Assurant Investor Overview

Second Quarter 2019

Cautionary Statement

Some of the statements included in this presentation, particularly those anticipating future financial performance, business prospects, growth and operating strategies and other similar matters, including performance outlook, financial objectives and drivers, are forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995.

Please refer to Exhibit 1 of this presentation for factors that could cause our actual results to differ materially from those currently estimated by management 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. 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 for a reconciliation of non-GAAP financial measures to the most comparable GAAP financial measures.

Investment Highlights

Attractively Priced With Multiple Levers To Drive Shareholder Value

- Profitable growth in attractive markets where we have leadership positions
- Specialty risk businesses with superior returns and cash flows
- Capital-light businesses with continued growth in the connected world
- More diversified earnings with lower catastrophe exposure and a countercyclical hedge
- Track record of disciplined capital deployment

We are a leading provider of housing and lifestyle solutions.

Protecting major consumer purchases …

- Home and Rental
- Car
- Mobile Devices
- Appliances
- Funeral

In partnership with leading brands that …

- Make
- Sell
- Finance

Through innovative offerings …

- Device lifecycle management
- Premium tech support
- Integrated point-of-lease billing and tracking

Assurant is more than a traditional insurance company.

Transformed for Sustained Outperformance

ASSURANT®

2015	2016	2017	2018
Portfolio Realignment	New Organizational Model	Returned to Profitable Growth	Continued Profitable Growth & Strategic TWG Acquisition

Embedded expense discipline to fund growth and innovation

Investments in technology, AI and data analytics to support better customer experience

Deployed key talent across enterprise to support greater cross-selling and innovation

Repositioned for continued profitable growth …

… while deploying capital to drive shareholder value

We Partner with Industry-leading Clients Through our Three Business Units

GLOBAL LIFESTYLE

Connecting and protecting consumer devices, appliances, cards and transactions.

- Connected Living
- Global Automotive
- Global Financial Services

Revenue*
2018 = $5.2 Billion
YTD 2019 = $3.5 Billon

GLOBAL HOUSING

Helping customers protect their properties.

- Multifamily Housing
- Lender-Placed Insurance
- Specialty

Revenue*
2018 = $2.1 Billion
YTD 2019 = $1.0 Billion

GLOBAL PRENEED

Helping ease the financial and emotional burden associated with end-of-life planning.

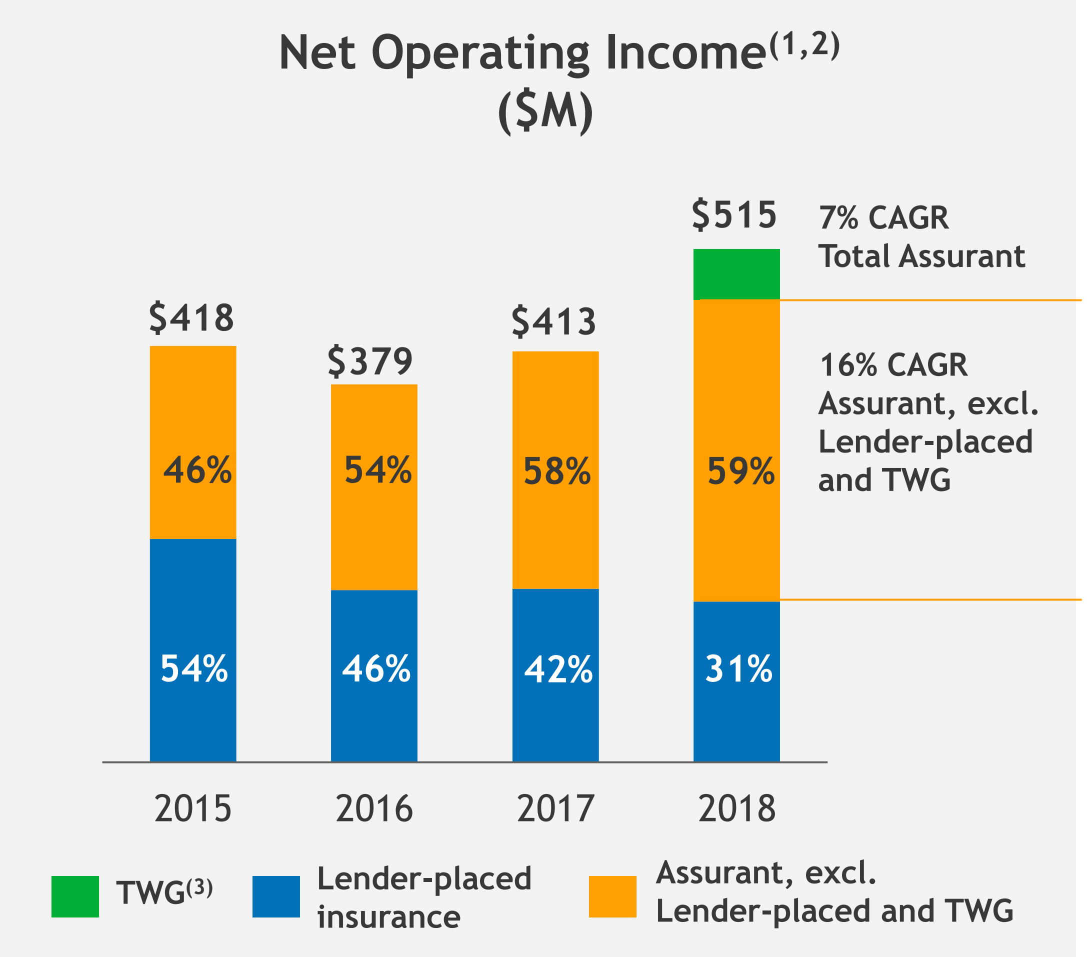
- Prearranged Funeral Funding
- Senior Lifestyle Planning Solutions

