

# Northbridge

a FAIRFAX company



## 2014 Public Accountability Statement

## What you'll find inside

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## Message from our CEO

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**As a trusted insurance partner, our job is not only to provide our customers with peace of mind, but to support them in achieving the possibilities of their businesses.**

Our customers' success and our ability to protect what they've worked so hard to build are at the heart of what we do. By working to understand our customers' industries and the risks they face better than anyone else, we're able to develop industry leading products and services to meet the unique needs of their businesses.

At Northbridge, we believe that everyone has a hand in our success. That's why our culture empowers our employees to bring their great ideas forward to continuously evolve how we can work smarter and create a better customer experience. At the heart of our culture are our values – passion, respect, excellence, creativity and connected – which we strive to live every day, in everything we do.

Northbridge is a caring company. Nationally, we've partnered with five charitable organizations that are creating greater success for Canadian youth and making a positive impact on the environment: Pathways to Education, SickKids, The United Way, DAREarts, and Tree Canada. Our employees are also making a real difference through their personal generosity and dedication to causes close to their hearts. As part of our social responsibility program, we support their commitments both in time and financial support.

As a company, we're passionate about making a difference – whether it's delivering an exceptional customer experience, strengthening our culture of ownership and empowerment, or having a lasting impact in the communities where we live and work.

I'm very proud to be able to share our activities and progress with you in our first Public Accountability Statement.

Silvy Wright  
CEO & President  
Northbridge Financial Corporation



## About us

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Northbridge Financial Corporation is a leading commercial property and casualty insurance management company that's been helping protect Canadian businesses for more than 90 years.

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

These brands are underwritten by our insurance company subsidiaries: Northbridge General Insurance Corporation, Northbridge Commercial Insurance Corporation, Northbridge Personal Insurance Corporation, Zenith Insurance Company and Federated Insurance Company of Canada.

We're proud to be 100% Canadian, and we're wholly owned by Fairfax Financial Holdings Limited.

Kathy Vandongen, Corporate Receptionist (left), and Dan Teguh, Director, Corporate Finance (right)

# Our vision

Create greater success for our customers and broker partners.

# Our values

Because we believe that how we achieve our results is just as important as the results themselves, our values are at the heart of how we do business every day:



Respect



Passion



Excellence



Creativity



Connected

# Our keys to success

## ***Deliver an exceptional customer experience***

We're committed to better understanding our customers' needs and industries than our competitors and providing them with excellent customer service and innovative solutions.

## ***Be a great workplace for great people***

Our people are our greatest asset, and we encourage and support an entrepreneurial mindset. We believe we're stronger together, and our values are at the core of the way we do business.

## ***Drive market leadership***

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

## ***Operate profitably***

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

## Our brands



Our Northbridge Insurance brand sells insurance through the best broker network across the country. Working with our broker partners, we focus on understanding the needs of our customers and on creating solutions that make a difference to their success.



Getting to know our customers and their businesses is what has made Federated Insurance Canada's leading direct commercial insurer. We work with industry associations across the country to help us stay close to our customers and better informed about the issues and challenges they face.

Thanks to this niche focus and our direct model approach and over 100 dedicated sales agents, we've become the recommended insurer for more than 50 trade associations and buying groups across Canada.



As the small business division of Federated Insurance, TruShield Insurance is focused on addressing the unique needs of small business owners.

TruShield Insurance includes coverage for property, general liability and automobile. In a crowded marketplace, we look to stand out by offering flexible solutions that will grow with our customers' businesses.



To recognize and reward the good driving habits and responsible home ownership of Canadians 50 and over, Zenith Insurance offers great insurance savings, comprehensive coverage and exceptional customer service through its Privilege 50 Auto & Home Insurance program.

# Our Executive Management team



Silvy Wright  
President & CEO



Craig Pinnock  
Chief Financial Officer



Lambert Morvan  
Chief Operating Officer



Lori McDougall  
Chief Corporate Development Officer



Andrew Wood  
Chief Information Officer



Wayne Connelly  
President, Federated Insurance



Lana Wood  
Executive Vice President,  
Western Region,  
Northbridge Insurance



Mark LeBlanc  
Executive Vice President,  
Ontario & Atlantic Canada,  
Northbridge Insurance



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

## 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.

# Our customers

Helping Canadian businesses succeed by being their trusted insurance partner is at the core of everything we do – it’s what drives us to deliver an exceptional customer experience through our innovative products and services.

