

PRINCIPALS OF CORPORATE CITIZENSHIP

Palomar acknowledges that good corporate citizenship supports operational integrity and long-term performance. The following principles guide our operations.

Environmental Practices

Palomar conducts its operations in compliance with applicable environmental laws and regulations.

As a provider of insurance solutions for hurricanes, floods, fires and other catastrophic events, we see firsthand the importance of resilience. In addition to helping policyholders recover after disasters, we strive to operate efficiently and responsibly.

Some of the steps we take include:

- Reducing waste through recycling programs and minimizing disposable plastics.
- Supporting hybrid work arrangements.
- Using energy-efficient lighting and equipment.
- Periodically reviewing operational practices for efficiency improvements.

Environmental considerations may be evaluated in relevant business decisions consistent with our enterprise risk management framework.

Human Rights

Palomar's respect for human rights is a fundamental part of who we are and how we operate. We are committed to conducting business in accordance with applicable laws and internationally recognized human rights principles.

Our Code of Ethics and Conduct (the "Code") establishes expectations for ethical behavior throughout our organization. We are an equal opportunity employer and maintain policies and training to identify and prevent discrimination, bullying, harassment and other forms of workplace behavior we deem unacceptable. All team members are required to certify compliance with the Code annually.

We maintain policies and training addressing, among others:

- Anti-bribery and anti-corruption
- Anti-money laundering
- Conflicts of interest

Team members may confidentially report concerns without fear of retaliation through one of the channels below:

- Their direct manager or next-level manager
- Palomar's People and Talent team
- Our third-party whistleblower hotline

Occupational Health & Safety

At Palomar, our team members are our most valuable asset, and we are committed to helping them be safe, healthy and productive in their lives and at work.

Palomar provides a workplace that complies with all state and federal laws, regulations, and standards to ensure a safe and healthy environment.

We are committed to:

- Protecting the health and safety of team members



- Providing appropriate health and safety training where relevant.
- Encouraging the reporting of workplace concerns

Suppliers and partners are expected to comply with applicable health and safety laws in the jurisdictions in which they operate

Supporting Supplier Diversity

Palomar is committed to providing qualified diverse businesses opportunities to participate as suppliers or subcontractors of products and services to our company in the United States and its territories.

Our program includes businesses that are at least 51% owned and controlled by individuals from underrepresented groups, including minority-owned, women-owned veteran-owned, service-disabled veteran-owned, disability-owned and LGBT-owned business enterprises.

Participation requires proof of certification of its diverse status by a third-party certifying agency and is subject to standard partnership procedures.