



# 2025 Sustainability Report

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# A Message From our **President and CEO**

As we reflect on our efforts in 2024 and focus on the priorities for this year, I am proud and optimistic about the path our company continues to forge to strategically incorporate sustainability. Assurant is a premier global protection provider and a purpose-driven organization dedicated to meeting the evolving needs of our stakeholders, the communities where we live and work, and the world around us.

Our efforts are deeply connected to our business strategy and stakeholders, highlighting our dedication to making a measurable and meaningful impact. In alignment with our sustainability strategic priorities, we continue to focus on three key ambitions: a thriving society, a circular economy, and a stable climate.

Our strong culture remains a differentiating factor, enabling us to harness our collective talent to drive success. This culture, which we call The Assurant Way, shapes our behaviors, champions our values, and informs the way we live our purpose. It is through these guiding principles that

we continuously adapt and innovate to create exceptional experiences for our clients and their customers.

We continue to leverage consumer insights and extensive capabilities to invest in emerging technologies, including AI-powered, data-driven solutions. These strategic investments enable us to deliver innovative products and services while enhancing our customer and employee experiences, ensuring we meet the changing needs of consumers. In recognition of these efforts, we were proud to be included on Fortune's America's Most Innovative Companies list for the third consecutive year in 2025.

Our capabilities in safeguarding and servicing connected devices, homes, and automobiles continue to position us as a trusted partner for the world's leading brands. Our deep understanding of our clients and the consumer markets they serve enables us to anticipate their needs and deliver exceptional value.



The key to our progress is integrating sustainability into our core operations. By aligning our sustainability goals with our business strategy, we create connections for a stable climate that benefit both Assurant and the environment. Our investment in cutting-edge technology has enabled us to streamline our processes, reduce resource consumption and our climate impact, and deliver products that are not only innovative but also environmentally responsible.

We actively engage with our stakeholders to understand their perspectives. Through transparent communication and collaborative efforts, we have built strong relationships with our clients, partners, shareholders, and communities. These relationships are the foundation of our success, and we are dedicated to nurturing them as we continue to grow. Within our Connected Living business, our industry-leading operations support our clients' ambitions and present us with the opportunity to 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, refurbishment, and extending the life of electronics and appliances by supporting the development of the circular economy.

We are also proud of the initiatives we have undertaken to create a thriving society. Supporting the communities where we live and work is core to our values and engaging with our employees and partners. Over the past year, we have

expanded our community outreach programs through the Assurant Foundation, focusing on education, digital inclusion, and disaster relief. By investing in these areas, we aim to create a positive impact that reflects our purpose and values. In 2024, the Assurant Foundation donated \$3.8 million through charitable giving, and our employees volunteered more than 95,000 hours and supported over 1,800 nonprofit organizations. Through our second annual global giving campaign, more than 1,000 Assurant employees supported more than 580 charities across 12 countries.

As we move forward, we remain committed to maintaining the highest standards of governance and ethical practices and we're proud to once again be named one of the World's Most Ethical Companies by Ethisphere. Our leadership team is dedicated to ensuring that our sustainability efforts are guided by integrity, transparency, and accountability. We believe that these principles are essential to building trust and driving long-term success with all our stakeholders.

We are proud of the progress we've made and look forward to the future we are shaping. Together, we will continue to innovate, adapt, and grow, creating a sustainable future for generations to come.

Thank you for your continued support and commitment to our journey.



**Assurant is a premier global protection company and a purpose-driven organization dedicated to meeting the evolving needs of our stakeholders, the communities where we live and work, and the world around us."**



Keith Demmings  
 President and CEO  
 Assurant, Inc.

# Our Company

We are a premier global protection company that partners with the world's leading brands to safeguard and service connected devices, homes, and automobiles. As a Fortune 500 company operating in 21 countries, Assurant utilizes data-driven technology solutions to provide exceptional customer experiences. Assurant generated \$11.4B in total revenues<sup>1</sup> for full-year 2024, and is serving more than 300 million global customers<sup>2</sup>.

## Assurant at a Glance

- 64 million mobile devices connected and protected<sup>3</sup>
- 111 million appliances, electronics, and household valuables protected
- 55 million travelers and credit card holders protected
- 32 million mortgage loans tracked
- 3 million rental units protected
- 381 thousand homeowners protected from losses due to flood damage
- 14 thousand employees representing more than 80 nationalities
- 55 million protected vehicles<sup>4</sup>
- 6 million customers with financial products covered with credit protection

<sup>1</sup> Total revenue refers to net earned premiums, fees, and other income.

<sup>2</sup> All Assurant at a Glance data is as of December 2024.

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

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

## The Assurant Way

Our culture is the key to our success. We call it The Assurant Way. It defines who we are, why we exist as a company, and how we connect to others. It shapes our behaviors, champions our values, and informs the way we live our purpose. The four dimensions of The Assurant Way enable us to realize our vision. As we move into the future, our culture will continue to evolve alongside our business strategy, as we consistently deliver best-in-class services, innovative solutions, and an exceptional customer experience.

### 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 are honest and transparent. We act with the utmost integrity and are committed to doing the right thing.

#### Uncommon Thinking

We are never satisfied with the status quo. We seek diverse perspectives and thrive on challenges. We believe there is 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.



# 2024 – 2025 Awards & Highlights

- 2024 Best Places to Work for Disability Inclusion – top score of 100 on the Disability: IN Disability Equality Index
- EcoVadis Bronze rating
- Equality 100 Award: Leader in LGBTQ+ Workplace Inclusion – Human Rights Campaign’s top score of 100 in 2025 for the sixth consecutive year
- Forbes’ Best Employers for Diversity
- Forbes’ America’s Best Employers for Veterans
- Fortune’s America’s Most Innovative Companies
- Great Place to Work™ designation in 15 countries worldwide
- Newsweek’s America’s Greenest Companies
- Newsweek’s America’s Most Responsible Companies
- America’s Most JUST Companies by JUST Capital and CNBC
- TIME World’s Best Companies
- World’s Most Ethical Companies by Ethisphere



## United Kingdom

- Best Workplaces, Large Organizations
- Best Workplaces for Development
- Best Workplaces for Wellbeing
- Best Workplaces for Women
- Great Place to Work Certified™
- The Times Top 50 Employers for Gender Equality 2024



## France

- French Gender Equality Index
- Great Place to Work Certified™



## Australia/India/New Zealand/South Korea

- Great Place to Work Certified™



## Japan

- Great Place to Work Certified™
- Great Place to Work’s Best Workplaces



## Canada

- Great Place to Work Certified™
- Great Place to Work’s Best Workplaces
- Best Workplaces in Financial Services and Insurance



## Puerto Rico

- Kincentric Best Employers
- Mejores Patronos



## Peru

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



## Brazil/Chile/Colombia

- Great Place to Work Certified™



## Argentina

- Great Place to Work’s Best Places to Work
- Great Place to Work Certified™



## United States

- Great Place to Work Certification™



## Mexico

- Best Places to Work – Central Region
- Best Places to Work – Financial Sector
- Great Place to Work’s Best Workplaces
- Great Place to Work Certified™



## Our Approach to Sustainability

Assurant is a purpose-driven company that remains committed to integrating our sustainability efforts into our long-term strategy. We believe this approach supports our business outcomes, our global business operations, and our product and service offerings. We have a rigorous process to ensure that strong oversight and governance guide the development and execution of our sustainability strategy in line with our long-term business strategy.

At its core, our approach to sustainability centers on ongoing engagement with our employees, clients, and investors to surface insights that deepen our understanding of stakeholder perspectives. We leverage these insights to anticipate the evolving sustainability landscape throughout our value chain so that advancing our sustainability strategy is done in a manner that best serves all our stakeholders.

During our last comprehensive sustainability prioritization assessment in 2023, we leveraged extensive stakeholder feedback. This assessment was conducted in accordance with double materiality<sup>1</sup> best practices that consider financially-material topics that influence enterprise value as well as topics that reflect our company's most material impacts on the economy, environment, and people. The purpose of the assessment was to align with leading reporting standards and frameworks; to identify and assess the impacts, risks, and

opportunities throughout our value chain; and to determine where we can drive the greatest impact for our business, our employees, our clients, and our other stakeholders. Our ability to leverage these insights, anticipate the ever-changing needs of our clients and the consumers they serve, and innovate has positioned us well to expand our offerings. This includes offerings that accelerate the development and adoption of more sustainable products and advance our sustainability aspirations in a manner that benefits our global stakeholders.

In 2024, the assessment results served as the foundation to establish our new Sustainability Vision to advance a connected, respected, and protected world. It also serves as a framework for advancing our sustainability strategy over time in support of Assurant's broader growth strategy.

For additional transparency, we have published information on our priority sustainability topics with a narrative describing our assessment process, senior management's engagement, and anticipated reassessment frequency on our [website](#).

As we look ahead, we will continue to build upon our stakeholder outreach practices and enhance engagement with leading clients and other stakeholders to drive further partnership, expand relationships, and reinforce how sustainability is one of Assurant's many differentiators.

<sup>1</sup> Sustainability disclosures may use different definitions of materiality than those used for financial statement disclosures, 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.

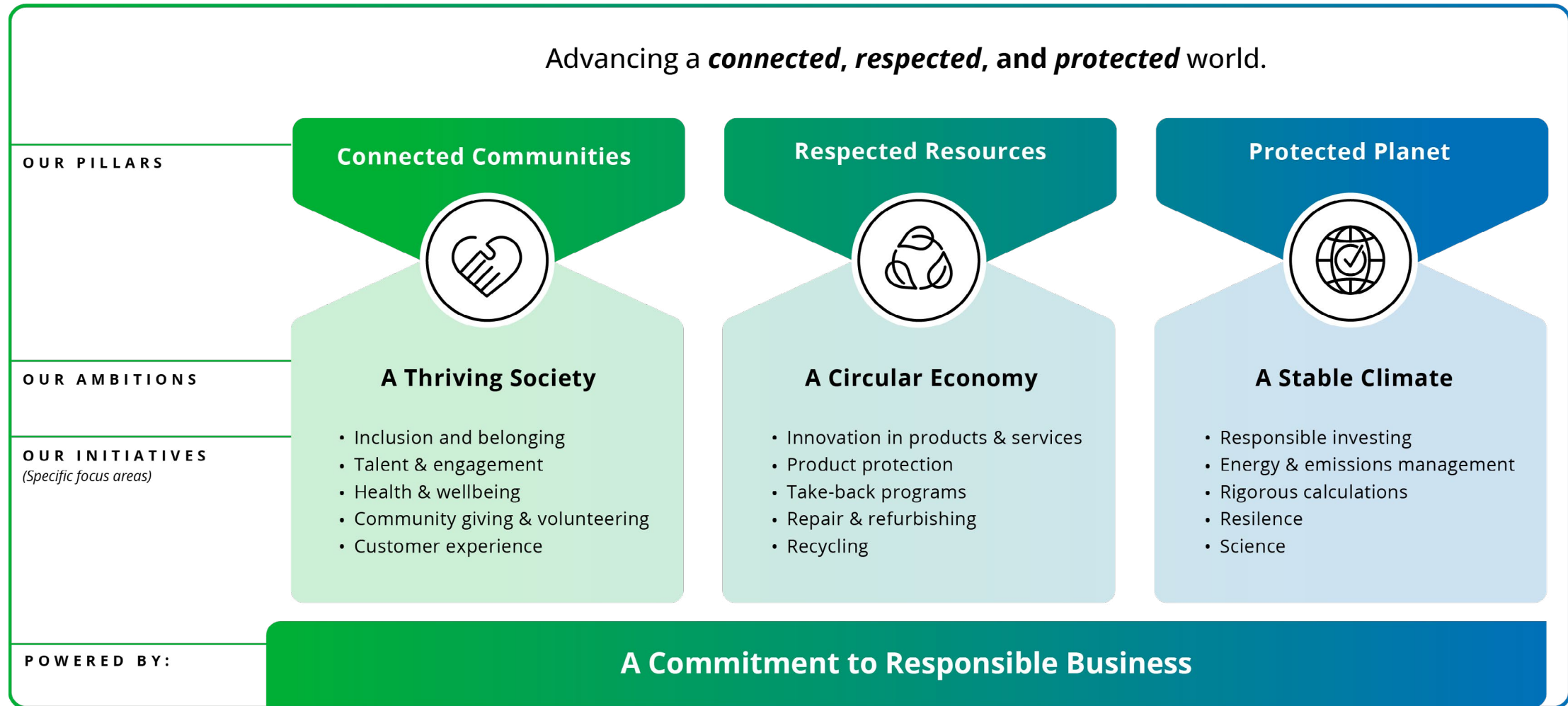




## Our Sustainability Vision

At Assurant, we are advancing a connected, respected, and protected world, with a strategic focus on connected communities, respected resources, and a protected planet. Within these pillars, we are setting ambitions for a thriving society, a circular economy, and a stable climate.

This framework is all powered by our commitment to responsible business.





# A Thriving Society

As a purpose-driven company, we help our employees and customers maximize opportunities in a connected world in a way that contributes to a thriving society. We do this by focusing on creating an inclusive workplace where employees have opportunities to learn, grow, and thrive while equipping the business with the talent it needs to succeed; supporting communities through investing our time, skills, and resources where needed; and creating superior experiences 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 to all our clients and our employees and throughout our value chain.

Building an inclusive culture is more than the right thing to do — it’s a business imperative — a key enabler of growth and innovation, rooted in our belief that more inclusive teams deliver stronger performance. We believe global teams and inclusive cultures perform better by improving our ability to respond to the changing global marketplace. We are committed to fostering a sense of belonging at Assurant. Our Chief Operating Officer and Chief People Officer have direct oversight and responsibility for our human capital management strategy, and together with our SVP, Global Communications and Sustainability, lead our enterprise efforts to foster an inclusive and performance-driven culture.

We strategically recruit talent with different skillsets, experiences, backgrounds, and perspectives necessary to deliver on our long-term strategies, including through strategic and educational partnerships that bring greater visibility and expertise. We are 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 the marketplace, we support digital inclusion, STEM, and thriving communities through the Assurant Foundation, and we partner with nonprofit organizations to provide leadership development opportunities.

We have refreshed our vision to further align our global inclusion and community engagement with our enterprise strategy and continue to collaborate with internal and external stakeholders.

Inclusion is foundational to our enterprise strategy and tied to how we work, grow, and innovate. It guides us as we recruit, retain, and develop our workforce. It motivates us to deepen our understanding of each other, foster greater collaboration as we work together to solve problems, and make Assurant the best place to work.

Our talented global workforce is at the center of our focus to be inclusive and foster a sense of belonging. We focus on attracting and retaining global talent because this positively impacts our culture and supports our growth and

## GLOBAL INCLUSION AND COMMUNITY ENGAGEMENT COMMITMENT

Anchoring to our core value of common decency, we remain 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.

innovation strategy. A global and inclusive workforce brings unique perspectives that strengthen our decision-making and problem-solving capabilities, enabling our ongoing transformation to effectively serve all our stakeholders. This culture supporting innovation has proven successful at increasing engagement and building winning teams, and 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 feel empowered, create opportunities for innovation and positive change.

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

Workforce Metric	2022	2023	2024
Global Headcount	13,700	13,600	14,200
<b>Global Region</b>			
North America	80%	77%	75%
Latin America	7%	9%	9%
Europe	10%	10%	10%
Asia-Pacific	3%	4%	6%
<b>Workforce Segments</b>			
Frontline (Grades 1 to 9) <sup>1</sup>	64%	63%	63%
Managerial / Leaders (Grades 10 and above) <sup>2</sup>	36%	37%	37%
<b>Overall Attrition</b>			
Frontline (Grades 1 to 9)	27%	19%	17%
Managerial/Leaders (Grade 10 and Above)	9%	6%	5%
Employee Tenure – Overall	8 years	8 years	8 years
<b>Global Gender Demographics</b>			
Women	60%	60%	60%
Women (Managerial)	43%	43%	43%
<b>Workforce Demographics (U.S. Only)</b>			
Women	62%	62%	63%
Race/Ethnicity (URM)	53%	54%	56%
<b>Managerial-Level Demographics (U.S. Only)</b>			
Women	44%	44%	45%
Race/Ethnicity (URM)	44%	45%	45%
<b>Management Committee Demographics</b>			
Women	18%	15%	17%
Race/Ethnicity (URM)	18%	23%	25%
<b>Board Demographics</b>			
Women	31%	31%	36%
Race/Ethnic Representation	23%	31%	27%

<sup>1</sup> Frontline employees are predominantly hourly roles such as customer care, claims administration, mobile repair, and logistics.

