



HARFORD MUTUAL
INSURANCE GROUP

Frequently Asked Questions

Answering your questions about your Proxy

Q. What is proxy voting?

A. When your vote is requested on proposals that affect Harford Mutual Insurance Group, you could, if you wanted, attend a member meeting in person – or you could vote by proxy online or by mail. This way, your vote can be counted without having to attend a meeting in person.

Q. Will I still have my insurance policy if I do not submit my proxy or vote in an election?

A. While we would prefer for you to vote in an election, submission or non-submission of your proxy in no way affects, impacts, or determines the status of your Policy(ies) with the Company.

Q. Who is eligible to vote?

A. Members entitled to vote include each policyholder of a company-issued insurance policy underwritten by Harford Mutual Insurance Company, ClearPath Insurance Company t/a Clearpath Specialty, Firstline Insurance Company, or 1842 Insurance Company. Each member is entitled to one vote regardless of the amount of coverage or number of policies and contracts held.

Q. Who are the designated proxies?

A. The designated proxies can be any one of the following designated members of Harford Mutual Insurance Group – Chair of the Board, Chief Executive Officer, or the Corporate Secretary. Any one or more of them are entitled to cast your vote at any member meeting.

Q. Does my vote matter?

A. In order to take action at a Harford Mutual Insurance Group member meeting, we need a quorum to complete the business of the organization. A quorum is achieved when a sufficient number of members (policyholders) are represented in person or by proxy at any member meeting, be it an annual or special meeting. It is important that we have your vote to achieve a quorum to be able to take necessary actions at these meetings in order to keep the company moving forward.

Q. What is an evergreen proxy?

A. Each year that you are a policyholder with Harford Mutual Insurance Group, we solicit your vote for important matters involving the company, including the election or re-election of Board members, or other similar proposals, by asking you to submit your proxy. With the evergreen proxy, we will keep your proxy on file until you revoke it or until you are no longer a policyholder with Harford Mutual Insurance Group. This ensures your vote is cast for all matters in which you are eligible to vote as a member.

Q. How do I revoke my proxy?

- A. Every proxy continues in full force and effect until revoked. Proxies may be revoked by:
1. Written notice from the proxy-giver to the Corporate Secretary stating the proxy is revoked. Be sure to include your name and account number on the notice to ensure proper handling.

By Mail:

Harford Mutual Insurance Group
Office of the General Counsel
200 N. Main Street
Bel Air, MD 21014

By Email:

Proxy@hm1842.com

2. Execution of a later dated proxy delivered to the Corporate Secretary five (5) days prior to the scheduled vote.
3. The proxy-giver's appearance at the meeting revoking their proxy at an annual or special meeting of the members.

Q. Who do I contact if I have any questions about my proxy?

- A. Questions or concerns regarding your proxy vote can be emailed directly to Proxy@hm1842.com.