ASSURANT®

Third Quarter 2026 Results

Investor Presentation

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Keith Demmings

President
& Chief Executive Officer



Keith Meier

Executive Vice President
& Chief Financial Officer

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Cautionary Statement

Some of the statements in this presentation, including our business and financial plans and any statements regarding our anticipated future financial performance, business prospects, growth, operating strategies, valuation and similar matters, such as performance outlook, financial objectives, business drivers, our ability to gain market share, and the strength, predictability, resiliency, stability and durability of enterprise and segment earnings, cash flows and other results, may constitute forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. Refer to Exhibit 1 in the Appendix for more information such as factors that could cause our actual results to differ materially from those currently estimated by management, including those projected in the company outlook, and information on where you can find a more detailed discussion of these factors in our SEC filings.

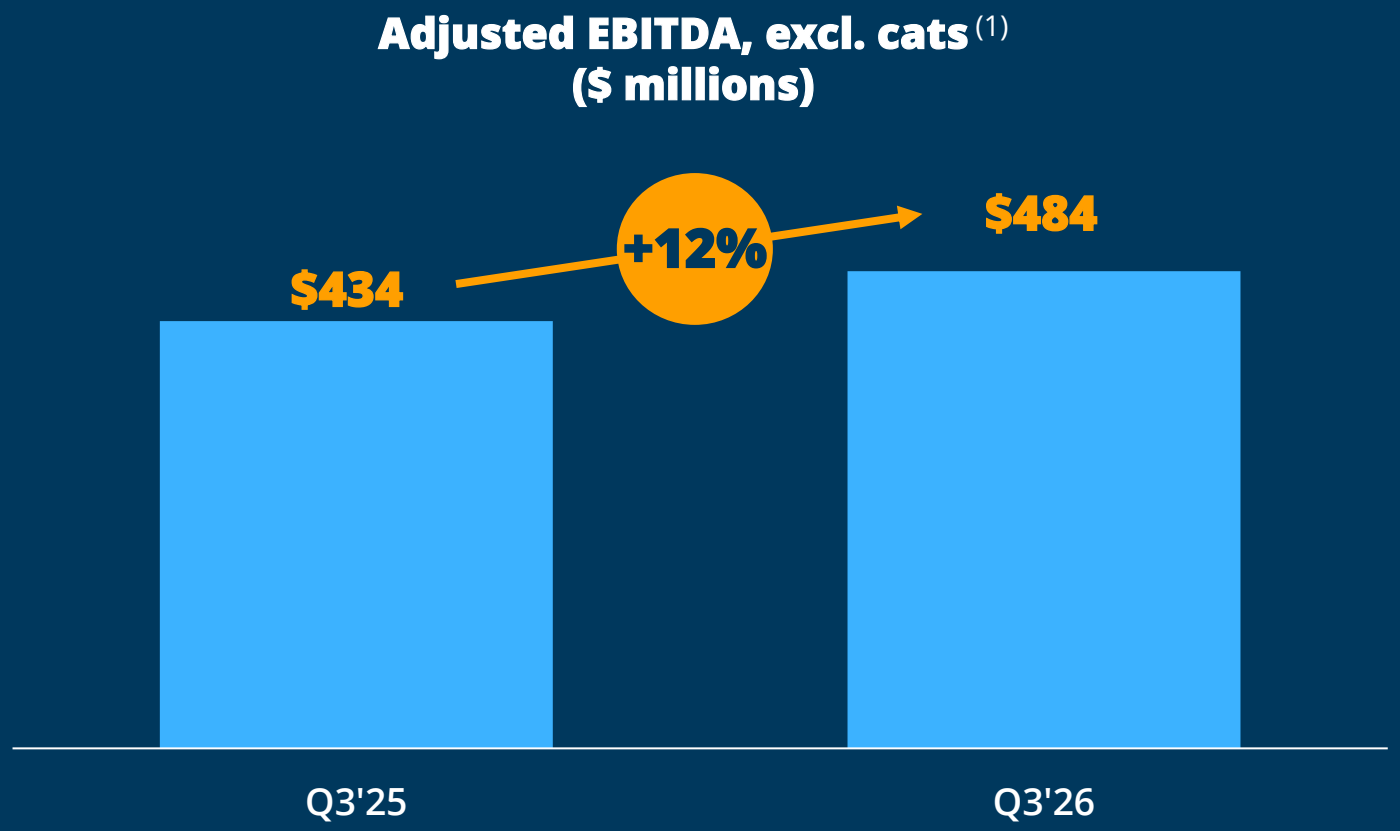
Assurant uses non-GAAP financial measures to analyze the company's operating performance. These non-GAAP financial measures include consolidated and Global Housing Adjusted EBITDA, excluding reportable catastrophes, each including and excluding prior year reserve development; Adjusted Earnings, excluding reportable catastrophes; Adjusted Earnings per diluted share, excluding reportable catastrophes; and Global Housing non-catastrophe loss ratio. Assurant's non-GAAP financial measures should not be considered in isolation or as a substitute for GAAP financial measures. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies. Refer to Exhibit 2 in the Appendix for more information, including a reconciliation of non-GAAP financial measures to the most comparable GAAP financial measures.

Assurant, Inc. is an insurance holding company and the ownership of its stock is subject to certain state and foreign insurance law requirements. Refer to Exhibit 3 in the Appendix for additional detail.

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Strong Earnings, Strong Momentum

Double-Digit Growth
Across Lifestyle and Housing Businesses



(1) Excludes reportable catastrophes. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.

