

Northbridge

a FAIRFAX company

# PUBLIC ACCOUNTABILITY STATEMENT

20

24



# CONTENTS

3

A MESSAGE FROM OUR CEO

4

ABOUT US

11

OUR CUSTOMERS

25

OUR COMMUNITIES

34

OUR ENVIRONMENTAL APPROACH

37

OUR WORKPLACE

46

OUR OFFICES

## A MESSAGE FROM **OUR CEO**

**SILVY WRIGHT**

CEO &amp; PRESIDENT

NORTHBRIDGE FINANCIAL CORPORATION

At Northbridge, we are committed to developing meaningful connections with our customers, employees, and communities.

**We care about our customers and are passionate about helping them have a safer and brighter future.** We put our customers at the center of every decision we make – from tailoring solutions when selling a policy to providing best-in-class claims service in the event of a loss. We also go beyond restoration by working closely with our customers to prevent losses in the first place through training and personalized risk management advice. We're with them every step of the way.

**We care about our communities and are committed to donating 2% of our pre-tax profit.** In 2024, we contributed over \$14.8 million. We believe giving back is an investment into our future, focusing on creating opportunities for Canadian youth and children. We support community partners who enhance the well-being of children and youth, remove barriers to education and employment, keep them safe, and ensure they have a healthy environment to grow up in. Together, we are building a more promising future for the next generation.

**We care about our employees and together, we create a special workplace culture that underpins every success.** I'm inspired by our people coming together to learn, help each other, and support our customers and communities. We strive to create a workplace where our employees can excel, feel a sense of belonging, and know they are valued and supported. In 2024, we were honored as a Top Insurance Employer by Insurance Business Canada Magazine for the sixth consecutive year and named one of Greater Toronto Area's Top Employers for 2025.

Our commitment to providing strong value drives our success and creates meaningful impact as we strive to foster brighter futures for our customers, employees, and communities. I'm pleased to share our collective achievements in the 2024 Public Accountability Statement.





## 02 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.





## WHO WE ARE

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. Onlia branded policies were underwritten by our insurance subsidiary, Verasure Insurance Company, until June 2024. Our insurance intermediary, Vertis Insurance Solutions Ltd., offers a variety of coverages including personal home and automobile insurance, travel insurance, and life and group health insurance.

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



### 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 claims.



### SAFER & LOYAL CUSTOMERS

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

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



### INSPIRED & IMPACTFUL EMPLOYEES

Our people are the pulse of our company and we are dedicated to cultivating our special culture. We are a people-first company, we succeed as a team, and we care to make a difference – these principles are at the core of the way we do business.

We focus on developing forward-thinking programs that create meaningful experiences for our people at every touchpoint throughout their journey with us.

## 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. Our corporate culture is at the heart of our business, and guides everything we do:



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.
- Doing well allows us to 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 brokers. Working with our broker partners, we focus on understanding the needs of our customers and apply our industry expertise to create solutions that help make a difference to their success. Northbridge Insurance also offers personal lines policies.



Federated Insurance is one of Canada's leading direct commercial insurers, operating through a sales force of dedicated agents. We work with over 90 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, TruShield Insurance stands out through a dedication to educating small business owners on the risks of running their business with our industry-leading expertise, commercial lines policies, products, and services.



## OUR EXECUTIVE MANAGEMENT TEAM



**Silvy Wright**  
President & CEO



**Craig Pinnock**  
Chief Financial Officer



**Lori McDougall**  
Chief Strategy & Corporate  
Development Officer



**Christopher Harness**  
Chief Information Officer



**Sarah Bhanji**  
Chief Actuary



**George Halkiotis**  
President, Federated Insurance



**Harold Weckworth**  
Senior Vice President,  
People & Culture



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



**Shari Dodsworth**  
Senior Vice President,  
Commercial Lines



**Paul Gardner**  
Senior Vice President,  
Corporate Underwriting  
and Risk Services



**Todd MacGillivray**  
Senior Vice President,  
Specialty Lines

## 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 Corporate Governance and 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.



**Transportation Safety Award:**  
Manitoulin Transport of Gore Bay, ON, the 2024  
National Transportation Safety Award Winner  
(story on pg. 18)

## OUR CUSTOMERS

We develop innovative insurance products, valued services, and meaningful relationships with brokers and customers to support the delivery of our purpose – helping Canadian businesses have a safer and brighter future.





I am delighted, I sincerely think that Northbridge represents an example to follow in the world of insurance. Adopting slogans is one thing but translating them into concrete actions is something else.

Northbridge was able to create a bridge between words and actions, all brilliantly.

**Northbridge Insurance**  
**small business customer**

We are committed to helping our customers adapt to ever-changing risks and building more resilient communities to weather-related events. By offering a policy extension that allows policyholders to build back better after an insured loss, they can not only reclaim their property but also opt for materials that are more environmentally friendly or resilient to weather-related events such as upgraded roofing and siding materials.

## 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 to address each claim quickly and thoroughly.

### Connecting when and where you need us

Incidents can occur 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.

## 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. When a claim is filed with us, we guide customers through the process from start to finish, so they know what to expect and when to expect it. Our dedicated team of claims adjusters have commercial expertise and are committed to supporting customers through challenging times with empathy, transparency, and direct communication.

