

POLICY ON DIRECTOR TRAINING

1. Policy Statement and Objective

The Company recognizes that a well-informed and competent Board is essential to effective corporate governance. This Policy establishes a structured framework for the orientation and continuing education of Directors of **Igloo Insurance Broker, Inc.**, including Independent Directors, to ensure compliance with legal, regulatory, and fiduciary obligations.

2. Scope and Coverage

This Policy applies to all members of the Board of Directors, whether executive, non-executive, or independent.

3. Orientation Program for Newly Appointed Directors

All newly appointed Directors shall undergo a formal orientation program within a reasonable period following appointment. The orientation shall include:

- Overview of the Company's business model, strategy, products, and organizational structure;
- Directors' duties, responsibilities, and liabilities under the Revised Corporation Code, Insurance Code, and Insurance Commission regulations;
- Overview of corporate governance principles and key Company policies;
- Regulatory environment applicable to insurance brokers;
- Key risks, internal controls, and compliance framework;
- Role and expectations of Independent Directors.

4. Continuing Professional Development

Directors shall participate in continuing training programs on an annual basis to ensure ongoing competence. Training topics may include:

- Corporate governance updates and best practices;
- Regulatory and legal developments;
- Risk management, compliance, and internal audit;
- Data privacy, cybersecurity, and technology risks;
- Industry trends and emerging risks.

Training may be conducted internally, through group or regional programs, or externally through accredited training providers.

5. Minimum Training Expectation

Directors are encouraged to complete at least one (1) relevant governance or industry-related training annually, subject to regulatory guidance and availability.

6. Documentation and Disclosure

The Corporate Secretary shall maintain records of all director orientations and trainings attended, including dates, topics, and number of hours, for regulatory reporting and governance purposes.

7. Review

This Policy shall be reviewed periodically by the Board to ensure continued relevance and compliance with regulatory expectations.

APPROVED BY THE BOARD OF DIRECTORS

Igloo Insurance Broker, Inc.

Date of Approval: