



WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.®



2012 COMPANY PROFILE

WESTFIELD ON THE WEB

westfieldinsurance.com



[FACEBOOK.COM/WESTFIELDINS](https://www.facebook.com/WestfieldIns)

Our facebook presence allows us to interact with our customers and fans and share knowledge about safety, insurance and related topics. We also have a dedicated Teen Driving tab on our page with fun quizzes, driver safety tips and more to interact with and create a fun and informative space for teens.



TWITTER



@WestfieldIns

Bio: We provide peace of mind through insurance and risk management for businesses, agribusiness, individuals and surety accounts.



@WestfieldAg

Bio: We provide peace of mind through specialized insurance for farmers and commercial agribusinesses. Subscribe to our blog at agribusiness.westfieldinsurance.com



@WestfieldServes

Bio: Serving up knowledge in hospitality and insurance. We provide specialized insurance for the hospitality industry and manage our own hospitality operations.



@WorkatWestfield

Bio: Join a company like no other! Westfield Insurance employees know the value of their contributions and have the opportunity to achieve their true potential.

CORPORATE BLOGS

Risk Factors

Identifying causes of loss is the first step toward reducing losses and loss costs for your business. As an insurance company, our mission is not just to provide service when you have a claim, but also to help you keep them from occurring. Through this blog, we will share knowledge and expertise to help businesses manage and reduce risk.

www.losscontrol.westfieldinsurance.com

Grains of Knowledge

Grains of Knowledge is authored by members of the Agribusiness Division at Westfield Insurance. This blog serves as a resource for our farm and agribusiness independent agency partners, our customers, and members of the farming and agriculture industry. With more than 160 years of agribusiness and farm insurance behind our name, we aim to share knowledge and create ongoing conversations we can all learn from through this blog.

www.agribusiness.westfieldinsurance.com

Westfield Greens

A blog about the daily maintenance of Westfield Group Country Club's beautiful championship courses. Our facility team operates and maintains the Westfield Country Club, Westfield Inn and other campus hospitality services, providing Westfield Insurance with years of expertise in facility maintenance. We'd like to share this knowledge with you.

www.golfcourse.westfieldinsurance.com

At Your Service

Authored by our own corporate hospitality team, the *At Your Service* blog aims to serve up knowledge in hospitality and insurance. Westfield has first-hand experience owning and self-operating several hospitality businesses, including two 18-hole championship golf courses, catering, corporate and a la carte food service operations, and a highly acclaimed small luxury inn. It is from this experience we draw upon to bring you the *At Your Service* blog.

www.hospitality.westfieldinsurance.com

Westfield's vision



Westfield is a customer-focused insurance, banking and related financial services group of businesses. Our winning vision embraces innovation and opportunities in a changing world.

Our strength comes through **relationships** we have built with employees, business partners and customers. The product we offer our customer is **peace of mind** and our **promise of protection** is supported by a commitment to **service excellence**, provided by an exceptional **team** of diverse people.

Our success will be based upon sharing **knowledge**, building **trust**, **ethical conduct**, financial **integrity** and **respect** for people.

Our guiding principles include:

- **Peace of mind** means the customer and agents never need to worry about whether we fulfill our promises to them.
- Our **promise of protection** is what gives the customer peace of mind. When we make agreements with customers, we pledge to safeguard them against loss and to deal with them honestly and ethically.
- **Sharing knowledge** is how we keep our promise of protection. We leverage the diverse skills and expertise that results in innovative products, exceptional customer service and financial strength.
- **Building trust** is how we attract and keep quality employees, our customers and agents. We build trust with our customers by delivering on our promises time after time.
- **Ethical conduct** means acting honestly with each other ... the company, the community, our competitors, agents and customers.
- **Financial integrity** means we manage our assets in ways that meet all federal and state laws and regulations and enable us to keep our promises to customers, agents, employees and business partners.
- **Respect for people** means we value each employee's abilities, knowledge and experience. We treat customers and agents as we would like to be treated. We do not discriminate on the basis of race, color, religion, age, gender, sexual orientation or national origin.

About us



Promises made, promises delivered. Since 1848.

Genuine care and support for the customers we serve have been a Westfield tradition for more than 164 years. Our employees consistently deliver on our promise of protection -- fairly and accurately -- so that our own customers are our strongest advocates.

Our rich heritage enables us to confidently embrace change: we have proven our ability to adapt and are creating a culture of innovation.

How people get information is changing and Westfield has been early to embrace the online community. With a presence on both Facebook and Twitter, and with four corporate blogs, we have direct lines of communication between the real people behind the Westfield name and our agents, customers and prospects.

Westfield has always been a relationship company, sharing what our employees and agents know to help customers protect the things they care about most. Our business relies on the strength of our relationships, and our success is achieved through people who possess specialized knowledge and create real value for our customers.

Westfield provides a broad portfolio of insurance and financial services backed by knowledgeable employees and a network of more than 1,000 professional independent insurance agencies. Westfield operates in 21 states for property and casualty insurance and 31 states for surety. Westfield is one of the nation's Top 50

Property & Casualty insurance companies, one of the top writers of farm insurance in the country, and the largest writer of contract performance bonds in Ohio.

Our Companies

- Ohio Farmers Insurance Company
- Westfield Insurance Company
- Westfield National Insurance Company
- American Select Insurance Company
- Old Guard Insurance Company

Financial strength

Westfield remains financially stable with our rock-solid balance sheet, which enables us to withstand uncertain economic conditions. Our investment philosophy focuses on income growth, allowing us to meet obligations to agents and customers and increase our surplus to \$1.36 billion.

