

2014 ANNUAL REPORT

# SECURING OUR FUTURE



WESTFIELD  
GROUP

Sharing Knowledge. Building Trust.®



HOW DO YOU PREDICT THE FUTURE?

YOU CREATE IT.





*For 167 years, Westfield has secured the future for our customers by delivering on our promise to help restore lives and rebuild businesses when the unexpected occurs. We enable peace of mind and financial stability for those who rely on us in the most trying times.*

*KNOWLEDGE*

*TRUST*

*INTEGRITY*

*RESPECT*

*STEWARDSHIP*

# SECURING OUR FUTURE

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I am extremely proud to be a part of Westfield and even more proud of what we accomplished in 2014. Westfield had another great year across its insurance operations, Westfield Bank and Westfield Services. We demonstrated solid operating results and continued to strengthen our balance sheet to meet our obligations to customers.

Westfield's statutory surplus now exceeds \$1.9 billion, the most in the Company's history. This provides us a position of strength to fulfill our commitments and invest in the Company.

According to consultant, educator and author, Peter Drucker, "The best way to predict the future is to create it" and that's exactly what we are doing at Westfield.

For over 167 years, Westfield has secured the future for our customers by delivering on our promise of protection when the unexpected occurs. As the theme of this year's annual report suggests, we have been making several key investments to solidify the Company's future success. These include improving the ways we meet the needs of our customers and strengthening the valuable relationships we enjoy with our independent agency partners. We are "Securing Our Future" at Westfield.

Through a tremendous team effort involving individuals across the entire Company, we successfully implemented the first phase of our new claims management system during the final quarter

of 2014. A vital part of our overall corporate plan, this was the largest initiative we've ever undertaken at Westfield. A claim can be a very dramatic experience for our customers. We need to provide the best possible response to help them. At the same time, we want to learn from their experiences to improve our products and services.

All of our independent agency partners are important to our success. They continue to be influenced by consumers, technology, and merger and acquisition trends. In 2014, we updated the Trilogy and Horizon programs, instituted changes to our compensation program and expanded our business planning with them. These initiatives ultimately ensure stronger relationships between Westfield and our agency partners. We are both committed to working together to mutually support the policyholders and to profitably grow the Company.

The recent acquisition of Valley Savings Bank by Westfield Bank further demonstrated ongoing efforts to shape our own future, as we continue to enhance our presence in the northeast Ohio market by acquiring another like-minded financial institution. Continuing to employ a successful expansion formula has helped Westfield Bancorp grow from a start-up at its inception in 2001, into a thriving community bank with more than \$1 billion in assets just 14 years later, securing the future and enabling further growth.

In perhaps the most visible move toward securing the future of both our Company and industry, the Westfield Insurance Foundation donated \$500,000 to Kent State University to support a Bachelor of Science in Insurance Studies program. This donation and endowment provides scholarships to students within the program and promotes career opportunities within the insurance industry, demonstrating Westfield's commitment to developing top local talent in order to infuse our industry with the next generation of insurance professionals.

## LOOKING TOWARD 2015

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We are poised to build on our recent initiatives and financial strength. We look to our future with courage and conviction. We have a proven record of protecting our policyholders. The companies that will be successful in the coming years will be those that can develop deep insight about the risks their policyholders face and the markets they serve. The consumer also expects us to provide cost effective and competitive products and services. To accomplish these objectives, we will continue to invest in our people, processes and technology. And, we will continue to invest in the agency partners who are crucial to our success.

I have been part of this Company and industry for 35 years. It is a great industry!

Later this year, I will be turning over the reins to Ed Largent to lead Westfield. This has been a planned leadership succession overseen by the Ohio Farmers Board of Directors. We will execute a seamless transition to maintain continuity for our Company and our customers.

I have worked closely with Ed over the years and have the utmost confidence in him. I have faith that our leadership team is focused on the future and positioned to take the necessary steps so that we will be here to meet our customers' needs well into the future.

Our people are our most important asset. They do their very best every day to support our customers and agents. Their exceptional performance is evidenced by the customer service awards we win each year. I know they will rise to the challenges the future holds.

And finally, I would be remiss if I didn't thank all of our employees and independent agency partners for their extraordinary efforts. It is only through your tireless efforts that we are able to build Westfield into one of the premier regional insurance companies in America.

*Jim Clay*



*SHARING  
KNOWLEDGE.*

*BUILDING  
TRUST.®*

*Westfield Group is a customer-focused insurance and banking group of businesses. At the time of the Company's founding in 1848, fires were the difference between prosperity and hardship for families, for businesses and for entire communities. The Company was formed by farmers for farmers to insure them against such a loss in their small town. Our creation was prophetic; just 23 years later, the Great Fire of 1871 burned 3.3 square miles of Chicago, killed an estimated 300 people and caused an estimated \$200 million in damages, leaving 100,000 people homeless and destroying more than 17,000 structures.*

## ABOUT WESTFIELD GROUP

### **WESTFIELD INSURANCE**

is a super-regional property and casualty insurance company. We provide a broad portfolio of commercial and personal insurance products and surety bonds backed by knowledgeable employees and a network of professional independent insurance agencies. Among the nation's top 50 largest property and casualty insurance groups, Westfield Insurance has earned the rating of A (Excellent) or better from A.M. Best Company for more than 76 consecutive years.



### **WESTFIELD BANK**

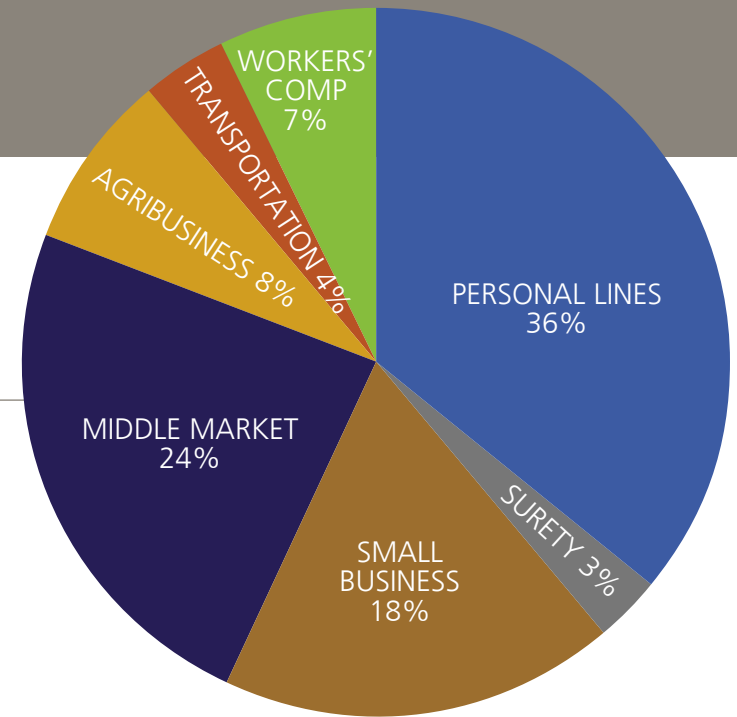
provides relationship-based banking services for businesses and individuals across northeast Ohio and for independent insurance agencies across the country. Customers look to Westfield Bank for knowledgeable, personal service, local decision-making and the convenience of online banking anytime and anywhere. Customers choose Westfield Bank for the peace of mind that comes from working with bankers who know them and are committed to their success. BauerFinancial awards Westfield its 5-Star (Superior) rating.

