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# 2015

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## Public Accountability Statement



**Northbridge**

a FAIRFAX company



## What you'll find inside

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3 | Message from our CEO

4 | About us

8 | Our customers

12 | Our communities

17 | Our environmental approach

18 | Our workplace

21 | Our economic contribution

22 | Our offices

## Message from our CEO

### For Northbridge, our measure of success is ensuring the success of our customers.

Being their insurance partner means providing them with the peace of mind in knowing that their business is protected—keeping them running is at the core of what we do.

We work to accomplish this by taking a comprehensive approach to risk management. In order to help our customers prevent a loss, we offer our specialized industry expertise and a wide variety of solutions that help ensure our customers have the best coverage to meet their needs and protect their livelihood. In the event they do experience a loss, our claims representatives and field teams work to support our customers in getting them back to business as quickly as possible.

We take a similar holistic approach to our social responsibility program, Northbridge Cares. Our goal is to support the success of Canadian youth from a mind, body, and opportunity perspective—each of the six charitable organizations we've partnered with align with that approach in a unique way, as do our employee giving programs that see such great success every year.

That's because it's our employees who bring our social responsibility program to life. At Northbridge, we strive to create a fair and friendly culture, upheld by the foundation of our five corporate values: respect, passion, connectedness, creativity, and excellence. We're committed to engraining these values into everything we do, and our amazing team brings them to life every day—particularly through how we engage with and support our communities.

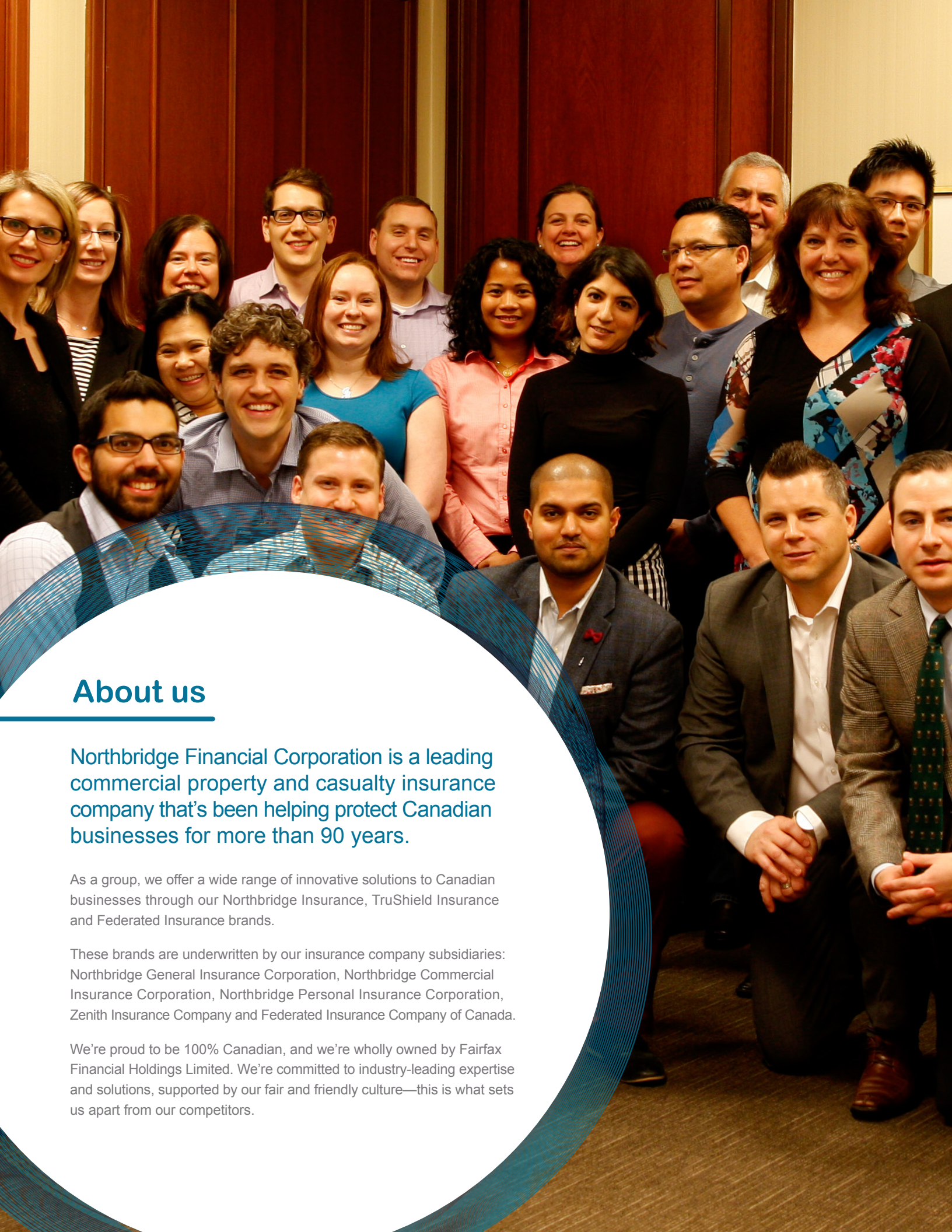
Whether it's how we support our customers' continued success, our commitment to our communities or the strength of our company culture, we're passionate about making a meaningful difference. To help illustrate just how we make that happen, I'm very pleased to share our 2015 Public Accountability Statement.



