

**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 March 31, 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

(State or other jurisdiction of incorporation)

39-1126612

(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:

<u>Title of Each Class</u>	<u>Trading Symbol(s)</u>	<u>Name of Each Exchange on Which Registered</u>
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	<input checked="" type="checkbox"/>	Accelerated filer	<input type="checkbox"/>
Non-accelerated filer	<input type="checkbox"/>	Smaller reporting company	<input type="checkbox"/>
		Emerging growth company	<input type="checkbox"/>

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 May 1, 2026 was 49,547,637.

ASSURANT, INC.  
QUARTERLY REPORT ON FORM 10-Q  
FOR THE QUARTERLY PERIOD ENDED MARCH 31, 2026

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**Assurant, Inc.**  
**Consolidated Balance Sheets (unaudited)**

	March 31, 2026	December 31, 2025
	(in millions, except number of shares and per share amounts)	
<b>Assets</b>		
Investments:		
Fixed maturity securities available for sale, at fair value (net of allowances for credit losses of \$2.8 and \$1.9 at March 31, 2026 and December 31, 2025, respectively; amortized cost - \$8,956.7 and \$8,635.3 at March 31, 2026 and December 31, 2025, respectively)	\$ 8,783.8	\$ 8,577.7
Equity securities at fair value	197.3	207.1
Commercial mortgage loans on real estate, at amortized cost (net of allowances for credit losses of \$6.3 and \$6.7 at March 31, 2026 and December 31, 2025, respectively)	309.5	324.7
Short-term investments	329.8	379.5
Other investments	601.5	573.0
Total investments	10,221.9	10,062.0
Cash and cash equivalents	1,591.7	1,834.1
Premiums and accounts receivable (net of allowances for credit losses of \$12.4 and \$10.4 at March 31, 2026 and December 31, 2025, respectively)	2,025.3	1,989.4
Reinsurance recoverables (net of allowances for credit losses of \$5.2 at March 31, 2026 and December 31, 2025)	6,542.0	6,471.3
Accrued investment income	118.7	135.4
Deferred acquisition costs	10,201.4	10,187.6
Property and equipment, net	848.9	841.7
Goodwill	2,654.5	2,646.3
Other intangible assets, net	511.1	522.0
Other assets (net of allowances for credit losses of \$0.9 at March 31, 2026 and December 31, 2025)	1,053.0	1,087.4
Assets held for sale (Note 4)	—	512.4
Total assets	\$ 35,768.5	\$ 36,289.6
<b>Liabilities</b>		
Future policy benefits and expenses	\$ 54.7	\$ 55.7
Unearned premiums	20,902.7	20,881.4
Claims and benefits payable	2,168.6	2,101.2
Commissions payable	606.0	640.6
Funds held under reinsurance	287.1	266.4
Accounts payable and other liabilities (including allowances for credit losses of \$0.7 and \$0.9 at March 31, 2026 and December 31, 2025, respectively, for the unsecured portion of the high deductible recoverables)	3,672.5	3,766.3
Debt	2,207.5	2,206.9
Liabilities held for sale (Note 4)	—	499.5
Total liabilities	29,899.1	30,418.0
Commitments and contingencies (Note 14)		
<b>Stockholders' equity</b>		
Common stock, par value \$0.01 per share, 800,000,000 shares authorized, 51,967,256 and 52,089,008 shares issued and 49,671,167 and 49,792,919 shares outstanding at March 31, 2026 and December 31, 2025, respectively	0.5	0.5
Additional paid-in capital	1,671.4	1,711.8
Retained earnings	4,949.3	4,826.3
Accumulated other comprehensive loss	(629.0)	(544.2)

Treasury stock, at cost; 2,296,089 shares at March 31, 2026 and December 31, 2025	(122.8)	(122.8)
Total stockholders' equity	5,869.4	5,871.6
Total liabilities and stockholders' equity	\$ 35,768.5	\$ 36,289.6

See the accompanying Notes to Consolidated Financial Statements (unaudited)

**Assurant, Inc.**  
**Consolidated Statements of Operations (unaudited)**

	Three Months Ended March 31,	
	2026	2025
(in millions, except number of shares and per share amounts)		
<b>Revenues</b>		
Net earned premiums	\$ 2,781.9	\$ 2,562.3
Fees and other income	499.8	402.9
Net investment income	159.6	124.8
Net realized losses on investments (including \$5.6 and \$3.0, of impairment-related losses for the three months ended March 31, 2026 and 2025, respectively) and fair value changes to equity securities	(21.2)	(16.0)
Total revenues	3,420.1	3,074.0
<b>Benefits, losses and expenses</b>		
Policyholder benefits	769.1	779.7
Underwriting, selling, general and administrative expenses	2,287.1	2,083.8
Interest expense	28.3	26.8
Total benefits, losses and expenses	3,084.5	2,890.3
Income before income tax expense	335.6	183.7
Income tax expense	61.5	37.1
Net income	\$ 274.1	\$ 146.6
<b>Earnings Per Common Share</b>		
Basic	\$ 5.47	\$ 2.86
Diluted	\$ 5.41	\$ 2.83
<b>Share Data</b>		
Weighted average common shares outstanding used in basic per common share calculations	49,702,511	50,799,019
Plus: Dilutive securities	495,036	449,697
Weighted average common shares outstanding used in diluted per common share calculations	50,197,547	51,248,716

See the accompanying Notes to Consolidated Financial Statements (unaudited)

**Assurant, Inc.**  
**Consolidated Statements of Comprehensive Income (unaudited)**

	Three Months Ended March 31,	
	2026	2025
	(in millions)	
Net income	\$ 274.1	\$ 146.6
Other comprehensive income (loss):		
Change in unrealized losses on securities, net of taxes of \$21.2 and \$(18.2) for the three months ended March 31, 2026 and 2025, respectively	(89.6)	75.2
Change in unrealized gains on derivative transactions, net of taxes of \$0.2 and \$(0.4) for the three months ended March 31, 2026 and 2025, respectively	(0.9)	1.4
Change in foreign currency translation, net of taxes of \$0.3 and \$(2.4) for the three months ended March 31, 2026 and 2025, respectively	5.5	8.8
Change in pension and postretirement unrecognized net periodic benefit cost, net of taxes of \$(0.1) and \$(0.6) for the three months ended March 31, 2026 and 2025, respectively	0.2	2.2
Total other comprehensive income (loss)	(84.8)	87.6
Total comprehensive income	\$ 189.3	\$ 234.2

See the accompanying Notes to Consolidated Financial Statements (unaudited)

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

	<b>Three Months Ended March 31, 2026</b>					
	<b>Common Stock</b>	<b>Additional Paid-in Capital</b>	<b>Retained Earnings</b>	<b>Accumulated Other Comprehensive Loss</b>	<b>Treasury Stock</b>	<b>Total</b>
	(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	—	17.6	—	—	—	17.6
Common stock dividends (\$0.88 per share)	—	—	(44.0)	—	—	(44.0)
Acquisition of common stock	—	(66.4)	(107.1)	—	—	(173.5)
Net income	—	—	274.1	—	—	274.1
Other comprehensive loss	—	—	—	(84.8)	—	(84.8)
Balance at March 31, 2026	\$ 0.5	\$ 1,671.4	\$ 4,949.3	\$ (629.0)	\$ (122.8)	\$ 5,869.4
	<b>Three Months Ended March 31, 2025</b>					
	<b>Common Stock</b>	<b>Additional Paid-in Capital</b>	<b>Retained Earnings</b>	<b>Accumulated Other Comprehensive Loss</b>	<b>Treasury Stock</b>	<b>Total</b>
	(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	—	15.1	—	—	—	15.1
Common stock dividends (\$0.80 per share)	—	—	(40.9)	—	—	(40.9)
Acquisition of common stock	—	(35.6)	(52.9)	—	—	(88.5)
Net income	—	—	146.6	—	—	146.6
Other comprehensive income	—	—	—	87.6	—	87.6
Balance at March 31, 2025	\$ 0.5	\$ 1,673.9	\$ 4,431.1	\$ (748.5)	\$ (122.8)	\$ 5,234.2

See the accompanying Notes to Consolidated Financial Statements (unaudited)

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

	Three Months Ended March 31,	
	2026	2025
	(in millions)	
<b>Operating activities</b>		
Net income	\$ 274.1	\$ 146.6
<b>Adjustments to reconcile net income to net cash provided by operating activities:</b>		
<b>Noncash revenues, expenses, gains and losses included in net income from operations:</b>		
Deferred tax expense (benefit)	43.1	(12.9)
Depreciation and amortization	66.5	56.7
Net realized losses on investments, including impairment losses	21.2	16.0
Loss on sale of business	0.5	—
Stock based compensation expense	17.6	15.1
Restructuring costs	—	(1.1)
<b>Changes in operating assets and liabilities:</b>		
Insurance policy reserves and expenses	61.5	(465.1)
Premiums and accounts receivable	(16.7)	241.7
Commissions payable	(36.7)	21.0
Reinsurance recoverable	(71.1)	190.4
Funds withheld under reinsurance	21.2	(2.6)
Deferred acquisition costs and value of business acquired	(4.8)	56.2
Taxes (receivable) payable	(99.6)	31.5
Other assets and other liabilities	(26.5)	98.0
Other	(10.0)	0.9
Net cash provided by operating activities	240.3	392.4
<b>Investing activities</b>		
<b>Sales of:</b>		
Fixed maturity securities available for sale	344.1	270.5
Equity securities	15.5	15.4
Other invested assets	27.1	13.3
Subsidiary, net of cash transferred	1.4	—
<b>Maturities, calls, prepayments, and scheduled redemption of:</b>		
Fixed maturity securities available for sale	183.0	233.2
Commercial mortgage loans on real estate	25.1	11.1
<b>Purchases of:</b>		
Fixed maturity securities available for sale	(809.9)	(842.6)
Equity securities	(8.6)	(10.6)
Commercial mortgage loans on real estate	(9.6)	(13.8)
Other invested assets	(39.0)	(26.6)
Property and equipment and other	(47.7)	(53.4)
Subsidiaries, net of cash transferred	(14.1)	—

Change in short-term investments	50.4	(18.2)
Other	—	0.1
Net cash used in investing activities	<u>(282.3)</u>	<u>(421.6)</u>

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

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	Three Months Ended March 31,	
	2026	2025
<b>Financing activities</b>		
Acquisition of common stock	(124.2)	(64.3)
Common stock dividends paid	(44.0)	(40.9)
Employee stock purchases and withholdings	(34.4)	(13.5)
Net cash used in financing activities	(202.6)	(118.7)
Effect of exchange rate changes on cash and cash equivalents	2.2	9.8
Change in cash and cash equivalents	(242.4)	(138.1)
Cash and cash equivalents at beginning of period	1,834.1	1,807.7
Cash and cash equivalents at end of period	\$ 1,591.7	\$ 1,669.6

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 most successful 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 services, 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 March 31, 2026, the consolidated statements of operations, consolidated statements of comprehensive income and consolidated statements of changes in stockholders’ equity for the three months ended March 31, 2026 and 2025 and the consolidated statements of cash flows for the three months ended March 31, 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 months ended March 31, 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.

**Restricted Cash**

Restricted cash and cash equivalents of \$82.0 million and \$102.0 million as of March 31, 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 March 31, 2026.

