

CONFLICT OF INTEREST POLICY

FAIS Act Compliance

Tiger Risk is committed to identifying and managing conflicts of interest to ensure fair treatment of clients. This policy sets out our approach to conflict management.

1. WHAT IS A CONFLICT OF INTEREST?

A conflict of interest exists where Tiger Risk's interests, or those of our staff, may conflict with the interests of a client. This could include situations where:

- Tiger Risk has a financial interest in a particular product or insurer
- Tiger Risk receives different commission rates from different insurers
- A staff member has a personal relationship with a client
- Tiger Risk is advising multiple clients with competing interests

2. INDEPENDENCE STATUS

Tiger Risk is an independent insurance broker. We place business with multiple insurers and are not tied to any single insurer. This independence helps us manage conflicts and provide clients with impartial advice.

3. COMMISSION TRANSPARENCY

We will disclose to clients the commission rates we receive from different insurers. We will not recommend a product based solely on the commission we receive. Our recommendations are based on what is appropriate for the client's needs.

4. IDENTIFICATION AND DISCLOSURE OF CONFLICTS

We will:

- Identify potential conflicts at the outset of our relationship with a client
- Disclose conflicts to the affected client(s)
- Obtain informed consent to proceed if the conflict cannot be avoided
- Document all identified conflicts and our management of them

5. MANAGING CONFLICTS

Where conflicts cannot be avoided, we will manage them by:

- Ensuring different staff members handle conflicting matters
- Obtaining formal consent from the affected client
- Providing additional disclosure to clarify our position
- Declining to act if the conflict is too significant to manage