Assurant Investor Overview

Fourth Quarter 2017

Cautionary Statements

Some of the statements included in this presentation, particularly those anticipating future financial performance, business prospects, growth, operating strategies, performance outlook and drivers, financial objectives and profitability targets, including with respect to the planned transaction with The Warranty Group, and similar matters, are forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995.

Assurant uses non-GAAP financial measures to analyze the company's operating performance. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies.

Refer to Exhibit 1 for a reconciliation of non-GAAP financial measures to the most comparable GAAP financial measures.

Please refer to Exhibit 2 of this presentation for risk factors that could cause our actual results to differ materially from those currently estimated by management and information on where you can find a more detailed discussion of these risk factors in our SEC filings.

ASSURANT®

Investment Highlights

- Attractive portfolio of market-leading businesses in Housing and Lifestyle markets
- Integrated risk offerings ("more than insurance") to drive distinct competitive advantage and attractive economics
- Agile and efficient operating structure
- Strong cash flow and disciplined capital management

Track Record of Outperformance

Transformation and Key Strategic Milestones

2011 - 2015

Set Foundation

- Portfolio assessment
- 5 businesses divested
- Began exit of health insurance market
- Acquired 11 assets to strengthen core capabilities

2016

Implement Organizational Realignment

- Completed portfolio realignment
- Announced new integrated organization model for functional and business area
- Strengthened leadership team (CFO, COO & CTO)

2017

Live New Operating Model

- Drove growth in targeted areas to offset lender-placed normalization and declines in legacy businesses
- Invested in technology & infrastructure
- Drove operating efficiencies
- Completed return of $1.5B to shareholders – FY16/FY17

2018 - Beyond

Drive Profitable Growth

- Focus on the successful close and integration of The Warranty Group
- Deliver on long-term financial objectives
- Expand in targeted areas through select investments and acquisitions
- Drive further operating efficiencies to deliver total of $100M of gross savings by 2020

Deploy capital to maximize value

Focused on Two Key Markets

Global Housing Segment
$2.2B of Full-year 2017 Revenue(1)

$288M of Full-year 2017 Net Operating Income(2) (ex. CATs)

Mortgage Solutions
Full-year 2017 Revenue: $258M

Multi-family Housing
Full-year 2017 Revenue: $366M

Lender-placed Insurance
Full-year 2017 Revenue: $1,225M

Housing

Protecting where people live - homes and rental properties

Lifestyle

Protecting the goods people buy - phones, appliances, cars

Global Lifestyle Segment
$3.4B of Full-year 2017 Revenue(1)

$180M of Full-year 2017 Net Operating Income(3) (ex. CATs)

Connected Living
Full-year 2017 Revenue: $2,156M

Vehicle Protection
Full-year 2017 Revenue: $783M

Global Preneed Segment
$0.2B of Full-year 2017 Revenue(1)

$40M of Full-year 2017 Net Operating Income

Preneed Funeral Insurance
Full-year 2017 Revenue: $181M

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(1) Please refer to our financial supplement for a schedule of quarterly net earned premiums, fees and other revenue at http://ir.assurant.com/investor/default.aspx.
(2) Full-year 2017 Global Housing net operating income of $287.9M excludes catastrophe losses of $190.5M, with $3.1M accounted for during fourth quarter 2017. Full-year 2017 Global Housing net operating income including catastrophe losses is $97.4 M.
(3) Full-year 2017 Global Lifestyle net operating income of $180.0M excludes catastrophe losses of $2.0M. Full-year 2017 Global Lifestyle net operating income including catastrophe losses is $178.0M.

Who we serve

The world's top brands trust Assurant to take care of their customers.

Assurant partners with:

7 of the Top 20 Best Global Brands

Source: 2017 Best Global Brands by Interbrand

6 of the Top 10 global connected living brands

Source: 2017 Best Global Brands by Interbrand

7 of the Top 10 global auto manufacturers

Source: OICA Manufacturing statistics report 2015

8 of the Top 10 largest property and casualty insurance agencies in the US

Source: Insurance Journal - 13th annual Top 100 Independent Property/Casualty Agencies report.

9 of the Top 10 largest mortgage servicers in the US

Source: Internal Management information

the **Largest** funeral home and cemetery service provider in the US & Canada

Source: Internal Management information

Distinct Competitive Advantages Create Attractive Economics

Risk and Compliance Expertise

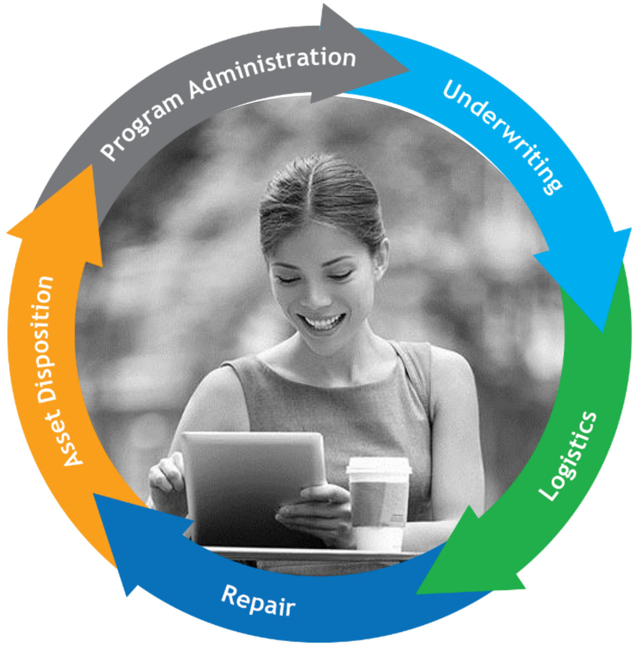
Trusted by the world's top global brands to protect their reputation and their customers

Turning insights into Innovations

Creating competitive advantages with our superior knowledge of clients, consumers and industries

Highly integrated capabilities

Flexible value chain delivers tailored solutions based on client needs



Example: Mobile Offerings

Operating Benefits

- Business model integration
- Deeper consumer insights
- Product innovation
- Client entanglement

Long-term Expected Economic Benefits

- Diverse mix of revenue
- Attractive returns
- More predictable earnings

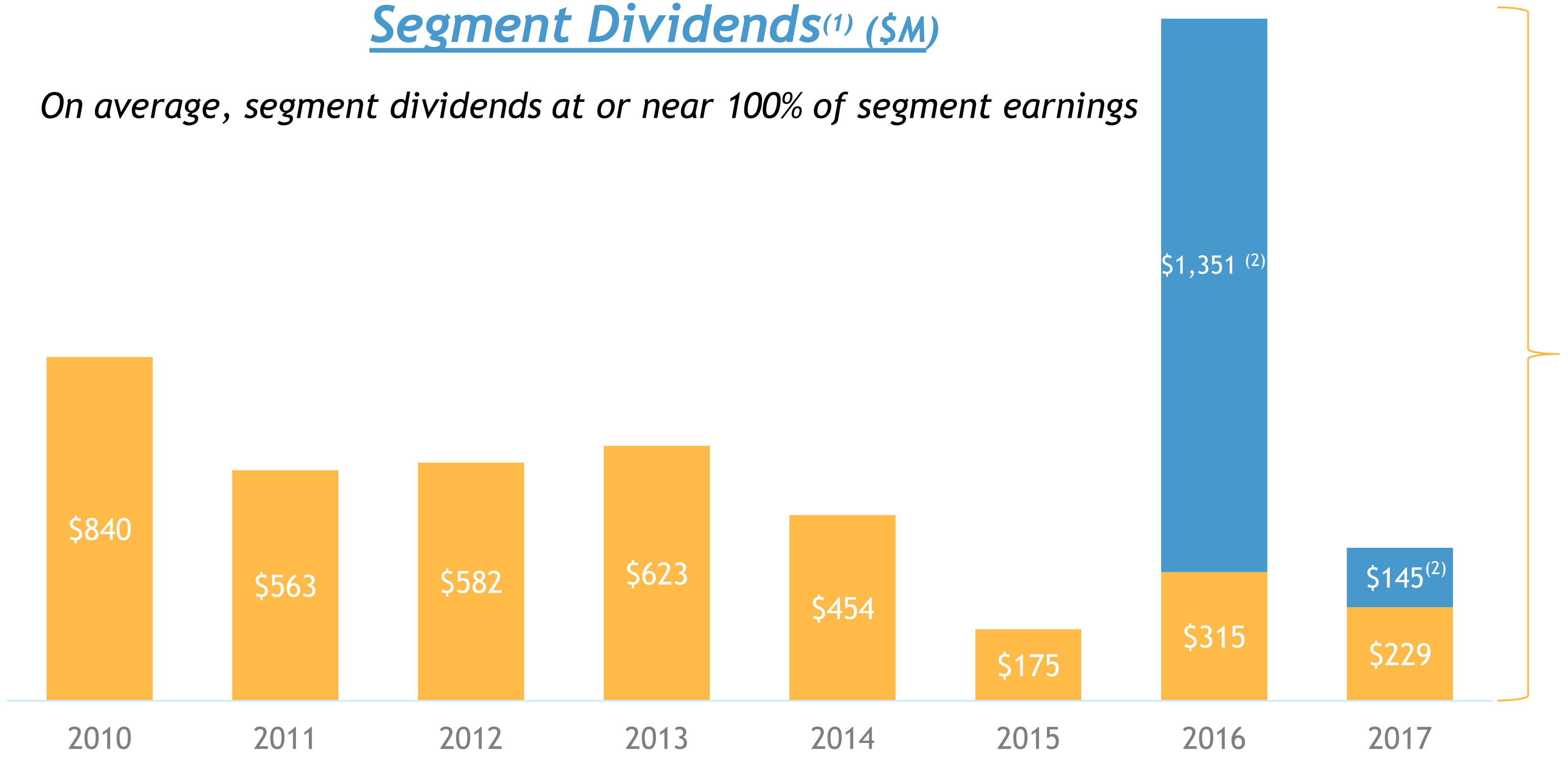
Aligning Resources to Greatest Growth Potential