**Not Yet Adopted**

ASUs issued but not yet adopted as of March 31, 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
<p>ASU 2024-03 <i>Income Statement—Reporting Comprehensive Income—Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses</i></p>	<p><i>The guidance improves disclosures of specified information about certain costs and expenses for each interim and annual reporting period. The new disclosure requirements include:</i></p> <ul style="list-style-type: none"> <li>• <i>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.</i></li> <li>• <i>Include certain amounts that are already required to be disclosed under current GAAP in the same disclosure as the other disaggregation requirements.</i></li> <li>• <i>Disclose a qualitative description of the amounts remaining in relevant expense captions that are not separately disaggregated quantitatively.</i></li> <li>• <i>Disclose the total amount of selling expenses and, in annual reporting periods, an entity’s definition of selling expenses.</i></li> </ul>	<p><i>December 31, 2027 and for interim periods thereafter</i></p>	<p><i>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.</i></p>

**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 March 31, 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.

**Assurant, Inc.**  
**Notes to Consolidated Financial Statements (unaudited)**  
**(in millions, except number of shares and per share amounts)**

	Three Months Ended March 31,	
	2026	2025
<b>Global Lifestyle:</b>		
Net earned premiums, fees and other income:		
Connected Living	\$ 1,480.2	\$ 1,233.4
Global Automotive	1,070.8	1,073.2
Net investment income	108.9	84.0
Total revenues	<u>2,659.9</u>	<u>2,390.6</u>
Policyholder benefits	503.7	442.4
Selling and underwriting expense (1)	1,327.2	1,265.8
Cost of sales (2)	265.0	184.8
General expenses (3)	327.3	299.8
Segment Adjusted EBITDA	<u>\$ 236.7</u>	<u>\$ 197.8</u>
<b>Global Housing:</b>		
Net earned premiums, fees and other income:		
Homeowners	\$ 580.1	\$ 522.9
Renters and Other	149.0	133.9
Net investment income	40.7	33.7
Total revenues	<u>769.8</u>	<u>690.5</u>
Policyholder benefits	263.9	333.0
Selling and underwriting expense (1)	59.9	39.5
General expenses (4)	209.3	205.6
Segment Adjusted EBITDA	<u>\$ 236.7</u>	<u>\$ 112.4</u>
<b>Corporate:</b>		
Fees and other income	\$ —	\$ 0.4
Net investment income	9.3	5.8
Total revenues	<u>9.3</u>	<u>6.2</u>
Policyholder benefits	—	—
General expenses (3)	41.2	34.2
Segment Adjusted EBITDA	<u>\$ (31.9)</u>	<u>\$ (28.0)</u>

(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.

**Assurant, Inc.**  
**Notes to Consolidated Financial Statements (unaudited)**  
(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 March 31,	
	2026	2025
<b>Adjusted EBITDA by segment:</b>		
Global Lifestyle	\$ 236.7	\$ 197.8
Global Housing	236.7	112.4
Corporate and Other	(31.9)	(28.0)
<b>Reconciling items to consolidated net income:</b>		
Interest expense	(28.3)	(26.8)
Depreciation expense	(43.3)	(35.1)
Amortization of purchased intangible assets	(17.7)	(18.4)
Net realized losses on investments and fair value changes to equity securities	(21.2)	(16.0)
Other adjustments	4.6	(2.2)
Total reconciling items	(105.9)	(98.5)
Income before income tax expense	335.6	183.7
Income tax expense	61.5	37.1
Net income	\$ 274.1	\$ 146.6

The following table presents total assets by segment:

	March 31, 2026	December 31, 2025
Global Lifestyle (1)	\$ 29,083.4	\$ 28,846.7
Global Housing (1)	5,158.0	5,159.2
Corporate and Other (2)	1,527.1	2,283.7
Segment assets	\$ 35,768.5	\$ 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 March 31, 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 \$441.6 million and \$349.7 million for Global Lifestyle and \$32.1 million and \$30.7 million for Global Housing for the three months ended March 31, 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



**Assurant, Inc.**  
**Notes to Consolidated Financial Statements (unaudited)**  
**(in millions, except number of shares and per share amounts)**

related to its mobile 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 \$189.7 million and \$154.4 million, respectively, as of March 31, 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 March 31, 2026 and 2025 that was included in unearned revenue as of December 31, 2025 and 2024 was \$18.9 million and \$17.4 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 March 31, 2026 and December 31, 2025, the Company had approximately \$68.6 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:

	March 31, 2026				
	Cost or Amortized Cost	Allowance for Credit Losses	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
<b>Fixed maturity securities:</b>					
U.S. government and government agencies and authorities	\$ 63.7	\$ —	\$ 0.5	\$ (1.1)	\$ 63.1
States, municipalities and political subdivisions	99.2	—	0.8	(5.2)	94.8
Foreign governments	625.2	—	5.1	(15.3)	615.0
Asset-backed	856.3	—	3.3	(9.5)	850.1
Commercial mortgage-backed	434.4	—	3.3	(18.7)	419.0
Residential mortgage-backed	1,032.2	—	6.8	(37.5)	1,001.5
U.S. corporate	4,055.3	(2.8)	51.6	(133.6)	3,970.5
Foreign corporate	1,790.4	—	25.3	(45.9)	1,769.8
Total fixed maturity securities	\$ 8,956.7	\$ (2.8)	\$ 96.7	\$ (266.8)	\$ 8,783.8

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	December 31, 2025				
	Cost or Amortized Cost	Allowance for Credit Losses	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
<b>Fixed maturity securities:</b>					
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
<b>Total fixed maturity securities</b>	<b>\$ 8,635.3</b>	<b>\$ (1.9)</b>	<b>\$ 174.9</b>	<b>\$ (230.6)</b>	<b>\$ 8,577.7</b>

The cost or amortized cost and fair value of fixed maturity securities as of March 31, 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.

	March 31, 2026	
	Cost or Amortized Cost	Fair Value
Due in one year or less	\$ 153.0	\$ 152.8
Due after one year through five years	1,406.7	1,408.7
Due after five years through ten years	3,730.5	3,735.3
Due after ten years	1,343.6	1,216.4
<b>Total</b>	<b>6,633.8</b>	<b>6,513.2</b>
Asset-backed	856.3	850.1
Commercial mortgage-backed	434.4	419.0
Residential mortgage-backed	1,032.2	1,001.5
<b>Total</b>	<b>\$ 8,956.7</b>	<b>\$ 8,783.8</b>

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:

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	Three Months Ended March 31,	
	2026	2025
Net realized (losses) gains on investments related to sales and other and fair value changes to equity securities:		
Fixed maturity securities	\$ (13.0)	\$ (17.0)
Equity securities (1)	(2.7)	2.8
Commercial mortgage loans on real estate	0.3	1.4
Other investments	(0.2)	(0.2)
Total net realized losses on investments related to sales and other and fair value changes to equity securities	(15.6)	(13.0)
Net realized losses related to impairments:		
Fixed maturity securities	(2.5)	—
Other investments	(3.1)	(3.0)
Total net realized losses related to impairments	(5.6)	(3.0)
Total net realized losses on investments and fair value changes to equity securities	\$ (21.2)	\$ (16.0)

(1) Upward adjustments of \$0.1 million and \$2.5 million for the three months ended March 31, 2026 and 2025, respectively, and impairments of \$0.0 million and \$3.0 million for the three months ended March 31, 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 March 31,	
	2026	2025
Net gains (losses) recognized on equity securities	\$ (2.7)	\$ 2.8
Less: Net realized gains (losses) related to sales of equity securities	—	(0.5)
Total fair value changes to equity securities held	\$ (2.7)	\$ 3.3

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:

	March 31, 2026	December 31, 2025
Initial cost	\$ 84.7	\$ 82.5
Cumulative upward adjustments	55.7	55.6
Cumulative downward adjustments (including impairments)	(22.8)	(22.8)
Carrying value	\$ 117.6	\$ 115.3

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

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	March 31, 2026					
	Less than 12 months		12 Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
<b>Fixed maturity securities:</b>						
U.S. government and government agencies and authorities	\$ 19.2	\$ (0.2)	\$ 9.1	\$ (0.9)	\$ 28.3	\$ (1.1)
States, municipalities and political subdivisions	13.8	(0.4)	49.0	(4.8)	62.8	(5.2)
Foreign governments	179.8	(4.3)	162.3	(11.0)	342.1	(15.3)
Asset-backed	371.0	(3.1)	83.2	(6.4)	454.2	(9.5)
Commercial mortgage-backed	101.8	(1.7)	116.6	(17.0)	218.4	(18.7)
Residential mortgage-backed	357.3	(3.8)	164.7	(33.7)	522.0	(37.5)
U.S. corporate	1,200.5	(27.6)	486.8	(106.0)	1,687.3	(133.6)
Foreign corporate	556.9	(11.2)	188.4	(34.7)	745.3	(45.9)
Total fixed maturity securities	<u>\$ 2,800.3</u>	<u>\$ (52.3)</u>	<u>\$ 1,260.1</u>	<u>\$ (214.5)</u>	<u>\$ 4,060.4</u>	<u>\$ (266.8)</u>
December 31, 2025						
	Less than 12 months		12 Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
<b>Fixed maturity securities:</b>						
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	<u>\$ 1,133.9</u>	<u>\$ (18.1)</u>	<u>\$ 1,396.3</u>	<u>\$ (212.5)</u>	<u>\$ 2,530.2</u>	<u>\$ (230.6)</u>

Total gross unrealized losses represented approximately 7% of the aggregate fair value of the related securities as of March 31, 2026 and 9% as of December 31, 2025. Approximately 20% and 8% of these gross unrealized losses had been in a continuous loss position for less than twelve months as of March 31, 2026 and December 31, 2025, respectively. The total gross unrealized losses are comprised of 2,423 and 1,827 individual securities as of March 31, 2026 and December 31, 2025, respectively. In accordance with its policy, the Company concluded that for these securities, the gross unrealized losses as of March 31, 2026 and December 31, 2025 were related to non-credit factors and therefore, did not recognize credit-related losses during the three months ended March 31, 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 March 31, 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 \$4.9 million as of March 31, 2026, and from less than \$0.1 million to \$5.0 million as of December 31, 2025.

Credit quality indicators for commercial mortgage loans are 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 is



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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 March 31, 2026 and December 31, 2025.

		March 31, 2026								
		Origination Year								
		2026	2025	2024	2023	2022	Prior	Total	% of Total	
Loan to value ratios (1):										
70% and less	\$	9.2	\$ 50.6	\$ 48.3	\$ 23.5	\$ 25.6	\$ 69.6	\$ 226.8	71.8 %	
71% to 80%		—	—	5.0	11.2	8.6	15.3	40.1	12.7 %	
81% to 95%		—	2.3	1.0	—	9.3	14.1	26.7	8.5 %	
Greater than 95%		—	—	—	3.8	9.9	8.6	22.3	7.0 %	
Total	\$	9.2	\$ 52.9	\$ 54.3	\$ 38.5	\$ 53.4	\$ 107.6	\$ 315.9	100.0 %	

		March 31, 2026								
		Origination Year								
		2026	2025	2024	2023	2022	Prior	Total	% of Total	
Debt-service coverage ratios (2):										
Greater than 2.0	\$	1.7	\$ 6.8	\$ 4.5	\$ 0.5	\$ 12.8	\$ 38.8	\$ 65.1	20.6 %	
1.5 to 2.0		1.9	13.3	19.4	8.7	9.2	23.8	76.3	24.2 %	
1.0 to 1.5		5.6	32.8	27.8	14.2	11.0	22.3	113.7	36.0 %	
Less than 1.0		—	—	2.6	15.1	20.4	22.7	60.8	19.2 %	
Total	\$	9.2	\$ 52.9	\$ 54.3	\$ 38.5	\$ 53.4	\$ 107.6	\$ 315.9	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 %	

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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 March 31, 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 and contingent considerations related to business combinations. The fair value amounts presented for other investments are received directly from third parties.

