



WESTFIELD  
INSURANCE

Sharing Knowledge. Building Trust.®



# 2011 COMPANY PROFILE

# WESTFIELD ON THE WEB

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



**FACEBOOK.COM/WESTFIELDINS**

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



**TWITTER**



**@WestfieldIns**

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



**@WestfieldAg**

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



**@WestfieldServes**

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



**@WorkatWestfield**

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

## CORPORATE BLOGS

### Risk Factors

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

[www.losscontrol.westfieldinsurance.com](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)

### Information Security

The purpose of this blog is to highlight the importance of protecting information, while providing useful dialogue and tips intended to help you become more aware of how you can

help mitigate risk to you or your organization. As a result, our discussions will cover a wide range of Information Security and Privacy subject matter, from traditional, time-tested topics to newer risks and challenges that seemingly present themselves almost daily.

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

### At Your Service

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

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

### Westfield Greens

A blog about the daily maintenance of Westfield Group Country Club's beautiful championship courses.

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

## Westfield's vision



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

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

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

## The words we use to describe ourselves guide all that we do.

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

## About us



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

Genuine care and support for the customers we serve have been Westfield traditions for over 160 years. Our employees consistently deliver on our promise of protection -- fairly and accurately -- so that our own customers have become 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 with the courage to risk new ideas.

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 our five corporate blogs, we have established 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 based on a belief in the ability of real people, who possess specialized knowledge, to create real value for our customers.

As a company that embraces change, we have proven our ability to adapt and are creating a culture of innovation with the courage to risk new ideas.

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's financial strength and stability are reflected in our fortress-like balance sheet, which enables us to withstand uncertain economic conditions. Our investment philosophy focuses on income growth, allowing us to meet obligations to agents and customers as well as increase our surplus to an all-time high.

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

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



"Our financial strength results from the combination of consistently responsible underwriting, evidenced by eight consecutive years of underwriting profit, and a disciplined investment philosophy that effectively balances risk and returns. We apply a sophisticated capital allocation model to leadership decisions about strategic assets. In addition, we maintain a robust enterprise risk management program, including comprehensive reinsurance, to protect our surplus."

—Joe Kohmann, Group Finance Leader

## Westfield in the community



Insurance is all about helping others, and Westfield takes that philosophy into the community. Through marketing and Westfield Insurance Foundation efforts, we support programs that make a meaningful connection with our agents, customers and employees. Last year, our combined support totaled \$2.6 million in grants to nonprofits and sponsorships

### Community revitalization

Our commitment to programs that invigorate communities by improving business and living conditions is demonstrated through our support of home ownership programs and economic development initiatives. Westfield donates time and energy to help others buy, build, revitalize, finance and insure homes through Habitat for Humanity, Rebuilding Together, fair housing organizations and related efforts. Additionally, Westfield partners on programs designed to strengthen the Northeast Ohio region where our Home Office is located.

### Cavs Straight A All-Stars

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

### Westfield Insurance Studio Theatre

This technologically-sophisticated education facility provides content, programs and distance-learning for schools and communities throughout Ohio.

### Medina County University Center

Westfield is the largest employer in Medina County, where our Home Office campus is located. The Medina County University Center opened for classes in early 2008 to provide higher education to local residents and business, helping both companies and employees remain competitive. As a contributor to this effort Westfield also provides support through time and work of our employees who are engaged as members of the MCUC steering committee and instructors for insurance courses.

### 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 while making a meaningful difference in the communities we insure. Westfield is proud to sponsor these high school academic quiz shows:

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



## Teen Driver Safety

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 several programs that prepare and protect teens for the road. Through Ford's Driving Skills for Life and Road Safe Teens at the Mid-Ohio School, Westfield Insurance helps educate young drivers on the importance of good choices. Taking the Lead-Driving Skills for Life in Pittsburgh and MStar Foundation in Medina, Ohio help bring this same information into high schools.