	Fee-Based and Capital Light Offerings	Risk-Based Offerings	
Housing	**Mortgage Solutions** *Valuation* *Field Services* *Title Insurance* **Multi-Family Housing** *Renters Insurance Tenant Bond* *Receivables Management*	**Lender-placed Insurance** *Lender-placed Homeowners Insurance* *Flood Insurance* *Real Estate Owned Insurance Products*	**Manufactured Housing**
Lifestyle	**Connected Living** Mobile *Mobile device insurance* *Repair and Logistics management* *Premium tech support* Extended Service Contracts	**Vehicle Protection** *Extended Warranties* *Excessive Wear and Tear* **Pre-funded Funeral Insurance**	**Credit Insurance** *Credit Protection Products and Services*
	Targeted Growth	Core	Non-Growth

Cash Flow Generation Creates Significant Flexibility to Drive Shareholder Value

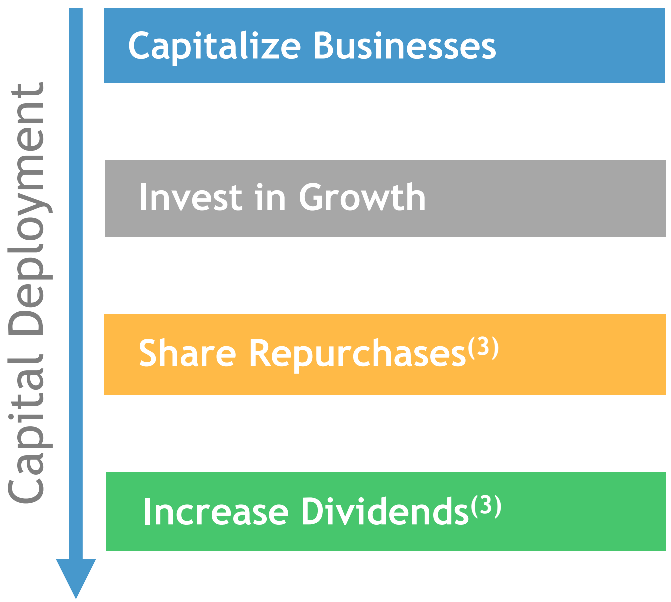
Segment Dividends[1] ($M)

On average, segment dividends at or near 100% of segment earnings



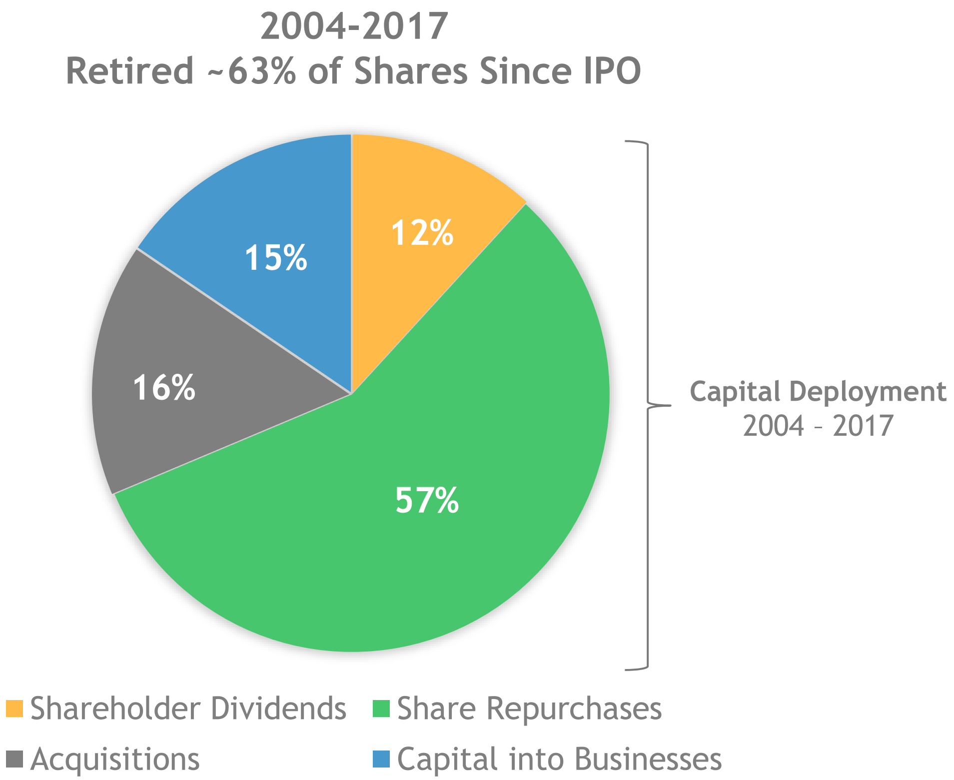
Capital Management Framework

Strong cash flow has allowed us to pursue our growth objectives while returning capital to shareholders



(1) Consists of dividends from operating subsidiaries to the holding company, net of infusions, and excluding acquisitions and divestitures.
(2) 2016 and 2017 include proceeds and capital releases from the Assurant Employee Benefits sale and dividends from Assurant Health wind-down.
(3) Subject to market conditions and other factors, including approval by the Board of Directors.

Strong Track Record of Disciplined Capital Management

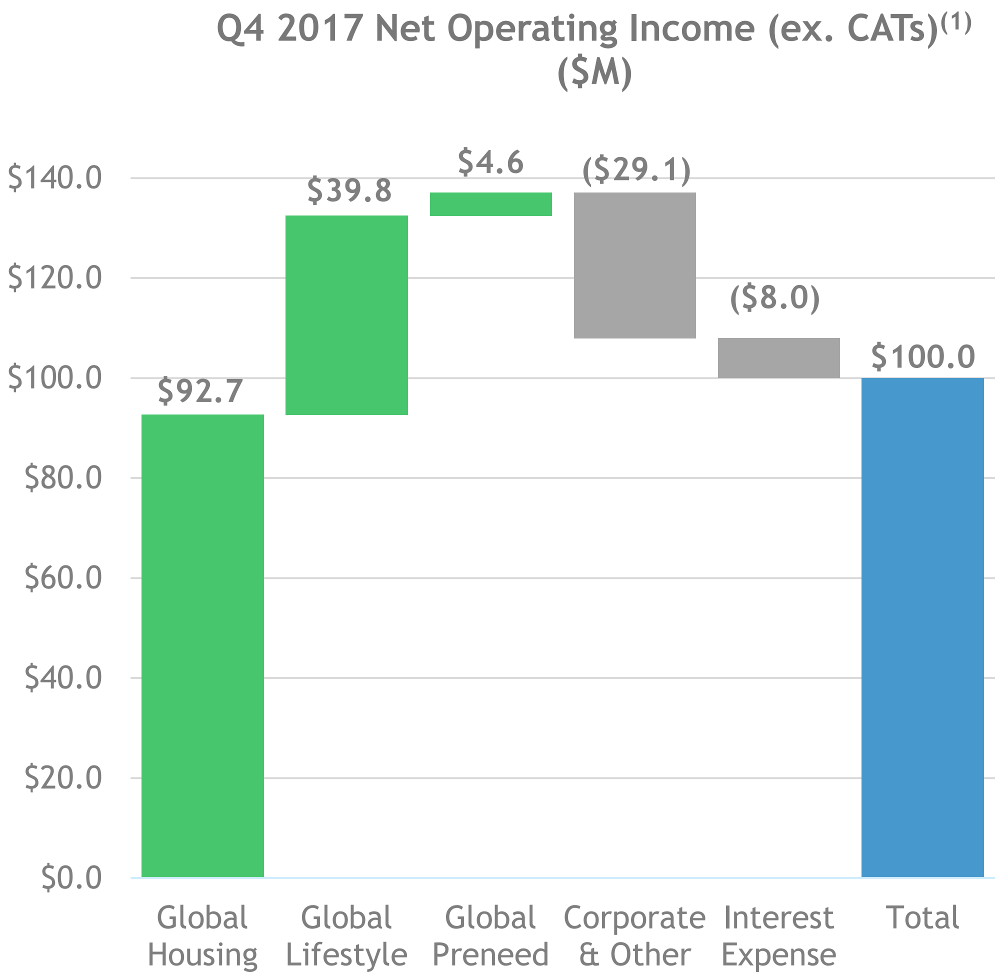


- Successfully completed $1.5B return of capital to shareholders through December 2017(1)
- Select acquisitions to drive growth, including a definitive agreement to acquire The Warranty Group valued at $2.5B from TPG Capital
- Continue to pursue organic investments along with disciplined M&A to augment our franchise and meet our return thresholds
- Expect to continue to grow common stock dividend over time(2)

(1) Includes dividends and share repurchases.
(2) Subject to market conditions and other factors, including approval by the Board of Directors.