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	Total	Level 1	Level 2	Level 3
<b>Financial Assets</b>				
Fixed maturity securities:				
U.S. government and government agencies and authorities	\$ 63.1	\$ —	\$ 63.1	\$ —
States, municipalities and political subdivisions	94.8	—	94.8	—
Foreign governments	615.0	—	615.0	—
Asset-backed	850.1	—	713.4	136.7
Commercial mortgage-backed	419.0	—	419.0	—
Residential mortgage-backed	1,001.5	—	1,001.5	—
U.S. corporate	3,970.5	—	3,897.8	72.7
Foreign corporate	1,769.8	—	1,756.3	13.5
Equity securities:				
Mutual funds	37.9	16.3	—	21.6
Common stocks	2.2	2.2	—	—
Non-redeemable preferred stocks	157.2	—	156.8	0.4
Short-term investments	278.0	269.8 (2)	8.2 (3)	—
Other investments	69.5	69.5 (1)	—	—
Cash equivalents	1,156.7	1,141.9 (2)	14.8 (3)	—
Other assets	5.0	—	—	5.0 (4)
<b>Total financial assets</b>	<b>\$ 10,490.3</b>	<b>\$ 1,499.7</b>	<b>\$ 8,740.7</b>	<b>\$ 249.9</b>
<b>Financial Liabilities</b>				
Other liabilities	\$ 93.6	\$ 61.9 (1)	\$ —	\$ 31.7 (5)
<b>Total financial liabilities</b>	<b>\$ 93.6</b>	<b>\$ 61.9</b>	<b>\$ —</b>	<b>\$ 31.7</b>

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December 31, 2025

	Total	Level 1	Level 2	Level 3
<b>Financial Assets</b>				
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)
<b>Total financial assets</b>	<b>\$ 10,549.0</b>	<b>\$ 1,754.8</b>	<b>\$ 8,563.0</b>	<b>\$ 231.2</b>
<b>Financial Liabilities</b>				
Other liabilities	\$ 85.0	\$ 62.7 (1)	\$ —	\$ 22.3 (5)
<b>Total financial liabilities</b>	<b>\$ 85.0</b>	<b>\$ 62.7</b>	<b>\$ —</b>	<b>\$ 22.3</b>

(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.

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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:

	March 31, 2026				
	Carrying Value	Fair Value			
		Total	Level 1	Level 2	Level 3
<b>Financial Assets</b>					
Commercial mortgage loans on real estate	\$ 309.5	\$ 306.0	\$ —	\$ —	\$ 306.0
Other investments	12.3	12.3	1.1	—	11.2
Other assets	27.1	27.1	—	—	27.1
<b>Total financial assets</b>	<b>\$ 348.9</b>	<b>\$ 345.4</b>	<b>\$ 1.1</b>	<b>\$ —</b>	<b>\$ 344.3</b>
<b>Financial Liabilities</b>					
Policy reserves under investment products (Individual and group annuities, subject to discretionary withdrawal) (1)	\$ 1.8	\$ 1.7	\$ —	\$ —	\$ 1.7
Funds withheld under reinsurance	287.1	287.1	287.1	—	—
Debt	2,207.5	2,143.0	—	2,143.0	—
<b>Total financial liabilities</b>	<b>\$ 2,496.4</b>	<b>\$ 2,431.8</b>	<b>\$ 287.1</b>	<b>\$ 2,143.0</b>	<b>\$ 1.7</b>
December 31, 2025					
	Carrying Value	Fair Value			
		Total	Level 1	Level 2	Level 3
<b>Financial Assets</b>					
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
<b>Total financial assets</b>	<b>\$ 368.4</b>	<b>\$ 366.8</b>	<b>\$ 1.1</b>	<b>\$ —</b>	<b>\$ 365.7</b>
<b>Financial Liabilities</b>					
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	—
<b>Total financial liabilities</b>	<b>\$ 2,475.1</b>	<b>\$ 2,432.7</b>	<b>\$ 266.4</b>	<b>\$ 2,164.5</b>	<b>\$ 1.8</b>

(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 March 31,	
	2026	2025
Beginning balance	\$ 10,187.6	\$ 9,992.8
Costs deferred	1,056.2	1,163.9
Amortization	(1,042.4)	(1,196.9)

Ending balance	\$	10,201.4	\$	9,959.8
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## 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 Three Months Ended March 31,	
	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	801.3	841.0
Prior years	(32.2)	(61.3)
Total incurred losses and loss adjustment expenses	769.1	779.7
Paid losses and loss adjustment expenses related to:		
Current year	309.9	350.2
Prior years	394.3	389.7
Total paid losses and loss adjustment expenses	704.2	739.9
Net claims and benefits payable, at end of period	1,267.1	1,284.2
Plus: Reinsurance ceded and other (1)	901.5	1,285.9
Claims and benefits payable, at end of period (1)	\$ 2,168.6	\$ 2,570.1

(1) Includes reinsurance recoverables and claims and benefits payable of \$183.4 million and \$492.4 million as of March 31, 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 \$32.2 million and \$61.3 million for the three months ended March 31, 2026 and 2025, respectively, as presented in the roll forward table above.

Global Lifestyle contributed \$23.3 million and \$31.7 million in net favorable loss development for the three months ended March 31, 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. Connected Living contributed \$7.7 million of net favorable development, of which \$7.3 million was from mobile and \$1.6 million was from extended service contracts, partially offset by \$1.2 million of net unfavorable development 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 favorability primarily reflected reserve releases driven by improving loss ratio assumptions based on limited claims emergence. Financial services and other insurance products experienced unfavorable development driven by higher claim frequencies, including the impact of winter storms on travel products. Global Automotive contributed \$15.6 million of net favorable development, primarily reflecting favorability in severity assumptions within an asset protection product. For the three months ended March 31, 2025, the favorable development was also primarily from Connected Living and due to similar drivers. 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.

**Assurant, Inc.**  
**Notes to Consolidated Financial Statements (unaudited)**  
**(in millions, except number of shares and per share amounts)**

Global Housing contributed \$11.0 million and \$27.6 million of net favorable loss development for the three months ended March 31, 2026 and 2025, respectively. The net favorable loss development for the three months ended March 31, 2026 consisted of \$18.8 million of net favorable non-catastrophe development and \$7.8 million of net unfavorable development from prior catastrophe events. The net favorable non-catastrophe development was driven by \$13.1 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 three months ended March 31, 2025 was primarily attributable to favorable frequency, easing inflation and legislative reform changes in Florida.

All others contributed \$2.1 million of net unfavorable loss development and \$2.0 million of net favorable loss development for the three months ended March 31, 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 March 31, 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 December 31, 2025	\$ (351.5)	\$ (63.0)	\$ 1.8	\$ (131.5)	\$ (544.2)
Change in accumulated other comprehensive income (loss) before reclassifications	5.5	(101.7)	(0.5)	(0.4)	(97.1)
Amounts reclassified from accumulated other comprehensive income (loss)	—	12.1	(0.4)	0.6	12.3
Net current-period other comprehensive income (loss)	5.5	(89.6)	(0.9)	0.2	(84.8)
Balance at March 31, 2026	\$ (346.0)	\$ (152.6)	\$ 0.9	\$ (131.3)	\$ (629.0)

	Three Months Ended March 31, 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 December 31, 2024	\$ (415.2)	\$ (291.9)	\$ 2.2	\$ (131.2)	\$ (836.1)
Change in accumulated other comprehensive income (loss) before reclassifications	8.8	61.8	1.7	—	72.3
Amounts reclassified from accumulated other comprehensive income (loss)	—	13.4	(0.3)	2.2	15.3
Net current-period other comprehensive income (loss)	8.8	75.2	1.4	2.2	87.6
Balance at March 31, 2025	\$ (406.4)	\$ (216.7)	\$ 3.6	\$ (129.0)	\$ (748.5)

**Assurant, Inc.**  
**Notes to Consolidated Financial Statements (unaudited)**  
**(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 March 31,		
	2026	2025	
Net unrealized losses on investments	\$ 15.3	\$ 17.0	Net realized losses on investments and fair value changes to equity securities
	(3.2)	(3.6)	Provision for income taxes
	\$ 12.1	\$ 13.4	Net of tax
Net unrealized (gains) losses on derivative transactions related to:			
Interest rate derivatives	\$ (0.5)	\$ (0.7)	Interest expense
Foreign exchange derivatives	—	0.3	Underwriting, selling, general and administrative expenses
	(0.5)	(0.4)	
	0.1	0.1	Provision for income taxes
	\$ (0.4)	\$ (0.3)	Net of tax
Amortization of pension and postretirement unrecognized net periodic benefit cost:			
Amortization of net loss	\$ 0.7	\$ 0.3	(1)
Settlement loss	—	2.5	(1)
	0.7	2.8	
	(0.1)	(0.6)	Provision for income taxes
	\$ 0.6	\$ 2.2	Net of tax
Total reclassifications for the period	\$ 12.3	\$ 15.3	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.

**Assurant, Inc.**  
**Notes to Consolidated Financial Statements (unaudited)**  
(in millions, except number of shares and per share amounts)

	Three Months Ended March 31,	
	2026	2025
<b>Numerator</b>		
Net income	\$ 274.1	\$ 146.6
Less: Earnings allocated to participating securities	(2.3)	(1.4)
Net income used in basic and diluted per common share calculations	\$ 271.8	\$ 145.2
<b>Denominator</b>		
Weighted average common shares outstanding used in basic per common share calculations	49,702,511	50,799,019
Incremental common shares from:		
PSUs	494,763	449,697
ESPP	273	—
Weighted average common shares outstanding used in diluted per common share calculations	50,197,547	51,248,716
<b>Earnings per common share – Basic</b>	<b>\$ 5.47</b>	<b>\$ 2.86</b>
<b>Earnings per common share – Diluted</b>	<b>\$ 5.41</b>	<b>\$ 2.83</b>

Average PSUs totaling 15,745 and 15,279 for the three months ended March 31, 2026 and 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”).

The following table presents the components of net periodic benefit cost for the Pension Benefits and Plan Benefits for the three months ended March 31, 2026 and 2025:

	Qualified Pension Benefits		Unfunded Non-qualified Pension Benefits		Plan Benefits	
	For the Three Months Ended March 31,		For the Three Months Ended March 31,		For the Three Months Ended March 31,	
	2026	2025	2026	2025	2026	2025
Interest cost	\$ 5.6	\$ 6.3	\$ 0.5	\$ 0.6	\$ —	\$ —
Expected return on plan assets	(9.0)	(9.7)	—	—	—	—
Amortization of net loss	0.4	—	0.3	0.3	—	—
Settlement loss	—	—	—	—	—	2.5
Net periodic benefit cost	\$ (3.0)	\$ (3.4)	\$ 0.8	\$ 0.9	\$ —	\$ 2.5

The Assurant Pension Plan funded status was \$95.3 million at March 31, 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 120% and 119% funded status at March 31, 2026 and December 31, 2025. During the three months ended March 31, 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 \$1.7 million of letters of credit outstanding as of March 31, 2026 and December 31, 2025.

*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.

**15. Restructuring and Related Impairment Charges**

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.

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.

There were no costs incurred related to either restructuring plan for the three months ended March 31, 2026. For the three months ended March 31, 2025, there was \$1.1 million of net reduction recorded for restructuring costs under the 2022 Plan, which included a \$3.0 million reduction to previously estimated and recorded contract exit costs, partially offset by \$1.9 million of severance and other employee benefits charges.

