Insurance Corporation of British Columbia

Statements and Schedules of Financial Information

Year Ended March 31, 2025

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Statement of Financial Information Approval

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

C Holt

Catherine Holt

Chair of the Board of Directors

September 24, 2025

Management's Responsibility for the Consolidated Financial Statements

Scope of Responsibility

Management prepares the accompanying consolidated financial statements and related information and is responsible for their integrity and objectivity. The statements are prepared in accordance with International Financial Reporting Standards as issued by the International Accounting Standards Boards (IFRS Accounting Standards). These consolidated financial statements include amounts that are based on management's estimates and judgments, particularly our insurance contract liabilities. We believe that these statements present fairly ICBC's financial position, results of operations and cash flows, and that the other information contained in the annual report is consistent with the consolidated financial statements.

Internal Controls

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

Board of Directors and Audit Committee

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

Independent Auditor and Actuary

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

Nathalie Bégin of Towers Watson Canada Inc. is engaged as the appointed actuary and is responsible for carrying out an annual valuation of ICBC's policy liabilities and to provide an opinion regarding their appropriateness at the consolidated statement of financial position date.

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

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

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

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

Jason McDaniel
Interim President and Chief Executive Officer

June 12, 2025

Philip Leong
Vice President, Finance & Chief Financial Officer

June 12, 2025

Independent auditor's report

To the Minister Responsible for Insurance Corporation of British Columbia and the Board of Directors of Insurance Corporation of British Columbia

Our opinion

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of Insurance Corporation of British Columbia and its subsidiaries (together, the Corporation) as at March 31, 2025 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards).

What we have audited
The Corporation's consolidated financial statements comprise:

- the consolidated statement of financial position as at March 31, 2025;
- the consolidated statement of comprehensive income for the year then ended;
- the consolidated statement of changes in equity for the year then ended;
- the consolidated statement of cash flows for the year then ended; and
- the notes to the consolidated financial statements, comprising material accounting policy information and other explanatory information.

Basis for opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the consolidated financial statements* section of our report.

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

Independence
We are independent of the Corporation in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Canada. We have fulfilled our other ethical responsibilities in accordance with these requirements.

Other information

Management is responsible for the other information. The other information obtained prior to the date of this auditor's report comprises the Annual Service Plan Report.

PricewaterhouseCoopers LLP
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Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the consolidated financial statements

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

In preparing the consolidated financial statements, management is responsible for assessing the Corporation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Corporation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Corporation's financial reporting process.

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and pwc

obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation’s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Corporation as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

PricewaterhouseCoopers LLP

Chartered Professional Accountants

Vancouver, British Columbia
June 12, 2025

Actuary's Report

I have valued the policy liabilities of the Insurance Corporation of British Columbia for its consolidated financial statements prepared in accordance with International Financial Reporting Standards for the year ended March 31, 2025.

In my opinion:

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

Nathalie Bégin, FCIA, FCAS

Fellow, Canadian Institute of Actuaries
Towers Watson Canada Inc.

Vancouver, British Columbia
June 12, 2025

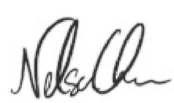
Consolidated Statement of Financial Position

($ THOUSANDS)	March 31 2025	March 31 2024
Assets		
Cash and cash equivalents (note 5)	$ 17,911	$ 12,969
Accrued interest (note 5)	20,511	28,497
Prepaids and other receivables (note 5)	366,991	307,804
Assets held for sale (note 6)	17,676	21,577
Financial investments (note 6)	18,052,048	17,820,510
Derivative financial instruments (note 6)	-	804
Reinsurance contract assets (note 13)	39,356	35,408
Investment properties (note 6)	179,421	234,284
Property and equipment (note 7)	98,318	100,725
Intangible assets (note 8)	149,210	175,870
Lease assets (note 9)	48,961	58,461
Accrued pension benefits (note 14)	300,042	262,336
	$ 19,290,445	$ 19,059,245
Liabilities and Equity		
Liabilities		
Cheques outstanding (note 5)	$ 313,154	$ 212,540
Accounts payable and accrued charges (note 5)	157,239	166,628
Derivative financial instruments (note 6)	93,568	8,947
Investment-related and other liabilities (note 10)	302,384	257,510
Premiums and fees received in advance	77,322	69,115
Insurance contract liabilities (note 12)	10,891,754	12,607,439
Lease liabilities (note 9)	49,491	57,125
Pension and post-retirement benefits (note 14)	209,010	171,678
	12,093,922	13,550,982
Equity		
Retained earnings	6,600,329	4,947,733
Other components of equity	592,940	555,519
Equity attributable to owner of the corporation	7,193,269	5,503,252
Non-controlling interest	3,254	5,011
	7,196,523	5,508,263
	$ 19,290,445	$ 19,059,245

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

Approved by the Board

Catherine Holt
Chair of the Board of Directors



Nelson Chan
Chair of the Audit Committee

Consolidated Statement of Comprehensive Income

($ THOUSANDS)		For the year ended March 31 2025		For the year ended March 31 2024
Insurance revenues (note 12)	$	5,987,523	$	5,471,703
Insurance service expenses (note 12)		(4,832,965)		(4,776,331)
Net expenses from reinsurance contracts (note 13)		(10,323)		(9,463)
Insurance service result		1,144,235		685,909
Net investment income (note 15)		1,410,807		1,426,716
Finance expenses from insurance contracts		(578,172)		(431,470)
Finance income from reinsurance contracts		1,839		1,094
Net insurance finance expenses (note 15)		(576,333)		(430,376)
Net Insurance and investment result		1,978,709		1,682,249
Other operating income		29,461		28,948
Other operating expenses (note 16)		(174,314)		(140,498)
Income - insurance operations		1,833,856		1,570,699
Non-insurance operations				
Provincial licences and fines revenue (note 17)		683,017		671,816
Licences and fines transferable to the Province of B.C. (note 17)		(683,017)		(671,816)
Operating expenses (note 16)		(152,707)		(144,328)
Commissions (note 16)		(41,325)		(40,139)
Other income		11,387		12,280
Cost of non-insurance operations		(182,645)		(172,187)
Net income	$	1,651,211	$	1,398,512
Other comprehensive income				
Items that will not be reclassified to net income				
Pension and post-retirement benefits remeasurements (note 14)	$	37,421	$	58,335
Total comprehensive income	$	1,688,632	$	1,456,847
Net income attributable to:				
Non-controlling interest	$	(1,385)	$	(360)
Owner of the corporation		1,652,596		1,398,872
	$	1,651,211	$	1,398,512
Total comprehensive income attributable to:				
Non-controlling interest	$	(1,385)	$	(360)
Owner of the corporation		1,690,017		1,457,207
	$	1,688,632	$	1,456,847

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

Consolidated Statement of Changes in Equity

($ THOUSANDS)	Retained Earnings	Other Components of Equity: Pension and post-retirement benefits remeasurements	Total attributable to owner of the corporation	Non-Controlling Interest	Total Equity
	For the year ended March 31, 2025				
Balance, beginning of year	$ 4,947,733	$ 555,519	$ 5,503,252	$ 5,011	$ 5,508,263
Distributions				(372)	(372)
Comprehensive income					
Net income	1,652,596	-	1,652,596	(1,385)	1,651,211
Other comprehensive income					
Pension and post-retirement benefits remeasurements (note 14)	-	37,421	37,421	-	37,421
Total other comprehensive income	-	37,421	37,421	-	37,421
Total comprehensive income	1,652,596	37,421	1,690,017	(1,385)	1,688,632
Balance, end of year	$ 6,600,329	$ 592,940	$ 7,193,269	$ 3,254	$ 7,196,523

($ THOUSANDS)	Retained Earnings	Other Components of Equity: Pension and post-retirement benefits remeasurements	Total attributable to owner of the corporation	Non-Controlling Interest	Total Equity
	For the year ended March 31, 2024				
Balance, beginning of year	$ 3,548,861	$ 497,184	$ 4,046,045	$ 6,208	$ 4,052,253
Distributions				(837)	(837)
Comprehensive income					
Net income	1,398,872	-	1,398,872	(360)	1,398,512
Other comprehensive income					
Pension and post-retirement benefits remeasurements (note 14)	-	58,335	58,335	-	58,335
Total other comprehensive income	-	58,335	58,335	-	58,335
Total comprehensive income	1,398,872	58,335	1,457,207	(360)	1,456,847
Balance, end of year	$ 4,947,733	$ 555,519	$ 5,503,252	$ 5,011	$ 5,508,263

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

Consolidated Statement of Cash Flows

($ THOUSANDS)	For the year ended March 31 2025	For the year ended March 31 2024
Cash flow from (used in) operating activities		
Net income	$ 1,651,211	$ 1,398,512
Items not requiring the use of cash (note 21)	(401,433)	(473,651)
Changes in non-cash working capital (note 21)	(1,833,725)	(1,184,734)
Cash used in operating activities	(583,947)	(259,873)
Cash flow from (used in) investing activities		
Purchase of financial investments and investment properties	(26,125,419)	(34,070,426)
Proceeds from sales of financial investments and investment properties	26,595,031	36,140,203
Purchase of property, equipment and intangibles, net	(27,878)	(32,285)
Cash flow from investing activities	441,734	2,037,492
Cash flow from (used in) financing activities		
Net securities sold under repurchase agreements (note 21)	-	(1,772,205)
Proceeds from investment liabilities	59,910	-
Principal payments on lease liabilities (note 21)	(13,369)	(15,705)
Cash flow from (used in) financing activities	46,541	(1,787,910)
Decrease in cash and cash equivalents during the year	(95,672)	(10,291)
Cash and cash equivalents, beginning of year	(199,571)	(189,280)
Cash and cash equivalents, end of year	$ (295,243)	$ (199,571)
Represented by:		
Cash and cash equivalents (note 5)	$ 17,911	$ 12,969
Cheques outstanding (note 5)	(313,154)	(212,540)
Cash and cash equivalents, net	$ (295,243)	$ (199,571)
Supplemental information		
Interest and dividends received	$ 1,065,586	$ 928,266

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

Notes to Consolidated Financial Statements

For the year ended March 31, 2025

1. Corporate Information

The Insurance Corporation of British Columbia (the Corporation or ICBC) is a wholly-owned Crown corporation of the Province of British Columbia (B.C.), not subject to income taxes under the *Income Tax Act (Canada)*, incorporated in 1973 and continued under the *Insurance Corporation Act* (ICA), R.S.B.C. 1996 Chapter 228. The head office of the Corporation is 151 West Esplanade, North Vancouver, British Columbia. The Corporation operates and administers plans of universal compulsory vehicle insurance (Basic) and optional vehicle insurance (Optional) as set out under the *Insurance (Vehicle) Act*, and is also responsible for non-insurance services under the *Insurance Corporation Act* and the *Motor Vehicle Act*. Non-insurance services include driver licensing, vehicle registration and licensing, violation ticket administration and government fines collection. The Corporation is subject to regulation by the British Columbia Utilities Commission (BCUC) with respect to Basic insurance rates and services (note 20).

Basic insurance includes the following coverages: access to enhanced accident benefits providing care and recovery benefits with no overall limit, up to $200,000 of basic vehicle damage coverage (BVDC), $200,000 in third party liability protection (higher for some commercial vehicles), inverse liability protection, and $1,000,000 underinsured motorist protection.

The Corporation also offers Optional insurance in a competitive environment, which includes, but is not limited to, the following coverages: extended third party liability, comprehensive, collision, loss of use, hit and run, and income top-up.

The Corporation's Basic and Optional insurance products are distributed by approximately 900 independent brokers located throughout the Province of B.C. The Corporation has the power and capacity to act as an insurer and reinsurer in all classes of insurance; however, the Corporation currently only acts as a vehicle insurer.

On June 12, 2025, the Corporation's Board of Directors authorized these consolidated financial statements for issue.

2. Summary of material accounting policies

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

a) Basis of reporting

The consolidated financial statements of the Corporation have been prepared in accordance with the International Financial Reporting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards) and required by the *Budget Transparency and*

Accountability Act. The consolidated financial statements include the accounts of the Corporation and its subsidiary companies. The Corporation's reporting currency and functional currency for all of its operations is the Canadian dollar, unless otherwise stated.

The Corporation provides a number of non-insurance services on behalf of the Province of B.C. The costs associated with these non-insurance activities are borne by the Corporation. The amounts collected and remitted as well as the related costs are accounted for and presented separately in the consolidated statement of comprehensive income under non-insurance operations for greater transparency (note 17).

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

b) Basis of consolidation

Control

The Corporation consolidates the financial statements of all subsidiary companies. Control is achieved when the Corporation is exposed to, or has rights to, variable returns from the entity and has the ability to use its power to affect the amount of the returns. Entities are fully consolidated from the date on which control is transferred to the Corporation. All but one of the Corporation's investment properties (note 6c) are held individually in consolidated nominee holding companies. The Corporation also invests in financial investments (note 6a) through a number of structured entities, some of which are wholly-owned and therefore consolidated. A structured entity is an entity that has been designed so that voting or similar rights are not the dominant factor in deciding who controls the entity, such as when any voting rights relate to administrative tasks only and the relevant activities are directed by means of contractual arrangements. The Corporation does not have any active operating subsidiary companies. All inter-company transactions and balances are eliminated.

Non-controlling interest (NCI), presented as part of equity, represents the portion of a subsidiary's profit or loss and net assets that are not attributable to the Corporation. The Corporation attributes total comprehensive income or loss of entities between the parent and the NCI based on their respective ownership interests.

When the Corporation loses control over an entity, it derecognizes the assets and liabilities of the entity, and any related NCI and other components of equity. Any resulting gain or loss is recognized in profit or loss. Any interest retained in the entity is measured at fair value when control is lost.

Significant influence

Associates are entities over which the Corporation has significant influence, which means it has the power to participate in the financial and operating decisions of the investee but does not have control or joint control over the financial or operating policies. Associates generally involve a shareholding of 20% to 50% of the voting rights.

In some cases, voting rights in themselves are not sufficient to assess power or significant influence over the relevant activities of the investee. In such cases, judgment is applied through the analysis of management agreements, the effectiveness of voting rights, the significance of the benefits to which the Corporation is exposed and the degree to which the Corporation can use its power or significant influence to affect its returns from investees.

Associates are accounted for using the equity method. The Corporation has determined that it does not have significant influence in any investments in which the Corporation has 20% or more holdings (note 3c) and accounts for these investments as fair value through profit and loss.

Joint operation

The Corporation classifies joint arrangement investments based on the Corporation's contractual rights and obligations, rather than the legal structure of the joint arrangement. The Corporation owns one joint operation with a Limited Partner, and is an investment property in Canada.

The Corporation recognises its direct right to the assets, liabilities, revenues and expenses of the joint operations and its share of assets, liabilities, revenues and expenses.

c) Cash and cash equivalents

Cash and cash equivalents are short-term, liquid investments that are subject to insignificant changes in fair value, including cash on hand and deposits with financial institutions that can be withdrawn without prior notice or penalty.

d) Insurance contracts and reinsurance contracts held

Insurance contracts held

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

Level of aggregation

IFRS 17 *Insurance Contracts* requires insurance contracts to be aggregated into portfolios of contracts that are managed together and share similar risks. The Corporation includes both the Basic only and Basic and Optional contracts in one portfolio, as these contracts share similar risks and are managed together. The Basic coverage only or Basic and Optional coverage contracts cannot be further broken down due to interdependency of risk between Basic and Optional coverage as well as the fact that Optional coverage cannot be sold independently.

Contracts are then further disaggregated based on profitability, and each group does not include contracts issued more than one year apart. The Corporation groups contracts together in annual cohorts aligning with the Corporation's fiscal period and assumes that no contracts in the portfolio are potentially onerous at initial recognition.

Recognition and derecognition

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

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

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

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

Contract boundaries

The measurement of a group of contracts includes all of the future cash flows within the boundary of each contract in the group. Cash flows are within the boundary of a contract if they arise from substantive rights and obligations that exist during the reporting period under which the Corporation can compel the policyholder to pay premiums or has a substantive obligation to provide services.

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

For all insurance contracts issued by the Corporation, the contract boundary aligns with the policy term of each contract and is always one year or less.

For all reinsurance contracts held by the Corporation, the contract boundary aligns with the reinsurance contracts coverage term of 12 months.

Premium allocation approach

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

For LRC, the Corporation elected to apply the PAA to all groups of insurance and reinsurance contracts based on the coverage period being one year or less. For all insurance contracts issued by the Corporation, the contract boundary aligns with the policy term of each contract and is always one year or less.

Liability for remaining coverage

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

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

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

Under PAA, a group of contracts is considered not onerous unless, at any time during the coverage period, facts and circumstances indicate otherwise. When facts and circumstances indicate that a group of contracts may be onerous, the entity is required to assess profitability of the potentially onerous group of contracts. A group of insurance contracts is onerous if the fulfillment cash flows allocated to the group and any cash flows arising from the group in total are a net outflow. If a group of contract is onerous, the entity will recognize a loss in profit or loss and increase LRC to the extent that the current estimates of the fulfillment cash flow that relate to remaining coverage exceed the carrying amount of the LRC.

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

Liability for incurred claims

Liability for incurred claims (LIC) of a group of contracts are recognized at the amount of the fulfillment cash flow related to incurred claims. The fulfillment cash flows, which comprise:

- probability-weighted estimates of future cash flows;
- an adjustment to reflect the time value of money and the financial risks associated with those future cash flows; and
- a risk adjustment for non-financial risk.

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

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

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

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

Insurance revenues

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

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

Insurance service expenses

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

Net insurance finance income and expenses

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

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

Reinsurance contracts held

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

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

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

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

e) Financial Instruments

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

Recognition and Classification

The Corporation recognizes a financial asset or a financial liability when it becomes party to the contractual provision of the instrument. Purchases and sales of financial assets are recognized on trade date, which is the date on which the Corporation commits to purchase or sell the asset. Financial assets are derecognized when the rights to receive cash flows from the financial assets have expired or have been transferred along with substantially all the risks and rewards of ownership.

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

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

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

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

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

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

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

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

Except for other receivables, the Corporation elected to designate all debt instruments as FVTPL. These are debt instruments that otherwise meet the criteria to be measured as amortized cost or FVOCI based on the Corporation's business model objective of managing these debt instruments and the characteristics of their cash flows. However, the irrevocable election to designate these debt instruments as FVTPL was made to eliminate or significantly reduce an accounting mismatch that would otherwise arise from measuring assets and insurance liabilities on different basis.

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

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

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

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

Business model assessment

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

- how the performance of the business model and the debt instruments held within that business model is evaluated and reported to the Corporation's key management personnel;
- the risks that affect the performance of the business model and the debt instruments held within that business model and how those risks are managed; and
- how managers of the business are compensated.

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

SPPI assessment

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

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

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

Impairment of financial assets

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

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

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

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

f) Assets held for sale

Non-current assets that are expected to be recovered primarily through sale rather than through continuing use, and the sale is considered to be highly probable, are classified as held for sale. The Corporation classifies an asset as held for sale when the following conditions are met:

- Management is committed to a plan to sell;
- The asset is available for immediate sale;
- An active programme to locate a buyer is initiated;
- The sale is highly probable, within 12 months of classification for sale;
- The asset is being actively marketed for sale at a reasonable purchase price; and
- Actions required to complete the plan indicate that it is unlikely the plan will significantly change or be withdrawn.

Immediately before classification as held for sale, the assets are remeasured at cost less accumulated depreciation and impairment losses. Thereafter, the assets are measured at the lower of their carrying amount and fair value less costs to sell. Impairment losses on initial classification as held for sale, and subsequent gains and losses on remeasurement, are recognized in profit or loss; these gains are not recognized in excess of any cumulative impairment loss. Once classified as held for sale, non-current assets are no longer amortized or depreciated (note 6).

g) Translation of foreign currencies

Foreign currency transactions are translated at exchange rates at the date of the sale or purchase. Monetary assets and liabilities denominated in foreign currencies are translated at exchange rates in effect at the year-end date. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities at year-end are recognized in investment income. Translation differences on financial investments are also recorded in investment income.

h) Fair value of financial assets

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

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

An asset's or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation. Specific valuation techniques used to determine the fair value of financial instruments are discussed in note 6.

i) Derivative financial instruments

The Corporation uses derivative financial instruments such as foreign currency forward contracts and foreign exchange swaps to manage foreign exchange risks and interest rate swaps to manage interest rate risks (note 5).

Derivative financial instruments are measured on the consolidated statement of financial position at fair value and are accounted for at FVTPL with all changes in fair value recorded in investment income on the consolidated statement of comprehensive income. The Corporation does not apply hedge accounting.

j) Investment properties

Properties held for rental income or capital appreciation that are not occupied by the Corporation are classified as investment properties.

The estimated fair value of the Corporation's investment properties is based on independent appraisals by professionally qualified external valuators made during the year or using the income approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager.

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

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

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

k) Investment-related liabilities

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

l) Accounts payable and accrued charges

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

m) Provisions

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

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

n) Pension and post-retirement benefits

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

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

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

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

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

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

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

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

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

- The defined benefit obligation of the plan;
- Less the fair value of the plan's assets out of which the obligations are to be settled directly; and
- Adjusted for the net change of any surplus derecognized.

The Corporation recognizes all actuarial remeasurements (i.e., gains or losses) in the reporting year in which they arise, through OCI on the consolidated statement of comprehensive income, and will not be subsequently reclassified to net income.

Certain current and former employees of the Corporation who were formerly employed in the Motor Vehicle Branch are members of a separate plan, the BC Public Service Pension Plan. This is a multi-employer defined benefit plan for which the Corporation applies defined contribution accounting. Since the BC Public Service Pension Plan pools risks amongst the current and former members of many employers, there is no consistent or reliable basis for allocating the Corporation's portion of the obligation, assets, and costs. As a result, the Corporation expenses the contributions made. Contributions are subject to change in the future, depending on the funded status of the plan, and are split equally between all participating employers and all contributing active plan members.

o) Property and equipment

Property and equipment are initially recorded at fair value and subsequently measured at cost less accumulated depreciation and impairment losses. Cost includes expenditures that are directly attributable to the acquisition or construction of the items, including retirement costs, if any. Subsequent costs, such as betterments, are included in the asset only when it is probable that future economic benefits associated with the item will flow to the Corporation. All other subsequent expenditures are recognized as repairs and maintenance. Capitalized software that is an integral part of the equipment is accounted for as equipment. Property and equipment are depreciated when they are available for use, on a straight-line basis over the estimated useful life of each asset, taking into account the residual value, at the following annual rates:

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

The assets' residual values and useful lives are reviewed annually and adjusted, if appropriate, at each reporting date. Land is not depreciated, as it is deemed to have an indefinite life.

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

p) Lease assets and liabilities

At inception of a contract that conveys rights to the Corporation to use an identified asset, the Corporation assesses whether the contract is or contains a lease. This assessment involves exercising judgment to determine whether the Corporation has the right to control the use of an identified asset for a period of time in exchange for considerations. If the arrangement is, or contains a lease, the Corporation recognizes a lease asset and a lease liability at the commencement of the lease. Lease assets include both tangible and intangible assets.

The lease asset is initially measured based on the present value of future lease payments plus directly attributable cost, less any lease incentive received. Directly attributable costs are incremental costs of obtaining a lease that would not have otherwise been incurred and that are directly attributable to negotiating and securing a lease. The lease asset is amortized on a straight-line basis over the lesser of the lease term or the asset's useful life. The lease asset is subject to testing for impairment if there is an indicator for impairment.

Lease liability consists of fixed payments less incentive receivable, variable lease payments that depend on an index or a rate, residual value guarantee, and purchase options price less termination costs. Lease liability is measured at the present value of the remaining lease payments using the implicit rate or the incremental borrowing rate implicit in the lease.

When the lease contains an extension or purchase option that the Corporation considers reasonably certain to be exercised, the exercise price of the option is included in the lease liability.

q) Intangible assets

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

Finite life intangible assets are initially recorded at fair value and subsequently carried at cost less accumulated amortization and impairment losses. Intangible assets with finite useful lives are amortized over their estimated useful lives when they are available for use on a straight-line basis at 10% to 20%, taking into account the residual value.

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

r) Impairment of non-financial assets

The Corporation's non-financial assets consist primarily of investment properties, property and equipment, intangible assets and lease assets. An impairment review is carried out at the end of each reporting year to determine if there are any indicators of impairment. When indicators of impairment exist, the Corporation assesses the asset for impairment. Investment properties are assessed for impairment as separate and identifiable cash-generating units, distinct from the other operations of the Corporation. All other assets are assessed as a group as their cash flows are generated from the operations of the Corporation. If an asset is impaired, the Corporation's carrying amount is written down to its estimated recoverable amount. The recoverable amount is the higher of fair value less costs to sell and value in use.

Non-financial assets that suffered an impairment are reviewed for possible reversal of the impairment at each reporting date. If there is a change in estimate of the recoverable amount, an impairment loss is reversed to net income on the consolidated statement of comprehensive income only to the extent that the asset's carrying value does not exceed the carrying value that would have been determined, net of depreciation, if no impairment loss had been recognized.

s) Current and non-current classification of assets and liabilities

Assets are considered current when expected to be realized within one year of the reporting date. Liabilities are considered current when expected to be settled within one year of the reporting date. The Corporation presents the statement of financial position on basis of liquidity.

The classification of current and non-current assets and liabilities is disclosed in the notes to the consolidated financial statements.

Current assets include cash and cash equivalents, accrued interest, prepaids and other receivables, assets held for sale, financial investments, and derivative financial instruments. Non-current portion of the accrued interest, prepaids and other receivables is disclosed in note 5a.

Current liabilities include cheques outstanding, accounts payable and accrued charges, derivative financial instruments, and investment related and other liabilities. Non-current portion of the investment related and other liabilities is disclosed in note 10.

3. Critical Accounting Estimates and Judgments

In preparation of the consolidated financial statements, the Corporation makes judgments in applying the Corporation's accounting policies. The judgments that have the most significant effect on the amounts recognized in the consolidated financial statements include the measurement of insurance contract liabilities, classification of financial instruments, and the assessment of significant influence. In addition, management makes assumptions in developing estimates in preparing the consolidated financial statements. Estimates subject to uncertainty include the LIC, the valuation of Level 3 investments, and the valuation of pension and post-retirement benefit obligations. Management believes its estimates and judgments to be appropriate; however, due to estimation uncertainty the actual results may be materially different. Particular sources of estimation uncertainty include the impacts of product reform and Enhanced Care and the related costs and savings on the LIC. Other sources of economic uncertainty include the effects of market economic conditions from the impacts of multiple conflicts internationally, the current and possible future Canadian and US tariffs, inflation, and material damage supply chain and labour shortage issues. These areas of judgment and critical accounting estimates are described below.

Significant accounting estimates and judgments include:

Areas of Judgment

a) Measurement of insurance contract liabilities

The Corporation applies significant judgement when selecting the actuarial assumptions and methods used to determine the best estimate of future cash flows, including cash flows over which the entity has discretion, in measuring insurance contract liabilities related to its insurance contracts issued (note 12).

The Corporation also applies significant judgment when selecting the appropriate confidence level for risk adjustment used to calculate LIC. The risk adjustment is the compensation that the Corporation requires for bearing the uncertainty about the amount and timing of the cash flows of groups of insurance contracts. The method used to measure the risk adjustment is disclosed in note 3d. Judgment is also involved in selecting the illiquid premium in the discount yield curve used in discounting expected future cash flows.

b) Classification of financial instruments

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

c) Significant influence

The Corporation owns more than 20% of various investment entities. However, the Corporation does not have significant influence in any of these entities. In determining whether the Corporation has significant influence over an entity, judgment is applied considering all the facts such as whether or not it has the power or only protective rights to exert influence over investment activities.

Estimates Subject to Uncertainty

d) Liability for incurred claims

Estimate of undiscounted future cash flows

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

The estimation of claims development involves assessing the future behaviour of incurred claims, taking into consideration changes to the insurance product, as well as the closure rates, payment patterns, consistency of the Corporation's claims handling procedures, the legal representation status of claims, historical delays in reporting of claims, and the historical and forecasted levels of inflation. In general, the more time required for the settlement of a group of claims, the more uncertain the estimates will be. Variability can be caused by receipt of additional information, significant changes in the average cost or complexity of claims over time, significant changes in the Corporation's claims operations, the timing of claims payments, product and legal reforms with limited or no experience, and future rates of investment return and inflation. The ultimate cost of claims that settle over a long period of time is particularly challenging to forecast for several reasons, which include changes in the legal environment, case law or legislative amendments, and periods of time between the occurrence date of a claim and the date it is reported to the Corporation. The Corporation is subject to litigation arising in the normal course of conducting its insurance business, which is taken into account in establishing the LIC. Such liabilities are established by examining the facts of tendered claims and are adjusted in the aggregate to reflect ultimate loss expectations based upon historical experience patterns, current socio-economic trends and for certain claims, structured settlements that are provided in the form of consistent periodic payments as opposed to lump-sum payments.

The Corporation has considered the impacts of tort reform and the new Enhanced Care insurance model in the estimation of the LIC. The impact of these changes creates additional source of estimation uncertainty, as there is limited historical experience under the tort reform and the Enhanced Care insurance model.

The Corporation has considered the impacts of current tariffs between Canada and US in the estimation of the LIC. These tariffs will impact the cost of parts and vehicle prices as well as future inflation rate affecting the costs to settle both injury and material damage claims. The potential changes to the tariffs and broader economic impacts create uncertainties in the estimates.

Discount rate

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

Risk Adjustment for non-financial risk

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

The Corporation has estimated the risk adjustment for LIC based on a quantile approach which determines the risk adjustment for non-financial risks by analyzing the distribution of the losses and selecting a quantile that reflects the Corporation's risk appetite. The risk adjustment for non-financial risk is calculated as the excess of the value at risk at the 90^{th} percentile (2024 – 90^{th} percentile) over the expected present value of the future cash flows.

e) Valuation of pension and post-retirement benefits

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

The key assumptions used in calculating the cost of pension and post-retirement benefits are the discount rate, rate of compensation increase, inflation rate, life expectancies and extended healthcare cost trends. Together with plan member data, these and other assumptions are used to estimate future benefit eligibility, amount and duration of payments. The rate determined for each of the key assumptions is disclosed in note 14.

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

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

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

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

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

With the exception of the discount rate, which is based on market conditions at the financial statement date, all other assumptions are management's best estimate (note 14).

f) International conflicts

Multiple conflicts internationally have caused instability in the global economy and market. The Corporation has determined there is minimal impact on its business activities and financials. However, there is ongoing uncertainty surrounding the extent of the potential macroeconomic impact on the Corporation's investment portfolio, pension assumptions, and business activities as the conflicts continue to evolve. The Corporation continues to monitor any direct impacts.

g) 2019 Legal-based product reform

Legislation was enacted on May 17, 2018 to reform the Basic insurance product to limit pain and suffering payouts for minor injuries and create an independent dispute resolution process for injury claims effective April 1, 2019 (note 19). The product reform significantly decreased claims costs associated with accidents occurring on or after April 1, 2019. Key factors that contributed to the overall reduction in claims cost pressures include: a) the limit on general damages of $5,500 apply to minor injuries, b) the enhancements in accident benefits coverage, c) other insurance (collateral benefits) are primary for most medical and wage loss amounts when it is available and, d) bodily injury claims disputes valued up to $50,000 are resolved by the Civil Resolution Tribunal (CRT) instead of the Supreme Court of B.C.

The impact of the product reform has been favourable and contributed to improvement in the Corporation's financial stability. Given the limited history of the product reform, there is material estimation uncertainty in the measurement of these costs. Any recognition of additional impact has been reflected in the change in estimates for losses occurring in prior years.

h) Enhanced Care

On May 1, 2021, the Corporation implemented a new care-based insurance model (note 1). The impact of the new insurance model has been reflected in the estimate of current year and prior year claims costs. Given the limited historical experience under this model, there is estimation uncertainty in the measurement of these costs.

i) Material damage supply chain and labour shortage

The automotive supply chain continues to be subject to disturbance from various factors which can affect vehicle parts availability and cost, such as increased shipping costs, labour disruptions, and auto industry's response to the North America trade landscape. The impact of a weakened supply chain is exacerbated by the shortage of skilled labour in the car repair industry in British Columbia, where some stabilization has been observed but challenges remain. These supply chain and labour market pressures create estimation uncertainty in the measurement of costs associated with vehicle damage claims.

j) Valuation of level 3 investments

The fair value of financial instruments where no active market exists or where quoted prices are not otherwise available are determined by using valuation techniques and relying on significant unobservable inputs. In these cases, the fair values are estimated from observable data in respect of similar financial instruments, unobservable data using models or both. Where market observable inputs are not available, they are estimated based on appropriate assumptions. Where valuation techniques (for example, models) are used to determine fair values, they are validated and periodically reviewed by external qualified personnel independent of those that sourced them (note 2h).

Inherently there is significant estimation uncertainty arising from the judgments and assumptions in determining fair value of these investments.

4. New Accounting Pronouncements

a) Standards and interpretations effective for the year ended March 31, 2025

The Corporation has adopted the standards and interpretations that are relevant to the operations of the Corporation and effective for the year ended March 31, 2025. There were no material impacts to the Corporation's consolidated financial statements from the adoption of new standards or amendments.

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

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

- *IFRS 10 Consolidated Financial Statements and IAS 28 Long term Interests in Associates and Joint Ventures* (Amendment). Effective for the annual periods beginning on or after a date to be determined by IFRS Accounting Standards; early adoption is permitted. Changes to these standards amend the accounting for sales or contribution of assets between an investor and its associate or joint ventures, and accounting guidance for a parent in the loss of control of a subsidiary. The adoption is not expected to have a material impact on the Corporation’s consolidated financial statements.
- *IFRS 18 Presentation and Disclosure in Financial Statements.* Effective for the annual periods beginning on or after January 1, 2027, and replaces *IAS 1 Presentation of Financial Statements.* The objective of IFRS 18 is to set out requirements for the presentation and disclosure of information in financial statements to help ensure they provide relevant information that faithfully represents an entity’s assets, liabilities, equity, income and expenses. The Corporation is currently assessing the impact of this new standard on the presentation and disclosure of its consolidated financial statements.
- *Amendments to IFRS 9 Financial Instruments and IFRS 7 Financial Instruments: Disclosures.* Effective for the annual periods beginning on or after January 1, 2026; early adoption is permitted. The objective of the amendments are to clarify and improve the classification and measurement of financial instruments, following a 2022 post-implementation review. The Corporation is currently assessing the impact of these amendments on the presentation and disclosure of its consolidated financial statements.

5. Financial Assets and Liabilities

a) Financial assets

Financial assets include cash and cash equivalents, accrued interest, other receivables, financial investments (note 6), derivative financial instruments (note 6), and lease assets (note 9). The prepaids of $49.0 million (2024 - $43.9 million) are non-financial assets.

Cash and cash equivalents and accrued interest are considered current due to their short-term nature, and their fair values approximate their carrying values.

The fair values of other receivables approximate their carrying values due to their short-term nature, except for the fair value of the structured settlements, which is based on the present value of future cash flows. As at March 31, 2025, $11.7 million (2024 – $12.6 million) of other receivables are non-current.

The fair values of financial investments, derivative financial instruments, and lease assets are discussed in their respective notes.

b) Financial liabilities

Financial liabilities include cheques outstanding, accounts payable and accrued charges, investment-related and other liabilities (note 10), and lease liabilities (note 9).

All financial liabilities are carried at cost or amortized cost. Cheques outstanding, accounts payable and accrued charges are expected to mature under one year and their fair values approximate their carrying values due to their short-term nature. The maturity profile and estimation of fair value of investment-related and other liabilities and lease liabilities are discussed in their respective notes, as referenced above.

As at March 31, 2025, the general ledger bank balances representing deposits in transit were $143.0 million (2024 – $212.7 million) and the general ledger bank balances representing outstanding cheques were $456.2 million (2024 – $425.2 million), netting to a cheques outstanding balance of $313.2 million (2024 – $212.5 million) on the consolidated statement of financial position.

6. Investments

a) Financial investments

($ THOUSANDS)	Measurement category	Financial Investments [1] March 31, 2025	March 31, 2024
Fixed-income investments			
Money market pooled funds	FVTPL	$ 762,316	$ 858,759
Mortgages	FVTPL (Designated)	3,987	52,547
Mortgage pooled funds	FVTPL	991,478	848,755
Bond pooled funds	FVTPL	4,190,967	3,117,667
Bonds			
Federal	FVTPL (Designated)	1,109,750	1,597,260
Provincial	FVTPL (Designated)	448,716	675,397
Municipal	FVTPL (Designated)	80,515	9,807
Corporate	FVTPL (Designated)	1,175,163	1,622,242
Total bonds		2,814,144	3,904,706
Total fixed-income investments		8,762,892	8,782,434
Equity investments			
Global equity pooled funds	FVTPL	2,758,864	4,137,960
Total equity investments		2,758,864	4,137,960
Other financial investments			
Domestic real estate pooled funds	FVTPL	1,001,613	960,089
Global real estate pooled funds	FVTPL	793,553	558,091
Global infrastructure pooled funds	FVTPL	1,731,139	1,243,873
Global mezzanine debt pooled funds	FVTPL	107,191	155,155
Private assets pooled funds	FVTPL	2,896,796	1,982,908
Total other financial investments		6,530,292	4,900,116
Total financial investments		$ 18,052,048	$ 17,820,510

[1] Pooled funds may include pooled funds or other pooled investment vehicles

Pooled funds are structured entities (note 2b). The Corporation's maximum exposure to loss from its interest in these structured entities is equal to the total fair value of its investments held by such entities. The Corporation does not have any rights that will give it the ability to direct the relevant activities of these entities.

b) Fair value hierarchy

The following table presents the fair value hierarchy for financial assets and liabilities measured at fair value in the consolidated statement of financial position. During fiscal years 2025 and 2024, there were no transfers between Level 1, Level 2 and Level 3. The Corporation's policy is to recognize transfers into and out of fair value hierarchy levels as of the date of the event or change in circumstances that caused the transfer. The Corporation does not have any investments with quoted prices in active markets for identical assets (Level 1).

($ THOUSANDS)	Fair Value Measurements at Reporting Date		
	Fair Value	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**
March 31, 2025			
Cash and cash equivalents	$ 17,911	$ 17,911	$ -
Fixed-income investments	8,762,892	7,767,427	995,465
Equity investments	2,758,864	1,763,255	995,609
Other financial investments	6,530,292	-	6,530,292
Total financial assets	$ 18,069,959	$ 9,548,593	$ 8,521,366
March 31, 2024			
Cash and cash equivalents	$ 12,969	$ 12,969	$ -
Fixed-income investments	8,782,434	7,881,132	901,302
Equity investments	4,137,960	3,342,294	795,666
Other financial investments	4,900,116	-	4,900,116
Total financial assets	$ 17,833,479	$ 11,236,395	$ 6,597,084

Cash and cash equivalents (Level 2) is valued using the end of day exchange rates. Level 2 equity investments are valued using net asset value or pricing matrices derived from yield quotations. Bonds and money market pooled funds within Level 2 fixed-income investments are valued using the quoted market price or dealer quotes for similar instruments exchanged in active markets.

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

The fair values of the Level 3 investments are based on various valuation methodologies as described below, plus the net asset value of the fund. The real estate pooled investments valuations are based on the appraised or calculated market value. The global mezzanine debt and global infrastructure funds' valuations are based on various methods, including discounted cash flows, appraisals and audited financial statements. The private pooled investments' valuations are based on the observed external price, if one exists, or if one does not exist, discounted cash flows using the yields of externally priced comparable private or public fixed-income assets. The mortgage fund's value is based on a discounted cash flow that uses a risk-free rate of return and a mortgage credit spread for the underlying fixed term mortgages. For its underlying variable mortgages, valuations are based on the principal balance plus accrued interest and for other mortgage investments, valuations may be based on audited financial statements and discounted cash flows. All valuations are provided by the investment managers. The Corporation does not have sufficient information to conduct sensitivity analysis on the fair values of the investments using unobservable inputs.

($ THOUSANDS)	Recurring Fair Value Measurements using Level 3 Inputs			
	Fixed-Income Investments	Equity Investments	Other Financial Investments	Total
March 31, 2025				
Balance, beginning of year	$ 901,302	$ 795,666	$ 4,900,116	$ 6,597,084
Additions	365,039	361,352	2,716,875	3,443,266
Disposals	(322,419)	(135,073)	(1,118,280)	(1,575,772)
Market value adjustment	51,543	(26,336)	31,581	56,788
Balance, end of year	$ 995,465	$ 995,609	$ 6,530,292	$ 8,521,366
March 31, 2024				
Balance, beginning of year	$ 807,723	$ -	$ 4,014,211	$ 4,821,934
Additions	330,058	704,174	1,680,876	2,715,108
Disposals	(276,381)	(23,216)	(755,227)	(1,054,824)
Market value adjustment	39,902	114,708	(39,744)	114,866
Balance, end of year	$ 901,302	$ 795,666	$ 4,900,116	$ 6,597,084

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

($ THOUSANDS)	2025		2024	
	Notional Amount	Fair Value	Notional Amount	Fair Value
Non-designated derivative instruments				
Assets				
Interest rate swap - investment properties	$ -	$ -	$ 91,850	$ 804
	$ -	$ -	$ 91,850	$ 804
Liabilities				
Forward contracts	$ 2,785,328	$ 92,262	$ 2,360,156	$ 8,947
Interest rate swap - investment properties	91,321	1,306	-	-
	$ 2,876,649	$ 93,568	$ 2,360,156	$ 8,947

The Corporation uses foreign exchange forward contracts to hedge the foreign exchange risks associated with its foreign currency financial investments. The Corporation entered into interest rate swaps to naturally hedge the interest rate of one of the investment properties' mortgages (note 10). Other than the interest rate swap associated with one of the investment properties' mortgages, all forward contracts and swaps have settlement dates within one year.

The non-designated derivative financial instruments are classified as Level 2. Forward contracts are valued based on the difference between the forward rate at the contract initiation date and the remaining forward term rate on the reporting date. Swap contracts are valued at the present value of their expected cash flows on the reporting date.

c) Investment properties

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

($ THOUSANDS)	2025	2024
Cost		
Balance, beginning of year	$ 316,266	$ 419,221
Capital improvements	9,679	24,487
Reclassification to assets held for sale	(31,982)	(53,216)
Disposals	(46,587)	(69,067)
Impairment loss	(6,647)	(5,159)
Balance, end of year	240,729	316,266
Accumulated depreciation		
Balance, beginning of year	81,982	113,430
Depreciation	11,594	19,698
Disposals	(12,682)	(14,120)
Reclassification to assets held for sale	(19,586)	(37,026)
Balance, end of year	61,308	81,982
Carrying value, end of year	$ 179,421	$ 234,284

The fair value of investment properties is $253.2 million (2024 – $319.9 million) and based on the inputs to the valuation technique used, the valuation of these investment properties is Level 3. As at March 31, 2025 and March 31, 2024, the estimated fair value is based on independent appraisals, by professionally qualified external valuators or using the income approach to estimate fair value through the direct capitalization method and/or the discounted cash flow analysis as determined by an external investment manager.

As at March 31, 2025, two (2024 – two) investment properties remain in assets held for sale.

7. Property and Equipment

($ THOUSANDS)	Land	Buildings	Furniture & Equipment	Leasehold Improvements	Total
March 31, 2025					
Cost					
Balance, beginning of year	$ 25,062	$ 180,872	$ 126,635	$ 32,791	$ 365,360
Additions	-	4,866	9,299	699	14,864
Disposals	-	-	(17,811)	(1,171)	(18,982)
Balance, end of year	25,062	185,738	118,123	32,319	361,242
Accumulated depreciation					
Balance, beginning of year	-	155,532	87,496	21,607	264,635
Disposals	-	-	(17,811)	(1,169)	(18,980)
Depreciation charge for the year	-	2,382	11,175	3,712	17,269
Balance, end of year	-	157,914	80,860	24,150	262,924
Net book value, end of year	$ 25,062	$ 27,824	$ 37,263	$ 8,169	$ 98,318
March 31, 2024					
Cost					
Balance, beginning of year	$ 30,448	$ 178,722	$ 123,324	$ 30,051	$ 362,545
Additions	-	3,055	8,153	3,025	14,233
Disposals	(5,386)	(905)	(4,842)	(285)	(11,418)
Balance, end of year	25,062	180,872	126,635	32,791	365,360
Accumulated depreciation					
Balance, beginning of year	-	154,134	81,932	18,968	255,034
Disposals	-	(905)	(4,842)	(285)	(6,032)
Depreciation charge for the year	-	2,303	10,406	2,924	15,633
Balance, end of year	-	155,532	87,496	21,607	264,635
Net book value, end of year	$ 25,062	$ 25,340	$ 39,139	$ 11,184	$ 100,725

8. Intangible Assets

($ THOUSANDS)	2025	2024
Cost		
Balance, beginning of year	$ 541,202	$ 571,362
Additions	23,207	30,642
Disposals	(3,611)	(60,802)
Balance, end of year	560,798	541,202
Accumulated amortization		
Balance, beginning of year	365,332	367,165
Disposals	(3,611)	(60,802)
Amortization charge for the year	49,867	58,969
Balance, end of year	411,588	365,332
Net book value, end of year	$ 149,210	$ 175,870

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

The balance of intangible assets includes $30.2 million (2024 – $23.2 million) in assets under development.

Management conducted an assessment and concluded no significant impairment indicators.

There were no indefinite life intangible assets as at March 31, 2025 and March 31, 2024.

9. Lease Assets and Lease Liabilities

Lease assets are as follows:

($ THOUSANDS)	Leased Facilities	Leased Equipment	Leased Computer Hardware	Leased Computer Software Intangibles	Total
March 31, 2025					
Cost					
Balance, beginning of year	$ 80,755	$ 2,862	$ 5,875	$ 38,046	$ 127,538
Additions	2,932	1,798	81	269	5,080
Disposals	(537)	-	-	(1,140)	(1,677)
Balance, end of year	83,150	4,660	5,956	37,175	130,941
Accumulated depreciation					
Balance, beginning of year	37,186	2,756	3,164	25,971	69,077
Disposals	(438)	-	-	(1,140)	(1,578)
Depreciation charge for the year	7,584	294	1,068	5,535	14,481
Balance, end of year	44,332	3,050	4,232	30,366	81,980
Net book value, end of year	$ 38,818	$ 1,610	$ 1,724	$ 6,809	$ 48,961
March 31, 2024					
Cost					
Balance, beginning of year	$ 73,489	$ 2,802	$ 5,875	$ 28,796	$ 110,962
Additions	9,468	60	-	9,250	18,778
Disposals	(2,202)	-	-	-	(2,202)
Balance, end of year	80,755	2,862	5,875	38,046	127,538
Accumulated depreciation					
Balance, beginning of year	31,557	2,722	2,121	19,799	56,199
Disposals	(2,202)	-	-	-	(2,202)
Depreciation charge for the year	7,831	34	1,043	6,172	15,080
Balance, end of year	37,186	2,756	3,164	25,971	69,077
Net book value, end of year	$ 43,569	$ 106	$ 2,711	$ 12,075	$ 58,461

Lease liabilities are as follows:

($ THOUSANDS)	2025	2024
Up to 1 year	$ 13,084	$ 12,983
Greater than 1 year, up to 5 years	27,627	34,384
Greater than 5 years	16,554	19,324
Total undiscounted lease liabilities balance, end of year	$ 57,265	$ 66,691
Total discounted lease liabilities balance, end of year	$ 49,491	$ 57,125
Current	$ 12,801	$ 12,511
Non-current	$ 36,690	$ 44,614

As at March 31, 2025, the Corporation is committed to a lease with $256.1 million (2024 - $nil) of undiscounted lease payments over the lease term, inclusive of renewal options, but the lease has not yet commenced.

10. Investment Related and Other Liabilities

($ THOUSANDS)	2025	2024
	Carrying Value	Carrying Value
Investment-related liabilities	$ 156,957	$ 97,047
Other liabilities	145,427	160,463
Total investment-related and other liabilities	$ 302,384	$ 257,510
Non-current portion	$ 90,183	$ 97,249

Investment-related liabilities are comprised of mortgages payable of $91.9 million (2024 – $97.0 million) and a promissory note of $65.0 million (2024 – $10.6 million), payable upon demand. The repayment terms are within two to five years (2024 – three to five years) and interest rates ranging from 3.7% to 5.0% (2024 – 4.6% to 7.2%). The fair value of investment-related liabilities approximates carrying value. Other liabilities consist of accrued interest payable and unsettled trades. All of these liabilities are classified as Level 3 under the fair value hierarchy.

Estimated principal repayments for investment-related and other liabilities are as follows:

($ THOUSANDS)	2025	2024
Up to 1 year	$ 212,201	$ 160,261
Greater than 1 year, up to 5 years	90,183	92,873
Greater than 5 years	-	4,376
	$ 302,384	$ 257,510

11. Management of Insurance and Financial Risk

As a provider of vehicle insurance products, effective risk management is fundamental in protecting earnings, cash flow, and ultimately the financial stability of the Corporation. The Corporation is exposed to various types of insurance and financial risks including risks of uncertainty resulting from the international conflicts and other economic uncertainties (note 3).

a) Insurance risk

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

The introduction of the new care-based insurance model has increased the insurance risk as the insurance liabilities for new injury claims under the care model must be established with only limited direct historical experience. The Corporation has considered relevant experience from other jurisdictions with similar products in determining the appropriate amount of the insurance liabilities. Actual results may be materially different and take many years to emerge.

Frequency is the average number of claims per policy, calculated by dividing the total number of claims by the total number of policies. Severity is the average cost of a claim calculated by dividing the total cost of claims by the total number of claims. There are a number of factors that influence the frequency and severity of claims.

Some factors are affected by the actions of the Corporation and a number of strategies are used to try and reduce cost pressures created by these factors, including claims operational changes, road safety programs, programs to influence driver behaviour such as impaired driving and distracted driving programs, public awareness campaigns, auto crime reduction initiatives, and fraud detection and investigation.

There are other factors that the Corporation has little or no control over, including weather, demographics, court issued settlement awards, plaintiff legal fees, pandemic events, impacts of multiple conflicts internationally, current trade tariffs between Canada and US, vehicle parts/repair inflation, supply chain issues and medical expense inflation that influence the cost of claims.

Sources of uncertainty in the estimation of the liability for incurred claims

To manage the uncertainty associated with estimating the LIC, the Corporation’s Chief Actuary employs standard actuarial methods. The estimation of the LIC is determined in accordance with accepted actuarial practice in Canada and is based on reasonable assumptions and appropriate methods that are consistently applied (note 3d), giving appropriate consideration to relevant changes in circumstances such as the 2019 legal-based product reform (note 3g), the new care-based insurance model (note 3h), and material damage supply chain issues and labour shortage (note 3i).

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

Injury claims include bodily injury, accident benefits, and enhanced accident benefits, which account for approximately 36% (2024 – 37%) of current year claims costs, and 89% (2024 – 88%) of the LIC. The timing of payments of injury claims can be extended due to delayed reporting, as well as extended recovery time required for severe injuries, and the timing and amount of injury payments can exhibit considerable uncertainty because of the complex bodily injury claims environment, including the legal environment.

The Corporation's LIC can be affected by the frequency and severity of claims, the discount rate, and actuarial methods and assumptions. The frequency and severity of claims are discussed above, while the discount rate and the actuarial methods and assumptions are discussed in notes 3 and 12.

Concentration of insurance risk

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

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

Premium pricing risk

The Corporation is the sole provider of Basic insurance and is not subject to competitive risk for its Basic insurance product. Basic insurance rates are set to cover costs after considering investment returns. Because the insurance rates are determined based on forward-looking estimates of costs, the unfavourable variance in costs, in particular claims costs, may result in Basic insurance premiums not being sufficient to cover costs.

The Corporation is subject to legislative requirements with respect to Basic insurance and applies to the BCUC for approval to change its Basic insurance rate (note 18). The Corporation is required to make Basic insurance rate applications and the BCUC is required to approve rates set according to accepted actuarial practice. These legislated requirements mitigate the underwriting risk associated with pricing for the Basic insurance product.

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

b) Financial risk

Concentration of financial risk

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

As at March 31, 2025, the equity and other financial investments portfolios were 20.2% (2024 – 29.0%) invested in the real estate sector, 13.7% (2024 – 10.7%) in the industrials sector, and 12.4% (2024 – 11.1%) in the financial sector. The bond portfolio was 56.4% (2024 – 56.0%) invested in the government sector and 18.8% (2024 – 19.1%) invested in the financial sector. See credit risk for a discussion of the government bonds.

Concentration of geographical risk

Geographical concentration risk arises when the investments are located in the same geographical region. The Corporation reduces geographical concentration risk by dispersing the investments in more than one geographical region. The Corporation is invested in diversified global pooled funds. As at March 31, 2025, the investment portfolio was 62.5% (2024 – 57.6%) invested in Canada, 29.4% (2024 – 30.8%) invested in the United States, and 8.1% (2024 – 11.6%) was invested elsewhere around the world.

Price risk

General economic conditions, political conditions, and other factors affect the equity markets, thereby also affecting the fair value of the equity investments, fixed-income funds, and other financial investments held by the Corporation. Fluctuations in the value of these investments impact the recognition of both unrealized and realized gains and losses on units of funds held. As at March 31, 2025, the impact of a 10% change in prices, with all other variables held constant, would result in an estimated corresponding change to profit or loss for equity investments, fixed-income funds, and other financial investments of approximately $1.52 billion (2024 – $1.39 billion).

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

Interest rate risk

When interest rates increase or decrease, the market value of fixed-income investments will decrease or increase respectively with a larger market value impact on instruments with a long duration compared to instruments with a short duration. Fluctuations in interest rates have a direct impact on the market valuation of the Corporation’s directly held fixed-income portfolio. The Corporation is also indirectly exposed to interest rate risk through its investments in fixed-income pooled funds.

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

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

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

In fiscal years 2025 and 2024, the Corporation did not use material derivative financial instruments to hedge interest rate risk on its investment portfolio.

The following table outlines the impacts on the Corporation's net income resulting from specific changes in interest rates as at March 31, 2025 and 2024:

As at March 31, 2025	Net income	
	100 bps Increase	**100 bps Decrease**
Liabilities for incurred claims	$ 300,404	$ (340,375)
Financial investments[1]	(82,755)	82,755
Total	$ 217,649	$ (257,620)

As at March 31, 2024	Net income	
	100 bps Increase	**100 bps Decrease**
Liabilities for incurred claims	$ 298,611	$ (333,689)
Financial investments[1]	(102,567)	102,567
Total	$ 196,044	$ (231,122)

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

Credit risk

Credit risk is the potential for financial loss to the Corporation if the counterparty in a transaction fails to meet its obligations. Financial instruments that potentially give rise to concentrations of credit risk include cash and cash equivalents, fixed-income investments, other receivables, and structured settlements. The Corporation has credit risk arising from the premium to be received included in the insurance contract and reinsurance contract assets. The Corporation is also indirectly exposed to credit risk through its investments in fixed-income pooled funds. Fixed-income investments with direct exposure to credit risk are comprised of directly held bonds and mortgages. The total direct credit risk exposure is $3.47 billion (2024– $3.86 billion).

Fixed-income investments

The Corporation mitigates its overall exposure to credit risk in its fixed-income investments by holding the majority of its fixed-income portfolio through a pooled fund structure, and by limiting fixed-income credit investments to a maximum of 26.0% (2024 – 24.0%) of total investment assets. This approach provides diversification across a broad range of issuers and reduces exposure to individual credit events. There is minimal credit risk exposure to cash.

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

The Corporation's directly held bond investments by credit quality according to Standard and Poor's are as follows:

($ THOUSANDS)		2025		2024
Bonds				
AAA	$	1,214,879	$	1,689,522
AA		467,420		280,835
A		593,802		1,402,541
BBB		538,043		531,808
	$	2,814,144	$	3,904,706

The maximum credit risk exposure for fixed-income investments pertains to directly held bond investments and to directly held mortgage investments; however, the Corporation considers Canadian government bonds to be risk-free. Therefore, the maximum credit risk exposure is equal to the total fair value of all other directly held bond and mortgage investments, which amounts to $1.71 billion (2024 – $2.36 billion).

Directly held bond and mortgage investments are designated as FVTPL. The change in fair value attributable to the change in credit risk of these assets is generally insignificant in the absence of significant credit events occurring on specific assets. A fair value loss of $nil for the fiscal year ended March 31, 2025 and 2024 is reflected in changes in fair value on financial investments related to significant credit events occurring on assets designated as FVTPL.

Premium to be received and other receivables

The Corporation has a diverse customer base as it is the sole provider of Basic insurance to all drivers in British Columbia. While there is no significant individual concentration of credit risk, the Corporation's premiums to be received are comprised of customers with varying financial conditions. The credit risk for premium to be received is mitigated as a customer's policy may be cancelled if the customer is in default of a payment.

Other receivables, comprise mostly of broker receivables, investments related receivables and receivables collected on behalf of the Province of BC, are considered short term in nature and low probability of default. The maximum credit risk for all other receivables equals their carrying amount.

The collectability of premium to be received is considered within the cash flows in the measurement of LRC. As at March 31, 2025, the Corporation considered $174.3 million (2024 – $149.3 million) of its premium to be received to be uncollectible.

Reinsurance contract assets

Failure of reinsurers to honour their obligations could result in losses to the Corporation. The maximum credit risk exposure equals the carrying amount of $39.4 million (2024 – $35.4 million). The Corporation has policies to monitor credit rating of reinsurers. All reinsurers have a minimum credit rating of A. No single reinsurer represents more than 25% of the total reinsurance placement in a contract year. Both these items mitigate the Corporation's exposure to credit risk. No amount owing from the reinsurers was considered impaired as at March 31, 2025 or March 31, 2024.

Liquidity risk

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

Liquidity risk is the risk that the Corporation is unable to meet its financial obligations as they fall due. Cash resources are managed on a daily basis based on anticipated cash flows. The majority of financial liabilities, except for the LIC, pension and post-retirement benefits, lease liabilities, and investment-related liabilities, are due within one year. The Corporation generally maintains positive overall cash flows through cash generated from operations as well as cash generated from its investing activities. Where overall cash flows are negative, the Corporation maintains sufficient liquid assets to cover any shortfall from operations. These liquid assets include money market pooled funds and level 2 global equity pooled funds (Note 6), and fixed-income investments maturing within one year as disclosed in the table below. In addition, the Corporation has a netting arrangement with its banks that permits positive bank balances to be offset against negative bank balances.

Liquidity risk is primarily controlled by holding government bonds and other highly liquid investments, which can be readily sold. In addition, the Corporation takes into account the overall historical liability settlement pattern and the historical cash in-flows as a basis to broadly define diversification and duration characteristics of the investment portfolio. The following table summarizes the maturity profile of the Corporation's fixed-income investments by contractual maturity or expected cash flow dates:

($ THOUSANDS)	Within One Year	One Year to Five Years	After Five Years	Total
March 31, 2025				
Bonds				
Canadian				
Federal	$ 11,991	$ 997,761	$ 99,998	$ 1,109,750
Provincial	-	407,052	41,664	448,716
Municipal	-	80,515	-	80,515
Corporate	163,490	792,517	219,156	1,175,163
Total bonds	175,481	2,277,845	360,818	2,814,144
Mortgages	3,987	-	-	3,987
	$ 179,468	$ 2,277,845	$ 360,818	$ 2,818,131
March 31, 2024				
Bonds				
Canadian				
Federal	$ -	$ 1,582,094	$ 15,166	$ 1,597,260
Provincial	-	675,397	-	675,397
Municipal	-	9,807	-	9,807
Corporate	302,169	1,140,234	179,839	1,622,242
Total bonds	302,169	3,407,532	195,005	3,904,706
Mortgages	47,905	4,642	-	52,547
	$ 350,074	$ 3,412,174	$ 195,005	$ 3,957,253

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 primarily exposed to currency risk through its direct investments in funds denominated in foreign currencies, as well as indirectly through investments in funds that hold assets denominated in foreign currencies. The table below summarizes the Corporation's exposure to currency risks:

($ THOUSANDS)	2025	2024
Direct currency risk exposure - USD	$ 269,492	$ 344,698
Indirect currency risk exposure - USD	8,762,669	7,821,069
Indirect currency risk exposure - other foreign currencies	3,092,249	3,038,411
	$ 12,124,410	$ 11,204,178

The Corporation has policies in place to limit and monitor its exposure to currency risks. In addition, the Corporation uses currency hedging strategies, where deemed appropriate, by entering into foreign exchange forwards (note 6b). A 10 percent appreciation in the Canadian dollar on foreign currency-based financial investments, net of the offsetting impact from the Corporation's currency hedging strategies, would change the fair value of the financial investments and result in a change to profit or loss of $933.9 million (2024 – $884.4 million). The Corporation also leverages the investment manager's currency hedging strategies within the pooled funds to minimize the indirect currency risk exposure.

12. Insurance contract liabilities

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

Actuarial methods and assumptions for incurred claims

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

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

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

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

Because of the change in insurance coverages provided following the introduction of Enhanced Care on May 1, 2021, there is limited direct historical information available for some of the coverages currently provided. Where possible, appropriate historical claims data has been selected to supplement the data for each coverage, for example by separating claims that occurred within and outside of British Columbia, and accounting for hit-and-run and non-vehicle damage liability claims.

An additional method is employed to address the particularly complex legal-based injury claims environment, which includes shifts in the frequency mix of claims by claim size and complexity, and the settlement rate of claims. This additional method uses claim size to separate bodily injury claims data into segments of similar complexity and is based on the Adler-Kline claim closure model. It has allowed the Corporation's Chief Actuary to capture changes in the claim settlement rates within each segment, and changes in the mix of claims by segment, which impacts the bodily injury severity trend rate. This method has been simplified compared to last year, at which time the legal status of claims was also used for segmentation, because the remaining legal-based claims without legal representation were no longer significant. Within this segmented analysis, the number of large bodily injury claims is estimated with reference to the number of large bodily injury claims that will emerge as a proportion of the pending legal-based claims at each age.

The Adler-Kline claim closure model is also applied to medical and rehabilitation costs on accident benefits claims to capture changes in the level, trend, and limit associated with these costs following changes to the accident benefit product that were effective in 2018 and 2019. These changes included an increase in the regulated rates for several medical treatment fees, the introduction of indexing for the regulated rates for medical treatment fees based on the increase in the BC consumer price index, and a doubling of the medical rehabilitation limit to $300,000.

Additional methods are used to estimate the severity of enhanced accident benefits claims, associated with accidents occurring on or after May 1, 2021. These claims fall under a new insurance model (note 3h), and are therefore expected to follow different patterns from the historical loss and count development patterns on which the three standard methods rely. The Corporation continues to gain experience on enhanced accident benefits claims and to assess to what extent British Columbia claims data may be appropriately used in the estimation of ultimate claims costs.

The first additional method uses assumptions for the severity of these claims that are consistent with the pricing model used to establish the premium rate for policies effective May 1, 2021, with additional relevant information regarding inflation expectations and claim severity from other jurisdictions with similar products.

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

The timing of when the unpaid ultimate claims costs will be paid depends on the line of business. Injury claims generally take longer to settle than material damage claims and exhibit greater variability as to the timing and amount ultimately paid to settle a claim. Historical patterns of claims payment data are used to estimate the future claims payment pattern.

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

Changes in Assumptions

Discount rate

The Corporation discounts its LIC using a discount yield curve which comprises a risk free yield curve plus an illiquidity premium. As a result of the change in the discount yield curve, there was an unfavourable adjustment to LIC of $237.5 million (2024 – favourable adjustment of $35.1 million).