### **WESTFIELD SERVICES**

is a specialty insurance agency and services firm based in Columbus, Ohio. A resource for independent insurance agencies, Westfield Services offers customer service center support, access to specialty insurance products and structured settlement solutions for claims. Westfield Services manages the Westfield Flood Program through the National Flood Insurance Program, marketing to more than 500 agencies nationally.

## MIX OF BUSINESS

BASED ON NET WRITTEN PREMIUM  
AS OF 12.31.14



## WESTFIELD INSURANCE FINANCIAL HIGHLIGHTS

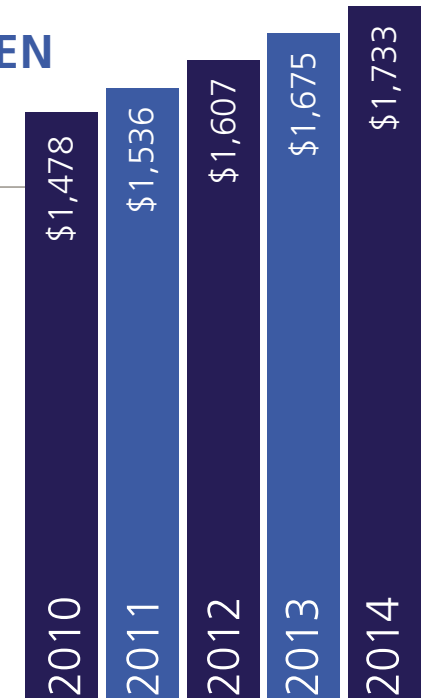
PREPARED IN ACCORDANCE WITH STATUTORY ACCOUNTING PRINCIPLES

(Dollars in Thousands)  
(Unaudited)

	2014	2013	2012	2011	2010
<b>FOR THE YEAR</b>					
Net Written Premium	\$1,733,059	\$1,675,391	\$1,606,982	\$1,535,537	\$1,477,693
Net Operating Gain (Loss)	172,066	198,853	132,999	(51,431)	131,729
<b>COMBINED RATIO</b>					
Combined Ratio	97.10%	94.60%	99.18%	111.69%	99.59%
Operating Ratio	89.04%	87.06%	91.09%	102.81%	91.01%
Return on Surplus	9.27%	11.93%	9.21%	-3.75%	10.04%
Net Premium Growth Rate	3.44%	4.26%	4.65%	3.91%	2.34%
<b>AT YEAR END</b>					
Total Admitted Assets	\$4,743,063	\$4,514,995	\$4,163,422	\$3,915,276	\$3,747,826
Net Loss and LAE Reserves	1,485,404	1,492,811	1,480,050	1,515,394	1,387,142
Net Unearned Premium	841,936	801,869	764,213	740,564	712,486
Surplus	1,902,450	1,808,690	1,525,563	1,361,710	1,382,899
Net Writings to Surplus	0.91	0.93	1.05	1.13	1.07
Annual Surplus Growth	5.18%	18.56%	12.03%	-1.53%	11.51%

## NET WRITTEN PREMIUM

(in millions)





# ALWAYS LOOKING AHEAD

In 2014, we continued to invest in our ability to meet customer needs, strengthen relationships with our independent agency and community partners, and reinforce our long-term competitive position.





# NEW CLAIMS MANAGEMENT SYSTEM

*Our new claims management system, a vital part of our claims transformation initiative, went live during the fourth quarter of 2014. The new system will enhance our customer claims experience and advance our analytics capabilities so we can better understand risk, develop new products and continuously improve the services we offer. When fully implemented, it will be the technical foundation that allows Westfield to meet customer claims expectations both now and well into the future.*

## WHY IT IS NECESSARY

As our customer expectations evolve, Westfield must provide the increasing accuracy, speed, flexibility and understanding they demand. Meanwhile, the handling of claims has become increasingly complex due to discipline-specific tools, processes and regulatory requirements. Our systems must provide flexibility to adapt to the changing needs of our customers and the industries in which they operate. The new claims management initiative will provide these capabilities in many aspects of our business, from communications to discipline-specific claims expertise to better loss prevention and mitigation.

## CUSTOMER BENEFITS

Westfield has always had a strong reputation for excellent customer service, but customer expectations are rising. Our most recent brand study indicated that consumers value accuracy, expertise, knowledge, speed and consistency. The new claims management project delivers on these qualities, providing commercial and personal lines customers with a faster and more satisfying claims experience. Customers have responded positively, for example, to making rental-car reservations when they first report an automobile claim.

## COMPANY BENEFITS

Our claims department is a primary source of customer interaction, so this system is a critical driver of customer acquisition and retention. The system also improves analysis and understanding to support future decisions in Westfield's continuing transformational effort. Further, it will deliver fraud and workers' compensation severity predictive models – the first we have used in our claims operations. Other anticipated benefits include earlier identification of severe losses, streamlined assignment of claims professionals and quick referrals to third-party services.

## NEXT STEPS

In 2008, Westfield invested in an enterprisewide business intelligence capability. This platform has been adopted in departments throughout our organization and supports data-driven decisions that are having a positive effect on business performance. Our new claims management system will be integrated with this platform to increase the impact of data in managing our business.



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# DISTRIBUTION NETWORK



*We executed the next phase of our distribution strategy and furthered our Trilogy and Horizon programs to better align Westfield with our independent agency partners and help secure the long-term viability of our business model.*

## **ABOUT THE TRILOGY AND HORIZON PROGRAMS**

Every two years, Westfield conducts an extensive review to evaluate our agencies and identify top-performing agencies that have the ability to achieve a higher level of partnership and above-average growth. These agencies become our Trilogy and Horizon partners.

## **BENEFITS FOR TRILOGY AND HORIZON AGENCIES**

Agencies that achieve Trilogy or Horizon status receive significant additional benefits, including:

- Opportunities for increased compensation in the form of enhanced contingency
- Enhanced benefits and access to competitions for items such as merchandise and travel
- Access to strategic support and funding to assist in agency growth and improvement
- Service model and support personalized to each Westfield Trilogy and Horizon agency

## **SUPPORT FOR ALL AGENCIES**

Throughout Westfield's history, the quality of our independent agency partners has always been an asset, an advantage and an important benefit to our customers. Westfield is able to appoint agencies selectively because of the value created and the reputation earned as a stable and trustworthy insurance partner. Our value proposition for all Westfield agencies includes access to a wide range of insurance products, experienced and professional employees, competitive compensation, and agency-focused offerings from Westfield Services and Westfield Bank.

