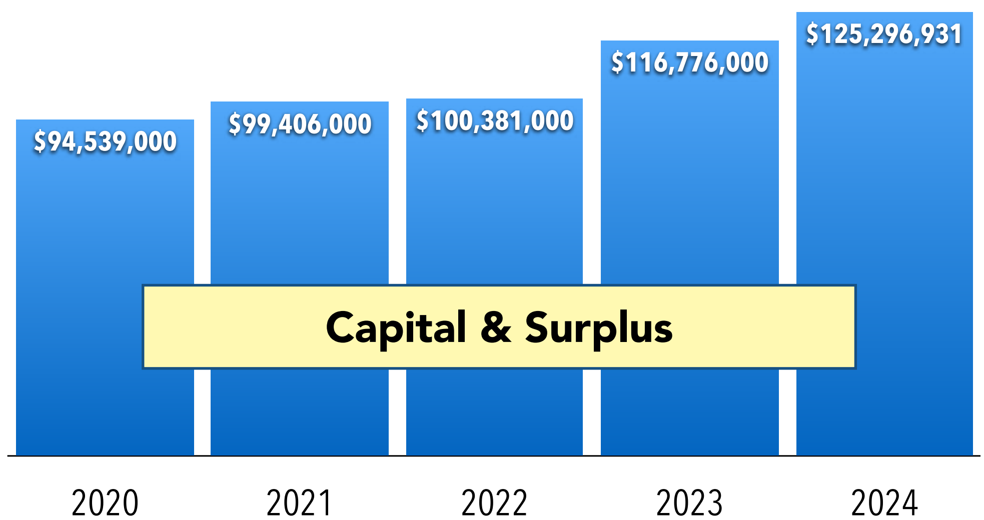
PRESS RELEASE

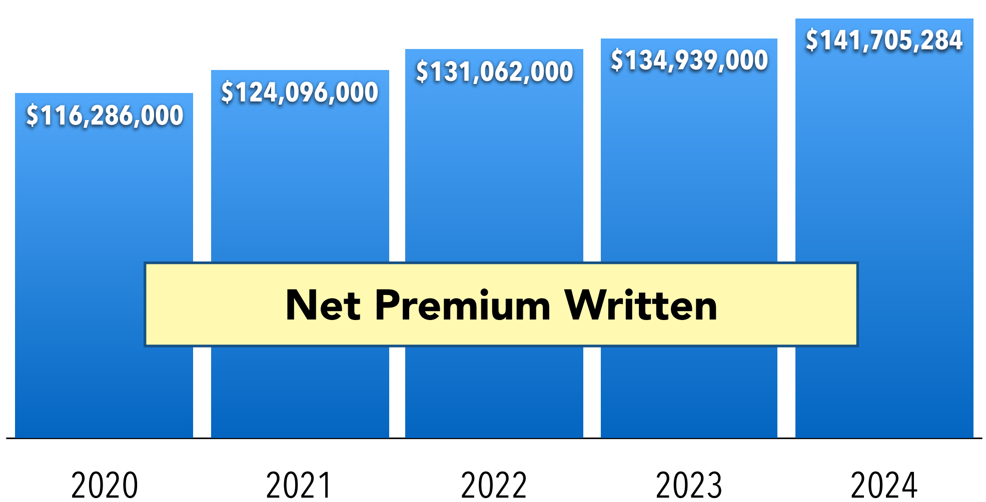
AM Best Affirms Excellent Credit Ratings of AmFirst Holdings, Inc. and its Subsidiaries

October 2, 2025

AM Best affirmed a Financial Strength Rating of A- (Excellent) and a long-term Issuer Credit Rating of “a-” to AmFirst Holdings, Inc. The outlook for these Credit Ratings is stable, which reflects consistent operating profitability and capital retention. AmFirst Holdings maintains the strongest level of risk-adjusted capitalization, as measured by AM Best.

The following charts illustrate the impressively consistent performance of the company. This solid track record is a major component of the company’s strong ratings.





