

2026



# CAT PLAN

Catastrophe Action Plan



# OUR VISION

At Assurant, we create **possibilities beyond protection** by going beyond coverage alone. This means showing up with clarity, care, and confidence during life's most challenging moments. Through innovative solutions that reduce friction, we help clients and customers navigate disruption with greater ease.

During catastrophes, Assurant stands ready to deliver swift, compassionate service, powered by advanced technology, deep expertise, and a strong commitment to helping people recover. This responsibility becomes especially important during hurricane season. As we move through this year's CAT season, we remain guided by three core principles.

- Be there for our shared customers.
- Deliver timely and efficient assistance.
- Help enable a fast, effective recovery.

We're equipped with modern, transformative solutions designed to make the customer experience as seamless and reassuring as possible. This reflects our commitment to show up with purpose, accountability, and care. We'll continue to strengthen our processes and capabilities to deliver exceptional service when our clients and customers need us most.

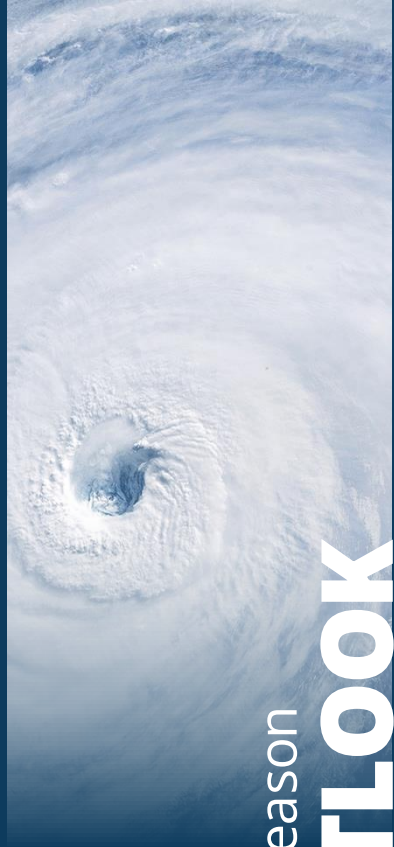


2025 - 2026

## SPOTLIGHT

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Hurricane season and California wildfires

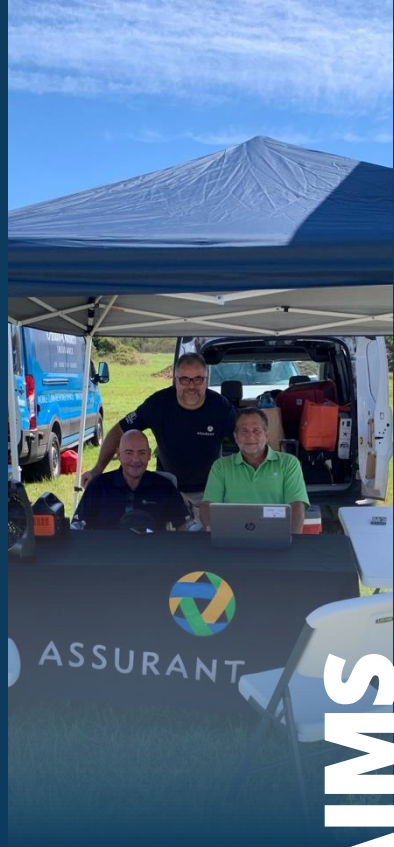


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# 2025 - 2026 SPOTLIGHT

With 15 consecutive years of above-average billion-dollar disasters and \$3.1 trillion in cumulative U.S. damages since 1980, Assurant positions itself as a stabilizing force, delivering certainty through proactive protection, scalable operations, and deep industry expertise.

The 2025 California wildfires were a defining event: 59 square miles burned, over 16,000 structures damaged, and only around 200 rebuilt more than a year later. Recovery has been slower and more complex than expected. Assurant responded with pre-fire mitigation, aerial imagery to fast-track claims, and significant community investment — including over \$2.3M through Habitat for Humanity and \$2.1M to the American Red Cross, earning the 2025 Disaster Relief Hero award.

Beyond wildfires, 2025 saw 23 billion-dollar weather events driven largely by severe storms. As 2026 unfolds, forecasters project a 90% chance of El Niño, and potentially a rare Super El Niño. This could suppress Atlantic hurricanes but increase flooding and severe weather across the southern U.S.



**Assurant continues sharpening its response with AI-enhanced claims processing and an evolving Catastrophe Action Plan.**

# Certainty in an uncertain world

In a world where billion-dollar disasters are becoming more frequent and complex, uncertainty has become the new normal.

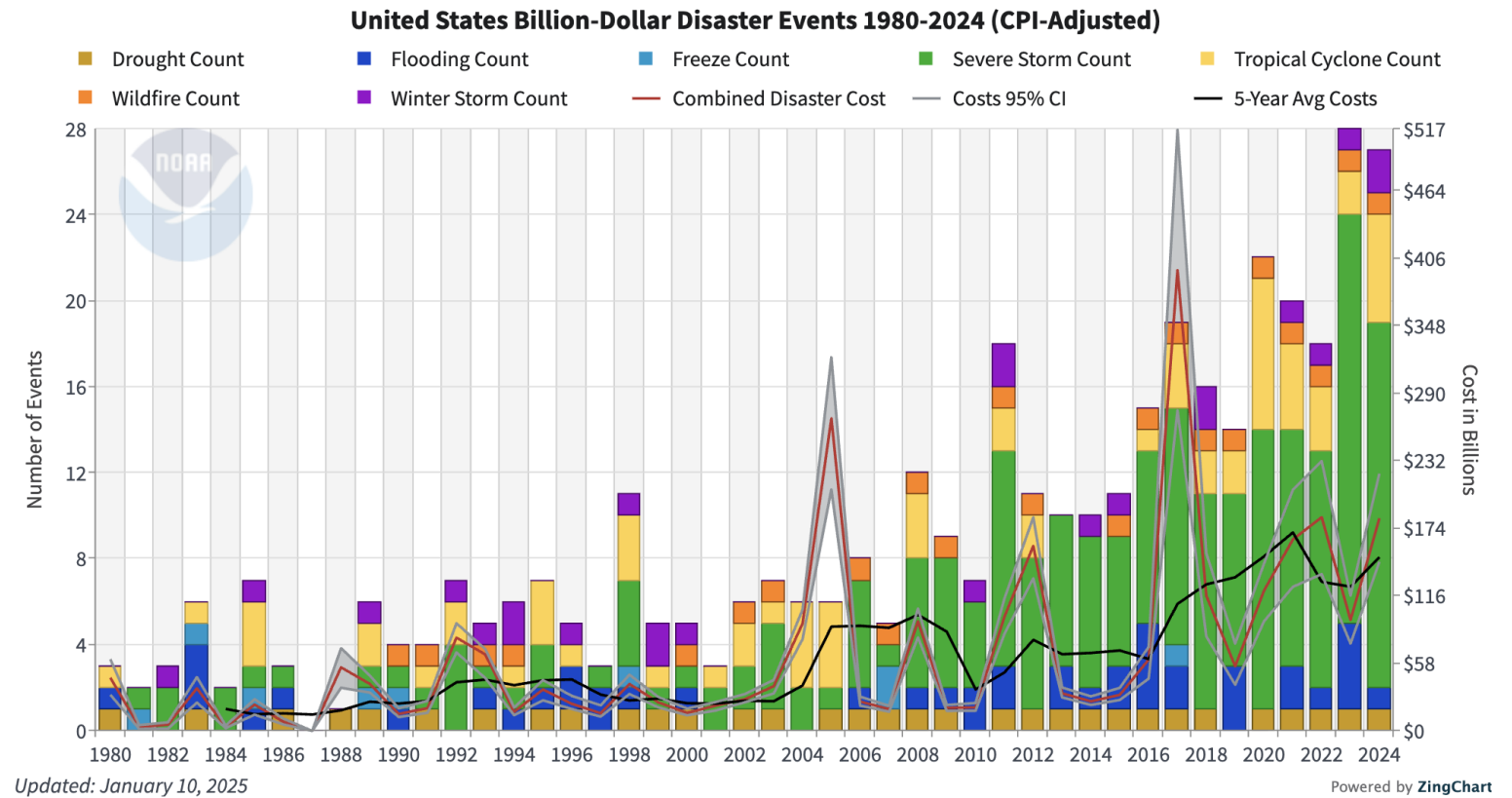
In 2025 alone, events occurred at a record pace, continuing a 15-year trend of above-average catastrophe activity.

At Assurant, we're built to deliver certainty amid uncertainty.

We do this through a combination of the following.

- Customer-first **PROTECTION**
- Proven operational **PERFORMANCE**
- Market-leading **PRODUCTS**
- Deep industry **PERSPECTIVE**

**We help clients and customers navigate disruption with clarity, confidence, and speed when it matters most.**



Billion-dollar disasters have surged from about 3 per year in the 1980s to more than 20 per year today. This is roughly a 7x increase in frequency.



**PROTECTION**  
Rapid response  
24/7 support  
Clear communication  
**Prepared for critical moments**

**PERSPECTIVE**  
Market intelligence  
Regulatory awareness  
CAT monitoring  
**Insight that keeps you ahead**

**PERFORMANCE**  
Automated platforms  
Scalable operations  
Focus on accuracy  
**Built to perform at scale**

**PRODUCTS**  
LPI, loss drafts  
Digital experience  
Easier access to claim funds  
**Designed to accelerate recovery**

# SPOTLIGHT ON: CALIFORNIA WILDFIRES



90 mph winds fueling the fire



4 hours for Palisades Fire to spread



59 square miles burned



31 days the Palisades Fire burned



25 days the Eaton Fire burned



\$33.9 billion in federal disaster aid approved



16,246 structures damaged



~200 total homes and structures rebuilt as of spring 2026



\$970 million in charitable contributions to LA fire relief

# CALIFORNIA WILDFIRES: 1.5 YEARS LATER

Just over a year later, the story of California's wildfires is no longer just about the event itself, but the realities of recovery.

Progress continues, but rebuilding is gradual and more complex than expected, driven by factors like extended timelines and emerging challenges such as smoke-related damage. In this evolving environment, Assurant continues to support servicers and their customers by helping navigate complexity and accelerate recovery.

While the risk landscape keeps changing, our approach doesn't: we show up early, stay engaged, and help drive progress through the full recovery timeline.



FOR IMMEDIATE RELEASE  
Thursday, February 13, 2025  
Governor's Press Office: (916) 445-4571

## Governor Newsom cuts more red tape by further streamlining permitting laws to accelerate rebuilding Los Angeles

**What you need to know:** Governor Newsom today issued an executive order to cut more red tape and continue streamlining rebuilding, recovery, and relief for survivors of the Los Angeles area firestorms.

SACRAMENTO — Today, Governor Gavin Newsom issued an executive order to further cut red tape and streamline the rebuilding and recovery of homes in communities impacted by the recent Los Angeles area firestorms. The order

## Five fires

The five most destructive California wildfires from 2017 to 2020 burned down nearly 22,500 homes. Only 38% have been rebuilt.

Fire	Destroyed	Rebuilt
<b>Tubbs (2017)</b> <i>Napa, Sonoma and Lake counties</i>	4,655	79%
<b>Carr (2018)</b> <i>Shasta and Trinity counties</i>	1,082	47%
<b>Camp (2018)</b> <i>Butte County</i>	13,983	26%
<b>Woolsey (2018)</b> <i>Los Angeles and Ventura counties</i>	1,195	41%
<b>North Complex (2020)</b> <i>Plumas and Butte counties</i>	1,523	5%

Sean Greene LOS ANGELES TIMES

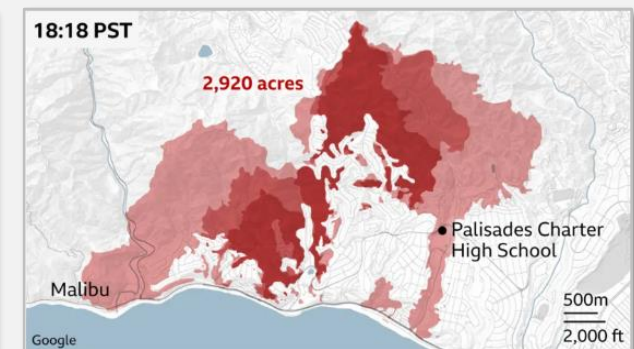
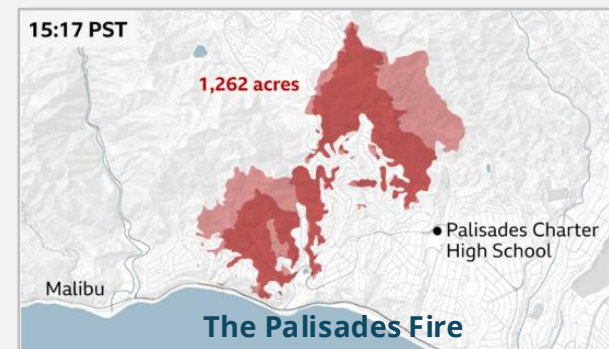
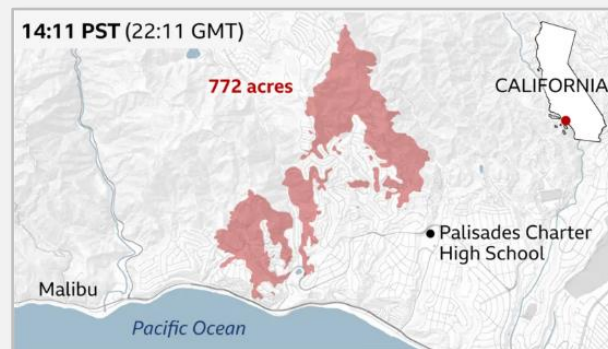
Jan 5, 2026

## One year after Los Angeles firestorms, California continues all-of-government community recovery efforts

State collaborates with local partners to accelerate rebuilding and meet needs

**What you need to know:** California continues to help survivors by building on efforts that have accelerated recovery and supported communities — working with on-the-ground partners to shape and adapt ongoing recovery efforts to meet local needs, honor victims lost, and help survivors heal.

## STAKEHOLDERS COMING TOGETHER TO AID RECOVERY



Source: California Department of Forestry and Fire Protection

# CALIFORNIA WILDFIRES: RECOVERY



As recovery continues to unfold, a clearer picture is emerging: one that highlights both the scale of the impact and the complexity of what comes next. Progress, while steady, reflects the realities seen across past disasters, where rebuilding lags and new challenges have emerged. These dynamics are shaping a more coordinated, multi-stakeholder response that's redefining how recovery is managed across the broader servicing and insurance ecosystem.

## CHALLENGES

### Rebuilding takes time

- ✓ Progress measured in years, not months
- ✓ Delays driven by permitting, labor, and supply constraints

### Extended borrower impact

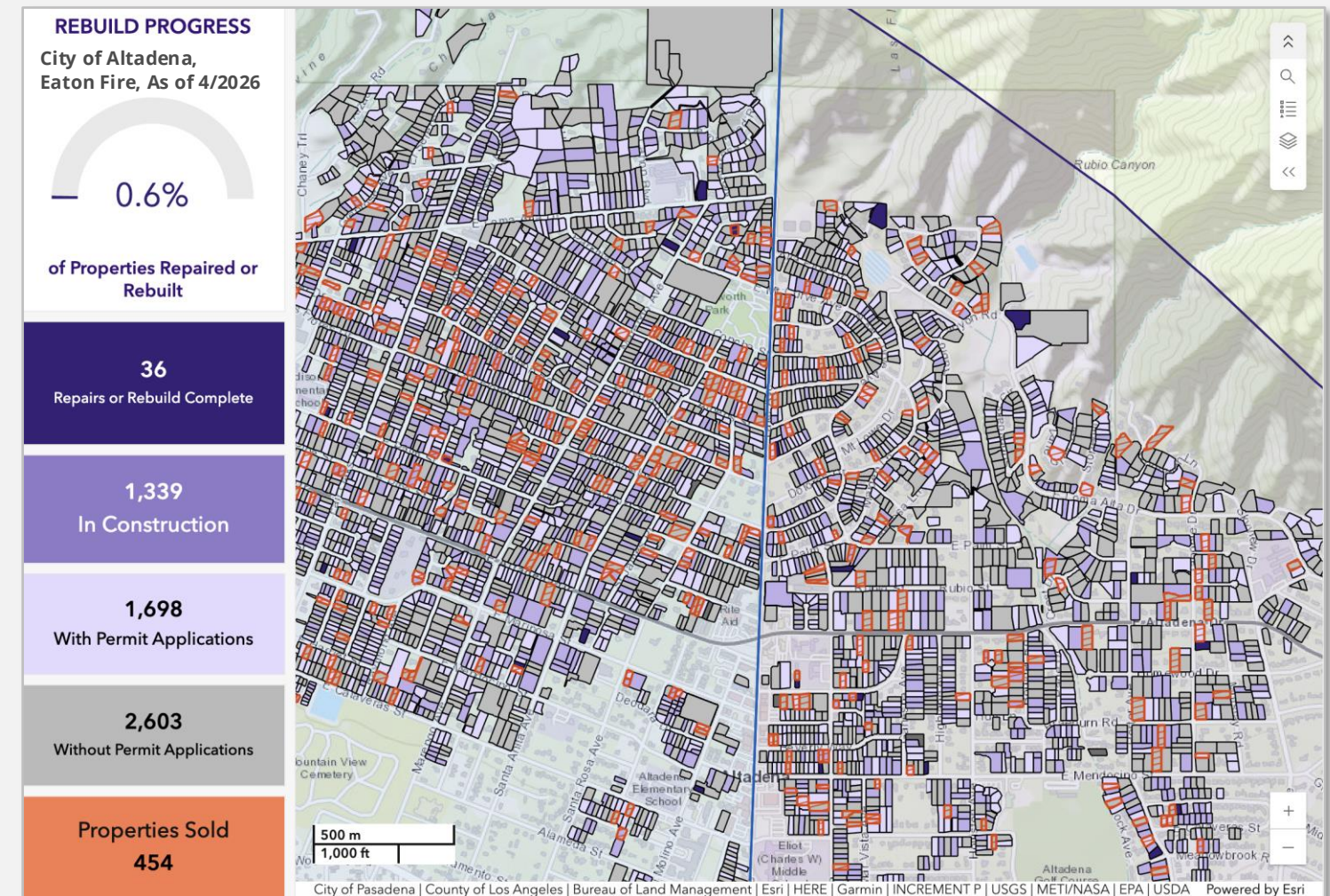
- ✓ Displacement lasting well beyond the event
- ✓ Longer loss draft cycles and servicing timelines

### Emerging loss complexity

- ✓ Rise in smoke and toxicity-related damage
- ✓ Homes standing, but uninhabitable
- ✓ Less visible damage, more uncertainty

### Evolving environment

- ✓ Increased coordination across insurers, regulators, communities
- ✓ Growing legislative and regulatory attention
- ✓ More interconnected recovery process



# CALIFORNIA WILDFIRES Assurant's response

Assurant is deeply committed to strengthening the communities where we live and work.

