



---

# MAKING A STATEMENT

---



WESTFIELD  
INSURANCE

Sharing Knowledge. Building Trust.®



# MAKING A STATEMENT

Westfield is making a statement through our performance and the value we deliver to customers and agents. This annual report summarizes the success we have achieved and is a tribute to those who made it possible.

# WESTFIELD'S MISSION/VISION STATEMENT

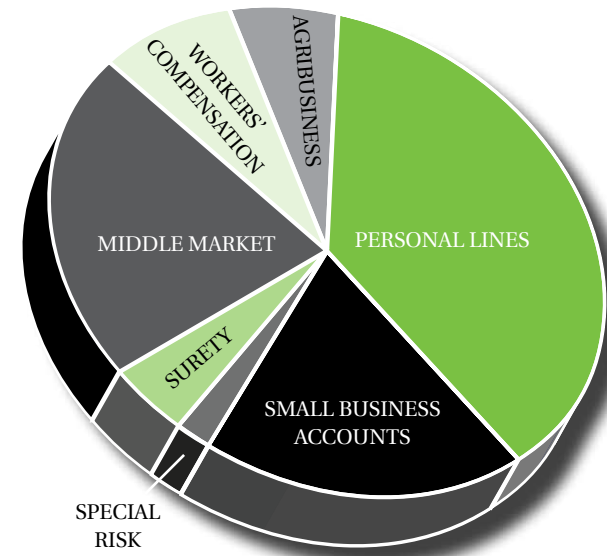
Westfield is a customer focused insurance, banking and related financial services group of businesses. Our winning vision embraces innovation and opportunities in a changing world.

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.

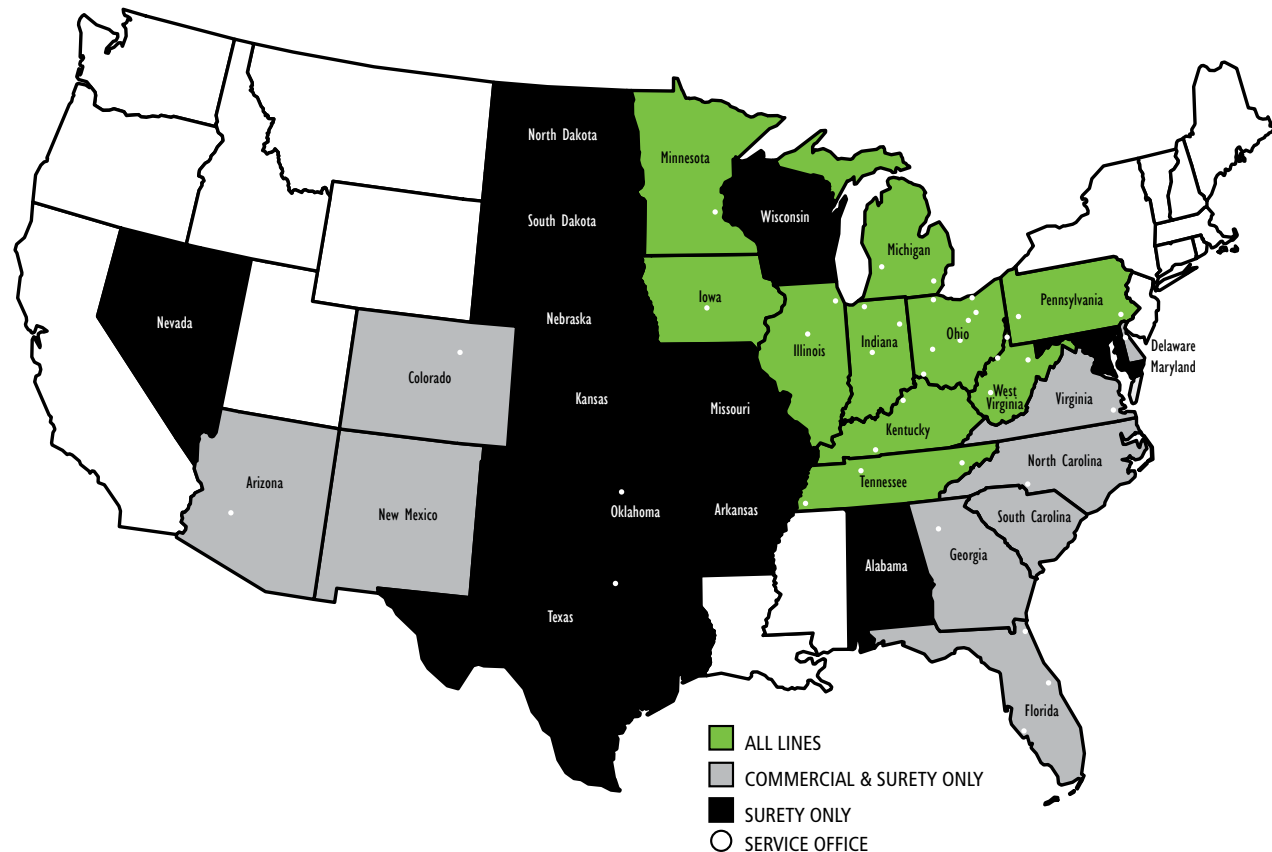
Our success will be based upon sharing **knowledge**, building **trust**, **ethical conduct**, financial **integrity** and **respect** for people.