**Silvy Wright**  
CEO & President  
Northbridge Financial Corporation







## About us

Northbridge Financial Corporation is a leading commercial property and casualty insurance 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. We're committed to industry-leading expertise and solutions, supported by our fair and friendly culture—this is what sets us apart from our competitors.



## 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 truly understanding our customers' needs and industries 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 our fair and friendly culture makes us 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 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.



Federated Insurance is Canada's leading direct commercial insurer, operating through a salesforce of dedicated agents. We work with more than 50 industry associations across the country to provide customers with the solutions and services to meet their unique needs.



Dedicated to addressing the unique needs of small business customers and individuals through a direct-to-customer approach, TruShield Insurance includes coverage for property, general liability, and automobile.

We look to stand out by offering flexible solutions through TruShield Insurance that will grow with our customers' businesses.



# Our Executive Management team



**Silvy Wright**  
President & CEO



**Craig Pinnock**  
Chief Financial Officer



**Lori McDougall**  
Chief Corporate Development Officer



**Lambert Morvan**  
Chief Operating 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.

We believe that there's no one-size-fits-all approach for our customers' claims, 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 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. For written correspondence and email, we'll reply within two days.
- When it comes to third-party claims—a claim that's handled by someone else's insurance provider following an accident, for example—we'll update our customers every 90 days about the claim's status until it's resolved.

- When a claim is settled, a member of our team will call our customer to check in and see whether they have any further concerns, and that their claim was handled to their satisfaction.

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.





### Online claims reporting for increased convenience

To ensure we're really delivering on our promise to our customers that we've got them covered anytime they need us, we've implemented online claims reporting onto each of our brands' websites.

### 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—we partner with these businesses because their level of service standards align with ours, ensuring our customers receive only the highest quality of service:

- **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 road side 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 kilometers, 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 as 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.

On top of these preferred partners and value-added services, we also offer a program called Trauma Assist. We understand that experiencing a loss can be devastating, so Trauma Assist provides our customers with free confidential counseling services.

We also provide customers with access to free legal advice through our Legal Assist program on a wide variety of legal issues that affect their business, like employment issues or navigating contract legalese. Since 2010, eligible customers have received approximately 35,000 hours of legal advice, on us!

### A team of dedicated professionals

Our Claims team is made up of almost 250 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 that deliver exceptional in-person claims handling when necessary, and 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 what the circumstances.

