

## Radian Group Inc. Statement of Human Rights

Radian Group Inc. and its affiliates (“Radian” or “we”) are committed to protecting and advancing human rights of all people. This Human Rights Statement outlines our intent and commitment to interact with our stakeholders consistent with applicable internationally recognized human rights standards. This Statement applies to all Radian employees, our vendors, customers and stakeholders that do business with, or act on behalf of, Radian.

### Radian’s Commitments

As is manifested in our Code of Conduct and Ethics (the “Code”), we operate our business with integrity and ethically, in a continuous effort to “do the right thing.” Much of what we do, as is summarized in the Code and related policies, is aligned to internationally recognized principles of human rights. Radian seeks to promote and protect human rights in all of its operations, avoid being complicit in human rights abuses, and promote human rights in its relationships with all of its stakeholders. Where relevant and applicable, Radian will observe and act in line with internationally declared human rights, including those in the *United Nations Universal Declaration of Human Rights*.

### Our Workplace

As is set forth in our Code and related workplace policies, Radian is committed to maintaining an inclusive, diverse and safe workplace, where degrading and disrespectful treatment of others is not tolerated. Our Code and related policies reflect our commitment to applicable fundamental *International Labour Organization Conventions*, including those which address prohibitions against forced labor and child labor, rights to organize and associate, pay equality and freedom from discrimination, harassment and violence at work, and promotion of workplace participation in general. To that end:

- Radian follows all applicable labor laws in the United States, where we currently operate 100% of our business.
- We prioritize health and safety across our operations, ensuring employees are aware of safety expectations and are able to work in an environment that is free of hazards.
- Our workplace policies and procedures are designed to be in compliance with all applicable local and national laws applying to labor including working hours, wages, overtime, benefits, child labor and forced labor.
- We provide benefits to our employees including health insurance, medical and parental leave, well-being assistance programs, and flexible work schedules.
- Unlawful harassment and discrimination are strictly prohibited at Radian. As is reinforced through policy and training, Radian is an equal opportunity employer, where harassment, making employment decisions, or other unfair treatment based on race, creed, color, marital status, religion, sex (including pregnancy, gender identity or expression, and sexual orientation), national origin or ethnic heritage, age, disability, veteran status or genetic information is strictly forbidden. Moreover, employees are encouraged to report

suspected instances of such behavior through various channels identified in the Code, including anonymously through our 24-hour compliance hotline.

- We have policies and procedures in place to protect the private information of our employees, in accordance with applicable privacy laws.
- We offer our employees multiple opportunities, through employee resource groups and employee wellness, workplace quality and learning programs, to receive training and engage with each other to advance their professional development, share their views on Radian as a workplace and offer new ideas on how it can be improved. Through these programs, we support our employees' vocational growth and efforts to achieve their potential and promote open dialogue about Radian's work environment.
- We have a robust Diversity, Equity and Inclusion ("DEI") program, which is a core facet of our workplace culture.
- We recruit employees from all communities, including those that have been historically disadvantaged in the workplace or those with special needs, with the aim of breaking down barriers to employment and wealth creation for these individuals.
- Our employees, board of directors and contractors working on Radian's behalf are all required to certify Radian's Code annually. Administration of the Code is overseen by the Radian board, and employees regularly receive training on a variety of workplace, ethics and business conduct topics addressed in the Code.

## Our Vendors

Radian relies on a number of suppliers to obtain goods and services necessary to operate our business. We expect our vendors to uphold the same standards we hold ourselves to. To that end, we have an established Procurement and Vendor Management function that conducts due diligence on Radian vendors to ensure that they meet applicable legal and compliance standards, operational, licensing and other regulatory requirements, diversity and other expectations. We have a process for avoiding doing business with sanctioned individuals and entities, and we require our vendors to acknowledge that they observe the principles articulated in Radian's Code, have strong ethical standards and business practices, and uphold worker and human rights protections and environmental conservation.

## Our Customers

We have policies and customer due diligence processes in place designed to avoid the illegal and wrongful use of our products and services. This includes an enterprise level process for screening out potentially sanctioned individuals and entities, procedures for identifying potential fraudulent insurance and real estate transactions, and confirming that customers who require licenses to access certain of our services are properly credentialed. We also take the privacy of our customers very seriously and have a robust privacy program that is designed to protect individuals' personal information and honor their rights to manage that information in accordance with applicable privacy laws and best practices.

## Our Community and Environment

Radian supports the local community through a number of employee volunteer programs and philanthropy to causes that support, among other things, families, communities and home ownership. In

addition, while the nature of our business has a limited direct environmental impact, Radian promotes environmental conservation through flexible “remote” work options which reduces the need for employees to commute, in-office recycling, and physical offices that are designed to conserve energy and promote efficient use of resources. Radian’s Environmental Policy sets forth our commitment to operate our business in a way that ensures a safe and healthy workplace for our employees and minimizes our impact on the environment.

## Speaking Up and Reporting Concerns

At Radian, we understand that our success and reputation rests on how each of us conducts ourselves individually and as an organization. As a result, everyone at Radian is encouraged to speak up if they see something that does not seem ethical or right. Under our Code, everyone has a responsibility to not only conduct themselves with the highest level of integrity, but to ask questions if they have concerns and report any known or suspected wrongdoing, including potential ethical or legal misconduct. We have several reporting channels through which employees can ask questions or make a report, including the employee’s manager, a human resources People Business Partner, Radian’s Deputy General Counsel and Chief Legal Compliance Officer, via email to the Legal Department’s compliance team, the General Counsel or anonymously through Radian’s 24-hour compliance hotline. The method of reporting is left to the employee’s preference, and the Code specifically prohibits retaliation for good faith, even if incorrect, reporting.

## Review and Approvals

This Human Rights Statement was approved by the Radian ESG Steering Committee, Executive Committee and Chief Executive Officer and provided to Radian’s Board of Directors.