

ASSURANT INC  
Form 11-K  
June 27, 2014  
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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 11-K**

(Mark One)

**ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the fiscal year ended December 31, 2013

OR

**TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission file number 001-31978

**A. Full title of the plan and the address of the plan, if different from that of the issuer named below:**  
ASSURANT 401(k) PLAN

**B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:**

**ASSURANT, INC.**

ONE CHASE MANHATTAN PLAZA, 41<sup>ST</sup> FLOOR

NEW YORK, NY 10005



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Financial Statements  
and Supplemental Schedule  
December 31, 2013  
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**Report of Independent Registered Public Accounting Firm**

To the Participants and Administrator of

Assurant 401(k) Plan

In our opinion, the accompanying statements of net assets available for benefits and the related statement of changes in net assets available for benefits present fairly, in all material respects, the net assets available for benefits of Assurant 401(k) Plan (the Plan ) at December 31, 2013 and December 31, 2012, and the changes in net assets available for benefits for the year ended December 31, 2013 in conformity with accounting principles generally accepted in the United States of America. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits of these statements in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule of Schedule H, Line 4(i) Schedule of Assets (Held at End of Year) at December 31, 2013 is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This supplemental schedule is the responsibility of the Plan's management. The supplemental schedule has been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

/s/ PricewaterhouseCoopers LLP

New York, New York

June 27, 2014

**Table of Contents****Assurant 401(k) Plan****Statements of Net Assets Available for Benefits****At December 31, 2013 and 2012**

	<b>December 31,</b>	
	<b>2013</b>	<b>2012</b>
<b>Assets</b>		
Investments, at fair value	\$ 1,246,278,396	\$ 1,031,564,193
<b>Receivables:</b>		
Employer contributions	2,448,903	2,326,276
Employee contributions	1,835,794	1,681,160
Notes receivable from participants	24,382,951	21,535,919
Other receivables	6,872	38,900
Total receivables	28,674,520	25,582,255
Net assets available for benefits	\$ 1,274,952,916	\$ 1,057,146,448

The accompanying notes are an integral part of the financial statements.

**Table of Contents****Assurant 401(k) Plan****Statement of Changes in Net Assets Available for Benefits****Year Ended December 31, 2013**

	<b>Year Ended December 31, 2013</b>
<b>Additions</b>	
Investment income:	
Dividends	\$ 32,973,140
Net appreciation in fair value of investments	188,390,944
Interest from notes receivable from participants	930,504
	222,294,588
<b>Contributions:</b>	
Employer (net of forfeitures)	38,636,923
Employee	56,324,988
	94,961,911
Other	(2,308)
Total additions	317,254,191
<b>Deductions</b>	
Benefits paid to participants	99,321,516
Loan fees paid by participants	57,622
Other	68,585
Total deductions	99,447,723
Net increase	217,806,468
Net assets available for benefits:	
Beginning of year	1,057,146,448
End of year	\$ 1,274,952,916

The accompanying notes are an integral part of the financial statements

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**Assurant 401(k) Plan**

**Notes to Financial Statements**

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**1. Description of the Plan**

The following description of the Assurant 401(k) Plan ( the Plan ) provides general information only. Participants should refer to the Plan document for a more complete description of the Plan s provisions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ( ERISA ).