Financial Performance

Fourth Quarter 2017 Results



Global Housing

- Net operating income increased compared to Q4 2016 mainly due to lower reportable catastrophes[2] and the absence of lender-placed regulatory expenses
- Results also included increased income for processing National Flood Insurance Program (NFIP) flood claims following Hurricane Harvey, and more favorable non-catastrophe loss experience
- Recorded $3.1M in net reportable catastrophes mainly from California wildfires, partially offset by reductions in net losses and reinstatement premiums related to Q3 2017

Global Lifestyle

- Increase in net operating income from Q4 2016 primarily due to higher contributions from Connected Living, driven by global mobile programs, including a $5 million one-time client recoverable, and growth in vehicle protection
- Results partially offset by declines in credit

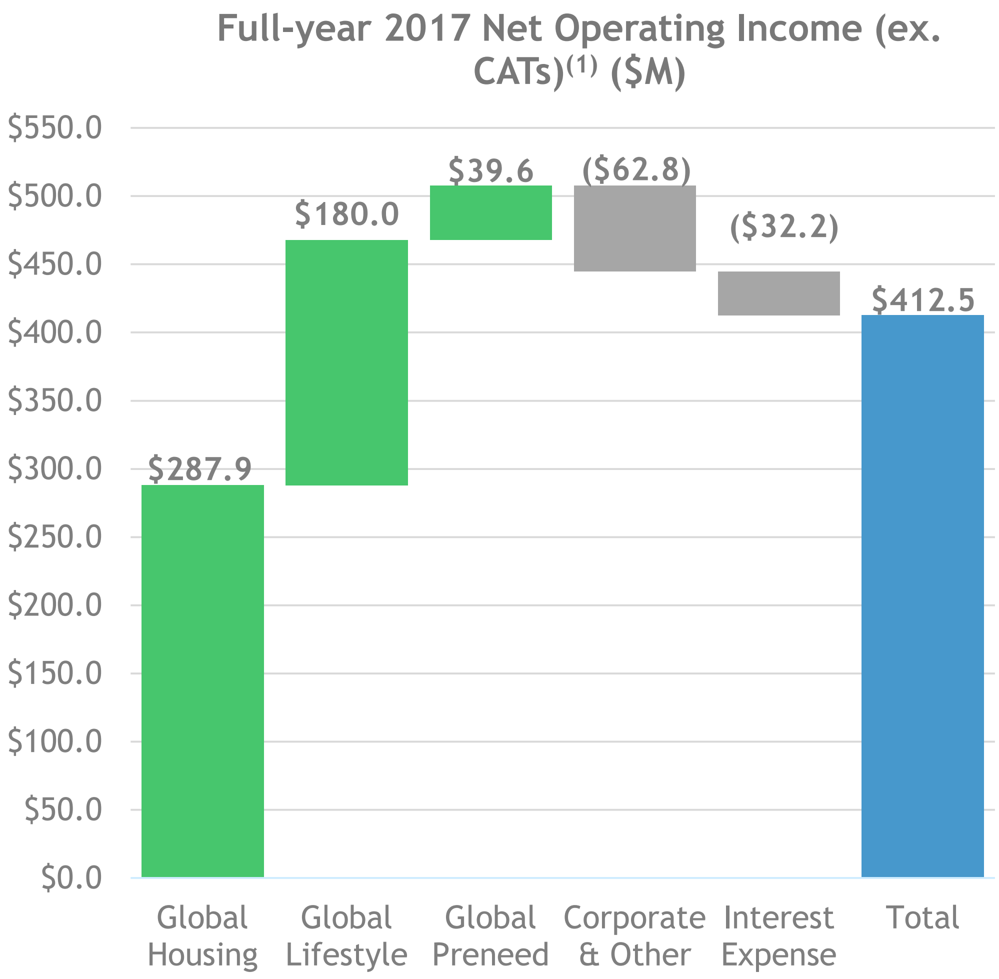
Global Preneed

- Net operating income decreased from Q4 2016 primarily due to a $5.0M software impairment
- Excluding the impairment, underlying business performance remained relatively constant

(1) Refer to Exhibit 1 for a reconciliation of non-GAAP financial measures to the most comparable GAAP financial measures.
(2) Reportable catastrophes include catastrophe losses, net of reinsurance and client profit sharing adjustments, as well as reinstatement and other premiums.

Financial Performance

Full-year 2017 Results



Global Housing

- Net operating income down slightly year-over-year primarily due to higher non-CAT losses
- Partially offset by the absence of lender-placed regulatory expenses, higher income for processing NFIP flood claims following Hurricane Harvey, and profitable growth in multi-family housing
- In Multi-Family Housing, we now protect 1.8 million renters across the U.S. – an increase of almost 20 percent from 2016

Global Lifestyle

- Increase in net operating income year-over-year primarily driven by higher contributions from Connected Living and vehicle protection
- In Connected Living, added new partnerships such as Comcast and KDDI and further expanded relationship with Apple
- Acquisition of The Warranty Group will strengthen overall position in the market

Global Preneed

- Net operating income decreased year-over-year primarily due to a $5.0M software impairment; excluding impairment, underlying business performance remained relatively constant
- We now protect 1.9 million preneed customers across North America

(1) Refer to Exhibit 1 for a reconciliation of non-GAAP financial measures to the most comparable GAAP financial measures.

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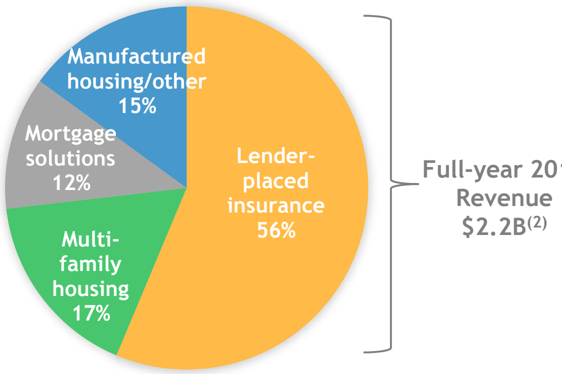
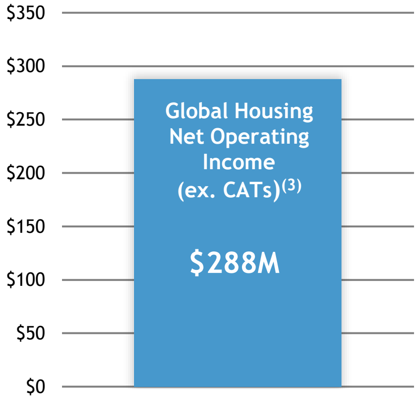
Global Housing

Performance Metrics

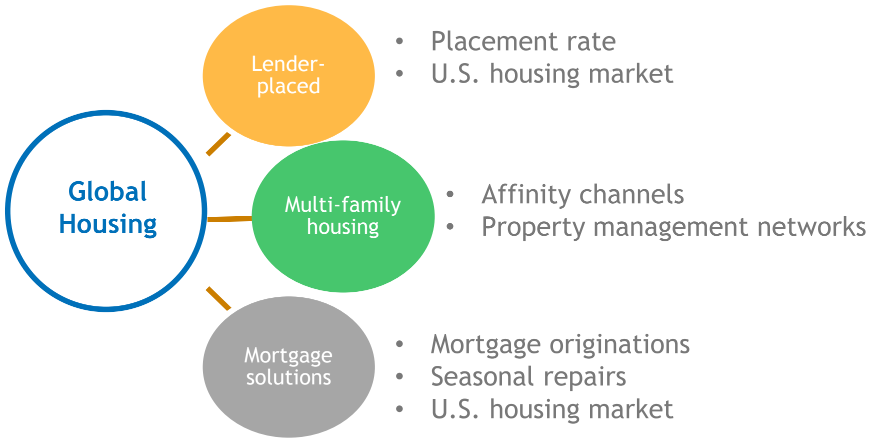
Full-year 2017 Revenue Share by Business[(2)]



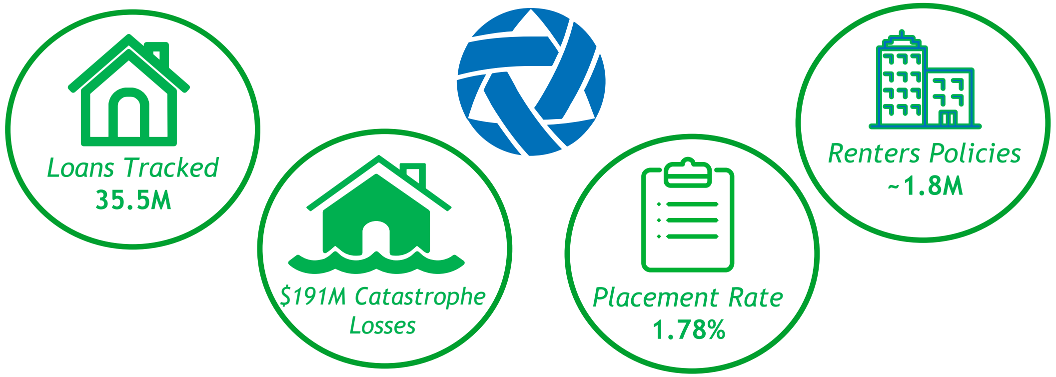
Full-year 2017 Net Operating Income (ex. CATs)[(3)]



Key Housing Themes and Drivers



Key Indicators[(1)]

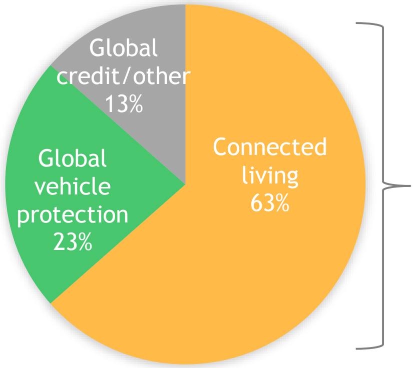


(1) Data as of December 31, 2017.
(2) Revenue includes net earned premiums and fees and other income.
(3) Full-year 2017 net operating income of $287.9M excludes catastrophe losses of $190.5M.

