



Dear Harford Mutual Insurance Group Member:

A Special Meeting of the members of Harford Mutual Insurance Group is scheduled for 8:30 a.m. on Wednesday, February 22, 2023, and will be conducted virtually using the Microsoft Teams platform to:

- Approve the Master and Merger Agreements and Plan of Merger of ClearPath Mutual Group, Inc. into and with Harford Mutual Insurance Group, with the converted stock insurance company ClearPath Insurance Company becoming a wholly owned, indirect subsidiary of Harford Mutual Insurance Group **AND**
- Approve Sean Garber to the Board of Directors of Harford Mutual Insurance Group following the Merger, as specified in Exhibit C to the Merger Agreement.

As a policyholder, you are a voting member of our mutual Group, playing an important role in electing our board of directors and setting the course for our future. Over the years, your board of directors has explored growth opportunities that align with our commitment to excellent customer service, maintain our financial strength, and support our local community while retaining our founding principles of mutuality.

Based on those principles, at the board meeting on November 14, 2022, your board of directors unanimously voted to take the steps to pursue a merger with ClearPath Mutual Insurance Company, a monoline workers' compensation carrier located in Louisville, Kentucky. ClearPath Mutual, like Harford Mutual, is financially strong, has a vision of growth to serve its policyholders, and maintains a "community-first" culture ensuring that the communities where it writes business are supported through employee involvement and corporate financial stewardship. This alignment of cultures, strength, vision, and ClearPath's location to our west, make it a perfect gateway—and a perfect partner—to maximize our strategic growth plans and fulfill theirs. The merger of ClearPath Mutual into Harford Mutual Insurance Group creates a unique underwriting company, ClearPath Insurance Company, that would continue to enjoy the benefits of mutuality from the Group like our other underwriting companies, Harford Mutual Insurance Company, Firstline Insurance Company, and 1842 Insurance Company.

We are asking for your vote in favor of this merger opportunity that will expand Harford Mutual's capabilities for innovation and growth and reinforce our strategic plans, while preserving the concept of policyholder membership and the principles of mutuality that have been the heart of our business for 180 years. When the planned merger takes effect, the members of ClearPath Mutual will automatically become members of *The Group* with no additional impact to ClearPath or Harford Mutual policies or policyholders' surplus. ClearPath policyholders will receive Group mutual membership rights as permitted by law.

If at any time you have questions, please call us at 800-638-3669 or email proxy@hm1842.com.

Sincerely,

A handwritten signature in black ink that reads "Steven D. Linkous". The signature is written in a cursive style with a large, stylized 'S' and 'L'.

Steven D. Linkous
President/CEO