*This was my first auto claim in Canada and the Northbridge team helped me through the process and was very helpful in communicating with me the flow of the claim. I am the Risk Manager for North America, but most of my claims are US-based—your team was excellent. Specifically my adjuster.*

**Brian Ogle, Risk Manager  
Arriscraft International, LP**

# 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 help them mitigate losses.

Our team of over 60 dedicated risk management 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 over 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. In 2015 alone, our risk services team provided over 4,700 hours of customer training and 650 hours of broker training. When surveyed afterwards, 99% of participants indicated that they'd recommend the training to their coworkers.

## 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 technical 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—that includes risk management best practices from an industry standpoint as well, supported by their visits to thousands of businesses per year.

*Your Risk Services Consultant joined my colleague and I on recent inspections, which we arranged as part of an effort to provide the customer with value-added support and to assist them with review and development of their risk management processes. The Consultant did a great job, offered many suggestions and was very informative, and as you would probably expect, he interacted very well with the customer's staff and tenants. We appreciate Northbridge's support and his efforts!*

**Mike McCormack, Director  
Business Development & Risk Management  
Services, Westland Insurance Group Ltd.**



# Investing in customer education

Despite the ongoing education and support that our broker partners provide for our customers, many policyholders still struggle to understand the complexities behind the coverage they need, how their rates are determined, and how to read their insurance policy. As their current or prospective insurance provider, we can also work to 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 associations like Startup Canada, an organization dedicated to building an environment for entrepreneurship in Canada, and Mompreneurs, an association dedicated to supporting moms in business and female entrepreneurs. Through our partnerships, 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 business. A few examples of educational content we published in 2015:
  - An e-book distributed through our TruShield Insurance newsletter that helped small business owners and entrepreneurs understand the realities of cyber criminals, cyber breaches and creating cyber risk policies.
  - A PowerPoint presentation on dispelling the common myths that small business owners might believe about business insurance.
  - A series of blogs and an article in Canadian Underwriter that outlined the growing risk of cargo theft among our Transportation & Logistics customers.

- 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.

## Collaborating internally to share expertise

Behind the scenes, we also strive to ensure that we're sharing information between teams to have a customer experience that's ultimately consistent, responsive, and seamless. In order to keep everyone on the same page when it comes to industry trends, challenges or opportunities that might impact our broker partners or customers, we have cross-functional committees grouped by business sector that meet on a regular basis to share information and ideas.





## Our communities

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.

Each year, we donate 1% of pre-tax profits—a total of approximately \$2.85 million in 2015—to our six charitable partners and to a foundation that makes charitable donations in the communities in which we do business.



## Employee 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.

## Broker Donation-Matching program

We know our broker partners share in our passion for giving back to their local communities. To help them double their impact, we introduced a program in 2015 that matches donations made by our "Inner Circle" broker partners of up to \$5,000 CAD per year.

## Team Volunteer Day

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

## Employee Volunteer Grants

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 hours with a charitable organization, Northbridge will donate \$500 to this organization.

# 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 2015, we raised more than \$183,000 as an organization through our Give Together campaign.

## Charitable partners

The approach we take as an organization is to support our focus area—the youth in our communities—in a holistic way, from a "Mind, Body, and Opportunity" perspective. Each of our six charitable partners aligns with that approach in a unique way to make a real difference across Canada: DAREarts, Partners for Mental Health, Pathways to Education, SickKids, Tree Canada, and United Way.

## 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

DAREarts is a Canadian charity that uses the arts to empower at-risk children. Learning discipline, action, responsibility and excellence while engaging in photography, music, dance, drama, fashion, architecture and visual arts, DAREarts children develop the confidence and courage to become leaders who ignite change in their lives and communities.

As a major contributor, Northbridge supports DAREarts programs for at-risk children who face issues such as bullying, peer pressure, violence, delinquency and suicide. We support programs in both urban and rural communities in British Columbia, Manitoba, Northwest Territories, Ontario, Quebec, and Nova Scotia that close the opportunity gap and help at-risk children unlock their potential.