Yield curves used to discount cash flow for insurance and reinsurance contracts are as follow:

	One Year	Five Years	Ten Years	Twenty Years	Thirty Years
March 31, 2025	3.44%	3.96%	4.59%	5.06%	4.91%
March 31, 2024	5.47%	4.89%	5.09%	5.21%	5.06%

*Annual Effective Spot Rate as at Fiscal Year End of Term (Years)

Change in loss development assumptions

Actuarial assumptions pertaining to loss and count development for all coverages were reviewed and revised in light of an additional year of actual experience. There were material changes in development assumptions.

The Corporation has observed stabilization and some reduction in the cycle time from when a vehicle damage claim is reported to when the vehicle is repaired, following increases seen over the previous two years that followed a disruption in supply chains related to the economic impacts of the COVID-19 global pandemic, and a shortage of skilled labour in the car repair industry. In response, claims development assumptions for vehicle damage claims are now set based on the standard methods, using development assumptions derived from the experience observed over the latest one to four years. This represents a change from last year, in which a method based on the development of paid severities was combined with a claim count estimate that was adjusted to reflect an increased level of claims paid beyond 2 years to estimate the cost of basic vehicle damage claims and optional collision and comprehensive claims. The change in assumptions to reflect increased stability in the cycle time to pay vehicle damage claims has decreased the liability for incurred claims by $142.3 million, holding all other assumptions constant.

With the emergence of additional claims experience for Permanent Impairment claims beginning to indicate some stability, the Corporation has begun to place some reliance on its observed count development in balance with the prior expectation of the number of claims based on the number of basic vehicle damage claims and information from other jurisdictions regarding the propensity of Permanent Impairment claims. This represents a change from last year, where the number of Permanent Impairment claims were estimated solely based on the propensity information. This change in approach has the effect of decreasing the liability for incurred claims by $98.2 million, holding all other assumptions constant.

An increased number of large bodily injury claims have emerged in the current year, as a proportion of the remaining pending. As the remaining claims have been determined to be more complex, this pattern is expected to persist to some degree in the future. This means that more large claims remain to be recognized in the future, which has been reflected in the actuarial assumptions by relying on the pattern from the latest two years to forecast the large claims emergence (previously 4 years). This change in assumptions has the effect of increasing the liability for incurred claims by $215.6 million.

As the number of outstanding legal-based bodily injury claims declines, the expected cost of the remaining claims has increased, including a notable increase in the average case reserve level relative to claims of comparable age in recent prior fiscal years. The trends applied to future claim payments in the Adler-Kline claim closure model for large bodily injury claims have been increased by 1% to reflect an expectation of higher future costs associated with claims closing as the legal-based product continues to run off. This change in assumptions has the effect of increasing the liability for incurred claims by $104.4 million.

Sensitivity Analysis

The sensitivity to significant assumptions is outlined below. The analysis is performed for possible changes in the assumptions with all other assumptions held constant, showing the impact on the LIC in the table below and it is the same as impact on net income and Equity. Movements in these assumptions may be non-linear and may be correlated with one another.

($ THOUSANDS)			2025		2024
Assumption	**Sensitivity**				
Discount rate	+ 1ppt[1]	$	(300,400)	$	(298,600)
Discount rate	- 1ppt	$	340,400	$	333,700
Future emergence of large bodily injury claims	+ 10%	$	173,000	$	252,700
Severity of unpaid bodily injury claims	+ 10%	$	529,700	$	707,900
Severity of unpaid Enhanced Accident Benefit claims	+ 10%	$	232,000	$	212,000
Severity of unpaid Material Damages claims	+ 10%	$	90,700	$	115,100

[1] *ppt = percentage point*

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

($ THOUSANDS)	2025				2024			
	Liabilities for remaining coverage	Liabilities for incurred claims		Total	Liabilities for remaining coverage	Liabilities for incurred claims		Total
	Excluding Loss Component	Estimates of present value of future cash flows	Risk Adjustment		Excluding Loss Component	Estimates of present value of future cash flows	Risk Adjustment	
Insurance contract liabilities, beginning of year	$ 1,648,343	$ 9,987,138	$ 971,958	$ 12,607,439	$ 1,137,044	$ 11,388,746	$ 1,184,491	$ 13,710,281
Insurance revenue	(5,987,523)	-	-	(5,987,523)	(5,471,703)	-	-	(5,471,703)
Insurance service expenses								
Incurred claims	-	3,810,548	226,274	4,036,822	-	3,814,565	286,947	4,101,512
Directly attributable expenses	-	638,128	-	638,128	-	616,635	-	616,635
Insurance acquisition expenses	-	843,053	-	843,053	-	766,304	-	766,304
Changes that relate to past service - adjustments to the LIC	-	(298,088)	(386,950)	(685,038)	-	(208,640)	(499,480)	(708,120)
	-	4,993,641	(160,676)	4,832,965	-	4,988,864	(212,533)	4,776,331
Insurance service result	(5,987,523)	4,993,641	(160,676)	(1,154,558)	(5,471,703)	4,988,864	(212,533)	(695,372)
Insurance finance expenses	-	578,172	-	578,172	-	431,470	-	431,470
Total changes in statement of comprehensive income	(5,987,523)	5,571,813	(160,676)	(576,386)	(5,471,703)	5,420,334	(212,533)	(263,902)
Cash flows								
Premiums received	5,971,483	-	-	5,971,483	5,983,002	-	-	5,983,002
Claims and other expenses paid	-	(6,274,646)	-	(6,274,646)	-	(6,051,249)	-	(6,051,249)
Insurance acquisition cash flows	-	(836,136)	-	(836,136)	-	(770,693)	-	(770,693)
Total cash flows	5,971,483	(7,110,782)	-	(1,139,299)	5,983,002	(6,821,942)	-	(838,940)
Insurance contract liabilities, end of year	$ 1,632,303	$ 8,448,169	$ 811,282	$ 10,891,754	$ 1,648,343	$ 9,987,138	$ 971,958	$ 12,607,439

During fiscal year 2025, the Corporation approved the issuing of a Rebate totalling $406.1 million (2024 – $398.2 million) to policyholders who had an active eligible Basic insurance certificate that was in effect during the month of January 2025 (2024 – February 2024). As at March 31, 2025, the Rebate amount is reflected as a reduction in insurance revenue in the consolidated statement of comprehensive income, and the remaining payable of $353.4 million (2024 – $398.2 million) is included in insurance contract liabilities in the consolidated statement of financial position.

The Corporation has assessed and identified no onerous insurance contracts for the fiscal year ended March 31, 2025 and 2024.

Claims development table

The top half of the table illustrates how the Corporation's estimate of total undiscounted claims costs for each loss year has changed at successive year-ends. The bottom half of the table reconciles the cumulative claims to the amount appearing in the consolidated statement of financial position. The Corporation changed from a December 31 to a March 31 year end in fiscal 2017, and therefore there are only nine years of historical data in the table.

Claims development table as at March 31, 2025:

($ THOUSANDS)											
Fiscal Loss Year*	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**	**2025**	**Total**
Estimate of ultimate claims costs (gross of reinsurance, undiscounted):											
- At end of fiscal loss year	$ -	$ 4,372,966	$ 4,968,820	$ 5,208,101	$ 4,524,433	$ 3,376,605	$ 3,382,219	$ 3,865,616	$ 4,233,213	$ 4,130,087	
- One year later	4,037,775	4,529,126	5,229,618	5,312,311	4,155,162	3,169,382	3,298,887	3,735,449	3,830,389	-	
- Two years later	4,184,489	4,762,695	5,490,881	5,326,839	4,118,627	2,895,013	3,255,603	3,507,979	-	-	
- Three years later	4,450,883	5,015,000	5,483,201	5,410,875	3,864,190	2,934,926	3,160,434	-	-	-	
- Four years later	4,595,394	4,948,037	5,516,400	5,771,575	3,955,376	3,059,459	-	-	-	-	
- Five years later	4,581,417	4,964,606	5,905,928	5,808,253	4,136,696	-	-	-	-	-	
- Six years later	4,627,181	5,213,142	5,908,891	6,016,184	-	-	-	-	-	-	
- Seven years later	4,734,545	5,237,148	6,026,542	-	-	-	-	-	-	-	
- Eight years later	4,750,260	5,262,160	-	-	-	-	-	-	-	-	
- Nine years later	4,754,903	-	-	-	-	-	-	-	-	-	
Current estimate of cumulative claims (gross)	4,754,903	5,262,160	6,026,542	6,016,184	4,136,696	3,059,459	3,160,434	3,507,979	3,830,389	4,130,087	43,884,833
Cumulative payment of claims (gross)	(4,529,109)	(4,849,914)	(5,206,679)	(4,838,515)	(3,077,122)	(2,211,928)	(2,379,488)	(2,661,382)	(2,752,497)	(2,090,908)	(34,597,542)
Cumulative claims liabilities (gross) - fiscal loss years from 2015 to 2024	$ 225,794	$ 412,246	$ 819,863	$ 1,177,669	$ 1,059,574	$ 847,531	$ 780,946	$ 846,597	$ 1,077,892	$ 2,039,179	$ 9,287,291
Cumulative claims liabilities (gross) - fiscal loss years from 2016 to 2025											402,808
Undiscounted unallocated loss adjustment expense reserve											512,690
Effect of discounting											(1,911,504)
Effect of the risk adjustment margin for non-financial risk											811,282
Other directly attributable expenses expected to be paid within one year											156,884
Total Liability for incurred claims (gross)											**$ 9,259,451**

*Fiscal Loss Year refers to the year ended March 31

The table above reflects the total LIC of $9.26 billion before amounts recoverable on incurred claims for the reinsurance contract assets held. The total LIC after amounts of reinsurance recoverable on incurred claims of $0.03 billion would be $9.23 billion. The cumulative payments of fiscal loss year 2025 for the year ended March 31, 2025 are $2.09 billion.

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

($ THOUSANDS)	Less than One Year	One to Two Years	Two to Three Years	Three to Four Years	Four to Five Years	Over Five Years	Total
March 31, 2025	$ 3,182,473	$ 1,663,232	$ 1,085,309	$ 706,986	$ 484,593	$ 3,080,196	$ 10,202,789
March 31, 2024	$ 3,952,415	$ 2,284,355	$ 1,379,382	$ 881,910	$ 565,073	$ 2,897,094	$ 11,960,229

The claims liabilities for future payment beyond one year is $7.02 billion (2024 – $8.01 billion). There is no amounts payable on demand in 2025 and 2024.

The weighted-average term to settlement of the discounted claims liabilities as at March 31, 2025 is 3.6 years (2024 – 3.1 years).

13. Reinsurance contract assets

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

The Corporation entered into one year casualty and catastrophe reinsurance contracts beginning January 1, 2025 and 2024 as follows:

a) For individual catastrophic occurrences, portions of losses up to $300.0 million (2024 – $275.0 million) in excess of $50.0 million (2024 – $50.0 million); and
b) For individual casualty loss occurrences, portions of losses up to $43.0 million (2024 – $43.0 million) in excess of $7.0 million (2024 – $7.0 million).

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

Reconciliation of the remaining coverage and incurred claims components

($ THOUSANDS)	2025				2024			
	Assets for Remaining Coverage	Amounts Recoverable on Incurred Claims		Total	Assets for Remaining Coverage	Amounts Recoverable on Incurred Claims		Total
	Excluding Loss Recovery Component	Estimates of present value of future cash flows	Risk Adjustment		Excluding Loss Recovery Component	Estimates of present value of future cash flows	Risk Adjustment	
Net reinsurance contract assets, beginning of year	$ 33	$ 32,416	$ 2,959	$ 35,408	$ 4,272	$ 29,468	$ 2,929	$ 36,669
Allocation of reinsurance premiums	(16,432)	-	-	(16,432)	(16,856)	-	-	(16,856)
Amounts recoverable for incurred claims and other expenses	-	6,650	(541)	6,109	-	7,363	30	7,393
Net income (expense) from reinsurance contracts held	(16,432)	6,650	(541)	(10,323)	(16,856)	7,363	30	(9,463)
Reinsurance finance income	-	1,839	-	1,839	-	1,094	-	1,094
Total changes in comprehensive income	(16,432)	8,489	(541)	(8,484)	(16,856)	8,457	30	(8,369)
Cash flows								
Premiums paid	21,332	-	-	21,332	12,617	-	-	12,617
Amounts received	-	(8,900)	-	(8,900)	-	(5,509)	-	(5,509)
Total cash flows	21,332	(8,900)	-	12,432	12,617	(5,509)	-	7,108
Net reinsurance contract assets, end of year	$ 4,933	$ 32,005	$ 2,418	$ 39,356	$ 33	$ 32,416	$ 2,959	$ 35,408

14. Pension and Post-Retirement Benefits

Plan information

The Corporation sponsors a defined benefit registered pension plan for its current and former management and confidential employees (the Management and Confidential Plan). Subject to the terms of the plan, the Management and Confidential Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. Employees are required to contribute to the Management and Confidential Plan. Effective January 1, 2019, all Management and Confidential employees contribute 50% of the current cost benefits.

In addition, the Corporation sponsors two supplemental pension plans for certain employees. The Corporation is the legal administrator of the Management and Confidential Plan and the two supplemental pension plans. Subject to the terms of the plans, pensions are indexed in line with increases in the Consumer Price Index (CPI) up to fixed or sustainable maximums for certain periods of service.

The Corporation also contributes to two other defined benefit pension plans for which it is not the sole sponsor. Current and former employees of the Corporation who are or were members of the Movement of United Professionals are members of the MoveUP/Insurance Corporation of British Columbia Pension Plan (MoveUP Plan). Half of the Trustees of the MoveUP Plan are appointed by the Corporation and the other half by MoveUP. The Board of Trustees of the MoveUP Plan is the legal plan administrator. The MoveUP Plan provides benefits to members based on their length of service and eligible earnings in the best five years of plan membership. MoveUP employees are required to contribute 50% of the cost of benefits to the MoveUP Plan. Subject to the terms of the plan, pensions are indexed in line with increases in the CPI. The Corporation's former Motor Vehicle Branch employees participate in the BC Public Service Pension Plan. The Corporation has no fiduciary responsibility for, or role in the governance of, the MoveUP Plan or the BC Public Service Pension Plan.

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

The Corporation pays certain costs as post-retirement benefits for its qualifying retirees. The benefits are not prefunded. Benefit entitlements differ for management and confidential and bargaining unit employees, as stated within the terms of the plans.

The Corporation measures its defined benefit obligations and the fair value of plan assets for accounting purposes at the end of the Corporation's fiscal year. Defined benefit obligations are extrapolated from the most recent actuarial valuation date for each of the plans. The Management and Confidential Plan actuarial valuation is as at December 31, 2021, the MoveUP Plan actuarial valuation is as at December 31, 2023 and the post-retirement benefits actuarial valuation is as at January 1, 2022. Updated actuarial valuations for the Management and Confidential Plan and the MoveUP Plan are expected to be no later than December 31, 2024 and December 31, 2026, respectively. These results will be reflected in the consolidated financial statements in the year immediately following their preparation.

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

An additional liability may be recognized in some instances if minimum future funding requirements are expected to generate a future surplus. These instances are ones where the Corporation would not be able to access or realize a future economic benefit from the future surplus. The Corporation has determined that no additional liability is required to be recognized in respect of solvency funding payments made to the Management and Confidential Plan. This is because the British Columbia PBSA permits the Corporation to secure these payments with a letter of credit in lieu of cash solvency payments or to deposit them in the plan's Solvency Reserve Account (SRA), for which any surpluses in this account would ultimately be refundable to the

Corporation. Furthermore, the Corporation may realize an economic benefit related to future current service cost, in respect of the Corporation, exceeding minimum funding requirements.

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

	Pension Plans		Post-Retirement Benefits	
	2025	2024	2025	2024
Weighted-average duration	19 years	18 years	13 years	13 years
Proportion of obligation in respect of:				
- Active members	45.1%	44.6%	41.3%	40.8%
- Deferred members	6.8%	6.8%	0.0%	0.0%
- Retired members	48.1%	48.6%	58.7%	59.2%

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

In addition, the plans' obligations are exposed to interest rate risk and changes in the life expectancy for pensioners. As the plan assets include significant investments in quoted equity shares, the Corporation is also exposed to equity market risk.

Contributions to all pension and post-retirement benefit plans

Total contributions for employee future benefits for 2025, consisting of cash contributed by the Corporation to all of the funded pension plans and in respect of benefits paid from its unfunded pension and post-retirement benefits, were $18.6 million, net of a refund from the SRA (2024 – $39.2 million). Estimated employer contributions for the year ending March 31, 2026 are $56.8 million, excluding any refund from the SRA. The estimate is based on the plans' most recent actuarial funding valuations.

The SRA is a separate account, established to hold solvency and transfer deficiency payments made under a defined benefit component of a pension plan. The only funds that may be deposited to the SRA are payments made in respect of a solvency deficiency. Because the Management and Confidential Plan was certified to have a solvency ratio greater than 100% as of December 31, 2022 and December 31, 2023, solvency and transfer deficiency payments are no longer required. Furthermore, the Corporation received Superintendent consent to receive a refund of a portion of the plan's accessible solvency excess from the SRA. Consequently, on September 27, 2024, the Corporation received $33.0 million (October 20, 2023 – $10.5 million) as a refund.

Financial information

These consolidated financial statements include the assets and liabilities of all plans, excluding the BC Public Service Pension Plan, sponsored by the Corporation.

The amounts recorded on the consolidated statement of financial position are as follows:

($ THOUSANDS)	Pension Plans		Post-Retirement Benefits		Total	
	2025	2024	2025	2024	2025	2024
Assets						
Accrued pension benefits	$ 300,042	$ 262,336	$ -	$ -	$ 300,042	$ 262,336
Liabilities						
Pension and post-retirement benefits	(51,137)	(26,415)	(157,873)	(145,263)	(209,010)	(171,678)
Net total asset (liability)	$ 248,905	$ 235,921	(157,873)	$ (145,263)	$ 91,032	$ 90,658

One of the pension plans is in a net asset position and, as a result, that plan is required to be reported as an asset on the consolidated statement of financial position.

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

($ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2025	2024	2025	2024
Plan assets				
Fair value, beginning of year	$ 3,090,367	$ 2,810,453	$ -	$ -
Interest on plan assets	152,993	140,914	-	-
Actuarial gain on assets	135,479	174,362	-	-
Employer contributions	44,362	43,147	7,224	6,600
Employee contributions	42,950	41,785	-	-
Benefits paid	(110,447)	(109,146)	(7,224)	(6,600)
Solvency reserve account refund	(32,960)	(10,548)	-	-
Non-investment expenses	(900)	(600)	-	-
Fair value, end of year	3,321,844	3,090,367	-	-
Defined benefit obligation				
Balance, beginning of year	2,732,672	2,541,836	145,263	138,184
Current service cost	93,500	82,067	6,140	5,443
Interest cost	137,744	129,413	7,286	7,002
Remeasurements on obligation				
- due to changes in financial assumptions	159,072	88,421	6,408	1,234
- due to participant experience	60,398	81	-	-
Benefits paid	(110,447)	(109,146)	(7,224)	(6,600)
Balance, end of year	3,072,939	2,732,672	157,873	145,263
Funded status – plans in deficit	(51,137)	(26,415)	(157,873)	(145,263)
Funded status – plans in surplus	300,042	384,110	-	-
Funding surplus (deficit)	248,905	357,695	(157,873)	(145,263)
Impact of surplus derecognition	-	(121,774)	-	-
Net total asset (liability)	$ 248,905	$ 235,921	$ (157,873)	$ (145,263)

The net total expense for the pension plans and post-retirement benefits is $55.7 million (2024 – $46.4 million). In addition, the Corporation contributed $0.3 million in 2025 (2024 – $0.3 million) to the BC Public Service Pension Plan.

Assets

The pension plans' assets consist of:

	Percentage of Plan Assets	
	2025	2024
Cash, cash equivalent and accrued interest	1.3%	0.5%
Fixed-income investments		
Money market funds	0.8%	0.8%
Bond funds	8.5%	8.1%
Government bonds	12.7%	11.6%
Corporate bonds	5.7%	5.3%
Mortgage funds	2.0%	0.9%
Mortgages	0.0%	0.8%
Equity investments		
Domestic	3.3%	3.6%
Global	35.3%	39.0%
Other financial investments		
Domestic real estate	5.9%	7.2%
Global real estate	5.5%	6.3%
Global infrastructure	5.1%	5.2%
Global mezzanine debt	0.6%	0.7%
Private assets	13.3%	10.0%
	100.0%	100.0%

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

Pension plan assets generated a return of 9.4% (2024 – 11.3%) for the year ended March 31, 2025.

For the Management and Confidential Plan, the administrator compares the investment performance of the fund against the median investment performance of a peer group of comparable pension funds at least quarterly. In addition, there are monthly and quarterly asset allocation reviews performed to ensure compliance with investment policies. For the MoveUP Plan, the long-term objective is to obtain an investment return that will exceed the investment return assumption used in the actuarial valuation and to provide positive real growth. The Trustees have outsourced the Chief Investment Officer (CIO) who reviews the fund managers' performance on a quarterly basis. The outsourced CIO invests funds based on the Trustees' approved Statement of Investment Policy.

As at March 31, 2025 and March 31, 2024, the Corporation's pension plans did not hold any of the Corporation's securities or assets nor were any of the plans' assets used by the Corporation during these years.

Assumptions

The significant actuarial assumptions adopted in measuring the Corporation's defined benefit obligation are as follows (weighted-average assumptions):

	Pension Plans		Post-Retirement Benefits	
	2025	2024	2025	2024
Discount rate	4.63%	4.97%	4.55%	4.93%
Rate of compensation increase	3.01%	3.02%	n/a	n/a
Pension inflation rate	2.00%	2.00%	n/a	n/a

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

2025		2024	
Life expectancy at 65 for a member currently		Life expectancy at 65 for a member currently	
Age 65	Age 45	Age 65	Age 45
24.1	25.5	24.1	25.4

As at March 31, 2025, the extended healthcare trend rate is assumed to be 5.1% per annum, changing over fifteen years to 4.1% per annum thereafter. As at March 31, 2024, the extended healthcare trend rate is assumed to be 4.9% per annum, changing over sixteen years to 4.1% per annum thereafter.

The plans' sensitivity to significant assumptions is shown below:

($ THOUSANDS)	Pension Plans		Post-Retirement Benefits	
	2025	2024	2025	2024
Estimated increase in defined benefit obligation - end of year due to:				
1ppt[1] decrease in discount rate	$ 573,776	$ 493,913	$ 20,992	$ 18,814
1ppt increase in salary increase rate	$ 92,817	$ 78,783	n/a	n/a
1ppt increase in pension inflation rate	$ 432,393	$ 375,023	n/a	n/a
1ppt increase in healthcare trend rate	n/a	n/a	$ 8,339	$ 7,681
1 year increase in life expectancy	$ 86,163	$ 74,176	$ 2,715	$ 2,631

[1] *ppt = percentage point*

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

15. Investment Income and Net Insurance Finance Expenses

($ THOUSANDS)	2025	2024
Interest income		
Fixed-income investments	$ 453,483	$ 472,354
Other financial investments	6,174	14,046
	459,657	486,400
Dividends, distributions, and other income (expenses)		
Equity investments	367,427	256,692
Other financial investments	375,965	227,615
Income (loss) from investment properties	(891)	4,742
Gain on sale of investment properties	20,635	9,675
Impairment loss - investment properties	(6,647)	(5,159)
Investment management fees	(34,918)	(39,168)
Other	(75,623)	(81,599)
	645,948	372,798
Gains (losses) on investments		
Fixed-income investments	82,653	(153,244)
Equity investments	427,934	76,271
Other financial investments	(66,282)	(40,871)
	444,305	(117,844)
Unrealized (losses) gains from fair value changes		
Financial investments	(55,788)	648,353
Derivative financial instruments	(83,315)	37,009
	(139,103)	685,362
Total investment income	$ 1,410,807	$ 1,426,716

($ THOUSANDS)	2025	2024
Amounts recognized in investment income (loss) for investment properties		
Rental income	$ 36,242	$ 42,753
Direct operating expenses that generated rental income	(37,331)	(38,174)
Direct operating expenses that did not generate rental income	198	163
Total income from investment properties	(891)	4,742

($ THOUSANDS)	2025	2024
Insurance finance (expense) income		
Insurance contracts - Interest accreted	$ (406,289)	$ (455,321)
Insurance contracts - Effect of changes in interest rates and other financial assumptions	(171,883)	23,851
Reinsurance contracts - Interest accreted	1,263	1,156
Reinsurance contracts - Effect of changes in interest rates and other financial assumptions	576	(62)
Net insurance finance expenses	$ (576,333)	$ (430,376)

During fiscal year 2025, net investment income from financial investments designated as FVTPL is $248.2 million (2024 – $136.0 million).

16. Expenses by Nature

($ THOUSANDS)		2025		2024
Expenses – by nature				
Premium taxes	$	270,918	$	251,389
Commissions		569,216		512,307
Employee benefit expense:				
Compensation and other employee benefits		584,602		560,200
Pension and post-retirement benefits (note 14)		55,938		46,684
Professional and other services		43,442		47,928
Road improvements and other traffic safety programs		36,045		34,411
Building operating expenses		29,093		26,318
Merchant and bank fees		52,259		48,995
Office supplies and postage		20,886		22,280
Computer costs		46,619		37,963
Depreciation and amortization (notes 7 and 8)		67,136		74,602
Depreciation for lease assets (note 9)		14,481		15,080
Interest expense on lease liabilities		2,429		2,284
Other		56,463		27,463
	$	1,849,527	$	1,707,904
Expenses by operation				
Insurance operations				
Premium taxes, commissions and other acquisition costs[1]	$	843,053	$	766,304
Claims services[1]		462,150		439,515
Directly attributable operating expenses[1]		122,904		126,110
Road safety and loss management services[1]		53,074		51,010
Other operating expenses		174,314		140,498
Non-insurance operations				
Operating expenses		152,707		144,328
Commissions		41,325		40,139
	$	1,849,527	$	1,707,904

[1] Expenses attributed to insurance acquisition cash flows and other directly attributable expenses comprise expenses incurred in the reporting period that relate directly to the fulfilment of insurance contracts issued within IFRS 17's scope. Refer to note 12 Insurance contract liabilities - Reconciliation of the liability for remaining coverage and liability for incurred claims

17. Related Party Transactions

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

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

All transactions with the Corporation's subsidiary companies occurred in the normal course of investing in investment properties (note 2j), and financial investments (note 6).

The Corporation acts as an agent for the Ministry of Finance regarding the collection of provincial taxes on imported and privately sold used vehicles and motor vehicle-related debts. The Corporation is the sole provider of Basic insurance (note 1) in the Province of B.C. and, therefore, insures, at market rates, vehicles owned or leased by the Province of B.C. and its controlled entities. As a consequence of these relationships, the Corporation has, at any time, amounts owing to or from various government departments or ministries in the ordinary course of business.

The Corporation is also responsible for collecting and remitting in full to the Province of B.C. all driver license fees as well as vehicle-related fees for acquiring and distributing licence plates including permits and other fees and fines. These collections are not revenue to the Corporation. The costs associated with the licensing and compliance activities conducted on behalf of the Province of B.C. are borne by the Corporation. These collections on behalf of and payments to the Province of B.C. are disclosed in the consolidated statement of comprehensive income under non-insurance operations.

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

($ THOUSANDS)	2025	2024
Key management compensation		
Compensation and other employee benefits	$ 4,994	$ 5,050
Pension and post-retirement benefits	523	511
	$ 5,517	$ 5,561

As at March 31, 2025, $0.8 million (2024 – $0.7 million) was payable to key management.

The Corporation contributes to several defined benefit pension and post-retirement plans. Transactions with these entities are disclosed in note 14. As at March 31, 2025, $1.7 million (2024 – $1.5 million) was payable to these plans for employer contributions. In addition, the Corporation provides certain administrative and office services to the plans at no charge. During the year ended March 31, 2025, the Corporation incurred $2.2 million (2024 – $2.4 million) in administrative expenses and investment governance fees on behalf of these plans.

18. Capital Management

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

The Corporation operates two lines of insurance business, Basic and Optional. As prescribed in *Special Direction IC2 to the British Columbia Utilities Commission* (*Special Direction IC2*) for Basic insurance, and in line with federally regulated insurers competing for Optional insurance, the Corporation has established capital targets based upon the capital management framework of the Office of the Superintendent of Financial Institutions Canada (OSFI) and OSFI's Guideline for the minimum capital test (MCT). The MCT is a ratio of capital available to capital required, and utilizes a risk-based formula to assess the capital adequacy, including financial risk and long-term financial stability, of an insurance company.

For the Basic insurance business, *Special Direction IC2* requires the Corporation's capital targets are in accordance with a capital management plan approved by the BCUC (note 20).

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

On October 11, 2023, the BCUC approved the Corporation's revenue requirement application for a 0.0% Basic rate change for policy year 2023.

On May 8, 2024, *Special Direction IC2* was amended to extend policy year 2023 by one year to end on March 31, 2026. On May 23, 2024, the BCUC approved the one-year extension of policy year 2023, consequently keeping the basic rate change of 0% in effect up to March 31, 2026.

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

The Corporation builds Basic capital over time through the capital provision included in Basic rates.

The Corporation continues to benefit from product reforms (note 3g and 3h) that contribute to the financial stability of the insurance system. For fiscal years 2025 and 2024, the Corporation had higher than expected investment income, which has enabled the Corporation to approve a premium rebate (note 12) to policyholders while continuing to grow capital.

19. Contingencies and Commitments

a) Structured settlements

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

The Corporation purchases an annuity from an approved life insurance company to make these payments. In the event the life insurance company fails in its obligation, the risk to the Corporation is mitigated as the claimant will continue to receive payments, up to certain limits, from a not-for-profit organization that is funded by the insurance industry and designated by the Federal Government under the *Insurance Companies Act (Canada)*. The Corporation is only responsible for making payments for the excess, if any, between the claimant's annuity payments and the payment from the not-for-profit organization. At present, three federally licensed life insurance companies are used by the Corporation. The present value of these structured settlements as at March 31, 2025 is approximately $0.89 billion (2024 – $0.91 billion), which are not recorded in the consolidated financial statements of the Corporation. Management does not believe any provision for credit risk is required in relation to these annuities as at March 31, 2025, as all utilized life insurance companies are rated investment-grade and outstanding balances are backed by the not-for-profit organization. The not-for-profit organization provides guarantees of up to $2,000 a month or 85% of the promised monthly income benefit, whichever is higher. The Corporation's exposure to credit risk beyond the guarantee is insignificant. To date, the Corporation has not experienced any losses resulting from these arrangements.

b) Other

The Corporation has committed to participating in the future funding of multiple investment programs. Unfunded commitments, excluding mezzanine debt, as at March 31, 2025 were $2.37 billion (2024 – $1.94 billion). The timing of the funding and related acquisition of investments is uncertain, as it is dependent on appropriate investing opportunities identified by the investment manager.

In 2017, the Corporation committed to invest in a limited partnership for mezzanine debt over a period of 10 years. As at March 31, 2025, unfunded commitment was $47.3 million USD (2024 – $59.9 million USD).

In fiscal year 2025, the Corporation committed to a seven-year software services agreement. As at March 31, 2025, $120.5 million was outstanding.

c) Pending Litigation

On July 4, 2022, a claim was filed against the Attorney General of B.C. challenging Enhanced Care. The claimants argue that the Enhanced Care legislation is a violation of equality rights under s. 15 of the *Canadian Charter of Rights and Freedoms* and grants the CRT power that violates the jurisdiction of the B.C. Supreme Court and as a result is unconstitutional. The claimants have not moved the claim forward since July 2022. At this stage of the proceeding, the probability of success cannot be determined.

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

On October 21, 2024, a notice of civil claim was filed against the Corporation. The proposed class action alleges that the Corporation advised the Claimant that the Corporation's Authorization to Provide Medical Information was legally required to be signed during the claim process following injuries from a collision, and that the Corporation subsequently used the form to obtain personal and private medical history of the Claimant that was not relevant and without informing the Claimant. The class action lawsuit is framed as a breach of privacy claim coupled with bad faith. At this early stage of the proceedings, the probability of success cannot be determined, nor can the financial impact on the Corporation.

20. Regulation over Basic Insurance

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

The BCUC is required to ensure that the Corporation's Basic insurance rates are not unjust, unreasonable, unduly discriminatory nor unduly preferential, and to ensure that rates are not based on age, gender or marital status.

The BCUC is required to approve Basic insurance rates set on the basis of accepted actuarial practice, in a manner that allows the Corporation to collect sufficient revenue to pay for costs, allocated to the Basic insurance and Non-insurance lines of business, including a capital provision, and to ensure that increases or decreases in rates are phased in, in a relatively stable and predictable manner.

As required by the regulatory framework, the Corporation maintains a Basic insurance capital management plan that is reviewed and approved by the BCUC. The BCUC is also required to ensure that the Corporation has sufficient Basic insurance capital, in accordance with the approved capital management plan (note 18).

The BCUC initiates regulatory processes upon application by the Corporation but may also do so on its own initiative. It may make use of processes such as a written proceedings, oral hearings, or negotiated settlement processes to review applications and subsequently issue legally binding decisions. The Corporation is required to reimburse a portion of the BCUC's general operating expenses, as well as costs associated with each proceeding. The BCUC can also order the Corporation to reimburse other proceeding participants for specified costs such as legal and expert witness fees.

21. Indirect Method Cash Flow Details

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

($ THOUSANDS)		March 31 2025		March 31 2024
a) Items not requiring the use of cash				
Bad debt expense	$	15,457	$	13,107
Pension and post-retirement benefits (notes 14 and 16)		55,938		46,684
Amortization and depreciation of:				
Investment properties (note 6)		11,594		19,788
Property, equipment and intangibles (notes 7 and 8)		67,136		74,602
Lease assets (note 9)		14,481		15,080
Retirement of property, equipment and intangibles		(1,491)		(15,951)
Impairment loss on investment properties (notes 6 and 15)		6,647		5,159
Interest on lease liabilities		2,429		2,351
Interest on mortgages payable		(718)		157
Unrealized loss (gain) on financial investments (note 15)		55,788		(648,353)
Unrealized loss (gain) on derivative financial instruments (note 15)		83,315		(37,009)
Gain on sale of investment properties (note 15)		(20,635)		(9,675)
(Gain) loss on financial investments		(691,374)		60,409
	$	(401,433)	$	(473,651)
b) Changes in non-cash working capital				
Accrued interest	$	7,986	$	18,220
Derivative financial instruments		2,110		(1,550)
Reinsurance assets		(3,948)		1,261
Accrued pension benefits		18,249		(3,557)
Prepaids and other receivables		(17,642)		(27,988)
Accounts payable and accrued charges		(18,089)		5,614
Other liabilities		(77,773)		(41,075)
Premiums and fees received in advance		8,207		3,109
Insurance contract liabilities		(1,715,685)		(1,102,842)
Pension and post-retirement benefits		(37,140)		(35,926)
	$	(1,833,725)	$	(1,184,734)

The table below details the changes in the Corporation's liabilities arising from financing activities, including both cash and non-cash changes. Liabilities arising from financing are those for which cash flows were, or future cash flows will be, classified in the Corporation's consolidated statement of cash flows as cash flows from financing activities.

($ THOUSANDS)	March 31, 2024	Financing cash flows	Non-cash changes	March 31, 2025
Investment-related liabilities (note 10)	$ 97,047	$ 59,910	$ -	$ 156,957
Lease liabilities (note 9)	57,125	(13,369)	5,735	49,491
	$ 154,172	$ 46,541	$ 5,735	$ 206,448

($ THOUSANDS)	March 31, 2023	Financing cash flows	Non-cash changes	March 31, 2024
Net bond repurchase agreements	$ 1,772,205	$ (1,772,205)	$ -	$ -
Investment-related liabilities (note 10)	105,728	-	(8,681)	97,047
Lease liabilities (note 9)	52,313	(15,705)	20,517	57,125
	$ 1,930,246	$ (1,787,910)	$ 11,836	$ 154,172

Supplemental Information (unaudited)

Allocation of Basic and Optional amounts

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

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

($ THOUSANDS)	Basic Coverage		Optional Coverage		Total	
	2025	2024	2025	2024	2025	2024
Insurance revenues	$ 3,015,293	$ 2,959,288	$ 2,972,230	$ 2,512,415	$ 5,987,523	$ 5,471,703
Insurance service expenses	(2,438,090)	(2,472,811)	(2,394,875)	(2,303,520)	(4,832,965)	(4,776,331)
Net expenses from reinsurance contracts	(730)	(1,916)	(9,593)	(7,547)	(10,323)	(9,463)
Insurance service result	576,473	484,561	567,762	201,348	1,144,235	685,909
Net investment income	979,490	985,204	431,317	441,512	1,410,807	1,426,716
Net insurance finance expenses	(414,886)	(301,443)	(161,447)	(128,933)	(576,333)	(430,376)
Net insurnace and investment result	1,141,077	1,168,322	837,632	513,927	1,978,709	1,682,249
Other operating expenses	(78,973)	(56,913)	(65,880)	(54,637)	(144,853)	(111,550)
Income - insurance operations	1,062,104	1,111,409	771,752	459,290	1,833,856	1,570,699
Cost of non-insurance operations	(182,645)	(172,187)	-	-	(182,645)	(172,187)
Net income for the year	$ 879,459	$ 939,222	$ 771,752	$ 459,290	$ 1,651,211	$ 1,398,512
Net income attributable to:						
Non-controlling interest	$ (962)	$ (249)	$ (423)	$ (111)	$ (1,385)	$ (360)
Owner of the corporation	880,421	939,471	772,175	459,401	1,652,596	1,398,872
	$ 879,459	$ 939,222	$ 771,752	$ 459,290	$ 1,651,211	$ 1,398,512
Equity						
Retained earnings, beginning of year	$ 3,688,351	$ 2,748,880	$ 1,259,382	$ 799,981	$ 4,947,733	$ 3,548,861
Net income for the year, owner of the corporation	880,421	939,471	772,175	459,401	1,652,596	1,398,872
Retained earnings, end of year	4,568,772	3,688,351	2,031,557	1,259,382	6,600,329	4,947,733
Other components of equity, beginning of year	387,590	347,514	167,929	149,670	555,519	497,184
Pension and post-retirement benefits remeasurements	25,858	40,076	11,563	18,259	37,421	58,335
Other components of equity, end of year	413,448	387,590	179,492	167,929	592,940	555,519
Total equity attributable to owner of the corporation	4,982,220	4,075,941	2,211,049	1,427,311	7,193,269	5,503,252
Non-controlling interest, beginning of year	2,909	3,756	2,102	2,452	5,011	6,208
Change in net assets for the year, non-controlling interest	(263)	(598)	(109)	(239)	(372)	(837)
Net income for the year, non-controlling interest	(962)	(249)	(423)	(111)	(1,385)	(360)
Total equity attributable to non-controlling interest, end of year	1,684	2,909	1,570	2,102	3,254	5,011
Total Equity	$ 4,983,904	$ 4,078,850	$ 2,212,619	$ 1,429,413	$ 7,196,523	$ 5,508,263

Schedule of Guarantee and Indemnity Agreements

As at March 31, 2025

There were no guarantee or indemnity agreements provided by the Corporation during the fiscal year ended March 31, 2025.

Schedule of Debts

As at March 31, 2025

There were no long-term debts secured by the Corporation as at March 31, 2025.

Financial Information Reconciliation

For the year ended March 31, 2025

($ THOUSANDS)

Amounts paid per Financial Information Schedules		
Total Remuneration – Board of Directors	$	351
Total Remuneration – Employees		562,771
Total Remuneration Paid		563,122
Reconciling items:		
Amounts paid to Board of Directors	$	(351)
Amounts capitalized or recovered		(24,902)
Severance		2,119
Benefits paid on behalf of employees		43,636
Timing and other differences		978
		21,480
Total Compensation and Other Employee Benefits per Note 16 (page 60)	$	584,602

Note: A reconciliation of amounts reported in the Financial Information Act Return and the audited consolidated financial statements has not been prepared for amounts paid to suppliers for goods and services due to the significant volume and complexity of reporting for supplier payments. ICBC prepares its financial statements on an accrual basis while amounts reported in the Financial Information Act Return are based on cash payments in the year. This results in timing differences between amounts recorded in the financial statements and amounts paid in the year. In addition to timing differences, the operating expenses in the financial statements differ from the amounts paid to suppliers for goods and services due to non-operating and capital payments, and amounts paid to claims suppliers for goods and services.

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
ABALLINI R.	92,592	185
ABBOTT F.	88,686	653
ABBOTT M.	108,848	14,147
ABDUL QADER A.	91,671	992
ABEL E.	82,638	0
ABID R.	109,110	0
ABI-SAAD M.	132,003	145
ABOOD H.	100,426	0
ABRAHAM N.	85,516	0
ABRAM-KRISMER D.	76,351	654
ACKER N.	165,841	12,477
ACKERMANN D.	130,945	1,111
ADAM S.	84,095	21
ADAMICK E.	164,639	3,257
ADAMS C.	106,751	994
ADAMS L.	112,766	908
ADAMS R.	132,279	201
ADAMS S.	76,960	150
ADDISON D.	160,195	3,657
ADDISON T.	91,312	0
ADDISON Y.	96,284	229
ADLEM B.	174,509	3,580
AFZAL S.	185,913	15,684
AGA S.	105,439	205
AGGARWAL G.	79,808	0
AGGARWAL S.	103,228	0
AGUILAR I.	91,126	0
AHIRA D.	120,398	181
AHMED A.	84,093	495
AHUJA G.	79,088	0
AIELLO C.	122,916	163
AIELLO I.	98,636	0
AIMERS K.	316,850	11,304
AINDLA R.	112,557	144
AKDOGU H.	105,866	0
AKELLA L.	86,043	0
AKIZUKI M.	105,380	128
AKSEHIRLI Y.	98,085	341
AKTAS N.	94,721	0
AL MAGEDI M.	93,342	0
ALAMAR C.	96,015	0
ALBAN E.	112,389	581
ALBAN M.	124,601	310
ALBANESE V.	341,866	2,549
ALCOS C.	93,416	20
ALI R.	110,303	0
ALIASL MAMAGHANI E.	91,353	499
ALIKPALA A.	82,226	0
ALIKPALA E.	83,981	0
ALISHETTY A.	83,751	0
ALLISTON S.	77,655	0
ALMEIDA A.	89,200	0
ALMEIDA V.	81,650	0
ALVAREZ D.	87,753	0
ALVES DE SOUZA M.	89,174	50
AMABA C.	89,542	0
AMADO PEREZ H.	77,803	309
AMAZA P.	132,948	645
AMBARUKHANA Y.	111,303	0
AMBROSIO R.	101,718	357
AMEER R.	93,148	2,609
AMINI P.	104,187	13
AN H.	87,908	680
ANAM M.	102,244	0
ANDERSEN C.	95,070	0
ANDERSEN C.	111,176	205
ANDERSON B.	116,719	0
ANDERSON C.	134,632	0
ANDERSON C.	157,532	9,405
ANDERSON G.	78,669	360
ANDERSON J.	77,018	0
ANDERSON J.	86,846	0
ANDERSON J.	105,524	63
ANDERSON J.	112,631	0
ANDERSON K.	103,603	0
ANDERSON L.	133,663	449
ANDERSON R.	79,441	0
ANDREWS L.	140,667	1,977
ANDREWS N.	108,095	42
ANG S.	107,766	0
ANG T.	103,235	94
ANGUS A.	81,026	218
ANIL THOMAS A.	97,801	0
ANNESS G.	135,934	6,349
ANTAO S.	101,178	0
ANTHONY D.	102,672	0
ANTILLE K.	110,815	0
ANTONIO M.	106,999	785
ANWAR A.	112,380	423
ANYON M.	81,317	0
APPADOO G.	84,920	27
AQUINO A.	108,269	0
AQUINO C.	102,276	0
ARAI B.	118,064	181
ARAKI K.	86,341	0
ARARSO T.	119,726	7,237
ARAUJO L.	111,215	1,111
ARAVIND A.	81,275	0
ARCHER L.	115,322	581
ARCHER R.	86,943	28,169
ARCHER R.	104,207	205
ARCHIBALD J.	158,570	2,312
ARCHIBALD M.	100,468	525
ARDANAZ T.	107,275	957

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
ARDEN R.	84,890	0
ARMITAGE S.	93,176	0
ARMSTRONG C.	140,538	1,339
ARMSTRONG K.	79,818	0
ARNDT E.	144,058	3,049
ARNDT J.	119,536	0
ARNETT W.	113,433	0
ARORA N.	79,623	30
ARORA V.	107,671	4,613
ARRIETA C.	133,577	3,534
ARROWSMITH E.	78,724	250
ARTEMENKO R.	131,223	455
ASHLEY A.	99,921	0
ASTLES L.	122,787	595
ASTORGA G.	152,001	328
ATHWAL H.	83,111	198
ATKER J.	104,383	0
ATKINS L.	84,471	0
ATKINS S.	78,382	32
ATTE E.	77,581	0
ATTWELL D.	85,198	0
ATWAL A.	107,544	0
ATWAL A.	130,245	144
ATWAL H.	84,038	0
ATWAL H.	120,477	269
ATWAL J.	84,125	56
ATWAL S.	101,208	205
AU A.	89,200	0
AUGUSTINE B.	124,374	0
AUJLA G.	77,681	0
AUJLA J.	76,973	0
AUNG M.	83,162	0
AURINI J.	160,180	3,049
AUSTAD O.	83,239	0
AVENO A.	77,665	0
AVEY A.	84,205	117
AWAN A.	108,121	458
AWAN S.	100,267	421
AY C.	78,341	0
AYLING C.	100,338	1,135
AZIZ H.	94,896	272
BAANGA D.	80,144	0
BABIC N.	79,496	0
BABIN M.	81,857	18,736
BABYUK A.	104,039	0
BACCHUS J.	110,390	205
BADGER M.	85,838	0
BADIEZADEGAN S.	98,436	0
BAE J.	116,482	581
BAGHERI P.	103,376	8,632
BAHI J.	106,762	216
BAILEY J.	79,202	0
BAILEY J.	133,078	1,220
BAINS A.	81,129	0
BAINS B.	103,932	1,969
BAINS N.	77,825	0
BAINS S.	258,034	2,586
BAINS-GILL S.	85,057	1,544
BAJWA A.	76,737	0
BAJWA P.	93,690	0
BAJWA W.	107,113	0
BAKARE Z.	80,482	734
BAKER R.	87,335	240
BAKSHI A.	116,951	7,577
BALASUBRAMANIAN C.	103,065	0
BALASUBRAMANIAN H.	142,408	0
BALDISSERA K.	113,157	3,133
BALDWIN A.	102,012	581
BALITAAN V.	118,310	658
BALLA T.	113,393	0
BALLANCE S.	120,440	445
BALLANTYNE G.	90,393	0
BALLARIN C.	85,993	0
BALMER C.	92,081	0
BALY M.	105,491	0
BANCOSTA F.	118,652	755
BANG S.	81,896	0
BANSAL P.	81,901	0
BARDUA B.	128,322	0
BARICHELLO A.	87,478	0
BARJESTEH V.	99,859	5,547
BARKER D.	81,941	0
BARLOW J.	84,658	851
BARNAMEH N.	123,567	144
BARNES C.	107,719	0
BARNES J.	134,093	0
BARNES J.	163,100	2,312
BARNETT C.	81,816	0
BARNSLEY C.	94,959	1,265
BARR J.	78,670	12
BARRATO E.	92,306	0
BARRETT W.	79,325	0
BARRIENTOS M.	76,808	0
BARRON K.	87,021	0
BARROW J.	150,257	3,309
BARTON J.	90,176	1,141
BARUAH U.	113,734	0
BARUFFA A.	128,240	381
BARYSHEVA A.	107,622	1,953
BASRA A.	80,833	122
BASRAN B.	109,629	307
BASRAN R.	79,732	0
BASSI G.	138,962	3,049
BASTILLO G.	87,688	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
BASTILLO G.	93,188	191
BATAGHVA SHAHBAZ M.	126,619	2,167
BATCHELOR D.	128,382	3,018
BATH A.	101,772	0
BATISTINI P.	84,679	0
BATRA N.	98,867	291
BATTAGLIA F.	103,661	205
BATTISTA S.	87,381	42
BATTISTA T.	78,971	9,970
BATTISTON A.	115,766	5,548
BAUER T.	92,049	0
BAUGH N.	131,716	992
BAXTER T.	83,713	0
BEACH R.	92,420	0
BEASLEY V.	98,547	80
BEATON J.	112,061	3,383
BEATON K.	115,208	514
BEATTY D.	128,113	1,627
BEAUCHAMP L.	78,177	0
BEAULIEU Z.	101,958	40
BEAUREGARD G.	190,107	4,330
BECHTEL C.	108,232	105
BECKER B.	118,883	0
BECKER C.	103,661	0
BECKER D.	82,836	0
BEESLEY J.	223,306	3,140
BEG F.	119,806	1,250
BEG M.	85,443	4,445
BEJA T.	117,685	499
BELCHAM M.	86,237	963
BELCOURT K.	75,637	0
BELL K.	83,031	0
BELL K.	102,404	346
BELL M.	78,339	0
BELL S.	102,846	1,782
BELL S.	132,439	371
BELL T.	98,891	257
BENNY C.	81,505	0
BENSON J.	89,672	0
BERETTA A.	100,338	0
BERGLIND T.	109,126	9
BERGLUND A.	83,432	0
BERGMAN J.	105,207	3,783
BERRETTA L.	116,601	1,129
BERRY D.	104,066	111
BERRY G.	120,088	1,696
BESANGER M.	77,892	0
BEST L.	197,122	6,931
BETKER J.	114,773	2,378
BETTLES E.	115,241	479
BEVAN A.	160,744	2,864
BEWCYK M.	101,504	0
BHANDARI A.	127,109	0
BHANGU H.	85,157	1,221
BHARDWAJ D.	100,900	0
BHARGAVA S.	89,999	765
BHATIA G.	78,346	0
BHATIA R.	93,976	1,978
BHATT T.	107,055	1,662
BHINDER J.	96,257	0
BHINDER K.	80,459	0
BHOIL S.	94,611	0
BHULLAR A.	92,655	0
BIEBER B.	92,655	0
BIEBER T.	105,214	5,448
BILLIE B.	84,448	0
BILODEAU S.	78,182	0
BIRK P.	78,634	0
BISDORF B.	84,138	0
BISHOP C.	128,416	543
BISHOP P.	103,076	0
BJARNASON L.	77,864	17
BLABER J.	80,330	0
BLACK C.	78,222	0
BLACK J.	111,215	0
BLACK M.	83,240	0
BLACK M.	103,200	0
BLACKLOCK J.	161,827	5,906
BLAIR C.	112,409	205
BLAIR L.	99,547	0
BLANCO D.	84,460	0
BLANCO K.	83,214	0
BLANCO M.	155,960	2,351
BLODGETT G.	121,637	3,372
BLOOMQUIST T.	95,350	2,690
BLUNDELL C.	110,300	856
BOAL J.	115,919	1,957
BOAL M.	124,395	0
BOAL N.	78,817	0
BOAL S.	85,537	101
BOAN D.	175,874	3,598
BOATENG J.	106,980	0
BOBROWSKI F.	100,338	46
BOCHKE K.	85,582	0
BOGDANOVIC S.	111,450	0
BOGLARI S.	213,477	2,197
BOGNAR C.	152,829	3,902
BOLA R.	92,231	36
BOLD T.	92,851	0
BOLOGNESE B.	78,443	0
BOM C.	87,198	1,020
BOMBHI D.	90,601	1,725
BONG E.	84,522	30
BONIS C.	78,177	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
BOOTH B.	97,832	0
BOOTH C.	106,912	313
BOOTH D.	103,193	0
BOOTH K.	91,225	0
BOOTH L.	98,662	0
BOOTY J.	107,496	545
BOPARAI S.	111,120	553
BORELLI N.	102,296	1,358
BORGES P.	96,742	0
BORTIGNON B.	128,895	5,944
BOTT M.	88,350	2,047
BOTTYAN B.	86,607	0
BOUBILA J.	110,075	581
BOUCHARD A.	80,266	0
BOUCHARD E.	156,710	12,979
BOUCHARD J.	112,811	1,029
BOUFEAS R.	78,421	0
BOUILLON K.	113,274	2,428
BOURDIN E.	216,960	1,049
BOURDON J.	119,032	269
BOUSTANI N.	85,196	0
BOW A.	84,541	25
BOWAL A.	76,902	0
BOWCOTT B.	135,229	13,216
BOWE M.	76,235	0
BOWE R.	91,699	53
BOWERBANK M.	92,292	0
BOWYER C.	92,655	0
BOYAL M.	113,052	0
BOYCE S.	115,152	1,540
BOYD K.	102,653	812
BOYLAN J.	123,492	1,298
BOYLE K.	79,169	149
BRADBURN N.	82,685	480
BRADE S.	82,170	696
BRADFORD D.	108,546	0
BRADFORD S.	104,536	1,039
BRADLEY A.	84,391	0
BRADLEY G.	84,112	633
BRADLEY S.	114,193	780
BRADSHAW K.	111,897	121
BRADSHAW L.	96,705	2,194
BRAICH S.	92,660	233
BRAKOP I.	107,886	12,306
BRAR N.	87,951	85
BRAR N.	103,330	121
BRAR P.	132,759	2,142
BRAR S.	77,624	60
BRAY A.	99,024	6,051
BREARLEY A.	146,549	1,088
BREGEDA K.	149,149	4,418
BREITSCHMID M.	81,836	0
BRENNAN E.	103,284	801
BRES A.	126,683	3,243
BREWSTER C.	130,654	1,839
BREWSTER D.	103,630	0
BRIERLEY A.	119,002	0
BRIGGS B.	93,710	0
BRIGGS S.	93,505	0
BRINDAMOUR M.	78,962	0
BRINO-TARASOFF J.	83,689	1,140
BRIZ D.	77,486	0
BROCKMAN J.	164,754	2,635
BRODZIAK S.	126,490	2,163
BROMMELAND S.	103,126	3,984
BROOKE A.	188,913	35,237
BROOKES S.	76,851	0
BROOKS N.	79,629	36
BROWN J.	98,241	22
BROWN K.	94,577	175
BROWN L.	80,589	0
BROWN T.	75,716	40
BROWN T.	81,478	40
BROWNE M.	133,028	0
BROWN-MACKAY T.	78,643	75
BROZIC B.	97,990	0
BRUCE K.	84,995	102
BRULE N.	82,186	0
BRYAN M.	214,259	18,733
BRYANT J.	84,465	205
BRYANT J.	88,139	205
BUCKLAND J.	102,417	1,055
BUCKLEY D.	79,169	0
BUCKMAN P.	92,881	0
BUI D.	102,736	0
BUI T.	84,546	23
BULHOES G.	92,963	0
BULJUBASIC M.	102,781	581
BUNGAG S.	79,925	0
BUNTING B.	103,928	0
BURGESS S.	88,674	269
BURNETT A.	173,455	3,049
BURNETT P.	79,490	0
BURRILL S.	116,470	21
BUSSANICH L.	98,308	0
BUSTAMANTE M.	101,101	0
BUTER B.	102,344	0
BUTLER G.	94,736	0
BUTTAR R.	78,768	0
BYCHKOV B.	133,881	1,410
CABIGAS R.	85,453	0
CABRERA I.	108,986	0
CACATIAN L.	115,015	0
CADER S.	115,099	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
CADMAN D.	83,699	0
CAHOON C.	92,248	0
CAI S.	93,165	3,191
CAIRE ROJAS M.	159,818	2,210
CALBICK L.	141,016	551
CALDWELL L.	75,645	0
CALIMAN A.	86,515	9,521
CALLANDER S.	113,173	0
CALLISON C.	114,997	205
CAMACHO CRUZ C.	100,613	0
CAMPBELL E.	84,391	0
CAMPBELL K.	110,885	1,981
CAMPBELL S.	104,391	94
CAMPBELL S.	163,985	751
CAMPBELL T.	152,783	2,258
CANETE E.	129,941	581
CANIC C.	93,635	42
CANNATA G.	89,922	0
CANNATA M.	84,460	55
CANNON N.	77,848	0
CANNON R.	147,625	1,459
CANOFARI S.	80,623	0
CANOSA M.	84,931	43
CARINO M.	103,258	759
CARLOS R.	123,327	1,717
CARMONT T.	111,660	62
CARPENETTI A.	108,521	0
CARPENTER W.	199,837	1,968
CARR B.	106,392	35
CARR K.	142,768	523
CARRILLO E.	83,271	0
CARTER E.	100,167	18
CARTER S.	107,191	290
CARTIER A.	104,517	908
CARTIER M.	112,599	99
CARTWRIGHT K.	111,310	581
CARUSI A.	102,957	0
CARUSI J.	136,400	10,034
CARVER M.	99,066	256
CASIO E.	102,789	198
CASSAP L.	86,307	2,214
CASTEL S.	109,924	205
CASTELLAN A.	80,358	838
CASUGA P.	85,690	0
CATROPPA A.	79,636	49
CAUSTON C.	106,297	0
CENTRONE J.	86,005	0
CERALDE N.	79,383	0
CESARONE T.	79,576	844
CHABEN N.	86,169	0
CHAFE C.	110,267	794
CHAFFEE T.	85,840	0
CHAGGER G.	103,579	205
CHAGLANI A.	103,085	0
CHAHAL K.	101,757	49
CHAHAL T.	90,590	0
CHAMBA S.	124,987	2,238
CHAMBERS C.	101,672	137
CHAMBERS J.	90,011	142
CHAN A.	78,108	0
CHAN A.	80,619	291
CHAN A.	86,118	75
CHAN A.	114,459	0
CHAN A.	122,984	145
CHAN A.	157,885	4,713
CHAN B.	103,693	0
CHAN C.	80,400	0
CHAN C.	96,249	453
CHAN C.	106,957	262
CHAN D.	76,599	0
CHAN D.	79,811	56
CHAN D.	108,896	2,564
CHAN F.	102,834	54
CHAN G.	91,059	317
CHAN G.	100,269	22
CHAN G.	109,782	1,947
CHAN H.	100,350	52
CHAN H.	104,466	64
CHAN J.	81,348	1,783
CHAN J.	94,471	649
CHAN J.	97,279	4,307
CHAN K.	82,720	920
CHAN K.	88,686	47
CHAN K.	101,724	0
CHAN K.	127,874	1,089
CHAN L.	123,936	3,537
CHAN M.	101,907	0
CHAN M.	152,522	502
CHAN O.	101,541	20
CHAN S.	95,091	1,055
CHAN S.	120,562	2,105
CHAN T.	199,997	4,621
CHAN V.	156,326	3,652
CHAN W.	124,673	3,389
CHAN Y.	103,195	1,789
CHAN Y.	106,217	322
CHANANA N.	81,815	0
CHAND A.	75,237	25
CHAND A.	107,125	27
CHAND H.	103,441	0
CHAND N.	96,297	45
CHANDOLA H.	103,084	0
CHANDOLA N.	90,787	0
CHANDRA C.	76,896	15

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
CHANDRA J.	85,371	0
CHANDRA L.	93,297	205
CHANDRA R.	103,661	8
CHANDRA S.	171,004	3,166
CHANDRA V.	87,442	0
CHANDRASEKARAN V.	101,714	0
CHANG A.	107,273	0
CHANG A.	107,381	63
CHANG H.	221,183	2,482
CHANG R.	138,598	5,870
CHANG Z.	120,228	0
CHANNELL S.	103,626	2,034
CHAO OU R.	139,721	590
CHAPMAN S.	111,880	0
CHARLES D.	80,551	0
CHARLESON A.	87,206	0
CHARLTON R.	90,454	1,402
CHARPENTIER J.	84,272	247
CHARTIER D.	82,153	0
CHAU C.	81,680	0
CHAU V.	131,862	1,176
CHAU W.	79,263	0
CHAUDHARY A.	76,304	0
CHAUDHARY M.	89,452	510
CHAUDHARY S.	93,473	0
CHAUHAN B.	93,774	704
CHAUHAN H.	89,589	0
CHAWLA T.	141,589	1,055
CHEEMA P.	110,811	1,623
CHEEMA S.	101,421	173
CHELA S.	142,234	1,626
CHEN A.	83,525	205
CHEN H.	91,721	0
CHEN H.	116,756	970
CHEN J.	82,506	0
CHEN M.	92,389	0
CHEN X.	98,652	581
CHENG B.	83,280	0
CHENG C.	107,985	56
CHENG S.	132,994	7,340
CHENG W.	78,177	0
CHENG W.	132,869	1,050
CHERRILLE J.	99,415	0
CHEUNG A.	154,223	42
CHEUNG C.	94,138	81
CHEUNG D.	110,631	584
CHEUNG D.	179,575	0
CHEUNG E.	107,338	497
CHEUNG H.	121,043	2,142
CHEUNG K.	82,729	0
CHEUNG K.	104,207	0
CHEUNG N.	148,609	419
CHEUNG P.	156,844	419
CHEUNG R.	139,666	6,618
CHEUNG W.	113,604	46
CHEUNG Y.	103,134	2,692
CHEVALIER P.	80,225	682
CHIA N.	86,691	10
CHIANG C.	109,857	0
CHIANG D.	95,873	0
CHIN R.	116,624	0
CHING J.	107,001	0
CHIN-SHUE N.	100,682	163
CHIU A.	91,795	574
CHIU A.	106,389	0
CHIU C.	158,199	282
CHIU G.	100,616	0
CHIU L.	79,251	0
CHIVU M.	95,354	0
CHO J.	91,609	0
CHOI G.	108,514	20
CHOI H.	82,689	0
CHOI J.	80,780	0
CHOI N.	81,943	0
CHOI Y.	75,992	0
CHOKSHI J.	112,290	0
CHORNEY L.	149,559	2,148
CHORNEY T.	117,755	2,617
CHOU J.	115,339	509
CHOW C.	87,029	0
CHOW J.	105,464	330
CHOW K.	92,666	0
CHOW L.	97,074	0
CHOW M.	129,267	1,260
CHOW S.	96,575	0
CHOW W.	85,779	0
CHOW W.	104,957	19
CHOW W.	118,577	6
CHRISTENSEN M.	103,742	179
CHRISTENSEN M.	108,567	228
CHRISTMAS A.	97,751	2,644
CHRISTOFFERSON G.	168,356	2,312
CHU B.	114,523	1,055
CHU H.	102,786	581
CHU P.	77,386	1,231
CHU R.	120,350	581
CHU S.	102,027	0
CHU T.	100,350	487
CHU V.	77,155	258
CHUKA K.	115,361	427
CHUNG D.	112,572	61
CHUNG E.	79,430	0
CHUNG J.	85,213	0
CHUNG R.	75,612	1,151

