Investor Presentation

Fourth Quarter 2022

ASSURANT®

Cautionary Statement

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

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

Our Vision

To be the leading global business services company supporting the advancement of the connected world

Vision Propels Us Forward Towards Sustained Outperformance

Track record of strong profitable growth

Superior cash flow generation with disciplined deployment

Leadership positions at scale

Purpose-driven culture and commitment to sustainability

Compelling valuation

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B2B2C Model Aligned with Leaders and Long-term Winners

15 of **Top 50** most valuable global brands

20+ year partnerships

High client retention across all LOBs

	Connected Living	Auto	Renters & Other	Homeowners
Net earned premiums, fees and other income(1)	$4.3B	$3.8B	$0.5B	$1.4B
Client partnerships…	• Mobile carriers • Cable operators • Retailers • Credit card companies	• Auto dealers • OEMs • Third-party administrators (TPAs)	• Property managers • Affinity partners	• Banks • Mortgage servicers • P&C insurers, agents and brokers • Affinity partners
…with leading global brands	• 7 of top 10 global telecommunications brands	• 4 of top 5 dealer groups	• 4 of top 5 U.S. property management companies	• 7 of top 10 mortgage servicers • 9 of top 10 P&C insurance agencies

(1) Amounts reflect as revised net earned premiums, fees and other income for the year ended December 31, 2022. Refer to Exhibit 4 for a reconciliation of the line of businesses' net earned premiums, fees and other income to the amounts originally reported for prior periods.
Refer to Exhibit 5 in the Appendix for a list of sources. Non-financial information listed is as of December 31, 2022.

Full-Year 2023 Outlook

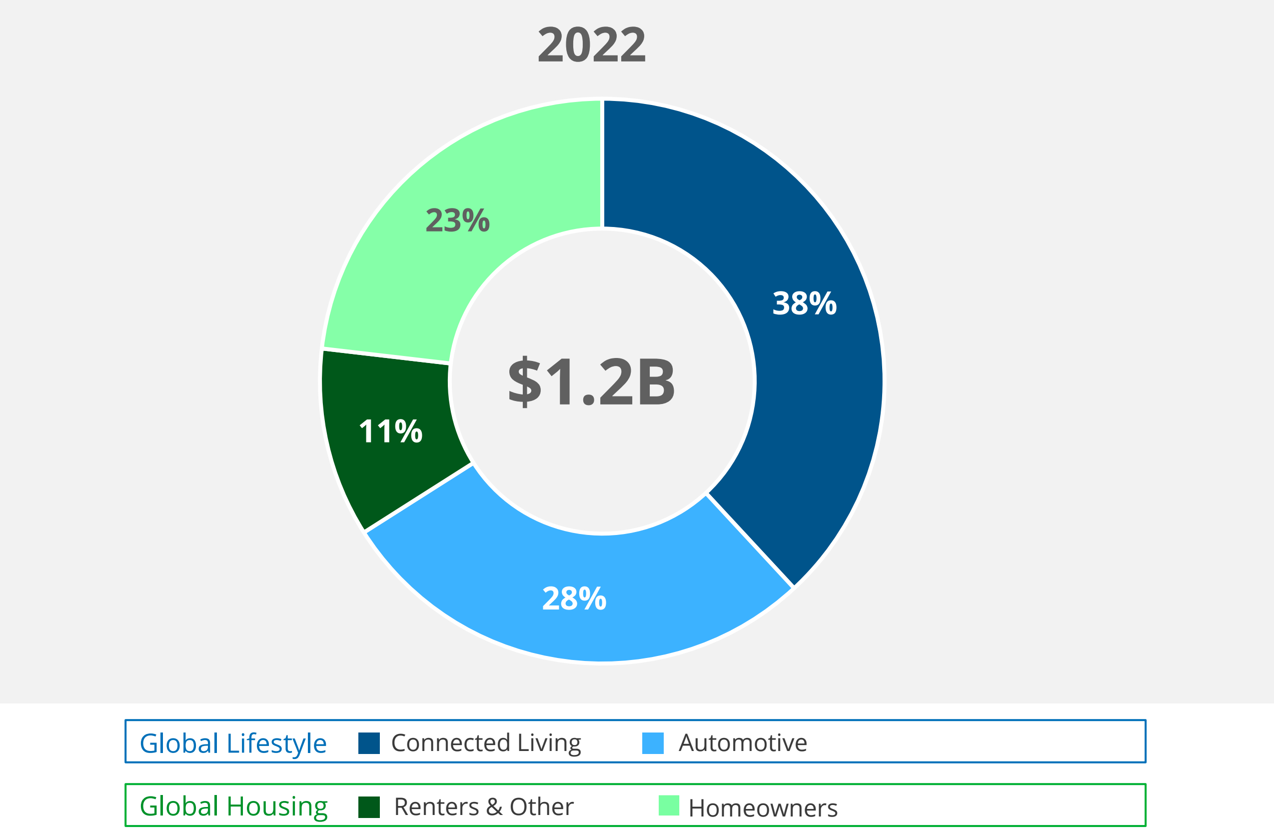
	2022 Baseline	2023 Outlook
Adjusted EBITDA[1,2]	$1.1 billion	Low single-digit growth
Adjusted EPS[1,2]	$13.61	Lower growth rate than Adjusted EBITDA
Segment Cash Generation	$550 million[3]	~65% of Adjusted EBITDA, including catastrophes[2,4]