We're committed to not just insuring our customers, but also to supporting their recovery and growth through unparalleled claims service.

In 2024, Northbridge Insurance won the Five-Star Claims Award, presented by Insurance Business Canada (IBC) Magazine. This accolade underscored Northbridge's dedication to delivering industry-leading claims service and reinforced its position as a trusted commercial insurance provider.

### What does Northbridge claims service look like?



Our Claims Call Centre does their very best to pick up the phone within 20 seconds 91 per cent of the time.



We provide online claims reporting through our websites.



Our Claims Adjusters will contact our customer within three business hours of the initial claim report.



When a claim involves another party, we'll update our customer on the status of their claim at least once every 90 days until it's resolved.



Once we settle a claim, we'll check in with our customer to see if they have any further questions or comments about the claim.

# 92%

**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 collision 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 help 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 even be used for certain issues outside of a claim.



### Cyber Assist

Cyber Assist\* provides customers with access to proactive consultation to help protect their business and with reactive assistance in the event of a 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.\*\*

\*Cyber Assist is provided by an independent third-party service provider. Services are not included in any cyber extension or endorsements.

\*\*Program not available in Quebec.



## MANAGING CATASTROPHES (CAT)

### Helping customers through the 2024 catastrophic events

2024 was a record-setting year for catastrophic events in Canada, both in terms of insured losses (over \$8 billion industry-wide) and the number of claims filed (over 273,000 industry-wide). Four of the 10 most costly catastrophic Canadian events occurred in a single month: the Calgary hailstorm, remnants of Hurricane Debby, the Jasper wildfires, and Southern Ontario flooding.

With the growing scale and increased frequency of catastrophic events, Northbridge is dedicated to responding to our customers who are impacted by these events. We have a well-established catastrophe (CAT) protocol in place to respond to events such as these, so we can jump in and help our customers get back to business as soon as possible.

We recognize the importance of timely and transparent communication. That's why we promptly contacted our brokers in the impacted regions and assembled a dedicated team of our Claims Adjusters to respond to all related claims shortly after the wildfires, floods, and hailstorms began.

In response to the wildfires, Northbridge also donated \$100,000 to the Canadian Red Cross to help communities recover.





## 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.*

## 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.

I had a very devastating experience during a recent storm in our area and my claim was very easy to deal with and the adjuster was very nice and quick to respond to questions. Process was very hassle free and easy to follow. The contractor was quick to come out even so close to the holidays.

*Northbridge Insurance manufacturing customer*





## DID YOU KNOW?

***Our consulting services and customized training solutions can help enhance any risk management strategy.***

*Customers can contact our specialists through Risk Management Assist™ or Virtual Risk Consultation. With a phone/video 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.*

## 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 almost 70 dedicated risk management and loss prevention professionals**. This group of industry-specific experts work proactively to help our customers understand and manage their risks.

In 2024, our Risk Services experts completed nearly **6,500 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 comprehensive strategies to protect their business. Beyond sharing our risk expertise, we continued our hands-on training, which allowed us to personally interact with customers.

## 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
- High value residential
- Fire protection
- Large and complex risks
- Manufacturing
- Energy
- Pulp & paper
- Schools
- Sprinkler systems
- Utilities

## NORTHBRIDGE INSURANCE TRANSPORTATION SAFETY AWARD



In 2021, our Northbridge Insurance Transportation Safety Award was created to recognize carriers with industry-leading safety management practices. Having helped transportation companies navigate risks on and off the road for over 70 years, we understand the commitment required to build a culture of safety.

Every year, finalists and regional winners are selected from our customers based on several factors. These criteria include the carrier's ratings on our transportation best practices assessment, proactive industry involvement, and an excellent track record in crash trends, collisions per million miles, high-cost type collisions, and visibility-related collisions.

In 2024, Manitoulin Transport from Gore Bay, Ontario, was selected as our national award recipient, receiving the award at an event held at their head office.

At Manitoulin Transport, safety is paramount in everything we do. Receiving the 2024 Transportation Safety Award reaffirms our commitment to maintaining the highest safety standards across all facets of our operations.

**Jeff King**  
President, Manitoulin Transport

### (Top to Bottom)

A semi-truck from Manitoulin  
Jeff King, Manitoulin Transport President (left) and Mario Da Silva, Corporate Risk, Safety & Security Manager (right)





## 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 2024:

- **305** training sessions delivered to our customers, agents, brokers, and underwriters
- **3,770** participants
- **9,147** hours of training

We surveyed customers to collect feedback, and **82 per cent of participants in our internal and external training sessions said they were likely to recommend our training to coworkers.**



*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.*

## SHARING OUR INSIGHTS

Our risk management bulletins, **Risk Insights™**, augment our superior service. These industry-specific bulletins – **213 in English and 187 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. We provide our customers with the opportunity to attend workshops on topics such as creating a loss reporting plan and the basics of safety management. We also offer our customers tools, such as self-audit checklists that highlight potential risks and collision tracking forms.



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. Below is one such example.

### A convenient online buying journey for small businesses

We know small business owners have a lot on the go. TruShield Insurance gives small business customers the ability to get a quote and buy online from anywhere, at any time, in less than five minutes. The online experience guides customers through the insurance coverages their small business needs, offering them the choice between three coverage packages or the option to customize their own. We continually monitor, test, and analyze the experience to improve and simplify the process of buying insurance.



