



Press Release
For Immediate Release

Kevin Lucke named President of Merced Property and Casualty Company

January 2, 2018 – Merced Property and Casualty Company (MPCC) has announced that Kevin Lucke, CPCU, AIM, has been named President of MPCC, effective January 1, 2018, as part of a planned succession in anticipation of the retirement of Don Duran. Mr. Duran will continue to serve in his role as Chief Executive Officer through June of 2018, with Kevin overseeing the day-to-day operations of the company. Upon his retirement at the end of June 2018, Mr. Duran will have served nearly 50 years in the insurance industry.

Mr. Lucke joined Merced in July 2017 in the role of Executive Vice President. Prior to that, he was the Senior Vice President of Underwriting and Marketing at Sublimity Insurance Company, a sister company of MPCC, and a Senior Vice President at United Heritage Insurance, the parent company of both Merced and Sublimity. Mr. Lucke also has served on Merced's Board of Directors since April of 2013.



Kevin Lucke, CPCU, AIM
President
Merced Property and Casualty Company

Mr. Lucke graduated in 1990 from George Fox College, now University, with a degree in Business/Economics. After graduating, he entered the insurance profession as an underwriter for Country Companies in Salem, Oregon. Throughout his 27-year insurance career, he has held numerous positions, including senior management positions in claims, underwriting and marketing.

A native Oregonian, Mr. Lucke now resides in Turlock, California, with his wife Christine and their two children.

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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 \$674 million for fiscal year 2016. For more information, visit UnitedHeritage.com.



United Heritage Insurance

CORPORATE SUMMARY

United Heritage Insurance
707 East United Heritage Court
Meridian, Idaho 83642



Fast Facts

States & District of Licensure	49
Combined Revenue	\$187 M
Combined Assets	\$674 M
Combined Capital & Surplus	\$112 M
Combined Net Income	\$6.1 M

*Fiscal Year 2016

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

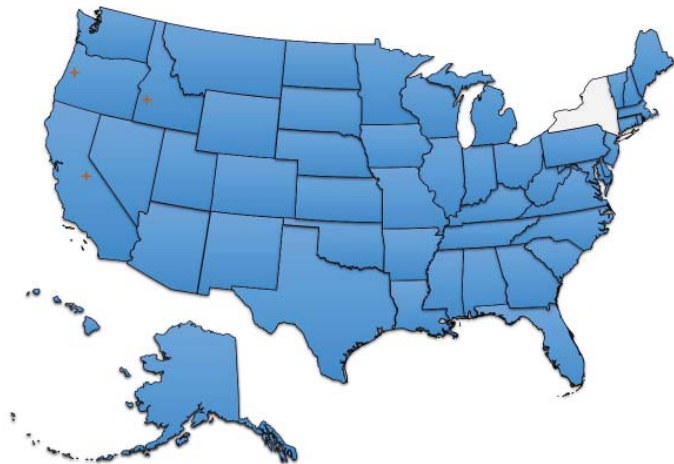
United Heritage Life Insurance Company	A-
United Heritage Property & Casualty Co.	A-
Sublimity Insurance Co.	A-
Merced Property & Casualty Co.	A-

For the latest ratings visit AMBEST.com



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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 \$187 Million, Combined Assets of \$674 Million and Combined Capital & Surplus of \$112 Million in 2016.
- 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 Insurance Company (Meridian, Idaho)

- 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 49 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.



UNITED HERITAGE
Property & Casualty

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States of Operation
Idaho, Oregon, Utah, and Arizona



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States of Operation
Oregon, Idaho, and Utah



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State of Operation
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 more than 300 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 more than 240 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 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

- 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.