UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-Q

☒ **Quarterly Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

For the quarterly period ended June 30, 2026

OR

☐ **Transition Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

For the transition period from __________ to __________

Commission file number 001-31978

Assurant, Inc.
(Exact name of registrant as specified in its charter)

Delaware	**39-1126612**
(State or other jurisdiction of incorporation)	**(I.R.S. Employer Identification No.)**

260 Interstate North Circle SE
Atlanta, Georgia 30339
(770) 763-1000
(Address, including zip code, and telephone number, including area code, of Registrant's Principal Executive Offices)

Securities registered pursuant to Section 12(b) of the Act:

Title of Each Class	Trading Symbol(s)	Name of Each Exchange on Which Registered
Common Stock, $0.01 Par Value	**AIZ**	**New York Stock Exchange**
5.25% Subordinated Notes due 2061	**AIZN**	**New York Stock Exchange**

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes ☒ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company" and "emerging growth company" in Rule 12b-2 of the Exchange Act.

Large accelerated filer	☒	Accelerated filer	☐
Non-accelerated filer	☐	Smaller reporting company	☐
		Emerging growth company	☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes ☐ No ☒

The number of shares of the registrant's common stock outstanding at July 31, 2026 was 49,323,767.

ASSURANT, INC.
QUARTERLY REPORT ON FORM 10-Q
FOR THE QUARTERLY PERIOD ENDED JUNE 30, 2026

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Assurant, Inc.
Consolidated Balance Sheets (unaudited)

	June 30, 2026	December 31, 2025
	(in millions, except number of shares and per share amounts)	
Assets		
Investments:		
Fixed maturity securities available for sale, at fair value (net of allowances for credit losses of $— and $1.9 at June 30, 2026 and December 31, 2025, respectively; amortized cost - $9,133.1 and $8,635.3 at June 30, 2026 and December 31, 2025, respectively)	$ 8,989.5	$ 8,577.7
Equity securities at fair value	195.7	207.1
Commercial mortgage loans on real estate, at amortized cost (net of allowances for credit losses of $6.3 and $6.7 at June 30, 2026 and December 31, 2025, respectively)	305.4	324.7
Short-term investments	335.2	379.5
Other investments	631.7	573.0
Total investments	10,457.5	10,062.0
Cash and cash equivalents	1,698.7	1,834.1
Premiums and accounts receivable (net of allowances for credit losses of $16.8 and $10.4 at June 30, 2026 and December 31, 2025, respectively)	2,008.4	1,989.4
Reinsurance recoverables (net of allowances for credit losses of $5.2 at June 30, 2026 and December 31, 2025)	6,350.1	6,471.3
Accrued investment income	133.1	135.4
Deferred acquisition costs	10,380.0	10,187.6
Property and equipment, net	849.6	841.7
Goodwill	2,656.3	2,646.3
Other intangible assets, net	487.7	522.0
Other assets (net of allowances for credit losses of $0.9 at June 30, 2026 and December 31, 2025)	1,060.0	1,087.4
Assets held for sale (Note 4)	—	512.4
Total assets	$ 36,081.4	$ 36,289.6
Liabilities		
Future policy benefits and expenses	$ 53.8	$ 55.7
Unearned premiums	21,105.5	20,881.4
Claims and benefits payable	2,109.6	2,101.2
Commissions payable	623.3	640.6
Funds held under reinsurance	282.0	266.4
Accounts payable and other liabilities (including allowances for credit losses of $0.6 and $0.9 at June 30, 2026 and December 31, 2025, respectively, for the unsecured portion of the high deductible recoverables)	3,601.2	3,766.3
Debt	2,208.1	2,206.9
Liabilities held for sale (Note 4)	—	499.5
Total liabilities	29,983.5	30,418.0
Commitments and contingencies (Note 14)		
Stockholders' equity		
Common stock, par value $0.01 per share, 800,000,000 shares authorized, 51,678,269 and 52,089,008 shares issued and 49,382,180 and 49,792,919 shares outstanding at June 30, 2026 and December 31, 2025, respectively	0.5	0.5
Additional paid-in capital	1,685.9	1,711.8
Retained earnings	5,134.3	4,826.3
Accumulated other comprehensive loss	(600.0)	(544.2)

Treasury stock, at cost; 2,296,089 shares at June 30, 2026 and December 31, 2025		(122.8)		(122.8)
Total stockholders’ equity		6,097.9		5,871.6
Total liabilities and stockholders’ equity	$	36,081.4	$	36,289.6

See the accompanying Notes to Consolidated Financial Statements (unaudited)

Assurant, Inc.
Consolidated Statements of Operations (unaudited)

	Three Months Ended June 30,		Six Months Ended June 30,	
	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 (including $2.4, $0.0, $(3.2) and $(3.0) of impairment-related gains (losses) for the three and six months ended June 30, 2026 and 2025, respectively) 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 income tax expense	376.9	289.0	712.5	472.7
Income tax expense	78.3	53.7	139.8	90.8
Net income	$ 298.6	$ 235.3	$ 572.7	$ 381.9
Earnings Per Common Share				
Basic	$ 5.98	$ 4.60	$ 11.45	$ 7.46
Diluted	$ 5.95	$ 4.56	$ 11.34	$ 7.38
Share Data				
Weighted average common shares outstanding used in basic per common share calculations	49,520,710	50,675,804	49,611,108	50,737,072
Plus: Dilutive securities	310,706	436,547	471,659	511,121
Weighted average common shares outstanding used in diluted per common share calculations	49,831,416	51,112,351	50,082,767	51,248,193

See the accompanying Notes to Consolidated Financial Statements (unaudited)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
	(in millions)			
Net income	$ 298.6	$ 235.3	$ 572.7	$ 381.9
Other comprehensive income (loss):				
Change in unrealized losses on securities, net of taxes of $(3.7), $(22.1), $17.5 and $(40.3) for the three and six months ended June 30, 2026 and 2025, respectively	22.7	69.2	(66.9)	144.4
Change in unrealized gains on derivative transactions, net of taxes of $0.5, $(0.1) $0.7 and $(0.5) for the three and six months ended June 30, 2026 and 2025, respectively	(3.1)	0.6	(4.0)	2.0
Change in foreign currency translation, net of taxes of $(0.7), $(0.5), $(0.4) and $(2.9) for the three and six months ended June 30, 2026 and 2025, respectively	8.5	43.9	14.0	52.7
Change in pension and postretirement unrecognized net periodic benefit cost, net of taxes of $(0.2), $—, $(0.3) and $(0.6) for the three and six months ended June 30, 2026 and 2025, respectively	0.9	0.2	1.1	2.4
Total other comprehensive income (loss)	29.0	113.9	(55.8)	201.5
Total comprehensive income	$ 327.6	$ 349.2	$ 516.9	$ 583.4

See the accompanying Notes to Consolidated Financial Statements (unaudited)

Assurant, Inc.
Consolidated Statements of Changes in Stockholders' Equity (unaudited)

	Three Months Ended June 30, 2026					
	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Loss	Treasury Stock	Total
	(in millions)					
Balance at March 31, 2026	$ 0.5	$ 1,671.4	$ 4,949.3	$ (629.0)	$ (122.8)	$ 5,869.4
Stock plan compensation expense	—	25.8	—	—	—	25.8
Common stock dividends ($0.88 per share)	—	—	(47.9)	—	—	(47.9)
Acquisition of common stock	—	(11.3)	(65.7)	—	—	(77.0)
Net income	—	—	298.6	—	—	298.6
Other comprehensive loss	—	—	—	29.0	—	29.0
Balance at June 30, 2026	$ 0.5	$ 1,685.9	$ 5,134.3	$ (600.0)	$ (122.8)	$ 6,097.9

	Three Months Ended June 30, 2025					
	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Loss	Treasury Stock	Total
	(in millions)					
Balance at March 31, 2025	$ 0.5	$ 1,673.9	$ 4,431.1	$ (748.5)	$ (122.8)	$ 5,234.2
Stock plan compensation expense	—	22.4	—	—	—	22.4
Common stock dividends ($0.80 per share)	—	—	(42.7)	—	—	(42.7)
Acquisition of common stock	—	(11.8)	(52.8)	—	—	(64.6)
Net income	—	—	235.3	—	—	235.3
Other comprehensive income	—	—	—	113.9	—	113.9
Balance at June 30, 2025	$ 0.5	$ 1,684.5	$ 4,570.9	$ (634.6)	$ (122.8)	$ 5,498.5

	Six Months Ended June 30, 2026					
	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Loss	Treasury Stock	Total
	(in millions)					
Balance at December 31, 2025	$ 0.5	$ 1,711.8	$ 4,826.3	$ (544.2)	$ (122.8)	$ 5,871.6
Stock plan exercises	—	8.4	—	—	—	8.4
Stock plan compensation expense	—	43.4	—	—	—	43.4
Common stock dividends ($1.76 per share)	—	—	(91.9)	—	—	(91.9)
Acquisition of common stock	—	(77.7)	(172.8)	—	—	(250.5)
Net income	—	—	572.7	—	—	572.7
Other comprehensive income	—	—	—	(55.8)	—	(55.8)
Balance at June 30, 2026	$ 0.5	$ 1,685.9	$ 5,134.3	$ (600.0)	$ (122.8)	$ 6,097.9

	Six Months Ended June 30, 2025					
	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Loss	Treasury Stock	Total
	(in millions)					
Balance at December 31, 2024	$ 0.5	$ 1,686.8	$ 4,378.3	$ (836.1)	$ (122.8)	$ 5,106.7
Stock plan exercises	—	7.6	—	—	—	7.6
Stock plan compensation expense	—	37.5	—	—	—	37.5
Common stock dividends ($1.60 per share)	—	—	(83.6)	—	—	(83.6)
Acquisition of common stock	—	(47.4)	(105.7)	—	—	(153.1)
Net income	—	—	381.9	—	—	381.9
Other comprehensive income	—	—	—	201.5	—	201.5
Balance at June 30, 2025	$ 0.5	$ 1,684.5	$ 4,570.9	$ (634.6)	$ (122.8)	$ 5,498.5

See the accompanying Notes to Consolidated Financial Statements (unaudited)

Assurant, Inc.
Consolidated Statements of Cash Flows (unaudited)

	Six Months Ended June 30,	
	2026	2025
	(in millions)	
Operating activities		
Net income	$ 572.7	$ 381.9
Adjustments to reconcile net income to net cash provided by operating activities:		
Noncash revenues, expenses, gains and losses included in net income from operations:		
Deferred tax expense	90.7	26.6
Depreciation and amortization	134.1	115.7
Net realized losses on investments, including impairment losses	31.4	37.7
Loss on sale of business	0.5	—
Stock based compensation expense	43.4	37.5
Restructuring costs	—	(1.4)
Changes in operating assets and liabilities:		
Insurance policy reserves and expenses	183.9	(394.3)
Premiums and accounts receivable	(2.9)	163.8
Commissions payable	(20.9)	26.4
Reinsurance recoverable	121.1	236.1
Funds withheld under reinsurance	16.7	(11.3)
Deferred acquisition costs and value of business acquired	(172.3)	(94.2)
Taxes receivable	(83.5)	(110.1)
Other assets and other liabilities	(199.1)	224.4
Other	(21.1)	19.1
Net cash provided by operating activities	694.7	657.9
Investing activities		
Sales of:		
Fixed maturity securities available for sale	966.6	650.2
Equity securities	30.3	24.9
Other invested assets	40.8	21.1
Subsidiary, net of cash transferred	1.4	—
Maturities, calls, prepayments, and scheduled redemption of:		
Fixed maturity securities available for sale	401.6	424.2
Commercial mortgage loans on real estate	41.1	39.1
Purchases of:		
Fixed maturity securities available for sale	(1,814.5)	(1,702.9)
Equity securities	(19.5)	(16.4)
Commercial mortgage loans on real estate	(21.6)	(26.6)
Other invested assets	(71.3)	(52.8)
Property and equipment and other	(92.9)	(113.3)
Subsidiaries, net of cash transferred	(15.3)	—

Change in short-term investments	46.7	(32.2)
Other	0.2	0.2
Net cash used in investing activities	(506.4)	(784.5)

	Six Months Ended June 30,	
	2026	2025
Financing activities		
Acquisition of common stock	(201.8)	(127.6)
Common stock dividends paid	(91.9)	(83.6)
Employee stock purchases and withholdings	(32.2)	(11.8)
Net cash used in financing activities	(325.9)	(223.0)
Effect of exchange rate changes on cash and cash equivalents	2.2	28.6
Change in cash and cash equivalents	(135.4)	(321.0)
Cash and cash equivalents at beginning of period	1,834.1	1,807.7
Cash and cash equivalents at end of period	$ 1,698.7	$ 1,486.7

See the accompanying Notes to Consolidated Financial Statements (unaudited)

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1. Nature of Operations

Assurant, Inc. (the “Company”) redefines the boundaries of protection—safeguarding and servicing connected devices, homes, automobiles, and commercial equipment in partnership with the world's leading brands. The Company leads the way in leveraging insights and technology to transform customer connections that build loyalty and drive value. The Company operates in North America, Latin America, Europe and Asia Pacific through two operating segments: Global Lifestyle and Global Housing. Through its Global Lifestyle segment, the Company provides mobile device solutions, extended service contracts and related services for consumer electronics and appliances, and financial services and other insurance products (referred to as “Connected Living”); and vehicle protection services, commercial equipment protection and other related services (referred to as “Global Automotive”). Through its Global Housing segment, the Company provides lender-placed homeowners, manufactured housing and flood insurance, as well as voluntary manufactured housing, condominium and homeowners insurance (referred to as “Homeowners”); and renters insurance and other products (referred to as “Renters and Other”).

The Company’s common stock is traded on the New York Stock Exchange under the symbol “AIZ”.

2. Basis of Presentation

The accompanying unaudited interim consolidated financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America (“GAAP”) for interim financial information. Accordingly, these statements do not include all of the information and notes required by GAAP for complete financial statements.

The consolidated balance sheet as of June 30, 2026, the consolidated statements of operations, consolidated statements of comprehensive income and consolidated statements of changes in stockholders’ equity for the three and six months ended June 30, 2026 and 2025 and the consolidated statements of cash flows for the six months ended June 30, 2026 and 2025 are unaudited. In the opinion of management, the interim data includes all normal recurring adjustments necessary for a fair statement of the results for the interim periods. The unaudited interim consolidated financial statements include the accounts of the Company and all of its wholly owned subsidiaries. All inter-company transactions and balances are eliminated in consolidation.

Operating results for the three and six months ended June 30, 2026 are not necessarily indicative of the results that may be expected for the year ending December 31, 2026. The accompanying unaudited interim consolidated financial statements should be read in conjunction with the audited consolidated financial statements and related notes included in the Company’s Annual Report on Form 10-K for the year ended December 31, 2025.