## Pathways

to Education

Pathways to Education is a national, charitable organization working to make Canada a “Graduation Nation.” Partnering with dedicated organizations in low-income communities and working alongside the school system, they support youth to graduate from high school and build the foundation for future success. Their program provides a combination of academic, financial, social and individual support that works to break the cycle of poverty through the power of education.

Pathways continues to expand in communities across the country, with programs in Nova Scotia, Quebec, Ontario, Manitoba, and British Columbia.

We’ve partnered with Pathways to support the creation and implementation of a National Employment and Internship Program, which will provide students across all Pathways locations with the tools and networks they need to reach their employment goals. We’re also proud to provide internship opportunities for Pathways graduates at our Northbridge offices.





## partnersformentalhealth

In 2015, we were pleased to welcome Partners for Mental Health to our family of charitable partners. They are a national, non-profit organization with an overall mandate to improve mental health in Canada by working to mobilize and engage Canadians to drive change, including increased awareness and attention towards mental health; greater understanding and support for those living with a mental illness; and increased access to mental health services, treatment, and support.

We'll be supporting Partners for Mental Health's Right By You campaign, an innovative child and youth mental health education and literacy initiative that will help put mental health resources and support within reach of youth and families affected by mental health issues and mental illness.

The Right By You campaign has two key focus areas that our funding will support. The first is helping to improve access to and funding for services among children and youth, such as requesting the federal government to establish a national Child and Youth Suicide Prevention Fund. Their second area of focus involves enhancing literacy and understanding among youth and parents to better support child/youth mental health and those facing challenges.

## SickKids®

The Hospital for Sick Children (SickKids) is Canada's leading centre dedicated to improving children's health and home to Canada's largest, hospital-based child health research institute. 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

Northbridge's most recent project with SickKids is supporting the new Catalyst Scholar for Healthy Active Kids, Dr. Hoon-Ki Sung, a rising star from South Korea, whose research focuses on combatting the current epidemic of childhood obesity in Canada. As a trusted authority on childhood nutrition and maintaining healthy lifestyles, the SickKids Centre for Healthy Active Kids will use the knowledge gained from Dr. Sung's research to advance the understanding and prevention of weight-related conditions across Canada.



Tree Canada is a national non-profit charitable organization in the pursuit of a greener and healthier living environment for Canadians. Their studies have shown that a lack of exposure to nature is affecting the physical and emotional wellbeing of today's children, in turn limiting their ability to learn. On the other hand, youth in areas with higher-than-average tree coverage report fewer cases of ADHD and reduced symptoms of depression and anxiety.

In 2015, we supported their Greening Canadian School Grounds and Partners in Planting programs to help rejuvenate communities across the country:

- We supported the revitalization of five schools in British Columbia, Manitoba, Ontario, Quebec, and Nova Scotia financially and with staff volunteers.
- Toronto employees spent a morning planting 150 various trees and shrubs at Cottonwood Flats. The goal was to improve biodiversity in the area, and the end result was a greener park, safer wildlife, and a happier community.



United Way is dedicated to creating positive change in communities across Canada. Working with a broad range of partners to address both urgent human needs and social conditions, it directs its efforts towards three focus areas: building strong communities, moving people from poverty to possibility, and helping kids be all they can be.

As long-time supporters of United Way's work, we're proud to invest in the next generation through our annual Give Together campaign, ensuring every young person has the opportunity to thrive and succeed.





# 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 everything we can to reduce our environmental footprint, we're focused on finding opportunities to be more environmentally friendly across the whole organization. And 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.

In 2015, we successfully launched "Green Teams" across Canada—these passionate employees teamed up to volunteer their time towards building a greener workplace and reducing our environmental impact.

Some of the green projects we've initiated over the past year are improving and expanding our videoconferencing capabilities, enhancing our recycling and composting programs, and participating in community clean-up days.

