

Assurant, Inc. (AIZ)

Financial Supplement as of September 30, 2026

ASSURANT, INC.
FINANCIAL SUPPLEMENT
(UNAUDITED)
As of September 30, 2026

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Assurant, Inc. (NYSE: AIZ) redefines the boundaries of protection—safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world's leading brands. As a Fortune 500 company operating in 21 countries, Assurant leads the way in leveraging insights and technology to transform customer connections that build loyalty and drive value. Learn more at assurant.com.

Assurant, Inc.
Summary Financial Highlights
(Unaudited)

($ in millions, except per share amounts and closing stock price)	2026 3Q	2026 2Q	2026 1Q	2025 4Q	2025 3Q	2025 2Q	2025 1Q	Nine Months 2026	Nine Months 2025	3Q26-3Q25 % Change	3Q26-2Q26 % Change	9M26-9M25 % Change
KEY FINANCIAL METRICS												
Segment net earned premiums, fees and other income[1]	$ 3,406.0	$ 3,320.7	$ 3,280.1	$ 3,230.3	$ 3,109.1	$ 3,048.5	$ 2,963.4	$ 10,006.8	$ 9,121.0	9.5%	2.6%	9.7%
Total segment revenues[1]	$ 3,542.4	$ 3,453.6	$ 3,429.7	$ 3,362.9	$ 3,236.0	$ 3,170.6	$ 3,081.1	$ 10,425.7	$ 9,487.7	9.5%	2.6%	9.9%
Net income	$ 275.2	$ 298.6	$ 274.1	$ 225.2	$ 265.6	$ 235.3	$ 146.6	$ 847.9	$ 647.5	3.6%	(7.8)%	30.9%
Adjusted EBITDA[2]	$ 464.4	$ 479.2	$ 441.5	$ 436.5	$ 431.5	$ 386.0	$ 282.2	$ 1,385.1	$ 1,099.7	7.6%	(3.1)%	26.0%
Adjusted EBITDA, excluding reportable catastrophes[3][4]	$ 484.1	$ 491.4	$ 465.9	$ 445.9	$ 433.5	$ 415.8	$ 439.2	$ 1,441.4	$ 1,288.5	11.7%	(1.5)%	11.9%
Per share:												
Net income, per diluted share	$ 5.49	$ 5.95	$ 5.41	$ 4.41	$ 5.17	$ 4.56	$ 2.83	$ 16.82	$ 12.55	6.2%	(7.7)%	34.0%
Adjusted earnings, per diluted share[3]	$ 6.15	$ 6.41	$ 5.95	$ 5.61	$ 5.73	$ 5.10	$ 3.39	$ 18.47	$ 14.19	7.3%	(4.1)%	30.2%
Adjusted earnings, excluding reportable catastrophes, per diluted share[3][4]	$ 6.46	$ 6.60	$ 6.33	$ 5.75	$ 5.76	$ 5.56	$ 5.79	$ 19.36	$ 17.08	12.2%	(2.1)%	13.3%
Annualized return on common stockholders' equity	18.2 %	20.0 %	18.7 %	15.5 %	18.9 %	17.5 %	11.3 %	19.1 %	15.9 %	(70) bps	(180) bps	320 bps
Annualized operating return on common stockholders' equity[3]	18.1 %	19.5 %	18.7 %	18.0 %	18.9 %	17.4 %	11.8 %	18.7 %	15.9 %	(80) bps	(140) bps	280 bps
Annualized operating return on tangible common stockholders' equity[3]	32.8 %	36.4 %	35.6 %	34.9 %	37.3 %	35.2 %	24.2 %	34.5 %	32.0 %	(450) bps	(360) bps	250 bps
Debt to total capital ratio	26.9 %	26.6 %	27.3 %	27.3 %	27.7 %	27.5 %	28.5 %	26.9 %	27.7 %	(80) bps	30 bps	(80) bps
Debt to total capital ratio, excluding AOCI[3]	24.3 %	24.8 %	25.4 %	25.6 %	25.9 %	25.4 %	25.8 %	24.3 %	25.9 %	(160) bps	(50) bps	(160) bps
Dividends from subsidiaries, net of capital infusions	$ 226.4	$ 235.3	$ 137.6	$ 437.8	$ 189.1	$ 231.6	$ 66.6	$ 599.3	$ 487.3	19.7%	(3.8)%	23.0%
Share repurchases:												
Shares repurchased	268,048	310,089	556,137	416,415	398,238	318,703	298,946	1,134,274	1,015,887	(32.7)%	(13.6)%	11.7%
Average repurchase price per share	$ 279.84	$ 242.29	$ 224.73	$ 224.91	$ 204.14	$ 196.07	$ 208.98	$ 242.55	$ 203.03	37.1%	15.5%	19.5%
Total cost of share repurchase[5]	$ 75.0	$ 75.1	$ 125.0	$ 93.6	$ 81.3	$ 62.5	$ 62.5	$ 275.1	$ 206.3	(7.7)%	(0.1)%	33.3%
Common stock dividends:												
Dividend per share	$ 0.88	$ 0.88	$ 0.88	$ 0.88	$ 0.80	$ 0.80	$ 0.80	$ 2.64	$ 2.40	10.0%	—%	10.0%
Total paid	$ 43.6	$ 47.9	$ 44.0	$ 44.2	$ 40.6	$ 42.7	$ 40.9	$ 135.5	$ 124.2	7.4%	(9.0)%	9.1%
Yield[6]	1.34 %	1.31 %	1.62 %	1.46 %	1.48 %	1.62 %	1.53 %	1.34 %	1.48 %	(14) bps	3 bps	(14) bps
AIZ closing stock price (NYSE)	$ 263.50	$ 268.53	$ 217.81	$ 240.85	$ 216.60	$ 197.49	$ 209.75	$ 263.50	$ 216.60	21.7%	(1.9)%	21.7%

(1) Includes net earned premiums, fees and other income and total revenues of the Global Lifestyle and Global Housing operating segments.
(2) Refer to page 5 for a reconciliation of Adjusted EBITDA to its most comparable GAAP measure, net income.
(3) Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for reconciliations of non-GAAP measures to the most comparable GAAP measure.
(4) Represents individual catastrophic events that generate losses in excess of $5.0 million, pre-tax, net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums.
(5) As of September 30, 2026, there was $499.5 million remaining under the total repurchase authorization.
(6) Common stock dividend yield is calculated by annualizing the quarterly common stock dividend per share and dividing by the quarter's closing stock price.

Assurant, Inc.
Consolidated Condensed Statements of Operations
(Unaudited)

($ in millions)	2026			2025				Nine Months		3Q26-3Q25	3Q26-2Q26	9M26-9M25
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025	% Change	% Change	% Change
Revenues:												
Net earned premiums	$ 2,827.9	$ 2,767.4	$ 2,781.9	$ 2,705.7	$ 2,627.2	$ 2,587.7	$ 2,562.3	$ 8,377.2	$ 7,777.2	7.6%	2.2%	7.7%
Fees and other income	579.7	554.6	499.8	524.9	484.4	463.7	402.9	1,634.1	1,351.0	19.7%	4.5%	21.0%
Total net earned premiums, fees and other income	3,407.6	3,322.0	3,281.7	3,230.6	3,111.6	3,051.4	2,965.2	10,011.3	9,128.2	9.5%	2.6%	9.7%
Net investment income	147.2	142.4	159.6	140.3	133.5	128.7	124.8	449.2	387.0	10.3%	3.4%	16.1%
Net realized losses on investments and fair value changes to equity securities	(25.3)	(10.2)	(21.2)	(20.5)	(13.6)	(21.7)	(16.0)	(56.7)	(51.3)	(86.0)%	(148.0)%	(10.5)%
Total revenues	3,529.5	3,454.2	3,420.1	3,350.4	3,231.5	3,158.4	3,074.0	10,403.8	9,463.9	9.2%	2.2%	9.9%
Benefits, losses and expenses:												
Policyholder benefits	782.4	748.3	769.1	717.0	709.6	721.5	779.7	2,299.8	2,210.8	10.3%	4.6%	4.0%
Selling and underwriting expenses	1,371.9	1,329.2	1,387.3	1,314.6	1,286.2	1,282.9	1,305.4	4,088.4	3,874.5	6.7%	3.2%	5.5%
Cost of sales	312.9	302.6	265.0	317.3	249.0	231.4	184.8	880.5	665.2	25.7%	3.4%	32.4%
General expenses	683.6	668.8	634.8	689.7	626.3	606.9	593.6	1,987.2	1,826.8	9.1%	2.2%	8.8%
Interest expense	28.3	28.4	28.3	28.3	27.9	26.7	26.8	85.0	81.4	1.4%	(0.4)%	4.4%
Loss on extinguishment of debt	—	—	—	—	1.3	—	—	—	1.3	(100.0)%	N/A	(100.0)%
Total benefits, losses and expenses	3,179.1	3,077.3	3,084.5	3,066.9	2,900.3	2,869.4	2,890.3	9,340.9	8,660.0	9.6%	3.3%	7.9%
Income before provision for income taxes	350.4	376.9	335.6	283.5	331.2	289.0	183.7	1,062.9	803.9	5.8%	(7.0)%	32.2%
Provision for income taxes	75.2	78.3	61.5	58.3	65.6	53.7	37.1	215.0	156.4	14.6%	(4.0)%	37.5%
Net income	$ 275.2	$ 298.6	$ 274.1	$ 225.2	$ 265.6	$ 235.3	$ 146.6	$ 847.9	$ 647.5	3.6%	(7.8)%	30.9%
Pre-tax income margin[1]	10.3 %	11.3 %	10.2 %	8.8 %	10.6 %	9.5 %	6.2 %	10.6 %	8.8 %	(30) bps	(100) bps	180 bps
Net income margin[2]	8.1 %	9.0 %	8.4 %	7.0 %	8.5 %	7.7 %	4.9 %	8.5 %	7.1 %	(40) bps	(90) bps	140 bps
Effective tax rate for net income	21.5 %	20.8 %	18.3 %	20.6 %	19.8 %	18.6 %	20.2 %	20.2 %	19.5 %	170 bps	70 bps	70 bps
Investment yield[3]	4.73 %	4.73 %	5.37 %	4.81 %	4.74 %	4.69 %	4.64 %	4.93 %	4.68 %	(1) bps	0 bps	25 bps
Real estate joint venture partnerships income (loss) from sales and depreciation expense, pre-tax	$ (3.5)	$ (2.6)	$ 15.0	$ 2.2	$ (4.0)	$ (3.6)	$ (3.2)	$ 8.9	$ (10.8)	12.5%	(34.6)%	182.4%

(1) Equals income before provision for income taxes divided by total net earned premiums, fees and other income.
(2) Equals net income divided by total net earned premiums, fees and other income.
(3) Equals annualized net investment income divided by average investments and cash and cash equivalents.