Westfield is also 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. Microsite

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, driver safety and business literacy, P&C marketing and Community Investment are creating a teen-focused website titled "Share. Drive. Excel." as an extension to our corporate website at [www.WestfieldInsurance.com](http://www.WestfieldInsurance.com). This site is intended to be a hub for our youth-focused programs in order to cross-promote our endeavors to the youthful, parental and school staff audiences.

## Workplace Giving

Through **WeCare**, Westfield's employee giving program, employees have the option to donate to United Way, American Heart Association, American Cancer Society and Akron-Canton Regional Foodbank. All WeCare partners forward donations to the communities where our employees live. Raising nearly \$110,000, Westfield Insurance Foundation furthers employee donations with an additional \$60,000.

The **Volunteer Grant Program** allows us to connect to communities through employee volunteer action. Westfield awards grants to nonprofit organizations in recognition of employees who devote significant time each year to a nonprofit organization.

## Community Grant Fund

Westfield considers requests to support qualifying nonprofit organizations that align with their three focus areas: human services, safety and education, and community revitalization programs. When resources are available, organizations may seek funding by completing a formal application. An employee empowered committee meets quarterly to review proposals.



## Our commitment to customers

- We commit to providing accurate, quality service, connecting with the individual needs of our customers and making it simpler to do business with us. We believe it is important to share knowledge and build trust with our policyholders.
- We commit to delivering peace of mind and being there when our customers need us the most.
- We commit to providing our customers with a broad range of property & casualty insurance products as well as a variety of financial services to meet both personal and commercial insurance needs. We will deliver these products through independent agents, who serve as trusted advisors to our customers.
- We commit to our companies' financial strength and stability. We will keep our promises in the future, just as we have for more than 160 years.

## Claims service



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

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

A good example is our storm team, on duty 24 hours a day, seven days a week. The storm team is ready to handle the large number of losses that occur during a natural disaster. Our goal is to be in place, actively settling claims, within 24 hours of first contact. Hurricane Ike - the largest catastrophe in our history - resulted in more than 12,000 claims - of which 80 percent were closed within four weeks of the storm, with only four complaints to the Department of Insurance.

To provide faster claims processing, agents and customers can report claims 24 hours a day by calling our toll-free number. More than 95 percent of our customers rate our claims service as good to excellent.



## Claims testimonial

Phil Lucco's home was devastated by a fire. Here is what he has to say about this tragic event.

*"You really find out what kind of insurance agent and company you have when you get hit with something like this. I called my agent's office a little after 8 on Saturday morning and I got their 24/7 claims service and my agent was talking to me within a couple of minutes. He came right over and contacted a company that came out to help salvage whatever they could. **Westfield Insurance** had my wife and I comfortably situated in a temporary location and all of this was done before noon on a Saturday. I'm very thankful for the professionalism my agent and Westfield showed but the personal service went above my expectations. You don't get this kind of service from the Internet."*

- Phil Lucco



Our commitment  
to our agents



Scott Franklin  
President  
Westfield Agents Association, Inc.

Westfield products are available exclusively through our network of more than 1,100 leading independent insurance agencies. We believe, as our customers do, that there is no substitute for the personal advice 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®, a program 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. Westfield is also a member company of Trusted Choice, the brand program founded by the Independent Insurance Agents & Brokers of America.

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

### **Westfield Agents Association, Inc.**

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

### **Perpetuation Education**

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

Westfield, together with the Westfield Agents Association, created and sponsors The Association Perpetuation Plan (TAPP). TAPP offers a series of educational sessions with the core program being our new producer school. This aggressive program develops motivated producers and offers a multifaceted approach based on values, communication and performance. The rest of the series includes programs 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). We continue to refresh and enhance our programs.

