

Northbridge

a FAIRFAX company

# 20 18

PUBLIC  
ACCOUNTABILITY  
STATEMENT

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# A MESSAGE FROM OUR CEO

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## A connected community shares more success



Meaningful connections make a big difference. In and out of the office, our interactions with our colleagues, partners, and communities help us achieve greater things. This past year, we worked together to improve our workplace, our customers' safety, and life for Canadians across the country.

Our customers are a top priority, and when we build longstanding relationships, we can help craft better solutions to their pressing problems. Closer connections allow us to tap in to the real risks they face, enable us to respond with customized products, and ultimately help them run and operate safer businesses.

We also strengthen relationships within our larger communities to support Canada's most vulnerable citizens. Each year, through our Northbridge Cares program, we tackle projects with our six charitable partners that focus on social, educational, and cultural opportunities for Canadian youth from coast to coast. 2018 was a shining example of the impact our employees are making.

There's no doubt about it – our people are our strongest links. Caring, creative, and determined are just a few of the words that describe the Northbridge family. These qualities help to define who we are, and this year we introduced our People and Culture team to further develop an engaging and nurturing workplace environment that brings out the best in our employees.

How we connect with our customers, community, partners, and employees keeps us growing in new and important directions. From more efficient customer service to impactful community programs, we've made some big strides together. I'm so pleased to share the wonderful accomplishments that have come out of this collaborative spirit in our 2018 Public Accountability Statement.

A stylized, handwritten signature of Silvy Wright in blue ink.

**Silvy Wright**  
**CEO & President**

*Northbridge Financial Corporation*

# ABOUT US

**Northbridge Financial Corporation is a leading commercial property and casualty insurance company that has helped protect Canadian businesses for more than 90 years.**

We offer a wide range of innovative solutions to Canadian businesses through our Northbridge Insurance, Federated Insurance, and TruShield Insurance brands.

Our insurance brands are underwritten by our insurance company subsidiaries: Northbridge General Insurance Corporation, Zenith Insurance Company, and Federated Insurance Company of Canada. Our subsidiary, Verrasure Insurance Company, offers personal lines and automobile insurance through an insurance agency.

We're proud to be 100% Canadian, and we're wholly owned by Fairfax Financial Holdings Limited. We're also committed to developing industry-leading expertise and solutions, supported by our fair and friendly culture – an approach that sets us apart from our competitors.

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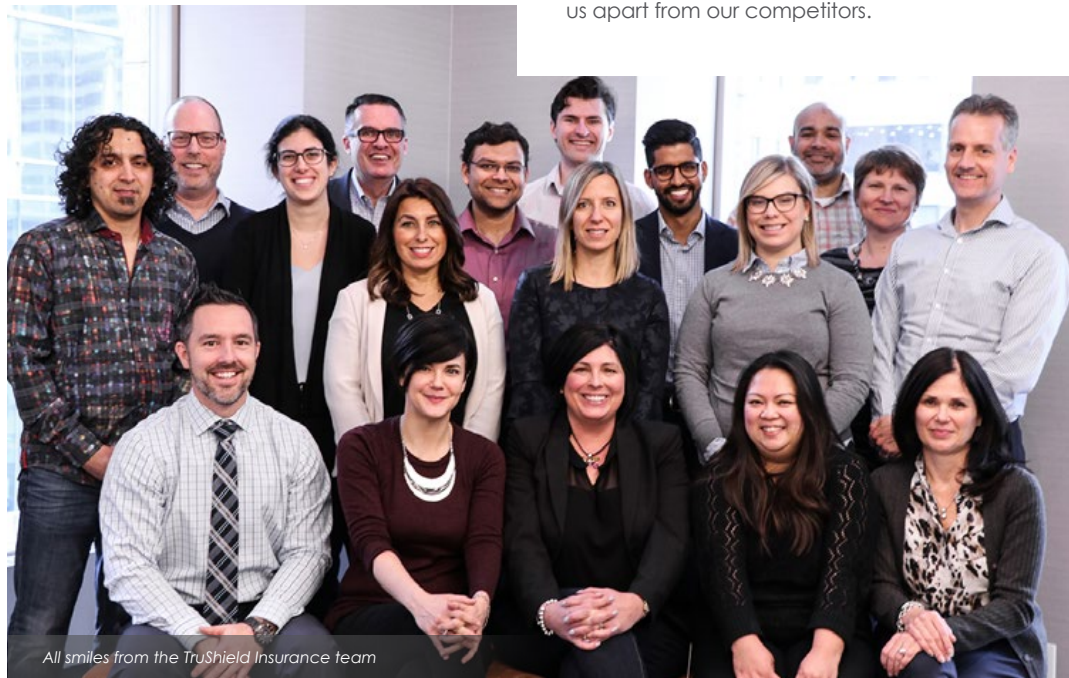
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*All smiles from the TruShield Insurance team*

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## OUR KEYS TO SUCCESS



We're committed to truly understanding our customers' needs, providing them with excellent customer service, and offering innovative solutions targeted to their specific industries.



Our people are our greatest asset, and we encourage an entrepreneurial mindset. We believe our fair and friendly culture makes us stronger together, and along with our values, this support is at the core of the way we do business.



We grow and diversify our market share in existing and new target customer segments by developing industry-leading products and services to support the needs of Canadian businesses.



By taking a disciplined and efficient approach to how we operate, we maximize revenue, reduce costs, and effectively manage our risks and exposures to minimize unforeseen expenses.

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## OUR PURPOSE

We work to create greater success for our customers and broker partners.



## OUR VALUES

We believe that how we achieve our results is just as important as the results themselves, and our corporate values are at the heart of our business operations:



Respect



Excellence



Connected



Passion



Creativity

## OUR BRANDS

Our three distinct insurance brands cater to Canadian businesses of all sizes through a range of channels.



Our Northbridge insurance brand sells insurance through one of Canada's most trusted commercial broker networks. Working with our broker partners, we focus on understanding the needs of our customers and apply our industry expertise to create solutions that make a difference to their success.



Federated Insurance is one of Canada's leading direct commercial insurers, operating through a salesforce of dedicated agents. We work with more than 60 industry associations across the country to provide customers with the solutions and services to meet their unique needs.



As Canada's first digital direct-to-consumer small business insurance provider, we stand out through our dedication to educating small business owners on the risks of running their business with our industry-leading expertise, products, and services.

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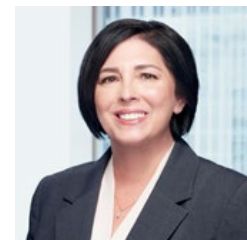
## OUR EXECUTIVE MANAGEMENT TEAM



**Silvy Wright**  
*President & CEO*



**Craig Pinnock**  
*Chief Financial Officer*



**Lori McDougall**  
*Chief People and  
Strategy Officer*



**Lambert Morvan**  
*Chief Operating Officer*



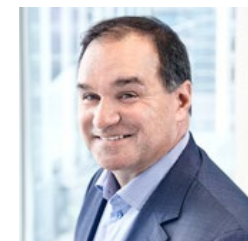
**Christopher Harness**  
*Chief Information Officer*



**Wayne Connelly**  
*President,  
Federated Insurance*



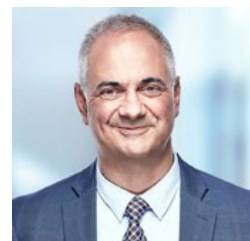
**Lana Wood**  
*Executive Vice President, Western  
Region, Northbridge Insurance*



**Mark LeBlanc**  
*Executive Vice President, Ontario &  
Atlantic CA, Northbridge Insurance*



**Jean-François Béliveau**  
*Executive Vice President, Quebec  
Region, Northbridge Insurance*



**George Halkiotis**  
*Executive Vice President, Claims*

## OUR APPROACH TO CORPORATE GOVERNANCE

We're committed to sound and effective corporate governance.

This commitment begins at the top of our organization with our Board of Directors, who've adopted a set of rigorous corporate governance guidelines and policies that inform and underpin our practices and behaviours at all levels. The Board has also established Corporate Governance and Risk committees to oversee the effectiveness of our internal governance practices and controls, our risk management and compliance policies and procedures, and our practices relating to conflicts of interest, customer complaints and privacy.

