



Assurant Increases Full Year Outlook, Delivers Record Second Quarter Results

Strong Earnings Growth in Global Lifestyle and Global Housing Driving Performance

*2026 Outlook Increased to Deliver Mid-Single-Digit Growth Driven
by Low Double Digit Global Lifestyle Adjusted EBITDA Growth*

(Unaudited) \$ in millions, except per share data	Q2'26	Q2'25	Change	6M'26	6M'25	Change
GAAP net income	298.6	235.3	27%	572.7	381.9	50%
Adjusted EBITDA ¹	479.2	386.0	24%	920.7	668.2	38%
Adjusted EBITDA, ex. reportable catastrophes ²	491.4	415.8	18%	957.3	855.0	12%
GAAP net income per diluted share	5.95	4.56	30%	11.34	7.38	54%
Adjusted earnings per diluted share ³	6.41	5.10	26%	12.34	8.48	46%
Adjusted earnings, ex. reportable catastrophes, per diluted share ⁴	6.60	5.56	19%	12.91	11.33	14%

Note: The metrics included within the company's outlook and certain other metrics are non-GAAP financial measures. The company believes that it cannot, without unreasonable efforts, forecast certain information needed to reconcile outlook to the GAAP measures, the probable significance of which cannot be determined. More information can be found in the Non-GAAP Financial Measures section.

ATLANTA, August 4, 2026 — [Assurant, Inc.](#) (NYSE: AIZ), a global company that redefines the boundaries of protection – safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world's leading brands, today announced results for the second quarter ended June 30, 2026.

"Assurant delivered another quarter of record earnings, reinforcing our focus on building businesses that generate sustainable growth, create differentiated market positions, and deliver long-term value for shareholders. Our performance extends the momentum we carried into the year and reflects the strength and durability of our business model, including record earnings within Global Lifestyle. We are very well positioned to achieve our 10th consecutive year of profitable growth as we continue to balance earnings expansion with strategic investments that enhance our capabilities, improve customer and client outcomes, and strengthen our market positions," said Assurant President and CEO Keith Demmings.

"Driven by our strong first-half, we are once again increasing our 2026 enterprise outlook. We now expect Adjusted EBITDA and Adjusted earnings per share growth of mid single digits or approximately 10% on an underlying basis, both excluding reportable catastrophes. Supported by our strong capital position, we now expect share repurchases toward the upper end of our \$300 million to \$350 million range, while preserving flexibility to invest in attractive growth opportunities across the business," Demmings added.

Second Quarter Consolidated Results

(Unaudited) \$ in millions	Q2'26	Q2'25	Change	6M'26	6M'25	Change
GAAP net income	298.6	235.3	27%	572.7	381.9	50%
<u>Adjusted EBITDA</u>						
Global Lifestyle	244.4	201.4	21%	481.1	399.2	21%
Global Housing	274.8	214.4	28%	511.5	326.8	57%
Corporate and Other	(40.0)	(29.8)	(34)%	(71.9)	(57.8)	(24)%
Adjusted EBITDA¹	479.2	386.0	24%	920.7	668.2	38%
Reportable catastrophes	12.2	29.8		36.6	186.8	
<u>Adjusted EBITDA, ex. reportable catastrophes</u>						
Global Lifestyle ²	244.4	201.4	21%	481.1	399.5	20%
Global Housing ²	287.0	244.2	18%	548.1	513.3	7%
Corporate and Other	(40.0)	(29.8)	(34)%	(71.9)	(57.8)	(24)%
Adjusted EBITDA, ex. reportable catastrophes²	491.4	415.8	18%	957.3	855.0	12%

Note: Adjusted EBITDA of the Global Lifestyle, Global Housing, and Corporate and Other segments is the segment measure of profitability in our GAAP financial statements and includes reportable catastrophes. Some of the metrics throughout this press release are non-GAAP measures of performance. A full reconciliation of each non-GAAP measure to the most comparable GAAP measure can be found in the Non-GAAP Financial Measures section.

