

2022

Sustainability Report

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A Message from Our President and CEO



Helping people thrive in a connected world —

that is Assurant's purpose. It defines the role we serve in society. Most recently, we updated our purpose to reflect Assurant's evolving business strategy toward supporting clients and their customers as they adapt to an ever-connected world. Our purpose links our business and sustainability goals with our deep, authentic commitment to helping others thrive and grow.

Assurant has transformed into a global leader of business services for the digital world - and what has always been the greatest enabler of our success as a leader is our special and powerful culture. It's what unites us; it's what guides us; it's what enables us to band together every day to be the best.

Enabling our talent to grow and flourish

For our culture to thrive, we need to continue to foster an engaged, talented and diverse workforce. As always, we focus closely on our people, and this past year in particular, we achieved a number of important accomplishments in terms of employee engagement and diversity, including launching our first Employee Resource Group, scaling our sourcing and recruiting efforts, and launching enterprise coaching and development programs. These efforts resulted in 69-percent diverse hires and the establishment of coaching programs, targeted to progress women and underrepresented leaders through the talent pipeline. To help ensure we are hearing and responding to our employees' needs, we also implemented a new enterprise-wide listening program, called AssurantPulse, and implemented enhancements to total rewards and wellbeing offerings to support the evolving needs of employees.

Providing offerings that drive value and minimize impact to the environment

The quality and the value we provide through our products and service offerings are at the heart of our company culture. We strive to be an industry leader in incubating and bringing to market innovative ideas focusing on the mobile device, the automobile and the home. As a reflection of our efforts, we have seen a steady increase in our customer satisfaction scores.

Building sustainable communities

Supporting our communities has been core to Assurant's culture since the beginning. We recognize that when our communities do well, we do well. In addition to our long withstanding history of charitable giving, one of our key priorities to support our communities has also been to enhance our global Supplier Diversity & Inclusion practices, processes and programs to further improve diverse representation in our supplier base. In 2021, we spent \$66 million with diverse-owned businesses - well on our way to our target of doubling our 2020 direct spend by 2025. We also continued to find ways to integrate our environmental commitment into our business operations and have further matured the tracking of our global emissions as we look to set long-term carbon emission reduction targets.

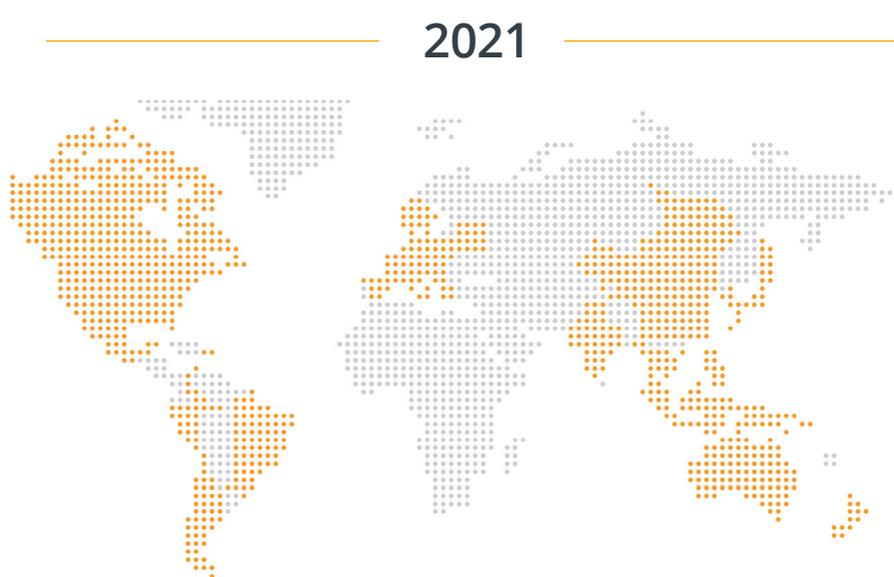
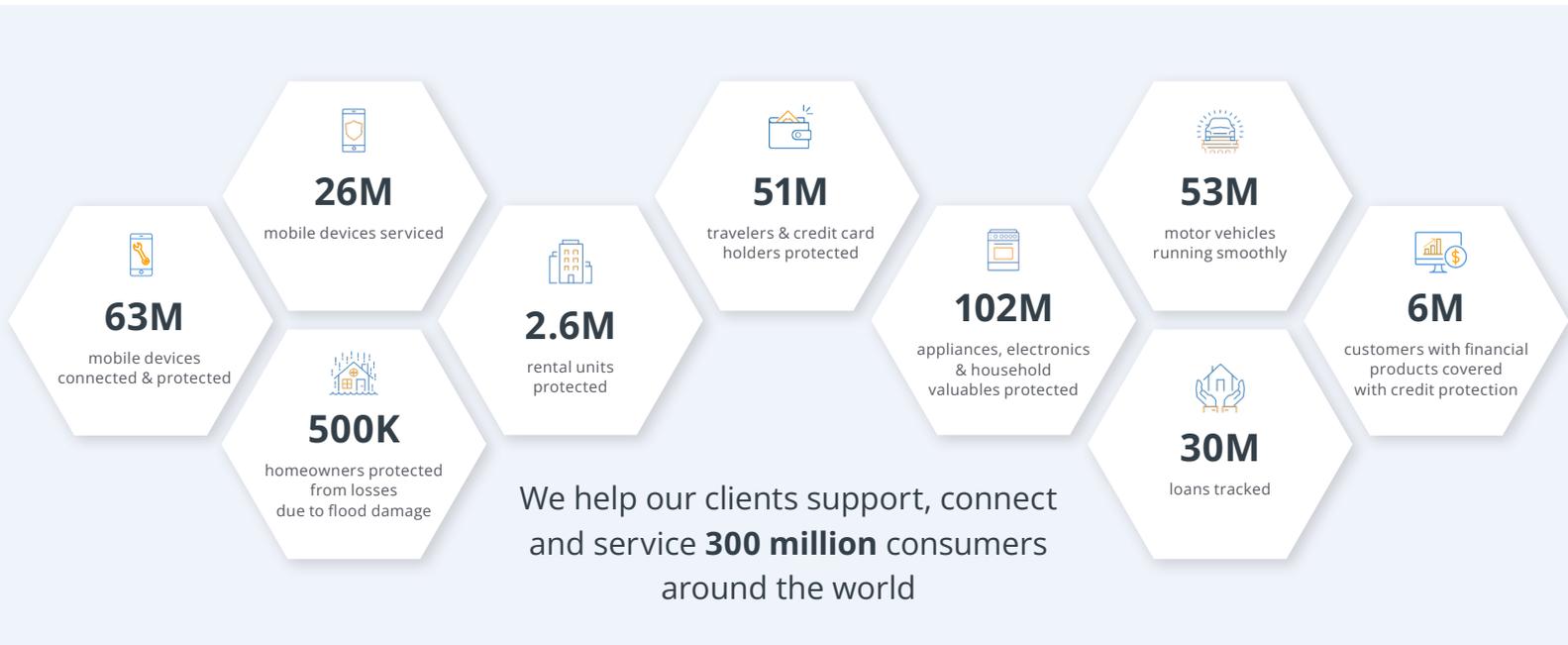
Each of our 15,600 global employees play a part in achieving our sustainability goals by supporting our vision to be the leading global business services company - supporting the advancement of the connected world. I am incredibly proud of the strides the company has made and continues to make in delivering on our commitment to sustainability.

A handwritten signature in black ink that reads "Keith Demmings". The signature is fluid and cursive, with a prominent "K" and "D".

Keith Demmings
President and CEO
Assurant, Inc.

Assurant At a Glance

Assurant is a leading global business services company that supports, protects and connects major consumer purchases for 300 million people around the world. Assurant supports the advancement of the connected world by partnering with the world's leading brands to develop innovative solutions and to deliver an enhanced customer experience through mobile device solutions, extended service contracts, vehicle protection services, renters- and lender-placed insurance and other specialty products.



- \$10.2B** TOTAL REVENUE

- 21** COUNTRIES

- 125 YEARS** of expertise

- 15,600** EMPLOYEES worldwide (as of December 31, 2021)

Our Uncompromising Values

At Assurant, our purpose is to help people thrive in a connected world. We have a track record of innovation — introducing new ideas to the marketplace that turn insight into competitive advantage. With decades of experience to draw upon, we're well prepared to anticipate our clients' and consumer challenges and spot opportunities to help them succeed.

Our uncompromising values are fundamental to who we are and how we relate to others. They are foundational and speak to the behaviors that all employees must strive for. Our values bring to life expectations we've set as an enterprise: simplifying the complex (common sense), embracing inclusion and ethical conduct (common decency), pushing for innovation (uncommon thinking) and driving value creation (uncommon results). At Assurant, we anchor to our uncompromising values and live our purpose every day.

COMMON

SENSE



We seek practical solutions to keep life running smoothly for the clients and consumers we serve.

UNCOMMON

THINKING



We're never satisfied with the status quo. We seek diverse perspectives and thrive on challenge. We believe there's always a way to build on our successes.

COMMON

DECENCY



We treat others with empathy and respect. We're honest and transparent. We act with the utmost integrity and are committed to doing the right thing.

UNCOMMON

RESULTS



We approach each opportunity with a sense of urgency and act decisively to deliver results that exceed expectations.

Our values guide the way we support our customers and work with one another.



Recent Recognition



Great Place to Work™ designation in 10 countries worldwide, including the most recent U.S. certification in early 2022



Human Rights Campaign Foundation's Corporate Equality Index which recognizes Assurant as a Best Place to Work for LGBTQ Equality for the third consecutive year



Bloomberg 2022 Gender-Equality Index of highly recognized public companies committed to supporting gender equality through policy development, representation and transparency



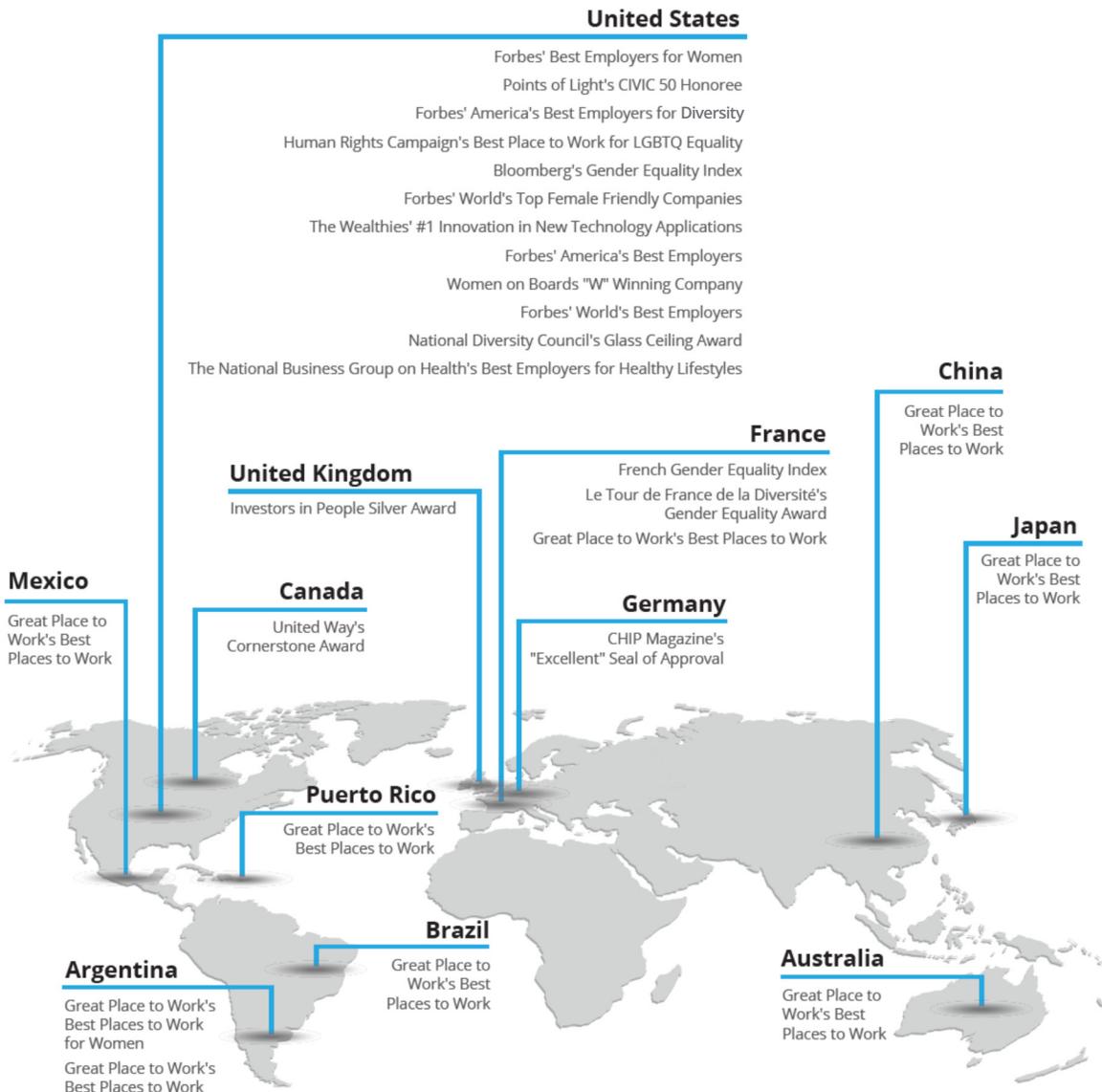
American Property Casualty Insurance Association (APCIA) DEI Conference Property & Casualty Diversity and Inclusion Award. APCIA recognized Assurant's "commitment to advancing engagement and accountability" in our evolving DE&I initiatives



The Civic 50. Named a 2021 honoree of The Civic 50, an initiative of Points of Light, the world's largest organization dedicated to volunteer service



Forbes. Named one of America's Best Employers for Diversity in addition to being one of the World's Top Female Friendly Companies in 2021



Our Approach to Sustainability

At Assurant, we are committed to operating sustainably to deliver long-term value to our customers, employees, communities and investors. We believe integrating environmental, social and governance (ESG) considerations into our business approach supports our long-term success and our ability to create positive impact for our stakeholders.