As part of our commitment to the highest ethical standards, we've adopted a Code of Business Conduct and Ethics that requires all of our directors, officers, and employees to act at all times responsibly, ethically, professionally, and with integrity. We also ensure that effective mechanisms are in place for our people to raise concerns on violations of the Code.

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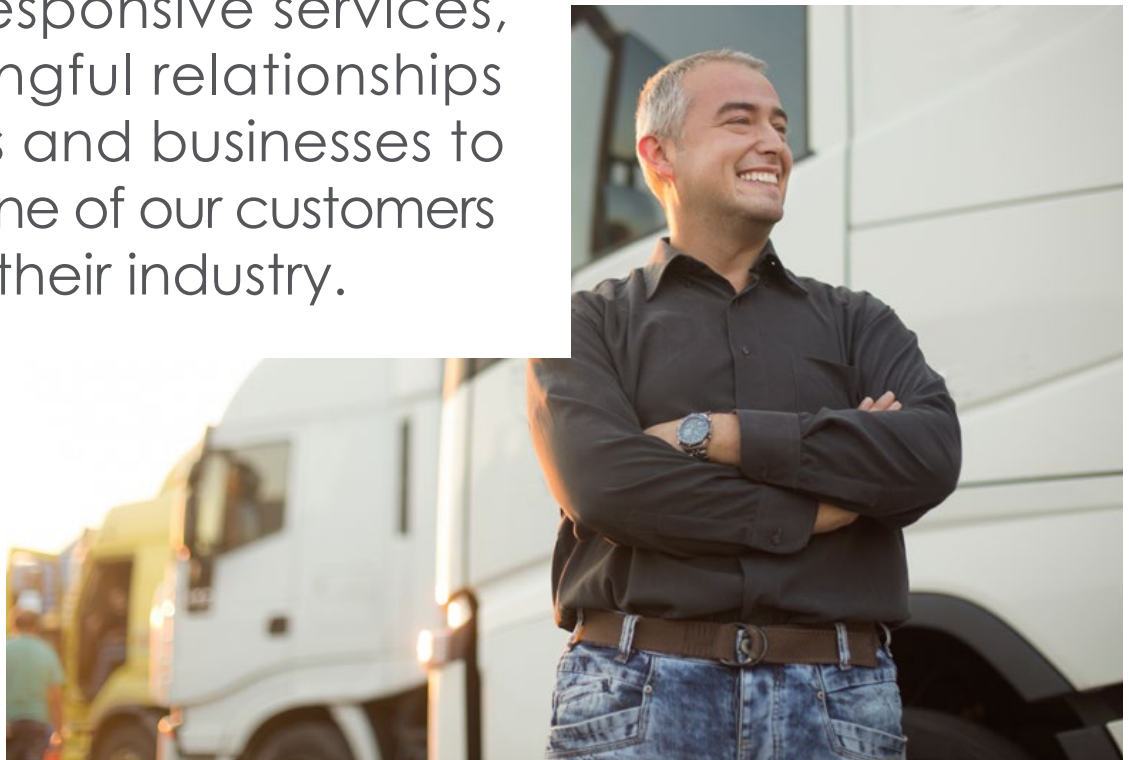
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# OUR CUSTOMERS

We develop innovative insurance products, responsive services, and meaningful relationships with brokers and businesses to help each one of our customers succeed in their industry.



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## A CLAIMS EXPERIENCE YOU CAN RELY ON

Each insurance claim is unique and deserves our careful and close attention. To us, this means being at the ready, day or night, with expertise and ingenuity to address each claim quickly and thoroughly.

## CONNECTING WHEN AND WHERE YOU NEED US

Problems can strike at any time, so we're available around the clock. Our customers can reach our team 24/7, who will handle their claim with care, concern, and a concerted effort to make sure the claim is resolved to their satisfaction as soon as possible.

### Claims Team

283 claims professionals make up our nation-wide claims team, and each member has industry-specific expertise. So, when a customer suffers a loss, they can count on insightful and focused assistance from someone who understands the finer points of their business.

### Field Adjusters

When a claim calls for an expert on the ground, our Field Adjusters will be there to handle the claim in person, with our exceptional professionalism and expertise.

### Customer Care Feedback

Have additional feedback on our claims service? In the rare case our customers aren't satisfied – or if they'd like to thank us! – they can reach our regional Customer Care Representatives to report a problem or relay a kind word.



Carli was our claims adjuster and she was wonderful... quick to reply to emails and phone calls, and made the claims process as painless as possible. I've dealt with Northbridge Insurance on three separate claims for various companies I contract to, and the service is unparalleled.

- **Blythe Froh**  
Northbridge Customer

## HOW OUR SERVICE EXCELS

### We keep you in the loop

The claims process can be confusing, and we don't want to keep you in the dark. From the very beginning and until the claim is resolved, our experts are available to help each customer thoroughly understand their current situation, the next steps to take, and exactly when they can expect to hear from us again.

What does Northbridge claims service look like? When a claim is reported, we rise to the occasion in a number of ways:

- Our Claims Call Centre does their very best to pick up the phone within **20 seconds** of the first ring, every time.
- We provide online claims reporting through our websites.
- Our Claims Adjusters will contact our customer within **three business hours** of the initial claim report.
- When a claim involves another party, we'll update our customer on the claim's status at least every 90 days until it's resolved.
- Once we settle a claim, we'll check in with our customer to see if they have any further questions or comments about the claim.
- We get feedback through our surveys to ensure we're increasing the quality of our customer service and customer experience.



**93%** of the time, our customers are contacted by an adjuster within **3 business hours** of reporting the claim.

## OUR NETWORK OF PREFERRED PARTNERS

We're dedicated to getting our insureds back to business, and our preferred vendors work with us to make this happen. Sharing our high standards for service, this network helps us deliver a superior level of assistance through these programs:

### Heavy Truck Preferred Shop & Parts

This program allows our commercial vehicle customers to enjoy a simplified claims process; quality repairs that meet or exceed industry standards; and a quick resolution so they can get back on the road.

### Preferred Vehicles and Light Truck Repair

Through our partnership with an established national vehicle repair company, our customers receive 24/7 towing services and best-in-class collision repairs throughout Canada, backed by a lifetime repair warranty for as long as you own the vehicle.

### Preferred Replacement Vehicle Rental

Working with an established national car rental company, our customers receive unlimited kilometers, emergency roadside assistance and excellent no-hassle service with no pick-up or drop-off fees.

### Preferred Property Restoration Contractor Services

Committed to delivering a high standard of service and workmanship, our network of contractors will keep customers informed at every step of the restoration process, and they'll do their best to minimize disruption to our customers' lives.

## Need assistance? We've got you covered

For qualifying policies, we have four comprehensive programs to address the emotional, legal and technological strain that can come with a loss.



### Trauma Assist.

Losses can be devastating – both physically and emotionally – so we provide a holistic support program. Trauma Assist offers our commercial customers free confidential counseling services to help them through the crisis.



### Legal Assist.

Sometimes running a business can bring an assortment of legal challenges, but we're here to help ease the burden. Our Legal Assist program offers customers free legal advice on a wide range of issues, from employment problems to deciphering contract legalese, and it can be used outside of a claim.



### Cyber Assist.

With the help of CyberScout, a leading data risk management service provider, we offer consultation services to discuss proactive measures that can protect your business against cybercrime, and reactive assistance in the event of a privacy breach.



### Deductible Recovery Assistance.

Unfortunately, collecting the money owed to you after a loss isn't always easy. This service can help by establishing contact with the third party and acting on your behalf to help ensure that they pay you promptly and directly. \*

\*Program not available in Quebec.

## MANAGING CATASTROPHES (CAT)

In order to recover quickly and thoroughly, you need to be prepared. We've instituted a tried-and-tested plan to handle catastrophic events quickly and professionally, so our experts can deliver on their promise to provide exceptional service in any circumstance.

Thanks also for your patience  
in the handling of this file and  
your precious help!

- Sylvain Demers  
Transport Servitank, Inc.

## TECHNOLOGY INNOVATION AND PROCESS EXCELLENCE

Our team needs the right tools to deliver the best possible service to our customers, so we audit and re-evaluate the technology and processes at their disposal to see where we can improve the toolkit.

