



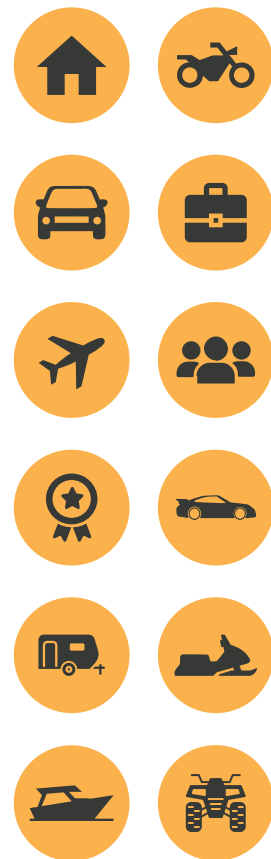
ORBIT INSURANCE SERVICES

A national insurance brokerage designed to revolve around you

2024 IMPACT REPORT

At Orbit Insurance Services, we do more than provide insurance—we build lasting relationships rooted in trust, advocacy, and expertise. Our deep experience in designing insurance programs for some of Canada's largest groups sets us apart, ensuring that every client receives the best possible coverage at a fair, often exclusive, price.

As a national brokerage, we take pride in offering customized insurance solutions for employee groups, associations, and individuals across Canada. From home and auto to marine, motorcycle, RV, travel, and business coverage, we tailor protection to fit every client's specific needs.



We don't just offer policies—we offer protection that revolves around you.



"Insurance isn't just about policies—it's about people. At Orbit Insurance Services, our mission is to be a trusted ally for Canadians, offering personalized coverage and expert advice so our clients can focus on what matters most, knowing we have them covered."

CHRIS FLOYD, PRESIDENT, INDIVIDUAL INSURANCE SERVICE, OTIP GROUP OF COMPANIES

ORBIT OFFICE LOCATIONS— SUPPORTING YOU, WHERE YOU NEED US MOST

● CALMAR AB
● EDMONTON AB
THORSBY AB ●
● WETASKIWIN AB

● DRUMMONDVILLE QC ●
● OTTAWA ON ● ● MONTREAL QC
● QUISPAMIS NB
● DARTMOUTH NS

BARRIE ON ● ● BEAVERTON ON
● HEAD OFFICE WATERLOO ON

92%
of our clients
are repeat
customers

Empowered by purpose

At the heart of our vision for Orbit is the desire to become the go-to brokerage for Canadians, wherever they live, work or play. This includes offering a wide range of products customized to meet their unique needs. Our commitment to providing exceptional value is grounded in understanding the varied lifestyles and aspirations of Canadians.

Our growth strategy revolves around ethically driven, carefully selected acquisitions. These partnerships focus on brokerages that align with our values, culture, and dedication to enhancing the well-being of Canadians. By collaborating with like-minded organizations, we not only expand our national footprint but also strengthen our service offerings, ensuring we remain responsive to local needs while upholding the integrity of our approach. Each acquisition is an opportunity to invest in local economies, foster innovation, and create lasting, positive impacts on the communities we serve.

We understand that a responsible and sustainable approach to growth is essential. As we scale, we prioritize the well-being of our employees, ensuring that our people thrive alongside our business. By continuing to invest in local economies, we contribute to the prosperity of the regions we serve, helping build a more resilient and connected Canada.



Our vision is to be Canada's trusted insurance brokerage—serving Canadians nationwide with tailored solutions that meet their unique lifestyle needs. Through strategic growth and partnerships, we strengthen local communities, support our employees, and deliver expert guidance and peace of mind to every Canadian, wherever they live, work, or play.

VIC MEDLAND, CEO, OTIP
GROUP OF COMPANIES



Evolving for tomorrow

We are transforming into a stronger, more connected national brokerage. Through our multi-year digital integration initiative, we are unifying our brokerages, enhancing collaboration, and expanding services to better meet client's needs. These advancements drive efficiency, innovation, and a seamless experience for both employees and customers.



One Orbit, one vision

Q&A WITH JENNIFER JUSTASON, VICE PRESIDENT, FINANCE & INTEGRATION

Q: What progress have we made in integrating our brokerages?