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
CHUO C.	78,581	231
CHURCHILL A.	106,804	4,770
CHURCHILL-BROWNE R.	116,660	970
CHUTE L.	81,504	0
CIAMPELLETTI J.	136,335	2,682
CICCOZZI S.	129,213	1,913
CIOLFITTO T.	114,948	1,728
CLARK C.	84,460	0
CLARK T.	113,228	0
CLARKE C.	117,280	134
CLARKE D.	102,276	22
CLIPSHAM A.	93,584	190
CLOUGH R.	105,574	0
CLUNK L.	84,731	345
CO E.	106,932	0
COATES H.	105,889	7,257
COBURN B.	83,924	4,430
COGHILL R.	79,259	5,442
COLE K.	78,295	0
COLENBRANDER G.	156,608	185
COLL J.	77,575	0
COLLETT E.	79,968	0
COLLINGS N.	98,609	0
COLLINS J.	90,328	2,175
COLLINS K.	131,012	178
COLLINS N.	102,143	399
COLLINSON D.	77,415	270
COLSON N.	82,664	0
COMEAU S.	127,886	249
COMMINS B.	130,646	0
CONDER N.	75,634	4,189
CONNELL D.	83,066	0
CONNELL M.	86,041	3,050
CONNOLLY A.	110,329	60
CONSTABLE C.	105,728	0
COOK B.	105,244	0
COOKE C.	87,708	0
COOKEY-GAM S.	114,038	0
COOLEN B.	149,634	1,707
COOMBES S.	110,938	0
COOMBS C.	96,449	0
COOPER D.	145,567	2,762
COOPER S.	105,046	12
COOPER T.	92,732	13,077
COPELAND C.	111,390	399
CORAPI T.	77,558	205
CORAY M.	107,558	205
CORDOVA F. G.	83,542	0
CORNALE N.	80,489	130
CORREIA D.	109,539	0
CORRIGAN J.	90,769	0
CORTESE M.	85,546	0
CORTEZ C.	88,944	0
COSMAN N.	98,381	0
COSTA R.	108,148	0
COSTANZO L.	83,044	0
COULTHARD R.	120,140	2,097
COURTEMANCHE S.	76,517	5,440
COWIE K.	110,543	0
COWIE T.	101,202	0
COX B.	78,338	0
COX C.	138,851	801
COX M.	205,957	3,663
COYNE C.	81,627	536
CRAIG C.	78,182	70
CRAIGIE A.	110,907	0
CRAWFORD E.	93,822	7,115
CRAWFORD L.	129,935	705
CRAWFORD N.	91,496	0
CRAWFORD T.	102,796	115
CRIPPS L.	104,060	230
CUBBON V.	83,291	802
CUI X.	96,699	0
CULOS E.	145,235	1,783
CULVER G.	90,043	0
CUMBERBATCH M.	113,936	94
CURLL S.	116,732	0
CURRAN P.	106,569	4,510
CURRIE C.	88,613	9
CURTIS H.	134,121	37
CUTAIA D.	107,630	1,034
CUTHBERT B.	90,634	0
CVACI R.	101,013	0
CYRENIAN S.	98,703	0
DA ROCHA JUNIOR S.	111,862	126
DADIVAS C.	100,276	96
DADWAL D.	81,134	266
DAFOE S.	80,521	0
DAIGLE C.	88,656	9,020
DAILLY P.	101,847	59
DALLA PACE G.	109,988	153
DALMAN S.	92,660	219
DALUPANG R.	91,919	0
DAMON C.	111,882	115
DAMSTROM M.	95,663	400
D'ANDRADE C.	123,556	1,085
DANG M.	103,679	0
DANGGAS T.	76,155	0
DANSO A.	80,557	0
DANTAS MARTINIANO M.	90,712	0
DANTU P.	93,074	0
DARGAHI M.	136,103	951
DARKE M.	134,547	324
DARLING L.	102,326	679

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
DAROUGH B.	113,655	714
DASIKA H.	107,992	0
DASILVA S.	113,934	126
DASSANI V.	110,001	33
DATT B.	107,727	0
DAVIDSON B.	110,290	4,486
DAVIES P.	130,122	1,260
DAVIS J.	87,012	205
DAVIS K.	128,086	9,546
DAVIS N.	80,421	0
DAY C.	89,690	0
DE BEAUPRE J.	123,818	0
DE CICCO A.	91,158	0
DE FREITAS M.	101,384	2,879
DE GOEDE T.	103,579	119
DE GUZMAN N.	116,924	581
DE GUZMAN S.	88,820	0
DE LEENHEER B.	111,215	0
DE LEON S.	112,437	0
DE LEUR P.	176,368	31,660
DE MARTIN J.	75,507	647
DE OLIVEIRA MOURA NETO A.	88,831	35
DEACON G.	148,823	370
DEAN D.	134,172	24,090
DEAN T.	110,569	224
DEGROOT J.	122,205	190
DEHAL H.	82,640	0
DEISINGER L.	111,610	979
DEKERF J.	126,424	0
DEL DEGAN H.	76,848	0
DEL ROSARIO P.	75,905	0
DELA CRUZ C.	92,660	375
DELANEY D.	104,770	0
DELLA-COLETTA B.	103,649	78
DEMBICKI P.	101,221	0
DEMEO K.	106,137	0
DEMREN M.	138,970	0
DENG Y.	138,698	0
DENMAN N.	79,811	0
DENNIS M.	88,474	0
DEOL A.	102,112	9
DEPOURCQ J.	128,200	1,484
DER K.	138,000	3,113
DER W.	84,471	593
DERBY L.	129,460	2,519
DERINZY M.	98,506	654
DESAI Z.	76,256	47
DESBIENS M.	129,900	725
DEVANI R.	75,145	0
DEVARAPALLY N.	91,017	0
DHALIWAL A.	75,682	0
DHALIWAL A.	84,248	50
DHALIWAL A.	110,788	557
DHALIWAL K.	172,535	3,262
DHALIWAL R.	98,857	5,170
DHALIWAL S.	103,292	33
DHANANI S.	110,939	0
DHANJI J.	88,839	0
DHAR A.	77,201	0
DHARI A.	81,603	94
DHARIWAL K.	108,602	1,426
DHAWAN M.	113,726	410
DHILLON G.	81,964	0
DHILLON K.	106,479	0
DHILLON K.	111,577	0
DHILLON M.	92,129	0
DHILLON N.	96,575	42
DHILLON P.	83,941	2,648
DHILLON S.	93,775	1,664
DHULKU H.	91,456	0
DHUT J.	83,070	0
DI SPIRITO J.	96,324	183
DIAL G.	104,104	81
DIAL R.	76,582	0
DIAZ M.	86,114	0
DICDIQUIN C.	131,826	4,940
DICKINS S.	76,234	0
DIGGENS B.	148,501	176
DIMAYUGA JUNG S.	103,266	0
DINH S.	81,983	0
DIONNE R.	92,575	413
DITTY L.	98,721	0
DIXON C.	108,092	0
DJOENAIDI F.	93,814	34
DMYTRY E.	84,470	884
DO V.	77,943	0
DOBELL K.	88,370	438
DOBSON J.	120,823	1,786
DODGSHON T.	99,309	2,248
DODIG S.	121,170	474
DOE A.	82,849	399
DOELL L.	108,612	0
DOLBY K.	104,883	0
DOLGIN J.	105,844	0
DOLHANTY J.	108,738	2,360
DOLLARD R.	95,746	1,298
DOMINGUEZ M.	113,238	0
DONAHUE S.	78,408	4,135
DONALD C.	75,625	0
DONALDSON I.	90,454	10,273
DONALDSON S.	117,598	2,312
DORADEA-CABRERA D.	133,036	2,205
DORE R.	95,630	30
DORICIC J.	176,058	3,412

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
DOSANJH H.	91,753	36
DOSANJH J.	80,391	5
DOUGAN D.	92,666	0
DOUGLAS C.	98,002	989
DOUGLAS S.	88,865	113
DOURNOVO L.	79,747	94
DOURNOVO P.	108,102	0
DOUTHWAITE J.	90,258	4,355
DOWDING A.	100,177	280
DOWDING I.	94,279	0
DOWE A.	91,304	2,015
DOWNEY M.	102,661	6,674
DOYLE M.	111,886	310
DRESKAI E.	103,055	0
DREW J.	120,522	2,612
DREXLER S.	111,840	0
DRUMMOND J.	126,927	3,003
DRYBURGH D.	79,850	0
D’SA J.	79,512	448
DUCHARME L.	86,962	0
DUDLEY A.	189,063	1,137
DUGAS R.	101,883	374
DULAI H.	78,235	62
DUNATOV M.	144,348	155
DUNN K.	101,137	0
DUNPHY N.	88,044	52
DUONG D.	106,902	92
DUONG K.	105,592	3,786
DUPUY C.	98,892	653
DURDA N.	89,712	0
DUSSEAULT T.	105,153	3,442
DYCK J.	96,187	2,466
DYKSTRA C.	84,270	0
DYKSTRA J.	101,054	0
DYNOWSKI R.	93,011	0
EASTWOOD G.	374,030	22,581
EBARVIA P.	76,297	0
EDGEWORTH J.	341,527	4,844
EDWARDS B.	157,864	1,405
EDWARDS C.	120,003	365
EDWARDS J.	84,975	0
EDWARDS R.	130,088	984
EEUWES J.	151,773	1,142
EGAN K.	77,519	32,877
EGAN S.	160,532	600
EGELI D.	113,598	1,726
EHSANI A.	95,349	0
ELANGOVAN A.	100,605	0
ELDEHIMI H.	127,998	581
ELIOPOULOS N.	103,714	160
ELLIOTT D.	114,316	291
ENG K.	83,265	250
ENG M.	162,527	1,652
EPP L.	98,608	8,900
EPP T.	77,078	80
EPPICH J.	91,069	1,666
ERAVIKULANGARA J.	78,966	90
ERICKSON D.	126,601	260
ESCOBAR-RODRIGUEZ J.	78,631	0
ESMATI M.	77,666	1,196
ESPIN T.	115,689	3,845
ESPINOSA C.	82,574	965
ESTRADA L.	86,955	472
ESTRADA M.	96,404	10
EUN B.	77,440	0
EVANS C.	107,097	285
EVANS E.	107,815	534
EVANS H.	92,706	0
EVANS T.	101,393	700
EVEN A.	132,303	737
EXLEY D.	78,182	0
FAFARD N.	146,491	6,422
FAIRBAIRN C.	102,502	71
FAIRBAIRN K.	88,684	82
FAIRFAX D.	118,712	0
FAISSAL GLOT V.	96,596	1,345
FANCOURT S.	78,679	286
FANE M.	161,235	3,780
FANG J.	85,209	0
FANG M.	124,882	681
FANTINIC N.	111,147	205
FARLOWE M.	90,751	1,131
FARMER M.	101,307	0
FARRELL S.	91,408	180
FASCIANI A.	77,799	0
FASOLINO C.	76,430	0
FAULCONER R.	104,769	184
FAUROT K.	100,350	205
FAY G.	104,489	64
FAYERS K.	98,037	7,773
FAZIO R.	76,278	517
FEARNCOMBE D.	211,867	4,952
FEBBRAIO M.	97,372	0
FEDOSEEV E.	117,919	0
FEIST T.	101,454	0
FENG H.	95,313	193
FENG J.	121,649	1,055
FENG K.	104,691	0
FENG Y.	98,726	54
FENG Z.	81,185	0
FEOKTISTOVA M.	136,874	3,067
FERGUSON C.	112,146	0
FERGUSON M.	82,055	10,882
FERRARI R.	84,635	26,912

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
FERRERAS J.	116,131	0
FERRETTI P.	80,211	0
FIALA P.	102,761	0
FIGUEROA A.	101,100	45
FILIPCHUK D.	113,605	160
FILTNESS S.	152,512	700
FINCH S.	130,041	755
FINDLAY S.	115,094	1,410
FINLAY S.	193,775	15,266
FINNAMORE E.	114,885	34
FINSTAD B.	98,525	205
FIPKE D.	84,460	0
FISCHER P.	105,323	0
FISCHER S.	136,149	621
FISHER R.	178,315	581
FITZMAURICE A.	77,488	0
FLANDEZ F.	104,619	581
FLETCHER R.	95,539	390
FLEURY N.	85,703	33
FLOEN R.	153,578	8,829
FLOOD N.	102,375	303
FODOR K.	97,574	23
FOLARIN J.	78,177	1,199
FOLEY J.	127,398	581
FOLEY M.	102,260	256
FOLLY ISSA G.	84,001	0
FONTAINE A.	84,248	0
FOORT A.	122,154	2,636
FOOT D.	92,210	0
FORD D.	110,786	3,220
FORMAN J.	165,418	5,690
FOROUGHI N.	86,014	0
FORREST D.	107,907	534
FORRESTER E.	107,630	200
FORSTER M.	95,197	2,473
FORSYTH J.	78,225	0
FORSYTH S.	200,871	3,049
FORTH C.	81,758	430
FOWLER M.	88,889	94
FOWLES S.	107,645	162
FOX J.	95,140	0
FRANCU R.	120,420	581
FRANGOLIAS J.	119,592	435
FRANK K.	92,190	0
FRANSSEN H.	119,861	0
FRASER S.	135,007	228
FREMPONG A.	132,666	3,672
FRENCH C.	104,696	0
FRICK ALELUIA DA COSTA T.	79,086	94
FRIESEN B.	76,453	351
FRITZ J.	136,425	1,019
FROESE M.	84,920	3,521
FRY N.	89,924	0
FU C.	87,207	0
FU D.	103,404	2,836
FU K.	84,586	0
FUCHIHARA C.	78,475	19
FUCHS C.	90,059	5,220
FUENTES G.	87,655	642
FUHR C.	82,556	25
FULLER J.	85,660	0
FULLER R.	95,286	0
FUNG E.	128,850	823
FUNG L.	84,285	1,938
FUNG P.	116,456	43
FUNG S.	85,380	0
FUNK C.	86,047	146
FURTULA K.	105,265	6,016
GABA A.	92,343	0
GAGNE P.	86,700	0
GAIM K.	111,090	141
GAJJAR D.	111,124	646
GALANG J.	95,270	0
GALANO TAN C.	102,573	1,055
GALBRAITH S.	77,641	92
GALHON I.	77,926	0
GALI J.	88,386	235
GALLANT M.	75,818	0
GALLANT M.	87,918	10,891
GALUSKA J.	121,197	2,600
GAMBHIR G.	116,563	25
GAMBLE S.	98,920	0
GANDHI P.	110,591	0
GARAY SANCHEZ P.	102,712	18
GARCIA HERNANDEZ J.	106,875	0
GARCIA P.	108,846	164
GARDNER J.	149,452	1,162
GARES T.	85,850	0
GARNEAU T.	221,340	2,369
GARRETT L.	104,939	1,096
GARRETT R.	87,044	25
GARRETT R.	89,035	0
GAUCHER R.	114,736	1,229
GAUDET R.	77,420	0
GAULEY K.	210,947	6,912
GAUTAM N.	128,633	3,931
GAUTAM S.	92,876	30
GAVIN C.	110,397	0
GAVRILA D.	106,331	232
GAYLER R.	82,118	0
GE X.	78,177	0
GEE W.	107,012	337
GEETU G.	76,651	0
GELIN K.	131,967	523

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
GELINAS S.	120,808	2,725
GELLARD J.	94,022	0
GENEAU K.	79,806	3,208
GENEROSO E.	93,099	0
GEORGE B.	79,489	0
GEORGE L.	101,954	2,323
GEORGE PAUL M.	82,699	250
GERAK S.	105,304	1,785
GERMANN B.	112,095	230
GERRY S.	104,613	0
GHAFFARI ZADEH S.	102,094	0
GHAG S.	132,940	581
GHANAVIZCHIAN N.	93,184	25
GHANBARI S.	85,538	0
GHEIDI S.	95,617	0
GHUMAN P.	89,668	2,416
GIBBS M.	133,214	4,755
GIBSON T.	97,797	4,320
GIESBRECHT A.	77,464	0
GIGLIO D.	104,453	8,736
GILES B.	92,655	0
GILES J.	176,384	35
GILL A.	78,929	0
GILL A.	100,727	83
GILL A.	106,523	1,020
GILL B.	98,901	0
GILL D.	86,238	4,006
GILL G.	87,060	0
GILL J.	86,002	50
GILL J.	88,391	6,493
GILL J.	92,815	0
GILL J.	116,738	0
GILL K.	102,195	302
GILL N.	110,633	147
GILL S.	79,532	0
GILL S.	81,536	0
GILL S.	86,133	30
GILL S.	89,871	614
GILL S.	91,285	0
GILL S.	96,161	30
GILL S.	113,763	0
GILL S.	115,500	0
GILL T.	93,003	713
GILLICH C.	127,728	8,382
GINTER G.	177,303	3,266
GIRARD M.	173,750	3,462
GIRARD R.	101,138	0
GIRODAT A.	81,167	4,710
GIVECHIAN S.	103,715	2,472
GODMAIRE L.	93,130	0
GOEPEL J.	84,044	0
GOHN T.	85,964	244
GOLD T.	100,350	0
GOLDSWORTHY K.	133,537	2,220
GOLUZA J.	108,521	0
GOMES A.	136,084	576
GONZALEZ A.	125,910	793
GONZALEZ N.	142,512	4,156
GOODMAN N.	109,217	1,466
GOODMAN P.	109,900	4,362
GOPAKUMAR V.	125,793	974
GOSAL K.	109,054	42
GOSAL S.	104,442	41
GOSAL T.	126,819	764
GOSWAMI M.	78,856	281
GOUNDER K.	83,423	90
GOVINDARAJ S.	140,883	1,182
GRACE M.	139,119	218
GRANDE J.	82,482	0
GRANGER B.	93,082	323
GRANT C.	108,521	205
GRANT D.	109,486	205
GRANT L.	81,294	0
GRASS T.	113,973	319
GRATTON A.	130,721	3,084
GRAUER J.	83,429	0
GRAVELLE D.	110,001	0
GRAY T.	109,410	232
GRAYSON G.	102,863	0
GRAZIANO M.	80,090	294
GRAZIANO M.	83,753	0
GRAZIANO M.	93,467	493
GREEN D.	100,190	0
GREEN R.	79,471	578
GREER C.	126,561	214
GREGOIRE J.	144,433	0
GREGOR R.	103,229	0
GREGOV V.	106,744	657
GRENIER L.	156,925	2,312
GREWAL B.	75,368	129
GREWAL C.	150,970	1,489
GREWAL D.	78,447	0
GREWAL H.	80,382	32
GREWAL R.	77,097	0
GREWAL R.	92,139	0
GREWAL R.	107,041	0
GREWAL R.	121,916	95
GRIEP S.	92,269	133
GRIFFITH L.	96,891	1,103
GRISEDALE M.	102,276	0
GROBOWSKY R.	99,722	0
GRODS B.	92,599	0
GROENING G.	79,996	115
GROSSE L.	129,698	369

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
GROVER R.	109,422	0
GRYB N.	118,213	0
GUADAGNO V.	105,323	0
GUALBERTO S.	78,177	0
GUERRA L.	108,461	5,823
GUEST J.	112,448	3,049
GUI Y.	113,396	0
GUIN S.	83,283	0
GULLETT L.	175,363	2,322
GUNN A.	129,672	0
GUNNARSON S.	105,323	8,873
GUO W.	119,405	0
GUPTA A.	82,067	725
GUPTA A.	109,698	0
GUPTA G.	104,068	0
GUPTA M.	85,000	3,030
GUPTA V.	180,830	8,960
GURUNG B.	106,600	35
GUSTAFSON R.	87,535	0
GUTIERREZ D.	96,159	0
GUTSU F.	81,304	0
GUVEN S.	103,452	0
GYBELS S.	75,378	0
HA P.	79,511	137
HAAF C.	111,866	0
HAAF S.	119,584	0
HABIB B.	110,358	3,404
HACHEY D.	75,157	26
HACKL T.	82,491	0
HAGHIGHI S.	119,842	3,049
HAGLEY J.	78,752	0
HAIG I.	106,868	0
HAIRE S.	82,011	4,419
HALCROW S.	82,169	0
HALE K.	122,157	1,038
HALL K.	178,942	2,907
HALL T.	78,466	0
HALL T.	80,284	0
HALLIDAY K.	105,303	200
HAM J.	105,342	0
HAMADE D.	103,394	0
HAMILTON A.	137,515	3,563
HAMILTON E.	100,282	0
HAMILTON L.	79,670	0
HAMILTON S.	80,007	0
HAMPSON A.	96,970	1,386
HAN J.	93,341	2,001
HAN K.	100,699	258
HAN W.	76,672	0
HANCOCK A.	104,600	968
HANCOCK S.	132,927	817
HANDE T.	172,554	2,312
HANEEF A.	101,178	115
HANLEY S.	84,460	0
HANLEY T.	92,655	0
HANNA R.	116,118	5
HANS S.	83,923	0
HANSOM A.	104,120	349
HANSON B.	100,607	17
HAQ A.	81,967	0
HARBORD N.	79,621	1,269
HARBORNE D.	76,731	0
HARDEN M.	86,231	0
HARDER T.	81,374	0
HARDMAN G.	113,907	0
HARDMAN S.	75,367	0
HARDY C.	103,702	838
HARDY K.	87,815	0
HARDY P.	117,116	133
HARGRAVE M.	107,772	8,699
HARMS J.	78,579	208
HARMSE W.	87,437	0
HARPER G.	93,812	316
HARRINGTON K.	81,061	0
HARRINGTON S.	198,612	1,245
HARRIS D.	79,796	624
HARRIS S.	105,331	2,839
HARRISON M.	84,919	0
HARROD L.	81,151	0
HART A.	103,772	205
HARTLEY R.	105,625	71
HARVEY H.	83,024	225
HARVEY S.	84,081	1,130
HARWOOD M.	118,775	0
HASSEN R.	118,512	0
HATTON K.	161,371	324
HAUSCH R.	126,399	625
HAVERLAND C.	154,995	10,228
HAWK R.	80,545	0
HAWKINS M.	84,700	0
HAWRYSH K.	82,771	25
HAWS T.	120,875	102
HAY N.	92,006	0
HAYEK S.	81,555	189
HAYES R.	101,486	205
HAYRE G.	92,072	0
HAYRE R.	124,794	463
HAYWARD S.	130,073	3,125
HAYWOOD G.	76,898	100
HAZLETT C.	124,743	0
HAZLETT K.	116,064	397
HAZON K.	114,867	1,765
HAZON P.	78,426	0
HE L.	95,306	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
HE M.	141,406	6,938
HEATH P.	79,567	0
HEDSTROM D.	102,767	3,396
HEER A.	92,013	0
HEER G.	100,049	0
HEER T.	76,706	0
HEERENS A.	82,059	164
HEERSAHOTA S.	136,284	3,629
HEGGS A.	101,401	203
HEGINBOTTOM J.	214,910	7,182
HEIDNER J.	83,911	0
HEILKER B.	79,696	1,739
HEISKANEN B.	117,294	0
HEITMAN D.	88,868	44
HENDER N.	100,433	227
HENDESSI M.	92,663	0
HENDRICKSON A.	109,350	460
HENDRIKSEN L.	131,375	590
HENG D.	148,033	638
HEPPLE D.	144,048	941
HERMISTON J.	80,055	1,673
HERRERA RIVEROS J.	111,331	236
HERTSLET B.	84,585	0
HERTSLET D.	157,609	383
HEUCHERT T.	218,547	5,143
HEYE C.	79,447	95
HIBBERT L.	159,440	3,216
HICKMORE C.	111,410	3,974
HIEBERT FARIA J.	120,734	12,690
HIEBERT K.	143,665	1,975
HIGGINS C.	95,184	156
HILDER L.	98,126	39
HILDER M.	126,706	549
HILL D.	90,244	1,118
HILL D.	106,837	205
HILL D.	137,022	9,886
HILL E.	99,142	35
HINTON M.	159,691	3,264
HITT R.	101,178	205
HIZON E.	153,284	0
HO A.	109,107	0
HO C.	115,831	357
HO C.	123,332	0
HO F.	117,959	645
HO I.	109,249	0
HO KIN W.	101,415	0
HO L.	82,887	0
HO M.	84,460	0
HO M.	110,296	3,099
HO M.	115,603	0
HO S.	108,426	340
HO V.	79,600	0
HOARE A.	103,014	776
HOBBS K.	78,545	19
HOBBS K.	96,206	98
HOBSON A.	110,824	353
HODACSEK S.	102,310	515
HOFFARD N.	84,445	0
HOFFMAN T.	96,812	9,710
HOFFMANN K.	106,767	0
HOFFOS R.	85,448	2,673
HOGG K.	93,637	228
HOHLBEIN L.	110,945	1,697
HOLBROOK J.	109,733	3,083
HOLISKO S.	102,804	209
HOLLAND L.	86,014	1,572
HOLLEFREUND G.	179,079	4,985
HOLLEFREUND K.	92,230	158
HOLLOWAY R.	101,994	0
HOLMES D.	100,338	22
HOLMES G.	101,126	688
HONEYMAN N.	122,871	44
HONG B.	85,024	524
HONG L.	97,068	1,055
HOODA R.	79,681	0
HOOVER R.	128,704	2,568
HOPKINSON T.	113,562	322
HORVATH J.	107,120	0
HOSKINS J.	138,512	1,317
HOSKINS L.	104,226	97
HOSSEINI S.	120,053	0
HOU J.	84,465	0
HOUBEN J.	108,774	1,533
HOVLAND T.	88,728	1,518
HREICH J.	108,679	6,207
HRUDEY C.	123,073	1,073
HSU A.	103,509	9,524
HSU S.	78,144	363
HU H.	85,925	0
HU X.	100,359	3,234
HUANG E.	78,055	1,150
HUANG F.	92,100	27
HUANG J.	97,934	162
HUANG L.	81,263	0
HUBBARD A.	98,557	0
HUBER J.	104,912	5,227
HUEN L.	94,766	1,751
HUGHES B.	102,341	1,365
HUGHES K.	101,374	2,594
HUGHES S.	77,695	0
HUI A.	79,273	0
HUI C.	95,811	0
HUI D.	88,604	25
HUI J.	110,080	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
HUI K.	80,584	0
HUI K.	105,029	32
HUI M.	96,736	0
HUI M.	103,182	0
HUI M.	201,419	1,509
HULAJ D.	79,127	0
HULL R.	84,460	0
HULSTEIN J.	144,294	2,582
HUNDAL K.	134,844	939
HUNDAL S.	95,015	1,261
HUNDAL S.	109,390	0
HUNDLE G.	83,654	0
HUNT S.	103,661	0
HUR K.	92,571	908
HURZIN B.	101,586	0
HUSSAIN B.	100,471	0
HYDE H.	83,212	0
IDLER K.	97,014	0
IERACI M.	91,440	0
IEVTUSHENKO A.	106,886	581
IGNACIO B.	109,937	1,076
IHEMANMA S.	104,489	0
IKEDA M.	103,272	581
ILCHUK D.	97,627	26
ILICI A.	105,849	1,268
INGRAM D.	84,787	0
INVENTO A.	105,222	0
IP V.	126,126	0
IRKAL G.	102,115	0
IRVING L.	105,916	235
ISBISTER R.	116,611	142
ISIC E.	89,105	0
ISMAGILOVA J.	120,594	2,381
ITAKURA R.	104,832	392
IVAN N.	105,457	205
IVANOV D.	100,987	0
IVANOVSKI R.	76,484	180
IVES C.	84,344	0
JACKSON D.	116,209	0
JACKSON G.	96,323	18
JACKSON G.	135,677	2,956
JACKSON K.	102,668	227
JACKSON M.	79,520	0
JACKSON M.	96,103	163
JACKSON S.	100,297	0
JACOB M.	93,658	0
JACOB W.	115,088	42
JACOBSEN M.	90,540	2,496
JACOBSON C.	153,637	813
JACOBY M.	106,762	18
JACQUART D.	101,570	490
JAGPAL R.	111,249	94
JAHN R.	92,655	42
JALDIN T.	102,897	0
JAMES S.	105,753	869
JANDA R.	75,977	0
JANG C.	103,608	0
JANG H.	92,128	0
JANG K.	83,741	581
JANG S.	79,047	0
JANG S.	113,132	0
JANS S.	75,452	126
JANSEN A.	128,564	2,909
JARDINE P.	83,547	997
JASSAL M.	87,176	3,892
JAYSWAL K.	76,269	0
JEET J.	107,787	0
JEFTIC M.	169,597	3,451
JEHANGIR I.	97,752	0
JENKINS E.	80,511	0
JENKINS M.	101,166	0
JENNINGS L.	84,593	2,854
JENSEN N.	89,527	1,210
JEONG D.	76,509	0
JEONG M.	99,286	10
JESSA K.	96,572	205
JEWELL K.	91,791	0
JHIM U.	115,740	0
JHUTTI B.	95,819	271
JIA J.	114,355	0
JIA N.	129,865	0
JILANI S.	100,344	252
JIMENEZ REID C.	99,836	0
JOHAL C.	108,476	262
JOHAL G.	178,290	939
JOHAL I.	108,730	178
JOHAL R.	154,093	1,691
JOHAL S.	79,992	0
JOHNSON C.	103,068	126
JOHNSON C.	109,423	680
JOHNSON D.	108,956	0
JOHNSON L.	125,932	0
JOHNSON N.	80,400	0
JOHNSON R.	115,527	327
JOHNSON S.	86,340	0
JOHNSTON M.	107,459	1,750
JOHNSTON S.	76,507	0
JOHNSTON T.	80,197	0
JOHNSTONE B.	90,909	60
JOIYA S.	94,195	245
JOLLY T.	83,825	287
JONES B.	101,055	65
JONES R.	100,350	4,121
JONES T.	108,273	15,685

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
JOON Y.	113,905	0
JORDT T.	81,076	40
JORGE C.	199,313	4,846
JOSAN N.	76,511	0
JOSEPH R.	82,043	0
JOSEPH-NIDUA J.	104,299	205
JOSEPHRAJ FERNANDO M.	84,201	40
JOSEPHS R.	93,103	0
JOSEPHSON E.	75,669	0
JOW A.	119,149	7,462
JOYCE S.	131,164	526
JUCO M.	115,730	102
JUDGE J.	153,953	3,420
JUDGE N.	103,276	0
JUMA A.	91,811	0
JUNEJA N.	95,774	24
JUNG R.	107,589	1,669
JURIC I.	109,048	0
JUTLA H.	185,856	4,048
JUTRAS M.	86,336	0
JUTTNER J.	79,464	0
KAAY A.	95,982	837
KABA N.	82,216	765
KADAM S.	92,361	0
KAILA G.	84,875	0
KAILA K.	95,580	0
KAILA N.	81,911	651
KAILA N.	165,043	1,482
KAILA-GREWAL I.	115,998	2,278
KAILEY A.	81,295	70
KAILEY H.	104,753	0
KAJIWARA D.	121,444	0
KALETA J.	87,742	19
KALIDINDI N.	91,622	40
KALINOWSKI M.	130,286	3,282
KALNINS L.	97,083	0
KAMAU E.	92,567	0
KAMBOH C.	101,117	520
KAMBOJ S.	90,538	0
KAN J.	139,957	10,994
KAN S.	78,447	341
KANANI R.	98,557	0
KANG S.	132,612	2,312
KANJI H.	81,163	0
KAPOOR A.	123,256	68
KAPUR S.	108,987	3,030
KARAN D.	75,898	380
KARIMKHANZAND A.	103,989	0
KARPINSKI L.	102,309	0
KARRAN S.	94,289	0
KARWAL A.	75,113	0
KATARIA H.	103,620	0
KATILA S.	92,264	0
KATINIC A.	96,512	731
KAUR G.	80,303	205
KAUR H.	92,065	278
KAUR J.	79,609	0
KAUR J.	104,762	0
KAUR M.	116,830	499
KAUR P.	107,110	0
KAUR S.	75,770	0
KAUR S.	88,144	0
KAUR S.	112,401	0
KAVANAUGH N.	88,593	38,277
KAYSER M.	134,967	594
KAZAKOFF B.	85,487	0
KAZI A.	75,958	25
KEAN R.	140,190	176
KEEPENCE T.	101,148	489
KEERY D.	134,561	623
KEKS L.	100,031	129
KELCH K.	106,213	0
KELLEPPAN A.	88,894	10
KELLER S.	109,587	1,187
KELLINGTON S.	117,782	58
KELSO S.	99,118	0
KEMP D.	83,139	1,563
KEMP P.	287,955	7,965
KENNEDY E.	109,991	1,543
KENNEDY L.	94,294	0
KENNELLY-MOHR B.	90,901	9,346
KENT W.	83,628	0
KEOUGH D.	137,948	9,454
KERK G.	83,488	0
KESSLER R.	102,238	898
KETLER B.	77,824	1,511
KEW K.	112,219	1,055
KEW N.	79,535	0
KHAKH G.	119,548	0
KHAMSANORH S.	83,383	211
KHAN E.	87,943	135
KHAN M.	90,059	0
KHAN R.	85,040	235
KHAN S.	86,031	329
KHAN S.	113,795	41
KHANGURA N.	103,496	0
KHANNA R.	78,669	0
KHATAMI A.	83,654	1,440
KHIYANI M.	95,739	38
KHOSRAVIFARSANI N.	92,669	499
KIDD C.	99,885	34
KIERNAN C.	85,198	0
KILBRAI B.	84,471	0
KILLEY S.	78,406	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
KILPATRICK A.	100,334	45
KILPATRICK J.	174,562	0
KIM B.	84,305	198
KIM D.	84,240	0
KIM H.	102,531	0
KIM H.	144,060	11,336
KIM J.	96,274	30
KIM J.	101,134	68
KIM K.	87,592	0
KIM M.	79,941	0
KIM M.	85,686	3,514
KIM M.	104,008	0
KIM S.	107,424	205
KIM S.	183,360	4,900
KIMAYONG K.	75,748	196
KIMBLE M.	110,119	0
KIMURA D.	153,264	157
KINAMORE T.	99,050	10
KING G.	83,233	0
KING J.	104,692	1,125
KINNEY S.	103,649	0
KINSEY W.	108,521	0
KIRBY C.	110,892	11,291
KIRKHAM R.	188,294	3,496
KIRKPATRICK K.	102,635	1,574
KIRTON W.	101,442	437
KITCHEN T.	135,543	1,439
KLAR A.	137,873	3,049
KLEEFSTRA Z.	193,923	3,625
KLEIN K.	104,969	2,431
KLER K.	113,829	19
KLITSIE D.	77,029	461
KLOCKENBRINK N.	104,958	0
KLOOSTERMAN G.	84,465	0
KNAPE P.	101,233	0
KNIGHT A.	78,177	311
KNIPPELBERG S.	87,946	0
KNULL B.	84,470	0
KO J.	102,315	0
KOBLANSKI T.	85,549	0
KOCHHAR R.	84,872	770
KOENEN A.	111,636	0
KOHUT L.	140,188	1,498
KOIVUKANGAS A.	92,655	866
KOKOT A.	89,698	1,076
KOLE D.	100,642	3,770
KOLOCKA Z.	99,729	0
KOLODZINSKI G.	136,260	5,083
KOLSRUD T.	81,372	0
KONG C.	75,132	0
KONG J.	155,267	261
KONG K.	117,962	3,049
KONG S.	106,506	9
KONNO Y.	100,883	0
KOONAR H.	99,262	23
KOONER H.	110,206	3,248
KOPCHUK K.	123,679	849
KORE N.	77,153	30
KOSTUR S.	116,598	581
KOTAMARTHY A.	95,844	71
KOTANI H.	87,639	0
KOTHANDAPANI S.	111,564	305
KOTHARI S.	114,730	0
KOTHIWALA N.	100,360	0
KOTSABOIKIDIS H.	141,443	3,191
KOUDI N.	117,799	0
KOWALCHUK M.	102,059	0
KOWNACKI J.	78,177	608
KOZAR J.	154,992	5,079
KRALJ H.	80,576	390
KRAUSS J.	76,880	0
KRIMMER J.	97,167	3,383
KRISHNA MURTHY J.	101,679	0
KRISHNAMACHARI R.	80,526	0
KRISTOPAITIS A.	83,781	0
KUAN C.	79,583	0
KUBESOVA H.	97,873	11,481
KULAKOV O.	109,343	2,217
KULLAR J.	97,436	0
KULLMAN N.	124,730	0
KUMAR D.	76,907	0
KUMAR D.	104,309	234
KUMAR R.	109,591	0
KUMARAN S.	115,370	1,448
KUNDI M.	86,018	22
KUNDI R.	98,265	0
KUNI J.	83,177	1,823
KURTENACKER M.	81,284	0
KUTTETH HARIHARAN H.	134,690	1,191
KWAN A.	129,805	1,311
KWAN J.	103,594	337
KWOK C.	103,378	4,294
KWOK J.	111,735	1,005
KWOK M.	101,208	0
KWON H.	79,707	0
KWON T.	110,332	0
LABOUCAN K.	92,666	0
LABUDA M.	77,714	491
LAC H.	114,182	0
LACHANAS M.	110,174	0
LACHLAN L.	96,122	92
LAFORTUNE M.	78,983	156
LAHERSTORFER K.	77,536	0
LAI A.	104,207	10

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
LAI H.	80,474	1,698
LAI R.	105,583	0
LAI S.	132,706	3,077
LAI Y.	90,695	2,211
LAIL A.	83,949	19
LAINCHBURY D.	89,243	0
LAING L.	117,314	606
LAKHANI L.	84,835	0
LAL D.	90,057	86
LAL K.	79,547	2,594
LAL N.	87,081	0
LAL S.	106,426	1,010
LAM A.	76,637	0
LAM B.	101,400	503
LAM C.	91,898	0
LAM C.	130,647	64
LAM M.	108,500	194
LAM R.	119,962	990
LAM S.	79,377	0
LAM T.	82,099	682
LAM T.	111,461	858
LAM T.	143,560	0
LAM V.	98,429	20
LAM V.	100,350	0
LAMB D.	80,557	28
LAMBERT C.	77,879	15
LAMBERT T.	84,470	0
LAMBOUR PEPIO P.	83,476	0
LAMIEL F.	104,419	1,389
LANE T.	137,407	0
LANG G.	117,932	1,512
LANG K.	75,846	187
LANGEVIN M.	84,595	0
LANGILLE L.	113,748	425
LAO A.	103,734	296
LAPAIRE D.	127,394	3,954
LAPLUME T.	93,991	2,933
LAPOINTE C.	84,308	0
LARDEN L.	87,347	1,385
LAROSE L.	84,397	0
LARSEN S.	78,185	0
LARSSON K.	104,110	0
LAU H.	79,666	0
LAU J.	116,246	0
LAU K.	88,233	0
LAU M.	81,024	0
LAU R.	106,266	233
LAUDADIO S.	173,015	3,049
LAUGUICO K.	102,086	596
LAUPRECHT H.	115,920	249
LAURETA C.	76,427	0
LAVIE E.	120,397	807
LAVORATA Y.	79,434	0
LAW S.	91,539	0
LAWAL A.	108,395	0
LAWRENCE A.	80,941	22
LAWRENCE J.	143,647	4,569
LAWS B.	81,545	0
LAZARUS P.	109,887	1,084
LAZENBY K.	105,624	98
LAZIC N.	85,306	10
LAZIC T.	79,413	0
LE T.	79,023	0
LEARNED D.	128,443	152
LEBRUN D.	194,300	12,168
LEBRUN M.	85,734	28
LEDUC B.	92,708	0
LEDUC E.	92,655	0
LEE A.	101,052	197
LEE A.	125,460	73
LEE A.	151,757	1,106
LEE B.	101,399	14
LEE C.	90,440	0
LEE C.	97,791	4,666
LEE D.	90,349	3
LEE D.	96,191	0
LEE E.	79,388	0
LEE E.	92,833	0
LEE F.	103,685	177
LEE F.	105,380	0
LEE G.	105,463	50
LEE H.	88,613	0
LEE J.	77,762	0
LEE J.	80,653	10
LEE J.	89,117	0
LEE J.	92,991	0
LEE J.	100,276	0
LEE K.	94,501	0
LEE K.	103,544	745
LEE K.	103,905	1,055
LEE M.	82,309	0
LEE M.	98,146	399
LEE M.	106,024	0
LEE M.	127,337	930
LEE M.	159,147	3,565
LEE M.	170,539	1,391
LEE P.	148,894	0
LEE R.	132,830	1,378
LEE S.	105,103	1,175
LEE S.	110,660	403
LEE T.	75,033	50
LEE V.	137,266	1,478
LEE W.	79,978	0
LEE W.	90,789	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
LEE Y.	75,869	293
LEE Y.	132,457	362
LEE Y.	161,395	3,520
LEESON J.	80,967	964
LEE-YOUNG D.	111,971	0
LEE-YOUNG G.	111,698	0
LEGGETT K.	118,875	0
LEI A.	81,752	0
LENCH B.	92,727	0
LENCOVIC C.	138,365	3,068
LEONG P.	343,744	8,387
LEONHARD E.	90,194	158
LESPERANCE J.	167,634	2,865
LESSARD E.	121,950	0
LESTON L.	109,716	885
LESWICK M.	84,391	0
LEUNG C.	78,731	924
LEUNG C.	106,040	41
LEUNG E.	101,084	0
LEUNG E.	118,734	2,112
LEUNG L.	77,139	0
LEUNG P.	111,215	0
LEUNG W.	85,804	26
LEVERT L.	77,660	1,290
LEWIS A.	166,774	1,588
LEWIS C.	135,599	862
LEWIS D.	105,631	0
LEWIS D.	125,358	12
LEWIS N.	104,411	0
LI A.	125,452	1,129
LI A.	213,661	6,373
LI C.	100,156	57
LI C.	124,444	4,662
LI E.	180,490	8,273
LI G.	98,507	0
LI J.	115,546	995
LI J.	117,315	0
LI K.	77,664	0
LI K.	98,267	4,019
LI R.	86,039	32
LI R.	174,854	4,059
LI S.	102,784	608
LI Y.	86,713	212
LI Y.	109,364	9,025
LI Y.	146,436	553
LI Z.	91,416	221
LI Z.	97,237	25
LI Z.	109,618	0
LI Z.	111,236	2,826
LIANG Y.	113,140	590
LIANG Y.	119,573	0
LIGUORI T.	95,273	36
LIM H.	86,335	0
LIM J.	90,113	3,469
LIM K.	119,496	0
LIM L.	77,524	19
LIM M.	87,223	0
LIM T.	106,010	10
LIM Y.	88,910	0
LIN C.	81,439	0
LIN H.	85,717	0
LIN J.	76,733	0
LIN J.	88,828	0
LIN M.	82,044	6,847
LIN M.	135,337	656
LIN R.	121,995	0
LIN X.	102,205	0
LIN Y.	80,389	1,207
LINDEN R.	113,846	73
LINDSAY A.	75,727	973
LINDSAY M.	153,241	3,049
LINTON N.	189,663	5,111
LINZMEIER J.	121,220	0
LIOW K.	100,714	0
LIPKEWICH R.	106,451	0
LIPPELT M.	116,215	4,037
LISE R.	84,897	628
LITT G.	89,735	0
LIU B.	91,328	706
LIU C.	112,752	0
LIU D.	84,277	0
LIU H.	103,593	0
LIU J.	104,683	0
LIU K.	83,004	190
LIU S.	94,051	5,950
LIU T.	117,862	0
LIU Y.	116,207	59
LIU Y.	132,888	7,480
LO C.	79,254	507
LO C.	88,460	38
LO F.	153,578	317
LO K.	112,281	205
LO M.	94,166	30
LO V.	84,373	0
LOACH A.	254,834	4,466
LOCHRIE L.	120,633	0
LOCK M.	115,349	1,198
LOGAN A.	79,894	0
LOGAN S.	79,267	2,079
LOISELLE S.	139,971	2,643
LONDON J.	76,739	1,453
LONDON S.	111,677	213
LONDONO G.	115,457	1,083
LONGMIRE C.	77,502	940

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
LOOS F.	96,304	0
LOOS R.	124,877	0
LOPEZ M.	85,148	0
LOPEZ-DEE M.	125,565	3,081
LOPTHIEN S.	76,009	0
LORE R.	100,728	0
LOUCAKOS S.	113,969	0
LOUGHLIN J.	115,335	1,516
LOUIE T.	76,189	1,771
LOUIE V.	98,662	738
LOUIE W.	104,960	239
LOUNGSAY J.	78,108	0
LOW Y.	97,159	0
LOWE K.	103,848	669
LOZANO J.	89,732	12
LU C.	106,842	41
LU Q.	107,005	0
LU R.	90,902	0
LU T.	97,381	44
LUCHIES J.	113,425	529
LUDDU M.	106,244	28
LUI L.	119,264	898
LUI W.	76,705	0
LUKANOV I.	82,387	535
LUM MIN S.	104,000	8
LUM R.	93,621	20
LUM S.	102,888	0
LUM W.	103,038	0
LUND J.	97,521	40
LUNDELL M.	88,792	0
LUO D.	78,416	0
LUO J.	108,638	1,030
LUONG S.	109,231	0
LUONG T.	77,217	644
LUU M.	112,980	0
LY J.	83,741	52
LYFORD A.	91,784	529
LYNCH M.	84,443	207
LYON B.	105,684	1,566
LYON M.	78,922	0
LYONS D.	101,753	0
MA A.	112,534	757
MA B.	144,376	127
MA G.	78,185	0
MA S.	135,325	1,060
MA V.	117,199	0
MA W.	115,278	0
MA Y.	86,288	0
MAAN A.	81,010	0
MABEY T.	102,753	56
MAC DONALD S.	99,545	1,776
MACALINO R.	92,300	84
MACAPINLAC R.	147,132	13
MACAULEY S.	82,256	208
MACBURNIE M.	92,615	336
MACDONALD A.	129,469	561
MACDONALD C.	105,914	0
MACDONALD N.	90,117	2,546
MACDONALD R.	89,852	0
MACDUFF L.	81,630	0
MACEACHERN M.	83,424	0
MACFARLANE E.	91,367	0
MACGILLIVRAY L.	100,156	0
MACGREGOR B.	92,666	0
MACINNIS B.	125,280	4,009
MACK D.	102,034	0
MACKAY B.	79,397	2,920
MACKAY K.	77,681	0
MACKAY K.	138,557	1,339
MACKAY M.	127,866	299
MACKENZIE C.	79,720	0
MACKENZIE S.	83,935	56
MACKENZIE Z.	78,108	0
MACKIE L.	137,890	0
MACLEAN V.	109,823	309
MACLEOD S.	130,826	271
MACMEEKIN C.	97,766	4,013
MACNEIL C.	129,009	0
MACRI S.	102,430	0
MADAN P.	145,548	938
MADANAYAKE U.	105,323	601
MADDALA R.	151,557	290
MADSEN K.	88,858	1,372
MADSEN K.	104,962	1,132
MAFRAJI A.	128,258	2,906
MAGALHAES CHRISPIM A.	106,662	651
MAGANA H.	78,546	0
MAGANA M.	76,460	0
MAGILL A.	110,414	1,501
MAGLIAN C.	77,122	0
MAH J.	165,566	2,295
MAH S.	102,353	94
MAHAJAN A.	108,540	0
MAHARAJ S.	101,178	0
MAI V.	98,134	10
MAIER B.	133,328	19,482
MAIN J.	165,463	2,312
MAIO A.	100,350	0
MAJETY L.	99,294	35
MAJOR J.	84,344	0
MAK L.	193,709	0
MAKAN R.	88,674	14
MALAEB M.	88,713	205
MALAWIYA R.	93,828	976

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
MALEKAR S.	120,775	0
MALHI H.	75,973	3,783
MALIK S.	103,116	0
MALLARI L.	98,140	272
MALLEK A.	156,970	2,382
MALM A.	101,464	0
MALONE A.	87,814	0
MALVANKAR A.	101,622	0
MAN L.	165,198	5,241
MAN M.	184,853	1,057
MAND J.	79,346	0
MANDAIR J.	126,821	255
MANDER S.	100,839	34
MANDERSCHEID B.	78,177	0
MANG J.	98,598	581
MANGAT P.	124,166	2,498
MANGATTUVILAYIL J.	86,449	0
MANGLA M.	82,993	3,721
MANHAO R.	120,683	703
MANHAS M.	76,483	0
MANHAS R.	82,841	857
MANHAS S.	88,622	606
MANI R.	76,109	0
MANKUZHI SUDHA M.	87,334	0
MANN B.	78,681	0
MANN B.	79,709	83
MANN K.	75,206	0
MANN P.	105,858	205
MANN S.	173,065	1,668
MANPREET KAUR M.	101,867	0
MANSELL S.	96,103	205
MANSOURZADEH N.	94,375	0
MANUEL H.	114,400	0
MANUEL J.	93,616	1,260
MANUEL K.	113,412	0
MAO X.	83,058	3,219
MAO Y.	122,586	581
MAPLE T.	154,237	4,802
MARA C.	104,405	205
MARBELLA C.	101,579	0
MARBELLA D.	86,920	1,096
MARCHI J.	175,978	4,257
MARCOTTE L.	95,943	280
MARIA V.	118,099	581
MARINI M.	118,582	0
MARINOV I.	91,844	0
MARION C.	129,896	3,064
MARLES K.	108,495	364
MARR D.	84,069	20
MARRINGTON K.	82,442	985
MARSH J.	76,883	0
MARSHALL J.	85,244	0
MARSHALL J.	139,259	502
MARSHALL K.	84,470	0
MARSHALL L.	130,731	214
MARTE A.	121,033	0
MARTENS B.	85,198	0
MARTIN D.	100,956	10,214
MARTIN J.	96,992	45
MARTIN L.	84,466	0
MARTIN M.	132,275	2,684
MARTIN R.	91,911	0
MARTIN S.	116,901	0
MARTINS J.	108,968	2,253
MARTINS PANTOJA R.	79,097	0
MARTON F.	132,074	6,717
MARTON M.	92,664	0
MARVEL D.	129,090	102
MARZBANI S.	88,929	0
MASHHADI AVAZ TEHRANI H.	130,210	0
MASON C.	78,566	0
MASON D.	100,344	232
MASSULLO C.	120,451	671
MATHARU H.	90,102	0
MATHESON C.	115,423	2,902
MATHEW A.	82,380	55
MATHEW A.	98,870	0
MATHEWS J.	82,177	1,142
MATIBAG E.	75,214	0
MATTAMEL D.	107,752	0
MATTER C.	80,357	0
MATTHEWS R.	148,829	2,250
MATTHEWS S.	106,298	5,437
MATTIELLO L.	85,306	12
MATTU B.	103,207	0
MATTU J.	96,110	0
MATTY C.	79,616	74
MATYAS M.	79,021	90
MAUGER R.	131,114	496
MAURO J.	116,370	0
MAURO L.	100,393	299
MAURO L.	120,312	2,769
MAVILA J.	97,118	0
MAXWELL W.	89,783	253
MAY L.	79,482	2,651
MAYANLOO E.	102,814	0
MAYNARD D.	76,704	300
MAZZON L.	105,078	0
MCANDREW J.	80,255	0
MCARTHUR T.	98,780	0
MCAULEY A.	102,834	167
MCBAIN M.	117,478	1,458
MCCALL K.	87,299	0
MCCARTHY G.	86,830	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
MCCARTHY S.	86,192	19,132
MCCAULEY L.	106,234	1,638
MCCONNELL A.	147,132	1,098
MCCORMACK C.	94,155	30
MCCORMACK L.	84,465	236
MCCORMICK L.	101,243	129
MCCORMICK S.	119,625	50
MCCORMICK T.	120,536	2,402
MCCRACKEN S.	172,359	3,049
MCCREERY L.	119,086	3,644
MCCULLOUGH R.	182,091	4,497
MCCUNE J.	114,264	133
MCDANIEL J.	367,943	13,639
MCDONALD D.	92,655	0
MCDONALD J.	100,147	0
MCDONALD S.	113,302	0
MCEVOY E.	116,865	774
MCFARLAND R.	77,292	0
MCGILLIVRAY J.	76,275	154
MCGILVERY T.	156,629	7,252
MCGREGOR S.	97,423	0
MCKAY D.	103,661	71
MCKAY F.	100,338	3,575
MCKENZIE C.	81,274	0
MCKENZIE L.	105,323	3,976
MCKINNEY S.	161,923	3,197
MCKNIGHT B.	84,663	3,291
MCLEAN S.	108,528	0
MCLELLAN J.	103,644	0
MCMAHON D.	104,363	0
MCMAHON S.	97,706	40
MCMANUS P.	100,650	0
MCMILLAN P.	115,763	0
MCMILLAN P.	160,492	295
MCMILLAN T.	82,507	0
MCMINN T.	99,041	0
MCNAMARA S.	109,127	72
MCNEILL S.	84,465	0
MCPARLAND C.	96,494	186
MCQUEEN S.	98,909	0
MCRAE G.	86,026	294
MCRAE M.	81,527	26
MCWILLIAMS R.	127,114	0
MEADE A.	113,948	2,312
MEERES N.	77,954	0
MEHMI-KHELLA S.	89,138	80
MEILI S.	157,352	811
MEIMA R.	81,411	11,261
MELBARDE K.	83,170	0
MELCHERT M.	85,972	0
MELLO F.	82,059	0
MELNIKOVA A.	112,524	1,723
MELO DA SILVA T.	109,168	1,978
MENA R.	78,108	0
MENARD D.	219,832	4,780
MENDEZ V.	100,350	5,745
MENDONCA L.	92,820	3,690
MENDOZA A.	78,334	0
MENDOZA M.	80,512	0
MERALI K.	92,235	0
MERCHANT D.	156,523	8,517
MESZAROS J.	106,076	0
MEYER C.	117,931	191
MEYER K.	87,066	0
MEYER T.	106,563	83
MIGUEL CAVALCANTE LIMA A.	95,058	161
MIKE K.	85,559	1,663
MIKKELSEN B.	111,222	771
MILES S.	78,210	3,030
MILLER A.	104,225	2,437
MILLER C.	80,544	0
MILLER L.	154,393	380
MILLER M.	84,685	0
MILLER R.	108,521	377
MILLER R.	120,363	3,317
MILLS D.	102,985	1,969
MILNE A.	80,696	0
MILNER M.	120,283	264
MIM D.	104,090	0
MINARTO J.	102,846	1,215
MING Z.	95,567	0
MIRANDO A.	84,460	150
MIRCHANDANI C.	103,007	9
MISKINIS S.	86,334	0
MISKO L.	99,833	0
MISRA N.	153,142	0
MISTRY N.	101,157	1,552
MISURA B.	86,005	0
MITBRODT E.	123,614	3,311
MITIC D.	129,918	6,120
MITUTA M.	112,090	50
MIYASHITA A.	117,409	1,205
MODI R.	92,294	0
MOFFAT C.	76,679	0
MOGER K.	86,111	964
MOHAMMED J.	113,259	2,735
MOHAMMED P.	93,338	0
MOHAN DAS N.	90,567	0
MOHAN P.	114,360	0
MOIZUMI T.	114,638	238
MOK L.	96,506	0
MOK M.	83,958	1,206
MOLEMA M.	148,263	2,038
MOLINA A.	78,182	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
MOLINELLI S.	117,959	1,005
MOLNAR B.	81,420	78
MONIZ M.	84,898	0
MONK C.	77,274	0
MONSEN T.	75,607	0
MONTEIRO K.	84,351	3,761
MONTGOMERY M.	110,167	0
MONZON C.	79,560	0
MOONEY R.	108,564	220
MOORE C.	84,391	35
MOORE K.	84,391	0
MOORE M.	77,823	0
MOORE S.	78,177	85
MOORE S.	104,354	0
MORADI N.	85,197	0
MORAIS M.	78,182	0
MORAN N.	111,864	882
MORAN R.	78,632	0
MORAN T.	90,010	347
MORGAN J.	77,270	4,488
MORGAN J.	101,044	725
MORGAN R.	78,467	1,779
MORIN D.	145,176	0
MORIN S.	152,863	232
MORLEY L.	110,902	22
MORNEAU R.	84,107	128
MORNEAU R.	92,837	1,583
MORO D.	103,605	69
MORPHET S.	83,488	19
MORRIS J.	82,467	0
MORRIS S.	150,987	577
MORRIS T.	84,470	17
MORRIS T.	95,100	0
MORRISON K.	77,486	0
MORTIMER M.	91,886	3,467
MORTON T.	79,462	0
MOY W.	78,521	0
MRAKIC M.	102,144	63
MUGHAL A.	130,097	2,691
MUHAR H.	76,909	0
MUHLE M.	89,473	3,052
MUNG D.	96,119	0
MUNIAN R.	84,391	30
MUNN K.	175,129	5,134
MUNT K.	100,752	0
MURCIA BRITTO PENA S.	80,027	0
MURPHY M.	203,310	3,049
MURPHY S.	102,619	0
MURRAY H.	86,078	674
MURRAY R.	122,440	7,235
MVUNDURA O.	230,784	0
MWENDWA A.	113,048	0
MYERS A.	99,125	0
NADALIN K.	107,387	5,033
NADURAK K.	84,351	0
NAGANDLA S.	168,276	274
NAGRA M.	91,048	3,997
NAGY C.	127,118	624
NAICKER R.	102,595	0
NAIDU L.	92,637	0
NAIDU N.	101,164	158
NAIR V.	76,316	30
NAKASHIMA S.	100,338	994
NAMANYA R.	104,464	0
NAMDJOO D.	97,001	240
NANOS L.	99,750	0
NANUAN J.	92,956	0
NAQVI A.	114,568	232
NARAINA K.	83,724	11
NARANG A.	80,204	0
NARAYAN R.	92,847	9,487
NARESH K.	132,556	7,108
NARUM M.	102,380	127
NASH A.	90,033	660
NASIRIAN L.	97,075	130
NATHAN V.	158,476	786
NAUNHEIMER P.	84,028	0
NAVARRO M.	91,890	0
NAZARIA H.	91,593	276
NEAL P.	108,053	1,363
NEARING T.	89,928	0
NEB A.	90,560	0
NEESE N.	152,451	7,437
NEJAT H.	80,214	0
NELSON B.	81,745	0
NELSON J.	84,954	0
NELSON K.	122,687	3,234
NELSON T.	82,191	0
NEMATIFAR M.	136,096	393
NEUFELD M.	117,755	430
NEUMANN C.	75,238	0
NEWBERY R.	88,186	0
NEWMAN T.	107,695	122
NG A.	84,741	0
NG A.	128,447	355
NG B.	76,821	0
NG C.	114,304	0
NG C.	152,460	646
NG E.	109,940	0
NG J.	88,318	0
NG J.	134,862	1,042
NG J.	139,585	264
NG K.	81,370	10
NG L.	99,191	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
NG L.	104,251	101
NG P.	103,289	0
NG P.	112,396	0
NG T.	101,974	26
NG W.	90,882	0
NG Y.	112,532	90
NG Y.	128,600	0
NGAI C.	114,351	0
NGAI F.	88,019	0
NGAN G.	86,263	0
NGAN J.	84,066	0
NGO H.	115,628	0
NGUYEN D.	79,151	0
NGUYEN D.	148,444	3,661
NGUYEN J.	205,082	1,360
NGUYEN K.	103,318	1,685
NGUYEN L.	79,781	545
NGUYEN L.	117,014	1,350
NGUYEN N.	106,745	499
NGUYEN Q.	81,453	1,560
NGUYEN Q.	158,464	1,357
NGUYEN T.	97,101	0
NGUYEN T.	98,151	0
NGUYEN T.	106,647	0
NGUYEN T.	110,646	817
NGUYEN V.	78,981	292
NGUYEN V.	79,415	94
NIBBELINK A.	151,192	0
NICHOLAS C.	79,113	1,876
NICKASON N.	183,337	3,072
NICKEL J.	81,346	0
NICOLL A.	84,759	0
NIEWELER E.	101,499	197
NIKOLIC I.	162,924	2,764
NIMI D.	88,175	0
NISHI K.	118,971	39
NISHIDA A.	81,227	0
NIU Y.	128,939	1,055
NIVEA N.	75,630	0
NIXDORF T.	76,198	0
NIYODUSENGA L.	80,186	0
NOBLE V.	84,460	465
NOEL T.	103,722	0
NOMURA K.	96,920	0
NOORI F.	120,159	0
NORMAN B.	124,786	0
NOUJAIME R.	132,800	335
NOVENO M.	98,426	70
NOWLAN M.	100,330	2,746
NUMBERE O.	98,358	0
NUNN J.	136,151	5,543
NUTLAND K.	101,993	239
NUTTER L.	93,122	75
NYAMANDI V.	120,408	118
O'BRIEN A.	94,827	43
O'BRIEN D.	100,424	0
O'BRIEN K.	97,076	1,680
O'CONNOR M.	92,660	0
ODDY E.	107,185	3,387
ODEYALE T.	104,979	0
OGIRAL R.	82,293	1,333
OGISHIMA M.	88,559	0
OH H.	88,530	687
O'HALLORAN B.	75,094	0
OKAFIEMHIN L.	92,995	33
O'KEEFFE P.	128,039	706
OLABANJI O.	118,914	233
OLAH M.	77,312	1,812
OLEYNIK S.	103,874	868
OLOVSON-CLEVELAND E.	102,946	1,413
OLSEN A.	90,961	205
OMULE K.	106,873	1,581
O'NEILL J.	87,027	0
ONG J.	89,126	50
ONG S.	130,509	1,960
ONO Y.	89,192	217
ONYEAGBA N.	97,272	0
OOI S.	214,716	9,770
OPDAHL C.	121,477	3,225
OPENSHAW S.	114,060	444
OPRONI M.	96,237	2,684
OR V.	102,007	205
ORD K.	107,986	2,160
OREA R.	138,447	0
O'REGAN K.	132,292	1,092
ORENC F.	108,450	33
ORENDAIN G.	126,954	1,665
ORIEUX C.	78,108	0
O'ROURKE D.	85,951	0
ORR J.	105,400	3,585
ORR L.	118,916	2,505
OSADCZUK S.	116,393	100
OSBORN J.	82,208	1,798
OSEMWINGIE J.	145,282	5,568
OSMOND A.	81,258	458
OSOBIK I.	151,879	3,369
OSTROWKA K.	116,540	18
O'TOOLE T.	128,841	356
OTWAY K.	94,745	946
OUELLET D.	84,505	0
OUELLETTE J.	107,101	94
OUELLETTE K.	78,478	0
OUELLETTE L.	111,488	76
OWEN-BLAS M.	144,650	372

