

# Environmental Policy

## Policy:

Radian is committed to providing quality service in a manner that ensures a safe and healthy workplace for our employees and minimizes our impact on the environment. Radian operates in compliance with all relevant environmental laws, and while our operations have a limited direct environmental impact, we strive to adopt sustainable and environmentally conscious practices and continuously work to further minimize our environmental footprint by seeking ways to reduce resource consumption and waste, increasing efficiency and providing smart alternatives.

## Procedures:

Radian is committed to operating our business responsibly and understands that this will help Radian create long-term and sustainable value for our company and stakeholders by reducing costs, increasing revenue, mitigating risks, enhancing our reputation, strengthening our communities, and helping us meet the expectations of our stockholders, customers, employees, communities, and future generations.

To support this commitment, we will endeavor to:

- Measure, monitor and reduce our energy consumption and associated greenhouse gas emissions;
- Assess the risks that climate change poses to our operations, and if necessary, develop strategies and processes to manage such risks;
- Reduce waste through re-use and recycling and by purchasing recycled, recyclable or re-furnished and sustainable products and materials where these alternatives are available, economical and suitable;
- Promote efficient use of materials and resources throughout our facilities including water, energy, raw materials and other resources, particularly those that are non-renewable;
- Promote awareness and engaging with our employees and other stakeholders regarding sustainability and our initiatives;
- Train and encourage our employees to conduct their activities in an environmentally responsible and sustainable manner;
- Work with our suppliers and vendors, through our [Supplier Expectations and Attestation](#), to ensure they are committed to reducing their energy and water consumption, waste, greenhouse gas emissions, and other environmental impacts;
- Engage with our investment managers on the integration and consideration of environmental, social, and governance factors into our investment portfolio and activities;
- Strive to continually improve our environmental performance and minimize the social impact and damage of activities by reviewing our environmental policy as necessary, but no less than annually

This Environmental Policy was approved by the Radian ESG Steering Committee and will be regularly reviewed by Radian's Board of Directors, who is actively involved in the oversight of our ESG program and practices, including environmental sustainability.