Following the California wildfires, we acted quickly to support impacted customers and are continuing recovery efforts through our long-standing partnership with Habitat for Humanity.



See how our partnership with Habitat for Humanity is helping communities in the greater LA area recover and rebuild.

### Wildfire response activated

On January 7, 2025, Assurant activated our Catastrophe Action Plan as 28 wildfires burned 57,636 acres and destroyed 16,244 structures across Southern California.

### Partnering for recovery

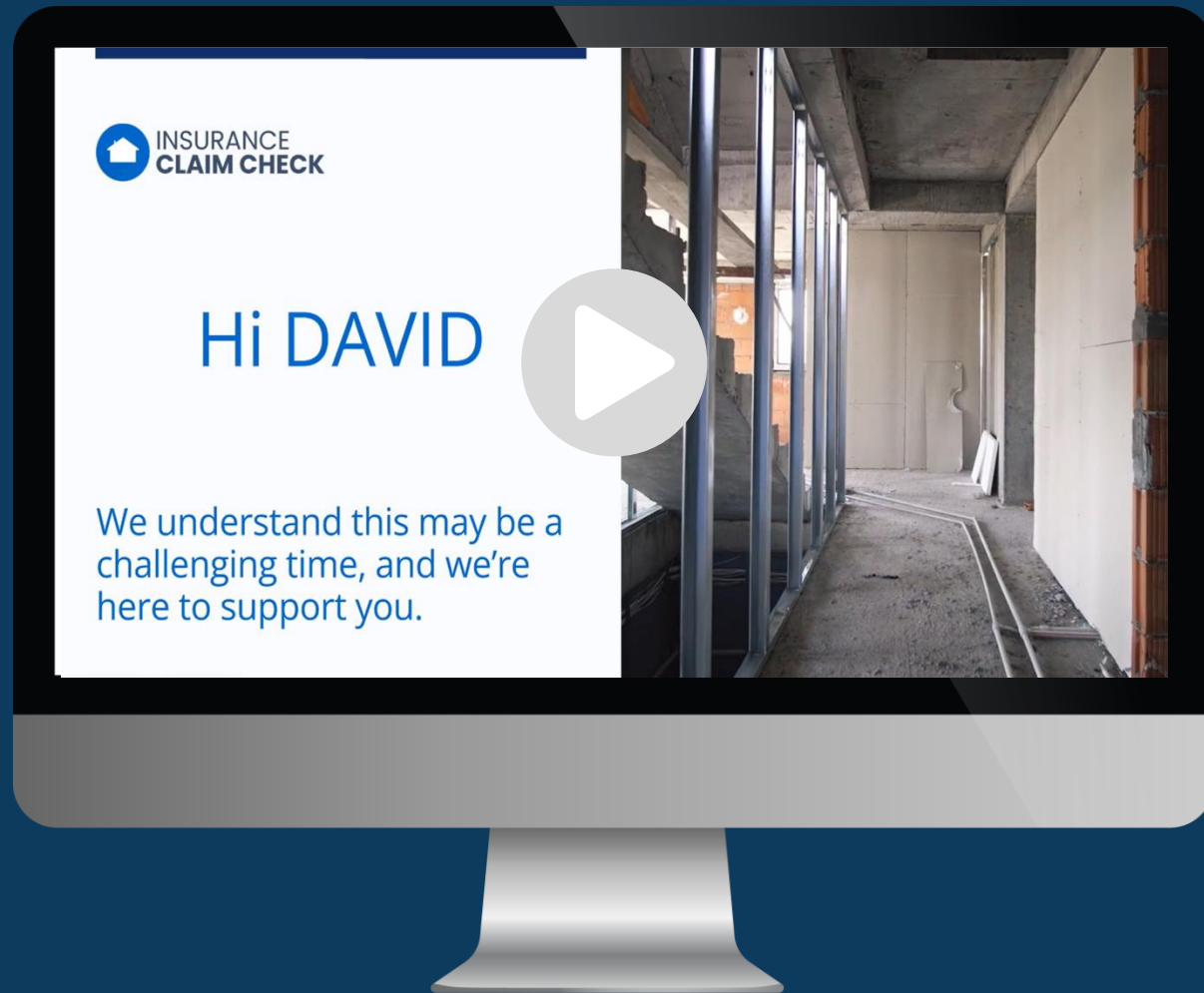
Through our ongoing partnership with Habitat for Humanity, we're supporting recovery efforts in Greater Los Angeles through the ReBUILD LA Accelerator Program, helping families rebuild and return to stable housing more quickly.

### Commitment in action

Since 2018, Assurant has invested more than **\$2.3M** and contributed **13,000+** volunteer hours to advance housing stability and strengthen communities worldwide.

NEW

# PERSONALIZED VIDEOS



Assurant has introduced personalized video communications to help customers better understand their loss draft journey and take the right next step with confidence. Powered by customer-specific claim data, these videos provide clear, timely guidance based on the customer's claim status, required actions, and available self-service options through InsuranceClaimCheck.com. This is delivered by email with a clickable link and a direct link to InsuranceClaimCheck.com.

Custom videos are created using client-approved branding, customer information, and Assurant's documented procedures. The experience is designed to make complex claim steps easier to understand.

Current videos available include Claim Introduction and Claim Status Updates.

## BENEFITS

- Provides clear, personalized next steps based on the customer's claim status
- Helps customers better understand the loss draft process and what's needed to move forward
- Encourages self-service through InsuranceClaimCheck.com, including document upload, inspection requests, FAQs, and claim status visibility
- Reinforces client-approved branding and information from InsuranceClaimCheck.com
- Complements existing communication channels, including letters, email, and SMS

# ASSURANT'S PROACTIVE APPROACH

We delivered on our commitment to policyholders by ensuring that their claims were resolved promptly and efficiently. To identify and expedite total loss claims, we used post-event aerial imagery (Eagleview) and first responder services (Wildfire Defense Systems).



**WILDFIRE DEFENSE**  
Insurance Services Inc.

## Pre-Fire Front Intervention



Applying retardant



Applying vent tape



Building fire break lines

## Post-Fire Front Intervention



Hot spot suppression



Mop up



Prevent flare-ups

Assurant collaborated with Wildfire Defense Systems, Inc. to offer specialized wildfire damage mitigation services, ensuring an additional layer of security and protection for properties at risk of wildfire damage at no extra cost to policyholders.



**60%** of the January wildfire claims were settled through the use of Eagleview aerial imagery to validate damages and determine severity.



# MULTIPLE BILLION- DOLLAR DISASTERS



## Average season

A key distinction in 2025 was the absence of major hurricane landfalls, marking the first year since 2015 without such events. Instead, losses were driven by a record number of severe thunderstorms and hail events, along with catastrophic wildfires, particularly in California. The Los Angeles wildfires in January 2025 were the costliest on record and the most expensive U.S. disaster of the year, causing more than \$61 billion in damages.

Despite lower aggregate costs, 2025 marked the 15th consecutive year with an above-average number of disasters, reflecting a continued trend of increasing frequency. The pace of billion-dollar events has accelerated significantly, with major disasters occurring on average every 10 days, compared to every 82 days in the 1980s.

**The year 2025 ranked as the third highest on record for billion-dollar disasters, behind only 2023 and 2024.**

**15th**

consecutive year  
with above-average,  
billion-dollar disasters

**\$3.1 trillion**

in total estimated  
damages from weather  
and climate disasters in  
the U.S. from 1980  
to the present

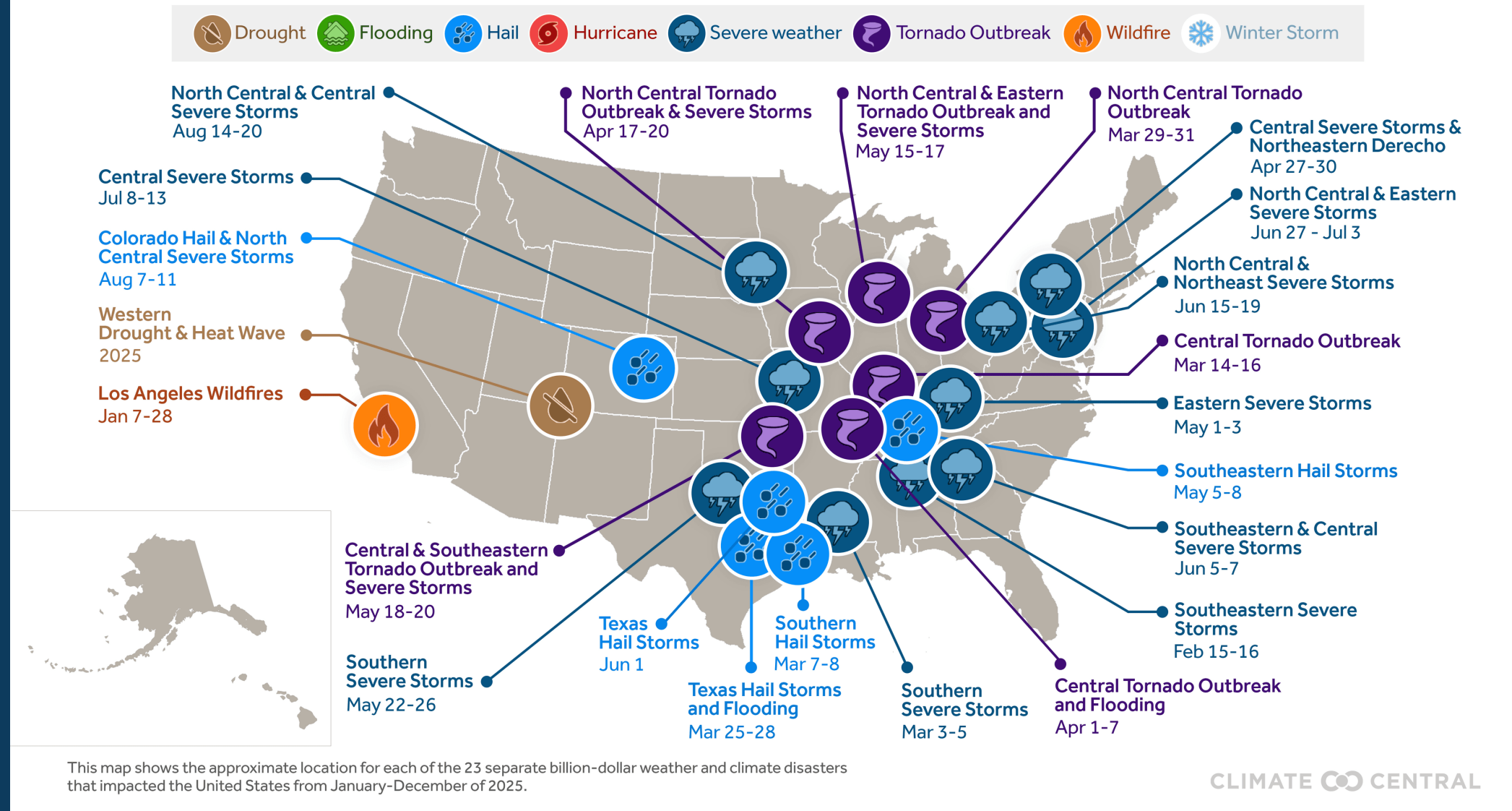
**20**

events per year  
(10-year average)  
  
During the 1980s,  
billion-dollar events  
averaged about  
three per year

# U.S. 2025 WEATHER AND CLIMATE DISASTERS

This map shows the approximate location for each of the 23 separate billion-dollar weather and climate disasters that impacted the United States in 2025.

## U.S. 2025 Billion-Dollar Weather & Climate Disasters



# SPOTLIGHT ON THE 2025 HURRICANE SEASON

The 2025 Atlantic hurricane season will be remembered for many reasons, though some may not immediately come to mind given how quiet it was.



1. The season saw three Category 5 hurricanes, the second-highest total on record, surpassed only by 2005.
2. 2025 was the first year that the National Hurricane Center used AI models in their real-time operations.
3. Rapid intensification significantly impacted intensity forecasts, with errors of 6.8 mph at 12 hours and 23.5 mph at 120 hours, both exceeding the 2020 - 2024 average.
4. Historic Hurricane Melissa reached 190 mph. The only other hurricane to reach that wind speed was Hurricane Allen in 1980.
5. After nearly a decade of consecutive U.S. hurricane landfalls — including five straight years with major hurricanes — the streak ended in 2025, marking the first year without a U.S. hurricane landfall.

# 2026 SEASON OUTLOOK

At Assurant, every season builds on the last. Lessons from recent years, especially the 2024 hurricane season, have sharpened our approach and pushed us to raise the bar on what best-in-class catastrophe response looks like. We continue to refine our Catastrophe Action Plan, embrace smarter automation, and treat AI as a true partner in helping us drive speed, accuracy, and consistency across claims handling. The result is a more agile, more resilient organization that's ready to act when conditions demand it.

Current forecasts point to a quieter Atlantic hurricane season, potentially below historical averages. Still, experience reminds us that seasonal outlooks tell only part of the story. One major U.S. landfall is all it takes for a season to define itself. Regardless of predictions, Assurant operates with the same level of readiness, focused on resilience, disciplined execution, and ensuring our customers can count on us when it matters most.



Insights from  
Assurant's Meteorologist  
**Johnathon Conant**, CIOP, SSBB

2026 Hurricane Season Predictions			
	Named storms	Hurricanes	Major hurricanes
<b>Average actual</b> (1991 – 2020)	14	7	3
<b>NOAA</b>	8 – 14	3 – 6	1 – 3
<b>CSU</b>	13	6	2
<b>AccuWeather</b>	11 – 16	4 – 7	2 – 4
<b>TSR</b>	12	5	1
<b>TWC</b>	12	6	2

Hurricane activity predictions are sourced from National Oceanic and Atmospheric Administration (NOAA), Colorado State University (CSU), Accuweather (ACC), Tropical Storm Risk (TSR), and The Weather Company (TWC).

# Proactive updates from PRE- TO POST- LANDFALL

Throughout the season, you can expect to receive catastrophe notifications from Assurant when a significant storm poses a threat. Storm tracking, Assurant preparations and response, and important state and federal disaster notifications are just some of the topics covered in our news alerts.



# WHAT WILL 2026 HAVE IN STORE FOR US?

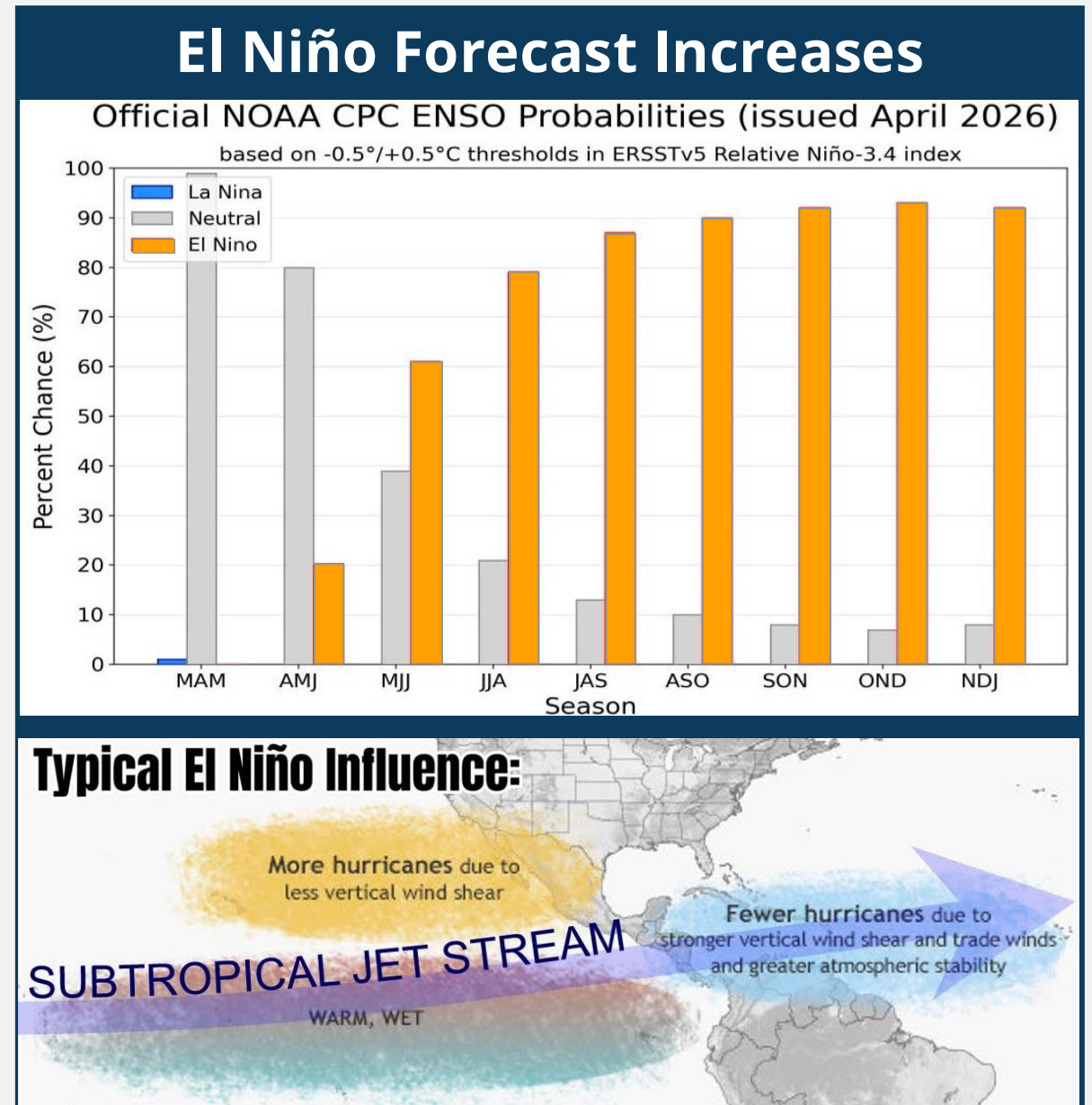
## Super El Niño

The Pacific Ocean is coming off a hurricane season characterized by cooler-than-normal sea surface temperatures, commonly referred to as La Niña conditions. As the 2026 hurricane season approaches, forecast models are strongly aligned, indicating a 90% probability of El Niño conditions developing.

