



ASSURANT®

On your terms.®

www.assurant.com

Assurant is a premier provider of specialized insurance products and related services in North America and selected worldwide markets. Its four key businesses – Assurant Solutions, Assurant Specialty Property, Assurant Health and Assurant Employee Benefits – partner with clients who are leaders in their industries and hold leadership positions in a number of specialty insurance market. Headquartered in New York City’s financial district, Assurant operates in 12 countries with more than 14,000 employees worldwide.

Products and Services

The Assurant businesses provide a broad array of products and services, including:

- Group and voluntary life, disability and dental products targeted to small employers
- Individual, short-term and small employer group health insurance
- Warranties and extended service contracts for personal computers, home appliances, consumer electronics, cell phones and motor vehicles
- Pre-funded funeral insurance
- Consumer credit insurance and related debt protection administration services
- Lender-placed and voluntary homeowners insurance and related outsourcing services
- Lender-placed and voluntary manufactured housing insurance
- Renters Insurance

Competitive Strengths

To achieve its mission, Assurant focuses on the following areas:

- Building and maintaining a portfolio of diverse, specialty insurance businesses
- Leveraging a set of core capabilities – managing risk, managing relationships with large distribution partners and integrating complex administrative systems
- Managing targeted growth initiatives
- Identifying and adapting to evolving market needs
- Centralizing certain key functions to achieve economies of scale

Additional Company Information

A publicly held company, Assurant is traded on the New York Stock Exchange under the symbol AIZ. With approximately \$US26 billion in assets at year-end 2010 and \$US8 billion in annual revenue, Assurant currently has a market capitalization of about \$US4.2 billion. In 2011, Assurant was ranked No. 285 on the Fortune 500 list of the largest publicly traded companies in the United States and No. 1123 on the Forbes Global 2000, a ranking of the top 2,000 companies in the world. Assurant is a component of the S&P 500 stock market index.

Primary Locations

United States

Addison, Texas
 Albany, Ore.
 Atlanta, Ga.
 Birmingham, Ala.
 Boise, Idaho
 Duluth, Ga.
 Florence, S.C.
 Kansas City, Mo.
 Lawton, Okla.
 Louisville, Ky.
 Miami, Fla.
 Milwaukee, Wis.
 New York, N.Y.
 Omaha, Neb.
 Orange, Calif.
 Rapid City, S.D.
 St. Petersburg, Fla.
 Santa Ana, Calif.
 Scottsdale, Ariz.
 Springfield, Ohio
 Syracuse, N.Y.
 West Des Moines, Iowa
 Wayne, Pa.
 Westbrook, Me.
 Woodbury, Minn.
 York, Pa.

Argentina

Buenos Aires

Brazil

São Paulo

Canada

Kingston, Ontario
Toronto, Ontario

Chile

Santiago

China

Beijing

Germany

Frankfurt

Ireland

Cork

Italy

Milan

Mexico

Mexico City

Puerto Rico

San Juan

Spain

Madrid

United Kingdom

Windsor
York



Executive Management Committee

Robert B. Pollock,
President and Chief Executive Officer

Michael J. Peninger,
Executive Vice President and
Chief Financial Officer

Alan B. Colberg,
Executive Vice President
Marketing and Business Development

Adam D. Lamnin,
Executive Vice President; President and
Chief Executive Officer, Assurant Health

S. Craig Lemasters,
President and Chief Executive Officer,
Assurant Solutions

Gene E. Mergelmeyer,
President and Chief Executive Officer,
Assurant Specialty Property

Christopher J. Pagano,
Executive Vice President and Treasurer;
President and Chief Investment Officer,
Assurant Asset Management

John S. Roberts,
President and Chief Executive Officer,
Assurant Employee Benefits

Bart R. Schwartz,
Executive Vice President and Chief Legal
Officer and Secretary

Sylvia R. Wagner,
Executive Vice President,
Human Resources and Development

An overview of our four key businesses:



Assurant Employee Benefits specializes in quality employee benefits and services, including long-term and short-term disability, life and accidental death and dismemberment insurance, dental coverage, and disability reinsurance management services. Assurant Employee Benefits also offers voluntary (employee-paid) disability, life and dental plans.

Products and Services

As a leading provider of small business employee benefits Assurant Employee Benefits' customers have the advantage of comprehensive employee benefit plans administered by outstanding, experienced professionals who provide market-responsive products.

Assurant Employee Benefits offers a wide range of flexible benefits, including employer-paid products (Dental, Life and AD&D, Long-term disability, Serious disability, Short-term disability, Vision) and employee-paid (Voluntary) products (Dental, Educator Benefits Solutions®, Life and AD&D, Long-term disability, Short-term disability, Accident, Cancer, Critical illness, Hospital Confinement Indemnity "Gap", Vision), individual and family and service solutions.



Assurant Health has been in business since 1892 and is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Together, these three underwriting companies provide health insurance coverage to people nationwide. Each underwriting company is financially responsible for its own insurance products. Assurant Health is headquartered in Milwaukee, Wisconsin, with operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country.

Products and Services

Assurant Health's primary products include individual medical, small business health insurance, short-term health insurance and student health insurance products, as well as noninsurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements.



Assurant Solutions businesses develop, underwrite, market and administer specialty insurance, extended service contracts and other risk management solutions through collaborative relationships with leading financial institutions, retailers, automobile dealers, utilities and other entities. With operations in 25 locations, including executive offices in Atlanta, Ga., Assurant Solutions serves clients and their customers throughout North America, the Caribbean and selected countries in Latin America, Europe and Asia.

Products and Services

Assurant Solutions' broad array of products and services include extended service contracts, wireless electronics protection, vehicle service contracts, guaranteed asset protection, debt payment protection and administration, credit life, disability and unemployment insurance, and prefunded funeral insurance. The products and services that Assurant Solutions companies provide pay for repairs or replacement of damaged or inoperable computers, home appliances, mobile phones and wireless devices, automobiles and personal watercraft. They help consumers pay their bills when they are unable to work due to job loss, hospitalization or disability. They help consumers pay for funeral expenses in advance of need, and pay off debts upon death.



Assurant Specialty Property businesses develop, underwrite, market and administer specialty property and personal lines of insurance through collaborative relationships with leading home mortgage lenders and servicers, manufactured home builders and dealers, auto finance companies, property management companies and managing general agents. With service centers and operations in 11 locations, including executive offices in Atlanta, Assurant Specialty Property serves clients and their customers in all 50 states and the District of Columbia.

Products and Services

Assurant Specialty Property's diversified portfolio of services and products includes insurance tracking and management, lender-placed homeowners insurance and related outsourcing services (including escrow management and claims servicing), manufactured housing insurance, renters insurance, vehicle title administration, collateral protection insurance for automobiles and leased and financed equipment, federal flood insurance, and various personal lines, including antique automobiles, homeowners, watercraft, motorcycle, motor home and farmowners.



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