

For Immediate Release

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Multiple staff resources bring added value to Assurant Employee Benefits' disability claim triage process

Kansas City, Mo. (March 27, 2009) – A disability claim triage process that employs the combined expertise of medical, vocational and claims specialists is enabling Assurant Employee Benefits to best understand their claimants' situations and assist them when appropriate in returning to work or receiving social security assistance.

Within three to five days of receiving most new long-term disability claims, a multidisciplinary triage team composed of medical and vocational specialists, a claims analyst and a claims supervisor meets to determine an action plan. Each member of the team reviews the claim in advance of the meeting and other staff professionals, such as a chiropractor, psychologist, CPA, accommodation or Social Security specialist, are asked to join the triage meeting on an as-needed basis. Using this collaborative process, Assurant Employee Benefit is able to expedite the investigation of the claim and take advantage of all potential opportunities to assist the claimant.

"Input from multiple resources during this initial claims assessment along with regular communication with the claimant, policyholder and physician enables us to determine the most appropriate direction for the claim and set expectations," said Sheryle Ohme, senior vice president of claim management at Assurant Employee Benefits. "The process is very much in keeping with our claims philosophy, which is that there are no surprises for either claimants or policyholders."

Assurant Employee Benefits also provides an opportunity for benefits brokers to witness first-hand a modified disability claims triage where no personally identifiable information is shared. Brokers can see for themselves how the organization delivers on its promise to provide the best possible claims outcomes.

"When brokers sell our disability insurance, they are selling us," said Ohme. "Observing a triage meeting with their sales representatives allows them to see how this collaborative process benefits their clients and the employees that disability insurance protects."

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About Assurant Employee Benefits

Assurant Employee Benefits specializes in quality employee benefits and services, including long-term and short-term disability, life and accidental death and dismemberment insurance, dental coverage, and disability reinsurance management services. Assurant Employee Benefits also offers voluntary (employee-paid) disability, life and dental plans. Products and services marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company or an affiliated prepaid dental company. In New York, products and services are marketed by Assurant Employee Benefits and underwritten by Union Security Life Insurance Company of New York, which is licensed in New York and has its principal place of business in Syracuse, New York. Plans contain limitations, exclusions and restrictions. Assurant Employee Benefits can discontinue the product with advance written notice to the policyholder.