



WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.®



WESTFIELD AND INDEPENDENT AGENTS
a **WINNING** combination

2011 ANNUAL REPORT

ABOUT WESTFIELD

Westfield provides a broad portfolio of insurance and financial services backed by knowledgeable employees and a network of over 1,100 professional independent insurance agencies. Westfield Insurance operates in 21 states for property and casualty insurance and 31 states for surety. Our company is among the nation's Top 50 property and casualty insurance groups. Westfield Bank provides banking solutions for businesses and individuals.

WESTFIELD'S MISSION/VISION STATEMENT

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.



on the cover:

- ❶ **George Haenszel**, Ohio PIA Executive Vice President
- ❷ **Phil Swettenham**, Westfield Distribution Leader
- ❸ **Scott Franklin**, Westfield Agents Association President
- ❹ **Meagan Schumaker**, Westfield Regional Leader – Personal Lines
- ❺ **Shibu Joykutty**, Westfield Business Intelligence Leader

a **WINNING** combination



Westfield is honored to be selected by the Professional Insurance Agents of America (PIA) to receive their **NATIONAL 2011 COMPANY AWARD OF EXCELLENCE**. It is the highest recognition an insurance company can earn from PIA, which is one of the great associations of independent agents in our nation.



We also received a **COMPANY OF THE YEAR AWARD** from Independent Insurance Agents of Indiana and late in 2010 accepted the prestigious **EAGLE AWARD** from the Independent Insurance Agents of Ohio.

These awards, and others we received during the year, confirm the strength of our partnership with agents, who are the faces of Westfield in the communities we serve. The advice and counsel they offer to customers about managing risk is essential to our Westfield promise of protection and peace of mind.

Together, we are a winning combination for the customers we serve.

AGENCY SUPPORT

WINNING WITH INDEPENDENT AGENTS



Fred Thomas, President, Professional Insurance Agents of America, and **Jim Clay**, Westfield Group Leader and CEO

- Awards**
- Professional Insurance Agents of America
National 2011 Company Award of Excellence
 - Independent Insurance Agents of Indiana
Company of the Year
 - Independent Insurance Agents of Ohio
Eagle Award

Our insurance products are available exclusively through independent agents ... and always have been throughout Westfield's 164-year history. We believe there is real value in the advice and service that agents deliver to customers about their complex insurance needs.

Westfield is represented by a network of independent agencies that are selected for their professionalism and commitment to customers. The quality of our agents is consistently recognized by A.M. Best, the independent rating firm, as an important asset and strength of our organization.

As trusted advisors, independent agents are free to recommend coverage from any number of insurance companies they represent.

Customers trust agents to guide them in their decisions. And agents trust Westfield.

Evidence to that is the number of major agent awards we are honored to have received. Awards are based on Westfield's integrity and commitment to the independent agency system. Presenters of the awards pointed to our support in many areas, including:

- **Branding** – Westfield is a member company and active supporter of Trusted Choice®, the national brand building program created by Independent Insurance Agents & Brokers of America (IIABA). Trusted Choice agents pledge to deliver quality personal service that is consistent with our Westfield value proposition.



Vaughn Troyer, President Elect, Westfield Agents Association

- **Government affairs** – We sponsor grants that support agent participation in the IIABA Legislative Conference and prepare them to meet with their legislators in Washington.

- **Westfield Agents Association** – Founded in 1892, the Association is a direct voice for agents to Westfield's senior leaders.
- **Agency education** – In partnership with Westfield Agents Association, we sponsor TAPP, a new producer school that teaches young agents the fundamentals in insurance and sales they need to succeed.

- **Westfield Agency Panel** – This sophisticated online survey tool gives agents another way to influence Westfield decisions and direction.

- **Recruiting** – Westfield supports The Griffith Foundation for Insurance Education, InVEST and the Ohio PIA internship program, initiatives that introduce young people to career opportunities in insurance.