Jennifer: By the end of 2024, we had successfully migrated our Phase 1 legacy brokerages (AGR, Mantha, Northstar, SMK, TWIB, and Wayfarer) to the new Orbit Broker Management system, Applied Epic. This success will be quickly followed by the migration of our remaining legacy brokerages (Leclerc, Higgins Insurance, Dyck Insurance, and TWIS Montreal). This transition marks a major step toward our goal of an optimized user experience for both employees and customers.

We also introduced Synergy, a bilingual, Salesforce-based knowledge management system that provides employees with quick access to training and procedural resources, supporting a smooth and confident transition.

Q: Why is integration important for Orbit?

Jennifer: Orbit has grown through acquisitions across Canada. Unifying our systems and operations creates a seamless experience for employees and customers while positioning us for future growth.

Q: What challenges have we faced, and how are we addressing them?

Jennifer: Merging multiple broker management systems, websites, security, and telephony platforms is complex. We are navigating this through thoughtful change management, clear communication, and strong employee support to ensure success. While it comes with its challenges, we are fully committed to our efforts.

Q: What's next for Orbit?

Jennifer: We remain committed to continuous innovation—creating a modern, efficient brokerage that evolves with the needs of Canadians, today and into the future. As we look ahead, our focus is on optimizing systems and operations to maximize the impact of our integration work, while embracing new technologies, expanding our services, and investing in tools that fuel our growth.



ADDRESSING FOOD INSECURITY

An incredible effort by our Drummondville, Quebec, office staff and their families who helped raise \$16,000 and collect 23,000 pounds of food for the Comptoir Alimentaire de Drummondville during the annual Christmas Food Drive, La Guignolée.

"We deeply value the power of community. Supporting local food banks goes beyond providing meals—it's about fostering hope and resilience for those navigating difficult times. I am so proud of how we've come together, making a meaningful difference in the lives of our neighbours and the communities we serve."

LUCIE FRÉCHETTE,
HEAD OF GROWTH, ORBIT



Caring is our culture

People are at the heart of everything we do—our employees, clients and communities. We are committed to fostering a workplace where individuals feel valued, supported, and empowered to bring their best every day. Beyond our workplace, we actively support the communities where we live and serve nationwide.

Employee experience and engagement

We strive to create an inclusive, engaging environment where everyone can thrive. **By embracing diversity, championing equity, and fostering a culture of care, we empower our people to succeed.** From onboarding to career growth, we are dedicated to ensuring that every stage of the employee journey is meaningful and rewarding.

355

Employees
across Canada

85%

Employee
engagement score

88%

Employees would
recommend Orbit

Building stronger communities across Canada

At Orbit, we believe that investing in our communities creates a stronger, more connected organization—one where employees are encouraged to make a positive difference. That's why we offer a Volunteer Day program, giving employees one paid day each year to volunteer and support the communities where they live and work.

We also actively seek creative ways to grow our business while also giving back to our communities. For instance, we're proud to turn everyday interactions into meaningful contributions by donating \$5 to the Air Canada Foundation for every quote we provide, helping to support children in need.

TW Insurance Services Ltd. ("TWIS") is a legal entity that was established in 2020 through an amalgamation of several predecessor entities and currently operates under the name Orbit Insurance Services. Any references to TWIS and Orbit shall mean one in the same. Orbit Insurance Services is a registered tradename of Leclerc Insurance and Financial Services.

Any reference to "we," "us," "our," or "Orbit" refers to TW Insurance Services Ltd. and Orbit Insurance Services. Reference to "The OTIP Group of Companies" includes Ontario Teachers Insurance Plan, OTIP/RAEO Benefits Incorporated, OTIP/RAEO Insurance Brokers Inc., Curo Claims Services Inc., TW Insurance Services Ltd., and Assurance Jean Claude Leclerc Inc.

This report is published for all stakeholders of Orbit Insurance Services, a proud member of the OTIP Group of Companies. It is intended to provide insights into our impact initiatives during the 2024 reporting period.

If you have any questions or feedback, please contact us at CommunityInvestment@otip.com.



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