



2026

# Sustainability Report



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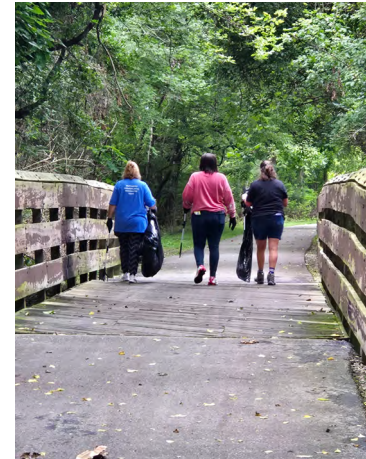
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# A Message From our President and CEO

**As we look at our progress in 2025 and the work underway in 2026, Assurant continues to evolve its business while advancing sustainability efforts that create meaningful impact. As an organization centered on the promise of possibilities beyond protection, we're dedicated to supporting our communities and advancing solutions that contribute to a more sustainable future — through insight, innovation, partnership, and discipline.**

Our Sustainability vision is grounded in advancing connected communities, respecting resources, and helping to protect our planet — ambitions that guide our focus on a Thriving Society, a Circular Economy, and a Stable Climate. These pillars of our sustainability efforts are deeply embedded in our business strategy. Throughout 2025, we strengthened sustainability integration across the enterprise through strong governance and clear alignment with business outcomes, enabling us to enhance global operations and deliver innovative products and services.

Central to this work is our culture, grounded in our values and commitments, helping to define what we're proud to call the Assurant Way. It shapes how we collaborate, make decisions, and deliver results for our stakeholders, and it brings our sustainability strategy to life. By investing in our people, tools, and ways of working, we foster global inclusion, encourage innovation, and support sustained, profitable growth.

In 2025, we also made meaningful progress in building a workforce that's adaptable, digitally capable, and prepared for the future. As we expand our use of data, artificial intelligence (AI), and digital technologies, we're investing in learning and development opportunities that enable our employees to effectively leverage these tools and capabilities to deliver even greater value.

Looking ahead, our focus remains on responsibly advancing our AI-enabled capabilities. In 2026, we're scaling proven solutions, driving growth, and embedding intelligence into core systems and workflows to enhance both customer and employee experiences. Across Global Lifestyle and Global Housing, we're leveraging insights and technologies to transform connections that build loyalty and drive value for our client partners and their customers.

Sustainability remains integral to our business model and value creation. Through close collaboration with clients and stakeholders, we're advancing circular practices that support more sustainable consumption while delivering environmental and commercial benefits across our value chain. Within our Connected Living business, our reverse

logistics and supply chain capabilities play a critical role in enabling device reuse, refurbishment, and lifecycle management, directing products to the right channels at the right time and maximizing value from every device.

We're also proud of the progress made in supporting the communities where we live and work. Over the past year, the Assurant Foundation expanded its outreach with a focus on education, disaster response, housing security, and financial literacy. In 2025, the Foundation donated approximately \$4 million in grants, while employees volunteered more than 94,000 hours, supported nearly 1,900 nonprofit



organizations, and participated in a global giving campaign spanning 17 countries. These efforts were recognized, including by being named a Disaster Relief Hero by the American Red Cross and designated one of 20 Distinguished Donors to The Education Fund.

Strong governance and ethical leadership continue to guide our actions. In 2026, we were once again named one of the World's Most Ethical Companies by Ethisphere, achieved a top score on the Human Rights Campaign's Equality Index for the seventh consecutive year, and were ranked as one of America's Most JUST Companies by JUST Capital. These recognitions reinforce our commitment to integrity, transparency, and accountability.

We are proud of the progress we made in 2025 and excited for the opportunities ahead. As we look to the future, we remain focused on innovating and strengthening our capabilities to deliver solutions that create sustainable value for our stakeholders.

Thank you for your continued support and commitment to advancing sustainability at Assurant.



**KEITH DEMMINGS,**  
Chief Executive Officer



"As we look to the future,  
we remain focused  
on investing in talent,  
scaling circularity, and  
advancing climate action  
to strengthen our business  
and deliver solutions that  
create sustainable value for  
our stakeholders."

# Our Company

## WHAT WE PROMISE

# Possibilities Beyond Protection™

Assurant<sup>1</sup> redefines the boundaries of protection by safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world’s most successful brands. As a Fortune 500 company operating in 21 countries, we lead the way in leveraging insights and technology to transform customer connections that build loyalty and drive value.

## HOW WE DELIVER

Our strategy and culture work together to create long-term value for our client partners, customers, shareholders, and communities.

### Lead with insight

Across sectors and geographies, we turn data and intelligence into actionable insights. By understanding evolving customer needs and emerging risks — from climate exposure to the growing connected economy — we help clients unlock more value and make more informed decisions.

### Win as one

We work as true partners with our clients, across our teams, and within our communities. By combining our capabilities and various perspectives, we create experiences that serve customers, strengthen businesses, and grow shared value.

### Challenge convention

We innovate, transform, and evolve continuously. From circular solutions that extend product lifecycles to digital claims experiences that simplify moments of loss, we accelerate advancements that help clients stay ahead in a rapidly changing world.

### Deliver with discipline

Day in and day out, we deliver reliability that can be counted on. Backed by more than a century of expertise, strong governance, and operational excellence, we act with urgency and accountability to exceed expectations and create sustainable results.

## THE ASSURANT WAY

Our culture is how we bring our strategy to life. The Assurant Way shapes our behaviors, informs our decisions, and guides how we create sustainable impact. As we look ahead, we remain focused on enriching our culture, strengthening our global operating model, and developing the talent required to thrive in a tech-enabled future — advancing sustainable, profitable growth through innovation.

## OUR UNCOMPROMISING VALUES

### Common Sense

We seek to build simple, straightforward solutions that keep life running smoothly for the businesses and consumers we serve.

### Common Decency

We treat others with empathy and respect. We’re honest and transparent. We act with the utmost integrity and are committed to doing the right thing.

### Uncommon Thinking

We’re never satisfied with the status quo. We seek diverse perspectives and thrive on challenges. We believe there’s always a way to build upon our successes.

### Uncommon Results

We approach each opportunity with a sense of urgency and act decisively to deliver results that exceed expectations.

<sup>1</sup> Unless otherwise expressly stated or the context otherwise requires, reference to the “company,” “Assurant,” “we,” “us,” or “our” refer to the business conducted by Assurant, Inc. and its subsidiaries.

# Assurant at a Glance<sup>1</sup>

**\$12.4 billion**

in total revenues<sup>2</sup> for full-year 2025



**300 million**

customers served globally



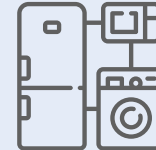
**66 million**

mobile devices connected and protected<sup>3</sup>



**128 million**

appliances, electronics, and household valuables protected



**57 million**

travelers and credit card holders protected



**32 million**

mortgage loans tracked



**3 million**

rental units protected



**357 thousand**

homeowners protected from losses due to flood damage



**57 million**

protected vehicles<sup>4</sup>



**~15 thousand**

employees representing more than 80 nationalities



**6 million**

customers with financial products covered with credit protection



**450+**

patents and pending patents across 21 markets



<sup>1</sup> All Assurant at a Glance data is as of December 2025. Data presented are estimates and rounded for illustrative purposes.

<sup>2</sup> Total revenues refers to net earned premiums, fees, and other income.

<sup>3</sup> Includes insurance and upgrade contracts in force for mobile phones, tablets, e-readers, and accessories.

<sup>4</sup> Includes insurance and service contracts in force for vehicles, RVs, powersports, and ancillary products.

# 2025 – 2026 Awards & Highlights

- TIME World's Best Companies
- World's Most Ethical Companies by Ethisphere in 2026 for the third consecutive year
- Forbes' World's Best Employers
- Forbes' America's Best Employers for Veterans
- Forbes America's Best Employers for Company Culture
- Fortune's America's Most Innovative Companies
- Equality 100 Award: Leader in LGBTQ+ Workplace Inclusion – Human Rights Campaign's top score of 100 in 2026 for the seventh consecutive year
- Newsweek's America's Most Responsible Companies
- America's Most JUST Companies by JUST Capital in 2026 for the third consecutive year
- CandE (Candidate Experience) Award winner for positive, fair, and respectful hiring practices
- Brandon Hall Silver Award for Leadership Development
- Best Place to Work for Disability Inclusion on the 2025 Disability Index®, receiving a top score of 100 for the second consecutive year



## United Kingdom

- Best Workplaces
- Best Workplaces for Development
- Best Workplaces for Wellbeing
- Best Workplaces for Women
- Best Workplaces in Financial Services & Insurance
- Great Place to Work Certified™



## France

- Best Workplaces for Women
- Great Place to Work Certified™



## Australia/India/South Korea

- Great Place to Work Certified™



## New Zealand

- Great Place to Work Certified™
- Feefo's Platinum Trusted Service Award



## Japan

- Great Place to Work Certified™



## Canada

- Great Place to Work Certified™



## Brazil/Chile/Colombia

- Great Place to Work Certified™



## Argentina

- Great Place to Work – National Ranking
- Great Place to Work for Women
- Great Place to Work for Young Talent
- Great Place to Work for Financial Services & Insurance Industry
- Great Place to Work – Companies that Care
- Great Place to Work Certified™



## United States

- Great Place to Work Certified™



## Mexico

- Best Places to Work – Central Region
- Great Place to Work's Best Workplaces
- Great Place to Work Certified™

# Our Approach to Sustainability

Assurant is a purpose-driven company committed to embedding sustainability throughout our operations as a key enabler of our long-term business strategy. At the heart of our approach to sustainability is our sustainability vision, which seeks to advance a connected, respected, and protected world while anchoring our efforts in long-term ambitions for a Thriving Society, a Circular Economy, and a Stable Climate. We continue to progress our sustainability strategy through strong oversight and governance that supports our business outcomes, strengthens our global operations, and enhances our product and service offerings.

A key part of our approach is the use of continuous, data-driven insights to create value for our organization, partners, clients, end consumers, and the communities where we operate. Our work is informed by ongoing engagement with employees, clients, and investors, enabling us to identify meaningful trends, anticipate shifts in the sustainability landscape, and ensure our strategy reflects the evolving needs and expectations of those who rely on us.

In 2026, we'll be refreshing our enterprise-wide sustainability prioritization assessment through engagement with both internal and external stakeholders. Guided by the principles of double materiality, the assessment evaluates financially



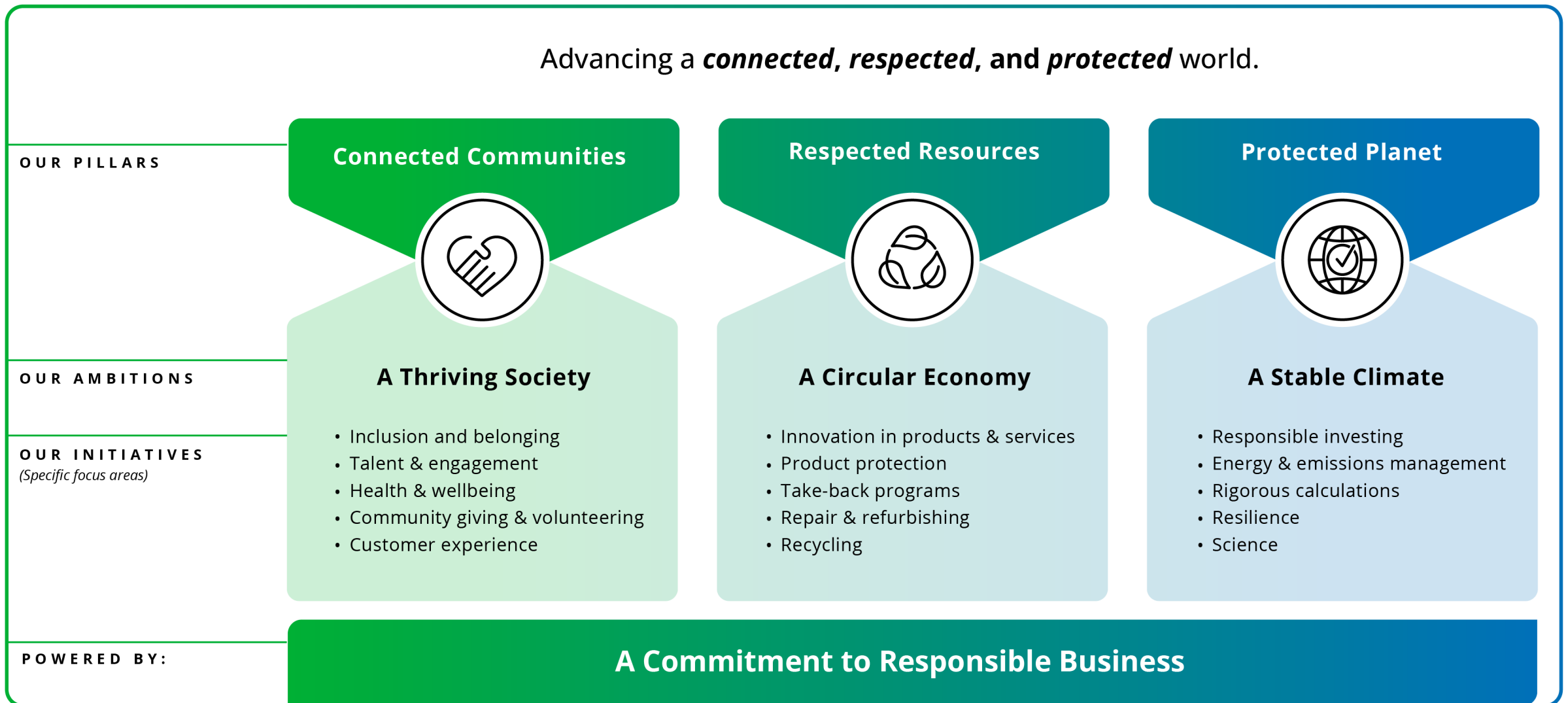
material sustainability topics that influence enterprise value, as well as those that impact the economy, environment, and people. As a best practice, we complete this process every few years to ensure our sustainability strategy remains authentic to Assurant, relevant to our unique lines of business across the regions where we operate globally, and an enabler of our business growth strategy. The outcomes of the 2026 assessment will be used to reaffirm the sustainability topics most relevant to Assurant's value creation, resilience, and

long-term strategy, and to inform the continued evolution of our sustainability strategy.

Through this approach, we remain committed to integrating sustainability into every aspect of our enterprise — advancing innovation, managing risk, strengthening stakeholder trust, integrating environmental and social considerations across our value chain, and delivering long-term value in a rapidly evolving global environment.

# Our Sustainability Vision

At Assurant, we're advancing a connected, respected, and protected world, with a strategic focus on connected communities, respected resources, and a protected planet. Within these pillars, we're setting ambitions for a Thriving Society, a Circular Economy, and a Stable Climate. This framework is all powered by our commitment to responsible business.



# Stakeholder Engagement and Sustainability

## INVESTORS



Engagement with investors is a core element of Assurant’s approach to sustainability. We maintain ongoing dialogue with our investors to understand expectations, share progress, and gather feedback on key programs across talent, circularity, and climate. Insights gathered through these discussions inform ongoing enhancements to our disclosures and reinforce alignment with leading reporting frameworks, including TCFD, supporting transparency and long-term value-creation.

## CLIENTS



Assurant engages with clients on sustainability through several different channels, including through the integration of climate and circularity into our offerings. In 2025, we engaged with over 30 clients to discuss evolving expectations and deepen partnerships through collaborations that allow us to drive impact throughout our shared value chain.

## EMPLOYEES



Engaging employees is a critical enabler of Assurant’s sustainability strategy. Throughout 2025 and into 2026, we continued to strengthen internal communications and engagement initiatives designed to increase awareness, build capabilities, and encourage active participation in sustainability across the globe. These efforts bring our sustainability commitments to life.

### SUSTAINABILITY IMPACT CAMPAIGNS



Following the release of our 2025 Sustainability Report, we translated key commitments and achievements into clear, employee-focused communication campaigns to build awareness of our global impact and celebrate our progress.

### EARTH MONTH



Earth Month 2025 served as a key moment for global employee engagement, combining sustainability communications with hands-on participation. Campaigns highlighted core sustainability pillars such as climate action and a circular economy, encouraging employees to adopt sustainable behaviors through simple actions and challenges.

### GREEN TEAMS



In 2025, employee-led Green Teams in Europe and Argentina promoted sustainability awareness through local initiatives, encouraging employees to share ideas, adopt sustainable behaviors, and advance sustainability throughout their operations.

### SUSTAINABILITY AWARENESS AND TRAINING



In 2025, Latin America initiatives focused on strengthening environmental knowledge and promoting sustainable habits across the region through training on topics like composting and waste reduction, energy consumption and efficiency, responsible water use, and practical guidance on organic and agroecological home gardening.

### SUSTAINABILITY WEEK

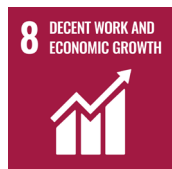


In 2025, Brazil hosted its second Sustainability Week, focused on turning sustainability commitments into everyday actions. The initiative combined environmental, social, and wellbeing topics, connecting sustainability with employee experience and local business practices.

# A Thriving Society

As a purpose-driven company, we help our employees and customers maximize opportunities that contribute to a thriving society. We strive to empower people and strengthen the communities where we live and work. We deliver on these commitments by fostering an inclusive workplace that enables employees to learn, grow, and thrive while equipping the business with the talent it needs to succeed; by intentionally investing our time, skills, and resources in communities aligned with our business footprint and priorities; and by delivering superior experiences and continuously evolving solutions for our clients and their customers.

Our Thriving Society commitments relate to the United Nations Sustainable Development Goals 3, 5, 8, and 10.



## In This Section

- [Fostering an Inclusive and Performance-Driven Culture »](#)
- [Talent and Engagement »](#)
- [Health and Wellbeing »](#)
- [Community Giving and Volunteering »](#)
- [Driving Growth Through Innovation »](#)
- [Customer and Employee Experience »](#)

# Fostering an Inclusive and Performance-Driven Culture

Supporting and enabling an inclusive culture is one of Assurant's three key sustainability strategic priorities. Our culture is foundational to our success at all levels, from our Board of Directors (Board) to our clients and employees, and throughout our value chain. A cornerstone of Assurant is our employees, who uphold the promise we make to our partners and customers worldwide by bringing our values and commitments to life each day.

Building an inclusive culture is a business imperative and key enabler of growth and long-term performance. We recognize that teams grounded in inclusion deliver stronger outcomes, adapt more effectively to change, and contribute to sustainable value creation for all stakeholders.

The Board, through the Compensation and Talent Committee, oversees the significant human capital management programs of Assurant, which are led by Assurant's President and CEO and Chief People Officer. Attracting, developing, and retaining the best talent globally is critical to our success in sustaining long-term profitable growth.

We strategically recruit talent with different skill sets, experiences, backgrounds, and perspectives necessary to deliver

## GLOBAL INCLUSION AND COMMUNITY ENGAGEMENT COMMITMENT

Anchoring ourselves in our core value of common decency, we're committed to fostering an inclusive and performance-based culture that champions diversity of thought to drive growth and innovation for our people, clients, customers, and communities.



on our long-term strategies, including through strategic and educational partnerships that provide access to a broader talent pool and expertise. We regularly evaluate our policies, practices, and programs to ensure we continue to attract, develop, and retain the best talent to support our strategy.

We're focused on inclusion through global programming, including five Employee Resource Groups, which are open to all employees globally and provide forums for employees to raise topics that are important to them.

In 2025, we refreshed our Global Inclusion commitment to better align to our business strategy, integrating with enterprise priorities to foster innovation, strengthen talent outcomes for employees globally, and drive sustainable growth. It guides us as we recruit, retain, and develop our workforce, and supports deeper understanding, collaboration, and belonging across our global teams.

## Our talented workforce is at the center of our focus to foster a sense of belonging.

We focus on attracting and retaining global talent. An inclusive workforce brings unique perspectives that challenge the status quo, enhance decision-making, strengthen problem-solving, and enable our ongoing transformation to meet the needs of stakeholders. Our culture of supporting innovation has proven successful in increasing engagement and building winning teams, and it has been a key ingredient in our long-term outperformance.

Across the globe, our workforce culture encourages and rewards innovative ideas. Each employee brings unique skills and experiences to work with them and, because they are empowered to contribute, they help generate opportunities for innovation and positive change.

## Tracking Our Employee Population (as of December 31)

Workforce Metrics	2023	2024	2025
Global Headcount	13,600	14,200	14,800
<b>Global Regions</b>			
North America	77%	75%	72%
Latin America	9%	9%	11%
Europe	10%	10%	10%
Asia-Pacific	4%	6%	7%
<b>Workforce Segments<sup>1</sup></b>			
Frontline (Grades 1 to 9) <sup>2</sup>	63%	63%	61%
Managerial/Leaders (Grades 10 and Above) <sup>3</sup>	37%	37%	38%
<b>Overall Attrition<sup>4</sup></b>			
Frontline (Grades 1 to 9)	19%	17%	14%
Managerial/Leaders (Grade 10 and Above)	6%	5%	5%
Employee Tenure – Overall	8 years	8 years	8 years
<b>Global Gender Demographics</b>			
Women	60%	60%	58%
Women (Managerial)	43%	43%	43%
<b>Workforce Demographics (U.S. Only)</b>			
Women	62%	63%	62%
Race/Ethnicity (URM) <sup>5</sup>	54%	56%	57%
<b>Managerial-Level Demographics (U.S. Only)</b>			
Women	44%	45%	45%
Race/Ethnicity (URM)	45%	45%	46%
<b>Management Committee Demographics</b>			
Women	15%	17%	8%
Race/Ethnicity (URM)	23%	25%	25%
<b>Board Demographics</b>			
Women	31%	36%	40%
Race/Ethnic Representation	31%	27%	20%

<sup>1</sup> The 1% discrepancy in 2025 is due to some temporary and transitional positions not being assigned a workforce segment grade classification.

<sup>2</sup> Frontline employees are predominantly in hourly roles such as customer care, claims administration, mobile repair, and logistics.

<sup>3</sup> Managerial employees are predominantly salaried employees engaged in an array of business and support functions.