(1) Adjusted EBITDA and Adjusted earnings per diluted share (also referred to as Adjusted EPS) exclude reportable catastrophes.
(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) Represents dividends paid to the holding company, inclusive of non-core operations.
(4) 2023 segment cash generation includes a $140M expected annual catastrophe load.

Aligned Portfolio Focused on Advantaged Businesses

- Simplified and growing portfolio
  - Assurant Segment Adjusted EBITDA CAGR of 7% since 2019(1,2)
  - Capital-light businesses represent 77% of 2022 Segment Adjusted EBITDA(2,3)
- Relatively insulated from major macro-economic risks
- Continue to optimize portfolio to limit catastrophe exposure

Segment Adjusted EBITDA(1,2)



(1) Segment Adjusted EBITDA excludes reportable catastrophes and Corporate and Other. CAGR is based on 2019 and 2022 as revised results, as further described 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) Capital-light businesses include all businesses other than Homeowners.

Full-Year 2022 Results

Adjusted EBITDA(1)
$1.1 billion
+1% YoY
(+3% YoY constant currency)

Adjusted EPS(1)
$13.61
+11% YoY

Segment Net Earned Premiums, Fees and Other Income(2)
$9.9 billion
+3% YoY
(+4% YoY constant currency)

Capital Deployment
$718 million
Share repurchases and common stock dividends

Liquidity
$446 million
Cash at holding company

"In 2022, we continued to execute on our vision to be the leading global business services provider supporting the advancement of the connected world. We delivered high single-digit growth in Global Lifestyle, while taking decisive actions in Global Housing to simplify our business and improve financial results," said Assurant President and CEO Keith Demmings.
"I am especially pleased with our strong fourth quarter segment results, which demonstrate our focus on driving outperformance over the long term. We also acted with urgency to mitigate the impact of global macroeconomic headwinds by streamlining our real estate footprint and increasing efficiency in our organizational structure, all while strengthening the business for the future through targeted investments in key product offerings and capabilities to sustain our competitive advantage," Demmings added.

Information listed is for the year ended December 31, 2022, other than liquidity, which is as of December 31, 2022.
(1) Excludes reportable catastrophes. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.
(2) Segment net earned premiums, fees and other income refers to the net earned premiums, fees and other income of the Global Lifestyle and Global Housing segments. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.

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Full-Year 2022 Segment Results

Global Lifestyle Adjusted EBITDA

$753 million

+7% YoY

(+11% YoY constant currency)(2)

- Adjusted EBITDA increased 7% compared to 2021, or 11% on a constant currency basis, driven by growth across U.S. Connected Living and Global Automotive, partially offset by weaker performance in Europe and Asia Pacific, including the unfavorable impact of foreign exchange.

Global Housing Adjusted EBITDA(1)

$475 million

(7%) YoY

- Excluding catastrophe losses, Adjusted EBITDA decreased 7% due to declines in multifamily housing and specialty products mainly from higher non-catastrophe loss experience.
- Lender-placed increased modestly, as strong revenue growth and improved profitability in fourth quarter more than offset higher non-catastrophe loss experience throughout the year. Global Housing results were also impacted by increased catastrophe reinsurance costs.

Information listed as of December 31, 2022.