- a. *General.* The Plan, formerly the Fortis, Inc. Employees Uniform Profit Sharing Plan, has been in existence since June 21, 1983. Effective January 1, 2001, the Fortis, Inc. Employees Uniform Profit Sharing Plan was split into two separate Plans, the Fortis 401(k) Plan A and Fortis 401(k) Plan B. Effective February 4, 2004, the Plans were renamed Assurant 401(k) Plan A and Assurant 401(k) Plan B ( Plan B ) (collectively, the Plans ). Effective April 30, 2004, the portions of the Plans invested in Assurant, Inc. (the Plan Sponsor, the Company, or the Employer ) stock were designated as an Employee Stock Ownership Plan ( ESOP ). Assurant, Inc. currently maintains the Assurant, Inc. Amended and Restated 2004 Employee Stock Purchase Plan. The Plan was then amended and restated effective January 1, 2006. On December 31, 2011, the Assurant 401(k) Plan A was merged into the Assurant 401(k) Plan B to form the Assurant 401(k) Plan. Effective January 1, 2012, the Assurant 401(k) Plan adopted a Qualified Automatic Contribution Arrangement ( QACA ) Safe Harbor plan design with an automatic savings and investments program. Employees who were not already enrolled in the Plan or who were contributing less than 3% to the Plan on a pre-tax basis were automatically enrolled at a 3% pre-tax contribution rate. Employees have the option to elect a different contribution rate or to opt out of the automatic contributions. Additionally, effective December 31, 2012, employees who were contributing less than 6% to the Plan on a pre-tax basis were automatically enrolled in the annual increase program, which increases their pre-tax contribution rate on or after December 31<sup>st</sup> of each year by one percentage point until their pre-tax contribution rate reaches 6%. Employees have the option to opt out of the automatic annual increase program. The Plan is a contributory defined contribution retirement plan covering substantially all employees of the Employer and its subsidiaries with participation by the employee on a voluntary basis. The Plan Administrator is the Employer s Benefit Plans Committee.

Over time, various 401(k) plans have been merged into the Plans due to Company acquisitions. If a participant rolled over a balance under any of these plans, the account is now held by the Plan and is generally subject to the Plan s current rules. However, there are certain situations where the rules of the predecessor plan may apply. (See the Plan Document for details.)

- b. *Contributions.* Participants direct the investment of all contributions into various investment options offered by the Plan.
- i. *Employee Contributions* - Employees are eligible to participate in the Plan 30 days after beginning employment. Eligible employees are automatically enrolled at a 3% pre-tax contribution rate. Employees have the option to elect a different contribution rate or to opt out of the automatic contributions. Additionally, employees who are contributing less than 6% to the Plan on a pre-tax basis were automatically enrolled in the annual increase program, which increases their pre-tax contribution rate on or after December 31<sup>st</sup> of each year by one percentage point until their pre-tax contribution rate reaches 6%. Employees have the option to opt out of the automatic annual increase program. Each participant may elect to make contributions to

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the Plan on a pre-tax and/or after-tax basis through payroll deductions from 1% through 50% of such participant's eligible compensation for each pay period up to an annual maximum of \$17,500 for 2013. In addition, participants who are age 50 or older and have made the maximum contribution to the Plan could make an additional catch up contribution to the Plan up to an annual maximum of \$5,500 in 2013. Participants can change the rate at which they contribute at any time during the year. Participants may also contribute amounts representing distributions from other qualified plans.

ii. **Employer Contributions** Employees are immediately eligible for the Employer Matching Contribution after they enter the Plan. The Employer Matching Contribution is uniform. The Employer Matching Contribution is based on 100% of employee deferrals up to 6% of eligible pay contributed by the participant on a pre-tax basis. These contributions are contributed on a payroll by payroll basis. To ensure that each eligible employee receives the maximum eligible Company match, the True-up Employer Matching Contribution is made at year end.

c. **Participant Accounts.** Individual accounts are maintained for each Plan participant. Each participant's account is credited with employee contributions, Employer contributions and investment earnings and charged with the allocation of investment losses.

d. **Vesting.** A participant becomes vested in their Company Contribution Account based upon their years of vesting service. The participant will not become vested in the Company Contribution Account until they have two years of vesting service, at which time they will become 100% vested. In addition, a participant becomes 100% vested when they reach normal or early retirement date, when they reach the first anniversary of the date on which they became totally disabled or if they die while employed by the Employer. Any contributions that were made to the plan prior to January 1, 2012 maintain a three year vesting schedule.

