

Assurant Earns a Spot on Ward's 50 Top Performing Insurance Companies for 2013

For the fifth consecutive year, Assurant is selected as one of <u>Ward Group's Top 50 Performing Insurance Companies for 2013</u> in the property-casualty industry. Ward Group is an operational consulting firm and provider of benchmarking and best practices services to the insurance industry

Each year, Ward Group conducts an analysis of more than 3,000 property-casualty insurance companies and 800 life-health insurance companies in the U.S. to identify the top performers in each category.

What are the selection criteria?

Assurant was ranked in the areas of safety, consistency and financial performance during a five-year period (2008-2012). Companies selected for the recognition passed an evaluation of company operations and achieved superior performance by meeting the following criteria:



- Safety and Consistency Tests
 - o Surplus and premiums of at least \$50 million for each of the five years analyzed
 - o Net income in at least four of the last five years
 - o Compound annual growth in premiums between -10 percent and +40 percent
- Financial Performance Measurements
 - Five Year Average Return on Average Equity
 - Five Year Average Return on Average Assets
 - Five Year Average Return on Total Revenue
 - Five Year Growth in Revenue
 - o Five Year Improvement in Surplus to Written Premium
 - Five Year Average Combined Ratio