Assurant, Inc.
Reconciliation of Adjusted EBITDA to Net Income and Adjusted Earnings
(Unaudited)

($ in millions)	2026			2025				Nine Months		3Q26-3Q25 % Change	3Q26-2Q26 % Change	9M26-9M25 % Change
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025			
GAAP net income	$ 275.2	$ 298.6	$ 274.1	$ 225.2	$ 265.6	$ 235.3	$ 146.6	$ 847.9	$ 647.5	3.6%	(7.8)%	30.9%
Less:												
Interest expense	28.3	28.4	28.3	28.3	27.9	26.7	26.8	85.0	81.4	1.4%	(0.4)%	4.4%
Provision for income taxes	75.2	78.3	61.5	58.3	65.6	53.7	37.1	215.0	156.4	14.6%	(4.0)%	37.5%
Depreciation expense	44.3	44.7	43.3	47.6	37.8	35.9	35.1	132.3	108.8	17.2%	(0.9)%	21.6%
Amortization of purchased intangible assets	17.9	18.0	17.7	17.4	16.5	15.1	18.4	53.6	50.0	8.5%	(0.6)%	7.2%
Adjustments, pre-tax:												
Net realized losses on investments and fair value changes to equity securities	25.3	10.2	21.2	20.5	13.6	21.7	16.0	56.7	51.3	86.0%	148.0%	10.5%
Other adjustments[1]	(1.8)	1.0	(4.6)	39.2	4.5	(2.4)	2.2	(5.4)	4.3	(140.0)%	(280.0)%	(225.6)%
Adjusted EBITDA	$ 464.4	$ 479.2	$ 441.5	$ 436.5	$ 431.5	$ 386.0	$ 282.2	$ 1,385.1	$ 1,099.7	7.6%	(3.1)%	26.0%
Segment Adjusted EBITDA												
Global Lifestyle	$ 236.9	$ 244.4	$ 236.7	$ 195.3	$ 206.8	$ 201.4	$ 197.8	$ 718.0	$ 606.0	14.6%	(3.1)%	18.5%
Global Housing	268.3	274.8	236.7	275.6	256.3	214.4	112.4	779.8	583.1	4.7%	(2.4)%	33.7%
Corporate and Other	(40.8)	(40.0)	(31.9)	(34.4)	(31.6)	(29.8)	(28.0)	(112.7)	(89.4)	(29.1)%	(2.0)%	(26.1)%
Total	$ 464.4	$ 479.2	$ 441.5	$ 436.5	$ 431.5	$ 386.0	$ 282.2	$ 1,385.1	$ 1,099.7	7.6%	(3.1)%	26.0%
Adjusted EBITDA[2]	$ 464.4	$ 479.2	$ 441.5	$ 436.5	$ 431.5	$ 386.0	$ 282.2	$ 1,385.1	$ 1,099.7	7.6%	(3.1)%	26.0%
Interest expense	(28.3)	(28.4)	(28.3)	(28.3)	(27.9)	(26.7)	(26.8)	(85.0)	(81.4)	(1.4)%	0.4%	(4.4)%
Provision for income taxes	(83.8)	(84.2)	(68.8)	(74.1)	(71.9)	(60.4)	(44.8)	(236.8)	(177.1)	(16.6)%	0.5%	(33.7)%
Depreciation expense	(44.3)	(44.7)	(43.3)	(47.6)	(37.8)	(35.9)	(35.1)	(132.3)	(108.8)	(17.2)%	0.9%	(21.6)%
Adjusted earnings[2]	308.0	321.9	301.1	286.5	293.9	263.0	175.5	931.0	732.4	4.8%	(4.3)%	27.1%
Reportable catastrophes, pre-tax	19.7	12.2	24.4	9.4	2.0	29.8	157.0	56.3	188.8	885.0%	61.5%	(70.2)%
Tax impact of reportable catastrophes	(4.1)	(2.5)	(5.2)	(2.0)	(0.4)	(6.3)	(33.0)	(11.8)	(39.7)	(925.0)%	(64.0)%	70.3%
Adjusted earnings, excluding reportable catastrophes[2]	$ 323.6	$ 331.6	$ 320.3	$ 293.9	$ 295.5	$ 286.5	$ 299.5	$ 975.5	$ 881.5	9.5%	(2.4)%	10.7%

(1) Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for detail of what is included in Other adjustments.
(2) Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for reconciliations of non-GAAP measures to the most comparable GAAP measure.

Assurant, Inc.
Earnings Per Share
(Unaudited)

($ in millions, except share amounts)	2026 3Q	2Q	1Q	2025 4Q	3Q	2Q	1Q	Nine Months 2026	2025	3Q26-3Q25 % Change	3Q26-2Q26 % Change	9M26-9M25 % Change
Per share reconciliations:												
Numerator												
Net income	$ 275.2	$ 298.6	$ 274.1	$ 225.2	$ 265.6	$ 235.3	$ 146.6	$ 847.9	$ 647.5	3.6%	(7.8)%	30.9%
Less: Earnings allocated to participating securities	(2.2)	(2.3)	(2.3)	(1.9)	(2.3)	(2.1)	(1.4)	(6.8)	(5.8)	4.3%	4.3%	(17.2)%
Net income used in basic and diluted per common share calculations	$ 273.0	$ 296.3	$ 271.8	$ 223.3	$ 263.3	$ 233.2	$ 145.2	$ 841.1	$ 641.7	3.7%	(7.9)%	31.1%
Adjusted earnings[1]	$ 308.0	$ 321.9	$ 301.1	$ 286.5	$ 293.9	$ 263.0	$ 175.5	$ 931.0	$ 732.4	4.8%	(4.3)%	27.1%
Less: Adjusted earnings allocated to participating securities	(2.5)	(2.5)	(2.5)	(2.5)	(2.5)	(2.3)	(1.7)	(7.5)	(6.5)	—%	—%	(15.4)%
Adjusted earnings used in Adjusted EPS calculation	$ 305.5	$ 319.4	$ 298.6	$ 284.0	$ 291.4	$ 260.7	$ 173.8	$ 923.5	$ 725.9	4.8%	(4.4)%	27.2%
Adjusted earnings, excluding reportable catastrophes[1][2]	$ 323.6	$ 331.6	$ 320.3	$ 293.9	$ 295.5	$ 286.5	$ 299.5	$ 975.5	$ 881.5	9.5%	(2.4)%	10.7%
Less: Adjusted earnings allocated to participating securities	(2.5)	(2.7)	(2.6)	(2.5)	(2.5)	(2.6)	(2.8)	(7.8)	(7.9)	—%	7.4%	1.3%
Adjusted earnings, excluding reportable catastrophes, used in Adjusted EPS calculation	$ 321.1	$ 328.9	$ 317.7	$ 291.4	$ 293.0	$ 283.9	$ 296.7	$ 967.7	$ 873.6	9.6%	(2.4)%	10.8%
Denominator												
Weighted average basic common shares outstanding[3]	49,283,903	49,520,710	49,702,511	50,017,641	50,395,469	50,675,804	50,799,019	49,500,842	50,621,953	(2.2)%	(0.5)%	(2.2)%
Incremental common shares from:												
Performance share units and employee stock purchase plan	432,677	310,706	495,036	648,589	488,827	436,547	449,697	495,270	525,846	(11.5)%	39.3%	(5.8)%
Weighted average diluted common shares outstanding[3]	49,716,580	49,831,416	50,197,547	50,666,230	50,884,296	51,112,351	51,248,716	49,996,112	51,147,799	(2.3)%	(0.2)%	(2.3)%
Per share amounts:												
Net income, per diluted share	$ 5.49	$ 5.95	$ 5.41	$ 4.41	$ 5.17	$ 4.56	$ 2.83	$ 16.82	$ 12.55	6.2%	(7.7)%	34.0%
Adjusted earnings, per diluted share[1]	$ 6.15	$ 6.41	$ 5.95	$ 5.61	$ 5.73	$ 5.10	$ 3.39	$ 18.47	$ 14.19	7.3%	(4.1)%	30.2%
Adjusted earnings, excluding reportable catastrophes, per diluted share[1][2]	$ 6.46	$ 6.60	$ 6.33	$ 5.75	$ 5.76	$ 5.56	$ 5.79	$ 19.36	$ 17.08	12.2%	(2.1)%	13.3%

(1) Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for reconciliations of non-GAAP measures to the most comparable GAAP measure.
(2) Represents individual catastrophic events that generate losses in excess of $5.0 million, pre-tax, net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums.
(3) Weighted average basic and diluted common shares outstanding have been revised for all prior periods to exclude participating securities. This is only a presentation change which has no impact on any of the per share amounts.

Global Lifestyle
Condensed Statements of Operations and Selected Data
(Unaudited)

($ in millions)	2026			2025				Nine Months		3Q26-3Q25	3Q26-2Q26	9M26-9M25
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025	% Change	% Change	% Change
Revenues:												
Net earned premiums	$ 2,130.9	$ 2,065.6	$ 2,094.3	$ 2,038.0	$ 1,973.3	$ 1,935.9	$ 1,945.6	$ 6,290.8	$ 5,854.8	8.0%	3.2%	7.4%
Fees and other income	530.2	507.3	456.7	480.9	432.9	414.9	361.0	1,494.2	1,208.8	22.5%	4.5%	23.6%
Total net earned premiums, fees and other income	2,661.1	2,572.9	2,551.0	2,518.9	2,406.2	2,350.8	2,306.6	7,785.0	7,063.6	10.6%	3.4%	10.2%
Net investment income	100.1	97.3	108.9	94.9	90.9	87.7	84.0	306.3	262.6	10.1%	2.9%	16.6%
Total revenues	2,761.2	2,670.2	2,659.9	2,613.8	2,497.1	2,438.5	2,390.6	8,091.3	7,326.2	10.6%	3.4%	10.4%
Benefits, losses and expenses:												
Policyholder benefits	548.5	512.5	503.7	511.8	486.0	461.5	442.4	1,564.7	1,389.9	12.9%	7.0%	12.6%
Selling and underwriting expenses	1,310.2	1,267.7	1,327.2	1,259.6	1,231.2	1,230.2	1,265.8	3,905.1	3,727.2	6.4%	3.4%	4.8%
Cost of sales	312.9	302.6	265.0	317.3	249.0	231.4	184.8	880.5	665.2	25.7%	3.4%	32.4%
General expenses	352.7	343.0	327.3	329.8	324.1	314.0	299.8	1,023.0	937.9	8.8%	2.8%	9.1%
Total benefits, losses and expenses	2,524.3	2,425.8	2,423.2	2,418.5	2,290.3	2,237.1	2,192.8	7,373.3	6,720.2	10.2%	4.1%	9.7%
Global Lifestyle Adjusted EBITDA	$ 236.9	$ 244.4	$ 236.7	$ 195.3	$ 206.8	$ 201.4	$ 197.8	$ 718.0	$ 606.0	14.6%	(3.1)%	18.5%
Adjusted EBITDA margin[1]	8.9 %	9.5 %	9.3 %	7.8 %	8.6 %	8.6 %	8.6 %	9.2 %	8.6 %	30 bps	(60) bps	60 bps
Supplemental financial information:												
Income tax expense	$ 38.5	$ 39.8	$ 39.9	$ 30.8	$ 31.5	$ 27.3	$ 32.6	$ 118.2	$ 91.4	22.2%	(3.3)%	29.3%
Effective tax rate	20.4 %	20.3 %	21.0 %	20.8 %	19.2 %	17.1 %	20.8 %	20.6 %	19.0 %	120 bps	10 bps	160 bps
Depreciation expense	$ 31.7	$ 32.0	$ 30.8	$ 30.5	$ 26.4	$ 25.5	$ 24.6	$ 94.5	$ 76.5	20.1%	(0.9)%	23.5%
Global Lifestyle Adjusted earnings[2]	$ 163.3	$ 169.1	$ 162.7	$ 130.4	$ 145.6	$ 145.1	$ 137.2	$ 495.1	$ 427.9	12.2%	(3.4)%	15.7%
Amortization of purchased intangible assets	$ 16.2	$ 16.3	$ 15.9	$ 17.0	$ 16.1	$ 16.4	$ 16.3	$ 48.4	$ 48.8	0.6%	(0.6)%	(0.8)%
Real estate joint venture partnerships income (loss) from sales and depreciation expense, pre-tax	$ (2.6)	$ (1.8)	$ 10.9	$ 1.4	$ (2.9)	$ (2.6)	$ (2.3)	$ 6.5	$ (7.8)	10.3%	(44.4)%	183.3%
Key Metrics:												
Global mobile devices protected (in millions)[3]	69.2	69.0	68.6	66.3	65.5	65.0	64.3	69.2	65.5	5.6%	0.3%	5.6%
Global mobile devices serviced (in millions)[4]	7.6	7.4	7.4	6.7	4.8	5.6	5.6	22.4	16.0	58.3%	2.7%	40.0%
Global protected vehicles (in millions)[5]	57.5	57.4	57.2	57.0	56.5	55.9	55.3	57.5	56.5	1.8%	0.2%	1.8%
Investment yield[6]	5.19 %	5.21 %	5.51 %	5.10 %	5.23 %	5.11 %	5.04 %	5.32 %	5.14 %	(4) bps	(2) bps	18 bps