- Our investment portfolio emphasizes investment grade bonds.
- 70 percent of the bonds held in the straight bond portfolio of Westfield are rated AAA.
- 50 percent of total investment assets are directly issued and backed by the U.S. Treasury and/or federal agencies of the U.S. government.

A.M. Best, a leading independent financial analyst, recognized Westfield Insurance's financial stability as one of its greatest strengths. Westfield is currently rated "A" or "Excellent." Consistently high ratings from A.M. Best confirm our sound financial condition and place us among the nation's best carriers. Having received our first rating of "A" in 1935, 2011 marks over 75 years of consecutive ratings of "A" or better.



"Westfield has what it takes to continue to be a great company. Because of our disciplined approach to our business and our consistent record of performance, we have a rock solid balance sheet, adequate loss reserves, a well-balanced investment portfolio and more than \$1.36 billion in surplus. Our financial strength comes from the combination of consistently responsible underwriting and a disciplined investment philosophy that effectively balances risk and returns."

—Joe Kohmann, Group Finance Leader

Westfield in the community



Insurance is all about helping others, and Westfield takes that philosophy into the community. Through the company and Westfield Insurance Foundation efforts, we support programs that make a meaningful connection with our agents, customers and employees.

SPONSORSHIP AND MEDIA

High School Quiz Shows

Today's youth are tomorrow's leaders, and support for academic excellence in schools is a rewarding way to make our brand known. Westfield is proud to sponsor these high school academic quiz shows:

- *Academic Challenge*, Cleveland, Ohio
- *Hometown High Q*, Pittsburgh, Pennsylvania
- *In the Know*, Columbus, Ohio
- *Brain Game*, Indianapolis, Indiana
- *Brain Game*, Statewide Ohio
- *Quizbusters*, Nashville, Tennessee
- *Brain Busters*, Lancaster, Pennsylvania

Cavs Straight "A" All-Stars

In partnership with the Cleveland Cavaliers Corporation, Westfield presents the "Straight A All-Stars," a program that rewards students in grades K-8 for high scholastic achievement. Students who receive straight A's are awarded Cavs gift items and are entered into a contest to win two tickets to a Cavs' game.

Mid-Ohio School

Westfield is the official insurance company of the Mid-Ohio School, which provides expert instruction to drivers of all ages and experience levels. The course teaches high-performance

driving techniques, car control and accident avoidance.

Share. Drive. Excel.

A microsite is a smaller website designed to supplement our corporate site with specialized information. As part of Westfield's ongoing commitment to youth through high school quiz show programs and teen driver safety, we created a teen-focused website, www.ShareDriveExcel.com as an extension of our corporate web site www.WestfieldInsurance.com. This site is intended to be a hub for our youth-focused programs and cross-promote to youthful, parental and school staff audiences.

COMMUNITY INVESTMENT AND WESTFIELD INSURANCE FOUNDATION

Safety

Insurance is about putting lives back together after the unexpected happens; better still is supporting programs that prevent accidents from happening in the first place. Westfield supports home, auto and business safety and accident prevention programs, such as mitigating risks by providing repairs for low-income homeowners or providing safety equipment to farmers.

With half of all new drivers involved in a crash before they turn 20, we need better ways to prepare and protect



teen drivers. Westfield is involved with educational forums and programs that provide free defensive driving taught by professional drivers.

Key partners include:

- Ford Motor Company Fund
- The Mid-Ohio School

Community Development

Our business can only be as strong as the communities we serve, which is why we support programs that invigorate communities by improving business and living conditions.

We assist low-income homeowners on how to buy, build, rehab and insure homes; support projects that provide a critical link in the revitalization of a neighborhood or community and initiatives that provide training for people who want to change jobs or re-engineer their skill sets.

Key partners include:

- Fund for Our Economic Future
- Habitat for Humanity and Rebuilding Together
- Fair housing organizations
- ideastream®

Education

By supporting innovative education programs that provide avenues to future employment for teens and adults, we're not only helping individuals today, we're building the workforce for tomorrow. Such endeavors include assisting low-income individuals

prepare for and achieve higher education and educating students and adults about careers in insurance.

Key partners include:

- College Now Greater Cleveland
- InVEST
- The University of Akron
- Griffith Foundation for Insurance Education

WeCare

Throughout the year, Westfield employees volunteer and give back on behalf of Westfield and on their personal time. WeCare employee engagement efforts allow Westfield to connect to communities through employee volunteer action.

Our volunteer grant program awards grants to nonprofits in recognition of an employee who devoted a significant time to the organization.

With a match giving program through Westfield Insurance Foundation, employees donate to Akron-Canton Regional Foodbank, American Cancer Society, American Heart Association and United Way. All partners forward donations to the community where each employee resides.

Each year more than 350 employees volunteer alongside their colleagues through Habitat for Humanity, Rebuilding Together, Junior Achievement and foodbanks. Donation drives are held throughout the year, and each year ends with an outpouring of support when over 700 employees participate in holiday giving projects.



Our commitment to customers

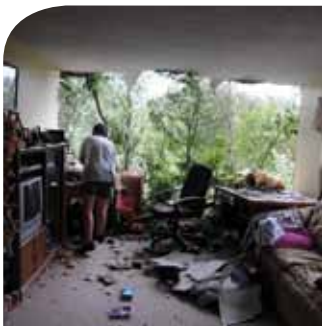
Westfield is winning with customers because we strive to understand their goals for managing risk in their lives and businesses. The more we know, the better able we are to create the products and services customers prefer.