<sup>4</sup> Beginning in 2024, reported turnover represents voluntary attrition only. We believe this revised approach provides better insight into the program and strategies we can take as an organization to impact employee retention.

<sup>5</sup> URM refers to racial and ethnic groups that are historically underrepresented in the U.S. workforce relative to labor market availability. These groups may include individuals identifying as Black or African American, Hispanic or Latino, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and other underrepresented populations.

As of December 31, 2025, Assurant had approximately 14,800 employees, representing more than 80 nationalities and operating across 21 global markets. Our workforce spans a wide range of roles and capabilities that support our increasingly global client portfolio. While approximately 72% of our employees were based in North America, we continued to expand our presence in key international markets across Europe, Latin America, and Asia Pacific to strengthen expertise, operational resilience, and service delivery.

Our employees bring a variety of skills and perspectives in service of our clients and customers. As of December 31, 2025, approximately 61% of our global workforce comprised frontline employees, predominantly in hourly roles such as customer care, claims administration, mobile repair, and logistics. The remaining segment of employees were in managerial and professional roles, largely salaried positions supporting a wide array of core business and support functions. This balanced workforce structure enables Assurant to meet evolving stakeholder needs while maintaining operational efficiency and scalability.

For full-year 2025, our global turnover rate was 11%, reflecting our blended workforce of frontline and managerial roles; turnover for managerial roles was 5%, and for frontline employees, it was 14%, which is typically higher due to the nature of those roles. Year over year, the turnover rate for frontline employees improved by 3 percentage points, while the rate for managerial employees remained unchanged. Overall, this is attributed to ongoing actions to identify and remediate talent risks and enhance the employee experience, as well as stabilization in key labor markets.

As of May 21, 2026, the company's Board continued to demonstrate an appropriate mix of director tenure, skills, and experiences, including 40% identifying as women, with 20% racial or ethnic representation. Our Board reflects the evolution of Assurant's strategy, ensuring we maintain an appropriate mix of expertise, backgrounds, and tenure to support our growth objectives.

As part of our talent strategy, we've established and expanded Assurant Capabilities Centers, which is one of the



Inclusion is a key enabler of sustainable growth at Assurant. By fostering a culture where different perspectives are valued and every employee feels a sense of belonging, we strengthen our workforce, enhance resilience, and create lasting value for all stakeholders.”

La Shonda Oglesbee, VP, Global Inclusion and Community Engagement

key talent initiatives shaping our shift toward a more global employee footprint. By leveraging our global scale, these centers enable access to talent across a number of markets while supporting our evolving operating model. We believe this approach creates additional capacity for client growth, fosters innovation, strengthens business resiliency, and allows talent to focus on delivering exceptional customer experience where we operate. During the past year, we continued to expand our capability centers in Latin America and Asia Pacific, and we expect to further scale this model in the years ahead.

### Employee Resource Groups

We continue to find new ways to create inclusion and a sense of belonging through our Employee Resource Groups (ERGs). By elevating different perspectives across the organization, we

create community and connection, which is critical in our hybrid work arrangements. Assurant’s ERGs are voluntary, employee-led groups open to all employees globally and sponsored by our Management Committee or senior leaders. ERGs help employees feel empowered to raise topics that matter to them, which sparks innovation through diversified thought. Employees can join any of the following ERGs to build community and promote belonging.

- **Abilities@Assurant** aims to drive awareness, education, and accessibility to foster an inclusive environment where employees of all abilities are supported, understood, and valued. It also strives to break down barriers and stigma surrounding visible and invisible disabilities while embracing the unique role of caregivers.
- **Mosaic@Assurant’s** mission is to amplify the culturally diverse voices of our global workforce through awareness and dialogue.
- **Pride@Assurant’s** mission is to foster a sense of belonging and inclusion and build a strong and supportive community for Assurant’s LGBTQ+ employees and allies.

### Awards and Recognitions

- Earned Best Place to Work for Disability Inclusion in the U.S. with a top score of 100 on the 2025 Disability Index for the second consecutive year
- Named one of Forbes America’s Best Employers for Veterans 2025 for the second consecutive year
- Received Human Rights Campaign Foundation’s Equality 100 Award, achieving a best practice score of 100 on the 2025 Corporate Equality Index for the seventh consecutive year

- **Women@Assurant’s** mission is to foster a sense of belonging, provide support, and engage women and allies across Assurant and within our communities.
- **Veterans@Assurant** supports veterans by fostering a sense of inclusion and engagement for Assurant veterans, military families, and allies.

In 2025, our ERG community continued to strengthen, growing an additional 3%<sup>1</sup> and now representing more than 2,300 active memberships worldwide. This work was further elevated through global sessions such as Diverse Perspectives: Transforming Passion into Impact, led by Assurant’s Deputy CFO and attended by more than 1,100 employees, deepening awareness of invisible disabilities and highlighting the importance of leading with empathy.

Assurant also hosted a program called Let’s Talk About Neurodiversity, open to all employees globally, to raise awareness of neurodiversity and the experiences of being neurodivergent at work, offering perspectives on neuro-inclusion in the workplace. These types of events

**More than 2,300**  
total employee memberships  
across five ERGs

<sup>1</sup> From December 2024 to December 2025

help deepen employee understanding, promote empathy, and build a more inclusive culture where neurodivergent employees feel valued, supported, and empowered to thrive.

## Responsible Sourcing

Through our Responsible Sourcing team, we maintain fair evaluation of all suppliers. This means we work to ensure that our sourcing process is competitive and open to all types of suppliers, including small businesses, military veterans, women, LGBTQ+, people with disabilities, and other historically underrepresented groups.

We believe that a supplier base that reflects the people and communities who rely on Assurant’s solutions — including small businesses and other qualified organizations — strengthens our ability to partner with suppliers that deliver meaningful value. We’re committed to providing opportunities to all qualified organizations that align with Assurant’s business objectives, in full compliance with applicable local laws and regulations across the markets in which we operate. In 2025, Tier 1 spend reported for responsible sourcing purposes reached approximately \$204 million.<sup>1</sup> We adhere to a nondiscrimination policy that upholds fair and equal treatment of all suppliers.

## Sustainable Procurement

Extending our sustainability objectives throughout our value chain allows us to create greater impact. To do so, we’ve advanced our supplier practices — including the assessment of critical supplier sustainability programs — to support the

integration of sustainability considerations into global procurement and sourcing activities.

## Engaging Suppliers

One of the key ways we incorporate our sustainability practices across our value chain is through our [Supplier Code of Conduct](#), which establishes responsible business practice expectations for our suppliers. These include ethical conduct, human rights and labor standards, environmental practices, and conducting business in alignment with our sustainability vision and commitments. We require all suppliers to operate in full compliance with all applicable laws and regulations and expect our business-critical suppliers to follow the principles outlined in the Supplier Code of Conduct.

We integrate sustainability into our value chain through our supplier assessment efforts. Launched in 2023, this program evaluates suppliers against a common set of sustainability practices, allowing us to assess our top suppliers and their alignment with Assurant’s supplier sustainability expectations.

As part of our continued efforts to strengthen supplier engagement and gain deeper visibility into sustainability performance across our value chain, we partnered with an external data provider in 2025 to refresh Assurant’s strategic supplier sustainability baseline assessment, expanding visibility across critical vendors. Through this improved assessment process, 145 strategic suppliers were evaluated, representing 93% data coverage across our targeted suppliers and significantly enhancing the completeness and quality of our insights. Results confirmed that 88% of fully rated strategic suppliers scored



## LOOKING AHEAD

We continue to strengthen the integration of global inclusion across our enterprise to advance innovation, improve talent outcomes for employees worldwide, and support sustainable, long-term growth. Looking ahead, some of our key priorities include:

- **Advance the attraction and development of future-ready talent:** Build high-quality global talent pipelines and ensure all employees have the opportunity to strengthen digital fluency, supporting evolving business needs and fostering a culture of continuous learning and capability building.
- **Prioritize employee wellbeing:** Support the holistic wellbeing of our people, enabling them to perform at their best each day. Through the leadership and programming of our five ERGs, employees remain connected to resources, communities, and opportunities that promote belonging and overall wellbeing.

exceeded our supplier sustainability rating expectations, consistent with prior year results.

These findings affirm the progress of our supplier sustainability efforts and help us identify additional opportunities to deepen engagement, support continuous improvement, and further integrate responsible business practices across our global supply chain.

<sup>1</sup> Tier 1 spend represents the amount spent by Assurant to qualified organizations, including small and veteran-owned businesses, based on Assurant’s competitive and merit-based sourcing processes.

# Talent and Engagement

At Assurant, our people enable us to deliver possibilities beyond protection. They bring our values to life every day. We foster a globally inclusive, performance-based culture that supports growth, innovation, and sustainable business results. We regularly evaluate our policies, practices, and programs to ensure we continue to attract, develop, and retain top talent aligned with our strategy. This includes ongoing investment in competitive total rewards and wellbeing offerings, as well as providing opportunities for learning, development, and engagement. Through this focus, we aim to empower and motivate employees to succeed both professionally and personally, while enhancing the experience of our people who are critical to our long-term success.

## Employee Listening

We maintain a multi-channel, enterprise-wide, and targeted approach to employee listening designed to provide continuous insights into employee experience, engagement, and emerging needs. This approach combines formal, periodic assessments with ongoing opportunities for dialogue and feedback throughout the year.

AssurantPulse, our annual global employee listening survey, serves as the foundation of this approach and measures engagement using Employee Net Promoter Score (eNPS).

In 2025, our survey included questions related to culture, inclusion and belonging, learning and development,



**Our people are the engine of our success, supported by a culture that fosters performance, growth, and adaptability. By investing in best-in-class talent programs, we are strengthening our workforce to deliver impact today and create long-term value for the future.”**

Subhashish Sengupta, Chief People Officer



compensation and benefits, ethics, and recognition. Results showed year-over-year improvement across nearly all categories, with an eNPS score of 57, a four-point increase from the prior year, reflecting continued improvement in employee satisfaction.

**Key learnings indicated:**

- Employees consistently view Assurant’s culture as a strength.
- Managers are perceived as caring and supportive of their teams while promoting open and honest communication.
- Engagement, goal setting, management support, and inclusion remain areas where Assurant continues to perform well.

To complement survey-based listening, Assurant also fosters regular, direct dialogue between employees and leadership.

**2025 ASSURANTPULSE HIGHLIGHTS**

**90%** workforce participation, up 1% from 2024

**57** eNPS score, an increase of 4 points compared to our 2024 score, and exceeds industry benchmarks

Connect Live, our quarterly global all-employee meeting, provides updates on business priorities and includes open question-and-answer sessions, enabling employees to raise topics of interest directly with leaders. Local and team-level forums — including Connect Local, which is a series of locally hosted, in-person events designed to help employees connect face-to-face with colleagues and enterprise leadership — further support two-way communication and real-time feedback across the organization.

Learnings gathered through these listening channels inform enterprise and local action plans, helping prioritize initiatives related to career development, workload management, wellbeing, and inclusion. In 2025, the insights we derived from these efforts led to enhanced development planning tools, pilot skills assessment programs, and expanded career enablement resources, and we remain focused on career development visibility and workload balance.

**Wellbeing and Connection**

Supporting employee wellbeing and fostering connection are core elements of Assurant’s culture. Our hybrid work model remains an important component of our employee value proposition. Since many of our employees work in virtual or hybrid environments, we focus on intentional practices to support connection, collaboration, and inclusion across the organization.

**Our Engagement Champion Teams**

Engagement Champion Teams (ECTs) play an important role in strengthening connection, wellbeing, and inclusion by



**The engagement groups and activities at Assurant add real value. They create a sense of community and help foster inclusion across departments.”**

Assurant employee

activating culture at the enterprise and local levels. In 2025, ECTs expanded their reach and impact by strengthening collaboration across regions, engaging our ERGs, and working more closely with senior leaders throughout Assurant. In 2025, our ECTs organized a range of virtual, on-site, and hybrid activities, including wellbeing challenges, Connect Local events, and community-focused initiatives that combine employee engagement with service. These efforts increased opportunities for employees to interact directly with leaders, build meaningful connections, and reinforce a sense of belonging and connection, driving better outcomes for our people, our business, and the communities where we live and work.

ECTs also supported leader-led community engagement and volunteerism at the local level. This includes ECT Canada’s

Pink Shirt Day, which mobilized employees to raise awareness against bullying, and Pink/Purple Day, an enterprise-wide initiative co-led by the Georgia ECT and the Women@Assurant ERG to raise awareness for breast cancer and domestic violence. They've also supported global wellbeing programs such as Mental Health Awareness Month and the Moving to Fight Hunger Steps Challenge, helping connect employees to mental health resources, global employee assistance programs, and mindfulness tools such as Headspace. These initiatives reinforce a culture of care, inclusion, and shared responsibility for wellbeing.



## LOOKING AHEAD

Looking ahead, we'll continue to evolve our ECT strategy and build on the work we accomplished in 2025 by prioritizing broader use of global engagement tools to increase awareness, access, and participation, and to ensure employees across regions and work arrangements have opportunities to connect, engage and contribute — building community and driving value for our people, our business, and the communities we serve.

## ENGAGEMENT CHAMPION TEAMS

Approximately **295** ECT leaders across 34 teams globally, including six fully remote ECTs

**Over 330** on-site, virtual, and hybrid activities were held and rated based on quality of impact, earning a 4.5/5 score and 90+ eNPS

## Talent Acquisition

We continue to improve our talent acquisition approach to deliver a positive candidate experience, strengthen our global talent pipelines, and ensure we possess the critical capabilities that will drive our business forward. Our hybrid work model remains a core component of our employee value proposition, enhances our ability to attract top talent, supports our reputation as an employer of choice, and enables access to a broader talent pool.

By refining our strategies and processes, we're positioning Assurant to compete effectively for high-quality talent in a dynamic market. In 2025, we developed and launched a new Talent Acquisition Experience Model, clarifying performance expectations, enhancing accountability, and aligning

delivery with business strategy. We also introduced a talent segmentation framework across executive, strategic, and early-career hiring to focus resources where they drive the greatest impact.

A key priority in 2025 was modernizing our hiring infrastructure and candidate experience to achieve strong hiring outcomes, including high offer acceptance rates, reduced time-to-fill, improved candidate show rates, and lower candidate drop-off across priority areas. To support this initiative, we integrated AI and automation throughout the hiring process, from intake to offer, improving efficiency, reducing friction, and accelerating hiring. Additional investments in technology improved interview scheduling, streamlined recruiter workloads, and positioned talent acquisition as a scalable, technology-enabled capability for the future. These efforts contributed to significant improvements in candidate satisfaction and earned Assurant a 2025 CandE (Candidate Experience) Award, which recognizes our commitment to delivering outstanding experiences to job candidates throughout the hiring journey.

We also strengthened employer brand and candidate engagement globally through targeted marketing campaigns, enhanced talent community engagement, and expanded post-offer communications to support strong day-one start outcomes across multiple hiring classes.

To further boost global capability and scalability, we transitioned key talent markets, including India and Argentina, to in-house talent acquisition, supported by AI-enabled roadmaps for professional and technical hiring.

Our 2025 Global Data Analytics Internship Program welcomed students from multiple countries, driving advancements across the business. Interns contributed to AI and machine learning prototypes for Assurant tools such as CarbonIQ, which helps clients measure, track, and optimize emissions, and PerformancelQ, which provides sales and performance insights to support decision-making. They also strengthened data quality and governance capabilities and led process improvements that delivered cost savings.

In 2026, we'll continue scaling our global talent acquisition capacity to support enterprise growth, launch dedicated executive and campus programs to build repeatable pipelines for critical future skills, further integrate AI and technology to improve speed and outcomes, and institutionalize a high-performance, data-led operating model. Through these initiatives, we'll continue elevating the Assurant candidate experience and strengthening our employer brand while delivering measurable business impact.

## Leadership Succession Preparedness and Talent Pipelines

Succession planning and leadership pipeline development are integral to Assurant's long-term strategy. We conduct an annual enterprise talent review to assess performance, potential, mobility readiness, and retention risk; identify successors for critical roles; and develop targeted plans to ensure our leaders are ready for the future.



The Compensation and Talent Committee of the Board conducts an annual review of the President and CEO and senior executive succession plans, including emergency successors for each role. It also conducts a broader talent review to ensure we have the right leadership in place to execute Assurant's long-term strategic plans. In 2025, several leadership transitions and appointments occurred through internal succession, demonstrating the strength of Assurant's talent pipeline.

We also continue to invest in programs to prepare future leaders, including structured development pathways for aspiring people managers, emerging senior leaders, and leaders at the top. Since inception, these programs have resulted in many participants assuming new or expanded roles: 28% for aspiring people managers, 29% for emerging senior leaders, and 79% for leaders at the top.

## Talent Development

Talent remains one of Assurant's top enterprise priorities, as our people and their skills enable us to meet current and future business needs. Our approach focuses on developing skills, strengthening leadership capability, and enabling career growth and internal mobility. In 2025, 18% of open roles were filled by internal candidates, reflecting continued investment in developing and advancing talent from within the organization. We've also observed a positive relationship between manager effectiveness, measured through AssurantPulse, and overall employee engagement since the launch of our Leading the Way development portfolio in 2023. These efforts were also recognized with a Brandon Hall Silver Award for Leadership Development.

Leading the Way is Assurant’s enterprise talent development framework that supports all employees, including individual contributors, people managers, and senior leaders. The portfolio includes core and targeted development experiences such as onboarding, mentorship, career and development planning, management and leadership training, internal mobility, and leadership pipeline programs to support employees at different stages of their careers.

**Tracking Our Progress — Talent Development Metric**

Metric	2023	2024	2025
Employees receiving an annual performance review	97%	97%	97%

**22.4 hours** of training per employee in 2025,<sup>1</sup> exceeding industry benchmark



<sup>1</sup> Hours of training per FTE (including job-specific new hire training).

**Our Leading the Way portfolio is designed to help our people:**

**Know Assurant, Your Role and Your Self**



**Build Capabilities and Future Readiness**



**Expand Networks and Collaboration with others**



We have several programs and resources available to support our employees, including:

**All Employees**

- Programs to build digital and AI fluency, including Copilot and other AI-enabled tools
- Expanded access to personalized, on-demand learning through Udemy, aligned with role requirements and career interests
- Power skills development focused on transferable abilities like communication, problem solving, and empathy
- Expanded Own Your Career campaigns to encourage documentation of career interests, development plans, and skills, enhancing visibility into development needs and aligning strengths with business needs

**People Managers**

- Development pathways for new and aspiring people managers, including a self-directed Aspiring People Manager program, completed by more than 200 employees in 2025,

and a structured six-month onboarding journey for newly appointed or newly hired managers

- Expanded core development offerings, including Strengthening a Global Leader’s Mindset
- Peer learning groups to support networking and shared problem solving on everyday leadership challenges
- Manager support sessions to guide managers through key talent processes
- A skills-based internal mentorship program launched in 2025, matching 150 mentees with 100 mentors

**Senior Leaders**

- Targeted development offerings introduced in 2025, including self-paced and live virtual learning focused on inclusive leadership and strategic thinking
- Planned expansion of senior leader development topics in 2026, including AI immersive sessions to encourage AI adoption and disruptive thinking

## Upskilling and Learning Experience

We're committed to building a workforce that's adaptable, digitally capable, and equipped to evolve alongside the business. To leverage digital and AI capabilities responsibly and as a value enabler, we focus on strengthening digital and AI fluency, supporting digital initiatives with learning and change enablement, and using workforce intelligence to inform upskilling priorities.

In 2025, we launched Power Skills to help employees build resilience and adapt to changing business needs. The curated pathways combine self-paced learning, virtual experiences, and practical application opportunities focused on digital and AI fluency and communication skills. We plan to expand these in 2026 to include empathy, problem solving, conflict resolution, and more.

To support these efforts, we implemented several enabling capabilities, including repeatable frameworks to assess learning needs and manage change associated with digital and AI initiatives, enhanced learning dashboards, and expanded use of skills assessments to evaluate the impact of upskilling efforts.

Assurant also continues to advance personalized learning experiences through the responsible use of AI. This includes recommending learning pathways that align with employee skills and aspirations and incorporating simulations and practice-based learning to support skill development and application.

## Empowering Employees Through Own Your Career

In response to ongoing feedback from employees through AssurantPulse, we've expanded awareness and adoption of

Own Your Career, our development framework designed to support employee growth and internal mobility. Own Your Career encourages employees to take an active role in shaping their career paths. In 2025, we expanded learning and enablement resources, including live career development workshops for employees, manager support sessions, and enhancements to the Own Your Career intranet experience to improve access to resources and support meaningful action.

These efforts resulted in higher employee participation, with more than 6,100 employees documenting their skills and approximately 3,500 employees creating Individual Development Plans in 2025. This increased engagement supports employee ownership of development and improves enterprise visibility into workforce skills alignment with our long-term talent strategy. In addition, we expanded access to on-demand learning by increasing Udemy Business licenses by 2,000. Employees completed more than 46,000 learning hours in 2025, reflecting strong engagement in personalized learning experiences.

## Shaping the Future

We continue optimizing our technology and tools, and we leverage available AI and digital capabilities to positively impact the learning experience.

## Enterprise Onboarding Experiences

In 2025, our onboarding programs equipped new hires with the foundational knowledge, role-specific skills, and organizational context needed to contribute quickly and confidently. These efforts helped new employees understand our expectations, systems, and service standards, positioning them to deliver exceptional experiences from day one.

In 2026, we'll focus on elevating our global onboarding approach by leveraging digital and AI solutions to help new hires acclimate faster, build stronger connections, and navigate their responsibilities with greater clarity. This update will create a more consistent and scalable onboarding framework aligned with The Assurant Way to enhance stakeholder visibility, improve productivity and engagement, and strengthen long-term retention.



