

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

**Financial Statements
For the Year Ended March 31, 2018**

**Nova Scotia Crop and Livestock Insurance Commission
Financial Statements
March 31, 2018**

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Management's Responsibility for the Financial Statements

These financial statements have been prepared by management in accordance with Canadian Public Sector Accounting Standards and the integrity and objectivity of these statements are management's responsibility. Management is also responsible for all of the notes to the financial statements and schedules, and for ensuring that this information is consistent, where appropriate, with the information contained in the financial statements.

Management is responsible for implementing and maintaining a system of internal controls to provide reasonable assurance that reliable financial information is produced.

Members of the Commission are responsible for ensuring that management fulfils its responsibilities for financial reporting and internal control and exercised these responsibilities through the Commission and its Audit Committee. Members of the Commission review and approve internal financial statements, on a monthly basis, and external audited financial statements yearly.

The external auditor, Office of the Auditor General of Nova Scotia, conducts an independent examination, in accordance with Canadian auditing standards, to express their opinion on the financial statements. The external auditors have full and free access to financial management of the Nova Scotia Crop and Livestock Insurance Commission and meet when required.

On behalf of the Nova Scotia Crop and Livestock Insurance Commission;



Avarid Bentley
Chair



Bill MacLeod, P.Ag.
CEO

June 14, 2018



5161 George Street
Royal Centre, Suite 400
Halifax, Nova Scotia
B3J 1M7

Auditor General of Nova Scotia

INDEPENDENT AUDITOR'S REPORT

To the Members of the Nova Scotia Crop and Livestock Insurance Commission and the Minister of Agriculture:

Report on the Financial Statements

I have audited the accompanying financial statements of the Nova Scotia Crop and Livestock Insurance Commission, which comprise the statement of financial position as at March 31, 2018, and the statement of operations and changes in fund balances, statement of changes in net financial assets, and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibilities for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

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

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Opinion

In my opinion, the financial statements present fairly, in all material respects, the financial position of the Nova Scotia Crop and Livestock Insurance Commission as at March 31, 2018, and the results of operations, changes in its net financial assets, and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Michael A. Pickup, CPA, CA
Auditor General of Nova Scotia

June 14, 2018
Halifax, Nova Scotia

902 424 4046 tel
902 424 4350 fax
www.oag-ns.ca
Michael.Pickup@novascotia.ca

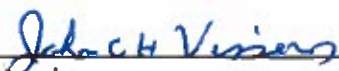


STATEMENT OF FINANCIAL POSITION

	2018	2017
Financial Assets		
Cash	\$ 98,933	\$ 101,063
Investments (Note 3)	4,499,154	4,333,824
Trade Receivable (Note 4)	165,346	261,267
Accrued interest receivable	<u>3,292</u>	<u>1,994</u>
	<u>4,766,725</u>	<u>4,698,148</u>
Liabilities		
Deferred revenue	42,369	44,624
Deposits for insurance	1,537	2,534
Indemnities payable	<u>-</u>	<u>6,000</u>
	<u>43,906</u>	<u>53,158</u>
Net Financial Assets	<u>4,722,819</u>	<u>4,644,990</u>
Non-Financial Assets		
Tangible capital assets (Note 5)	<u>13,525</u>	<u>21,444</u>
Fund Balances	<u>\$ 4,736,344</u>	<u>\$ 4,666,434</u>

Contingent Liabilities (Note 17)

