



Insurance Corporation of British Columbia

Year Ended: December 31, 2010

Statements and Schedules of Financial Information

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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 "Nancy McKinstry". The signature is fluid and cursive, with a large loop at the end.

Nancy McKinstry
Chair of the Board of Directors
June 1, 2011

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 Canadian generally accepted accounting principles. 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, and fee arrangements. 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 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 Auditors and Actuary

Our independent auditors, 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.



Jon Schubert
President and Chief Executive Officer

March 3, 2011



Geri Prior
Chief Financial Officer

March 3, 2011

independent auditors' report

**Minister of Public Safety and Solicitor General
Minister Responsible 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 (ICBC), which comprise the consolidated statement of financial position as at December 31, 2010 and the consolidated statements of operations, equity and cash flows for the year then ended, and related notes including a summary of significant accounting policies.

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 Canadian generally accepted accounting principles 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.

Auditors' 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 auditors' 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 ICBC as at December 31, 2010 and its results of operations and cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

PricewaterhouseCoopers LLP


Chartered Accountants

Vancouver, British Columbia
March 3, 2011

actuary's report

I have valued the policy liabilities in the consolidated statement of financial position of the Insurance Corporation of British Columbia as at December 31, 2010 and their changes in its consolidated statement of operations 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 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
March 3, 2011

Consolidated Statement of Financial Position

As at December 31, 2010

(\$ THOUSANDS)	2010	2009
Assets		
Cash and investments (note 4)	\$ 11,593,565	\$ 11,129,061
Accrued interest	50,148	57,950
Amount recoverable from reinsurers (notes 5 & 8)	5,807	7,807
Premiums and other receivables (note 5)	1,010,331	1,022,530
Deferred premium acquisition costs and prepaid expenses (note 12)	184,298	207,104
Accrued pension benefits (note 10)	175,762	127,039
Property, equipment, and intangible assets (note 7)	122,246	92,108
	\$ 13,142,157	\$ 12,643,599
Liabilities and equity		
Liabilities		
Cheques outstanding	\$ 57,896	\$ 41,723
Accounts payable and accrued charges	221,904	240,353
Excess Optional capital payable to Province of BC (note 13)	275,712	–
Bond repurchase agreements and investment-related liabilities (note 4)	963,278	861,786
Accrued post-retirement benefits (note 10)	146,182	131,734
Premiums and fees received in advance	57,876	55,888
Unearned premiums	1,743,001	1,730,958
Provision for unpaid claims (note 8)	6,183,007	5,964,342
	9,648,856	9,026,784
Equity		
Retained earnings	3,000,436	3,214,655
Accumulated other comprehensive income	492,865	402,160
	3,493,301	3,616,815
	\$ 13,142,157	\$ 12,643,599
Contingent liabilities and commitments (note 15)		

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

Approved by the Board



Nancy McKinstry
Chair of the Board of Directors



T. Michael Porter
Director

Consolidated Statement of Operations

For the year ended December 31, 2010

(\$ THOUSANDS)	2010	2009
Revenues		
Net premiums written		
Vehicle	\$ 3,657,670	\$ 3,649,874
Driver	21,697	17,271
	<u>\$ 3,679,367</u>	<u>\$ 3,667,145</u>
Net premiums earned		
Vehicle	\$ 3,647,995	\$ 3,633,560
Driver	19,329	16,465
	<u>3,667,324</u>	<u>3,650,025</u>
Service fees	54,628	58,807
Total earned revenues	<u>3,721,952</u>	<u>3,708,832</u>
Claims and operating costs		
Provision for claims occurring in the current year (note 8)	2,754,077	2,648,193
Prior years' claims adjustments (note 8)	(2,039)	2,355
Net claims incurred (note 8)	<u>2,752,038</u>	<u>2,650,548</u>
Claims services	262,400	263,243
Road safety and loss management services	59,790	56,334
	<u>3,074,228</u>	<u>2,970,125</u>
Operating costs – insurance (note 11)	206,993	169,158
Premium taxes and commissions (note 12)	477,195	434,824
	<u>3,758,416</u>	<u>3,574,107</u>
Underwriting (loss) income	<u>(36,464)</u>	<u>134,725</u>
Investment income (note 6)	506,051	532,477
Income – insurance operations	<u>469,587</u>	<u>667,202</u>
Non-insurance operations		
Provincial licences and fines (note 13)	531,253	517,314
Licences and fines transferable to the Province of BC (note 13)	531,253	517,314
Operating costs – non-insurance (note 11)	82,273	79,840
Commissions (note 12)	25,821	24,418
	<u>639,347</u>	<u>621,572</u>
Loss – non-insurance operations	<u>(108,094)</u>	<u>(104,258)</u>
Net income for the year	<u>\$ 361,493</u>	<u>\$ 562,944</u>

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

Consolidated Statement of Equity

For the year ended December 31, 2010

(\$ THOUSANDS)	2010	2009
Retained earnings (note 14)		
Balance, beginning of year	\$ 3,214,655	\$ 2,651,711
Excess Optional capital transfer to Province of BC (note 13)	(575,712)	–
Net income ¹	361,493	562,944
Balance, end of year	<u>3,000,436</u>	<u>3,214,655</u>
Accumulated other comprehensive income (note 6)		
Balance, beginning of year	402,160	99,671
Other comprehensive income		
Net change in unrealized gains on available for sale securities ¹	90,705	302,489
Balance, end of year	<u>492,865</u>	<u>402,160</u>
Total equity	<u>\$ 3,493,301</u>	<u>\$ 3,616,815</u>
¹ Comprehensive income (net income and net change in accumulated other comprehensive income)	<u>\$ 452,198</u>	<u>\$ 865,433</u>

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

Consolidated Statement of Cash Flows

For the year ended December 31, 2010

(\$ THOUSANDS)	2010	2009
Cash flow from operating activities		
Cash received for:		
Vehicle premiums and others	\$ 4,025,717	\$ 3,990,492
Licence fees	502,580	484,517
Social service and harmonized sales taxes	112,356	98,365
	<u>4,640,653</u>	<u>4,573,374</u>
Collection for receivables, subrogation, and driver penalty point premiums	170,543	163,106
Salvage sales	58,786	51,958
Interest	301,009	341,368
Dividends and other investment income	34,777	36,104
Other	273	-
	<u>5,206,041</u>	<u>5,165,910</u>
Cash paid to:		
Claimants or third parties on behalf of claimants	(2,669,626)	(2,539,258)
Province of BC for licence fees, fines, and social service and harmonized sales taxes collected	(641,058)	(613,709)
Suppliers of goods and services	(232,012)	(209,617)
Employees for salaries and benefits	(447,964)	(408,689)
Agents for commissions	(311,009)	(304,042)
Policyholders for premium refunds	(321,731)	(316,015)
Province of BC for premium taxes	(163,722)	(162,964)
	<u>(4,787,122)</u>	<u>(4,554,294)</u>
Cash flow from operating activities	<u>418,919</u>	<u>611,616</u>
Cash flow used in investing activities		
Purchase of investments	(7,380,203)	(6,662,821)
Proceeds from sales of investments	7,253,020	5,900,468
Securities sold under repurchase agreements	34,546	12,142
Payments to vendors of property, equipment, and intangible assets	(44,607)	(19,175)
Proceeds from sale of property, equipment, and intangible assets	27	60
Cash flow used in investing activities	<u>(137,217)</u>	<u>(769,326)</u>
Cash flow used in financing activities		
Excess Optional capital transferred to Province of BC (note 13)	(300,000)	-
Cash flow used in financing activities	<u>(300,000)</u>	<u>-</u>
Decrease in cash and cash equivalents during the year		
Cash and cash equivalents, beginning of year	(18,298)	(157,710)
	<u>(18,621)</u>	<u>139,089</u>
Cash and cash equivalents, end of year	<u>\$ (36,919)</u>	<u>\$ (18,621)</u>
Represented by:		
Investments – cash and cash equivalents (note 4)	\$ 20,977	\$ 23,102
Cheques outstanding	(57,896)	(41,723)
	<u>\$ (36,919)</u>	<u>\$ (18,621)</u>

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

Notes to Consolidated Financial Statements

For the year ended December 31, 2010

1. Purpose

The Insurance Corporation of British Columbia (the Corporation or ICBC) 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 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 16).

Universal compulsory automobile insurance (Basic) includes the following coverage: \$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.

2. Summary of Significant Accounting Policies

Basis of reporting

The consolidated financial statements of the Corporation are prepared in accordance with Canadian generally accepted accounting principles (Canadian GAAP) as required by the *Budget Transparency and Accountability Act* (which supercedes the *Insurance Corporation Act* effective April 2010). The consolidated financial statements include the accounts of the Corporation, its wholly-owned subsidiary companies and a variable interest entity (VIE). The Corporation also reports revenues and expenses attributable to Basic insurance and non-insurance separately from the other operations of the Corporation (note 16).

The following are the significant accounting policies adopted by the Corporation:

a) Basis of consolidation

The Corporation consolidates the financial statements of all subsidiary companies and a VIE where the Corporation is the primary beneficiary. The primary beneficiary is the entity that absorbs the majority of the expected losses, and/or is entitled to the majority of the expected residual returns of the VIE. All significant inter-company balances and transactions are eliminated upon consolidation.

b) Premiums earned

The Corporation recognizes vehicle premiums, net of reinsurance premiums, over the term of each vehicle policy written. The driver premiums are earned over the driver's penalty point year. Unearned premiums are the portion of premiums relating to the unexpired term, net of any premium refunds.

c) Service fees

Service fees on ICBC's Payment Plan are recognized monthly over the term of the policy. For six or twelve month term Autoplan policies, ICBC's Payment Plan enables customers to make monthly or quarterly payments.

d) 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 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. The Corporation presents deferred premium acquisition costs and any premium deficiency reserves on a net corporate basis in the consolidated statement of financial position.

e) Provision for unpaid claims

The provision for unpaid claims represents the estimated amounts required to settle all unpaid claims, including an amount for unreported claims and claims expenses, and is gross of the recovery for reinsurance (note 2f). Claims liabilities are established according to accepted actuarial practice in Canada. They are carried on a discounted basis (note 8) and therefore reflect the time value of money, and include a provision for adverse deviations (PFAD).

To recognize the uncertainty in establishing best estimates, the Corporation includes a PFAD, consisting of two of the three elements, as set out in the Standards of Practice of the Canadian Institute of Actuaries: a claims development portion that reflects considerations relating to the Corporation's claims practices, the underlying data and the nature of the lines of business written and a portion for the investment return rate that reflects uncertainty in the investment portfolio yield, the investment climate in general and the rate at which claims are paid. The PFAD margins used are determined by evaluating the above considerations. The third element is a reinsurance recovery portion included in the discounted amount recoverable from reinsurers (note 2f).

The margin for claims development is a percentage of the unpaid claims gross of reinsurance, excluding the PFAD. The margin for investment return rate is a reduction from the expected rate of return per annum.

In common with the insurance industry in general, 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. As with any insurance company, the provision for unpaid claims is an estimate subject to random volatility, which could be material in the near term. Variability can be caused by receipt of additional information, significant changes in the average cost or frequency of claims over time, the timing of claims payments, and future rates of investment return. All changes to the estimate are recorded as incurred claims and prior years' claims adjustments in the current period. Methods of estimation have been used which the Corporation believes produce reasonable results given current information.

The estimation of claims development involves assessing the future behaviour of claims, taking into consideration the consistency of the Corporation's claims handling procedures, the amount of information available, and historical delays in reporting claims. In general, the longer the term required for the settlement of a group of claims, the more variable the estimates will be. Short settlement term claims are those which are expected to be substantially paid within a year of being reported.

The ultimate cost of long settlement liability claims is 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. Provisions for such difficult to estimate 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.

f) Reinsurance

The Corporation reflects reinsurance balances on the consolidated statement of financial position on a gross basis to indicate the extent of credit risk related to reinsurance and its obligations to policyholders, and on the consolidated statement of operations on a net basis to indicate the results of its retention of premiums written.

The amount of reinsurance recoverable from reinsurers is recorded as an asset on the consolidated statement of financial position. PFAD (note 2e) is included in the discounted amount recoverable from reinsurers consisting of a reinsurance recovery portion that reflects considerations relating to the ceded claims ratio and potential collectability issues with reinsurers.

g) Investments and investment income

The Corporation designates its financial instruments as available for sale (AFS), held for trading (HFT) or loans and receivables (Loans). The Corporation's financial assets and liabilities, including any derivatives, are recorded on the consolidated statement of financial position at fair value on initial recognition and subsequently accounted for based on their classification as follows:

Available for Sale

Financial assets that are not classified as loans or held for trading are classified as AFS. The Corporation has designated its cash and cash equivalents, money market securities, and its bond and equity portfolios, which comprise the majority of the Corporation's assets, as AFS.

AFS financial assets are measured at fair value based upon available information. When neither an active market nor independent prices are available, the Corporation applies other valuation techniques to estimate fair value.

Changes in the fair value of AFS securities are recorded in accumulated other comprehensive income (AOCI) in the consolidated statement of equity, until the financial asset is disposed of or becomes other than temporarily impaired, at which time the gain or loss will be recognized in the consolidated statement of operations.

Held for Trading

HFT financial assets are purchased for short-term investment objectives. The Corporation does not have any HFT financial assets. Financial assets and derivatives classified as HFT are carried at fair value on the consolidated statement of financial position with realized and unrealized gains and losses recognized in investment income.

Loans and Receivables

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Mortgages not traded in an active market are classified as loans and carried at amortized cost using the effective interest rate method. Premiums and other receivables are classified as loans and receivables.

Real estate held for investment consists of income-producing properties, which are recorded at amortized cost.

Income on interest-bearing securities is accrued daily. Dividends on equity investments are recognized as income on their ex-dividend dates. Transaction costs are included in the initial carrying amount of the item with the exception of transaction costs related to assets classified as HFT, which are recognized in net income. For AFS financial assets that have fixed or determinable payments, the transaction costs are amortized to net income using the effective interest rate method. If the AFS financial assets do not have fixed or determinable payments, the transaction costs are recognized in net income when the assets are sold.

If an AFS investment suffers a loss in value that is other than temporary, the unrealized loss is reclassified from AOCI and recognized as a charge to earnings.

For investments, other than AFS, carried at cost that suffer a loss in value that is other than temporary, the difference between the cost and fair value is recognized as a charge to earnings.

The Corporation also participates in the sale and repurchase of Government of Canada, Provincial and United States Treasury 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. The difference between the sale price and the agreed repurchase price on a repurchase contract is recognized as expense.

h) Pensions and post-retirement benefits

The cost of pension and post-retirement benefits earned by employees is actuarially determined using the projected benefit method pro-rated based on services and management's best estimate of expected plan investment performance, compensation levels, retirement ages of employees and expected healthcare costs.

The expected return on plan assets is calculated using the expected long-term rate of return on plan assets and the fair value of the assets.

Past service costs from plan amendments are amortized on a straight-line basis over the expected average remaining service period of employees active at the date of amendment.

The excess of the net actuarial gain or loss over 10% of the greater of the accrued benefit obligation and the fair value of plan assets at the beginning of the year is amortized over the expected average remaining service period of active employees.

The transitional asset, created when the Corporation adopted the recommendations of Canadian Institute of Chartered Accountants Handbook Section 3461, "Employee Future Benefits" in 2000, is amortized on a straight-line basis over the average remaining service period of employees expected to receive benefits under the benefit plan.

Certain employees, formerly of the Motor Vehicle Branch, belong to the BC Public Service Pension Plan. This is a multi-employer plan for which the Corporation applies defined contribution accounting.

i) Property, equipment, and intangible assets

Property, equipment and intangible assets are recorded at cost less accumulated amortization. Software development costs, which are comprised of labour and material costs for design, construction, testing, implementation and other related costs, 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.

Capitalized software that is an integral part of the operating system equipment is accounted for as equipment. Capitalized software that is not an integral part of the operating system equipment is accounted for as an intangible asset.

Amortization is provided on a straight-line basis which will amortize the cost of each asset over its estimated useful life at the following annual rates:

• Buildings	5 – 10%
• Furniture and equipment	10 – 33%
• Intangible assets	10 – 33%
• Leasehold improvements	Term of the lease

j) Cash and cash equivalents

For purposes of the consolidated statement of cash flows, the Corporation considers all 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, net of outstanding cheques as equivalent to cash.

k) Translation of foreign currencies

Foreign currency investment transactions are translated at exchange rates at the date of 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 currency revenues and expenses are translated at transaction date exchange rates. All realized exchange gains and losses, as well as unrealized exchange gains and losses on HFT assets and Loans, are included in the determination of net income. Unrealized exchange gains and losses on AFS assets are included in AOCI.

l) Use of estimates

The preparation of financial statements in conformity with Canadian GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. The more subjective of such estimates and assumptions are provisions for unpaid claims and the related net claims incurred, provisions for doubtful accounts, impairment of investments, discount rate, accrued pension benefits, accrued post-retirement benefits, and deferred premium acquisition costs. Management believes its estimates and assumptions to be appropriate; however, actual results may be significantly different and would be reflected in future periods.

m) Fair value

Fair value is the amount of the consideration that would be agreed upon in an arm's length transaction between knowledgeable, willing parties who are under no compulsion to act. The estimated fair value of money market securities is cost. The estimated fair value for bonds and equities is based on quoted market values. The estimated fair value for mortgages is based upon the net present value of the payment stream using mortgage rates currently available. The estimated fair value of ICBC's real estate investments is based on independent appraisals made during the year, and when not available, on discounted cash flows using current market capitalization rates. Where an active market does not exist, and quoted bid 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 the lower of cost or expected net realizable value.

The Corporation classifies financial instruments measured at fair value into one of three levels of a fair value hierarchy according to the relative reliability of the inputs used to estimate the fair values. Level 1 fair values are quoted prices in active markets for identical assets or liabilities, Level 2 fair values are based on quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, and Level 3 fair values are based on unobservable market data inputs for the asset or liability.

3. International Financial Reporting Standards

The Canadian Accounting Standards Board has confirmed that, on January 1, 2011, International Financial Reporting Standards (IFRS) will replace Canadian GAAP for publicly accountable enterprises. The Public Sector Accounting Board has confirmed that government business enterprises, as self-sustaining commercial operations, shall adhere to the standards for publicly accountable enterprises. In addition, pursuant to a provincial Treasury Board directive in 2010, the Corporation is directed to consult with the Office of the Comptroller General of British Columbia, who will provide guidance to the Corporation prior to the adoption of accounting policy choices and elections related to applicable accounting standards or guidelines.

ICBC, as a government business enterprise and subject to complying with the Treasury Board directive above, is adopting IFRS effective January 1, 2011. The Corporation has implemented the required accounting policy changes under IFRS and the Corporation's financial statements for the year ended December 31, 2011 and thereafter will be prepared in accordance with IFRS.

4. Investments

a) Cash and investments

(\$ THOUSANDS)		2010	2009
	Classification	Carrying Value	Carrying Value
Cash and investments			
Cash and cash equivalents	AFS	\$ 20,977	\$ 23,102
Money market securities	AFS	113,524	166,479
Bonds			
Canadian			
Federal	AFS	2,910,303	3,011,822
Provincial	AFS	891,122	918,359
Municipal	AFS	–	9,905
Corporate	AFS	2,935,373	2,653,886
Total Canadian bonds		6,736,798	6,593,972
United States			
Federal	AFS	298,552	359,244
Corporate	AFS	273,671	183,953
Total United States bonds		572,223	543,197
Total bonds		7,309,021	7,137,169
Mortgages	Loans	993,489	904,517
Equities			
Canadian	AFS	1,544,133	1,487,514
United States	AFS	580,901	588,124
Europe, Australia, Far East	AFS	673,350	550,651
Total equities		2,798,384	2,626,289
Real estate	Other	358,170	271,505
Total cash and investments		\$ 11,593,565	\$ 11,129,061

The carrying value of investments for 2010 approximates their fair value except for real estate that has an estimated net fair value of \$451.1 million (2009 – \$340.4 million), and mortgages that have an estimated fair value of \$1,024.4 million (2009 – \$921.5 million).

(\$ THOUSANDS)	2010	2009
Bond repurchase agreements and investment-related liabilities		
Bond repurchase agreements	\$ 879,553	\$ 861,786
Investment-related liabilities ¹	83,725	–
	\$ 963,278	\$ 861,786

¹ investment-related liabilities relate to a VIE, which is a pooled equity fund with total assets of \$181.4 million as at December 31, 2010.

The following table presents the fair value hierarchy for financial assets and liabilities measured at fair value in the consolidated statement of financial position. There were no movements between Level 1 and Level 2 during the year.

Description	Fair Value Measurements at Reporting Date			
	Fair Value Dec 31, 2010	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Cash	\$ 20,977	\$ –	\$ 20,977	\$ –
Money market securities	113,524	–	113,524	–
Bonds	7,309,021	–	7,307,368	1,653
Equities	2,798,384	2,797,564	–	820
Total financial assets	\$ 10,241,906	\$ 2,797,564	\$ 7,441,869	\$ 2,473
Bond repurchase agreements	\$ 879,553	\$ –	\$ 879,553	\$ –
Total financial liabilities	\$ 879,553	\$ –	\$ 879,553	\$ –

Description	Fair Value Measurements at Reporting Date			
	Fair Value Dec 31, 2009	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Cash	\$ 23,102	\$ –	\$ 23,102	\$ –
Money market securities	166,479	–	166,479	–
Bonds	7,137,169	–	7,127,774	9,395
Equities	2,626,289	2,625,469	–	820
Total financial assets	\$ 9,953,039	\$ 2,625,469	\$ 7,317,355	\$ 10,215
Bond repurchase agreements	\$ 861,786	\$ –	\$ 861,786	\$ –
Total financial liabilities	\$ 861,786	\$ –	\$ 861,786	\$ –

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

(\$ THOUSANDS)	Fair Value Measurements using Level 3 Inputs	
	Bonds	Equities
Balance as at December 31, 2008	\$ 31,526	\$ 3,812
Total gains (losses)		
- in net income	5	424
- in other comprehensive income	(2,496)	(982)
Settlements for investments sold	(35,961)	-
Purchases	29,873	-
Transfers to Level 2 hierarchy	(13,552)	-
Other than temporary impairment	-	(2,434)
Balance as at December 31, 2009	\$ 9,395	\$ 820
Total losses in net income	(3,175)	-
Settlements for investments sold	(4,567)	-
Balance as at December 31, 2010	\$ 1,653	\$ 820

b) Other financial assets

Other financial assets include accrued interest, amount recoverable from reinsurers, and premiums and other receivables. The fair values of other financial assets approximate their carrying values.

c) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, and bond repurchase agreements. The fair values of these financial liabilities approximate their carrying values.

5. Financial Instruments Risk Management

As a provider of automobile insurance products, effective risk management is fundamental in protecting earnings, cash flow, and ultimately shareholder value. The Corporation, through its financial assets and liabilities, is exposed to various types of risks. The following outlines the Corporation's financial risks and related exposures:

a) Equity price risk

General economic conditions, political conditions and other factors affect the equity market, thereby also affecting the fair value of the securities held by the Corporation. Fluctuations in the value of equity securities impact the recognition of unrealized gains and losses on securities held. At December 31, 2010, the impact of a 10% change in equity prices, with all other variables held constant would result in an estimated corresponding change in AOCI approximately \$272.0 million (2009 – \$263.0 million).

The Corporation has policies in place to limit and monitor its exposure to individual issuers.

b) Interest rate risk

Fluctuation in interest rates will have a larger market value impact on instruments with a long duration compared with instruments with a short duration. Fluctuations in interest rates have a direct impact on the market valuation of the Corporation's fixed income portfolio. When interest rates increase or decrease, the market value of fixed income securities will decrease or increase respectively.

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, accounts receivable, accounts payable, and bond repurchase agreements approximate their fair values and are not significantly impacted by fluctuations in interest rates.

In 2010 and 2009, the Corporation did not use derivative financial instruments to hedge interest rate risk on its investment portfolio.

	2010		2009	
	Average Yield (%)	Duration (Years)	Average Yield (%)	Duration (Years)
Bonds				
Canadian				
Federal	2.3	2.5	2.7	2.6
Provincial	2.9	3.1	3.6	3.1
Municipal	–	–	3.7	3.3
Corporate	4.0	2.1	4.4	2.3
United States				
Federal	1.8	2.7	1.9	2.5
Corporate	2.9	2.4	3.8	2.7
Total bonds	3.0	2.4	3.4	2.6
Mortgages	5.5	2.8	5.6	2.5
Total bonds and mortgages	3.3	2.4	3.7	2.5

As at December 31, 2010, a 100 basis point change in interest rates would result in a corresponding change of approximately \$202.0 million (2009 – \$204.0 million) in the fair value of the Corporation's fixed income portfolio and a corresponding impact of approximately \$202.0 million (2009 – \$204.0 million) on AOCI. Interest rate changes would also result in an offsetting change to the provision for unpaid claims and the corresponding claims costs.

Service fees earned on the ICBC Payment Plan are also impacted by changes in the interest rate. A change in the Bank of Canada average prime rate of 100 basis points would result in an estimated corresponding change in income of approximately \$10.8 million (2009 – \$10.8 million).

c) 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 significant concentrations of credit risk include fixed income securities, accounts receivable, reinsurance receivables and recoverable, and structured settlements (note 15).

Fixed income securities

The Corporation mitigates its exposure to credit risk by placing fixed income securities with high-quality institutions with investment grade credit ratings. Credit risk in mortgages is addressed through a stringent underwriting process that incorporates an internal credit scoring mechanism, and all mortgages are subject to an independent review annually.

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

The maximum credit risk exposure for fixed income securities equal their carrying amount of \$5.1 billion (2009 – \$4.7 billion).

The following table highlights the cash equivalents and money market securities, and bonds by credit quality according to the Dominion Bond Rating Service at December 31, 2010:

(\$ THOUSANDS)	2010		2009	
	Carrying Value		Carrying Value	
Cash equivalents and money market securities				
R1 – HIGH	\$	113,524	\$	156,496
R1 – MID		–		9,983
	\$	113,524	\$	166,479
Bonds				
AAA	\$	3,792,861	\$	3,878,051
AA		1,247,276		1,511,123
A		1,723,513		1,415,085
BBB		545,371		323,580
Not rated		–		9,330
	\$	7,309,021	\$	7,137,169

Accounts receivable

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 accounts receivable can be comprised of customers with varying financial conditions. Subrogation recoveries and recoveries from customers in respect of violation of their policies are fully provided for due to the uncertainty of collection. The credit risk for premium 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, 2010, the Corporation considered \$33.8 million (2009 – \$34.9 million) of its accounts receivables to be uncollectible and have provided for them. The following table outlines the aging of these accounts receivables as at December 31, 2010:

(\$ THOUSANDS)	Aging					Total
	Current	Past Due 1 – 30 days	Past Due 31 – 60 days	Over 60 days		
2010						
Premiums and other receivables	\$ 989,106	\$ 7,944	\$ 228	\$ 46,892	\$ 1,044,170	
Provision on accounts receivables	(839)	(436)	(138)	(32,426)	(33,839)	
	\$ 988,267	\$ 7,508	\$ 90	\$ 14,466	\$ 1,010,331	
2009						
Premiums and other receivables	\$ 1,013,716	\$ 4,160	\$ 767	\$ 38,832	\$ 1,057,475	
Provision on accounts receivables	(423)	(406)	(470)	(33,646)	(34,945)	
	\$ 1,013,293	\$ 3,754	\$ 297	\$ 5,186	\$ 1,022,530	

Reinsurance receivables and recoverable

Failure of reinsurers to honour their obligations could result in losses to the Corporation. The maximum credit risk exposure equals the carrying amount of \$5.8 million (2009 – \$7.8 million). The Corporation has policies which require reinsurers to have a minimum credit rating of A-. No single reinsurer represents more than 15% of the total reinsurers' share of the provision for unpaid claims and adjusting expenses in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers has been considered impaired at December 31, 2010.

d) Liquidity risk

A significant business risk of the insurance industry is the ability to match the cash inflows of premiums and the investment portfolio with the cash requirements of the policy liabilities and operating expenses. The timing of most policy liability payments is not known, and may take considerable time to determine precisely, and may be paid in partial payments.

The Corporation has taken the overall historical liability settlement pattern as a basis to define diversification and duration characteristics of the investment portfolio.

To meet the cash requirements for claims and operating expenses, the Corporation has policies to limit and monitor its exposure to individual issuers or related groups and to ensure that assets and liabilities are broadly matched in terms of their duration.

Liquidity risk is further controlled by holding Government bonds and other highly liquid investments. Bond repurchase agreements are accounted for as financial liabilities and are considered to be short term in nature. The following table summarizes the maturity profile as at December 31, 2010 of the Corporation's financial instruments by contractual maturity or expected cash flow dates:

(\$ THOUSANDS)

	Within One Year	One Year to Five Years	After Five Years	Total
2010				
Bonds				
Canadian				
Federal	\$ -	\$ 2,810,280	\$ 100,023	\$ 2,910,303
Provincial	-	845,318	45,804	891,122
Corporate	771,009	2,104,796	59,568	2,935,373
United States				
Federal	-	298,552	-	298,552
Corporate	15,004	255,869	2,798	273,671
Total bonds	786,013	6,314,815	208,193	7,309,021
Mortgages	158,130	713,579	121,780	993,489
	\$ 944,143	\$ 7,028,394	\$ 329,973	\$ 8,302,510
2009				
Bonds				
Canadian				
Federal	\$ -	\$ 3,011,822	\$ -	\$ 3,011,822
Provincial	-	912,586	5,773	918,359
Municipal	-	9,905	-	9,905
Corporate	568,209	2,059,977	25,700	2,653,886
United States				
Federal	-	359,244	-	359,244
Corporate	14,109	165,402	4,442	183,953
Total bonds	582,318	6,518,936	35,915	7,137,169
Mortgages	117,225	672,695	114,597	904,517
	\$ 699,543	\$ 7,191,631	\$ 150,512	\$ 8,041,686

e) 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 cash and cash equivalents, its international equity portfolio and its fixed income portfolios.

A 10% change in the United States exchange rate at December 31, 2010 would change the fair value of these investments and a corresponding change in AOCI of approximately \$115.0 million (2009 – \$113.0 million). As all other foreign currency investments comprise five per cent or less of the total investment portfolio in both 2010 and 2009, 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. These policies include the maintenance of United States dollar denominated assets to generate cash flows to satisfy United States dollar ongoing operational cash flow requirements.

6. Investment Income

(\$ THOUSANDS)		2010	2009
	Classification		
Interest			
Money market	AFS	\$ 1,032	\$ 4,987
Bonds	AFS	215,172	247,755
Mortgages	Loans	53,217	47,973
		<u>269,421</u>	<u>300,715</u>
Gains on the sale of investments			
Equities	AFS	143,657	35,889
Bonds	AFS	55,848	146,427
		<u>199,505</u>	<u>182,316</u>
Dividends and other income (expenses)			
Equities	AFS	66,661	67,786
Real estate	Other	20,829	12,413
Investment management fees	Other	(8,582)	(9,135)
Other than temporary impairment	AFS	(36,762)	(14,876)
Other	Other	(5,021)	(6,742)
		<u>37,125</u>	<u>49,446</u>
Total investment income		<u>\$ 506,051</u>	<u>\$ 532,477</u>

(\$ THOUSANDS)	2010	2009
Accumulated other comprehensive income		
Balance, beginning of year	\$ 402,160	\$ 99,671
Unrealized gains	290,210	484,805
Realized gains	(199,505)	(182,316)
Balance, end of year	<u>\$ 492,865</u>	<u>\$ 402,160</u>

During the year, the Corporation recognized an other than temporary impairment on its investment assets. The impairment loss decreased investment income by \$36.8 million (2009 – \$14.9 million).

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 to allow them to meet delivery commitments. 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, 2010, there were \$295.4 million of securities loaned (2009 – nil), and \$310.0 million received as collateral (2009 – nil).

7. Property, Equipment, and Intangible Assets

(\$ THOUSANDS)	2010		2009	
	Cost	Net Book Value	Cost	Net Book Value
Land	\$ 33,526	\$ 33,526	\$ 32,943	\$ 32,943
Buildings	158,251	34,700	151,538	31,188
Furniture and equipment	118,964	29,443	102,496	20,554
Intangible assets ¹	59,001	21,321	40,656	5,645
Leasehold improvements	12,556	3,256	10,567	1,778
	<u>\$ 382,298</u>	<u>\$ 122,246</u>	<u>\$ 338,200</u>	<u>\$ 92,108</u>

¹ includes software that is not an integral part of the operating system

The balances in property, equipment, and intangible assets include \$29.6 million (2009 – \$9.2 million) in assets under construction. Amortization expense for all other assets for the year ended December 31, 2010 amounted to \$14.2 million (2009 – \$14.7 million).

During 2010, included in property, equipment, and intangible assets are \$13.2 million (\$11.1 million for intangible assets, \$1.0 million for furniture and equipment and \$1.1 million for leasehold improvements) of costs capitalized for the Transformation Program (note 14).

8. Provision for Unpaid Claims

The changes in the provision for unpaid claims recorded in the consolidated statement of financial position and their impact on claims incurred for the year are as follows:

(\$ THOUSANDS)	2010	2009
Unpaid claims net — beginning of year	\$ 5,956,535	\$ 5,711,912
Change in estimates for losses occurring in prior years		
Prior years' claims adjustments	(63,418)	(54,679)
Prior years' changes in discounting provision	61,379	57,034
	(2,039)	2,355
Provision for claims occurring in the current year	2,754,077	2,648,193
Net claims incurred	2,752,038	2,650,548
Less:		
Net payments on claims incurred in the current year	943,053	933,585
Net payments on claims incurred in prior years	1,588,320	1,472,340
	2,531,373	2,405,925
Unpaid claims net — end of year	6,177,200	5,956,535
Amount recoverable from reinsurers	5,807	7,807
Unpaid claims gross — end of year	\$ 6,183,007	\$ 5,964,342

The Corporation discounts its provision for unpaid claims at an investment rate of return of 4.46% (2009 – 4.64%). The Corporation determines the discount rate based upon the expected return on its investment portfolio of assets and uses assumptions for interest rates relating to reinvestment of maturing investments. Included in the prior years' changes in the discounting provision, is \$26.0 million resulting from the decrease in the investment rate of return from 4.64% at December 2009 to 4.46% at December 2010.

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

(\$ THOUSANDS)	Undiscounted	Effect of Present Value	PFADs	Discounted
2010				
Provision for unpaid claims	\$ 6,118,109	\$ (631,500)	\$ 690,591	\$ 6,177,200
Amount recoverable from reinsurers	5,758	(535)	584	5,807
	\$ 6,123,867	\$ (632,035)	\$ 691,175	\$ 6,183,007
2009				
Provision for unpaid claims	\$ 5,945,600	\$ (646,035)	\$ 656,970	\$ 5,956,535
Amount recoverable from reinsurers	7,895	(969)	881	7,807
	\$ 5,953,495	\$ (647,004)	\$ 657,851	\$ 5,964,342

9. 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, 2010 as follows:

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

The Corporation entered into one year casualty and catastrophe reinsurance contracts beginning January 1, 2009 as follows:

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

10. Pension Plans and Post-Retirement Benefits

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 also contributes to two other defined benefit pension plans for which it is not the 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 (the COPE Plan). The COPE Plan is a jointly trustee plan. Trustees of the plan are appointed by each of the Corporation and COPE Local 378.

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 plan for which the Corporation applies defined contribution accounting.

The Corporation is the legal administrator of the Management and Confidential Plan and the two supplemental pension plans. The Corporation has no fiduciary responsibility for, or role in the governance of, the COPE Plan or the BC Public Service Pension Plan.

The Corporation pays Medical Services Plan, life insurance premiums, extended healthcare and dental costs as post-retirement benefits for its retirees. Benefit entitlements differ for management and confidential, and bargaining unit staff.

Total cash payments for employee future benefits for 2010, 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 \$53.7 million (2009 – \$32.8 million).

The Corporation measures its accrued benefit obligations and the fair value of plan assets for accounting purposes as at December 31 of each year. The Management and Confidential Plan had an actuarial valuation as of December 31, 2009 which was extrapolated to December 31, 2010. The next expected valuation date is December 31, 2012. The COPE Plan had an actuarial valuation as of December 31, 2008 which was extrapolated to December 31, 2010. The next expected valuation date is December 31, 2011. The post-retirement benefits had an actuarial valuation as of December 31, 2009 which was extrapolated to December 31, 2010.

