

Northbridge

a FAIRFAX company

2025

**PUBLIC
ACCOUNTABILITY
STATEMENT**



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SILVY WRIGHT
PRESIDENT & CEO

NORTHBRIDGE FINANCIAL CORPORATION

A MESSAGE FROM OUR CEO

At Northbridge, we are focused on making a meaningful difference – for our customers, our employees, and the communities where we live and work.

Our purpose is to help Canadians have a safer and brighter future, and that commitment guides every decision we make. We work closely with our customers to understand their needs and the risks they face, offering tailored insurance solutions, proactive risk management advice, and training that helps prevent losses before they occur. And when the unexpected happens, our claims teams are there with expertise and care, helping our customers recover and move forward with confidence.

Our strong performance enables us to extend our impact beyond our business. In 2025, we upheld our commitment to donate 2% of our pre-tax profit, contributing \$13.4 million to community organizations across Canada. Our giving focuses on supporting children and youth, promoting well-being, removing barriers to education and employment, and helping create safer, healthier environments. We believe these investments help communities thrive today while building a more promising future for the next generation.

Our employees are at the heart of everything we achieve. Their dedication, compassion, and expertise shape our culture and fuel our success. We are committed to fostering an inclusive workplace where people feel valued, supported, and inspired to do their best work. In 2025, we continued to invest in learning, leadership development, and well-being, and we were proud to be recognized as a Top Insurance Employer by Insurance Business Canada for the seventh year in a row.

This Public Accountability Statement reflects the collective efforts of our teams and the special culture that bring us together. I am proud of what we accomplished in 2025 and grateful to our employees, brokers, customers, and community partners for the role they play in helping us create positive and lasting impact.



04 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 and Federated 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. We offer personal and travel insurance solutions through our Northbridge Insurance and Zenith Insurance brands. Our intermediary, Vertis Insurance Solutions Ltd., offers a variety of coverages including individual and group health insurance underwritten by life and health insurers.

We're proud to be 100% Canadian, and we're wholly owned by Fairfax Financial Holdings Limited. We're also committed to providing 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 unforeseen 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're 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 two 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 salesforce of dedicated agents. We work with over 100 industry associations across the country to provide customers with solutions and services to meet their unique needs.

To better serve our customers, we've created a Managing General Agent (MGA), called Vertis Insurance Solutions Ltd., which enables us to offer comprehensive group benefits and individual insurance solutions.



OUR EXECUTIVE MANAGEMENT TEAM



Silvy Wright
President & CEO



Craig Pinnock
Chief Financial Officer



Lori McDougall
Chief Strategy and
Corporate Development Officer



Christopher Harness
Chief Information Officer



Sarah Bhanji
Chief Actuary



George Halkiotis
President, Federated Insurance



Harold Weckworth
Senior Vice President,
People and 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



Daniel Golec
Senior Vice President,
Corporate Risk

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:

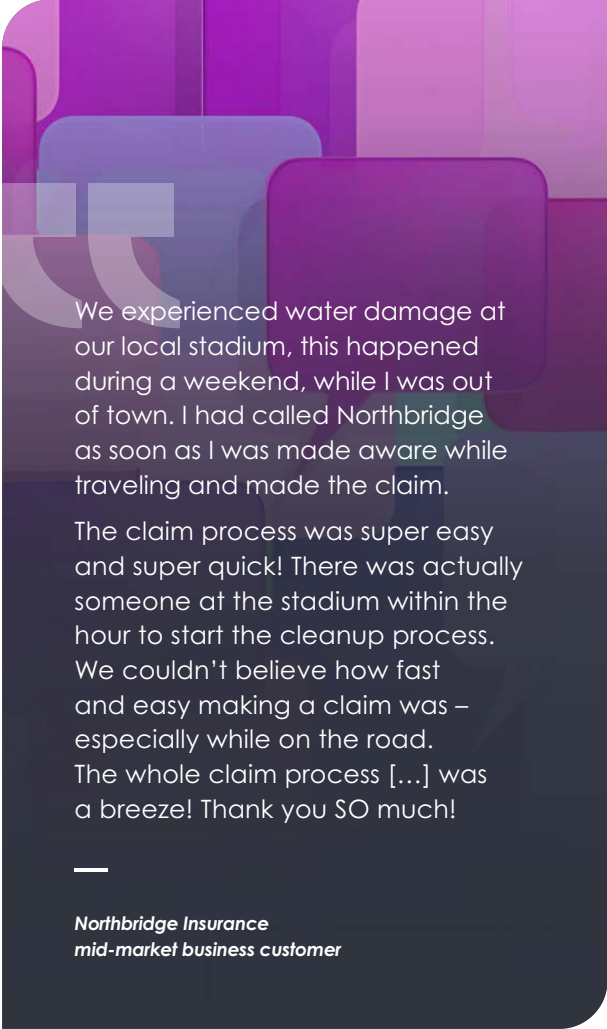
Caneda Transport Ltd., the National Winner of the Northbridge Insurance Transportation Safety Award (story on pg. 18)