On Behalf of the Commission


Member


Member

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

STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES

	Budget	Funds			Total 2018	Total 2017
		Crop	Livestock	General		
Revenue						
Insurance premiums (Schedule A)	\$ 2,300,000	\$ 1,866,033	\$ 56,193	\$ 135,903	\$ 2,058,129	\$ 2,099,692
Interest income	70,000	65,059	12,296	-	77,355	55,990
Assistance to ITS (Keji Fire) recovery	-	-	-	-	-	4,619
Other revenue (Note 18)	-	192	-	-	192	-
	<u>2,370,000</u>	<u>1,931,284</u>	<u>68,489</u>	<u>135,903</u>	<u>2,135,676</u>	<u>2,160,301</u>
Expenses						
Indemnity claims (Schedule A)	2,150,000	1,858,557	33,666	135,903	2,028,126	1,494,129
Bad debt (recovery) expense	5,000	29,721	-	-	29,721	(173)
Administrative expenses (Note 9) (Schedule B)	1,104,300	994,207	20,495	10,056	1,024,758	963,281
Amortization expense	-	7,919	-	-	7,919	5,424
Assistance to ITS (Keji Fire) expense	-	-	-	-	-	4,619
	<u>3,259,300</u>	<u>2,890,404</u>	<u>54,161</u>	<u>145,959</u>	<u>3,090,524</u>	<u>2,467,280</u>
Surplus (deficit) before government contributions	(889,300)	(959,120)	14,328	(10,056)	(954,848)	(306,979)
Government contributions (Note 7)	<u>1,104,300</u>	<u>994,207</u>	<u>20,495</u>	<u>10,056</u>	<u>1,024,758</u>	<u>970,548</u>
Net operating surplus	<u>\$ 215,000</u>	35,087	34,823	-	69,910	663,569
Fund balances, beginning of year	\$ 4,696,000	<u>3,635,804</u>	<u>1,030,630</u>	-	<u>4,666,434</u>	<u>4,002,865</u>
Fund balances, end of year (Note 6)	\$ 4,911,000	<u>\$ 3,670,891</u>	<u>\$ 1,065,453</u>	<u>\$ -</u>	<u>\$ 4,736,344</u>	<u>\$ 4,666,434</u>

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

STATEMENT OF CHANGES IN NET FINANCIAL ASSETS

	Budget	2018	2017
Net Financial Assets, beginning of year	<u>\$ 4,644,990</u>	<u>\$ 4,644,990</u>	<u>\$ 3,983,264</u>
Changes in the year			
Net operating surplus	\$ 215,000	69,910	663,569
Acquisition of Capital Assets	-	-	(7,267)
Amortization	<u>-</u>	<u>7,919</u>	<u>5,424</u>
Total changes in the year	<u>215,000</u>	<u>77,829</u>	<u>661,726</u>
Net Financial Assets, end of year	<u>\$ 4,859,990</u>	<u>\$ 4,722,819</u>	<u>\$ 4,644,990</u>

The Commission does not budget for certain non-cash items such as amortization.

The accompanying notes and schedules are an integral part of these financial statements

STATEMENT OF CASH FLOWS

	<u>2018</u>	<u>2017</u>
Operating Activities		
Net operating surplus	\$ 69,910	\$ 663,569
Amortization of tangible capital assets	7,919	5,424
Net change in non-cash working capital balances related to operations (Note 10)	85,371	(146,462)
Change in accrued interest on investments	<u>(45,959)</u>	<u>(33,062)</u>
Cash provided by operating activities	<u>117,241</u>	<u>489,469</u>
Capital Activities		
Acquisition of tangible capital assets	<u>-</u>	<u>(7,267)</u>
Investing Activities		
Acquisition of investments	(3,181,726)	(2,562,356)
Proceeds from disposal of investments	<u>3,062,355</u>	<u>2,048,860</u>
Cash (used in) investing activities	<u>(119,371)</u>	<u>(513,496)</u>
Increase (decrease) in cash during year	(2,130)	(31,294)
Cash, beginning of year	<u>101,063</u>	<u>132,357</u>
Cash, end of year	<u>\$ 98,933</u>	<u>\$ 101,063</u>

The accompanying notes and schedules are an integral part of these financial statements

1. Authority

The Nova Scotia Crop and Livestock Insurance Commission was established pursuant to Section 3(1) of the Nova Scotia Crop and Livestock Insurance Act (Act). Section 8(1) of the Act establishes Funds which are in the custody and control of the Commission to be used to administer crop and livestock insurance plans, as well as wildlife compensation, and conduct programs relating to these plans.

2. Significant accounting policies

These financial statements are prepared in accordance with Canadian Public Sector Accounting Standards.

The Public Sector Accounting Board (PSAB) issued new accounting standards effective for fiscal years beginning on or after April 1, 2017.