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

	<b>Severance and Other Employee Benefits</b>	<b>Contract Exit Costs</b>
Balance at January 1, 2026	\$ 32.0	\$ 7.2
Cash payments	(12.0)	(0.4)
Balance at March 31, 2026	\$ 20.0	\$ 6.8

## 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 months ended March 31, 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 months ended March 31, 2026 ("First Quarter 2026") and the three months ended March 31, 2025 ("First Quarter 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 March 31, 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 \$127.5 million, or 87%, to \$274.1 million for First Quarter 2026 from \$146.6 million for First Quarter 2025, driven by lower reportable catastrophes and higher Global Lifestyle earnings.

*Global Lifestyle Adjusted EBITDA* increased \$38.9 million, or 20%, to \$236.7 million for First Quarter 2026 from \$197.8 million for First Quarter 2025, driven by double-digit earnings growth across both Connected Living and Global Automotive. Results included \$13.2 million from a real estate joint venture gain, of which \$10.2 million was in Global Automotive. Connected Living results benefitted from subscriber growth in mobile protection programs and trade-in performance. Global Automotive results increased from higher investment income, including the gain described above, and improved loss experience.

*Global Lifestyle net earned premiums, fees and other income* increased \$244.4 million, or 11%, to \$2.55 billion for First Quarter 2026 from \$2.31 billion for First Quarter 2025, driven primarily by Connected Living growth from higher trade-in volumes and global mobile protection programs, as well as higher contributions from extended service contract programs, including a recently launched U.S. program.

*Global Housing Adjusted EBITDA* increased \$124.3 million, or 111%, to \$236.7 million for First Quarter 2026 from \$112.4 million for First Quarter 2025, mainly from \$132.3 million of lower pre-tax reportable catastrophes. Excluding reportable catastrophes, Adjusted EBITDA decreased \$8.0 million, or 3%, including \$7.6 million of lower favorable prior year reserve development. First Quarter 2026 had \$18.8 million of favorable non-catastrophe prior year reserve development, compared to \$26.4 million of favorable non-catastrophe prior year reserve development in First Quarter 2025. Underlying results, excluding prior year reserve development, were flat, with unfavorable non-catastrophe loss experience offset by growth within Homeowners from higher lender-placed policies in-force and increased contributions from specialty products. Higher investment income also supported results.

*Global Housing net earned premiums, fees and other income* increased \$72.3 million, or 11%, to \$729.1 million for First Quarter 2026 from \$656.8 million for First Quarter 2025, driven by higher policies in-force and average premiums within lender-placed, and increases across various specialty products and Renters and Other.

*Corporate and Other Adjusted EBITDA* decreased \$3.9 million, or 14%, to \$(31.9) million for First Quarter 2026 from \$(28.0) million for First Quarter 2025, driven by organic investments to support our home warranty business, partially offset by higher investment income from higher assets.

### 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 mobile 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.

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**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 First 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 March 31,	
	2026	2025
<b>Revenues:</b>		
Net earned premiums	\$ 2,781.9	\$ 2,562.3
Fees and other income	499.8	402.9
Net investment income	159.6	124.8
Net realized losses on investments and fair value changes to equity securities	(21.2)	(16.0)
Total revenues	3,420.1	3,074.0
<b>Benefits, losses and expenses:</b>		
Policyholder benefits	769.1	779.7
Underwriting, selling, general and administrative expenses	2,287.1	2,083.8
Interest expense	28.3	26.8
Total benefits, losses and expenses	3,084.5	2,890.3
<b>Income before provision for income taxes</b>	<b>335.6</b>	<b>183.7</b>
Provision for income taxes	61.5	37.1
<b>Net income</b>	<b>\$ 274.1</b>	<b>\$ 146.6</b>

### For the Three Months Ended March 31, 2026 Compared to the Three Months Ended March 31, 2025

*Net income* increased \$127.5 million, or 87%, to \$274.1 million for First Quarter 2026 from \$146.6 million for First Quarter 2025, primarily due to \$104.8 million of lower after-tax reportable catastrophes, higher Global Lifestyle earnings, and a lower annualized effective tax rate, mainly driven by transferrable tax credits recorded in First Quarter 2026 and higher tax benefits on stock-based compensation. The increase in net income was partially offset by \$6.5 million of higher after-tax depreciation expense, mainly due to higher software assets placed into service, and lower Global Housing earnings, excluding the impact of reportable catastrophes.

## 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 March 31,	
	2026	2025
<b>Revenues</b>		
Net earned premiums	\$ 2,094.3	\$ 1,945.6
Fees and other income	456.7	361.0
Net investment income	108.9	84.0
Total revenues	2,659.9	2,390.6
<b>Benefits, losses and expenses</b>		
Policyholder benefits	503.7	442.4
Selling and underwriting expenses	1,327.2	1,265.8
Cost of sales	265.0	184.8
General expenses	327.3	299.8
Total benefits, losses and expenses	2,423.2	2,192.8
<b>Global Lifestyle Adjusted EBITDA</b>	<b>\$ 236.7</b>	<b>\$ 197.8</b>
<b>Net earned premiums, fees and other income:</b>		
Connected Living	\$ 1,480.2	\$ 1,233.4
Global Automotive	1,070.8	1,073.2
Total	\$ 2,551.0	\$ 2,306.6
<b>Net earned premiums, fees and other income:</b>		
Domestic	\$ 1,936.4	\$ 1,795.2
International	614.6	511.4
Total	\$ 2,551.0	\$ 2,306.6

### For the Three Months Ended March 31, 2026 Compared to the Three Months Ended March 31, 2025

**Adjusted EBITDA** increased \$38.9 million, or 20%, to \$236.7 million for First Quarter 2026 from \$197.8 million for First Quarter 2025, primarily driven by subscriber growth in domestic mobile device protection programs and trade-in performance within Connected Living, as well as growth in Global Automotive, mainly from higher investment income, including a \$10.2 million gain on the sale of a real estate joint venture, and improved domestic loss experience.

**Total revenues** increased \$269.3 million, or 11%, to \$2.66 billion for First Quarter 2026 from \$2.39 billion for First Quarter 2025. Net earned premiums increased \$148.7 million, or 8%, primarily driven by Connected Living growth from global mobile device protection programs, extended service contracts, including a recently launched U.S. program, and card benefits programs in financial services. Fees and other income increased \$95.7 million, or 27%, primarily driven by higher volumes in domestic mobile trade-in programs within Connected Living. Net investment income increased \$24.9 million, or 30%, primarily due to a gain on the sale of a real estate joint venture in the First Quarter of 2026 and higher asset balances and yields in fixed maturity securities.

**Total benefits, losses and expenses** increased \$230.4 million, or 11%, to \$2.42 billion for First Quarter 2026 from \$2.19 billion for First Quarter 2025. Cost of sales increased \$80.2 million, or 43%, mainly driven by growth in domestic mobile trade-in programs. Selling and underwriting expenses increased \$61.4 million, or 5%, primarily due to an increase in commission expenses in Connected Living, mainly related to the growth from global mobile device protection programs in line with the increase in net earned premiums. Policyholder benefits increased \$61.3 million, or 14%, primarily due to growth in extended service contracts, including a recently launched U.S. program, and higher losses within financial services, partially offset by improved loss experience in Global Automotive. General expenses increased \$27.5 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 March 31,	
	2026	2025
<b>Revenues</b>		
Net earned premiums	\$ 686.0	\$ 615.3
Fees and other income	43.1	41.5
Net investment income	40.7	33.7
Total revenues	769.8	690.5
<b>Benefits, losses and expenses</b>		
Policyholder benefits	263.9	333.0
Selling and underwriting expenses	59.9	39.5
General expenses	209.3	205.6
Total benefits, losses and expenses	533.1	578.1
<b>Global Housing Adjusted EBITDA</b>	<b>\$ 236.7</b>	<b>\$ 112.4</b>
Impact of reportable catastrophes	\$ 24.4	\$ 156.7
<b>Net earned premiums, fees and other income</b>		
Homeowners	\$ 580.1	\$ 522.9
Renters and Other	149.0	133.9
Total	\$ 729.1	\$ 656.8

### For the Three Months Ended March 31, 2026 Compared to the Three Months Ended March 31, 2025

**Adjusted EBITDA** increased \$124.3 million, or 111%, to \$236.7 million for First Quarter 2026 from \$112.4 million for First Quarter 2025, mainly due to \$132.3 million of lower pre-tax reportable catastrophes primarily related to the California wildfires. Excluding reportable catastrophes, Adjusted EBITDA decreased \$8.0 million, or 3%, mainly driven by unfavorable non-catastrophe loss experience, including \$7.6 million of lower favorable year-over-year non-catastrophe prior year reserve development. This decrease was partially offset by continued growth within Homeowners from higher lender-placed policies in-force and average premiums and across various specialty products, and higher net investment income.

**Total revenues** increased \$79.3 million, or 11%, to \$769.8 million for First Quarter 2026 from \$690.5 million for First Quarter 2025. Net earned premiums increased \$70.7 million, or 11%, primarily driven by Homeowners from higher lender-placed policies in-force and average premiums and growth across various specialty products, as well as growth in Renters and Other, primarily from the prior year acquisition of a block of renters policies. Net investment income increased \$7.0 million, or 21%, primarily due to a gain on the sale of a real estate joint venture along with higher invested asset balances. Fees and other income increased \$1.6 million, or 4%, primarily driven by continued growth in service fees within Homeowners.

**Total benefits, losses and expenses** decreased \$45.0 million, or 8%, to \$533.1 million for First Quarter 2026 from \$578.1 million for First Quarter 2025. Policyholder benefits decreased \$69.1 million, or 21%, primarily due to lower reportable catastrophe losses, partially offset by higher non-catastrophe losses from severity and exposure growth, as well as \$7.6 million of lower favorable year-over-year non-catastrophe prior year reserve development. First Quarter 2026 had \$18.8 million of favorable non-catastrophe prior year reserve development compared to \$26.4 million in First Quarter 2025. Selling and underwriting expenses increased \$20.4 million, or 52%, 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 \$3.7 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 March 31,	
	2026	2025
<b>Revenues</b>		
Net earned premiums	\$ —	\$ —
Fees and other income	—	0.4
Net investment income	9.3	5.8
Total revenues	9.3	6.2
<b>Benefits, losses and expenses</b>		
Policyholder benefits	—	—
General expenses	41.2	34.2
Total benefits, losses and expenses	41.2	34.2
<b>Corporate and Other Adjusted EBITDA</b>	<b>\$ (31.9)</b>	<b>\$ (28.0)</b>

### *For the Three Months Ended March 31, 2026 Compared to the Three Months Ended March 31, 2025*

**Adjusted EBITDA** decreased \$3.9 million, or 14%, to \$(31.9) million for First Quarter 2026 from \$(28.0) million for First Quarter 2025. The change in results was primarily due to higher general expenses, primarily from investments in our home warranty business, partially offset by higher net investment income, as explained below.

**Total revenues** increased \$3.1 million, or 50%, to \$9.3 million for First Quarter 2026 from \$6.2 million for First Quarter 2025, primarily driven by an increase in net investment income of \$3.5 million, or 60%, mostly due to higher assets and yields on fixed maturities.

**Total benefits, losses and expenses** increased \$7.0 million, or 20%, to \$41.2 million for First Quarter 2026 from \$34.2 million for First Quarter 2025, primarily driven by an increase in general expenses of \$7.0 million, mostly due to higher investments in our home warranty business and higher employee-related expenses.