We are committed to:

- Providing accurate, quality service, connecting with the individual needs of our customers and making it simple to do business with us. We believe it is important to share knowledge and build trust with our policyholders.
- Delivering peace of mind and being there when our customers need us the most.
- Providing our customers with a broad range of insurance products and a variety of financial services to meet both personal and commercial insurance needs. We deliver these products through independent agents, who serve as trusted advisors to our customers.
- Maintaining our companies' financial strength and stability. We will keep our promises in the future, just as we have for more than 164 years.

Studies show that customers prefer to buy from an agent; however, they want to research their purchase online. This is why Westfield has joined Independent Insurance Agents & Brokers of America (IIABA) and five other insurance carriers to fund the development of a customer web site for comparison rating of auto insurance.

Claims service



We believe it is important to our customers and agents that a local Westfield representative handles their claims. Our claims service philosophy is to provide prompt, fair and accurate service through our experienced and professional claims representatives – specialists in property, casualty and workers' compensation. We place great importance on training our employees, making sure each person that represents us has the same commitment to excellent service... the service our customers deserve.

To improve the customer experience where it matters most, we have launched a new initiative in the areas of claims processes, technology and analytics. This initiative will speed delivery and improve the quality of our claims service.

Our philosophy is to make sure our customers know what benefits they are entitled to and to pay what we owe. From claim submission, to evaluation, and through the final resolution, our claim professionals provide prompt service and treat people with fairness and respect.

A good example is our storm team, on call 24 hours a day, seven days a week. The storm team is ready to handle the large number of losses that occur during a national disaster. Our goal is to be in place, actively settling claims, within 24 hours of first notice of loss. To provide faster claims processing, agents and customers can report claims 24 hours a day by calling our toll-free number.

We have a **96.5** percent overall claims satisfaction rate and **95.5** percent would recommend Westfield to a friend

Customer Care Center
- where the voice of the
customer is #1

Peace of mind is important to customers. And that comes not only from the coverage we provide, but also from service options like custom billing. We offer choices because we respect our customers and the businesses they work hard to operate.

For personal, small business and large commercial accounts, we offer a customized and flexible approach to billing. We want to make the insurance experience convenient and worry-free. Our Customer Care Center is staffed with knowledgeable and friendly professionals.

Our Custom Billing Program is designed exclusively for larger commercial accounts. It allows our customers to establish a pay plan customized to meet their unique needs. Each plan has simple guidelines so customers understand upfront what to expect.

Our Customer Care Center is staffed with knowledgeable and friendly professionals to assist customers and agencies.

Our commitment
to our agents



Vaughn Troyer
President
Westfield Agents Association, Inc.

Westfield products are available exclusively through our network of more than 1,000 leading independent insurance agencies. We believe, as our customers do, that there is no substitute for the personal advice, consultation and service our agents provide.

Not every agency qualifies to represent Westfield. We select only leading agencies that share our commitment to the protection and peace of mind of our customers. Westfield is a member company of Trusted Choice®, the brand program founded by the Independent Insurance Agents & Brokers of America that encourages agencies to sign a pledge of performance that assures a level of service our customers expect.

Westfield is a preferred carrier for independent agencies. We offer a broad portfolio of commercial, personal and surety products. Significant investments in online automation, business intelligence and Real Time support make doing business with Westfield simple, efficient and straightforward.

To attract young people to career opportunities with our agencies and company, we are active in our support for The Griffith Foundation and InVEST.

Our shared success is a statement to the timeless value Westfield and Westfield independent agency partners deliver to customers.

Westfield Agents Association, Inc.

The Westfield Agents Association, Inc. is an example of the lasting bond of loyalty and friendship between Westfield Insurance and its independent agency partners. Mutual goals of the Westfield Agents Association and company management are to strengthen relationships, maximize opportunities and work together on the challenges we face in our industry.

Perpetuation Education

Perpetuation is one of the biggest challenges facing our independent agency force today. Finding good talent and training them are areas where Westfield lends a helping hand.

Westfield, together with the Westfield Agents Association, created and sponsors The Association Perpetuation Plan (TAPP). TAPP offers a series of educational sessions with the core program being our new producer school. This aggressive program develops motivated producers and offers a multifaceted approach based on values, communication and performance. Additional programs include information about where to find and hire new producers (TAPP – The Recruit), how to coach them (TAPP – The Coach) and help prepare them for agency leadership (TAPP – The Principal).

“Our customer focus and unique relationship we share with our independent agency partners, enables us to deliver products and services our customers value.”

—Ed Largent, Westfield Insurance Leader

Our people and awards



Westfield has been successful because we have great employees and great agency partners. The product we offer is a promise, and that promise is only as good as the people delivering it. Our number one corporate goal is to “attract, develop, empower and retain quality people.”

We do more to train and develop our employees than anybody in the industry, so our people have the ability to make decisions and solve problems for our customers and agents. Our investment in succession planning, leadership development, skill training and change management is driven by our vision statement, “Our promise of protection is supported by a commitment to service excellence provided by an exceptional team of diverse people.”

In addition, our culture of inclusion fosters collaboration and allows for faster resolution of problems for customers and agents and assures that ideas from all are respected, regardless of title or position.

Through our commitment to employee satisfaction, Westfield has gained recognition as a trusted partner and a premier employer:

- Recognized by the Society for Human Resource Management for our family-friendly benefits, Westfield was named as one of the **Top 10 Best Employers in Ohio**.
- In an independent agent survey conducted by Deep Customer Connections, Westfield was named as one of the **Top 10 Companies for Ease of Doing Business**.



