Assurant Investor Overview

First Quarter 2021

Cautionary Statement

Some of the statements included in this presentation, particularly those with respect to the closing of the Global Preneed transaction, including our financial plans and any statements regarding our anticipated future financial performance, business prospects, growth and operating strategies and other similar matters, including performance outlook, financial objectives and drivers, 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 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. 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 a reconciliation of non-GAAP financial measures to the most comparable GAAP financial measures.

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Investment Highlights

Multiple Levers To Drive Long-Term Shareholder Value

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

We are a Leading Provider of Lifestyle and Housing Solutions

Protecting major consumer purchases …

- Mobile Devices
- Appliances
- Car
- Home and Rental

In partnership with leading brands that …

- Make
- Sell
- Finance

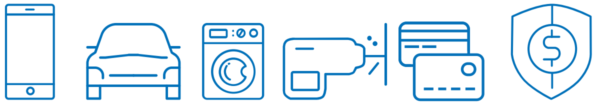
Through innovative offerings …

- Device lifecycle management
- Premium tech support
- Integrated Cover360 billing and tracking solution

Assurant is more than a traditional insurance company.

We Partner with Industry-Leading Clients Across Global Lifestyle and Global Housing

GLOBAL LIFESTYLE

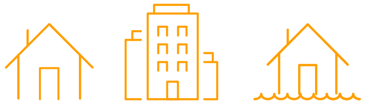


Connecting and protecting consumer devices, appliances, cards and transactions.

- Connected Living
- Global Automotive
- Global Financial Services

Revenue(1)
Last 12 Months = $7.3 Billion

GLOBAL HOUSING



Helping customers protect their properties.

- Multifamily Housing
- Lender-Placed Insurance
- Specialty & Other

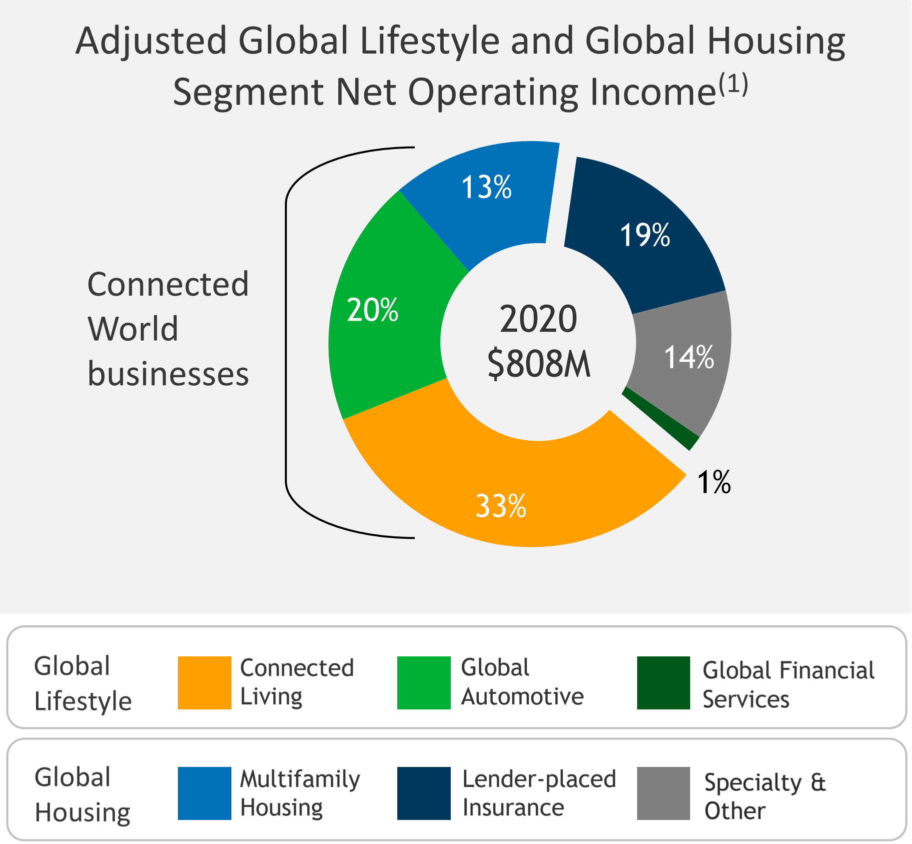
Revenue(1)
Last 12 Months = $2.0 Billion

(1) Revenue equals net earned premiums, fees and other income.

Note: On March 9, 2021, the company announced it has signed a definitive agreement to sell its Global Preneed business and its related legal entities and assets to CUNA Mutual Group. The net income (loss) of the Global Preneed segment and related legal entities was reported as discontinued operations in the company's GAAP financial statements beginning with first quarter 2021.

Fully Transformed to Focus on Connected World Businesses and Specialty P&C Offerings

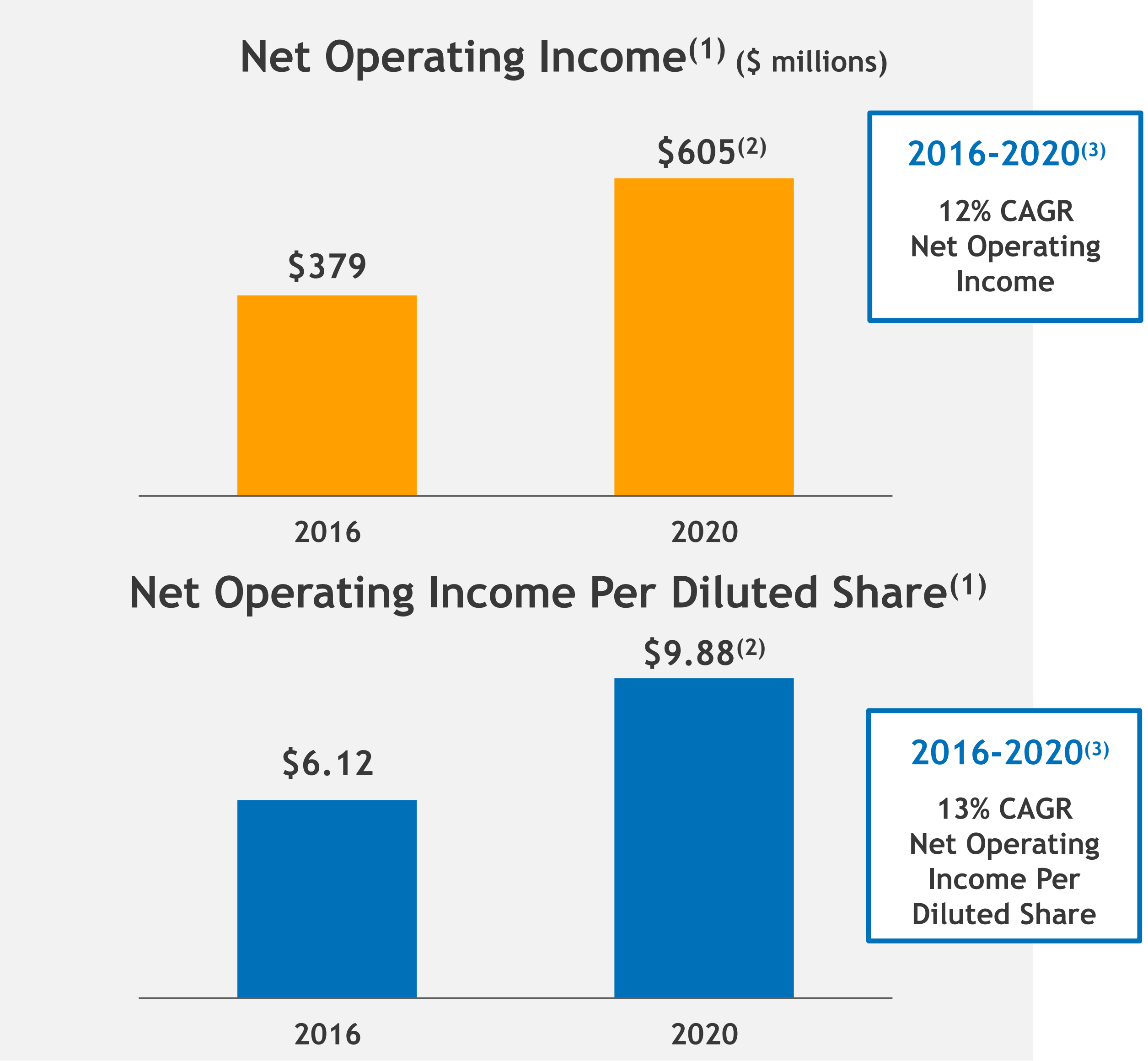
- Sale of Global Preneed is a significant milestone in the transformation journey that began in 2015
- More cohesive portfolio to further focus on market-leading businesses, especially in Connected World, which is expected to have the greatest long-term growth opportunities
- Connected World businesses represented approximately 66% of 2020 adjusted Global Lifestyle and Global Housing segment NOI[(1)], approximately double the amount in 2015
- Accelerates Assurant as a low-risk, service-oriented, fee-driven company; less interest rate sensitivity



(1) Segment net operating income of the Global Lifestyle operating segment is equal to GAAP segment net income of $437.2 million. Segment net operating income of the Global Housing operating segment is equal to GAAP segment net income of $233.8 million and also excludes reportable catastrophes of $137.2 million.

