

The Baldwin Group

Technology & Cyber Risk Committee Charter

Effective January 1, 2024

Purpose and Scope

The Technology & Cyber Risk Committee (the “**Committee**”) is created by the Board of Directors (the “**Board**”) of The Baldwin Insurance Group, Inc. (the “**Company**”) to discharge the responsibilities set forth in this Charter. The Committee shall have the authority and membership and shall operate according to the procedures provided in this Charter.

Membership

The Committee shall consist of at least three members with relevant expertise and business experience. Committee members shall be appointed by the Board and may be removed by the Board at any time. The Board shall designate the Chair of the Committee.

Responsibilities

In addition to any other responsibilities which may be assigned from time to time by the Board, the Committee is responsible for the following matters.

Oversight of Cybersecurity Risks and Data Responsibility

- The Committee shall oversee, and review with management, the Company’s overall assessment of cybersecurity threats and risks, and the overall quality and effectiveness of the Company’s security controls, including its policies and procedures, to identify, assess, and mitigate such threats and risks.
- The Committee shall oversee the Company’s management of internal and external risks related to its information technology systems and processes, including network security, data protection, risk management frameworks, and any internal or third-party audits of such systems and processes.
- The Committee shall oversee, and review with management, the Company’s overall data responsibility strategy and program, including its approach to ensuring compliance with applicable privacy laws and regulations, customer commitments, and industry standard practices, in each case involving the collection, use, sharing, storage, retention and deletion of data.
- The Committee shall review the appropriateness and adequacy of the Company’s cybersecurity insurance coverage on a periodic basis.
- The Committee shall oversee, and review with management, the Company’s cyber risk profile.

- The Committee shall oversee, and review with management, the overall effectiveness of the Company's cyber risk management framework and controls, including cyber risk management training and awareness programs.

Oversight of Technology Strategy, Deployment and Implementation

- The Committee shall oversee, and review with management, trends on evolving and emerging digital and other technologies and their effect on the competitive environment, including reviewing the Company's adoption of such technologies.
- The Committee shall oversee, and review with management, the Company's execution of digital and other technology strategies that are incorporated into any strategic plans approved by the Board.
- The Committee shall oversee, and review with management, trends on the Company's strategic development and deployment of technology to serve its stakeholders, drive business performance, create long-term value for its shareholders, and operate consistent with the Company's operating principles.
- The Committee shall oversee, and review with management, significant technology investments and their implementation and efficacy.

Preventative Measures and Incident Response Efforts and Coordination

- The Committee shall review with management the Company's controls, policies and guidelines to help prevent, detect, and respond to cyberattacks, data breaches, and unplanned outages, and any material incidents related thereto, in each case affecting or involving the Company's products, services business operations, business continuity and testing plans.
- The Committee shall review with management the Company's business continuity planning and disaster recovery protocols for cyber events, including escalation procedures, communication plans, and business resiliency capabilities, and their alignment with Company's enterprise risk management program. In this regard, the Committee shall collaborate with management and via periodic engagements with the Audit Committee to ensure the Committee has appropriate access to and, with respect to cybersecurity and data responsibility matters, visibility into the Company's enterprise risk management framework and personnel.

Public Disclosures

- The Committee shall periodically review and discuss with the Company's management the adequacy and effectiveness of the Company's processes and controls for making required or voluntary disclosures, in each case relating to cybersecurity and data responsibility matters.

- The Committee Chair shall be apprised, and shall keep other members of the Committee reasonably apprised, of any cybersecurity events that management determines are required or appropriate to disclose in the Company's current and periodic reports required to be filed with the U.S. Securities and Exchange Commission pursuant to applicable rules and regulations promulgated under the Securities Exchange Act of 1934, as amended, or pursuant any other federal or state law or regulation then applicable to the Company and its business operations.

Reporting to the Board

- The Committee shall report to the Board periodically.
- The Committee shall periodically evaluate its own performance and report to the Board on such evaluation.
- The Committee shall periodically review and assess the adequacy of this Charter and recommend any proposed changes to the Board for approval.

Authority and Delegations

The Committee has the authority to retain or obtain the advice of any consultant, legal counsel or other adviser and shall maintain responsibility for the appointment, compensation and oversight of the work of any such adviser retained by the Committee. The Committee has authority to approve any such advisers' fees and other retention terms for advisers the Committee chooses to retain. The Company shall provide for appropriate funding, as determined by the Committee, for the payment of reasonable compensation to any such adviser retained by the Committee.

The Committee may delegate its authority to subcommittees or the Chair of the Committee when it deems it appropriate and in the best interests of the Company.

Procedures

The Committee shall meet as often as it determines is appropriate, and not less frequently than quarterly, to carry out its responsibilities under this charter. The Chair of the Committee, in consultation with the other Committee members, shall determine the frequency and length of the Committee meetings and shall set meeting agendas consistent with this charter.

Resources

The Committee shall have access to sufficient resources to carry out its duties and responsibilities, including access to external advisors and/or experts, as may be reasonably required. The Committee shall work with Company management to ensure that the necessary resources are allocated to support the Company's cyber risk management framework.

Limitations Inherent in the Committee's Role

The function of the Committee is primarily one of oversight. The members of the Committee are not employees of the Company, and they do not perform management's functions

with respect to the Company's information technology and network systems, including cybersecurity. The Committee relies on the expertise and knowledge of management in carrying out its oversight responsibilities. It is not the Committee's responsibility to manage the Company's systems, or to ensure that the information technology and network systems and the Company's products and services are complete and effective, conform to applicable standards, or otherwise comply with applicable laws and the Company's policies.