

**REPORT OF SPECIAL MEETING OF THE MEMBERS
FOR THE PURPOSE OF VOTING ON THE MERGER OF
RIVERSIDE MUTUAL INSURANCE COMPANY
WITH AND INTO
CENTRAL WISCONSIN MUTUAL INSURANCE COMPANY**

Riverside Mutual Insurance Company ("Riverside") submits to the Office of the Commissioner of Insurance (the "OCI") pursuant to Wis. Stat. § 612.22(6) this report of the Special Meeting of Members held on October 11, 2025 (the "Special Meeting") to discuss and to vote on the proposed merger of Riverside with and into Central Wisconsin Mutual Insurance Company ("Central Wisconsin") (the "Merger").

On September 11, 2025, the members of Riverside were mailed (i) the Notice of the Special Meeting in the form attached hereto as Exhibit A (the "Member Notice"), (ii) a summary of the Plan of Merger between Riverside and Central Wisconsin (which was approved by the Board of Directors of Riverside on August 13, 2025 and by the OCI on September 9, 2025), and (iii) a policyholder resolution ballot for members to vote on the resolution authorizing the merger by mail (the "Mail Ballot"), (collectively, the "Merger Materials"). The Member Notice instructed the members to review the Merger Materials and attend the Special Meeting to vote on the Merger in person or by mail.

At the Special Meeting, after the members of Riverside reviewed the previously disseminated Merger Materials and had the opportunity to ask questions of the designated representatives of Riverside relating to the Merger, the following resolution was adopted by the members of Riverside:

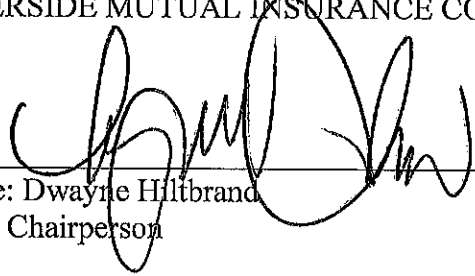
RESOLVED, that after review of the Summary of the Plan of Merger and/or the Agreement and Plan of Merger of Riverside with and into Central Wisconsin, and the ability to inquire of the Board of Directors regarding the same, the members of Riverside hereby adopt and approve in all material respects the Merger pursuant to the Agreement and Plan of Merger, including the inclusion of the recently adopted *Actual Cash Value Loss Settlement Terms for Roof and Exterior Surfacing* endorsement on all current Riverside policies on the effective date of the Merger, and authorize its Board of Directors to take any remaining actions necessary to effectuate such merger.

1230 members of Riverside were entitled to vote at the Special Meeting. Of the 61 members of Riverside who voted on the resolution, 55 voted in favor of adoption and 6 members voted against adoption. Of the members voting in person, 9 voted in favor of adoption and 0 (zero) members voted against adoption. Of the members voting by Mail Ballot, 46 voted in favor of adoption and 6 members voted against adoption.

[Signature Page Follows]

Dated this 11th day of October, 2025.

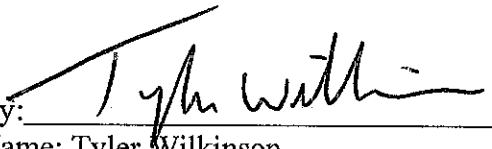
RIVERSIDE MUTUAL INSURANCE COMPANY

By: 

Name: Dwayne Hiltbrand

Title: Chairperson

Attest:

By: 

Name: Tyler Wilkinson

Title: Treasurer

EXHIBIT A



Date: September 11, 2025

TO: All Policyholders of Riverside Mutual Insurance Company

RE: Notice of Special Policyholder Meeting – October 11, 2025 – Merger with Central Wisconsin Mutual Insurance Company

NOTICE IS HEREBY GIVEN THAT a special meeting of the Riverside Mutual Insurance Company (“Riverside”) policyholders will be held on **October 11, 2025, at 9:00 a.m. at the Spring Green Community Center, 117 S. Washington Street, Spring Green, Wisconsin**, to discuss and to vote on the proposed merger of Riverside with and into Central Wisconsin Mutual Insurance Company (“Central Wisconsin”) (the “Merger”) through consideration of the following resolution:

RESOLVED, that after review of the Summary of the Plan of Merger and/or the Agreement and Plan of Merger of Riverside with and into Central Wisconsin, and the ability to inquire of the Board of Directors regarding the same, the members of Riverside hereby adopt and approve in all material respects the Merger pursuant to the Agreement and Plan of Merger, including the inclusion of the recently adopted *Actual Cash Value Loss Settlement Terms for Roof and Exterior Surfacing* endorsement on all current Riverside policies on the effective date of the Merger, and authorize its Board of Directors to take any remaining actions necessary to effectuate such merger.

The Board of Directors of Riverside recommends that you vote “**YES**” on the policyholder resolution to approve the Merger pursuant to the Agreement and Plan of Merger. Members will also consider and vote upon any matters as may properly come before the meeting, or any adjournments or postponements thereof.

All Riverside policyholders have a right to vote on the Merger under Wis. Stat. § 612.12. Policyholders may cast their vote in person at the special meeting or by completing and returning the enclosed Policyholder Resolution Ballot. The Agreement and Plan of Merger was filed with the Office of the Commissioner of Insurance on August 15, 2025.

Please note, pursuant to the Plan of Merger, and upon the effective date of the Merger, all current Riverside policies will be endorsed to include the *Actual Cash Value Loss Settlement Terms for Roof and Exterior Surfacing* endorsement (the “Policy Endorsement”).

Enclosed with this correspondence is a Summary of the Plan of Merger, Policyholder Resolution Ballot, and specimen of the Policy Endorsement. **Please review these materials and return this ballot as instructed below by 9:00 a.m. on October 11, 2025.**

A complete copy of the Agreement and Plan of Merger is available for your inspection, if you wish, during business hours at the Riverside office. You may also contact us by phone at 608-588-2081 or email at peggysuel@riversidemutual.com, if you prefer that we email you the meeting materials.

Your vote is important. Even if you plan to attend the Special Meeting, please complete and return the enclosed Policyholder Resolution Ballot as soon as possible. We hope to see you on October 11, 2025, at 9:00 a.m. at the Spring Green Community Center, 117 S. Washington Street, Spring Green, Wisconsin.

All mailed ballots must be returned by October 11, 2025, at 8:00 a.m. Please be sure to return your ballot by mail (in the enclosed envelope) or email to peggysuel@riversidemutual.com. Alternatively, you may vote in person at the special meeting.

By Order of the Board of Directors

Peggy Sue Langer, President & CEO

Spring Green, Wisconsin September 11, 2025