



ASSURANT

Assurant Comments on Hurricane Charley

New York - August 16, 2004 - Assurant, Inc. (NYSE: AIZ), a premier provider of specialized insurance and insurance-related products and services, today expressed deep concern for all those affected by Hurricane Charley. The company has mobilized the necessary resources to fully support its customers at this difficult time. To facilitate policyholder claims, the company asks that policyholders call the following toll-free claims services lines:

- Policyholders of American Bankers Insurance Company of Florida should call 1.800.358.0600. This service line is open 8:00 a.m. to 8:00 p.m., Eastern, Monday through Friday.
- Policyholders of American Security Insurance Company should call 1.800.326.2845. This service line is open 8:00 a.m. to 8:00 p.m., Eastern, Monday through Friday.
- Policyholders of American Reliable Insurance Company and Voyager Indemnity Insurance Company should call 1.800.245.1505. This service line is open 5:30 a.m. to 5:00 p.m., Pacific, Monday through Friday.

Given the hurricane's recent occurrence, Assurant is still assessing the total amount of claims related to the event. However, as a result of reinsurance arrangements the company already has in place, Assurant's maximum financial exposure to the hurricane is \$20 million. As such, the company believes that Hurricane Charley will not materially impact its overall financial condition.

About Assurant

Assurant is a premier provider of specialized insurance products and related services in North America and selected other markets. The four key businesses -- Assurant Employee Benefits; Assurant Health; Assurant Preneed; and Assurant Solutions -- 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. The Assurant business units provide creditor-placed homeowners insurance; manufactured housing homeowners insurance; debt protection administration; credit insurance; warranties and extended services contracts; individual health and small employer group health insurance; group dental insurance; group disability insurance; group life insurance; and pre-funded funeral insurance.

The company, which is traded on the New York Stock Exchange under the symbol AIZ, has over \$20 billion in assets and \$7 billion in revenue. Assurant has more than 12,000 employees and is headquartered in New York's financial district.

Safe Harbor Statement Some of the statements included in this press release, particularly those anticipating future financial performance, business prospects, growth and operating strategies and similar matters, are 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. For a discussion of the factors that could affect our actual results please refer to the risk factors identified from time to time in our SEC reports, including, but not limited to, our 10-K, as filed with the SEC.

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