DONEGAL MUTUAL INSURANCE COMPANY

EXECUTIVE COMMITTEE CHARTER

Purpose

The primary purpose of the Executive Committee of the Board of Directors (the "Committee") of Donegal Mutual Insurance Company (the "Company") shall be to take all action that the full Board of Directors can take, consistent with the Pennsylvania Business Corporation Law of 1988, as amended (the "PBCL"), the Pennsylvania Insurance Company Law, the Company's Articles of Incorporation and the Company's By-laws, between meetings of the Board of Directors.

The Committee shall review the adequacy of this Charter on an annual basis and recommend any proposed changes to the Board of Directors.

Membership

The Committee shall have not fewer than three members of the Board of Directors, one of whom shall be the Chief Executive Officer of the Company and who shall be Chairman of the Committee, unless another member is designated by resolution of the Board of Directors, and one of whom shall be a director of the Company who is not an officer or employee of the Company or of any entity controlling, controlled by or under common control with the Company and who is not the beneficial owner of a controlling interest in the voting stock of any such entity. The Board of Directors shall, by plurality vote of a quorum, appoint, and may, in its sole discretion, remove and replace the members of the Committee from time to time.

Primary Responsibilities

- Shall have and exercise all power and authority of the Board of Directors between meetings of the Board of Directors to the extent consistent with the PBCL and the Pennsylvania Insurance Company Law;
- Consult with and advise management concerning the general business, operational, administrative and legal affairs of the Company;
- Consult with and advise management on the development of the Company's policies;
- Consider other matters which management may bring to the Committee from time to time; and
- Perform such other functions as the Board of Directors may specifically delegate to the Committee from time to time.

The Committee shall report from time to time to the Board of Directors about the substance of any action taken by the Committee and any other Committee activities, issues and related recommendations as the Committee considers appropriate.

Meetings

The Committee shall endeavor to meet no less frequently than monthly, or more frequently as the Committee believes appropriate or as the Chairman of the Committee shall designate. The Board of Directors expects that Committee members will attend each meeting in person, or via conference telephone or other means of communication by which all members can communicate with the other members. The Committee or the Chairman of the Committee may establish its own agenda.

Minutes

The Committee shall maintain written minutes of its meetings and furnish copies of such minutes to the members of the Company's Board of Directors.

As Approved by the Board of Directors on July 16, 2026