We look to innovative technology solutions to augment our efficient processes and ensure that all the pieces fit together behind the scenes into a seamless, dependable claims experience for our customers.

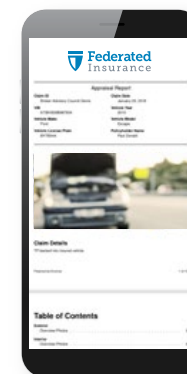
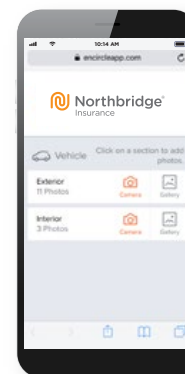


## HAVE YOU HEARD?

### EXPRESS CLAIMS – YOUR SHORTCUT TO A SETTLED CLAIM

Some claims are complicated, while others are not, like a minor fender bender that leaves the drivers unscathed but their cars in need of a paint touch-up. These are the cases that our express mobile claims tool was made for: it can help you document your damages in real time, communicating with the adjuster to get the claim process started within minutes.

By snapping a photo of the damage with your smartphone and sending it directly to our Claims team, they can get started right away; our appraisers can create a report of the damages that helps our expert adjusters settle the claim in a matter of hours.



## ENVIRONMENTAL EXPOSURES

Environmental cleanups are highly regulated and offer very little margin of error. The wrong clean-up procedures or testing methods could lead to significant penalties or fines and leave you responsible for cleaning up spills left behind by others.

Fortunately, we can respond quickly. An immediate call to our Claims team will tap into a network of trained experts who can help to prevent environmental losses from spiraling out of control.

## HELPING OUR CUSTOMERS MANAGE THEIR RISK

Good insurance is about working to prevent a loss as much as it's about recovering from one. That's why we put so much time and attention into helping our customers recognize, evaluate, and mitigate risks to their business from the start – and throughout our relationship.

### Our Team

Our Risk Services team includes **60 dedicated risk management and loss prevention professionals**, a group of industry-specific experts who work extremely hard to help our customers understand and manage their risks.

Each year, our Risk Services experts conduct over **7,000** risk assessments and service visits for Canadian businesses. During these assessments, risk consultants assist customers with developing best practices, identifying potential hazards, and identifying where operations may not be compliant with codes and industry standards.

The claim was processed promptly and efficiently. I can't think of how the process could have been improved. We were very pleased with the auto body shop that did the work. It appears that they did a really nice job.

- **Patricia Brown**  
Northbridge Customer



## DID YOU KNOW?

Our consulting services and customized training solutions can enhance any risk management strategy. Customers can contact our specialists through **Risk Management Assist™**: with a simple phone call or email, they'll get the answers they need and receive guidance on a variety of loss prevention topics. This service can help mitigate risks and potential future losses.

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## OUR AREAS OF EXPERTISE

Here are just a few of the industries and areas of focus our Risk Services specialists are experts in:

- Agriculture
- Campgrounds
- Commercial property
- Commercial transportation
- Course of construction
- Equipment breakdown
- Equipment dealers
- Fire protection
- Golf/country clubs
- Large and complex risks
- Manufacturing
- Oil & gas
- Pulp & paper
- Schools
- Sprinkler systems
- Utilities

## RELEVANT TRAINING SUPPORTS SUCCESS

How do you manage risk effectively? Relevant tools like best practices and better technology are important, but you need to know how to use these to realize real benefits.

We focus on training at every level across a variety of industries to help our customers, agents/brokers, and underwriters respond quickly and help manage risk more effectively with the right resources at their disposal.

**Here's how we did in 2018:**

- **379 training sessions** delivered to our customers, agents/brokers, and underwriters
- **3,821 participants**
- **11,086 hours of training**

A vast majority of participants in our internal and external training sessions were impressed and **said they would recommend our training to a coworker! Our overall 72% Net Promoter Score (NPS) for our training in 2018 highlights our success.**



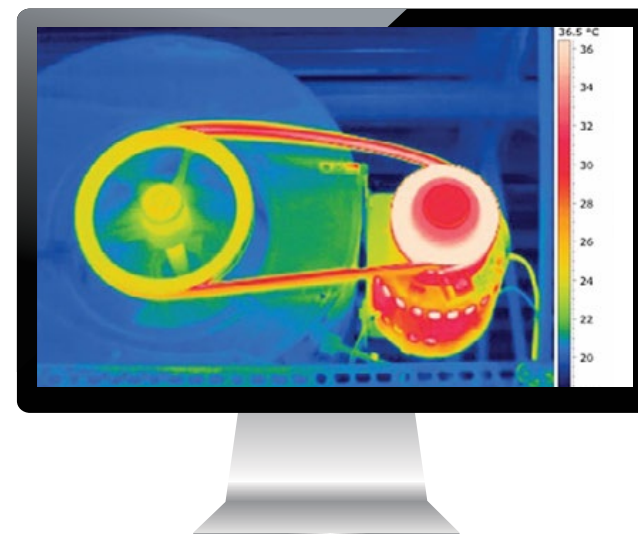


## SHARING OUR INSIGHTS

Our risk management bulletins, **Risk Insights™**, top off our superior service. These industry-specific bulletins – **98 in English and 92 in French for our Northbridge and Federated customers** – provide examples of best practices for risk management in a number of different industries, tailored to each type of business operation.

### Tools to help evaluate risk

Our Risk Services team offers a variety of workshops and tools that are geared toward helping our customers mitigate risks and preserve their bottom line. From tools that aid in identifying areas of concern in fleets to self-audit checklists that help to highlight potential risks, each offering has been designed to help our customers run a safer business.



*Our work with thermal imaging helps businesses better monitor their structures, including potentially dangerous components, like exposed wiring or high-value production machinery.*



*National Meeting for Risk Services*



## CONNECTING THROUGH A BETTER CUSTOMER EXPERIENCE

We know that customers can find insurance difficult to understand. Policy-speak, industry jargon, and the entire purchase process can be frustrating and confusing. In turn, we've focused on streamlining the experience for our customers with a few innovative approaches that help us connect our service to their needs and demystify the insurance buying process.

### Educational online quoting for small business: our answer to your insurance questions

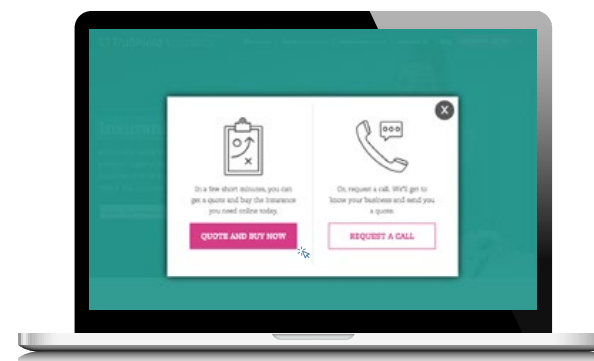
We know many small businesses don't know where to start with insurance, which prompted us to develop a more insightful approach to online quoting. We've focused our digital experience on helping to fill the knowledge gap for small business customers, from the moment they begin to research insurance to the moment they decide to buy. We want to make sure our customers understand what kind of coverage they truly need, not tell them what to buy.

### Our chatbots help us connect around the clock

We've put artificial intelligence to work on our TruShield website with our friendly and knowledgeable chatbot. A virtual assistant at your service, **"Coach"** can answer a range of insurance-related questions, offer some clarity on risk management and coverage options, and even provide a quote estimate with a short digital conversation.

In 2018, we began work on a chatbot for our Northbridge Insurance website, and **Bridget** has made her debut! We want to make sure our different users – new visitors, current customers, and brokers – can get information tailored to their particular needs, and that's where Bridget shines.

Ultimately, our goal with our robotic assistants is to help improve the quality and ease of the customer experience whenever they need to connect, day or night.



Our TruShield Coach



Bridget, the Northbridge bot

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## REACHING OUT TO BUILD RELATIONSHIPS

Speaking directly with an insurance company is one way to go about gathering information, but it's not the only way to connect. We focus on sparking and nurturing solid relationships with our customers, our industry colleagues, and the online audience at large through relevant insights and educational tools on our websites and shared through industry publications and events. We regularly review and update our online resources to help ensure all past, present, and future content is made more accessible for all visitors to our websites.

