CORPORATE GOVERNANCE GUIDELINES

OF

ASSURANT, INC.

These corporate governance guidelines ("Guidelines") have been approved by the Board of Directors (the "Board") of Assurant, Inc. (the "Company") and reflect the governance framework for the Company.

A. Role and Composition of the Board of Directors

1. General

The Board is elected annually by the stockholders. To maximize the long-term value of the Company for the benefit of its stockholders, with due consideration for the interests of other stakeholders, the Board, acting directly or through its committees, assesses the overall direction and strategy of the Company and oversees its performance, including, but not limited to, business performance and capital structure, hiring and reviewing the performance of the chief executive officer ("CEO") and compensation programs, and overseeing and monitoring the Company's risk management framework and governance and audit functions.

2. Selection of Directors

The Board is responsible for nominating directors for election by stockholders and for filling vacancies and newly created directorships. In nominating a director or slate of directors, the Board's objective, with the recommendation of the Nominating and Corporate Governance Committee, is to select individuals with backgrounds, skills, perspectives and experience such that they can properly represent the stockholders and oversee management in operating the Company's business. When evaluating the recommendations of the Nominating and Corporate Governance Committee, the Board shall consider whether individual directors possess diversity of background and meaningful experience, independence, leadership, integrity, accountability, informed judgment, financial literacy, mature confidence, interpersonal skills and high-performance standards, and the extent to which the candidate would fill a present need on the Board.

The Nominating and Corporate Governance Committee reviews these criteria as needed to ensure that they appropriately reflect the issues that should be considered in evaluating director candidates.

The Nominating and Corporate Governance Committee appreciates the value of diversity of background. The Nominating and Corporate Governance Committee is committed to ensuring that a broad variety of candidates is included in the pool of qualified candidates from which Board nominees are chosen.

3. Director Independence

   To increase the quality of the Board's oversight and to minimize the possibility of conflicts of interest, the Board shall have a majority of independent directors, as defined from time to time by the New York Stock Exchange (the "NYSE"), by law or by any rule or regulation of any other regulatory body or self-regulatory body applicable to the Company. The Chair of the Board and each committee of the Board must also be independent. In addition, no former employee of (i) the Company or (ii) an affiliate of the Company may be Chair of the Board or any committee of the Board.

   No director will be considered independent unless the Board affirmatively determines that the director has no material relationship with the Company (either directly or indirectly as a partner, stockholder or officer of an organization that has a relationship with the Company). When making independence determinations, the Board shall broadly consider all relevant facts and circumstances, as well as any other facts and considerations specified by the NYSE, by law or by any rule or regulation of any other regulatory body or self-regulatory body applicable to the Company. When assessing the materiality of a director's relationship with the Company, the Board shall consider the issue not merely from the standpoint of the director, but also from that of persons or organizations with which the director has an affiliation. The Company will review annually all such relationships and shall disclose in its annual proxy statement its independence determination, including factors considered by the Board in its determination that a relationship is not material.

   The Board has adopted categorical standards that it applies in assessing a director's independence. Such standards are set forth in Addendum A hereto.

4. Conflicts of Interest

   Directors are subject to applicable provisions of the Company's Code of Business Conduct and Ethics, including with respect to conflicts of interest, and to the Company's Conflict of Interest Policy. If a director develops an actual or potential conflict of interest with the Company, he or she shall immediately disclose it in accordance with the procedures set forth in the Conflict of Interest Policy.

5. Director Retirement/Term Limits

   No person may serve as a director of the Company if he or she would be 75 years of age or older on the date of election or re-election. In addition, a director must volunteer to resign and retire at the Annual Meeting of Stockholders following his or

her attainment of age 73[1] and annually thereafter if the resignation is not accepted. By a vote of the Board after completion of an individual director review and assessment process administered by the Nominating and Corporate Governance Committee, the Board may decline to accept such resignation.

The Board does not believe that directors should be subject to term limits. Term limits could deprive the Board of the contribution of directors who, over time, have developed increasing insight into the Company and its operation. As an alternative to term limits, the Board considers all director nominations annually, allowing the Board to consider the continued service of each director.