## Investments

We had total investments of \$10.22 billion and \$10.06 billion as of March 31, 2026 and December 31, 2025, respectively. Net unrealized losses on our fixed maturity securities portfolio increased \$114.4 million during First Quarter 2026, from a \$55.7 million unrealized loss at December 31, 2025 to a \$170.1 million unrealized loss as of March 31, 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:

Fixed Maturity Securities by Credit Quality	Fair value as of			
	March 31, 2026		December 31, 2025	
Aaa / Aa / A	\$ 4,885.2	55.6 %	\$ 4,710.9	54.9 %
Baa	3,266.0	37.2 %	3,257.9	38.0 %
Ba	543.4	6.2 %	527.6	6.2 %
B and lower	89.2	1.0 %	81.3	0.9 %
Total	\$ 8,783.8	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 March 31,	
	2026	2025
Fixed maturity securities	\$ 119.4	\$ 100.9
Equity securities	2.8	2.9
Commercial mortgage loans on real estate	4.5	5.0
Short-term investments	4.7	5.0
Other investments	18.3	(1.0)
Cash and cash equivalents	14.3	16.0
Total investment income	164.0	128.8
Investment expenses	(4.4)	(4.0)
Net investment income	\$ 159.6	\$ 124.8

Net investment income increased \$34.8 million, or 28%, to \$159.6 million for First Quarter 2026 from \$124.8 million for First Quarter 2025. The increase was primarily driven by increased income in other investments due to a gain on the sale of a real estate joint venture, and increased income from fixed maturities related to higher yields and assets, 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 increased \$5.2 million, or 33%, to \$21.2 million for First Quarter 2026 from \$16.0 million for First Quarter 2025. The increase was primarily driven by \$5.6 million in impairments in other investments and fixed maturities and \$2.7 million in fair value changes in equity securities that was primarily driven by increased losses on preferred stocks mostly related to an increase in interest rates and a decrease in valuation adjustments in the measurement alternatives portfolio. This was partially offset by reduced losses on sales of fixed maturity securities.

As of March 31, 2026, we owned \$14.5 million of securities guaranteed by financial guarantee insurance companies. Included in this amount was \$13.6 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.

## 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

March 31, 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 March 31, 2026, we had approximately \$836.0 million in holding company liquidity, \$611.0 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 \$928.9 million as of March 31, 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 \$137.6 million and \$925.1 million for First Quarter 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 First Quarter 2026, we made common stock repurchases and paid dividends to our common stockholders of \$169.0 million. We paid dividends of \$0.88 per common share on March 30, 2026 to stockholders of record as of February 17, 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 First Quarter 2026, we repurchased 556,137 shares of our outstanding common stock at a cost of \$125.0 million, exclusive of commissions. In November 2023, the Board authorized a share repurchase program for up to \$600.0 million of our outstanding common stock. In November 2025, the Board authorized a share repurchase program for up to \$700.0 million of our outstanding common stock. As of March 31, 2026, \$649.7 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 March 31, 2026 and December 31, 2025:

	March 31, 2026		December 31, 2025	
	Principal Amount	Carrying Value	Principal Amount	Carrying Value
4.90% Senior Notes due March 2028	\$ 300.0	\$ 299.1	\$ 300.0	\$ 299.0
3.70% Senior Notes due February 2030	350.0	348.6	350.0	348.5
2.65% Senior Notes due January 2032	350.0	347.8	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 (1)	400.0	398.5	400.0	398.3
5.25% Subordinated Notes due January 2061	250.0	244.2	250.0	244.2
Total debt		\$ 2,207.5		\$ 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 First Quarter 2026, and no loans were outstanding under the Credit Facility as of March 31, 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 March 31, 2026.

We did not use the commercial paper program during First Quarter 2026 and there were no amounts relating to the commercial paper program outstanding as of March 31, 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:

<b>Net cash provided by (used in):</b>	<b>For the Three Months Ended March 31,</b>	
	<b>2026</b>	<b>2025</b>
Operating activities	\$ 240.3	\$ 392.4
Investing activities	(282.3)	(421.6)
Financing activities	(202.6)	(118.7)
Effect of exchange rate changes on cash and cash equivalents	2.2	9.8
<b>Net change in cash</b>	<b>\$ (242.4)</b>	<b>\$ (138.1)</b>

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 \$240.3 million for First Quarter 2026 compared to net cash provided by operating activities of \$392.4 million for First Quarter 2025. The change in net operating cash flows was largely attributable to the timing of collections of premiums and fees in our mobile business.

Net cash used in investing activities was \$282.3 million for First Quarter 2026 compared to net cash used in investing activities of \$421.6 million for First Quarter 2025. The change in net investing cash flows was primarily driven by the reduction in investments purchased due to lower net cash provided by operating activities. Also contributing to the change was the increase in sales of short-term investments due to the timing of working capital needs.

Net cash used in financing activities was \$202.6 million for First Quarter 2026 compared to net cash used in financing activities of \$118.7 million for First Quarter 2025. The change in net financing cash flows was primarily due to higher share repurchases for First Quarter 2026.

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

	<b>For the Three Months Ended March 31,</b>	
	<b>2026</b>	<b>2025</b>
Interest paid on debt	\$ 53.2	\$ 50.4
Common stock dividends	44.0	40.9
<b>Total</b>	<b>\$ 97.2</b>	<b>\$ 91.3</b>

### **Letters of Credit**

In the normal course of business, letters of credit are issued primarily to support reinsurance arrangements in which we are the reinsurer. 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 \$1.7 million of letters of credit outstanding as of March 31, 2026 and December 31, 2025.

### ***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 March 31, 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 March 31, 2026. Based on such evaluation, management, including our CEO and CFO, has concluded that as of March 31, 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 March 31, 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 March 31, 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)
January 1 - January 31	101,291	\$ 236.66	101,291	\$ 750.7
February 1 - February 28	139,837	227.19	139,837	718.9
March 1 - March 31	315,009	219.79	315,009	649.7
Total	556,137	\$ 224.73	556,137	\$ 649.7

(1) Shares repurchased pursuant to the November 2023 and November 2025 publicly announced share repurchase authorizations of up to \$600.0 million and \$700.0 million aggregate cost at purchase of outstanding common stock, respectively. As of March 31, 2026, \$649.7 million aggregate cost at purchase remained unused under the November 2025 repurchase authorization.

**Item 5. Other Information**

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

On February 13, 2026, Keith Meier, our Chief Financial Officer, adopted a plan intended to satisfy the affirmative defense conditions of Rule 10b5-1(c) under the Exchange Act (a “Plan”). Mr. Meier’s Plan provides for the sale of up to 25,000 shares of our common stock, and terminates on the earlier of: (i) February 26, 2027, (ii) the date all shares are sold thereunder or (iii) such date that the Plan is otherwise terminated according to its terms.

On March 20, 2026, Bob Lonergan, our Chief Strategy and Transformation Officer, adopted a Plan. Mr. Lonergan’s Plan provides for the sale of up to 7,000 shares of our common stock, and terminates on the earlier of: (i) March 31, 2027, (ii) the date all shares are sold thereunder or (iii) such date that the Plan is otherwise terminated according to its terms.

## 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](#) [Amended and Restated Assurant, Inc. Executive Short Term Incentive Plan, effective as of February 9, 2026.\\*](#)
- [10.2](#) [Form of Assurant, Inc. Restricted Stock Unit Award Agreement for Performance-Based Awards, effective as of January 28, 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 March 31, 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: May 7, 2026

**AMENDED AND RESTATED ASSURANT, INC.  
EXECUTIVE SHORT TERM INCENTIVE PLAN**

**SECTION 1. Purpose, Definitions**

- 1.1 Purpose.** The purpose of this Amended and Restated Assurant, Inc. Executive Short Term Incentive Plan (“Plan”) is to advance the interests of the Company and its stockholders in attracting, retaining, and motivating executive officers by providing financial rewards based on achievement of certain performance goals established for each Performance Period beginning with the Company’s fiscal year 2008. This Plan was amended and restated by the Committee effective as of February 9, 2026.
- 1.2 Definitions.** Whenever used in the Plan, the following capitalized terms have the meanings set forth below. Capitalized terms used in the Plan but not defined in this Plan below shall have the meanings set forth in the Amended and Restated Assurant, Inc. 2017 Long Term Equity Incentive Plan, as may be amended from time to time (the “ALTEIP”).
- (a) “*Act*” means the Securities Exchange Act of 1934, as amended, and any regulations promulgated thereunder.
  - (b) “*Administrator*” means the Committee or such delegates as may be administering the Plan in accordance with Section 2 of the Plan and Applicable Law.
  - (c) “*Affiliate*” means any Subsidiary or other entity that is directly or indirectly controlled by the Company or any entity in which the Company has a significant ownership interest as determined by the Administrator.
  - (d) “*Applicable Law*” shall have the meaning given to that term in the ALTEIP.
  - (e) “*Assurant Group*” means the Company, its Affiliates, and any successors thereto.
  - (f) “*Award*” means the cash bonus opportunity granted to a Participant under the Plan.
  - (g) “*Beneficiary*” means the Participant’s surviving spouse or, if none, the Participant’s surviving descendants (who shall take *per stirpes*) and, if there are no surviving descendants, the Beneficiary shall be the Participant’s estate.
  - (h) “*Board*” means the Board of Directors of the Company.
  - (i) “*Change in Control*” shall have the meaning given to that term in the ALTEIP.
  - (j) “*Code*” means the Internal Revenue Code of 1986, as amended, and any regulations and rulings of general applicability issued thereunder.
  - (k) “*Committee*” shall have the meaning given to that term in the ALTEIP.
  - (l) “*Company*” means Assurant, Inc., a Delaware corporation, or any successor thereto.

- (m) “*Competitor*” means, unless the Administrator determines otherwise, any person or business that competes with the products or services provided by a member of the Assurant Group for which participant had business responsibilities within 24 months prior to a termination of employment or about which participant obtained Confidential Information.
- (n) “*Competitor Conduct*” means, unless the Administrator determines otherwise, accepting employment with, or directly or indirectly providing services to, a Competitor. If participant has a termination of employment and participant’s responsibilities to the Assurant Group were limited to a specific territory or territories during the 24 months prior to the termination of employment, then Competitor Conduct will be limited to that specific territory or territories within or outside of the United States.
- (o) “*Confidential Information*” means any and all data and information relating to the Company, its activities, business, or clients that (i) is disclosed to participant or of which participant becomes aware as a consequence of participant’s employment with the Company; (ii) has a value to the Company monetarily or otherwise; and (iii) is not generally known outside of the Company.
- (p) “*Disability*” shall have the meaning given to that term in the ALTEIP.
- (q) “*Eligible Employee*” means a regular, active employee of the Company or any Subsidiary, or a prospective employee of the Company or any Subsidiary, who is expected to be among the members of the Management Committee and officers of the Company who are subject to Section 16 of the Act, as amended from time to time, as of the last day of a given Performance Period.
- (r) “*Individual Agreement*” means an employment, severance, change in control severance, or similar agreement between a Participant and the Company or between the Participant and any of the Company’s Subsidiaries or Affiliates. For purposes of this Plan, an Individual Agreement shall be considered “operative” during its term; provided that an Individual Agreement under which severance or other substantive protections, compensation and/or benefits are provided only following a change in control or termination of employment in anticipation of a change in control shall not be considered “operative” until the occurrence of a change in control or termination of employment in anticipation of a change in control, as applicable.
- (s) “*Management Committee*” means the management committee of the Company.
- (t) “*Misconduct*” means unless the Administrator determines otherwise:
- (1) disclosing or using any of the Assurant Group’s Confidential Information without proper authorization from the Assurant Group or in any capacity other than as necessary for the performance of participant’s assigned duties for the Assurant Group;
  - (2) violation of the Code of Ethics or any successor code of conduct or other applicable Assurant Group policies, including but not limited to conduct which would constitute a breach of any representation or certificate of compliance signed by Participant;
  - (3) fraud, gross negligence or willful misconduct by participant, including but not limited to fraud, gross negligence or willful misconduct causing or contributing to an error resulting in a restatement of the financial statements of any member of the Assurant Group;

- (4) directly or indirectly soliciting or recruiting for employment or contract work on behalf of a person or entity other than a member of the Assurant Group, any person who is an employee, representative, officer or director in the Assurant Group or who held one or more of those positions at any time within the 12 months prior to Participant's termination of employment;
  - (5) directly or indirectly inducing, encouraging or causing an employee of the Assurant Group to terminate their employment or a contract worker to terminate their contract with a member of the Assurant Group;
  - (6) any action by participant and/or their representatives that either does or could reasonably be expected to undermine, diminish or otherwise damage the relationship between the Assurant Group and any of its customers, prospective customers, vendors, suppliers or employees known to Participant; or
  - (7) breaching any provision of any employment or severance agreement with a member of the Assurant Group.
- (u) "*Participant*" means an Eligible Employee participating in the Plan for a given Performance Period.
  - (v) "*Performance Goal*" means the targeted levels of achievement using one or more of the measures determined by the Committee, in its sole discretion, to be applicable to a Participant during a Performance Period.
  - (w) "*Performance Period*" means the Company's fiscal year, or such other period as the Committee shall establish, from time to time, in its sole discretion.  
  
