



Genuine Dependability™

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LUBA Workers' Comp rated "A- Excellent" by A.M. Best Company

Baton Rouge, La. (January 8, 2026) – LUBA Casualty Insurance Company announced today that A.M. Best Company has reaffirmed the company's Financial Strength Rating of "A- (Excellent)." The reaffirmation reflects LUBA's consistent operating performance, prudent financial management, and long-term stability as a leading regional casualty insurance carrier.

"Maintaining an A- (Excellent) rating reinforces the strength of our organization and the disciplined approach we take to the financial and underwriting decisions we make to support our policyholders," said Steve Werner, Chief Financial Officer of LUBA. "This recognition reflects the commitment of our team and the trust our agents and policyholders place in us."

The rating affirmation underscores LUBA's strong balance sheet, conservative underwriting philosophy, and focus on sustainable growth, all of which support the company's ability to serve independent agents and employers with reliability and confidence.

"I am extremely proud of our team for the consistency and care they bring to their work every day," stated Werner. "This reaffirmation recognizes not only our financial strength, but the service culture we've built—one that puts agents, employers, and injured workers at the center of our business."

LUBA provides workers' compensation coverage to approximately 6,100 policyholders across 13 states, including Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia. With more than three decades of experience, LUBA continues to strengthen its regional presence while remaining grounded in sound financial practices and a customer-first mindset.

As the world's oldest and most authoritative rating agency, A.M. Best's Credit Ratings are benchmarks for measuring the financial strength of insurers, as well as the credit quality of their obligations. Four primary factors dictate the rating scale: operating performance, balance sheet strength, business profile, and enterprise risk management (ERM).

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A CASUALTY INSURANCE COMPANY

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About LUBA Workers' Comp

Founded in 1991, LUBA Casualty Insurance Company is a regional casualty insurance carrier covering businesses in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia through select, independent insurance agencies. With a rating of "A- Excellent" from A.M. Best Company, LUBA insures over 200,000 workers across 6,100 policies with more than \$110 million in direct written premiums. LUBA's motto, "Genuine Dependability" captures the essence of its relationship-driven work philosophy providing customers with superior customer service and complete claims support. Learn more about the LUBA difference by visiting lubawc.com.



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