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
OWEN-KING K.	163,414	6,442
PABLA S.	95,815	4,333
PABLO C.	112,435	581
PACHINI R.	104,588	30
PAEZ J.	168,159	2,363
PAGALA F.	94,015	0
PAGE C.	84,769	2,850
PAHWA S.	105,353	0
PAISLEY R.	114,320	1,629
PAL A.	97,573	0
PAL E.	89,768	443
PALEN R.	92,819	492
PALIA K.	86,923	0
PALING C.	105,256	0
PALK S.	125,673	616
PALMER L.	77,063	5,717
PALTA D.	101,097	158
PALTIEL C.	139,082	275
PAMPALIAN M.	85,823	0
PAN G.	82,897	0
PANDEY R.	128,366	0
PANDEY Y.	103,908	1,994
PANG C.	101,622	0
PANG J.	88,182	0
PANG W.	119,889	0
PANGANIBAN B.	99,579	0
PANNEERSELVAM S.	84,345	781
PANNU J.	96,945	0
PANOV S.	102,489	1,125
PANTUSA A.	92,666	0
PAPAIYA R.	102,709	1,767
PARDHAN F.	119,555	1,686
PARFENIUK T.	99,853	22
PARILLA C.	97,016	2,070
PARK J.	81,187	0
PARK J.	101,210	48
PARK J.	108,548	31
PARK K.	80,707	200
PARK S.	145,943	3,156
PARKER K.	76,801	205
PARKER M.	89,453	848
PARKER T.	100,207	322
PARKES M.	161,489	4,210
PARKHOR J.	88,317	377
PARKIN C.	78,177	0
PARKIN T.	114,989	4,611
PARMAR M.	87,522	0
PARROTT C.	93,972	0
PARRY J.	112,628	936
PASCUAL S.	98,668	42
PASKALIDIS K.	85,319	0
PASQUIER A.	81,699	0
PASSMORE T.	76,813	0
PATEL D.	115,724	0
PATEL S.	113,044	0
PATEL S.	121,922	0
PATERSON C.	119,301	2,709
PATHANIA K.	90,563	65
PATHANIA P.	76,284	0
PAU M.	114,139	0
PAULIC M.	103,638	0
PAULSON A.	102,046	0
PAVAN T.	77,573	362
PAWLUK L.	80,587	0
PECORELLI A.	140,821	1,406
PEERS K.	101,607	1,031
PELLETREAU H.	97,136	0
PEMKOWSKI D.	174,177	10,990
PENN J.	116,708	2,634
PENNER N.	86,736	40
PENNINGTON K.	83,433	0
PERDOMO J.	85,920	45
PEREIRA S.	128,621	265
PEREZ E.	107,634	0
PEREZ J.	86,229	868
PERRY E.	100,338	205
PETERS S.	115,367	0
PETRIE C.	85,189	0
PETRIE M.	144,354	4,669
PETROVA Y.	136,516	1,022
PETTIT A.	114,011	581
PHAGURRA S.	75,877	33
PHAM K.	88,796	256
PHELAN D.	97,009	95
PHELAN P.	76,894	0
PHILLEY A.	110,001	0
PHILLIPS C.	88,751	1,498
PHILLIPS K.	91,914	2,257
PHILLIPS T.	85,429	0
PHUNG N.	92,456	0
PHUNG R.	84,332	19
PICARD J.	76,469	0
PICCOTT M.	79,166	0
PICILLO M.	102,137	137
PICKERING N.	89,324	76
PICKETT L.	90,679	0
PIERCE M.	130,996	523
PILLAI S.	107,604	0
PINIACH P.	161,661	26
PIRES M.	103,607	84
PIRY J.	78,177	0
PITEAU T.	103,029	0
PITT C.	92,998	179
PLAHA R.	104,309	719

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
PLANT T.	131,790	1,605
PLASTINO S.	80,238	0
PLOMP R.	108,565	10,829
PLUMMER M.	167,114	3,960
POHL T.	77,805	250
POIRIER R.	131,848	6,157
POLLARD G.	93,996	0
POLLITT T.	109,437	0
POOLE D.	86,551	419
POOLE K.	83,994	0
POP T.	111,147	0
POPA T.	111,215	581
POPE M.	79,739	0
PORT C.	145,767	408
PORTER N.	78,168	0
PORTERFIELD B.	117,874	0
POSTNIKOFF B.	110,854	4,644
POTTERY J.	135,229	1,617
POTTS F.	117,250	61
POTTS L.	101,992	28
POTYKA B.	141,588	8,117
POULSON L.	112,109	727
PRABHAKAR K.	127,357	0
PRAIN L.	127,023	4,062
PRATIK K.	110,807	0
PREDDY I.	103,280	2,462
PREDEAUX D.	97,764	583
PREFONTAINE N.	85,598	0
PRELLWITZ J.	147,826	5,933
PREMACK C.	100,350	418
PRENCIPE T.	85,218	0
PRESANNA KUMAR G.	76,249	0
PRESSLY R.	79,942	3,749
PRIYANKA P.	89,605	60
PROCKIW K.	210,896	3,922
PULKO M.	127,864	1,228
PUMMELL L.	79,685	0
PUREWAL C.	141,664	3,130
PUREWAL S.	92,895	4,932
PUREWAL T.	85,493	0
QAZI H.	85,704	2,312
QI F.	108,939	769
QIAO K.	107,380	0
QIU D.	138,748	277
QIU W.	105,063	0
QIU X.	100,377	0
QU S.	84,410	0
QUAN M.	108,001	205
QUEIJA DEL VALLE C.	89,617	533
QUENNEVILLE M.	112,576	55
QUIRING J.	80,787	0
QUON A.	77,792	390
RACHAMADUGU P.	125,084	10
RADOS K.	92,120	0
RADOSEVIC D.	92,660	0
RAEDLER R.	86,183	0
RAES S.	84,948	305
RAFFARD D.	96,911	0
RAHIMI B.	125,399	0
RAHMEIER BARRETO E.	106,210	581
RAI H.	121,450	581
RAI K.	128,690	88
RAI S.	93,781	3,030
RAI S.	127,693	643
RAI V.	161,893	2,222
RAINA R.	96,747	0
RAINEY J.	78,628	0
RAJAN JACOB A.	163,849	2,599
RAJAN S.	93,425	0
RAJU K.	81,614	0
RAKH V.	98,724	581
RALPH A.	79,723	0
RAM A.	87,432	0
RAMACHANDRAN N.	93,529	264
RAMBERG V.	112,077	581
RAMLU A.	83,930	0
RAMOS A.	78,343	577
RAMSAY L.	105,797	0
RANDHAWA K.	100,991	810
RANDHAWA S.	83,910	0
RANGARAJU RADHAMANI M.	106,150	0
RANI D.	86,539	0
RANIGA B.	104,729	104
RANIGA L.	109,022	0
RAPOSO M.	103,110	0
RASOOL A.	91,722	0
RATCHFORD A.	86,747	0
RATHBONE J.	100,682	315
RAWAT A.	76,755	0
RAWLINGS L.	82,971	0
RE F.	161,735	2,013
READ C.	163,347	2,239
READ L.	103,966	857
REDILA B.	92,238	0
REED C.	81,973	613
REGNIER R.	102,050	0
REGUSH H.	153,632	4,024
REID A.	107,564	4,541
REID E.	105,017	0
REID T.	105,826	0
REILLY J.	113,905	114
REIMER D.	176,881	2,808
REINHARDT K.	97,520	930
REITER M.	106,354	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
REITER S.	85,806	0
REMATORE M.	100,441	0
REMPEL E.	102,990	0
REMPEL T.	118,728	139
REN S.	87,402	394
RESTALL K.	90,549	54
RETEL K.	82,805	0
REYNOLDS A.	165,896	3,629
REYNOLDS J.	96,960	0
REZNIK N.	117,451	49
RIASAT W.	104,190	0
RIBEIRO D.	127,283	1,455
RIBEIRO M.	92,450	0
RICARDO FAISSAL A.	95,592	0
RICHARD L.	81,186	0
RIDDLE A.	112,265	68
RIDLEY N.	161,333	3,509
RIGGS C.	82,772	225
RIGOLO V.	87,644	0
RILE R.	78,561	0
RISHI S.	113,851	400
RISPIN M.	122,780	16,165
RIVA T.	93,062	0
RIVERA J.	84,156	0
RIVERA P.	86,558	0
RIZZUTI G.	78,973	0
ROBERTS C.	86,733	576
ROBERTS J.	105,377	0
ROBERTS S.	174,435	9,837
ROBERTSON B.	105,954	81
ROBERTSON J.	150,243	0
ROBERTSON M.	95,430	0
ROBINSON C.	76,911	0
ROBINSON G.	78,454	613
ROBINSON J.	84,448	0
ROBINSON K.	138,219	1,474
ROBINSON S.	79,864	0
ROBIRTIS D.	103,014	0
ROBSON A.	126,508	699
ROBSON R.	76,783	205
ROCHA B.	85,470	0
RODDICK K.	128,628	3,038
RODRIGUEZ COLINDRES L.	76,614	0
RODRIGUEZ E.	108,738	581
ROEST C.	87,112	0
ROGERS L.	89,083	0
ROHNE A.	109,197	38
ROKKAM S.	133,892	1,016
ROLFSEN C.	101,202	0
ROMANIUK L.	109,487	1,284
ROMANO D.	76,488	326
ROMARD T.	101,724	168
ROMERO DA CRUZ D.	117,578	581
RONDEAU A.	119,116	2,275
RONNAU CABRAL C.	75,842	0
ROONEY E.	115,169	1,444
ROOT A.	186,748	3,049
ROSALES R.	84,460	179
ROSE-LALACH B.	90,624	137
ROSENBERG T.	109,339	3,099
ROSSETTI M.	107,411	950
ROSSITER N.	76,270	0
ROSTAM S.	93,487	0
ROWLAND L.	112,783	805
ROWLEDGE L.	100,563	1,174
ROY C.	96,144	1,362
ROY S.	80,520	0
RUDKOWSKI A.	100,338	0
RUDOLPH S.	98,825	3,030
RUEST N.	103,580	0
RUGGLES R.	92,660	0
RUGGLES S.	128,287	5,083
RUMBLE G.	195,986	10,604
RUSSELL B.	86,678	5,577
RUSSELL J.	78,108	0
RUST D.	77,678	205
RYE K.	214,244	868
RYMER-KEIL K.	96,390	13,825
SAATI S.	79,303	534
SABET F.	84,529	0
SADAYA R.	95,560	0
SADGROVE L.	111,758	558
SADRA M.	164,070	1,778
SAFARI Z.	98,417	581
SAFRUIK G.	102,400	4,197
SAHAY F.	78,201	0
SAHOTA M.	104,701	3,106
SAHOTA R.	150,374	2,231
SAHOTA S.	95,425	19
SAILOR S.	87,105	0
SAINI S.	111,170	0
SAKAI K.	99,281	205
SAKULER C.	102,962	205
SALAHUB J.	85,012	0
SALAVER Z.	95,401	0
SALVADOR J.	84,719	0
SAMA N.	104,214	84
SAMANIEGO C.	84,476	473
SAN J.	104,212	141
SANDER B.	83,062	0
SANDER C.	80,297	146
SANDHER G.	87,591	948
SANDHU A.	77,943	0
SANDHU C.	75,540	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
SANDHU J.	82,107	0
SANDHU J.	89,706	0
SANDHU K.	102,260	13
SANDHU L.	185,978	5,873
SANDHU M.	79,485	0
SANDHU M.	121,338	8,325
SANDHU P.	101,114	1,446
SANDHU R.	77,806	0
SANDHU R.	97,447	0
SANDHU S.	100,338	119
SANDHU S.	135,349	170
SANDHU T.	104,884	1,685
SANDOVER S.	89,382	0
SANDRIN F.	121,179	0
SANGHA A.	75,012	33
SANGHA A.	77,147	0
SANGHA H.	98,146	0
SANGHA S.	131,756	2,712
SANGRA A.	82,034	0
SANTILLAN B.	84,969	0
SANTOS C.	85,783	0
SANTOS M.	102,430	14
SARGENT D.	195,238	1,245
SARKAR A.	113,109	6,207
SARKESSIAN A.	81,864	0
SAROA J.	104,808	0
SARTORE J.	160,607	756
SATANI A.	84,670	989
SAUNDRY R.	100,344	205
SAVAGE I.	78,928	0
SAVINO B.	104,778	10
SAWHNEY J.	107,883	0
SAWHNEY K.	111,914	1,179
SAYERS T.	163,357	4,055
SCALI A.	90,735	0
SCHAEFER K.	108,566	0
SCHAER K.	132,846	3,338
SCHANZENBACH V.	92,666	0
SCHAUS N.	77,593	0
SCHEDEL V.	164,442	7,503
SCHICK R.	92,666	0
SCHLAG M.	79,547	0
SCHMIDT A.	80,094	162
SCHMIDT M.	105,802	0
SCHMIDTKE N.	91,414	929
SCHNEIDER C.	79,820	0
SCHNEIDER K.	111,744	205
SCHNEIDER W.	112,886	0
SCHOEMAN H.	146,836	2,207
SCHORNAGEL S.	103,129	214
SCHROEDER B.	84,465	0
SCHROEDER T.	91,202	0
SCHURMANS C.	117,039	610
SCHUURMAN P.	101,079	0
SCHWARTZ C.	98,981	0
SCOTLAND J.	96,756	0
SCOTT A.	106,587	274
SCOTT J.	76,252	1,250
SCOTT M.	104,051	0
SCOTT S.	78,783	0
SCOTT S.	84,460	0
SCOTT V.	106,108	688
SCOVELL M.	100,270	0
SCRIMGER S.	104,309	0
SCUDELLER A.	120,350	0
SEAH H.	92,660	0
SECREST J.	93,006	0
SEETHAPURA RAMAKRISHNA A.	114,000	0
SEHGAL A.	98,154	625
SELDNER A.	90,280	0
SELINE K.	115,536	0
SELVER B.	135,697	18,889
SENFT D.	89,140	0
SENGHERA S.	143,127	1,285
SEOW S.	107,774	1,496
SERBAN D.	107,162	0
SESSIONS S.	99,543	1,015
SETHI N.	75,915	0
SETO G.	84,871	0
SETTICASI P.	206,534	1,752
SEVILLA G.	102,324	32
SEYED ABADI F.	82,389	711
SHAH F.	80,943	0
SHAH K.	83,757	0
SHAH V.	93,936	0
SHAHRES S.	88,593	10
SHAIKH T.	95,351	581
SHAKIBAFAR P.	111,985	498
SHANDALLA J.	75,900	0
SHANG J.	106,435	0
SHANKAR J.	91,115	2,002
SHANMUGAM THIRUNAVUKKARASU R.	120,210	307
SHANNON K.	122,966	1,142
SHAPTON S.	125,677	282
SHARAN S.	113,252	499
SHARMA A.	87,018	0
SHARMA H.	119,832	0
SHARMA N.	93,630	250
SHARMA S.	98,616	0
SHARMA S.	106,364	0
SHARMA S.	135,164	223
SHARMA T.	76,704	0
SHARMA V.	111,008	0
SHARMA Y.	78,243	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
SHARP L.	116,670	54
SHAYEGAN J.	156,220	1,418
SHEARER B.	143,166	1,428
SHEEHAN D.	88,783	0
SHEELA SREEKANTAN S.	109,364	142
SHEKHAWAT M.	78,249	0
SHENKENFELDER K.	77,644	0
SHEPPARD D.	110,023	0
SHERGILL G.	81,132	0
SHETTY V.	108,441	0
SHEW W.	99,292	0
SHI J.	133,633	581
SHIBATA A.	132,902	0
SHIGEMATSU A.	100,344	0
SHIH J.	94,497	581
SHIN L.	83,689	581
SHINSKE S.	92,599	13,191
SHIRVANI A.	108,199	0
SHOBRIDGE H.	82,829	0
SHOKAR S.	110,817	295
SHOTBOLT C.	89,542	0
SHUKLA J.	79,313	0
SI P.	169,628	2,543
SIAM L.	80,672	1,150
SIDDIQUI A.	117,946	0
SIDHU D.	98,530	0
SIDHU M.	75,446	111
SIDHU M.	131,203	0
SIDHU N.	102,835	0
SIDHU P.	78,278	0
SIDHU P.	103,700	0
SIDHU R.	84,374	0
SIEMENS B.	135,250	0
SIERRA CALDERON A.	86,389	0
SIGURDSON E.	103,715	488
SILVEIRA P.	184,460	17
SIM D.	141,965	1,586
SIMISTER J.	151,670	8,123
SIMMONS B.	100,270	53
SIMPSON B.	81,966	0
SIMPSON P.	114,131	1,164
SIMS C.	109,668	0
SINDAYEN E.	78,424	0
SINGH A.	75,555	0
SINGH A.	135,147	1,019
SINGH B.	126,364	581
SINGH J.	78,110	1,333
SINGH P.	131,406	196
SINGH R.	80,153	0
SINGH R.	160,881	954
SINGH S.	96,943	0
SINGH S.	141,315	2,500
SINGH S.	157,543	3,372
SINGHERA J.	95,208	0
SINITSIN C.	86,915	37
SIPOS S.	78,987	0
SIRIPURAPU D.	95,354	0
SISON N.	89,307	0
SIT E.	112,730	0
SIT G.	102,245	0
SIU B.	105,553	1,378
SIU C.	78,861	0
SIU T.	94,541	0
SIVALINGAM J.	114,813	0
SIWINSKI B.	104,045	0
SIY K.	104,625	309
SKJERPEN K.	88,834	0
SKOKAN L.	80,841	3,203
SLATER C.	78,500	2,046
SMATANOVA D.	97,432	0
SMILEY A.	97,479	205
SMIRNOVA E.	78,080	2,342
SMITH A.	102,439	2,448
SMITH H.	116,604	0
SMITH J.	125,841	4,103
SMITH J.	131,341	2,312
SMITH L.	85,198	0
SMITH P.	102,199	0
SMITH R.	85,017	0
SMITH T.	95,712	31
SMYTH K.	94,851	556
SNOOK D.	114,379	581
SO R.	85,888	0
SOAMES B.	92,655	0
SODHI J.	115,373	1,770
SOETISNA S.	84,099	0
SOHIER A.	189,424	378
SOLEIMANIAN A.	110,757	475
SOLIS NUNEZ A.	79,250	0
SOMERS I.	122,032	581
SOND J.	112,856	2,562
SONG M.	101,503	30
SONI R.	104,766	859
SOO T.	117,564	205
SOON L.	113,597	0
SOORAM R.	109,590	0
SOUIEDAN R.	78,859	0
SOUSA F.	123,987	454
SOUTHWORTH M.	112,459	364
SOUVERYN C.	100,947	0
SPECHT J.	106,499	588
SPENCE A.	84,465	678
SPENCER S.	80,716	0
SPENCER S.	81,159	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
SPENCER S.	129,877	569
SPITALE J.	91,191	231
SPONAGLE D.	86,207	0
SPRATT M.	118,105	0
SRIVASTAVA M.	84,465	0
ST DENIS J.	91,158	49
ST. DENNIS L.	133,522	0
STACEY J.	81,701	0
STANLEY C.	94,888	0
STAPELMANN M.	80,380	0
STAPLETON K.	111,560	115
STARK M.	107,958	0
STATTON D.	101,758	0
STATTON G.	144,416	1,035
STAUFFER K.	116,977	2,979
STEBBINGS E.	81,988	0
STEDING E.	96,688	0
STEDMAN A.	95,637	0
STEEL K.	88,643	17
STEELE B.	100,347	834
STEEN K.	106,381	3,236
STEFAN S.	77,972	0
STEIN P.	101,974	205
STEIRO C.	127,133	17,043
STEPHENSON D.	115,075	0
STERLING M.	87,612	0
STERNER S.	77,192	0
STEVENS V.	117,699	2,478
STEVENSON T.	103,661	0
STEWART A.	84,809	386
STEWART A.	112,355	2,401
STEWART J.	111,847	0
STIPEC J.	102,421	4,309
STOCKLEY S.	88,315	310
STONE-CAMPBELL J.	152,448	7,955
STRAMPE A.	101,202	0
STRATYCHUK K.	84,460	0
STRAUSS P.	262,074	9,726
STRIEMER H.	91,595	20
STROTHER C.	76,937	997
STRYDOM N.	96,080	1,696
STUKEL J.	112,765	443
SU D.	113,285	0
SUBASIOGLU H.	105,371	0
SUGATHAN J.	115,628	5,905
SUHAG A.	100,036	0
SUKHIJA R.	104,700	3,958
SULLIVAN S.	111,660	0
SUMAL P.	84,391	0
SUN H.	105,438	537
SUN K.	100,912	0
SUN M.	103,450	1,272
SUN W.	148,223	2,112
SUN X.	93,754	0
SUN Y.	97,088	593
SUNDAR P.	85,091	0
SUNG A.	109,761	1,055
SURABATHUNI S.	82,503	0
SURESH V.	76,654	9
SURIAN C.	84,460	10
SURINE R.	117,856	5
SUTAR A.	88,239	303
SUTHERLAND C.	165,976	3,917
SUTHERLAND M.	130,178	924
SUTHERLAND P.	100,256	0
SUTHERLAND S.	105,323	4,794
SWAN C.	86,141	0
SWEENEY J.	103,819	0
SWEETING A.	100,338	0
SWITZER E.	84,465	0
SWOBODA A.	83,669	5,810
SZETO C.	129,868	1,141
SZETO J.	97,638	0
SZETO T.	92,592	0
SZKICA M.	90,575	3,569
SZOLADI R.	104,516	762
TAAMS E.	97,249	117
TAHERI P.	109,020	581
TAING C.	90,334	0
TAKHAR A.	115,653	385
TAKHAR P.	101,169	0
TALBOT-BOYLE M.	85,739	0
TAM B.	113,696	436
TAM K.	148,410	4,994
TAM M.	107,894	0
TAM W.	128,075	1,688
TAN C.	86,097	0
TAN J.	92,613	1,215
TAN J.	100,338	0
TAN L.	100,111	399
TAN V.	90,652	561
TAN Z.	100,242	517
TANG C.	105,253	510
TANG C.	110,303	164
TANG H.	84,460	0
TANG K.	104,837	0
TANG M.	107,569	0
TANG M.	119,618	1,152
TANG P.	96,289	1,343
TANG S.	80,068	0
TANG S.	111,783	420
TANG W.	102,931	0
TANG X.	91,460	2,652
TANG Y.	103,038	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
TANKE R.	102,870	163
TANTAY A.	83,539	0
TANTIKUL C.	109,070	1,953
TAO H.	91,998	0
TAO J.	87,073	0
TARANTINO J.	171,128	4,425
TARGETT T.	84,739	0
TARUN E.	106,479	0
TARUN G.	104,560	0
TASCON A.	127,597	2,266
TASH A.	123,064	1,988
TATLA K.	77,780	63
TAY T.	111,487	0
TAYLOR A.	100,284	0
TAYLOR A.	131,279	706
TAYLOR C.	78,104	0
TAYLOR D.	84,657	315
TAYLOR G.	117,876	1,068
TAYLOR K.	143,836	372
TAYLOR N.	78,498	1,558
TAYLOR N.	92,993	15
TAYLOR S.	96,032	0
TAZELAAR T.	140,814	939
TEHRANI-KIA F.	105,786	708
TEIXEIRA T.	95,668	205
TEKLEHAIMANOT S.	107,623	0
TENG M.	95,713	22
TENTES S.	96,932	0
TERAGUCHI L.	168,136	435
TERAO H.	134,379	1,051
TERMUENDE R.	130,608	3,337
TERRILLON P.	99,386	0
THABRKAY S.	100,276	372
THAI B.	75,897	0
THANDI H.	91,256	0
THANGAVELU H.	120,485	1,940
THAYYIL R.	103,731	524
THAZHE PURAYIL S.	101,683	594
THEKKEMADAM SUKUMARAN S.	120,793	499
THERRIEN E.	78,967	218
THIESSEN D.	79,559	308
THIND R.	105,323	1,335
THIND R.	119,413	0
THIYAGARAJAN S.	143,820	51
THOMAS ABRAHAM K.	100,128	0
THOMAS K.	106,739	0
THOMAS M.	112,976	581
THOMAS N.	90,736	3,117
THOMPSON A.	130,398	4,781
THOMPSON B.	86,836	132
THOMPSON K.	94,086	947
THOMPSON M.	93,623	754
THOMPSON W.	148,912	443
THOMPSON Y.	76,277	0
THOMSON A.	77,345	20,906
THOMSON B.	139,272	1,055
THOMSON M.	75,461	0
THOMSON M.	101,484	2,462
THONGRIVONG S.	85,492	381
THORNLEY J.	151,824	9,054
THORSTEINSON K.	84,590	95
THREATFUL J.	111,095	0
THUMBOLI S.	132,184	0
THUNDATHIL J.	86,812	0
TIAN G.	120,776	581
TIEDE J.	76,928	402
TIGHE T.	135,882	1,661
TITHECOTT C.	109,300	2,232
TIWANA R.	153,372	3,049
TKACHUK C.	126,979	10,170
TOCOL M.	75,001	278
TODD M.	130,457	1,537
TOEWS-KAUFMAN H.	121,579	3,910
TOLLEFSON S.	86,400	0
TOMANEK N.	84,470	0
TOMAS E.	102,824	40
TOMAS J.	94,142	0
TONELLO M.	114,053	240
TOOR P.	105,886	2,066
TOOR S.	76,164	60
TOOR S.	193,171	4,579
TOORA J.	80,546	1,364
TOPIC S.	100,338	0
TOPSY R.	89,478	0
TOROK R.	84,246	0
TORRECAMPO R.	79,704	0
TORRES D.	138,478	1,797
TOSIC-KOVACEVIC V.	122,340	95
TOWELL J.	79,414	0
TRAN B.	114,737	762
TRAN C.	98,094	262
TRAN L.	89,300	0
TRAN N.	102,489	539
TRAN P.	137,366	0
TRASK M.	106,385	2,683
TREMBLAY K.	79,828	41
TRENAMAN K.	106,095	3,652
TRINIDAD D.	78,464	223
TRIONFI S.	83,828	0
TSANG A.	102,067	65
TSANG W.	141,221	581
TSAO C.	96,974	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
TSE C.	129,021	456
TSE J.	91,578	41
TSE L.	191,241	973
TSENG T.	89,212	0
TSUI J.	208,042	2,400
TSUNG J.	111,532	63
TSUNG S.	113,772	581
TUAZON E.	138,263	563
TUHARSKY F.	76,162	39
TULI T.	104,132	0
TUNG W.	103,478	0
TUOMI R.	78,481	0
TUPPER C.	305,220	43,853
TURCOTTE J.	86,617	255
TURIK K.	79,297	0
TURMAWAN P.	102,145	0
TURNER K.	109,887	60
TURNER M.	100,151	0
TWEEDIE A.	108,155	1
TWIBILL V.	88,915	130
TYLLER A.	114,935	0
UDALOVA I.	110,706	0
UKARDI S.	90,194	0
ULVETEG C.	129,390	1,434
UPPAL M.	113,773	366
UPPAL R.	86,843	85
URMENETA E.	98,139	2,040
URQUHART I.	95,212	642
USMANI F.	79,669	0
USMANI R.	85,200	0
UTOMO P.	83,482	0
VAAGEN E.	210,697	5,215
VAGHASIA K.	86,818	331
VAGNARELLI S.	84,257	154
VAINER T.	79,993	0
VAKHSHOURI K.	122,436	0
VALENTINE M.	103,341	43
VALIZADEH S.	104,022	0
VALLANCE-NUTIK E.	257,746	1,514
VALLE B.	124,571	205
VALLE J.	117,820	803
VAN C.	112,111	0
VAN DAM D.	79,014	285
VAN DYK K.	88,022	0
VAN GRONDELLE A.	138,249	185
VAN HERK K.	104,751	320
VAN HORLICK S.	78,849	0
VAN MARCK L.	109,707	0
VAN SCHAIK C.	124,484	4,243
VAN SICKLE M.	104,425	5,169
VAN STRALEN B.	107,588	0
VANDEN-EYKEL L.	88,291	0
VARNAI L.	86,501	115
VARONA V.	90,569	955
VASANTH KUMAR S.	82,242	499
VASQUEZ A.	79,885	36
VASQUEZ D.	82,238	0
VASS C.	111,147	0
VASSEL BOVE S.	84,485	4,160
VASWANI G.	93,068	0
VATS V.	77,662	0
VEFGHI S.	163,827	3,204
VELLESCIG M.	177,452	2,246
VEMULAPALLI N.	95,918	0
VENDARGON J.	80,983	0
VENDRAMETTO R.	110,062	581
VERGARA M.	94,207	275
VERGES K.	112,919	0
VERMA A.	103,752	0
VERMETTE K.	117,281	1,006
VERMEULEN J.	112,027	205
VERSTER A.	102,159	0
VERWEY S.	106,313	526
VETATH V.	128,038	380
VETTER E.	100,736	610
VETTER P.	78,310	0
VIDAM G.	92,913	0
VIDEH V.	102,418	0
VIEIRA J.	96,908	2,132
VIERNEZA M.	103,931	2,904
VIJAYACHANDRA KUMAR A.	99,838	0
VILLAMIL L.	95,418	46
VILLENA O.	87,986	0
VINCENT B.	149,111	7,403
VINCENZI S.	108,528	19
VINJAM S.	120,410	0
VIRDEE H.	80,958	12,608
VIRDI Y.	131,401	766
VIRK G.	94,639	0
VIRK J.	76,382	0
VIRK P.	84,033	289
VISTAL M.	108,877	581
VO D.	94,568	255
VO R.	114,395	0
VO T.	86,214	3,808
VOHRADSKY G.	116,897	4,277
VOIGHT M.	133,632	326
VOLK M.	76,215	4,453
VOROS M.	170,560	3,082
VRIEND C.	84,460	0
VU H.	86,746	0
VU M.	79,013	41

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
VUKIC N.	104,365	120
VUKOVIC H.	112,148	271
WAGNER C.	110,690	0
WAI D.	115,802	238
WAI J.	103,593	223
WALJI S.	110,349	624
WALKER A.	88,498	14,875
WALKER J.	206,027	5,724
WALKER M.	127,980	408
WALKER N.	77,656	8,585
WALLACE D.	87,078	205
WALLACE L.	75,579	205
WALLMAN M.	91,290	19
WALLS J.	113,775	804
WALSH K.	148,606	2,671
WALTERS J.	112,493	153
WALTON K.	75,053	0
WALTON M.	146,358	4,892
WAN K.	79,358	15
WAN R.	114,139	581
WANG F.	107,766	0
WANG G.	114,339	581
WANG H.	116,030	3,756
WANG J.	89,859	2,488
WANG J.	123,792	12,208
WANG Q.	106,882	0
WANG R.	169,103	3,767
WANG W.	77,135	2,091
WANG Y.	98,312	12,640
WARD D.	100,338	22
WARD S.	110,336	120
WARD T.	84,999	0
WARDROP A.	99,938	0
WARKENTIN D.	98,713	0
WARNER G.	109,828	3,656
WARREN C.	81,761	0
WASSERMAN A.	86,743	2,506
WATERMAN N.	131,374	538
WATKINS J.	77,785	0
WATSON J.	76,919	0
WAURAN J.	77,157	0
WAY B.	77,157	21
WEAVER M.	76,000	366
WEBSTER T.	105,265	793
WEEKS J.	84,908	0
WEI L.	97,036	40
WEISHEIT A.	77,838	0
WEIST G.	116,696	75
WELFORD P.	133,822	976
WELLS C.	84,308	90
WELLS H.	96,484	0
WEN J.	84,657	426
WENDLAND S.	87,888	0
WERK J.	115,196	40
WESNOSKI R.	81,227	0
WESSNER T.	93,278	34
WEST A.	78,804	0
WEST A.	108,517	0
WEST K.	103,903	1,590
WHEATLEY K.	121,925	26
WHELDON M.	105,573	0
WHITE D.	104,689	342
WHITE S.	121,180	99
WHITEHEAD S.	84,506	19
WHITING J.	111,648	78
WHITTAL M.	96,532	0
WICKS R.	75,168	0
WIDDOWSON R.	84,942	0
WIDDOWSON T.	93,573	0
WIEBE T.	89,340	119
WIENS R.	100,338	337
WIGARD C.	89,911	0
WIJESINGHE R.	160,851	3,049
WILBURN D.	76,694	838
WILKINS L.	95,645	278
WILLIAMS L.	101,635	0
WILLIAMS M.	129,372	3,139
WILLIAMS P.	104,285	974
WILLIAMS P.	133,402	69
WILLIAMS R.	86,536	0
WILLIAMS W.	90,489	0
WILLIAMS W.	126,101	0
WILLIAMSON J.	84,259	130
WILSON C.	85,210	0
WILSON D.	75,590	0
WILSON G.	85,366	2,575
WILSON J.	107,617	0
WILSON J.	111,390	581
WILSON P.	103,767	0
WILSON S.	109,423	311
WILSON-JONES A.	105,207	5,357
WINDELS W.	118,098	581
WISE R.	129,911	1,096
WITT G.	108,194	2,302
WOJTASZEK M.	121,083	2,710
WOLFE S.	84,901	0
WOLFF C.	78,108	0
WON M.	76,103	98
WONG A.	98,295	535
WONG A.	101,243	0
WONG B.	86,415	0
WONG B.	87,896	0
WONG B.	90,532	794
WONG B.	91,029	0

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
WONG B.	99,111	156
WONG B.	194,907	9,958
WONG C.	78,904	664
WONG C.	79,434	239
WONG C.	80,047	64
WONG C.	90,999	0
WONG C.	94,274	0
WONG C.	101,862	0
WONG C.	113,133	0
WONG C.	124,489	1,591
WONG D.	81,367	0
WONG D.	85,768	3,814
WONG D.	129,226	0
WONG D.	241,787	6,329
WONG D.	441,258	20,883
WONG E.	84,636	3,694
WONG F.	76,392	1,123
WONG F.	115,643	1,055
WONG G.	75,216	1,922
WONG G.	82,811	0
WONG G.	99,731	0
WONG I.	164,204	5,346
WONG J.	78,982	205
WONG J.	103,649	285
WONG J.	133,229	30
WONG K.	98,937	1,364
WONG K.	104,452	538
WONG K.	141,182	1,257
WONG L.	75,579	269
WONG L.	84,460	0
WONG L.	91,284	0
WONG L.	107,889	0
WONG L.	111,637	245
WONG M.	100,580	41
WONG M.	126,982	631
WONG N.	162,740	0
WONG P.	93,248	0
WONG P.	116,625	3,217
WONG P.	173,860	699
WONG R.	84,823	0
WONG R.	90,452	0
WONG S.	90,121	0
WONG T.	79,242	0
WONG T.	104,467	0
WONG T.	128,119	682
WONG T.	162,179	512
WONG V.	75,687	0
WONG V.	81,641	423
WONG V.	93,414	0
WONG Y.	91,343	0
WOO C.	92,833	0
WOO M.	126,419	401
WOO S.	105,326	900
WOOCHUK K.	105,286	2,558
WOOD J.	117,803	202
WOODGER L.	104,960	7,281
WOODROW E.	85,927	0
WOODSKE J.	84,593	0
WOODWARD I.	85,287	0
WOODWARD M.	84,460	0
WU C.	84,099	0
WU Q.	116,877	0
WU S.	77,353	0
WYLIE L.	105,775	8,795
WYLLIE S.	75,198	0
WYLLIE T.	126,537	678
WYNHOVEN K.	113,649	4,877
WYTRWAL T.	89,755	0
XAVIER A.	108,285	581
XIE L.	91,278	0
XU B.	123,821	0
XU C.	140,172	7,401
XU H.	84,997	1,073
XU J.	86,256	40
XU J.	98,267	692
XU Y.	88,822	0
XUE L.	117,544	0
XUE Y.	90,091	1,386
YACIW S.	82,963	654
YAM C.	84,943	0
YAN F.	84,965	0
YAN W.	105,800	258
YANG D.	110,118	0
YANG G.	75,884	175
YANG L.	146,442	3,625
YANG X.	125,726	0
YANGA G.	98,002	1,644
YARAMALA P.	91,250	2,962
YARDLEY C.	107,310	276
YASAYKO J.	104,525	0
YATASI I.	103,774	401
YATHAGIRI VENKATA B.	120,386	0
YAU J.	106,022	1,439
YAZDAN PANAH F.	97,139	241
YE J.	108,550	141
YEE K.	116,844	2,249
YEE M.	103,876	32
YEE S.	75,167	0
YEE W.	87,398	62
YEN C.	80,730	0
YEN C.	114,588	0
YEN F.	88,902	31
YEO C.	79,654	11
YERXA T.	124,100	257

Remuneration and expenses paid to employees for the year ended March 31, 2025

EMPLOYEE NAME	REMUNERATION	EXPENSES
YEUNG C.	103,810	0
YEUNG C.	104,259	0
YEUNG C.	125,574	581
YEUNG C.	165,650	3,303
YEUNG E.	166,159	3,049
YEUNG S.	80,505	0
YEUNG S.	106,647	3,320
YEVTUSHENKO L.	105,198	0
YIK T.	101,063	78
YIP C.	83,583	0
YIP C.	101,119	0
YIP H.	83,293	0
YIP J.	102,033	0
YIU W.	91,158	5,770
YOON J.	109,272	3,372
YOUNG C.	141,477	1,526
YOUNG D.	108,446	110
YOUNG J.	100,707	0
YOUNG M.	163,857	9,423
YOUNG S.	79,238	0
YOUNG S.	116,992	0
YOUNG T.	108,474	581
YPENBURG R.	104,147	346
YU D.	108,000	35
YU G.	114,135	7,359
YU L.	169,781	1,093
YU R.	175,022	1,660
YU W.	102,693	138
YU X.	139,552	0
YU Z.	85,484	0
YUAN B.	83,230	40
YUAN Y.	115,198	581
YUAN Y.	184,706	1,992
YUE M.	118,533	84
YUEN B.	103,986	0
YUEN C.	78,801	205
YUEN I.	100,609	22
YUEN L.	79,496	205
YUEN S.	116,445	1,917
YUEN T.	131,627	553
YUEN W.	86,953	0
YUK D.	113,716	189
YUN N.	82,044	1,756
YUNG M.	89,340	0
ZACHARIAH A.	75,349	0
ZACHARIAS R.	114,456	942
ZAFAR S.	110,803	0
ZAGOZDA P.	145,232	3,115
ZAI A.	113,118	151
ZANACHELLI A.	85,198	0
ZANGENEH SIRDARI M.	106,783	0
ZANIC L.	87,605	10
ZANNIS F.	102,374	0
ZARE S.	101,737	2,739
ZARYSKI T.	103,672	3,118
ZEMLIYA K.	78,177	0
ZENG C.	99,594	0
ZENG Q.	97,164	3,943
ZENONE C.	92,660	0
ZENONE M.	95,715	0
ZENONE V.	107,373	169
ZERBINOS P.	102,834	0
ZEREBESKI J.	84,470	0
ZHANG D.	96,915	0
ZHANG J.	111,743	35
ZHANG S.	100,650	1,345
ZHANG T.	89,953	0
ZHANG X.	113,339	592
ZHANG Y.	112,117	103
ZHAO B.	111,720	0
ZHENG T.	137,554	1,942
ZHERKA T.	104,038	901
ZHONG J.	117,587	290
ZHOU J.	152,294	35
ZHOU X.	118,994	581
ZHU J.	97,782	1,133
ZHU R.	91,765	33
ZIELINSKI S.	95,193	0
ZINGER K.	105,285	2,431
ZOOD S.	113,769	174
ZORN P.	102,320	0
ZORN S.	77,286	0
ZOU Y.	85,662	0
ZYLSTRA M.	104,358	0
RECEIVER GEN. OF CANADA	33,385,705	0
TOTAL FOR OVER $75,000	$ 402,429,762	3,641,883
OTHER UNDER $75,000	$ 160,341,011	910,703
GRAND TOTAL	$ 562,770,773	4,552,586

There were 17 severance agreements made between ICBC and its non-unionized employees during fiscal year 2024/25. These agreements represent from 3 months to 18 months compensation.

Remuneration and expenses paid to the members of the board of directors for the year ended March 31, 2025

NAME	POSITION	MEETINGS ATTENDED[1]	RETAINERS	MEETINGS FEES[2]	TOTAL REMUNERATION[3]	EXPENSES[3]
BOGGIO, L.[4]	BOARD OF DIRECTORS	4 of 4	17,250	6,839	24,089	1,228
	AUDIT COMMITTEE, CHAIR	4 of 4				
	OPERATIONS & PLANNING COMMITTEE	3 of 3				
FLAMOND, P.	BOARD OF DIRECTORS	7 of 7	17,250	7,947	25,197	5,851
	GOVERNANCE & TECHNOLOGY	4 of 4				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	4 of 4				
HOLT, C.	BOARD OF DIRECTORS, CHAIR	7 of 7	28,758	25,113	53,871	10,701
	AUDIT COMMITTEE	4 of 5				
	GOVERNANCE & TECHNOLOGY	4 of 4				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	4 of 4				
	INVESTMENT COMMITTEE	4 of 4				
	OPERATIONS & PLANNING COMMITTEE	4 of 4				
LEVERSAGE, J.[5]	BOARD OF DIRECTORS	2 of 3	6,919	3,514	10,433	19
	AUDIT COMMITTEE	2 of 3				
	INVESTMENT COMMITTEE, CHAIR	2 of 2				
LEWIS, C.	BOARD OF DIRECTORS	7 of 7	18,113	7,569	25,682	1,278
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR COMMITTEE	3 of 4				
	OPERATIONS & PLANNING COMMITTEE	4 of 4				
LOHMEYER, J.[6]	BOARD OF DIRECTORS	4 of 4	12,938	7,050	19,988	318
	AUDIT COMMITTEE	2 of 3				
	GOVERNANCE & TECHNOLOGY	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	1 of 1				
	INVESTMENT COMMITTEE	2 of 2				
MOUSHOS, J.	BOARD OF DIRECTORS	7 of 7	22,603	9,191	31,794	2,097
	AUDIT COMMITTEE	1 of 1				
	INVESTMENT COMMITTEE	4 of 4				
	OPERATIONS & PLANNING COMMITTEE, CHAIR	4 of 4				
PEARSON, B.[4]	BOARD OF DIRECTORS	4 of 4	15,525	6,433	21,958	1,574
	AUDIT COMMITTEE	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE, CHAIR	3 of 3				
	OPERATIONS & PLANNING COMMITTEE	3 of 3				
REMTULLA, S.[7]	BOARD OF DIRECTORS	3 of 3	10,669	4,271	14,940	1,446
	GOVERNANCE & TECHNOLOGY	2 of 2				
	INVESTMENT COMMITTEE	2 of 2				
SECKEL, A.	BOARD OF DIRECTORS	5 of 7	18,688	7,217	25,905	1,103
	AUDIT COMMITTEE, INTERIM CHAIR	4 of 5				
	GOVERNANCE & TECHNOLOGY	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	3 of 4				
SUNDHU, B.[6]	BOARD OF DIRECTORS	4 of 4	12,938	6,596	19,534	7,564
	AUDIT COMMITTEE	2 of 2				
	GOVERNANCE & TECHNOLOGY	2 of 2				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	2 of 2				
	INVESTMENT COMMITTEE	1 of 1				
	OPERATIONS & PLANNING COMMITTEE	1 of 1				

Remuneration and expenses paid to the members of the board of directors for the year ended March 31, 2025

NAME	POSITION	MEETINGS ATTENDED[1]	RETAINERS	MEETINGS FEES[2]	TOTAL REMUNERATION[3]	EXPENSES[3]
TILFORD, B.	BOARD OF DIRECTORS	6 of 7	18,759	9,623	28,382	1,374
	GOVERNANCE & TECHNOLOGY	4 of 4				
	INVESTMENT COMMITTEE, CHAIR	4 of 4				
WILSON, D.[6]	BOARD OF DIRECTORS	4 of 4	12,938	6,650	19,588	1,420
	AUDIT COMMITTEE	2 of 2				
	GOVERNANCE & TECHNOLOGY	1 of 1				
	HUMAN RESOURCES & COMPENSATION COMMITTEE	2 of 2				
	INVESTMENT COMMITTEE	1 of 1				
	OPERATIONS & PLANNING COMMITTEE	2 of 2				
WOOD, J.	BOARD OF DIRECTORS	5 of 7	20,700	9,299	29,999	1,075
	AUDIT COMMITTEE	5 of 5				
	GOVERNANCE & TECHNOLOGY, CHAIR	4 of 4				
GRAND TOTAL			$234,048	$117,312	$351,360	$37,048

[1] Meetings attended reflects the total number of meetings paid to each Director on the Board or Committee in the year ended March 31, 2025.
[2] Board and Committee meeting fees are $432.50 per half day and $865.00 per full day. Other meeting fees are $108.13 per hour. These remuneration guidelines were updated by the Treasury Board Directive on April 1, 2024.
[3] Includes payment of remuneration for services and expenses in the year ended March 31, 2025, regardless of when those services were provided or expenses incurred. Total Remuneration includes meetings other than Board and Committee meetings and/or work undertaken attending to the business of the board.
[4] Len Boggio and Bonnie Pearson ended their terms on the ICBC Board of Directors on December 31, 2024.
[5] Jill Leversage ended her term on the ICBC Board of Directors on July 31, 2024.
[6] Juanita Lohmeyer, Bill Sundhu and Donna Wilson were appointed to the Board of Directors on June 17, 2024.
[7] Salima Remtulla resigned from the Board of Directors as of October 21, 2024.

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
07 GN AUTOBODY LIMITED	1,830,748
0804297 BC LTD	200,216
0930810 BC LTD	225,382
0979460 BC LTD	499,276
1:1 QUALICARE HOME CARE	79,312
10 4 TOWING LTD	53,803
100 MILE GLASS LTD	67,591
100 MILE PHYSIOTHERAPY	68,220
1018412 BC LTD DBA SUSSEX INSURANCE	595,778
1034568 BC LTD DBA SUSSEX INSURANCE	748,697
1054413 BC LTD	31,944
1065034 BC LTD	27,296
1111348 BC LTD DBA INSURELINE BROKERS	492,078
1114940 BC LTD DBA SUSSEX INSURANCE	653,631
1126450 BC LTD	114,953
1127546 BC LTD	48,805
1149702 BC LTD INSURELINE BROKERS (LNG)	215,172
1153717 BC LTD	660,789
1170285 BC LTD DBA COMMUNITY INSURANCE	562,217
1189334 BC LTD	82,734
1207560 BC LTD	190,652
1227700 BC LTD	26,137
1229049 BC LTD DBA INSURELINE BROKERS	1,400,979
1235355 BC LTD DBA PERPETUAL INS SERVICES	192,070
1254014 BC LTD	64,164
1256892 BC LTD	63,965
1286311 BC LTD	260,468
1365897 BC LTD	58,485
1367436 BC LTD	57,938
1371645 BC LTD	327,707
1380197 BC LTD INSURELINE BROKERS (CEDAR)	348,442
1396194 BC LTD	35,339
1399460 BC LTD	49,485
1450844 BC LTD	105,342
1453258 BC LTD	58,970
1557 SERVICES LTD	107,366
19TH STREET PHYSIOTHERAPY CLINIC	46,309
1A ADVANCED HOME HEALTH & NURSING CARE	1,043,287
1ST CHOICE MOBILITY PRODUCTS INC	32,519
1ST CLASS AUTO GLASS & UPHOLSTERY LTD	323,809
1ST TRAUMA SCENE CLEAN UP LTD	425,337
20/20 AUTO GLASS (ABBOTSFORD) LTD	1,039,963
2000 AUTOMOTIVE COLLISION TECHNICAL SERV	2,211,705
24 HR COLLISION CENTER INC	4,606,872
24HR COLLISION CENTER SURREY INC	1,271,806
2859824 ONTARIO LTD	472,413
30 FORENSIC ENGINEERING	152,525
360 COLLISION CENTRES ABBOTSFORD	3,853,905
365 AUTOGLASS LTD	89,205
4 U AUTO CARE INC	746,797
466824 BC LTD DBA B & W INSURANCE	1,873,531
485975 BC LTD DBA SUSSEX INSURANCE	547,281
5 STAR TOWING INC	57,620
556774 BC LTD DBA SUSSEX INSURANCE	601,402
610728 BC LTD DBA SUSSEX INSURANCE	979,649
677891 BC LTD DBA SUSSEX INSURANCE	622,529
695668 BC LTD DBA CITY CENTER INSURANCE	880,100
7 STAR WELDING AND FABRICATION LTD	39,269
767147 BC LTD DBA SUSSEX INSURANCE	372,794
816751 BC LTD DBA SUSSEX INSURANCE	566,811
846589 BC LTD DBA SUSSEX INSURANCE	500,367
851765 BC LTD DBA SUSSEX INSURANCE	806,582
852773 BC LTD DBA SUSSEX INSURANCE	642,517
856028 BC LTD DBA SUSSEX INSURANCE	761,689
863981 BC LTD DBA SUSSEX INSURANCE	410,775
8860947 CANADA LTD	73,070
886324 BC LTD DBA SUSSEX INSURANCE	785,522
910 GOVERNMENT HOLDINGS LTD	2,251,715
911 INTERPRETERS INC	323,981
913364 BC LTD DBA SUSSEX INSURANCE	1,531,810
913365 BC LTD DBA SUSSEX INSURANCE	368,062
913367 BC LTD DBA SUSSEX INSURANCE	1,151,928
923450 BC LTD DBA SUSSEX INSURANCE	450,270
925218 BC LTD DBA SUSSEX INSURANCE	848,751
944048 BC LTD DBA SUSSEX INSURANCE	867,995
953121 BC LTD DBA SUSSEX INSURANCE	1,137,318
965687 BC LTD DBA SUSSEX INSURANCE	2,775,714
971924 BC LTD DBA SUSSEX INSURANCE	711,771
978173 BC LTD DBA SUSSEX INSURANCE	371,389
990645 BC LTD DBA SUSSEX INSURANCE	2,178,628
994768 BC LTD DBA SUSSEX INSURANCE	1,025,008
A & A WONG’S INSURANCE SERVICES LTD	224,302
A & J BODY SHOP (1983) LTD	973,312
A & S INSURANCE SERVICES LTD	453,150
A & T INSURANCE BROKER LTD	381,550
A 1 AUTO BODY LTD (CALGARY)	72,017
A 1 AUTO BODY LTD (LANGLEY)	978,550
A AND R MOBILE TRUCK REPAIR LTD	67,527
A ANITA VERGIS DISPUTE RESOLUTION SERVICE	202,850
A B SEE OPTOMETRY AND VISION THERAPY	155,305
A BETTER WAY HOME CARE (XENNIA MGMT)	463,440
A C & D (COQUITLAM) INSURANCE SERVICES	457,105
A C & D (PRINCE RUPERT) INSURANCE SERVICE	425,925
A C & D (QUESNEL) INSURANCE SERVICES	584,556
A C & D INSURANCE SERVICES LTD	517,064
A CLASS TRUCK AND TRAILER REPAIR LTD	122,130
A J TOWING INC	748,602
A JETWAY AUTOBODY REPAIR LTD	1,150,871
A KOLCHAK FORENSIC PSYCHIATRY INC	42,656
A M FORD SALES LTD	124,388
A M STEVENS CONSULTING	36,614
A PACIFIC AUTO TRIM AND GLASS (2014) LTD	617,933
A PLUS CHAMPLAIN AUTOPRO	58,239
A R S ASSESSMENT REHABILITATION SERVICES	189,761
A TO Z EUROPE AUTO CARE (1984) LTD	1,733,903
A W JONES INSURANCE SERVICE LIMITED	273,742

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
A WEISER COUNSELLING & CONSULTING	46,123
A1 BULLER AUTO COLLISION LTD	603,978
A-1 PAUL'S TRAILER REPAIR LTD	787,310
A-1 TOWING INC	28,307
AA TOWING	26,088
AA-1 WINDSHIELD & GLASS (UVEG INDUSTRIES)	477,902
AAA AUTO COLLISION INC	1,650,605
AAA BRIAN'S TOWING LTD	281,245
AAIM ADJUSTERS LTD	101,255
AALL GLASS LTD	632,890
AAMVA	26,517
ABAWN AUTO TOWING LTD	37,089
ABBEY COLLISION LTD	2,221,719
ABBEY MEDICAL SUPPLIES LTD	168,831
ABBOSTFORD REVIVE REHABILITATION INC	377,009
ABBOTSFORD CHIROPRACTIC CENTRE	27,890
ABBOTSFORD HYUNDAI	66,021
ABBOTSFORD PHYSIO AND MASSAGE	171,827
ABBOTSFORD SPINE CENTRE	36,466
ABBOTSFORD SPORTS AND ORTHOPAEDIC PHYSIO	407,880
ABBOTSFORD TRUCK & TRAILER REPAIR LTD	33,327
ABBOTSFORD-MISSION TAXI LTD	154,271
ABC AUTO & WINDOW GLASS LTD	710,499
ABC AUTOBODY LTD	1,022,529
ABC HOME SUPPORT LTD	250,536
A-BEST AUTOBODY & FRAME LTD	2,521,362
ABLE AUTO BODY (SURREY) LTD	3,025,905
ABLE AUTO BODY NEWTON (60806 BC LTD)	768,240
ABLE AUTO GLASS LTD	607,214
ABLE CLEAN UP TECHNOLOGIES INC	77,514
ABLE IN GROVE COLLISION (WALNUT GROVE)	2,010,172
ABLE WELLNESS FITNESS CLINIC LTD	313,462
ABSOLUTE PHYSIOCARE AND SPORTS REHAB	452,276
ABSOLUTE THERAPY INC	56,966
ABSTRACT GLASS LTD	822,816
ABU O R DR INC	35,237
AC TAXI LTD	65,936
ACACIA HEALTH LTD (VICTORIA-TYEE RD)	26,679
ACACIA HEALTH LTD (VICTORIA-WILSON ST)	97,564
ACCELERATED NORTHERN SPORT & SPINE PHYSIO	38,197
ACCELL AUTOGLASS LTD	546,559
ACCENTURE INC	5,412,416
ACCESS COMMUNITY THERAPISTS LTD	221,865
ACCESS RV PARTS & SERVICE	56,222
ACCOST INSURANCE & FINANCIAL CENTRE	1,240,251
ACCU TECH COLLISION CENTER	42,993
ACCURATE AUTO BODY AND PAINT LTD	4,707,105
ACCURATE LOCK & SAFE CO LTD	66,376
ACCURATE NORTHWEST	34,474
ACCU-TECH SPECLTYS - YOUR RV DOCTOR	48,523
ACE AUTO GLASS LTD	57,169
ACE TRUCK & EQUIPMENT REPAIRS LTD	2,799,209
ACE WELLNESS CLINIC INC	208,958

SUPPLIER NAME	AMOUNTS
ACERA INSURANCE SERVICES LTD	12,672,559
ACESO HEALTH CLINIC INC	260,256
ACHIEVE HEALTH CHIROPRACTIC	58,408
ACKROYD INSURANCE AGENCIES LTD	560,723
ACKROYD PHYSIOTHERAPY CENTRE	336,524
A-CLASS AUTO BODY & PAINT LTD	2,371,090
ACR GLASS INC	521,184
ACTESON CONSULTING LTD	25,075
ACTION AUTO GLASS INC	191,581
ACTION TRAILER SALES INC	29,467
ACTIVE BALANCE PHYSIOTHERAPY STUDIO	39,190
ACTIVE CARE HEALTH LTD	53,739
ACTIVE INSURANCE & FINANCIAL MANAGEMENT	1,511,966
ACTIVE KINETICS INC	134,742
ACTIVE LEAD PHYSIOTHERAPY CLINIC CORP	43,788
ACTIVE LIVING CHIROPRACTIC INC	104,790
ACTIVE LIVING PHYSIOTHERAPY (CAMPBELL RV)	36,127
ACTIVE SOLUTIONS HEALTH AND SPORT	116,603
ACTIVE THERAPY OSTEOPATHY CLINIC LTD	38,986
ACTIVE8 PHYSIOTHERAPY AND MASSAGE	73,987
ACU BRIDGE CLINIC INC	32,156
ACUBLISS WELLNESS INC	38,919
ACUCOMMUNITY INC	28,014
ACURA OF LANGLEY	44,391
ADL OCCUPATIONAL THERAPY INC	25,641
ADMIRAL INSURANCE SERVICES (VANCOUVER)	210,461
ADMIRAL INSURANCE SERVICES INC	245,999
ADOBE INC	242,368
ADRIAN'S RV REPAIRS LTD	47,999
ADVANCE AUTOMOTIVE LTD	29,746
ADVANCE COLLISION AUTO CENTRE LTD	162,972
ADVANCE CONCUSSION CLINIC (NEUROADVANCE)	392,382
ADVANCE CONCUSSION CLINIC (VANCOUVER)	672,079
ADVANCE HEALTH AND WELLNESS CENTRE INC	153,710
ADVANCE TANK CENTRES LTD	70,586
ADVANCE TECH AUTOBODY & PAINT LTD	989,217
ADVANCE TOWING (FARMAND TRANSPORT)	112,251
ADVANCED HEALTH & SPORTS CLINIC PRKSVILLE	55,279
ADVANCED HEALTH SPORTS CLINIC INC	48,283
ADVANCED MEDICAL GROUP INC	92,500
ADVANCED NURSINGCARE INC	61,339
ADVANCED PHYSIOTHERAPY	46,533
ADVANCED REHABILITATION CONCEPTS INC	152,502
ADVANTAGE AUTO LTD	158,873
ADVANTAGE COLLISION (2022) LTD	1,993,124
ADVANTAGE FORD	29,270
ADVANTAGE INSURANCE SERVICES LTD	275,227
ADVENTURE RV CENTER LTD	140,638
AERIC INC	107,788
AERIS PHYSIOTHERAPY HEALTH AND WELLNESS	286,730
AFFINITY FAMILY WELLNESS INC	419,803
AFFINITY INSURANCE SERVICES	78,765
AFFINITY STAFFING INC	1,038,327

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
AFFLECK HRABINSKY BURGOYNE LLP	1,233,375
AFFORDABLE AUTOGLASS LTD	618,122
AGGARWAL ANITA MOHAN	27,878
AGGRESSIVE AUTO TOWING LTD	450,861
AGILE INTEGRATED HEALTH LTD	192,144
AGRI FIX TRACTOR REPAIR	85,377
AGS AFFORDABLE GLASS SERVICES LTD	966,857
AIM ATHLETIC LTD	129,321
AIM AUTO GLASS LTD	626,962
AIM CEDAR WORKS LTD	134,393
AIM THERAPY AND WELLNESS CENTRE INC	77,259
AK AUTOWORKS (AK AUTOBODY & REPAIR LTD)	2,476,881
AKIPS PTY LTD	35,880
ALBERNI TOWING LTD	391,662
ALBRICH ALEX RMT	28,100
ALCOTT BUILDING MAINTENANCE	118,691
ALDER STREET AUTO BODY LTD	948,329
ALDERGROVE PHYSIOTHERAPY AND REHAB CENTRE	655,389
ALEXANDER HOLBURN BEAUDIN & LANG LLP	5,796,812
ALFRED PREMNATH DR	63,925
ALIA WELLNESS MASSAGE CENTRE LTD	77,448
ALIBHAI K DR CHIORPRACTIC INC	71,601
ALIGN HEALTH PROFESSIONALS INC	52,494
ALIGN INTEGRATIVE HEALTH INC	58,227
ALIVE SPORTS TREATMENT CENTRE LTD	158,896
ALL ACCESS AUTO GLASS INC	609,324
ALL CARE PHYSIO (PURI PHYSIOTHERAPIST)	1,174,388
ALL COLLISION SERVICES LTD	399,671
ALL IN PHYSIOTHERAPY SPORT AND WELLNESS	30,627
ALL MAKES COLLISION CENTRE	32,626
ALL NATURAL CHINESE HEALTH CLINIC LTD	33,423
ALL PRO PHYSIO (THAKUR PHYSIO CORP)	49,003
ALL RISK INSURANCE AGENCIES LIMITED	689,258
ALL RITE AUCTIONS	32,322
ALL SEASONS AUTO GLASS LTD	490,386
ALL TECH TRANSPORT LTD (BUSTERS TOWING)	5,467,920
ALL WRITE INSURANCE AGENCIES LTD	5,751,350
ALLAN MCGAVIN SPORTS MEDICINE CENTRE	122,707
ALLAN MCGAVIN SPORTS MEDICINE PHYSIO	100,039
ALLAN MCGAVN SPORTS PHYSIO AT PLAZA	173,709
ALLENA CHONG INSURANCE AGENCIES LTD	220,156
ALLIANCE MEDICAL MONITORING INC	28,229
ALLIANCE MOBILITY SOLUTIONS LTD-KELOWNA	316,352
ALLIANCE MOBILITY SOLUTIONS LTD-RICHMOND	1,079,350
ALLIANCE WELLNESS CORP (VANC-BROADWAY)	207,112
ALLIANZ SE REINSURANCE (SWITZERLAND)	343,000
ALLIED COAST THERAPY COQUITLAM	414,873
ALLIED COAST THERAPY EAST VANCOUVER	347,399
ALLIED COAST THERAPY MAPLE RIDGE	494,070
ALLIED COAST THERAPY PITT MEADOWS	480,597
ALLIED COAST THERAPY PORT COQUITLAM	322,544
ALLIED COAST THERAPY PORT MOODY	376,761
ALLIED INSURANCE SERVICES INC	3,255,568
ALLSET AUTO GLASS 2024 LTD	507,734
ALL-WAYS TOWING (KUSTOM TOWING 2009 LTD)	219,494
ALLWELD MANUFACTURING	32,722
ALL-WEST GLASS BURNS LAKE LTD	333,336
ALL-WEST GLASS CHETWYND LTD	214,403
ALL-WEST GLASS FT ST JOHN LTD	490,723
ALL-WEST GLASS HAZELTON LTD	72,341
ALL-WEST GLASS HOUSTON LTD	339,022
ALL-WEST GLASS KITIMAT LTD	378,543
ALL-WEST GLASS PRINCE GEORGE LTD	804,919
ALL-WEST GLASS PRINCE RUPERT LTD	246,356
ALL-WEST GLASS QUESNEL LTD	355,770
ALL-WEST GLASS SMITHERS LTD	768,497
ALL-WEST GLASS TERRACE LTD	351,033
ALL-WEST GLASS VANDERHOOF LTD	358,578
ALL-WEST HERITAGE GLASS LTD	175,135
ALLWEST INSURANCE SERVICES LTD	28,095,809
ALLWEST REPORTING LTD	28,257
ALMIGHTY PHYSIOTHERAPY AND SPORTS CLINIC	61,652
ALOUETTE TRANSIT SYSTEMS LTD	46,876
ALPHA COLLISION	945,297
ALPHAWEST HEALTH CENTRE INC	342,309
ALPINE COUNSELLING CLINIC LTD	152,947
ALPINE GLASS WINDOWS & DOORS LTD	955,304
ALPINE INSURANCE AGENCIES LTD	377,970
ALPINE PHYSICAL THERAPY CORPORATION	62,095
ALPORT INSURANCE AGENCIES INC	541,725
ALTEA PHYSIOTHERAPY AND WELLNESS CORP	97,292
ALTERNATIVE CHOICE GLASS INC	29,417
ALTIC RECRUITMENT AND TECHNOLOGY INC	732,633
ALTURA MASSAGE THERAPY AND WELLNESS INC	45,353
ALTUS CHIROPRACTIC LTD	156,135
ALVARIA INC	170,720
AMANDA MRSIC PHYSIOTHERAPIST CORPORATION	26,905
AMANDA NICOLE PHYSIOTHERAPY	25,303
AMANDA RICHMOND INC	44,430
AMANI PHYSIOTHERAPY LTD	86,365
AMARI MEDICAL PRACTICE	38,929
AMARI PHYSIO AND MASSAGE	191,377
AMAZON WEB SERVICES CANADA INC	90,336
AMBROSIO PHYSIOTHERAPY AND CONSULTING	56,952
AMC CASSELLS INSURANCE SERVICE INC	399,482
AMC EAGLERIDGE INSURANCE SERVICES (2012)	655,649
AMC INSURANCE SERVICE (2008) LTD	662,482
AMC INSURANCE SERVICE LTD	2,328,760
AMC INSURANCE SERVICES (2011) LTD	368,733
AMC INSURANCE SERVICES (2015) LTD	431,023
AMC INSURANCE SERVICES (BRUNETTE) LTD	1,009,372
AMC MCPHERSON INSURANCE AGENCIES LTD	203,233
AMC VILLAGE INSURANCE SERVICES (2019)	818,272
AMERESCO	68,021
AMERICAN AG (CANADIAN BRANCH)	231,812
AMERICAN FAMILY CONNECT PROP & CAS	410,750