"*Retirement*" means, unless the Administrator determines otherwise or as required by local law outside the United States, termination of employment (other than by reason of death or disability and other than in the event of Termination for Cause) from the Company and its Affiliates from either (i) attaining age fifty-five (55) and completing at least ten (10) years of Continuous Service with the Company and its Affiliates or (ii) attaining age sixty-five (65) and competing at least three (3) years of Continuous Service with the Company and its Affiliates.
  - (x) "*Subsidiary*" means any corporation, limited liability company, partnership, or other entity of which a majority of the outstanding voting stock or voting power is beneficially owned directly or indirectly by the Company.
  - (y) "*Termination of Service*" shall have the meaning given to that term in the ALTEIP.
  - (z) "*Termination for Cause*" means termination of employment from the Company and its Affiliates on account of any act of fraud or intentional misrepresentation or embezzlement, misappropriation or conversion of assets of the Company or any Affiliate, or the intentional violation of the written policies or procedures of the Company; provided that for a Participant who is eligible for severance benefits under the Assurant, Inc. Severance Pay Plan or is party to an individual severance or employment agreement defining Termination for Cause, "Termination for Cause" has the meaning set forth in such plan or agreement. For purposes of this Plan, a Participant's termination of employment will be deemed to be a

Termination for Cause if, after the Participant's employment has terminated, facts and circumstances are discovered that would have justified, in the opinion of the Administrator, a Termination for Cause.

## **SECTION 2. Administration**

**2.1. General.** The Plan shall be administered by the Administrator. The Administrator shall have exclusive and final authority, discretion, and power, subject to the terms of the Plan, to:

- (a) Determine the Eligible Employees who will be Participants in the Plan and to whom Awards may from time to time be granted;
- (b) Determine the terms and conditions of each Award granted hereunder, based on such factors as the Committee shall determine;
- (c) Interpret the terms and provisions of the Plan and any Award issued under the Plan (and any agreement relating thereto); and
- (d) Otherwise administer the Plan.

**2.2. Procedures.** The Committee may, unless otherwise prohibited by Applicable Law, allocate all or any portion of its responsibilities and powers to any one or more of its members as Administrator and may delegate all or any part of its responsibilities and powers to any person or persons selected by it. Without limiting the generality of the foregoing, the Committee may not delegate its powers and responsibilities to (a) determine Participants, (b) establish Performance Periods, (c) make discretionary adjustments, and (d) certify enterprise performance metrics.

**2.3. Discretion; Decisions Binding.** Any determination made pursuant to the Plan by the Administrator with respect to any Award shall be made in the sole discretion of the Administrator. All decisions made by the Administrator pursuant to the provisions of the Plan shall be final and binding on all persons, including the Company, Participants, and Eligible Employees.

**2.4. Expenses.** All expenses and liabilities incurred by the Administrator in connection with the administration of the Plan shall be borne by the Company.

## **SECTION 3. Award Terms**

**3.1. Discretionary Adjustment.** The Committee may determine in its sole discretion that for any Performance Period, the total aggregate Awards or any individual Award actually paid shall be based on such factors as it determines to be appropriate.

**3.2. Certification.** Following the close of each Performance Period and prior to payment of any Awards for that Performance Period, the Committee will certify the applicable enterprise performance metrics achieved for that Performance Period.

**3.3. Determination of Award and Timing of Payment.** Payment of each Award will be made as soon as practicable after the Committee has completed the certification required by Section 3.2 for the applicable Performance Period and determined the actual amount to be paid pursuant the Award, but in no event shall payment occur later than the 15th day of the third calendar month after the end of the calendar year in which such Award first ceased to be subject to a substantial risk of forfeiture within the meaning of Section 409A of the Code and the

treasury regulations thereunder, unless the Participant has made a valid and timely election to defer receipt of the Award in accordance with an applicable deferred compensation plan.

**3.4. Form of Payment.** Each Award under the Plan shall be paid in cash or its equivalent. The Committee in its sole discretion may, however, determine that all or a portion of an Award shall be paid in stock, restricted stock, stock options, stock appreciation rights, or other stock based or stock denominated units, which shall be issued pursuant to the Company's equity compensation plans in existence at the time the Award is certified.

**3.5. Recoupment.** Each Participant who receives an Award under the Plan acknowledges that each Award is granted subject to the terms of this Section 3.5.

- (a) **Financial Restatements.** The Plan will be administered in compliance with Section 10D of the Act, including Rule 10D-1 and Section 303A.14 of the New York Stock Exchange Listed Company Manual and the Assurant, Inc. Compensation Clawback Policy, as may be amended from time to time.
- (b) **Other Special Repayment and Forfeiture Events.** If a Participant engages in Misconduct or Competitor Conduct, as determined by the Administrator, during employment or within 12 months after a termination of employment for any reason, then (i) the Participant forfeits any Award that has not yet been paid (including any amounts subject to elective or mandatory deferral) and (ii) the Participant will, within 30 days following written notice from the Company, pay to the Company in cash an amount equal to (A) the gross amount of any Award paid to the Participant at any time within the last 12 months before a termination of employment less (B) \$1.00.
- (c) Nothing in this Plan or otherwise limits a Participant's ability to communicate directly with and provide information, including documents, not otherwise protected from disclosure by any applicable law or privilege to the Securities and Exchange Commission ("SEC") or any other federal, state or local governmental agency or commission ("Government Agencies") regarding possible legal violations, without disclosure to the Company. The Company may not retaliate against the Participant for any of these activities, and nothing in this Plan or otherwise requires the Participant to waive any monetary award or other payment that the Participant might become entitled to from the SEC or any other Government Agency. Nothing in this Plan or otherwise requires a Participant to disclose any communications the Participant may have had or information the Participant may have provided to the SEC or any other Government Agencies regarding possible legal violations. Notwithstanding anything to the contrary in this Plan or otherwise, as provided for in the Defend Trade Secrets Act of 2016 (18 U.S.C. § 1833(b)), a Participant will not be held criminally or civilly liable under any federal or state trade secret law for the disclosure of a trade secret that (i) is made (A) in confidence to a federal, state, or local government official, either directly or indirectly, or to an attorney, and (B) solely for the purpose of reporting or investigating a suspected violation of law; or (ii) is made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal. Without limiting the foregoing, if a Participant files a lawsuit for retaliation by Company for reporting a suspected violation of law, the Participant may disclose the trade secret to the Participant's attorney and use the trade secret information in the court proceeding, if the Participant (x) files any document containing the trade secret under seal, and (y) does not disclose the trade secret, except pursuant to court order. Nothing in this Plan or otherwise is intended to limit, nor does it limit, any applicable rights that a Participant may have under Section 7 of the National Labor Relations Act.

**3.6. Employment Requirement.** Except as otherwise provided in Section 4, no Award shall be paid to any Participant who is not actively employed by the Company or an Affiliate on the last day of the Performance Period.

#### **SECTION 4. Terminations**

**4.1. Discretion of Committee.** Without limiting the generality of Section 3.1, a Participant who terminates employment with the Company for any reason during a Performance Period may, in the Committee's discretion, receive an Award in such an amount as the Committee deems to be appropriate, generally pro-rated for time worked during the Performance Period. Pro-ration will not apply in the case of a termination on or after the last day of the Performance Period; however, the Award amount will still be such as the Committee deems to be appropriate. Awards payable for any reason other than Disability or death shall not be paid until the end of the Performance Period and the Committee's certification as described in Section 3.2 and determination of the amount to be paid as described in Section 3.3. Awards payable in the event of death shall be paid to the Participant's Beneficiary.

**4.2. Change in Control.** Notwithstanding any other provision of the Plan to the contrary, upon a Change in Control:

- (a) With respect to each Award that is then outstanding and unpaid, the Participant shall be paid an amount based on the level of achievement of the Performance Goals for the Award as determined by the Committee not later than the date of the Change in Control, taking into account performance through the latest date preceding the date of the Change in Control as to which performance can, as a practical matter, be determined (but not later than the end of the Performance Period); and
- (b) Such Awards shall be paid as soon as practicable after the amounts have been determined, but in any event no later than March 15 of the calendar year following the year in which the Change in Control took place, except to the extent that a Participant has made a valid and timely election to defer receipt of any Award in accordance with an applicable deferred compensation plan, in which case the terms of such election
- (c) and such plan shall control.

#### **SECTION 5. Amendment**

**5.1. Amendment of Plan.** The Board or the Committee may amend, alter, or discontinue the Plan, but no amendment, alteration, or discontinuation shall be made by the Board or the Committee which would materially impair the rights of the Participant with respect to a previously granted Award, or any Award pursuant to Section 4.2, without such Participant's consent, except such an amendment made to comply with Applicable Law, tax rules, stock exchange rules, or accounting rules.

#### **SECTION 6. Miscellaneous**

**6.1. Compliance with Legal Requirements.** The Plan and the grant of Awards shall be subject to all Applicable Laws, rules and regulations, and to such approvals by any regulatory or governmental agency as may be required.

**6.2. Governing Law.** The Plan and all Awards made and actions taken thereunder shall be governed by and construed in accordance with the laws of the State of Delaware, without reference to principles of conflict of laws.

- 6.3. Withholding Taxes.** The Company shall have the right to make payment of Awards net of any applicable federal, state and local taxes required to be withheld, or to require the Participant to pay such withholding taxes. If the Participant fails to make such tax payments as required, the Company shall, to the extent permitted by law, have the right to deduct any such taxes from any payment of any kind otherwise due to such Participant or to take such other action as may be necessary to satisfy such withholding obligations.
- 6.4. No Right to Employment.** Nothing in the Plan shall interfere with or limit in any way the right of the Company or any Subsidiary to terminate any Participant's employment at any time, nor confer upon any Participant any right to continue in the employ of the Company or any Subsidiary.
- 6.5. No Right to Participate.** No Eligible Employee shall have any right to be selected to participate in the Plan in any Performance Period.
- 6.6. Nontransferability.** No Award may be sold, assigned, transferred, pledged, hypothecated, or otherwise disposed of, including assignment pursuant to a domestic relations order, prior to certification of the Award. Each Award shall be paid during the Participant's lifetime only to the Participant, or, if permissible under Applicable Law, to the Participant's legal representatives. No Award shall, prior to receipt thereof by the Participant, be in any manner subject to the debts, contracts, liabilities, or torts of the Participant.
- 6.7. Severability.** If any provision of the Plan is, becomes, or is deemed to be invalid, illegal, or unenforceable in any jurisdiction, or would disqualify the Plan under any law deemed applicable by the Committee, such provision shall be construed or deemed amended to conform to Applicable Laws; or, if it cannot be so construed or deemed amended without, in the determination of the Committee, materially altering the purpose or intent of the Plan, such provision will be stricken as to such jurisdiction, and the remainder of the Plan shall remain in full force and effect.
- 6.8. No Fund Created.** Neither the Plan nor any Award shall create or be construed to create a trust or separate fund of any kind or a fiduciary relationship between the Company and a Participant or any other person. To the extent that any person acquires a right to receive payments from the Company pursuant to an Award, such right shall be no greater than the right of any unsecured general creditor of the Company or any Subsidiary.
- 6.9. Expenses.** The expenses of administering the Plan shall be borne by the Company and its Subsidiaries or Affiliates.
- 6.10. Titles and Headings.** The titles and headings of the Sections in the Plan are for convenience of reference only, and in the event of any conflict, the text of the Plan, rather than such titles or headings, shall control.
- 6.11. Successors and Assigns.** The terms of the Plan shall be binding upon and inure to the benefit of the Company and any successor entity.
- 6.12. Special Provisions Relating to Section 409A of the Code.** Section 15.22 of the ALTEIP is hereby incorporated by reference, as applicable.
- 6.13. Non-Exclusivity of Plan.** Neither adoption of the Plan by the Board nor submission of the Plan to the stockholders of the Company for approval shall be construed as creating any limitations on the power of the Board or the Committee to adopt such other incentive arrangements as either may deem desirable, including, without limitation, cash or equity-based compensation arrangements, either tied to performance or otherwise.