TECHNOLOGY

WINNING WITH BUSINESS INTELLIGENCE AND ON THE WEB



Westfield Business Intelligence team members:
Susan Seager Maier, Beth Riczko, Siobhan Vamosi
and *Tim Mattei*

Awards

- TDWI
Best Practices in Enterprise BI Award
- Web Marketing Association
Standard of Excellence WebAward
- Applied Systems
Interface Partner Award

Now more than ever, technology is changing how companies compete and win. The opportunities are exciting for those willing to invest in the future and able to manage innovation effectively. This is especially true in insurance, where dependence on legacy systems has limited the ability to share and analyze data for decision making.

Beginning in 2007, Westfield embarked on a multi-year initiative to develop an enterprise solution to business intelligence. The program focused on delivering data analytics capabilities directly to the desktops of employees. Beyond technology, a major aspect of the program has been a change management plan that helped employees adopt and apply the new analytic tools.

In 2011, our efforts were recognized when The Data Warehouse Institute (TDWI) presented us with their prestigious Best Practices Award for Enterprise Business Intelligence. IBM, our strategic partner, highlighted our success in a case study video.

Westfield continues to enhance ease-of-doing-business for our agency partners. We received the Applied Systems Interface Partner Award for our commitment to agency automation solutions.

Westfield is also one of a select number of insurance carriers to receive the 2011 Standard of Excellence WebAward from the Web Marketing Association for our website, westfieldinsurance.com. During the year, we launched the first mobile version of our site so customers can take Westfield with them wherever they go.



Westfield Agency Automation Leader **Todd Warholic** and digital marketing partner **Paul Roetzer**, President of PR 20/20

CUSTOMER FOCUS

WINNING SERVICE AND VALUE



Westfield Customer Care Center team members:
Melissa McMahan, Amy Weills and Jill Stevens

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

To improve the customer experience where it matters most, we have launched a new initiative in the areas of claims processes, technology and analytics. This initiative will speed delivery and improve the quality of our claims service. It represents a major multi-year investment in our capabilities that customers will see and appreciate first-hand. It will also benefit agents through enhanced claims data and workstreams.

Studies show that customers prefer to buy from an agent; however, they want to research their purchase online.

Yet many independent agencies lack the scale and resources required to build a strong online brand. Westfield is investing in the future of the independent agency system through our support for **Project CAP** (Consumer Agent Portal). We have joined Independent Insurance Agents & Brokers of America (IIABA) and five other insurance carriers to fund the development of a customer website for comparison rating of auto insurance. Scheduled to launch in 2012, the portal is expected to generate new business opportunities for agents.

The results of our claims satisfaction survey recognized us for our customer focus. We have a 96.5 percent overall claims satisfaction rate among customers and 95.5 percent would recommend Westfield to a friend.



Westfield Claims R&D Leader **Steve Uhl**



BANKING

WINNING RELATIONSHIPS



Westfield Bank agency team members:
Matt Sprang, Carl Jewell, Priscilla Palesh and Mike Wagar

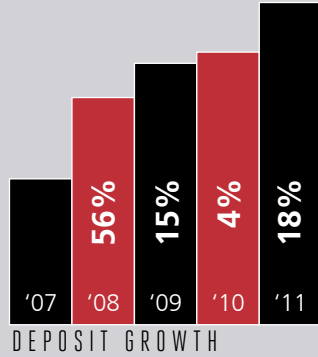
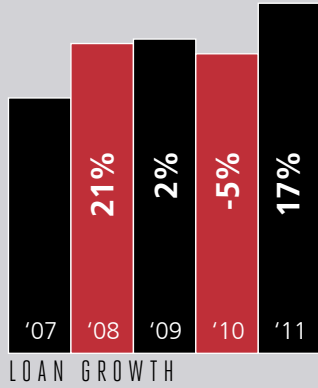
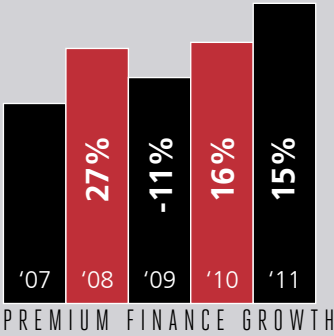
Westfield Bank was established in 2001, and after 10 years assets have grown to more than \$624 million.