e. **Participant Loans.** Participants may borrow a minimum of \$500 up to a maximum equal to the lesser of \$50,000 from their fund accounts, reduced by the highest outstanding balance of loans taken in the previous 12 months, and 50% of their vested account balance. Loan terms range from 1 to 5 years or up to 10 years for the purchase of a primary residence. The loans are collateralized by the balance in the participant's account and bear interest at a rate of 1.0% above the Prime Rate (as reported by Reuters) in effect when the participant applies for the loan. At December 31, 2013, outstanding participant loans had interest rates ranging from 4.25% to 9.25%. Principal and interest is paid ratably through payroll deductions. Related loan fees and expenses incurred by the Plan are paid by Assurant, Inc., except for a \$40-\$90 loan origination fee and a \$25 annual maintenance fee on loans initiated on or after April 1, 2003, which are paid by the loan participants.

f. **Payment of Benefits.** Upon retirement, death or disability, Plan participants or their beneficiaries are entitled to receive the total amount in the participant's account. Upon termination of employment for other than the aforementioned reasons, Plan participants will receive their contributions and their vested share of Employer contributions plus income (loss) accrued thereon, if any.

g. **Withdrawals.** Withdrawals are permitted under certain circumstances. There are two types of withdrawals: non-hardship and hardship. A non-hardship withdrawal of the vested account balance is



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available under all circumstances. Included under non-hardship withdrawals are after-tax withdrawals and age 59½ withdrawals. Hardship withdrawals are available under certain circumstances for which the participant must provide documentation.

- h. *Forfeitures.* Forfeited balances of terminated participants' non-vested accounts shall be first applied to restore amounts previously forfeited by non-vested former employees who have been rehired. Thereafter, any remaining forfeited balances can be used to reduce Plan administrative expenses and Employer contributions. For the year ended December 31, 2013, the amount of forfeitures used to reduce Employer contributions was \$709,019. As of December 31, 2013, the remaining forfeitures balance was \$52,947.

**2. Significant Accounting Policies**

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ( GAAP ). The financial statements of the Plan have been prepared under the accrual basis of accounting.

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

The Plan uses an exit price for its fair value measurements. An exit price is defined as the amount received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In measuring fair value, the Plan gives the highest priority to unadjusted quoted prices in active markets for identical assets and the lowest priority to unobservable inputs.

Investment securities are stated at fair value. Such investment securities are composed of shares of mutual funds and money market funds, all of which are valued at their year end net asset value, and Assurant, Inc. stock, which is valued at its year end closing price. The net asset value is based on the closing market prices of the securities in the fund's portfolio.

Notes receivable from participants (participant loans) are stated at their unpaid principal balances.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned on the accrual basis of accounting. Dividends are recorded on the ex-dividend date.

Net appreciation in the fair value of investments includes realized gains/losses for securities sold as well as the change in unrealized gains/losses for securities held at year-end. Realized gains and losses from security transactions are recorded on the average cost method.

Benefit payments and transfers are recorded when paid.

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**3. Recent Accounting Pronouncements**

***Recent Accounting Pronouncements Adopted***

On January 1, 2012, the Plan adopted the amendments to existing guidance on fair value measurement. This amended guidance changes certain fair value measurement principles and expands required disclosures to include quantitative and qualitative information about unobservable inputs in Level 3 measurements to achieve common fair value measurement and disclosure requirements in GAAP and International Financial Reporting Standards. The adoption of these amendments did not have an impact on the Plan's net assets available for benefits and the changes in net assets available for benefits.

**4. Fair Value Measurements**

The fair value measurements and disclosures guidance defines fair value and establishes a framework for measuring fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In accordance with this guidance, the Plan has categorized its recurring basis financial assets into a three-level fair value hierarchy based on the priority of the inputs to the valuation technique.