## 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.





# 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 do their jobs the best way they can, they'll deliver the best possible customer experience—making all of us more successful, together. 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.

Individual professional development planning is 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 also began rolling out a new development program focused on our people leaders, which we'll continue to evolve for the next couple of years.

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. All of our employees also completed two customer service training courses in 2015 using this online tool to further develop their service skills—internal and external.



Kendra Emmett, Claims Manager Auto PD & Cargo Unit



David McCarron, Senior Risk Services Consultant



Jerry Nadarajah, Senior Customer Analyst

## 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.

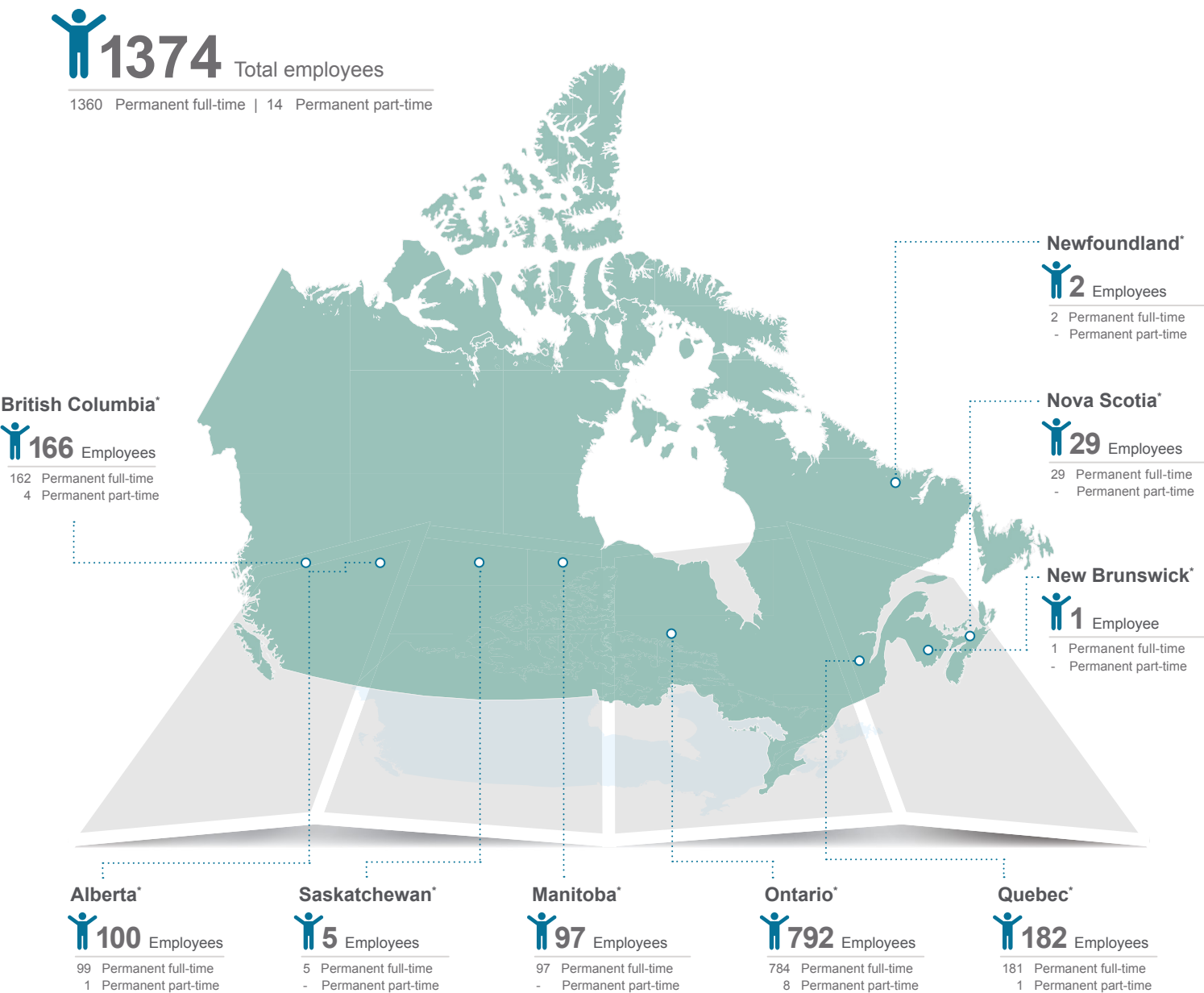
We provide a minimum of 15 days' vacation to our employees, and through our Vacation Purchase Program, employees can purchase an additional week of vacation.