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

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2010	2009	2010	2009
Plan assets				
Fair value at beginning of year	\$ 1,033,026	\$ 896,362	\$ –	\$ –
Actual return on plan assets	107,619	114,235	–	–
Employer contributions	49,432	28,680	3,285	3,109
Employees' contributions	22,088	20,260	–	–
Benefits paid	(32,973)	(26,511)	(3,285)	(3,109)
Fair value at end of year	\$ 1,179,192	\$ 1,033,026	\$ –	\$ –
Accrued benefit obligation¹				
Balance at beginning of year	\$ 939,300	\$ 754,464	\$ 159,331	\$ 106,504
Current service cost	22,142	12,348	6,066	3,759
Employees' contributions	22,088	20,260	–	–
Interest cost	64,108	57,028	10,812	8,023
Actuarial losses	162,970	121,387	23,938	44,154
Plan adjustments	–	324	–	–
Benefits paid	(32,973)	(26,511)	(3,285)	(3,109)
Balance at end of year	\$ 1,177,635	\$ 939,300	\$ 196,862	\$ 159,331
Funded status – plan surplus (deficit)				
Unamortized net actuarial losses	\$ 203,852	\$ 71,913	\$ 51,484	\$ 28,602
Unamortized plan adjustments	292	324	(804)	(1,005)
Unamortized transitional asset	(29,939)	(38,924)	–	–
Accrued benefit asset (liability)				
	\$ 175,762	\$ 127,039	\$ (146,182)	\$ (131,734)

¹ Estimated accrued benefit obligation – end of year with:

1% increase in healthcare trend rate	\$ 220,000	\$ 178,464
1% decrease in healthcare trend rate	\$ 176,460	\$ 142,897

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2010	2009
Cash and accrued interest	–	1%
Equities		
Canadian	41%	37%
Foreign	19%	24%
Fixed income		
Government	26%	23%
Corporate	7%	8%
Mortgages	7%	7%
	100%	100%

The following amounts are included in the accrued benefit obligation in respect of plans that are not funded:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2010	2009	2010	2009
Accrued benefit obligation and plan deficit	\$ 12,822	\$ 10,228	\$ 196,862	\$ 159,331

The Corporation's net benefit plan expense for the pension plans and post-retirement benefits is as follows:

(\$ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2010	2009	2010	2009
Current service cost	\$ 22,142 ¹	\$ 12,348 ¹	\$ 6,066	\$ 3,759
Interest cost	64,108	57,028	10,812	8,023
Expected return on plan assets	(78,465)	(59,576)	-	-
Amortization of transitional asset	(8,985)	(8,985)	-	-
Plan adjustments	32	-	(201)	(201)
Amortization of net actuarial losses (gains)	1,877	1,341	1,056	(446)
Net expense	\$ 709	\$ 2,156	\$ 17,733	\$ 11,135
Estimated net expense with:				
1% increase in healthcare trend rate			\$ 21,473	\$ 12,357
1% decrease in healthcare trend rate			\$ 14,722	\$ 9,748

¹ net of employees' contributions of \$22,088 (2009 – \$20,260)

The Corporation contributed \$1.0 million in 2010 (2009 – \$1.0 million) to the BC Public Service Pension Plan.

The significant actuarial assumptions adopted in measuring the Corporation's accrued benefit obligations are as follows (weighted-average assumptions as of December 31):

	Pension Plans		Post-Retirement Benefits	
	2010	2009	2010	2009
Discount rate	5.61%	6.61%	5.61%	6.61%
Expected long-term rate of return on plan assets	7.5%	7.5%	n/a	n/a
Rate of compensation increase	3.8%	3.8%	3.8%	3.8%
Inflation rate	2.5%	2.5%	2.5%	2.5%

In 2010, the Medical Services Plan trend rate is assumed to be six per cent per annum for the first nine years, decreasing to three per cent per annum thereafter. In 2009, the Medical Services Plan trend rate was assumed to be six per cent per annum for the first 10 years, decreasing to three per cent per annum thereafter.

In 2010, the extended healthcare trend rate is assumed to be eight per cent per annum for the first two years, decreasing linearly over eight years to five per cent per annum thereafter. In 2009, the extended healthcare trend rate was assumed to be ten per cent per annum for the first three years, decreasing linearly over eight years to six per cent per annum thereafter.

11. Operating Costs

The Corporation's activities include insurance and non-insurance operations as described in note 1. Details of the expenses are as follows:

(\$ THOUSANDS)	2010	2009
Operating costs – insurance		
Administrative and other expenses	\$ 116,730	\$ 106,053
Insurance services	55,488	63,105
Transformation Program costs (note 14)	34,775	–
	<u>\$ 206,993</u>	<u>\$ 169,158</u>
Operating costs – non-insurance		
Administrative and other expenses	\$ 31,320	\$ 33,370
Driver licensing	50,953	46,470
	<u>\$ 82,273</u>	<u>\$ 79,840</u>

12. Deferred Premium Acquisition Costs and Prepaid Expenses

(\$ THOUSANDS)	2010	2009
Deferred premium acquisition costs	\$ 170,800	\$ 199,100
Prepaid expenses	13,498	8,004
	<u>\$ 184,298</u>	<u>\$ 207,104</u>

As at December 31, 2010, there were premium acquisition costs of \$210.6 million (2009 – \$207.7 million) related to future periods. An actuarial valuation determined that \$170.8 million (2009 – \$199.1 million) of this amount is allowable for deferral. The allowable amount for deferral is comprised as follows:

(\$ THOUSANDS)	2010	2009
Optional	\$ 135,400	\$ 134,800
Basic	35,400	64,300
	<u>\$ 170,800</u>	<u>\$ 199,100</u>

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

(\$ THOUSANDS)

	Commissions	Premium Taxes	Total
2010			
Amount payable	\$ 309,698	\$ 165,018	\$ 474,716
Amortization of prior year deferred premium acquisition costs	126,092	73,008	199,100
Deferred premium acquisition costs	(108,596)	(62,204)	(170,800)
Premium taxes and commission expense	<u>\$ 327,194</u>	<u>\$ 175,822</u>	<u>\$ 503,016</u>
Represented as:			
Insurance	\$ 301,373	\$ 175,822	\$ 477,195
Non-insurance	25,821	–	25,821
	<u>\$ 327,194</u>	<u>\$ 175,822</u>	<u>\$ 503,016</u>
2009			
Amount payable	\$ 298,962	\$ 162,580	\$ 461,542
Amortization of prior year deferred premium acquisition costs	123,548	73,252	196,800
Deferred premium acquisition costs	(126,092)	(73,008)	(199,100)
Premium taxes and commission expense	<u>\$ 296,418</u>	<u>\$ 162,824</u>	<u>\$ 459,242</u>
Represented as:			
Insurance	\$ 272,000	\$ 162,824	\$ 434,824
Non-insurance	24,418	–	24,418
	<u>\$ 296,418</u>	<u>\$ 162,824</u>	<u>\$ 459,242</u>

13. Related Party Transactions

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 valued at the exchange amount, which is representative of fair value unless otherwise disclosed in these notes.

The Corporation acts as agent for the Ministry of Finance regarding the collection of social service taxes and tax on designated property on privately sold used vehicles and motor vehicle related debts, and the collection of the provincial portion of harmonized sales tax on imported vehicles.

The Corporation is responsible for collecting all vehicle-related income for acquiring and distributing licence plates and decals including permit and other fees under the *Motor Vehicle Act* and fines under the *Offence Act* and these are remitted in full to the Province of BC. Income from the issuance of drivers and other licences and permits and from fines is recognized on an accrual basis. 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 operations as operating costs – non-insurance (note 11).

During the year the Corporation transferred \$300.0 million of excess Optional capital to the Province of BC (note 14). At December 31, 2010, \$275.7 million was accrued as a payable to the Province of BC. There were no amounts transferred or accrued in 2009. Other related party transactions have been disclosed elsewhere in the notes to the consolidated financial statements.

14. Capital Management

The Corporation's capital is comprised of retained earnings and AOCI. 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.

ICBC has set an internal corporate management target for the minimum capital test (MCT) as defined by the Office of the Superintendent of Financial Institutions (OSFI), of a minimum of 170.0% for 2010 (2009 – 180.0%). 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 was in compliance with internal management targets throughout 2010. As at December 31, 2010, the Corporation's MCT was 218.4% (2009 – 239.6%).

The corporate management target for MCT is comprised of two components being the Basic and Optional insurance business. 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.

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.

Any excess Optional capital at fiscal year-end, net of any deductions approved by the Treasury Board are to be transferred to the Province of BC by July 1 of the following year.

The Corporation has embarked on 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 and up to \$400.0 million is funded from Optional capital. The balance of the Transformation Program reserve, net of costs expensed, is a Treasury Board approved deduction from the excess Optional capital transfer and is as follows:

(\$ THOUSANDS)	2010	2009
Transformation Program Reserve		
Balance, beginning of year	\$ –	\$ –
Transfer from retained earnings (Optional capital)	400,000	–
Costs expensed during the year	(34,775)	–
Balance, end of year	\$ 365,225	\$ –

In addition to the Transformation Program costs expensed during the year, there were also \$13.2 million of Transformation Program costs capitalized in property, equipment and intangible assets (note 7).

15. 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 Type 1 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. The list of approved insurance companies is determined by an ongoing analysis of total assets, credit rating analysis, and past service history. The present value of these structured

settlements at December 31, 2010 is approximately \$1.01 billion (2009 – \$0.96 billion), which are not recorded in the financial statements of the Corporation. 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 are as follows:

(\$ THOUSANDS)

2011	\$ 11,977
2012	10,280
2013	7,820
2014	5,432
2015	3,439
	<u>\$ 38,948</u>

16. Rate Regulation

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 and is responsible for directing ICBC to achieve regulated targets for total Corporation and Optional insurance.

For the regulation of the Corporation’s Basic insurance rates, BCUC is 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 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.

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	
	2010	2009	2010	2009	2010	2009
Revenues						
Net premiums written	\$ 2,070,487	\$ 2,071,259	\$ 1,608,880	\$ 1,595,886	\$ 3,679,367	\$ 3,667,145
Net premiums earned	\$ 2,066,572	\$ 2,061,254	\$ 1,600,752	\$ 1,588,771	\$ 3,667,324	\$ 3,650,025
Service fees	29,827	32,167	24,801	26,640	54,628	58,807
Total earned revenues	2,096,399	2,093,421	1,625,553	1,615,411	3,721,952	3,708,832
Claims and operating costs						
Net claims incurred during the year (note 8)	1,785,765	1,716,107	968,312	932,086	2,754,077	2,648,193
Prior years' claims adjustment (note 8)	(1,385)	1,575	(654)	780	(2,039)	2,355
Claim services, road safety and loss management services	214,184	212,334	108,006	107,243	322,190	319,577
	1,998,564	1,930,016	1,075,664	1,040,109	3,074,228	2,970,125
Operating costs – insurance (note 11)	86,918	83,408	120,075	85,750	206,993	169,158
Premium taxes and commissions (note 12)	171,203	140,140	305,992	294,684	477,195	434,824
	2,256,685	2,153,564	1,501,731	1,420,543	3,758,416	3,574,107
Underwriting income (loss)	(160,286)	(60,143)	123,822	194,868	(36,464)	134,725
Investment income (note 6)	317,603	339,875	188,448	192,602	506,051	532,477
Income – insurance operations	157,317	279,732	312,270	387,470	469,587	667,202
Loss – non-insurance operations	(108,094)	(104,258)	–	–	(108,094)	(104,258)
Net income for the year	\$ 49,223	\$ 175,474	\$ 312,270	\$ 387,470	\$ 361,493	\$ 562,944
Equity						
Retained earnings, beginning of year	\$ 1,334,432	\$ 1,158,958	\$ 1,880,223	\$ 1,492,753	\$ 3,214,655	\$ 2,651,711
Net income for the year	49,223	175,474	312,270	387,470	361,493	562,944
Excess Optional capital transfer to Province of BC (note 13 and 14)	–	–	(575,712)	–	(575,712)	–
Retained earnings, end of year	1,383,655	1,334,432	1,616,781	1,880,223	3,000,436	3,214,655
Accumulated other comprehensive income	319,391	262,464	173,474	139,696	492,865	402,160
Total equity	\$ 1,703,046	\$ 1,596,896	\$ 1,790,255	\$ 2,019,919	\$ 3,493,301	\$ 3,616,815

(\$ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2010	2009	2010	2009	2010	2009
Liabilities						
Unearned premiums	\$ 973,119	\$ 969,205	\$ 769,882	\$ 761,753	\$ 1,743,001	\$ 1,730,958
Provision for unpaid claims (note 8)	\$ 4,578,991	\$ 4,470,409	\$ 1,604,016	\$ 1,493,933	\$ 6,183,007	\$ 5,964,342

17. Role of the Actuary and Auditors

The responsibility of the Board appointed actuary is to carry out an annual valuation of the Corporation's policy liabilities which include provisions for claims and claims expenses, unearned premiums and deferred premium acquisition costs in accordance with accepted actuarial practice and regulatory requirements, and report thereon. In performing the valuation, 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 the Corporation 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 auditors. The actuary's report outlines the scope of his work and opinion.

The external auditors have been appointed by the Board of Directors. Their 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 their audit, the auditors also make use of the work of the actuary when considering the provision for claims and claims expenses, unearned premiums, and deferred premium acquisition costs. The auditors' report outlines the scope of their audit and their opinion.

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

At the highest level, governance of a Crown corporation is defined through legislation applicable to all Crown corporations, such as the *Budget Transparency and Accountability Act*, the *Financial Administration Act*, the *Financial Information Act*, and the *Freedom of Information and Protection of Privacy Act*. Under these provincial laws, ICBC is accountable for making public our strategic plan (i.e., Service Plan) and performance against the plan (i.e., Annual Report), as well as providing financial and other information as the legislation requires.

Individual Crown entities are governed by legislation specific to each Crown corporation. The specific legislation to which ICBC must adhere includes:

- the *Insurance Corporation Act*,
- the *Insurance (Vehicle) Act*,
- the *Motor Vehicle Act*,
- the *Motor Vehicle (All Terrain) Act*,
- the *Commercial Transport Act*,
- the *Social Service Tax Act*, and
- the *Offence 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. 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 Shareholder's Letter of Expectations established between each Crown corporation and the minister responsible. The Shareholder'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 2010 Annual Report, ICBC has complied with the performance expectations outlined in our 2010 Shareholder's Letter of Expectations. This includes the specific items outlined on the following page.

shareholder's letter of expectations	ICBC alignment
climate change	
<ul style="list-style-type: none"> Contribute to the BC Provincial Government's climate action objectives and comply with requirement for Crown agencies to achieve carbon neutrality by 2010. 	<ul style="list-style-type: none"> ICBC established the 2007 baseline of the company's environmental footprint and implemented government's SMARTTOOL to track and report the company's greenhouse gas emissions. ICBC has met the requirement to be carbon neutral by 2010. ICBC continues to implement initiatives to reduce our carbon footprint, e.g. energy retrofits, switching to recycled paper, and building a LEED Gold Driver Licensing Centre. ICBC's campaigns help drivers understand how good driving practices can reduce fuel costs, carbon emissions and improve road safety.
legislative framework	
<ul style="list-style-type: none"> Comply with applicable legislation and regulations, including the Optional insurance framework under the <i>Insurance (Vehicle) Act</i>, and data-sharing provisions authorised by the Minister under that Act. Comply with direction from the BCUC in its regulation of ICBC's Basic insurance rates. 	<ul style="list-style-type: none"> ICBC is in compliance with the Optional insurance framework and continues to support work on data-sharing provisions. ICBC continues to comply with BCUC direction on Basic insurance rates.
service agreement	
<ul style="list-style-type: none"> Operate within the Service Agreement between the Ministry of Public Safety and Solicitor General, on behalf of the Province, and ICBC. 	<ul style="list-style-type: none"> ICBC continues to operate within the terms and conditions of the Service Agreement and to work with the Shareholder on any changes.
insurance rates	
<ul style="list-style-type: none"> Operate the business in an efficient and effective manner to keep rates low and stable. Provide auto insurance rates that are not based on age, gender or marital status. Develop and implement effective strategies to manage rising bodily injury insurance costs. 	<ul style="list-style-type: none"> ICBC operates in a fiscally responsible manner to help keep rates low and stable for the benefit of customers. ICBC continues to provide insurance rates that are not based on age, gender or marital status. ICBC continues to monitor, develop and implement effective strategies to manage rising bodily injury insurance costs.
business processes and systems	
<ul style="list-style-type: none"> Continue reinvesting in critical business systems in support of efficiency and effectiveness. Support and invest in the redevelopment of critical road safety business systems and processes on a timeline that accommodates the mutual priorities of government and ICBC. 	<ul style="list-style-type: none"> ICBC is implementing a major reinvestment program to address end-of-life systems and ensure ongoing customer-focused services. ICBC supports investment in road safety business systems and processes on a timeline that accommodates mutual priorities.
road safety	
<ul style="list-style-type: none"> Deliver road safety initiatives that provide claims savings and work with the shareholder on initiatives that can complement its road safety objectives. Work with government and stakeholders on public education and awareness on road safety priorities. Undertake systems and business process changes to support government's road safety priorities. 	<ul style="list-style-type: none"> ICBC continues to deliver a number of road safety programs that provide claims savings and is working with the provincial government on road safety initiatives. ICBC works with government and stakeholders on road safety initiatives, and supports these initiatives through public education and awareness strategies. ICBC, in accordance with the Service Agreement, undertakes changes needed to support road safety priorities.
government and administrative framework	
<ul style="list-style-type: none"> Ensure that corporate priorities reflect government's goals. Comply with the Shareholder's requirements for Crown corporations, including reporting and information-sharing, Board appointment processes, <i>Public Sector Employers Act</i> and related requirements, rules related to lobbyists, etc. 	<ul style="list-style-type: none"> ICBC continues to align corporate priorities with government's goal. ICBC continues to comply with the Shareholder's guidelines and directions for Crown corporations.

shareholder's letter of expectations	ICBC alignment
<p>other initiatives</p> <ul style="list-style-type: none"> • Support the Province's Healthier Choices initiative. • Ensure the Shareholder is advised in advance of the release of information requests under the <i>Freedom of Information and Protection of Privacy Act</i>. • Comply with the international Payment Card (PCI) Data Security Standards. • Work with government on the new regulatory framework for off-road vehicles. • Increase promotion of the Enhanced Driver's Licence (EDL) Program. • Work with the Shareholder on an Optional insurance dividend policy. 	<ul style="list-style-type: none"> • All vending machines in facilities owned or leased by ICBC, for which ICBC has governance of the vending machine, meet the Nutritional Guideline for Vending Machines in Public Buildings. • ICBC worked with the Shareholder on a process for <i>Freedom of Information and Protection of Privacy Act</i> requests that meets the Shareholder's needs and does not delay response times. • ICBC is fully compliant with the PCI Data Security Standards. • ICBC is working with the government to support government's policy objectives. • Revised capital management frameworks for Basic and Optional insurance were established by the Shareholder in 2010. ICBC is complying with these revised frameworks.

The 2011 Shareholder'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 also continues many of the expectations from the 2010 Shareholder's Letter of Expectations and, for 2011, includes new directions regarding complying with revised capital management frameworks for Basic and Optional insurance established by the Shareholder, and working with the Shareholder to prepare an annual plan for ICBC projects that support government initiatives.

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 nine 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 75 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". Additional information is available on our website at icbc.com.

ICBC's Board of Directors has adopted the guiding principles included in the provincial government "Governance Framework for Crown Corporations". 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

schedule of guarantees and indemnities as at December 31, 2010

There were no guarantees or indemnities provided by the Corporation during the fiscal year 2010.

schedule of debts as at December 31, 2010

There were no long term debts secured by the Corporation at December 31, 2010.

financial information reconciliation for the year ended December 31, 2010

(\$ THOUSANDS)

Consolidated statement of cash flow (see page 8)

Cash paid		\$ 4,787,122
Payments to vendors of property and equipment		<u>44,607</u>
Total payments		\$ 4,831,729
Adjustments:		
Payments to claimants and third parties on behalf of claimants and other adjustments	\$ (1,750,548)	
Policyholders for premium refunds	<u>(321,731)</u>	
	(2,072,279)	<u>(2,072,279)</u>
Total payments after adjustments		\$ <u>2,759,450</u>
 Amounts paid per the Financial Information Act schedules		
Employees		\$ 387,745
Board of Directors		437
Suppliers for Goods and Services		2,371,268
		<u>2,759,450</u>
Total payments per the Financial Information Act Report		\$ <u>2,759,450</u>

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
ABEL E.	83,481	272	BATISTA F.	147,426	4,531
ABID M.S.	78,898	196	BAUER G.W.	89,408	1,132
ABRAMS D.	84,212	90	BEAQUE C.	205,623	13,707
ACCILI B.M.	90,928	901	BEAUDOIN D.	149,860	18,447
ADAMS R.W.	104,886	2,459	BEAULIEU A.	253,860	9,183
ADLKIRCHNER A.G.	83,138	0	BEAUREGARD G.	84,216	417
AHERN P.A.	122,591	6,752	BECK J.R.	117,439	16,583
AITKEN R.	103,602	16,540	BECK K.	75,827	337
ALBANESE V.	176,830	13,457	BEECH R.	80,569	0
ALDERSON B.	78,411	1,670	BEGGS J.	166,799	10,436
ALDERTON M.	77,143	0	BENINCASA J.	95,435	3,762
ALIMORADI S.	81,369	1,500	BENSON L.	111,896	14,118
ALLEN D.	78,607	1,565	BENTLEY L.	78,060	620
ALLEN R.C.	87,464	5,681	BERTRAM L.	81,331	2,028
ALTWASSER F.P.	105,753	1,818	BEST V.	113,348	105
ANDERSEN C.L.	140,349	2,583	BESZEDES D.	79,540	4,813
ANDERSEN J.C.	164,873	5,586	BETKER J.	93,927	3,573
ANDERSON C.R.	83,804	405	BIEBERSTEIN A.	106,516	1,071
ANDERSON D.R.	127,101	1,949	BIEHLER J.L.	81,490	1,790
ANDERSON W.	122,253	1,092	BISHOP C.	87,323	1,041
ANDREW D.L.	81,821	2,570	BISHOP SH.	81,536	196
ARAI B.	102,382	918	BISHOP SY.	146,197	7,681
ARCHIBALD J.	107,453	2,849	BJELDE C.	102,642	6,360
ARNDT J.	79,670	505	BLACK G.	151,428	3,008
ARTS M.A.	82,063	194	BLACK J.	98,812	5,810
ASAOKA S.M.	82,104	99	BLACKLOCK J.	96,463	4,625
ATHERTON J.P.	121,719	1,104	BLINKARN T.	82,584	2,459
ATKINS P.L.	99,667	3,356	BLUCHER M.	93,768	73,728
AUGUSTINE B.	90,801	0	BOAN D.	132,093	6,859
AUVACHE C.	86,627	1,907	BODIN G.E.	100,516	4,838
BAADSVIK E.J.	86,309	338	BODNAR C.P.	112,099	2,351
BACHAND J.	101,028	6,887	BODNAR L.	104,779	3,211
BADANIC D.J.	80,051	1,060	BONNETT B.	95,400	1,293
BADOWSKI R.L.	80,371	0	BOOTH B.A.	100,578	2,832
BAGHERI P.	83,505	504	BOOYENS J.	121,990	327
BAINS J.	128,429	2,047	BOURNE J.R.	86,836	4,467
BAINS S.	85,108	338	BOWEN A.	128,844	3,462
BAIRD P.	78,362	370	BOYTINCK T.	80,652	211
BAKER G.	80,221	0	BRADSHAW K.	78,198	509
BAKER H.	78,812	781	BRAKOP I.	78,786	6,069
BAKER L.	83,875	13,541	BRANDT T.E.	87,171	725
BAKER L.M.	155,731	201	BREARLEY A.	99,823	112
BALDWIN K.	102,824	3,844	BREWER S.C.	78,970	24
BALL K.	119,280	3,335	BROWN C.	276,616	22,534
BALLANCE K.	110,803	4,210	BROWN G.G.	95,603	1,631
BANKS M.	100,018	7,302	BROWN K.	96,507	7,612
BANNISTER G.	88,727	68,491	BROWN M.	81,917	192
BARKLEY D.M.	75,800	762	BROWNE M.	97,061	176
BARLOW M.	75,317	7,331	BRUNAC-WHITE S.	81,060	8,080
BARNARD G.	149,337	16	BRUNI N.C.	76,299	4,953
BARNES C.A.	82,912	3,631	BRUNO M.	76,362	2,019
BARRETT G.W.	126,161	1,773	BRUNSCH S.	128,507	5,669
BASARABA K.	80,247	3,986	BRYAN M.	106,748	11,789
BASRA S.S.	107,169	131	BUCKBERRY D.J.	101,414	3,256

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
BUCKMAN P.J.	75,867	0	CHANG R.K.	127,092	4,485
BUDD B.	82,786	1,495	CHAPIN W.	113,039	3,468
BULHOES G.	83,039	120	CHAPMAN S.	88,095	2,626
BULL A.	75,838	0	CHAPUT R.	101,502	2,655
BUMSTEAD D.L.	85,920	20,629	CHASE P.B.	101,590	17,691
BURCHILL S.	81,891	263	CHAUDHRY A.	319,609	5,994
BURNETT P.	126,421	2,714	CHEADLE L.	76,168	1,852
BURRILL S.	88,211	0	CHELA S.	76,128	530
BURT A.	82,948	945	CHEN A.	119,389	4,209
BUTLER G.	172,170	6,388	CHEN S.	124,293	10,846
CAIN P.	75,367	4,705	CHENG B.	174,570	4,084
CALLAGHAN P.J.	137,743	0	CHEUNG P.	100,894	4,822
CAMPBELL B.	76,483	0	CHIANG J.	138,462	2,066
CAMPBELL B.J.	100,087	7,701	CHICOINE M.W.	210,632	21,115
CAMPBELL E.J.	81,545	284	CHIU C.	123,843	5,209
CAMPBELL J.H.	151,599	4,796	CHIU G.	81,512	6,820
CAMPBELL L.	78,251	1,213	CHIU G.L.	84,542	0
CANNIFF G.	95,755	3,697	CHOW B.	85,520	2,717
CANOFARI S.	113,039	4,560	CHOW M.	112,725	2,924
CARAGATA G.	86,254	581	CHRISTENSEN A.	97,102	3,994
CARAVETTA M.	127,384	5,561	CHRISTENSEN H.F.	76,046	871
CAREY D.	82,276	284	CHRISTENSEN L.	109,915	1,844
CARKENER J.	102,649	1,779	CHU E.	84,849	0
CARLE S.M.	280,752	3,534	CHUNG D.	79,670	1,517
CARLOW J.	77,694	1,764	CIAMPELLETTI J.	76,638	7,449
CARPENETTI A.	76,579	302	CICCOZZI F.	100,351	709
CARSTENS N.L.	100,555	7,033	CIOCAN D.	108,975	4,363
CARSWELL G.	103,982	2,558	CLANCY D.	163,590	3,671
CARTER J.	154,218	7,009	CLARK C.	101,382	4,192
CARTER L.	89,729	135	CLARKE D.	86,635	128
CARTER L.M.	82,369	597	CLARKE E.	80,663	186
CARTER M.G.	116,073	7,535	CLARKE-SHERMAN C.	76,456	0
CARUSI A.	79,601	2,694	CLEMENTS-HARRISON D.	96,140	13,009
CARUSI J.	105,932	6,042	CLENAHAN D.A.	105,932	2,842
CASCON S.	75,594	0	CLENDENAN K.	121,302	2,532
CASSAP L.M.	77,727	4,116	CLEVELAND K.	169,030	17,318
CASWELL D.	140,467	2,141	CLIFFORD R.	150,770	4,225
CATALANO R.	85,754	437	CLOUTIER J.N.	76,779	5,438
CATHCART M.	99,564	496	COATES W.	98,213	6,739
CATLEY T.	77,463	99	COELHO L.M.	99,016	6,610
CAVANAGH M.	77,813	1,806	COLANGELI B.	116,846	1,135
CELIO A.	101,407	1,690	COLES W.	78,662	18,525
CHAMBERLAIN P.W.	82,631	0	COLLINGS N.	76,207	2,991
CHAN B.R.	85,460	2,208	COLLINS B.	134,648	2,960
CHAN J.K.	83,449	1,980	COMBERBACH S.	113,381	23,222
CHAN M.	80,241	1,650	CONNAGHAN S.P.	101,519	2,421
CHAN M.D.	87,244	2,514	CONNOLLY A.	80,647	0
CHAN R.	89,973	1,776	CONSTABLE C.	93,709	2,592
CHAN S.	99,062	2,480	CONWAY L.J.	94,965	6,231
CHAN S.Y.	107,018	1,788	COOK C.	91,923	1,274
CHAN T.	139,380	3,360	COOPER A.	103,738	560
CHANDANI S.	108,921	670	COOPER D.	87,160	978
CHANDRA S.	91,061	2,694	COPP D.	84,604	2,395
CHANG P.	81,163	252	CORSIE T.	82,353	12,154

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
COULING G.	77,947	1,169	DOWNEY M.	92,599	1,235
CRABTREE S.	94,097	1,390	DOWNING D.J.	138,511	1,398
CRAIG B.	106,507	2,471	DOYLE C.	75,637	330
CRAN G.	112,588	78	DRAPER L.	100,523	892
CRAVER S.A.	213,671	15,701	DREYER P.	169,516	10,442
CROCOCK P.	126,564	8,973	DU PLESSIS A.	143,757	3,166
CROSS T.	92,291	205	DUBE D.M.	211,481	2,959
CRYSLER E.	85,758	1,212	DUDGEON D.	110,275	2,920
CUDLIP A.G.	131,855	655	DUFFIELD J.	100,691	1,369
CULOS E.R.	101,770	4,492	DUFFY J.	87,984	5,630
CURLL S.	80,139	1,565	DUGAY A.	85,129	0
CURRAN J.	79,083	0	DUNSTAN M.	133,793	14,181
CURRIE D.	95,153	4,977	DUNWOODY P.C.	148,062	10,358
DAKIN M.	139,123	6,554	DUSHENKO T.J.	75,799	3,905
DAMON C.L.	87,151	2,602	DUTCHYN D.W.	76,479	456
DANIELS P.	87,027	1,825	DYCK M.H.	107,677	14,007
DAVIDSON B.	82,616	1,133	DYKSTRA J.	104,473	4,241
DAVIS S.G.	96,357	4,470	EASDOWN J.	96,097	1,443
DAVIS T.	100,912	1,833	EASTWOOD G.	208,491	2,706
DAY T.M.	75,708	6,178	EDDIN S.	358,454	16,588
DE ZEN R.	120,249	1,482	EDEN G.	119,798	2,873
DEAN K.	92,394	1,091	EDWARDS B.	104,759	1,473
DEAR K.	100,604	606	EILERS K.E.	120,479	979
DEHESTANI A.	78,472	0	EKELUND D.A.	101,685	641
DEHESTANI D.	78,195	909	ELDER J.	167,369	3,407
DELL A.	112,934	3,608	ELKIN R.A.	116,202	4,574
DELLA-COLETTA B.	76,922	487	ELLIOTT G.	100,152	306
DENIS P.K.	82,121	1,191	ENG M.	86,876	1,744
DENNIS C.	77,849	7,588	ENQVIST C.D.	98,032	3,576
DERBY L.	87,540	4,563	ERHARDT J.	76,107	248
DESABRAIS B.	139,878	1,119	ERICKSON D.M.	92,162	526
DESHANE R.	99,439	2,648	EUGENE H.B.	85,872	2,102
DEVRIES K.R.	76,428	14,349	EUPER V.	162,282	7,150
DHANANI Y.	105,466	5,446	EVANS A.	102,859	1,797
DI POMPONIO F.	76,402	49	EVANS J.L.	99,198	2,109
DI TOSTO R.S.	99,379	2,594	EVANS J.R.	84,536	1,896
DIAS R.	75,249	75	EVERELL H.	110,463	9,449
DICESARE J.	90,283	4,672	FABRO S.	126,273	12,098
DICKINSON J.	200,463	14,793	FAIRBRIDGE C.	127,599	6,316
DICKSON P.	83,999	6,280	FAIRHURST R.G.	102,984	6,718
DILWORTH J.	91,768	6,586	FANG M.	79,117	2,066
DINOTO G.	75,012	467	FANTINIC N.A.	80,361	582
DIXON B.J.	82,099	8,750	FARLEY G.E.	208,586	1,154
DIXON C.J.	77,889	2,421	FARR J.	79,911	452
DIXON T.	100,633	5,068	FARRELL S.M.	86,105	20,229
DOLINSKY R.	99,117	3,531	FAST L.	95,306	599
DOLLARD J.	78,987	517	FAVARO R.	88,936	237
DOMES J.M.	105,716	357	FAZEKAS A.	94,321	6,372
DONALDSON C.	104,659	2,340	FEARS E.M.	96,554	515
DONG J.	112,027	613	FEDERICO E.	84,978	3,177
DORAN A.	221,623	3,047	FEDOROFF G.	112,291	688
DORICIC J.	155,924	7,834	FELIX N.D.	103,398	2,419
DOUGLAS E.R.	76,016	1,420	FENRICH R.	201,573	4,789
DOWLE G.	102,923	0	FERGUSON M.	75,321	1,513

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
FERNANDES C.	89,161	543	GIBSON C.	140,060	23,587
FERRARI D.	123,922	2,292	GIBSON M.	119,155	2,849
FERRISS J.A.	75,730	4,567	GIESBRECHT D.	95,715	400
FIALA P.	76,286	7,042	GILFILLAN S.	87,585	8,565
FIDANZA G.	82,456	0	GILKINSON B.	81,892	2,056
FILIPCHUK D.	77,572	4,381	GILL A.M.	86,929	1,788
FINNERTY D.S.	101,306	654	GILL G.	76,368	0
FLEMING G.	146,891	3,432	GILL H.	89,614	799
FLORO S.	114,996	995	GILLESPIE D.	79,998	0
FLOYD J.	86,385	73	GIN J.	95,960	0
FLYNN W.	101,461	3,555	GINTER G.	132,661	6,580
FOLEY J.	80,486	3,961	GIRARD D.E.	105,057	1,673
FOORT A.	83,166	774	GIRARD M.A.	149,072	11,586
FORBES I.	133,137	10,986	GLANVILLE D.	82,867	12,285
FORD D.	91,928	7,702	GLENN L.	81,385	966
FORMAN J.	100,746	1,175	GODARD M.	75,867	216
FORREST L.	100,223	666	GODMAN P.	79,019	3,797
FORSTER D.	81,787	0	GORCHYNSKI D.K.	211,207	6,929
FOWLER J.L.	83,127	1,274	GORDON D.	84,955	7,692
FRANCIS M.J.	151,898	19,054	GORDON T.	127,610	18,187
FRANSSSEN H.	76,428	317	GORMAN K.	136,214	2,255
FRANZKE I.	84,565	1,315	GORMICAN D.F.	144,317	3,461
FRASER S.	86,850	3,947	GOSLING G.	122,694	6,227
FREEMAN S.	95,855	1,332	GOSSIP P.	101,327	206
FREZELL C.	101,202	1,753	GOULD A.	328,808	6,530
FRIDAY L.	113,299	3,236	GOULET J.J.	81,317	12,702
FRISON E.	75,510	0	GOVETT D.	266,976	8,577
FRITZ J.	103,533	2,182	GRAHAM C.	118,554	17,209
FROST S.	99,004	1,734	GRAHAM L.	113,875	387
FUKAKUSA G.	98,381	3,466	GRAMS L.	96,024	686
FULLERTON S.	103,794	3,132	GRANT B.	92,871	7,639
FUNG B.	106,763	1,501	GRANT D.	84,794	154
FURLONG D.	104,554	1,256	GRAVES J.	83,211	19,216
FYFE M.	82,156	1,144	GRAY D.	86,311	2,630
GABAS M.	99,995	4,721	GRAY J.S.	119,900	2,787
GALLANT C.L.	103,992	491	GRAY S.	83,303	4,557
GALLOWAY J.	79,086	5,285	GRAYSON K.	99,698	1,441
GAMBLE B.J.	98,665	796	GREEF B.	77,622	0
GAMBLE J.	110,039	7,654	GREEN J.	99,008	7,039
GARCIA M.	76,603	0	GREEN L.	107,092	209
GARDINER G.G.	111,632	488	GREER C.A.	82,626	515
GARDNER J.	109,401	2,487	GREER M.G.	116,484	12,261
GARDNER P.	147,776	460	GREGOIRE J.	84,910	8,111
GARLOUGH L.	75,091	1,217	GREGSON H.A.	81,146	3,092
GARRIOCH S.	86,195	457	GREWAL R.	76,813	0
GARTNER P.	88,068	4,573	GROSSE L.	120,562	857
GASTER H.R.	86,556	1,603	GROSSMAN A.	105,549	1,236
GAULEY K.	105,721	1,369	GUENTER R.	77,311	761
GEARY N.	75,216	8,842	GUILLEMIN M.B.	102,570	6,796
GEBERT M.	101,447	2,275	GULAMHUSEIN S.K.	75,871	943
GELIN K.	92,595	3,103	GULLETT L.	104,618	4,643
GERMAN A.J.	87,615	4,853	GUNN D.	81,094	99
GEYSENDORPHER A.	77,627	159	GUSTAFSON C.L.	78,281	7,287
GHAELI R.	85,757	1,753	GUYMER D.R.	86,320	1,176