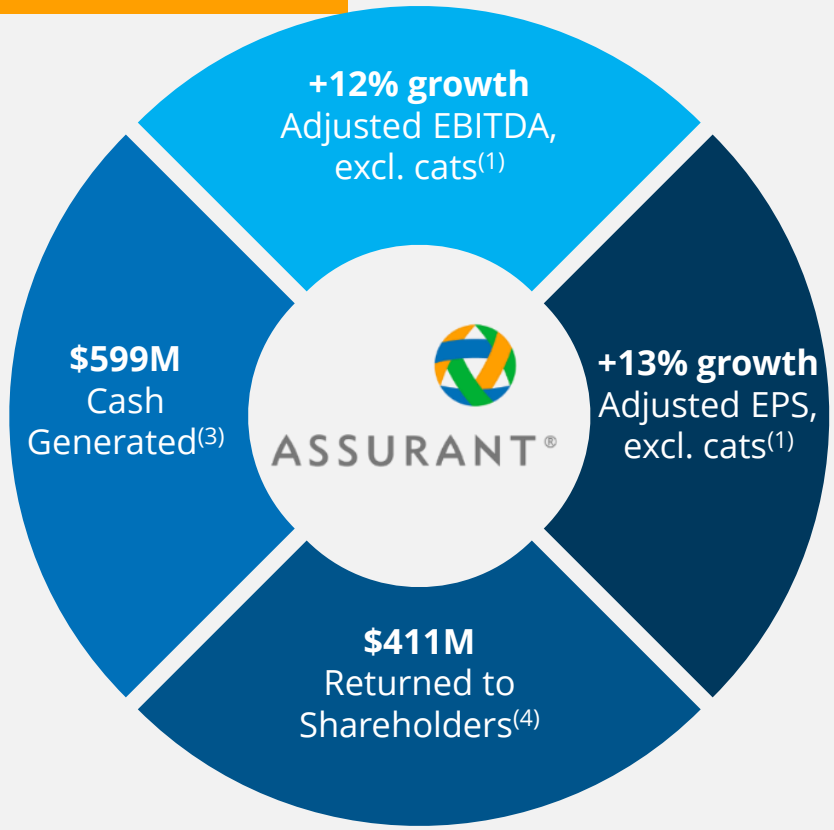
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YTD'26: Outperformance Across Assurant Driving Record Year

Well-Positioned To Deliver 10th Consecutive Year of Profitable Earnings Growth(1)

- Delivered 12% Adjusted EBITDA growth and 13% Adjusted EPS growth, both excl. cats(1)
- Exceptional performance across both Global Lifestyle and Global Housing
- Increasing our 2026 outlook for both the enterprise and business segments(2)
- Strong, flexible capital position with significant share repurchases



Information listed is for the year-to-date period ended September 30, 2026. Growth rates are compared to the prior year period.

(1) Excludes reportable catastrophes. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(2) 2026 outlook does not contemplate prior year reserve development (PYD) in the fourth quarter of 2026.
(3) Consists of dividends or returns of capital from subsidiaries to the holding company, net of infusions of liquid assets, and excluding acquisitions and divestitures.
(4) Includes share repurchases and common stock dividends.

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Global Lifestyle Highlights

Strong Momentum Supports Record Year-to-Date Performance

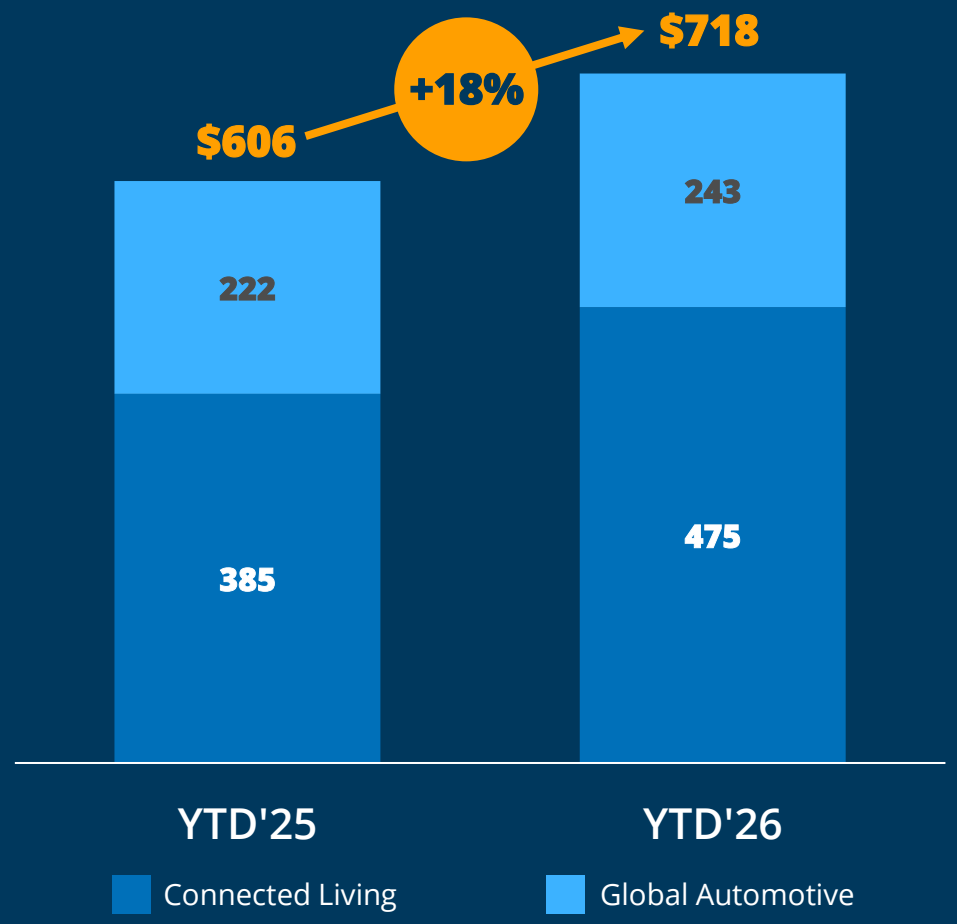
Connected Living

- 23% year-to-date earnings growth driven by expansion with existing clients and optimization of recently added programs
- Innovation through end-to-end mobile capabilities is a key differentiator across protection and supply chain
- Expanding partnerships and targeting new business across extended service contracts and financial services

Global Automotive

- 10% year-to-date earnings growth driven by improved loss experience and expansion of global partnerships
- Strengthening partnerships across distribution channels, including the renewal of two third party administrator relationships
- Momentum in growing commercial equipment and leased and financed business
- International expansion with key new partnerships in Mexico and the U.K.