Trends change quickly, and we work hard to keep pace. We maintain a library of high-quality, timely, and relevant articles. Aside from publishing weekly insights on emerging industry trends and risks on our websites, we regularly contribute to industry magazines, like Truck News and Private Motor Carrier.

We focus on using our underwriting, risk management, and claims expertise to share relevant insights. In addition to our weekly content, we stay close to our broker partners, supporting them in their efforts to help customers gain a clear picture of their insurance needs and potential solutions. Our professional development initiatives help us maintain an open dialogue with our brokers on industry trends and ways we can work together to inform our customers about emerging risks.

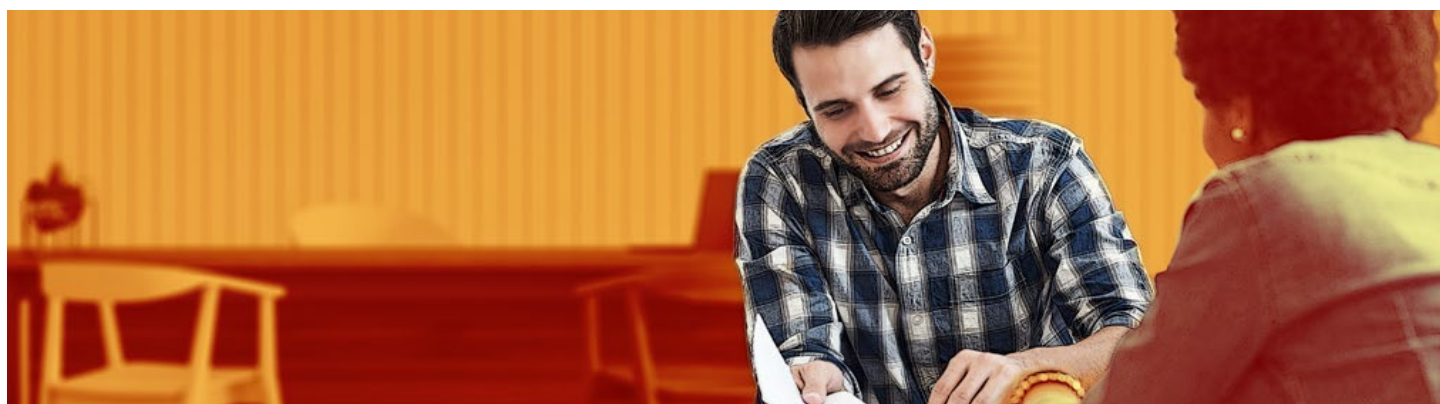
### Partnering with CFIB for better small business support.



Our industry partners help us coordinate resources to provide the education, training, and support our customers want, and

Northbridge Insurance is proud to join with the Canadian Federation of Independent Business to do just that.

We know small business owners wear many hats, so we provide access to the support that will help them solve business problems quickly through CFIB. This organization brings a wealth of resources to the table, and our exclusive partnership has allowed us to add savings, coverage, and extra support to the mix for a uniquely tailored small business package that sets us apart from the crowd.



# OUR COMMUNITIES

We continue to connect with our communities, environment, and each other through our social responsibility program.



*A member from the Halifax Underwriting Team hard at work serving her community*

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youth to reach their full potential.

Through Northbridge Cares, we collect and donate funds to a variety of social and environmental initiatives led by our six charitable partners. Our formula is simple: volunteer work, volunteer grants, donation-matching programs, and a major annual employee campaign combine to help us raise thousands of dollars for youth across the nation.

**In 2018:**

NORTHBRIDGE **MATCHED THE**  
**THE DONATIONS OF**  
**291**   
**EMPLOYEES**

OVER  
**2,500**   
HOURS WERE CLOCKED  
**DURING TEAM**  
**VOLUNTEER DAYS**

OVER  
**\$2.1**  **million**  
WAS DONATED TO  
**OUR CHARITABLE PARTNERS**  
AND CHARITABLE FOUNDATION!

MATCHED OVER  
**\$120,000**  
THROUGH OUR BROKER  
DONATION MATCHING PROGRAM

Social responsibility is important to us, so we've created a program that helps us direct our energy to supporting, educating, and encouraging Canadian

## Our social responsibility statement

We believe that, as a company, being successful also means supporting our people, our customers, and our communities.

We fulfill this belief by:

- Funding organizations that are committed to making a difference in the lives of Canadian youth.
- Promoting environmental responsibility among our employees and continuously looking for ways to minimize the impact of our operations on the environment.
- Supporting the charitable endeavours of our employees, both in time and with financial support.

## PUTTING GENEROSITY TO WORK

When people team up to do good, we can spread the love even farther. We know our employees and broker partners share in our passion for social support, so we've created a few innovative programs to help them give more back, more often.

### Employee Volunteer Grants

We love when kindness continues after the workday wraps up. Through our Volunteer Grant program, we reward any employee who commits 40 hours of their spare time to a charitable initiative by donating \$500 CAD to that organization.

### Employee Donation-Matching Program

Ever wish you had more to give? Our generous employees can double their gifts each year: Northbridge has committed to match any employee donation for charities that fall within our donation guidelines (up to \$1,000 CAD annually).



Just as we pledge to double our employees' donations, we increase the impact of contributions from our Inner Circle broker partners by matching the donations made by their brokerages up to \$5,000 CAD per year.

We introduced the Broker Donation-Matching Program in 2015, and we've seen some incredible results since it began: 34 brokerages joined the effort throughout this past year, and they had wonderful things to say about how Northbridge helps them amplify their community support.

### The TruShield Corporate Social Responsibility Program

For every person that purchases a TruShield policy, we make a donation to one of our six charitable partners: DAREarts, Jack.org, Pathways to Education, SickKids, Tree Canada, or United Way – and the choice is up to the customer. To date, over 500 customers have directed donations to their preferred organization, and our charitable partners have been extremely grateful for the additional support.



Every penny counts when it means supporting kids! I am personally grateful to Northbridge's Donation Matching program, which builds on our brokerage's support of the Diabetic Children's Foundation. The Foundation supports diabetic insulin-dependant children, teenagers, and families dealing with the daily challenges associated with Type 1 Diabetes.

- **Patrice Vézina**  
Vézina Assurances Inc.



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## TEAM VOLUNTEER DAY

We encourage our teams to take a day away from their desks and get acquainted with a community organization that could use a helping hand. Our Team Volunteer Days offer team building and community building in one terrific package.

Over 2,500 hours were donated to our communities during Team Volunteer Day in 2018!

**Here's a peek at how we combined forces in 2018...**

### YWCA Emma's Early Learning and Child Care Centre

Our Western Operations team helped bring playgrounds back to life at Emma's Early Learning and Child Care Centre. Emma's Centre provides an amazing program to support young mothers and their children from six weeks to three years of age. It's a winning arrangement: mothers receive academic and personal support while their children are cared for in a safe environment.

When smoky conditions descended on Vancouver in August, the playgrounds for infants and young children fell out of use while the kids were forced to stay indoors. As the forecast promised a return to clear skies, the Northbridge team stepped in to clean up and prepare the playgrounds by gardening small areas, sweeping up the sand and fallen leaves, and removing any potential hazards that could interfere with safe play.

**Jayne Dy weighs in on the work:**



The experience was enjoyable and was even more interesting when we learned that it was no ordinary daycare centre! I'm proud to be part of a community that supports all kinds of family demographics, and I'm happy to be able to give back and help, albeit in a small way.



(Top) C&C Underwriting Team, Toronto  
(Middle) Risk Services Team, Quebec  
(Bottom) Manufacturing and Resources, Ontario Underwriting

### Northbridge helps Feed Nova Scotia

The Northbridge group assisted Feed Nova Scotia in sorting, inspecting, and boxing food donations that they collected from local businesses, grocery stores, and individuals from across the province. Food donations included non-perishable food and household items, like personal care products, cleaning products, toys, and clothing.

Overall, it was an eye-opening and rewarding experience. The group was amazed at just how much food the organization must sort through and distribute on a daily basis, and they got to learn more about the details of the operation.

### The Big Bike Ride for Heart & Stroke Foundation

Our Federated team was invited by **Heart & Stroke** to participate in the **Big Bike Ride**. Having experienced the effects of strokes in their own families, the Federated team was happy to take part.