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
AMEX AUTO BODY LTD	1,504,389
AMIA HEALTH INC	46,162
AMIE FAMILY CARE	35,532
AMJ AUTO GROUP (RAPID AUTOBODY LTD)	2,767,412
AMPCO MANUFACTURERS INC	196,591
ANATOMY PRO HEALTH CENTRE INC	42,209
ANBIN HEALTH AND WELLNESS LTD	43,643
ANCHOR INSURANCE AGENCIES LTD	371,560
ANCILE SOLUTIONS INC	59,378
ANDERKO FRANTISEK	42,842
ANDERSON NANCY	42,619
ANDRE’S COLLISION REPAIRS LTD	814,274
ANDRES TRAILER SALES & RENTALS INC	37,690
ANDY SORENSEN AUTOBODY & FRAME LTD	1,389,320
ANEW OT CONSULTING AND REHAB LTD	282,868
ANGEL MASSAGE THERAPY	25,020
ANGELA PALLAN SURREY DELTA FAMILY COUNSEL	63,126
ANGELS THERE FOR YOU HOME & HEALTH CARE	70,435
ANSON PHYSIOTHERAPY	54,540
ANTLE TOWING LTD	83,487
AON REED STENHOUSE INC	1,937,108
AON SOLUTIONS CANADA	329,627
AP INSURANCE SERVICES LTD	489,270
APAC AUTO GLASS (WESPAC AUTO GLASS LTD)	479,042
APAC AUTO GLASS BURNABY LTD	440,096
APEX CHIROPRACTIC INC	38,718
APEX COLLISION (SHUTTLEWORTH HOLDINGS)	1,035,839
APEX GLASS LTD	436,728
APEX INSURANCE SERVICES LTD	511,968
APEX PERFORMANCE AND REHAB INC	214,278
APEX PHYSIO & HEALTH CLINIC (ABBOTS)	397,888
APEX PHYSIO & HEALTH CLINIC (SURREY)	324,089
APEX PREMIER PROPERTY SERVICES LTD	39,131
APLIN & MARTIN CONSULTANTS LTD	62,902
APLUS GLASS SERVICES INC	350,181
A-PLUS RENT-A-CAR CO LTD	28,059
APNA CHIROPRACTIC AND WELLNESS CENTRE	63,373
APNA LAW LLP	1,257,348
APOLLO CLINIC CHILLIWACK LTD (THE)	543,271
APOLLO CLINIC INC (THE)	748,400
APPLE AUTO GLASS (ABBOTSFORD)	490,304
APPLE AUTO GLASS (CHILLIWACK)	412,393
APPLE AUTO GLASS (KAMLOOPS)	921,276
APPLE AUTO GLASS (NANAIMO)	893,470
APPLE AUTO GLASS (VERNON)	1,018,946
APPLE INSURANCE & FINANCIAL SERVICES	1,087,401
APPLEWOOD AUTOBODY TOWING & GLASS	1,174,840
APPLEWOOD KIA SURREY	53,305
APPLEWOOD LANGLEY KIA	29,943
APPLEWOOD MITSUBISHI	136,259
APPLEWOOD NISSAN LANGLEY	35,006
APPLEWOOD NISSAN RICHMOND	30,583
APPLEWOOD NISSAN SURREY	66,387

SUPPLIER NAME	AMOUNTS
APS TRUCK AND TRAILER REPAIR LTD	75,756
AQUARIUS CHIROPRACTIC	25,033
AQUARIUS KINESIOLOGY	35,541
AQUARIUS PHYSIO KINESIOLOGY AND MASSAGE	68,690
AQUATIC CENTRE ORTHOPAEDIC AND SPORTS	117,323
ARA TRUCK AND TRAILER REPAIR LTD	35,145
ARBOR BODY SHOP (1980) LTD	913,985
ARBUTUS PHYSIOTHERAPY AND HEALTH CENTRE	113,799
ARBUTUS PHYSIOTHERAPY WESTSHORE INC	68,600
ARBUTUS RV & MARINE SALES (COBBLE HILL)	37,315
ARBUTUS RV & MARINE SALES (LADYSMITH)	54,910
ARBUTUS RV & MARINE SALES (MERVILLE)	91,778
ARBUTUS RV & MARINE SALES (PORT ALBERNI)	98,802
ARCADIA WELLNESS LTD	69,461
ARCH REINSURANCE CANADA	666,259
ARCHER TECHNOLOGIES LLC	92,641
ARCHIPELAGO REHAB CORP	210,451
ARDEKANI FARHAD GOSHTASBY DR INC	26,480
ARE YOU BETTER YET THERAPY SERVICES	31,948
ARETE PERFORMANCE AND REHAB (VANCOUVER)	213,831
ARI FINANCIAL SERVICES INC	560,543
ARIA CONVENTION CENTRE LTD	32,913
ARIA HEALTH AND WELLNESS CLINIC	96,192
ARIA TOWING LTD	243,627
ARIAN HOMECARE CORPORATION	34,606
ARISE CHIROPRACTIC WELLNESS CORPORATION	56,879
ARISTA REHABILITATION INC	108,678
ARKA PHYSIOTHERAPY	50,155
ARMSTRONG COLLISION LTD	1,772,713
ARMSTRONG PHYSIOTHERAPY CLINIC	67,284
AROMAOASIS HEALTH	47,206
ARROWHEAD REHAB GROUP (GREWAL PHYSIO)	61,232
ARROWSMITH AUTOMOTIVE & TOWING LTD	79,514
ART OF PRODUCTIONS INC (THE)	32,305
ARTHUR J GALLAGHER CANADA LIMITED	267,957
ARUKAH REHAB CORPORATION	383,217
ARZ MASSAGE AND WELLNESS INC	36,093
ASANA PHYSIOTHERAPY	28,168
ASC COLLISON REPAIR	2,263,436
ASCENT PHYSIOTHERAPY (KENDRA MULLIGAN PT)	35,851
ASHES TO ANSWERS FIRE INVESTIGATION INC	77,845
ASSESSMEND INC	523,027
ASSOCIATE CHIROPRACTIC CLINIC	43,031
ASSOCIATED ECONOMIC CONSULTANTS LTD	42,428
ASSURED HEALTH GROUP	126,207
ASTANEHE AREZOO	38,969
ASTROGRAPHICS INDUSTRIES LTD	348,298
ATHLOS PHYSIOTHERAPY INC	33,339
ATI TRUCK REPAIR LTD	2,563,526
ATLAS AUTO BODY LTD	4,260,494
ATLAS JANITORIAL SERVICES LTD	33,894
ATLAS PHYSIOTHERAPY (PT HEALTH)	212,943
ATTACHMATE CORPORATION	140,300

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
ATTUNE THERAPY CENTRE INC	25,524
ATWAL'S INSURANCE & FINANCIAL CENTRE	929,162
ATWATER INSURANCE AGENCY LTD	329,024
AUDI BOUNDARY (OPENROAD AUTO GROUP LTD)	59,616
AUDI DOWNTOWN VANCOUVER	33,650
AUDI RICHMOND	61,995
AUDI VICTORIA	41,715
AUDY AUTOBODY VICTORIA INC	2,117,730
AURA HEALING AND BEAUTY CARE	48,816
AURORA HEALTH AND WELLNESS INC	271,595
AURORA TOWING AND HEAVY HAUL LTD	70,265
AUSTIN REAL ESTATE CONSULTANTS	25,389
AUTO BOSS COLLISION INC	270,923
AUTO CHECK AUTOMOTIVE LTD	45,152
AUTO PLUS INSURANCE AGENCY INC	547,406
AUTO SENSE COLLISION LTD	3,341,582
AUTO WEST BMW (MTK AUTO WEST LTD)	142,783
AUTOBODY ONE (CR7 PERFORMANCE LTD)	1,892,201
AUTO-COM REFINISHING (B & H VENTURES)	51,835
AUTOFOCUS GLASS INC	581,026
AUTOMIND COLLISION REPAIR (BURNABY)	2,195,736
AUTOMIND COLLISION REPAIR (COQUITLAM)	6,180,158
AUTOMIND COLLISION REPAIR (RICH-OLAFSEN)	1,926,970
AUTOMIND COLLISION REPAIR (RICH-VULCAN)	4,873,890
AUTOMIND COLLISION REPAIR (SQUAMISH)	2,086,025
AUTOMIND COLLISION REPAIR (VANCOUVER)	3,166,969
AUTOMOTIVE INDUSTRIES ASSOC OF CANADA	57,472
AUTOMOTIVE RETAILERS ASSOCIATION	40,778
AUTOMOTIVE TRAINING AND TECHNICAL	103,600
AUTOSHINE PLUS (ASP TEAM HOLDINGS)	28,427
AUTOSONIC AUTOBODY & REPAIR	1,215,184
AUTOWEAR ACCESSORIES (BLONDE HLDGS LTD)	33,734
AUTOWEST AUTOBODY LTD	1,522,310
AVA COUNSELLING	46,153
AVENUE ALIGNMENT & BODY SHOP LTD	1,993,699
AVENUE AUTO GLASS LTD	551,433
AVERSON CONSULTING LTD	43,116
AVISCAR INC	31,328
AVITA HEALTH & MASSAGE THERAPY CENTER INC	316,839
AW COLLISION OF BEVERLY HILLS	50,052
AXIS DENTAL SURGERY GROUP	69,369
AXIS INSURANCE MANAGERS INC	479,761
AXIS REINSURANCE	1,262,157
AZALEA PHYSIOTHERAPY (WEST VAN - 16TH ST)	146,419
AZORCAN AUTOBODY REPAIR & PAINTING	1,560,022
B & D AUTO BODY LTD	7,679,785
B CORNISH MEDIATION SERVICES	67,260
B TECH CORPORATION	34,877
BACK AND BODY REHAB INC	26,311
BACK AND BODY WELLNESS CENTRE INC	991,478
BACK IN BALANCE FAMILY CHIROPRACTIC CORP	102,131
BACK IN MOTION REHAB INC (ABBOTSFORD)	160,660
BACK IN MOTION REHAB INC (COQUITLAM)	174,479
BACK IN MOTION REHAB INC (RICHMOND)	123,480
BACK IN MOTION REHAB INC (SURREY)	99,894
BACK IN MOTION REHAB INC (VANCOUVER)	222,989
BACKBONE REHAB INCORPORATED	69,995
BACKS IN ACTION WELLNESS CENTRE	558,484
BACKSTREAM PHYSIOTHERAPY INC	92,040
BACKWELL SYSTEMS INC	30,196
BADRY COLLISION REPAIRS INC	1,540,610
BAE YEONGHUN	35,219
BAJA AUTOBODY LTD	577,091
BAKER CAROLINE	29,097
BAKER NEWBY LLP	1,249,476
BALANCE LAB (INNOVATIVE BALANCE LAB INC)	336,596
BALANCE POINT ACUPUNCTURE & INTEGRATIVE	151,343
BALFOUR AUTOBODY & MECHANICAL LTD	470,628
BAMKO MERCH INC	198,307
BANK OF MONTREAL	160,569
BANNISTER ALL MAKES COLLISION (VERNON)	2,582,080
BANNISTER CHEV BUICK GMC (CHILLIWACK)	362,631
BANNISTER CHEV BUICK GMC (DAWSON CREEK)	65,736
BANNISTER COLLISION AND GLASS KAMLOOPS	1,787,635
BANNISTER COLLISION AND GLASS KELOWNA	1,868,367
BANNISTER COLLISION CHILLIWACK	2,781,955
BANNISTER FORD LTD (DAWSON CREEK)	60,556
BANNISTER FORD PENTICTON (SKAHA FORD INC)	121,981
BANNISTER HYUNDAI CHILLIWACK	41,772
BANWAIT DATINDER DR CHIROPRACTIC INC	108,195
BAO GU ACUPUNCTURE INC	25,316
BARE'S PAINT & BODYWORKS	1,228,280
BARNES HARLEY-DAVIDSON BUELL	130,559
BARNES HARLEY-DAVIDSON KAMLOOPS	41,527
BARNES HARLEY-DAVIDSON VICTORIA	198,044
BARNES POWERSPORTS VICTORIA	74,743
BARRIERE AUTO & TRUCK TOW	37,340
BARTLETT CONTRACTING LTD	75,054
BARTLETT'S TOWING COM	63,487
BASE PHYSIO AND WELLNESS	134,039
BASELINE WELLNESS BURNABY INC	59,827
BASIC KNEADS THERAPY	25,680
BASRA CHIROPRACTIC CLINIC INC	181,956
BAUMANN GANT AND KEELEY	41,178
BAVARO AUTOBODY (ROCKNEST INVESTMENTS)	897,109
BAY CITY INSURANCE SERVICES LTD	888,455
BAYSHORE HEALTHCARE LTD	379,532
BAYSIDE CHIROPRACTIC CORPORATION	58,618
BAYVIEW AUTO TOWING (2000) LTD	267,004
BAYWOOD GLASS INC	245,510
BC AUTO GLASS LTD	381,349
BC BACK CLINIC (SURREY-NO 10 HWY)	392,024
BC BRAIN INJURY ASSOCIATION	116,000
BC CASE MANAGEMENT LTD	217,960
BC HYDRO	985,988
BC INJURY CARE AND EXERCISE INC	315,520

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
BC INSURANCE AGENCIES INC DBA INSURELINE	1,336,071
BC MEDEQUIP HOME HEALTHCARE LTD	1,559,303
BC PERIO IMPLANT CENTRE - COQUITLAM	29,999
BC PROFESSIONAL LEGAL INTERPRETERS INC	66,227
BC TIRE	31,209
BC TRAILER GUY	27,387
BC UTILITIES COMMISSION	711,784
BCAA INSURANCE AGENCY	17,321,217
BCRV SALES 2022 LTD	33,422
BD MITCHELL PROSTHETIC & ORTHOTIC SERV	63,745
BE GROUNDED COUNSELLING	32,315
BEAR CREEK MEDICAL CLINIC	45,535
BEAR CREEK PHYSIO & SPORTS CLINIC	36,004
BEAR CREEK PLAZA PHYSIOTHERAPY	317,039
BEARCREEK PHYSIOTHERAPY	87,878
BECK GLASS INC	53,919
BECK ROBINSON & COMPANY	1,019,512
BEE CLEAN BUILDING MAINTENANCE INC	87,051
BEE JAY AUTO WRECKING & TOWING LTD	294,043
BEGBIE GLASS CO LTD	218,624
BEHAVIOURAL HEALTH CARE	51,692
BEKKERING YORK BARRISTERS LLP	3,196,837
BEL AIR TAXI LTD	166,298
BEL RED AUTO REBUILD BELLEVUE	41,457
BELCHER SWANSON LAW FIRM PLLC	39,195
BELIEVE IN POSSIBILITIES	34,292
BELLROCK HEALTH LTD	112,538
BELMONT COLLISION (1975) LTD	3,228,415
BELMONT PHYSIOTHERAPY AND HEALTH CLINIC	194,108
BENEVA INC	173,994
BENJAMIN TOWING CORP	75,263
BEN’S TOWING & AUTOWRECKING (REVELSTOKE)	178,299
BEN’S TOWING & AUTOWRECKING (SALMON ARM)	235,988
BENTALLGREENOAK CANADA LP	245,056
BERK’S INTERTRUCK LTD (PORT ALBERNI)	28,171
BERK’S TOWING LLC	79,124
BERMUDA AUTO GLASS LTD	335,570
BERNARD LLP	451,977
BERTSCHI ORTH SOLICITORS & BARRISTERS LLP	1,121,906
BEST AUTO BODY & PAINT LTD	720,736
BEST CHOICE COLLISION LTD	568,671
BEST SELECT INSURANCE SERVICES 2018 INC	875,979
BEST TOWING (HEARST)	214,724
BEST TOWING (NIPIGON)	81,645
BESTBODY PHYSIOTHERAPY & SPORTS CLINIC	96,313
BEST-VALU GLASS 2001 INC	655,937
BETA AUTO BODY SERVICES LTD	899,460
BETA THERAPEUTICS INC	85,109
BETTERBACK CLINIC (THE)	60,755
BEYOND CARE WELLNESS LTD	82,224
BEYOND PHYSIOTHERAPY (SURREY FRASER HWY)	873,478
BEYOND PHYSIOTHERAPY (WHITE ROCK)	43,656
BEYONDREHAB ABBOTSFORD LTD	80,568
BEYONDREHAB LANGLEY LTD	335,735
BEYONDREHAB SOUTH SURREY LTD	76,160
BFL CANADA RISK AND INSURANCE SERVICES	2,692,899
BG REHAB GROUP INC	228,956
BGMEDIATE INC	26,880
BHALLA RISHI DR INC	79,951
BHOPAL REHABILITATION CONSULTING	34,282
BHULLAR WELDING AND FABRICATION	31,948
BIG BOY’S TOYS LTD	29,815
BIG CITY’S AUTO BODY LTD	1,608,676
BIG HEARTS HOME HEALTHCARE SERVICES INC	215,673
BIG ISLAND BUILDING SERVICES LTD	33,382
BIG RIG COLLISION GRANDE PRAIRIE LTD	142,944
BIG RIG TOWING AND TRANSPORT	29,534
BILKEY LAW CORP	4,111,140
BILKHU WELDING AND FABRICATION INC	26,372
BILL HOWICH CHRYSLER LTD	35,153
BILLINGS CLINIC HOSPITAL	70,382
BILL’S HEAVY DUTY ENTERPRISES 2004 LTD	689,333
BILL’S TOWING AND AUTO BODY REPAIR	66,804
BING ZHAOYAN	32,680
BIOSCRIPT PHARMACY (RICHMOND)	35,548
BIRGIT MARSCHALL PHYSIOTHERAPY	49,091
BISHOP MASSAGE AND WELLNESS CLINIC INC	27,489
BISMARK COLLISION FACILITY (SRAG HLDGS)	2,062,626
BKV ENTERPRISES LTD	45,601
BLACK & WHITE AUTOBODY LTD	2,617,240
BLACKBIRD PHYSIO HAND TO SHOULDER CENTRE	52,482
BLACKSMITH AUTOBODY LTD	61,035
BLAIR MACKAY MYNETT VALUATIONS INC	166,202
BLASKOVICH WHIPLASH AND INJURY CLINIC INC	58,176
BLOCK 81 HOLDINGS LTD	388,533
BLOOMBERG FINANCE LP	83,818
BLUE CHIP AUTO GLASS & DETAILING	97,019
BLUE CHIPS AUTO GLASS LTD	657,384
BLUE CHIPS COLLISION REPAIR	2,980,269
BLUE HORIZON MASSAGE THERAPY	32,944
BLUE OAK PHYSIO AND WELLNESS CLINIC INC	257,869
BLUE SKY PHYSIOTHERAPY AND REHAB CENTRE	434,907
BLUEBIRD CABS LTD	25,810
BLUEBIRD ORTHOPEDICS & SPORTS PHYSIO	80,488
BLUESTAR SERVICE	25,624
BLUEVOYANT LLC	1,050,729
BLUEWHITE HEALTH INC	26,829
BMC SOFTWARE CANADA INC	579,327
BMT GROUP SERVICES LTD	673,446
BMW LANGLEY (LANGLEY LUXURY AUTOMOTIVE)	264,153
BMW VICTORIA / AUDI VICTORIA	71,740
BOARDROOM 44 CONSULTING INC	27,138
BODO MOTORS AUTOMOTIVE SERVICES LTD	2,315,320
BODY WORKS SPORTS PHYSIOTHERAPY	90,820
BODY WORX ON WHEELS	28,083
BODYFOLIO HEALTH PENINSULA VILLAGE LTD	38,278

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
BODYMIND WELLNESS CENTRE INC	162,520
BODYPLUS COLLISION REPAIR LTD	1,269,687
BODYTUNE MASSAGE THERAPY WELLNESS	43,750
BOE'S TRAILER SALES LTD	55,533
BOLLA PAMELA ISAAC DR INC	39,314
BONALIFE ACUPUNCTURE & HERBAL MED (BBY)	72,950
BONALIFE ACUPUNCTURE & HERBAL MED (RICH)	64,398
BOND REPRODUCTIONS INC	60,259
BONIFACE GIOVANNA	32,638
BONNY'S TAXI LTD	149,851
BORDEN LADNER GERVAIS LLP	778,398
BOTTOMLINE TECHNOLOGIES (CANADA) INC	820,228
BOW MAC TRUCK RENTAL (K MILLER ENT LTD)	43,289
BOWEN ISLAND INTEGRATED HEALTH	28,451
BOWIE PHYSIOTHERAPIST CORP	95,272
BOYD AUTO BODY & GLASS (ABBOTSFORD)	1,233,805
BOYD AUTO BODY & GLASS (BURNABY)	1,170,137
BOYD AUTO BODY & GLASS (CLOVERDALE)	1,689,381
BOYD AUTO BODY & GLASS (LANGFORD)	1,349,304
BOYD AUTO BODY & GLASS (LANGLEY)	1,514,731
BOYD AUTO BODY & GLASS (MAPLE RIDGE)	2,166,637
BOYD AUTO BODY & GLASS (NANAIMO)	1,323,814
BOYD AUTO BODY & GLASS (NEW WESTMINSTER)	1,096,081
BOYD AUTO BODY & GLASS (RICHMOND)	751,801
BOYD AUTO BODY & GLASS (SAANICHTON)	1,338,616
BOYD AUTO BODY & GLASS (SIDNEY)	919,283
BOYD AUTO BODY & GLASS (SOUTH VANCOUVER)	2,363,302
BOYD AUTO BODY & GLASS (SURREY)	1,563,430
BOYD AUTO BODY & GLASS (VICTORIA)	1,816,277
BOYUK TOWING	39,241
BRADBURY SIPPEL LAW CORPORATION	1,293,638
BRADLEY CHIROPRACTIC INC	26,810
BRAINTRUST CANADA ASSOCIATION	50,500
BRANDT TRACTOR LTD	26,089
BRC GROUP	142,878
BREAKTHRU KINETICS LTD	386,362
BRENTWOOD CHIROPRACTIC GROUP	42,545
BRIAN HUA PHYSIOTHERAPIST CORP	92,668
BRIAN JESSEL BMW PRE-OWNED	96,470
BRIAN JESSEL BMW/SUBARU	247,458
BRIAN'S GLASS LTD	573,969
BRICKYARD PHYSIOTHERAPY	352,034
BRIDGE LAKE TOWING	255,447
BRIDGEPORT COLLISION	1,920,074
BRIGHTSIDE PHYSIOTHERAPY	38,067
BRITANNIA AGENCIES (1986) LTD	278,737
BRITE'N UP AUTO CLEANING COMPANY	179,910
BRIX WELLNESS KELOWNA LTD	29,252
BROADWAY COLLISION LIMITED	1,293,248
BROADWAY STATION PHYSIOTHERAPY & WELLNESS	101,867
BROCO AUTO GLASS & UPHOLSTERY (BURNABY)	983,493
BROCO AUTO GLASS & UPHOLSTERY (MPL RIDGE)	877,646
BROCO AUTO GLASS & UPHOLSTERY (RICHMOND)	989,377
BROCO AUTO GLASS (LANGLEY)	1,943,056
BROCO GLASS (PORT KELLS)	864,580
BROCO GLASS (WHITE ROCK)	1,031,852
BROOKS KEVIN	55,189
BROTHERS AUTOBODY REFINISHERS	2,884,862
BROWARD HEALTH MEDICAL CENTER	70,498
BROWN BROS FORD SALES (TEB ENTERPRISES)	32,444
BROWNRIDGE & COMPANY INSURANCE SERVICES	945,614
BROWSERSTACK	30,068
BRUCE TATTRIE LAW CORPORATION	436,031
BRYAN'S AUTO BODY (SQUAMISH) LTD	989,877
BRYN SHARKEY PROFESSIONAL CORP	67,336
BST THERAPEUTIC CORPORATION	40,864
BUDGET BRAKE & MUFFLER (LANGLEY)	44,868
BUDGET BRAKE & MUFFLER (SURREY-72 AVE)	161,460
BUDGET BRAKE & MUFFLER (SURREY-FRASER)	88,014
BUDGET BRAKE & MUFFLER (VANC-2ND AVE)	127,323
BUDGET BRAKE & MUFFLER (VANC-SW MARINE)	68,841
BUDGET GLASS LTD	966,034
BUDGET RENT A CAR (DEVON TRANSPORT LTD)	37,109
BUDGET RENT A CAR (W KELOWNA/ROSS)	25,865
BUDHWANI CHIROPRACTIC WELLNESS INC	51,400
BULKLEY VALLEY INSURANCE SERVICES LTD	1,120,181
BULLET AUTO GLASS LTD	410,670
BUMP PHYSIO AND CO (LANGLEY)	81,945
BUMP PHYSIO AND CO (PORT MOODY)	72,116
BUNTAIN INSURANCE AGENCIES LTD	1,684,052
BURNABY AUTO BODY (1986) LTD	236,530
BURNABY HEALING ACUPUNCTURE & HERB CLINIC	34,821
BURNABY HEIGHTS PHYSIOTHERAPY CORP	183,963
BURNABY KAWASAKI RETAIL LTD	175,504
BURNABY NEUROMUSCULAR MASSAGE THERAPY	71,710
BURNS AMANDA	30,634
BURNS FITZPATRICK LLP	226,810
BURQUITLAM EVERGREEN REHAB AND WELLNESS	1,154,236
BURQUITLAM KINESIOLOGY	51,886
BURQUITLAM PHYSIOTHERAPY	131,812
BURRARD AUTOSTRASSE COLLISION LTD	5,979,816
BURRARD CENTER FOR MASSAGE THERAPY	73,067
BURRARD MASSAGE THERAPY	25,166
BURRARD PHYSIOTHERAPY	217,694
BURTON MCKINNON PHYSIOTHERAPIST CORP	135,110
BUSINESS INFORMATION GROUP INC	97,088
BUZZ'S AUTOBODY LTD	3,259,925
BY REHAB LIMITED	122,074
C & C INSURANCE AGENCIES (RICHMOND) LTD	456,100
C & C INSURANCE AGENCIES LTD	1,311,181
C & K COLLISION (CHANG KWONG AUTO BODY)	1,696,620
C & L INSURANCE SERVICES INC	1,462,928
C & R TRUCK WEST LTD	2,858,972
C G COYLE & ASSOCIATES INC	1,115,348
C R COASTLINE TOWING & TRANSPORT LTD	348,756
C&D INSURANCE SERVICES LTD	186,049

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
CACTUS COLLISION & PAINT INC	2,049,535
CALEDONIAN CLINIC LTD	43,191
CALGARY HEAVY TOWING INC	35,382
CALIBER PAINT AND BODY INC	31,317
CAM CLARK FORD LINCOLN LTD	1,297,537
CAM CLARK FORD RICHMOND LTD	89,213
CAMBIE PHYSIO & HEALTH CLINIC (NEW WEST)	266,633
CAMBIE PHYSIO & HEALTH CLINIC (RICHMOND)	365,042
CAMEL TOWING AND SALES LTD	47,317
CAMPBELL & FAIRWEATHER PSYCHOLOGY GROUP	114,484
CAMPUS NISSAN VICTORIA	50,740
CAN WEST FIRE INVESTIGATIONS INC	36,619
CANADA KANGTAI HEALTHCARE CO LTD	153,843
CANADA POST CORPORATION	14,605,706
CANADIAN 4X4 AUTO BODY REPAIR	54,933
CANADIAN BLACK BOOK INC	122,850
CANADIAN CAR AND TRUCK RENTAL	45,250
CANADIAN COUNCIL OF MOTOR TRANSPORT ADMIN	99,220
CANADIAN MENTAL HEALTH ASSOCIATION	31,523
CANADIAN TRUCK AND TRAILER REPAIR INC	50,160
CANARY SAFETY AND RISK CONSULTING INC	73,395
CANDY AUTOBODY INC	770,880
CANEV (CANADIAN ELECTRIC VEHICLES LTD)	28,187
CANNON CLINIC	30,117
CANTALK CANADA INC	1,481,108
CANTRUST 45 AUTOBODY SERVICE	110,497
CANUCK TOWING & SERVICES LTD	60,743
CAPITAL AUTOGLASS & UPHOLSTERY (SIDNEY)	1,044,527
CAPITAL AUTOGLASS & UPHOLSTERY (VICT)	995,439
CAPITAL GLASS COURTENAY (AJ'S GLASS CTR)	435,393
CAPITAL WEST INSURANCE AGENCIES INC	283,273
CAPITAL WEST INSURANCE SERVICES (SURREY)	276,603
CAPITAL WEST INSURANCE SERVICES LTD	904,490
CAPSTONE INSURANCE SERVICES LTD	1,771,648
CAPTURE FUNCTION CONSULTING INC	188,735
CARE AND CURE PHYSIOTHERAPY AND MASSAGE	124,680
CARE AT HOME SERVICES ADVANCIA SOLUTIONS	160,546
CARE PLUS ACUPUNCTURE AND REHAB	195,711
CARFIX COLLISION CENTRE	923,550
CARFRA LAWTON LLP	4,396,538
CARIBOO CHEVROLET BUICK GMC LTD	76,834
CARIBOO TOWING	124,182
CARING SHEPHERD HOME CARE SERVICES INC	39,083
CARL'S TOWING SERVICE & REPAIR INC	46,754
CAR-PART.COM (USED CAR PARTS COM INC)	151,667
CARRAIG LAW GROUP LLP	1,458,739
CARRUTHERS DUPLESSIS LAW CORP	7,002,038
CARSTAR ABBOTSFORD (MAXIMUM COLLISION)	4,556,687
CARSTAR CHILLIWACK (WALLYS AUTO BODY)	1,869,292
CARSTAR CLOVERDALE (MID WEST BODY SHOP)	309,154
CARSTAR COLLISION AND GLASS KELOWNA	1,897,026
CARSTAR ETOBICOKE CENTRAL	27,530
CARSTAR OLDS	30,487
CARSTAR RED DEER SOUTH	29,929
CARSTAR SPRINGBANK	30,137
CARSTAR SPRUCE GROVE	38,388
CARSTAR WHITEHORSE	63,547
CARTER MOTORSPORTS (CARTER MOTOR CARS)	50,522
CASCADE INSURANCE AGENCIES (BURNABY) INC	428,963
CASCADE PHYSIOTHERAPY AND CHIROPRACTIC	139,795
CASCADIA CHIROPRACTIC CENTRE	57,403
CASEY LAW OFFICES	966,859
CASMAN INSURANCE AGENCY & FINANCIAL GROUP	600,542
CASSADY & COMPANY	1,345,202
CASSIAN COMMERCIAL SERVICES INC	474,939
CASSIAR MASSAGE THERAPY CLINIC	33,216
CASSIDAY SCHADE LLP	161,143
CASTLEGAR KIA	36,305
CASTLEGAR TOYOTA	66,190
CATALYST KINETICS BC LTD	927,153
CATALYST KINETICS COQUITLAM LTD	119,036
CATCH WELLNESS INC	106,565
CATHAY PACIFIC INSURANCE AGENCY LTD	135,845
CAVE CURE AND THERAPIES INC	97,131
CBI FRASER VALLEY LIMITED PARTNERSHIP	82,474
CBI HEALTH CENTRE CHILLIWACK (KEITH WILS)	195,288
CBI HEALTH CENTRE COURTENAY GRANT	63,602
CBI HEALTH CENTRE CRANBROOK	63,630
CBI HEALTH CENTRE DUNCAN	142,834
CBI HEALTH CENTRE FRASER VALLEY	73,012
CBI HEALTH CENTRE GOLDEN EARS	84,898
CBI HEALTH CENTRE GUILDFORD	116,825
CBI HEALTH CENTRE NANAIMO	38,230
CBI HEALTH CENTRE NANAIMO AQUATICS	186,792
CBI HEALTH CENTRE PORT ALBERNI	58,159
CBI HEALTH CENTRE PORT COQUITLAM	82,368
CBI HEALTH CENTRE SURREY FLEETWOOD	142,910
CBI HEALTH GROUP NANAIMO	44,039
CBI HEALTH SCS LP	33,169
CBI LANGLEY (CANADIAN BACK INSTITUTE)	59,001
CBI LIMITED (JR REHAB)	1,704,534
CBI LIMITED (ORION HEALTH)	985,521
CBI OT SERVICES FRASER VALLEY	336,054
CBI OT SERVICES NANAIMO	365,103
CBI OT SERVICES VICTORIA	163,177
CBRE LIMITED	2,370,159
CCR RE (CANADA BRANCH)	1,283,064
CDW CANADA CORP	1,506,662
CEDAR CHIROPRACTIC AND PHYSIOTHERAPY	180,774
CEDAR COAST LAW GROUP	1,427,094
CEDAR HILLS CHIROPRACTIC	59,421
CEDAR VALLEY PHYSIOTHERAPY & PAIN CLINIC	333,944
CEFIRO PAPER SUPPLY AND PACKAGING INC	34,882
CELLTEX COLLISION REPAIRS LTD	533,123
CELTIC SYSTEMS (CELTIC CROSS HLDGS INC)	459,842
CEMEN TECH	92,956

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
CENTRAL AGENCIES LTD	1,304,905
CENTRAL CHIROPRACTIC LTD (THE)	268,322
CENTRAL CITY INSURANCE SERVICES INC	525,159
CENTRAL ISLAND TOWING LTD (LADYSMITH)	88,314
CENTRAL OREGON AUTO BODY INC	40,654
CENTRAL PARK CHIROPRACTIC INC	67,797
CENTRAL PARK PHYSIOTHERAPY	832,232
CENTRAL REHABILITATION	88,670
CENTRAL VALLEY CHIROPRACTIC CORP	31,019
CENTRAL VALLEY INSURANCE SERVICES LTD	2,247,143
CENTURY CHIROPRACTIC CLINIC (VAN-16 AVE)	221,548
CENTURY CHIROPRACTIC CLINIC (VAN-NANAIMO)	196,130
CENTURY COLLISION (DAI SUN AUTO GROUP)	2,218,936
CENTURY GLASS 85 LTD	99,397
CEP FORENSIC INC	392,013
CERNA COLLISION LTD	1,569,434
CERTIFIED PROSTHETICS & ORTHOPEDICS CO	93,812
CHAIR STUFF SALES LTD	287,332
CHAIRLINES (CANADA CHAIRLINES LTD)	165,510
CHAMBERS OLSON LTD	467,969
CHAMPION COLLISION CENTRE LTD	2,283,651
CHAMPION TOWING LTD	766,367
CHAMPLAIN HEIGHTS PHYSIO & MASSAGE CLINIC	99,587
CHAMPLAIN SQUARE PHYSIOTHERAPY	575,567
CHANGEPAIN CLINIC INC	354,853
CHAPMAN PAUL DR MD INC	25,140
CHAPMAN WEST BEDFORD	33,787
CHAP'S CRAFTSMAN COLLISION	2,628,403
CHARAKA REHAB INC	424,361
CHAREST LEGAL SOLUTIONS INC	511,353
CHARLES AUTO BODY & COLLISION	81,101
CHARLESWORTH INSURANCE SERVICES LTD	790,842
CHARLIE'S AUTO BODY (CHARLIE'S COLLISON)	1,321,335
CHAS & ASSOCIATES CONSULTING INC	559,060
CHASE AUTO AND WINDOW GLASS	244,715
CHD HOLDING LTD	44,503
CHEEMA G S DR INC	29,668
CHEMO RV SALES & SERVICE (100 MILE HOUSE)	57,951
CHEMO RV SALES & SERVICE (150 MILE HOUSE)	52,474
CHEMO RV SALES & SERVICE (QUESNEL)	85,615
CHEN HUAN WEI	47,065
CHENG DONG SHENG	25,747
CHERUBBC	39,811
CHETWYND GLASS (2017) LTD	25,771
CHI FLO PAIN RELIEF CLINIC	35,787
CHILLIWACK AUTO GLASS & UPHOLSTERY LTD	476,695
CHILLIWACK FORD	165,485
CHILLIWACK INSURANCE AGENCIES LTD	717,015
CHILLIWACK PHYSIO HUB INC	168,266
CHILLIWACK PRO AUTOCARE LTD	37,748
CHILLIWACK TAXI LTD	45,811
CHIMNEY HILL REVIVE REHAB INC	93,983
CHIPPERFIELD PHYSIOTHERAPY	505,930

SUPPLIER NAME	AMOUNTS
CHIROPRACTIC LIFE CENTRE	60,364
CHOHAN GURJIT	39,919
CHOICE COLLISION INC	26,117
CHOICE INSURANCE SERVICES INC	1,637,665
CHOO IVAN DR INC	25,274
CHRIS BOLAN LAW	334,704
CHRIS BOYD COUNSELLING AND CONSULTING	25,104
CHRIS KIM HEALTH GROUP 2 INC	252,100
CHRIS STOKES PHYSICAL THERAPIST HEALTH	150,290
CHRISTENSEN COLLISION LTD	2,152,700
CHU KEVIN	39,047
CIBC-GLOBAL TRANSACTION BANKING	47,642
CIRA HEALTH SOLUTIONS LP	29,400
CIRCUIT COLLISION AND AUTO GLASS	3,074,133
CIS INSURANCE BROKERS LTD	469,260
CISCO SYSTEMS CANADA CO	237,713
CITATION RV AND TRAILERS LTD	33,425
CITISTAR INSURANCE AGENCIES LTD	338,753
CITY GLASS & WINDSHIELD SHOP LTD	241,699
CITY MOTORS (1981) LTD	38,572
CITY OF ABBOTSFORD	924,182
CITY OF BURNABY	912,494
CITY OF CAMPBELL RIVER	70,195
CITY OF CHILLIWACK	430,336
CITY OF COLWOOD	97,000
CITY OF COQUITLAM	1,274,594
CITY OF COURTENAY	116,215
CITY OF CRANBROOK	28,680
CITY OF DELTA	333,430
CITY OF DUNCAN	44,758
CITY OF GREENWOOD	110,243
CITY OF KAMLOOPS	169,728
CITY OF KELOWNA	866,365
CITY OF LANGFORD	210,493
CITY OF LANGLEY	140,920
CITY OF MAPLE RIDGE	212,408
CITY OF NANAIMO	388,751
CITY OF NEW WESTMINSTER	1,530,841
CITY OF NORTH VANCOUVER	1,083,528
CITY OF PENTICTON	327,480
CITY OF PORT ALBERNI	45,819
CITY OF PORT COQUITLAM	261,193
CITY OF PORT MOODY	43,427
CITY OF PRINCE GEORGE	211,480
CITY OF RICHMOND	625,525
CITY OF SALMON ARM	39,153
CITY OF SURREY	1,549,395
CITY OF TERRACE	35,945
CITY OF TRAIL	37,894
CITY OF VANCOUVER	1,203,002
CITY OF VERNON	200,043
CITY OF VICTORIA	475,471
CITY OF WEST KELOWNA	33,474

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
CITY OF WHITE ROCK	42,870
CITY PHYSIOTHERAPY CLINIC	233,272
CITYLAW GROUP	81,782
CITYLINE AUTO GLASS (SKYLINE MOTORS LTD)	836,646
CKSOURCE HOLDING SP Z O O	37,736
CLAIMSPRO INC	929,070
CLARK AUTO BODY LTD	855,995
CLARK WILSON LLP	882,726
CLASSIC COLLISION LTD	667,315
CLASSIC GLASS & AUTO (R & I HOLDINGS LTD)	832,401
CLASSIC IMAGE AUTO BODY LIMITED	1,195,995
CLASSIC LIFECARE LTD (COMOX)	42,316
CLASSIC LIFECARE LTD (VANCOUVER)	86,648
CLASSIC LIFECARE NORTH (VANC HOMECARE)	30,693
CLASSIC TOWING GOLDEN	107,299
CLAYTON HEIGHTS 188 ST PHYSIO & SPORTS	444,961
CLAYTON HEIGHTS CHIROPRACTIC	87,129
CLAYTON HEIGHTS MEDICAL CLINIC	33,137
CLAYTON HEIGHTS SPORTS AND THERAPY	674,336
CLAYTON TOWING	132,093
CLEAR VIEW GLASS & UPHOLSTERY LTD	478,462
CLEARBROOK CHIROPRACTIC & MASSAGE CLINIC	268,443
CLEAR-VIEW GLASS	470,845
CLEARWATER GLASS LTD	195,532
CLEARWATER TOWING LTD	38,425
CLENLAW INVESTIGATION AND ADJUSTING INC	342,306
CLEVELAND CLINIC CANADA	67,800
CLOUDFLARE INC	55,788
CLOVER HILLS REHABILITATION INC	232,402
CLOVER PHYSIO	125,240
CLOVER TOWING 2015 LTD	8,658,700
CLOVERDALE AUTO METAL (1979) LTD	2,120,517
CLOVERDALE INSURANCE SERVICES LTD	738,893
CLOVERDALE LEE'S ACUPUNCT & HERB CLINIC	25,688
CLOVERDALE PHYSIOTHERAPY & SPORTS CLINIC	635,290
CLR HEALTHCARE INC	107,211
CLUB EMPOWER EXERCISE AND REHAB	43,171
CLUB TOWING AND HEAVY RECOVERY LTD	65,824
CMJ EQUIPMENT	32,088
CNTCM ACUPUNCTURE	31,807
COACHCRAFT AUTO BODY	35,280
COACHE COLLISION LTD	4,821,747
COAL HARBOUR MEDICAL CLINIC	35,991
COAST CARE LTD	96,908
COAST CLAIMS SERVICE LTD	568,626
COAST LIFE CHIROPRACTIC	50,648
COAST MOUNTAIN CHEVROLET BUICK GMC LTD	132,471
COAST PERFORMANCE REHAB KITSILANO INC	123,476
COAST PERFORMANCE REHABILITATION INC (NV)	175,582
COAST PHYSIOTHERAPY SECHELT INC	50,478
COAST REPORTING SERVICES INC	165,425
COAST TRUCK & TRAILER REPAIR LTD	78,175
COASTAL CLINICAL COUNSELLING SERVICES	53,016

SUPPLIER NAME	AMOUNTS
COASTAL COMMUNITY INSURANCE SERVICES	3,556,618
COASTAL FORD SALES LTD (BURNABY)	31,594
COASTAL FORD SALES LTD (VANCOUVER)	43,673
COASTAL HAND CLINIC (SURREY)	100,258
COASTAL KINESITHERAPY	77,029
COASTAL PHYSIOTHERAPY & SPORTS REHAB LTD	98,542
COASTAL ROOTS HEALTH CENTRE LTD (VICT)	63,167
COASTLINE GLASS LTD	623,359
COASTLINE HEALTH AND PERFORMANCE LTD	62,103
COBALT CAR CLINIC	47,443
COBBLE HILL TAXI (2016) LTD	34,882
COLLIBRA INC	298,639
COLLINGWOOD INSURANCE CENTRE 2014 INC	36,372
COLLINGWOOD INSURANCE CENTRE INC	542,620
COLLINGWOOD MEDICAL CLINIC	37,488
COLLINS MANUFACTURING COMPANY LTD	169,514
COLLISION ANALYSIS LTD	40,859
COLLISION CRAFT	1,148,200
COLLISION SOLUTIONS INC	32,146
COLORWORKS TOM'S CUSTOM AUTOBODY (COQ)	3,924,877
COLORWORKS TOM'S CUSTOM AUTOBODY (POCO)	2,499,956
COLOUR PERFECTION AUTO COSMETIC LTD	1,657,488
COLUMBIA CHRYSLER DODGE JEEP LTD	50,835
COLUMBIA COLLISION REPAIRS LTD	3,780,427
COLUMBIA GLASS (1972) LTD	656,963
COLUMBIA INTEGRATED HEALTH CENTRE	326,877
COLUMBIA PACIFIC CONSULTING GROUP LTD	2,351,961
COLUMBIA SPEECH AND LANGUAGE SERVICES INC	273,555
COLWOOD BACK TO BACK CHIROPRACTIC	198,228
COMFORT KEEPERS (NORTH VANCOUVER)	49,374
COMFORT ZONE MOBILITY AIDS (THE)	59,944
COMMERCIAL CARPET MAINTENANCE	60,016
COMMIT AUTOBODY AND REPAIR (2012) LTD	649,003
COMMUNITY THERAPISTS 1998 INC	1,594,672
COMO LAKE CHIROPRACTIC INC	111,996
COMOX CHIROPRACTIC	26,489
COMOX PHYSIOTHERAPY CLINIC	25,260
COMOX VALLEY HEAD INJURY SOCIETY	32,772
COMOX VALLEY PHYSIOTHERAPY	25,255
COMOX VALLEY TOYOTA	31,649
COMOX VALLEY VISION THERAPY	30,733
COMPASS OCCUPATIONAL THERAPY INC	140,217
COMPASSION CENTRE WELLNESS (THE)	63,771
COMPLETE REPAIR SERVICES LTD	54,708
CONCEPT PHYSIOTHERAPY	128,492
CONCUSSION CARE KELOWNA	386,316
CONNECT INSURANCE BROKERS INC	135,716
CONNELL D G DR	28,350
CONNELL GAELAN	88,999
CONNELL JOAN ELLEN	31,836
CONNING INC	26,351
CONTEMPORARY COACHWORKS NORTH	50,065
CONTENTFUL INC	264,522

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
COOP HOME HEALTH CARE	31,322
CO-OPERATORS INSURANCE AGENCIES LIMITED	6,608,530
COOPER'S TOWING LTD	95,597
COPELAND STAIR VALZ AND LOVELL LLP	56,249
COPPER CITY PHYSICAL THERAPY INC	31,859
COPPER MOUNTAIN CTR FOR CHINESE MEDICINE	30,840
COQUITLAM AGENCIES (1982) LTD	415,149
COQUITLAM CAREPLUS	35,091
COQUITLAM EXPRESS AUTOBODY LTD	145,570
COQUITLAM FAMILY CHIROPRACTIC	25,377
COQUITLAM INTEGRATED HEALTH	60,177
COQUITLAM TOWING & STORAGE CO LTD	1,560,105
COQUITLAM WELLNESS CENTRE INC	258,411
CORAL INTERNATIONAL TRUCK EQUIPMENT LTD	32,826
CORE AUTOBODY & REPAIR LIMITED	2,543,718
CORE CONNECTION MOBILE PHYSIOTHERAPY	102,447
CORE FITNESS AND REHAB INC	26,285
CORE FOCUS TRAINING LTD	142,968
CORE KINESIS PHYSIOTHERAPY	169,385
CORNISH MARGOLIS BOYD MEDIATION	39,669
CORPORATE COURIERS LOGICTICS ULC	80,425
CORPUZ PHYSIOTHERAPY	30,881
CORTEX CLINICAL COUNSELLING	69,566
CORVETTE SPECIALTIES AUTO GROUP INC	66,700
CORVUS LAW CORPORATION	747,864
COSMOS AUTOCARE (COSMIC COLLISION LTD)	1,585,232
COSMOS COLLISION LTD	73,506
COSSETTE MEDIA INC	2,550,065
COTTON'S RECOVERY SOLUTIONS	37,685
COTTONWOOD AUTO BODY LTD	944,240
COTTONWOOD RV SALES & SERVICE LTD	31,373
COUNTRY CAMPING LEISURE PRODUCTS	109,300
CO-UP AUTO BODY REPAIRS	2,875,872
COURTENAY COLLISION SERVICES LTD	1,618,467
COURTENAY RV SPECIALISTS	82,968
COWICHAN ACTIVE REHABILITATION	107,033
COWICHAN COLLISION LTD	2,074,746
COWICHAN TOWING 2020 LTD	53,227
COX AND PALMER	73,856
COZENS WIENS LLP	1,119,229
COZY'S TOWING	171,945
CPMI ITF 2225888 ONTARIO LTD	145,554
CPRI MEDICAL AND REHAB NEW WESTMINSTER	127,723
CPRI WEST BROADWAY	116,286
CR LAWYERS LLP	258,646
CR+ CROSS ROADS CLINICS	26,443
CRAFTSMAN COLLISION ABBOTSFORD CENTRAL	2,898,275
CRAFTSMAN COLLISION ABBOTSFORD WEST	1,946,500
CRAFTSMAN COLLISION AUTO GLASS KELOWNA	197,659
CRAFTSMAN COLLISION AUTO GLASS SURREY	862,734
CRAFTSMAN COLLISION BOUNDARY & 1ST AVE	2,649,814
CRAFTSMAN COLLISION BRENTWOOD	2,889,572
CRAFTSMAN COLLISION BRIDGE ST VICTORIA	2,424,901
CRAFTSMAN COLLISION CAMBIE & MARINE	4,099,299
CRAFTSMAN COLLISION CHILLIWACK	3,237,632
CRAFTSMAN COLLISION COLWOOD	3,306,732
CRAFTSMAN COLLISION COQUITLAM	2,582,875
CRAFTSMAN COLLISION CRANBROOK	3,038,094
CRAFTSMAN COLLISION ESQUIMALT	2,179,785
CRAFTSMAN COLLISION KAMLOOPS	3,160,160
CRAFTSMAN COLLISION KELOWNA CENTRAL	3,510,303
CRAFTSMAN COLLISION LANDMARK WAY	2,021,551
CRAFTSMAN COLLISION LANGLEY BYPASS	4,106,700
CRAFTSMAN COLLISION MAIN & 3RD	4,098,060
CRAFTSMAN COLLISION MAPLE RIDGE	4,580,550
CRAFTSMAN COLLISION METROTOWN	3,398,718
CRAFTSMAN COLLISION NEWTON	2,874,047
CRAFTSMAN COLLISION NORTH NANAIMO	2,862,311
CRAFTSMAN COLLISION NORTH VAN EAST	4,044,220
CRAFTSMAN COLLISION NORTH VAN WEST	4,910,816
CRAFTSMAN COLLISION PENTICTON	1,534,451
CRAFTSMAN COLLISION PORT COQUITLAM	2,995,309
CRAFTSMAN COLLISION PORT MOODY	2,250,548
CRAFTSMAN COLLISION POWELL EAST VAN	2,389,275
CRAFTSMAN COLLISION QUESNEL	3,245,790
CRAFTSMAN COLLISION RICHMOND	3,505,115
CRAFTSMAN COLLISION RUTLAND	1,587,398
CRAFTSMAN COLLISION SALMON ARM	1,233,235
CRAFTSMAN COLLISION SURREY SCOTT RD	3,892,614
CRAFTSMAN COLLISION VERNON	4,208,659
CRAFTSMAN COLLISION WALNUT GROVE	3,032,428
CRAFTSMAN COLLISION WEST KELOWNA	3,112,109
CRAFTSMAN COLLISION WHITE ROCK/S SURREY	4,645,796
CRANBROOK GLASS & WINDSHIELD	762,604
CRANMORE CARLA	26,472
CRAPO C R	34,594
CRAWFORD AND COMPANY INC	85,819
CREATIVE FITNESS & KINESIO (COQ-PINETREE)	92,325
CREATIVE MOBILITY (KELOWNA)	192,831
CREATIVE MOBILITY (PENTICTON)	38,373
CREATIVE THERAPY CONSULTANTS (CASTLEGAR)	212,165
CREATIVE THERAPY CONSULTANTS (KAMLOOPS)	67,380
CREATIVE THERAPY CONSULTANTS (KELOWNA)	794,647
CREATIVE THERAPY CONSULTANTS (NANAIMO)	147,448
CREATIVE THERAPY CONSULTANTS (PENTICTON)	256,204
CREATIVE THERAPY CONSULTANTS (PR GEORGE)	179,523
CREATIVE THERAPY CONSULTANTS (TERRACE)	88,950
CREATIVE THERAPY CONSULTANTS (VERNON)	177,345
CREDEX FINANCIAL SERVICES INC	60,161
CREEKSIDE CHIROPRACTIC LTD	55,222
CREEKSIDE PHYSIOTHERAPY	121,734
CRESTON CLASSIC GLASS & TRIM	103,348
CRESTON PHYSIOWORKS AND MORE	50,571
CRESTON VALLEY ADAPTATIONS	73,405
CRITERION WELLNESS CLINIC INC	326,755
CROWE MACKAY LLP	226,813

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
CROWN DIAMOND WELLNESS CENTER LTD	248,537
CRYSTAL GLASS CANADA LTD (BURNABY)	223,763
CRYSTAL GLASS CANADA LTD (CHILLIWACK)	441,813
CRYSTAL GLASS CANADA LTD (CRANBROOK)	305,048
CRYSTAL GLASS CANADA LTD (EDMONTON)	33,989
CRYSTAL GLASS CANADA LTD (KAMLOOPS)	1,002,108
CRYSTAL GLASS CANADA LTD (KELOWNA)	533,979
CRYSTAL GLASS CANADA LTD (LANGLEY)	201,903
CRYSTAL GLASS CANADA LTD (MAPLE RIDGE)	478,079
CRYSTAL GLASS CANADA LTD (PRINCE GEORGE)	614,340
CRYSTAL GLASS CANADA LTD (QUESNEL)	404,643
CRYSTAL GLASS CANADA LTD (SALMON ARM)	551,794
CRYSTAL GLASS CANADA LTD (VERNON)	407,312
CRYSTAL GLASS CANADA LTD (WEST KELOWNA)	458,375
CSN 427 AUTO COLLISION	25,901
CSN ADVANCE COLLISION (LIFT AUTO GROUP)	5,617,202
CSN ALASKA HI-WAY AUTO BODY (LIFT AUTO)	3,728,849
CSN AZORCAN (LIFT AUTO GROUP)	839,926
CSN BC COLLISIONS (LIFT AUTO GROUP)	1,914,340
CSN BF COLLISION (LIFT AUTO GROUP)	2,312,129
CSN BM COLLISION (LIFT AUTO GROUP)	2,608,824
CSN CB'S AUTO TECH (LIFT AUTO GROUP)	1,550,580
CSN CHETWYND (LIFT AUTO GROUP)	1,232,321
CSN DAWSON CREEK (LIFT AUTO GROUP)	2,719,051
CSN DAYTON (LIFT AUTO GROUP)	5,716,999
CSN FRANK'S (LIFT AUTO GROUP)	3,314,099
CSN KELOWNA PERFORMANCE (LIFT AUTO GROUP)	5,017,350
CSN KUSTOM AUTO BODY	131,152
CSN LADNER AUTO BODY	1,588,917
CSN MARK V (LIFT AUTO GROUP)	2,580,709
CSN MCCURDY (LIFT AUTO GROUP)	2,528,353
CSN MERRITT (LIFT AUTO GROUP)	2,308,533
CSN NORGATE (LIFT AUTO GROUP)	5,507,951
CSN NORTHLINE (LIFT AUTO GROUP)	3,040,652
CSN PENTICTON (LIFT AUTO GROUP)	2,340,570
CSN PORT COQUITLAM (LIFT AUTO GROUP)	3,636,082
CSN SPRINGFIELD (LIFT AUTO GROUP)	956,243
CSN STAR AUTOBODY LTD	50,255
CSN STAR VALLEYVIEW	58,507
CSN SUPERIOR (LIFT AUTO GROUP)	1,840,695
CSN TOP GUN (LIFT AUTO GROUP)	1,885,655
CSN TRISTAR COLLISION (LIFT AUTO GROUP)	3,423,214
CSN WEST KELOWNA (LIFT AUTO GROUP)	3,430,338
CUISA (CREDIT UNION INS SVCS) ASSOCIATION	27,186
CULLEN WESTERN STAR TRUCK	78,714
CUNDARI SEIBEL LLP	6,061,503
CURRENT TALENT	29,400
CUSTOM AIR CONDITIONING LTD	66,383
CUSTOMER SERVICE PREOFESSIONALS NETWORK	430,650
CUTBANKS AUTOBODY LTD	973,786
CYGNUS DESIGN GROUP INC (THE)	314,035
D & D DISABILITY MANAGEMENT	1,921,796
D & K BODY SHOP CO LTD	573,669
D J'S PAINT AND BODY (1987) LTD	1,741,665
D R REHAB INC	73,364
DACOSTA CONSTRUCTION	45,908
DAD'S TRUCK AND AUTO LLC	27,404
DADSON CONSULTING SERVICES INC	67,106
DAKOTA TOWING INC	127,502
DALE CHARLES AND ASSOC PHYSICAL THERAPIST	154,686
DALES ALIGNMENT & BRAKE SERVICE LTD	126,704
DAMAR TOWING CORP	32,816
DAMINI PHYSIOTHERAPY CORP	94,886
DAMON'S DUNN RIGHT TOWING & RECOVERY	228,224
DAMS FORD LINCOLN SALES LTD (LANGLEY)	4,078,123
DAMS FORD LINCOLN SALES LTD (SURREY)	50,586
DAN THE MAN'S AUTOBODY AND GLASS LTD	1,543,618
DANA J BROMLEY INC	52,821
DAN'S KAMLOOPS COLLISION CENTRE LTD	3,432,807
D'ARCY'S GLASS (2010) LTD	778,861
DARLEN VENTURES LTD	26,560
DARWIN WONG MASSAGE THERAPY LTD	79,146
DARYL KINDRATSKY PHYSIOTHERAPIST CORP	30,672
DATA COMMUNICATIONS MANAGEMENT CORP	56,776
DAVE DALE INSURANCE AGENCIES LTD	740,143
DAVE SYVERSON TRUCK CENTERS	30,792
DAVID A BUSCH LAW CORPORATION	527,094
DAVID A JOYCE LAW CORPORATION	638,393
DAVID EYTAN ABRAHAM	93,110
DAVID HAMMOND CHIROPRACTIC CORPORATION	35,775
DAVID THOMPSON REGISTERED MASSAGE THERAPY	78,552
DAVIE AND ASSOCIATES	1,127,498
DAVIS LYRIS FRANCES	97,812
DAWN COX COUNSELLING	30,350
DAWSON TRUCK REPAIRS LTD	47,718
DAY & NITE TOWING & AUTOWRECKING	131,006
DAY PETER LESLIE	31,723
DAYTONA MOTORSPORTS VANCOUVER	181,570
DB TOWING LTD	28,875
DC PROTOW SERVICES	86,209
DCR CONTRACTING	39,053
DEAN NEUMANN PLC	1,073,102
DEARBORD FORD (DEARBORN MOTORS LTD)	253,420
DECO PLUS PAINTING AND CONTRACTING LTD	97,823
DEE JAY BEE INC	53,060
DEEP PHYSIO (S & J MOXON PHYSIOTHERAPIST)	87,575
DEEPAK BHASIN PHYSICAL THERAPIST CORP	27,487
DEL ORO TOWING LTD	580,604
DELOITTE LLP	9,971,408
DELTA RISE PHYSIO & SPORTS CLINIC	82,979
DELTA WHEELCHAIR VANS	61,575
DENHAM FORD (BC) LTD.	68,277
DEN'S LADYSMITH COLLISION CENTRE INC	793,439
DEPAOLI LORIS	41,297
DEPENDABLE COLLISION LTD	1,921,894
DESERT EUROPEAN MOTORCARS	51,064

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
DESIGN ROOFING AND SHEET METAL LTD	48,054
DESLAURIERS CHIROPRACTIC GROUP INC	80,786
DESTINATION HONDA BURNABY	399,229
DESTINATION TOYOTA BURNABY	5,922,669
DEVON TRANSPORT LTD (BUDGET RENT-A-CAR)	1,379,111
DG CHIROPRACTIC INC	30,057
DIAMOND AUTO & WINDOW GLASS	142,692
DIAMOND AUTO GLASS LTD	999,051
DICK'S TOWING (EVERETT)	31,839
DICKSON BRAD DR CHIROPRACTIC CORP	29,018
DIGITAL MESSAGING TECHNOLOGIES SOLUTIONS	39,222
DILAWRI COLLISION CENTRE	63,375
DILIGENT CANADA INC	33,158
DIONNE GLASS LTD	191,910
DIRECT IME CORP	3,373,603
DISABILITY ALLIANCE BC SOCIETY	55,000
DISCOVERY CHIROPRACTIC	25,896
DISCOVERY CLAIMS SERVICES LTD	514,140
DISCOVERY COLLISION CENTRE	999,535
DISTRICT OF CLEARWATER	195,630
DISTRICT OF HUDSON'S HOPE	142,691
DISTRICT OF LAKE COUNTRY	67,100
DISTRICT OF NEW HAZELTON	476,443
DISTRICT OF NORTH VANCOUVER	348,244
DISTRICT OF OAK BAY	52,397
DISTRICT OF SAANICH	307,124
DISTRICT OF SECHELT	33,650
DISTRICT OF SOOKE	148,995
DISTRICT OF SQUAMISH	79,630
DISTRICT OF SUMMERLAND	31,500
DIVERSIFIED HEALTH CLINIC LTD	153,454
DIVINE CARE PHYSIO SPORTS INJURY & NEURO	81,235
DIVINE'S AUTO CENTER AND TOWING	47,881
DL ADJUSTERS LTD	416,016
DLA PIPER CANADA LLP	84,462
DMAC AUTO GLASS LTD	494,762
DO WELL THERAPY RILEY INC	146,279
DOBSON'S GLASS LTD	1,334,469
DOCKSIDE PHYSIOTHERAPY	49,695
DOC'S AUTO BODY (2012) LTD	4,261,374
DOCS TOWING SERVICE	34,166
DOLDEN WALLACE FOLICK LLP	36,038
DOMENICO MEDIATION INC	67,641
DOMINION GOVLAW LLP	85,741
DON WOTHERSPOON & ASSOCIATES (FLEETWOOD)	593,258
DON WOTHERSPOON & ASSOCIATES (POCO) LTD	271,189
DON WOTHERSPOON & ASSOCIATES LTD	177,066
DON'S AUTO TOWING LTD	1,414,067
DONVITO COLLISION AND GLASS	36,527
DOROTA HEDZELEK PAIN COUNSELLING	89,602
DOSANJH GURINDER	179,545
DOWELL TOWING AND RECOVERY	84,506
DOWNTOWN SERVICE TOWING LTD	227,985

SUPPLIER NAME	AMOUNTS
DR B CAULFIELD'S CHIROPRACTIC CORPORATION	42,340
DR HOOK TOWING SERVICES LTD	35,814
DR R C P K CHIROPRACTIC CORPORATION	36,407
DRAKE TOWING SERVICES LTD	343,147
DRIFT AUTOBODY & PAINT LTD	904,109
DRIFTWOOD SPORT AND WELLNESS INC	170,984
DRIVE IN AUTO REPAIR	49,889
DRIVEN ISLAND AGENCIES LTD DBA INSURELINE	2,139,405
DRIVING MISS DAISY	26,095
DRM RECOVERY LTD	29,031
DRUMMOND LAW CORPORATION	635,367
DUCATI RICHMOND (EURO SPORT MOTORCYCLES)	57,413
DUECK CHEVROLET BUICK CADILLAC GMC LTD	1,902,085
DUECK DOWNTOWN CHEVROLET BUICK GMC LTD	82,966
DUECK RICHMOND CHEV BUICK CADILLAC GMC	2,006,624
DUKE REFRIGERATION AND HVAC LT	493,183
DULAY PAVDEEP	289,179
DUMOULIN BOSKOVICH LLP	9,847,779
DUNAMIS VENTURES REHABILITATION SERVICES	57,179
DUNBAR PHYSIO (CURTAIN PHYSIOTHERAPIST)	88,563
DUNCAN CHIROPRACTIC CLINIC INC	26,272
DUNCAN CHRYSLER DODGE JEEP RAM LTD	40,548
DYE & DURHAM COMPANY INC	78,119
DYE & DURHAM CORPORATION	1,742,651
DYNAMIC BALANCE PHYSIO & VESTIBULAR REHAB	93,425
DYNAMIC FACILITY SERVICES LTD	64,477
DYNAMIC SPECIALTY VEHICLES LTD	25,244
DYNASTY GLASS LTD	129,864
DYNATRACE CORPORATION OF CANADA LTD	871,886
DZ FITNESS	32,654
EAGLE AUTOMOTIVE CENTER (LARRY'S SERVICE)	1,026,711
EAGLE RIDGE CHEVROLET BUICK GMC LTD	55,338
EAGLE RIDGE PHYSIOTHERAPY	489,948
EAGLE ROCK TOWING (ARMSTRONG)	220,524
EAGLE ROCK TOWING (SALMON ARM)	87,879
EAGLE ROCK TOWING (SICAMOUS)	110,405
EARNHARDT'S BODY SHOP	29,050
EAST END AUTO BODY SHOP LTD	1,320,441
EASTERN IDAHO HEALTH	60,371
EASTERN IDAHO REGIONAL HOSPITAL	62,568
EASTHILL PHYSIO & ACUPUNCTURE (VERNON-25)	290,741
EASTHILL PHYSIO & ACUPUNCTURE (VERNON-26)	226,832
EASY ALLIED HEALTH CORP (COQUITLAM)	636,437
EASY ALLIED HEALTH CORP (NORTH VANC)	180,696
EBRAHIM SALIM DR INC	79,240
ECATERINA UNGUREANU LAW CORP	251,333
ECKLER LTD	215,265
ECLIPSE PHYSIO AND SPORTS INJURY CLINIC	141,113
ECOGREEN CLEANING INC	51,227
ECONO GLASS LTD	28,508
ECONOMY GLASS SUPPLIER LTD	453,594
EDEN HEALTH CORP	85,279
EDEN MEDICAL CENTER	157,619