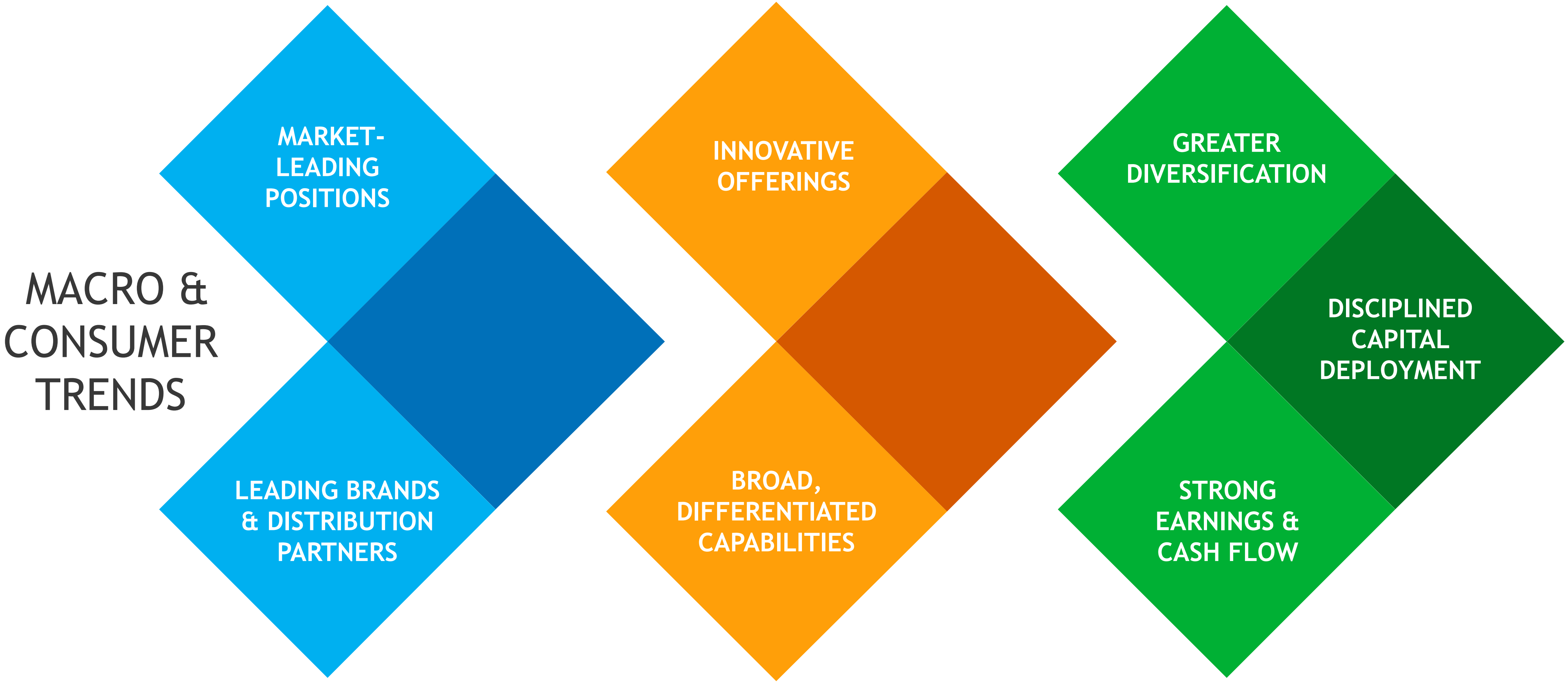
Delivering Continued Profitable Growth

- **Double-digit growth in portfolio** driven by Connected World and specialty P&C offerings
- Despite the challenges of the pandemic, in 2020 grew **net operating income**[1] **18%** and **net operating income per diluted share**[1] **20%**
- Q1 2021 performance:
  - Net operating income[1] of **$182 million**, **up 13%** from Q1 2020
  - Net operating income per diluted share[1], of **$3.03**, **up 16%** from Q1 2020



(1) Net operating income and net operating income per diluted share both exclude catastrophes, which throughout this presentation refer to reportable catastrophes as defined in Exhibit 2 in the Appendix. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(2) Reflects Global Preneed as discontinued operations for illustrative purposes.
(3) Beginning June 1, 2018, net operating income includes TWG earnings, per the acquisition.

Long-term Drivers of Outperformance



Portfolio of Market-Leading Businesses with Attractive Growth Prospects

	Mobile	Auto	Multifamily Housing	Lender-placed Insurance
Favorable Industry Trends	Refurbed devices, Internet of Things and 5G upgrades	Stable overall car sales in U.S. over long-term	Household formation	Mortgage originations growing again
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
Assurant Positioning	Industry consolidation; global growth	Combined strength of Assurant and TWG	PMC and affinity channel growth	Partnering with industry leaders

Partnerships with Leading Global Brands and Broad Distribution Channels

MOBILE

8 of the **Top 10**
global telecommunications brands

AUTO

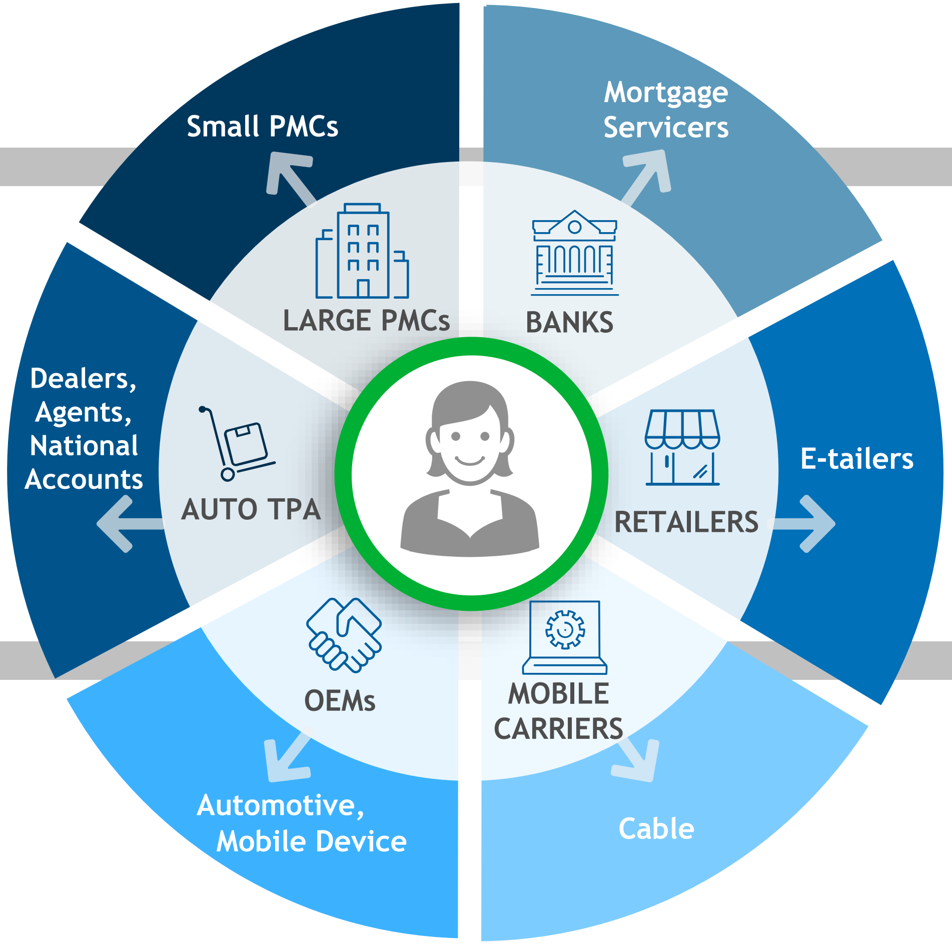
8 of the **Top 10**
global auto manufacturers

MULTIFAMILY HOUSING

7 of the **Top 10**
largest multifamily housing property management companies (PMCs) in the U.S.