(1) Equals Adjusted EBITDA divided by total net earned premiums, fees and other income.
(2) Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for reconciliations of non-GAAP measures to the most comparable GAAP measure.
(3) Global mobile devices protected includes insurance and upgrade contracts inforce for mobile phones, tablets, e-readers and accessories.
(4) Global mobile devices serviced includes number of devices for which we provide value to our consumers and partners, through trade-ins and upgrades, technology, claims fulfillment, repair capabilities, logistics, and asset disposition.
(5) Global protected vehicles includes insurance and service contracts inforce for vehicles, RVs, powersports and ancillary products.
(6) Equals annualized net investment income divided by average investments and cash and cash equivalents.

Global Lifestyle (continued)
Condensed Statements of Operations and Selected Data
(Unaudited)

($ in millions)	2026 3Q	2026 2Q	2026 1Q	2025 4Q	2025 3Q	2025 2Q	2025 1Q	Nine Months 2026	Nine Months 2025	3Q26-3Q25 % Change	3Q26-2Q26 % Change	9M26-9M25 % Change
Net written premiums:												
Connected Living	$ 1,193.2	$ 1,186.1	$ 1,153.6	$ 1,405.2	$ 997.6	$ 915.7	$ 846.8	$ 3,532.9	$ 2,760.1	19.6%	0.6%	28.0%
Global Automotive	1,257.6	1,141.8	941.8	973.7	1,009.8	1,246.0	1,078.8	3,341.2	3,334.6	24.5%	10.1%	0.2%
Total	$ 2,450.8	$ 2,327.9	$ 2,095.4	$ 2,378.9	$ 2,007.4	$ 2,161.7	$ 1,925.6	$ 6,874.1	$ 6,094.7	22.1%	5.3%	12.8%
Net earned premiums, fees and other income:												
Connected Living	$ 1,583.5	$ 1,554.5	$ 1,480.2	$ 1,461.7	$ 1,357.2	$ 1,326.4	$ 1,233.4	$ 4,618.2	$ 3,917.0	16.7%	1.9%	17.9%
Global Automotive	1,077.6	1,018.4	1,070.8	1,057.2	1,049.0	1,024.4	1,073.2	3,166.8	3,146.6	2.7%	5.8%	0.6%
Total	$ 2,661.1	$ 2,572.9	$ 2,551.0	$ 2,518.9	$ 2,406.2	$ 2,350.8	$ 2,306.6	$ 7,785.0	$ 7,063.6	10.6%	3.4%	10.2%
Adjusted EBITDA:												
Connected Living	$ 157.5	$ 170.4	$ 146.9	$ 121.1	$ 127.8	$ 131.8	$ 124.9	$ 474.8	$ 384.5	23.2%	(7.6)%	23.5%
Global Automotive	79.4	74.0	89.8	74.2	79.0	69.6	72.9	243.2	221.5	0.5%	7.3%	9.8%
Total	$ 236.9	$ 244.4	$ 236.7	$ 195.3	$ 206.8	$ 201.4	$ 197.8	$ 718.0	$ 606.0	14.6%	(3.1)%	18.5%
Line of business supplemental financial information:												
Connected Living:												
Income tax expense	$ 26.0	$ 28.7	$ 24.8	$ 19.1	$ 19.6	$ 18.5	$ 20.8	$ 79.5	$ 58.9	32.7%	(9.4)%	35.0%
Depreciation expense	$ 22.6	$ 22.7	$ 21.9	$ 22.5	$ 19.1	$ 17.9	$ 17.8	$ 67.2	$ 54.8	18.3%	(0.4)%	22.6%
Amortization of purchased intangible assets	$ 7.0	$ 6.8	$ 6.8	$ 7.2	$ 6.4	$ 6.9	$ 6.7	$ 20.6	$ 20.0	9.4%	2.9%	3.0%
Global Automotive:												
Income tax expense	$ 12.5	$ 11.1	$ 15.1	$ 11.7	$ 11.9	$ 8.8	$ 11.8	$ 38.7	$ 32.5	5.0%	12.6%	19.1%
Depreciation expense	$ 9.1	$ 9.3	$ 8.9	$ 8.0	$ 7.3	$ 7.6	$ 6.8	$ 27.3	$ 21.7	24.7%	(2.2)%	25.8%
Amortization of purchased intangible assets	$ 9.2	$ 9.5	$ 9.1	$ 9.8	$ 9.7	$ 9.5	$ 9.6	$ 27.8	$ 28.8	(5.2)%	(3.2)%	(3.5)%
Constant Currency[1]:												
Percentage change in net earned premiums, fees and other income:												
Including foreign currency translation ("FX") impact	10.6 %	9.4 %	10.6 %	7.3 %	7.0 %	7.7 %	5.4 %	10.2 %	6.7 %	360 bps	120 bps	350 bps
FX impact	— %	0.1 %	1.2 %	0.2 %	0.1 %	(0.2)%	(1.4)%	0.4 %	(0.5)%	(10) bps	(10) bps	90 bps
Excluding FX impact	10.6 %	9.3 %	9.4 %	7.1 %	6.9 %	7.9 %	6.8 %	9.8 %	7.2 %	370 bps	130 bps	260 bps
Percentage change in Global Lifestyle Adjusted EBITDA:												
Including FX impact	14.6 %	21.4 %	19.7 %	1.9 %	12.2 %	6.2 %	(4.8)%	18.5 %	4.2 %	240 bps	(680) bps	1,430 bps
FX impact	(0.1)%	0.3 %	1.9 %	1.0 %	(0.3)%	(1.1)%	(2.8)%	0.7 %	(1.4)%	20 bps	(40) bps	210 bps
Excluding FX impact	14.7 %	21.1 %	17.8 %	0.9 %	12.5 %	7.3 %	(2.0)%	17.8 %	5.6 %	220 bps	(640) bps	1,220 bps
Percentage change in Connected Living net earned premiums, fees and other income:												
Including FX impact	16.7 %	17.2 %	20.0 %	12.8 %	10.9 %	15.5 %	8.2 %	17.9 %	11.5 %	580 bps	(50) bps	640 bps
FX impact	(0.2)%	0.1 %	1.7 %	0.3 %	— %	(0.5)%	(2.3)%	0.5 %	(0.9)%	(20) bps	(30) bps	140 bps
Excluding FX impact	16.9 %	17.1 %	18.3 %	12.5 %	10.9 %	16.0 %	10.5 %	17.4 %	12.4 %	600 bps	(20) bps	500 bps
Percentage change in Connected Living Adjusted EBITDA:												
Including FX impact	23.2 %	29.3 %	17.6 %	1.4 %	10.6 %	9.5 %	(6.0)%	23.5 %	4.3 %	1,260 bps	(610) bps	1,920 bps
FX impact	(0.5)%	(0.1)%	2.1 %	0.9 %	(0.6)%	(1.0)%	(3.3)%	0.5 %	(1.7)%	10 bps	(40) bps	220 bps
Excluding FX impact	23.7 %	29.4 %	15.5 %	0.5 %	11.2 %	10.5 %	(2.7)%	23.0 %	6.0 %	1,250 bps	(570) bps	1,700 bps
Net earned premiums, fees and other income:												
Domestic	$ 2,002.8	$ 1,904.6	$ 1,936.4	$ 1,908.7	$ 1,834.2	$ 1,796.2	$ 1,795.2	$ 5,843.8	$ 5,425.6	9.2%	5.2%	7.7%
International	658.3	668.3	614.6	610.2	572.0	554.6	511.4	1,941.2	1,638.0	15.1%	(1.5)%	18.5%
Total	$ 2,661.1	$ 2,572.9	$ 2,551.0	$ 2,518.9	$ 2,406.2	$ 2,350.8	$ 2,306.6	$ 7,785.0	$ 7,063.6	10.6%	3.4%	10.2%

(1) Represents a non-GAAP financial measure. Excludes the impact of changes in foreign currency exchange rates used in the translation of the income statement because they can be volatile. These amounts are calculated by translating the comparable prior period results at the weighted average foreign currency exchange rates used in the current period, and it excludes the impact of foreign exchange transaction gains (losses) associated with the remeasurement of non-functional currencies. The company believes this information allows investors to identify the significance of changes in foreign currency exchange rates in period-to-period comparisons.