Global Lifestyle Adjusted EBITDA ($ millions)



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Global Housing Highlights

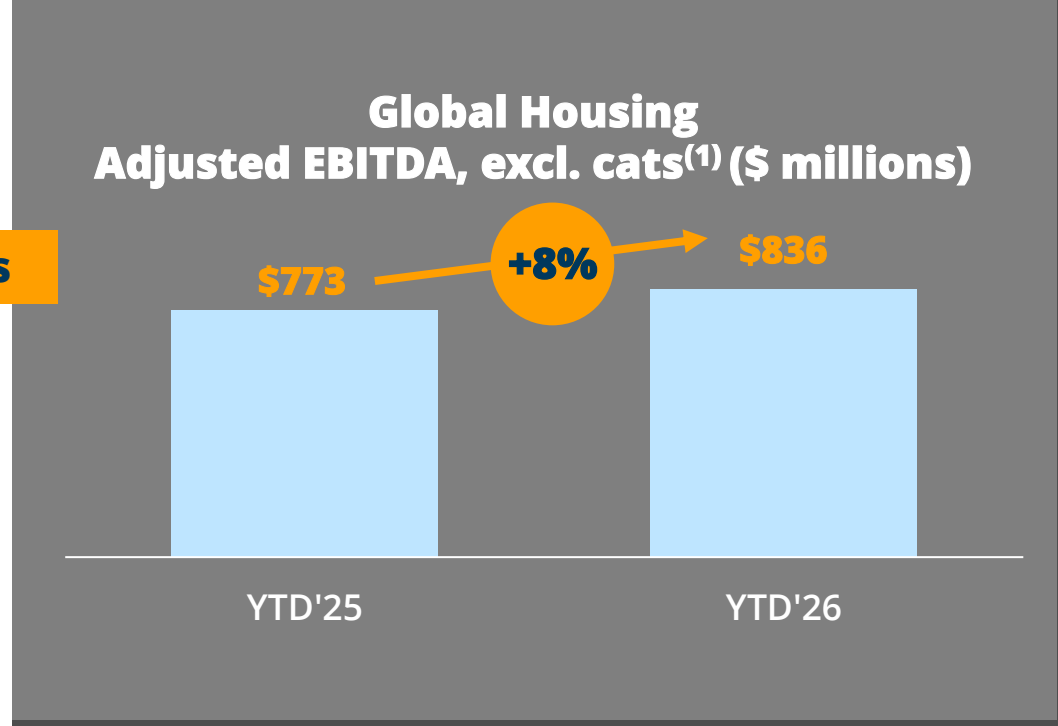
Differentiated Financial Profile Driving Strong Growth and Returns

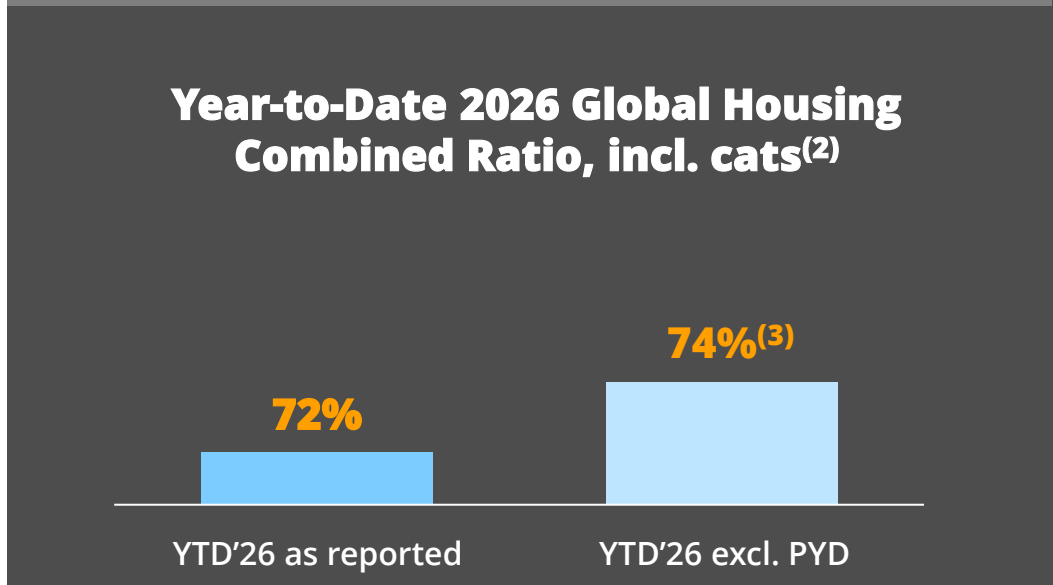
Homeowners

- Delivered 9% top-line growth
- Onboarded approximately 2.6 million loans from a new partnership with a top 10 U.S. mortgage servicer
- Long-tenured partnerships with top lender-placed clients
- Specialized technology continues to enhance efficiency, customer experience, and value for clients and policyholders

Renters and Other

- Cover360 momentum continues in property management channel, driving double-digit premium growth and higher penetration





(1) Excludes reportable catastrophes. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(2) 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.
(3) Combined ratio as defined above, excluding prior year reserve development of $61 million.

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2026: Extending Our Track Record of Outperformance

Broad-based Success Across Our Businesses – Driven by Disciplined Execution and Meaningful Competitive Advantages



- **Expanding relationships** with leading partners, deepening our position as a trusted B2B2C provider across embedded services and protection programs that are less dependent on traditional insurance market cycles
- Executing against a **robust pipeline of growth opportunities**, driving momentum across the businesses and geographies
- **Strengthening our competitive position** through technology, data and AI-enabled capabilities
- Leveraging scale, operational discipline and market leadership to **deliver strong business performance**
- Further positioning Assurant for **sustainable profitable growth** and **long-term shareholder value creation**

On Track for Record Year

7th Straight Year of Double-Digit EPS Growth(1)

10th Consecutive Year of Profitable Growth

(1) 2026 outlook does not contemplate prior year reserve development (PYD) in the fourth quarter of 2026. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.