HOUSING

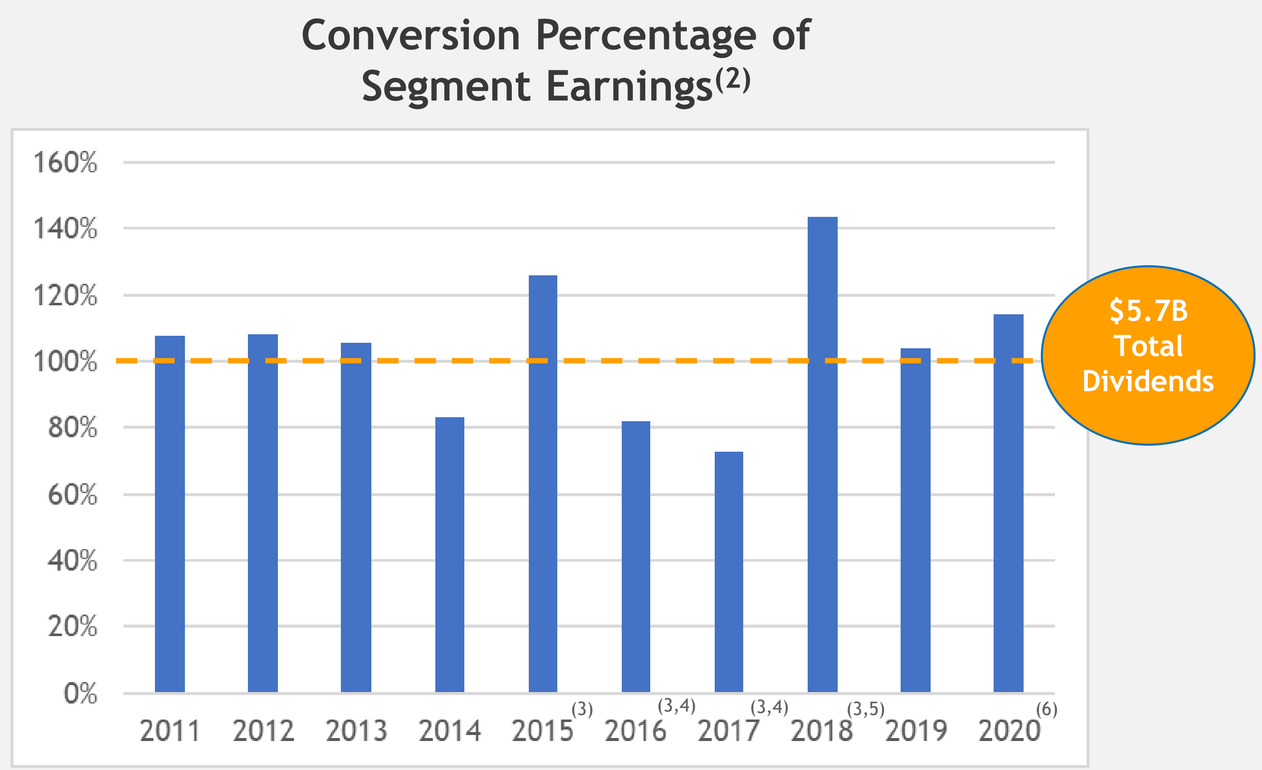
7 of the **Top 10**
largest mortgage servicers in the U.S.



Refer to Exhibit 3 in the Appendix for list of sources. Information listed as of March 31, 2021, unless otherwise noted.

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

- Robust cash flow with over **$5.7B in segment dividends** over the past 10 years[1]
- On average, **~100% of segment earnings** distributed to holding company
- **$332 million** holding company liquidity available as of Q1 2021
- 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



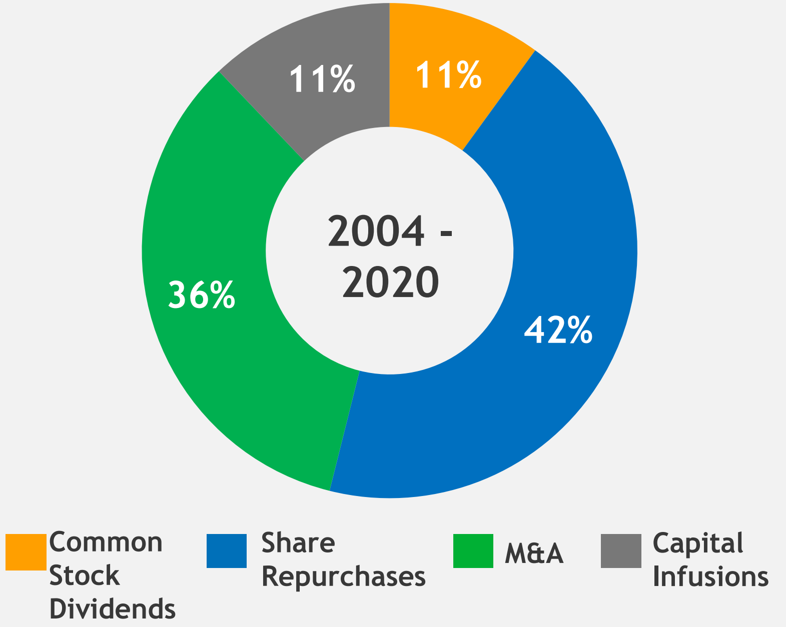
(1) Consists of dividends from operating subsidiaries to the holding company, net of infusions, and excluding acquisitions and divestitures.
(2) Conversion percentage equals segment dividends (defined above) divided by segment operating earnings. Segment operating earnings exclude Corporate and Other losses, interest expense and preferred dividends.
(3) 2015-2018 exclude dividends and infusions relating to Assurant Health and Assurant Employee Benefits.
(4) 2016-2017 exclude $1.5 billion proceeds received from sale of Assurant Employee Benefits and Assurant Health wind-down.
(5) 2018 includes $237 million in proceeds received from a reduction in deferred tax liabilities from U.S. tax reform. Also includes $148 million in dividends from The Warranty Group.
(6) 2020 includes a portion of the cash received from the tax benefit related to the federal Coronavirus Aid, Relief, and Economic Security Act, or “CARES” Act.

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
  - Repurchased 64% of shares since IPO[1]
  - In Q1 2021, returned $80 million to shareholders
  - Have now returned over 70% of our three-year $1.35 billion capital return objective to shareholders, expect to complete in 2021
  - In addition, expect to return ~75% of net proceeds from sale of Global Preneed through share repurchases within one year of closing