Photos courtesy of Graham McKerrill Photography



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.



We experienced water damage at our local stadium, this happened during a weekend, while I was out of town. I had called Northbridge as soon as I was made aware while traveling and made the claim.

The claim process was super easy and super quick! There was actually someone at the stadium within the hour to start the cleanup process. We couldn't believe how fast and easy making a claim was – especially while on the road. The whole claim process [...] was a breeze! Thank you SO much!

*Northbridge Insurance
mid-market business customer*

We're 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 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 2025, Northbridge Insurance won the Five-Star Claims Award, presented by Insurance Business Canada (IBC) Magazine, for the second year in a row. This accolade underscores 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 is committed to picking up the phone within 20 seconds.



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.

Over **90%** of the time, we meet our claims service commitments.

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 Risk customers can make use of Cyber Assist* services, which provides them with consultation on proactive measures they can take to protect their data, as well as reactive assistance in the event of a privacy breach or cyber incident.



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 2025 catastrophic events

With the growing scale and increased frequency of catastrophic events in recent years, 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 contact our brokers in impacted regions and assemble a dedicated team of our Claims Adjusters to respond to all related claims shortly after any catastrophic events.





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 a 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.

We appreciate the contact and approach of our advisor [Risk Services Consultant] and the team. Always available to answer our questions. The work as a whole is very stimulating in helping us to work on our compliance and prevention. Simply thank you! Thank you to Stéphane and the team who keep us motivated and stimulated throughout the year with the meetings, mini-trainings and the seminar. We have made great strides in the last two years in terms of compliance and safety. This is largely thanks to your support, guidance, and tools that we are achieving our goals!

Northbridge Insurance
transportation 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 our Virtual Risk Consultation service. With a phone/video call or email, they'll get the answers they need and receive guidance on a variety of loss prevention topics.

These services 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 71 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 2025, our Risk Services experts completed almost 7,000 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. 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
- Energy
- Equipment breakdown
- Equipment dealers
- Fire protection
- High value residential
- Large and complex risks
- Manufacturing
- 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 74 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 2025, Caneda Transport Ltd. was selected as our national award recipient, receiving the award at an event held at their Calgary terminal.

This recognition is a testament to the values we hold dear and the unwavering commitment of every individual to ensure everyone goes home to their family every night. Safety should not just be a checklist item that we dutifully tick off, it needs to be an integral part of our culture, something we genuinely celebrate and uphold every day. We are incredibly proud of all our drivers, warehouse, and office staff who have embraced this mindset. Their commitment to maintaining a safe and secure workplace is commendable. Together, we can create a safer, more productive environment for everyone.

Heather Mathiesen, Vice President and General Manager of Caneda Transport, 2025



Caneda Transport Ltd., the National Winner of the Northbridge Insurance Transportation Safety Award



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 2025:

- **159** training sessions delivered to our customers, agents, brokers, and underwriters
- **1,214** participants
- **9,147** hours of training

We surveyed customers to collect feedback, and 80% of participants in our internal and external training sessions said they were likely to recommend our training to coworkers.