To guide our efforts, the Nominating and Corporate Governance Committee of our Board of Directors oversees ESG matters for Assurant and, together with the Compensation Committee, oversees our human capital management programs, including our efforts and commitment to diversity, equity and inclusion (DE&I). The Board directly oversees ESG matters relating to our strategy.

Our President and CEO, together with our Chief Administrative Officer (CAO) and SVP, Investor Relations and Sustainability, sets the strategic direction in collaboration with the Management Committee, as well as other leaders and subject matter experts. We engage a cross-section of leaders representing sustainability; investor relations; risk management; strategy; facilities; legal; compliance; business operations; customer experience; DE&I, and our human resources to identify and prioritize key ESG matters.

Assurant's materiality assessment used the Global Reporting Initiative (GRI)'s Identification, Prioritization and Validation steps to define the most significant ESG topics based on impacts, risks and opportunities. We prioritized ESG topics using a customized weighting analysis that reflected relevant industry standards and studies such as the Sustainability Accounting Standards Board (SASB) and the Principles for Responsible Investment (PRI), internal priorities, peer benchmarking and feedback from internal and external stakeholders. Assurant's materiality assessment is reviewed annually to ensure continued relevance to Assurant's business and broader strategy.



Assurant's Sustainability Strategic Framework



Responsible Employer

We are a responsible employer with a culture that values diversity, equity and inclusion and that recognizes the importance of investing in talent.



Impact on Society

We actively engage to strengthen the communities where we live and work worldwide while operating our business and managing our investments with a meaningful environmental commitment.



Customer Commitment

We deliver differentiated experiences by being customer-centric and anticipating the needs of the people we serve.



Integrity and Ethics

We adhere to unwavering standards of integrity, ethics, governance, privacy and information security.

2020 — 2025 ESG Strategic Focus Areas

We have identified through our longer term strategic planning process with our Board of Directors three multi year ESG focus areas important for the success of our business: talent, products and climate. By focusing on these areas which are core to our business, we ensure we have a highly talented workforce, innovative products and appropriate risk management, which is critical to our success. To make progress on these priorities, we have established a series of goals that are listed below.



Our Talent, Products and Climate Goals



Talent

- Ensure our Assurant workforce reflects the diversity and inclusivity of our consumers and the communities we serve, to drive innovation
- Commit to fair, equitable pay and competitive benefits that support the diverse needs of our growing and evolving workforce
- Continue to embrace new ways of working to strengthen our bench of talent and support career progression
- Strengthen communities where we operate through volunteerism and engagement to support the greater good



Products

- Leverage insights to accelerate the rollout of offerings that add customer value and have a positive impact on society
- Continue to help consumers understand and invest in digital protection products and services to enhance access and ease of use through seamless support
- Introduce products and services that support the acceleration and adoption of technology that helps minimize the carbon impact on the environment



Climate

- Develop an environmental management infrastructure to track and report Scopes 1, 2 and 3 greenhouse gas (GHG) emissions globally¹
- Strengthen climate resiliency and adaptation planning to identify vulnerabilities, measure readiness and quantify impacts
- Improve energy efficiency in our owned facilities and reduce our global real estate footprint where appropriate to do so
- Fully integrate environmental commitment into our investment portfolio through oversight by the Assurant Investment Committee

1. Scope 1 covers direct GHG emissions from sources owned or controlled by Assurant. Scope 2 covers indirect GHG emissions from the generation of purchased electricity, steam, heating and cooling consumed by Assurant operations. Scope 3 includes all other indirect GHG emissions that occur in Assurant's value chain.



Responsible Employer



We foster a culture that values DE&I, and we recognize the importance of investing in talent and their development.

ESG Guiding Principle: Foster a diverse, equitable and inclusive workforce that reflects the customers and global markets we serve, to foster innovation

At Assurant, we celebrate the differences that make us who we are. By assembling extraordinary teams from a variety of races, ethnicities, religions, sexual orientations, gender identities, ages, abilities and experiences, we're able to better reflect the global communities where we live and work. By working to remove barriers, we ensure equity for everyone.

We recruit talent in diverse communities, through strategic and educational partnerships that bring greater visibility and expertise. We continue to strengthen our

recruiting and talent practices to identify and remove inherent biases that could influence outcomes, including required enterprise-wide diversity training and diverse slate and interviewing requirements for all job openings at a senior manager level and above. We are focused on inclusion through global programming that spotlights the experiences of underrepresented groups and through the formation of Employee Resource Groups, which provide a forum for employees to raise and amplify topics that are important to underrepresented groups. In the marketplace, we support social justice causes through the Assurant Foundation, and we partner with nonprofit organizations to provide leadership development opportunities to women and other diverse groups.



At year-end 2021, we had balanced representation in our global workforce:

54%

Women

54%

Racial/Ethnic Diversity
U.S.

We believe DE&I fosters innovation and creates growth opportunities by strengthening employee engagement for the benefit of all of our stakeholders. We believe diverse teams and inclusive cultures perform better by improving our ability to respond to the changing global marketplace and social landscape. We are committed to gender, racial and ethnic diversity at all levels of the company.

Assurant created a dedicated DE&I office in 2020 to define and advance the company's DE&I efforts, led by our Global Head of Diversity, Equity and Inclusion with our Chief Administrative Officer having direct oversight and responsibility for our DE&I strategy. Strategic plans and programs are regularly reviewed by our CEO, Management Committee and the Nominating and Corporate Governance Committee of the Board of Directors.

We had many accomplishments on our DE&I journey in 2021. We had the opportunity to see our work and the world through the broader lens of diversity. We embraced the belief that diversity is who we are, all of us. We listened-and learned-from our employees. We created spaces for conversations from several different perspectives that covered various topics. Each opportunity advanced our progress on inclusion to better serve our customers.



Aligned to our DE&I strategy, below are highlights of our DE&I progress in 2021:



Workforce

- **Recruit diverse talent to support strategy and innovation**
 - Established dedicated resources within Assurant’s Talent Acquisition team to support sourcing and recruiting efforts for open positions
 - Scaled our diverse slate and interview team requirement for open senior manager-and-above roles in the U.S., which resulted in 69-percent diverse hires by either gender or race/ethnicity
 - Expanded the diversity of our hourly workforce as we broadened our mobile dynamic fulfillment capabilities in the U.S. to support in-store device repairs; we attracted a larger and more diverse pool of applicants by providing significant training and certification programs
- **Support talent development and retention of diverse employees**
 - Expanded mentorship and other related coaching programs targeted to progress women and underrepresented leaders through the talent pipeline, including a pilot program recently launched to provide select female leaders with executive coaching designed to increase readiness for future or expanded P&L responsibilities



Workplace

- **Foster awareness and understanding**
 - Provided DE&I training for all people managers and individual contributors, focused on managing with inclusion and addressing unconscious bias
 - Engaged employees through continuing our Courageous Conversations and Connect Live spotlights. Our Courageous Conversation forums offer a safe and supportive space through which employees are empowered to share their own stories, while our Connect Live events are led by Assurant’s Management Committee and designed to reach all employees. We expanded our Courageous Conversation series beyond race/ethnicity to gender, LGBTQ+ identity and disability inclusion. We continue to receive positive feedback from employees that these forums provide important opportunities to learn and stay informed and well-connected with one another
 - Continued observances and impactful programs including Juneteenth and National Disability Employee Awareness month; Hosted our first native language program during Latin and Hispanic Heritage Month to celebrate Latin and Hispanic culture

- **Build community and promote belonging**
 - Launched our first Employee Resource Group (ERG), starting with Women@Assurant. This ERG is designed to support women with their professional and personal development by promoting engagement, employee sponsorship and mentorship while also strengthening partnerships in our local communities, including those that support women and girls
- **Supported the creation and continued growth of other functional, business or regionally specific networks, including Women in Finance, UNITE (Women in IT) and Women in Europe**
- **Activated a 2-for-1 employee match campaign to further promote the important work of DE&I nonprofits and double the impact of their donations**

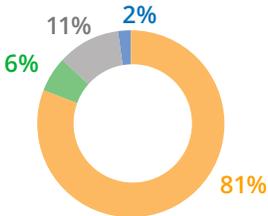
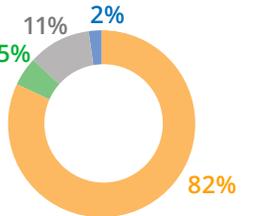
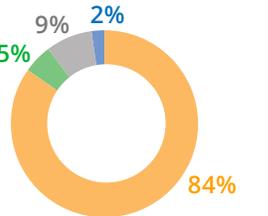


Marketplace

- **Leveraging Assurant’s Supplier Diversity and Inclusion program, the Assurant Foundation collaborated with external partnerships to enhance our DE&I impact**
 - Assurant’s Supplier Diversity and Inclusion program seeks to increase participation of suppliers owned by women, minorities, veterans, LGBTQ+ individuals and those with disabilities. For additional information and results, see the Supplier Diversity and Inclusion section on page 20 of this report
 - Collaborated with and leveraged strategic external partners to provide talent development opportunities to employees through organizations like the Executive Leadership Council, Leadership Education for Asian Pacifics, National African American Insurance Association and the Association of Latino Professionals for America
 - Through the Assurant Foundation, supported social justice initiatives, anti-racism causes and organizations for people with disabilities, as well as increasing visibility of our DE&I commitment through strategic partnerships
 - Proactively began publishing [Assurant’s U.S. Employer Information Report \(EE0-1\)](#), starting in 2020, and made a commitment to share annually going forward

Our People Organization regularly reviews diversity representation of our employees as we seek to ensure a diverse and inclusive company.

Tracking our Progress — Diversity and Inclusion

ESG Metric	2019	2020	2021
 Global Headcount	14,200	14,100	15,600
			
<ul style="list-style-type: none"> ● North America ● Latin America ● Europe ● Asia-Pacific 			
Employee Workforce Segments¹			
Frontline	52%	51%	69%
Managerial/Leaders	48%	49%	31%
Global Gender Diversity			
Women	60%	60%	54%
Women (Managerial) ²	42%	42%	42%
Workforce Diversity (U.S. Only)			
Women	62%	63%	55%
Race/Ethnicity	51%	52%	54%
Managerial-Level Diversity (U.S. Only)²			
Women	43%	43%	43%
Race/Ethnicity	42%	42%	43%
Management Committee Diversity			
Women	36%	33%	20%
Race/Ethnicity ³	0%	0%	0%
Board Diversity			
Women	25%	25%	25%
Race/Ethnicity	25%	25%	25%

1. Frontline employees are predominantly hourly roles such as customer care, claims administration and mobile repair and logistics. The increase in 2021 is reflective of a change in definition to align with employee grades within this view as well as an increase in hourly employees to support our mobile service and repair capabilities. This group includes more racial/ethnically diverse mobile technicians but lower overall percentage of women than in other frontline roles. Managerial employees are predominantly salaried employees engaged in an array of business and support functions.

2. The managerial definition has been revised to better align with job grades. Prior periods have been restated to reflect this updated view.

3. Effective January 1, 2022, the Company's new Management Committee reflects an increased representation of diversity, with 18% now identifying as racially or ethnically diverse as well as 18% gender diverse.

While 84% of the Assurant workforce was located in North America, we continue to expand our presence in key international markets across Europe, Latin America and Asia Pacific. Our employees span a wide range of roles and possess an array of skills in support of our strategy to enable the increasingly connected lifestyles of consumers. This is reflected in our diverse workforce mix.