Second Quarter 2026 Consolidated Results

- **GAAP net income** increased 27 percent to \$298.6 million compared to second quarter 2025 of \$235.3 million, primarily driven by higher Global Lifestyle and Global Housing earnings, and lower reportable catastrophes, partially offset by the impact of a higher effective tax rate and higher Corporate and Other expenses.
- **GAAP net income per diluted share** increased 30 percent to \$5.95 compared to second quarter 2025 of \$4.56. The increase was primarily driven by the factors noted above and the impact of share repurchases.
- **Adjusted EBITDA¹** increased 24 percent to \$479.2 million compared to the prior year period of \$386.0 million, primarily due to strong growth in both Global Lifestyle and Global Housing and the benefit of lower reportable catastrophes. Excluding reportable catastrophes, Adjusted EBITDA² increased 18 percent, or similar on a constant currency basis⁵, to \$491.4 million, due to the factors noted above.
- **Adjusted earnings, excluding reportable catastrophes, per diluted share⁴**, increased 19 percent to \$6.60 compared to the prior year period of \$5.56. The increase was driven by the factors noted above and the impact of share repurchases, partially offset by a higher effective tax rate and higher depreciation expense.
- **Net earned premiums, fees and other income** from the Global Lifestyle and Global Housing segments totaled \$3.32 billion compared to second quarter 2025 of \$3.05 billion, up 9 percent, driven by growth in both Global Lifestyle and Global Housing.

Global Lifestyle

\$ in millions	Q2'26	Q2'25	Change	6M'26	6M'25	Change
Adjusted EBITDA	244.4	201.4	21%	481.1	399.2	21%
Net earned premiums, fees and other income	2,572.9	2,350.8	9%	5,123.9	4,657.4	10%

- **Adjusted EBITDA** increased 21 percent compared to second quarter 2025, driven by earnings growth across Connected Living and Global Automotive. Connected Living increased 29 percent, including \$10 million of favorable non-run rate benefits in second quarter 2026. Excluding this, earnings grew 22 percent, primarily driven by global mobile growth, including global supply chain and device protection programs, as well as higher contributions from financial services. Global Automotive results increased from growth within global partnerships.
- **Net earned premiums, fees and other income** increased 9 percent compared to second quarter 2025, driven primarily by Connected Living growth from global supply chain volumes and device protection programs, as well as higher contributions from extended service contracts and financial services programs.

Global Housing

\$ in millions	Q2'26	Q2'25	Change	6M'26	6M'25	Change
Adjusted EBITDA	274.8	214.4	28%	511.5	326.8	57%
Reportable catastrophes	12.2	29.8		36.6	186.5	
Adjusted EBITDA, ex. reportable catastrophes ²	287.0	244.2	18%	548.1	513.3	7%
Net earned premiums, fees and other income	747.8	697.7	7%	1,476.9	1,354.5	9%

- **Adjusted EBITDA** increased 28 percent compared to second quarter 2025. Results included \$17.6 million of lower pre-tax reportable catastrophes. Excluding reportable catastrophes, Adjusted EBITDA² increased 18 percent, mainly driven by favorable non-catastrophe loss experience, primarily from lower than typical claims frequency. In Homeowners, results also benefitted from lower catastrophe reinsurance costs and growth in specialty products and lender-placed. Global Housing growth was partially offset by \$12 million of lower favorable prior period reserve development (PPD)^(a).
(a) Second quarter 2026 had \$22.3 million of favorable non-catastrophe PPD, of which \$23.1 million was related to prior years, compared to \$33.9 million of favorable non-catastrophe PPD in second quarter 2025. Year-to-date 2026 prior year reserve development was \$41.9 million and year-to-date 2025 prior year reserve development was \$63.4 million.
- **Net earned premiums, fees and other income** increased 7 percent compared to second quarter 2025, primarily driven by Homeowners due to growth in specialty products and lender-placed and lower catastrophe reinsurance costs.

