



Liberty Bankers Insurance Group Earns AM Best's A- (Excellent) Rating

Liberty Bankers Insurance Group (LBIG), a nationally recognized provider of life, health, and wealth products, reaffirmed its financial strength rating (FSR) of A- (Excellent) and its issuer credit rating (ICR) of a- (Excellent) from AM Best for the fifth year in a row.

The ratings reflect LBIG's balance sheet strength, which AM Best assesses as being in the very strong category, in addition to consistent operating performance, and strong enterprise risk management (ERM). Additionally, LBIG's risk-adjusted capitalization is now assessed within the strongest category, as measured by Best's Capital Adequacy Ratio (BCAR).

The stable outlook given by AM Best reflects Liberty Bankers' strong financial foundation, including strong risk-adjusted capitalization as measured by BCAR, and the expectation that LBIG's ongoing strategic initiatives will continue to drive stable operating performance and long-term financial strength.

The AM Best credit report highlights LBIG's financial strength, reporting operating income of \$15.8 million, adjusted capital and surplus of \$471.4 million, and total premium income of \$633.8 million in 2025.

"AM Best's reaffirmation of our A- (Excellent) rating reflects the strength of Liberty Bankers Insurance Group's strategic vision and innovative approach," said Eric Johansson, Executive Vice President and Chief Operating Officer at LBIG. "We take great pride in LBIG's stability and the strong year over year growth that continues to drive our success."

AM Best notes that LBIG's enterprise risk management has further developed with formal policies, risk appetite statements, and transparency throughout the organization, and that LBIG incorporates the three lines of defense approach with the board maintaining oversight and input.

"LBIG's risk management framework is designed to support sustainable growth while keeping us focused on long-term goals," said David D. Vrla, Executive Vice President, Chief Actuary, and Appointed Actuary. "AM Best's A- (Excellent) rating affirms the strength of LBIG's approach and our ongoing commitment to financial security and organizational stability."

For the latest AM Best's Credit Rating, access www.ambest.com.

About Liberty Bankers Insurance Group:

Based in Dallas, Texas, Liberty Bankers Insurance Group (LBIG) is a nationally recognized and respected group of insurance companies that offers a variety of life, health, and wealth products. Rated A- (Excellent) by AM Best, LBIG is comprised of Liberty Bankers Life Insurance Company, Capitol Life Insurance Company, American Benefit Life Insurance Company, and American Monumental Life Insurance Company.

More information is available at www.lbig.com.