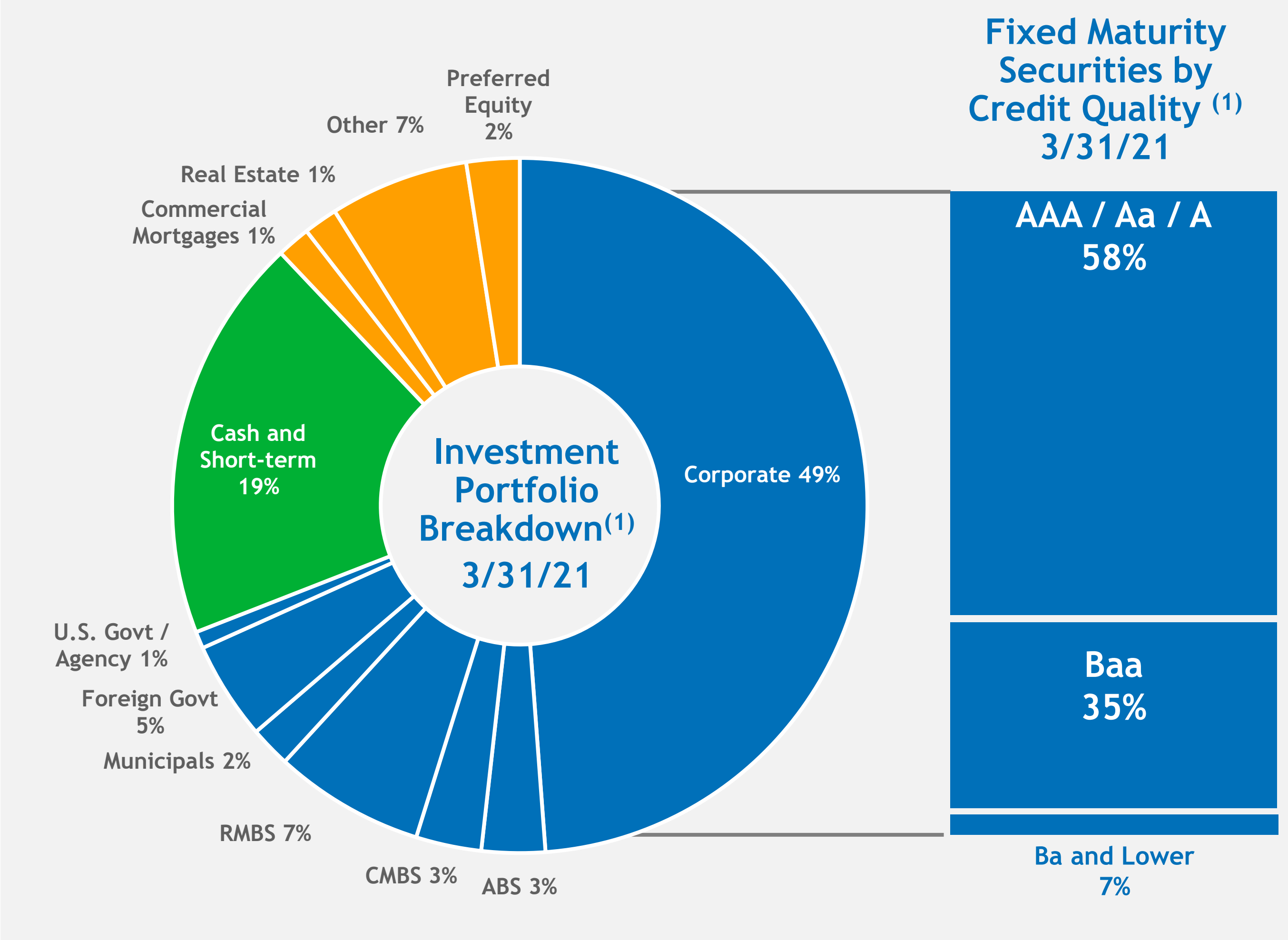
Balanced Capital Deployment Strategy



(1) As of March 31, 2021.

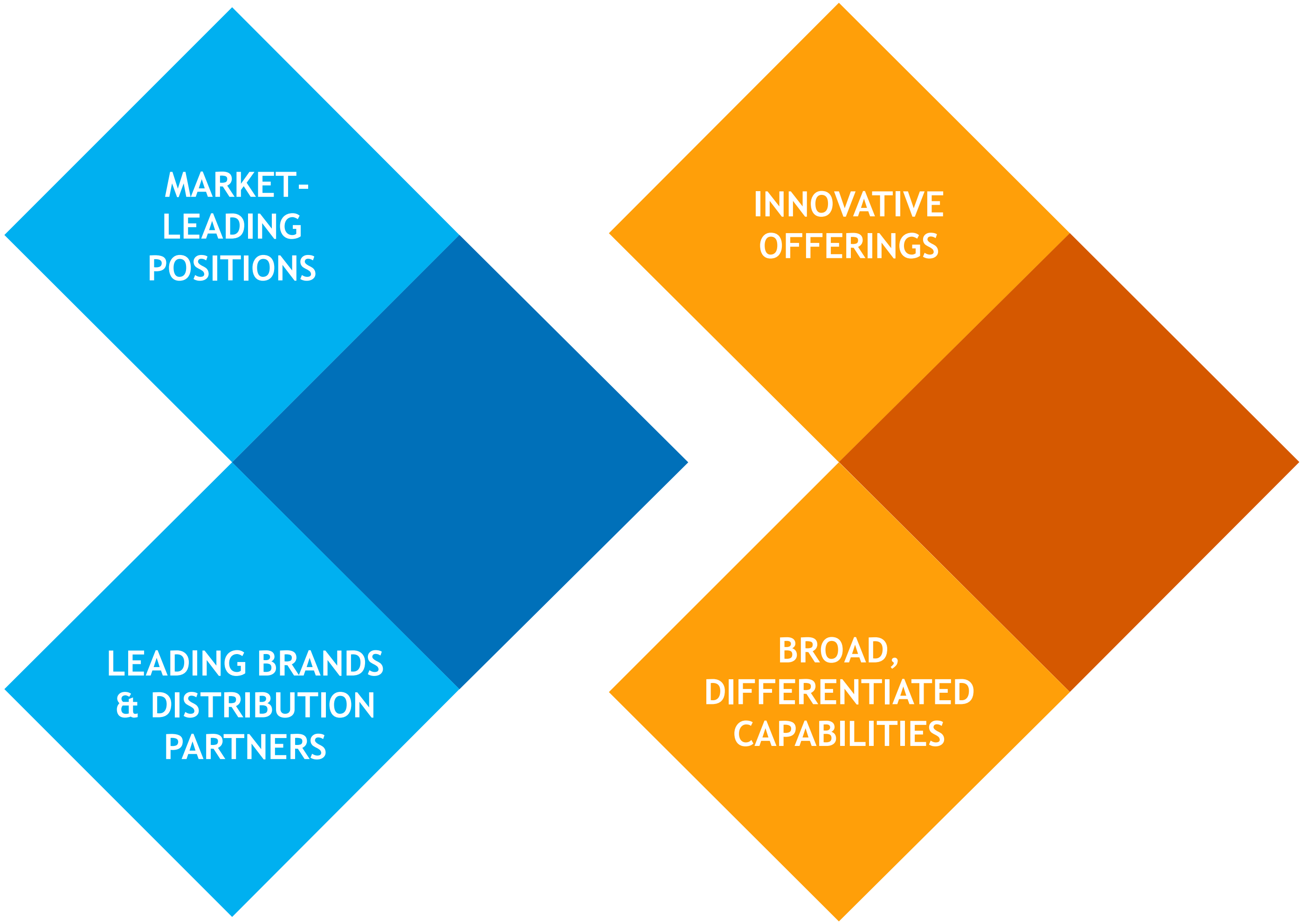
High Quality and Diversified Investment Portfolio

- Total investments and cash and cash equivalents of **$9.5 billion**
- Fixed maturity investments, cash and short-term investments **represent 88% of the portfolio**
- **93%** of fixed maturity investments are **investment grade**
- Average duration of approximately **4.5-5 years**(2)



Note: investment portfolio is presented to reflect Global Preneed as discontinued operations.
(1) Expressed as a percentage of total investments and cash and cash equivalents.
(2) Average duration excludes Real Estate and Other investments and includes cash and cash equivalents held at Corporate.

