

Northbridge

a FAIRFAX company

20
19 | PUBLIC
ACCOUNTABILITY
STATEMENT

A MESSAGE FROM OUR CEO

2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices



At Northbridge, we care strongly for our employees, our customers, and our communities. Our hard work keeps Northbridge competitive, but our passion for protecting our customers, our commitment to giving back, and the strength of our company culture are what sets us apart.

Our goal is to help Canadians have a safer and brighter future. By building longstanding relationships with our customers, we can work with them to identify potential risks and opportunities to function more safely. We respond with tailored solutions and innovative products that help them operate securely, prevent losses, and succeed in their unique industry.

This passion for helping others is at the core of our corporate culture. Our employees thrive in a collaborative environment where differences are valued, and successes are achieved as a team. We put our people first and work hard to raise the bar: In 2019, Northbridge was named a top workplace by Insurance Business

Canada magazine and one of Canada's top employers by Forbes. Our caring culture not only helps our employees succeed in their work, but supports them to accomplish remarkable things when they leave the office.

Our social responsibility program helps us mobilize our Northbridge community to spread our positive impact even further. Through our Northbridge Cares program, we invest in our country's future by striving to make a difference in the lives of Canadian youth. Each year, we support projects with our six charitable partners that create social, educational, and cultural opportunities for young Canadians from coast to coast.

I'm so pleased to share how we're achieving our vision of creating a safer and brighter future in our 2019 Public Accountability Statement.

A handwritten signature in blue ink that reads "Silvy".

Silvy Wright
CEO & President

Northbridge Financial Corporation

ABOUT US

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

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, Verrasure Insurance Company, offers personal home and automobile insurance through an 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.



Some of the members of the TruShield Insurance team

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

OUR KEYS TO SUCCESS



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



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.



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



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.

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

OUR PURPOSE



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.

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

OUR BRANDS

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



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



Federated Insurance is one of Canada's leading direct commercial insurers, operating through a salesforce of dedicated agents. We work with more than 60 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, personal lines policies, products, and services.

Our insurance brands are underwritten by our insurance subsidiaries: Northbridge General Insurance Corporation, Federated Insurance Company of Canada, and Zenith Insurance Company.

Our subsidiary, Verrasure Insurance Company, offers personal home and automobile insurance through an insurance agency.

OUR EXECUTIVE MANAGEMENT TEAM



Silvy Wright
President & CEO



Craig Pinnock
Chief Financial Officer



Lori McDougall
Chief People and
Strategy Officer



Lambert Morvan
Chief Operating Officer



Christopher Harness
Chief Information Officer



Evan Di Bella
Senior Vice President, Claims



George Halkiotis
President, Federated Insurance



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



Lana Wood
Executive Vice President, Western
Region, Northbridge Insurance



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

2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices

OUR APPROACH TO CORPORATE GOVERNANCE

We're committed to sound and effective corporate governance.

This commitment begins at the top of our organization with our Board of Directors, who've adopted a set of rigorous corporate governance guidelines and policies that inform and underpin our practices and behaviours at all levels. The Board has also established two committees: the Corporate Governance Committee and the Audit and Risk Committee. Together, they 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.

2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices

OUR CUSTOMERS

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



2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

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

298 professionals make up our nation-wide claims team, and each member has industry-specific expertise. So, 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 the ground, our Field Adjusters will be there to handle the claim in person, with exceptional professionalism and expertise.

Customer Care Feedback

Have additional feedback on our claims service? 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.



Ruby was our claims adjuster and she was amazing! She helped to make a potentially stressful situation very smooth and stress free.

- Northbridge Insurance Customer

2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices

HOW OUR SERVICE EXCELS

We keep you in the loop

The claims process can be confusing, and we don't want to keep you 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? When a claim is reported, we rise to the occasion in a number of ways:

- Our Claims Call Centre does their very best to pick up the phone within 20 seconds of the first ring, every time.
- We provide online claims reporting through our websites.
- Our Claims Adjusters will contact our customer within three business hours of the initial claim report.
- When a claim involves another party, we'll update our customer on the claim's status at least 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.



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

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

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 you 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 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.

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

MANAGING CATASTROPHES (CAT)

In order to recover quickly and thoroughly, you need to be prepared. We've instituted a tried-and-tested plan to handle catastrophic events quickly and professionally, so our experts can deliver on their promise to provide exceptional service in any circumstance.

INNOVATION AT WORK

Our team needs the right tools to deliver the best possible service to our customers, so we audit and re-evaluate the technology and processes at their disposal to see where we can improve their toolkits.

In 2019, we introduced an innovative solution called My Proof of Insurance. All personal lines customers with Northbridge Insurance now have the option to go paperless and access their digital pink slip (proof of auto insurance) on their mobile devices. This secure alternative allows customers to access this important document anywhere, at any time.

In addition, we are now able to pay our Northbridge Personal Lines customers via **Electronic Funds Transfer (EFT)**. EFT allows our customers to be paid faster, directly to their bank account. Customers are also able to monitor the status of their payment, reducing follow-up phone calls and emails, while deposits are made in as little as one business day. We hope to eventually expand this to all customer segments.

We look to innovative technology solutions to augment our efficient processes and ensure that all the pieces fit together behind the scenes into a seamless, dependable claims experience for our customers.

