

PUBLIC  
ACCOUNTABILITY  
STATEMENT

2020

**Northbridge**

a FAIRFAX company



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**SILVY WRIGHT**  
CEO & PRESIDENT

NORTHBRIDGE FINANCIAL CORPORATION

## A MESSAGE FROM OUR CEO

It's been over a year since COVID-19 was declared a global pandemic. While much has changed in the world around us, our commitment to support our employees, our customers, and our communities has not wavered. Together, we have shown great adaptability and have continued to deliver on our promise to help Canadians have a safer and brighter future.

Since the start of the pandemic, we've made it a priority to be there for our partners and customers and to provide the support they need to keep their businesses safe. When our offices physically closed, all employees were equipped to work from home within 72 hours and continued to provide dedicated service when our partners and customers needed it most.

As the situation evolved, we've continued to work hard to support our customers by focusing on clear and consistent communication of our relief measures and by designing industry-specific resources to help them mitigate new risks.

While the year brought many challenges, it also encouraged us to find new ways to focus on what's most important – including how we give back to our communities. We moved our fundraising efforts online and worked together to raise money for our charitable partners. We also donated to food banks across Canada as demand for services increased.

Last year also brought social justice and racial inequality to the forefront with renewed focus and energy to drive meaningful change. At Northbridge, we believe in zero tolerance for any form of racism or discrimination, and have made it a priority to create a workplace where everyone feels they belong. We're committed to adding our voice to make a difference, and to help us do that we formed a Diversity, Inclusion, and Belonging Committee. This group will work to launch important initiatives and take actions that will have a positive impact at Northbridge in the years to come.

As we reflect on our accomplishments in this unprecedented year, our unique, people-first culture continued to shine. As a company, we were able to adapt, come together, and take care of each other and our customers, which is what Northbridge is all about.

I'm pleased to share what we accomplished together in our 2020 Public Accountability Statement.



## ABOUT US

Northbridge Financial Corporation is a leading commercial property and casualty insurance company that has helped protect and keep Canadian businesses safer for more than 100 years.

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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, Verasure Insurance Company, offers personal home and automobile insurance through the Onlia 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.



## OUR KEYS TO SUCCESS

**exceptional**  
CUSTOMER EXPERIENCE

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

GREAT  
**WORKPLACE**  
GREAT **PEOPLE**

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

**SAFER**  
CUSTOMERS

We develop industry-leading products and services to help Canadian businesses have a safer and brighter future.

**STRONG**  
**PROFITABILITY**

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.

## OUR PURPOSE



Helping **Canadian businesses**  
have a **safer** and **brighter future**.

## OUR CULTURE

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



We are a **people-first** company

- We care about our people and invest in both their personal and career development.
- We work hard, but not at the expense of our well-being and our families.
- We believe in having fun – at work!



We succeed **as a team**

- We value our differences: our opinions, beliefs, and experiences.
- We are strong collaborators – it's never about who gets the credit.
- When we do well, we all win.



We care to make a **difference**

- We set the bar higher.
- Our entrepreneurial spirit encourages us to take risks and learn from our mistakes.
- By doing well, we do good for our communities.

## OUR BRANDS

Our three distinct insurance brands cater to Canadian businesses of all sizes.



Our Northbridge Insurance team partners with 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 over 70 industry associations across the country to provide customers with 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, commercial and personal lines policies, products, and services.

## 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



**Sarah Bhanji**  
Chief Actuary



**Evan Di Bella**  
Senior Vice President, Claims



**George Halkiotis**  
President, Federated Insurance



**Paul Gardner**  
Senior Vice President,  
Ontario & Atlantic Regions,  
Northbridge Insurance



**Lana Wood**  
Executive Vice President, Western  
Region, 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 have 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, Audit 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 responsibly, ethically, professionally, and with integrity at all times. We also ensure that effective mechanisms are in place for our people to raise concerns on violations of the Code.



## 05 OUR CUSTOMERS

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

## A CLAIMS EXPERIENCE YOU CAN RELY ON

Each insurance claim is unique and deserves our careful and close attention. To us, this means being 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. Not only can our customers reach our team 24/7, but our team 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

Over 300 professionals make up our nation-wide claims team. 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 site, our Field Adjusters will be there to handle the claim in person, with exceptional professionalism and expertise.

### Customer Care Feedback

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.



Everyone was friendly and very clear about what was happening and why. I received quick responses from Northbridge and the claim was processed fast. It's never a good thing when you need to make an insurance claim but being treated in a friendly and professional manner made it all easier.

- Northbridge Insurance Customer

## HOW OUR SERVICE EXCELS

### We keep you in the loop

The claims process can be confusing, and we don't want to keep our customers in the dark. From the beginning of the claim until it 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?



**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 customers 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 they 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

Our network of contractors is committed to delivering a high standard of service and workmanship and will keep customers informed at every step of the restoration process. Their goal is 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 and their employees 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 our customers consultation services to discuss proactive measures that can help protect their business from cybercrime and provide them with 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 our customers by establishing contact with the third party and acting on their behalf to help ensure that they are paid promptly and directly.\*

*\*Program not available in Quebec.*



## OUR COVID-19 RESPONSE: HELPING OUR CUSTOMERS AND PARTNERS THROUGH THE PANDEMIC

We've worked very hard since the start of the pandemic to support our customers and partners. In March, we introduced consumer relief measures including rate reductions, suspension of road coverage for customers who were using their vehicles less, flexibility for premium payments and waiving of NSF fees, and premium rebates for our personal auto customers.

To do our part to help curb the spread of the virus and keep our employees safe, we closed our offices and shifted to working remotely where operations allowed. We remain committed to providing the best possible service and have employed strict safety protocols for any employees required to be in the field to support our customers.

To help our customers navigate these new and unprecedented challenges, we also created an online COVID-19 resource centre to share information that could help them mitigate risks, plan business continuity and pandemic response efforts, and access government resources and partners.