Explained everything in detail and in words that are easy to understand for those who aren't familiar with all of the lingo of insurance. Very friendly and easy to understand and passionate over the phone which I appreciate!

**TruShield Insurance**  
**small business customer**

## IMPROVING CUSTOMER EXPERIENCE

Using natural language processing (NLP), text analytics and sentiment analysis, and other data analytics, we leverage feedback from these programs to make improvements and deliver the experience our customers want and need.

**Here is what our customers told us in 2024\*:**

- **84%** of our customers said they were likely or very likely to recommend us to a friend or colleague based on their claim experience.
- **87%** of our customers said they were likely or very likely to recommend us to a friend or business colleague based on their Risk Services Consultant experience.
- **93%** of customers/brokers who attended a Risk Services training session said their trainer was knowledgeable and **87%** said their business operations would be safer because of the training.
- **94%** of our Federated new customers said they were likely or very likely to recommend Federated Insurance to a business colleague based on their recent buying experience through an agent.
- **90%** of our new customers said their buying experience with our Federated agents was easy and **95%** said they trusted their new Federated agents because they understand their business needs.
- **87%** of our TruShield new customers said they were likely or very likely to recommend TruShield Insurance to a business colleague based on their recent buying experience through an agent.

We truly listen to our customers' feedback. 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 Claim Experience, Risk Services Assessment, Risk Services Training (Broker/Customer), Federated New Customers, and TruShield New Customers who indicated 7-10 on a scale of 0-10 when asked how likely they would be to recommend us to a friend/colleague, or 9 and higher on a scale of 0-10 on other survey questions. Responses are from January 1 – December 31, 2024.*

## PARTNERSHIPS THAT MAKE A DIFFERENCE FOR OUR CUSTOMERS

### Partnering with SmartWay

In 2024, Northbridge Insurance was the first Canadian commercial insurer to become a SmartWay affiliate partner. SmartWay helps businesses move goods more efficiently, while keeping fuel costs and environmental impact to a minimum. Available at no cost to carriers, freight shippers, and logistics companies of all sizes, it can help them measure, benchmark, and improve operational practices to reduce their environmental footprint.

Through this partnership, transportation customers can gain access to comprehensive tools, training, and resources to help them better understand how adopting green freight best practices can help improve their fuel efficiency, reduce their environmental impact, strengthen their reputation, and better position their businesses for the future.

### Partnering with Nova Scotia Community College

With the constant need for infrastructure development, coupled with the current labour shortage, the demand for skilled construction professionals has never been higher. The Northbridge Construction Bursary Program, launched in 2024, aims to help shape the next generation of highly skilled professionals who will bring their expertise, innovation, and commitment to an industry in need of their talent.

Open to eligible students at the Nova Scotia Community College, this bursary provides financial assistance to aspiring professionals enrolled in construction management, masonry, carpentry, or electrical programs. In 2024, we received 202 applications and awarded scholarships to 10 students.

### Partnering with Trucks For Change

In 2024, Northbridge became the first insurance partner of Trucks For Change, an organization dedicated to ending the fight against hunger and homelessness. Since 2011, they have worked with trucking companies to distribute over 17 million pounds of donated food and materials.

## 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 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 are also shared through industry publications and events. We regularly review and update our online resources to ensure 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 insights on emerging industry trends and risks on our websites, we contribute to industry magazines, such as *Private Motor Carrier*.

We focus on using our underwriting, risk management, and claims expertise to share relevant insights. In addition to our regularly scheduled 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 safety 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.

We're also proud to support a range of national and regional organizations that are involved with our customers' industries.

**Below is a small sample of some of the organizations we work with:**

- Association du camionnage du Québec
- Calgary Construction Association
- Canadian Construction Association
- Canadian Home Builders' Association
- Canadian Trucking Alliance
- Construction Association of Nova Scotia
- Corporation des Entrepreneurs Généraux du Québec
- Edmonton Construction Association
- North American Equipment Dealers Association
- Ontario General Contractors Association
- Ontario Tire Dealers Association
- Ontario Trucking Association
- Private Motor Truck Council of Canada
- Recreation Vehicle Dealers Association
- Toronto Construction Association
- Vancouver Regional Construction Association
- Western Canada Tire Dealers



**Fundraising Event:**

All smiles from the employees taking part in Relay for Life, in support of the Canadian Cancer Society

## OUR COMMUNITIES

At Northbridge, we're proud to have built a company that goes above and beyond to create a positive impact. We're owned by Fairfax Financial, a holding company that is committed to "doing good by doing well."





Like all Fairfax companies, we believe that being successful means giving back – and the more successful we are, the more we can give.

Our commitment to social responsibility is reflected in our **Northbridge Cares program, through which we have pledged to contribute 2% of our pre-tax profit to causes that significantly impact the lives of Canadians.**

In 2024, we won the CNA Canada Award for Excellence in Philanthropy & Community Service at the Insurance Business Canada (IBC) Magazine Awards. This award recognizes the organization whose contribution of time, leadership, and financial support have made significant impacts on the causes or communities they support. Receiving this award is an honour, and it reinforces our commitment to making a meaningful difference in addressing the most urgent issues facing Canadians.