Long-Term Strategy to Deliver Sustained Outperformance



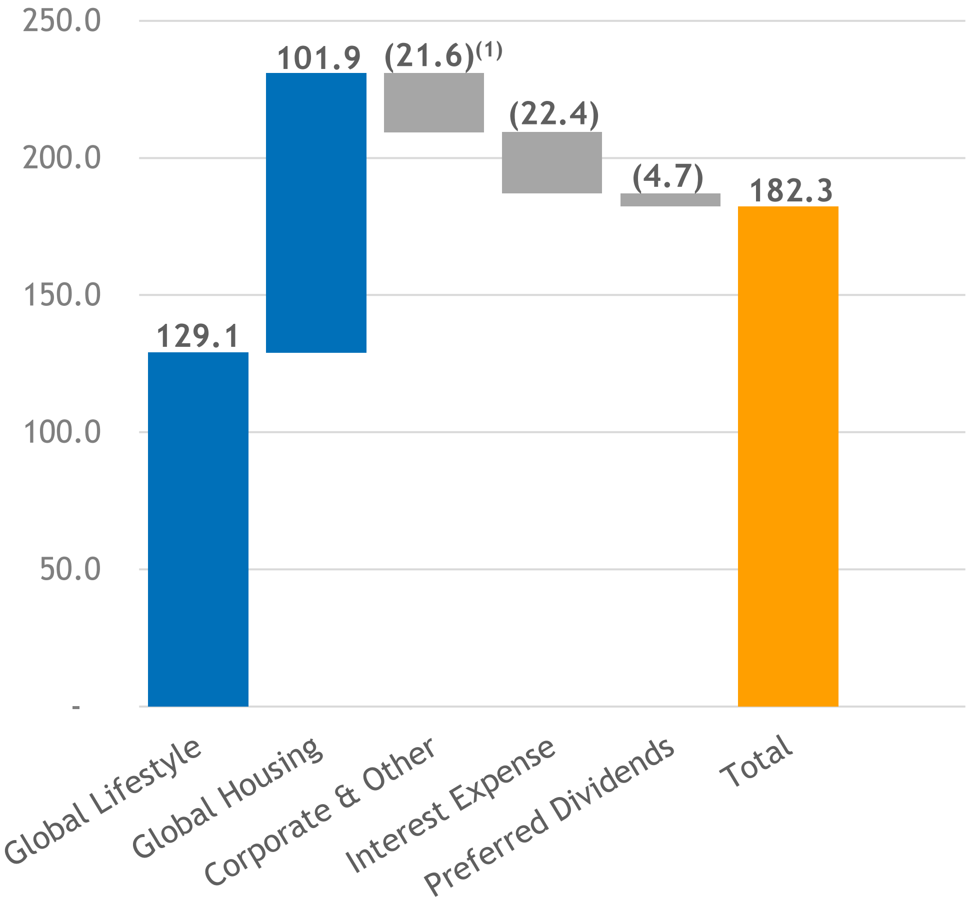
Executing strategy should result in:

- Even stronger portfolio of businesses with leadership positions and attractive growth prospects
- Deeper partnerships with leading brands to sustain innovation, drive better customer experience
- Broader offerings beyond insurance to meet evolving consumer needs
- Leading innovation in Connected World offerings - across devices, cars and home
- Continue to advance thinking and implement best practices in governance and social responsibility approach

Financial Update

First Quarter 2021 Results

Q1 2021 Net Operating Income ex. CATs[1,2] ($M)



(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) Refers to reportable catastrophes, as defined in Exhibit 2 in the Appendix.
(3) Global Lifestyle net operating income is equal to GAAP net income. Global Housing net operating income is equal to GAAP net income excluding reportable catastrophes.

Total Assurant

- **Net operating income, excluding CATs[1,2]**, increased 13% primarily driven by more favorable non-catastrophe loss experience and Multifamily Housing growth in Global Housing as well as continued expansion in Global Automotive and Connected Living within Global Lifestyle
- **Net operating income per diluted share, excluding CATs[1,2]**, increased 16% compared to prior year period

Global Lifestyle

- **Net operating income[3]** growth was primarily driven by strong results in Global Automotive, including a $4.3 million one-time benefit, as well as higher investment income and underlying global growth
- Connected Living results also increased from mobile subscriber growth in Asia Pacific and North America, higher trade-in volumes and contributions from recent acquisitions
- First quarter 2020 included $11.7 million of one-time benefits within Connected Living and Global Automotive

Global Housing

- **Net operating income, excluding catastrophes[3]**, increased primarily due to favorable non-catastrophe loss experience, mainly in specialty products driven by underwriting improvements and lower overall claims frequency
- Multifamily Housing also contributed to the increase
- Lender-placed benefited from higher premium rates, though lower real estate owned volumes, due to foreclosure moratoriums, offset results

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Appendix

Connected Living

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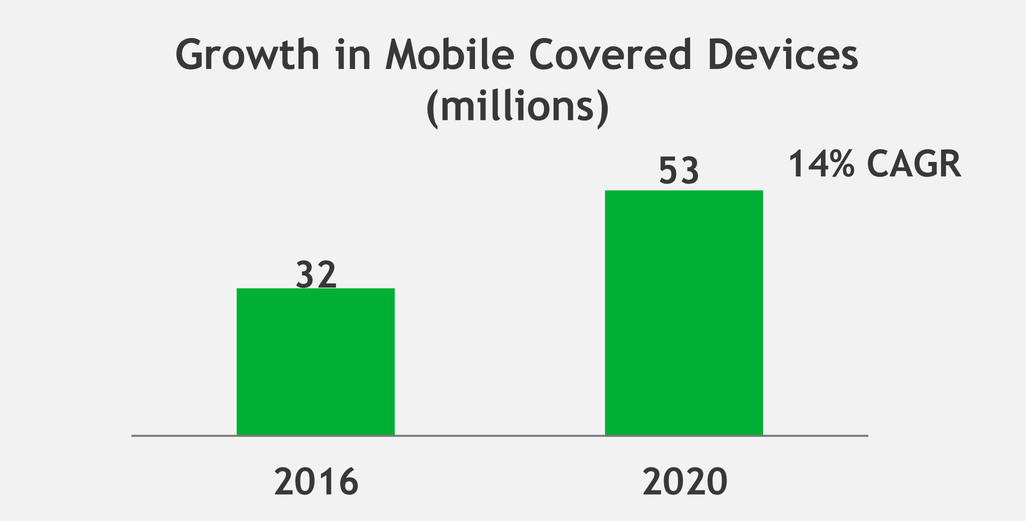
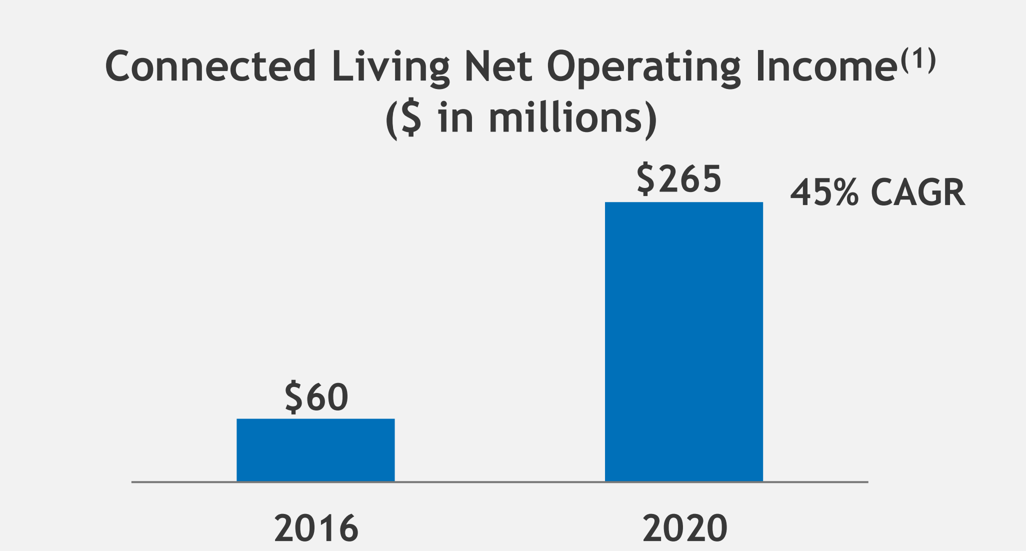
Connected Living: Track Record of Double-Digit Earnings Expansion

Key Drivers:

- Favorable market trends driving higher attachment rates
- Continued share gains through alignment with market leaders and new entrants
- New clients and offerings driving subscriber growth and creating new profit pools
- Embedded value as new programs scale, particularly in key markets like North America and Asia