Global Lifestyle

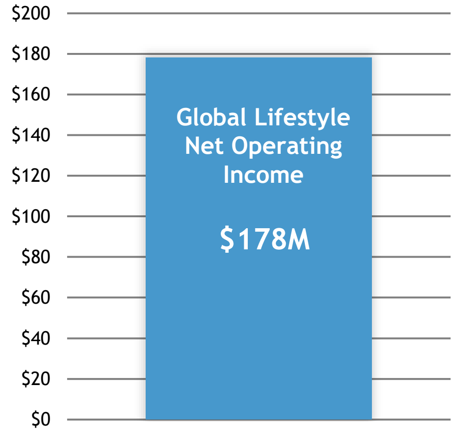
Performance Metrics

Full-year 2017 Revenue Share by Business[2]

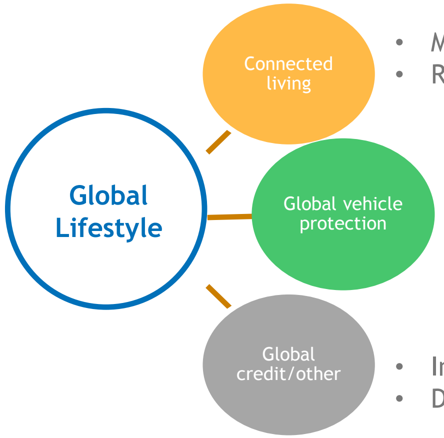


Full-year 2017 Revenue $3.4B[2]

Full-year 2017 Net Operating Income



Key Lifestyle Themes and Drivers



- Mobile subscribers
- Repair & logistics volume

- Strong auto sales
- Target expansion through global OEMs

- International strength (Canada)
- Domestic runoff

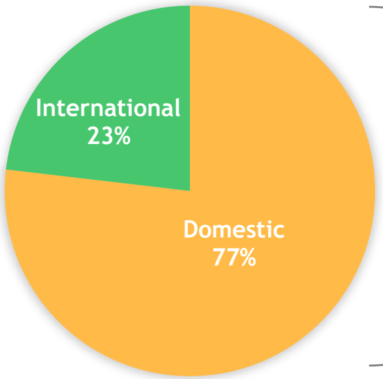
Key Indicators[1]

(1) Data as of December 31, 2017, except as otherwise indicated.
(2) Revenue includes net earned premiums and fees and other income.

Global Preneed

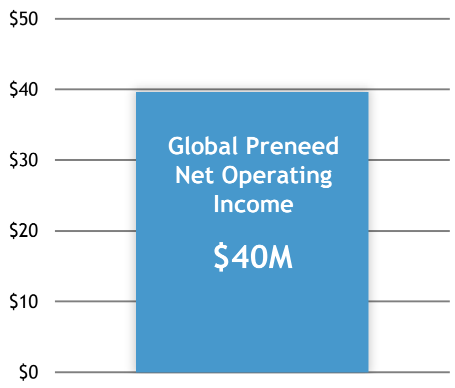
Performance Metrics

Full-year 2017 Revenue Share by Market[2]

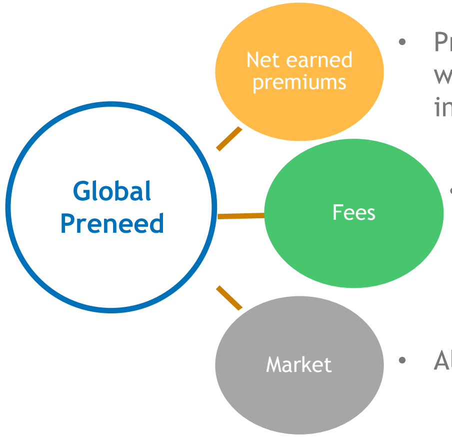


Last 12 Months Revenue $0.2B[2]

Full-year 2017 Net Operating Income



Key Preneed Themes and Drivers



- Pre-funded funeral insurance written prior to 2011 is recognized in NEP
- New pre-funded funeral insurance recognized as fees/other
- Aligned with industry leaders

Key Indicators[1]

(1) Data as of December 31, 2017
(2) Revenue includes Net earned premiums and fees and other income

Shareholder Value Creation

Customers
Protect what matters most to them.

Employees
Best place to learn and work.

Shareholders
Returning capital effectively.

Outperformance

Appendix

Global Housing - Three Key Business Lines

Fee-based and capital-light offerings | Risk-based offerings

	Fee-based and capital-light offerings		Risk-based offerings
Business	Multi-family Housing	Mortgage Solutions	Lender-placed Insurance
Product Offerings	Renters insurance Tenant Bond Receivables Management	Valuation Field Asset Services Title Insurance	Lender Placed Homeowners Insurance Flood Insurance Real Estate Owned Insurance Products
Key Drivers:	-Size, stability and industry expertise -Innovative products and services -Integrated technology and claims administration	-New products and offerings -Enhancing technology -Expense initiatives	-Investment in management or compliance/regulatory risks -Management of operational risk/administrative complexity -Better borrower experience through automation and customer focus

Global Lifestyle - Business Lines

Fee-based and capital-light offerings

Risk-based offerings

Business	Connected Living	Vehicle Protection	Credit and Other
Product Offerings	Mobile: • Mobile device insurance • Repair and logistics management • Premium tech support Extended service contracts	Extended warranties Excessive wear and tear	Credit protection products and services
Key Drivers:	-Growth through integrated service offerings -Product innovation -Shift in business mix expected to drive margin expansion -Investments in global capabilities	-Continued strong auto sales -Expansion through global vehicle OEMS -Enhanced value proposition through technology suite and training	-Domestic credit running off as planned -Elimination of legacy systems -Operating efficiencies

Transition to New Organizational Model to Generate Efficiencies and Fund Investments

Phase 1

Address Residual Expenses from Health and Employee Benefits

- Pension freeze effective March 1, 2016
- Integration of key support functions

Phase 2

Implement Business Organizational Framework

- Elimination of "siloed" operating structures

Phase 3

Finance, Procurement and IT Transformation

- Rationalization of IT infrastructure
- Vendor management

Preliminary Target of $100M Gross Savings

2015 Beyond

Exhibit 1: Non-GAAP Financial Measures

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies.

(1) Net Operating Income (Loss): Assurant uses net operating income (loss) as an important measure of the Company's operating performance. Net operating income (loss) equals net income (loss), excluding Assurant Health runoff operations, Assurant Employee Benefits, net realized gains (losses) on investments, amortization of deferred gains and gains on disposal of businesses and other highly variable or unusual items. Additionally, the calculation for the fourth quarter and full year 2017 excludes a one-time estimated benefit related to the enactment of the Tax Cuts and Jobs Act (TCJA) which was signed into law on December 22, 2017. The Company believes net operating income (loss) provides investors a valuable measure of the performance of the Company's ongoing business because it excludes the effect of Assurant Health runoff operations and the divested Assurant Employee Benefits business, which was sold on March 1, 2016, and the other excluded items that do not represent the ongoing operations of the company. The comparable GAAP measure is net income (loss).

($ in millions)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Global Housing	$ 89.6	$ (110.3)	$ 56.2	$ 61.9	$ 10.8	$ 44.5	$ 56.9	$ 76.4	$ 97.4	$ 188.6
Global Lifestyle	42.8	42.6	40.2	52.4	34.6	28.3	50.1	41.4	178.0	154.4
Global Preneed	4.6	12.3	12.8	9.9	10.9	14.4	11.3	5.7	39.6	42.3
Corporate and other	(29.1)	(13.0)	(10.6)	(10.1)	(20.3)	(17.4)	(19.4)	(13.9)	(62.8)	(71.0)
Interest expense	(8.0)	(7.9)	(8.1)	(8.2)	(9.0)	(9.1)	(9.9)	(9.4)	(32.2)	(37.4)
Net operating income (loss)	**99.9**	**(76.3)**	**90.5**	**105.9**	**27.0**	**60.7**	**89.0**	**100.2**	**220.0**	**276.9**
Adjustments, net of tax:										
Assurant Health runoff operations	(0.9)	0.1	3.5	7.9	(6.7)	(1.7)	(5.4)	(27.2)	10.6	(41.0)
Assurant Employee Benefits	-	-	-	-	(2.0)	-	-	10.5	-	8.5
Net realized gains (losses) on investments	3.3	5.5	8.6	2.2	(20.7)	7.0	14.0	105.1	19.6	105.4
Amortization of deferred gains and gains on disposal of businesses	13.2	15.0	15.2	24.1	55.4	88.3	81.8	30.9	67.5	256.4
Impact of TCJA at enactment	177.0	-	-	-	-	-	-	-	177.0	-
Expenses related to The Warranty Group acquisition	(5.7)	(2.4)	-	-	-	-	-	-	(8.1)	-
Change in tax liabilities	27.1	-	-	-	-	-	-	-	27.1	-
Loss on extinguishment of debt	-	-	-	-	(15.0)	-	-	-	-	(15.0)
Other Adjustments:										
Gain (loss) related to benefit plan activity	1.9	3.4	4.2	4.0	(4.2)	-	-	18.6	13.5	14.4
Gain on sale of buildings	3.7	-	-	-	-	-	-	-	3.7	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(17.3)	-	(17.3)
Post-close cont. liab. on prev. disposition	(7.4)	(2.9)	(1.0)	-	(3.2)	(11.7)	-	-	(11.3)	(14.9)
Intangible asset impairment	-	-	-	-	-	-	(10.8)	-	-	(10.8)
Change in fair value of derivative investment	0.8	0.3	(0.8)	(0.3)	0.7	1.8	0.7	(0.4)	-	2.8
Net income (loss)	**$ 312.9**	**$ (57.3)**	**$ 120.2**	**$ 143.8**	**$ 31.3**	**$ 144.4**	**$ 169.3**	**$ 220.4**	**$ 519.6**	**$ 565.4**