Looking ahead to 2022, we plan to deepen our commitment to DE&I through new and expanded programs, including:

- Introducing additional ERGs
- Broadening our training topics related to DE&I
- Developing a more formal DE&I enterprise and development mentorship program

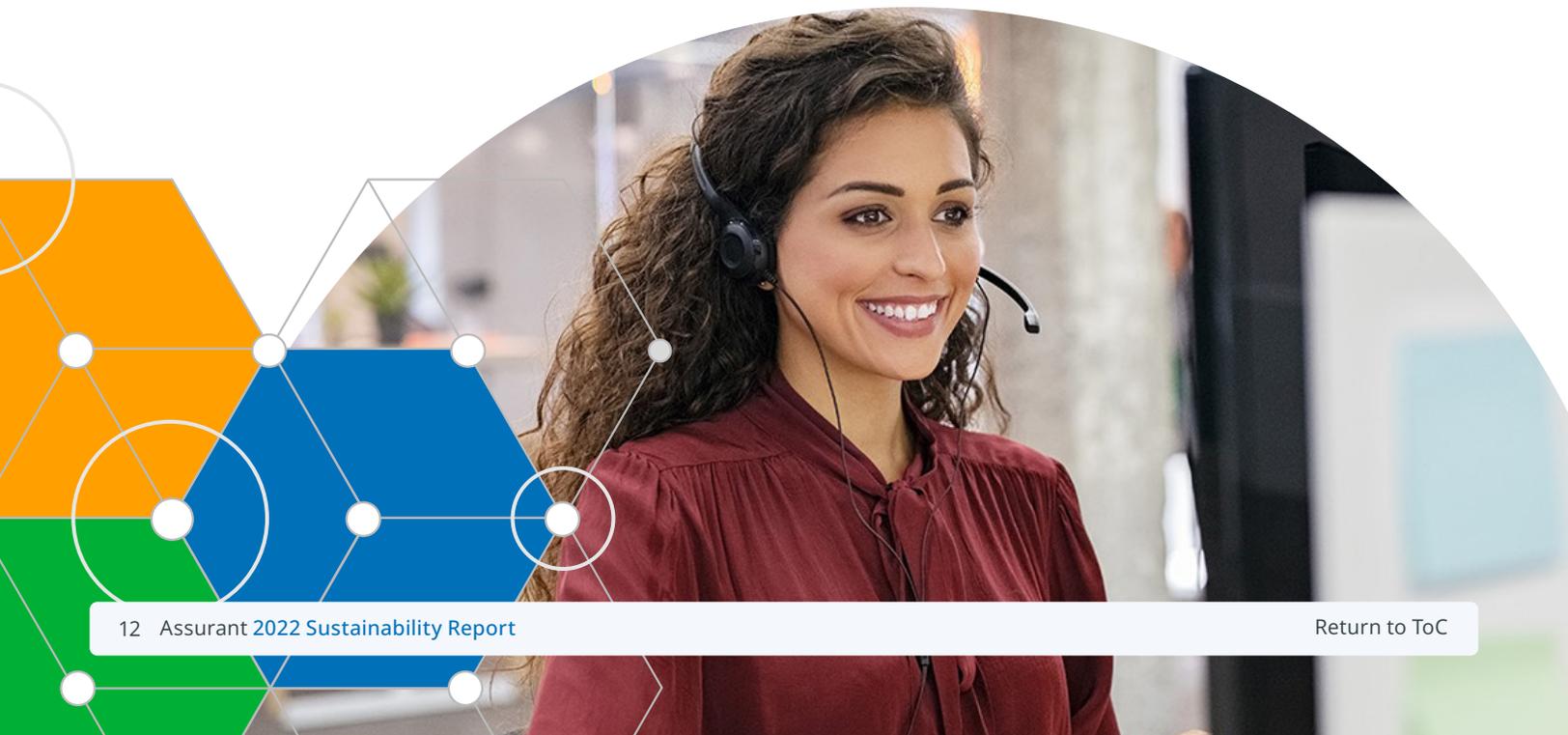
We will also publish Assurant's Consolidated 2021 U.S. EEO-1 Report upon completion and continue to track our progress at building an even more diverse and inclusive Assurant, including our key role successor pipeline, while also considering the implementation of multi-year targets to measure our advancement over time.

Total Rewards and Pay Equity

To attract and retain the best talent, we reward employees based on their contributions and our company's overall success. While our benefit plans vary depending on geographical location, they are designed to help support our employees' health, development and long-term

financial success. In 2021, we moved all U.S. employees to a minimum standard pay structure that provides competitive pay at a national level. We also established a minimum starting wage of \$15 per hour in the U.S. to support the financial well-being of our employees and ensure our wages are competitive. We will continue to monitor and adjust market wages consistent with our ongoing compensation practices.

Assurant is committed to the principle of equal pay for equal work and seeks to ensure our employees are paid equitably for substantially similar work. Where a discrepancy might be identified, there is an internal review process to evaluate the discrepancy and, where appropriate, address it. Since 2020, we have conducted a multistep pay equity review. This assessment leverages the expertise of a third party to help ensure we are compensating equitably across employees with similar job skills and responsibilities. We recently concluded our most recent pay equity review of nearly 14,000 U.S. and U.K.-based employees, or over 85-percent of Assurant's workforce. In the U.S., the review examined base pay with consideration of gender and racial/ethnic representation; in the U.K., the review focused on gender. Results confirmed that we are fairly administering pay and continue to see no evidence of systemic or material pay equity issues. In 2022, we plan to expand our review to include incentive pay and other key international markets, and plan to remediate any significant pay disparities we may discover.





Talent and Engagement

ESG Guiding Principle: *Promote a strong culture that engages employees through our practices and policies, total rewards, wellbeing and learning and development programs that lead to greater innovation and business outperformance*

Our ability to attract, develop and retain the best talent is a critical factor for our success. Our talent strategy is focused on employee engagement and programs to support career development. We believe these programs and opportunities create a pipeline of talent and leadership necessary to drive and deliver on our long-term strategy. For example, Assurant has a number of targeted training programs to recruit employees across a range of roles.

As we look to engage with our employees, another important forum has been through Assurant's Engagement Champion Teams, comprised of 250 employees across 41 teams globally. These teams enhance understanding of our values, purpose and strategic priorities. They engage with leaders on important topics and provide an avenue to fortify our culture, strengthen employee connections and support wellbeing, community

engagement and volunteer efforts across the company. Our Engagement Champion Teams were particularly effective at helping engage with our employees over the last two years as we all adapted to a more virtual work environment, navigated new ways of working and found ways to enhance the overall employee experience. They will also evolve to address the needs of a more distributed workforce.

Training

Assurant provides training designed to meet the business and technical skills necessary for our employees to succeed in their roles and to advance their careers in the company. All employees have access to over 8,000 online classes across a wide spectrum of business, technology, personal effectiveness and management/ leadership topics through our internal MyLearning platform and LinkedIn Learning. For our frontline employees, there are thorough new-hire technical onboarding experiences designed to teach role-specific skills that range from customer service to the understanding of policies to navigating various internal systems. In addition to these enterprise programs, there are additional training programs offered in various functions and businesses, specific to their needs.

Highlights of our key training programs in 2021 included:

Onboarding, professional and managerial—10,097 enrollments by 4,529 employees who participated in 320 unique course offerings, including virtual/in-person classroom sessions, live webinars, resulting in a total of 61,144 hours of training, or approximately 13.5 hours of training per participating employee

Success in Leading Employees: a six-month virtual classroom experience open to all people managers where leaders learn key management principles, skills, tools and practices needed to support Assurant's culture

Empower: a four-module virtual classroom program for managers in which leaders learn Assurant-specific financial acumen with a focus on the key business drivers

Flex Pool: started in 2020 and expanded further to several key enterprise functions in 2021, the program allows employees to receive on-the-job training in different roles, which expands opportunities to grow at the company

Continuous skill-building: we are committed to helping employees build the skills needed to adapt and excel as the pace of change and demands increase. We have prioritized skills that are critical to our organization including delivering a superior customer experience (key drivers and how they lead to business and customer value), agile technology training and expanding digital skills development

In addition to these global programs, there are over a dozen other business- country- or function-specific leadership development programs that meet specific needs. We will continue to build on these in 2022.

All our employees are eligible to receive annual developmental reviews, with over 95-percent of our employees receiving an annual review in 2021. Our performance management process is one of ongoing check-ins between manager and employee. During these conversations, they are encouraged to discuss development needs and progress.

Engagement

In 2021, we implemented a new enterprise-wide listening program, called AssurantPulse, designed to expand opportunities for anonymous, real-time feedback between managers and employees. We believe this new approach will provide more timely and routine insight into employee feedback. AssurantPulse also measures engagement using Employee Net Promotor Score (eNPS), similar to how we measure customer loyalty and satisfaction. We believe customer and employee loyalty and satisfaction are equally important and now our metrics reflect our beliefs. We have also introduced action plans to enhance employee satisfaction and ensure alignment to our overall talent strategy based on our analysis. Results from our listening program in 2021 highlighted that employees generally feel engaged and aligned with the company's priorities. Our overall eNPS score for 2021 was 38 - a strong score, which in many cases, trended more favorably than in prior year engagement surveys and was at or above comparable industry benchmarks. Areas for improvement include identifying career development opportunities and managing workload. In addition to external benchmarks, these results provide an important baseline to measure progress in the future.

Last year, we also began gathering the voice of the employee during critical moments of the employee lifecycle with the ability to gather real-time insights and feedback from employees within 45 to 60 days of joining Assurant, as well as prior to a departure.

In 2022, we will launch our next AssurantPulse employee listening session to track progress against our baseline and measure the results of the actions implemented this year to address career development and workload.



For full-year 2021, our global turnover rate was 23%, reflecting our blended workforce; turnover for managerial and salaried roles was 9%, compared to 29% for all frontline and hourly employees where annual turnover rates are typically higher and reflective of the industries in which we operate. In 2021, we have seen an increase in turnover, which we believe is due in part to depressed levels throughout the COVID-19 pandemic in 2020. In addition, the increase is reflective of the evolving needs of our business strategy and workforce, most notably the incorporation of nearly 2,000 in-store mobile repair technicians hired in 2021. While turnover was higher, it continued to be in-line with or better than comparable industry benchmarks in service-oriented business. We also continue to have a strong average employee tenure across all employees, as well as key leadership roles, which we believe is an important advantage in a client service business model where we rely on longstanding relationships and deep industry knowledge to best serve our clients and consumers.

New Ways of Working

Looking ahead at how we best support our business and enable our talent, Assurant recognizes the benefit of flexible work arrangements for our business, customers and employees and as such, in 2021, began an initiative to enable a long-term shift to a hybrid work model. Based on our analysis, we expect a larger portion of our employees to continue to work virtually on a full-time or part-time basis, compared to prior to the pandemic. While we will continue to encourage in-person engagement at key moments to support our culture and foster engagement, development and innovation, we believe flexible work arrangements will remain a key competitive advantage to support the evolving needs of our customers and employees. We have initiated these future work arrangements, concurrent with a more substantial return to office for eligible employees in April 2022. In preparation, we conducted ongoing readiness training sessions and provided resources to support managers and employees. We expect to continue aligning our real estate footprint globally while making necessary investments in key facilities and markets to support these changes and the long-term strategy of the company.

Tracking our Progress — Employee Engagement

ESG Metric: Employee Turnover



ESG Metric: Employee Tenure



2021 Employee Ratings



3.7



3.5



Our Responsible Employer commitments relate to the United Nations Sustainable Development Goals 3, 5, 8 and 10.





Impact on Society



We actively engage to strengthen the communities where we live and work worldwide while operating our business and managing our investments with a meaningful environmental commitment.

Responsible Investing

ESG Guiding Principle: *Consistently integrate ESG factors and socially responsible standards*

Our Chief Investment Officer (CIO) oversees our investment activities with the Assurant Investment Committee providing ultimate management-level ESG investment oversight, as well as regular updates to the Finance and Risk Committee of the Board of Directors. We integrate ESG factors and socially responsible standards into our investment strategy and screenings. The majority of our assets are held in separately managed accounts with external asset managers, so our responsible investment focus is on setting guidelines and screening requirements for them to follow.

In 2021, we established the [Assurant Responsible Investing Commitment](#) that states how we seek to integrate ESG factors and screenings into our investments. As of December 2021, the company restricts new investments in entities that exceed revenue thresholds in thermal coal extraction and power generation, oil sands extraction, tobacco production and distribution and civilian firearms production and distribution. In addition, the investment portfolio will limit exposure to issuers with ties to controversial weapons, United Nations Global Compact violators and issuers without female representation on their board of directors.

The Assurant Investment Committee maintains our commitment to achieve lower overall portfolio exposure to industries and companies with high-risk environmental issues and targeting higher allocations to companies that demonstrate enhanced environmental and social attributes for future investments.

Climate, Energy and Emissions

ESG Guiding Principle: *Ensure facilities adhere to sustainability practices, such as reducing waste, as we work toward carbon neutrality*

Assurant recognizes the importance of identifying, monitoring and mitigating the risks that climate change poses to our business and customers. We are committed to addressing the risks of climate change, as well as reducing our carbon emissions. Our reporting is guided by the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations and our 2022 TCFD report is in the appendix of this report.

The Nominating and Corporate Governance Committee has ultimate responsibility for how the company manages sustainability, and together with the Audit Committee and Finance & Risk Committee, oversees climate-related issues and disclosures. The Audit Committee oversees climate-related risks relating to financial statements, internal control over financial reporting and disclosures. The Finance & Risk Committee oversees climate-related risk management activities, including risks relating to catastrophe reinsurance. The company's sustainability, risk and other relevant leaders brief the Board committees throughout the year on issues directly and indirectly related to climate change and our carbon footprint.