***Westfield Agents Association (WAA)*** – This is a representative organization for Westfield independent agencies that sheds light on the challenges, concerns and potential solutions for issues agencies face. The Association is focused on providing advocacy and education for its members. The WAA Board works closely with leaders at Westfield to provide perspective on various initiatives and their impact on the overall agency force.

***The Association Perpetuation Plan (TAPP)*** – TAPP provides product management and sales training for emerging producers and future agency principals. The program covers technical commercial lines product training, and advanced commercial lines and personal lines coverages. It also includes advanced sales training led by industry experts and training on industry tools such as Rough Notes Producer Online.



*In 2014, we invested in a series of support materials that guide Trilogy and Horizon agencies through available Westfield resources and benefits.*

**National Industry Involvement** – Westfield is an active member of a number of trade associations and industry groups, including the Independent Insurance Agents and Brokers of America Inc. (IIABA). Through our Government Relations division, Westfield organizes an event at which agents have the opportunity to meet with legislators at the IIABA annual legislative meeting in Washington, D.C. Some of the national IIABA programs for which Westfield provides active support and participation are:

- **Trusted Choice®** – This consumer-facing performance pledge promotes the value of independent agents and sets the standard of service that customers expect and deserve. Westfield is a Trusted Choice company partner for its homeowner, auto and business lines.
- **TrustedChoice.com (formerly Project CAP)** – This digital marketing platform allows insurance buyers to get accurate information and live quotes, providing new sales opportunities for independent agents.
- **Young Agents** – A network for future industry leaders, Young Agents offers leadership skills training and other resources to cultivate tomorrow's agency principals.
- **Agents Council for Technology (ACT)** – A forum for companies, agencies, associations and technology providers to discuss industry challenges and opportunities, ACT focuses on enhancing workflow, security and online marketing.
- **Best Practices** – With support from partner companies such as Westfield, the Council for Best Practices develops tools to help independent agencies improve, grow and increase in value.
- **Future One** – Formed to shape insurance laws and improve industry regulation, Future One conducts the most authoritative, in-depth research available on independent agents and brokers, and the independent agency system. It uses this information to inform those involved in the legislative and regulatory processes.



**Education** – Westfield is a longtime advocate of educational initiatives that advance the insurance industry, as evidenced through the support of the following initiatives:

- **Kent State University Bachelor of Science in Insurance Studies** – The Westfield Insurance Foundation endowment of \$500,000 supports the educational programming, student scholarships and promotion of career opportunities within the industry.
- **Scholarships** – In partnership with the Westfield Agents Association, Westfield provides seven scholarships to Insurance and Risk Management majors selected from a national pool of candidates.
- **Griffith Insurance Education Foundation** – An affiliate of The Institutes, this foundation is a nonadvocacy, educational organization that provides risk management and insurance education for students and public policymakers.
- **InVest** – A partner of IIABA, InVest is designed to introduce students to careers in insurance and create a talent pipeline for the future workforce of the independent agency system.
- **Gamma Iota Sigma** – The industry's business fraternity for students majoring in insurance, risk management and actuarial science.

*“As a student majoring in insurance studies, the financial expense of pursuing my education can be a barrier to realizing this goal. The scholarship has allowed me to continue to develop my skills through education, training and experience and will help as I begin my journey toward a new and exciting career in the insurance industry.”*

MICHELE QUINN,  
Kent State Insurance Studies major  
and Westfield scholarship recipient



# COMMERCIAL INSURANCE



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## MIDDLE MARKET

Serving mid-sized and larger businesses, Westfield's Middle Market team partners with agents to help their customers navigate the complexities of insurance products and mitigate exposures to risk. Middle market professionals are positioned throughout the country to bring local expertise, deliver exceptional service, build strong relationships. They are supported by a team of functional experts in underwriting, risk control, claims, billing and premium audit. This customer-focused approach assembles a full complement of trusted advisors to fully understand each customer's unique operation and customize a risk management plan that meets individual needs.

As with other Westfield business units, our Middle Market team is open to quality new business opportunities with our agency partners.

### 2014 HIGHLIGHTS

- Underwrote \$65 million in new business, continuing our momentum and representing solid growth from 2013
- Promoted our custom billing feature, allowing customers to tailor billing options by the seasonality of their business, by location or because of an unusual payment schedule
- Improved customer retention by nearly 4 percentage points
- Reduced overhead to lower underwriting expenses
- Implemented new business pricing standards to raise consistency between new and renewal pricing

## SMALL BUSINESS

Quality insurance protection is important for even the smallest businesses. Tailored for privately held small businesses, Westfield Insurance offers both property and liability products to help customers safeguard their buildings and other property against losses or damages, while also shielding their assets from third-party losses. By offering a wide range of optional coverages to small-business customers, Westfield's experienced underwriting team leverages technology and automation so agents and customers receive the responsiveness they need and deserve.

### 2014 HIGHLIGHTS

- Added \$41.6 million in new business, representing strong year-over-year growth
- Generated \$24.3 million in statutory income, extending profitability to 10 of the past 11 years



## SURETY

Since beginning the practice in 1956, Westfield Insurance has written surety bonds serving a broad range of customers, industries and institutions. Products include contract bonds, court and judicial bonds, probate bonds, license and permit bonds, public official bonds and miscellaneous indemnity bonds. Westfield's experienced team of surety underwriters and dedicated surety claims counsel are experts who provide comprehensive full-service contract and commercial surety solutions.

Licensed in 48 states and ranked as the nation's 21<sup>st</sup> largest surety in written surety premium\*, Westfield has achieved an enviable record of profitable operations. This strong performance is important to customers who seek stability from their surety partner. It allows Westfield to deliver outstanding products and services that meet the complex needs of our agents and customers. In addition, customer confidence is boosted by Westfield's financial strength, T-listed by the U.S. Treasury as an acceptable surety on Federal Bonds (Dept. Circular 570).

*\*Compiled by the Surety and Fidelity Association of America*

### 2014 HIGHLIGHTS

- Achieved continued underwriting success and sustained profitability
- Introduced **WesExpress**, an online delivery program targeted to small and emerging artisan builders and craftspeople looking for a limited number of surety bonds per year
- Significantly expanded and reenergized our focus on commercial surety offerings and expertise to augment the already highly regarded contract surety business
- Continued to improve **WesCom Surety**<sup>®</sup>, our two-year-old commercial surety delivery platform





# COMMERCIAL INSURANCE



## AGRIBUSINESS

Westfield combines experience and understanding to meet the unique needs of modern agriculture, from small family farms to large farms and commercial agribusiness operations. Westfield was started by a group of farmers to support the local farming community and today employs a group of dedicated underwriters with expertise in areas that include pork, dairy, equine, grain, produce and citrus. This specialty line is committed to making sure customers have the proper coverage and risk-management tools to protect their families and businesses.

The AgriBusiness team specializes in tailored products for farm owners, agricultural and food product manufacturers and distributors, as well as businesses that support farm operations. Our diverse appetite and expert knowledge of all segments of the agricultural industry positions us in the marketplace as one of the nation's top writers of agribusiness insurance.