## LOOKING AHEAD

In 2026, we'll continue to enhance talent practices to support long-term value creation by focusing on:

- Aligning talent development and workforce practices to support global growth and evolving business needs
- Strengthening leadership and people manager capabilities through expanded development pathways
- Advancing digital and AI fluency through targeted upskilling and learning initiatives
- Leveraging AI to enhance learning experiences, including personalization, simulations, and practice-based development
- Expanding career development, mentorship, and mobility experiences to enable employees to actively manage their careers
- Deploying scalable onboarding and team effectiveness solutions to support faster integration, alignment, and performance

# Health and Wellbeing

We're dedicated to protecting and maintaining the health and safety of our employees and delivering people-centric rewards and wellbeing programs. We believe that business success is closely tied to employee satisfaction and that the needs of our workforce are diverse and ever-changing. Our focus is on providing high-quality, valuable, and affordable benefits, as well as ensuring they're easy to access. By leveraging advanced data analytics, dashboards, and employee insights, we continue to enhance the plan and design of our total rewards and wellbeing strategy to improve the overall employee experience.

## Creating Strong Pillars of Wellbeing

Investing in total wellbeing is one of the many ways we support our employees and their families. Our benefits portfolio is aligned to four Live Well pillars — physical, emotional, financial, and social — and is designed to enhance access, affordability, and overall employee experience.

In 2025, we strengthened our long-term foundation by defining a three-year health and wellbeing strategic framework anchored in three strategic pillars: Value, Experience, and Governance. This framework guides our efforts to ensure our programs deliver meaningful impact for employees while remaining sustainable and well-managed. As part of the strategy, we introduced medical and pharmacy plan design enhancements aimed at helping manage year-over-year cost trends amid continued healthcare cost pressures, reinforcing our commitment to affordability while maintaining comprehensive, high-quality coverage.



## LOOKING AHEAD

In 2026, we'll advance our multi-year health and wellbeing strategy with a continued focus on value, access, and improved employee experience, while strengthening wellbeing programming through year-round initiatives.

We'll continue strengthening vendor partnerships to ensure quality, value, and alignment with evolving workforce needs. Expanded use of data, insights, and targeted communications will enable more informed employee decision-making, while deeper integrations across vendor management, risk assessment, and compliance activities will enhance our health and wellbeing strategic framework.

Additionally, we'll continue to assess the long-term strategy for legacy retirement programs, including pension and retiree offerings, to ensure sustainability and competitiveness.

To improve benefits understanding and engagement, we launched on-site Open Enrollment support at multiple major locations, engaging more than 1,250 employees. We also expanded and refreshed Total Rewards benefits content, including targeted benefit pages to improve clarity, navigation, and accessibility of information.

In 2025, we achieved exceptionally high engagement in signature wellbeing programming, including enterprise-wide events and initiatives aligned with our Live Well pillars. We continued to observe Mental Health Awareness Month and provide year-round access to emotional wellbeing resources, including our Global Employee Assistance Program and Headspace, a mindfulness and meditation app available to all global employees at no cost.

To ensure our offerings remain competitive and relevant, we regularly benchmark our total rewards against peer organizations and incorporate employee feedback into recommended plan changes. In 2025, we advanced vendor and program optimization efforts, improving pricing, performance, and the overall employee experience across key partners, while strengthening governance, compliance, and operational readiness for 2026.

## Fair Pay

Assurant is dedicated to maintaining fair and competitive compensation practices. We're committed to advancing best practices in compensation, hiring, and career development, and making hiring and pay decisions that promote fair pay. Our approach to compensation is comprehensive. Roles are evaluated and aligned with pay levels based on factors like responsibilities, market data, geography, strategic importance, and other relevant business criteria. We periodically review our compensation framework, provide annual reports on fair pay to the Compensation and Talent Committee, and follow

a multistep process to ensure that we're fairly compensating employees performing substantially similar work.

Results from our 2025 review, which examined base pay and target total compensation for U.S., U.K, Argentina, India, and Canada-based employees, or roughly 91% of our workforce, confirmed that there's no evidence of systemic disparities for comparable job groupings with similar skill, scope, and effort. We'll continue to conduct annual compensation evaluations and remain committed to addressing any pay disparities we may identify.



# Community Giving and Volunteering

Supporting and celebrating our communities is one example of how we live The Assurant Way. Around the world, our employees and our company seek opportunities to drive a positive impact and help our communities thrive. This includes an employee choice giving campaign, a matching gift program, and volunteerism. Across our company, employee volunteer teams supported by the Assurant Foundation are actively engaged in local community initiatives focused on protecting, connecting, and inspiring. Through the global Assurant Cares platform, we continued to expand how we connect, support, measure, and report employee and company engagement, enhancing visibility and enabling greater participation across regions.

## The Assurant Foundation

The Assurant Foundation works to support a thriving society by investing in nonprofits that protect communities through housing security, disaster response, and environmental protection; connect people, resources, and technology to create opportunities; and inspire the development of future talent and innovative leaders. As we continued to advance this commitment, we expanded community partnerships, scaled employee engagement initiatives, and aligned our philanthropic strategy more closely with our growth strategy and sustainability pillars.



In January 2026, we launched a skills-based volunteer program that builds on our ongoing community engagement and employee volunteering initiatives by aligning employee expertise with community needs. The program is designed to deepen Assurant's positive impact in the communities we serve while creating meaningful opportunities for employees to apply their skills in service of community organizations and further develop capabilities such as long-term problem solving through real-world volunteering experiences. This skills-based approach not only supports community partners but also enhances employee capabilities and engagement. By applying their expertise in real-world settings, volunteers make a meaningful impact and further develop key workplace skills. The program reinforces Assurant's brand reputation and fosters empathy and innovative thinking by exposing employees to community needs.

## Community Giving and Volunteering Initiatives

Assurant remains committed to advancing inclusive, resilient, and thriving communities around the world. Through education, empowerment, humanitarian response, and community engagement, employees and partners delivered meaningful impact across varied social needs. Some of the initiatives that brought the protect, connect, and inspire mission to life in 2025 are described below.



**PROTECT: We help communities thrive by supporting housing security, responding to disasters, and protecting the environment.**

**HOUSING SECURITY:** Assurant volunteers dedicated more than 1,500 hours to building 11 homes in partnership with Habitat for Humanity International, directly supporting 11 families on their path to safe, affordable homeownership. By expanding access to stable housing, these efforts contribute to long-term economic mobility and intergenerational wealth-building in the communities we serve. Impact highlights include:

- **Racine, Wisconsin:** Assurant partnered with Habitat for Humanity of Racine & Kenosha Counties and Global Automotive clients to support the construction of two new homes for families in Racine, WI.
- **Dallas, Texas:** Assurant employees joined forces with four financial partners from the Lending Solutions business to support Dallas Area Habitat for Humanity in building a new home for a local family. Volunteers participated in the next phase of construction for the in-progress build, demonstrating

Assurant’s commitment to strengthening the communities where we live and work. The home will provide long-term stability for the recipient family while contributing to broader neighborhood revitalization in Dallas.

**DISASTER RELIEF:** Assurant is proud to continue its long-standing commitment to the American Red Cross through support of the Disaster Responder Program, which enables the organization to plan, prepare, and respond with urgency when communities need help most. In addition to financial support, Assurant actively encourages employee engagement through volunteerism.

In 2025, Assurant’s Mosaic@Assurant ERG mobilized employees to participate in the American Red Cross’s virtual Global MapSwipe volunteer program. This initiative helps create accurate, up-to-date maps that are critical for assessing global disaster risks and supporting effective humanitarian response efforts. The event brought together trained volunteers who collectively mapped the Sragen West region of Indonesia. Through Assurant’s participation — representing 40% of the total project effort — the Sragen West mapping project was successfully completed.

Further demonstrating Assurant’s global commitment to the Red Cross and disaster preparedness, employees from Assurant in Japan participated in a Red Cross blood donation drive at the Yurakucho blood donation center, helping to support lifesaving medical efforts in the region.

**PROTECTING THE ENVIRONMENT:** Some programs help advance climate resilience and ecosystem protection, while others promote resource efficiency and circularity. Assurant continued to advance environmental stewardship and

**Turning old devices into new forests — 75,000 trees planted through Earth Month trade-ins**



During Earth Month in 2025, Assurant partnered with a U.S. mobile carrier client and the Arbor Day Foundation on the Tree for a Trade initiative, enabling consumers to support wildfire-impacted ecosystems through device trade-ins. Each eligible trade-in funded a new tree, contributing 75,000 trees to California’s reforestation and recovery efforts. This initiative highlights how circular practices can lessen environmental impact while restoring natural habitats.

climate-positive action through initiatives that protect natural ecosystems, reduce environmental impacts, and engage employees in hands-on environmental volunteering. These efforts reflect our commitment to supporting healthier, more resilient natural environments in the communities where we operate.

- In a notable display of digital responsibility, several employees took part in a virtual volunteer event called Take Out Your Digital Trash. This event focused on reducing digital clutter. Our employees cleared 1,500 GB of digital trash, which is comparable to the emissions produced by driving a car for approximately 150 miles or 240 km.

- Between Earth Day and Arbor Day, April 22 to 25, 2025, 200 employees participated in a virtual 5K run, supporting the tree planting efforts of park systems across 13 states. Run for the Trees promoted physical wellness and contributed to the preservation and growth of our natural landscapes.
- On April 22, 2025, Assurant Miami employees celebrated Earth Day by taking part in hands-on environmental action. Organized by the Florida ECT in partnership with BLUE Missions and Miami Waterkeeper, volunteers conducted water quality testing alongside scientists on Biscayne Bay, deepening their understanding of local environmental challenges. The day concluded with a coastal cleanup, where volunteers collected 250 pounds of trash in just 30 minutes, making an immediate, visible impact on the local ecosystem.
- The Georgia ECT partnered with Trees Atlanta to support tree care efforts at Chastain Park, helping strengthen the health and longevity of Atlanta’s urban forest. Through hands-on volunteer work — including mulching, pruning, and removing invasive species — participants improved soil conditions, promoted tree growth, and protected native plants. Volunteers contributed to preserving this vital green space for the city. Throughout 2025, our employees supported Trees Atlanta, contributing over 200 hours of volunteer service.



**CONNECT:** We bridge the gap between people, resources, and technology to create more opportunities.

In 2025, Assurant enhanced its digital inclusion efforts by partnering with a key European banking client to deliver a dedicated Digital Helpline that supports individuals who lack access to essential digital tools and skills. Through this initiative, we provide free tablets, connectivity, and one-on-one guidance to help people confidently complete everyday online tasks and engage more fully in modern digital services. This work reduces barriers to digital participation and fosters access to opportunity.

**GLOBAL FOOD INSECURITY:** For the sixth year, Assurant employees worldwide united for the annual Moving to Fight Hunger Challenge, supporting Move for Hunger and Action Against Hunger in their mission to fight food insecurity. In May 2025, 3,100 employees logged more than 232,000 miles (374,000 km), raising \$220,000 to help provide over 800,000 meals to individuals and families facing hunger. With this year’s contribution, Assurant employees have helped raise more than \$1 million for Move for Hunger since 2019, demonstrating the powerful collective impact of our global workforce.

**SUPPORTING VETERANS:** Through a collaboration with Veterans@Assurant and Wounded Warriors Family Support (WWFS), the Assurant Foundation supported the presentation of a specially modified 2025 Chevy Suburban to a retired U.S. Marine

Sergeant from California as part of the WWFS Mobility is Freedom program, which provides modified vehicles to combat-wounded U.S. veterans. Assurant provided the vehicle and an Assurant Vehicle Care service contract, extending coverage beyond the manufacturer’s warranty for certain repair costs. Assurant partner Mac Haik Chevrolet supported the effort by sourcing the Suburban and providing a generous gift to the recipient. This marks the fifth mobility modified vehicle Assurant has supported for a veteran.

**TEAM BUILDING COMMUNITY EVENTS:** By combining service with team building and partnering with leading nonprofit organizations, more than 680 employees across the organization came together to support their communities by providing resources to individuals in need. Employees participated in hands-on service activities, including building bicycles for elementary school children from low-income communities, assembling winter-warming and hygiene kits for vulnerable individuals, preparing snack packs and books for elementary-aged students, and creating career-readiness kits for young adults — strengthening communities while fostering collaboration and shared purpose across our workforce.

**SUPPORTING A CIRCULAR ECONOMY THROUGH TECH DONATIONS:** Through solutions that extend product lifecycles, promote reuse, and reduce waste, Assurant strengthened its commitment to a more circular economy. These initiatives support resource efficiency while generating positive social impact for communities in need.

- Assurant and the Assurant Foundation supported communities through the donation of in-kind technology,

expanding access to education and opportunity. Through the Tech for Good program, in partnership with Good360, we donated laptops to students and adult learners in need. Beneficiaries included high school students at Miami Southridge Senior High School; high school and college students impacted by the January 2025 Eaton Fire in California through Altadena Rising; and women scholars aged 35 and older pursuing their first associate or bachelor's degree with demonstrated financial need through the Jeanette Rankin Foundation scholarship program. Complementing this investment, Assurant also donated Netgear and IP phone equipment, which was responsibly remarketed through Good360's vendor partner, 3R Technologies. Proceeds from the resale of this equipment were donated back to Good360, transforming surplus IT assets into additional philanthropic funding while diverting electronic waste from landfills.

- In partnership with the Assurant Foundation and the Certified Pre-Owned (CPO) Solutions Team, in 2025 Assurant delivered refurbished cell phones to Denton County Friends of the Family (DCFOF) in Texas to support victims and survivors of domestic abuse. These devices are essential for their safety, enabling communication with DCFOF staff and ensuring they receive the necessary services to thrive in a connected community. By donating these phones, Assurant is contributing to a circular economy, driving impactful reuse and refurbishment solutions, and supporting community members in need.



**INSPIRE: We encourage and prepare talent and innovative leaders for the future.**

**UNIVERSITY PARTNERSHIPS:** Through Assurant's university partnerships, we invest in student events and collaborative experiences that allow us to mentor faculty and students and bring learning to life. These opportunities enable us to inspire, develop, and nurture future leaders. We sponsored student data science and hackathon events, including Georgia Tech's Data Science Hacklytics and Florida International University's ShellHacks and ATOM Think Tank, reaching 2,400 students across both universities.

**STEM EDUCATION:** The Assurant Foundation is proud to invest in FIRST Nevada, a STEM education organization dedicated to inspiring young people to become future science and technology leaders through engaging, mentor-based programs. These experiences build science, engineering, and technology skills while fostering innovation, teamwork, and critical life skills. Since 2018, we've supported over 106,000 students and teachers via FIRST Nevada programs, events, training, and outreach. Our partnership helps to expand access to STEM education by ensuring students can participate regardless of ZIP code or school resources. By providing robotics kits, tools, technology, and essential equipment, we help remove financial barriers so more students can explore technical pathways and develop workforce-ready skills.

**EDUCATION AND LITERACY:** Assurant employees across the Andean Region — Chile, Colombia, and Peru — partnered with United Way Peru to support early childhood learning and creativity. Volunteers created and recorded traditional stories that were transformed into podcasts designed to inspire children and nurture imagination. Assurant employees volunteered to expand access to culturally relevant educational content for students throughout the region.

**FINANCIAL LITERACY:** Assurant continues to support our long-term partner, Junior Achievement of Georgia, by investing in three Junior Achievement Discovery Centers in metro Atlanta and the 3DE education program. Through 3DE, students participate in immersive, real-world learning by tackling an Assurant business case challenge where they conduct research, gain insight into the company, and present innovative solutions to a panel of judges. Together, these programs reached more than 79,000 students each school year. As a result, 98% of participating students strengthened their money management skills and gained a clearer understanding of the importance of financial planning. In 2025, Assurant employees volunteered to support these initiatives.

## Global Giving Campaign

Our annual global giving campaign united **1,263 employees** across **17 countries**, supporting **587 charities** and generating more than **\$255,000 in philanthropic impact**. Participation expanded into eight new countries, showcasing the growing global reach of our culture of community giving.

## Supporting our People

**ASSURANT CARES SCHOLARSHIP PROGRAM:** In 2024, the Assurant Foundation launched the Assurant Cares Scholarship Program in commemoration of the memory and philanthropy of Kunal Malhotra, a former Assurant senior leader who tragically passed away. The program aims to encourage and prepare talent and innovative leaders for the future by supporting the educational aspirations of the next generation. The program awards \$5,000 scholarships to eligible dependents of Assurant employees. Since the program began and through 2025, 15 students have been awarded scholarships as a result of their academic achievements, demonstrated leadership, and participation in educational and community activities.

**ASSURANT CARES EMPLOYEE SUPPORT (ACES) PROGRAM:** Through the Assurant Cares Employee Support (ACES) Program, eligible employees receive critical financial support during times of crisis. In 2025, the fund delivered 16 emergency relief grants totaling over \$72,000, primarily

### Tracking Our Progress: Community Giving and Volunteering

Metric	2023	2024	2025
Total Assurant Foundation Grants	\$2.7 million	\$3.8 million	\$4 million
Nonprofits Supported	1,556	1,892	1,888
Matching Gifts	\$536,139	\$544,848	\$518,501
Volunteer Hours Reported	91,838	95,100	94,300
Total Global Giving Campaign	\$422,000 <sup>1</sup>	\$277,000	\$255,000

<sup>1</sup> Total Global Giving Campaign includes United Way Campaign vendor and sponsor donations.



## LOOKING AHEAD

As part of our continued commitment to strengthening communities and expanding opportunities, we're focused on deepening the impact of our community engagement and volunteer efforts. Looking ahead, we'll build on the Assurant Foundation's mission by advancing collaborative, community-centered engagement alongside our employees and clients. Specifically, we'll continue to partner with stakeholders on volunteer initiatives that align with the Assurant Foundation's mission and reflect our priorities, strengthening shared value and collective impact.

assisting employees and families impacted by unexpected illness, injury, or natural disasters. These grants provided timely relief when circumstances beyond an individual's control caused significant hardship.

## Awards and Recognition

### 2025 Disaster Relief Hero

This award was granted in honor of Assurant's generous and meaningful humanitarian leadership with the American Red Cross.

### One of 20 Distinguished Donors to The Education Fund

Assurant was recognized as one of 20 Distinguished Donors to The Education Fund during their 40th anniversary event in 2025.



# Driving Growth Through Innovation

Innovation is core to business growth at Assurant and underpins our ability to create possibilities beyond protection for our partners and customers. Our continued drive to innovate stems from our culture, our relentless embrace of technology, and our dedication to turn data and intelligence into actionable insights that benefit clients and their customers, every day.

At Assurant, delivering exceptional customer and employee experiences is a direct outcome of this commitment to innovation. We recognize that long-term sustainable value is created by continuously evolving how we design, deliver, and enhance our products and services, guided by insights and technology, and grounded in disciplined execution.

## To do this, we have a continued focus on:

- Accelerating service and technological advancements that enhance customer and employee experience
- Introducing new products and continuing to evolve existing products to address emerging customer needs
- Promoting a culture that encourages and rewards new ideas and value-creating change
- Engaging and collaborating with entrepreneurs through Assurant Ventures, the venture capital investment arm of Assurant, Inc., to identify and support innovative early-stage startups, gain access to new technology and capabilities, and generate new commercial opportunities

- Creating long-term, sustainable value by improving efficiency, reducing operational complexity, and enhancing resilience across our business
- Increasingly leveraging data, AI, and automation to redesign workflows, enhance decision-making, and improve service delivery while delivering with discipline through strong governance, transparency, and human oversight

As of May 2026, Assurant holds more than 300 registered patents and 170 additional applications pending across 21 jurisdictions. Our growing patent portfolio reflects how we stay ahead of emerging client and consumer needs through differentiated, insight-driven innovation. Spanning innovations from data analytics to next-generation mobile device evaluation techniques, our patent portfolio supports all major lines of business — from administrative processes to frontline consumer interactions. In recognition of our ongoing commitment to innovation, we were honored to be named to Fortune’s America’s Most Innovative Companies list for the third consecutive year in 2025.

# Customer and Employee Experience

Assurant is dedicated to delivering exceptional customer and employee experiences by making interactions smoother, more efficient, and more personalized. We apply human-centered design principles across our work processes, using data, AI, and other tools to deeply understand and improve user and employee experience. By leading with insight and challenging

convention, we can better understand and meet the needs of both our customers and employees.

Our approach to customer and employee experience is embedded in our enterprise strategy and centers on using insights, technology, and integration to improve outcomes across the moments that matter most. This integrated approach ensures that experience improvements are delivered holistically, creating a reinforcing cycle of engagement, performance, and value. It also reflects a deliberate shift from data-centric reporting to decision-centric insights, and from descriptive reporting to strategic analysis.

We also developed a tailored variation of this approach for AI and technology rollouts to assess readiness, boost adoption, and identify unintended friction introduced through AI deployments. As we continue our journey, we invest in enterprise-wide customer and employee experience education to reinforce shared expectations for delivering superior experiences.

During Assurant Experience Week 2025, we launched an Experience Essentials MyLearning pilot, designed to strengthen understanding of what great experience looks like at Assurant and how each employee contributes to delivering it. The pilot approach enabled us to test, learn, and refine the content before broader deployment in 2026. More than 200 employees completed the pilot with a 94% satisfaction rate.

In addition, we’re increasingly using AI to support customer interactions, enabling faster issue resolution and identifying recurring themes to inform ongoing product and service improvements.

## A Data-Driven Approach

Creating superior customer experiences is foundational to differentiating Assurant. At the center of this work is our Experience Center of Excellence team, which is taking a methodical, data-driven approach to identify and reduce friction for both employees and customers, driving higher satisfaction and better outcomes.

In 2025, we created and scaled our Experience Analytics Suites, shifting from traditional reporting to decision-centric analytics that provide real-time visibility into customer experience performance and underlying drivers. These applications integrate advanced reporting, richer insights, and next-generation analytics, incorporating more than 2.5 million Voice of the Customer data points annually and multiple data sources into a simple, actionable interface.

We also advanced our social intelligence capabilities by establishing always-on listening that captures and interprets customer conversations, ratings, reviews, and competitive signals across the public domain. Complementing these insights, Proactive Listening Posts synthesize call and chat transcripts, surveys, social signals, and claim status data to enable earlier, insight-led interventions and a sharper understanding of customer expectations across the enterprise.