## Delivering an exceptional claims experience

When a customer takes out a policy with us, we make them a promise that we’ll be there when they need us. We take that promise very seriously, and we’ve made it our mission to handle and resolve our customers’ claims promptly and with great care – 24 hours a day, 7 days a week.

When it comes to claims, we believe that there’s no one-size-fits-all approach, and that flexibility and creative solutions are the keys to long-term relationships. That’s why we tailor our claims services to the unique needs of each of our commercial lines customers.

### A commitment to service

When a claim does arise, we adhere to a set of standards that reflect our goal of delivering an exceptional customer experience:

- When a customer calls our Claims Call Centre, they can expect to speak with a member of our team within 20 seconds of the first ring.
- Once a claim has been reported, our Claims Adjuster team will contact our customer within three hours.
- Any time a customer reaches out to us by phone, we’ll return their call on the same business day.
- When a claim is settled, a member of our team will call our customer to check in.

Throughout the process, our dedicated claims experts work tirelessly to help our customers understand what the next steps in the process are, who will be in touch with them and when they can expect to hear from us.



## ***A network of trusted preferred partners***

Getting our customers back to business is at the heart of our Claims team's mission. This extends beyond the services we offer through our network of preferred vendors:

- **Heavy Truck Preferred Shop & Parts**  
Our Heavy Truck Preferred Shop & Parts program aims to simplify the claims process for our commercial vehicle customers, ensure repair quality meets or exceeds industry standards, and speed up the process so our customers can get back on the road as soon as possible.
- **Preferred Vehicle and Light Truck Repair**  
Our Preferred Vehicle and Light Truck Repair program offers our customers high-quality, efficient and timely vehicle repairs across Canada, 24/7 towing and roadside assistance, warranty on repairs, and our commitment that best-in-class shops will be taking care of our customers' needs.
- **Preferred Replacement Vehicle Rental**  
We've partnered with the largest network of rental vehicles in Canada, Enterprise Rent-A-Car, to offer our customers unlimited kilometres, emergency roadside assistance, after-hours service, excellent no-hassle service, and no pick-up or drop-off fees.
- **Preferred Property Restoration Contractor Services**  
Our network of preferred property restoration contractors is committed to providing exceptional customer service, keeping our customers informed through the process, and offering their expertise and a high standard of service and workmanship with minimal disruption to our customers' lives as possible.
- **Preferred Litigation Defence Firm**  
Through our Preferred Litigation Defence Firm program, we ensure our customers benefit from legal expertise they can trust at our preferred rates, 24 hours a day, 7 days a week.
- **Legal Assist**  
Through our Legal Assist program, our customers can access free legal advice on a wide variety of legal issues that affect their business like employment issues or navigating contract legalese. Since 2010, eligible customers have received more than 23,000 hours of legal advice on us!
- **Trauma Assist**  
We understand that experiencing a loss can be devastating. Our Trauma Assist program provides our customers with free confidential counseling services.

## ***A team of dedicated professionals***

Our Claims team is made up of more than 200 professionals located across the country. Each member of the team has industry-specific expertise, which means that when a loss occurs, our customers have the support of someone who truly understands their business.

We have a team of Field Adjusters who deliver exceptional in-person claims handling when necessary, and to ensure we deliver the best possible service in a timely manner.

Customers can contact our regional Customer Care Specialists in the event that they'd like us to review their file or if they're not completely satisfied with our services.

## ***Managing catastrophes (CAT)***

To ensure we can deliver on our promise when a CAT event happens, we have a tried and tested plan in place. In the event of a CAT, our response team's goal is to deliver best-in-class service, no matter the circumstances.

*Good Morning,*

*I just wanted to express my personal pleasure at AYR Motor Express renewing our coverage with your company. The main reason is the two adjustors that I deal with on most of our files; namely, Kendra & Paola. They are not only competent and professional but make a business fun, and that is often demanding and frustrating. The service I have received from these two adjustors since I have taken over this department has been "second to none"!*

*I look forward to continuing our relationship for years to come.*

***– AYR Motor Express –***

## Helping customers succeed through innovative risk services solutions

We believe in providing more than just insurance coverage. We take a proactive approach to help our customers manage the risks associated with their businesses and mitigate losses.