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
GWILT M.	89,210	1,183	HO-REWCASTLE A.	96,870	2,267
HACKETT P.W.	86,685	2,030	HODGINS E.	176,399	1,348
HALE R.	163,596	2,063	HOEFLOK A.	79,693	5,189
HALL K.	121,997	3,571	HOLLAND G.	108,110	8,083
HALL T.	112,443	2,470	HOLLAND S.	116,321	0
HALPAPE T.J.	94,197	2,335	HONEYBUNN K.	99,006	2,447
HAMILTON T.	147,697	6,941	HONG F.	101,255	2,617
HANCOCK C.S.	117,116	13,261	HOOTON A.	130,448	0
HANCOCK M.	207,277	4,748	HOPKINS D.P.	103,829	1,377
HANDEL R.D.	98,602	347	HORNE J.	145,990	13,939
HANER C.D.	106,147	1,856	HORNTVEDT R.G.	96,946	4,836
HARDY P.	78,960	253	HORTON C.	406,379	12,633
HARGRAVE M.	81,066	12,924	HOSKINS B.D.	87,064	326
HARRINGTON D.	143,217	3,248	HOUG K.G.	76,005	0
HARRINGTON S.	144,743	8,822	HOWARD A.	100,784	1,526
HARRIS J.F.	137,801	4,301	HUBER D.	101,727	10,672
HARRISON L.	85,207	0	HUGH J.	86,400	2,132
HARRISON P.A.	108,640	1,061	HUI J.	77,368	340
HARRON R.W.	158,574	7,928	HUI K.Y.	78,373	224
HART A.	109,770	16,850	HUI P.	75,831	136
HART J.P.	100,909	1,139	HUTSON J.R.	79,902	300
HATCHER J.	99,299	3,221	HUTTON R.C.	77,986	3,717
HATTON K.	135,392	942	HUXLEY K.	109,183	3,351
HAUKA L.	142,739	12,960	IACOBAZZI E.	104,021	2,191
HAUSCH K.	91,628	1,238	IBBOTSON B.	93,820	2,924
HAUTAMAKI K.	100,560	1,163	IRWIN K.	289,082	27,821
HAWKINS C.	78,287	407	ISAAC T.R.	104,957	2,586
HAYDEN M.	109,079	4,114	ISBISTER R.	80,191	76
HAYWARD G.	116,201	1,873	ISMAEL K.	100,860	74
HAYWARD T.	93,598	529	JACKSON C.C.	89,476	725
HAZLETT M.W.	101,443	1,655	JACKSON D.	97,022	1,844
HEATHER S.R.	80,601	679	JACKSON S.D.	76,763	1,544
HEESE R.	75,579	6,195	JACOBS M.	89,977	2,139
HEINEKEY J.	118,474	4,224	JAFFRAY G.	82,305	1,450
HEINZ E.R.	103,066	6,887	JAN VREM M.	143,537	6,633
HEISKANEN B.	75,607	435	JANDL R.D.	89,717	2,692
HEMBROUGH S.D.	94,790	12,136	JANSEN A.	88,006	1,804
HENDERSON D.	128,380	481	JANSSEN K.	82,243	797
HEPHER K.A.	113,872	4,100	JARVIS B.	311,707	12,885
HERBOSA W.	78,549	0	JAVER K.R.	87,313	400
HERITAGE R.	127,592	8,976	JENSEN L.	85,643	1,308
HERRON C.	81,195	154	JERICK E.	75,477	16,704
HERTSLET D.	103,282	4,721	JETTE D.	103,461	2,635
HESS F.	319,127	12,510	JIMENEZ N.	211,462	15,287
HEUCHERT T.	92,872	3,862	JIVRAJ R.	115,422	2,162
HIBBERT L.	103,735	4,049	JOHAL C.	76,207	985
HIEBERT B.	77,197	1,263	JOHAL G.K.	91,686	596
HILL G.	124,726	2,927	JOHANNESSEN B.	95,463	1,050
HILLIAM K.J.	84,361	3,761	JOHANSEN C.A.	76,759	6,619
HINDS S.	95,523	3,961	JOHANSEN S.S.	75,579	0
HINTON M.	95,912	3,327	JOHE A.	94,120	899
HIZON E.	80,365	4,465	JOHL J.	76,779	3,685
HO C.K.	81,932	1,114	JOHNSON D.	75,562	171
HO D.	76,076	2,912	JOHNSTON D.	149,007	3,446

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
JOHNSTONE D.M.	208,721	5,395	KOWEY B.	79,836	2,197
JONES D.L.	115,970	9,771	KRAKONCHUK K.	77,713	3,969
JONES K.	139,413	9,576	KRALJ C.	82,447	2,463
JONES R.	113,655	1,710	KRATCHMER P.	101,424	4,840
JONES R.A.	101,834	3,734	KRECSY G.	107,491	1,935
JORDAN S.	90,056	7,661	KRIMMER K.	80,157	708
JORGENSON K.A.	140,429	2,288	KRUSEL R.	83,131	0
JOSEPH M.	109,383	9,594	KUBIK P.	78,237	1,565
JOYCE D.	142,515	3,507	KUCHER L.	107,551	5,019
JOYS K.	88,756	0	KUHN J.L.	100,025	537
JUDGE J.	94,173	4,064	KUHN L.	76,758	3,806
JUNG D.	110,838	0	KULCHESKI R.	132,824	1,607
JUNG M.N.	87,526	0	KULLMAN N.	94,826	7,642
JUNG S.	81,588	3,846	KUMAR R.	75,961	101
KAHLON R.	117,856	4,333	KUNG M.	82,492	1,399
KAILA N.S.	132,372	7,361	KUNZER A.	86,309	662
KAJI J.H.	82,269	0	KUXHOUSE Y.	77,257	270
KAN C.	117,453	10,174	KWAN A.	80,909	723
KAN J.	86,084	972	KWAN H.	80,845	21
KAN R.	102,575	5,812	KWAN J.Y.	119,052	21,130
KAPPERS J.	88,660	560	LABERMEYER J.	97,916	4,853
KARASIUK J.	94,422	3,414	LALLY B.M.	114,159	0
KASSAM A.	99,871	9,468	LAM K.K.	81,545	99
KATO N.K.	106,267	371	LAM Z.	89,410	5,650
KAUFMANN K.	107,445	3,763	LAMBERT P.	89,668	5,720
KAYSER T.	82,370	1,843	LAMBERTON R.T.	97,762	4,723
KEGLER B.	116,224	2,238	LANE E.	75,960	531
KEKS L.G.	99,262	3,719	LANGEVIN Y.	82,073	181
KELENY R.	98,351	992	LANGILLE B.A.	119,734	23,252
KELLETT T.	100,947	514	LANGTRY P.R.	95,711	350
KELLIHER M.	105,630	953	LANSINK J.	85,356	257
KELLY M.	80,940	3,592	LAPAIRE D.	114,163	2,291
KENNEDY P.A.	80,980	38	LAPEYRE C.A.	108,633	10,578
KENNEY L.	90,041	365	LARKE J.	103,654	1,160
KEOUGH D.	89,795	6,183	LARSEN P.G.	130,892	1,880
KETLER S.	112,354	6,829	LAU E.	77,092	0
KHAN S.	77,175	8,136	LAUBE A.	87,500	650
KILMARTIN K.	103,069	3,041	LAUDADIO S.	118,315	4,657
KILPATRICK J.	111,485	1,176	LAUPLAND L.	119,907	7,865
KIM H.	77,235	5,220	LAURIE C.	135,107	6,410
KING R.	88,537	3,279	LAW W.	134,091	22,562
KIRKHAM R.	154,852	4,197	LAWS L.	85,849	637
KIRKNER A.	315,824	188,681	LAYLAND M.	97,506	580
KIRKPATRICK S.	88,404	4,462	LEACH S.W.	76,461	0
KLASSEN M.H.	91,599	2,102	LEBRUN D.	106,665	5,694
KLETCHKO M.	88,684	1,283	LEBRUN M.T.	87,539	2,982
KLYMCHUK R.	76,643	4,023	LEE AL.	95,471	2,566
KO E.	75,354	0	LEE ANI.	86,584	1,246
KOENEN A.J.	82,062	5,578	LEE ANN.	155,681	8,255
KONG J.	82,461	893	LEE B.	77,497	1,456
KOONTS D.	75,951	226	LEE D.	116,596	99
KOSKI M.W.	89,585	0	LEE E.	89,800	4,068
KOSTUR J.	86,553	1,655	LEE F.	78,250	0
KOSTUR S.P.	85,298	0	LEE J.	75,738	246

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
LEE J.C.	111,591	446	LU C.	82,459	890
LEE MA.	80,342	3,177	LUCAS S.	208,285	4,472
LEE MAR.	144,077	4,424	LUCHIES J.	100,557	3,573
LEE P.K.	88,486	1,109	LUCIER P.	81,352	0
LEE R.	229,909	36,753	LUFT E.	92,383	6,549
LEE S.W.	94,623	0	LUI E.	90,594	0
LEE V.	173,679	345	LUM W.	76,550	1,134
LEE-HANSEN D.	80,177	676	LUNDBEK C.	79,213	726
LEHMANN R.I.	126,087	211	LUONG T.	81,892	967
LENDERMAN M.	132,301	1,477	LUPTON V.L.	98,253	457
LEONG J.	84,643	1,616	LUU M.	77,058	40
LEONG P.	213,461	4,360	LUXTON B.	119,288	720
LEONG SH.	136,142	1,761	LYNCH L.	94,119	86
LEONG ST.	78,929	424	LYNN S.W.	75,539	830
LEPAGE V.	152,712	4,724	LYREN S.	145,789	1,450
LEROSE J.	126,364	4,901	MA S.	89,106	58
LERVOLD C.	109,713	13,899	MA S.S.	92,725	73
LESKE M.C.	94,326	1,277	MA W.	75,412	4,040
LETKEMAN F.	114,578	7,948	MACAPINLAC R.	91,278	613
LETKEMAN N.	89,335	7,868	MACDOWELL P.	87,257	869
LEUNG W.W.	87,896	4,857	MACFADYEN E.	75,998	196
LEW J.	90,999	471	MACFARLANE C.	107,680	2,272
LEWICKI C.	105,204	2,477	MACFARLANE W.	144,338	4,583
LEWIS C.	91,529	10,439	MACKAY D.	83,777	12,713
LEWKO A.	84,887	2,318	MACKAY T.	76,427	0
LEWKO J.	77,563	6,770	MACKAY W.D.	86,523	12,806
LEZICA M.	77,612	1,893	MACKINNON C.	84,708	14,680
LI A.	115,452	1,218	MACMILLAN D.	100,557	485
LI A.C.	85,850	0	MACNEIL C.	95,527	0
LI C.	86,302	392	MAGAS U.M.	105,637	2,354
LI E.	109,379	5,239	MAH B.	75,885	30
LI J.K.	155,008	2,433	MAIER B.	91,895	13,918
LI R.	80,299	1,517	MAITLAND R.	97,539	5,112
LIEDL R.V.	90,374	535	MAK L.	112,479	1,490
LILBURN P.	117,262	1,105	MAKAROWSKI R.W.	83,410	0
LIM S.	107,692	269	MAKHIJANI B.M.	82,026	5,968
LIN A.	105,573	3,653	MAN M.	80,491	6,062
LINDEN R.C.	85,010	1,273	MAR T.T.	110,715	1,349
LINDROOS R.	76,323	0	MARA M.	112,931	3,567
LINDSAY B.	99,570	16,623	MARCHI J.	137,468	6,015
LINTON N.	136,142	6,096	MARION C.	76,911	966
LIVINGSTON P.	86,079	0	MAROCCHI R.	99,774	2,339
LO F.	77,888	794	MARSH J.	79,028	0
LOACH A.	150,934	2,822	MARTIN J.	137,422	19,517
LODER M.J.	112,755	4,926	MARTIN K.	113,715	3,341
LOGUE S.	105,254	1,445	MARTIN M.	97,421	213
LOHMEYER J.	107,873	10,787	MARTON F.	87,673	12,119
LOISELLE S.	95,846	3,481	MARWICK C.E.	103,783	79
LOO A.A.	76,414	99	MARWICK G.	141,665	5,298
LOPEZ H.S.	83,698	0	MASON D.J.	148,879	5,339
LOPEZ-DEE M.	89,403	2,711	MATHESON C.	111,053	2,969
LOPTHIAN T.L.	100,148	4,053	MATHESON D.G.	87,499	2,650
LOUGHEED G.	88,020	1,122	MATHESON D.	111,221	2,308
LOWTHER V.	75,127	6,219	MATSUMURA R.	91,205	1,857

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
MATTHEWS K.	89,005	73	MILLER S.	225,390	3,364
MATTHEWS L.	165,983	4,314	MILLS P.L.	102,082	3,066
MATTHEWS M.	98,160	7,674	MILNER M.	100,324	1,122
MAYEDE G.	77,533	335	MINA M.	147,420	838
MAZALEK T.	85,196	4,530	MINGO L.	111,961	3,361
MCANDREW J.	97,519	1,464	MINHAS G.	82,031	2,845
MCARTHUR F.	77,229	8	MINOGUE C.	355,771	13,594
MCATEER A.	114,650	2,956	MISKO L.M.	83,052	521
MCCARTHY C.	96,198	5,810	MITCHELL S.	82,602	3,977
MCCARTHY M.J.	81,782	73	MITCHNER L.M.	106,466	4,990
MCCREERY L.	137,854	3,088	MITTON L.A.	186,154	6,074
MCCULLOUGH R.	95,810	4,042	MODERA S.	107,091	394
MCDANIEL J.	130,227	3,848	MOEN G.D.	84,098	1,847
MCDONALD L.	113,069	1,904	MOEN R.	152,382	2,849
MCDONALD S.A.	80,239	1,681	MOFFAT M.	100,365	10,428
MCDOUGALL L.	132,526	628	MOLLET K.C.	90,790	594
MCDOUGALL P.	86,195	298	MOLSTAD L.J.	220,686	5,335
MCEACHRYN T.	90,728	2,363	MONTGOMERIE K.	76,906	8,485
MCFARLANE S.A.	110,724	1,654	MOORE C.I.	77,936	183
MCGACHIE J.	95,822	3,129	MOORE J.N.	93,949	0
MCGINN D.	155,794	2,895	MOORES D.A.	141,683	65,964
MCGINNIS J.C.	205,201	7,858	MORAN N.	83,516	3,223
MCGRATH G.	115,754	3,521	MORRALL G.	99,016	981
MCILDOON A.	148,095	5,562	MORRELL G.D.	82,114	0
MCINTOSH H.E.	99,325	3,217	MORRIS P.	104,169	7,419
MCINTOSH S.	86,484	1,450	MORRIS R.	81,876	0
MCKAY J.	76,459	765	MORTON C.A.	202,352	10,008
MCKINNEY T.	101,424	4,356	MOSCATO J.	101,575	546
MCKINNON K.	128,276	7,995	MOSLEY G.	83,021	447
MCLAUGHLIN K.	95,649	1,799	MUNN K.	89,299	7,290
MCLEAN B.B.	77,187	290	MUNRO C.	130,844	4,570
MCLEAN C.	135,559	6,909	MUNRO D.	101,351	2,002
MCLEAN T.	83,384	8,129	MUNT K.	80,025	154
MCLENNAN R.	144,385	6,401	MUROTA A.	89,723	0
MCMILLAN P.	129,388	7,517	MURPHY M.	134,946	3,619
MCNICHOLLS P.	135,841	3,439	MURRU L.F.	92,071	3,927
MCPHERSON R.E.	87,903	2,287	MYERS L.	76,206	1,893
MCPHIE D.	81,603	5,196	MYRICK L.	82,280	0
MCRAE D.	83,678	0	NABATA G.	83,652	0
MCWILLIAMS R.N.	76,518	154	NADALIN E.	102,850	4,391
MEADE A.	88,338	3,527	NADÉAU D.P.	111,426	6,493
MECKLE W.	77,571	1,316	NAMISLO J.	75,887	7,913
MEGALLI A.	152,976	21,427	NASH B.T.	75,797	4,706
MEHROTARA H.	81,767	9,546	NATHAN V.	94,092	1,435
MELLOW G.	85,698	3,108	NAVARRO M.	104,917	181
METCALF S.	75,366	79	NAYLOR G.A.	172,741	514
METCALFE T.	83,567	7,876	NEEDHAM R.	150,519	1,444
MEYER C.	91,527	143	NELSON K.	98,962	5,354
MICELI M.	206,566	11,901	NELSON L.G.	102,553	3,077
MIHAJLOVIC R.	108,029	1,222	NELSON M.	202,081	14,457
MIKAELSEN R.	83,804	4,887	NEUDORF B.J.	87,464	0
MIKKELSEN B.	86,273	73	NEWBY D.L.	121,391	304
MILLER D.	76,956	1,434	NEWHOOK P.M.	78,556	410
MILLER G.	130,924	2,351	NEWMAN B.	98,174	496

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
NEWMAN K.	75,604	1,729	PASQUALE S.	108,169	5,668
NEWMAN T.	90,762	1,832	PATEL A.K.	84,570	136
NEWTON K.	82,632	2,079	PATEL J.	87,243	3,438
NEWTON M.J.	75,555	494	PATEL S.	82,070	3,808
NEWTON W.A.	115,999	2,518	PATTERSON M.H.	104,154	856
NG C.	90,286	804	PAULIK T.J.	128,493	2,727
NG H.	141,700	7,290	PAXTON B.	76,599	157
NG JA.	102,499	3,153	PAYNTER E.	104,434	1,654
NG JAN.	92,691	1,489	PEACHEY A.	98,024	1,385
NG N.C.	82,272	0	PEARCE C.	100,584	3,067
NG P.	83,780	1,386	PEDERSEN M.E.	90,712	1,957
NGAI C.	89,529	658	PEEBLES M.R.	94,530	1,318
NICK R.	99,708	957	PELLOW H.G.	87,082	1,402
NICKASON N.	122,923	6,981	PENNINGTON C.	100,748	82
NOEL D.	144,855	2,160	PENSATO J.	115,255	659
NOORIZADEH M.	125,281	699	PENTECOST B.	95,716	2,863
NORMAN B.	87,532	1,565	PEPA B.	81,520	7,366
NOUJAIME R.	93,865	2,544	PEPIN N.	142,023	584
NOVAK E.	196,618	17,291	PER G.R.	123,680	5,863
NOVAKOVIC G.	88,142	4,746	PEREIRA F.	150,039	2,439
NUNN J.	78,448	4,884	PEREIRA S.	98,440	1,909
NUSCHE M.G.	106,193	2,229	PETCH D.	86,319	5,343
NUYTS D.A.	137,143	4,140	PETTERSEN D.	90,871	5,749
NYKIFORUK V.V.	107,431	1,268	PHAN R.	76,135	0
O'BRIEN A.	137,306	271	PHILLIPS MA.	222,143	26,868
O'BRIEN M.	114,531	17,701	PHILLIPS MAR.	88,707	0
O'BRIEN T.	268,070	8,694	PICKARD G.	136,247	5,532
O'BYRNE K.	146,284	1,041	PIERCE J.M.	82,156	0
O'CONNOR L.R.	77,729	1,967	PIETRAMALA A.	111,769	2,207
O'REGAN M.	84,620	16,626	PINIACH P.	88,340	1,512
OCKENDEN T.	122,281	24,874	PIRY D.	82,540	239
OLIVA T.	99,316	14,997	POITRAS G.	105,088	4,581
OLIVER J.T.	86,794	130	POLLARD R.	78,785	139
OLLEY L.	115,464	7,348	POLLOCK L.M.	109,761	4,021
OLSON M.J.	114,372	665	PONTALETTA A.G.	77,552	0
ONG S.	98,761	2,227	POOLE R.	84,821	50
OREA R.	79,392	4,900	PORTER D.C.	105,355	1,466
OSADCZUK S.	95,590	3,651	PORTER J.	103,468	4,167
OTTO L.	100,556	9,363	PORTERFIELD B.	78,388	7,165
OUELLETTE G.M.	255,022	17,859	POSYNIAK L.	348,021	40,751
OYE G.	90,967	4,256	POTTERY J.C.	75,022	3,813
PAINTER N.	82,921	3,536	POULSON L.	77,569	131
PALK S.	84,055	2,276	POWER G.	132,757	2,540
PALTIEL C.	100,509	2,506	POWERS R.E.	102,722	6,329
PAN J.	147,065	4,669	POZER D.	83,693	9,897
PANDA A.	85,736	5,638	PRICE A.	107,884	4,600
PANTUSA S.	75,129	310	PRICE K.N.	101,449	4,161
PANZETTA Z.	75,910	1,368	PRIHAR S.S.	75,129	2,509
PARFENIUK O.E.	156,345	8,829	PRINGLE D.	117,750	14,019
PARKES M.	85,400	3,955	PRIOR G.K.	461,710	7,839
PARKINSON D.	86,157	0	PRIOR W.	80,564	1,552
PARSLOW K.	220,445	4,891	PROVENZANO T.A.	83,020	4,089
PASHA N.	81,782	86	PRZYBYLSKI M.	147,793	0
PASIEKA K.	78,320	3,769	PSUTKA J.	87,474	5,111

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
PULKO M.	85,747	778	ROSS R.	112,801	3,404
PUMP J.	127,193	4,620	ROTHER W.	81,963	0
PUTNEY C.	146,743	7,065	ROZA-PEREIRA M.	86,180	967
PYLMAN H.	209,270	13,195	ROZAK D.	75,110	0
QUAIL B.	100,680	345	RUDANCE K.A.	100,857	832
RACHEY D.J.	75,091	3,871	RUMBLE G.	123,295	5,767
RADFORD D.	77,556	418	RUSSELL E.	81,224	750
RADOS T.	146,773	232	RUSSELL S.	213,915	5,904
RAFI A.	87,331	3,354	RUSSELL S.B.	76,201	4,934
RAI K.	79,054	77	RYAN C.M.	131,633	2,499
RAI S.	102,849	2,609	RYE K.	186,858	6,435
RAIMO M.	95,743	1,247	RYUJIN H.	107,270	376
RAJWANI K.	109,867	3,657	SABET S.	83,112	485
RAMSAY L.	75,833	2,183	SADRA M.	116,338	1,442
RAMSAY M.V.	188,159	1,023	SAHOTA H.	104,038	5,184
RAPOSO M.	79,325	29	SAITO R.	108,546	1,415
RATCLIFFE K.	101,872	552	SAMSON K.	81,424	154
RAUTIO R.	115,912	4,030	SANDERCOCK G.	76,911	8,667
RAW M.	152,303	2,006	SANDHU K.	95,290	0
RAYMOND V.	91,659	0	SANDILANDS G.	75,491	2,523
RAYMOND W.	76,521	3,400	SANDRIN R.J.	103,457	15,701
RE F.	75,262	0	SANGHA H.	76,580	0
READ S.	141,209	4,018	SANTOS C.	78,452	1,395
REDDY J.G.	84,838	438	SARTORE J.	90,186	3,105
REDMOND L.M.	139,522	2,960	SATHER L.	114,485	8,463
REED S.M.	84,529	3,490	SAUNDERS V.A.	99,508	7,286
REEVE M.	81,594	99	SAVAGE K.	121,250	3,435
REGUSH H.	106,173	10,269	SAWYER A.L.	82,067	1,904
REID D.	79,733	11,853	SAXON C.A.	109,208	2,655
REILLY K.	92,654	3,080	SAYERS T.	89,839	3,938
REIMER C.	122,721	393	SCACCIA L.	93,528	44
REIMER D.	134,330	3,894	SCHEDEL V.R.	117,685	37,860
RENGIFO J.	111,580	15,007	SCHMIDT V.H.	89,485	147
RENNIE A.R.	84,794	459	SCHNEIDER W.	76,190	1,664
RHIM H.	89,218	180	SCHOEMAN H.	122,725	2,568
RIBEIRO DA.	127,588	3,156	SCHOLZ I.	75,957	346
RIBEIRO DR.	77,442	35,776	SCHRADER M.J.	104,907	8,273
RICE D.	86,823	3,572	SCHUBERT J.	449,201	55,570
RICHER A.P.	114,055	129	SCHUCK P.	106,857	1,835
RICKEY C.	97,249	1,611	SCHULTZ A.	89,741	12,388
RIDDLE C.	123,803	2,568	SCHULZ J.	292,533	20,020
RIDLEY N.F.	135,071	7,711	SCHURINK R.	80,344	3,739
RINKE C.R.	105,599	10,852	SCHUURMAN W.	77,630	272
RITHALER J.K.	156,923	0	SCLATER R.	83,236	3,721
ROBERTSON A.	77,000	5,126	SCOTT B.	77,454	3,351
ROBERTSON J.	112,663	7,027	SCOTT H.A.	87,281	520
ROBICHAUD K.	76,601	0	SCOTT N.A.	107,939	15,014
ROBICHAUD P.C.	79,729	2,178	SCULTETY J.	110,417	4,897
ROBINSON C.F.	76,057	6,160	SEAH H.P.	78,388	2,750
ROBINSON K.	103,843	7,396	SEARLE M.L.	78,582	0
ROBINSON M.J.	107,755	1,011	SEARY S.A.	76,248	74
ROBSON P.	84,973	6,278	SEHGAL A.	81,907	29
ROMERO R.	105,639	3,743	SEIP T.W.	106,595	5,218
ROSENGREN F.H.	75,539	343	SENGHERA G.	78,689	4,066

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
SENGHERA S.	112,643	5,905	ST AUBIN M.D.	116,990	4,445
SETTER R.	115,295	4,195	ST. LOUIS E.	84,128	7,487
SETTICASI P.	98,070	3,399	ST. PIERRE A.	97,115	144
SHANNON K.	85,452	0	STATTON G.	84,766	2,175
SHAUNTZ A.E.	105,612	56,674	STEELE C.	87,690	1,177
SHAW C.A.	107,326	7,908	STEFANI R.	77,691	0
SHAW I.	204,785	18,090	STEIRO C.	124,000	9,652
SHEPPARD J.E.	86,920	4,520	STENNES D.	90,433	1,744
SHIBATA A.	112,370	567	STEPIEN S.E.	162,562	1,778
SHOTTON B.	123,595	7,950	STEVENS G.D.	80,058	0
SI P.	117,221	1,550	STEWART K.	312,441	1,064
SIDDOO H.	109,993	0	STOCKLEY S.L.	84,952	437
SIDHU J.	88,997	3,744	STONNELL B.	214,686	7,857
SIDHU M.	75,301	38	STORY J.	94,324	7,334
SIEMENS B.	101,229	1,979	STORY R.J.	133,954	26,733
SILVEIRA P.	136,586	1,137	STOTT G.	87,529	520
SILVER C.	78,613	5,315	STRONG G.	120,793	4,778
SIMISTER J.R.	113,895	10,740	STUART L.	96,176	2,436
SIMONE S.	96,378	2,513	STURROCK L.	118,218	2,522
SIMPSON P.	81,183	0	STUSHNOFF D.	142,382	1,519
SIMPSON S.	95,289	878	STUTT R.	100,584	2,830
SINGBEIL K.M.	90,868	4,592	SULKERS C.	124,479	700
SINGLETON A.	102,230	2,572	SULLY M.	107,134	5,668
SIRDESHPANDE R.	134,290	627	SUM J.Y.	87,256	1,415
SKINNER L.	76,372	150	SURINE R.	82,543	3,035
SKYE-MAY V.	75,658	3,184	SUTHERLAND C.	91,605	1,455
SLADE I.	108,527	7,170	SWAIN C.	124,287	882
SLESSOR D.	86,284	487	SWANSON M.W.	150,197	2,631
SMEYERS M.J.	91,385	259	SWANSTON K.	82,723	0
SMITH A.	84,577	5,808	SZETO V.	86,023	0
SMITH D.	81,446	99	SZYMANSKI A.	163,531	277
SMITH JOC.	75,170	238	TADEY C.M.	75,328	5,679
SMITH JOS.	98,062	0	TAM C.	83,506	100
SMITH P.M.	82,256	152	TAM K.	103,716	5,109
SMITH S.	81,973	3,457	TANG K.	77,687	5,322
SO J.	104,380	434	TANG R.	110,581	6,588
SODEN D.A.	101,248	528	TARASUK J.	211,096	8,865
SOLHEIM A.	129,486	0	TAY T.	84,066	95
SOLLOWAY F.	85,617	685	TAYLOR C.C.	78,532	1,057
SOO J.	76,848	5,518	TAYLOR D.	107,081	531
SOO T.	87,420	459	TAYLOR M.M.	97,964	7,127
SOON L.	86,915	750	TAYLOR N.	186,210	4,834
SORENSEN L.	86,867	0	TAYLOR S.	75,117	679
SOTHAM J.C.	82,922	564	TAYLOR-RING L.T.	120,932	4,833
SPEARMAN G.E.	85,292	849	TAZELAAR T.	75,280	1,677
SPENCE M.	139,671	4,938	TEIMOURI F.	95,168	969
SPENCER C.C.	76,533	1,568	TEMPLE F.J.	233,105	10,257
SPENCER J.	127,006	2,543	TERAGUCHI L.	130,784	9,420
SPENCER S.J.	78,163	85	TERMUENDE R.	117,871	5,790
SPINKS P.	84,024	6,958	TERZIAN B.	83,557	3,743
SPIRO J.	80,906	4,029	TESTINI M.	75,728	96
SPRATT M.	119,319	14,603	TETLOW L.	105,588	4,612
SPROULE R.	102,648	2,056	THAKRAR V.	76,235	82
SQUIRES F.	154,638	1,019	THIESSEN L.	84,902	259

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES	EMPLOYEE NAME	REMUNERATION	EXPENSES
THIND R.	95,206	1,150	WALKER M.	86,091	58
THOM J.	95,790	2,327	WANG R.	103,409	1,838
THOMPSON J.	75,287	1,042	WARD R.	114,589	1,858
THOMPSON M.	95,461	8,833	WARKENTIN A.	101,084	12,207
THOMSON B.	108,501	13,175	WARNER R.O.	170,269	3,803
THOMSON K.B.	214,899	7,549	WARREN G.	98,792	310
TILLYER E.	83,548	2,801	WASSERMAN H.	83,560	2,486
TODD R.R.	85,180	1,801	WATERMAN D.J.	112,517	1,310
TOGNELA J.	107,545	12,300	WATKINS L.M.	78,121	5,574
TOMLINSON R.	116,170	6,746	WEAVER D.	112,285	5,310
TONG K.	145,557	3,833	WEBSTER D.	138,495	4,855
TOOR S.	99,281	3,428	WEBSTER T.	76,360	4,388
TOPPING M.	89,291	1,810	WEDEMIRE D.	102,548	746
TORRES M.	89,280	102	WEIGEL B.	155,491	39,578
TOWELL R.	81,179	6,276	WEIGHTMAN M.	76,937	6,105
TRAVERS J.	112,698	2,568	WEISS R.	94,079	3,499
TRENDELL B.	131,604	0	WEIST G.	78,693	5,401
TRIPP S.	152,789	4,323	WELFORD P.	103,215	4,817
TSE L.	154,913	2,148	WELLWOOD M.	79,454	1,797
TSUI J.W.	105,713	2,828	WHITE B.E.	127,514	10,574
TSUJI B.	83,399	441	WHITE L.C.	75,827	432
TSUYUKI A.	97,493	0	WHITE R.A.	76,623	2,426
TUCK A.	104,114	4,345	WHITE S.	90,816	2,069
TUCKER D.	79,935	17,262	WHITFIELD K.	95,884	3,801
TULLOCH J.	80,337	637	WIGGINS S.	102,445	6,710
TURKO D.A.	77,499	11,240	WILCOX D.J.	102,093	7,751
TUTTOSI P.	91,236	4,064	WILKINSON D.	100,050	1,462
TUZZI M.	78,766	0	WILKINSON T.	78,229	2,707
TYERMAN K.	88,403	0	WILLIAMS C.	104,650	17,589
TYLLER G.	219,416	7,659	WILLIAMS M.	79,444	2,279
UNGER W.	92,508	2,035	WILLIAMS P.	105,095	4,155
URTON T.	86,903	0	WILLIAMS R.	127,265	370
UYESUGI D.	114,298	1,118	WILMOT L.	151,416	1,510
VAAGEN E.	128,614	2,750	WILSON D.A.	82,231	14,301
VAJDA R.	77,275	0	WILSON M.G.	141,035	2,884
VAN DER MERWE S.	142,572	19,274	WILSON R.M.	156,810	4,806
VAN GRONDELLE A.	130,381	978	WIMPERLY S.	132,748	0
VAN HELVOIRT J.	147,400	10,004	WINDRUM W.D.	79,941	73
VANDEKERCKHOVE S.L.	77,831	196	WING D.	371,382	12,334
VANDERWEELE M.M.	144,677	5,841	WIPPERMAN B.H.	152,338	2,669
VASQUEZ M.	81,545	2,164	WIRCH G.	119,112	1,964
VASS C.	78,188	9,179	WITSTEN J.J.	76,299	0
VASSILEV M.	102,579	4,039	WITZKE E.L.	91,590	701
VAVRIK J.	148,496	4,933	WONG AMA.	123,540	73
VELLESCIG M.	84,552	744	WONG AME.	91,790	3,379
VENIER E.	77,971	0	WONG A.H.	77,965	0
VERGA T.	85,660	0	WONG BA.	75,560	886
VETTER P.	113,474	9,187	WONG BE.	122,124	2,287
VILLANUEVA L.B.	82,954	3,838	WONG C.	86,284	1,765
VIZVARY C.	77,869	0	WONG C.M.	78,723	0
WAGNER C.	76,319	0	WONG D.K.	103,844	1,054
WAINE N.	95,891	73	WONG F.	85,292	1,147
WALDE R.I.	79,922	3,360	WONG J.	77,116	6,183
WALKER C.	96,654	1,645	WONG JO.	92,209	68

Remuneration and expenses paid to employees for the year ended December 31, 2010

EMPLOYEE NAME	REMUNERATION	EXPENSES
WONG K.	91,573	555
WONG KA.	80,051	0
WONG K.H.	75,977	423
WONG K.W.	106,102	1,102
WONG L.	104,732	0
WOOCHUK K.	76,243	4,950
WOOD D.	103,862	1,250
WOOD I.K.	148,351	4,428
WOOD J.	85,407	1,138
WOOD J.D.	134,793	5,947
WOODSKE J.M.	102,660	3,047
WRIGHT B.	118,431	3,070
WRIGHT K.	102,331	949
WRIGHT M.	105,989	4,090
WU Q.	80,152	149
WU Z.	90,129	3,666
YAN M.	89,864	201
YERXA M.B.	142,132	9,888
YEUNG CH.	106,454	9,530
YEUNG CL.	138,947	6,568
YEUNG V.	82,141	86
YEUNG W.	75,795	1,134
YIP B.A.	76,494	505
YIP J.	136,093	4,872
YOSHIDA L.	105,506	4,979
YOUNG K.E.	109,036	1,450
YOUNG S.	88,588	2,030
YOUNG T.	77,976	1,380
YPENBURG K.D.	100,802	10,360
YU R.	91,461	407
YUE M.	75,791	1,914
YUEN D.J.	85,066	2,475
YUEN H.	75,283	0
YUNG Y.W.	109,058	4,677
ZANOCCO V.	101,237	2,408
ZARYSKI T.	79,993	6,011
ZAURRINI M.G.	84,023	1,992
ZECH S.	101,741	1,887
ZENAROSA R.	99,066	0
ZHENG Y.	82,064	1,404
ZHOU Y.	112,846	1,689
ZUSKIND L.	85,130	0
RECEIVER GEN. OF CANADA	16,696,000	0
TOTAL FOR OVER \$75,000	\$ 158,534,191	5,477,958
OTHER UNDER \$75,000	\$ 220,379,315	3,353,840
GRAND TOTAL	<u>\$ 378,913,506</u>	<u>8,831,798</u>

There were 41 severance agreements made between ICBC and its non-unionized employees during fiscal year 2010. These agreements represent from 2 months to 18 months compensation.