Our group of insurance companies is rated A (Excellent) by A.M. Best Company.

# MIX OF BUSINESS



# ACTIVE STATES





Bob Joyce, Ed Largent and Jim Clay

# MAKING A STATEMENT to OUR AGENTS, CUSTOMERS

# AND EMPLOYEES

Entering 2009, the outlook for business was anything but favorable. Our positive results on the year make a statement to what is possible when employees and agents strive purposefully to deliver value to customers.

Westfield, similar to other property & casualty insurance companies, experienced a sharp drop in surplus as the investment markets faltered in November 2008. We are pleased to report that Westfield rebounded strongly, finishing 2009 with surplus approaching the same level as at year-end 2007.

The positive operating results confirm that our business fundamentals are sound. We achieved an underwriting profit for the year while earning solid returns on invested assets. We also generated written premiums about equal to prior year (excluding the discontinued crop hail program with John Deere), which was accomplished through a combination of new business and retention of renewals.

Based on credible estimates by independent parties, we outperformed the industry. Most forecasts point to an industry combined ratio just slightly above or below 100 percent. Industry written premiums are expected to decline by four to five percent. It marks the first consecutive three-year decline in premiums since The Great Depression.

The decline in industry premiums is a reflection of the economy and competition. A significant number of businesses have downsized and, as a result, have less exposure to insure. To replace lost premium, many insurance companies have become more aggressive in

their pricing and underwriting appetite. Some might say this is an irrational, short-term solution with almost certain negative consequences over time. Westfield's combination of an underwriting profit and stable premiums are a testament to sound business fundamentals. It speaks to the value customers assign to service from our Company and Westfield independent agents.

In 2009, Westfield continued to invest in understanding the goals of our customers. We are aligning our brand and operations with what is important to the choices they make about insurance. Every business unit is working to identify touch points with customers and agents, and implement improvements that are meaningful. We have established our brand as a platform for focus and consistency in decision making across the enterprise.

While Westfield is customer driven, we are also agent powered. We distribute our products exclusively through independent agents because their knowledge, advice and service to customers are critical to the Westfield value proposition. We thank the directors of the Westfield Agents Association for the insight they provide into the challenges and expectations of our agency partners. We have great appreciation for the effort they volunteer.

It was gratifying to see the number of agencies grow business with Westfield during the year. They proved once again that we are represented by many of the best and most professional agencies in the territories where we do business. We want every Westfield agent to know that we respect them for their contributions. We will



Terry McClaskey and  
Mary Lou Solsman,  
Personal Lines



Through hard work, Westfield's customers have acquired assets and a quality of life they want to protect. Westfield value is the security and peace of mind that is summarized by our theme line, Sharing Knowledge. Building Trust.®

Insurance is complicated. Customers look to us and our independent agency partners for professional advice and to make it simple to understand their insurance choices. We recommend and provide practical solutions to reduce risk that are best suited for each individual, family and business we insure.



Ron West and Customer  
Care Center staff

When our customers have an insured loss, they deserve claims service that is fast and accurate. Customers can count on us to pay what we owe. We are respectful of them and their challenges in recovering from a loss.

Customers know they can trust Westfield because, through our agency partners and local claims representatives, we are part of the communities where we do business. We give back to communities through support for safety, education, community revitalization and human services.

That is why our customers are highly satisfied and highly likely to recommend Westfield to others.

**online bonus**  
click here to see  
"MAKING A  
STATEMENT ABOUT  
CUSTOMERS" video

« MAKING A STATEMENT » about

# CUSTOMERS

## insuring their success

Phil Swettenham, Marketing  
Tony Rohrer, Hummel Group  
Kim Binder, Oswald Companies  
Matt Becker, Middle Market



**online bonus**  
click here to see  
**"MAKING A  
STATEMENT ABOUT  
AGENTS" video**

“**MAKING A STATEMENT**” *about*

# AGENTS

trusted advisors

Westfield is represented exclusively by independent insurance agents, and we have been throughout our 162-year history. We believe, as our customers do, that there is no substitute for the personal advice and service our agents provide.