Although the 30-minute bike ride was great fun, the work leading up to the event made the biggest impact. **The team smashed their fundraising goal of \$3,500, raising a total of \$5,780 with the help of a fundraiser BBQ!** It was only their first year participating in the Big Bike Ride, and the group earned VIP status (reserved for teams who raise \$5,000 or more) while supporting a great cause.

### Operation Helping Hands

Last summer, tens of thousands of people had their homes devastated by Hurricane Harvey, including members of our sister company, Crum and Forster, in Houston, Texas. Restoration was a challenging task, but thanks to Operation Helping Hands, Northbridge employees joined with our sister companies Riverstone and LDR Investments to ease some of the burden that comes with rebuilding.

Operation Helping Hands called on volunteers to help restore Crum employees' homes in Houston, spending three days getting their hands dirty while building up from the rubble. Over 100 Northbridge employees applied for the opportunity to help our neighbours to the south, and three lucky volunteers were chosen.



Collectively, the group sorted  
2,382 kg of food – that's about  
**5,258 meals!**



### Operation Helping Hands (Con'd)

The trio was shocked when they arrived in Houston, and again when they stepped onto the job site. The damage was more severe than expected; many parts of the city were still in the preliminary stages of their rebuild. It's impossible to fully understand what so many Houston residents went through, but they heard a lot of homeowners' stories from the week when water was rising.

For Northbridge volunteer Kathryn Stimers, the most memorable part of the trip was listening to some of these stories. Residents spoke about riding in a boat to see their house and placing their dogs in recycling bins to float them down the street during the evacuation. Hearing about their trials motivated Kathryn to help in any way she could.

### Supporting the fight against cancer

This was our 7<sup>th</sup> consecutive year participating in the **Women in Insurance Cancer Crusade's (WICC)** Relay for Life as a National Sponsor, hitting the pavement to raise money for the Canadian Cancer Society.

The Relay for Life is an annual fundraiser where participants walk laps around a running track to fundraise and promote awareness in the fight against cancer. At the Toronto event, 20 of our dedicated employees raised more than \$10,000 for the Canadian Cancer Society and WICC. Our total was the fifth highest out of 70 teams!

"The commitment and passion of our small but mighty team was evident from weeks before the event, when we started planning our fundraising, to the event's closing moments around midnight, when we still had many team members walking the track," said Randi Nixon, Claims Manager, Litigation, and Northbridge Navigators Co-Captain. "I'm extremely proud of what we were able to accomplish for ourselves, Northbridge, and the fight against cancer."



Our **7<sup>th</sup>** consecutive year  
in the WICC Relay for Life



The Northbridge Navigators  
raised more than **\$10,000**



## Sunnybrook Navigation Project: clearing the hurdles to proper care

Roughly two million young Canadians have a mental illness or addiction, yet only one in five can access the care they need. That's simply not good enough.

Navigating the health care system can be difficult for people who are affected by mental health issues, and we want to make it easier. Northbridge is investing in the amazing work of Sunnybrook's Family Navigation Project, an initiative created by families and medical leaders at Toronto's Sunnybrook Health Sciences Centre to help families in need access better mental health and addictions care.

From arriving at the right diagnosis to matching a youth with the right specialist, to lining up the initial appointment with a health professional, the treatment process can be long and tedious for patients and their families. The Family Navigation Project is changing things by assigning a clinical navigator to each case: someone who helps families identify and understand the presenting issues, work with the family to set goals for recovery, and then identify the most appropriate treatment plan before tapping into their network of more than 1,100 specialized professionals and service providers.

For a family struggling with mental illness or addiction challenges, a navigator can make all the difference. Even once treatment has begun, the navigator will continue to check in, engage, and support the family during the recovery process.

**Since 2013, the Family Navigation Project has changed the lives of more than 2,500 families of youth with mental illness or addiction challenges.**

## Running the Sporting Life 10K

The annual Sporting Life 10K has taken place in Toronto for the past 18 years, helping to raise funds for Camp Oochigeas ("Ooch"), a place where children who are diagnosed with cancer can go for a great summer camp experience while they receive their medical treatments. The Northbridge team did their part to send as many kids to Camp Ooch as possible by collecting close to \$4,000 through event and individual fundraising.

**Overall, more than 22,000 runners raised over \$2 million at the 2018 event!**



Toronto running team ready to hit the pavement!

### Raising funds for Humboldt

In 2018, a bus accident in rural Saskatchewan claimed the lives of 16 people – many of them young players from the Humboldt Broncos junior hockey team. This tragedy touched Canadians everywhere, and people around the world came together to offer their support and raise funds for the team and their families.

To show our support for the survivors, the victims' families, and the Humboldt community, Northbridge invited employees to join the rest of the country by wearing a hockey jersey of their choice or Broncos team colours as part of a national jersey day organized by a group of B.C. hockey moms.

After matching individual employee donations, Northbridge was able to contribute over \$6,000 to the Humboldt cause!



### Taking initiative with Enactus

Northbridge is proud to partner with Enactus Canada, a non-profit organization led by young entrepreneurs and Canadian business leaders that empowers university students to carry out initiatives to help their communities. Enactus is shaping a generation of entrepreneurial leaders who are passionate about advancing the economic, social, and environmental health of Canada.

Through the Northbridge Safer Communities Project Accelerator, 26 student groups from all over Canada applied for one of six \$2,500 Northbridge-funded grants to help get their proposed initiative off the ground.

After carefully considering every team's application along with our Enactus partner, six Enactus teams who best align with our focus on improving safety in Canadian communities were selected. Six Northbridge advisors offered their time to work with the chosen students.

Check out what Enactus has accomplished:

- 73 academic Institutions participated
- 3,498 students engaged
- 271 community empowerment projects delivered
- 448 new businesses started
- 697 people found employment
- 393,212 volunteer hours
- 28,572 people directly impacted

### Talking finance with JA Central Ontario

Northbridge was excited to partner with JA Central Ontario (formerly known as Junior Achievers Ontario), an organization that positions young people for future success. JA inspires youth to make informed, educated, and knowledgeable financial decisions as they start companies, develop career plans, and express their innovative spirit.

A group of Northbridge volunteers spent the day guiding 165 grade seven students at Fallingbrook Middle School in Mississauga in how to make smart financial decisions. After receiving training from JA, our volunteers taught the students about important basics, like balancing a budget and differentiating between wants and needs.

The experience was nothing short of amazing. I was so impressed with how much the kids in our classroom wanted to engage and learn from us...I would do it again in a heartbeat.

- **Paul Gardner,**  
VP Commercial Underwriting Ontario.



# Give together

## SUPERHEROES COME IN ALL FORMS

Each year, Northbridge employees coordinate their efforts to raise money and awareness for our six charitable partners. This was our 6<sup>th</sup> annual campaign, and our theme – Superheroes – sums up our efforts and outcome perfectly!

By the end of the 2018 Give Together campaign...



Northbridge employees to the rescue!

WE **RAISED** OVER

**\$123,000**

NORTHBRIDGE **ADDED** ANOTHER

**\$123,000**

A TOTAL OF APPROXIMATELY

**\$246,000**

**WAS DONATED TO CHARITY!**

## WHO ARE OUR CHARITABLE PARTNERS?

We know great things come from great partnerships with great people. Northbridge has joined with six remarkable charitable organizations that share our core values and promote the cooperation, innovation, and perseverance that help Canadian youth thrive in their communities.

**Pathways**  
to Education

**darearts**  
IGNITING CHANGE

**SickKids**

**United Way**  
of Canada

**jack.org**

**TreeCanada**

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## Pathways to Education

Pathways to Education is working to break the cycle of poverty through the power of education by making Canada a **“Graduation Nation.”** The Pathways Program provides a combination of academic, financial, social, and one-on-one support to youth living in low-income communities to help guide them to high school graduation and prepare them for future opportunities. In fact, 71 per cent of high school students who graduated while registered in the Pathways Program have transitioned to post-secondary institutions!

In 2018, Northbridge provided five internship positions for students from low-income communities in areas such as IT, Finance, Human Resources, and Project Management. Northbridge also supported the creation of the Pathways Internship website by working on the project committee and offering financial support. Completed in 2018, the website has helped more employers learn about the mutual benefits of hiring Pathways interns, meet Pathways youth who have completed internships, and connect with Pathways staff to help develop an internship program.

