

Northbridge

a FAIRFAX company

PUBLIC  
ACCOUNTABILITY  
STATEMENT

2021



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**SILVY WRIGHT**  
CEO & PRESIDENT

NORTHBRIDGE FINANCIAL CORPORATION

## A MESSAGE FROM OUR CEO

Businesses have faced uncertainty during the last two years and have had to adapt. In this environment, Northbridge's commitment to helping Canadian businesses have a safer and brighter future has not wavered. We continued to prioritize an exceptional customer experience, a fair and friendly culture, and customer safety above all else.

We provided relief grants to small business owners and continued to publish industry-specific resources to help businesses mitigate risk. When Canadians were faced with damage from natural catastrophes like severe flooding in B.C., we responded quickly to help our customers get back to business as soon as possible.

To do our best for our customers, we prioritized cultivating a great workplace for our people. In our new work environment, we've continued to collaborate and foster a culture where differences are valued and successes are achieved as a team. In 2021, Northbridge was named a top insurance employer by Insurance Business Canada magazine.

Another important part of who we are at Northbridge is giving back to our communities. Through our Northbridge Cares program, we invest in our country's future by striving to make a positive difference in the lives of Canadian youth and the environment in which we all live. We raised funds for our six charitable partners and offered volunteer opportunities for our employees to give back to their communities.

The past year has proven once again that as a company, we are able to come together to help our customers, employees, and communities thrive. I'm pleased to share what we accomplished together in our 2021 Public Accountability Statement.



## ABOUT US

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

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

Our insurance brands are underwritten by our insurance company subsidiaries: Northbridge General Insurance Corporation, Zenith Insurance Company, and Federated Insurance Company of Canada. Our subsidiary, Verassure Insurance Company, offers personal home and automobile insurance through the Onlia Insurance agency.

We're proud to be 100% Canadian, and we're wholly owned by Fairfax Financial Holdings Limited. We're also committed to developing industry-leading expertise and solutions, supported by our fair and friendly culture – an approach that sets us apart from our competitors.



## OUR KEYS TO SUCCESS

**exceptional**  
CUSTOMER EXPERIENCE

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

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

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

**SAFER**  
CUSTOMERS

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

**STRONG**  
**PROFITABILITY**

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

## OUR PURPOSE



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

## OUR CULTURE

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



We are a **people-first** company

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



We succeed **as a team**

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



We care to make a **difference**

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

## OUR BRANDS

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



Our Northbridge Insurance team partners with Canada's most trusted commercial broker networks. Working with our broker partners, we focus on understanding the needs of our customers and apply our industry expertise to create solutions that help make a difference to their success. Northbridge 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 70 industry associations across the country to provide customers with solutions and services to meet their unique needs.



As Canada's first digital direct-to-consumer small business insurance provider, we stand out through our dedication to educating small business owners on the risks of running their business with our industry-leading expertise, commercial and personal lines policies, products, and services.

## OUR EXECUTIVE MANAGEMENT TEAM



**Silvy Wright**  
*President & CEO*



**Craig Pinnock**  
*Chief Financial Officer*



**Lori McDougall**  
*Chief People and Strategy Officer*



**Christopher Harness**  
*Chief Information Officer*



**Sarah Bhanji**  
*Chief Actuary*



**George Halkiotis**  
*President, Federated Insurance*



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



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



**Ilda Dinis**  
*Senior Vice President,  
Customer Innovation & Experience*



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



**Shari Dodsworth**  
*Senior Vice President, Ontario,  
Atlantic, and Western Region*



**Todd MacGillivray**  
*Senior Vice President,  
Transportation and Specialty 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 also established 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.



## 05 OUR CUSTOMERS

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

## A CLAIMS EXPERIENCE YOU CAN RELY ON

Each insurance claim is unique and deserves our careful and close attention. To us, this means being ready, day or night, with expertise and ingenuity to address each claim quickly and thoroughly.

## CONNECTING WHEN AND WHERE YOU NEED US

Problems can strike at any time, so we're available around the clock. Not only can our customers reach our team 24/7, but our team will handle their claim with care, concern, and a concerted effort to make sure the claim is resolved to their satisfaction as soon as possible.

### Claims team

Over 300 professionals make up our nation-wide claims team. When a customer suffers a loss, they can count on insightful and focused assistance from someone who understands the finer points of their business.

### Field Adjusters

When a claim calls for an expert on site, our Field Adjusters will be there to handle the claim in person, with exceptional professionalism and expertise.

### Customer Care feedback

In the rare case our customers aren't satisfied – or if they'd like to thank us – they can reach our regional Customer Care Representatives to report a problem or relay a kind word.



After losing my fishing equipment, boat, and safety gear, your representative responded very quickly. She went above and beyond in customer service, both by explaining the process in detail by phone and following up immediately by email. The process was clearly laid out and simple. The agent did everything she could to make sure my loss was covered as much as possible by my policy.

- Northbridge Insurance customer

## HOW OUR SERVICE EXCELS

### We keep you in the loop

The claims process can be confusing, and we don't want to keep our customers in the dark. From the beginning of the claim until it is resolved, our experts are available to help each customer thoroughly understand their current situation, the next steps to take, and exactly when they can expect to hear from us again.

What does Northbridge claims service look like?



**93% of the time**, our customers are contacted by an adjuster within **3 business hours** of reporting the claim.



## OUR NETWORK OF PREFERRED PARTNERS

We're dedicated to getting our customers back to business, and our preferred vendors work with us to make this happen. Sharing our high standards for service, this network helps us deliver a superior level of assistance through these programs:

### Heavy Truck Preferred Shop & Parts

This program allows our commercial vehicle customers to enjoy a simplified claims process, quality repairs that meet or exceed industry standards, and a quick resolution so they can get back on the road.

### Preferred Vehicles and Light Truck Repair

Through our partnership with an established national vehicle repair company, our customers receive 24/7 towing services and best-in-class collision repairs throughout Canada, backed by a lifetime repair warranty for as long as they own the vehicle.

### Preferred Replacement Vehicle Rental

Working with an established national car rental company, our customers receive unlimited kilometers, emergency roadside assistance, and excellent no-hassle service, with no pick-up or drop-off fees.

### Preferred Property Restoration Contractor Services

Our network of contractors is committed to delivering a high standard of service and workmanship and will keep customers informed at every step of the restoration process. Their goal is to minimize disruption to our customers' lives.

## NEED ASSISTANCE? WE'VE GOT YOU COVERED

For qualifying policies, we have four comprehensive programs to address the emotional, legal, and technological strain that can come with a loss.



### Trauma Assist

Losses can be devastating – both physically and emotionally – so we provide a holistic support program. Trauma Assist offers our commercial customers and their employees free confidential counseling services to help them through the crisis.



### Legal Assist

Sometimes running a business can bring an assortment of legal challenges, but we're here to help ease the burden. Our Legal Assist program offers customers free legal advice on a wide range of issues, from employment problems to deciphering contract legalese, and it can be used outside of a claim.



### Cyber Assist

With the help of CyberScout, a leading data risk management service provider, we offer our customers consultation services to discuss proactive measures that can help protect their business from cybercrime, and provide them with reactive assistance in the event of a privacy breach.



### Deductible Recovery Assistance

Unfortunately, collecting the money owed to you after a loss isn't always easy. This service can help our customers by establishing contact with the third party and acting on their behalf to help ensure that they are paid promptly and directly.\*

\*Program not available in Quebec.