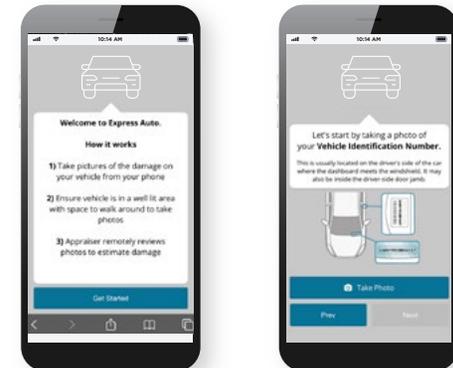


HAVE YOU HEARD?

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 you document your 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.



- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

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 you 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 to prevent environmental losses from spiraling out of control.

HELPING OUR CUSTOMERS MANAGE THEIR RISK

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

Our Team

Our Risk Services team includes **65 dedicated risk management and loss prevention professionals**, a group of industry-specific experts who work proactively to help our customers understand and manage their risks.

In 2019, our Risk Services experts completed over **6,000 risk assessments and service visits for Canadian businesses**. During these assessments, risk consultants assist customers with developing best practices, detecting potential hazards, and identifying where operations may not be compliant with codes and industry standards. Our customers trust us to help them build out comprehensive strategies that help protect their business.



DID YOU KNOW?

*Our consulting services and customized training solutions can enhance any risk management strategy. Customers can contact our specialists through **Risk Management Assist™**: with a simple phone call or email, they'll get the answers they need and receive guidance on a variety of loss prevention topics. This service can help mitigate risks and potential future losses.*

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

OUR AREAS OF EXPERTISE

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

- Agriculture
- Campgrounds
- Commercial property
- Commercial transportation
- Course of construction
- Equipment breakdown
- Equipment dealers
- Fire protection
- Golf/country clubs
- 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 2019:

- **469 training sessions** delivered to our customers, agents, brokers, and underwriters
- **3,839 participants**
- **12,979 hours of training**

A vast majority of participants in our internal and external training sessions were impressed and said they would recommend our training to a coworker. We surveyed customers to gauge how likely they would recommend our training programs. For this metric, respondents that answered at least 7 out of 10 indicated they would recommend them. **In 2019, 95% of customers answered 7 or higher which highlights how effective our risk services training has been.**

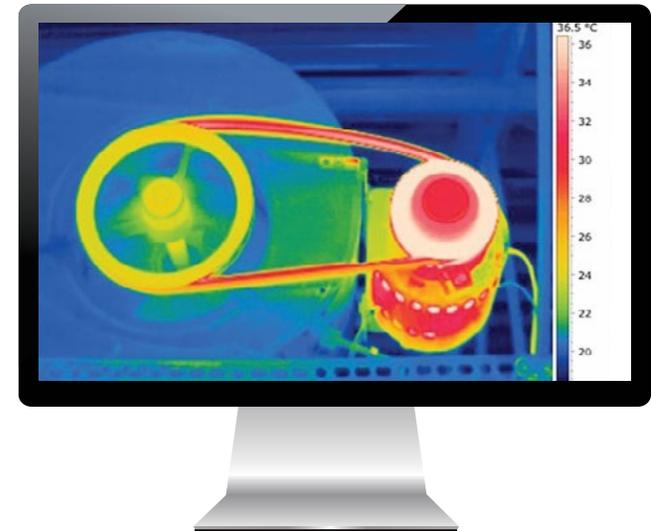


SHARING OUR INSIGHTS

Our risk management bulletins, **Risk Insights™**, top off our superior service. These industry-specific bulletins – **109 in English and 97 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 helps businesses better monitor their structures, including potentially dangerous components, like exposed wiring or high-value production machinery.

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices



National Meeting for Risk Services

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

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 business: Our answer to your insurance questions

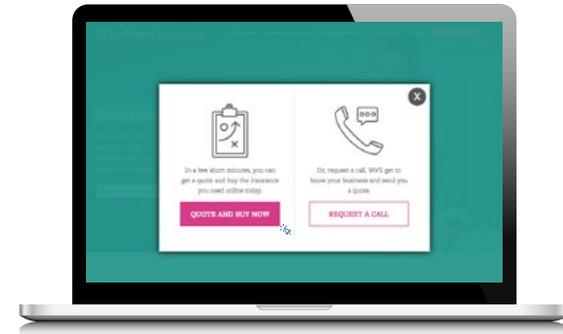
We know many small businesses don't know where to start with insurance, which prompted us to develop a more insightful approach to online quoting at TruShield Insurance. We've focused our digital experience on helping to fill the knowledge gap for small business customers, from the moment they begin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

Connect with us around the clock

We want to be able to help our customers 24/7. We've put artificial intelligence to work with chatbots to help our customers outside of business hours and offer a direct connection to our agents during the day. **"Lucy"**, the TruShield Insurance chatbot, can answer a range of insurance-related questions, offer some clarity on risk management and coverage options, and even provide a quote estimate after a short digital conversation. During business hours, we offer Live Chat, where TruShield website users can connect directly with our agents to answer questions, get a quote or make a change to their policy.

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

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



Lucy, the TruShield bot



Bridget, the Northbridge bot

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

IMPROVING CUSTOMER EXPERIENCE

Whether it's after a claim has been settled, or after a customer has attended one of our safety training sessions, we're interested in continuously refining the customer experience. We proactively ask for feedback with our Northbridge Listens program.