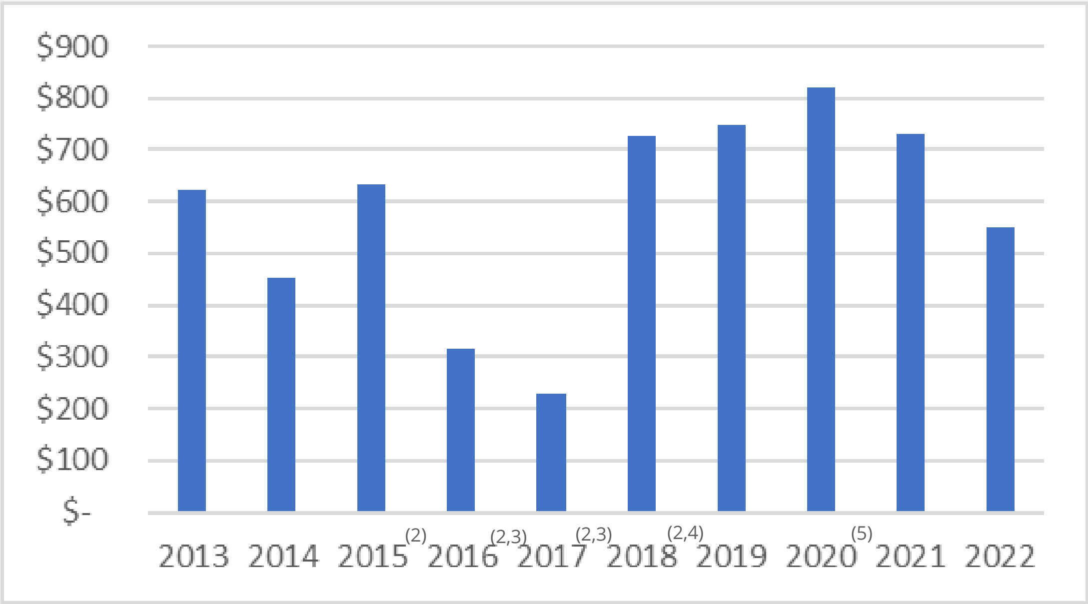
(1) Excludes reportable catastrophes. Refer to Exhibit 2 in the Appendix for information regarding non-GAAP financial measures, including reconciliations to the most directly comparable GAAP measures.

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

Strong Cash Generation Provides Significant Flexibility

- Robust cash flow with over $5.8B in segment dividends over the past 10 years(1)
- $446M holding company liquidity available as of December 31, 2022
- Balanced portfolio creates diversified source of cash flows
  - Homeowners generates strong cash flows and provides capital to support growth
  - Growth in less capital-intensive businesses expected to generate more predictable cash flows over time

Segment Dividend History ($ in millions)



(1) Consists of dividends or returns of capital from operating subsidiaries to the holding company, net of infusions of liquid assets, and excluding acquisitions and divestitures.
(2) 2015-2018 exclude dividends and infusions relating to Assurant Health and Assurant Employee Benefits.
(3) 2016-2017 exclude $1.5 billion proceeds received from sale of Assurant Employee Benefits and Assurant Health wind-down.
(4) 2018 includes $237M in proceeds received from a reduction in deferred tax liabilities from U.S. tax reform. Also includes $148M in dividends from The Warranty Group.
(5) 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.

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Balanced Capital Allocation to Drive Shareholder Value

Acquisitions & Organic Investments	Disciplined investment approach to drive business growth and maximize returns
Share Repurchases(1)	Maintain a high level of capital stewardship
Common Stock Dividends(1)	Consistent with historical practice, increasing each year

Repurchased 68% of shares since IPO(2)