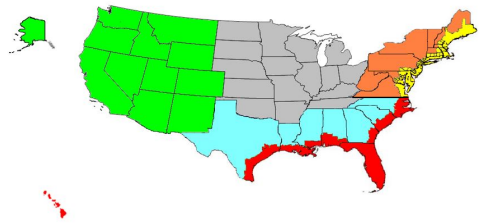
Global Housing
Condensed Statements of Operations and Selected Data
(Unaudited)

($ in millions)	2026			2025				Nine Months		3Q26-3Q25	3Q26-2Q26	9M26-9M25
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025	% Change	% Change	% Change
Revenues:												
Net earned premiums	$ 695.5	$ 700.5	$ 686.0	$ 667.5	$ 651.4	$ 650.2	$ 615.3	$ 2,082.0	$ 1,916.9	6.8%	(0.7)%	8.6%
Fees and other income	49.4	47.3	43.1	43.9	51.5	47.5	41.5	139.8	140.5	(4.1)%	4.4%	(0.5)%
Total net earned premiums, fees and other income	744.9	747.8	729.1	711.4	702.9	697.7	656.8	2,221.8	2,057.4	6.0%	(0.4)%	8.0%
Net investment income	36.3	35.6	40.7	37.7	36.0	34.4	33.7	112.6	104.1	0.8%	2.0%	8.2%
Total revenues	781.2	783.4	769.8	749.1	738.9	732.1	690.5	2,334.4	2,161.5	5.7%	(0.3)%	8.0%
Benefits, losses and expenses:												
Policyholder benefits	232.4	235.4	263.9	204.8	221.9	258.7	333.0	731.7	813.6	4.7%	(1.3)%	(10.1)%
Selling and underwriting expenses	61.5	60.4	59.9	54.8	54.9	52.4	39.5	181.8	146.8	12.0%	1.8%	23.8%
General expenses	219.0	212.8	209.3	213.9	205.8	206.6	205.6	641.1	618.0	6.4%	2.9%	3.7%
Total benefits, losses and expenses	512.9	508.6	533.1	473.5	482.6	517.7	578.1	1,554.6	1,578.4	6.3%	0.8%	(1.5)%
Global Housing Adjusted EBITDA	268.3	274.8	236.7	275.6	256.3	214.4	112.4	779.8	583.1	4.7%	(2.4)%	33.7%
Reportable catastrophes	19.7	12.2	24.4	9.4	2.9	29.8	156.7	56.3	189.4	579.3%	61.5%	(70.3)%
Global Housing Adjusted EBITDA, excluding reportable catastrophes[1]	$ 288.0	$ 287.0	$ 261.1	$ 285.0	$ 259.2	$ 244.2	$ 269.1	$ 836.1	$ 772.5	11.1%	0.3%	8.2%
Adjusted EBITDA margin[2]	36.0 %	36.7 %	32.5 %	38.7 %	36.5 %	30.7 %	17.1 %	35.1 %	28.3 %	(50) bps	(70) bps	680 bps
Supplemental financial information:												
Income tax expense	$ 53.9	$ 52.8	$ 45.0	$ 52.1	$ 47.9	$ 40.2	$ 20.5	$ 151.7	$ 108.6	12.5%	2.1%	39.7%
Effective tax rate	21.1 %	20.2 %	20.1 %	20.1 %	19.5 %	19.5 %	20.4 %	20.5 %	19.7 %	160 bps	90 bps	80 bps
Depreciation expense	$ 11.3	$ 11.3	$ 11.4	$ 15.9	$ 10.5	$ 9.5	$ 9.7	$ 34.0	$ 29.7	7.6%	—%	14.5%
Amortization of purchased intangible assets	$ 1.7	$ 1.7	$ 1.8	$ 0.4	$ 0.4	$ (1.3)	$ 2.1	$ 5.2	$ 1.2	325.0%	—%	333.3%
Real estate joint venture partnerships income (loss) from sales and depreciation expense, pre-tax	$ (0.9)	$ (0.8)	$ 4.0	$ 0.8	$ (1.1)	$ (1.0)	$ (0.9)	$ 2.3	$ (3.0)	18.2%	(12.5)%	176.7%
Global Housing Adjusted earnings[3]	$ 202.7	$ 210.4	$ 179.9	$ 207.6	$ 197.8	$ 164.9	$ 81.8	$ 593.0	$ 444.5	2.5%	(3.7)%	33.4%
Reportable catastrophes (after-tax)	$ 15.6	$ 9.7	$ 19.2	$ 7.4	$ 2.3	$ 23.5	$ 123.8	$ 44.5	$ 149.6	578.3%	60.8%	(70.3)%
Global Housing Adjusted earnings, excluding reportable catastrophes[3]	$ 218.3	$ 220.1	$ 199.1	$ 215.0	$ 200.1	$ 188.4	$ 205.6	$ 637.5	$ 594.1	9.1%	(0.8)%	7.3%
Net earned premiums, fees and other income:												
Homeowners	$ 600.0	$ 600.4	$ 580.1	$ 562.8	$ 553.9	$ 552.8	$ 522.9	$ 1,780.5	$ 1,629.6	8.3%	(0.1)%	9.3%
Renters and Other	144.9	147.4	149.0	148.6	149.0	144.9	133.9	441.3	427.8	(2.8)%	(1.7)%	3.2%
Total	$ 744.9	$ 747.8	$ 729.1	$ 711.4	$ 702.9	$ 697.7	$ 656.8	$ 2,221.8	$ 2,057.4	6.0%	(0.4)%	8.0%
Gross earned premiums	$ 993.2	$ 993.1	$ 983.0	$ 966.2	$ 943.5	$ 944.8	$ 894.2	$ 2,969.3	$ 2,782.5	5.3%	—%	6.7%
Gross written premiums	$ 1,105.9	$ 999.0	$ 929.7	$ 952.6	$ 1,035.3	$ 1,054.1	$ 837.7	$ 3,034.6	$ 2,927.1	6.8%	10.7%	3.7%
Reconciliation of gross earned premiums to net earned premiums:												
Gross earned premiums	$ 993.2	$ 993.1	$ 983.0	$ 966.2	$ 943.5	$ 944.8	$ 894.2	$ 2,969.3	$ 2,782.5	5.3%	—%	6.7%
Ceded catastrophe reinsurance[4]	(43.8)	(42.3)	(50.8)	(51.3)	(51.7)	(53.0)	(45.6)	(136.9)	(150.3)	15.3%	(3.5)%	8.9%
Ceded to U.S. Government	(117.3)	(116.7)	(116.2)	(115.7)	(114.1)	(113.1)	(112.3)	(350.2)	(339.5)	(2.8)%	(0.5)%	(3.2)%
Ceded to clients	(136.6)	(133.6)	(130.0)	(131.7)	(126.3)	(128.5)	(121.0)	(400.2)	(375.8)	(8.2)%	(2.2)%	(6.5)%
Net earned premiums	$ 695.5	$ 700.5	$ 686.0	$ 667.5	$ 651.4	$ 650.2	$ 615.3	$ 2,082.0	$ 1,916.9	6.8%	(0.7)%	8.6%

(1) Represents a non-GAAP financial measure because it excludes reportable catastrophes. The company believes this metric provides investors with an important measure of the company's operating performance for the reasons noted in Footnote 2 in Regulation G - Non-GAAP Measures.
(2) Equals Adjusted EBITDA divided by total net earned premiums, fees and other income.
(3) Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for reconciliations of non-GAAP measures to the most comparable GAAP measure.
(4) All periods reflect catastrophe reinsurance premiums.

Global Housing (continued)
Condensed Statements of Operations and Selected Data
(Unaudited)

	2026			2025				Nine Months		3Q26-3Q25	3Q26-2Q26	9M26-9M25
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025	% Change	% Change	% Change
Key Metrics:												
Global Housing loss ratio[1]	33.4 %	33.6 %	38.5 %	30.7 %	34.1 %	39.8 %	54.1 %	35.1 %	42.4 %	(70) bps	(20) bps	(730) bps
Global Housing non-catastrophe loss ratio[2]	30.6 %	31.8 %	34.9 %	29.3 %	33.6 %	35.0 %	29.8 %	32.4 %	32.9 %	(300) bps	(120) bps	(50) bps
Global Housing expense ratio[3]	39.4 %	38.3 %	38.7 %	40.1 %	38.6 %	38.3 %	39.1 %	38.8 %	38.7 %	80 bps	110 bps	10 bps
Global Housing combined ratio[4]	70.6 %	69.8 %	74.9 %	68.9 %	70.2 %	75.4 %	89.8 %	71.7 %	78.2 %	40 bps	80 bps	(650) bps
Global Housing annualized ROE[5]	46.0 %	48.6 %	42.6 %	48.0 %	45.3 %	39.8 %	19.8 %	46.0 %	34.9 %	70 bps	(260) bps	1,110 bps
Investment yield[6]	4.55 %	4.54 %	5.58 %	4.92 %	4.63 %	4.55 %	4.48 %	4.84 %	4.54 %	(8) bps	1 bps	30 bps
Lender-Placed Insurance: Loans tracked (in millions)[7]	34.0	34.1	31.8	31.8	31.6	31.4	31.8	34.0	31.6	7.6%	(0.3)%	7.6%
Lender-Placed Insurance: Placement rates[8]	2.03 %	2.02 %	2.10 %	2.09 %	2.08 %	2.03 %	2.01 %	2.03 %	2.08 %	(5) bps	1 bps	(5) bps
Lender-Placed Insurance: Average insured value ("AIV") (in thousands)[7]	$ 311	$ 309	$ 304	$ 300	$ 296	$ 294	$ 291	$ 311	$ 296	5.1%	0.6%	5.1%
Renters policies (in millions)	3.071	3.121	3.142	3.154	3.147	3.042	3.010	3.071	3.147	(2.4)%	(1.6)%	(2.4)%
% Spread of exposure[9]												
Region Name												
Middle U.S. states	14.2 %	14.1 %	14.1 %	14.1 %	13.7 %	13.4 %	13.3 %	14.2 %	13.7 %	50 bps	10 bps	50 bps
Northeastern coastal exposure	16.0 %	16.2 %	16.2 %	16.1 %	16.1 %	15.9 %	16.1 %	16.0 %	16.1 %	(10) bps	(20) bps	(10) bps
Northern inland exposure	14.2 %	14.0 %	13.3 %	13.1 %	12.9 %	12.6 %	12.4 %	14.2 %	12.9 %	130 bps	20 bps	130 bps
Southern inland exposure	11.2 %	11.0 %	11.1 %	11.0 %	11.1 %	11.2 %	11.1 %	11.2 %	11.1 %	10 bps	20 bps	10 bps
Southern and HI coastal exposure	11.8 %	11.9 %	12.5 %	12.7 %	13.3 %	13.9 %	14.4 %	11.8 %	13.3 %	(150) bps	(10) bps	(150) bps
Western U.S. states	32.6 %	32.8 %	32.8 %	33.0 %	32.9 %	33.0 %	32.7 %	32.6 %	32.9 %	(30) bps	(20) bps	(30) bps
Total	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %			



Middle U.S. States
Northeastern Coastal Exposure
Northern Inland Exposure
Southern Inland Exposure
Southern and HI Coastal Exposure
Western U.S. States

(1) Equals policyholder benefits divided by net earned premiums.
(2) Represents a non-GAAP financial measure. Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for reconciliations of non-GAAP measures to the most comparable GAAP measure.
(3) Equals (i) underwriting, selling, general and administrative expenses plus depreciation expense and amortization of purchased intangible assets divided by (ii) net earned premiums, fees and other income.
(4) Equals (i) total benefits, losses and expenses plus depreciation expense and amortization of purchased intangible assets divided by (ii) net earned premiums, fees and other income. Income from processing National Flood Insurance Program claims is reported as a reduction in expenses and is included in the combined ratio.
(5) Calculated using (i) Global Housing Adjusted EBITDA (including reportable catastrophes) plus income tax expense, depreciation expense and amortization of purchased intangible assets, all annualized, divided by (ii) average stockholders' equity.
(6) Equals annualized net investment income divided by average investments and cash and cash equivalents.
(7) Includes tracked hazard loans and other loans serviced.
(8) Equals hazard policies in force divided by tracked hazard loans.
(9) Geographical spread of exposure is based on the company's assessment of total insured value for all of Global Housing.