($ in millions)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Global Housing	$ 89.6	$ (110.3)	$ 56.2	$ 61.9	$ 10.8	$ 44.5	$ 56.9	$ 76.4	$ 97.4	$ 188.6
Global Lifestyle	42.8	42.6	40.2	52.4	34.6	28.3	50.1	41.4	178.0	154.4
Global Preneed	4.6	12.3	12.8	9.9	10.9	14.4	11.3	5.7	39.6	42.3
Corporate and other	(29.1)	(13.0)	(10.6)	(10.1)	(20.3)	(17.4)	(19.4)	(13.9)	(62.8)	(71.0)
Interest expense	(8.0)	(7.9)	(8.1)	(8.2)	(9.0)	(9.1)	(9.9)	(9.4)	(32.2)	(37.4)
Net operating income (loss)	**99.9**	**(76.3)**	**90.5**	**105.9**	**27.0**	**60.7**	**89.0**	**100.2**	**220.0**	**276.9**
Adjustments, pre-tax:										
Assurant Health runoff operations	(1.9)	1.0	4.3	12.6	(5.3)	-	(7.7)	(34.3)	16.0	(47.3)
Assurant Employee Benefits	-	-	-	-	(3.0)	-	-	16.8	-	13.8
Net realized gains (losses) on investments	5.0	8.5	13.2	3.4	(31.8)	10.7	21.6	161.7	30.1	162.2
Amortization of deferred gains and gains on disposal of businesses	20.4	23.1	23.4	37.0	85.3	135.8	125.8	47.6	103.9	394.5
Impact of TCJA at enactment	177.0	-	-	-	-	-	-	-	177.0	-
Expenses related to The Warranty Group acquisition	(8.8)	(3.7)	-	-	-	-	-	-	(12.5)	-
Change in tax liabilities	27.1	-	-	-	-	-	-	-	27.1	-
Loss on extinguishment of debt	-	-	-	-	(23.0)	-	-	-	-	(23.0)
Other Adjustments:										
Gain (loss) related to benefit plan activity	2.9	5.2	6.5	6.2	(6.5)	-	-	28.6	20.8	22.1
Gain on sale of buildings	5.7	-	-	-	-	-	-	-	5.7	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(26.6)	-	(26.6)
Post-close cont. liab. on prev. disposition	(11.4)	(4.5)	(1.5)	-	(5.0)	(18.0)	-	-	(17.4)	(23.0)
Intangible asset impairment	-	-	-	-	-	-	(16.7)	-	-	(16.7)
Change in fair value of derivative investment	1.0	0.5	(1.1)	(0.4)	1.0	2.6	1.1	(0.6)	-	4.1
Provision for income taxes	(4.0)	(11.1)	(15.1)	(20.9)	(7.4)	(47.4)	(43.8)	(73.0)	(51.1)	(171.6)
Net income (loss)	**$ 312.9**	**$ (57.3)**	**$ 120.2**	**$ 143.8**	**$ 31.3**	**$ 144.4**	**$ 169.3**	**$ 220.4**	**$ 519.6**	**$ 565.4**

Note: Additional financial information, including a schedule of disclosed items that affected Assurant's results by business appears on the Company's Financial Supplement, and is located in the Investor Relations section of www.assurant.com.

Exhibit 1: Non-GAAP Financial Measures

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies.

(2) **Net Operating Income, Excluding Reportable Catastrophes**: Assurant uses net operating income (defined above), excluding reportable catastrophes (which represents catastrophe losses net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums), as another important measure of the Company's operating performance. The Company believes this metric provides investors a valuable measure of the performance of the Company's ongoing business because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income (loss).

($ in millions)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Global Housing, excluding reportable catastrophes	$ 92.7	$ 76.5	$ 56.2	$ 62.5	$ 54.7	$ 77.7	$ 72.9	$ 85.7	$ 287.9	$ 291.0
Global Lifestyle [(1)]	39.8	47.6	40.2	52.4	34.6	28.3	50.1	41.4	180.0	154.4
Global Preneed	4.6	12.3	12.8	9.9	10.9	14.4	11.3	5.7	39.6	42.3
Corporate and other	(29.1)	(13.0)	(10.6)	(10.1)	(20.3)	(17.4)	(19.4)	(13.9)	(62.8)	(71.0)
Interest expense	(8.0)	(7.9)	(8.1)	(8.2)	(9.0)	(9.1)	(9.9)	(9.4)	(32.2)	(37.4)
Net operating income, excluding reportable catastrophes	**100.0**	**115.5**	**90.5**	**106.5**	**70.9**	**93.9**	**105.0**	**109.5**	**412.5**	**379.3**
Adjustments, net of tax:										
Assurant Health runoff operations	(0.9)	0.1	3.5	7.9	(6.7)	(1.7)	(5.4)	(27.2)	10.6	(41.0)
Assurant Employee Benefits	-	-	-	-	(2.0)	-	-	10.5	-	8.5
Net realized gains (losses) on investments	3.3	5.5	8.6	2.2	(20.7)	7.0	14.0	105.1	19.6	105.4
Reportable catastrophes	(0.1)	(191.8)	-	(0.6)	(43.9)	(33.2)	(16.0)	(9.3)	(192.5)	(102.4)
Amortization of deferred gains and gains on disposal of businesses	13.2	15.0	15.2	24.1	55.4	88.3	81.8	30.9	67.5	256.4
Impact of TCJA at enactment	177.0	-	-	-	-	-	-	-	177.0	-
Expenses related to The Warranty Group acquisition	(5.7)	(2.4)	-	-	-	-	-	-	(8.1)	-
Change in tax liabilities	27.1	-	-	-	-	-	-	-	27.1	-
Loss on extinguishment of debt	-	-	-	-	(15.0)	-	-	-	-	(15.0)
Other Adjustments:										
Gain (loss) related to benefit plan activity	1.9	3.4	4.2	4.0	(4.2)	-	-	18.6	13.5	14.4
Gain on sale of buildings	3.7	-	-	-	-	-	-	-	3.7	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(17.3)	-	(17.3)
Post-close cont. liab. on prev. disposition	(7.4)	(2.9)	(1.0)	-	(3.2)	(11.7)	-	-	(11.3)	(14.9)
Intangible asset impairment	-	-	-	-	-	-	(10.8)	-	-	(10.8)
Change in fair value of derivative investment	0.8	0.3	(0.8)	(0.3)	0.7	1.8	0.7	(0.4)	-	2.8
Net income (loss)	**$ 312.9**	**$ (57.3)**	**$ 120.2**	**$ 143.8**	**$ 31.3**	**$ 144.4**	**$ 169.3**	**$ 220.4**	**$ 519.6**	**$ 565.4**

($ in millions)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Global Housing, excluding reportable catastrophes	$ 92.7	$ 76.5	$ 56.2	$ 62.5	$ 54.7	$ 77.7	$ 72.9	$ 85.7	$ 287.9	$ 291.0
Global Lifestyle[(1)]	39.8	47.6	40.2	52.4	34.6	28.3	50.1	41.4	180.0	154.4
Global Preneed	4.6	12.3	12.8	9.9	10.9	14.4	11.3	5.7	39.6	42.3
Corporate and other	(29.1)	(13.0)	(10.6)	(10.1)	(20.3)	(17.4)	(19.4)	(13.9)	(62.8)	(71.0)
Interest expense	(8.0)	(7.9)	(8.1)	(8.2)	(9.0)	(9.1)	(9.9)	(9.4)	(32.2)	(37.4)
Net operating income, excluding reportable catastrophes	**100.0**	**115.5**	**90.5**	**106.5**	**70.9**	**93.9**	**105.0**	**109.5**	**412.5**	**379.3**
Adjustments, pre-tax:										
Assurant Health runoff operations	(1.9)	1.0	4.3	12.6	(5.3)	-	(7.7)	(34.3)	16.0	(47.3)
Assurant Employee Benefits	-	-	-	-	(3.0)	-	-	16.8	-	13.8
Net realized gains (losses) on investments	5.0	8.5	13.2	3.4	(31.8)	10.7	21.6	161.7	30.1	162.2
Reportable catastrophes	(0.1)	(294.7)	-	(0.9)	(67.5)	(50.9)	(24.6)	(14.4)	(295.7)	(157.4)
Amortization of deferred gains and gains on disposal of businesses	20.4	23.1	23.4	37.0	85.3	135.8	125.8	47.6	103.9	394.5
Impact of TCJA at enactment	177.0	-	-	-	-	-	-	-	177.0	-
Expenses related to The Warranty Group acquisition	(8.8)	(3.7)	-	-	-	-	-	-	(12.5)	-
Change in tax liabilities	27.1	-	-	-	-	-	-	-	27.1	-
Loss on extinguishment of debt	-	-	-	-	(23.0)	-	-	-	-	(23.0)
Other Adjustments:										
Gain (loss) related to benefit plan activity	2.9	5.2	6.5	6.2	(6.5)	-	-	28.6	20.8	22.1
Gain on sale of buildings	5.7	-	-	-	-	-	-	-	5.7	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(26.6)	-	(26.6)
Post-close cont. liab. on prev. disposition	(11.4)	(4.5)	(1.5)	-	(5.0)	(18.0)	-	-	(17.4)	(23.0)
Intangible asset impairment	-	-	-	-	-	-	(16.7)	-	-	(16.7)
Change in fair value of derivative investment	1.0	0.5	(1.1)	(0.4)	1.0	2.6	1.1	(0.6)	-	4.1
(Provision) benefit for income taxes	(4.0)	91.8	(15.1)	(20.6)	16.2	(29.7)	(35.2)	(67.9)	52.1	(116.6)
Net income (loss)	**$ 312.9**	**$ (57.3)**	**$ 120.2**	**$ 143.8**	**$ 31.3**	**$ 144.4**	**$ 169.3**	**$ 220.4**	**$ 519.6**	**$ 565.4**

(1) Due to significant flooding from Hurricane Harvey, 3Q 2017 excludes $5.0 million loss after-tax ($7.7 million pre-tax) related to reportable catastrophes primarily related to vehicle protection products. 4Q 2017 excludes a $3.0 million benefit after-tax ($4.6 million pre-tax) due to favorable development related to 3Q 2017 reportable catastrophes.