Remuneration and expenses paid to members of the board of directors for the year ended December 31, 2010

NAME	POSITION	REMUNERATION	EXPENSES
MCKINSTRY N.	CHAIR	54,444	29,217
TURNER T.R. *	CHAIR	18,329	550
DE GELDER N.	VICE-CHAIR	41,375	290
BOIVIE C.	DIRECTOR	4,914	0
BROWN C. *	DIRECTOR	34,350	5,597
FULTON D. *	DIRECTOR	29,838	1,689
HAGGIS P.	DIRECTOR	36,975	18,323
MARTIN K. *	DIRECTOR	35,511	1,570
PORTER T.M.	DIRECTOR	46,850	1,271
RAI J.	DIRECTOR	33,600	1,792
SHIELDS S.	DIRECTOR	33,850	1,563
STONE T.	DIRECTOR	4,914	0
TOTAL		\$ 374,950	\$ 61,862
		\$ 436,812	

* Retired from the Board.

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
A & A WONG'S INSURANCE SERVICES LTD	137,251	ABOUGOUSH COLLISION INC (BOYD-RUTLAND)	1,018,404
A & D BODY SHOP LTD	146,267	ABOUGOUSH COLLISION INC (BOYD-WESTSIDE)	1,114,725
A & G AUTO BODY REPAIR (2002) LTD	349,298	ABOVE AUTO COLLISION RESTORATION	91,037
A & J BODY SHOP (1983) LTD	391,062	ABRAHAM INVESTIGATIONS & CONSULTING LTD	88,123
A & S INSURANCE SERVICES LTD	313,857	ABSOLUTE AUTO LTD	738,865
A & T INSURANCE BROKER LTD	298,736	ABSTRACT GLASS LTD	222,882
A ANITA VERGIS DISPUTE RESOLUTION INC	47,816	ACCELL AUTOGLASS LTD	158,362
A C & D (QUESNEL) INSURANCE SERVICES LTD	511,407	ACCENT GLASS WORLD	29,940
A C & D (SQUAMISH) INSURANCE SERVICES LTD	326,619	ACCESS RECORDS & MEDIA MGMT LTD	75,693
A C & D INSURANCE SERVICES LTD	544,467	ACCESS RV LTD	28,334
A E BERRY LIMITED	148,314	ACCLARO SOLUTIONS INC	36,200
A IAN MUNRO INC	32,872	ACCOST INSURANCE & FINANCIAL CENTRE INC	459,415
A J TOWING INC	148,807	ACCURATE AUTO BODY AND PAINT LTD	1,163,258
A JETWAY AUTOBODY REPAIR LTD	425,401	ACE ALDERGROVE COLLISION	80,663
A K AUTOBODY & REPAIR LTD (AK AUTOWORKS)	1,109,552	ACE AUTOBODY (CRESTON)	311,062
A L SOTT FINANCIAL (88TH) INC	574,767	ACE TRUCK & EQUIPMENT REPAIRS LTD	1,093,442
A M BUILDING MAINTENANCE LTD	25,572	ACKROYD INSURANCE AGENCIES LTD	333,316
A M FORD SALES LTD	50,979	ACME VISIBLE FILING SYSTEMS	77,582
A M STEVENS CONSULTING	29,917	ACR GLASS INC	128,277
A MOVEABLE FEAST CATERING	47,710	ACTION GLASS INC	37,978
A R C ACCOUNTS RECOVERY CORPORATION	84,957	ACTION MOTORCYCLES INC	69,466
A R P COLLISION	234,447	ACTION PACIFIC ENT LTD	219,145
A W FRASER & ASSOCIATES	76,030	ACTION TRAILER SALES INC	59,412
A W JONES INSURANCE SERVICE LIMITED	154,780	ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,260,720
A-BEST AUTOBODY & FRAME LTD	288,908	ACTIVE KINETICS INC	45,448
A-CLASS AUTO BODY & PAINT LTD	1,698,614	ACUITY INVESTMENT MANAGEMENT INC	212,594
A-PLUS AUTOMOTIVE LTD	103,126	ADAM'S AUTOMOTIVE & TOWING	26,995
A-PLUS RENT-A-CAR CO LTD	298,486	ADAMS-BROADWAY INSURANCE SERVICES LTD	358,021
A-Z EUROPE AUTO CARE (1984) LTD	1,021,004	ADAPT MEDIA	28,560
A-1 AUTO BODY LTD	668,885	ADC ADJUSTING	34,882
A-1 PAUL'S TRAILER REPAIR LTD	96,275	ADEPT'S AUTO BODY	103,706
A-1 WHEELCHAIRS UNLIMITED SUPPLY INC	40,118	ADIEL FIXRIGHT COLLISION	45,340
AA MERRITT MOUNTAIN TOWING & RECOVERY LTD	150,276	ADJUSTERS NORTHWEST INC	132,770
AA-1 WINDSHIELD AND GLASS	94,796	ADL CONSULTING THERAPY INC	27,047
AAA AUTO COLLISION INC	501,616	ADMIRAL INSURANCE SERVICES (PACIFIC) INC	461,541
AAA INSURANCE MARKET (SARDIS) INC (THE)	757,528	ADMIRAL INSURANCE SERVICES (VANC WEST)	162,052
AAIM ADJUSTERS LTD	135,606	ADMIRAL INSURANCE SERVICES INC	227,850
AALL GLASS LTD	191,794	ADVANCE CLAIMS SERVICE LTD	30,464
ABBA TOWING & STORAGE (1995) LTD	65,008	ADVANCE COLLISION LTD	2,980,073
ABBEY COLLISION LTD	1,974,604	ADVANCE ENGINEERED PRODUCTS LTD	147,016
ABBEY MEDICAL SUPPLIES LTD	36,983	ADVANCE INVESTIGATIONS INC	27,053
ABBOTSFORD CHRYSLER LTD	37,157	ADVANCE TECH AUTOBODY & PAINT LTD	237,371
ABBOTSFORD TAXI LTD	28,833	ADVANCED CONTACT CENTRE	27,552
ABBOTSFORD'S MAXIMUM COLLISION LTD	1,557,701	ADVANCED MOBILITY PRODUCTS LTD (KELOWNA)	46,197
ABC AUTO & WINDOW GLASS LTD	369,139	ADVANCED MOBILITY PRODUCTS LTD (VANC)	180,219
ABERDEEN ASSET MANAGEMENT INC	251,770	ADVANCED PARKING SYSTEMS LTD	118,335
ABET INTERNATIONAL INVESTIGATIONS LTD	42,503	ADVANTAGE CAR RENTAL LTD	95,542
ABLE AUTO BODY (PENTICTON)	83,792	ADVANTAGE CLAIMS LTD	52,487
ABLE AUTO BODY (SURREY) LTD	2,053,453	ADVANTAGE COLLISION CO LTD	1,052,076
ABLE AUTOBODY (NEWTON)	866,855	ADVANTAGE INSURANCE SERVICES LTD	140,954
ABLE TOWING	26,478	AFFINITY INSURANCE SERVICES	129,152
ABOUGOUSH COLLISION INC (BOYD-KELOWNA)	3,162,082	AFFORDABLE AUTOGLASS	56,046
ABOUGOUSH COLLISION INC (BOYD-PENTICTON)	65,218	AGAR PAINT & AUTOBODY INC	317,852

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
AGGRESSIVE AUTO TOWING LTD	752,264	ALPHA PAINT & AUTO BODY LTD	88,284
AIKENHEAD MOSCOVICH & JONES	1,482,907	ALPINE AUTO BODY LTD	244,233
AIM CEDAR WORKS LTD	41,647	ALPINE GLASS WINDOWS & DOORS LTD	177,896
AIM DEVELOPMENTS LTD DBA JOHNSTON MEIER	737,525	ALPINE INSURANCE AGENCIES LTD	226,244
AIR-VAC SERVICES CANADA LTD	41,350	ALPORT INSURANCE AGENCIES INC	316,519
AJ COMMUNICATIONS INC	142,915	ALUMBRA CONSULTING INC	80,721
AL PARKER AUTOBODY	95,149	ALVERSON TAYLOR MORTENSEN & SANDERS	95,740
ALASKA HI-WAY AUTO BODY (2004) LTD	2,739,517	AMBER AUTO BODY	206,812
ALASKA HI-WAY AUTO GLASS LTD	155,227	AMC INSURANCE SERVICE (2008) LTD	101,849
ALBERNI GLASS & MIRROR	39,651	AMC INSURANCE SERVICE LTD	903,873
ALBERNI TOWING LTD	86,342	AMEC EARTH & ENVIRONMENTAL LIMITED	42,867
ALBERTA HEALTH & WELLNESS	67,223	AMEX AUTO BODY LTD	225,559
ALDER STREET AUTO BODY LTD	562,899	AN'S AUTO BODY	183,332
ALDERGROVE A-1 GLASS LTD	177,390	ANCHOR INSURANCE AGENCIES LTD	247,471
ALDERGROVE INSURANCE SERVICES LTD	569,182	ANDERSON ASSOCIATES	31,592
ALEXANDER HOLBURN BEAUDIN & LANG	3,565,652	ANDERSON INSURANCE AGENCIES (1979) LTD	99,854
ALEXANDER PARK & ASSOCIATES LTD	127,619	ANDERSON INSURANCE AGENCIES LTD	563,908
ALL COAST TOWING SERVICES	27,308	ANDRE'S COLLISION REPAIRS LTD	628,761
ALL OUT CUSTOMS & COLLISION LTD	54,625	ANDY LAL AUTO BODY & PAINTING LTD	55,151
ALL POINTS ADJUSTING SERVICE	33,882	ANDY SORENSEN AUTOBODY & FRAME LTD	665,232
ALL RISK INSURANCE AGENCIES LIMITED	543,823	ANNEX CONSULTING GROUP INC	1,044,039
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	2,026,051	ANVIL MOBILE AUTO GLASS (PORT COQUITLAM)	157,218
ALL WHEELS COLLISION LTD	365,771	ANVIL MOBILE AUTO GLASS (SURREY)	29,743
ALL WRITE INSURANCE AGENCIES LTD	523,957	ANVIL MOBILE AUTO GLASS (VANCOUVER)	284,212
ALL-WAYS TOWING (KUSTOM TOWING 2009 LTD)	205,891	ANVIL RING TRANSPORTATION LTD	33,047
ALL-WEST GLASS BURNS LAKE LTD	64,823	AON REED STENHOUSE INC	614,891
ALL-WEST GLASS CHETWYND LTD	50,390	AP INSURANCE SERVICES LTD	188,810
ALL-WEST GLASS FORT NELSON LTD	75,056	APEL MARYANA DR PROFESSIONAL CORP	84,749
ALL-WEST GLASS FT ST JOHN LTD	190,954	APEX COLLISION	415,878
ALL-WEST GLASS HAZELTON LTD	46,133	APEX GLASS & SECURITY LTD	112,381
ALL-WEST GLASS HOUSTON LTD	83,710	APEX INSURANCE SERVICES (1993) LTD	338,262
ALL-WEST GLASS KITIMAT LTD	139,775	APEX INSURANCE SERVICES (1996) LTD	142,841
ALL-WEST GLASS PR GEORGE LTD	203,863	APEX INSURANCE SERVICES LTD	334,957
ALL-WEST GLASS PRINCE RUPERT LTD	58,408	APLIN & MARTIN CONSULTANTS LTD	61,417
ALL-WEST GLASS QUESNEL LTD	147,395	APOLLO AUTOBODY 1996 LTD	94,133
ALL-WEST GLASS SMITHERS LTD	183,184	APPEALS UNLIMITED	44,611
ALL-WEST GLASS TERRACE LTD	178,562	APPLE AUTO GLASS (ABBOTSFORD)	362,477
ALL-WEST GLASS VANDERHOOF LTD	60,276	APPLE AUTO GLASS (ALDERGROVE)	90,658
ALL-WEST HERITAGE GLASS LTD	118,255	APPLE AUTO GLASS (CAMPBELL RIVER)	143,467
ALLCARE AUTO PROTECTION CENTRES	78,970	APPLE AUTO GLASS (CASTLEGAR)	149,150
ALLEGIENT SYSTEMS	40,842	APPLE AUTO GLASS (CHILLIWACK)	309,125
ALLENA CHONG INSURANCE AGENCIES LTD	95,705	APPLE AUTO GLASS (COURTENAY)	337,622
ALLIANCE CONCRETE PUMPS INC	49,286	APPLE AUTO GLASS (DAWSON CREEK)	308,422
ALLIANCE SYSTEMS CONSULTING	203,704	APPLE AUTO GLASS (DUNCAN)	150,727
ALLIED AUTOBODY REPAIR	103,934	APPLE AUTO GLASS (LANGLEY)	474,692
ALLIED INFORMATION CANADA INC	137,602	APPLE AUTO GLASS (NANAIMO)	177,665
ALLIED INSURANCE SERVICES INC	2,009,194	APPLE AUTO GLASS (NELSON)	248,279
ALLSTAR COLLISION SERVICES LTD	984,250	APPLE AUTO GLASS (SALMON ARM)	142,119
ALLSTAR HOLDINGS INCORPORATED	45,238	APPLE AUTO GLASS (SURREY)	194,383
ALLWEST INSURANCE SERVICES LTD	8,805,607	APPLE AUTO GLASS (VERNON)	171,324
ALLWEST REPORTING LTD	102,573	AQUARIUS AUTOBODY REPAIR	55,476
ALOUETTE TRANSIT SYSTEMS LTD	31,572	AR OT REHABILITATION SERVICES INC	90,777
ALPHA HOME HEALTH CARE LTD	46,359	ARBOR BODY SHOP (1980) LTD	761,766

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ARBUS INSURANCE BROKERS	262,354	AUTOMALL AUTOBODY LTD	2,249,798
ARBUS RV & MARINE SALES LTD	80,977	AUTOMASTER AUTOBODY	458,935
ARCHER ADJUSTING & APPRAISALS LTD	50,278	AUTOMOTIVE TESTING INC	49,145
ARCHIBALD CLARKE & DEFIEUX (COQUITLAM)	246,950	AUTOSMART COMPLETE REPAIRS & SERVICES INC	448,689
ARCHIBALD CLARKE & DEFIEUX (PR RUPERT)	292,499	AUTOW / B & B TOWING (QUESNEL TOWING LTD)	113,897
ARCHIE'S AUTOWRECKING & TOWING	45,447	AUTOWEST AUTOBODY LTD	288,237
ARCTECH WELDING & MACHINING	26,141	AUTOWORKS COLLISION REPAIR LTD	607,119
ARCTIC MANUFACTURING LTD	52,429	AVANTAGE PARTNERS INCORPORATED	81,335
ARIA SOLUTIONS INC	1,702,354	AVENUE ALIGNMENT & BODY SHOP LTD	849,424
ARM MEDIATION AND CONSULTING	34,020	AVIS RENT A CAR (NEWTON)	67,340
ARMSTRONG COLLISION LTD	917,730	AVIS RENT A CAR (SURREY-KING GEORGE)	596,523
ARMSTRONG SIMPSON	29,306	AVIS RENT A CAR (VANC-SW MARINE)	113,840
ARP TECHNOLOGIES	62,244	AVISCAR INC	116,554
ARROW INSURANCE AGENCY LTD	929,940	AXIS INSURANCE MANAGERS INC DBA WINRAM	408,296
ARROWSMITH AUTOMOTIVE	49,542	AZORCAN AUTO BODY REPAIR AND PAINTING	907,800
ART AUTO BODY INC	147,650	B & A AUTO BODY	1,308,753
ARTHUR JOHN S DR INC	216,181	B & B GLASS	50,040
ARTISTIC AUTO COLLISION LTD	55,134	B & D AUTO BODY LTD	2,276,678
ARTISTIC SIGN SERVICE LTD	118,958	B & D WALTERS TRUCKING LTD	30,590
ARTONA GROUP INC	90,311	B & H VENTURES LTD	50,377
AS NEW AUTOBODY & GLASS LTD	631,765	B & M AUTO-CRAFT COLLISION LTD	1,560,591
AS-U-LIKE-IT COMMERCIAL & RESIDENTIAL	44,995	B & T ENTERPRISES INC	32,428
ASC COLLISION REPAIR LTD	684,886	B D MITCHEL PROSTHETIC & ORTHOTIC	54,836
ASC-AUTOMOTIVE STYLING CENTRE LTD	59,956	B G MCVEAN & ASSOCIATES LTD	49,118
ASHCROFT INSURANCE ADJUSTERS	107,350	B GORDON HLYNSKY ARCHITECT INC	26,763
ASHLEY-PRYCE INTERIOR DESIGNERS INC	758,449	BA DAWSON BLACKTOP LTD	303,486
ASSOCIATED ISLAND ADJUSTERS (COURTENAY)	82,286	BABINE TRUCK & EQUIPMENT LTD (PR GEORGE)	48,051
ASTROGRAPHICS INDUSTRIES	271,781	BACK IN MOTION REHAB (COQUITLAM) INC	225,026
ATI TRUCK REPAIR LTD	327,661	BACK IN MOTION REHAB INC	25,642
ATKINSON & TERRY INSURANCE BROKERS	8,146,287	BADRY COLLISION REPAIRS INC	435,747
ATLAS ELECTRIC INC	105,081	BAILEY MARK DR	27,514
ATTENTION TO DETAIL PAINTING LTD	41,443	BAILEY WESTERN STAR TRUCKS INC	48,497
ATTS - AUTOMOTIVE TRAINING & TECHNICAL	28,564	BAJA AUTOBODY LTD	322,437
ATWAL'S INSURANCE & FINANCIAL CENTRE INC	650,229	BAKER MATERIALS ENGINEERING LTD	564,922
ATWATER INSURANCE AGENCY LTD	377,652	BAKER NEWBY & CO	3,062,606
AUDATEX	4,961,444	BALFOUR AUTOBODY & GLASS LTD	214,961
AUDI OF RICHMOND (COWELL MOTORS LTD)	61,933	BALLDE EAGLE ADJUSTING LLC	133,540
AUDY AUTOBODY INC	703,785	BANK OF MONTREAL	215,846
AURORA TRUCK CENTRE LTD	35,181	BANK OF NOVA SCOTIA	84,145
AUTO ART COMPLETE REPAIRS LTD	167,614	BANNISTER CHEVROLET INC	988,948
AUTO IMAGE BODY & PAINT INC	48,090	BARE'S PAINT & BODYWORKS	328,512
AUTO LINK SERVICES LTD	49,416	BARNES CRAIG & ASSOCIATES	475,869
AUTO MIND COLLISION REPAIR (BURNABY)	753,907	BARNES HARLEY-DAVIDSON BUELL	89,973
AUTO MIND COLLISION REPAIR (RICHMOND)	2,487,592	BARON INSURANCE AGENCIES GROUP INC	857,969
AUTO MIND COLLISION REPAIR (SQUAMISH)	845,916	BASRA AVNEET GREWAL (BASRA CHIROPRACTIC)	27,050
AUTO MIND COLLISION REPAIR (VANCOUVER)	2,043,043	BASRA JASKARANPAL - BASRA CHIROPRACTIC	137,100
AUTO PLUS INSURANCE AGENCY INC	325,692	BAVARA AUTO HAUS INC	1,795,430
AUTO SENSE COLLISION LTD	1,329,850	BAVARO AUTO BODY & AUTO GLASS	481,696
AUTO STAR COLLISION CENTRE LTD	31,675	BAY CITY INSURANCE SERVICES LTD	1,005,040
AUTO 2000 COLLISION LTD	188,043	BAY MEDICAL & HEALTH SERVICES	30,702
AUTO-LAND BODY & MECHANIC LTD	349,743	BAYSHORE HEALTHCARE LTD	160,526
AUTOBODY ONE INC	758,406	BAYVIEW AUTO TOWING (2000) LTD	122,536
AUTCRAFT AUTOSPORT	459,897	BAYWOOD GLASS INC	110,667

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BC ADJUSTMENT CORPORATION	30,945	BK DANCEY INVESTIGATION SERVICES	54,057
BC AUTOBODY & PAINTSHOP FIX AUTO BBY	598,937	BLACKROCK ASSET MANAGEMENT CANADA LTD	1,162,368
BC AUTOBODY & PAINTSHOP POMO LTD	447,673	BLAINE'S AUTOBODY & PAINT	50,923
BC CHILDREN'S HOSPITAL	29,560	BLAIR MACKAY MYNETT VALUATIONS INC	125,871
BC COLLISIONS LTD	1,167,410	BLAKE CASSELS & GRAYDON LLP	53,290
BC HYDRO	3,847,857	BLD DECOR & SCENERY INC	46,633
BC MEDEQUIP HOME HEALTHCARE LTD	256,117	BLOCK 81 HOLDINGS LTD	1,036,873
BC ONLINE	105,479	BLOOMBERG FINANCE LP	110,782
BC PROFESSIONAL LEGAL INTERPRETERS	26,634	BLUE CHIP JANITORIAL	34,598
BCAA INSURANCE AGENCY LTD	14,392,434	BLUE CHIPS AUTOMOTIVE LTD	694,754
BCAA TRAFFIC SAFETY FOUNDATION	115,250	BLUE CHIPS COLLISION REPAIR	352,433
BCR PROPERTIES	52,627	BLUE KNIGHT INVESTIGATIONS	49,702
BEAU PHOTO SUPPLIES INC	35,815	BLUEBIRD CABS LTD	63,142
BECK COLLISION SERVICES (LANGLEY)	853,808	BMW STORE LTD (THE)	30,045
BECK ROBINSON & COMPANY	403,524	BOAST DEVELOPMENTS INC	36,479
BECKMAN JEFF H DR INC	98,257	BOB BROWN PONTIAC BUICK GMC LTD	714,995
BEE JAY AUTO WRECKING & TOWING	86,152	BOB'S BARRIERE GLASS	35,633
BEGBIE GLASS CO LTD	48,740	BODO MOTORS AUTOMOTIVE SERVICES LTD	776,081
BEHAVIORAL SOLUTIONS INC	44,689	BODY-PLUS COLLISION REPAIR LTD	250,140
BEINDER DAVID	26,414	BODYCRAFT COLLISION LTD	1,120,749
BEL AIR TAXI LTD	37,611	BODYFIT REHABILITATION SERVICES	122,836
BELL CANADA	419,908	BONIFACE JEFF	229,314
BELL CONFERENCING INC	96,430	BONNER GENERAL HOSPITAL	25,101
BELL DESMOND DR	66,280	BONNY'S TAXI LTD	28,804
BELL TECH SYSTEMS LTD	43,496	BOORMAN INVESTMENT CO LTD	115,418
BELMONT COLLISION (1975) LTD	1,709,562	BORDEN LADNER GERVAIS LLP	1,153,459
BELRON CANADA INC	322,219	BORDEN LADNER GERVAIS LLP (TORONTO)	155,092
BEN'S TOWING & AUTO WRECKING LTD	131,314	BORDER LADNER GERVAIS	2,575,208
BENJAMIN AUTO TOWING	30,387	BOURDIN & ASSOCIATES CONSULTING GROUP LTD	282,245
BENZTA AUTO WORLD CO LTD	136,687	BOWEN ISLAND INSURANCE AGENCIES LTD	147,104
BERETTA CONSULTING INC	143,126	BOYCE DAVID W DR INC	80,243
BERK'S INTERTRUCK LTD	40,362	BOYD AUTO BODY & GLASS (ABBOTSFORD)	967,995
BERK'S TOWING LLC	27,755	BOYD AUTO BODY & GLASS (LANGLEY)	836,777
BERNARD & PARTNERS	620,457	BOYD AUTO BODY & GLASS (MAPLE RIDGE)	1,027,577
BERNIES CUSTOM AUTO BODY	35,710	BOYD AUTO BODY & GLASS (NEW WEST)	799,746
BEST AUTO BODY & PAINT LTD	647,560	BOYD AUTO BODY & GLASS (SOUTH VANC)	1,221,379
BEST CHOICE CAR & TRUCK RENTALS	87,288	BOYD AUTO BODY & GLASS (SURREY)	1,278,356
BEST CHOICE COLLISION LTD	557,550	BOYD AUTO BODY & GLASS (VIC-JOHN ST)	1,033,396
BEST-VALU GLASS 2001 INC	191,156	BOYD AUTO BODY & GLASS (VIC-SOOKE)	662,339
BESTLOOK AUTOGLASS LTD	50,488	BOYD AUTOBODY & GLASS (CALGARY)	30,530
BESTWAY AUTO BODY LTD	486,874	BOYLE MARC R DR INC	122,207
BETA AUTO BODY SERVICES LTD	574,679	BOYLEY AUTO BODY	67,307
BFL CANADA INSURANCE SERVICES INC	222,068	BRADDAN PRIVATE HOSPITAL	44,696
BHOPAL REHABILITATION CONSULTING	26,578	BRAID INSURANCE AGENCIES LTD	272,918
BIG CITY'S AUTO BODY LTD	522,183	BRAIDWOOD & COMPANY	89,627
BIG RIG (GP) LTD	32,150	BRAINS II INC	25,759
BIG RIG COLLISION & PAINT LTD	870,038	BRANDT TRACTOR LTD	70,229
BILL HARTLEY INSURANCE SERVICES LTD	103,535	BRENNER ADR	54,390
BILL'S HEAVY DUTY ENTERPRISES (2004) LTD	383,918	BRIAN GIBBARD LAW CORP	117,233
BIO SOLUTIONS INC	410,338	BRIAN JESSEL BMW/SUBARU	192,470
BISHOP PAUL B DR	366,226	BRIAN'S GLASS	57,522
BISMARCK COLLISION FACILITY	1,141,535	BRIDGE LAKE TOWING	41,445
BIX GROUP (1320956 ONTARIO INC)	290,090	BRIDGE WEST CONSULTING INC	203,959

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
BRIDGEPORT COLLISION LTD	789,377	BUMPER 2 BUMPER AUTO COLLISION LTD	49,029
BRIDGEVIEW INSURANCE CENTRE LTD	224,000	BUNTAIN INSURANCE AGENCIES LTD	571,483
BRITANNIA AGENCIES (1986) LTD	197,530	BURKE EMILY	31,258
BROADWAY STATION WELLNESS CENTRE	58,006	BURNABY AUTO BODY 1986 LTD	106,247
BROCKHOUSE & COOPER INC	29,220	BURNABY KAWASAKI RETAIL LTD	100,495
BROCO - NANAIMO	224,742	BURNABY PHYSIOTHERAPY CLINIC	34,991
BROCO AUTO GLASS (CHILLIWACK)	129,889	BURNS FITZPATRICK ROGERS & SCHWARTZ	334,577
BROCO AUTO GLASS (LANGLEY)	34,828	BURNS PETER T, QC	73,955
BROCO AUTO GLASS (NEWTON)	71,762	BURRARD AUTO METAL LTD	47,108
BROCO AUTO GLASS (PORT KELLS)	154,731	BURRARD AUTOSTRASSE COLLISION LTD	3,072,665
BROCO AUTO GLASS (VANCOUVER-KINGSWAY)	340,758	BURRARD PHYSIOTHERAPY	27,622
BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	331,853	BUSY BEE INSTALLATIONS	44,057
BROCO AUTO GLASS & UPHOLSTERY (COQUITLAM)	444,039	BUZZ'S AUTOBODY LTD	2,711,935
BROCO AUTO GLASS & UPHOLSTERY (HASTINGS)	86,875	C & C INSURANCE AGENCIES LTD	538,094
BROCO AUTO GLASS & UPHOLSTERY (KAMLOOPS)	218,383	C & C REHAB SERVICES LTD	36,857
BROCO AUTO GLASS & UPHOLSTERY (LANGLEY)	367,866	C & K COLLISION (CHANG KWONG AUTOBODY)	266,069
BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	187,014	C & R TRUCK WEST LTD	839,276
BROCO AUTO GLASS & UPHOLSTERY (NORTH VAN)	366,056	C G COYLE & ASSOCIATES INC	537,970
BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	305,982	C P AUTOBODY LTD	102,149
BROCO AUTO GLASS & UPHOLSTERY (SW MARINE)	500,308	C R NO 1 AUTO BODY LTD	978,226
BROCO AUTO GLASS & UPHOLSTERY (VICTORIA)	140,114	C V HOME & AUTO GLASS LTD	31,237
BROCO GLASS (ABBOTSFORD)	64,425	C&D INSURANCE SERVICES LTD	143,241
BROCO GLASS (SURREY)	181,269	C-1 COLLISION REPAIR LTD	451,765
BRODEX INDUSTRIES LTD	34,394	CA CANADA COMPANY	309,786
BROKEN AUTO GLASS	55,201	CACTUS COLLISION & PAINT INC	752,392
BROOKFIELD BPOC	295,593	CADBORO BAY INSURANCE AGENCY LTD	93,867
BROOKS CORNING COMPANY LTD	43,177	CALAMOS ADVISORS LLC	373,527
BROOKS KEVIN	54,880	CALEA LTD	78,771
BROTHERS AUTOBODY REFINISHERS LTD	440,624	CALEDONIAN CLINIC LTD	27,995
BROTHERS INSURANCE AGENCY LTD	486,507	CALIFORNIA SHOCK TRAUMA AIR RESCUE	39,659
BROUWER CLAIMS CANADA & CO LTD	219,724	CALMONT PACIFIC LEASING LTD	36,232
BROWN BENSON	163,193	CALYX SYSTEMS SOLUTIONS INC	128,362
BROWN BROS AGENCIES LIMITED	244,180	CAM CLARK FORD LINCOLN LTD	1,020,597
BROWN BROS FORD SALES	74,109	CAMERON DONALD A DR INC	45,177
BROWN ROBIN B - P ENGINEERING	96,347	CAMP FIORANTE MATTHEWS	43,028
BROWNRIDGE & COMPANY INSURANCE SERVICES	631,986	CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	27,754
BRUNETTE INSURANCE AGENCIES LTD	1,001,143	CAMPBELL BURTON & MCMULLAN	417,437
BRYAN & COMPANY LLP	442,528	CAMPBELL FROH MAY & RICE LLP	577,579
BRYAN'S AUTO BODY (SQUAMISH) LTD	426,481	CAMPBELL KENT-SNOWSELL	310,507
BUDGET CAR & TRUCK RENTAL	43,107	CAMPBELL SAUNDERS & CO	46,911
BUDGET CAR AND TRUCK RENTAL (BURNABY)	76,422	CAN AM MOBILITY	133,983
BUDGET CAR AND TRUCK RENTAL (MAPLE RIDGE)	28,257	CAN DO COLLISION LTD	48,674
BUDGET CAR AND TRUCK RENTAL (PORT COQUIT)	30,766	CANADA POST CORPORATION	3,673,924
BUDGET GLASS LTD	147,312	CANADA REVENUE AGENCY	76,220
BUDGET PRINTING	31,073	CANADA SAFEWAY LTD PHARMACY DIVISION	44,964
BUDGET RENT-A-CAR (SURREY-10305 KGH)	102,963	CANADIAN BUSINESS SOCIAL RESPONSIBILITY	105,968
BUDGET RENT-A-CAR (SURREY-2576 KGH)	50,351	CANADIAN CAR & TRUCK RENTAL (MACKIE BROS)	99,384
BUDGET RENT-A-CAR (VANCOUVER-KINGSWAY)	28,204	CANADIAN CENTRE ON SUBSTANCE ABUSE	30,000
BUDGET RENT-A-CAR (VANCOUVER-PENDER ST)	62,943	CANADIAN CLAIMS SERVICES INC	58,695
BUDGET RENT-A-CAR (VICTORIA-HARRIET RD)	125,886	CANADIAN COLLISION PAINT AND AUTOBODY LTD	43,458
BULKLEY VALLEY INSURANCE SERVICES LTD	629,992	CANADIAN COMMUNICATION PRODUCTS INC	204,107
BULL HOUSSER & TUPPER LLP	26,245	CANADIAN MORTGAGE LOAN SERVICES LIMITED	106,072
BULLET AUTO GLASS & ACCESSORIES	74,082	CANDAN RV CENTRE (TRAVELAND RV RENTALS)	91,850

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CANEM SYSTEMS LTD	697,867	CBI PHYSIOTHERAPY & REHAB (VICTORIA)	27,440
CANNON CLINIC	27,073	CBV COLLECTION SERVICES LTD	107,767
CANPRO INVESTIGATIONS (CANPRO RISK SOL)	831,335	CCL LABEL, A DIV OF CCL INDUSTRIES LTD	497,269
CAPILANO VOLKSWAGEN AUDI INC	51,184	CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	46,203
CAPITAL AUTO GLASS (DUNCAN)	47,274	CELLTEX COLLISION REPAIRS LTD	263,830
CAPITAL AUTO GLASS & UPHOLSTERY (VICT)	192,801	CENTENNIAL AUTO BODY & GLASS LTD	296,009
CAPITAL GLASS (COURTENAY)	167,744	CENTRAL AGENCIES LTD	587,497
CAPITAL WEST INSURANCE AGENCIES INC	183,854	CENTRAL CITY INSURANCE SERVICES INC	157,147
CAPITAL WEST INSURANCE SERVICES	551,452	CENTRAL INTERIOR BAILIFFS INC	83,135
CAPITAL WEST INSURANCE SERVICES (SURREY)	258,572	CENTRAL PARK PHYSIOTHERAPY & SPORTS	112,374
CAPRI INSURANCE SERVICES LTD	6,332,367	CENTRE LINE AUTOBODY & REPAIR	40,737
CAPTAIN HOOK TOWING	31,210	CENTURY COLLISION	265,746
CARE CONCERNS LTD	87,543	CENTURY GLASS (85) LTD	395,647
CARE PLACE MEDICAL CENTRE	31,594	CENTURY RESTAURANT	41,261
CARE POINT MEDICAL CENTRE	54,636	CERIDIAN CANADA LTD	41,477
CARE TOWING (1991) LTD	42,635	CERNA COLLISION LTD	563,305
CARERRA PROJECTS LTD	31,700	CHALKLINE BUSINESS SERVICES	31,537
CARFRA & LAWTON	2,082,591	CHAMBERS OLSON LTD	360,742
CARIBOO CHEVROLET PONTIAC BUICK GMC LTD	31,624	CHAMPION CHEVROLET LTD	562,594
CARIBOO COLLISION REPAIRS LTD	173,626	CHANOR TRUCK & AUTO REPAIRS LTD	25,470
CARIBOO FORD LTD	47,798	CHAP'S AUTO BODY LTD	317,051
CARIBOO TOWING (DOWNTOWN SERVICE)	62,933	CHAREST REPORTING INC	91,788
CARRUTHERS & COMPANY	522,327	CHARIOT AUTO SERVICES INC	226,501
CARSON CONSULTING & MANAGEMENT INC	140,813	CHARLESWORTH INSURANCE SERVICES LTD	813,342
CARSON INSURANCE BROKERS LTD	352,274	CHARLIES COLLISION & PAINT INC	81,397
CARSON SCOTT DR CHIROPRACTIC CORP	28,950	CHARLTON HEATHER	41,350
CARSWELL	52,675	CHARLTON INSURANCE AGENCIES LTD	232,409
CARTER BODY & FRAME LTD	808,124	CHARTIS INSURANCE	35,650
CARTER CHEVROLET CADILLAC (NORTH SHORE)	1,019,950	CHAS & ASSOCIATES CONSULTING INC	460,185
CARTER CHEVROLET CADILLAC BUICK GMC LTD	2,804,258	CHASE AUTO & WINDOW GLASS LTD	87,703
CARTER HONDA	129,218	CHECK POINT COLLISION LTD	304,962
CARTER MOTOR CARS LTD	47,655	CHECKWELL DECISION CORPORATION	29,892
CASCADE INSURANCE AGENCIES (BURNABY) INC	756,846	CHEMO RV SALES & SERVICE LTD	28,581
CASEGEN TECHNOLOGIES LTD	48,666	CHERISHED MOMENTS HOME CARE SERVICES	34,390
CASEY LAW OFFICES	338,784	CHESHIRE HOMES SOCIETY OF BC	176,692
CASMAN INSURANCE AGENCY & FINANCIAL GROUP	455,771	CHETWYND AUTO BODY 1994 LIMITED	213,351
CASSADY & COMPANY	1,237,541	CHETWYND GLASS	96,134
CASSELLS INSURANCE LTD	70,385	CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	156,849
CASTLE GLASS & WINDSHIELD LTD	49,504	CHILLIWACK INSURANCE AGENCIES LTD	449,979
CATHAY PACIFIC INSURANCE AGENCY LTD	69,298	CHOICE INSURANCE SERVICES INC	448,717
CAVA AUTO BODY (1988) LTD	129,481	CHOMICKI BARIL MAH LLP	85,975
CAVE & COMPANY	1,183,704	CHRISTENSEN COLLISION & AUTO DETAIL	722,008
CAVERLY SANDRA, CONSULTANT	44,541	CHRISTIAN K M W DR ORTHOPEDIC SURGERY	95,752
CB RICHARD ELLIS GLOBAL CORP SERVICES LTD	117,782	CHRISTIE-PHOENIX (VICTORIA) LTD	201,891
CB RICHARD ELLIS LIMITED	3,872,556	CHUCK JUNG ASSOCIATES	288,183
CB'S AUTOTECH COLLISION & AUTOBODY REPAIR	994,007	CHURCHILL HOUSE	25,080
CBI HEALTH CENTRE	35,780	CIBC-GLOBAL TRANSACTION BANKING	115,559
CBI PHYSIOTHERAPY & REHAB (ABBOTSFORD)	37,877	CICI AUTO GLASS	34,725
CBI PHYSIOTHERAPY & REHAB (BURNABY)	26,512	CIRCUIT FRAME & SUSPENSION LTD (BOYD-COQ)	1,224,415
CBI PHYSIOTHERAPY & REHAB (COQUITLAM)	86,476	CIS INSURANCE BROKERS LTD	238,701
CBI PHYSIOTHERAPY & REHAB (RICHMOND)	65,787	CISCO WEBEX LLC	44,525
CBI PHYSIOTHERAPY & REHAB (SURREY)	228,381	CISION CANADA INC	36,864
CBI PHYSIOTHERAPY & REHAB (VANCOUVER)	157,803	CITY GLASS & WINDSHIELD SHOP LTD	98,036