ASSURANT, INC.  
RESTRICTED STOCK UNIT AWARD AGREEMENT  
*Performance-Based Award*

THIS AGREEMENT, is entered into, between Assurant, Inc., a Delaware corporation (the “Company”), and [participant name] (the “Participant”).

In consideration of the mutual promises and covenants made herein and the mutual benefits to be derived herefrom, the parties hereto agree as follows:

1. Grant, Vesting and Forfeiture of Restricted Stock Units.

(a) Grant. Subject to the provisions of this Award Agreement (this “Agreement”) and the provisions of the Amended and Restated Assurant, Inc. 2017 Long Term Equity Incentive Plan (the “Plan”), the Company hereby grants to the Participant, as of [grant date] (the “Grant Date”), a number of Restricted Stock Units (the “Restricted Stock Units”) equal to [target # of units] (the “Target Award”), each with respect to one share of common stock of the Company, par value \$0.01 per Share (“Common Stock”). All capitalized terms used herein, to the extent not defined, shall have the meaning set forth in the Plan.

(b) Vesting. Subject to the terms and conditions of this Agreement, a number of Restricted Stock Units shall vest and shall no longer be subject to any restriction on the date that the Committee determines and certifies (the “Determination Date”) the Company’s achievement in respect of each Goal (as defined below) for [the three-year period beginning on January 1 of the year of Grant date] (such period, the “Performance Period”), *provided* that the Participant is continuously employed by one or more of the Company’s Affiliates (collectively, Company and its Affiliates and any successors thereto defined as the “Assurant Group”) until the third anniversary of the Grant Date. Vesting of the Restricted Stock Units shall be determined based upon the Company’s performance during the Performance Period with respect to the following goals (the “Goals”) established by the Company within 90 days following the commencement of the Performance Period (the “Performance Level”): (i) the achievement of total shareholder return measured relative to the S&P 500 Index (“TSR”) and (ii) adjusted earnings per share, excluding: (A) reportable catastrophes (as defined in the Company’s audited consolidated financial statements) and (B) the net effect of changes in tax laws or regulations (“Adjusted EPS”). Each Goal shall be weighted equally in determining the Company’s Performance Level. The number of Restricted Stock Units that shall vest pursuant to the TSR Goal shall be determined as follows:

Targeted Percentile Rank	Percentage of Applicable Restricted Stock Units that Vest
75 <sup>th</sup> Percentile and Above	200%
50 <sup>th</sup> Percentile	100%
25 <sup>th</sup> Percentile	50%
Below 25 <sup>th</sup> Percentile	0%

Vesting for index performance that falls between the 25<sup>th</sup> and 50<sup>th</sup> and 50<sup>th</sup> and 75<sup>th</sup> percentiles shall be determined by straight-line interpolation. The number of Restricted Stock Units that shall vest pursuant to the Adjusted EPS Goal shall be determined as set forth in Appendix A attached hereto. On the Determination Date, the Committee

shall determine the number of Restricted Stock Units, if any, that shall vest pursuant to each Goal. Such determinations shall be final, binding and conclusive on all persons for all purposes. For purposes of calculating TSR, the Committee has determined that a 20-trading day average stock price calculation at the start and end of the Performance Period applies and the beginning stock price shall be the average closing price for the 20 consecutive trading days immediately preceding the first day of the Performance Period and the ending stock price shall be the average closing price for the 20 consecutive trading days ending the last day of the Performance Period (or if that day is not a trading day, the immediately preceding trading day).

(c) Forfeiture; Termination of Continuous Service. Generally, upon the Participant's Termination of Service for any reason before the third anniversary of the Grant Date, all Restricted Stock Units are immediately forfeited. Notwithstanding the foregoing, (i) in the event of the Participant's termination of Continuous Service due to the Participant's Retirement at any time following the end of the calendar year in which the Grant Date occurred, then the unvested Restricted Stock Units shall vest as determined in accordance with Section 1(b) and (ii) in the event of the Participant's termination of Continuous Service without Cause, or termination of Continuous Service due to death or Disability, the Participant shall vest in a number of Restricted Stock Units equal to the product of (A) the number of Restricted Stock Units determined in accordance with Section 1(b) and (B) a fraction, the numerator of which is the number of full months from the Grant Date until the date of Termination of Service (*provided* that, for this purpose, the month in which the Grant Date occurs shall be considered a full month) and the denominator of which is thirty-six. Any Restricted Stock Units earned pursuant to the immediately preceding sentence shall be settled in accordance with Section 2. For purposes of this Agreement, service with the Company shall include service with the Company's Affiliates and any successors. Nothing in this Agreement or the Plan shall confer upon the Participant any right to continue in the service of the Assurant Group or interfere in any way with the right of the Assurant Group to terminate the Participant's service at any time.

2. Settlement of Units. As soon as reasonably practicable after the Vesting Date as set forth in Section 1(b) the Company shall deliver to the Participant or the Participant's personal representative, in book-position or certificate form, one Share that does not bear any restrictive legend for each vested Restricted Stock Unit.
3. Dividend Equivalents. The Participant shall have the right to receive Dividend Equivalents with respect to Shares underlying the Restricted Stock Units that vest pursuant to this Agreement. The Dividend Equivalents represent the right to receive an amount equal to the aggregate regular cash dividends that would have been paid to the Participant if the Participant had been the record owner, on each record date for a cash dividend during the period from the Grant Date through the date on which the applicable Restricted Stock Units are settled, of a number of Shares equal to the applicable number of Restricted Stock Units that vest pursuant to this Agreement. The Dividend Equivalents shall be paid, in cash, on the date on which the applicable Restricted Stock Units are settled pursuant to this Agreement, or as soon as reasonably practicable following the applicable payment date of each such cash dividend.
4. Nontransferability of the Restricted Stock Units. Until such Restricted Stock Units shall vest and are ultimately settled as provided in Section 2 above, the Restricted Stock Units and the Shares covered by the Restricted Stock Units shall not be transferable by the Participant by means of sale, assignment, exchange, encumbrance, pledge, hedge or otherwise. Any purported or attempted transfer of such Shares or such rights shall be null and void.
5. Rights as a Stockholder. The Participant shall not be entitled to any rights of a stockholder with respect to the Restricted Stock Units (including, without limitation, any voting rights) until such Shares vest and are settled as provided in Section 2 above.

6. Adjustment; Change of Control. In the event of certain transactions before the Restricted Stock Units vest, the Restricted Stock Units shall be subject to adjustment as provided in Section 3.6 of the Plan or any applicable successor provision under the Plan. In the event of a Change of Control before the Restricted Stock Units vest, the restrictions applicable to the Restricted Stock Units shall be determined in accordance with Section 10.1 of the Plan, and shall be settled within 5 calendar days after any full acceleration of vesting following a Change of Control as specified in Section 10.1 of the Plan; *provided, however*, that any Restricted Stock Units that constitute “nonqualified deferred compensation” as defined under Section 409A of the Code shall not be settled upon such Change of Control unless the Change of Control constitutes a “change in control event” within the meaning of Section 409A of the Code and will instead be settled at such time as specified in Section 2.
7. Payment of Transfer Taxes, Fees and Other Expenses. The Company agrees to pay any and all original issue taxes and stock transfer taxes that may be imposed on the issuance of Shares received by a Participant in connection with the Restricted Stock Units, together with any and all other fees and expenses necessarily incurred by the Company in connection therewith.
8. Taxes and Withholding. No later than the date as of which an amount first becomes includible in the gross income of the Participant for federal, state, local, foreign income, employment or other tax purposes with respect to any Restricted Stock Units, the Participant shall pay to the Company, or make arrangements satisfactory to the Company regarding the payment of, all federal, state, local and foreign taxes that are required by applicable laws and regulations to be withheld with respect to such amount. The obligations of the Company under this Agreement shall be conditioned on compliance by the Participant with this Section 8, and the Company shall, to the extent permitted by law, have the right to deduct any such taxes from any payment otherwise due to the Participant, including deducting such amount from the delivery of Shares upon settlement of the Restricted Stock Units that gives rise to the withholding requirement.
9. Special Forfeiture and Repayment Rules. This Agreement contains special forfeiture and repayment rules intended to encourage conduct that protects the Assurant Group’s legitimate business assets and discourage conduct that threatens or harms those assets. The Company does not intend to have the benefits of this Agreement reward or subsidize conduct detrimental to the Company, and therefore will require the forfeiture of the benefits offered under this Agreement and the repayment of gains obtained from this Agreement, according to the rules specified below. Activities that trigger the forfeiture and repayment rules are divided into two categories: Misconduct and Competitor Conduct.
  - (a) Misconduct. During employment with the Assurant Group and, with respect to clauses (A), (D), (E), (F) and (G), for three (3) years after the Termination of Service for any reason, Participant agrees not to engage in Misconduct. If Participant engages in such Misconduct during employment or within three (3) years after the Termination of Service for any reason, then
    - (i) Participant immediately forfeits the Restricted Stock Units and related Dividend Equivalents that have not yet vested or that vested at any time within three years prior to the date the Misconduct first occurred but have not yet settled as provided in Section 2 above, and those forfeited Restricted Stock Units automatically terminate, and
    - (ii) Participant shall, within 30 days following written notice from the Company, pay to the Company in cash an amount equal to (A) the Gross Gain to Participant resulting from the payment of Restricted Stock Units and related Dividend Equivalents that had vested at any time within three years prior to the date the Misconduct first occurred less (B) \$1.00.

The "Gross Gain" is the Fair Market Value of the Shares represented by the Restricted Stock Units on the date of delivery.

As used in this Agreement, "**Misconduct**" means

- (A) disclosing or using any of the Assurant Group's Confidential Information without proper authorization from the Assurant Group or in any capacity other than as necessary for the performance of Participant's assigned duties for the Assurant Group;
- (B) violation of the Code of Ethics or any successor code of conduct or other applicable Assurant Group policies, including but not limited to conduct which would constitute a breach of any representation or certificate of compliance signed by Participant;
- (C) fraud, gross negligence or willful misconduct by Participant, including but not limited to fraud, gross negligence or willful misconduct causing or contributing to an error resulting in a restatement of the financial statements of any member of the Assurant Group;
- (D) directly or indirectly soliciting or recruiting for employment or contract work on behalf of a person or entity other than a member of the Assurant Group, any person who is an employee, representative, officer or director in the Assurant Group or who held one or more of those positions at any time within the 12 months prior to Participant's Termination of Service;
- (E) directly or indirectly inducing, encouraging or causing an employee of the Assurant Group to terminate their employment or a contract worker to terminate their contract with a member of the Assurant Group;
- (F) any action by Participant and/or their representatives that either does or could reasonably be expected to undermine, diminish or otherwise damage the relationship between the Assurant Group and any of its customers, prospective customers, vendors, suppliers or employees known to Participant; or
- (G) breaching any provision of any employment or severance agreement with a member of the Assurant Group.