These are unprecedented and challenging times for all of us, and as the situation continues to evolve, so will our support.



## DID YOU KNOW?

### **Express Claims – your shortcut to a settled claim**

*Some claims are complicated, while others are not, like a minor fender bender that leaves 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 document 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 as little as one business day.*

## INNOVATION AT WORK

Creativity is one of our core values and our team is continually re-evaluating the technology and processes we employ and solutions we offer.

### **Quoting in real-time**

With a strong emphasis on exceptional service and innovative products, we are constantly seeking new ways to help Canadian businesses and brokers succeed. By partnering with Broker Management System (BMS) vendors like Applied Systems, the largest broker management system provider in Canada, Northbridge has been working to offer broker partners an automated quoting process for Small Business customers through their preferred BMS.

Last year, Northbridge became the first insurer to pilot a small commercial rating API solution. This connection will allow brokers to receive a real-time quote within their preferred BMS. With this achievement, Northbridge and Applied Systems received Level II certification in The Centre for Study of Insurance Operations (CSIO)'s Commercial Lines Certification Program and are now working towards becoming a Level III recipient.

This partnership will allow Northbridge to build full quote integration with their Small Business Commercial Lines systems, enabling brokers to carry out rate, quote, and bind processes within their management systems. For customers, this translates to a streamlined quoting process so they can receive fast, simple, and fair coverage.

Northbridge is committed to supporting CSIO's work and industry data standardization, which will enable us to connect with our brokers' preferred broker management systems in the future and improve their ease of doing business.



## DID YOU KNOW?

*Our consulting services and customized training solutions can help to 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.*

## ENVIRONMENTAL EXPOSURES

Environmental clean-ups 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 customers 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 prevent environmental losses from spiraling out of control.

We are overwhelmed with thankfulness that we had good insurance and our adjuster was great to deal with. All around a good experience. We lost everything and had to stand tall in our disaster and Northbridge helped us do just that.

*- Northbridge Insurance Customer*

## 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 **65 dedicated risk management and loss prevention professionals**. This group of industry-specific experts works proactively to help our customers understand and manage their risks.

In 2020, our Risk Services experts completed over **6,000 risk assessments and service visits** for Canadian businesses. During these assessments, risk consultants assist customers with developing best practices, detecting potential hazards, and identifying where operations may not be compliant with codes and industry standards. Our customers trust us to help them build out comprehensive strategies that help protect their business.

When the pandemic began, our team continued to conduct assessments over the phone and developed new resources, such as on-demand webinars and downloadable infection control guides, to help our customers navigate new challenges.



## OUR AREAS OF EXPERTISE

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

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

## TRAINING FOR SUCCESS

How do you manage risk effectively? Tools like program guides and better technology are important, but you need to know how to put them to use to realize their 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 them manage risk more effectively with the right resources at their disposal.

### Here's how we did in 2020:

- 403 training sessions delivered to our customers, agents, brokers, and underwriters
- 4,269 participants
- 7,208 hours of training

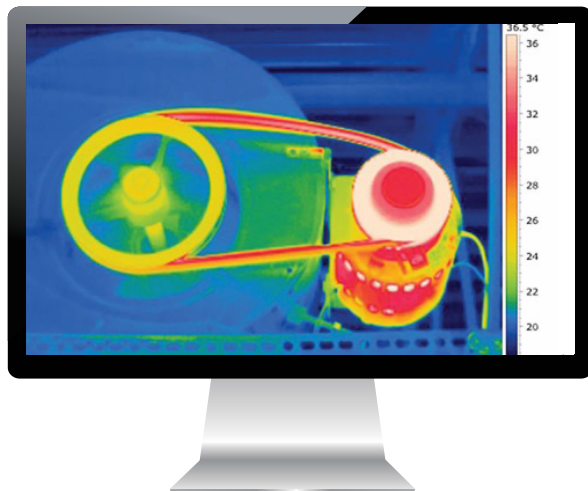
We surveyed customers to understand how likely they would be to recommend our training programs. The vast majority of participants in our internal and external training sessions were impressed and said they would recommend our training to coworkers.

## SHARING OUR INSIGHTS

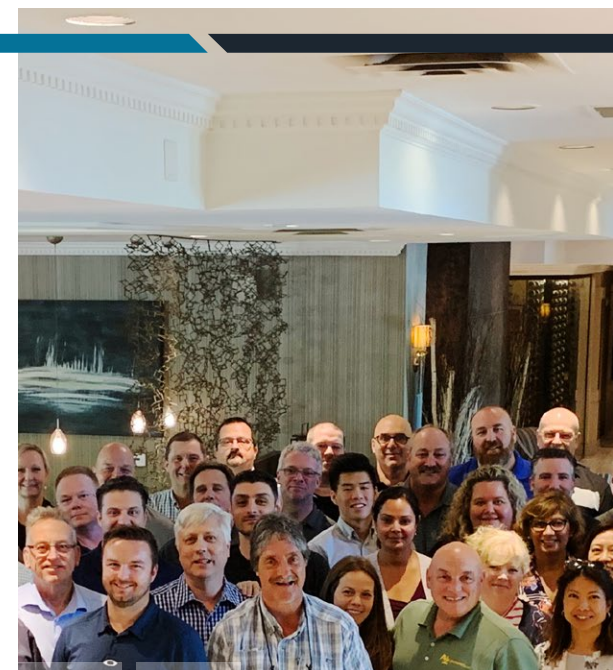
Our risk management bulletins, **Risk Insights™**, top off our superior service. These industry-specific bulletins – **173 in English and 150 in French** for our Northbridge and Federated customers – provide examples of best practices for risk management in a number of different industries, tailored 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 provides a proactive value-added service to businesses, helping them identify any "hot spots" or thermal anomalies in their electrical and mechanical equipment.*



Our approach also introduces our customers to the benefits of having regular thermal imaging at their businesses, as part of their regular maintenance plans.