We continue to improve upon and expand self-service options, which allow customers to complete requests quickly in their digital channel of choice. Our omnichannel claims experience includes Interactive Voice Response (IVR), chatbot, live chat, and phone options. Today, most mobile claims are submitted and tracked digitally, with customers able to move seamlessly between channels throughout the claims process, while



**As we scale AI across the enterprise, we are not just automating tasks, we are elevating how we serve people. By combining advanced analytics, GenAI, and real-time experience insights, we can anticipate needs earlier, resolve issues faster, and empower our employees to deliver more personalized and meaningful experiences for customers around the world.”**

Adam Yaeger, SVP, Digital and AI Transformation

maintaining flexibility to meet the varied needs of our customers.

In 2025, Global Housing accelerated momentum across all dimensions of the customer experience strategy, making meaningful improvements and increasing NPS across Housing Claims operations.

In Global Auto, we’re advancing the Assurant Repair Network, an innovative initiative designed to deliver a differentiated repair experience for partners and customers while enhancing digital capabilities and consumer interactions across the repair journey.

### Enhancing Customer and Employee Experience

Assurant recognizes the strong connection between employee experience and customer experience. An integrated, end-to-end strategy that aligns both experiences drives higher engagement, satisfaction, and differentiation, supporting better outcomes for employees, clients, and customers alike.

AI plays a critical role in enabling this integration. By reducing manual, repetitive, and multistep tasks, AI allows employees to focus on strategic judgment, complex problem solving, and delivering meaningful experiences. As these technologies are integrated, we focus on unlocking the potential of our people, supporting new ways of working, continuous learning, and more effective use of human judgement.

To support employee productivity, Microsoft Copilot is now available globally within our secure enterprise environment. More than 2,500 knowledge workers have been trained on Microsoft 365 Copilot, alongside hundreds of developers trained on GitHub Copilot, reflecting our commitment to broad access to AI tools so teams can work more efficiently and focus on higher-value, human-centered contributions.

Assurant maintains a strong focus on [responsible AI governance](#). Our management-led AI Advisory Group and AI Governance Framework guide policy, oversight, escalation, reporting, and training, ensuring transparency, accountability, and human-centered outcomes. We consistently maintain a human-in-the-loop approach and continue to benchmark our

governance maturity with third-party experts as technologies evolve. The Board, through its Information Technology Committee, reviews and assesses AI planning and strategy, the impact of AI on operations, risk management, and control processes, and monitors emerging AI regulations.

### Delivering Benefits to Employees and Customers

Innovative technologies, including AI and GenAI, enhance choice, speed, and personalization for customers and employees.

In 2025, Assurant expanded AI-enabled tools across contact centers, claims operations, and support functions to improve efficiency, including our first GenAI voice assistants to handle more complex customer interactions. We also continue to evolve ERIN — Employee Resource and Information Network — as our enterprise virtual colleague. In 2025, ERIN handled approximately 372,000 interactions with a 96% self-service rate and an 86% active user base. The next generation of ERIN offers smarter intelligence, multilingual support, and policy-aware automation across the employee lifecycle, including preboarding, with global onboarding launching in 2026.

AI adoption accelerated in 2025, with growth in both the number of engaged daily AI users and usage per user as we expanded global access to AI tools and training, reinforcing our focus on productivity, experience, and human-centric innovation.

### Investing in New Ways to Make Our Complex World a Little Simpler

Assurant Ventures is dedicated to investing in transformative businesses that align with Assurant’s strategy and advance our



## LOOKING AHEAD

In 2026, we’ll continue to responsibly advance our AI and GenAI capabilities by scaling proven solutions across the enterprise, deepening adoption, and embedding intelligence into core systems and workflows. These efforts will enhance both customer and employee experiences while advancing AI-enabled sales optimization, including personalized offerings, retail-focused AI coaching, and agent enablement capabilities.

vision of creating superior experiences across the industries we serve. These partnerships allow us the opportunity to work with forward-thinking businesses to drive value and bring innovative solutions to life while aligning with Assurant’s sustainability vision and focusing on the people and the communities we serve. Our support of early-stage technology companies offers us the opportunity to identify and evaluate disruptive market trends, gain access to new technology and capabilities, and harness this insight to generate new commercial opportunities and long-term enterprise value while reinforcing our commitment to responsible innovation and consumer protection.

As the pace of innovation accelerates, so does our pursuit of best-in-class solutions. A recent example is Cloaked, which provides consumers more privacy and control over their personal data, directly supporting Assurant’s focus on connected communities by strengthening trust, security, and confidence in digital interactions — foundational elements

of inclusive participation in an increasingly digital society. As AI-driven fraud, impersonation, and deepfake-enabled scams become more sophisticated, privacy and digital identity protection are becoming increasingly important parts of the broader consumer protection landscape. In that environment, Cloaked’s model is especially relevant to Assurant’s broader protection mission, extending the concept of consumer protection beyond physical products and services to include digital identity, privacy, and trust in an AI-shaped world. By helping consumers safeguard their personal information, Cloaked also contributes to more responsible use of digital resources and supports the long-term resilience of digital ecosystems.

We also continue to invest in solutions that improve access and flexibility for underserved consumers. Occupi, for example, is modernizing rent payments and screening by enabling property managers to support the digital payment methods many renters already use, including wallets, cards, automated clearing house (ACH), and app-based financial tools. Occupi aligns with Assurant’s connected communities ambition by reducing barriers to participation in the housing ecosystem and improving access to modern financial tools for renters who are unbanked or underbanked. Solutions like Occupi can help reduce payment friction, expand digital inclusion, and improve financial flexibility for renters while driving efficiency and resilience for property managers. By enabling more efficient, transparent, and inclusive payment processes, Occupi supports more stable housing outcomes and contributes to stronger, more resilient communities.

# A Circular Economy

At Assurant, circularity isn't just an aspiration — it's a core element of our business model and a defining strength of our capabilities. Our commitment to a circular economy guides how we design solutions, operate throughout our global supply chain, partner with clients, and extend the useful life of consumer products, including mobile devices, electronics, and appliances. It reflects our responsibility to innovate in ways that preserve resources, reduce waste, and deliver measurable environmental benefits that cascade throughout our value chain.

Our Circular Economy commitments relate to the United Nations Sustainable Development Goals 11, 12, and 13.



## In This Section

- [Circular Solutions](#) »
- [Circular Impact at Scale](#) »
- [Meeting Circularity Through a Suite of Sustainable Offerings](#) »

# Circularity

A circular economy is one of Assurant's three overarching sustainability focus areas, reflecting the scale of our business and the rising expectations of our clients, customers, and broader stakeholder community. Circularity encompasses the environmental impacts of our operations, products, and services, including the responsible management of e-waste, the reuse and refurbishment of devices, and the recovery of materials at the end of a product's service life. More importantly, it's an opportunity to strengthen the value we deliver by extending product lifecycles, reducing environmental impacts, and supporting more sustainable choices for the customers and communities we serve.

As a global company that redefines the boundaries of protection, safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world's most successful brands, circularity is fundamental to our business model. It enables us to maximize product value for clients and end consumers by protecting and extending the useful life of the devices and electronics they rely on every day. Simply put, circularity sits at the intersection of where Assurant delivers value and where our clients and their customers realize the greatest return.

Through deep partnership with our clients and other stakeholders, we continue to embrace circular practices that help customers live connected lives while delivering meaningful environmental and commercial benefits across our

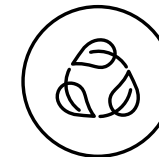
value chain. These practices guide how we design, enhance, and operate our programs, ensuring our solutions evolve in alignment with client priorities, consumer expectations, and the global shift toward more sustainable consumption patterns.

## Expanding Whole-Home Protection Through Circular Solutions

Assurant has a long-standing history of advancing circularity across its businesses by embedding repair-first and resource-efficient solutions throughout homeowners, auto, mobile, and other offerings, including retail extended service contracts. In 2026, we launched Home Warranty, an offering that extends our protection model to the everyday systems and home essentials that households rely on most.

This expansion strengthens Assurant's whole-home protection strategy while scaling the reach and impact of our circularity programs across a broader set of in-home assets. Through a focus on repair, maintenance, and responsible end-of-life solutions, Home Warranty enables more sustainable outcomes for both consumers and the environment.

As we look ahead, Home Warranty will remain a key lever in advancing our Circular Economy pillar — extending protection, preserving resources, and delivering practical sustainability outcomes for the homes and communities we serve.

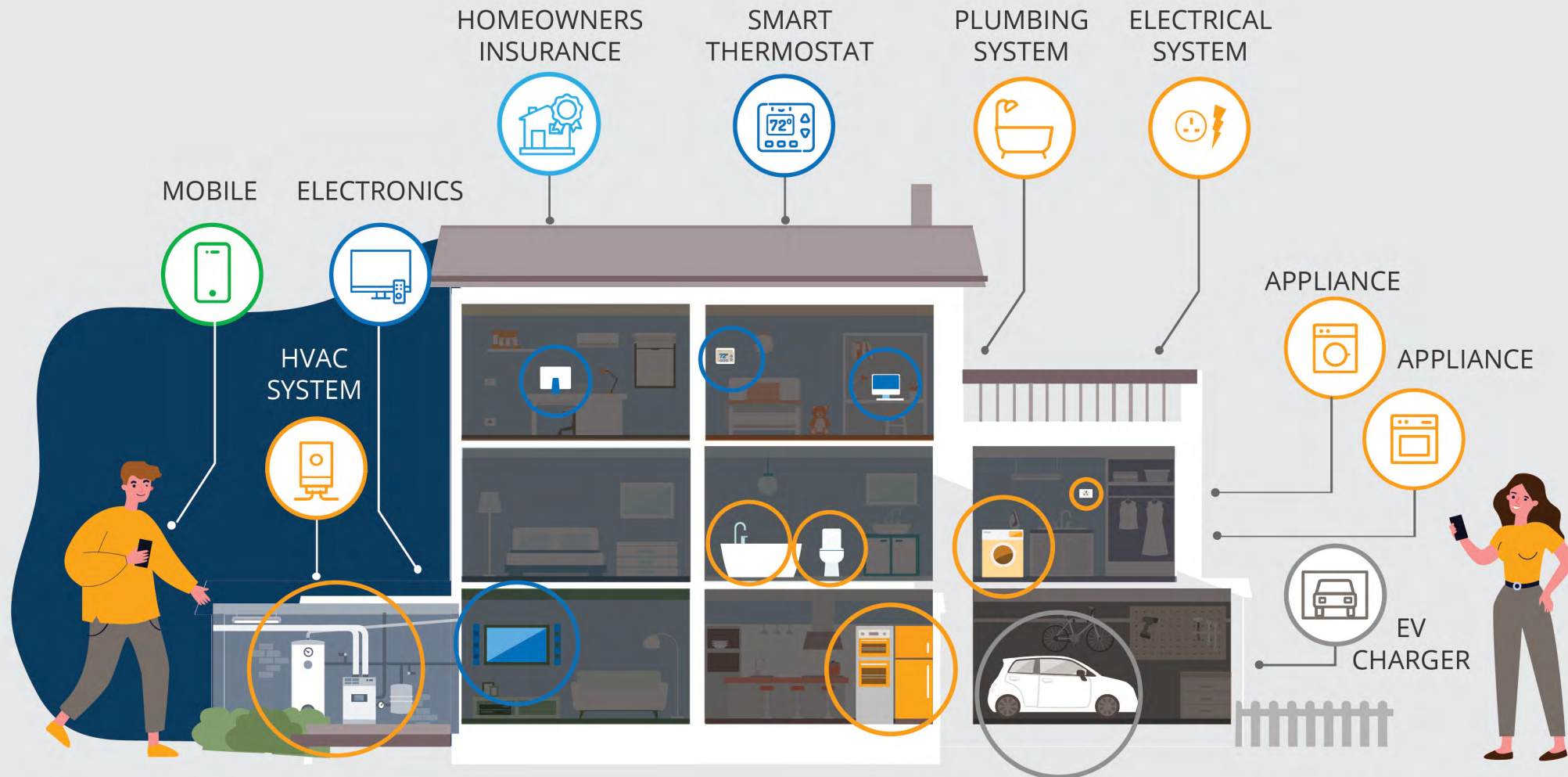


## Circularity at a Glance

**Our goal:** Be the world's most impactful reuse and refurbishment solutions provider and partner of choice for mobile devices. We want to transform the way people think about reuse and refurbishment, and extend the life of electronics and appliances.

# Whole Home Protection

We redefine the boundaries of protection, safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world's most successful brands. Circularity is fundamental to our business model.



# Circular Impact at Scale

Within our Connected Living business, our circularity engine is powered by our reverse logistics and supply chain operations, which ensure devices and electronics reach the right channels at the right time, optimizing value from every device. Our global infrastructure — spanning trade-in, resale, and device lifecycle solutions — positions us as a leader in advancing more sustainable product use cycles.

These offerings promote refurbished and repair-first pathways and support the broader shift toward environmentally conscious purchasing and use habits. Together, they help reduce e-waste, lower carbon impacts, and expand access to affordable, high-quality connected devices as we create more sustainable customer journeys.

We continue to scale our circularity programs across the markets where

## Device Circularity: Minimizing E-Waste and Maximizing Value

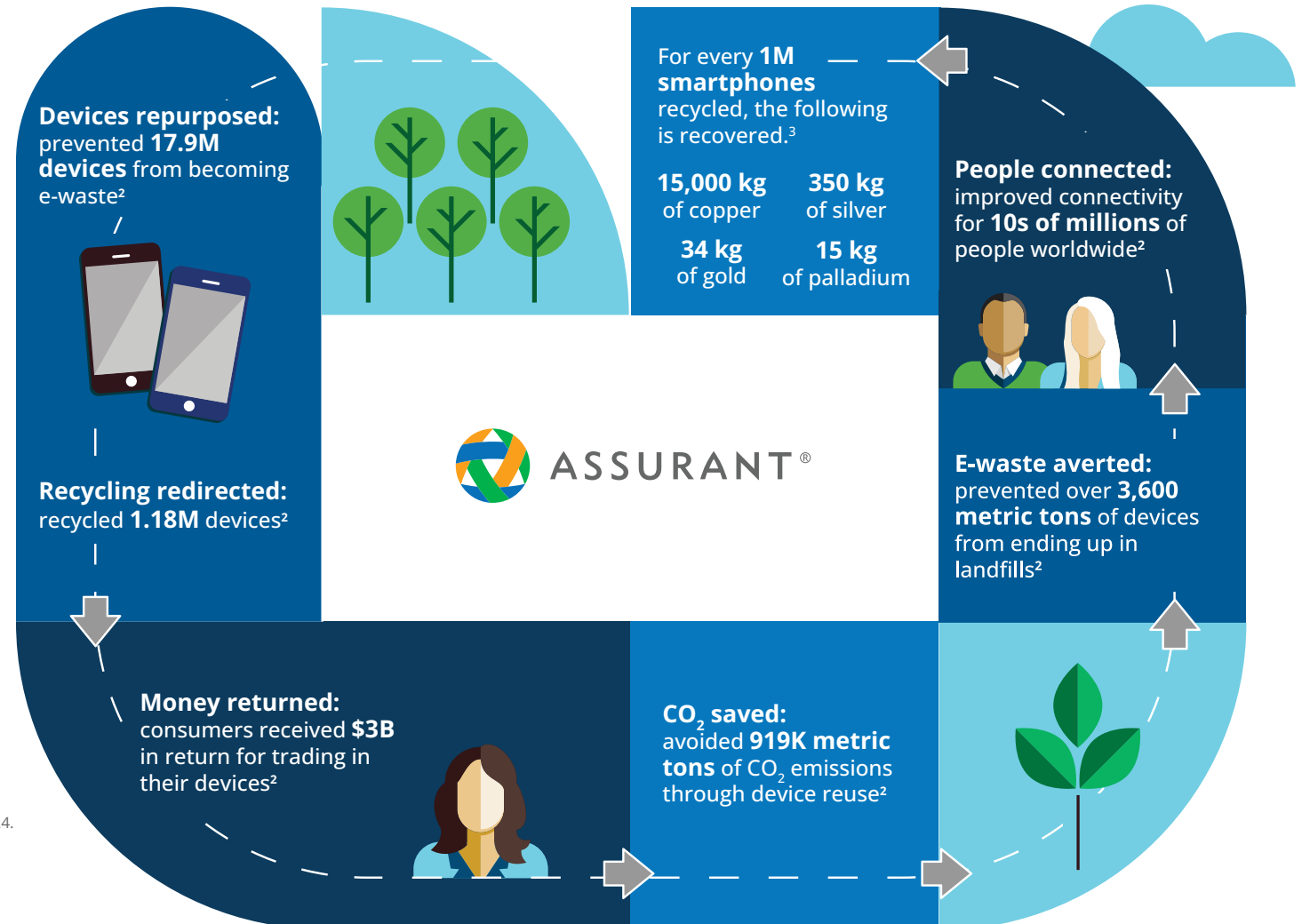
At Assurant, we strive to be the world's most impactful reuse and refurbishment solutions provider and partner of choice for extending the life of mobile devices.

**Global E-Waste Alert:** Global e-waste generation continues to surge worldwide.<sup>1</sup> At current levels, the volume of discarded electronics is equivalent to tossing approximately 10,000 smartphones into landfills every second for an entire year.

<sup>1</sup> Based on the latest available estimates from the International Telecommunication Union and the Global E waste Monitor 2024. The smartphone comparison is illustrative.

<sup>2</sup> Assurant Data from 2025

<sup>3</sup> U.S. Environmental Protection Agency



we operate, recognizing the role we can play in advancing outcomes that expand our impact and strengthen global client partnerships.

As we look to the future, we're assessing how to further enhance our responsible e-waste recycling practices and expand the use of sustainable packaging across our global supply chain. These focus areas reflect the expectations of our stakeholders, including clients, who increasingly look to Assurant to demonstrate responsible stewardship across the value chain.

By continuing to evolve these practices, we aim to strengthen client trust, align with emerging regulatory and consumer expectations, and reinforce our commitment to reducing our environmental impact in a way that supports the business priorities of the partners we serve.



## Operational Excellence at Scale

Circularity begins within our own operations, where reverse logistics serves as the backbone of how we deliver operational excellence at scale. Through disciplined processes, integrated capabilities, and a global network of Device Care Centers (DCCs), we ensure that returned devices move efficiently back into the supply chain — maximizing value, reducing waste, and enabling high-quality refurbishment. This approach positions us to view device returns not as the end of a product's life but as the start of its next one. By consolidating trade-in, repair, refurbishment, reuse, and responsible recycling under one operational infrastructure, we transform complexity into value and create a more seamless, sustainable ecosystem for our partners and their customers.

To further enhance operational performance, our global network of full-service DCCs leverages cutting edge

technologies, including robotics, AI enabled diagnostics, and proprietary high volume processing systems, to accelerate device assessment and restoration. These capabilities enable same day turnaround capabilities, and supported the repair, replacement, and shipment of more than 12 million devices worldwide in 2025.

Our certified pre-owned solutions, along with our trade-in and upgrade programs, extend device lifecycles by preparing smartphones, tablets, wearables, and hearables for second or even third ownership. By partnering with leading carriers, retailers, multiple system operators (MSOs), and original equipment manufacturers (OEMs), we ensure these programs maximize asset value recovery, increase access to affordable and reliable technology, and contribute directly to the circular economy while aligning with multiple UN Sustainable Development Goals.



## Certifications and Integrated Management Systems



- Assurant operates two DCCs in the United States that are certified under Reuse & Recycling (R2) Standard and Recycling Industry Operating Standard (RIOS). R2v3, established by Sustainable Electronics Recycling International, defines the guidelines for the safe and sustainable reuse and recycling of electronic waste, while RIOS:2016 integrates Quality, Environmental, and Health and Safety Management Systems and is recognized as a prerequisite for CTIA's WISE Service Center Authorization. These two DCCs operate an Integrated Management System that incorporates and aligns both the R2v3 and RIOS:2016 standards.

- The Lewisville DCC achieved ISO9001 certification during Q3 of 2025, further strengthening the Integrated Management System.



- The Australia DCC achieved ISO9001, ISO45001, and ISO14001 certification during 2025.



- The Tunstall DCC successfully recertified its ISO 14001 and ISO 9001 certifications during 2025.

# Meeting Circularity Through a Suite of Sustainable Offerings

We're driven by a deep commitment to the circular economy and a clear mission to prevent the premature retirement of used devices and keep them in circulation. We do this by designing our solutions to emphasize longevity, durability, and long-lasting performance. Through this approach, we continue to be recognized as a leader in promoting and delivering circularity solutions to market. Today, our circularity strategy centers on three areas where we deliver the greatest value and impact.

- Production and modularity:** operating sustainably to strengthen circularity downstream of the OEM and supporting repair-ready device solutions
- Longevity:** extending the device lifecycle through protection, trade-in, upgrade, and certified pre-owned programs
- Recyclability:** ensuring responsible end-of-life processing to minimize electronic waste and maximize material recovery

To advance these outcomes, Assurant offers a comprehensive suite of services supported by data-driven

insights and a growing network of global DCCs. Our offerings support multiple pathways for circular device use, including upgrades, trade-ins, repair, and reuse, all optimizing the value we're able to return to our clients.

## Assurant Carbon IQ<sup>SM</sup>

As thousands of organizations across the globe — including many in the wireless industry — strengthen their environmental and sustainability goals, clients increasingly require transparent, science-based insights to understand and reduce the environmental impact of their device lifecycle decisions.

Launched in 2023, Assurant Carbon IQ<sup>SM</sup> provides end-to-end, science-based visibility into the carbon footprint of new and refurbished mobile devices at key points in their lifecycle, enabling clients to refine and optimize their circularity strategies. Carbon IQ measures both carbon emissions and carbon avoidance, highlighting measurable environmental benefits from extending a device's useful life through return and reuse programs.

Leveraging machine learning insights and robust real-time datasets, the platform functions as an environmental dashboard that helps carriers MSOs track, measure, and report emissions, carbon savings, and electronic waste avoidance across their mobile device portfolios.

**Our thesis is simple:** Every device collected for a second or third life avoids harmful CO<sub>2</sub> emissions by reducing the need for new manufacturing.

Throughout 2025, we expanded Carbon IQ with new modeling capabilities and integrated sustainability insights, including the rollout of the carbon planning calculator to model device lifecycle program impacts and the addition of Carbon IQ sustainability insights directly within dashboards. In 2026, we plan to expand Carbon IQ's application across our device lifecycle programs by developing a new standard Environmental Impact dashboard for clients, which will use Carbon IQ methodologies to integrate additional sustainability metrics and insights. By leveraging this cutting-edge technology, we can make more informed decisions, optimize sustainability metrics, and enhance our environmental responsibility.



