



May 19, 2023

Dear United Mutual Member:

United Mutual Insurance Company (“the Company”) will hold a Special Meeting of the Members at 5872 33rd Avenue, Eau Claire, WI 54703 at 10:00 a.m. on Wednesday, July 12, 2023. The purpose of this meeting is to present and approve a Plan of Reorganization, which describes the Company’s re-domestication to Ohio and reorganization as a stock subsidiary of a mutual insurance holding company, and a Merger Agreement to merge the Company with Gopack, Inc., a merger subsidiary of Ohio Mutual Insurance Group. As a member of the Company, you are entitled to attend and vote at the Special Meeting.

As a member of the Company, you play 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 opportunities that align with our commitment to excellent customer service, maintaining our financial strength, and supporting our local community while retaining our founding principles of mutuality.

At its April 12, 2023 board meeting, your board of directors unanimously voted to take the steps to reorganize and merge the Company with a subsidiary of Ohio Mutual Insurance Group, Inc. Ohio Mutual Insurance Group is a \$300M Property & Casualty mutual insurance group based in Bucyrus, OH, with operations in CT, IN, ME, NH, OH, RI and VT.

The management of the Company and the board recommend that you vote FOR the Proposed Conversion and Merger. We believe this opportunity will expand United Mutual’s capabilities for innovation and growth while preserving the concept of policyholder membership and the principles of mutuality that are the heart of our “community-first” business – retaining the member-owned, one-member-one-vote philosophy, and the ability as a mutual to focus on long-term benefits to our members and our communities.

When the planned reorganization and merger takes effect later this year, the Company will become United Mutual Insurance Company, an Ohio insurance company and wholly-owned indirect subsidiary of Ohio Mutual Insurance Group, writing business in the state of Wisconsin. The Proposed Conversion and Merger and all other supporting documents will be submitted to the Ohio Department of Insurance for approval.

The current members of the Company will automatically become members of Ohio Mutual Insurance Company – all insurance policies issued by the Company will remain

in force and unchanged, as will all of its capital (represented by your policyholders' surplus). Your membership interests, and those of all the Company's policyholders, transfer automatically to Ohio Mutual Insurance Group upon completion of the merger. United Mutual Insurance Company will remain as the insurer issuing your policies and will be an indirect subsidiary of Ohio Mutual Insurance Group.

This reorganization and merger, and joining with Ohio Mutual Insurance Group, will bring important benefits and opportunities to United Mutual and you as a policyholder, including:

- provide the economies of scale and established resources to fulfill United's strategic goals and vision for future success
- enhanced access to capital
- greater diversification of risk, including geographic and product diversification
- improved access to reinsurance coverage, and enhanced reinsurance purchasing power on a pro forma basis
- increased career and leadership development opportunities for the employees at the Medford, WI office
- entry and access to new product lines of Ohio Mutual Insurance Group.

After you review these materials, we recommend you vote FOR the Proposed Conversion and Merger. If at any time you have questions, please call us at 715-748-6040 or email united@unitedmutualinsurance.com.

Thank you for placing your trust in United Mutual for your insurance needs. Your vote supporting this plan will ensure we can continue our commitment to providing you with the best possible products and services.

Sincerely,

A handwritten signature in black ink that reads "Tony Wilke". The signature is written in a cursive, flowing style.

Tony Wilke President/CEO