<sup>2</sup> Managerial employees are predominantly salaried employees engaged in an array of business and support functions.

<sup>3</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.

Our employees span a wide range of roles and bring various skills to bear in service of our client partners and customers. As of December 31, 2024, approximately 63% of our employees were frontline workers, predominantly in hourly roles such as customer care, claims administration, mobile repair, and logistics. The remaining 37% were in managerial roles comprised of salaried employees engaged in an array of business and support functions. As of December 31, 2024, 60% of our global workforce were women. In the U.S., our largest market, women accounted for 63% of employees while other underrepresented minority groups accounted for 56% of our domestic workforce. We continue to welcome an inclusive workforce across all levels of the Company in support of our business strategy.

In 2024, our global workforce presence grew by 4% and our attrition rate declined. While 75% of our employees were in North America, we continue to expand our presence in key international markets including Asia Pacific and Latin America. As part of our talent strategy, we have established Assurant Capabilities Centers, leveraging our global scale to access best-in-class talent. We believe this advances our operating model, creates new capacity for client growth, fosters innovation, bolsters business resiliency, and enables talent to focus on customer experiences in key markets. This past year, we continued to expand our centers in Latin America and Asia Pacific and we expect to continue to scale this model in the years ahead.

For full year 2024, our global turnover rate was 13%, reflecting our blended workforce of frontline and managerial roles; turnover for managerial and salaried roles was 5%, and turnover for frontline employees was 17%, which is typically higher given the nature of the roles.<sup>3</sup> The turnover rate for both managerial and frontline employees improved by 1 and 2 percentage points, respectively, year-over-year. Overall, this is attributed to ongoing actions to identify and remediate talent risks and enhance the employee experience, as well as signs of stabilization in select labor markets.



As of January 1, 2025, Assurant's expanded Management Committee reflects 25% identifying as racially or ethnically diverse as well as 17% women. As of May 21, 2025, the company's Board of Directors (Board) reflects an appropriate mix of director tenure and has 40% identifying as gender diverse and 20% identifying as racially or ethnically diverse.

Both internal and external stakeholders see our workplace culture as a differentiating factor for Assurant. As employee expectations grow and evolve, we maintain our focus on creating an inclusive culture, offering competitive wages, and supporting mental health. Elevating the voices of frontline workers and further developing a talent strategy and benefits packages that meet their needs is critical to Assurant's success.

Training helps our global employees deepen their understanding of others while introducing skills and behaviors that lead to a more inclusive work environment. We continue to offer training to explore how differences connect people and expand diversity of thought. In addition, all employees have 24/7 access to a virtual mentor platform in all languages spoken at Assurant, providing a range of practical tools and resources to help reinforce the importance of an inclusive culture.

Assurant also requires employees to complete annual anti-sexual harassment training in addition to a Code of Business Conduct and Ethics course that includes content on inclusion and anti-harassment.

## LOOKING AHEAD

Creating and maintaining a culture of inclusion and belonging is a journey we are committed to now and into the future. Moving forward, we will continue to advance our global efforts, focusing on our strategic areas and enhancing available programming to reinforce our culture. Each year, we find new opportunities to live our values and to deepen our understanding of each other. In 2025, we will:

- Continue to reinforce the importance of an inclusive culture that welcomes and values all employees.
- Leverage data to measure effectiveness of efforts and drive improvements.

## Employee Resource Groups

We continue to find new ways to create inclusion and belonging through our Employee Resource Groups (ERGs). By elevating different perspectives across the organization, we create community and connection, which is critical in our increasingly 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

- **Top 50 Employers for Gender Equality 2024 in the U.K. by The Times**
- **Best Employers for Diversity 2024 by Forbes**
- **2024 Best Places to Work for Disability Inclusion by Disability:IN**
- **America's Best Employers for Veterans by Forbes**
- **Equality 100 Award: Leader in LGBTQ+ Inclusion by Human Rights Campaign**



Diverse perspectives and creating a culture of inclusion and belonging where everyone feels seen and heard are important inputs to our growth and innovation strategy, enabling us to deliver for our key stakeholders, including our clients and customers."

Suzanne Shepherd

SVP, Global Communications & Sustainability  
Assurant, Inc.



# More than 2,300

## total active employee membership across five ERGs

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 open 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.
- **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 belonging and engagement for Assurant veterans, military families, and allies.

In 2024, we hosted our first ERG Open House, which is a forum that promotes awareness amongst our workforce, including our new hires, and provides visibility inside how our ERGs empower employees. This event was attended by more than

1,800 employees, and helped drive a 24% growth in ERG membership.

Our Abilities@Assurant ERG hosted our first Neurodiversity Panel, offering perspectives of neurodiverse employees and caregivers as we look to build on our awareness of and support for the neurodiverse community. Outside the U.S., we are also partnering with two firms in Argentina to help neurodivergent individuals find job opportunities at Assurant.

As we look ahead, our ERGs will continue to scale and mature, and enable cross-ERG and Engagement Champion Team (ECT) collaborations for our global workforce.

Our inclusion and belonging strategy extends beyond Assurant as we evaluate suppliers and strategic partnerships that help us to scale our impact.

## Responsible Sourcing

Through our Responsible Sourcing program, we encourage small businesses, and those owned by women, LGBTQ+, military veterans, people with disabilities, and other historically underrepresented groups to participate in our competitive procurement process.

Each year, we track and assess our Responsible Sourcing progress, and work to ensure that our sourcing process is open to all types of suppliers. By the end of 2024, the program increased Tier 1 spending to \$203 million and Tier 2 spend also meaningfully increased as we continue to

## Tracking Our Progress — Responsible Sourcing

Metric	2022	2023	2024
Tier 1 Spend <sup>1</sup>	\$100 million	\$115 million	\$203 million

## LOOKING AHEAD

We remain committed to ensuring our sourcing process is inclusive, providing fair access to opportunities for all suppliers. We'll continue to review spend and evaluate additional success measures. In addition, we will continue to collaborate with internal Assurant teams to collect data from our critical suppliers and consider what opportunities are appropriate to pursue outside of the U.S.

engage our vendors on reporting improvements. We attribute this progress to engagement from Assurant leadership, our dedicated Responsible Sourcing team, and strategic sourcing partners. This increase also reflects new Responsible Sourcing spend that was not previously identified.

## Sustainable Procurement

Extending our sustainability objectives throughout our value chain allows us to create even greater impact. To do so, we develop supplier programs, partnerships, and practices that support the integration of sustainability considerations into global procurement and sourcing activities.

<sup>1</sup> Tier 1 spend represents the amount from Assurant to qualified small-, veteran-, and diverse-owned businesses, based on Assurant's competitive and merit-based sourcing processes.

## Engaging Suppliers

One of the key ways we integrate our sustainability practices across our value chain is with [Assurant's 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 aligned with our Sustainability Vision and commitments. We require that our suppliers operate in full compliance with all applicable laws and regulations and in accordance with the principles of the Supplier Code of Conduct.

We also integrate sustainability into our value chain through engagement with our suppliers. In 2023, we launched our supply chain sustainability assessment process, engaging over 100 supply chain partners on sustainability issues that are impactful to our enterprise sustainability strategy. This supplier engagement process has provided us with an important tool for dialogue with our suppliers on key sustainability topics to more fully understand opportunities for improvement and where our suppliers can build capacity.

In 2024, we leveraged the information we obtained from our top suppliers to assess alignment with our existing supplier sustainability expectations. We found that approximately 88% of our critical suppliers meet our sustainability criteria and are performing in line with our supplier sustainability expectations. For areas where we have noted supplier opportunities, we believe this will provide a meaningful

channel of communication with key suppliers to consider ways to integrate sustainability into the way they do business.

The assessments are based on four main sustainability criteria, including environment, labor and human rights, ethics, and sustainable procurement.

- **Environment** - Minimize the risk associated with our climate footprint and ensure compliance with environmental regulations to protect and preserve our natural resources.
- **Labor and Human Rights** - Ensure fair treatment, safe working conditions, and respect for the rights and dignity of all employees and workforce.
- **Ethics** - Promote integrity, transparency, and accountability in all business practices, ensuring that we operate within the highest ethical standards.
- **Sustainable Procurement** - Ensure that purchasing decisions support environmental stewardship, social responsibility, and economic sustainability.

To mature this program in 2025, we will expand the scope to include additional suppliers deemed critical to the enterprise, and identify reporting gaps.





# Talent and Engagement

At Assurant, our people are central to how we help our clients to deliver new and innovative products and services to more than 300 million customers. They bring to life our values, purpose, and commitments every day.

We promote a strong culture that engages employees and supports growth, innovation, and business performance.

We believe in the importance of recognizing and rewarding performance and empowering and motivating employees to succeed personally and professionally.

## Employee Listening

The foundation of our continuous improvement starts with listening programs to gather employee feedback. AssurantPulse is our enterprise-wide employee listening program that provides opportunities for anonymous feedback and offers insight into employee sentiment. It measures engagement using Employee Net Promoter Score (eNPS).

In 2024, we completed our annual global survey, with questions related to culture, inclusion and belonging, learning and development, compensation, benefits, ethics, and recognition. Our overall eNPS score increased and the percentage of detractors declined.



**Our people are at the heart of our success, and our culture enables them to learn, grow, thrive, and be their best. We are focused on talent practices and programs that support growth, innovation, and business performance.”**

Subhashish Sengupta  
Chief People Officer  
Assurant, Inc.

### 2024 Employee Ratings



We saw positive increases in nearly every category and continued to see that:

- Our culture is a differentiator.
- Our employee base demonstrates strong engagement.
- Managers care for their team members.
- Managers provide support for their people while prioritizing open and honest communication.
- Overall engagement, goal setting, management support, and inclusion are areas of strength.

Our most recent enterprise-wide listening program, completed in June 2025, reflected a notable improvement in employee satisfaction, with an eNPS score of 57 — an increase of 4 points from the previous year. We remain committed to investing in training and mentoring, with talent development initiatives continuing to be a key focus area.

Identifying career development opportunities and managing workload continue to be areas for improvement. We have been intentional in prioritizing initiatives to support these areas and are seeing increasingly positive trends. A new internal career site, Own Your Career (our career development framework), manager training programs, upskilling and reskilling, and launching LiveWell powered by Personify Health (formerly known as Virgin Pulse), a digital tool that promotes ways for employees to focus on their health and wellbeing, have all been important initiatives to support our people as they look to grow and develop.

### 2025 ASSURANT PULSE HIGHLIGHTS

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

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

Feedback is an engine that enables greater innovation and business performance and we have several programs and forums to address the evolving needs and expectations of our employees. For example, Connect Live is our quarterly all-employee meeting that provides an opportunity for our global workforce to hear from our leaders on key business updates and includes an open Q&A. We know our employees value direct and routine dialogue, and forums such as this are another important way to share updates and hear what is top of mind for them.

Looking ahead, we will continue to track progress against our most recent global survey and measure the results of the actions implemented to address the evolving needs and expectations of our employees.

## Engagement Champion Teams

Given most of our employees work virtually full-time or part-time, we have championed a hybrid approach to develop teams, support our culture, and spark innovation. Our hybrid work model remains a key competitive advantage, supporting the evolving needs of our clients and employees. Engagement Champion Teams (ECTs) play a crucial role in keeping employees engaged and connected, regardless of location. These teams lead efforts to activate our culture, advance business priorities, deepen community partnerships, and strengthen wellbeing. In 2024, ECTs expanded their impact by strategically aligning our top global Assurant leaders to each ECT. This alignment provided additional opportunities to interact with leaders, cultivate connections, and reinforce a sense of belonging and inclusion, driving better outcomes for our people, business, and communities.

### ENGAGEMENT CHAMPION TEAMS

Approximately **340** ECT leaders across 35 teams globally, including six fully remote ECTs

**Over 330** total onsite, virtual and hybrid activities rated, focused on quality of impact and earned 4.5/5 and 90+ eNPS



Another meaningful contribution of ECTs is encouraging local, leader-driven community engagement and volunteerism. Examples include ECT Canada's Pink Shirt Day, which engaged employees to promote anti-bullying, and Pink/Purple Day, an enterprise-wide initiative co-led by our Georgia ECT and Women@Assurant Employee Resource Group, to support breast cancer awareness and domestic violence awareness.

In 2025, we will continue to evolve our ECT strategy to further engage employees at all levels. We will prioritize increasing the utilization of our central, global engagement online tools as we look to increase awareness and accessibility to resources, opportunities, and ways for all employees to get involved.



**“Enterprise engagement groups and activities are meaningful and impactful to my employee experience at Assurant.”**

– Assurant Employee

## LOOKING AHEAD

In 2025, ECTs expanded their impact by deepening partnerships with internal stakeholders to advance business priorities and foster greater collaboration across ECTs and ERGs, including with senior leaders to amplify engagement globally. By continuing to strengthen the ECT structure, we aim to amplify our wellbeing and community impact worldwide. These efforts will provide additional opportunities to interact with leaders, cultivate connections, and reinforce a sense of belonging and inclusion, ultimately driving better outcomes for our people, business, and communities.

## Talent Acquisition

We are continuously enhancing our talent acquisition strategies to ensure a positive candidate experience at Assurant, build resilient global talent pipelines, and secure the critical skills needed to drive our business forward. Our hybrid work model reinforces our employee value proposition, increases our appeal as an employer of choice, and plays a vital role in cultivating deeper and higher-quality talent pool.

Our talent acquisition strategy is designed to secure the skills and talent essential for driving long-term, sustainable business growth and performance. A central focus is on building more strategic and impactful partnerships with educational and professional and industry organizations to engage with the next generation of talent.

In 2024, Assurant advanced its global talent acquisition strategy through a series of targeted initiatives designed to nurture key talent pipelines. In the U.S., we deepened our partnership with Middle Tennessee State University (MTSU) by investing in the development of the Assurant Engineering Innovation Lab, which will offer students hands-on learning opportunities in mechatronics engineering within a state-of-the-art facility. Additionally, we sponsored career fairs at MTSU and Georgia Tech and supported student career readiness through initiatives such as resume reviews and capstone project sponsorships.

In Argentina — home to one of Assurant's Capabilities Centers — we partnered with two neurodiversity organizations in 2024 to educate employees about autism and launched inclusion efforts to recruit neurodiverse talent. In India, where our second Assurant Capabilities Center is located, 25% of hires were sourced through employee referrals, and our Data Analytics internship program welcomed nine interns from top institutions such as the National Institute of Technology, among others.

Our talent acquisition practices — combined with the programs we have in place to develop and retain top talent— are essential to sustaining our success and advancing our long-term business strategy.

## Succession Planning and Pipeline Development

Succession planning and building strong and inclusive leadership pipelines for our most critical roles across the organization are important to ensure we sustain profitable growth. We assess the performance and potential of current incumbents, identify and assess potential successors, and create targeted development plans to strengthen the depth and preparedness of our talent pipeline. Annually, we conduct a comprehensive talent review to discuss potential successors of our Management Committee and other key leadership roles, as well as a broader group of top talent as we look to ensure better visibility into our strengths and opportunities for the most critical roles.

The Compensation and Talent Committee of the Board annually reviews the CEO succession plan and succession plans for other senior executives, which include emergency successors for each role, with the goal of ensuring we have the right leadership in place to execute the company's long-term strategic plans.

In January 2024, we expanded our Management Committee to broaden leadership expertise and depth in the areas of financial, human capital, and technology strategy with the additions of Rebekah Biondo, Deputy CFO, Subhashish Sengupta, Chief People Officer, and Joe Surber, Chief Technology Officer. And, effective January 2025, Jeff Strickland was appointed to serve as EVP and President, Global Automotive. These internal appointments underscore our deep talent pool and robust succession bench.