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
EDMONTON BMW MINI EDMONTON	37,428
EDMONTON CHASSIS	25,424
EDMONTON DIESEL DOCTOR LTD	239,185
EDMONTON KENWORTH LTD	88,293
EDMONTON TOWING SERVICES LTD	140,034
EDMONTON TRAILER SALES & LEASING LTD	162,600
EFFECTIVE AUTO BODY REPAIR LTD	2,666,001
EGRESS SOFTWARE TECHNOLOGIES INC	175,875
EIGEN DEVELOPMENT LTD	486,120
EISENKREIN SERVICES LTD	58,559
EKAAS RESOLVE	59,224
ELAN DATA MAKERS	32,322
ELC TOWING DISPATCH SOLUTIONS	541,473
ELECTRA HEALTH INC	1,164,018
ELEMENT FLEET MANAGEMENT INC	126,914
ELEVATE PHYSIOTHERAPY AND WELLNESS	27,128
ELITE BODY SHOP LTD	4,360,707
ELITE HEALTH AND WELLNESS LTD	133,716
ELITE PHYSICAL THERAPY AND REHAB CENTRE	112,304
ELITE PHYSIOTHERAPY (D ABENANTE PT)	37,947
ELITE XPRESS COLLISION SERVICES	4,319,818
ELIZABETH LYALL LAW CORPORATION	57,330
ELK VALLEY GLASS LTD	230,097
ELLIOTT T G DR INC	164,000
ELSERI YAGA DR LTD	319,466
ELU WELLNESS LTD	125,339
ELYSIAN HEALTH TECHNOLOGIES LTD	182,423
EMC THERAPY INC	131,658
EMPOWER KINESIOLOGY	34,385
EMPOWER PHYSIOTHERAPY	135,826
EMS TRUCK REPAIR AND TOWING	33,326
ENCORE TOWING & SERVICE	26,063
ENDERBY AUTO BODY LTD	690,568
ENHANCE SPORT AND WELLNESS CORP	91,539
ENTEGRAL HOLDINGS LLC	87,498
ENTERPRISE RENT A CAR CANADA COMPANY	49,881,388
ENVIROMETAL TOWING LTD	69,728
EPA ENTERPRISE PROTECTION ASSOCIATES LTD	25,002
EPOCH INTEGRATED HEALTH INC	378,853
EQUILIBRA REGISTERED MASSAGE THERAPY INC	28,124
EQUILIBRIUM MASSAGE THERAPY INC	124,919
EQUILIBRIUM THERAPEUTICS EAGLE CREEK LTD	40,274
EQUILIBRIUM THERAPEUTICS INC	209,989
EQUITE ASSOCIATION	45,255
ERICHSENS AUTO INC	26,837
ERNST AND YOUNG LLP	249,010
ESIT ADVANCED SOLUTIONS INC	2,609,993
E-SQUARE AUTOWORKS LTD	2,992,718
ESSENTIAL AUTO COLLISION LTD	473,210
ESSENTIAL CHIROPRACTIC CORP	141,137
ESSEX COLLISION SERVICES LTD	3,008,948
ESSEX INSURANCE AGENCY (1ST AVE) INC	506,889
ESSLINGER MOTORS (1991) LTD	28,687
ETERNA COUNSELLING AND WELLNESS INC	34,497
EURO-CAN BUILDING SERVICES LTD	100,907
EUROSPEC AUTOBODY (2001) LTD	682,551
EVANS DOVE NELSON FISH AND GRIER PLC	25,996
EVERBLOOM AUTO REPAIR	29,986
EVEREST REINSURANCE COMPANY (CANADIAN)	1,935,773
EVERGREEN CHIROPRACTIC LANGLEY INC	1,211,477
EVERGREEN CLINIC (EVERGREEN CHIROPRACTIC)	468,118
EVERGREEN NATURAL MEDICINE CLINIC INC	77,603
EVERGREEN REHABILITATION SERVICES	446,757
EVERYBODY WELLNESS CLINIC INC	177,826
EVOKE WELLNESS CENTRE & MASSAGE THERAPY	84,884
EVOLUTION SPORT THERAPY INC	224,165
EVOLVE MOVEMENT CORP (VANC-KNIGHT ST)	137,257
EVOLVE MOVEMENT CORP (VANC-VICTORIA DR)	42,455
EVOLVE THERAPEUTIC MASSAGE INC	337,689
EVOLVE WELLNESS CENTRE NURTURING	26,155
EVOSPORT KERRISDALE INC	108,620
EXCEL AUTOBODY LTD	669,702
EXCELLENCE AUTO GLASS LTD (BURNABY)	30,443
EXCELLENCE AUTO GLASS LTD (COQUITLAM)	1,969,181
EXCELLENCE AUTO GLASS LTD (RICHMOND)	413,213
EXCEPTIONAL TOWING & RECOVERY LTD	147,549
EXHALE CENTRE (EX PHYSIOLOGY INC)	336,647
EXO CONTRACTING LTD	325,162
EXP SERVICES INC	45,423
EXPERT AUTO GLASS LTD	501,151
EXPERT COLLISION (2002) LTD	1,097,103
EXPERT VOCATIONAL INC	80,756
EXPRESS LANE AUTOBODY LTD	1,689,409
EXPRESSIONS COUNSELLING LTD	206,716
EYFORD PARTNERS LLP	6,819,945
F & W TOWING LTD	61,429
F ADAMS & ASSOCIATES INSURANCE SERVICES	983,151
F F R GLASS SERVICE LTD	1,012,385
F KARA HOLDINGS LOWER LTD	47,940
FABRIS MCIVER HORNQUIST & RADCLIFFE	628,408
FACTORE MOTORS LTD	148,467
FAIRLANE COLLISION REPAIRS LTD	1,294,073
FAIRWARE PROMOTIONAL PRODUCTS LTD	241,979
FALCON EQUIPMENT LTD	109,480
FALL LINE FITNESS LTD	31,040
FALSE CREEK COLLISION (FC COLLISION LTD)	1,786,920
FAMILY CHOICE CHIROPRACTIC	38,979
FAMILY GLASS LTD	1,447,727
FARBROOK AUTO WRECKING (1979) LTD	70,312
FARGO FREIGHTLINER	68,876
FARIZHENDI PHYSIOTHERAPY CORP	405,671
FASKEN MARTINEAU DUMOULIN LLP	721,286
FAST AUTO GLASS SURREY LTD	1,058,222
FAST FLEET SOLUTIONS LTD	28,329
FAST TRACK INVESTIGATIONS LTD	560,306
FASTPLOW CONSTRUCTION INC	44,320

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
FASTRACK AUTOBODY LTD	2,427,302
FASTRACK GLASS LTD (MAPLE RIDGE)	111,024
FASTRACK GLASS LTD (MISSION)	399,952
FAUCHER JOANIE DR	29,894
FAWCETT INSURANCE AGENCY LTD	389,599
FEDERAL EXPRESS CANADA LTD	85,576
FELLOWS TOWING	31,866
FENG CHAO	27,462
FENG LI NATURAL HEALING LTD	68,859
FENG YUN	53,887
FENNELL'S RV REPAIR LTD	45,645
FERNIE PHYSIO (MAUDIE PHYSIOTHERAPIST)	61,383
FERNWOOD MOVEMENT ACADEMY	32,857
FERNY'S AUTO BODY SHOP LTD	2,109,830
FERREIRA COLLISION CENTRES LTD (GIBSONS)	1,229,221
FERREIRA COLLISION CENTRES LTD (VANC)	3,901,066
FH&P LAWYERS LLP	1,575,042
FHC REACTIVE INJURY MANAGEMENT LTD	992,552
FIGUEIREDO ELIZABETH	36,069
FINE POINT ACUPUNCTURE AND WELLNESS	28,991
FIRST CHOICE TOWING (2007) LTD	210,368
FIRST CLASS AUTO BODY LTD	721,424
FIRST RESPONSE GLASS LTD	416,779
FIRST TOUCH REHAB LTD (MAPLE RIDGE)	124,515
FIRST TRUCK CENTRE (EDMONTON)	62,262
FIRST TRUCK CENTRE INC (KAMLOOPS)	40,933
FIRST TRUCK CENTRE INC (PRINCE GEORGE)	43,265
FIRST TRUCK CENTRE INC (WEST KELOWNA)	214,787
FIRST TRUCK CENTRE INC (WILLIAMS LAKE)	95,832
FIRST WESTERN INSURANCE SERVICES INC	495,102
FISIOCA (FISIOMED INC)	375,137
FISKCO HEALTH AND PERFORMANCE INC	47,315
FIT BODY ATHLETICS & REHABILITATION INC	106,533
FIT NATION FITNESS INC	118,770
FIT TO TRAIN HUMAN PERFORMANCE SYSTEMS	42,165
FITNESSOMC CLINIC INC	55,673
FIVE STAR TOWING AND TRANSPORT	92,572
FIX AUTO ABBOTSFORD EAST (H&R COLLISION)	7,663,968
FIX AUTO ABBOTSFORD WEST (RENASCENT AUTO)	3,424,151
FIX AUTO BURNABY SOUTH (BC AUTOBODY)	3,002,628
FIX AUTO CANADA INC	2,343,182
FIX AUTO CHILLIWACK (RENASCENT COLLISION)	4,051,862
FIX AUTO KAMLOOPS (KAMLOOPS FORD LINCOLN)	4,556,661
FIX AUTO KELOWNA (D2 AUTO BODY KELOWNA)	2,198,792
FIX AUTO LANGLEY (ALLSTAR COLLISION)	2,047,903
FIX AUTO MILLSTREAM (AUDY AUTOBODY INC)	3,928,402
FIX AUTO PARKSVILLE (PARKSVILLE CHRYSLER)	1,263,897
FIX AUTO PITT MEADOWS (EXTREME AUTOBODY)	2,564,850
FIX AUTO PORT MOODY (0923986 BC LTD)	1,451,999
FIX AUTO POWELL RIVER (AQUA STAR HLDGS)	1,410,267
FIX AUTO PRINCE GEORGE (AUTOMASTER)	1,190,386
FIX AUTO QUESNEL (PETE RENYARD AUTO BODY)	3,221,021
FIX AUTO SALMON ARM (PRO BODY SHOP)	3,956,498
FIX AUTO SOUTH BAY REDONDO BEACH	31,663
FIX AUTO SURREY (VANCOUVER SPEED AUTO)	1,360,010
FIX AUTO VANCOUVER EAST (0982774 BC LTD)	1,020,922
FIX AUTO VERNON CENTRAL (STAR AUTOBODY)	3,179,233
FIX AUTO WESTSHORE (AUDY AUTOBODY INC)	2,717,027
FIX HEALTHCARE LTD (VICTORIA-JOHNSON ST)	164,405
FIX HEALTHCARE LTD (VICTORIA-JUTLAND RD)	167,075
FIXMAN AUTO GLASS REPAIR LANGLEY LTD	423,833
FIXMAN AUTO GLASS REPAIR LTD	807,592
FLEETPRO MECHANICAL INC	85,099
FLEETWOOD BRAKE AND MUFFLER LTD	35,108
FLEETWOOD CHIROPRACTIC (AFFINITY CHIRO)	55,310
FLUID MOVEMENT PHYSIOTHERAPY	25,512
FOCUS PHYSIOTHERAPY AND WELLNESS INC	168,998
FOCUS REHABILITATION AND CONSULTING	204,988
FOOTBRIDGE CENTRE FOR INTEGRATED ORTHO	229,606
FOOTBRIDGE PHYSIOTHERAPY	59,507
FOOTHILLS TRUCK AND TRAILER SERVICE	58,779
FORENSIC DYNAMICS INC	292,772
FOREST GATE CONSTRUCTION AND MAINTENANCE	83,526
FORGE INTEGRATED HEALTH INC	538,619
FORM AND MOTION PHYSIOTHERAPY	61,559
FORRESTER RESEARCH LIMITED	140,570
FORT FABRICATION & WELDING LTD	158,185
FORT GARRY INDUSTRIES (WINNIPEG)	26,963
FORT MOTORS LTD	52,969
FORT SASKATCHEWAN AUTO BODY LTD	32,170
FORT SPORT AND FAMILY PHYSIO	148,594
FORT ST JOHN PHYSIOTHERAPY CLINIC	101,124
FORTE SPORTS & ORTHOPAEDIC PHYSIO CLINIC	122,498
FORTIS PHYSIOTHERAPY AND WELLNESS CLINIC	54,870
FORTISBC	449,995
FORWARD MIND COUNSELLING INC	81,336
FORWARD REHABILITATION	27,534
FOUL BAY PHYSIOTHERAPY CORPORATION	69,351
FOUNDATION BODY LAB INC	99,720
FOUNDATION CHIROPRACTIC INC	175,176
FOUNDATION REHAB	76,063
FOUR SEASONS AUTO BODY REPAIRS	45,495
FRAME GIDON DR INC	26,226
FRASER CANYON GLASS LTD	369,670
FRASER CARE CLINIC	37,977
FRASER HEALTH AUTHORITY	698,065
FRASER HEIGHTS INSURANCE SERVICES LTD	365,386
FRASER RIVER PAINT AND BODY LTD	5,618,910
FRASER RIVER REHABILITATION LTD	84,771
FRASER STREET PHYSIOTHERAPY	204,516
FRASER VALLEY AUTOGLASS (ABB-PEARDONV)	240,099
FRASER VALLEY AUTOGLASS (ABB-S FRASER)	93,213
FRASER VALLEY FIRE PROTECTION LTD	38,443
FRASER VALLEY PROSTHETICS LTD	166,592
FRASERLIFE WILLOWBROOK PHYSIO & REHAB INC	235,322
FRASERVIEW COLLISION REPAIR LTD	2,449,657

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
FRASERWAY RV GP LTD (ABBOTSFORD)	432,528
FRASERWAY RV GP LTD (KELOWNA)	28,421
FRASERWAY RV GP LTD (PRINCE GEORGE)	173,193
FRASERWEST LAW GROUP LLP	145,825
FRED GOWER AUTOBODY & PAINT	1,897,607
FREDERICKSON GRAPHICS INC	101,489
FREE MOTION CHIRO & WELLNESS CORP	25,334
FREEDOM PHYSIOTHERAPY	65,733
FREEWAY MAZDA (FREEWAY IMPORTS LTD)	241,925
FREEWAY TRUCK REPAIR AND TIRE SHOP LTD	199,642
FRENCH CREEK PHYSIOTHERAPY CORPORTON	45,730
FRESH PHYSIO (ENGAGE PHYSIOTHERAPY INC)	55,292
FRESH TRACKS PHYSIO (FRASER PHYSIO)	76,758
FRONTDESK QUEUE MANAGEMENT SYSTEMS INC	486,342
FRONTIER CHRYSLER DODGE JEEP RAM LTD	67,554
FUCHS DOMINIQUE	51,096
FULCRUM THERAPY LTD	187,343
FULL RANGE PHYSIOTHERAPY AND WELLNESS	370,586
FULL THROTTLE ENTERPRISES BC LTD	54,889
FUNCTION FIRST OT AND REHAB SERVICES	43,691
FUNCTION FOCUS	54,199
FUNCTIONABILITY REHABILITATION SERVICES	1,063,820
FUNCTIONAL PHYSIO AND WELLNESS	41,748
FUNCTIONAL THERAPY AND WELLNESS INC	267,742
FUSION PHYSIO (HINLOPEN PHYSIO CORP)	346,834
G & A AUTOBODY REPAIRS LTD	198,926
G DUNCAN AUTO BODY LIMITED	1,547,377
G STAR TRUCK REPAIR	39,917
G&G AUTO BODY REPAIR & SALES LTD	1,373,156
GAGNON MICHAEL A DR CHIROPRACTIC SERVICES	46,151
GALAXY WELLNESS CENTRE INC	293,562
GALAXY WELLNESS INC	90,963
GALLAGHER VOCATIONAL SERVICES LTD	98,721
GARDAWORLD CASH SERVICES CANADA CORP	253,122
GARRICK AUTOMOTIVE LTD	31,459
GARRISON INSURANCE SERVICES INC	247,356
GARTNER CANADA CO	335,774
GASPARIN MORRIS & LANA DRS CHIROPRACTIC	49,604
GATEWAY GLASS LTD	80,393
GATEWAY HEALTH AND WELLNESS CENTRE	66,756
GATOR AUTO GLASS	167,133
GAUTAM & ASSOCIATES LAW CORPORATION	1,722,186
GAYA RECONNECT (VANC-NANAIMO ST)	77,572
GAZAWI CHIROPRACTIC INC	49,746
GB GLASS EXPRESS	667,097
GBG INSURANCE SERVICES LTD	337,962
GD ASSESSMENTS INC	155,796
GEAR-O-RAMA SUPPLY LTD	31,660
GEMINI ADJUSTERS LTD	129,081
GEMM DIESEL LTD	79,874
GENDALF COUNSELLING	25,712
GENERAL CREDIT SERVICES INC	319,138
GENUINE ATHLETICS INC	244,208
GEO BEZDAN SALES LTD	105,594
GEO H HEWITT CO LTD (THE)	59,710
GEORGE'S BODY SHOP LTD	1,282,823
GEORGIA STRAIGHT COLLISION LTD	1,881,913
GEORGIA STRAIGHT TOWING AND RECOVERY	311,214
GERBER COLLISION AND GLASS	41,989
GERMAINE CHIROPRACTIC CORPORATION	44,380
GERTZ GORDON DR CHIROPRACTIC CORP	58,004
GET WELL PHYSIO & SPORTS INJURY (ABBOTS)	91,587
GET WELL PHYSIOTHERAPY (SURREY)	282,132
GET-AWAY RV CENTRE LTD	39,450
GFL ENVIRONMENTAL SERVICES INC	42,288
GHD CONTRACTORS LTD	574,838
GIFTED HANDS MASSAGE LTD (BURNABY)	38,744
GILLESPIE & COMPANY LLP	3,002,305
GILMAY RV (GILMAY ENTERPRISES LTD)	281,348
GILMORE DOCULINK	239,756
GIROUX OWEN	33,083
GITLAB INC	174,424
GLACIER CABS	39,534
GLACIER GLASS PG LTD	551,733
GLACIER HONDA (GUS ADAMS MOTORS LTD)	60,714
GLACIER MOBILE GLASS LTD	1,253,338
GLACIER TOYOTA (BULKLEY AUTOMOTIVE LTD)	196,981
GLACIER VIEW GLASS LTD	336,976
GLADWIN PHYSIOTHERAPY AND HEALTH CLINIC	95,661
GLASS DOCTOR OF SUNSHINE COAST	375,931
GLASSCO AUTO & WINDOW (LANGLEY)	384,918
GLASSCO AUTO & WINDOW (RICHMOND)	447,677
GLASSCO AUTO & WINDOW (SURREY)	1,145,960
GLASSMASTERS AUTOGLASS (KELOWNA)	271,364
GLENMORE CHIROPRACTIC INC	91,695
GLENMORE MEDICAL CLINIC LTD	40,535
GLENN MOUNTAIN PHYSIOTHERAPY CORPORATION	157,640
GLENN'S RV INC	172,450
GLENOAK FORD SALES (VICTORIA FORD)	50,784
GLOBAL EXCEL MANAGEMENT INC	377,513
GLOBAL INSURANCE AGENCY (2007) LTD	324,537
GLOBAL INSURANCE AGENCY (2008) LTD	471,870
GLOBAL INSURANCE AGENCY LTD	241,423
GLOBAL ROADWAY MAINTENANCE INC	32,112
GLORIA WELLNESS CENTRE INC	53,973
GLOVER PHYSIO AND WELLNESS	119,824
GMR ADVANCED AUTOWORKS (ROB'S AUTO CARE)	1,410,978
GN INSURANCE AGENCY LTD	1,049,847
GNK INSURANCE SERVICES INC DBA WAYPOINT	484,002
GO AUTO SURREY CHRYSLER DODGE JEEP RAM	2,902,783
GO KIA WEST	26,448
GO LANGLEY MITSUBISHI	109,532
GO LANGLEY SUBARU	32,824
GO PHYSIOTHERAPY SPORTS & WELLNESS	34,272
GO PRO SHINE AUTOBODY LTD	1,527,969
GOAL DIRECTED OCCUPATIONAL THERAPY INC	142,627

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
GODOY & VERVERGAERT INSURANCE ONLY INC	574,316
GODOY'S INSURANCE ONLY (LANGLEY) INC	369,142
GODOY'S INSURANCE ONLY INC	272,360
GOLD KEY COLLISION CENTRE	2,451,319
GOLD KEY INSURANCE SERVICES LTD	3,586,194
GOLD MEDAL HEALTH CENTER (RICHMOND)	230,375
GOLD MEDAL HEALTH CENTER (SURREY)	234,097
GOLDEN EARS INSURANCE SERVICES LTD	3,105,173
GOLDEN ELEMENT THERAPEUTICS AND WELLNESS	75,610
GOLDEN EMPIRE COLLISION LTD	133,360
GOLDEN HEART INTEGRATED HEALTH INC	79,433
GOLDEN SHIELD ADJUSTERS LTD	286,125
GOLDLEAF INSURANCE SERVICES INC	759,561
GOLDMINE INSURANCE SERVICES (ABBOTSFORD)	1,123,926
GOLDMINE INSURANCE SERVICES LTD	1,375,072
GOOD RELATIONS CONSULTING	41,450
GOOD THERAPY CHIROPRACTIC INC	58,733
GOODFELLAS TOWING	63,511
GOODLAWYER INC	66,595
GOODSEED HEALTH CARE INC	145,244
GORDON & REES LLP	464,337
GORDON REES SCULLY MANSUKHANI LLP	51,801
GOTCARE (A2B DIRECTCARE INC)	360,368
GOVERNMENT AGENT - ATLIN	57,410
GOVERNMENT AGENT - BELLA COOLA	150,267
GOVERNMENT AGENT - DEASE LAKE	86,512
GOVERNMENT OF ALBERTA	167,609
GRACE PHYSIOTHERAPY	98,493
GRAMPA'S RV LTD	243,767
GRAND FORKS GLASS LTD	413,868
GRAND FORKS PHYSIO & ACTIVE WELLNESS	122,302
GRAND PERFORMANCE AUTO CENTRE INC	2,357,029
GRANDCITY AUTOBODY (RICHMOND) LTD	5,670,385
GRANDCITY AUTOBODY LTD	5,296,556
GRANDE REHABILITATION CENTRE	26,749
GRANT J C DR CHIROPRACTIC INC	42,289
GRANTON MOTORS LTD	48,301
GRANVILLE MEDICAL CLINIC	36,683
GRANVILLE TOYOTA (41ST AVE)	55,771
GRANVILLE TOYOTA (FRASER ST)	53,009
GRASS CREEK VENTURES	150,076
GRAY MIKE	37,261
GREATER VICTORIA CHAMBER	145,971
GREATWEST KENWORTH LTD	125,508
GREEN LIFE ACUPUNCTURE CLINIC	29,172
GREEN TREE REHABILITATION	49,714
GREENLEAF ACUPUNCTURE AND HERB CLINIC LTD	39,555
GREENLEAF INVESTMENTS LTD DBA C&N INS	2,085,687
GREG G WARTAK RMT LTD	88,010
GREGSON CHIROPRACTIC INC	76,769
GREWAL PHYSIOTHERAPIST CORP	132,138
GREYSPACE MAINTENANCE INC	85,677
GROWTH FINANCIAL CORP DBA HG INSURANCE	547,812
GROWTH FINANCIAL CORP DBA WHITLOCK INS	225,605
GROWTH FINANCIAL DBA CRESTON VALLEY INS	804,286
GROWTH FINANCIAL DBA KELOWNA VALLEY INS	754,847
GT CRAFTSMAN COLLISION	3,624,337
GTD SCIENTIFIC	28,827
GTR TOWING AND REPAIR	76,761
GTS GLASSWORKS REFINISHING AND AUTOBODY	229,609
GTY SOFTWARE INC	55,182
GUANGAN TCM CLINIC LTD	26,772
GUIDEWIRE SOFTWARE INC	6,691,296
GUILD YULE LLP	259,524
GUILDFORD CAB (1993) LTD	33,565
GUILDFORD PHYSIOTHERAPY & SPORTS CLINIC	728,137
GULF ISLANDS INSURANCE AGENCIES LTD	154,193
GUO YUGUANG	26,517
GUSTAFSONS AUTO SERVICE LTD	2,550,694
H & L GLASS (2022) LTD	128,927
HABASH SALAH	27,782
HABITAT HEALTH	124,247
HABITAT INSURANCE AGENCIES LTD	137,523
HAFIZI BOBAK DR CHIROPRACTIC INC	38,919
HAGER ORTHOPAEDICS LTD	37,383
HAIGHT BROWN & BONESTEEL LLP	797,115
HALCO GLASS LTD	1,173,214
HALCYON WELLNESS (MSR MASSAGE THERAPY)	49,059
HALEY SC CHRYSLER DODGE JEEP RAM	100,316
HALL LACRESHA LABANKS	26,481
HAMILTON DUNCAN LAW CORPORATION	4,912,819
HAMMER COLLISION & GLASS	1,522,840
HANEY PHYSIOTHERAPY	87,855
HANIN INSURANCE SERVICES INC	485,175
HANNOVER RUCK SE (CANADIAN BRANCH)	3,694,571
HANSER'S ENVIRONMENTAL AND REMEDIATION	45,645
HANSER'S WRECKER CO	47,503
HANSSON ANN DR INC	102,086
HAPPY LIFE HEALTH CENTRE	40,309
HARAJIT S LAIL PROFESSIONAL CORPORATION	32,844
HARBORD INSURANCE SERVICES LTD	2,186,313
HARBORVIEW MEDICAL CENTER	548,144
HARBOUR INSURANCE AGENCIES LTD	164,355
HARBOURVIEW AUTOHAUS LTD	33,046
HARBOUR-VIEW COLLISION LTD	1,661,731
HARBOURVIEW REHABILITATION	130,387
HARD KNOX (ALIISA KATE DAY)	25,239
HARDT FITNESS	30,616
HARMONY ACURA	34,084
HARMONY CHIROPRACTIC AND WELLNESS CLINIC	103,541
HARMONY HEALTH CARE LTD	46,980
HARMONY VITALITY HEALTH LTD	62,366
HARMSEN CONSTRUCTION LTD	52,093
HARPER GREY LLP	2,121,404
HARRIS & BRUN LAW CORPORATION	8,648,388
HARRIS & LEIB INSURANCE BROKERS LTD	594,622

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
HARRIS AND COMPANY	442,842
HARRIS INSURANCE SERVICES (RICHMOND) LTD	725,712
HARRIS INSURANCE SERVICES (VANCOUVER) LTD	368,983
HARRIS KARSTAEDT JAMISON AND POWERS PC	27,495
HARRIS VICTORIA CHRYSLER DODGE JEEP RAM	47,181
HARTSHORNE & MEHL	8,166,521
HARTWELL THERAPY & WELLNESS (39 AVE)	100,908
HARTWELL THERAPY & WELLNESS (MAIN ST)	109,846
HARTWELL THERAPY & WELLNESS (ONTARIO ST)	128,754
HASSAN HARON AL DR	27,672
HATTER THOMPSON SHUMKA & MCDONAGH	2,371,230
HAURY’S LAKE CITY COLLISION	34,479
HAVEN WELLNESS COLLECTIVE	29,142
HAYER HEALTH AND PHYSIOTHERAPY INC	345,048
HAYMACK AUTO GLASS & UPHOLSTERY LTD	967,848
HAYMACK AUTO GLASS (BURNABY)	337,008
HAYMACK AUTO GLASS (LANGLEY)	655,149
HAZZARD SCREENPRINTING LTD	31,622
HD HOME CARE LIMITED	253,897
HEADWINDS CLINICAL COUNSELLING	37,782
HEAL YOUR SELF MASSAGE THERAPY & WELLNESS	41,120
HEALING MAXX (KAUR HEALING LTD)	60,949
HEALING SENSE CLINIC LTD	88,835
HEALING TOUCH ACUPUNCTURE & HERBAL CLINIC	29,604
HEALINGPRO THERAPEUTICS	48,984
HEALTH CRAFT CLINIC CORP	62,607
HEALTH ONE PHYSIO & HAND CLINIC (MISSION)	534,862
HEALTH ONE PHYSIO & HAND CLINIC (SURREY)	94,968
HEALTH4YU WELLNESS CORP	69,133
HEALTHLAND CLINIC LTD	105,625
HEALTHWAY MEDICAL CLINIC	25,105
HEALTHX PHYSICAL THERAPY	289,104
HEATH LAW LLP	1,454,310
HEMLOCK HARLING DISTRIBUTION INC	567,485
HEMLOCK PHYSIOTHERAPY	51,160
HEMMERLING & ASSOCIATES LAW OFFICE	2,196,724
HENDRY SWINTON MCKENZIE INSURANCE SERVICE	276,961
HERBERS AUTOBODY REPAIR INC	31,409
HERITAGE CHIROPRACTIC & SPORTS MEDICINE	49,812
HERITAGE OFFICE FURNISHINGS LTD	1,511,705
HERTZ CANADA LIMITED	527,455
HESTON HAULING LLC	32,121
HEWLETT PACKARD ENTERPRISE CANADA CO	1,256,352
HI GROVE HOLDINGS LTD	123,539
HICKS PACIFIC CENTRE INSURANCE SERVICES	207,609
HIDDEN TREASURE RESTORATION COURTENAY LTD	374,987
HIGH CALIBER AUTO COLLISION & REPAIR LTD	3,505,596
HIGH CLASS AUTO BODY AND PAINT	72,510
HIGH DEFINITION FITNESS LIMITED	114,104
HIGH IMPACT LAB INC	68,875
HIGH ROAD VANCOUVER (VANCOUVER MOTORRAD)	137,199
HIGHPOINT PERFORMANCE AND RECOVERY	43,792
HIGHROADS MEDICAL CLINICS	73,827

SUPPLIER NAME	AMOUNTS
HIGHWAY THREE SOLUTIONS 2013 LTD	442,591
HI-LIGHT AUTOBODY 2003 LTD	1,908,718
HILLCREST PHYSIOTHERAPY	279,474
HILLTOP AUTO BODY	574,511
HILLTOP AUTO GLASS	102,828
HILLTOP MEDICAL CLINIC	69,892
HILLTOP TOYOTA (KAIZEN HOLDINGS LTD)	118,273
HILTOP BODY SHOP LTD	863,155
HINDBO CONSTRUCTION GROUP INC	25,431
HINO CENTRAL FRASER VALLEY	27,922
HIRA ROWAN LLP	45,260
HIRSCH GABRIEL DR INC	75,012
HISAR TOWING INC	116,336
HKG HOLDINGS INC DBA SUSSEX INSURANCE	1,031,641
HME MOBILITY AND ACCESSIBILITY	624,085
HNC ALLIANCE HOLDINGS INC DBA SUSSEX INS	585,759
HODGSON ORTHOPEDIC GROUP	229,053
HOEPPNER JORDAN COLE	84,622
HOGIES TOWING	37,715
HOLACO CONSTRUCTION (1997) LTD	1,520,909
HOLDOM CHIROPRACTIC AND WELLNESS CENTRE	75,576
HOLLEY HEALTH AND FITNESS	27,035
HOLLYBURN PHYSIOTHERAPY	61,785
HOLMES STEWART VON ANTAL	2,072,412
HOME INSTEAD (COURTENAY)	219,701
HOME INSTEAD (NANAIMO)	34,777
HOME INSTEAD (RICHMOND)	78,244
HOME INSTEAD SENIOR CARE BURNABY	52,012
HOME INSTEAD SENIOR CARE EDMONTON	58,399
HOME IS BEST CAREGIVER SERVICES LTD	41,774
HOME2STAY	185,430
HOMESTEAD INSURANCE AGENCIES LTD	298,199
HONDA FORT ST JOHN (BWB MOTORS LTD)	29,223
HONDA WAY (THE)	32,552
HONE CONSULTING	29,134
HONEY AND GARLIC HEALTH STUDIO	173,948
HONOUR TOP CLEANING SERVICES LTD	137,729
HOPE AUTO BODY LTD	1,217,310
HOPE TOWING LTD	144,655
HORIZANT INC	101,068
HORIZON AUTOBODY COLLISION LTD	1,694,460
HORIZON WEST INSURANCE SERVICES LTD	407,155
HORIZON WEST INSURANCE SERVICES VANCOUVER	131,358
HORLICK SIMON DR INC	65,625
HORSESHOE BAY HEALTH AND PERFORMANCE	40,211
HORTON AUTO BODY AND PAINT LTD	27,305
HOSKINS FORD SALES LTD	100,883
HOTHI SANGHERA PHYSIOTHERAPIST	312,126
HOULE ELECTRIC LIMITED	1,719,550
HP CANADA CO	745,928
HRYCAY CONSULTING ENGINEERS INC	38,527
HSJ LAWYERS LLP	1,300,414
HUANG QING LIN	37,542

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
HUB CITY MOTORS & EQUIPMENT LTD	196,281
HUB INTERNATIONAL (BRENTWOOD) LTD	541,374
HUB INTERNATIONAL (HALIFAX)	86,537
HUB INTERNATIONAL (RICHMOND AUTO MALL)	5,910,595
HUB INTERNATIONAL CANADA WEST ULC	5,774,377
HUB INTERNATIONAL INSURANCE BROKERS	55,767,704
HUB INTERNATIONAL INSURANCE BROKERS (HCW)	688,020
HUMHEJ DEANNA	58,164
HUTCH'S RV SERVICE LTD	38,659
HWS LAW GROUP LLP	220,184
HYATT REGENCY VANCOUVER	89,915
HYDE PARK INSURANCE AGENCIES LTD	1,216,364
IBM CANADA LTD	11,399,160
IC FINANCIAL CORP DBA INSUREBC PARKSVILLE	119,294
IC FINANCIAL CORP DBA INSUREBC SURREY	83,806
IC FINANCIAL CORP DBA INSUREBC VICTORIA	382,038
ICARE HEALTH AND WELLNESS INC	84,947
ICARE INSURANCE BROKERS LTD	1,476,799
ICBC SOCIAL CLUB-PRINCE GEORGE	802,912
ICEBERG COUNSELLING INC	37,525
ICOLLAB HEALTHCARE	25,877
ICON LAW GROUP	2,773,688
IGNIS ORIGIN AND CAUSE INVESTIGATIONS	282,506
IM OT INC	31,226
IMA SOLUTIONS INC	9,305,563
IMAGE SIGN AND LIGHTING LTD	866,506
IMC WESTSHORE (IMC MOTORCYCLES LTD)	68,769
IMEDVIEW INC	31,210
IMIMOBILE CANADA ULC	41,384
IMPACT AUTO AUCTIONS LTD	4,217,871
IMPACT KINESIOLOGY AND SPORTS INJURY	97,231
IMPERIAL AUTOBODY (JKT AUTO BODY LTD)	2,397,699
IMPERIAL MOTORCYCLES LTD	32,693
IMPERIAL PARKING CANADA CORP	173,645
IMPULSE HEALTHCARE GROUP INC	125,055
IMPULSE SPORT THERAPEUTICS INC	108,840
IN INSURANCE AGENCY LIMITED	500,411
IN JOY LIFE CHIROPRACTOR AND LASER CARE	29,616
IN MOTION PHYSIO & WELLNESS WHITE ROCK	76,356
IN TOUCH CHIROPRACTIC (AHREN J ROY CORP)	82,986
INBALANCE WELLNESS CARE LTD	29,123
INDEED CANADA CORP	175,123
INDEPENDENT CLAIMS EVALUATORS INC	59,073
INDIANA SPILL RESPONSE	41,708
INDIGO PARK CANADA INC	74,471
INDIGO PHARMACY (NEW WESTMINSTER)	87,366
INDUSTRIAL ALLIANCE (EPIC INVESTMENT)	2,422,316
INFINITE LIFE POTENTIAL INC	63,301
INFINITY HEALTH LLP	3,383,833
INFINITY INSURANCE SERVICES (SCOTTSDALE)	339,318
INFOCUS WELLNESS INC	36,347
INLAND KENWORTH LTD (LANGLEY)	3,340,490
INLAND KENWORTH LTD (PRINCE GEORGE)	2,519,884
INLET WELLNESS GALLERY INC	49,088
INLINE HEALTH PROFESSIONALS INC	115,226
INLINE INDUSTRIES LTD	62,058
INNOV8 PHYSIOTHERAPY LTD	32,403
INNOVA THERAPY INC (COQUITLAM)	49,774
INNOVATE HEALTH (MINHAS SATRUP DR CHIRO)	53,455
INNOVATIVE FITNESS ABBOTSFORD	140,851
INS CLAIMS SERVICES LTD	1,979,351
INSIGHT OPTOMETRY & OCCUPATIONAL THERAPY	53,516
INSIGHTS LEARNING AND DEVELOPMENT	25,836
INSPIRE ABILITY	39,976
INSPIRE CHIROPRACTIC AND WELLNESS STUDIO	42,056
INSPIRE THERAPY (COQUITLAM)	643,365
INSPIRE THERAPY (PORT MOODY)	457,992
INSPIRED VISIONS COUNSELLING	96,179
INSTA GLASS (CHILLIWACK)	1,373,245
INSTA GLASS (SECHELT)	367,933
INSURANCE BROKERS ASSOCIATION OF BC	57,294
INSURANCE BUREAU OF CANADA	192,004
INSURANCE SERVICES DEPT OF LONDON DRUGS	7,169,396
INSUREBC (ABBOTSFORD) INSURANCE SERVICES	817,232
INSUREBC (AMBLESIDE) INSURANCE SERVICES	183,990
INSUREBC (ARBUTUS) INSURANCE SERVICES LTD	330,029
INSUREBC (DEEP COVE) INSURANCE SERVICES	294,608
INSUREBC (LANGLEY) INSURANCE SERVICES LTD	373,431
INSUREBC (LANSDOWNE) INSURANCE SERVICES	630,867
INSUREBC (LEE & PORTER) INSURANCE SERVICE	330,220
INSUREBC (MARPOLE) INSURANCE SERVICES LTD	184,542
INSUREBC (MEADOWTOWN) INSURANCE SERVICES	953,416
INSUREBC (MISSION) INSURANCE SERVICES LTD	205,033
INSUREBC (OLYMPIC VILLAGE) INS SERVICES	376,093
INSUREBC (QUEENSBOROUGH) INS SERVICES LTD	198,220
INSUREBC (SARDIS) INSURANCE SERVICES LTD	332,534
INSUREBC (SQUAMISH) INSURANCE SERVICES	1,179,180
INSUREBC (STATION SQUARE) INSURANCE SERV	115,213
INSUREBC (UNIVERSITY) INSURANCE SERVICES	381,538
INSUREBC (VANCOUVER DOWNTOWN) INS SERVICE	103,848
INSUREBC (WEST END) INSURANCE SERVICES	259,549
INSUREBC (WESTVIEW) INSURANCE SERVICES	253,668
INSUREBC (WILLOWBROOK) INSURANCE SERVICES	1,119,032
INSUREBC (YALETOWN) INSURANCE SERVICES	417,048
INSURELINE BROKERS INC	430,586
INSYNC PHYSIOTHERAPY BURNABY HEIGHTS	126,591
INSYNC PHYSIOTHERAPY VANCOUVER	77,723
INTECH ENGINEERING LTD	67,514
INTEGRA MEDICAL CONSULTING INC	3,769,245
INTEGRA PHYSIO (SURREY)	76,122
INTEGRA TIRE AUTO CENTRE	26,123
INTEGRATED FUNCTIONAL HEALTH GROUP INC	355,672
INTEGRIS INSURANCE SERVICES LTD	1,633,117
INTEGRITY ASSISTED LIVING SOLUTIONS LLP	50,909
INTERACTIVE SPORTS CLINIC CORP	25,425
INTERCITY EQUITY CORP DBA CAULFEILD INS	524,740

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
INTERCITY EQUITY CORP DBA LEADERS INS	194,886
INTERCITY EQUITY CORP DBA PORT MOODY INS	552,851
INTERCOASTAL HEALTH & WELLNESS CENTRE LTD	137,061
INTERCONTINENTAL TRUCK BODY (BC) INC	94,086
INTERIOR FRAME AND COLLISION	1,011,083
INTERIOR HEALTH	857,835
INTERIOR HOMECARE SOLUTIONS (VERNON)	79,671
INTERIOR MOBILE GLASS INC	454,357
INTERIOR SAVINGS INSURANCE SERVICES INC	4,967,516
INTERIOR TRUCK & TRAILER SERVICE	79,625
INTERMARK LAW	153,619
INTERNATIONAL MOTORCYCLE BROKERS (LANG)	82,561
INTERNATIONAL REGISTRATION PLAN INC	34,521
INTERNATIONAL WORK EXCHANGE LTD	82,649
INTREPID INVESTIGATIONS INC	272,067
INTUITIVE INDEPENDENCE REHAB (AIRPORT RD)	693,327
INTUITIVE INDEPENDENCE REHAB (VEDDER RD)	862,309
INTUITIVE MOVEMENT	32,540
INVERMERE GLASS LTD	293,923
INVERMERE PHYSIOTHERAPY LTD	30,392
ION PERFORMANCE AND WELLNESS INC	43,093
ION UNITED INC	36,540
IP AUTO SERVICES LTD	2,073,547
IPROSPECT CANADA INC	1,368,724
IPSOS LP	2,097,627
IRL TRUCK CENTRE LTD	31,307
IRON MOUNTAIN CANADA OPS ULC	223,738
IRONWOOD INSURANCE AGENCIES LTD	1,348,181
IRVING CHIROPRACTIC CORPORATION	188,566
IRVING COLLISION REPAIRS	92,586
IRWIN & BILLINGS	229,271
ISCOPE CONCUSSION & PAIN CLINIC (LANGLEY)	471,114
ISCOPE CONCUSSION & PAIN CLINIC (N VANC)	230,493
ISCOPE CONCUSSION & PAIN CLINIC (SURREY)	3,666,637
ISHERWOOD BODY & FENDER LTD	4,825,467
ISIDORE LANDSCAPES INC	142,849
ISLAND CHEVROLET BUICK GMC (GREEN ISLAND)	36,483
ISLAND FORD (DFS MOTORS LTD)	42,861
ISLAND HAND THERAPY CLINIC (WILSON ST)	32,100
ISLAND HEALTH	44,261
ISLAND INSURANCE AGENCY LTD	1,471,252
ISLAND MEDIQUIP (NANAIMO)	46,431
ISLAND MEDIQUIP (VICTORIA)	108,909
ISLAND OPTIMAL HEALTH AND PERFORMANCE INC	85,856
ISLAND OVERHEAD DOOR 1979 LTD	25,085
ISLAND PRO OCCUPATIONAL THERAPY INC	259,115
ISLAND THUNDER TOWING	145,135
ISLAND TRUCK & AUTO COLLISION LTD	2,428,737
ISLAND VISION THERAPY AND REHABILITATION	25,660
ITEX INC (TECHNOLOGY INTEGRATION GROUP)	277,165
ITF 1263146 ALBERTA LTD	31,817
ITI SOLUTIONS CANADA INC	128,352
IVANHOE CAMBRIDGE II INC	481,886

SUPPLIER NAME	AMOUNTS
IVAN’S AUTO BODY LTD	2,225,077
J & B AUTOGLASS LTD	54,909
J ACUPUNCTURE AND MASSAGE CLINIC	29,969
J ADAMS AUTOBODY LTD	90,420
J AND S THERAPEUTIC MASSAGE THERAPY CORP	88,802
J AND U HEALTH AND WELLNESS INC	90,136
J D TOWING INC	33,942
J F VISION AUTOGLASS BURNABY LTD	1,164,113
J F VISION AUTOGLASS LTD (RICHMOND)	818,478
J F VISION AUTOGLASS VANCOUVER LTD	545,537
J RENNICKS CHIROPRACTIC INC	31,642
J VON MEDICAL CLINIC	32,242
J&H ALEXANDER LTD	526,524
JACK C K YOUNG AND ASSOCIATES INC	62,104
JACK W CHOW INSURANCE SERVICES LTD	205,393
JACK’S BODY WORKS INC	52,480
JACK’S TOWING 2010 LTD (ABBOTSFORD)	1,835,446
JACK’S TOWING 2010 LTD (MISSION)	414,319
JACOBSON FORD SALES LTD	248,716
JAG MEDIATION CORPORATION	200,889
JAGDEEP DHALIWAL CHIROPRACTIC INC	46,074
JAGUAR LAND ROVER RICHMOND	110,186
JAJ MARTIN PHYSIOTHERAPIST CORP	115,603
JAMBO	66,352
JAMES TRUCK AND TRAILER REPAIR LTD	47,283
JAMIE DAVIS TOWING & STORAGE LTD (GOLDEN)	424,749
JAMIE DAVIS TOWING & STORAGE LTD (HOPE)	470,762
JANI KING OF NORTHERN BC	40,566
JANI KING OF SOUTHERN BC	46,877
JANICE HANSEN MEDIATION SERVICES LTD	34,040
JANICE LOW PHYSIOTHERAPY	123,388
JANKE PAUL DR	442,181
JAN-PRO CLEANING SYSTEMS OF VANCOUVER	136,693
JAN-PRO VANCOUVER	33,430
JAN’S PRECISION AUTOBODY	9,052,205
JANZEN INSURANCE BROKERS LTD	245,372
JASPER TOWING	43,847
JASPREET HAYRE INC	63,639
JASSAL CHIROPRACTIC INC	56,629
JAY’S CUSTOM TOWING	30,994
JBS EQUIPMENT	66,643
JC PRO AUTO REPAIR LTD	833,811
JED CHINESE MEDICAL CLINIC INC	38,817
JEEVA PHYSIO	153,288
JERICHO INTEGRATED CLINIC INC	28,437
JIM PATTISON CHRYSLER JEEP DODGE SURREY	4,378,061
JIM PATTISON HYUNDAI COQUITLAM	79,861
JIM PATTISON HYUNDAI NORTH VANCOUVER	136,579
JIM PATTISON HYUNDAI SURREY	140,454
JIM PATTISON LEXUS NORTHSHORE	60,218
JIM PATTISON TOYOTA DOWNTOWN	83,826
JIM PATTISON TOYOTA DUNCAN	63,095
JIM PATTISON TOYOTA NORTH VANCOUVER	27,844

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
JIM PATTISON TOYOTA SURREY	4,532,465
JIM PATTISON TOYOTA VICTORIA	35,902
JIMCO TOWING LTD	36,071
JISUNG ACUPUNCTURE AND HERBOLOGY CLINIC	33,294
JJB INSURANCE AGENCIES INC	1,075,382
JM REHAB CLINIC	34,171
JM TRUCK AND TRAILER REPAIR	30,250
JMC OPTIMAL SOLUTIONS LTD	34,815
JMI AGENCIES (LANGLEY) LTD DBA JOHNSTON	165,985
JOCELYN TRABER COUNSELLING	25,877
JOHAL AMIT	83,763
JOHN BARBER PROSTHETICS CLINIC INC	137,950
JOHN FLEMING AUTO INSURANCE AGENCY LTD	317,199
JOHN ROSS INSURANCE SERVICE LTD	213,119
JOHN’S THISTLE AUTO LTD	25,882
JOHNSTON MEIER INSURANCE AGENCIES LTD	22,310,283
JOHNSTON MEIER INSURANCE BROKERS (1996)	364,341
JOINT EFFORT REHABILITATION & PERFORMANCE	145,237
JOINT PHYSIO & SPORTS INJURY CENTRE (THE)	145,859
JOINTWORKS CHIROPRACTIC INC	88,054
JONES EMERY LLP	998,025
JONKER HONDA (JONKER AUTO LTD)	46,035
JOSEPH DAWN	32,784
JOURNEYS RV REPAIR INC	74,510
JP AUTO BODY	34,171
JUBILEE RV CENTRE	138,032
JULIA DAWN PHYSIOTHERAPY	45,455
JUNG CHUCK H DR INC	712,850
JUNXION STRATEGY CANADA INC	56,535
JUST LIKE FAMILY HOME CARE (CHILLIWACK)	494,615
JUST LIKE FAMILY HOME CARE (NANAIMO)	33,532
JUST LIKE FAMILY HOME CARE (SURREY)	202,083
JUST LIKE FAMILY HOME CARE (VANCOUVER)	29,327
JUST LIKE FAMILY HOME CARE (VICT-COOK ST)	25,262
JUSTICE INSTITUTE OF BC	42,604
K & S AUTO REPAIR	25,673
K TURNBULL AND COMPANY LTD	73,151
KA ACTIVE REHAB RX LTD	78,320
KAINE LAW CORP	357,385
KAIZEN KINESIOLOGY	31,963
KAKAKHEL PHYSIOTHERAPIST CORP	838,889
KAL TIRE	29,594
KALAWSKY COLLISION CENTRE LTD	1,983,459
KALER AUTO BODY REPAIR LTD	43,330
KALIA D AND S DRS MEDICAL CORPORATION	38,716
KALIRAY P DR INC	33,596
KAMALDEEP GILL OCCUPATIONAL THERAPY	100,857
KAMI CABS LTD	65,228
KAMI INSURANCE AGENCIES LTD	156,347
KAMLOOPS ACTIVE HEALTH	88,887
KAMLOOPS FORD LINCOLN LTD	109,641
KAMLOOPS HONDA (BAYFIELD PLACE HLDGS LTD)	241,530
KAMLOOPS INSURANCE SERVICES INC	1,056,639
KAMLOOPS MAZDA	26,371
KAMLOOPS PHYSIO & SPORTS INJURY (ORIOLE)	157,417
KAMLOOPS PHYSIO & SPORTS INJURY (SEYMOUR)	88,886
KAMLOOPS RAM	43,093
KANE SHANNON AND WEILER	6,459,342
KARIM SHAHZAD SALEEM	30,710
KARP PERSONAL TRAINING AND REHAB	780,274
KARPUK STEPHEN J DR CHIROPRACTIC	28,348
KASIAN ARCHITECTURE INTERIOR DESIGN	70,450
KASTELEIN STOUT INSURANCE AGENCIES INC	233,058
KAUSHAL PHYSIOTHERAPIST CORPORATION	290,805
KAYVON HEALTH SERVICES LTD	191,978
KBM AUTOWORKS / LUMBY TOWING	58,841
KC REHAB INC	60,539
KD HOMECARE SERVICES LTD	28,837
KDM WELDING & MANUFACTURING LTD	135,677
KEEGZ SOUTH COUNTRY TOWING LTD	279,471
KELLY MCNABNEY PHYSIOTHERAPIST CORP	36,923
KELOWNA AUTOBODY (DFC AUTO LTD)	3,047,713
KELOWNA BMW / MINI KELOWNA	35,570
KELOWNA CABS (1981) LTD	105,130
KELOWNA CHRYSLER DODGE LTD	1,359,809
KELOWNA GLASS (SUNKO HOLDINGS LTD)	1,575,308
KELOWNA HARLEY-DAVIDSON	69,391
KELOWNA HYUNDAI	43,857
KELOWNA KIA	53,498
KELOWNA MERCEDES-BENZ	111,102
KELOWNA POWERSPORTS	52,462
KELOWNA PSYCHOLOGISTS GROUP	104,949
KELOWNA TOYOTA	50,540
KELOWNA YAMAHA	63,268
KELVIN PHYSIOTHERAPY CLINIC	180,397
KENDALL COLLISION CENTER	32,978
KEN’S LANDSCAPING LTD	49,699
KENSINGTON INSURANCE SERVICES LTD	631,695
KENSINGTON MEDICAL CLINIC	78,065
KENWORTH SALES	42,244
KENZIE WELLNESS CENTRE	253,399
KERRISDALE KINESIOLOGY	88,655
KERRISDALE PHYSIOTHERAPY	147,732
KESHIKI GARDENING	32,968
KEY WEST ASPHALT 332 LTD	227,562
KEYSTONE ENVIRONMENTAL LTD	1,006,962
KEYSTONE HEALTH	57,164
KEYSTONE INSURANCE BROKERS LTD	1,225,052
KHALILI BIJAN	149,404
KHALSA PHYSIOTHERAPY CLINIC	221,506
KHATSAHLANO MEDICAL CLINIC (VANCOUVER)	30,377
KICKSTART PHYSIO AND WELLNESS CENTER	26,938
KIDSTON HELM ROSS LAWYERS LLP	3,806,886
KILGANNON SEAN T DR INC	133,401
KILLARNEY THERAPEUTIC HEALTH INC	34,788
KIM DAEHAN	33,699

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
KIM DANIEL	35,230
KIM HONGSHIK	30,564
KIM JUAN	46,474
KIM'S KUSTOM AUTOBODY	1,578,156
KIN LAB ACTIVE REHAB SPECIALISTS INC	1,259,737
KINCOAST PHYSIOTHERAPY	104,985
KINECT PHYSIOTHERAPY AND WELLNESS CORP	69,452
KINECTIV SPORT AND HEALTH	543,081
KINEMATICS SPORTS MEDICINE AND REHAB INC	232,102
KINETIC ENERGY HEALTHCARE AND WELLNESS	319,076
KINETIC EVOLUTION LTD	168,960
KINETIX MEDICINE INC	69,641
KINEXIONS HEALTH INC	30,122
KING ALIGNMENT AND TRUCK REPAIRS	31,472
KING GEORGE PHYSIOTHERAPIST AND REHAB	385,259
KING INSURANCE SERVICES (2015) LTD	130,074
KINGPIN TRAILERS LTD	54,698
KINGSTON COLLISION CSN	41,284
KINGSWAY HONDA	48,153
KINGSWAY SPINE AND MUSCLE INC	27,361
KINITRO PHYSIOTHERAPY AND SPORTS CLINIC	294,531
KINNECTED HEALTH AND REHABILITATION INC	37,183
KIRBY INSURANCE AGENCIES LTD	1,248,017
KIRKWOOD MANAGEMENT SERVICES (SURREY)	267,458
KIRKWOOD MANAGEMENT SERVICES (VANC)	95,758
KIRMAC COLLISION & AUTOGLASS ABBOTSFORD	4,868,528
KIRMAC COLLISION & AUTOGLASS COQUITLAM	2,943,882
KIRMAC COLLISION & AUTOGLASS EDMONDS	2,643,888
KIRMAC COLLISION & AUTOGLASS LANGLEY 100A	33,060
KIRMAC COLLISION & AUTOGLASS MR-227 ST	3,364,985
KIRMAC COLLISION & AUTOGLASS MR-DEWDNEY	1,742,140
KIRMAC COLLISION & AUTOGLASS NEW WEST	3,472,744
KIRMAC COLLISION & AUTOGLASS NEWTON	5,470,717
KIRMAC COLLISION & AUTOGLASS NORTH RICH	6,151,764
KIRMAC COLLISION & AUTOGLASS NORTH VANC	2,747,135
KIRMAC COLLISION & AUTOGLASS PORT COQ	4,683,589
KIRMAC COLLISION & AUTOGLASS RIDGE MEADOW	2,395,806
KIRMAC COLLISION & AUTOGLASS SCHOOLHOUSE	3,550,700
KIRMAC COLLISION & AUTOGLASS SOUTH RICH	2,717,937
KIRMAC COLLISION & AUTOGLASS VANC-1ST AVE	4,914,194
KIRMAC COLLISION & AUTOGLASS VANC-MARINE	5,312,635
KIRMAC COLLISION & AUTOGLASS WALNUT GROVE	4,775,874
KIRMAC COLLISON & AUTOGLASS LANGLEY FRSER	4,399,622
KITIMAT INSURANCE SERVICES LTD	231,387
KITSILANO PHYSIOTHERAPY CLINIC	204,161
KKBL NO 348 VENTURES LTD	829,406
KLIMKO INSURANCE BROKERS LTD	554,149
K-LINE TRAILERS LTD	687,950
KMB AUTOBODY	450,053
KNIGHT EASTON TURNER & ASSOCIATES	110,165
KOA ACUPUNCTURE AND WELLNESS INC	27,369
KOCH B & Y INS SERVICES (CHILLIWACK) LTD	428,203
KOCHHAR SARTHAK	45,631
KOKANEE PHYSIO & SPORTS MEDICINE CLINIC	60,642
KOMAR TOWING (KOMAR ENTERPRISES LTD)	62,860
KOOL COUNTRY AUTO PARTS TOWING AND RADS	74,511
KOOTENAY CAR CARE INC	1,591,653
KOOTENAY COLUMBIA HOME MEDICAL EQUIPMENT	162,617
KOOTENAY GLASS & MIRROR LTD	209,541
KOOTENAY HEALTH SERVICES INC	317,869
KOOTENAY INS SERVICES LTD DBA MCBAIN	672,941
KOOTENAY INSURANCE SERVICES LTD	2,292,015
KOOTENAY INTEGRATED (CASTLEGAR CHIRO)	57,537
KOOTENAY LAW CORPORATION	409,048
KOOTENAY THERAPY CENTRE	111,996
KOREAN ACUPUNCTURE AND WELLNESS CLINIC	30,661
KOREAN REINSURANCE (KOREA)	81,000
KORN FERRY CA LTD	48,932
KORVA WORLD CLASS COLLISION LTD	4,646,065
KOVACS AND NORELL	6,230,240
KPMG LLP	577,828
KP'S AUTO BODY SHOP (PKP ENTERPRISES INC)	1,585,875
KRELL WELLNESS CENTER (PG-AHBAU)	74,465
KRELL WELLNESS CENTER (PG-SOUTHRIDGE)	98,986
KRG INSURANCE BROKERS (WESTERN) INC	351,062
KRISTAL CLEAN JANITORIAL SERVICE	25,484
KRUGER NEURO-REHABILITATION INC	58,365
KUEHNE REAL ESTATE CANADA LTD	378,056
KUSIC AND KUSIC LTD	1,024,504
KWEE AND KLAASSEN INC	27,771
KWICK TOWING INC	75,437
KYI REHABILITATION INC	90,980
KYLA KLEANING AND CONTRACTING LTD	48,180
L C U INSURANCE AGENCIES LTD	708,391
LAB HEALTH SERVICES LTD (VICTORIA-FRASER)	120,519
LADNER INSURANCE SERVICES INC	197,528
LADNER VILLAGE PHYSIOTHERAPY INC	186,705
LAI CHIROPRACTIC CORPORATION	26,338
LAIRD WHEATON CHEVROLET BUICK GMC	2,152,558
LAKE CITY COLLISION CENTRE	1,644,970
LAKE CITY GLASS LTD	298,580
LAKES WHYTE LLP	221,325
LAKESHORE PHYSIOTHERAPY	79,416
LAKESIDE HEALTH	33,535
LAKESIDE HEARING LTD (KELOWNA)	43,038
LAKESIDE MEDICAL SUPPLIES	38,501
LAKESIDE PHYSIO & SPORTS INJURY CLINIC	64,168
LAKETOWN LAW (DAVID P YEREMA LAW CORP)	605,837
LAM BRIAN OT	88,400
LAM KI FUNG	26,939
LAM LEGAL TRIAL LAWYERS	2,030,894
LAMBDA SOLUTIONS INC	226,926
LAMBERT LAW (WM RORY LAMBERT LAW CORP)	986,350
LANDMARK INSURANCE SERVICES LTD	501,441
LANDMARK WELLNESS INC	118,693
LANDRE NANCY	35,089

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
LANGARA ACUPUNCTURE CLINIC	30,350
LANGLEY ACUPUNCTURE CLINIC	31,068
LANGLEY CHRYSLER LTD	125,642
LANGLEY FAMILY CHIROPRACTIC INC	34,285
LANGLEY HYUNDAI (LANGLEY MOTOR SPORT)	155,702
LANGLEY PAIN RELIEF ACUPUNCTURE	47,407
LANGLEY PHYSIOTHERAPIST CORPORATION	500,729
LANGLEY SPORTS MEDICINE CLINIC LTD	49,338
LANGLEY TOYOTA	68,409
LANGOFRD PHYSIO & MEDICAL ACUPUNCTURE LTD	29,345
LANMON TCM AND MASSAGE THERAPY INC	31,480
LANSDOWNE PHYSIOTHERAPY CLINIC	93,661
LANTZVILLE WELLNESS CENTRE	30,268
LASER HEALTH SOLUTIONS CHIROPRACTIC CORP	43,794
LASER PAVEMENT SOLUTIONS LTD	29,095
LATITUDE COUNSELLING LTD	48,270
LAUNCH REHAB BROADMOOR INC	259,403
LAUNCH REHAB COQUITLAM INC	57,793
LAUNCH REHAB INC (NEW WESTMINSTER)	260,147
LAUNCH REHAB NORTH BURNABY	438,208
LAVANCO BUILDING MAINTENANCE LTD	404,234
LAW AND CHAU PHYSIOTHERAPIST CORPORATION	49,755
LAWSON LUNDELL	419,486
LCY WELLNESS CLINIC LTD	51,133
LE PAGE JUDY	55,270
LEADING EDGE GLASS LTD	839,952
LEADING HEALTH PHYSIO & SPORTS CLINIC INC	162,120
LEE BRENT COLLISION LLC	32,459
LEE'S AUTOPRIDE COLLISION LTD	2,852,555
LEE'S PHYSIOTHERAPY	354,407
LEGACIES HEALTH CENTRE (BURNABY)	289,493
LEGACIES HEALTH CENTRE (NORDEL WAY)	1,076,210
LEGACIES HEALTH CENTRE (NORTH VANCOUVER)	199,094
LEGACIES HEALTH CENTRE (SURREY)	526,691
LEGEAR PELLING INSURANCE AGENCIES LTD	863,665
LEGEND AUTO WORKS	76,872
LEGEND PHYSIO AND REHAB CLINIC LTD	282,104
LEGEND PHYSIOTHERAPY AND WELLNESS	1,270,464
LEIGH PEDERSEN MEDIATION SERVICES	58,433
LEI'S TOTAL CARE CLINIC	26,038
LEISURELAND RV CENTRE INC	102,393
LEN'S PERFORMANCE AND CYCLE	26,085
LEON AINES AUTO BODY LTD	159,998
LES SCHULTZ AUTOBODY AND GLASS	949,574
LESLIE OLIVER DR	93,383
LESYENO WELLNESS CENTER LTD	45,751
LET'S HEAL HEALTH AND WELLNESS CENTRE	36,803
LEVITT-SAFETY LTD	98,285
LEXISNEXIS CANADA INC	101,831
LEYEN JENNIFER	144,050
LF TRUCK CENTRE	34,271
LHL TCM HEALTH LTD	54,119
LIANG WEN	37,517