Corporate and Other

\$ in millions	Q2'26	Q2'25	Change	6M'26	6M'25	Change
Adjusted EBITDA	(40.0)	(29.8)	(34)%	(71.9)	(57.8)	(24)%

- **Adjusted EBITDA loss** increased in second quarter 2026 compared to the prior year period, mainly driven by higher employee-related expenses and organic investments to support our Home Warranty business. This increase was partially offset by higher investment income from higher assets.

Holding Company Liquidity Position

- **Holding company liquidity** totaled \$911 million as of June 30, 2026, or \$686 million above the company's minimum level of \$225 million.

Dividends paid by the operating segments to the holding company in second quarter 2026 totaled \$235 million.

- **Share repurchases and common stock dividends** totaled \$123 million in second quarter 2026. During second quarter 2026, Assurant repurchased approximately 310 thousand shares of common stock for \$75 million and paid \$48 million in common stock dividends.

From July 1 through July 31, 2026, the company repurchased approximately 108 thousand shares for \$30 million. \$544 million remains under the current repurchase authorization.

2026 Company Outlook⁶

Note: Some of the metrics included within the company's outlook are non-GAAP financial measures and the company believes that it cannot, without unreasonable efforts, forecast certain information needed to reconcile to the GAAP measures, the probable significance of which cannot be determined. More information can be found in the Non-GAAP Financial Measures section.

Based on current macroeconomic conditions, the company now expects the following:

\$ in millions, except per share data	2025	2026 Outlook ^{6, (b)}	2026 Outlook ex. PYD ^(c)
Adjusted EBITDA, ex. reportable catastrophes ²	\$1,734	Mid Single Digits	Approximately 10%
Adjusted earnings, ex. reportable catastrophes, per diluted share ⁴	\$22.81	Mid Single Digits	Approximately 10%

(b) 2026 outlook does not contemplate prior year reserve development (PYD) in second half 2026.

(c) Excludes the impact of \$71 million of lower favorable PYD in Global Housing. This reflects \$113 million of favorable PYD in 2025 and \$42 million of favorable PYD in first half 2026.

- **Adjusted EBITDA, excluding reportable catastrophes⁶**, now expected to increase mid single digits.
 - **Global Lifestyle Adjusted EBITDA** now expected to increase low double digits with contributions from Connected Living and Global Automotive.
 - **Global Housing Adjusted EBITDA, excluding reportable catastrophes⁶**, now expected to grow modestly.
 - **Corporate and Other Adjusted EBITDA loss** now expected to approximate \$145 million, from higher employee-related expenses.
- **Adjusted earnings, excluding reportable catastrophes, per diluted share⁶**, now expected to increase mid single digits. The company continues to expect depreciation expense of approximately \$180 million, an effective tax rate of approximately 19 to 21 percent, interest expense of approximately \$113 million and amortization of purchased intangible assets of approximately \$70 million.
- Capital deployment priorities to focus on maintaining a strong, flexible financial position, supporting business growth by funding organic investments and M&A, and returning capital to shareholders through common stock dividends and share repurchases, subject to Board approval.

Earnings Conference Call

The second quarter 2026 earnings conference call and webcast will be held on Wednesday, August 5, 2026 at 8:00 a.m. E.T. The slide presentation used by management during the webcast includes supplemental information and will be available on Assurant's Investor Relations website prior to the conference call. The live and archived webcast, along with supplemental information, will also be available on Assurant's Investor Relations website: <https://ir.assurant.com/overview/default.aspx>

About Assurant

Assurant, Inc. (NYSE: AIZ) redefines the boundaries of protection – safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world's leading brands. As a Fortune 500 company operating in 21 countries, Assurant leads the way in leveraging insights and technology to transform customer connections that build loyalty and drive value.