We also have initiatives underway to develop pipelines of future people managers and senior leaders. We designed and launched an Aspiring People Manager Program to help prepare interested leaders for people management and an Emerging Senior Leader Program, which is an intensive nine-month cohort development journey followed by a series of targeted opportunities, allowing alumni to add value to our business while increasing their network and visibility across the organization.

## Talent Development

Talent continues to be a top enterprise priority, as it is at the core of everything we do. We aim to equip Assurant with the talent needed to lead today and shape the future while also empowering our people to *learn, grow and thrive*. We're pleased to report that 17% of open roles were filled by internal candidates in 2024, demonstrating career growth opportunities for our employees.

Through Leading the Way, we are investing in core and targeted development solutions and experiences and expanding our efforts in 2025.

### 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**



Leading the Way supports the development of three key audience levels: employees, people managers, and senior leaders. It includes a wide range of programs and solutions, including new hire onboarding, mentorship, career and development planning, managerial and leadership training, internal mobility, pipeline programs, and more. All employees have access to online and classroom courses across a wide spectrum of job-specific, compliance, business, technology, personal effectiveness, and management and leadership topics through Assurant-developed and curated learning from industry-leading vendor content.

### LOOKING AHEAD

In 2025, we will continue to enhance our talent development practices, enabling the delivery of our organizational goals. Our talent development strategic priorities include:

- Prioritizing talent initiatives to support global growth, innovation, and operational excellence
- Building a strong “engine” with business-aligned, fit-for-purpose talent programs and practices
- Strengthening key talent pipelines
- Upskilling and reskilling our workforce
- Developing our people organization employees with next gen HR skills to better serve the needs of our business

We have several programs and resources available to support both full-time and part-time employees, including:

### All Employees

- Education on Assurant's AI policies and how to leverage new AI tools to enhance personal productivity
- An online virtual mentor accessible 24/7 that provides access to practical guidance on work-related topics through videos, self-assessments, scenarios, articles, and other resources to help in the moment
- Online learning to support the activation of our Assurant Commitments, supporting our people to demonstrate the key behaviors we know will drive our business forward
- Podcasts in partnership with industry leading partners, which encourage outside-in thinking through curated recommendations on key skills and mindsets

### People Managers

- Aspiring People Manager Program – The journey towards people management (one of the options for career progression) is a 20-hour, self-paced course that introduces the role of a people manager at Assurant. Open to all employees (application supported by line manager), this program communicates expectations, develops key skills, and helps employees decide whether management is the next step. Nearly 900 employees have enrolled since our launch in April 2024, and 39% have completed the program.

- New People Manager Program – Designed for new people managers, this is a six-month program providing the essential tools, resources, and foundational skills required to succeed in the role. A blended solution, this program includes peer cohort support and opportunities to share experiences and practices and to help build increasing confidence as an effective people manager.
- People Manager Core Development – We offer a range of online and facilitated learning, focused on the core skills outlined in the annual performance goal that is cascaded to all people managers.
- Peer Groups – Listening to feedback from our people managers, they value networking and peer learning. We created a structured Peer Group program for people managers. Learning materials and direction are provided monthly, and the groups run independently to meet, share practices, and solve challenges together. The program was launched in 2025 and early results are positive.
- Manager Support Sessions – One of the key responsibilities of people managers is to manage the performance of their teams. Live, facilitated virtual sessions are provided throughout the annual performance cycle, supporting our people managers in goal setting, compensation reviews, check-in conversations, development planning, and performance reviews, drawing more than 2,000 participants in total.

## Tracking Our Progress — Talent Development

Metric	2022	2023	2024
Employees receiving an annual performance review	95%	97%	97%

## LOOKING AHEAD

Based on insights gathered from AssurantPulse, we will expand our Leading the Way portfolio to offer solutions that help employees grow their skills and careers and teams thrive. Among other things, we will focus on:

- Continuing to support career planning and development and empowering employees to own their careers
- Launching additional pipeline and senior leader development programming to support senior leaders who are accountable for leading significant growth and innovation initiatives and unlocking potential within their teams
- Expanding our core people manager development offerings to focus on more advanced skills and capabilities
- Launching an internal mentorship program, leveraging AI to support the matching process
- Bolstering our early career intern program with targeted hiring and development strategies aligned to core business functions
- Developing additional team assessment and effectiveness solutions to enable new and existing teams to accelerate the path to success
- Designing and launching individual skills assessment and feedback tools to support leaders in growing the skills and capabilities within their teams

# 23.7 hours

## of training per employee in 2024<sup>1</sup>

We continue to prioritize how we support our people managers, and these programs have continued to be successful, with over 70% of people managers engaged with at least one of the offered programs.

### Senior Leaders

- Emerging Senior Leader Program – Assurant is keen to support the advancement of internal employees to senior leadership. In 2024, we launched a pipeline program with 31 employees who were identified through our annual talent review process as having strong potential for senior leadership. Through a series of activities (professional coaching, 360 assessment, facilitated learning), we're helping them build self-awareness, grow their skills and capabilities, and expand their networks.
- We designed and launched custom assessment and coaching solutions to help senior leaders gain valuable insights and build new behaviors and capabilities that enhance skills, confidence, and motivation to perform better. To date, over 50 leaders have participated.

## Enabling Employees to Unlock Potential

Ensuring our employees and managers have the tools and resources to support their career growth and professional development was a key area of focus in 2024.

In 2024, we launched Own Your Career, our career planning and development philosophy and framework, to empower our people to own their careers. Employees are encouraged to partner with their managers to create meaningful development plans to support growth in their current role and/or prepare them for future roles. Employees and managers can capture and create greater visibility into their skills, experiences, and interests as well as create, update, and track development plans. More than 1,800 employees created individual development plans during the second half of 2024.

Partnering with Udemy for Business, we offer our people access to thousands of courses to develop business, technical, and professional skills — and our employees took more than 36,000 hours of training via Udemy in 2024.

To help our people find the right learning content to meet their needs, we're using machine learning technology to provide personalized learning recommendations to employees based on their experience, skills, interests, and learning history.

## Shaping the Future

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

### Enterprise Onboarding Experiences

In 2024, our robust onboarding programs equipped new hires with essential job-specific skills, from mastering customer service techniques to navigating complex policies and internal systems. These efforts ensured new hires were prepared to deliver exceptional customer experiences.

In 2025, we will enhance our onboarding approach by leveraging Digital Next solutions to help new hires acclimate faster and support their productivity. This refresh will enable key stakeholders to better understand the onboarding process and their responsibilities while ensuring we deliver a great onboarding experience that aligns with The Assurant Way and helps drive engagement, productivity, and retention.

<sup>1</sup> In 2024, we are reporting hours of training per FTE which includes job-specific new hire training.



### Upskilling and Reskilling

As our business continues to evolve through innovation, automation, AI augmentation, and more, so are the jobs, tasks, and skills we need as an organization. We have aligned our upskilling and reskilling efforts with our business priorities and focused on building sustainable skills and change frameworks to help with diagnosis, alignment, and adoption.

Going forward, we will expand our efforts and solidify our enterprise learning and professional development strategies. Some focus areas will include curating the power skills we believe will help our people succeed and expanding our use of technology to support skills assessment and feedback.

### Instructional Design

Leveraging advanced instructional design methods, platforms, and AI tools, we are creating digital and facilitated learning experiences with personalized learning paths that are engaging, accessible, and high impact. We seek to continuously improve

In 2024, several Employee Resource Groups (ERGs) sponsored wellbeing initiatives for all employees based on membership feedback, including:

- **Pride@Assurant ERG:** Financial Freedom: a session focused on building overall understanding on a variety of financial planning topics and money matters
- **Women@Assurant ERG:** Retirewise: a session focused on lifestyle, creating and building wealth during your working years, and developing an income plan for the retirement years
- **Veterans@Assurant ERG:** Presented a Headspace Meditation during a meeting designed to support mental wellbeing

our methods to ensure our workforce is equipped with the necessary skills to thrive in a rapidly changing environment.

## Health and Wellbeing

We are committed to the health and safety of our employees and prioritize people-centric rewards and wellbeing, as we believe the success of our business is directly connected to their wellbeing. We recognize that when it comes to the needs and preferences of our people, one size does not fit all. In creating a supportive and healthy environment that fosters holistic health and wellbeing for our workforce, we focus on the quality, value, and affordability of the benefits we provide, and are equally focused on how these benefits are delivered and the critical role technology plays in achieving the optimal employee experience. Leveraging data, employee information consumption patterns, and the changing composition of our workforce is central to the planning and design of our total rewards and wellbeing strategy.

### Creating Strong Pillars of Wellbeing

Our investment in total wellbeing resources is just one of the ways we support our employees and their families and all their contributions that help make Assurant a success. We continuously

look for ways to strengthen our benefits portfolio across our four Live Well pillars (physical, emotional, financial, and social) by adding several health and wellbeing programs, many of which are at no cost to our employees or are designed to mitigate employee out-of-pocket costs.

In 2024, we expanded the reach of Personify Health (formerly known as Virgin Pulse), which is a global wellbeing platform that empowers employees to tailor their unique wellbeing journey. Offering 24/7 access to a vast database of wellbeing resources, employees can set and track personalized goals, engage in motivating and informative activities, and monitor their progress toward meaningful wellbeing milestones.

Annually, we observe Mental Health Awareness Month to raise awareness of the vital role mental health plays in the overall wellbeing of our employees. Throughout the month, we hosted a series of events and activities focused on topics such as stress, anxiety, and depression, while emphasizing the importance of prioritizing one's own mental health and wellbeing. We also provide our employees and their families with mental health resources and support available throughout the year. This includes the Global Employee Assistance Program that provides free access and confidential services to support emotional wellbeing as well as Headspace, a no-cost mindfulness and meditation app for all global employees, which is an additional resource for managing stress



**“Assurant has provided resources for mental and physical health well-being which is very helpful both at work as well as outside of work.”**

– Assurant Employee

### LOOKING AHEAD

In 2025, we will continue to assess additional opportunities across Total Rewards and Wellbeing to help attract and retain top talent. In addition, our Global Compensation Team will continue using research and analytics to strengthen our compensation programs and enhance pay transparency.

and helping to find better balance.

We regularly benchmark our total rewards against companies of similar size and industries to ensure our offerings remain competitive and solicit employee feedback on the evolving needs of our workforce. We've conducted employee focus groups that helped validate that recommended plan changes met the needs of our workforce, particularly around predictability and affordability of health care costs. Additionally, there were several enhancements to benefits starting in 2024, such as increased employer Health Savings Account and Health Reimbursement Account contributions, expanded plan offerings and more affordable virtual care and mental health access. Assurant also has an HR virtual assistant to provide quick answers to routine employee questions with the goal of improving the employee experience. We'll continue to assess additional opportunities across Total Rewards and Wellbeing to help attract and retain top talent.

## Fair Pay

Assurant is committed to fair and competitive compensation practices. We commit to identifying and promoting best practices in compensation, hiring, and career development; to developing strategies to reduce unconscious bias; and to making hiring and compensation decisions that promote fair pay.

Our compensation practices and programs consider a variety of factors designed to set fair compensation levels. We take a holistic approach to evaluating and aligning roles with compensation levels based on job responsibilities, market

Assurant offers a diverse portfolio of benefits under four Live Well pillars: physical, emotional, financial, and social.

### Physical

- Preventive care and general health care
- Customized care for unique conditions or situations
- Health guides to navigate care and benefits
- Resources and access to pre-pregnancy, maternity, and post-partum care, as well as parenting support for hopeful, expecting, or new parents

### Emotional

- Mental health support and behavioral health resource management
- Digital tools to build mindfulness
- Sleep support
- Global Employee Assistance Program, which offers a wide variety of free, confidential resources to support emotional wellbeing for employees and their family members on topics such as stress and anxiety, family dynamics, dealing with a crisis, bereavement, and more

### Financial

- Resources for saving, investing, and financial planning
- Resources to save on healthcare costs and everyday expenses
- Planning for the unexpected
- Assistance for parents and caretakers
- Continuing education and aid

### Social

- Volunteer opportunities and charitable matching
- Emergency financial assistance
- Engagement opportunities with Assurant colleagues
- Paid volunteer time off
- Personal time off

competitiveness, geographical location, strategic importance of roles, and other relevant factors. We periodically evaluate our compensation practices, annually report out to the Compensation and Talent Committee, and for the last several years have engaged in a multi-step process to ensure that we are fairly compensating employees performing substantially similar job responsibilities. Results from our last review completed in 2024, which examined base pay and target total cash compensation for U.S.-based employees and base pay for the U.K., Argentina- and Canada-based employees, or roughly 87% of our workforce, confirmed that there is no evidence of systemic disparities for comparable job groupings with similar skill, scope and effort. We will continue to assess compensation practices annually and remain committed to remediating any significant pay disparities we may discover.

We also continue to monitor and adjust market wages as necessary to ensure we provide competitive wages consistent with our ongoing compensation practices. We remain committed to investing in our people through competitive rewards and development opportunities. We continue to reward high performers and invest in merit increases, allocating more funding to frontline employees in recognition of the disproportionate impact of the current challenging economic environment. We have advanced our commitment to pay transparency, particularly in North America, by providing applicants and employees with base salary ranges for their role and grade.

# 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. Our global Assurant Cares platform facilitates this work, serving as a hub to connect, support, measure, and report ways employees and Assurant are engaged and contributing to the communities we serve.

## GLOBAL GIVING CAMPAIGN

As we look to ensure our giving creates the most meaningful impact, we hosted our annual global giving campaign last year, which attracted participation across 12 countries. More than 1,000 Assurant employees supported more than 580 charities, helping raise more than \$275,000 with matching.

## The Assurant Foundation

The Assurant Foundation strengthens communities by supporting nonprofits that protect where people live and help them thrive, connect vulnerable individuals with local resources, and inspire and prepare talent and leaders of the future. In 2024, we deepened our commitment to protect, connect and inspire through two focus areas.

- **Digital Inclusion and STEM** (science, technology, engineering, and math) — Focuses on technology donations, investing in nonprofit innovation, and STEM education programs to help develop future talent
- **Thriving Communities** — Fosters volunteer engagement with employees and our clients to help vulnerable communities thrive





## DIGITAL INCLUSION & STEM PARTNERSHIPS

In 2024, we made multiple technology donations to promote digital inclusion, and investments in initiatives and programs to enable STEM literacy.

### Digital Inclusion — Laptop Donations: Good360

Assurant and the Assurant Foundation supported the community through the donation of in-kind goods. Through the Tech for Good program in partnership with Good360, we donated approximately 170 laptops to various nonprofit organizations.

Number of Laptops	Organization
50	Women scholars at the Jeanette Rankin Foundation
5	Youth Empowerment through Learning, Leading, and Serving (YELLS)
35	Missionary Disaster Response Puerto Rico
35	Dvine Konektion Community Development Corporation
10	Partnerships Against Domestic Violence (PADV)
35	Graduating high school seniors at Miami Southridge High School

### Digital Inclusion — Cellphone Donations to Denton County Friends of the Family

In 2024, we piloted a cellphone donation program to support the distribution of phones to vulnerable community members. We delivered 50 refurbished cellphones to our partner Denton County Friends of the Family (DCFOF) in Dallas, which provides free services to victims and survivors of domestic abuse. The ability to provide cellphones will help individuals safely communicate with staff, connecting them with vital resources for employment and housing, enabling them to support themselves and gain independence. In April 2025 during Earth Month, Assurant donated an additional 46 refurbished phones to DCFOF, contributing to a circular economy by driving impactful reuse and refurbishment solutions while supporting community members.

## Investments in STEM

### STEM Education: Girl Scouts of Greater Atlanta

The Assurant Foundation partners with the Girl Scouts of Greater Atlanta to support STEM education. Assurant’s Women@Assurant Employee Resource Group members joined a virtual STEM Career Panel for over 50 Girl Scouts in Atlanta, with three Assurant women leaders serving as panelists to inspire and educate the younger generation.

