

# Press Release

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**For Immediate Release**

## **DELPHI FINANCIAL CEO TO PRESENT AT SANDLER O'NEILL INSURANCE CONFERENCE**

Wilmington, Delaware – September 9, 2003 – Delphi Financial Group, Inc. (NYSE:DFG) announced today that Robert Rosenkranz, Chairman and Chief Executive Officer, will present at the Sandler O'Neill Insurance Conference in New York on Tuesday, September 16, 2003 at 4:00 p.m. Eastern time.

Investors may access a live Internet webcast of Delphi's presentation, including slides, at [http://sandler.ninesystems.com/event\\_registration/ins2003/main.asp](http://sandler.ninesystems.com/event_registration/ins2003/main.asp). Delphi's slide presentation will also be available for download on Delphi's corporate web site at <http://www.delphifin.com/financial/presentations.html>.

In connection with, and because it desires to take advantage of, the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, Delphi cautions that the Company's presentation at the Sandler O'Neill Insurance Conference may contain certain forward-looking statements. Forward-looking statements are statements not based on historical information and which relate to future operations, strategies, financial results, prospects, outlooks or other developments. Some forward-looking statements may be identified by the use of terms such as "expect," "believe," "plan," "outlook," "goal" or other similar expressions. Forward-looking statements are necessarily based upon estimates and assumptions that are inherently subject to significant business, economic, competitive and other uncertainties and contingencies, many of which are beyond Delphi's control and many of which, with respect to future business decisions, are subject to change. Examples of such uncertainties and contingencies include, among other important factors, those affecting the insurance industry generally, such as the economic and interest rate environment, federal and state legislative and regulatory developments, including but not limited to changes in financial services and tax laws and regulations, market pricing and competitive trends relating to insurance products and services, acts of terrorism or war, and the availability and cost of reinsurance, and those relating specifically to Delphi's business, such as the level of its insurance premiums and fee income, the claims experience and other factors affecting the profitability of its insurance products, the performance of its investment portfolio and changes in Delphi's investment strategy, acquisitions of companies or blocks of business, and ratings by major rating organizations of its insurance subsidiaries. These uncertainties and contingencies can affect actual results and could cause actual results to differ materially from those expressed in any forward-looking statements made by, or on behalf of, Delphi. Delphi disclaims any obligation to update forward-looking information.

Delphi Financial Group, Inc. is an integrated employee benefit services company. Delphi is a leader in managing all aspects of employee absence to enhance the productivity of its clients and provides the related insurance coverages: group life, excess workers' compensation, long-term and short-term disability, and travel accident. Delphi's asset accumulation business emphasizes individual fixed annuity products. Delphi's common stock is listed on the New York Stock Exchange under the symbol DFG and its corporate website address is [www.delphifin.com](http://www.delphifin.com).

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