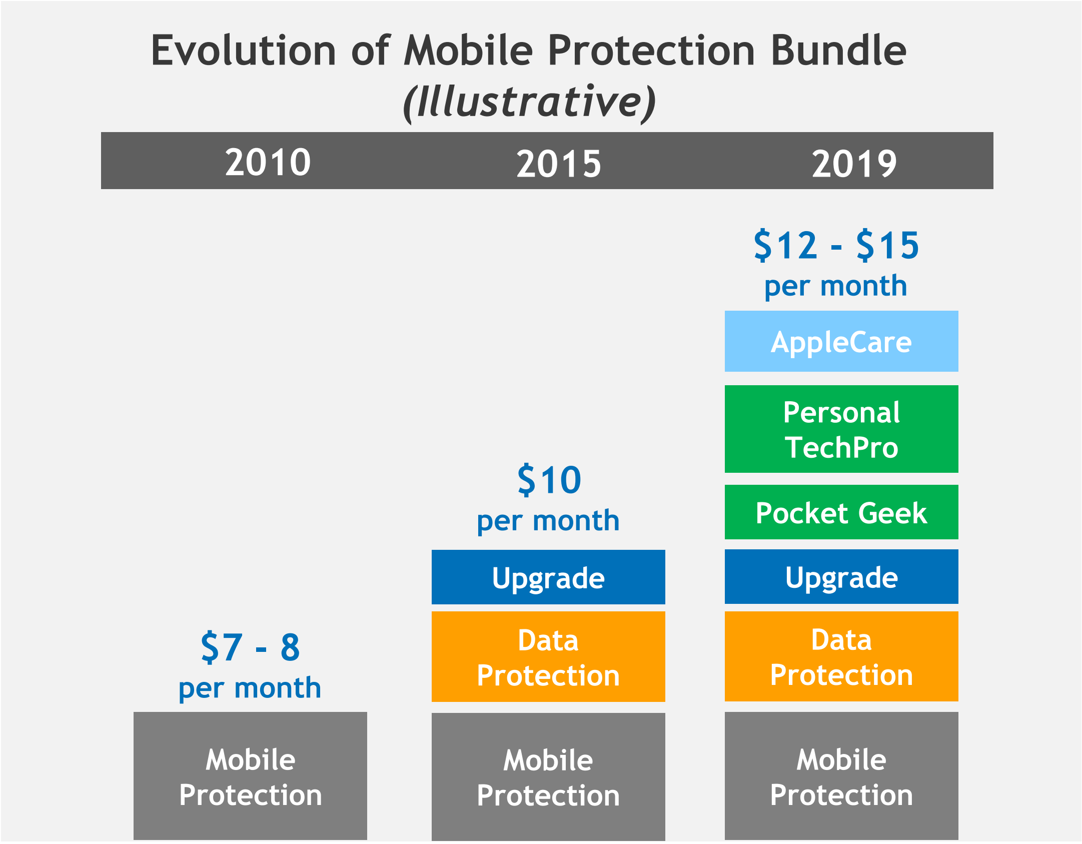




(1) Connected Living net operating income is equal to GAAP net income.

Differentiated Products and Evolving Consumer Dynamics Driving Demand for Mobile Protection Services

- Increasing smartphone prices driving demand for device protection products and services
- Longer customer ownership and upgrade cycle drives higher attachment rates
- Consumer dependency and device complexity drive incremental value for consumers



Continue to Expand Offerings and Profit Pools Beyond Insurance

Since 2015:

Strengthened core capabilities and enhanced customer experience	Expanded our product offerings	Developing next generation of solutions
Program Administration; Repair and Logistics; Trade-In/ Upgrade; Asset Disposition	AppleCare Related Products; Personal TechPro and Pocket Geek	Digital ID; Connected Home

Program Administration

Repair and Logistics

Trade-In/ Upgrade

Asset Disposition

AppleCare Related Products

Personal TechPro and Pocket Geek

Digital ID

Connected Home

Global Automotive

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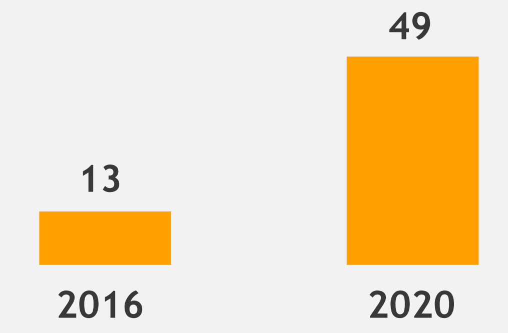
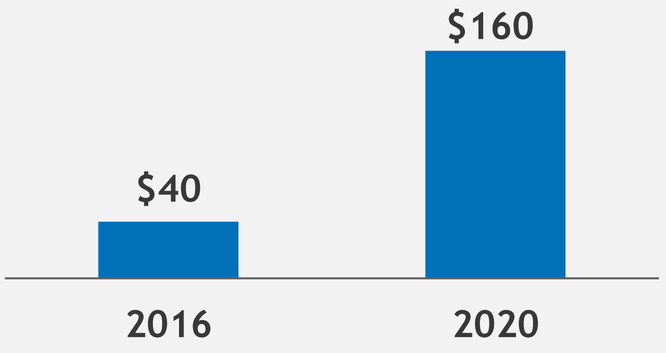
Leading Global Automotive Franchise Driving Above-Market Growth

- Leader with strong track record of growth supported by 2018 acquisition of The Warranty Group
  - In 2020, acquired AFAS, adding scale in our direct-to-dealer channel, and EPG, a leading provider in the heavy equipment dealer and manufacturer space
- Increasing demand for vehicle service contracts
  - Auto technology and complexity drive increasing value of protection products
  - Finance & Insurance products represent a greater portion of dealers' economics
- Superior growth with leading brands across all key distribution channels
- Deep capabilities and scale that drive superior client performance and growth
- Significant unearned premium that will flow through revenue and earnings over service contract period

Protected Vehicles[1]
(millions)



Global Automotive Net Operating Income[1,2]
($ in millions)



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

(1) Beginning June 1, 2018, net operating income and protected vehicles include TWG, per the acquisition.
(2) Global Automotive net operating income is equal to GAAP net income.

Multifamily Housing

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Vertically Integrated Capabilities Address Unique Customer Needs

Drives differentiation and value to clients and end-consumers

Underwriting

Legal and Compliance

Product Development

Systems Integration

Customer Service and Claims

Client Marketing

Client Sales Optimization

- Risk management expertise
- Products and services tailored to unique customer needs

- Superior customer experience across entire policy lifecycle
- Seamless integration with leasing platform and staff

- Deep compliance expertise across all 50 states
- National account management team optimizes program performance

Integrated Solutions Across Resident Lifecycle

Move In → Tenant Bonds → Renters Insurance → Tracking And Verification → Receivables Management → Move Out

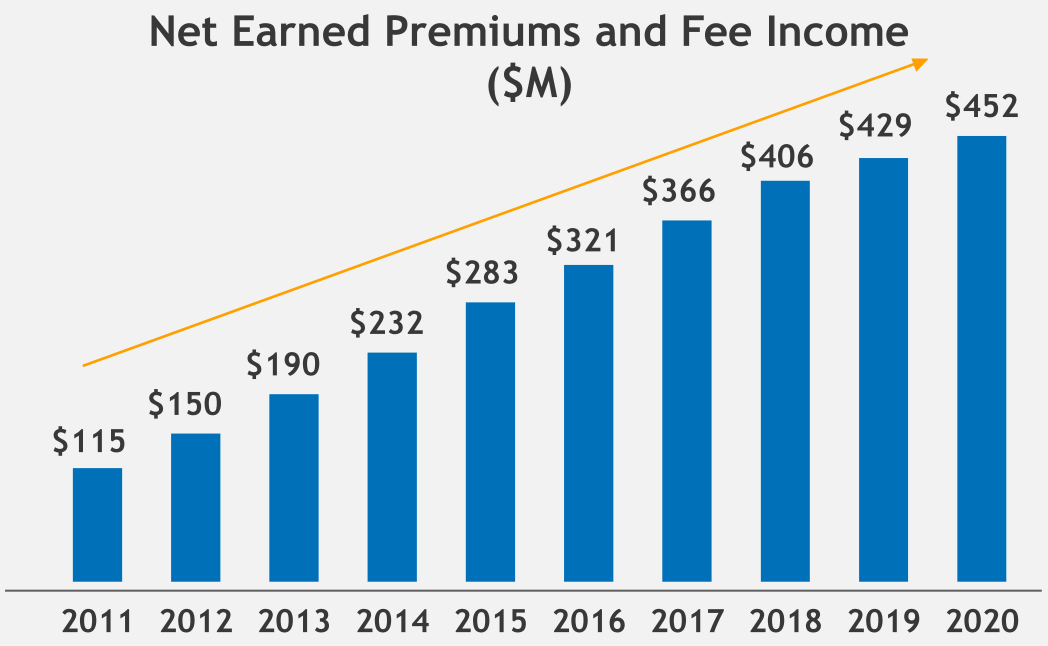
	Tenant Bonds	Renters Insurance	Tracking And Verification	Receivables Management
Client Benefits	Increase Occupancy; Reduce Administrative Tasks	Reduce Risk Exposure and Guaranteed Acceptance via PMC Channel	Leasing Office Efficiency Eliminate Coverage Gaps	Minimize Bad Debt
Resident Benefits	Lower Move-in Cost	Easy, Convenient Purchase	Maintain Protection	Accommodating Process and Payment Options

Delivering Outperformance in Multifamily Housing

High-growth, strong return offerings

- Benefitted from continued growth as rental households grew[(1)]
- Aligned with long-tenured PMC and affinity clients with expanding share
- Expanded offerings to provide end-to-end solutions
- Invested in digital platform to deliver superior customer experience

Strong Growth in Multifamily Housing
16% Revenue CAGR



(1) Source: U.S. Census.

