



Assurant Purchases Additional Reinsurance Coverage

NEW YORK, September 22, 2005 -- Assurant, Inc. ("Assurant" or the "company") (NYSE: AIZ), a premier provider of specialty insurance and insurance-related products and services, announced that it has purchased additional reinsurance coverage as part of its catastrophic reinsurance program.

The company is still assessing the total amount of claims related to Hurricane Katrina; however, its reinsurance coverage goes up to \$210 million of total loss, or \$185 million in excess of a \$25 million deductible. The company expects claims from Hurricane Katrina to fall within reinsurance coverage limits.

As part of the current program, the company has an automatic reinstatement for a second event under the same terms as the first event.

Due to the unusually active hurricane season, the company recently purchased coverage for a third event under similar terms to the current program. This coverage also has an automatic reinstatement feature for a fourth event.

In addition, the company's catastrophic reinsurance program has aggregate reinsurance coverage of up to \$20 million for claims paid in excess of \$25 million on multiple qualifying events. A qualifying event is a catastrophe where the company pays at least \$5 million.

The company notes, that its reinsurance program may differ in future years.

Some of the statements included in this press release, particularly the company's assessment of its exposure to claims from Hurricane Katrina or a potential second catastrophe, may be forward-looking statements that involve a number of risks and uncertainties. For those statements, we claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. Among the factors that could cause our actual results to differ materially are the following: the final assessment of damages from Hurricane Katrina and the amount of related claims for which the company is responsible; the level of damage and the related claims from a second or third catastrophe; and other risk factors identified from time to time in our reports filed with the Securities and Exchange Commission. Any forward-looking statements set forth in this press release speak only as of the date of this press release. We do not undertake to update any of these forward-looking statements to reflect events or circumstances that occur after the date hereof. This press release and prior releases are available at <http://www.assurant.com>. The information found on our website is not incorporated by reference into this press release and is included for reference purposes only.

Assurant is a premier provider of specialized insurance products and related services in North America and selected other markets. Its five key businesses -- Assurant Employee Benefits; Assurant Health; Assurant Preneed; Assurant Solutions and Assurant Specialty Property -- have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments in the U.S. and selected international markets.

Assurant, which is traded on the New York Stock Exchange under the symbol AIZ, has over \$20 billion in assets and \$7 billion in annual revenue. www.assurant.com

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