**6,043**  
STUDENTS

**5,845**  
ALUMNI

**20**  
PROGRAM LOCATIONS

**71%**  
TRANSITIONED TO  
POST-SECONDARY INSTITUTIONS



**72%**  
AVERAGE  
GRADUATION RATE



## Real-life Success Story:

Ramez Fazelyar, Project Delivery Intern, NBFC



As a business student, Ramez knew he would face tough competition in securing a summer internship, which was one of his goals during his degree. When he found out that Northbridge was offering exclusive internships to Pathways to Education alumni, he immediately applied for the role of Project Delivery Intern for the summer of 2018.

“Had it not been for Pathways, I probably wouldn’t have had an internship for the summer,” Ramez reflects. “These opportunities don’t always exist for Pathways students, and we can really rely on them to get our foot in the door.”

During his time at Northbridge, Ramez was able to develop expertise in a variety of skillsets with support from his manager. “I developed the communication skills and the feel for working in a professional office, something that I hadn’t been a part of before. Excel and SharePoint skills are also key for any business student, and I will definitely be using them in other roles in the future.”

Ramez wants other companies to know how instrumental these internships can be for Pathways youth. “I think it’s really important that students at Pathways have these opportunities,” he stresses. “It really helps us accelerate our careers in ways that I can’t easily communicate – it’s surprising what a big difference these internships can make.”

Ramez is now exploring career opportunities in sales, consulting, and marketing as he works to complete his degree, and carries memories of his internship experience as he moves forward.

“When I talk to employers or when I apply at student groups, Northbridge is something I always talk about, even though it’s something I just did over the summer. It constantly comes up and it’s an experience that I’m proud of. I wish similar opportunities existed to help us reach our professional and academic goals.”

**- Ramez Fazelyar,**  
Ryerson University, Business Management, Marketing Major (BComm)



## jack.org

Jack.org has opened up the dialogue on mental health in schools and communities to break down barriers to positive mental health once and for all, and they rely on the insights and efforts of young leaders across the nation to drive change.

By creating a youth-led, peer-focused network, Jack.org has trained, empowered, and connected young leaders in Canada through conversation, camaraderie, and community building. 2018 was a record-breaking year for Jack.org: over 100 trained and certified youth speakers delivered 264 Jack Talks across Canada, a 59% increase over the prior year, reaching over 53,000 young people in every province and territory.

2,800 young leaders across Canada led 165 Jack Chapters and opened up mental health conversations with 75,000 of their peers. 18 youth-led groups hosted Regional Jack Summits across the country, in addition to the National Jack Summit held in Toronto.

**Jack Talks increased by 59% in 2018, reaching over 53,000 young people in total.**



## Pedal pushing with Jack Ride

Jack.org's largest annual fundraising event, Jack Ride, is an organized bike ride for roughly 1,000 participants through a challenging route. In 2018, 25 riders on Team Northbridge – and a few employees who volunteered before and after the event – had a great time supporting this event.

Through individual and office fundraising, Team Northbridge raised just under **\$11,000 with support from our employee donation-matching program. This added to the event's fundraising total of \$900,000.**





A longtime partner of Northbridge Cares, DAREarts focuses on building confidence, courage, and leadership skills to unlock students' potential – something that the kids take with them long after graduation. DAREarts impacts thousands of children and youth across the country by empowering them to become leaders through arts-based education, and the organization continues to address the social issues associated with poverty, bullying, mental health, and violence.

**Over 217,382 young people across Canada have unlocked their potential with DAREarts since 1996.**

In 2018, DAREarts achieved some significant results, like:

- 145 days of core programming
- 12 days of after-school programming
- 5 days of summer camp
- 35 days of youth mentorship
- 3 special partnership projects
- 15 in-school and community showcases
- 52 school partners



## Card making with DAREarts

The DAREarts Card Making Day is a volunteer event rooted in education, connection, solidarity, and philanthropy. The aim is to educate participants about Indigenous history in Canada and to share stories about the important work happening in these communities.

Here, students and volunteers come together to explore the power of the arts. With guidance from a professional artist, they discover their creative potential while they connect to and learn from one another. All the finished cards are donated back to the organization to be sold, and the proceeds help fund important work in First Nations communities.

Northbridge was proud to work with students from Dovercourt Public School and the First Nations School of Toronto who helped create winter-themed cards to support efforts in Webequie and Attawapiskat.

# SickKids®

The Hospital for Sick Children (SickKids) is Canada's most research-intensive hospital and the largest centre dedicated to improving children's health. Here's a look at some of the initiatives that Northbridge supported in 2018.

## Turning Down Pain

Dr. Michael Salter is focusing on a new kind of research: how pain during infancy influences the developing brain, and how it may alter a person's system of pain perception throughout life. Over the last year, Dr. Salter and his team have been using animal models to delve into the cellular and molecular mechanisms associated with pain perception in the developing brain and nervous system.

## Changing Lives for Kids with IBD

The number of children living with inflammatory bowel disease (IBD) has increased by 50 per cent in the last decade, and Canada has the highest rates in the world. Inez Martincevic, registered dietician from the SickKids Department of Clinical Dietetics, provides vital access to the knowledge that helps parents manage this disease and offers nutritional assistance to patients with IBD.

## Catalyst for Obesity Research

Continuing his research on childhood obesity, Dr. Hoon-Ki Sung focuses on fat tissue to find new ways of treating obesity and type 2 diabetes in children and youth. He's now using stem cell research to explore whether damaged fat cells can be converted to healthy fat cells with intermittent fasting.

## Story Time at SickKids

What's better than seeing a little face light up with delight? This year, dozens of Northbridge employees signed up to read (and sing!) with children staying at SickKids hospital for medical treatment during their daily Story Time sessions. Nine lucky volunteers joined a resident therapeutic clown to bring some tall tales and beautiful books to life for their special audience.

## A Day on the Links in Support of SickKids

We're all 'fore' supporting SickKids in all kinds of ways! George Halkiotis, EVP Claims & Peter Aumonier, SVP Claims, National Litigation and Technical Management, got together with a number of our vendor partners to host a golf tournament in an effort to raise funds for SickKids.

They shared, "As one of our charitable partners and an organization that we feel very strongly about, we all know someone who has benefited from what SickKids does, and we were thrilled by the amount of money we were able to raise in just one day!"

**In a single day, they were able to raise more than \$30,000!**

It was a great experience and I couldn't stop smiling the entire time I was there. These brave, strong kids reminded me to never take anything for granted and be kind to others. I would totally do this again!

- **Kaitlian Khan,**  
Client Service Representative, Federated Insurance, Mississauga





United Way is committed to driving positive change and providing opportunities for everyone to build a better future. Through their three focus areas – fighting poverty, helping kids, and building better communities – they've been able to complete many impactful projects.

**Here's where fundraising dollars are being allocated:**

### **Moving people from poverty to possibility**

To break the cycle of poverty, United Way is focusing on three key areas: giving Canadians access to affordable, safe and permanent places to live; providing nutritious, affordable and appropriate food; and assisting with career opportunities, managing expenses, and leading job skill training sessions.

### **Helping kids be all they can be**

United Way is helping kids succeed through after-school homework and tutoring programs, and they provide team building, mentoring, and leadership development programs. The organization also runs summer camps to promote physical activity.

### **Building strong and healthy communities**

To create vibrant and safe communities, United Way is encouraging Canadians to get involved by promoting volunteerism and engaging community members in decision-making. They also provide counselling for those dealing with addiction or mental health challenges, aiming to improve wellbeing and build a safer community.





80+  MILLION TREES PLANTED

600  SCHOOLYARDS GREENED

Since our partnership began in 2014, Northbridge has worked together with Tree Canada to plant and maintain over 3,900 trees across the country. Last year alone we joined forces to plant 1,625 trees!

Here's a look at where some of those trees ended up:

#### Calgary, AB

With the help of 24 employees and 67 fruit trees, we were able to create a brand new edible tree forest within the existing Renfrew Community Garden. This forest is accessible to the public – everyone can come harvest the fruit and enjoy the surroundings!