Note: Additional financial information, including a schedule of disclosed items that affected Assurant's results by business appears on the Company's Financial Supplement, and is located in the Investor Relations section of www.assurant.com.

Exhibit 1: Non-GAAP Financial Measures

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies.

(3) **Net Operating Income (Loss) per Diluted Share:** Assurant uses net operating income (loss) per diluted share as an important measure of the Company's stockholder value. Net operating income (loss) per diluted share equals net operating income (loss) (defined above) divided by weighted average diluted shares outstanding. The Company believes this metric provides investors a valuable measure of stockholder value because it excludes the effect of Assurant Health runoff operations and the divested Assurant Employee Benefits business, which was sold on March 1, 2016, and the other excluded items that do not represent the ongoing operations of the company. The comparable GAAP measure is net income (loss) per diluted share, defined as net income (loss) divided by weighted average diluted shares outstanding.

($ per share)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Net operating income (loss) per diluted share(1)	1.84	$ (1.40)	$ 1.63	$ 1.87	$ 0.46	$ 1.00	$ 1.42	$ 1.52	$ 3.98	$ 4.47
Adjustments, net of tax:										
Assurant Health runoff operations	(0.02)	-	0.06	0.14	(0.10)	(0.03)	(0.09)	(0.41)	0.19	(0.67)
Assurant Employee Benefits	-	-	-	-	(0.03)	-	-	0.16	-	0.14
Net realized gains (losses) on investments	0.06	0.10	0.15	0.04	(0.36)	0.11	0.22	1.59	0.35	1.70
Amortization of deferred gains and gains on disposal of businesses	0.25	0.28	0.27	0.42	0.95	1.45	1.31	0.47	1.22	4.14
Impact of TCJA at enactment	3.26	-	-	-	-	-	-	-	3.20	-
Expenses related to The Warranty Group acquisition	(0.10)	(0.04)	-	-	-	-	-	-	(0.15)	-
Change in tax liabilities	0.50	-	-	-	-	-	-	-	0.49	-
Loss on extinguishment of debt	-	-	-	-	(0.26)	-	-	-	-	(0.24)
Other Adjustments:										
Gain (loss) related to benefit plan activity	0.03	0.05	0.08	0.07	(0.07)	-	-	0.28	0.24	0.23
Gain on sale of buildings	0.07	-	-	-	-	-	-	-	0.07	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(0.26)	-	(0.28)
Post-close cont. liab. on prev. disposition	(0.14)	(0.05)	(0.02)	-	(0.06)	(0.19)	-	-	(0.20)	(0.24)
Intangible asset impairment	-	-	-	-	-	-	(0.17)	-	-	(0.17)
Change in fair value of derivative investment	0.01	0.01	(0.01)	(0.01)	0.01	0.03	0.01	(0.01)	-	0.05
Net income (loss) per diluted share(1)	5.76	$ (1.05)	$ 2.16	$ 2.53	$ 0.54	$ 2.37	$ 2.70	$ 3.34	$ 9.39	$ 9.13

($ per share)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Net operating income (loss) per diluted share(1)	$ 1.84	$ (1.40)	$ 1.63	$ 1.87	$ 0.46	$ 1.00	$ 1.42	$ 1.52	$ 3.98	$ 4.47
Adjustments, pre-tax:										
Assurant Health runoff operations	(0.03)	0.02	0.08	0.22	(0.08)	-	(0.12)	(0.52)	0.29	(0.77)
Assurant Employee Benefits	-	-	-	-	(0.05)	-	-	0.25	-	0.22
Net realized gains (losses) on investments	0.09	0.16	0.24	0.06	(0.55)	0.18	0.34	2.45	0.54	2.62
Amortization of deferred gains and gains on disposal of businesses	0.37	0.42	0.42	0.65	1.47	2.23	2.01	0.73	1.87	6.37
Impact of TCJA at enactment	3.26	-	-	-	-	-	-	-	3.20	-
Expenses related to The Warranty Group acquisition	(0.16)	(0.07)	-	-	-	-	-	-	(0.23)	-
Change in tax liabilities	0.50	-	-	-	-	-	-	-	0.49	-
Loss on extinguishment of debt	-	-	-	-	(0.40)	-	-	-	-	(0.37)
Other Adjustments:	-									
Gain (loss) related to benefit plan activity	0.05	0.09	0.12	0.11	(0.11)	-	-	0.43	0.38	0.36
Gain on sale of buildings	0.10	-	-	-	-	-	-	-	0.10	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(0.40)	-	(0.43)
Post-close cont. liab. on prev. disposition	(0.21)	(0.08)	(0.03)	-	(0.09)	(0.30)	-	-	(0.31)	(0.37)
Intangible asset impairment	-	-	-	-	-	-	(0.27)	-	-	(0.27)
Change in fair value of derivative investment	0.02	0.01	(0.02)	(0.01)	0.02	0.04	0.02	(0.01)	-	0.07
Provision for income taxes	(0.07)	(0.20)	(0.28)	(0.37)	(0.13)	(0.78)	(0.70)	(1.11)	(0.92)	(2.77)
Net income (loss) per diluted share(1)	5.76	$ (1.05)	$ 2.16	$ 2.53	$ 0.54	$ 2.37	$ 2.70	$ 3.34	9.39	$ 9.13

(1) In accordance with earnings per share guidance, weighted average shares outstanding used to calculate net loss and net operating loss per share for 3Q 2017 exclude the effect of 274,489 shares of dilutive securities.

Note: Additional financial information, including a schedule of disclosed items that affected Assurant's results by business appears on the Company's Financial Supplement, and is located in the Investor Relations section of www.assurant.com.

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(4) **Net Operating Income per Diluted Share, Excluding Reportable Catastrophes**: Assurant uses net operating income per diluted share (defined above), excluding reportable catastrophes (which represents catastrophe losses net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums), and including reinstatement and other premiums, as another important measure of the Company's stockholder value. The Company believes this metric provides investors a valuable measure of stockholder value because it excludes reportable catastrophes, which can be volatile. The comparable GAAP measure is net income (loss) per diluted share, defined as net income (loss) divided by weighted average diluted shares outstanding.

($ per share)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Net operating income, excluding reportable catastrophes, per diluted share[(1)]	$ 1.84	$ 2.12	$ 1.63	$ 1.88	$ 1.22	$ 1.54	$ 1.67	$ 1.66	$ 7.46	$ 6.12
Adjustments, net of tax:										
Assurant Health runoff operations	(0.02)	-	0.06	0.14	(0.10)	(0.03)	(0.09)	(0.41)	0.19	(0.67)
Assurant Employee Benefits	-	-	-	-	(0.03)	-	-	0.16	-	0.14
Net realized gains (losses) on investments	0.06	0.10	0.15	0.04	(0.36)	0.11	0.22	1.59	0.35	1.70
Reportable catastrophes	-	(3.52)	-	(0.01)	(0.76)	(0.54)	(0.25)	(0.14)	(3.48)	(1.65)
Amortization of deferred gains and gains on disposal of businesses	0.25	0.28	0.27	0.42	0.95	1.45	1.31	0.47	1.22	4.14
Impact of TCJA at enactment	3.26	-	-	-	-	-	-	-	3.20	-
Expenses related to The Warranty Group acquisition	(0.10)	(0.04)	-	-	-	-	-	-	(0.15)	-
Change in tax liabilities	0.50	-	-	-	-	-	-	-	0.49	-
Loss on extinguishment of debt	-	-	-	-	(0.26)	-	-	-	-	(0.24)
Other Adjustments:										
Gain (loss) related to benefit plan activity	0.03	0.05	0.08	0.07	(0.07)	-	-	0.28	0.24	0.23
Gain on sale of buildings	0.07	-	-	-	-	-	-	-	0.07	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(0.26)	-	(0.28)
Post-close cont. liab. on prev. disposition	(0.14)	(0.05)	(0.02)	-	(0.06)	(0.19)	-	-	(0.20)	(0.24)
Intangible asset impairment	-	-	-	-	-	-	(0.17)	-	-	(0.17)
Change in fair value of derivative investment	0.01	0.01	(0.01)	(0.01)	0.01	0.03	0.01	(0.01)	-	0.05
Net income (loss) per diluted share[(1)]	$ 5.76	$ (1.05)	$ 2.16	$ 2.53	$ 0.54	$ 2.37	$ 2.70	$ 3.34	$ 9.39	$ 9.13

