

March 27, 2019

Dear Doctor:

As a Member of the West Virginia Mutual Insurance Company (the "Mutual"), you are invited to attend and participate in the Mutual's Annual Meeting of Members.

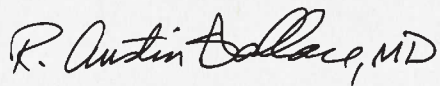
The meeting will be held at the Mutual's offices in Charleston, West Virginia, on Wednesday, May 1, 2019, at 10:00 a.m. At this meeting you will be asked to consider and vote upon:

1. The election of three Directors to the Mutual's Board of Directors to serve terms from July 1, 2019, through June 30, 2023; and,
2. The election of one Director to fill an unexpired term on the Mutual's Board of Directors ending June 30, 2021; and,
3. Any other business which may properly come before the Annual Meeting or any adjournment thereof. Neither the Proxy Committee nor the Board of Directors, at present, knows of any other business to come before the meeting.

It is important that your vote be represented at the meeting. Whether or not you plan to attend the meeting, you are requested to complete, date, sign and return the proxy card in the enclosed envelope for which postage has been paid. You are urged to read the accompanying Notice of Annual Meeting of Members carefully.

The Mutual's Board recommends you vote FOR the Nominees listed on the enclosed proxy card. If you have any questions regarding the information in the enclosed notice or proxy materials, please do not hesitate to call the Mutual at (304) 343-3000.

Sincerely,



R. Austin Wallace, M.D.
Chairman, President and Chief Executive Officer

Enclosures