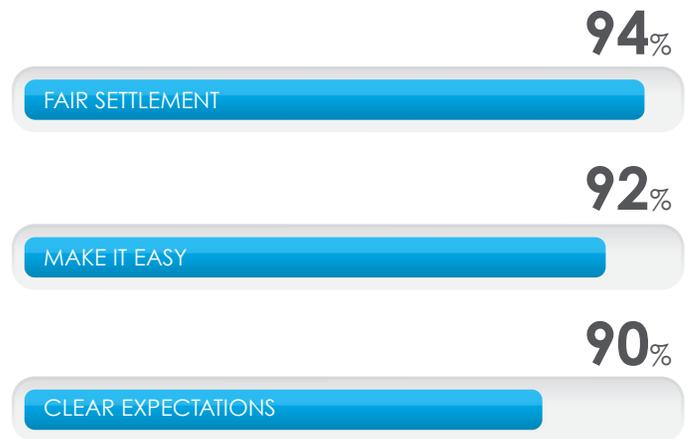
Through data modelling, sentiment analysis, and other analytics, the response data from this program enables us to make process improvements on an ongoing basis.

Here is the feedback we received in 2019:

- **87%** of our customers said they would recommend us to a friend or colleague¹ based on their claim settlement experience
- **90%** 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

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

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



Working with Federated was a piece of cake. They made a stressful situation seem like a walk in the park. I highly recommend Federated Insurance to my fellow business owners!

- Federated Insurance Customer

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

REACHING OUT TO BUILD RELATIONSHIPS

Speaking directly with an insurance company is one way to go about gathering information, but it's not the only way to connect. We focus on sparking and nurturing solid relationships with our customers, our industry colleagues, and the online audience at large through relevant insights and educational tools on our websites, which is also shared through industry publications and events. We regularly review and update our online resources to help ensure all past, present, and future content is made more accessible for all visitors to our websites.

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

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



Partnering with the Canadian Federation of Independent Businesses



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

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

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

OUR COMMUNITIES

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



Working hard during the Give Together launch

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices



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 2019:

MATCHED
209 
DONATIONS
FROM EMPLOYEES

OVER
2,500 
HOURS WERE CLOCKED
DURING TEAM
VOLUNTEER DAYS

OVER
\$1.3  million
WAS DONATED TO
OUR CHARITABLE PARTNERS,
OUR CHARITABLE FOUNDATION,
AND OTHER CANADIAN CHARITIES

MATCHED OVER
\$137,000
THROUGH OUR **BROKER**
AND **CUSTOMER** DONATION
MATCHING PROGRAM

Our social responsibility statement

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

We fulfill this belief by:

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

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

PUTTING GENEROSITY TO WORK

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

Employee Volunteer Grants

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

Employee Donation-Matching Program

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



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.

The TruShield Corporate Social Responsibility Program

For every person that purchases a TruShield policy, we make a donation to one of our six charitable partners: DAREarts, Jack.org, Pathways to Education, SickKids, Tree Canada, or United Way – and the choice is up to the customer. In 2019, 350 customers directed donations to their preferred organization, and our charitable partners have been extremely grateful for the additional support.



I'd like to thank Northbridge for matching Gillon's donation to the I Am Awesome Retreat. I really believe that the retreat touches the life of every young woman who attends; many returning for multiple years and then again as mentors. They have expressed how this retreat has changed their lives. We really appreciate the generosity of Northbridge!

- **Carrie Shouldice**

Gillons Insurance Brokers Ltd.

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

TEAM VOLUNTEER DAY

We encourage our teams to take a day away from their desks and get acquainted with a community organization that could use a helping hand. Our Team Volunteer Days offer team building and community building in one terrific package.

Over 2,500 hours were donated to our communities through Team Volunteer Days in 2019.

Here's a peek at how we combined forces last year.

Answering the Greater Vancouver Food Bank's Call for Volunteers

The Greater Vancouver Food Bank (GVFB) was set up as a temporary relief to the hunger crisis in 1982 and has grown significantly in the three decades since. Last year, our finance team helped sort food that was distributed to local families in the community. GVFB receives, purchases, and distributes approximately 3.5 million pounds of food each year.

Feeding our future with Second Harvest

The Northbridge leadership team in Toronto donated their time to Second Harvest's "Feeding Our Future" program at Kitchen 24. This program delivers lunches to summer camps across the city, ensuring that children not only have access to subsidized meals during the school year but that they also receive this support when school is out. In one day, our team prepared enough sandwiches and wraps for 1,000 kids.

Giving back with Robin des Bois

The Corporate Underwriting team traded their desks for aprons as cooks and servers at the Robin des Bois restaurant in Montreal. The restaurant supports non-profit organizations in fighting loneliness, poverty, and social isolation by offering delicious food in a welcoming environment. It was a great experience for the team to participate in the social, economic, and cultural development of their community.



- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

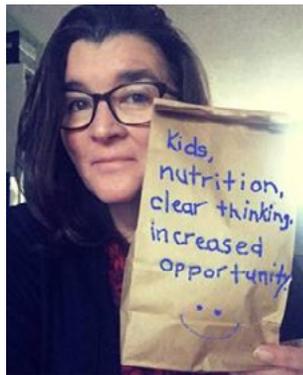
Creating happier holidays with the Mountain Challenge

The Mountain Challenge is a national initiative where toys, cash, and food donations are collected for various non-profit organizations over the holiday season. It was a huge success and gave employees another opportunity to make a difference in our communities. Donations were delivered to The London Children's Aid Society, The Calgary Food Bank, and Winnipeg's Christmas Cheer Board.

