



CORPORATE ETHOS

At United Heritage Insurance, we believe in reducing the negative impact we may have on the environment. Our business decisions are based on our corporate ethos, "Sustainability, Insurance, and Technology."

We maintain a strong position in the insurance industry by providing sustainable solutions for our business and environment while strategically utilizing technology to drive our business further into the future.

We look forward to tomorrow as we take an active approach in our initiatives of carbon and energy reduction, waste management, and stakeholder engagement.



SUSTAINABILITY

noun

avoidance of the depletion of natural resources in order to maintain an ecological balance.

"the pursuit of global environmental sustainability"

the ability to be maintained at a certain rate or level.

"the sustainability of economic growth"

([google.com/sustainability](https://www.google.com/sustainability))

United Heritage is...

JUICED™

...to use renewable energy and engage in sustainable practices!

QUESTIONS OR FEEDBACK?

please contact us at
sustainability@unitedheritage.com



707 E. United Heritage Court | PO Box 7777
Meridian, ID 83680-7777

1.800.657.6351 | 1.208.493.6100
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UNITED HERITAGE INSURANCE
2020 + 2021
SUSTAINABILITY REPORT

A SUSTAINABLE WORKPLACE & ENVIRONMENT

2020–2021 HIGHLIGHTS

As the world continues to face the challenge of responding to the COVID-19 pandemic, the United Heritage Insurance family of companies takes this situation very seriously.

We have established and taken measures at our family of companies for the health and safety of employees. As an essential business infrastructure we remain open, however we have modified our workforce and implemented several precautionary measures according to our response plan to reduce the risk of COVID-19 community spread.

It's easy to talk the talk using phrases such as: "wear a mask, keep your distance, and wash your hands." At United Heritage we are walking the talk.

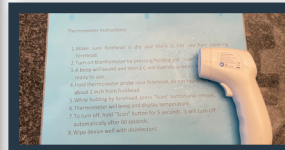
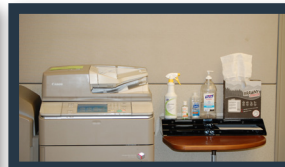
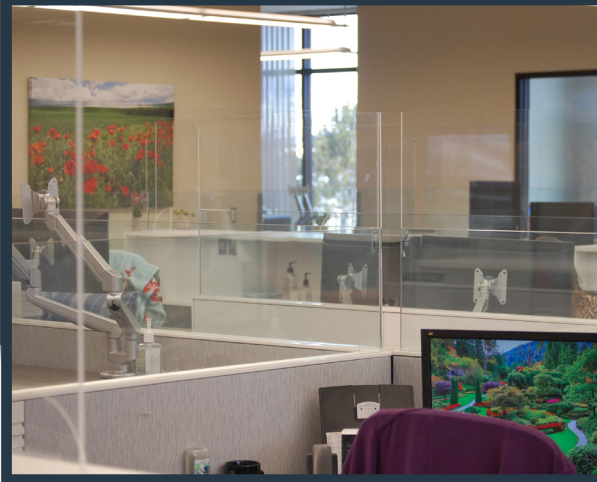
Early in 2020 we adopted strict protocols which have remained in place to keep everyone safe. On any given day, at least 70% of the total work force is working remotely from home. The Company has provided logoed masks to all employees; those who are in-office are required to wear a mask any time they are away from their desk.

We have closed our facilities to public access, limiting only employees and business critical vendors to be on-site. If you are one of the few working in our buildings, digital thermometers have been placed on each floor for symptom screening. We have implemented protocol for any employee or contractor working in the office to complete a daily screening questionnaire on potential exposure and presence of symptoms. All deliveries have been diverted to a central, contactless, receiving station. All mail delivery, supply distribution, and paper shred bins are now located in a centralized area to limit movement through the floors of the building.

We have installed plexiglass partitions in open areas, touchless trash cans, and foot pulls on doors to reduce the risk of virus transmission. There are touchless sanitizer dispensing units in all lobbies, restrooms, and common areas, in addition to individual hand sanitizer containers available to all in-office employees. Disinfectant wipes and other cleaning products have been placed in strategic locations throughout our buildings. Our facilities receive daily cleanings of high touch areas and frequent deep cleanings. HR and Risk Management are working closely together to monitor employee health and safety. They have implemented protocols to all employees for return to office status (RTO), and tracked travel of employees to determine RTO status. Keeping our employees, families, and communities healthy and safe is paramount.

“SUSTAINABILITY IS NO LONGER ABOUT DOING LESS HARM. IT'S ABOUT DOING MORE GOOD.”

JOCHEN ZEITZ



PREVIOUS AND ONGOING INITIATIVES

Charging Stations and Electric Vehicles

- Additional electric vehicle charging stations were installed at our campuses in Idaho and Oregon.
- Renewing plug-in electric hybrid vehicles in Company fleet.

Progress: In 2020 and into 2021, we kept leases on plug-in electric hybrid vehicles, keeping the **total** of electric vehicles in our Company fleet at **8**.

Use of Solar Energy

- In early 2017, Phase II of Solar Panel installation was completed to offset a portion of energy usage.

Progress: The photovoltaic system produced **more than one-third** of overall building consumption during July and August, and produced approximately **30%** of **clean energy** in 2020.

Greening Our Office

- Announced sustainability initiatives to our stakeholders and employees.
- Increased our remote work capabilities and will continue to support remote and hybrid work to reduce our physical footprint and vehicles on the road.
- LED light installation. Annual estimated savings is \$1,562 for every 100 lamps.
- Commercial heat pumps provide energy efficient heating and cooling to all occupants in our newer office building.