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Enterprise Q3’26 Financial Highlights

Double-Digit Earnings Growth Across Assurant

Strong Growth in Adjusted EBITDA and Adjusted EPS, both excl. cats(1)

- Double-digit growth by both Global Lifestyle and Global Housing

Continued Strong Balance Sheet and Liquidity

- Ended the quarter with $954 million in HoldCo liquidity

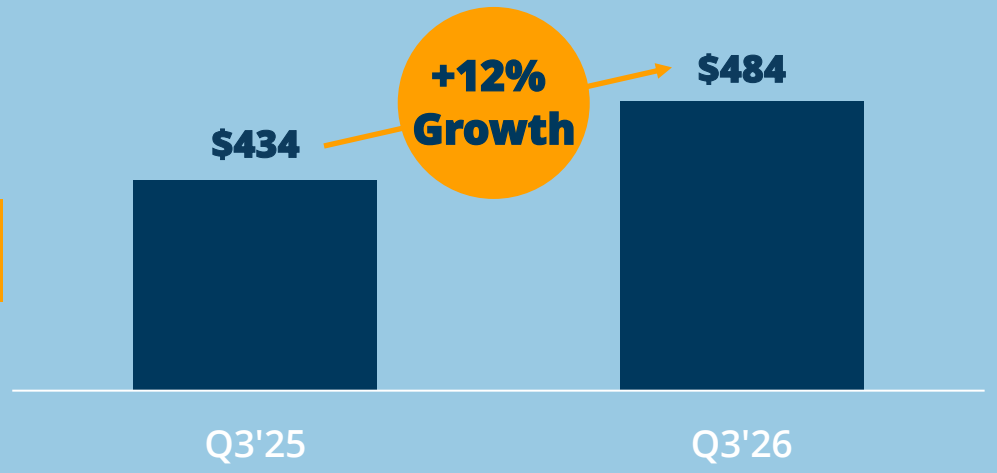
Disciplined Capital Return

- Share repurchases of $75 million; additional $30 million between Oct 1 and Oct 31
- Common stock dividends of $44 million

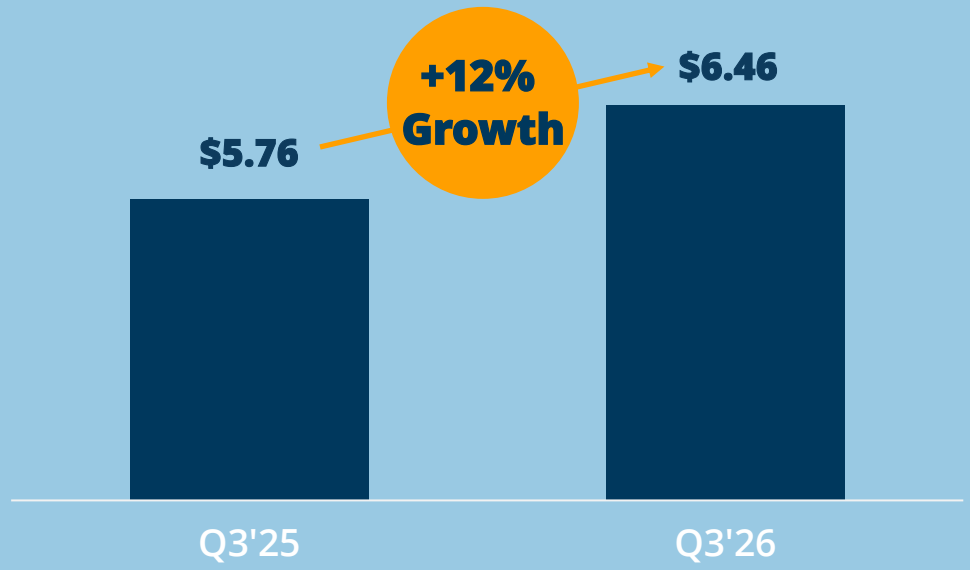
Unless otherwise indicated, information listed is for the quarter ended Sept 30, 2026, other than liquidity, which is as of Sept 30, 2026.

(1) Excludes reportable catastrophes. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.

Adjusted EBITDA, excl. cats(1) ($ millions)



Adjusted EPS, excl. cats(1) ($ per share)



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Q3'26 Segment Financial Highlights