The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets (Level 1) and the lowest priority to unobservable inputs (Level 3). The inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the level in the fair value hierarchy within which the fair value measurement in its entirety falls has been determined based on the lowest level input that is significant to the fair value measurement in its entirety. The Plan's assessment of the significance of a particular input to the fair value measurement in its entirety requires judgment, and considers factors specific to the asset.

The levels of the fair value hierarchy are described below:

Level 1 inputs utilize quoted prices (unadjusted) in active markets for identical assets that the Plan can access.

Level 2 inputs utilize other than quoted prices included in Level 1 that are observable for the asset, either directly or indirectly, for substantially the full term of the asset. Level 2 inputs include quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active and inputs other than quoted prices that are observable in the marketplace for the asset.

Level 3 inputs are unobservable but are significant to the fair value measurement for the asset, and include situations where there is little, if any, market activity for the asset. These inputs reflect the Plan's own assumptions about the assumptions a market participant would use in pricing the asset.

A review of the fair value hierarchy classifications is conducted on an annual basis. Changes in the observability of valuation inputs may result in a reclassification of levels for certain assets within the fair value hierarchy.

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The following table presents the Plan's fair value hierarchy for those recurring basis assets as of December 31, 2013.

<b>Financial Assets</b>	<b>Total</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>
<b>Mutual funds:</b>				
Balanced funds	\$ 313,581,555	\$ 313,581,555	\$	\$
Index funds	182,249,119	182,249,119		
Fixed income funds	111,617,181	111,617,181		
U.S. large cap funds	255,119,426	255,119,426		
U.S. small cap fund	118,614,006	118,614,006		
International funds	96,201,753	96,201,753		
Money market fund	138,238,456	138,238,456		
Assurant, Inc. common stock	30,656,900	30,656,900		
<b>Total financial assets</b>	<b>\$ 1,246,278,396</b>	<b>\$ 1,246,278,396</b>	<b>\$</b>	<b>\$</b>

The following table presents the Plan's fair value hierarchy for those recurring basis assets as of December 31, 2012.

<b>Financial Assets</b>	<b>Total</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>
<b>Mutual funds:</b>				
Balanced funds	\$ 238,303,172	\$ 238,303,172	\$	\$
Index funds	139,325,294	139,325,294		
Fixed income funds	137,399,582	137,399,582		
U.S. large cap funds	191,698,010	191,698,010		
U.S. small cap fund	86,184,221	86,184,221		
International funds	82,005,508	82,005,508		
Money market fund	139,077,540	139,077,540		
Assurant, Inc. common stock	17,570,866	17,570,866		
<b>Total financial assets</b>	<b>\$ 1,031,564,193</b>	<b>\$ 1,031,564,193</b>	<b>\$</b>	<b>\$</b>

The table above has been revised from the presentation in the Plan's financial statements for the year ended December 31, 2012 to correct the Assurant, Inc. common stock as Level 1 from the prior year classification of Level 2. This revision has no impact on net assets available for benefits. Management has concluded that this revision is immaterial to the prior period financial statements.

There were no transfers between Levels 1, 2 and 3 financial assets in 2013 and 2012.

Three different valuation techniques can be used in determining fair value for financial assets: the market, income or cost approaches. The three valuation techniques described in the fair value measurements and disclosures guidance are consistent with generally accepted valuation methodologies. For all the financial assets included in the above hierarchy, the market valuation technique is used. The market approach valuation techniques use prices and other relevant information generated by market transactions involving identical or comparable assets. When possible, quoted prices (unadjusted) in active markets are used as of the period-end date (such as for mutual funds, money market funds and stock).



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While not all three approaches are applicable to all financial assets, where appropriate, one or more valuation techniques may be used. For all the financial assets included in the above hierarchy, the market valuation technique is used. For the years ended December 31, 2013 and December 31, 2012, the application of the valuation technique applied to the Plan's classes of financial assets has been consistent.

Level 1 Assets:

The Plan's assets classified as Level 1 as of December 31, 2013 and December 31, 2012 consisted of mutual funds, money market funds and stock that are publicly listed and/or actively traded in an established market.