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

*—Ed Largent, Westfield Insurance Leader*

## Our people



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

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

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

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

- Recognized by the Society for Human Resource Management for our family-friendly benefits, Westfield was named as one of the **Top 10 Best Employers in Ohio**.
- Westfield was honored with the **Eagle Award** as company of the year from the Independent Insurance Agents of Ohio for commitment to the values, sound principles and correct practices of the insurance industry, the independent insurance agent and the American Agency System. It is the highest recognition bestowed upon a company by the Ohio Big "I."
- Listed in Training Magazine's Top 125, Westfield was **internationally recognized for training excellence**. Our dedication to training and education helps to develop positive career opportunities for employees while maintaining a knowledgeable staff for our agency partners and customers.
- In an independent agent survey conducted by Deep Customer Connections, Westfield was named as one of the **Top 10 Companies for Ease of Doing Business**.

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

## Our senior leadership team

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



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



**Stuart Rosenberg** joined Westfield in 2002 and 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** joined Westfield in 2003 and has held the role for the past seven years of Corporate Counsel and Secretary. Frank holds a B.A. 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 also a CPA.



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



**Joe Kohmann** assumed the position of Group Finance Leader (CFO) and Treasurer on April 1, 2011. Previously, he served as Assistant Group Finance Leader for Westfield Insurance. Joe joined Westfield in 2000 as Chief Financial Officer and Treasurer of Westfield Bank. Joe is a member of the American Institute of Certified Public Accountants and the Ohio Society of Certified Public Accountants.

## Westfield Bank Value Proposition

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

### Westfield Bank



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

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

Westfield Group founded Westfield Bank to provide an expanded portfolio of financial services products

for Westfield agents and a new banking alternative to northeast Ohio communities.

Westfield Bank is one of northeast Ohio's fastest growing savings institutions, and has been recommended by BauerFinancial, an independent rating company, for 31 consecutive quarters.

Westfield Bancorp, with assets of \$575 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 Thrift Supervision 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.

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



## Westfield Insurance products and services



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

### **Middle Market**

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

### **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 [losscontrol.westfieldinsurance.com](http://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.

### **Surety**

Westfield is among the largest surety producers in the United States, and surety continues to be one of Westfield's most profitable divisions. This division has recorded more than 50 consecutive years of profitable performance. We know of no other company that is able to match the consistency of our performance in surety over the years. Our unique capabilities in surety and our strong relationships in this area support the growth of our property and casualty business.

## Personal Lines

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

Wespak®, our home and auto package policy, continues to be our premier product. Created especially for people with more complex insurance needs, our Wespak Estate® home and auto package policy, 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.



## Small Business Accounts

Our greatest number of commercial accounts is in our small business division, which centralizes all accounts generating premiums under \$25,000. These accounts are typically privately held and involved in real estate, hospitality, wood and metal manufacturing, non-food distribution, contracting and service. Our experienced underwriting team and use of automation provide our agents and customers with the combination of personal service and responsiveness they need. Additionally, small business growth is supported by a dedicated team that helps agencies transfer books of business to Westfield. Sharing information security knowledge since 2008, Westfield's InfoSec blog provides tips and insight targeted for both the individual and the small business owner at [www.infosec.westfieldinsurance.com](http://www.infosec.westfieldinsurance.com).





## Westfield Signature Series

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

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

We continue to research other potential markets for future offerings.





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 appraisal is the foundation of all Wespak Estate policies. We evaluate it thoroughly to make sure we fully understand its custom features and unique value. 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.

## 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.

Founded by farmers for farmers, we want to grow your agricultural-related business or book of business with you. Our employees are committed to providing value to help the customer manage their business exposures and the expense associated with these exposures.

Westfield is one of the nation's top writers of farmowner business and this division continues to grow rapidly. Our 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)).