(in millions, except number of shares and per share amounts)

Restricted Cash

Restricted cash and cash equivalents of $99.0 million and $102.0 million as of June 30, 2026 and December 31, 2025, respectively, principally related to cash deposits involving insurance programs with restrictions as to withdrawal and use, are classified within cash and cash equivalents in the consolidated balance sheets.

3. Recent Accounting Pronouncements

Changes to GAAP are established by the Financial Accounting Standards Board ("FASB") in the form of Accounting Standards Updates ("ASUs") to the FASB Accounting Standards Codification. The Company considers the applicability and impact of all ASUs.

Adopted

There were no ASUs adopted by the Company during the quarterly period ended June 30, 2026.

Not Yet Adopted

ASUs issued but not yet adopted as of June 30, 2026, that are currently being assessed and may or may not have a material impact on the Company's consolidated financial statements or disclosures are included below. ASUs not listed below were assessed and either determined to be not applicable or are not expected to have a material impact on the Company's consolidated financial statements or disclosures.

Standard	Summary of the Standard	Effective date Method of Adoption	Impact of the Standard on the Company's Financial Statements
ASU 2024-03 Income Statement—Reporting Comprehensive Income—Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses	*The guidance improves disclosures of specified information about certain costs and expenses for each interim and annual reporting period. The new disclosure requirements include:* • *Disclose the amounts of (a) purchases of inventory; (b) employee compensation; (c) depreciation; (d) intangible asset amortization; and (e) depreciation, depletion, and amortization recognized as part of oil- and gas-producing activities (or other amounts of depletion expense) included in each relevant expense caption.* • *Include certain amounts that are already required to be disclosed under current GAAP in the same disclosure as the other disaggregation requirements.* • *Disclose a qualitative description of the amounts remaining in relevant expense captions that are not separately disaggregated quantitatively.* • *Disclose the total amount of selling expenses and, in annual reporting periods, an entity's definition of selling expenses.*	*December 31, 2027 and for interim periods thereafter*	*The Company is assessing the impact of adopting this standard as of December 31, 2027. The amended guidance is expected to have no impact on the Company's consolidated financial statements and to expand the annual and interim disclosures of disaggregation of relevant expense captions in the Company's consolidated statement of operations.*

4. Disposition

In March 2026, the Company sold a subsidiary that held certain runoff businesses, including the long-term care business, and was reported in the Corporate and Other segment. Prior to the sale, the subsidiary met the criteria for held for sale presentation and, therefore, its assets and liabilities were recorded as held for sale in the December 31, 2025 consolidated balance sheet. The major classes of assets and liabilities held for sale as of December 31, 2025 included $489.4 million of reinsurance recoverables and $477.1 million of future policy benefits and expenses. The sale resulted in a loss of $11.2 million, with $10.7 million initially estimated and recorded during the fourth quarter of 2025 upon the subsidiary's classification as held for sale. The remaining loss of $0.5 million was recorded in the first quarter of 2026 following the completion of closing-related adjustments.

5. Segment Information

As of June 30, 2026, the Company had two reportable operating segments: Global Lifestyle and Global Housing. In addition, the Company reports the Corporate and Other segment, which includes corporate employee-related expenses, activities of the holding company and investments in the home warranty business.

The Company's chief operating decision maker ("CODM") is the Chief Executive Officer ("CEO"). Adjusted EBITDA, as defined below, is the primary measure used by the CODM to assess performance and allocate resources to the segments. The CODM budgets and forecasts for each segment based on Adjusted EBITDA, and then tracks and assesses performance throughout the year by comparing the actual Adjusted EBITDA to the budget and forecast for each segment. The individual operating segment's performance is one of the considerations when determining the compensation of certain employees.

The Company defines Adjusted EBITDA, the segment measure of profitability, 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 following tables provide information about the segments' Adjusted EBITDA.

(in millions, except number of shares and per share amounts)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Global Lifestyle:				
Net earned premiums, fees and other income:				
Connected Living	$ 1,554.5	$ 1,326.4	$ 3,034.7	$ 2,559.8
Global Automotive	1,018.4	1,024.4	2,089.2	2,097.6
Net investment income	97.3	87.7	206.2	171.7
Total revenues	2,670.2	2,438.5	5,330.1	4,829.1
Policyholder benefits	512.5	461.5	1,016.2	903.9
Selling and underwriting expense (1)	1,267.7	1,230.2	2,594.9	2,496.0
Cost of sales (2)	302.6	231.4	567.6	416.2
General expenses (3)	343.0	314.0	670.3	613.8
Segment Adjusted EBITDA	$ 244.4	$ 201.4	$ 481.1	$ 399.2
Global Housing:				
Net earned premiums, fees and other income:				
Homeowners	$ 600.4	$ 552.8	$ 1,180.5	$ 1,075.7
Renters and Other	147.4	144.9	296.4	278.8
Net investment income	35.6	34.4	76.3	68.1
Total revenues	783.4	732.1	1,553.2	1,422.6
Policyholder benefits	235.4	258.7	499.3	591.7
Selling and underwriting expense (1)	60.4	52.4	120.3	91.9
General expenses (4)	212.8	206.6	422.1	412.2
Segment Adjusted EBITDA	$ 274.8	$ 214.4	$ 511.5	$ 326.8
Corporate:				
Fees and other income	$ —	$ 1.3	—	1.7
Net investment income	8.8	5.6	18.1	11.4
Total revenues	8.8	6.9	18.1	13.1
Policyholder benefits	—	—	—	—
General expenses (3)	48.8	36.7	90.0	70.9
Segment Adjusted EBITDA	$ (40.0)	$ (29.8)	$ (71.9)	$ (57.8)

(1) Consists primarily of commissions, premium taxes and amortization of deferred acquisition costs.
(2) Consists primarily of costs to acquire, and repair or refurbish mobile and other electronic devices the Company sells to third-parties.
(3) Consists primarily of licenses, fees, and general operating expenses.
(4) Consists primarily of lender-placed tracking, licenses, fees, and general operating expenses.

(in millions, except number of shares and per share amounts)

The following table presents segment Adjusted EBITDA with a reconciliation to net income:

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Adjusted EBITDA by segment:				
Global Lifestyle	$ 244.4	$ 201.4	$ 481.1	$ 399.2
Global Housing	274.8	214.4	511.5	326.8
Corporate and Other	(40.0)	(29.8)	(71.9)	(57.8)
Reconciling items to consolidated net income:				
Interest expense	(28.4)	(26.7)	(56.7)	(53.5)
Depreciation expense	(44.7)	(35.9)	(88.0)	(71.0)
Amortization of purchased intangible assets	(18.0)	(15.1)	(35.7)	(33.5)
Net realized losses on investments and fair value changes to equity securities	(10.2)	(21.7)	(31.4)	(37.7)
Other adjustments	(1.0)	2.4	3.6	0.2
Total reconciling items	(102.3)	(97.0)	(208.2)	(195.5)
Income before income tax expense	376.9	289.0	712.5	472.7
Income tax expense	78.3	53.7	139.8	90.8
Net income	$ 298.6	$ 235.3	$ 572.7	$ 381.9

The following table presents total assets by segment:

	June 30, 2026	December 31, 2025
Global Lifestyle (1)	$ 29,304.7	$ 28,846.7
Global Housing (1)	5,157.6	5,159.2
Corporate and Other (2)	1,619.1	2,283.7
Segment assets	$ 36,081.4	$ 36,289.6

(1) Segment assets for Global Lifestyle and Global Housing do not include net unrealized gains (losses) on securities attributable to those segments, which are all included within Corporate and Other.

(2) Corporate and Other included the assets held for sale of $512.4 million as of December 31, 2025, related to the sale of a subsidiary, and $46.0 million of assets related to the Miami, Florida property as of both June 30, 2026 and December 31, 2025, which met held-for-sale criteria and was included in other assets. Refer to Note 4 for more information on the sale of a subsidiary. During first quarter 2025, the Company entered into an agreement to sell the Miami, Florida property to a buyer for a purchase price of $126.0 million, subject to certain adjustments. The transaction is subject to the buyer receiving the requisite development approvals from relevant state and local government authorities, including approvals relating to land use, rezoning and site plan. There can be no assurance that the transaction will be consummated. The Company has ceased depreciation of these assets which are recorded at carrying value, which is less than the estimated fair value less estimated costs to sell.

6. Contract Revenues

The Company partners with clients to provide consumers with a diverse range of protection products and services. The Company’s revenues from protection products are accounted for as insurance contracts and are recognized over the term of the insurance protection provided. Revenues from service contracts and sales of products are recognized as the contractual performance obligations are satisfied or the products are delivered. Revenue is measured as the amount of consideration the Company expects to be entitled to in exchange for performing the services or transferring products. If payments are received before the related revenue is recognized, the amount is recorded as unearned revenue or advance payment liabilities, until the performance obligations are satisfied or the products are transferred.

The disaggregated revenues from service contracts included in fees and other income on the consolidated statements of operations are $490.3 million and $402.1 million for Global Lifestyle and $36.9 million and $36.3 million for Global Housing for the three months ended June 30, 2026 and 2025, respectively. The disaggregated revenues from service contracts included in fees and other income on the consolidated statements of operations are $931.9 million and $751.8 million for Global Lifestyle and $69.0 million and $67.0 million for Global Housing for the six months ended June 30, 2026 and 2025, respectively.

Global Lifestyle

In the Global Lifestyle segment, revenues from service contracts and sales of products are primarily from the Company's Connected Living business. Through partnerships with the mobile eco-system, the Company provides administrative services related to its device protection products, including program design and marketing strategy, risk management, data analytics, customer support and claims handling, supply chain and service delivery, repair and logistics, and device disposition. Administrative fees are generally billed monthly based on the volume of services provided during the billing period (for example, based on the number of mobile subscribers) with payment due within a short-term period. Each service or bundle of services, depending on the contract, is an individual performance obligation with a standalone selling price. The Company recognizes revenue as it invoices, which corresponds to the value transferred to the customer.

The Company also repairs, refurbishes and then sells mobile and other electronic devices, on behalf of its client, for a bundled per unit fee. The entire processing of the device is considered one performance obligation with a standalone selling price and thus, the per unit fee is recognized when the products are sold. Payments are generally due prior to shipment or within a short-term period.

Global Housing

In the Global Housing segment, revenues from service contracts and sales of products are primarily from the Homeowners business. As part of the Homeowners business, the Company provides loan and claim payment tracking services for lenders. The Company generally invoices its customers weekly or monthly based on the volume of services provided during the billing period with payment due within a short-term period. Each service is an individual performance obligation with a standalone selling price. The Company recognizes revenue as it invoices, which corresponds to the value transferred to the customer.

Contract Balances

The receivables and unearned revenue under these contracts were $192.4 million and $155.5 million, respectively, as of June 30, 2026, and $187.6 million and $149.1 million, respectively, as of December 31, 2025. These balances are included in premiums and accounts receivable and accounts payable and other liabilities, respectively, in the consolidated balance sheets. Revenue from service contracts and sales of products recognized during the three months ended June 30, 2026 and 2025 that was included in unearned revenue as of December 31, 2025 and 2024 was $18.9 million and $17.5 million, respectively. Revenue from service contracts and sales of products recognized during the six months ended June 30, 2026 and 2025 that was included in unearned revenue as of December 31, 2025 and 2024 was $37.8 million and $34.9 million, respectively.

In certain circumstances, the Company defers upfront commissions and other costs in connection with client contracts in excess of one year where the Company can demonstrate future economic benefit. For these contracts, expense is recognized as revenues are earned. The Company periodically assesses recoverability based on the performance of the related contracts. As of June 30, 2026 and December 31, 2025, the Company had approximately $65.1 million and $67.6 million, respectively, of such intangible assets that will be expensed over the term of the client contracts.

7. Investments

The following tables show the cost or amortized cost, allowance for credit losses, gross unrealized gains and losses, and fair value of the Company's fixed maturity securities as of the dates indicated:

(in millions, except number of shares and per share amounts)

	June 30, 2026				
	Cost or Amortized Cost	Allowance for Credit Losses	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Fixed maturity securities:					
U.S. government and government agencies and authorities	$ 63.9	$ —	$ 0.2	$ (1.3)	$ 62.8
States, municipalities and political subdivisions	98.3	—	0.7	(5.3)	93.7
Foreign governments	647.5	—	8.1	(13.0)	642.6
Asset-backed	861.1	—	4.3	(8.6)	856.8
Commercial mortgage-backed	482.9	—	2.7	(18.6)	467.0
Residential mortgage-backed	1,113.9	—	6.0	(38.7)	1,081.2
U.S. corporate	4,007.8	—	48.0	(119.6)	3,936.2
Foreign corporate	1,857.7	—	28.4	(36.9)	1,849.2
Total fixed maturity securities	$ 9,133.1	$ —	$ 98.4	$ (242.0)	$ 8,989.5

	December 31, 2025				
	Cost or Amortized Cost	Allowance for Credit Losses	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Fixed maturity securities:					
U.S. government and government agencies and authorities	$ 62.7	$ —	$ 1.0	$ (0.8)	$ 62.9
States, municipalities and political subdivisions	100.0	—	1.2	(5.1)	96.1
Foreign governments	596.1	—	9.1	(11.3)	593.9
Asset-backed	850.2	—	4.6	(9.1)	845.7
Commercial mortgage-backed	431.4	—	5.3	(19.3)	417.4
Residential mortgage-backed	978.6	—	11.5	(35.4)	954.7
U.S. corporate	3,895.5	(1.9)	97.3	(113.3)	3,877.6
Foreign corporate	1,720.8	—	44.9	(36.3)	1,729.4
Total fixed maturity securities	$ 8,635.3	$ (1.9)	$ 174.9	$ (230.6)	$ 8,577.7

The cost or amortized cost and fair value of fixed maturity securities as of June 30, 2026 by contractual maturity are shown below. Actual maturities may differ from contractual maturities because issuers of the securities may have the right to call or prepay obligations with or without call or prepayment penalties.