- Risk Services Team

## 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 process of buying insurance.

### Educational online quoting for small businesses: 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 at TruShield Insurance. 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. We monitor, test, and analyze the experience to continually improve and simplify the process of buying insurance.

### Connect with us around the clock

We want to be able to help our customers 24/7. We've put artificial intelligence to work with chatbots to help our customers outside of business hours and offer a direct connection to our agents during the day.

**"Lucy"**, the TruShield Insurance chatbot, can answer a range of insurance-related questions, offer some clarity on risk management and coverage options, and even provide a quote estimate or capture requests to make changes to your policy. During business hours, we offer Live Chat, where TruShield website users can connect directly with our agents to answer questions, get a quote, or make a change to their policy.

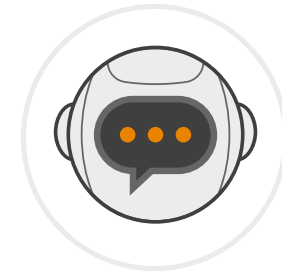
**"Bridget"** is our Northbridge Insurance chatbot. She can answer the variety of questions our website users might have. Most of our users are our very own broker partners, so she is especially skilled at finding information and answering questions to better serve our mutual customers.

**"Fred"** is our Federated Insurance chatbot. Fred is equipped to help website users navigate commercial insurance and provide advice on what coverage a business might want to consider. If a user would like more information, Fred can connect users directly with one of our dedicated Federated Insurance specialists.

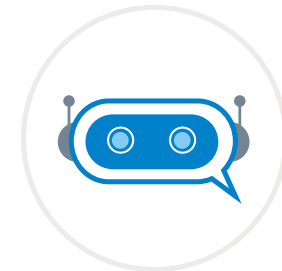
Ultimately, our goal is to help improve the quality and ease of the customer experience whenever they need to connect, day or night.



*Lucy, the TruShield bot*



*Bridget, the Northbridge bot*



*Fred, the Federated bot*

## IMPROVING CUSTOMER EXPERIENCE

Whether it's after a claim has been settled, after a customer has attended one of our Risk Services training sessions, or following a visit with one of our Risk Services consultants, we're interested in continuously refining our customers' experiences. We proactively ask for feedback with our **Northbridge Listens** program.

Through data modelling, sentiment analysis, and other analytics, the response data from this program enables us to make process improvements on an ongoing basis.

### Here is what our customers told us in 2020:

- **90%** of our customers said they would recommend us to a friend or colleague based on their claim settlement experience and 91% said they felt like we were on their side.
- **93%** of our customers said we set clear expectations for the process.
- **92%** of our customers said we made the claim process easy.
- **93%** of our customers felt that their claim settlement was fair.
- **95%** of customers who completed a safety training program said they would recommend us to a friend or colleague based on their experience\*
- **99%** said their Northbridge or Federated trainer was knowledgeable and 95% said their business operations would be safer as a result of the training.

The most important part of a great claim experience is setting clear expectations. If a customer reports a negative experience, we are committed to doing everything we can to fix it through our service recovery process.



*\*Based on respondents from the post-claim survey who indicated 7 or higher on a scale of 0-10, when asked how likely they would be to recommend us to a friend or colleague. Responses calculated from January 1-December 1, 2020.*



## 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, which is also 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 and whitepapers on emerging issues in our customers' industries. 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 help us stay up to date on ways we can work together to inform our customers about emerging risks.

## PARTNERING WITH THE CANADIAN FEDERATION OF INDEPENDENT BUSINESSES



*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 (CFIB) to do just that.*

*We know business owners wear many hats. Through CFIB, we provide access to support that will help them solve business problems quickly. 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.*



Community Helping  
YWCA Ops Team - Vancouver

## 06 OUR COMMUNITIES

We continue to connect with our communities, environment, and each other through our social responsibility 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 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 2020:**

OVER  
\$**1.5** MILLION 

WAS **DONATED** TO OUR CHARITABLE PARTNERS, OUR CHARITABLE FOUNDATION, AND OTHER **CANADIAN CHARITABLE ORGANIZATIONS**

MATCHED

**320** 

DONATIONS FROM EMPLOYEES  
**WITH OVER \$47,000 BEING DONATED**  
THROUGH OUR **EMPLOYEE DONATION**  
**MATCHING PROGRAM**

MATCHED OVER

\$**154,000**

THROUGH OUR **BROKER AND**  
**CUSTOMER DONATION**  
**MATCHING PROGRAM**

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

## PUTTING GENEROSITY TO WORK

When people team up to do good, we can spread our support 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 to that organization.

### Employee Donation-Matching Program

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 annually.



### Inner Circle Donation-Matching Program

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 per year. We introduced the Broker Donation-Matching Program in 2015, and we've seen some incredible results since it began. Last year we opened the program to additional broker partners and matched over \$154,000 in donations.

### 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 800 customers have directed donations to their preferred organization, and our charitable partners have been extremely grateful for the additional support.

I would like to personally thank the management of Northbridge for their support to our communities. Your “match donation” program is simple and your response to our requests is quick. Thank you so much.

- **Andre Roy**

*PMT ROY Assurances et services financiers*



## TEAM VOLUNTEER DAYS

Giving back to those in need is part of the Northbridge DNA. Team volunteer days are something we encourage employees to participate in, but as a result of the pandemic, they looked a bit different in 2020. Instead of teams gathering to volunteer together, individuals from our offices across the country stepped up to serve their communities.

**Here's a peek at how some of our employees demonstrated their support:**

### Masks for Michael Garron Hospital

Our Executive Assistant to the CFO and Chief People & Strategy Officer was hard at work making masks for Michael Garron Hospital. These were used for visitors and discharged patients. She also sewed reusable fabric bags for hospital workers to transport uniforms to and from work.

### Raising Funds for Local Food Banks

Our Director of Data Governance gathered with friends and family to raise funds to support their local food bank. In addition, they worked to provide meals for the hardworking healthcare workers who are serving the community.