6. Change in Director Occupation

Directors who retire from employment or whose principal position of employment changes shall notify the Board (by giving notice to the Chair of the Board, the Chair of the Nominating and Corporate Governance Committee or the Corporate Secretary) of any such retirement or change and volunteer to resign from the Board. After receipt of such notice, the Board, through its Nominating and Corporate Governance Committee, will review the continued appropriateness of Board membership under such circumstances. In the event that action is required prior to the next scheduled meeting of the Nominating and Corporate Governance Committee, the Chair of the Nominating and Corporate Governance Committee is authorized to take such action and shall report it at the next regularly scheduled meeting.

7. Additional Board and Audit Committee Service

Absent special or interim circumstances, no independent director may serve on more than four public company boards (including the Company's Board) and no director who is a sitting chief executive officer, including the Company's Chief Executive Officer, may serve on more than two public company boards (including the Company's Board).

Directors must notify the Corporate Secretary when considering serving on the board of directors of a business organization (including any for-profit, public and non-public organization), as a board member or trustee of an investment fund, or in

[1] For a director whose birthday is before the Annual Meeting of Stockholders, such resignation must be submitted to the Chair of the Board, the Chair of the Nominating and Corporate Governance Committee or the Corporate Secretary before January 1 of the calendar year in which the director will attain age 73. For a director whose birthday falls after the Annual Meeting of Stockholders, such resignation must be submitted to the Chair of the Board, the Chair of the Nominating and Corporate Governance Committee or the Corporate Secretary before January 1 of the year after the director attains age 73.

a similar function, and obtain prior approval of the Nominating and Corporate Governance Committee for such additional service. In the event that action is required prior to the next scheduled meeting of the Nominating and Corporate Governance Committee, the Chair of the Nominating and Corporate Governance Committee is authorized to take such action and shall report it at the next regularly scheduled meeting. The Corporate Secretary will conduct an analysis to determine whether the proposed role conflicts with, as applicable, NYSE rules, these Guidelines, the Company's Code of Business Conduct and Ethics or any other applicable law, rule, guideline or regulation. The Nominating and Corporate Governance Committee, or its Chair, will review the Corporate Secretary's analysis, consider whether the aggregate number of directorships and attendant responsibilities held by a director would interfere with such director's ability to discharge such director's duties to the Company and decide whether the director may serve in the additional role. The Chair of the Nominating and Corporate Governance Committee or the Corporate Secretary will promptly communicate the decision to the director.

In addition, directors shall notify the Corporate Secretary before accepting a position as a director or officer of a non-profit or charitable organization.

No Audit Committee member may simultaneously serve on the audit committees of more than three public companies (including the Company's Audit Committee) unless the Board (i) determines that such simultaneous service would not impair the ability of such member to effectively serve on the Audit Committee and (ii) discloses such determination in the Company's annual proxy statement.

In considering each director's ability to discharge their duties, the Nominating and Corporate Governance Committee will annually review a director's commitments to other boards, including committee memberships and leadership positions, as well as service with private company boards and non-profit organizations, in light of such director's other professional responsibilities.

B. Board Leadership

1. Designation of Chair

Based upon the criteria it deems appropriate, the Board shall designate one of its members to serve as Chair. The Chair serves for such term as the Board shall determine and has the powers and responsibilities as set forth in the Company's by-laws and these Guidelines, which may be supplemented from time to time by resolution of the Board.

2. Separation of Chair and CEO

   The Board generally believes that the Chair shall be an independent director, unless the Board concludes that the interests of the Company and its stockholders would be better served by combining the roles of Chair and CEO. In the event the Board so concludes, the Board may designate an independent director to serve as lead director.

3. Responsibilities of the Chair

   The general duty of the Chair is to provide leadership on the Board. The specific responsibilities of the Chair include, among others: (a) leading and establishing the agendas for Board meetings; (b) coordinating the activities of the Board's committees; (c) serving as liaison and facilitating dialogue between independent directors and senior management; and (d) presiding at executive sessions of independent directors.

C. Director Responsibilities

1. Board Meeting Frequency and Method of Participation

   Regular meetings of the Board shall be held at least five times per year and special meetings shall be held as required. Without limiting the foregoing, the Board shall meet as frequently as needed for directors to properly discharge their responsibilities. Every effort shall be made to schedule meetings sufficiently in advance to ensure maximum attendance at each meeting. All directors are expected to participate, whether telephonically, virtually (via video conference) or in person, in all Board meetings, review relevant materials in advance, serve on Board committees (if eligible), and prepare appropriately for meetings and for discussions with management.