Total Corporate and Other
Condensed Statements of Operations and Selected Data
(Unaudited)

($ in millions)	2026			2025				Nine Months		3Q26-3Q25	3Q26-2Q26	9M26-9M25
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025	% Change	% Change	% Change
Revenues:												
Net earned premiums	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	N/A	N/A	N/A
Fees and other income	—	—	—	—	—	1.3	0.4	—	1.7	N/A	N/A	(100.0)%
Net investment income	10.1	8.8	9.3	6.8	5.7	5.6	5.8	28.2	17.1	77.2%	14.8%	64.9%
Total revenues	10.1	8.8	9.3	6.8	5.7	6.9	6.2	28.2	18.8	77.2%	14.8%	50.0%
Benefits, losses and expenses:												
Policyholder benefits	—	—	—	—	—	—	—	—	—	N/A	N/A	N/A
General expenses	50.9	48.8	41.2	41.2	37.3	36.7	34.2	140.9	108.2	36.5%	4.3%	30.2%
Total benefits, losses and expenses	50.9	48.8	41.2	41.2	37.3	36.7	34.2	140.9	108.2	36.5%	4.3%	30.2%
Corporate and Other Adjusted EBITDA	$ (40.8)	$ (40.0)	$ (31.9)	$ (34.4)	$ (31.6)	$ (29.8)	$ (28.0)	$ (112.7)	$ (89.4)	(29.1)%	(2.0)%	(26.1)%
Supplemental financial information:												
Interest expense	$ 28.3	$ 28.4	$ 28.3	$ 28.3	$ 27.9	$ 26.7	$ 26.8	$ 85.0	$ 81.4	1.4%	(0.4)%	4.4%
Income tax benefit	$ (17.2)	$ (14.3)	$ (23.4)	$ (24.6)	$ (13.8)	$ (13.8)	$ (16.0)	$ (54.9)	$ (43.6)	(24.6)%	(20.3)%	(25.9)%
Depreciation expense	$ 1.3	$ 1.4	$ 1.1	$ 1.2	$ 0.9	$ 0.9	$ 0.8	$ 3.8	$ 2.6	44.4%	(7.1)%	46.2%
Corporate and Other Adjusted earnings[1]	$ (58.0)	$ (57.6)	$ (41.5)	$ (51.5)	$ (49.5)	$ (47.0)	$ (43.5)	$ (157.1)	$ (140.0)	(17.2)%	(0.7)%	(12.2)%

(1) Refer to the Footnotes in Regulation G - Non GAAP Financial Measures for reconciliations of non-GAAP measures to the most comparable GAAP measure.

Assurant, Inc.
Segment Condensed Balance Sheets
(Unaudited)

	As of September 30, 2026				As of December 31, 2025			
	Global Lifestyle	Global Housing	Corporate and Other[1]	Consolidated	Global Lifestyle	Global Housing	Corporate and Other[1]	Consolidated
($ in millions)								
Assets								
Investments and cash and cash equivalents	$ 7,970.1	$ 3,247.9	$ 1,046.4	$ 12,264.4	$ 7,429.6	$ 3,017.2	$ 1,449.3	$ 11,896.1
Reinsurance recoverables[2]	5,398.8	891.8	37.3	6,327.9	5,426.8	942.4	102.1	6,471.3
Deferred acquisition costs	10,415.7	161.8	2.1	10,579.6	10,025.3	159.8	2.5	10,187.6
Goodwill	2,340.7	316.7	—	2,657.4	2,329.6	316.7	—	2,646.3
Other assets	3,818.2	624.5	221.5	4,664.2	3,635.4	723.1	217.4	4,575.9
Assets held for sale	—	—	—	—	—	—	512.4	512.4
Total assets	$ 29,943.5	$ 5,242.7	$ 1,307.3	$ 36,493.5	$ 28,846.7	$ 5,159.2	$ 2,283.7	$ 36,289.6
Liabilities								
Policyholder benefits and claims payable[2]	$ 913.5	$ 1,111.7	$ 114.4	$ 2,139.6	$ 881.0	$ 1,138.9	$ 137.0	$ 2,156.9
Unearned premiums	19,511.4	2,010.1	6.7	21,528.2	18,929.1	1,944.7	7.6	20,881.4
Debt	—	—	2,208.7	2,208.7	—	—	2,206.9	2,206.9
Accounts payable and other liabilities	4,022.9	365.9	236.3	4,625.1	3,873.4	416.3	383.6	4,673.3
Liabilities held for sale	—	—	—	—	—	—	499.5	499.5
Total liabilities	24,447.8	3,487.7	2,566.1	30,501.6	23,683.5	3,499.9	3,234.6	30,418.0
Stockholders' equity								
Equity, excluding accumulated other comprehensive loss	5,495.7	1,755.0	(356.7)	6,894.0	5,163.2	1,659.3	(406.7)	6,415.8
Accumulated other comprehensive loss	—	—	(902.1)	(902.1)	—	—	(544.2)	(544.2)
Total equity	5,495.7	1,755.0	(1,258.8)	5,991.9	5,163.2	1,659.3	(950.9)	5,871.6
Total liabilities and equity	$ 29,943.5	$ 5,242.7	$ 1,307.3	$ 36,493.5	$ 28,846.7	$ 5,159.2	$ 2,283.7	$ 36,289.6

(1) Corporate and Other includes all accumulated other comprehensive loss, reinsurance recoverables and separate accounts related to the sale of businesses by reinsurance. Additionally, the Corporate and Other segment includes amounts related to our non-core operations.

(2) Global Housing's reinsurance recoverables and policyholder benefits and claims payable as of September 30, 2026 and December 31, 2025 included $128.8 million and $202 million respectively, of balances ceded to the U.S. government. Assurant acts as an administrator for the U.S. government under the voluntary National Flood Insurance Program.

Assurant, Inc.
Investments
(Unaudited)

($ in millions)	As of September 30, 2026		As of December 31, 2025	
Investments by type				
Fixed maturity securities available for sale, at fair value	$ 9,054.9	73.8 %	$ 8,577.7	72.1 %
Equity securities, at fair value				
Preferred stock	147.8	1.2 %	167.8	1.4 %
Common stock	2.2	— %	2.0	— %
Mutual funds	38.9	0.3 %	37.3	0.3 %
Commercial mortgage whole loans on real estate, at amortized cost	308.2	2.5 %	324.7	2.8 %
Short-term investments	300.8	2.5 %	379.5	3.2 %
Other investments	633.8	5.2 %	573.0	4.8 %
Total investments	10,486.6	85.5 %	10,062.0	84.6 %
Cash and cash equivalents	1,777.8	14.5 %	1,834.1	15.4 %
Total investments and cash and cash equivalents	$ 12,264.4	100.0 %	$ 11,896.1	100.0 %
Fixed Maturity Securities by Credit Quality (Fair Value)				
Aaa / Aa / A	$ 5,079.6	56.1 %	$ 4,710.9	54.9 %
Baa	3,322.7	36.7 %	3,257.9	38.0 %
Ba	547.5	6.0 %	527.6	6.2 %
B and lower	105.1	1.2 %	81.3	0.9 %
Total	$ 9,054.9	100.0 %	$ 8,577.7	100.0 %

Assurant, Inc.
Investments (continued)
(Unaudited)

($ in millions)	As of September 30, 2026 Book Value	Allowance for credit losses	Fair Value	% of Fair Value	Net Unrealized Gain (Loss)	As of December 31, 2025 Book Value	Allowance for credit losses	Fair Value	% of Fair Value	Net Unrealized Gain (Loss)
Fixed Maturity Securities by Issuer Type:										
Government:										
U.S. Government and government agencies and authorities	$ 85.3	$ —	$ 81.9	0.9 %	$ (3.4)	$ 62.7	$ —	$ 62.9	0.7 %	$ 0.2
States, municipalities and political subdivisions	72.4	—	65.5	0.7 %	(6.9)	100.0	—	96.1	1.1 %	(3.9)
Foreign governments	651.6	—	636.8	7.0 %	(14.8)	596.1	—	593.9	6.9 %	(2.2)
Corporate[1]:										
Canadian municipals	22.9	—	22.7	0.3 %	(0.2)	18.9	—	19.4	0.2 %	0.5
Consumer cyclical	496.8	—	471.6	5.2 %	(25.2)	496.3	—	501.4	5.9 %	5.1
Consumer non-cyclical	286.7	—	269.4	3.0 %	(17.3)	269.2	—	267.5	3.1 %	(1.7)
Energy	373.7	—	361.1	4.0 %	(12.6)	381.7	—	387.1	4.5 %	5.4
Financials	2,087.8	—	1,984.0	21.9 %	(103.8)	1,749.6	—	1,760.9	20.5 %	11.3
Health care	502.5	—	460.7	5.1 %	(41.8)	467.7	—	455.6	5.3 %	(12.1)
Industrials	819.5	—	773.8	8.5 %	(45.7)	844.7	(1.9)	842.7	9.8 %	(0.1)
Materials	161.3	—	147.0	1.6 %	(14.3)	175.2	—	169.4	2.0 %	(5.8)
Technology	670.1	—	616.7	6.8 %	(53.4)	577.9	—	572.8	6.7 %	(5.1)
Telecommunications	209.3	—	197.4	2.2 %	(11.9)	178.5	—	178.1	2.1 %	(0.4)
Utilities	513.5	—	482.1	5.3 %	(31.4)	456.6	—	452.1	5.3 %	(4.5)
Asset-backed securities	820.0	—	814.8	9.0 %	(5.2)	850.2	—	845.7	9.9 %	(4.5)
Commercial mortgage-backed securities	512.9	—	482.8	5.3 %	(30.1)	431.4	—	417.4	4.9 %	(14.0)
Residential mortgage-backed securities	1,274.0	—	1,186.6	13.2 %	(87.4)	978.6	—	954.7	11.1 %	(23.9)
Total fixed maturity securities	$ 9,560.3	$ —	$ 9,054.9	100.0 %	$ (505.4)	$ 8,635.3	$ (1.9)	$ 8,577.7	100.0 %	$ (55.7)

(1) Industry classifications are based on a combination of published index classifications and Assurant's view of underlying issuer risk. These resulting classifications are then mapped to the Global Industry Classification Standard (GICS®).

Assurant, Inc.
Investment Results by Asset Category and Annualized Yields
(Unaudited)

($ in millions)	Quarter Ended September 30, 2026 Yield	Investment Income	Net realized gain (loss)	Quarter Ended September 30, 2025 Yield	Investment Income	Net realized gain (loss)
Fixed maturity securities, available for sale	5.50 %	$ 128.5	$ (14.6)	5.37 %	$ 111.4	$ (15.6)
Equity securities	6.42 %	3.4	(6.9)	5.30 %	3.0	3.7
Commercial mortgage loans on real estate	5.87 %	4.6	—	5.26 %	4.4	(2.2)
Cash and short-term investments	3.38 %	17.4	—	3.77 %	18.2	—
Other investments[1]	(1.40)%	(1.8)	(3.8)	0.66 %	0.8	0.5
Total		152.1	$ (25.3)		137.8	$ (13.6)
Investment expenses		(4.9)			(4.3)	
Net investment income		$ 147.2			$ 133.5	
Gross realized gains on sales and other			$ 0.8			$ 2.0
Gross realized losses on sales and other			(15.1)			(19.5)
Fair value changes to equity securities			(10.7)			4.6
Net realized losses related to impairments			(0.3)			(0.7)
Net realized losses on investments and fair value changes to equity securities			$ (25.3)			$ (13.6)

	Nine months ended September 30, 2026 Yield	Investment Income	Net realized gain (loss)	Nine months ended September 30, 2025 Yield	Investment Income	Net realized gain (loss)
Fixed maturity securities, available for sale	5.47 %	$ 372.4	$ (42.8)	5.33 %	$ 319.7	$ (53.8)
Equity securities	6.19 %	10.0	(7.4)	5.19 %	9.0	2.9
Commercial mortgage loans on real estate	5.57 %	13.3	0.3	5.53 %	14.2	(0.5)
Cash and short-term investments	3.42 %	52.9	0.1	3.89 %	57.8	0.2
Other investments[1]	3.90 %	14.4	(6.9)	(0.32)%	(1.1)	(0.1)
Total		463.0	$ (56.7)		399.6	$ (51.3)
Investment expenses		(13.8)			(12.6)	
Net investment income		$ 449.2			$ 387.0	
Gross realized gains on sales and other			$ 6.0			$ 6.3
Gross realized losses on sales and other			(47.7)			(74.5)
Fair value changes to equity securities			(11.5)			20.6
Net realized losses related to impairments			(3.5)			(3.7)
Net realized losses on investments and fair value changes to equity securities			$ (56.7)			$ (51.3)

(1) Consists primarily of investments in joint venture partnerships, invested assets associated with deferred compensation and policy loans.