### Serving beets at Second Harvest

A group of employees ventured out together and volunteered their time at the Second Harvest Food Rescue. They spent the day sorting out and bagging beets for redistribution and consumption for those in need.



Volunteer Day at Second Harvest

## THE NORTHBRIDGE COMMUNITY IMPACT PROJECT

The Community Impact Project was back for its second year, and this time employees submitted a photo that they thought best represented their local charity for a chance to **win up to \$5,000** - **50 pictures were submitted, 400 votes were cast, and 23 charities went home with up to \$5,000 in donations!**

Take a look at a few of our winning pictures:



(Top Left) Fondation des Amis de l'Eau Vive  
(Bottom Left) MEOW Foundation

(Top Right) High Park Nature Centre  
(Bottom Right) Young Adult Cancer Canada

## SUPPORTING THE FIGHT AGAINST CANCER

The **Women in Insurance Cancer Crusade's (WICC) Relay for Life** is an annual event that helps to raise money for the Canadian Cancer Society. Each year, participants walk laps around a running track to fundraise and promote awareness for the fight against cancer. This year, for the first time ever, the race was held virtually, allowing the Northbridge Navigators and Federated Fighters to join forces and participate nationally. Sixty-four employees joined the team and **raised more than \$27,000 – putting them in 1<sup>st</sup> place among insurance companies and in 2<sup>nd</sup> place for all teams in Canada!**



The Northbridge Navigators and Federated Fighters raised **more than \$27,000!**

### EASTER SEALS DROP ZONE

One of our Account Representatives at Federated Insurance participated in The Drop Zone fundraising event run by **The Homebuilder's Association of Vancouver (HAVAN)** in 2020. As a participant, they rappelled from the top of a high-rise building to support kids and young adults with disabilities.

As part of the HAVAN Heroes team, they helped to **raise over \$53,000 in support of Easter Seals!** We couldn't be prouder of everyone who helped make this possible.

Here's a quote from the Account Representative who took part: **"I couldn't have done it without my company's support. Federated Insurance not only covered my registration costs, but they also matched the donations from fellow employees. Thanks everyone!"**

Easter Seals is a charitable organization that provides programs and services to children and youth with physical disabilities, helping them achieve greater independence, accessibility, and integration.

*Federated HAVAN Hero at Easter Seals Drop Zone*

I'm very proud of the support we received across the country! So many new people joined the team and donated this year. It was also nice to spend an evening focusing on how we can help others. I'm really looking forward to next year's event already!

**- Director of Claims, Northbridge Financial**  
(Relay for Life Participant)

## OUR NORTHBRIDGE CARES PROGRAM IN ACTION

Under our Northbridge Cares mission, our goal is for our employees to support the communities in which we live and work. One major way we achieve this nationally is by working with our six charitable partners. Throughout the year, we also worked to support various community projects.

### 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. Navigating the healthcare 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, matching 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 pressing issues, works with the family to set goals for recovery, and then identifies 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.

## 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.

Northbridge continues to play an important role in enabling students to discover their potential while making meaningful contributions as leaders of tomorrow.

To help further the Enactus mission, The Northbridge Safer Communities Project Accelerator was established with a commitment to improving livelihoods and creating safer communities. **Through this project, 85 Enactus students logged 4,931 hours delivering six community empowerment projects. As a result, 267 people across Canada are now benefiting from a safer community.**

### Check out what Enactus has accomplished:

- 77 academic Institutions participated
- 32,942 students engaged
- 275 community empowerment projects delivered
- 38 new businesses started
- 1,670 people found employment
- 191,617 volunteer hours
- 39,690 people directly impacted



## Give together

### NORTHBRIDGE IMAGINES A WORLD WHERE ALL KIDS CAN THRIVE

Each year, Northbridge employees coordinate their efforts to raise money and awareness for our six charitable partners. This was our 8<sup>th</sup> annual campaign, and another successful one for the books.

The team at Northbridge went virtual with their annual Give Together campaign in 2020 – **raising a remarkable \$223,235** (after company matching) for their six charitable partners! The theme – *Imagine a world...* – was a call to action for employees to envision a world where all kids can live and thrive.

Whether that means access to hospitals and schools, clean air, or the arts – employees across Canada helped turn this into a reality by donating and participating in virtual events like bingo, trivia, and an escape room.

**In the end, the 2020 Give Together campaign accomplished the following:**



EMPLOYEES RAISED OVER  
**\$111,500**



NORTHBRIDGE ADDED ANOTHER  
**\$111,500**



A TOTAL OF APPROXIMATELY  
**\$223,000**  
WAS DONATED TO CHARITY



## EMPOWERING COMMUNITIES DURING AN UNPRECEDENTED TIME

Food banks have been facing challenges over the last several months, as demand for services has increased during the pandemic. Fewer volunteers are helping out due to social distancing restrictions, which means food banks can't collect as many supplies or distribute them to those in need.

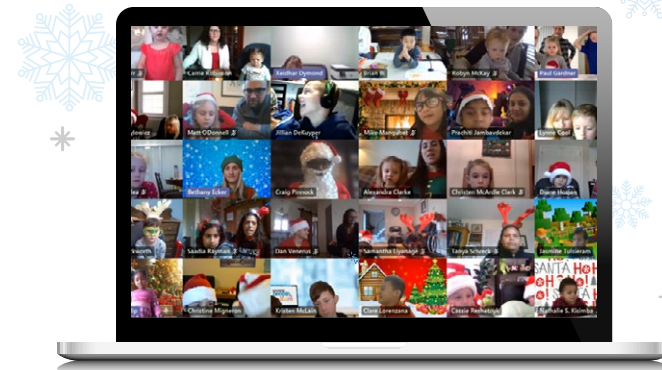
A drastic rise in unemployment means more families are relying on food banks, resulting in severely depleted food supplies. Food Banks Canada has launched a major fundraising campaign which will be essential in keeping their community partners afloat during these tough times.

