG ST.	90,420	998	LYNCH L.	82,795	0
LEPAGE V.	146,470	3,082	MA S.	86,445	1,112
LEROSE J.	138,408	2,182	MA V.	75,828	0
LERVOLD C.	116,049	11,193	MA W.	81,986	0
LESKE M.C.	96,102	0	MACAPINLAC R.	95,949	428
LESTON L.L.	86,605	2,814	MACARTHUR C.	81,228	311
LETKEMAN F.	115,098	4,828	MACFADYEN E.	79,112	58
LETKEMAN N.	115,131	2,143	MACFARLANE W.	144,591	2,564
LEUNG L.	80,601	2,179	MACKAY D.	92,910	5,171
LEUNG S.	89,724	3,114	MACKAY W.D.	88,105	7,063
LEUNG W.W.	101,773	0	MACKINNON C.	87,158	3,072
LEW J.	97,072	367	MACMILLAN A.	127,816	771
LEWICKI C.	108,461	1,768	MACNEIL C.	102,051	355
LEWIS C.	106,496	0	MAGAS U.M.	108,111	793

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MAH J.	92,080	3,764	MCEWEN S.	82,740	696
MAH R.	77,375	888	MC FEE D.	77,703	0
MAIER B.	79,140	5,996	MCGINNIS J.C.	198,981	5,668
MAK L.	131,199	1,965	MCGRATH G.	112,009	1,150
MAK Y.	78,019	1,215	MCILDOON A.	147,089	3,373
MAKAROWSKI R.W.	86,079	0	MCINTOSH S.	87,330	0
MAKHIJANI B.M.	84,049	0	MCKAY F.G.	76,127	9,397
MALYON S.	132,031	457	MCKINNEY T.	94,466	7,412
MAN L.	79,500	216	MCKINNON K.	142,383	254
MAN M.	86,185	1,421	MCLAUGHLIN K.	106,254	1,567
MANN S.	76,404	81	MCLEAN C.	147,094	13,235
MANUEL H.	80,706	2,048	MCLEAN T.	84,779	3,890
MAO Y.	81,987	0	MCLENNAN R.	145,217	5,283
MAR T.T.	112,208	2,754	MCMILLAN PA.	112,871	1,206
MARA M.	117,119	2,559	MCMILLAN PH.	77,339	40
MARCHI J.	139,352	3,321	MCPHERSON R.E.	103,149	415
MARCOTTE B.	79,192	433	MCPHIE D.	97,398	434
MARINI M.	75,839	73	MEADE A.	99,213	2,632
MARION C.	86,594	652	MECKLE W.	90,086	1,034
MAROCCHI R.	96,718	72	MEGALLI A.	149,619	940
MARSH B.	133,335	315	MEHROTARA H.	98,477	1,574
MARSHALL L.	93,942	347	MEIJER G.	101,933	1,690
MARTE A.	80,053	0	MENARD D.	135,814	2,731
MARTIN K.	142,288	3,131	MERALI K.	77,994	6,893
MARTIN M.	104,524	181	METCALFE M.	92,077	0
MARTIN S.	75,154	130	METCALFE T.	83,172	1,053
MARTON F.	94,023	3,374	MEYER C.	99,515	247
MARWICK C.E.	105,350	1,816	MICELI M.	207,544	1,086
MARWICK G.	142,372	737	MICHAEL D.	85,815	469
MASON D.J.	91,116	708	MIKAELSEN R.	96,214	2,411
MATHESON C.	101,662	2,427	MIKKELSEN B.	87,087	1,925
MATHIESON D.	102,393	2,522	MILLER S.	225,908	592
MATSUMURA R.	103,794	1,239	MILNER M.	102,856	743
MATTHEWS L.	174,368	370	MINGO L.	118,164	2,437
MATTHEWS R.	115,637	2,182	MINOGUE C.	334,126	3,870
MAURO J.	81,896	15	MITCHELL S.	80,997	474
MAYEDE G.	76,377	2,540	MITCHNER L.M.	101,442	878
MAZALEK T.	97,450	3,413	MITTON L.A.	207,940	0
MCANDREW J.	99,121	239	MODERA S.	132,675	0
MCATEER A.	118,860	1,308	MOEN G.D.	86,464	245
MCBURNAY K.	91,413	3,933	MOEN R.	151,251	3,714
MCCARTHY M.J.	83,125	0	MOFFAT M.	99,002	326
MCCAULEY S.	99,512	0	MOLLET K.C.	92,338	0
MCCORMACK C.	76,820	0	MOLSTAD L.J.	201,524	0
MCCREERY L.	138,710	2,978	MONTGOMERIE K.	83,258	3,332
MCCUE K.	120,836	1,010	MOORES D.A.	145,461	923
MCCULLOUGH R.	104,200	3,233	MORAN N.	86,696	6,614
MCDANIEL J.	140,973	7,425	MORGAN J.	75,270	651
MCDONALD B.	115,028	1,074	MORIN D.	86,768	0
MCDONALD L.	119,780	1,015	MORLEY L.M.	75,282	176
MCDONALD S.A.	79,922	194	MORO D.	76,799	58
MCDOUGALL L.	211,348	102	MORRALL G.	99,518	625
MCDOUGALL P.	83,948	0	MOSCATO J.	112,260	0
MCEACHRYN T.	89,096	567	MOSLEY G.	85,873	382

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MOZAFFARIAN N.	76,171	755	O'REGAN K.	77,995	314
MUNN K.	94,917	513	O'REGAN M.	84,671	2,697
MUNRO D.	106,755	1,815	O'TOOLE T.M.	81,709	1,808
MUNT K.	78,166	169	OCKENDEN T.	118,792	23,547
MURPHY M.	137,696	2,841	OLDENDORFF G.	103,239	196
MURRAY R.	93,415	3,359	OLIVER J.T.	94,539	1,009
MURRU L.F.	90,496	139	OLLEY L.	134,008	6,472
MUSSON D.	88,745	1,781	OLSTROM L.	90,229	1,670
MUZZIN S.	77,106	204	ONG S.	110,545	2,434
MYERS L.	78,346	1,287	OREA R.	95,725	0
NABATA G.	87,166	889	OSADCZUK S.	99,436	0
NADEAU D.P.	113,311	882	OTTO L.	102,110	3,842
NAMISLO J.	77,890	16,463	OUELLETTE G.M.	249,923	31,720
NANOS L.	79,003	0	OYE G.	100,575	1,004
NARESH K.	85,244	291	PALK S.	99,859	2,303
NASH B.T.	85,993	0	PALTIEL C.	95,669	2,170
NASU A.	81,031	0	PANDA A.	95,615	0
NAVARRO M.	75,012	470	PANTUSA S.	76,408	8
NELSON K.	101,623	2,336	PARKES M.	101,772	2,915
NELSON L.G.	101,300	984	PARKINSON T.L.	87,702	0
NEUDORF B.J.	84,765	0	PARSLOW K.	269,188	3,801
NEWBY D.L.	131,100	282	PASHA N.	82,604	0
NEWMAN B.	102,932	37	PASIEKA K.	83,248	2,889
NEWMAN T.	92,826	60	PASQUALE S.	108,345	874
NEWTON K.	96,581	154	PATEL A.K.	86,676	0
NEWTON M.J.	81,453	2,083	PATEL J.	97,870	313
NEWTON W.A.	115,096	86	PATEL S.	80,243	355
NG C.	88,232	558	PATERSON A.L.	77,394	0
NG H.	146,580	1,441	PATTERSON M.H.	108,649	483
NG JANI.	110,929	0	PAULIK T.J.	126,078	1,174
NG JANN.	87,032	0	PAYNTER E.	117,964	567
NG L.	77,348	0	PEACHEY A.	103,578	318
NG P.	80,143	0	PEARCE C.	103,174	391
NG Y.	84,053	0	PEDERSEN M.E.	93,318	737
NGAI C.	89,422	215	PEEBLES M.R.	94,629	3,584
NGO P.	110,016	2,975	PELLETIER P.	113,879	4,617
NGUYEN J.	116,731	16	PENSATO J.	115,750	294
NICHOLL C.	140,546	2,103	PENTECOST B.	98,306	810
NICK R.	99,261	1,249	PEPA B.	106,971	2,941
NICKASON N.	124,197	2,526	PEREIRA F.	142,494	1,949
NITSCH A.	95,099	327	PEREIRA S.	99,161	611
NOEL D.	141,734	43	PERSCHONKE K.	134,585	340
NORMAN B.	95,235	0	PETCH D.	83,491	2,052
NOUJAIME R.	97,118	576	PHILLIPS D.J.	78,574	0
NOVAK E.	203,933	24,640	PHILLIPS M.	250,460	1,007
NOVAKOVIC G.	83,719	0	PICCHIONI C.	77,845	1,717
NUNN J.	88,909	898	PICKARD G.	147,422	1,963
NUSCHE M.G.	99,320	6,053	PIETRAMALA A.	113,857	137
O'BRIEN MA.	137,234	0	PINIACH P.	99,441	0
O'BRIEN MI.	112,938	2,206	PINILI M.A.	83,942	0
O'BRIEN T.	254,867	1,266	PIRCHER K.	76,436	0
O'BYRNE K.	91,905	21	PLATTEN A.	297,452	4,204
O'CONNOR L.R.	76,337	562	POLLOCK L.M.	108,343	789
O'REGAN D.	80,307	871	PONTALETTA A.G.	78,627	0

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
POOLE K.	106,054	69	REYNOLDS K.L.	75,630	934
POOLE R.	85,623	501	RHIM H.	98,913	0
POP T.	87,641	20	RIBEIRO D.	98,095	338
POPESCU D.	83,831	230	RICH R.	78,738	0
PORT C.R.	105,712	388	RICHER A.P.	90,202	0
PORTER D.C.	106,697	618	RIDDLE C.	125,575	1,854
PORTER J.	99,215	3,658	RIDLEY N.F.	139,911	8,357
PORTERFIELD B.	92,581	0	RINKE C.R.	101,441	8,086
POSYNIAK L.	292,025	12,217	ROBERTSON A.	87,347	808
POTTER M.	75,057	182	ROBERTSON J.	119,003	2,876
POTTERY J.C.	88,916	118	ROBICHAUD D.J.	76,205	3,238
POTTS F.	78,003	184	ROBICHAUD K.	77,252	0
POTTS R.	83,275	11,343	ROBICHAUD P.C.	91,121	10
POULSON L.	76,517	147	ROBINSON C.	76,337	1,602
POWERS R.E.	112,188	1,651	ROBINSON C.F.	77,393	11,895
POZER D.	75,955	11,226	ROBINSON K.	123,949	6,166
PRICE A.	118,197	2,877	ROBINSON M.J.	106,520	0
PRINSLOO I.	190,736	779	ROBSON P.	80,210	30
PRIOR G.K.	393,985	4,553	RODDICK K.	77,232	67
PRIOR W.	89,316	996	ROOT A.	143,391	2,406
PROIETTI B.	75,143	70	ROTHER W.	83,942	0
PRZYBYLSKI M.	160,696	30	ROZAK D.	77,272	0
PULKO M.	89,005	555	RUMBLE G.	135,627	7,925
PURCELL J.	78,053	757	RUSSELL E.	83,488	0
PUTERMAN D.	76,619	1,812	RUSSELL S.B.	81,975	1,353
PUTNEY C.	144,315	4,640	RYAN C.M.	175,582	1,748
QI F.	80,754	0	RYE K.	169,752	2,058
QUAIL B.	98,485	1,050	RYUJIN H.	113,337	69
QUAN M.	75,914	169	SABA J.	111,682	1,042
QUICK A.	95,670	22	SABET S.	81,941	141
QUON C.	77,534	230	SADRA M.	122,028	2,014
RACHEY D.J.	75,638	1,519	SAHOTA H.	110,415	507
RADOS J.	78,013	0	SAITO R.	108,466	49
RADOS T.	143,848	9	SALMAN-MANESH J.	96,431	757
RAFI A.	117,088	3,094	SANDALL G.	80,503	1,061
RAI H.	144,078	7,026	SANDHU K.	81,879	0
RAI K.	79,475	25	SANDILANDS G.	75,466	1,002
RAI S.	103,131	103	SANDRIN F.	78,272	0
RAIKMO P.	81,890	0	SANDRIN R.J.	107,981	507
RAJWANI K.	98,863	1,456	SANGHA H.	79,242	0
RAMSAY L.	85,166	40	SARANCHUK L.	84,522	760
RAPOSO M.	78,268	40	SARTORE J.	98,692	5,485
RASKI J.P.	88,772	0	SAVINS H.	77,952	388
RATCLIFFE K.	110,028	580	SAWCHUK B.	99,953	500
RAW M.	145,510	427	SAWYER A.	91,771	395
RE F.	76,696	361	SAYERS T.	99,987	50
REDMOND L.M.	139,347	880	SCACCIA L.	108,961	0
REED S.M.	94,150	1,465	SCHADEL V.R.	117,942	11,493
REESE J.	91,588	3,770	SCHICK D.	115,301	8,349
REGUSH H.	101,221	2,079	SCHMIDT M.	80,748	40
REILLY K.	99,187	3,184	SCHMIDT V.H.	78,971	943
REIMER D.	138,266	2,690	SCHNEIDER W.	81,045	0
RENNEBERG C.	132,490	5,284	SCHOEMAN H.	125,138	1,621
RENNIE A.R.	87,687	0	SCHUBERT J.	175,319	0

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SCHUCK P.	112,140	737	SODHI J.	105,167	386
SCHULTZ A.	94,443	571	SOO JAN.	85,641	0
SCHURINK R.	90,475	683	SOO JAS.	91,776	1,613
SCLATER R.	86,856	211	SOO T.	82,837	356
SCOTT B.	83,302	211	SOON L.	89,529	0
SCOTT H.A.	84,873	0	SOTHAM J.C.	105,944	885
SCOTT T.	82,977	26	SPEARMAN G.E.	84,038	0
SCULTETY J.	114,588	2,446	SPENCE M.	143,365	4,094
SEAH H.P.	78,745	239	SPENCER C.C.	78,009	0
SEARLE M.L.	76,423	460	SPENCER J.	130,676	2,040
SEARY S.A.	77,812	0	SPENCER S.J.	81,080	126
SEIP T.W.	105,596	2,236	SPINKS P.	107,021	5,278
SENGHERA G.	85,586	1,235	SPRATT M.	116,481	2,915
SENGHERA S.	128,267	8,333	ST AUBIN M.D.	76,362	521
SETTER R.	104,837	818	ST. LOUIS E.	99,489	499
SETTICASI P.	108,772	2,686	ST. PIERRE A.	95,991	118
SHANNON K.	90,441	1,497	STARCEVICH R.	77,252	685
SHAUNTZ A.E.	108,537	939	STASTNY M.	87,362	0
SHAW C.A.	99,011	0	STATTON G.	106,169	2,111
SHAW I.	201,766	4,291	STEELE C.	88,127	572
SHEN R.	109,221	0	STEIRO C.	126,267	923
SHIBATA A.	119,375	350	STEPIEN S.E.	83,712	4
SHING A.	80,927	1,184	STEVENS G.D.	87,445	0
SHOKAR C.	76,752	674	STEWART C.	80,162	1,269
SHOTTON B.	123,329	5,244	STOCKLEY S.L.	83,503	0
SI P.	117,094	1,053	STONNELL B.	177,960	158
SIDHU M.	80,959	292	STORY R.J.	129,677	0
SIDHU M.	79,930	69	STOTT G.	94,848	169
SIEMENS B.	101,393	394	STRONG G.	128,264	207
SILVEIRA N.	84,409	5,432	STUKEL J.J.	80,260	16
SILVEIRA P.	151,248	1,581	STUSHNOFF D.	148,483	0
SILVER C.	76,577	9,084	STYLES D.	84,046	159
SIMISTER J.R.	108,351	2,119	SUE P.	78,226	2,830
SIMONE S.	104,063	2,671	SULLY M.	108,684	1,202
SINGBEIL K.M.	94,715	514	SUM J.Y.	90,441	0
SINGH R.	87,046	1,307	SUN M.	81,230	1,081
SINHA N.	136,114	224	SUN R.	77,954	2,606
SINWAR S.	92,559	0	SUNDARAM S.	83,050	58
SIRDESHPANDE R.	154,867	931	SURINE R.	83,125	0
SKINNER L.	82,620	0	SUSWENDI A.	80,089	1,273
SKYE-MAY V.	77,807	605	SUTHERLAND C.	97,132	477
SLADE I.	112,581	1,635	SUTHERLAND S.	79,557	4,787
SLESSOR D.	88,099	800	SWANSTON K.	86,483	0
SMEYERS M.J.	93,199	18	SZETO V.	85,629	0
SMITH A.	98,680	5,668	SZYMANSKI A.	158,875	188
SMITH DA.	84,160	0	TADEY C.M.	88,597	3,068
SMITH DO.	97,733	1,984	TAM K.	124,750	606
SMITH G.	109,521	1,464	TAM N.	79,627	157
SMITH JE.	83,266	4,653	TAN JA.	164,023	6,904
SMITH JO.	97,643	0	TAN JU.	75,370	0
SMITH P.M.	88,977	236	TANG C.	75,535	1,858
SMITH S.	77,806	300	TANG R.	127,942	167
SMRZ J.	78,076	0	TARASUK J.	204,544	1,152
SO J.	107,065	0	TAY T.	88,339	55

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
TAYLOR A.	75,615	334	VAKHSHOURI K.	86,437	0
TAYLOR D.	80,969	80	VALLEE B.	78,799	415
TAYLOR K.	78,659	298	VAN DER MERWE S.	145,994	2,255
TAYLOR L.T.	126,168	1,703	VAN GRONDELLE A.	119,884	1,524
TAYLOR M.M.	99,850	3,325	VAN HELVOIRT J.	189,249	8,051
TAYLOR N.	218,233	794	VAN ZOOLINGEN E.	86,273	5,763
TAYLOR S.	90,716	73	VANDEKERCKHOVE S.L.	76,751	169
TAZELAAR T.	78,556	169	VANDERWEELE M.M.	144,843	923
TEIFFEL R.	112,854	1,477	VARGA J.J.	83,691	169
TEIMOURI F.	95,645	207	VASQUEZ M.	83,152	169
TEMPLE F.J.	217,669	3,467	VASS C.	82,981	4,031
TENCH R.	160,918	18,869	VAVRIK J.	155,479	445
TENTES S.	75,598	324	VELLESCIG M.	89,371	496
TERAGUCHI L.	137,580	174	VENIER E.	83,281	0
TERMUENDE R.	127,245	706	VERGARA G.G.	80,280	0
TESTINI M.	75,857	43	VICKERS M.J.	88,410	1,001
TETLOW L.	108,305	1,287	VILAC L.D.	86,629	227
TEUBNER R.	106,626	1,486	VILLANUEVA L.B.	86,008	4,803
THICKENS D.	76,518	72	VINCENZI S.	76,491	72
THIESSEN L.	87,379	383	VLAHOVIC G.	78,006	2,404
THIND R.	98,940	345	VOHRADSKY G.	78,900	4,953
THOM J.	117,876	2,574	WADLEY A.	76,003	80
THOMPSON J.	75,549	290	WAGNER C.	77,968	57
THOMPSON M.	99,159	1,399	WAINE N.	82,554	19,190
THOMSON B.	112,044	3,140	WALDE R.I.	83,524	922
TILLYER E.	87,893	368	WALKER C.	106,864	1,419
TODD M.	75,247	522	WANG C.	104,424	1,528
TOMCZAK K.	89,163	432	WANG R.	122,836	1,786
TOMPKINS C.	75,349	0	WANG X.	105,186	0
TONG K.	143,875	1,015	WARD R.	119,734	1,257
TONG L.	109,248	360	WARING R.	126,600	0
TORRES D.	89,200	3,996	WARKENTIN A.	105,920	2,541
TOWELL R.	85,030	2,180	WARNER R.O.	162,667	3,528
TRAN J.C.	78,200	0	WARREN G.	100,678	0
TRAN P.	76,529	0	WASSERMAN H.	100,719	270
TRAVERS J.	115,459	2,582	WATERMAN D.J.	99,043	839
TREBOUNSKIKH A.	77,483	0	WATKINS L.M.	82,898	93
TRENAMAN K.L.	75,291	2,305	WATTS H.	99,603	2,596
TRENDELL B.	95,847	0	WATTS R.O.	75,933	0
TRIPP S.	143,525	1,682	WATTS-CORNALL P.	75,047	47
TSE L.	153,466	1,628	WEAVER D.	118,404	0
TSUI J.W.	124,145	1,299	WEBSTER T.	75,383	5,436
TSUJI B.	77,763	0	WEDEMIRE D.	80,633	566
TSUYUKI A.	95,072	159	WEIGEL B.	112,256	0
TULLOCH J.	85,401	979	WEIGHTMAN M.	79,097	8,814
TURKO D.A.	75,682	11,750	WEISS R.	102,321	2,922
TUZZI M.	79,329	0	WEIST G.	90,096	750
TYERMAN K.	78,681	0	WELFORD G.P.	78,754	0
TYLLER G.	200,002	2,285	WELFORD P.	100,226	820
ULVETEG C.	89,540	0	WELLWOOD M.	79,891	298
UNGER W.	93,568	1,089	WHARRAM A.	94,564	3,076
UNO K.	75,911	118	WHITE B.E.	121,247	1,670
UYESUGI D.	118,044	1,985	WHITE L.C.	96,896	114
VAAGEN E.	143,761	2,242	WHITE R.A.	75,353	205

Remuneration and expenses paid to employees for the year ended December 31, 2013

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
WHITE S.	95,031	472	WOODSKE J.M.	108,511	1,324
WIDEEN S.	77,786	0	WRIGHT K.	99,350	40
WIGGINS S.	127,336	11,469	WRIGHT M.	124,265	5,226
WILCOX D.J.	106,674	2,774	WROE S.	85,147	277
WILKINSON D.	90,120	1,646	WU Q.	87,187	0
WILKINSON T.	80,874	920	WU S.	76,447	737
WILLIAMS M.	84,503	2,788	WU Z.	91,747	1,015
WILLIAMS P.	109,225	1,253	XU B.	95,273	1,985
WILLIAMS S.	75,403	0	YAN M.	92,439	85
WILSON C.	89,571	4,034	YAN S.L.	79,510	0
WILSON D.A.	115,017	6,095	YANG V.	122,750	4,155
WILSON J.M.	75,773	2,187	YAP K.	82,231	0
WILSON M.	82,642	1,224	YELLOWLEY D.	120,318	0
WILSON M.G.	144,765	39	YEN C.	77,446	92
WILSON R.M.	173,961	4,353	YERXA M.B.	142,281	1,054
WING D.	77,274	0	YEUNG CH.	113,515	0
WING-LANTELA D.B.	75,993	2,192	YEUNG CO.	83,555	1,621
WINN K.A.	79,863	0	YEUNG E.	111,241	2,333
WIRCH G.	77,972	69	YEUNG V.	87,523	0
WITSTEN J.J.	76,124	0	YOUNG C.	89,311	1,749
WONG AL.	111,763	15,140	YOUNG M.	82,188	69
WONG AMA.	135,324	6,877	YOUNG SH.	92,470	1,715
WONG AME.	90,068	25	YOUNG ST.	92,185	1,127
WONG A.H.	79,661	0	YOUNG T.	78,999	0
WONG BA.	79,305	871	YPENBURG K.D.	106,865	9,704
WONG BE.	125,732	3,147	YUE M.	79,569	2,268
WONG C.	89,400	0	YUEN D.J.	85,997	1,497
WONG C.M.	81,704	0	YUEN J.	76,941	55
WONG D.	101,594	426	YUNG Y.W.	163,707	6,101
WONG D.K.	105,294	10	ZARYSKI T.	81,207	4,254
WONG EDB.	77,532	108	ZAURRINI M.G.	79,359	0
WONG EDM.	86,665	1,458	ZECH S.	106,187	1,658
WONG F.	86,053	888	ZENAROSA R.	92,490	0
WONG J.	109,906	6,948	ZHAO Z.	105,586	3,100
WONG K.	84,481	0	ZHENG Y.	80,126	0
WONG K.H.	79,672	169	ZHONG J.	81,547	0
WONG K.W.	104,083	1,419	ZORZENONE S.	114,492	1,195
WONG N.S.	108,812	1,530			
WONG P.	83,942	0	RECEIVER GEN. OF CANADA	17,912,632	0
WONG R.	147,380	1,040			
WONG Y.	75,854	650	TOTAL FOR OVER \$75,000	\$ 160,801,339	2,577,730
WOO K.	76,425	0	OTHER UNDER \$75,000	\$ 204,344,726	1,492,447
WOO M.	82,613	1,032			
WOOD J.	88,990	31	GRAND TOTAL	\$ 365,146,065	4,070,177
WOOD J.D.	189,839	1,591			

There were 26 severance agreements made between ICBC and its non-unionized employees during fiscal Year 2013. These agreements represent 3 months to 18 months of compensation.

