



Press Release
For Immediate Release

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

MERIDIAN, ID—June 12, 2014 – United Heritage Insurance recently released financial strength ratings for four operating insurance companies 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, and for its property and casualty insurance affiliates, Sublimity Insurance Company (Sublimity, OR) and Merced Property & Casualty Insurance Company (Atwater, CA). A.M. Best also upgraded the financial strength rating of United Heritage Property & Casualty Company from B++ (Good) to A- (Excellent). 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 1800 independent agents throughout 38 states and the District of Columbia,” stated Dennis Johnson, President and CEO of United Heritage Financial Group.

In upgrading the financial strength rating of United Heritage Property & Casualty Company, Best cited the significant support provided by its parent, United Heritage Financial Group, which has infused capital into the company to maintain adequate levels of risk-adjusted capitalization relative to premium writings and other financial risks.

The four operating companies of United Heritage Insurance benefit from numerous shared corporate services that include investments, treasury and financial reporting, information technology and 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.

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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 \$615 million with combined revenues of more than \$167 million for fiscal year 2013. For more information, visit UnitedHeritage.com.



CORPORATE SUMMARY

United Heritage Insurance

707 East United Heritage Court
Meridian, Idaho 83642



Fast Facts

States of Licensure	38
Combined Revenue	\$167 M
Combined Assets	\$615 M
Combined Capital & Surplus	\$ 94 M
Combined Net Income	\$10.4 M

*Fiscal Year 2013

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-
2014 - For the latest ratings visit AMBest.com

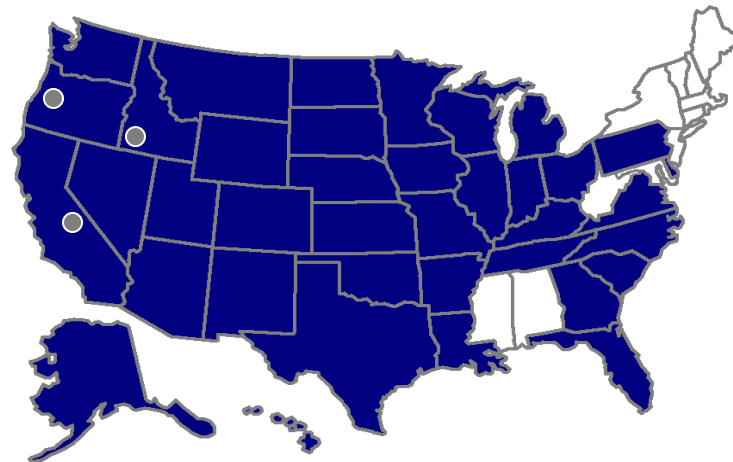


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United Heritage Insurance

- United Heritage Insurance is headquartered in Idaho and home office to United Heritage Financial Group, an intermediate holding company with Combined Revenue of \$167.4 Million, Combined Assets of \$615.8 Million and Combined Capital & Surplus of \$94.6 Million in 2013.
- 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.



United Heritage Life Insurance Company (Meridian, Idaho)

- Founded in 1934 as Grange Mutual Life Insurance Company in Nampa, Idaho, became United Heritage in 1991 with its national headquarters moved to Meridian in 2001.
- Converted to a mutual holding company in 2001.
- The only life insurance company headquartered in Idaho, it is licensed throughout 38 U.S. states and the District of Columbia.
- Offers a diverse portfolio of insurance services including life insurance, preneed, final expense, fixed annuities, and group life and disability policies.
- Distributed through more than 1170 independent licensed life insurance agents nationally.



Press Release Fact Sheet

UNITED HERITAGE Property & Casualty

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States of Licensure
Idaho, Oregon, Utah, and Arizona



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States of Licensure
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State of Licensure
California

United Heritage Property & Casualty Company (Meridian, Idaho)

- 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 307 independent agencies.

Sublimity Insurance Company (Sublimity, Oregon)

- 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 228 independent agencies in Oregon, Idaho, and Utah.

Merced Property & Casualty Company (Atwater, California)

- 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 homeowners and dwelling fire insurance coverage to residents of California's North, South and Central Valleys through 116 independent agencies, and received a new certificate of authority in 2013 to offer auto coverage.

Company Philosophy

- 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.