**In response, Northbridge donated \$200,000 to Food Banks Canada.**

## SPREADING HOLIDAY CHEER DURING COVID-19

Our offices across the country held their annual Children's Holiday Parties online, and even though they couldn't see Santa in person, the children had a blast seeing him virtually. With the extra funds from going virtual we were also able to give back to the people and communities who need it most, by donating to the following organizations:

- Breakfast Club of Canada
- Calgary Food Bank
- Christmas Cheer Board, Winnipeg
- Christmas Daddies
- Greater Vancouver Food Bank
- Holiday Helpers
- Make a Wish Foundation
- Star Light Canada





## 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

**jack.org**

**SickKids**



## Pathways to Education

Pathways to Education is a national, charitable organization breaking the cycle of poverty through education. Its award-winning program is creating positive social change by supporting youth living in low-income communities.

Pathways programming helps youth overcome barriers to education, graduate from high school, and build the foundation for a successful future. Students receive a comprehensive range of support, including a tailored student plan, access to tutoring and mentoring, social and financial supports, and career planning.

Pathways **currently supports over 6,000 students per year in 27 program locations across Canada.** In 2020, Pathways increased graduation rates in the communities it serves by an average of 44 per cent, and 74 per cent of students enrolled in the program transitioned to post-secondary education or training after high school.

### The Impact of the COVID-19 Pandemic

The COVID-19 pandemic has disproportionately impacted youth living in low-income communities and amplified barriers for Pathways youth. Without access to technology, financial supports, and an environment that supports remote learning, some students risk losing access to education.

As an early supporter of Pathways' Growth Through Innovation strategy, funding from Northbridge helped to provide a solid foundation upon which Pathways was able to quickly respond to the evolving needs of students. Pathways adapted the delivery of the Pathways Program to include enhanced virtual supports, ensuring each student continues to receive the educational and social support they need to continue learning.





Youth mental health has been a crisis for a long time, and the onset of COVID-19 has only exacerbated the crisis. Throughout the year, Jack.org worked relentlessly to ensure young people had the skills, education, and resources they needed to support their well-being and look out for each other, at a time when it truly mattered most.

#### Pivoting online to adjust to a global pandemic

Jack.org quickly pivoted all of its longstanding, in-person programs to a digital format so that young people could maintain their advocacy and education efforts.

Within the Jack Talks program, their team created an entire suite of virtual Jack Talks so that educators and young people could access crucial mental health content. They launched live and recorded versions of the Jack Talk in both English and French that have been watched by several thousand young people in Canada.

In the Jack Chapters program, Jack.org's 220+ youth-led chapters were trained and empowered to continue their mental health advocacy and education initiatives in a virtual format. Through the Jack Summits program, their team flipped all seven of their major summits into a virtual format, which allowed hundreds of youth leaders to rally and improve their advocacy skills, identify the mental health challenges unique to their communities, and develop strategies to overcome them.

#### Be There and Do Something programs

2020 also presented an opportunity for Jack.org to further develop and extend the reach of their pre-existing digital programs – **Be There** and **Do Something**. Jack.org was able to reach 275,000 individuals through their groundbreaking digital resource, [www.BeThere.org](http://www.BeThere.org), which educates people on how to best support their peers and loved ones who are struggling with their mental health.

In 2020, **Be There** formed an exciting partnership with Lady Gaga's [Born This Way Foundation](https://www.bornthiswayfoundation.org/) to increase the program's reach in the US. The Be There Program also won two internationally recognized Webby Awards for Top Health Website in the World in 2020.

A revamped edition of their program, **Do Something**, was launched in partnership with the Government of Canada. **Do Something** provides turn-key mental health-related initiatives for anyone, anywhere to make a difference to their mental health and the mental health of others. Over 3,000 **Do Something** initiatives have been completed since 2017.

Looking ahead, Jack.org will build on the success of their virtual programs and is incredibly well-positioned to continue supporting and empowering youth through and long past COVID-19.

#### Canada's Ride for Youth Mental Health

The Jack Ride, which usually takes place just outside Toronto, is a charity bike ride in support of youth mental health. This year, participants were free to cycle their desired distance anywhere they wanted during the Jack Ride weekend. Team Northbridge's 20 members **fundraised more than \$6,000!**

“As enjoyable as it was to cycle along the roads in the Caledon countryside in years past, my family and I had a fantastic time riding our bikes at some of our favourite local spots. Our team clearly didn't encounter any speedbumps while fundraising and having a great time.

**- Northbridge Employee**

*Team Captain and Director, PDO & Business Analysis*



DAREarts believes leaders aren't born, they're nurtured. Using arts-based learning experiences, paired with a leadership development curriculum, they foster the self-esteem, self-confidence and resilience of children and youth, while helping them to build and practice the critical skills they'll need to make positive change in their lives and communities.

Northbridge has partnered with DAREarts for a long time. Through a mix of in-school and extracurricular programs, DAREarts provides a supportive, hands-on environment for young people aged 9-18 from underserved communities to find their voice, connect with their peers and see themselves as the powerful agents of change they are.

Over 90,695 young people across Canada have unlocked their potential through DAREarts since 1996.

**In 2020, DAREarts achieved some significant results:**

- 1,340 students reached
- 800+ hours of programming delivered in-person and online, offering continuous service during the pandemic
- 3 new programs launched to serve young people throughout the pandemic including the launch of online programming, at-home creativity kits, and online classroom creativity sessions offered in partnership with schools in underserved areas
- 10 days of programming in remote First Nations Communities
- 97 per cent of young people reported they would be excited to learn with DAREarts again

**DAREarts Creativity Kits**

Northbridge was the presenting partner of the *DAREtogether* campaign that supplied over 475 Creativity Kits to young people and families experiencing homelessness and significant financial barriers.