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

Since the start of the pandemic, we've worked very hard to support our customers and partners. In 2021, we automatically extended coverage for customers with unoccupied premises due to government-mandated closures and provided risk management resources to help them keep their locations safe while closed.

### Northbridge Small Business Relief Grant Program

In support of our Northbridge Insurance, Federated Insurance, and TruShield Insurance small business customers, we distributed over \$2 million in relief grants in 2021 to assist businesses that were directly affected by the pandemic.

These grants provided a one-time payment of up to \$5,000 to eligible customers to help cover COVID-19 related expenses, such as the purchase of Personal Protective Equipment (PPE), renovation of facilities to comply with re-opening guidelines, website and e-commerce enhancements, and other expenses related to operating and sustaining their business during the pandemic.

In addition, Northbridge contributed another \$1 million to the Canada United Small Business Relief Fund to support other small businesses across the country. Between these two programs, over 1,000 Canadian small businesses received grants.

## MANAGING CATASTROPHES (CAT)

### Helping customers impacted by severe flooding in B.C.

In November 2021, severe flooding affected residents in British Columbia, prompting a state of emergency for the province. The disaster caused significant property damage, supply chain issues, and disruptions to key transportation routes connecting the province to the rest of Canada. In fact, the Insurance Bureau of Canada estimated that this natural disaster had cost at least \$450 million in insured damage, citing it as the costliest weather event in B.C.'s history.

Our customers and their businesses were also heavily impacted. At Northbridge, we have a catastrophe (CAT) protocol in place to respond to events like this, so we can jump in and help our customers get back to business as soon as possible.

We understand how important timely and transparent communication is, so we quickly reached out to brokers in the impacted regions and prepared a dedicated team of our Claims Adjusters to respond to all flood claims shortly after the flooding began. We also sent a small field team to the regions that were most impacted by the floods so that they could assess water damage, meet with our customers, settle claims, and arrange for contractors to conduct water extractions where necessary.





## DID YOU KNOW?

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

Some claims are complicated, while others are not, like a minor fender bender that leaves drivers unscathed but their cars in need of a paint touch-up. These are the cases that our express mobile claims tool was made for: it can help document damages in real time, communicating with the adjuster to get the claim process started within minutes.

By snapping a photo of the damage with your smartphone and sending it directly to our Claims team, they can get started right away; our appraisers can create a report of the damages that helps our expert adjusters settle the claim in as little as one business day.

## INNOVATION AT WORK

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

### **Digitizing submissions through connectivity**

With a strong emphasis on exceptional service and innovative products, we continue to seek new ways to help Canadian businesses and brokers succeed. By partnering with leading Broker Management System (BMS) vendors, Northbridge has been working to offer broker partners an automated submission and quoting process for Small Business customers through their preferred BMS. Northbridge's investment in this solution will build full submission and quote integrations utilizing API (application programming interface) connectivity, and enable brokers to obtain a bindable quote within their management systems. For customers, this translates to a streamlined quoting process so they can receive fast, simple, and fair coverage.

Northbridge is committed to supporting The Centre for Study of Insurance Operations' (CSIO) creation of industry data standardization, and we are basing all possible connectivity development on the CSIO Commercial Lines Minimum Data Set.





## 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™**. With a phone call or email, they'll get the answers they need and receive guidance on a variety of loss prevention topics.

This service can help mitigate risks and potential future losses.

## ENVIRONMENTAL EXPOSURES

Environmental clean-ups are highly regulated and offer very little margin of error. The wrong clean-up procedures or testing methods could lead to significant penalties or fines and leave customers responsible for cleaning up spills left behind by others.

Fortunately, we can respond quickly. An immediate call to our Claims team will tap into a network of trained experts who can help prevent environmental losses from spiraling out of control.

I really appreciate the phone calls regarding status of my claims. Northbridge Adjusters call the day of to report and discuss the details, and then follow up when the claim is updated. I received a phone call from my adjuster to inform me of the closure of my claim. She was very pleasant and professional!

- Northbridge Insurance customer

## HELPING OUR CUSTOMERS MANAGE THEIR RISK

Good insurance is about working to prevent a loss as much as it's about recovering from one. That's why we put so much time and attention into helping our customers recognize, evaluate, and mitigate risks to their business from the start and throughout our relationship.

### Our team

Our Risk Services team includes 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 2021, our Risk Services experts completed nearly **6,000 risk assessments and service visits for Canadian businesses**. During these assessments, risk consultants assist customers with developing best practices, detecting potential hazards, and identifying where operations may not be compliant with codes and industry standards. Our customers trust us to help them build out comprehensive strategies that help protect their business.

Since the start of the pandemic, our team has conducted assessments over the phone and developed new resources, such as on-demand webinars and downloadable infection control guides, to help our customers navigate new challenges.

## OUR AREAS OF EXPERTISE

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

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

## TRAINING FOR SUCCESS

How do you manage risk effectively? Tools like program guides and better technology are important, but you need to know how to put them to use to realize their benefits.

We focus on training at every level across a variety of industries to help our customers, agents, brokers, and underwriters respond quickly, and help them manage risk more effectively with the right resources at their disposal.

### Here's how we did in 2021:

- 494 training sessions delivered to our customers, agents, brokers, and underwriters
- 4,585 participants
- 7,710 hours of training

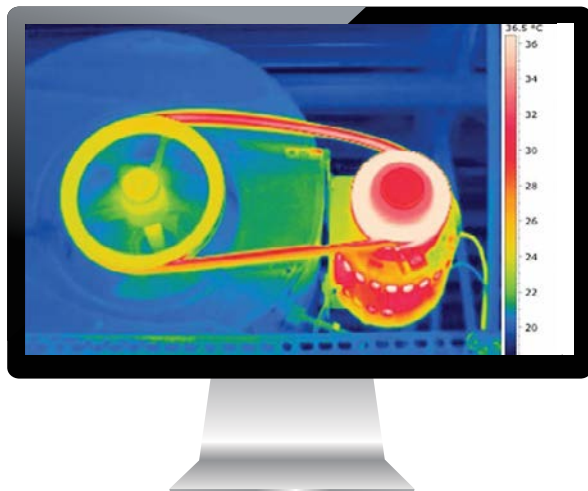
We surveyed customers to understand how likely they would be to recommend our training programs and **83 per cent of participants in our internal and external training sessions said they were likely to recommend our training to coworkers.**

## SHARING OUR INSIGHTS

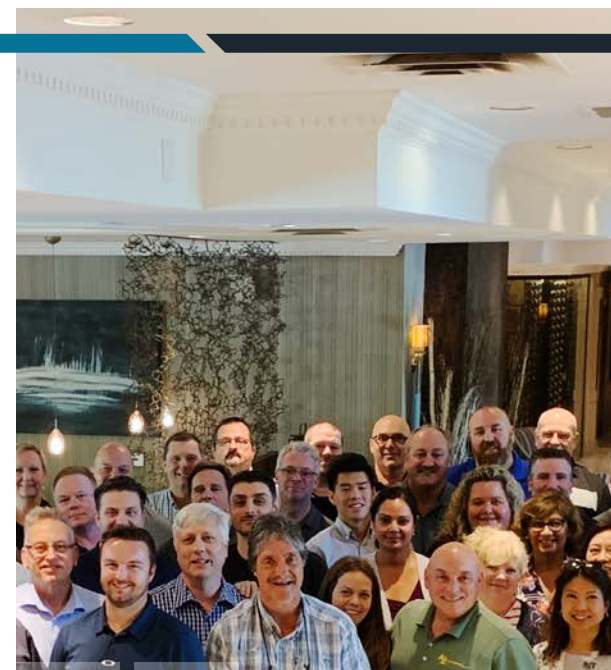
Our risk management bulletins, **Risk Insights™**, top off our superior service. These industry-specific bulletins – **182 in English and 159 in French** for our Northbridge and Federated customers – provide examples of best practices for risk management in a number of different industries, tailored to each type of business operation.