### 2014 HIGHLIGHTS

- Wrote nearly \$17 million in new agribusiness insurance, substantially more than the prior year and indicative of the effectiveness of our value proposition
- Provided more than \$77 million of financial stability to our customers in the form of claims payments, while achieving a combined ratio of 90 percent
- Invested in our niche market expertise while learning from our customers through participation in trade association events and partnering with vendors to advance our food safety expertise

*"The business partnership between Westfield Insurance and Custom Agri Systems has grown into one of our most valued business relationships. Westfield Insurance has become an integral team member with Custom Ag, working together in a cooperative effort to understand our business needs and guide us to better manage our assets and risks. Through the guidance and hours of dedicated service from the local Westfield agency, Frost Insurance, the loss control specialist and the underwriters, our company has grown stronger. We have been able to serve our customers in a more focused and efficient manner."*

RICHARD E. STORCH, President  
ESTHER STORCH, Secretary/Treasurer  
GARY C. STORCH, VP Operations  
BRAD STORCH, VP Administration  
Custom Agri Systems, Inc.





## TRANSPORTATION

Westfield provides the transportation industry with top-quality insurance, along with risk and asset protection products – all backed by fair and accurate claims service. The dedicated industry experts in Westfield's Special Risk division partner with a network of specialized independent agents to provide insurance products that help customers navigate this complex industry.

Westfield's Special Risk underwriters take the time to get to know our customers to fully understand their operations, allowing for customized risk management plans that meet each customer's unique needs and help keep their businesses on track.

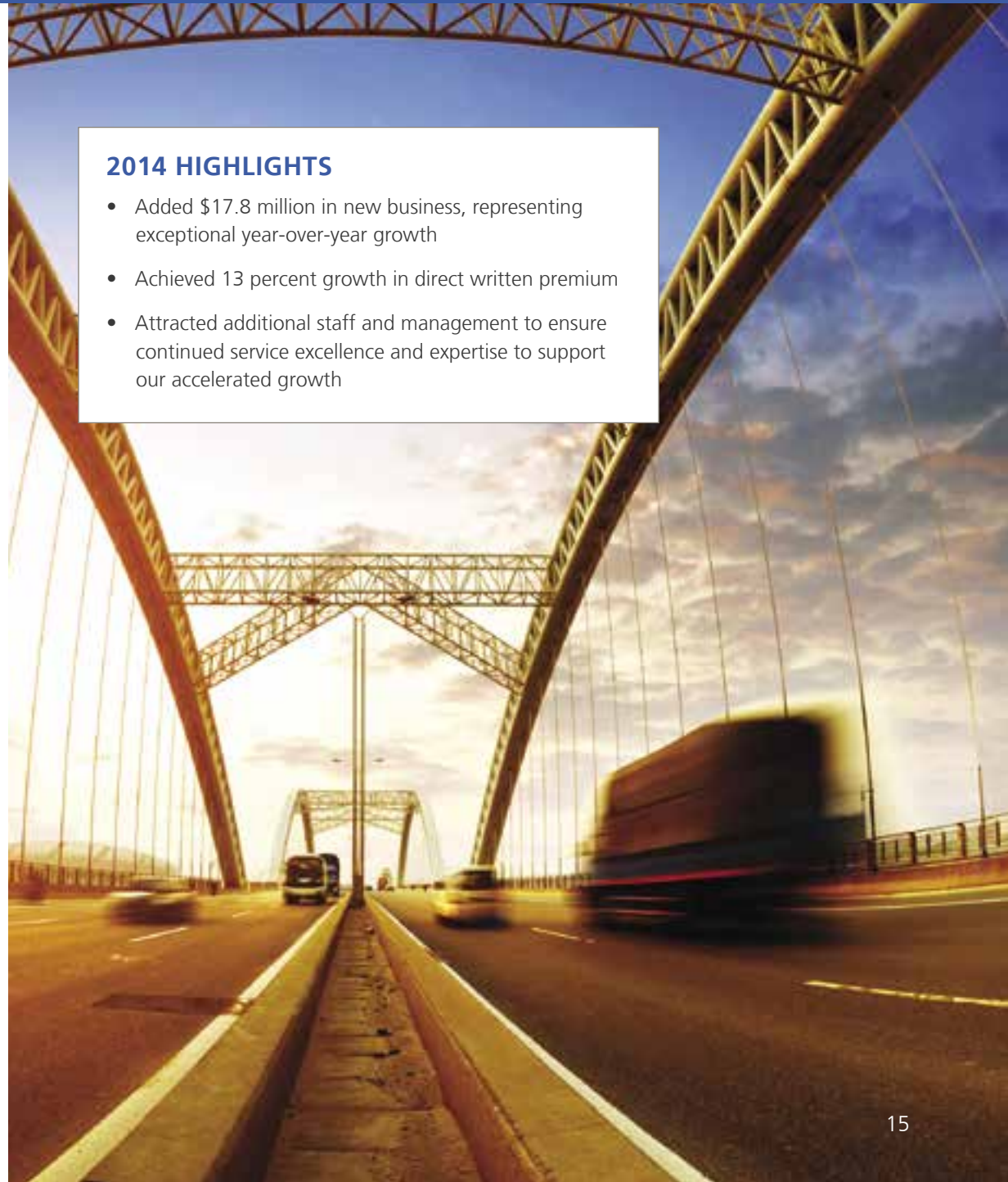
As an added value to customers, Westfield responds to claims with adjusters possessing a wealth of experience in handling transportation losses. These claims specialists are supported by a large network of damage specialists and a dedicated roster of attorneys specializing in the defense of transportation claims throughout the country.

### ***Products for transportation customers include:***

- Motor carrier liability and physical damage
- Motor truck cargo
- Warehouse legal liability
- Commercial general liability
- Commercial automobile
- Property
- Crime/fidelity
- Employment practices liability
- Umbrella

### **2014 HIGHLIGHTS**

- Added \$17.8 million in new business, representing exceptional year-over-year growth
- Achieved 13 percent growth in direct written premium
- Attracted additional staff and management to ensure continued service excellence and expertise to support our accelerated growth



# COMMERCIAL INSURANCE



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## WORKERS' COMPENSATION

Westfield works with businesses to help keep their employees safe, get injured workers back on the job quickly and keep businesses running smoothly.

Business owners work hard to create safe work environments for their employees. Westfield's responsible approach to collaborative planning and timely deployment of resources helps spur innovative solutions and the best workers' compensation outcomes. Businesses count on Westfield to help injured employees recover and return to work and normal life as quickly and safely as possible.

Our Workers' Compensation team provides a full range of quality programs and expert resources to help businesses take a proactive and effective approach to workers' compensation programs.

### 2014 HIGHLIGHTS

- Continued profitable operations, which resulted in statutory income of \$15.7 million
- Increased commitment to growth in our small business portfolio
- Provided ongoing support for return-to-work and WesWorks return-to-work programs

We work closely with our customers to provide onsite return-to-work options for injured employees. Getting injured employees back to work in familiar surroundings with their co-workers often leads to lower costs, improved morale and increased productivity.