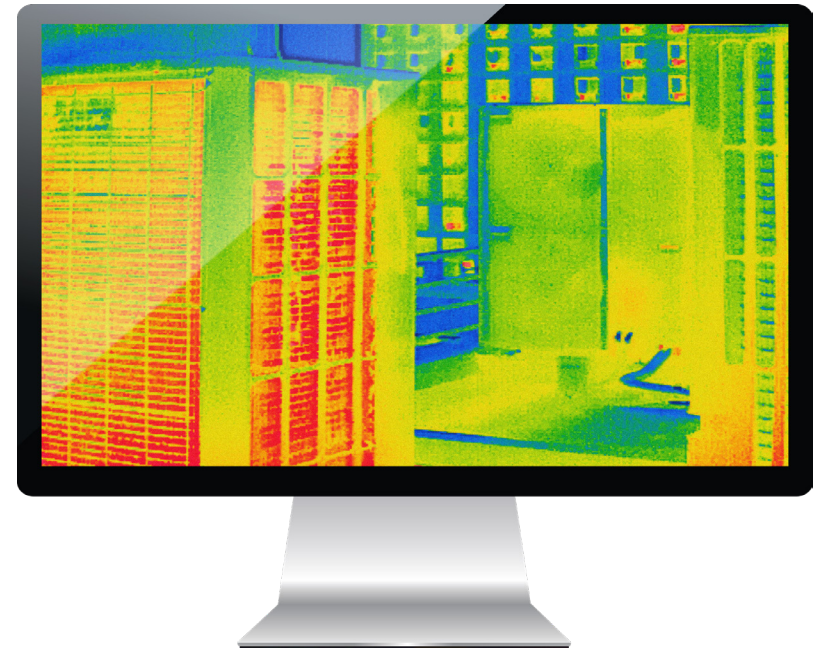
SHARING OUR INSIGHTS

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.

We continue to invest in making Canadian businesses safer by leveraging technologies such as thermographic imaging to identify risks – including electrical anomalies and water infiltration – before they put people and property at risk.



Our work with thermal imaging provides a proactive value-added service to businesses.

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 and industry jargon can be frustrating and confusing. In turn, we've created a comprehensive onboarding program that helps us connect our service to our customers' needs.

A guided onboarding experience for new customers

Starting a new insurance policy should feel simple and reassuring, not overwhelming. That's why we've introduced a new onboarding journey for Federated Insurance customers. Through a series of helpful emails, we guide customers step by step during their first few months with us, covering essentials such as how to submit a claim, practical loss prevention resources tailored to their industry, and when to notify us about changes to their business.

We also introduce customers to our Risk Services team and highlight additional support programs available with their policy so they can make the most of their coverage. The program launched in 2025 for select customers and will expand to all new Federated customers in 2026.

IMPROVING CUSTOMER EXPERIENCE

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

Here is what our customers told us in 2025*:

- **91%** of our customers said they were likely or very likely to recommend us to a friend or colleague based on their claim experience.
- **95%** 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.
- **99%** 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.
- **98%** 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.
- **91%** of our new customers said their buying experience with our Federated agents was easy and **93%** said they trusted their new Federated agents because they understand their business needs.

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), and Federated 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, 2025.

PARTNERSHIPS THAT MAKE A DIFFERENCE FOR OUR CUSTOMERS

Partnering with SmartWay

Northbridge Insurance was the first Canadian commercial insurer to become a SmartWay affiliate partner in 2024. 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 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 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 George Brown College and 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, first launched in Atlantic Canada in 2024 and expanded to Ontario in 2025, helps 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 George Brown College and Nova Scotia Community College, this bursary provides financial assistance to aspiring professionals enrolled in construction management, masonry, carpentry, or electrical programs. In 2025, we received 884 applications across both schools, and awarded scholarships to 20 students.

Partnering with Trucks For Change

Northbridge is a proud 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 help distribute over 23 million pounds of donated food and materials. Northbridge Insurance was the first insurance partner to collaborate with Trucks For Change.

