



Press Release  
For Immediate Release

## Todd Gill named Executive Vice President at United Heritage Insurance

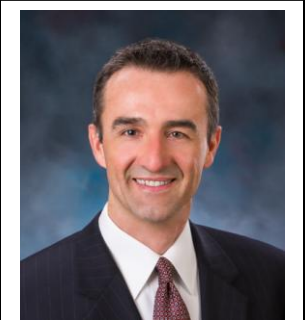
**MERIDIAN, ID – December 13, 2016** – United Heritage Insurance has announced that Todd H. Gill has been named Executive Vice President and Chief Financial Officer of United Heritage Mutual Holding Company and its subsidiaries, United Heritage Financial Group and United Heritage Life Insurance Company. He has previously served as Senior Vice President and CFO.

“With this position, Todd will assume new leadership responsibilities aligned with the future success and strategic initiatives of our corporate enterprise which includes four operating insurance companies based in Idaho, Oregon, and California,” stated Dennis L. Johnson, President and CEO, in announcing the promotion.

Gill joined United Heritage Insurance in 2004 where he has been engaged in all aspects of accounting, financial, risk management and strategic planning functions for the companies which are licensed throughout 43 states and the District of Columbia. He also serves on the Board of Directors for Sublimity Insurance Company.

Gill graduated *Summa Cum Laude* in 1992 from Northwest Nazarene College, now University, with degrees in Accounting and Business Administration. While yet a student, he accepted a position with Deloitte, and, as a Senior Manager, directed multi-disciplinary client service engagements for audit and consulting clients based in Boise, as well as served as a training specialist for the firm throughout the U.S. and internationally. He earned his CPA designation in 1995 and was designated a *Fellow, Life Management Institute (FLMI)* in 2008. In 2015, he completed the Executive Development Program at the Wharton School of Business of the University of Pennsylvania.

A graduate of Leadership Boise, Gill has been active as a volunteer in multiple community causes, including serving on the Board of Directors for Treasure Valley CFO Forum, Cole Valley Christian Schools, and his local church. A native of Idaho, he and his wife Darci reside in Meridian with their three children.



**Todd H. Gill, CPA**  
*Executive Vice President*  
*Chief Financial Officer*  
**United Heritage**  
**Financial Group**

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**For further information, contact:**

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*United Heritage Financial Group, headquartered in Meridian, Idaho, is the intermediate holding company that provides capital management and allocation, administrative coordination, and shared services for United Heritage Life Insurance Company and United Heritage Property & Casualty Company based in Idaho, Sublimity Insurance Company based in Oregon, and Merced Property & Casualty Company based in California. Originally incorporated in 1934 as Grange Mutual Life Company in Nampa, today the companies of United Heritage Insurance combined assets total more than \$646 million for fiscal year 2015. For more information, visit [UnitedHeritage.com](http://UnitedHeritage.com).*



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## CORPORATE SUMMARY

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### United Heritage Insurance

707 East United Heritage Court  
Meridian, Idaho 83642



### Fast Facts

States & District of Licensure	44
Combined Revenue	\$193 M
Combined Assets	\$646 M
Combined Capital & Surplus	\$105 M
Combined Net Income	\$7.2 M

\*Fiscal Year 2015

### A.M. Best Company Financial Strength Ratings

United Heritage  
Life Insurance Company      A-

United Heritage  
Property & Casualty Co.      A-

Sublimity Insurance Co.      A-

Merced Property & Casualty Co.      A-  
2016 - For the latest ratings visit [AMBEST.com](http://AMBEST.com)



**Dennis L. Johnson**  
President & CEO  
United Heritage Mutual Holding  
Company, Financial Group and  
Life Insurance Company  
208.475.0913

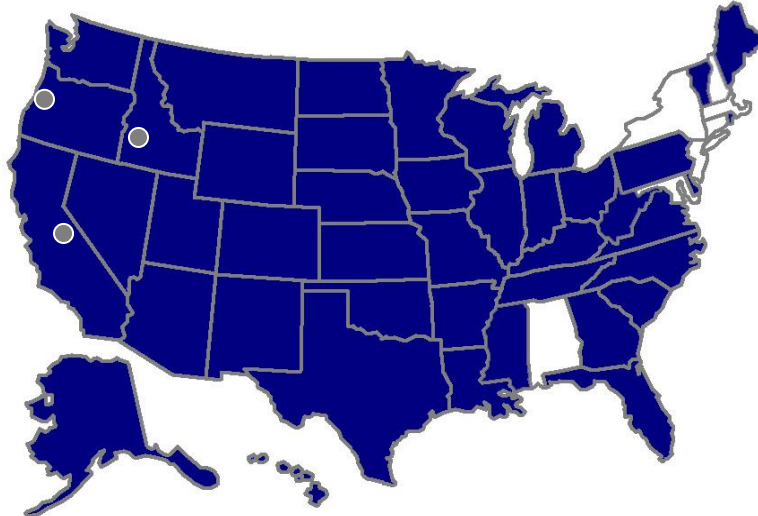
[DJohnson@UnitedHeritage.com](mailto:DJohnson@UnitedHeritage.com)