Each kit contained 12 weeks of wellness-focused art-based activities and supplies to help young people carve out time for self-expression, creativity, and fun. Recipients were also invited to reach out for support by phone. Kits were distributed through partnerships with youth and family shelters, emergency support services, and First Nations Communities.

Here is what a young recipient at YouthLink's housing program had to say about the kit:

“Thank you so much for the art kit. Art has a really special meaning to me and has gotten me through some really tough times.”





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 supports.

### Targeting Highest Priority Needs

The pandemic amplified the urgency to build a new SickKids, designed for the utmost safety of patients, families, and staff. Northbridge's generous support enables SickKids to fund the highest priority needs in clinical care and child health research. This funding is vital at any time, but now more than ever. In response to the pandemic, donors enabled SickKids researchers to rapidly pivot to COVID-19. They're leading and contributing to over 100 COVID-19 studies.

### Pioneering Precision Pain Research

Dr. Michael Salter and his team deploy genomics, bioinformatics, and other tools of precision health to understand how the brain processes pain. The Salter Lab is using animal models to explore differences in pain processing based on sex, injury type, and early-life experiences. Their goal is to unlock ways to better diagnose and treat chronic pain in childhood and adolescence.

### Changing Lives for Children with IBD

Dr. Anne Griffiths is leading clinical research into risk factors that predispose people to Crohn's disease. With IBD on the rise globally, and Canada's incidence rates among the highest in the world, prevention is the long-term goal of this research. Northbridge also supports the IBD Centre's research to optimize treatment with biologic therapies for children with IBD.

### Catalyst for Research Excellence in Obesity

Dr. Hoon-Ki Sung got the start he needed to establish his research lab at SickKids five years ago with the Catalyst Scholarship for Healthy Active Kids. He has since gained international recognition and external grant funding for his research on childhood obesity and the transformative potential of intermittent fasting. Dr. Sung and his team are finding new ways to understand and treat childhood obesity.

### Cancer Treatment and Training

Dr. Kyoko Yuki is one of many incredible Fellows in Cancer Research who has had the opportunity to learn and innovate at the Cancer Centre at SickKids, helping to change the future for patients here and abroad. Dr. Yuki is developing an innovative method to diagnose different forms of pediatric leukemia based on their genetics. A more precise diagnosis is the only and best way to treat and cure a patient of their cancer.

### Northbridge Charity Golf Tournament in Support of SickKids

As a result of the pandemic, we made the difficult decision to cancel this event in 2020. In the face of COVID-19, SickKids continues to provide world-class care to children.

To continue our support, we decided to donate our costs to host the event and set up a fundraising page. For every donation of \$2,000 we matched with an additional \$1,000 - overall, we raised over \$26,000!

We look forward to hosting this event in person when it is safe to do so!



The burden of the COVID-19 pandemic has fallen most heavily on those least able to bear it, the most vulnerable. For too many, the stresses of poverty, homelessness, mental health issues, and domestic violence have been compounded by the pandemic.

Together with volunteers, donors, and community partners from all sectors—United Way's network of local social service agencies have been mobilized to ensure that vulnerable people and families across regions hit hard by COVID-19 receive the support they need to recover by:

- **Supporting basic needs:** Ensuring people have access to life's essentials, such as food, hygiene products, and baby formula.
- **Providing mental health support:** For individuals and families experiencing stress from life disruptions and economic strain due to COVID-19.
- **Supporting agency capacity:** Ensuring front line agencies working with the most vulnerable can continue to do their vital work by supporting staffing, material, transportation, and other operational costs.
- **Providing help for seniors:** Support for seniors including those who are isolated to ensure their emotional, social, and physical needs are met.

The long history of making vital connections between community, local governments,

businesses, and donors alike is what led the Government of Canada to partner with United Way Centraide Canada to rapidly administer two critical COVID-19 relief measures:

- The New Horizons for Seniors Program supporting seniors at risk
- The Emergency Community Support Fund providing financial support to charities and non-profit organizations adapting their frontline services for vulnerable populations during the pandemic

As United Way continues community recovery efforts, they will rebuild and reimagine a strong safety net that will ensure that the current pandemic doesn't turn into a poverty pandemic.



Since 2014, Northbridge has worked with Tree Canada to plant and maintain trees across the country to help create greener communities. Here's a look at the programs we were involved in last year:

### Partners in Planting

#### Greening of Ranch House in Cochrane and the Glengarry Public School in Edmonton

In the town of Cochrane, 125 trees and shrubs were planted in partnership with children from a local school. An additional project took place at Glengarry Public School in Edmonton, where four large trees were planted to increase the school's canopy, provide shade and fresh air for students, and improve the species diversity of the area.

### Feeding our communities

#### The Farmhouse Project

An old railway building was reclaimed by the community of Pointe-Saint-Charles in the city of Montreal. They have been working hard to create a farmhouse and garden space where residents can increase food self-sufficiency and education. A total of 134 fruit trees and shrubs were planted in the building to increase access to locally produced fruit catering to the most disadvantaged. This will also help revegetate the site.

#### Planting trees at Isaac Newton School

The 100th anniversary of Isaac Newton school in Winnipeg was celebrated with the planting of 21 large trees, replacing some of the species that had been lost in the past due to snowstorms and Dutch Elm disease. This new grove of trees will help foster growth and development by giving students the opportunity to hike and explore.

#### St. Catherine of Siena's Outdoor Sanctuary

The "Environmental Leader of Tomorrow" plan was developed by Grade 7 students in Toronto who decided to create an outdoor classroom. As part of this new classroom, six large trees were planted. This will help students connect with themselves and their peers, build awareness and appreciation for nature, and promote mental wellness.

**In 2020, we worked with Tree Canada to plant over 4,824 trees across the country!**





## 07 OUR ENVIRONMENTAL APPROACH

Our two environmental goals are to promote environmental responsibility in the workplace and to minimize the environmental impact of our operations.