($ per share)	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Net operating income, excluding reportable catastrophes, per diluted share[(1)]	$ 1.84	$ 2.12	$ 1.63	$ 1.88	$ 1.22	$ 1.54	$ 1.67	$ 1.66	$ 7.46	$ 6.12
Adjustments, pre-tax:										
Assurant Health runoff operations	(0.03)	0.02	0.08	0.22	(0.08)	-	(0.12)	(0.52)	0.29	(0.77)
Assurant Employee Benefits	-	-	-	-	(0.05)	-	-	0.25	-	0.22
Net realized gains (losses) on investments	0.09	0.16	0.24	0.06	(0.55)	0.18	0.34	2.45	0.54	2.62
Reportable catastrophes	-	(5.40)	-	(0.02)	(1.16)	(0.84)	(0.39)	(0.22)	(5.35)	(2.54)
Amortization of deferred gains and gains on disposal of businesses	0.37	0.42	0.42	0.65	1.47	2.23	2.01	0.73	1.87	6.37
Impact of TCJA at enactment	3.26	-	-	-	-	-	-	-	3.20	-
Expenses related to The Warranty Group acquisition	(0.16)	(0.07)	-	-	-	-	-	-	(0.23)	-
Change in tax liabilities	0.50	-	-	-	-	-	-	-	0.49	-
Loss on extinguishment of debt	-	-	-	-	(0.40)	-	-	-	-	(0.37)
Other Adjustments:										
Gain (loss) related to benefit plan activity	0.05	0.09	0.12	0.11	(0.11)	-	-	0.43	0.38	0.36
Gain on sale of buildings	0.10	-	-	-	-	-	-	-	0.10	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(0.40)	-	(0.43)
Post-close cont. liab. on prev. disposition	(0.21)	(0.08)	(0.03)	-	(0.09)	(0.30)	-	-	(0.31)	(0.37)
Intangible asset impairment	-	-	-	-	-	-	(0.27)	-	-	(0.27)
Change in fair value of derivative investment	0.02	0.01	(0.02)	(0.01)	0.02	0.04	0.02	(0.01)	-	0.07
(Provision) benefit for income taxes	(0.07)	1.68	(0.28)	(0.36)	0.27	(0.48)	(0.56)	(1.03)	0.95	(1.88)
Net income (loss) per diluted share[(1)]	$ 5.76	$ (1.05)	$ 2.16	$ 2.53	$ 0.54	$ 2.37	$ 2.70	$ 3.34	$ 9.39	$ 9.13

(1) In accordance with earnings per share guidance, weighted average shares outstanding used to calculate net loss and net operating loss per share for 3Q 2017 exclude the effect of 274,489 shares of dilutive securities.

Note: Additional financial information, including a schedule of disclosed items that affected Assurant's results by business appears on the Company's Financial Supplement, and is located in the Investor Relations section of www.assurant.com.

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(5) **Operating Return On Equity, Excluding AOCI:** Assurant uses operating return on equity ("Operating ROE"), excluding accumulated other comprehensive income ("AOCI") as an important measure of the Company's operating performance. Operating ROE, excluding AOCI, equals net operating income (defined above) for the periods presented divided by average stockholders' equity, excluding AOCI, for the year to date period. The Company believes Operating ROE provides investors a valuable measure of the performance of the Company's ongoing business, because it excludes the effect of Assurant Health runoff operations and the divested Assurant Employee Benefits business, which was sold on March 1, 2016. The calculation also excludes net realized gains (losses) on investments, amortization of deferred gains and gains on disposal of businesses and those events that are highly variable and do not represent the ongoing operations of the company. The comparable GAAP measure is GAAP return on equity ("GAAP ROE"), defined as net income, for the period presented, divided by average stockholders' equity for the year to date period.

	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Annual operating return on average equity, excluding AOCI	**10.1%**	**(7.8)%**	**9.2%**	**10.8%**	**2.7%**	**6.2%**	**9.2%**	**11.2%**	**5.5%**	**7.7%**
Assurant Health runoff operations	(0.1)%	-	0.4%	0.8%	(0.7)%	(0.2)%	(0.6)%	(3.0)%	0.3%	(1.1)%
Assurant Employee Benefits	-	-	-	-	(0.2)%	-	-	1.2%	-	0.2%
Net realized gains (losses) on investments	0.3%	0.6%	0.9%	0.2%	(2.1)%	0.7%	1.5%	11.8%	0.5%	2.9%
Amortization of deferred gains and gains on disposal of businesses	1.3%	1.5%	1.5%	2.5%	5.6%	9.0%	8.5%	3.5%	1.7%	7.1%
Impact of TCJA at enactment	18.0%	-	-	-	0.0%	-	-	-	4.5%	0.0%
Expenses related to The Warranty Group acquisition	(0.6)%	(0.2)%	-	-	-	-	-	-	(0.2)%	-
Change in tax liabilities	2.8%	-	-	-	-	-	-	-	0.7%	-
Loss on extinguishment of debt	-	-	-	-	(1.5)%	-	-	-	-	(0.4)%
Other adjustments:										
Gain (loss) related to benefit plan activity	0.2%	0.3%	0.4%	0.4%	(0.4)%	-	-	2.0%	0.3%	0.3%
Gain on sale of buildings	0.4%	-	-	-	-	-	-	-	0.1%	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(1.9)%	-	(0.5)%
Post-close cont. liab. on prev. disposition	(0.8)%	(0.3)%	(0.1)%	-	(0.4)%	(1.2)%	-	-	(0.3)%	(0.4)%
Intangible asset impairment	-	-	-	-	-	-	(1.1)%	-	-	(0.2)%
Change in fair value of derivative investment	0.1%	-	(0.1)%	-	0.1%	0.2%	0.1%	-	-	0.1%
Change due to effect of including AOCI & other	(1.9)%	0.4%	(0.7)%	(0.8)%	(0.2)%	(2.0)%	(2.8)%	(5.4)%	(0.7)%	(2.6)%
Annual GAAP return on average equity	**29.8%**	**(5.5)%**	**11.5%**	**13.9%**	**2.9%**	**12.7%**	**14.8%**	**19.4%**	**12.4%**	**13.1%**

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(6) **Operating Return On Equity, Excluding AOCI and Reportable Catastrophes**: Assurant uses Operating ROE, excluding AOCI (defined above) and reportable catastrophes (which represents catastrophe losses net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums), as another important measure of the Company's operating performance. The Company believes this metric provides investors a valuable measure of the performance of the Company's ongoing business, because it excludes the effect of reportable catastrophes, which can be volatile. The comparable GAAP measure is GAAP ROE (defined above).

	2017				2016				Twelve Months Ended December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Annual operating return on average equity, excluding AOCI and reportable catastrophes	10.2%	11.9%	9.2%	10.8%	7.2%	9.5%	10.9%	12.3%	10.4%	10.5%
Assurant Health runoff operations	(0.1)%	-	0.4%	0.8%	(0.7)%	(0.2)%	(0.6)%	(3.0)%	0.3%	(1.1)%
Assurant Employee Benefits	-	-	-	-	(0.2)%	-	-	1.2%	-	0.2%
Net realized gains (losses) on investments	0.3%	0.6%	0.9%	0.2%	(2.1)%	0.7%	1.5%	11.8%	0.5%	2.9%
Amortization of deferred gains and gains on disposal of businesses	1.3%	1.5%	1.5%	2.5%	5.6%	9.0%	8.5%	3.5%	1.7%	7.1%
Impact of TCJA at enactment	18.0%	-	-	-	-	-	-	-	4.5%	-
Expenses related to The Warranty Group acquisition	(0.6)%	(0.2)%	-	-	-	-	-	-	(0.2)%	-
Change in tax liabilities	2.8%	-	-	-	-	-	-	-	0.7%	-
Loss on extinguishment of debt	-	-	-	-	(1.5)%	-	-	-	-	(0.4)%
Reportable catastrophes	(0.1)%	(19.7)%	-	-	(4.5)%	(3.3)%	(1.7)%	(1.1)%	(4.9)%	(2.8)%
Other adjustments:										
Gain (loss) related to benefit plan activity	0.2%	0.3%	0.4%	0.4%	(0.4)%	-	-	2.0%	0.3%	0.3%
Gain on sale of buildings	0.4%	-	-	-	-	-	-	-	0.1%	-
Amount related to the sale of AEB	-	-	-	-	-	-	-	(1.9)%	-	(0.5)%
Post-close cont. liab. on prev. disposition	(0.8)%	(0.3)%	(0.1)%	-	(0.4)%	(1.2)%	-	-	(0.3)%	(0.4)%
Intangible asset impairment	-	-	-	-	-	-	(1.1)%	-	-	(0.2)%
Change in fair value of derivative investment	0.1%	-	(0.1)%	-	0.1%	0.2%	0.1%	-	-	0.1%
Change due to effect of including AOCI & other	(1.9)%	0.4%	(0.7)%	(0.8)%	(0.2)%	(2.0)%	(2.8)%	(5.4)%	(0.7)%	(2.6)%
Annual GAAP return on average equity	29.8%	(5.5)%	11.5%	13.9%	2.9%	12.7%	14.8%	19.4%	12.4%	13.1%

Note: Additional financial information, including a schedule of disclosed items that affected Assurant's results by business appears on the Company's Financial Supplement, and is located in the Investor Relations section of www.assurant.com.

Exhibit 1: Non-GAAP Financial Measures

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies.