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
CITY OF ABBOTSFORD	571,471	CLOVERDALE AUTO METAL (1979) LTD	660,643
CITY OF BURNABY	340,017	CLOVERDALE PHYSIOTHERAPY	27,987
CITY OF CAMPBELL RIVER	234,870	CMW INSURANCE SERVICES LTD	113,908
CITY OF CHILLIWACK	366,161	CO-OPERATORS INSURANCE AGENCIES (THE)	5,369,081
CITY OF COQUITLAM	791,101	CO-UP AUTO BODY REPAIRS	30,380
CITY OF COURTENAY	85,949	COACHE COLLISION LTD	2,399,723
CITY OF GREENWOOD	40,436	COACHWERKS AUTOMOTIVE RESTORATION	146,274
CITY OF KAMLOOPS	304,269	COADY CONSULTING INC	177,319
CITY OF KELOWNA	628,330	COAST CAPITAL INSURANCE SERVICES LTD	6,147,308
CITY OF LANGFORD	130,386	COAST CLAIMS SERVICE LTD	182,231
CITY OF LANGLEY	241,115	COAST COLLISION	54,260
CITY OF NANAIMO	144,300	COAST MOUNTAIN BUS COMPANY LTD	458,244
CITY OF NEW WESTMINSTER	479,265	COAST MOUNTAIN CHEVROLET OLDSMOBILE LTD	39,933
CITY OF NORTH VANCOUVER	1,029,496	COAST REALTY INSURANCE SERVICES (PARKS)	110,684
CITY OF PENTICTON	96,096	COAST REALTY INSURANCE SERVICES LTD	243,501
CITY OF PORT COQUITLAM	119,527	COAST REPORTING SERVICES	103,813
CITY OF PRINCE GEORGE	199,298	COASTAL COMMUNITY INSURANCE SERVICES	3,649,510
CITY OF RICHMOND	434,860	COASTAL FORD SALES LIMITED (BURNABY)	60,978
CITY OF SURREY	1,110,129	COASTAL RANGE SYSTEMS INC	280,902
CITY OF TERRACE	25,490	COASTLINE AUTO GLASS LTD	104,484
CITY OF TRAIL	38,565	COASTLINE MAZDA	75,052
CITY OF VANCOUVER	1,629,059	COASTLINE TOWING	152,662
CITY OF VERNON	36,028	COASTSIDE INVESTIGATIONS	54,849
CITY OF VICTORIA	369,044	COBBLE HILL COLLISION CORPORATION	38,109
CITY OF WHITE ROCK	51,165	COGHLAN JOHN K DR	114,563
CITY SQUARE PHYSIOTHERAPY	43,164	COHEN DOUGLAS DR PSYCHOLOGICAL SERVICES	49,885
CITY WIDE TOWING & RECOVERY SERVICES LTD	41,009	COIT SERVICES LTD	26,319
CJ'S TOWING	28,146	COLBERT LISETTE	155,566
CLADDAGH ADJUSTING SERVICES	26,333	COLEMAN DOUGLAS S DR INC	29,700
CLAIMCO INC	32,492	COLLIERS MACAULAY NICOLLS INC	155,368
CLAIMSPRO INC	621,519	COLLINGWOOD INSURANCE CENTRE INC	312,008
CLANCY ADJUSTING AND MEDIATING	28,614	COLLINGWOOD WELLNESS INC	114,642
CLARK AUTO BODY LTD	225,738	COLLINS MANUFACTURING COMPANY LTD	153,868
CLARK REEFER LINES LTD	38,215	COLLISION ANALYSIS LTD	28,725
CLARKDALE MOTORS LTD	62,951	COLUMBIA COLLISION REPAIRS LTD	1,119,613
CLASSIC CAREGIVERS LTD	125,339	COLUMBIA GLASS (1972) LTD	105,903
CLASSIC COLLISION LTD	656,040	COLUMBIA INSURANCE SERVICES INC	245,600
CLASSIC GLASS & AUTO	527,272	COLUMBIA INTERNATIONAL TRUCKS LTD	34,855
CLASSIC IMAGE AUTOBODY	384,051	COLUMBIA PACIFIC CONSULTING GROUP INC	670,056
CLASSIC TOWING COMPANY	83,909	COLUMBIA SPEECH AND LANGUAGE SERVICES INC	189,667
CLAYMORE COLLISION LTD (BOYD-POCO)	1,712,421	COLUMBIA TOWING LTD (REVELSTOKE)	76,748
CLEAR MARKETING INC	65,614	COLUMBIA TRUCK REPAIR INC	47,430
CLEAR VIEW GLASS & UPHOLSTERY LTD	196,736	COLWIN ELECTRICAL LTD	180,331
CLEAR-VIEW GLASS (PRINCE GEORGE)	92,159	COM COURT CLEANING & PAINTING	29,765
CLEARBROOK GLASS 2007 LTD	181,425	COMCARE HEALTH SERVICES	29,489
CLEARVIEW GROUP SOLUTIONS FOR HEALTH INC	142,489	COMFORT KEEPERS	52,779
CLEARWATER GLASS LTD	70,799	COMMERCIAL ELECTRONICS LTD	47,141
CLEARWATER TOWING	30,055	COMMIT AUTO BODY & REPAIR LTD	444,390
CLEARWAY RENTALS INC	60,211	COMMUNITY THERAPISTS (1998) INC	1,957,610
CLEARY INSURANCE AGENCIES LTD	281,484	COMOX VALLEY DODGE CHRYSLER JEEP LTD	502,593
CLIFF'S TOWING LTD	28,833	COMPETITION GLASS CO LTD	138,000
CLOVER COLLISION REPAIRS (1991) LTD	112,804	COMPLETE REHAB & WELLNESS SERVICES	49,291
CLOVER TOWING LTD	850,872	COMPREHENSIVE INSURANCE BROKERS LTD	850,934

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
COMPUGEN INC	32,256	CRAFTSMAN COLLISION (1981) LTD (SUR-32ND)	1,088,044
CONCERT REAL ESTATE CORPORATION	142,730	CRAFTSMAN COLLISION (1981) LTD (VAN-MAIN)	1,983,032
CONCERT REALTY SERVICES LTD	480,106	CRAFTSMAN COLLISION (1981) LTD (VAN-1ST)	3,122,129
CONCORD SECURITY CORPORATION	143,815	CRAFTSMAN COLLISION (1981) LTD (VIC-BRDG)	1,906,681
CONFERENCE BOARD OF CANADA	50,445	CRAFTSMAN COLLISION (1981) LTD (VIC-ESQU)	973,526
CONNECT COMMUNITIES	72,161	CRAFTSMAN COLLISION (1981) LTD (VIC-ISL)	1,309,455
CONNELL D G DR	51,630	CRAFTSMAN COLLISION LTD (NORTH VANCOUVER)	2,084,274
CONNOR CLARK & LUNN INVESTMENT MGMT LTD	1,189,385	CRAFTSMAN COLLISION LTD (VANC-POWELL ST)	1,351,847
CONSULCO CONSULTANTS INC	79,796	CRAFTSMAN COLLISION LTD (VANC-6TH AVE)	4,240,163
CONTINENTAL AUTO BODY LTD	205,694	CRANBROOK GLASS	62,280
CONVENIENCE BUILDING MAINTENANCE LTD	43,057	CRANBROOK PHYSIOTHERAPY CLINIC	39,096
COOKSON INTERNATIONAL TRUCKS INC	44,688	CRAWFORD & COMPANY CANADA INC	65,123
COOKSON MOTORS LTD	131,592	CRAWFORD ADJUSTERS CANADA INC	158,588
COPART AUTO AUCTIONS	169,867	CREATIVE MOBILITY PRODUCTS INC	72,319
COQUITLAM AGENCIES (1982) LTD	332,338	CREATIVE THERAPY CONSULTANTS	51,964
COQUITLAM CUSTOM COLLISION CENTRE LTD	162,765	CRESTON CLASSIC GLASS & TRIM	34,844
COQUITLAM TOWING & STORAGE CO LTD	654,128	CRESTON TRUCK SERVICE LTD	78,578
CORE AUTOBODY & REPAIR LIMITED	237,453	CRESTON VALLEY INSURANCE SERVICES LTD	597,787
CORNERSTONE ADJUSTERS INC	304,330	CRIDGE CENTRE FOR THE FAMILY (THE)	33,096
CORONATION INSURANCE AGENCIES LTD	533,336	CROCKETT CONSULTING INC	29,737
CORPORATE CLASSICS CATERERS	164,514	CROSSMAN MARK W DR	105,681
CORPORATE EXECUTIVE BOARD	35,748	CROWN CORPORATION EMPLOYERS' ASSOCIATION	43,000
CORPORATE EXPRESS	42,218	CROWN GLASS LTD	212,411
CORPORATION COMPUWARE DU CANADA	193,893	CROWN PACIFIC COLLISION & SALES LTD	25,473
CORPORATION OF DELTA	222,787	CRUISE CONSTRUCTION LTD	146,006
CORVETTE SPECIALTIES LTD	438,990	CRUSH COLLISION LTD	129,959
COSMOS AUTOCARE (COSMIC COLLISION LTD)	857,875	CRYSTAL GLASS CANADA LTD (ABBOTSFORD)	115,461
COTTONWOOD AUTO BODY LTD	976,936	CRYSTAL GLASS CANADA LTD (CRANBROOK)	113,874
COTTONWOOD RV SALES & SERVICE LTD	63,033	CRYSTAL GLASS CANADA LTD (FERNIE)	87,890
COUNTRY-WIDE SALES & SERVICES LTD	29,194	CRYSTAL GLASS CANADA LTD (KAMLOOPS)	163,897
COURTENAY COLLISION SERVICES LTD	300,385	CRYSTAL GLASS CANADA LTD (KEL-BYLAND RD)	173,160
COWICHAN COLLISION LTD	504,182	CRYSTAL GLASS CANADA LTD (KEL-PANDOSY ST)	203,583
COWICHAN TOWING LTD	51,211	CRYSTAL GLASS CANADA LTD (LANGLEY)	204,604
COYOTE COLLISION LTD	860,104	CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	128,085
COZENS WIENS LLP	277,322	CRYSTAL GLASS CANADA LTD (NEW WEST)	88,836
CRAFTLINE COLLISION	100,538	CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	240,909
CRAFTSMAN COLLISION (1981) LTD (ABB-SFW)	455,619	CRYSTAL GLASS CANADA LTD (QUESNEL)	160,017
CRAFTSMAN COLLISION (1981) LTD (ABBOTS)	1,921,282	CRYSTAL GLASS CANADA LTD (RICHMOND)	124,893
CRAFTSMAN COLLISION (1981) LTD (BBY-IMP)	2,532,062	CRYSTAL GLASS CANADA LTD (SALMON ARM)	83,482
CRAFTSMAN COLLISION (1981) LTD (BBY-1ST)	1,391,380	CSA INVESTIGATIONS	157,224
CRAFTSMAN COLLISION (1981) LTD (CAMBIE)	2,257,525	CTC RESOURCES LTD	47,054
CRAFTSMAN COLLISION (1981) LTD (CHILLWCK)	958,121	CULLEN GARY - CULLEN CONFLICT RESOLUTION	112,325
CRAFTSMAN COLLISION (1981) LTD (COQUIT)	1,366,627	CUMBERBIRCH INSURANCE AGENCY LTD	87,862
CRAFTSMAN COLLISION (1981) LTD (DELTA)	2,857,479	CUNDARI SEIBEL LLP	2,149,756
CRAFTSMAN COLLISION (1981) LTD (KELOWNA)	1,332,979	CUNNINGHAM LINDSEY CANADA LIMITED	54,206
CRAFTSMAN COLLISION (1981) LTD (LANG-BYP)	2,013,087	CUT THUMB GLASS LTD	82,513
CRAFTSMAN COLLISION (1981) LTD (LANG-96)	1,685,936	CUTBANKS AUTOBODY & GLASS LTD	364,357
CRAFTSMAN COLLISION (1981) LTD (MPL RDG)	3,148,951	CYCLE LOGIC LTD	25,103
CRAFTSMAN COLLISION (1981) LTD (NANAIMO)	1,388,976	D & A COLLISION	31,532
CRAFTSMAN COLLISION (1981) LTD (NEWTON)	1,441,603	D & K BODY SHOP CO LTD	149,487
CRAFTSMAN COLLISION (1981) LTD (PORT COQ)	2,153,258	D BRAD HENRY LAW CORPORATION	266,951
CRAFTSMAN COLLISION (1981) LTD (PT MOODY)	1,443,252	D C DEAN ASSOCIATES INC	148,291
CRAFTSMAN COLLISION (1981) LTD (RICHMOND)	2,907,288	D J HUSBAND MEDIATION SERVICES	164,136

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
D J'S PAINT & BODY (1987) LTD	604,923	DGA CANADA'S NATIONAL INSURANC	35,112
D'ARCY'S GLASS (2010) LTD	140,401	DHL EXPRESS (CANADA), LTD.	1,065,078
DAHLMAN DARREN M DR INC	32,762	DIAMOND AUTO & WINDOW GLASS	88,444
DALE BAZZANA AUTO BODY	71,339	DIAMOND AUTO DISPOSAL	192,502
DALGLEISH CONSTRUCTION LTD	71,020	DIONNE GLASS	106,606
DAMS FORD LINCOLN SALES LTD (FRASER HWY)	1,403,172	DIRECT TOWING LTD	31,569
DAMS FORD LINCOLN SALES LTD (104TH AVE)	1,523,263	DISCOUNT CAR & TRUCK RENTALS	85,203
DAN BROWN CONSULTING	147,234	DISCOVERY CLAIMS SERVICES LTD	199,596
DAN THE MAN'S AUTOBODY REPAIRS LTD	669,923	DISCOVERY INSURANCE SERVICES LTD	395,753
DAN'S KAMLOOPS COLLISION CENTRE LTD	1,784,997	DISTRICT OF CLEARWATER	190,074
DARYL PAGE INSURANCE AGENCIES LTD	1,020,800	DISTRICT OF HUDSON'S HOPE	113,318
DATA BUSINESS FORMS	37,532	DISTRICT OF MAPLE RIDGE	140,043
DATA GROUP OF COMPANIES	967,452	DISTRICT OF NEW HAZELTON	261,836
DATA REPRO COM LTD.	34,465	DISTRICT OF NORTH COWICHAN	51,920
DATACORE MAIL MANAGEMENT LTD.	53,447	DISTRICT OF NORTH VANCOUVER	226,524
DATAMARK SYSTEMS INC.	365,581	DISTRICT OF OAK BAY	29,621
DAVE DALE INSURANCE AGENCIES LTD	505,053	DISTRICT OF SAANICH	190,225
DAVID BELLM & CO INSURANCE CONSULTANTS	208,873	DISTRICT OF WEST VANCOUVER	69,552
DAVID EYTAN ABRAHAM DR	203,179	DIVERSIFIED REHABILITATION MANAGEMENT INC	36,965
DAVID J GOOK INSURANCE AGENCIES LTD	507,326	DIX INSURANCE AGENCIES LTD	84,856
DAVID ZINGER ASSOCIATES	41,170	DL ADJUSTERS LTD	345,993
DAVIDSON LAWYERS LLP	723,668	DLN CONTRACTING LTD	98,086
DAVIE & ASSOCIATES	796,539	DMA CLAIMS SERVICES	108,487
DAVIS H DR INC	100,821	DNR TOWING INC	157,349
DAVIS INSURANCE AGENCIES LTD	136,460	DO-4-U AUTOBODY & PAINT	33,675
DAVIS LLP	167,687	DOAK SHIRREFF	309,917
DAWN INSTALLATIONS LTD	223,215	DOBIE INSURANCE SERVICES LTD	338,257
DAY ADVERTISING GROUP INC	125,052	DOBSON'S GLASS LTD	233,856
DAY AND NIGHT TOWING & AUTOWRECKING	47,300	DOC'S AUTO BODY (2007) LTD	1,099,221
DAYTONA MOTORSPORTS (VANCOUVER)	25,260	DODGE ANDREW	31,388
DCT CHAMBERS TRUCKING LTD	250,337	DOLLAR THRIFTY AUTOMOTIVE GROUP (SURREY)	252,174
DDI SELECTION & DEVELOPMENT	35,523	DOLO INVESTIGATIONS LTD	1,092,303
DEAK AGENCIES LTD	73,936	DOMENICO MEDIATION & ADJUSTMENT SERVICES	133,219
DEAN NEUMANN PLC	399,142	DOMMISSE I G DR INC	236,550
DEARBORN MOTORS LTD	104,521	DON BECK COLLISION LTD	2,531,708
DECO PLUS PAINTING AND	128,760	DON DOCKSTEADER MOTORS LTD	33,817
DEL ORO TOWING LTD	333,293	DON FOLK AUTOBODY	1,004,047
DELCAN CORPORATION	89,615	DON RUSSELL INSURANCE AGENCIES LTD	39,848
DELEUR CONSULTING LTD.	172,514	DON UNRAU & ASSOCIATES	164,543
DELOITTE & TOUCHE LLP	5,454,466	DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	420,529
DELTA SUNSHINE TAXI (1972) LTD	37,242	DON WOTHERSPOON & ASSOCIATES (FRASER HTS)	267,146
DEMARA INSURANCE BROKERS LTD	414,519	DON WOTHERSPOON & ASSOCIATES (NORDEL) LTD	558,353
DEN'S LADYSMITH COLLISION CENTRE INC	178,794	DON WOTHERSPOON & ASSOCIATES (PANORAMA)	514,525
DENCO CYCLE 2002 INC	25,225	DON WOTHERSPOON & ASSOCIATES (POCO) LTD	360,827
DENNIS JONSSON MOTOR PRODUCTS LTD	489,142	DON WOTHERSPOON & ASSOCIATES (RICHMOND)	216,144
DENNISON CHEVROLET LTD	485,485	DON WOTHERSPOON & ASSOCIATES (VANCOUVER)1	1,509,573
DERRICK'S SANDBLASTING	46,352	DON WOTHERSPOON & ASSOCIATES LTD	148,830
DESTINATION TOYOTA BURNABY	2,113,916	DON'S AUTO BODY & PAINT SHOP LTD	520,512
DEVON TRANSPORT LTD (BUDGET-DUNCAN)	30,040	DON'S AUTO TOWING LTD	338,699
DEVON TRANSPORT LTD (BUDGET-KAMLOOPS)	489,986	DONALD FLOORING CONTRACT LTD	149,801
DEVON TRANSPORT LTD (BUDGET-NANAIMO)	32,396	DONN DEAN COLLISION LTD	987,723
DEVON TRANSPORT LTD (BUDGET-PORT ALBERNI)	35,032	DORSET REALTY GROUP CANADA LTD	40,355
DEVON TRANSPORT LTD (BUDGET-PR GEORGE)	42,115	DOUGLAS R SODERLAND LAW OFFICES	247,950

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
DOWNTOWN SERVICE TOWING LTD	99,523	ELITE BODY SHOP LTD	1,933,205
DOYLE DENNIS	87,426	ELITE XPRESS COLLISION SERVICES	1,106,842
DPS ENTERPRISES LTD DBA SUSSEX INS AGENCY	115,584	ELK VALLEY AUTO BODY (1983) LTD	123,785
DRAKE MEDOX HEALTH SERVICES INC	73,347	ELK VALLEY GLASS LTD	102,318
DRAKE TOWING LTD	297,105	ELLIOTT BAUER LTD	25,163
DRIVING FORCE INC (THE)	125,745	ELLIOTT T G DR INC	92,965
DRUMMOND & ASSOCIATES	923,352	ELLIS CREEK AUTOBODY	529,505
DSS WELDING & FABRICATING LTD	30,056	ELLIS DAVID R DR	27,799
DUCK CREEK TECHNOLOGIES INC	1,121,000	ELMERS INSURANCE AGENCY LTD DBA BARON INS	231,316
DUECK CHEVROLET BUICK CADILLAC GMC LTD	2,563,117	EMB AMERICA LLC	72,681
DUECK LANSDOWNE PONTIAC BUICK CADILLAC	1,210,024	EMB SOFTWARE LTD	155,570
DUKE REFRIGERATION & HVAC LTD	94,096	EMC CORPORATION OF CANADA	1,318,929
DUMORE'S COLLISION LTD	735,952	EMERSON ELECTRIC CANADA LIMITED	33,341
DUMOULIN AND BOSKOVICH	2,476,815	EMMET CAFFERKY & ASSOCIATES LTD	311,954
DUNBAR INSURANCE AGENCY LTD	317,755	EMPOWERED NETWORKS INC	57,982
DUNDEE REALTY MANAGEMENT (BC) CORPORATION	458,148	ENDERBY AUTO BODY LTD	373,744
DUNSMUIR & HORNBY LTD	413,394	ENDERBY GLASS (1999)	25,840
DUTTON BROCK LLP	25,949	ENIGMA GROUP INC (THE)	33,094
DYCK'S DRUGS 1994 LTD	41,057	ENLOE HOSPITAL	50,884
DYE & DURHAM CORPORATION	421,604	ENNS ARON, DC (ENNS CHIROPRACTIC INC)	32,503
DYNAMEX CANADA LIMITED	107,778	ENSERA	395,286
DYNAMIC AUTO CENTRE LTD	35,811	ENTERPRISE AUTO & RV LTD	25,800
DYNAMIC FACILITY SERVICES LTD	26,573	ENTERPRISE RENT-A-CAR (ABBOTS-S.FRASER)	122,848
DYNAMIC INVESTIGATIONS INC	37,577	ENTERPRISE RENT-A-CAR (ABBOTSFORD-S.FRAS)	52,546
DYNAMIC OCCUPATIONAL THERAPY SERVICES INC	78,246	ENTERPRISE RENT-A-CAR (BBY-GILMORE AVE)	105,867
DYNAMIC REHAB SERVICES	49,557	ENTERPRISE RENT-A-CAR (BBY-IMPERIAL ST)	214,972
DYNAMIC REHABILITATION	772,466	ENTERPRISE RENT-A-CAR (CHILLIWACK)	73,413
E J KLASSEN MOTORCADE LTD	275,497	ENTERPRISE RENT-A-CAR (COQ-BARNET HWY)	128,890
E V TOWMASTERS SERVICES LTD	32,395	ENTERPRISE RENT-A-CAR (COQ-BRUNETTE AVE)	88,786
EAGL MANAGEMENT LTD	163,354	ENTERPRISE RENT-A-CAR (CRANBROOK)	25,561
EAGLE AUTOMOTIVE CENTER	384,129	ENTERPRISE RENT-A-CAR (KAMLOOPS)	41,521
EAGLE COLLISION SERVICES LTD	271,009	ENTERPRISE RENT-A-CAR (KELOWNA-AIRPORT)	84,163
EAGLE PROFESSIONAL RESOURCES INC	133,620	ENTERPRISE RENT-A-CAR (KING GEORGE HWY)	166,420
EAGLE RIDGE AQUATIC CENTRE PHYSIOTHERAPY	58,836	ENTERPRISE RENT-A-CAR (LANGLEY BYPASS)	259,311
EAGLERIDGE INSURANCE AGENCY LTD	212,726	ENTERPRISE RENT-A-CAR (MPL RDG-LOUGHEED)	51,958
EAST END AUTO BODY SHOP LTD	445,414	ENTERPRISE RENT-A-CAR (N VAN-MARINE DR)	241,834
EAST KOOTENAY REALTY LTD	864,161	ENTERPRISE RENT-A-CAR (NEW WESTMINSTER)	48,866
EASTGATE AUTOBODY SHOP (1981) LTD	963,448	ENTERPRISE RENT-A-CAR (PRINCE GEORGE)	116,009
EASTWIN AUTO MODE LTD	97,762	ENTERPRISE RENT-A-CAR (RICH-BRIDGEPORT)	262,431
EBA ENGINEERING CONSULTANTS LTD	124,109	ENTERPRISE RENT-A-CAR (RICH-SMALLWOOD)	199,759
EBSCO CANADA LTD	63,031	ENTERPRISE RENT-A-CAR (SURREY-KING GEO)	25,606
ECHLIN INSURANCE AGENCY LTD	329,793	ENTERPRISE RENT-A-CAR (SURREY-120TH ST)	102,167
ECKLER LTD.	242,642	ENTERPRISE RENT-A-CAR (SURREY-72ND AVE)	336,103
ECM ENGINEERING CONSULTANTS INC	44,652	ENTERPRISE RENT-A-CAR (VANC-FRASER ST)	494,010
ECONO GLASS LTD	39,029	ENTERPRISE RENT-A-CAR (VANC-SW MARINE DR)	59,160
ED KLASSEN PONTIAC BUICK GMC (1994) LTD	1,534,349	ENTERPRISE RENT-A-CAR (VANC-WEST 1ST AVE)	61,281
ED SCHRAM MOTORS LTD	39,534	ENTERPRISE RENT-A-CAR (VERNON)	52,481
EDELWEISS AUTO REPAIRS LTD	454,606	ENTERPRISE RENT-A-CAR (VICTORIA-GOVT ST)	103,780
EDWARD WONG PHYSIOTHERAPY CLINIC	98,998	ENTERPRISE RENT-A-CAR CANADA LIMITED	323,095
EFFECTIVE AUTO BODY REPAIR LTD	132,633	ENVISION INS SERVICES DBA DON STOBBE INS	90,118
EISENHUT INSURANCE AGENCIES LTD	499,451	ENVISION INSURANCE SERVICES LTD	3,335,974
ELAN DATA MAKERS	165,293	ENVOY BAILIFFS & COLLECTION SERVICES LTD	168,914
ELDERSAFE SUPPORT SERVICES	97,771	ERIK'S RESTORATIONS INC	119,928

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ERNIE'S TOWING INC	95,897	FINE TOUCH AUTOBODY & GLASS LTD	321,022
ERNST & YOUNG LLP	48,546	FINEART AUTO COLLISION LTD	74,087
ERV'S AUTO BODY LTD	899,029	FIRST CAPITAL (LONGWOOD STATION) CORP	108,400
ES AUTO BODY (ES AUTO SALES LTD)	220,449	FIRST CHOICE TOWING (2007) LTD	86,692
ESSENTIAL AUTO COLLISION LTD	562,799	FIRST CLASS AUTO BODY LTD	870,694
ESSEX COLLISION SERVICES LTD	847,205	FIRST COURT INC	61,903
ESSEX INSURANCE AGENCY (1ST AVENUE) INC	296,450	FIRST INS AGENCIES LTD DBA COAST COUNTRY	742,874
EURO-CAN BUILDING SERVICES LTD	86,329	FIRST INSURANCE AGENCIES LTD	410,229
EUROPEAN AUTOBODY	155,984	FIRST RATE AUTOBODY 2005	387,254
EUROSPEC AUTOBODY (2001) LTD	245,661	FIRST RESPONSE GLASS LTD	147,847
EVERARD KUBITZ & MUELLER	29,471	FIRST TRUCK CENTRE VANCOUVER INC	868,652
EVERGREEN NURSING SERVICES LTD	591,126	FIRST TRUCK COLLISION CENTRE LTD	414,790
EXCEL AUTOBODY LTD	430,398	FIRST WESTERN INSURANCE SERVICES INC	236,698
EXCEL PACKAGING LTD	33,544	FISHER CASEY	38,486
EXCEPTIONAL TOWING	34,696	FIVE STAR STAGING & LIGHTING PRODUCTIONS	46,591
EXECUTIVE HOTEL & CONFERENCE CENTRE (BBY)	89,090	FIX AUTO KELOWNA	42,179
EXECUTIVE PLAZA HOTEL	50,285	FLAG CHEVROLET-CHEVROLET TRUCK LTD	1,919,234
EXPERT COLLISION (2002) LTD	591,637	FOCUS INVESTIGATIVE SERVICES	124,997
EXPRESS LANE AUTOBODY LTD	152,073	FOCUS REHABILITATION AND CONSULTING	104,695
EXTREME AUTOBODY LTD	777,083	FORENSIC INVESTIGATIONS CANADA INC	189,281
EYE WITNESS INVESTIGATIONS LTD	37,129	FORRESTER RESEARCH INC	82,376
EYFORD MACAULAY	1,152,931	FORSONS ADJUSTING SERVICE	245,619
F ADAMS & ASSOCIATES INSURANCE SERVICES	678,074	FORT MOTORS LTD	30,291
FABRIS MCIVER HORNQUIST & RADCLIFFE	789,735	FORT NELSON AUTOBODY (1999)	261,345
FACTORY FINISH AUTO GLASS LTD	44,523	FORTISBC INC	372,146
FAIRLANE COLLISION REPAIRS LTD	1,769,465	FORWORDS COMMUNICATION INC	52,735
FAIRMONT WATERFRONT (THE)	28,984	FOUNTAIN TIRE	40,295
FALKINS INSURANCE GROUP LIMITED	2,171,624	FOWLES SARAH	111,042
FALKINS INSURANCE SERVICES (KIMBERLEY)	297,079	FOX FLIGHT INC	39,800
FALKINS INSURANCE SERVICES GOLDEN LTD	374,656	FOX INSURANCE BROKERS LTD	232,225
FALSE CREEK COLLISION	1,266,218	FP&H LAWYERS	259,989
FARBROOK AUTO WRECKING 1979 LTD	36,056	FPINFOMART (DIV OF POSTMEDIA NETWORK)	43,749
FARRELL KEVIN DR INC	41,838	FRANK'S AUTO BODY REPAIR	1,193,394
FASKEN MARTINEAU DUMOULIN LLP	1,326,815	FRASER AUTO DENT & COLOR	34,848
FAST FRIENDLY RELIABLE GLASS SERVICE	34,855	FRASER CANYON GLASS LTD	60,212
FAST TRACK INVESTIGATIONS	105,267	FRASER HEALTH AUTHORITY	62,911
FASTPLOW CONSTRUCTION INC	40,027	FRASER MILNER CASGRAIN LLP	129,296
FASTRACK AUTOBODY LTD	296,078	FRASER RIVER CHEVROLET PONTIAC BUICK GMC	27,584
FATWIRE CORPORATION	35,491	FRASER VALLEY AUTO GLASS AND DETAILING	61,514
FAVERO KENNETH J DR INC	304,731	FRASER VALLEY BRAIN INJURY ASSOCIATION	38,800
FAWCETT INSURANCE AGENCY LTD	354,986	FRASER VALLEY ORTHOPEDIC & SPORTS PHYSIO	195,677
FAYE NAPLES PHYSIOTHERAPIST CORP	46,054	FRASER WHARVES LTD	47,612
FBIG INVESTIGATIONS (OKANAGAN) INC	222,232	FRASERVIEW COLLISION REPAIR LTD	1,232,022
FBIG INVESTIGATIONS INC	80,999	FRASERWAY RV CENTRE LTD (CLEARBROOK)	236,771
FBIG INVESTIGATIONS INC (NANAIMO)	31,832	FRASERWAY RV GP LTD	50,831
FDI FORENSIC DYNAMICS INC	349,644	FRED WELSH LTD	27,365
FEDERAL EXPRESS CANADA LTD	28,762	FRED'S AUTOBODY & PAINT (FRED GOWER ENT)	758,367
FENDER'S AUTO BODY & PAINT LTD	1,496,858	FREIGHTLINER OF CRANBROOK LTD	219,124
FENNELL'S RV REPAIR LTD	33,953	FREIGHTLINER OF LOS ANGELES	27,615
FERNY'S AUTO BODY SHOP LTD	299,351	FREIGHTLINER PRINCE GEORGE	39,566
FERREIRA COLLISION CENTRES LTD	686,601	FRITZ SHIRREFF VICKERS	1,999,196
FIELD LAW	105,333	FROH ROBERT DR INC	134,497
FIJI ISLAND AUTO REPAIRS LTD	595,514	FRONTIER CHRYSLER LIMITED	30,778