Revenue*
2018 = $190 Million
YTD 2019 = $99 Million

*Revenue equals net earned premium fees and other income.

Repositioned For Continued Profitable Growth

- Earnings expansion, outpacing market declines in lender-placed
- **Double-digit growth in rest of portfolio** driven by Connected Living, Multifamily Housing and Global Automotive



(1) Net operating income excludes catastrophes, which throughout this presentation, refers to reportable catastrophes as defined in Exhibit 2 in the Appendix.
(2) Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(3) The Warranty Group (TWG) contributed $51M in net operating income, which includes $84M in operating earnings and $33M in financing costs.

2019 Investor Day Enterprise Financial Objectives to Deliver Strong Growth and Capital Return

	2019 Annual Outlook(1,2)	2020-2021 Financial Objectives(2)
Operating EPS, excluding catastrophes	6-10% growth	12% average annual growth
	Supported by double-digit average annual growth in net operating income and	
Capital return to shareholders(3)	$1.35 billion capital return through 2021	

(1) 2019 Outlook provided as part of full-year 2018 earnings on Feb. 12, 2019.
(2) Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(3) Throughout the presentation, capital return includes share repurchases and common stock dividends, subject to Board approval and other factors, including those referenced in Exhibit 1 in the Appendix.

ASSURANT®

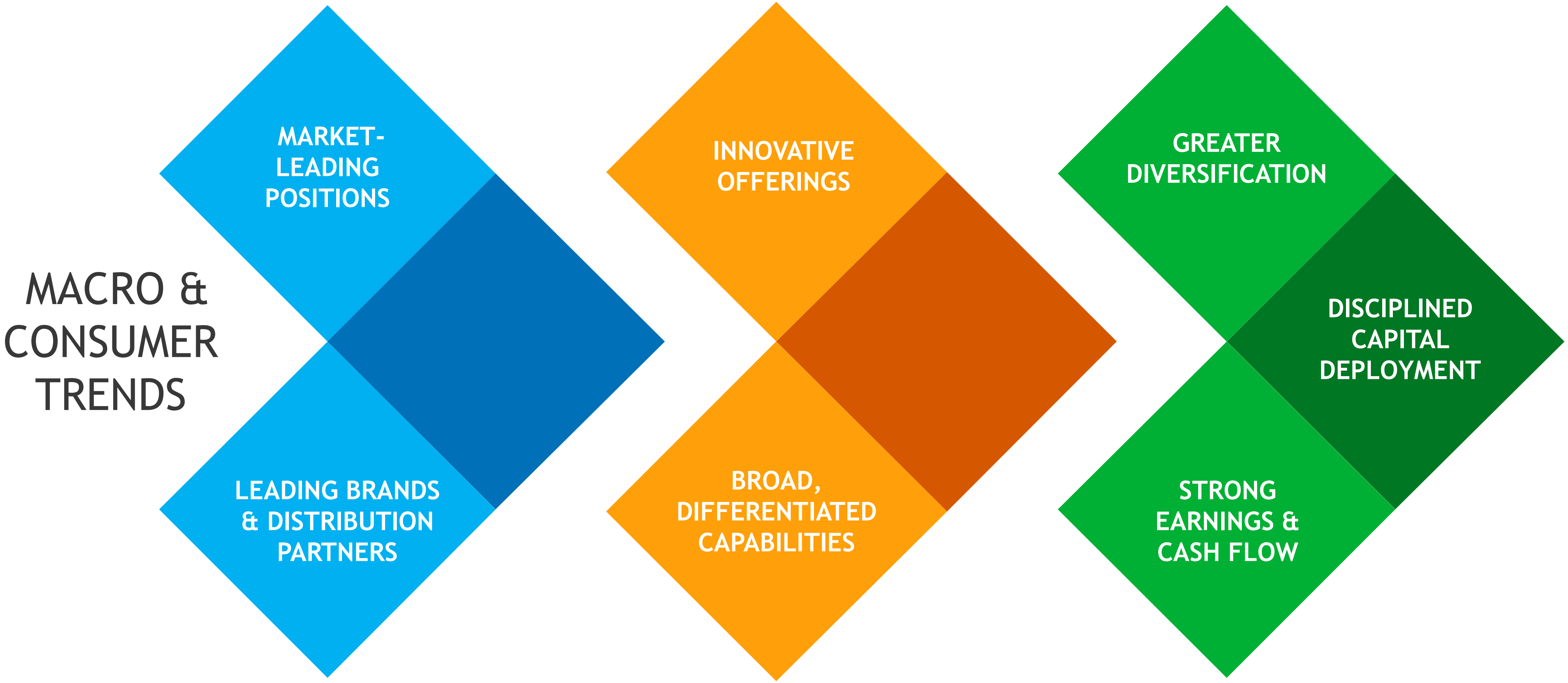
Enterprise Objectives Supported by Segment Targets