In 2021, we continued our Scope 1 and Scope 2 GHG emission reporting, with a 10-percent year-over-year decline in Scope 2, largely driven by a reduction in U.S. energy consumption as we align our facility needs and site locations with that of our workforce. We also began Scope 3 reporting for the first time, including categories such as purchased goods and services, capital goods, employee travel and use of sold products, a category that pertains exclusively to our mobile business where we repair and refurbish devices. We will continue the work needed to refine and add other relevant Scope 3 categories as these are all critical steps needed to advance our climate practices.

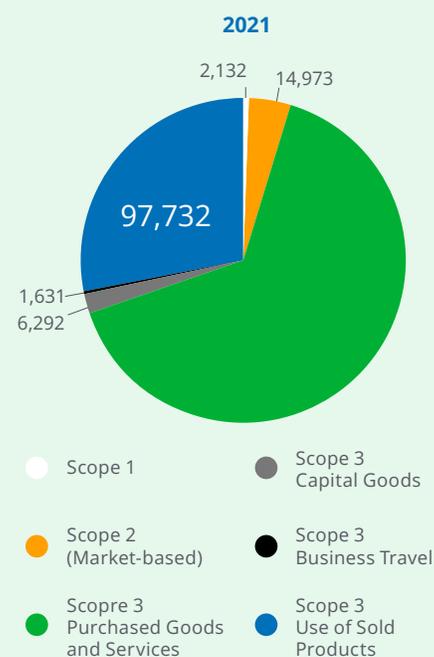
As part of that, in 2022, we are working to evaluate and eventually set science-based Scope 1 and 2 GHG emission reduction goals, while also considering our path to implementing a Scope 3 GHG emission target including our investment portfolio and supply chain, among other areas.

Additional highlights for 2021 include:

- Our mobile device repair facilities continued to recycle more than 80% of waste on-site, in line with the previous year
- Operated five ENERGY STAR-certified buildings and continued to invest in energy-efficient lighting, building controls and HVAC systems including new commissioned projects at key site locations, such as Atlanta and Miami
- A 1.9 MW photovoltaic system at our Springfield, Ohio, facility generates alternative energy, and our three offices in France are powered by sustainable energy
- We reduced our annual paper consumption by 10% in 2021 as we continue to migrate to more digital applications and processes, removing printers wherever possible
- Ongoing real-estate footprint assessment as we look to use our facilities more strategically and efficiently to meet business and employee needs including the consolidation of six domestic sites, also allowing for greater flexibility for employees to be virtual
- Maintained a “B” Climate Change rating with the CDP for the fourth consecutive year, which demonstrates our continued focus on environmental practices and disclosures
- Participated for the first time in the EcoVadis assessment, receiving a Bronze award, ranking Assurant among the Top 50 percent of all 75,000 participating companies

Tracking our Progress — Climate, Energy and Emissions

ESG Metric	2019	2020	2021
GHG Emissions (Metric Tons CO₂e)⁽¹⁾			
Scope 1 and 2 (Location-based) Total	16,635	17,433 ⁽²⁾	16,802
Scope 1 ⁽³⁾		1,117	2,132
Scope 2 (Location-based)		16,316	14,670
Scope 2 (Market-based)		16,558	14,973
Scope 3 Total ⁽⁴⁾			334,150
Mobile, Real Estate Footprint and Paper Usage			
Mobile Devices Recycled ⁽⁵⁾	1.5M	1M	1.9M
Mobile Devices Repaired/Resold ⁽⁵⁾	5.4M	5.2M	16.9M
Buildings/Facilities Owned	1.17M sq ft	1.17M sq ft	1.03M sq ft
Buildings/Facilities Leased	1.37M sq ft	1.48M sq ft	1.44M sq ft
Known Paper Usage	124.6 tons	72.1 tons	64.9 tons



1. Assurant’s GHG emissions data for Scope 1—3, where it applies, has received independent third-party limited assurance for 2019-2021. The verification letter for 2021 can be found [here](#).
2. Assurant’s 2020 greenhouse gas footprint was recalculated ahead of our CDP submission in July 2021 and revised for previous errors and additional data captured. The 2020 emissions data included in this report reflects the corrected data based on those calculations.
3. In 2021, Assurant expanded its emissions inventory methodology to account for estimated emissions from sites where natural gas for heating consumption data is not yet available. Assurant is working toward improving its data tracing and collection approach in the future.
4. In 2021, we began Scope 3 reporting and are continuing our work to expand with additional categories including our investment portfolio in the future.
5. Mobile data for 2021 includes contributions from HYL A which closed in December of 2020 and organic growth of the business.

As we further integrate ESG into our product and service offerings, 2021 was another year of progress. Assurant, in partnership with our mobile clients, reached the milestone of repurposing and extending the life of its 100 millionth mobile device since 2009. Through year-end 2021, we repurposed approximately 116 million devices, which equates to:

Diverting over
23,000
metric tons
of electronic
waste from landfill

Avoiding
6M
metric tons
of CO₂
emissions

In addition to the environmental benefits of our device trade-in, repair and upgrade activities, Assurant's programs have helped support the global economy by putting approximately \$12 billion back in the pockets of consumers in exchange for their used devices since 2009.

Last year, Assurant launched a partnership with Deutsche Telekom in Germany to provide an innovative mobile phone device protection and trade-in program. Assurant has already been recognized by Deutsche Telekom for our commitment to sustainability with their #GreenMagenta label - highlighting how our products and services make a positive climate contribution and reflect a responsible use of resources. This is another example of further integrating ESG into Assurant's business operations and offerings worldwide to drive more value for our partners and our consumers.

In our Global Automotive business, we continued the global rollout of an electric vehicle (EV) and hybrid vehicle-specific protection product, which is now available in 12 countries worldwide including the U.S., Canada, UK, Mexico, Argentina, Brazil, Australia, New Zealand and China. Assurant's EV One Protection provides extended warranty solutions that are comprehensive, flexible and include customized coverage for wear and tear and mechanical repair, which is offered through various dealer and manufacturer partnerships often managing the day-to-day claims management and offering customer service expertise to vehicle owners. Assurant is well-positioned to serve the growing EV market globally as consumers look to minimize their carbon footprint. For more information, please see the [product page for Assurant EV One Protection](#). We will continue to find ways to build on this across the business in the future as we mature our ESG practices.



Supplier Diversity and Inclusion

ESG Guiding Principle: Achieve year-over-year growth by more fully integrating and providing opportunities for diverse suppliers in our sourcing/procurement processes

Assurant values diversity in our workforce, policies, practices and relationships with an inclusive base of suppliers, consultants and professional services firms. We expect our employees to be inclusive as they make business decisions every day - including the identification and selection of the best partners to help our company succeed. We strive to engage with a diverse pool of suppliers that share our passion for innovation, exceptional service, flexibility and cost efficiency.

Our global Supplier Diversity & Inclusion practices, processes and program seeks to further improve representation of companies certified as small businesses, those owned by women, LGBTQ+, historically underrepresented groups, military veterans and owners with disabilities. Our Supplier Diversity & Inclusion program includes tracking our progress and constantly improving to meaningfully expand representation of certified suppliers each year currently with a focus on the U.S. Our goal is for our supplier base to increasingly represent the people and communities who rely on Assurant for business services that support, protect and connect major consumer purchases.

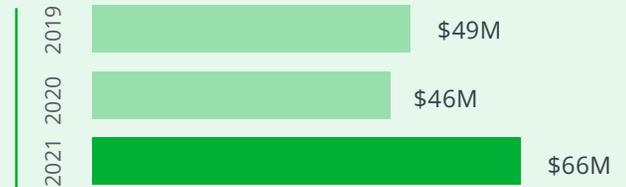
We were proud to become active members of four nationally recognized organizations: the National Minority Supplier Development Council, the Financial Services Roundtable for Supplier Diversity, the Women’s Business Enterprise National Council, and the Georgia Hispanic Chamber of Commerce.

We have established processes to identify spend opportunities and to ensure inclusion of diverse suppliers and accurate reporting. We are currently working to vet suppliers for future use and to increase reporting of Tier 2 spend, which we first started tracking in 2021.

We have also set a target of doubling our Tier 1 direct spend by 2025 from our 2020 base spend of \$46 million - and we are well on our way. Specifically in 2021, we awarded new contracts to diverse-owned businesses and identified additional existing spend, totaling \$66 million with 215 diverse suppliers. We also were recognized by JPMorgan Chase as a **Strategic “Gold” Supplier** and partner to drive improvements in supplier diversity.

Tracking our Progress — Supplier Diversity

ESG Metric: Diverse Supplier Tier 1 Spend¹



1. Tier 1 suppliers are diverse-owned businesses that Assurant pays directly for goods and services. Tier 2 suppliers are diverse-owned businesses that receive payment from Assurant indirectly, via a non-diverse supplier as a subcontractor or agent.

We believe doing our part to increase our spend with diverse suppliers will have a meaningful impact over time - creating jobs, income and taxes that directly support the various markets in which we operate.

In 2022, we are focused on leveraging expanded team capabilities to enhance program tracking, reporting and compliance, achieving the program’s Tier 1 diverse supplier spend targets for awarded contracts and broadening our third-party Tier 2 reporting outreach. We also expect to add to our memberships with external organizations to help strengthen our program and advance our efforts in this area.

Community Giving and Volunteering

ESG Guiding Principle: *Employee volunteer teams supported by the Assurant Foundation are engaged in local community initiatives focused on Protecting, Connecting and Inspiring*

Assurant recognizes that we are part of the communities in which we operate, and that when our communities do well, we do well. We encourage our employees to volunteer with nonprofits in the communities we serve. Our employee volunteer teams are supported by the Assurant Foundation and continue to engage in community initiatives. In 2021, we donated nearly \$4 million in grants to nonprofit organizations and provided \$723,000 in gifts of employee-donations

matches to causes they support through the Assurant Foundation. Supporting our communities has been core to Assurant’s culture since the beginning and while the last two years changed the look and feel of how we engage, we believe we have been successful in finding ways to leverage virtual engagement opportunities to help support our communities and continued to do so in 2022.

In 2021, Assurant and the Assurant Foundation donated in-kind products valued at over \$84,000 that included furniture and technology products that supported nonprofit organizations. Through the Assurant Foundation’s partner, Good360, laptops were donated to a domestic violence training program enabling over 1,200 women to learn skills to help them transition back to the workforce.

Tracking our Progress — Investments

ESG Metric	2019	2020	2021
Total Assurant Foundation Grants	\$3.9 million	\$4.7 million	\$3.9 million
Nonprofits Supported	1,268	1,695	1,699
Matching Gifts	\$607,250	\$688,717	\$723,120
Volunteer Hours Reported	20,200	17,292	15,396





Volunteering and Charitable Giving

United Way Miami Campaign

The sixth annual Assurant Miami 5K virtually attracted over 700 participants from 36 states in the U.S., 13 countries and 23 vendor sponsors - and surpassed the cumulative goal of \$1 million raised in six years to support the United Way Miami. More than \$200,000 was raised in 2021.

Turning Miles into Meals

2,252 Assurant employees invested in their wellbeing. Participants logged more than 128,000 miles to raise \$128,735 for Move For Hunger, an organization that aims to fight hunger and reduce food waste. Their miles provided more than 320,000 meals to families and individuals facing hunger and food insecurity in the U.S. and Canada. As a result, Assurant was recognized with a Move For Hunger 2021 Partner of the Year Award.

2021 Veterans Day

In honor of Veterans Day, the Assurant Foundation and the Georgia Engagement Champion Team in partnership with Wounded Warriors Family Support (WWFS), hosted a special ceremony honoring Georgia-area veterans and the Mobility is Freedom program. The WWFS Mobility is Freedom program provides grants and modified vehicles for combat wounded veterans. Assurant, Pugmire Automotive Group (one of Assurant’s key auto clients) and WWFS gathered to present a veteran with a specially equipped Ford F-250 Mobility is Freedom truck funded with support from the Assurant Foundation. Our President and CEO Keith Demmings, the CEO of WWFS and executives from Pugmire Auto came together to gift the Mobility is Freedom truck and celebrate along with employee veterans and other special guests.

2021 Action Against Hunger Campaign — Europe

More than 100 Assurant employees across France, Italy and Spain joined an online challenge to support Action Against Hunger. The goal was to learn about the organization’s work and specifically about countries facing the effects of climate change on food security, access to water and the mental health of their populations all while participating in fun fitness challenges. Employees cycled, ran and walked over 23,000 km to raise awareness.

American Red Cross

The Assurant Foundation renewed its commitment to the American Red Cross Disaster Responder Program, comprised of a select group of companies that provide the highest level of support to American Red Cross preparedness and relief efforts. With a two-year pledge of \$500,000 toward the program, Assurant helps ensure the Red Cross is prepared before disasters strike, enabling the organization to spring into action to meet the needs of disaster survivors, anytime and anywhere.