Sustainable solutions drive innovation, resilience, profitability, and long-term growth. At Assurant, sustainability is seamlessly integrated into our business strategies and product innovation, creating environmental and financial value for our stakeholders.”

Rebekah Griffiths, VP, Product Management and Strategy, Connected Living Business

# Assurant EcoPhone<sup>SM</sup>

The Assurant EcoPhone™, which is part of Assurant’s Certified Pre-Owned program, is more than a refurbished cellphone — it’s a sustainable solution that extends the life of smartphones while reducing environmental impact. Each device undergoes a rigorous quality control process to ensure excellent performance, strong battery life, and high aesthetic standards.

Devices are primarily sourced through insurance and trade-in programs, then refurbished and graded by Assurant. High-grade devices are designated as Assurant EcoPhone™ and reintroduced to the market, extending product life and reducing electronic waste.

Assurant EcoPhone™ offers consumers a reliable, affordable, and environmentally responsible alternative to purchasing a new device. Key benefits include a 12-month warranty, lower cost,

eco-friendly packaging, and a high-quality refurbishment process that ensures each device is built, tested, and certified to meet Assurant’s standards. Assurant EcoPhone™ devices are distributed through both direct-to-consumer and business-to-business channels and are currently offered across multiple Latin American markets.

During 2025, we continued to advance and strengthen our Assurant EcoPhone™ strategy by expanding our direct-to-consumer footprint, including the opening of our first Assurant EcoPhone™ Outlet in Brazil and the launch of three new consumer-facing channels. Throughout the year, we significantly accelerated market demand, achieving more than four times the sales of 2024 and surpassing 25,000 units sold across the region.

## Tracking Our Progress: Circularity

Metric	2023	2024	2025
Mobile devices recycled	1.85M	1.03M	1.18M
Mobile devices repaired/resold	22M	19.6M	17.9M
Mobile device repurposing: e-waste landfill avoidance <sup>1</sup>	4,200 MT	3,800 MT	3,600 MT
Mobile device repurposing: avoided CO <sub>2</sub> emissions <sup>2</sup>	1.16M MT	1M MT	919K MT

<sup>1</sup> An average of 0.202 kg is used per device.

<sup>2</sup> Average CO<sub>2</sub> footprint of 55 kg per device, including initial production and device transport, minus refurbishment and pre-owned device transport emissions.



## LOOKING AHEAD

- Advance global supply-chain circularity, sustainable packaging, and responsible recycling objectives across our DCCs, supported by consistent performance monitoring and transparent progress reporting.
- Strengthen device lifecycle efficiency and value recovery through continued enhancements in reverse logistics, refurbishment capabilities, and intelligent automation and AI that increase the quality, speed, and sustainability of device processing.
- Deepen client integration by expanding circularity-aligned offerings — such as repair-first pathways, trade-in and upgrade programs, and Carbon IQ insights — to help partners meet rising regulatory expectations and consumer demand for more sustainable device choices.
- Scale consumer-facing circularity initiatives that make sustainable choices more accessible and impactful for end users.

# A Stable Climate

Across our enterprise, we integrate our sustainability efforts into our long-term strategy, global business operations, and product and service offerings, strengthening our focus on climate resilience and operational efficiency. We work within our operations and with our partners to minimize negative environmental impacts, advance low-carbon solutions, and support a more stable climate future.

Our Stable Climate commitments relate to the United Nations Sustainable Development Goals 7, 11, 12, 13, and 17.



## In This Section

- [Climate Action](#) »
- [Sustainable Products](#) »
- [Responsible Investing](#) »

# Climate

A stable climate is one of Assurant's three enterprise-wide sustainability focus areas, encompassing climate change adaptation, climate change mitigation, and energy use. It reflects our efforts to reduce environmental impact, strengthen climate resilience, and support long-term value creation for our stakeholders, including clients, partners, and employees. Managing evolving climate impacts — and the related risks and opportunities across our business, workforce, and supply chain, including the increasing frequency and severity of extreme weather events — is fundamental to how we operate and how we will transition toward a lower carbon economy.

As a responsible business and trusted partner, we continue to support our clients and customers in navigating the growing effects of climate change. Our long-standing ability to adapt across our value chain, from our supply chain and communities to our employees, reinforces our values. With decades of experience evolving our services and solutions to meet emerging needs, Assurant is well positioned to operate effectively in a lower carbon economy. We remain focused on reducing our climate footprint, helping clients advance their climate goals, and delivering long-term value for our employees and stakeholders through expanded climate resilience efforts and continued innovation.



## CLIMATE AT A GLANCE

**Our goal:** We'll reduce our climate impact, support our clients in achieving their climate commitments, and create long-term value for our employees and other stakeholders.

## SCALING SUSTAINABILITY IMPACT

Throughout 2025, we advanced our enterprise-wide focus on efforts to optimize our real estate footprint and strengthen energy efficiency investments across operations, reinforcing a core commitment built on the foundation established through Assurant's Climate Action Policy and long-term sustainability vision. These efforts delivered measurable improvements in energy performance and were driven by targeted projects across key operational areas, including HVAC and chilled water system efficiency improvements, strategic equipment decommissioning, and lighting control and LED upgrades. Collectively, these projects are estimated to have reduced energy consumption by approximately 379,000 kWh annually, while also reducing operationing costs.

In addition to energy efficiency, our real estate optimization work and the integration of sustainability into the design and build-out of new workplaces provide a meaningful opportunity to reduce energy consumption, decarbonize our operations, and enhance the employee experience across our locations.

In 2025, our new Miami site opened with LEED Gold Certification and a Fitwel 1 Star Rating, underscoring our focus on operational efficiency and creating healthier experiences for our employees.

As a result of our ongoing efforts, we've delivered meaningful progress against our science-based Scope 1 and Scope 2 greenhouse gas (GHG) emissions reduction target of 40% by 2030, based on a 2021 baseline. In 2025, we reduced these emissions by 7% year over year and, since 2021, we've reduced Scope 1 and Scope 2 emissions by 33% as of year-end 2025, placing us ahead of pace toward our 2030 target.

A continued focus of our climate program is strengthening the data management and calculation methodologies that underpin our GHG monitoring and reporting efforts, including external verification as a key control within this process to enhance data integrity and accountability. We continue to measure our enterprise-wide Scope 1 and 2 emissions using both location- and market-based methods, and measure and report relevant Scope 3 GHG emissions to drive transparency, including our larger Scope 3 categories like our investment portfolio, purchased goods and services, and use of sold products.

We continue to seek third-party limited assurance annually on our Scope 1, Scope 2, and relevant Scope 3 emissions, as well as other environmental-related metrics like our total energy consumption and the percentage of renewable energy that we generate and consume throughout our operations. We also expanded these assurance practices in 2024 to include waste-related metrics. These enhanced practices further support the completeness and accuracy of our environmental disclosures and aid in understanding our overall climate performance. The third-party limited assurance statements covering our GHG emissions and environmental data are available on our [website](#).



**Climate action at Assurant is guided by stakeholder insights, drives measurable operational efficiency and smarter space utilization, and strengthens resilience while supporting long-term value."**

Mike Bellantis, VP, Sustainability

## Tracking Our Progress: Greenhouse Gas Emissions<sup>1</sup>

Metric	Dec. 31, 2023	Dec. 31, 2024 <sup>2</sup>	Dec. 31, 2025
<b>Scope 1 (Metric Tons CO<sub>2</sub>e)</b>	1,342	1,297	1,124
<b>Scope 2 (Metric Tons CO<sub>2</sub>e)</b>			
Location-based	12,192	10,330	9,474
Market-based	12,792	11,064	10,394
<b>Scopes 1 and 2 GHG Emissions (Metric Tons CO<sub>2</sub>e)</b>			
Scopes 1 and 2 (market-based) total	14,134	12,361	11,518
<b>Scope 3 (Metric Tons CO<sub>2</sub>e)</b>			
Purchased goods and services	307,585	201,001	181,930
Capital goods	3,008	779	2,803
Fuel and energy-related activities	686	468	549
Upstream transportation and distribution	4,819	2,606	2,920
Waste generated in operations	1,628	1,571	1,404
Business travel	2,406	3,135	3,612
Employee commuting	3,342	3,126	3,382
Downstream transportation and distribution	32,806	25,704	40,453
Use of sold products	80,527	58,512	33,546
End-of-life treatment of sold products	229	177	202
Downstream leased assets	283	274	37
Franchises	2,338	2,285	2,198
Investment portfolio <sup>3</sup>	2,439,929	2,715,059	---
<b>Scope 3 Total</b>	<b>2,879,586</b>	<b>3,014,697</b>	<b>---</b>

<sup>1</sup> Assurant's Scope 1, Scope 2 (location-based), Scope 2 (market-based), and relevant Scope 3 GHG emissions, excluding Category 15 Investment Portfolio, received independent third-party limited assurance for 2025. The verification letter for 2025 can be found [here](#).

<sup>2</sup> In 2025, Assurant updated its 2024 Scope 1, Scope 2, and Scope 3 Category 5 (Waste Generated in Operations) emissions to reflect an acquisition that hadn't previously been included.

<sup>3</sup> Assurant's 2024 Investment Portfolio emissions included 75% of portfolio coverage in relation to total portfolio value vs 2023 investment portfolio emissions, which included 63% portfolio coverage in relation to total portfolio value. Our 2025 Category 15 investment portfolio emissions are currently being calculated. Once they're calculated and verified by our third-party limited assurance provider, we'll integrate them into this table.

In 2025, Assurant received a:

**B**

CDP rating for the climate change questionnaire<sup>4</sup>

**AAA**

rating (on a scale of AAA-CCC) in the MSCI ESG Ratings assessment

<sup>4</sup>Our latest CDP Climate Change Questionnaire can be found on our [website](#).



### LOOKING AHEAD

As we look ahead, we'll continue to progress toward our Scope 1 and 2 GHG emissions reduction target while further integrating climate considerations into our business strategy and risk management. By doing so, we aim to address climate-related risks and opportunities in ways that support our clients' climate ambitions, enhance the resilience of our operations, and drive long-term value for our employees and broader stakeholder community.

# Sustainable Products

At Assurant, we have a long history of accelerating innovation to develop new products and services that meet consumer needs. We continue to be recognized as an industry leader in bringing innovative, relevant, and scalable solutions to market. This is certainly true when it comes to sustainable solutions that address climate change, such as Assurant EV One Protection<sup>SM</sup>, our protection product for electric vehicle (EVs) and plug-in hybrid electric vehicles (PHEVs), currently sold in 12 countries globally and representing a modest but growing share of our new protection contracts issued each year.

In 2025, we further strengthened EV One through a partnered solution for Electric Vehicle Battery State of Health (SoH) analytics, reflecting more than three years of work toward a scalable, multimarket capability. This enhanced diagnostic insight supports more informed EV ownership, helps address battery performance concerns, and contributes to longer term vehicle durability. As market dynamics evolve, we'll continue adapting our offerings to better support customers and partners in the EV ecosystem. We maintain an agile and disciplined approach to product innovation because scalable and efficient solutions drive the greatest impact for our customers and stakeholders. This continues to guide our leadership in this space and motivates how we innovate for the future. Our continued expansion into sustainable product categories, including EVs, highlights the strength of our convention-challenging culture and insight-leading mindset.

## Accelerating EV Sales Interactions

As part of its EV One offering, Assurant supports climate mitigation by strengthening EV adoption capabilities among dealership partners through targeted EV auto sales training delivered by the Assurant Training Academy. This training builds the knowledge and confidence of sales professionals, enabling them to effectively guide customers through the EV purchasing journey and address common barriers to EV adoption, including range anxiety, charging infrastructure availability, battery performance, maintenance perceptions, and upfront cost concerns.

Through structured, role-specific training, dealership teams are equipped to support the full EV customer journey, from introducing core EV ownership concepts to responding to complex customer questions with clarity, consistency, and accuracy. The program emphasizes practical, applied EV knowledge, including vehicle technologies, charging solutions, and ownership economics, helping sales professionals serve as informed advisors throughout the sales process.

This training approach is fully integrated with Assurant's EV One Protection offering and builds the internal capabilities dealerships need to support increased EV adoption and contribute to the transition toward lower-emission transportation.



## Assurant EV One Protection<sup>SM</sup>

Assurant EV One Protection<sup>SM</sup> is a vehicle service contract designed to help alleviate customer concerns about battery life and repair costs, offering EV-focused coverage across multiple manufacturers. The product includes lithium-ion or traction battery coverage for up to 200,000 miles and covers wear and tear maintenance items that aren't included in most factory warranties. Coverage is available for new and used vehicles up to eight years old or with up to 80,000 miles, and it's designed to

meet the needs of owners and lessees alike, regardless of technology or brand.

In 2025, we continued to enhance EV One Protection<sup>SM</sup> by integrating improved diagnostic capabilities, expanding multimarket availability, and embedding sustainability considerations more systematically into product design and development processes across our mobility ecosystem.



## LOOKING AHEAD

In 2026, we'll continue to advance EV One by prioritizing scalable product enhancements and a more flexible customer experience, consistent with our disciplined approach to meaningful innovation in a shifting market environment.

We plan to further strengthen EV One Charger Protection and expand enrollment in EV One Prepaid Maintenance, helping customers better manage costs while supporting long-term EV durability and performance. In addition, we intend to launch EV One 3.0, a modular and personalized service contract designed to meet consumers at the point of sale with coverage options aligned with individual needs and evolving vehicle technology.

## Responsible Investing

At Assurant, our values guide the way we support our customers, work with others, and strengthen the communities where we operate. Our commitment to sustainability includes investing responsibly and in ways that create greater possibilities in a sustainable world. To do so, we consider sustainability as one risk factor to maximize long-term value and optimize investment portfolio returns.

### Our Commitment and Governance

As defined by our [Responsible Investing Commitment](#), our objective is to generate consistent, long-term, risk-adjusted investment income. Investment outperformance relative to the market over the long-term is supported by significant risk analysis, which includes a review of the potential impact(s) of select sustainability topics as we look to maximize financial value to Assurant.

To facilitate this process, our Chief Investment Officer (CIO) oversees our investment activities and proposes and implements approved investment policy changes, including the review of sustainability considerations. The CIO oversees the teams of external investment managers who, in accordance with our investment management agreements and investment guidelines, are responsible for investing our assets. These teams of investment managers integrate sustainability-related research into their overall credit research and risk oversight process while seeking to maximize investment returns.

The Assurant Investment Committee (AIC), composed of management including the President and CEO, CFO, Treasurer, CIO, Risk Management, and other key business leaders, oversees action toward our responsible investing commitment. Our CIO, together with the AIC, provides management-level sustainability investment oversight and delivers regular updates to the Finance and Risk (F&R) Committee of the Board. The F&R Committee annually reviews and approves the Investment Policy and Procedures of Assurant.

# A Responsible Business

At Assurant, we set unwavering standards of integrity, ethics, governance, data privacy, information security, and human rights. We do this through strong corporate governance practices, ethics and compliance training and development, investments in cybersecurity, and carefully managing risk across the enterprise. With a focus on transparency, compliance with policies and procedures, and oversight from a Board that brings a strong skill set and expertise, we solve tough challenges with integrity. Our sustainability vision of advancing a connected, respected, and protected world is underpinned by our commitment to Responsible Business.

Our Responsible Business commitments relate to the United Nations Sustainable Development Goals 16 and 17.



## In This Section

- [Governance](#) »
- [Ethics and Compliance](#) »
- [Human Rights](#) »
- [Data Security, Privacy, and Cybersecurity](#) »

# Governance

Transparency and integrity are the foundation of Assurant's long-standing stakeholder relationships and are crucial for continued success. This starts with strong governance across the enterprise to ensure oversight and accountability, which are essential for delivering on Assurant's value proposition, maintaining client trust, and reaching our goals.

## Ethics and Compliance

As a B2B2C company partnering with leading global brands, Assurant holds itself to exceptionally high standards of business ethics and responsible conduct. Guided by The Assurant Way, our conduct remains anchored in our uncompromising values: common sense, common decency, uncommon thinking, and uncommon results. A cornerstone of our program is a highly skilled Board with multisector and global expertise that champions strong governance practices across the enterprise.

Assurant's Ethics and Compliance program reflects internationally recognized best practice standards and processes. The program is led by our Global Chief Ethics and Compliance Officer, who reports to the Chief Legal Officer and provides quarterly updates to the Audit Committee of the Board. The Ethics Office, an internal function reporting to the Global Chief Ethics and Compliance Officer, includes a team of ethics and investigation professionals with deep subject matter expertise. Team members participate in prominent global ethics and compliance organizations and research institutions, including Ethisphere's Business Ethics Leadership Alliance (BELA) and Ethics and Compliance Initiative (ECI). These organizations

provide support to continuously develop and maintain programs rooted in practices that promote strong ethical cultures. We're proud to have been recognized for our progress. In early 2026, for the third consecutive year, Assurant was recognized as a World's Most Ethical Company honoree by Ethisphere, a global leader in defining and advancing ethical business standards that set the benchmark for corporate citizenship across industries.

### Code of Business Conduct and Ethics

Our reputation reflects a promise to our customers, shareholders, and one another that we act with honesty and integrity and uphold the highest legal and ethical standards. The cornerstone of our compliance program is our Code of Business Conduct and Ethics, which guides our actions and outlines our responsibilities and commitments, including those related to:

- Anti-bribery and anti-corruption
- Avoiding conflicts of interest
- Safeguarding our assets and responsibilities concerning accounting standards
- Fair competition and antitrust
- Commitment to preventing money laundering
- Insider trading and our whistleblower programs
- Commitment to prohibit discrimination and harassment within Assurant
- Zero-tolerance commitments for threats or acts of violence in the workplace
- Ethical AI principles

### THE ETHISPHERE METHODOLOGY

The World's Most Ethical Companies® assessment is grounded in Ethisphere's proprietary Ethics Quotient®, which requires companies to provide 240+ documented proof points on practices that support robust ethics and compliance. These include corporate governance; program structure and resourcing; written standards; training, awareness, and communication; risk assessment and auditing; investigations, enforcement, discipline, and incentives; measurement of ethical culture; third-party risk management; and environmental and social impact.

That data undergoes further qualitative analysis by a panel of experts who spend thousands of hours vetting and evaluating each year's group of applicants. This process serves as an operating framework to capture and codify best-in-class ethics and compliance practices from organizations across industries and around the world.



# Our Core Ethics Principles

## The Assurant Way, Our Values, and Code Purpose

- Know and comply with the Code of Business Conduct and Ethics and speak up if we have concerns or suspect violations.
- Comply with all applicable laws, rules and regulations, and policies in all jurisdictions where we do business, seek guidance when needed, and deal with violations decisively and in a timely manner.

## Responsibility to Do the Right Thing

- Practice sound, ethical decision-making and take actions that will maintain an ethical workplace.
- Be fair in our employment practices and prioritize doing right by our employees.
- Communicate honestly, transparently, accurately, and with positive intent.
- Always speak up when we see or have knowledge of conduct that's not aligned with Assurant values and policies.

## Responsibility to Our People

- Treat others with dignity. Respect our diversity of cultures, backgrounds, experiences, and thoughts.
- Maintain a safe, secure, and respectful work environment. Speak up about any activity that may pose a threat to or harm others.

## Responsibility to Assurant and Our Shareholders

- Protect all company assets: our physical assets, financial assets, technology and information assets, intellectual

property, business relationships, and the Assurant brand in the marketplace.

- Maintain integrity in personal investment activities, ensuring they don't conflict with Assurant or client interests and aren't made with knowledge of material nonpublic information relating to the investment.
- Recognize that offering, giving, soliciting, or receiving anything of value that's intended to give, or appears to give, an improper business advantage or benefit isn't allowed.
- Avoid conflicts of interest, or even the appearance of a conflict of interest, inside and outside the workplace.
- Communicate responsibly. Seek authorization to speak on behalf of the company and use good judgment on social media.

## Responsibility to Our Partners and Customers

- Ensure ethical business practices. Always deal fairly and in good faith; never take unfair advantage of anyone through manipulation, concealment, or the receiving or accepting of business courtesies. Don't engage in the mishandling or abuse of any privileged or confidential information.
- Maintain privacy by safeguarding partner and customer information and only use it in the manner permitted.
- Take care not to offer, promise, make, or authorize the giving of anything of value to a government official, whether directly, indirectly, or through a third party.
- Provide fair, clear, accurate, timely, and understandable disclosure in the reports and documents we file with or submit to regulators, government officials, auditors, and in our communications.

- Treat customers with respect, decency, and courtesy.

## Responsibility for Sustainability

- Recognize Assurant's responsibility as a global citizen. Strive to give back to the communities where we work and live and do our part to reduce the environmental impact of our business decisions and operations.
- Make sure political activities and charitable contributions comply with applicable laws, regulations, and Assurant policies.



# Human Rights

Assurant is committed to complying with all applicable laws and respecting internationally recognized human rights, guided by the framework of the United Nations Guiding Principles on Business and Human Rights. We've established the highest standards of business integrity and ethical conduct, and we expect our business partners, customers, employees, agents, suppliers, and subcontractors to engage in lawful and ethical business practices. This includes respecting internationally recognized human rights and prohibiting child labor and all forms of forced and compulsory labor.

We believe the best way to fulfill our commitment to respecting internationally recognized human rights is to build a culture of trust and respect throughout our organization. We seek to achieve this in varied ways and continuously strive to improve on our efforts. We work hard to make Assurant an outstanding employer and corporate citizen, encouraging dialogue and engagement throughout our organization and with internal and external stakeholders.

Assurant works to ensure its policies and practices foster a work environment that upholds our high standards

**14,546**

employees received Code of Ethics training in 2025<sup>1</sup>

<sup>1</sup> Code training reflects mandatory employee, new hire, and annual refresher training.

of integrity and responsible citizenship globally. Rooted in our values of common sense and common decency, we follow internal policies and processes to ensure that our employees conduct business ethically and transparently. See additional details on our human rights commitments in [Assurant's Human Rights Statement](#).

