



The Hingham Group

August 2, 2010

Dear _____,

RE: Your policy number(s) _____

You are invited to attend a Special Meeting of the Members of Hingham Mutual Fire Insurance Company (the "Meeting") that will be held at 10:00 a.m. on August 30, 2010 at the Company's offices at 230 Beal Street, Hingham, Massachusetts. The purpose of the Meeting is to discuss the proposed affiliation with New London County Mutual Insurance Company and related actions described in the enclosed documents. In connection with the proposed affiliation, enclosed please find a: (i) Notice of Special Meeting; (ii) Information Statement; (iii) the proposed Amended and Restated Articles of Incorporation of Hingham; (iv) the proposed Amended and Restated Bylaws of Hingham; and (v) a proxy.

To ensure that your interests are represented at the meeting, please promptly complete the proxy that is on the back of this letter and return it in the enclosed envelope. To complete this proxy, you must include your policy number(s) as listed above and sign your name exactly as it appears on your policy(ies).

Sincerely,

George A. Cole, III
President and CEO