

FILED

MAY 04 2026

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

United Heritage Property & Casualty
Company

Certificate of Authority No. 149526031

NAIC ID No. 18939

Docket No. 18-4349-23

**AMENDED FINDINGS AND
ORDER REGARDING SURPLUS
FUNDS**

On December 8, 2023, the Idaho Department of Insurance (“Department”) and United Heritage Property & Casualty Company (“UHPC”) entered into a Stipulated Order which, among other things, required UHPC to provide the Department with a monthly report of the company’s financial position at the close of each month until such time as the Department determined it was no longer necessary.

On May 5, 2025, the Director issued a FINDINGS AND ORDER REGARDING SURPLUS FUNDS which, among other things, ordered UHPC to cure its impairment of surplus either by obtaining surplus funds adequate to comply with Idaho Code § 41-313(1), or by surrendering its certificate of authority, on or before one (1) year from the date of that Order (May 5, 2026) or its certificate of authority would be revoked as of that date.

UHPC has submitted to the Department a plan which will cure its solvency issue. The Director deems this plan confidential under Idaho Code § 41-5408.

The Director finds that UHPC's plan to cure its insolvency will require the removal of the deadline of May 5, 2026, set in the previous order.

AMENDED ORDER

Therefore, *it is Ordered:*

1. UHPC's Certificate of Authority No. 1919 shall continue in effect indefinitely while it achieves compliance pursuant to the plan it submitted to the Department or until otherwise ordered by the Director.

2. In all other respects, the FINDINGS AND ORDER REGARDING SURPLUS FUNDS issued May 5, 2025, remains in effect.

Dated this 4 day of May 2026.

State of Idaho
Department of Insurance



Dean L. Cameron
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See Idaho Code § 67-5246(4).*

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See Idaho Code § 67-5273.* The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I hereby certify that on this 4th day of May 2026, I caused a true and correct copy of the foregoing Findings and Order Regarding Surplus Funds to be served upon the following by the designated means:

United Heritage Property & Casualty Company PO Box 5555 Meridian, ID 83860	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: jneumeyer@unitedheritage.com
Matt Steen III Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3 rd Floor P.O. Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input checked="" type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input type="checkbox"/> Email: matt.steen@doi.idaho.gov



Jan Noriyuki
Paralegal