Our team of dedicated risk services and loss prevention professionals is committed to providing our customers with industry-leading, innovative risk services solutions designed to help them improve their risk management practices.

Each year, our Risk Services team conducts more than 5,000 risk assessments and service calls for Canadian businesses. Building on years of experience in risk prevention in our customers' industries, our team also offers consulting services and unique customized training solutions to our customers.

### Our areas of expertise

Our team's areas of expertise include:

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

### Sharing our insights

In addition to the customized services we offer, our team develops and shares risk management information with customers and brokers to help them strengthen their ability to identify potential hazards in order to mitigate risks and protect their businesses.

## Investing in customer education

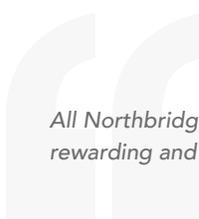
Many insurance customers struggle to understand the coverage they need, how their rates are determined, and how to read their insurance policy. We believe that as their current or prospective insurance provider, we can help educate them on insurance and what it means to them.

Here are some of the ways we're investing in customer education:

- Because we understand that small business owners have to juggle a lot of responsibilities, we work to make it easy for them to understand and assess their needs and find an insurance solution that protects their business.

One of the ways we're doing this is by partnering with Startup Canada, an organization dedicated to building an environment for entrepreneurship in Canada. Through our partnership, we've had the opportunity to answer small business owners' questions about insurance and risk management through various channels on an ongoing basis.

- We regularly publish practical, industry-specific articles to help our customers protect their businesses. A few examples of educational content we published in 2014:
  - » An article series on the steps customers can take to secure their property, including a guide to the best types of burglar alarms, video surveillance, door locks and safes.
  - » A three-part series on secure transport of heavy, fragile and perishable goods.
  - » Online presentations to raise awareness on common cybercrime-related issues such as keylogging and on insurance language basics.
- We shared dozens of industry-specific guides to support our broker partners in their efforts to help customers gain a clear picture of their insurance needs and the solution that's right for them. We also hosted professional development days for our broker partners on industry trends, and discuss ways we can work together to educate our customers on emerging risks.



*All Northbridge Training that I have attended has been rewarding and useful.*

**Eugenia Churilov**  
**Fleet Safety and Compliance Manager**  
**– Calyx Transportation Group Inc. –**



## Our communities

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We're passionate about making a difference in our communities through our social responsibility program, Northbridge Cares.

The focus of our Northbridge Cares program reflects our long-standing history of giving, and what we're passionate about — creating greater success for Canadian youth, supporting the charitable endeavours of our employees, and promoting environmental responsibility while looking for ways to minimize the impact of our operations on the environment.

As part of our commitment to invest in the communities where we do business, each year we donate 1% of pre-tax profits to the Sixty-Three Foundation. In 2014 we contributed \$2.6 million to the Sixty-Three Foundation.



## Our Donation Matching program

We support our employees' generosity by matching their charitable donations, dollar-for-dollar, up to \$1,000 annually, doubling support for causes that are close to their hearts.

## Team Volunteer Day

When people work together, they can have a big impact. Through our Team Volunteer program, our employees can take a day away from the office to volunteer as a team with a community organization.

## Our Volunteer Grant program

We also support the commitment of employees who volunteer outside of office hours through our Volunteer Grant program. When an employee accumulates 40 hours of volunteer work with a charitable organization, Northbridge will donate \$500 to this organization.

## Charitable partners

We're proud to support five charitable partners that are making a real difference in communities across Canada: DAREarts, Pathways to Education, SickKids, United Way, and Tree Canada.

# Give together

## Our annual Give Together campaign

Each year, we come together as a company to raise money for our charitable partners through a week of awareness activities and local fundraising events. All donations made by our employees are matched by Northbridge.

In 2014, we raised more than \$140,000 as an organization through our Give Together campaign.

## 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:

- Supporting the charitable endeavours of our employees, both in time and financial support.
- 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.