### STEM Education for Future Leaders: FIRST Nevada

The Assurant Foundation is proud to invest in FIRST Nevada, a STEM education organization whose mission is to inspire young people to become science and technology leaders by engaging them in exciting mentor-based programs that build science, engineering, and technology skills, inspiring innovation and fostering critical life skills. Since 2018, we have impacted over 100,300 students and teachers via FIRST Nevada programs, events, training, and outreach.

### Technology: NADA Foundation’s Workforce Initiative

The Assurant Foundation is a sponsor of the NADA Foundation’s Workforce Initiative which promotes employment in the automotive retail and service industry. The demand for automotive employees with high-tech skills continues to grow as new automotive technology is developed. Fourteen technicians were placed in dealership jobs, and six apprentices are in the current program. Through our ongoing support, we will help develop the next generation of service technicians for auto dealerships. Since 2019, the Assurant Foundation has donated \$165,000 to the NADA Foundation.

### **Technology: Kennesaw State University & Florida International University**

Through Assurant's university partnerships, we have sponsored student hackathons reaching 250 students at Kennesaw State University and more than 1,000 students at Florida International University. Through these collaborations, we can support and mentor faculty and students and offer real-world experiences.

### **Financial Literacy (Math): Junior Achievement**

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. The 3DE program provides students with an immersive learning experience whereby students are presented with an Assurant case challenge, perform research, learn about the company, and present their solutions to a panel of judges. Both programs served over 80,000 students. In total, 99% of student participants developed money management skills and an understanding of the importance of financial planning. Assurant employees dedicated over 300 volunteer hours in 2024 to support these programs.

### **Engineering: Middle Tennessee State University**

We invested \$100,000 in the mechatronics engineering program and a new lab at the Applied Engineering Building at Middle Tennessee State University. The Assurant Engineering Innovation Lab will have a profound impact on mechatronics engineering majors and will support STEM outreach.

## Thriving Communities Partnerships

In 2024, Assurant employees recorded more than 95,000 volunteer hours to support our global community. Across the company, we incorporated volunteer initiatives into various functional and line-of-business team meetings to further advance Assurant's commitment to supporting our global communities.

### **Bike Donation: Wish for Wheels**

Assurant's Global Housing Renters Solution employees teamed up with Wish for Wheels to make a significant impact on the local community. Together, they built fifty brand new bikes and provided helmets for Pine Lake Elementary School students in Miami. Fifty employees collectively volunteered 120 hours. Wish for Wheels seeks to provide children from under-resourced communities with a bike and helmet.

### **Veteran Car Donation: Wounded Warriors**

The Assurant Foundation and Wounded Warriors Family Support presented a retired U.S. Army veteran of San Antonio, Texas, with a specially modified 2024 Chevy Tahoe SUV as part of the WWFS Mobility is Freedom program. Wounded Warriors provides modified vehicles for combat-wounded U.S. veterans. Across the United States, there are approximately 350 veterans who need modified vehicles due to combat-related injuries. This is the fourth mobility-modified vehicle Assurant has presented to a veteran.

### **Global Food Insecurity: Move For Hunger**

For the fifth year, Assurant Foundation and employees globally stepped up for the annual Moving to Fight Hunger Challenge to raise funds to support Move for Hunger and its critical work to feed those most at risk in the U.S. and Canada. Over 2,800 Assurant employees across twenty countries moved to fight hunger. Together, moving more than 225,000+ miles/360,000+ km, we raised \$175,000. This equates to over 430,000 meals for families and individuals facing hunger and food insecurity in Canada and the U.S.

### **Food Insecurity: United Way of Greater Atlanta**

Assurant's U.S. Connected Living business division hosted a conference where volunteers combated food insecurity by providing nutritious snacks and essential items to students, supporting their health and academic success. One hundred fifty-seven employees together volunteered 236 hours to pack 1,200 snacks, supporting 1,200 youth at five different organizations in the greater Atlanta area. Assurant People Business Partner Teams collaborated to provide healthy mind and meal kits. These kits supported child wellbeing holistically by promoting physical and mental health via nutritional snacks and mindfulness activities. A total of 350 kits were packed.

### **Promote Health & Wellbeing: Good360**

More than 70 employees packed 4,500 hygiene kits for Atlanta community members in need, in an event hosted by Assurant's Employee Resource Groups (ERGs) and our partner Good360.

### **Provide Adequate Housing: Habitat for Humanity**

Assurant volunteers dedicated over 1,100 hours to build nine homes with Habitat for Humanity International to increase homeownership with the goal of expanding intergenerational wealth-building through homeownership.

### **Disaster Relief**

#### *American Red Cross*

- Assurant’s Connected Living mobile team collaborated with its clients to join the American Red Cross’ virtual Global MapSwipe volunteer program. Accurate maps play a critical role in understanding the disaster risks facing our global communities. This event brought together 54 volunteers who were trained and collectively mapped over 13,000 kilometers of land in the Padma River basin in Bangladesh.
- Assurant is a member of the American Red Cross Disaster Responder Program, a select group of leading companies that provide the highest level of support to the American Red Cross for preparedness and relief efforts. Since 2016, Assurant has supported the American Red Cross with grants and matching gifts of more than \$2 million. As part of our commitment to help communities impacted by disasters, most recently we donated \$150,000 for the California fires and \$150,000 when Hurricane Helene and Hurricane Milton made landfall on Florida’s Gulf Coast in 2024 to deliver relief and comfort for hard-hit residents.

#### *Auto Dealers Disaster Relief Fund*

Assurant Global Automotive supports dealerships across the U.S., and when our partners are impacted, Assurant steps in to support those with the greatest needs. The Asheville, North Carolina community suffered devastating losses after the floods caused by Hurricane Helene. The Assurant Foundation donated \$20,000 to a local dealer’s disaster relief fund to directly help dealership employees affected by the disaster, providing employees with access to water, food, and daily supplies needed to be safe.

### **Protecting the Environment**

#### *River Clean-Up: Arakawa Plogging Initiative*

Japan employees supported environmental efforts through the “Arakawa Plogging” initiative, cleaning up the Arakawa River’s banks in Tokyo. This is the team’s fourth event and part of their commitment to sustainability. Collectively, the team cleared away 1,800 liters of trash.

#### *Mitigate Erosion*

Puerto Rico Engagement Champion Team (ECTs) and Financial Services team partnered with FirstBank to plant over 150 trees in a coastal area of Puerto Rico, helping to mitigate erosion.

### **Tree Planting**

Sixty employee volunteers joined Trees Atlanta for tree planting, tree care, and forest restoration projects in 2024. In total, Assurant volunteers contributed 240 hours of service to the organization.

### **Run for the Trees**

Two hundred employees participated in a virtual 5K run, supporting the tree planting efforts of park systems across 13 states in April 2025. Run for the Trees promoted physical wellness and contributed to the preservation and growth of our natural landscapes.

### **Virtual Volunteer Event: Take Out Your Digital Trash**

In an incredible display of digital responsibility, 36 employees took part in a virtual volunteer event in April 2025 focused on reducing digital clutter and cleared 1,460 GB of digital trash, cutting 58.4 kg of CO<sub>2</sub> emissions. This effort is comparable to the emissions produced by driving a car for approximately 150 miles/241 km.

### **Go Green Challenges**

Eighty-five employees engaged in various green challenges on the Assurant Cares portal, resulting in a collective reduction of CO<sub>2</sub> emissions by 330 kg (or the equivalent of driving a car for 800 miles/1,287 km) and the conservation of 3,100 liters of water (or enough water saved to provide a day’s worth of water for 15 people).

### **Supporting California Reforestation Efforts**

In partnership with AT&T and the Arbor Day Foundation, Assurant committed \$60,000 to the “Tree for a Trade-In” campaign in support of reforestation efforts in areas devastated by the California wildfires. This initiative encourages AT&T customers to donate their used mobile devices, contributing to the planting and nurturing of 75,000 trees funded by Assurant’s donation.



## Supporting Our Employees

### Assurant Cares Employee Support (ACES) Fund

When disasters strike, Assurant employees worldwide step up to help others. To provide eligible employees with emergency financial support in the wake of catastrophic events, we created our Assurant Cares Employee Support (ACES) Fund. In 2024, the fund provided over 60 emergency relief grants totaling over \$170,000. The majority of the grants reported were due to catastrophic events such as Hurricanes Helene, Milton, and Beryl. To further support our global workforce, the Fund was expanded this year to meet the needs of employees experiencing an unforeseen, life-altering medical illness or injury that creates a financial burden that is not eligible for reimbursement by health insurance.

### Assurant Cares Scholarship Program

Last year, 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 passed away in 2023. 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 awarded \$5,000 scholarships to five eligible dependents of Assurant employees. Out of 63 total applicants in 2024, five scholars were awarded for their

academic achievements, demonstrated leadership, and participation in educational and community activities. The student majors include public policy, criminal justice, biology, and education. We look forward to awarding a new class of scholars for the upcoming academic year.

### Tracking Our Progress — Community Giving and Volunteering

Metric	2022	2023	2024
Total Assurant Foundation Grants <sup>1</sup>	\$3.4 million	\$2.7 million	\$3.8 million
Nonprofits Supported	1,581	1,556	1,892
Have Matching Gifts	\$583,446	\$536,139	\$544,848
Volunteer Hours Reported	65,652	91,838	95,100
Total Global Giving Campaign <sup>2</sup>	\$340,000	\$422,000	\$277,000 <sup>3</sup>

<sup>1</sup> The community investment allocation from the corporation decreased in 2023 because of the economic climate and global inflation which affected the company's performance in 2022.

<sup>2</sup> Total Global Giving Campaign includes United Way Campaign vendor and sponsor donations.

<sup>3</sup> Annual global giving campaign is no longer aligned with United Way campaigns.

## A Remarkable Year of Awards and Recognition

### Pro Bono Award

Assurant's Legal team was recognized by Legal Services of Greater Miami with the Corporate Pro Bono Partner for Equal Justice Award. The Assurant team was selected for their leadership, dedication, and support of the organization and its clients.

### Chief Executives for Corporate Purpose (CECP) 2024 Giving in Numbers Feature

The CECP's Giving in Numbers is a benchmarking report on corporate social investments. CECP featured the Assurant partnership with Good360.

### Partnership Against Domestic Violence (PADV) — Exceptional Volunteerism Efforts

PADV recognized Assurant for "Exceptional Volunteerism Efforts" for its dedicated employee volunteer engagement at the PADV Volunteer Appreciation event.

### 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 honored as one of 20 Distinguished Donors to The Education Fund during the nonprofit's event to mark its 40th anniversary in 2025.

# Driving Growth Through Innovation

Innovation is core to business growth at Assurant. We have a relentless passion to serve customers, adapting to their evolving needs and lifestyles brought on by a rapidly changing world. Our continued drive to innovate comes from our culture, our relentless embrace of technology, and a dedication to conduct customer research to continually understand the evolving needs of consumers — and then adapt and expand our offerings accordingly. To do this, we have a continued focus on:

- Introducing new processes and technology that enhances 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 and gain access to new technology and capabilities, and generate new commercial opportunities

Assurant holds more than 200 registered patents and has nearly 200 additional applications pending across 20 countries. 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. This distinction reflects excellence in product innovation, process innovation, and innovation culture.

## Customer and Employee Experience

Assurant is dedicated to delivering exceptional customer and employee experiences by making each interaction smoother, more efficient, and more personalized. We apply human-centered design principles across our work processes, using tools to deeply understand and improve user and employee experience. By leveraging artificial intelligence and data, we can better understand and meet the needs of both our customers and employees. This strategy helps us to ensure that when we improve experience, we do it holistically, for our employees and customers, creating a positive and impactful cycle for everyone involved.





## 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 to increase satisfaction.

We are leveraging technology and talent to design and evolve our experiences to predict, personalize, and proactively enhance key moments. For example, by shifting routine tasks to AI augmentation, our customer service specialists are freed to deliver the attention, empathy, and problem solving that customers need. And with automated sentiment analysis, complaint identification, and quality scoring, we have the data and insights to help us continuously upskill our people.

In 2024, we continued to identify friction points for our employees and are working to improve their satisfaction, productivity, and impact for customers. Through our disciplined approach to continuous improvement, we are leveraging technology, including AI, to identify opportunities. For example, our team leveraged AI analysis of customer comments to identify opportunities to reduce the effort required to activate a replacement mobile device. This approach allows us to more effectively partner with our clients to identify the root cause and take corrective action to improve the experience.

We continue to improve upon and expand self-service options, which allow customers to complete requests quickly in their digital channel of choice. For example, in our Global Automotive business, we introduced self-service reimbursements on our Vehicle Care



**We are shaping the future of experience by using advanced technologies, including GenAI, to proactively anticipate needs, personalize interactions, and deliver smarter, more responsive solutions for our customers and employees.”**

Martin Kessler  
SVP, Experience

Plan portal, which reduced customer effort and the turnaround time for processing reimbursements. We also now enable repair shops to file a claim through direct integration with their Dealer Management System or by sending an image of the repair order, which avoids double-keying into another system or relaying the data on a phone call. In our mobile business, our omnichannel claims experience includes Interactive Voice Response (IVR), chatbot, live chat, and phone options, with the majority of mobile claims filed digitally. These convenient channels allow customers to submit and track claim status through mobile apps, web portals, and with agents. When needed, they can seamlessly switch between channels

throughout the claims process, enhancing the customer experience based on their preferences. In our Global Housing business, we launched [assurathomeinsurance.com](https://assurathomeinsurance.com), an omnichannel sales experience where customers can start and finish a quote directly or with an agent, as well as stop and pick up a quote from another channel.

Beyond our own channels, our social listening and care team is improving customer experience by ensuring that those who contact Assurant through social media quickly get the assistance they need. We leverage AI to provide social insights, build and refine listening queries, and streamline the process to engage with customers. We also added talent to expand our listening capabilities and increase our engagement with customers. This has allowed us to increase our global reach as well as channels, such as LinkedIn direct messaging, to provide a better customer and job applicant experience.

Assurant is committed to continuously improving how we support customers during times of disruption, particularly in catastrophic events. We've strengthened our focus on reducing claims cycle times and keeping customers informed at every step. By expanding the use of digital tools and AI, we're simplifying tasks, accelerating decisions, and delivering more personalized support. For straightforward claims, AI now enables faster resolutions. At the same time, we're streamlining workflows for our teams — removing repetitive steps so they can focus on helping customers with care and efficiency. These efforts improve speed, clarity, and service for those who rely on us most.



## Enhancing Customer and Employee Experience

Assurant recognizes the positive impact that an outstanding employee experience can have on the customer experience. Creating an end-to-end strategy that integrates employee and customer experiences drives satisfaction, engagement, and differentiation for Assurant and, in turn, success for our employees and clients. Part of bridging the employee and customer experiences comes from employees experiencing the benefits of AI and feeling empowered to advocate for the customer. Our integration of AI frees employees from manual, repetitive, and multi-step tasks, which allows them to focus on showing empathy to customers, solving more complex problems more efficiently, and providing exceptional experiences. As we embed these technologies, we want to unlock the potential of our people, finding new ways to work, promoting continuous learning, and empowering our teams with technology to deliver impactful solutions.

As part of our Digital Next strategy combining talent and technology to improve experiences and productivity, we are continuing to implement initiatives to scale Gen AI solutions with proven value for our enterprise, operations, and our products and services, while ensuring continuous investment in our infrastructure. We have deployed AI at strategic points throughout our value chain, including the use of AI for both chat and voice interactions within our contact centers. Gen AI is one technology that we are leveraging to enable a better and faster experience. For example, a custom-built Gen AI application



**Assurant backs their products in the way that we try to back our business, which is we do the right thing. When it comes to the products and the claims handling, it's just five star, it's professional all the way.**

**When you've been in business as long as we have, we care about people coming back. It's not a one-shot deal. We want you to come back for life. I think Assurant has the same goals in mind. They want their products to match their dealers and their customers, and we find people are very happy with their Assurant products. It's been a really good fit for us."**

John Smith  
Owner, Smith Automotive Group

takes transcripts of contact center phone calls and generates data on the call intent, sentiment, and quality by agent so we can proactively address complaints or provide coaching that is agent-specific to improve the customer experience. We also leverage the transcripts to automate call summaries so agents can focus on the customer instead of taking notes. We now leverage digital and AI technologies to deliver information, including through videos personalized to a customer's unique case file to provide clear next steps for their claim, which improves customer communication and reduces their effort to complete the claims process.