### Tools to help evaluate risk

Our Risk Services team offers a variety of workshops and tools that are geared toward helping our customers mitigate risks and preserve their bottom line. From tools that aid in identifying areas of concern in fleets to self-audit checklists that help to highlight potential risks, each offering has been designed to help our customers run a safer business.



Our work with thermal imaging provides a proactive value-added service to businesses, helping them identify any “hot spots” or thermal anomalies in their electrical and mechanical equipment.



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

- Risk Services team

## CONNECTING THROUGH A BETTER CUSTOMER EXPERIENCE

We know that customers can find insurance difficult to understand. Policy-speak, industry jargon, and the entire purchase process can be frustrating and confusing. In turn, we've focused on streamlining the experience for our customers with a few innovative approaches that help us connect our service to their needs and demystify the process of buying insurance.

### Educational online quoting for small businesses: Our answer to your insurance questions

We know many small businesses don't know where to start with insurance, which prompted us to develop a more insightful approach to online quoting at TruShield Insurance. We've focused our digital experience on helping to fill the knowledge gap for small business customers, from the moment they begin to research insurance to the moment they decide to buy. We want to make sure our customers understand what kind of coverage they truly need, not tell them what to buy. We monitor, test, and analyze the experience to continually improve and simplify the process of buying insurance.

### Connect with us around the clock


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

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

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

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

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



I recently called TruShield looking for some advice on insurance for my small business. I dealt with Marc and he made the whole process very easy. The whole process may have taken 10 minutes and the rates are fantastic. I am more than happy. Thanks Marc!

- *TruShield Insurance customer*



## IMPROVING CUSTOMER EXPERIENCE

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

Through data modelling, sentiment analysis, and other analytics, the response data from this program enables us to make improvements to deliver the best possible experience for our customers.

### Here is what our customers told us in 2021\*:

- **90%** of our customers said they would recommend us to a friend or colleague based on their claim settlement experience and **92%** said they felt like we were on their side.
- **92%** of our customers said we set clear expectations for the process.
- **92%** of our customers said we made the claim process easy.
- **94%** of our customers felt that their claim settlement was fair.
- **94%** of customers who had a visit with a Risk Services consultant said their consultant was knowledgeable, and **92%** said they trusted their consultant.
- **99%** of customers who attended a Risk Services training session said their trainer was knowledgeable and **95%** said their business operations would be safer as a result of the training.

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 and Risk Services customer surveys who indicated 7 or higher on a scale of 0-10 when asked how likely they would be to recommend us to a friend or colleague, or 4 or 5 out of 5 on other survey questions. Responses are from January 1-December 31, 2021.*



## 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 is also shared through industry publications and events. We regularly review and update our online resources to help ensure all past, present, and future content is made more accessible for all visitors to our websites.

Trends change quickly, and we work hard to keep pace. We maintain a library of high-quality, timely, and relevant articles and whitepapers on emerging issues in our customers' industries. Aside from publishing weekly insights on emerging industry trends and risks on our websites, we regularly contribute to industry magazines, like Truck News and Private Motor Carrier.

We focus on using our underwriting, risk management, and claims expertise to share relevant insights. In addition to our weekly content, we stay close to our broker partners, supporting them in their efforts to help customers gain a clear picture of their insurance needs and potential solutions. Our professional development initiatives help us maintain an open dialogue with our brokers on industry trends and help us stay up to date on ways we can work together to inform our customers about emerging risks.

We're also proud to support and be involved with 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:

- Canadian Construction Association
- Canadian Home Builders' Association
- Vancouver Regional Construction Association
- Western Equipment Dealers Association
- Ontario Tire Dealers Association
- Ontario Trucking Association
- Canadian Trucking Alliance
- Private Motor Truck Council of Canada
- The Toronto Raptors

## PARTNERING WITH THE CANADIAN FEDERATION OF INDEPENDENT BUSINESSES



*Our industry partners help us coordinate resources to provide the education, training, and support our*

*customers want, and Northbridge Insurance is proud to join with the Canadian Federation of Independent Business (CFIB) to do just that.*

*We know business owners wear many hats. Through CFIB, we provide access to support that will help them solve business problems quickly. This organization brings a wealth of resources to the table, and our exclusive partnership has allowed us to add savings, coverage, and extra support to the mix for a uniquely tailored small business package that sets us apart from the crowd.*



Team Volunteer Days:  
Sewing neck warmers for Good Shepherd Ministries  
Francine Samadi - Toronto

## 06 OUR COMMUNITIES

We continue to connect with our communities, environment, and each other through our corporate social responsibility program.



Social responsibility is important to us, so we've created a program that helps us direct our energy to supporting, educating, and encouraging Canadian youth to reach their full potential.

Through **Northbridge Cares**, we collect and donate funds to a variety of social and environmental initiatives led by our six charitable partners. Our formula is simple: volunteer work, volunteer grants, donation-matching programs, and a major annual employee campaign combine to help us raise thousands of dollars for youth across the nation.

**In 2021:**

OVER  
\$ **3.9** MILLION 

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

WE MATCHED

**302** 

DONATIONS FROM EMPLOYEES **WITH OVER \$50,000 BEING DONATED** THROUGH OUR **EMPLOYEE DONATION MATCHING PROGRAM**

OVER

\$ **114,000**

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

## OUR SOCIAL RESPONSIBILITY STATEMENT

We believe that, as a company, being successful also means supporting our people, our customers, and our communities.

We fulfill this belief by:

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

## PUTTING GENEROSITY TO WORK

When people team up to do good, we can spread our support even farther. We know our employees and broker partners share in our passion for social support, so we've created a few innovative programs to help them give more back, more often.

### Employee Volunteer Grants

We love when kindness continues after the workday wraps up. Through our Volunteer Grant program, we reward any employee who commits 40 hours of their spare time to a charitable initiative by donating \$500 to that organization.

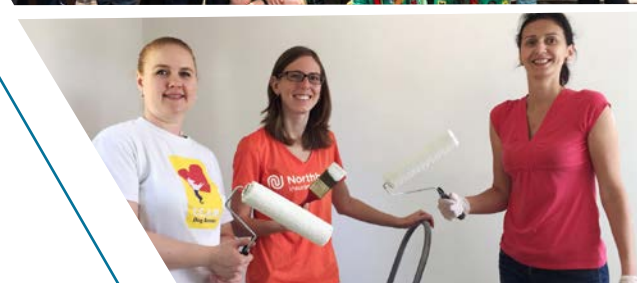
Here's a peek at how some of our employees gave back to their communities:

#### Leading the way with L'Association des Scouts du Canada (ASC)

ASC is a co-ed youth organization that works to mobilize millions of young people to become active citizens and create positive change in their communities. Benoit Tourangeau, a Claims Director at Northbridge, volunteers regularly with his local scouts troop, 32e groupe scout Sainte-Famille de Boucherville. He previously served as a scout leader and is now the acting vice-president of his group.