## darearts

IGNITING CHANGE

The DAREarts Foundation works to help expose children and youth from underserved communities to diverse cultural opportunities and arts education that they might not otherwise get, helping to unlock their potential and empowering them to be leaders.

Children get an opportunity to creatively express themselves and ignite change — in their lives and in their communities through a variety of programs.

With programs in British Columbia, Manitoba, Nunavut, Ontario, Quebec, and Nova Scotia, DAREarts targets youth at risk of substance abuse, violence, suicide, and other issues in both urban and rural communities.

As a major contributor, Northbridge supports DAREarts programs across Canada.

## Pathways to Education

Pathways to Education is helping make Canada a Graduation Nation, with a program that supports youth from low income communities to graduate high school. Working alongside the school system, the Pathways to Education program makes a multi-year commitment to youth and their families. Through a force of staff and volunteers, the program delivers after-school tutoring, mentoring, and financial assistance to help students overcome the barriers that can stand in the way of education.

With programs in Nova Scotia, Quebec, Ontario, and Manitoba, Pathways is quickly expanding. In 2014, the newest program was launched in Vancouver.

We've partnered with Pathways to Education to support the creation and implementation of a National Employment and Internship Program, which will provide students with the tools and networks they need to reach their employment goals in all Pathways sites. We're also very proud to offer Pathways to Education graduates' internship opportunities at our organization.

## SickKids®

The Hospital for Sick Children (SickKids) is Canada's most research-intensive hospital and the largest centre dedicated to improving children's health in the country. SickKids leads child health innovation by integrating care, research and teaching. Northbridge Financial is committed to supporting SickKids research to help improve the lives of children.

We partner with SickKids Foundation to fund research through:

- Endowment in support of a Chair in Pediatric Research
- Endowment in support of a Chair in Inflammatory Bowel Disease
- Fellowship in Leukemia Research



In the summer of 2014, we joined forces with Tree Canada, a national charitable organization dedicated to the planting and maintenance of urban and rural trees across the country.

In the fall of 2014, we supported the restoration of George Lane Park, an important landmark in High River, Alberta that was devastated following severe flooding in 2013. We also worked together to green the grounds of an emergency housing complex for displaced citizens in the area, bringing beauty and life back to bare surroundings. Getting our customers back to business after a catastrophe is what we're all about. Supporting Tree Canada is a great way for us to also help restore our community green spaces following a disaster.



The United Way is dedicated to creating positive change in communities across Canada. One of their focus areas is helping young people be all they can be, ensuring kids get the opportunity to reach their full potential and be as successful as they can be. To do that, they partner with all levels of government, the business community, community agencies, and community members to reduce the barriers that youth face — from “cradle to career.”

As long-time supporters, we're proud to contribute to the United Way through our annual Give Together campaign.





## Our environmental approach

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Our commitment to the environment is founded on two principles:

- Promoting environmental responsibility among our employees
- Minimizing the impact of our operations on the environment

To ensure we're doing what we can to reduce our environmental footprint, we're focused on finding opportunities across the organization — both nationally and regionally.

Building on the programs we already had in place, including our extensive recycling program, in 2014 we successfully made the transition to using 100% recycled paper for all our printer and copier needs. In addition, a number of departments have become completely paperless, further reducing our carbon footprint.

In 2014, we also rolled out a national recycling program for our coffee machines, and we've invested in improved videoconferencing technology and virtual collaboration, which has reduced the need for business-related travel.

### **Supporting our brokers, customers and employees' environmental commitment**

In line with our mission of promoting environmental responsibility, Northbridge also offers our brokers and customers the Business Choice Environmental Upgrade, a program that covers any additional cost required to upgrade a building using Green Certified products after a property loss.

To further reduce our paper consumption, our customers and brokers can use our EZCert® online tool to produce certificates of insurance. We've also recently launched eDocs, a tool that allows our brokers to receive policy documentation directly through their broker management system, eliminating the need for paper during this process.

Because we value our employees' knowledge and passion for the environment, we actively encourage employees to submit their ideas and help us make a difference by reducing our environmental impact. We also encourage participation in local environmentally-focused events like Clean Toronto Together — an event dedicated to cleaning up the city's shared green spaces.