Learn more at assurant.com

Media Contact:

Julie Strider
Vice President, Global Communications
julie.strider@assurant.com

Investor Relations Contacts:

Rebekah Biondo
Deputy CFO
rebekah.biondo@assurant.com

Sean Moshier
Vice President, Investor Relations
sean.moshier@assurant.com

Lyndsay Baker
Assistant Vice President, Investor Relations
lyndsay.baker@assurant.com

Safe Harbor Statement

Some of the statements in this news release, including our business and financial plans and any statements regarding our anticipated future financial performance, business prospects, growth, operating strategies, valuation and similar matters, such as performance outlook, financial objectives, business drivers, our ability to gain market share, and the strength, diversity, predictability, resiliency and durability 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 news release or 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 impact of general economic, financial market and political conditions and conditions in the markets in which we operate, including inflation, geopolitical conflict in the Middle East, tariff policies in the United States and abroad, global supply chain impacts and recessionary pressures;
- ii. 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 they disintermediate us, or if those parties face financial, reputational or regulatory issues;
- iii. significant competitive pressures, changes in customer preferences and disruption, including the impact of artificial intelligence;
- iv. the failure to execute our strategy, including through organic growth and the continuing service of key executives, senior leaders, highly-skilled personnel and a high-performing workforce;
- v. the failure to find suitable acquisitions at attractive prices, integrate acquired businesses or divest of non-strategic businesses effectively;
- vi. our inability to recover should we experience a business continuity event;
- vii. the failure to manage vendors and other third parties on whom we rely to conduct business and provide services to our clients;
- viii. risks related to our international operations;
- ix. declines in the value and availability of mobile devices, and regulatory compliance or other risks in our mobile business;
- x. our inability to develop and maintain distribution sources or attract and retain sales representatives and executives with key client relationships;
- xi. risks associated with joint ventures, franchises and investments in which we share ownership and management with third parties;
- xii. the impact of catastrophe and non-catastrophe losses, including as a result of climate change and the current inflationary environment;
- xiii. negative publicity relating to our business, practices, industry or clients;
- 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 technology systems and infrastructure, or the failure to integrate those of acquired businesses;

- xxvii. breaches of our 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;
- 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.

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) **Adjusted EBITDA:** Assurant uses Adjusted EBITDA as an important measure of the company's operating performance. Assurant defines Adjusted EBITDA as net income, excluding net realized gains (losses) on investments and fair value changes to equity securities, interest expense, benefit (provision) for income taxes, depreciation expense, amortization of purchased intangible assets, 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 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 EBITDA, revenue generated from such intangible assets is included within the revenue in determining Adjusted EBITDA. The comparable GAAP measure is net income. See Note 2 below for a full reconciliation.
- (2) **Adjusted EBITDA, Excluding Reportable Catastrophes:** Assurant uses Adjusted EBITDA (defined above), excluding reportable catastrophes (which represents 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), as another important measure of the company's operating performance. The company believes this metric provides investors with an important measure of the company's operating performance for the reasons noted above, and because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income.

(UNAUDITED) (\$ in millions)	2Q 2026	2Q 2025	6 Months 2026	6 Months 2025	12 Months 2025
GAAP net income	\$ 298.6	\$ 235.3	\$ 572.7	\$ 381.9	\$ 872.7
Less:					
Interest expense	28.4	26.7	56.7	53.5	109.7
Provision for income taxes	78.3	53.7	139.8	90.8	214.7
Depreciation expense	44.7	35.9	88.0	71.0	156.4
Amortization of purchased intangible assets	18.0	15.1	35.7	33.5	67.4
Adjustments, pre-tax:					
Net realized losses on investments and fair value changes to equity securities	10.2	21.7	31.4	37.7	71.8
Other adjustments ⁽¹⁾	1.0	(2.4)	(3.6)	(0.2)	43.5
Adjusted EBITDA	479.2	386.0	920.7	668.2	1,536.2
Reportable catastrophes	12.2	29.8	36.6	186.8	198.2
Adjusted EBITDA, excluding reportable catastrophes	\$ 491.4	\$ 415.8	\$ 957.3	\$ 855.0	\$ 1,734.4

(1) Additional details about the components of Other adjustments and other key financial metrics throughout this press release are included in the Financial Supplement located on Assurant's Investor Relations website: <https://ir.assurant.com/overview/default.aspx>