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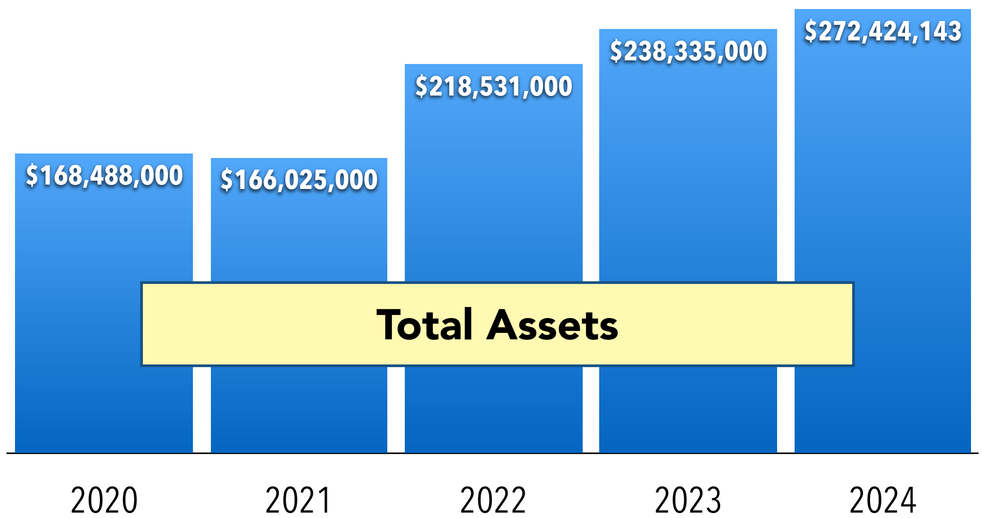

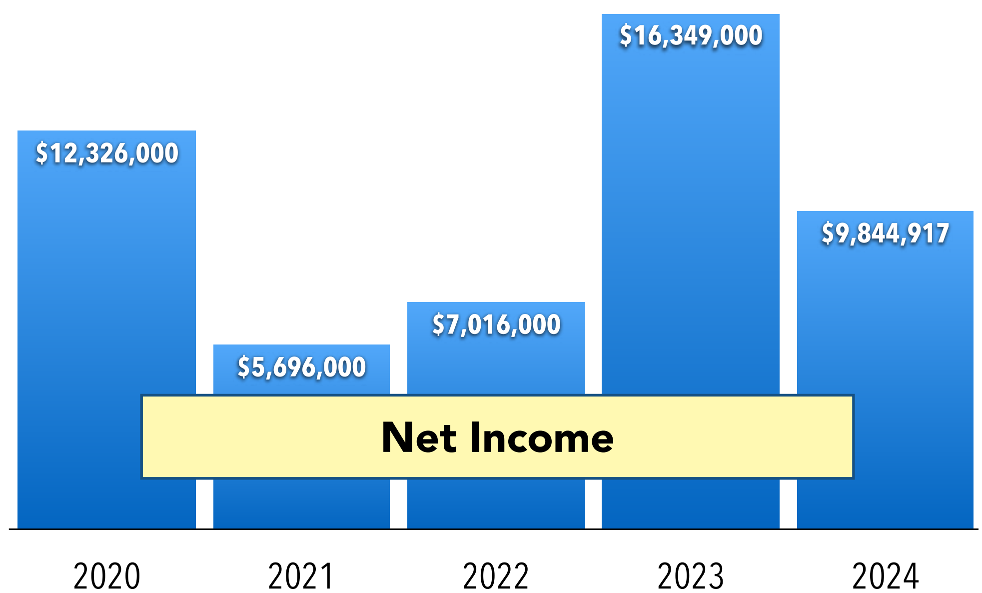

"Our team has continued their incredible work, and it is reflected in our consistent growth and stability. So it is no surprise that AM Best has again affirmed our A- Excellent rating. We remain optimistic of continued growth for the long term," said David White, Chairman of AmFirst Holdings, Inc.

For more information about AmFirst Holdings and its subsidiaries visit www.amfirstholdings.com.