At a time when the reputation of the banking industry has fallen to an all-time low, Westfield Bank is winning because of **a relationship model that puts customers first**. Our professional bankers provide personalized service, and our online technology makes banking convenient anytime and anywhere.

In addition to growing our traditional banking services in Northeast Ohio, Westfield Bank is a resource to our agency partners. We have a dedicated team that works closely with agents to provide competitive premium finance, loans and deposit rates. Because we know the agency business

better than other banks, we are able to offer superior lending services for perpetuation, acquisitions and business investments.

Westfield Bank has been awarded a Five-Star “Superior” rating from BauerFinancial for its financial strength and performance.



AGENCY RELATIONSHIP GROWTH (PERCENTAGE GROWTH)



Westfield Bank President **Timothy Phillips** with Westfield agent **Joseph DuBois**, CFO of Oswald Companies

CITIZENSHIP

WINNING WITH COMMUNITIES WHERE WE DO BUSINESS



Customers rate citizenship as important when making decisions about insurance. We give them good reason to select Westfield over other insurance carriers.

We brand Westfield through actions that demonstrate our values and responsible corporate citizenship. As a result, Westfield and Westfield agents are uniquely involved in the communities we serve.



Jason Nicholas, host of the Emmy award-winning Westfield Insurance Academic Challenge

SPONSORSHIP

Westfield supports academic excellence through our sponsorship of televised high school quiz shows. We partner with leading stations in seven major markets to make these shows possible. We also partner with the Cleveland Cavaliers on Straight “A” All-Stars, a program that rewards students in grades K-8 with tickets to games.

As the Official Insurance Company of Mid-Ohio School, we help to provide driver safety programs to teens. Westfield sponsored free behind-the-wheel training for nearly 200 students in 2011 and also offered exclusive discounts to our customers.

COMMUNITY INVESTMENT

Westfield Insurance and Westfield Insurance Foundation awarded more than \$1 million in charitable grants in 2011.

Donations focus on home, auto and business safety and accident prevention; innovative education programs that provide avenues to future employment for teens and adults; and programs that invigorate communities by improving business and living conditions.

Westfield offers employees the opportunity to exercise altruism through WeCare, our workplace giving campaign, and holiday giving projects. Employee groups volunteer for local food banks and help rehab or construct homes. In response to those who volunteer outside of work, a Volunteer Grant Program is available after volunteering 25 hours annually for a nonprofit.

Westfield was proud to receive the 2011 Corporate Citizen of the Year award in our headquarter’s county from our local economic development organization.



*Westfield Community Investment Leader **Jani Groza** and community partner **Rochelle Fisher**, President & CEO, Habitat for Humanity of Summit County. Over 250 employees volunteer with Habitat for Humanity and Rebuilding Together annually.*

TO OUR CUSTOMERS, AGENTS AND EMPLOYEES

2011 was a year where the efforts we made over the past decade culminated in a significant number of prestigious awards, which are documented throughout this report. The awards validate the direction we have pursued, the value we create for agents and customers, and the success of our employees in managing innovation and change.



Joe Kohmann
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& Treasurer

Frank Carrino
Group Legal Leader &
Secretary

Bob Joyce
Executive Chair

Jim Clay
Westfield Group
Leader & CEO

Ed Largent
Westfield Insurance
Leader & President

Stuart Rosenberg
Group Administration
Leader

Jon Park
Westfield Bank Chair

The awards could not come at a better time as the year proved to be a challenging one for our industry, company and agents, as well as our nation and even the world. They offer substantive evidence of our reasons to be confident about the future of Westfield and our ability to compete and win in insurance and banking.

A key to Westfield’s success in today’s complex business environment is collaboration with other business partners.

Our most important partners are the independent agents who represent Westfield. Together, we are a winning combination for the customers who look to us for their insurance protection. We distribute our products exclusively through independent agents because their advice and counsel is an integral part of our Westfield value proposition.