Remuneration and expenses paid to members of the board of directors for the year ended December 31, 2013

NAME	POSITION	MEETINGS ATTENDED	RETAINERS	MEETINGS FEES	TOTAL REMUNERATION	EXPENSES
BOIVIE C. ¹	BOARD OF DIRECTORS GOVERNANCE COMMITTEE TRANSFORMATION PROGRAM COMMITTEE GOVERNMENT REVIEW COMMITTEE	9 of 9 7 of 7 11 of 11 4 of 5	15,000 3,000	9,075	27,075	NIL
DAVIDSON W.	BOARD OF DIRECTORS AUDIT COMMITTEE INVESTMENT COMMITTEE	9 of 9 4 of 4 9 of 10	15,000 5,000	8,925	28,925	170
FURNEY J. ²	BOARD OF DIRECTORS	NIL	NIL	NIL	NIL	NIL
HORNER B. ¹	BOARD OF DIRECTORS AUDIT COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE GOVERNANCE COMMITTEE GOVERNMENT REVIEW COMMITTEE	9 of 9 2 of 4 11 of 11 7 of 7 3 of 5	15,000 3,000	11,100	29,100	NIL
HOWE M. ¹	BOARD OF DIRECTORS INVESTMENT COMMITTEE HUMAN RESOURCES & COMPENSATION COMMITTEE GOVERNMENT REVIEW COMMITTEE	9 of 9 10 of 10 11 of 11 4 of 5	15,000 3,000	7,575	25,575	378
OLYNYK R. ¹	BOARD OF DIRECTORS AUDIT COMMITTEE INVESTMENT COMMITTEE TRANSFORMATION PROGRAM COMMITTEE	9 of 9 4 of 4 9 of 10 10 of 11	15,000	14,025	29,025	4,049
RAI J.	BOARD OF DIRECTORS HUMAN RESOURCES & COMPENSATION COMMITTEE GOVERNANCE COMMITTEE GOVERNMENT REVIEW COMMITTEE	8 of 9 10 of 11 7 of 7 5 of 5	15,000 3,000	2,100	20,100	162
SHIELDS S.	BOARD OF DIRECTORS HUMAN RESOURCES & COMPENSATION COMMITTEE	9 of 9 11 of 11	15,000	9,075	24,075	NIL
TAYLOR P. ³	BOARD OF DIRECTORS, CHAIR GOVERNMENT REVIEW COMMITTEE	9 of 9 2 of 5	NIL	NIL	NIL	7,372
THORPE R.	BOARD OF DIRECTORS AUDIT COMMITTEE TRANSFORMATION PROGRAM COMMITTEE GOVERNMENT REVIEW COMMITTEE, CHAIR	8 of 9 4 of 4 11 of 11 5 of 5	15,000 3,000	12,825	30,825	6,295
GRAND TOTAL			\$ 140,000	\$ 74,700	\$ 214,700	\$ 18,427

¹ Paid to the maximum of 30 meetings

² Appointed December 11, 2013

³ Resigned December 17, 2013

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A MATSQUI AUTO TOWING LTD	27,352	ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	1,637,131
A & A WONG'S INSURANCE SERVICES LTD	138,953	ABRAHAM ALDEN H, DC	27,100
A & G AUTO BODY REPAIR (2002) LTD	454,487	ABRAHAM INVESTIGATIONS & CONSULTING LTD	37,518
A & J BODY SHOP (1983) LTD	358,664	ABSOLUTE AUTO LTD	591,546
A & M TOWING	25,420	ABSOLUTE BALANCE REHAB	67,757
A & S INSURANCE SERVICES LTD	312,677	ABSOLUTE PHYSIOCARE & SPORTS REHAB	31,534
A & T INSURANCE BROKER LTD	271,743	ABSTRACT GLASS LTD	213,122
A C & D (QUESNEL) INSURANCE SERVICES LTD	571,554	ACCELL AUTOGLASS LTD	186,143
A C & D (SQUAMISH) INSURANCE SERVICES LTD	336,949	ACCENT GLASS WORLD	31,793
A C & D INSURANCE SERVICES LTD	637,648	ACCENTURE INC	8,707,269
A E BERRY LIMITED	143,423	ACCESS POINT INFORMATION CANADA INC	551,668
A J TOWING INC	123,916	ACCESS RECORDS & MEDIA MGMT LTD	68,232
A JETWAY AUTOBODY REPAIR LTD	429,220	ACCESSABLE HOME & PROPERTY SERVICES LTD	36,378
A K AUTOBODY & REPAIR LTD (AK AUTOWORKS)	1,357,590	ACCOST INSURANCE & FINANCIAL CENTRE INC	374,662
A L SOTT FINANCIAL (88TH) INC	601,704	ACCURATE AUTO BODY AND PAINT LTD	1,326,704
A M BUILDING MAINTENANCE LTD	32,625	ACCURATE GAUGE LTD	25,900
A M FORD SALES LTD	71,850	ACE ALDERGROVE COLLISION	56,595
A M STEVENS CONSULTING	56,028	ACE AUTOBODY (CRESTON)	227,941
A R C ACCOUNTS RECOVERY CORPORATION	190,756	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,348,896
A R P COLLISION	339,336	ACH CONSULTING INC	294,543
A T MALCOLM & ASSOCIATES INC	32,298	ACKROYD INSURANCE AGENCIES LTD	419,103
A W JONES INSURANCE SERVICE LIMITED	178,862	ACME JANITOR SERVICE LTD	40,608
A+ AUTO GLASS	28,969	ACR GLASS INC	172,129
A-BEST AUTOBODY & FRAME LTD	634,869	ACTION GLASS INC	27,485
A-CLASS AUTO BODY & PAINT LTD	1,378,381	ACTION MOTORCYCLES INC	27,652
A-PLUS RENT-A-CAR CO LTD	168,518	ACTION PACIFIC ENT LTD	607,507
A-Z EUROPE AUTO CARE (1984) LTD	954,185	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,892,719
A-1 AUTO BODY LTD	698,637	ACTIVE KINETICS INC	129,939
A-1 PAUL'S TRAILER REPAIR LTD	180,932	ACTIVE MOBILITY PRODUCTS LTD	41,648
A-1 UNITY AUTO SERVICE LTD	58,782	ADAMS-BROADWAY INSURANCE SERVICES LTD	288,797
AA COASTLINE AUTO TOWING LTD	25,414	ADEPT'S AUTO BODY	57,822
AA-1 WINDSHIELD AND GLASS	99,688	ADIEL FIXRIGHT COLLISION	47,006
AAA AUTO COLLISION INC	618,181	ADJUSTERS NORTHWEST INC	48,907
AAIM ADJUSTERS LTD	122,911	ADL OCCUPATIONAL THERAPY INC	56,199
AALL GLASS LTD	273,783	ADMIRAL INSURANCE SERVICES (PACIFIC) INC	537,834
ABBA TOWING AND STORAGE (1995) LTD	25,400	ADMIRAL INSURANCE SERVICES (VANC WEST)	192,335
ABBAY COLLISION LTD	2,112,827	ADMIRAL INSURANCE SERVICES INC	220,388
ABBAY MEDICAL SUPPLIES LTD	31,764	ADRIAN'S RV REPAIRS	44,220
ABBOTSFORD GLASS LTD	26,113	ADVANCE COLLISION LTD	3,278,067
ABBOTSFORD TAXI LTD	68,106	ADVANCE ENGINEERED PRODUCTS LTD	129,563
ABBOTSFORD'S MAXIMUM COLLISION LTD	1,459,340	ADVANCE TECH AUTOBODY & PAINT LTD	136,445
ABC AUTO & WINDOW GLASS LTD	400,892	ADVANCE TOWING	97,794
ABERDEEN ASSET MANAGEMENT INC	892,013	ADVANCED MOBILITY PRODUCTS LTD	69,360
ABILITIES NEUROLOGICAL REHABILITATION	39,749	ADVANCED PARKING SYSTEMS LTD	145,629
ABLE AUTO BODY (PENTICTON)	51,967	ADVANTAGE CAR RENTAL LTD	48,202
ABLE AUTO BODY (SURREY) LTD	2,187,157	ADVANTAGE COLLISION CO LTD	1,693,199
ABLE AUTO GLASS LTD (NEW WESTMINSTER)	137,741	ADVANTAGE INSURANCE SERVICES LTD	157,656
ABLE AUTOBODY (NEWTON)	1,008,400	ADVANTAGE SPEECH-LANGUAGE PATHOLOGY LTD	87,223
ABLE TOWING	37,097	ADVANTAGE TOWING	51,928
ABM JANITORIAL SERVICES CO LTD	26,398	AFFINITY INSURANCE SERVICES	120,280
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	3,723,929	AFFLECK HIRA BURGOYNE LLP	951,456
ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	928,675	AFFORDABLE AUTOGLASS	60,825
ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	1,078,617	AGAR PAINT & AUTOBODY INC	472,575

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AGGRESSIVE AUTO TOWING LTD	228,584	ALPINE INSURANCE AGENCIES LTD	250,930
AGS AFFORDABLE GLASS SERVICES LTD	46,685	ALPORT INSURANCE AGENCIES INC	343,746
AIKENHEAD MOSCOVICH & JONES	1,773,300	ALVERSON TAYLOR MORTENSEN & SANDERS	239,327
AIM CEDAR WORKS LTD	61,189	AMBER AUTO BODY	141,512
AINSWORTH KRIS	28,209	AMC EAGLERIDGE INSURANCE SERVICE (2012)	219,687
AL PARKER AUTOBODY	91,370	AMC INSURANCE SERVICE (2008) LTD	150,246
ALASKA HI-WAY AUTO BODY (2004) LTD	3,273,769	AMC INSURANCE SERVICE (2012) INC	251,506
ALASKA HI-WAY AUTO GLASS LTD	179,913	AMC INSURANCE SERVICE LTD	1,081,384
ALBERNI GLASS & MIRROR	76,469	AMC INSURANCE SERVICES (2011) LTD	157,802
ALBERNI TOWING LTD	83,814	AMEC ENVIRONMENT & INFRASTRUCTURE	70,746
ALBERTA HEALTH SERVICES	54,081	AMEX AUTO BODY LTD	324,324
ALBERTS REPAIR SERVICE LTD	26,733	AMIRI ALI DR	54,705
ALDER STREET AUTO BODY LTD	642,714	ANCHOR INSURANCE AGENCIES LTD	257,191
ALDERGROVE A-1 GLASS LTD	233,681	ANDRE'S COLLISION REPAIRS LTD	639,132
ALDERGROVE INSURANCE SERVICES LTD	595,713	ANDRES TRAILER SALES & RENTALS INC	29,671
ALEXANDER HOLBURN BEAUDIN & LANG	2,474,243	ANDY LAL AUTO BODY & PAINTING LTD	26,001
ALIGNED FLOOR COVERINGS INC	38,356	ANDY SORENSEN AUTOBODY & FRAME LTD	603,147
ALL RISK INSURANCE AGENCIES LIMITED	526,707	ANNEX CONSULTING GROUP INC	3,199,504
ALL SEASONS AUTO GLASS	113,689	ANTLE TOWING LTD	54,232
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	2,165,532	ANTON H A DR INC	34,107
ALL WRITE INSURANCE AGENCIES LTD	641,717	ANVIL MOBILE AUTO GLASS (PORT COQUITLAM)	145,514
ALL-WAYS TOWING (KUSTOM TOWING 2009 LTD)	158,315	ANVIL MOBILE AUTO GLASS (VANCOUVER)	147,637
ALL-WEST GLASS BURNS LAKE LTD	107,994	AON HEWITT INC	627,956
ALL-WEST GLASS CHETWYND LTD	73,233	AON REED STENHOUSE INC	701,679
ALL-WEST GLASS FORT NELSON LTD	59,461	AP INSURANCE SERVICES LTD	205,368
ALL-WEST GLASS FT ST JOHN LTD	258,659	APEL MARYANA DR PROFESSIONAL CORP	97,013
ALL-WEST GLASS HAZELTON LTD	67,014	APEX CLEANING SOLUTIONS	28,279
ALL-WEST GLASS HOUSTON LTD	124,167	APEX COLLISION	436,128
ALL-WEST GLASS KITIMAT LTD	206,484	APEX GLASS & SECURITY LTD	134,682
ALL-WEST GLASS PR GEORGE LTD	284,058	APEX INSURANCE SERVICES LTD	921,698
ALL-WEST GLASS PRINCE RUPERT LTD	100,585	APEX SITE WORKS LTD	33,075
ALL-WEST GLASS QUESNEL LTD	198,241	APOLLO CLINIC (THE)	54,782
ALL-WEST GLASS SMITHERS LTD	279,191	APPLE AUTO GLASS (ABBOTSFORD)	393,869
ALL-WEST GLASS TERRACE LTD	279,803	APPLE AUTO GLASS (CASTLEGAR)	238,753
ALL-WEST GLASS VANDERHOOF LTD	71,567	APPLE AUTO GLASS (CHILLIWACK)	279,706
ALL-WEST HERITAGE GLASS LTD	143,105	APPLE AUTO GLASS (DAWSON CREEK)	356,199
ALLCARE AUTO PROTECTION CENTRES	78,214	APPLE AUTO GLASS (NANAIMO)	214,761
ALLCARE PHYSIOTHERAPY & WELLNESS	47,866	APPLE AUTO GLASS (SALMON ARM)	228,172
ALLEGIENT SYSTEMS CANADA INC	162,185	APPLE AUTO GLASS (VERNON)	254,182
ALLENA CHONG INSURANCE AGENCIES LTD	125,090	AR OT REHABILITATION SERVICES INC	628,995
ALLIANCE CONCRETE PUMPS INC	25,794	ARBOR BODY SHOP (1980) LTD	680,501
ALLIED AUTOBODY REPAIR	56,772	ARBUTUS INSURANCE BROKERS	299,115
ALLIED INFORMATION CANADA	135,818	ARBUTUS RV & MARINE SALES LTD	73,897
ALLIED INSURANCE SERVICES INC	2,316,862	ARCHIBALD CLARKE & DEFIEUX (COQUITLAM)	255,905
ALLSET AUTO GLASS LTD	243,451	ARCHIBALD CLARKE & DEFIEUX (PR RUPERT)	351,901
ALLSTAR COLLISION SERVICES LTD	873,151	ARCHIE'S AUTOWRECKING & TOWING	63,558
ALLSTAR HOLDINGS INCORPORATED	70,436	ARI FINANCIAL SERVICES INC	1,324,111
ALLWEST INSURANCE SERVICES LTD	10,135,208	ARIA SOLUTIONS INC	932,437
ALLWEST REPORTING LTD	121,609	ARMSTRONG COLLISION LTD	915,098
ALOUETTE TRANSIT SYSTEMS LTD	37,575	ARMSTRONG PROCESS GROUP INC	28,663
ALPHA PAINT & AUTO BODY LTD	40,747	ARMSTRONG SIMPSON	180,124
ALPINE AUTO BODY LTD	518,405	ARO INC	322,957
ALPINE GLASS WINDOWS & DOORS LTD	260,496	ARROW INSURANCE AGENCY LTD	1,112,474

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ARROWSMITH AUTOMOTIVE	44,395	AZORCAN AUTOBODY REPAIR AND PAINTING	1,057,508
ARTHUR JOHN S DR INC	264,278	B & A AUTO BODY	1,327,314
ARTISTIC AUTO COLLISION LTD	63,519	B & B GLASS	59,196
AS NEW AUTOBODY & GLASS LTD	773,479	B & D AUTO BODY LTD	3,010,774
ASC COLLISION REPAIR (0927638 BC LTD)	814,059	B & H EQUIPMENT LTD	38,263
ASC-AUTOMOTIVE STYLING CENTRE LTD	32,281	B & H VENTURES LTD	55,391
ASHBERRY GLASS & WOODWORKING	39,728	B & M AUTO-CRAFT COLLISION LTD	1,250,469
ASHCROFT INSURANCE ADJUSTERS	49,987	B & M GLASS & RENOVATING LTD	26,436
ASHLEY-PRYCE INTERIOR DESIGNERS INC	67,599	B D MITCHEL PROSTHETIC & ORTHOTIC	31,875
ASPECT SOFTWARE INC	29,611	BABINE TRUCK & EQUIPMENT LTD (PR GEORGE)	48,954
ASSOCIATED ECONOMIC CONSULTANTS LTD	26,831	BACHERI RAFAEL DR INC	28,300
ASSURED ASSISTANCE INC	31,427	BACK IN MOTION FUNCTIONAL ASSESSMENTS INC	429,392
ASTROGRAPHICS INDUSTRIES LTD	320,197	BACK IN MOTION REHAB (COQUITLAM) INC	114,461
AT HOME PHYSIOTHERAPY	81,764	BADRY COLLISION REPAIRS INC	454,823
ATI TRUCK REPAIR LTD	409,214	BADYAL MANINDER DR INC	104,100
ATLIN TLINGIT ECONOMIC LP	31,907	BAILEY MARK DR	33,604
ATTENTION TO DETAIL PAINTING LTD	32,030	BAINS AJEET	26,752
ATTS - AUTOMOTIVE TRAINING & TECHNICAL	58,243	BAJA AUTOBODY LTD	292,369
ATWAL'S INSURANCE & FINANCIAL CENTRE INC	735,969	BAKER MATERIALS ENGINEERING LTD	545,108
ATWATER INSURANCE AGENCY LTD	380,075	BAKER NEWBY LLP	2,005,911
AUDATEX	4,938,645	BALANCE IN MOTION	57,353
AUDY AUTOBODY INC	614,402	BALFOUR AUTOBODY & GLASS LTD	106,255
AUDY FIX AUTO WEST SHORE (AUDY AUTOBODY)	28,022	BANK OF MONTREAL	234,866
AURORA TRUCK CENTRE LTD	86,690	BANK OF NOVA SCOTIA	71,342
AUTO ART COMPLETE REPAIRS LTD	95,366	BANNISTER CHEVROLET INC	1,056,221
AUTO MIND COLLISION REPAIR (BURNABY)	1,078,541	BANNISTER COLLISION & GLASS	485,176
AUTO MIND COLLISION REPAIR (RICHMOND)	2,404,900	BANWAIT DATINDER DR	27,300
AUTO MIND COLLISION REPAIR (SQUAMISH)	951,394	BARE'S PAINT & BODYWORKS	749,813
AUTO MIND COLLISION REPAIR (VANCOUVER)	2,330,999	BARNES CRAIG & ASSOCIATES	224,617
AUTO PLUS INSURANCE AGENCY INC DBA SUSSEX	383,204	BARNES HARLEY-DAVIDSON BUELL	42,281
AUTO SENSE COLLISION LTD	1,458,393	BARNES JACQUELINE	57,708
AUTO STAR COLLISION CENTRE LTD	25,576	BARNES WHEATON (N SURREY) CHEV BUICK GMC	1,379,541
AUTO WEST BMW (MTK AUTO WEST LTD)	69,683	BARON INSURANCE AGENCIES GROUP INC	893,847
AUTO-LAND BODY & MECHANIC LTD	171,029	BASRA JASKARANPAL	108,700
AUTOBODY ONE INC	603,817	BASRA STEVEN	218,950
AUTOCRAFT AUTOBODY	176,873	BAUHINEA PRESS	25,804
AUTOMALL AUTOBODY LTD	2,193,845	BAVARA AUTO HAUS INC	1,405,944
AUTOMASTER AUTOBODY (385585 BC LTD)	72,948	BAVARO AUTO BODY & AUTO GLASS	544,945
AUTOMASTER AUTOBODY LTD	544,182	BAY CITY INSURANCE SERVICES LTD	1,253,942
AUTOSMART COMPLETE REPAIRS & SERVICES INC	411,033	BAYSHORE HEALTHCARE LTD	221,898
AUTOW / B & B TOWING (QUESNEL TOWING LTD)	152,166	BAYVIEW AUTO TOWING (2000) LTD	239,174
AUTOWEST AUTOBODY LTD	342,548	BAYWOOD GLASS INC	132,909
AUTOWORKS COLLISION REPAIR LTD	596,454	BC ADJUSTMENT CORPORATION	43,479
AVALON CARE CENTER	30,938	BC AUTOBODY & PAINTSHOP FIX AUTO BBY	612,158
AVENUE ALIGNMENT & BODY SHOP LTD	801,696	BC COLLISIONS LTD	1,078,659
AVEPOINT CANADA LTD	158,128	BC COMMUNICATIONS INC	46,485
AVERSON CONSULTING LTD	76,752	BC EMERGENCY HEALTH SERVICES	42,512
AVIS RENT A CAR (COQUITLAM)	35,416	BC HYDRO	1,126,151
AVIS RENT A CAR (NEWTON)	32,367	BC MEDEQUIP HOME HEALTHCARE LTD	925,967
AVIS RENT A CAR (SURREY-KING GEORGE)	298,854	BCAA INSURANCE AGENCY LTD	15,811,706
AVIS RENT A CAR (VANC-SW MARINE)	63,758	BCAA ROAD SAFETY FOUNDATION	46,530
AVISCAR INC	96,960	BDO CANADA LLP	43,168
AXIS INSURANCE MANAGERS INC DBA WINRAM	308,696	BEATON TRUDY	38,827