## Leaders

### WESTFIELD INSURANCE



**Edward Largent**  
President & Westfield Insurance Leader



**Richard Kinnaird**  
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



**George Wiswesser**  
Group Investment Leader

### WESTFIELD BANK



**Jon Park**  
Chairman 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

### FINANCE



**Joseph Kohmann**  
Treasurer & Group Finance Leader



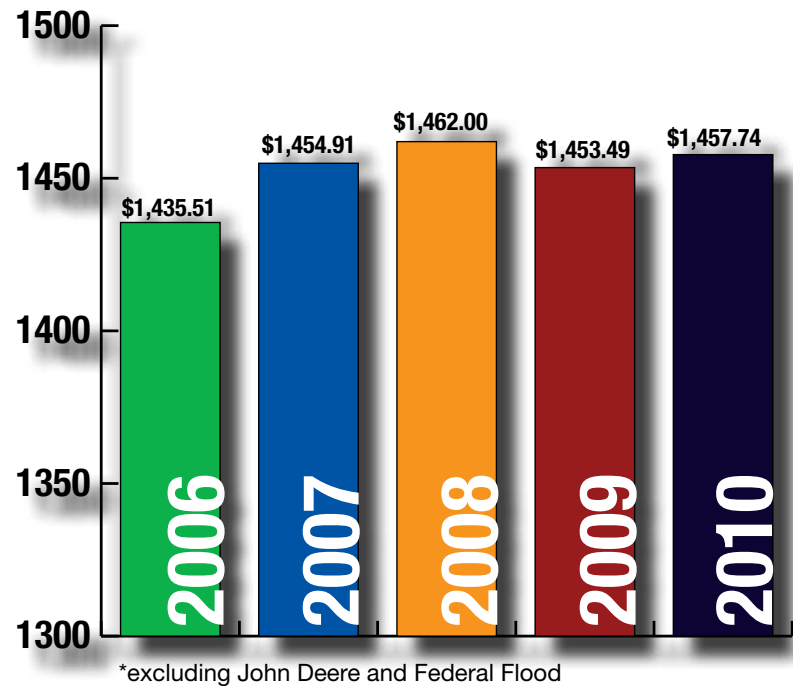
**Bambi Beshire**  
Group Finance & Accounting Leader



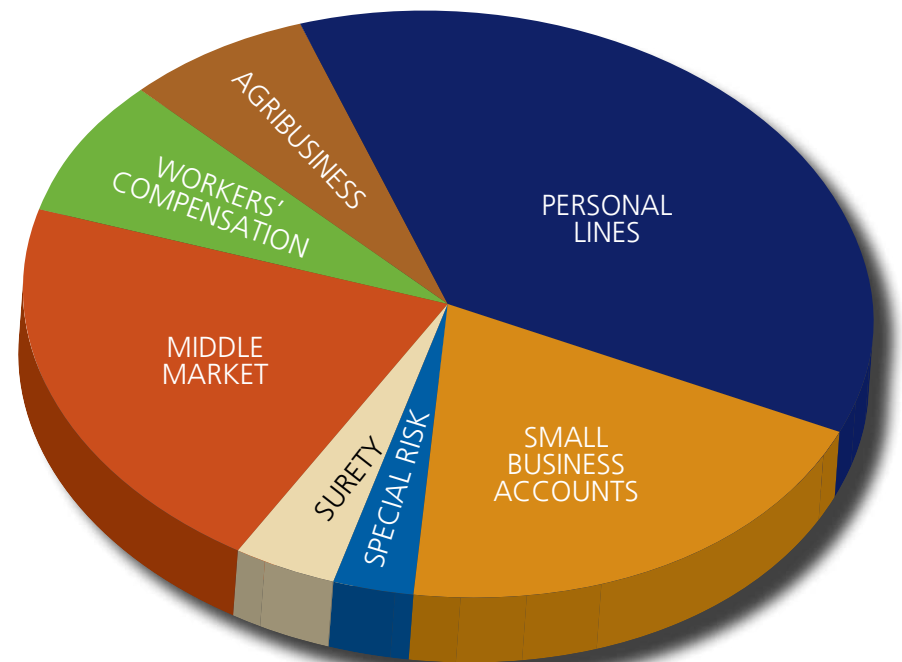
**Peter Schwanke**  
Group Risk Management Leader



