



WESTFIELD  
INSURANCE

Sharing Knowledge. Building Trust.®

# 2013 COMPANY PROFILE



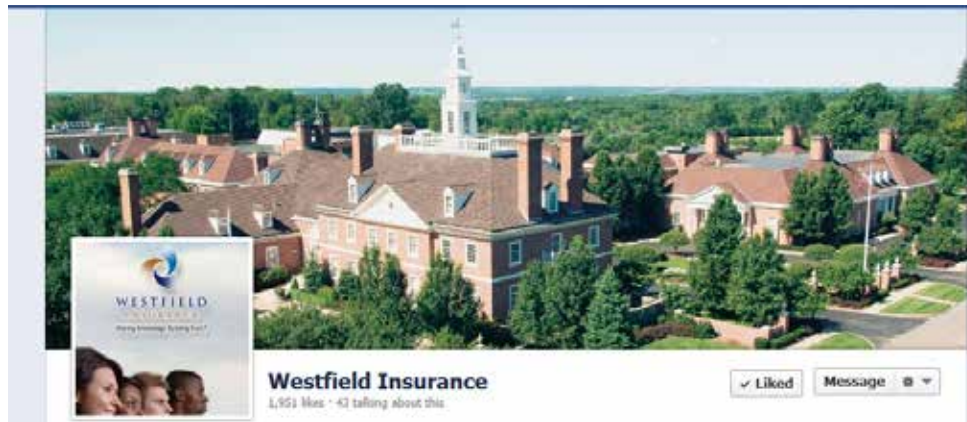
# WESTFIELD ON THE WEB

[westfieldinsurance.com](http://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 creatively engage and inform teens about staying safe behind the wheel.



TWITTER



**@WestfieldIns**

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



**@WestfieldAg**

We provide peace of mind through specialized insurance for farmers and commercial agribusinesses. Subscribe to our blog at [agribusiness.westfieldinsurance.com](http://agribusiness.westfieldinsurance.com).



**@WestfieldServes**

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



**@WorkatWestfield**

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](http://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](http://www.agribusiness.westfieldinsurance.com)

### **Westfield Greens**

This blog is about the daily maintenance of Westfield Group Country Club's beautiful championship golf courses. Our facility team operates and maintains the Westfield Group 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](http://www.golfcourse.westfieldinsurance.com)

### **The Commercial Line**

This blog covers a wide variety of business industries serviced by commercial insurance, including our Signatures Series, preferred and targeted classes of business. The Commercial Line is a go-to resource for commercial lines agents, consumers, business owners and Westfield's extended network of insurance professionals. The areas of focus include education, coverage overviews, risk mitigation, generic claims examples, typical areas of customer vulnerability, along with industry news and events. Our content is written by a consistent team of authors from Westfield's Commercial Underwriting Office (CUO), internal experts as well as guest authors. This blog showcases our authors as thought leaders and industry experts. We look forward to sharing our knowledge with you. [www.commercial.westfieldinsurance.com](http://www.commercial.westfieldinsurance.com)

Westfield's mission

To enable our customers' peace of mind and financial stability.

Westfield's vision

Westfield is a customer-focused insurance and banking 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 knowledge, trust, integrity, respect and stewardship.

### Our core values:

#### KNOWLEDGE

Dedicate ourselves to pursuing knowledge and sharing what we know

#### TRUST

Deliver on promises

#### INTEGRITY

Act with consistent character and stand accountable as honest, fair and ethical

#### RESPECT

Nurture relationships with mutual respect and shared values

#### STEWARDSHIP

Protect the assets entrusted to us and enhance them for future generations

## About us



### **Promises made, promises delivered. Since 1848.**

Genuine care and support for the customers we serve have been Westfield traditions for more than 165 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, and our rock-solid balance sheet 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 \$1.5 billion.

- Our investment portfolio emphasizes investment grade bonds.
- 64 percent of the bonds held in the straight bond portfolio of Westfield are rated AAA by Moody's.
- 45 percent of fixed income 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, we have earned more than 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 \$1.52 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
- *Brain Game*, Indianapolis, Indiana
- *Brain Game*, Central Ohio
- *Quizbusters*, Nashville, Tennessee
- *Brain Busters*, Lancaster, Pennsylvania

#### Cavs Straight "A" All-Stars

In partnership with the Cleveland Cavaliers Corporation, Westfield presents "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](http://www.ShareDriveExcel.com) as an extension of [www.westfieldinsurance.com](http://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
- OhioHealth Foundation
- 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
- Regional colleges and universities
- InVEST
- 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 400 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 more than 800 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 165 years.