2021 Mind UK 5K

Assurant employees in the U.K. hosted their first 5K in support of Mind UK, a mental health organization. A total of 157 registered participants raised over \$19,000.

Our Impact on Society commitments relate to the United Nations Sustainable Development Goals 7, 11, 12, 13 and 17.





Customer Commitment

We deliver differentiated experiences by being customer-centric and anticipating the needs of the people we serve.



Customer Experience

ESG Guiding Principle: Provide customer experience excellence and seamless omnichannel digital capabilities while delivering improvements in metrics leading to best-in-class standing; customer experience is a competitive advantage, benchmarking favorably

The quality of our products and services and the experience of our customers are at the heart of our company culture. We are committed to quality management and oversight and rigorous programs to ensure customer satisfaction at the highest possible level. We deliver differentiated experiences by being customer-centric and anticipating the needs of the people we serve.

Our Customer Experience Center of Excellence is overseen by our Senior Vice President, Customer Experience, who reports directly to our Chief Operating Officer. Under her guidance is a team focused on listening to the voice of the customer, understanding their needs, and collaborating across the enterprise to deliver a superior experience. These efforts and their dedication have resulted in Net Promoter Scores (NPS) that have shown continued improvement and sustained results, particularly in key lines of business including mobile, auto and renters, where we have industry-leading scores.

To embed our customer-centric culture further into the enterprise and continuously improve the customer experience, we rolled out a CX Essentials learning opportunity to colleagues outside the Customer Experience department. Seven hundred employees were selected to participate in the training which was focused on business value and key drivers of customer experience.

Understanding that the customer’s experience begins long before they come to Assurant for support, and given our B2B2C business model, we have a dedicated team to train on responsible product and service marketing and selling for our clients. We also have extensive experiential

learning opportunities for clients who sell direct to the end-consumer through the webinars, on-demand digital resources and both online and in-store trainings.

In 2021, we continued to roll out our Voice of the Customer platform in the U.S. and Europe, which gave us more access to insights that help us tailor our product and service offerings. We implemented a monthly Global NPS Report & Dashboard to track progress and gain momentum for further improvements to the end-consumer experience. We developed detailed experience maps of key customer journeys, looked at areas like pricing, product value and purchase regret and have taken that information to make improvements, such as finding ways to do better front-end customer education which leads to better experiences throughout the journey.

All our efforts have led to ratings improvements over the last few years and will continue to be a focus in 2022. Additionally, leveraging the foundation we have built, this year we will focus on further refining our call listening and speech analytics practices in order to strengthen the depth and breadth of our omnichannel capabilities which allows us to better serve customers in whichever channel(s) they choose.

Tracking our Progress — Customer Satisfaction

ESG Metric	2019	2020	2021
	Ratings/Reviews (5-Star Scales)		
Consumer Affairs	1.1	3.45	3.48
Trustpilot	3.9	3.9	3.8
Google (Average of Markets)	2.8	4.1	4
Better Business Bureau	-	-	3.27

An average of 300+ million customers served annually

Innovation in Products and Services

ESG Guiding Principle: *Seen as an industry leader in incubating and bringing to market innovative solutions through a broad array of products and services*

Innovation is core to meeting and anticipating our customers' needs and an integral part of our continued success. We continue to roll out multiple new platforms for our clients and customers with a digital-first commitment to deliver exceptional service and support positive consumer experiences. Through incubating new products and services, investing through Assurant Ventures and expanding our capabilities through acquisitions, we continue to grow our worldwide capabilities.

In 2021, our Global Automotive business launched a new digital platform, Digital Success Builder, for dealers to have on-demand access to customer-centric sales tools and best practices. We also designed and deployed a new digital claims experience for customers.

In our Connected Living business, we launched Pocket Geek Privacy, a consumer privacy protection service, as well as One Time Pin, a customer-centric and streamlined authentication and account security service. We also continue to enhance our technology support service, Personal TechPro, focused on solving device connectivity problems for consumers on behalf of our clients, including many of the major global mobile carriers, original equipment manufacturers and cable operators. Over 30 million customers have access to this technology now across seven countries with a 98-percent resolution rate and average 4.8-star rating.

In our Global Housing business, we redesigned our digital site to simplify the customer experience and leveraged our automated phone system by deploying natural language IVR, and we made continuous communication enhancements to avoid policy disruptions.

We also invest in innovation through Assurant Ventures, our venture capital arm that supports investments in early-stage technology companies that help Assurant access new technology, capabilities and generate new commercial opportunities. We have a dedicated team of diverse venture capital professionals who seek out high-growth technology businesses and sectors strategically relevant to Assurant. Since its inception in 2015, we have invested more than \$125 million in 26 companies. One of our main objectives is to generate strong financial performance, and we have demonstrated strong success to date with seven full or partial exits with returns above 50 percent. Beyond financial returns, we generate strategic benefits from a wide range of activities such as facilitating commercial and capability partnerships with high-growth startups to identifying and evaluating disruptive market trends. In 2021, we completed multiple investments in companies like Grover, a consumer electronics subscription platform, and Azibo, a financial services platform for independent landlords, among others. We often can leverage these investments in evolving technologies to jointly make our offerings even more attractive and provide meaningful value for the end consumer.

Our Consumer Commitment relates to the United Nations Sustainable Development Goals 9 and 12.





Integrity and Ethics

We adhere to unwavering standards of integrity, ethics, governance, privacy and information security.



Ethics and Compliance

ESG Guiding Principle: *Maintain a diverse, skilled Board with multisector, global expertise that champions strong governance practices*

We are committed to gender, racial and ethnic diversity at all levels of the company. As of December 31, 2021, women comprised 25% of our Board; and 25% of our Board identified as racially or ethnically diverse. Four of the company's diverse directors held leadership roles, including the Board Chair and three committee chairs. Effective January 1, 2022, the company's Management Committee reflects an increased representation of diversity, with 18% now identifying as racially or ethnically diverse.

The Nominating Committee actively considers diversity in recruitment and nomination of the Company's directors and makes recommendations to the Board regarding diversity among director candidates. The Nominating and Corporate Governance Committee is committed to including women and minority candidates in the pool of qualified candidates from which Board nominees are chosen and will continue to review its processes and procedures to ensure that diverse candidates are included.

For additional detail on Board expertise and experience, visit [Assurant's Corporate Governance website](#).

ESG Guiding Principle: *Assurant's Global Ethics and Compliance programs reflect internationally recognized best practice standards and processes*

Assurant has built its strong reputation as an ethical, fair and honest company in interactions with employees, suppliers, investors and the marketplace. Our reputation reflects a promise to our customers, shareholders and to one another. Every day it is our responsibility to uphold

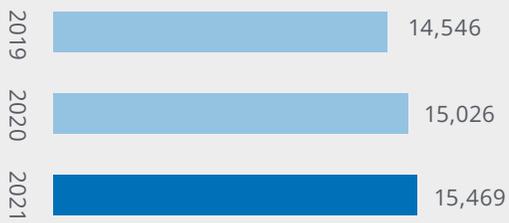
our promise. We act with honesty and integrity, and we uphold the highest legal and ethical standards. This unflinching commitment to ethics and integrity is critical to our success as it is embedded in the charter for Assurant's leadership team.

Assurant's Ethics and Compliance program is directed by our Global Chief Ethics and Compliance Officer with oversight from the Chief Legal Officer and quarterly reporting to the Audit Committee of the Board. Our [Code of Business Conduct and Ethics](#) (the "Code") helps to guide our actions and reinforces Assurant's commitment to integrity and ethical business conduct. It is the cornerstone of the company's compliance program, which addresses anti-corruption, conflicts of interest, accounting standards, safety and fair competition among other compliance and legal matters. Our Code is especially important as we uphold our purpose to help people thrive in the connected world. In 2021, the Code was released as an [interactive tool](#) to provide real-time guidance, training and information in 8 languages. This also includes our updated Human Rights Policy which reinforces Assurant's global commitment to value and respect for human rights as we adhere to the ILO, as well as the laws of the countries in which we operate. Additionally, our [Supplier Code of Conduct](#) addresses labor and human rights, environment, ethics and risk management for our suppliers. All suppliers are expected to attest to the Assurant Supplier Code of Conduct or provide a copy of their own Code of Conduct. In 2021, we undertook a third-party ethical culture survey and results demonstrated a trusting relationship between employees and our leadership by scoring 90 percent compared to the benchmark of 64 percent. Additional tools and resources are planned for 2022 to support our leaders as they reinforce their team ethical cultures.

In addition, our corporate political activities are governed by our [Political Activities Policy Statement](#).

Tracking our Progress — Ethics

ESG Metric: Employees trained¹



1. Reflects mandatory employee new hire and annual refresher training and accounts for turnover throughout the year.

Data Security, Privacy and Risk Management

ESG Guiding Principle: *Foster a culture of data privacy protection through participation in, and continual improvement of, education/training programs; use best practice controls to safeguard customer, client and employee data*

Assurant is committed to maintaining a secure environment that protects information assets from unauthorized use, modification, disclosure or destruction, whether accidental or intentional. Assurant follows a multi-disciplinary approach to information security by defining roles and responsibilities specific to job function and has established a security governance model which identifies accountability within the corporate structure. Additional security operating teams support functions covering risk and threat management, compliance, end-user security administration, posture management, incident response and advisory services during technology initiatives.

Assurant has a designated Chief Information Security Officer who leads a global Information Security team and provides oversight for the program supporting the various lines of business, regional locations and technology group functions. Assurant's Information Security Office is responsible for the Information Security Program and employs a highly skilled team of subject matter experts and security professionals. Security teams continue to stay apprised of risk trends through active participation in specialized training opportunities and maintenance of industry certifications. Our process receives the regular attention and oversight of executive leadership and the Board. Our Information Security Committee meets quarterly and ensures alignment of our Security Program to our business objectives. Our Board of Directors conducts a review of cybersecurity annually, with updates at least quarterly to the Information Technology Committee of our Board.

Cybersecurity

Assurant's information security program includes a comprehensive set of written policies and standards that follow the guidance of the International Organization of Standards (ISO) 27001, with mapping to the National Institute of Standards and Technology (NIST) in the United States. We maintain ISO certification in our United Kingdom subsidiary and have active membership affiliations across multiple information sharing forums including FS-ISAC, CISO Coalition, Gartner, Knowledge Connect, Security 50 and ISACA and others. Third-party suppliers who manage, store or otherwise access Assurant data must subscribe to and complete an extensive data security assessment process including questionnaires, interviews and input from external assessor bureaus to validate providers' security models.



As part of our regular internal and external data security compliance process, in 2021 we completed 222 information security audits, and conducted 1,015 third-party IT vendor assessments. In addition, required IT security training was completed by over 13,000 employees worldwide. Assurant had no material information security breaches in 2021.

Data Privacy

Key areas of focus related to data privacy are transparency, adhering to applicable legal standards for obtaining data and using that data for only the purposes stated. Our [Privacy Policy](#) offers clear, easy-to-understand information about Assurant’s collection and use of personal information, as well as providing established processes for customers and others to exercise applicable privacy-related rights and choices. We maintain an incident response plan in case of a data breach, which includes notification procedures and template emails to send to impacted parties.

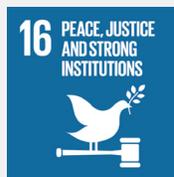
Annual Privacy training was completed by approximately 16,000 employees over the course of 2021.

Tracking our Progress — Privacy and Data Security

ESG Metric	2019	2020	2021
Privacy Training ¹	13,564	13,978	15,945
Data Security Training ¹	13,700	13,760	13,625
Security Audits Completed	239	210	222
Third-Party Vendor Assessments	884	938	1,015

1. Reflects mandatory employee new hire and annual refresher training and accounts for turnover throughout the year

Our Integrity and Ethics commitments relate to the United Nations Sustainable Development Goals 16 and 17.



Appendix: Task Force on Climate-Related Financial Disclosures (TCFD) Index

We are committed to providing transparency on our climate change risk management, governance and performance. The Task Force on Climate-Related Financial Disclosures (TCFD) has developed a voluntary, consistent framework for climate-related financial risk disclosures for use by companies providing information to stakeholders. A summary of our response to the TCFD-recommended disclosures, with aligned references to our [CDP disclosure](#), is below, with new, expanded information.