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
FRYE CLAIMS CONSULTATION & ADMINISTRATION	39,509	GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	653,377
FUNCTIONAL OUTCOMES REHAB SERVICES INC	79,932	GNK INSURANCE SERVICES INC	432,744
FUTURESTEP CANADA INC	417,113	GODOY & VERVERGAERT INSURANCE BROKERS INC	317,176
G & A AUTOBODY REPAIRS LTD	164,842	GODOY & VERVERGAERT INSURANCE ONLY INC	446,592
G B GLASS EXPRESS	129,222	GODOY'S INSURANCE ONLY (LANGLEY) INC	269,622
G DUNCAN AUTO BODY LTD	1,045,833	GODOY'S INSURANCE ONLY INC	320,446
G HO ENGINEERING CONSULTANTS INC	129,642	GOKA RICHARD C DR	30,461
G&G AUTO BODY REPAIR & SALES LTD	115,503	GOLD KEY INSURANCE SERVICES LTD	1,200,820
G-FORCE REAL ESTATE INC	68,591	GOLD KEY LANGLEY VOLKSWAGEN	204,188
GALAXIE COLLISION 1979 LTD (BOYD-BURNABY)	1,254,254	GOLD KEY PONTIAC BUICK (1984) LTD	855,708
GALAXY COACH SALES SERVICE & LEASING LTD	48,246	GOLDEN EARS INSURANCE SERVICES LTD	259,279
GALLAGHER LAKE AUTO-BODY	170,594	GOLDEN EARS ORTHOPAEDIC & SPORTS PHYSIO	129,104
GARDA INVESTIGATION SERVICES	72,407	GOLDEN SHIELD ADJUSTERS LTD	110,215
GARDEN CITY BODY & PAINT	67,557	GOLDEN TOWING LTD SURREY WIDE TOWING	37,595
GARDNER CHEVROLET PONTIAC BUICK GMC LTD	61,537	GOLDER ASSOCIATES LTD	170,287
GARDNER LEASING LTD	25,010	GOLDKEY INSURANCE SERVICES (ABBOTSFORD)	35,651
GARRISON BEATTY & GARRISON INSURANCE	606,052	GOLDMAN SACHS ASSET MANAGEMENT	862,446
GARTNER CANADA CO	92,800	GOLDMINE INSURANCE SERVICES LTD	432,386
GARY W NIX & ASSOCIATES LTD	31,512	GOLDSTEIN B H DR INC	185,725
GATOR AUTO GLASS	41,925	GORD-RON'S AUTO METAL LTD (BBY-EDMONDS)	1,527,984
GEM TOWING LTD	31,978	GORD-RON'S AUTO METAL LTD (BBY-ROYAL OAK)	1,080,436
GEMINI ADJUSTERS LTD	142,324	GORDON & REES LLP	40,645
GENERIC TOWING & AUTO PARTS LTD	132,904	GORDON HULME LTD	113,569
GENESYS CONSULTING INC	36,288	GORDON'S AUTO BODY WORKS LTD	2,347,859
GEO H HEWITT CO LTD (THE)	32,417	GOVERNMENT AGENT - ATLIN	36,420
GEO'S AUTOBODY	59,060	GOVERNMENT AGENT - DEASE LAKE	75,884
GEORGE'S BODY SHOP LTD	557,038	GRAHAM & FRAME	747,648
GEORGIA STRAIGHT COLLISION LTD	694,636	GRAHAM'S RENOVATIONS	219,667
GEOTECH DRILLING SERVICES LTD	26,006	GRAMPA'S RV REPAIRS	76,388
GET-AWAY RV CENTRE LTD	28,774	GRAND & TOY LIMITED	1,146,307
GIBB & COMPANY	397,789	GRAND FORKS GLASS LTD	93,383
GIBBY'S AUTOBODY LTD	62,278	GRAND PERFORMANCE AUTO CENTRE INC	1,302,367
GIBSONS AUTOBODY LTD	249,334	GRANDCITY AUTOBODY LTD (RICHMOND)	3,058,010
GILBERT WRIGHT & KIRBY	430,804	GRANDCITY AUTOBODY LTD (VANCOUVER)	2,739,529
GILLESPIE RENKEMA BARNETT BROADWAY	1,706,822	GRANT KOVACS NORELL	2,872,517
GITTENS WINSTON DR INC	43,786	GRANT THORNTON LLP	107,250
GIVER A YANK TOWING & PICKER SERVICE	35,685	GRASS CREEK VENTURES	32,016
GJB HOLDINGS LTD	62,006	GRAY LINE OF VICTORIA	160,427
GK CHAMBERS CONSULTING INC	52,752	GREAT WEST LIFE	4,090,606
GK WOODWARD & ASSOCIATES	134,688	GREAT-WEST LIFE ASSURANCE CO	230,517
GLACIER TOYOTA	29,999	GREATER VANCOUVER COMMUNITY SERVICES	34,729
GLASS DOCTOR ABBY	69,692	GREENLEAF INVESTMENTS DBA C&N INSURANCE	476,057
GLASS DOCTOR NORTH VANCOUVER	116,484	GREENWOOD CONSTRUCTION	52,596
GLASS HOUSE (THE)	43,078	GREG GARDNER MOTORS LTD	36,514
GLASSHOUSE SYSTEMS INC	432,074	GREG'S RV PLACE	49,378
GLEN EDEN CONSULTING INC	41,912	GREY ROBINSON & ASSOCIATES	648,003
GLENMERRY GLASS LTD	89,377	GROVE EQUIPMENT RENTALS LTD	60,064
GLENN MOUNTAIN ORTHOPEDIC & SPORTS PHYSIO	59,702	GRYPMA MARTIN P DR INC	304,375
GLOBAL AUTOBODY & PAINT LTD	78,878	GT COLLISION LTD	3,094,330
GLOBAL INSURANCE AGENCY (2007) LTD	151,217	GUIDEWIRE SOFTWARE INC	6,431,846
GLOBAL INSURANCE AGENCY (2008) LTD	154,170	GUILDFORD CAB (1993) LTD	49,694
GLOBAL INSURANCE AGENCY LTD	318,008	GUILDFORD MOTORS INC	31,138
GLOBAL SOFTWARE INC	49,814	GULF AND FRASER INSURANCE SERVICES LTD	46,853

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
GULF ISLANDS INSURANCE AGENCIES LTD	111,423	HBBH + CE INTEGRATEDDESIGN BC INC	57,216
GUSTAVSON WYLIE ARCHITECTS INC	43,502	HCA HEALTH (STAR HEALTH CARE NETWORK)	28,153
GUSTOFSON'S AUTO SERVICE LTD	738,431	HEALTHLINC MEDICAL EQUIPMENT LTD	41,112
GUY CARPENTER AND COMPANY LTD	13,332,140	HEALTHQUEST	48,305
GXS CANADA INC	45,618	HEALTHX PHYSICAL THERAPY CENTERS	27,275
G4S CASH SOLUTIONS (CANADA) LTD	244,890	HEARTLAND TOYOTA	59,962
H & L GLASS LTD	58,866	HEATH & COMPANY	1,854,975
H & R COLLISION AND GLASS LTD	2,872,515	HEATHER SADLER JENKINS LLP	1,222,362
H G INSURANCE AGENCIES LTD	422,126	HELIJET INTERNATIONAL INC	31,316
H W INSURANCESOURCE LTD	106,050	HELP AT HOME SUPPORT SERVICES INC	52,419
HABANERO CONSULTING GROUP	487,893	HEMLOCK PRINTERS LTD	31,420
HABITAT INSURANCE AGENCIES LTD	132,295	HEMMERLING & ASSOCIATES LAW OFFICES	1,116,644
HAIGHT BROWN & BONESTEEL LLP	132,511	HENDRY SWINTON MCKENZIE INSURANCE SERVICE	230,715
HAMILTON DUNCAN ARMSTRONG & STEWART	933,664	HEPBURN ANDREW DR INC	166,341
HAMMOND PETER	26,963	HERBERT'S AUTOBODY INC	209,425
HANDSEL TECHNOLOGIES	82,222	HERCHMER INSURANCE AGENCIES LTD	347,419
HANIN INSURANCE SERVICES INC	351,219	HERITAGE OFFICE FURNISHINGS LTD	2,827,333
HANNA COLLISION REPAIRS (1984) LTD	210,777	HERON CONSTRUCTION & MILLWORK LTD	535,047
HANSEN & ASSOCIATES ENVIRONMENTAL CONSULT	31,142	HERON DEVELOPMENTS LTD	35,727
HANSEN JANICE F - MEDIATOR	67,997	HERTZ CANADA LIMITED (ABBOTSFORD)	534,759
HANSSON ANN DR INC	85,551	HERTZ CANADA LIMITED (BURNABY)	566,581
HARBORD INSURANCE SERVICES FAIRFIELD LTD	307,792	HERTZ CANADA LIMITED (CAMPBELL RIVER)	28,922
HARBORD INSURANCE SERVICES LTD	340,041	HERTZ CANADA LIMITED (CHILLIWACK)	223,269
HARBORVIEW MEDICAL CENTRE	52,463	HERTZ CANADA LIMITED (COQ-BRUNETTE AVE)	421,938
HARBOUR AIR LTD	34,262	HERTZ CANADA LIMITED (COURTENAY)	40,363
HARBOUR CITY DRYWALL LTD	54,770	HERTZ CANADA LIMITED (DUNCAN)	52,084
HARBOUR INSURANCE AGENCIES LTD	159,515	HERTZ CANADA LIMITED (KAMLOOPS-AIRPORT)	94,970
HARBOUR-VIEW COLLISION LTD	961,525	HERTZ CANADA LIMITED (KAMLOOPS-LORNE ST)	54,950
HARBOURVIEW AUTOHAUS LTD	31,439	HERTZ CANADA LIMITED (KELOWNA)	201,901
HARCOTT GLANVILLE INSURANCE BROKERS LTD	234,235	HERTZ CANADA LIMITED (LANGLEY)	689,619
HARMONY HEALTH CARE LTD	60,156	HERTZ CANADA LIMITED (NANAIMO-SHENTON)	106,965
HARMS AUTO BODY & PAINT (1987) LTD	711,841	HERTZ CANADA LIMITED (NEW WESTMINSTER)	178,167
HARPER & COMPANY	61,069	HERTZ CANADA LIMITED (NORTH VANCOUVER)	566,575
HARPER GREY LLP	805,415	HERTZ CANADA LIMITED (PR GEORGE-AIRPORT)	62,067
HARRIS & BRUN	2,934,356	HERTZ CANADA LIMITED (RICHMOND-GRANT MC)	84,961
HARRIS & COMPANY	535,683	HERTZ CANADA LIMITED (RICHMOND-NO 3 RD)	270,557
HARRIS & LEIB INSURANCE BROKERS LTD	204,070	HERTZ CANADA LIMITED (RICHMOND-NO 5 RD)	213,173
HARRIS INSURANCE SERVICES (RICHMOND) LTD	485,386	HERTZ CANADA LIMITED (SALMON ARM)	57,320
HARRIS INSURANCE SERVICES (VANCOUVER) LTD	227,025	HERTZ CANADA LIMITED (SIDNEY)	45,695
HARTLEY'S AUTOBODY LTD	436,744	HERTZ CANADA LIMITED (SURREY-72ND AVE)	1,840,586
HARTSHORNE & MEHL	4,607,100	HERTZ CANADA LIMITED (TERRACE)	33,910
HASHIMOTO STANLEY A DR	47,050	HERTZ CANADA LIMITED (VANC-SEYMOUR ST)	26,052
HATTER THOMPSON SHUMKA & MCDONAGH	1,070,648	HERTZ CANADA LIMITED (VANC-STATION ST)	431,035
HAYER ANALYTICS	27,982	HERTZ CANADA LIMITED (VANC-SW MARINE DR)	259,777
HAWK H E DR INC	269,908	HERTZ CANADA LIMITED (VICTORIA)	297,029
HAWKINS ADAM C	170,089	HERTZ CANADA LIMITED BUDGET RENT A CAR	1,315,553
HAWKINS ROBERT H DR INC	56,579	HERTZ CANADA LTD	87,896
HAWTHORN PARK RETIREMENT COMMUNITY	46,239	HESLOP & COMPANY ADJUSTERS LTD	278,718
HAYMACK AUTO GLASS & UPHOLSTERY	154,970	HEWITT ASSOCIATES	449,583
HAYWARD HUGH W G	245,517	HEWLETT-PACKARD (CANADA) CO	173,552
HAZCO ENVIRONMENTAL SERVICES LTD	717,096	HI-LIGHT AUTOBODY 2003 LTD	819,856
HAZELWOOD PHYSIOTHERAPIST CORPORATION	33,223	HI-TECH AUTO REBUILDERS	437,482
HBA ADJUSTERS LTD	71,728	HICKS PACIFIC CENTRE INSURANCE SERVICES	356,995

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
HIGH CALIBER AUTO COLLISION & REPAIR	352,431	IDR COMMERCIAL CONSTRUCTION MGMT INC	1,099,653
HIGH COUNTRY HEALTH CARE INC	26,381	IKON OFFICE SOLUTIONS INC	99,228
HIGH IMPACT AUTO BODY LTD	238,781	ILUKA HOSPITALITY INC	169,769
HIGH QUALITY AUTO SERVICE LTD	61,739	IMAGE FITZ (THE)	60,769
HIGHGATE HEALTH & PHYSIOTHERAPY	102,836	IMAGINIT CANADA	52,676
HIGHSPEED AUTO COLLISION LTD	47,127	IMPACT AUTO AUCTION	45,672
HIGHSTREET ASSET MANAGEMENT INC	1,343,677	IMPACT ENGINEERING INC	143,520
HIGSON APPS	182,341	IMPACT HEALTH	37,306
HILL KENNETH C DR INC	94,094	IMPERIAL AUTOBODY LTD	133,254
HILLTOP AUTO BODY	62,477	IMPERIAL PARKING CANADA CORP	84,823
HILLTOP SALES & SERVICE LTD	426,781	IMPERIAL PAVING LTD	58,078
HILLTOP TOYOTA	48,623	IMS CONSULTING LTD	39,614
HILTON VANCOUVER METRO TOWN	190,159	INDCON DEVELOPMENTS LTD	36,078
HILTOP BODY SHOP LTD	445,031	INDEPENDENT RESTORATIONS INC	29,681
HIRSCH GABRIEL DR INC	70,804	INFINITY HEALTH LLP	56,934
HKG HOLDINGS INC DBA SUSSEX INSURANCE	530,181	INFOCUS ENTERPRISES INC	198,959
HMWR VANCOUVER	2,046,126	INFORMATION & PRIVACY COMMISSIONER FOR BC	113,006
HMZ LAW	442,761	INFOSYS TECHNOLOGIES LIMITED	28,000
HODGES & COMPANY INSURANCE SERVICES LTD	101,458	INLAND KENWORTH (CAMPBELL RIVER)	32,462
HOG CAR AUTO RENTALS	44,221	INLAND KENWORTH (CRANBROOK)	145,056
HOGAN & COMPANY CONSULTING LTD	31,325	INLAND KENWORTH (FORT ST JOHN)	461,714
HOLESHOT MOTORSPORTS LTD	67,179	INLAND KENWORTH (LANGLEY)	1,887,358
HOME MEDICAL SHOP (THE)	60,411	INLAND KENWORTH (NANAIMO)	42,551
HOMESTEAD INSURANCE AGENCIES LTD	321,779	INLAND KENWORTH (PENTICTON)	26,637
HOOPER ACCESS & PRIVACY CONSULTING LTD	49,510	INLAND KENWORTH (PRINCE GEORGE)	532,112
HOPE AUTO BODY LTD	526,263	INLAND KENWORTH (QUESNEL)	103,417
HOPE TOWING LTD	33,611	INLAND KENWORTH (WILLIAMS LAKE)	49,565
HORIZEN ENTERPRISES	31,295	INLAND TRANSPORTATION LTD	182,719
HORIZON ADJUSTERS LTD	43,194	INSIGHTS LEARNING & DEVELOPMENT LTD	197,964
HORIZON AUTOBODY COLLISION LTD	201,922	INSTA GLASS (CHILLIWACK)	136,999
HORIZON MOTORCYCLES-COURTENAY MOTORSPORTS	26,818	INSTA GLASS (SECHLT)	88,323
HOSKINS FORD SALES LTD	409,861	INSURANCE BUREAU OF CANADA	197,053
HOU JIAN WEI (JESSICA)	46,696	INSURANCE INSTITUTE OF BC	67,438
HOULE ELECTRIC LIMITED	238,792	INSURANCE INSTITUTE OF CANADA	54,533
HOUSE OF HEARTYS ORG	41,924	INSURANCE SERVICES DEPT OF LONDON DRUGS	5,121,281
HP ADVANCED SOLUTIONS INC	895,919	INSUREBC (CAMBIE) INSURANCE SERVICES LTD	72,399
HTC SIDNEY HI-TECH COLLISION	502,565	INSUREBC (LANGLEY) INSURANCE SERVICES LTD	161,488
HUB INTERNATIONAL (BRENTWOOD) LTD	863,187	INTACT INSURANCE	531,411
HUB INTERNATIONAL (RICHMOND AUTO MALL)	2,691,729	INTECH ENGINEERING LIMITED	121,520
HUB INTERNATIONAL CANADA WEST CO	29,383,091	INTECH INVESTMENT MANAGEMENT LTD	455,452
HUDSON MANAGEMENT GROUP LTD	132,885	INTEGRA CUSTOM COLLISION LTD	457,215
HUGH AUTO BODY LTD	710,376	INTEGRATED CLAIMS SERVICES LTD	72,993
HUMHEJ DEANNA	80,673	INTEGRIS INSURANCE SERVICES LTD	638,722
HUNGERFORD TOMYN LAWRENSEN & NICHOLS	494,393	INTERCITY EQUITY CORP DBA CAULFEILD INS	294,557
HURWITZ TREVOR A DR	99,500	INTERCITY EQUITY CORP DBA LEADERS INS	148,553
HUSTON GRANT ADJUSTERS (PRINCE GEORGE)	53,152	INTERCONTINENTAL TRUCK BODY (BC) INC	78,262
HYATT REGENCY VANCOUVER	120,490	INTERIM HEALTH CARE	214,053
HYDE PARK INSURANCE AGENCIES LTD	255,119	INTERIOR HEALTH AUTHORITY	563,511
IBM CANADA LTD	8,119,518	INTERIOR INVESTIGATIONS	57,402
IC FINANCIAL CORP DBA LANSDOWNE INSURANCE	264,005	INTERIOR MOBILE GLASS (KELOWNA)	87,739
IC FINANCIAL CORP DBA YALETOWN INSURANCE	371,822	INTERIOR MOBILE GLASS INC	28,628
ICS COURIER	85,058	INTERIOR REHABILITATION SERVICES	28,122
IDEAL WINDOW TINT	42,352	INTERIOR SAVINGS INSURANCE SERVICES INC	4,560,313

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
INTERMOBILE AUTOBODY LTD	354,968	JAN-PRO CLEANING SYSTEMS OF VANCOUVER	274,124
INTERNATIONAL ADJUSTERS LTD	264,633	JAN'S PRECISION AUTOBODY (LANGLEY)	1,234,611
INTRINSIC SYSTEMS INC	161,200	JANG ERIC DR CHIROPRACTIC	81,550
INTUITIVE INDEPENDENCE REHAB SERVICES INC	647,378	JANI-KING OF NORTHERN BC	26,904
INVERMERE GLASS LTD	124,015	JANKE PAUL G DR INC	95,175
INVESTORS GROUP TRUST CO LTD	2,249,451	JARDINE LLOYD THOMPSON CANADA INC	286,101
IOS FINANCIAL SERVICES	219,910	JASPER TANK	31,748
IPSA INTERNATIONAL INC	107,434	JAVORSKY INVESTIGATIONS	109,380
IPSOS ASI CORPORATION	105,000	JB'S CUSTOM COLORS INC	221,731
IPSOS REID CORPORATION	354,893	JEFF'S COLLISION CENTRE LTD	611,526
IRL INTERNATIONAL TRUCK CENTRES LTD (ARM)	67,706	JENSEN NICOLE - KINESIOLOGIST	41,957
IRL INTERNATIONAL TRUCK CENTRES LTD (KAM)	29,301	JERRY'S AUTOBODY & PAINT SHOP	85,684
IRON MOUNTAIN CANADA CORP	44,764	JEWEL INSURANCE SERVICES INC DBA SUSSEX	1,131,772
IRONWOOD DEVELOPMENTS LTD	125,829	JIM BUCKLEY & ASSOCIATES INC	31,933
IRONWOOD INSURANCE AGENCIES LTD	757,367	JIM PATTISON CHRYSLER JEEP DODGE	1,669,740
IRVING COLLISION REPAIR	25,874	JIM PATTISON LEASE	1,200,362
IRWIN & BILLINGS	319,843	JIM PATTISON TOYOTA SURREY	3,649,561
IRWIN COLLISION REPAIRS LTD	480,386	JIMBONES SOLUTIONS INC	119,948
IS SOLUTIONS LIMITED	85,439	JJB INSURANCE AGENCIES INC	234,533
ISLAND INSURANCE AGENCY LTD	484,966	JOE'S AUTOBODY REPAIR	597,088
ISLAND SAVINGS CREDIT UNION	227,891	JOHAL SHIVRAJ DR	29,700
ISLAND SAVINGS INSURANCE SERVICES LTD	1,579,812	JOHN ROSS INSURANCE SERVICE LTD	416,447
ISLAND TRUCK & AUTO COLLISION LTD	746,041	JOHN S ARNOLD LAW CORPORATION	146,169
ISPW BENCHMARK TECHNOLOGIES LTD	77,011	JOHN VALK BMW DUCATI	61,845
ITEAS SOLUTIONS INC	150,219	JOHN'S AUTOBODY	44,200
IVAN'S AUTO BODY LTD	699,208	JOHN'S AUTOBODY & AUTOSALVAGE	162,837
IVANHOE CAMBRIDGE II INC	183,211	JOHN'S INSURANCE AGENCY LTD DBA FALKINS	307,376
IVES BURGER	118,236	JOHNSTON MEIER INSURANCE AGENCIES	387,898
J & B COLLISION REPAIRS LTD	1,211,301	JOHNSTON MEIER INSURANCE AGENCIES (1982)	191,716
J & R AUTO TECH LTD	46,168	JOHNSTON MEIER INSURANCE AGENCIES GROUP	1,775,794
J & R REPORTING SERVICES INC	30,499	JOHNSTON MEIER INSURANCE AGENCIES LTD	2,411,408
J A QUALITY GLASS	40,273	JOHNSTON MEIER INSURANCE BROKERS (1996)	237,638
J A QUALITY GLASS AND DETAIL INC	85,156	JOHNSTON MEIER INSURANCE BROKERS INC	782,753
J AINSLEY & ASSOCIATES	214,739	JONCAS MEDIATION SERVICES	88,090
J C WORDASSIST LTD	28,312	JONES EMERY HARGREAVES SWAN	1,195,868
J D POWER AND ASSOCIATES	44,800	JONES MICHAEL W DR	75,748
J D TOWING	26,265	JOSAN ENTERPRISES LTD	107,090
J F AUTO CENTRE LTD	58,491	JOSCHKO MICHAEL DR	88,423
J FLORIS CONSTRUCTION LTD	26,389	JPS MANAGEMENT CONSULTING LTD	34,866
J K COOPER REALTY LTD	363,139	JR REHAB ASSISTANT SERVICES	1,015,472
J M MORRIS PHYSIOTHERAPIST CORPORATION	33,850	JUSTICE INSTITUTE OF BC	35,025
J P MOORE INVESTIGATIONS LTD	243,598	K M AUTOBODY REPAIR LTD	353,465
J ROZENTAL CONSULTANCY LTD	146,935	K-LINE TRAILERS LTD	397,451
J T INSURANCE SERVICES (CANADA) INC	65,612	KAL TIRE	111,511
JACK SCHULTZ AUTOBODY LTD	1,680,429	KALAWSKY COLLISION CENTRE LTD	949,475
JACK W CHOW INSURANCE SERVICES LTD	319,545	KAMI INSURANCE AGENCIES LTD	162,547
JACK'S TOWING LTD	58,380	KAMLOOPS FORD LINCOLN LTD	1,734,468
JACOBSEN PONTIAC BUICK (1993) LTD	1,294,248	KAMLOOPS INSURANCE SERVICES INC	84,476
JACOBSON FORD SALES LTD	47,617	KANE SHANNON AND WEILER	5,792,260
JAMES G MCMYNN AGENCIES LTD	75,215	KANES HARLEY DAVIDSON	25,609
JAMES WESTERN STAR LTD (KAMLOOPS)	679,161	KANSAI SPORT AUTO LTD	36,943
JAMES WESTERN STAR STERLING LTD	136,435	KAPITOL COLLISION	25,508
JAMIE DAVIS MOTOR TRUCK & AUTO LTD	268,066	KAPOOR YASH	43,950

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
KARP HOMECARE	77,571	KKBL NO 348 VENTURES LTD	485,951
KARP PERSONAL TRAINING & REHABILITATION	978,725	KKBL VENTURES NO 232 LTD	74,878
KARP REHABILITATION	883,645	KLEAR & COMPANY	560,204
KASTELEIN STOUT INSURANCE AGENCIES INC	222,417	KLIMKO INSURANCE BROKERS LTD	322,966
KATRINA TILLEY - OT	27,001	KLINE STEPHEN A DR	35,700
KAYE THOME TOEWS & HANSFORD	698,104	KMB AUTOBODY	184,580
KBM AUTOWORKS	76,094	KNAZAN M C DR	168,215
KCI MEDICAL CANADA INC	92,545	KNIGHT REPAIR LTD	537,626
KEATING COLLISION (SIDNEY HI-TECH)	821,526	KNIGHTSBRIDGE HUMAN CAPITAL MGMT INC	50,708
KEENLEYSIDE INSURANCE	643,023	KOCH B & Y INS SERVICES (CHILLIWACK) LTD	249,277
KELOWNA AUTO GALLERY	47,416	KOCH B & Y INSURANCE SERVICES LTD	2,538,003
KELOWNA BMW/MINI KELOWNA	29,623	KOCH WILLIAM J DR	81,325
KELOWNA CHRYSLER DODGE JEEP	588,320	KODAK CANADA INC	41,845
KELOWNA FORD LINCOLN SALES LTD	36,010	KOKAN P J DR INC	55,477
KELOWNA PERFORMANCE COLLISION CENTRE LTD	2,582,308	KOKAN PETER A DR INC	53,617
KELOWNA VALLEY INSURANCE SERVICES LTD	911,116	KOOL COUNTRY AUTO PARTS TOWING & RADS LTD	38,563
KELVIN PHYSIO CLINIC	54,902	KOOTENAY AUTOBODY AND COLLISION	420,638
KEMBLE F DR INC	39,492	KOOTENAY CAR CARE INC	817,801
KEN BLANCHARD COMPANIES	113,490	KOOTENAY GLASS & MIRROR LTD	60,989
KEN EVANS FORD SALES LTD	26,295	KOOTENAY HEALTH SERVICES	58,029
KEN PORTH INVESTIGATIONS	211,473	KOOTENAY INSURANCE SERVICES LTD	1,348,521
KEN RYSTAD INSURANCE AGENCIES LTD	151,232	KORE KINETICS LTD	33,954
KEN'S LANDSCAPING	77,466	KORN / FERRY CANADA INC	384,150
KENDALL RICHARD DR INC	73,106	KORVA WORLD CLASS COLLISION LTD	1,870,063
KENNEDY RUSSELL & COMPANY (VANCOUVER) LTD	239,308	KOS AUTOBODY & AUTO SALES (2007) LTD	95,225
KENSINGTON INSURANCE SERVICES LTD	394,584	KOUSAIE K N DR INC	76,313
KENT ALLAN DESIGN GROUP INC	28,842	KP'S AUTO BODY SHOP	474,171
KENWORTH OF THUNDER BAY	25,293	KPMG LLP	97,653
KERR REDEKOP LEINBURD BOSWELL	298,362	KRANKIN' VINTAGE RESTORATION	45,990
KEY WEST FORD SALES LTD	43,135	KRG INSURANCE BROKERS (WESTERN) INC	62,293
KEY WEST INSURANCE SERVICES LTD	246,655	KRUGER NEURO-REHABILITATION	104,713
KEYSTONE ENVIRONMENTAL LTD	29,129	KUSIC AND KUSIC LTD	423,559
KEYSTONE INSURANCE BROKERS LTD	293,080	L N G AGENCIES	397,716
KIDD ROAD HOLDINGS LTD	29,507	L RUSH ADJUSTERS	84,063
KILLARNEY INSURANCE AGENCIES LTD	337,115	LA ALEX CUONG CHI DR, DC	67,700
KIM AUTOBODY LTD	160,213	LADNER AUTO BODY LTD	924,745
KIM'S KUSTOM AUTOBODY	517,613	LADYSMITH AND DISTRICT CREDIT UNION	398,135
KINCORE REHAB SERVICES	42,630	LAIDLAW DUNCAN M DR	104,082
KINES CONNECT REHAB	64,144	LAKE CITY FORD SALES LTD	599,271
KINFOCUS REHABILITATION	86,340	LAKE CITY GLASS LTD	52,648
KIRBY INSURANCE AGENCIES LTD	675,904	LAKE COUNTRY LEARNING COMMUNITY LTD	42,037
KIRKWOOD CAROLYN - BLOOD ALCOHOL CONSULT	56,455	LAKE COUNTRY TOWING LTD	55,692
KIRMAC COLLISION & AUTOGLASS (COQUITLAM)	3,832,191	LAKESIDE CLINIC PHARMACY LTD	25,169
KIRMAC COLLISION & AUTOGLASS (LANGLEY)	1,029,520	LAKESIDE INSURANCE SERVICES LTD	485,666
KIRMAC COLLISION & AUTOGLASS (METROTOWN)	848,444	LAKWOOD ELECTRIC LTD	36,876
KIRMAC COLLISION & AUTOGLASS (MPL RIDGE)	974,879	LAM CONNIE	138,602
KIRMAC COLLISION & AUTOGLASS (NEW WEST)	1,015,329	LAMBERT INSURANCE AGENCIES LTD	720,366
KIRMAC COLLISION & AUTOGLASS (NORTH BBY)	1,043,346	LANCE CHONG & COMPANY LTD	127,774
KIRMAC COLLISION & AUTOGLASS (OUT OF PRV)	172,621	LAND ROVER OF RICHMOND	32,681
KIRMAC COLLISION & AUTOGLASS (RICHMOND)	782,237	LANDMARK INSURANCE SERVICES LTD	183,890
KIRMAC COLLISION & AUTOGLASS (VANCOUVER)	1,169,927	LONDON COLLISION & TOWING LTD	281,843
KIRMAC COLLISION & AUTOGLASS (WALNUT GR)	716,775	LANG MICHENER LLP	661,778
KIRMAC COLLISION SERVICES	1,425,040	LANG'S GLASS (RICHMOND) LTD	365,196

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
LANGFAB FABRICATORS LTD	75,672	LOWDEN DALE	46,241
LANGUAGE LINE SERVICES INC	207,542	LSV ASSET MANAGEMENT	782,127
LANKI INVESTIGATIONS INC	720,775	LUND CONSULTING LTD	27,910
LAPOINTE JOCELYNE S DR	104,927	LUX INSIGHTS INC	93,624
LAURA SMITH & ASSOCIATES	33,097	LYLE INSURANCE SERVICES INC	353,185
LAUREL PLACE	34,667	LYNN VALLEY INSURANCE AGENCY LTD	135,602
LAVANCO BUILDING MAINTENANCE	240,563	LYONS LANDSCAPING LTD	32,683
LAW FOUNDATION OF BRITISH COLUMBIA	39,742	LYSAK HANNA DR PSYCHOLOGY INC	57,223
LAWN FATHER'S LANDSCAPING	33,711	M B COLLISION RICHMOND INC	4,545,414
LAWSON LUNDELL	92,398	M G COLLISION REPAIRS LTD	1,439,032
LEAP RESEARCH INC	148,794	M I C INC	165,832
LEARN ZENK	453,029	M K AUTOBODY SPECIALISTS LTD	70,318
LEBLANC JEANNE M DR	48,468	M MCKEACHIE LAW CORPORATION	82,748
LEE & PORTER INC	197,911	MAACO AUTO PAINTING & BODYWORKS (KELOWNA)	269,663
LEE'S AUTOPRIDE COLLISION LTD	1,426,617	MAACO COLLISION REPAIR (BURNABY)	75,605
LEEMAN JAMIE	63,226	MAACO COLLISION REPAIR (LANGLEY)	187,359
LEGAL ALTERNATIVE (THE)	48,159	MAC'S TOWING (NEW HAZELTON)	39,473
LEGEAR PELLING INSURANCE AGENCIES LTD	708,183	MACAULAY MCCOLL	1,068,948
LEISURELAND RV CENTRE	31,928	MACAW AUTOBODY (MACAW HOLDINGS LTD)	128,460
LEITH JORDAN M DR INC	198,058	MACCABEE TANKS LTD	48,290
LEITH WHEELER INVESTMENT COUNSEL LTD	220,585	MACDERMOTT'S INSURANCE AGENCY LTD	663,571
LENHART INSURANCE BROKERS LTD	156,504	MACDONALD BOYLE & JEFFERY	129,678
LEON AINES AUTO BODY LTD	302,567	MACDONALD-GILL INSURANCE SERVICES LTD	431,931
LES SCHULTZ AUTOBODY AND GLASS	303,364	MACDONALD'S PRESCRIPTIONS LTD	135,968
LESPERANCE MENDES LAWYERS	42,258	MACFARLANE INSURANCE AGENCIES LTD	172,512
LEVELTON CONSULTANTS LTD	72,090	MACHAON MEDICAL EVALUATIONS INC	36,109
LEVETT AUTO METAL LTD	1,503,051	MACK SALES & SERVICE OF NANAIMO LTD	28,088
LEVIN ALEXANDER DR LTD	426,744	MACKAY & ASSOCIATES	26,224
LEXISNEXIS CANADA INC	60,404	MACKENZIE & COMPANY	40,163
LIFEMARK HEALTH CENTRE	88,047	MACKENZIE DAVID DR	30,106
LIFEMARK HEALTH ESQUIMALT	53,126	MACKENZIE FUJISAWA BREWER & COMPANY	760,161
LIFEMARK PHYSIOTHERAPY	25,052	MACKOFF & COMPANY	1,149,418
LILLOOET GLASS AND TIRE	55,852	MACLEOD THORSON DARYCHUK	565,918
LIMA'S BODY & PAINT (2002)	322,339	MACNAUGHTON & WARD LTD	2,110,445
LINDE SHARI A	62,019	MAGNUM TRAILER & EQUIPMENT INC	310,966
LINDSAY HART NEIL & WEIGLER LLP	76,761	MAIN STREET INSURANCE SERVICES LTD	132,020
LINDSAY KENNEY	6,793,109	MAINLAND AGENCIES LTD	85,309
LIONS GATE INVESTIGATIONS GROUP INC	84,178	MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	329,763
LIONS GATE TRAILER RENTALS (ON) LTD	249,099	MAINLAND AUTOMOTIVE COLLISION (VANC)	1,577,934
LITTLE VALLEY RESTORATIONS LTD	1,117,348	MAINLAND REPORTING SERVICES INC	140,337
LITTLEFORD ROBYN - EDUCATIONAL CONSULTANT	39,915	MAITLAND INSURANCE SERVICE LTD	97,561
LO-COST RENT-A-CAR	52,844	MAKIN V DR INC	282,509
LODGE & ASSOCIATES INVESTIGATIONS LTD	756,160	MALIBU COLLISION (2004) LTD	329,707
LOMAS-MILNE GROUP INC DBA LMG PRINGLE INS	928,593	MALOON STEPHEN DR INC	396,591
LONDON DRUGS LTD	65,194	MANFRED'S AUTO BODY LTD	1,036,376
LONG SPAN & ASSOCIATES LTD	74,908	MANN RAJ DR, DC	85,658
LONG VIEW SYSTEMS CORPORATION	280,043	MANNING & NAPIER ADVISORS INC	214,991
LONGVIEW SOLUTIONS INC	37,937	MANOR INSURANCE SERVICE LTD	111,200
LONSDALE QUAY HOTEL	83,270	MANULIFE FINANCIAL	16,115,068
LOOMER RICHARD L DR INC	120,393	MAPLE AUTO GLASS & UPHOLSTERY INC	172,558
LOTUS AUTOBODY REPAIRS LTD	174,881	MAPLE RIDGE CHRYSLER JEEP DODGE	56,004
LOUGHEED ACURA	34,838	MAPLE RIDGE HI-TECH COLLISION REPAIRS LTD	25,233
LOVETT & WESTMACOTT	47,690	MAPLE RIDGE HYUNDAI (SUPER DAVE'S)	40,081