## OUR 2024 IMPACT IN NUMBERS

In 2024, **we proudly donated over \$14.8 million** to support a wide range of social, well-being, educational, and environmental initiatives, including:

- **Over \$7.4 million** to the Fairfax Foundation, backing a variety of charitable causes.
- **\$2.4 million** to organizations dedicated to creating a brighter future for our youth through education and employment.
- **Over \$1.4 million** to initiatives promoting healthy living for children and youth, focusing on both physical and mental well-being.
- **Over \$1.2 million** to organizations addressing food insecurity and youth homelessness.
- **Over \$1.1 million** to groups championing environmental responsibility.
- **Over \$1.2 million** to bolster the social impact of our employees, brokers, and customers.

## NORTHBRIDGE CARES GUIDING PRINCIPLES

- Create opportunities for Canadian **youth and children** to help them reach their full potential.
- Support causes that promote **environmental responsibility**.
- Engage our **employees, brokers, and customers** and bolster their social impact.
- Use our influence and expertise to do good in the **insurance industry**.
- Prioritize **needs and emergency situations** in our communities.
- Ensure **diversity, equity, and inclusion** are at the heart of everything we do so that everyone has equal opportunities and support.





## TEAMING UP TO DO GOOD

We believe in the power of teamwork to drive positive change; our programs empower and engage our employees, brokers, and customers.



### Broker and customer donation matching

We match up to \$10,000 per brokerage. In 2024, we matched over \$380,000 for our brokers and customers through these programs to support the causes that they care about.



### Employee volunteer grants

We love when kindness continues after the workday wraps up. When an employee volunteers over 40 hours of their spare time, we donate \$500 to that organization.



### Double-matching employee donations

We double-match all employee donations annually, adding \$2 for every dollar donated, up to \$2,000. In 2024, we matched 155 donations from our employees, with over \$66,000 being donated through this program.



### Team volunteer days

Giving back to those in need is part of the Northbridge DNA. We offer our employees a day off to participate as a team and contribute their time to a cause in their community.



### Community impact project

Employees nominate their preferred charities and colleagues cast their votes to help great causes win a minimum of \$5,000 each. In 2024, we donated over \$200,000 to 32 employee-selected organizations.



### Fundraising sponsorship

We enthusiastically cover our employees' registration fees – and our teams participate in several fundraising campaigns each year to support causes in the community.

**Team Volunteer Days:**  
Montreal employees united to support members of their community affected by the Brazil Flood

## COMMUNITY CHAMPIONS: HIGHLIGHTS OF OUR VOLUNTEER WORK

Giving back to those in need is part of the Northbridge DNA. We offer our employees a day off to participate as a team and contribute their time to a cause in their community. In 2024, 426 employees participated in our Team Volunteer Day program.

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

### WICC & The Canadian Cancer Society (CCS) - Relay for Life

Working in partnership with the Canadian Cancer Society, our team participated in the Relay For Life and **helped raise over \$21,000**. By doing so, we honour those who have fought cancer, remember the people we've lost to the disease, and raise funds for crucial cancer research.

### Jack Ride – Let's Ride for Mental Health

Team Northbridge participated in Jack Ride once again, cycling through Caledon, Ontario to **raise over \$13,000** to help build a better future for young people.

### Food Banks Canada's After The Bell (ATB) Food Packing Event

Our People & Culture (P&C) team volunteered at the After The Bell food packing event, held at the International Centre in Mississauga, assembling hundreds of child-friendly food packs for distribution to families over the summer.

### Covenant House – Toronto

Covenant House hosted their first Pop-Up Shop of new and gently used clothes, shoes, and toiletries for youth. The event also included a staff DJ and sundae station. Our team spent time at the shop, ensuring the racks were full and bringing smiles to the young people.



*Northbridge employees taking a breather after taking part in Relay for Life, in support of the Canadian Cancer Society*

I think we all knew that Covenant house was there to help at-risk youth, however, we didn't realize the full extent of their services. Learning about their support for budgeting, health needs, education, and essential skills like meal preparation, cleaning etc., was eye-opening.

**Vicky Todd**  
Director, Premium Accounting



## WE COME TOGETHER TO GIVE TOGETHER

Each year, our employees coordinate their efforts during a week-long Give Together fundraising campaign, and we proudly double match all employee donations. Employees across Canada came together to raise funds by donating online or through payroll, and have fun by participating in events like Bingo, Trivia, and a Halloween costume contest. **In 2024, our Give Together campaign raised over \$265,000, supporting our six core charitable partners and three additional charities that champion important causes.**

### Our six core charitable partners

We know great things come from great partnerships. Northbridge has joined with six remarkable charitable organizations that share our passion to help Canadian youth thrive in their communities.

**jack.org**

Jack.org has been at the forefront of youth mental health in Canada for over a decade. We support the Jack Talks Program, Jack Chapters Program, and Be There Program. These initiatives deliver mental health presentations, create youth-led groups to break barriers, and provide digital resources to help young people support peers and maintain their own mental health.