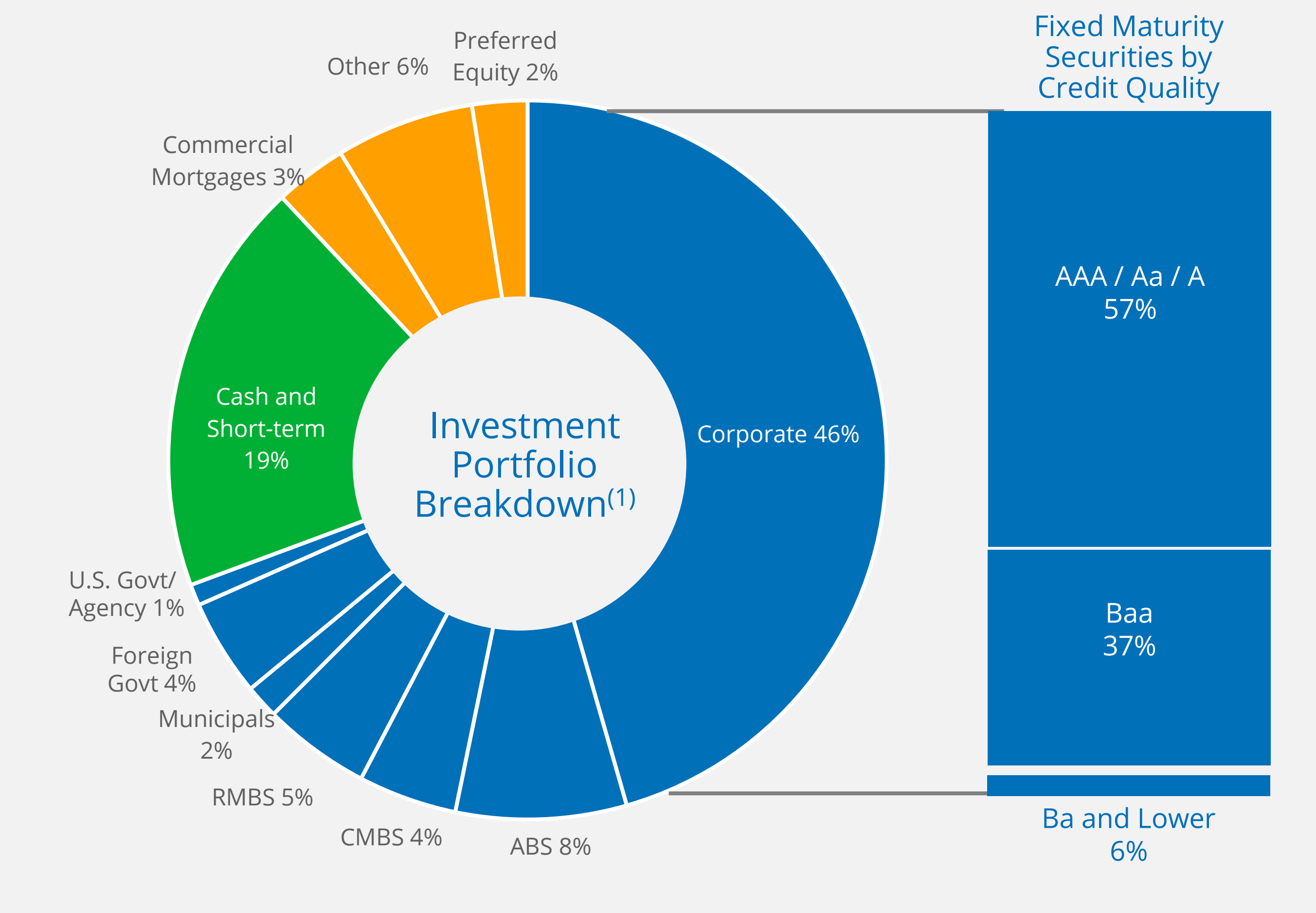
(1) Capital return includes share repurchases and common stock dividends, subject to Board approval and other factors, including those referenced in Exhibit 1 in the Appendix.
(2) As of December 31, 2022.

Capital Management is Supported by a Strong Foundation

Debt Management	• Target to maintain leverage ratio of <30%
Investment Portfolio	• Continued disciplined income-oriented approach • Investment grade fixed assets comprising majority of portfolio
Ratings	• Commitment to maintain investment grade ratings
Risk Management	• Robust data, systems and processes • Deep regulatory and compliance expertise

High Quality and Diversified Investment Portfolio

- Total investments and cash and cash equivalents of $9.1 billion
- Fixed maturity investments, cash and short-term investments represent 88% of the portfolio
- 94% of fixed maturity investments are investment grade
- Average duration of approximately 5 years(2)



Information listed as of December 31, 2022.
(1) Expressed as a percentage of total investments and cash and cash equivalents.
(2) Average duration includes fixed maturities, preferred stock, and commercial mortgages.

Purpose-Driven Culture and Commitment to Sustainability

Key Goals

Great Place To Work® Certified FEB 2022-FEB 2023 USA ™

Great Place to Work across 13 markets, including U.S.

Talent

- Ensure workforce and leadership reflect the diversity of our consumers and communities
- Sustain strong engagement through career growth, fair and equitable total rewards and wellbeing
- Double 2020 new diverse supplier spend by 2025

Electric vehicle product rolled out in 12 countries

Products

- Reinforce value of offerings to support connected lifestyle
- Accelerate the rollout of sustainability offerings
- Help consumers invest in products to enhance their wellbeing

CDP™ DISCLOSURE INSIGHT ACTION

Integrating environmental commitment into business operations

Climate

- Track emissions globally; implemented Scope 1 and 2 emissions 40% reduction target by 2030
- Improve energy efficiency
- Optimize global real estate footprint
- Integrate ESG commitment into investment portfolio

Refer to Exhibit 5 in the Appendix for a list of sources. Information listed as of December 31, 2022, unless otherwise noted.