For employers that do not have onsite return-to-work positions available or operate in situations that cannot accommodate on-site transitional duty, **WesWorks®** provides solutions. WesWorks provides temporary off-site transitional work placement for injured workers at local nonprofit organizations, where they can safely work and rehabilitate while making a positive difference. The program allows employers and injured employees to give back to the community while taking the steps needed to get them back to work.

Westfield coordinates the program's referrals, logistics and other benefits, and the injured employee returns to work when he or she is ready to resume regular job duties or as soon as the employer is able to accommodate appropriate medical restrictions.

When it comes to return-to-work onsite programs, WesWorks keeps employees connected and engaged, while minimizing the financial impact on both injured workers and business owners.





# PERSONAL INSURANCE

## WESPAK®

Through our network of local independent agents, Westfield offers a wide range of personal insurance products that includes auto, homeowner, umbrella, recreational vehicle (motorcycle, boat, RV), condo and renters' insurance. Customers who prefer the convenience of having auto and home insurance combined in one package can take advantage of our core product.

## WESPAK ESTATE®

Wespak Estate is perfect for customers with high-value homes and possessions requiring special coverage. Additional services such as roadside assistance, identity theft protection and equipment breakdown coverages yield extra peace of mind and contribute to an exceptional experience for our customers. Every Westfield policy is backed by a claims service team committed to accuracy, trustworthiness and transparency.

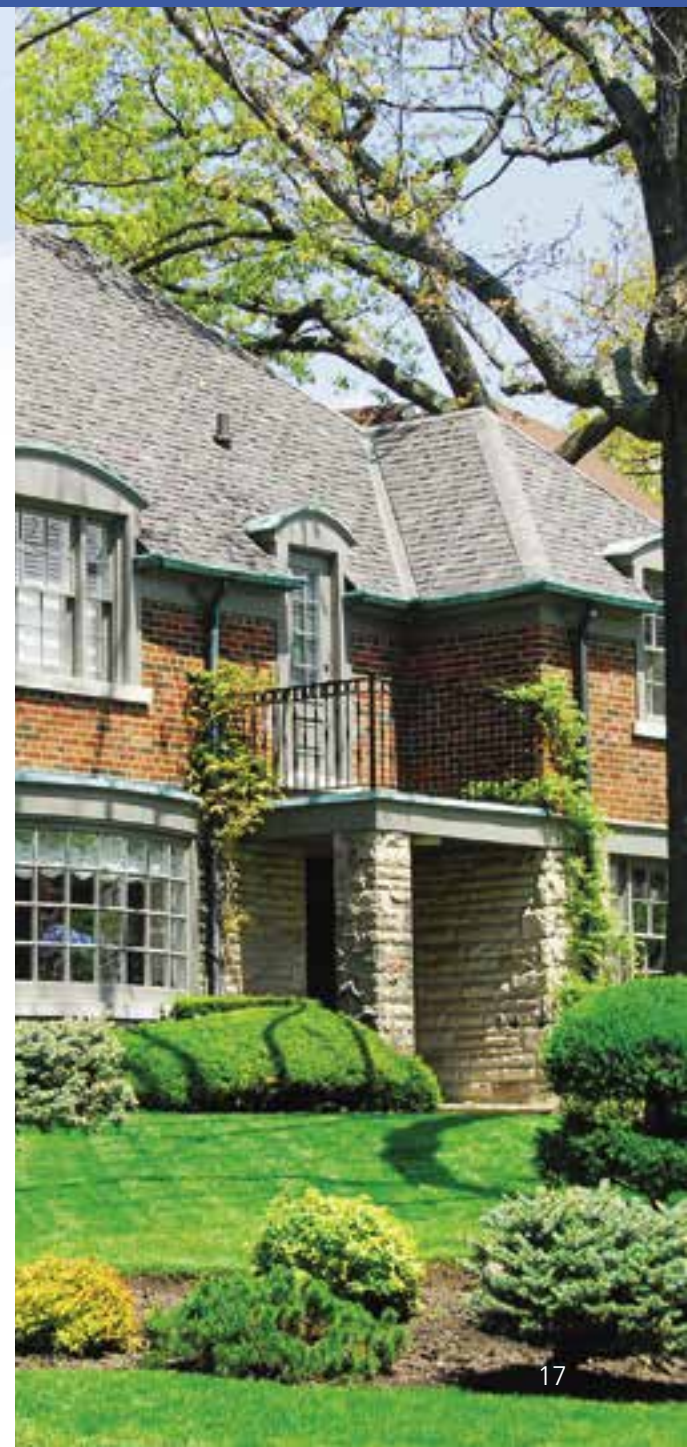
These specialized offerings position Westfield as a desirable full-service solution for a broad range of consumers.

### 2014 HIGHLIGHTS

- Wrote \$75.7 million in new business for 14 percent year-over-year growth
- Derived 85.7 percent of overall premium from packaged and bundled products, resulting in stronger multiline customer relationships
- Generated a net statutory gain of \$3.6 million

*"I just received notice that my claim has been closed, and I wanted to take a moment to tell you how extremely satisfied I was with the handling of the claim. Our adjuster was prompt, informative and courteous, and worked extremely well with our repair folks. When our agent placed our insurance with Westfield, he said we would be satisfied and we most assuredly are."*

TOM KNOLL, policyholder





# WESTFIELD BANK



WESTFIELD  
BANK

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## OUR OFFICES

- AKRON
- BRECKSVILLE
- CANTON
- CUYAHOGA FALLS
- MEDINA
- WESTFIELD CENTER
- WOOSTER

*Westfield Bank is securing the future by increasing our size and reach across northeast Ohio. To achieve this, the Company followed up the 2012 purchase of Western Reserve Bank by acquiring Valley Savings Bank in 2014. The expansion gives Westfield Bank the opportunity to develop and strengthen relationships among individuals and business owners, who are the lifeblood of community banking.*

When Westfield Bank was founded in 2001, large regional banks claimed 65 percent of the market share in northeast Ohio. Abundant branch locations, broad product portfolios, large ATM networks and well-advertised brands gave these institutions advantages a startup could not hope to match. But in 14 years, Westfield Bancorp has grown to \$1 billion in assets by focusing on the strengths of the best community banks, providing excellence in core banking areas at a lower cost.

We have pursued this strategy in all aspects of business.

- **Staff** – Employees are selected carefully and given extensive training, and then empowered to act like owners. This has resulted in high retention and satisfaction, and it translates into a customer experience that is rare in banking today. Our customers see the same friendly faces each time they visit. They work with people who understand their needs and goals, and who are familiar with our full range of offerings. They enjoy direct access to decision-makers for more satisfactory interactions and faster turnaround times on loans and other transactions.
- **Networking** – Westfield Bank's business revolves around personal relationships with customers and key referral partners. We recognize the power of building connections, and invite customers to networking and knowledge-sharing events, often held on the Westfield Group campus in Westfield Center, Ohio.