2. Annual Board Agenda

   Annually, the Corporate Secretary will propose an agenda of topics, including key issues of strategy, risk and other matters. Agendas for Board meetings will also include new developments and strategic priorities. During at least one meeting each year, the Board will review the Company's strategic plans.

3. Conduct of Meetings

   Board meetings shall be run by the Chair and shall be conducted in accordance with customary practice in a manner that ensures open communication, meaningful

participation and timely resolution of issues. The Chair shall set the agenda for each meeting together with the CEO. All directors shall be given the opportunity to raise items for consideration to be placed on the agenda. Management and any committees of the Board shall provide directors with materials concerning matters to be acted upon well in advance of the applicable meeting.

4. Executive Sessions of Directors

   The independent directors of the Board shall hold regular executive sessions at which management, including the CEO, is not present. These sessions shall occur, at a minimum, at each regularly scheduled meeting of the Board. The Chair of the Board shall serve as presiding director. If another independent director is chosen to preside at the executive sessions to be held in the coming year, the Company shall identify such director in the Company's annual proxy statement. As an alternative, the Board may choose to alternate directors who will lead the executive sessions and establish a procedure (which must be disclosed in the annual proxy statement) by which the presiding director will be selected for each executive session.

5. Attendance at Annual Meeting of Stockholders

   Directors are expected to attend the Company's Annual Meeting of Stockholders.

D. Director Access to Management and Independent Advisors

1. Board Access to Management

   Directors shall have complete access to the Company's management in order to become and remain informed about the Company's business, and for such other purposes as may be helpful to the Board in fulfilling its responsibilities. Directors are expected to use judgment to be sure that this contact is not distracting to the business operations of the Company and that the CEO is appropriately informed of significant contacts between the directors and management.

   The Board encourages management to, from time to time, invite to Board meetings managers who can provide additional insight into the matters being discussed based on his or her responsibility for and expertise in these areas, or have the potential to be considered for the senior leadership positions in the Company.

2. Director Access to Independent Advisors

   The Board shall have the autonomy to retain such outside professionals to act as advisors to the Board or management as may be deemed necessary or appropriate in the discharge of its duties.

   Board committees may wish to hire their own outside counsel, consultants and other professionals to advise them in the discharge of their duties. The parameters for any such retention shall be set forth in the respective committee charters.

3. Funding for Committee Advisors

   The Company shall provide appropriate funding to the Board committees for independent advisors and ordinary administrative expenses, as provided in the respective committee charters.

E. Director Compensation

1. Generally

   The Company shall disclose its policy regarding compensation for directors in its annual proxy statement. The Board, with the assistance of the Compensation and Talent Committee and any outside advisor as appropriate, shall periodically review in comparison to corporations that are similarly situated to ensure that such compensation is reasonable, competitive and customary. Directors shall be awarded compensation sufficient to compensate them for the time and effort they expend to fulfill their duties.

2. Stock Ownership

   As part of a director's total compensation and to more closely align the interests of directors and the Company's stockholders, the Board believes that a meaningful portion of a director's compensation shall be paid in the form of common stock of the Company. The Compensation and Talent Committee oversees stock ownership guidelines applicable to directors.

3. Prohibition on Hedging and Pledging Transactions

   Directors shall not engage in transactions in hedging or monetization transactions. The Company's Insider Trading Policy also prohibits directors from holding the Company's securities in a margin account or pledging the Company's securities as collateral for a loan.

F. Director Orientation and Continuing Education

The Company shall establish an orientation program for all newly elected directors in order to ensure that the Company's directors are fully informed as to their responsibilities and the means at their disposal to discharge those responsibilities fully and effectively. All new directors shall meet with certain members of management to discuss the Company's business segments, strategic plans, financial statements and key financial, compliance and regulatory issues and policies. Each director shall periodically attend a continuing education program for directors on topics related to the Company's business. The Company shall reimburse directors for reasonable expenses related to attendance of such programs pursuant to Article II Section 9 of the Company's by-laws.