	June 30, 2026	
	Cost or Amortized Cost	Fair Value
Due in one year or less	$ 153.9	$ 153.7
Due after one year through five years	1,363.4	1,370.8
Due after five years through ten years	3,722.2	3,738.4
Due after ten years	1,435.7	1,321.6
Total	6,675.2	6,584.5
Asset-backed	861.1	856.8

Commercial mortgage-backed	482.9	467.0
Residential mortgage-backed	1,113.9	1,081.2
Total	$ 9,133.1	$ 8,989.5

The following table sets forth the net realized gains (losses) on investments and fair value changes to equity securities, including impairments, recognized in the consolidated statements of operations for the periods indicated:

(in millions, except number of shares and per share amounts)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Net realized (losses) gains on investments related to sales and other and fair value changes to equity securities:				
Fixed maturity securities	$ (15.2)	$ (21.2)	$ (28.2)	$ (38.2)
Equity securities (1)	2.7	(1.1)	—	1.7
Commercial mortgage loans on real estate	—	0.3	0.3	1.7
Other investments	(0.1)	0.3	(0.3)	0.1
Total net realized losses on investments related to sales and other and fair value changes to equity securities	(12.6)	(21.7)	(28.2)	(34.7)
Net realized losses related to impairments:				
Fixed maturity securities	2.5	—	—	—
Other investments	(0.1)	—	(3.2)	(3.0)
Total net realized losses related to impairments	2.4	—	(3.2)	(3.0)
Total net realized losses on investments and fair value changes to equity securities	$ (10.2)	$ (21.7)	$ (31.4)	$ (37.7)

(1) Upward adjustments of $0.4 million, $0.5 million, $0.0 million and $2.5 million for the three and six months ended June 30, 2026 and 2025, respectively, and impairments of $0.0 million, $0.0 million, $0.0 million and $3.0 million for the three and six months ended June 30, 2026 and 2025, respectively, were realized on equity investments accounted for under the measurement alternative.

The following table sets forth the portion of fair value changes to equity securities held for the periods indicated:

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Net gains (losses) recognized on equity securities	$ 2.7	$ (1.1)	$ —	$ 1.7
Less: Net realized gains (losses) related to sales of equity securities	—	(13.5)	—	(14.0)
Total fair value changes to equity securities held	$ 2.7	$ 12.4	$ —	$ 15.7

Equity investments accounted for under the measurement alternative are included within other investments on the consolidated balance sheets. The following table summarizes information related to these investments:

	June 30, 2026	December 31, 2025
Initial cost	$ 84.9	$ 82.5
Cumulative upward adjustments	56.1	55.6
Cumulative downward adjustments (including impairments)	(22.8)	(22.8)
Carrying value	$ 118.2	$ 115.3

The investment category and duration of the Company’s gross unrealized losses on fixed maturity securities as of June 30, 2026 and December 31, 2025 were as follows:

(in millions, except number of shares and per share amounts)

	June 30, 2026					
	Less than 12 months		12 Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
Fixed maturity securities:						
U.S. government and government agencies and authorities	$ 36.1	$ (0.4)	$ 8.1	$ (0.9)	$ 44.2	$ (1.3)
States, municipalities and political subdivisions	16.0	(0.5)	48.0	(4.8)	64.0	(5.3)
Foreign governments	193.2	(2.6)	160.2	(10.4)	353.4	(13.0)
Asset-backed	370.0	(1.8)	78.3	(6.8)	448.3	(8.6)
Commercial mortgage-backed	133.8	(2.1)	107.6	(16.5)	241.4	(18.6)
Residential mortgage-backed	495.8	(5.3)	149.6	(33.4)	645.4	(38.7)
U.S. corporate	1,131.0	(20.8)	454.5	(98.8)	1,585.5	(119.6)
Foreign corporate	512.4	(6.0)	165.0	(30.9)	677.4	(36.9)
Total fixed maturity securities	$ 2,888.3	$ (39.5)	$ 1,171.3	$ (202.5)	$ 4,059.6	$ (242.0)

	December 31, 2025					
	Less than 12 months		12 Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
Fixed maturity securities:						
U.S. government and government agencies and authorities	$ 12.5	$ —	$ 9.8	$ (0.8)	$ 22.3	$ (0.8)
States, municipalities and political subdivisions	4.1	(0.2)	53.0	(4.9)	57.1	(5.1)
Foreign governments	93.8	(1.6)	163.8	(9.7)	257.6	(11.3)
Asset-backed	364.0	(2.9)	72.8	(6.2)	436.8	(9.1)
Commercial mortgage-backed	35.7	(0.8)	131.5	(18.5)	167.2	(19.3)
Residential mortgage-backed	72.9	(1.1)	182.1	(34.3)	255.0	(35.4)
U.S. corporate	374.6	(8.7)	562.8	(104.6)	937.4	(113.3)
Foreign corporate	176.3	(2.8)	220.5	(33.5)	396.8	(36.3)
Total fixed maturity securities	$ 1,133.9	$ (18.1)	$ 1,396.3	$ (212.5)	$ 2,530.2	$ (230.6)

Total gross unrealized losses represented approximately 6% of the aggregate fair value of the related securities as of June 30, 2026 and 9% as of December 31, 2025. Approximately 16% and 8% of these gross unrealized losses had been in a continuous loss position for less than twelve months as of June 30, 2026 and December 31, 2025, respectively. The total gross unrealized losses are comprised of 2,209 and 1,827 individual securities as of June 30, 2026 and December 31, 2025, respectively. In accordance with its policy, the Company concluded that for these securities, the gross unrealized losses as of June 30, 2026 and December 31, 2025 were related to non-credit factors and therefore, did not recognize credit-related losses during the three and six months ended June 30, 2026. Additionally, the Company currently does not intend to and is not required to sell these investments prior to an anticipated recovery in value.

The Company has entered into commercial mortgage loans, collateralized by the underlying real estate, on properties located throughout the U.S. As of June 30, 2026, approximately 34% of the outstanding principal balance of commercial mortgage loans was concentrated in the states of California, Texas and Maryland. Although the Company has a diversified loan portfolio, an economic downturn could have an adverse impact on the ability of its debtors to repay their loans. The outstanding balance of commercial mortgage loans range in size from less than $0.1 million to $4.6 million as of June 30, 2026, and from less than $0.1 million to $5.0 million as of December 31, 2025.

Credit quality indicators for commercial mortgage loans include loan-to-value and debt-service coverage ratios. The loan-to-value ratio compares the principal amount of the loan to the fair value of the underlying property collateralizing the loan, and

(in millions, except number of shares and per share amounts)

is commonly expressed as a percentage. The debt-service coverage ratio compares a property's annual net operating income to its annual debt-service payments and is commonly expressed as a ratio. The loan-to-value and debt-service coverage ratios are generally updated annually in the fourth quarter.

The following table presents the amortized cost basis of commercial mortgage loans, excluding the allowance for credit losses, by origination year for certain key credit quality indicators at June 30, 2026 and December 31, 2025.

	June 30, 2026							
	Origination Year							
	2026	2025	2024	2023	2022	Prior	Total	% of Total
Loan-to-value ratios (1):								
70% and less	$ 17.8	$ 50.6	$ 45.2	$ 21.5	$ 28.3	$ 62.3	$ 225.7	72.4 %
71% to 80%	—	—	7.0	11.1	5.7	15.1	38.9	12.5 %
81% to 95%	—	2.3	1.0	—	7.2	11.3	21.8	7.0 %
Greater than 95%	3.0	—	—	3.8	10.0	8.6	25.4	8.1 %
Total	$ 20.8	$ 52.9	$ 53.2	$ 36.4	$ 51.2	$ 97.3	$ 311.8	100.0 %

	June 30, 2026							
	Origination Year							
	2026	2025	2024	2023	2022	Prior	Total	% of Total
Debt-service coverage ratios (2):								
Greater than 2.0	$ 7.3	$ 6.8	$ 4.5	$ 0.5	$ 12.8	$ 32.0	$ 63.9	20.5 %
1.5 to 2.0	6.0	13.3	18.0	8.7	9.1	23.6	78.7	25.2 %
1.0 to 1.5	7.5	32.8	28.0	12.2	10.9	22.0	113.4	36.4 %
Less than 1.0	—	—	2.7	15.0	18.4	19.7	55.8	17.9 %
Total	$ 20.8	$ 52.9	$ 53.2	$ 36.4	$ 51.2	$ 97.3	$ 311.8	100.0 %

	December 31, 2025							
	Origination Year							
	2025	2024	2023	2022	2021	Prior	Total	% of Total
Loan-to-value ratios (1):								
70% and less	$ 50.4	$ 48.5	$ 27.4	$ 25.7	$ 32.2	$ 44.4	$ 228.6	69.0 %
71% to 80%	—	5.0	11.0	7.5	16.0	5.7	45.2	13.6 %
81% to 95%	2.3	1.0	2.4	10.5	12.0	—	28.2	8.5 %
Greater than 95%	—	—	3.8	14.9	10.7	—	29.4	8.9 %
Total	$ 52.7	$ 54.5	$ 44.6	$ 58.6	$ 70.9	$ 50.1	$ 331.4	100.0 %

(in millions, except number of shares and per share amounts)

	December 31, 2025							
	Origination Year							
	2025	2024	2023	2022	2021	Prior	Total	% of Total
Debt-service coverage ratios (2):								
Greater than 2.0	$ 6.8	$ 4.5	$ 0.5	$ 12.9	$ 8.6	$ 35.2	$ 68.5	20.7 %
1.5 to 2.0	13.2	19.5	13.7	9.2	19.3	9.1	84.0	25.3 %
1.0 to 1.5	32.7	27.8	15.5	11.1	23.3	2.6	113.0	34.1 %
Less than 1.0	—	2.7	14.9	25.4	19.7	3.2	65.9	19.9 %
Total	$ 52.7	$ 54.5	$ 44.6	$ 58.6	$ 70.9	$ 50.1	$ 331.4	100.0 %

(1) LTV ratio derived from current loan balance divided by the fair value of the property.
(2) DSC ratio calculated using most recent reported operating income results from property operators divided by annual debt service.

8. Fair Value Disclosures

Fair Values, Inputs and Valuation Techniques for Financial Assets and Liabilities Disclosures

The fair value measurements and disclosures guidance defines fair value and establishes a framework for measuring fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Company has categorized its recurring fair value basis financial assets and liabilities into a three-level fair value hierarchy based on the priority of the inputs to the valuation technique.

The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the level in the fair value hierarchy within which the fair value measurement in its entirety falls has been determined based on the lowest level input that is significant to the fair value measurement in its entirety. The Company's assessment of the significance of a particular input to the fair value measurement in its entirety requires judgment and takes into account factors specific to the asset or liability.

The levels of the fair value hierarchy are described below:

- Level 1 inputs utilize quoted prices (unadjusted) in active markets for identical assets or liabilities that the Company can access.
- Level 2 inputs utilize other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability. Level 2 inputs include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active and inputs other than quoted prices that are observable in the marketplace for the asset or liability. The observable inputs are used in valuation models to calculate the fair value for the asset or liability.
- Level 3 inputs are unobservable but are significant to the fair value measurement for the asset or liability, and include situations where there is little, if any, market activity for the asset or liability. These inputs reflect management's own assumptions about the assumptions a market participant would use in pricing the asset or liability.

The Company reviews fair value hierarchy classifications on a quarterly basis. Changes in the observability of valuation inputs may result in a reclassification of levels for certain securities within the fair value hierarchy.

The following tables present the Company's fair value hierarchy for assets and liabilities measured at fair value on a recurring basis as of June 30, 2026 and December 31, 2025. The amounts presented below for short-term investments, other investments, cash equivalents, other assets and other liabilities differ from the amounts presented in the consolidated balance sheets because only certain investments or certain assets and liabilities within these line items are measured at estimated fair value. Other investments are comprised of investments in the Assurant Investment Plan ("AIP"), the American Security Insurance Company Investment Plan, the Assurant Deferred Compensation Plan, the Retiree Medical Pension 401(h), and other derivatives. Other liabilities are comprised of investments in the AIP, contingent considerations related to business combinations and other derivatives. The fair value amounts presented for other investments are received directly from third parties.

(in millions, except number of shares and per share amounts)

	June 30, 2026			
	Total	Level 1	Level 2	Level 3
Financial Assets				
Fixed maturity securities:				
U.S. government and government agencies and authorities	$ 62.8	$ —	$ 62.8	$ —
States, municipalities and political subdivisions	93.7	—	93.7	—
Foreign governments	642.6	—	642.6	—
Asset-backed	856.8	—	709.7	147.1
Commercial mortgage-backed	467.0	—	464.8	2.2
Residential mortgage-backed	1,081.2	—	1,077.2	4.0
U.S. corporate	3,936.2	—	3,832.6	103.6
Foreign corporate	1,849.2	—	1,823.0	26.2
Equity securities:				
Mutual funds	38.1	15.9	—	22.2
Common stocks	2.2	2.2	—	—
Non-redeemable preferred stocks	155.4	—	154.9	0.5
Short-term investments	282.3	257.1 (2)	25.2 (3)	—
Other investments	78.6	78.6 (1)	—	—
Cash equivalents	1,230.0	1,212.8 (2)	17.2 (3)	—
Other assets	2.7	—	—	2.7 (4)
Total financial assets	$ 10,778.8	$ 1,566.6	$ 8,903.7	$ 308.5
Financial Liabilities				
Other liabilities	$ 99.8	$ 73.1 (1)	$ —	$ 26.7 (5)
Total financial liabilities	$ 99.8	$ 73.1	$ —	$ 26.7

(in millions, except number of shares and per share amounts)

	December 31, 2025			
	Total	Level 1	Level 2	Level 3
Financial Assets				
Fixed maturity securities:				
U.S. government and government agencies and authorities	$ 62.9	$ —	$ 62.9	$ —
States, municipalities and political subdivisions	96.1	—	96.1	—
Foreign governments	593.9	—	593.9	—
Asset-backed	845.7	—	715.9	129.8
Commercial mortgage-backed	417.4	—	417.4	—
Residential mortgage-backed	954.7	—	954.7	—
U.S. corporate	3,877.6	—	3,812.0	65.6
Foreign corporate	1,729.4	—	1,721.5	7.9
Equity securities:				
Mutual funds	37.3	16.1	—	21.2
Common stocks	2.0	2.0	—	—
Non-redeemable preferred stocks	167.8	—	167.5	0.3
Short-term investments	336.3	329.0 (2)	7.3 (3)	—
Other investments	72.2	72.2 (1)	—	—
Cash equivalents	1,349.3	1,335.5 (2)	13.8 (3)	—
Other assets	6.4	—	—	6.4 (4)
Total financial assets	$ 10,549.0	$ 1,754.8	$ 8,563.0	$ 231.2
Financial Liabilities				
Other liabilities	$ 85.0	$ 62.7 (1)	$ —	$ 22.3 (5)
Total financial liabilities	$ 85.0	$ 62.7	$ —	$ 22.3

(1) Primarily includes mutual funds and related obligations.
(2) Primarily includes money market funds.
(3) Primarily includes fixed maturity securities.
(4) Primarily includes derivatives.
(5) Includes contingent consideration liabilities and other derivatives.