Westfield has also received the following awards showing our commitment to the independent agency and our community:

- **National 2011 PIA Company Award of Excellence.** This award is the highest recognition of an insurance company presented by the national Association of Professional Insurance Agents.
- **2011 Company of the Year** award from the Independent Insurance Agents of Indiana (IIAI). Through strong advocacy of the Trusted Choice® brand and support of programs such as InVest, the insurance industry's successful classroom to career educational program, Westfield demonstrates commitment to the future of the independent agency system.
- **2011 Standard of Excellence WebAward** from the Web Marketing Association. This honor recognizes westfieldinsurance.com for high scores across the board in the categories of design, innovation, technology, content, ease of use, interactivity and copywriting.
- Westfield Insurance receives **2011 Applied Systems Interface Partner Award**. The award recognizes Westfield on investments in systems development to support ease-of-doing business for agents.
- **Corporate Citizenship Award.** This award recognizes a Medina County company that goes well beyond the minimum expectation of community service. Westfield was recognized for the investment in Medina County University Center, Young Entrepreneur's Program, Academic Challenge, teen driver safety, Feed Medina County and United Way of Medina County.
- **2011 "Best Practices Award"** from The Data Warehousing Institute (TDWI). TDWI honored Westfield based on an integrated approach to delivery and adoption of business intelligence. Westfield combined collaboration and iterative design; enterprise-wide data governance; analytical center of excellence; and change management discipline that drove successful adoption of business intelligence.

Westfield Insurance and Westfield Bank are led by a strong leadership team, with more than 100 years combined experience in the insurance and banking industry.

Our senior leadership team

In 2011, **Jim Clay** stepped into the position of Westfield Group Leader. Throughout his extensive career at Westfield, Jim has held many roles, including Westfield Insurance Leader, Sr. Executive of Commercial & Specialty Lines and Sr. Executive of Personal Lines & Small Business Accounts. Jim is currently a member of IBM's North American Insurance Advisory Council, Westfield Employee Federal Political Action Committee (WEFEDPAC), the Ohio Chamber of Commerce and the Insurance Information Institute.



Ed Largent is Westfield Insurance Leader. He was most recently Westfield Group Administration Leader and previously served as Chief Technology Officer from 2005-2009. Ed has held many positions within information technology that have involved working with almost all Westfield business units over his 23-year career. Ed participates as treasurer for Wayne County's Ohio Habitat for Humanity organization and is a member of Bowling Green State University's College of Arts & Sciences Advocates Board.



Stuart Rosenberg is Westfield Group Administration Leader. He joined Westfield in 2002 and has held a series of leadership positions in the information technology organization, including Group IT Leader, prior to his current role. Stuart earned a dual Bachelor of Arts with Distinction in History and Economics from the University of Michigan. He currently serves on the board of the Neighborhood Housing Services of Greater Cleveland and is a member of the Team NEO Emerging Leaders Advisory Board.



Frank Carrino is Westfield Insurance Corporate Counsel and Secretary. He joined Westfield in 2003. Frank is a member of the Ohio Chamber of Commerce Board of Directors. He holds a Bachelor of Arts degree from the University of Akron, Juris Doctorate from the University of Akron Law School, and LL.M. (Master of Laws) from Capital University Law School in Columbus, Ohio. He was admitted to the Ohio Bar in 1987 and is a CPA.



President of Westfield Bank since 2000, **Jon Park** assumes the role of Chairman and Bank Leader. As bank president, Jon led the growth of Westfield Bank from scratch to \$570 million and developed the Bank's unique vision and customer value proposition. He serves on the boards of Westfield Bank, Ward Group, Westfield Insurance Foundation, Financial Stocks, Inc., and the University of Akron Finance Department.



Joe Kohmann is Group Finance Leader (CFO) and Treasurer. Joe joined Westfield in 2000 as Chief Financial Officer and Treasurer of Westfield Bank. He holds a Bachelor of Science from The Ohio State University and is a Certified Public Accountant. Joe is a member of the American Institute of Certified Public Accountants and the Ohio Society of Certified Public Accountants. He currently serves on the board of the Medina County Economic Development Corporation, the advisory board for the University of Akron College of Business Finance Department and is past chair of the Medina County Community Fund. He also serves on the board of Westfield Insurance Foundation.



Tim Phillips is Westfield Bank President. He joined the Bank in 2003 as Chief Lending Officer and holds a Bachelor of Science in Finance from Miami University and Master of Business Administration from the University of Akron. Tim is a graduate of the National Commercial Lending Graduate School at the University of Oklahoma and also serves as chair of the Medina Hospital Foundation.

Westfield Bank Value Proposition

We're more competitive. We save you time and money. Unlike other banks that invest in bricks and mortar and advertising, Westfield Bank invests in top-notch people and technology to bring banking to you. You'll never have to leave your office when you bank with Westfield.

Westfield Bank



Westfield Bank is a full-service bank providing business and personal banking products and services. Specializing in relationship-based loan and deposit services, Westfield Bank is staffed with seasoned banking professionals who understand the value of relationships, make decisions locally, and offer competitive rates and low fees.

Licensed to operate in all 50 states, Westfield Bank's product portfolio includes business and personal checking, loans, cash management, certificates of deposit, and investment savings. Our customer base is primarily Northeast Ohio for business and personal banking, and the continental U.S. for Westfield Insurance agency banking.

Westfield Bank is one of Northeast Ohio's fastest growing savings institutions, and has been recommended by BauerFinancial, an independent rating company, for 35 consecutive quarters.



Westfield Bancorp, with assets of \$624 million, is the holding company for Westfield Bank. The Bank received a de novo federal savings bank charter and opened for business in February 2001. The Bank's primary regulator is the Office of the Comptroller of the Currency, and its deposits are insured by the Federal Deposit Insurance Corporation. Westfield Bank undergoes an annual audit by the international accounting firm KPMG.