Segments

Segments	Financial Objectives 2019-2021[1]
	Enterprise Earnings Growth and Capital Return Driven by:
Earnings Expansion	**Global Lifestyle:** At least 10% average annual growth in net operating income
Attractive Returns with Strong Cash Flow Generation	**Global Housing:** 17-20% Operating ROE, including average catastrophe load **Global Preneed:** 13% Operating ROE
Ongoing Expense Discipline and Leverage	**Corporate:** Maintain corporate segment loss at ~$85 million

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

Long-Term Drivers of Outperformance



Portfolio of Market-leading Businesses with Attractive Growth Prospects

	Mobile	Auto	Multifamily Housing	Lender-placed Insurance	Preneed
Favorable Industry Trends	Refurbed devices, Internet of Things and 5G upgrades	Stable overall car sales in U.S.	Household formation	Mortgage originations growing again	Favorable demographics driven by baby boomers
Attachment Rate Drivers	Higher device prices	Mix of new and used cars and global expansion	Policy penetration and persistency	U.S. economic and housing cycle	Improved point-of-sale technology
Assurant Positioning	Industry consolidation; global growth	Combined strength of Assurant and TWG	PMC and affinity channel growth	Partnering with industry leaders	Alignment with industry leader

Partnerships with Leading Global Brands and Broad Distribution Channels

HOUSING

8 of the **Top 10**

largest mortgage servicers in the U.S.

AUTO

9 of the **Top 10**

global auto manufacturers

MOBILE

6 of the **Top 10**

global connected living brands

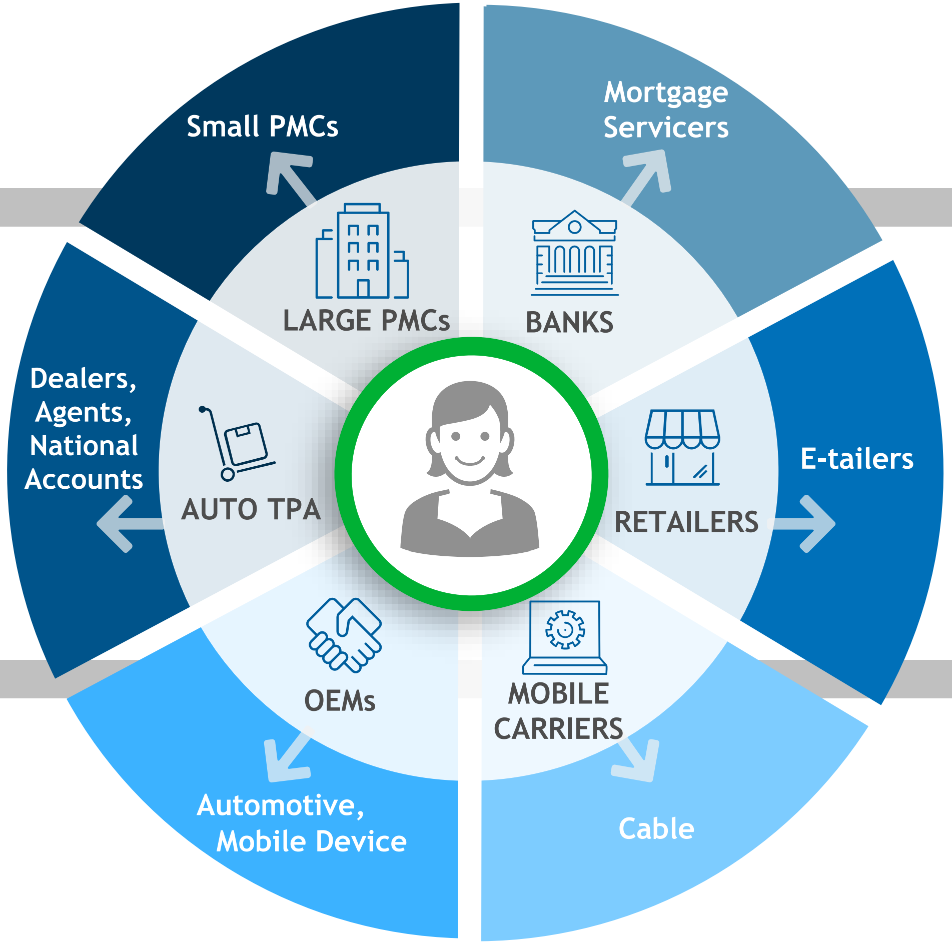
MULTIFAMILY HOUSING

9 of the **Top 10**

largest multifamily housing property management companies (PMCs) in the U.S.