**Pathways**  
to Education

Pathways to Education is a national, charitable organization breaking the cycle of poverty through education. Our support helps fund core programming for over 9,000 students in 31 low-income communities across Canada, the program expansion in Quebec, and the development of a new Impact plan to adapt the program to changing community needs. These efforts ensure youth living in low-income communities continue to have access to the academic, financial, and social support they need to overcome barriers to education and build the foundation for a successful future.

IN SUPPORT OF  
**SickKids** **VS**

The Hospital for Sick Children (SickKids) is Canada's most research-intensive hospital and the largest centre dedicated to children's healthcare. We support the New Investigator Research Grant, funding promising children's health research. In partnership with the Canadian Institute of Health Research, a group of esteemed medical researchers will award six grants annually, fostering the next generation of child health research leaders in Canada.



(Top to Bottom)  
Jack.org's Jack Ride  
Pride Event - Montreal

## WE COME TOGETHER TO GIVE TOGETHER (CONTINUED)



Thrive Youth empowers underserved youth through creative experiential learning combined with a robust leadership curriculum, building confidence and skills for positive life and community changes. We support programs for youth aged 9-18, reaching over 2,500 annually across Ontario and British Columbia. These programs include Creativity Kits, Learn Create Explore, Build to Change, and Youth Lead Impact, all aimed at fostering confidence, skill development, and community engagement.



Tree Canada is the only national non-profit dedicated to planting and nurturing trees in rural and urban environments across every province. Our contribution supports Tree Canada's Operation ReLeaf and Community Tree Grants programs, helping communities recover, supporting greening efforts, and engaging volunteers in planting trees and restoring ecosystems.



United Way's main mission is to end local poverty by supporting the people impacted by it, and the neighbourhoods they live in. Our funding supports United Way's efforts to end homelessness by providing resources for youth and family programs across Canada. This includes transitional or affordable housing, homelessness prevention initiatives, and wraparound supports, to build a brighter future for youth in the GTA, British Columbia, Quebec, Alberta, Halifax, and Winnipeg.

**Team Volunteer Days:**  
A member of Toronto's People & Culture  
team lending a hand at Food Banks Canada





## ADDITIONAL CAUSES WE SUPPORTED AS PART OF OUR 2024 GIVE TOGETHER FUNDRAISING CAMPAIGN

These additional charities each provide the opportunity to contribute towards an important area of need.



Black Youth Helpline (BYH) is dedicated to supporting Canada's underrepresented backgrounds and under-resourced communities, primarily youth of colour, and supporting them on pathways to success. Our donation funds one of BYH's core programs that focuses on enhancing access to professional mental health and illness care.



The Gord Downie and Chanie Wenjack Fund (DWF) aims to build a cultural understanding and create a path toward reconciliation between Indigenous and non-Indigenous peoples. Our donation funds the DWF Legacy Schools program, which provides thousands of schools and educators with free educational tools and resources to confidently teach students about reconciliation and ensure the unique interests and perspectives of Indigenous Peoples are represented in the classroom.



Food Banks Canada is the leader in addressing food insecurity in Canada. Our support helps fund the After the Bell program, which provides healthy food packs to children in over 200 communities during the summer, and the general fund, which helps distribute millions of pounds of food to those in need across the country.





**Team Volunteer Days:** Employees from Toronto's Premium Accounting team spending time at Covenant House

## OUR BROADER SOCIAL IMPACT: BEYOND OUR CORE PARTNERSHIPS

Our goal is to support the communities in which we live and work. Nationally, we achieve this by collaborating with our six core charitable partners. Beyond these partnerships, we also engage with other meaningful, high-impact projects and causes that positively affect our communities. **In 2024, we:**

### Creating a brighter future for youth through education and employment readiness

- Partnered with the **Children's Aid Foundation of Canada** to help 664 students across Canada maintain high school enrollment and successfully graduate.
- Partnered with **BGC Canada** to fund over 500 youth across Canada, teaching digital skills, enhancing job skills, and bridging systemic inequities in educational attainment.
- Partnered with **YMCA** to increase job readiness for 200 newcomer youth in Winnipeg, Vancouver, Halifax, and the Greater Toronto Area through employment training and internships.
- Partnered with **Hackergal** to inspire 1,000 Black and Indigenous girls to explore opportunities in coding.
- Partnered with **Youth Employment Services (YES)** to fund the YESNet program which serves 400 youth across four provinces, breaking down barriers to accessing digital skills training, entrepreneurship training, and financial training.
- Partnered with **Egale Canada** to further develop the Rainbow Action Hub to equip 2SLGBTQ+ activists and allies with resources and tools to combat anti-2SLGBTQ+ hate, misinformation, and disinformation.



## OUR BROADER SOCIAL IMPACT: BEYOND OUR CORE PARTNERSHIPS (CONTINUED)

### Promoting healthy living for children and youth

- Supported the launch of BRIDGES (Building Research and Innovation through Diversity, Growth, Equity and Sustainability) at the **Centre for Addiction and Mental Health (CAMH)**. This initiative is empowering researchers and advancing research that reflects the diversity of our population.
- Partnered with **Sunnybrook's Family Navigation Project** to fund their expansion outside the GTA and into the Sudbury-Manitoulin region, reaching more marginalized children and youth.
- Partnered with **BGC Canada** to fund programs that focus on mental well-being, physical activity, and healthy eating awareness, positively impacting over 500 kids aged 8-12.
- Partnered with the **Children's Aid Foundation of Canada** to give 178 students access to enrichment activities, improving their physical and mental health and sense of identity.
- Partnered with **Easter Seals Canada** to offer accessible sports, recreation, and active living programs for children and adults with physical, cognitive, and sensory disabilities.