The Plan Sponsor evaluates the following factors in order to determine whether the market for a financial asset is inactive. The factors include, but are not limited to:

There are few recent transactions,

Little information is released publicly,

The available prices vary significantly over time or among market participants,

The prices are stale (i.e., not current), and

The magnitude of the bid-ask spread.

Illiquidity did not have an impact in the fair value determination of the Plan's financial assets.

The Plan Sponsor obtains one price for each investment. The Plan Sponsor reviews the month-end prices received from the Plan administrator for the Plan's investments to validate that the month-end net asset value was used to price each investment. As a result of this analysis, if the Plan Sponsor determines that the month-end net asset value was not used by the Plan administrator to price the Plan's investments based upon available market data, which happens infrequently, the price of the investment would be adjusted accordingly.

**5. Investments**

The Vanguard Fiduciary Trust Company ( Vanguard ) is the trustee of the Plan. The Plan's investments are held in a nondiscretionary trust.

**Table of Contents****Assurant 401(k) Plan****Notes to Financial Statements****December 31, 2013 and 2012**

At December 31, 2013 and 2012, the Plan held the following investments whose fair values represent 5% or more of the Plan's net assets available for benefits:

**Fair value at December 31, 2013:**

American Funds EuroPacific Growth Fund	\$ 89,434,779
PIMCO Total Return Fund	100,827,090
T. Rowe Price Small-Cap Stock Fund	118,614,006
Touchstone Sands Capital Growth Fund	122,600,911
Vanguard 500 Index Fund	166,308,261
Vanguard Target Retirement 2025 Fund	64,964,475
Vanguard Windsor II Fund	74,707,320
Vanguard Prime Money Market Fund	138,238,456

**Fair value at December 31, 2012:**

American Funds EuroPacific Growth Fund	\$ 77,625,165
American Funds Growth Fund of America	90,808,529
PIMCO Total Return Fund	125,290,341
T. Rowe Price Small-Cap Stock Fund	86,184,221
Vanguard 500 Index Fund	130,855,451
Vanguard Windsor II Fund	58,090,614
Vanguard Prime Money Market Fund	139,077,540

The Plan's investments (including realized gains and losses on investments sold during the year), appreciated in value by \$188,390,944 in 2013, as follows:

	<b>Net Appreciation in Fair Value</b>
Assurant, Inc. stock	\$ 15,132,738
Registered investment companies	173,258,206
	<b>\$ 188,390,944</b>

**6. Plan Amendments**

On December 3, 2013, the Plan was amended to revise the definition of the term "Spouse" in accordance with IRS Revenue Ruling 2013-17, which implements federal tax aspects related to the invalidation of a key provision of the 1996 Defense of Marriage Act.

**7. Income Tax Status**

The Plan has received a determination letter from the Internal Revenue Service dated February 12, 2009, stating that the Plan is qualified under section 401(a) of the Internal Revenue Code (the "Code") and, therefore, the related trust is exempt from taxation. Once qualified, a plan is required to operate in conformity with the Code to maintain its qualification.



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**Assurant 401(k) Plan**

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The Plan has been amended since receiving the determination letter. On January 31, 2013, the Plan submitted an application for a new letter for the Assurant 401(k) Plan as amended and restated. However, the Plan Sponsor believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code and that the Plan is qualified and the related trust is tax exempt. Since the trust is exempt from taxation, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Sponsor believes it is no longer subject to income tax examinations for years prior to 2005.

**8. Plan Termination**

The Company reserves the right to terminate the Plan at any time, subject to Plan provisions, though no such termination is planned. Upon such termination of the Plan, the interest of each participant in the trust fund will be distributed to such participant or his or her beneficiary at the time prescribed by the Plan terms and the Code. Upon termination of the Plan, the Benefit Plans Committee shall direct the trustee to pay all liabilities and expenses of the trust fund. In the event of Plan termination, all participants would become 100% vested in all of their accounts.