THE NORTHBRIDGE COMMUNITY IMPACT PROJECT

Newly launched in 2019, our Community Impact Project was created to support causes that are near and dear to our employees.

Through a six-word story contest, we gave each office an opportunity to make a meaningful difference in their local community by submitting six words that best described their charity of choice and having employees vote on their favorites. More than 150 stories, 750 words and 500 votes later, we had our winners and donated \$117,500 to their charities of choice.



- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

SUPPORTING THE FIGHT AGAINST CANCER

This was our 8th consecutive year participating in the **Women in Insurance Cancer Crusade's (WICC)** Relay for Life as a National Sponsor, hitting the pavement to raise money for the Canadian Cancer Society.

The Relay for Life is an annual fundraiser where participants walk laps around a running track to fundraise and promote awareness for the fight against cancer. At the Toronto event, 63 of our dedicated employees, the biggest team at the event, raised more than \$23,000 for the Canadian Cancer Society and WICC.

RUNNING THE SPORTING LIFE 10K

The annual Sporting Life 10K has taken place in Toronto for the past 19 years, helping to raise funds for Camp Oochigeas, a place where children who are diagnosed with cancer can go for a great summer camp experience while they receive their medical treatments.

The Northbridge team has been participating in the Sporting Life 10K for over four years. This camp provides a safe space where children diagnosed with cancer can laugh, play, and simply be themselves. **In 2019 we raised over \$5,000 to send children to Camp Ooch!**

Since the year 2000, the marathon's over 320,000 participants have sent thousands of kids to camp!



Our **8th** consecutive year in the WICC Relay for Life



The Northbridge Navigators raised more than **\$23,000**

Once again our Northbridge Navigators joined the Women in Insurance Cancer Crusade's (WICC) Relay for Life, uniting our employees from across the company in making a difference in the fight against cancer.

- **Randi Nixon**
Director of Claims, Northbridge Financial

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

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 is on a national scope, through our amazing charitable partners.

Sunnybrook Navigation Project: clearing the hurdles to proper care

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

From arriving at the right diagnosis to matching youth with the right specialist, to lining up the initial appointment with a health professional, the treatment process can be long and tedious for patients and their families. The Family Navigation Project is changing things by assigning a clinical navigator to each case: someone who helps families identify and understand the presenting issues, works with the family to set goals for recovery, and then identifies the most appropriate treatment plan before tapping into their network of more than 1,100 specialized professionals and service providers.

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

TAKING INITIATIVE WITH ENACTUS

Northbridge is proud to partner with Enactus Canada, a non-profit organization led by young entrepreneurs and Canadian business leaders that empowers university students to carry out initiatives to help their communities. Enactus is shaping a generation of entrepreneurial leaders who are passionate about advancing the economic, social, and environmental health of Canada.

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

To help further the Enactus mission, The Northbridge Safer Communities Project Accelerator was established with a commitment to improving livelihoods and creating safer communities. Through this project, 51 Enactus students logged 961 hours delivering six community empowerment projects. As a result, 3,726 people across Canada are now benefiting from a safer community.

Check out what Enactus has accomplished:

- 79 academic Institutions participated
- 3,417 students engaged
- 267 community empowerment projects delivered
- 385 new businesses started
- 745 people found employment
- 346,686 volunteer hours
- 51,231 people directly impacted

Give together

EVERY CHILD DESERVES THEIR HAPPILY EVER AFTER

Each year, Northbridge employees coordinate their efforts to raise money and awareness for our six charitable partners. This was our 7th annual campaign, and another successful one for the books.

By the end of 2019, we accomplished the following through The Give Together campaign:



Northbridge employees tapping into their inner child

WE RAISED OVER

\$125,000 

NORTHBRIDGE ADDED ANOTHER

\$125,000 

A TOTAL OF APPROXIMATELY

\$250,000 

WAS DONATED TO CHARITY!

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

SickKids

United Way
of Canada

jack.org

TreeCanada

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

Pathways to Education

Pathways to Education is a national charitable organization that breaks the cycle of poverty through education. The award-winning Pathways Program is supporting youth living in low-income communities to overcome barriers to education, graduate from high school, and build the foundation for a successful future. Impressive results demonstrate the model's success—71 per cent of all Pathways students who graduated from high school while in the program have gone on to post-secondary education or training.

The Pathways Internship Program

For the last six years, Northbridge has been instrumental in helping Pathways alumni access critical social support through a unique program that provides paid internship opportunities exclusively to Pathways alumni. These internships give Pathways youth the opportunity to cultivate valuable skills in a workplace setting and establish a network of professional contacts across the organization. Together, Northbridge and Pathways are helping students develop competencies that help them meet the complex demands of careers in the 21st century.

Northbridge's continued support is allowing Pathways to expand their reach across Canada, helping more young people overcome barriers and broaden their career potential.

6,206
STUDENTS PARTICIPATING

71%
TRANSITIONED TO
POST-SECONDARY INSTITUTIONS



6,749
ALUMNI

20
PROGRAM LOCATIONS



76%
AVERAGE
GRADUATION RATE



Real-life Success Story:

Sajin Kowser, Intern, NBFC

Interning at Northbridge over the summer has significantly boosted my professional growth!



My manager consistently organized check-ins to clarify the questions I had, in addition to providing me with the autonomy to take initiative and implement new processes. The company culture is incredibly welcoming! Throughout my internship, I had several opportunities to speak with and learn from leaders across multiple other departments, ranging from Managers to the Executive Team.

