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Iselin, New Jersey 08830
NASDAQ:MSEX

**Annual Dividend Increased for
48th Consecutive Year**

Dear Valued Shareholder:

The Middlesex Water family of companies continues to focus on delivering operational excellence and ensuring quality water utility service to our customers as the pandemic continues. We are working to maintain practices that help keep our employees and customers safe and are collaborating with state officials to help mitigate the financial impact of the pandemic on customers as related to their utility service and their ability to pay outstanding balances. The dedication and commitment of our employees becomes even more apparent and critical during these uncertain times.

I am pleased to report that your Board of Directors declared a dividend of \$0.2725 per common share payable on December 1, 2020 to shareholders of record as of November 13, 2020. This represents an increase of 6.3%.

For the three months ended September 30, 2020, consolidated operating revenues were \$39.9 million, compared to \$37.8 million for the same period in 2019. Net income for the quarter was \$12.7 million, compared to \$11.1 reported in the same quarter of 2019, an increase of \$1.6 million. Diluted earnings per share for the quarter were \$0.72, compared to \$0.66 for the same period in 2019. The increase in revenues was largely demand driven from residential and other retail water customers in the Middlesex System in New Jersey, higher water consumption and customer growth in our Delaware systems and additional non-regulated revenues realized from our new contract to operate and maintain the water/wastewater systems of the Borough of Highland Park, NJ.

Construction is continuing on the Company's largest water treatment plant in New Jersey to convert to ozone treatment for primary disinfection and implement other improvements. Expected to be complete in mid-2021, this approximately \$70 million project will help ensure compliance with increasingly stringent water quality regulations. In November, Middlesex Water was notified by ISS-ESG, one of the world's leading rating agencies for sustainable investments, that we had achieved a Prime Corporate Rating. The Prime designation reflects that the company's environmental, social and governance practices exceed threshold criteria for inclusion of Middlesex in certain portfolios of institutional investors with a sustainability focus. We are also pleased to share that our Delaware subsidiary, Tidewater Utilities, Inc., was recently named a 2020 Superstar in Business by the Delaware State Chamber of Commerce in recognition of its high ethical standards, business growth and qualified workforce.

To stay informed about company Securities & Exchange Commission filings, news releases or to receive an end-of-day stock quote, please subscribe to our Investor Email Alerts service, also found on our Investor Relations site at <http://investors.middlesexwater.com>. You may also visit our Facebook, Twitter and LinkedIn sites via links directly on our website home page at www.middlesexwater.com.

We invite you to create, review and manage your existing account information on our shareholder services portal of our transfer agent, Broadridge Corporate Solutions (Broadridge) by visiting <http://shareholder.broadridge.com/middlesexwater>. This site contains Forms, Answers to Frequently Asked Questions and other helpful company information. Should you have any questions about your MSEX investment, please contact the Broadridge Call Center at 1-888-211-0641.

As the holiday season approaches, we wish the best to you and your family. On behalf of the Board of Directors, Officers and employees of the Middlesex Water family of companies, we thank you for your continued confidence and support.

Sincerely,

A handwritten signature in black ink that reads "Dennis W. Doll".

Dennis W. Doll
Chairman, President and CEO