Assurant, Inc.
Ratings Summary[1]
(Unaudited)

	As of September 30, 2026		
	A.M. Best	Moody's	Standard & Poor's
Company			
American Bankers Insurance Company of Florida	A+	A2	A
American Bankers Life Assurance Company of Florida	A	A2	A
American Security Insurance Company	A+	A2	A
Caribbean American Life Assurance Company	A	N/A	N/A
Caribbean American Property Insurance Company	A+	N/A	N/A
Reliable Lloyds Insurance Company	A+	N/A	N/A
Standard Guaranty Insurance Company	A+	N/A	N/A
Virginia Surety Insurance Company	A+	N/A	N/A
Voyager Indemnity Insurance Company	A+	N/A	N/A
Commercial Paper	AMB-1+	P-2	A-2
Senior Debt	a-	Baa2	BBB
Subordinated Debt	bbb+	Baa3	BB+

(1) Additional information on Assurant's ratings is available in the Investor Relations section on Assurant's website www.assurant.com.

Regulation G – Non GAAP Financial Measures

(1) Adjusted EBITDA: Assurant uses Adjusted EBITDA as an important measure of the company's operating performance. Assurant defines Adjusted EBITDA as net income, excluding net realized gains (losses) on investments and fair value changes to equity securities, interest expense, benefit (provision) for income taxes, depreciation expense, amortization of purchased intangible assets, as well as other highly variable or unusual items, including restructuring costs and the loss on subsidiary held for sale. The company believes this metric provides investors with an important measure of the company's operating performance because it excludes items that do not represent the ongoing operations of the company, and therefore (i) enhances management's and investors' ability to analyze the ongoing operations of its businesses and (ii) facilitates comparisons of its operating performance over multiple periods, including because the amortization expense associated with purchased intangible assets may fluctuate from period to period based on the timing, size, nature and number of acquisitions. Although the company excludes amortization of purchased intangible assets from Adjusted EBITDA, revenue generated from such intangible assets is included within the revenue in determining Adjusted EBITDA. The comparable GAAP measure is net income. See Note 2 below for a full reconciliation.

(2) Adjusted EBITDA, Excluding Reportable Catastrophes: Assurant uses Adjusted EBITDA (defined above), excluding reportable catastrophes (which represents individual catastrophic events that generate losses in excess of $5.0 million, pre-tax, net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums), as another important measure of the company's operating performance. The company believes this metric provides investors with an important measure of the company's operating performance for the reasons noted in Note 1 above, and because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income.

(3) Constant Currency: Represents a non-GAAP financial measure. Excludes the impact of changes in foreign currency exchange rates used in the translation of the income statement because they can be volatile. These amounts are calculated by translating the comparable prior period results at the weighted average foreign currency exchange rates used in the current period, and it excludes the impact of foreign exchange transaction gains (losses) associated with the remeasurement of non-functional currencies. The company believes this information allows investors to identify the significance of changes in foreign currency exchange rates in period-to-period comparisons.

($ in millions)	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
GAAP net income	**$ 275.2**	**$ 298.6**	**$ 274.1**	**$ 225.2**	**$ 265.6**	**$ 235.3**	**$ 146.6**	**$ 847.9**	**$ 647.5**
Less:									
Interest expense	28.3	28.4	28.3	28.3	27.9	26.7	26.8	85.0	81.4
Provision for income taxes	75.2	78.3	61.5	58.3	65.6	53.7	37.1	215.0	156.4
Depreciation expense	44.3	44.7	43.3	47.6	37.8	35.9	35.1	132.3	108.8
Amortization of purchased intangible assets	17.9	18.0	17.7	17.4	16.5	15.1	18.4	53.6	50.0
Adjustments, pre-tax:									
Net realized losses on investments and fair value changes to equity securities[1]	25.3	10.2	21.2	20.5	13.6	21.7	16.0	56.7	51.3
Other Adjustments:									
Restructuring costs[2]	—	—	—	28.7	—	(0.3)	(1.1)	—	(1.4)
Loss on subsidiary held for sale	—	—	0.5	10.7	—	—	—	0.5	—
Non-core operations	0.7	(0.4)	(0.2)	1.0	(0.9)	(0.6)	1.3	0.1	(0.2)
Loss on extinguishment of debt	—	—	—	—	1.3	—	—	—	1.3
Loss on sale of building	—	—	—	—	1.8	—	—	—	1.8
Foreign exchange related losses (gains)[3]	(0.5)	3.2	(2.3)	1.9	4.8	0.5	0.8	0.4	6.1
(Gain) loss related to benefit plan activity	(2.0)	(1.8)	(2.6)	(2.8)	(2.4)	(2.4)	1.2	(6.4)	(3.6)
Merger and acquisition transaction and other related expenses	—	—	—	(0.3)	(0.1)	0.4	—	—	0.3
Total other adjustments	(1.8)	1.0	(4.6)	39.2	4.5	(2.4)	2.2	(5.4)	4.3
Adjusted EBITDA	**464.4**	**479.2**	**441.5**	**436.5**	**431.5**	**386.0**	**282.2**	**1,385.1**	**1,099.7**
Reportable catastrophes	19.7	12.2	24.4	9.4	2.0	29.8	157.0	56.3	188.8
Adjusted EBITDA, excluding reportable catastrophes	**$ 484.1**	**$ 491.4**	**$ 465.9**	**$ 445.9**	**$ 433.5**	**$ 415.8**	**$ 439.2**	**$ 1,441.4**	**$ 1,288.5**
Constant Currency:									
Percentage change in Global Lifestyle and Global Housing net earned premiums, fees and other income:									
Including FX impact	9.5 %	8.9 %	10.7 %	7.9 %	9.0 %	8.2 %	7.4 %	9.7 %	8.2 %
FX impact	(0.1)%	0.1 %	0.9 %	0.2 %	0.1 %	(0.2)%	(1.1)%	0.3 %	(0.4)%
Excluding FX impact	9.6 %	8.8 %	9.8 %	7.7 %	8.9 %	8.4 %	8.5 %	9.4 %	8.6 %
Percentage change in GAAP net income	3.6 %	26.9 %	87.0 %	11.9 %	98.5 %	24.7 %	(38.0)%	30.9 %	15.9 %
Percentage change in Adjusted EBITDA	7.6 %	24.1 %	56.4 %	14.4 %	74.8 %	19.4 %	(23.9)%	26.0 %	16.9 %
Percentage change in Adjusted EBITDA, excluding reportable catastrophes:									
Including FX impact	11.7 %	18.2 %	6.1 %	3.3 %	12.6 %	12.7 %	14.5 %	11.9 %	13.2 %
FX impact	— %	0.1 %	0.9 %	0.4 %	(0.1)%	(0.5)%	(1.4)%	0.3 %	(0.8)%
Excluding FX impact	11.7 %	18.1 %	5.2 %	2.9 %	12.7 %	13.2 %	15.9 %	11.6 %	14.0 %

(1) 2Q 2026, 3Q 2025, 2Q 2025 and 1Q 2025 included net unrealized gains of $2.7 million pre-tax ($2.1 million after-tax), $4.8 million pre-tax ($3.8 million after-tax), $12.4 million pre-tax ($9.8 million after-tax) and $3.3 million pre-tax ($2.6 million after-tax), respectively, from changes in fair value of our equity securities. 3Q 2026, 1Q 2026 and 4Q 2025 included net unrealized losses of $6.8 million pre-tax ($5.4 million after-tax), $2.7 million pre-tax ($2.1 million after-tax) and $0.7 million pre-tax ($0.6 million after-tax), respectively, from changes in fair value of our equity securities.

(2) Includes severance and real estate costs under a restructuring plan to optimize operational efficiencies, including the company's global footprint.

(3) Includes foreign exchange (gains) losses, net of any gains (losses) from foreign exchange related derivatives. 3Q 2026, 2Q 2026, 1Q 2026, 4Q 2025, 3Q 2025, 2Q 2025 and 1Q 2025 included $1.7 million, $0.5 million, $(0.4) million, $(0.2) million, $4.7 million, $2.0 million and $0.8 million of net (gains) losses, respectively, from foreign exchange related to the remeasurement of net monetary assets in Argentina as a result of the classification of Argentina's economy as highly inflationary beginning July 1, 2018.

Regulation G – Non GAAP Financial Measures (continued)

(4) Adjusted Earnings per Diluted Share: Assurant uses Adjusted earnings per diluted share as an important measure of the company's stockholder value. Assurant defines Adjusted earnings per diluted share as (i) net income, excluding net realized gains (losses) on investments and fair value changes to equity securities, amortization of purchased intangible assets, as well as other highly variable or unusual items (including the items mentioned above), less earnings allocated to participating securities, divided by (ii) the weighted average diluted shares outstanding. The company believes this metric provides investors with an important measure of stockholder value because it excludes items that do not represent the ongoing operations of the company, and therefore (i) enhances management's and investors' ability to analyze the ongoing operations of its businesses and (ii) facilitates comparisons of its operating performance over multiple periods, including because the amortization expense associated with purchased intangible assets may fluctuate from period to period based on the timing, size, nature and number of acquisitions. Although the company excludes amortization of purchased intangible assets from Adjusted earnings, revenue generated from such intangible assets is included within the revenue in determining Adjusted earnings. The comparable GAAP measure is net income per diluted share. See Note 5 below for a full reconciliation.

(5) Adjusted Earnings, Excluding Reportable Catastrophes, per Diluted Share: Assurant uses Adjusted earnings, excluding reportable catastrophes, per diluted share (each as defined above) as another important measure of the company's stockholder value. The company believes this metric provides investors with an important measure of stockholder value for the reasons noted in Note 4 above, and because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income per diluted share.