We now offer Microsoft Copilot to all employees globally within our secure enterprise architecture framework. In

addition, we have licensed and trained over 1,000 knowledge workers on 365 (Office) Copilot to increase individual productivity around use cases like content creation, research, and meeting notes, and empower our employees to actively test and experiment with AI within our operations to evaluate its potential to enhance efficiency and improve decision-making. We have also licensed and trained hundreds of IT developers in GitHub Copilot to improve the speed and quality of their code. These investments reflect our belief in democratizing access to AI tools, enabling our global teams to work smarter, make faster decisions, and focus on higher-value, human-centered contributions.

Assurant recognizes the importance of sound governance to guide our AI use and we have established an AI Advisory Group of cross-functional leaders focused on responsible innovation that have helped develop a rigorous AI Governance Framework, which guides policies, escalation processes, reporting, and training for employees company-wide to more effectively govern deployed AI solutions, review proposed AI solutions (particularly Gen AI), and manage associated risks. Our approach to AI is human-centric — built on responsible, trustworthy oversight and monitoring that empowers fair outcomes. We always position a human in the loop to ensure AI systems are supervised, monitored, and accountable. We are also partnering with third-party experts to benchmark our governance maturity, practices, and opportunities given the fast-moving nature of these technologies, and will continuously assess and refine where necessary.

## Delivering Benefits to Employees and Customers

Innovative technology like AI, including Gen AI, not only increases choice, ease, and flexibility for our customers, but it also delivers similar benefits to our employees and, in turn, our company.

In 2024, Assurant continued to evolve our AI-powered virtual assistant, ERIN — Employee Resource and Information Network — which is now available to all our global employees across 21 countries and has become an integral part of the employee experience. ERIN handled over 363,000 interactions with a 97% self-service ratio last year. Moving forward, ERIN will be available for onboarding and offboarding employees, with greater conversational abilities for advanced complex interactions, and with an expanded knowledge base. Additionally, we are evolving ERIN into an intelligent assistant that can initiate actionable tasks based on interactions, delivering enhanced support to improve employee experience.

AI continues to unlock various opportunities across the enterprise. Currently, Assurant implemented a conversational recruiting platform that simplifies tasks such as interview scheduling and onboarding through automation. AI capabilities allow our employees to focus on more human-centric activities, boosting productivity and enhancing employee experience.

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

Assurant Ventures, our venture capital arm, is dedicated to investing in transformative businesses that align with Assurant’s business. These partnerships allow us the opportunity to work with forward-thinking businesses to drive value and bring innovative solutions to life. 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.

As the pace of innovation accelerates, so does our pursuit of best-in-class solutions that support our clients, including in the evolving mobility space. Our most recent investment in Automotive Ventures — a firm that closely monitors cutting-edge startups focused on the dealership ecosystem, including dealership performance, digital retailing, and aftermarket services — demonstrates the power of our ventures model. This partnership provides us with unique early access to a curated pipeline of promising early-stage mobility companies that equip our Global Automotive business with the next-gen tools and technologies that will better support our global automotive dealer clients.

Sustainability is a consideration across current investment strategies, including decarbonization. Investments

consider enabling infrastructure and financial solutions that accelerate climate adoption technology. For example, Treehouse is advancing home electrification through EV chargers and installation transparency, while Tenet plays a critical role in electric vehicle financing.

### Tracking Our Progress — Customer Satisfaction

Metric	2022	2023	2024
Consumer Affairs	3.98	4.19	4.00
Trustpilot	3.50	4.10	4.30
Better Business Bureau	4.51	4.67	4.65
Total Consumers Served	300+M	300+M	300+M

### LOOKING AHEAD

Technology moves quickly in the world around us, and we plan to do what we’ve always done: stay ahead. In 2025, this includes responsibly advancing applications of Gen AI, scaling our enterprise capabilities, and supporting new next-generation products and services. To support our market leadership positions within Mobile, Auto, and Housing, we’ll continue to leverage technology to optimize our existing programs and develop new client partnerships. We’ll also increase digital enablement and implement initiatives that reduce customer friction and touchpoints. For our talent, we plan to collaborate across enterprise Customer Experience partners to accelerate adoption of customer-centric principles, increase engagement and develop future-ready skills, and advance our inclusion ambitions.

# A Circular Economy

At Assurant, circularity is more than a goal. It's an important part of who we are as a company. It drives innovation by demanding new solutions to complex problems. And it helps us to better serve our clients and to be better stewards of the environment. That's why we work so hard to be the world's most impactful reuse and refurbishment solutions provider and partner of choice for mobile devices and extend the life of electronics and appliances. Our solutions enable clients to better participate in the circular economy and provide the same opportunity to an increasingly environmentally conscious customer.



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



## In This Section

[Circularity Through a Suite of Sustainable Offerings »](#)

[Device Lifecycle Solutions »](#)



# Circularity

A circular economy is one of Assurant’s three sustainability focus areas. Circularity includes the impact of Assurant’s operations, products, and services on the environment, including the responsible management of e-waste streams and recovering materials at the end of a device’s service life. Through close partnership with our clients and other stakeholders, we embrace circular practices to help customers live connected lives and develop and enhance programs and products that have cascading benefits throughout our value chain.

Contributing to a circular economy is critical to our business model that centers on partnering with the world’s leading brands to safeguard and service connected devices, homes, and automobiles. This model maximizes the value of products/devices to our clients and the end consumers as we protect and extend their useful life. By offering clients and customers mobile protection, trade-in, and upgrade services, we are well-positioned to advance adoption of more sustainable products and consumption patterns — and as a result, contribute greatly to the circular economy.

In 2024, Assurant operated over 70 trade-in and upgrade programs globally, which have resulted in the repurposing of over 19 million devices. Assurant protects more than 64 million mobile devices, servicing over 6 million devices in 2024.



## Leading by Example in Our Operations

Circularity starts within our own operations. As a company, we set our own goals for the reuse and recycling of devices. Here is how we incorporate circularity into our facilities.

- Operate three Device Care Centers in the United States that are Reuse & Recycling (R2) Standard certified. R2v3 is the latest iteration of the R2 standard. Established by SERI (Sustainable Electronics Recycling International), it sets forth guidelines for the safe and sustainable recycling of electronic waste.
- All three Device Care Centers are certified to the Recycling Industry Operating Standard (RIOS).
- We operate an Integrated Management System, which integrates the R2v3 and RIOS standards across the U.S. Device Care Centers.
- York Device Care Center is certified to ISO9001.
- Australia Device Care Center achieved ISO9001, ISO45001, and ISO14001 certification during 2025.
- We are on track to complete ISO9001 certification of our Lewisville Device Care Center during Q3 of 2025.
- We’ve integrated automation into our Device Care Centers, which improves the quality assessment speed and accuracy for the over 16 million mobile devices we process in a year. This system uses a machine-learning process called deep learning to create a more efficient system.

In recognition of our leading expertise, Frost & Sullivan named Assurant its Customer Value Leader in the U.S. Mobile Device Trade-In and Upgrade Industry for 2024. This award recognizes the company that offers superior products or services for overall price, performance, and quality. Assurant was selected because of its broad portfolio of device lifecycle solutions that help clients manage rapid, flexible, and transparent trade-in programs consistently every year.

As we scale our programs even further in the geographies where we operate, we will increase our impact and strengthen our partnerships with clients globally. By embedding sustainability within our offerings and engaging with our key business partners, we believe we can differentiate our company on a global scale. We also believe we can reinforce our leadership position and drive additional value throughout our value chain through enhancing our responsible recycling and end disposition of e-waste practices and expanding our use of sustainable packaging.

As Assurant expands our refurbishment offerings, we continue to monitor the risks within the ecosystem and work with our supply chain partners to establish standards on critical topics such as the use of refurbished devices, disposal of e-waste, responsible sourcing of minerals, and labor rights.



### 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, refurbishment, and extending the life of electronics and appliances.

In 2024, Assurant’s programs have helped support the global economy by returning over **\$2.9 billion** to consumers in exchange for their used devices, circumventing over **3,800 metric tons** of potential e-waste from ending up in landfills;<sup>1</sup> and avoiding approximately **1M metric tons** of CO<sub>2</sub> emissions.<sup>2</sup>

In working toward establishing our circularity ambitions, we’ll focus on the impact of Assurant’s operations, products, and services on the environment, including extending the longevity of devices, the responsible management of e-waste streams, and recovering materials at product end-of-life. In leaning into these areas of strength and partnering with our clients and other value chain stakeholders, we believe that we can make our transformative circulatory ambition come to life.

## Meeting Circularity Through a Suite of Sustainable Offerings

We are driven by a passion for the circular economy and a clear mission — to prevent the premature retirement of used devices and keep them out of landfills. As a core focus area for our company, we prioritize sustainability in the design of our solutions, emphasizing longevity and durability. Through our innovative products and services, we’re recognized as an industry leader in promoting and bringing circularity solutions to market. We focus on three key areas of mobile device circularity where we believe we have the greatest impact.

**Production & Modularity:** Operating in sustainable ways in device operations downstream of the original equipment manufacturer and providing services to support easier repair

**Longevity:** Extending the useful life of devices that are manufactured through protection, trade-in, upgrade, and certified pre-owned (CPO) programs

**Recyclability:** Ensuring devices are responsibly recycled at the end of their useful life to minimize electronic waste

To achieve these objectives, Assurant offers a suite of services for our clients and customers and implements incentive and promotional programs that motivate consumers to participate. By providing multiple avenues for sustainable mobile device technology use, including upgrades, trade-ins,

<sup>1</sup> An average of 0.193 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 preowned device transport emissions..

and recycling, we help maximize the value of pre-owned devices. This generates additional revenue streams for our clients and creates a positive environmental impact.

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

Our clients seek solutions that enhance their understanding of their carbon emissions footprint and support their greenhouse gas emissions reduction goals. In response, we rolled out Assurant Carbon IQ<sup>SM</sup> in 2023, an innovative solution that delivers end-to-end CO<sub>2</sub> impact assessment of client circularity programs with Assurant to help develop and refine circularity strategies for their mobile device portfolio. With Assurant Carbon IQ<sup>SM</sup>, businesses can measure, track, and optimize carbon emissions associated with smartphones throughout their entire lifecycle.

Leveraging advanced algorithms and real-time data integration, our AI-powered platform collects, analyzes, and provides personalized assessments of smartphone lifecycle programs and their impact, calculating carbon emissions associated with each stage of the life cycle.

Throughout 2025, we will be expanding Carbon IQ with enhanced modeling insights and expanded uses, including extended warranty for measuring, tracking, and optimizing carbon emissions associated with appliances. By leveraging this cutting-edge technology, we can make more informed decisions, optimize sustainability metrics, and enhance our environmental responsibility.



**Sustainable solutions drive profitability and long-term growth. At Assurant, sustainability is seamlessly integrated into our business strategies, creating both environmental and financial value."**

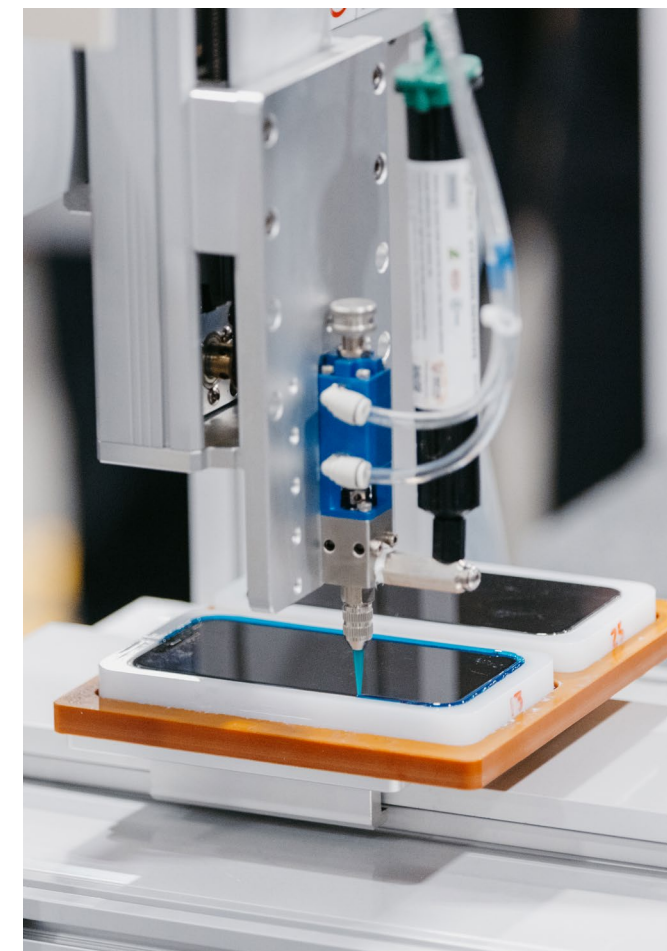
Rebekah Griffiths  
VP, Product Management & Strategy  
Connected Living Business

### Device Lifecycle Solutions

Assurant's global network of full-service Device Care Centers (DCCs) harnesses cutting-edge technology, including robotics and AI, to optimize and ensure safe processing and repairs of mobile devices. Our DCCs feature innovative, proprietary technologies developed in-house for high-volume device processing. Additionally, our disposition services utilize a proprietary sales platform and global buyer network to maximize asset value recovery.

Our DCCs maximize efficiency and strengthen our entire value chain.

- In 2024, our global network of DCCs repaired, replaced, and shipped more than 16 million devices, helping to bring improved connectivity to millions. These centers use AI-driven repair and replacement systems to diagnose and then fix or replace damaged tech as quickly as the same day.





- Through our Certified Pre-Owned program, Assurant procures smartphones, tablets, and wearables directly from the world’s largest carriers, retailers, and OEMs through their trade-in, buyback, and return programs. Providing our clients with the ability to offer CPO devices gives them the opportunity to further participate in the circular economy.
- Our Trade-in and Upgrade programs breathe new life into devices, preparing them for second or third ownership. These programs are major contributors to Assurant’s leadership in sustainability in the secondary mobile marketplace and align with several UN Sustainable Development Goals.

### Tracking Our Progress — Circularity

Metric	2022	2023	2024
Mobile Devices Recycled	1.7M	1.85M	1.03M
Mobile Devices Repaired/Resold	22.6M	22M	19.6M
Mobile device repurposing – e-waste landfill avoidance <sup>1</sup>	4,300 MT	4,200 MT	3,800 MT
Mobile device repurposing – avoided CO2 emissions <sup>2</sup>	1.24M MT	1.16M MT	1M MT

<sup>1</sup> An average of 0.193 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 preowned device transport emissions.

**100% in the U.S.**  
physical destruction of end-of-life devices achieved through an R2v3-certified downstream vendor supply chain, achieving zero products to landfill for all our Device Care Centers in 2024

**1.03 million**  
mobile devices recycled in 2024

### LOOKING AHEAD

We will continue to embed circularity into our operations and our products. Our goals include:

- Benchmarking and establishing metrics to measure the integration of circularity throughout our global supply chain
- Growing the reporting and environmental impact insights within the Connected Living portfolio
- Expanding Assurant Carbon IQ<sup>SM</sup> beyond mobile devices, such as smartwatches
- Expanding Assurant Carbon IQ<sup>SM</sup> Extended Warranty extension beyond the initial appliances, such as air conditioners and other big appliances
- Paving the way towards a focused sustainable solutions suite as part of our product offerings

## Assurant EcoPhone<sup>SM</sup>

The Assurant EcoPhone™ is more than a refurbished cellphone — it is a sustainable solution that gives a second life to smartphones. The EcoPhone is more environmentally friendly than buying a new one, and our equipment is rigorously controlled to ensure the high quality of its operation, aesthetics, and battery life. Benefits include:

- 12-month warranty
- Lower cost
- Good for the environment and eco-friendly packaging
- Built, tested, and certified using a high-quality process

During 2024, Assurant sold more than 5,500 EcoPhones.