SUPPLIER NAME	AMOUNTS
LIBBEN PSYCHOLOGICAL ASSOCIATES INC	36,590
LIFE AND MOTION CHIROPRACTIC AND WELLNESS	36,207
LIFE BALANCE WELLNESS LTD	216,456
LIFE FLIGHT NETWORK	153,713
LIFEMARK HARVEY AVENUE (KELOWNA)	426,623
LIFEMARK HEALTH CORP (LANGLEY)	105,643
LIFEMARK PHYSIOTHERAPY HAZELWOOD	317,821
LIFEMARK PHYSIOTHERAPY NORTH VANCOUVER	86,403
LIFEMARK PHYSIOTHERAPY SQUAMISH	54,608
LIFEMARK PHYSIOTHERAPY SURREY-104 AVE	214,199
LIFEMARK PHYSIOTHERAPY SURREY-NORDEL	195,072
LIFEMARK PHYSIOTHERAPY VIEW ROYAL	64,098
LIFEMARK PHYSIOTHERAPY WEST KELOWNA	336,763
LIFEMARK SPORT MEDICINE (RICHMOND)	561,023
LIFEMARK SPORTS MEDICINE (KELOWNA)	176,160
LIFESUPPORT AIR MEDICAL SERVICES INC	135,112
LIFEWORKS FAMILY CHIROPRACTIC	69,286
LIFT FITNESS LTD	34,438
LIFT PERFORMANCE & REHABILITATION CLINIC	251,413
LIGHTHOUSE HEALTH CHIROPRACTIC CLINIC LTD	113,776
LIGHTHOUSE TRAUMA COUNSELLING (VANCOUVER)	104,658
LILLOOET AUTOBODY TOWING AND SALVAGE LTD	42,293
LILLOOET GLASS AND TIRE LTD	158,481
LIMAS AUTOBODY AND GLASS LTD	4,458,975
LIMELIGHT PHYSIOTHERAPY	97,712
LIMELIGHT WELLNESS CENTER LTD	47,043
LIMITLESS OT SOLUTIONS INC	46,413
LINDSAY HART LLP	46,574
LINDSAY LLP	6,096,334
LING FLORENCE	48,122
LING NAN TCM LTD	35,002
LINK INSURANCE SERVICES LTD	1,696,627
LINK REHAB INC (BURNABY)	312,925
LINKEDIN CORPORATION	394,144
LITHIA BODY AND PAINT OF KLAMATH FALLS	25,477
LITTLE DIESEL SHOP INC	27,390
LITTLE VALLEY RESTORATIONS LTD	2,835,472
LIVE WELL MEDICAL CENTRE	25,380
LIVE WELL PHYSIOTHERAPY	189,242
LIVING BRIDGES THERAPY COLLECTIVE	25,938
LIVING LINE OT (THE)	45,971
LLOYD'S UNDERWRITER SYNDICATE NO 0435 FDY	344,804
LLOYD'S UNDERWRITER SYNDICATE NO 0623 AFB	78,743
LLOYD'S UNDERWRITER SYNDICATE NO 1969 APL	208,228
LLOYD'S UNDERWRITER SYNDICATE NO 2623 AFB	207,722
LLOYD'S UNDERWRITER SYNDICATE NO 4711 ASP	1,037,840
LM PHYSIOTHERAPY INC	183,182
LOCAL HEALTH AND CORPORATE WELLNESS INC	69,568
LOCAL MOTION THERAPY (INICIO WELLNESS)	40,358
LOCUS HEALTH CENTRE INC	163,428
LOGIC REHAB LTD	152,942
LONEWOLF HOMES LTD	102,456
LONG BEACH AUTOMOTIVE LTD	26,741

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
LONG LAKE SPORTS AND ORTHOPAEDIC PHYSIO	96,726
LONG VIEW SYSTEMS CORPORATION	4,972,912
LONGTRAIL WELLNESS (PREEMINENT WELLNESS)	66,800
LONSDALE & 19TH MEDICAL CLINIC	37,226
LOUGHEED HYUNDAI (LIKANDA HOLDINGS LTD)	135,420
LOUGHEED PHYSIOTHERAPIST CORP	40,032
LOVETT WESTMACOTT	59,551
LPR COUNSELLING	111,082
LS LIFE SKILLS THERAPY SERVICES (LANGLEY)	1,864,362
LS LIFE SKILLS THERAPY SERVICES (SURREY)	172,729
LUKE AND THERESA'S NATURAL THERAPY CLINIC	54,388
LUKE CHANG PHYSIOTHERAPIST CORP	64,092
LUKER FORENSIC ENGINEERING INC	68,914
LUMINA THERAPY INC	35,431
LY OCCUPATIONAL THERAPY SERVICES	35,252
LYNN VALLEY ORTHOPAEDIC & SPORTS PHYSIO	348,368
LYONS LANDSCAPING LTD	66,493
LYSAK HANNA DR PSYCHOLOGY INC	33,941
LYU SEUKHWAN	90,005
M AND M HEALTH CLINIC INC	244,303
M AND S TRAILER REPAIR	65,297
M AND S TRUCK REPAIR LTD	48,752
M B COLLISION RICHMOND INC	16,265,350
M G COLLISION REPAIRS LTD	2,060,260
M3 COLLISION COMPANY LIMITED	192,284
MAACO COLLISION REPAIR (KELOWNA)	1,447,659
MACAMEAU TOWING	110,424
MACCABEE TANKS LTD	600,484
MACDONALD BOYLE & JEFFERY	81,322
MACDONALD-GILL INSURANCE SERVICES LTD	619,673
MACDONALD'S HOME HEALTH CARE	878,055
MACDONALD'S PRESCRIPTIONS LTD	31,947
MACFARLANE INSURANCE AGENCIES LTD	250,097
MACK SALES & SERVICE OF NANAIMO LTD	211,361
MACK SALES AND SERVICE (VICTORIA)	85,815
MACKENZIE CHIROPRACTIC ASSOCIATES INC	70,731
MACKOFF MOHAMED (LESLIE MACKOFF LAW CORP)	3,326,175
MAD BODIES	100,970
MAGETA PHYSICAL THERAPY CLINIC LTD	163,857
MAGNA LEGAL SERVICES LLC	32,433
MAGNUM TRAILER & EQUIPMENT INC	1,453,504
MAID TO CLEEN INC	59,744
MAIN CARE PHYSIOTHERAPY INC	185,924
MAIN ST CHIROPRACTIC INC	33,392
MAIN STREET INSURANCE SERVICES LTD	215,172
MAIN YAN PHYSIOTHERAPY	77,852
MAINLAND AUTOMOTIVE COLLISION (RICHMOND)	1,835,516
MAINLAND AUTOMOTIVE COLLISION (VANCOUVER)	4,672,894
MAINLAND FORD LTD	1,729,846
MAINLAND GLASS INC	41,556
MAINLAND MASSAGE THERAPY BURNABY LTD	122,164
MALIBU COLLISION (ROADKNIGHT HOLDINGS)	3,175,159
MANBIR SANDHU PHYSIOTHERAPIST CORPORATION	126,768
MANGAT JASPREET PAUL SING	38,723
MANGO MEDICAL CLINIC	48,243
MANHAS COQUITLAM HOLDINGS LTD	281,872
MANN JOTINDER SINGH DR	40,593
MANN KULWINDER DR INC	37,756
MANN RAJ DR	38,021
MANN WELLNESS INC	144,498
MANNING COLLISION REPAIR LTD 1989	26,288
MANOR INSURANCE SERVICES LTD	427,758
MAPLE AUTO GLASS & UPHOLSTERY INC	363,236
MAPLE RIDGE CHRYSLER JEEP DODGE	120,946
MAPLE RIDGE HYUNDAI	54,907
MAPLE RIDGE MOTOR SPORTS LTD	25,232
MAPLE RIDGE PHYSIOTHERAPY & PAIN CLINIC	389,640
MAPLE TOWING CORP	67,665
MAPLELEAF INSURANCE SERVICES LTD	222,664
MAPLELIFE PHYSIOTHERAPY AND WELLNESS	195,418
MARINE CHRYSLER DODGE JEEP LTD	28,265
MARINE DRIVE COLLISION LTD	1,958,785
MARIO'S TOWING LTD (HOPE)	740,881
MARIO'S TOWING LTD (KAMLOOPS)	825,312
MARIO'S TOWING LTD (KELOWNA)	2,166,809
MARIO'S TOWING LTD (MERRITT)	706,661
MARIO'S TOWING LTD (PRINCETON)	150,766
MARIO'S TOWING LTD (REVELSTOKE)	764,560
MARK HAMPTON PHYSIOTHERAPIST (COQUITLAM)	83,364
MARK HAMPTON PHYSIOTHERAPIST (PORT MOODY)	32,319
MARK SLATER CHIROPRACTIC CORP	41,183
MARK TWEEDY MEDIATION AND ARBITRATION	146,945
MARK'S AUTO BODY LTD	2,890,944
MARKS LEQUIPEUR	46,439
MARKYS AUTO BODY	25,153
MARPOLE PHYSIOTHERAPY	157,456
MARSH CANADA LIMITED	690,640
MARX TOWING INC	34,101
MARY PHYSIOTHERAPY CLINIC	60,234
MASCARIN COLLISION CENTRE CSN	31,811
MASKALL'S COLLISION AND GLASS INC	817,336
MASRI BASSAM A DR INC	111,409
MASSE ANDREA	226,409
MASTER AUTOBODY	793,630
MASTER TOUCH AUTOBODY SERVICE LTD	648,046
MASTERGLASS AUTOGLASS LTD (KELOWNA)	1,728,186
MASTERGLASS AUTOGLASS LTD (PENTICTON)	334,937
MASTERGLASS AUTOGLASS LTD (WEST KELOWNA)	43,001
MATHARU WELDING AND FABRICATION BUMPERS	26,486
MATHESON COLLISION	94,676
MATHESON DEIDRE	55,717
MATISHAK MARK Z DR	31,644
MATRIX REHABILITATION CORPORATION	106,982
MATSON DRISCOLL AND DAMICO LTD	349,283
MATSQUI AG REPAIR	69,045
MAUI'S TOWING LTD	31,271

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
MAXCARE WELLNESS CENTER LTD	123,182
MAXFIT MOVEMENT INSTITUTE INC	28,559
MAXHEALTH CHIROPRACTIC INC	66,110
MAXIMUM COLLISION LTD	4,992,782
MAXUM AUTOMOTIVE REFINISHING LTD	1,470,853
MAXWELL FLOORS LTD	44,693
MAXXAM INSURANCE SERVICES (BURNABY) LTD	4,808,110
MAXXAM INSURANCE SERVICES (KELOWNA) LTD	599,510
MAXXAM INSURANCE SERVICES (NANAIMO) LTD	1,062,607
MAXXAM INSURANCE SERVICES (PENTICTON) LTD	1,065,328
MAXXAM INSURANCE SERVICES INC	2,860,675
MAYER LLP	69,073
MAYNE AUTO GLASS	168,126
MB AUTOWORKS	44,067
MBS INTEGRATED MEDICINE AND WELLNESS	50,399
MCAULEY CLAIMS SERVICES LTD	213,799
MCBRIDE’S SERVICE STATION LTD	33,740
MCCALLUM PHYSIOTHERAPY	394,782
MCCARTHY TETRAULT LLP	55,222
MCCONNAN BION O’CONNOR & PETERSON	676,758
MCDONALD & COMPANY	2,049,852
MCELHANNEY CONSULTING SERVICES LTD	27,366
MCEWEN VALUATION AND FORENSIC	29,686
MCG HEALTH LLC	293,999
MCL MOTOR CARS 2010	68,894
MCL SOLUTIONS CONSULTING SERVICES INC	338,206
MCLEOD ROSS LITIGATION LAWYERS	365,540
MCNEIL OCCUPATIONAL REHAB SERVICES LTD	27,207
MCQUARRIE HUNTER LLP	677,953
MCWILLIS BRYAN	29,106
ME AND RON’S TOWING	37,123
MEA FORENSIC ENGINEERS & SCIENTISTS LTD	2,418,760
MEADOWFAIR PHYSIO & SPORTS INJURY CLINIC	314,676
MEADOWLIFE PHYSIO AND ACTIVE REHAB CENTRE	140,914
MEADOWRIDGE COLLISION LTD	3,593,315
MEAD-WESCOTT LARISSA	82,493
MED REHAB SOLUTIONS INC	52,611
MED TRANS CORP AIRLINK 1	88,354
MEDELA REHABILITATION INC	25,096
MEDI VAN CANADA INC	129,474
MEDICAL ARTS CENTRE	27,542
MEDICAL SERVICES PLAN	3,932,852
MEDICAL TOWER DRUGS LTD	134,615
MEDICHAIR NORTHERN BC	254,136
MEDILINK CONSULTING	60,847
MEDLEY TRUCK PARTS AND REPAIR	79,857
MEDSTAR HEALTH CENTRE INC	76,445
MEGA ASSISTANCE SERVICES INC	241,450
MEGA TECH	76,002
MEGSON FITZPATRICK INC	1,796,571
MEINZER FRED K DR CHIROPRACTIC INC	25,247
MELO MAICO D DR INC	35,989
MELODY MARTIN LAW CORPORATION	5,385,985
MELTWATER NEWS CANADA INC	151,693
MEND BODYWORKS LTD	125,516
MEND MOBILE HEALTH LTD	164,876
MERCEDES-BENZ BOUNDARY	149,228
MERCEDES-BENZ NANAIMO	46,335
MERCEDES-BENZ NORTH VANCOUVER	5,063,262
MERCEDES-BENZ RICHMOND	70,765
MERCEDES-BENZ SURREY	30,584
MERCEDES-BENZ VANCOUVER	99,594
MERCER CANADA LIMITED	35,700
MERCURY ADJUSTERS INC	702,261
MERCY AIR SERVICES INC	82,713
MERCY REDDING	94,332
MERIDIAN INSURANCE AGENCIES LTD	597,313
MERIDIAN INTEGRATIVE HEALTH INC	35,125
MERIDIAN LAW CORPORATION	9,338,806
MERIDIAN REHAB CONSULTING (KAMLOOPS)	44,796
MERIDIAN REHAB CONSULTING (KELOWNA)	269,163
MERIDIAN REHAB CONSULTING (PENTICTON)	216,549
MERIDIAN REHAB CONSULTING (VANCOUVER)	170,298
MERIDIAN REHAB CONSULTING (VERNON)	337,935
MERIDIAN RV MFG LTD	488,177
MERVYN’S THE BODY SHOP (1994) LTD	4,816,895
METRO COUNSELLING THERAPY SERVICES	135,099
METRO HEALTHCARE	84,785
METRO MOTORS LTD	2,508,638
METRO THERAPEUTICS MASSAGE THERAPIST CORP	45,211
METROPOLITAN INSURANCE BROKERS LTD	387,346
METROTOWN ACTIVE HEALTH (VANCOUVER)	72,441
METROTOWN FAMILY CHIROPRACTIC	128,674
METROTOWN INSURANCE SERVICES INC	300,067
METROTOWN MITSUBISHI (DEER LAKE SALES)	275,338
METROTOWN ORTHOPEDIC AND SPORTS PHYSIO	357,686
MICHAEL AHMADI LAW CORPORATION	71,421
MICHAEL O’MEARA LAW CORPORATION	654,909
MICHEL DRAPEAU LAW OFFICE	27,097
MICRO FOCUS SOFTWARE SOLUTIONS CANADA	203,167
MICROSERVE BUSINESS COMPUTER	7,577,987
MICROSOFT CANADA INC	7,333,217
MID ISLAND TOWING & TRANSPORT LTD	734,466
MID VALLEY (OKANAGAN) INS AGENCIES LTD	202,980
MID VALLEY INSURANCE AGENCIES LTD	6,099,593
MIDAS AUTO SERVICE (BURNABY-KINGSWAY)	31,022
MIDAS AUTO SERVICE (BURNABY-WILLINGDON)	62,149
MIDAS AUTO SERVICE (SURREY-KING GEORGE)	39,772
MIDAS AUTO SERVICE (VANCOUVER-KINGSWAY)	74,822
MIDAS AUTO SERVICE (VANCOUVER-MAIN)	61,944
MID-ISLAND AUTO COLLISION LTD	2,643,513
MIDNYTES TOWING INC	33,661
MIDTOWN RV LTD	103,877
MIDVAN COLLISION (MID VAN MOTORS LTD)	823,049
MIKE HUNDZA PHYSIOTHERAPIST CORPORATION	29,276
MIKE ROSMAN RV SALES	63,614

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
MIKE'S AUTOMOTIVE SERVICES (M F WADMAN'S)	1,148,453
MILE AUTO INC	170,613
MILL BAY TOWING AND RECOVERY LTD	142,152
MILLENNIAL ACUPUNCTURE AND HERBS CLINIC	62,077
MILLER THOMSON LLP	218,701
MINA Y LIU INC	44,825
MINCIELI BODY MECHANICS	38,359
MIND BODY KINESIOLOGY	41,215
MIND BODY SPINE LTD	39,073
MING YI TANG TCM LTD	71,418
MINI RICHMOND (MTK AUTO WEST LTD)	343,338
MINISTER OF FINANCE	188,396
MINISTER OF FINANCE - BC MAIL PLUS	652,154
MINISTER OF FINANCE - CITIZEN'S SERVICES	336,189
MINISTER OF FINANCE - CIVIL RESOLUTION	100,850
MINISTER OF FINANCE - CLIMATE ACTION	368,471
MINISTER OF FINANCE - CLOUD BC	154,440
MINISTER OF FINANCE - EMPLOYER HEALTH TAX	10,289,962
MINISTER OF FINANCE - FINANCE & ADMIN	500,000
MINISTER OF FINANCE - GEOBC	209,475
MINISTER OF FINANCE - PUBLIC SAFETY	25,019,755
MINISTER OF FINANCE - SERVICE BC	445,242
MINISTER OF FINANCE - TECH SOLUTIONS	497,156
MINISTER OF FINANCE -TRANSPORTATION	85,500
MINISTER OF FINANCE-TRANSPORTATION	3,346,285
MINISTRY OF FINANCE AMBULANCE SERVICES	5,932,724
MINISTRY OF HEALTH	46,612,568
MINOO CARES (AMACO ENTERPRISES LTD)	68,798
MINORU CHIROPRACTIC	59,662
MINORU TRUCK BODIES LTD	87,732
MINT AUTO BODY LTD	1,629,612
MINT PDR AND GLASS LTD	102,408
MINUTEMAN PRESS	35,019
MISS MILLY HOUSE CLEANING SERVICES 2005	66,782
MISSION ACUPUNCTURE AND HERB CLINIC	38,427
MISTER AUTO GLASS (100 MILE HOUSE)	183,697
MISTER OTTO GLASS (WILLIAMS LAKE)	223,606
MITCHELL AND MITCHELL PLLC	246,152
MITCHELL INTERNATIONAL INC	11,188,145
MITCHELL PRESS LTD	794,556
MITCHELL'S TOWING LTD (NORTH VANC)	716,260
MITCHELL'S TOWING LTD (SQUAMISH)	163,207
MIYOUNG CHO COUNSELLING & TRAUMA THERAPY	64,969
MJA AUTOBODY LTD	954,431
MLT AIKINS LLP	34,884
MMM MEDIATIONS	48,211
MNP LLP	107,005
MOBILITY RX INC	78,436
MODULAR HEALTH CARE LTD	200,761
MODWELL MASSAGE THERAPY INC	218,460
MOGA TRUCK REPAIR LTD	53,589
MOMENTUM PHYSIOTHERAPY AND SPORTS INJURY	86,145
MOMENTUM THERAPEUTICS	153,557
MOMENTUM WELLNESS CENTRE (COOK RD)	46,146
MOMENTUM WELLNESS CENTRE (VANCOUVER)	25,059
MONASHEE AUTO BODY (1979) LTD	1,854,247
MONTALBANO PAUL J MD	178,277
MONTROSE PHYSIOTHERAPY AND HEALTH CLINIC	52,715
MOONS AUTO GLASS	33,545
MORELLI CHERTKOW LLP	2,722,170
MORGAN CREEK LAW	3,202,945
MORGAN CREEK MEDICAL	25,528
MORGAN CROSSING SPORTS MED CLINIC LTD	141,938
MORGAN DAVID W DR INC	236,499
MORGAN PLACE	38,549
MORGAN'S GLASS CO LTD	108,484
MORITA AUTO BODY SERVICES LTD	719,859
MORLOG CHIROPRACTIC INC	159,473
MORREY AUTO BODY AND GLASS	5,626,134
MORREY NISSAN OF COQUITLAM LTD	25,502
MORREY NISSAN SALES	62,082
MORRISON ANDREW	25,103
MORROW WILLNAUER CHURCH LLC	76,070
MOTION LAB (THE) - RICHMOND	280,223
MOTION LAB (THE) - SURREY	307,699
MOTION LANGLEY	30,618
MOTION PHYSIO & WELLNESS	153,463
MOTION PRO HEALTH & WELLNESS (BURNABY)	346,882
MOTION SPECIALTIES (NANAIMO)	130,951
MOTION SPECIALTIES (VICTORIA)	51,398
MOTION TERRACE	58,432
MOTIONWORX PHYSIOTHERAPY	112,568
MOTIVA PHYSIOTHERAPY STUDIO	149,099
MOTIVATED HEALTH AND PERFORMANCE	162,693
MOTUS PHYSIOTHERAPY LLP	217,815
MOUNTAIN FIRE PROTECTION LTD	26,216
MOUNTAIN GLASS AND MIRROR	447,978
MOUNTAIN HIGHWAY MEDICAL CLINIC LTD	26,657
MOUNTAIN HWY COLLISION LTD	2,152,332
MOUNTAINVIEW HARLEY DAVIDSON	101,514
MOUNTAINVIEW HEALTH & WELLNESS (NEW WEST)	388,351
MOUNTAINVIEW HEALTH & WELLNESS (SURREY)	74,586
MOUNTAINVIEW INSURANCE SERVICES LTD	818,118
MOUNTAINVIEW KINESIOLOGY LTD	187,593
MOUNTAINVIEW MOVEMENT INC (HASTINGS ST)	25,298
MOUNTAINVIEW MOVEMENT INC (MAIN ST)	69,146
MOUNTVIEW MASSAGE THERAPY AND WELLNESS	64,394
MOVE HEALTH AND WELLNESS (KING GEORGE)	134,823
MOVE HEALTH AND WELLNESS INC (137A ST)	446,174
MOVE HEALTH AND WELLNESS INC (96 AVE)	51,577
MOVE RX PERFORMANCE AND WELLNESS INC	41,744
MOVE TO MOTION (BHUVDEEP ATWAL PHYSIO)	580,971
MOVEMENT RE-CREATED	29,092
MOVEMENT ROOM PERFORMANCE AND REHAB INC	268,797
MOVEO SPORT & REHAB CENTRE INC (LANGLEY)	123,496
MOVEO SPORT & REHAB CENTRE INC (N VANC)	202,046

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
MOVES YOU PHYSIOTHERAPY	128,849
MOVOLD JACOB	34,689
MOXA LADY HEALTH AND WELLNESS	27,496
MS AMLIN AG (BERMUDA BRANCH)	141,750
MS MOTORSPORTS LTD	1,415,237
MSA 24/7 TOWING LTD	50,037
MSA FORD SALES LTD	55,029
MSK HEALTH AND PERFORMANCE (BURNABY)	48,075
MSK HEALTH AND PERFORMANCE (VANCOUVER)	139,754
MT 7 AUTOBODY	944,372
MT LEHMAN PHYSIOTHERAPY	113,358
MTTM AUTO GROUP LTD	1,822,154
MULLER WILLIE	29,294
MULTI POWER PRODUCTS	51,767
MULTIPLE INSURANCE SERVICES INC	654,915
MUNDIE’S TOWING STORAGE & SERVICE (1976)	1,923,590
MUNICH REINSURANCE COMPANY OF CANADA	765,766
MUNICIPAL DISTRICT OF BIGHORN NO 8	33,584
MURCHINSON THOMSON AND CLARKE LLP	2,123,465
MURPHS GYM LTD	49,799
MURRAY AUTO GROUP WHITE ROCK LTD	162,668
MURRAY BUICK GMC PENTICTON	157,938
MURRAY CHEV OLDS PONTIAC BUICK GMC FSJ	40,079
MURRAY CHEVROLET BUICK GMC MERRITT	47,401
MURRAY HONDA CHILLIWACK	70,104
MURRAY JAMIESON	2,079,510
MURRAY PONTIAC BUICK GMC ABBOTSFORD	26,286
MURRAYVILLE FAMILY PRACTICE	42,148
MURRAYVILLE HEALTH AND WELLNESS	90,808
MURRICK INSURANCE SERVICES (DELTA) LTD	694,703
MURRICK INSURANCE SERVICES (DOWNTOWN) LTD	955,295
MURRICK INSURANCE SERVICES (KILLARNEY)LTD	664,360
MURRICK INSURANCE SERVICES (LANGLEY) LTD	1,155,201
MURRICK INSURANCE SERVICES (NEW WEST) LTD	10,710,306
MURRICK INSURANCE SERVICES (OAKRIDGE) LTD	344,257
MURRICK INSURANCE SERVICES (RICHMOND) LTD	3,212,837
MURRICK INSURANCE SERVICES (VICTORIA) LTD	385,785
MURRICK INSURANCE SERVICES (WEST END) LTD	599,927
MUSE WELLNESS CENTRE LTD	32,766
MVMNT CHIROPRACTIC AND WELLNESS	127,153
MVMT SCIENCE TRAINING	27,640
MW MOTOR WERKE INC	43,464
MY REST HEALTH STUDIO	29,919
MYODETOX CHINATOWN	81,850
MYODETOX FRASER	146,428
MYODETOX KITSILANO	88,254
MYODETOX MAIN	186,143
MYODETOX NORTH SHORE	78,237
MYODETOX OAK	135,505
N ANAND PHYSICAL THERAPIST HEALTH CORP	27,693
NABAVI SEYED JAMALEDDIN	48,482
NADINA TRUCK SERVICE LTD	71,069
NADINE NEMBHARD PHYSIOTHERAPIST CORP	47,485

SUPPLIER NAME	AMOUNTS
NAGRA JUSTINE	85,373
NAHAL ANAND	56,716
NAHANNI TRUCK & TRAILER REPAIR LTD	141,196
NAKUSP GLASS LTD	63,511
NANAIMO AUTOBODY AND GLASS LTD	564,339
NANAIMO BRAIN INJURY SOCIETY	27,800
NANAIMO HONDA CARS	56,771
NANAIMO REALTY (NANAIMO) LTD	831,065
NANAIMO TOYOTA (EAVES MOTOR SALES LTD)	90,599
NAOSU WELLNESS CO	425,502
NAPP ENTERPRISES LTD	73,100
NATIONAL CAR & TRUCK RENTALS (HALT HLDGS)	192,461
NATIONAL SEATING & MOBILITY (ABBOTS)	28,070
NATIONAL SEATING & MOBILITY (BURNABY)	252,319
NATIONAL SEATING & MOBILITY (KELOWNA)	132,763
NATIONAL SEATING & MOBILITY (NANAIMO)	66,805
NATIONAL SEATING & MOBILITY (PORT COQ)	89,696
NATIONAL SEATING & MOBILITY (PR GEORGE)	397,806
NATIONAL SEATING & MOBILITY (VANCOUVER)	56,145
NATIONWIDE INSURANCE AGENCY (2018) LTD	335,523
NATURAL & ORGANIC LIFESTYLES INC	142,783
NATURAL POINT THERAPY INCORPORATED	34,534
NAVARRO PHYSIOTHERAPY INC	48,692
NC RON’S TOWING (ACE AUTO WRECKING LTD)	908,040
NECHAKO BRAKE & WHEEL LTD	43,579
NEIGHBOURHOOD AUTO BODY LTD	3,934,733
NEIGHBOURHOOD AUTO GLASS & UPHOLSTERY	376,729
NELSON CHIROPRACTIC INC	42,027
NELSON CHRYSLER	1,634,507
NELSON’S GLASS LTD	602,325
NENO’S PAINT & BODY LTD	840,040
NEU MOVEMENT WELLNESS INC (VERNON)	123,667
NEU MOVEMENT WELLNESS KELOWNA (KANE RD)	84,701
NEU MOVEMENT WELLNESS KELOWNA (PANDOSY)	110,160
NEURO ZONE PHYSIOTHERAPY	95,565
NEURO-ABILITY REHABILITATION SERVICES	55,001
NEUROMOTION PHYSIOTHERAPY & REHAB	184,692
NEUROPEAK PHYSIOTHERAPY & PERFORMANCE	324,963
NEW BILLA AUTOBODY 2008 LTD	3,074,501
NEW DATA INVESTIGATIONS INC	267,087
NEW DIAMOND INSURANCE SERVICES LTD	261,448
NEW ENGLAND ORAL & COSMETIC FACIAL SURG	123,643
NEW LIGHT PHYSIOTHERAPY CLINIC	71,097
NEW LOOK AUTOBODY LTD	2,144,317
NEW PLANET COLLISION LTD	1,070,487
NEW PROFESSION SVA COLLISION LTD	3,038,110
NEW WEST AUTO METAL INC	2,323,857
NEW WEST COLLISION INC	2,524,618
NEW WEST FREIGHTLINER INC	176,151
NEW WEST REPORTING SERVICES	63,693
NEW WEST SPORTS MEDICINE INC	73,625
NEW WEST TRUCK CENTRES (CALGARY)	279,125
NEW WORLD INSURANCE SERVICES LIMITED	463,035

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
NEWLEAF TOTAL WELLNESS CENTRE	550,097
NEWPOINT INSURANCE SERVICES INC	1,539,056
NEWTON COURT CHIROPRACTIC LTD	172,847
NEWTON SERVICE (DEE MOTORS LTD)	37,448
NEWTON WHALLEY HIWAY TAXI LTD	56,540
NEXT ATHLETIX AND AESTHETIX	29,827
NGUYEN HUY NHAT	66,892
NICE SYSTEMS CANADA LTD	894,423
NICHOLS ENVIRONMENTAL (CANADA) LTD	1,162,206
NICK'S AUTO BODY LTD	1,971,737
NICOLA VALLEY MASSGE THERAPY	26,725
NICOLE HART PHYSIOTHERAPY CORP	42,189
NIJJAR PHYSIOTHERAPIST CORP	53,234
NISSAN OF NANAIMO	46,974
NMSP ITF PR GUILDFORD LP	3,141,804
NMSP ITF PR QUEENS COURT LP	587,503
NO 1 AUTOBODY LTD	3,732,629
NO 1 COLLISION (1993) INC (LOUGHEED HWY)	12,196,359
NO 1 COLLISION (1993) INC (RICHMOND)	18,677,843
NO 1 COLLISION (1993) INC (VANC-3RD AVE)	9,655,962
NO 1 COLLISION (1993) INC (VANC-VERNON)	20,817,767
NO FEAR COUNSELLING CORP	1,765,223
NOON DAY MOON HOLDINGS LTD	222,411
NORBURN MEDICAL CLINIC	38,486
NORDEL PHYSIOTHERAPY AND SPORTS CLINIC	195,621
NORDIC TOWING	64,985
NORELL CAROL - MEDIATOR	84,347
NORM'S AUTO REFINISHING LTD	2,138,857
NORTECH WELDING & FABRICATING INC	70,155
NORTH BURNABY PHYSIOTHERAPY AND WELLNESS	37,859
NORTH COAST COLLISION LTD	657,450
NORTH DELTA CHIROPRACTIC	77,130
NORTH EASTERN OCCUPATIONAL REHAB	34,799
NORTH ISLAND GLASS 2012 LTD	138,922
NORTH KAMLOOPS PHYSIOTHERAPY	34,748
NORTH NAKUSP TOWING LTD	36,994
NORTH SHORE KIA (DICK IRWIN GROUP LTD)	30,046
NORTH SHORE LAW LLP	883,776
NORTH SHORE NEUROPSYCHOLOGY	53,098
NORTH SHORE RV CENTRE LTD	30,227
NORTH SHORE SPORTS MEDICINE (BROOKSBANK)	126,134
NORTH SHORE SPORTS MEDICINE (DOLLARTON)	196,138
NORTH SHORE TAXI (1966) LTD	75,431
NORTH SHORE WELLNESS INC	128,410
NORTH STAR MOTORS LTD	39,683
NORTH SURREY CHIROPRACTIC CLINIC	49,768
NORTH VANCOUVER PHYSIO AND SPORTS CLINIC	105,477
NORTHERN ALUMINUM TANK SERVICE	82,340
NORTHERN CAPITAL DESIGN & RENOVATION LTD	43,648
NORTHERN GLASS & CONTRACTING	229,457
NORTHERN GLASS AND DOORS LTD	304,568
NORTHERN HEALTH AUTHORITY	77,598
NORTHERN OT SERVICES INC	94,073
NORTHERN SAVINGS INSURANCE SERVICES LTD	1,581,276
NORTHERN TOWING LTD	86,179
NORTHERN TRUST COMPANY CANADA (THE)	42,958,642
NORTHLAND CHRYSLER JEEP DODGE	188,959
NORTHLAND HYUNDAI	179,448
NORTHLAND NISSAN (AUTOCANADA)	239,141
NORTHVIEW INSURANCE BROKERS INC	447,392
NORTHWAY GLASS INC	247,329
NORTHWEST HAZMAT INC	56,234
NORTHWEST REHAB GROUP INC	50,273
NORTH-WESTERN SPRINTER GLASS INC	465,074
NOTORIOUS TOWING AND RECOVERY LTD	47,000
NOURBAKHSH AND CHRZASTOWSKA PHYSIO CORP	91,335
NOVA ACTIVE REHAB (RICHMOND)	70,099
NOVA ACTIVE REHAB (SURREY)	80,887
NOVA ACTIVE REHAB (VANCOUVER)	57,461
NOVA PHYSIOTHERAPY	209,058
NOVO PHYSIO AND HEALTH (LANGLEY 62 AVE)	57,885
NOVO PHYSIO AND HEALTH (LANGLEY 64 AVE)	126,858
NOVOMEDS CLINIC INC	170,038
NOVUS GLASS ALDERGROVE	764,256
NOVUS GLASS NORTH VANCOUVER	613,953
NOVUS GLASS RICHMOND	181,262
NOVUS GLASS SURREY	553,166
NOVUS GLASS VANCOUVER	736,015
NUCOR ENVIRONMENTAL SOLUTIONS LTD	65,874
NUGGET GLASS (BSW ENTERPRISES LTD)	52,337
NURSE NEXT DOOR (KELOWNA SPALL RD)	91,842
NURSE NEXT DOOR (KELOWNA SPRINGFIELD)	54,644
NUTHALL ADJUSTERS	37,014
NUWAY COUNSELLING LIMITED	121,613
NYRC (NORTH YORK REHABILITATION CENTRE)	12,482,233
OAING JONATHAN	31,272
OAKRIDGE ORTHOPAEDIC PHYSIOTHERAPIST CORP	400,732
OAKWEST INSURANCE AGENCIES LTD	269,053
OASIS MISSION PHYSIOTHERAPY	242,358
OASIS WELLNESS (ELEVATION REHAB INC)	305,525
OBAMIYI SAMUEL DR	141,227
OCEAN PARK CHIROPRACTIC INC	36,709
OCEAN PARK FORD SALES LTD	26,116
OCEAN TRAILER (DELTA)	1,533,464
OCEAN TRAILER (MISSION)	91,701
OCEAN TRAILER (ROSSER)	54,247
OCONNOR AND ISAACS PHYSIOTHERPIST CORP	97,598
O'CONNOR RUSSELL DR INC	49,942
O'CONNOR RV CENTRE LTD	695,695
ODYSSEY REINSURANCE COMPANY (CANADIAN BR)	1,211,840
OIW ONSITE IMMUNIZATION & WELLNESS LTD	25,252
OK REGION TOWING (PENTICTON)	54,364
OKANAGAN CLINICAL COUNSELLING (KELOWNA)	83,006
OKANAGAN GLASS LTD	90,581
OKANAGAN HEALTH AND PERFORMANCE INC	88,784
OKANAGAN INTEGRATIVE HEALTH INC	159,373

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
OKANAGAN VALLEY INSURANCE SERVICES LTD	1,412,628
OKANAGAN VISION THERAPY	68,641
OLIVE PHYSIO & SPORTS INJURY CLINIC	51,385
OLIVE TREE WELLNESS CLINIC LTD	483,823
OLYMPIC INS SERVICES LTD DBA SEAFIRST	208,303
OMEGA AUTOBODY INC	1,230,865
OMICRON CANADA INC	148,092
OMINECA GLASS SERVICES 2021 LTD	388,654
ON CALL SERVICE CENTER	147,742
ON IT TOWING AND RECOVERY LTD	45,196
ON LINE COLLISION LTD	4,334,997
ON SET GLASS INC	67,957
ON TIME AUTO BODY LTD	294,595
ON TRACK PHYSIOTHERAPY & REHABILITATION	110,770
ONE OAK COUNSELLING	158,170
O'NEILL GRANT DR CHIROPRACTIC CORP	26,112
ONESTOP AUTOGLASS LTD	142,378
ONSITE AUTO GLASS	128,600
ONSITE MSK HOLDINGS CORP	28,591
OPAL PHYSIOTHERAPY AND HEALTH CLINIC	112,321
OPEN TEXT CORPORATION	1,018,707
OPENROAD LEXUS RICHMOND	56,304
OPENROAD RICHMOND AUTO BODY COQUITLAM	6,162,860
OPENROAD RICHMOND AUTO BODY EXPRESS	2,625,484
OPENROAD RICHMOND AUTO BODY LANGLEY	11,861,183
OPENROAD RICHMOND AUTO BODY PORT COQ	187,295
OPENROAD RICHMOND AUTO BODY WHITE ROCK	5,202,884
OPENROAD SUBARU BOUNDARY	34,230
OPENROAD TOYOTA ABBOTSFORD	73,597
OPENROAD TOYOTA PEACE ARCH	85,486
OPENROAD TOYOTA PORT MOODY	27,500
OPENROAD TOYOTA RICHMOND	120,170
OPERATION RED NOSE	38,950
OPTIMAL CHIROPRACTIC	34,420
OPTIMAL RECOVERY PHYSIOTHERAPY CLINIC	415,729
OPTIMUM FAMILY CHIROPRACTIC INC	30,540
OPTIMUM HOME CARE INC	61,934
OPTIMUM SPORT AND HEALTH CENTRE	153,517
OPTIMUM THERAPY REHABILITATION SERVICES	125,442
OPTOMIZATION NEUROVISUAL PERFORMANCE	102,035
ORACLE CANADA ULC	3,719,034
ORCHARD FORD SALES LTD	45,700
ORCHARD PLAZA CHIROPRACTIC AND WELLNESS	127,401
ORIENT UNION TCM CLINIC LTD	47,260
ORIGIN AND CAUSE	34,646
ORIGIN AUTO SERVICES LTD	686,309
ORIGIN INTEGRATED HEALTH (COMOX)	160,597
ORIGINAL APPLEWOOD MOTORS LTD	108,286
ORION TRAVEL INSURANCE	54,928
ORKIN CANADA CORPORATION	155,157
ORTHOQUEST PEDORTHICS & REHABILITATION	52,625
OSOYOOS PHYSIOTHERAPY AND ACTIVE LIVING	116,206
OSSUR CANADA INC	28,055
OT CONSULTING TREATMENT SERVICES	43,851
OT WORKS LTD	1,245,900
OT4LIFE	38,998
OTTER POINT COLLISION LTD	615,678
OTXREHAB	166,755
OUR GLASS SHOP	136,176
OUTLAW MOTORSPORTS	25,823
OUTSYSTEMS INC	1,379,758
OVERDRIVE TOWING LTD	45,830
P & H SUPPLIES LTD	125,804
P & R TRUCK CENTRE LTD (DUNCAN)	84,201
P & R TRUCK CENTRE LTD (SAANICHTON)	67,427
P J COLLISION LTD	2,209,141
PACIFIC AUTO BODY	26,536
PACIFIC BREEZE CLEANING	60,764
PACIFIC CABS	176,043
PACIFIC CHEVROLET BUICK GMC LTD	1,238,960
PACIFIC COAST HEALTH SERVICES	33,272
PACIFIC COAST INSURANCE BROKERS LTD	1,625,699
PACIFIC COAST UNIVERSITY	75,500
PACIFIC HEALTH AND SPORTS THERAPY LTD	70,620
PACIFIC HONDA	45,533
PACIFIC INSURANCE AGENCIES LTD	99,332
PACIFIC LAW GROUP	14,629,677
PACIFIC LIFE CHIROPRACTIC INC	195,310
PACIFIC MOTION PHYSIOTHERAPY INC	48,300
PACIFIC PEAK THERAPY INC	363,319
PACIFIC PLACE INSURANCE SERVICES INC	284,069
PADDOCK JENNIFER	77,005
PAIN BC SOCIETY	55,000
PAIN FREE HEALTH (PARMILON HEALTH INC)	210,899
PAIN FREE HEALTH (RICHMOND)	643,397
PAIN FREE HEALTH (SURREY)	657,905
PAIN POINT CLINIC (MODERN HEALING ARTS)	39,303
PAINE EDMONDS LLP	4,319,227
PAINPRO CITY SQUARE THERAPEUTICS INC	156,384
PAINPRO COAL HARBOUR THERAPEUTICS INC	491,405
PAINPRO COQUITLAM CENTRE THERAPEUTICS	220,880
PAINPRO METROTOWN THERAPEUTICS INC	309,405
PAINPRO SURREY MEMORIAL THERAPEUTICS INC	294,242
PAINPRO THERAPEUTICS INC	318,343
PAINTS BEYOND AUTO BODY VANCOUVER LTD	708,331
PALADIN SECURITY GROUP LTD	4,017,618
PALADIN TECHNOLOGIES INC	918,098
PAN AND FANG TRADITIONAL CHINESE MEDICINE	35,356
PANALYTICS RESEARCH GROUP INC	146,675
PANDA CLINIC BURNABY	265,387
PANDA CLINIC NEW WESTMINSTER	223,845
PANDA CLINIC SURREY (105 AVE)	390,671
PANDA CLINIC SURREY (152 ST)	60,326
PANORAMA OPTOMETRY	102,406
PANORAMA PHYSIOTHERAPY AND SPORTS CLINIC	524,830
PANORAMA WELLNESS GROUP INC	43,136

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
PANTHER GLASS & UPHOLSTERY LTD	473,513
PARADISE CHIROPRACTIC CORPORATION	115,622
PARAGON COLLISION (MISSISSAUGA)	158,254
PARAGON COLLISION REPAIRS LTD	1,058,954
PARAGON GLASS	159,983
PARAMONOFF CATHERINE EDITH	43,706
PARAMOUNT AUTO BODY (GRAND PRAIRIE)	88,000
PARAMOUNT AUTO BODY LTD	2,599,809
PARENTEAU EMMANUEL DR	31,772
PARHAR GURDEEP DR INC	116,024
PARIO ENGINEERING & ENVIRONMENTAL SCIENCE	611,916
PARIS ACUMED LIMITED	34,785
PARK GEORGIA INSURANCE AGENCIES (2014)	2,482,723
PARK INSURANCE AGENCY LTD	621,037
PARK ROAD AUTOMOTIVE (GIBSONS WAY AUTO)	38,128
PARK SHORE MOTORS LTD	67,276
PARKER'S AUTO BODY AND PAINT LTD	4,275,088
PARKER'S CHRYSLER DODGE JEEP LTD	1,715,866
PARKSVILLE PHYSIOTHERAPY CORPORATION	190,101
PARKSVILLE TOWING LTD	58,335
PARKWAY CREW INC (THE)	28,178
PARKWAY PHYSIO & PERFORMANCE (LANGFORD)	216,698
PARKWAY PHYSIO & PERFORMANCE (SOOKE)	233,522
PARKWAY PHYSIO & PERFORMANCE (VICTORIA)	568,171
PARKWAY PHYSIOTHERAPY PLUS PERFORMANCE	97,769
PARM SEROWN MASSAGE THERAPY INC	93,139
PARTNER REINSURANCE COMPANY (CANADA)	1,099,040
PATHWAY RESOURCES LTD	239,328
PATRICIA EVANS AND ASSOCIATES INC	52,161
PATTERSON FAMILY CHIROPRACTIC	25,514
PATTON SHEILA WINIFRED	153,927
PAYLESS AUTO TOWING LTD (NORTH VANCOUVER)	164,523
PAYLESS AUTO TOWING LTD (PEMBERTON)	61,105
PAYLESS AUTO TOWING LTD (SQUAMISH)	158,093
PAYLESS GLASS LTD	650,145
PB KINESIOLOGIST	46,369
PEACE GLASS LTD	1,750,330
PEACEHEALTH (LOS ANGELES)	365,811
PEAK RESILIENCE COUNSELLING INC	26,406
PEAK TRAINING	27,702
PEAK VALLEY ACTIVE HEALTH INC	118,160
PEAKE & RICHMOND LTD	450,980
PEAKFORM WELLNESS (PEAKFORM CHIROPRACTIC)	86,354
PEARLMAN LINDHOLM	1,569,627
PEGASUS INTEGRATED HEALTH INC	300,704
PELLING & ASSOCIATES INSURANCE BROKERS	213,631
PEMBERTON INSURANCE CORPORATION	89,833
PENDER AUTO BODY LTD	2,088,967
PENINSULA PHYSIOTHERAPY CLINIC	36,903
PENINSULA TOWING (D R AFFLECK HLDGS)	166,330
PENN INSURANCE AGENCIES LTD	422,735
PENNEY AUTO BODY LTD	5,715,119
PENTICTON AUTO GLASS & UPHOLSTERY LTD	345,028
PENTICTON CHIROPRACTIC CO	66,382
PENTICTON COLLISION CENTRE	2,181,413
PENTICTON HYUNDAI	52,668
PENTICTON PAIN CLINIC	73,912
PENTICTON SKAHA PHYSIO & WELLNESS CENTRE	147,123
PENTICTON TOWING LTD	715,013
PENTICTON TOYOTA (KWP CARRIAGE INC)	80,041
PENTLAND'S PROSTHETIC & ORTHOTIC SERVICE	47,717
PERFECT AUTO & WINDOW GLASS LTD	1,001,973
PERFECTIONS CUSTOM PAINT & AUTOBODY LTD	739,006
PERFORMANCE CHIROPRACTIC AND WELLNESS	354,041
PERFORMANCE HEALTH GROUP SURREY	144,197
PERFORMANCE INSTITUTE FOR SPORT	34,650
PERPETUAL INSURANCE SERVICES LTD	612,370
PERRY THOMAS L DR	58,938
PERSEVERANCE PHYSIO AND WELLNESS CENTER	126,664
PERSPECTIVE DESIGN BUILD LTD	65,527
PERSPECTIVE OPTOMETRY	34,530
PET AUTO BODY (1992) LTD	141,001
PETA CONSULTANTS (VANCOUVER) LTD	50,843
PETER F BUXTON LAW CORP	89,242
PETER F POOK INSURANCE AGENCIES LTD	1,162,931
PETER JOY PSYCHOLOGY	37,284
PETERBILT PACIFIC INC (KAMLOOPS)	2,210,894
PETERBILT PACIFIC INC (PRINCE GEORGE)	3,824,830
PETERBILT PACIFIC INC (SURREY)	123,502
PETERSON COMMERCIAL PROPERTY MGMT INC	679,012
PETE'S TOWING LTD	58,840
PETKER CARLA COUNSELLING	30,350
PETOVELLO COUNSELLING SERVICES INC	70,793
PETROVIC SEAN	34,997
PG ACUPUNCTURE LTD	32,929
PG DIRECT AUTOMOTIVE CARE & REPAIR	27,248
PG KLASSIC AUTOBODY LTD	2,649,607
PG SURG-MED LTD	26,095
PH HEALTH CENTER INC	35,061
PH7 MIND AND BODY WELLNESS	29,864
PHARMASAVE	118,139
PHC ELKO INC	32,240
PHILIP ACUPUNCTURE AND HEALING CLINIC	44,592
PHOENIX AUTOBODY REPAIRS	474,860
PHOENIX PHYSIOTHERAPY CLINIC	42,291
PHR PROACTIVE HEALTH AND REHABILITATION	55,299
PHYSIATRIX REHABILITATION INC	262,401
PHYSICAL PURSUIT PHYSIOTHERAPY CORP	63,585
PHYSICIAN DIRECT SERVICES	47,015
PHYSIO COLLECTIVE	276,914
PHYSIO COLLECTIVE STATION SQUARE	293,597
PHYSIO ON THE RUN	48,938
PHYSIO SHOP (THE) - TREVOR POTTS PHYSIO	114,744
PHYSIO2U-LOWER MAINLAND (HALL PHYSIO)	106,815
PHYSIO4CARE (KAUR'S PHYSIOTHERAPIST CORP)	79,214
PHYSIOEFFECT REHAB CORPORATION	52,578

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
PHYSIOFIRST PHYSIOTHERAPY CLINIC	245,871
PHYSIOLAB CLINIC HASTINGS LTD	154,561
PHYSIOLAB CLINIC KEEFER LTD	63,674
PHYSIOLAB CLINIC LTD	180,722
PHYSIOLIFE PHYSIOTHERAPY CLINIC	388,919
PHYSIOMAXX	71,145
PHYSIOMOVES PHYSIO CLINIC (SURREY-128 ST)	117,550
PHYSIOMOVES PHYSIO CLINIC (SURREY-152 ST)	298,760
PHYSIOPLUS HEALTH AND WELLNESS LTD	124,883
PHYSIOPRO PHYSIO & ORTHO SPORTS CLINIC	373,868
PHYSIOSTATION AND SPORTS INJURY CLINIC	210,446
PHYSIOSTOP (DACIA H ZAVITZ PT)	170,016
PHYSIOWORKS HEALTH MANAGEMENT CORP	299,056
PHYSIOZONE HEALTH INC	114,778
PHYSIQUE THERAPY INC	215,558
PIERCE JACQUELINE DR MD INCORPORATED	33,652
PIGHIN TERRIE AND GARRY	38,320
PIHL LAW CORP	25,936
PINCHIN LTD	92,011
PINE TREE AUTO BODY LTD	956,153
PINESTONE INTEGRATED HEALTH INC	111,928
PINETREE TCM CLINIC	58,941
PINEWOOD HAND THERAPY LTD	47,616
PINGUL CARL RMT	27,275
PINNACLE HOTEL AT THE PIER	39,007
PINPOINT PHYSIOTHERAPY	123,232
PIONEER GARAGE LIMITED	1,875,114
PIONEER MOTORS	38,064
PIONEER TECHNICAL SERVICES	37,408
PITNEY BOWES POSTAGE BY PHONE	361,546
PITT MEADOWS PHYSIOTHERAPY CLINIC LTD	202,923
PITT MEADOWS WELLNESS CENTRE	154,081
PJ GLASS INC	288,416
PKW HEALTH CENTRE INC	61,174
PLATINUM PRO KINESIOLOGY	98,838
PLAZA THERAPY LTD	68,858
PLETT TRUCK REPAIR LTD	138,473
PMC HARVEY HOLDINGS CORP	189,766
PNV INSURANCE SERVICES LTD	323,523
POCO CHIROPRACTIC INC	41,763
POCO INSURANCE AGENCIES INC	365,931
POLACK WESLEY	26,846
POLARIS REHAB INC	114,467
POLLOCK NEIL DR INC	32,497
POLSTAR COLLISION LTD	31,182
POOLE SHAFFERY PC	48,632
PORSCHE CENTRE VANCOUVER	94,562
PORT ALBERNI PHYSIOTHERAPY CLINIC	113,468
PORT COQUITLAM PHYSIO & SPORTS (LAURIER)	167,809
PORT COQUITLAM PHYSIO & SPORTS (WILSON)	207,053
PORT KELLS COLLISION AND AUTO SALES	440,125
PORT KELLS SUSPENSIONS LTD	111,546
PORT MOODY AUTO & AIR CONDITIONING	54,033
PORT MOODY COLLISION AND PAINT SHOP LTD	1,321,483
PORT MOODY PHYSIO & SPORTS INJURY CLINIC	26,220
PORTER CREEK COLLISION AUTOBODY AND PAINT	50,220
POWERSHIFTER DIGITAL INC	297,147
POWLS PHYSICAL THERAPIST CORP	29,068
POWLS WITTER SPINE & SPORTS PHYSIO CORP	125,957
PRABHDEEP BAINS KINESIOLOGY	70,434
PRACTICAR CAR & TRUCK RENTALS (JJH HLDGS)	303,104
PRANA PHYSIOTHERAPY	968,130
PRANCING HORSE AUTOBODY AND PAINT	1,799,750
PRD CONSTRUCTION LTD	173,833
PRECISELY SOFTWARE & DATA CANADA INC	148,541
PRECISION COMMERCIAL COLLISION CENTRE	3,396,488
PRECISION GLASS LTD	668,119
PRECISION MEDICAL MONITORING LTD	92,426
PREMIER MOTORCOACH INNOVATIONS	28,155
PREMIERE COLLISION LTD	1,606,162
PREMIERE VERBATIM REPORTING LTD	31,046
PREMIUM MOBILITY PRODUCTS	47,511
PRESTIGE COLLISION & GLASS INC	3,579,878
PRESTIGE COLLISION SERVICES (KELOWNA)	4,202,642
PRESTIGE COLLISION SERVICES (VERNON)	1,688,495
PRESTIGE INSURANCE SERVICES LTD	2,022,327
PRESTIGE PHYSIO & SPORTS (ABB-MT LEHMAN)	472,695
PRESTIGE PHYSIO & SPORTS (ABB-S FRASER)	326,930
PRESTON COLLISION LTD	3,385,210
PRESTON MATTHEWS GROUP INC (THE)	246,278
PRE-TECH COLLISION LTD	2,306,213
PRE-THERAPY CLINIC (BURNABY-LAUREL ST)	626,713
PRE-THERAPY CLINIC (BURNABY-WILLINGDON)	351,934
PRE-THERAPY CLINIC (RICHMOND)	364,255
PRE-THERAPY CLINIC (SURREY)	148,500
PREVOST PARTS AND SERVICE	145,218
PREVOST RV AND MARINE	25,094
PRICEWATERHOUSECOOPERS LLP	2,205,895
PRIEST VALLEY PHYSIOTHERAPY AND REHAB	341,151
PRIMAL RADIANCE HUMAN ENERGY SYSTEMS LTD	79,383
PRIMARY REHAB CLINIC	78,816
PRIME COLLISION LTD	2,498,318
PRIME INSURANCE CENTRE LTD	1,428,355
PRIME RENTALS	38,880
PRIME SPORT PERFORMANCE AND THERAPY INC	118,746
PRIME STUDIO INC	61,767
PRIMECARE PHYSIOTHERAPY INC	48,964
PRINCE GEORGE FORD	74,574
PRINCE GEORGE PHYSIOTHERAPY LTD	42,074
PRINCE GEORGE TAXI	26,723
PRINCE GEORGE TOYOTA	375,532
PRIORITY BUILDING SERVICES LTD	83,406
PRISM TOWING	121,592
PRISTINE GLASS LTD	357,884
PRO ALLIES INSURANCE SERVICES LTD	597,856
PRO KURE WELLNESS AND HEALTH CENTRE	71,650

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
PRO MEDIC HEALTH AND SPORTS WELLNESS	201,900
PRO MOTION CLINIC	192,317
PRO PHYSIO CLINIC	119,987
PRO PHYSIOWORKS	58,918
PRO TOW	114,892
PRO WELLNESS MASSAGE THERAPY	92,037
PROACTIVE HOME CARE SERVICES LTD	56,238
PROACTIVE PHYSIO & SPORTS CLINIC (DELTA)	307,381
PROACTIVE PHYSIO & SPORTS CLINIC (SURREY)	203,138
PROACTIVE PHYSIOTHERAPY (PEACHLAND)	41,018
PROACTIVE PHYSIOTHERAPY (WEST KELOWNA)	183,298
PROBE INVESTIGATORS & SECURITY CONSULTANT	62,713
PROCARE HEALTH AND WELLNESS INC	658,437
PROCARE PHYSIOTHERAPY CLINIC INC	31,524
PROCOLOR COLLISION APEX HINTON	34,212
PROCOLOR COLLISION CALGARY CENTRAL	49,320
PROCOLOR COLLISION GRANDE PRAIRIE	49,737
PROCOM CONSULTANTS GROUP LTD	2,160,136
PROEX DISABILITY MANAGEMENT	29,782
PROFAB MANUFACTURING LTD	36,458
PROFIRE EMERGENCY EQUIPMENT INC	101,035
PRO-FIRST COLLISION CENTRE	5,904,990
PROGRESS INVESTIGATIONS INC	69,970
PROGRESSIVE INSURANCE SERVICES LTD	354,903
PROGRESSIVE PHYSIOTHERAPY LTD	194,225
PROHEALTH MASSAGE THERAPY AND WELLNESS	56,609
PROJECT WHITECARD INC	67,383
PROLINE COLLISION CENTER	833,259
PROLINE GLASS LTD	47,679
PRONTO TOWING LTD	337,162
PROSIGHT GLASS (NORTH VANC-CROWN ST)	403,003
PROSIGHT GLASS (NORTH VANC-MACKAY RD)	744,216
PROSPER HEALTH (SURREY)	548,150
PROSPER HEALTH AND REHAB (LANGLEY)	36,825
PROSPER HEALTH VANCOUVER LTD	563,319
PROSPORT HEALTH CENTRE LTD (SUR-120 ST)	112,827
PROSPORT HEALTH CENTRE LTD (SUR-CROYDON)	45,950
PRO-TECH COLLISION CENTRE	1,133,603
PRO-TECH COLLISION LTD	1,433,532
PROUT ALISTER J E DR INC	440,118
PROVIDENCE HEALTH CARE	271,080
PROVIDENCE THERAPY INC	36,058
PROVINCE OF BC (BC ONLINE)	50,628
PROVINCE OF BC (MVB FEES)	635,289,283
PROVINCE OF BC (MVB FINES)	99,406,853
PROVINCE OF BC (PREMIUM TAX)	267,914,683
PROVINCE OF BC (SST/PST)	290,178,005
PROVINCIAL HEALTH SERVICES AUTHORITY	31,924
PRO-VISION REALTY AND INSURANCE SERVICES	348,042
PRYKE LAMBERT LEATHLEY RUSSELL LLP	1,500,775
PS AND CO BRANDING INC	934,731
PSPT SOLUTIONS CORP	140,283
PT HEALTHCARE SOLUTIONS (BBY-EDMONDS)	429,339
PT HEALTHCARE SOLUTIONS (BBY-KINGSWAY)	207,412
PUBLIC SERVICE PENSION PLAN	264,574
PUDDLE JUMPER TOWING	78,948
PULSE PHYSIO PANORAMA	440,399
PULSE PHYSIOTHERAPY AND SPORT CLINIC	577,621
PULSE PHYSIOTHERAPY BROOKSWOOD	142,270
PULSE PHYSIOTHERAPY SOUTH SURREY	307,035
PULSE PHYSIOTHERAPY WILLOUGHBY LANGLEY	43,496
PULSE PRIMARY CARE FAMILY PRACTICE	55,002
PUNJAB TOWING INC	43,155
PUNJAB WELDING LTD	34,510
PURE BODY BALANCE	104,103
PURE CARE CLINIC (LANGLEY)	74,347
PURE FORM PHYSIOTHERAPY	208,608
PURE HEALTH MASSAGE AND WELLNESS	67,331
PURE LIFE PHYSIO & HEALTH CTR (SUR-75A)	568,065
PURE LIFE PHYSIO & HEALTH CTR (SURREY-96)	575,948
PURE LIFE PHYSIOTHERAPY CLOVERDALE LTD	79,173
PURE LIGHT ACUMED	64,466
PURE MOTION PHYSIOTHERAPY	31,260
PURELY OCCUPATIONAL THERAPY (NEW WEST)	164,360
PUROCLEAN KELOWNA	46,213
PUROLATOR INC	969,386
PUSHAP AUTO BODY & INTERIOR REPAIR LTD	5,826,751
QA LAW	11,274,574
QAI LABORATORIES LTD	30,687
QI INTEGRATED HEALTH CENTRE	77,091
QM ENVIRONMENTAL	109,489
QUALICARE HOME CARE VERNON	42,922
QUALICARE HOMECARE KAMLOOPS	71,046
QUALICARE SOUTH ISLAND	43,247
QUALICARE TRI-CITIES	239,615
QUALICUM PHYSIOTHERAPY CLINIC	61,630
QUALITY CHOICE AUTO & TRUCK COLLISION	3,547,438
QUALITY FIRST COLLISION REPAIRS 2013 LTD	2,026,712
QUALITY GLASS LTD	381,791
QUALTRICS LLC	664,962
QUANTUM MEDIATION	35,747
QUAY HEALTH WORKS CLUB (THE)	69,083
QUBECORE SPORTS AND REHAB INC	329,942
QUEENS ACUPUNCTURE CLINIC	35,808
QUESNEL TOWING LTD	349,145
QUESNEL TOYOTA	84,230
QUILLEN CONTRACTING	164,139
QUIRING MOTORS (1994) LTD	334,505
R AND H MECHANICAL LTD	28,679
R AND R OKANAGAN MOVEMENT COLLELCTIVE INC	138,101
R AND R’S REBEL CYCLE	25,197
R B S COLLISION REPAIRS LIMITED	967,205
R C ADAMS GLASS (R C ADAMS LTD)	98,576
R F WELLNESS GROUP INC	42,063
R+V VERSICHERUNG (GERMANY)	417,382
RAAVI’S HANDTHERAPY & PHYSIO CLINIC	296,156

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
RACE & COMPANY LLP	988,160
RAIL SERVICES INC	49,811
RAINBOW CHRYSLER DODGE JEEP LTD	67,845
RAINBOW GLASS SALMON ARM	110,118
RAINBOW INSURANCE AGENCY LTD	119,602
RAINCOAST COMMUNITY REHAB SERVICES INC	124,341
RAJ MEDICAL PROFESSIONAL CORPORATION	26,861
RAM ENVIRONMENTAL RESPONSE LTD	45,979
RAND & FOWLER INSURANCE AGENCIES INC	573,713
RAND & FOWLER INSURANCE COQUITLAM LTD	5,452,217
RAND & FOWLER INSURANCE LTD	994,824
RAND & FOWLER INSURANCE SERVICES LTD	1,931,315
RANDY’S AUTO PARTS AND TOWING	124,223
RAPID AUTO GLASS LTD	1,780,828
RAPID HEALTH REHABILITATION	47,508
RAPID INTERACTIVE DISABILITY MANAGEMENT	15,553,435
RAPID TOWING AND TRAFFIC MANAGEMENT	374,866
RATIONAL MIND INC	51,560
RAW PHYSIOTHERAPY	34,818
RAY F CHIN INC	423,272
RAYDAR AUTOBODY LTD	3,164,533
RCU INSURANCE SERVICES LTD	499,002
RE FUNCTION HEALTH GROUP INC	1,392,054
REACH REHABILITATION SERVICES LTD	431,263
READ JONES CHRISTOFFERSEN LTD	26,017
REAL FIT PERSONAL TRAINING INC	25,882
REAL INSURANCE SOLUTIONS (2018) INC	1,740,080
REALIGN CHIRO PHYSIO AND REHAB INC	55,690
REALSTREAM INCOME PROPERTIES LTD	218,191
REBALANCE PHYSIOTHERAPY	172,108
REBALANCE REHAB (OLSON PHYSIOTHERAPIST)	186,476
REBALANCEMD CANADA LTD	524,050
REBECCA YU MASSAGE THERAPIST CORP	177,728
REBORN AUTOBODY - LANGLEY SUPER CENTRE	282,638
REBORN AUTOBODY LANGLEY	4,963,681
REBORN AUTOBODY PORT COQUITLAM	3,976,559
REBORN AUTOBODY WALNUT GROVE	530,863
REBOUNCE PHYSIO	182,270
REBOUND HEALTH AND FITNESS	93,039
REBOUND SPORT AND SPINE INC	156,829
RECEIVER GENERAL FOR CANADA	7,246,416
RECLAIM REHAB CONSULTING LTD (PORT COQ)	45,459
RECYCLE BC	197,982
RED HAT CANADA LIMITED	403,485
REDFLEX TRAFFIC SYSTEMS (CANADA) LTD	1,330,118
RED’S RECOVERY TOWING	36,592
REFLECTIONS TRUCK BODY REPAIR LTD	5,550,878
REFLEX REHABILITATION INC	163,524
REFORM PHYSIOTHERAPY AND HEALTH LTD	53,363
REGAIN HEALTH CENTRE LTD	78,601
REGAL COLLISION LTD	450,929
REGENCY CHRYSLER (100 MILE HOUSE)	32,038
REGENCY LEXUS	99,992