Similar to La Niña, El Niño significantly influences both hurricane activity and broader winter weather patterns. Warmer-than-normal ocean temperatures in the Pacific typically support increased tropical cyclone development, driven by higher moisture levels and reduced vertical wind shear in that region.

However, this atmospheric shift often results in increased vertical wind shear in the Atlantic, which is a key inhibiting factor for hurricane formation and intensification.

Additionally, there's a growing potential for a Super El Niño event, defined as sea surface temperatures rising approximately 2°C above the long-term average.

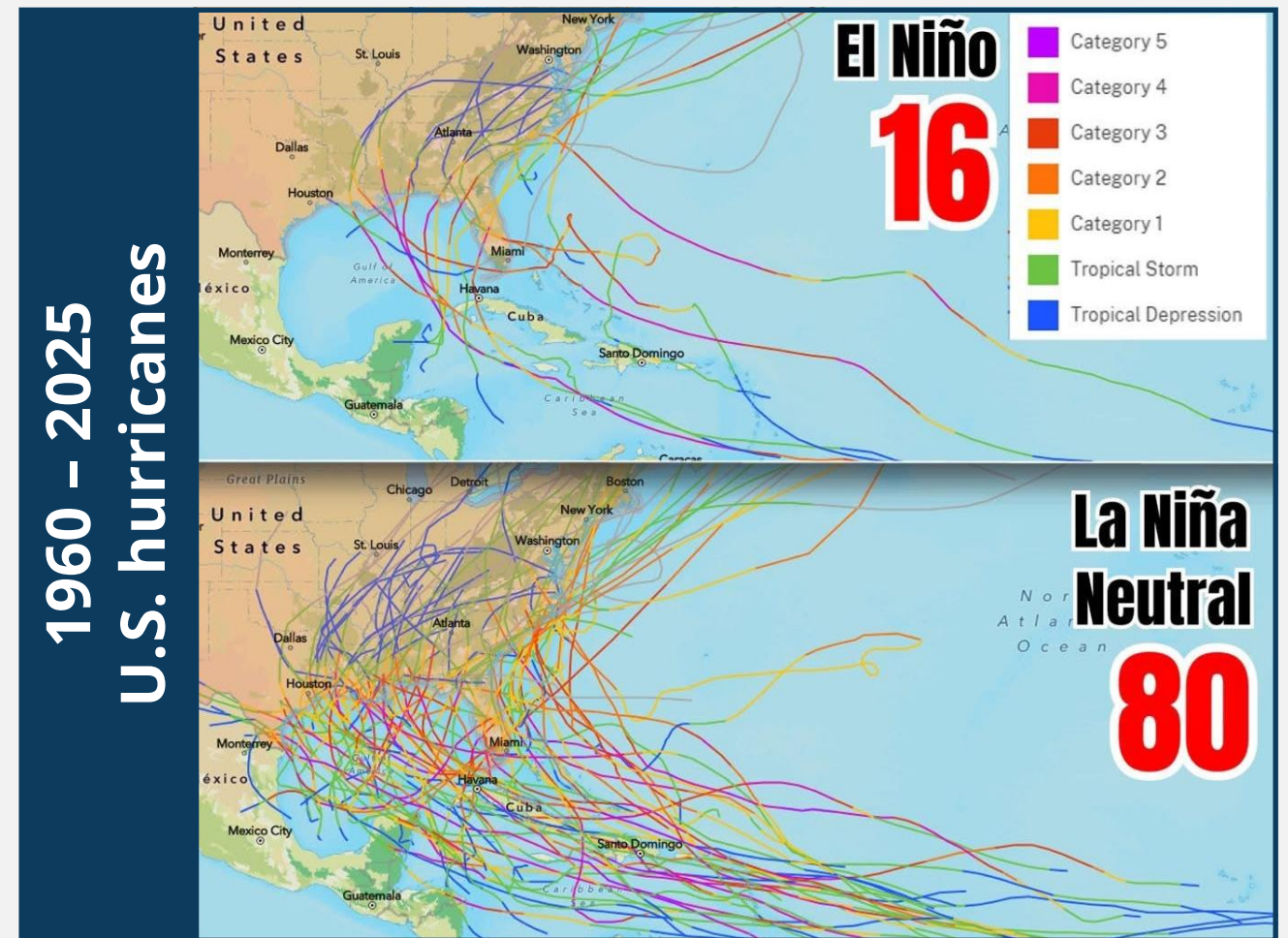
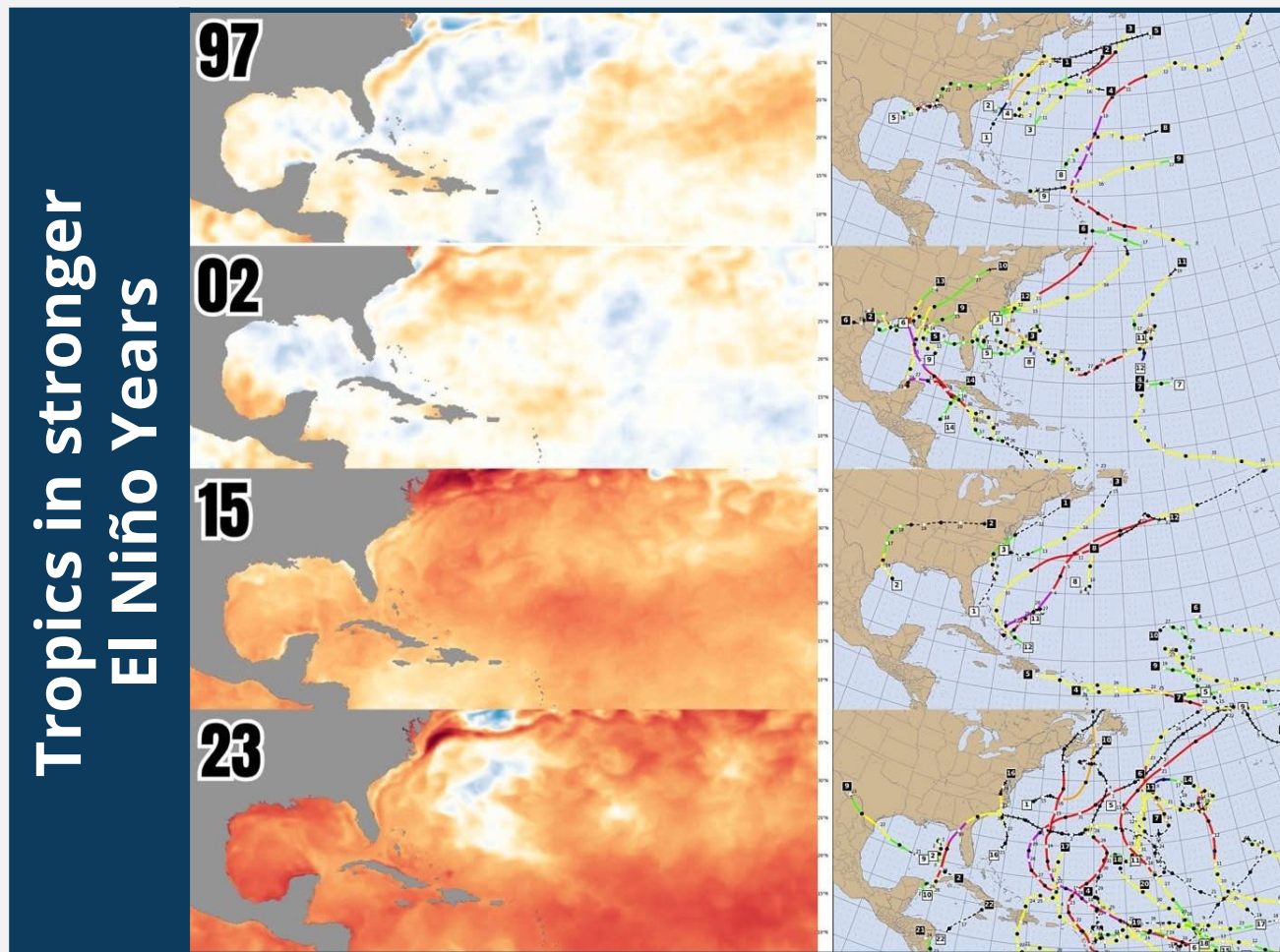


## El Niño and hurricane season

El Niño years generally bring fewer Atlantic hurricanes due to increased vertical wind shear. While 2023 demonstrated that exceptionally warm Atlantic waters can override this effect, a true Super El Niño — one of the rarest climate phenomena, only happening in 1982, 1997, and 2015 — historically exerts a much stronger suppressive influence on storm development. If current projections verify, this emerging event could rank alongside the most significant El Niño episodes ever recorded.

While El Niño years generally result in fewer storms forming overall, this does not eliminate the risk of a U.S. landfall. Historical data shows that since 1960, El Niño years have still produced 16 U.S. landfalling storms, spanning from Louisiana through the East Coast. This is an average of approximately 0.25 storms per year. Interesting enough, Texas has been spared in El Niño years.

By comparison, La Niña years present a significantly higher risk, with approximately 80 storms, making U.S. landfall, averaging 1.25 storms per year.



# El Nino and Winter Weather

Even after the close of the 2026 hurricane season, El Niño is expected to continue influencing weather patterns across the U.S. Typically, El Niño conditions lead to cooler, wetter, and stormier weather across the southern states, increasing the potential for severe weather events.

In contrast, the northern regions of the country often experience drier and warmer conditions, which can elevate the risk of drought and increase wildfire potential.

