

2018 YEAR IN REVIEW



HARFORD MUTUAL
COMMITTED TO MUTUAL SUCCESS

104
Organizations
supported by time
or treasure

414
Total hours
volunteered
by staff

\$258,072
Donated by
Harford Mutual in
charitable giving

CORPORATE & SOCIAL RESPONSIBILITY STATEMENT

Harford Mutual Insurance, founded on the principles of mutuality, is committed to being meaningfully involved in the communities we serve. The Company's charitable giving focuses on health & human services as well as organizations that support a vibrant community.

Harford Mutual defines Health & Human Services as charities that are working on Poverty Alleviation, Youth Development and overall Community Health & Safety.

EMPLOYEE RECOGNITION

Employee achievements can take the form of anniversary milestones reached, educational designations completed, or recognition from the industry and community. Harford Mutual employees excel in all those areas. In 2018, 18 employees reached a combined work anniversary of 340 years. Twenty-one employees completed professional designations ranging from insurance to project management to leadership. And, Tia Timpson was honored as the keynote speaker at the Harford County Commission on Disabilities' annual employment recognition luncheon.



2018 Service Awards Breakfast at Ladew Gardens

Education Achievements 2018

AU

Stacy Mentzer

AINS

Greg Colelli
Tyler Ray
Bridgett Sadler
Daniel Gillen
Jenn Holbrook

ARM

Mike Borzatti
CJ D'Alessio
Kelly Dougherty
Alex Troutman

CIC

Stacey Pacoe
Tara Williams

CRM

Jennifer Brennan

CPCU

Charmian Hess
Tony Orbino
Lauren Paige
Josh Swimmer
Bryan Yekstat

Project Management Professional Certification

Gail Bianco
Cathy Hartley

Harford Leadership Academy

Donna Stein



Service Milestones 2018

5 Years

Ian Magill
Stacey Rebbert

10 Years

Elaine Harrell
Sylvia Larocca
Stacy Mentzer
Ryan Smith

15 Years

Susan Chanski
Lisa Foehrkolb
Greta Hittle
Matt Moreau
Tish Rees

20 Years

Bill Wynne

30 Years

Ann Anders
Nikki Lembach
June Poole
Nancy Przybylski

35 Years

Cindy Blevins

40 Years

Gail Maschke



IN THE SERVICE OF OTHERS

Company-sponsored events. Employee-led drives. Personal volunteering. No matter which path they choose, it's clear that Harford Mutual employees are dedicated to the communities and people where we live and work.

Collections to satisfy non-profit wish lists overflow in our cafeteria and lounge for organizations like the Maryland Book Bank, Mason-Dixon Community Services, and the Harford County Education Foundation. A familiar group of Harford Mutual faces greets the senior parishioners six times a year as they serve lunch at St. Margaret's. Our growing bocce ball tournament supporting the Helping Up Mission in Baltimore has become a much anticipated fall event and inter-departmental challenge for bragging rights and ownership of the coveted bocce ball trophies. And, it wouldn't be Orioles opening day without the annual hot dog luncheon with proceeds raised going to our American Cancer Relay for Life Team.

Several members of our Claims Department joined together and put their personal PTO time to use at a build day for Habitat for Humanity Susquehanna. Sandi Taylor in Marketing spent every afternoon for a week teaching an adult with autism how to ride a bike for the first time. And, many teachers benefited from extra classroom help and field trip chaperones thanks to our employees spending their volunteer time at local schools.





TEAMWORK!

United by passion, our Harford Mutual employees come together during the year as teams, participating in activities that support a non-profit cause. Some teams change each year, while some have steady involvement from tenured employees who lead the charge with fundraising. In the end, employees have fun and friendly competition while advocating for a worthy cause in our community.

In 2018, some of our team efforts included:

GOLF & MINI-GOLF

Two foursomes for the Vi Ripken Diamonds in the Rough Ladies Golf Tournament benefitting the Boys & Girls Clubs of Harford and Cecil Counties and a mixed foursome for Harvest House mini-golf.

BOCCE BALL

Twenty bocce ball teams and a six-week tournament schedule to benefit the Helping Up Mission of Baltimore.

WALKING FUNDRAISERS

Walk teams for Komen Race for the Cure, March of Dimes March for Babies, Sunshine's Angels, the American Cancer Society Relay for Life, and SARC—Harford County

FRIENDLY COMPETITION

Competition teams looking for a charitable win at Homeruns for the Homeless for Harford Family House—our 10th year participating—and the Harford Chamber Olympics.





MAKING AN IMPACT

As a mutual insurance company, taking care of our insureds and agency partners is at the core of our business model. Naturally, with board and management leadership and involvement, that philosophy extends to our Corporate Social Responsibility commitment and our robust giving back program.

In 2018, Harford Mutual donated over \$250,000 to nearly 100 local and regional non-profit organizations that combat poverty, educate our children, lift the marginalized, ensure a vibrant community, and preserve legacies.

Pictured here are donation presentations to organizations we've aligned with for years:

THE AMERICAN CANCER SOCIETY

THE ARC NCR

BOYS & GIRLS CLUBS OF HARFORD AND CECIL COUNTIES

HARFORD FAMILY HOUSE

HARFORD COMMUNITY COLLEGE FOUNDATION

MASON-DIXON COMMUNITY SERVICES

MUSCULAR DYSTROPHY ASSOCIATION

SEXUAL ASSAULT/SPOUSE ASSAULT RESOURCE CENTER — HARFORD COUNTY

UPPER CHESAPEAKE HEALTH FOUNDATION

UNITED WAY OF CENTRAL MARYLAND

Many of our company leaders volunteer as board or committee members for these organizations, donating their time and skill to supplement the cause.



PROTECTING A LEGACY

Celebrating 176 years in 2018, Harford Mutual appreciates the importance of history and legacy. When made aware of the Havre de Grace Colored School preservation project, we thought it a perfect fit in support of the Vibrant Community initiative of our CSR mission. The foundation members, many of whom were students or graduates of the school and suffered through the county's segregation policies at the time, gave us a tour of the historic building and graciously and proudly enlightened us to their journey.

Our donation was used to assist in finalizing the purchase and renovations to the building. Foundation Chairwoman Patricia Cole presented us with lapel pins and a booklet depicting the many events and activities throughout the school's existence.

SERVICE BEGINS WITH LEADERSHIP

Leading by example is evident at Harford Mutual where nearly every manager, director, and officer is committed to volunteering for an organization that speaks to them. We believe that our employees will embrace our commitment to our Corporate Social Responsibility mission when they see their leaders living it.

Director of Marketing & Corporate Communications Stacey Rebbert co-chaired the Harford Family House Boots & Bowties event with her husband, Eric Rebbert.

Geneau Thames, General Counsel and Director of Compliance, runs the Boys & Girls Clubs of Harford and Cecil Counties' Catch-A-Pig Race with Director of Operations Jenni Berger, VP Claims Frank Kellner, and Claims Examiner Debbi McGinley. Thames serves on the board of the BGC.

Frank Kellner portrayed "Gilligan" from Gilligan's Island along with other community castaways and raised funds for Harford Family House.

VP of Treasury June Poole volunteers at the Chesapeake Therapeutic Riding ranch, often leading our sponsored horse Captain.

Jeffrey Rink, SVP of Marketing & Business Development, stepped into his high heels for SARC's Walk-A-Mile in Her Shoes in solidarity with survivors of abuse.



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As a passionate supporter of SARC (Sexual/Spousal Assault Resource Center) in Harford County, Harford Mutual brought attention to Domestic Violence Awareness Month by lighting up our building in purple for the month of October.