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	47,299	MCLEOD AGENCIES (2002) LTD	281,911
MAPLE RIDGE TOWING (1981) LTD	349,792	MCNEIL OCCUPATIONAL REHAB SERVICES LTD	101,075
MAPLELEAF INSURANCE SERVICES LTD	347,709	MCPHERSON DUNCAN DR INC	163,153
MARBOROUGH INSURANCE & FINANCIAL SERVICES	86,973	MCPHERSON INSURANCE AGENCIES LTD	199,143
MARDON & CAMPBELL INSURANCE BROKERS (SUR)	244,783	MCQUARRIE HUNTER & CO	921,325
MARDON & CAMPBELL INSURANCE BROKERS (WHI)	193,905	MCW CUSTOM ENERGY SOLUTIONS LTD	321,837
MARDON & CAMPBELL INSURANCE BROKERS LTD	485,897	MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,792,029
MARDON & GARRISON INSURANCE BROKERS LTD	407,759	MEADOWRIDGE COLLISION LTD	1,808,242
MARILU MAYUGA CONSULTING LTD	100,240	MEDI-VAN CANADA INC	35,277
MARINE CHRYSLER DODGE JEEP LTD	36,047	MEDICAL ASSOCIATES (THE)	45,645
MARINE DRIVE COLLISION LTD	657,296	MEDICAL SERVICES PLAN	24,040,140
MARIO'S TOWING	994,208	MEDICHAIR	36,927
MARK IV COLLISION 1984 LTD	271,639	MEDICHAIR CRANBROOK	34,963
MARK V AUTO BODY (1974) LTD	1,252,334	MEDICHAIR KAMLOOPS	44,476
MARK'S AUTO BODY (BBY) LTD	960,485	MEDICHAIR NANAIMO	68,409
MARK'S AUTO BODY LTD	1,585,359	MEDICHAIR NORTH BC	36,689
MARK'S WORK WEARHOUSE	62,215	MEDICHAIR SURREY	25,802
MARQUARDT & COMPANY	833,291	MEDICHAIR VICTORIA	65,323
MARSH CANADA LIMITED	1,557,753	MEDISYS CORPORATE HEALTH LP	1,455,678
MARTENS ASPHALT LTD	643,514	MEGA ASSISTANCE SERVICES INC	135,967
MARY ANN MEEGAN INSURANCE AGENCY LTD	290,075	MEGA AUTO BODY LTD	179,333
MASKALL'S COLLISION AND GLASS	271,574	MEGSON FITZPATRICK (2000) INC	299,663
MASTER AUTOBODY	190,149	MEGSON FITZPATRICK INC	825,803
MASTER TOUCH AUTOBODY SERVICE LTD	227,694	MEIER & COMPANY INSURANCE AGENCIES (MISS)	740,965
MASTERCRAFT AUTOBODY	1,565,740	MEIER & COMPANY INSURANCE AGENCIES LTD	829,039
MATEC CONSULTANTS LTD	28,609	MEL'S U-DRIVE 1978 LTD	41,743
MATISHAK MARK Z DR	25,598	MELCOR LAKESIDE INC	188,482
MATSON DRISCOLL & DAIMCO LTD	147,039	MELLOR-LIGGETT INSURANCE AGENCIES INC	221,688
MAUI NEUROLOGICAL ASSOCIATES INC	35,855	MERCEDES-BENZ CANADA INC (BOUNDARY RD)	52,079
MAUI'S TOWING LTD	78,575	MERCEDES-BENZ CANADA INC (LLOYD AVE)	3,027,505
MAXIM CONSULTING GROUP	85,783	MERCEDES-BENZ CANADA INC (MARINE DRIVE)	29,690
MAXIMUM COLLISION LTD	2,533,151	MERCER (CANADA) LIMITED	779,361
MAXUM AUTOMOTIVE REFINISHING LTD	297,914	MERCURY ADJUSTERS INC	262,573
MAXWELL CLAIMS SERVICES INC	29,119	MERCY MEDICAL CENTER	56,804
MAXWELL FLOORS LTD	315,614	MEREDITH ALLAN & ROBINSON	144,440
MAXWELL PAPER CANADA INC	34,900	MERIDIAN INSURANCE AGENCIES LTD	435,557
MAXXAM INSURANCE SERVICES (BURNABY) LTD	2,498,510	MERIDIAN REHABILITATION	477,750
MAXXAM INSURANCE SERVICES INCORPORATED	756,776	MERIDIAN RV MFG LTD	94,359
MAYFAIR INDUSTRIAL PAINTING LTD	151,083	MERIT TOWN & COUNTRY INSURANCE SERVICES	878,485
MCAULEY CLAIMS SERVICES LTD	126,413	MERLIN MACHINE & TOOLING	125,940
MCBAIN INSURANCE AGENCY	477,641	MERTIN CHEVROLET CADILLAC BUICK GMC LTD	1,783,419
MCBRIDE AUTO BODY	79,232	MERVYN'S THE BODY SHOP (1994) LTD	893,205
MCBURNEY'S INSURANCE AGENCY LTD	148,222	METRO LEXUS TOYOTA	101,462
MCCALLUM COLLISION & COLUMN REPAIR	72,853	METRO MOTORS LTD	1,358,414
MCCONNAN BION O'CONNOR & PETERSON	372,296	METRO WEST INSURANCE AGENCY LTD	238,908
MCDANIEL & TILLIE	40,054	METROPOLITAN INSURANCE BROKERS LTD	391,626
MCDERMOTT'S BODY SHOP LTD	1,270,164	METROTOWN INSURANCE SERVICES LTD	227,148
MCDONALD & COMPANY	295,068	MEYERS NORRIS PENNY LLP	102,470
MCEWAN HARRISON AND CO	89,359	MICHAEL O'MEARA LAW CORPORATION	396,650
MCGRAW R W DR INC	387,600	MICRO COM SYSTEMS LTD	50,663
MCL MOTOR CARS (1992) INC (BURREARD)	50,163	MICROSOFT CANADA CO	407,093
MCL SOLUTIONS	131,971	MICROSOFT LICENSING GP	3,751,828
MCLARENS CANADA (PONTON COLESHILL EDWARD)	59,759	MID ISLAND AUTO COLLISION LTD	1,374,084

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
MID ISLAND TOWING AND TRANSPORT LTD	228,587	MOQUA SYSTEMS	129,832
MID VALLEY INSURANCE AGENCIES LTD	774,292	MORELLI CHERTKOW LLP	668,341
MID VAN MOTORS LTD	341,817	MORGAN'S GLASS CO LTD	52,666
MID-ISLAND OCCUPATIONAL THERAPY SERVICES	88,104	MORITA AUTO BODY SERVICES LTD	508,907
MID-WESTERN BODY SHOP (BOYD-CLOVERDALE)	754,919	MORREY BODY SHOP	2,359,232
MIDAS AUTO SERVICES	32,101	MORREY NISSAN OF BURNABY	44,750
MIDNYTES TOWING INC	69,658	MORREY NISSAN OF COQUITLAM LTD	125,439
MIKE'S AUTOMOTIVE SERVICES	633,610	MORRIS & COMPANY	384,927
MIKE'S QUALITY BODYWORKS & REFINISH	82,498	MORTON-ELLIS INVESTIGATION	26,283
MIKES AUTO TOWING	378,857	MOTION SPECIALTIES BC LTD	81,864
MILANI AUTO BODY LTD	136,491	MOTOR LINK HOLDINGS LTD	40,194
MILL BAY TOWING & RECOVERY LTD	56,790	MOUNTAIN GLASS & MIRROR	96,736
MILL CREEK COLLISION CENTRE	116,026	MOUNTAIN HIGH TRUCK & BODY LTD	38,763
MILLER NEUROPSYCHOLOGICAL SERVICES INC	36,735	MOUNTAIN HWY COLLISION LTD	439,362
MILLER THOMSON LLP	2,918,838	MOUNTAIN SKYWAY LTD	41,623
MILLERVILLE RV SERVICE	41,244	MOUNTAINVIEW INSURANCE SERVICES LTD	513,794
MINI RICHMOND	27,825	MOUNTAINVIEW KINESIOLOGY LTD	308,248
MINI YALETOWN	41,920	MOVING PRODUCTS	44,663
MINISTER OF FINANCE	972,919	MR RENT-A-CAR (DOWNTOWN) LTD	313,038
MINISTER OF FINANCE - BC UTILITIES COMM	629,979	MRC MANAGEMENT RESOURCES CORP	40,751
MINISTER OF FINANCE - HIGHWAY OPERATIONS	521,593	MTK AUTO WEST LTD	202,742
MINISTER OF FINANCE - PUBLIC AFFAIRS	83,000	MTM AUTO BODY REPAIR (2006) LTD	569,525
MINISTER OF FINANCE - PUBLIC SAFETY	23,616,933	MULTI-LINE CLAIM SERVICES LTD	562,510
MINISTER OF FINANCE - QUEEN'S PRINTER	1,103,962	MULTIPLE INSURANCE SERVICES INC	169,629
MINISTER OF FINANCE - STRATEGIC TELECOM	122,143	MUNDIES TOWING	1,111,616
MINISTER OF FINANCE GOVERNMENT OF ALBERTA	67,935	MURCHISON THOMSON & CLARKE LLP	1,429,500
MINISTER OF FINANCE - WORKPLACE TECHNOLOGY	939,095	MURRAY CHEVROLET OLDSMOBILE	44,675
MINISTRY OF FINANCE AMBULANCE SERVICES	3,305,702	MURRAY CHEVROLET PONTIAC BUICK (NICOLA)	55,236
MINISTRY OF HEALTH	18,418,324	MURRAY JAMIESON	1,132,056
MINISTRY OF LABOUR & CITIZENS' SERVICES	638,579	MURRAY PONTIAC BUICK GMC (ABBOTSFORD)	38,173
MINISTRY OF TRANSPORTATION	5,411,826	MURRICK INSURANCE SERVICES (DELTA) LTD	281,383
MINORU TRUCK BODIES LTD	109,579	MURRICK INSURANCE SERVICES LTD	152,064
MINT AUTO BODY LTD	616,242	MUSSON CATTELL MACKEY PARTNERSHIP	125,137
MISS MILLY HOUSE CLEANING	25,800	M3 COLLISION CO LTD	410,041
MISSION AUTO WRECKING LTD	613,609	N & H CONTRACTING LTD	35,814
MISSION GLASS	77,690	NADINA TRUCK SERVICES LTD	217,059
MISTER OTTO GLASS (WILLIAMS LAKE)	118,244	NAHANNI TRUCK & TRAILER REPAIR LTD	71,952
MISTER OTTO GLASS (100 MILE HOUSE)	25,250	NAKUSP GLASS	36,684
MITCHELL'S TOWING LTD	31,024	NANAIMO AUTOBODY & GLASS LTD	282,275
MODERN BRADLEY COLLISION	1,817,475	NANAIMO CHRYSLER LTD	557,501
MODERN BRADLEY COLLISION (LANGLEY) LTD	587,399	NANAIMO FUNCTIONAL EVALUATION CENTRE	106,591
MODERN MANAGEMENT SERVICES LTD	96,367	NANAIMO REALTY (NANAIMO) LTD	574,187
MODERN TIRE & TOWING INC	52,879	NANOOSE BAY COLLISION LTD	98,618
MOE'S AUTO SERVICE LTD	154,692	NASCAR AUTO BODY LTD	35,636
MOLL ALEXANDER DR INC	147,239	NATIONAL AUTO GLASS SPECIFICATIONS	51,533
MOLLY MAID	52,227	NATIONAL CAR & TRUCK RENTAL (DOUGLAS ST)	58,565
MOMENTUM SOFTWARE INC	57,600	NATIONAL CAR & TRUCK RENTAL (DUNCAN)	101,851
MONASHEE AUTO BODY (1979) LTD	496,804	NATIONAL CAR & TRUCK RENTAL (NORTH VAN)	44,591
MONASHEE MOTORS LTD	47,916	NATIONAL CAR & TRUCK RENTAL (VICTORIA)	145,961
MONICA FISHER INVESTIGATIONS INC	132,178	NATIONAL CAR RENTAL (CANADA) INC	37,647
MONTROSE MORTGAGE (OTTAWA)	31,969	NATIONAL CAR RENTAL (QUESNEL)	34,288
MOODY'S ANALYTICS	132,350	NATIONAL INVESTIGATION SERVICES LTD	58,020
MOORE CANADA	1,055,112	NATIONAL PUBLIC RELATIONS (VANCOUVER) INC	72,755

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
NAUROTH & ASSOCIATES INSURANCE BROKERS	653,920	NORTH PACIFIC WINDOW & GLASS (PARKSVILLE)	27,463
NAVIGANT CONSULTING (LAC LTD)	25,838	NORTH PACIFIC WINDOW & GLASS (QUALICUM)	63,046
NAVIGATA COMMUNICATIONS	64,991	NORTH SHORE LAW LLP	1,695,775
NAVIGO CONSULTING & COACHING	604,611	NORTH SHORE RV CENTRE LTD	27,434
NC RON'S TOWING (ACE AUTO WRECKING LTD)	81,200	NORTH SHORE TAXI 1966 LTD	27,695
NCO FINANCIAL SERVICES INC	97,484	NORTH STAR MOTORS LTD	1,086,063
NEIGHBORHOOD NURSING	48,668	NORTHERN CAPITAL TOWING LTD	180,992
NEIGHBOURHOOD AUTO BODY LTD	443,333	NORTHERN HEALTH AUTHORITY	39,739
NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY LTD	88,448	NORTHERN SAVINGS INSURANCE AGENCY LTD	395,948
NEIGHBOURHOOD INSURANCE BROKER INC	139,540	NORTHERN TOYOTA	190,073
NELSON CHRYSLER	360,731	NORTHLAND CHRYSLER JEEP DODGE	112,309
NELSON'S GLASS LTD	127,574	NORTHLAND GLASS	52,796
NEMTIN CONSULTANTS LTD	79,838	NORTHLAND NISSAN	35,401
NENO'S PAINT & BODY LTD	681,502	NORTHLINE COLLISION LTD	802,577
NETAPP INC	75,360	NORTHWAY GLASS INC	34,479
NETQOS INC	137,226	NOVUS WINDSHIELD REPAIR (KELOWNA)	216,650
NEURO ABILITY REHABILITATION SERVICES	28,835	NOWAK JOZEF DR INC	80,494
NEUROHEALTH RESEARCH & REHABILITATION INC	133,288	NR INSURANCE SERVICES LTD	154,974
NEUROMOTION PHYSIOTHERAPY CLINIC	39,974	NR MOTORS LTD	29,059
NEW BILLA AUTOBODY 2008 LTD	832,705	NRG RESEARCH GROUP INC	1,950,881
NEW DIAMOND INSURANCE SERVICES LTD	238,559	NU-MODE AUTO BODY AND PAINT LTD	226,044
NEW PLANET COLLISION LTD	576,063	NURSE NEXT DOOR (KAMLOOPS)	95,182
NEW PROFESSION COLLISION LTD	358,847	NUTECH COLLISION & PAINTING LTD	64,127
NEW TECHNOLOGY COLLISION	317,033	NUTHALL ADJUSTERS	147,588
NEW VALUE SOLUTIONS GROUP INC	233,236	NW CLAIMS SERVICES INC	134,709
NEW WEST AUTO METAL INC (COQUITLAM)	539,929	O'BRIEN'S SERVICE & REPAIRS LTD	28,587
NEW WEST AUTO METAL INC (NEW WESTMINSTER)	764,111	O'CONNOR COLLISION & TOWING	1,169,237
NEW WESTMINSTER TOWING	194,628	O'CONNOR RV CENTRE (LANGLEY) LTD	47,654
NEW WORLD INSURANCE SERVICES LIMITED	472,099	O'CONNOR RV CENTRE LTD	50,990
NEW YORK LIFE INVESTMENT MANAGEMENT LLC	640,965	O'FARRELL T DR INC	113,595
NEWALTA CORPORATION	274,266	O'SHAUGHNESSY ROY DR INC	280,850
NEWCOMBE INSURANCE AGENCIES LTD	248,479	OAK BAY MARINE GROUP	31,167
NEWTON INSURANCE SERVICES INC	412,789	OAKWEST INSURANCE AGENCIES LTD	548,495
NEWTON WHALLEY HI-WAY TAXI LTD	37,723	OASIS PHYSIOTHERAPY	145,121
NEWTYPE RICHMOND MITSUBISHI	45,820	OCEAN N MOTION PAINT & AUTO BODY	100,113
NEXT STEP REHAB THERAPY C/O MCLARENS CANA	25,070	OCEAN PARK FORD SALES LTD	32,482
NICE SYSTEMS INC	137,945	OCEAN TRAILER RENTALS	342,025
NICHOLSON TOWING SERVICES LTD	90,947	OCEANSIDE PHYSIO & WORK CONDITIONING	26,826
NICK'S AUTO BODY LTD	1,291,381	ODGERS BERNDTSON	86,236
NIXON O'BRIEN	68,970	ODYSSEY HEALTH SERVICES	90,264
NO 1 COLLISION (1993) INC (LOUGHEED HWY)	1,842,337	OFF ROAD AUTO BODY LTD	176,834
NO 1 COLLISION (1993) INC (RICHMOND)	5,528,053	OKANAGAN GLASS LTD	54,766
NO 1 COLLISION (1993) INC (3RD AVENUE)	3,034,495	OKANAGAN TRAVEL LAND RV	48,072
NOBLE SECURITY INC	28,575	OKANAGAN VALLEY INSURANCE SERVICES LTD	400,189
NOR-DEL GLASS LTD	172,375	OLIVER & CO	172,315
NOR-TECH WELDING & FABRICATING INC	51,720	OLSEN LINDSAY	42,212
NORA CHAMBERS INC	49,793	OLYMPIC INSURANCE SERVICES LTD	206,773
NORGATE AUTO BODY LTD	1,715,561	OMINECA GLASS SERVICES LTD	71,818
NORM'S AUTO BODY	100,385	OMNI FACILITY SERVICES CANADA LIMITED	32,543
NORM'S AUTO REFINISHING LTD	947,900	OMNICARE FOR PEOPLE AT HOME	68,928
NORTECH WELDING & FABRICATING INC	30,495	ON LINE COLLISION LTD	1,501,298
NORTH COAST COLLISION LTD	230,709	ON SIDE RESTORATION SERVICES LTD	50,115
NORTH ISLAND GLASS LTD (PORT HARDY)	46,011	ON TIME AUTOBODY	63,937

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
ONDATECH SOFTWARE INC	107,077	PARKER MOTORS LTD	988,174
ONISON (CANADA) CORPORATION	27,602	PARKER'S AUTO BODY & PAINT LTD	1,735,533
ONSITE AUTO GLASS	147,615	PARKING CORPORATION OF VANCOUVER	68,860
OPEN TEXT CORPORATION	163,904	PARKLANE RV CENTRE LTD	34,083
OPENROAD AUDI - VANCOUVER	37,888	PARKSVILLE CHRYSLER LTD	550,202
OPERTUNE AUTO CLINIC LTD	43,937	PARKSVILLE INSURANCE SERVICE LTD	253,667
OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	56,150	PARKWAY PHYSIOTHERAPY & PERFORMANCE	31,844
OPTIMUM THERAPY REHABILITATION SERVICES	159,294	PARKWAY TOWING LTD	38,841
OPUS INTERNATIONAL CONSULTANTS	25,133	PARSONS JULIAN DR	25,550
ORACLE CANADA ULC	2,058,228	PAT ANDERSON AGENCIES LTD	809,263
ORCHARD FORD SALES LTD	25,044	PATHWAY RESOURCES LTD	167,104
ORCHARD VALLEY GLASS LTD	82,738	PAUL D TABERNER	69,126
ORIGIN AUTO SERVICES LTD	163,484	PAUL'S AUTO BODY LTD	1,246,781
ORION HEALTH - NEW WESTMINSTER	26,904	PAYLESS AUTO TOWING LTD	680,579
ORION HEALTH SERVICES INC	477,612	PAYLESS GLASS LTD	222,287
OT CONSULTING/TREATMENT SERVICE LTD	59,435	PB MAPINFO CANADA	54,079
OT WORKS!	244,786	PBA ENGINEERING LTD	187,239
OTTER POINT COLLISION LTD	189,925	PCL CONSTRUCTORS WESTCOAST INC	3,560,352
OTTO & ASSOCIATES INSURANCE AGENCY LTD	276,158	PCO SERVICES CORPORATION	31,062
OTTO AUTO SERVICE LTD	172,242	PDA INC	25,052
OUR GLASS SHOP	91,808	PEACE GLASS LTD	260,073
OVERDRIVE COLLISION CENTRE LTD	349,112	PEACEHEALTH MEDICAL GROUP	33,321
OVERSEAS AUTOBODY (1989) INC	1,895,515	PEACHLAND COLLISION AND GLASS	162,002
OWEN BIRD LAW CORPORATION	855,921	PEACHLAND INSURANCE BROKERS LTD	235,652
P & C STEINBERG MEDICAL CORPORATION	138,200	PEAKE & RICHMOND LTD.	235,977
P & R WESTERN STAR TRUCKS	49,306	PEARLMAN AND LINDHOLM	370,992
P G KLASSIC AUTOBODY LTD	1,943,151	PELHAM'S AUTOMOTIVE SERVICE LTD	37,826
PACE AUTOBODY LTD	1,163,560	PELLING & ASSOCIATES INSURANCE BROKERS CO	221,518
PACIFIC ASSET MANAGEMENT CORPORATION	494,253	PEMBERTON INSURANCE CORPORATION	88,334
PACIFIC AUTO TRIM LTD	231,231	PENDER AUTO BODY LTD	983,321
PACIFIC COACH LINES LTD	33,863	PENINSULA & BAY LANDS LTD	281,822
PACIFIC COAST HEAVY TRUCK GROUP	59,204	PENINSULA TOWING	46,216
PACIFIC COAST INSURANCE BROKERS INC	430,190	PENN INSURANCE AGENCIES LTD	460,339
PACIFIC COASTCOM COMMUNICATIONS INC	129,534	PENNEY AUTO BODY LTD	1,366,577
PACIFIC COMPANION ENTERPRISES	35,805	PENSIONFUND REALTY LIMITED	57,228
PACIFIC COURT BAILIFF EXECUTION SERVICES	78,518	PENTICTON AUTO GLASS & UPHOLSTERY LTD	113,353
PACIFIC HONDA AUTOMOBILE LIMITED	39,993	PENTICTON COLLISION CENTRE	576,493
PACIFIC INSURANCE AGENCIES LTD	164,994	PENTICTON TOWING LTD	182,610
PACIFIC LAW GROUP	4,514,601	PENTLAND'S PROSTHETIC INC	45,990
PACIFIC NORTHERN GAS LTD	26,158	PERFECT AUTO & WINDOW GLASS LTD	232,383
PACIFIC PLACE INSURANCE SERVICES INC	83,862	PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	170,535
PAINE EDMONDS	805,490	PERFORMANCE INSTITUTE	50,936
PAINE HAMBLÉN LLP	72,439	PERPETUAL INSURANCE SERVICES LTD	1,146,527
PAINTS BEYOND AUTOBODY VANCOUVER LTD	112,814	PERRIN THORAU AND ASSOCIATES LTD	26,069
PANNU JASMINDER DR	33,900	PERRY & COMPANY	47,974
PANTHER GLASS & UPHOLSTERY	63,306	PERRY'S AUTO GLASS AND UPHOLSTERY	34,423
PARADISE AUTOBODY REPAIRS 1993 LTD	186,383	PETA CONSULTANTS LTD	33,300
PARAGON COLLISION REPAIRS LTD	516,669	PETE RENYARD AUTO BODY (CENTERLINE COLL)	691,536
PARAGON INSURANCE AGENCIES LTD	410,685	PETE'S AUTOBODY	206,298
PARAMOUNT AUTO BODY LTD	971,454	PETE'S TOWING & STORAGE (1985) LTD	71,893
PARK GEORGIA INSURANCE AGENCIES LTD	1,595,978	PETER BALJET CHEV PONTIAC BUICK GMC LTD	838,887
PARK INSURANCE AGENCY LTD	464,996	PETER F POOK INSURANCE AGENCIES LTD	1,274,635
PARK SHORE MOTORS LTD	41,994	PETER MACDONALD INSURANCE AGENCIES LTD	149,164

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PETERBILT PACIFIC INC (ABBOTSFORD)	40,592	PRECISION LOCKSMITHING CORP	134,420
PETERBILT PACIFIC INC (KAMLOOPS)	965,678	PREMIER ENVELOPE LTD	283,323
PETERBILT PACIFIC LEASING INC	299,099	PREMIER SCHOOL AGENDAS LTD	27,244
PETERBILT TRUCKS PACIFIC INC (PR GEORGE)	1,941,862	PREMIERE COLLISION LTD	1,038,155
PETERBILT TRUCKS PACIFIC INC (SURREY)	59,223	PREMIERE VERBATIM REPORTING LTD	65,248
PETERSEN TRAILERS LTD	26,994	PRESTIGE COLLISION SERVICES	1,295,691
PETRO CANADA INC	507,575	PRESTIGE INSURANCE SERVICES LTD	1,354,444
PG SURG-MED LTD	70,333	PRESTON CHEVROLET BUICK GMC CADILLAC LTD	1,710,580
PGR CONSULTING INC	208,569	PRESTON MATTHEWS GROUP INC	45,304
PHARMASAVE	113,855	PRICEWATERHOUSECOOPERS LLP	453,745
PHH ARC ENVIRONMENTAL LTD	26,738	PRIME COLLISION (2006) LTD	723,087
PHIL'S JANITOR SERVICE	72,371	PRIME INSURANCE CENTRE LTD	660,416
PHOENIX AUTOBODY REPAIRS	318,157	PRIME RENTALS	41,963
PHOENIX KIOSK	49,316	PRIMELINE AUTOBODY & PAINTING LTD	40,111
PHOTOTECH INVESTIGATIONS INC	75,431	PRINCE GEORGE BRAIN INJURED GROUP SOCIETY	46,848
PIHL LAW CORPORATION	1,569,187	PRINCE GEORGE MOTORS LTD	45,586
PINE RIDGE AUTOMOTIVE & TOWING	90,204	PRINCETON GLASS CO LTD	69,568
PINE TREE AUTO BODY LTD	610,656	PRIORITY PROJECTS LIMITED	474,348
PINNACLE HOTEL AT THE PIER	202,082	PRISM TOWING	69,866
PINTON FORREST & MADDEN GROUP	107,024	PRIVASOFT CORP	97,364
PIONEER AUTOBODY INC	214,397	PRO BODY SHOP (1998) LTD	288,262
PIONEER GARAGE LTD	832,739	PRO BODY SHOP 84	623,784
PIONEER SERVICE & TOWING	30,725	PRO CHOICE AUTO BODY LTD	198,550
PIPER MICHAEL S DR	162,740	PRO LINE AUTO SALVAGE LTD	60,428
PITBULL TOWING LIMITED	41,364	PRO MOTION PHYSIOTHERAPY & SPORTS INJURY	52,377
PITNEY BOWES	56,021	PRO TOW (MELNICK'S PROFESSIONAL TOWING)	48,552
PITNEY BOWES POSTAGE BY PHONE	1,170,305	PRO-SERV INVESTIGATIONS LTD	32,840
PITNEYWORKS	27,450	PRO-TECH COLLISION CENTRE	337,809
PJ COLLISION LTD	912,043	PRO-TECH COLLISION LTD	295,664
PJS SYSTEMS INC	38,465	PRO-VISION INSURANCE BROKERS LTD	240,006
PLATINUM AUTO GLASS	106,430	PROACTIVE HOME CARE SERVICES LTD	100,660
PLAZA 4 DEVELOPMENTS LTD	96,840	PROBE INVESTIGATORS & SECURITY CONSULTANT	190,962
PLUS ONE COLLISION	45,040	PROCARE HEALTH SERVICES INC (PROGROUP)	87,006
PLUTO AUTOBODY (2008) LTD	151,720	PROCUREMENT ADVISORY OFFICE INC	32,089
POCO INSURANCE AGENCIES INC	318,053	PROFILE INVESTIGATIONS INC	165,457
POLEX MANUFACTURING (CANADA) LTD	27,579	PROGRESSIVE INSURANCE SERVICES LTD	370,408
POLSTAR COLLISION LTD	73,864	PROGRESSIVE REHAB INC	178,673
POPOW'S AUTO BODY	60,064	PROLINE COLLISION LTD	320,487
PORT COQUITLAM PHYSIO & SPORTS INJURY	44,074	PROLINE GLASS LTD	49,612
PORT KELLS COLLISION (2008) LTD	45,588	PRONTO AUTO GLASS	101,899
PORT MCNEILL AUTO BODY LTD	147,633	PRONTO TOWING LTD	68,154
PORT MOODY INSURANCE SERVICES	466,998	PROSPECT PARK AUTOBODY LTD	637,518
PORTER & MCMILLAN (1992) LTD	778,622	PROSPERA INSURANCE AGENCIES LTD	932,195
PORTER & MCMILLAN LTD	1,446,844	PROSPEROUS FINANCIAL & INSURANCE AGENCIES	315,738
PORTER MANDA	54,647	PROUT ALISTER J E DR INC	222,929
POULIN AGENCIES LTD	227,289	PROVIDENCE HEALTH CARE	52,347
POWER KAREN	38,831	PROVINCE OF BC (MVB FEES)	504,275,563
POWER AUTOBODY	33,228	PROVINCE OF BC (MVB FINES)	35,045,077
PPC WORLDWIDE CANADA EAP SERVICES LTD	159,136	PROVINCE OF BC (PREMIUM TAX)	164,910,473
PRACTICAR CAR & TRUCK RENTAL	29,076	PROVINCE OF BC (SS TAX)	101,569,101
PRANCING HORSE AUTOBODY AND PAINT	793,455	PRYKE LAMBERT LEATHLEY RUSSELL LLP	1,753,314
PRE-TECH COLLISION LTD	1,342,723	PUBLIC SERVICE PENSION PLAN	986,911
PRECISION GLASS LTD	55,483	PULLMER LEWIS Z DR	38,158

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
PYRAMID WALLS & CEILINGS LTD	67,740	REGAN WILLAM D DR	71,525
Q-MATIC CANADA LIMITED	134,056	REGENCY CHRYSLER (QUESNEL)	33,697
QED FINANCIAL SYSTEMS INC	129,093	REGENCY MEDICAL SUPPLIES	25,647
QUALITATIVE RESEARCH ASSOCIATES INC	28,342	REGENCY VOLKSWAGEN	28,189
QUALITEK COLLISION LTD	303,525	REGIONAL CLAIMS SERVICE LTD	147,561
QUALITY GLASS LTD	83,675	REGIONAL INVESTIGATION SERVICES LTD	26,712
QUALITY PLUS AUTO CONSULTING LTD	219,432	REHAB GROUP (THE)	422,570
QUANTUM LEAP CONSULTING & TRAINING INC	27,959	REHAB ON THE MOVE	51,445
QUARTECH SYSTEMS LTD	3,147,209	REHABILITATION IN MOTION (COURTENAY)	63,872
QUEENSWAY AUTO BODY LTD	697,150	REHABILITATION IN MOTION (PORT ALBERNI)	26,817
QUESNEL TOYOTA	90,259	REHABMAX PHYSIOTHERAPY & SPORTS INJURY	33,836
QUINLAN ABRIOUX	6,142,460	REID LINDA	25,461
QUIRING MOTORS (1994) LTD	58,161	REID SMITH & ASSOCIATES INC	32,077
QV INVESTORS	473,676	RELIABLE AUTO BODY (2001) LTD	1,141,139
R & S AUTOBODY (1990) LTD	982,897	RELIANCE INSURANCE AGENCIES LTD	849,490
R AND M GLASS & TRIM	30,153	RELIANCE PROTECTRON INC	36,741
R I SMITH HOLDINGS LTD	73,556	RENASCENT COLLISION (ABBOTSFORD)	1,071,834
R N MCNEIL LAW CORP	54,746	RENASCENT COLLISION CHILLIWACK LTD	920,547
R R PLETT TRUCKING LTD	28,681	RENAUD COOK DRURY MESAROS PA	72,705
R S REHAB SOLUTIONS INC	227,688	RENT-A-WRECK	119,772
R-1 COLLISION LTD	119,952	REOTECH CONSTRUCTION LTD	232,166
RACE & COMPANY	1,030,179	REPLICA BCRS CANADA	44,240
RAE-TECH FIRE INVESTIGATIONS LTD	40,768	REPORTX AGENCIES LTD	89,102
RAINBOW GLASS	93,434	RESEARCH IN MOTION LTD	43,990
RAINBOW INSURANCE AGENCY LTD	118,091	REVIVE AUTO REPAIRS LTD	91,496
RAM'S AUTOBODY LTD	39,116	RF MOORE CLAIMS SERVICE LTD	121,092
RAMP BODY & FENDER WORKS LTD	550,750	RHC INSURANCE BROKERS LTD	1,814,868
RAMZY CONSTRUCTION LTD	36,695	RIAR KULWANT S DR	109,409
RAND & FOWLER INSURANCE AGENCIES LTD	236,114	RICH CITY COLLISION REPAIRS (HORSESHOE)	1,406,616
RAND & FOWLER INSURANCE COQUITLAM LTD	2,519,731	RICH CITY COLLISION REPAIRS (NO 5 ROAD)	2,066,817
RAND & FOWLER INSURANCE LTD	1,693,050	RICH'S AUTOBODY & WRECKING LTD	835,899
RAND & FOWLER INSURANCE SERVICES LTD	1,705,269	RICHARD MURAKAMI COLLISION	65,305
RAPID AUTO GLASS LTD	431,254	RICHARDS AND NELSON GARAGE LTD	72,136
RATS TOWING	178,246	RICHARDS BUELL SUTTON	499,047
RAVEN AUTOWORKS	239,171	RICHARDS INVESTIGATIONS INC	114,666
RAY F CHIN INDEPENDENT ADJUSTER	187,325	RICHARDSON DEVELOPMENTS LTD	26,053
RAY WONG INSURANCE SERVICES LTD.	304,054	RICHMOND ACURA	75,380
RAY'S AUTOBODY LTD	398,874	RICHMOND AUTO BODY (RICHMOND)	5,423,829
RAYDAR AUTOBODY LTD	1,436,434	RICHMOND AUTO BODY LTD (NORTH VANC)	2,930,382
RBC DEXIA INVESTOR SERVICES TRUST	46,085	RICHMOND CHRYSLER DODGE JEEP LTD	1,904,243
RBS COLLISION REPAIRS LIMITED	71,794	RICHMOND CONTINENTAL AUTO LTD	655,482
RCU INSURANCE SERVICES LTD	234,163	RICHMOND HONDA CARS	65,380
REACH AIR MEDICAL SERVICES LLC	57,653	RICHMOND MOTORCYCLES LTD	44,873
REACTIVE INJURY MANAGEMENT LTD	37,579	RICHTER AUTO BODY LTD	232,582
REACTIVE REHABILITATION FUNCTIONAL HEALTH	478,358	RICOH CANADA INC	1,472,245
REAL INSURANCE SOLUTIONS INC	643,203	RIDGWAY & COMPANY	183,750
RECALL SECURE DESTRUCTION SERVICES	223,550	RIGHT TOUCH AUTOBODY LTD	115,573
RECEIVER GENERAL FOR CANADA	582,462	RIGHT TRUCKS SALES & SERVICE LTD	45,366
REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	2,092,987	RILEY'S AUTOBODY LTD	78,043
REEBYE N K DR INC	251,155	RISK & RECOVERY INC	62,889
REED LORI - REGISTERED COUNSELLOR	113,506	RISLEY STEEL SERVICES LTD	45,610
REES PETER M DR LTD	232,338	RITCHEY & SONS COLLISION REPAIR LTD	47,820
REFLECTIONS TRUCK BODY REPAIR LTD	2,427,011	RITCHIE COLLISION LTD	732,245