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 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 insights on emerging industry trends and risks on our websites, we contribute to industry magazines and online publications, 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

(Top to Bottom)

Fundraising Event:

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

Team Volunteer Days:

Toronto's Actuarial team baking cookies for Roncesvalles United Church

A Quebec Risk Services employee wood chipping at Domaine Scout de St-Louis-de-France

Federated Insurance employees preparing Comfort Kits at Children's Aid Foundation of Canada



OUR 25 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 2025, we were recognized as an excellence awardee for the CNA Canada Award for Excellence in Philanthropy & Community Service by Insurance Business Canada (IBC) Magazine. This achievement recognizes organizations whose contribution of time, leadership, and financial support have made significant impacts on the causes or communities they support. Receiving this recognition is an honour, and it reinforces our commitment to making a meaningful difference in addressing the most urgent issues facing Canadians.

OUR 2025 IMPACT IN NUMBERS

In 2025, **we proudly donated over \$13.4 million** to support a wide range of social, well-being, educational, and environmental initiatives, including:

- **Over \$6.7 million** to the Fairfax Foundation, backing a variety of charitable causes.
- **Over \$1.5 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 \$1.3 million** to bolster the social impact of our employees, brokers, and customers.
- **Over \$1.1 million** to organizations addressing food insecurity and youth homelessness.
- **Over \$1.1 million** to groups championing environmental responsibility.

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 or customer. In 2025, we matched \$388,000 for our brokers and customers through this program 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 2025, we matched 221 donations from our employees, with over \$76,000 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 \$5,000 each. In 2025, we donated \$120,000 to 24 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:

Employees from the Premium Accounting team hard at work cleaning up the community at the Cooper Koo Family YMCA

COMMUNITY CHAMPIONS: HIGHLIGHTS OF OUR VOLUNTEER WORK

Our employees have the opportunity to team up and share their skills, talents, and passion for supporting the community. In 2025, 450 employees participated in our Team Volunteer Day program.

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

Women in Insurance Cancer Crusade and The Canadian Cancer Society – Relay for Life

Partnering with the Canadian Cancer Society, our team raised over \$39,000 to fund life-saving cancer research. This effort honours those who have fought cancer, remembers loved ones lost, and helps advance critical breakthroughs.

YMCA – Community Garden Cleanup

At the Central Toronto YMCA, our Marketing and Customer Experience teams rolled up their sleeves to refresh the rooftop garden and walking track – creating a cleaner, greener space for the community to enjoy.

Domaine Scout de St-Louis-de-France – Camp Revitalization

Our Risk Services team spent the day tackling essential maintenance at a local Scout camp, clearing brush, mowing grass, and building a temporary shelter to create safe, welcoming spaces for young campers.

Vancouver Sun Run – 10K Race

Teammates from Northbridge and Tokio Marine laced up for the Vancouver Sun Run, one of Canada's most iconic community races. Their participation supported local charities and brought colleagues together outside the workplace for a meaningful, high energy event.

Koats for Kids – Winter Clothing Support

Our Winnipeg Underwriting team volunteered with Koats for Kids to sort donations and prepare warm winter gear for local families. With Manitoba's harsh winters, their efforts helped ensure children and newcomers have access to essential cold weather clothing when they need it most.



Fundraising Event:

An employee participating in the Vancouver Sun Run

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 2025, our Give Together campaign raised over \$268,000, supporting our six core charitable partners and four 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.



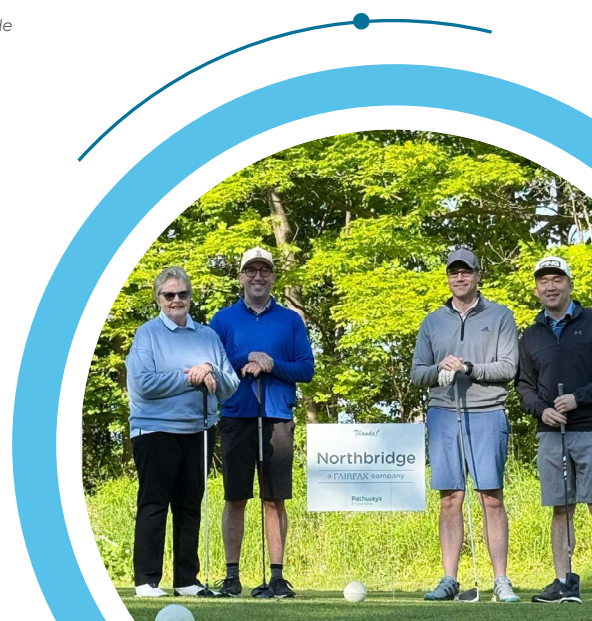
Jack.org has been at the forefront of youth mental health in Canada for over a decade. We support the Jack Talks Program, Jack Chapters Program, and Be There Program. These initiatives deliver mental health presentations, create youth-led groups to break barriers, and provide digital resources to help young people support peers and maintain their own mental health. We also participated in their event, Jack Ride, raising over \$8,000 to support programs that build a brighter future for young people facing mental health challenges.



