GRENVILLE
Mutual Insurance

HDmutual
INSURANCE COMPANY

August 19, 2026

Grenville Mutual and HD Mutual are grounded in similar values, including trusted relationships, local service, and a lasting commitment to the communities we serve. With these shared priorities in mind, our Boards have agreed to explore whether bringing our organizations together could create a stronger future for everyone connected to our companies.

By combining the strengths of both organizations, we may be able to enhance our resources and capabilities for policyholders, create new opportunities for employees to learn and grow, expand support for our Agents and Brokers, and increase our capacity to invest in the communities we proudly serve.

A joint committee made up of Board members, CEOs and professional advisors, will conduct a detailed review. Any proposal to proceed will depend on the completion of comprehensive due diligence, approval by both Boards, support from the Members of each company, and all required regulatory approvals.

Throughout this work, we will carefully consider the interests of members, employees, distribution partners, and the communities that rely on us. Should the review support moving forward and all necessary approvals be secured, the proposed effective date for the combined organization is January 1, 2028.

We are excited about this journey and welcome any questions you may have.

Paul Henderson

Paul Henderson
Board Chair

Harry Bryant

Harry Bryant
Board Chair

Pam Marson
President & CEO

Rocco Neglia
President & CEO