#### Managing digital platforms for the Loyalist Humane Society

The Loyalist Humane Society (LHS) is a non-profit charity, providing care for animals without homes with the ultimate goal of finding each pet a new loving forever home. Stephanie Fulford, an executive underwriter at Northbridge, volunteered to manage their website and Facebook page, which includes corresponding with the public on a regular basis.



(Top) L'Association des Scouts du Canada (ASC)  
(Bottom) Loyalist Humane Society



## PUTTING GENEROSITY TO WORK (CONTINUED)

### Employee Donation-Matching Program

Our generous employees can double their gifts each year: Northbridge has committed to match any employee donation for charities that fall within our donation guidelines, up to \$1,000 annually.



### Inner Circle Donation-Matching Program

Just as we pledge to double our employees' donations, we increase the impact of contributions from our Inner Circle broker partners by matching the donations made by their brokerages up to \$5,000 per year. We introduced the Broker Donation-Matching Program in 2015, and we've seen some incredible results since it began. Last year we matched over \$114,000 in donations.

## TEAM VOLUNTEER DAYS

Giving back to those in need is part of the Northbridge DNA. Team volunteer days are something we encourage employees to participate in, but as a result of the pandemic, they looked a bit different in 2021. Instead of teams gathering to volunteer together, individuals from our offices across the country stepped up to serve their communities.

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



### Sewing neck warmers for Good Shepherd Ministries

Francine Samadi, executive assistant to the CFO and Chief People & Strategy Officer, worked hard to sew neck warmers for the Good Shepherd Ministries, a charity that provides food, shelter, and clothing for those in need. The sewing group she belongs to has also previously made scrub caps and masks for use during the pandemic.





















To help relieve the burden of food insecurity due to COVID-19, we donated to Food4Kids, an organization that addresses food insecurity faced by children in the Waterloo Region. Through the Broker Donation Match program, Northbridge matched our \$5,000 donation, and we were able to double our impact in the community.

- **Donelda Eisenhofer**  
Staebler Insurance

## THE NORTHBRIDGE COMMUNITY IMPACT PROJECT

Through our Community Impact Project, we are able to give back to the charities that hold a special place in our employees' hearts. It was time to get their charities **#trending** in this year's contest. **Employees submitted clever hashtags that were unique and captured the essence of their charity for a chance to win up to \$5,000 – 100+ hashtags were submitted, 600 votes were cast, and 20 charities went home with up to \$5,000 in donations!**

Take a look at our winning hashtags:

BURNABY	CALGARY (NBI)	CALGARY (FED)		EDMONTON (FED)	MISSISSAUGA	MONTREAL		QUEBEC CITY (FED)	QUEBEC CITY (NBI)
 <p>#RememberingLondon BC Children's Hospital</p> <p>Submitted by: Carmen Adolff</p>	 <p>#MentalHealthWarrior Canadian Mental Health Association</p> <p>Submitted by: Andy Lai</p>	 <p>#FeedingHungryMinds Brown Bagging for Calgary's Children</p> <p>Submitted by: Marianne Wederfort</p>	 <p>#FeedOurFuture I Can For Kids</p> <p>Submitted by: Sherryann Phillips</p>	 <p>#CompassionWins Lloydminster Men's Shelter</p> <p>Submitted by: Greg Schmidt</p>	 <p>#KeepCalmNatureOn High Park Nature Reserve</p> <p>Submitted by: Kaifan Khan</p>	 <p>#JeunesIdentitesCreatives Jeunes Identités créatives</p> <p>Submitted by: Marie-Claude Jutras</p>	 <p>#ProlégeonsNosEnfantsFMV Fondation Marie-Vincent</p> <p>Submitted by: Sonia Villeneuve</p>	 <p>#Cfcanada Fibrose kystique Canada</p> <p>Submitted by: Marie-Christine Lamontagne</p>	 <p>#LeucanPourNosEnfants Maladies Leucan</p> <p>Submitted by: Marie-Eve Doyon</p>
EDMONTON (NBI)	GUELPH	HALIFAX	LAVAL	LONDON	REGINA	TORONTO		VANCOUVER	WINNIPEG
 <p>#EndDomesticViolence WINHouse Edmonton</p> <p>Submitted by: Carley Hoeven</p>	 <p>#TheHeartRemembersWhatTheMindForgets Alzheimer Society of Canada</p> <p>Submitted by: Jennifer Knox</p>	 <p>#CompassionDignifiedEndOfLife Hospice Halifax</p> <p>Submitted by: Marie Murphy</p>	 <p>#LeucanFavoriseLeRétablissementEtLeMieux-êtreDesEnfantsAtteintsDeCancerLeucan</p> <p>Submitted by: Jonathan Cheron</p>	 <p>#KeepFamiliesTogether Safe Families Canada</p> <p>Submitted by: Daniel Forbes</p>	 <p>#Telemiracle Kinsmen Telemiracle</p> <p>Submitted by: Paul Procyshyn</p>	 <p>#SaveTheLadyLumps Canadian Cancer Society</p> <p>Submitted by: Joanne Arenas</p>	 <p>#HeartfeltFight4Prevention The Heart and Stroke Foundation</p> <p>Submitted by: Sheena Somerville</p>	 <p>#HelpFeedYourCommunity Greater Vancouver Food Bank</p> <p>Submitted by: Eileen Pearsall</p>	 <p>#GiveHope #TreatOthersWithDignity #ShareLoveKindness End Homelessness Winnipeg</p> <p>Submitted by: Rosalia Johnsen</p>

## SUPPORTING THE FIGHT AGAINST CANCER

Northbridge is a proud supporter of **Women in Insurance Cancer Crusade (WICC)**, who celebrated their 25<sup>th</sup> anniversary and launched a campaign to raise \$25M by 2025. To help them achieve their goal, Northbridge donated \$25,000 in addition to participating in their annual **Relay for Life** event.

This annual event helps to raise money for the Canadian Cancer Society. Each year, participants walk laps around a running track to fundraise and promote awareness for the fight against cancer. This year, the race was held virtually, so we invited all employees to join the Northbridge Navigators and Federated Fighters, who ended up **raising more than \$20,000!**



The Northbridge Navigators  
and Federated Fighters raised  
**more than \$20,000!**

## RAISING MONEY FOR COVID RELIEF WITH THE LIVE WELL CHALLENGE

To help alleviate the impact of COVID-19, our employees rallied together to participate in a friendly competition with companies from around the world.

Taking steps paid off for everyone who took part in the **Connecting for Good: COVID – 19 Relief Step Challenge** as our Live Well partner donated \$10 for every 1 million steps participants collectively took. In the end, more than **\$100,000** was raised!

Overall, 90 countries were represented, and 108 sponsors participated in the challenge.



## OUR NORTHBRIDGE CARES PROGRAM IN ACTION

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

### SUNNYBROOK'S FAMILY NAVIGATION PROJECT: CLEARING THE HURDLES TO PROPER CARE

Roughly two million young Canadians have a mental illness or addiction, yet only one in five can access the care they need. Navigating the healthcare system **to access the right mental health care** can be difficult for young people and their families, and we want to make it easier. Northbridge is investing in the amazing work of Sunnybrook's Family Navigation Project, an initiative created by families and medical leaders at Toronto's Sunnybrook Health Sciences Centre to help youth in need get connected to the right mental health and addictions care.