My Northbridge experience is something I will always remember as it truly solidified my understanding of different careers and paths I would like to pursue in the future!

- Sajin Kowser,
Northbridge Financial Intern

jack.org

By creating a youth-led, peer-focused network, Jack.org has trained, empowered, and connected young leaders in Canada through conversation, camaraderie, and community building. In 2019, Jack Chapter leaders sparked over 100,000 mental health conversations with their peers. Through their Jack Summit program, they equipped over 2,000 young advocates to learn about mental health, improve their advocacy skills, identify local mental health challenges, and develop strategies to overcome them.

Jack.org was able to reach another 146,000 people with a groundbreaking digital resource called Be There. The addition of a Campus Assessment Tool and an enhanced Youth Voice Report helped young people identify the mental health changes they want to see and advocate to make them happen. A program called Do Something was also developed to provide people of all ages with an accessible way to make an impact in their community.

Over the year, youth speakers delivered 445 Jack Talks to over 72,000 of their peers, and these educational presentations made a real impact: 72% of youth audience members said they gained useful mental health knowledge and awareness of resources, and 92% of Jack Talks organizers said the Jack Talk positively shifted attitudes about mental health in their community.

There are now 216 Jack Chapters across every province and territory in the country.

Canada's Ride for Youth Mental Health

The Jack Ride is held each spring to help support the charity's thousands of young leaders who work to improve the future of youth mental health in Canada. It's a family-friendly ride, welcoming all levels of riders and providing participants with an unforgettable experience.

In 2019, a team of Northbridge staff cycled through the streets of Caledon, Ontario and helped contribute to the 1.3 million dollars that was raised.

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices



A longtime partner of Northbridge Cares, DAREarts focuses on building confidence, courage, and leadership skills to unlock students' potential – something that the kids take with them long after graduation. DAREarts impacts thousands of children and youth across the country by empowering them to become leaders through arts-based education, and the organization continues to address the social issues associated with poverty, bullying, mental health, and violence.

Over 89,355 young people across Canada have unlocked their potential through DAREarts since 1996.

In 2019, DAREarts achieved some significant results:

- 1,099 students reached
- 704 hours of programming delivered
- Three new programs launched to serve young people as they transition into young adulthood
- 20 days of programming in remote First Nations communities
- 87% of young people reported feeling like their “best selves” when learning with DAREarts



Getting creative on Card Making Day in Toronto

DAREarts Days

A team from Northbridge took part in an arts-based education workshop where students of the Regent Park Community Centre in Toronto, Ontario were guided through a hands-on lesson. Through drawing, writing, and collage, they were asked to explore which of their personal qualities, interests, and experiences make them strong leaders. Northbridge mentors supported students by offering encouragement and guidance.

Our volunteer day was about bringing children together with the Northbridge team to participate in the DAREarts project, a solidarity initiative that provides leadership development opportunities to children and youth through arts-based Education. This gave us a chance to make new connections, put our skills and experience to work and bring a positive change among the children who attended.

- **Bethany Ecker,**
Northbridge Employee



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.

Turning Down Pain

Dr. Michael Salter is focusing on a new kind of research: how pain during infancy influences the developing brain, and how it may alter a person's system of pain perception throughout life. Over the last year, Dr. Salter and his team have been using animal models to delve into the cellular and molecular mechanisms associated with pain perception in the developing brain and nervous system.

Changing Lives for Kids with IBD

The number of children living with inflammatory bowel disease (IBD) has increased by 50 per cent in the last decade, and Canada has the highest rates in the world. Inez Martincevic, registered dietician from the SickKids Department of Clinical Dietetics, provides vital access to the knowledge that helps parents manage this disease and offers nutritional assistance to patients with IBD.

Catalyst for Obesity Research

Continuing his research on childhood obesity, Dr. Hoon-Ki Sung focuses on fat tissue to find new ways of treating obesity and type 2 diabetes in children and youth. He's now using stem cell research to explore whether damaged fat cells can be converted to healthy fat cells with intermittent fasting.

Next Generation Cancer Researchers

Research fellows Dr. Kyoko Yuki and Dr. Mehdi Layeghifard are helping advance our understanding of cancer diagnosis and treatment. Dr. Yuki is working to develop a faster method of precisely diagnosing different forms of pediatric leukemia based on their genetic signature in the blood. Dr. Layeghifard is exploring the genetic mechanisms that drive chemotherapy and radiation-induced tumour recurrence in childhood cancer survivors.

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

A Day on the Links in Support of SickKids

We're all 'fore' supporting SickKids in all kinds of ways!

George Halkiotis, President of Federated Insurance and Evan Di Bella, Senior Vice President of Claims at Northbridge Financial joined a number of our vendor partners to host a golf tournament in an effort to raise funds for SickKids.

In a single day, they were able to raise more than \$30,000!

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices



United Way is committed to driving positive change and providing opportunities for everyone to build a better future. Through their three focus areas – fighting poverty, helping kids, and building better communities – they've been able to complete many impactful projects.

Here's where fundraising dollars are being allocated:

Moving people from poverty to possibility

To break the cycle of poverty, United Way is focusing on three key areas: giving Canadians access to affordable, safe, and permanent places to live; providing nutritious, affordable, and appropriate food; and assisting with career opportunities, managing expenses, and leading job skill training sessions.

Helping kids be all they can be

United Way is helping kids succeed academically through after-school homework and tutoring programs, while building confidence through team building, mentoring, and leadership development programs. The organization also runs summer camps to promote physical activity.