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BECK COLLISION SERVICES (LANGLEY)	969,611	BMC SOFTWARE CANADA INC	1,232,000
BECK ROBINSON & COMPANY	378,832	BMS INTEGRATED SERVICES INC	103,699
BECKMAN JEFF H DR	90,650	BMT GROUP SERVICES LTD	158,479
BEE JAY AUTO WRECKING & TOWING	103,533	BOB'S BARRIERE GLASS	91,605
BEGBIE GLASS CO LTD	71,483	BODO MOTORS AUTOMOTIVE SERVICES LTD	1,086,765
BEINDER DAVID	36,147	BODY-PLUS COLLISION REPAIR LTD	420,639
BEL AIR TAXI LTD	75,290	BODYCRAFT COLLISION LTD	1,041,551
BELL CANADA	713,042	BODYFIT REHABILITATION SERVICES	98,166
BELL DESMOND DR	87,708	BONIFACE CONSULTING	235,563
BELMONT COLLISION (1975) LTD	1,511,790	BONNY'S TAXI LTD	58,775
BELRON CANADA INC	102,593	BOORMAN INVESTMENT CO LTD	125,947
BEN AUTO BODY LTD	131,595	BORDEN LADNER GERVAIS LLP	1,963,347
BEN'S TOWING & AUTO WRECKING LTD	179,334	BOTTOMLINE TECHNOLOGIES (CANADA) INC	418,296
BENJAMIN TOWING CORP (COQUITLAM)	42,639	BOUGHTON LAW CORPORATION	89,796
BERK'S INTERTRUCK LTD	35,270	BOWEN ISLAND INSURANCE AGENCIES LTD	157,319
BERK'S TOWING	28,490	BOYD AUTO BODY & GLASS (ABBOTSFORD)	832,509
BERNARD & PARTNERS	1,090,727	BOYD AUTO BODY & GLASS (LANGLEY)	876,595
BERNIES CUSTOM AUTO BODY	35,143	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	1,090,414
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	62,755	BOYD AUTO BODY & GLASS (NEW WEST)	1,025,577
BEST AUTO BODY & PAINT LTD	588,844	BOYD AUTO BODY & GLASS (SOUTH VANC)	1,434,382
BEST CHOICE COLLISION LTD	353,621	BOYD AUTO BODY & GLASS (SURREY)	1,475,733
BEST-VALU GLASS 2001 INC	271,699	BOYD AUTO BODY & GLASS (VIC-JOHN ST)	958,699
BESTLOOK AUTOGLASS LTD	30,246	BOYD AUTO BODY & GLASS (VIC-SOOKE)	670,025
BESTWAY AUTO BODY LTD	679,616	BOYD AUTOBODY & GLASS (RICHMOND)	847,630
BETA AUTO BODY SERVICES LTD	497,059	BOYDEN VANCOUVER	43,439
BFL CANADA INSURANCE SERVICES INC	560,311	BOYLE MARC R DR INC	293,819
BHOPAL REHABILITATION CONSULTING	32,193	BOYLEY AUTO BODY	76,389
BIG CITY'S AUTO BODY LTD	500,492	BOZARTH WILLIAM, MD	35,114
BIG RIG COLLISION & PAINT LTD	1,182,373	BRADDAN PRIVATE HOSPITAL	51,056
BIG RIG GP LTD	112,944	BRAID INSURANCE AGENCIES LTD	43,083
BILL HARTLEY INSURANCE SERVICES LTD	123,388	BRANDALLIANCE (BC) INC DBA WILSON INT'L	49,847
BILL HOWICH CHRYSLER LTD	33,416	BRAR GURPAL SINGH	57,640
BILL'S HEAVY DUTY ENTERPRISES (2004) LTD	143,045	BRC GROUP (BIG RIG COLLISION CALGARY)	71,462
BILL'S TRUCKING LTD	48,858	BRIAN GIBBARD LAW CORP	54,289
BIO SOLUTIONS INC	446,231	BRIAN JESSEL BMW/SUBARU	112,074
BIOVENTUS CANADA ULC	30,720	BRIAN'S GLASS	97,592
BISHOP PAUL B DR	190,739	BRIDGE LAKE TOWING	61,808
BISMARCK COLLISION FACILITY (SRAG HLDGS)	855,012	BRIDGEPORT COLLISION LTD	659,390
BK DANCEY INVESTIGATION SERVICES	34,145	BRIDGEVIEW INSURANCE CENTRE LTD	199,933
BKV ENTERPRISES LTD	30,026	BRITANNIA AGENCIES (1986) LTD	245,529
BLACK & MCDONALD LIMITED	123,575	BROADWAY STATION WELLNESS CENTRE	28,072
BLACK TOP CABS LTD	37,396	BROCO AUTO GLASS (ABBOTSFORD)	122,804
BLACKROCK ASSET MANAGEMENT CANADA LTD	1,352,690	BROCO AUTO GLASS (CHILLIWACK)	25,679
BLAINE'S AUTOBODY & PAINT	33,314	BROCO AUTO GLASS (COQUITLAM)	392,690
BLAIR MACKAY MYNETT VALUATIONS INC	51,489	BROCO AUTO GLASS (KAMLOOPS)	260,078
BLASBERG BRUCE DR INC	34,815	BROCO AUTO GLASS (KELOWNA)	117,350
BLASKOVICH CHIROPRACTIC	27,717	BROCO AUTO GLASS (NEWTON)	376,841
BLOCK 81 HOLDINGS LTD	1,319,235	BROCO AUTO GLASS (PORT KELLS)	259,794
BLOOMBERG FINANCE LP	138,209	BROCO AUTO GLASS (VANCOUVER-HASTINGS)	116,641
BLUE CHIP JANITORIAL	33,306	BROCO AUTO GLASS (VANCOUVER-KINGSWAY)	372,846
BLUE CHIPS COLLISION REPAIR	1,070,441	BROCO AUTO GLASS (VICTORIA-DOUGLAS)	207,753
BLUEBIRD CABS LTD	60,927	BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	633,417
BM LOGISTICS INC	43,140	BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	488,099

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	187,377	CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	39,543
BROCO AUTO GLASS & UPHOLSTERY (NANAIMO)	336,879	CAMPBELL BURTON & MCMULLAN	752,771
BROCO AUTO GLASS & UPHOLSTERY (NORTH VAN)	475,392	CAMPBELL FROH MAY & RICE LLP	438,102
BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	522,926	CAMPBELL RIVER GLASS 2009 LTD	26,755
BROCO AUTO GLASS & UPHOLSTERY (SW MARINE)	312,356	CAMPBELL SAUNDERS & COMPANY	63,365
BROCO GLASS (SURREY)	352,896	CAN AM MOBILITY	25,221
BROOKFIELD (BOPC) INC	343,159	CANADA POST CORPORATION	3,910,262
BROOKS KEVIN	45,865	CANADA SAFEWAY LTD	62,439
BROTHERS AUTOBODY REFINISHERS LTD	702,949	CANADIAN CAR & TRUCK RENTAL (MACKIE BROS)	122,579
BROTHERS INSURANCE AGENCY LTD	816,984	CANADIAN TIRE	33,923
BROWN BROS AGENCIES LIMITED	267,651	CANDAN RV CENTRE (TRAVELAND RV RENTALS)	62,793
BROWN BROS FORD SALES	30,286	CANIL ROY G DR CHIROPRACTIC INC	49,950
BROWN ROBIN B - P ENGINEERING	124,249	CAPGEMINI FINANCIAL SERVICES CANADA INC	3,308,656
BROWNRIDGE & COMPANY INSURANCE SERVICES	650,640	CAPILANO VOLKSWAGEN AUDI INC	25,543
BRUNETTE INSURANCE AGENCIES LTD	524,906	CAPITAL AUTO GLASS (DUNCAN)	45,714
BRYAN & COMPANY LLP	169,952	CAPITAL GLASS (COURTENAY)	165,529
BRYAN'S AUTO BODY (SQUAMISH) LTD	438,860	CAPITAL WEST INSURANCE AGENCIES INC	211,148
BUDGET GLASS LTD	161,604	CAPITAL WEST INSURANCE SERVICES (SURREY)	239,500
BUDGET RENT A CAR OF BC LTD	148,147	CAPITAL WEST INSURANCE SERVICES LTD	773,281
BUDGET RENT-A-CAR (VICTORIA-HARRIET RD)	42,832	CAPRI INSURANCE SERVICES LTD	7,078,346
BUDGET RENT-A-CAR OF BC LTD (BURNABY)	32,872	CAPTURE FUNCTION CONSULTING INC	29,830
BULKLEY VALLEY INSURANCE SERVICES LTD	817,647	CARE CONCERNS LTD	75,359
BULLET AUTO GLASS & ACCESSORIES	110,317	CARE POINT MEDICAL CENTRE	37,356
BUNTAIN INSURANCE AGENCIES LTD	829,530	CARE RIGHT HOME CARE SERVICES	37,889
BURNABY AUTO BODY 1986 LTD	56,301	CARE TOWING (1991) LTD	37,016
BURNABY KAWASAKI RETAIL LTD	69,123	CARFRA & LAWTON	1,996,145
BURNABY PHYSIO & WELLNESS	36,267	CARIBOO CHEVROLET PONTIAC BUICK GMC LTD	42,366
BURNABY SQUARE ORTHOPEDICS & SPORTS	36,612	CARIBOO COLLISION REPAIRS LTD	120,804
BURNETT ALASTAIR	124,519	CARIBOO FORD LTD	30,889
BURNS FITZPATRICK ROGERS SCHWARTZ	461,103	CARIBOO TOWING (DOWNTOWN SERVICE)	70,597
BURNS PETER T, QC	89,016	CARRUTHERS & COMPANY	553,602
BURRARD AUTO METAL LTD	41,875	CARSON INSURANCE BROKERS LTD	392,588
BURRARD AUTOSTRASSE COLLISION LTD	3,639,091	CARSON SCOTT DR CHIROPRACTIC CORP	25,150
BUSY BEE INSTALLATIONS	30,784	CARSTAR 360 ABBOTSFORD (360 COLLISION)	827,618
BUZZ'S AUTOBODY LTD	2,518,753	CARSWELL	69,972
C & C INSURANCE AGENCIES LTD	606,485	CARTER AUTOBODY (0977109 BC LTD)	168,739
C & J REBEL ENTERPRISES LTD	48,547	CARTER BODY & FRAME LTD	463,464
C & K COLLISION (CHANG KWONG AUTOBODY)	200,590	CARTER CHEVROLET CADILLAC (NORTH SHORE)	835,722
C & R TRUCK WEST LTD	1,555,589	CARTER CHEVROLET CADILLAC BUICK GMC LTD	1,868,451
C G COYLE & ASSOCIATES INC	605,162	CARTER HONDA	65,910
C P AUTOBODY LTD	94,825	CASCADE INSURANCE AGENCIES (BURNABY) INC	922,334
C R NO 1 AUTO BODY LTD	1,140,571	CASEGEN TECHNOLOGIES LTD	120,000
C&D INSURANCE SERVICES LTD	175,924	CASEY JASON DR	29,700
C-ME PEDESTRIAN REFLECTORS	25,982	CASEY LAW OFFICES	503,254
CA CANADA COMPANY	422,267	CASMAN INSURANCE AGENCY & FINANCIAL GROUP	529,279
CACTUS COLLISION & PAINT INC	939,193	CASSADY & COMPANY	1,675,536
CALAMOS ADVISORS LLC	261,736	CASTLE GLASS & WINDSHIELD LTD	80,236
CALDWELL PARTNERS INTERNATIONAL INC	54,023	CATHAY PACIFIC INSURANCE AGENCY LTD	85,392
CALEA LTD	142,339	CAVE & COMPANY	1,292,267
CALIFORNIA SHOCK TRAUMA AIR RESCUE	44,960	CAVERLY SANDRA - CONSULTANT	50,029
CALLA STRATEGIES	31,822	CB'S AUTOTECH COLLISION & AUTOBODY REPAIR	912,267
CAM CLARK FORD LINCOLN LTD	869,119	CBI HEALTH CENTRE	99,171
CAMERON DONALD A DR INC	39,136	CBI HEALTH CENTRE (DUNCAN-YORK RD)	53,208

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CBI HEALTH CENTRE (LANGFORD)	54,745	CIBC-GLOBAL TRANSACTION BANKING	115,148
CBI HEALTH CENTRE - NANAIMO AQUATICS	41,496	CICI AUTO GLASS	80,844
CBI HEALTH GROUP (NANAIMO)	352,655	CIRA MEDICAL SERVICES INC	2,768,236
CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	45,617	CIRCUIT FRAME & SUSPENSION LTD (BOYD-COQ)	1,361,067
CBI PHYSIOTHERAPY & REHAB (BURNABY)	50,832	CIS INSURANCE BROKERS LTD	263,902
CBI PHYSIOTHERAPY & REHAB (COQUITLAM)	142,135	CISCO WEBEX LLC	47,147
CBI PHYSIOTHERAPY & REHAB (RICHMOND)	116,697	CISION CANADA INC	36,220
CBI PHYSIOTHERAPY & REHAB (SURREY)	170,023	CITY GLASS & WINDSHIELD SHOP LTD	109,472
CBI PHYSIOTHERAPY & REHAB (VICTORIA)	64,806	CITY OF ABBOTSFORD	312,151
CBI SPORT & SPINE HEALTH CENTRE	57,869	CITY OF BURNABY	675,286
CBRE LIMITED	2,736,357	CITY OF CHILLIWACK	163,817
CCI GROUP INC	37,777	CITY OF COQUITLAM	634,161
CCL LABEL, A DIV OF CCL INDUSTRIES LTD	414,406	CITY OF COURTENAY	126,536
CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	50,436	CITY OF DUNCAN	30,935
CEDARS-SINAI MEDICAL CENTRE	31,412	CITY OF FORT ST JOHN	46,165
CELLTEX COLLISION REPAIRS LTD	241,255	CITY OF GREENWOOD	48,329
CENTENNIAL AUTO BODY & GLASS LTD	256,361	CITY OF KAMLOOPS	455,890
CENTRAL AGENCIES LTD	539,406	CITY OF KELOWNA	307,100
CENTRAL CITY INSURANCE SERVICES INC	211,979	CITY OF LANGFORD	76,191
CENTRAL PARK PHYSIOTHERAPY & SPORTS	57,493	CITY OF LANGLEY	132,147
CENTRAL VALLEY INSURANCE SERVICES LTD	50,021	CITY OF NANAIMO	204,289
CENTURY COLLISION (DAI SUN AUTO GROUP)	397,422	CITY OF NELSON	28,727
CENTURY GLASS (85) LTD	401,757	CITY OF NEW WESTMINSTER	651,382
CERIDIAN CANADA LTD	44,666	CITY OF NORTH VANCOUVER	1,074,205
CERNA COLLISION LTD	473,664	CITY OF PARKSVILLE	38,385
CHAIRLINES	29,112	CITY OF PENTICTON	98,001
CHAMBERS OLSON LTD	400,316	CITY OF PORT COQUITLAM	247,806
CHAMPION CHEVROLET LTD	418,194	CITY OF PRINCE GEORGE	154,555
CHANG PETER DR CHIROPRACTIC	30,950	CITY OF RICHMOND	630,585
CHAP'S AUTO BODY LTD	864,484	CITY OF SURREY	1,002,246
CHAREST REPORTING INC	98,669	CITY OF TRAIL	62,579
CHARLESWORTH INSURANCE SERVICES LTD	778,534	CITY OF VANCOUVER	1,518,208
CHARLIES COLLISION & PAINT INC	602,206	CITY OF VERNON	88,724
CHARLTON INSURANCE AGENCIES LTD	226,178	CITY OF VICTORIA	291,016
CHAS & ASSOCIATES CONSULTING INC	71,343	CJ'S TOWING (1168142 ALBERTA LTD)	25,604
CHASE AUTO & WINDOW GLASS LTD	128,985	CKR GLOBAL INVESTIGATIONS	979,152
CHECKWELL DECISION CORPORATION	43,823	CLAIMSPRO INC, AN SCM COMPANY	846,828
CHEMO RV SALES & SERVICE LTD	67,743	CLARK AUTO BODY LTD	143,971
CHEN HUAN-WEI DR	54,350	CLARK WILSON LLP	27,379
CHERNICK GRANT M P DR INC	43,406	CLASSIC COLLISION LTD	691,489
CHESHIRE HOMES SOCIETY OF BC	42,193	CLASSIC GLASS & AUTO	460,752
CHETWYND AUTO BODY 1994 LIMITED	376,653	CLASSIC IMAGE AUTOBODY	322,562
CHETWYND GLASS	150,817	CLASSIC LIFECARE LTD	205,239
CHILCOTIN TOWING 1998	29,142	CLASSIC TOWING COMPANY	174,530
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	230,558	CLAYMORE COLLISION LTD (BOYD-POCO)	2,021,508
CHILLIWACK INSURANCE AGENCIES LTD	326,039	CLAYTON TOWING	37,441
CHOICE INSURANCE SERVICES INC	539,878	CLEAR MARKETING INC	36,829
CHOMICKI BARIL MAH LLP	28,685	CLEAR VIEW GLASS & UPHOLSTERY LTD	202,202
CHOW ANDY DR	52,450	CLEAR-VIEW GLASS (PRINCE GEORGE)	238,429
CHRISTENSEN COLLISION & AUTO DETAIL	673,997	CLEARBROOK GLASS 2007 LTD	200,941
CHRISTIAN KEITH DR	38,868	CLEARWATER GLASS LTD	117,919
CHRISTIE-PHOENIX (VICTORIA) LTD	244,483	CLEARWATER TOWING LTD	35,138
CHUCK JUNG ASSOCIATES	408,091	CLEARWAY RENTALS INC	69,978

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CLEARY INSURANCE AGENCIES LTD	119,616	COOKSON MOTORS LTD	67,308
CLIFF'S TOWING LTD	62,011	COPART AUTO AUCTIONS	291,316
CLOVER COLLISION REPAIRS (1991) LTD	50,725	COQUITLAM AGENCIES (1982) LTD	326,791
CLOVER TOWING LTD	950,679	COQUITLAM CUSTOM COLLISION CENTRE LTD	100,407
CLOVERDALE AUTO METAL (1979) LTD	551,465	COQUITLAM TOWING & STORAGE CO LTD	661,062
CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	76,372	CORE AUTOBODY & REPAIR LIMITED	245,777
CMLS FINANCIAL LTD	119,192	CORNERSTONE ADJUSTERS INC	145,691
CMW INSURANCE SERVICES LTD	81,884	CORONATION INSURANCE AGENCIES LTD	732,277
CO-OPERATORS INSURANCE (THE)	5,528,671	CORPORATE CLASSICS CATERERS	55,997
COACHE COLLISION LTD	2,181,550	CORPORATE EXECUTIVE BOARD	54,654
COACHWERKS AUTOMOTIVE RESTORATION	105,145	CORPORATION COMPUWARE DU CANADA	268,232
COAST CAPITAL INSURANCE SERVICES LTD	6,916,659	CORPORATION OF DELTA	240,062
COAST CLAIMS SERVICE LTD	357,628	CORVETTE SPECIALTIES LTD	294,768
COAST MOUNTAIN BUS COMPANY LTD	1,074,836	COSMOS AUTOCARE (COSMIC COLLISION LTD)	619,253
COAST MOUNTAIN CHEVROLET OLDSMOBILE LTD	44,824	COTTONWOOD AUTO BODY LTD	1,115,479
COAST REPORTING SERVICES	188,055	COTTONWOOD RV SALES & SERVICE LTD	60,004
COASTAL COMMUNITY INSURANCE SERVICES	3,741,335	COURTENAY COLLISION SERVICES LTD	288,176
COASTAL HAND CLINIC	41,505	COWICHAN COLLISION LTD	613,347
COASTLINE TOWING	98,057	COWICHAN TOWING LTD	38,332
COBBLE HILL COLLISION CORPORATION	114,676	COX & PALMER	43,523
COGHLAN JOHN K DR	27,027	COYOTE COLLISION LTD	830,933
COGNI CARE INC	45,275	COZENS WIENS LLP	366,678
COHEN DOUGLAS DR PSYCHOLOGICAL SERVICES	48,711	CRAFTLINE COLLISION	55,207
COLD COUNTRY TOWING & TRAFFIC CONTROL	34,944	CRAFTSMAN COLLISION (1981) LTD (ABB-CTR)	1,843,210
COLEMAN DOUGLAS DR	42,575	CRAFTSMAN COLLISION (1981) LTD (ABB-WEST)	801,658
COLLIERS MACAULAY NICOLLS INC	182,573	CRAFTSMAN COLLISION (1981) LTD (BBY-1ST)	1,451,606
COLLINGWOOD INSURANCE CENTRE INC	328,560	CRAFTSMAN COLLISION (1981) LTD (CAMBIE)	2,341,225
COLLINGWOOD WELLNESS INC	74,747	CRAFTSMAN COLLISION (1981) LTD (CHILLWCK)	1,196,044
COLLINS MANUFACTURING COMPANY LTD	122,734	CRAFTSMAN COLLISION (1981) LTD (COLWOOD)	1,663,629
COLLISION ANALYSIS LTD	100,777	CRAFTSMAN COLLISION (1981) LTD (COQUIT)	1,566,365
COLUMBIA COLLISION REPAIRS LTD	1,305,035	CRAFTSMAN COLLISION (1981) LTD (KELOWNA)	1,622,276
COLUMBIA GLASS (1972) LTD	99,523	CRAFTSMAN COLLISION (1981) LTD (LANGLEY)	2,180,907
COLUMBIA PACIFIC CONSULTING GROUP INC	829,840	CRAFTSMAN COLLISION (1981) LTD (METROTWN)	2,225,053
COLUMBIA SPEECH AND LANGUAGE SERVICES INC	194,158	CRAFTSMAN COLLISION (1981) LTD (MPL RDG)	2,814,723
COLUMBIA TOWING LTD (GOLDEN)	30,861	CRAFTSMAN COLLISION (1981) LTD (NANAIMO)	1,587,596
COLUMBIA TOWING LTD (REVELSTOKE)	102,107	CRAFTSMAN COLLISION (1981) LTD (NEWTON)	1,708,544
COMFORT KEEPERS (NORTH VANCOUVER)	28,936	CRAFTSMAN COLLISION (1981) LTD (NV-WEST)	2,589,114
COMFORT KEEPERS (VANCOUVER)	25,758	CRAFTSMAN COLLISION (1981) LTD (PORT COQ)	2,125,992
COMMERCIAL ELECTRONICS LTD	65,813	CRAFTSMAN COLLISION (1981) LTD (PT MOODY)	1,663,293
COMMIT AUTOBODY & REPAIR (2012) LTD	491,089	CRAFTSMAN COLLISION (1981) LTD (RICHMOND)	2,716,512
COMMUNITY THERAPISTS (1998) INC	2,847,452	CRAFTSMAN COLLISION (1981) LTD (S SURREY)	2,446,996
COMOX VALLEY DODGE CHRYSLER JEEP LTD	413,977	CRAFTSMAN COLLISION (1981) LTD (SCOTT RD)	2,717,425
COMPETITION GLASS CO LTD	103,066	CRAFTSMAN COLLISION (1981) LTD (VAN-MAIN)	2,421,355
COMPLETE REHAB & WELLNESS SERVICES	123,336	CRAFTSMAN COLLISION (1981) LTD (VIC-BRDG)	1,864,794
COMPUGEN INC	533,283	CRAFTSMAN COLLISION (1981) LTD (VIC-ESQU)	1,037,943
CONCERT REAL ESTATE CORPORATION	87,063	CRAFTSMAN COLLISION (1981) LTD (WEST KEL)	800,273
CONCERT REALTY SERVICES LTD	474,058	CRAFTSMAN COLLISION (1981) LTD (WLNUT GR)	2,097,107
CONNELL D G DR	60,110	CRAFTSMAN COLLISION LTD (NV-EAST)	2,241,322
CONNOR CLARK & LUNN INVESTMENT MGMT LTD	1,365,477	CRAFTSMAN COLLISION LTD (VANC-POWELL ST)	1,734,729
CONSOLIDATED CIVIL ENFORCEMENT BC INC	193,912	CRAFTSMAN COLLISION LTD (VANC-6TH AVE)	4,201,159
CONTINENTAL AUTO BODY LTD	132,940	CRAIG WILLIAM H DR	47,600
COOKSON INTERNATIONAL TRUCKS INC	31,941	CRANBROOK GLASS	99,587
COOKSON MOTORS IDEALEASE LTD	30,891	CRASHPAD COLLISION SERVICES LTD	180,205