The Commission adopted the new accounting standards for related party disclosures (PS 2200), inter-entity transactions (PS 3420), assets (PS 3210), contractual rights (PS 3380) and contingent assets (PS 3320). These new accounting standards only impact note disclosures. The adoption of PS 2200, PS 3420, PS 3210, PS 3380 and PS 3320 did not result in a significant impact in the disclosures included in the Commission's financial statements.

These financial statements are prepared using the following significant accounting policies:

Tangible capital assets

Tangible capital assets are recorded at cost, net of accumulated amortization. Amortization is provided on a straight-line basis over the assets estimated useful life, which for office furniture and equipment is five years and for computer hardware and software is two years. The Commission expenses tangible capital assets under \$1,500.

Revenue

Revenue is recorded on an accrual basis. The main components of revenue are insurance premiums, interest income, and government grants for insurance premiums and administrative expenses. Insurance premium revenue is recognized when certificates for insurance are issued. Premium revenue relating to coverage subsequent to year end is deferred. Government grants for insurance premiums and administrative expenses are recognized as revenue in the period during which the grants are authorized and eligibility criteria are met, except when and to the extent the transfer includes stipulations that give rise to an obligation that meets the definition of a liability. The Commission receives contributions from the Province of Nova Scotia for the purchase of assets, which is recognized in revenue upon acquisition.

Indemnity claims

Expenses for indemnity claims are recorded when the loss incurred by the producer is verified and authorized.

Financial Instruments

The Commission's financial instruments consist of investments in promissory notes, accounts receivable, deferred revenue, cash and deposits for insurance. The Commission measures its financial instruments at cost or amortized cost.

NOTES TO THE FINANCIAL STATEMENTS

2. Significant accounting policies (continued)

Use of Estimates and measurement uncertainty

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the period. Actual results could differ from management's best estimates as additional information becomes available in the future.

Key estimates for the Commission include the allowance for doubtful accounts. Any Provincial write off affecting the allowance for doubtful accounts may impact the fund surplus in future years.

3. Investments

The Commission invests with the Province excess funds to be used to pay future indemnity claims. At March 31, 2018, these funds were invested in various promissory notes maturing in fiscal year 2018, 2019, 2020 and 2022 with annual yields ranging from 1.57% to 2.18%.

Investments as of March 31

Date issued	Maturity date	# of days	Interest rate	2018	2017
				Total including accrued interest	Total including accrued interest
Nov. 30, 2015	Nov. 30, 2020	1,827	1.75%	\$ 1,793,466	\$ 1,762,689
Sep. 15, 2016	Sep. 15, 2017	365	.77%		511,008
Sep. 15, 2016	Sep. 15, 2017	365	.77%		523,969
Oct. 7, 2016	Oct. 6, 2017	364	.70%		501,688
Nov. 22, 2016	Nov. 22, 2017	365	.77%		1,034,470
Sep. 15, 2017	Sep. 15, 2020	1096	2.05%	518,480	-
Sep. 15, 2017	Sep. 15, 2020	1096	2.05%	531,630	-
Oct. 6, 2017	Oct. 4, 2018	363	1.57%	507,302	-
Oct. 27, 2017	Oct. 27, 2022	1826	2.18%	605,542	-
Nov. 22, 2017	Nov. 22, 2019	730	1.64%	542,734	-
				4,499,154	4,333,824

4. Trade Receivables

	Current	Past due 31 - 90 days	Past due > 90 days	Total 2018	Total 2017
Province of Nova Scotia	\$37,786	\$0	\$4,706	\$42,492	\$46,063
Federal Government	\$56,679	\$0	\$91,225	\$147,904	\$224,673
Producer	\$12,152	\$0	\$26,498	\$38,650	\$25,908
	\$106,617	\$0	\$122,429	\$229,046	\$296,644
Allowance for doubtful accounts	\$0	\$0	\$63,700	\$63,700	\$35,377
Total Receivables	\$106,617	\$0	\$58,729	\$165,346	\$261,267