G. Management Succession and Talent Management

Together with the Board Chair, the Compensation and Talent Committee shall establish policies, principles and procedures for the selection of the CEO and his or her successors, including succession in the event of an emergency or the retirement of the CEO. The Compensation and Talent Committee shall review annually with the CEO executive management succession planning and development.

The CEO shall communicate to the Board the CEO's successor recommendation should the CEO be unexpectedly disabled.

The Compensation and Talent Committee reviews the Company's talent practices and the overall organizational health of those practices. An important component of this review includes information about the Company's efforts and commitment to culture and inclusion.

H. Annual Evaluations

1. Board and Committee Evaluations

The Board and each committee shall conduct a self-evaluation at least annually to determine whether it and its committees are functioning effectively. The Nominating and Corporate Governance Committee coordinates the process of evaluating the performance of the Board, individual directors and the Board committees. The purpose of these evaluations is to assess the Board's and the committees' performance, and specifically review areas in which the Board or management believes a better contribution could be made from the Board and the committees. Each committee reviews its self-evaluation and reports the results to the Board.

2. Evaluation of CEO

The Compensation and Talent Committee shall establish policies, principles and procedures for evaluation of the CEO, including the performance criteria for the CEO. The CEO submits an annual self-assessment of performance to the Compensation and Talent Committee for review. The Compensation and Talent Committee evaluates the CEO's performance and establishes the appropriate compensation.

I. Board Committees

1. Number and Independence of Committees

The Company shall have an Audit Committee, a Compensation and Talent Committee, a Finance and Risk Committee, an Information Technology Committee and a Nominating and Corporate Governance Committee, each to be comprised of a number of independent directors as set forth in its respective charter.

2. Selection of Committee Members

The Board shall appoint the directors to serve on each committee and the chair of each committee, giving consideration to the requirements of the NYSE (and any other applicable law or any rule or regulation of any other regulatory body or self-regulatory body applicable to the Company) and to the recommendations of the Nominating and Corporate Governance Committee.

The Nominating and Corporate Governance Committee, with the input of management, recommends committee assignments for the approval of the full Board. The Board expects that committee assignments should be rotated periodically, but not necessarily within any specified time frame.

3. Responsibilities

Each standing committee will establish a schedule of agenda items. Agendas for committee meetings will also include new developments and strategic priorities.

The Board, or the applicable committee pursuant to a Board delegation of authority, shall maintain a charter for each committee in compliance with all applicable rules and regulations. The charters for each of the Nominating and Corporate Governance Committee, the Compensation and Talent Committee and the Audit Committee shall include, at a minimum, those responsibilities required to be set

forth therein by the rules of the NYSE, by law or by the rules or regulations of any other regulatory body or self-regulatory body applicable to the Company.

J. Board Size

The Board shall determine, with the assistance of the Nominating and Corporate Governance Committee, the appropriate Board size, taking into consideration any parameters set forth in the Company's certificate of incorporation and by-laws as well as any contractual agreements, and periodically assess overall Board composition to ensure the most appropriate and effective Board membership mix. The Board shall neither be too small to maintain the needed expertise and independence of its members, nor too large to be efficiently functional.

K. Majority Voting Standard and Director Resignation

In an uncontested election, and unless otherwise provided in the Company's by-laws, directors shall be elected by the holders of a majority of the votes cast. For purposes of this section, a majority of votes cast means that the number of shares voted "for" a director's election must exceed the number of votes cast "against" that director's election; abstentions will have no effect. A contested election is one in which the Company receives a notice that a stockholder has nominated a person for election as a director in accordance with the Company's by-laws.

The Board expects a director to tender his or her resignation if he or she fails to receive the required number of votes for election. The Board shall nominate for election as director only candidates who agree to tender, promptly following such person's failure to receive the required vote for election, an irrevocable resignation that would be effective upon Board acceptance of such resignation. The Nominating and Corporate Governance Committee will consider any such resignation and, within 75 days following the date of the certification of the election results, make a recommendation to the Board whether to accept or reject the resignation, or whether other action shall be taken. In making its recommendation, the Nominating and Corporate Governance Committee will consider all relevant factors, including, but not limited to, any stated reason(s) why stockholders voted against that director's re-election, special qualifications of the director, whether the resignation would cause the Company to be in violation of any of its governing documents or applicable legal or regulatory requirements or stock exchange rules, and whether the resignation would be in the best interests of the Company and its stockholders. The Nominating and Corporate Governance Committee will also consider such potential alternatives concerning the tendered resignation as it may deem appropriate, including, but not limited to, accepting the resignation, rejecting the resignation, or rejecting the resignation with a

commitment to seek to address and cure the underlying reasons the Nominating and Corporate Governance Committee believes led to the failed re-election.