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CRAWFORD & COMPANY (CANADA) INC	110,553	DAVID MORSE & ASSOCIATES	30,454
CRAWFORD ADJUSTERS CANADA INC	38,943	DAVIE & ASSOCIATES	788,990
CREATIVE MOBILITY PRODUCTS INC	60,176	DAVIES PARK AND ASSOCIATES	34,352
CREATIVE THERAPY CONSULTANTS	321,768	DAVIS LLP	220,912
CRESTON CLASSIC GLASS & TRIM	34,259	DAWSON CREEK COLLISION	1,572,253
CRESTON TRUCK SERVICE LTD	36,623	DAWSON GROUP ENTERPRISES	63,310
CRESTON VALLEY ADAPTATIONS	32,988	DAY AND NIGHT TOWING & AUTOWRECKING	66,361
CRESTON VALLEY INSURANCE SERVICES LTD	683,337	DAYTONA MOTORSPORTS (VANCOUVER)	26,287
CROCKETT CONSULTING INC	30,655	DCT CHAMBERS TRUCKING LTD	120,927
CROSSMAN MARK W DR INC	235,946	DEACONESS HOSPITAL	48,201
CROSSROADS PHYSIOTHERAPY & MASSAGE	37,239	DEAN NEUMANN PLC	539,318
CROWN CORPORATION EMPLOYERS' ASSOCIATION	43,000	DEARBORN MOTORS LTD	116,789
CROWN GLASS LTD	285,877	DECO PLUS PAINTING AND CONTRACTING LTD	30,630
CROWN PACIFIC COLLISION & SALES LTD	38,358	DEEPAK BHASIN PHYSICAL THERAPIST CORP	44,212
CRYSTAL GLASS CANADA LTD (CRANBROOK)	140,865	DEL ORO TOWING LTD	306,470
CRYSTAL GLASS CANADA LTD (FERNIE)	123,426	DELCAN CORPORATION	29,836
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	336,465	DELGIGLIO PHIL	31,676
CRYSTAL GLASS CANADA LTD (KEL-BYLAND)	184,318	DELOITTE LLP	1,247,184
CRYSTAL GLASS CANADA LTD (KEL-HARVEY)	136,148	DELTA SUNSHINE TAXI (1972) LTD	67,194
CRYSTAL GLASS CANADA LTD (KEL-PANDOSY)	190,767	DEN'S LADYSMITH COLLISION CENTRE INC	164,096
CRYSTAL GLASS CANADA LTD (LANGLEY)	262,728	DENCO CYCLE 2002 INC	29,225
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	174,636	DENTIQUE PAINTLESS DENT REPAIR	26,891
CRYSTAL GLASS CANADA LTD (NEW WEST)	119,139	DESERT REGIONAL MEDICAL CENTER	31,155
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	397,932	DESIGN ROOFING & SHEET METAL LTD	31,836
CRYSTAL GLASS CANADA LTD (QUESNEL)	233,789	DESTINATION TOYOTA BURNABY	1,781,916
CRYSTAL GLASS CANADA LTD (RICHMOND)	149,367	DEVON TRANSPORT LTD	26,258
CRYSTAL GLASS CANADA LTD (SALMON ARM)	122,190	DEVON TRANSPORT LTD (BUDGET-CAMPBELL RIV)	53,773
CSA INVESTIGATIONS	76,029	DEVON TRANSPORT LTD (BUDGET-CASTLEGAR)	31,772
CTC RESOURCES LTD	112,086	DEVON TRANSPORT LTD (BUDGET-COURTENAY)	105,380
CULLEN GARY - CULLEN CONFLICT RESOLUTION	49,038	DEVON TRANSPORT LTD (BUDGET-CRANBROOK)	109,288
CUMBERBIRCH INSURANCE AGENCY LTD	98,976	DEVON TRANSPORT LTD (BUDGET-DUNCAN)	168,578
CUNDARI SEIBEL LLP	2,175,502	DEVON TRANSPORT LTD (BUDGET-KAMLOOPS)	745,802
CUNNINGHAM LINDSEY CANADA LIMITED	36,186	DEVON TRANSPORT LTD (BUDGET-KELOWNA)	693,515
CUSHMAN & WAKEFIELD LEPAGE INC	26,019	DEVON TRANSPORT LTD (BUDGET-NANAIMO)	300,027
CUT THUMB GLASS LTD	109,634	DEVON TRANSPORT LTD (BUDGET-NELSON)	58,002
CUTBANKS AUTOBODY & GLASS LTD	710,184	DEVON TRANSPORT LTD (BUDGET-PARKSVILLE)	102,893
D & B CUSTOM PAINTING LTD	32,295	DEVON TRANSPORT LTD (BUDGET-PENTICTON)	195,525
D & K BODY SHOP CO LTD	116,126	DEVON TRANSPORT LTD (BUDGET-PORT ALBERNI)	62,600
D J HUSBAND MEDIATION SERVICES	114,935	DEVON TRANSPORT LTD (BUDGET-PR GEORGE)	457,134
D J'S PAINT & BODY (1987) LTD	588,123	DEVON TRANSPORT LTD (BUDGET-SALMON ARM)	107,960
D'ARCY'S GLASS (2010) LTD	378,713	DEVON TRANSPORT LTD (BUDGET-TRAIL)	32,655
DALE BAZZANA AUTO BODY	115,265	DEVON TRANSPORT LTD (BUDGET-VERNON)	198,882
DAMS FORD LINCOLN SALES LTD (FRASER HWY)	1,531,944	DEVON TRANSPORT LTD (BUDGET-WEST KELOWNA)	109,397
DAMS FORD LINCOLN SALES LTD (LANGLEY BYP)	31,950	DHALIWAL GURSARNJIT DR	50,800
DAMS FORD LINCOLN SALES LTD (104TH AVE)	1,255,560	DHALIWAL HARMONY	68,722
DAN THE MAN'S AUTOBODY REPAIRS LTD	713,034	DHESI JASVINDER DR	61,150
DAN'S KAMLOOPS COLLISION CENTRE LTD	2,024,650	DIAMOND AUTO & WINDOW GLASS	144,036
DATA GROUP OF COMPANIES	32,569	DICKINSON & GIBBONS PA	41,169
DATA REPRO COM LTD	70,733	DIONNE GLASS	105,391
DATAMARK SYSTEMS INC	1,481,541	DIRECT TOWING	30,239
DAVE DALE INSURANCE AGENCIES LTD	559,134	DISCOVERY CLAIMS SERVICES LTD	207,718
DAVID EYTAN ABRAHAM DR	300,135	DISCOVERY INSURANCE SERVICES LTD	390,153
DAVID J GOOK INSURANCE AGENCIES LTD	510,824	DISTRICT OF CLEARWATER	196,023

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DISTRICT OF HUDSON'S HOPE	133,141	DUNSMUIR & HORNBY LTD	1,267,816
DISTRICT OF LAKE COUNTRY	118,350	DYE & DURHAM CORPORATION	368,334
DISTRICT OF MAPLE RIDGE	93,451	DYNAMEX CANADA LIMITED	274,082
DISTRICT OF NEW HAZELTON	309,822	DYNAMIC FACILITY SERVICES LTD	88,921
DISTRICT OF NORTH COWICHAN	87,468	DYNAMIC INVESTIGATIONS INC	38,407
DISTRICT OF NORTH VANCOUVER	322,612	DYNAMIC REHABILITATION	428,222
DISTRICT OF SAANICH	228,514	E J KLASSEN MOTORCADE LTD	162,586
DISTRICT OF SUMMERLAND	57,211	EAGLE AUTOMOTIVE CENTER	542,281
DISTRICT OF WEST VANCOUVER	83,910	EAGLE COLLISION SERVICES LTD	66,969
DITA EXCHANGE INC	34,695	EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	60,227
DL ADJUSTERS LTD	422,132	EAGLE ROCK TOWING (ARMSTRONG)	30,550
DNR TOWING INC	124,324	EAST END AUTO BODY SHOP LTD	551,456
DO-4-U AUTOBODY & PAINT	37,200	EASTGATE AUTOBODY SHOP (1981) LTD	677,485
DOBIE INSURANCE SERVICES LTD	432,690	EASTSIDE HEAVY TRUCK COLLISION	26,007
DOBSON'S GLASS LTD	310,180	EASTWIN AUTO MODE LTD	43,241
DOC'S AUTO BODY (2012) LTD	843,057	ECHLIN INSURANCE AGENCY LTD	361,103
DOCTORS HOSPITAL AUGUSTA	29,937	ECKLER LTD	187,509
DOCU-MAP CANADA (INFORMATION MAPPING CAN)	685,029	ECONO GLASS LTD	53,234
DOLLAR THRIFTY (SURREY)	288,694	ED KLASSEN PONTIAC BUICK GMC (1994) LTD	1,260,602
DOLO INVESTIGATIONS LTD	740,519	EDELWEISS AUTO REPAIRS LTD	230,854
DOMENICO MEDIATION & ADJUSTMENT SERVICES	78,112	EDWARD WONG PHYSIOTHERAPY CLINIC	59,251
DOMMISSE I G DR INC	212,678	EFFECTIVE AUTO BODY REPAIR LTD	429,983
DON BECK COLLISION LTD	2,435,545	EISENHUT INSURANCE AGENCIES LTD	565,464
DON FOLK AUTOBODY	905,251	EISENKREIN SERVICES LTD	25,114
DON RUSSELL INSURANCE AGENCIES LTD	36,799	ELAN DATA MAKERS	163,846
DON UNRAU & ASSOCIATES CLAIM SERVICES INC	98,998	ELITE BODY SHOP LTD	2,090,492
DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	483,072	ELITE XPRESS COLLISION SERVICES	1,087,910
DON WOTHERSPOON & ASSOCIATES (FRASER HTS)	232,497	ELK VALLEY GLASS LTD	128,128
DON WOTHERSPOON & ASSOCIATES (NORDEL) LTD	569,784	ELLIOTT T G DR INC	262,523
DON WOTHERSPOON & ASSOCIATES (PANORAMA)	684,253	ELLIS CREEK AUTOBODY	435,674
DON WOTHERSPOON & ASSOCIATES (POCO) LTD	362,159	ELLWOOD ANN-LOUISE DR	30,555
DON WOTHERSPOON & ASSOCIATES (RICHMOND)	282,970	ELMERS INSURANCE AGENCY LTD DBA BARON INS	228,344
DON WOTHERSPOON & ASSOCIATES (VANCOUVER)	1,664,978	EMC CORPORATION OF CANADA	1,364,171
DON WOTHERSPOON & ASSOCIATES LTD	149,124	EMMET CAFFERKY & ASSOCIATES LTD	345,420
DON'S AUTO BODY & PAINT SHOP LTD	749,244	EMSLAND & ASSOCIATES INSURANCE SERVICES	414,428
DON'S AUTO TOWING LTD	626,363	ENCAPTIS BUSINESS SOLUTIONS INC	244,928
DONN DEAN COLLISION LTD	1,021,481	ENDERBY AUTO BODY LTD	355,717
DORSET REALTY GROUP CANADA LTD	99,616	ENTERPRISE AUTO & RV LTD	29,926
DOUGLAS R SODERLAND LAW OFFICES	283,670	ENTERPRISE GLASS LTD	65,868
DOWNTOWN SERVICE TOWING LTD	105,365	ENTERPRISE RENT-A-CAR (ABBOTS-AUTOMALL)	44,569
DP VOCATIONAL SOLUTIONS INC	169,631	ENTERPRISE RENT-A-CAR (ABBOTS-S FRASER)	97,871
DPS ENTERPRISES LTD DBA SUSSEX INS AGENCY	167,210	ENTERPRISE RENT-A-CAR (BBY-GILMORE AVE)	51,343
DRAKE MEDOX HEALTH SERVICES INC	36,997	ENTERPRISE RENT-A-CAR (BBY-IMPERIAL ST)	217,412
DRAKE TOWING LTD	285,033	ENTERPRISE RENT-A-CAR (CHILLIWACK)	49,436
DRIVING FORCE INC (THE)	279,644	ENTERPRISE RENT-A-CAR (COQ-BARNET HWY)	105,524
DRUMMOND LAW CORPORATION	599,273	ENTERPRISE RENT-A-CAR (KING GEORGE HWY)	88,938
DUECK CHEVROLET BUICK CADILLAC GMC LTD	1,974,063	ENTERPRISE RENT-A-CAR (LANGLEY BYPASS)	287,620
DUECK RICHMOND CHEV BUICK CADILLAC GMC	1,496,046	ENTERPRISE RENT-A-CAR (MPL RDG-LOUGHEED)	32,789
DUKE REFRIGERATION & HVAC LTD	986,807	ENTERPRISE RENT-A-CAR (N VAN-MARINE DR)	149,018
DUMORE'S COLLISION LTD	844,683	ENTERPRISE RENT-A-CAR (NEW WESTMINSTER)	47,562
DUMOULIN BOSKOVICH LLP	1,609,985	ENTERPRISE RENT-A-CAR (PRINCE GEORGE)	33,278
DUNBAR INSURANCE AGENCY LTD	312,342	ENTERPRISE RENT-A-CAR (RICH-BRIDGEPORT)	124,048
DUNDEE REALTY MANAGEMENT (BC) CORP	474,739	ENTERPRISE RENT-A-CAR (RICH-SMALLWOOD)	32,573

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ENTERPRISE RENT-A-CAR (SURREY-KING GEO)	26,493	FINE TOUCH AUTOBODY & GLASS LTD	249,304
ENTERPRISE RENT-A-CAR (SURREY-72ND AVE)	194,120	FIORVENTO DON	69,245
ENTERPRISE RENT-A-CAR (VANC-FRASER ST)	121,306	FIRST CAPITAL (LONGWOOD STATION) CORP	113,642
ENTERPRISE RENT-A-CAR (VANC-SW MARINE DR)	44,003	FIRST CHOICE TOWING (2007) LTD	201,568
ENTERPRISE RENT-A-CAR (VANC-WEST 1ST AVE)	104,672	FIRST CLASS AUTO BODY LTD	665,950
ENTERPRISE RENT-A-CAR CANADA LTD	95,182	FIRST INSURANCE AGENCIES LTD	944,417
ENVOY BAILIFFS & COLLECTION SERVICES LTD	247,689	FIRST RESPONSE GLASS LTD	209,917
ERGO REHABILITATION INC	29,652	FIRST TRUCK CENTRE VANCOUVER INC	1,939,220
ERIK'S RESTORATIONS INC	70,402	FIRST TRUCK COLLISION CENTRE LTD	635,643
ERNST & YOUNG LLP	10,594,169	FIRST WEST INS SERVICES DBA ENVISION INS	2,888,982
ERV'S AUTO BODY LTD	566,561	FIRST WEST INS SERVICES DBA VALLEY FIRST	3,071,800
ES AUTO BODY (ES AUTO SALES LTD)	178,577	FIRST WEST INSURANCE SERVICES LTD	428,029
ESSENTIAL AUTO COLLISION LTD	300,101	FIRST WESTERN INSURANCE SERVICES INC	262,723
ESSENTIAL KINETICS	31,320	FIT BODY ATHLETICS & REHABILITATION INC	94,459
ESSEX COLLISION SERVICES LTD	895,112	FIX AUTO CANADA INC (BOW VALLEY)	28,471
ESSEX INSURANCE AGENCY (1ST AVE) INC	328,620	FIX AUTO CANADA INC (CALGARY CENTRAL)	129,954
EUROSPEC AUTOBODY (2001) LTD	146,948	FIX AUTO CANADA INC (CALGARY STH CENTRAL)	501,931
EVERGREEN NURSING SERVICES LTD	371,800	FIX AUTO CANADA INC (EDMONTON EAST)	32,319
EVOLVE ASSESSMENTS & DIAGNOSTICS LTD	40,552	FIX AUTO CANADA INC (EDMONTON STRATHCONA)	317,284
EXCEL AUTOBODY LTD	391,123	FIX AUTO CANADA INC (EDMONTON WEST)	498,385
EXCEPTIONAL TOWING	64,904	FIX AUTO CANADA INC (LETHBRIDGE)	25,391
EXPERT COLLISION (2002) LTD	579,029	FIX AUTO CANADA INC (RED DEER)	106,434
EXPRESS LANE AUTOBODY LTD	217,004	FIX AUTO DUNCAN (GREEN ISLAND G AUTO LTD)	294,902
EXTREME AUTOBODY LTD	738,496	FIX AUTO KELOWNA	355,138
EYFORD MACAULAY	2,471,737	FIX AUTO PORT MOODY	355,019
F ADAMS & ASSOCIATES INSURANCE SERVICES	763,161	FIX AUTO VICTORIA SOUTH (AUDY AUTOBODY)	48,649
F.A.S.T. LIMITED	117,194	FLYNN CANADA LTD	291,290
FABRIS MCIVER HORNQUIST & RADCLIFFE	722,806	FOCUS INVESTIGATIVE SERVICES INC	143,617
FACTORY FINISH AUTO GLASS LTD	30,338	FOCUS REHABILITATION AND CONSULTING	190,712
FAIRLANE COLLISION REPAIRS LTD	1,690,459	FORENSIC DYNAMICS INC	251,453
FALCON EQUIPMENT LTD	336,546	FORENSIC INVESTIGATIONS CANADA INC	161,222
FALKINS INSURANCE GROUP LIMITED	2,902,295	FORRESTER SWITZERLAND GMBH	111,076
FALSE CREEK COLLISION	718,613	FORSONS ADJUSTING SERVICE	144,464
FAMILY GLASS LTD	181,184	FORT FABRICATION & WELDING LTD	84,013
FARBROOK AUTO WRECKING 1979 LTD	27,043	FORT GARRY INDUSTRIES	62,735
FARRIS VAUGHAN WILLS & MURPHY LLP	59,619	FORT MOTORS LTD	60,153
FASKEN MARTINEAU DUMOULIN LLP	1,096,843	FORT NELSON AUTOBODY (1999)	245,275
FAST FRIENDLY RELIABLE GLASS SERVICE	87,650	FORTISBC	544,348
FAST TRACK INVESTIGATIONS LTD	247,170	FORWARD MOTION PROSTHETICS LTD	58,397
FASTPLOW CONSTRUCTION INC	26,611	FOSTER'S RV & TRAILER SALES INC	34,034
FASTRACK AUTOBODY LTD	1,062,311	FOUNTAIN TIRE	72,987
FAVERO K J DR INC	192,770	FP&H LAWYERS	263,910
FAWCETT INSURANCE AGENCY LTD	383,457	FRANK'S AUTO BODY REPAIR	1,330,545
FAYE NAPLES PHYSIOTHERAPIST CORP	70,862	FRASER AUTO DENT & COLOR	72,311
FEDERAL EXPRESS CANADA LTD	38,825	FRASER CANYON GLASS LTD	82,408
FENDER'S AUTO BODY & PAINT LTD	1,324,034	FRASER HEALTH AUTHORITY	301,105
FENNELL'S RV REPAIR LTD	38,605	FRASER RIDGE HAND THERAPY CLINIC	34,310
FERNY'S AUTO BODY SHOP LTD	368,236	FRASER RIVER PAINT & BODY LTD	612,650
FERRARI MASERATI OF VANCOUVER	30,313	FRASER VALLEY AUTO GLASS AND DETAILING	90,027
FERREIRA COLLISION CENTRES LTD	767,452	FRASER VALLEY ORTHOPEDIC & SPORTS PHYSIO	205,061
FHC REACTIVE INJURY MANAGEMENT LTD	727,995	FRASERVIEW COLLISION REPAIR LTD	1,535,302
FIELD LAW	71,390	FRASERWAY RV CENTRE LTD (CLEARBROOK)	185,929
FIJI ISLAND AUTO REPAIRS LTD	576,154	FRASERWAY RV GP LTD	88,155

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FRASERWEST LAW GROUP LLP	816,716	GLOBAL KNOWLEDGE NETWORK (CANADA) INC	49,693
FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	883,383	GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	421,440
FREIGHTLINER OF CRANBROOK LTD	174,475	GN INSURANCE AGENCY LTD	230,490
FRIEDLANDER ROBIN DR INC	29,149	GNK INSURANCE SERVICES INC	518,915
FROH ROBERT DR INC	271,760	GO WEST RV CENTRE INC	39,553
FRONT LINE GLASS SOLUTIONS LTD	48,322	GODOY & VERVERGAERT INSURANCE BROKERS INC	392,528
FRONTIER CHRYSLER LIMITED	31,386	GODOY & VERVERGAERT INSURANCE ONLY INC	466,709
FUNCTIONAL KINETICS	30,067	GODOY'S INSURANCE ONLY (LANGLEY) INC	345,183
FUNCTIONAL OUTCOMES REHAB SERVICES INC	87,619	GODOY'S INSURANCE ONLY INC	300,574
FUSION AUTO COLLISION LTD	37,416	GOLD KEY INSURANCE SERVICES LTD	1,445,846
FWG ACQUISITIONS LTD	39,737	GOLD KEY LANGLEY VOLKSWAGEN	1,128,667
G & A AUTOBODY REPAIRS LTD	131,451	GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	153,096
G B GLASS EXPRESS	196,713	GOLDEN SHIELD ADJUSTERS LTD	113,543
G DUNCAN AUTO BODY LTD	856,061	GOLDEN TOWING LTD (SURREY WIDE TOWING)	45,828
G KEITH CHAMBERS CONSULTING INC	34,219	GOLDER ASSOCIATES LTD	74,576
G&G AUTO BODY REPAIR & SALES LTD	129,894	GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	183,526
GALAXIE COLLISION 1979 LTD (BOYD-BURNABY)	1,212,224	GOLDMINE INSURANCE SERVICES LTD	638,955
GALLAGHER LAKE AUTO-BODY	289,295	GORD-ROB'S AUTO METAL LTD (BBY-EDMONDS)	1,657,966
GARDEN CITY BODY & PAINT	28,821	GORDON & REES LLP	131,917
GARDNER CHEVROLET PONTIAC BUICK GMC LTD	53,337	GORDON HULME LTD	111,628
GARRISON BEATTY & GARRISON INSURANCE	248,173	GORDON'S AUTO BODY WORKS LTD	2,343,585
GARTNER CANADA CO	274,323	GOVERNMENT AGENT - ATLIN	46,880
GARY C P LO CHIROPRACTIC CORP	29,100	GOVERNMENT AGENT - DEASE LAKE	90,087
GARY W NIX & ASSOCIATES LTD	84,451	GRAEB DOUGLAS A DR INC	51,090
GATOR AUTO GLASS	45,531	GRAHAM'S RENOVATIONS	72,832
GBG INSURANCE SERVICES LTD	395,991	GRAMPA'S RV REPAIRS	133,267
GEMINI ADJUSTERS LTD	162,252	GRAND & TOY LIMITED	866,706
GENERIC TOWING & AUTO PARTS LTD	131,242	GRAND FORKS GLASS LTD	128,283
GENESIS INTEGRATION INC	25,175	GRAND PERFORMANCE AUTO CENTRE INC	1,183,617
GEO H HEWITT CO LTD (THE)	39,821	GRANDCITY AUTOBODY LTD (RICHMOND)	2,969,171
GEORGE'S BODY SHOP LTD	798,593	GRANDCITY AUTOBODY LTD (VANCOUVER)	2,535,812
GEORGIA STRAIGHT COLLISION LTD	737,686	GRANITE CLAIMS SOLUTIONS LP	391,615
GET-AWAY RV CENTRE LTD	39,917	GRANT KOVACS NORELL	1,653,878
GIBB & COMPANY	330,489	GRANT THORNTON LLP	119,500
GIBSONS AUTOBODY LTD	222,975	GRANVILLE TOYOTA	30,259
GILBERT KIRBY STRINGER	139,214	GRAPHIC OFFICE INTERIORS LTD	537,253
GILLESPIE & COMPANY LLP	1,596,801	GRASS CREEK VENTURES	70,175
GINO'S TIRES & TOWING INC	25,523	GREAT WEST KENWORTH LTD	26,205
GIVER A YANK TOWING & PICKER SERVICE	84,987	GREAT WEST LIFE	3,585,398
GK WOODWARD & ASSOCIATES	127,796	GREAT-WEST LIFE ASSURANCE COMPANY	299,165
GLACIER MOBILE GLASS	92,773	GREENLEAF INVESTMENTS DBA C&N INSURANCE	773,071
GLACIER TOYOTA	39,976	GREG'S RV PLACE	61,176
GLASS DOCTOR ABBY	56,785	GREY ROBINSON & ASSOCIATES	763,459
GLASS DOCTOR NORTH VANCOUVER	265,578	GROVE EQUIPMENT RENTALS LTD	66,751
GLASS HOUSE (THE)	61,496	GRYPMA MARTIN P DR INC	289,300
GLENMERRY GLASS LTD	120,366	GT COLLISION LTD	2,357,814
GLENMORE PRINTING	35,510	GUIDEWIRE SOFTWARE INC	4,086,327
GLENN MOUNTAIN ORTHOPEDIC & SPORTS PHYSIO	42,325	GUILD YULE LLP	30,507
GLOBAL AUTOBODY & PAINT LTD	30,054	GUILDFORD CAB (1993) LTD	47,107
GLOBAL EXCEL MANAGEMENT INC	83,467	GULF ISLANDS INSURANCE AGENCIES LTD	119,254
GLOBAL INSURANCE AGENCY (2007) LTD	199,128	GUSTAFSON'S AUTO SERVICE LTD	563,510
GLOBAL INSURANCE AGENCY (2008) LTD	187,371	GUY CARPENTER AND COMPANY LTD	9,061,211
GLOBAL INSURANCE AGENCY LTD	313,471	GXS CANADA INC	46,620