NOTES TO THE FINANCIAL STATEMENTS

5. Tangible capital assets

	2018	2017
Cost of Equipment		
Opening cost	\$ 39,955	\$ 38,874
Additions	-	7,267
Disposals	-	<u>(6,186)</u>
Closing cost	<u>39,955</u>	<u>39,955</u>
Accumulated amortization		
Opening balance	18,511	19,273
Disposals	-	(6,186)
Amortization expense	<u>7,919</u>	<u>5,424</u>
Closing balance	<u>26,430</u>	<u>18,511</u>
Net book value	<u>\$ 13,525</u>	<u>\$ 21,444</u>

6. Fund balances

The Livestock Fund balance consists of dairy livestock insurance of \$838,625 (2017 - \$828,315) and poultry insurance of \$226,828 (2017 - \$202,315). A claim for indemnity under either the Dairy Livestock Insurance Plan or the Poultry Insurance Plan is limited to the extent of the assets in the Livestock Insurance Fund balance held by the Commission.

The General Fund includes wildlife compensation.

7. Government contributions

Insurance premiums

Under the crop insurance programs, producers pay 40% of the insurance premiums and the Federal and Provincial governments pay 36% and 24% respectively for the comprehensive portion of the insurance premiums. If an insurance premium contains a high-cost portion, the Federal and Provincial governments pay a reduced proportion of the high-cost portion of the insurance premium. The proportion of the insurance premium that is high-cost varies by plan and coverage level depending on the base rate for that particular plan. Neither the Federal nor Provincial governments cost share in the insurance premiums of the livestock and poultry insurance programs or in non-refundable deposits.

Administrative expenses

The financial statements include the total cost of administrative expenses which are initially paid by the Provincial government, and then subsequently reimbursed by the Federal government for their contribution. For the 2017-18 fiscal year, the Federal government contributed 60%, (2017 - 60%) of the total administrative expenses for the crop insurance program, with the Provincial government funding the remainder. In 2017, the Federal Government contributed 100% for an audio-visual invoice, related to French/English translation, to Nova Scotia for hosting the General Manager's Conference – resulting in an additional administrative re-imburement to the Province in the amount of \$3,054. The Provincial government funds all the administrative costs of the livestock and poultry insurance programs.

7. Government contributions (Continued)

Capital Assets

Capital assets are cost-shared, (60% Federal Government, 40% Provincial Government) administrative expenses. The Commission expenses capital assets under \$1,500 and capitalizes those over \$1,500.

Wildlife program

The compensation payments and administrative expenses of the wildlife compensation program are funded 60% by the Federal government and 40% by the Provincial government.

8. Indemnity claims

Winter Grain

Winter Grain is planted in the fall, but not harvested until the following fall. Crop yields can fluctuate dramatically depending on factors such as weather conditions during the growing and harvesting seasons. As a result, the occurrence and amount of losses relating to the crop planted in the current year, if any, have not been incurred until well after the fiscal year end. Indemnity expenses for Winter Grain and related payables will be recorded in the year that the loss of yield, if any, is incurred.

Maple Syrup

In certain cases, indemnity expenses for Maple Syrup production losses related to premiums collected in the current fiscal year will not be incurred until after year end. Maple Syrup yields will fluctuate based on weather conditions. Indemnity expenses and related payables for Maple Syrup will be recorded in the year that the loss of yield, if any, is incurred.

9. Administrative expenses

The Commission offers three types of insurance plans: crop, dairy livestock and poultry, and a wildlife compensation program. The administrative expenses associated with offering these programs are detailed in Schedule B. The administrative expenses are allocated to the livestock and poultry plan at 2% of the total administrative expenses incurred by the Commission. The administrative expenses of the wildlife compensation program are allocated based upon direct travel and staffing costs associated with investigating and adjusting wildlife claims, as well as an additional 25% of these costs for other fixed administrative costs of this plan. The remaining administrative costs, after deducting those attributable to the livestock and poultry plans, and wildlife compensation program, are allocated to the crop insurance plan.