Westfield Services

Westfield Services Inc. is a specialty insurance agency and services firm. As a subsidiary of Westfield, our mission is to own and operate profitable, agency-related financial services businesses that continually grow value for our customers, owners and employees. Additionally, we look for opportunities to use our agency expertise, innovative culture, and corporate structure to enhance and enable capabilities for Westfield Insurance and Westfield agents.

Composed of three profit centers, Westfield Specialty Brokerage, a wholesale agency providing specialty market access to agencies nationally; Superior Settlements, a structured settlement annuity brokerage, placing settlement annuities; and our primary Service Center, offering a service solution to insurance agencies throughout the country, Westfield Services is also an approved continuing education provider (for agents) in several states.

Westfield Insurance products and services



Westfield Insurance is a multi-line insurer offering a broad range of insurance products for individuals and businesses. Our products are distributed through independent agents who serve their clients as trusted advisors.

Middle Market

Westfield fills a niche by providing a level of customized service to our middle market customers that the national carriers typically reserve only for jumbo-size accounts. Our dedicated service team approach to writing and retaining middle market accounts is unique in the industry. We continue to expand our capabilities in underwriting, risk control and specialized claims services. Middle market field managers work directly with agency producers to build and retain a balanced book of middle market business.

Small Business Accounts

Our greatest number of commercial accounts is in our small business division, which centralizes all accounts generating premiums under \$25,000. These accounts are typically privately held and involved in real estate, hospitality, wood and metal manufacturing, non-food distribution, contracting and service. Our experienced underwriting team and use of automation provide our agents and customers with the combination of personal service and responsiveness they need. Additionally, small business growth is supported by a dedicated team that helps agencies transfer books of business to Westfield.



Westfield Signature Series

Our Signature Series program offers comprehensive coverage from a single source for niche business. We focus closely on specific market segments, leveraging in-depth research to offer great coverage that reflects our understanding of and desire to insure these types of businesses.

We first introduced Signature Series in 2009 with the launch of our hospitality program, featuring insurance solutions for restaurants, hotels and golf courses. We subsequently introduced a program for distributors, followed by manufacturers. Our latest offering is health and human services, providing options for medical offices, outpatient care centers and medical diagnostic laboratories.

We continue to research other potential markets for future offerings and are planning to launch Signature Series construction and commercial real estate programs in the near future.





Risk Control

Customers want us to help them identify and prevent losses, and our risk control services result in proven loss reductions. Agents can also help their customers identify their business risk issues with our online Risk Control Assessment at www.westfieldinsurance.com. This survey provides a customized report of strengths and weaknesses, along with a tangible checklist of action steps to help improve the customer's ability to control loss. Our risk control experts also share knowledge online through our loss control blog – Risk Factors at losscontrol.westfieldinsurance.com.

Workers' Comp

Westfield's responsible approach to workers' comp coverage rounds out our offerings to our middle market, small business and agribusiness customers, and we continue to expand this business in new and existing territories. Our WesCare® workers' comp management program provides services and support to our customers when dealing with workplace injuries, from the time the injury happens to the time the employee returns to work. Specially designed for mid-size to larger businesses, WesCare includes medical care management, worksite support, litigation management recovery and return-to-work programs. Westfield also offers a solution for businesses that can't accommodate an on-site return-to-work program. Our WesWorksSM program allows businesses to gradually transition an injured employee back to work off-site. This innovative approach partners with charitable organizations in the community to find suitable transitional duties for the employee until they can be returned to their workplace full-time.

Surety

Westfield is among the top twenty surety producers in the United States, and surety continues to be one of Westfield's most profitable divisions. Our team of experienced surety underwriters and dedicated surety claim counsel possess a unique understanding of surety, benefitting our agency partners and supporting the growth of our property and casualty business.

AgriBusiness

Westfield's specialized knowledge of modern agriculture and our unique appetite for both farm and commercial agribusiness makes us a "one-stop" agricultural carrier.

Our employees are committed to providing value, and helping our customers manage their business and the expense associated with these unique exposures.

Westfield is one of the nation's top writers of farmowner and commercial agribusiness and this division continues to grow rapidly. Our agribusiness focus today is on suppliers, processors and distributors who are one step removed from the farm.

Westfield provides news and insight from our farm and Agribusiness insurance team through our blog, Grains of Knowledge (www.agribusiness.westfieldinsurance.com) and our Twitter account @WestfieldAg (www.twitter.com/WestfieldAg).

Personal Lines

Our personal lines business is focused on advancing our depth of customer insight and developing products and services that meet the needs of specific customer segments.

Wespak®, our home and auto package policy, continues to be our premier product. Created especially for people with more complex insurance needs, our Wespak Estate® home and auto package policy (see next page), is designed for customers who own high-valued homes and possessions that require special coverage. Additionally, products and services such as roadside assistance, identity theft and equipment breakdown coverage move us in the direction our customers want us to go and allow them to achieve financial security and peace of mind.

Growth in our personal lines area is supported by a dedicated team that helps agencies transfer books of business to Westfield. Our personal lines marketing and underwriting professionals provide personal customized assistance and services to our independent agency partners.





Our customers --

- **Take a great deal of care building their lifestyle.** We help protect it. The Wespak Estate home and auto package policy is designed for people with more complex insurance needs for covering their homes, personal property and vehicles.
- **Treat their home like their castle.** We protect it like one. A professional home review is the foundation of all Wespak Estate policies. We evaluate it thoroughly to make sure we fully understand its replacement value and distinctive and unique features. Other coverage benefits include guaranteed replacement cost, identity theft, equipment breakdown and backup of sewer or drain.
- **Won't be spinning their wheels.** The auto portion of a Wespak Estate package policy offers broader auto coverages than standard personal auto policies. Extras provided include trip interruption coverage, loan/lease coverage, higher limit death benefits, electronic equipment coverage, and transportation expense coverage.