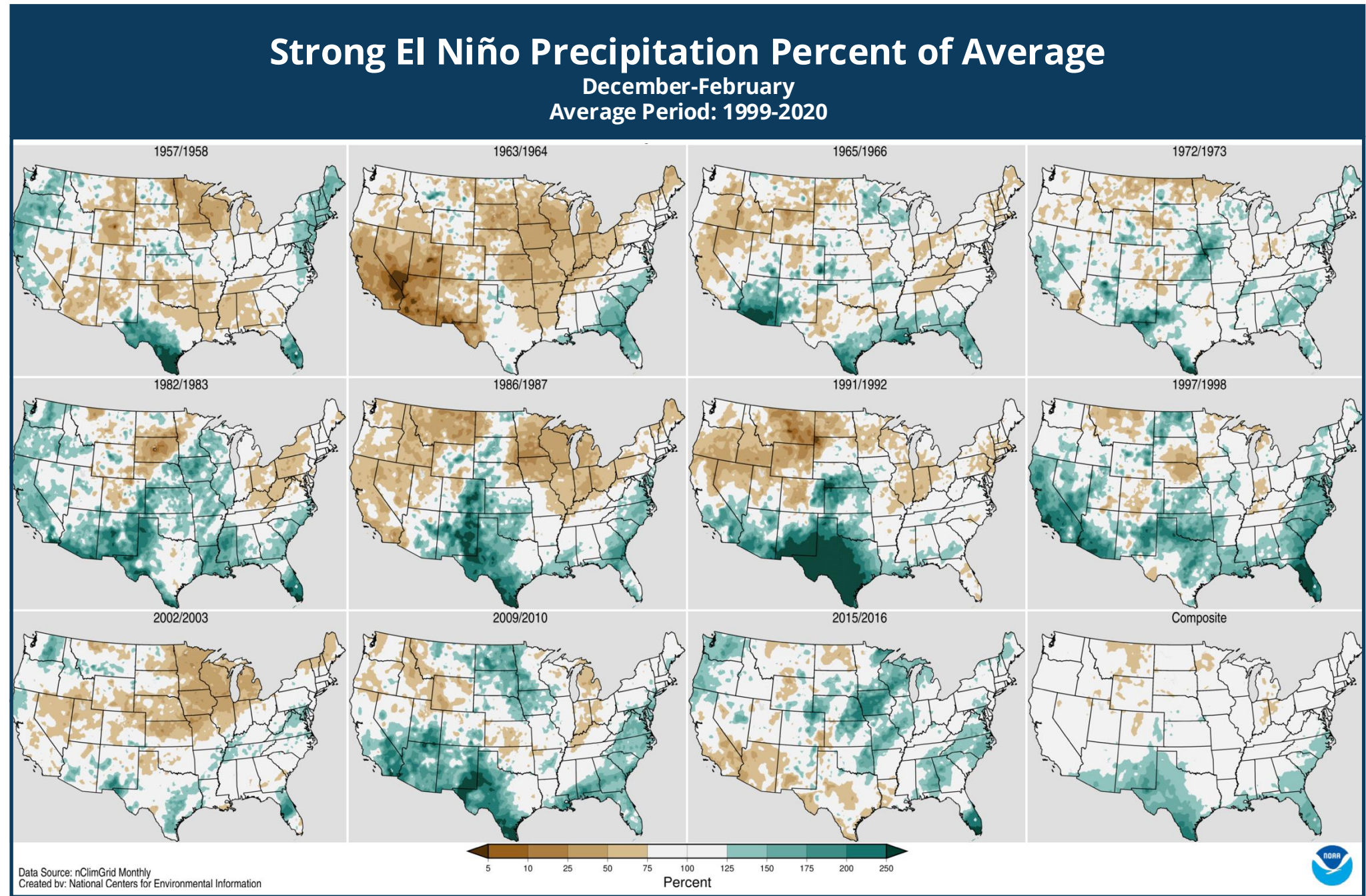
**Super El Niño?**

**AUG-OCT PRECIP. ANOMALY**  
  
**DRY**

**NOV-DEC PRECIP. ANOMALY**  
  
**STORMY**

**HOSTILE FOR HURRICANES, CONDUCTIVE FOR FALL/WINTER SEVERE**

Source: FOX News

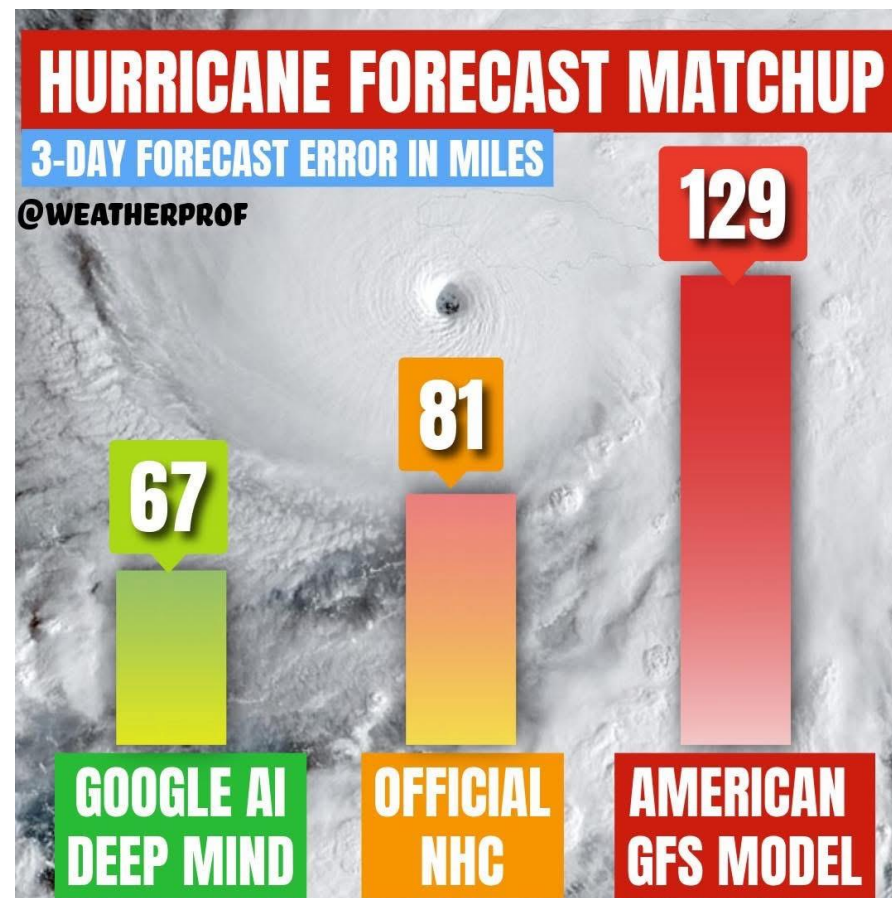


# WHICH MODEL IS WINNING?

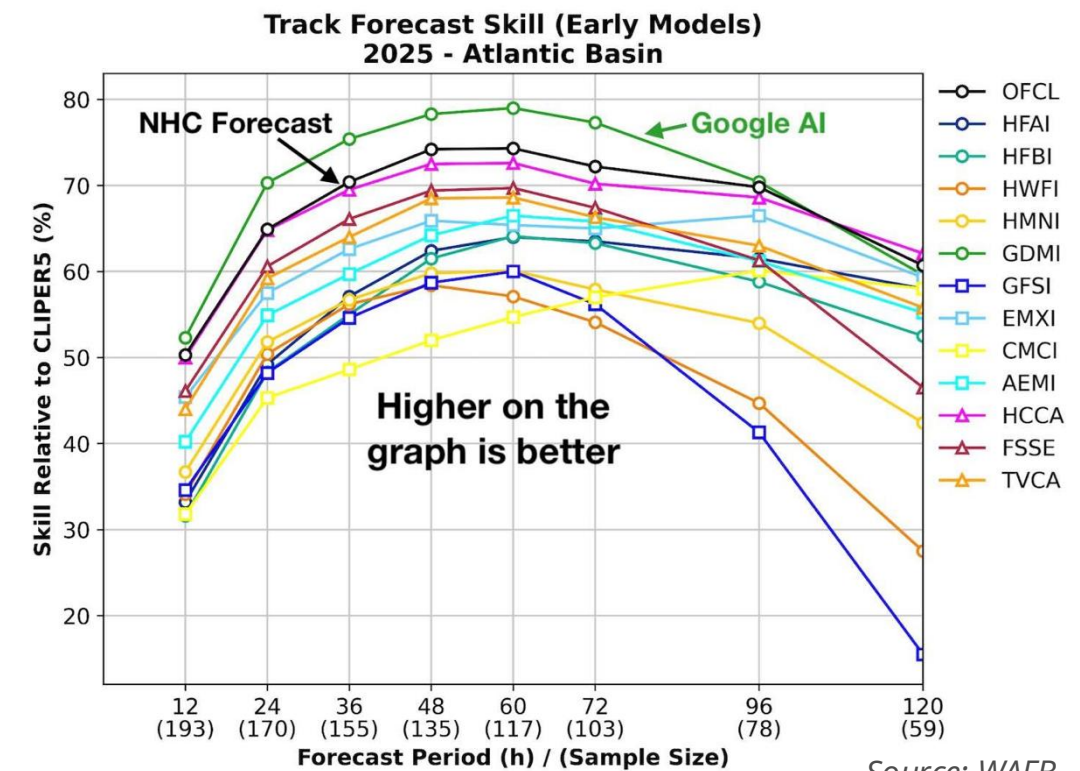
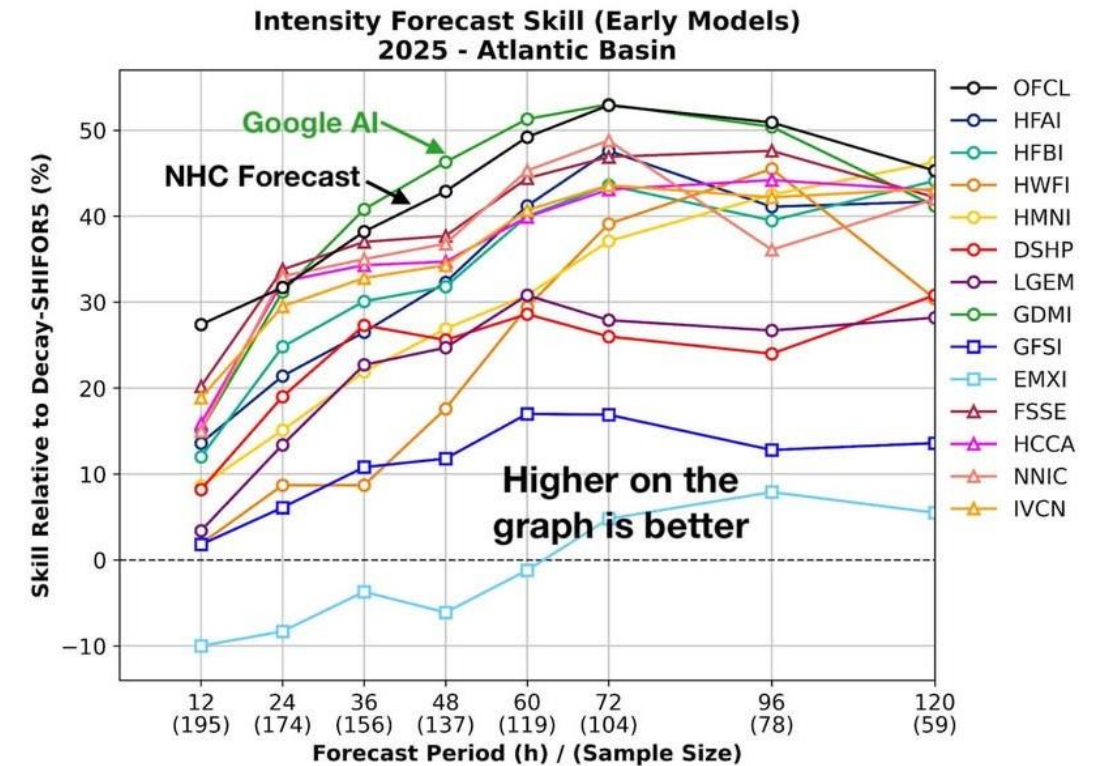
Each year, the objective for forecasting models and meteorologists is to improve accuracy and reduce the distance between predicted and actual storm landfall. Based on a review of the 2025 hurricane season, Google's AI model outperformed other forecasting approaches, emerging as the most accurate overall. At the three-day forecast mark, its average error from the eventual landfall was approximately 67 miles.

The second-best performance came from the National Hurricane Center. Leveraging the expertise, experience, and judgment of its forecasters, the NHC achieved an average landfall error of 87 miles three days out.

By contrast, the American GFS model continued to underperform. At the three-day forecast window, the GFS posted an average error of 129 miles. Additionally, this model was noted last year for repeatedly identifying storm systems that ultimately failed to develop.



Source: WFLA



Source: WAFB

# CHANGES FOR 2026 FROM THE NATIONAL HURRICANE CENTER

## Key updates

- Only the projected center of the storm will be tracked.
- Risks related to rainfall flooding and tornado activity will not be represented.

## Cone of uncertainty adjustments

### Inland alerts included

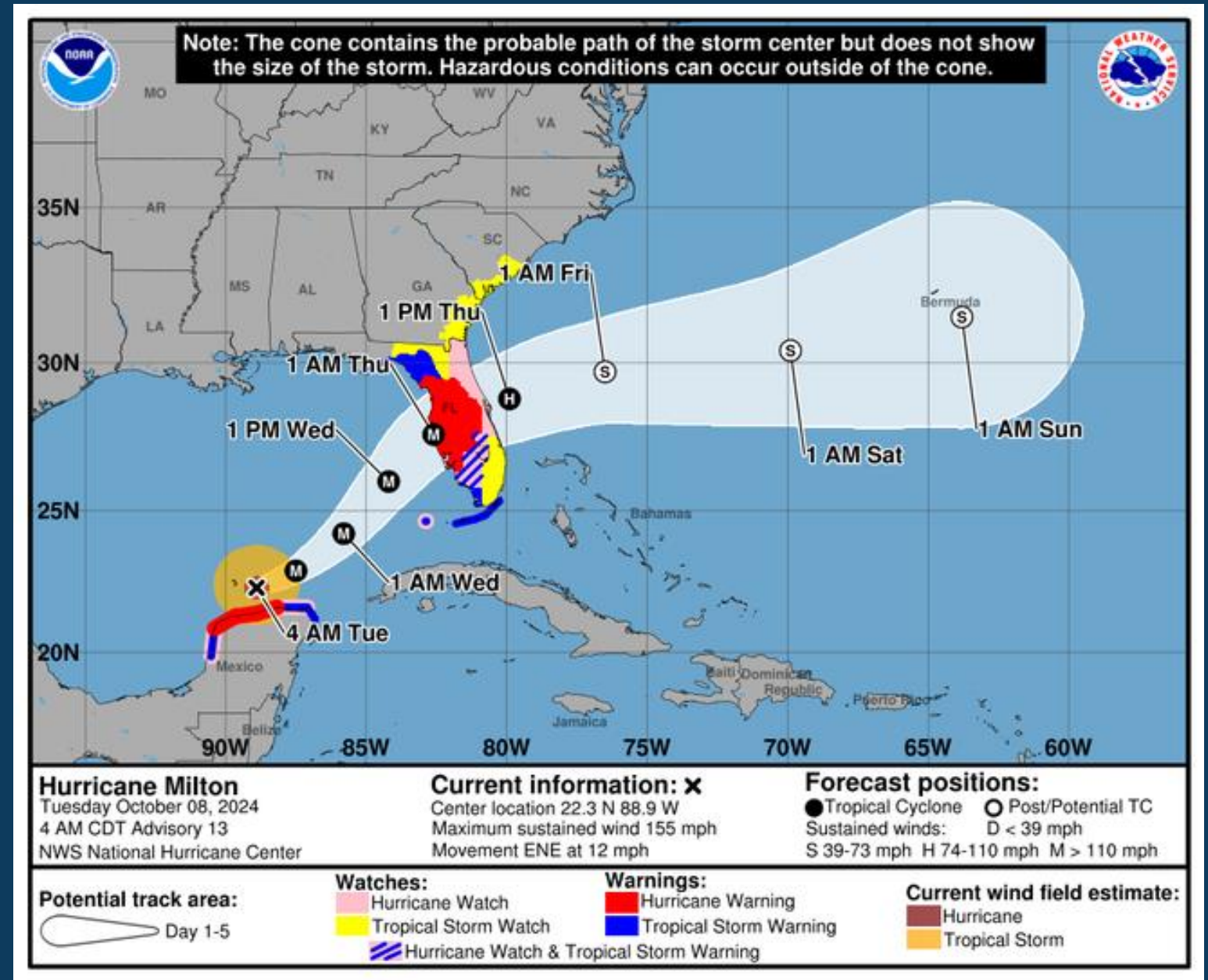
Tropical storm and hurricane watches and warnings will now be displayed across all land areas, including inland regions — not just coastal zones.

### Simplified visual design

The forecast cone will use a single, consistent shading, replacing the previous multilayered appearance for improved clarity.

### New alert symbols

Areas subject to multiple active alerts (such as a hurricane watch combined with a tropical storm warning) will be indicated using striped markings for those watches/warnings.





**The Assurant claims team is supported by more than 315 highly trained claims professionals equipped to respond to a wide range of catastrophe events and diverse client needs.** Our catastrophe preparedness strategy is built around delivering exceptional, consistent service at scale. Through ongoing investments in modern technologies and our newly implemented claims management system, Guidewire ClaimCenter, we continue to transform how claims are processed. The result is improved speed, accuracy, and transparency, along with a better overall experience for our clients and customers.

# LPI CLAIMS



## Assurant is proud to launch the new Guidewire ClaimCenter processing platform.

With this modernized platform, the claims process becomes faster and simpler for all parties.

The goal: efficient claims settlements, accurate outcomes, and clear visibility every step of the way.

Modern tools and automation drive **stronger claim outcomes** by supporting consistent, timely, and high-quality claim handling. This approach improves overall reliability for our customers while creating a more predictable and efficient claims process.

An **enhanced customer experience** is achieved through faster cycle times and clearer communication, creating a smoother journey while reducing friction at every touch point.

With **future-ready capabilities**, Guidewire positions us to adapt quickly to regulatory changes, industry shifts, and emerging technologies, ensuring long-term stability and continued service excellence.

### GUIDEWIRE CLAIMCENTER BENEFITS



#### Customer experience

- Faster claim cycle times through automation leads to quicker settlements
- Simple, transparent filing and tracking
- Clear communication throughout the claim lifecycle



#### Efficiency

- Faster triage and claim handling tailored to each situation
- Improved coordination and responsiveness during large volumes or CAT events



#### Innovation

- Advanced analytics and AI-supported tools that enhance decision-making
- Automated workflows that reduce manual steps and improve consistency



#### Compliance

- Enhanced tools to ensure compliance in this ever-changing industry
- Real-time metrics to monitor compliance and performance

# Customer-Focused CLAIMS SUPPORT

**Our claims team conducts pre-catastrophe hurricane drills to test our preparedness for every step in the process. We strive for optimum efficiency and effectiveness. Here are additional ways we go above and beyond to support customers.**



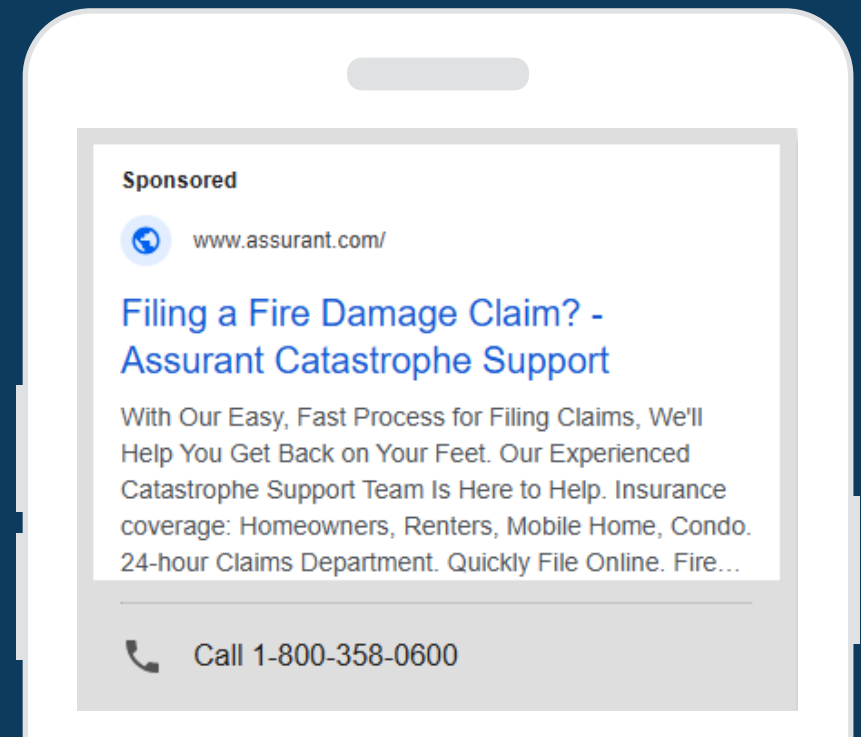
The Assurant CAT command center is activated and operational well in advance of expected landfall to manage and control our response to the event. Inside staff adjusters are alerted and begin preparing for increased claim volume. Independent adjuster partners are mobilized to assist in impacted areas and handle any claim inspections. As conditions allow, the Assurant Response Team deploys directly into affected communities to support customers on the ground and set up a presence at remote insurance centers. Claims customer service stays available 24/7, 365 days a year to ensure customers receive consistent support when they need it most.



Release limits and disbursement amounts have been increased, along with leveraging electronic funds transfer for loss payments. This allows us to provide homeowners with quicker access to the funds they need to make repairs.



Advertising, if needed, is leveraged via paid search ads and various social media outlets. This keeps us connected with customers and provides them with relevant information, should they be affected by a storm.



# ENHANCED CLAIMS MANAGEMENT

We continue to innovate and deploy strategies that make the claims process more efficient for customers.

**Below are just a few highlights.**



## CENTRALIZED COMMAND CENTER

The CAT command center centralizes all claims response activities, enabling coordinated oversight and real-time decision-making across functions. This structure strengthens communication, accelerates claims handling, and ensures consistent compliance and customer service during catastrophe events. The claims catastrophe response leadership team meets daily, including weekends, to support alignment, address emerging issues, and ensure a unified, well-coordinated response.



## TEXT OPT-IN AND SMS PLATFORM

Connecting with customers keeps them informed of every step in the process using a unique SMS collaboration platform.



## Multiple EFT Options

Expanding electronic fund transfer options provide customers with faster access to funds.



## Video Inspections

With a mobile application, video inspections allow customers to remotely collaborate with our adjusters to confirm the cause of loss and evaluate the extent of damages. In many cases, this enables our adjusters to prepare estimates and conclude losses from a desk-review environment.



## DATA ANALYTICS

Leveraging experience and learnings helps increase the speed and accuracy with which we forecast and assess damages.

# CLAIMS ESTIMATE TOOL

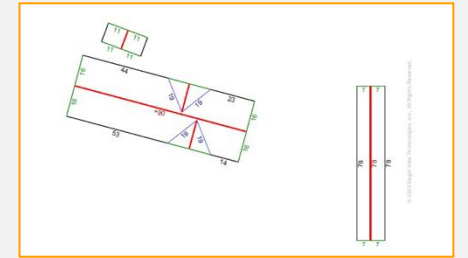
Our adjuster's toolkit features the latest technology applications aimed at improving the accuracy of damage assessments.



**BASED ON THE TYPE AND EXTENT OF THE DAMAGES, ADJUSTERS HAVE ACCESS TO THE FOLLOWING TOOLS:**

## eagleview™ AERIAL IMAGERY

This satellite roof diagramming software company provides an enhanced, remote 3D aerial measurement report. Using aerial views, we can estimate policyholder roof damage before and after a catastrophic event. We also have access to a pre- and post-event aerial image database at the property-address level, which allows for faster damage assessment and potentially reduces cycle times on applicable claims.



## HMI **OUTDOOR PROPERTY SERVICES**

Our new vendor, HMI, provides nationwide, end-to-end emergency tree removal and expert estimate review. Their CAT-ready network and credentialed specialists enable faster response times to deliver better customer outcomes during large-scale events.



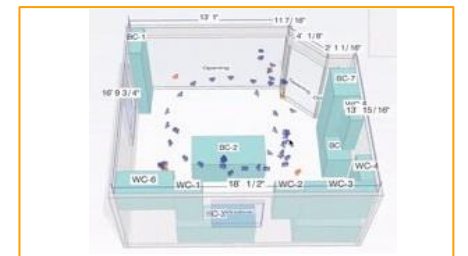
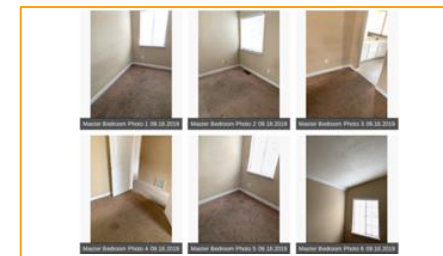
## HOVER **DETAILED EXTERIOR MEASUREMENTS**

This tool gives a customizable, 3D exterior model of an entire property by simply using photos taken from the primary corners of the structure.



## PLNAR **INTERIOR 3D MODELS AND SPECS**

This application uses artificial intelligence to create a 3D rendering of the interior features of a property. Paired with Hover, we can create a full model that includes interior and exterior measurements.



# REACHING CUSTOMERS IN CATASTROPHES

Because environmental situations vary during catastrophic events, we use different channels to reach customers that may need our help.