#### Winnipeg, MB

Two programs took place in Winnipeg last year: Outdoor Learning Environment and Feeding Wildlife in the City. Our employees, with the help of students, planted 107 trees in school communities. These trees will provide a long-term learning experience, as students will help care for and cultivate the trees.



Digging into Calgary's community garden project



Tree planting for a greener future in Winnipeg

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### Longueuil, QC

Planting trees in an underdeveloped neighbourhood is a great way to bring the community together and create a positive outlook for the future. At Lionel-Groux School, over 30 people, including our staff and students, came together to plant 12 edible trees in a newly developed school orchard. The orchard can now serve as an educational tool for the students to learn about the fruit trees, plus it provides a healthy local food source.

### Toronto, ON

A total of 200 native trees and shrubs including serviceberry, gray dogwood, and eastern cottonwood were planted in Tommy Thompson Park with the help of 20 Northbridge employees. This restoration project will provide wildlife habitat, prevent soil erosion, improve water quality, and reduce exposure to damaging solar rays.

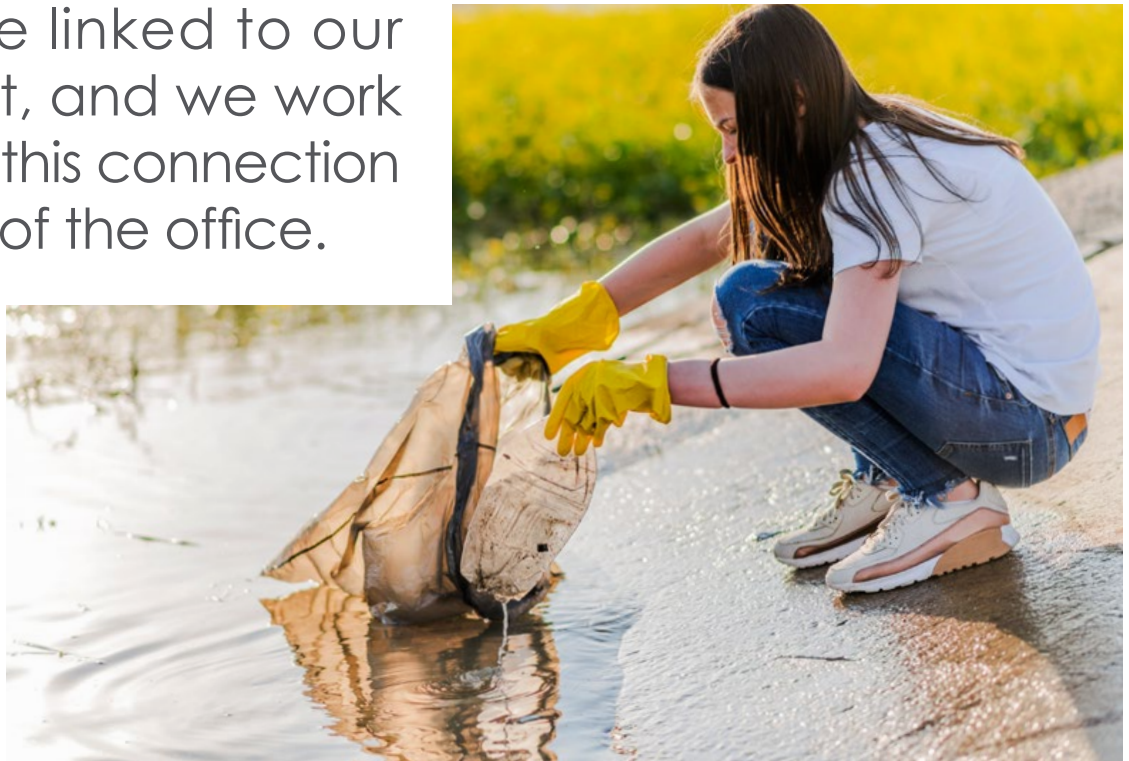




# OUR ENVIRONMENTAL APPROACH

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Our lives are linked to our environment, and we work to enhance this connection – in and out of the office.



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Our two environmental goals are to promote environmental responsibility in the workplace and to minimize the environmental impact of our operations. This year, we've broadened our efforts in both respects.

## COMMUNITY CLEANUPS AND CANADIAN ENVIRONMENT WEEK

Northbridge continues to participate in Canadian Environment Week, and this year our offices across Canada got together to get their hands dirty for the good of our planet.

### In Guelph...

A team of volunteers participated in their third consecutive community cleanup and collected **nine bags of garbage** along a short stretch of road. They also let the city know about large items that had been abandoned there—including tires, construction supplies, and even a television!

### In Toronto...

Staff cleaned out their closets and donated over **1,000 lbs. of used textiles** through [Bag2School](#) to raise funds for Tree Canada. All the collected items will be resold as affordable second-hand clothing or reprocessed as recycled fibre for upholstery, insulation, and more.

### In Vancouver...

Green Team members raised awareness of the world's declining bee population and handed out **pollinator-friendly seeds** for staff to plant at home.

### In Winnipeg...

Volunteers took to the streets for a community cleanup. The Green Team also held a **recycling drive** to collect plastic bags and ensure they're properly disposed of.



## REDUCING OUR WORKDAY WASTE

How we behave in our offices has a direct impact on our carbon footprint. That's why we're always looking to evolve our processes in innovative, earth-friendly ways.

We invite our brokers and customers to take advantage of our Business Choice Environmental Upgrade, a program we developed to cover the additional costs of upgrading a building using Green Certified products after a property loss. We also like to keep paper waste low, and we've adopted a few methods to help with this. First, we encourage our Transportation and Logistics brokers and customers to use our EZCert online tool to produce certificates of insurance instead of printing them out. We use eDocs to deliver policy documentation to brokers through their broker management system, too.

Since launching **Follow Me Printers** – our print-on-arrival program – at the end of 2017, we've significantly reduced our paper waste.

We didn't stop at printers. The Northbridge building in Toronto was upgraded to a more environmentally friendly lighting system, too. Since switching over in May of last year, we've saved 38,117KwHrs of power – that translates to \$6,100! The projected yearly savings is \$9,200 or 57,200KwHrs power saved.



## DID YOU KNOW?

*Northbridge has saved 102,752 sheets of paper, 12 trees, 1,305kg of CO2, and 81,705 hours of equivalent bulb hours.*

### **Our Green Teams keep raising the bar!**

## GREEN team

*In 2015 we introduced Green Teams, groups of passionate environmental advocates who come together in all of our offices to find new ways for Northbridge to reduce its footprint. From workplace recycling programs and swaps to tree planting and community cleanups, our teams continue to make significant improvements in how corporate spaces and communities interact with the environment.*

# OUR WORKPLACE

Our employee-first, team-based approach, and desire to make a difference bring the Northbridge culture to life.



*Northbridge employees having fun for a cause*

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## OUR VALUES GUIDE OUR WORK – AND OUR WORKPLACE

There's strength in numbers. Northbridge employees are second to none, and they work together to create an outstanding work experience. Living our core values – passion, respect, excellence, creativity and connected – every day, each member of the Northbridge family helps us realize success and exceed our expectations.

Our employees strive to make their mark as exceptional service providers, cooperative colleagues, and lifelong learners. Their entrepreneurial spirit is one of our greatest virtues, and every year it reaches new heights.

We strive to make our workplace engaging and rewarding for our employees. Opportunities to connect are at the heart of our cooperative style: our leaders are approachable and accessible, and managers prioritize collaboration because they care about crafting good relationships. At Northbridge, we believe in rewarding good work with opportunity for growth and a genuinely supportive culture.

## PEOPLE & CULTURE: CONNECTING ON A WHOLE NEW LEVEL



We're redefining what our employee experience means. Our **People & Culture** team brings our culture to life through meaningful experiences, investing in the development of our talented workforce and supporting a vibrant and engaging workplace.

### We're greater than the sum of our parts

Northbridge's success is driven by our people – we never lose sight of that. We encourage our people to collaborate to drive better results. Our diverse opinions, beliefs, experiences, and perspectives are what drive the innovation and collaboration that Northbridge is known for.

