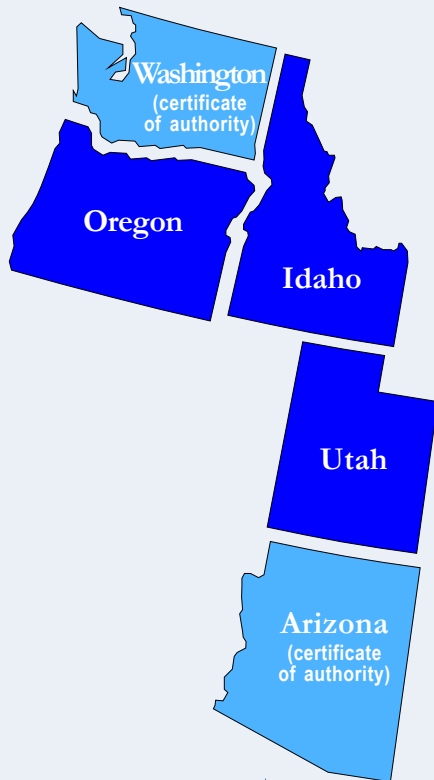


States Served by
United Heritage
Property & Casualty



United Heritage
Property & Casualty Company

P.O. Box 5555
Meridian, Idaho 83680-5555

Officers and Directors of
United Heritage
Property & Casualty

James R. Nall, Jr. / Meridian
Chairman of the Board/Director

Nancy K. Napier, PhD / Boise
Vice Chairman/Director

Brian E. Henman / Meridian
President/CEO/Director

Jack J. Winderl / Boise
V.P. of Investments/Treasurer/Director

Joseph P. Shirts, CPA / Eagle
Director

Mickey L. Ware / Meridian
COO/Director

Sharon L. Locke / Nampa
Sr. V.P. of Marketing/Secretary

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2011
Annual Review



United Heritage
Property & Casualty Company



*Serving People
Since 1908*

208/493-6200
Fax 208/493-6290
unitedheritage.com

Message from the President

United Heritage Property & Casualty and its predecessors, Canyon County Farmers Mutual and Idaho Mutual Insurance Company, began operations on April 20, 1908. The first board meeting was held in a packing house near Roswell, Idaho. By the second meeting, the Company had built its surplus to \$21.92.

In July, 1992, the Company converted from a county mutual to a domestic mutual offering property and casualty insurance in all areas of Idaho — becoming Idaho Mutual Insurance Company. In November, 2000, the Company demutualized and became United Heritage Property & Casualty.

United Heritage Property & Casualty has paid \$102,536,497 in claims payments since 1908. We experienced 13% growth in written premium totaling over \$22,080,000. Our auto production increased 61% with written premium of over \$3,543,000 representing 16% of our total production. In addition to controlled growth in our written premium, the Company showed increases in assets, earned premium, and surplus.

United Heritage Property & Casualty Company offers a wide range of policies including auto, home, farm, small business coverage, and personal umbrellas. We invite you to look at our web site at unitedheritage.com for the latest product offerings including life insurance and annuities from United Heritage Life Insurance Company.

We look forward to a promising future. Thank you to our competent staff, officers, and directors who are dedicated to making the Company of greater service to its policyholders and 217 agencies.

Brian E. Henman,
President & CEO

United Heritage Property & Casualty For the year ending December 31, 2011

Policies in force, January 1, 2011	32,135
Policies in force, December 31, 2011	34,201
Cash on hand and in bank	\$ 602,156
Bonds and Stocks	\$ 25,310,922
Mortgage Loans on Real Estate	\$ 1,413,190
Other Assets	\$ 4,199,351
TOTAL ASSETS	\$ 31,525,619
Less Liabilities	\$ 19,117,112
SURPLUS	\$ 12,408,507

Financial results are subject to final audit.

Business Mix by Policy Count

Dec. 31, 2011