From arriving at the right diagnosis, to matching youth with the right specialist, to lining up the initial appointment with a health professional, the treatment process can be a long, tedious, and confusing journey for patients and their families. The Family Navigation Project is changing things by pairing each client with a clinically-trained navigator: someone who helps families identify and understand the pressing issues, works with the family to set goals for recovery, and then identifies the most appropriate treatment options. They do so by leveraging their nuanced knowledge of more than 1,100 specialized professionals and supports.

For a family struggling with mental illness or addiction challenges, a navigator can make all the difference. Even once treatment has begun, the navigator will continue to check in, engage, and support the family during the recovery process.

## TAKING INITIATIVE WITH ENACTUS

Northbridge is proud to partner with Enactus Canada, a non-profit organization that is shaping generations of entrepreneurial leaders passionate about advancing the economic, social, and environmental health of Canada. Guided by academic advisors and business experts, the student leaders of Enactus Canada create and implement community empowerment projects and business ventures in communities coast-to-coast. Northbridge continues to play an important role in enabling students to discover their potential while making meaningful contributions as leaders of tomorrow.

To help further the Enactus mission, the Northbridge Reducing Inequalities Project Accelerator was established with a commitment to promoting social and economic inclusion of at-risk youth. **Through this initiative, 48 Enactus students logged 4,209 hours delivering six community empowerment projects. As a result, 211 at-risk youth across Canada are now benefiting from a more inclusive environment.**

### Check out what Enactus has accomplished:

- 72 academic Institutions participated
- 3,072 students engaged
- 232 community empowerment projects delivered
- 250 new businesses started
- 550 people found employment
- 232,053 volunteer hours
- 21,380 people directly impacted



# Give together

## NORTHBRIDGE HELPS CHILDREN FIND THEIR GREATNESS

Each year, Northbridge employees coordinate their efforts to raise money and awareness for our core six charitable partners. This year we added a new Diversity & Inclusion partner, The Gord Downie and Chanie Wenjack Fund, to our campaign. This was our 9<sup>th</sup> annual campaign, and another successful one for the books.

The team at Northbridge went virtual again – **raising a remarkable \$190,748.44** (after company matching) for our six charitable partners and our new Diversity & Inclusion partner! The theme – **Help them find their greatness...** – was a call to action for employees to envision a world where all kids could find greatness and be successful.

Employees across Canada came together virtually and helped kids find their greatness by donating online or through payroll, and participating in virtual events like bingo, trivia, and an e-mazing race around the world.

**In the end, the 2021 Give Together campaign accomplished the following:**



EMPLOYEES RAISED OVER

**\$95,300**



NORTHBRIDGE ADDED ANOTHER

**\$95,300**



A TOTAL OF APPROXIMATELY

**\$190,600**

WAS DONATED TO CHARITY



## EMPOWERING COMMUNITIES DURING AN UNPRECEDENTED TIME

Some of the most vulnerable rely on Canada's food banks to meet their basic daily needs. A drastic rise in unemployment means more families are relying on food banks, resulting in severely depleted food supplies. In response, Northbridge donated \$100,000 to Food Banks Canada to help fight hunger in our communities.

The flooding in B.C. had a devastating impact on communities across the province. In response, Northbridge also donated \$50,000 to the Canadian Red Cross to help communities recover.



## SPREADING HOLIDAY CHEER

Our offices across the country held their annual Children's Holiday Parties online, and even though they couldn't see Santa in person, the children had a blast seeing him virtually.

We know the holiday season can be challenging for many, which is why during that time of year we believe it's even more critical to be part of initiatives that give back to the people and communities who need it most. With the extra funds from going virtual we were also able to give back by donating to the following organizations:

- Achieve Anything Foundation
- B.C. Children's Hospital Foundation
- Covenant House Vancouver
- Feed Nova Scotia
- Holiday Helpers
- Santa's Anonymous
- Saint-Justine Foundation
- Vancouver Food Bank





## WHO ARE OUR CHARITABLE PARTNERS?

We know great things come from great partnerships with great people. Northbridge has joined with six remarkable charitable organizations that share our core values and promote the cooperation, innovation, and perseverance that help Canadian youth thrive in their communities.

**Pathways**  
to Education



**darearts**  
IGNITING CHANGE

**jack.org**

**SickKids**



## Pathways to Education

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

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

Pathways currently **supports over 6,000 students per year in 27 program locations across Canada.** In the 2020-2021 school year, the average graduation rates in the communities Pathways serves increased by an average of 52 per cent, and 68 per cent of Pathways students who graduated from high school transitioned to post-secondary education or training.

In partnership with Northbridge, Pathways Program locations are creating safe, positive, and empowering spaces where students learn valuable leadership and social skills to help build a strong foundation for their long-term success.





Youth mental health has been a crisis for a long time, and the onset of COVID-19 has continued to exacerbate the crisis. Throughout the year, Jack.org has worked relentlessly to ensure communities of young people across Canada have the skills, education, and resources they need to look after their mental health and support their peers at a time when it truly matters most.

#### Jack Talks Program

Jack Talks are mental health presentations delivered by trained youth speakers to their peers. This year, young people continued delivering Jack Talks virtually across the country. The Jack.org team refined Virtual Jack Talks based on youth feedback to place additional emphasis on emotional well-being, putting emotions into words, and practicing self-care. They also began piloting Jack Talks designed for Indigenous youth with the help of Indigenous Elders. During the 2020-2021 school year, Jack.org delivered mental health education to over 26,000 young people across the country through Virtual Jack Talks.

#### Jack Chapters Program

Jack Chapters are youth-led groups that undergo training to promote mental health awareness and address barriers in their communities. This year, Jack.org's 195 youth-led Chapters were trained and empowered to continue their mental health advocacy and education initiatives in a virtual format. During the 2020-2021 school year, 1,920 young leaders underwent training and organized 2,468 mental health initiatives that sparked over 79,000 meaningful interactions with their peers. Chapter leaders also came together virtually to learn from each other, share knowledge, and foster connections at virtual meetups organized by Jack.org staff.

#### Be There Program

[BeThere.org](#) / [Etrela.org](#) is Jack.org's award-winning digital resource that uses engaging text and video content to help young people learn to recognize when a peer is struggling, engage safely in tough conversations, and maintain their own mental health while supporting others. Since the launch of the program in May 2019, over 750,000 users have visited the site. Evaluation data demonstrates that Be There is helping young people build their knowledge, skills, and confidence to support others when they may be struggling with their mental health. In 2021, Jack.org staff began creating a Be There Certificate program to give young people a structured way to learn Be There content and earn formal recognition for their learning. Jack.org has plans to partner with Lady Gaga's [Born This Way Foundation](#) to launch the certificate across North America in early 2022.