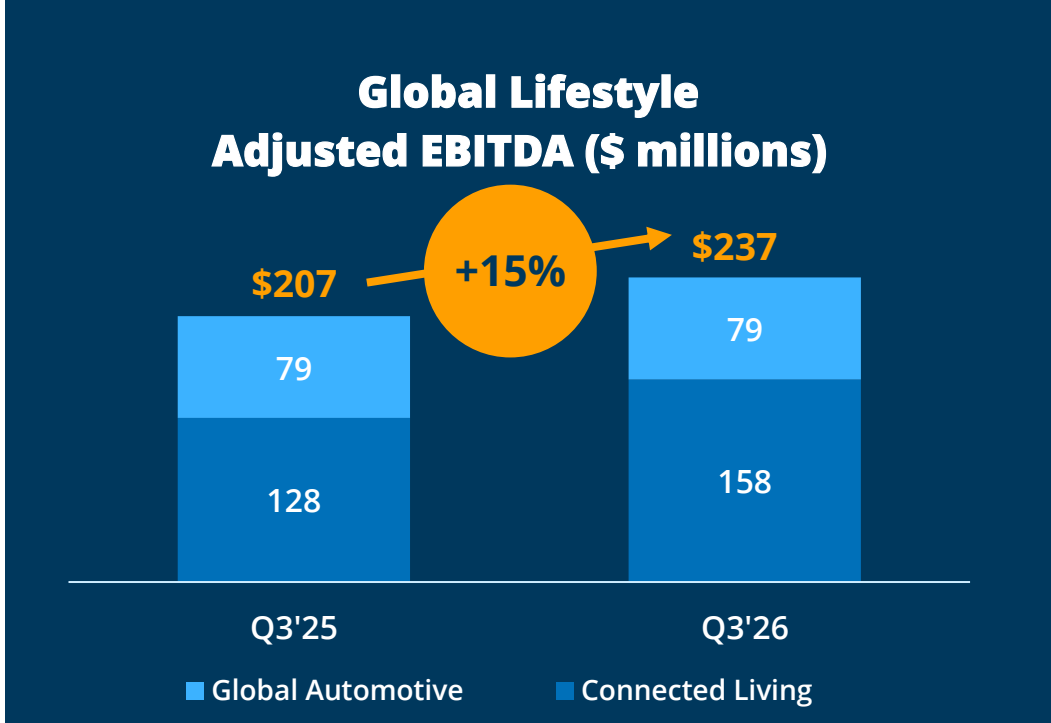
Q3 2026 Global Lifestyle Highlights

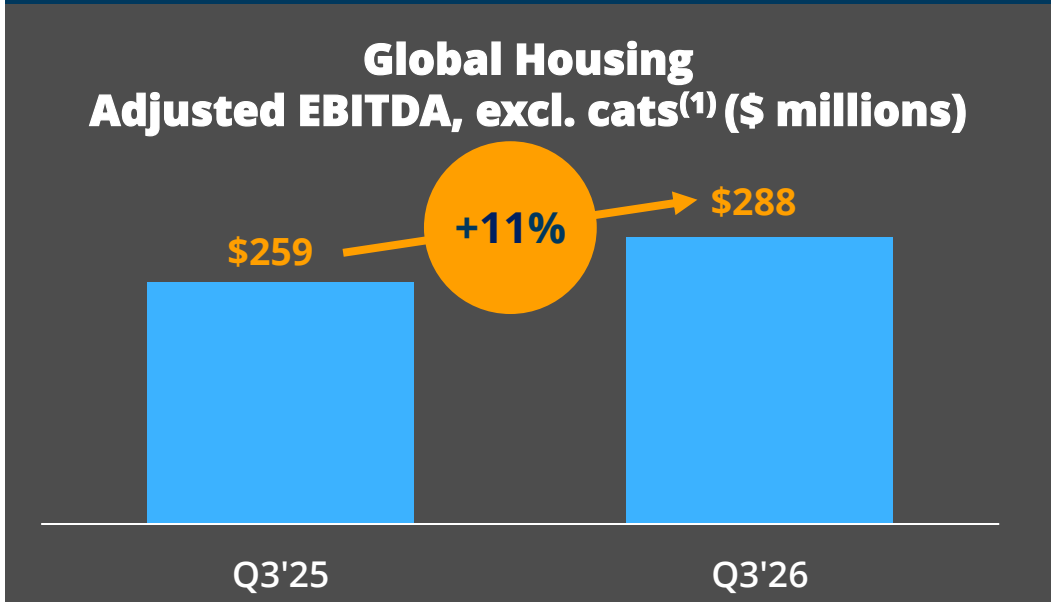
- Adjusted EBITDA increased 15% or $30 million
  - Connected Living Adjusted EBITDA increased 23% from mobile growth across global supply chain and device protection programs; higher contributions from financial services.
  - Global Automotive Adjusted EBITDA results were up slightly; excl. prior year non-run-rate benefit of $6 million, 9% growth from improved loss experience and continued expansion from global partnerships.

Q3 2026 Global Housing Highlights

- Adjusted EBITDA, excl. cats[1], increased 11%; or 16% when excluding lower favorable prior period development of $8 million
- Non-cat loss ratio[1] of 31%
  - Excluding prior period development of $21 million, non-cat loss ratio[1] of 34%
- Expense ratio[2] of 39%
- Combined ratio[3] of 71%
  - Excluding prior period development of $21 million, combined ratio was 73%
- Net earned premiums, fees and other income grew by 6%

(1) Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(2) Expense ratio is defined as (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.
(3) 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.





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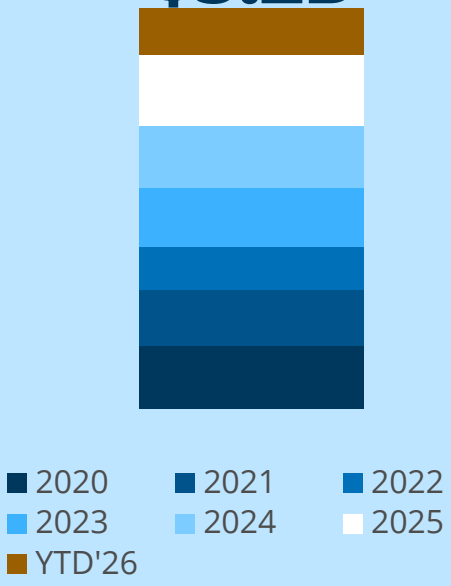
Our Significant Cash Generation and Balanced Capital Allocation Create Shareholder Value

Returned $119 million to Shareholders in Q3'26

Significant Cash Generation

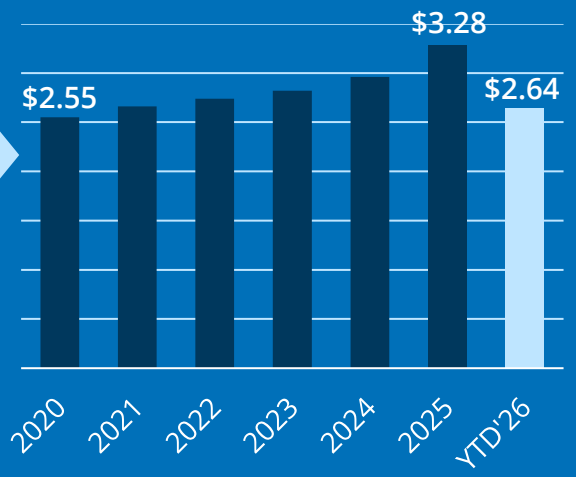
Business Segment Dividends (2020-YTD'26)[1]

~$5.2B



Common Stock Dividends

21 consecutive years of common stock dividend increases

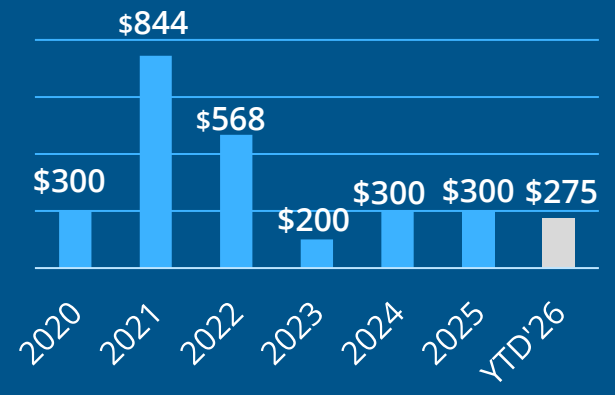


Common stock dividends per share

Share Repurchases

~71% of shares repurchased since IPO in 2004

$2.8B shares repurchased since 2020



2021 and 2022 include $900M of contributions from the sale of Preneed

Organic Investment and M&A

Investments

- AI & automation
- New client partnerships
- Home Warranty

M&A

- Disciplined M&A approach

(1) Consists of dividends or returns of capital from subsidiaries to the holding company, net of infusions of liquid assets, and excluding acquisitions and divestitures.