We're focused on creating a future-forward employee experience that features:

- Personalized employee programs and services
- Personal and career development opportunities
- Flexible work environment
- Wellness initiatives for the physical, financial, and mental health of our employees

Northbridge works hard to honour the individual differences that make our work environment special and connect these voices to make a difference inside and outside the office.



## PERSONAL AND CAREER DEVELOPMENT

By investing in our employees' professional and personal development, we're setting the stage to help our employees, and Northbridge, achieve even greater success in the future.

### Education Assistance Program

It's important for our employees to remain current in their professional areas of expertise, and to develop skills and knowledge that will help them reach their career objectives. We've established an education assistance program to support the realization of these goals.

Northbridge covers the cost of textbooks and course fees, and offers incentive bonuses to those employees who have taken the initiative to earn a professional designation. When our people succeed, Northbridge succeeds.

### Trainee Program

The Northbridge Trainee Program is a paid seven-month intensive program that takes place at our head office in downtown Toronto, and combines classroom learning and on-the-job training that prepares participants for a professional career in the insurance industry. Trainees will specialize in Claims and Underwriting and be offered a permanent placement with Northbridge upon successfully completing the program.

### Learning and Development for Employees

Northbridge encourages our employees to focus on their professional development, providing online and classroom options internally that help build technical and soft skills.



## DID YOU KNOW?

### Our Leadership Essentials Program



*Leadership skills are vital for a strong workforce, and we've developed a program to help our high-performing employees foster the confidence and influence that will help to propel them in their career.*

*Our annual **10-month program** is an opportunity for up to **20 employees** to develop their leadership skills through activities like presenting case studies, engaging in group work, networking, and learning from guest speakers.*

*Employees who show a strong commitment to Northbridge culture and look out for new ways to improve the business are excellent candidates for the program, which is held at our Toronto office.*

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## FLEXIBLE WORK ENVIRONMENT

Our **“Work to Live”** philosophy ensures that all employees can devote time and energy to their families and their communities. Between our flexible working arrangements, our time-off program, our Vacation Purchase Program, summer hours, and early long-weekend departure, our employees have the flexibility for a better work-life balance.

We encourage everyone to use all the time available to them to regroup, relax, and pursue their personal goals.

## WELLNESS, CONFIDENCE, LONGEVITY: OUR WELLNESS PROGRAM AT WORK

Northbridge has introduced a holistic, comprehensive, and wide-reaching Wellness program to help employees with their physical, mental, and financial health.

Cardiovascular clinics, health assessments, and friendly office fitness competitions round out our physical initiatives. This year we highlighted the importance of mental wellness with employee webinars on building resiliency, and even had a mental wellness challenge. We also offered live sessions and seminars covering strategies to help improve your financial health – after all, sound financial management plays a big role in the quality of life.



## PERSONALIZED EMPLOYEE PROGRAMS AND SERVICES

### A competitive Total Rewards package

In addition to a competitive base salary, we offer employees a comprehensive Total Rewards package designed to meet their unique needs:

#### Our Flexible Group Benefits Plan

Our Flexible Group Benefits Plan offers comprehensive medical and dental coverage that can be tailored to meet the unique needs of our employees' families. It also includes long-term disability, accidental death & dismemberment, critical illness, and life insurance.

#### Our Retirement Savings Plan

We automatically make contributions to a Defined Contribution Pension Plan to help employees meet their retirement goals. Employees also have the opportunity to contribute to an Optional Group RRSP and Spousal RRSP.

#### Our Employee Share Purchase Plan

Our Employee Share Purchase plan provides employees with the opportunity to invest in the long-term performance of Fairfax through the purchase of Fairfax stocks. When employees participate, they receive an additional 30% of the amount they invest each year, and when Northbridge Financial achieves its financial targets, the company contributes an additional 20%.

#### Our Employee Assistance Plan

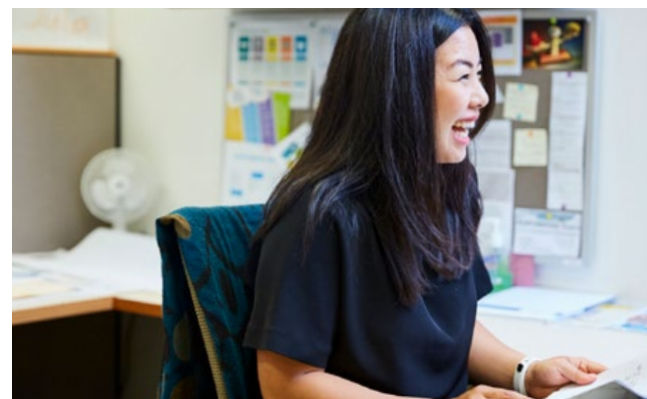
Should one of our employees or a member of their immediate family need a little extra help, our Employee Assistance Plan (EAP) is available to connect them to a network of dedicated counseling professionals who are available to provide assistance 24 hours a day.

### Our Staff Insurance Program

We offer our employees a discount on home and automobile insurance.

### Our Competitive Time Off Policy

Northbridge offers a competitive time off policy that includes vacation days, personal days, and sick days.



# 1432 TOTAL EMPLOYEES

1,420 Permanent full-time | 12 Permanent part-time

## British Columbia

**155** Employees

154 Permanent full-time  
1 Permanent part-time

## Newfoundland

**2** Employees

2 Permanent full-time  
– Permanent part-time

## Nova Scotia

**32** Employees

32 Permanent full-time  
– Permanent part-time

## New Brunswick

**1** Employee

1 Permanent full-time  
– Permanent part-time

## Alberta

**116** Employees

115 Permanent full-time  
1 Permanent part-time

## Saskatchewan

**4** Employees

4 Permanent full-time  
– Permanent part-time

## Manitoba

**90** Employees

89 Permanent full-time  
1 Permanent part-time

## Ontario

**819** Employees

811 Permanent full-time  
8 Permanent part-time

## Quebec

**213** Employees

212 Permanent full-time  
1 Permanent part-time

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## OUR ECONOMIC CONTRIBUTION

As one of the largest commercial lines insurers in Canada, we're proud of the contribution we make to the Canadian economy, first and foremost through our claims service excellence that helps our customers get back to business as soon as possible.

In 2018, Northbridge Financial Corporation and its subsidiaries contributed these provincial and federal taxes:

TAXES PAID (in thousands)	INCOME TAXES*	PREMIUM AND FIRE TAXES	GST/HST/QST/PST**	2018 TOTAL TAXES	2017 TOTAL TAXES
NFLD	144	1,668	163	1,687	2,012
PEI	25	224	30	229	311
NS	102	1,461	170	1,529	1,787
NB	75	1,230	162	1,317	1,799
QC	814	10,751	1,302	11,239	12,324
ON	2,457	21,914	2,835	27,206	30,551
MB	39	1,101	76	1,138	1,106
SK	61	3,091	2	3,032	2,672
AB	640	11,989	-	11,349	11,590
BC	380	7,305	111	7,036	7,748
YK	5	57	-	52	56
NWT	12	136	-	124	171
NT	3	44	-	41	61
Total Provincial	157	60,971	4,851	65,979	72,188
Total Federal***	22,664	N/A	4,832	27,496	44,384
<b>Total</b>	<b>22,821</b>	<b>60,971</b>	<b>9,683</b>	<b>93,475</b>	<b>116,572</b>

\*Income tax numbers are estimated

\*\*Does not include sales taxes in Claims costs

\*\*\*Includes Part V1.1 Tax of \$22,910K

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**Northbridge**  
a FAIRFAX company



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105 Adelaide St. West, Suite 700  
Toronto, ON, M5H 1P9

**Calgary**  
220-12th Ave. SW, Suite 525  
Calgary, AB, T2R 0E9

**Edmonton**  
10235-101<sup>st</sup> St., Suite 1000  
Edmonton, AB, T5J 3G1

**Guelph**  
8 Nicholas Beaver Rd., RR 3  
Puslinch, ON, N1H 6H9

**Halifax**  
1801 Hollis St., Suite 900  
Halifax, NS, B3J 3N4

**Montreal**  
1000, rue De La Gauchetière Ouest, bureau 400,  
Montreal, QC, H3B 4W5

**Quebec City**  
2590, boulevard Laurier, bureau 560,  
Quebec City, QC, G1V 4M6

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3562-001 ed01E | 05-2019