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

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

The Jack Ride, which usually takes place just outside Toronto, is a charity bike ride in support of Jack.org's youth mental health programs. This year, participants were free to cycle their desired distance anywhere they wanted during the Jack Ride weekend. The 2021 Jack Ride helped Jack.org raise over 20 per cent of their annual revenue, and Team Northbridge's 12 members **fundraised more than \$9,200 this year!**



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

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

**In 2021, DAREarts achieved some significant results:**

- 3,489 students reached
- 800+ hours of programming delivered in-person and online, offering continuous service during the pandemic
- 3 new programs launched to serve young people throughout the pandemic, including the launch of online programming, at-home creativity kits, and online classroom creativity sessions offered in partnership with schools in underserved areas
- 10 days of programming in remote First Nations Communities
- 97 per cent of young people reported they would be excited to learn with DAREarts again

**DAREarts Creativity Kits**

Northbridge was the presenting partner of the *DAREtogether* campaign that supplied over 1,000 Creativity Kits to young people and families experiencing homelessness and significant financial barriers.

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







The Hospital for Sick Children (SickKids) is Canada's most research-intensive hospital and the largest centre dedicated to improving children's health.

**Here's a look at some of the initiatives that Northbridge supports.**

#### Targeting highest priority needs

With Northbridge's support, SickKids funds the highest priority needs in clinical care and child health research – building new facilities at SickKids to replace aging buildings and infrastructure is the biggest priority. The 22-storey Patient Support Centre (PSC) is the first new building to be completed in this latest phase of campus redevelopment. Despite the pandemic, construction is on track and the PSC is set to open in 2023.

#### Decoding autism

Dr. Stephen Scherer became Chief of Research and the new Northbridge Chair in Paediatric Research in July 2021. A world-renowned researcher in genomics, Dr. Scherer is leading studies that decode the genetics of different childhood diseases and disorders, including autism. His team at The Centre for Applied Genomics use genome sequencing technologies to discover new variants and find targets that could help doctors diagnose autism earlier in childhood and target treatment to the individual child.

#### Changing lives for children with IBD

Dr. Anne Griffiths, Northbridge Chair in Inflammatory Bowel Disease (IBD), and her team at the IBD Centre, are researching genetic markers that can confirm or predict when children with IBD may be at risk of developing antibodies to certain drugs. The team is also researching how to better predict and optimize different treatments for children with IBD, and they are examining a new process that would facilitate the transition of older children with IBD into adult care.

#### Catalyst for research excellence in obesity

Dr. Hoon-Ki Sung established his lab and built his research group at SickKids when he was awarded the five-year Northbridge Catalyst Scholarship for Healthy Active Kids in 2015. Since then, he's gained international recognition and major external grant funding for his research on childhood obesity and intermittent fasting. During 2020-2021, Dr. Sung and his team had five publications about their obesity research appear in leading scientific journals.

#### Setting new investigators on the path to success

Northbridge is helping talented health researchers get the break they need early in their career with much-needed grant funding. Since 2001, the national New Investigator Research Grant program has invested in more than 170 scientists at over 45 health institutions across Canada. Managed by SickKids Foundation and the Canadian Institutes of Health Research, this premier granting program is developing Canada's next generation of child health research leaders. Northbridge is the program's first philanthropic donor and is contributing to grants for the latest cohort of seven new investigators.

#### Training future cancer research leaders

Northbridge helped fund cancer research fellowships at SickKids, with support for three brilliant fellows over the last year: Dr. Mehdi Layeghifard, Dr. Xi Chen, and Dr. Victoria Forster.

Dr. Mehdi Layeghifard is studying how cancer therapy may contribute to tumour recurrence in paediatric cancers. Dr. Xi Chen is researching how ion channels, which regulate malignant growth, may reveal new ways to treat brain tumours. Dr. Victoria Forster is using patient-derived stem-cell models and organoids to understand how to improve diagnosis and treatment of cancer predisposition syndromes.

#### Northbridge charity golf tournament in support of SickKids

In September 2021, we welcomed back golfers to our annual tournament in support of SickKids. It was wonderful to host the event in-person this year. Together we raised \$47,000, bringing our four-year total for the tournament to more than \$133,000!



The burden of the COVID-19 pandemic has fallen most heavily on those least able to bear it, the most vulnerable. For too many, the stresses of poverty, homelessness, mental health issues, and domestic violence have been compounded by the pandemic. While the crisis is starting to lift for some, for many it is still not over.

Last year, together with volunteers, donors, and community partners from all sectors—United Way's network of local social service agencies mobilized to ensure that vulnerable people and families across regions hit hard by COVID-19 received the support they needed to recover including:

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

While United Way has always invested in the people and places most impacted by poverty, they have strengthened that commitment by funding more agencies that help reduce barriers to new and emerging groups – many that are deeply connected to specific communities. They are increasing investment to organizations led by, focused on, and serving equity-deserving groups.

In 2021, they rolled out much-needed emergency funds, using their research and on-the-ground connections to ensure their funding supported those disproportionately impacted by poverty and COVID-19 – such as members of the Indigenous community and other minority groups, women, and racialized and LGBTQ2S+ folks. They also launched a new initiative to support leadership and capacity building within new and small grassroots organizations working to create opportunities in racialized communities, particularly those serving Black and Indigenous peoples.

As United Way continues its community recovery efforts, now is our chance to rewrite the future, to shake off the limitations that we've become accustomed to, and to build back better – a more inclusive and socially-just community where everyone has a fair chance. When we work together to make life better for the most vulnerable among us, we make life better for all of us.



Since 2014, Northbridge has worked with Tree Canada to plant and maintain trees across the country to help create greener communities. **In 2021, we worked with Tree Canada to plant more than 6,464 trees across the country!**

Here's a look at some of the projects we were involved in last year:

#### **Greening Canada's school grounds**

##### ***Planting trees with The Rio Terrace Education Society in Alberta***

The Rio Terrace Education Society is the fundraising body for Rio Terrace Elementary School (RTES). The objective of the RTES is to raise funds to support and enrich student learning and their educational experience at Rio Terrace School. Through the generous Green Canada's School Grounds grant from Tree Canada, they were able to plant seven new trees in the schoolyard.

This project aimed to diversify the tree community in the schoolyard and enrich student learning by strengthening the students' relationship with nature. Long term, it will optimize the suitability of the microclimate for outdoor play and learning, and provide the wider neighbourhood with enhanced green spaces.

##### ***Planting western red cedar trees at RC Macdonald Elementary School in B.C.***

RC Macdonald Elementary School is located in the centre of a mature second growth forest predominantly made up of 150-year-old fir and cedar trees. In this unique environment, teachers use the forest as an extension of their classroom. Our climate is changing, and the western red cedar is particularly vulnerable. In January 2019, the forest school yard suffered the sudden loss of over 50 mature cedar trees. With the help of a Tree Canada grant, the school was able to replace the 50 trees and continue to add to this unique forest.

#### **Treemendous communities**

##### ***Planting trees with Fish Creek Provincial Park Society, Alberta***

Funding from Tree Canada through the Treemendous Communities grant was instrumental in helping the Fish Creek Provincial Park Society plant poplars in the park for the first time. The funding was used to purchase vegetation, equipment, and supplies associated with outreach initiatives, which not only helped get native trees in the ground but engaged the public in the issue at hand.

Friends of Fish Creek were able to make a positive impact on the landscape through the planting of native poplars in areas where they are needed. Volunteers who were a part of the project were also positively impacted, forming a unique community of people who support the ecological integrity of the park.

##### ***Planting trees and shrubs in Wright's Creek, Prince Edward Island***

This project was all about planting a diversity of native trees and shrubs and reforesting a strip of original old growth Acadian Forest. The trees were also being put to work building an effective 13-acre buffer zone along a field bordering the south side of the Creek that is particularly vulnerable to runoff and erosion.