NOTES TO THE FINANCIAL STATEMENTS

10. Net change in non-cash working capital balances related to operations

	2018	2017
Increase (decrease) in cash from changes in:		
Receivables	\$ 95,921	\$ (155,538)
Accrued interest receivable	(1,298)	1,409
Deferred revenue	(2,255)	4,636
Deposits for insurance	(997)	(579)
Indemnities payable	<u>(6,000)</u>	<u>3,610</u>
	<u>\$ 85,371</u>	<u>\$ (146,462)</u>

11. Financial instruments

The Commission is exposed to credit risk on the accounts receivable from its clients. In order to reduce its credit risk, the Commission has adopted credit policies which include the analysis of the financial position of its clients and the regular review of their credit limits. The Commission does not have a significant exposure to any individual client. It is management's opinion that the Commission is not exposed to any significant market or liquidity risks.

There have been no changes compared to previous years with respect to the exposures to risk and how they arise, the Commission's objectives, policies and processes for managing the risks and the methods used to measure the risks.

12. Related party transactions

The Commission is related in terms of common ownership to all Province of Nova Scotia created departments, agencies, boards and commissions. The Commission enters into transactions with these entities in the normal course of business measured at the exchange amount. Related parties also include key management personnel having the authority and responsibility for planning, directing and controlling the activities of the Commission. This includes Senior Executives, and members of the Commission and their close family members. The following disclosure is in addition to the related party disclosure provided elsewhere in these financial statements.

Administrative expenses include \$30,000 (2017 - \$30,000) for rent and \$44,240 (2017 - \$44,240) for miscellaneous professional services that were charged to the Commission by the Nova Scotia Department of Agriculture.

13. Economic dependence

The Commission is economically dependent upon the ongoing and future funding from the Province of Nova Scotia and the Government of Canada.

NOTES TO THE FINANCIAL STATEMENTS

14. Insurance coverage

The Commission's insurance coverage is based on actuarially sound premium rate methodologies as required by its Act and the Growing Forward 2 cost sharing agreement. All premium rates include a self-sustainability factor to ensure premiums calculated are adequate to cover expected liabilities.

The total insurance coverage issued during the 2017-18 fiscal year was \$191,443,248 (2017 - \$186,014,791), comprised of crop insurance of \$47,898,589 (2017 - \$45,929,745), livestock insurance of \$38,189,863 (2017 - \$37,369,168) and poultry insurance of \$105,354,796 (2017 - \$102,715,878). This represents the maximum potential exposure of the Commission for all certificates issued under its insurance plans and is provided for information purposes.

15. Pension and post-retirement benefits

All full-time employees of the Commission are entitled to receive pension benefits pursuant to the provisions of a pension plan established under the Public Service Superannuation Act. The plan is funded by equal employee and employer contributions. The employer's contributions are included in the Commission's administrative expenses. The Commission is not responsible for any unfunded liability or other obligations related to the pension. The pension expense incurred in the current year was \$72,291 (2017 - \$65,023).

Full-time employees of the Commission are eligible to receive a long service award as well as ongoing health and dental benefits upon retirement, as outlined in the collective agreement. Payments for this award, and these benefits, are the responsibility of the Province. The Commission is not responsible for any unfunded liability, payments, expenses or other obligations related to these benefits.

16. Contingent liabilities

Arbitration hearings for previously denied indemnity claims (one for 2014-15 and three for 2016-17) were held in 2017-18. A fourth scheduled hearing was cancelled by the client. One hearing resulted in the payment of an indemnity claim (\$13,985) related to the 2016-17 fiscal year. There are no outstanding claims for 2017-18.

17. Public Sector Compensation Disclosure Act

Under the Public Sector's Compensation Disclosure Act, all organizations which, are part of the Government Reporting Entity must disclose all compensation paid to any person that is greater than \$100,000. All employees of the Commission are disclosed under Volume 3 – Supplementary Information of the Public Accounts. For 2017-18 there are no amounts to disclose under this Act.

18. Deposits held by the Commission

Deposits held by the Commission on behalf of clients which were determined to not be refundable or could not be refunded to the client were recognized as other revenue on the Statement of Operations and Changes in Fund Balances.

