



**VERIFICATION OPINION DECLARATION  
GREENHOUSE GAS EMISSIONS AND ENERGY DATA**

To: The Stakeholders of Assurant, Inc.

Apex Companies, LLC (Apex) was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions and energy data reported by Assurant, Inc. (Assurant) for the period stated below. This verification opinion declaration applies to the related information included within the scope of work described below.

The determination of the GHG emissions and energy data is the sole responsibility of Assurant. Assurant is responsible for the preparation and fair presentation of the GHG emissions and energy data statement in accordance with the criteria. Apex’s sole responsibility was to provide independent verification on the accuracy of the GHG emissions and energy data reported, and on the underlying systems and processes used to collect, analyze and review the information. Apex is responsible for expressing an opinion on the GHG emissions and energy data statement based on the verification. Verification activities applied in a limited level of assurance verification are less extensive in nature, timing and extent than in a reasonable level of assurance verification.

**Boundaries of the reporting company GHG emissions and energy data covered by the verification:**

- Operational Control
- Global

**Types of GHGs:** CO<sub>2</sub>, N<sub>2</sub>O, CH<sub>4</sub>, HFCs

<b>2025 Emissions</b>	
Scope 1 Emissions – Metric tonnes of CO <sub>2</sub> equivalent (tCO <sub>2</sub> e)	1,124
Scope 2 Emissions (Location-Based) - tCO <sub>2</sub> e	9,474
Scope 2 Emissions (Market-Based) - tCO <sub>2</sub> e	10,394
Scope 3, Category 1 - Emissions – Purchased Goods & Services - tCO <sub>2</sub> e	181,930
Scope 3, Category 2 - Emissions – Capital Goods - tCO <sub>2</sub> e	2,803
Scope 3, Category 3 - Emissions – Fuel and Energy Related Activities (electricity transportation and distribution losses only) - tCO <sub>2</sub> e	549
Scope 3, Category 4 - Upstream Transportation and Distribution - tCO <sub>2</sub> e	2,920
Scope 3, Category 5 - Emissions – Waste Generated in Operations - tCO <sub>2</sub> e	1,404
Scope 3, Category 6 - Emissions – Business Travel - tCO <sub>2</sub> e	3,612
Scope 3, Category 7 - Emissions – Employee Commuting - tCO <sub>2</sub> e	3,382
Scope 3, Category 9 - Downstream Transportation and Distribution - tCO <sub>2</sub> e	40,453
Scope 3, Category 11 - Use of Sold Products - tCO <sub>2</sub> e	33,546
Scope 3, Category 12 - End-of-Life Treatment of Sold Products - tCO <sub>2</sub> e	202
Scope 3, Category 13 - Downstream Leased Assets - tCO <sub>2</sub> e	37
Scope 3, Category 14 - Franchises - tCO <sub>2</sub> e	2,198

<b>Additional Sustainability Data</b>	
Total energy consumed: Reported in Gigajoules (GJ)	110,056
Percentage of total electricity sourced from the grid	89%
Percentage renewable electricity of total energy consumed	0.42%
Electricity generated by solar panels: Reported in kilowatt hours (kWh)	182,192
Electricity returned to the grid: Reported in kWh	53,726

Data and information supporting Scope 1 and Scope 2 GHG emissions assertion were in most cases historical in nature and in some cases were estimated. Data and information supporting the Scope 3 GHG emissions assertion were in many cases estimated rather than historical in nature.

**Global Warming Potential (GWP) and Emission factor data sets**

- GWP values were primarily based on IPCC AR5. In cases where the GWP is embedded within the underlying emission factor datasets, AR4 or AR6 values were applied, as provided by those sources and as disclosed.
- United States Environmental Protection Agency (USEPA) Emission Factor Hub, January 2025
- USEPA Emissions & Generation Resource Integrated Database (eGRID), January 2025 (2023 data)
- Association of Issuing Bodies (AIB) European Residual Mix Data, October 2025 (2024 data)
- Green-e Residual Mix Emission Rates: 2021 data, published 2024
- International Energy Agency (IEA), 2022 data, published 2024
- United Kingdom (UK) Department for Environment, Food & Rural Affairs (DEFRA), *UK Government GHG Conversion Factors for Company Reporting*, 2025
- United States Energy Information Administration (EIA), Forms EIA-871A and EIA-871C, 2018 Commercial Buildings Energy Consumption Survey (CBECS)
- Supply Chain Emission Factors: Supply Chain Greenhouse Gas Emission Factors, Version 1.3, July 10, 2024

**Period covered by GHG emissions and energy data verification**

- January 1, 2025 to December 31, 2025

**GHG Reporting Protocols against which verification was conducted**

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas Protocol, Corporate Accounting and Reporting Standard, Revised Edition (Scope 1 and 2) and the GHG Protocol Scope 2 Guidance, an amendment to the GHG Protocol Corporate Standard
- WRI/WBCSD Corporate Value Chain (Scope 3) Accounting and Reporting Standard

**GHG and Energy Verification Protocols used to conduct the verification**

- ISO 14064-3 Second Edition 2019-04: Greenhouse gases - Part 3: Specification with guidance for the verification and validation of greenhouse gas statements

**Level of Assurance and Qualifications**

- Limited
- This verification used a materiality threshold of ±5% for aggregate errors in sampled data for each of the above indicators

**GHG and Energy Verification Methodology**

Evidence-gathering procedures included, but were not limited to:

- Interviews with relevant personnel of Assurant;
- Review of documentary evidence produced by Assurant;
- Review of Assurant data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions and energy data; and
- Audit of sample of data used by Assurant to determine GHG emissions and energy data.

### **Verification Opinion**

Based on the verification process and procedures conducted to a limited assurance level of the GHG emissions and energy data statement shown above, Apex found no evidence that the GHG emissions statement and energy data:

- is not materially correct and is not a fair representation of the GHG emissions and energy data and information; and
- has not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2), WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain Accounting and Reporting Standard (Scope 3).

It is our opinion that Assurant has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of these GHG emissions and energy data for the stated period and boundaries.

### **Statement of independence, impartiality and competence**

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

No member of the verification team has a business relationship with Assurant, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex's standard methodology for the verification of greenhouse gas emissions data.

### **Attestation**

A handwritten signature in blue ink that reads "Scott Johnston".

Scott Johnston, Lead Verifier  
ESG Principal Consultant  
Apex Companies, LLC  
Doral, Florida

A handwritten signature in blue ink that reads "Trevor Donaghu".

Trevor Donaghu, Technical Reviewer  
ESG Director  
Apex Companies, LLC  
Pleasant Hill, California

May 28, 2026

*This verification opinion declaration, including the opinion expressed herein, is provided to Assurant, Inc. and is solely for the benefit of Assurant, Inc. in accordance with the terms of our agreement. We consent to the release of this declaration to the public or other organizations but without accepting or assuming any responsibility or liability on our part to any other party who may have access to this declaration.*