# We succeed together

## Our workplace

As a team, we're passionate about making a difference, and we do make a difference every day. Everyone owns a part of our success, which is fuelled by our entrepreneurial spirit.

Our values – passion, respect, excellence, creativity, connected – are at the heart of everything we do.

We believe that by empowering our employees to be successful, we'll thrive as a company. That's why we've made being a great workplace for great people the foundation of our corporate strategy.

### Investing in our people

One way we support the success of our employees is through our investment in their professional development.

Through our Education Assistance program, employees can take courses that apply to their role, prepare them to take the next step in their careers, or deepen their knowledge of the insurance industry. The cost of these courses and any required textbooks are covered by Northbridge. We also offer incentive bonuses to reward employees who have taken the initiative to earn a professional designation.

In 2014, professional development planning was made an integral part of our performance management process, which means that any employee who's interested in setting development goals for themselves can count on the support of their manager to achieve these goals.

We've also rolled out customer service training to all employees in 2014, and we've invested in an online training platform that provides employees with access to dozens of courses and resources 24 hours a day, 7 days a week, giving them the flexibility to invest in their development at a time that's convenient for them.



Bruce Reid, Senior Web Developer



Mary Young, Project Manager



Debbie Johnson, CIP  
Business Services & Solutions Specialist

## 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 assist employees in meeting 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 shares. 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.

## Supporting our people's work/life balance

Because we know how important it is for everyone on our team to take time away from the office to re-energize and spend time pursuing personal goals, we offer vacation benefits, and encourage our employees to use all the time available to them.

We provide a minimum of 15 days' vacation to our employees, and through our Vacation Purchase Program, employees can purchase an additional week of vacation.

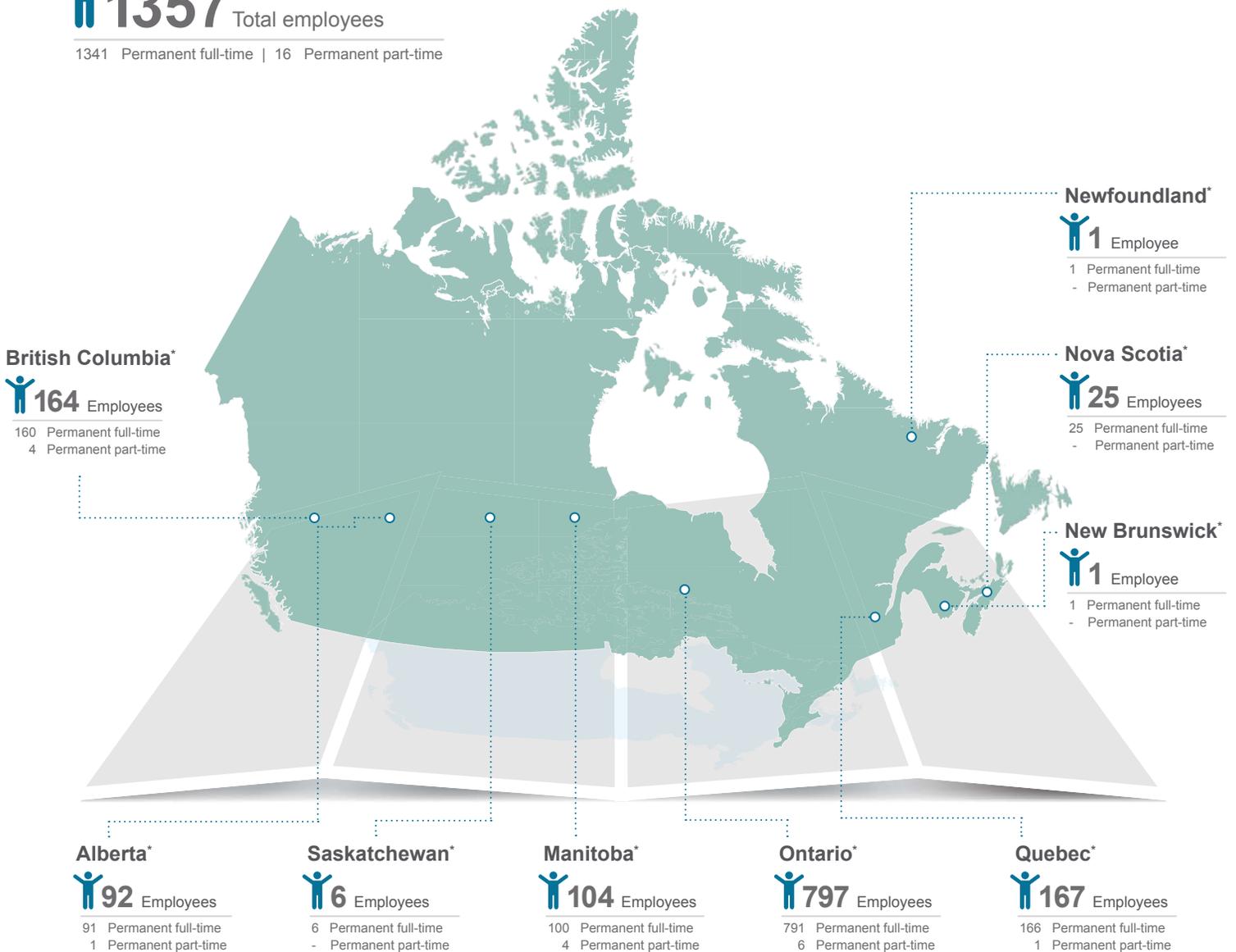
We also provide flexible working arrangements, personal and sick days, and early long-weekend departure.