Governance	CDP Section Alignment
a) Board Oversight	C1.1, C1.1a & C1.1b
<p>The Board, directly and through its committees as described in their charters, oversees the company's risk management policies and practices, including the company's risk appetite, and regularly discusses risk-related issues, including climate-related risk. The Board directly oversees ESG matters relating to the company's strategy. The Nominating and Corporate Governance Committee oversees ESG strategy, initiatives and policies, including climate, and coordinates with other committees of the Board regarding matters within their purview.</p> <p>The Audit Committee reviews the company's policies with respect to risk assessment and risk management and coordinates with the Finance and Risk (F&R) Committee with respect to oversight of risk management and enterprise risk management activities. The F&R Committee has primary oversight responsibility of the risk management function and corresponding risk activities, receives regular risk management updates and focuses on risks relating to investments, capital management and catastrophe reinsurance. The Board reviews management's assessment of the company's key enterprise risks annually and management's strategy with respect to each risk. Our Chief Strategy and Risk Officer reports to the F&R Committee at least quarterly, and to the Board at least annually.</p> <p>Assurant's longer-term strategic planning process, overseen by our Board, prioritized climate as a multi-year ESG area of focus, including to minimize Assurant's carbon footprint and enhance sustainability. In 2021, Assurant's preliminary scenario analysis, which is described in greater detail in the Climate Resilience section of this report, was reviewed with the full company's Board.</p>	
b) Management Role	C1.2 & C1.2a
<p>The Chief Strategy and Risk Officer, Chief Administrative Officer and Chief Financial Officer, who each report directly to our President and CEO, oversee functions responsible for climate-related actions, policies, and risk mitigation and management. Specifically, the SVP, Investor Relations and Sustainability in collaboration with the Global Head of Risk, oversee climate risk from a management perspective. Overall Risk Management is the responsibility of the Chief Strategy and Risk Officer, who leads the Risk Management function that coordinates our risk management activities, and the Global Head of Risk, who reports to the Chief Strategy and Risk Officer. The Company's risk management framework cascades downward into the enterprise through various management committees. Climate-related issues inherent in Assurant's property insurance writings are monitored by the management-level Reinsurance Risk Committee (RRC), which reports into the management-level Enterprise Risk Committee (ERC), and subsequently the F&R Committee of the Board. Quarterly updates from the Chief Strategy and Risk Officer to the F&R Committee include the company's risk appetite related to reinsurance, changes to catastrophic risk, and material climate-related issues in catastrophe-prone areas where Assurant conducts or plans to conduct business.</p> <p>The ERC includes members of Assurant's Management Committee, Risk Management leadership, and leaders of certain functional support areas of the company, and is responsible for the interdisciplinary oversight of business unit and enterprise risks and the design, management, and recommendation of the risk appetite framework and limits.</p> <p>Our President and CEO, together with our Chief Administrative Officer and Senior Vice President, Investor Relations and Sustainability, set the strategic direction of ESG-related matters, including climate, in collaboration with the Management Committee as well as other leaders and subject matter experts. To identify and prioritize key ESG matters for integration into the ESG strategy, a cross-section of leaders representing social responsibility, investor relations, risk management, strategy, facilities, legal, business operations, customer experience and the people organization are engaged. In 2021, Assurant's preliminary scenario analysis, which is described in greater detail in the Climate Resilience section of this report, was reviewed with our Management Committee to inform them about climate-related risks.</p> <p>Additionally, the Chief Administrative Officer and Senior Vice President, Investor Relations and Sustainability provide regular updates to the Nominating and Corporate Governance Committee of the Board, which has direct oversight of Assurant's ESG matters.</p>	

a) Climate-Related Risks and Opportunities

C2.1, C2.1a, C2.1b, C2.2, C2.2a, C-FS2.2b, C-FS2.2c, C-FS2.2d, C-FS2.2e, C-FS2.2f, C2.3, C2.3a, C2.4 & C2.4a

Key climate risks facing Assurant span both transition and physical risk categories, including:

Table 1: Summary of Risks¹

Transition Risks	
<p>Policy and Legal <i>(long-term)</i></p>	<p>Own Operations: Assurant may incur additional costs associated with tracking and reporting on climate-related aspects of its operations based on increasing mandatory disclosure in various jurisdictions.</p> <p>Business Activities: Policy and regulatory environments are encouraging electric vehicles, alternative transportation fuels, and micro mobility, so warranty coverage may need to be aligned with changing risks/liabilities in the marketplace. For example, Assurant’s portfolio of auto warranty products includes a product for electric vehicles in 12 countries worldwide.</p> <p>Investment Activities: Regulatory changes and rezoning in response to climate risk may shift the value of certain properties, affecting the value of Assurant’s equity real estate portfolio. Emissions reduction legislation may accelerate the clean energy transition in certain jurisdictions, leading to heavily fossil-fuel reliant investments becoming devalued or stranded.</p>
<p>Technology <i>(long-term)</i></p>	<p>Own Operations: Assurant may incur costs associated with transitioning toward low-emissions operations, such as the cost of building efficiency. Some of these transitions may be partially offset by energy cost savings over the long-term.</p> <p>Business Activities: New “green” technologies, reduced personal vehicle ownership due to micro mobility, and ridesharing alternatives, as well as shifts toward extended product life cycles may require Assurant to take a close look at the cost-revenue implications for insurance and warranty products and services in its Connected Living and Global Automotive businesses, and to avoid underpricing of green technologies in Global Housing business. Assurant will also need to continuously assess how new technologies influence the goods the company protects and how this may impact the experience and pricing needs of the business.</p> <p>Investment Activities: Green technology shifts may require Assurant to reconsider strategies and screening criteria for future investments.</p>
<p>Market <i>(medium-term)</i></p>	<p>Business Activities: In Global Lifestyle, there is risk that products will not meet market needs as dominant technologies change, or markets shrink due to movement away from personal vehicles and reduced vehicle miles traveled. In Global Housing, while the consumer market may expand for hazard insurance in climate-prone areas, Assurant will need to consider the impact of increasing climate-related hazards when defining its growth strategy into climate risk-prone markets.</p> <p>Investment Activities: Assurant may need to further consider its investment screening criteria due to changes in risk and return of long-term investments in carbon-intensive industries, driven by the pressure to decarbonize and the risk of stranded assets that have not yet been fully disclosed.</p>
<p>Reputation <i>(long-term)</i></p>	<p>Own Operations: Assurant may experience increasing pressure from investors, employees, regulators and clients to measure, disclose and act on climate risk and broader ESG considerations. This also includes setting a science-based carbon emissions reduction target and the necessary resources, processes and accountability needed to meet these objectives.</p> <p>Investment Activities: Assurant may face growing pressure from investors and customers to divert investments away from heavy-emitting industries and toward green investments.</p>

Physical Risks

Acute (near-term)

Own Operations: Assurant may encounter increased physical damage to offices and prolonged outages and/or disruption of electricity and other services due to climate hazards such as flooding, storm surge and extreme weather events. Damage and disruption may interfere with critical operational functions for the business for on-site operations, a remote workforce, and outsourced business processes. Operating costs may rise in order to: 1) implement and further harden existing business resiliency processes, providers, and equipment; 2) account for recovering property, data, equipment, systems and human resources; and 3) insure against these hazards. Insurance may be unavailable to transfer some of these risks.

Business Activities: Across many of its business operations, Assurant may encounter higher rates of insurance payout due to hazard-related damage to vehicles, equipment, devices, properties and canceled trips.

Investment Activities: Assurant may see devaluation in its Equity Real Estate Portfolio depending on the exposure of certain sites to climate-related hazards. Risk and screening categories for future investments in Assurant's fixed maturity investment portfolio may need to be adjusted to account for vulnerability to acute climate hazards.

Chronic (long-term)

Own Operations: In addition to those noted in "Acute Risks," hazards could include temperature change, sea-level rise and extreme weather events. Any properties owned by Assurant in its operations may decline in value due to sea-level rise. Damage to property, equipment, systems and climate-related health effects on the workforce will likely increase operating costs associated with insuring against these hazards.

Business Activities: In addition to increased claims anticipated in "Acute Risks," rising sea levels, changing fluvial flooding and increased vector-borne diseases may impact the frequency of payouts across Assurant's housing insurance business, particularly flood insurance activities.

Reinsurance Mitigation: The increasing frequency and severity of catastrophic events may cause Assurant increased difficulty or increased costs when securing catastrophe reinsurance protection to minimize financial shocks and provide capital offsets. Additionally, Assurant's lender-placed product may see an increase in exposure to more catastrophe-prone areas. This may occur when increased risks and catastrophe costs cause other insurers to withdraw from a state and therefore, Assurant's product may become the role of insurer of last resort on properties with higher climate-related risks. Assurant may see downgrades of the credit ratings of reinsurers who are less diversified.

Table 2: Summary of Opportunities¹

Resource Efficiency (near-term)

Own Operations: Assurant may benefit from cost savings and system efficiency from the adoption of new technology; however, this must be balanced against increased exposure to new risks associated with moving toward digital, decentralized and cloud-based systems/technology (e.g., cyber risk, energy security, data centers, etc.), and the time and resources required to implement this transition on a global scale.

Business Activities: Growth of "green" products, such as energy-efficient smart appliances, could create opportunities for growth for Assurant's Global Lifestyle business.

Energy Source (near-term)

Own Operations: Assurant may need to make further investments in clean energy and technology (e.g., on-site generation, energy-efficiency, energy storage, etc.) to meet energy conservation goals. While capital costs may be incurred, there also may be opportunities to reduce operating costs and increase business resiliency.

Business Activities. Adoption of clean energy and technologies (e.g., electric vehicles, micro mobility, ridesharing, distributed energy, solar and storage, etc.) may offer opportunities for Assurant to explore new products and markets in its Global Housing and Global Lifestyle businesses.

Product and Services
(near-term)

Business Activities: The growth of the electric vehicle (EV) market globally may provide growth opportunities of Assurant’s EV One Protection extended warranty solution. This solution provides comprehensive, flexible and customized coverage options for wear and tear and mechanical repair to service the growing EV market.

Additionally, the growing market for second-hand mobile devices and opportunities for customers to upgrade to 5G are likely to continue to drive the expansion of the mobile trade-in business which helps to extend the life of a mobile device and reduce e-waste.

Product and Services
(long-term)

Business Activities: In addition to those noted in “Energy Source,” pressure on other businesses to reduce waste and engage with circular economy principles may generate opportunities and attract new investors (aka “clean” capital) in Assurant’s Global Lifestyle business, though this also could result in increased costs.

- Additional risks and U.S. policy support for climate-related risk insurance (e.g., national flood insurance) may offer Assurant additional opportunities to pool risk and develop new products in the Global Housing business.

Business Activities:

- In addition to those noted in “Energy Source” and “Products and Services,” Assurant may discover new ways to bundle products due to the convergence of climate risk in certain areas. For instance, certain fire-prone areas may, in the future, also be susceptible to flooding or storm surge.
- Assurant may be able to expand its offerings to include low-cost products in new, emerging markets that are most at-risk of climate-related impacts.

Investment Activities: As Assurant further integrates ESG factors into its investment decisions, we will look to expand and explore investments in growing “green” markets through the adjustment of screening criteria. These markets are predicted to expand as global capital shifts in response to increasing TCFD disclosures and growing movement toward climate-resilient investments across the financial services sector. Beginning in 2021, a newly formed Assurant Investment Committee provides a forum for ESG topics to be discussed and considered in balance with other investment considerations. This committee is comprised of a cross section of internal stakeholders that will be empowered to identify and incorporate into investment policy ESG topics that align with Assurant’s mission to protect what matters most for customers and clients alike.

We work toward consistently:

Markets
(medium-term)

- Incorporating relevant ESG factors and trends into the analysis of the long-term performance outlook and value of our investments;
- Considering, where applicable, information about factors that may influence our investments, ESG-related topics such as human rights, exposure to regulation or litigation, labor relations, product quality and safety, reputation, governance practices, energy costs and climate impact;
- Selectively restricting investments in entities whose activities are fundamentally inconsistent with Assurant’s values or are likely to result in reputational and/or other risks. As of December 2021, the company will restrict new investments in entities that exceed revenue thresholds in thermal coal extraction and power generation, oil sands extraction, tobacco production and distribution and civilian firearms production and distribution. In addition, the investment portfolio will limit exposure to issuers with ties to controversial weapons, United Nations Global Compact violators or without female representation on boards of directors; and
- Achieving a lower overall portfolio exposure to industries and companies with high-risk environmental issues and targeting higher allocations to companies and issuances that demonstrate enhanced environmental, social and sustainability attributes. As we move forward, we will continue to look for opportunities to further incorporate enhanced ESG-risk analysis, using both qualitative and quantitative approaches, into our overall investment process, where relevant.

Resilience (long-term)

Own Operations: Assurant has the opportunity to invest in renewable energy and energy efficiency programs to minimize financial risks associated with carbon pricing, increase business resilience (e.g., through on-site generation), and align with peers, investors and customers to set and achieve decarbonization goals.

Business Activities: Assurant could work with its clients to engage end-user customers in the Global Housing business to adopt distributed energy technologies that could reduce costs for customers and increase resilience against climate-related hazards. Assurant will continue to explore new partnerships/products with Resilience Service Companies (ReSCOs) that offer capital outlay for risk retrofitting and generate a return from reduced insurance costs.