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. We also hold focus groups with employees to solicit their feedback in person on a variety of workplace-related topics. We're proud to note that in 2015, employee perceptions around their workplace experience included a supportive culture that's friendly, caring and collaborative.



\* These numbers include 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 2015, 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**	2015 Total Taxes	2014 Total Taxes
NFLD	941	1,077	141	2,159	1,842
PEI	139	192	31	362	329
NS	787	1,127	142	2,056	1,958
NB	530	923	111	1,564	1,315
QC	4,373	7,331	1,130	12,834	10,381
ON	7,655	16,029	2,807	26,491	24,850
MB	297	842	99	1,238	1,283
SK	403	2,363	2	2,768	2,716
AB	2,942	7,075	-	10,017	9,036
BC	2,499	5,612	79	8,190	7,907
YK	29	37	-	66	53
NWT	46	98	-	144	116
NT	36	82	-	118	125
Total Provincial	20,677	42,788	4,542	68,007	61,911
Total Federal***	54,840	N/A	4,081	59,921	53,443
<b>Total</b>	<b>75,517</b>	<b>47,788</b>	<b>8,623</b>	<b>126,928</b>	<b>115,354</b>

\* 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 \$5,666,000 in debt financing in 2015 to firms in Ontario and Quebec, as further detailed below.

Amount (CAD\$)	Ontario/Quebec	# of Financings
\$0 - \$24,999	-	-
\$25,000 - \$99,999	-	-
\$100,000 - \$249,999	\$166,000	1
\$250,000 - \$499,999	-	-
\$500,000 - \$999,999	-	-
\$1,000,000 - \$4,999,999	-	-
\$5,000,000 and greater	\$5,500,000	1
<b>Total</b>	<b>\$5,666,000</b>	<b>2</b>

The information for Ontario and Quebec has been consolidated to protect the identity of the individual firms who might otherwise be identifiable.