Assurant's Pledge to be a Purpose-Driven Company

Continuing to integrate ESG and sustainability within our long-term strategy and business operations

Recent Assurant accomplishments:

Responsible Employer

2022 Workforce Composition:

- 53% racial and/or ethnic groups (U.S. only)
- 58% of the 12 independent directors are racially, ethnically or gender diverse
- 60% women (global)
- 30% of the Management Committee is racially, ethnically or gender diverse
- 44% managerial roles filled by racial and/or ethnic groups (U.S. only); 43% by women (global)
- Ongoing pay equity reviews confirmed no evidence of systemic or material pay equity issues
- Took actions to move all U.S. hourly wages to at least $15 per hour

Impact on Society

- Continue to integrate ESG considerations into monitoring and decision making for our $9 billion investment portfolio
- Scope 1 and 2 reductions; began Scope 3 reporting including investment portfolio
- Ongoing TCFD enhancements
- Processed 17 million mobile devices for repair or resale, and recycled 2 million
- Donated $4 million to charitable partners
- Earned a "B" rating by CDP for the fifth consecutive year for environmental practices and disclosures
- 2022 Sustainability Report includes inaugural SASB Index

Integrity and Ethics

- Successfully completed total of 222 information security audits
- No material information security breaches
- 15,000+ employees completed mandatory privacy and ethics training

Customer Commitment

- Net Promoter Scores (NPS) improved year over year
- Continued to increase investment in training, tools and emerging digital technologies
- Continue to rollout Voice of the Customer Platform to ensure we have appropriate insights to tailor product and service offerings and provide value to the end consumer

Information listed as of December 31, 2022, unless otherwise noted.

Delivering Long-Term Shareholder Value

Strong profitable growth

Superior cash flow generation with disciplined deployment

Leadership positions at scale

Purpose-driven culture and commitment to sustainability

Compelling valuation

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Appendix

Exhibit 1: Safe Harbor Statement

Some of the statements in this presentation, including our business and financial plans and any statements regarding the company's anticipated future financial performance, business prospects, growth and operating strategies and similar matters, including financial objectives and the strength, diversity, predictability and resiliency of enterprise and segment earnings, cash flows and other results, may constitute forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995.

You can identify forward-looking statements by the use of words such as "outlook," "objective," "will," "may," "can," "anticipates," "expects," "estimates," "projects," "intends," "plans," "believes," "targets," "forecasts," "potential," "approximately," and the negative version of those words and other words and terms with a similar meaning. Any forward-looking statements contained in this presentation 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 if we are unable to renew contracts with them on favorable terms, or if those parties face financial, reputational or regulatory issues; (ii) significant competitive pressures, changes in customer preferences and disruption; (iii) the failure to execute our strategy, including through the continuing service of key executives, senior leaders, highly-skilled personnel and a high-performing workforce; (iv) the failure to find suitable acquisitions at attractive prices, integrate acquired businesses or divest of non-strategic businesses effectively or identify new areas for organic growth; (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 and availability of mobile devices, and export compliance or other risks in our mobile business; (ix) our inability to develop and maintain distribution sources or attract and retain sales representatives and executives with key client relationships; (x) risks associated with joint ventures, franchises and investments in which we share ownership and management with third parties; (xi) the impact of catastrophe and non-catastrophe losses, including as a result of the current inflationary environment and climate change; (xii) negative publicity relating to our business, industry or clients; (xiii) the impact of general economic, financial market and political conditions and conditions in the markets in which we operate, including the current inflationary environment (xiv) the adequacy of reserves established for claims and our inability to accurately predict and price for claims and other costs; (xv) a decline in financial strength ratings of our insurance subsidiaries or in our corporate senior debt ratings; (xvi) fluctuations in exchange rates, including in the current environment; (xvii) an impairment of goodwill or other intangible assets; (xviii) the failure to maintain effective internal control over financial reporting; (xix) unfavorable conditions in the capital and credit markets; (xx) a decrease in the value of our investment portfolio, including due to market, credit and liquidity risks, and changes in interest rates; (xxi) an impairment in the value of our deferred tax assets; (xxii) the unavailability or inadequacy of reinsurance coverage and the credit risk of reinsurers, including those to whom we have sold business through reinsurance; (xxiii) the credit risk of some of our agents, third-party administrators and clients; (xxiv) the inability of our subsidiaries to pay sufficient dividends to the holding company and limitations on our ability to declare and pay dividends or repurchase shares; (xxv) limitations in the analytical models we use to assist in our decision-making; (xxvi) the failure to effectively maintain and modernize our information technology systems and infrastructure, or the failure to integrate those of acquired businesses; (xxvii) breaches of our information technology systems or those of third parties with whom we do business, or the failure to protect the security of data in such systems, including due to cyberattacks and as a result of working remotely; (xxviii) the costs of complying with, or the failure to comply with, extensive laws and regulations to which we are subject, including those related to privacy, data security, data protection and tax; (xxix) the impact of litigation and regulatory actions; (xxx) reductions or deferrals in the insurance premiums we charge; (xxxi) changes in insurance, tax and other regulations, including the Inflation Reduction Act of 2022; (xxxii) volatility in our common stock price and trading volume; and (xxxiii) employee misconduct.