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.



(Top to Bottom)
 Jack.org's Jack Ride
 Pathways Annual
 Golf Tournament



WE COME TOGETHER TO GIVE TOGETHER (CONTINUED)



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.



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 3,400 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 Community Tree Grants and National Greening 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, Vancouver, and Montreal.



Fundraising Event:

Robert Roman, VP, Sales Eastern Canada, making pancakes for our Give Together breakfast event



Fundraising Event:
Federated's Underwriting team
planting trees for Tree Canada

ADDITIONAL CAUSES WE SUPPORTED AS PART OF OUR 2025 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.



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.



Egale Canada is the leading national charity and advocacy organization dedicated to 2SLGBTQ+ communities and issues. Our funding supports the development of their Rainbow Action Hub and Genders and Sexualities Alliances Summit.



Easter Seals Canada enhances the quality of life and well-being of Canadians living with disabilities. Our funding supports their ActiveAbilities programs, which provide accessible sports, recreation, and active living programs for people with physical, cognitive, and sensory disabilities.



Team Volunteer Days: Employees from Toronto's Underwriting team taking part in Food Banks Canada's After the Bell Packing event

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.

Creating a brighter future for youth through education and employment readiness

- Partnered with **YMCA** to increase job readiness for over 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 over 800 youth across four provinces, breaking down barriers to accessing digital skills training, entrepreneurship training, and financial training.

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

Promoting healthy living for children and youth

- Supported **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 400 kids aged 8-12.
- Partnered with the **Children's Aid Foundation of Canada** to give over 200 students access to enrichment activities, improving their physical and mental health and sense of identity.

Addressing food insecurity and youth homelessness

- Partnered with **Covenant House Toronto** to support the Rights of Passage transitional housing program which gives young people the opportunity to learn and practice life skills before they move out on their own.
- Partnered with **Covenant House Vancouver** to help over 750 youth access the Drop-In center and Outreach programs.
- Partnered with **Food Banks Canada** to support several programs including: After the Bell, which addresses child hunger during summer months; the Emergency Response Program, which provides rapid food support during natural disasters and crises; and the Northern Capacity Fund, which supports sustainable capacity investments to address food insecurity in Northern communities.

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 environmental goals are to minimize the environmental impact of our operations, support our customers in navigating climate risks and opportunities, and help build sustainable and climate resilient communities.

EARTH-FRIENDLY SUPPORT FOR OUR CUSTOMERS

We continually monitor exposures and risk from climate change, with particular attention on the frequency and severity of weather patterns which could impact our customers. One of our key strategies is to support our customers in managing and understanding their climate-related risks as well as provide them with opportunities to enhance their resilience and support their sustainability goals.

We are always looking to evolve our processes and coverage offerings in innovative, earth-friendly ways. 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 (using eco-friendly materials and methods) 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, products made from sustainable resources, 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.*

**Refer to full policy for eligibility criteria.*



EMPOWERING CHANGE: PARTNERING WITH EXPERTS TO CHAMPION SUSTAINABILITY



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.



We are a member of **Climate Proof**; an industry coalition focused on preparing for the present and growing effects of climate change through building a more disaster-resilient country.



We have partnered with **Nature Conservancy of Canada (NCC)** to support the conservation of 29 hectares of critical coastal habitat for wildlife, plants, and climate resilience in China Cove, on the Saugeen Bruce Peninsula. We also contributed to NCC's conservation intern programs in Ontario and Atlantic Canada, developing the next generation of conservation leaders.



In celebration of Earth Day, Northbridge supported **Tree Canada**'s mission to make a lasting impact on our environment. Thanks to the incredible generosity of our employees – and Northbridge's double match – we funded the planting of over 1,300 trees across Canada! This initiative was more than just planting trees; it was about creating cleaner air, restoring ecosystems, and building a greener planet for generations to come.