PRENEED

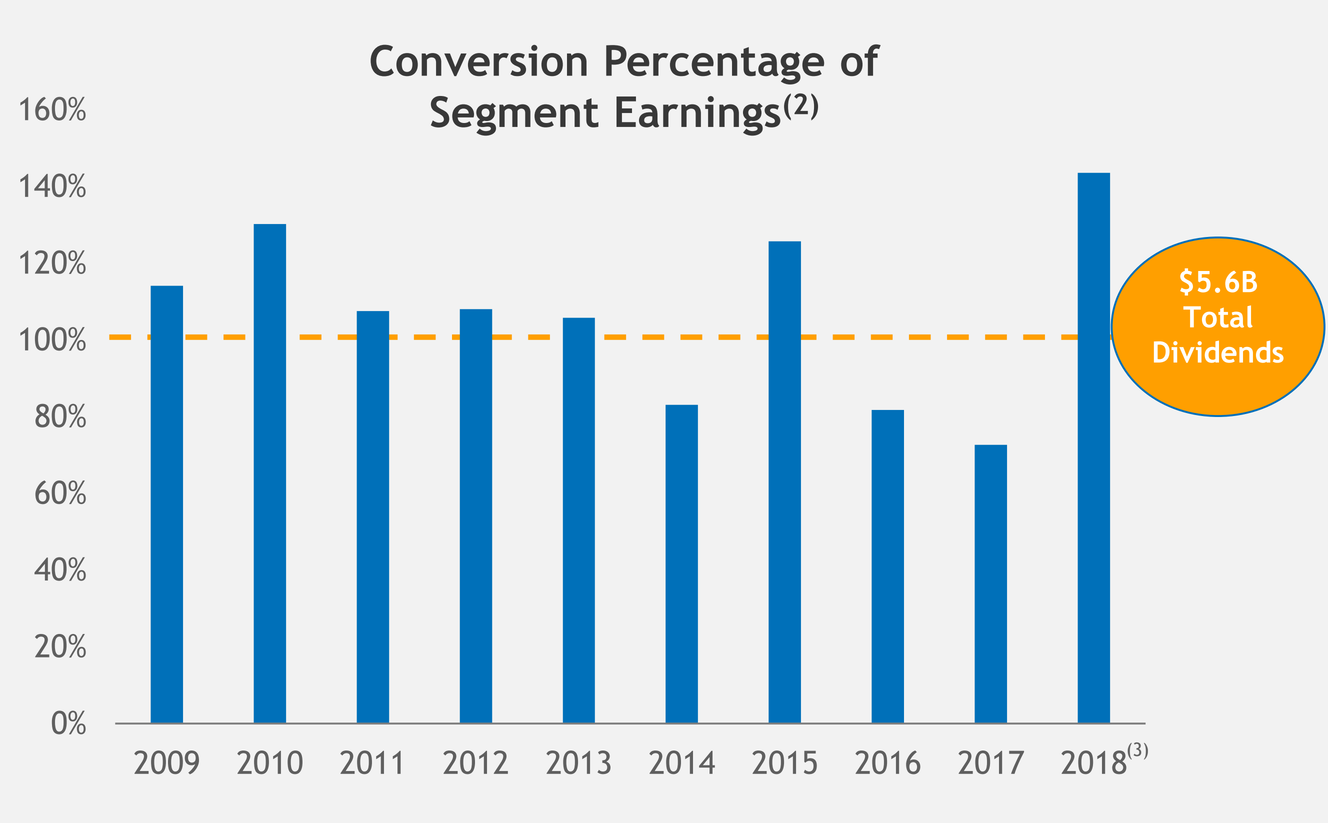
The **largest** funeral home and cemetery service provider in the U.S. and Canada



Refer to Exhibit 3 in the Appendix for list of sources. Information listed as of June 30, 2019.

Robust and Diversified Cash Flow Creates Significant Flexibility to Drive Shareholder Value

- Robust cash flow with over **$5.6B in segment dividends** over the past 10 years(1)
  - In addition, in 2016-2017 **generated $1.5B** from sale of Assurant Employee Benefits and Assurant Health wind-down
- **~100% of segment earnings** expected to be distributed to Holding Company
- More balanced portfolio creates **diversified source of cash flows**
  - Risk businesses generate strong cash flows and provide capital to support growth
  - Growth in less capital intensive businesses generates more predictable cash flows over time



(1) Consists of dividends from operating subsidiaries to the holding company, net of infusions, and excluding acquisitions and divestitures.

(2) Conversion percentage equals dividends from operating subsidiaries, net of infusions, to the holding company, divided by segment operating earnings. Segment operating earnings exclude Corporate and Other losses, interest expense and preferred dividends. 2015-2018 exclude dividends and infusions relating to Assurant Health and Assurant Employee Benefits.