Nothing in this Agreement or otherwise will prevent Participant from testifying truthfully as required by law, prohibit or prevent Participant from filing a charge with or participating, testifying or assisting in any investigation, hearing, whistleblower proceeding or other proceeding before any federal, state or local government agency (e.g., Equal Employment Opportunity Commission, National Labor Relations Board, Securities and Exchange Commission, etc.), or prevent Participant from disclosing Assurant Group's confidential information in confidence to a federal, state or local government official for the purpose of reporting or investigating a suspected violation of law. As used in this Agreement, "Confidential Information" means any and all data and information relating to the Company, its activities, business, or clients that (i) is disclosed to Participant or of which Participant becomes aware as a consequence of his/her employment with the Company; (ii) has any value to the Company monetarily or otherwise; and (iii) is not generally known outside of the Company.

(b) Competitor Conduct.

If Participant engages in Competitor Conduct during employment or within one (1) year after the Termination of Service for any reason, then

- (i) Participant immediately forfeits the Restricted Stock Units that have not yet vested or that vested at any time within one (1) year prior to the date the Competitor Conduct first occurred but have not yet settled as provided in Section 2 above, and those forfeited Restricted Stock Units automatically terminate, and
- (ii) Participant shall, within 30 days following written notice from the Company, pay to the Company in cash an amount equal to (A) the Gross Gain to Participant resulting from the

payment of Restricted Stock Units that had vested at any time since the earlier of one year prior to the date the Competitor Conduct first occurred or one year prior to the Termination of Service, if applicable, less (B) \$1.00. The "Gross Gain" is the Fair Market Value of the Shares represented by the Restricted Stock Units on the date of receipt.

As used in this Agreement, "**Competitor Conduct**" means accepting employment with, or directly or indirectly providing services to, a Competitor in the United States. If Participant has a Termination of Service and Participant's responsibilities to the Assurant Group were limited to a specific territory or territories during the 24 months prior to the Termination of Service, then Competitor Conduct will be limited to that specific territory or territories. A "Competitor" means any person or business that competes with the products or services provided by a member of the Assurant Group for which Participant had business responsibilities within 24 months prior to Termination of Service or about which Participant obtained Confidential Information.

(c) General.

- (i) Nothing in this Paragraph 9 constitutes or is to be construed as a "noncompete" covenant or other restraint on employment or trade. The provisions of this Paragraph 9 do not prevent, nor are they intended to prevent, Participant from seeking or accepting employment or other work outside the Assurant Group. The execution of this Agreement is voluntary. Participant is free to choose to comply with the terms of this Agreement and receive the benefits offered or else reject this Agreement with no adverse consequences to Participant's employment with the Assurant Group.
- (ii) Participant agrees to provide the Company with at least 10 days' written notice prior to accepting employment with or providing services to a Competitor within one year after Termination of Service.
- (iii) Participant acknowledges receiving sufficient consideration for the requirements of this Paragraph 9, including Participant's receipt of the Restricted Stock Units. Participant further acknowledges that the Company would not provide the Restricted Stock Units to Participant without Participant's promise to abide by the terms of this Paragraph 9. The parties also acknowledge that the provisions contained in this Paragraph 9 are ancillary to, or part of, an otherwise enforceable agreement at the time this Agreement is made.
- (iv) Participant may be released from the obligations of this Paragraph 9 if and only if the Committee determines, in writing and in the Committee's sole discretion, that a release is in the best interests of the Company.

- (iii)
10. Notices. Notices and other communications under this Agreement must be in writing and shall be given by hand delivery to the other party or by overnight courier or registered or certified mail, return receipt requested, postage prepaid, addressed as follows:

If to the Participant:

At the most recent address  
on file at the Company.

If to the Company:

Assurant, Inc.

260 Interstate N Cir SE  
Atlanta, Georgia 30339  
Attention: Corporate Secretary

or to such other address as any party shall have furnished to the other in writing in accordance with this Section 10. Notices and communications shall be effective upon delivery. Notwithstanding the foregoing, the Participant consents to electronic delivery of documents required to be delivered by the Company under this Agreement and the securities laws.

11. Effect of Agreement. This Agreement is personal to the Participant and, without the prior written consent of the Company, shall not be assignable by the Participant otherwise than by will or the laws of descent and distribution. This Agreement shall inure to the benefit of and be enforceable by the Participant's legal representatives. This Agreement shall inure to the benefit of and be binding upon the Company and its successors and assigns.
12. Applicable Law; Forum Selection; Consent to Jurisdiction: The Company and Participant agree that this Agreement shall be governed by and construed and interpreted in accordance with the laws of the State of Georgia without giving effect to its conflicts of law principles, as applied to contracts executed in and performed wholly within the State of Georgia. Participant agrees that the exclusive forum for any action to enforce this Agreement, as well as any action relating to or arising out of this Agreement, shall be the state or federal courts of the State of Georgia. With respect to any such court action, Participant hereby (a) irrevocably submits to the personal jurisdiction of such courts; (b) consents to service of process; (c) consents to venue; and (d) waives any other requirement (whether imposed by statute, rule of court, or otherwise) with respect to personal jurisdiction, service of process, or venue. Both parties hereto further agree that the state and federal courts of Georgia are convenient forums for any dispute that may arise herefrom and that neither party shall raise as a defense that such courts are not convenient forums.
13. Terms of Plan. In addition to the terms and conditions set forth in this Agreement, the Restricted Stock Units are subject to the terms and conditions of the Plan, which is hereby incorporated by reference.
14. Waiver. Failure of either party to insist, in one or more instances, on performance by the other in strict accordance with the terms and conditions of this Agreement shall not be deemed a waiver or relinquishment of any right granted in this Agreement or of the future performance of any such term or condition or of any other term or condition of this Agreement, unless such waiver is contained in a writing signed by the party making the waiver.
15. Severability. If any one or more of the provisions contained in this Agreement are held to be invalid, illegal or unenforceable, the other provisions of this Agreement shall be construed and enforced as if the invalid, illegal or unenforceable provision had never been included.
16. Conflicts and Interpretation. In the event of any conflict between this Agreement and the Plan, the Plan shall control. In the event of any ambiguity in this Agreement, or any matters as to which this Agreement is silent, the Plan shall govern including, without limitation, the provisions thereof pursuant to which the Committee has the power, among others, to (a) interpret the Plan, (b) prescribe, amend and rescind rules and regulations relating to the Plan, and (c) make all other determinations deemed necessary or advisable for the administration of the Plan.

17. Amendment. The Company may modify, amend or waive the terms of the Restricted Stock Unit award, prospectively or retroactively, but no such modification, amendment or waiver shall materially impair the rights of the Participant without his or her consent, except as required by applicable law, stock exchange rules, tax rules or accounting rules. The waiver by either party of compliance with any provision of this Agreement shall not operate or be construed as a waiver of any other provision of this Agreement, or of any subsequent breach by such party of a provision of this Agreement.
18. Section 409A of the Code. It is the intention of the Company that the Restricted Stock Units shall either (a) not constitute “nonqualified deferred compensation” as defined under Section 409A of the Code or (b) comply in all respects with the requirements of Section 409A of the Code and the regulations promulgated thereunder, such that no delivery of Shares pursuant to this Agreement will result in the imposition of taxation or penalties as a consequence of the application of Section 409A of the Code. Shares in respect of any Restricted Stock Units that (i) constitute “nonqualified deferred compensation” as defined under Section 409A of the Code and (ii) vest as a consequence of the Participant’s Termination of Service shall not be delivered until the date that the Participant incurs a “separation from service” within the meaning of Section 409A of the Code (or, if the Participant is a “specified employee” within the meaning of Section 409A of the Code and the regulations promulgated thereunder, the date that is six months following the date of such “separation from service”). If the Company determines after the Grant Date that an amendment to this Agreement is necessary to ensure the foregoing, it may, notwithstanding Section 17, make such an amendment, effective as of the Grant Date or any later date, without the consent of the Participant. Notwithstanding any provision of this Agreement or the Plan, in the event that any taxes or penalties are imposed on the Participant by reason of Section 409A of the Code, the Participant acknowledges and agrees that such taxes or penalties shall be the exclusive obligation of the Participant, and the Company shall have no liability therefor.
19. Recoupment Policy. All Restricted Stock Units granted under this Agreement are subject to the terms and conditions of the Company’s Recoupment Policy, as may be amended from time to time, the terms of which are incorporated into this Agreement by reference.
20. Headings. The headings of Sections herein are included solely for convenience of reference and shall not affect the meaning or interpretation of any of the provisions of this Agreement.
21. Counterparts; Electronic Delivery. This Agreement may be executed in counterparts, which together shall constitute one and the same original. This Agreement may be executed and delivered electronically and upon such delivery an electronic signature or an electronic acceptance will be deemed to have the same effect as if the original signature had been delivered to the other party.

Assurant, Inc.

By: \_\_\_\_\_

Its: \_\_\_\_\_

**ACCEPTANCE OF AGREEMENT:**

Participant hereby: (a) acknowledges that Participant has received a copy of the Plan, a copy of the Company's most recent annual report to shareholders and other communications routinely distributed to the Company's shareholders, and a copy of the Plan Description pertaining to the Plan; (b) accepts this Agreement and the Restricted Stock Units granted to Participant under this Agreement subject to all provisions of the Plan and this Agreement, including the provisions in the Agreement regarding "Special Forfeiture and Repayment Rules" set forth in Paragraph 9 and "Recoupment" set forth in Paragraph 19; (c) represents that Participant understands that the acceptance of this Agreement through an on-line or electronic system, if applicable, carries the same legal significance as if Participant manually signed the Agreement; and (d) agrees that no transfer of the Shares delivered in respect of the Restricted Stock Units may be made unless the Shares have been duly registered under all applicable Federal and state securities laws pursuant to a then-effective registration which contemplates the proposed transfer or unless the Company has received a written opinion of, or satisfactory to, its legal counsel that the proposed transfer is exempt from such registration.

\_\_\_\_\_  
Participant's Signature

Date: \_\_\_\_\_

### Appendix A

The number of Restricted Stock Units that shall vest pursuant to the Adjusted EPS Goal shall be determined as follows:

<b>Performance Level</b>	<b>Cumulative Adjusted EPS Goal ([Performance Period])</b>	<b>Percentage of Applicable Restricted Stock Units that Vest</b>
Maximum	\$	200%
Stretch	\$	125%
Above Target	\$	110%
Target	\$	100%
Near Target	\$	90%
Below Target	\$	75%
Threshold	\$	50%
Below Threshold	\$ _____ or less	0%

Vesting for performance that falls between performance levels shall be determined by straight-line interpolation. The cumulative goal achievement is determined by adding Adjusted EPS for each year of the Performance Period.

## 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 March 31, 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: May 7, 2026

/s/ Keith W. Demmings

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

## 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 March 31, 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: May 7, 2026

/s/ Keith R. Meier

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

**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 March 31, 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: May 7, 2026

*/s/ Keith W. Demmings*

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

**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 March 31, 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: May 7, 2026

/s/ Keith R. Meier

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