# Data Security, Privacy, and Cybersecurity

Assurant is committed to protecting the privacy and security of personal information and managing the associated risks. We foster a culture of data privacy protection by participating in and continuously improving education and training programs, along with implementing strong controls to safeguard customer, client, and employee data.

In 2025, Assurant recertified under the Asia-Pacific Economic Cooperation (APEC) Cross-Border Privacy Rules (CBPR). APEC is a regional economic forum that aims to create greater prosperity for the people of the region by promoting balanced, inclusive, sustainable, innovative, and secure growth through faster regional economic integration. The award demonstrates our adherence to the privacy practices of APEC's privacy framework requirements and our overall privacy commitments to our customers, clients, and other stakeholders.

We operate within a complex and evolving global regulatory environment and maintain comprehensive programs designed to uphold strong governance, promote accountability, and



## LOOKING AHEAD

As we continuously strengthen our global Ethics and Compliance program, we plan to enhance the tools, resources, and reporting channels that support our speak-up culture.

In 2026, we'll transition to a new global helpline provider designed to deliver a more intuitive and enhanced user experience for employees who voice concerns across our global footprint. The upgraded platform will improve accessibility across regions and languages, offer more robust capabilities, and streamline reporting pathways for greater efficiency.

As part of this transition, we intend to reinforce communication and awareness efforts to ensure that employees, contractors, and third parties understand how to access our reporting channels and feel confident using them. We'll reaffirm that all reports will continue to be handled with strict confidentiality, supporting a safe and trusted environment for raising concerns without fear of retaliation.

These planned enhancements reflect our ongoing focus on transparency, ethical behavior, and continuous improvement in how we uphold integrity across our organization.

support consistent data practices across our operations. These core commitments guide our approach to data security, privacy, and cybersecurity, each of which is detailed in the following sections.

## Data Security

Assurant is committed to maintaining a secure environment that protects information assets from unauthorized use, modification, disclosure, or destruction, whether accidental or intentional.

Our approach to data security is grounded in a strong governance structure that clearly defines roles and responsibilities, supported by a security framework designed to align protection measures with the sensitivity and value of our data.

We employ a multidisciplinary model that integrates security governance, policy management, technology controls, and ongoing monitoring. Specialized security teams oversee risk and threat management, compliance, end-user administration, posture management, incident response, offensive security testing, and advisory support for technology initiatives. This coordinated approach ensures that our data protection capabilities remain adaptive, resilient, and aligned with evolving regulatory and threat landscapes.

**308** information security audits completed in 2025



Protecting personal and other confidential information is essential to earning and maintaining the trust of our stakeholders and the customers we serve. Assurant’s Privacy Program continually enhances our processes, tools, and technology to promote a privacy-centric culture and reduce privacy-related risk by embedding Privacy by Design early in initiatives, overseeing privacy contractual commitments with third parties, promoting employee awareness, identifying trends, addressing high-risk activity, and promptly assessing and responding to privacy incidents.”

Liz O’Brien, VP, Global Privacy Officer and Privacy Counsel

## Data Privacy

Assurant earns trust and delivers the best customer experience by embedding robust and continuously evolving privacy principles into our global operations. Our stakeholders trust us to collect, use, and share personal and confidential information responsibly, in full compliance with all applicable regulatory and contractual requirements across the regions we operate. In addition to accounting for regulatory requirements, Assurant’s privacy program follows a principles-based approach grounded in transparency, data minimization, and use limitation. Read Assurant’s [Privacy Policy](#) to learn more.

The Global Privacy Office is led by our VP, Global Privacy Officer and Privacy Counsel, who reports to our Global Ethics and Compliance Officer. The office collaborates with internal stakeholders to protect the personal information of our

clients, consumers, employees, and business partners, guided by our values and our commitment to passionately serve our customers. Across the enterprise, the Global Privacy Office promotes privacy awareness and equips employees with the tools and information needed to help ensure that privacy remains a top priority at Assurant.

In 2025, Assurant strengthened its global privacy program by enhancing collaboration, further improving controls, and reinforcing the governance and cultural foundations needed to responsibly manage personal data across our operations. Employee engagement in privacy initiatives reached new levels — most notably during Global Data Privacy Week, which provided meaningful opportunities for learning, dialogue, and reinforcement of best practices.

Building on this momentum, the Global Privacy Office further expanded and enhanced our privacy controls across the

enterprise. We continued embedding Privacy by Design into additional business processes, helping ensure that new products, technologies, partnerships, and initiatives incorporate data protection principles from the outset. This intentional integration supports more consistent and proactive risk mitigation as our operations grow in complexity and scale.

We also strengthened the overall user experience of the Privacy Office by modernizing processes, enhancing our reporting and metrics capabilities, and implementing targeted automations. These improvements increase the speed, quality, and accessibility of privacy support, empowering employees with clearer guidance and enabling stronger risk oversight. To further support employees in applying privacy principles in their daily work, we maintain a global privacy resource site that provides practical tools, guidelines, and on-demand information to help keep privacy considerations top of mind.

As part of our commitment to responsible data governance, the Privacy Office actively contributed to enterprise-wide initiatives, including the assessment of responsible AI use across Assurant. This cross-functional collaboration helps ensure that emerging technologies are governed by clear principles, appropriate safeguards, and ethical oversight.

To further empower employees, we expanded our awareness and education strategy beyond the annual global privacy training. In 2025, we launched quarterly all-employee privacy campaigns featuring practical, actionable guidance for safeguarding data in our daily operations. These touch points reinforce our shared responsibility and promote a culture

where privacy remains central to how we serve customers, clients, and partners.

Looking ahead to 2026, we'll continue to deepen and scale the enhancements introduced in 2025. Our priorities include delivering targeted global awareness initiatives, further strengthening privacy readiness across regions, and supporting more effective incident response as the external environment continues to evolve. As privacy laws continue to proliferate worldwide, we'll also advance our efforts to standardize our policies and operational practices to ensure consistency, clarity, and an elevated experience for stakeholders.

Together, these efforts underscore Assurant's unwavering commitment to protecting personal information, advancing responsible data practices, and fostering trust across our global ecosystem.

### Cybersecurity

Assurant recognizes the critical importance of information and is committed to safeguarding it through controls aligned with the value of our data and the risks associated with unauthorized or unintentional access. Our Information Security Management System (ISMS) provides a comprehensive set of policies, standards, and guidelines that apply across all global operations. The program is modeled on ISO 27001 and mapped to the National Institute of Standards and Technology (NIST) Cybersecurity Framework. We also maintain ISO 27001 certification within our U.K. subsidiary and actively participate in information-sharing and professional forums such as FS-ISAC, ISC2, Gartner,

## OUR PRIVACY COMMITMENTS

At Assurant, we value the privacy of our stakeholders, as reflected in our principles.

1. **Transparency:** We're transparent about what personal information we collect, how we collect it, and how we use it.
2. **Lawfulness:** We obtain personal information through lawful means and secure explicit consent to collect it where required by applicable law.
3. **Data minimization and use limitation:** We aim to collect only the personal information needed for a stated purpose. Stakeholders are notified before their personal information is used outside of a stated purpose, and explicit consent will be obtained where required by applicable law.
4. **Protection:** We believe strong security is essential to protecting privacy and apply physical, technical, and administrative safeguards for this purpose. We also impose privacy and security obligations on the third parties with whom we share personal information.
5. **Retention:** We retain personal information for as long as required for a business purpose or as otherwise required by applicable law or regulation.

Knowledge Connect, Security 50, and ISACA. A core component of our ISMS is our integrated incident response framework, which leverages people, processes, and technology to rapidly detect, contain, and minimize the impact of potential incidents or data breaches.

Assurant's Chief Information Security Officer (CISO) leads a global team of security professionals responsible for overseeing the program across all business lines, regions, and technology groups. Our teams maintain industry certifications and stay current on emerging risks through continuous education and specialized training. The Information Security Board (ISB), which oversees our information security program, meets quarterly to ensure the program remains aligned with business objectives. Oversight of cybersecurity is further supported by the Management Committee and our Board. The Board receives an annual cybersecurity update, with additional quarterly briefings delivered to the Board's Information Technology Committee. The Information Technology Committee provides governance over technology-related risk, including cybersecurity policy, control effectiveness, and risk assessments. Management, including the CISO, provides quarterly updates on the organization's evolving risk posture.

To promote awareness across our global workforce, employees complete mandatory information security training during onboarding and through annual refresher programs. All training requires attestation. We also maintain a network of certified internal incident responders and employ documented technical processes for escalation and incident response.

Our preventive and detective control frameworks continue to strengthen as we invest in advanced technology and tools.

**97%** of our employees completed information security training in 2025



### LOOKING AHEAD

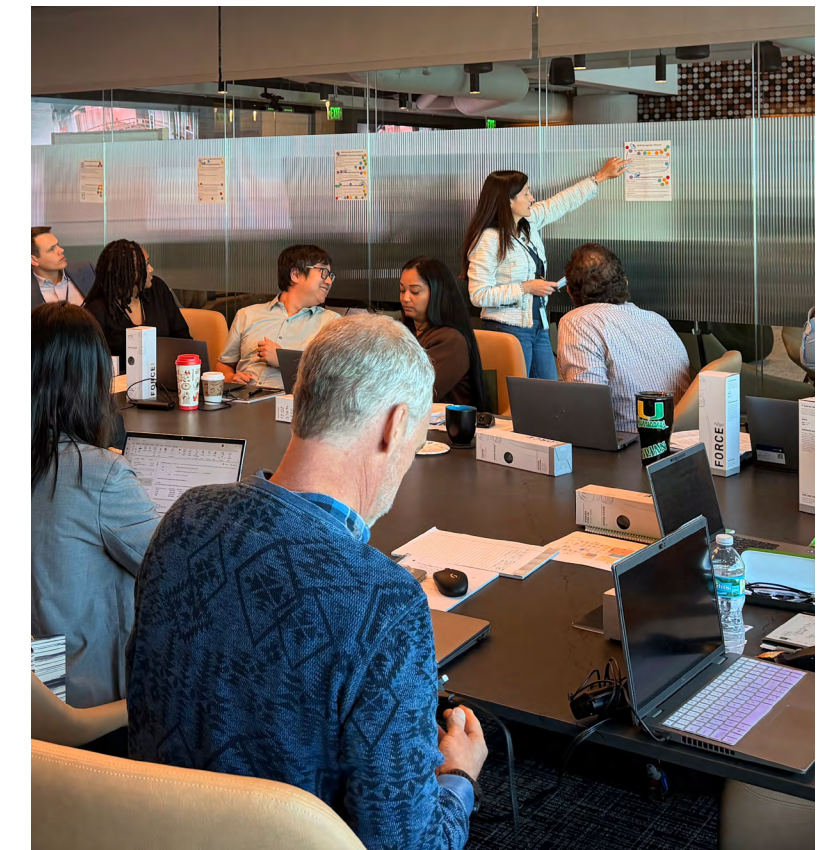
As we look to the future, the Information Security Office is expanding its use of AI across operational processes. We're preparing to deploy agentic AI systems to enhance detection, triage, investigation, and automated response, ensuring readiness for AI-driven threats. To address risks associated with synthetic identities and deepfakes, we're integrating advanced biometrics and authoritative record verification across hiring, call center, and help desk workflows.

To proactively identify and mitigate vulnerabilities, we conduct annual incident response plan testing, routine tabletop exercises, internal and external penetration testing, and global phishing simulations. In 2025, we completed more than 300 information security audits as part of our compliance program.

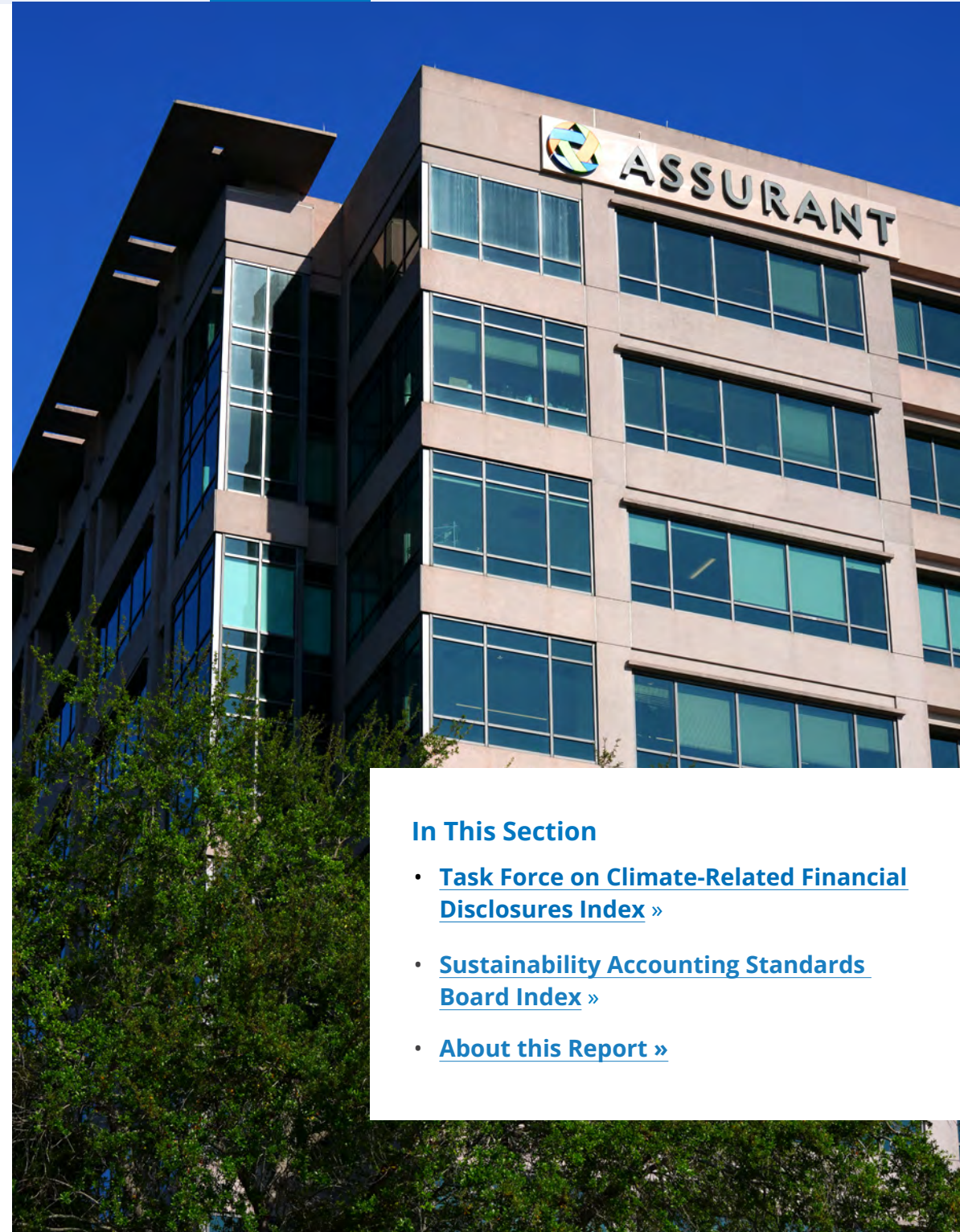
Assurant also applies rigorous standards to third-party suppliers who handle or access our data. Vendors undergo a comprehensive data security assessment process that includes questionnaires, interviews, and independent external

evaluations. In 2025, we completed more than 325 third-party IT vendor assessments, and continue to integrate proactive security controls into our procurement and vendor risk management practices.

We've continued to advance our transparency and accountability in data security by maintaining strong ratings across multiple industry-recognized external monitoring agencies, including ISS and Security Scorecard. These ratings reflect our commitment to strong cyber governance, continuous improvement, and responsible data protection.



# Appendix



## In This Section

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- [Sustainability Accounting Standards Board Index »](#)
- [About this Report »](#)

# Task Force on Climate-Related Financial Disclosures Index

We're committed to providing transparency on our climate change risk management, governance, and performance. The Task Force on Climate-Related Financial Disclosures (TCFD) has developed a voluntary, consistent framework for climate-related financial risk disclosures for use by companies providing information to stakeholders. Below is a summary of our response to the TCFD-recommended disclosures, with aligned references to our [CDP Disclosure](#).

## Governance

### a) Board Oversight

**CDP Section Alignment: 4.1.2**

Assurant's Board of Directors (Board), directly and through its committees as described below and in their charters, oversees the company's risk management framework and practices, including the company's risk appetite, and discusses risk-related issues at least quarterly, including climate-related risks as appropriate. The Board reviews and approves our Enterprise Risk Management (ERM) Framework (which sets out our approach to risk governance, risk appetite, roles and responsibilities, and core risk processes) and risk appetite annually, including our climate and catastrophe risk appetite statement.

The Nominating and Corporate Governance (NCG) Committee coordinates Board and committee oversight of the key enterprise risks. The Board and its committees receive updates from management on specific risks throughout the year, including climate-related risks. Each committee chair reports significant risk updates at least quarterly to the full Board so that the Board has the benefit of each committee's specific areas of risk oversight.

The NCG Committee has ultimate oversight responsibility for how we manage sustainability. The Chief Strategy and Transformation Officer (CSTO), Chief Marketing and Communications Officer (CMCO) and Vice President, Sustainability, who reports up to the CMCO, provide regular updates to the NCG Committee. The Audit Committee reviews the company's policies with respect to risk assessment and risk management and coordinates with the Finance and Risk (F&R) Committee with respect to Board oversight of risk management and global risk management activities. The Audit Committee also focuses on risks relating to financial statements, internal control over financial reporting, disclosures, and compliance with legal and regulatory requirements. The Audit Committee receives reports at least quarterly from the Chief Internal Auditor and the Global Chief Ethics and Compliance Officer. The F&R Committee has primary oversight responsibility for the Global Risk Management function and corresponding risk activities. It receives risk management reports at least quarterly from the Chief Risk Officer (CRO) that include the identification, assessment, reporting, and mitigation of existing and emerging key enterprise risks. The F&R Committee also focuses on risks relating to investments, capital management, catastrophes, and reinsurance. In fulfilling its responsibilities, the Board and each committee have the authority to retain external advisors.

Assurant's longer-term strategic planning process, overseen by our Board, prioritized climate as a multiyear sustainability area of focus, encompassing climate change adaptation, mitigating climate-related risks, and energy use. In 2022, Assurant developed and announced a near-term greenhouse gas (GHG) emissions reduction target of 40% across Scope 1 and 2 by 2030 from a 2021 baseline. The science-based target setting methodology, as well as a summary of key levers expected to help achieve the target, was reviewed with the NCG Committee in 2022, and progress toward the goal is reviewed with the Board or NCG Committee on an ongoing basis. In 2024, Assurant introduced its new sustainability vision, shaped through enhanced engagement with the Board, management, and

broader stakeholder groups, that places a strategic focus on climate. Assurant's Board, Management Committee, and employees understand the importance of sustainability to support the successful execution of its long-term strategy and to guide continued progress toward the company's climate commitments and resilience efforts.

In 2025, the Board maintained active oversight of sustainability and climate-related matters through regular management updates in both the NCG and the F&R Committees. The NCG Committee received briefings on the evolving sustainability landscape, with attention on shifting regulatory dynamics and the company's approach and reporting expectations. In 2026, Assurant further enhanced Board expertise with the appointment of a new director with significant experience in risk management, governance, and sustainability, including five years of service as advisory board member to the Sustainability Accounting Standards Board. This addition reinforces the Board's commitment to strong governance, informed oversight of climate-related risks and opportunities, and the integration of sustainability considerations into strategic planning and risk management processes.

## b) Management Role

## CDP Section Alignment: 4.3 & 4.3.1

We employ a risk governance structure, overseen by our Board and senior management and led by the Global Risk Management function, to provide a common framework for (i) evaluating the risks embedded in and across our businesses and functional areas, (ii) developing risk appetites, (iii) managing these risks, and (iv) identifying current and future risk challenges and opportunities.

Global risk management is the responsibility of the CRO, who leads the Global Risk Management function, which reports to the Enterprise Risk Committee (ERC) and to the F&R Committee of the Board. The CRO reports at least quarterly to the F&R Committee and at least annually to the Board. Our ERM Framework sets out our approach to risk governance, risk appetite, roles and responsibilities, and core risk processes, including those related to its physical and transition climate risks. It is reviewed annually to align with the Company's business operations and strategy, as well as changes to applicable laws, regulations, and industry standards, and it's approved annually by the Board.

The CSTO and Chief Financial Officer (CFO), who each report directly to our president and CEO, oversee functions responsible for climate-related actions, policies, and risk mitigation and management. Specifically, the CMCO and CRO, who report directly to our CSTO, oversee climate-related risks from a management perspective.

The company's risk management framework cascades into the enterprise through various management-level committees. Our risk governance structure is headed by the ERC, comprised of the president and CEO, the CFO, the CSTO, other members of the Management Committee, as well as the CRO, Treasurer, the Chief Internal Auditor, and the Global Chief Ethics and Compliance Officer. The ERC reviews Assurant's key enterprise risks, sets and monitors risk appetite, and oversees mitigation and remediation plans.

Climate-related issues inherent in Assurant's property insurance writings are monitored by the management-level Reinsurance Risk Committee (RRC), which reports into the management-level ERC, and subsequently the F&R Committee of the Board. Quarterly updates from the CRO to the F&R Committee include significant climate-related risk issues as appropriate, including those relating to catastrophe and reinsurance.

Our president and CEO, together with our CSTO, CMCO, and Vice President, Sustainability, set the strategic direction of sustainability-related matters, including climate-related issues, in collaboration with the Management Committee as well as other leaders and subject matter experts. To identify and prioritize key sustainability matters for integration into the sustainability strategy, a cross-section of leaders representing sustainability, investor relations, risk management, finance, supply chain, product, facilities, legal, business operations, customer experience, and the people organization are engaged to monitor and assess climate-related issues that are relevant to Assurant through the Sustainability Committee described below.

In 2022, Assurant strengthened its climate-related governance framework and established its Sustainability Oversight and Action Committee (Sustainability Committee), comprised of select members of the Management Committee and senior leaders from key functional areas noted above, to provide oversight of the company's business-aligned sustainability strategy. The Sustainability Committee convenes as needed and carries out its mandate by overseeing the strategies that support long-term value creation; defining the enterprise position on related policies, processes, and standards; and reviewing and approving key initiatives that advance Assurant's sustainability objectives.