Some companies have invested in alternative distribution channels. In contrast, Westfield has chosen to invest in the future of the independent agency system. We are wholly

committed to independent agents as the customers’ best source of information to manage the complex risks in their lives and businesses.

In recent years, some carriers have worked hard in the attempt to convince customers that personal lines insurance is a commodity and differentiated almost solely based on price. Even so, our research confirms that a majority of customers care more about peace of mind than they do about the lowest price. They value the advice of an agent and the knowledge that their insurance company is stable and trustworthy.

Because it is more important than ever for independent agents to have a strong online presence in order to grow their business and ours, Westfield has agreed to become a capital investor in Project CAP. This initiative, originated by the Independent Insurance Agents & Brokers of America, will create an online consumer portal that generates qualified leads for independent agents.

Working with outstanding business partners has also helped Westfield accomplish more and do it faster than we might have on our own. A good example is how our claims team partnered with ReEmployAbility, Inc. to launch WesWorksSM. This innovative program offers injured workers who are unable to return to their normal job duties the option to earn pay while volunteering time and service to nonprofit agencies. Another is the success of our efforts in business intelligence, where IBM’s vast experience helped us achieve an implementation that earned Westfield international recognition as a best practices leader.

We have benefited over many years from our relationships with strong reinsurance partners, who work closely with us to design programs that effectively manage catastrophe and large loss exposures while preserving our opportunities for growth from operations. The past year has been unusual for the number of significant storm events. It marked one of the few times we have exceeded

the retention limits for losses under our ceded reinsurance program. Westfield’s net catastrophe losses in 2011 were \$150 million, which exceeded average net catastrophe losses over the prior five years by \$76 million.

The number of incurred losses, and especially those related to the severe storms in late April and May, stretched the resources of our Westfield customer care and claims teams. We are proud of the quality of service they maintained in delivering on our promise of protection.

In addition to our direct losses from storms, Westfield participated through our assumed reinsurance programs in several of the world’s largest catastrophe losses ever, including the New Zealand earthquakes and the earthquake and tsunami in Japan. These and other events contributed slightly more than \$80 million in losses to our operating results in 2011. However, we remain confident in the experienced partners

managing these reinsurance programs and will continue our participation in 2012.

Although it was an extraordinary year for losses, **our surplus position remains strong** as underwriting losses were largely offset by net investment income. Our in-house investment department was excellent in its management of a \$3.0 billion portfolio, despite extreme volatility in the equity markets and continued low interest rates on bonds.

Another positive development was our overall **growth in direct written premium**, which is up about 4.4 percent compared to the prior year. The growth comes primarily from improved policy retention and increases in exposure in commercial lines, an early indication that the economy is beginning to slowly improve. Although total personal lines premiums increased only slightly, we achieved solid growth in our targeted Wespak® and Wespak Estate® business.

We also point to the continued growth and profitability of **Westfield Bank**, which celebrated its 10-year anniversary during 2011. Our capabilities in banking differentiate Westfield and create value for our agency partners.

Looking ahead, we anticipate a sluggish economic recovery and correspondingly slow growth in premiums through and beyond 2012. There will be some firming in rates as a number of carriers react to an industry combined ratio for 2011 that is sharply higher than prior years. Continued low investment yields will pressure many carriers to improve their underwriting and pricing discipline.

In this environment, our approach to the transition of leadership we initiated in 2011 is especially important. Because we promoted from within, our leaders share a common vision and deep knowledge of our strengths, values, and the talents of our employees and agents.

We will not allow the operating results for a single year to change our strategic direction or principles. We will continue our commitment to matching the right price to the right risk, to accuracy in claims where we pay what we owe, and to service that treats agents and customers respectfully. We will continue to invest in our people and capabilities.

At the same time, you can count on us to take responsible steps to restore our traditional level of underwriting performance. In that

way, we will assure the ability to deliver on our promise of protection, as we have throughout Westfield’s 164-year history.

We know from the recognitions we have earned and through the support of our agency and business partners, Westfield is well positioned for the future.