## 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 also use eDocs to deliver policy documentation to brokers through their broker management systems.

## FOLLOW ME PRINTERS

In the first few months of 2020 when we were in the office, we continued our print-on-arrival program called Follow Me Printers. Since introducing this initiative at the end of 2017, we've significantly reduced our paper waste.

## OUR GREEN TEAMS

### GREEN team

Coast to coast, our Green Teams are led by 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 to how our corporate spaces and communities interact with the environment.





Relay For Life -  
Northbridge Navigators & Federated Fighters

## 08 OUR WORKPLACE

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

## PEOPLE & CULTURE: WE'RE ALL IN THIS TOGETHER



Our people drive our success. This year, our strong culture has guided our ability to cope with the extraordinary times that 2020 presented. COVID-19 has temporarily changed the way we conduct business, but we proved that as a team we can overcome new challenges. Here are some of the things we accomplished together last year:

### COVID-19 SUPPORT

Like many other businesses, we've made changes to keep our employees safe from the threat of COVID-19. We transitioned many of our employees to a work-from-home model and provided them with the tools, technology, and support they need to work safely and comfortably from their homes.

A small group of our employees go into the office to conduct certain tasks, such as cheque processing and mail. In these circumstances, we make sure to practice safe social distancing and follow appropriate infection control protocols as outlined by regional public health authorities.

Each employee received their choice of ergonomic desk chair sent to their home, along with the option of additional equipment, including monitors, keyboards, mice, and webcams. After a very short transitional period of adjustment, we were able to help our teammates and customers seamlessly.

Although we're apart, our teams are able to be connected like never before.



(Top to Bottom)  
Employee Appreciation Day - Montreal  
Employee Appreciation Day - Toronto  
Employee Appreciation Day - Winnipeg



## CULTIVATING A SAFE WORKING ENVIRONMENT

We are a people-first company and care about the safety and wellbeing of every employee. As the pandemic unfolded, we had to act fast and ensure that the safety of our employees came first. Within 72 hours of announcing our office closures, we had employees equipped to work from home.

Ensuring our employees stay up to date on the latest COVID-19 information is important, so we developed a Return to Office/ COVID-19 intranet page that provided ongoing communications, social experiences, resources, and support groups for colleagues to connect across the country and talk about similar difficulties they were facing.

Following government rules and regulations, our field staff in Risk Services, Claims, and Federated sales teams returned to their client visits on an as needed basis equipped with proper personal protective equipment (PPE) and safety protocols.

### Focusing on our well-being

Northbridge is on a mission to embed a culture of wellness and to empower our employees with the resources they need to improve their physical, mental, and financial health.

Our future-forward employee experience is focused on supporting our people, giving them access to:

- Wellness initiatives to support their physical, mental, and financial health
- Personalized employee programs and services
- Career development opportunities
- A flexible work environment

Our employees' well-being was a key priority in 2020. The impact of the changes brought by COVID-19 can take a toll on our mental health, especially in the colder months. To combat the effects of these changes, we've been offering numerous resources on mindfulness and guided meditation so employees can take a break from work and relax their brains and bodies.

Over the winter months, when lockdown and isolation can be the hardest to deal with, we launched a series of toolkits to support our employees' well-being with tips for staying comfortable throughout the winter, along with a gift sent to each employee's home to help them feel supported.

We supported our employees' financial health by offering a series of seminars with our benefits partner, Sun Life, to help them achieve their financial goals. From one-on-one consultations with financial advisors to free financial wellness webinars, these tools will help support our employee financial health – an important part of overall well-being!



## A FLEXIBLE WORK ENVIRONMENT

Creating a future-forward employee experience means offering flexible work options to improve the work-life balance of our people. After a successful pilot of our work-from-home program in 2019, in which our employees could choose to work from home 50 per cent of the time, we've expanded the program to allow as many employees as possible to be part of the program.

We will continue to offer this program once the government has said it's safe to return to the office.

## A GREAT PLACE TO WORK

We've been working hard to make sure our employees love working at Northbridge and that they have everything they need to do their jobs well. That hard work has paid off, with top nods this year from Forbes and Insurance Business Canada magazines.

**Forbes has named Northbridge one of Canada's Top Employers and Insurance Business Canada has named Northbridge a Top Insurance Workplace for the second year in a row!** This means employees gave us an overall satisfaction rating of 80 per cent or higher on topics including health and family leave benefits, diverse hiring practices, supportive cultures, and how companies have handled operations during the COVID-19 pandemic.



### Happy employees = happy customers

Insurance Business Canada's recognition of our hard work continues. This year, they've ranked Northbridge as a **Five-Star Carrier!** We earned top marks in almost all categories, including underwriting expertise, claims processing, technology, automation, quick quotes, marketing support, product range, and training.



*Happy Employees = Happy Customers*



## DIVERSITY, INCLUSION & BELONGING

**Our diversity is our strength.** Our diverse opinions, beliefs, experiences, and perspectives are what drive the innovation that Northbridge is known for. We work hard to honour the individual differences that make our work environment special. We believe in equity and fairness for all, and in zero tolerance for any form of racism or discrimination. We promise to identify, discuss, and challenge issues of racial inequality and discrimination and the impact it has on our organization, our systems, and our people.

The events of 2020 have acted as a stark reminder that systemic racism and inequality continue to be prevalent in our society. Northbridge has always been an advocate for equity and fairness; however, we realize that right now we need to focus extra attention on these issues. Our leaders have come together to denounce racism and to add our voice to the fight, educate our employees, and foster an even more inclusive and diverse workplace.