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





REDUCING THE CARBON-FOOTPRINT OF OUR OWN OPERATIONS

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.

We have partnered with EcoClaim to make sustainability a core part of our claims process, leveraging technology, data, and education to help drive tangible waste diversion results. EcoClaim provides industry-leading training, greenhouse gas tools, and a carbon exchange marketplace that enables us to measure, manage, and reduce our emissions more effectively through claim-level data. By requiring our network of preferred restoration partners to become EcoClaim Certified, we're able to prioritize quality repairs while working with them towards measurable emissions reductions through data tracking.

We have also embedded sustainability training within our own education programs, complementing the hundreds of hours of technical claims training we provide our team with each year. This will help equip them with the knowledge and tools they need to make environmental responsibility a focus. Through our EcoClaim program, we're empowering our people and our partners to help reduce landfill waste, cut greenhouse gas emissions, and enable practical and measurable sustainability improvements with every claim. It's just another example of how we claim differently.

We are in the process of greening the fleet of vehicles used by our employees whose jobs require them to be on the road to service our customers. In 2025, we transitioned approximately 30% of our vehicles to hybrid models. Over the next four years as leases renew, existing gas vehicles will continue to be replaced with hybrid vehicles.

(Top to Bottom)

Give Together - Mississauga

Give Together - Vancouver

Give Together - Halifax

Summer Social - Toronto



OUR WORKPLACE

We have worked hard to create an enjoyable and inspiring 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 three prestigious awards that highlight our commitment to creating an exceptional workplace. Northbridge was named a **Top Insurance Employer** by Insurance Business Canada Magazine for the seventh consecutive year in 2025, with an employee satisfaction rating of 80% or higher.

We were also recognized as one of **Greater Toronto's Top Employers for 2026**, evaluated on workplace atmosphere, benefits, employee development, and community involvement.

In addition, we are proud to share that Northbridge was named among the **Top 100 Inspiring Workplaces in North America for 2025**, earning special recognition for being best-in-class in the category of *Culture and Purpose*.

We're proud of these achievements and remain dedicated to fostering an inspiring and positive workplace where employees feel valued, supported, and empowered to thrive.



(Top to Bottom)
Give Together - Toronto
Give Together - Quebec City

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. 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're proud to share that we were recognized by Insurance Business Canada (IBC) Magazine as a 5-Star Claims Carrier, 5-Star Construction Carrier, and winner of the Outstanding Customer Experience award. We were also named a Best Auto Insurance provider in the RATESDOTCA Annual Best Auto Insurance Study, ranking first in claims experience thanks to our quick handling of claims, innovative technology, and outstanding customer service.

Our leaders and team members have also received individual accolades, highlighting our collective success. Shari Dodsworth, our Senior Vice President of Commercial Lines, was recognized as one of Insurance Business Canada's Elite Women, and Diane Belanger, our Vice President of Claims, served as 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 2025 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.



(Top to Bottom)
Ice Cream Day - Montreal
Give Together - Calgary





(Top to Bottom)
 Neon Foosball
 Tournament - Toronto
 Summer Social -
 Vancouver



PRIORITIZING WELL-BEING

Our employees' well-being is a top priority, and in 2025, we enhanced our approach by launching *Your Well-being, Your Way* – a comprehensive, employee-centered ecosystem that combines existing initiatives with a suite of new, high-impact services. Our program supports mental, physical, financial, and social well-being through enhanced benefits and flexible options designed to meet employees where they are.

New offerings include virtual healthcare for non-emergency medical advice, digital pharmacy access with free prescription delivery, personalized health coaching, healthcare navigation support, a mental health crisis line, legal assistance, and childcare and eldercare consultations. These additions complement our ongoing initiatives such as health and dental benefits, movement and mindfulness sessions, trivia events, summer socials, heart health clinics, and step challenges – all aimed at fostering an engaging and supportive environment.

By combining flexibility, choice, and high-quality care, we've created a robust ecosystem that empowers employees to thrive in all aspects of their lives.

