



Municipal Insurance Program

Supporting Municipalities Through Change

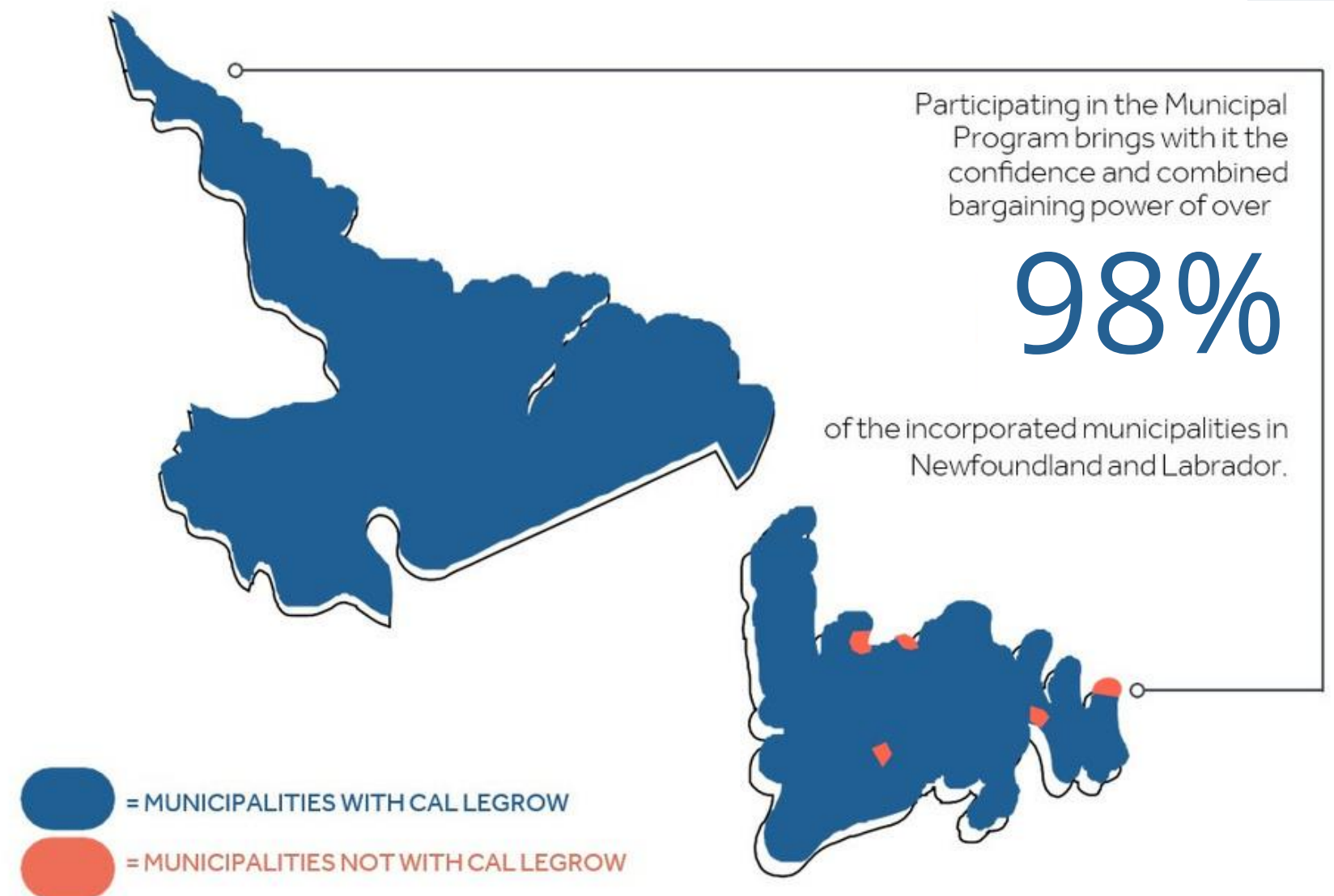
Presenter:
Lindsay Fraser, VP-Atlantic Region,
Northbridge Insurance



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Who We Are

- Largest independent commercial brokerage in Atlantic Canada.
- 40+ years providing insurance and risk services in NL.
- Locally owned and led - and the only NL company to be invited into the Canadian Broker Network.
- 70 employees in 6 locations throughout NL.
- Broker of choice for municipalities in NL.
- Insures 1 in 4 of commercial businesses throughout the province.
- Offers Personal Lines, Group Benefits, Financial Services & Mortgages.



What We Do For Municipalities



**Long-standing partnership
built on trust.**



**Deep understanding of
municipal operations in NL.**



**Proactive guidance,
not reactive advice.**



**Claims advocacy when
it matters most.**



**Confidence that coverage is
in place and working.**

We focus on insurance so you can focus on serving your community

How We Support Councils & Staff

- Clear, plain-language advice.
- Help staff and council understand risk mitigation.
- Support during difficult or high-profile claims.
- Proactive communication.
- Advising of risk trends and exposures.
- Regular presence and support at all MNL and PMA events.
- Accessible, familiar faces – not just names on a policy.