An event was held to commemorate the planting, during which special thanks was extended to Tree Canada and Northbridge for the grant that supported the planting of more than 700 Acadian trees and shrubs in the field adjacent to the southside of Wright's Creek and trail. At the end of the event, children and young people planted 36 red oaks, circling the Tree of Hope.



## 07 **OUR ENVIRONMENTAL APPROACH**

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

In 2021, the majority of our employees continued to work seamlessly from home. In preparation for our return to office, we are making changes to accommodate our Work from Home program, allowing us to create more collaborative spaces for our employees.

## REDUCING OUR WORKDAY WASTE

How we behave in our offices has a direct impact on our carbon footprint. That's why we're always looking to evolve our processes in innovative, earth-friendly ways.

We invite our brokers and customers to take advantage of our Business Choice Environmental Upgrade, a program we developed to cover the additional costs of upgrading a building using Green Certified products after a property loss. We also like to keep paper waste low, and we've adopted a few methods to help with this. First, we encourage our Transportation and Logistics brokers and customers to use our **EZCert online tool** to produce certificates of insurance instead of printing them out. We also use eDocs to deliver policy documentation to brokers through their broker management systems.

## OUR GREEN TEAMS

### GREEN team

Coast to coast, our Green Teams are led by passionate environmental advocates who find new ways for Northbridge to reduce its footprint. From workplace recycling programs and swaps to tree planting and community cleanups, our teams continue to make significant improvements to how our corporate spaces and communities interact with the environment.





Northbridge employees from  
our various offices and locations

## 08 OUR WORKPLACE

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

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



Our people drive our success. This year, our strong culture has guided our ability to cope with the extraordinary times that 2021 presented. COVID-19 has temporarily changed the way we conduct business, but we proved that as a team we can overcome new challenges.

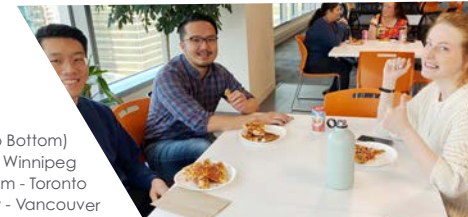
Here are some of the things we accomplished together last year:

### COVID-19 SUPPORT

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

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

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



(Top to Bottom)  
Employee Appreciation Day - Winnipeg  
Golf with the TruShield Team - Toronto  
Employee Appreciation Day - Vancouver



## CULTIVATING A SAFE WORKING ENVIRONMENT

We are a people-first company and care about the safety and well-being of every employee.

Ensuring our employees stay up to date on the latest COVID-19 information is important, so we continue to keep our Return to Office/COVID-19 intranet page updated. We provide ongoing communications, social experiences, and resources for colleagues to connect across the country and talk about similar difficulties they were facing.

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

### Focusing on our well-being

Our employees' well-being is a key priority and we have a well-being program that aims to help them be their best selves every day at home and at work. **Our initiatives address four aspects of well-being: mental, physical, financial, and social – and in 2021 some of our key initiatives included:**

- Launching **Live Well**, our health and well-being app that creates a personalized well-being experience for employees to meet their unique needs
- Introducing Well-being Days to encourage our employees to rest and recharge
- Launching Mental Health in the Workplace training for people leaders as they play a critical role in supporting a healthy workplace and employee well-being
- Inviting leading experts to provide critical information on COVID-19, updates on disability in the workplace, and managing mental health challenges
- Initiating our first ever Well-being Survey, where we asked our employees what matters to them and will use this information to plan future initiatives



## A FLEXIBLE WORK ENVIRONMENT

Creating a future-forward employee experience means offering flexible work options to improve the work-life balance of our people. After a successful pilot of our work-from-home program in 2019, in which our employees could choose to work from home 50 per cent of the time, we've expanded the program to allow as many employees as possible to be part of the program. As part of our Own Your Week Program, our employees can also opt to work varying hours each day to help them balance personal and work commitments.

## A GREAT PLACE TO WORK

We've been working hard to make sure our employees love working at Northbridge and that they have everything they need to do their jobs well. That hard work has paid off, with top nods this year from the Insurance Business Canada magazine. Insurance Business Canada named Northbridge a Top Insurance Employer in 2021. This follows wins for Top Insurance Workplace in both 2019 and 2020! This means employees gave us an overall satisfaction rating of 80 per cent or higher on topics including benefits, compensation, culture, employee development, and commitment to diversity and inclusion.

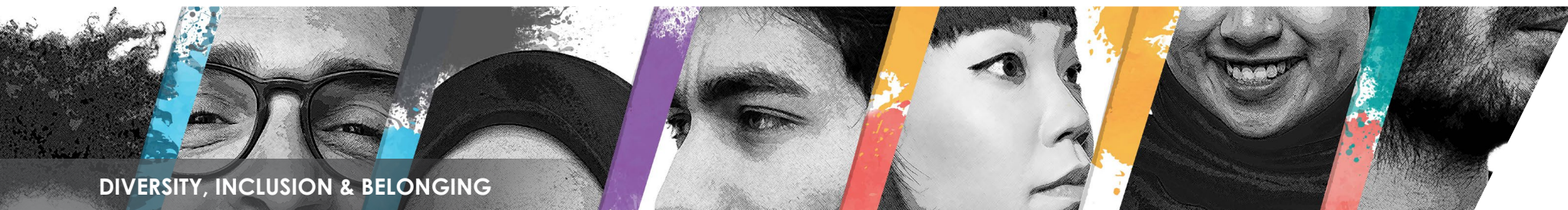


### Happy employees = happy customers

Insurance Business Canada's recognition of our hard work continues. This year, they've ranked Northbridge as a **Five-Star Carrier** in Construction, Environmental, and Cyber Insurance!



Happy Employees = Happy Customers



## DIVERSITY, INCLUSION & BELONGING

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

This year, our **Diversity, Inclusion & Belonging Committee** launched a variety of meaningful initiatives in the following key areas: **education and awareness, creating conversations, building diverse talent, and targeted partnerships.**

**Education and awareness:** Our committee members continue to update our Diversity, Inclusion & Belonging corner on the intranet that provides educational resources and tools. Members of our leadership team hosted TED Talks on topics such as Black History, International Women's Day, Pride Month, Disability Employment Awareness Month, and Newcomers to Canada. For National Day for Truth and Reconciliation, Sarah Midanik, CEO of the Gord Downie & Chanie Wenjack Fund, spoke to our employees about the importance of the Indigenous Community and provided us with reconciliACTIONS.

Empowered, an equity, diversity, and inclusion (EDI) consulting firm, was brought in as a facilitator for our senior leadership team and did some work around our biases and how to recognize those in the decisions we make as leaders.

Through the intranet, we launched our Cultural Celebrations – Did You Know series where we share employee stories and interesting facts about various cultural holidays (Ramadan, Good Friday, Yom Kippur, Diwali, etc.). We also partnered with the Canadian Centre for Diversity and Inclusion, which provides all staff with access to vetted, reliable resources such as articles, webinars, and toolkits.

**Creating conversations:** Employees were invited to Listening Sessions where they shared their stories, experiences, and ideas for how to improve diversity, inclusion, and belonging at Northbridge. We expanded our Book Club to include other types of media and hosted the documentary series 'Uncomfortable Conversations with a Black Man.' We celebrated International Day of Friendship and asked employees to share their stories of the countries they consider to be a part of their identity and then tag a friend/colleague so they could share their stories too. This allowed us to see the connections and relationships we have built around the world here at Northbridge.





