



Dear Policyholder:

Thank you for taking the time to submit your proxy for this year's Annual Policyholder Meeting. As a member of Harford Mutual Insurance Group, your vote matters. This year's voting item is for the election of the slate of four directors for the board: **Tedd Alexander, John DeMartini, Sean Garber, and Teresa McTague** whose full biographies are available for review on this website. <https://www.harfordmutual.com/annual-meeting/>

When you cast your vote for the election of our board of directors, you are steering the future of our company in the direction of opportunity and growth. Submitting your proxy is a simple step you can take to ensure the company continues to operate in your best interest.

Thank you for trusting Harford Mutual Insurance Group with your insurance needs. Your vote ensures that we can continue our commitment to **Insuring Opportunity through Mutual Success®**.



Sincerely,

A handwritten signature in black ink that reads "Steven D. Linkous".

Steven D. Linkous  
President & CEO