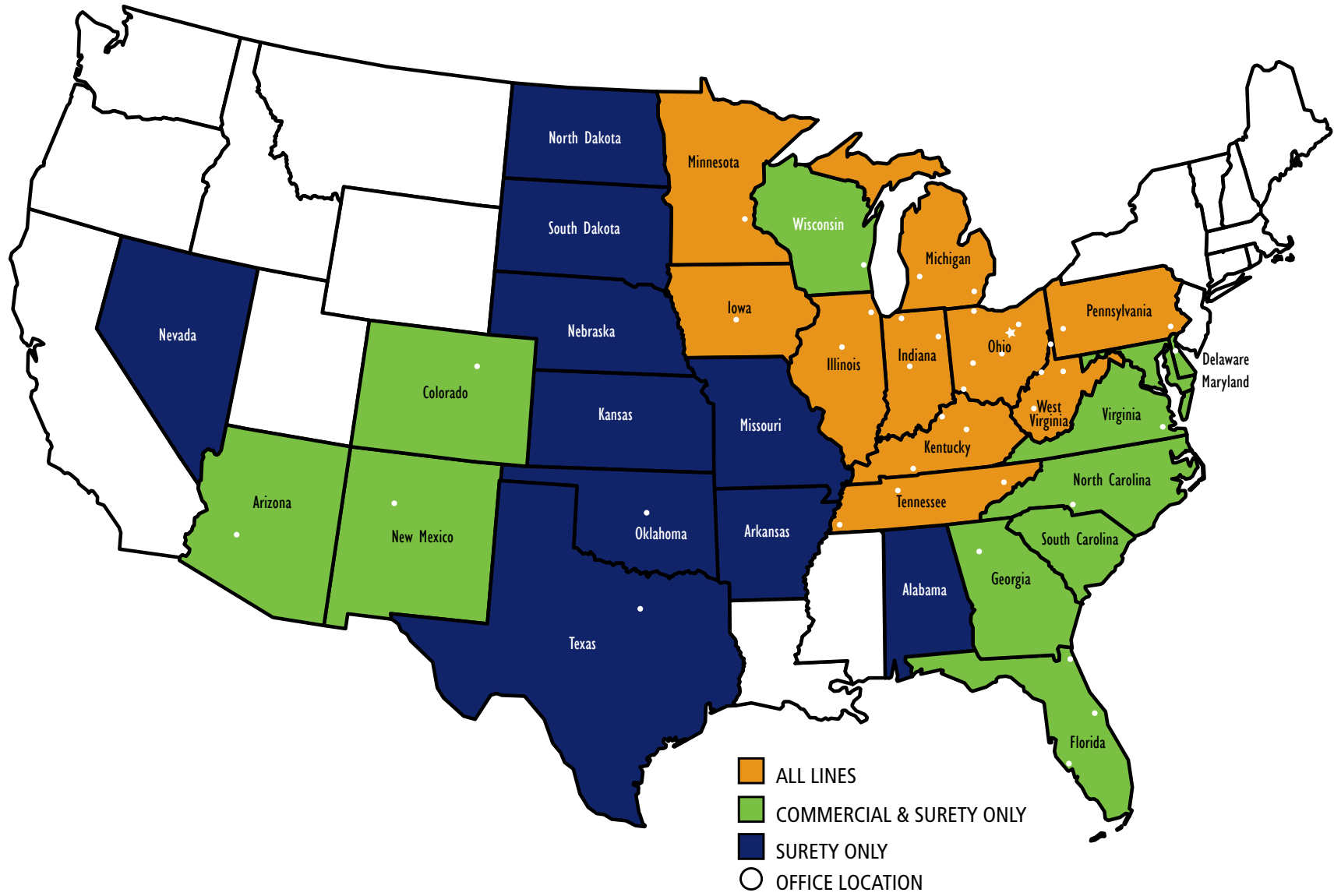
Five-Year Net Written Premium\* (in millions)



Mix of Business  
December 31, 2010



## Active states



## Facilities

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

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



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

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

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

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



WESTFIELD  
INSURANCE

Sharing Knowledge. Building Trust.®