(in millions, except number of shares and per share amounts)

The following tables disclose the carrying value, fair value and hierarchy level of the financial instruments that are not recognized or are not carried at fair value in the consolidated balance sheets as of the dates indicated:

	June 30, 2026				
		Fair Value			
	Carrying Value	Total	Level 1	Level 2	Level 3
Financial Assets					
Commercial mortgage loans on real estate	$ 305.4	$ 300.6	$ —	$ —	$ 300.6
Other investments	16.9	16.9	1.1	—	15.8
Other assets	27.4	27.4	—	—	27.4
Total financial assets	$ 349.7	$ 344.9	$ 1.1	$ —	$ 343.8
Financial Liabilities					
Policy reserves under investment products (Individual and group annuities, subject to discretionary withdrawal) (1)	$ 1.7	$ 1.7		$ —	$ 1.7
Funds withheld under reinsurance	282.0	282.0	282.0	—	—
Debt	2,208.1	2,134.1	—	2,134.1	—
Total financial liabilities	$ 2,491.8	$ 2,417.8	$ 282.0	$ 2,134.1	$ 1.7

	December 31, 2025				
		Fair Value			
	Carrying Value	Total	Level 1	Level 2	Level 3
Financial Assets					
Commercial mortgage loans on real estate	$ 324.7	$ 323.1	$ —	$ —	$ 323.1
Other investments	12.4	12.4	1.1	—	11.3
Other assets	31.3	31.3	—	—	31.3
Total financial assets	$ 368.4	$ 366.8	$ 1.1	$ —	$ 365.7
Financial Liabilities					
Policy reserves under investment products (Individual and group annuities, subject to discretionary withdrawal) (1)	$ 1.8	$ 1.8	$ —	$ —	$ 1.8
Funds withheld under reinsurance	266.4	266.4	266.4	—	—
Debt	2,206.9	2,164.5	—	2,164.5	—
Total financial liabilities	$ 2,475.1	$ 2,432.7	$ 266.4	$ 2,164.5	$ 1.8

(1) Only the fair value of the Company's policy reserves for investment-type contracts (those without significant mortality or morbidity risk) are reflected in the tables above.

9. Deferred Acquisition Costs

The following table discloses information about deferred acquisition costs as of the dates indicated:

	For the Three Months Ended June 30,		For the Six Months Ended June 30,	
	2026	2025	2026	2025
Beginning balance	$ 10,201.4	$ 9,959.8	$ 10,187.6	$ 9,992.8
Costs deferred	1,151.9	1,105.6	2,208.0	2,269.5
Amortization	(973.3)	(926.9)	(2,015.6)	(2,123.8)

Ending balance	$ 10,380.0	$ 10,138.5	$ 10,380.0	$ 10,138.5

(in millions, except number of shares and per share amounts)

10. Reserves

Reserve Roll Forward

The following table provides a roll forward of the Company's beginning and ending claims and benefits payable balances. Claims and benefits payable is the liability for unpaid loss and loss adjustment expenses and is comprised of case and incurred but not reported ("IBNR") reserves.

Since unpaid loss and loss adjustment expenses are estimates, the Company's actual losses incurred may be more or less than the Company's previously developed estimates, which is referred to as either unfavorable or favorable development, respectively.

The best estimate of ultimate loss and loss adjustment expense is generally selected from a blend of methods that are applied consistently each period. There have been no significant changes in the methodologies and assumptions utilized in estimating the liability for unpaid loss and loss adjustment expenses for any of the periods presented.

	For the Six Months Ended June 30,	
	2026	2025
Claims and benefits payable, at beginning of period	$ 2,101.2	$ 2,914.2
Less: Reinsurance ceded and other	(899.0)	(1,669.8)
Net claims and benefits payable, at beginning of period	1,202.2	1,244.4
Incurred losses and loss adjustment expenses related to:		
Current year	1,591.5	1,600.5
Prior years	(74.1)	(99.3)
Total incurred losses and loss adjustment expenses	1,517.4	1,501.2
Paid losses and loss adjustment expenses related to:		
Current year	928.2	943.9
Prior years	532.7	553.4
Total paid losses and loss adjustment expenses	1,460.9	1,497.3
Net claims and benefits payable, at end of period	1,258.7	1,248.3
Plus: Reinsurance ceded and other (1)	850.9	1,102.6
Claims and benefits payable, at end of period (1)	$ 2,109.6	$ 2,350.9

(1) Includes reinsurance recoverables and claims and benefits payable of $160.5 million and $339.6 million as of June 30, 2026 and 2025, respectively, which was ceded to the U.S. government. The Company acts as an administrator for the U.S. government under the voluntary National Flood Insurance Program.

The Company experienced net favorable loss development of $74.1 million and $99.3 million for the six months ended June 30, 2026 and 2025, respectively, as presented in the roll forward table above.

Global Lifestyle contributed $37.9 million and $36.8 million in net favorable loss development for the six months ended June 30, 2026 and 2025, respectively. The net favorable loss development in both periods was attributable to nearly all lines of business in Global Lifestyle across most of the Company's regions with a concentration on more recent accident years and based on emerging evaluations regarding loss experience. Global Automotive contributed $20.6 million of net favorable development, primarily reflecting favorability in severity assumptions within an asset protection product. Connected Living contributed $17.3 million of net favorable development, of which $8.7 million was from mobile, $7.1 million was from extended service contracts, and $1.5 million was from financial services and other insurance products. Mobile development reflected reserve releases as a new client's actual loss experience replaced initial pricing assumptions. Extended service contract development reflected the emergence of more favorable frequency and severity assumptions globally. Development on financial services and other insurance products was driven by reserve releases on short-tail products and declining portfolios. For the six months ended June 30, 2025, the favorable development was primarily from Connected Living due to similar drivers as noted above. Many of these contracts and products contain retrospective commission (profit sharing) provisions that would result in offsetting increases or decreases in expense dependent on if the development was favorable or unfavorable.

Global Housing contributed $31.0 million and $62.8 million of net favorable loss development for the six months ended June 30, 2026 and 2025, respectively. The net favorable loss development for the six months ended June 30, 2026 consisted of

(in millions, except number of shares and per share amounts)

$41.9 million of net favorable non-catastrophe development and $10.9 million of net unfavorable development from prior catastrophe events. The net favorable non-catastrophe development was driven by $29.8 million from lender-placed hazard due to easing inflation and lower frequency as observed by favorable actual loss emergence data compared to prior estimates. The net favorable loss development for the six months ended June 30, 2025 was primarily attributable to favorable frequency, easing inflation and legislative reform changes in Florida.

All others contributed $5.2 million of net favorable loss development and $0.3 million of net unfavorable loss development for the six months ended June 30, 2026 and 2025 respectively.

11. Accumulated Other Comprehensive Income

Certain amounts included in the consolidated statements of comprehensive income are net of reclassification adjustments. The following tables summarize those reclassification adjustments (net of taxes) for the periods indicated:

	Three Months Ended June 30, 2026				
	Foreign currency translation adjustment	Net unrealized losses on investments	Net unrealized gains on derivative transactions	Unamortized net losses on Pension Plans	Accumulated other comprehensive loss
Balance at March 31, 2026	$ (346.0)	$ (152.6)	$ 0.9	$ (131.3)	$ (629.0)
Change in accumulated other comprehensive income (loss) before reclassifications	8.5	13.9	(2.6)	0.3	20.1
Amounts reclassified from accumulated other comprehensive income (loss)	—	8.8	(0.5)	0.6	8.9
Net current-period other comprehensive income (loss)	8.5	22.7	(3.1)	0.9	29.0
Balance at June 30, 2026	$ (337.5)	$ (129.9)	$ (2.2)	$ (130.4)	$ (600.0)

	Three Months Ended June 30, 2025				
	Foreign currency translation adjustment	Net unrealized losses on investments	Net unrealized gains on derivative transactions	Unamortized net losses on Pension Plans	Accumulated other comprehensive loss
Balance at March 31, 2025	$ (406.4)	$ (216.7)	$ 3.6	$ (129.0)	$ (748.5)
Change in accumulated other comprehensive income (loss) before reclassifications	43.9	52.5	0.8	—	97.2
Amounts reclassified from accumulated other comprehensive income (loss)	—	16.7	(0.2)	0.2	16.7
Net current-period other comprehensive income (loss)	43.9	69.2	0.6	0.2	113.9
Balance at June 30, 2025	$ (362.5)	$ (147.5)	$ 4.2	$ (128.8)	$ (634.6)

(in millions, except number of shares and per share amounts)

	Six Months Ended June 30, 2026				
	Foreign currency translation adjustment	Net unrealized gains (losses) on investments	Net unrealized gains on derivative transactions	Unamortized net losses on Pension Plans	Accumulated other comprehensive loss
Balance at December 31, 2025	$ (351.5)	$ (63.0)	$ 1.8	$ (131.5)	$ (544.2)
Change in accumulated other comprehensive income (loss) before reclassifications	14.0	(87.8)	(3.1)	(0.1)	(77.0)
Amounts reclassified from accumulated other comprehensive income (loss)	—	20.9	(0.9)	1.2	21.2
Net current-period other comprehensive income (loss)	14.0	(66.9)	(4.0)	1.1	(55.8)
Balance at June 30, 2026	$ (337.5)	$ (129.9)	$ (2.2)	$ (130.4)	$ (600.0)

	Six Months Ended June 30, 2025				
	Foreign currency translation adjustment	Net unrealized gains on investments	Net unrealized gains on derivative transactions	Unamortized net losses on Pension Plans	Accumulated other comprehensive loss
Balance at December 31, 2024	$ (415.2)	$ (291.9)	$ 2.2	$ (131.2)	$ (836.1)
Change in accumulated other comprehensive income (loss) before reclassifications	52.7	114.3	2.5	—	169.5
Amounts reclassified from accumulated other comprehensive income (loss)	—	30.1	(0.5)	2.4	32.0
Net current-period other comprehensive income (loss)	52.7	144.4	2.0	2.4	201.5
Balance at June 30, 2025	$ (362.5)	$ (147.5)	$ 4.2	$ (128.8)	$ (634.6)

(in millions, except number of shares and per share amounts)

The following tables summarize the reclassifications out of AOCI for the periods indicated:

Details about accumulated other comprehensive income components	Amount reclassified from accumulated other comprehensive income				Affected line item in the statement where net income is presented
	Three Months Ended June 30,		Six Months Ended June 30,		
	2026	2025	2026	2025	
Net unrealized losses on investments	$ 11.1	$ 21.1	$ 26.4	$ 38.1	Net realized losses on investments and fair value changes to equity securities
	(2.3)	(4.4)	(5.5)	(8.0)	Provision for income taxes
	$ 8.8	$ 16.7	$ 20.9	$ 30.1	Net of tax
Net unrealized (gains) losses on derivative transactions related to:					
Interest rate derivatives	$ (0.6)	$ (0.7)	$ (1.1)	$ (1.4)	Interest expense
Foreign exchange derivatives	—	0.5	—	0.8	Underwriting, selling, general and administrative expenses
	(0.6)	(0.2)	(1.1)	(0.6)	
	0.1	—	0.2	0.1	Provision for income taxes
	$ (0.5)	$ (0.2)	$ (0.9)	$ (0.5)	Net of tax
Amortization of pension and postretirement unrecognized net periodic benefit cost:					
Amortization of net loss	$ 0.7	$ 0.3	$ 1.4	$ 0.6	(1)
Settlement loss	—	—	—	2.5	(1)
	0.7	0.3	1.4	3.1	
	(0.1)	(0.1)	(0.2)	(0.7)	Provision for income taxes
	$ 0.6	$ 0.2	$ 1.2	$ 2.4	Net of tax
Total reclassifications for the period	$ 8.9	$ 16.7	$ 21.2	$ 32.0	Net of tax

(1) These AOCI components are included in the computation of net periodic pension cost. For additional information, see Note 13.

12. Earnings Per Common Share

The following table presents net income, the weighted average common shares used in calculating basic EPS and those used in calculating diluted EPS for each period presented below. Diluted EPS reflects the incremental common shares from common shares issuable upon vesting of performance share units (“PSUs”) and the purchase of shares under the Employee Stock Purchase Plan (the “ESPP”) using the treasury stock method. The outstanding restricted stock units (“RSUs”) have non-forfeitable rights to dividend equivalents and are therefore included in calculating basic and diluted EPS under the two-class method.

(in millions, except number of shares and per share amounts)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Numerator				
Net income	$ 298.6	$ 235.3	$ 572.7	$ 381.9
Less: Earnings allocated to participating securities	(2.3)	(2.1)	(4.6)	(3.5)
Net income used in basic and diluted per common share calculations	$ 296.3	$ 233.2	$ 568.1	$ 378.4
Denominator				
Weighted average common shares outstanding used in basic per common share calculations	49,520,710	50,675,804	49,611,108	50,737,072
Incremental common shares from:				
PSUs	271,103	393,648	432,056	468,222
ESPP	39,603	42,899	39,603	42,899
Weighted average common shares outstanding used in diluted per common share calculations	49,831,416	51,112,351	50,082,767	51,248,193
Earnings per common share – Basic	**$ 5.98**	**$ 4.60**	**$ 11.45**	**$ 7.46**
Earnings per common share – Diluted	**$ 5.95**	**$ 4.56**	**$ 11.34**	**$ 7.38**

There were no anti-dilutive shares for the three and six months ended June 30, 2026. Average PSUs totaling 50,586 and 29,916 for the three and six months ended June 30, 2025, respectively, were anti-dilutive and thus not included in the computation of diluted EPS under the treasury stock method.

13. Retirement and Other Employee Benefits

The Company and its subsidiaries participate in a non-contributory, qualified defined benefit pension plan ("Assurant Pension Plan") covering substantially all employees prior to closing to new hires on January 1, 2014. The Company also has various non-contributory, non-qualified supplemental plans covering certain employees, including the Assurant Executive Pension Plan and the Assurant Supplemental Executive Retirement Plan. The qualified and non-qualified plans are referred to as "Pension Benefits" unless otherwise noted. The Pension Benefits were frozen on March 1, 2016.

In addition, until terminated effective December 31, 2024 (the "Termination Date"), the Company provided certain health care benefits for retired employees and their dependents ("Retirement Health Benefits"). Retirement Health Benefits were paid through the Termination Date. The Company will continue to provide certain life benefits for retired employees following termination of the Retirement Health Benefits (together, "Plan Benefits").