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AI is an Accelerator of Our Technology-First Strategy

We are Using AI to Enable Better Customer Experiences, Profitable Growth, and Stronger Competitive Differentiation

We are scaling and deploying AI capabilities across businesses and clients:

- **Better customer experiences:** conversational agents, real-time listening, and dynamic claims processing and fulfillment to make service faster and easier.
- **New revenue and growth:** customer engagement, sales coaching and cross-sell to help us win more clients and increase attach.
- **Improved profitability:** underwriting and fraud intelligence plus automation to strengthen economics.
- **Building on a strong foundation:** proprietary data, responsible governance and a disciplined approach to AI.
- **Amplifying talent:** our people power our performance, with AI enabling stronger execution and innovation -- compounding value for our clients, customers, and shareholders.



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2026 Updated Enterprise Outlook

	2025 Results	2026 Outlook[2]	2026 Outlook ex. PYD[2][3]
Adjusted EBITDA, excl. cats[1]	$1.734B	Approximately 10%	Low-to-mid teens
Adjusted EPS, excl. cats[1]	$22.81	Low double digits	Mid teens

(1) Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.

(2) 2026 outlook does not contemplate prior year reserve development (PYD) in the fourth quarter of 2026.

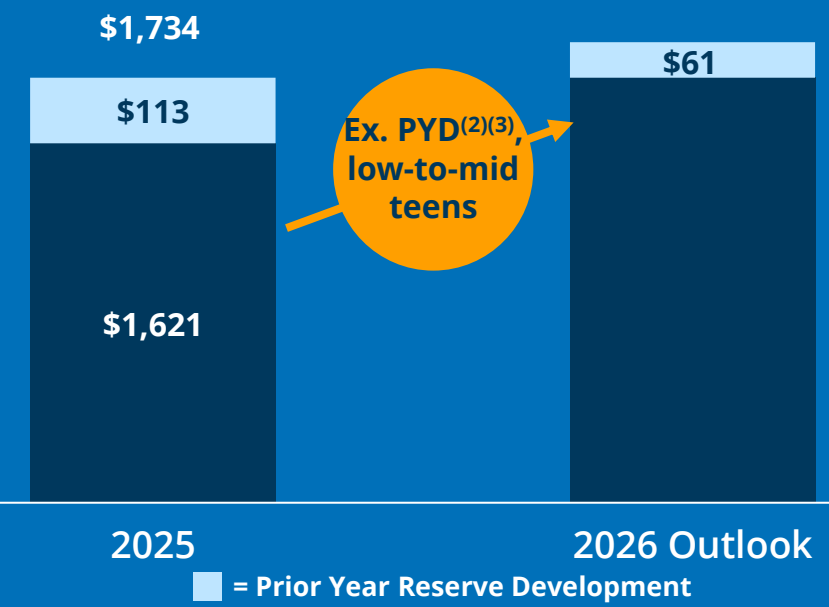
(3) Excludes the impact of $52 million of lower favorable PYD in Global Housing. This reflects $113 million of favorable PYD in 2025 and $61 million of favorable PYD in first nine months of 2026.

(4) Consists of dividends or returns of capital from operating subsidiaries to the holding company, net of infusions of liquid assets, and excluding acquisitions and divestitures. Segment dividend conversion expected to be consistent with recent levels.

(5) Subject to M&A opportunities, market conditions and other conditions.

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2026 Enterprise Outlook: Adj. EBITDA, excl. cats[1]



- **Global Lifestyle** to increase mid-to-high teens
- **Global Housing** to grow mid single digits
- **Corporate** loss of $150 million
- Strong segment cash generation[3]
- Share repurchases of $350 million, at top of initial range

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AVP, Investor Relations

Questions? Contact: investor.relations@assurant.com

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Appendix

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2026 Outlook: Adjusted EBITDA to Adjusted Earnings Walk

	2025 Actuals	2026 Outlook
Adjusted EBITDA, excl. cats[(1)] (millions)	$1,734	Approximately 10%
(-) Depreciation Expense	$(156)	~$(180)
(-) Interest Expense	$(110)	~$(113)
(-) Taxes	$(293)	~19-21%
Adjusted Earnings, excl. cats[(1)] (millions)	$1,175	
Weighted Average Diluted Shares Outstanding (millions)	51.1	Impact of ~$350M in share repurchases[(2)]
Adj. EPS, excl. cats[(1)]	$22.81	Low Double Digits

(1) Excludes reportable catastrophes. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(2) Subject to M&A opportunities, market conditions and other conditions.