# Our offices

## Northbridge

a FAIRFAX company

### Toronto

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



### Calgary

220-12th Avenue SW, Suite 525  
Calgary, AB, T2R 0E9

### Edmonton

10707 - 100th Ave., 10th Floor,  
Edmonton, AB, T5J 3M1

### Guelph

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

### Halifax

1801 Hollis St., Suite 800  
Halifax, NS, B3J 3N4

### Montreal

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

### Quebec City

2590, boulevard Laurier, bureau 850,  
Quebec City, QC, G1V 4M6

### Toronto

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

### Vancouver

745 Thurlow St., Suite 1500,  
Vancouver, BC, V6E 0C5



### Burnaby

108-4595 Canada Way  
Burnaby, BC, V5G 1J9

### Calgary

2443 Pegasus Rd.  
Northeast, Calgary, AB, T2E 8C3

### Edmonton

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

### Laval

3100, boulevard Le Carrefour,  
bureau 660, Laval, QU, H7T 2K7

### London

735 Wonderland Rd. North, Suite 200  
London, ON, N6H 4L1

### Mississauga

5770 Hurontario St., Suite 710,  
Mississauga, ON, L5R 3G5

### Quebec City

6655, boulevard Pierre-Bertrand  
bureau 302, Quebec City, QC, G2K 1M1

### Regina

#204-2595 E Quance St.  
Regina, SK, S4V 2Y8

### Winnipeg

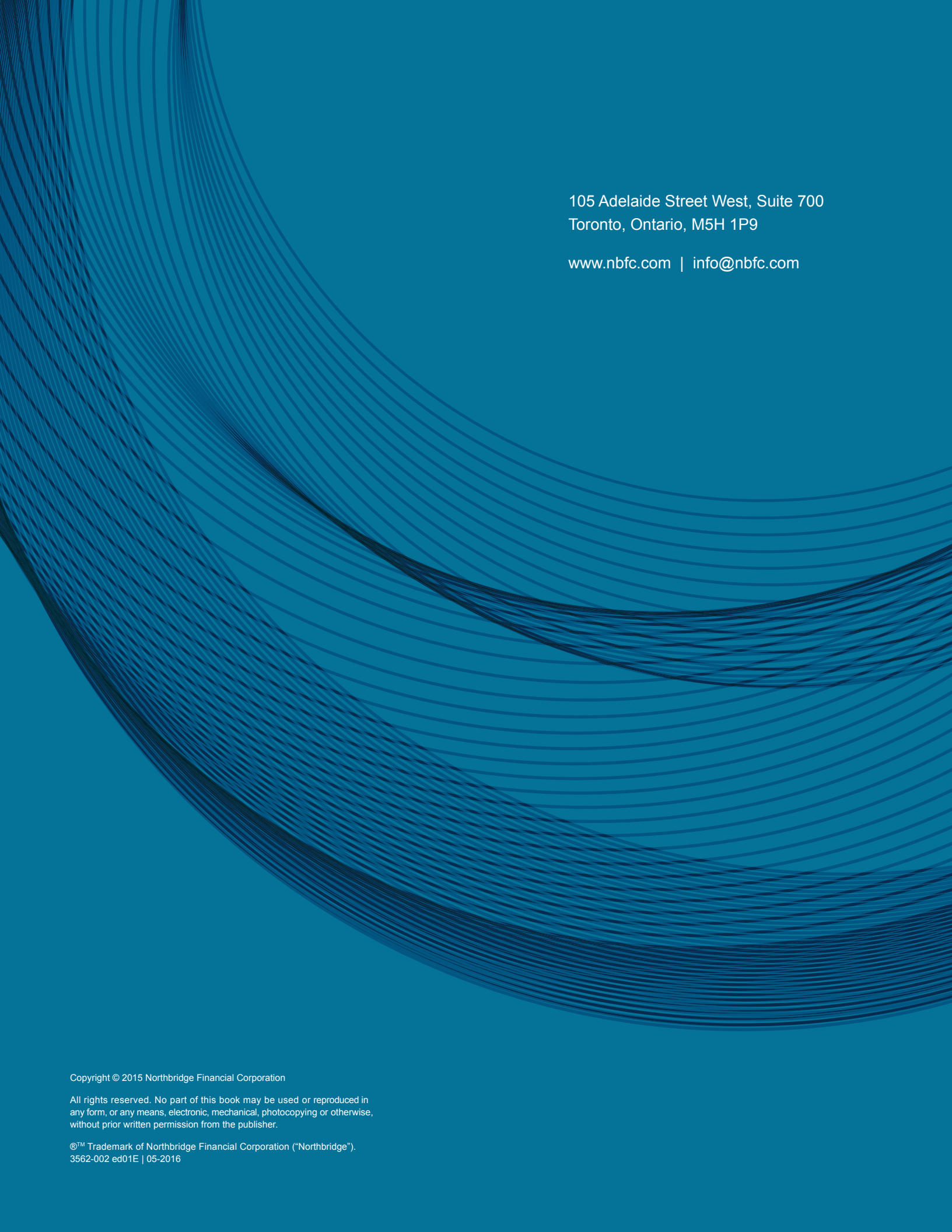
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