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

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) Assurant uses Segment Adjusted EBITDA, excluding reportable catastrophes, as an important measure of Global Lifestyle and Global Housing's combined operating performance. Assurant defines Segment Adjusted EBITDA, excluding reportable catastrophes, as Adjusted EBITDA for Global Lifestyle plus Adjusted EBITDA for Global Housing, which in each case is the company's GAAP segment measure of profitability, excluding in each case 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 as reported results have been revised for the following adjustments:

1. As reported Twelve Months 2022 and As reported Twelve Months 2019 have been revised to reflect the realignment of certain specialty products previously included in the Global Housing segment to the Global Lifestyle segment, which is effective January 1, 2023.
2. As reported Twelve Months 2019 has been revised to reflect the 2Q 2022 change to the Adjusted EBITDA calculation to exclude certain businesses which the company expects to fully exit, including the sharing economy and small commercial businesses (collectively referred to as "non-core operations").
3. As reported Twelve Months 2019 has been revised to reflect the correction of an error identified in 2Q 2022 within the Global Lifestyle segment.

The company believes this metric provides investors with an important measure of Global Lifestyle and Global Housing's combined operating performance because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is Global Lifestyle Adjusted EBITDA and Global Housing Adjusted EBITDA.

(UNAUDITED)	Twelve Months			Twelve Months				
($ in millions)	2022 As Reported	Specialty Products Realignment	2022 As Revised	2019 As Reported	Specialty Products Realignment	Correction of Error	Non-Core Operations	2019 As Revised
GAAP Global Lifestyle Adjusted EBITDA	$ 753.4	$ 56.0	$ 809.4	$ 586.6	$ 24.5	$ (7.9)	$ 0.4	$ 603.6
Reportable catastrophes, pre-tax	(0.6)	1.3	0.7	(0.1)	—		—	(0.1)
Global Lifestyle Adjusted EBITDA, excluding reportable catastrophes	752.8	57.3	810.1	586.5	24.5	(7.9)	0.4	603.5
GAAP Global Housing Adjusted EBITDA	302.0	(56.0)	246.0	355.7	(24.5)	—	37.6	368.8
Reportable catastrophes, pre-tax	172.7	(1.3)	171.4	51.9	—	—	(13.9)	38.0
Global Housing Adjusted EBITDA, excluding reportable catastrophes	474.7	(57.3)	417.4	407.6	(24.5)	—	23.7	406.8
Segment Adjusted EBITDA, excluding reportable catastrophes	$ 1,227.5	$ —	$ 1,227.5	$ 994.1	$ —	$ (7.9)	$ 24.1	$ 1,010.3

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Exhibit 2: Non-GAAP Financial Measures (Continued)

(2) Assurant uses Adjusted EBITDA, excluding reportable catastrophes, as an important measure of the company's operating performance. Assurant defines Adjusted EBITDA, excluding reportable catastrophes, as net income from continuing operations, excluding net realized losses (gains) on investments and fair value changes to equity securities, COVID-19 direct and incremental expenses, loss on extinguishment of debt, non-core operations, net income (loss) attributable to non-controlling interests, interest expense, provision (benefit) for income taxes, depreciation expense, amortization of purchased intangible assets, restructuring costs related to strategic exit activities (outside of normal periodic restructuring and cost management activities and reportable catastrophes (defined above), as well as other highly variable or unusual items. The company believes this metric provides investors with an important measure of the company's operating performance because it excludes items and reportable catastrophes that do not represent the ongoing operations of the company or can be volatile, and therefore (i) enhances management's and investors' ability to analyze the ongoing operations of its businesses and (ii) facilitates comparisons of its operating performance over multiple periods, including because the amortization expense associated with purchased intangible assets may fluctuate from period to period based on the timing, size, nature and number of acquisitions. Although the company excludes amortization of purchased intangible assets from Adjusted EBITDA, revenue generated from such intangible assets is included within the revenue in determining Adjusted EBITDA. The comparable GAAP measure is net income from continuing operations.