### 2024 Highlights

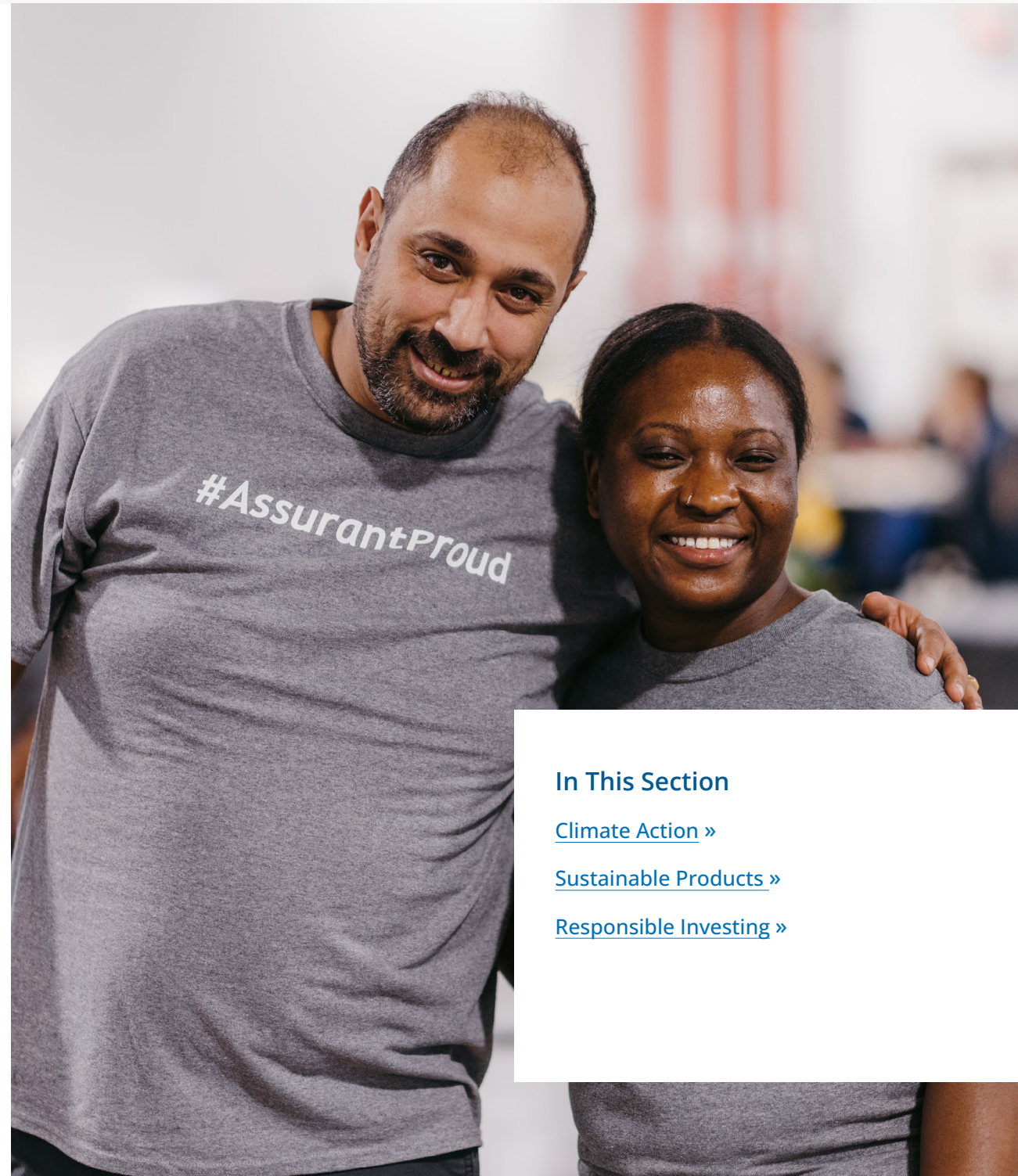
We continued to enhance and strengthen our strategy by collaborating with strategic partners and expanding our reach into new markets, such as Chile. Additionally, we are broadening our presence through new channels, including our recent launch as an official store on Mercado Libre in Argentina and Brazil, as well as Magazine Luiza in Brazil.

# A Stable Climate

Across our enterprise, we integrate our sustainability efforts into our long-term strategy, global business operations, and product and service offerings, and work within our operations and with our partners to minimize negative environmental impacts.



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 sustainability focus areas, including the physical risks and impacts of climate change and those associated with the transition to a lower-carbon economy.

Addressing the business, workforce, and supply chain risks associated with climate change — including more frequent extreme weather events, such as flooding, drought, and rising temperatures over time — is essential to what we do.

As a responsible business and trusted partner, we play a critical role in providing protection to our clients and end-consumers from the negative effects of climate change. Assurant’s ability to adapt to impacts of climate change across our value chain, including in our supply chain, communities, and for our employees, is essential to our purpose and our values.

With a long history of evolving our products and services to align with changing needs, Assurant is well-positioned to adapt to a lower-carbon economy. We continue to develop our strategy to reduce our climate impact, support our clients in achieving their climate commitments, and create long-term value for our employees and other stakeholders.



## Climate at a Glance

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

## Recent Renewable and Energy Efficiency Investments in Our Facilities

- We installed a new solar panel system comprised of 577 panels at our state-of-the-art Device Care Center in the U.K. This project is expected to generate over 180,000 kWh and reduce over 70 MT CO<sub>2</sub>e emissions annually.
- We upgraded to LED lighting across several sites globally producing the following annual benefits for our operations.
  - Reduced electricity consumption by over 700,000 kWh; and
  - Reduced GHG emissions by over 300 metrics tons





## Making Progress Toward Climate Ambitions

We continuously assess the physical risks and impacts of climate change, and those associated with the transition to a lower-carbon economy, across our operations. In 2024, we made progress toward our climate ambitions, maintaining a “B” rating for the CDP climate change questionnaire for the seventh consecutive year.

In the process of maturing our climate ambition, we renewed our focus on data and metrics to set a strong foundation for the work ahead. This included completing our impact-based sustainability prioritization assessment in 2023, which identified climate as one of our sustainability focus areas. Learn more about our climate risk management, governance, and performance in our [Task Force on Climate-Related Financial Disclosures \(TCFD\)](#) report.

We continued to mature our global emission calculation and verification practices, which are integral to measuring and monitoring our environmental impact. Currently, we calculate our global Scope 1 and 2 emissions (location- and market-based), and the GHG emissions associated with all the Scope 3 categories that are relevant to our business, including our investment portfolio, purchased goods and services, use of sold products, and downstream transportation and distribution, primarily associated with our mobile business.

We seek third-party limited assurance verification annually on our Scope 1, Scope 2, and all relevant Scope 3 emissions, and in 2025 we verified our 2024 enterprise energy consumption data for the second consecutive year. The third-party 2024 verification statement can be found on our [website](#).

As part of our continuous efforts to enhance the way we track and report emissions globally, we prioritize a digital-first approach to streamline and automate our process for estimating and reporting emissions across our global real estate footprint. The approach drives a more real-time understanding of our enterprise-wide GHG emissions and climate-related risks, which in turn allows for data-driven decision-making to decarbonize our operations in line with our science-based Scope 1 and 2 GHG emissions reduction target, which is a 40% reduction of these emissions by 2030, from a 2021 baseline.

In 2024, we reduced our enterprise Scope 1 and Scope 2 emissions by 13% year-over-year, primarily due to our ongoing real estate footprint optimization as we look to use our facilities more strategically and efficiently, our continued investments in energy-efficient facilities, and our continued focus on improving our enterprise sustainability data management practices. Since our target baseline year of 2021, we have reduced our enterprise Scope 1 and Scope 2 GHG emissions by 28% as of year-end 2024, which has us ahead of pace with our target.

In 2024, Assurant received a:

**B**

CDP rating for the climate change questionnaire

**AAA**

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



## Tracking Our Progress — Climate, Energy, and Emissions<sup>1</sup>

Metric	Dec. 31, 2022	Dec. 31, 2023	Dec. 31, 2024
<b>Scope 1 (Metric Tons CO<sub>2</sub>e)</b>	1,505	1,342	1,282
<b>Scope 2 (Metric Tons CO<sub>2</sub>e)</b>			
Location-Based	13,447	12,192	10,307
Market-Based	13,469	12,792	11,018
<b>Scopes 1 and 2 GHG Emissions (Metric Tons CO<sub>2</sub>e)</b>			
Scopes 1 and 2 (Market-Based) Total	14,974	14,134	12,300
<b>Scope 3 (Metric Tons CO<sub>2</sub>e)</b>			
Purchased Goods and Services	289,882	307,585	201,001 <sup>3</sup>
Capital Goods	4,131	3,008	779
Fuel and Energy-Related Activities	675	686	468
Upstream Transportation and Distribution	6,048	4,819	2,606
Waste Generated in Operations	955	1,628	1,114
Business Travel	2,999	2,406	3,135
Employee Commuting	4,478	3,342	3,126
Downstream Transportation and Distribution	51,467	32,806	25,704
Use of Sold Products	95,779	80,527	58,512 <sup>4</sup>
End-of-Life Treatment of Sold Products	272	229	177
Downstream Leased Assets	213	283	274
Franchises	2,612	2,338	2,285
Investment Portfolio <sup>2</sup>	2,284,121	2,439,929	2,715,059
<b>Scope 3 Total</b>	<b>2,743,632</b>	<b>2,879,586</b>	<b>3,014,240</b>

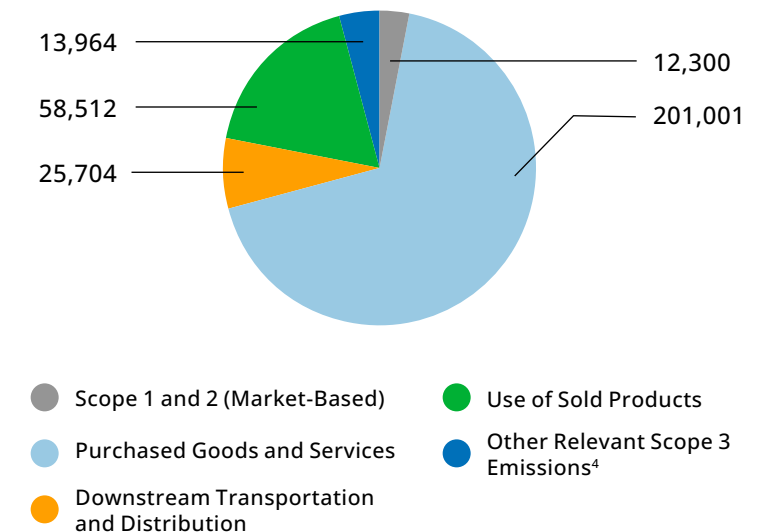
<sup>1</sup> Assurant's Scope 1, Scope 2 (location-based), Scope 2 (market-based), and relevant Scope 3 GHG emissions, including Category 15 Investment Portfolio, received independent third-party limited assurance for 2024. The verification letter for 2024 can be found [here](#).

<sup>2</sup> Assurant's 2024 Investment Portfolio emissions included 75 percent of portfolio coverage in relation to total portfolio value vs 2023 Investment Portfolio emissions which included 63 percent portfolio coverage in relation to total portfolio value.

<sup>3</sup> 2024 Purchased Goods and Services emissions were impacted by a decrease of goods and services spend compared to 2023, and the use of updated emission factors.

<sup>4</sup> A key driver of our Use of Sold Products emissions are the number of mobile devices refurbished annually, which varies from year to year. In 2024, we also updated our emission factors.

## GHG EMISSIONS (METRIC TONS CO<sub>2</sub>e)



<sup>4</sup> Assurant's Scope 3 Category 15 Investment Portfolio GHG emissions are not included in this chart.

## LOOKING AHEAD

As we continue to progress on our existing Scope 1 and 2 GHG emissions reduction target, we'll focus on mitigating the impact of climate-related risks in a manner that supports our clients in achieving their climate commitments and creates long-term value for our employees and other stakeholders.

## Sustainable Products

At Assurant, we have a long history of applying leading-edge innovation to develop new products and services that meet consumer needs.

We are recognized as an industry leader in incubating and bringing to market innovative solutions in other ways. This is certainly true when it comes to sustainable solutions that address climate change, such as Assurant EV One Protection<sup>SM</sup>, an electric vehicle (EV) and plug-in hybrid electric vehicles (PHEVs) protection product available to sell in 12 countries globally. As EV sales are expected to grow in the upcoming years, we are poised to adapt to the growing EV market by expanding our offerings.

We have taken an agile and disciplined approach to these products and services because we believe that developing scalable solutions faster and more efficiently has the greatest impact. This philosophy has secured our position as an industry leader and continues to motivate us now and into the future.

Our expansion into sustainable product spaces like EVs underscores the importance of our innovative culture and forward-thinking mindset.

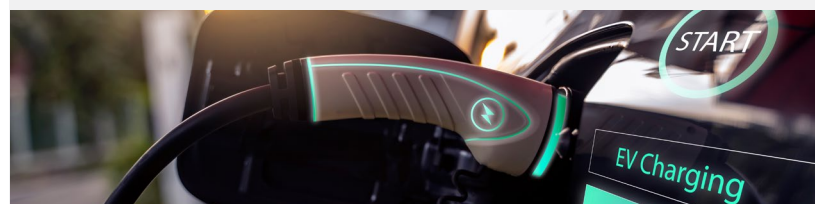
### 2024 HIGHLIGHTS

In 2024, we achieved a significant milestone by issuing mechanical breakdown protection on over 60,000 plug-in hybrid and electric vehicles, representing approximately 7.5% of our total protection contracts issued. This marks a steady growth trajectory for our plug-in hybrid and electric vehicle protection program, which was launched in 2020.

### Assurant EV One Protection<sup>SM</sup> offers the following.

- **Comprehensive Protection**  
EV One Protection covers mechanical breakdowns and some wear items that are not covered by the factory warranty, plus repair costs in the event of a mechanical breakdown
- **Customized Protection**  
EV One Protection is tailored to EVs and PHEVs regardless of technology or brand.

During 2024, we added new product offerings under the EV One brand, such as EV Charger Protection and EV One Prepaid Maintenance, which is a prepaid maintenance program that simplifies choice of provider and locks in current maintenance prices. In addition, we'll continue to find ways to embed sustainability into the design and development of products and services to meet demand and expand our offerings.



## Responsible Investing

At Assurant, our deeply-held values guide the way we support our customers, work with others, and strengthen the communities where we operate. Our commitment as a responsible corporate citizen includes investing responsibly and in ways that create a more connected and 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.

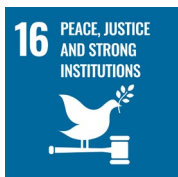
To facilitate this process, our Chief Investment Officer (CIO) oversees our investment activities, and proposes and implements approved investment policy changes — including the review of sustainability considerations. The CIO oversees the teams of external investment managers who, in accordance with 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 CEO, CFO, Treasurer, CIO, Risk Management, and other key business leaders, oversees action towards our responsible investing commitment. Our CIO, together with the AIC, provides management-level sustainability investment oversight and provides 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.



# Responsible Business

At Assurant, we adhere to 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 skilled Board that brings a unique skill set and expertise, we solve tough challenges with integrity.



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

## In This Section

[Governance »](#)

[Ethics and Compliance »](#)

[Data Security, Privacy, and Cybersecurity »](#)

[Human Rights »](#)



# Governance

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Transparency and honesty 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, critical factors in delivering on Assurant's value proposition, maintaining client trust, and reaching our goals.

## Sustainability and Inclusion Governance

At Assurant, our Board, Management Committee (MCOM), and global workforce understand the importance of our sustainability and inclusion initiatives in supporting the successful execution of our long-term strategy. Underpinning our commitment to integrate sustainability considerations into our business approach is oversight at our Board and Management level.