Building strong and healthy communities

To create vibrant and safe communities, United Way is encouraging Canadians to get involved by raising awareness of addiction and mental health challenges, aiming to improve wellbeing and to build a safer community.



Helping kids be all they can be



Building strong and healthy communities

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices



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

Partners in Planting

Transforming Tommy Thompson Park in Toronto

45 employees participated in Tree Canada's restoration and naturalization project, planting 175 trees and shrubs to help combat invasive species. The trees were planted to increase the forested areas of the park and create a wildlife habitat.

Feeding our communities

The Alex Community Food Centre and Community Garden

This innovative community centre in Calgary is working to transform their outdoor space by planting a food garden for community members and program participants. The harvested produce will be used in drop-in meals, events, and programs while enhancing community engagement. A team of employees helped plant 47 fruit-bearing trees and plants to feed their community.

Tree Planting on FortWhyte Farms

In Winnipeg, our employees worked tirelessly to plant over 125 trees to enhance the FortWhyte Farms Solar Power Pollinator Garden. The new trees will help nurture important native and domestic pollinator habitats. The goal is to raise awareness of the importance of pollination and increase community interaction with new urban green space. The trees will also help with carbon sequestration and create food security.



Planting trees at Tommy Thompson Park, Toronto



Tree planting for a greener future

Fresh Roots Urban Farm Society's Forest Revitalization Project

In Vancouver, The Earth Spirit Healing Forest and Medicine Garden is an area that empowers indigenous youth and the community. Last spring, Northbridge staff planted 61 trees in a nearby forest overwhelmed by invasive species. This momentum helped youth in the community lead a 3-day activity to further revitalize the area.



2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

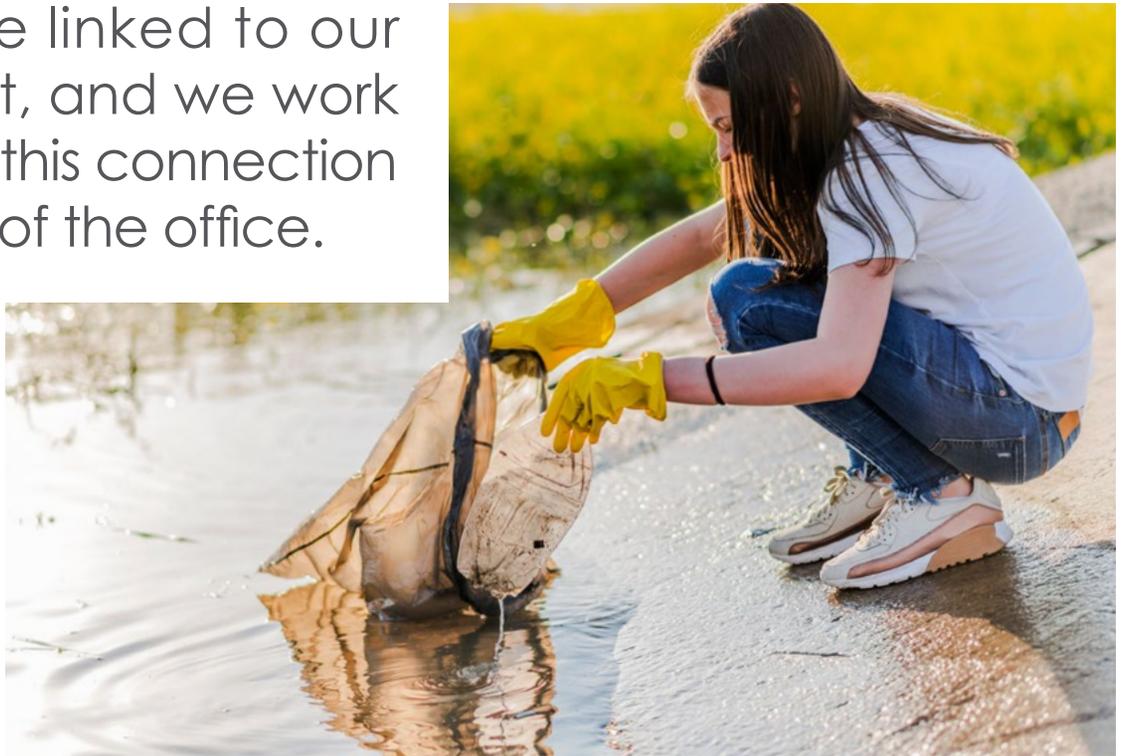
35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices

OUR ENVIRONMENTAL APPROACH

Our lives are linked to our environment, and we work to enhance this connection – in and out of the office.



2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

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

In 2019, we have broadened our efforts in both respects.

COMMUNITY CLEANUPS AND CANADIAN ENVIRONMENT WEEK

Northbridge continues to participate in Canadian Environment Week, and this year our offices across Canada got together to get their hands dirty for the good of our planet.

In Guelph...

A group of our employees joined the City's annual Clean and Green community clean-up for a fourth consecutive year.

In Toronto...

Employees collected 456lbs of unwanted household materials for a textile and eWaste drive.

In Vancouver...

Our IT team spent a day volunteering at the local YWCA rooftop garden by weeding, spreading compost, and planting tomatoes.

In Winnipeg...

Employees hit the streets with local businesses to help collect roadside waste as part of an annual Earth Day clean-up.



2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

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.

Since launching **Follow Me Printers** – our print-on-arrival program – at the end of 2017, we've significantly reduced our paper waste.