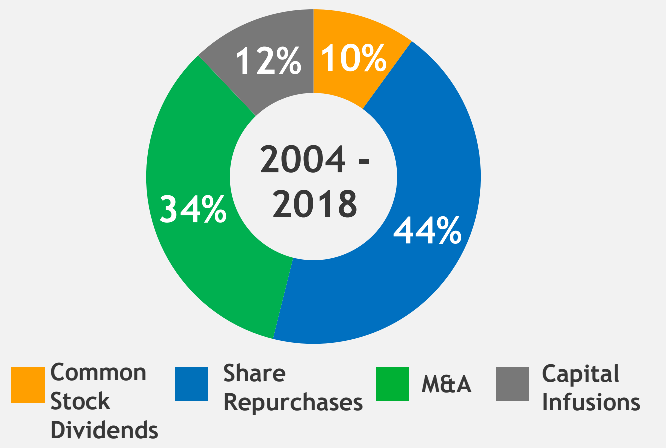
(3) 2018 includes $237M in proceeds received from a reduction in deferred tax liabilities from U.S. tax reform. Also included are $148M in dividends from The Warranty Group.

Capital Deployment Strategy Creates Balance Between Shareholder Returns and Growth

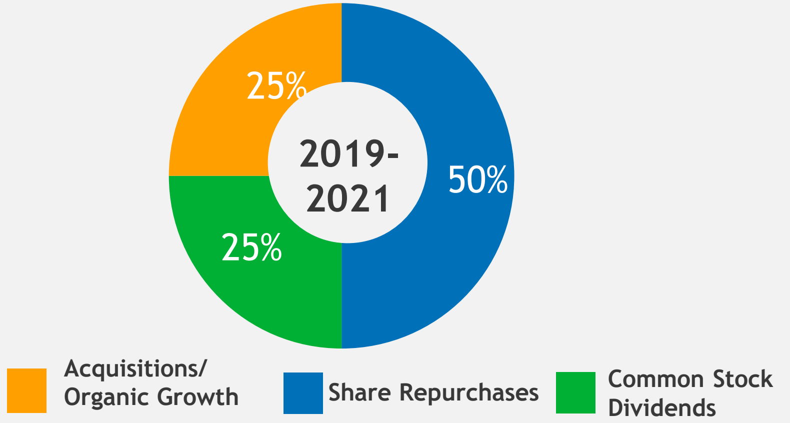
Capital Management Principles

- Invest in business to drive sustained innovation and growth
- Select tuck-in acquisitions
- Target to maintain investment grade rating
- Return excess capital to shareholders[(1)]
  - Repurchased 62% of shares since IPO
  - 2019-2021 objective: expect to return **$1.35B to shareholders** while investing in business growth