With the Wespak Estate package policy we make insurance simple for our customers by offering one policy that covers home and auto. It makes it easier and more convenient for customers to manage their policies with a single point of contact for questions and advice.



Leaders

WESTFIELD INSURANCE



Edward Largent
President & Westfield Insurance Leader



Dennis Baus
National Surety Leader



Stephen Lehecka
Group Actuarial Leader



Heidi Mack
National Underwriting & Products Leader



Martha Oakes
National Middle Market & Specialty Markets Leader



David Peterson
National Personal Lines & Small Business Accounts Leader



Michael Prandi
National Claims Leader



Elizabeth Riczko
Group Analytics Leader



Phil Swettenham
Distribution Leader

ADMINISTRATION



Stuart Rosenberg
Group Administration Leader



Mark Farrell
Group Hospitality Operations Leader



William Hutson
Group General Services Leader



Christopher Paterakis
Group Human Resources Leader



Steve Tien
Group Information Technology Leader



Victoria Brunenmeister
Administrative Professional



Frank Carrino
Secretary & Group Legal Leader



John Batchelder
Assistant Secretary and Manager Corporate Compliance



Mark Cluse
Corporate Legal Leader



Jani Groza
Group Community Investment Leader



Sally Estvanic
Group Government Relations Leader



Christy Gardner
Group Internal Audit Leader



Julie Imhoff
Administrative Professional

FINANCE



Joseph Kohmann
Group Finance Treasurer & Group Finance Leader



Bambi Beshire
Group Finance & Accounting Leader



Peter Schwanke
Group Risk Management Leader



George Wiswesser
Group Investment Leader

WESTFIELD BANK/WESTFIELD SERVICES



Jon Park
Chair Westfield Bank; President Westfield Services, Inc.



Timothy Phillips
President Westfield Bank



Matthew Berthold
Executive Vice President, Chief Financial Officer



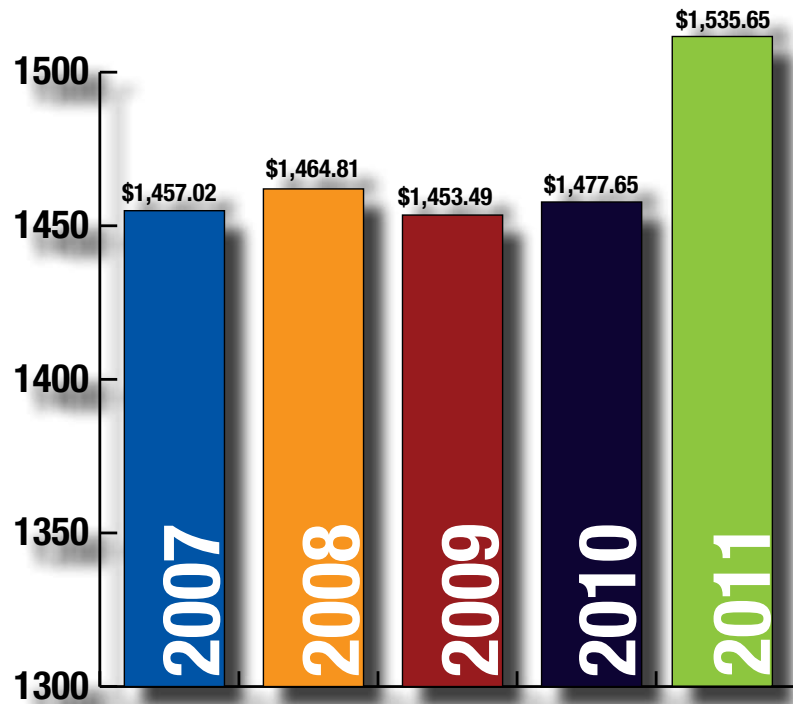
Kevin Vonderau
Executive Vice President, Chief Lending Officer



Brian Bowerman
Westfield Services Leader

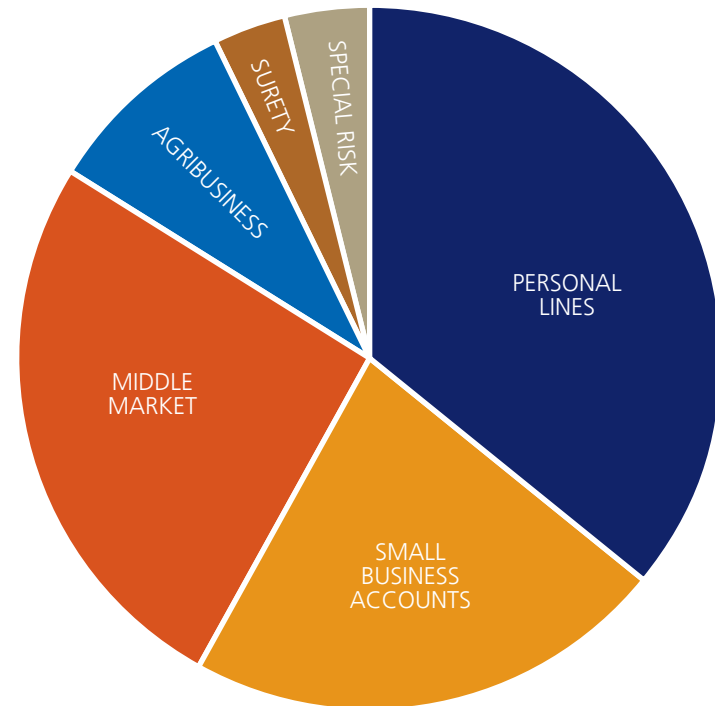


Five-Year Net Written Premium* (in millions)