Here are some of the methods we use to communicate relevant information.

- Google Ads
- Social media, such as X (@Assurant or x.com/assurant)
- Online banner ads on local news station websites

## EXTERNAL RESOURCES

[Hurricane Preparedness Week Information](#) >

[National Hurricane Center – Planning Ahead](#) >

[Ready.gov Tips and Information Library](#) >

[National Hurricane Center – Active Storms](#) >



Example of our pre-storm post.



**Assurant processes more loss drafts than any other provider and we remain committed to continuing to transform the customer journey by investing in digital innovation, automation, and self-service within the current process.**

**We deliver a best-in-class experience by:**

- **Simplifying the process** with clear guidance and intuitive digital workflows.
- **Enabling self-service** for status tracking, document upload, digital forms, electronic signatures, and mobile check submission.
- **Reducing customer effort** by eliminating unnecessary steps and tailoring experiences.
- **Accelerating timelines** through automation, digital validations and virtual inspections.
- **Keeping customers informed** with real-time updates and proactive communications.

# LOSS DRAFT SERVICES

# REMOTE LOSS DRAFT PROCESSING SITE

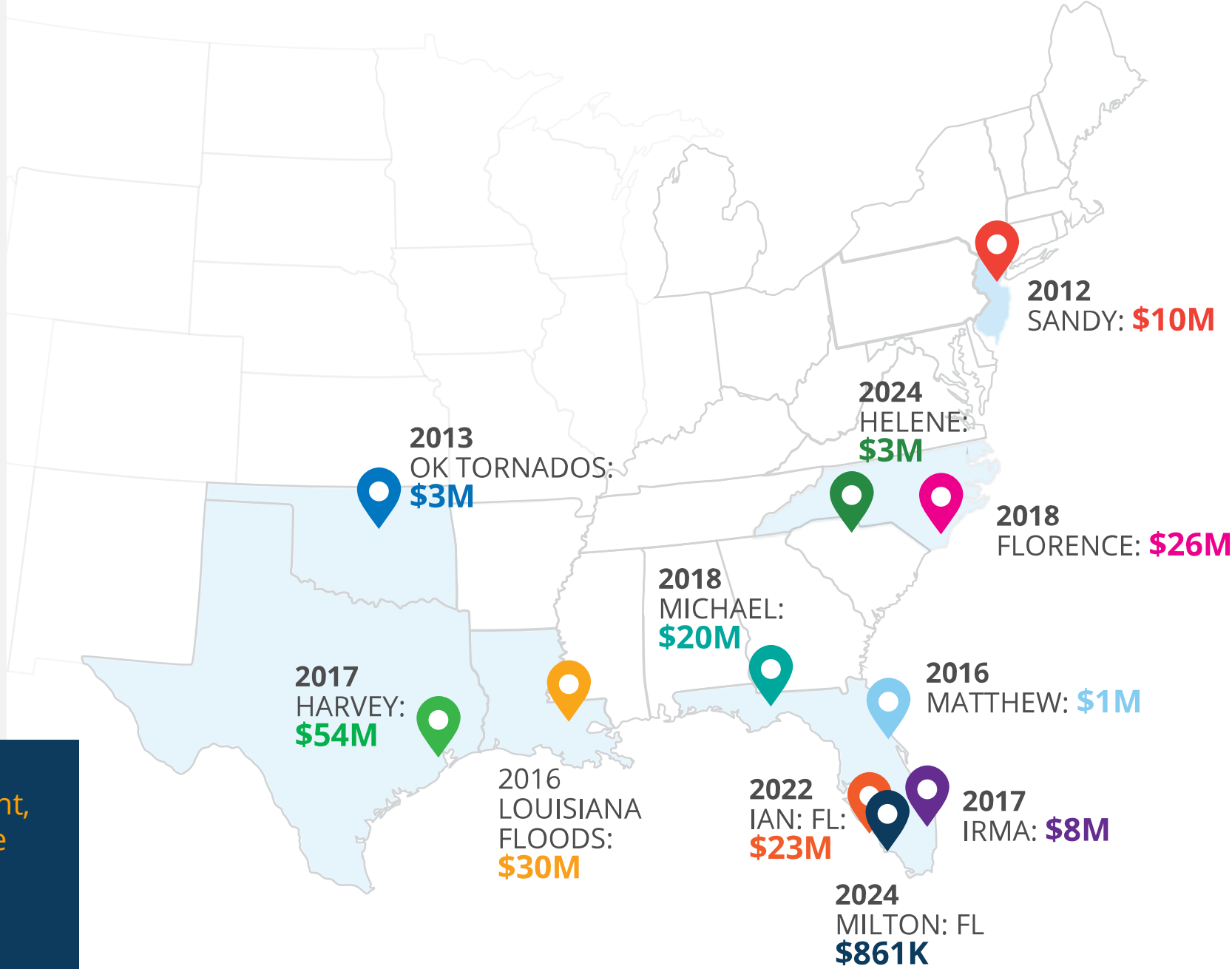
Assurant may determine the need to establish a local loss draft processing site to endorse and release claim checks during hurricane season. When a site is established, your account executive will reach out for the appropriate approvals needed to ensure your customers can access the site.

**Customers are always extremely grateful for the remote sites and the expedited loss draft check process that is provided.**

Based on carrier activity and the severity of a catastrophe, the site can be operational between two and four weeks. This is the typical turnaround time between catastrophic events and E&R claim settlements.

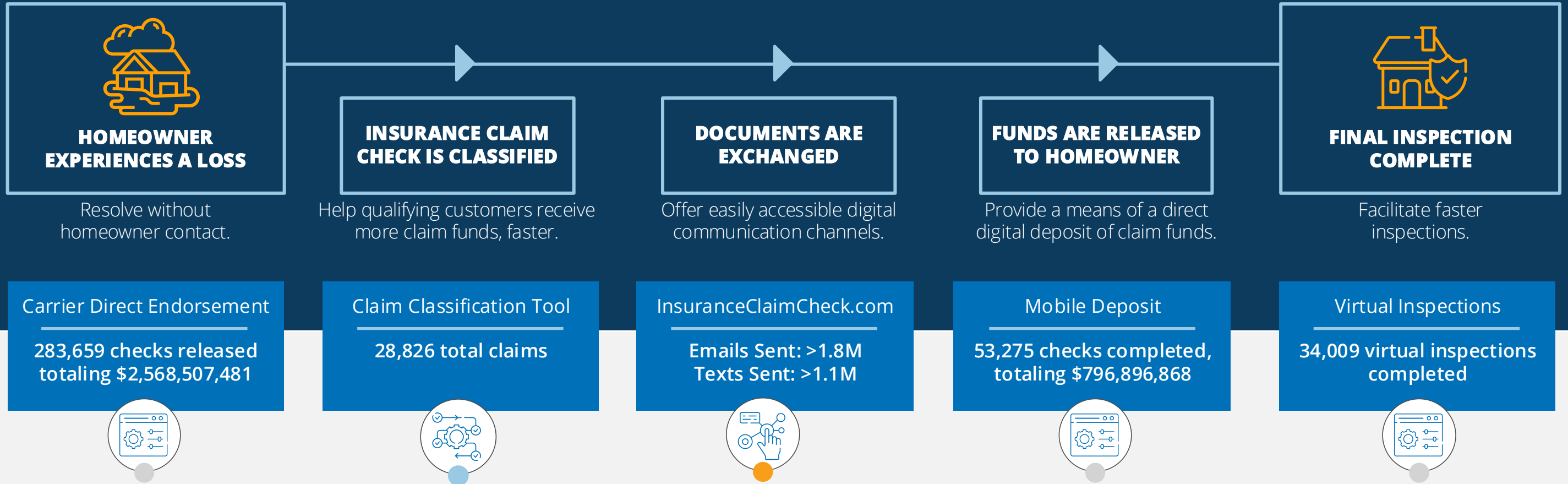
The length of time the remote draft unit remains operational is based on volume and customer participation.

Loss draft enhancements (Carrier Direct Endorsement, InsuranceClaimCheck.com, and mobile deposit) have led to less dependency on remote sites due to a reduced need for manually endorsed checks.



# LOSS DRAFTS

## Market-Leading Solutions



The vision for Loss Drafts is multifaceted, focused on reducing friction for homeowners and lenders through:

**Assurant's Processes, Procedures, Systems & Tools**

# ASSURANT'S FOCUSED INVESTMENT IN LOSS DRAFTS

Assurant started loss draft processing in 1997, and we've made significant investments in process improvements to provide the best possible customer experience. We are never standing still and are always looking ahead.

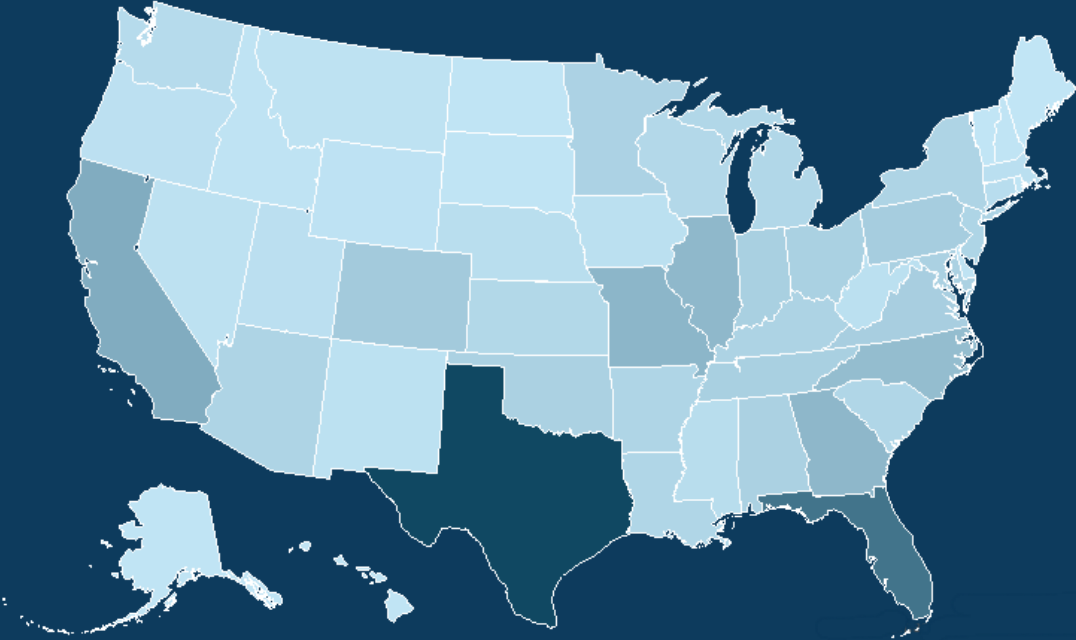
## 2025 Metrics



**1,297,523**  
LOSS DRAFT CALLS ANSWERED  
AHT 11 minutes 41 seconds



**551,999**  
LOSS DRAFT CHECKS RECEIVED



low concentration of claims high



**15.2%**  
OF CLAIMS OPENED RELATED TO A FEMA-DECLARED DISASTER

- TOP 3 EVENTS (by claim volume)
- #1 Severe Storms (MO, TX, TN)
  - #2 Hurricane Milton (FL)
  - #3 Hurricane Helene (GA, FL, NC, SC)



**283,658**  
CARRIER DIRECT ENDORSEMENT TRANSACTIONS PROCESSED



**474,368**  
NEW CLAIMS OPENED



**454,700**  
CLAIMS WERE CLOSED



**\$19,115,699,533**  
IN CLAIM FUNDS

# CARRIER DIRECT ENDORSEMENT<sup>SM</sup>



Carrier Direct Endorsement is Assurant's proprietary technology that enables other insurance carriers to partner with us to expedite the receipt of claim funds for our mutual customers. When carriers use CDE, it streamlines the process so that customers don't even realize a check endorsement is taking place. This is the ultimate, platinum experience in loss draft processing, resulting in less frustration and an overall better customer experience.

## How Does It Work?

Carrier Direct Endorsement works through either a secure web portal or a direct API integration. Through the secure web portal, insurance adjusters enter claim information using a customized Assurant link. Through the API, the carrier's system automatically transmits data directly to Assurant through an integrated data exchange.

Once a claim is submitted, Assurant's DraftTrac<sup>®</sup> Enterprise system creates the claim, evaluates the information, and immediately returns payment instructions to the carrier.

**As much as 85% of the time, the carrier can issue the payment directly to the customer.**



## THE PROCESS



Enter  
New Claim



Carrier Shares Claim  
Details With Assurant



Provide Payment  
Instructions



**All upload details are stored within our tracking system, which eliminates the need for customers to provide an estimate to their lender. Our automated interface provides the same positive experience.**



CDE offers expanded API functionality for select carriers, which enables backend automation and decisioning with CDE.

# CARRIER DIRECT ENDORSEMENT<sup>SM</sup>

Several of the top 10 insurance carriers in the nation are already using our portal for each check they process.

Since inception in 2017, more than **1.17M PAYMENTS** and over **\$11.66B IN FUNDS** have been released.

We are continuing our proactive outreach to expand CDE to additional insurance carriers.



**85%**

of customers qualify for Carrier Direct Endorsement.



**39%**

of new claims are created.



**\$2.6B**

Total in 2025.

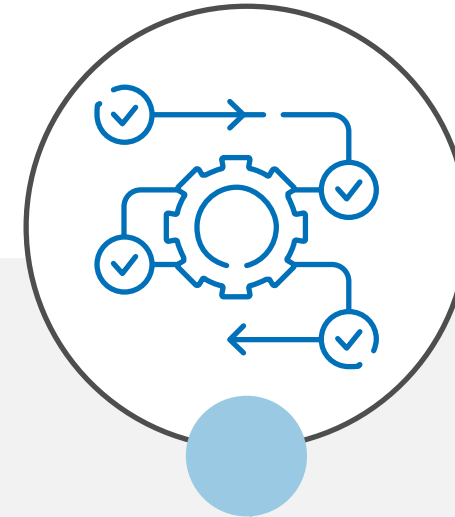


**283K**

Total payments released in 2025.

# CLAIM CLASSIFICATION TOOL

With Assurant's proprietary Claim Classification Tool, certain monitored claims can be shifted to the enhanced endorse-and-release classification based on specific customer and loan attributes — up to \$70K. This improves the overall experience by helping customers gain access to 100% of their claim funds quicker.



## Loss draft claims up to 70K

can leverage the less complicated enhanced endorse and release classification compared to the monitored classification.

## Improves the experience

for customers with claim amounts on the fringe of GSE endorse-and-release limits.

## Reduces the overall cycle time,

document requirements, and number of inspections.

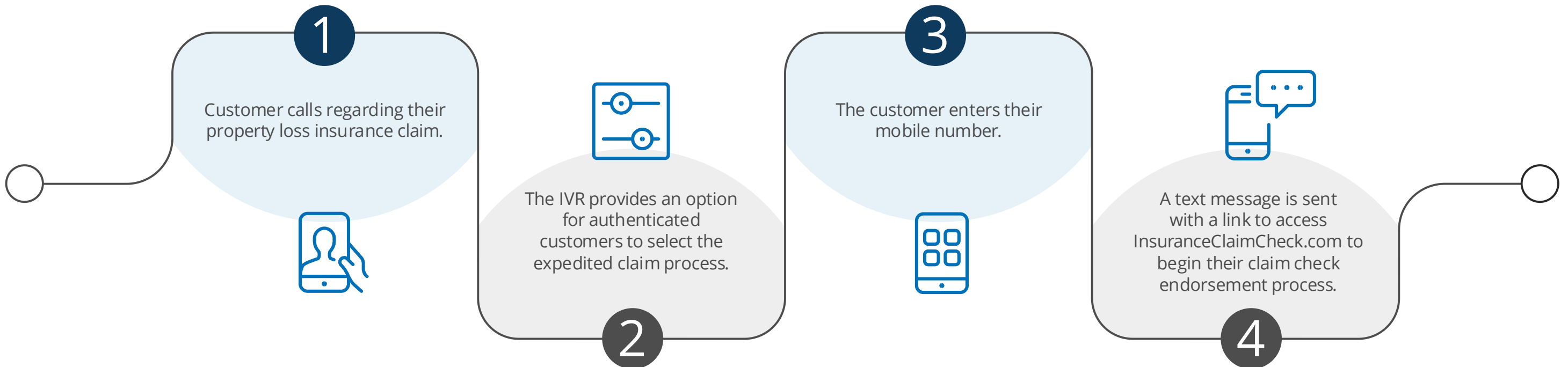
# INSURANCE CLAIM CHECK<sup>SM</sup>

INSURANCE CLAIM CHECK is Assurant's digital self-service loss draft solution, enabling customers to quickly and confidently begin the process of accessing their claim repair funds. Through a single, intuitive experience, customers can report and track insurance claim checks, submit documentation, request inspections, receive support from our virtual assistant, or connect with an agent when needed. The platform delivers on-demand support and leverages client-specific business rules to provide real-time claim classifications, clear next steps, and proactive status updates. Fully responsive and accessible via desktop, smartphone, or tablet, empowering customers to move forward anytime, anywhere.

## Accessing InsuranceClaimCheck.com via SMS

Customers have the option to receive a text message for direct access, eliminating the need to create an account!

### HERE'S HOW IT WORKS



NOTE: If the customer connects with a customer care agent, the agent will communicate the advantages of InsuranceClaimCheck.com, and if the customer consents to receive the text message, the link will be sent to the customer.