We didn't stop at printers. The Northbridge building in Toronto was upgraded to a more environmentally friendly lighting system, too.



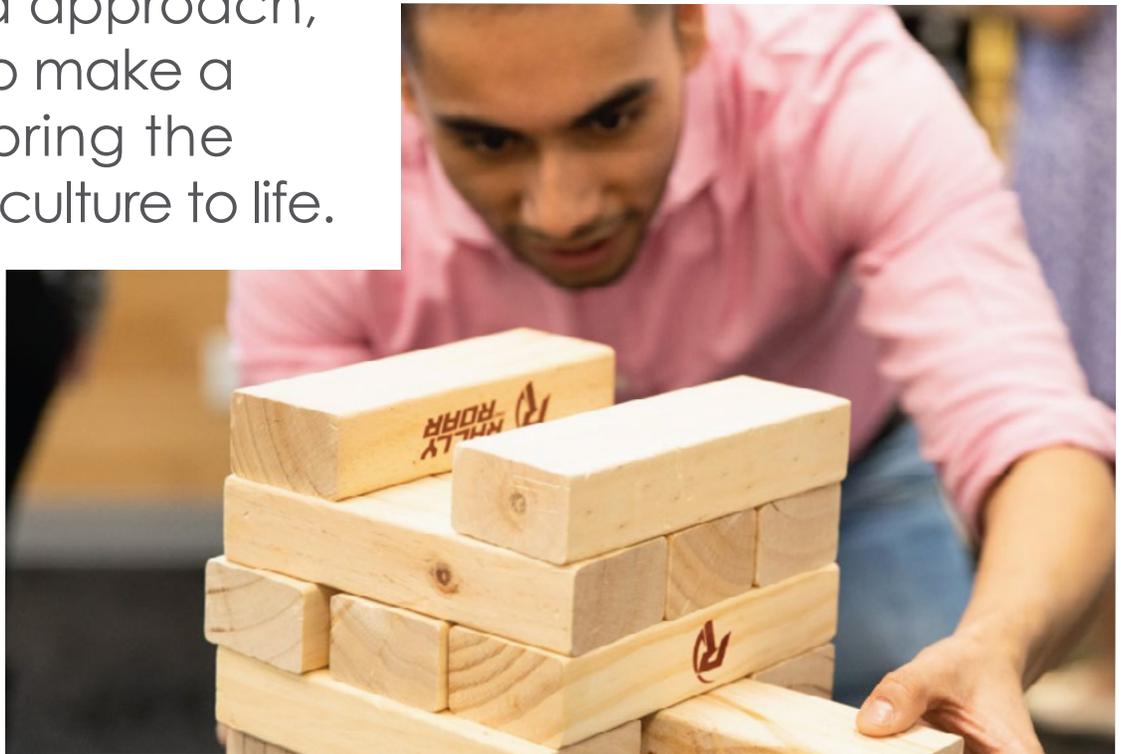
DID YOU KNOW?

Our Green Teams keep raising the bar!

GREEN team *In 2015 we introduced Green Teams, groups of passionate environmental advocates who come together in all of our offices to find new ways for Northbridge to reduce its footprint. From workplace recycling programs and swaps to tree planting and community cleanups, our teams continue to make significant improvements to how corporate spaces and communities interact with the environment.*

OUR WORKPLACE

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



Having fun during employee appreciation day

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

PEOPLE & CULTURE: CONNECTING ON A WHOLE NEW LEVEL

Northbridge people & culture

We're redefining what our employee experience means. Our new **People & Culture** team brings our culture to life through facilitating meaningful experiences, investing in the development of our talented workforce, and supporting a vibrant and engaging workplace.

In 2019, Insurance Business Canada (IBC) named us one of the top insurance workplaces! This means that we achieved an average satisfaction rating of 80% or greater from our employees.

WE'RE GREATER THAN THE SUM OF OUR PARTS

Northbridge's success is driven by our people – we never lose sight of that. We encourage our people to collaborate to drive better results. Our diverse opinions, beliefs, experiences, and perspectives are what drive the innovation and collaboration that Northbridge is known for.

We're focused on creating a future-forward employee experience that features:

- Personalized employee programs and services
- Personal and career development opportunities
- Flexible work environment
- Wellness initiatives for the physical, financial, and mental health of our employees

Northbridge works hard to honour the individual differences that make our work environment special and connect these voices to make a difference inside and outside the office.



- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

PERSONAL AND CAREER DEVELOPMENT

By investing in our employees' professional and personal development, we're setting the stage to help our employees, and Northbridge, achieve even greater success in the future.

Education Assistance Program

It's important for our employees to remain current in their professional areas of expertise, and to develop skills and knowledge that will help them reach their career objectives. We've established an education assistance program to support the realization of these goals.

Northbridge covers the cost of textbooks and course fees, and offers incentive bonuses to those employees who have taken the initiative to earn a professional designation. When our people succeed, Northbridge succeeds.

Trainee Program

The Northbridge Trainee Program is a paid seven-month intensive program that takes place at our head office in downtown Toronto, and combines classroom learning and on-the-job training that prepares participants for a professional career in the insurance industry. Trainees will specialize in Claims and Underwriting and be offered a permanent placement with Northbridge upon successfully completing the program.

Learning and Development for Employees

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



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, which is held at our Toronto office.