In 2022, Assurant’s Sustainability Committee approved its near-term, enterprise-wide GHG emissions reduction target and Climate Action Policy. In 2023, the Sustainability Committee validated a refreshed, impact-based sustainability prioritization assessment, which directly informed Assurant’s sustainability vision launched in 2024.

In 2025, management leveraged the Sustainability Committee to establish multiyear circularity objectives focused on advancing responsible recycling practices and expanding the use of sustainable packaging across the enterprise. These efforts supported the integration of circularity into operational planning and reinforced Assurant’s commitment to reducing environmental impact through more sustainable material management and e-waste practices.

In 2026, the Committee will validate the company’s updated sustainability prioritization assessment, a process that will ensure continued alignment with evolving regulatory requirements and stakeholder expectations.

## Strategy

### a) Climate-Related Risks and Opportunities CDP Section Alignment: 2.1, 2.4, 3.1, 3.1.1, 3.6, & 3.6.1

Assurant defines a substantive financial or strategic impact as one which would have a non-trivial impact on our business and the delivery of our strategic objectives or our financial condition, results of operations, and cash flows. In assessing whether an impact is substantive, we consider both quantifiable financial indicators, such as impact to annual Adjusted EBITDA, net losses, capital position, and nonfinancial criteria, including potential impact to our customers, business partners, regulators, and investors, and the likelihood of such impacts across different time horizons. The magnitude of the impact considered will vary depending on the affected business line and geography.

When conducting climate risk assessments, risks are assessed across short-, medium-, and long-term time horizons. The specific time horizon for individual assessments can differ taking into account the business line, geographical area, or useful life of the assets or infrastructure being assessed, generally with short-term aligning to our business planning time horizons.

Assurant faces climate-related risks and opportunities across its business activities, which includes its catastrophe-exposed and non-catastrophe-exposed insurance portfolios, investment activities as an asset owner, and within its own operations, including its supply chain.

Key climate-related risks facing Assurant span both transition and physical risks, including:

Driver	Value Chain	Risk Description	Time Horizon
<b>Physical Risk</b>			
Acute	Insurance underwriting portfolio	Our insurance operations expose us to claims arising from weather-related catastrophes. Changing weather patterns and climate change have increased the unpredictability, frequency, and severity of weather-related events, such as wildfires, hurricanes, floods, and tornadoes, particularly in coastal areas such as Florida, California, and Texas, and has in the past and may in the future result in increased claims and higher catastrophe losses, which could have a material adverse effect on our results of operations and financial condition.	Long-term

Driver	Value Chain	Risk Description	Time Horizon
Acute and Chronic	Insurance underwriting portfolio	Because Global Housing’s lender-placed insurance products are designed to automatically provide property coverage for client portfolios, our exposure to certain catastrophe-prone locations, such as Florida, California, and Texas, may increase. The withdrawal of other insurers from these or other states may lead to adverse selection and increased use of our products in these areas, and it may negatively affect our loss experience and increase our costs.	Medium-term
Acute and Chronic	Insurance underwriting portfolio	The availability and cost of reinsurance are subject to prevailing reinsurance market conditions, which have been, and in the future may continue to be, adversely impacted by: the occurrence of significant reinsured events, including catastrophes; expectations regarding increased occurrences of such events due to climate change; and other impacts on reinsurers’ capital, such as increased demand for coverage driven by inflation, a volatile investment market, or litigation costs. In the future, we may not be able to obtain reinsurance coverage for some of our businesses at commercially reasonable rates or at all. In such a situation, we might be adversely affected by state and other regulations that prohibit us from excluding catastrophe exposures or from withdrawing from, or increasing premium rates in, catastrophe-prone areas where we’re required to provide property coverage for client portfolios. In addition, we may not be able to renew our current reinsurance facilities or obtain other reinsurance facilities in adequate amounts, at favorable rates, and with favorable terms. The inability to obtain reinsurance at favorable rates or at all could cause us to reduce the level of our underwriting commitments, take on more risk, hold more capital, or incur higher costs. Any of these developments could materially adversely affect our results of operations and financial condition.	Medium-term
<b>Transition Risk</b>			
Policy and Legal	Insurance underwriting portfolio	<p>In our Global Automotive business, we provide coverage against vehicle mechanical and electrical breakdown. Outside of the U.S., there is a policy and regulatory drive away from internal combustion engines (ICE) and toward low- or zero-emission vehicles, alternative transportation fuels, and micro-mobility solutions. These changes may in time limit and eventually end the production, resale, and use of ICE vehicles and therefore the market for Assurant’s Global Automotive products, particularly outside of the US. In addition, in the transition to electric and alternative fuel vehicles, there are still many unknowns in how this affects Assurant’s electric vehicle (EV) product, including impact to claims, attachment rate, and potential changes in sales practices.</p> <p>In the U.S., there is no longer federal governmental support (including tax incentives) for EVs. EVs are still being sold, and volatility in gas prices could create an increase in consumer demand.</p>	Long-term
Reputation	Direct operations	The dynamic political, market, and societal sentiment toward climate and sustainability considerations are increasing pressure on firms to balance the expectations of investors, employees, clients, prospects, and other external stakeholders from different markets to measure, disclose, and act on climate risk and broader sustainability considerations, or conversely to rescind or weaken climate-related actions. Failure by Assurant to execute strategies that meet diverging stakeholder expectations may lead to reputational damage, exposure to regulatory prosecution, or civil litigation.	Short-term

With Assurant's role in protecting clients and consumers against climate changes, a number of opportunities arise including:

Driver	Value Chain	Risk Description	Time Horizon
<b>Physical Opportunities</b>			
Products and Services	Insurance underwriting portfolio	<p>Assurant has the opportunity to play a role in the transition to a lower-carbon, more resilient, and sustainable global economy through expanded service offerings and thought partnership with clients, industry associations, and regulators. This includes providing more sustainable services and coverage options to clients and end consumers that are financially attractive and within our existing strategy.</p> <p>The transition from ICE vehicles to low- and zero-emission vehicles is an opportunity where Assurant can create new and innovative products to both support that transition and expand new revenue opportunities and markets.</p>	Short-term
Products and Services	Insurance underwriting portfolio	<p>There are significant strategic, financial, and reputational benefits, particularly from a client perspective, if Assurant is enabling resource efficiency, sustainable consumption, and innovative circular economy processes. This is particularly relevant for Assurant's Connected Living business, where mobile device refurbishment creates opportunities to purchase used devices through trade-in programs, extend device lifecycles, and deliver value by leveraging operational innovation across our Device Care Centers through increased use of automation, robotics, and AI. Assurant's role in the refurbishment and insurance ecosystem, could lead to a reduction in e-waste and related environmental impacts (e.g., reduced extraction of raw minerals) through the promotion of more sustainable consumption patterns, extended life of consumer products, and growth of Assurant and its business partners' mobile phone refurbishment services and processes.</p>	Short-term
Resource Efficiency	Direct operations	<p>Every day, we help our clients support over 300 million consumers as they live their connected lives by offering comprehensive products and service offerings that drive business value, many of which also drive environmental benefits. As we ensure that our clients and their consumers remain connected in a digital world, we integrate sustainability principles into our supply chain by extending the useful life of underlying products. Practices that are inherent to our mobile business reduce the need for the consumer to purchase new products, which has cascading environmental benefits throughout a new product's lifecycle, including its manufacturing, transportation, and end disposition. By refurbishing mobile devices instead of simply providing replacements or selling components, we create a win-win-win for our business (reduced costs), our clients (reduced costs and quick repair for their customers), and the environment (decreased waste).</p>	Medium-term

Driver	Value Chain	Risk Description	Time Horizon
Products and Services	Insurance underwriting portfolio	Assurant plays a critical role in helping clients and end consumers protect their essential assets from the negative effects of climate change and natural disasters. There is the opportunity to help clients, end consumers, and Assurant's own employees become more resilient to the physical impacts of climate change by providing or contributing to resources and infrastructure for disaster preparedness and response, including, for example, supporting new regulations and building codes that mitigate climate risk. This will be particularly critical for high-risk areas such as Florida. We have the opportunity in North America to provide differentiated prices, where appropriate, and become a leader in acknowledging and responding to these policyholder mitigation efforts. The differentiated pricing and incentives could lead to improved loss experience for Assurant and the potential to lower rates for the homeowner.	Medium-term

**b) Impact on Strategy** **CDP Section Alignment: 3.1.1, 3.6.1, 5.2, 5.1.1, 5.1.2, 5.3.1, 5.3.2, 5.14, & 5.14.1**

We believe that considering and incorporating climate-related risks and opportunities into our business strategy has a direct impact on Assurant's financial performance. Assurant faces the greatest risk of exposure to catastrophe and non-catastrophe losses, including as a result of climate change through our lender-placed and voluntary manufactured housing, condominium and homeowners, renters, and flood property insurance offerings, particularly in coastal regions such as Florida, California, and Texas. We integrate several strategies into our business approach to mitigate these risks and seize opportunities, including:

**Most Substantial Business Decision:** As part of our growth strategy, the combined earnings and capital from Global Lifestyle and Global Housing creates diversification and drives resilience. Assurant's longer-term growth strategy is focused on growing business where we can maintain or reach market-leading positions.

Assurant's portfolio management professionals, as well as our third-party asset managers, consider, where applicable, factors that may influence investment risk, including sustainability-related topics such as exposure to high-risk environmental and climate issues, as we look to maximize financial value to Assurant. Assurant's Responsible Investing Commitment is located here: [Assurant Responsible Investment Commitment](#).

**Risk Transfer and Diversification:** Responsible and diversified risk transfer forms the foundation of Assurant's catastrophe risk mitigation strategy, specifically with respect to its Global Housing insurance offerings. For exposure to catastrophe risk above its internally established risk appetite thresholds, Assurant works with a leading reinsurance broker and a wide range of global reinsurers to transfer risk. Risk is also transferred to the Florida Hurricane Catastrophe Fund.

In April 2025, we placed our catastrophe reinsurance coverage with various reinsurers that are all rated A- or better by A.M. Best. The U.S. per-occurrence catastrophe coverage includes a main reinsurance program providing \$1.8 billion of coverage in excess of a \$160 million retention for a first event. Layers 1 through 6 allow for one automatic reinstatement. When combined with the Florida Hurricane Catastrophe Fund, the U.S. program protects against gross Florida losses of up to \$2.0 billion, in excess of retention.

In our Global Automotive business, we continued the global rollout of Assurant EV One Protection<sup>SM</sup>, an electric vehicle (EV) and hybrid vehicle-specific protection product available in 12 countries worldwide, including the U.S., Canada, U.K., Mexico, Argentina, Brazil, Australia, and New Zealand. Assurant's EV One Protection<sup>SM</sup> meets the growing needs of EV owners with expanded benefits, including increased battery health transparency and greater protection and value. Assurant is well positioned with our dealership clients and our growing dealer and third-party administrator networks to serve the expanding EV market globally as consumers look to minimize their carbon footprint.

**Catastrophe Modeling:** Assurant employs a proprietary view of risk, which combines and adjusts results from several models to arrive at a comprehensive assessment of our climate-related catastrophe risk, policy rates, and reinsurance costs. Assurant’s total exposure to catastrophe risk is reviewed by the CRO on a quarterly basis.

**Model Risk:** Modeling tools that support business decisions involve historical data and numerous assumptions that may differ materially from actual events. Climate change may make it more difficult to predict and model catastrophes, reducing our ability to accurately price our exposure to such events and mitigate risks, particularly in our Global Housing business. Catastrophe models rely on, in part, past catastrophe losses to project the future. As the impact of climate change has the potential to increase the frequency and severity of insured damage from weather events, reliance on historical data inherently implies there is model risk. Additionally, the modeled futuristic view (beyond one year) of catastrophe risk is continually modified as more favorable historical loss years in the loss data set are replaced, year by year, by less favorable recent years.

## c) Climate Resilience

CDP Section Alignment: 5.1, 5.1.1, & 5.1.2

**Preliminary Scenario Analysis:** Our screening of climate-related risks and opportunities across operations and business units was informed by Assurant’s initial climate scenario analysis. In 2021, with third-party support, Assurant conducted a preliminary scenario analysis focused on 10 critical and/or highly vulnerable facilities globally to assess climate-related risks and identify opportunities to enhance operational resilience, using key assumptions related to asset values and GHG emissions. Consistent with TCFD recommendations, the analysis evaluated near-term (2020–2029) and longer-term (2030–2039) impacts under both a “two-degree” scenario and a “business-as-usual” scenario.<sup>1</sup> In 2021, the results of this preliminary scenario analysis were shared with the Board and Management Committee.

The Assurant Global Risk Management team continues to use scenario analysis to measure the impact of extreme catastrophic events on the property insurance portfolio, and used the outputs of this analysis to inform the expansion of the catastrophe reinsurance protection in 2025 and 2026, resulting in the program covering up to a 1-in-265-year loss level. In the future, Assurant may conduct additional climate scenario analyses covering underwriting activities and investments as resources, analytical tools, and data becomes available.

**Impact and Strategy for Climate Resilience:** With exposure to natural catastrophes through our insured properties, Assurant maintains a high-quality panel of reinsurers, works with state regulators, and incentivizes flood-prone policyholders to use physical risk management tools. Our reinsurance program reduces our financial exposure to climate change and enhances our ability to protect approximately three million homeowners and renter policyholders against severe weather and other hazards as of year-end 2025.

We also prioritize opportunities that address the underlying causes of climate risk. For example, we educate consumers and regulators about the benefits of adopting climate-resilient improvements when constructing or repairing homes. To incentivize these behaviors, we offer discounts to those who have fortified their homes to mitigate the impacts of floods, hurricanes, or other severe weather.

<sup>1</sup>A “business-as-usual” scenario represents an emissions trajectory should no major global effort to limit greenhouse gas emissions come into effect (RCP8.5). In a “two-degree” scenario, global emissions are aligned with international pledges to manage global average temperature increases to below 2°C by 2100 (RCP4.5).

## Risk Management

### a) Process to Identify Climate Risk

CDP Section Alignment: 2.2.1, 2.2.2, 2.2.5, 2.2.6, 2.2.8, & 2.2.9

Climate-related risk identification is integrated into our multidisciplinary, company-wide risk identification, assessment, and management processes, which incorporate our Enterprise Risk Management framework, governance structure, risk appetite statements and limits, key risk themes, risk taxonomy, catastrophe modeling and analytics, and reinsurance purchase decision-making frameworks.

The Enterprise Risk Committee (ERC) meets at least four times per calendar year to focus on all risks with a substantive financial or strategic impact on our business. The ERC is responsible for the interdisciplinary oversight of business unit and enterprise risks and the design, management, and recommendation of the risk appetite statements and limits. The Assurant Global Risk Management team is supported by the ERC and provides regular updates to the F&R Committee of Assurant's Board.

The company maintains a full climate risk and opportunities screening analysis to identify potential climate-related risks for Assurant businesses, which is refreshed as necessary. As part of that process, the major lines of business are reviewed and assessed based on current climate change trends, the varying degrees of potential downsides and upsides, and the additional information and analysis required to gain greater understanding of the risks. The assessment considers both physical and transition related risks across the key drivers identified in the TCFD framework over specific time horizons, and considers current and emerging regulatory requirements.

**Physical Risk:** For our climate-related catastrophe exposures inherent in our property insurance business, our Reinsurance Risk Committee (RRC) monitors catastrophe exposure and reports results to the F&R Committee on an annual or as-needed basis. Our RRC reviews and approves our catastrophe reinsurance activities. Annually through our catastrophe reinsurance program, we work to reduce our company's financial exposure.

The Assurant Global Risk Management team routinely conducts scenario analysis to measure the impact of extreme catastrophic events on the property insurance portfolio. This analysis informed the expansion of the catastrophe reinsurance protection in 2025 and 2026, resulting in the program covering up to a 1-in-265- year loss level.

When identifying or assessing climate-related risks, an impact from an individual catastrophe event that generates losses in excess of \$5.0 million, pre-tax, net of reinsurance and client profit sharing adjustments, and including reinstatement and other premiums, is identified as a reportable catastrophe. Items greater than \$5.0 million are reported to the Audit Committee on a quarterly basis.

**Transition Risk:** Assurant monitors the emergence and development of transition risks and opportunities through the processes described above and through specific climate-related considerations.

The Global Risk Management and Legal teams monitor how changing policy and regulatory environments worldwide may directly or indirectly affect products. For example, insurance policies and/or warranty coverage may need to be aligned with changing risks/liabilities in the marketplace. We're engaged on climate regulatory matters. Assurant has partnered with relevant trade associations to provide feedback on proposed guidelines, including the American Property Casualty Insurers Association and the Business Roundtable. Assurant also directly engages with lawmakers about the National Flood Insurance Program and other fire and hazard risk management regulations.

In relation to our investment portfolios, Assurant's portfolio management professionals, as well as our third-party asset managers consider, where applicable, factors that may influence investment risk, including sustainability-related topics, as we look to maximize financial value to Assurant.

## b) Process for Managing Climate Risk

## CDP Section Alignment: 2.2.1, 2.2.2, 2.2.8, & 2.2.9

The company employs a risk governance structure, overseen by the Board and senior management and coordinated by the Global Risk Management team, to provide a common framework for evaluating the risks embedded in and across our businesses and functional areas, developing risk appetites, managing these risks, and identifying current and future risk challenges and opportunities.

The Global Risk Management team coordinates the company's internal risk management activities, including climate-related risks, and is the responsibility of the CRO. The Global Risk Management team develops risk assessment and risk management policies and facilitates identification, management, measurement, and reporting of risks. The Global Risk Management team also coordinates with the Compliance function and other departments and internal committees overseeing risk to develop recommendations for risk limits. Periodic reporting and discussion of climate risk occurs at the ERC and subcommittees as warranted.

Risk appetite is defined as the levels, types, and amount of risk we're willing to accept to pursue our business and strategic objectives, consistent with prudent management of risk associated with available levels of capital. Using metrics allows for a cohesive assessment of risk, resources, and strategy, and supports management and the Board in making well-informed business decisions. The company's risk appetite is subject to Board oversight.

The Global Risk Management team relies on a combination of activities and processes, including through scenario analysis and the Own Risk and Solvency Assessment, to provide analysis and seek assurance that material risks have been identified and are managed to be within the Board-approved risk appetites.

**Physical Risk:** Assurant prioritizes climate-related physical risks and opportunities based upon each business unit's exposure to natural catastrophes, floods, fires, existing and emerging regulatory requirements related to climate change, and other climate-related events.

Assurant is most prone to climate change impacts related to the homes for which we provide lender-placed, voluntary, and flood insurance through Global Housing. In managing its portfolio of voluntary property insurance policies, Assurant uses risk concentration models to identify and de-risk areas of high exposure to climate-related perils such as wildfire and flood. To enhance our understanding of our risk exposure to catastrophic events, we purchase aftermarket information that provides us with additional building characteristics, which we include in our modeling process and supply to our wide range of reinsurers. We employ catastrophe models for various geographic regions that contain near term (5-year) projections of climate-related weather activity, which allow us to make more accurate assumptions on the frequency of hurricanes or other climate-related events to determine pricing and guide appropriate risk-taking within the company.

The Assurant Global Risk Management team also utilizes catastrophe modeling software to understand the potential impacts from climate change on catastrophic losses on a longer time horizon using various CO<sub>2</sub> emissions scenarios.

Changes in total insured value and potential risk concentrations are reviewed by the Assurant Global Risk Management team quarterly, with aggregates and trends reported to management. This analysis ensures ongoing oversight and monitoring of the portfolio exposure and assesses the adequacy of the in-force and prospective reinsurance programs.

While Assurant can't underwrite individual policies within its lender-placed portfolio, coverage terms offered within the policy can be changed over time to manage the risk within the portfolio. Assurant's property policies are issued with annual (12-month) terms, so pricing, coverage, and the contracts with our insurance clients can be reviewed within a relatively short time horizon relative to the longer-term impacts of climate change.

As part of our growth strategy, the combined earnings and capital from Global Lifestyle and Global Housing creates diversification and drives resilience to climate-related financial risk.

For our own operations, the Assurant Global Risk Management team, in collaboration with the Corporate Real Estate and Facilities functions, assesses all of the company's facilities for exposure to severe climate-related events and recommends improved climate resilience where appropriate.

**Transition Risk:** Under the oversight of the Assurant Investment Committee, our portfolio management professionals, as well as our third-party asset managers consider, where applicable, factors that may influence investment risk, including sustainability-related topics, as we look to maximize financial value to Assurant.

## c) Climate Risk Integration CDP Section Alignment: 2.2.1 & 2.2.2

As described above, climate-related risk identification is integrated into a multidisciplinary, company-wide risk identification, assessment, and management process. Given the characteristics of climate risks, Assurant uses a risk approach wherein climate-related risks are part of the existing framework and attributed to the existing risk taxonomy. The main reasons for that are:

- Climate-related risks are intertwined with other risks and risk types. They should be looked at holistically and be an integral part of the decision and risk mitigation process.
- Assurant operates in multiple countries with different business lines and teams.
- The impact and severity of climate risks are geographically diverse.
- The impact and severity will differ among the various business lines (e.g., Automotive is different from Connected Living).
- In most circumstances, physical and transition risks are drivers for other risk types (e.g., strategic, market, or operational).

The Assurant ERM Framework and risk appetite statements set out our approach to determining risk appetite and the risk themes, which are groupings of similar or related risks, for which a risk appetite statement is captured. Assurant has a risk appetite statement for climate and catastrophe risk, as well as a separate sustainability risk statement that addresses reputational considerations and stakeholder expectations related to climate and circularity. Additional examples of actions related to climate include:

- The Assurant Climate Action Policy and commitment to reduce carbon emissions.
- Efforts to monitor climate risk exposure through catastrophe-exposed underwriting.
- Efforts to monitor climate risk exposure in the investment portfolio as we look to maximize financial value to Assurant.

For these and other possible instances regarding separate climate risk appetites, the regular risk appetite setting process is followed.