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
G4S CASH SOLUTIONS (CANADA) LTD	264,203	HERTZ CANADA LIMITED (CHILLIWACK)	256,770
H & L GLASS LTD	63,478	HERTZ CANADA LIMITED (COQ-BRUNETTE AVE)	594,481
H & R COLLISION AND GLASS LTD	2,756,705	HERTZ CANADA LIMITED (LANGLEY)	729,916
H G INSURANCE AGENCIES LTD	450,192	HERTZ CANADA LIMITED (MAPLE RIDGE)	283,876
HABANERO CONSULTING GROUP	49,560	HERTZ CANADA LIMITED (NORTH VANCOUVER)	682,451
HABITAT INSURANCE AGENCIES LTD	119,730	HERTZ CANADA LIMITED (RICHMOND-GRANT MC)	25,945
HAIGHT BROWN & BONESTEEL LLP	291,172	HERTZ CANADA LIMITED (RICHMOND-NO 3 RD)	369,391
HALL & EVANS LLC	30,430	HERTZ CANADA LIMITED (RICHMOND-NO 5 RD)	329,421
HAMILTON DUNCAN ARMSTRONG & STEWART	787,465	HERTZ CANADA LIMITED (SURREY-72ND AVE)	2,243,502
HAMMER COLLISION LTD	405,887	HERTZ CANADA LIMITED (VANC-SEYMOUR ST)	36,100
HANIN INSURANCE SERVICES INC	360,916	HERTZ CANADA LIMITED (VANC-STATION ST)	1,034,225
HANSEN JANICE F	34,745	HERTZ CANADA LIMITED (VANC-SW MARINE DR)	418,396
HANSSON ANN DR INC	88,778	HERTZ CANADA LIMITED (VICTORIA)	458,156
HARBORD INSURANCE SERVICES FAIRFIELD LTD	362,273	HERTZ CANADA LTD	191,029
HARBORD INSURANCE SERVICES LTD	399,338	HESLOP & COMPANY ADJUSTERS LTD	266,728
HARBORVIEW MEDICAL CENTRE	399,648	HEWLETT PACKARD (CANADA) CO	330,785
HARBOUR INSURANCE AGENCIES LTD	168,427	HI-CLASS AUTO BODY & PAINT LTD	106,506
HARBOUR-VIEW COLLISION LTD	850,972	HI-LIGHT AUTOBODY 2003 LTD	842,654
HARLEY DAVIDSON OF CHILLIWACK	25,921	HI-TECH AUTO REBUILDERS	467,181
HARMONY HEALTH CARE LTD	26,572	HI-TECH SID COLLISION	446,815
HARMS AUTO BODY & PAINT (1987) LTD	554,355	HICKS PACIFIC CENTRE INSURANCE SERVICES	309,933
HARPER & COMPANY	292,601	HIEBERT CAROLYNE DR	39,550
HARPER GREY LLP	517,756	HIGH CALIBER AUTO COLLISION & REPAIR	616,588
HARRIS & BRUN	2,998,545	HIGHGATE HEALTH	34,758
HARRIS & COMPANY	785,206	HIGSON APPS	39,250
HARRIS & LEIB INSURANCE BROKERS LTD	239,292	HILLTOP AUTO BODY	420,468
HARRIS INSURANCE SERVICES (RICHMOND) LTD	499,947	HILLTOP AUTO GLASS	70,909
HARRIS INSURANCE SERVICES (VANCOUVER) LTD	260,711	HILLTOP TOYOTA	35,456
HARTLEY'S AUTOBODY LTD	458,080	HILTOP BODY SHOP LTD	484,876
HARTSHORNE & MEHL	4,403,971	HIRSCH GABRIEL DR INC	88,821
HATTER THOMPSON SHUMKA & MCDONAGH	1,314,032	HKG HOLDINGS INC DBA SUSSEX INSURANCE	607,879
HAYMACK AUTO GLASS (0896048 BC LTD)	92,416	HODGE TRACY	28,980
HAYMACK AUTO GLASS & UPHOLSTERY LTD	193,736	HODGSON ORTHOTICS	62,735
HAYRE JASPREET SINGH	26,773	HOLESHOT MOTORSPORTS LTD	71,193
HAYWARD HUGH W G	89,403	HOLLETT RODNEY DR	49,300
HAZELWOOD PHYSIOTHERAPIST CORPORATION	44,420	HOME INSTEAD SENIOR CARE	36,060
HD HOME CARE LIMITED	28,600	HOME MEDICAL SHOP (THE)	28,577
HEALTH SCIENCES NORTH	394,984	HOMESTEAD INSURANCE AGENCIES LTD	342,366
HEALTHQUEST	37,593	HONEY C R DR INC	53,850
HEALTHX PHYSICAL THERAPY CENTERS	56,826	HOPE AUTO BODY LTD	530,919
HEARTLAND TOYOTA	29,888	HOPE TOWING LTD	87,652
HEATH LAW LLP	2,503,427	HOPP GRACE A DR	35,999
HEATHER SADLER JENKINS LLP	1,130,601	HORIZON AUTOBODY COLLISION LTD	107,492
HELP AT HOME SUPPORT SERVICES INC	65,344	HORLICK SIMON DR INC	166,057
HEMMERLING & ASSOCIATES LAW OFFICES	1,375,964	HORNE MARR ZAK	328,554
HENDRY SWINTON MCKENZIE INSURANCE SERVICE	177,660	HOSKINS FORD SALES LTD	398,473
HENRY'S AUTO BODY (LANGLEY)	56,608	HOULE ELECTRIC LIMITED	957,936
HERBERT'S AUTOBODY INC	80,570	HP ADVANCED SOLUTIONS INC	3,551,305
HERCHMER INSURANCE AGENCIES LTD	354,174	HUB CITY MOTORS & EQUIPMENT LTD	37,364
HERITAGE OFFICE FURNISHINGS LTD	321,578	HUB INTERNATIONAL (BRENTWOOD) LTD	655,026
HERMAN MILLER CANADA INC	63,907	HUB INTERNATIONAL (RICHMOND AUTO MALL)	2,619,751
HERTZ CANADA LIMITED (ABBOTSFORD)	563,599	HUB INTERNATIONAL CANADA WEST CO	23,131,504
HERTZ CANADA LIMITED (BURNABY)	906,846	HUB INTERNATIONAL CANADA WEST ULC	9,220,958

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HUBER BANNISTER COLLISION CENTRE	633,178	INTERCITY EQUITY CORP DBA LEADERS INS	154,865
HUMHEJ DEANNA	123,113	INTERCONTINENTAL TRUCK BODY (BC) INC	101,158
HUNGERFORD TOMYN LAWRENSEN & NICHOLS	545,451	INTERIM HEALTH CARE	469,369
HUNTINGTON MEMORIAL HOSPITAL	91,058	INTERIOR HEALTH AUTHORITY	327,596
HYDE PARK INSURANCE AGENCIES LTD	477,051	INTERIOR MOBILE GLASS INC	118,362
IBM CANADA LTD	28,741,917	INTERIOR SAVINGS INSURANCE SERVICES INC	4,927,311
IC FINANCIAL CORPORATION DBA YALETOWN INS	382,073	INTUITIVE INDEPENDENCE REHABILITATION	677,763
ICARE INSURANCE BROKERS LTD	697,637	INTUS ROAD SAFETY ENGINEERING INC	44,206
ICS COURIER	83,307	INVERMERE GLASS LTD	122,532
IMA SOLUTIONS INC	1,846,836	INVESTORS GROUP TRUST CO LTD	2,394,311
IMPACT AUTO AUCTIONS LTD	169,217	IP AUTO SERVICE	66,121
IMPACT HEALTH	65,355	IPSA INTERNATIONAL INC	70,199
IMPERIAL AUTOBODY LTD	105,747	IPSOS REID LP	310,749
IMPERIAL PARKING CANADA CORP	87,614	IRL INTERNATIONAL TRUCK CENTRES LTD (KAM)	26,191
IMPERIAL SIGN CORPORATION	51,969	IRONWOOD DEVELOPMENTS LTD	104,941
INDCON DEVELOPMENTS LTD	36,013	IRONWOOD INSURANCE AGENCIES LTD	743,953
INDEPENDENT LIFESTYLES - SUNSHINE COAST	48,883	IRWIN & BILLINGS	308,596
INDEPENDENT RESTORATIONS INC	36,381	IRWIN COLLISION REPAIRS LTD	473,033
INFINITY HEALTH LLP	301,358	ISHERWOOD BODY AND FENDER	454,053
INFINITY INSURANCE SERVICES INC	248,914	ISL ENGINEERING AND LAND SERVICES LTD	50,527
INFOMART (A DIV OF POSTMEDIA NETWORK INC)	44,564	ISLAND INSURANCE AGENCY LTD	852,136
INFOTRELLIS INC	1,979,703	ISLAND REHABILITATION IN MOTION INC (PA)	40,674
INLAND AUTO CENTRE	38,940	ISLAND SAVINGS CREDIT UNION	254,121
INLAND KENWORTH (CAMPBELL RIVER)	56,833	ISLAND SAVINGS INSURANCE SERVICES LTD	1,852,779
INLAND KENWORTH (CRANBROOK)	156,285	ISLAND THUNDER TOWING	28,385
INLAND KENWORTH (FORT ST JOHN)	690,320	ISLAND TRUCK & AUTO COLLISION LTD	903,810
INLAND KENWORTH (LANGLEY)	1,329,672	IVAN'S AUTO BODY LTD	724,463
INLAND KENWORTH (PENTICTON)	28,949	IVANHOE CAMBRIDGE II INC	205,863
INLAND KENWORTH (PRINCE GEORGE)	1,035,536	IVES BURGER	248,158
INLAND KENWORTH (QUESNEL)	29,029	IYER NITYA	42,187
INLAND KENWORTH (VERNON)	160,712	J & B COLLISION REPAIRS LTD	1,045,716
INLAND KENWORTH (WILLIAMS LAKE)	43,629	J & G AUTO CENTRE INC	26,922
INNOVATIVE FITNESS	31,490	J & R MCCONCHIE LAW CORP	28,263
INPROTECT SYSTEMS INC	52,641	J & R REPORTING SERVICES INC	30,418
INSTA GLASS (CHILLIWACK)	225,448	J A QUALITY GLASS AND DETAIL INC	243,206
INSTA GLASS (SECHLT)	92,149	J F AUTO CENTRE LTD	71,730
INSURANCE BUREAU OF CANADA	193,008	J F VISION AUTO GLASS LTD	413,137
INSURANCE INSTITUTE OF BC	30,234	J F VISION AUTOGLASS (BURNABY) LTD	50,936
INSURANCE SERVICES DEPT OF LONDON DRUGS	6,278,929	J K COOPER REALTY LTD	325,338
INSUREBC (DEEP COVE) INSURANCE SERVICES	222,257	J P MOORE INVESTIGATIONS LTD	91,916
INSUREBC (LANGLEY) INSURANCE SERVICES LTD	264,725	J T INSURANCE SERVICES (CANADA) INC	81,458
INSUREBC (LANSLOWNE) INSURANCE SERVICES	279,666	JACK SCHULTZ AUTOBODY LTD	1,951,687
INSUREBC (LEE & PORTER) INSURANCE SERVICE	172,520	JACK W CHOW INSURANCE SERVICES LTD	320,532
INSUREBC (QUEENSBOROUGH) INSURANCE SERVICE	29,785	JACK'S TOWING (2010) LTD	526,409
INSUREBC (WESBROOK) INSURANCE SERVICES	82,987	JACOBSEN BUICK GMC CADILLAC LTD	556,810
INSUREBC (WESTVIEW) INSURANCE SERVICES	254,864	JACOBSON FORD SALES LTD	49,763
INTECH ENGINEERING LIMITED	97,830	JAMES G MCMYNN AGENCIES LTD	87,437
INTECH INVESTMENT MANAGEMENT LTD	632,118	JAMES WESTERN STAR LTD (FORT ST JOHN)	26,904
INTEGRA CUSTOM COLLISION LTD	481,300	JAMES WESTERN STAR LTD (KAMLOOPS)	1,236,800
INTEGRAL GROUP CONSULTING (BC) LLP	74,424	JAMES WESTERN STAR LTD (PRINCE GEORGE)	33,344
INTEGRATED CLAIMS SERVICES LTD	77,191	JAMES WESTERN STAR LTD (WILLIAMS LAKE)	50,348
INTEGRIS INSURANCE SERVICES LTD	829,399	JAMIE DAVIS MOTOR TRUCK & AUTO LTD	177,924
INTERCITY EQUITY CORP DBA CAULFEILD INC	333,921	JAN PRO CLEANING SYSTEMS OF VANCOUVER	187,231

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
JAN'S PRECISION AUTOBODY (LANGLEY)	896,167	KELOWNA VALLEY INSURANCE SERVICES LTD	862,397
JANG ERIC DR CHIROPRACTIC	115,350	KELVIN PHYSIOTHERAPY CLINIC	75,349
JANI-KING OF NORTHERN BC	31,624	KEMBLE F DR INC	54,289
JANKE PAUL G DR INC	201,153	KEN RYSTAD INSURANCE AGENCIES LTD	159,983
JARDINE LLOYD THOMPSON CANADA INC	237,536	KEN'S LANDSCAPING LTD	75,463
JELLY'S TOWING LTD	30,325	KENDALL RICHARD DR INC	111,609
JENSEN SIGNS	43,572	KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	226,343
JEWEL INSURANCE SERVICES INC DBA SUSSEX	1,447,938	KENSINGTON INSURANCE SERVICES LTD	471,390
JIM PATTISON CHRYSLER JEEP DODGE	1,879,759	KENT FRIESEN NORTHERN OT SERVICES	64,056
JIM PATTISON TOYOTA NORTH VANCOUVER	30,512	KERR REDEKOP LEINBURD & BOSWELL	249,015
JIM PATTISON TOYOTA SURREY	3,703,598	KEY REHABILITATION SERVICES	36,476
JJB INSURANCE AGENCIES INC	293,193	KEY WEST INSURANCE SERVICES LTD	288,553
JJH ENTERPRISES LTD (PRACTICAR)	30,357	KEYES ROBERT D DR	27,102
JOE'S AUTOBODY REPAIR (CIOTOLI ENT LTD)	678,067	KEASTONE INSURANCE BROKERS LTD	351,022
JOHAL SHIVRAJ DR	30,750	KHADEMI PEYMAN DR	26,150
JOHN ROSS INSURANCE SERVICE LTD	362,018	KIDSTON AND COMPANY LLP	870,351
JOHN'S AUTOBODY & AUTOSALVAGE	125,283	KILGANNON SEAN DR	31,950
JOHN'S INSURANCE AGENCY LTD DBA FALKINS	645,748	KILLIAN FIONNUALA DR	34,734
JOHNSTON MEIER INSURANCE AGENCIES LTD	13,751,979	KIM'S KUSTOM AUTOBODY	429,309
JOHNSTON MEIER INSURANCE BROKERS (1996)	185,523	KINCORE REHAB SERVICES	49,933
JONCAS MEDIATION SERVICES	28,744	KINES CONNECT REHAB	148,005
JONES EMERY HARGREAVES SWAN	1,344,421	KINFOCUS REHABILITATION	159,781
JOSAN ENTERPRISES LTD	108,830	KINNON SCOTT DR	32,761
JOSCHKO MICHAEL DR	97,530	KINTEC FOOTLABS	28,407
JOSHUA R STEHMEIER CHIROPRACTOR INC	27,358	KIRBY INSURANCE AGENCIES LTD	770,681
JR REHABILITATION SERVICES INC	1,568,068	KIRKWOOD CAROLYN - BLOOD ALCOHOL CONSULT	56,125
JUBILEE RV CENTRE	37,035	KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	2,733,549
JUDI KORBIN INC	33,331	KIRMAC COLLISION & AUTOGLASS (LANGLEY)	1,221,929
K D ENGINEERING LTD	42,170	KIRMAC COLLISION & AUTOGLASS (METROTOWN)	840,283
K M AUTOBODY REPAIR LTD	304,343	KIRMAC COLLISION & AUTOGLASS (MPL RIDGE)	1,059,037
K-LINE TRAILERS LTD	397,782	KIRMAC COLLISION & AUTOGLASS (NEW WEST)	1,201,410
KAL TIRE	56,092	KIRMAC COLLISION & AUTOGLASS (NEWTON)	1,715,916
KALAWSKY COLLISION CENTRE LTD	1,011,620	KIRMAC COLLISION & AUTOGLASS (NORTH BBY)	1,488,632
KALICUM DRILLING LTD	36,469	KIRMAC COLLISION & AUTOGLASS (OUT OF PROV)	143,070
KALISPELL REGIONAL MEDICAL CENTRE	30,009	KIRMAC COLLISION & AUTOGLASS (PORT COQ)	1,571,782
KAMI INSURANCE AGENCIES LTD	148,240	KIRMAC COLLISION & AUTOGLASS (RICHMOND)	1,137,916
KAMLOOPS DODGE CHRYSLER JEEP LTD	37,922	KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	1,514,372
KAMLOOPS FORD LINCOLN LTD	1,895,179	KIRMAC COLLISION & AUTOGLASS (WALNUT GRV)	1,042,357
KAMLOOPS INSURANCE SERVICES INC	434,598	KIRMAC COLLISION SYSTEMS (CANADA) INC	83,832
KANE SHANNON AND WEILER	6,213,866	KKBL NO 348 VENTURES LTD	489,199
KANES HARLEY DAVIDSON	27,047	KKBL VENTURES NO 232 LTD	36,614
KARP HOMECARE	50,659	KLIMKO INSURANCE BROKERS LTD	370,462
KARP PERSONAL TRAINING & REHABILITATION	729,088	KMB AUTOBODY	165,183
KARP REHABILITATION	617,717	KNIGHT EASTON & ASSOCIATES	192,565
KASIAN ARCHITECTURE INTERIOR DESIGN	572,360	KNIGHT REPAIR LTD	557,142
KASTELEIN STOUT INSURANCE AGENCIES INC	195,946	KNOWLEDGETECH CONSULTING INC	33,390
KCI MEDICAL CANADA INC	113,466	KOCH B & Y INS SERVICES (CHILLIWACK) LTD	294,143
KEATING COLLISION (SIDNEY-TECH)	816,307	KOCH WILLIAM J DR	187,507
KELLY KIM'S HEALTH CARE CONSULTING	25,768	KOKAN PETER DR INC	165,825
KELOWNA BYW/MINI KELOWNA	27,568	KONG'S COLLISION INC	177,877
KELOWNA CABS (1981) LTD	35,767	KOOL COUNTRY AUTO PARTS TOWING & RADS LTD	40,467
KELOWNA CHRYSLER DODGE JEEP	707,956	KOOTENAY AUTOBODY AND COLLISION	487,591
KELOWNA PERFORMANCE COLLISION CENTRE LTD	2,226,420	KOOTENAY CAR CARE INC	928,256

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KOOTENAY GLASS & MIRROR LTD	92,047	LEITH WHEELER INVESTMENT COUNSEL LTD	211,982
KOOTENAY HEALTH SERVICES	40,111	LENHART INSURANCE BROKERS LTD	177,736
KOOTENAY INSURANCE SERVICES LTD	1,615,038	LEON AINES AUTO BODY LTD	286,231
KORCAN MOTORCYCLES LTD	30,254	LES SCHULTZ AUTOBODY AND GLASS	274,236
KORVA WORLD CLASS COLLISION LTD	2,249,173	LESUPERANCE MENDES	36,466
KOSTAMO TIMOTHY DR INC	49,095	LEUNG SIMPSON DR CHIROPRACTIC CORP	46,714
KOTOPKSI PHYSIOTHERAPIST CORP	31,837	LEVETT AUTO METAL LTD	881,758
KOUSAIE K N DR INC	84,183	LEVIN ALEXANDER DR LTD	859,237
KP'S AUTO BODY SHOP	588,167	LEXISNEXIS CANADA INC	46,324
KPMG LLP	777,761	LIBERTY NORTHWEST INSURANCE	32,724
KRG INSURANCE BROKERS (WESTERN) INC	173,859	LIEBERT CANADA	58,908
KRUGER NEURO-REHABILITATION INC	172,556	LIFE FLIGHT NETWORK	42,101
KUSIC AND KUSIC LTD	299,140	LIFE SKILLS THERAPY	280,842
KUSTOM AUTO BODY	64,275	LIFEMARK HEALTH CENTRE	132,303
KWANTLEN REHABILITATION CLINIC	30,915	LIFEMARK HEALTH ESQUIMALT	34,537
KYLE'S CUSTOM TOYS & TOWING	31,441	LIFEMARK OCCUPATIONAL THERAPY	143,655
L C U INSURANCE AGENCIES LTD	422,032	LIFEMARK PHYSIOTHERAPY	66,840
L K'S KAR KING AUTO REPAIRS LTD	113,173	LILLOOET GLASS AND TIRE	90,673
LA ALEX CUONG CHI DR	109,582	LIMA'S BODY AND PAINT LTD	226,434
LADNER AUTO BODY LTD	1,134,634	LINDSAY HART NEIL & WEIGLER LLP	92,422
LAI CHIROPRACTIC CORPORATION	29,170	LINDSAY KENNEY LLP	576,649
LAI MACY M DR	26,605	LINDSAY LLP	3,957,611
LAIDLOW DUNCAN M DR	167,263	LINKEDIN IRELAND LIMITED	79,275
LAKE CITY FORD SALES LTD	844,307	LIONHEART INVESTIGATIONS	234,467
LAKE CITY GLASS LTD	82,354	LITTLE VALLEY RESTORATIONS LTD	1,125,708
LAKE COUNTRY MOBILE SERVICES LTD	33,919	LIVING LINE (THE)	40,103
LAKE COUNTRY TOWING LTD	41,380	LLOYD'S TOWING	25,377
LAKESIDE INSURANCE SERVICES LTD	512,427	LODGE & ASSOCIATES INVESTIGATIONS LTD	585,296
LAM BRIAN, OT	63,990	LOMAS-MILNE GROUP INC DBA LMG PRINGLE INS	885,428
LAMBERT INSURANCE AGENCIES LTD	770,587	LONDON DRUGS LTD	45,154
LANCE CHONG & COMPANY LTD	116,516	LONG VIEW SYSTEMS CORPORATION	598,568
LANDMARK INSURANCE SERVICES LTD	225,655	LONGVIEW SOLUTIONS INC	26,672
LONDON COLLISION & TOWING LTD	332,078	LOOMER RICHARD L DR INC	149,922
LANE'S AUTO TOWING	26,952	LOTUS AUTOBODY REPAIRS LTD	120,851
LANG'S GLASS (RICHMOND) LTD	355,216	LOUGHEED ACURA	30,259
LANGFAB FABRICATORS LTD	29,945	LOUIS BRIER HOME AND HOSPITAL	54,193
LANGLEY CHRYSLER LTD	173,955	LOVETT WESTMACOTT	121,612
LANGLEY FIAT (FRASER CITY MOTORS LTD)	51,830	LSV ASSET MANAGEMENT	879,063
LANGUAGE LINE SERVICES INC	658,568	LUKER FORENSIC ENGINEERING INC	29,355
LANKI INVESTIGATIONS INC	525,340	LUX INSIGHTS INC	107,569
LARRY'S AUTO GLASS	67,243	LYLE INSURANCE SERVICES INC	343,460
LAURA SMITH & ASSOCIATES	55,400	LYONS LANDSCAPING LTD	56,183
LAUREL PLACE	43,670	LYSAK HANNA DR PSYCHOLOGY INC	52,663
LAVANCO BUILDING MAINTENANCE LTD	268,233	M B COLLISION RICHMOND INC	4,742,471
LAWSON LUNDELL	343,845	M G COLLISION REPAIRS LTD	1,392,433
LAZAR SUSAN FAYE DR INC	67,454	MAACO AUTO PAINTING & BODYWORKS (KEL)	328,031
LEARN ZENK	671,266	MAACO COLLISION REPAIR (LANGLEY)	64,872
LEBLANC JEANNE DR	36,126	MAC'S TOWING (NEW HAZELTON)	38,001
LEE'S AUTOPRIDE COLLISION LTD	1,534,746	MACCABEE TANKS LTD	74,260
LEGACIES HEALTH CENTRE	57,471	MACDERMOTT'S INSURANCE AGENCY LTD	791,208
LEGEAR PELLING INSURANCE AGENCIES LTD	673,880	MACDONALD ANGELA DR CHIROPRACTIC INC	26,050
LEISURELAND RV CENTRE INC	25,584	MACDONALD BOYLE & JEFFERY	47,725
LEITH JORDAN MICHAEL DR	105,737	MACDONALD-GILL INSURANCE SERVICES LTD	458,749