(in millions, except number of shares and per share amounts)

The following table presents the components of net periodic benefit cost for the Pension Benefits and Plan Benefits for the three and six months ended June 30, 2026 and 2025:

	Qualified Pension Benefits		Unfunded Non-qualified Pension Benefits		Plan Benefits	
	For the Three Months Ended June 30,		For the Three Months Ended June 30,		For the Three Months Ended June 30,	
	2026	2025	2026	2025	2026	2025
Interest cost	$ 5.6	$ 6.2	$ 0.5	$ 0.7	$ —	$ —
Expected return on plan assets	(9.0)	(9.6)	—	—	—	—
Amortization of net loss	0.4	—	0.3	0.3	—	—
Net periodic benefit cost	$ (3.0)	$ (3.4)	$ 0.8	$ 1.0	$ —	$ —

	Qualified Pension Benefits		Unfunded Non-qualified Pension Benefits		Plan Benefits	
	For the Six Months Ended June 30,		For the Six Months Ended June 30,		For the Six Months Ended June 30,	
	2026	2025	2026	2025	2026	2025
Interest cost	$ 11.2	$ 12.5	$ 1.0	$ 1.3	$ —	$ —
Expected return on plan assets	(18.0)	(19.3)	—	—	—	—
Amortization of net loss	0.8	—	0.6	0.6	—	—
Settlement loss	—	—	—	—	—	2.5
Net periodic benefit cost	$ (6.0)	$ (6.8)	$ 1.6	$ 1.9	$ —	$ 2.5

The Assurant Pension Plan funded status was $102.0 million at June 30, 2026 and $96.1 million at December 31, 2025 (based on the fair value of the assets compared to the accumulated benefit obligation). This equates to a 121% and 119% funded status at June 30, 2026 and December 31, 2025. During the six months ended June 30, 2026, no cash was contributed to the Assurant Pension Plan. Due to the Assurant Pension Plan's current funded status, no additional cash is expected to be contributed to the Assurant Pension Plan over the remainder of 2026.

14. Commitments and Contingencies

Letters of Credit

In the normal course of business, letters of credit are issued for various purposes. These letters of credit are supported by commitments under which the Company is required to indemnify the financial institution issuing the letter of credit if the letter of credit is drawn. The Company had $1.4 million and $1.7 million of letters of credit outstanding as of June 30, 2026 and December 31, 2025, respectively.

Legal and Regulatory Matters

The Company is involved in a variety of litigation and legal and regulatory proceedings relating to its current and past business operations and, from time to time, it may become involved in other such actions. The Company defends such actions vigorously. The Company has participated and may participate in settlements on terms that the Company considers reasonable.

The Company has established an accrued liability for certain legal and regulatory proceedings. The possible loss or range of loss resulting from such litigation and regulatory proceedings, if any, in excess of the amounts accrued is inherently unpredictable and uncertain. Consequently, no reasonable estimate can be made of any possible loss or range of loss in excess of the accrual. Although the Company cannot predict the outcome of any pending legal or regulatory proceeding, or the potential losses, fines, penalties or equitable relief, if any, that may result, it is possible that such outcome could have a material adverse effect on the Company's consolidated results of operations or cash flows for an individual reporting period. However, on the basis of currently available information, management does not believe that the pending matters are likely to have a material adverse effect, individually or in the aggregate, on the Company's financial condition.

(in millions, except number of shares and per share amounts)

15. Restructuring and Related Impairment Charges

In December 2022, the Company finalized a restructuring plan (the "2022 Plan") to realize greater efficiencies by continuing to simplify its business portfolio and leverage its global footprint to reduce costs. In September 2023, the Company amended and extended the 2022 Plan to include additional actions within the initiatives described above, including further consolidation of its real estate portfolio and additional changes to its organizational structure. These actions were completed in 2025, with some remaining payments scheduled into 2027.

In December 2025, the Company finalized a new restructuring plan (the "2025 Plan") to optimize operational efficiencies and reduce its global footprint. Total costs of $28.7 million were incurred in fourth quarter 2025 related to the 2025 Plan, and no additional costs are expected to be incurred for this plan.

There were no costs incurred related to either restructuring plan for the three and six months ended June 30, 2026. For the three months ended June 30, 2025, there was $0.3 million of net reduction recorded for restructuring costs under the 2022 Plan, which included a $0.1 million reduction to previously estimated and recorded contract exit costs and a $0.2 million reduction to previously estimated and recorded severance and other employee benefits charges. For the six months ended June 30, 2025, there was $1.4 million of net reduction recorded for restructuring costs under the 2022 Plan, which included a $3.1 million reduction to previously estimated and recorded contract exit costs, partially offset by $1.7 million of severance and other employee benefits charges.

The following table shows the rollforward of the accrued liability by major type.

	Severance and Other Employee Benefits	Contract Exit Costs
Balance at January 1, 2026	$ 32.0	$ 7.2
Cash payments	(15.0)	(1.0)
Balance at June 30, 2026	$ 17.0	$ 6.2

Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations

(In millions, except number of shares and per share amounts)

The following discussion and analysis of our financial condition and results of operations should be read in conjunction with Management's Discussion and Analysis of Financial Condition and Results of Operations ("MD&A") and the annual audited consolidated financial statements for the year ended December 31, 2025 and accompanying notes included in our Annual Report on Form 10-K for the year ended December 31, 2025 (the "2025 Annual Report") filed with the U.S. Securities and Exchange Commission (the "SEC") and the unaudited consolidated financial statements for the three and six months ended June 30, 2026 and accompanying notes (the "Consolidated Financial Statements") included elsewhere in this Quarterly Report on Form 10-Q (this "Report"). The following discussion and analysis covers the three and six months ended June 30, 2026 ("Second Quarter 2026" and "Six Months 2026") and the three and six months ended June 30, 2025 ("Second Quarter 2025" and "Six Months 2025").

Some of the statements in this Report, including our business and financial plans and any statements regarding our 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," "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 Report 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:

(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 “Critical Factors Affecting Results” below and in Item 7 of our 2025 Annual Report, and “Item 1A—Risk Factors” below and in our 2025 Annual Report.

Segment Information

As of June 30, 2026, we had two reportable operating segments which are defined based on the manner in which the Company’s chief operating decision maker, our CEO, reviews the business to assess performance and allocate resources, and which align to the nature of the products and services offered:

- Global Lifestyle: includes mobile device solutions (including extended service contracts, insurance policies and related services), extended service contracts and related services for consumer electronics and appliances, and financial services and other insurance products (referred to as “Connected Living”); and vehicle protection services, commercial equipment protection and other related services (referred to as “Global Automotive”); and
- Global Housing: includes lender-placed homeowners, manufactured housing and flood insurance, as well as voluntary manufactured housing, condominium and homeowners insurance (referred to as “Homeowners”); and renters insurance and other products (referred to as “Renters and Other”).

In addition, we report the Corporate and Other segment, which includes corporate employee-related expenses, activities of the holding company and investments in our home warranty business.

We define Adjusted EBITDA, our segment measure of profitability, 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.

Executive Summary

Summary of Financial Results

Consolidated net income increased $63.3 million, or 27%, to $298.6 million for Second Quarter 2026 from $235.3 million for Second Quarter 2025, 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.

Global Lifestyle Adjusted EBITDA increased $43.0 million, or 21%, to $244.4 million for Second Quarter 2026 from $201.4 million for Second Quarter 2025, driven by earnings growth across Connected Living and Global Automotive. Connected Living increased 29%, including $10.2 million of favorable non-run rate benefits in Second Quarter 2026. Excluding this, earnings grew 22%, 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.

Global Lifestyle net earned premiums, fees and other income increased $222.1 million, or 9%, to $2.57 billion for Second Quarter 2026 from $2.35 billion for 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 Adjusted EBITDA increased $60.4 million, or 28%, to $274.8 million for Second Quarter 2026 from $214.4 million for Second Quarter 2025. Results included $17.6 million of lower pre-tax reportable catastrophes. Excluding reportable catastrophes, Adjusted EBITDA increased $42.8 million, or 18%, 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 insurance. Global Housing growth was partially offset by $11.6 million of lower favorable prior period reserve development.

Global Housing net earned premiums, fees and other income increased $50.1 million, or 7%, to $747.8 million for Second Quarter 2026 from $697.7 million for Second Quarter 2025, primarily driven by Homeowners due to growth in specialty products and lender-placed insurance, and lower catastrophe reinsurance costs.

Corporate and Other Adjusted EBITDA decreased $10.2 million, or 34%, to $(40.0) million for Second Quarter 2026 from $(29.8) million for Second Quarter 2025, 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 asset balances.

Critical Factors Affecting Results

Our results depend on, among other things, the appropriateness of our product pricing, underwriting, the accuracy of our reserving methodology for future policyholder benefits and claims, the frequency and severity of reportable and non-reportable catastrophes, returns on and values of invested assets, our investment income, and our ability to enhance operational efficiencies and manage our expenses. Our results also depend on our ability to profitably grow our businesses, including our Connected Living, Global Automotive, and Renters and Other businesses, and the performance of our Homeowners business, which will be impacted by our ability to provide a superior customer experience, including from our investments in technology and digital initiatives. Factors affecting these items, including conditions in the financial markets, the global economy, political conditions and the markets in which we operate, fluctuations in exchange rates, interest rates and inflation, and tariffs and global supply chain disruptions may have a material adverse effect on our results of operations or financial condition. For more information on these and other factors that could affect our results, see “Item 1A—Risk Factors” below and in our 2025 Annual Report, and “Item 7—Management’s Discussion and Analysis of Financial Condition and Results of Operations—Critical Factors Affecting Results” in our 2025 Annual Report.

Our results may also be impacted by our ability to capitalize on opportunities for further growth, including within adjacent markets such as home warranty. Our mobile business is subject to volatility in device trade-in volumes and margins based on the actual and anticipated timing of the release of new devices, carrier promotional programs and sales prices for used devices, as well as to changes in consumer preferences and client forecasts and demands. Our Homeowners revenue is impacted by changes in the housing market, as well as the voluntary insurance market. In addition, across many of our businesses, we must respond to competitive pressures, including the threat of disruption and competition for talent. For more information on these and other factors that could affect our results, see “Item 1A—Risk Factors—Business, Strategic and Operational Risks—*Significant competitive pressures, changes in customer preferences and disruption could adversely affect our results of operations*”, “*—Our mobile business is subject to the risk of declines in the value and availability of mobile devices, and to regulatory compliance and other risks*” and “*—The success of our business depends on the execution of our strategy, including through the continuing service of key executives, senior leaders, highly-skilled personnel and a high-performing workforce*” in our 2025 Annual Report.

Critical Accounting Policies and Estimates

Our 2025 Annual Report describes the accounting policies and estimates that are critical to the understanding of our results of operations, financial condition and liquidity. The accounting policies and estimation process described in the 2025 Annual Report were consistently applied to the unaudited interim Consolidated Financial Statements for Second Quarter 2026.

Recent Accounting Pronouncements

For a discussion of recent accounting pronouncements, see Note 3 to the Consolidated Financial Statements included elsewhere in this Report.

Results of Operations

Assurant Consolidated

The table below presents information regarding our consolidated results of operations for the periods indicated:

	For the Three Months Ended June 30,		For the Six Months Ended June 30,	
	2026	2025	2026	2025
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

For the Three Months Ended June 30, 2026 Compared to the Three Months Ended June 30, 2025

Net income increased $63.3 million, or 27%, to $298.6 million for Second Quarter 2026 from $235.3 million for Second Quarter 2025, primarily due to higher earnings in Global Lifestyle and Global Housing, $13.8 million of lower after-tax reportable catastrophes and lower net realized losses on investments. The increase in net income was partially offset by a higher annualized effective tax rate, mainly driven by higher transferrable tax credits reported in the prior year, higher Corporate and Other expenses and $7.0 million of higher after-tax depreciation expense, mainly due to higher software assets placed into service.

For the Six Months Ended June 30, 2026 Compared to the Six Months Ended June 30, 2025

Net income increased $190.8 million, or 50%, to $572.7 million for Six Months 2026 from $381.9 million for Six Months 2025, primarily driven by $118.6 million of lower after-tax reportable catastrophes and higher earnings in Global Lifestyle and Global Housing. The increase in net income was partially offset by $13.4 million of higher after-tax depreciation expense, mainly due to higher software assets placed into service, and higher Corporate and Other expenses.

Global Lifestyle

The table below presents information regarding the Global Lifestyle segment's results of operations for the periods indicated:

	For the Three Months Ended June 30,		For the Six Months Ended June 30,	
	2026	2025	2026	2025
Revenues				
Net earned premiums	$ 2,065.6	$ 1,935.9	$ 4,159.9	$ 3,881.5
Fees and other income	507.3	414.9	964.0	775.9
Net investment income	97.3	87.7	206.2	171.7
Total revenues	2,670.2	2,438.5	5,330.1	4,829.1
Benefits, losses and expenses				
Policyholder benefits	512.5	461.5	1,016.2	903.9
Selling and underwriting expenses	1,267.7	1,230.2	2,594.9	2,496.0
Cost of sales	302.6	231.4	567.6	416.2
General expenses	343.0	314.0	670.3	613.8
Total benefits, losses and expenses	2,425.8	2,237.1	4,849.0	4,429.9
Global Lifestyle Adjusted EBITDA	$ 244.4	$ 201.4	$ 481.1	$ 399.2
Net earned premiums, fees and other income:				
Connected Living	$ 1,554.5	$ 1,326.4	$ 3,034.7	$ 2,559.8
Global Automotive	1,018.4	1,024.4	2,089.2	2,097.6
Total	$ 2,572.9	$ 2,350.8	$ 5,123.9	$ 4,657.4
Net earned premiums, fees and other income:				
Domestic	$ 1,904.6	$ 1,796.2	$ 3,841.0	$ 3,591.4
International	668.3	554.6	1,282.9	1,066.0
Total	$ 2,572.9	$ 2,350.8	$ 5,123.9	$ 4,657.4

For the Three Months Ended June 30, 2026 Compared to the Three Months Ended June 30, 2025

Adjusted EBITDA increased $43.0 million, or 21%, to $244.4 million for Second Quarter 2026 from $201.4 million for Second Quarter 2025, primarily driven by Connected Living growth from higher contributions from global supply chain programs and financial services, $10.2 million of non-run rate items in Second Quarter 2026, as well as subscriber growth in device protection programs. In addition, Global Automotive results also drove the increase due to higher global partnership contributions.

Total revenues increased $231.7 million, or 10%, to $2.67 billion for Second Quarter 2026 from $2.44 billion for Second Quarter 2025. Net earned premiums increased $129.7 million, or 7%, primarily driven by Connected Living growth from device protection programs, extended service contracts, including a recently launched U.S. program, and financial services, including a card benefits program. Fees and other income increased $92.4 million, or 22%, primarily driven by higher volumes in domestic supply chain programs within Connected Living. Net investment income increased $9.6 million, or 11%, primarily driven by fixed maturity securities due to higher asset balances and yields.