## a) Metrics

Metric Description	Metrics
2026 Planned net reportable catastrophe losses (USD)	\$185M
Q4 2025 Proportion of property exposure in Southeastern Coastal and HI Region	12.7%
Excess catastrophe reinsurance per event program retention	1 in 5 year probable maximum loss
Excess catastrophe reinsurance top of tower	1 in 265 year probable maximum loss

**b) FY25 Scope 1, 2, and 3 GHG Emissions (Metric Tons CO<sub>2</sub>e)<sup>1</sup>**
**CDP Section Alignment: 7.53, 7.53.1, 7.54, 7.45, 7.6, 7.7, 7.8, 12.1, 12.1.1, & 12.3**
**Metric Description**
**Metrics**

We monitor absolute energy use, Scope 1, Scope 2, and relevant Scope 3 emissions, and emissions intensity relative to revenue.

Metric Description	Metrics
<b>Scope 1</b>	1,124
<b>Scope 2</b>	
Location-based	9,474
Market-based	10,394
<b>Scope 3</b>	
Purchased goods and services	181,930
Capital goods	2,803
Fuel and energy-related activities	549
Upstream transportation and distribution	2,920
Waste generated in operations	1,404
Business travel	3,612
Employee commuting	3,382
Downstream transportation and distribution	40,453
Use of sold products	33,546
End-of-life treatment of sold products	202
Downstream leased assets	37
Franchises	2,198
Investment portfolio <sup>2</sup>	---

**c) Targets**
**CDP Section Alignment: 7.53, 7.53.1, & 7.54**

In 2022, Assurant announced its science-based goal to reduce enterprise Scope 1 and 2 GHG emissions by 40% by 2030 from a 2021 baseline.

<sup>1</sup> Scope 1, 2, and 3 emissions calculated according to Greenhouse Gas Protocol | ([ghgprotocol.org](https://ghgprotocol.org)).

<sup>2</sup> Assurant's 2025 Scope 3 Investment Portfolio emissions will be updated in the second half of 2026.

# Sustainability Accounting Standards Board Index

Assurant, Inc. (NYSE: AIZ) redefines the boundaries of protection – safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world’s most successful brands. As a Fortune 500 company operating in 21 countries, Assurant leads the way in leveraging insights and technology to transform customer connections that build loyalty and drive value. Assurant operates in North America, Latin America, Europe, and Asia Pacific through two operating segments: Global Lifestyle and Global Housing. Through its Global Lifestyle segment, Assurant provides mobile device solutions, extended service contracts, and related services for consumer electronics and appliances, and financial services and other insurance products (collectively referred to as “Connected Living”), and vehicle protection services, commercial equipment protection, and other related services (collectively referred to as “Global Automotive”). Through its Global Housing segment, Assurant provides lender-placed homeowners, manufactured housing, and flood insurance, as well as voluntary manufactured housing, condominium, and homeowners insurance (collectively referred to as “Homeowners”); and renters insurance and other products (collectively referred to as “Renters and Other”).

Given Assurant’s unique and differentiated business model that spans multiple industry categories, including mobile, Assurant is providing the following disclosures aligned with the Sustainability Accounting Standards Board (SASB) industry standards for both insurance and telecommunication services.

The International Sustainability Standards Board (ISSB) of the IFRS Foundation has responsibility for the SASB Standards. The ISSB has committed to maintaining, enhancing, and evolving the SASB Standards and encourages preparers and investors to continue to use the SASB Standards. Assurant has prepared the 2026 SASB Index accordingly to drive continued transparency.

## Insurance Industry Metrics

Topic Area	Metric Code	Metric Description	Disclosure
<b>Insurance – Activity Metric</b>	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty (2) life (3) assumed reinsurance	Assurant currently tracks and reports the policies in force globally for mobile devices protected, mobile devices serviced, protected vehicles, and renters policies. See our <a href="#">Q4 2025 Financial Supplement</a> for details on policies in force, specifically page 7 for mobile- and vehicle-related counts and page 10 for renters policies.
<b>Transparent Information and Fair Advice for Customers</b>	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with the marketing and communication of insurance product-related information to new and returning customers	See the Legal and Regulatory Matters portion of Note 26, Commitments and Contingencies, on page F-70 of <a href="#">Assurant’s Fiscal Year 2025 Form 10-K</a> filing.
	FN-IN-270a.2	Complaints-to-claims ratio	Assurant currently tracks complaints by line of business internally. This data is used to track performance, identify root causes, and implement improvements on processes and controls. However, given the varying nature of how our product and service offerings are sold, and the varying definitions of complaint types by product line and location, we don’t currently publicly disclose an overall complaints-to-claims ratio.
	FN-IN-270a.3	Customer retention rate	Due to the nature of Assurant’s business, the variation in our lines of business, and how our products and services are sold, we don’tt currently calculate or publicly disclose customer retention rates.

Topic Area	Metric Code	Metric Description	Disclosure
<b>Transparent Information &amp; Fair Advice for Customers (Cont.)</b>	FN-IN-270a.4	Description of approach to informing customers about products	<p>Assurant provides a variety of products across our lines of business and has established policies and procedures that aim to ensure the information provided to customers is transparent, complete, and accurate. Customers receive product information through multiple channels, including digital platforms, partner and client interfaces, point-of-sale interactions, onboarding communications, and ongoing service and claims interactions.</p> <p>Assurant maintains governance processes, including legal and compliance review, to ensure that marketing materials, disclosures, and customer communications meet regulatory requirements and internal standards. Communication practices are designed to provide clear, consistent, and timely information throughout the customer lifecycle, from purchase through servicing and renewal.</p>
<b>Incorporation of ESG Factors in Investment Management</b>	FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	<p>Assurant’s approach to the incorporation of sustainability factors into our investment management processes and strategies is outlined in our Responsible Investing Commitment and in the Responsible Investing section on page <a href="#">43</a> of the 2026 Sustainability Report.</p>
<b>Policies Designed to Incentivize Responsible Behavior</b>	FN-IN-410b.1	Net premiums written related to energy efficiency and low-carbon technology	<p>While Assurant doesn’t explicitly track net written premiums related to energy efficiency and low-carbon technology, we continue to expand products and services that support environmentally responsible behavior across our global portfolio. This includes offerings that promote energy efficiency, carbon reduction, and circularity within the mobile device and automotive ecosystems.</p>
	FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	<p>In addition, we enhanced our suite of EV-focused products, expanding Assurant EV One Protection<sup>SM</sup> and strengthening benefits that support battery health transparency and extended battery life. These efforts are complemented by Assurant’s Electric Vehicle Sales Training offered through the Automotive Training Academy, which equips dealer partners with the knowledge to address EV-specific topics such as battery health, charging, range, and lifecycle considerations, supporting more informed EV adoption and ownership experiences.</p> <p>We also expanded the application of Assurant Carbon IQ<sup>TM</sup> to better help clients quantify, monitor, and optimize CO<sub>2</sub> emissions impacts across circularity programs.</p> <p>Our mobile trade-in, repair, refurbishment, and lifecycle extension services continue to serve as a core mechanism for reducing e-waste and promoting responsible consumption, consistent with our circularity commitments.</p> <p>See “Meeting Circularity Through a Suite of Sustainable Offerings” on page <a href="#">36</a> and “Sustainable Products” on page <a href="#">42</a> of the 2026 Sustainability Report for a discussion of these products and services.</p>

Topic Area	Metric Code	Metric Description	Disclosure
<b>Financed Emissions</b>	FN-IN-410c.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3 (Metric tonnes (t) CO <sub>2</sub> -e)	Assurant reports total investment portfolio emissions and portfolio emissions disaggregated by Scope 1, Scope 2, and Scope 3 in our responses to 12.2.1 in section C12 Environmental performance — Financial Services of our <a href="#">2025 CDP</a> .
	FN-IN-410c.2	Gross exposure for each industry by asset class	Assurant reports Fixed Maturity Securities by Issuer Type in our <a href="#">Q4 2025 Financial Supplement</a> on page 14.
	FN-IN-410c.3	Percentage of gross exposure included in the financed emissions calculation	Assurant reports portfolio coverage in our response to 12.1.1 of section 12 Environmental performance — Financial Services of our <a href="#">2025 CDP</a> .
	FN-IN-410c.4	Description of the methodology used to calculate financed emissions	Assurant reports portfolio emissions calculation details and assumptions in our response to 12.1.1 of section 12 Environmental performance — Financial Services of our <a href="#">2025 CDP</a> .

<b>Physical Risk Exposure</b>	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	<p>Assurant utilizes various proprietary modeling processes to make underwriting and pricing decisions, and to manage exposure to catastrophe risk. The table below details the estimated reportable losses affecting its Global Housing insurance portfolio that could result from weather-related natural catastrophes, based on three likelihood scenarios (1) 1-in-50, (2) 1-in-100, and (3) 1-in-250.</p> <p>Assurant defines a reportable catastrophe event as an individual catastrophe event that generates losses in excess of \$5.0 million, pre-tax, net of reinsurance and client profit sharing adjustments, and including reinstatement and other premiums. This data includes hurricanes, earthquakes, and other perils, of which hurricanes are most significant to Assurant’s business. The hurricane loss amounts are based on Assurant’s catastrophe risk models and include aggregate losses from wind and storm surge. The earthquake loss amounts include aggregate losses from earthquakes, as well as fires following earthquakes. This data, reported as of September 2025, covers Assurant’s Global Housing insurance portfolio and is reported gross and net of reinsurance.</p>
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#### Probable Maximum Loss — Hurricane

Probability of Non-Exceedance	Return Period (Year)	Direct and Assumed	Net (Excl. Reinstatement Premiums)
98%	50	\$992.5M	\$344.0M
99%	100	\$1.36B	\$399.6M
99.60%	250	\$1.91B	\$487.6M

Topic Area	Metric Code	Metric Description	Disclosure
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**Physical Risk Exposure (Cont.)**

FN-IN-450a.1  
(Cont.)

**Probable Maximum Loss - Earthquake & Fire Following**

Probability of Non-Exceedance	Return Period (Year)	Direct and Assumed	Net (Excl. Reinstatement Premiums)
98%	50	\$50.6M	\$50.6M
99%	100	\$91.2M	\$91.2M
99.60%	250	\$170.4M	\$160.7M

For further information about Assurant’s risk management processes, see pages 7, 9, and 17 to 19 of [Assurant’s Fiscal Year 2025 Form 10-K](#) filing. Also, see Assurant’s 2026 Sustainability Report, Task Force on Climate-Related Financial Disclosures (TCFD) Index, specifically the section entitled Risk Management.

FN-IN-450a.2 Total amount of monetary losses attributable to insurance payouts from: (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)

In Assurant’s 2026 TCFD Index, we disclose our catastrophe modeling practices and strategy, together with how we employ catastrophe modeling for climate risk identification and integration. See details in our TCFD starting on page [52](#) in Assurant’s 2026 Sustainability Report. The Net Incurred Catastrophe Losses table below presents the losses, net of reinsurance, incurred by Assurant during 2025 as a result of both modeled and nonmodeled significant catastrophe events as defined above. This data includes hurricanes, earthquakes, and other perils, of which hurricanes are the most significant to Assurant’s business.

**Net Incurred Catastrophe Losses**

Event Type	Incurred Losses <sup>1</sup> FY25
Earthquake	\$-10,210
Hurricane	\$22,572,694
Other Perils	\$168,659,724
<b>Total</b>	<b>\$191,222,208</b>

<sup>1</sup> Includes incurred but not reported (IBNR) estimates. Excludes an increase in reinstatement premiums of approximately \$0.4M, a decrease in profit share of approximately \$0.6M, and assessment expenses of approximately \$6.0M.

Topic Area	Metric Code	Metric Description	Disclosure
<b>Physical Risk Exposure (Cont.)</b>	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	Assurant has an extensive risk management process, covering both the pricing and underwriting of policies as well as management of firm-level risks. For further information about Assurant's risk management processes, refer to the following in <a href="#">Assurant's Fiscal Year 2025 Form 10-K</a> filing: pages 17 to 19 covering Global Risk Management, and pages 7 and 9 covering the segment-level risk management for Global Lifestyle and Global Housing, respectively. Also, see Assurant's 2026 Sustainability Report, TCFD Index, specifically the section entitled Risk Management, and the Sustainability Oversight section of our <a href="#">Notice of 2026 Annual Meeting of Stockholders and Proxy Statement</a> .
<b>Systemic Risk Management</b>	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives (2) total fair value of acceptable collateral posted with the Central Clearinghouse (3) total potential exposure to centrally cleared derivatives	Assurant uses derivative financial instruments on a limited basis to hedge risk. For more information, see Investments on pages F-24 to F-29, Fair Value Disclosures on page F-30, and Interest Rate Derivatives on page F-57 of <a href="#">Assurant's Fiscal Year 2025 Form 10-K</a> filing.
	FN-IN-550a.2	Total fair value of securities lending collateral assets	As Assurant does not engage in securities lending, we do not consider this metric to be applicable to our business model. For more information, please see the Investments portion on page 45 of <a href="#">Assurant's Fiscal Year 2025 Form 10-K</a> filing.
	FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	For information on our approach to managing capital resources and liquidity-related risks, please see pages 55 to 62, and Risk Factors on pages 18 to 38 of <a href="#">Assurant's Fiscal Year 2025 Form 10-K</a> filing.

## Telecommunication Services Industry Metrics

Topic Area	Metric Code	Metric Description	Disclosure
<b>Telecom — Activity Metric</b>	TC-TL-000.A	Number of wireless subscribers	As a provider of mobile device solutions, extended service products, and related services for mobile devices, Assurant doesn't have any wireless, wireline, or broadband subscribers, nor do we have network traffic. These metrics are therefore not applicable to our business.
	TC-TL-000.B	Number of wireline subscribers	
	TC-TL-000.C	Number of broadband subscribers	
	TC-TL-000.D	Network traffic	

Topic Area	Metric Code	Metric Description	Disclosure
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<b>Environmental Footprint of Operations</b>	TC-TL-130a.1	(1) Total energy consumed in gigajoules (2) Percentage grid electricity (3) Percentage renewable energy	(1) The total 2025 (actual and estimated) energy consumption (GJ): 110,056 (2) Grid electricity: 89% (3) Renewable: 0.42%
	<p><i>Total energy includes gasoline, diesel, and natural gas for stationary energy and electricity from the grid and renewable sources at global facilities. Source data was used where possible. Where source data was unavailable, data for electricity and natural gas usage was estimated using energy intensity per square foot from the U.S. Energy Information Administration (EIA), Office of Energy Consumption and Efficiency Statistics. Data from January 2025 U.S. EPA Emission Factors for Greenhouse Gas Inventories was used for converting from volume usage to energy for natural gas, gasoline, and diesel. A natural gas heat content of 0.001026 mmBTU per cubic foot, a diesel heat content of 0.138 mmBTU per gallon, and gasoline heat content of 0.125 mmBTU per gallon (HHV) were used.</i></p>		
<b>Data Privacy</b>	TC-TL-220a.1	Description of policies and practices relating to behavioral advertising and customer privacy	As a provider of mobile device solutions, extended service products, and related services for mobile devices, Assurant doesn't have any wireless, wireline, or broadband subscribers, nor do we have network traffic. Thus, this SASB metric isn't applicable to Assurant's business model. Assurant's privacy practices are outlined in <a href="#">Assurant Privacy Policies</a> , which can be found in: (1) Assurant's Privacy Policy (2) Additional jurisdiction-specific privacy statements for North America, Europe, Asia-Pacific, Latin America, and the Caribbean are available via the links at the bottom of Assurant's <a href="#">"About Assurant" website</a> .
	TC-TL-220a.2	Number of customers whose information is used for secondary purposes	
	TC-TL-220a.3	Total amount of monetary losses as a result of legal proceedings associated with privacy	
	TC-TL-220a.4	(1) Number of law enforcement requests for customer information (2) Number of customers whose information was requested (3) Percentage resulting in disclosure	
<b>Data Security</b>	TC-TL-230a.1	(1) Number of data breaches (2) Percentage that are personal data breaches (3) Number of customers affected	Assurant did not experience any material information security breaches in 2025
	TC-TL-230a.2	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	See "Data Security, Privacy, and Cybersecurity" on page <a href="#">47</a> of the 2026 Sustainability Report.

<b>Product End-of Life Management</b>	TC-TL-440a.1	(1) Materials recovered through take-back programs, percentage of recovered materials that were (2) reused (3) recycled (4) landfilled	See “Circular Impact at Scale” on page <a href="#">34</a> of the 2026 Sustainability Report.
<b>Competitive Behavior and Open Internet</b>	TC-TL-520a.1	Total amount of monetary losses as a result of legal proceedings associated with anticompetitive behavior regulations	Assurant and its subsidiaries weren’t party to any material litigation relating to anticompetitive behavior regulations as defined by the Federal Trade Commission, nor did Assurant or its subsidiaries suffer any monetary losses as a result of legal proceedings associated with anticompetitive behavior regulations in 2025. For further information about legal proceedings, see the Legal and Regulatory Matters portion of Note 26, Commitments and Contingencies, on page F-70 of <a href="#">Assurant’s Fiscal Year 2025 Form 10-K</a> filing.
	TC-TL-520a.2	Average actual sustained download speed of: (1) owned and commercially-associated content (2) non-associated content	These metrics aren’t applicable to Assurant’s business model.
	TC-TL-520a.3	Description of risks and opportunities associated with net neutrality, paid peering, zero rating, and related practices	
<b>Managing Systemic Risks From Technology Disruptions</b>	TC-TL-550a.1	(1) System average interruption duration and (2) system average interruption frequency (3) customer average interruption duration	These metrics aren’t applicable to Assurant’s business model.
	TC-TL-550a.2	Discussion of systems to provide unimpeded service during service interruptions	

# About This Report

Assurant has prepared this Sustainability Report to provide insight into how sustainability supports our long-term strategy and the way we create value across the enterprise.

The information included in this report focuses on sustainability topics that are significant to Assurant's business and sustainability objectives and have the potential to meaningfully affect stakeholders. The contents of this report are informed by:

- Our double materiality assessment
- Ongoing engagement across the organization and Assurant's enterprise-wide approach to identifying and prioritizing sustainability topics in a manner consistent with our strategy and global footprint
- Input from our employees, clients, investors, and other stakeholders
- External standards and frameworks, such as TCFD and SASB

## Report Coverage

Unless otherwise noted, the disclosures in this Sustainability Report reflect the activities of Assurant, Inc. and its subsidiaries for the fiscal year ended December 31, 2025, consistent with the scope of entities, activities and reporting period covered by our consolidated financial reporting as

described in our most recent Form 10-K and Annual Report. These activities span North America, Latin America, Europe, and Asia Pacific, including protection solutions, services, and support operations carried out through a combination of owned and leased facilities.<sup>1</sup> Where specific data points or disclosures reference different time periods, those differences are noted within the relevant sections. Except as otherwise noted, this report has not been externally assured or verified by an independent third party.<sup>2</sup>

## Metrics and Goals

Statements regarding our impact goals, targets, and commitments are aspirational and may be based on estimates and assumptions under developing standards that may change in the future; as such, no guarantees or promises are made that they will be met or successfully executed, and actual results may differ, possibly materially. All calculations and statistics are in part dependent on the use of estimates and assumptions based on historical levels and projections and are therefore subject to change.

## Assessing Materiality

Sustainability disclosures may use different definitions of materiality than those used for financial statement disclosures or reporting under U.S. securities laws, including

double materiality which can evaluate a sustainability matter as material regardless of its direct effect on Assurant, based on the broader societal impact of the matter. In this report, our use of the words "material," "materiality," and other similar terms is consistent with standards or refers to topics that reflect Assurant's significant sustainability impacts or that substantially influence the assessments and decisions of a diverse set of stakeholders. Any reference to materiality in this report is intended to support sustainability strategy, prioritization, and transparency, and should not be interpreted as a determination of materiality for financial reporting purposes or under U.S. federal securities laws.

The inclusion of information or the absence of information in this report should not be construed to represent Assurant's belief regarding the materiality or financial impact of that information. For a discussion of information that is material to Assurant, please see our filings with the Securities and Exchange Commission (SEC), including our Annual Reports on Form 10-K and reports on Forms 10-Q and 8-K.

<sup>1</sup> For an updated list of Assurant facilities, please visit [assurant.com/office-locations](https://www.assurant.com/office-locations).

<sup>2</sup> Assurant's GHG emissions (excluding Category 15 investment portfolio), energy, waste, and water metrics received independent third-party limited assurance for 2025.

## Forward-Looking Statements

Some statements in this report, including statements regarding the strategy, expectations, plans, programs, initiatives, progress, goals, targets, metrics, and objectives pertaining to sustainability matters, the anticipated impact of such matters on our business, people, and the environment, and the anticipated timing for achieving particular milestones and other goals related to our sustainability practices, may constitute forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. You can identify these statements by the use of words such as “will,” “may,” “can,” “anticipates,” “expects,” “estimates,” “projects,” “intends,” “plans,” “believes,” “targets,” “forecasts,” “potential,” “approximately,” and the negative versions of those words and other words and terms with a similar meaning. Any forward-looking statements contained in this report are based upon our historical performance and on current plans, estimates, and expectations. The inclusion of this forward-looking information should not be regarded as a representation by us or any other person that our future plans, estimates, or expectations will be achieved. Our actual results might differ materially from those projected in the forward-looking statements. Especially with respect to the matters discussed in this report, many known and

unknown risks, factors, and uncertainties relating to our operations, our business environment, evolving industry regulations, and unanticipated changes in the macroeconomic and geopolitical environment — all of which are difficult to predict and many of which are outside of our control — influence whether any forward-looking statements can or will be achieved. Any one of those factors, including the result of changes in circumstances, estimates that turn out to be incorrect, standards of measurement that change over time, assumptions not being realized, or other risks or uncertainties, could cause our actual results, including the achievement of sustainability targets, goals, objectives, or commitments, to differ materially from those expressed or implied in writing in any forward-looking statements made by Assurant or on its behalf. For a discussion of the factors that could affect our actual results, see our [SEC filings](#), including our most recent Annual Report on Form 10-K and our subsequent reports on Forms 10-Q and 8-K.

## Incorporation by Reference

Links to websites included in this report are provided solely for convenience purposes. Content on the websites, including content on Assurant’s website, is not, and shall not be regarded as part of this report or incorporated by reference herein or into any of our filings with the SEC.