Exhibit 1: Safe Harbor Statement

Some of the statements included in this presentation and its exhibits, particularly those with respect to the closing of the Global Preneed transaction, including our financial plans and any statements regarding the company's anticipated future financial performance, business prospects, growth and operating strategies and similar matters, 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," "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 and 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 loss of significant clients, distributors or other parties with whom we do business, or the failure to renew contracts with them on favorable terms, or those parties facing financial, reputational or regulatory issues; (ii) significant competitive pressures, changes in customer preferences and disruption; (iii) the failure to implement our strategy and to attract and retain key personnel, including executives; (iv) the failure to find suitable acquisitions, integrate completed acquisitions or grow organically; (v) our inability to recover should we experience a business continuity event; (vi) the failure to manage vendors and other third parties on whom we rely to conduct business and provide services to our clients; (vii) risks related to our international operations; (viii) declines in the value of mobile devices, the risk of guaranteed buybacks or export compliance risk in our mobile business; (ix) our inability to develop and maintain distribution sources, and attract and retain sales representatives and executives with key client relationships; (x) risks associated with joint ventures, franchises and shared ownership; (xi) negative publicity relating to our business or industry; (xii) the impact of general economic, financial market and political conditions; (xiii) the impact of the COVID-19 pandemic, including the scope and duration of the outbreak, government actions and restrictive measures taken in response, and its effect on the global economic and financial markets; (xiv) the impact of catastrophic and non-catastrophe losses, including as a result of climate change; (xv) the adequacy of reserves established for claims and our inability to accurately predict and price for claims; (xvi) a decline in financial strength ratings or corporate senior debt ratings; (xvii) fluctuations in exchange rates; (xviii) an impairment of goodwill or other intangible assets; (xix) the failure to maintain effective internal control over financial reporting; (xx) unfavorable conditions in the capital and credit markets; (xxi) a decrease in the value of our investment portfolio, including due to market, credit and liquidity risks, and changes in interest rates; (xxii) impairment of our deferred tax assets; (xxiii) the unavailability or inadequacy of reinsurance coverage and the credit risk of reinsurers, including those to whom we have sold business through reinsurance; (xxiv) the credit risk of some of our agents, third-party administrators and clients; (xxv) the inability of our subsidiaries to pay sufficient dividends to the holding company and limitations on our ability to declare and pay dividends; (xxvi) the failure to effectively maintain and modernize our information technology systems and infrastructure, or the failure to integrate those of acquired businesses; (xxvii) 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 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 and data protection; (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 regulation; (xxxii) volatility in our common stock price and trading volume; and (xxxii) 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 (the "SEC"), including the risk factors identified in our most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, each 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. 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.

(1) Net Operating Income, Excluding Reportable Catastrophes: Net operating income equals GAAP net income from continuing operations, excluding net realized gains (losses) on investments (which includes unrealized gains (losses) on equity securities and changes in fair value of direct investments in collateralized loan obligations), COVID-19 direct and incremental expenses, the CARES Act tax benefit, foreign exchange gains (losses) from remeasurement of monetary assets and liabilities, net income (loss) attributable to non-controlling interests, as well as other highly variable or unusual items other than reportable catastrophes.

Net operating income, excluding reportable catastrophes, excludes reportable catastrophes, which represent 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. The company believes net operating income, excluding reportable catastrophes, provides investors with 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. The comparable GAAP measure is net income from continuing operations.

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

($ in millions)	2020			2019		
	Reported	*Impact of Discontinued Operations*	*Adjusted*	*Reported*	*Impact of Discontinued Operations*	*Adjusted*
GAAP net income (loss) attributable to common stockholders	$ 423.1	$ -	$ 423.1	$ 363.9	$ -	$ 363.9
Less: Net (income) loss from discontinued operations	-	77.7	77.7	-	(80.4)	(80.4)
Add: Net income attributable to non-controlling interests	0.9	-	0.9	4.2	-	4.2
Add: Preferred stock dividends	18.7	-	18.7	18.7	-	18.7
GAAP net income from continuing operations	442.7	77.7	520.4	386.8	(80.4)	306.4
Adjustments, pre-tax:						
Net realized (gains) losses on investments	17.4	(8.0)	9.4	(66.3)	9.3	(57.0)
Global Preneed goodwill impairment	137.8	(137.8)	-	-	-	-
Reportable catastrophes	173.7	-	173.7	51.8	-	51.8
COVID-19 direct and incremental expenses	27.2	(0.4)	26.8	-	-	-
CARES Act tax benefit (after-tax)	(84.4)	-	(84.4)	-	-	-
Assurant Health runoff operations	(16.1)	-	(16.1)	(28.0)	-	(28.0)
Net charge related to Iké	5.9	-	5.9	163.0	-	163.0
Loss on extinguishment of debt and other related costs	-	-	-	37.4	-	37.4
Other Adjustments:						
Amortization of deferred gains on disposal of businesses	(10.7)	8.6	(2.1)	(14.3)	15.7	1.4
Acquisition integration expenses	22.1	-	22.1	28.1	-	28.1
Foreign exchange related losses	11.7	(0.2)	11.5	18.2	-	18.2
Current expected credit losses for businesses in runoff	3.3	-	3.3	-	-	-
Gain related to benefit plan activity	(15.6)	-	(15.6)	(5.6)	-	(5.6)
Net charge related to Green Tree Insurance Agency acquisition	-	-	-	15.6	-	15.6
Loss on sale of Mortgage Solutions	-	-	-	9.6	-	9.6
Loss on building held for sale	-	-	-	7.3	-	7.3
State tax for AEB sale (after-tax)	2.9	-	2.9	-	-	-
Net (loss) gain from deconsolidation of consolidated investment entities	(7.8)	0.8	(7.0)	-	-	-
Impact of Tax Cuts and Jobs Act at enactment (after-tax)	(1.3)	-	(1.3)	-	-	-
Change in fair value of derivative investment and other expenses related to merger and acquisition activities	14.3	-	14.3	1.8	-	1.8
(Provision) benefit for income taxes	(40.0)	1.2	(38.8)	(8.5)	(5.3)	(13.8)
Total adjustments, after-tax	240.4	(135.8)	104.6	210.1	19.7	229.8
Net (income) attributable to non-controlling interests	(0.9)	-	(0.9)	(4.2)	-	(4.2)
Preferred stock dividends	(18.7)	-	(18.7)	(18.7)	-	(18.7)
Net operating income, excluding reportable catastrophes	$ 663.5	$ (58.1)	$ 605.4	$ 574.0	$ (60.7)	$ 513.3

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Exhibit 2: Non-GAAP Financial Measures (Continued)

(UNAUDITED) ($ in millions)	Twelve Months 2016
Net income attributable to common stockholders	$ 565.4
Adjustments, pre-tax:	
Assurant Health runoff operations	47.3
Assurant Employee Benefits	(13.8)
Net realized gains on investments	(162.2)
Reportable catastrophes	157.4
Amortization of deferred gains on disposal of businesses	(394.5)
Loss on extinguishment of debt and other related costs	23.0
Other adjustments	40.1
Provision for income taxes	116.6
Net operating income, excluding reportable catastrophes	$ 379.3