### Addressing food insecurity and youth homelessness

- Partnered with **Covenant House** in Toronto to support the stay of 700 youth taking shelter, along with housing and early intervention programs for youth experiencing homelessness and trafficking, and those at risk.
- Partnered with **Covenant House Vancouver** to contribute to over 700 youth accessing the drop-in center and provide more than 141,000 meals to youth.

At Northbridge, we believe that our commitment to social responsibility not only benefits our communities but also enriches our company. By continuing to give back, we aim to create a positive impact that resonates far beyond our business, fostering a better future for all.

## OUR **ENVIRONMENTAL** **APPROACH**

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





## **NORTHBRIDGE EMPLOYEES GO GREEN: OUR ENVIRONMENTAL WORKING GROUP IN ACTION**

Our Environmental Working Group is dedicated to creating sustainable processes and practices to help Northbridge go greener. Composed of 30 employees across offices and departments, the group identifies both big and small ways to be more environmentally conscious at work, at home, and in employee communities.

In 2024, the group executed an E-Waste Recycling Campaign to celebrate Earth Day. Thanks to the efforts of Northbridge employees across Canada, we kept over 20 large boxes of electronic waste and hundreds of batteries out of landfills. From cables to computers, shredders to stereos, employees brought in all kinds of unwanted electronics to be repurposed, recycled, or disposed of responsibly.

Our Environmental Working Group continues to meet regularly to discuss ways Northbridge can reduce waste and maximize sustainable practices in each office.

## ENABLING CUSTOMERS: SUPPORTING SUSTAINABLE PRACTICES

We're always looking to evolve our processes and coverage offerings in innovative, earth-friendly ways.

At Northbridge, we know that the changing climate significantly impacts our customers and their businesses. In the unfortunate event of loss or damage to our customers' property, they may wish to use products, materials, and construction methods that better protect the environment or make their property more resilient to weather-related events.

With the enhanced Environmental Upgrade commercial property extension, which includes Build Back Better components, Northbridge offers customers the flexibility to rebuild in a more sustainable or weather-resilient manner. This extension covers additional costs that may exceed the replacement cost coverage provided by the policy\*.

Our Green Choice Extension for personal insurance customers helps provide coverage for the extra cost of upgrading household equipment and appliances that need to be replaced as a result of an insured loss with something that is better for the environment (for example, reduced energy consumption, reduced polluting emissions, etc.) It also covers the increased cost to replace the insured property with more weather-resistant roofing or siding material following an insured loss.

To minimize paper waste, we have also implemented several strategies. We encourage our Transportation and Logistics brokers and customers to use our Certificate of Insurance on Demand tool to generate electronic certificates of insurance, reducing the need for printing. We also use eDocs to deliver policy documentation to brokers through their broker management systems.

*\*Refer to full policy for eligibility criteria.*

## EMPOWERING CHANGE: PARTNERING WITH EXPERTS TO CHAMPION SUSTAINABILITY



**The Nature Force membership:** We are proud members of The Nature Force project led by Ducks Unlimited in collaboration with other leading P&C insurers. This initiative leverages natural infrastructure, such as wetlands, to restore and protect high-risk areas from flooding. These nature-based solutions actively restore and manage natural resources, resulting in positive outcomes like climate resilience, biodiversity, and improved water quality.



**Nature Conservancy of Canada (NCC) partnership:** We have partnered with NCC to conserve the first 136 acres of a 500-acre conservation project in PEI. This effort mitigates the effects of climate change, contributes to biodiversity, and helps the environment thrive for the future.



**Red Cross collaboration:** We have partnered with the Red Cross to support restoration efforts following Canadian wildfires, aiding in the recovery and resilience of affected communities.



Northbridge Work Event:  
Summer Social - Toronto

## OUR WORKPLACE

We have worked hard to create an enjoyable workplace for our employees, where they have access to the resources they need to excel. Our people-first approach shines through in everything we do, ensuring that every employee feels valued and supported.



A GREAT PLACE TO WORK

We have been recognized with two prestigious awards: Northbridge was named a Top Insurance Employer by Insurance Business Canada Magazine for the sixth consecutive year in 2024, with an employee satisfaction rating of 80% or higher.

Additionally, we've been recognized as one of Greater Toronto's Top Employers for 2025 evaluated on workplace atmosphere, benefits, employee development, and community involvement. These accolades reflect our commitment to creating an exceptional workplace.

We're proud of these achievements and remain dedicated to fostering an inspiring and positive workplace for all our employees.



(Top to Bottom)  
Give Together - Winnipeg  
Diversity Day - Toronto  
1,000 Piece Puzzle - Montreal





(Top to Bottom)  
Give Together - Montreal  
Give Together - Toronto

## CREATING MEANINGFUL IMPACT THROUGH EXCELLENCE

We believe in fostering a high-performance culture where everyone can bring their best selves to work. As the third-largest commercial insurer, we combine the agility of a small company with the strength of a large one, encouraging tough questions and creative solutions to drive change and make a meaningful difference. Our commitment to internal growth is evident through our robust programs, including department rotations, mentoring, and support for external education. Here, employees can excel, innovate, and create the career they aspire to, all while being celebrated for their achievements.