Total benefits, losses and expenses increased $188.7 million, or 8%, to $2.43 billion for Second Quarter 2026 from $2.24 billion for Second Quarter 2025. Cost of sales increased $71.2 million, or 31%, mainly driven by higher volumes in domestic supply chain programs. Policyholder benefits increased $51.0 million, or 11%, primarily due to Connected Living, mainly driven by growth in extended service contracts, including a recently launched U.S. program. Selling and underwriting expenses increased $37.5 million, or 3%, primarily due to an increase in commission expenses in Connected Living, mainly related to the growth from device protection programs in line with the increase in net earned premiums, partially offset by a decline in Global Automotive. General expenses increased $29.0 million, or 9%, primarily due to higher employee-related expenses to support growth initiatives.

For the Six Months Ended June 30, 2026 Compared to the Six Months Ended June 30, 2025

Adjusted EBITDA increased $81.9 million, or 21%, to $481.1 million for Six Months 2026 from $399.2 million for Six Months 2025, primarily driven by subscriber growth in device protection programs, higher contributions from global supply chain programs and higher net investment income in Global Automotive, including a $10.2 million gain on the sale of real estate joint venture in the first quarter of 2026.

Total revenues increased $501.0 million, or 10%, to $5.33 billion for Six Months 2026 from $4.83 billion for Six Months 2025. Net earned premiums increased $278.4 million, or 7%, primarily driven by growth in Connected Living from device protection programs, extended service contracts, including a recently launched U.S. program, and financial services, including a card benefits program. Fees and other income increased $188.1 million, or 24%, primarily driven by higher volumes in domestic supply chain programs within Connected Living. Net investment income increased $34.5 million, or 20%, primarily driven by fixed maturity securities due to higher asset balances and yields and the aforementioned gain on the sale of a real estate joint venture in the first quarter of 2026.

Total benefits, losses and expenses increased $419.1 million, or 9%, to $4.85 billion for Six Months 2026 from $4.43 billion for Six Months 2025. Cost of sales increased $151.4 million, or 36%, mainly driven by higher volumes in domestic supply chain programs. Policyholder benefits increased $112.3 million, or 12%, primarily due to Connected Living, mainly from growth in extended service contracts, including a recently launched U.S. program, and higher losses within financial services. Selling and underwriting expenses increased $98.9 million, or 4%, primarily due to an increase in commission expenses in Connected Living, mainly related to the growth from device protection programs in line with the increase in net earned premiums, partially offset by a decline in Global Automotive. General expenses increased $56.5 million, or 9%, primarily due to higher employee-related expenses to support growth initiatives.

__Global Housing__

The table below presents information regarding the Global Housing segment's results of operations for the periods indicated:

	For the Three Months Ended June 30,		For the Six Months Ended June 30,	
	2026	2025	2026	2025
Revenues				
Net earned premiums	$ 700.5	$ 650.2	$ 1,386.5	$ 1,265.5
Fees and other income	47.3	47.5	90.4	89.0
Net investment income	35.6	34.4	76.3	68.1
Total revenues	783.4	732.1	1,553.2	1,422.6
Benefits, losses and expenses				
Policyholder benefits	235.4	258.7	499.3	591.7
Selling and underwriting expenses	60.4	52.4	120.3	91.9
General expenses	212.8	206.6	422.1	412.2
Total benefits, losses and expenses	508.6	517.7	1,041.7	1,095.8
Global Housing Adjusted EBITDA	$ 274.8	$ 214.4	$ 511.5	$ 326.8
Impact of reportable catastrophes	$ 12.2	$ 29.8	$ 36.6	$ 186.5
Net earned premiums, fees and other income				
Homeowners	$ 600.4	$ 552.8	$ 1,180.5	$ 1,075.7
Renters and Other	147.4	144.9	296.4	278.8
Total	$ 747.8	$ 697.7	$ 1,476.9	$ 1,354.5

For the Three Months Ended June 30, 2026 Compared to the Three Months Ended June 30, 2025

Adjusted EBITDA increased $60.4 million, or 28%, to $274.8 million for Second Quarter 2026 from $214.4 million for Second Quarter 2025, mainly driven by favorable non-catastrophe loss experience, primarily from lower than typical claims frequency, $17.6 million of lower pre-tax reportable catastrophes, lower catastrophe reinsurance costs and growth in various specialty products and lender-placed insurance, as well as modest growth in Renters and Other. This increase was partially offset by $11.6 million of lower favorable year-over-year non-catastrophe prior period reserve development and higher costs associated with growth.

Total revenues increased $51.3 million, or 7%, to $783.4 million for Second Quarter 2026 from $732.1 million for Second Quarter 2025. Net earned premiums increased $50.3 million, or 8%, primarily driven by growth in various specialty products, lower catastrophe reinsurance premiums, higher average premiums in Homeowners, as well as growth in the private flood business. Net investment income increased $1.2 million, or 3%, primarily due to higher asset balances and yields. Fees and other income decreased $0.2 million.

Total benefits, losses and expenses decreased $9.1 million, or 2%, to $508.6 million for Second Quarter 2026 from $517.7 million for Second Quarter 2025. Policyholder benefits decreased $23.3 million, or 9%, primarily due to lower frequency for non-catastrophe losses and lower reportable catastrophe losses, partially offset by exposure growth for non-catastrophe losses and $11.6 million of lower favorable year-over-year non-catastrophe prior period reserve development. Second Quarter 2026 had $22.3 million of favorable non-catastrophe prior period reserve development compared to $33.9 million in Second Quarter 2025. Selling and underwriting expenses increased $8.0 million, or 15%, primarily driven by lower National Flood Insurance Program commission income and higher commissions related to growth across various products. General expenses increased $6.2 million, or 3%, primarily due to higher costs associated with net earned premium growth.

For the Six Months Ended June 30, 2026 Compared to the Six Months Ended June 30, 2025

Adjusted EBITDA increased $184.7 million, or 57%, to $511.5 million for Six Months 2026 from $326.8 million for Six Months 2025, mainly due to $149.9 million of lower pre-tax reportable catastrophes primarily related to the California wildfires, growth across both Homeowners and Renters and Other, and higher net investment income. This increase in Adjusted

EBITDA was partially offset by unfavorable non-catastrophe loss experience, due to $21.5 million of lower favorable year-over-year non-catastrophe prior year reserve development and higher costs associated with growth.

Total revenues increased $130.6 million, or 9%, to $1.55 billion for Six Months 2026 from $1.42 billion for Six Months 2025. Net earned premiums increased $121.0 million, or 10%, primarily driven by Homeowners from growth across various specialty products, higher lender-placed policies in-force and average insured values, as well as growth in Renters and Other, primarily from the prior year acquisition of a block of renters policies. Net investment income increased $8.2 million, or 12%, primarily due to a gain on the sale of a real estate joint venture as well as higher asset balances and yields. Fees and other income increased $1.4 million, or 2%, primarily driven by continued growth in service fees within Homeowners.

Total benefits, losses and expenses decreased $54.1 million, or 5%, to $1.04 billion for Six Months 2026 from $1.10 billion for Six Months 2025. Policyholder benefits decreased $92.4 million, or 16%, primarily due to lower reportable catastrophe losses, partially offset by higher non-catastrophe losses from exposure growth, as well as $21.5 million of lower favorable year-over-year non-catastrophe prior year reserve development. Six Months 2026 had $41.9 million of favorable non-catastrophe prior year reserve development compared to $63.4 million in Six Months 2025. Selling and underwriting expenses increased $28.4 million, or 31%, primarily driven by lower National Flood Insurance Program commission income and higher Renters and Other commissions related to the prior year acquisition of a block of renters policies. General expenses increased $9.9 million, or 2%, primarily due to higher costs associated with net earned premium growth.

Corporate and Other

The tables below present information regarding the Corporate and Other's segment results of operations for the periods indicated:

	For the Three Months Ended June 30,		For the Six Months Ended June 30,	
	2026	2025	2026	2025
Revenues				
Net earned premiums	$ —	$ —	$ —	$ —
Fees and other income	—	1.3	—	1.7
Net investment income	8.8	5.6	18.1	11.4
Total revenues	8.8	6.9	18.1	13.1
Benefits, losses and expenses				
Policyholder benefits	—	—	—	—
General expenses	48.8	36.7	90.0	70.9
Total benefits, losses and expenses	48.8	36.7	90.0	70.9
Corporate and Other Adjusted EBITDA	$ (40.0)	$ (29.8)	$ (71.9)	$ (57.8)

For the Three Months Ended June 30, 2026 Compared to the Three Months Ended June 30, 2025

Adjusted EBITDA decreased $10.2 million, or 34%, to $(40.0) million for Second Quarter 2026 from $(29.8) million for Second Quarter 2025, primarily due to higher general expenses, partially offset by higher net investment income, each as explained below.

Total revenues increased $1.9 million, or 28%, to $8.8 million for Second Quarter 2026 from $6.9 million for Second Quarter 2025, driven by an increase in net investment income of $3.2 million, or 57%, mostly due to higher asset balances and yields on fixed maturity securities and higher cash levels, partially offset by a decrease in fees and other income of $1.3 million, mostly due to the absence of proceeds on the sale of Internet Protocol addresses from Second Quarter 2025.

Total benefits, losses and expenses increased $12.1 million, or 33%, to $48.8 million for Second Quarter 2026 from $36.7 million for Second Quarter 2025, driven by an increase in general expenses of $12.1 million, due to higher employee-related expenses and higher investments in our home warranty business.

For the Six Months Ended June 30, 2026 Compared to the Six Months Ended June 30, 2025

Adjusted EBITDA decreased $14.1 million, or 24%, to $(71.9) million for Six Months 2026 from $(57.8) million for Six Months 2025. The change in results was primarily due to higher general expenses, partially offset by higher net investment income, each as explained below.

Total revenues increased $5.0 million, or 38%, to $18.1 million for Six Months 2026 from $13.1 million for Six Months 2025, driven by an increase in net investment income of $6.7 million, or 59%, mainly due to higher asset balances and yields on fixed maturity securities and higher cash levels, partially offset by a decrease in fees and other income of $1.7 million, mostly due to the absence of proceeds on the sale of Internet Protocol addresses from Six Months 2025.

Total benefits, losses and expenses increased $19.1 million, or 27%, to $90.0 million for Six Months 2026 from $70.9 million for Six Months 2025, driven by an increase in general expenses of $19.1 million, due to higher investments in our home warranty business and higher employee-related expenses.

Investments

We had total investments of $10.46 billion and $10.06 billion as of June 30, 2026 and December 31, 2025, respectively. Net unrealized losses on our fixed maturity securities portfolio increased $87.9 million during Six Months 2026, from a $55.7 million unrealized loss at December 31, 2025 to a $143.6 million unrealized loss as of June 30, 2026, primarily due to an increase in Treasury rates.

The following table shows the credit quality of our fixed maturity securities portfolio as of the dates indicated:

	Fair value as of			
Fixed Maturity Securities by Credit Quality	June 30, 2026		December 31, 2025	
Aaa / Aa / A	$ 4,959.3	55.2 %	$ 4,710.9	54.9 %
Baa	3,379.5	37.6 %	3,257.9	38.0 %
Ba	558.8	6.2 %	527.6	6.2 %
B and lower	91.9	1.0 %	81.3	0.9 %
Total	$ 8,989.5	100.0 %	$ 8,577.7	100.0 %

The following table shows the major categories of net investment income for the periods indicated:

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Fixed maturity securities	$ 124.5	$ 107.4	$ 243.9	$ 208.3
Equity securities	3.8	3.1	6.6	6.0
Commercial mortgage loans on real estate	4.2	4.8	8.7	9.8
Short-term investments	4.4	4.9	9.1	9.9
Other investments	(2.1)	(0.9)	16.2	(1.9)
Cash and cash equivalents	12.1	13.7	26.4	29.7
Total investment income	146.9	133.0	310.9	261.8
Investment expenses	(4.5)	(4.3)	(8.9)	(8.3)
Net investment income	$ 142.4	$ 128.7	$ 302.0	$ 253.5

Net investment income increased $13.7 million, or 11%, to $142.4 million for Second Quarter 2026 from $128.7 million for Second Quarter 2025, primarily driven by increased income from fixed maturity securities related to higher yields and asset balances, partially offset by lower income from short-term investments and cash and cash equivalents due to lower yields.

Net realized losses on investments and fair value changes to equity securities decreased $11.5 million, or 53%, to $10.2 million for Second Quarter 2026 from $21.7 million for Second Quarter 2025, primarily driven by reduced sales of fixed maturity and equity securities.

Net investment income increased $48.5 million, or 19%, to $302.0 million for Six Months 2026 from $253.5 million for Six Months 2025, primarily driven by increased income from fixed maturity securities related to higher yields and asset balances and a gain on the sale of a real estate joint venture in the first quarter of 2026. The increase in net investment income was partially offset by lower income from short-term investments and cash and cash equivalents due to lower yields.

Net realized losses on investments and fair value changes to equity securities decreased $6.3 million, or 17%, to $31.4 million for Six Months 2026 from $37.7 million for Six Months 2025, primarily driven by reduced sales of fixed maturity and equity securities.

As of June 30, 2026, we owned $14.3 million of securities guaranteed by financial guarantee insurance companies. Included in this amount was $13.5 million of municipal securities, which had a credit rating of A+ with the guarantee, but would have had a credit rating of AA- without the guarantee.

For more information on our investments, see Notes 7 and 8 to the Consolidated Financial Statements included elsewhere in this Report.

Catastrophe Reinsurance Program

Effective April 2026, coverage was placed with various reinsurers that are all rated A- or better by A.M. Best. 2026 reinsurance premiums for the total program are estimated to be $181.7 million pre-tax, compared to $210.0 million pre-tax for 2025. The estimate for 2026 premiums reflects our exposure changes, expected Florida Hurricane Catastrophe Fund (“FHCF”) program impacts and favorable underlying rates from improved reinsurance market conditions. Actual reinsurance premiums will vary if exposure changes significantly from estimates or if reinstatement premiums are required due to catastrophe events.

The U.S. per-occurrence catastrophe coverage includes a main reinsurance program providing $1.59 billion of coverage in excess of a $160.0 million retention for a first event. Layers 1 through 5 of the program allow for one automatic reinstatement, with layer 1 not having reinstatement premium liability. When combined with the FHCF, the U.S. program protects against gross Florida losses of up to approximately $1.80 billion, in excess of retention.

Liquidity and Capital Resources

The following section discusses our ability to generate cash flows from each of our subsidiaries, borrow funds at competitive rates and raise new capital to meet our operating and growth needs. Management believes that we will have sufficient liquidity to satisfy our needs over the next twelve months, including the ability to pay interest on our debt and dividends on our common stock.