The Board directly oversees sustainability matters relating to Assurant's strategy. Our President and CEO, together with our Chief Operating Officer and Senior Vice President, Global Communications and Sustainability, set the direction of our sustainability and inclusion strategy in collaboration with the MCOM. The Nominating and Corporate Governance Committee of the Board has ultimate oversight responsibility for how the

company manages sustainability and coordinates with other committees of the Board to oversee specific sustainability matters within their purview. The Compensation and Talent Committee oversees the significant human capital management programs of the company, including Assurant's efforts and commitment to inclusion.

Our Sustainability Oversight & Action Committee (Committee), which is composed of select MCOM members and senior management across key functional areas of the business, meets quarterly to identify, develop, and set business-aligned sustainability strategies for long-term value creation. In 2022, the Committee approved Assurant's Climate Action Policy, and our initial science-based 1.5°C aligned greenhouse gas emissions target to reduce our enterprise-wide Scope 1 and 2 GHG emissions by 40% by 2030 from a 2021 baseline. More recently, the Committee was a key contributor to refreshing our sustainability prioritization assessment that we used as the basis to announce our new Sustainability Visions in 2024 and reaffirm that our sustainability reporting areas are in line with evolving reporting standards, requirements, and stakeholder expectations. In 2025, the Committee will remain focused on advancing our sustainability aspirations in alignment with our growth strategy.



## Ethics and Compliance

As a B2B2C company that works with many leading brands, Assurant is held to extremely high standards of business ethics. Consistent with The Assurant Way, our conduct is built on the foundation of our uncompromising values: common sense, common decency, uncommon thinking, and uncommon results. A cornerstone of our program is a skilled Board with multisector, global expertise that champions strong governance practices.

Assurant’s Ethics and Compliance program reflects internationally recognized best practice standards and processes. The program is directed by our Global Ethics and Compliance Officer, who reports to the Chief Legal Officer and provides updates to the Audit Committee of the Board at least quarterly. The Ethics Office, an internal function that reports to the Global Ethics and Compliance Officer, includes a team of ethics and investigation professionals with subject matter expertise who also serve as members in 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 build and sustain programs rooted in practices that promote strong ethical cultures and are aligned with our increasing focus on technology to drive improvement and efficiencies throughout our global operations, including company policy accessibility and awareness. We are proud to have been recognized for our efforts. In early 2025, for

the second consecutive year, we received a World’s Most Ethical Company designation by Ethisphere, a global leader in defining and advancing the standards of ethical business practices — setting a standard for corporate citizenship for our peers and competitors.

### Code of Business Conduct and Ethics

Our reputation reflects a promise to our customers, shareholders, and to one another that we will act with honesty and integrity and uphold the highest legal and ethical standards. The cornerstone of our compliance program, our [Code of Business Conduct and Ethics](#) (Code), helps to guide our actions and reinforces Assurant’s commitment to integrity and ethical business conduct. Within our Code, we define our responsibilities and commitments, including those that address:

- 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 Artificial Intelligence principles

#### THE ETHISPHERE METHODOLOGY

According to Ethisphere, the World’s Most Ethical Companies® assessment is grounded in its proprietary Ethics Quotient®, an extensive questionnaire that requires companies to provide over 240 different proof points on their culture of ethics; environmental, social, and governance (ESG) practices; ethics and compliance program; diversity, equity, and inclusion (DEI); and initiatives that support a strong value chain.

That data undergoes further qualitative analysis by Ethisphere’s 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 truly best-in-class ethics and compliance practices from organizations across industries and from around the world.

**14,059**  
employees received Code of Ethics training in 2024<sup>1</sup>

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



## 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 adhere to the highest standards of business integrity and ethical conduct, and expect our business partners, customers, employees, agents, suppliers, and subcontractors to engage in lawful and ethical business practices, including 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 many different ways and continuously strive to improve on our efforts.

We work hard to make Assurant an outstanding employer and corporate citizen, and encourage 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 of integrity, which promote responsible citizenship globally. Anchored by our values of common sense and common decency, we are guided by internal policies and processes to ensure that our employees conduct business in an ethical and



**Protecting personal and other confidential information is critical to establishing and preserving the trust of our stakeholders. Assurant’s Privacy Program improves and further optimizes our processes, tools and technology year over year to promote a privacy-centric approach and reduce privacy-related risk by embedding Privacy by Design early on in initiatives, overseeing privacy contractual commitments from 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 & Privacy Counsel  
 Assurant, Inc.

transparent manner. 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 through participation in, and continual improvement of, education and training programs and strong controls to safeguard customer, client, and employee data.

In 2024, Assurant was 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 by accelerating 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 are subject to a variety of laws and regulations in the U.S. and abroad regarding privacy, data protection, and data security. We mitigate risk through our rigorous programs designed to meet the requirements in this highly regulated area.

## 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. We follow a multidisciplinary approach to information security by defining roles and responsibilities specific to job function, through a security governance model that identifies accountability within the corporate structure, and through security control framework investments that afford modern protection capabilities. Additional security operating teams support functions covering risk and threat management, compliance, end-user security administration, posture management, incident response, offensive security testing, and advisory services during technology initiatives.

**216**

information security audits  
completed in 2024

## Data Privacy

Assurant earns trust and provides the best customer experience by embedding privacy principles into our operations. Our stakeholders trust us to collect, use, and share their personal information and confidential business information in compliance with all applicable regulatory and contractual requirements. In addition to accounting for the global regulatory requirements of all regions where we operate, Assurant's privacy program takes a principles-based approach aligned to privacy principles of transparency, collection minimization, and use limitation. Read Assurant's [Privacy Policy](#).

The Global Privacy Office is led by our VP, Global Privacy Officer & Privacy Counsel, who reports to our Global Ethics and Compliance Officer. It 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 provides our employees with the necessary tools and information to ensure that privacy remains a top priority at Assurant.

### Here are a few highlights of our data privacy program.

- Host a [Privacy Resource Site](#) accessible to employees globally to promote privacy awareness and provide employees with tools and information needed to keep privacy requirements and considerations at the forefront of our daily business activities.
- Require global data privacy training and attestation for all employees during new hire onboarding and through annual refresher training.

- Provide privacy and security awareness resources and host interactive opportunities throughout the year, including a week-long engagement annually for Data Privacy Week.
- Apply Privacy by Design processes to solution development (technology, products, initiatives, third-party engagements) to promote and assess data protection principles from the start. Privacy by Design ensures that privacy and data protection are a key consideration in the development of all products and solutions through the entire lifecycle, rather than being an afterthought in the process.
- Oversee compliance controls and leverage internal audits to monitor and measure the effectiveness of our data privacy programs and their adherence to regulatory requirements, which helps identify data privacy improvement opportunities.
- Use robust processes to identify and mitigate potential data privacy incidents, including encouraging and empowering our employees to report potential incidents, comprehensively documented data privacy breach plans, processes and procedures related to incident response, and processes and indicators to monitor potential data privacy trends.

**99%**

of required employees  
completed data privacy training  
in 2024

## OUR PRIVACY COMMITMENTS

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

- 1. Transparency.** We are 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, and we 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.

## Cybersecurity

Assurant recognizes the value of information and is committed to protecting those assets with safeguards based on its value and the risk of unintentional or unauthorized acts. Our Assurant Information Security Management System (ISMS) provides a comprehensive set of written policies and standards for 100% of our operations and is modeled after the International Organization of Standards (ISO) 27001, with mapping to the National Institute of Standards and Technology (NIST) in the U.S. We also maintain ISO27001 certification in our U.K. subsidiary and have active membership affiliations across multiple information-sharing and continuing education forums including FS-ISAC, ISC2, Gartner, Knowledge Connect, Security 50, ISACA, and others. Integral to our ISMS is our comprehensive information security incident response framework, which leverages people, processes, and technology to detect and minimize the impact of potential incidents and data breaches.

Assurant has a designated Chief Information Security Officer who leads a global information security team and provides oversight for the program supporting the various lines of business, regional locations, and technology group functions. The Information Security Office is responsible for the information security program and employs a highly skilled team of subject matter experts and security professionals. Information security teams continue to stay apprised of risk trends through active participation in specialized training opportunities and maintenance of industry certifications. Our Information Security Board (ISB) meets quarterly and ensures

**97%**  
of required employees  
completed information security  
training in 2024

the alignment of our security program to our business objectives. Our process is subject to oversight by the MCOM and Board. The Board receives an update on cybersecurity annually, with updates at least quarterly to the Information Technology Committee of our Board.

The Information Technology Committee of the Board is responsible for oversight of information technology risk assessment and risk management. This includes oversight of cybersecurity policies and controls, as well as procedures such as how to identify and assess internal and external cybersecurity risks. The Information Technology Committee of the Board receives updates from management, including the Chief Information Security Officer, on internal and external cybersecurity risks at least quarterly.

To raise awareness of Assurant's information security program, our global workforce completes mandatory information security training during new hire onboarding and annual refresher training, both of which require an employee attestation. In



In addition, we have certified data security internal incident responders who leverage comprehensive documented technical response processes for incident management, such as incident review and escalation processes when warranted.

We maintain a robust framework of prevention and detective security controls and invest in innovative technology and tools to continually enhance our data security and incident management framework. To proactively identify potential areas of vulnerability, we conduct annual incident response plan testing, routine tabletop exercises for preparedness, internal and external information security penetration testing, and phishing simulation tests among our global workforce to drive continuous awareness of information security. As part of our regular internal and external information security compliance process in 2024, we completed 216 information security audits.

In addition, we maintain comprehensive information security oversight for our third-party suppliers who manage, store, or otherwise access Assurant data. These suppliers are required to subscribe to and complete an extensive data security assessment process including questionnaires, interviews, and input from external assessor bureaus to validate providers' security models. In 2024, we completed over 300 third-party IT vendor assessments, and continue to integrate proactive vendor data security measures into both our vendor risk assessments and procurement practices.

## 2024 HIGHLIGHTS

Assurant leverages Artificial Intelligence (AI) across many of our security protection platforms including, but not limited to, incident response, endpoint protection, user and entity behavior analytics, and vulnerability management.

Additionally, we provide robust protection for in-house-developed large language models in support of business AI initiatives. Our long-standing commitment to security excellence has enabled us to stay ahead of emerging threats and provide cutting-edge solutions to our clients.

In the realm of data security, our company has made significant strides in transparency and accountability. We have reached our highest levels since 2017 for Security Scorecard with an "A" score of 96% and since 2023 on our ISS (Institutional Shareholder Services) with our current rating standing at 676 out of 775. Furthermore, we recently subscribed to Bitsight in July 2024 and have attained an advanced score of 760. These disclosures demonstrate our commitment to data security, transparency, and continuous improvement.



# Appendix



## In This Section

[Task Force on Climate-Related Financial Disclosures \(TCFD\) Index »](#)

[Sustainability Accounting Standards Board \(SASB\) Index »](#)



# Appendix: Task Force on Climate-Related Financial Disclosures (TCFD) Index

We are 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<sup>1</sup>: 4.1.2**

Assurant’s Board of Directors (Board), directly and through its committees as described in their charters, oversees the company’s risk management policies and practices, including the company’s risk appetite, and discusses risk-related issues at least quarterly, including climate-related risks. The Board reviews management’s assessment of the company’s key enterprise risks, including climate-related risks, and receives a corresponding risk management update annually, including management’s strategy with respect to each risk. The Nominating and Corporate Governance Committee (NCGC) coordinates Board and committee oversight of key enterprise risks. The Board and its committees receive updates from management on specific risks throughout the year, including climate-related risks, and each committee chair reports significant risk updates at least quarterly to the full Board so that the Board has the benefit of the committee’s specific areas of risk oversight.

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 F&R Committee has primary oversight responsibility for the Global Risk Management function and corresponding risk activities, and receives risk management reports at least quarterly from the Chief Marketing and Risk Officer (CMRO) 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, and catastrophe reinsurance. The NCGC has ultimate oversight responsibility for how the company manages sustainability, and the Chief Operating Officer (COO) and Senior Vice President, Global Communications and Sustainability, provide regular updates to the NCGC. 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 multi-year sustainability area of focus, including to minimize Assurant’s carbon footprint, enhance sustainability, and mitigate climate-related risks. 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 achieve the target, was reviewed with the NCGC in 2022, and progress toward the goal is reviewed with the Board. In 2023, Assurant reviewed the results of its updated sustainability prioritization assessment with the NCGC, which identified climate as a high-priority topic for the enterprise. In 2024, Assurant introduced its new Sustainability Vision, informed by engagement with the Board, Management Committee, and other stakeholders, which places a strategic focus on a protected planet. Assurant’s Board, Management Committee, and employees understand the importance of sustainability to support the successful execution of its long-term strategy.

<sup>1</sup>CDP section alignment references throughout the TCFD reflect CDP’s Climate Change questionnaire formatting.



## b) Management Role

## CDP Section Alignment: 4.3 & 4.3.1

The CMRO, COO, 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 Senior Vice President, Global Communications and Sustainability, who reports directly to our COO, in collaboration with the CMRO, oversees climate-related risk from a management perspective.

Overall risk management is the responsibility of the CMRO, who leads the Global Risk Management function that coordinates our risk management activities. The company's risk management framework cascades downward into the enterprise through various management committees. The risk governance structure is headed by the management-level Enterprise Risk Committee (ERC), comprised of the president and CEO, the CFO, the CMRO, other members of the Management Committee, as well as the Treasurer, the Chief Internal Auditor, and the Global Ethics and Compliance Officer. The ERC reviews Assurant's key enterprise risks, the alignment to Assurant's risk appetite, and the mitigation and remediation plans for these risks.

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

Our president and CEO, together with our COO and Senior Vice President, Global Communications and 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 enhanced its climate-related governance process and finalized its Sustainability Oversight and Action Committee ("Sustainability Committee"), which is comprised of select Management Committee members and senior management across key functional areas to provide oversight of the company's business-aligned sustainability strategy.

The Sustainability Committee meets at least quarterly and fulfills its responsibilities by (i) providing the relevant sustainability oversight required to identify, develop, and set business-aligned sustainability strategy for long-term value creation; (ii) establishing the enterprise sustainability position and view for sustainability policy, standards, requirements, disclosures, and mandates; (iii) providing recommendation and approval for enterprise sustainability initiatives that advance Assurant's sustainability strategy; and (iv) supporting the integration of enterprise-wide sustainability strategy throughout the organization. On a semi-annual basis, the Sustainability Committee leadership provides updates to the Management Committee.

In 2022, Assurant leveraged the Sustainability Committee to develop and approve its 40% Scope 1 and 2 GHG target and its enterprise Climate Action Policy. In 2023, Assurant completed a refreshed impact-based Sustainability prioritization assessment. Aligned with the concept of double materiality,<sup>1</sup> which considers financially material topics that influence enterprise value as well as other topics that impact the economy, environment, and people, this assessment was used to identify, assess, and prioritize the sustainability topics that most impact Assurant's value, society, and the environment. The results, which were validated by the Sustainability Committee, reaffirmed that our sustainability reporting areas are in line with evolving reporting standards and requirements, and identified climate as a high-priority topic. In 2024, Assurant introduced its new Sustainability Vision, informed by engagement with the Board, Management Committee, and other stakeholders, which places a strategic focus on a protected planet. It also established an enterprise Sustainability Disclosure Committee, comprised of leaders across legal, compliance, accounting, risk management, internal audit, and our people organization, that drives consistency in global non-financial reporting, strategy, policies, and practices to meet regional and local regulations.

<sup>1</sup> Sustainability disclosures may use different definitions of materiality than those used for financial statement disclosures, 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.