# INSURANCE CLAIM CHECK<sup>SM</sup>

## Platform Features

### ✓ Ease of Use and Personalization

- Personalized claim reporting with instant next steps
- Customer-selected communication preferences
- Proactive, real-time claim status visibility
- Guided return experience with clear next actions

### ✓ Digital Communications

- Proactive notifications based on claim activity and status
- Customer Personalization
- Helpful Video content\*

### ✓ Insurance Claim Checks

- Check submission options, endorsement instructions, and courier tracking link
  - Branch locator for quick endorsement\*
  - Overnight and regular mailing addresses

### ✓ Required Documents

- Flexible document submission and clear status visibility.
  - Electronic signature, upload, and mailing address
- Download and print documents as needed
- View document status and images

### ✓ Inspections

- Easy Request and Scheduling and Cancelations
- View inspection status and result details

### ✓ Support & Resources

- On-demand virtual assistant and agent chat\*
- FAQs and other helpful resources for claim processing

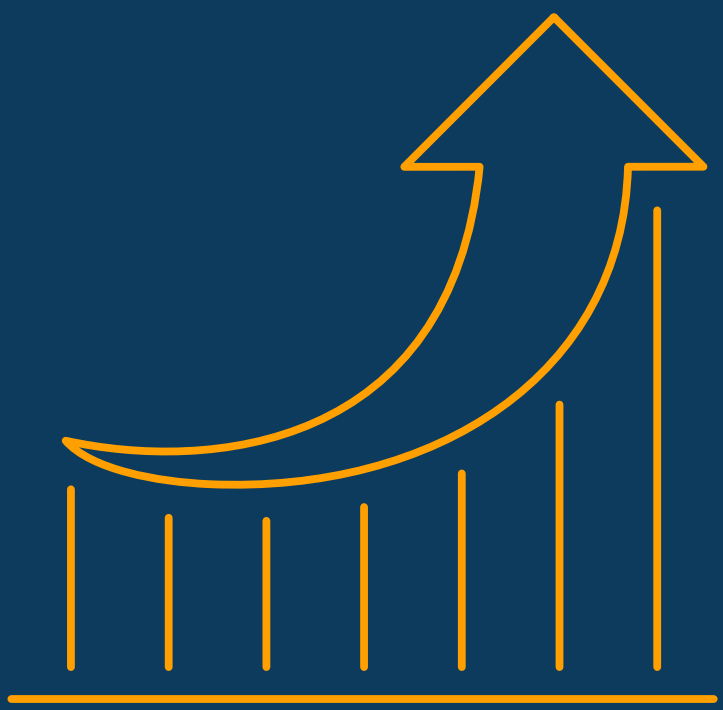
\* For applicable clients.



# INSURANCE CLAIM CHECK<sup>SM</sup>

## Reporting


To better understand and further improve the customer experience, we continually analyze site usage. As a result, we offer comprehensive reporting related to Insurance Claim Check. These client reports include accounts created, claim classifications, inspections requested, and documents uploaded.



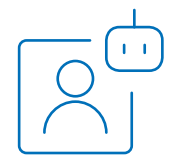
### 2025 METRICS




**25%**  
of new claims are reported via InsuranceClaimCheck.com.




**>171K**  
customers created an account.




**61.37%**  
virtual assistant containment.




**>662K**  
documents uploaded.



**46%**  
of checks reported qualified for a mobile deposit (qualified clients only).



**53K checks = \$797M**  
mobile deposit checks processed (qualified clients only).



**36%**  
of inspections are requested via the site.

# THE MOBILE DEPOSIT EXPERIENCE



InsuranceClaimCheck.com provides customers, of participating clients, with the option to submit their eligible insurance claim check for mobile deposit rather than sending the check to us via mail. This feature provides an expedited process for the customer to submit their check electronically through our check image-capture technology. Once the check image is received, we digitally endorse the check, record the check details on the claim within DraftTrac<sup>®</sup> Enterprise, and send the check for deposit into an Assurant-held account on behalf of the client. Once the check is deposited and the funds are held for six business days (to ensure the check has cleared), an automated ACH transaction will send the funds to the customer-provided banking account.

**Overall, we see 35% of the non-monitored endorse-and-release checks submitted via mobile deposit.** The average time to complete a mobile deposit is seven business days compared to a traditional deposit of 10 to 12 days. These funds are immediately available and are not subject to potential bank holds as can occur with a traditional bank due to the deposit amount. Adoption and utilization rates may vary from client to client based on several factors, including, but not limited to, percentage of claims that are non-monitored and the presence and footprint of branch offices.



**Mobile Deposits** released since inception.

# ASSURANT VIRTUAL HOME INSPECTIONS

Virtual technology can help our clients, and their customers, overcome one of the most challenging phases in the repair process — the inspection. Virtual inspections occur remotely and at the homeowner's convenience. With virtual inspections, we have significantly reduced cycle times and improved the customer experience.

94K+

virtual inspections completed since inception.

## Eligibility

- ✓ Current loan
  - Claim less than or equal to \$300,000
- ✓ Delinquent loan
  - Claim less than or equal to \$40,000
  - Not FNMA/FHLMC
- ✓ Not a total loss
- ✓ No self-contracting claims
- ✓ No contractor disputes
- ✓ Not a specialty cause of loss

Virtual inspections are available for clients who have signed up and agreed to terms. Customers can schedule their virtual inspection within InsuranceClaimCheck.com or via a phone call with a customer-service representative. In some cases, their inspection can be the same day.

Additionally, we have added capacity to the virtual inspection program that has allowed us to offer several inspection windows within seven days and often as soon as three days. Furthermore, when last-minute cancellations occur, our team can offer same-day inspections with a two-hour advance notice. These enhancements to the VI program are designed to provide faster and more convenient service to our customers and partners in times of need.

Lastly, to help more customers with the enhanced VI experience, we have increased claim amount limits, allowing more customers to be eligible. **The current claim limit is \$300K; however, exceptions can be made on a case-by-case basis to allow inspections above the \$300K threshold.**



The flexibility of virtual inspections has been met with extremely positive feedback from customers. If you haven't already implemented, reach out to your account executive today!

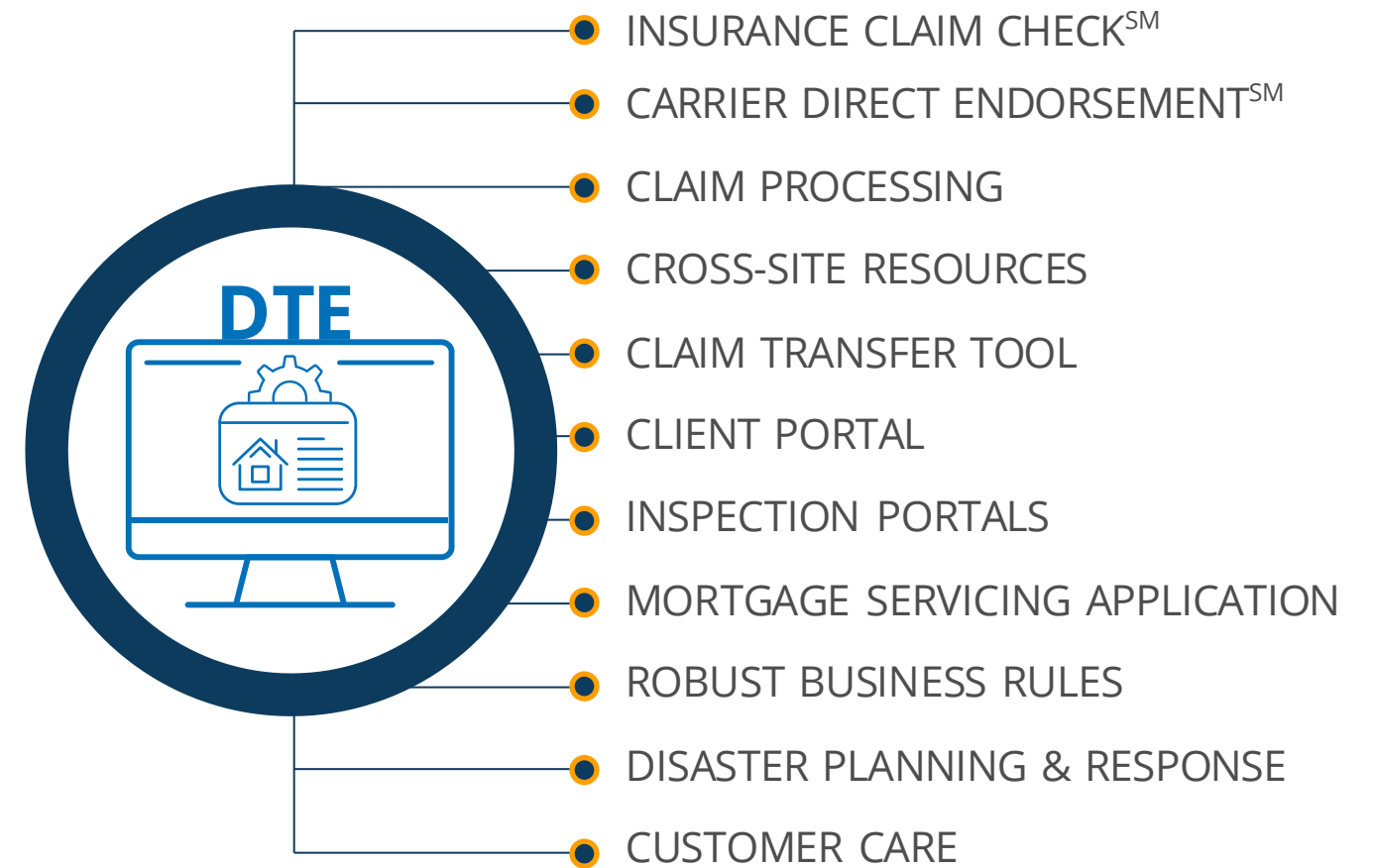


# DraftTrac<sup>®</sup> ENTERPRISE

DraftTrac<sup>®</sup> Enterprise is Assurant’s enterprise-wide loss draft claim-management system. The system features robust workflow management with customizable business rules to meet regulatory requirements. DTE offers added scalability for high-volume situations, which is extremely effective during hurricane season.

## Here are some of the additional enhancements and capabilities across all sites:

- ✓ Expanded exception processing to support customer requests with delegated authority tracking that improves the customer experience.
- ✓ Routine decisions are performed based on business rules that allow processors to make determinations on more complex situations.
- ✓ Role-based work queues also provide support for additional volume increases, such as portfolio growth.
- ✓ Intake and governance are expanded to reconcile all changes and establish best practices focused on the customer experience.





**We maintain a strong commitment to risk management, ensuring the continuity and resilience of our business operations.**

Our dedicated team meticulously monitors events that could potentially disrupt operations, including hurricanes, from their inception as tropical depressions to their landfall. Storm path updates are disseminated every few hours across the organization, enabling all departments to stay ahead of the storm and make necessary pre-storm workflow adjustments.

In addition to hurricanes, our risk management team tracks other catastrophic events such as wildfires, floods, severe winter storms, tornadoes, and any threats that may negatively impact our business. Following hurricanes and other natural disasters, we publish ZIP code reports that pinpoint specific areas of impact. These reports are distributed internally and can be accessed through your Assurant account executive.

Assurant's proactive approach to risk management underscores our dedication to safeguarding our business and ensuring prompt, effective responses to any potential disruptions.

**Disaster Notifications**

To receive alerts directly from FEMA, click the link to the right subscribe.

Input your email address and be sure to check "Disaster Declarations" under your subscription preferences.



**SUBSCRIBE TO FEMA**

# RISK MANAGEMENT

# REGULATORY COMPLIANCE

Following a disaster, it is common for state, local, and federal officials to respond with emergency declarations, new executive orders, and/or emergency legislation.

These provisions are designed to protect homeowners and stabilize insurance markets in areas that have been impacted by an event. Our regulatory compliance resources monitor various state and local departments of insurance, and other federal emergency orders and regulations, to ensure compliance and a timely response by Assurant.



## State Updates

State actions are typically specific to an individual catastrophe and may include the following.

- ✓ Moratoriums on policy cancellations.
- ✓ Temporary relaxation of licensing/certification requirements.
- ✓ Added market controls to combat price gouging.
- ✓ Emergency actions required of carriers, mortgage servicers, and other stakeholder organizations.

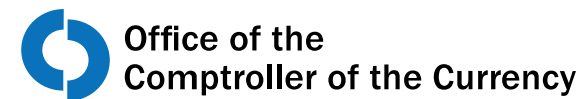
We actively monitor these actions and provide our clients with updates and guidance to share how we are responding to any relevant directives or requests.

## Investor Guidelines

Following a catastrophic event, we work with investors to understand any amendments to existing servicing requirements. This could include guidance from federal regulators and FEMA/NFIP in the wake of widespread flooding events.

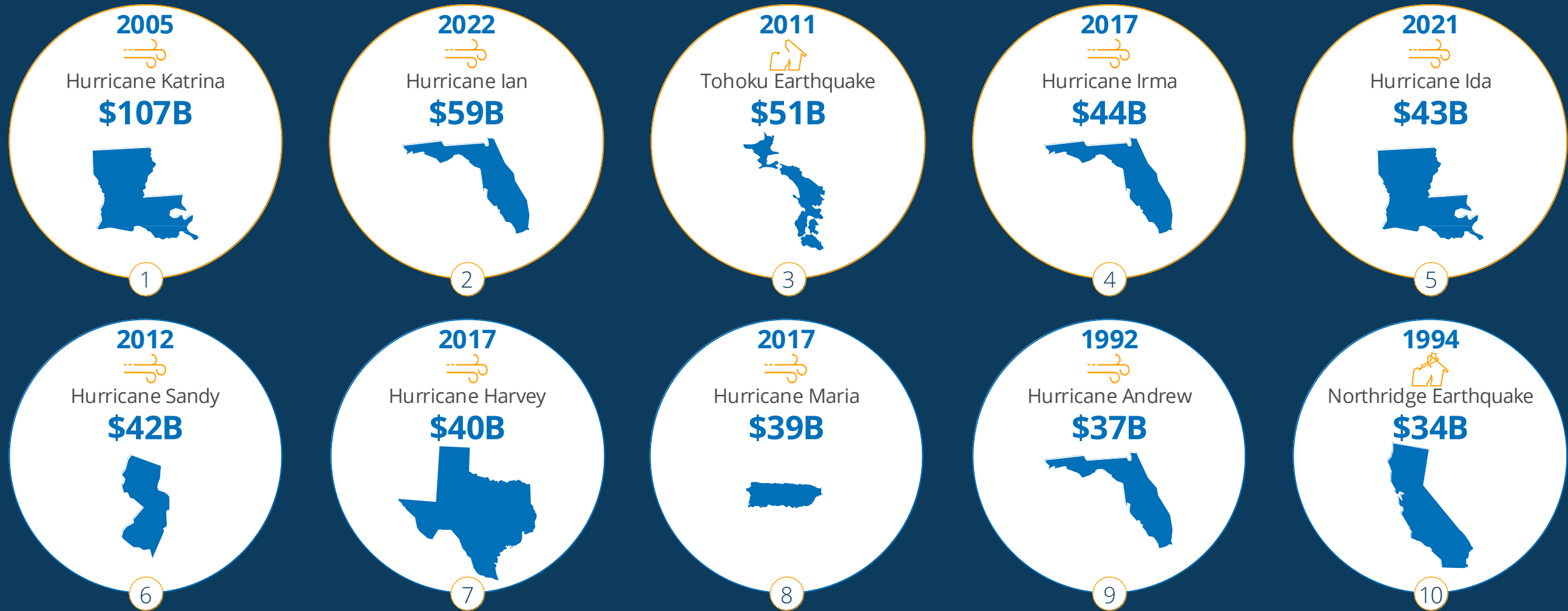
Freddie Mac, Fannie Mae, FHA/VA, and other agencies often amend their insurance requirements, or provide guidance such as foreclosure/modification forbearance and enhanced escrow processing (specifically for the handling of insured loss events) to improve customer experience and expedite insurance claim fund distributions to customers.

We notify our clients of any new directives and revisions to, or temporary suspension of, various investor and agency guidelines to ensure our processes fully reflect the recommendation and/or requirements from the investor community.



# WEATHER AND CLIMATE RISK

Of the top 10 costliest global natural disasters from the last 100+ years, all but two occurred in the last **25 years**.



Measured by insured losses, 1900-2025. Adjusted for inflation by Aon using the U.S. Consumer Price Index.

# SPOTLIGHT ON INSURANCE MARKETS

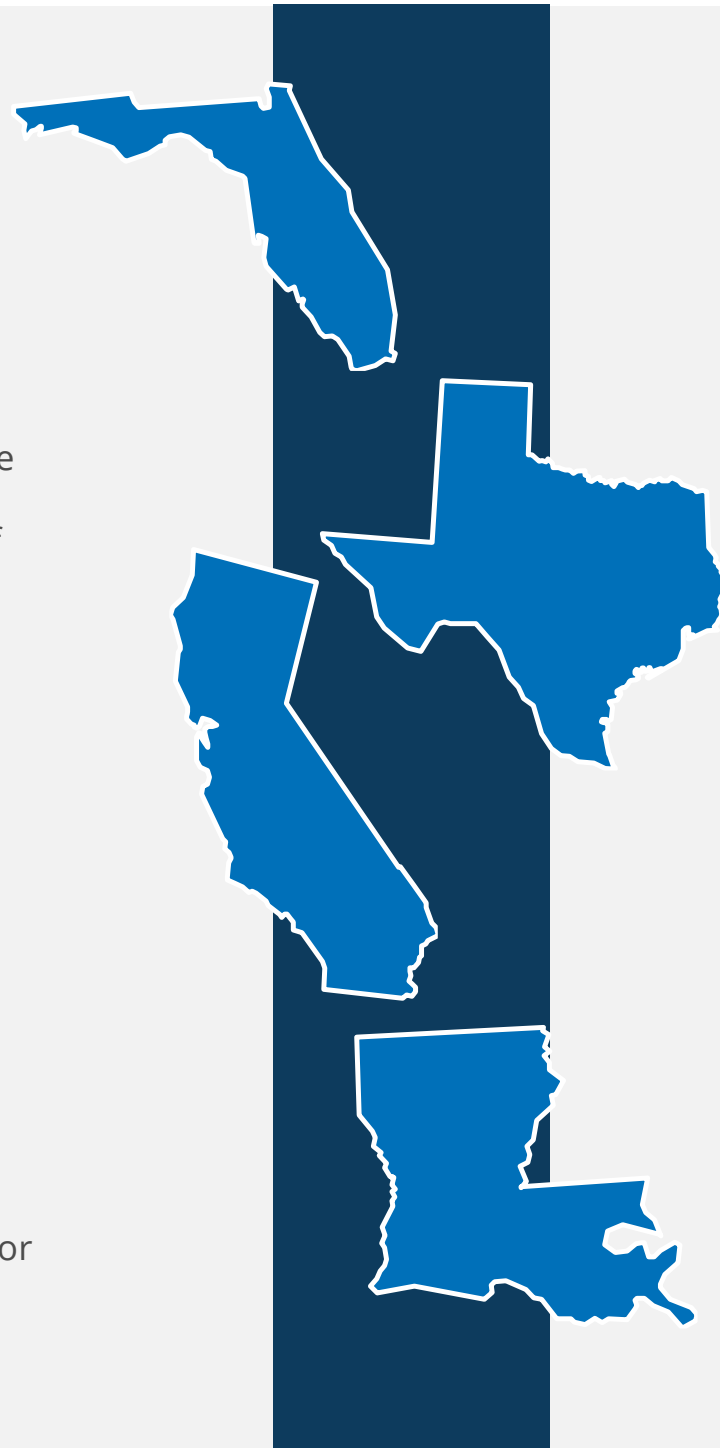
## Florida, Texas, California, and Louisiana

In addition to inflationary pressures, many state insurance markets have experienced volatility in premiums and decreased availability of insurance (and reinsurance). Assurant continues to monitor carriers entering and exiting the market as well as carrier downgrades.