In January 2025, we entered into an agreement to sell our Miami, Florida property for a purchase price of $126.0 million, subject to certain adjustments and to the buyer receiving the requisite development approvals. If the transaction is consummated pursuant to the terms of the agreement, we expect to record a gain above the current carrying value of $46.0 million as of June 30, 2026, less estimated costs to sell. We do not anticipate that any such gain will impact our capital deployment priorities. There can be no assurance that the transaction will be consummated.

Regulatory Requirements

Assurant, Inc. is a holding company and, as such, has limited direct operations of its own. Our assets consist primarily of the capital stock of our subsidiaries. Accordingly, our future cash flows depend upon the availability of dividends and other statutorily permissible payments from our subsidiaries. Our subsidiaries' ability to pay such dividends and make such other payments is regulated by the states and territories in which our subsidiaries are domiciled. These dividend regulations vary by jurisdiction and by type of insurance provided by the applicable subsidiary, but generally require our insurance subsidiaries to maintain minimum solvency requirements and limit the amount of dividends they can pay to the holding company. See "Item 1—Business—Regulation—U.S. Insurance Regulation" and "Item 1A—Risk Factors—Legal and Regulatory Risks—*Changes in insurance regulation may reduce our profitability and limit our growth*" in our 2025 Annual Report. Along with solvency regulations, the primary driver in determining the amount of capital used for dividends from insurance subsidiaries is the level of capital needed to maintain desired financial strength ratings from A.M. Best Company ("A.M. Best"). For the year ending December 31, 2026, the maximum amount of dividends our regulated U.S. domiciled insurance subsidiaries could pay us, under applicable laws and regulations without prior regulatory approval, is approximately $791.9 million. Our international and non-insurance subsidiaries provide additional sources of dividends.

Regulators or rating agencies could become more conservative in their methodology and criteria, increasing capital requirements for our insurance subsidiaries or the enterprise. For further information on our ratings and the risks of ratings downgrades, see "Item 1—Business—Ratings" and "Item 1A—Risk Factors—Financial Risks—*A decline in the financial strength ratings of our insurance subsidiaries could adversely affect our results of operations and financial condition*" in our 2025 Annual Report.

Holding Company

As of June 30, 2026, we had approximately $911.5 million in holding company liquidity, $686.5 million above our minimum level of $225.0 million. The minimum level of holding company liquidity, which can be used for unforeseen capital needs at our subsidiaries or liquidity needs at the holding company, is an internal minimum level we seek to maintain, calibrated based on approximately one year of pre-tax corporate operating losses and interest expenses. We use the term "holding company liquidity" to represent the portion of cash and other liquid marketable securities held at Assurant, Inc. (out of a total of $1.04 billion as of June 30, 2026) which we are not otherwise holding for a specific purpose as of the balance sheet date. We can use such assets for stock repurchases, stockholder dividends, acquisitions and other corporate purposes.

Dividends or returns of capital paid by our subsidiaries, net of infusions of liquid assets and excluding amounts used for or as a result of acquisitions or received from dispositions, were $372.9 million and $925.1 million for Six Months 2026 and Twelve Months 2025, respectively. We use these cash inflows primarily to pay holding company operating expenses, to make interest payments on indebtedness, to make dividend payments to our common stockholders, to fund investments and acquisitions, and to repurchase our common stock. From time to time, we may also seek to purchase outstanding debt in open market repurchases or privately negotiated transactions.

Dividends and Repurchases

During Six Months 2026, we made common stock repurchases and paid dividends to our common stockholders of $292.0 million. We paid dividends of $0.88 per common share on June 29, 2026 to stockholders of record as of June 8, 2026. Any determination to declare and pay future dividends is at the sole discretion of the Board of Directors (the "Board") and depends upon various factors, including: our subsidiaries' payments of dividends and other statutorily permissible payments to us; our results of operations and cash flows; our financial condition and capital requirements; general business conditions and growth prospects; any legal, tax, regulatory and contractual restrictions on the payment of dividends; and any other factors the Board deems relevant. Payments of dividends on shares of common stock will be restricted if an event of default has occurred or if the proposed common stock dividend payment would cause an event of default under the Credit Facility (as defined below); or if we defer the payment of interest on our 7.00% Fixed-to-Floating Rate Subordinated Notes due March 2048 or our 5.25% Subordinated Notes due January 2061 (refer to "—Senior and Subordinated Notes" below).

During Six Months 2026, we repurchased 866,226 shares of our outstanding common stock at a cost of $200.1 million, exclusive of commissions. In November 2025, the Board authorized a share repurchase program for up to $700.0 million of our outstanding common stock. As of June 30, 2026, $574.5 million aggregate cost at purchase remained unused under the November 2025 repurchase authorization. The timing and the amount of future repurchases will depend on various factors, including those listed above.

Assurant Subsidiaries

The primary sources of funds for our subsidiaries consist of premiums and fees collected, proceeds from the sales and maturity of investments and net investment income. Cash is primarily used to pay insurance claims, agent commissions, operating expenses and taxes. We generally invest our subsidiaries' funds in order to generate investment income.

We conduct periodic asset liability studies to measure the duration of our insurance liabilities, to develop optimal asset portfolio maturity structures for our significant lines of business and ultimately to assess that cash flows are sufficient to meet the timing of cash needs. These studies are conducted in accordance with formal company-wide Asset Liability Management guidelines.

To complete a study for a particular line of business, models are developed to project asset and liability cash flows and balance sheet items under a varied set of plausible economic scenarios. These models consider many factors including the current investment portfolio, the required capital for the related assets and liabilities, our tax position and projected cash flows from both existing and projected new business. For risks related to modeling, see "Item 1A – Risk Factors – Financial Risks –*Actual results may differ materially from the analytical models we use to assist in our decision-making in key areas such as pricing, catastrophe risks, reserving and capital management*." in our 2025 Annual Report.

Alternative asset portfolio asset allocations are analyzed for significant lines of business. An investment portfolio maturity structure is then selected from these profiles given our return hurdle and risk appetite. Scenario testing of significant liability assumptions and new business projections is also performed.

Our liabilities generally do not include policyholder optionality, which means that the timing of payments is generally insensitive to the interest rate environment. In addition, our investment portfolio is largely comprised of highly liquid public fixed maturity securities with a sufficient component of such securities invested that are near maturity which may be sold with minimal risk of loss to meet cash needs.

Generally, our subsidiaries' premiums, fees and investment income, along with planned asset sales and maturities, provide sufficient cash to pay claims and expenses. However, there may be instances when unexpected cash needs arise in excess of that available from usual operating sources. In such instances, we have several options to raise needed funds, including selling assets from the subsidiaries' investment portfolios, using holding company cash (if available), issuing commercial paper, or drawing funds from the Credit Facility.

Senior and Subordinated Notes

The following table shows the principal amount and carrying value of our outstanding debt, less unamortized discount and issuance costs as applicable, as of June 30, 2026 and December 31, 2025:

	June 30, 2026		December 31, 2025	
	Principal Amount	Carrying Value	Principal Amount	Carrying Value
4.90% Senior Notes due March 2028	$ 300.0	$ 299.3	$ 300.0	$ 299.0
3.70% Senior Notes due February 2030	350.0	348.7	350.0	348.5
2.65% Senior Notes due January 2032	350.0	347.9	350.0	347.7
6.75% Senior Notes due February 2034	275.0	273.1	275.0	273.1
5.55% Senior Notes due February 2036	300.0	296.2	300.0	296.1
7.00% Fixed-to-Floating Rate Subordinated Notes due March 2048	400.0	398.7	400.0	398.3
5.25% Subordinated Notes due January 2061	250.0	244.2	250.0	244.2
Total debt		$ 2,208.1		$ 2,206.9

In the next five years, we have two debt maturities in March 2028 and February 2030 when the 2028 Senior Notes and the 2030 Senior Notes, respectively, become due and payable.

Credit Facility and Commercial Paper Program

We have a $500.0 million five-year senior unsecured revolving credit facility (the “Credit Facility”) with certain lenders party thereto, JPMorgan Chase Bank, N.A., as administrative agent, and Wells Fargo Bank, National Association, as syndication agent. The Credit Facility provides for revolving loans and the issuance of multi-bank, syndicated letters of credit and letters of credit from a sole issuing bank in an aggregate amount of $500.0 million, which may be increased up to $750.0 million. The Credit Facility is available until June 2030, provided we are in compliance with all covenants. The Credit Facility has a sublimit for letters of credit issued thereunder of $50.0 million. The proceeds from these loans may be used for our commercial paper program or for general corporate purposes.

We made no borrowings under the Credit Facility during Six Months 2026, and no loans were outstanding under the Credit Facility as of June 30, 2026.

Our commercial paper program requires us to maintain liquidity facilities either in an available amount equal to any outstanding notes from the program or in an amount sufficient to maintain the ratings assigned to the notes issued from the program. Our commercial paper is rated AMB-1+ by A.M. Best, P-2 by Moody’s and A-2 by S&P. Our subsidiaries do not maintain commercial paper or other borrowing facilities. This program is backed up by the Credit Facility, of which $500.0 million was available as of June 30, 2026.

We did not use the commercial paper program during Six Months 2026 and there were no amounts relating to the commercial paper program outstanding as of June 30, 2026.

Cash Flows

We monitor cash flows at the consolidated, holding company and subsidiary levels. Cash flow forecasts at the consolidated and subsidiary levels are provided on a monthly basis, and we use trend and variance analyses to project future cash needs making adjustments to the forecasts when needed.

The table below shows our net cash flows for the periods indicated:

	For the Six Months Ended June 30,	
Net cash provided by (used in):	2026	2025
Operating activities	$ 694.7	$ 657.9
Investing activities	(506.4)	(784.5)
Financing activities	(325.9)	(223.0)
Effect of exchange rate changes on cash and cash equivalents	2.2	28.6
Net change in cash	$ (135.4)	$ (321.0)

We typically generate operating cash inflows from premiums collected from our insurance products, fees received for services and income received from our investments, while outflows consist of policy acquisition costs, benefits paid and operating expenses. These net cash flows are then invested to support the obligations of our insurance products and required capital supporting these products. Our cash flows from operating activities are affected by the timing of premiums, fees, and investment income received and expenses paid.

Net cash provided by operating activities was $694.7 million for Six Months 2026 compared to net cash provided by operating activities of $657.9 million for Six Months 2025. The change in net operating cash flows was largely attributable to growth in our Homeowners and Connected Living businesses and the timing of collections of premiums and fees in our mobile business in Connected Living.

Net cash used in investing activities was $506.4 million for Six Months 2026 compared to net cash used in investing activities of $784.5 million for Six Months 2025. The change in net investing cash flows was primarily driven by higher sales of fixed maturity securities during Six Months 2026 and an increase in sales of short-term investments due to the timing of working capital needs.

Net cash used in financing activities was $325.9 million for Six Months 2026 compared to net cash used in financing activities of $223.0 million for Six Months 2025. The change in net financing cash flows was primarily due to higher share repurchases during Six Months 2026.

The table below shows our cash outflows for interest and dividends for the periods indicated:

	For the Six Months Ended June 30,	
	2026	2025
Interest paid on debt	$ 56.5	$ 53.7
Common stock dividends	91.9	83.6
Total	$ 148.4	$ 137.3

Letters of Credit

In the normal course of business, letters of credit are issued for various purposes. These letters of credit are supported by commitments under which we are required to indemnify the financial institution issuing the letter of credit if the letter of credit is drawn. We had $1.4 million and $1.7 million of letters of credit outstanding as of June 30, 2026 and December 31, 2025, respectively.

Limited Recourse Note

In 2024, we entered into a financing arrangement pursuant to which we are able to issue a $100 million limited recourse note and, in return, obtain a $100 million asset-backed note from a Delaware master trust. As of June 30, 2026, no notes have been issued under this arrangement.

Item 3. Quantitative and Qualitative Disclosures About Market Risk

For our market risk disclosures, please refer to “Item 7A—Quantitative and Qualitative Disclosures About Market Risk” in our 2025 Annual Report and “Item 2—Management’s Discussion and Analysis of Financial Condition and Results of Operations—Investments” in this Report.

Item 4. Controls and Procedures

Evaluation of Disclosure Controls and Procedures

Our management, with the participation of our Chief Executive Officer (“CEO”) and Chief Financial Officer (“CFO”), has evaluated the effectiveness of our disclosure controls and procedures pursuant to Rule 13a-15(b) or 15d-15(b) under the Securities Exchange Act of 1934, as amended (the “Exchange Act”), as of June 30, 2026. Based on such evaluation, management, including our CEO and CFO, has concluded that as of June 30, 2026, our disclosure controls and procedures were effective and provide reasonable assurance that information we are required to disclose in our reports pursuant to Rule 13a-15(e) or 15d-15(e) under the Exchange Act is recorded, processed, summarized and reported within the time periods specified by the SEC’s rules and forms. Our CEO and CFO also have concluded that as of June 30, 2026, information that we are required to disclose in our reports under the Exchange Act is accumulated and communicated to our management, including our CEO and CFO, as appropriate to allow timely decisions regarding required disclosure.

Internal Control Over Financial Reporting

There were no changes in our internal control over financial reporting (as defined in Rule 13a-15(f) or 15d-15(f) under the Exchange Act) during the quarterly period ended June 30, 2026 that have materially affected, or are reasonably likely to materially affect, our internal control over financial reporting.

PART II
OTHER INFORMATION

Item 1. Legal Proceedings

For a description of any material pending legal proceedings in which we are involved, see “Commitments and Contingencies—Legal and Regulatory Matters” in Note 14 to the Consolidated Financial Statements included elsewhere in this Report, which is hereby incorporated by reference.

Item 1A. Risk Factors

Certain factors may have a material adverse effect on our business, financial condition, results of operations and cash flows, and you should carefully consider them. It is not possible to predict or identify all such factors. For a discussion of potential risks or uncertainties affecting us, please refer to the information under the heading “Item 1A—Risk Factors” in our 2025 Annual Report. Additional risks and uncertainties that are not yet identified or that we currently believe to be immaterial may also materially harm our business, financial condition, results of operations and cash flows.

Item 2. Unregistered Sales of Equity Securities and Use of Proceeds

Issuer Purchases of Equity Securities:

(In millions, except number of shares and per share amounts)

Period in 2026	Total Number of Shares Purchased	Average Price Paid Per Share	Total Number of Shares Purchased as Part of Publicly Announced Programs (1)	Approximate Dollar Value of Shares that May Yet be Purchased Under the Programs (1)
April 1 - April 30	127,338	$ 225.62	127,338	$ 620.9
May 1 - May 31	81,241	247.69	81,241	600.8
June 1 - June 30	101,510	258.89	101,510	574.5
Total	310,089	$ 242.29	310,089	$ 574.5

(1) Shares repurchased pursuant to the November 2025 publicly announced share repurchase authorization of up to $700.0 million aggregate cost at purchase of outstanding common stock. As of June 30, 2026, $574.5 million aggregate cost at purchase remained unused under the repurchase authorization.