## DIVERSITY, INCLUSION & BELONGING (CONTINUED)

**Building diverse talent:** We ran our first Diversity Metrics survey to create a baseline for the organization to understand our demographic profile on race, gender, and LGBTQ2S+. We also asked questions about inclusion and learned that 85 per cent of respondents feel they belong at Northbridge, a result we're proud of. We expanded our Pathways to Education Internship program and took on 11 students this year.

Internal audits are currently taking place to ensure job postings are inclusive and we have implemented onboarding and exit interview questions around diversity, inclusion, and belonging to gather more feedback. Our career site is being updated to include our stance on diversity, inclusion, and belonging and outline our journey to be a diverse and inclusive workforce.

**Targeted partnerships:** Through our Northbridge Cares program, we've always been committed to the communities we live and work in. Through our partnerships with DAREarts, Pathways to Education, and United Way, we helped to support programs that give back to our communities. Additional organizations we supported in 2021 include Black Youth Helpline, a national helpline and services provider for Canadian youth and families, and The Gord Downie & Chanie Wenjack fund, which aims to build a cultural understanding and improve the lives of Indigenous people by building awareness, education, and connections between all people in Canada.



We continue to work closely with the Black Initiatives Action Committee, which is made up of representatives from the top seven insurance companies at Fairfax Financial Holdings Limited, our parent company. The focus is to ensure our programs are aligned and making a difference in our communities and workplaces.

While we've made good progress in 2021, our journey continues and we will keep moving forward in our diversity, inclusion, and belonging work here at Northbridge.



## DID YOU KNOW?

### Our Leadership Essentials Program



*Leadership skills are vital for a strong workforce, and we've developed a program to help our high-performing*

*employees foster the confidence and influence that will help to propel them in their career.*

*Our annual **9-month program** is an opportunity for up to **24 employees** to develop their leadership skills through activities like presenting case studies, engaging in group work, networking, and learning from guest speakers.*

*Employees who show a strong commitment to Northbridge culture and look out for new ways to improve the business are excellent candidates for the program.*

## PERSONAL AND CAREER DEVELOPMENT

We're committed to supporting our employees' personal and professional development to help them achieve even greater success in the future.

**Here's how we're doing it:**

### Learning and development

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

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

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

### Education Assistance Program

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

Our education assistance program supports the realization of these goals by covering the cost of textbooks and course fees and offering incentive bonuses to those employees who earn a professional designation. We also provide employees with a day off to write their exam.

### Trainee Program

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

## PERSONALIZED EMPLOYEE PROGRAMS AND SERVICES

### A competitive Total Rewards package

In addition to a competitive base salary, we offer employees a comprehensive Total Rewards package designed to meet their unique needs.

### Our Flexible Group Benefits Plan

Our Flexible Group Benefits Plan offers comprehensive medical and dental coverage that can be tailored to meet the unique needs of our employees' families. It also includes long-term disability, accidental death & dismemberment, critical illness, and life insurance.

### Our Retirement Savings Plan

We automatically make contributions to a Defined Contribution Pension Plan to help employees meet their retirement goals. Employees also have the opportunity to contribute to an Optional Group RRSP and Spousal RRSP.

### Our Employee Share Purchase Plan

Our Employee Share Purchase Plan provides employees with the opportunity to invest in the long-term performance of Fairfax through the purchase of Fairfax stocks. When employees participate, they receive an additional 30 per cent of the amount they invest each year, and when Northbridge Financial achieves its financial targets, the company contributes an additional 20 per cent.

### Our Employee Assistance Plan

Should one of our employees or a member of their immediate family need a little extra help, our Employee Assistance Plan (EAP) is available to connect them to a network of dedicated counseling professionals who are available to provide assistance 24 hours a day.

### Our Staff Insurance Program

We offer our employees a discount on home and automobile insurance.

### Our competitive time off policy

Northbridge offers a competitive time off policy with flexibility for employees. Apart from vacation days, we offer Me Days that employees can use for any event of significance for them. We also offer Well-Being Days that can be used to support physical, mental, financial, or social well-being. Our New Family Member Leave program provides all parents an opportunity to get extra paid time off and our new Sabbatical Program gives employees a chance to take extended leave to rest, recharge, travel, or study.

## EMPLOYEE BREAKDOWN

 **1,665** TOTAL EMPLOYEES

1,650 Permanent full-time | 15 Permanent part-time

## British Columbia

 **175** Employees

173 Permanent full-time  
2 Permanent part-time

## Newfoundland

 **2** Employees

2 Permanent full-time  
– Permanent part-time

## Nova Scotia

 **37** Employees

37 Permanent full-time  
– Permanent part-time

## New Brunswick

 **1** Employee

1 Permanent full-time  
– Permanent part-time

## Alberta

 **134** Employees

133 Permanent full-time  
1 Permanent part-time

## Saskatchewan

 **3** Employees

3 Permanent full-time  
– Permanent part-time

## Manitoba

 **92** Employees

91 Permanent full-time  
1 Permanent part-time

## Ontario

 **965** Employees

956 Permanent full-time  
9 Permanent part-time

## Quebec

 **256** Employees

254 Permanent full-time  
2 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 2021, 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**	2021 TOTAL TAXES	2020 TOTAL TAXES
NFLD	1,326	2,386	147	3,859	2,678
PEI	229	339	28	596	402
NS	1,208	2,635	147	3,990	2,588
NB	1,443	2,369	185	3,997	2,220
QC	9,333	17,308	1,401	28,042	19,992
ON	19,098	33,414	2,565	55,077	35,046
MB	781	1,728	44	2,553	1,961
SK	619	3,190	1	3,810	3,415
AB	5,579	17,802	-	23,381	18,219
BC	4,981	12,692	97	17,770	13,139
YK	73	185	-	258	108
NWT	84	172	-	256	176
NT	44	72	-	116	94
Total Provincial	44,798	94,292	4,615	143,705	100,038
Total Federal***	90,454	N/A	5,257	95,711	47,366
<b>Total</b>	<b>135,252</b>	<b>94,292</b>	<b>9,872</b>	<b>239,416</b>	<b>147,404</b>

\*Income tax numbers are estimated | \*\*Does not include sales taxes in Claims costs | \*\*\*Includes Part V1.1 Tax of \$22,435K





## 09 OUR OFFICES

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

# Northbridge

a FAIRFAX company



## TORONTO

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

## CALGARY

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

## EDMONTON

10235-101<sup>st</sup> St., Suite 1000  
Edmonton, AB, T5J 3G1

## GUELPH

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

## HALIFAX

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

## MONTREAL

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

## QUEBEC CITY

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

## TORONTO

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

## VANCOUVER

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





#### **BURNABY**

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

#### **CALGARY**

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

#### **EDMONTON**

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

#### **LAVAL**

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

#### **LONDON**

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

#### **MISSISSAUGA**

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

#### **QUEBEC CITY**

1280, boulevard Lebourgneuf, bureau 520  
Quebec City, QC, G2K 0H1

#### **WINNIPEG**

255 Commerce Drive, P.O. Box 5800,  
Winnipeg, MB, R3C 3C9

#### **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

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



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