(UNAUDITED)	2Q 2026		2Q 2025	
(\$ in millions)	Global Lifestyle	Global Housing	Global Lifestyle	Global Housing
Adjusted EBITDA	\$ 244.4	\$ 274.8	\$ 201.4	\$ 214.4
Reportable catastrophes	—	12.2	—	29.8
Adjusted EBITDA, excluding reportable catastrophes	\$ 244.4	\$ 287.0	\$ 201.4	\$ 244.2

(UNAUDITED)	6 Months 2026		6 Months 2025	
(\$ in millions)	Global Lifestyle	Global Housing	Global Lifestyle	Global Housing
Adjusted EBITDA	\$ 481.1	\$ 511.5	\$ 399.2	\$ 326.8
Reportable catastrophes	—	36.6	0.3	186.5
Adjusted EBITDA, excluding reportable catastrophes	\$ 481.1	\$ 548.1	\$ 399.5	\$ 513.3

- (3) Adjusted Earnings per Diluted Share: 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 (i) net income, excluding net realized gains (losses) on investments and fair value changes to equity securities, amortization of purchased intangible assets, as well as other highly variable or unusual items, less earnings allocated to participating securities, divided by (ii) 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 per diluted share. See Note 4 below for a full reconciliation.
- (4) Adjusted Earnings, Excluding Reportable Catastrophes, per Diluted Share: 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 per diluted share.

(UNAUDITED) (\$ in millions)	2Q 2026	2Q 2025	6 Months 2026	6 Months 2025	12 Months 2025
GAAP net income	\$ 298.6	\$ 235.3	\$ 572.7	\$ 381.9	\$ 872.7
Adjustments, pre-tax:					
Net realized losses on investments and fair value changes to equity securities	10.2	21.7	31.4	37.7	71.8
Amortization of purchased intangible assets	18.0	15.1	35.7	33.5	67.4
Other adjustments	1.0	(2.4)	(3.6)	(0.2)	43.5
Benefit for income taxes	(5.9)	(6.7)	(13.2)	(14.4)	(36.5)
Adjusted earnings	321.9	263.0	623.0	438.5	1,018.9
Reportable catastrophes, pre-tax	12.2	29.8	36.6	186.8	198.2
Tax impact of reportable catastrophes	(2.5)	(6.3)	(7.7)	(39.3)	(41.7)
Adjusted earnings, excluding reportable catastrophes	\$ 331.6	\$ 286.5	\$ 651.9	\$ 586.0	\$ 1,175.4

(UNAUDITED)	2Q 2026	2Q 2025	6 Months 2026	6 Months 2025	12 Months 2025
GAAP net income per diluted share⁽¹⁾	\$ 5.95	\$ 4.56	\$ 11.34	\$ 7.38	\$ 16.93
Adjustments, pre-tax:					
Net realized losses on investments and fair value changes to equity securities	0.20	0.42	0.62	0.73	1.39
Amortization of purchased intangible assets	0.36	0.29	0.71	0.65	1.31
Other adjustments	0.02	(0.05)	(0.07)	(0.01)	0.85
Benefit for income taxes	(0.12)	(0.12)	(0.26)	(0.27)	(0.71)
Adjusted earnings, per diluted share	6.41	5.10	12.34	8.48	19.77
Reportable catastrophes, pre-tax	0.24	0.58	0.72	3.61	3.85
Tax impact of reportable catastrophes	(0.05)	(0.12)	(0.15)	(0.76)	(0.81)
Adjusted earnings, excluding reportable catastrophes, per diluted share	\$ 6.60	\$ 5.56	\$ 12.91	\$ 11.33	\$ 22.81

(1) Information on the share counts used in the per share calculations throughout this press release are included in the Financial Supplement located on Assurant's Investor Relations website: <https://ir.assurant.com/overview/default.aspx>

