

**PRESS RELEASE FROM THE AMERICAN GLOBAL INSURANCE AND
REINSURANCE GROUP ANNOUNCING ITS QUOTA SHARE
REINSURANCE PARTNERSHIP WITH LEADING LLOYD’S SYNDICATES**

The American Global Insurance and Reinsurance Group (the “American Global Group”) is pleased to announce that it has entered into a strategic partnership with two leading Lloyd’s syndicates. American Global Group’s principal subsidiary, American Global Insurance, Inc. (“AGII”), a commercial insurance and reinsurance company organized and licensed under the laws the Modoc Nation, a tribal entity recognized by the Federal Government which has its sovereign tribal jurisdiction in the State of Oklahoma, has secured quota share reinsurance support for its health care indemnity insurance from two prominent, corporately owned, syndicates at Lloyd’s of London.

The American Global Group is comprised of insurance and reinsurance companies and various service companies that support its businesses, many of which are established under the laws of Tribal Jurisdictions. AGII is the preeminent insurer and reinsurer of the American Global Group. It was established and incorporated under the laws of the Modoc Nation, and licensed, pursuant to the Insurance Code of the Modoc Nation, by its Department of Insurance.

AGII principally underwrites supplemental wellness and fully funded health care indemnity insurance programs for small to medium sized employers that conform to the guidelines set forth in the Employee Retirement Income Security Act of 1974 (“ERISA”) and the Internal Revenue Code, such that they are exempt from state and local regulation. AGII has also designed and developed health care plans that will soon be offered in certain States as alternatives to the Affordable Care Act (“ACA”) products; these plans are ACA compliant. Many of AGII’s insurance programs integrate Health Savings Accounts to bring additional savings, versatility, and long-term wealth accumulation to further add to the value proposition.

As noted above, AGII entered into a Hospital Indemnity Quota Share Reinsurance Agreement with two pre-eminent Lloyd’s of London Syndicates effective as of

January 1, 2026. Under the Quota Share Agreement, the Lloyd's of London Syndicates are assuming a fifty percent (50%) share of the premiums and losses directly related to the medical health indemnity risks underwritten by AGII.

The Commissioner of Insurance for the Modoc Nation believes AGII is the first tribal insurance company to secure a working relationship with any Lloyd's of London Syndicate. He commented that "with the support and strength of the oldest and most established insurance and reinsurance organization in the world, the American Global Group is now setting its sights on redefining how American employers can provide affordable quality healthcare to their employees."

This Quota Share Agreement serves to validate the underwriting capabilities of the AGII team, while at the same time, gives additional assurances and confidence to AGII's policyholders and insureds that they have solid financial backing and support from not only AGII, but also from two of the most highly rated Lloyd's of London Syndicates.