This year, our dedication to excellence has been recognized with numerous prestigious awards. We were recognized as a 5-Star Insurance Carrier, 5-Star Professional Liability Carrier, and a 5-Star Construction Carrier by Insurance Business Canada (IBC) Magazine.

Our leaders and team members have also received individual accolades, highlighting our collective success. Silvy Wright, our President and CEO, was recognized as one of Insurance Business Canada's Elite Women, and Diane Belanger, VP Claims, was appointed Chairwoman of the Board of Directors for Groupement des Assureurs Automobiles.

Additionally, a number of our employees received a broad range of awards recognizing their expertise, including the 5-Star Underwriter by Insurance Business Canada, 2024 Underwriter of the Year by the Canadian Broker Network, and Safety Professional of the Year from the Fleet Safety Council.

We are proud of these accomplishments and remain dedicated to excellence in all that we do. Working with us means signing up for an inspiring and memorable career, where employees can make a real mark on our business.



## PRIORITIZING WELL-BEING

Our employees' well-being is a top priority, and our comprehensive program supports them in being their best selves both at home and at work. We focus on mental, physical, financial, and social well-being through initiatives like mental health training, enhanced benefits, targeted well-being sessions, and engaging events to connect with each other and have fun.

Over the past year, we hosted a diverse range of events. From movement & mindfulness sessions and mental health navigation support to trivia events and summer socials, we worked to foster an engaging and fun environment. Our commitment to well-being is also evident in everything we do. From heart health clinics to step challenges, we sought to ensure our employees feel supported and can thrive in all aspects of their lives.

## EMBRACING FLEXIBILITY

We are committed to flexible work options that enhance work-life balance for our employees. Our Hybrid Work-From-Home program allows employees to work from home 50 per cent of the time, with 10 additional remote days that provide the option to work while travelling for up to a month. Our Own Your Week Program offers flexible hours, enabling employees to balance personal and professional commitments seamlessly. We also prioritize flexibility through summer hours, early long weekend closures, and competitive time-off programs like "me" days, well-being days, and our vacation purchase program. Our New Family Member Leave program provides all parents an opportunity to get extra paid time off and our Sabbatical Program gives employees a chance to take extended leave to rest, recharge, travel, or study.

These initiatives ensure that work-life balance is not just a goal, but a reality for our employees.



(Top to Bottom)  
Culture Day - Montreal  
Fooslympics - Toronto



## FOSTERING LEARNING AND DEVELOPMENT

We believe in empowering our employees to reach their full potential and we support personal and professional development at every level with a variety of programs:

- **Our Education Assistance Program** covers the cost of textbooks and course fees and offers bonuses for earning professional designations.
- **Our Employee Development Programs** offer mentorship and access to LinkedIn Learning courses.
- **Our New Graduate Program** combines classroom learning and on-the-job training to help recent graduates quickly become valuable team members.
- **Our Career Fairs** in the Toronto, Montreal, and Vancouver offices, provides employees with the opportunity to network and gain insights from other areas of the business that they do not work in.
- **Our Leadership Development Programs** provide tailored training for new and existing leaders.
- **Our Leadership Essentials Program** is designed to help high-performing employees develop the confidence and influence needed to advance their careers. This annual 8-month program offers employees the chance to enhance their leadership skills through case studies, group work, networking, and guest speakers.

By investing in our employees' growth, we ensure they have the tools and opportunities to succeed.



(Top to Bottom)  
Career Fair - Vancouver  
Career Fair - Toronto

## CHAMPIONING DIVERSITY, EQUITY & INCLUSION (DEI)

We are committed to creating an inclusive workplace where our diverse employees feel they belong. We prioritize actions to ensure historically marginalized groups are represented, included, and valued at Northbridge.

- To understand and address our employees' needs, we conduct an annual DEI survey to capture anonymous sentiments on DEI at Northbridge. We also collect demographic data to understand the representation of our population.
- Our commitment is further demonstrated through our two Employee Resource Groups (ERGs)—the 2SLGBTQ+ ERG and the Caring for Neurodivergent People ERG—which provide visibility, community, and support. Based on their recommendations, we proudly committed \$25,000 each to Easter Seals and Egale Canada.
- As part of Fairfax's Black North pledge, the Black Initiative Action Committee (BIAC) addresses anti-Black racism through various initiatives. The BIAC is comprised of several Fairfax companies that work together to drive progress, and is chaired by Northbridge's Chief Financial Officer, Crag Pinnock.
- We also engage employees in educational and celebratory events, including but not limited to Black History Month, Women's History Month, Pride Month, Disability Employment Awareness Month, Asian History Month, and National Day for Truth and Reconciliation.

By embracing DEI, we work to ensure all employees feel represented, included, and valued. These are just some of the steps we're taking, and we recognize that the journey of diversity, equity, and inclusion is ongoing. We remain committed to learning from each other and growing together, continually seeking new ways to enhance our inclusive culture.