(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
	2Q 2026
Percentage change in GAAP net income, including FX impact	26.9 %
Percentage change in Adjusted EBITDA, including FX impact	24.1 %
Percentage change in Adjusted EBITDA, excluding reportable catastrophes:	
Including FX impact	18.2 %
FX impact	0.1 %
Excluding FX impact	18.1 %

- (6) The company outlook for each of Adjusted earnings, excluding reportable catastrophes, per diluted share and, for Assurant and Global Housing, Adjusted EBITDA, excluding reportable catastrophes, each including and excluding 2025 prior year reserve development and first half 2026 development, constitute forward-looking non-GAAP financial measures and the company believes that it cannot, without unreasonable efforts, forecast certain information needed to reconcile such forward-looking non-GAAP financial measures 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 depreciation expense, interest expense and amortization of purchased intangible assets, each on a pre-tax basis, and the estimated effective tax rate, which are expected to be approximately \$180 million, \$113 million, \$70 million and 19 to 21 percent, respectively. 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.

Assurant, Inc.
Consolidated Statement of Operations (unaudited)
Three and Six Months Ended June 30, 2026 and 2025

	2Q		6 Months	
	2026	2025	2026	2025
(\$ in millions except number of shares and per share amounts)				
Revenues				
Net earned premiums	\$ 2,767.4	\$ 2,587.7	\$ 5,549.3	\$ 5,150.0
Fees and other income	554.6	463.7	1,054.4	866.6
Net investment income	142.4	128.7	302.0	253.5
Net realized losses on investments and fair value changes to equity securities	(10.2)	(21.7)	(31.4)	(37.7)
Total revenues	3,454.2	3,158.4	6,874.3	6,232.4
Benefits, losses and expenses				
Policyholder benefits	748.3	721.5	1,517.4	1,501.2
Underwriting, selling, general and administrative expenses	2,300.6	2,121.2	4,587.7	4,205.0
Interest expense	28.4	26.7	56.7	53.5
Total benefits, losses and expenses	3,077.3	2,869.4	6,161.8	5,759.7
Income before provision for income taxes	376.9	289.0	712.5	472.7
Provision for income taxes	78.3	53.7	139.8	90.8
Net income	\$ 298.6	\$ 235.3	\$ 572.7	\$ 381.9
Net income per share:				
Basic	\$ 5.98	\$ 4.60	\$ 11.45	\$ 7.46
Diluted	\$ 5.95	\$ 4.56	\$ 11.34	\$ 7.38
Common stock dividends per share	\$ 0.88	\$ 0.80	\$ 1.76	\$ 1.60
Share data:				
Basic weighted average shares outstanding	49,520,710	50,675,804	49,611,108	50,737,072
Diluted weighted average shares outstanding	49,831,416	51,112,351	50,082,767	51,248,193

Assurant, Inc.
Consolidated Condensed Balance Sheets (unaudited)
At June 30, 2026 and December 31, 2025

	June 30, 2026	December 31, 2025
	(\$ in millions)	
Assets		
Investments and cash and cash equivalents	\$ 12,156.2	\$ 11,896.1
Reinsurance recoverables	6,350.1	6,471.3
Deferred acquisition costs	10,380.0	10,187.6
Goodwill	2,656.3	2,646.3
Other assets	4,538.8	4,575.9
Assets held for sale	—	512.4
Total assets	\$ 36,081.4	\$ 36,289.6
Liabilities		
Policyholder benefits and claims payable	\$ 2,163.4	\$ 2,156.9
Unearned premiums	21,105.5	20,881.4
Debt	2,208.1	2,206.9
Accounts payable and other liabilities	4,506.5	4,673.3
Liabilities held for sale	—	499.5
Total liabilities	29,983.5	30,418.0
Stockholders' equity		
Stockholders' equity, excluding accumulated other comprehensive loss	6,697.9	6,415.8
Accumulated other comprehensive loss	(600.0)	(544.2)
Total stockholders' equity	6,097.9	5,871.6
Total liabilities and stockholders' equity	\$ 36,081.4	\$ 36,289.6