($ in millions)	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
GAAP net income	**$ 275.2**	**$ 298.6**	**$ 274.1**	**$ 225.2**	**$ 265.6**	**$ 235.3**	**$ 146.6**	**$ 847.9**	**$ 647.5**
Adjustments, pre-tax:									
Net realized losses on investments and fair value changes to equity securities	25.3	10.2	21.2	20.5	13.6	21.7	16.0	56.7	51.3
Amortization of purchased intangible assets	17.9	18.0	17.7	17.4	16.5	15.1	18.4	53.6	50.0
Other Adjustments:									
Restructuring costs	—	—	—	28.7	—	(0.3)	(1.1)	—	(1.4)
Loss on subsidiary held for sale	—	—	0.5	10.7	—	—	—	0.5	—
Non-core operations	0.7	(0.4)	(0.2)	1.0	(0.9)	(0.6)	1.3	0.1	(0.2)
Loss on extinguishment of debt	—	—	—	—	1.3	—	—	—	1.3
Loss on sale of building	—	—	—	—	1.8	—	—	—	1.8
Foreign exchange related losses (gains)	(0.5)	3.2	(2.3)	1.9	4.8	0.5	0.8	0.4	6.1
(Gain) loss related to benefit plan activity	(2.0)	(1.8)	(2.6)	(2.8)	(2.4)	(2.4)	1.2	(6.4)	(3.6)
Merger and acquisition transaction and other related expenses	—	—	—	(0.3)	(0.1)	0.4	—	—	0.3
Benefit for income taxes[1]	(8.6)	(5.9)	(7.3)	(15.8)	(6.3)	(6.7)	(7.7)	(21.8)	(20.7)
Total adjustments, after-tax	32.8	23.3	27.0	61.3	28.3	27.7	28.9	83.1	84.9
Adjusted earnings	**308.0**	**321.9**	**301.1**	**286.5**	**293.9**	**263.0**	**175.5**	**931.0**	**732.4**
Reportable catastrophes, pre-tax	19.7	12.2	24.4	9.4	2.0	29.8	157.0	56.3	188.8
Tax impact of reportable catastrophes	(4.1)	(2.5)	(5.2)	(2.0)	(0.4)	(6.3)	(33.0)	(11.8)	(39.7)
Adjusted earnings, excluding reportable catastrophes	**$ 323.6**	**$ 331.6**	**$ 320.3**	**$ 293.9**	**$ 295.5**	**$ 286.5**	**$ 299.5**	**$ 975.5**	**$ 881.5**
(1) Components of the benefit for income taxes relate to:									
Net realized losses on investments and fair value changes to equity securities	$ (5.3)	$ (2.1)	$ (4.5)	$ (4.3)	$ (2.9)	$ (4.5)	$ (3.4)	$ (11.9)	$ (10.8)
Restructuring costs	—	—	—	(6.0)	—	—	0.3	—	0.3
Loss on subsidiary held for sale	—	—	(0.1)	(1.8)	—	—	—	(0.1)	—
Amortization of purchased intangible assets	(3.8)	(3.8)	(3.7)	(3.7)	(3.5)	(3.1)	(3.9)	(11.3)	(10.5)
Non-core operations	(0.2)	0.1	—	(0.3)	0.2	0.2	(0.4)	(0.1)	—
Loss on extinguishment of debt	—	—	—	—	(0.3)	—	—	—	(0.3)
Loss on sale of building	—	—	0.1	—	(0.4)	—	—	0.1	(0.4)
Foreign exchange related (gains) losses	0.4	(0.6)	0.4	(0.4)	0.1	0.3	(0.1)	0.2	0.3
(Gain) loss related to benefit plan activity	0.3	0.5	0.5	0.6	0.5	0.5	(0.2)	1.3	0.8
Merger and acquisition transaction and other related expenses	—	—	—	0.1	—	(0.1)	—	—	(0.1)
Benefit for income taxes	$ (8.6)	$ (5.9)	$ (7.3)	$ (15.8)	$ (6.3)	$ (6.7)	$ (7.7)	$ (21.8)	$ (20.7)

Regulation G – Non GAAP Financial Measures (continued)

($ per share)	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
GAAP net income per diluted share	**$ 5.49**	**$ 5.95**	**$ 5.41**	**$ 4.41**	**$ 5.17**	**$ 4.56**	**$ 2.83**	**$ 16.82**	**$ 12.55**
Adjustments per diluted share, pre-tax:									
Net realized losses on investments and fair value changes to equity securities	0.50	0.20	0.42	0.40	0.26	0.42	0.31	1.13	0.99
Amortization of purchased intangible assets	0.36	0.36	0.35	0.34	0.32	0.29	0.36	1.06	0.97
Other Adjustments:									
Restructuring costs	—	—	—	0.56	—	(0.01)	(0.02)	—	(0.03)
Loss on subsidiary held for sale	—	—	0.01	0.21	—	—	—	0.01	—
Non-core operations	0.02	(0.01)	—	0.02	(0.02)	(0.01)	0.02	—	—
Loss on extinguishment of debt	—	—	—	—	0.03	—	—	—	0.02
Loss on sale of building	—	—	—	—	0.04	—	—	—	0.03
Foreign exchange related losses (gains)	(0.01)	0.07	(0.05)	0.04	0.10	0.01	0.02	0.01	0.12
(Gain) loss related to benefit plan activity	(0.04)	(0.04)	(0.05)	(0.05)	(0.05)	(0.05)	0.02	(0.13)	(0.07)
Merger and acquisition transaction and other related expenses	—	—	—	(0.01)	—	0.01	—	—	0.01
Benefit for income taxes[1]	(0.17)	(0.12)	(0.14)	(0.31)	(0.12)	(0.12)	(0.15)	(0.43)	(0.40)
Adjusted earnings, per diluted share	**6.15**	**6.41**	**5.95**	**5.61**	**5.73**	**5.10**	**3.39**	**18.47**	**14.19**
Reportable catastrophes, pre-tax	0.39	0.24	0.48	0.18	0.04	0.58	3.03	1.12	3.66
Tax impact of reportable catastrophes	(0.08)	(0.05)	(0.10)	(0.04)	(0.01)	(0.12)	(0.63)	(0.23)	(0.77)
Adjusted earnings, excluding reportable catastrophes, per diluted share	**$ 6.46**	**$ 6.60**	**$ 6.33**	**$ 5.75**	**$ 5.76**	**$ 5.56**	**$ 5.79**	**$ 19.36**	**$ 17.08**
(1) Components of the benefit for income taxes relate to:									
Net realized losses on investments and fair value changes to equity securities	$ (0.10)	$ (0.04)	$ (0.09)	$ (0.08)	$ (0.05)	$ (0.09)	$ (0.07)	$ (0.24)	$ (0.20)
Restructuring costs	—	—	—	(0.12)	—	0.01	—	—	0.01
Loss on subsidiary held for sale	—	—	—	(0.04)	—	—	—	—	—
Amortization of purchased intangible assets	(0.08)	(0.08)	(0.07)	(0.07)	(0.07)	(0.06)	(0.08)	(0.22)	(0.20)
Non-core operations	(0.01)	—	—	—	0.01	—	—	—	—
Loss on extinguishment of debt	—	—	—	—	(0.01)	—	—	—	—
Loss on sale of building	—	—	—	—	(0.01)	—	—	—	—
Foreign exchange related losses (gains)	0.01	(0.01)	0.01	(0.01)	—	0.01	—	—	(0.01)
(Gain) loss related to benefit plan activity	0.01	0.01	0.01	0.01	0.01	0.01	—	0.03	0.01
Merger and acquisition transaction and other related expenses	—	—	—	—	—	—	—	—	(0.01)
Benefit for income taxes	$ (0.17)	$ (0.12)	$ (0.14)	$ (0.31)	$ (0.12)	$ (0.12)	$ (0.15)	$ (0.43)	$ (0.40)

Regulation G – Non GAAP Financial Measures (continued)

(6) Assurant uses segment Adjusted earnings as an important supplemental measure of segment performance. Assurant defines Adjusted earnings for the Global Lifestyle and Global Housing segments as Adjusted EBITDA for such segment, including depreciation expense and provision for income taxes, and Adjusted earnings for the Corporate and Other segment as Adjusted EBITDA for such segment, including depreciation expense, interest expense and provision for income taxes. For Global Housing, the company also excludes reportable catastrophes (defined above), which can be volatile. The company believes this metric provides investors with an important supplemental measure of segment performance because it includes items attributable to the segment that facilitates comparisons of performance to other companies in the applicable industry. The comparable GAAP measure is segment Adjusted EBITDA.

($ in millions)	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
Global Lifestyle Adjusted EBITDA	**$ 236.9**	**$ 244.4**	**$ 236.7**	**$ 195.3**	**$ 206.8**	**$ 201.4**	**$ 197.8**	**$ 718.0**	**$ 606.0**
Depreciation expense	(31.7)	(32.0)	(30.8)	(30.5)	(26.4)	(25.5)	(24.6)	(94.5)	(76.5)
Provision for income taxes	(41.9)	(43.3)	(43.2)	(34.4)	(34.8)	(30.8)	(36.0)	(128.4)	(101.6)
Global Lifestyle Adjusted Earnings	**$ 163.3**	**$ 169.1**	**$ 162.7**	**$ 130.4**	**$ 145.6**	**$ 145.1**	**$ 137.2**	**$ 495.1**	**$ 427.9**
Global Housing Adjusted EBITDA	**$ 268.3**	**$ 274.8**	**$ 236.7**	**$ 275.6**	**$ 256.3**	**$ 214.4**	**$ 112.4**	**$ 779.8**	**$ 583.1**
Depreciation expense	(11.3)	(11.3)	(11.4)	(15.9)	(10.5)	(9.5)	(9.7)	(34.0)	(29.7)
Provision for income taxes	(54.3)	(53.1)	(45.4)	(52.1)	(48.0)	(40.0)	(20.9)	(152.8)	(108.9)
Global Housing Adjusted Earnings	**202.7**	**210.4**	**179.9**	**207.6**	**197.8**	**164.9**	**81.8**	**593.0**	**444.5**
Reportable catastrophes, pre-tax	19.7	12.2	24.4	9.4	2.9	29.8	156.7	56.3	189.4
Tax impact of reportable catastrophes	(4.1)	(2.5)	(5.2)	(2.0)	(0.6)	(6.3)	(32.9)	(11.8)	(39.8)
Global Housing Adjusted Earnings, excluding reportable catastrophes	**$ 218.3**	**$ 220.1**	**$ 199.1**	**$ 215.0**	**$ 200.1**	**$ 188.4**	**$ 205.6**	**$ 637.5**	**$ 594.1**
Corporate and Other Adjusted EBITDA	**$ (40.8)**	**$ (40.0)**	**$ (31.9)**	**$ (34.4)**	**$ (31.6)**	**$ (29.8)**	**$ (28.0)**	**$ (112.7)**	**$ (89.4)**
Depreciation expense	(1.3)	(1.4)	(1.1)	(1.2)	(0.9)	(0.9)	(0.8)	(3.8)	(2.6)
Interest expense	(28.3)	(28.4)	(28.3)	(28.3)	(27.9)	(26.7)	(26.8)	(85.0)	(81.4)
Benefit for income taxes	12.4	12.2	19.8	12.4	10.9	10.4	12.1	44.4	33.4
Corporate and Other Adjusted Earnings	**$ (58.0)**	**$ (57.6)**	**$ (41.5)**	**$ (51.5)**	**$ (49.5)**	**$ (47.0)**	**$ (43.5)**	**$ (157.1)**	**$ (140.0)**

Regulation G – Non GAAP Financial Measures (continued)

(7) ROE: Assurant uses annualized operating return on common stockholders' equity, excluding AOCI ("ROE"), as an important measure of the company's operating performance. Assurant defines ROE as Adjusted earnings (defined in Note 4) divided by average common stockholders' equity excluding AOCI. The company believes this metric provides investors with an important measure of the company's operating performance because it excludes items that do not represent the ongoing operations of the company. The comparable GAAP measure is GAAP return on common stockholders' equity, defined as net income divided by average common stockholders' equity.