**Celebrating Indigenous Month:**  
Immersive dance and story-telling  
performance by Theland Kicknosway







## PERSONALIZED EMPLOYEE PROGRAMS AND SUPPORT

We strive to provide our employees with a comprehensive **Total Rewards package** that supports their unique needs and enhances their overall well-being. This includes:

- A **competitive base salary** reviewed against market data twice a year.
- A competitive **employee bonus plan**
- A **Flexible Group Benefits Plan** with medical and dental coverage tailored to meet the needs of our employees' families. The plan also includes long-term disability, accidental death & dismemberment, critical illness, and life insurance.
- Our **Retirement Savings Plan** features automatic contributions to a Defined Contribution Pension Plan, with additional options for an Optional Group RRSP and Spousal RRSP.
- Our **Employee Share Purchase Plan** allows employees to invest in Fairfax stocks, and receive an additional 30% of their investment annually, plus an extra 20% when Northbridge meets its financial targets.
- Our **Recognition Program** allows employees and leaders to award each other with monetary and non-monetary recognition, celebrating both professional achievements and personal milestones.
- Our **Staff Insurance Program** offers discounts on home and automobile insurance, ensuring our employees are well-supported in all aspects of their lives.

Together, these benefits create a supportive and rewarding environment for our employees.

## EMPLOYEE BREAKDOWN

 **1,847** TOTAL EMPLOYEES

1,836 Permanent full-time | 11 Permanent part-time

## British Columbia

 **170** Employees

169 Permanent full-time  
1 Permanent part-time

## Newfoundland

 **2** Employees

2 Permanent full-time  
– Permanent part-time

## Nova Scotia

 **48** Employees

48 Permanent full-time  
– Permanent part-time

## New Brunswick

 **1** Employee

1 Permanent full-time  
– Permanent part-time

## Alberta

 **169** Employees

168 Permanent full-time  
1 Permanent part-time

## Saskatchewan

 **1** Employees

1 Permanent full-time  
– Permanent part-time

## Manitoba

 **88** Employees

87 Permanent full-time  
1 Permanent part-time

## Ontario

 **1,092** Employees

1,085 Permanent full-time  
7 Permanent part-time

## Quebec

 **276** Employees

275 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 2024, 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**	2024 TOTAL TAXES	2023 TOTAL TAXES
NFLD	1,732	3,125	198	5,055	4,474
PEI	377	501	47	925	787
NS	1,873	3,890	255	6,018	5,126
NB	1,880	3,182	298	5,360	5,139
QC	14,455	22,184	2,092	38,731	36,650
ON	25,884	40,222	1,409	67,515	67,067
MB	1,078	2,138	137	3,353	3,919
SK	913	2,907	2	3,822	3,622
AB	8,140	23,824	-	31,964	31,884
BC	8,675	18,975	98	27,748	25,272
YK	130	228	-	358	340
NWT	130	227	-	357	328
NT	82	74	-	156	159
Total Provincial	65,349	121,477	4,536	191,362	184,768
Total Federal***	122,718	N/A	5,889	128,607	112,624
<b>Total</b>	<b>188,067</b>	<b>121,477</b>	<b>10,425</b>	<b>319,968</b>	<b>297,393</b>

\*Income tax numbers are estimated | \*\*Does not include sales taxes in Claims costs | \*\*\*Includes Part VI.I Tax of \$26,780K

In addition, Northbridge Financial Corporation provided \$1 million in debt financing to one firm in Ontario in 2024.



## 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 Avenue SW, Suite 525  
Calgary, AB, T2R 0E9

## EDMONTON

10235-101st St., Suite 1000  
Edmonton, AB, T5J 3G1

## HALIFAX

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

## MONTREAL

1, Place Ville Marie, bureau 2050  
Montréal, QC, H3B 2C4

## QUEBEC CITY

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

## TORONTO

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

## VANCOUVER

745 Thurlow St., Suite 1600  
Vancouver, BC, V6E 0C5





#### **BURNABY**

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

#### **CALGARY**

70 Country Hills Landing, Suite 205  
Calgary, AB, T3K 2L2

#### **EDMONTON**

1003 Ellwood Rd., SW, Suite 102  
Edmonton, AB, T6X 0B3

#### **LAVAL**

2540, boul. Daniel-Johnson, bureau 110  
Laval, QC, H7T 2S3

#### **LONDON**

551 Oxford St. W, Suite 202  
London, ON, N6H 0H9

#### **MISSISSAUGA**

55 Standish Court, Suite 300  
Mississauga, ON, L5R 4B2

#### **QUEBEC CITY**

1280, boul. Lebourgneuf, bureau 520  
Quebec City, QC, G2K 0H1

#### **WINNIPEG**

263 Commerce Drive,  
Winnipeg, MB, R3P 1B3

#### **TORONTO**

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



# Northbridge

a FAIRFAX company

## CONTACT US

105 Adelaide Street West, Suite 700  
Toronto, Ontario, M5H 1P9

[nbfc.com](http://nbfc.com) | [info@nbfc.com](mailto:info@nbfc.com)

Copyright © 2024 Northbridge Financial Corporation All rights reserved.

No part of this book may be used or reproduced in any form, or any means, electronic, mechanical, photocopying or otherwise, without prior written permission from the publisher. <sup>®</sup>™ Trademark of Northbridge Financial Corporation ("Northbridge"). [3562-001 ed01E | 05-2025]