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

## Claims service



We believe it is important to our customers and agents that local Westfield representatives handle 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 claims 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 or regional 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 commitment  
to our agents



Jimmy Ward  
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 committing to training 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 the unique relationship we share with our independent agency partners enable us to deliver products and services our customers value.”

—Ed Largent, Westfield Insurance Leader

## Our people

Fueled by our five corporate Core Values of knowledge, trust, integrity, respect and stewardship, Westfield is successful because we employ talented people and work with strong 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.”

Westfield’s 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.”

Our culture of inclusion fosters collaboration, allows for faster resolution of concerns and issues for customers and agents and assures that ideas from all are respected, regardless of title or position.

## Awards

Showcasing our commitment to the independent agency system through enhancements that strengthen our relationships and benefit our agency partners, Westfield has received the following awards:

### 2012 Applied Systems Interface Partner Award

This award recognizes Westfield for partnering with Applied Systems to offer agencies a full complement of batch download, real-time inquiry and real-time transactions. Westfield has been honored every year since 2005.

### 2012 ACORD Implementation forum / 2012 Technology, Education and Networking Conference (TENCon)

- ACORD-User Group Information Exchange (AUGIE) Award – Commercial Lines Download Accomplishment. This award recognizes work accomplished in streamlining workflows and improving data quality.
- 2012 Property & Casualty AL3 Download Recognition – This award recognizes using current electronic data interchange standards and having a solid history of download success using AL3 standards.

### 2013 Innovative Applications in Analytics Award / Institute for Operations Research and the Management Sciences (INFORMS)

This award recognizes innovative application and integration of a range of analytics techniques and their impact on a business organization.



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 & CEO. 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 & President. 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 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 more than \$800 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



*Westfield Bank is your full-service, community bank. We specialize in relationship-based loan and deposit services for businesses and individuals. We offer knowledgeable personal service when you need it and the convenience of online banking anytime and anywhere. Westfield Bank is faster and more flexible because we make our lending decisions locally. Our customers look to us for the stability and peace of mind that comes from working with someone who really knows you and is committed to your success.*

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 has grown to become an important complement to the insurance business. We offer Westfield Insurance customers and agents an alternative for banking and premium finance from someone they know and trust. We also contribute to the strength of communities across Northeast Ohio, helping to make the region an attractive place for our employees, families and friends.

Recommended by BauerFinancial, an independent rating company, for 38 consecutive quarters, Westfield Bank is one of Northeast Ohio's highest rated banks.



Westfield Bancorp, with assets of \$834 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's success in middle market comes from our customer-focused approach. We bring together a combination of underwriting, risk control, claims, billing and premium audit, and partner with the agency producer to understand each customer's individual needs, tailoring a program to meet those needs. Our experienced teams of underwriting, claims, and risk control are located in our regional service offices, near our customers and agents so they can provide responsive service and build strong relationships.

### **Small Business Accounts**

Our greatest number of commercial accounts is in our small business department, which centralizes 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. Small business growth is supported by a dedicated team that helps agencies transfer books of business to Westfield. Additionally, our Westfield Service Center is a strong option for agencies seeking a service solution for small commercial accounts.

\*Package policies that include workers' compensation, with a total premium under \$40,000, are also written in our small business department.



### **Westfield Signature Series**

Our Signature Series programs offer comprehensive coverage from a single source for targeted business. We focus on specific industries, 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 solutions for restaurants, hotels and golf courses. We subsequently introduced programs for distributors, manufacturers and health and human services (a program that provides options for medical offices, outpatient care centers and medical diagnostic laboratories). Our most recent Signature Series offerings are construction and commercial real estate.







### **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](http://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 [www.losscontrol.westfieldinsurance.com](http://www.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 WesWorks® 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](http://www.agribusiness.westfieldinsurance.com)) and our Twitter account @WestfieldAg ([www.twitter.com/WestfieldAg](http://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 our customers.