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MACDONALD'S PRESCRIPTIONS LTD	35,690	MASTERGLASS AUTOGLASS LTD	85,591
MACFARLANE INSURANCE AGENCIES LTD	173,527	MATSON DRISCOLL & DAIMCO LTD	88,916
MACINNIS ENGINEERING ASSOCIATES LTD	2,055,220	MAUI'S TOWING LTD	45,924
MACK SALES & SERVICE OF NANAIMO LTD	41,839	MAXIMUM COLLISION LTD	2,672,148
MACKENZIE FUJISAWA LLP	964,612	MAXIMUM PERFORMANCE FITNESS	32,157
MACKOFF & COMPANY	1,625,153	MAXUM AUTOMOTIVE REFINISHING LTD	348,358
MACLEOD THORSON DARYCHUK	55,724	MAXWELL CLAIMS SERVICES INC	32,670
MACNAUGHTON & WARD LTD	1,837,161	MAXXAM INSURANCE SERVICES (BURNABY) LTD	3,284,517
MAGNUM TRAILER & EQUIPMENT INC	431,799	MAXXAM INSURANCE SERVICES INCORPORATED	974,560
MAIN STREET INSURANCE SERVICES LTD	153,053	MAYFAIR INDUSTRIAL PAINTING LTD	37,035
MAINLAND AGENCIES LTD	69,451	MCAFFEE CANADA INC	28,350
MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,136,069	MCAULEY CLAIMS SERVICES LTD	182,017
MAINLAND AUTOMOTIVE COLLISION (VANC)	1,637,849	MCBAIN INSURANCE AGENCY	524,504
MAINLAND GLASS INC	33,096	MCBRIDE AUTO BODY	40,876
MAINLAND INFORMATION SYSTEMS	381,370	MCBURNEY'S INSURANCE AGENCY LTD	362,882
MAINLAND REPORTING SERVICES INC	130,541	MCCALLUM COLLISION & COLUMN REPAIR	56,306
MAKIN V DR INC	103,607	MCCONNAN BION O'CONNOR & PETERSON	408,556
MALIBU COLLISION (ROADKNIGHT HOLDINGS)	609,972	MCDERMOTT'S BODY SHOP LTD	1,281,328
MALOON STEPHEN DR INC	455,588	MCDONALD & COMPANY	930,433
MANFRED'S AUTO BODY LTD	948,986	MCELHANNEY CONSULTING SERVICES LTD	76,218
MANN RAJ DR	135,048	MCGRAW ROBERT W DR INC	446,426
MANN SUKHDIP DR	37,106	MCINTOSH HEATHER	47,254
MANNING & NAPIER ADVISORS INC	771,595	MCKAY COLIN DR	62,000
MANOR INSURANCE SERVICE LTD	192,361	MCKENZIE G M DR INC	91,005
MANULIFE FINANCIAL	16,417,147	MCL MOTOR CARS 2010 (VANCOUVER-3RD AVE)	50,721
MAPLE AUTO GLASS & UPHOLSTERY INC	168,083	MCL SOLUTIONS	93,660
MAPLE RIDGE CHRYSLER JEEP DODGE	79,395	MCLEOD AGENCIES (2002) LTD	360,735
MAPLE RIDGE HI-TECH COLLISION REPAIRS LTD	26,714	MCMILLAN LLP	346,965
MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	73,027	MCNEIL OCCUPATIONAL REHAB SERVICES LTD	121,871
MAPLE RIDGE TOWING (1981) LTD	331,642	MCPHERSON DUNCAN DR INC	98,250
MAPLELEAF INSURANCE SERVICES LTD	325,547	MCPHERSON INSURANCE AGENCIES LTD	200,350
MAPLEWOOD HOUSE	36,742	MCQUARRIE HUNTER LLP	928,661
MARBOROUGH INSURANCE & FINANCIAL SERVICES	51,165	MEA FORENSIC ENGINEERS & SCIENTISTS LTD	192,851
MARDON INSURANCE BROKERS (COQUITLAM) LTD	396,498	MEADOWRIDGE COLLISION LTD	1,601,162
MARDON INSURANCE BROKERS (SURREY) LTD	231,411	MEDICAL ASSOCIATES	30,016
MARDON INSURANCE BROKERS (WHITE ROCK) LTD	191,987	MEDICAL SERVICES PLAN	27,286,188
MARDON INSURANCE BROKERS LTD	516,877	MEDICHAIR CRANBROOK	57,509
MARINE DRIVE COLLISION LTD	911,476	MEDICHAIR KAMLOOPS	58,811
MARIO'S MERRITT TOWING LTD	177,460	MEDICHAIR NANAIMO	63,092
MARIO'S SOUTH COUNTRY TOWING LTD	66,349	MEDICHAIR NORTHERN BC	52,801
MARIO'S TOWING	1,021,361	MEDICHAIR VICTORIA	40,122
MARK IV COLLISION 1984 LTD	78,664	MEDISYS CORPORATE HEALTH LP	46,718
MARK V AUTO BODY (1974) LTD	1,172,791	MEGA ASSISTANCE SERVICES INC	122,791
MARK'S AUTO BODY (BBY) LTD	748,607	MEGA AUTO BODY LTD	96,620
MARK'S AUTO BODY LTD	1,749,162	MEGSON FITZPATRICK (2000) INC	357,409
MARK'S WORK WEARHOUSE	84,833	MEGSON FITZPATRICK INC	882,789
MARQUARDT & COMPANY	810,399	MEIER & COMPANY INSURANCE AGENCIES (MISS)	1,384,671
MARSH CANADA LIMITED	1,555,322	MEIER INSURANCE AGENCIES (COLUMBIA) LTD	283,499
MARY ANN MEEGAN INSURANCE AGENCY LTD	259,326	MEIER INSURANCE AGENCIES LTD	953,529
MASKALL'S COLLISION AND GLASS	321,105	MEIER TRAVIS DR	30,585
MASRI BAS DR	56,102	MEINZER FRED K DR CHIROPRACTIC INC	28,896
MASTER AUTOBODY	244,703	MEL'S HOT RODS CUSTOM & CLASSICS	35,648
MASTER TOUCH AUTOBODY SERVICE LTD	129,642	MEL'S U DRIVE 1978 LTD	182,992

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MELCOR REIT LP	195,221	MINISTRY OF JUSTICE	500,000
MELLOR-LIGGETT INSURANCE AGENCIES INC	171,018	MINISTRY OF TRANSPORTATION	4,128,037
MERANI HAFEZ DR	26,025	MINORU TRUCK BODIES LTD	72,725
MERCEDES-BENZ CANADA INC (BOUNDARY RD)	59,980	MINT AUTO BODY LTD	651,899
MERCEDES-BENZ CANADA INC (LLOYD AVE)	3,349,941	MISSING LINK SERVICES LTD	120,367
MERCEDES-BENZ CANADA INC (MARINE DRIVE)	43,209	MISSION AUTO WRECKING LTD	1,083,164
MERCEDES-BENZ CANADA INC (PARKWOOD WAY)	30,244	MISSION GLASS	128,936
MERCEDES-BENZ CANADA INC (WEST BROADWAY)	31,485	MISTER OTTO GLASS (WILLIAMS LAKE)	136,150
MERCER (CANADA) LIMITED	121,535	MISTER OTTO GLASS (100 MILE HOUSE)	81,674
MERCURY ADJUSTERS INC	202,727	MITCHELL INTERNATIONAL	418,025
MERCY MEDICAL CENTRE	57,474	MITCHELL PRESS LTD	1,056,445
MERIDIAN INSURANCE AGENCIES LTD	513,797	MITCHELL'S TOWING LTD	180,819
MERIDIAN REHABILITATION CONSULTING INC	578,895	MJA AUTOBODY LTD	31,716
MERIDIAN RV MFG LTD	147,478	MNP LLP	67,481
MERIT TOWN & COUNTRY INSURANCE SERVICES	940,413	MOBILSHRED DBA RECALL SECURE DESTRUCTION	156,751
MERLIN MACHINE & TOOLING	70,187	MODERN BRADLEY COLLISION	1,744,760
MERTIN CHEVROLET CADILLAC BUICK GMC LTD	1,696,307	MODERN MANAGEMENT SERVICES LTD	112,537
MERVYN'S THE BODY SHOP (1994) LTD	1,030,410	MODERN MOTORCYCLING LTD	27,580
METRO LEXUS TOYOTA	117,232	MODERN TIRE & TOWING INC	55,697
METRO MOTORS LTD	1,303,968	MOE'S AUTO SERVICE LTD	208,815
METRO WEST INSURANCE AGENCY LTD	1,355,393	MOE'S PRECISION AUTO BODY LTD	89,122
METROPOLITAN INSURANCE BROKERS LTD	387,697	MOLL ALEXANDER DR INC	193,167
MEW STEVEN DR	33,000	MOLLY MAID	68,651
MICHAEL O'MEARA LAW CORPORATION	385,991	MOMENTUMPLUS	45,746
MICRO COM SYSTEMS LTD	46,845	MONASHEE AUTO BODY (1979) LTD	526,500
MICROSERVE BUSINESS COMPUTER	1,351,665	MONASHEE MOTORS LTD	79,423
MICROSOFT CANADA INC	288,127	MOODY'S ANALYTICS INC	164,777
MICROSOFT LICENSING GP	2,705,530	MOORE CANADA	201,500
MID ISLAND AUTO COLLISION LTD	1,296,341	MORELLI CHERTKOW LLP	781,035
MID ISLAND TOWING AND TRANSPORT LTD	229,650	MORGAN'S GLASS CO LTD	69,910
MID VALLEY INSURANCE AGENCIES LTD	1,010,247	MORITA AUTO BODY SERVICES LTD	590,969
MID VAN MOTORS LTD	347,516	MORNEAU SHEPELL LTD	615,679
MID-ISLAND OCCUPATIONAL THERAPY SERVICES	85,221	MORREY BODY SHOP	2,193,633
MID-WESTERN BODY SHOP (BOYD-CLOVERDALE)	1,008,146	MORREY NISSAN OF COQUITLAM LTD	111,250
MIDNYTES TOWING INC	44,136	MORRIS & COMPANY	385,798
MIDTOWN RV LTD	45,598	MOTION SPECIALTIES BC LTD	119,686
MIKE'S AUTOMOTIVE SERVICES	625,016	MOUNTAIN GLASS & MIRROR	122,776
MIKE'S QUALITY BODYWORKS & REFINISH	58,937	MOUNTAIN HWY COLLISION LTD	446,043
MIKES AUTO TOWING	336,592	MOUNTAIN SKYWAY LTD	41,299
MILANESE PAUL DR INC	26,440	MOUNTAINVIEW HEALTH & WELLNESS CENTRE LTD	43,891
MILL BAY TOWING & RECOVERY LTD	35,267	MOUNTAINVIEW INSURANCE SERVICES LTD	514,701
MILL CREEK COLLISION CENTRE	98,510	MOUNTAINVIEW KINESIOLOGY LTD	670,206
MILLER THOMSON LLP	3,301,545	MR RENT-A-CAR (DOWNTOWN) LTD	302,888
MINHAS SATRUP	27,600	MTM AUTO BODY REPAIR (2006) LTD	561,007
MINI RICHMOND	117,889	MULTI-LINE CLAIM SERVICES LTD	660,077
MINISTER OF FINANCE	1,105,267	MULTIPLE INSURANCE SERVICES INC	172,317
MINISTER OF FINANCE - BC MAIL PLUS	1,432,637	MUNDIES TOWING STORAGE & SERVICE	1,080,940
MINISTER OF FINANCE - BC UTILITIES COMM	751,333	MURCHISON THOMSON & CLARKE LLP	1,494,510
MINISTER OF FINANCE - BUSINESS MANAGEMENT	421,075	MURRAY BUICK GMC PENTICTON	623,669
MINISTER OF FINANCE - PUBLIC SAFETY	22,018,372	MURRAY CHEVROLET PONTIAC BUICK (FSJ)	50,541
MINISTER OF FINANCE-TECHNOLOGY SOLUTIONS	431,114	MURRAY CHEVROLET PONTIAC BUICK (NICOLA)	48,706
MINISTRY OF FINANCE AMBULANCE SERVICES	3,546,097	MURRAY JAMIESON	1,341,235
MINISTRY OF HEALTH	16,734,161	MURRICK INSURANCE SERVICES (DELTA) LTD	280,680

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	522,447	NOR-DEL GLASS LTD	170,493
MURRICK INSURANCE SERVICES (KILLARNEY)	355,007	NORA CHAMBERS INC	67,481
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	280,044	NORAMPAC INC	25,942
MURRICK INSURANCE SERVICES (WEST END) LTD	412,236	NORGATE AUTO BODY LTD	1,714,298
M3 COLLISION CO LTD	96,390	NORM'S AUTO BODY	42,320
NADER RAMI DR	31,138	NORM'S AUTO REFINISHING LTD	1,197,190
NADINA TRUCK SERVICES LTD	197,486	NORTH COAST COLLISION LTD	411,362
NAHANNI TRUCK & TRAILER REPAIR LTD	47,756	NORTH ISLAND GLASS 2012 LTD	39,848
NAKUSP GLASS	27,910	NORTH PACIFIC WINDOW & GLASS (PARKSVILLE)	25,190
NANAIMO AUTOBODY & GLASS LTD	215,389	NORTH PACIFIC WINDOW & GLASS (QUALICUM)	101,814
NANAIMO CHRYSLER LTD	553,588	NORTH SHORE LAW LLP	967,444
NANAIMO REALTY (NANAIMO) LTD	602,893	NORTH SHORE RV CENTRE LTD	33,113
NASCAR AUTO BODY LTD	26,832	NORTH SHORE TAXI 1966 LTD	40,237
NATIONAL CAR & TRUCK RENTAL (DOUGLAS ST)	33,760	NORTH STAR MOTORS LTD	1,124,227
NATIONAL CAR & TRUCK RENTAL (ISLAND HWY)	39,572	NORTH WEST MOTOR CORP LTD	25,670
NATIONAL CAR & TRUCK RENTAL (NORTH VAN)	41,271	NORTHERN ALUMINUM TANK SERVICES LTD	80,639
NATIONAL INVESTIGATION SERVICES LTD	73,110	NORTHERN CAPITAL TOWING LTD	190,122
NATIONAL PUBLIC RELATIONS (VANCOUVER) INC	36,460	NORTHERN GLASS & CONTRACTING	28,428
NAUROTH & ASSOCIATES INSURANCE BROKERS	690,890	NORTHERN SAVINGS INSURANCE AGENCY LTD	457,422
NAVIGO CONSULTING & COACHING	147,490	NORTHERN TOYOTA	177,634
NC RON'S TOWING (ACE AUTO WRECKING LTD)	382,590	NORTHLAND CHRYSLER JEEP DODGE	76,885
NCO FINANCIAL SERVICES INC	258,916	NORTHLAND GLASS	52,022
NEIGHBOURHOOD AUTO BODY LTD	433,320	NORTHLAND NISSAN	67,741
NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	83,133	NORTHLAND TRUCK CENTRE	34,213
NEIGHBOURHOOD INSURANCE BROKER INC	144,164	NORTHLINE COLLISION LTD	770,422
NEILSON PATRICIA DR	29,480	NORTHSIDE INJURY REHABILITATION LTD	37,608
NELSON CHRYSLER	420,084	NORTHWARD AIR LTD	29,760
NELSON'S GLASS LTD	139,575	NORTHWAY GLASS INC	61,383
NEMTIN CONSULTANTS LTD	35,703	NOVACOAST PROFESSIONAL SERVICE	66,197
NENO'S PAINT & BODY LTD	438,212	NOVUS WINDSHIELD REPAIR (KELOWNA)	211,244
NEUFELD WILLIAM P DR INC	37,458	NR INSURANCE SERVICES LTD	152,646
NEURO-ABILITY REHABILITATION SERVICES	28,581	NR MOTORS LTD	39,068
NEUROHEALTH RESEARCH & REHABILITATION INC	72,447	NRG RESEARCH GROUP INC	1,915,416
NEW BILLA AUTOBODY 2008 LTD	468,072	NU-MODE AUTO BODY AND PAINT LTD	306,153
NEW DIAMOND INSURANCE SERVICES LTD	285,603	NURSE NEXT DOOR (KAMLOOPS)	35,359
NEW PLANET COLLISION LTD	575,379	NURSE NEXT DOOR (PENTICTON)	58,992
NEW PROFESSION COLLISION LTD	2,432,145	NURSE NEXT DOOR (QUALICUM BEACH)	30,469
NEW TECHNOLOGY COLLISION	762,741	NURSE NEXT DOOR (VANCOUVER-WEST BLVD)	72,981
NEW WEST AUTO METAL INC (NEW WEST)	867,326	NUTHALL ADJUSTERS	87,461
NEW WEST COLLISION INC	1,379,274	NW CLAIMS SERVICES	36,309
NEW WESTMINSTER TOWING	206,401	O T SOLUTIONS	44,960
NEW WORLD INSURANCE SERVICES LIMITED	487,597	O'BRIEN'S SERVICE & REPAIRS LTD	29,915
NEWALTA CORPORATION	50,949	O'CONNOR COLLISION & TOWING	1,288,898
NEWTON INSURANCE SERVICES INC	492,804	O'CONNOR RV CENTRE LTD	64,096
NEWTON SATINDER DR	38,500	O'FARRELL T DR INC	57,859
NEWTON WHALLEY HI-WAY TAXI LTD	26,055	O'SHAUGHNESSY ROY J DR INC	422,463
NICE SYSTEMS CANADA LTD	234,911	OAKRIDGE PHYSIOTHERAPY	25,415
NICK'S AUTO BODY LTD	1,206,430	OAKWEST INSURANCE AGENCIES LTD	601,361
NIKKEL MARK DR	39,850	OASIS CBI HEALTH CENTRE	32,433
NIXON O'BRIEN	173,139	OASIS PHYSIOTHERAPY	31,267
NO 1 COLLISION (1993) INC (LOUGHEED HWY)	4,267,228	OASIS REHABILITATION LTD	30,200
NO 1 COLLISION (1993) INC (RICHMOND)	4,623,792	OCEAN TRAILER RENTALS	361,777
NO 1 COLLISION (1993) INC (3RD AVENUE)	2,499,536	OCEANSIDE PHYSIO & WORK CONDITIONING	25,223

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
OFF ROAD AUTOBODY & TOWING	282,845	PACIFIC LAW GROUP	5,420,551
OK REGION TOWING	39,207	PACIFIC NORTHERN GAS LTD	27,439
OKANAGAN GLASS LTD	53,539	PACIFIC PLACE INSURANCE SERVICES INC	278,410
OKANAGAN ORAL SURGERY ASSOCIATES	27,652	PAINE EDMONDS	559,489
OKANAGAN VALLEY INSURANCE SERVICES LTD	560,589	PAINE HAMBLEN LLP	65,967
OLIVER & CO	209,551	PAINTS BEYOND AUTOBODY VANCOUVER LTD	127,446
OLYMPIC INS SERV LTD DBA SEAFIRST INS BRO	211,555	PALADIN SECURITY GROUP LTD	1,017,143
OMEGA AUTOBODY INC	441,305	PANNU JASMINDER DR	67,500
OMINECA GLASS SERVICES (2012) LTD	122,042	PANORAMA PHYSIOTHERAPY & SPORTS CLINIC	50,825
ON CALL SERVICES CENTRE	58,612	PANTHER GLASS & UPHOLSTERY	69,019
ON LINE COLLISION LTD	1,790,246	PARADISE AUTOBODY REPAIRS 1993 LTD	125,526
ON SIDE RESTORATION SERVICES LTD	46,331	PARAGON COLLISION REPAIRS LTD	404,738
ON TIME AUTOBODY	82,315	PARAGON INSURANCE AGENCIES LTD	517,679
ONESTOP AUTOGLASS LTD	76,743	PARAMOUNT AUTO BODY LTD	858,464
ONSITE AUTO GLASS	135,476	PARK GEORGIA INSURANCE AGENCIES LTD	1,544,443
OPEN TEXT CORPORATION	960,102	PARK INN & SUITES VANCOUVER	36,484
OPENROAD AUDI - VANCOUVER	151,089	PARK INSURANCE AGENCY LTD	490,101
OPENROAD RICHMOND AUTO BODY-LANGLEY	1,601,194	PARKER MOTORS LTD	765,387
OPERTUNE AUTO CLINIC LTD	39,204	PARKER'S AUTO BODY & PAINT LTD	1,856,811
OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	28,964	PARKING CORPORATION OF VANCOUVER	93,038
OPTIMUM THERAPY REHABILITATION SERVICES	131,001	PARKSVILLE CHRYSLER LTD	618,894
OPUS INTERNATIONAL CONSULTANTS	33,201	PARKWAY CREW INC (THE)	31,966
ORACLE CANADA ULC	1,797,862	PARKWAY PHYSIOTHERAPY & PERFORMANCE	38,622
ORCHARD FORD SALES LTD	28,521	PARSONS JULIAN DR	25,450
ORCHARD VALLEY GLASS LTD	131,023	PAT ANDERSON AGENCIES LTD	404,661
OREGON HEALTH & SCIENCES	111,414	PATHWAY RESOURCES LTD	153,713
ORGIN AT LONGWOOD RETIREMENT COMMUNITY	26,620	PAUL'S AUTO BODY LTD	1,152,459
ORIGIN AUTO SERVICES LTD	139,600	PAYLESS AUTO TOWING LTD (NORTH VANC)	423,663
ORION HEALTH - NEW WESTMINSTER	160,413	PAYLESS AUTO TOWING LTD (SQUAMISH)	117,865
ORION HEALTH SERVICES INC	438,439	PAYLESS GLASS LTD	227,701
ORKIN CANADA CORPORATION	30,469	PB SOFTWARE CANADA INC	217,547
OT CONSULTING/TREATMENT SERVICE LTD	99,373	PCL CONSTRUCTORS WESTCOAST INC	1,281,416
OT WORKS!	494,693	PEACE GLASS LTD	415,558
OTTER POINT COLLISION LTD	209,911	PEACEHEALTH MEDICAL GROUP	299,216
OTTO & ASSOCIATES INSURANCE AGENCY LTD	149,402	PEACHLAND COLLISION AND GLASS	139,251
OTTO AUTO SERVICE LTD	197,790	PEAKE & RICHMOND LTD	287,482
OUIMET PAUL DR	34,350	PEARLMAN LINDHOLM	298,123
OUR GLASS SHOP	85,407	PELLING & ASSOCIATES INSURANCE BROKERS CO	164,436
OVERDRIVE COLLISION CENTRE LTD	245,225	PEMBERTON INSURANCE CORPORATION	99,014
OVERSEAS AUTO BODY (2010) LTD	649,750	PENDER AUTO BODY LTD	1,084,551
OVERSEAS AUTOBODY (1989) INC	2,758,891	PENINSULA TOWING	57,127
P & C STEINBERG MEDICAL CORP	187,306	PENN INSURANCE AGENCIES LTD	487,912
P & H SUPPLIES LTD	41,956	PENNER TODD DR CHIROPRACTIC CORP	34,676
P & R WESTERN STAR TRUCKS	37,656	PENNEY AUTO BODY LTD	1,392,197
P & T WALKER CANADA LTD	27,030	PENTICTON AUTO GLASS & UPHOLSTERY LTD	173,102
P G KLASIC AUTOBODY LTD	2,136,352	PENTICTON COLLISION CENTRE	687,531
PACIFIC ASSET MANAGEMENT CORPORATION	424,111	PENTICTON TOWING LTD	266,739
PACIFIC AUTO TRIM LTD	264,275	PENTLAND'S PROSTHETIC INC	38,280
PACIFIC CARBON TRUST	639,398	PERFECT AUTO & WINDOW GLASS LTD	418,464
PACIFIC CHEVROLET BUICK GMC LTD	436,084	PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	419,835
PACIFIC COAST HEAVY TRUCK GROUP (SURREY)	26,014	PERFORMANCE BY DESIGN	28,080
PACIFIC COAST INSURANCE BROKERS INC	701,499	PERFORMANCE INSTITUTE	57,860
PACIFIC INSURANCE AGENCIES LTD	161,203	PERKINS + WILL	302,159

