CSAA Insurance Group,
a AAA Insurer

Supplier Code of Conduct

CSAA Insurance Group



Introduction



The Supplier Code of Conduct stipulates key principles that Suppliers to CSAA Insurance Exchange and its subsidiaries (collectively, "CSAA") are expected to adhere to when doing business with CSAA. If a Supplier's contract with CSAA is more restrictive than the Supplier's Code of Conduct, the Supplier's contract takes precedence.

CSAA defines "Suppliers" as all entities providing goods or services in return for consideration, including contractors, consultants, agencies, vendors, and any third parties, all of which are held to the same expectations.

CSAA seeks to actively build and nurture relationships with Suppliers that share its values and commitment to make worthwhile and meaningful contributions to people, communities and the planet. Accordingly, CSAA prioritizes engaging with Suppliers that conduct their business following strong social, environmental and ethical business standards. Suppliers who do not consistently demonstrate alignment with these expectations may jeopardize their potential or continued relationship with CSAA.

Any questions regarding this Supplier Code of Conduct should be directed to Procurement@csaa.com.

Any questions regarding the Supplier Code of Conduct? Email Procurement@csaa.com

CSAA Insurance Group Supplier Code of Conduct

Sustainability & Environmental

CSAA Insurance Group sees firsthand the impacts of climate change, as our policyholders and employees experience more extreme weather and wildfires. In addition to CSAA's environmental efforts, suppliers are expected to have a sustainability and environmental plan that highlights what actions they take, on an ongoing basis, to minimize the environmental impact specifically with reducing Scope 1, Scope 2 and Scope 3 greenhouse gas emissions.

Suppliers should seek to improve resource efficiency and reduce resource consumption, including raw materials, energy, water and fuel. Suppliers are expected to make reasonable efforts to eliminate or reduce levels of waste (both solid and wastewater) generated, and to increase landfill diversion, reuse and recycling. Suppliers are encouraged to develop and use environmentally friendly innovations and practices that reduce negative environmental impacts.

Supplier Inclusion

CSAA recognizes the benefits of investing in the communities we serve and actively encourages supplier development, utilization, and economic growth through inclusive procurement practices. This strategy helps CSAA to bridge equity gaps and focus on sustainable development for future generations.

As such, our suppliers are expected to utilize their best efforts to amplify the positive impact of communities through their own inclusive and comprehensive procurement allocations.

Discrimination & Harassment

CSAA expects all Suppliers to foster a culture and workplace that does not tolerate harassment, including sexual harassment, threats of harassment, or retaliation for reporting harassment.

Suppliers are expected to comply with all applicable laws and regulations relating to discrimination in hiring, employment practices, and harassment and retaliation. Suppliers must operate workplaces free of unequal treatment in employment, discrimination, harassment, victimization, and any other abuse on any grounds including but not limited to age, health status, disability, ethnic or social origin, gender, gender identity, nationality, race, sexual orientation, marital status, parental status, pregnancy, political convictions, religion or beliefs, union affiliation, or veteran status. Unequal treatment includes the payment of unequal remuneration for work of equal value.

Artificial Intelligence

CSAA expects suppliers to demonstrate a commitment to the ethical use of artificial intelligence (AI) in their operations. Suppliers must ensure that their AI systems and applications are designed and deployed in a manner that respects human rights, promotes fairness and avoids harm. This includes implementing measures to prevent bias, ensuring transparency and accountability in AI decision-making processes, and maintaining the privacy and security of data used and generated by AI technologies. CSAA encourages suppliers to adhere to internationally recognized AI ethics guidelines and standards to foster trust and safety in the development and application of their AI features.

Any questions regarding the Supplier Code of Conduct? Email Procurement@csaa.com

Child Labor

CSAA strongly opposes the use of child labor and will not engage Suppliers that use child labor.

The minimum age for employment or work shall be 16 years of age, the minimum age for employment in that country, or the age for completing compulsory education in that country, whichever is higher.

Human Trafficking & Forced Labor

Human trafficking and forced, debt bonded, indentured and slave labor are unacceptable, and CSAA is committed to preventing these practices in its operations and supply chain. CSAA's Supplier Code of Conduct prohibits harsh or inhumane treatment, including corporal punishment, the threat of corporal punishment or forced labor. Our Suppliers must meet these requirements and be compliant with applicable laws and regulations.

Health & Safety

CSAA is committed to a safe and healthy work environment. CSAA expects its Suppliers to comply with all applicable safety and health laws and regulations in areas they operate in.

Managing CSAA's Information

CSAA respects the privacy of all individuals and expects its Suppliers to do likewise. Suppliers will secure and protect the privacy of personal data of everyone they do business with, including suppliers, customers, consumers and workers. While processing personal data, CSAA expects its Suppliers to use such data for permitted purposes solely, comply with privacy and data protection laws, rules, regulations, orders, conventions, and ordinances applicable to each Supplier; and comply with all representations made in Supplier's data protection and privacy policies.

CSAA expects its suppliers to promptly notify CSAA upon suspecting or after becoming aware of a potential data breach impacting CSAA data via telephone to CSAA IT Operations Bridge at 1.866.880.3400 (Select Option "9", and request the Cyber Defense Services team) AND via email to CyberSOC@csaa.com.

Gifts & Entertainment

Suppliers are not permitted to provide or offer any gift that may create an actual or potential conflict of interest; impair one's judgment; is intended, or could be interpreted as intended to improperly influence decision-making. While the best practice and preference are for suppliers not to offer any gifts to CSAA employees, gifts can be accepted only if it meets all of the following criteria:

- It is offered infrequently and is of nominal value ($75 or less) and it is customary and a part of normal business practices.
- It imposes no sense of obligation on CSAA.
- It involves no special treatment, such as free services or special discounts.
- It is not a loan or a payment from a vendor, contractor, or other business contact.
- It would not be perceived as likely to influence the employee's business judgment or decision-making.
- It was not solicited by CSAA.
- It would be appropriate to reciprocate in a similar manner at CSAA's expense.

At no time during a competitive procurement process, such as a Request for Proposals, is a gift acceptable.

Any questions regarding the Supplier Code of Conduct? Email Procurement@csaa.com

Media/Logo Usage

Suppliers are required to forward all media requests/inquiries across all channels (print, broadcast, online, radio, social media, etc.) regarding CSAA, or work done by the Supplier on behalf of CSAA, for review to pr@csaa.com. Suppliers are prohibited from speaking about CSAA or AAA or using the AAA logo in any public forum without consent from the CSAA Public Relations department.

Web Content Accessibility

CSAA is committed to removing barriers to performance for all individuals. At a minimum, Suppliers should comply with the WCAG 2.0 Level AA. These guidelines make web content on desktops, laptops, tablets and mobile devices more accessible to a wider range of people with disabilities, including accommodations for blindness and low vision, deafness and hearing loss, limited movement, speech disabilities, photosensitivity, and combinations of these, and some accommodations for learning disabilities and cognitive limitations. In contrast, these guidelines will not address every user need for people with these disabilities. CSAA recognizes that following these guidelines often makes Web content more usable to users in general.



Any questions regarding the Supplier Code of Conduct? Email Procurement@csaa.com



CSAA Insurance Group,
a AAA Insurer

IE0317–01 (May 2025) © 2025 CSAA Insurance Group