



# Social Media Policy

## Purpose

This Social Media Policy ("Policy"), which is referenced in Radian's Code of Conduct and Ethics (the "Code"), is designed to provide guidelines for the use of social media by those individuals affiliated with Radian Group Inc. and its affiliates, as defined below.

Social media is an everyday part of life for many of us. However, employees' use of social media can raise several concerns, including, but not limited to: potentially material risks to Radian's confidential and proprietary information, reputation, and brand; improper use and disclosure of private and personal information; exposing Radian to discrimination and harassment claims; and jeopardizing the Company's compliance with laws and business conduct rules. To minimize these business and legal risks, to avoid loss of productivity and distraction from employees' job performance, and to ensure that the company's IT resources, and communications systems are used appropriately, Radian expects its employees to adhere to the following guidelines and rules regarding social media use.

This Policy is not intended to prevent employees from participating in social media. We provide this policy as a guide for employees to make smart decisions regarding how they engage with social media in ways that do not negatively impact Radian. At Radian, we aim to grow our brand on social media the right way, engage current and new followers, and build long term relationships—and we encourage employees to be a part of this journey. Our goal is simple: to help our employees participate in social media in a responsible way that protects Radian's interests and their own, and that complies with all applicable laws and regulations.

## Scope

This Policy covers everyone who acts on behalf of Radian Group Inc., its subsidiaries, and affiliates ("Radian", the "Company" or "We"). This includes all regular full-time and part-time Radian employees around the world, regardless of their business unit or subsidiary; all Radian temporary and contract workers; and all members of Radian's Board of Directors (any reference to "you" in this Policy is speaking to each individual covered by this Policy). All are expected to comply with this Policy. This Policy is not intended to restrict communications or actions protected or required by federal, state, or local law, including under Section 7 of the National Labor Relations Act.

## Policy

The internet allows people to communicate, share information and reach audiences in powerful ways. For purposes of this policy, social media includes, but is not limited to, all means of communicating or posting information or content of any sort on the internet, including to your own, or someone else's, blog, online journal, diary or personal website which may be accessible by third parties, social networking platforms or affinity websites, web bulletin boards or chat rooms, including online software or code sharing platforms or repositories which are accessible to those outside Radian, whether or not associated or affiliated with the Company, as well as any other form of electronic communication (collectively, "social media"). Although social media creates unique opportunities for communication and sharing information, it also carries with it certain risks and responsibilities for those working for or on behalf of Radian.

When using social media for any reason, we expect you to be respectful of others, to use good judgment, and to avoid using language or making postings on social media that are maliciously false, obscene, threatening, harassing, discriminatory, or otherwise violate the law.

## Approved Uses of Social Media in Relation to Radian

As more employees engage with Radian's social media content, it helps us grow our brand presence and reach more people with our brand's message. In the constantly connected world we live in today, social media is a growing channel for interaction and engagement among customers, employees and other stakeholders.

Employees are encouraged to engage with Radian and its related brands via social media. Below are guidelines for appropriate ways employees can interact with our brands online:

- You may identify yourself as a Radian employee on your personal social media profiles. You are permitted to state, for example, that you are an employee of Radian, your job title, your dates of employment with Radian and a general description of your position and job responsibilities (assuming this information does not include confidential, sensitive or proprietary information) such as you would find on a resume or LinkedIn profile.
- When posting about work-related matters, including without limitation general industry matters, make it clear in your social media activity that you are speaking on your own behalf. Employees should add the following disclaimer to their social media profile account page if they plan to post anything related to Radian, its customers, competitors or the industries in which Radian operates: ***"The opinions expressed within this page are the views of the writer and do not necessarily reflect the views and opinions of Radian Group Inc."***
- Employees may freely share:
  - Any content published publicly on Radian's corporate website or social media channels. This includes, for example, a *Radian On Air* podcast episode, a recent Radian news release, or a Radian Facebook post promoting a Radian event.
  - Social media templates that have been provided by the Marketing and Communications team.
  - Personal photos showing Radian logo products, including Radian apparel and swag (e.g., a photo of the employee wearing a jacket with the Radian logo on it).
  - Radian hashtags, such as #OneRadian.
- Employees may participate in social media promotions, contests and campaigns organized or sponsored by Radian unless the rules for the event state otherwise.

Contact Corporate Communications if you are unsure whether it is appropriate to post something on social media.