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PERPETUAL INSURANCE SERVICES LTD	807,045	PREMIERE COLLISION LTD	822,802
PERRY ALAN - MEDIATOR	30,785	PREMIERE VERBATIM REPORTING LTD	73,222
PERRY THOMAS L DR INC	77,758	PREMIUM TRUCK & TRAILER INC	139,562
PERRY'S AUTO GLASS AND UPHOLSTERY	33,922	PREMIUM-FIT AUTO UPHOLSTERY & GLASS	42,294
PETA CONSULTANTS (VANCOUVER) LTD	33,412	PRESTIGE COLLISION SERVICES	1,444,126
PETE RENYARD AUTO BODY (CENTERLINE COLL)	711,891	PRESTIGE INSURANCE SERVICES LTD	1,725,133
PETE'S AUTOBODY	209,651	PRESTON COLLISION CENTRE	1,775,289
PETE'S TOWING & STORAGE (1985) LTD	77,250	PRESTON MATTHEWS GROUP INC (THE)	40,056
PETER BALJET CHEVROLET BUICK GMC LTD	138,446	PREVOST (VOLVO GROUP CANADA INC)	88,050
PETER F POOK INSURANCE AGENCIES LTD	1,259,415	PRICEWATERHOUSECOOPERS LLP	1,732,466
PETER MACDONALD INSURANCE AGENCIES LTD	147,347	PRIME COLLISION (2006) LTD	961,403
PETERBILT PACIFIC INC (KAMLOOPS)	1,389,423	PRIME INSURANCE CENTRE LTD	676,779
PETERBILT PACIFIC INC (TERRACE)	27,686	PRIME RENTALS	31,451
PETERBILT PACIFIC LEASING INC	472,058	PRIMELINE AUTOBODY & PAINTING LTD	92,233
PETERBILT TRUCKS PACIFIC INC (PR GEORGE)	1,957,014	PRINCE GEORGE BRAIN INJURED GROUP SOCIETY	58,663
PETERBILT TRUCKS PACIFIC INC (SURREY)	86,405	PRINCE GEORGE MOTORS LTD	68,359
PETTIT AND COMPANY	1,306,236	PRINCETON GLASS CO LTD	92,744
PG SURG-MED LTD	168,766	PRISM DATA SERVICES LTD	27,201
PGI HOLDINGS LTD DBA METROTOWN DASON INS	446,537	PRISM TOWING	55,526
PHARMASAVE MEDICAL EQUIPMENT CENTRE	25,835	PRIVASOFT CORP	54,680
PHARMASAVE PHARMACY	71,401	PRO BODY SHOP (1998) LTD	738,677
PHIL'S JANITOR SERVICE	77,030	PRO TOW (MELNICK'S PROFESSIONAL TOWING)	40,911
PHOENIX AUTOBODY REPAIRS	340,119	PRO-TECH COLLISION CENTRE	625,466
PHYSIOPRO PHYSIOTHERAPY & ORTHOPEDICS	36,431	PRO-TECH COLLISION LTD	292,309
PIGHIN TERRIE & GARRY	38,518	PRO-VISION INS BROKERS LTD	167,955
PIHL LAW CORPORATION	1,001,720	PRO-VISION INSURANCE BROKERS LTD	158,467
PINE TREE AUTO BODY LTD	878,681	PRO-WIDE GLASS INC	151,965
PIONEER GARAGE LTD	780,439	PROACTIVE HOME CARE SERVICES LTD	43,355
PIONEER MOTORS	25,137	PROBE INVESTIGATORS & SECURITY CONSULTANT	95,782
PIPER MICHAEL S DR	281,270	PROFIRE EMERGENCY EQUIPMENT INC	92,578
PITNEY BOWES	64,372	PROGRESS MARKETING INC	32,141
PITNEY BOWES POSTAGE BY PHONE	1,295,105	PROGRESSIVE INSURANCE SERVICES LTD	362,610
PJ COLLISION LTD	1,031,584	PROGRESSIVE REHAB INC	310,188
PLATINUM AUTO GLASS	133,565	PROLINE COLLISION LTD	323,798
PLAZA 4 DEVELOPMENTS LTD	102,296	PROLINE GLASS LTD	33,948
PLUS ONE COLLISION	29,853	PRONTO AUTO GLASS	145,037
PLUTO AUTOBODY (2008) LTD	278,744	PRONTO TOWING LTD	107,267
POCO INSURANCE AGENCIES INC	316,224	PROSPECT PARK AUTOBODY LTD	765,413
POLSTAR COLLISION LTD	198,405	PROSPEROUS INSURANCE BROKERS LTD	49,577
PORT KELLS COLLISION AND AUTO SALES	54,061	PROTIVITI (DIV OF ROBERT HALF CANADA INC)	26,996
PORT MOODY COLLISION	59,504	PROUT ALISTER J E DR INC	183,370
PORT MOODY INSURANCE SERVICES	526,727	PROVIDENCE HEALTH CARE	97,762
PORTER & MCMILLAN (1992) LTD	863,669	PROVINCE OF BC (MVB FEES)	528,737,500
PORTER & MCMILLAN LTD	1,580,359	PROVINCE OF BC (MVB FINES)	44,756,645
POULIN AGENCIES LTD	236,063	PROVINCE OF BC (PREMIUM TAX)	181,183,866
POWER AUTOBODY	31,428	PROVINCE OF BC (SST/PST)	137,617,352
PPC WORLDWIDE CANADA EAP SERVICES LTD	270,660	PROVINCIAL HEALTH SERVICES AUTHORITY	64,367
PRAIRIECOAST EQUIPMENT INC	36,221	PRYKE LAMBERT LEATHLEY RUSSELL LLP	2,216,553
PRANCING HORSE AUTO BODY AND PAINT	604,920	PUBLIC SERVICE PENSION PLAN	943,950
PRE-TECH COLLISION LTD	1,374,984	PULLMER LEWIS DR INC	41,586
PRECISION GLASS LTD	61,516	PUREWAL JAGRAJ SINGH	25,022
PRECISION LOCKSMITHING CORP	54,868	PUROLATOR INC	929,425
PREMIER ENVELOPE LTD	421,069	Q-MATIC CANADA LIMITED	121,759

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
QED FINANCIAL SYSTEMS INC	130,969	REGAL COLLISION LTD	117,259
QUALITEK COLLISION LTD	309,632	REGAN WILLIAM DR	108,750
QUALITY CHOICE AUTO&TRUCK COLLISION	82,620	REGENCY CHRYSLER (100 MILE HOUSE)	42,976
QUALITY FIRST COLLISION REPAIRS LTD	76,943	REGIONAL DISTRICT OF NANAIMO	27,051
QUALITY FIRST COLLISION REPAIRS 2013 LTD	142,598	REGIONAL INVESTIGATION SERVICES LTD	70,789
QUALITY GLASS LTD	124,932	REHAB GROUP (THE)	444,521
QUARTECH SYSTEMS LTD	3,548,946	REHABILITATION IN MOTION INC (COURTENAY)	260,070
QUEENSWAY AUTOBODY	451,196	REHABMAX PHYSIOTHERAPY & SPORTS INJURY	54,264
QUESNEL TOYOTA	117,017	RELIABLE AUTO BODY (2001) LTD	1,429,698
QUINLAN ABRIOUX	6,220,823	RELIANCE INSURANCE AGENCIES LTD	867,176
QUIRING MOTORS (1994) LTD	123,816	RELIANCE PROTECTRON INC	33,243
QV INVESTORS	652,561	REMPEL ENGINEERING SERVICES LTD	39,537
R & S AUTOBODY (1990) LTD	1,022,099	REMPEL'S AUTOMOTIVE	45,862
R AND M GLASS & TRIM	43,081	RENASCENT COLLISION (ABBOTSFORD)	865,738
R I SMITH HOLDINGS LTD	70,693	RENASCENT COLLISION CHILLIWACK LTD	814,117
R S REHAB SOLUTIONS INC	332,604	RENAUD COOK DRURY MESAROS PA	50,454
RACE & COMPANY	1,289,262	REPLICA BCRS CANADA	48,648
RAGS TO RICHES TOP SHOP	44,498	REPORTEX AGENCIES LTD	81,521
RAINBOW GLASS	139,209	REVIVE AUTO REPAIRS LTD	75,594
RAINBOW INSURANCE AGENCY LTD	117,800	REVIVE REHABILITATION INC	85,380
RAINCOAST COMMUNITY REHAB SERVICES INC	26,841	RF MOORE CLAIMS SERVICE LTD	55,773
RALLY SOFTWARE	64,218	RFS CANADA	143,847
RAM'S AUTOBODY LTD	39,746	RHC INSURANCE BROKERS LTD	2,886,101
RAMP BODY & FENDER WORKS LTD	544,036	RIAR KULWANT S DR	151,775
RAND & FOWLER INSURANCE AGENCIES LTD	240,289	RICH CITY COLLISION REPAIRS (HORSESHOE)	1,099,061
RAND & FOWLER INSURANCE COQUITLAM LTD	3,038,222	RICH CITY COLLISION REPAIRS (NO 5 ROAD)	864,810
RAND & FOWLER INSURANCE LTD	2,100,416	RICH'S AUTOBODY & WRECKING LTD	895,949
RAND & FOWLER INSURANCE SERVICES LTD	1,662,887	RICHARDS BUELL SUTTON	49,150
RANDSTAD TECHNOLOGIES	247,550	RICHMOND AUTO BODY (RICHMOND)	5,845,381
RAPID AUTO GLASS LTD	524,309	RICHMOND AUTO BODY LTD (NORTH VANC)	2,571,695
RAPID COOL REFRIGERATION INC	65,412	RICHMOND CHIROPRACTIC CENTRE	32,400
RATS TOWING	123,767	RICHMOND CHRYSLER DODGE JEEP LTD	1,652,767
RAY F CHIN INDEPENDENT ADJUSTER	280,993	RICHMOND CONTINENTAL AUTO LTD	398,278
RAY WONG INSURANCE SERVICES LTD	322,036	RICHMOND HONDA CARS	31,218
RAY'S AUTOBODY LTD	524,071	RICHMOND INVESTIGATIONS INTERNATIONAL INC	63,455
RAYDAR AUTOBODY LTD	986,372	RICHMOND TAXI CO LTD	38,479
RBC INVESTOR SERVICES TRUST	47,084	RICHMOND TOYOTA LTD	32,052
RBS COLLISION REPAIRS LIMITED	88,357	RICOH CANADA INC	1,089,514
RCU INSURANCE SERVICES LTD	296,946	RIDE WITH PRIDE AUTOBODY & GLASS	36,454
RDH BUILDING ENGINEERING LTD	41,789	RIDGE INVESTIGATIVE SERVICES	51,825
RDM AURORA	25,014	RIDGWAY & COMPANY	308,781
RDM LAWYERS LLP	1,160,646	RIGHT MANAGEMENT INC	337,588
RDMC CONSTRUCTION	45,450	RIGHT TOUCH AUTOBODY LTD	123,329
REAL INSURANCE SOLUTIONS INC	900,702	RILEY'S AUTOBODY LTD	77,659
REBALANCE MD	88,140	RITCHIE COLLISION LTD	587,459
RECEIVER GENERAL FOR CANADA	20,877,280	RIVER ROCK CASINO RESORT	30,709
REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,657,248	RIVERSHORE CHRYSLER JEEP	26,103
REDSTONE ENTERPRISES LTD	62,774	RIVERSIDE COLLISION (676152 BC LTD)	392,912
REEBYE N K DR INC	363,337	RIVERSIDE COLLISION LTD	407,094
REEBYE R N DR INC	35,756	RIVERSIDE INSURANCE AGENCIES (1984) LTD	376,769
REED LORI - REGISTERED COUNSELLOR	103,666	ROAD WARRIOR MOBILE AUTO GLASS INC	147,601
REES PETER M DR LTD	279,471	ROADHOUSE TOWING	57,432
REFLECTIONS TRUCK BODY REPAIR LTD	3,445,468	ROADWAY TOWING LTD	526,932

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ROBBINS PARKING SERVICE LTD	66,630	SASI AUTOCRAFT LTD	102,743
ROBERT R LAWLER, PLC	510,290	SATYAM COMPUTER SERVICE LTD	235,182
ROBERTS TOWING AND RECOVERY	73,239	SAVE ON FOODS PHARMACY	26,393
ROCK ISLAND RV LTD	30,241	SAXBEE INSURANCE AGENCIES LTD	1,577,503
ROCKY MOUNTAIN DIESEL LTD	841,666	SCALAR DECISIONS INC	153,237
ROCKY MOUNTAIN PROSTHETICS & ORTHOTICS	30,595	SCARBOROUGH HERMAN BLUEKENS	116,897
ROD'S AUTO GLASS & UPHOLSTERY LTD	65,776	SCHEER & ZEHNDER LLP	520,520
ROGERS COMMUNICATIONS PARTNERSHIP	52,873	SCHILL INSURANCE BROKERS LTD	2,631,684
RON RIDLEY RENTALS LTD	86,969	SCHWEIGEL J F DR INC	48,733
RON'S COLLISION	1,135,313	SCHWEIGEL ROBERT DR INC	27,922
RONA KINETICS AND ASSOCIATES LTD	103,195	SCOTT ROAD INSURANCE SERVICES LTD	416,227
ROOKZ'S AUTOBODY LTD	336,489	SCOTT SPECIAL PROJECTS LTD	1,133,666
ROPER GREYELL LLP	44,770	SCOTT TOWN AUTOBODY LTD	383,347
ROSSLAND JEFF'S COLLISION	491,785	SCRAP KING AUTOWRECKING & TOWING LTD	71,030
ROUTLEY & COMPANY	1,081,204	SCU INSURANCE SERVICES LTD	542,707
ROYAL BANK OF CANADA	1,267,552	SDM REALTY ADVISORS LTD	889,723
ROYAL CITY AUTOPAINTING & COLLISION	204,021	SEAFIRST INSURANCE BROKERS LTD	786,765
RS JANITORIAL SERVICES	26,847	SECHELT INSURANCE AGENCY (1987) LTD	314,988
RUDY & PETER BODY SHOP (2004) LTD	585,354	SECOND LOOK AUTO BODY (1992) LTD	733,330
RULEARTS LLC	32,549	SEDGWICK CLAIMS	81,899
RUNZER'S COLLISION	162,198	SELKIRK GLASS LTD	56,846
RUPERT TOWING	44,371	SEMRAU STANLEY DR INC	556,841
RUSH CLAIMS SOLUTIONS	58,655	SENSUS COMMUNICATION SOLUTIONS INC	231,346
RUSS' BODY SHOP (1988) LTD	796,027	SENTRY PARTNERS INC	145,646
RUTLAND GLASS (1994) LTD	116,332	SERVICE GLASS LTD	135,701
RV CAMPER & TRAILER CLINIC LTD	32,889	SERVICE QUALITY MEASUREMENT GROUP INC	196,025
S & A SAVE ON COLLISION LTD	54,250	SERVICEMASTER BURNABY	35,983
S & R MAINTENANCE	64,747	SETTLED BY SCHAPIRO MEDIATIONS INC	96,456
S & S INSURANCE SERVICES LTD	477,830	SHARONS INSURANCE SERVICES LTD	248,841
S I SYSTEMS LTD	1,039,239	SHARP COLLISION REPAIR LTD	354,846
S J KERNAGHAN ADJUSTERS LTD	63,591	SHARPE'S INSURANCE SERVICES LTD	270,668
S T INSURANCE AGENCY LTD	299,767	SHAW CABLESYSTEMS GP	51,275
SA HARDY HOLDINGS LTD	311,921	SHAW SABEY & ASSOCIATES LTD	158,575
SABIL INSURANCE AGENCY (ALDERGROVE) LTD	303,512	SHELBOURNE PHYSIOTHERAPY	82,430
SADHRA MANJIT DR	92,100	SHIELD GLASS (2007) LTD	73,847
SAHARA REHAB CONSULTING LTD	42,694	SHOJANIA KAM DR	26,991
SAINT ALPHONSUS REGIONAL MEDICAL CENTER	33,255	SHOOK WICKHAM BISHOP AND FIELD	94,413
SALLOUM WATTS (YEREMA GEEKIE LAW CORP)	404,919	SHOPPERS DRUG MART	156,655
SALMON ARM FRAME & BODY SHOP (2000) LTD	288,521	SHOPPERS HOME HEALTH CARE	161,673
SAMAC ENGINEERING LTD	33,962	SHUSWAP COLLISION CENTER LTD	793,730
SAMI'S AUTOBODY & PAINTING 1990 LTD	77,465	SICAMOUS COLLISION REPAIR	187,257
SAMRA AUTOBODY LTD	294,935	SIDEWINDER CONVERSIONS & MOBILITY LTD	58,824
SAMSON AUTO SERVICE	33,017	SIDHU JUJHAR S DR	53,300
SAN COLLISION AUTO REPAIRS LTD	367,987	SIDKY ADAM DR	28,450
SANDPIPER GARDENS & GLASS	33,049	SIDNEY GLASS (CAPITAL AUTOGLASS-SIDNEY)	210,969
SANDY'S COLLISION REPAIRS	114,196	SIDNEY GLASS (CAPITAL GLASS-VICTORIA)	183,346
SANFORD EVANS GOLDBOOK	63,300	SIERRA SYSTEMS GROUP INC	51,072
SANGAM AUTO BODY LTD	620,105	SIGNAL COLLISION CRANBROOK	903,792
SANTOS COLLISION CRAFT	290,672	SIGNAL COLLISION LTD	580,833
SAP CANADA INC	3,086,497	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	1,965,469
SARAH REHAB CONSULTING LTD	133,500	SIMEIO SOLUTIONS CANADA INC	836,660
SAS INSTITUTE (CANADA) INC	252,291	SIMILKAMEEN AGENCIES LTD	398,683
SASCU INSURANCE SERVICES LTD	290,246	SIMPLY COMPUTING INC	36,442

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SIMPSON CONTROLS LTD	563,909	SPEEDY GLASS (COQUITLAM)	534,809
SINGLETON URQUHART LLP	3,939,413	SPEEDY GLASS (COURTENAY)	423,867
SINTRA ENGINEERING	38,314	SPEEDY GLASS (CRANBROOK)	174,449
SITKA PHYSIOTHERAPY & WELLNESS	37,127	SPEEDY GLASS (DUNCAN)	223,290
SKAGIT VALLEY HOSPITAL	33,085	SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	339,216
SKAHA FORD INC	747,220	SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	330,363
SKEENA GLASS LTD	212,010	SPEEDY GLASS (KELOWNA)	416,492
SKILLSOFT CANADA LTD	134,195	SPEEDY GLASS (LANGLEY)	818,001
SKY LAKES MEDICAL CENTER INC	40,477	SPEEDY GLASS (MAPLE RIDGE)	226,850
SKYVIEW INSURANCE BROKERS LTD	161,118	SPEEDY GLASS (NANAIMO)	218,374
SLR CONSULTING (CANADA) LTD	27,013	SPEEDY GLASS (NELSON)	334,299
SMART & BIGGAR	37,009	SPEEDY GLASS (NORTH VAN-BROOKSBANK)	391,059
SMITH CHEVROLET CADILLAC LTD	1,083,878	SPEEDY GLASS (NORTH VAN-MARINE DR)	503,546
SMITH DERRYCK H DR INC	458,949	SPEEDY GLASS (PENTICTON)	419,490
SMITH J DR INC FORENSIC PSYCHIATRY	71,843	SPEEDY GLASS (PRINCE GEORGE)	345,136
SMITHRITE DISPOSAL LTD	109,235	SPEEDY GLASS (RICHMOND)	423,121
SN DISPUTE RESOLUTION INC	27,184	SPEEDY GLASS (SQUAMISH)	213,627
SN TRANSPORT LTD	28,483	SPEEDY GLASS (SURREY-FRASER HWY)	416,488
SNIDER SCOTT	59,299	SPEEDY GLASS (SURREY-KING GEORGE HWY)	372,949
SOC ROBOTICS INC	118,649	SPEEDY GLASS (SURREY-136TH)	43,981
SOFTCHOICE LP	2,247,366	SPEEDY GLASS (SURREY-72ND AVE)	449,109
SOJA PETER J DR	28,302	SPEEDY GLASS (VANCOUVER-KINGSWAY)	1,618,580
SOLID GOLD COLLISION LTD	282,236	SPEEDY GLASS (VANCOUVER-YORK ST)	330,075
SOLOMONS KEVIN DR INC	710,788	SPEEDY GLASS (VERNON)	626,573
SOLUTIONS THRU SOFTWARE LTD	150,864	SPEEDY GLASS (VICTORIA-GOVERNMENT ST)	296,760
SOMATEC REHAB AND PERSONAL TRAINING	139,062	SPEEDY GLASS (VICTORIA-ISLAND HWY)	370,182
SOMERS AND COMPANY	3,749,585	SPEEDY GLASS (WILLIAMS LAKE)	172,349
SONG FAMILY CHIROPRACTIC	45,450	SPINNERS AUTO GLASS LTD	51,826
SOOKE'S WESTCOAST COLLISION & GLASS	389,550	SPLASHES WASH LODGE INC	379,721
SOPRON AUTO BODY (P & T AUTO BODY LTD)	572,341	SPORTSMAN'S CORNER 2002	34,789
SOPRON AUTO BODY LTD	565,943	SPOTLITE CUSTOM COLLISION LTD	1,274,191
SOUND IDEARS INC	51,127	SPRINGFIELD AUTO BODY LTD	1,004,450
SOUTH COAST FORD PROPERTY	36,214	SPRINGMAN'S SATURN & ISUZU	871,159
SOUTH FRASER PHYSIOTHERAPY CLINIC INC	107,630	SPRINT GLASS	27,851
SOUTH SEAS AUTO BODY CO LTD	1,504,800	SQUAMISH INSURANCE AGENCIES LTD	193,165
SOUTHERN INSURANCE SERVICES LTD	2,331,110	ST ANTHONY HOSPITAL	73,899
SOUTHLANDS INSURANCE BROKERS (1992) INC	238,975	STAMPEDE GLASS	284,976
SOUTHSIDE DOOR AND GATE	98,329	STANDARD AUTO GLASS (KELOWNA)	61,583
SOUTHSIDE FRAME ALIGNMENT & COLLISION	55,668	STANDARD LIFE ASSURANCE COMPANY OF CANADA	258,125
SOVIO O M DR	539,369	STANDISH TOWING & RECOVERY LTD	62,183
SPARLING REAL ESTATE LTD	121,728	STANLEY CANADA CORP	66,186
SPARWOOD TOWING	30,783	STANTEC ARCHITECTURE LTD	61,996
SPECIAL D'S COLLISION LTD	197,190	STAR AUTOBODY LTD	1,872,931
SPECIALIST REFERRAL CLINIC	2,210,908	STARLITE AUTOBODY LTD	518,859
SPECTRUM REHABILITATION SERVICE INC	46,963	STATE STREET BANK & TRUST COMPANY CANADA	42,231,310
SPEED DATA SYSTEMS LTD	42,708	STATE STREET GLOBAL ADVISORS LTD	199,956
SPEEDIER AUTO BODY SHOP LTD	582,218	STATE STREET TRUST COMPANY CANADA	812,787
SPEEDY GLASS (ABBOTSFORD)	401,401	STAVROS BODY SHOP	353,781
SPEEDY GLASS (ALDERGROVE)	36,426	STEFAN FRASER & ASSOCIATES INC	108,046
SPEEDY GLASS (BURNABY-IMPERIAL ST)	413,877	STERLING AUTOBODY (DELTA) LTD	218,933
SPEEDY GLASS (BURNABY-LOUGHEED HWY)	345,218	STEVE DRANE HARLEY-DAVIDSON	39,598
SPEEDY GLASS (CAMPBELL RIVER)	167,630	STEVE MARSHALL MOTORS (1996) LTD	681,562
SPEEDY GLASS (CHILLIWACK)	426,084	STEVENS VIRGIN	6,798,147