Bob Jague
Jim Clay
Ed August



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Westfield Center, Ohio



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2011 Westfield Agents Association Directors
(not pictured are Jane Koppenheffer and Tim Ruhl)

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James Clay
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James Clay, Westfield Group, Westfield Center, Ohio
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Anthony Ciepiel, Vita-Mix Corporation; Olmsted Falls, Ohio
Gary Clark, Retired Westfield Bank; Westfield Center, Ohio
Gary Hallman, Retired Medina General Hospital; Medina, Ohio
Nancy Heinen, Retired BP p.l.c.; Cleveland, Ohio
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Billie Rawot, Eaton Corporation; Cleveland, Ohio
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Matthew Berthold, Executive Vice President, Chief Financial Officer
Kevin Vonderau, Executive Vice President, Chief Lending Officer

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Westfield Group



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Group Leader



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Westfield Insurance
Leader



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Stuart Rosenberg
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Leader



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



Patricia Guyer
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Professional

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Products Leader



Martha Oakes
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Markets Leader



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Elizabeth Riczko
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Phil Swettenham
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Gregory Hansen
Research Actuary



Gary Harvey
Commercial Lines
Actuary



Stephen Sauthoff
Personal Lines
Actuary



Trevar Withers
Reserving Actuary

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Group Analytics
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Shibu Joykuty
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Intelligence Leader



James Tuohy
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Robert Bowers
Claims Strategy
Leader



Thomas Burkart
Complex Claims
Leader



Mary Christian
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Claims Leader



Michael Flanigan
Central Division
Claims Leader



Alan Hlad
Claims Staff
Operations Leader



Scott Jurek
Western Division
Claims Leader



Barbara Thomas
Administrative
Professional

DISTRIBUTION



Phil Swettenham
Distribution Leader



Kevin Wermer
Agency Operations
Leader



Patty Thompson
Administrative
Professional

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National Middle
Market & Specialty
Markets Leader



Matthew Becker
Western Division
Middle Market
Leader



Jay DePasquale
Central Division
Middle Market
Leader



Steven Fisher
Eastern Division
Middle Market
Leader



Richard Krizan
Workers' Comp
Region Leader



Mike Scibetta
Specialty Lines
Region Leader



Craig Welsh
Specialty Lines
Division Leader

PERSONAL LINES & SMALL BUSINESS ACCOUNTS



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National Personal
Lines & Small
Business Accounts
Leader



Mark Kidd
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Accounts
Division Leader



Terry McClaskey
Personal Lines
Division Leader



Richard Niese
Personal Lines &
Small Business
Accounts Sales
Leader



Mary Lou Solsman
Personal Lines
Division Leader



Robert Testa
Small Business
Accounts Division
Leader



Connie Wentink
Administrative
Professional

SURETY



Richard Kinnaird
National Surety
Leader



Dennis Baus
National Surety
Leader
Effective 4.1.12



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Division Surety
Leader



William Kahelin
Surety Claims
Leader



Richard Wallet
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Leader



Richard Whitslar
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Leader



Bertha Emmons
Administrative
Professional

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National
Underwriting &
Products Leader



Kirk Barry
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Leader



Brian Corbett
Personal Lines
Products Leader



Jean Jankord
Mail Center Leader



Kristine Neate
Commercial
Underwriting &
Products Leader



Diane Weidrick
Commercial
Services Leader



Karen Snyder
Administrative
Professional

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John Batchelder
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and Manager
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Investment Leader



Sally Estvanic
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President, Chief
Financial Officer



Kevin Vonderau
Executive Vice
President, Chief
Lending Officer



Susy Lora
Administrative
Professional



Brian Bowerman
Westfield Services
Leader

WESTFIELD SERVICES

Business Line	Percentage
PERSONAL LINES	33%
SMALL BUSINESS ACCOUNTS	25%
MIDDLE MARKET	25%
AGRIBUSINESS	10%
SURETY	5%
SPECIAL RISK	2%

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

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WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.®



MEMBER COMPANY



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