1. Assurant defined near-term and long term in its 2021 Climate Scenario Analysis as 0 to 3 years and 3 to 10 years, respectively. Assurant's materiality assessment used the Global Reporting Initiative (GRI) steps of Identification, Prioritization and Validation to define the most significant ESG topics based on risks and opportunities.

b) Impact on Strategy

C3.2, C3.2a, C3.3 & C3.4

We believe considering and incorporating climate risks and opportunities into our business strategy drives long-term profitability and provides educational opportunities for our management and employees. Assurant faces the greatest risk exposure to climate change through our lender-placed, voluntary homeowners, renters and flood property insurance offerings, particularly in coastal regions prone to hurricanes. We integrate several strategies into our business approach to mitigate these risks and seize opportunities, including:

Most Substantial Business Decision: As part of our strategy, we have continued to diversify our portfolio toward products and services with lower catastrophe exposure, including the overall growth of the Connected Living and Global Automotive businesses. Assurant's multi-year strategy to position the company for longer-term profitable growth is focused on growing business where we can maintain or reach market-leading positions, advancing our diversification and shift to capital-light and fee-based offerings that provide greater stability and predictability, and less climate-related risk. Catastrophe-exposed businesses are estimated to account for less than 25% of Assurant's Adjusted EBITDA at year-end 2021, compared to 48% in 2016.

Additionally, Assurant's Responsible Investing Commitment recognizes the importance of considering ESG factors in the management of Assurant's investment portfolio. Our portfolio management professionals and third-party asset managers integrate ESG considerations into due diligence, monitoring and investment decision-making. Assurant's Responsible Investing Commitment Policy is located here: [Link](#)

Risk Transfer and Diversification: Relative specifically to its insurance policy writings, responsible and diversified risk transfer forms the foundation of Assurant's catastrophe risk mitigation strategy. For exposure to catastrophe risk above its internally established risk appetite thresholds, Assurant works with a leading reinsurance broker and more than 40 global reinsurers to transfer risk. Assurant may additionally transfer its weather-related catastrophe risk through private equity or capital markets, including the insurance-linked securities (ILS) market. Risk is also transferred to the Florida Hurricane Catastrophe Fund. Assurant's exposure to acute risk in the change of its risk transfer strategies is mitigated by the procurement of reinsurance arrangements which have a multi-year duration. As of January 1, 2022, more than half of Assurant's reinsurance arrangements are multi-year.

In our Global Automotive business, we continued global rollout of an electric vehicle (EV) and hybrid vehicle-specific protection product which is now available in 12 countries worldwide including the U.S., Canada, UK, Mexico, Argentina, Brazil, Australia, New Zealand and China. Assurant's EV One Protection provides extended warranty solutions that are comprehensive, flexible and include customized coverage for wear and tear and mechanical repair. Assurant is well-positioned to serve the growing EV market globally as consumers look to minimize their carbon footprint.

Catastrophe Modeling: Assurant employs a proprietary view of risk, which combines and adjusts results from several models to arrive at a comprehensive assessment of our climate-related risk, policy rates and reinsurance costs. Assurant's total exposure to catastrophe risk is reviewed on a quarterly basis.

Model Risk: Modeling tools that support business decisions involve historical data and numerous assumptions that may differ materially from actual events. Reinsurance catastrophe models rely on, in part, past catastrophe losses to project the future. As the impact of climate change has the potential to exponentially grow the frequency and severity of insured damage from weather events, reliance on historical data inherently implies there is model risk. Additionally, the modeled futuristic view (beyond one year) of catastrophe risk is continually modified as more favorable historical loss years in the loss data set are replaced, year by year, by less favorable recent years.

Preliminary Scenario Analysis: The process of screening for climate-related risks and opportunities across operations and business units informed our preliminary scenario analysis activities. We conducted an initial climate scenario analysis in 2021, with third-party support, to identify and analyze the various climate-related risks faced by 10 of Assurant’s critical and/or highly vulnerable facilities across the globe. We also explored climate-related opportunities for Assurant’s operations to enhance resilience. Key modeling assumptions related to asset values and GHG emissions associated with each site. In alignment with the TCFD recommendations, we reviewed impacts in the near-term (2020-2029) and how they may evolve in the longer-term (2030-2039) under a “two-degree” scenario and a “business-as-usual” scenario.¹ In 2021, Assurant’s preliminary scenario analysis was shared with the Board and Management Committee.

In the future, Assurant may elect to conduct additional scenario analyses covering underwriting activities and investments as resources, analytical tools, and data become available. Assurant expects that climate scenario analysis will be one of several important inputs that will influence the shaping of the company’s long-term strategy, business operations and physical footprint.

Impact and Strategy for Climate Resilience: With exposure to natural catastrophe through our insured properties, Assurant maintains a high-quality panel of reinsurers, works with state regulators and incentivizes flood-prone policyholders to use physical risk management tools. Our reinsurance program reduces our financial exposure to climate change and enhances our ability to protect more than three million homeowner and renter policyholders against severe weather and other hazards. We also prioritize opportunities that address the underlying causes of climate risk. For example, we educate consumers and regulators about the benefits of adopting climate-resilient improvements when constructing or repairing homes. To incentivize these behaviors, we offer discounts to those who have fortified their homes to mitigate the impacts of floods, hurricanes or other severe weather. Most of our international homeowners’ policies offer discounts to customers who build with more resilient materials and install wind mitigation features.

Risk Management

CDP Section Alignment

a) Process to Identify Climate Risk

C2.2, C2.2a, C-FS2.2b, C-FS2.2c, C-FS2.2d, C-FS2.2e, C-FS2.2f, C2.3 & C2.4

The company conducted a risk and opportunities screening analysis in 2021 to identify potential climate-related issues for Assurant businesses. As part of that process, the major lines of business were reviewed and assessed based on current climate change trends, the varying degrees of potential downside and upside, and the additional information and analysis required to gain greater understanding of the risks. Because Global Housing’s lender-placed homeowners and lender-placed manufactured housing insurance products are designed to automatically provide property coverage for client portfolios, our exposure to certain catastrophe-prone locations, such as Florida, California, Texas, North Carolina, South Carolina and Puerto Rico, may increase. The withdrawal of other insurers from these or other states may lead to adverse selection and increased use of our products in these areas and may negatively affect our loss experience.

Assurant prioritizes risks and opportunities based upon each business unit’s exposure to catastrophe, flood, fire, existing and emerging regulatory requirements related to climate change, and other climate-related events. Assurant is most prone to climate change impacts related to the homes for which we provide lender-placed, voluntary and flood insurance through Global Housing. In managing its portfolio of voluntary property insurance policies, Assurant uses risk concentration models to identify and de-risk areas of high exposure to climate-related perils such as wildfire and flood. To enhance our understanding of our significant risk exposure to catastrophic events, we purchase aftermarket information that provides us with additional building characteristics, which we include in our modelling process and supply to our panel of more than 40 reinsurers. We employ catastrophe models for various geographic regions that contain long-term (5-year) projections, which allow us to make more accurate assumptions on the frequency of hurricanes or other climate-related events to determine pricing and guide appropriate risk-taking within the company. Assurant Risk Management, in collaboration with corporate real estate and facilities, assesses all of the company’s facilities for exposure to severe climate-related events and recommends improved climate resiliency where appropriate. For example, we fortified our Miami, Florida, office with hurricane-resistant glass that provides protection from hurricanes rated up to category 5 and a full electrical generator capacity for use during a tropical cyclone and/or long-term power outage.

1. A “business-as-usual” scenario represents an emissions trajectory should no major global effort to limit greenhouse gas emissions come into effect (RCP8.5). In a “two-degree” scenario, global emissions are aligned with international pledges to manage global average temperature increases to below 2°C by 2100 (RCP4.5).

b) Process for Managing Climate Risk

C2.2 & C2.2a

The company employs a risk governance structure, overseen by the Board and senior management and coordinated by the Risk Management function as described above, to provide a common framework for evaluating the risks embedded in and across our businesses and functional areas, developing risk appetites, managing these risks, and identifying current and future risk challenges and opportunities. Risk Management coordinates the company's internal risk management activities, including climate-related risks, and is the responsibility of the Chief Strategy and Risk Officer and the Global Head of Risk, who reports to the Chief Strategy and Risk Officer. Risk Management develops risk assessment and risk management policies and facilitates identification, management, measurement and reporting of risks. Risk Management also coordinates with compliance and other departments and internal committees overseeing risk to develop recommendations for risk limits. Periodic reporting and discussion of climate risk occurs at the ERC and subcommittees, as warranted.

Risk appetite is defined as the levels and types of risk we are willing to assume to achieve our strategic objectives and business plan, consistent with prudent management of risk associated with available levels of capital. Using metrics allows for a cohesive assessment of risk, resources and strategy, and it supports management and the Board in making well-informed business decisions. The company's risk appetite is subject to Board oversight.

Risk Management relies on a combination of activities and processes to provide analysis and seek assurance that material risks have been identified and managed as appropriate. Assurant's materiality assessment used the Global Reporting Initiative Identification, Prioritization and Validation steps to define the most significant ESG topics based on impacts, risks and opportunities. ESG topics were prioritized using a customized weighting analysis that reflected relevant industry standards and studies, internal priorities, peer benchmarking and feedback from internal and external stakeholders. Risk Management facilitates an annual Risk and Control Self-Assessment, which assists in identifying the top enterprise risks for the following year. Risk owners from each of the company's key business and functional areas assess current and future risks within their areas and the effectiveness of controls in place. Risk Management presents results to management and action plans are agreed as necessary. This annual assessment is also used to identify potential emerging risks.

c) Climate Risk Integration

C2.2 & C2.2a

Climate-related risk identification is integrated into a multidisciplinary, company-wide risk identification, assessment and management processes. For our climate-related catastrophe exposures inherent in our property insurance business, our RRC monitors catastrophe exposure and reports results to the F&R Committee of the Board on a quarterly basis. Our RRC reviews and approves our catastrophe reinsurance activities. Annually through our catastrophe reinsurance program, we work to reduce our company's financial exposure while protecting millions of homeowners and renters against severe weather and other hazards. Our lender-placed insurance product also offers significant liquidity to the mortgage industry and its ability to offer mortgage loans. Additionally, the ERC meets at least six times per calendar year to focus on all key risks (i.e., inherent risks greater than \$6 million in Adjusted EBITDA across the full spectrum of Assurant's risk taxonomy). The ERC, which is chaired by our Global Head of Risk and includes members of Assurant's Management Committee, senior members of risk management, and leaders of all the functional support areas of the company, is responsible for the interdisciplinary oversight of business unit and enterprise risks and the design, management and recommendation of the risk appetite framework and limits. The ERC reports and provides regular updates to the F&R Committee.

Metrics

CDP Section Alignment

a) Metrics

We monitor absolute energy use, Scope 1 and Scope 2 emissions, and emissions intensity relative to sales. In 2021, we worked with a third-party consultant to assist in assessing our Scope 3 Greenhouse Gas (GHG) emissions.

C-FS2.2c, C4.3b, C5.1, C6.4, C6.5, C6.10 & C7.9b

b) Scope 1, 2 and 3 GHG Emissions¹

	2021	
Scope 1 GHG Emissions (Metric Tons CO ₂ e)	2,132	C-FS2.2c, C4.3b, C5.1, C6.1, C6.2, C6.4, C6.5, C6.10 & C7.9b
Scope 2 GHG Emissions (Metric Tons CO ₂ e) ²	14,973	
Scope 3 GHG Emissions (Metric Tons CO ₂ e)		
Purchased Goods and Services	228,495	
Capital Goods	6,292	
Business Travel	1,631	
Use of Sold Products	97,732	

¹Scope 1, 2 and 3 emissions calculated according to Greenhouse Gas Protocol | (ghgprotocol.org). ²Scope 2 GHG emissions are estimated using the market-based scope 2 accounting method in alignment with the Greenhouse Gas Protocol.

c) Targets

C4.1 & C4.1a

We are currently working to evaluate and eventually set science-based Scope 1 and 2 GHG emission reduction goals, while also considering our path to implementing a Scope 3 GHG emission target which would also take into account our investment portfolio and supply chain, among other areas.

Appendix: SASB Index

Assurant, Inc. (NYSE: AIZ) is a leading global business services company that supports, protects and connects major consumer purchases. Assurant supports the advancement of the connected world by partnering with the world's leading brands to develop innovative solutions and to deliver an enhanced customer experience through mobile device solutions, extended service contracts, vehicle protection services, renters insurance, lender-placed insurance products and other specialty products. Given Assurant's unique business model that spans multiple industry categories with an ongoing shift to more service-oriented business, particularly in mobile, Assurant is providing the following disclosures aligned with the Sustainability Accounting Standards Board (SASB) industry standards for both insurance and telecommunication services.