## Prohibited Conduct on Social Media for Radian Employees in Relation to Radian

As a representative of Radian, employees are not permitted to:

- Mention or discuss any confidential, personal, or private information about consumers or Radian employees or proprietary or other sensitive information, including trade secrets, Radian's intellectual property, business plans and methods, projections, and non-public information about Radian you obtain or have access to as a result of your position at Radian, directly or indirectly related to Radian or the industries in which it participates;
- Make any false or misleading statements about Radian's past performance, products and services, future business prospects or performance, including regarding a past, current, or future investment in Radian;
- Make any statements, present any information or represent yourself (by express statement or otherwise) in any manner that would imply or make it appear that you are the authorized representative of or speaking on behalf of Radian, unless you have written permission from Corporate Communications to do so;

- Use “Radian” alone or as part of your screen name, user I.D. or any other type of profile name or similar identifier or establish any web pages or other sites or profiles (or the like) that purport to be on behalf of Radian (e.g., creation of Radian Facebook page or Radian Twitter account)
- Make comments that would violate the Code (e.g., racist, discriminatory or harassing), or would violate any other Radian policy, or which are made in an attempt to circumvent the Code or Radian policies.

The following are examples of prohibited social media content for Radian employees:

- Don’t share information that has restricted viewing, is behind a firewall or is password protected.
- Don’t add “Official Radian XXXX” to any social media account bio. For example: “Official Marketing VP” account for Radian makes it appear that the account is on behalf of Radian and not a job title.
- Don’t respond on behalf of Radian to customers, reviewers or others posting commentary regarding Radian. Radian’s official accounts regularly evaluate and assess these communities and respond to commenters on social media.
- Don’t use Radian logos as profile pictures on your personal accounts.
- Don’t name customers, prospective customers or associates that have not been shared publicly by Radian.

Always be respectful, fair and courteous to fellow Radian’s employees, vendors, or people who work on behalf of Radian. Avoid using statements, photographs, video or audio that reasonably could be viewed as malicious, obscene, or threatening, that disparage Radian’s products, services, customers, or regulators, or that might constitute harassment.

Radian reserves the right to determine that an employee’s internet or social media use that demonstrates poor judgment, causes a workplace disruption, or which harms or has the potential to in any way damage the Company’s professional reputation or negatively impacts (or has the potential to negatively impact) the Company, violates this Policy.

### **Social Media Use During Work Hours**

Radian employees are permitted limited use of social media during work hours for the purposes of viewing Radian’s social media channels and engaging with Radian on social media. This includes:

- Liking, sharing, and commenting on Radian’s social media posts,
- Posting approved Radian content as outlined in this Policy, and
- Participating in social media promotions, contests and campaigns organized or sponsored by Radian, unless the rules for the event otherwise prohibit employee participation.

Personal social media (other than the permitted uses in relation to Radian discussed above) should be reserved for employees’ personal time.

### **Other General Consideration About Social Media Use**

- In the case of attempted anonymous posts, whether by omitting your name or Radian’s name (e.g. “...a mortgage insurer in Pennsylvania...”), you should assume and expect that search tools will match your posts with other available information. As a result, such posts may violate this Policy as well as other Radian policies and applicable laws.
- No posting is ever viewed in a vacuum. You should assume and expect that any statements or prior posts you make using social media can and will be linked to other information about Radian on the internet or otherwise. These statements often become a permanent record.

- You should know that Radian routinely monitors social media sites as part of its ongoing corporate communications work. Violation of any applicable Radian policy, including this Policy and the Code, may result in disciplinary action up to and including termination of employment.
- It is important to remember that information posted online may be difficult to remove. Before posting, ask yourself questions such as, if this goes viral what does this mean for my career, reputation, and relationships? Many eyes may fall upon your words, including those of reporters, customers, your manager, and Radian's competition. Assume that all audiences will be reading every post, no matter how obscure or secure the site to which you are posting may seem.

### **Other Legal Considerations**

Radian reserves the right to use photos and content submitted by Radian employees on its social media channels unless you expressly deny permission (e.g., a photo submitted to Radian Spirit Week may be shared on Radian's Facebook page). Employees may also submit photos and content directly to the [SocialMedia@radian.com](mailto:SocialMedia@radian.com) mailbox for Radian to share on its social media channels.

### **Where to Report Concerns or Media Outreach**

If you have any questions or concerns or are unsure as to whether your use or intended use of social media is in compliance with this Policy, or to report a suspected or actual violation of this Policy please contact Corporate Communications or use the "How to Get Help" procedures set forth in the Code, including by calling the Compliance Hotline at 800-523-1988 x1700, where you can report anonymously. Radian's commitment to non-retaliation set forth in the Code applies to any report made under this Social Media Policy.

If a member of the media contacts you via social media or through any other means of communication, do not attempt to respond. Instead, inform the requester that all media calls and requests for information must be directed to a Radian media contact for follow up, and refer the person to Emily Riley or Rashi Iyer:

- Emily Riley, EVP, Chief Marketing and Communications Officer  
215-231-1035
- Rashi Iyer, VP, Corporate Communications  
215-231-1167

**Employees are not permitted to talk to media as a representative or spokesperson for the Company without express written permission.**