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Exhibit 1: Safe Harbor Statement

Some of the statements in this presentation, including our business and financial plans and any statements regarding our anticipated future financial performance, business prospects, growth, operating strategies, valuation and similar matters, such as performance outlook, financial objectives, business drivers, our ability to gain market share, and the strength, predictability, resiliency, stability and durability of enterprise and segment earnings, cash flows and other results, may constitute forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. You can identify forward-looking statements by the use of words such as "outlook," "objective," "will," "may," "can," "anticipates," "expects," "estimates," "projects," "intends," "plans," "believes," "targets," "forecasts," "potential," "approximately," and the negative version of those words and other words and terms with a similar meaning. Any forward-looking statements contained in this presentation or its exhibits are based upon our historical performance and on current plans, estimates and expectations. The inclusion of this forward-looking information should not be regarded as a representation by us or any other person that our future plans, estimates or expectations will be achieved. Our actual results might differ materially from those projected in the forward-looking statements. We undertake no obligation to update or review any forward-looking statement, whether as a result of new information, future events or other developments. The following factors could cause our actual results to differ materially from those currently estimated by management, including those projected in the company outlook: i. the impact of general economic, financial market and political conditions and conditions in the markets in which we operate, including inflation, geopolitical conflict in the Middle East, tariff policies in the United States and abroad, global supply chain impacts and recessionary pressures; ii. the loss of significant clients, distributors or other parties with whom we do business, or if we are unable to renew contracts with them on favorable terms, or if they disintermediate us, or if those parties face financial, reputational or regulatory issues; iii. significant competitive pressures, changes in customer preferences and disruption, including the impact of artificial intelligence; iv. the failure to execute our strategy, including through organic growth and the continuing service of key executives, senior leaders, highly-skilled personnel and a high-performing workforce; v. the failure to find suitable acquisitions at attractive prices, integrate acquired businesses or divest of non-strategic businesses effectively; vi. our inability to recover should we experience a business continuity event; vii. the failure to manage vendors and other third parties on whom we rely to conduct business and provide services to our clients; viii. risks related to our international operations; ix. declines in the value and availability of mobile devices, and regulatory compliance or other risks in our mobile business; x. our inability to develop and maintain distribution sources or attract and retain sales representatives and executives with key client relationships; xi. risks associated with joint ventures, franchises and investments in which we share ownership and management with third parties; xii. the impact of catastrophe and non-catastrophe losses, including as a result of climate change and the current inflationary environment; xiii. negative publicity relating to our business, practices, industry or clients; xiv. the adequacy of reserves established for claims and our inability to accurately predict and price for claims and other costs; xv. a decline in financial strength ratings of our insurance subsidiaries or in our corporate senior debt ratings; xvi. fluctuations in exchange rates, including in the current environment; xvii. an impairment of goodwill or other intangible assets; xviii. the failure to maintain effective internal control over financial reporting; xix. unfavorable conditions in the capital and credit markets; xx. a decrease in the value of our investment portfolio, including due to market, credit and liquidity risks, and changes in interest rates; xxi. an impairment in the value of our deferred tax assets; xxii. the unavailability or inadequacy of reinsurance coverage and the credit risk of reinsurers, including those to whom we have sold business through reinsurance; xxiii. the credit risk of some of our agents, third-party administrators and clients; xxiv. the inability of our subsidiaries to pay sufficient dividends to the holding company and limitations on our ability to declare and pay dividends or repurchase shares; xxv. limitations in the analytical models we use to assist in our decision-making; xxvi. the failure to effectively maintain and modernize our technology systems and infrastructure, or the failure to integrate those of acquired businesses; xxvii. breaches of our technology systems or those of third parties with whom we do business, or the failure to protect the security of data in such systems, including due to cyberattacks and as a result of working remotely; xxviii. the costs of complying with, or the failure to comply with, extensive laws and regulations to which we are subject, including those related to privacy, data security, data protection and tax; xxix. the impact of litigation and regulatory actions; xxx. reductions or deferrals in the insurance premiums we charge; xxxi. changes in insurance, tax and other regulations; xxxii. volatility in our common stock price and trading volume; and xxxiii. employee misconduct.

For additional information on factors that could affect our actual results, please refer to the factors identified in the reports we file with the U.S. Securities and Exchange Commission, including the risk factors identified in our most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q.

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Exhibit 2: Non-GAAP Financial Measures

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. Assurant's non-GAAP financial measures should not be considered in isolation or as a substitute for GAAP financial measures. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies.

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 a 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. For consolidated Assurant, the comparable GAAP measure is net income. For each segment measure that excludes reportable catastrophes, the comparable GAAP measure is each segment's Adjusted EBITDA, including reportable catastrophes.

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 above, and because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income.

(UNAUDITED)	3Q		Nine Months		Twelve Months
($ in millions)	2026	2025	2026	2025	2025
GAAP net income	**$ 275.2**	**$ 265.6**	**$ 847.9**	**$ 647.5**	**$ 872.7**
Less:					
Interest expense	28.3	27.9	85.0	81.4	109.7
Provision for income taxes	75.2	65.6	215.0	156.4	214.7
Depreciation expense	44.3	37.8	132.3	108.8	156.4
Amortization of purchased intangible assets	17.9	16.5	53.6	50.0	67.4
Adjustments, pre-tax:					
Net realized losses (gains) on investments and fair value changes to equity securities	25.3	13.6	56.7	51.3	71.8
Other adjustments (1)	(1.8)	4.5	(5.4)	4.3	43.5
Adjusted EBITDA	**464.4**	**431.5**	**1,385.1**	**1,099.7**	**1,536.2**
Reportable catastrophes, pre-tax	19.7	2.0	56.3	188.8	198.2
Adjusted EBITDA, excluding reportable catastrophes	**$ 484.1**	**$ 433.5**	**$ 1,441.4**	**$ 1,288.5**	**$ 1,734.4**

(1) Additional details about the components of Other adjustments are included in the Financial Supplement located on Assurant's Investor Relations website: https://ir.assurant.com/overview/default.aspx

Exhibit 2: Non-GAAP Financial Measures (Continued)

(UNAUDITED)	3Q		Nine Months		Twelve Months
($ in millions)	2026	2025	2026	2025	2025
GAAP Global Housing Adjusted EBITDA	**$ 268.3**	**$ 256.3**	**$ 779.8**	**$ 583.1**	**$ 858.7**
Reportable catastrophes, pre-tax	19.7	2.9	56.3	189.4	198.8
Global Housing Adjusted EBITDA, excluding reportable catastrophes	**$ 288.0**	**$ 259.2**	**$ 836.1**	**$ 772.5**	**$ 1,057.5**

Exhibit 2: Non-GAAP Financial Measures (Continued)

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.

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 above, and because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income per diluted share.

