

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.



United Heritage is...

JUICEDTM

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

QUESTIONS OR FEEDBACK?

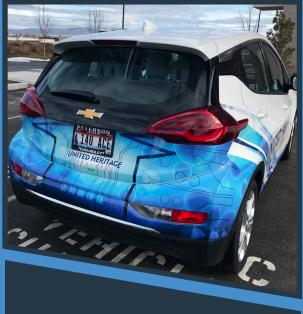
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UNITED HERITAGE INSURANCE
2017 = 2018
SUSTAINABILITY REPORT



CHARGING STATIONS AND ELECTRIC VEHICLES

- Electric vehicle charging stations installed at our campuses in Idaho, Oregon, and California.
- Added plug-in electric hybrid vehicles to Company fleet.

Progress: In 2017, we purchased additional plug—in electric hybrid vehicles and an all—electric vehicle for daily operations and corporate travel.

USE OF SOLAR ENERGY

In early 2017, Phase $\rm II$ of Solar Panel installation was completed to offset a portion of energy usage. Phase $\rm II$ was approximately 5% more efficient than Phase I. We believe in using integrated resources in providing our energy needs.

Progress: In 2017, the photovoltaic system produced approximately 40-50% of overall building consumption during peak months.

GREENING OUR OFFICE

- Announced sustainability initiatives to our stakeholders and employees.
- Added recycle bins and biodegradable office products to our facility.
- Partnered with the local irrigation district to line the ditch along our property in Meridian, ID to reduce water waste.
- Continued the installation of LED lights. Total 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.

Progress: Today, we continue our efforts in greening our offices.

Employees are frequently updated on our sustainability progress.



Off-Site Data Centers

United Heritage is partnering with data centers including the worlds largest colocation site to optimize performance and manage risk. This ecosystem is powered as available by 100% renewable energy (geothermal, wind, and solar energy), which supports our commitment to reduce our carbon footprint. The facility offers round-the-clock benefits such as fire safety, security, and network operations support.





Sustainable Workplace

In 2017, we continued the improvements of employee workspaces to support wellbeing and reduce our environmental impact. Our new workspace in Meridian uses LED lighting and employee comfort is enhanced through state-of-the-art workstations with adjustable seating. To further improve employee productivity and cut energy costs, the workspace includes an open concept, allowing natural light to filter through the space.

Electric Vehicles

The Company's all-electric vehicle travels up to **238** miles when fully charged.





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