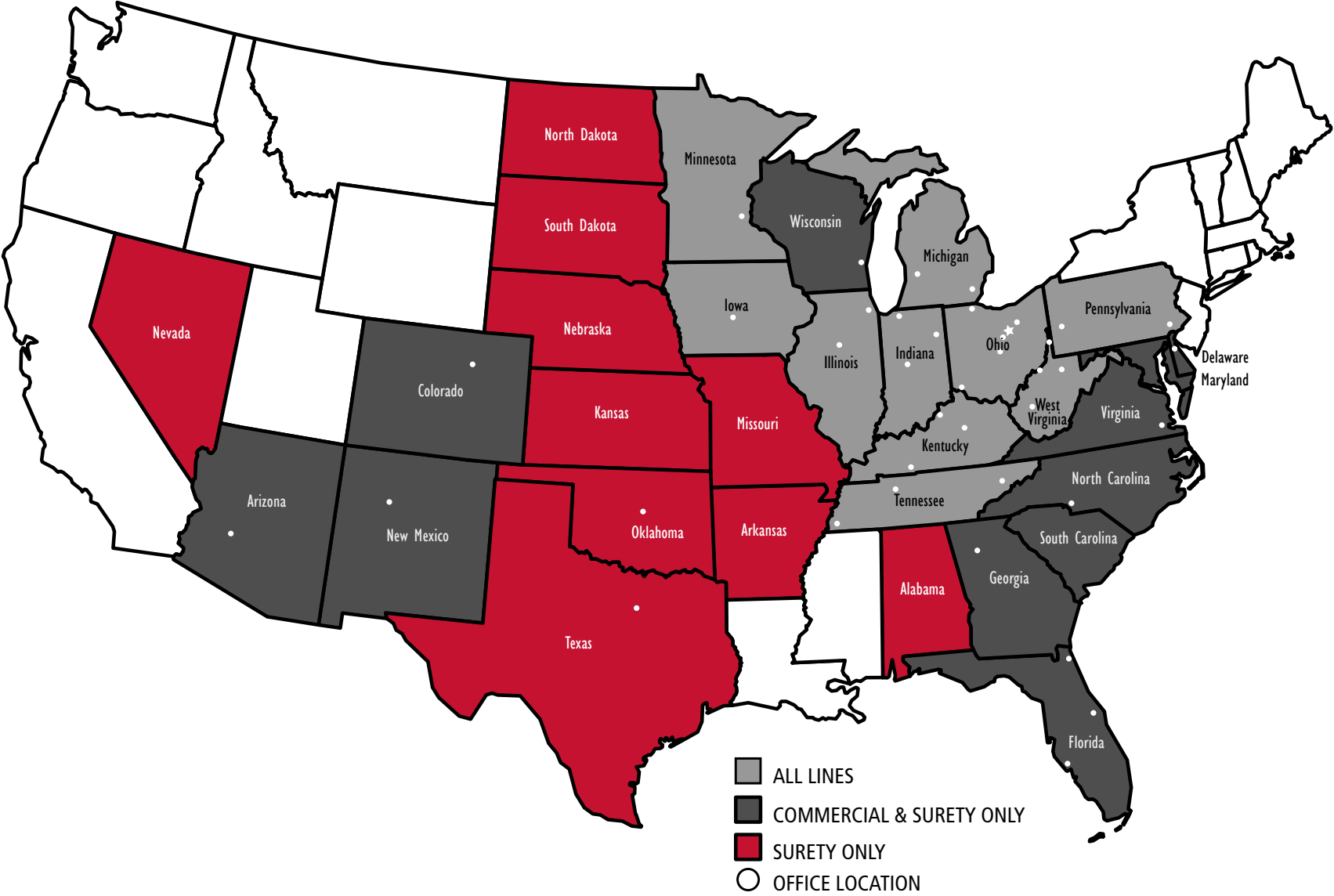


*excluding John Deere and Federal Flood

Mix of Business
December 31, 2011



Active states



	written premium	balance commercial/ personal	loss ratio
OHIO			
2011	\$484,503,191	46%/54%	59.35%
2010	\$475,441,763	46%/54%	47.64%
2009	\$484,614,500	45%/55%	50.75%
2008	\$498,001,916	46%/54%	59.85%
2007	\$513,270,559	45%/55%	50.90%

MICHIGAN			
2011	\$69,162,676	60%/40%	80.47%
2010	\$65,605,741	60%/40%	56.86%
2009	\$64,548,750	62%/39%	59.49%
2008	\$61,280,150	64%/36%	47.36%
2007	\$57,633,168	67%/33%	57.00%

PENNSYLVANIA			
2011	\$206,280,099	56%/44%	73.44%
2010	\$202,242,576	55%/45%	66.63%
2009	\$197,737,303	62%/39%	59.49%
2008	\$194,175,030	64%/36%	47.36%
2007	\$190,013,273	67%/33%	57.00%

WEST VIRGINIA			
2011	\$103,505,303	49%/51%	47.18%
2010	\$103,817,052	49%/51%	57.82%
2009	\$101,166,573	49%/51%	56.35%
2008	\$98,372,911	50%/50%	61.12%
2007	\$96,525,103	50%/50%	55.50%

	written premium	balance commercial/ personal	loss ratio
INDIANA			
2011	\$92,938,667	52%/48%	62.26%
2010	\$91,303,970	52%/48%	49.06%
2009	\$91,496,712	52%/48%	59.30%
2008	\$91,223,616	53%/47%	68.97%
2007	\$96,887,453	55%/45%	52.70%