Balanced Capital Deployment Strategy



Capital Deployment Mix

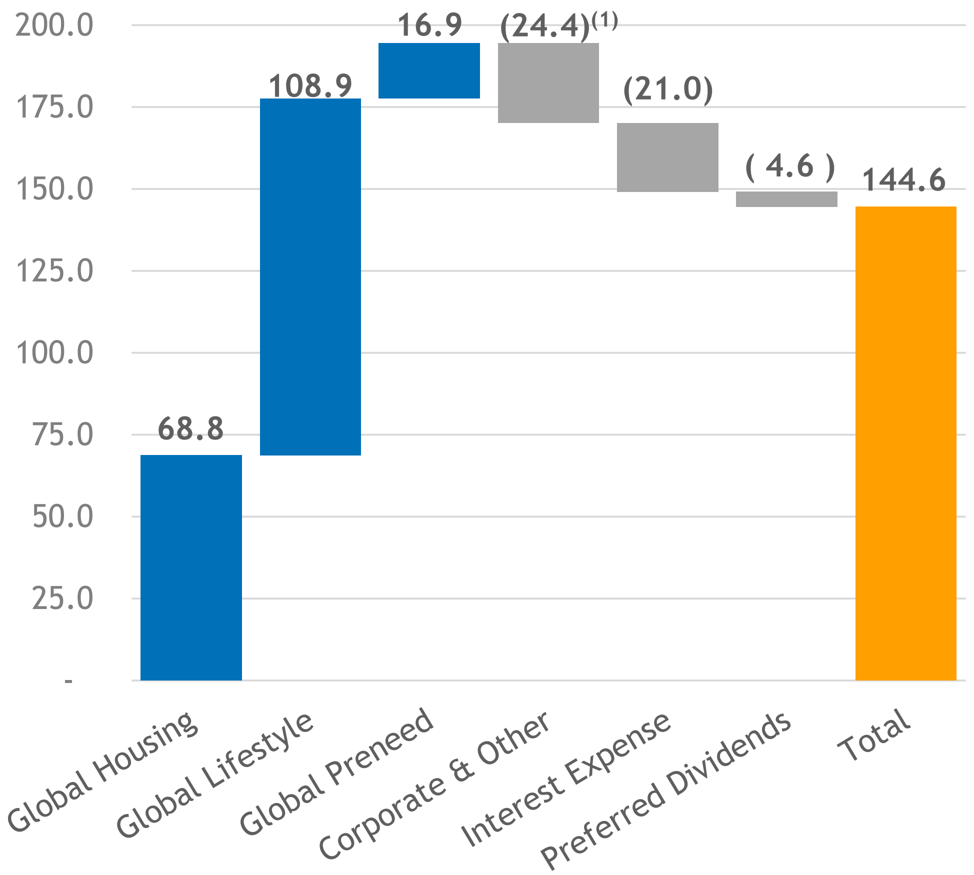


(1) Capital return includes share repurchases and common stock dividends, subject to Board approval and other factors, including those referenced in Exhibit 1 in the Appendix.

Quarterly Update

Second Quarter 2019 Results

Q2 2019 Net Operating Income ex. CATs[1] ($M)



(1) Refer to Exhibit 2 for a reconciliation of non-GAAP financial measures to the most comparable GAAP financial measures.
(2) Reportable catastrophes include catastrophe losses, net of reinsurance and client profit sharing adjustments, as well as reinstatement and other premiums.

Total Assurant

- **Net operating income, excluding CATs[2]**, increased 20% primarily driven by significant mobile organic growth and contributions from TWG in Global Lifestyle
- **Earnings per share, excluding CATs[2]**, increased 9% driven by strong earnings growth, partially offset by the shares issued last year for the TWG acquisition

Global Housing

- Excluding reportable CATs[2], NOI was lower due to increased claims for small commercial products and higher catastrophe reinsurance costs
- Lender-placed results tracking outlook to be level with 2018 for FY2019; multifamily housing continued to grow profitably

Global Lifestyle

- NOI increased due to strong organic mobile expansion in Connected Living and $22 million of additional contributions from TWG compared to Q218
- Excluding TWG, NOI increased 33%, mainly from new and existing mobile clients in APAC and North America, as well as improved operating performance in European mobile business
- Mobile/auto investments made to support growth and expected into 2H19

Global Preneed

- NOI was up primarily due to higher investment income from increased assets; additionally overall expansion in the business from increased covered policies and a more profitable sales mix benefitted the quarter

Appendix

Exhibit 1: Safe Harbor Statement

Some of the statements included in this presentation, particularly those anticipating future financial performance, business prospects, growth and operating strategies and similar matters, including the benefits and synergies of The Warranty Group ("TWG") acquisition, are forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. You can identify these 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 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 loss of significant clients, distributors or other parties with whom we do business or those parties facing financial, reputational or regulatory issues; (ii) significant competitive pressures, changes in customer preferences and disruption; (iii) the failure to find suitable acquisitions, integrate completed acquisitions, including that of TWG, or grow organically, and risks associated with joint ventures; (iv) the impact of general economic, financial market and political conditions, including unfavorable conditions in the capital and credit markets, and conditions in the markets in which we operate; (v) risks related to our international operations or fluctuations in exchange rates; (vi) the impact of catastrophic and non-catastrophe losses; (vii) our inability to recover should we experience a business continuity event; (viii) our inability to develop and maintain distribution sources or attract and retain sales representatives; (ix) the failure to manage vendors and other third parties on whom we rely to conduct business and provide services to our clients; (x) declines in the value of mobile devices or export compliance risk in our mobile business; (xi) negative publicity relating to our products and services or the markets in which we operate; (xii) the failure to implement our strategy and to attract and retain key personnel, including senior management; (xiii) employee misconduct; (xiv) the adequacy of reserves established for claims and our inability to accurately predict and price for claims; (xv) a decline in financial strength ratings or corporate senior debt ratings; (xvi) an impairment of goodwill or other intangible assets; (xvii) the failure to maintain effective internal control over financial reporting; (xviii) a decrease in the value of our investment portfolio including due to market, credit and liquidity risks; (xix) the impact of U.S. tax reform legislation and impairment of deferred tax assets; (xx) the unavailability or inadequacy of reinsurance coverage and the credit risk of reinsurers, including those to whom we have sold business through reinsurance; (xxi) the credit risk of some of our agents; (xxii) the inability of our subsidiaries to pay sufficient dividends to the holding company and limitations on our ability to declare and pay dividends; (xxiii) changes in the method for determining LIBOR or the replacement of LIBOR; (xxiv) the failure to effectively maintain and modernize our information technology systems and infrastructure, or the failure to integrate those of acquired businesses; (xxv) breaches of our information systems or those of third parties with whom we do business, or the failure to protect data in such systems, including due to cyber-attacks; (xxvi) 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 and data protection; (xxvii) the impact from litigation and regulatory actions;
(xxviii) reductions in the insurance premiums we charge; and (xxix) changes in insurance and other regulation.

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 (the "SEC"), including but not limited to the risk factors identified in our most recent Annual Report on Form 10-K, as filed with the SEC.