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
RITZ AUTOBODY LTD	102,183	SANDY'S COLLISION REPAIRS	87,893
RIVER ROCK CASINO RESORT	36,583	SANFORD EVANS RESEARCH GROUP	257,123
RIVERSIDE COLLISION (KAMLOOPS)	80,667	SANGAM AUTO BODY LTD	233,585
RIVERSIDE COLLISION (1994)	498,093	SANTOS COLLISION CRAFT	253,770
RIVERSIDE COLLISION LTD	195,798	SAP CANADA INC	4,333,998
RIVERSIDE INSURANCE AGENCIES (1984) LTD	377,095	SAS INSTITUTE (CANADA) INC	415,935
RML AUTOMOTIVE APPRAISALS LTD	59,949	SASCU INSURANCE SERVICES LTD	220,563
ROAD WARRIOR MOBILE AUTO GLASS INC	128,659	SASI AUTOCRAFT LTD	174,825
ROADHOUSE TOWING	59,216	SAVE ON FOODS PHARMACY	26,940
ROADWAY TOWING LTD	474,600	SAXBEE INSURANCE AGENCIES LTD	1,317,995
ROADWAYS INSURANCE AGENCIES INC	217,661	SCARBOROUGH HERMAN & HARVEY	202,472
ROBBINS PARKING SERVICE LTD	74,158	SCHEER & ZEHNDER LLP	1,079,011
ROBERT AYLSWORTH INCORPORATED	33,636	SCHILL INSURANCE BROKERS LTD	1,337,427
ROBERT R LAWLER - PLC	603,634	SCHWEIGEL J F DR INC	324,271
ROBERTS TOWING AND RECOVERY	51,944	SCOTT TOWN AUTOBODY LTD	207,263
ROBERTSON DOWNE & MULLALLY	1,838,676	SCRAP KING AUTOWRECKING & TOWING LTD	35,766
ROBYN STANFORTH - KINESIOLOGIST	355,566	SCU INSURANCE SERVICES LTD	478,710
ROCKY MOUNTAIN DIESEL LTD	141,469	SDM REALTY ADVISORS LTD	997,251
ROD'S AUTO GLASS & UPHOLSTERY LTD	85,423	SEAFIRST INSURANCE BROKERS LTD	686,254
ROD'S TOWING	36,792	SECHELT INSURANCE AGENCY (1987) LTD	287,432
ROGER D WATTS LAW CORPORATION	775,579	SECOND LOOK AUTO BODY (1992) LTD	723,274
RON RIDLEY RENTALS LTD	53,751	SECURIGUARD SERVICES LIMITED	1,208,098
RON'S AUTO TOWING	138,258	SEDGWICK CLAIMS MANAGEMENT SERVICES	66,511
RON'S COLLISION	1,004,271	SELFCARE HOME HEALTH PRODUCTS (NORTH VAN)	31,359
RONA KINETICS AND ASSOCIATES LTD	107,057	SELKIRK GLASS LTD	54,763
ROOKZ'S AUTOBODY LTD	95,252	SEMRAU STANLEY DR INC	419,972
ROSENBLATT CIRELLE K DR	27,610	SENTES CHEVROLET LTD	723,944
ROUTLEY & COMPANY	648,666	SERVICE GLASS LTD	94,827
ROYAL BANK OF CANADA	989,492	SERVICE QUALITY MEASUREMENT GROUP INC	203,772
ROYAL CITY AUTOPAINTING & COLLISION	324,730	SERVICEMASTER FOR BURNABY	26,637
RPOPTIONS LTD	205,595	SETTLED by SHAPIRO MEDIATIONS	107,279
RUDY & PETER BODY SHOP (2004) LTD	336,276	SHARONS INSURANCE SERVICES LTD	189,667
RUSS' BODY SHOP (1988) LTD	834,370	SHARP COLLISION REPAIR LTD	269,244
RUSSELL PROSTHETICS	34,201	SHARPE'S AGENCY LTD	240,990
RUSSELL TRUCK LTD	46,254	SHAW CABLESYSTEMS GP	146,999
RUSTY'S AUTO TOWING LTD	62,577	SHAW SABEY & ASSOCIATES LTD	146,104
RUTLAND GLASS (1994) LTD	135,718	SHELBOURNE PHYSICAL THERAPY & REHAB	40,234
RX R US PHARMACY INC	52,847	SHEPELLFGI (DIVISION OF HRCO INC)	495,758
S & L CUSTOMS & COLLISION	77,073	SHERATON VANCOUVER GUILDFORD HOTEL	107,482
S & R MAINTENANCE	62,976	SHIELD GLASS (2007) LTD	73,950
S & S INSURANCE SERVICES LTD	199,825	SHOJANIA KAM DR	62,800
S B TRUCKING LTD	51,148	SHOOK WICKHAM BISHOP AND FIELD	127,692
S I SYSTEMS LTD	561,449	SHOPPERS DRUG MART	123,065
S R COLLISION (1991) LTD	364,389	SHOPPERS HOME HEALTH CARE (BC) INC	305,419
S T INSURANCE AGENCY LTD	258,849	SHORTSTOP AUTO GLASS (DELTA)	124,655
S-258 HOLDINGS LTD	80,394	SHUSWAP COLLISION CENTER LTD	678,460
SABIL INSURANCE AGENCY (ALDERGROVE) LTD	305,292	SICAMOUS COLLISION REPAIR	174,478
SACRED HEART RIVERBEND	149,739	SIDHU JUJHAR S DR	54,000
SALMON ARM FRAME & BODY SHOP (2000) LTD	172,569	SIDNEY GLASS LTD (CAPITAL AUTOGLASS & UP)	153,739
SAMI'S AUTOBODY & PAINTING 1990 LTD	98,527	SIERRA SYSTEMS GROUP INC	107,605
SAMRA AUTOBODY LTD	190,440	SIGNAL COLLISION CRANBROOK	164,862
SAMSON AUTO SERVICE	42,318	SIGNAL COLLISION LTD	1,718,513
SAN COLLISION AUTO REPAIRS LTD	398,082	SILHOUETTE COLLISION (PLANET ERA ENT LTD)	1,987,397

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
SILVER STAR AUTO MB INC	30,200	SPEEDY GLASS (ABBOTSFORD)	333,559
SILVER WING INSURANCE SERVICES LTD	333,181	SPEEDY GLASS (BURNABY-IMPERIAL ST)	396,629
SIMENA LLC	27,858	SPEEDY GLASS (BURNABY-LOUGHEED HWY)	302,025
SIMILKAMEEN AGENCIES LTD	354,324	SPEEDY GLASS (CHILLIWACK)	299,572
SIMMONS BLACK & EMSLAND INSURANCE SERVICE	586,477	SPEEDY GLASS (COQUITLAM)	538,545
SIMPSON CONTROLS LTD	493,785	SPEEDY GLASS (CRANBROOK)	180,743
SINGLETON URQUHART	4,251,852	SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	234,589
SINTRA ENGINEERING INC	52,061	SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	223,709
SK ENGINEERING LTD	53,430	SPEEDY GLASS (KELOWNA)	318,512
SKAHA FORD INC	652,863	SPEEDY GLASS (LANGLEY)	309,567
SKEENA VALLEY RHINO LININGS & AUTO GLASS	103,885	SPEEDY GLASS (MAPLE RIDGE)	189,803
SKILLSOFT CANADA LTD	114,908	SPEEDY GLASS (MOBILE)	25,717
SKYVIEW INSURANCE BROKERS LTD	148,698	SPEEDY GLASS (NANAIMO)	172,928
SLR CONSULTING (CANADA) LTD	55,311	SPEEDY GLASS (NORTH VAN-BROOKSBANK)	364,960
SLT SYSTEMS INC	131,930	SPEEDY GLASS (NORTH VAN-MARINE DR)	484,572
SMART RISK CONTROL INC	25,338	SPEEDY GLASS (PENTICTON)	332,578
SMB BUSINESS INTELLIGENCE BUILDERS INC	152,883	SPEEDY GLASS (PRINCE GEORGE-CENTRAL)	112,177
SMITH & NEPHEW INC	50,400	SPEEDY GLASS (PRINCE GEORGE-15TH AVE)	192,491
SMITH CHEVROLET CADILLAC LTD	883,380	SPEEDY GLASS (RICHMOND)	302,700
SMITH DERRYCK H DR INC	431,853	SPEEDY GLASS (SQUAMISH)	164,341
SMITH J DR INC - FORENSIC PSYCHIATRY	57,650	SPEEDY GLASS (SURREY-FRASER HWY)	286,909
SMITHRITE EQUIPMENT PAINTING & REPAIRS	188,831	SPEEDY GLASS (SURREY-KING GEORGE HWY)	341,242
SN TRANSPORT LTD	29,670	SPEEDY GLASS (SURREY-72ND AVE)	521,273
SNC LAVALIN OPERATIONS & MAINTENANCE INC	36,494	SPEEDY GLASS (VANCOUVER-BROADWAY)	384,082
SNIDER SCOTT - MEDIATOR	84,272	SPEEDY GLASS (VANCOUVER-KINGSWAY)	722,073
SOC ROBOTICS INC	138,636	SPEEDY GLASS (VERNON)	311,878
SOFSYSTEMS CONSULTING INC	299,868	SPEEDY GLASS (VICTORIA-ISLAND HWY)	287,176
SOFTCHOICE CORPORATION	4,147,704	SPEEDY GLASS (VICTORIA-PANDORA AVE)	266,829
SOFTWARE AG (CANADA) INC	61,050	SPEEDY GLASS (WILLIAMS LAKE)	122,206
SOL CONSULTING LTD	34,927	SPINNERS AUTO GLASS LTD	44,614
SOLID GOLD COLLISION LTD	383,104	SPLASHES WASH LODGE INC	205,390
SOLOMONS KEVIN DR INC	864,917	SPORTS & SPINE PHYSIOTHERAPY & REHAB	145,231
SOLSYS CORPORATION	142,954	SPOTLITE CUSTOM COLLISION LTD	1,531,754
SOMERS AND COMPANY	4,629,428	SPRINGFIELD AUTO BODY LTD	1,021,549
SOMERSET INSURANCE SERVICES COMPANY LTD	477,160	SPRINGMAN'S SATURN & ISUZU	1,026,924
SONG FAMILY CHIROPRACTIC	30,750	SPRINT GLASS	32,207
SONIK CONSULTING GROUP	40,653	SPSS INC	28,721
SOPRON AUTO BODY (P & T AUTO BODY LTD)	660,039	SQUAMISH INSURANCE AGENCIES LTD	247,128
SOPRON AUTO BODY LTD	396,662	SQW INVESTIGATIONS INC	84,528
SOUNDSGOOD AUTO SERVICES INC	27,028	SRT SYSTEMS GROUP INC	179,548
SOUTH COAST FORD PROPERTY	33,655	SS&C TECHNOLOGIES CANADA CORP	118,379
SOUTH FRASER PHYSIOTHERAPY CLINIC INC	108,921	ST JAMES HEALTHCARE	28,171
SOUTH SEAS AUTO BODY CO LTD	1,110,749	ST JOSEPH HOSPITAL	111,362
SOUTHERN INSURANCE SERVICES LTD	1,878,001	STAMPEDE GLASS	187,431
SOUTHLANDS INSURANCE BROKERS (1992) INC	232,244	STANDARD & POOR'S LLC	41,377
SOUTHSIDE DOOR AND GATE	93,820	STANDARD AUTO GLASS (KELOWNA)	83,934
SOVIO O M DR	290,427	STANDARD LIFE ASSURANCE COMPANY	188,961
SPARLING REAL ESTATE LTD	105,244	STANTEC ARCHITECTURE LTD	27,399
SPECIAL D'S COLLISION	286,380	STAR AUTOBODY LTD	1,281,219
SPECIALIST REFERRAL CLINIC INC	1,652,387	STARLINER TRANSPORT(1981) LTD	59,063
SPECTRUM REHABILITATION SERVICE INC	30,491	STARLITE AUTOBODY LTD	487,774
SPEED DATA SYSTEMS LTD	32,394	STARR LISA	25,053
SPEEDY COLLISION LTD	206,145	STATE STREET BANK & TRUST COMPANY CANADA	43,831,652

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
STATE STREET GLOBAL ADVISORS LTD	70,297	SUPERSTAR AUTO REPAIR CENTRE LTD	502,575
STATE STREET TRUST COMPANY CANADA	1,290,351	SUREWAY INSURANCE SERVICES LTD	138,745
STAVROS BODY SHOP	387,451	SURREY AUTOBODY AND PAINT LTD	1,337,480
STELMARK PRODUCTS INC	87,185	SURREY CRIME PREVENTION SOCIETY	42,797
STENS CONSULTING INC	160,786	SURREY HONDA (SURREY IMPORTS LTD)	39,731
STERLING AUTOWORKS	252,441	SURVTECH INVESTIGATIONS	27,374
STERLING PACIFIC INVESTIGATIONS	78,664	SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	117,218
STEVE DRANE HARLEY-DAVIDSON	31,425	SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,536,496
STEVE MARSHALL MOTORS (1996) LTD	815,701	SUSSEX INSURANCE AGENCY (DOLLAR CENTRE)	254,242
STEVEN BASRA - TOTAL CARE CHIROPRACTIC	32,350	SUSSEX INSURANCE AGENCY (GRANVILLE) INC	99,772
STEVENS VIRGIN	5,161,638	SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,207,130
STEWART & COMPANY	4,632,362	SUSSEX INSURANCE AGENCY (LANGLEY) INC	500,831
STEWART'S WELDING LTD	39,141	SUSSEX INSURANCE AGENCY (MISSION) INC	1,132,835
STILL CREEK COLLISION INC	512,861	SUSSEX INSURANCE AGENCY (PRINCE GEORGE)	871,307
STILL CREEK PRESS	277,505	SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	809,564
STINGRAY360	51,790	SUSSEX INSURANCE AGENCY INC	448,489
STONE BROS AUTO BODY & AUTO WRECKING LTD	664,127	SUTER BROOK INSURANCE SERVICES LTD	107,118
STREAMLINE AUTO & WINDOW GLASS LTD	48,700	SWADDEN & COMPANY	1,890,811
SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	1,459,457	SWEDE'S TOWING (DAWSON CREEK)	47,360
SUCCESS REALTY & INSURANCE LTD	226,158	SYDNEY SALES & MARKETING	41,320
SUDDEN IMPACT AUTO BODY REPAIR LTD	685,037	SYMANTEC CORPORATION	582,697
SULLIVAN INVESTIGATIVE SERVICES	52,883	SYMMETRIX INSTITUTE OF EXERCISE	86,267
SUMAS ENVIRONMENTAL SERVICES INC	41,290	SYNAPTIC ANALYSIS CONSULTING GROUP INC	95,900
SUMAS MOUNTAIN CHIROPRACTIC	58,314	SYSTEMS TECHNOLOGY INC	212,336
SUMMERLAND GLASS AND MIRROR LTD	64,031	SYSTRON PROJECTS INC	125,170
SUMMERS AUTOMOBILE SERVICE LTD	589,687	T & T AUTOMOTIVE WRECKING & TOWING	34,184
SUMMIT INJURY MANAGEMENT INC (DUNCAN)	44,535	T A O'MEARA & SONS	31,858
SUMMIT INJURY MANAGEMENT INC (NAN-WELL)	60,770	T C VALLEY COLLISION LTD	706,865
SUMMIT INJURY MANAGEMENT INC (NAN-3RD ST)	28,979	T F AUTO BODY (TUNG FAT MOTORS LTD)	153,722
SUMMIT INJURY MANAGEMENT INC (VICTORIA)	65,837	T J GLASS ODYSSEY INC	790,257
SUMMIT INSURANCE BROKERS INC	115,175	T J'S AUTO BODY (1998) LTD	783,707
SUMMIT REHABILITATION INC	177,796	T R COLLISION LTD	143,898
SUN COUNTRY TOYOTA	873,645	T S MCKENZIE INSURANCE AGENCIES LTD	248,222
SUN MICROSYSTEMS OF CANADA INC	497,824	TAB CANADA	105,846
SUN VALLEY GLASS	112,307	TACOMA GENERAL HOSPITAL	87,448
SUNCREEK AUTO GLASS LTD	230,562	TALBOT INSURANCE SERVICES LTD	208,237
SUNGARD AVAILABILITY SERVICES CANADA LTD	860,688	TALBOT MEDIATION SERVICES LTD	257,348
SUNLIGHT AUTO REPAIR CENTRE	45,345	TAM NICOLE	51,678
SUNNYSIDE AUTOBODY (1980) LTD	961,282	TAMMY STAMNES & KEN WILSON INS AGENCY	2,469,439
SUNRISE FORD SALES LTD	507,969	TAO'S AUTO BODY COLLISION LTD	94,234
SUNRISE TRAILER SALES LTD	55,733	TAREK SAYED CONSULTING	109,250
SUNSET GLASS	64,230	TARGET PLUMBING & HEATING LTD	33,379
SUNSET PHYSIOTHERAPY CLINIC	43,053	TAURUS AUTO COLLISION CARE LTD	116,980
SUNSET SQUARE - DARLEN VENTURES LTD	85,034	TAURUS COMMERCIAL REAL ESTATE SERVICES	294,685
SUNSHINE AUTOBODY (VERNON) LTD	105,264	TAURUS TRUCK & CRANE REPAIR LTD	75,511
SUNSHINE AUTOBODY LTD	864,453	TAYLOR INSURANCE AGENCIES LTD	86,132
SUNSHINE GLASS AND MIRROR LTD	64,463	TAYLORMOTIVE SERVICE LTD	2,394,504
SUNSHINE HONDA	28,791	TD CANADA TRUST	51,094
SUNSHINE SYSTEMS & SOFTWARE INC	158,914	TEAL PHILIP DR INC	89,302
SUNWHEEL REHABILITATION	99,132	TECHNICAL ASSISTANCE GROUP	65,000
SUPER EURO AUTO LTD	916,901	TEDCO RV SUPPLIES	44,597
SUPERINTENDENT OF MOTOR VEHICLES	59,460	TEKARA ORGANIZATIONAL EFFECTIVENESS INC	73,855
SUPERIOR COLLISION REPAIRS LTD	1,235,854	TEKSYSTEMS CANADA INC	4,730,371

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
TELDON INTERNATIONAL INC	162,517	TRANSWORLD MANAGEMENT LTD	141,044
TELECOM WEST INC	80,278	TRAVCO RV SERVICE CENTRE LTD	58,349
TELUS COMMUNICATIONS INC	7,498,190	TRAVELAND LEISURE VEHICLES LTD	207,547
TELUS INTERNET SERVICES	26,168	TRAVLOS ANDREW DR MBBCH INC	70,308
TELUS SERVICES INC	1,562,353	TRAXLER HAINES	464,305
TERASEN GAS	547,283	TREV DEELEY MOTORCYCLES (1991) LTD	146,050
TERMINAL AUTO BODY (PARKSVILLE) LTD	1,211,436	TRI CITY AUTO	35,397
TERRACE TOTEM FORD SALES LTD	42,823	TRI STATE CARE FLIGHT	84,555
TESSLER B B DR INC	440,218	TRI-CITY INSURANCE BROKERS LTD	390,072
THERMO KING OF BRITISH COLUMBIA INC	45,403	TRI-LINE GLASS LTD	224,498
THOMPSON INSURANCE CENTRE (1997) INC	124,298	TRIAD CLAIMS SERVICE (1994) LTD	46,570
THOMPSON J P DR INC	166,229	TRIANGLE HOMES LTD	45,387
THORNBURG INVESTMENT MANAGEMENT GROUP	964,444	TRIMLINE PERFORMANCE LTD	89,003
THREE PEAKS KINESIOLOGY INC	76,382	TRISTAR COLLISION	1,895,945
THUNDERBIRD INSURANCE BROKERS LTD	251,552	TROJAN COLLISION SERVICES LTD	1,893,701
THUNDERBIRD INSURANCE SERVICES LTD	530,653	TRU-LINE AUTOBODY FRAME & WHEEL	195,044
THUNDERVALLEY TOWING	47,152	TSAWWASSEN COLLISION LTD	1,153,322
TIGER TOWING LIMITED	52,455	TSAWWASSEN INSURANCE BROKERS LTD	171,876
TILLYARD MANAGEMENT INC	66,712	TSH SYSTEMS LTD	210,622
TIP TOP COLLISION LTD	771,702	TSL INSURANCE AGENCY LTD	166,473
TITCHENER DR CHIROPRACTIC CORP	37,882	TSN INSURANCE SERVICES LTD	599,021
TMA AUTOBODY & SERVICES LTD	837,510	TSX INC	84,163
TOBIAS DAVID L DR INC	26,279	TURNBULL IAN M DR	144,651
TOM THOMPSON AUTO GLASS LTD	128,974	TURNER JOANNE	34,023
TOM'S & MERRITT TOWING LTD	122,484	TURNHAM WOODLAND	430,167
TOM'S CUSTOM AUTO BODY LTD	2,785,835	TURNING POINT REHABILITATION CONSULTING	136,668
TOMMY'S UPHOLSTERY LTD	51,756	TWENTY FOUR SEVEN INVESTIGATIONS INC	346,922
TOMS RV SERVICE LTD	25,854	TWIN RINKS PHYSIOTHERAPY & SPORTS INJURY	44,486
TONKS TOWING LTD	850,316	TWO SISTERS INFORMATION SERVICES LTD	45,126
TONY LAU INSURANCE AGENCIES LTD	578,231	TXL INSURANCE AGENCY INC	530,927
TOOMBS INC	281,760	TY-CROP MANUFACTURING LTD	317,029
TOP GUN COLLISION AUTO BODY LTD	748,751	TYEE CHEVROLET LTD	524,990
TOPWIN AUTO CENTRE (CARBOY AUTO SALES)	41,070	TYLER'S TOWING	27,173
TOTAL THERAPY REHABILITATION & WELLNESS	78,890	UCSD MEDICAL CENTRE	28,752
TOTEM MERCURY AUTO BODY LTD	247,452	ULTIMATE COLLISION REPAIRS LTD	522,813
TOTEM TOWING	376,714	ULTRA-TECH CLEANING SYSTEMS LTD	89,105
TOWER INVESTIGATIVE GROUP INC	73,341	UNCLES AUTOGLASS	34,394
TOWN OF GIBSONS	263,886	UNDERWRITERS INSURANCE AGENCIES-KAMLOOPS	233,996
TOWN OF QUALICUM BEACH	54,360	UNDERWRITERS INSURANCE AGENCIES-POWELL RV	248,201
TOWN OF SIDNEY	220,370	UNDERWRITERS INSURANCE BROKERS-ARBUTUS	163,356
TOWN OF SMITHERS	45,839	UNDERWRITERS INSURANCE BROKERS-PENTICTON	593,658
TOWNSEND & LEEDHAM ADJUSTERS LTD	203,146	UNDERWRITERS INSURANCE BROKERS-VALEMOUNT	155,537
TOWNSHIP OF LANGLEY	559,407	UNIFIED SYSTEMS INC	459,602
TP SYSTEMS LTD	615,148	UNIGLOBE ADVANCE TRAVEL (VANCOUVER) LTD	39,711
TRADEMARK GLASSWORKS LTD	83,023	UNIGLOBE VICTORIA DRIVE AUTO CENTRE	873,383
TRADEWIND INSURANCE SERVICES LTD	229,016	UNIQUE COLLISION REPAIRS LTD	48,375
TRAIL AUTO BODY LTD	53,861	UNITED COLLISION AUTO REPAIR	320,434
TRAN-S-PORT HONDA	31,406	UNITED COLLISION REPAIR LTD	143,371
TRANE CANADA CO	84,361	UNITED PROTECTION SERVICES INC	25,913
TRANN ALLAN - MEDIATOR	50,777	UNITED SPRING & BRAKE LTD	39,945
TRANSAMERICA GLASS NETWORK	63,809	UNITED TOWING SERVICES INC	35,832
TRANSFORMERS COLLISION CENTRE	573,491	UNITED WAY OF THE LOWER MAINLAND	195,661
TRANSLINK	35,000	UNITOW SERVICES (1978) LTD	1,979,085

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
UNIVERSAL AUTO COLLISION LTD	235,871	VICKERY COLLISION LTD	487,196
UNIVERSITY INSURANCE BROKERS	156,768	VICTORIA EXERCISE REHABILITATION CENTRE	127,259
UNIVERSITY MEDICAL CENTRE OF SOUTH NEVADA	32,510	VICTORIA FRONT END AND FRAME	29,618
UNIVERSITY OF BRITISH COLUMBIA	114,769	VIETA IMPORT AUTOBODY LTD	1,096,917
URBAN PACIFIC REAL ESTATE	87,697	VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	156,452
URGEL'S AUTO COLLISION LTD	902,992	VIIC FRANCHISE CORP DBA SUSSEX INS AGENCY	679,889
VAILSER BARRY J DR INC	80,594	VILLA INSURANCE AGENCY LTD DBA BAY CITY	566,055
VAIRO'S COLLISION REPAIRS LTD	41,156	VILLAGE INSURANCE SERVICES LTD	441,731
VALENTE LINDA	123,178	VILLAGE OF ALERT BAY	43,470
VALLANCE MAELOR DR INC	143,575	VILLAGE OF CLINTON	32,100
VALLEY AUTOHOUSE (1984) LTD	604,501	VILLAGE OF LUMBY	96,919
VALLEY COLLISION REPAIRS	74,429	VILLAGE OF MCBRIDE	30,337
VALLEY FIRST INSURANCE SERVICES LTD	2,376,460	VILLAGE OF MIDWAY	64,937
VALLEY GLASS KELOWNA LTD	31,588	VINA INSURANCE SERVICES LTD	311,259
VALLEY GLASS WESTBANK LTD	184,342	VINASAFE INSURANCE SERVICES LTD	614,373
VALLEY PACIFIC INVESTIGATIONS LTD	66,517	VIRTUSA CORPORATION	142,912
VALLEY REHABILITATION SERVICES INC	26,049	VISION ACHIEVERS INC	132,640
VALLEY RV REPAIRS LTD	50,272	VISION AUTO GLASS	100,960
VAN BEEK INVESTIGATIONS	27,409	VISION CRITICAL COMMUNICATIONS INC	52,080
VAN HORNE TOWING (2000) LTD	70,901	VISIONQUEST MANAGEMENT INC	122,337
VAN ISLE AUTO GLASS LTD	95,912	VISIONS INSTALL (LANGLEY)	42,623
VAN-BURN COLLISION REPAIRS LTD	1,159,997	VISIONS INSTALL (SURREY)	31,652
VANCITY AUTOBODY LTD	766,005	VITORATOS PERRY DR	26,492
VANCOUVER AXLE & FRAME LTD	37,289	VOCATIONAL PACIFIC LTD	338,629
VANCOUVER BOARD OF TRADE	42,865	W A (BILL) PAYMENT	151,106
VANCOUVER COASTAL HEALTH AUTHORITY	337,460	WADDELL RAPONI	602,840
VANCOUVER CROWN LANDSCAPING LTD	26,870	WADE JOHN P DR INC	100,545
VANCOUVER HOLDINGS (BC) LTD	205,155	WAGSTAFFE AUTOMOTIVE	324,901
VANCOUVER HONDA	28,872	WAHL A E DR	66,080
VANCOUVER ISLAND HEALTH AUTHORITY	83,639	WALDALE	2,435,939
VANCOUVER ISLAND INSURANCECENTRES INC	4,502,114	WALIA INSURANCE AGENCIES LTD	535,279
VANCOUVER LITIGATION SUPPORT SERVICES LTD	382,936	WALLY'S AUTO BODY LTD	734,003
VANCOUVER MOTORSPORTS LTD	120,216	WALNUT GROVE COLLISION SERVICES LTD	1,174,737
VANCOUVER TRADE & CONVENTION CENTRE	86,653	WALNUT GROVE INSURANCE AGENCY LTD	195,531
VANCOUVER TRUCK COLLISION LTD	58,557	WARAWA TERRANCE C DR CHIROPRACTIC INC	26,783
VANDENBILT AUTO BODY LTD	760,702	WARD GROUP	59,128
VANDY DEVELOPMENTS LTD	65,549	WARD WATKINS INSURANCE BROKERS (MPL RDG)	465,626
VANOC	6,960,299	WARD WATKINS INSURANCE BROKERS (SURREY)	270,969
VANRY & ASSOCIATES	285,606	WARING ROSS	123,785
VAUGHAN OCCUPATIONAL CONSULTING	123,884	WARRINGTON PCI MANAGEMENT	1,498,484
VENIER M A DR	40,819	WASSERMAN & PARTNERS	9,075,514
VENTURA CAPITAL CORPORATION	92,544	WASTE MANAGEMENT OF CANADA CORPORATION	97,890
VERN AND ROSS CUSTOM AUTO	52,313	WATERS DAVE	43,890
VERNON & DISTRICT PRIVATE INVESTIGATIONS	63,207	WATKIN MOTORS	87,424
VERNON AUTO TOWING LTD	112,966	WATSON ADVISORS INC	25,361
VERNON DODGE JEEP	32,439	WATTERSON JOHN R DR INC	25,106
VERNON INSURANCE SERVICES INC	655,966	WAWRYKOW ORTHOPAEDIC PHYSIOTHERAPY	25,101
VERNON MEDICAL SUPPLIES LTD	31,171	WE CARE HOME HEALTH SERVICES (ABBOTSFORD)	329,784
VERNON STAR AUTO BODY	2,208,429	WE CARE HOME HEALTH SERVICES (BURNABY)	100,642
VERNON TOYOTA CENTRE	120,091	WE CARE HOME HEALTH SERVICES (COURTENAY)	72,618
VERSATILE CONTRACTING LTD	25,565	WE CARE HOME HEALTH SERVICES (KEL-RICHTER)	105,122
VIC WALLACE INSURANCE AGENCY LTD	183,075	WE CARE HOME HEALTH SERVICES (KEL-ST PAUL)	25,237
VICKERS AUTOBODY LTD (SAVE ON AUTOBODY)	838,485	WE CARE HOME HEALTH SERVICES (NANAIMO)	74,559

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS	SUPPLIER NAME	AMOUNTS
WE CARE HOME HEALTH SERVICES (NORTH VANC)	78,833	WHITE STAG AUTO BODY LTD	510,835
WE CARE HOME HEALTH SERVICES (PENTICTON)	133,190	WHITELAW TWINING	1,040,011
WE CARE HOME HEALTH SERVICES (PORT COQ)	304,743	WHITLOCK INSURANCE SERVICES LTD	173,875
WE CARE HOME HEALTH SERVICES (PR GEORGE)	80,133	WHYTE BARRY DR, DC	27,804
WE CARE HOME HEALTH SERVICES (SURREY)	75,974	WHYTE INSURANCE SERVICES LTD	97,432
WE CARE HOME HEALTH SERVICES (VANCOUVER)	238,801	WIGHT INSURANCE BROKERAGE SERVICES LTD	371,960
WE CARE HOME HEALTH SERVICES (VERNON)	143,490	WIGHTMAN & SMITH INSURANCE AGENCIES LTD	307,900
WE CARE HOME HEALTH SERVICES (VICTORIA)	402,175	WILFRED LEONG INSURANCE AGENCIES LTD	89,372
WEBSTER HUDSON & COOMBE LLP	3,401,034	WILLE DODGE CHRYSLER LTD	979,289
WEEKS INSURANCE & FINANCIAL SERVICES INC	183,322	WILLIAM PARTON AGENCIES LTD	81,460
WEINRICH CONSTRUCTION	34,650	WILLIAMS ARTHUR D, LLC	198,134
WEISSACH PERFORMANCE LTD	109,956	WILLIAMS RECOGNITION LTD	181,521
WELL ON AUSTIN HEALTH GROUP INC (THE)	35,400	WILLIS CANADA INC	212,821
WELLINGTON INVESTIGATIONS	33,364	WILLIS LOUIE LTD	29,038
WELLS GRAY AUTOBODY & RESTORATION	108,905	WILLOW POINT COLLISION	398,502
WENDY LINTOTT CONSULTING	81,665	WILLOWBROOK COLLISION 2002 LTD	696,978
WERRY D & B DRS INC	64,943	WILLOWBROOK MOTORS LTD	62,849
WESBILD HOLDINGS LTD	91,480	WILLY'S COLLISION (2005) LTD	508,582
WESGROUP INCOME PROPERTIES LTD	295,306	WILSON CHRISTIAN	47,058
WESGROUP PROPERTIES LTD	1,016,675	WILSON INTERNATIONAL (BRANDALLIANCE INC)	309,547
WESPAC AUTO GLASS LTD	45,489	WILSON KING AND COMPANY	342,723
WEST CANADA INSURANCE SERVICES INC	324,567	WILSON M BECK INSURANCE SERVICES (KEL)	163,849
WEST COAST ALIGNMENT & FRAME LTD	49,836	WILSON M BECK INSURANCE SERVICES INC	286,460
WEST COAST COLLISION	405,573	WINFIELD HEAVY TRUCK & COLLISION REPAIRS	33,547
WEST COAST DETAIL & ACCESSORY	149,106	WINGLEE AUTOMEDIC	71,480
WEST COAST HEALTH CARE SERVICES LTD	33,124	WISEMAN STEPHEN R DR INC	121,950
WEST COAST KINESIOLOGY SERVICES LTD	125,867	WIZARDS GLASS & UPHOLSTERY LTD	70,420
WEST COAST REPAIR & COLLISION SERVICE	260,067	WM ANDERSON AGENCIES LTD	812,122
WEST END AUTO BODY LTD	2,199,788	WM HOWARD INSURANCE AGENCIES LTD	94,952
WEST END PHYSIOTHERAPY CLINIC	25,727	WOLFE AUTOGLASS (WOLFE MOTORS LTD)	36,390
WEST PACIFIC CONSULTING GROUP	2,339,560	WOLFE MOTORS LTD	388,439
WEST SHORE PARKS & RECREATION	29,559	WONG DR & ASSOC PROFESSIONAL PSYCHOLOGY	50,304
WEST-PAC CONTRACTING LTD	51,248	WONG PETER DR INC	263,284
WESTERN AUTO WRECKERS	70,484	WONG'S INSURANCE SERVICES LTD	584,465
WESTERN FINANCIAL GROUP (NETWORK) INC	9,882,436	WOOD WHEATON CHEVROLET CADILLAC BUICK GMC	115,068
WESTERN FINANCIAL GROUP (NETWORK) INC.	310,241	WOOLFENDEN ANDREW R DR	220,426
WESTERN FORENSIC ENGINEERING LTD	54,351	WORK EVALUATION CENTRE INC (THE)	100,912
WESTERN MEDICAL ASSESSMENTS CORP	27,770	WORK IN PROGRESS REHABILITATION	132,053
WESTERN STAR & STERLING TRUCKS	35,716	WORK LOSS DATA INSTITUTE	45,207
WESTGATE RV CENTRE LTD	28,880	WORKABLE STEPS REHABILITATION SPECIALISTS	25,993
WESTKEY GRAPHIC LTD	41,125	WORKERS' COMPENSATION BOARD OF BC	976,107
WESTLAND INSURANCE GROUP LTD	8,394,798	WORKFIT HEALTH SERVICES LTD	91,527
WESTSHORE INSURANCE SERVICES	268,027	WORKOPOLIS	52,066
WESTSHORE TOWING LTD	38,768	WORLD INSURANCE SERVICES LTD	993,544
WESTVIEW AGENCIES LTD	703,455	WRIGHT FIX (THE)	34,876
WESTVIEW INSURANCE SERVICES	200,223	WRIGHT'S AUTO BODY	413,308
WESTWOOD HONDA	25,516	X-TREME COLLISION & CUSTOM	39,637
WHEATON CHEVROLET BUICK CADILLAC GMC LTD	1,021,380	XEROX CANADA LTD	29,302
WHEATON PONTIAC BUICK GMC (NANAIMO) LTD	1,414,443	XTREME AUTOBODY & PAINT	209,051
WHEELER-HOMEMAKER'S INSURANCE AGENCIES	83,684	YAU BONG AUTO GLASS LTD	40,001
WHISTLER GLASS LTD	60,287	YEE INSURANCE SERVICES LTD	200,194
WHITE ROCK GLASS (2005) LTD	186,633	YELLOW CAB COMPANY LTD	102,340
WHITE ROCK SOUTH SURREY TAXI LTD	74,251	YELLOWHEAD ROAD & BRIDGE (FORT GEORGE)	195,936

Amounts paid to suppliers for goods and services for the year ended December 31, 2010

SUPPLIER NAME	AMOUNTS
YORKE ALAN J DR INC	63,651
YOST WINTER INSURANCE AGENCIES	1,422,508
YOUNG NOBLE	519,929
YOUR FAMILY FOOD MART LTD	147,699
YU WILLIAM DR INC	88,707
YUMA REGIONAL MEDICAL CENTER	66,585
ZIMMER WHEATON	1,225,860
ZOFFMAN ELISABETH DR	47,706
ZORKIN INSURANCE BROKERS INC	322,996
100 MILE AUTO RESCUE	35,433
100 MILE GLASS LTD	103,321
171 ESPLANADE LEASEHOLDS LTD	128,950
171 WEST ESPLANADE	323,108
20/20 AUTO GLASS (ABBOTSFORD) LTD	340,202
2000 AUTOMOTIVE COLLISION	991,654
24 HOUR TOWING	77,279
24 HR COLLISION CENTER INC	733,000
245726 BC LTD DBA SUSSEX INSURANCE	453,363
297701 BC LTD DBA IBABC INSURANCE SERVICE	65,642
360 COLLISION SERVICES (CARSTAR ABBOTS)	364,480
393715 BC LTD	110,953
466824 BC LTD DBA B & W INSURANCE AGENCY	1,068,823
485975 BC LTD DBA SUSSEX INSURANCE	488,378
510586 BC LTD DBA SUSSEX INSURANCE	635,986
51561 BC LTD	59,435
548981 BC LTD DBA JOHN FLEMING INSURANCE	157,496
556774 BC LTD DBA SUSSEX INSURANCE	454,915
596961 BC LTD (TILLYARD MANAGEMENT INC)	3,161,075
610728 BC LTD DBA SUSSEX INSURANCE	592,043
646544 BC LTD	33,142
677891 BC LTD DBA SUSSEX INSURANCE	431,765
7 GN AUTOBODY LIMITED	79,602
726522 BC LTD	128,303
767147 BC LTD DBA ESSEX INSURANCE	220,559
768206 BC LTD DBA SUSSEX INSURANCE	211,602
824953 BC LTD	148,649
846589 BC LTD DBA SUSSEX INSURANCE	141,713
851765 BC LTD DBA SUSSEX INSURANCE	472,255
852773 BC LTD DBA SUSSEX INSURANCE	544,568
856028 BC LTD DBA SUSSEX INSURANCE	451,720
863981 BC LTD DBA SUSSEX INSURANCE	129,019
TOTAL FOR OVER \$25,000	\$ 2,310,064,398
OTHERS UNDER \$25,000	\$ 61,203,477
GRAND TOTAL	<u>\$ 2,371,267,875</u>