This year, we formed a **Diversity, Inclusion, and Belonging Committee** comprised of employees from different departments, regions, levels, and backgrounds. The focus of the committee has been to define our strategy to promote an inclusive workplace where employees feel like they belong and to understand how we want to celebrate diversity at Northbridge. The intent is to launch meaningful initiatives in the following key areas: *education and awareness, creating conversations, building diverse talent, and targeted partnerships.*

**Education and Awareness:** Our committee members have put together a Diversity, Inclusion, and Belonging corner on the intranet that provides educational resources such as; books, videos, documentaries, materials for kids, and tools for managers. Our Learning and Development team facilitated a 'How to have Culturally Sensitive Conversations' course which was mandatory for all employees. Neil Phillips, the founder of Visible Men and Visible

Men Academy, was brought in as a keynote speaker to share his findings and key messages to the senior Leadership team.

**Creating Conversations:** We started this work with employees sharing their stories on what diversity, inclusion, and belonging means to them. We also hosted a Book Club for employees to read and review the book *How to be an Antiracist* by Ibram Kendi.

**Building Diverse Talent:** Working closely with the Talent & Acquisition team, we have identified areas in the recruitment process where bias may occur and are looking at ways to remove it. There are tips and tricks, tools, technology, and education available to us that will help to eliminate bias in the recruitment process. Specific initiatives in support of this will start to be delivered in 2021.

**Targeted Partnerships:** Through our Northbridge Cares program, we've always been committed to the communities we live and work in. Through our partnerships with DAREarts, Pathways to Education, and United Way we helped support these types of programs.

In August, Prem Watsa, the Chairman of our parent company Fairfax Financial Holdings Limited, established a Black Initiatives Action Committee comprised of leaders from seven of the insurance companies within Fairfax. Chaired by our CFO Craig Pinnock, the action committee developed a series of recommendations that align with and have been integrated into the work underway at Northbridge.

While we've made good progress in 2020, our journey continues and we will see further progress on our diversity, inclusion, and belonging at Northbridge through 2021 and the years to come.





## 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 **9-month program** is an opportunity for up to **24 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.

## PERSONAL AND CAREER DEVELOPMENT

We're committed to supporting our employees' personal and professional development to help them achieve even greater success in the future. Here's how we're doing it:

### Learning and Development

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

In 2020, we partnered with LinkedIn Learning to bring accessible, high-quality, and personal learning modules to our employees. We encourage them to take time for learning and development to help build their skills and confidence.

Since business as usual couldn't happen this year, our employees recognized the need for increased teamwork to help out and share skills where needed. That's why we launched our internal Gig Board, which helps fill needs while we're all working from home with short-term assignments that can be done from anywhere. Jobs get done and employees get valuable experience. A win-win!

### Education Assistance Program

Northbridge succeeds when our people succeed. By allowing them to remain current in their professional areas of expertise, they develop skills and knowledge that will help them reach their career goals.

Our education assistance program supports the realization of these goals by covering the cost of textbooks and course fees and offering incentive bonuses to those employees who earn a professional designation.

### Trainee Program

Combining classroom learning and on-the-job training, this seven-month intensive program prepares participants for a professional career in the insurance industry. Trainees will specialize in Claims and Underwriting and be offered a permanent position with Northbridge upon successful completion.

## 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.

## EMPLOYEE BREAKDOWN

 **1,583** TOTAL EMPLOYEES

1,570 Permanent full-time | 13 Permanent part-time

## British Columbia

 **169** Employees

167 Permanent full-time  
2 Permanent part-time

## Newfoundland

 **2** Employees

2 Permanent full-time  
– Permanent part-time

## Nova Scotia

 **33** Employees

33 Permanent full-time  
– Permanent part-time

## New Brunswick

 **1** Employee

1 Permanent full-time  
– Permanent part-time

## Alberta

 **122** Employees

121 Permanent full-time  
1 Permanent part-time

## Saskatchewan

 **3** Employees

3 Permanent full-time  
– Permanent part-time

## Manitoba

 **92** Employees

91 Permanent full-time  
1 Permanent part-time

## Ontario

 **921** Employees

913 Permanent full-time  
8 Permanent part-time

## Quebec

 **240** Employees

239 Permanent full-time  
1 Permanent part-time

## 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 2020, 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**	2020 TOTAL TAXES	2019 TOTAL TAXES
NFLD	535	2,012	131	2,678	2,004
PEI	89	290	23	402	297
NS	382	2,074	132	2,588	1,911
NB	288	1,780	152	2,220	1,648
QC	3,853	14,752	1,387	19,992	15,043
ON	2,338	29,319	3,389	35,046	28,361
MB	311	1,572	78	1,961	1,607
SK	254	3,159	2	3,415	3,223
AB	2,390	15,829	-	18,219	15,064
BC	1,688	11,314	137	13,139	9,530
YK	23	85	-	108	64
NWT	35	141	-	176	122
NT	33	61	-	94	120
Total Provincial	12,219	83,388	5,431	100,038	78,994
Total Federal***	41,932	N/A	5,434	47,366	28,785
<b>Total</b>	<b>54,151</b>	<b>83,388</b>	<b>10,865</b>	<b>147,404</b>	<b>107,779</b>

\*Income tax numbers are estimated | \*\*Does not include sales taxes in Claims costs | \*\*\*Includes Part V1.1 Tax of \$23,668K

In addition, Northbridge Financial Corporation provided \$0.6 million in debt financing to firms in Ontario. One new loan of \$600,000.00 was provided in 2020 by Northbridge General Insurance Corporation.



## 09 OUR OFFICES

We have offices in regions across  
Canada to help us serve our customers.

# Northbridge

a FAIRFAX company



## TORONTO

Northbridge Place  
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

## TORONTO

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## VANCOUVER

745 Thurlow St., Suite 1500,  
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#### **BURNABY**

4595 Canada Way, Suite 108  
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#### **CALGARY**

70 Country Hills,  
Landing, NW #205, Calgary, AB T3K 2LZ

#### **EDMONTON**

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#### **LONDON**

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#### **MISSISSAUGA**

5770 Hurontario St., Suite 710  
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#### **QUEBEC CITY**

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Quebec City, QC, G2K 0H1

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# Northbridge

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## CONTACT US

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