Item 5. Other Information

Rule 10b5-1 and non-Rule 10b5-1 Trading Arrangements

None.

Item 6. Exhibits

The following exhibits either (a) are filed with this Report or (b) have previously been filed with the SEC and are incorporated herein by reference to those prior filings.

10.1	Assurant, Inc. 2017 Long Term Equity Incentive Plan, as amended and restated as of March 9, 2026 (incorporated by reference from Exhibit 10.1 to the Registrant's Current Report on Form 8-K, originally filed on May 22, 2026).*
10.2	Assurant, Inc. Amended and Restated Directors Compensation Plan, effective as of May 20, 2026.*
31.1	Rule 13a-14(a)/15d-14(a) Certification of Principal Executive Officer.
31.2	Rule 13a-14(a)/15d-14(a) Certification of Principal Financial Officer.
32.1	Certification of Principal Executive Officer of Assurant, Inc. pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.
32.2	Certification of Principal Financial Officer of Assurant, Inc. pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.
101	The following materials from the Company's Quarterly Report on Form 10-Q for the fiscal quarter ended June 30, 2026, formatted in XBRL (Extensible Business Reporting Language): (i) the Consolidated Balance Sheets, (ii) the Consolidated Statements of Operations, (iii) the Consolidated Statements of Comprehensive Income, (iv) the Consolidated Statements of Changes in Stockholders' Equity, (v) the Consolidated Statements of Cash Flows and (vi) Notes to the Consolidated Financial Statements.
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

*Management contract or compensatory plan.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

ASSURANT, INC.

By:	/s/ KEITH W. DEMMINGS
Name:	**Keith W. Demmings**
Title:	***President, Chief Executive Officer and Director (Principal Executive Officer)***
By:	/s/ KEITH R. MEIER
Name:	**Keith R. Meier**
Title:	***Executive Vice President and Chief Financial Officer (Principal Financial Officer)***

Date: August 6, 2026

EXHIBIT 10.2

ASSURANT, INC.
AMENDED AND RESTATED DIRECTORS COMPENSATION PLAN

ARTICLE 1
PURPOSE

1.1 PURPOSE. The purpose of the Assurant, Inc. Amended and Restated Directors Compensation Plan is to attract, retain and compensate highly qualified individuals who are not employees of Assurant, Inc. or any of its subsidiaries or affiliates for service as members of the Board by providing them with competitive compensation and an ownership interest in the Common Stock of the Company. The Company intends that the Plan will benefit the Company and its stockholders by allowing Non-Employee Directors to have a personal financial stake in the Company through an ownership interest in the Common Stock and will closely associate the interests of Non-Employee Directors with that of the Company's stockholders.

1.2 ELIGIBILITY. All active Non-Employee Directors shall automatically be participants in the Plan.

ARTICLE 2
DEFINITIONS

2.1 DEFINITIONS. Unless the context clearly indicates otherwise, the following terms shall have the following meanings:

(a) "Base Annual Retainer" means the annual cash retainer (excluding expenses) payable by the Company to a Non-Employee Director pursuant to Section 4.1 hereof for service as a director of the Company (i.e., excluding any Supplemental Annual Retainer), as such amount may be changed from time to time.

(b) "Board" means the Board of Directors of the Company.

(c) "Company" means Assurant, Inc., a Delaware corporation.

(d) "Common Stock" means the common stock, par value $0.01 per share, of the Company.

(e) "Disability" means any illness or other physical or mental condition of a Non-Employee Director that renders him or her incapable of performing as a director of the Company, or any medically determinable illness or other physical or mental condition resulting from a bodily injury, disease, or mental disorder which, in the judgment of the Board, is permanent and continuous in nature. The Board may require such medical or other evidence as it deems necessary to judge the nature and permanency of a Non-Employee Director's condition.

(f) "Effective Date" has the meaning set forth in Section 7.6 of the Plan.

(g) “Non-Employee Director” means a director of the Company who is not an employee of the Company.

(h) “Plan” means the Assurant, Inc. Amended and Restated Directors Compensation Plan, as amended from time to time.

(i) “Plan Year(s)” means the calendar year.

(j) “Restricted Stock Unit” means a unit denominated in shares of Common Stock contingently awarded in accordance with Article 5.

(k) “Supplemental Annual Retainer” means the annual retainer (excluding expenses) payable by the Company to a Non-Employee Director pursuant to Section 4.2 hereof for service as the Chair of the Board or as a chair (or vice chair) of a committee of the Board, as such amount may be changed from time to time.

ARTICLE 3
ADMINISTRATION

3.1 ADMINISTRATION. The Plan shall be administered by the Board. Subject to the provisions of the Plan, the Board shall be authorized to interpret the Plan, to establish, amend and rescind any rules and regulations relating to the Plan, and to make all other determinations necessary or advisable for the administration of the Plan. The Board’s interpretation of the Plan, and all actions taken and determinations made by the Board pursuant to the powers vested in it hereunder, shall be conclusive and binding upon all parties concerned including the Company, its stockholders and persons granted awards under the Plan. The Board may appoint a plan administrator to carry out the ministerial functions of the Plan, but the administrator shall have no other authority or powers of the Board.

3.2 RELIANCE. In administering the Plan, the Board may rely upon any information furnished by the Company, its public accountants and other experts. No individual will have personal liability by reason of anything done or omitted to be done by the Company or the Board in connection with the Plan.

3.3 INDEMNIFICATION. Each person who is or has been a member of the Board or who otherwise participates in the administration or operation of the Plan shall be indemnified by the Company against, and held harmless from, any loss, cost, liability or expense that may be imposed upon or incurred by him or her in connection with or resulting from any claim, action, suit or proceeding in which such person may be involved by reason of any action taken or failure to act under the Plan and shall be fully reimbursed by the Company for any and all amounts paid by such person in satisfaction of judgment against him or her in any such action, suit or proceeding, provided he or she will give the Company an opportunity, by written notice to the Board, to defend the same at the Company’s own expense before he or she undertakes to defend it on his or her own behalf. This right of indemnification shall not be exclusive of any other rights of indemnification.

ARTICLE 4
CASH COMPENSATION

4.1 BASE ANNUAL RETAINER. Each Non-Employee Director shall be paid a Base Annual Retainer for service as a director during each Plan Year, payable in such installments as the Board may determine at its discretion. The amount of the Base Annual Retainer shall be established from time to time by the Board. Until changed by the Board, the Base Annual Retainer shall be $125,000 for a full Plan Year. Each person who first becomes a Non-Employee Director on a date other than January 1 of any year shall be paid a pro-rata retainer equal to the Base Annual Retainer for such Plan Year, multiplied by a fraction, the numerator of which is the number of full months and portions thereof before the end of the Plan Year, and the denominator of which is 12. Payment of such prorated Base Annual Retainer shall begin on the date that the person first becomes a Non-Employee Director.

4.2 SUPPLEMENTAL ANNUAL RETAINER. Non-Employee Directors who serve as Chair of the Board or as a chair (or vice chair) of a committee of the Board during a Plan Year shall be paid a Supplemental Annual Retainer with respect to such service, payable quarterly at the same times as installments of the Base Annual Retainer are paid. The amount of the Supplemental Annual Retainer shall be established from time to time by the Board. Until changed by the Board, the Supplemental Annual Retainer for a full Plan Year shall be as follows:

	Chair
Chair of the Board	$ 200,000
Audit Committee	$ 40,000
Compensation and Talent Committee	$ 25,000
Nominating and Corporate Governance Committee	$ 25,000
Finance and Risk Committee	$ 35,000
Information Technology Committee	$ 25,000
Executive Committee	$ 0

A pro-rata Supplemental Annual Retainer will be paid to any Non-Employee Director who becomes Chair of the Board or chairs (or vice chairs) a committee of the Board on a date other than the beginning of a Plan Year, based on the number of full months and portions thereof between the date such Non-Employee Director commenced service and the beginning of the next Plan Year.

4.3 TRAVEL EXPENSE REIMBURSEMENT. All Non-Employee Directors shall be reimbursed for reasonable travel expenses (including spouse’s expenses to attend events to which spouses are invited) in connection with attendance at meetings of the Board and its committees, or other Company functions at which the Chief Executive Officer requests the Non-Employee Director to participate. If the travel expense is related to the reimbursement of commercial airfare, such reimbursement will not exceed first class rates. If the travel expense is related to reimbursement of non-commercial air travel, such reimbursement shall not exceed the rate for comparable travel by means of commercial airlines.

ARTICLE 5
EQUITY COMPENSATION

5.1 EQUITY GRANTS.

(a) Initial Stock Grant. Each Non-Employee Director shall receive, on the later of the Effective Date of the Plan or the first date he or she becomes a Non-Employee Director, an award of a number of Restricted Stock Units equal to the quotient of (x) $170,000 and (y) the closing price of the Common Stock on the New York Stock Exchange on such date, rounded up to the nearest whole unit. In no event will a director receive an initial award of shares if the next annual meeting of stockholders is within four months of the date he or she becomes a Non-Employee Director.

(b) Annual Equity Grants. On the day following each annual meeting of the Company's stockholders, each Non-Employee Director in service on that date will receive an award of a number of Restricted Stock Units equal to the quotient of (x) $170,000 and (y) the closing price of the Common Stock on the New York Stock Exchange on such day, rounded up to the nearest whole unit.

(c) Source of Awards. The Restricted Stock Units described in this Article 5 shall be granted, and the shares of Common Stock underlying such Restricted Stock Units shall be issued, pursuant and subject to the terms and conditions of the Amended and Restated Assurant, Inc. 2017 Long-Term Equity Incentive Plan (the "ALTEIP").

(d) Award Agreements. All awards of Restricted Stock Units to a Non-Employee Director under the ALTEIP shall be evidenced by a written Award Agreement between the Company and the Non-Employee Director, which shall include such provisions, not inconsistent with the ALTEIP, as may be specified by the Board.

ARTICLE 6
AMENDMENT, MODIFICATION AND TERMINATION

6.1 AMENDMENT, MODIFICATION AND TERMINATION. The Board may, at any time and from time to time, amend, modify or terminate the Plan; provided, that no such amendment, modification or termination shall adversely affect awards outstanding as of the effective date of such amendment; provided, further, however, that if an amendment to the Plan would constitute a change requiring shareholder approval under applicable laws, policies or regulations or the applicable listing or other requirements of a securities exchange on which the Common Stock is listed or traded, then such amendment shall be subject to stockholder approval.

ARTICLE 7
GENERAL PROVISIONS

7.1 ELECTION TO DEFER PAYMENT. A Participant may elect to defer receipt of any cash payment under the Plan. Such election shall be made in writing and delivered to the plan administrator in compliance with, and such deferral shall be governed solely by the terms of, the Assurant, Inc. Deferred Compensation Plan.

7.2 RESTRICTIONS OF LENDERS. The Company's obligations under the Plan shall be subject to, and may from time to time be prohibited by, agreements that may be in effect from time to time among or between the Company or its affiliates and their respective lenders. In the event that the Company would not be able to perform any of its agreements or fulfill any of its obligations hereunder without violating such a loan agreement, the Company shall be excused from such performance or fulfillment with no liability therefor to the Non-Employee Directors; provided that if and when such performance or fulfillment would no longer be such a violation, the Company shall have the obligation to complete such performance or fulfillment at that time.

7.3 EXPENSES OF THE PLAN. The expenses of administering the Plan shall be borne by the Company.

7.4 GOVERNING LAW. To the extent not governed by federal law, the Plan and all Award Certificates shall be construed in accordance with and governed by the laws of the State of Delaware.

7.5 EFFECTIVE DATE. The Plan was originally adopted by the Board on October 15, 2003 and was approved by the sole stockholder on October 15, 2003. The Plan was amended by the Board on December 12, 2003, became effective on February 4, 2004 (the "Effective Date"), and was amended and restated effective May 20, 2026.

ASSURANT, INC.

/s/ Subhashish Sengupta__________
By: Subhashish Sengupta
Title: Executive Vice President,
Chief People Officer

EXHIBIT 31.1

CERTIFICATIONS

I, Keith W. Demmings, certify that:

1. I have reviewed this quarterly report on Form 10-Q of Assurant, Inc. for the period ended June 30, 2026;

2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;

3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;

4. The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:

(a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;

(b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;

(c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and

(d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and

5. The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):

(a) All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and

(b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: August 6, 2026

/s/ Keith W. Demmings

Keith W. Demmings
President, Chief Executive Officer and Director (Principal Executive Officer)

EXHIBIT 31.2

CERTIFICATIONS

I, Keith R. Meier, certify that:

1. I have reviewed this quarterly report on Form 10-Q of Assurant, Inc. for the period ended June 30, 2026;

2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;

3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;

4. The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:

(a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;

(b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;

(c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and

(d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and

5. The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):

(a) All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and

(b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: August 6, 2026

/s/ Keith R. Meier

Keith R. Meier
Executive Vice President and Chief Financial Officer (Principal Financial Officer)

EXHIBIT 32.1

**CERTIFICATION OF CHIEF EXECUTIVE OFFICER OF
ASSURANT, INC.
PURSUANT TO 18 U.S.C. SECTION 1350,
AS ADOPTED PURSUANT TO
§ 906 OF THE SARBANES-OXLEY ACT OF 2002**

In connection with the quarterly report of Assurant, Inc. (the “Company”) on Form 10-Q for the period ended June 30, 2026 as filed with the Securities and Exchange Commission on the date hereof (the “Report”), I, Keith W. Demmings, President, Chief Executive Officer and Director (Principal Executive Officer) of the Company, certify, pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, that, based on my knowledge:

1. The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934, as amended; and

2. The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

Date: August 6, 2026

/s/ Keith W. Demmings

Keith W. Demmings
President, Chief Executive Officer and Director (Principal Executive Officer)

EXHIBIT 32.2

**CERTIFICATION OF CHIEF FINANCIAL OFFICER OF
ASSURANT, INC.
PURSUANT TO 18 U.S.C. SECTION 1350,
AS ADOPTED PURSUANT TO
§ 906 OF THE SARBANES-OXLEY ACT OF 2002**

In connection with the quarterly report of Assurant, Inc. (the "Company") on Form 10-Q for the period ended June 30, 2026 as filed with the Securities and Exchange Commission on the date hereof (the "Report"), I, Keith R. Meier, Executive Vice President and Chief Financial Officer (Principal Financial Officer) of the Company, certify, pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, that, based on my knowledge:

1. The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934, as amended; and

2. The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

Date: August 6, 2026

/s/ Keith R. Meier

Keith R. Meier
Executive Vice President and Chief Financial Officer (Principal Financial Officer)