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## United Heritage Insurance

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- United Heritage Insurance, headquartered in Idaho, is home office to United Heritage Financial Group, an intermediate holding company with Combined Revenue of \$193 Million, Combined Assets of \$646 Million and Combined Capital & Surplus of \$105 Million in 2015.
- 100% owned by United Heritage Mutual Holding Company, whose Board of Directors is elected by the policyholders of United Heritage Life Insurance Company and Sublimity Insurance Company.
- Primary assets of the financial group are the common stock of its four insurance companies headquartered in Idaho, Oregon and California.



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## United Heritage Life Insurance Company (Meridian, Idaho)

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- Founded in 1934 as Grange Mutual Life Insurance Company in Nampa, Idaho, renamed United Heritage Mutual Life Insurance Company in 1991 with its national headquarters moved to Meridian in 2001.
- Converted to a mutual holding company in 2001 and was renamed United Heritage Life Insurance Company.
- The only life insurance company headquartered in Idaho, it is licensed throughout 43 U.S. states and the District of Columbia.
- Offers a diverse portfolio of insurance services including life insurance, preneed, final expense, fixed annuities, group life, vision and disability policies.
- Distributed through more than 1100 independent licensed life insurance agents nationally.



## Press Release Fact Sheet

### **UNITED HERITAGE** Property & Casualty

Mick Ware, CPCU FLMI  
President & CEO  
United Heritage  
Property & Casualty Company  
208.475.0937  
[MWare@UnitedHeritage.com](mailto:MWare@UnitedHeritage.com)

**States of Operation**  
*Idaho, Oregon, Utah, and Arizona*



Andrew L. Trower, CPCU  
President & CEO  
Sublimity Insurance Company  
100 SW Sublimity Boulevard  
Sublimity, Oregon 97385  
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[AndrewT@SublimityIns.com](mailto:AndrewT@SublimityIns.com)

**States of Operation**  
*Oregon, Idaho, and Utah*



Donald R. Duran  
President & CEO  
Merced Property & Casualty  
Company  
971 East Broadway  
Atwater, California 95301  
209.358.6421  
[DDuran@MercedPCIns.com](mailto:DDuran@MercedPCIns.com)

**State of Operation**  
*California*

### **United Heritage Property & Casualty Company (Meridian, Idaho)**

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- Formerly Idaho Mutual Insurance Company, originally began operations in 1908 near Roswell, Idaho, as Canyon County Farmers Mutual.
- Demutualized in 2000 to become United Heritage Property & Casualty Company as part of United Heritage Financial Group.
- Offers full line of home, farm, business, umbrella, and auto insurance coverage in Idaho, Oregon, Utah, and Arizona through more than 300 independent agencies.

### **Sublimity Insurance Company (Sublimity, Oregon)**

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- Founded in 1896 in Sublimity, Oregon, and joined United Heritage Financial Group in 2003.
- Offers complete portfolio of preferred personal lines products including homeowners, automobile, farm and farm truck, rental properties, and personal umbrella insurance policies.
- Distributed through more than 240 independent agencies in Oregon, Idaho, and Utah.

### **Merced Property & Casualty Company (Atwater, California)**

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- Formerly Merced Mutual Insurance Company, originally founded by group of farmers in 1906 as Hilmar Mutual Fire Insurance Company.
- Demutualized in 2013 to become Merced Property & Casualty Company as part of United Heritage Financial Group.
- Offers full line of auto, homeowners and dwelling fire insurance coverage to residents of California's North, South and Central Valleys through more than 100 independent agencies.

### **Company Philosophy**

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- As a mutual organization, earnings are reinvested back into its companies to add to the strength of its balance sheets for the benefit of its members.
- The company is committed to conservative management of the resources that are entrusted by its constituents to help them manage risk.
- Focus is on core lines of business to create fair and competitive insurance products that better serve the needs of most Middle American families.
- Insurance is a service industry; the company invests in excellent service for customers and constituents to provide the protection upon which they rely.
- The company believes in giving back to the communities where it is doing business and where its employees and customers live and work.