



VERIFICATION OPINION DECLARATION GREENHOUSE GAS EMISSIONS

To: The Stakeholders of Assurant, Inc.

Apex Companies, LLC (Apex) was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions and energy data reported by Assurant, Inc. (Assurant) for the period stated below. This verification opinion declaration applies to the related information included within the scope of work described below.

The determination of the GHG emissions and energy data is the sole responsibility of Assurant. Assurant is responsible for the preparation and fair presentation of the GHG emissions and energy data statement in accordance with the criteria. Apex's sole responsibility was to provide independent verification on the accuracy of the GHG emissions and energy data reported, and on the underlying systems and processes used to collect, analyze and review the information. Apex is responsible for expressing an opinion on the GHG emissions and energy data statement based on the verification. Verification activities applied in a limited level of assurance verification are less extensive in nature, timing and extent than in a reasonable level of assurance verification.

Boundaries of the reporting company GHG emissions and energy data covered by the verification:

- Operational Control
- Global

Types of GHGs: CO₂, N₂O, CH₄, HFCs

GHG Emissions Statement:

- **Scope 1:** 1,342 metric tons of CO₂ equivalent
- **Scope 2 (Location-Based):** 12,192 metric tons of CO₂ equivalent
- **Scope 2 (Market-Based):** 12,792 metric tons of CO₂ equivalent
- **Scope 3:**
 - Category 1 – Purchased Goods and Services: 307,585 metric tons of CO₂ equivalent
 - Category 2 – Capital Goods: 3,008 metric tons of CO₂ equivalent
 - Category 3 – Fuel and Energy-Related Activities (electricity transportation and distribution losses): 686 metric tons of CO₂ equivalent
 - Category 4 – Upstream Transportation and Distribution: 4,819 metric tons of CO₂ equivalent
 - Category 5 – Waste Generated in Operations: 1,628 metric tons of CO₂ equivalent
 - Category 6 – Business Travel: 2,406 metric tons of CO₂ equivalent
 - Category 7 – Employee Commuting: 3,342 metric tons of CO₂ equivalent
 - Category 9 – Downstream Transportation and Distribution: 32,806 metric tons of CO₂ equivalent
 - Category 11 – Use of Sold Products: 80,527 metric tons of CO₂ equivalent
 - Category 12 – End-of-Life Treatment of Sold Products: 229 metric tons of CO₂ equivalent
 - Category 13 – Downstream Leased Assets: 283 metric tons of CO₂ equivalent
 - Category 14 – Franchises: 2,338 metric tons of CO₂ equivalent

- Category 15 – Investments: 2,439,929 metric tons of CO₂ equivalent

Data and information supporting the Scope 1 and Scope 2 GHG emissions assertion were in most cases historical in nature and in some cases were estimated.

Data and information supporting the Scope 3 GHG emissions assertion were in many cases estimated rather than historical in nature.

Energy:

- Total energy consumed: 130,712 Gigajoules (GJ)
- Percentage grid electricity: 89%
- Percentage renewable: 0%

Global Warming Potential (GWP) and Emission factor data sets included in the verification:

- USEPA eGRID, 2023
- AIB Residual Mix, 2023
- Green-E Residual Mix, 2023
- IEA, 2023
- UK Government GHG Conversion Factors for Company Reporting (DEFRA), 2023
- IPCC GWP: AR-5

Period covered by GHG emissions and energy data verification:

- January 1, 2023 to December 31, 2023

GHG Reporting Protocols against which verification was conducted:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas Protocol, Corporate Accounting and Reporting Standard, Revised Edition (Scope 1 and 2) and the GHG Protocol Scope 2 Guidance, an amendment to the GHG Protocol Corporate Standard
- WRI/WBCSD Corporate Value Chain (Scope 3) Accounting and Reporting Standard
- PCAF (2022). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Second Edition.

GHG and Energy Verification Protocols used to conduct the verification:

- ISO 14064-3 Second Edition 2019-04: Greenhouse gases - Part 3: Specification with guidance for the verification and validation of greenhouse gas statements

Level of Assurance and Qualifications:

- Limited
- This verification used a materiality threshold of $\pm 5\%$ for aggregate errors in sampled data for each of the above indicators
- Qualifications. Due to lack of complete data, emissions calculated for Scope 3 Category 9 Downstream Transportation and Distribution may vary greater than the $\pm 5\%$ materiality threshold.

GHG and Energy Verification Methodology:

Evidence-gathering procedures included, but were not limited to:

- Interviews with relevant personnel of Assurant, Inc.;
- Review of documentary evidence produced by Assurant, Inc.;

- Review of Assurant, Inc. data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions and energy data; and
- Audit of sample of data used by Assurant, Inc. to determine GHG emissions and energy data.

Verification Opinion:

Based on the verification process and procedures conducted to a limited assurance level of the GHG emissions and energy data statement shown above, Apex found no evidence that the GHG emissions statement and energy data:

- is not materially correct and is not a fair representation of the GHG emissions and energy data and information; and
- has not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2), WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain Accounting and Reporting Standard (Scope 3), and PCAF The Global GHG Accounting and Reporting Standard Part A: Financed Emissions.

It is our opinion that Assurant has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of these GHG emissions and energy data for the stated period and boundaries.

Statement of independence, impartiality 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.

No member of the verification team has a business relationship with Assurant, its Directors or Managers beyond that required of this assignment. We conducted this verification independently and to our knowledge there has been no conflict of interest.

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

The verification team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex's standard methodology for the verification of greenhouse gas emissions data.

Attestation: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 'David Reilly'.

David Reilly, Technical Reviewer
ESG Principal Consultant
Apex Companies, LLC
Santa Ana, California

November 11, 2024

This verification opinion declaration, 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 declaration by you to the public or other organizations but without accepting or assuming any responsibility or liability on our part to any other party who may have access to this declaration.