Your Municipal Team

- ✓ **Real People – not a call centre**
- ✓ **Dedicated to your specific municipality**
- ✓ **Extensive municipal and insurance experience**
- ✓ **We know municipal risks**
- ✓ **Dedicated to customer service**
- ✓ **Additional expertise in house –
claims, insurance, communications, etc.**



Krista Parsons

VP- Municipal Insurance Program



Charlene Ford

Commercial Account Manager



Lenore Sellars

Customer Service Representative



Kerri-Lynn Griffiths

Account Processor

Our Insurance Partner: Northbridge Insurance



The Cal LeGrow / Northbridge Advantage

■ One Policy – One Carrier

- Working with a single insurer eliminates managing multiple carriers, policies, and renewal timelines.
- Reduces administrative burden for staff working with one point of contact providing faster, more consistent service.
- Unified insurer approach ensures all lines of coverage – property, liability, auto, etc. are structured to work seamlessly together.
- With a 40+ year relationship on the municipal insurance program, the oversight results in faster resolutions, and a more collaborative working relationship between the municipality, the insurer, and the brokerage team.

Why Today's Conversation Matters



- Risks facing municipalities are increasing, even as budgets and economic pressures tighten.
- Councils need confidence that their coverage is backed by brokers and insurers who understand municipal operations in NL.
- Strong broker and insurer partnerships like the MNL Municipal Insurance Program, ensures municipalities stay protected in a changing landscape, and are supported along the way.

THE NORTHBRIDGE ADVANTAGE



100% Canadian, owned by Fairfax Financial Holdings

Financially stable with ratings of “**A**” on AM Best and “**A+**” by S&P

Northbridge is the **3rd Largest Commercial Insurer in Canada** and the **2nd Largest Commercial Insurer in Atlantic Canada**

Regional offices across Canada with the **Atlantic Region office** based in Halifax, NS

We know your business – the MNL Program has been insured by Northbridge in partnership with Cal LeGrow since **1982**



We want your Municipalities to be the safest in Canada and we offer the expertise, insight and insurance solutions to get you there

THE NORTHBRIDGE UNDERWRITING ADVANTAGE



Customized Policy for
Municipal Operations



Legal Assist
Enhancement



MNL Program
Based Pricing



Backed by a Team of
Solution Oriented
Underwriters

THE NORTHBRIDGE CLAIMS ADVANTAGE



National Reach



Catastrophe Response



Responsive &
Knowledgeable Adjusters



Quality Repairs

THE NORTHBRIDGE RISK SERVICES ADVANTAGE



On-Site & Remote Assessments




Fleet Management Program Development



Risk Management Assist

Risk Insights™
Slips, Trips & Falls



In a 2014 report from Statistics Canada, it was estimated that slip and fall incidents represented 4% of preventable injuries in Canada with a total cost of over \$3 billion each year. In the past decade, the insurance industry has experienced a drastic rise in the frequency of slip and fall claims in Ontario.

In the past decade, the insurance industry has experienced a drastic rise in the frequency of slip and fall claims against property owners, occupiers and snow maintenance contractors in Ontario. With the increase in the number of slip and fall-related lawsuits in Ontario, there has been an increase in the number of large awards from the courts for personal injury, lost employment income and other resulting expenses incurred due to a slip and fall related injury. What this means is that property owners as well as occupiers of rental or leased property in Ontario are well-served to maintain an effective snow maintenance program that minimizes the potential for a slip and fall occurrence on their property. The purpose of this document is to briefly outline what a typical effective winter maintenance program should consist of to assist property owners and occupiers minimize the slip and fall hazard. An effective winter maintenance program can help establish a solid defence in the event that a slip and fall incident does occur on the property and a claim is brought against the owner or occupier of the property.

Note: It is not uncommon for a statement of claim to be received by a property owner two years after the date of an alleged slip and fall occurrence with no prior notification from the claimant that any such incident had occurred. A claimant has to issue a Statement of Claim within two years from the date of the incident in order to sue for damages under the statutory limitation period in Ontario. It is becoming more often the case that a claimant waits and litigates before this deadline to issue notification of a claim.

Slip and fall hazards can manifest in a variety of ways throughout the property. The best thing one a claimant's mind while on the property is to be wary of slip and fall hazards. As an occupier, you have to be mindful of inherent hazards that may cause slip and falls. The only way to reduce the hazard is to be aware of the conditions on the property and manage them appropriately.

An effective winter maintenance program can help establish a solid defence in the event that a slip and fall incident does occur.

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Education through "Risk Insights"



Thank You

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**We look forward to seeing you at the
Sponsorship Showcase!**