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SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
STEWART & COMPANY	4,899,653	SYMMETRIX INSTITUTE OF EXERCISE	67,468
STEWART'S WELDING LTD	68,251	SYMMETRY INJURY REHABILITATION LTD	628,314
STEWARTS COLLISION CENTER	139,566	SYNAPTIC ANALYSIS CONSULTING GROUP INC	91,521
STILL CREEK COLLISION INC	625,369	SYNERGY TRUCKING LTD	47,112
STILL CREEK PRESS LTD	220,558	SYNTEL LIMITED	42,042
STONE BROS AUTO BODY & AUTO WRECKING LTD	855,916	T C VALLEY COLLISION LTD	629,526
STREAMLINE AUTO & WINDOW GLASS LTD	142,282	T F AUTO BODY (TUNG FAT MOTORS LTD)	231,097
STYLES AUTO UPHOLSTERY	26,283	T J GLASS ODYSSEY INC	643,051
SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	1,294,179	T J'S AUTO BODY (1998) LTD	968,236
SUCCESS REALTY & INSURANCE LTD	242,233	T S MCKENZIE INSURANCE AGENCIES LTD	315,389
SUDDEN IMPACT AUTO BODY REPAIR LTD	859,253	TAB CANADA	91,407
SUI WILLIAM W Y DR INC	49,993	TABERNER PAUL D - MEDIATOR	28,953
SUMAS MOUNTAIN CHIROPRACTIC	33,596	TAIGA WORKS	36,439
SUMMERLAND GLASS AND MIRROR LTD	108,402	TALBOT INSURANCE SERVICES LTD	229,892
SUMMIT INJURY MANAGEMENT INC (NAN-WELL)	78,697	TALBOT MEDIATION SERVICES LTD	237,000
SUMMIT INJURY MANAGEMENT LP (CBI HEALTH)	177,271	TAMMY STAMNES & KEN WILSON INS AGENCY	2,826,917
SUMMIT INSURANCE BROKERS INC	151,180	TAO'S AUTO BODY COLLISION LTD	79,704
SUMMIT TRUCK AND EQUIPMENT REPAIRS LTD	25,842	TAREK SAYED CONSULTING	35,784
SUN COUNTRY TOYOTA	1,089,110	TAURUS AUTO COLLISION CARE LTD	85,256
SUN LIFE FINANCIAL	254,953	TAURUS COMMERCIAL REAL ESTATE SERVICES	311,131
SUN VALLEY GLASS	171,610	TAURUS TRUCK & CRANE REPAIR LTD	41,531
SUNCREEK AUTO GLASS LTD	258,492	TAYLORMOTIVE SERVICE LTD	2,020,872
SUNCREEK DEVELOPMENTS LTD	33,962	TD ASSET MANAGEMENT INC	169,887
SUNGARD AVAILABILITY SERVICES CANADA LTD	29,908	TD CANADA TRUST	43,400
SUNNYSIDE AUTOBODY (1980) LTD	1,120,237	TEACHERS' TUTORING SERVICE	32,460
SUNRISE FORD SALES LTD	968,416	TEAL PHILIP DR FRCPC INC	62,714
SUNSET GLASS	111,821	TECH MAHINDRA LTD	557,730
SUNSET PHYSIOTHERAPY CLINIC	51,529	TEKSYSTEMS CANADA INC	1,397,454
SUNSET SQUARE (DARLEN VENTURES LTD)	90,093	TELDON MARKETING INC	143,437
SUNSHINE AUTOBODY (VERNON) LTD	331,476	TELECOM WEST INC	45,158
SUNSHINE AUTOBODY LTD	741,961	TELUS COMMUNICATIONS	4,430,071
SUNSHINE GLASS AND MIRROR LTD	83,865	TELUS INTERNET SERVICES	32,956
SUNWHEEL REHABILITATION	115,175	TELUS SERVICES INC	2,838,400
SUPER EURO AUTO LTD	839,492	TERMINAL AUTO BODY (PARKSVILLE) LTD	1,246,419
SUPERIOR COLLISION REPAIRS LTD	1,259,468	TERRACE TOTEM FORD SALES LTD	57,976
SUPERSTAR AUTO REPAIR CENTRE LTD	425,507	TESSLER B B DR INC	574,856
SURDELL KENNEDY TAXI LTD	26,078	THERMO KING OF BRITISH COLUMBIA INC	35,095
SUREWAY INSURANCE SERVICES LTD	151,063	THISTLE CANADA (DIV OF JARDINE LLOYD)	29,488
SURREY AUTO GLASS	305,010	THOMPSON INSURANCE CENTRE (1997) INC	97,150
SURREY AUTOBODY AND PAINT LTD	1,242,459	THOMPSON J P DR INC	186,266
SURREY HONDA (SURREY IMPORTS LTD)	33,455	THREE PEAKS KINESIOLOGY	70,708
SURREY ORTHOPAEDIC & SPORTS PHYSIOTHERAPY	41,921	THREE POINT MOTORS	62,810
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	140,451	THUNDERBIRD INSURANCE BROKERS LTD	264,789
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,084,436	THUNDERVALLEY TOWING	94,279
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,230,345	TIGER TOWING LIMITED	36,350
SUSSEX INSURANCE AGENCY (LANGLEY) INC	584,735	TIP TOP COLLISION LTD	799,948
SUSSEX INSURANCE AGENCY (MISSION) INC	1,316,099	TITCHENER DR CHIROPRACTIC CORP	47,823
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	963,233	TMA AUTOBODY & SERVICES LTD	1,011,617
SUSSEX INSURANCE AGENCY INCORPORATED	1,185,960	TOBIAS DAVID L DR INC	37,790
SUTER BROOK INSURANCE SERVICES LTD	159,048	TOM THOMPSON AUTO GLASS LTD	203,260
SWADDEN & COMPANY	2,451,506	TOM'S & MERRITT TOWING LTD	145,039
SWEDE'S TOWING	58,271	TOM'S CUSTOM AUTO BODY LTD	2,042,263
SYMANTEC	403,571	TOMITA TODD DR INC	52,713

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TOMMY'S UPHOLSTERY LTD	29,196	TY-CROP MANUFACTURING LTD	552,602
TONKS TOWING LTD	970,169	TYEE CHEVROLET LTD	617,430
TONY LAU INSURANCE AGENCIES LTD	635,494	TYLER'S TOWING	47,212
TOP GUN COLLISION AUTO BODY LTD	843,657	ULTIMATE COLLISION REPAIRS LTD	427,502
TOPWIN AUTO CENTRE (CARBOY AUTO SALES)	25,212	ULTRA-TECH CLEANING SYSTEMS LTD	179,046
TOTAL ENERGY SYSTEMS LTD	221,540	UNDERWRITERS INSURANCE AGENCIES-POWELL RV	308,934
TOTAL THERAPY REHABILITATION AND WELLNESS	103,202	UNDERWRITERS INSURANCE BROKERS (BC) LTD	374,307
TOTEM TOWING	300,854	UNDERWRITERS INSURANCE BROKERS-PENTICTON	683,373
TOUCHSTONE PROPERTY MANAGEMENT LTD	135,579	UNDERWRITERS INSURANCE BROKERS-VALEMOUNT	174,602
TOWERS WATSON SOFTWARE LTD	135,174	UNIFIED SYSTEMS INC	289,858
TOWN OF GIBSONS	291,122	UNIGLOBE COURTESY TRAVEL	38,051
TOWN OF LAKE COWICHAN	89,250	UNIGLOBE GUARDIAN TRAVEL	25,921
TOWN OF SIDNEY	375,586	UNITED COLLISION AUTO REPAIR	251,995
TOWN OF SMITHERS	43,338	UNITED COLLISION REPAIR LTD	96,537
TOWN OF VIEW ROYAL	31,845	UNITED REPORTING SERVICE LTD	32,642
TOWNLINE INSURANCE SERVICES LTD	298,518	UNITED SPRING & BRAKE LTD	35,509
TOWNSHIP OF LANGLEY	410,130	UNITED TOWING SERVICES INC	66,086
TP SYSTEMS LTD	1,759,673	UNITED WAY OF THE LOWER MAINLAND	43,033
TRADEMARK GLASSWORKS LTD	160,409	UNITOW SERVICES (1978) LTD	2,530,173
TRADEWIND INSURANCE SERVICES LTD	276,277	UNIVERSAL AUTO COLLISION LTD	182,579
TRAFFILOG NORTH AMERICA INC	187,306	UNIVERSITY INSURANCE BROKERS	142,291
TRAILER WIZARDS LTD	302,515	UNIVERSITY OF WASHINGTON PHYSICIANS	36,324
TRAINOR VOCATIONAL CONSULTING CORP	28,261	URBAN PACIFIC REAL ESTATE	93,912
TRANN ALLAN	27,850	URBAN SYSTEMS LTD	35,108
TRANSAMERICA GLASS NETWORK	92,879	URGEL'S AUTO COLLISION LTD	893,379
TRANSFORMERS COLLISION CENTRE	714,788	VAISLER BARRY J DR INC	87,511
TRANSWORLD MANAGEMENT LTD	144,619	VALLANCE MAELOR DR INC	157,738
TRAVCO RV SERVICE CENTRE LTD	37,553	VALLEY COLLISION (2012)	29,544
TRAVELAND LEISURE VEHICLES LTD	153,650	VALLEY GLASS KELOWNA LTD	43,081
TRAVLOS ANDREW DR MBBCH INC	25,713	VALLEY GLASS WESTBANK LTD	221,316
TRAXLER HAINES	436,938	VALLEY PACIFIC INVESTIGATIONS LTD	375,677
TRELOAR PHYSIOTHERAPY CLINIC	67,377	VALLEY RV REPAIRS LTD	31,186
TREV DEELEY MOTORCYCLES (1991) LTD	71,818	VALLEY WORK EVALUATION & RESEARCH CENTRE	99,571
TRI CITY AUTO	44,794	VAN HORNE TOWING (2000) LTD	73,154
TRI-CITY INSURANCE BROKERS LTD	514,032	VAN ISLE AUTO GLASS LTD	99,248
TRI-LINE GLASS LTD	202,788	VAN-BURN COLLISION REPAIRS LTD	1,068,246
TRILLIUM SPECIALTY PAPERS INC	25,469	VANCITY AUTOBODY LTD	1,339,369
TRISTAR COLLISION	1,735,650	VANCOUVER AXLE & FRAME LTD	56,501
TROJAN COLLISION SERVICES LTD	1,708,111	VANCOUVER COASTAL HEALTH AUTHORITY	224,289
TROY TATER CHIROPRACTIC INC	26,153	VANCOUVER EURO EXOTIC AUTO INC	58,999
TRU-LINE AUTOBODY FRAME & WHEEL	220,714	VANCOUVER HOLDINGS (BC) LTD	215,996
TSAWWASSEN COLLISION LTD	1,422,051	VANCOUVER ISLAND HEALTH AUTHORITY	54,574
TSAWWASSEN INSURANCE BROKERS LTD	242,800	VANCOUVER ISLAND INSURANCECENTRES INC	5,203,316
TSL INSURANCE AGENCY LTD	160,813	VANCOUVER ISLAND MEDICAL SUPPLY LTD	27,586
TSN INSURANCE SERVICES (SURREY) LTD	412,970	VANCOUVER LITIGATION SUPPORT SERVICES LTD	42,274
TSN INSURANCE SERVICES LTD	949,739	VANCOUVER MOTORSPORTS LTD	52,580
TSX INC	80,705	VANCOUVER PROSTHETICS AND ORTHOTICS INC	32,040
TURNBULL IAN M DR	153,205	VANCOUVER TMJ & SLEEP THERAPY CENTRE	25,144
TURNHAM WOODLAND	473,819	VANCOUVER TRUCK COLLISION LTD	25,652
TURNING POINT REHABILITATION CONSULTING	153,615	VANDENBILT AUTO BODY LTD	661,509
TWENTY FOUR SEVEN INVESTIGATIONS INC	214,555	VANDY DEVELOPMENTS LTD	69,877
TWINSTAR COLLISION LTD	172,626	VANPROP INVESTMENTS LTD	122,107
TXL INSURANCE AGENCY INC	552,835	VAUGHAN OCCUPATIONAL CONSULTING	143,402

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
VENIER M A DR	38,627	WE CARE HOME HEALTH SERVICES (COURTENAY)	94,065
VERN AND ROSS CUSTOM AUTO	79,754	WE CARE HOME HEALTH SERVICES (KEL-RICHTER)	142,568
VERNON AUTO TOWING LTD	86,336	WE CARE HOME HEALTH SERVICES (NANAIMO)	85,839
VERNON DODGE JEEP	47,037	WE CARE HOME HEALTH SERVICES (NORTH VANC)	62,013
VERNON MEDICAL SUPPLIES LTD	52,676	WE CARE HOME HEALTH SERVICES (PENTICTON)	75,368
VERNON STAR AUTO BODY	1,780,720	WE CARE HOME HEALTH SERVICES (PORT COQ)	149,484
VERNON TAXI INC	38,376	WE CARE HOME HEALTH SERVICES (PR GEORGE)	96,015
VERNON TOYOTA CENTRE	131,869	WE CARE HOME HEALTH SERVICES (SURREY)	258,422
VIC WALLACE INSURANCE AGENCY LTD	174,106	WE CARE HOME HEALTH SERVICES (VANCOUVER)	249,639
VICKERS AUTOBODY LTD (SAVE ON AUTOBODY)	66,927	WE CARE HOME HEALTH SERVICES (VERNON)	158,198
VICKERY COLLISION LTD	893,304	WE CARE HOME HEALTH SERVICES (VICTORIA)	180,101
VICTORIA EXERCISE REHABILITATION CENTRE	109,867	WEBSTER HUDSON & COOMBE LLP	3,194,147
VIETA IMPORT AUTOBODY LTD	909,828	WEEKS INSURANCE & FINANCIAL SERVICES INC	108,979
VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	577,686	WEISSACH PERFORMANCE LTD	44,307
VIIC FRANCHISE CORPORATION	171,638	WELCOME BACK MRI & PAIN MANAGEMENT CENTRE	100,418
VILLA INSURANCE AGENCY LTD DBA BAY CITY	597,321	WELL ON AUSTIN HEALTH GROUP INC (THE)	335,238
VILLAGE INSURANCE SERVICES LTD	514,208	WENDY LINTOTT CONSULTING	98,025
VILLAGE OF ALERT BAY	44,214	WERRY D & B DRS INC	177,813
VILLAGE OF BURNS LAKE	44,400	WERRY D G DR INC	54,195
VILLAGE OF LUMBY	121,287	WESGROUP INCOME PROPERTIES	228,383
VILLAGE OF MCBRIDE	30,529	WESGROUP PROPERTIES LTD PARTNERSHIP	1,043,290
VILLAGE OF MIDWAY	66,140	WESPAC AUTO GLASS LTD	131,389
VINA INSURANCE SERVICES LTD	292,578	WEST CANADA INSURANCE SERVICES INC	373,310
VINASAFE INSURANCE SERVICES LTD	588,344	WEST COAST DETAIL & ACCESSORY	150,221
VIRK INSURANCE AGENCIES LIMITED	82,590	WEST COAST KINESIOLOGY SERVICES LTD	100,663
VIRTUSA CORPORATION	760,687	WEST COAST REPAIR & COLLISION SERVICE	438,360
VISION CRITICAL COMMUNICATIONS	167,244	WEST COAST TOYOTA	27,461
VISIONS INSTALL (LANGLEY)	29,082	WEST END AUTO BODY LTD	1,955,663
VISIONS INSTALL (SURREY)	25,985	WEST END PHYSIOTHERAPY CLINIC	37,722
VISTA DISABILITY MANAGEMENT INC	34,753	WEST PACIFIC CONSULTING GROUP	5,197,020
VOCATIONAL PACIFIC LTD	592,562	WEST POINT GREY PHYSIOTHERAPY CLINIC	45,725
VOLTECH ELECTRIC LTD	34,800	WEST SHORE PARKS & RECREATION	27,524
WADDELL RAPONI	666,440	WEST-PAC CONTRACTING LTD	37,932
WADE JOHN P DR INC	123,010	WESTECH VAC SYSTEMS LTD	30,158
WAGSTAFFE AUTOMOTIVE	241,560	WESTERN AUTO WRECKERS	93,090
WALDALE	3,056,974	WESTERN FINANCIAL GROUP (NETWORK) INC	12,380,506
WALIA INSURANCE AGENCIES LTD	529,004	WESTERN MEDICAL ASSESSMENTS CORP	31,112
WALLY'S AUTO BODY LTD	652,356	WESTERN MOTORCYCLES LTD	26,537
WALNUT GROVE COLLISION SERVICES LTD	1,027,958	WESTERN STAR & STERLING TRUCKS	46,428
WALNUT GROVE INSURANCE AGENCY LTD	263,888	WESTGATE RV CENTRE LTD	39,218
WARAWA TERRANCE DR CHIROPRACTIC INC	38,500	WESTHAVER JOHN	30,905
WARD GROUP	36,866	WESTKEY GRAPHIC LTD	29,036
WARD WATKINS INSURANCE BROKERS (MPL RDG)	478,220	WESTLAND INSURANCE GROUP LTD	20,267,223
WARD WATKINS INSURANCE BROKERS (SURREY)	275,988	WESTSHORE INSURANCE SERVICES	49,965
WARRINGTON PCI MANAGEMENT	1,581,401	WESTSHORE TOWING LTD	107,523
WASSERMAN & PARTNERS	3,855,197	WESTVIEW AGENCIES LTD	742,655
WASYLYNKO DAVID DR	27,100	WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,012,919
WATANABE SEIKO	40,696	WHEATON PONTIAC BUICK GMC (NANAIMO) LTD	1,180,963
WATERMANIA SPORTS THERAPY CLINIC	25,152	WHEELER-HOMEMAKER'S INSURANCE AGENCIES	88,246
WATKIN MOTORS	60,819	WHISTLER GLASS LTD	118,444
WATTERSON JOHN R DR INC	65,774	WHITE D R - ACTIVE REHABILITATION	27,920
WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	931,531	WHITE ROCK GLASS (2005) LTD	220,258
WE CARE HOME HEALTH SERVICES (ABBOTSFORD)	349,398	WHITE ROCK SOUTH SURREY TAXI LTD	106,714

Amounts paid to suppliers for goods and services for the year ended December 31, 2013

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WHITE STAG AUTO BODY LTD	64,857	ZORKIN INSURANCE BROKERS INC	322,731
WHITELAW TWINING	2,007,190	100 MILE GLASS LTD	126,300
WHITLOCK INSURANCE SERVICES LTD	185,421	150 EAE PROPERTY LTD	36,148
WHYTE INSURANCE SERVICES LTD	102,672	171 WEST ESPLANADE	110,010
WIGHTMAN & SMITH INSURANCE AGENCIES LTD	667,965	20/20 AUTO GLASS (ABBOTSFORD) LTD	507,640
WILFRED LEONG INSURANCE AGENCIES LTD	82,933	2000 AUTOMOTIVE COLLISION	1,061,694
WILLE DODGE CHRYSLER LTD	608,364	24 HR COLLISION CENTER INC	1,125,548
WILLIAM PARTON AGENCIES LTD	103,442	466824 BC LTD DBA B & W INSURANCE AGENCY	1,171,459
WILLIAMS ARTHUR D, LLC	195,119	485975 BC LTD DBA SUSSEX INSURANCE AGENCY	518,439
WILLIAMS RECOGNITION LTD	95,413	51561 BC LTD	67,320
WILLIS CANADA INC	189,875	548981 BC LTD DBA JOHN FLEMING INSURANCE	173,723
WILLIS LOUIE LTD	28,657	556774 BC LTD DBA SUSSEX INSURANCE AGENCY	540,831
WILLOW POINT COLLISION	437,631	596961 BC LTD	2,351,549
WILLOWBROOK COLLISION 2002 LTD	662,247	610728 BC LTD DBA SUSSEX INSURANCE AGENCY	773,996
WILLOWBROOK MOTORS LTD	104,143	677891 BC LTD DBA SUSSEX INSURANCE AGENCY	523,087
WILLY'S COLLISION (2005) LTD	577,909	6993745 CANADA LTD DBA WORKSOFT CANADA	41,256
WILSON KING AND COMPANY	247,294	7 GN AUTOBODY LIMITED	153,064
WILSON M BECK INSURANCE SERVICES (KEL)	143,741	767147 BC LTD DBA SUSSEX INSURANCE AGENCY	255,539
WILSON M BECK INSURANCE SERVICES INC	360,245	768206 BC LTD DBA SUSSEX INSURANCE AGENCY	227,673
WINFIELD HEAVY TRUCK & COLLISION REPAIRS	190,399	804297 BC LTD	126,607
WINGLEE AUTOMEDIC	32,494	816751 BC LTD DBA SUSSEX INSURANCE AGENCY	558,211
WISEMAN STEPHEN R DR INC	133,416	846589 BC LTD DBA SUSSEX INSURANCE AGENCY	360,429
WIZARDS GLASS & UPHOLSTERY LTD	65,617	851765 BC LTD DBA SUSSEX INSURANCE AGENCY	594,661
WM ANDERSON AGENCIES LTD	900,716	852773 BC LTD DBA SUSSEX INSURANCE AGENCY	551,280
WM HOWARD INSURANCE AGENCIES LTD	80,663	856028 BC LTD DBA SUSSEX INSURANCE AGENCY	576,163
WMC MANAGEMENT SERVICES BC LTD	41,819	863981 BC LTD DBA SUSSEX INSURANCE AGENCY	291,125
WOLVERINE MOTORS (2010) LTD	79,174	886324 BC LTD DBA SUSSEX INSURANCE AGENCY	758,956
WONG DR & ASSOC PROFESSIONAL PSYCHOLOGY	42,288	906873 BC LTD DBA SUSSEX INSURANCE AGENCY	293,615
WONG PETER K DR INC	316,080	913364 BC LTD DBA SUSSEX INSURANCE AGENCY	482,740
WONG'S INSURANCE SERVICES LTD	647,744	913365 BC LTD DBA SUSSEX INSURANCE AGENCY	99,993
WOOD WHEATON CHEVROLET CADILLAC BUICK GMC	168,053	913367 BC LTD DBA SUSSEX INSURANCE AGENCY	257,411
WOODY'S GLASS SHOP	26,384	925218 BC LTD DBA SUSSEX INSURANCE AGENCY	358,874
WOOLFENDEN ANDREW R DR INC	338,252	925250 BC LTD DBA SUSSEX INSURANCE AGENCY	198,778
WORK IN PROGRESS REHABILITATION	63,069	943450 BC LTD DBA SUSSEX INSURANCE AGENCY	173,340
WORKERS' COMPENSATION BOARD OF BC	828,527	944048 BC LTD DBA SUSSEX INSURANCE AGENCY	227,390
WORKOPOLIS	26,753	953121 BC LTD DBA SUSSEX INSURANCE AGENCY	705,020
WORKPLACE RESOURCE	176,891	965687 BC LTD DBA SUSSEX INSURANCE AGENCY	1,080,006
WRIGHT'S AUTO BODY	268,389	971924 BC LTD DBA SUSSEX INSURANCE AGENCY	298,240
XTREME AUTOBODY & PAINT	248,666		
YAU BONG AUTO GLASS LTD	46,994		
YEE INSURANCE SERVICES LTD	114,176	TOTAL FOR OVER \$25,000	\$ 2,477,204,836
YELLOW CAB COMPANY LTD	183,032	OTHERS UNDER \$25,000	\$ 60,789,973
YELLOWHEAD ROAD & BRIDGE (FORT GEORGE)	203,168	GRAND TOTAL	<u>\$ 2,537,994,809</u>
YIP BOBBY, DC	46,600		
YIP WILLIE DR	32,500		
YON-WOO COUNSELLING & THERAPY	27,747		
YOUR FAMILY FOOD MART LTD	162,029		
YSL KINESIOLOGY SERVICES	45,461		
YU WILLIAM DR INC	71,459		
YUMA REGIONAL MEDICAL CENTRE	34,839		
ZIMMER WHEATON PONTIAC BUICK GMC LTD	1,301,086		
ZION PARK MANOR	29,955		
ZOFFMANN ELISABETH DR	73,797		

