

**AMENDMENT TO THE NOTICE OF ANNUAL MEETING ORIGINALLY  
MAILED ON FEBRUARY 18, 2020**

**DUE TO THE COVID-19 PANDEMIC AND THE ORDER OF THE GOVERNOR OF THE STATE OF MARYLAND, DATED MARCH 16, 2020, PROHIBITING LARGE GATHERINGS, AND THE STATE OF EMERGENCY AND THE PROCLAMATION OF CATASTROPHIC HEALTH EMERGENCY DECLARED BY THE GOVERNOR ON MARCH 5, 2020, THE ANNUAL MEETING OF HARFORD MUTUAL INSURANCE COMPANY WILL BE CONDUCTED VIRTUALLY THROUGH THE INTERNET AND BY PHONE CONFERENCE. INSTRUCTIONS ON HOW TO PARTICIPATE IN THE ANNUAL MEETING WILL BE POSTED TO [WWW.HARFORDMUTUAL.COM](http://WWW.HARFORDMUTUAL.COM) ON THE DAY OF THE MEETING. IF YOU HAVE ANY QUESTIONS PLEASE CONTACT GENEAU M. THAMES, CORPORATE SECRETARY AT 1-800-638-3669.**

**THE HARFORD MUTUAL INSURANCE COMPANY**

AMENDED Notice of Annual Meeting of Members  
To be held on *Wednesday, May 20, 2020 at 8:30 a.m.*

To the Members of Harford Mutual Insurance Company:

**NOTICE IS HEREBY GIVEN** that the Annual Meeting of the Members of the Harford Mutual Insurance Company (“Harford Mutual”) will be held at virtually on May 20, 2020 at 8:30 a.m. Eastern Time (the “Annual Meeting”) **DUE TO THE STATE OF EMERGENCY AND THE PROCLAMATION OF CATASTROPHIC HEALTH EMERGENCY DECLARED BY THE GOVERNOR ON MARCH 5, 2020.** The annual meeting is being held for the following purposes:

1. To consider and vote upon a proposal to approve the Plan of Reorganization and Mutual Holding Company Conversion of the Harford Mutual Insurance Company (the “MHC Conversion”) and other transactions in connection with the MHC Conversion, including the amendment and restatement of Harford Mutual’s Articles of Incorporation.

**THE BOARD OF DIRECTORS HAS UNANIMOUSLY APPROVED THE MHC CONVERSION AND THE TRANSACTIONS CONTEMPLATED THEREBY AND RECOMMENDS THAT YOU VOTE “FOR” THE PROPOSAL TO APPROVE THE MHC CONVERSION.**

2. To vote for the following named individuals to the Board of Directors of the Harford Mutual Insurance Company for the term of three (3) years: **Donald C. Fry, James J. Kennedy and Abigail E. Smith.**

3. To transact such other business, if any, as may properly come before the Annual Meeting or any adjournments, postponements, rescheduling or continuations thereof.

The Commissioner of the Maryland Insurance Administration must approve the MHC Conversion before it can take effect and may fix a time and place for a public hearing on the MHC Conversion, to be held after the Commissioner's receipt of written notice from the board of directors of Harford Mutual of the Members' approval of the MHC Conversion.

All Members of Harford Mutual are invited to attend the Annual Meeting. Each member is entitled to one (1) vote. For your convenience, you may cast your vote in one of the following ways:

1. Mail the enclosed Proxy Card that allows you to appoint a proxy to cast your vote.
2. Vote online at [www.envisionreports.com/HarfordMutual](http://www.envisionreports.com/HarfordMutual).
3. Vote by telephone at 800-652-VOTE (8683).
4. Vote VIRTUALLY at the Annual Meeting on Wednesday, May 20, 2020 **DUE TO THE STATE OF EMERGENCY AND THE PROCLAMATION OF CATASTROPHIC HEALTH EMERGENCY DECLARED BY THE GOVERNOR OF THE STATE OF MARYLAND ON MARCH 5, 2020.**

Copies of the Plan of MHC Conversion and the Member Information Statement are available to members of Harford Mutual at [[www.envisionreports.com/HarfordMutual](http://www.envisionreports.com/HarfordMutual)] or by calling 1-800-638-3669.

By Order of the Board of Directors

Geneau Marie Thames -----

Geneau M. Thames, Esquire  
Assistant Vice President & Corporate Secretary