

United Heritage Insurance Earns A.M. Best Financial Strength Ratings

MERIDIAN, ID – August 8, 2016 – United Heritage Financial Group recently released financial strength ratings for its four operating insurance companies all of which have earned 'Excellent' ratings by A.M. Best Company, the industry's most authoritative insurance rating and information source.

A.M. Best has affirmed the financial strength rating of A- (Excellent) for United Heritage Life Insurance Company, Sublimity Insurance Company (Sublimity, OR), Merced Property & Casualty Insurance Company (Atwater, CA), and United Heritage Property & Casualty Company (Meridian, ID). The A.M. Best outlook for all ratings is stable.

"The A.M. Best ratings of financial strength and stable outlook reflect our historically favorable operating performance, conservative investment philosophy, and long-term relationships with a network of more than 1,800 independent life and property & casualty agencies / agents with a strong presence in the Pacific Northwest," stated Dennis Johnson, President and CEO of United Heritage Financial Group.

The four operating companies of United Heritage Financial Group benefit from numerous shared corporate services that include investments, treasury and financial reporting, information technology, human resources, legal and regulatory compliance, and specific actuarial functions.

The methodology used in determining the ratings is Best's Credit Rating Methodology, which provides a comprehensive explanation of A.M. Best's rating process and contains the different rating criteria employed in the rating process. To learn more, visit www.ambest.com/ratings/methodology.