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



**Craig Welsh**  
Distribution Leader

**ADMINISTRATION**



**Stuart Rosenberg**  
Group Administration Leader



**Mark Farrell**  
Group Hospitality Operations Leader



**Marianne Parkinson**  
Group Customer & Marketing Leader



**Christopher Paterakis**  
Group Human Resources Leader



**Steve Tien**  
Group Information Technology Leader



**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

**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



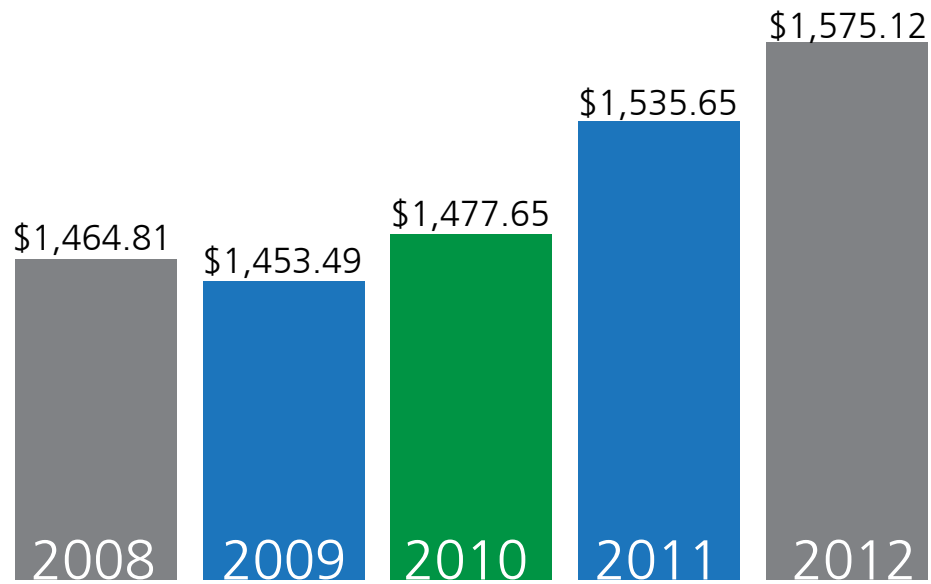
**Kevin Vonderau**  
Executive Vice President, Chief Lending Officer



**Brian Bowerman**  
Westfield Services Leader



Five-Year Net Written Premium\* (in millions)



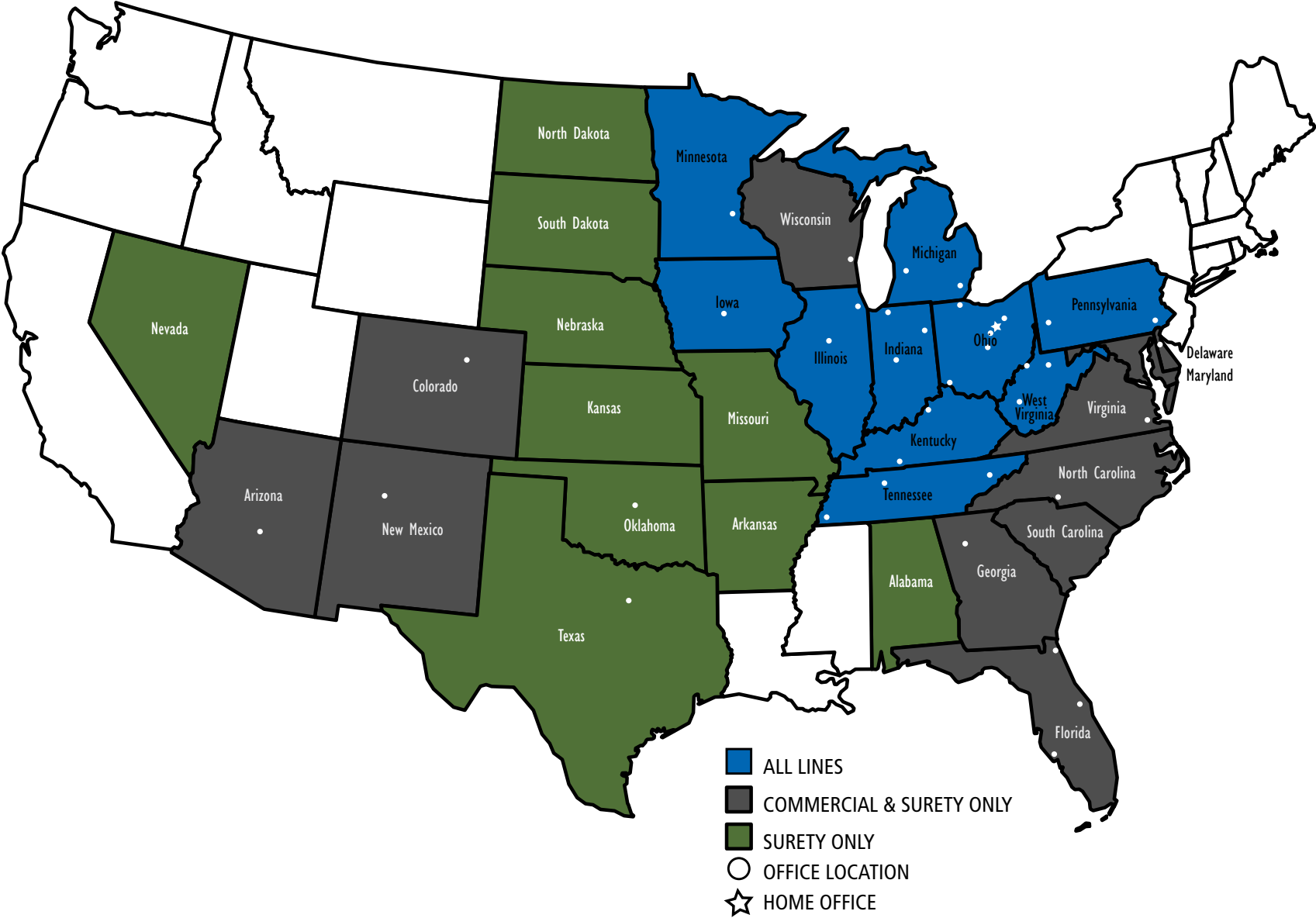
\*excluding John Deere and Federal Flood