(7) Corporate & Other Net Operating Loss: Assurant uses Corporate & Other net operating loss as an important measure of the corporate segment's operating performance. Corporate & Other net operating loss equals Total Corporate & Other segment net income (loss), excluding Health runoff operations net (loss) income, amortization of deferred gains and gains on disposal of businesses, net realized gains (losses) on investments, interest expense and other highly variable items such as integration and transaction related expenses associated with The Warranty Group acquisition. Additionally, the calculation for the fourth quarter and full year 2017 excludes a one-time estimated benefit related to the enactment of the Tax Cuts and Jobs Act ("TCJA") which was signed into law on December 22, 2017. The Company believes Corporate & Other net operating loss provides investors a valuable measure of the performance of the Company's corporate segment because it excludes the aforementioned highly variable items that do not represent the ongoing operations of the Company's corporate segment. The comparable GAAP measure is Total Corporate & Other segment net income (loss).

($ in millions)	2017				2016				Twelve Months Ended December 31,	
Corporate & Other Reconciliation	**4Q**	**3Q**	**2Q**	**1Q**	**4Q**	**3Q**	**2Q**	**1Q**	**2017**	**2016**
GAAP Total Corporate & Other segment net income (loss)	$ 175.9	$ (1.9)	$ 11.0	$ 19.6	$ (23.0)	$ 57.2	$ 51.0	$ 86.4	$ 204.6	$ 171.6
Excluding: Health runoff operations net (loss) income	(0.9)	0.1	3.5	7.9	(6.7)	(1.7)	(5.4)	(27.2)	10.6	(41.0)
GAAP Corporate & Other segment net income (loss)	**176.8**	**(2.0)**	**7.5**	**11.7**	**(16.3)**	**58.9**	**56.4**	**113.6**	**194.0**	**212.6**
Adjustments, pre-tax:										
Amortization of deferred gains and gains on disposal of businesses	(20.4)	(23.1)	(23.4)	(37.0)	(85.3)	(135.8)	(125.8)	(47.6)	(103.9)	(394.5)
Impact of TCJA at enactment	(177.0)	-	-	-	-	-	-	-	(177.0)	-
Expenses related to The Warranty Group acquisition	8.8	3.7	-	-	-	-	-	-	12.5	-
Change in tax liabilities	(27.1)	-	-	-	-	-	-	-	(27.1)	-
Interest expense	12.3	12.2	12.4	12.6	13.9	14.0	15.2	14.5	49.5	57.6
Net realized (gains) losses on investments	(5.0)	(8.5)	(13.2)	(3.4)	31.8	(10.7)	(21.6)	(161.7)	(30.1)	(162.2)
Loss on extinguishment of debt	-	-	-	-	23.0	-	-	-	-	23.0
Other adjustments	1.8	(1.2)	(3.9)	(5.8)	10.5	15.4	15.6	(1.4)	(9.1)	40.1
Benefit for income taxes	0.7	5.9	10.0	11.8	2.1	40.8	40.8	68.7	28.4	152.4
Corporate & other net operating loss	**$ (29.1)**	**$ (13.0)**	**$ (10.6)**	**$ (10.1)**	**$ (20.3)**	**$ (17.4)**	**$ (19.4)**	**$ (13.9)**	**$ (62.8)**	**$ (71.0)**

Note: Additional financial information, including a schedule of disclosed items that affected Assurant's results by business appears on the Company's Financial Supplement, and is located in the Investor Relations section of www.assurant.com.

Exhibit 1: Non-GAAP Financial Measures

Assurant uses the following non-GAAP financial measures to analyze the company's operating performance. Because Assurant's calculation of these measures may differ from similar measures used by other companies, investors should be careful when comparing Assurant's non-GAAP financial measures to those of other companies.

(8) **Book Value per Diluted Share, Excluding AOCI:** Assurant uses book value per diluted share, excluding AOCI, as a measure of the Company's stockholder value. Book value per diluted share, excluding AOCI, equals total stockholders' equity, excluding AOCI, divided by diluted shares outstanding. The Company believes book value per diluted share, excluding AOCI, provides investors a valuable measure of stockholder value because it excludes the effect of unrealized gains (losses) on investments which are highly variable and do not represent the ongoing operations of the Company, and other AOCI items. The comparable GAAP measure is book value per diluted share defined as total stockholders' equity divided by diluted shares outstanding.

	2017				2016				At December 31,	
($ per share)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Book value per diluted share (excluding AOCI)	**$75.58**	**$70.91**	**$72.48**	**$71.27**	**$69.82**	**$70.46**	**$69.24**	**$67.60**	**$75.58**	**$69.82**
Change due to effect of including AOCI	4.38	4.69	4.31	2.64	1.65	5.54	5.29	3.51	4.38	1.65
Book value per diluted share	**$79.96**	**$75.60**	**$76.79**	**$73.91**	**$71.47**	**$76.00**	**$74.53**	**$71.11**	**$79.96**	**$71.47**

(9) **Debt to Total Capital, Excluding AOCI and non-recourse debt**: Assurant uses a ratio of debt to total capital, excluding AOCI and non-recourse debt, as an important measure of the Company's financial leverage. Assurant's debt to total capital ratio, excluding AOCI and non-recourse debt, equals debt, excluding non-recourse debt, divided by the sum of debt, excluding non-recourse debt, and total stockholders' equity, excluding AOCI. The Company believes that the debt to total capital ratio, excluding AOCI and non-recourse debt, provides investors a valuable measure of financial leverage, because it excludes the effect of unrealized gains (losses) on investments, which do not represent the operations of the Company and tend to be highly variable from period-to-period, other AOCI items and the effect of debt which is non-recourse to the Company. The comparable GAAP measure is the ratio of debt to total capital.

	2017				2016				At December 31,	
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	2017	2016
Debt to total capital ratio (excluding AOCI and non-recourse debt)	**20.9%**	**21.6%**	**21.1%**	**21.0%**	**21.0%**	**21.8%**	**21.4%**	**24.6%**	**20.9%**	**21.0%**
Change due to effect of including AOCI	**(0.9)%**	**(1.1)%**	**(1.0)%**	**(0.6)%**	**(0.3)%**	**(1.2)%**	**(1.2)%**	**(0.9)%**	**(0.9)%**	**(0.3)%**
Debt to total capital ratio (excluding non-recourse debt)	**20.0%**	**20.5%**	**20.1%**	**20.4%**	**20.7%**	**20.6%**	**20.2%**	**23.7%**	**20.0%**	**20.7%**

Note: Additional financial information, including a schedule of disclosed items that affected Assurant's results by business appears on the Company's Financial Supplement, and is located in the Investor Relations section of www.assurant.com.

Exhibit 2: Safe Harbor Statement

Some of the statements included in this news release and its exhibits, particularly those anticipating future financial performance, business prospects, growth and operating strategies and similar matters including with respect to the pending transaction with The Warranty Group and the benefits and synergies of the transaction, are forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. You can identify these statements by the use of words such as "outlook," "will," "may," "can," "anticipates," "expects," "estimates," "projects," "intends," "plans," "believes," "targets," "forecasts," "potential," "approximately," or the negative version of those words and other words and terms with a similar meaning. Any forward-looking statements contained in this news release or its exhibits are based upon our historical performance and on current plans, estimates and expectations. The inclusion of this forward-looking information should not be regarded as a representation by us or any other person that the future plans, estimates or expectations contemplated by us will be achieved. Our actual results might differ materially from those projected in the forward-looking statements. The company undertakes no obligation to update or review any forward-looking statements in this news release or the exhibits, whether as a result of new information, future events or other developments. The following risk factors could cause our actual results to differ materially from those currently estimated by management, including those projected in the company outlook:

(i) the successful completion of the pending transaction with The Warranty Group and the effective integration of its operations; (ii) the loss of significant client relationships or business, distribution sources and contracts; (iii) the impact of general economic, financial market and political conditions; (iv) the adequacy of reserves established for future claims; (v) the impact of catastrophic losses, including human-made catastrophic losses; (vi) a decline in our credit or financial strength ratings; (vii) risks related to our international operations, including fluctuations in exchange rates; (viii) an impairment of the Company's goodwill or other intangible assets resulting from a sustained significant decline in the Company's stock price, a decline in actual or expected future cash flows or income, a significant adverse change in the business climate or slower growth rate, among other circumstances; (ix) a failure to effectively maintain and modernize our information technology systems; (x) the Company's vulnerability to system security threats, data protection breaches, cyber-attacks and data breaches compromising client information and privacy; (xi) significant competitive pressures in our businesses or changes in customer preferences; (xii) the failure to find and integrate suitable acquisitions and new ventures; (xiii) a decline in the sales of our products and services resulting from an inability to develop and maintain distribution sources or attract and retain sales representatives; (xiv) a decrease in the value of our investment portfolio; (xv) the impact of recently enacted tax reform legislation in the U.S.; (xvi) the impact of unfavorable outcomes in potential litigation and/or potential regulatory investigations; (xvii) the extensive regulations we are subject to could increase our costs; restrict the conduct of our business and limit our growth; (xviii) the failure to successfully manage outsourcing activities, such as functions in our mortgage solution business and call center services; (xix) a decline in the value of mobile devices in our inventory or those that are subject to guaranteed buyback provisions; (xx) the unavailability or inadequacy of reinsurance coverage; (xxi) the insolvency of third parties to whom we have sold or may sell businesses through reinsurance or modified co-insurance; (xxii) the credit risk of some of our agents that we are exposed to due to the structure of our commission program; (xxiii) the inability of our subsidiaries to pay sufficient dividends to the holding company; and (xxiv) the failure to attract and retain key personnel and to provide for succession of senior management and key executives.

For a detailed discussion of the risk factors that could affect our actual results, please refer to the risk factors identified in our SEC reports, including, but not limited to our Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, as filed with the SEC.