FINANCE AND RISK COMMITTEE

OF THE BOARD OF DIRECTORS OF ASSURANT, INC.

CHARTER

A. PURPOSE

The Finance and Risk Committee (the "Committee") shall assist the Board of Directors (the "Board") of Assurant, Inc. (the "Company") in fulfilling its responsibilities by:

1. Reviewing policies and strategies for achieving Finance objectives and reviewing outcomes. "Finance" means the Company's capital and liquidity management.

2. Reviewing policies and strategies for achieving Investment objectives and reviewing outcomes. "Investment" means the investing of the Company's assets for investment return, including the purchase, sale and management of bonds, mortgages, investment real estate, and such other investment instruments as the Company may consider or utilize.

3. Acting as the focus committee of the Board for oversight of the Company's enterprise risk management ("ERM") activities in conjunction with the Audit Committee and its risk management responsibilities.

B. STRUCTURE AND OPERATIONS

Composition and Qualifications

The Committee shall be comprised of three or more members of the Board. Each member of the Committee shall be a director who is determined by the Board to be independent under the rules of the New York Stock Exchange, the Company's corporate governance guidelines and any applicable laws.

Appointment and Removal

The members of the Committee shall be appointed by the Board upon the recommendation of the Nominating and Corporate Governance Committee and shall serve until such member's successor is duly qualified and elected or until such member's earlier resignation or removal. The members of the Committee may be removed, with or without cause, by a majority vote of the Board.

Chair

The Chair of the Committee shall be designated by the Board based on the recommendation of the Nominating and Corporate Governance Committee. The Chair of the Committee will chair and set the agendas for all Committee meetings.

Authority and Delegation to Subcommittees

While acting within the scope of its stated purpose, the Committee shall have all of the authority of the Board. The Committee shall be given full access to the Company's Board, management and other employees as necessary to carry out its responsibilities. The Committee may, in its sole discretion and as it determines necessary to carry out its duties, engage, retain and obtain the advice of independent legal counsel or other advisors. The Committee shall be directly responsible for the appointment, retention, compensation and oversight of the work of any such advisor. The Company shall provide appropriate funding, as determined by the Committee, for payment of reasonable compensation to such advisors and for ordinary administrative expenses that are necessary or appropriate to carry out the Committee's responsibilities.

In fulfilling its responsibilities, the Committee shall be entitled to delegate any or all of its responsibilities to a subcommittee of the Committee as permitted by any applicable laws.

Meetings

The Committee shall meet at least four times annually, or more frequently as circumstances dictate. The Chair of the Board or any member of the Committee may call meetings of the Committee. At any meeting of the Committee, the presence of a majority of its members then in office shall constitute a quorum for the transaction of business; and the act of a majority of its members present at a meeting at which a quorum is present shall be the act of the Committee. Committee members may attend meetings in person, telephonically, virtually (via video conference), or via similar communications arrangements that enable all persons participating in the meeting to hear each other. The Committee may also take action by unanimous written consent. Minutes of all meetings of the Committee shall be kept.

The Committee may invite to its meetings any director, member of management of the Company and such other persons as it deems appropriate in order to carry out its responsibilities.

C. RESPONSIBILITIES

The Committee is responsible for the following matters. The Committee shall also carry out any other responsibilities and duties delegated to it by the Board from time to time, and may carry out any other responsibilities and duties the Committee deems appropriate.

1. Review the Finance policies and strategies used by the Company to achieve its objectives, the performance of such policies and strategies with respect to the Company's objectives and the risks related thereto. Oversee the Company's capital and liquidity management in accordance with the Company's Capital Policy. As part of these responsibilities, the Committee shall, among other things:

    a. Annually review and recommend to the Board for its approval the Company's Capital Policy and Capital Plan.

    b. Review and recommend to the Board for its approval borrowing arrangements as provided for in the Capital Policy.

    c. Review and recommend to the Board for its approval capital stock issuances, capital stock dividends and the aggregate amount of capital stock repurchases.

2. Review the Investment policies and strategies used by the Company to achieve its objectives, the performance of such policies and strategies with respect to the Company's objectives and the risks related thereto. Review policies and strategies pertinent to all investment activities, including asset/liability management, portfolio credit quality, liquidity, and hedging activities. Annually review and approve the Investment Policy and Procedures of Assurant Asset Management.

3. In conjunction with the Audit Committee, act as the focus committee of the Board for, and coordinate with the Audit Committee with respect to, oversight of the Company's ERM activities. Review and discuss with management:

    a. The integrity and adequacy of the risk management and risk mitigation strategies of the Company.

    b. The Company's identification, assessment and reporting of existing and emerging material risks by reviewing the metrics, assumptions and methodologies used by management to quantify risk.

    c. The Company's ERM practices and policies, including: (i) the Company's risk management framework; (ii) the Company's risk appetite; (iii) the Company's risk governance structure; (iv) the Company's risk limits; (v) the Company's risk

models; and (vi) the effectiveness of the risk management procedures in supporting the Company's business strategy.

4. Communicate, as necessary, with the other committees of the Board with respect to the risk assessment or risk oversight functions performed by such other committees.

5. Other Responsibilities

   a. Report regularly to the Board (i) regarding each meeting of the Committee, (ii) with respect to such other matters as are relevant to the Committee's fulfillment of its responsibilities and (iii) with respect to such recommendations as the Committee may deem appropriate. Reports to the Board may take the form of an oral report by the Chair of the Committee or any other member of the Committee designated by the Chair of the Committee to make such report.

   b. Review and reassess, at least annually, the adequacy of this Charter and recommend to the Board any improvements to this Charter that the Committee considers necessary or advisable.

   c. Review and evaluate, at least annually, the performance of the Committee and its members, including by reviewing the compliance of the Committee with this Charter, and report the results to the Board.