EMBRACING FLEXIBILITY

Flexible work options that enhance the work-life balance for our employees are important to us. Our Hybrid Work-From-Home program allows employees to work from home 50% of the time, with 10 additional remote days that provide options such as working from home in the summer or while travelling. 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)
Career Fair - Toronto
Career Fair - Montreal



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:

- Launched in 2025, **NBFC University** is our centralized learning hub offering employees a curated mix of facilitated sessions and self-paced courses (including LinkedIn Learning), designed to support their professional growth and development.
- Our **Education Assistance Program** covers the cost of textbooks and course fees and offers bonuses for those who earn professional designations.
- Our **Designation Bonus Program** recognizes employees for achieving professional designations.
- Our **Mentorship Program** connects employees with mentors who advise and guide them to develop skills and capabilities to help them achieve their professional goals.
- 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, provide 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.

CHAMPIONING DIVERSITY, EQUITY & INCLUSION (DEI)

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

In 2025, we were proud to receive the **Corporate DEI Leadership Award at the BlackNorth Initiative Excellence Gala**, recognizing our dedication to inclusive leadership and the meaningful impact of our teams in advancing equity across the organization.

Below are some of the programs we ran in 2025 to drive meaningful progress in DEI across our organization:

- 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.
- We delivered organization-wide DEI Essentials training to all employees and people leaders, reinforcing inclusive practices and building on the momentum of previous years.
- Our Employee Resource Groups (ERGs) focus on fostering inclusion, building community, and amplifying diverse voices. Two of our established ERGs – the 2SLGBTQ+ ERG and the Caring for Neurodivergent People ERG – played a key role in guiding charitable commitments, leading us to proudly donate \$100,000 each to Easter Seals Canada and Egale Canada. In 2025, we expanded this network by launching two new ERGs: the Black Community ERG and the People of Colour ERG, further strengthening representation and support.
- We demonstrate our commitment through active engagement in the Black Initiative Action Committee (BIAC), chaired by our CFO, Craig Pinnock. BIAC brings together Fairfax companies to drive progress across six pillars: foundational work, talent expansion, mentoring, community partnerships, education, and promotion.
- 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, 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 International Women's History Month - Toronto



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 **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

 **1,809**
Total employees

1 798 Permanent full-time
11 Permanent part-time

British Columbia

 **167** Employees

166 Permanent full-time
1 Permanent part-time

Alberta

 **169** Employees

168 Permanent full-time
1 Permanent part-time

Saskatchewan

 **3** Employees

3 Permanent full-time
- Permanent part-time

Manitoba

 **76** Employees

75 Permanent full-time
1 Permanent part-time

Ontario

 **1,066** Employees

1,059 Permanent full-time
7 Permanent part-time

Quebec

 **279** Employees

278 Permanent full-time
1 Permanent part-time

Newfoundland

 **2** Employees

2 Permanent full-time
- Permanent part-time

Nova Scotia

 **46** Employees

46 Permanent full-time
- Permanent part-time

New Brunswick

 **1** Employee

1 Permanent full-time
- 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 2025, 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**	2025 TOTAL TAXES	2024 TOTAL TAXES
NFLD	1,978	3,234	240	5,452	5,055
PEI	410	457	45	912	925
NS	2,388	3,912	305	6,605	6,018
NB	1,767	2,790	306	4,863	5,360
QC	16,052	22,404	2,515	40,971	38,731
ON	24,773	37,901	3,456	66,130	67,515
MB	1,391	2,209	39	3,639	3,353
SK	1,232	2,931	1	4,164	3,822
AB	9,363	22,742	–	32,105	31,964
BC	9,388	19,694	(52)	29,030	27,748
YK	136	238	–	374	358
NWT	142	204	–	346	357
NT	56	95	–	151	156
Total Provincial	69,076	118,811	6,855	194,742	191,362
Total Federal***	99,353	N/A	5,950	105,303	128,607
Total	168,429	118,811	12,805	300,045	319,969

*Income tax numbers are estimated | **Does not include sales taxes in Claims costs | ***Includes Part VII Tax of \$13,720K



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



Northbridge

a FAIRFAX company

CONTACT US

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

nbfc.com | info@nbfc.com

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