($ in millions)	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
Total common stockholders' equity, beginning of period	**$ 6,097.9**	**$ 5,869.4**	**$ 5,871.6**	**$ 5,758.5**	**$ 5,498.5**	**$ 5,234.2**	**$ 5,106.7**	**$ 5,871.6**	**$ 5,106.7**
Less: AOCI	(600.0)	(629.0)	(544.2)	(547.0)	(634.6)	(748.5)	(836.1)	(544.2)	(836.1)
Total common stockholders' equity, beginning of period, as adjusted	**$ 6,697.9**	**$ 6,498.4**	**$ 6,415.8**	**$ 6,305.5**	**$ 6,133.1**	**$ 5,982.7**	**$ 5,942.8**	**$ 6,415.8**	**$ 5,942.8**
Total common stockholders' equity, end of period	**$ 5,991.9**	**$ 6,097.9**	**$ 5,869.4**	**$ 5,871.6**	**$ 5,758.5**	**$ 5,498.5**	**$ 5,234.2**	**$ 5,991.9**	**$ 5,758.5**
Less: AOCI	(902.1)	(600.0)	(629.0)	(544.2)	(547.0)	(634.6)	(748.5)	(902.1)	(547.0)
Total common stockholders' equity, end of period, as adjusted	**$ 6,894.0**	**$ 6,697.9**	**$ 6,498.4**	**$ 6,415.8**	**$ 6,305.5**	**$ 6,133.1**	**$ 5,982.7**	**$ 6,894.0**	**$ 6,305.5**
Average common stockholders' equity	**$ 6,044.9**	**$ 5,983.7**	**$ 5,870.5**	**$ 5,815.1**	**$ 5,628.5**	**$ 5,366.4**	**$ 5,170.5**	**$ 5,931.8**	**$ 5,432.6**
Less: Average AOCI	(751.1)	(614.5)	(586.6)	(545.6)	(590.8)	(691.6)	(792.3)	(723.2)	(691.6)
Average common stockholders' equity, as adjusted	**$ 6,796.0**	**$ 6,598.2**	**$ 6,457.1**	**$ 6,360.7**	**$ 6,219.3**	**$ 6,058.0**	**$ 5,962.8**	**$ 6,655.0**	**$ 6,124.2**
Annualized GAAP return on common stockholders' equity	**18.2 %**	**20.0 %**	**18.7 %**	**15.5 %**	**18.9 %**	**17.5 %**	**11.3 %**	**19.1 %**	**15.9 %**
Annualized operating return on common stockholders' equity	**18.1 %**	**19.5 %**	**18.7 %**	**18.0 %**	**18.9 %**	**17.4 %**	**11.8 %**	**18.7 %**	**15.9 %**

Regulation G – Non GAAP Financial Measures (continued)

(8) ROTE: Assurant uses annualized operating return on tangible common stockholders' equity, excluding AOCI ("ROTE"), as an important measure of the company's operating performance. Assurant defines ROTE as Adjusted earnings (defined in Note 4) divided by average common stockholders' equity excluding AOCI, goodwill and other intangible assets, net of tax. The company believes this metric provides investors with an important measure of the company's operating performance because it excludes items that do not represent the ongoing operations of the company and because it excludes the impact of goodwill and other intangible assets. The comparable GAAP measure is GAAP return on common stockholders' equity, defined as net income divided by average common stockholders' equity.

($ in millions)	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
Total common stockholders' equity, beginning of period	**$ 6,097.9**	**$ 5,869.4**	**$ 5,871.6**	**$ 5,758.5**	**$ 5,498.5**	**$ 5,234.2**	**$ 5,106.7**	**$ 5,871.6**	**$ 5,106.7**
Less: AOCI	(600.0)	(629.0)	(544.2)	(547.0)	(634.6)	(748.5)	(836.1)	(544.2)	(836.1)
Less: Goodwill and other intangible assets, net of tax	3,055.1	3,075.2	3,074.3	3,079.8	3,063.7	3,073.4	3,057.3	3,074.3	3,057.3
Total common stockholders' equity, beginning of period, as adjusted	**$ 3,642.8**	**$ 3,423.2**	**$ 3,341.5**	**$ 3,225.7**	**$ 3,069.4**	**$ 2,909.3**	**$ 2,885.5**	**$ 3,341.5**	**$ 2,885.5**
Total common stockholders' equity, end of period	**$ 5,991.9**	**$ 6,097.9**	**$ 5,869.4**	**$ 5,871.6**	**$ 5,758.5**	**$ 5,498.5**	**$ 5,234.2**	**$ 5,991.9**	**$ 5,758.5**
Less: AOCI	(902.1)	(600.0)	(629.0)	(544.2)	(547.0)	(634.6)	(748.5)	(902.1)	(547.0)
Less: Goodwill and other intangible assets, net of tax	3,030.9	3,055.1	3,075.2	3,074.3	3,079.8	3,063.7	3,073.4	3,030.9	3,079.8
Total common stockholders' equity, end of period, as adjusted	**$ 3,863.1**	**$ 3,642.8**	**$ 3,423.2**	**$ 3,341.5**	**$ 3,225.7**	**$ 3,069.4**	**$ 2,909.3**	**$ 3,863.1**	**$ 3,225.7**
Average common stockholders' equity	**$ 6,044.9**	**$ 5,983.7**	**$ 5,870.5**	**$ 5,815.1**	**$ 5,628.5**	**$ 5,366.4**	**$ 5,170.5**	**$ 5,931.8**	**$ 5,432.6**
Less: Average AOCI	(751.1)	(614.5)	(586.6)	(545.6)	(590.8)	(691.6)	(792.3)	(723.2)	(691.6)
Less: Average Goodwill and other intangible assets, net of tax	3,043.0	3,065.2	3,074.8	3,077.1	3,071.8	3,068.6	3,065.4	3,052.6	3,068.6
Average common stockholders' equity, as adjusted	**$ 3,753.0**	**$ 3,533.0**	**$ 3,382.3**	**$ 3,283.6**	**$ 3,147.5**	**$ 2,989.4**	**$ 2,897.4**	**$ 3,602.4**	**$ 3,055.6**
Annualized GAAP return on common stockholders' equity	**18.2 %**	**20.0 %**	**18.7 %**	**15.5 %**	**18.9 %**	**17.5 %**	**11.3 %**	**19.1 %**	**15.9 %**
Annualized operating return on tangible common stockholders' equity	**32.8 %**	**36.4 %**	**35.6 %**	**34.9 %**	**37.3 %**	**35.2 %**	**24.2 %**	**34.5 %**	**32.0 %**

Regulation G – Non GAAP Financial Measures (continued)

(9) Debt to Total Capital Ratio, Excluding Accumulated Other Comprehensive Income ("AOCI"): Assurant uses a ratio of debt to total capital, excluding AOCI, as an important measure of the Company's financial leverage. Assurant defines debt to total capital ratio, excluding AOCI, as debt divided by the sum of debt and total stockholders' equity, excluding AOCI. The Company believes that the debt to total capital ratio, excluding AOCI, provides investors with an important measure of financial leverage, because it excludes the effect of unrealized gains (losses) on investments and other AOCI items, which do not represent the ongoing operations of the Company and tend to be highly variable from period to period. The comparable GAAP measure is the ratio of debt to total capital.

	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
Debt	$ 2,208.7	$ 2,208.1	$ 2,207.5	$ 2,206.9	$ 2,206.4	$ 2,084.4	$ 2,083.7	$ 2,208.7	$ 2,206.4
Total stockholders' equity	$ 5,991.9	$ 6,097.9	$ 5,869.4	$ 5,871.6	$ 5,758.5	$ 5,498.5	$ 5,234.2	$ 5,991.9	$ 5,758.5
AOCI	(902.1)	(600.0)	(629.0)	(544.2)	(547.0)	(634.6)	(748.5)	(902.1)	(547.0)
Total stockholders' equity, excluding AOCI	$ 6,894.0	$ 6,697.9	$ 6,498.4	$ 6,415.8	$ 6,305.5	$ 6,133.1	$ 5,982.7	$ 6,894.0	$ 6,305.5
Sum of debt and total stockholders' equity	$ 8,200.6	$ 8,306.0	$ 8,076.9	$ 8,078.5	$ 7,964.9	$ 7,582.9	$ 7,317.9	$ 8,200.6	$ 7,964.9
Sum of debt and total stockholders' equity, excluding AOCI	$ 9,102.7	$ 8,906.0	$ 8,705.9	$ 8,622.7	$ 8,511.9	$ 8,217.5	$ 8,066.4	$ 9,102.7	$ 8,511.9
Debt to total capital ratio	26.9 %	26.6 %	27.3 %	27.3 %	27.7 %	27.5 %	28.5 %	26.9 %	27.7 %
Change due to effect of including AOCI	(2.6)%	(1.8)%	(1.9)%	(1.7)%	(1.8)%	(2.1)%	(2.7)%	(2.6)%	(1.8)%
Debt to total capital ratio, excluding AOCI	24.3 %	24.8 %	25.4 %	25.6 %	25.9 %	25.4 %	25.8 %	24.3 %	25.9 %

(10) Global Housing Non-Catastrophe Loss Ratio: Assurant uses the Global Housing non-catastrophe loss ratio as an important measure of the segment's operating performance. Assurant defines the Global Housing non-catastrophe loss ratio as segment policyholder benefits less reportable catastrophe losses, divided by segment net earned premiums less reinstatement premiums. The Company believes that the Global Housing non-catastrophe loss ratio provides investors with an important measure of the segment's operating performance, because it excludes the impact of reportable catastrophe losses and related reinstatement premiums, which can be volatile. The comparable GAAP measure is the Global Housing loss ratio, defined as segment policyholder benefits divided by segment net earned premiums.

	2026			2025				Nine Months Ended September 30,	
	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2026	2025
Net earned premiums	$ 695.5	$ 700.5	$ 686.0	$ 667.5	$ 651.4	$ 650.2	$ 615.3	$ 2,082.0	$ 1,916.9
Reinstatement premiums	—	0.7	—	(0.3)	—	—	(0.2)	0.7	(0.2)
Net earned premiums, excluding reinstatement premiums	$ 695.5	$ 699.8	$ 686.0	$ 667.8	$ 651.4	$ 650.2	$ 615.5	$ 2,081.3	$ 1,917.1
Policyholder benefits	232.4	235.4	263.9	204.8	221.9	258.7	333.0	731.7	813.6
Reportable catastrophe losses	19.7	12.9	24.4	9.1	2.9	30.9	149.4	57.0	183.2
Total policyholder benefits, excluding reportable catastrophe losses	$ 212.7	$ 222.5	$ 239.5	$ 195.7	$ 219.0	$ 227.8	$ 183.6	$ 674.7	$ 630.4
Global Housing loss ratio	33.4 %	33.6 %	38.5 %	30.7 %	34.1 %	39.8 %	54.1 %	35.1 %	42.4 %
Change due to effect of excluding reinstatement premiums	— %	— %	— %	— %	— %	— %	— %	— %	— %
Change due to effect of excluding reportable catastrophe losses	(2.8)%	(1.8)%	(3.6)%	(1.4)%	(0.5)%	(4.8)%	(24.3)%	(2.7)%	(9.5)%
Global Housing non-catastrophe loss ratio	30.6 %	31.8 %	34.9 %	29.3 %	33.6 %	35.0 %	29.8 %	32.4 %	32.9 %