PREMIUM REVENUE AND INDEMNITY CLAIMS

SCHEDULE A

	Premium Revenue			Indemnity Claims			
	Producer	Federal	Provincial	2018	2017	2018	2017
Crop Insurance							
Spring Grain	\$ 12,705	\$ 8,100	\$ 5,400	\$ 26,205	\$ 38,543	\$ 216	\$ -
Winter Grain	13,518	10,379	6,920	30,817	28,218	27,870	24,642
Tree Fruit	344,526	320,850	213,900	879,276	695,257	1,544,768	997,729
Corn **	63,845	57,439	38,293	159,577	161,600	24,836	65,609
Weather Derivative	57,736	51,963	34,642	144,341	167,790	-	11,191
Blueberries	143,852	123,060	82,039	348,951	599,881	25,668	52,219
Strawberries & Raspberries	9,498	5,561	3,707	18,766	9,778	46,314	7,860
Maple	7,675	6,714	4,476	18,865	21,820	17,850	-
Forage	394	355	237	986	857	8,243	-
Soybeans	32,993	29,693	19,795	82,481	85,183	76,755	73,562
Vegetables	4,339	2,836	1,891	9,066	19,265	-	-
Acreage Loss	54,212	42,701	28,468	125,381	94,136	86,037	148,815
Grapes	7,442	6,668	4,445	18,555	21,363	-	-
Potato	1,107	996	663	2,766	-	-	-
	<u>753,842</u>	<u>667,315</u>	<u>444,876</u>	<u>1,866,033</u>	<u>1,943,691</u>	<u>1,858,557</u>	<u>1,381,627</u>
Livestock Insurance							
Livestock	32,364	-	-	32,364	32,974	33,666	12,000
Poultry	23,829	-	-	23,829	22,525	-	-
	<u>56,193</u>	<u>-</u>	<u>-</u>	<u>56,193</u>	<u>55,499</u>	<u>33,666</u>	<u>12,000</u>
Wildlife Compensation							
	-	81,542	54,361	135,903	100,502	135,903	100,502
Total	<u>\$ 810,035</u>	<u>\$ 748,857</u>	<u>\$ 499,237</u>	<u>\$ 2,058,129</u>	<u>\$ 2,099,692</u>	<u>\$ 2,028,126</u>	<u>\$ 1,494,129</u>

** 2016-17 indemnity resolved by arbitration included in total (\$13,985)

EXPENSES

SCHEDULE B

	Insurance			Totals		
	Crop	Livestock	Wildlife/General	2018	2017	
Operations – Insurance Processing	\$ 101,216	\$ 2,102	\$ 1,774	\$ 105,092	\$ 99,991	
Operations - Adjusting	192,540	3,973	2,123	198,636	189,447	
Audit (Field)	166,656	3,436	1,723	171,815	163,887	
Policy Administration	129,369	2,665	1,241	133,275	99,831	
Finance	101,432	2,085	719	104,236	102,220	
Research, Development/Underwriting	110,644	2,275	830	113,749	106,362	
Program Sales and Promotion	6,217	128	47	6,392	8,388	
Human Resources	53,538	1,102	462	55,102	54,272	
Systems Maintenance and Support	103,014	2,119	840	105,973	101,092	
Accommodations	29,581	610	297	30,488	30,484	
Capital	-	-	-	-	14,574	
Total Expenses funded by Government (Note 9)	994,207	20,495	10,056	1,024,758	970,548	
Administrative expenses related to tangible capital assets	-	-	-	-	(7,267)	
Administrative Expenses	994,207	20,495	10,056	1,024,758	963,281	
Indemnity claims – Schedule A	1,858,557	33,666	135,903	2,028,126	1,494,129	
Bad debts	29,721	-	-	29,721	(173)	
Amortization	7,919	-	-	7,919	5,424	
Assistance to Internal Services (Keji Fire)	-	-	-	-	4,619	
	1,896,197	33,666	135,903	2,065,766	1,503,999	
TOTAL EXPENSES	\$ 2,890,404	\$ 54,161	\$ 145,959	\$ 3,090,524	\$ 2,467,280	