The Board, excluding the director in question, will act on the Nominating and Corporate Governance Committee's recommendation and publicly disclose its decision and the rationale supporting it within 90 days following the date of the certification of the election results.

L. Communications with Stockholders, Media and Other Outside Parties

In order that interested parties may be able to make their concerns known to the non-management directors, the Company shall post a statement on its web site indicating that such parties may contact the non-management directors by writing to the Chair of the Board at the Company's headquarters or submit questions or concerns by email to boardchair@assurant.com.

The Board believes that management should speak for the Company. Individual directors may from time to time meet or otherwise communicate with various stakeholders that are involved with the Company, but it is expected that directors would do this with the knowledge of management and in most cases, at the request of management. Directors shall refer any requests for public comment to Assurant's Communications Department.

If a member of the Board is contacted by the media or investment community to comment in any way on matters related to Assurant, the director shall notify the Corporate Secretary and Assurant's Communications Department or Investor Relations Department.

M. Confidentiality

The proceedings and deliberations of the Board and its committees are confidential. Each director shall maintain the confidentiality of information entrusted to him or her, from whatever source, in his or her capacity as a director, except when disclosure is authorized by the Company or legally required.

Addendum A

Director Independence Standards

Pursuant to the rules of the New York Stock Exchange, the Board of Directors of Assurant, Inc. ("Assurant") must make an affirmative determination that a director has no material relationship with Assurant (either directly or as a partner, stockholder or officer of an organization that has a relationship with Assurant). The standards listed below are to assist the Board in making determinations of independence.

Board of Directors

i. A director who is an employee, or whose immediate family member[2] is an executive officer, of Assurant cannot be independent until three years after the end of such employment relationship.

ii. A director who receives, or whose immediate family member receives, more than $120,000 per year in direct compensation[3] from Assurant, cannot be independent until three years after he or she, or the family member, ceases to receive more than $120,000 per year.

iii. A director who is a current partner or employee of a present internal or external auditor of Assurant is not independent.

iv. A director whose immediate family member is a current partner of a present internal or external auditor of Assurant, or whose immediate family member is a current employee of a present internal or external auditor of Assurant and personally works on Assurant's audit is not independent.

v. A director or a director's immediate family member who was a partner or employee of a present or former internal or external auditor of Assurant and personally worked on Assurant's audit cannot be independent until three years after the end of the affiliation or the employment or auditing relationship.

vi. A director is not independent if he, she or a member of his or her immediate family is, or in the past three years has been, employed as an executive officer of another

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[2] An immediate family member includes a person's spouse, parents, children, siblings, parents-in-law, children-in-law, siblings-in-law and anyone (other than domestic employees) sharing the director's home.

[3] Fees for service as a director or committee member, as well as pension or other deferred compensation payments for prior service (provided such payments are not contingent on continued service), are excluded from the calculation of direct compensation.

company where any of Assurant's present executives serve on the compensation committee of the other company.

vii. A director who is an executive officer or employee of, or whose immediate family member is an executive officer of, another company that makes payments to or receives payments from Assurant for property or services in an amount that in any single fiscal year exceeds the greater of $1 million or 2% of the other company's consolidated gross revenues, is not independent until three years after falling below such threshold.

Audit Committee and Compensation and Talent Committee of the Board of Directors

In addition to satisfying the independence standards set forth above, a director must satisfy the requirements of Rule 10A-3(b)(1) under the Securities Exchange Act of 1934, as amended (the "Exchange Act") in order to serve on the Audit Committee or Rule 10C-1(b)(1) of the Exchange Act to serve on the Compensation and Talent Committee.

In addition, to serve on the Compensation and Talent Committee, a director must satisfy the requirements of Section 16 of the Exchange Act and the rules promulgated thereunder.