**9. Related Parties**

A substantial portion of the Plan's investments are shares of mutual funds managed by Vanguard. Vanguard is the trustee as defined by the Plan and, therefore, the buying and selling of such shares would qualify as party-in-interest transactions.

Loan fees paid by participants of \$57,622 for the year ended December 31, 2013 represent maintenance fees paid to Vanguard by Plan participants.

The Plan Sponsor pays for certain expenses related to the Plan. These expenses include asset management fees to registered investment companies other than Vanguard, audit fees and legal fees. During 2013, the Plan Sponsor paid \$25,945 to Vanguard for administration fees, \$64,000 for audit fees and \$15,738 for legal expenses related to the Plan.

A participant may change the investment of any portion of the participant's account that is invested in Assurant, Inc. stock into one or more other investment funds at any time in accordance with Plan rules.

Effective April 30, 2004, the Plan Sponsor established an employee stock ownership plan ( ESOP ) as a component of the Plan. Under the ESOP, Assurant, Inc. stock became an available investment option for participants of the Plan. This program allows participants to transfer up to 25% of their current account balance into Assurant, Inc. stock as well as allocate up to 25% of future contributions to the fund.

Each participant who has any portion of his account invested in Assurant, Inc. stock may elect to have dividends paid on Assurant, Inc. stock held in his account either paid to him in cash or to have such dividends reinvested in Assurant, Inc. stock. Each Participant will be 100% vested at all times in any cash dividends that he elects to have either reinvested in Assurant, Inc. stock or paid to him.



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When any participant who has not made an election regarding payment of dividends first invests into Assurant, Inc. stock, he shall be given the opportunity to make such an election. If a participant fails to make such an election, dividends paid on the Assurant, Inc. stock will be reinvested in Assurant, Inc. stock.

At December 31, 2013 and 2012, the Plan held 461,909 and 506,365 shares, respectively, of common stock of Assurant Inc., with a fair value of \$30,656,900 and \$17,570,866, respectively, and a cost basis of \$17,834,275 and \$18,254,175, respectively. For the year ended December 31, 2013, the Plan recorded dividend income of \$453,582 from the investment in Assurant, Inc. common stock.

**10. Risks and Uncertainties**

Investment securities are exposed to various risks, such as interest rate fluctuations, market volatility and credit quality. The market, credit, investment, and liquidity risks associated with each of the mutual funds in which the Plan invests are described in the prospectus and statement of additional information for each of the mutual funds. The Plan is subject to such risks as a result of its investment in the mutual funds.

The price of securities held by the Fund may decline in response to certain events, including those directly involving the companies whose securities are owned by the Fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. The growth-oriented, equity-type securities generally purchased by the Fund may involve large price swings and potential for loss.

Investments in securities issued by entities based outside the United States may be subject to the risk described above and may also be affected by currency controls; different accounting, auditing, financial reporting, and legal standards and practices in some countries; expropriation; changes in tax policy; greater market volatility; differing securities market structures; higher transaction costs; and various administrative difficulties, such as delays in clearing and settling portfolio transactions or in receiving payment of dividends. These risks may be heightened in connection with investments in developing countries.

**Concentration of investment risk**

At December 31, 2013, Plan participants' accounts that are invested in Assurant, Inc. stock are exposed to market risk since a significant decline in the market value of Assurant, Inc. common stock could occur.

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**11. Reconciliation of Plan Financial Statements to Form 5500**

The following is a reconciliation of net assets available for benefits per the financial statements as of December 31, 2013 and 2012.

	December 31,	
	2013	2012
Net assets available for benefits per the financial statements	\$ 1,274,952,916	\$ 1,057,146,448
Less: Deemed distributions from current year	(5,302)	(3,170)
Less: Deemed distributions from prior years	(100,339)	(110,449)
Net assets available for benefits per Form 5500	\$ 1,274,847,275	\$ 1,057,032,829

Deemed distributions are participant loans that are deemed uncollectible.