($ in millions)	Twelve Months Ended December 31,	
	2022	2021
GAAP net income from continuing operations	$ 276.6	$ 602.9
Less:		
Interest expense	108.3	111.8
Provision for income taxes	73.3	168.4
Depreciation expense	86.3	73.8
Amortization of purchased intangible assets	69.7	65.8
Adjustments, pre-tax:		
Net realized losses (gains) on investments and fair value changes to equity securities	179.7	(128.2)
COVID-19 direct and incremental expenses	4.7	10.0
Loss on extinguishment of debt	0.9	20.7
Non-core operations	79.5	14.4
Restructuring costs	53.1	11.8
Other Adjustments:		
Assurant Health runoff operations	0.6	(0.6)
Acquisition integration expenses	14.9	13.9
Foreign exchange related losses	13.4	13.8
Gain related to benefit plan activity	(18.2)	(16.2)
Merger and acquisition transaction and other related expenses	13.4	3.6
Total other adjustments	24.1	14.5
(Income) loss attributable to non-controlling interests	-	-
Adjusted EBITDA	**956.2**	**965.9**
Reportable catastrophes	172.1	155.6
Adjusted EBITDA, excluding reportable catastrophes	**$ 1,128.3**	**$ 1,121.5**

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)

(3) Assurant uses Adjusted earnings per diluted share as an important measure of the company's stockholder value. Assurant defines Adjusted earnings per diluted share as net income from continuing operations, excluding net realized losses (gains) on investments and fair value changes to equity securities, amortization of purchased intangible assets, COVID-19 direct and incremental expenses, loss on extinguishment of debt, non-core operations, net income (loss) attributable to noncontrolling interests, restructuring costs related to strategic exit activities (outside of normal periodic restructuring and cost management activities), as well as other highly variable or unusual items, plus any dilutive preferred stock dividends, divided by the weighted average diluted shares outstanding. The company believes this metric provides investors with an important measure of stockholder value because it excludes items that do not represent the ongoing operations of the company, and therefore (i) enhances management's and investors' ability to analyze the ongoing operations of its businesses and (ii) facilitates comparisons of its operating performance over multiple periods, including because the amortization expense associated with purchased intangible assets may fluctuate from period to period based on the timing, size, nature and number of acquisitions. Although the company excludes amortization of purchased intangible assets from Adjusted earnings, revenue generated from such intangible assets is included within the revenue in determining Adjusted earnings. The comparable GAAP measure is net income from continuing operations per diluted share, defined as net income from continuing operations plus any dilutive preferred stock dividends less net income from non-controlling interests, divided by the weighted average diluted shares outstanding.

Assurant uses Adjusted earnings, excluding reportable catastrophes, per diluted share (each as defined above) as another important measure of the company's stockholder value. The company believes this metric provides investors with an important measure of stockholder value for the reasons noted above and because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income from continuing operations per diluted share (defined above).

($ per share)	Twelve Months Ended December 31,	
	2022	**2021**
GAAP net income from continuing operations per diluted share	**$ 5.05**	**$ 10.03**
Adjustments per diluted share, pre-tax:		
Net realized losses (gains) on investments and fair value changes to equity securities	3.28	(2.14)
Amortization of purchased intangible assets	1.27	1.10
COVID-19 direct and incremental expenses	0.08	0.17
Loss on extinguishment of debt	0.02	0.34
Non-core operations	1.45	0.23
Restructuring costs	0.97	0.22
Other Adjustments:		
Assurant Health runoff operations	0.01	(0.01)
Acquisition integration expenses	0.27	0.29
Foreign exchange related losses	0.25	0.23
Gain related to benefit plan activity	(0.33)	(0.27)
Merger and acquisition transaction and other related expenses	0.25	0.07
(Benefit) provision for income taxes	(1.44)	(0.02)
Adjusted earnings, per diluted share	**11.13**	**10.24**
Reportable catastrophes, pre-tax	3.14	2.59
Tax impact of reportable catastrophes	(0.66)	(0.55)
Adjusted earnings, excluding reportable catastrophes, per diluted share	**$ 13.61**	**$ 12.28**

Information on the share counts used in the per share calculations 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)

(4) The metrics included within the company's outlook each constitute forward-looking information and the company believes that it cannot, without unreasonable efforts, forecast certain information needed to reconcile such forward-looking information to the most comparable GAAP measure, the probable significance of which cannot be determined. The company is able to quantify a full-year estimate of interest expense, depreciation expense and amortization of purchased intangible assets, each on a pre-tax basis, which are expected to be approximately $110 million, $114 million and $71 million, respectively. Many of the other GAAP components cannot be reliably quantified due to the combination of variability and volatility of such components and may, depending on the size of the components, have a significant impact on the reconciliation.