Exhibit 2: Non-GAAP Financial Measures

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. 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.

(1) Net operating income equals net income attributable to common stockholders, excluding Assurant Health runoff operations, net realized (losses) gains on investments, amortization of deferred gains on disposal of businesses (including Assurant Employee Benefits), net TWG acquisition related charges, loss on net assets held for sale related to mortgage solutions, foreign exchange gains (losses) from remeasurement of monetary assets and liabilities and other highly variable or unusual items. Net operating income, excluding reportable catastrophes and TWG, excludes earnings contributions and additional financing costs related to TWG and reportable catastrophes, which represent catastrophe losses net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums. The company believes net operating income, excluding reportable catastrophes and TWG, provides investors a valuable measure of the performance of the company's ongoing business because it excludes items that do not represent the ongoing operations of the company and because it excludes reportable catastrophes, which can be volatile. It also provides a more comparable measure of the company's progress against financial objectives stated in 2016 because it excludes the net impact of TWG which was acquired in 2018. The comparable GAAP measure is net income attributable to common stockholders.

(UNAUDITED)	Twelve Months			
($ in millions)	2018	2017	2016	2015
Global Housing, excluding reportable catastrophes	$ 320.5	$ 287.9	$ 291.0	$ 327.0
Global Lifestyle, excluding TWG[1]	213.7	180.0	154.4	153.0
Global Preneed	57.7	39.6	42.3	44.1
Corporate and other	(84.0)	(62.8)	(71.0)	(70.4)
Interest expense	(43.6)	(32.2)	(37.4)	(35.8)
Net operating income, excluding reportable catastrophes and TWG	464.3	412.5	379.3	417.9
TWG earnings contribution, pre-tax	114.9	–	–	–
TWG acquisition financing costs, pre-tax	(27.9)	–	–	–
Preferred stock dividends	(11.0)	–	–	–
Benefit (provision) for income taxes	(25.2)	–	–	–
Net operating income, excluding reportable catastrophes	515.1	412.5	379.3	417.9
Adjustments, pre-tax:				
Assurant Health runoff operations	3.2	16.0	(47.3)	(525.8)
Assurant Employee Benefits	–	–	13.8	73.8
Net realized (losses) gains on investments	(63.4)	30.1	162.2	31.8
Reportable catastrophes	(214.8)	(295.7)	(157.4)	(29.6)
Amortization of deferred gains on disposal of businesses	56.9	103.9	394.5	13.0
Loss on extinguishment of debt	–	–	(23.0)	–
Impact of TCJA at enactment	(1.5)	177.0	–	–
Net TWG acquisition related charges	(82.4)	(12.5)	–	–
Change in tax liabilities	–	27.1	–	16.0
Loss on sale of Mortgage Solutions	(40.3)	–	–	–
Foreign exchange related losses	(14.8)	–	–	–
Other adjustments	9.9	9.1	(40.1)	28.5
Benefit (provision) for income taxes	69.0	52.1	(116.6)	116.0
Net income attributable to common stockholders	$ 236.8	$ 519.6	$ 565.4	$ 141.6

(1) Twelve Months 2017 excludes a $2.0 million loss after-tax ($3.1 million pre-tax) related to the 3Q 2017 reportable catastrophes.

Additional details about the components of net TWG acquisition related charges and components of Other adjustments and other key financial metrics are included in the Financial Supplement located on Assurant's Investor Relations website http://ir.assurant.com/investor/default.aspx

Exhibit 2: Non-GAAP Financial Measures (Continued)

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. 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.

(1) Net operating income equals net income attributable to common stockholders, excluding Assurant Health runoff operations, net realized (losses) gains on investments, amortization of deferred gains on disposal of businesses (including Assurant Employee Benefits), net TWG acquisition related charges, loss on net assets held for sale related to mortgage solutions, foreign exchange gains (losses) from remeasurement of monetary assets and liabilities and other highly variable or unusual items. Net operating income, excluding reportable catastrophes and TWG, excludes earnings contributions and additional financing costs related to TWG and reportable catastrophes, which represent catastrophe losses net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums. The company believes net operating income, excluding reportable catastrophes and TWG, provides investors a valuable measure of the performance of the company's ongoing business because it excludes items that do not represent the ongoing operations of the company and because it excludes reportable catastrophes, which can be volatile. It also provides a more comparable measure of the company's progress against financial objectives stated in 2016 because it excludes the net impact of TWG which was acquired in 2018. The comparable GAAP measure is net income attributable to common stockholders.