Mix of Business  
December 31, 2012





Active states





	written premium	balance commercial/ personal	loss ratio
<b>OHIO</b>			
2012	\$503,613,543	47%/54%	51.34%
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%

<b>MICHIGAN</b>			
2012	\$74,967,274	57%/43%	40.18%
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%

<b>PENNSYLVANIA</b>			
2012	\$ 204,193,010	55%/46%	55.43%
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%

<b>WEST VIRGINIA</b>			
2012	\$101,221,456	49%/51%	53.69%
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%

	written premium	balance commercial/ personal	loss ratio
<b>INDIANA</b>			
2012	\$100,229,226	54%/46%	53.19%
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%

<b>FLORIDA</b>			
2012	\$96,198,046	100%/0%	38.26%
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%

<b>ILLINOIS</b>			
2012	\$ 98,502,277	80%/20%	46.42%
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%

<b>KENTUCKY</b>			
2012	\$57,593,485	73%/27%	68.55%
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%

	written premium	balance commercial/ personal	loss ratio
<b>TENNESSEE</b>			
2012	\$60,294,302	72%/28%	64.22%
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%

<b>MINNESOTA</b>			
2012	\$57,271,778	69%/31%	55.35%
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%

<b>IOWA</b>			
2012	\$35,776,846	58%/42%	43.06%
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%

<b>ARIZONA &amp; NEW MEXICO</b>			
2012	\$30,575,532	100%/0%	51.21%
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%

<b>WISCONSIN</b>			
2012	\$5,518,028	98%/2%	38.99%
2011	\$3,565,283	97%/3%	29.29%

	written premium	balance commercial/ personal	loss ratio
<b>N. DAKOTA &amp; S. DAKOTA*</b>			
2012	\$2,841,090	100%/0%	17.95%
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%

<b>MARYLAND, DELAWARE, VIRGINIA</b>			
2012	\$47,012,021	100%/0%	62.03%
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%

<b>GEORGIA</b>			
2012	\$64,157,750	100%/0%	51.66%
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%

<b>N. CAROLINA/S. CAROLINA</b>			
2012	\$35,988,875	100%/0%	77.55%
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%

<b>COLORADO</b>			
2012	\$16,748,292	100%/0%	48.05%
2011	\$13,488,387	100%/0%	58.55%
2010	\$9,253,069	100%/0%	49.73%

\*Westfield Insurance no longer writes business in these states. The data reflects run off business.

## 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 Group 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 be the host of the 2013 and 2014 Ohio Open. For more information about Westfield Group Country Club, please visit [www.westfieldgroupcountryclub.com](http://www.westfieldgroupcountryclub.com).

**Blair Conference Center** – Situated around the third green and fourth tee of the South golf course, this newly redecorated catering and conference facility offers outstanding services for groups large and small. Blair Conference 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, featuring a complimentary breakfast for all Inn guests and signature dining at Biddle’s restaurant. Completely renovated in 2006, each room includes modern conveniences and an impressive array of amenities. Meeting and entertaining are offered in complementing rooms designed specifically to accentuate a unique guest experience.



[www.westfieldinsurance.com](http://www.westfieldinsurance.com)



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