(5) Constant Currency: Represents a non-GAAP financial measure. Excludes the impact of changes in foreign currency exchange rates used in the translation of the income statement because they can be volatile. These amounts are calculated by translating the comparable prior period results at the weighted average foreign currency exchange rates used in the current period, and it excludes the impact of foreign exchange transaction gains (losses) associated with the remeasurement of non-functional currencies. The company believes this information allows investors to identify the significance of changes in foreign currency exchange rates in period-to-period comparisons.

(UNAUDITED)	Constant Currency	
	4Q 2022	12 Months 2022
Percentage change in Global Lifestyle and Global Housing net earned premiums, fees and other income:		
Including FX impact	2.8 %	2.7 %
FX impact	(1.8)%	(1.5)%
Excluding FX impact	4.6 %	4.2 %
Percentage change in Global Lifestyle net earned premiums, fees and other income:		
Including FX impact	1.0 %	2.5 %
FX impact	(2.2)%	(1.8)%
Excluding FX impact	3.2 %	4.3 %
Percentage change in GAAP net income from continuing operations, including FX impact	(45.1)%	(54.1)%
Percentage change in Adjusted EBITDA, including FX impact	8.6 %	(1.0)%
Percentage change in Adjusted EBITDA, excluding reportable catastrophes:		
Including FX impact	15.3 %	0.6 %
FX impact	(3.3)%	(2.4)%
Excluding FX impact	18.6 %	3.0 %
Percentage change in Global Lifestyle Adjusted EBITDA:		
Including FX impact	6.4 %	7.3 %
FX impact	(5.5)%	(3.8)%
Excluding FX impact	11.9 %	11.1 %

Exhibit 3: Regulatory Requirements

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

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Exhibit 4: Segment Realignment

Effective January 1, 2023, the company realigned the composition of its reportable segments to correspond with changes to its Global Housing operating structure. As a result, the Global Housing segment is now comprised of two key lines of business, Homeowners, and Renters and Other. Certain specialty products, mainly the Leased and Financed business, previously included in the Global Housing segment will now be reported in Global Lifestyle to better align with the Company's go-to-market strategy. This realignment has no impact on the company's consolidated results and will be reflected beginning with first quarter 2023 reporting.

Below is a reconciliation of as reported net earned premiums, fees and other income for Twelve Months 2022 to net earned premiums, fees and other income as revised to reflect the 2023 reporting change.

(UNAUDITED)	Twelve Months		
($ in millions)	2022 As Reported	Specialty Products Realignment	2022 As Revised
Net earned premiums, fees and other income:			
Connected Living	$ 4,233.4	$ 26.0	$ 4,259.4
Global Automotive	3,702.7	99.8	3,802.5
Global Lifestyle	**$ 7,936.1**	**$ 125.8**	**$ 8,061.9**
Lender-placed Insurance	$ 1,124.0	$ (1,124.0)	$ —
Multifamily Housing	482.4	(482.4)	—
Specialty and Other	404.0	(404.0)	—
Homeowners	—	1,402.2	1,402.2
Renters and Other	—	482.4	482.4
Global Housing[1]	**$ 2,010.4**	**$ (125.8)**	**$ 1,884.6**

(1) The new lines of business in the Global Housing segment are Homeowners, which is primarily comprised of the former Lender-placed Insurance line of business, and Renters and Others, which is primarily comprised of the former Multifamily Housing line of business.

Exhibit 5: Data Sources

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15 of Top 50 most valuable global brands

Source: World 100 Most Valuable Brands in 2022 by Visual Capitalist

Global Lifestyle

7 of the top 10 global telecommunications brands

Source: Telecoms 150 2022 Ranking by Brand Finance

4 of the top 5 dealer groups

Source: Autonews Top 150 (2021), internal management estimates

Global Housing

4 of the top 5 largest multifamily housing PMCs in the U.S.

Source: 2022 NMHC 50 Largest Apartment Managers

9 of the top 10 P&C insurance agencies

Source: Internal Management information

7 of the top 10 mortgage servicers

Source: Internal Management information