SUPPLIER NAME	AMOUNTS
REGENCY TOYOTA (VANCOUVER)	30,594
REGENT PACIFIC INSURANCE SERVICES	244,898
REHAB2RECOVER PHYSIO AND REHAB INC	94,425
REHABMAX PHYSIO & SPORTS INJURY CLINIC	163,080
REJUV MEDICAL FITNESS INC	71,797
RELIABLE AUTO BODY (2001) LTD	3,565,756
RELIABLE MAPLE RIDGE TOWING 1981 LTD	829,735
RELIABLE TOWING MERRITT LTD (MERRITT)	273,977
RELIABLE TOWING MERRITT LTD (PRINCETON)	159,964
RELIABLE TOWING MISSION LTD (CHILLIWACK)	331,543
RELIABLE TOWING MISSION LTD (MISSION)	425,221
RELIABLE TOWING MISSION LTD (ROSEDALE)	139,987
RELIANCE INSURANCE AGENCIES LTD	1,969,133
REMPEL ENGINEERING SERVICES LTD	40,365
RENAUD A DR CHIROPRACTIC INC	25,296
RENEWED WELLNESS (HANNAH V WHELPTON)	108,345
RESILIENT ATHLETICS INC	93,772
RESOLUTE SPIRIT	40,929
RESOLUTION BAY CONSULTING LTD	173,654
RESTART HEALTH CORPORATION	213,128
RESTORATION CHIROPRACTIC	34,042
RESTORE DETAIL AND GLASS LTD	93,165
RESTORE MASSAGE THERAPIST CORPORATION	44,222
RESTORE MOBILITY PHYSIO AND WELLNESS	44,850
RESTORE REHABILITATION INC	122,644
RESTORE SPORTS MEDICINE INC	77,982
REVAMP WELLNESS INC	461,213
REVERE PHYSIOTHERAPY INC (VAN-DUCHESS ST)	230,279
REVITALIZE PHYSIOTHERAPY (SURREY)	117,185
REVITALIZE PHYSIOTHERAPY (VANCOUVER)	31,422
REVIVAL COUNSELLING SERVICES	33,467
REVIVE WELLNESS LTD	332,614
REVOLUTION HEALTH AND WELLNESS	46,818
REVOLUTION RV AND TRAILER SERVICES LTD	162,387
REZILLIANT TOWING AND TRANSPORT LTD	223,139
RIAR KULWANT DR INC	479,061
RICE FAMILY CHIROPRACTIC	57,011
RICH BOYZ MECHANICAL LTD (MCBRIDE)	36,159
RICH CITY COLLISION REPAIRS	4,504,061
RICHARDS BUELL SUTTON	164,931
RICHMOND AUTO BODY (RICHMOND)	12,704,224
RICHMOND AUTO BODY LTD (NORTH VANC)	9,432,456
RICHMOND AUTO GLASS LTD	1,303,545
RICHMOND BLUNDELL PHYSIO & SPORTS INJURY	614,163
RICHMOND CABS LTD	84,140
RICHMOND CENTRAL PHYSIOTHERAPY LTD	160,100
RICHMOND CHIROPRACTIC CENTRE	50,308
RICHMOND CHRYSLER DODGE JEEP LTD	2,070,471
RICHMOND CLOUD HEALTH REHABILITATION	387,643
RICHMOND COUPLES & CHILD COUNSELLING INC	61,980
RICHMOND FAMILY CHIROPRACTIC INC	42,150
RICHMOND PHYSIOTHERAPY (PT HEALTH)	164,068
RICHMOND STEVESTON PHYSIO & SPORTS INJURY	293,205

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
RICH'S AUTO BODY & WRECKING LTD	2,180,633
RICOH CANADA INC	134,046
RIDEAU RECOGNITION SOLUTIONS INC	136,507
RIDGE VIEW HEALTH AND PERFORMANCE	76,652
RIGHT AT HOME CANADA	36,805
RIGHT AT HOME HEALTH CARE AND ASSISTANCE	30,933
RIGHT CARE LTD	26,764
RIGHT TRUCKS SALES & SERVICE LTD	32,806
RIMINI STREET INC	512,038
RISE AND BE WELLNESS CLINIC INC	27,507
RISE PHYSICAL THERAPY INC	244,687
RITCHIE COLLISION (LIFT AUTO GROUP)	1,131,686
RITE-WAY RV SERVICES LTD	57,777
RIVER CITY NISSAN	79,407
RIVERSHORE CHRYSLER JEEP	71,602
RIVERSIDE COLLISION ONGMAN	2,061,135
RIVERSIDE COLLISION QUEENSWAY	473,980
RIVERSIDE INSURANCE AGENCIES (1984) LTD	544,389
RIVERSYDE MOTORS INC	48,250
RIVERWOOD PHYSIOTHERAPY	90,958
RJAMES WESTERN STAR (RJAMES MGMT GROUP)	670,081
ROADHOUSE TOWING LTD	116,460
ROADWAY TOWING LTD	1,184,505
ROAM HEALTH AND WELLNESS INC	291,493
ROBBINS PARKING SERVICE LTD	65,502
ROBERGE KEVIN DR CHIROPRACTIC CORP	64,025
ROBERT R LAWLER PLC	791,259
ROBERTS TOWING AND RECOVERY (CHETWYND)	390,746
ROBERTS TOWING AND RECOVERY (DAWSON CRK)	146,977
ROBIN'S NEST CLINICAL COUNSELLING	74,167
ROCKY MOUNTAIN COLLISION REPAIR	2,504,926
ROD'S AUTO GLASS & UPHOLSTERY LTD	37,341
ROGERS TOGETHER WITH SHAW	60,158
ROGERS WIRELESS	135,375
ROKO SERVICE LTD	30,874
ROLAND FLETCHER PHYSIOTHERAPIST CORP	39,063
ROMANA SARABJIT	57,592
ROSE NICHOLAS DR INC	100,279
ROSSELL ANA FERRARI	48,125
ROSSLAND COLLISION FRUITVALE	685,101
ROSSLAND COLLISION LTD	1,657,197
ROTOR PLUMBERS AND DRAINAGE LTD	93,388
ROUTLEY & COMPANY	986,267
ROWMAC ORTHOPEDIC SERVICES LTD	73,867
ROYAL AUTO BODY & PAINT LTD	51,331
ROYAL AUTOBODY CANADA (2757278 ONTARIO)	54,377
ROYAL AUTOBODY LTD	1,949,168
ROYAL BANK OF CANADA	1,759,138
ROYAL CITY HEALTH AND MANUAL THERAPY INC	576,729
ROYAL CITY PHYSIOTHERAPY	87,944
ROYAL CITY TAXI LTD	32,922
ROYALITE INDUSTRIAL MAINTENANCE LTD	67,819
RTC ELECTRIC LTD	42,507
RUDY & PETER BODY SHOP (2004) LTD	1,180,729
RUNNERS RV AND MARINE	61,008
RUPERT TOWING (SIXTEEN SERVICE LTD)	82,358
RUSCHEINSKI BLAKE DR CHIROPRACTIC INC	194,103
RUSH TRUCK CENTERS	27,605
RUSS' BODY SHOP (1988) LTD	1,815,072
RUSSELL HEALTH CORP	109,870
RUSSELL PROSTHETICS LTD	236,864
RUSTY'S AUTO TOWING LTD	1,506,612
RUTLAND GLASS (1994) LTD	187,866
RUTLAND PHYSICAL THERAPY INC	157,358
RWC GROUP	31,793
RYO ACUPUNCTURE & INTEGRATIVE CLINIC LTD	121,440
RYU CLINIC INC	27,924
S & R MAINTENANCE	36,540
S & S INSURANCE SERVICES (SURDEL) LTD	507,364
S & S INSURANCE SERVICES LTD	463,144
S I SYSTEMS PARTNERSHIP	6,197,946
S J KERNAGHAN ADJUSTERS LTD	49,715
S R A GLASS & AUTO REPAIR	71,019
S SNIDER CONSULTING SERVICES INC	354,633
S T INSURANCE AGENCY LTD	449,070
S&S AUTOBODY AND PAINT LTD	492,791
SAANICH PHYSIO AND SPORTS CLINIC	305,254
SABIL INSURANCE AGENCY (ALDERGROVE) LTD	963,998
SADA SYSTEMS INC	69,345
SAFE CARE HOME SUPPORT LTD	370,987
SAFEWAY	29,132
SAGE SPORT INSTITUTE (OUTERBRIDGE ORTHO)	32,253
SAGEBRUSH PHYSIOTHERAPY	51,165
SAHARA REHAB CONSULTING LTD	1,756,061
SAINI RAJAN DR INC	25,081
SALAHI HEALTH CORPORATION	43,653
SALDARRIAGA ROXANA DR INC	27,485
SALEM MANOR NURSING HOME	27,819
SALESFORCE COM CANADA CORPORATION	431,215
SALIUS PHYSIO (SINGLA PHYSIOTHERAPIST)	235,972
SALMON ARM ACUPUNCTURE CLINIC INC	55,042
SALMON ARM PHYSIOTHERAPY	44,397
SALVEEN LALLI PHYSIOTHERAPIST	67,022
SAMI'S AUTOBODY & PAINTING (1990 LTD)	165,165
SAMPSON DAVIE FANE VOLPIANA LLP	37,732
SAMRA AUTOBODY LTD	918,943
SANDERSON RYAN	47,067
SANDON FRASER COUNSELLING	26,876
SANDPIPER GARDENS & GLASS INC	197,876
SANGAM AUTO BODY LTD	3,820,396
SANGHA RAMONA RMT	70,138
SANO INTEGRATIVE HEALTH LTD	116,810
SAP CANADA INC	1,178,452
SARAN CHIROPRACTIC CORP LTD	238,918
SARYA PHYSIOTHERAPY LTD	29,254
SAS INSTITUTE CANADA INC	298,405

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
SASCU INSURANCE SERVICES LTD	781,487
SAVE ON FOODS	31,112
SAXBEE INSURANCE AGENCIES LTD	2,271,946
SCARTH BRIAN ANDREW	75,706
SCHEER LAW PLLC	1,318,383
SCHILL INSURANCE BROKERS LTD	9,386,310
SCHULTZ-CRAFTSMAN COLLISION 1ST AVE	5,585,735
SCHULTZ-CRAFTSMAN COLLISION QUEENSWAY	2,221,723
SCOR CANADA REINSURANCE COMPANY	2,980,506
SCOTIABANK	54,932
SCOTT CONSTRUCTION GROUP	176,810
SCOTT ROAD INSURANCE SERVICES LTD	3,319,535
SCOTT SPECIAL PROJECTS LTD	809,528
SCOTT TOWN AUTOBODY LTD	4,199,054
SCOTTSDALE PHYSIOTHERAPY CLINIC INC	153,681
SCRAP KING AUTOWRECKING & TOWING LTD	267,238
SCU INSURANCE SERVICES LTD	706,770
SEA TO SKY SPORTS PHYSIO	163,090
SEA TO TREE HEALTH & WELLNESS CTR (2021)	36,295
SEA WALL AUTOBODY & PAINT LTD	1,191,653
SEAFIRST INSURANCE BROKERS LTD	1,051,403
SEAN'S CLEANING 4 U LTD	111,736
SEASONS CONSULTING GROUP LTD	101,925
SECHELT INSURANCE AGENCY (1987)	521,683
SECOND GENERATION LANDSCAPES LTD	51,473
SECOND LOOK AUTOBODY (1992) LTD	1,127,095
SEDGWICK CMS CANADA INC	31,220
SELKIRK CAR RENTAL LTD	44,176
SELKIRK GLASS LTD	284,116
SENGHERA KING PHYSICAL THERAPIST CORP	128,645
SEO DONGGI	41,921
SEOUL ORIENTAL CLINIC	64,880
SERVICE BC - STEWART GOVERNMENT AGENT	60,355
SERVICE GLASS LTD	287,132
SERVICEMASTER BURNABY S FRASER	171,632
SERVICEMASTER OF KAMLOOPS	42,278
SERVICEMASTER OF PENTICTON	29,862
SETTLED BY SCHAPIRO MEDIATIONS INC	54,690
SEVA PHYSIOTHERAPY	217,990
SEVA WELLNESS (SEVA MASSAGE THERAPIST)	440,724
SEVEN STAR GLASS LTD	180,833
SEXTON BRIAR DR INC	179,750
SEYMOUR HEALTH CENTRE LTD	31,782
SHAMROCK MAINTENANCE & AUTOBODY LTD	35,361
SHAN TOWING SERVICES INC	32,000
SHARMA SANDEEP KUMAR	28,570
SHARONS INSURANCE SERVICES LTD	479,656
SHARP COLLISION REPAIR LTD	1,216,267
SHARPES INSURANCE SERVICES LTD	138,472
SHELBOURNE PHYSIOTHERAPY (VIC-COOK ST)	91,443
SHELBOURNE PHYSIOTHERAPY (VIC-SHELBOURNE)	446,193
SHELDON BAKER KINESIOLOGY	34,119
SHELTER MUTUAL CANADA	220,706
SHERWOOD TOWING SERVICES LTD	33,500
SHIFT REHAB SERVICES (ALICIA KEIM)	103,391
SHOKER ESHA	42,565
SHONG KEVAN DR CHIROPRACTIC INC	25,636
SHOPPERS DRUG MART	116,893
SHORELINE COUNSELLING CORP	37,094
SHORELINE OT SERVICES INC	87,180
SHUSWAP CHIROPRACTIC CLINIC	73,910
SHUSWAP COLLISION CENTER LTD	867,689
SIAVASH MASSAGE THERAPY CORP	35,813
SIDEWINDER CONVERSIONS AND MOBILITY LTD	25,170
SIDHU KANWARINDER	36,803
SID'S AUTO GLASS & DETAILING LTD	296,527
SIGNAL COLLISION CRANBROOK	2,931,392
SIGNAL COLLISION LTD	1,989,630
SIGNATURE MAZDA (SIGNATURE AUTOMOTIVE)	90,088
SILHOUETTE COLLISION (PLANET ERA ENT LTD)	4,151,756
SILVHORN AUTOMOTIVE LTD	37,775
SIMON ACUPUNCTURE AND HEALING CLINIC	78,332
SIMON MARGOLIS MEDIATION AND ARBITRATION	60,799
SIMPLE CLINIC LTD	137,456
SIMPLY COUNSELLING INC	91,696
SIMPLY LESS PAIN PHYSIOTHERAPY & WELLNESS	46,666
SIMPLY WELLNESS MEDICAL INC	27,808
SIMPSON CONTROLS LTD	263,334
SINGH JASJEET	25,282
SINGLETON URQUHART REYNOLDS VOGEL LLP	5,254,867
SIRI AUTO GLASS LTD	357,839
SITKA LAW CORPORATION	1,727,909
SITKA PHYSIO AND WELLNESS	35,906
SK ENGINEERING LTD	134,948
SKINNER MICHAEL T	55,287
SKY TRUCK TOWING AND RECOVERY LTD	28,383
SKYLARK HEALTH AND WELLNESS	30,372
SKYVIEW INSURANCE BROKERS LTD	213,193
SLALOM CONSULTING ULC	144,470
SLATER MEDIATION	120,809
SLR CONSULTING (CANADA) LTD	334,872
SMART REHABILITATION CONSULTING LTD	618,639
SMOKEY CREEK SALVAGE	48,086
SMP RV LTD	85,966
SN TRANSPORT LTD	205,711
SNAPBACK REHAB	84,093
SNOWY PEAKS RV	52,447
SNS FITNESS AND REHAB	62,823
SO-CAL SPEED SHOP CANADA	29,165
SODALES SOLUTIONS INC	142,800
SOFKO GARY A RMT	91,161
SOJA PETER J DR	56,102
SOLID GOLD COLLISION (RRM COLLISION LTD)	290,098
SOLID GROUND NEUROPHYSIO	53,657
SOLO GLASS LTD	354,437
SOLOMONS KEVIN DR INC	35,438

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
SOLSTICE GLASS INC	638,342
SOLUTIONS COUNSELLING AND CONSULTING FIRM	79,030
SOMA MEDICAL ASSESSMENTS	32,488
SOMA NATURAL	41,389
SOMERS POULIN HALL	5,416,405
SONG DAEL	35,807
SONG FAMILY CHIROPRACTIC INC	459,993
SOOKE'S WESTCOAST COLLISION & GLASS	853,356
SOPRON AUTO BODY (P & T AUTO BODY LTD)	1,415,118
SORRENTO TOWING AND RECOVERY LTD	59,152
SOUND IDEARS INC	63,580
SOUND LAW LLP	731,233
SOUTH CENTRE PHYSIOTHERAPY CLINIC	95,139
SOUTH CITY TRUCK CENTRE	43,243
SOUTH COAST FORD PROPERTY	26,134
SOUTH DELTA PHYSIOTHERAPY CLINIC	31,088
SOUTH ISLAND PHYSIOTHERAPY INC	207,724
SOUTH NANAIMO WELLNESS CENTRE	34,666
SOUTH OKANAGAN PHYSIO & ACTIVE WELLNESS	108,596
SOUTH PEACE CHIROPRACTIC	52,127
SOUTH POINT CHIROPRACTIC	85,235
SOUTH SEAS AUTO BODY CO LTD	2,185,247
SOUTH SURREY MEDICAL CLINIC	25,842
SOUTH THOMPSON RV	50,644
SOUTH VANCOUVER MEDICAL CLINIC	91,587
SOUTH VANCOUVER PHYSIOTHERAPY CLINIC	263,971
SOUTHCARE CHIROPRACTIC CORPORATION	49,624
SOUTHERN ALBERTA TOWING	38,291
SOUTHERN BUTLER PRICE LLP	84,907
SOUTHERN INSURANCE SERVICES LTD	6,327,313
SOUTHGATE COLLISION CENTRE	39,470
SOUTHSIDE DOOR AND GATE LTD	119,186
SPARKLING LEGACY HOME SERVICES	117,746
SPARSH WELLNESS RETREAT	89,475
SPARTA HEALTH INC (SQUAMISH)	1,216,782
SPARWOOD TOWING	85,587
SPECIALIST REFERRAL CLINIC	467,215
SPECTRUM HOME AND FAMILY CARE	157,523
SPECTRUM PSYCHOLOGICAL INC	45,872
SPECTRUM REHABILITATION SERVICE INC	132,616
SPEEDIER AUTO BODY SHOP LTD	1,812,225
SPEEDWAY TOWING LTD	41,120
SPEEDY GLASS (ABBOTSFORD)	1,941,670
SPEEDY GLASS (BURNABY-BOUNDARY RD)	1,079,654
SPEEDY GLASS (BURNABY-IMPERIAL ST)	839,034
SPEEDY GLASS (CAMPBELL RIVER)	1,140,170
SPEEDY GLASS (CASTLEGAR)	816,481
SPEEDY GLASS (CHILLIWACK)	1,185,175
SPEEDY GLASS (COQUITLAM-BARNET HWY)	1,434,049
SPEEDY GLASS (COQUITLAM-BRUNETTE AVE)	821,990
SPEEDY GLASS (COURTENAY)	1,023,645
SPEEDY GLASS (CRANBROOK)	570,904
SPEEDY GLASS (CRESTON)	575,956
SPEEDY GLASS (DAWSON CREEK)	562,121
SPEEDY GLASS (DUNCAN)	1,143,705
SPEEDY GLASS (KAMLOOPS-NOTRE DAME)	701,052
SPEEDY GLASS (KAMLOOPS-SEYMOUR ST)	373,665
SPEEDY GLASS (KAMLOOPS-TRANQUILLE)	904,824
SPEEDY GLASS (KELOWNA)	1,390,215
SPEEDY GLASS (LANGLEY)	2,499,434
SPEEDY GLASS (MAPLE RIDGE)	890,608
SPEEDY GLASS (NANAIMO-NICOL ST)	710,275
SPEEDY GLASS (NANAIMO-NORTH ISLAND HWY)	926,909
SPEEDY GLASS (NELSON)	530,912
SPEEDY GLASS (NEWTON)	1,439,180
SPEEDY GLASS (NORTH VANC-15TH ST)	701,409
SPEEDY GLASS (NORTH VANC-BROOKSBANK)	1,147,340
SPEEDY GLASS (NORTH VANC-MARINE DR)	1,355,797
SPEEDY GLASS (PARKSVILLE)	1,669,064
SPEEDY GLASS (PENTICTON)	840,676
SPEEDY GLASS (PORT ALBERNI)	691,768
SPEEDY GLASS (PRINCE GEORGE)	1,207,063
SPEEDY GLASS (RICHMOND)	1,760,633
SPEEDY GLASS (SALMON ARM)	204,816
SPEEDY GLASS (SQUAMISH)	681,600
SPEEDY GLASS (TERRACE)	711,687
SPEEDY GLASS (VANCOUVER-392 KINGSWAY)	1,422,002
SPEEDY GLASS (VANCOUVER-899 KINGSWAY)	460,781
SPEEDY GLASS (VANCOUVER-MARINE DR SW)	559,793
SPEEDY GLASS (VANCOUVER-YORK AVE)	994,194
SPEEDY GLASS (VERNON)	947,773
SPEEDY GLASS (VICTORIA-GOVT ST)	1,351,573
SPEEDY GLASS (VICTORIA-ISLAND HWY)	1,385,425
SPEEDY GLASS (WHITE ROCK)	1,137,688
SPEEDY GLASS (WILLIAMS LAKE)	349,405
SPINAL CORD INJURY BC	50,000
SPINEWORKS CHIROPRACTIC AND MASSAGE	197,237
SPINNERS AUTO GLASS INC	103,536
SPLASHES WASH LODGE INC	1,439,675
SPORTSPRO HEALTH CLINIC LTD	115,148
SPOTLIGHT EVENTS	26,732
SPOTLITE CUSTOM COLLISION (1987) LTD	2,422,614
SPRING MEDICAL CENTRE LTD	239,320
SQUAMISH TOYOTA	91,909
SREC	140,868
SS AND C TECHNOLOGIES INC	718,324
ST PATRICK HOSPITAL	62,868
ST TRADITIONAL CHINESE MEDICINE LTD	44,806
STAHL PETERBILT INC	279,068
STAMPEDE GLASS LTD	741,529
STANDISH TOWING AND RECOVERY LTD	45,478
STANTEC CONSULTING LTD	270,172
STAPLES PROFESSIONAL INC	591,383
STAR AUTOBODY LTD	2,365,811
STARLITE AUTOBODY LTD	883,584
STARR FAMILY CHIROPRACTIC	107,129

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
START LINE HEALTH AND WELLNESS GROUP	364,206
STASIS HEALTH CORP	302,304
STASIS REHABILITATION	76,914
STATION PHYSIOTHERAPY	185,276
STAUFFERS TOWING LLC	46,339
STAVROS AUTO BODY LTD	751,079
STEFANAKIS HARRY DR INC	26,010
STEFISHEN PHYSIOTHERAPIST CORP	30,840
STEINHOFF BEVERLEY DR CHIROPRACTIC CORP	60,952
STEPHEN GRAFF FORENSIC ACCOUNTANT INC	77,260
STERICYCLE ULC	111,305
STERLING AUTOBODY (DELTA) LTD	968,887
STERLING GLASS AND DETAIL	453,763
STEVE MARSHALL FORD LINCOLN LTD	89,822
STEVE MARSHALL MOTORS (1996) LTD	37,184
STEVENSON TOOR PHYSIOTHERAPIST	48,656
STEVES TOWING AND AUTOBODY	211,699
STEVESTON VILLAGE ORTHOPAEDIC & SPORTS	44,030
STEWART CHERYL LYNN	32,783
STEWART GLASS INC	213,072
STEWART MECHANICAL AND FABRICATING	52,398
STEWARTS COLLISION CENTER	936,345
STILL CREEK COLLISION INC	1,476,328
STILL CREEK PRESS LTD	1,063,300
STIVE HEALTH BRENTWOOD INC	122,619
STOCHMAL MICHAEL DR CHIROPRACTIC INC	59,452
STOKE FITNESS AND KINESIOLOGY	70,770
STRAIGHTLINE CHEVROLET BUICK GMC LTD	26,021
STRATIS INSURANCE AGENCY LTD	3,539,032
STRAWBERRIES AND SUNSHINE ENTERPRISES LTD	83,833
STREAMLINE AUTO & WINDOW GLASS LTD	799,034
STREAMSETS INC	514,822
STRENGTH THROUGH MOTION REHAB INC	111,690
STRIDE MOBILE PHYSIOTHERAPY	69,865
STRIKE RECOVERY AND PERFORMANCE INC	93,753
STRIVE HEALTH AND PERFORMANCE INC	360,117
STRONG BODY HEALTH AND WELLNESS LTD	203,661
STT ORIENTAL MEDICAL CENTRE LTD	71,760
SUBARU OF NANAIMO	28,057
SUBARU OF PRINCE GEORGE	166,367
SUBURBAN MOTORS (VICTORIA FORD ALLIANCE)	2,834,238
SUCCESS REALTY AND INSURANCE LTD	332,840
SUDDEN IMPACT AUTO BODY REPAIR LTD	1,966,960
SULLIVAN PHYSIOTHERAPY CLINIC	140,248
SUMAS AUTOGLASS CORPORATION	691,472
SUMAS MTN SPORT AND SPINE	292,324
SUMMERLAND GLASS AND MIRROR LTD	197,125
SUMMERLAND MASSAGE THERAPY	28,618
SUMMERLAND PHYSIOTHERAPIST CORP	25,065
SUMMERLAND RV CENTRE	83,048
SUMMIT PEMBERTON COLLISION	1,099,971
SUMMIT TRAILER LTD (ACHESON)	85,617
SUMMIT TRAILER LTD (PENTICTON)	90,512
SUN CITY PHYSIO (KELOWNA-LAKESHORE)	159,095
SUN CITY PHYSIOTHERAPY (KELOWNA-GLENMORE)	167,866
SUN CITY PHYSIOTHERAPY (KELOWNA-ST PAUL)	164,677
SUN CITY PHYSIOTHERAPY (LAKE COUNTRY)	108,483
SUN COUNTRY TOYOTA	1,784,942
SUN LIFE ASSURANCE COMPANY OF CANADA	45,011,228
SUNCREEK AUTO GLASS LTD	803,463
SUNDAHL POWERS KAPP AND MARTIN LLC	26,478
SUNGOD SPORTS & ORTHOPAEDIC PHYSIO	603,388
SUNLIGHT HERB AND ACUPUNCTURE LTD	31,582
SUNNYSIDE AUTOBODY (1980) LTD	2,350,138
SUNPAC AUTO COLLISION	262,811
SUNRISE FORD SALES LTD	1,580,993
SUNRISE PHYSIOTHERAPY CLINIC	911,267
SUNRISE VICTORIA PHYSIOTHERAPY CLINIC	240,936
SUNSET GLASS	388,131
SUNSHINE COAST CHEVROLET BUICK GMC	60,892
SUNSHINE GLASS AND MIRROR LTD	278,619
SUNSHINE PHYSIOTHERAPY AND SPORTS CLINIC	75,464
SUNSHINE VALLEY CHIROPRACTIC CORPORATION	31,813
SUNSTONE PHYSIOTHERAPY CLINC (DELTA)	488,302
SUNSTONE PHYSIOTHERAPY CLINC (SURREY)	264,466
SUNWAY AUTHENTIC CHINESE MASSAGE	52,028
SUNWEST RV CENTRE LTD	52,677
SUNWHEEL REHABILITATION	283,404
SUPER EURO AUTO LTD	2,349,870
SUPERIOR AUTO BODY LTD	32,910
SUPERIOR TOWING AND REPAIR	78,771
SUPERSTAR AUTO REPAIR CENTRE LTD	1,080,874
SUPREMEX INC	367,856
SURDEL REVIVE REHABILITATION INC	270,825
SURDELL KENNEDY TAXI LTD	333,630
SUREWAY INSURANCE SERVICES LTD	167,378
SURFSIDE CLEANING	173,924
SURGE WELLNESS LTD	78,923
SURREY 152 ST PHYSIO AND SPORTS CLINIC	622,442
SURREY 88 AVE PHYSIO & SPORTS CLINIC	227,497
SURREY AUTO GLASS LTD	515,322
SURREY AUTOBODY AND PAINT LTD	5,623,197
SURREY CHIROPRACTIC PHYSIO & MASSAGE LTD	481,685
SURREY HONDA	84,345
SURREY HWY 10 PHYSIO AND MASSAGE CLINIC	465,971
SURREY MITSUBISHI	292,337
SURREY SPORTS AND REHAB PHYSIO CORP	73,381
SURREY WIDE TOWING (GOLDEN TOWING LTD)	97,888
SUSSEX INS AGENCY (COQUITLAM CENTRE) INC	369,164
SUSSEX INSURANCE AGENCY (AMBLESIDE) INC	214,222
SUSSEX INSURANCE AGENCY (CREST PLAZA) INC	2,801,545
SUSSEX INSURANCE AGENCY (DILWORTH) INC	215,805
SUSSEX INSURANCE AGENCY (KELOWNA) INC	1,861,308
SUSSEX INSURANCE AGENCY (LANGLEY) INC	720,408
SUSSEX INSURANCE AGENCY (MISSION) INC	1,513,203
SUSSEX INSURANCE AGENCY (ROYAL OAK) INC	1,157,094

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
SUSSEX INSURANCE AGENCY INCORPORATED	1,840,265
SUT BASRA DISPUTE RESOLUTION INC	236,015
SUTER BROOK INSURANCE SERVICES LTD	319,340
SWIFT HEALTH SERVICES INC	1,413,564
SWISS REINSURANCE COMPANY LTD (CANADIAN)	806,255
SYMMETRIX EXERCISE AND REHAB	285,910
SYMMETRY INJURY REHABILITATION LTD	895,691
SYMPHONY BRAIN PERFORMANCE	233,210
SYNERGY HEALTH MANAGEMENT LTD	247,986
SYNERGY PHYSIOTHERAPY AND PILATES	30,187
SYNERGY REHAB (ABBOTSFORD)	206,571
SYNERGY REHAB (DELTA)	517,551
SYNERGY REHAB (LANGLEY)	36,096
SYNERGY REHAB (SURREY-177B ST)	386,533
SYNERGY REHAB (SURREY-72 AVE)	692,074
SYNERGY REHAB (SURREY-FRASER HWY)	468,361
SYNERGY REHAB (SURREY-KING GEORGE)	1,112,737
SYNERGY REHABILITATION INC (BURNABY)	460,161
SYNERGY REHABILITATION INC (NEW WEST)	390,421
SYNERGY REHABILITATION INC (RICHMOND)	378,738
SYNERGY REHABILITATION INC (SUR-137 ST)	743,761
SYNERGY REHABILITATION INC (SUR-156 ST)	267,247
SYNERGY REHABILITATION INC (SUR-160 ST)	974,531
SYNERGY REHABILITATION INC (SUR-56 AVE)	440,953
SYNERGY REHABILITATION INC (SUR-72 AVE)	33,816
SYNERGY REHABILITATION INC (SUR-88 AVE)	862,003
SYNERGY REHABILITATION INC (SUR-96 AVE)	583,287
SYNERGY REHABILITATION INC (SUR-FRASER)	580,762
SYNERGYMED ENTERPRISES LTD	95,545
SYRIACUS INC	50,045
T F AUTO BODY (TUNG FAT MOTORS LTD)	1,921,061
T FRASER CHIROPRACTIC INC	39,107
T H PETTIT LAW CORP (PETTIT AND COMPANY)	4,816,906
T J'S AUTO BODY (1998) LTD	1,794,347
T S MCKENZIE INSURANCE AGENCIES LTD	470,187
TABERNER PAUL D - MEDIATOR	70,194
TAG AUTO BODY & COLLISION CENTRE	1,159,189
TAI CHI ACUPUNCTURE INC	54,619
TALBOT INSURANCE SERVICES LTD	373,180
TALENTCLICK WORKFORCE SOLUTION INC	69,365
TALL TREE INTEGRATED HEALTH (CORDOVA BAY)	520,241
TALL TREE INTEGRATED HEALTH (JAMES BAY)	363,984
TALL TREE PHYSIO AND HEALTH CENTRE LTD	706,719
TAMMY STAMNES & KEN WILSON INS AGENCY	3,640,057
TANEJA CHAND DR	29,475
TAREK SAYED CONSULTING	78,750
TARTAN AUTO BODY LTD	76,326
TATA CONSULTANCY SERVICES CANADA INC	3,268,118
TAURUS AUTO COLLISION CARE LTD	388,116
TAYLOR MOTOR SALES	28,562
TAYLOR SHANE DR CHIROPRACTIC CORP	28,267
TAYLORMOTIVE SERVICE LTD	3,869,945
TC VALLEY COLLISION	1,722,739
TD CANADA TRUST	52,080
TEAMWELL HEALTH FLEETWOOD	51,126
TEAMWELL HEALTH RICHMOND	51,297
TEAMWORKS HEALTH CLINIC	173,070
TECHNICON INDUSTRIES LTD	335,854
TEH EZRA	213,220
TEKSYSTEMS CANADA CORP	1,867,995
TELUS COMMUNICATIONS INC	15,204,901
TELUS HEALTH CANADA LTD	1,601,248
TELUS SERVICES INC	1,713,955
TERMINAL AUTO BODY (PARKSVILLE) LTD	3,246,311
TERRA NOVA MEDICAL CENTRE LTD	27,512
TERRA NOVA PHYSIOTHERAPY	68,232
TERRACE CHRYSLER LTD	78,858
TERRACE TOTEM FORD SALES LTD	26,916
TERRANOVA WORLDWIDE CORPORATION	25,346
TESS HEALTH CLINIC	351,473
TEZ HEALTHCARE SERVICES INC	41,232
THERACORE HEALTH SERVICES INC	442,162
THERAPEX HEALTH CENTRE LTD	414,042
THERAPY NOW THERAPEUTICS INC	74,949
THERAPY X CLINIC FLAGSHIP INC	125,359
THERMO KING OF BRITISH COLUMBIA INC	83,473
THIEL CHIROPRACTIC CORP	35,782
THINK PHYSIOTHERAPY INC	287,977
THOMAS SHAWN P DR CHIROPRACTIC CORP	28,973
THOMAS TAVIAN	32,150
THOMPSON J P DR INC	33,743
THOMPSON LEROSE & BROWN	304,000
THOMPSON RIVERS PHYSIOTHERAPY	33,586
THOMSON REUTERS CANADA	125,176
THORNDAL ARMSTRONG DELK BALKENBUSH	127,073
THREE PEAKS KINESIOLOGY INC	338,559
THREESIXTY PHYSIOTHERAPY HEALTH SERVICES	168,399
THRIVE NOW PHYSIOTHERAPY (COBBLE HILL)	74,880
THRIVE NOW PHYSIOTHERAPY (DUNCAN)	77,729
THUNDER VALLEY TOWING	27,988
THUNDERBIRD INSURANCE BROKERS LTD	323,194
THY INVESTMENTS LTD DBA SUSSEX AGENCY	889,878
TIGER TOWING LIMITED	435,427
TILLMANNS HEINRICH WINFRI	34,054
TIMECURE CLINIC	27,067
TIP FLEET SERVICES CANADA LTD	165,355
TIP TOP COLLISION LTD	715,349
TITAN ENTERPRISE INC DBA SUSSEX INSURANCE	506,748
TITAN PROJECT PHYSIOTHERAPY	142,155
TITAN WINDOW FILMS LTD	38,366
TJ'S TOWING & RECOVERY LTD	34,231
TLC AUTOMOTIVE SERVICES LTD	35,545
TLC MEDICAL	81,796
TMA AUTOBODY & SERVICES LTD	2,040,520
TOA REINSURANCE COMPANY OF AMERICA (THE)	794,603
TOM THOMPSON AUTO GLASS LTD	1,641,271

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
TOMMY'S UPHOLSTERY LTD	69,610
TOM'S RV SERVICE & SUPPLIES LTD	65,527
TONKS TOWING LTD	322,845
TONUME INTEGRATED HEALTH	184,622
TONY LAU INSURANCE AGENCIES LTD	630,423
TOORA FITNESS AND REHAB	28,289
TOP GUN AUTO BODY	39,915
TOTAL BODY HEALTH	198,251
TOTAL CARE CHIROPRACTIC & REHAB (ABBOTS)	98,432
TOTAL CARE CHIROPRACTIC & REHAB (SURREY)	173,738
TOTAL PHYSIOTHERAPY	58,287
TOTAL THERAPY REHAB & WELLNESS (CENTRAL)	731,879
TOTAL THERAPY REHAB & WELLNESS (DAWSON)	537,223
TOTEM TOWING (TRIPLE T DEVELOPMENTS LTD)	546,213
TOUCH BRAIN COUNSELOR LTD	41,736
TOUT CORINNE	36,378
TOWERS WATSON CANADA INC	231,133
TOWERS WATSON SOFTWARE LTD	373,670
TOWN AUTOBODY AND CAR SALES LTD	37,196
TOWN OF COMOX	26,880
TOWN OF GIBSONS	340,659
TOWN OF SIDNEY	533,020
TOWN OF VIEW ROYAL	84,375
TOWNLINE INSURANCE SERVICES LTD	805,558
TOWNLINE PHYSIOTHERAPY AND WELLNESS	472,772
TOWNSHIP OF ESQUIMALT	38,873
TOWNSHIP OF LANGLEY	508,043
TRACUMENT SOLUTIONS INC	64,366
TRADEMARK GLASSWORKS LTD	189,156
TRADEWIND INSURANCE SERVICES LTD	283,971
TRAIL OCCUPATIONAL THERAPY INC	27,577
TRAILCON LEASING INC	47,641
TRAILERMAN TRAILERS LIMITED	74,960
TRAILSIDE PHYSIO (COQUITLAM)	132,047
TRAILSIDE PHYSIO (NEW WESTMINSTER)	161,852
TRANSRE (CANADA)	1,144,648
TRANSWORLD MANAGEMENT LTD	185,773
TRAVELAND RV SUPERCENTRE COWICHAN	193,269
TRAVELAND RV SUPERCENTRE KELOWNA	141,960
TRAVELAND RV SUPERCENTRE LANGLEY	1,242,135
TRAVELHOME THE RV MARKETPLACE	27,561
TRAVERSE INTEGRATED HEALTH	53,886
TRAVLOS ANDREW DR INC	238,282
TRAXLER HAINES	368,537
TRELOAR PHYSIOTHERAPY CLINIC (8TH AVE)	702,338
TRELOAR PHYSIOTHERAPY KERRISDALE INC	202,610
TREV DEELEY MOTORCYCLES (1991) LTD	93,064
TRI CITY PHYSIO	103,193
TRIANGLE HOMES LTD	38,066
TRI-CITY INSURANCE BROKERS LTD	1,111,140
TRI-CITY PSYCHOLOGY SERVICES INC	55,645
TRI-CROWN RV	30,805
TRIFECTA REHAB 2 INC	111,395
TRIFECTA REHAB INC	432,906
TRIMETRICS PHYSIOTHERAPY CLINIC	87,599
TRINITY PHYSIOTHERAPY SPORT AND WELLNESS	437,142
TRISTATE TRUCK EQUIPMENT	26,925
TRITON MEDICAL CLINIC	26,593
TRIUMPH PHYSIO AND WELLNESS	181,202
TROJAN COLLISION SERVICES LTD	5,033,362
TROY WOTHERSPOON INSURANCE SERVICES	3,968,945
TRUE CONDITIONING SERVICES INC	243,625
TRUE PHYSIO AND PILATES INC (BURNABY)	37,804
TRUE PHYSIO AND PILATES INC (DELTA)	74,225
TRU-LINE AUTOBODY FRAME & WHEEL LTD	1,500,524
TRUSTING HANDS PHYSIOTHERAPY	27,261
TSANG ACUPUNC & HOLISTIC HEALTH STUDIO	32,609
TSAWWASSEN COLLISION LTD	3,364,868
TSAWWASSEN INSURANCE BROKERS LTD	697,831
TSN INSURANCE SERVICES (2012) LTD	523,412
TSN INSURANCE SERVICES (SURREY) LTD	363,070
TTC THE THERAPEUTIC COLLECTIVE INC	92,885
TTEC DIGITAL CANADA INC	1,075,693
TUBER TOWING AND RECOVERY LTD	26,671
TURNEY TOWING LLC	136,890
TURNING POINT PHYSICAL THERAPY	30,051
TURNING POINT REHAB CANADA LTD	48,723
TURTLE BAY MEDICAL CLINIC	25,933
TURTLE BAY PHYSIOTHERAPY INC	60,132
TWIN RINKS ORTHOPAEDIC & SPORTS PHYSIO	305,141
TWINING SHORT AND HAAKONSON	76,175
TWINSTAR COLLISION LTD	1,177,887
TXL INSURANCE AGENCY INC	596,610
TYCROP TRAILERS INC	439,205
UBC SAUDER SCHOOL OF BUSINESS	546,958
UBER AUTO BODY LTD	35,158
UHC MANAGEMENT GROUP LTD	102,160
ULINE CANADA CORPORATION	25,598
UNDERWRITERS INSURANCE AGENCIES-POWELL	756,809
UNDERWRITERS INSURANCE BROKERS-PENTICTON	614,527
UNGAR PSYCHOLOGICAL CLINIC	35,821
UNIC GLASS LTD	224,809
UNIQUE AUTO BODY SOUTH JORDAN	37,567
UNITED CABS (COMOX TAXI LTD)	27,773
UNITED COLLECTIONS BUREAU INC	107,162
UNITED COLLISION REPAIR LTD	288,641
UNITED TOWING SERVICES INC	33,652
UNITED WAY BRITISH COLUMBIA	57,060
UNITOW SERVICES (1978) LTD	918,597
UNIVERSAL AUTO COLLISION LTD	474,366
UNIVERSITY OF BRITISH COLUMBIA	307,336
UP LEGAL GROUP LLP	4,340,726
UPWORDS MARKETING SOLUTIONS INC	88,190
URBAN PACIFIC LAND CORP	123,682
URGEL'S AUTO COLLISION LTD	1,586,353
UW MEDICINE	43,745

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
V MAKIN MD INC	73,798
VALEMOUNT AUTO RESCUE LTD	69,388
VALEO HEALTH CLINIC INC	223,871
VALHALLA PHYSIOTHERAPY	25,200
VALIANT INSURANCE BROKERS INC	76,253
VALLEY AUTO REPAIR INC	25,911
VALLEY CHIROPRACTIC	41,786
VALLEY GLASS WESTBANK LTD	841,879
VALLEY SPORTS MEDICINE CLINIC LTD	26,605
VALLEY TOYOTA (RAINBOW AUTO CENTRE LTD)	41,962
VALLEY WIDE INSURANCE SERVICES INC	910,637
VALLEY WORK EVALUATION & RESEARCH CENTRE	25,287
VALOUR INDEPENDENT MEDICAL ASSESS-NANAIMO	25,352
VALUE AUTO GLASS LTD	905,357
VAN DE POEL LEVY THOMAS ARNEAL LLP	41,338
VAN GAALEN PHYSIOTHERAPIST CORP	129,322
VAN HORNE TOWING (2000) LTD	336,928
VAN ISLE AUTO GLASS LTD	1,215,341
VAN SPORTS AND PHYSIOTHERAPY CLINIC	110,087
VAN-BURN COLLISION REPAIRS LTD	1,591,540
VANCITY AUTOBODY LTD	2,397,042
VANCITY PHYSIO (VUKOVIC PHYSIO CORP)	118,979
VANCOUVER AND SHANGHAI LANDS LTD	510,279
VANCOUVER AUTOBODY LTD	511,358
VANCOUVER AXLE AND FRAME LTD	248,498
VANCOUVER BACK INSTITUTE	245,053
VANCOUVER BROADGREEN ENTERPRISES LIMITED	31,920
VANCOUVER COASTAL HEALTH AUTHORITY	2,502,471
VANCOUVER COLLINGWOOD WELLNESS INC	564,911
VANCOUVER CONVERTIBLE TOPS	87,028
VANCOUVER FRASER PORT AUTHORITY	27,142
VANCOUVER HINO	112,780
VANCOUVER HOLDINGS (BC) LTD	198,562
VANCOUVER INTERNATIONAL ARBITRATION CTR	152,040
VANCOUVER INTERNATIONAL AUTO SHOW	34,204
VANCOUVER ISLAND HEALTH AUTHORITY	29,534
VANCOUVER ISLAND PHYSIOTHERAPY CLINIC	145,981
VANCOUVER ISLAND PROSTHETIC SERVICES INC	33,936
VANCOUVER ISLAND PSYCHOLOGICAL SERVICES	52,860
VANCOUVER MOTORSPORTS LTD	870,682
VANCOUVER NEUROPHYSIO SERVICES	65,773
VANCOUVER PHYSIOTHERAPY AND SPORTS CLINIC	104,007
VANCOUVER PROSTHETICS AND ORTHOTICS INC	227,673
VANCOUVER RECOVERY ROOM REHAB	76,474
VANCOUVER SOMATIC THERAPY	70,775
VANCOUVER TAXI LTD	48,202
VANCOUVER TMJ & SLEEP THERAPY CENTRE	32,467
VANCOUVER TRUCK COLLISION LTD	241,659
VANCOUVER VOLKSWAGEN (CLARKDALE MOTORS)	27,063
VANDENBILT AUTO BODY LIMITED	999,982
VANDY DEVELOPMENTS LTD	110,818
VANPROP INVESTMENTS LTD	465,966
VAUGHAN OCCUPATIONAL CONSULTING	88,699
VAUGHANS FITNESS INC	132,684
VBG GLASS	128,082
VDB PSYCHOLOGICAL AND VOCATIONAL ASSESS	45,218
VEDDER AUTO GLASS	298,419
VEGT ERIC J	52,607
VELOCITY COLLISION	117,203
VELOCITY TRUCK CENTRES	4,522,753
VENETTA ELIZABETH COUNSELLING	36,412
VERCEL INC	131,452
VERIDOS CANADA LTD	6,882,169
VERITEXT LITIGATION SOLUTIONS CANADA INC	194,526
VERNON ACTIVE HEALTH CLINIC	220,673
VERNON AUTO TOWING LTD	469,401
VERNON CHIROPRACTIC AND MASSAGE INC	54,050
VERNON GLASS AND CAR CARE LTD	429,301
VERNON PHYSIOTHERAPY AND REHAB CLINIC	75,626
VERNON TOYOTA CENTRE	341,915
VERN'S CUSTOM AUTO LTD	364,113
VESPA METRO VANCOUVER	53,373
VIBRANCE ACTIVE REHAB LTD	44,248
VICTORIA ATHLETE CENTRE 2020 INC (THE)	66,477
VICTORIA BRAIN INJURY SOCIETY	35,000
VICTORIA EXERCISE REHABILITATION CENTRE	129,064
VICTORIA SPORTS PHYSIOTHERAPIST CORP	71,445
VICTORIA SQUARE MEDICAL CENTRE	33,844
VICTORIA TAXI (1987) LTD	144,621
VIDA CHIROPRACTIC	29,075
VIEWPOINT MEDICAL ASSESSMENT SERVICES INC	4,001,834
VILLA INSURANCE AGENCY LTD	865,535
VILLAGE OF ALERT BAY	54,650
VILLAGE OF BURNS LAKE	29,000
VILLAGE OF CUMBERLAND	43,400
VILLAGE OF LUMBY	252,014
VILLAGE OF MIDWAY	155,110
VILLAGE PHYSIOTHERAPY	40,050
VIMAR EQUIPMENT	31,108
VINA INSURANCE SERVICES LTD	500,964
VINASAFE INSURANCE SERVICES LTD	475,908
VINCENT R ORCHARD LAW CORP	183,888
VINGE DEREK DR CHIROPRACTIC CORP	50,836
VINTAGE TOWING	81,042
VIRGIN HICKMAN (MARK V C VIRGIN LAW CORP)	6,189,628
VIRGIN MARK V C	125,826
VIRK INSURANCE AGENCIES LIMITED	274,696
VISION33 CANADA INC	223,466
VISTA DISABILITY MANAGEMENT INC (ONTARIO)	144,998
VISTA DISABILITY MANAGEMENT INC (POCO)	1,313,966
VITAE HEALTH AND SPORT LTD	120,520
VITAL HEALTH PHARMACY	61,651
VITAL LIFE PHYSIOTHERAPY CLINIC	230,002
VITAL MASSAGE THERAPY	57,867
VITAL PHYSIOTHERAPY CLINIC	310,726
VITAL POINT ACUPUNCTURE INC	41,670

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
VITALITY CHIROPRACTIC AND LASER THERAPY	49,398
VITALITY INTEGRATIVE HEALTH (GRANVILLE)	440,567
VITALITY INTEGRATIVE HEALTH (NO 1 RD)	230,272
VITALPOINT CHIROPRACTIC INC	92,871
VIVA CARE GUILDFORD INC	35,256
VN HEALTH INC	25,432
VOCATIONAL PACIFIC LTD	544,599
VOCATIONAL QUEST INC	38,822
VOLT HEALTH AND REHABILITATION INC	56,950
VOLTECH ELECTRIC LTD	65,645
VOYAGER RV CENTRE LTD	144,657
VRS CLIENT SERVICES SOCIETY	59,789
W AND S ATLAS CHIROPRACTIC AND BODY	28,701
WABASH PARTS AND SEVICES	26,603
WALDALE	6,469,900
WALIA INSURANCE AGENCIES LTD	561,824
WALKER'S REPAIR CENTRE LTD	136,783
WALKEY INJURY CONSULTING AND SERVICES	26,385
WALLY'S TOWING & RECOVERY	250,945
WALNUT GROVE CHIROPRACTIC AND MASSAGE	128,872
WALROND LARISSA	31,550
WALT'S TOWING & AUTOMOTIVE	101,754
WANG PEI	72,733
WANG SHUOXIN	47,651
WANG XIAO	32,245
WARAWA TERRANCE C CHIROPRACTIC DR INC	28,996
WARD CLAY DR INC	46,571
WARD GROUP	92,642
WARRINGTON PCI MANAGEMENT	2,245,412
WASTE CONNECTIONS OF CANADA INC	237,893
WATKIN MOTORS (MARJAK SERVICES LTD)	312,645
WAVE PHYSIO CORPORATION	100,279
WAYPOINT INSURANCE SERVICES INC	9,154,044
WDI SERVICES LTD (DIV OF HERITAGE OFFICE)	1,014,387
WE ARE FRANK HR INC	28,363
WE CARE MEDICAL CLINIC	48,821
WE REGISTERED MASSAGE THERAPY CLINIC INC	63,510
WEBSTER HUDSON & COOMBE LLP	6,504,054
WEEKS INSURANCE & FINANCIAL SERVICES INC	112,683
WELL HEALTH CLINIC NETWORK INC (RICHMOND)	29,550
WELL HEALTH CLOVER CARE MEDICAL CLINIC	29,016
WELL HEALTH MEDICAL CENTRES CEDAR HILL	31,180
WELL HEALTH MEDICAL CENTRES WILSON	29,457
WELL HEALTH TRITON INC	25,695
WELL ON AUSTIN HEALTH GROUP INC (THE)	376,298
WELLNESS HQ (INCREMENTALITY HEALTH INC)	352,339
WELLNESS NORTH COUNSELLING LTD	58,862
WELLNESS PHARMACY (SURREY)	28,594
WESGROUP PROPERTIES LP	733,696
WEST 4TH PHYSIOTHERAPY CLINIC INC	102,443
WEST COAST COLLISION (MI'S ENTERPRISE)	77,731
WEST COAST DETAIL AND ACCESSORY CENTRE	649,078
WEST COAST KIA (KOREAN IMPORTS)	40,021
WEST COAST KINESIOLOGY SERVICE INC	103,888
WEST COAST KINETICS INC	70,113
WEST COAST MOTOR SPORT LTD	130,029
WEST COAST REPAIR & COLLISION SERVICE	1,127,955
WEST COAST RV PARTS & SERVICE	152,680
WEST COAST TOYOTA	216,771
WEST END AUTO BODY LTD	4,011,582
WEST VANCOUVER SPORTS & ORTHOPEDIC PHYSIO	35,628
WESTCOAST SMART CHOICE INVESTMENTS LTD	183,572
WESTERN AUTO WRECKERS	321,494
WESTERN COAST INSURANCE SERVICES LTD	9,111,508
WESTERN FINANCIAL GROUP (NETWORK) INC	21,999,836
WESTERN STAR TRUCKS EDMONTON	30,227
WESTERN TRAILERS	31,730
WESTLAND INSURANCE GROUP LTD	55,675,642
WESTMINSTER TOYOTA (MARATHON MOTORS)	42,812
WESTSHORE TOWING LTD	340,836
WESTSHORE WELLNESS	62,790
WESTSIDE INTEGRATIVE NEUROTHERAPY	30,635
WESTSIDE PHYSIOTHERAPY (KELOWNA)	205,875
WESTSIDE PHYSIOTHERAPY AND HAND CLINIC	204,283
WESTWOOD HONDA	111,384
WESTWOOD PHYSIOTHERAPY CLINIC LTD	68,916
WESTWOOD TOTAL HEALTH	212,003
WHEATON CHEVROLET BUICK CADILLAC GMC LTD	2,037,859
WHEELER-HOMEMAKERS INSURANCE AGENCIES	180,123
WHISTLER GLASS LTD	387,962
WHITE KNIGHT AUTO RESCUE LTD	43,868
WHITE ROCK 16 AVE PHYSIO AND WELLNESS	457,213
WHITE ROCK HONDA (KING GEORGE CARRIAGE)	37,326
WHITE ROCK ORTHOPAEDIC & SPORTS PHYSIO	56,688
WHITELAW TWINING (WT BCA LLP)	2,896,195
WHOLE BODY HEALTH AND WELLNESS	62,519
WHOLLY FIT WITH HOLLY SCHMIDT	43,329
WILD MOUNTAIN CLINICAL COUNSELLING	42,948
WILDEWOOD HEALTH INC	257,380
WILFRED LEONG INSURANCE AGENCIES LTD	140,443
WILLIAM PARTON AGENCIES LTD	110,282
WILLIAMS ARTHUR D PHD APC	44,076
WILLIAMS LAKE PHYSIOTHERAPY CLINIC	82,046
WILLIAMS MEADEN & MOORE INC	281,062
WILLIS CANADA INC	217,968
WILLIS HEALTH SERVICES INC	30,125
WILLIS LOUIE LTD	29,517
WILLOUGHBY MEDICAL CENTRE	40,831
WILLOW POINT COLLISION (TREDAL ENT LTD)	673,250
WILLOW WELLNESS PHYSIO & MASSAGE CLINIC	154,297
WILLOWBROOK CHIROPRACTIC	41,158
WILLOWBROOK COLLISION 2002 LTD	2,844,097
WILLY'S COLLISION (2005) LTD	1,441,944
WILSON KING AND COMPANY	197,830
WILSON M BECK INSURANCE SERVICES (KEL)	242,949
WILSON M BECK INSURANCE SERVICES (VICT)	182,980

Amounts paid to suppliers for goods and services for the year ended March 31, 2025

SUPPLIER NAME	AMOUNTS
WILSON M BECK INSURANCE SERVICES INC	912,699
WIND GLASS LTD (SURREY - 136 ST)	426,421
WIND GLASS LTD (SURREY - 55 AVE)	77,394
WINDWARD HEALTHCARE INC	324,354
WINFIELD HEAVY TRUCK & COLLISION REPAIRS	95,558
WINNETT BRENT	39,825
WINSTON PAUL DR MD INC	118,878
WISEMAN STEPHEN R DR INC	82,553
WISESTAMP TECHNOLOGIES LTD	59,590
WISHING WELLS COUNSELLING SERVICE INC	42,543
WOLFE'S LANGLEY MAZDA	38,005
WONG AND NG PHYSIOTHERAPIST CORP	35,230
WONG BENNY SAI BUN	78,579
WONG BRADLEY	31,184
WONG C L DR CHIROPRACTIC INC	100,690
WONG DR AND ASSOC PROF PSYCHOLOGY CORP	73,033
WONG'S INSURANCE SERVICES LTD	554,525
WOOD WHEATON CHEV CADILLAC BUICK GMC LTD	348,747
WOOD WHEATON HONDA (NISHACAI HLDGS INC)	243,486
WOODGROVE PINES WELLNESS CLINIC LTD	550,265
WOODLAND PHYSIOTHERAPY	136,676
WOOLFENDEN ANDREW MD INC	281,717
WORK SAFE BC	51,268
WORKERS' COMPENSATION BOARD	1,610,108
WORKSHOP PERFORMANCE CLINIC INC (THE)	155,595
WP REHABILITATION STATION PHYSIOTHERAPY	79,591
WSP CANADA INC	601,404
WU ACUPUNCTURE CLINIC INC	65,051
WUJI HEALTH CLINIC	58,233
XIAO XIAO WANG REGISTERED MASSAGE	35,390
XIAOJI LIU TCM AND ACUPUNCTURE INC	28,508
XIN GUO	46,865
XIONG'S ACUSUPPORT WELLNESS CENTRE	26,194
XPERA RISK MITIGATION AND INVESTIGATION	1,546,337
XU LEIXIN	27,533
Y AND H WELLNESS CENTRE	55,820
Y S QI GONG HEALTH CENTRE LTD	37,274
YAHK TOWING AND RECOVERY	127,751
YALETOWN HOLISTIC WELLNESS INC	201,068
YANGQI HEALING LTD	41,581
YEE INSURANCE SERVICES LTD	79,222
YELLOW CAB COMPANY LTD	258,214
YELLOWHEAD ROAD & BRIDGE FORT GEORGE LTD	617,168
YONG WELLNESS CENTRE LTD	85,878
YOON CLINIC AND COMPANY INC	116,053
YOUNG AUTO BODY INC	31,540
YOUNG HEALTH MANAGEMENT LTD	30,952
YOUR FAMILY FOOD MART LTD	237,829
YOUR REMEDY WELLNESS CENTRE INC	60,699
ZAK AND DECKER LAW	648,287
ZENSTONE MASSAGE THERAPY LTD	30,133
ZHANG DAOQUAN	33,061
ZHERKA COUNSELLING AND PYSCHOTHERAPY INC	98,356
ZIGGY'S TOWING (SMITHERS)	131,251
ZIMMER COLLISION CENTRE	1,934,773
ZINDLER RANDALL DR CHIROPRACTIC CORP	52,382
ZIPRECRUITER INC	29,998
ZONE 4 PHYSIOTHERAPY CORPORATION	185,735
ZURICH INSURANCE LTD	51,499
ZYBUTZ CHIROPRACTIC CORPORATION	145,460
ZZ CHROME MFG INC	36,673

TOTAL FOR OVER $25,000	$	4,519,190,028
OTHERS UNDER $25,000	$	59,212,538
GRAND TOTAL	$	4,578,402,566

Plaintiff Firm Payments[1]
for the year ended March 31, 2025
(in $ Millions)

PLAINTIFF LAW FIRM		PLAINTIFF COSTS & DISBURSEMENTS[2]	IN-TRUST SETTLEMENT PAYMENTS[3]	TOTAL PAID TO PLAINTIFF FIRM[4]
MURPHY BATTISTA LLP		10	122	132
SLATER VECCHIO LLP		11	119	130
KAZLAW INJURY LAWYERS		8	83	91
PRESZLER INJURY LAWYER		8	64	72
COLLETTE PARSONS CORRIN LLP		7	64	71
RICE HARBUT ELLIOTT LLP		4	57	61
SIMPSON THOMAS & ASSOCIATES		5	51	56
COLLINS PETERSON LLP		4	41	45
MUSSIO GOODMAN		4	34	38
HAMMERCO LAWYERS LLP		3	29	32
WARNETT HALLEN LLP		2	29	31
BRIJ MOHAN & ASSOCIATES		3	28	31
WATSON GOEPEL LLP		2	27	29
ZACHARIAS VICKERS MCCANN LLP		3	25	28
SPRAGGS LAW CORPORATION		3	22	25
KLEIN LAWYERS LLP		2	22	24
ACHESON SWEENEY FOLEY SAHOTA LLP		2	21	23
MACISAAC & COMPANY		1	20	21
KOLB LAW CORPORATION		2	19	21
BRONSON JONES GRAY & COMPANY LLP		1	18	19
LINDSAY KENNEY LLP		2	17	19
KANE SHANNON WEILER LLP		2	16	18
VIRSA LAW GROUP		1	17	18
WALIA LAW GROUP		2	14	16
COWLEY & COMPANY		1	15	16
APNA LAW LLP		1	15	16
JEFFERY AND CALDER		2	14	16
DIAMOND & DIAMOND LAWYERS LLP		1	14	15
FASKEN MARTINEAU DUMOULIN LLP		2	13	15
WHITELAW TWINING		2	13	15
PUSHOR MITCHELL LLP		1	13	14
MCQUARRIE HUNTER LLP		2	12	14
PAINE EDMONDS LLP		1	13	14
HARPER GREY LLP		3	10	13
DOSANJH LADNER ARORA		1	11	12
NIXON WENGER LLP		1	11	12
HAMBROOK & COMPANY		1	11	12
HOLNESS AND SMALL LAW GROUP		1	10	11
LEAGUE & WILLIAMS LAW CORPORATION		1	10	11
DYSON LAW FIRM		1	9	10
BISBICIS LAW CORPORATION		1	9	10
BTM LAWYERS LLP		1	9	10
METROTOWN LAW GROUP		1	9	10
TOTAL FOR OVER $10 million	$	117	1180	1297
TOTAL FOR UNDER $10 million	$	66	717	783
GRAND TOTAL	$	183	1897	2080

Notes:

[1] Information provided is based on Payment Date recorded where the law firm is acting as Plaintiff Counsel and includes only amounts where the law firm is the Payee or Payee (in trust), and includes all payments for all claims coverages, for all open and closed claims. Amounts paid directly to claimants or other third party service providers are not included in the table above.

[2] Plaintiff Costs and Disbursements include sales taxes.

[3] In-Trust Settlement Payments include amounts paid to Plaintiff Firm on behalf of claimants. A portion of the Settlement Payments is retained by firms as part of their fees and costs for legal services.

[4] Payments made to law firms when acting on behalf of ICBC as defense counsel are not included in the table above.