



Assurant, Inc.


AIZ NYSE

Insurance - Multiline

Market Capitalization USD:

\$3,381.95 mm

CONCERN LEVEL: AVERAGE

- 1 The CEO's total remuneration is within the typical market range for the relevant industry and market cap.
- 2 The ratio between the CEO's pay and the median pay of the other named executive officers is 3X or less.
- 3 The CEO's annual cash incentives rose or fell in line with annual performance.
- 4 The CEO received no more than one annual cash bonus this fiscal year.
- 5 The CEO's equity remuneration reflected the company's share price movement over the last five years.
- 6 The company only pays long-term incentives to the CEO for above median performance against a peer group.
- 7 The company's dilution from equity incentives is 10 percent or less.
- 8 Unvested equity lapses when the CEO's employment is terminated. 
- 9 The CEO's potential cash severance payment is capped at two times annual cash remuneration.
- 10 The accrued benefits of the CEO's post-retirement income are within the typical market range for the relevant market cap bracket. 

CEO: Robert B. Pollock

Age: 57

CEO Since: 2006

	2009	2010	2011
Base Salary	\$950,000	\$950,000	\$975,000
Discretionary Bonus	\$0	\$0	\$0
Annual Cash Incentive	\$1,083,000	\$2,208,750	\$1,981,200
Benefits and Perquisites	\$218,248	\$197,837	\$287,989
TOTAL ANNUAL COMPENSATION	\$2,251,248	\$3,356,587	\$3,244,189
Increase in Post-Retirement Benefits	\$1,810,332	\$1,656,852	\$3,233,211
Stock Option Awards	\$0	\$0	\$0
Stock Awards	\$2,382,618	\$2,856,049	\$2,911,940
TOTAL COMPENSATION	\$6,444,198	\$7,869,488	\$9,389,340
Median of Other Named Executive Officers Total Compensation	\$3,811,483	\$4,035,996	\$5,386,803
Value Realized on Exercise of Stock Option	\$0	\$0	\$2,342,428
Value Realized on Vesting of Stock	\$156,520	\$2,554,938	\$1,784,324
TOTAL REALIZED EQUITY COMPENSATION	\$156,520	\$2,554,938	\$4,126,752

Proxy Date: 27 Mar 2012

Annual Meeting Date: 10 May 2012

Equity Reserves: 12.91%

Stock Option Run Rate: 0.00%

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Performance Comparison

■ S&P500 ■ Industry ■ AIZ



Peer Comparisons (TRBC) - Insurance - Multiline

Total Summary CEO Compensation

Ticker	Company Name	2009	2010	2011	Market Cap
AIZ	Assurant, Inc.	\$6,444,198	\$7,869,488	\$9,389,340	\$3,381,953,326
HIG	Hartford Financial Services Group, Inc. (The)	\$9,154,356	\$10,601,860		\$7,189,408,846
HCC	HCC Insurance Holdings, Inc.	\$4,593,641	\$9,330,071		\$2,975,500,000
GNW	Genworth Financial, Inc.	\$7,252,186	\$6,932,262		\$2,816,712,669
ANAT	American National Insurance Company	\$22,325,432	\$16,483,156	\$18,944,550	\$1,857,373,917
KMPR	Kemper Corporation	\$2,310,761	\$3,502,451	\$3,354,031	\$1,448,614,196

To insure consistency, peer comparisons are based on a combination of TRBC Industry and Sector classifications and company market caps. Missing peer pay figures for 2011 are due to differences in company filing schedules.

Pay Peer Group

Aetna Inc., Coventry Health Care, Inc., Stancorp Financial Group, Inc., Aflac Incorporated, Genworth Financial, Inc., Sunlife Financial, Inc., CIGNA Corporation, Hanover Insurance Group Inc., Torchmark Corporation, CNO Financial Group, Inc., Humana Inc., Unum Group, CNA Financial Corporation, Markel Corporation, W.R. Berkley Corporation, Principal Financial Group, Inc.

Performance Peer Group

A.M. Best U.S. Insurance Index.

COMPENSATION COMMITTEE MEMBERS

Director	Membership	Age	Gender	Tenure	Independence
Lawrence V. Jackson	Chairman	58	Male	3	Outside
Charles John Koch	Member	65	Male	7	Outside
Elaine D. Rosen	Member	59	Female	3	Outside
Elyse Douglas	Member	56	Female	1	Outside
Juan N. Cento	Member	60	Male	6	Outside

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