This approach has deepened important relationships. But it also has created a powerful network of referring business advisors in the community, including certified public accountants, attorneys, insurance agents and investment advisors.

- **Technology** – While we remain a community bank in the truest sense, Westfield Bank has invested steadily in technology-based services to meet evolving customer needs. In 2014, the Bank introduced enhanced online banking services and a mobile banking application for iPhone and Android-enabled devices. We were an early adopter of remote deposits, and the Bank's ATM network offers more than 500,000 locations, with reimbursement provided for fees incurred by customers.
- **Customer Focus** – In the financial crisis of 2008, when many banks dropped smaller customers or set pricing to push those customers away, Westfield Bank maintained policies designed to attract small-business customers. The result was growth in assets and market share, and a level of appreciation from customers that few banking institutions enjoy today. Business owners rightly view Westfield Bank as a long-term partner.
- **Cost Structure** – The Bank manages operating costs carefully, in part by minimizing investment in a costly network of retail branches. As a result, we are able to consistently offer highly competitive rates and fees.

- **Acquisition** – The purchase of other community banks, Valley Savings Bank in 2014 and Western Reserve Bank in 2012, has increased our geographic footprint without diluting the flexibility and competitiveness that our operating structure allows.

Our strategy is to provide northeast Ohio with a high-performing, customer-focused community bank. By executing that strategy with clarity, efficiency and dedication, we have created a strong future for the Bank and the communities we serve.

## 2014 HIGHLIGHTS

- Exceeded \$1 billion in assets for the first time
- Acquired Valley Savings Bank, founded in 1923, to provide a presence with two locations in Cuyahoga Falls, Ohio
- Upgraded online and mobile banking systems to add convenience and strengthen security
- Launched Westfield Asset Management LLC, an investment advisory service, to enhance personal banking offerings
- Moved the Akron, Ohio office to a more prominent location for greater visibility and presence
- Continued to support a variety of northeast Ohio events and organizations, including the Akron Marathon, Greater Akron Chamber of Commerce, Medina County Business Awards and Leadership Medina County



## WESTFIELD BANCORP FINANCIAL HIGHLIGHTS

(Dollars in Thousands)

(Unaudited)

	2014	2013	2012	2011	2010
<b>FOR THE YEAR</b>					
Revenue	\$39,574	\$38,710	\$29,687	\$28,913	\$27,085
Operating Income*	8,008	7,875	4,877	4,209	2,366
Return on Average Equity	7.84%	8.71%	7.94%	8.03%	5.06%
Return on Average Assets	0.86%	0.92%	0.74%	0.68%	0.43%
Net Interest Margin	3.66%	3.65%	3.39%	3.31%	3.44%
Net Charge-offs to Average Loans	0.11%	0.13%	0.22%	1.01%	0.09%
<b>AT YEAR END</b>					
Total Assets	\$1,036,108	\$884,700	\$834,356	\$624,149	\$575,057
Loans	797,315	616,515	593,485	433,510	378,654
Investment Securities	168,286	209,953	200,046	172,676	157,406
Deposits	764,418	673,696	652,792	462,459	384,664
Shareholder's Equity	117,165	92,187	88,178	56,296	47,273
Equity to Assets Ratio	11.31%	10.42%	10.57%	9.02%	8.22%
Asset Growth Rate	17.11%	6.03%	33.68%	8.54%	9.91%

\* Operating income excludes non-recurring charges relating to business acquisitions

# WESTFIELD SERVICES



**WESTFIELD**  
**SERVICES**

Sharing Knowledge. Building Trust.®

*Established in 1998 and headquartered in Columbus, Ohio, Westfield Services is a specialty insurance agency and services firm. Now serving more than 900 agencies and over 24,000 customers, Westfield's agency partners are able to outsource back-office operations and access specialty markets to maximize efficiencies and increase revenue.*

## **WESTFIELD SERVICES INCLUDES:**

**Westfield Specialty Brokerage Services** – This wholesale agency provides independent agencies with access to specialty markets on both an admitted and nonadmitted basis. Concentrating on unique coverage for commercial and personal lines, Westfield Services broadens the number of offerings agents can provide to meet the distinct needs of their customers.

**Westfield Customer Service Center** – An outsourced call center utilized by independent agencies, we provide complete customer service for personal and small business lines of coverage. Designed to resemble an agency branch, the service center provides agencies a way to enhance customer service while focusing on new business and other revenue-generating activities.

**Westfield Flood Program** – Westfield Services manages and markets flood insurance on behalf of Westfield Insurance to make it easy and profitable for agencies to provide customers flood insurance, as part of the National Flood Insurance Program.

**Superior Settlements** – A full-service structured settlement brokerage firm, Superior Settlements develops precise settlement strategies in collaboration with carriers and clients through the use of structured settlement annuities. As a member of the National Structured Settlements Association, we serve property and casualty, workers' compensation and disability carriers, as well as self-insured entities, attorneys and other clients.

*"Westfield Services is the Rolls Royce of service centers."*

NICK HICKMAN  
Chappell Smith and Associates  
Franklin, Tennessee





## 2014 HIGHLIGHTS

- Westfield Services Inc. revenue grew 12 percent, and overall pre-tax net income grew 18 percent, setting a record for both profit and revenue
- Revenue for Westfield Specialty Brokerage Services rose 15 percent, with market expansion in both personal and commercial lines
- Westfield Service Center saw a 22 percent jump in premiums, with 99 percent of customer satisfaction survey respondents saying services meet or exceed expectations
- The team at Westfield Flood Program focused on agency outreach, teaching more than 48 flood classes and events throughout the country, resulting in a 21 percent increase in premiums

*“Westfield Flood has provided us with a resource we otherwise never had. At Westfield, we always know who we are dealing with, and that they are always looking out for our best interests in getting coverage for our clients. We now have comfort and trust that we can call them with any question regarding flood coverages and they are responsive and always helpful.”*

SCOTT KANNEMOTO, Agent  
True North Agency  
Longmont, Colorado

## WESTFIELD SERVICES FINANCIAL HIGHLIGHTS

PREPARED IN ACCORDANCE WITH U.S. GAAP

*(Dollars in Thousands)*

*(Unaudited)*

	2014	2013	2012	2011	2010
FOR THE YEAR					
Revenue	\$5,656	\$5,031	\$4,598	\$3,812	\$3,657
Net Income (after tax)	764	639	495	194	360
Return on Average Equity	23.66%	20.90%	16.41%	7.23%	14.96%
Agency Customers	951	925	898	885	814
Total Written Premium	\$102,194	\$91,245	\$83,404	\$69,158	\$66,370



# COMMUNITY INVESTMENT

*"This gift from Westfield Insurance is the cornerstone of a collaborative partnership that will provide the industry with well-trained and knowledgeable professionals who will become tomorrow's business leaders."*

DR. BEVERLY WARREN,  
President, Kent State University  
Kent, Ohio

*We take pride in our long history of involvement with the communities we serve. But in 2014, we leveraged an opportunity to invest in the future of the insurance industry.*

As a generation of insurance professionals retires, new people will be needed to replace them. In Ohio alone, the insurance industry will produce nearly 26,000 job openings by 2020, according to a 2013 study by Regionomics®, a Columbus, Ohio-based economic and workforce strategy firm.