**12. Subsequent Events**

The Plan has evaluated subsequent events through June 27, 2014, the date the financial statement were available to be issued.

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**Supplemental Schedule**

**Table of Contents****Assurant 401(k) Plan****Schedule H, Line 4(i) Schedule of Assets (Held at End of Year)****At December 31, 2013**

<b>Identity of issuer, borrower, lessor or similar party</b>	<b>Description of Investment Including Number of Shares/Units, Maturity Date and Rate of Interest</b>	<b>Cost</b>	<b>Current Value</b>
<b>Common stock</b>			
Assurant, Inc. stock (1)	461,909 shares	\$ 17,834,275	\$ 30,656,900
<b>Registered investment companies</b>			
American Funds EuroPacific Growth Fund	1,825,945 shares	71,342,294	89,434,779
PIMCO Total Return Fund - Institutional Class	9,431,907 shares	102,411,904	100,827,090
T. Rowe Price Small-Cap Stock Fund	2,661,894 shares	86,312,701	118,614,006
Touchstone Sands Capital Growth Fund - Institutional	5,487,955 shares	101,374,898	122,600,911
Vanguard 500 Index Fund (1)	976,217 shares	114,330,337	166,308,261
Vanguard Extended Market Index Fund (1)	253,997 shares	12,281,064	15,940,858
Vanguard Growth and Income Fund (1)	1,462,094 shares	41,301,688	57,811,195
Vanguard Target Retirement 2010 Fund (1)	351,345 shares	7,994,172	8,994,435
Vanguard Target Retirement 2015 Fund (1)	2,195,679 shares	27,785,645	32,430,172
Vanguard Target Retirement 2020 Fund (1)	1,805,919 shares	40,765,311	48,958,462
Vanguard Target Retirement 2025 Fund (1)	4,124,729 shares	52,431,752	64,964,475
Vanguard Target Retirement 2030 Fund (1)	1,757,378 shares	39,133,824	48,573,926
Vanguard Target Retirement 2035 Fund (1)	2,296,138 shares	30,875,998	38,988,417
Vanguard Target Retirement 2040 Fund (1)	982,928 shares	22,019,684	27,836,516
Vanguard Target Retirement 2045 Fund (1)	1,091,123 shares	15,828,617	19,378,351
Vanguard Target Retirement 2050 Fund (1)	396,233 shares	9,366,525	11,169,817
Vanguard Target Retirement 2055 Fund (1)	94,079 shares	2,564,395	2,855,306
Vanguard Target Retirement Income Fund (1)	754,534 shares	8,801,294	9,431,678
Vanguard Windsor II Fund (1)	2,031,747 shares	57,000,486	74,707,320
Vanguard Total Bond Market Index Fund (1)	1,021,789 shares	11,121,978	10,790,091
Vanguard Total International Stock Index Fund	403,999 shares	6,159,306	6,766,974
Vanguard Prime Money Market Fund (1)	138,238,456 shares	138,238,456	138,238,456
Total registered investment companies		999,442,329	1,215,621,496
<b>Total investments</b>		<b>\$ 1,017,276,604</b>	<b>\$ 1,246,278,396</b>
Notes receivable from participants (1)	Interest rates range from 4.25% to 9.25% with maturities through 2023	\$ 24,382,951	\$ 24,382,951

(1) Party-in-interest

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**SIGNATURES**

*The Plan.* Pursuant to the requirements of the Securities Exchange Act of 1934, the Administrator of the Assurant, Inc. 401(k) Plan has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Assurant 401(k) Plan

Date June 27, 2014

By: /s/ Celine Stricoff  
Name: *Celine Stricoff*  
Title: **Assistant Vice President, Retirement Plans**

**and Member of the Benefit Plans**

**Committee**

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**EXHIBIT INDEX**

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23.1	Consent of Independent Registered Public Accounting Firm	18