



INDEPENDENT ASSURANCE STATEMENT

To: The Stakeholders of Assurant, Inc.

Introduction and objectives of work

Apex Companies, LLC (Apex) was engaged by Assurant, Inc. (Assurant) to provide limited assurance of operational water withdrawal, waste disposal and air emissions. This assurance statement applies to the subject matter included within the scope of work described below for the time period of January 1, 2024 to December 31, 2024. The intended users of the assurance statement are the stakeholders of Assurant. The overall aim of this process is to provide assurance to Assurant stakeholders on the accuracy, reliability, and objectivity of select information.

This information and its presentation in Assurant's internal and external reports (Reports) are the sole responsibility of the management of Assurant. Apex was not involved in the gathering of data, development of content and/or the drafting of the Reports. Our sole responsibility was to provide independent assurance on the accuracy of information included in the scope of work. This is the first year in which we have provided assurance over selected data.

Scope of work

Assurant requested Apex to include in its independent review the following:

- Assure the accuracy of the following data for the calendar year 2024 reporting period:
 - Total Water Usage
 - Non-Hazardous waste
 - Hazardous waste
 - Percentage of Total Waste Diverted from Landfill
 - Nitrogen Oxides (NO_x) emissions
 - Sulfur Oxides (SO_x) emissions
- Appropriateness and robustness of underlying reporting systems and processes used to collect, analyze, and review the environmental information reported; and
- Evaluation of the reported data against Assurant internal reporting procedures.

Boundaries of the reporting company GHG emissions covered by the assurance:

- Operational Control
- Worldwide

Limitations and Exclusions

Excluded from the scope of our work is any assurance of information relating to:

- Text or other written statements associated with Assurant submissions

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- Activities outside the defined reporting period

This limited assurance engagement relies on a risk based selected sample of sustainability data and the associated limitations that this entails. The reliability of the reported data is dependent on the accuracy of metering and other measurement arrangements employed at the site level. This independent statement should not be relied upon to detect all errors, omissions or misstatements that may exist.

Responsibilities

This preparation and presentation of the Subject Matter in the Report are the sole responsibility of the management of Assurant.

Apex was not involved in the drafting of the Report or of the Reporting Criteria. Our responsibilities were to:

- obtain limited assurance about whether the Subject Matter has been prepared in accordance with the Reporting Criteria;
- form an independent conclusion based on the assurance procedures performed and evidence obtained; and
- report our conclusions to the Directors of Assurant.

Assessment Standards

We performed our work in accordance with Apex's standard procedures and guidelines for external Assurance of Sustainability Reports and International Standard on Assurance Engagements (ISAE) 3000 Revised, Assurance Engagements Other than Audits or Reviews of Historical Financial Information (effective for assurance reports dated on or after Dec. 15, 2015), issued by the International Auditing and Assurance Standards Board. A materiality threshold of ± 5 -percent was set for the assurance process.

Summary of Work Performed

As part of our independent assurance, our work included:

- Assessing the appropriateness of the Reporting Criteria for the Subject Matter;
- Interviews with relevant personnel of Assurant;
- Reviewing the data collection and consolidation processes used to compile Subject Matter, including assessing assumptions made, and the data scope and reporting boundaries;
- Review of documentary evidence including source data, calculation methodologies, emission factors, conversion factors and other supporting documentation produced by Assurant;
- Agreeing a selection of the Subject Matter to the corresponding source documentation;
- Reviewing Assurant systems for quantitative data aggregation and analysis; and
- Assessing the disclosure and presentation of the Subject Matter to ensure consistency with assured information.



Conclusion

On the basis of our methodology and the activities described above, it is Apex's opinion that:

- Nothing has come to our attention to indicate that the reviewed information within the scope of our assurance is not materially correct.
- Nothing has come to our attention to indicate that the reviewed information is not a fair representation of the actual data for calendar year 2024.
- It is our opinion that Assurant has established appropriate systems for the collection, aggregation, and analysis of quantitative data within the boundaries of the reporting for determination of the following for Assurant:
 - Water Usage: 115,188 cubic meters
 - Total Non-Hazardous Waste: 6,711 short tons
 - Total Hazardous Waste: 1 short ton
 - Percentage of Total Waste Diverted from Landfill: 65%
 - Nitrogen Oxides (NOx) emissions: 1.61 metric tons
 - Sulfur Oxides (SOx) emissions: 0.11 metric tons

*Note: Data and information supporting water usage volumes were in some cases estimated rather than historical in nature. Similarly, the data and information supporting NOx and SOx emission assertions were, in some cases, estimated for natural gas and were based on comprehensive data for all operational vehicles. Finally, only available data was used for other stationary gasoline and diesel consumption.

Statement of independence, integrity, and competence

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

No member of the assurance team has a business relationship with Assurant, its Directors or Managers beyond that of verification and assurance of sustainability data and reporting. We have conducted this assurance assignment independently and we believe there to have been no conflict of interest.



Assurant, Inc.
May 14, 2025

Page 4

The assurance team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, having over 20 years of combined experience in this field and an excellent understanding of Apex's standard methodology for the assurance of sustainability and non-financial data and reports.

A handwritten signature in blue ink that reads 'Scott Johnston'.

Scott Johnston, Lead Verifier
ESG-Principal Consultant
Apex Companies, LLC
Doral, Florida

A handwritten signature in blue ink that reads 'John Rohde'.

John Rohde, Technical Reviewer
ESG-Principal Consultant
Apex Companies, LLC
Lakewood, Colorado

May 14, 2025

This assurance statement, including the opinion expressed herein, is provided to Assurant, Inc. and is solely for the benefit of Assurant, Inc. in accordance with the terms of our agreement. We consent to the release of this statement by you to your stakeholders in order to satisfy disclosure requirements but without accepting or assuming any responsibility or liability on our part to the stakeholders or to any other party who may have access to this statement.