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

FLEXIBLE WORK ENVIRONMENT

Offering flexible work options is a key component of our strategy to create a future-forward experience for our employees. In 2019, we launched our **Work from Home (WFH) Program**, in which our employees have the opportunity to work from home 50% of the time.

As part of our program, we provided our people with the support, tools, and technology they need to work from home. We've received great feedback from our employees about the positive impact of the WFH program on their work-life balance and well-being. The program will continue to evolve based on employee feedback and needs.

CREATING A CULTURE OF WELLNESS: OUR WELLNESS PROGRAM AT WORK

Northbridge is on a mission to embed a culture of wellness and to empower employees to be the best version of themselves. **With pillars rooted in physical, mental, and financial health, we launched a variety of initiatives that brought wellness to employees at work.** The goal of this program is to provide employees with the resources needed to make healthy choices in and out of the office.

Throughout the year, we focused on the importance of mental health and wellbeing with sessions designed to encourage positivity and awareness. We even introduced an unconventional method of therapy with the help of a few furry friends – puppies were brought into the office to help employees unwind during a busy work day. There are many scientifically proven physical and mental health benefits of pet therapy, including lowering blood pressure and decreasing anxiety.



2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

WELLNESS MONTH

During our first-ever wellness month, we continued to host events to address all aspects of employee wellbeing. This includes practical sessions on nutrition, practicing mindfulness and resiliency, to leading a more active lifestyle. We also led financial literacy sessions related to retirement saving, building your wealth, and considerations for new homeowners. Employees also had access to ten-minute chair massages and fresh fruit in the lunchrooms.

Alongside this program we launched a four-week long challenge to encourage employees across all offices to build healthy habits. Ongoing health screening clinics helped employees pinpoint strengths and weaknesses regarding their overall health. Through a health and wellness fair, we provided access to resources and expert advice. We also ran a pilot for a wellness room with the goal of implementing this in other offices in 2020.

To ensure that wellness remains a priority at Northbridge, we hired two specialists to oversee employee health and wellness. Over the next three years, our team will work to implement a comprehensive strategy that better integrates health and wellness in our work culture.



- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

PERSONALIZED EMPLOYEE PROGRAMS AND SERVICES

A competitive Total Rewards package

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

Our Flexible Group Benefits Plan

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

Our Retirement Savings Plan

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

Our Employee Share Purchase Plan

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

Our Employee Assistance Plan

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

Our Staff Insurance Program

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

Our Competitive Time Off Policy

Northbridge offers a competitive time off policy that includes vacation days, personal days, and sick days.



1,503 TOTAL EMPLOYEES

1,492 Permanent full-time | 11 Permanent part-time

British Columbia

167 Employees

166 Permanent full-time
1 Permanent part-time

Newfoundland

2 Employees

2 Permanent full-time
- Permanent part-time

Nova Scotia

35 Employees

35 Permanent full-time
- Permanent part-time

New Brunswick

1 Employee

1 Permanent full-time
- Permanent part-time

Alberta

115 Employees

114 Permanent full-time
1 Permanent part-time

Saskatchewan

3 Employees

3 Permanent full-time
- Permanent part-time

Manitoba

90 Employees

89 Permanent full-time
1 Permanent part-time

Ontario

855 Employees

848 Permanent full-time
7 Permanent part-time

Quebec

235 Employees

234 Permanent full-time
1 Permanent part-time

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

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 2019, 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**	2019 TOTAL TAXES	2018 TOTAL TAXES
NFLD	141	1,710	153	2,004	1,687
PEI	25	246	26	297	229
NS	107	1,705	99	1,911	1,529
NB	59	1,423	166	1,648	1,317
QC	903	12,795	1,345	15,043	11,239
ON	(602)	25,732	3,231	28,361	27,206
MB	158	1,366	83	1,607	1,138
SK	93	3,128	2	3,223	3,032
AB	1,073	13,991	-	15,064	11,349
BC	428	8,983	119	9,530	7,036
YK	5	59	-	64	52
NWT	12	110	-	122	124
NT	3	117	-	120	41
Total Provincial	2,405	71,365	5,224	78,994	65,979
Total Federal***	23,712	N/A	5,073	28,785	27,496
Total	26,117	71,365	10,297	107,779	93,475

*Income tax numbers are estimated

**Does not include sales taxes in Claims costs

***Includes Part V1.1 Tax of \$22,910K

2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices

OUR ECONOMIC CONTRIBUTION (CON'D)

In addition, Northbridge Financial Corporation provided \$4.9 million in debt financing in 2019 to firms in Ontario, as detailed below.

AMOUNT (CAD \$)	ONTARIO	# OF FINANCINGS
0-24,999	-	-
25,000-99,999	-	-
100,000-249,999	-	-
250,000-499,999	-	-
500,000-999,999	-	-
1,000,000-4,999,999	4,900,000	2
5,000,000+	-	-
Total	4,900,000	2

2 | A Message from our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental Approach

38 | Our Workplace

47 | Our Offices

OUR OFFICES

- 2 | A Message from our CEO
- 3 | About Us
- 9 | Our Customers
- 20 | Our Communities
- 35 | Our Environmental Approach
- 38 | Our Workplace
- 47 | Our Offices

Northbridge

a FAIRFAX company



Toronto

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Toronto, ON, M5H 1P9

Calgary

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

Edmonton

10235-101st St., Suite 1000
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Guelph

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2 | A Message from
our CEO

3 | About Us

9 | Our Customers

20 | Our Communities

35 | Our Environmental
Approach

38 | Our Workplace

47 | Our Offices

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