(UNAUDITED)	3Q		Nine Months		Twelve Months
($ in millions)	2026	2025	2026	2025	2025
GAAP net income	**$ 275.2**	**$ 265.6**	**$ 847.9**	**$ 647.5**	**$ 872.7**
Adjustments, pre-tax:					
Net realized losses (gains) on investments and fair value changes to equity securities	25.3	13.6	56.7	51.3	71.8
Amortization of purchased intangible assets	17.9	16.5	53.6	50.0	67.4
Other adjustments (1)	(1.8)	4.5	(5.4)	4.3	43.5
Benefit for income taxes	(8.6)	(6.3)	(21.8)	(20.7)	(36.5)
Adjusted earnings	**308.0**	**293.9**	**931.0**	**732.4**	**1,018.9**
Reportable catastrophes, pre-tax	19.7	2.0	56.3	188.8	198.2
Tax impact of reportable catastrophes	(4.1)	(0.4)	(11.8)	(39.7)	(41.7)
Adjusted earnings, excluding reportable catastrophes	**$ 323.6**	**$ 295.5**	**$ 975.5**	**$ 881.5**	**$ 1,175.4**

(1) Additional details about the components of Other adjustments are included in the Financial Supplement located on Assurant's Investor Relations website: https://ir.assurant.com/overview/default.aspx

Exhibit 2: Non-GAAP Financial Measures (Continued)

(UNAUDITED)	3Q		Nine Months		Twelve Months
	2026	2025	2026	2025	2025
GAAP net income per diluted share	**$ 5.49**	**$ 5.17**	**$ 16.82**	**$ 12.55**	**$ 16.93**
Adjustments per diluted share, pre-tax:					
Net realized losses (gains) on investments and fair value changes to equity securities	0.50	0.26	1.13	0.99	1.39
Amortization of purchased intangible assets	0.36	0.32	1.06	0.97	1.31
Other adjustments (1)	(0.03)	0.10	(0.11)	0.08	0.85
Benefit for income taxes	(0.17)	(0.12)	(0.43)	(0.40)	(0.71)
Adjusted earnings per diluted share	**6.15**	**5.73**	**18.47**	**14.19**	**19.77**
Reportable catastrophes, pre-tax	0.39	0.04	1.12	3.66	3.85
Tax impact of reportable catastrophes	(0.08)	(0.01)	(0.23)	(0.77)	(0.81)
Adjusted earnings, excluding reportable catastrophes, per diluted share	**$ 6.46**	**$ 5.76**	**$ 19.36**	**$ 17.08**	**$ 22.81**

(1) Additional details about the components of Other adjustments are included in the Financial Supplement located on Assurant's Investor Relations website: https://ir.assurant.com/overview/default.aspx

Exhibit 2: Non-GAAP Financial Measures (Continued)

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.

(UNAUDITED)	3Q 2026	Nine Months 2026
Net earned premiums	$ 695.5	$ 2,082.0
Reinstatement premiums	—	0.7
Net earned premiums, excluding reinstatement premiums	$ 695.5	$ 2,081.3
Policyholder benefits	$ 232.4	$ 731.7
Reportable catastrophe losses	19.7	57.0
Total policyholder benefits, excluding reportable catastrophe losses	$ 212.7	$ 674.7
Global Housing loss ratio	33.4 %	35.1 %
Change due to effect of excluding reportable catastrophe losses	(2.8) %	(2.7) %
Global Housing non-catastrophe loss ratio	30.6 %	32.4 %

Exhibit 2: Non-GAAP Financial Measures (Continued)

The company outlook for each of Adjusted earnings, excluding reportable catastrophes, per diluted share and, for Assurant and Global Housing, Adjusted EBITDA, excluding reportable catastrophes, each including and excluding 2025 prior year reserve development and the first nine months of 2026 development, constitute forward-looking non-GAAP financial measures and the company believes that it cannot, without unreasonable efforts, forecast certain information needed to reconcile such forward-looking non-GAAP financial measures to the most comparable GAAP measure, the probable significance of which cannot be determined. The company is able to quantify a full-year estimate of depreciation expense, interest expense and amortization of purchased intangible assets, each on a pre-tax basis, and the estimated effective tax rate, which are expected to be approximately $180 million, $113 million, $70 million and 19 to 21 percent, respectively. Other GAAP components cannot be reliably quantified due to the combination of variability and volatility of such components and may, depending on the size of the components, have a significant impact on the reconciliation.

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Exhibit 3: Regulatory Requirements

Assurant, Inc. is an insurance holding company, with insurance subsidiaries domiciled in a number of states in the U.S. and international jurisdictions. The ownership of our stock is subject to certain state and foreign insurance law requirements. Those are typically triggered when ownership reaches 10% of voting securities but some jurisdictions may have different requirements. We encourage engagement with us prior to approaching ownership levels that may trigger these requirements.

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Exhibit 4: Peer Earnings Definition from S&P Capital IQ Market Intelligence

AIZ Metric	Peer Earnings Metric Definition	Source
Adjusted earnings	Operating income after taxes: Net income after taxes, less the net income attributable to noncontrolling interest, after-tax realized gains, extraordinary items, deferred amortization cost amortization adjustments and certain non-recurring items, net of related taxes.	SNL (S&P Capital IQ Market Intelligence)
Adjusted earnings, excluding reportable catastrophes	Operating income after taxes (defined above), excluding reportable catastrophes.	SNL (S&P Capital IQ Market Intelligence)
Adjusted EPS, including reportable catastrophes	Operating income after taxes (defined above), including reportable catastrophes divided by the end of period weighted average diluted shares outstanding.	SNL (S&P Capital IQ Market Intelligence)
Adjusted EPS, excluding reportable catastrophes	Operating income after taxes (defined above), excluding reportable catastrophes divided by the end of period weighted average diluted shares outstanding.	SNL (S&P Capital IQ Market Intelligence)
Combined Ratio	Combined ratio, including policyholder dividend ratio as reported by the company. Equals the sum of the loss ratio, expense ratio, and the policyholder dividend ratio.	SNL (S&P Capital IQ Market Intelligence)
ROE	Operating income after taxes attributable to the parent as a percent of average shareholders equity.	SNL (S&P Capital IQ Market Intelligence)
ROTE	Operating income after taxes attributable to the parent as a percent of average tangible shareholders' equity.	SNL (S&P Capital IQ Market Intelligence)

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