## 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 that would have a nontrivial 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 a substantive impact, we consider both quantifiable financial indicators, such as impact to annual EBITDA, net losses, capital position, and non-financial 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 include 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 may 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
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

Driver	Value Chain	Risk Description	Time Horizon
Acute and Chronic	Insurance underwriting portfolio	<p>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 are 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 more risk, hold more capital or incur higher costs. Any of these developments could materially adversely affect our results of operations and financial condition.</p>	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. Globally, there is a policy and regulatory drive away from internal combustion engines (ICE) and towards 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. In addition, in the transition to electric and alternative fuel vehicles there are still many unknowns in how this affects Assurant's EV product, including impact to claims, attachment rate, and potential changes in sales practices.</p>	Long-term
Reputation	Direct operations	<p>The dynamic political, market, and societal sentiment towards 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.</p>	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	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 are within existing strategy. The transition from internal combustion engine 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.	Short-term
Products and Services	Insurance underwriting portfolio	There are significant strategic, financial, and reputational benefits, particularly from a client perspective, if Assurant is seen as enabling resource efficiency, sustainable consumption, and innovative circular economy processes. This is particularly relevant for Assurant’s mobile device refurbishment offerings through its Connected Living business, where there are opportunities around purchasing used devices via trade-in and extending device lifecycles. 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 business partners’ mobile phone refurbishment service and processes.	Short-term
Resource Efficiency	Direct operations	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), clients (reduced costs and quick repair for their customers), and environment (decreased waste).	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 incentive 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 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 climate change through our lender-placed, voluntary manufactured housing, condominium and homeowners, renters, and flood property insurance offerings, particularly in coastal regions prone to hurricanes and other areas affected by wildfires. 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, combined earnings and capital from Global Lifestyle and Global Housing creates diversification and drives resiliency. 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 but not limited to sustainability-related topics including exposure to high-risk environmental and climate 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 more than 40 global reinsurers to transfer risk. Assurant may additionally transfer its weather-related catastrophe risk through private equity or capital markets, including the insurance-linked securities (ILS) market. Risk is also transferred to the Florida Hurricane Catastrophe Fund.

In April 2024, we consolidated our main reinsurance purchases into a single placement date. Coverage was placed with more than 40 reinsurers. The U.S. per-occurrence catastrophe coverage includes a main reinsurance program providing \$1.48 billion of coverage in excess of a \$150.0 million retention for a first event. All layers of the program 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 approximately \$1.69 billion, in excess of retention. In April 2025, our reinsurance coverage was placed with a diverse panel of 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 approximately \$1.8 billion of coverage in excess of \$160 million retention for a first event. All layers of the program 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 approximately \$2 billion in excess of \$160 million retention.

## b) Impact on Strategy (continued)

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

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 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. Reinsurance catastrophe models rely, in part, on past catastrophe losses to project the future. As the impact of climate change has the potential to exponentially 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:** The process of screening for climate-related risks and opportunities across operations and business units informed our preliminary scenario analysis activities. We conducted an initial climate scenario analysis in 2021, with third-party support, to identify and analyze the various climate-related risks faced by 10 of Assurant’s critical and/or highly vulnerable facilities across the globe. We also explored climate-related opportunities for Assurant’s operations to enhance resilience using key modeling assumptions related to asset values and GHG emissions associated with each site. In alignment with the TCFD recommendations, we reviewed impacts in the near-term (2020–2029) and how they may evolve in the longer-term (2030–2039) under a “two-degree” scenario and a “business-as-usual” scenario.<sup>1</sup> In 2021, Assurant’s preliminary scenario analysis was 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 purchase of additional catastrophe reinsurance protection in 2023 and 2024. In the future, Assurant may conduct additional climate scenario analyses covering underwriting activities and investments as resources, analytical tools, and data become available.

**Impact and Strategy for Climate Resilience:** With exposure to natural catastrophe 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 more than three million homeowner and renter policyholders against severe weather and other hazards.

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 framework and limits, key risk themes, risk taxonomy, catastrophe modelling and analytics, and reinsurance purchase decision-making frameworks.

The Enterprise Risk Committee (ERC) meets at least six times per calendar year to focus on all risks with a substantive financial or strategic impact on our business. The ERC, which includes Assurant's Management Committee, senior members of risk management, and leaders of all the functional support areas of the company, is responsible for the interdisciplinary oversight of business unit and enterprise risks and the design, management, and recommendation of the risk appetite framework and limits. The Assurant Global Risk Management team is supported by the ERC, which reports 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 downside and upside, and the additional information and analysis required to gain a 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, as well as considering 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, and through these analyses, decided to purchase additional catastrophe reinsurance protection in 2023 and 2024, expanding the return period for the top of the catastrophe reinsurance program to one in 265 years.

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 considered significant. 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.

### a) Process to Identify Climate Risk (continued)

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

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 are also 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, the Life Insurance Council of New York, and the Business Roundtable as a few key examples. 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 but not limited to sustainability-related topics including exposure to high-risk environmental and climate 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 Chief Marketing and Risk Officer. 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 are 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 it 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 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 catastrophe, flood, fire, 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 modelling

## b) Process for Managing Climate Risk (continued)

CDP Section Alignment: 2.2.1, 2.2.2, 2.2.8 & 2.2.9

process and supply to our diverse panel of reinsurers. We employ catastrophe models for various geographic regions that contain near-term (five-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 CO2 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 the adequacy of the in-force and prospective reinsurance programs.

While Assurant cannot 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. One example is the deductible level, which can be increased in higher-risk areas. Assurant's property policies are also 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, combined earnings and capital from Global Lifestyle and Global Housing creates diversification and drives resiliency 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 the company's facilities for exposure to severe climate-related events and recommends improved climate resiliency where appropriate.

**Transition Risk:** Under the oversight of the Assurant Investment Committee, our portfolio management professionals and third-party asset managers consider, where applicable, factors that may influence investment risk, including but not limited to sustainability-related topics including exposure to high-risk environmental and climate 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 multidisciplinary, company-wide risk identification, assessment, and management processes. 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 a driver for other conventional risk types (e.g. strategic, market, or operational).



### c) Climate Risk Integration (continued)

CDP Section Alignment: 2.2.1 & 2.2.2

The Assurant Risk Appetite Framework sets out our approach to determining risk appetite and the risk themes, which are groupings of similar or related risks for which an appetite statement is captured. As Assurant uses a risk approach wherein climate risks are part of the existing framework, there is no single appetite statement for climate risk. If the impact of climate risk is material, it should be included in the risk appetite statements of that specific risk theme. Examples may include actions in relation to:

- 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.

#### Metrics and Targets

##### a) Metrics

Metric Description	Metrics
2025 Planned Net Reportable Catastrophe Losses (USD)	\$175M <sup>1</sup>
Year-end 2024 Southern and HI coastal exposure	15.2% <sup>2</sup>
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

<sup>1</sup> 2025 Planned Net Reportable Catastrophe Losses excludes the California wildfires. Including the wildfire impacts in Q1 2025, our expected full year 2025 catastrophe load is \$300M.

<sup>2</sup> Exposure is also reported on a quarterly basis in our 2024 Financial Supplement which includes our geographical exposure for Global Housing broken down by regions including North and Southeast coastal and inland as well as middle and western U.S. states.

##### b) FY24 Scope 1, 2, and 3 GHG Emissions (Metric Tons CO<sub>2</sub>e) <sup>1,2</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.	
<b>Scope 1</b>	1,282
<b>Scope 2</b>	
Location-based	10,307

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

<sup>2</sup>Scope 2 GHG emissions are estimated using the market-based Scope 2 accounting method in alignment with the Greenhouse Gas Protocol.

**b) FY24 Scope 1, 2, and 3 GHG Emissions (Metric Tons CO<sub>2</sub>e)<sup>1,2</sup> (continued)**
**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
Purchased Goods and Services	201,001
Capital Goods	779
Fuel and Energy-related Activities	468
Upstream Transportation and Distribution	2,606
Waste Generated in Operations	1,114
Business Travel	3,135
Employee Commuting	3,126
Downstream Transportation and Distribution	25,704
Use of Sold Products	58,512
End-of-Life Treatment of Sold Products	177
Downstream leased assets	274
Franchises	2,285
Investment Portfolio <sup>3</sup>	2,715,059

**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 & 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).

<sup>2</sup>Scope 2 GHG emissions are estimated using the market-based Scope 2 accounting method in alignment with the Greenhouse Gas Protocol.

<sup>3</sup>Assurant's 2024 Scope 3 Investment Portfolio emissions have been updated in Q3 2025 after receiving limited assurance external verification.

# Appendix: Sustainability Accounting Standards Board (SASB) Index

Assurant, Inc. (NYSE: AIZ) is a premier global protection company that partners with the world’s leading brands to safeguard and service connected devices, homes, and automobiles. Assurant leverages data-driven technology solutions to provide exceptional customer experiences. 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 credit and other insurance products (referred to as “Connected Living”); and vehicle protection services, commercial equipment services, and other related services (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 (referred to as “Homeowners”); and renters insurance and other products (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.

As of August 2022, the International Sustainability Standards Board (ISSB) of the IFRS Foundation assumed 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 2025 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 2024 Financial Supplement</a> for policies in force, specifically page 6 for Mobile and Vehicles and page 9 for Renters.
<b>Transparent Information &amp; Fair Advice for Customers</b>	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with 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-73 of <a href="#">Assurant’s Fiscal Year 2024 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 do not 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 do not 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	Assurant provides a variety of products across our lines of business and has established policies and procedures to ensure the information given to customers is transparent, complete, and accurate. For more information, see the Our Products and Services sections of Item 1. Business in <a href="#">Assurant's Fiscal Year 2024 Form 10-K</a> filing, specifically pages 5–7 for Global Lifestyle and pages 8–9 for Global Housing
	FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	Assurant's approach to the incorporation of Sustainability factors into our investment management processes and strategies is outlined in our <a href="#">Responsible Investing Commitment</a> , and the Responsible Investing section on page 41 of the 2025 Sustainability Report.
<b>Policies Designed to Incentivize Responsible Behavior</b>	FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	While Assurant does not explicitly track net premiums related to energy efficiency and low-carbon technology, we provide products and services that incentivize environmentally-minded actions. For example, we provide coverage for efficiency-related items such as smart thermostats through our Connected Living business. Additionally, in 2020, Assurant launched an industry-first electric vehicle protection product, <a href="#">Assurant EV One Protection<sup>SM</sup></a> , which is now available to sell in 12 countries globally. In 2023 we launched <a href="#">Assurant Carbon IQ<sup>TM</sup></a> , a solution that provides end-to-end CO2 impact assessment to help companies define and refine their circularity strategy for smartphones in the mobile device ecosystem. Additionally, Assurant's services in mobile trade-in extend the life of a mobile device, helping to minimize e-waste. See "Meeting Circularity through A Suite of Sustainable Offerings" on page 34 and "Sustainable Products" on page 41 of the 2025 Sustainability Report for a discussion of these products and services.
	FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	
<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, portfolio emissions disaggregated by Scope 1, Scope 2, and Scope 3, and portfolio emissions by industry in our responses to 12.2.1 in section C12 Environmental performance — Financial Services of our <a href="#">2024 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 2024 Financial Supplement</a> on page 13.
	N-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="#">2024 CDP</a> .
	N-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="#">2024 CDP</a> .

Topic Area	Metric Code	Metric Description	Disclosure
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<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 modelling 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; (3) 1-in-250.</p>
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Assurant defines a reportable catastrophe event as an individual catastrophe event that generates losses in excess of \$5.0 million, pretax, 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 losses from wind and storm surge. The earthquake loss amounts include losses from earthquakes, as well as fires following earthquakes. This data, reported as of September 2024, covers Assurant's Global Housing insurance portfolio, and is reported gross and net of reinsurance.

### Probable Maximum Loss - Hurricane

Probability of Non-Exceedance	Return Period (Year)	Direct and Assumed	Net (Excl. Reinstatement Premiums)
98%	50	\$980.3M	\$326.7M
99%	100	\$1.36B	\$382.5M
99.60%	250	\$1.92B	\$471.2M

### Probable Maximum Loss - Earthquake & Fire Following

Probability of Non-Exceedance	Return Period (Year)	Direct and Assumed	Net (Excl. Reinstatement Premiums)
98%	50	\$40.8M	\$40.8M
99%	100	\$73.1M	\$73.1M
99.60%	250	\$134.5M	\$134.5M

For further information about Assurant's risk management processes, see Item 1. Business, specifically pages 7, 9, 17, 18, and 19 of [Assurant's Fiscal Year 2024 Form 10-K](#) filing. Also, see Assurant's 2025 Sustainability Report, Task Force on Climate-Related Financial Disclosures (TCFD) Index, specifically the section entitled Risk Management.

Topic Area	Metric Code	Metric Description	Disclosure										
Physical Risk Exposure (Cont.)	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)	<p>In Assurant’s 2025 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 <a href="#">50</a> in Assurant’s 2025 Sustainability Report. The Net Incurred Catastrophe Losses table presents the losses, net of reinsurance, incurred by Assurant during 2024 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.</p> <p><b>Net Incurred Catastrophe Losses</b></p> <table border="1"> <thead> <tr> <th>Event Type</th> <th>Incurred Losses<sup>1</sup> FY24</th> </tr> </thead> <tbody> <tr> <td>Earthquake</td> <td>-415,610</td> </tr> <tr> <td>Hurricane</td> <td>197,796,172</td> </tr> <tr> <td>Other Perils</td> <td>52,779,648</td> </tr> <tr> <td><b>Total</b></td> <td><b>250,160,211</b></td> </tr> </tbody> </table> <p><sup>1</sup>Includes incurred but not reported (IBNR) estimates. Excludes a decrease in reinstatement premiums of approximately \$1.6M.</p>	Event Type	Incurred Losses <sup>1</sup> FY24	Earthquake	-415,610	Hurricane	197,796,172	Other Perils	52,779,648	<b>Total</b>	<b>250,160,211</b>
	Event Type	Incurred Losses <sup>1</sup> FY24											
Earthquake	-415,610												
Hurricane	197,796,172												
Other Perils	52,779,648												
<b>Total</b>	<b>250,160,211</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 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 2024 Form 10-K</a> filing: Item 1. Business, specifically pages 17- 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 2025 Sustainability Report, Task Force on Climate-Related Financial Disclosures (TCFD) Index, specifically the section entitled Risk Management, and the Sustainability Oversight section of our <a href="#">Notice of 2025 Annual Meeting of Stockholders and Proxy Statement</a> .										
Systemic Risk Management	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, and (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-25 to F-31, Fair Value Disclosures on page F-32, and Interest Rate Derivatives on page F-59 of <a href="#">Assurant’s Fiscal Year 2024 Form 10-K</a> filing.										



Topic Area	Metric Code	Metric Description	Disclosure
<b>Systemic Risk Management (Cont.)</b>	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 of Item 7, Management's Discussion and Analysis of Financial Condition and Results of Operations on page 45 of <a href="#">Assurant's Fiscal Year 2024 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 the Liquidity and Capital Resources portion of Item 7, Management's Discussion and Analysis of Financial Condition and Results of Operations, on pages 57–62, and Risk Factors on pages 19–39 of <a href="#">Assurant's Fiscal Year 2024 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 does not 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	
<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 2024 (actual & estimated) energy consumption (GJ): 113,426 (2) Grid electricity: 89% (3) Renewable: 0.15%  <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>
<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 does not have any wireless, wireline, or broadband subscribers, nor do we have network traffic. Thus, this SASB metric is not applicable to Assurant's business model. Assurant's privacy practices are outlined in <a href="#">Assurant Privacy Policies</a> , which can be found here: (1) Assurant's Privacy Policy; and (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	

Topic Area	Metric Code	Metric Description	Disclosure
<b>Data Privacy (Cont.)</b>	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	This metric is specific to traditional telecommunications businesses. Assurant does not consider this metric applicable to our business model.
<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 2024.
	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="#">45</a> of the 2025 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, and (4) landfilled	See “Device Lifecycle Solutions” on page <a href="#">35</a> of the 2025 Sustainability Report.
<b>Competitive Behavior &amp; Open Internet</b>	TC-TL-520a.1	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	Assurant and its subsidiaries were not party to any material litigation relating to anti-competitive 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 anti-competitive behavior regulations in 2024. For further information about legal proceedings, see the Legal and Regulatory Matters portion of Note 26, Commitments and Contingencies, on page F-73 of <a href="#">Assurant’s Fiscal Year 2024 Form 10-K</a> filing.
	TC-TL-520a.2	Average actual sustained download speed of (1) owned and commercially associated content and (2) non-associated content	These metrics are not 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 are not applicable to Assurant’s business model.
	TC-TL-550a.2	Discussion of systems to provide unimpeded service during service interruptions	