FLORIDA			
2011	\$88,276,001	100%/0%	48.50%
2010	\$83,762,947	100%/0%	53.81%
2009	\$84,941,502	100%/0%	41.86%
2008	\$92,246,852	100%/0%	31.85%
2007	\$95,923,934	100%/0%	35.80%

ILLINOIS			
2011	\$94,161,252	81%/19%	76.72%
2010	\$88,927,176	83%/18%	54.48%
2009	\$85,483,242	83%/17%	54.60%
2008	\$90,433,559	86%/14%	73.79%
2007	\$89,131,842	87%/13%	67.10%

KENTUCKY			
2011	\$57,580,998	74%/26%	61.42%
2010	\$53,758,902	72%/28%	47.23%
2009	\$54,228,849	72%/28%	61.12%
2008	\$53,873,752	72%/28%	56.04%
2007	\$55,492,972	71%/29%	42.10%

	written premium	balance commercial/ personal	loss ratio
TENNESSEE			
2011	\$58,801,111	79%/21%	123.67%
2010	\$57,974,334	81%/19%	73.66%
2009	\$58,450,857	81%/19%	58.60%
2008	\$59,664,027	81%/19%	52.59%
2007	\$59,099,437	81%/19%	57.30%

MINNESOTA			
2011	\$55,440,123	66%/34%	70.10%
2010	\$52,810,689	62%/38%	52.72%
2009	\$54,289,276	60%/40%	50.61%
2008	\$51,963,693	59%/41%	71.37%
2007	\$50,827,468	60%/40%	57.70%

IOWA			
2011	\$34,977,977	56%/44%	95.31%
2010	\$32,339,541	53%/47%	79.75%
2009	\$29,619,656	49%/51%	90.28%
2008	\$26,244,800	47%/53%	61.68%
2007	\$22,941,560	42%/58%	60.30%

ARIZONA & NEW MEXICO			
2011	\$27,652,941	100%/0%	63.77%
2010	\$25,487,967	100%/0%	47.22%
2009	\$26,720,258	100%/0%	42.27%
2008	\$25,085,615	100%/0%	40.81%
2007	\$21,251,548	100%/0%	58.20%

WISCONSIN			
2011	\$3,565,283	97%/3%	29.29%

	written premium	balance commercial/ personal	loss ratio
N. DAKOTA & S. DAKOTA*			
2011	\$2,378,862	100%/0%	-6.18%
2010	\$4,527,570	98%/2%	12.40%
2009	\$4,430,504	99%/1%	11.77%
2008	\$4,113,607	99%/1%	16.39%
2007	\$4,315,275	100%/0%	45.50%

MARYLAND, DELAWARE, VIRGINIA			
2011	\$44,988,482	100%/0%	69.27%
2010	\$39,063,628	100%/0%	72.18%
2009	\$40,400,569	93%/7%	56.63%
2008	\$53,391,368	86%/14%	43.75%
2007	\$53,009,679	85%/15%	68.40%

GEORGIA			
2011	\$61,007,364	100%/0%	66.40%
2010	\$54,521,527	100%/0%	60.94%
2009	\$54,295,464	100%/0%	64.62%
2008	\$53,896,554	100%/0%	49.79%
2007	\$61,082,108	100%/0%	57.00%

N. CAROLINA/S. CAROLINA			
2011	\$32,550,466	100%/0%	87.16%
2010	\$26,160,077	100%/0%	63.39%
2009	\$19,819,989	100%/0%	55.98%
2008	\$9,418,852	100%/0%	38.90%

COLORADO			
2011	\$13,488,387	100%/0%	58.55%
2010	\$9,253,069	100%/0%	49.73%

Facilities

In this fast paced and ever changing world, one constant at Westfield is our strong commitment toward relationships we establish and nurture with our agents and customers. Over the years, these relationships have served as a competitive advantage that distinguishes Westfield in the marketplace. The facilities situated on our Home Office campus serve to fortify this effort through meaningful, memorable and vivid experiences we create for all our special guests.

Westfield Country Club – This private country club includes two championship golf courses, complete practice facilities, golf shop, Olympic-size pool, tennis and basketball courts, and full service dining. The Westfield Agents Association Pavilion can accommodate up to 150 guests for an outdoor dining experience with spectacular views of the South golf course. The Club is proud to have hosted the Junior Ryder Club Matches (2004) and the Westfield Junior PGA Championship (2001-2007). Access course schedules, learn about the Emerald Ash Borer and monitor course conditions online at WGCC's blog, Westfield Greens, (www.golfcourse.westfieldinsurance.com).



Blair Center – Situated around the third green and fourth tee of the South golf course, this catering and conference facility offers outstanding services for groups large or small. Blair Center features a central banquet room with seating capacity of 450 that can be subdivided for smaller functions. Other intimate spaces include the Club Room, Tavern Room and Garden Room, offering unique décor and privacy accented by views of the golf course.

Westfield Inn – Traditional Georgian architecture sets the stage for this quaint 64-room Inn. Completely renovated in 2006, each room includes modern conveniences and an impressive array of amenities. Signature dining, meeting and entertaining are offered in complementing rooms designed specifically to accentuate a unique guest experience.

At Your Service, our corporate event planning blog and **Westfield Greens**, our Westfield Group Country Club blog, serve to enrich our customer and agent relationships even further through strengthening our online presence and the establishment of Westfield as experts in the field.

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Sharing Knowledge. Building Trust.®