## Listening to our employees

When it comes to achieving our goal of being a great workplace for great people and to ensure we're always focused on what matters most to our employees, we conduct an annual engagement survey. We take the results of this survey very seriously and use the feedback provided to work with teams across the country to create an environment where everyone feels they can contribute their best every day.

 **1357** Total employees  
 1341 Permanent full-time | 16 Permanent part-time



\* This numbers included active permanent employees only.

## 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 2014, Northbridge Financial Corporation and its subsidiaries contributed these provincial and federal taxes:

| Taxes Paid<br>(in thousands) | Income Taxes* | Premium and<br>Fire Taxes | GST/HST<br>QST/PST** | 2014<br>Total Taxes | 2013<br>Total Taxes |
|------------------------------|---------------|---------------------------|----------------------|---------------------|---------------------|
| NFLD                         | 713           | 1,029                     | 100                  | 1,842               | 1,050               |
| PEI                          | 113           | 195                       | 21                   | 329                 | 170                 |
| NS                           | 720           | 1,132                     | 106                  | 1,958               | 1,200               |
| NB                           | 421           | 803                       | 91                   | 1,315               | 826                 |
| QC                           | 3,437         | 6,109                     | 835                  | 10,381              | 6,464               |
| ON                           | 7,080         | 15,696                    | 2,074                | 24,850              | 18,849              |
| MB                           | 355           | 849                       | 79                   | 1,283               | 888                 |
| SK                           | 567           | 2,148                     | 1                    | 2,716               | 2,000               |
| AB                           | 2,488         | 6,548                     | -                    | 9,036               | 5,616               |
| BC                           | 2,140         | 5,703                     | 64                   | 7,907               | 5,526               |
| YK                           | 19            | 34                        | -                    | 53                  | 26                  |
| NWT                          | 27            | 89                        | -                    | 116                 | 71                  |
| NT                           | 21            | 104                       | -                    | 125                 | 55                  |
| Total Provincial             | 18,101        | 40,439                    | 3,371                | 61,911              | 42,741              |
| Total Federal***             | 50,137        | N/A                       | 3,306                | 53,443              | 28,710              |
| <b>Total</b>                 | <b>68,238</b> | <b>40,439</b>             | <b>6,677</b>         | <b>115,354</b>      | <b>71,451</b>       |

\*2014 income tax numbers are estimated

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

\*\*\* Includes Part VI.I Tax of \$25,300K

In addition, Northbridge Financial Corporation provided \$9,517,415 in debt financing in 2014 to firms in various provinces across Canada.

# Our offices

## Northbridge

a FAIRFAX company

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

**Burnaby**  
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1165, 5555 Calgary Trail N.W.,  
Edmonton, AB, T6H 5P9

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735 Wonderland Rd. North, Suite 200  
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