To serve that need, Westfield Insurance Foundation pledged \$500,000 to Kent State University. This endowment supports the university's Bachelor of Science in Insurance Studies, which includes scholarships to students pursuing the degree and promotes career opportunities in the industry.

Kent State offers the only insurance degree program in Westfield's home territory of northeast Ohio, and the curriculum is delivered online to students across the country through Kent State's Salem branch.

Westfield invites its agency partners to join this industrywide effort by providing internships and entry-level positions to quality candidates from the program and by encouraging students to apply for the Westfield Insurance and Westfield Agents Association Scholarship for Insurance and Risk Management, managed by The Griffith Insurance Education Foundation.



ARCHITECT'S RENDERING

*In recognition of the endowment, the Campus Tour Center at Kent State University's main campus was named for Westfield Insurance.*

The insurance industry exists to secure the future and ensure stable lives, communities and economies in times of risk and uncertainty. Westfield strives for similar impact when allocating our charitable resources. By increasing the endowment of the Westfield Insurance Foundation for 2014, the Foundation Board of Trustees and Westfield enterprise leadership team made a statement about Westfield's dedication to that mission.

## 2014 HIGHLIGHTS

- Increased total philanthropic donations by 75 percent compared to prior year
- Donated \$1.8 million to organizations concentrated in northeast Ohio and spanning 22 states

### *Responding to Safety Issues and Disasters*

- Local and national disaster relief efforts
- Equipment for volunteer fire and rescue departments
- Teen defensive driver training, education and research
- Fall-prevention repairs for low-income seniors

### *Stabilizing Families and Communities*

- Providing access to safe, affordable and permanent places to live for individuals and families
- Offering education for low-income homeowners on home maintenance and finances
- Matching motivated individuals with local businesses in need of reliable employees
- Offering real-world work experiences, college scholarships and mentoring to at-risk teens from unstable homes

### *Partnering with Agents in the Community*

- Awarded seven \$6,000 scholarships to Insurance and Risk Management majors selected from a national pool of candidates
- Awarded six \$6,000 academic scholarships to dependents of Westfield and agency employees
- Volunteered alongside agency employees in Albuquerque, New Mexico, and Grand Rapids, Michigan





# WECARE<sup>SM</sup> – WESTFIELD VOLUNTEERS



*WeCare represents all employee-facing community investment programs. This overarching employee engagement platform enables Westfield to connect to communities through employee volunteer action.*



**WESTFIELD  
INSURANCE  
FOUNDATION™**

Through the WeCare employee giving campaign, Westfield employees raised \$119,247 in 2014, which was doubled by a dollar-for-dollar match by the Westfield Insurance Foundation for a total of \$238,494. Donated funds supported four giving partners that serve as national partners – the Akron-Canton Regional Foodbank, American Cancer Society, American Heart Association and United Way. Donations are forwarded to the partner offices operating in the community where each employee donor resides.

*“It is a privilege to volunteer with Westfield. They are a company that cares about the community. They have a heart to serve and want to make a difference...for that, Westfield, thank you for caring.”*

CARLA WALTERS  
Ottawa Kent Agency  
Habitat for Humanity Volunteer  
Grand Rapids, Michigan

## 2014 HIGHLIGHTS

- Nearly 50 percent of employees participated in at least one WeCare program, such as volunteering, in-kind donation drives, the Volunteer Grant Program and the Employee Giving Campaign
- 650 employees from the Home Office and Service Offices:
  - o Volunteered 2,747 hours
  - o Helped build homes for 12 families
  - o Provided 124,491 meals to families in need
  - o Taught 240 students through Junior Achievement
  - o Educated 3,000 teens at school assemblies about driver safety
  - o Supported 144 teens and their parents in learning advanced driver skills
- More than 800 employees adopted holiday giving projects
- Employees dedicating significant time to nonprofits outside of normal business hours are eligible for volunteer grants - 44 employees who volunteered 3,508 hours in 2014 secured \$19,650 in grants through Westfield Insurance Foundation

*October 8, 2014 –  
123 Westfield employees  
painted trim and doors  
for Habitat for Humanity  
homes in the Westfield  
Home Office parking lot*



*May 16, 2014 –  
90 HUB International  
employees and Westfield  
employees volunteered at the  
Road Runner Foodbank in  
Albuquerque, New Mexico*



# SPONSORSHIPS

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



## 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 – Columbus, Ohio
- Quizbusters – Nashville, Tennessee
- BrainBusters – Lancaster, Pennsylvania

## CAVS STRAIGHT "A" ALL-STARS



In partnership with the Cleveland Cavaliers Corporation, Westfield rewards students for high scholastic achievement through the Straight "A" All-Stars program. Students in grades K-8 who receive straight A's are entered in a contest to attend, and be recognized at, a Cavaliers home game. The school submitting the most straight-A report cards receives a donation from Westfield.



*"Thank you for including SeibertKeck in the Academic Challenge commercial. The reception in our marketing territory has been well received. Clients and prospects have contacted our agency to share positive feedback on being involved with the show and supporting education in northeast Ohio."*

CRAIG HASSINGER  
SeibertKeck Insurance  
Akron, Ohio



# CORPORATE AWARDS

Each year, Westfield receives a variety of corporate awards and recognition for our financial performance, workplace environment, claims services and overall stability. Below is a list of some of the important regional and national awards from 2014.



**Ward's 50** – Each year, the Ward Group conducts an analysis of top-performing insurance companies. Westfield was recognized in 2014 for outstanding financial results in the areas of safety, consistency and performance during the five-year period from 2009 to 2013.



**A.M. Best** – Westfield is rated “A” (Excellent) for financial strength by A.M. Best, and has earned an “A” or higher rating for the past 76 years. A.M. Best’s Financial Strength Rating is an independent opinion of an insurer’s financial strength and ability to meet its ongoing insurance policy and contract obligations.



**Top Employer** – Westfield was named a “Top Workplace” in the large company category in a survey conducted by *The Plain Dealer*. For the past five years, *The Plain Dealer* has ranked the top workplaces in northeast Ohio. Because the rankings are based almost entirely on employee surveys and feedback, it is a strong indicator of the extent to which employees feel engaged and appreciated, and find fulfillment in their jobs.



**Hylant Award** – Westfield received the inaugural “Regional Claims Department of the Year” award from Hylant, one of the nation’s largest privately owned insurance brokerage firms. The award is based on Hylant’s analysis of the claims performance for every property and casualty insurance company with which it works on a routine basis.



**NICE Systems** – Westfield won the 2014 Customer Excellence Award. The award recognizes customers who have demonstrated outstanding innovation and business performance using NICE’s Customer Interaction Management solutions.