Florida's insurance market has seen positive trends in response to the passage of litigation and claims reform in the state in 2023. These reforms have allowed for new market entrants year over year and an improvement in the health of the P&C market. In addition, Florida continues efforts to transition policies out of the state-backed Citizens program and into the voluntary market.

California's Department of Insurance has implemented a sustainable insurance strategy comprised of regulatory and administrative reforms intended to stabilize the insurance market and bring property insurance carriers back to the state. The insurance industry was successful in reforming regulations, allowing for the ability to use sound actuarial projections of future losses and the costs of reinsurance premiums in the development of their rates.

In Texas, severe weather events, including hurricanes and hailstorms, continue to similarly strain insurers, leading to increased rates and stricter underwriting practices. In Louisiana, we have seen restrictions in carriers offering new or renewal coverage and many policyholders are facing large increases in premiums.



The Departments of Insurance in Texas and Louisiana are taking active steps to address the instability in the property insurance market as well as strengthening the state property insurance plans.

We understand the pressure this market volatility creates for policyholders and carriers. We have worked with our client/partners to prioritize payment of renewal insurance premiums, reviewed exceptions for handling escrow shortages, and updated material for customer service personnel who are responding to borrower inquiries.

In addition, we have taken measures within our own lender-placed insurance program, adopting a wind-hail-hurricane deductible to mitigate the impact of premium increases in our program as well as adjustments to our inflation factor to apply it on a quarterly versus annual basis.

Assurant continues to closely monitor the insurance market in all states. As always, we will ensure that our systems and processes reflect the latest legislative developments, rule changes, or any updates from the Citizens Property Insurance Corporation.

# 2026 Catastrophe Reinsurance Program



## Program Highlights

- U.S. program provides ~\$1.6 billion of coverage in excess of \$160 million retention<sup>(1)</sup>.
- When combined with the Florida Hurricane Catastrophe Fund, the U.S. program protects against gross Florida losses of up to ~\$1.8 billion<sup>(2)</sup> in excess of \$160 million retention.
- Total program coverage protects against a projected Probable Maximum Loss of approximately a 1-in-265-year storm<sup>(3)</sup>.
- 2026 reinsurance premiums are estimated to be approximately \$180 million pre-tax based on current estimated exposure<sup>(4)</sup>.
- Layers 1 through 5 allow for one automatic reinstatement.
- Coverage was placed with a diverse panel of reinsurers that are all rated A- or better by A.M. Best.

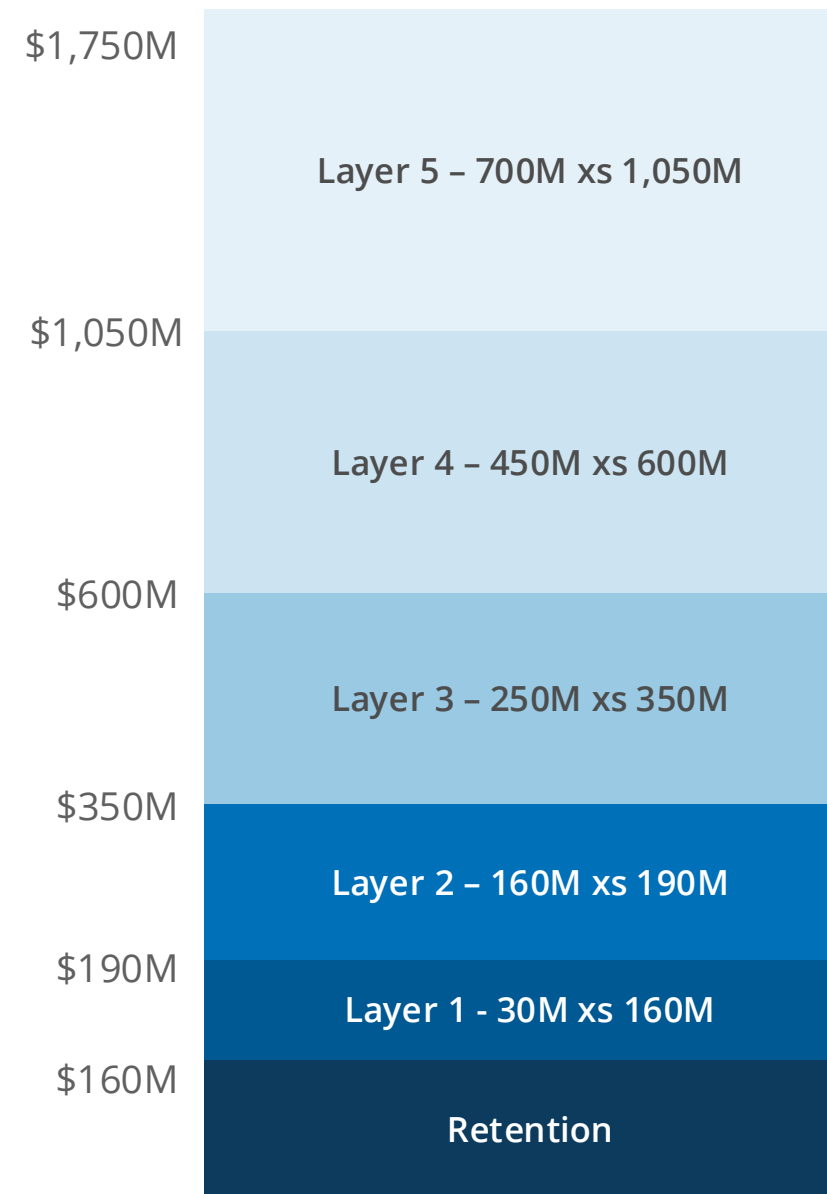
(1) Program finalized with April 1, 2026 effective date.

(2) The risk retained by the Company after inuring recoveries from the Florida Hurricane Catastrophe Fund is applied to the main U.S. program retention. Once exhausted, there is no reinstatement of the FHCF coverage. FHCF displayed as the combined total of the American Bankers Ins Co of FL and American Security Ins Co layers. Coverage is estimated and subject to change.

(3) Probable maximum loss is projected based on estimated September 30, 2026 exposures and a blend of industry modeling tools. Actual losses may differ materially from projections.

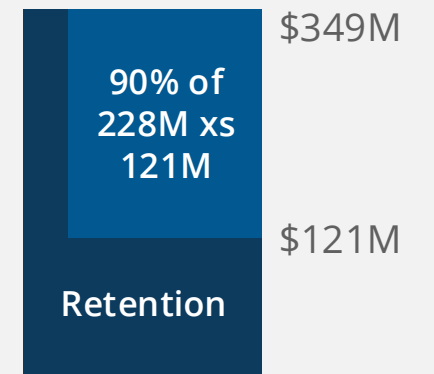
(4) Actual reinsurance premiums will vary if exposure changes significantly from estimates or if reinstatement premiums are required due to catastrophe events.

## U.S. Catastrophe Reinsurance Program



**1-265-year  
PML**

## Estimated Florida Hurricane Catastrophe Fund<sup>(2)</sup>



**1-5-year  
PML**



## The Financial Strength of Assurant

AM BEST A+ (SUPERIOR) CREDIT RATING

The AM Best A+ rating is assigned to insurance companies that have a superior ability to meet their ongoing insurance policy and contract obligations.



- + Very strong balance sheet strength
- + Favorable business profile
- + Strong operating performance
- + Appropriate Enterprise Risk Management

# OPERATIONAL EFFICIENCIES

**At Assurant, we are proud to deliver top-notch customer service.** We go above and beyond to ensure each of our partners has a dedicated team that delivers services above expectations. Our goal is not just to maintain service levels but to exceed them and ensure your customers are thoughtfully serviced.

By staying at the forefront of technology and using our predictive modeling tools, we can proactively plan for any estimated increase in activity related to a catastrophic event. This includes increasing staff and providing training when needed.

Now, more than ever, we are focused on being overprepared to ensure you and your customers continue to receive the essential service that you've come to rely on from Assurant.

# OUR GEOGRAPHIC DISPERSION, ALONG WITH A TOP-TIER TALENT POOL, ENSURES BUSINESS CONTINUITY AND RESILIENCY.



**Buenos Aires, Argentina**  
*Global Capabilities Center*

Our Global Capabilities Center provides additional resources to assist customers, especially during times of increased activity.



**Los Mejores Lugares para Trabajar**

ARGENTINA

# CUSTOMER CARE

During catastrophic events, the customer care department naturally experiences an increase in call activity. A significant amount of proactive planning occurs as we focus on delivering the best customer experience.



## PRE-CATASTROPHE ACTIVITY

**CAT Playbook** - Engaged across the enterprise to coordinate proactive steps and anticipate customer needs.

**Planning Meetings** - Conducted at all service centers.

**Empathy Training** - Facilitated and continually supported during a CAT.

**Command Center** - On immediate alert regarding a pending CAT.

**Call Volume Forecasts** - Historical data patterns from previous hurricane seasons are used to forecast call volumes, especially those related to loss drafts.

**Workforce Management Team** - Reviews and evaluates coverage of customer care staff and resources across all sites to plan for any increase in activity.

**Agent Utilization and Call Routing** - Optimized across the enterprise to deliver optimum call coverage and service delivery.

**Procedural and Workflow Changes** - Communicated to staff.



## POST-CATASTROPHE ACTIVITY

**Call Volume Reforecasts** - Interval and daily are completed.

**Hurricane-Specific Scripting** - Implemented at the beginning of the IVR.

**Contact Center Operating Hours and Staffing Plans** - Adjusted, as needed.

**Event Codes** - Created to track hurricane-specific volumes.

**Cross-Functional Teams** - Engaged if additional resources are needed to support increased call volumes.

**Additional Hires** - To support increased volumes, Assurant's internal talent acquisition team, training department, and external recruiters are engaged.



## WHAT WE'VE LEARNED OVER TIME

- Average loss draft call volumes more than triple during the hurricane season.
- The initial impact of increased calls occurs two to three weeks following a disaster.
- Because impacted homeowners are likely to be displaced, early calls are informational.

# STAFFING AND CAPACITY PLANNING

These are the key staffing and capacity procedures we follow as part of our CAT action plan:

## Workforce Management

Forecasting models have been developed for specific types of catastrophes that allow Workforce Management to anticipate increases to work items.



When a storm is identified as a potential risk, WFM completes the initial forecasted volume and staffing requirements analysis.



Staffing requirements are further defined based on forecasted claim rates, claim classification, and distribution over the life of the claim.



Temporary employment agencies are put on alert to provide extra support in the event of worst-case scenarios, such as a Category 3 or higher striking in a highly populated area.



After the storm makes landfall, the initial staffing forecast is adjusted based on the actual path, the storm's severity, and assessed damages.

## ONGOING

- Claim and work item rates are continuously monitored to ensure staffing levels are maintained to support any increase in claim activity associated with a CAT event. To ensure adequate support is available for functions such as loss drafts that extend well past the initial impact, monitoring of staff for CAT events may continue for months after the storm has passed.

## Our service quality management team ensures quality and compliance by:

- Reviewing current audit assignments and potentially reallocating auditors from non-critical client functions to more critical, time-sensitive client impact functions.
- Cross-training seasoned auditors on client-specific business rules for multiple clients.
- Using our auditing staff regardless of physical location or client's location.
- Leveraging and potentially expanding WFH staff to maximize the availability and number of hours that auditors can work while balancing associate's wellbeing.

# TRAINING VIRTUALLY OR ONSITE

In preparation for a catastrophic event, our training teams conduct classes virtually to enable rapid deployment across geographies. On-site support may be provided based on business need and feasibility. Our CAT training plan is facilitated by Assurant staff, which can be in any of our geographical locations, including our Argentina site.

## Our Training Team Provides the Following:



Loss draft cross-training for other functional areas, e.g., customer care, processing, open items.



Ongoing review of quarterly training schedules and resources to plan and prepare for ramp-up needs.



Expanded distribution of formalized hurricane training documentation and real-time storm updates.



Current delivery model enables rapid, location-agnostic training support.



Expansion of loss draft desktop reference tools to quickly provide accurate information for our customers.

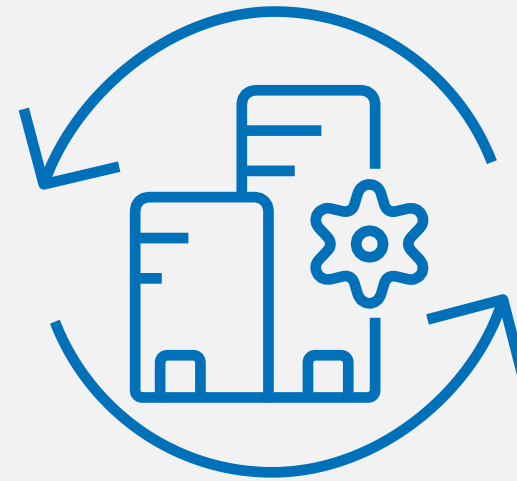
# BUSINESS CONTINUITY AND DISASTER RECOVERY

The Assurant global business resiliency team is a dedicated group responsible for enterprise-wide resiliency and recovery awareness across all locations. This includes hurricane preparedness and awareness activities in high-risk geographic areas.

When a storm impacts an Assurant location, the GBR team works closely with local incident response teams to support disaster declaration and response activities. The team also partners with business operations leaders to ensure contingency strategies and documented plans are reviewed and updated ahead of the June 1 hurricane season. In parallel, GBR collaborates with the information technology performance and reliability team to ensure technology recovery strategies and disaster recovery plans are reviewed and updated annually.

Throughout hurricane season, the GBR team works collaboratively with business units to:

- ✔ Conduct tabletop and mock exercises simulating emergency scenarios.
- ✔ Review, document, and analyze exercise outcomes to support continuous program improvement.
- ✔ Monitor weather conditions using established tools to proactively prepare for adverse events.
- ✔ Establish and maintain designated incident response teams for each location and line of business.



For more information on business continuity, please contact **Robin Loparo**, Director, Operational Resilience, at [robin.loparo@assurant.com](mailto:robin.loparo@assurant.com) or **404-434-8784**. You may also reach out to your designated account executive.



**As the industry leader, we place a great deal of importance on innovating and digitizing our product and service delivery methods to eliminate customer frustration.** This is especially important when a catastrophe strikes. Leveraging our existing carrier relationships, we are well-positioned to deliver a differentiated service experience.

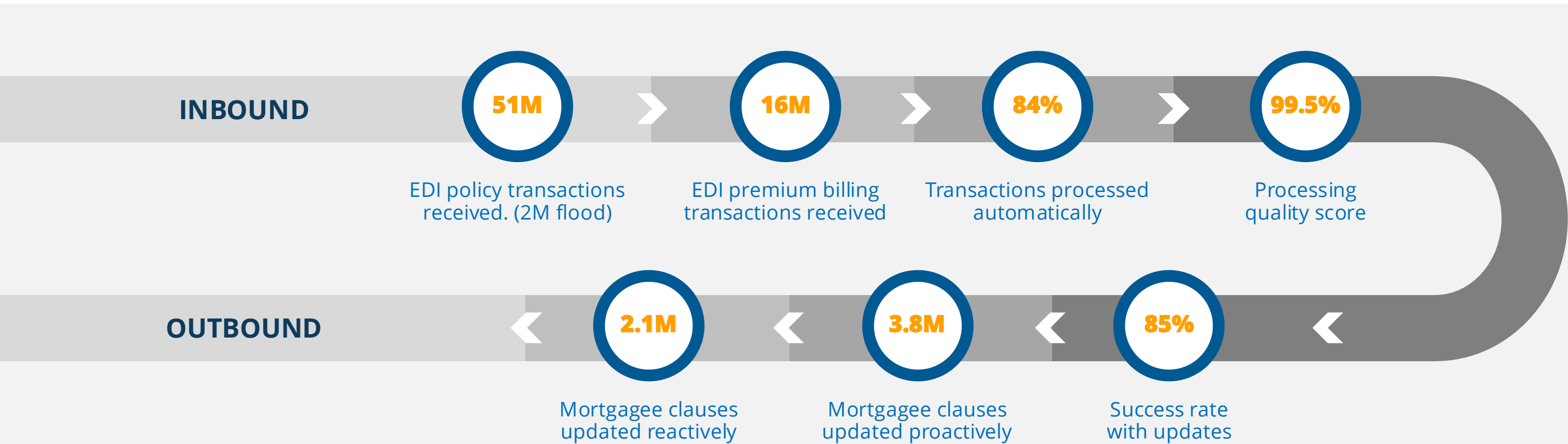
Our carrier integrations incorporate real-time API and data exchanges. Patent-pending technologies — **HOIVerify<sup>®</sup>** and **HOIPremiumDirect<sup>™</sup>** — help ensure that we have the latest information to effectively manage the tracking process with minimal impact to the customer.