Additional details about the 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)

($ in millions)	2021 1Q	2020 1Q
GAAP net income from continuing operations	$ 148.5	$ 148.6
Adjustments, pre-tax:		
Net realized (gains) losses on investments	(0.9)	85.0
Reportable catastrophes	43.6	16.3
COVID-19 direct and incremental expenses	3.0	3.0
CARES Act tax benefit (after-tax)	-	(79.3)
Other Adjustments:		
Assurant Health runoff operations	-	0.1
Net charge related to Iké	-	1.4
Amortization of deferred gains on disposal of businesses	(0.1)	(1.8)
Acquisition integration expenses	2.8	3.3
Foreign exchange related losses	3.6	3.5
Current expected credit losses for businesses in runoff	(1.1)	3.1
Gain related to benefit plan activity	(3.4)	(1.9)
Change in fair value of derivative investment and other expenses related to merger and acquisition activities	0.1	5.2
(Benefit) provision for income taxes	(9.3)	(19.3)
Total adjustments, after-tax	38.3	18.6
Net loss (income) attributable to non-controlling interests	0.2	(1.1)
Preferred stock dividends	(4.7)	(4.7)
Net operating income, excluding reportable catastrophes	**$ 182.3**	**$ 161.4**

Additional details about the 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)

(2) Net Operating Income, Excluding Reportable Catastrophes, per Diluted Share: Net operating income, excluding reportable catastrophes, per diluted share equals net operating income, excluding reportable catastrophes (defined above), plus any dilutive preferred stock dividends divided by the weighted average number of diluted shares outstanding. Assurant uses this metric as another important measure of the Company's stockholder value. The Company believes this metric provides investors a valuable measure of stockholder value because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income from continuing operations per diluted share, defined as net income from continuing operations plus any dilutive preferred stock dividends divided by weighted average diluted shares outstanding.

($ per share)	Twelve Months Ended December 31,					
	2020			2019		
	As reported	Impact of discontinued operations	As restated	As reported	Impact of discontinued operations	As restated
GAAP net income (loss) attributable to common stockholders per diluted share	$ 6.99	$ -	$ 6.99	$ 5.84	$ -	$ 5.84
Net (income) loss from discontinued operations	-	1.23	1.23	-	(1.28)	(1.28)
GAAP net income from continuing operations per diluted share	6.99	1.23	8.22	5.84	(1.28)	4.56
Adjustments, pre-tax:						
Net realized (gains) losses on investments	0.28	(0.13)	0.15	(1.06)	0.15	(0.91)
Global Preneed goodwill impairment	2.18	(2.18)	-	-	-	-
Reportable catastrophes	2.75	-	2.75	0.83	-	0.83
COVID-19 direct and incremental expenses	0.43	(0.01)	0.42	-	-	-
CARES Act tax benefit (after tax)	(1.34)	-	(1.34)	-	-	-
Assurant Health runoff operations	(0.25)	-	(0.25)	(0.45)	-	(0.45)
Net charge related to Iké	0.09	-	0.09	2.62	-	2.62
Loss on extinguishment of debt and other related costs	-	-	-	0.60	-	0.60
Other Adjustments:						
Amortization of deferred gains on disposal of businesses	(0.17)	0.14	(0.03)	(0.23)	0.25	0.02
Acquisition integration expenses	0.35	-	0.35	0.45	-	0.45
Foreign exchange related losses	0.19	-	0.19	0.29	-	0.29
Current expected credit losses for businesses in runoff	0.05	-	0.05	-	-	-
Gain related to benefit plan activity	(0.25)	-	(0.25)	(0.09)	-	(0.09)
Net charge related to Green Tree Insurance Agency acquisition	-	-	-	0.25	-	0.25
Loss on sale of Mortgage Solutions	-	-	-	0.15	-	0.15
Loss on building held for sale	-	-	-	0.12	-	0.12
State tax for AEB sale (after-tax)	0.05	-	0.05	-	-	-
Net (gain) loss from deconsolidation of consolidated investment entities	(0.12)	0.01	(0.11)	-	-	-
Impact of Tax Cuts and Jobs Act at enactment (after-tax)	(0.02)	-	(0.02)	-	-	-
Change in fair value of derivative investment and other expenses related to merger and acquisition activities	0.23	-	0.23	0.03	-	0.03
Provision (benefit) for income taxes	(0.64)	0.02	(0.62)	(0.14)	(0.09)	(0.23)
Net operating income, excluding reportable catastrophes, per diluted share	$ 10.80	$ (0.92)	$ 9.88	$ 9.21	$ (0.97)	$ 8.24

Additional details about the 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)

	Twelve Months
(UNAUDITED)	**2016**
Net income attributable to common stockholders per diluted share	$ 9.13
Adjustments, pre-tax:	
Assurant Health runoff operations	0.77
Assurant Employee Benefits	(0.22)
Net realized gains on investments	(2.62)
Reportable catastrophes	2.54
Amortization of deferred gains on disposal of businesses	(6.37)
Loss on extinguishment of debt and other related costs	0.37
Other adjustments	0.64
Provision for income taxes	1.88
Net operating income, excluding reportable catastrophes, per diluted share	$ 6.12

Additional details about the 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)

($ per share)	2021 1Q	2020 1Q
GAAP net income from continuing operations per diluted share	**$ 2.41**	**$ 2.32**
Adjustments, pre-tax:		
Net realized (gains) losses on investments	(0.02)	1.34
Reportable catastrophes	0.71	0.26
COVID-19 direct and incremental expenses	0.05	0.05
CARES Act tax benefit (after tax)	-	(1.25)
Other Adjustments:		
Net charge related to Iké	-	0.02
Amortization of deferred gains on disposal of businesses	-	(0.04)
Acquisition integration expenses	0.05	0.05
Foreign exchange related losses	0.06	0.07
Current expected credit losses for businesses in runoff	(0.02)	0.05
Gain related to benefit plan activity	(0.06)	(0.03)
Change in fair value of derivative investment and other expenses related to merger and acquisition activities	-	0.08
Benefit for income taxes	(0.15)	(0.31)
Net operating income, excluding reportable catastrophes, per diluted share	**$ 3.03**	**$ 2.61**

Additional details about the 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

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Exhibit 2: Non-GAAP Financial Measures (Continued)

(3) Corporate and Other Net Operating Loss: Assurant uses Corporate and Other net operating loss as an important measure of the Corporate and Other segment's performance. Corporate and Other net operating loss equals GAAP Corporate and Other segment net loss from continuing operations, excluding interest expense, net realized gains (losses) on investments (which includes unrealized gains (losses) on equity securities and changes in fair value of direct investments in collateralized loan obligations), COVID-19 direct and incremental expenses, the CARES Act tax benefit, net income (loss) attributable to non-controlling interests, as well as other highly variable or unusual items other than reportable catastrophes. The company believes Corporate and Other net operating loss provides investors with 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 Corporate and Other segment net loss from continuing operations.

($ in millions)	2021 1Q	2020 1Q
GAAP Corporate and Other segment net loss from continuing operations	**$ (48.0)**	**$ (46.5)**
Adjustments, pre-tax:		
Net realized (gains) losses on investments	(0.9)	85.0
COVID-19 direct and incremental expenses	3.0	3.0
CARES Act tax benefit (after-tax)	-	(79.3)
Interest expense	28.4	25.5
Other adjustments	1.9	12.9
(Benefit) for income taxes	(6.0)	(22.4)
Total adjustments, after-tax	26.4	24.7
Net loss (income) attributable to non-controlling interests	0.2	(1.1)
Corporate and other net operating loss	**$ (21.6)**	**$ (21.8)**

Additional details about the 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 3: Data Sources

Global Housing

7 of the top 10 largest mortgage servicers in the U.S.	**Source:** Internal Management information
7 of the top 10 largest multifamily housing PMCs in the U.S.	**Source:** 2020 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 Lifestyle

8 of the top 10 global auto manufacturers	**Source:** 2020 Best Global Brands by Interbrand
8 of the top 10 global telecommunications brands	**Source:** Telecoms 150 2021 Ranking by Brand Finance

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 March 31, 2021, unless otherwise noted.