($ in millions)	2019	
	2Q	1Q
Global Housing, excluding reportable catastrophes	$ 68.8	$ 81.5
Global Lifestyle	108.9	100.0
Global Preneed	16.9	11.8
Corporate and other	(24.4)	(18.8)
Interest expense	(21.0)	(21.0)
Preferred stock dividends	(4.6)	(4.7)
Net operating income, excluding reportable catastrophes	**144.6**	**148.8**
Adjustments, net of tax:		
Assurant Health runoff operations	0.1	0.1
Net realized gains (losses) on investments	14.1	24.8
Reportable catastrophes	3.1	(8.2)
Amortization of deferred gains on disposal of businesses	3.7	6.1
Net TWG acquisition related charges	(5.1)	(9.0)
Loss on sale of Mortgage Solutions	-	-
Foreign exchange related (losses) gains	(3.5)	(4.3)
Other Adjustments:		
Gain related to benefit plan activity	0.8	0.8
Gain on sale of Time Insurance Company	-	-
Net charge related to Green Tree Insurance Agency acquisition	(11.4)	-
Impact of TCJA at enactment	-	-
Post-close cont. liab. on prev. disposition	-	-
Change in fair value of derivative investment	(6.9)	1.9
Net income attributable to common stockholders	**$ 139.5**	**$ 161.0**

Additional details about the components of net TWG acquisition related charges and components of Other adjustments and other key financial metrics are included in the Financial Supplement located on Assurant's Investor Relations website http://ir.assurant.com/investor/default.aspx

Exhibit 2: Non-GAAP Financial Measures (Continued)

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. 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.

(2) Corporate and Other net operating loss equals Total Corporate and Other segment net loss attributable to common stockholders, excluding Health runoff operations, net TWG acquisition related charges, foreign exchange gains (losses) from remeasurement of monetary assets and liabilities, amortization of deferred gains on disposal of businesses, net realized gains (losses) on investments, interest expense, loss on sale of Mortgage Solutions and other highly variable or unusual items. The Company believes Corporate and Other net operating loss provides investors a valuable measure of the performance of the Company's corporate segment because it excludes highly variable items that do not represent the ongoing results of the Company's corporate segment. The comparable GAAP measure is Total Corporate & Other segment net loss attributable to common stockholders.

($ in millions)	2019	
	2Q	1Q
GAAP Corporate and Other segment net loss attributable to common stockholders	**$ (58.2)**	**$ (24.1)**
Adjustments, pre-tax:		
Assurant Health runoff operations	(0.1)	(0.1)
Amortization of deferred gains on disposal of businesses	(4.7)	(7.8)
Net TWG acquisition related charges	6.4	10.7
Interest expense	26.5	26.5
Net realized (gains) losses on investments	(17.8)	(28.8)
Loss on sale of Mortgage Solutions	-	-
Foreign exchange related losses (gains)	4.3	4.2
Other adjustments	23.4	(3.4)
Benefit for income taxes	(8.8)	(0.7)
Preferred stock dividends	4.6	4.7
Corporate and other net operating loss	**$ (24.4)**	**$ (18.8)**

Additional details about the components of net TWG acquisition related charges and components of Other adjustments and other key financial metrics are included in the Financial Supplement located on Assurant's Investor Relations website http://ir.assurant.com/investor/default.aspx

(3) The financial objectives for net operating income, excluding reportable catastrophes, and operating earnings per diluted share, excluding reportable catastrophes (defined as net operating income, excluding reportable catastrophes, per diluted share) constitute forward-looking information and the company believes that it cannot reconcile such forward-looking information to the most comparable GAAP measure without unreasonable efforts. Many of the 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. For 2019, the company is able to reasonably quantify a range for amortization of deferred gains based on certain assumptions relating to future reinsured premium on disposed business during the forecast period, which is expected to be approximately $16-18 million after-tax. The company is also able to reasonably quantify a range of net TWG acquisition related charges, which is expected to be approximately $25-30 million after-tax. Finally, the company is able to quantify a range of interest expense of approximately $83 million-$85 million, assuming no additional debt is incurred or extinguished in the forecast period, and preferred stock dividends of approximately $20 million, subject to Board approval.

Exhibit 3: Data Sources

Global Housing

8 of the top 10 largest mortgage servicers in the US	Source: Internal Management information
8 of the top 10 Independent P&C agencies	Source: Insurance Journal – 14th Annual Top 100 Independent Property/Casualty Agencies report
9 of the top 10 Largest multifamily housing PMCs in the U.S.	Source: 2019 NMHC 50 Largest Apartment Managers

Multifamily housing market represents renter-occupied housing units as sourced by U.S. Census data with renters insurance penetration and premium growth estimates according to the Insurance Information Institute.

Global Preneed

The largest funeral home and cemetery service provider in the U.S. & Canada	Source: Internal Management information

Global Lifestyle

9 of the top 10 global auto manufacturing brands	Source: 2018 Best Global Brands by Interbrand
6 of the top 10 global connected living brands	Source: 2018 Best Global Brands by Interbrand
6 of the top 10 U.S. National Dealer Groups	Source: 2019 Autonews Top 150
7 of the top 10 U.S. Third Party Administrators	Source: Internal Management Information

Mobile (in Connected Living) market represents global smartphone shipments as sourced by IDC data.

Automotive market represents global new and used auto sales as sourced from BMI Research, NADA and Mannheim.

Note: All data listed as of June 30, 2019 unless otherwise noted.