# INSURANCE MONITORING

# ELECTRONIC DATA INTERCHANGE

**Current EDI processes and schedules remain unchanged under our CAT planning.** The EDI notifications and bill files are received and processed daily, with a pre-established schedule for billing always processed prior to the due date. Wire requests and instructions are provided in a timely manner so wires can be sent by the EDI bill file due date.

As needed, experienced EDI staff may assist other departments — such as loss drafts, open items, and customer service — that have been impacted by a CAT. And, since an **average of 65% of policy information received from carriers is via EDI**, the reliance on limited mail delivery from carriers in impacted storm areas is reduced. Assurant's EDI operations has built and maintains digital channels with carriers to update mortgagee clauses, enabling billing and loss payments to be directed to the current mortgagee.



# GIVING CUSTOMERS THE OPTIONS THEY NEED

## ASSURANT'S CUSTOMER EXPERIENCE

In 2025:

**2.8M**

document-related emails sent.

**979,007**

document-related SMS sent.

**1.4M**

documents uploaded by homeowners.

### Meeting Customers Where They're At

#### Omnichannel Communication

We aim to make ourselves easily accessible to ensure the customer experience is as seamless as possible. We offer a variety of communication options, including a web portal, email, SMS, and an IVR. Innovating the modes and processes in which customers connect with us is a key area of focus and investment for Assurant.

### Customer-Focused Investments

#### MyCoverageInfo.com Portal

Our mobile-responsive website that allows customers and insurance agents to **easily provide policy information by uploading proof-of-coverage documents**. The portal also provides important education to customers who are unfamiliar with the insurance monitoring process. White-label branding is available.



DIGITAL PERSONALIZATION + VIDEO



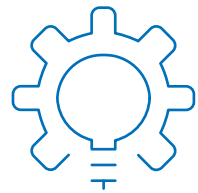
# HOIVerify<sup>®</sup>



HOIVerify acts as a bridge between insurance carriers and Assurant, allowing systems to talk more directly. When an exposure is identified, we send an electronic request to eligible carriers to retrieve insurance information, and their system responds in kind.

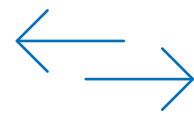
**By working with the carriers first, we aim to limit customer involvement.**

This is especially important during times of severe weather. HOIVerify can be leveraged to quickly verify current insurance coverage and retrieve renewal policies to remit payment on time for continuous coverage.



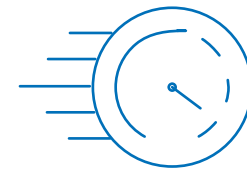
## Redefined Carrier Contact

By YE 2026, **85%** of policies tracked by Assurant will be accessible via HOIVerify.



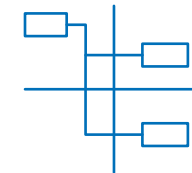
## Two-Way Communication

Reduces touchpoints such as coverage verification or mortgagee update that would have required customer action.



## Speed & Accuracy

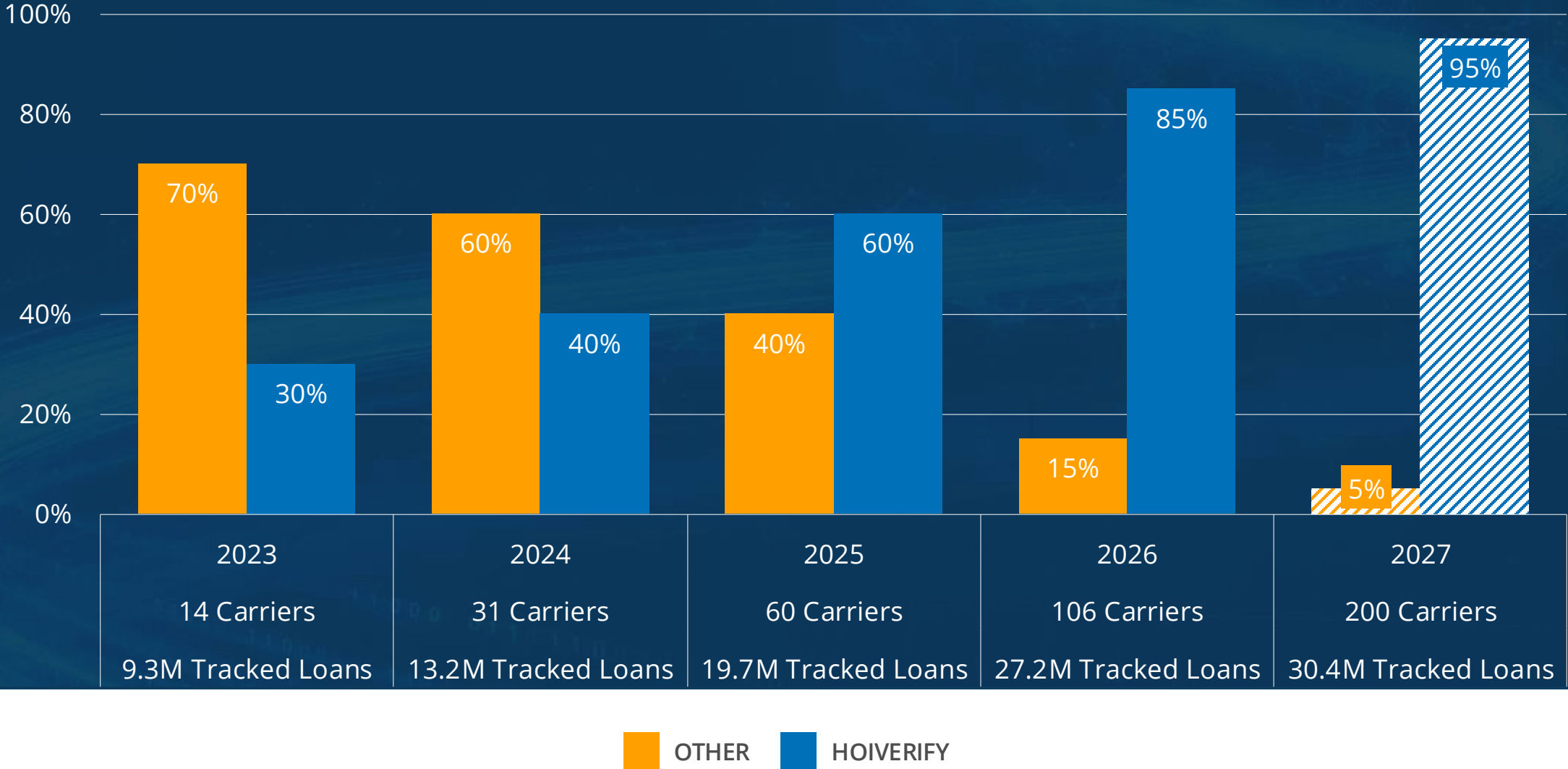
Obtains data in **2.5** seconds on average.



## Process Automation

Captures **30+** policy data points to comprehensively validate insurance coverage.

## Product Progression Since Launch – All Clients



Note: Metrics are since launch.



# HOIPremiumDirect™

HOIPremiumDirect delivers insurance premium payments electronically, reducing the need for paper checks. It also adds an additional enhanced, secure payment method, leveraging ACH and virtual credit cards as options for carriers and agents. This is provided through a fully digitized platform that places direct carrier integration at the core of payment processing, enabling first-time and on-time payments.



## One Wire Daily

Reduces the number of wires clients must initiate to carriers.



## Secure Payments

Leverages a secure data transmission method with encryption.



## Enhances Carrier Experience

Provides a choice of method and delivery of payment details.



## Reduces Paper Checks

Expedites payments to carriers, reducing the need to issue checks.

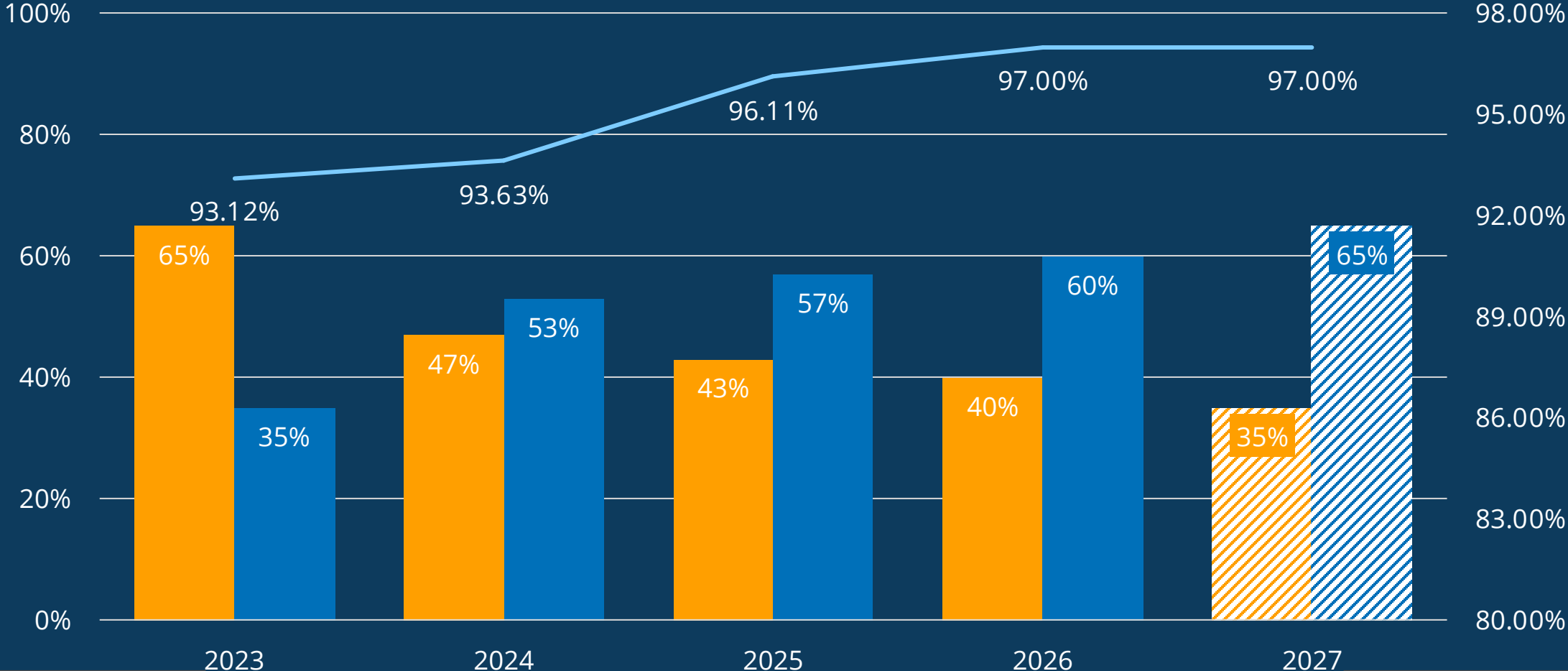


## Improved Payment Reconciliation

Offers better visibility into the payment verification process.

# HOIPremiumDirect™

### Product Progression Since Launch – All Clients



CHECK HOIPREMIUMDIRECT SUCCESS RATE

# OPEN ITEMS

Assurant's HOIVerify technology obtains data real-time, reducing open items.

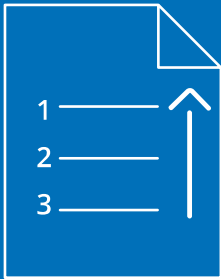
When the open items process does take effect, we prioritize, monitor, and work the items in the area of projected impact. Developments and patterns are tracked by using meteorological websites to ensure these proactive process changes take place in the event of a catastrophe.

HOIVerify<sup>®</sup>

Assurant's carrier API obtains data, real-time.

WHEN OPEN ITEMS DO OCCUR:

1



Open items in high-risk locations are prioritized first.

2



Payments are sent via best method available to carriers, including HOIPremiumDirect.

3



Associates are available to work overtime to maximize the number of open items worked, all while maintaining quality standards.

# MY COVERAGE INFO<sup>SM</sup>

My Coverage Info allows customers or insurance agents the ability to provide policy declaration by uploading proof-of-coverage documents using their desktop or mobile device. Provides access to existing coverage details and payment history, allowing users to sign up for proactive email and SMS communication.

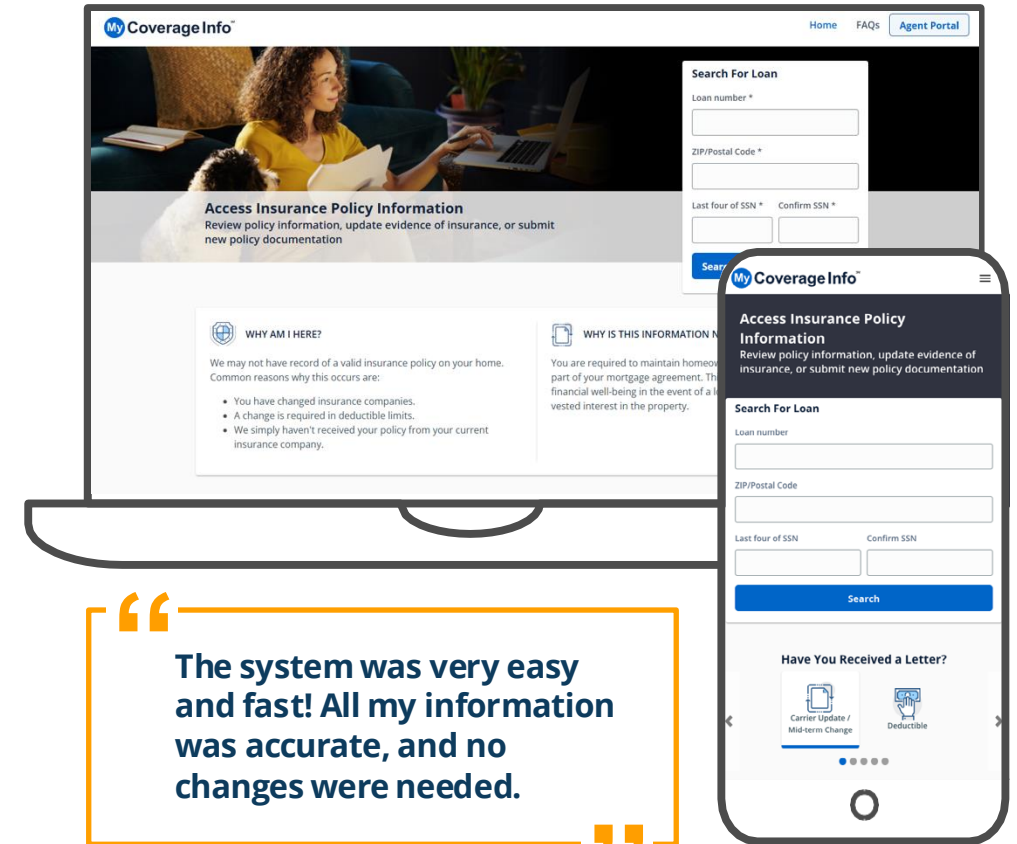
## Key Features Of MyCoverageInfo.com:

- Simple loan/policy search.
- Enhanced, client-branded site.
- Real-time policy details with personalized notifications driving next action needed.
- Ability to upload or snap a picture of policy document(s).
- Progress tracker for status of document submissions.
- Communication preferences: email and/or SMS.
- Digital notice, alerting customers that something is needed for their policy.
- Virtual assistant and agent chat\*.
- Customer satisfaction survey for feedback on the digital experience.

\* For applicable clients.

Using the exit and chat surveys, we measure customer satisfaction and identify opportunities to use those items to drive continuous improvement to the customer experience.

**We are currently expanding virtual assistant and chat beyond insurance agents, offering it to customers.**



“  
**The system was very easy and fast! All my information was accurate, and no changes were needed.**  
 ”

Metrics reflect full year 2025.

<p><b>93%</b></p> <p>use MCI without having to call</p>	<p><b>7.3M</b></p> <p>sessions</p>	<p><b>7.7M</b></p> <p>documents processed</p>
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# AWARD-WINNING SOLUTIONS

Our award-winning technology and solutions have enabled us to provide the best possible experience to customers during a time when they need us most.



In 2025, Assurant was recognized as a disaster relief hero. This award recognizes the importance of collective efforts to bring hope and healing to those in need following the devastating 2024 storms, including Hurricane Helene and Hurricane Milton, and the catastrophic wildfires in California in 2025.

Since 2016, the Assurant Foundation has supported the American Red Cross with grants and matching gifts of more than \$2.1 million.

# BEST-IN-CLASS SERVICE

Especially during challenging times, we'll be there to deliver a positive customer experience, with an unwavering focus to reduce friction during their road to recovery. This Catastrophe Action Plan demonstrates our commitment to having the best tools and processes in place to meet this goal.

## Our best-in-class service includes:

- ✓ Ensuring customers are aware of the 24/7/365 availability of claims customer service
- ✓ Providing multiple communication channels to notify us of a loss and to obtain additional information and forms
- ✓ Promptly acknowledging customer needs while demonstrating empathy, concern, and a genuine commitment to assist
- ✓ Demonstrating expertise while helping customers understand the claims process, including who to call, where to send requested items, and what will happen next
- ✓ Treating our clients and customers with courtesy, consideration, and professionalism
- ✓ Delivering a resolution with the goal of satisfaction on the first attempt
- ✓ Providing clients and customers with timely status updates in their preferred contact method
- ✓ Being an advocate to help resolve issues with carriers, contractors, etc.
- ✓ Acting with a sense of urgency and taking ownership of any problems or challenges
- ✓ Providing problem resolution that effectively addresses customer concerns
- ✓ Following through with timely delivery of our promises





**WE APPRECIATE YOUR PARTNERSHIP AND THE CONFIDENCE YOU PLACE IN ASSURANT TO DELIVER THE EXCEPTIONAL LEVEL OF SERVICE YOUR CUSTOMERS HAVE COME TO EXPECT.**

If you have any questions about the information presented in this plan, please don't hesitate to reach out to your account executive. As the 2026 season unfolds, we'll share relevant updates with you.



For over a decade, our Catastrophe Action Plan has been recognized by MarCom Awards for excellence in marketing, communication, and creativity. Since its inception in 2004, MarCom has evolved into one of the largest and most-respected creative competitions in the world.

# THANK YOU

