

In recognition of the potential for events that may cause significant disruptions in its business activities, The Orr Group, Inc. ("TOG") has created a Business Continuity Plan. The primary purpose of this Business Continuity Plan is to help minimize the impact of any such disruptions to TOG and its customers, vendors, and other constituents.

TOG's Business Continuity Plan is designed to address a variety of potential functional areas pertaining to its business and operational activities. Those areas include:

- Data back-up and recovery (both hard copy and electronic);
- Business critical systems;
- Financial and operational assessments;
- Alternate communications between TOG and its customers and TOG and its employees;
- Alternate physical location of employees;
- Regulatory reporting; and
- Communications with regulators.

The adequacy of the Business Continuity Plan is reviewed by TOG's senior management on an annual basis.

TOG's Business Continuity Plan has been made available to its employees so that they are familiar with the appropriate procedures to follow in the unlikely event of a significant business disruption. Should a significant business disruption occur, TOG will post on its internet website pertinent emergency contact information that can be used by customers, vendors and other constituents to contact TOG. TOG's employees may additionally communicate directly with customers, vendors and other constituents through the best means available at the time.

Customer's may, upon request, obtain a complete copy of TOG's Business Continuity Plan.