# OHIO FARMERS INSURANCE COMPANY BOARD OF DIRECTORS\*



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Group Leader  
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Westfield Center, Ohio



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\*also serve as  
Westfield Services, Inc.  
Board of Directors

## SPECIAL THANKS TO OUR RETIRED DIRECTORS

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Westfield Group  
Westfield Center, Ohio

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Former President, Chief Executive Officer  
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A.I. Root Co.  
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Westfield Companies  
Westfield Center, Ohio

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Chairman & Bank Leader  
Westfield Bank  
Westfield Center, Ohio



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Westfield Bank  
Westfield Center, Ohio



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Eaton Corporation  
Cleveland, Ohio



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CEO & Westfield Group Leader



**Edward Largent**  
President & Westfield Insurance Leader



**Kirk Barry**  
Group General Services Leader



**John Batchelder**  
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**Robert Bowers**  
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**Mark Cluse**  
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**Jani Groza**  
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**Joseph Kohmann**  
Treasurer & Group Finance Leader



**Martha Oakes**  
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**Christopher Paterakis**  
Group Human Resources Leader



**David Peterson**  
National Personal Lines & Small Business Accounts Leader



**Michael Prandi**  
Insurance Operations Leader



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Group Underwriting & Product Leader



**Stuart Rosenberg**  
Group Administration Leader



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Group Risk Management Leader



**Steve Tien**  
Group Information Technology Leader



**Craig Welsh**  
Group Distribution Leader



**Ronald West**  
Customer Service Leader



**George Wiswesser**  
Group Investment Leader

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Chair & Bank Leader



**Timothy Phillips**  
President  
Westfield Bank



**Matthew Berthold**  
Executive Vice  
President, Chief  
Financial Officer



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



**Krista Dobronos**  
Senior Vice  
President,  
Market Leader



**Ann Durr**  
Senior Vice  
President, Retail  
Sales & Bank  
Marketing Leader



**Robert Giacomo**  
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Market Leader



**Jeffrey Jones**  
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Senior Credit Officer



**Kurt Kappa**  
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Market Leader



**Cindy Mahl**  
Senior Vice  
President,  
Controller



**Robert Miller**  
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President,  
Bank Operations  
Leader



**William Schumacher**  
Senior Vice  
President,  
Market Leader



**Matthew Sprang**  
Senior Vice  
President,  
Market Leader

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President



**Brian Bowerman**  
Westfield Services  
Leader



**Patricia Curnutte**  
Specialty Brokerage  
Services Leader



**Courtney Guss**  
Flood Marketing  
Leader



**Ann Nelson**  
Customer Service  
Center Leader



**Danielle Somogyi**  
Structured  
Settlements Leader

# OHIO FARMERS INSURANCE COMPANY AND SUBSIDIARIES

## Consolidated Balance Sheets

Unaudited - Prepared in accordance with U.S. GAAP

DECEMBER 31, 2014, 2013, AND 2012  
(IN THOUSANDS)

<b>Assets</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
Cash and cash equivalents	\$ 61,143	46,909	44,016
Investments:			
Securities available for sale, at fair value:			
Fixed maturity securities	2,848,143	2,714,375	2,681,364
Equity securities	1,061,104	1,006,379	916,487
Other invested assets	151,931	143,915	131,061
Loans, net	789,556	608,689	585,755
Agents' balances and uncollected premiums, net	633,156	617,737	573,274
Reinsurance receivable on paid and unpaid losses	107,928	102,650	87,994
Deferred policy acquisition costs	192,858	186,655	174,162
Other assets	<u>358,827</u>	<u>303,386</u>	<u>248,166</u>
Total assets	<u>\$ 6,204,646</u>	<u>5,730,695</u>	<u>5,442,279</u>
<b>Liabilities and Equity</b>			
Liabilities:			
Unpaid losses and loss adjustment expenses	\$ 1,550,304	1,557,096	1,526,160
Unearned premiums	854,344	812,797	773,671
Deposits	747,950	660,766	643,211
Commissions payable	121,939	124,223	100,889
Accounts payable and other liabilities	321,303	220,195	300,554
Deferred tax liability, net	158,629	141,031	122,568
Other borrowings	178,015	131,411	115,321
Total liabilities	<u>3,932,484</u>	<u>3,647,519</u>	<u>3,582,374</u>
Equity:			
Retained earnings	1,954,522	1,786,804	1,567,439
Accumulated other comprehensive income	317,274	296,029	292,085
Subtotal equity	<u>2,271,796</u>	<u>2,082,833</u>	<u>1,859,524</u>
Noncontrolling interests	366	343	381
Total equity	<u>2,272,162</u>	<u>2,083,176</u>	<u>1,859,905</u>
Total liabilities and equity	<u>\$ 6,204,646</u>	<u>5,730,695</u>	<u>5,442,279</u>



# OHIO FARMERS INSURANCE COMPANY AND SUBSIDIARIES

## Consolidated Statements of Operations

*Unaudited - Prepared in accordance with U.S. GAAP*

YEARS ENDED DECEMBER 31, 2014, 2013, AND 2012  
(IN THOUSANDS)

	<u>2014</u>	<u>2013</u>	<u>2012</u>
Revenues:			
Insurance earned premiums, net	\$ 1,692,992	1,637,735	1,583,333
Interest income on loans	32,445	30,663	22,849
Net investment income	125,069	113,752	113,655
Net realized capital gains	47,733	80,767	73,907
Other	6,796	19,013	18,247
Total revenues	<u>1,905,035</u>	<u>1,881,930</u>	<u>1,811,991</u>
Expenses:			
Losses and loss adjustment expenses	1,068,215	978,706	1,025,618
Other underwriting and operating expenses	602,198	599,975	567,447
Deferral of policy acquisition costs	(416,119)	(411,464)	(386,296)
Amortization of deferred policy acquisition costs	409,916	398,971	384,074
Interest expense	5,361	5,631	6,014
Other	401	376	—
Total expenses	<u>1,669,972</u>	<u>1,572,195</u>	<u>1,596,857</u>
Income before income taxes	<u>235,063</u>	<u>309,735</u>	<u>215,134</u>
Income tax expense	67,344	90,370	65,002
Net income	<u><u>167,719</u></u>	<u><u>219,365</u></u>	<u><u>150,132</u></u>

### WESTFIELD INSURANCE

One Park Circle  
Westfield Center, OH 44251  
1.800.243.0210

### WESTFIELD BANK

Two Park Circle  
Westfield Center, OH 44251  
1.800.368.8930

### WESTFIELD SERVICES

2000 Polaris Parkway  
Columbus, OH 43216  
1.800.552.9146



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The Commercial Line  
Grains of Knowledge

#### TWITTER

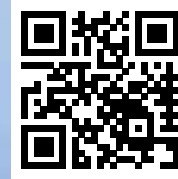
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[www.westfieldinsurance.com](http://www.westfieldinsurance.com)



[www.westfield-bank.com](http://www.westfield-bank.com)









WESTFIELD  
GROUP

Sharing Knowledge. Building Trust.®

*KNOWLEDGE*

*TRUST*

*INTEGRITY*

*RESPECT*

*STEWARDSHIP*