Insurance Industry Metrics

Topic Area	Metric Code	Metric Description	Disclosure
Insurance — Activity Metric	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Assurant currently tracks and reports the policies in force globally for mobile device protection, auto and renters policies. See our Q1 2022 Financial Supplement for policies in force, specifically page 4 for Mobile and Auto and page 7 for Renters.
	FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers	See the Legal and Regulatory Matters portion of Note 27, Commitments and Contingencies, on page F-79 of Assurant's 2021 10-K filing .
Transparent Information & Fair Advice for Customers	FN-IN-270a.2	Complaints-to-claims ratio	Assurant currently tracks complaints by line of business internally. This data is used to track performance and identify opportunities for improvement. However, given the varying nature of how our product and service offerings are sold, and the varying definitions of complaint types by product line, we do not currently calculate or publicly disclose an overall complaints-to-claims ratio.
	FN-IN-270a.3	Customer retention rate	Due to the nature of Assurant's business, the variation in our lines of business and how our products and services are sold, we do not currently calculate or publicly disclose customer retention rates.
	FN-IN-270a.4	Description of approach to informing customers about products	Assurant provides a variety of products across our lines of business and has established policies and procedures to ensure information given to customers is transparent, complete and accurate. For more information, see the Our Products and Services section of Item 1. Business in Assurant's 2021 10-K filing , specifically pages 5-6 for Global Lifestyle and pages 8-9 for Global Housing.
Incorporation of ESG Factors in Investment Management	FN-IN-410a.1	Total invested assets, by industry and asset class	As of December 31, 2021, Assurant had total investments of \$8.67 billion. For more information about Assurant's invested assets, see Note 8 Investments starting on page F-33 and, Management's Discussion and Analysis of Financial Condition and Results of Operations (MD&A), on pages 59-60 of Assurant's 2021 10-K filing .
	FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	Assurant's approach to incorporation of ESG factors into our investment management processes and strategies is outlined in our Responsible Investing Commitment , last updated and posted on the company website in January 2022.

Topic Area	Metric Code	Metric Description	Disclosure																																
Policies Designed to Incentivize Responsible Behavior	FN-IN-410b.1	Net premiums written related to energy efficiency and low carbon technology	While Assurant does not explicitly track net premiums related to energy efficiency and low carbon technology, we do provide products and services that incentivize environmentally-minded actions. For example, we provide coverage for efficiency-related items such as smart thermostats through our Connected Living business.																																
	FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	<p>Additionally, in January 2020, Assurant began offering an electric vehicle protection product to provide extended warranty solutions for electric and hybrid vehicles. See the product page for Assurant EV One Protection on the company website for more information.</p> <p>Additionally, Assurant's services in mobile trade-in support extends the life of a mobile device, helping to minimize e-waste.</p> <p>See Climate, Energy and Emissions starting on page 17 of Assurant's 2022 Sustainability Report for a discussion of these products and services.</p>																																
Environmental Risk Exposure	FN-IN-450a.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	<p>Assurant utilizes various proprietary modelling processes to make underwriting and pricing decisions, and to manage exposure to catastrophe risk. The table below details the estimated reportable losses affecting its Global Housing insurance portfolio that could result from weather-related natural catastrophes, based on three likelihood scenarios (1) 1-in-50; (2) 1-in-100; (3) 1-in-250. Assurant defines a reportable catastrophe event as an individual catastrophe event that generates losses in excess of \$5.0 million, pre-tax, net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums. This data includes hurricanes, earthquakes and other perils, of which hurricanes are most significant to Assurant's business. The hurricane loss amounts are based on Assurant's catastrophe risk models and include losses from wind and storm surge. The earthquake loss amounts include losses from earthquakes, as well as fires following earthquakes. This data, reported as of June 2021, covers Assurant's global operations, and is reported gross and net of reinsurance.</p> <p>Probable Maximum Loss — Hurricane</p> <table border="1"> <thead> <tr> <th>Probability of Non-Exceedance</th> <th>Return Period (Year)</th> <th>Direct and Assumed</th> <th>Net (Excl. Reinstatement Premiums)</th> </tr> </thead> <tbody> <tr> <td>98.00%</td> <td>50</td> <td>\$787.9M</td> <td>\$215.8M</td> </tr> <tr> <td>99.00%</td> <td>100</td> <td>\$1.14B</td> <td>\$255.0M</td> </tr> <tr> <td>99.60%</td> <td>250</td> <td>\$1.67B</td> <td>\$324.3M</td> </tr> </tbody> </table> <p>Probable Maximum Loss — Earthquake & Fire Following</p> <table border="1"> <thead> <tr> <th>Probability of Non-Exceedance</th> <th>Return Period (Year)</th> <th>Direct and Assumed</th> <th>Net (Excl. Reinstatement Premiums)</th> </tr> </thead> <tbody> <tr> <td>98.00%</td> <td>50</td> <td>\$52.5M</td> <td>\$31.3M</td> </tr> <tr> <td>99.00%</td> <td>100</td> <td>\$89.6M</td> <td>\$49.5M</td> </tr> <tr> <td>99.60%</td> <td>250</td> <td>\$192.8M</td> <td>\$84.6M</td> </tr> </tbody> </table> <p>For further information about Assurant's risk management processes, see Item 1. Business, specifically pages 9, 17 and 18 of Assurant's 2021 10-K filing. See also Assurant's 2022 Sustainability Report, Task Force on Climate-Related Financial Disclosures (TCFD) Index, specifically the section entitled Risk Management.</p>	Probability of Non-Exceedance	Return Period (Year)	Direct and Assumed	Net (Excl. Reinstatement Premiums)	98.00%	50	\$787.9M	\$215.8M	99.00%	100	\$1.14B	\$255.0M	99.60%	250	\$1.67B	\$324.3M	Probability of Non-Exceedance	Return Period (Year)	Direct and Assumed	Net (Excl. Reinstatement Premiums)	98.00%	50	\$52.5M	\$31.3M	99.00%	100	\$89.6M	\$49.5M	99.60%	250	\$192.8M	\$84.6M
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Topic Area	Metric Code	Metric Description	Disclosure										
Environmental Risk Exposure	FN-IN-450a.2	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	<p>In Assurant's 2022 TCFD Index, we disclose our catastrophe modeling practices and strategy, together with how we employ catastrophe modeling for climate risk identification and integration. See details starting on page 30 in Assurant's 2022 Sustainability Report, TCFD Index.</p> <p>The following table presents the losses, net of reinsurance, incurred by Assurant during 2021 as a result of both modeled and non-modeled significant catastrophe events. Assurant defines a reportable catastrophe event as an individual catastrophe event that generates losses in excess of \$5.0 million, pre-tax, net of reinsurance and client profit sharing adjustments and including reinstatement and other premiums. This data includes hurricanes, earthquakes and other perils, of which hurricanes are most significant to Assurant's business.</p> <p>2021 Net Incurred Catastrophe Losses</p> <table border="1"> <thead> <tr> <th>Event Type</th> <th>Incurred Losses*</th> </tr> </thead> <tbody> <tr> <td>Hurricane</td> <td>\$78.9M</td> </tr> <tr> <td>Earthquake</td> <td>\$1.2K</td> </tr> <tr> <td>Other Perils</td> <td>\$65.4M</td> </tr> <tr> <td>Total</td> <td>\$144.3M</td> </tr> </tbody> </table> <p>*Includes incurred but not reported (IBNR) estimates</p>	Event Type	Incurred Losses*	Hurricane	\$78.9M	Earthquake	\$1.2K	Other Perils	\$65.4M	Total	\$144.3M
	Event Type	Incurred Losses*											
Hurricane	\$78.9M												
Earthquake	\$1.2K												
Other Perils	\$65.4M												
Total	\$144.3M												
	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	<p>Assurant has an extensive risk management process, covering both pricing and underwriting of policies as well as management of firm-level risks.</p> <p>For further information about Assurant's risk management processes, refer to the following in Assurant's 2021 10-K filing:</p> <ul style="list-style-type: none"> Item 1. Business, specifically pages 17 and 18 covering segment-level risk management and Enterprise Risk Management Item 1A. Risk Factors, pages 18 through 38 <p>See also Assurant's 2022 Sustainability Report, Task Force on Climate-Related Financial Disclosures (TCFD) Index, specifically the section entitled Risk Management.</p>										
Systemic Risk Management	FN-IN-550a.1	Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse and (3) total potential exposure to centrally cleared derivatives	Assurant uses derivative financial instruments on a limited basis to hedge risk. For more information, see Derivatives starting on page 70, Investments on page F-36 and Interest Rate Derivatives on page F-62 of Assurant's 2021 10-K filing .										
	FN-IN-550a.2	Total fair value of securities lending collateral assets	As Assurant does not engage in securities lending, we do not consider this metric to be applicable to our business model. For more information on our investments, please see the Investments portion of Item 7, MD&A, on pages 59-60 of Assurant's 2021 10-K filing .										
	FN-IN-550a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	For information on our approach to managing capital resources and liquidity, please see the Liquidity and Capital Resources portion of Item 7, MD&A, on pages 60-66 and Risk Factors on pages 18-38 of Assurant's 2021 10-K filing .										

Telecommunication Services Industry Metrics

Topic Area	Metric Code	Metric Description	Disclosure
Insurance — Activity Metric	TC-TL-000.A	Number of wireless subscribers	As a provider of mobile device solutions, extended service products and related services for mobile devices, Assurant does not have any wireless, wireline or broadband subscribers nor do we have network traffic. These metrics are therefore not applicable to our business.
	TC-TL-000.B	Number of wireline subscribers	
	TC-TL-000.C	Number of broadband subscribers	
	TC-TL-000.D	Network traffic	
Environmental Footprint of Operations	TC-TL-130a.1	(1) Total energy consumed (Gigajoules) (2) Percentage grid electricity (3) Percentage renewable	(1) The total (actual & estimated) energy consumption was 182,812 GJ' (2) 79.5% grid electricity (3) 0% renewable
Data Privacy	TC-TL-220a.1	Description of policies and practices relating to behavioral advertising and customer privacy	Assurant is currently assessing this metric, and if applicable, the potential for future disclosure.
	TC-TL-220a.2	Number of customers whose information is used for secondary purposes	Assurant is currently assessing this metric, and if applicable, the potential for future disclosure.
	TC-TL-220a.3	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	As of the reporting date for the 2021 SASB Index, Assurant does not have any material legal proceedings associated with privacy-related issues. For further information about legal proceedings, see the Legal and Regulatory Matters portion of Note 27, Commitments and Contingencies, on page F-79 of Assurant's 2021 10-K filing .
	TC-TL-220a.4	(1) Number of law enforcement requests for customer information, (2) Number of customers whose information was requested, (3) Percentage resulting in disclosure	This metric is specific to traditional telecommunications businesses. Assurant does not consider this metric applicable to our business model.

1. Total energy includes electricity, natural gas and stationary diesel usage at global facilities. Source data was used where possible. Where source data was unavailable, data for electricity and natural gas usage was estimated using energy intensity per square meter from the U.S. Energy Information Administration (EIA), Office of Energy Consumption and Efficiency Statistics. Data from the EIA was also used for converting from volume usage to energy for natural gas and diesel. A natural gas heat content of 1,037 BTU per cubic foot and a diesel heat content of 137,381 BTU per gallon were used.

Topic Area	Metric Code	Metric Description	Disclosure
Data Security	TC-TL-230a.1	(1) Number of data breaches (2) Percentage involving personally identifiable information (PII) (3) Number of customers affected	Assurant did not experience any material information security breaches in 2021 as reported in the 2022 Sustainability Report.
	TC-TL-230a.2	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	Assurant's Information Security Program is in place to manage cyber risk for the organization. It includes a comprehensive set of written policies and standards aligned to the global International Organization for Standardization (ISO), which are mapped to the United States' National Institute of Standards and Technology (NIST) framework. The policies have been established at the enterprise level and apply to all Assurant subsidiaries and businesses. The Board's Finance and Risk Committee provides oversight of the Company's enterprise risk management activities, including data security risks, in conjunction with the Audit Committee and its risk management responsibilities. Also, the Information Technology Committee reviews the effectiveness of our policies with respect to information technology risk assessment and risk management, including cybersecurity policies, controls and procedures.
Product End-of-life Management	TC-TL-440a.1	(1) Materials recovered through take back programs, percentage of recovered materials that were (2) reused, (3) recycled and (4) landfilled	See Climate, Energy and Emissions starting on page 17 of Assurant's 2022 Sustainability Report.
Competitive Behavior & Open Internet	TC-TL-520a.1	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	Assurant and its subsidiaries were not party to any litigation relating to anti-competitive behavior regulations as defined by the Federal Trade Commission, nor did Assurant or its subsidiaries suffer any monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations in 2021. For further information about legal proceedings, see the Legal and Regulatory Matters portion of Note 27, Commitments and Contingencies, on page F-79 of Assurant's 2021 10-K filing .
	TC-TL-520a.2	Average actual sustained download speed of (1) owned and commercially-associated content and (2) non-associated content	These metrics are not applicable to Assurant's business model
	TC-TL-520a.3	Description of risks and opportunities associated with net neutrality, paid peering, zero rating and related practices	These metrics are not applicable to Assurant's business model
Managing Systemic Risks from	TC-TL-550a.1	(1) System average interruption frequency and (2) customer average interruption duration	These metrics are not applicable to Assurant's business model
Technology Disruptions	TC-TL-550a.2	Discussion of systems to provide unimpeded service during service interruptions	These metrics are not applicable to Assurant's business model

Legal Notice

Forward-Looking Statements

Some of the statements included in this report 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 “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. For additional information on factors that could affect our actual results, please refer to the factors identified in the reports we file with the U.S. Securities and Exchange Commission (the “SEC”), including the risk factors identified in our most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q, each as filed with the SEC.

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