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NET
PROMOTOR
SCORE

(indicating strong
member experience)

CURO CLAIMS SERVICES:

Restoring peace of mind with purpose

2024 IMPACT REPORT

At Curo, we do more than manage claims—we restore peace of mind. As the dedicated in-house property and casualty claims service provider for OTIP insured members and Orbit customers in Ontario and Alberta, we stand by our members during life's most difficult moments.

Every claim represents a member facing uncertainty. That's why **we go beyond assessing losses**. Our team is committed to guiding members through the recovery process with clarity, compassion, and efficiency—ensuring they feel heard and supported every step of the way.

Beyond our claims services, **we are deepening our commitment to social and sustainable responsibility**. This year, we have expanded our member support initiatives, strengthened industry partnerships, and integrated sustainability into our operations. From adopting lower-carbon solutions to advancing innovative claims management practices, we are actively shaping a more resilient and sustainable future.



"At Curo, we don't just process files; we support people. With every claim, every connection, and every recovery, we're restoring more than what was lost—we're building trust, resilience, and a lasting impact. By embedding sustainability and social responsibility into everything we do, we are not only responding to today's challenges—we're shaping a more compassionate future."

VIC MEDLAND, CEO,
OTIP GROUP OF COMPANIES



EMPOWERED BY PURPOSE

With integrity, empathy, and innovation, we are empowered by our purpose to support members through life's toughest moments—restoring peace of mind while fostering sustainability and resilience for a better tomorrow.

Q&A with Jeff Cronk, Vice President, National Claims

Q: WHAT DOES “EMPOWERED BY PURPOSE” MEAN FOR CURO?

JEFF: At Curo, being “Empowered by Purpose” means that every claim we handle is more than just a transaction—it’s an opportunity to support our members when they need us most. We take pride in guiding our clients through difficult times with a member-first approach, ensuring they feel supported, informed, and cared for.

Q: HOW IS CURO INTEGRATING SUSTAINABILITY INTO CLAIMS MANAGEMENT?

JEFF: Sustainability is a critical focus for us—and it isn’t just about our environmental responsibility—it’s about creating long-term climate resilience. By integrating sustainable practices into our claims management, we help reduce waste, lower carbon footprints, and prioritize smarter repairs over unnecessary replacements.

In 2024, we earned our EcoClaim certification, further demonstrating our commitment to climate resiliency. This certification was a game-changer for us. It equips our team with the tools and knowledge to integrate sustainability into every aspect of claims handling. By making informed choices—such as prioritizing repair over replacement and selecting eco-friendly materials—we help reduce environmental impact while maintaining the highest service standards for our members.

Q: HOW IS CURO CONTRIBUTING TO CLIMATE RESILIENCE IN THE INSURANCE INDUSTRY?

JEFF: As an Associate Member of the Institute for Catastrophic Loss Reduction (ICLR), Curo is actively engaged in shaping climate resilience strategies within the insurance sector. Our membership provides us direct access to leading research, pilot studies, and best practices on resilient construction, enabling us to anticipate regulatory shifts and enhance risk mitigation efforts.

We also play a role in industry-wide initiatives, such as the Resilient Homes Task Force, a collaboration between ICLR and the Canadian Home Builders’ Association. Through this task force, we are helping to integrate climate resilience measures into new home construction.

Beyond these initiatives, our engagement with the ICLR strengthens Curo’s credibility as a thought leader in climate resilience. As climate risks continue to evolve, our proactive approach positions us—and the broader insurance industry—to better protect communities and assets in a changing world.

Q: HOW DOES CURO’S APPROACH CREATE A BETTER EXPERIENCE?

JEFF: At Curo, members come first. We’re dedicated to providing OTIP members and Orbit customers with personalized, transparent, and fair claims support. From start to finish, we guide them through every step of the process with clarity and efficiency—ensuring they feel confident and supported when they need it most. Beyond just claims, we are driven by a deeper purpose: doing the right thing for our members, communities, and the planet. This commitment strengthens our impact and the trust we build every day.



100% of Curo employees received cyber awareness and privacy training in 2024.

"I just want to thank you so much for everything. You have been great to deal with. Fast and efficient. We really appreciate all you did to help expedite this claim so we could finally close the house. So once again thank you, you are the best."

JACQUELLINE,
ONTARIO

EVOLVING FOR TOMORROW Enhancing member experience, strengthening data security

At Curo, innovation and trust drive our evolution.

Through Better Together, our digital transformation journey, we're redefining the member experience—integrating services seamlessly, leveraging real-time feedback, and applying modern technology to deliver personalized, intuitive support. This transformation isn't just about efficiency—it's about deepening connections and anticipating the evolving needs of our members.

At the same time, we're fortifying data privacy and security. Through a platform security-by-design approach—where security is integrated at every stage of development—we're proactively strengthening our systems. Additionally, with ongoing employee training, enhanced security protocols, and proactive risk management, we're building a culture of vigilance that protects sensitive information. By continuously evolving our defenses, we safeguard what matters most—our members' trust and the integrity of our networks.

Together, we're building a more secure future.

"Better Together goes beyond streamlining services—it's about ensuring every member feels valued, heard, and supported."

STACEY ROUS, COO & CFO, OTIP GROUP OF COMPANIES





Caring is our Culture

We believe that true success is measured by the positive impact we create. That's why we cultivate a culture of care—one that prioritizes social good, inclusion, and meaningful change.

Our commitment to Inclusion, Diversity, Equity, and Accessibility (IDEA) is reflected in how we support communities, advocate for marginalized groups, and foster real change. Through partnerships, employee volunteerism, and inclusive policies, we ensure our values are more than just words—they drive action.

By embedding care into everything we do, we're building a world where everyone feels valued, empowered, and included.

"Thank you again for your help and hard work. In times like this, I really appreciate your kindness and excellent service."

ANGELINA, ONTARIO



Supporting community and sustainability

The Curo team came together for a park clean-up day, removing litter and debris to promote a cleaner, healthier environment. This initiative reflects our dedication to environmental stewardship.

Beyond community efforts, Curo employees are actively engaged in our sustainability journey, participating in learning opportunities like LinkedIn Learning courses and webinars to deepen their understanding.

Any reference to "we," "us," "our," or "Curo" refers to Curo Claims Services Inc. 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. ("TWIS") operating as Orbit Insurance Services (Orbit), and Assurance Jean Claude Leclerc Inc.

This report is published for all stakeholders of Curo Claims Services Inc., a proud member of the OTIP Group of Companies. It is intended to provide insights into our social impact and sustainability initiatives during the 2024 reporting period.

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

Services de règlements

CURO

Claims Services

www.curocanada.com