Independent agents represent more than one company. They are free to recommend insurance from Westfield or from other companies. More often than not, our agents recommend Westfield. Competition makes us better.

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. Any agent can quote a lower premium by reducing the coverage provided. Westfield agents recommend the best value in protection that is applicable to each customer's needs.

There are many ways we support the professionalism and success of our agency partners. Westfield is recognized for the acclaimed agency training programs we sponsor. Online automation makes doing business with Westfield faster, easier and more cost-effective. We listen closely and work cooperatively with the Westfield Agents Association, which is unique in its independence and dedicated to the strength of our relationships.

Westfield is also a member company of Trusted Choice®, a program that promotes awareness of the value only independent agencies can provide. Trusted Choice agencies sign a pledge of performance that assures a level of service our customers expect.

We are proud of the agents who represent Westfield in the communities we serve.



Rob Bowers and Kerri Weaver, Claims

The experience customers and agents have with Westfield is delivered by our employees. That is why our number one corporate goal is to attract, develop, empower and retain quality people.

In our hiring practices, we look for people who are talented, collaborative and genuinely care about the work they do and the people they serve. We give our employees access to technical training and professional development programs that enrich their knowledge and enable high standards of performance.

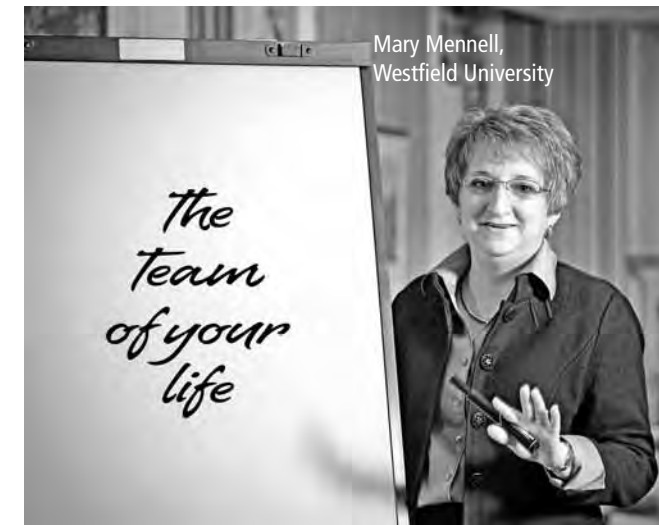
Information about our business is broadly shared. Senior leaders meet three times each year in all-employee

“**MAKING A STATEMENT**” about

# EMPLOYEES

the people behind  
the promise

**online bonus**  
click here to see  
“**MAKING A  
STATEMENT ABOUT  
EMPLOYEES**” video



Mary Mennell,  
Westfield University

meetings, where they address key issues and openly answer questions.

We are working to streamline and flatten the hierarchy of our Westfield organization. In that way, we create a more inclusive environment where employees are respected for their contributions and ideas, regardless of title. Whenever possible, we expect employees to be problem solvers for agents and customers, speeding resolution and delivering value.

Performance is recognized and motivated through a total rewards program that is designed based on what is important to employees. By treating employees fairly, we can expect them to do the same for our customers.

It is no accident when you receive knowledgeable, professional service from Westfield.





**online bonus**  
click here to see  
"MAKING A  
STATEMENT ABOUT  
BRAND" video

“MAKING A STATEMENT” about  
**BRAND**  
words we live by

Many companies make promises in their advertising, only to fall short on the value they deliver. We believe our brand is less about marketing than it is a guide for the experience we create at every touch point with customers and agents.

Through an investment in research, we have improved what we know about the goals of our customers and agents. That knowledge is helping us prioritize investments and better our performance in the areas that matter most.

We have learned that customers judge value based on many factors; price is only one factor and not the most important. Instead, customers prefer an insurance company that is trustworthy, treats them respectfully, provides knowledge that simplifies decisions about risk, and accurately pays claims. They also prefer to buy coverage from an independent agent over direct writers or online. Our agents are critical partners in the brand experience we promise.

During the year ahead, brand training and promotion is an important focus. Every employee will be challenged to apply the brand to the work they do and every decision they make.

The better we understand the goals of our customers and agents, the better we become at earning their business.

Dave Peterson, Susanne Wahl, Mike Prandi, Terri Grimm, Lisa Kozlowski, Gary Christy and Jon Park, brand advocates

Audrey Sandor, Marketing  
Kristine Neate, Nicole Granata,  
Ruth Knopf, Commercial Product



It is no overstatement that our industry is experiencing dramatic and transformational change at a pace that is faster than ever. People will often resist change because of the risks involved. Change, however, also creates opportunities for companies that are able to adapt and innovate.

Westfield is a company that embraces change. We are creating a culture that values employees who have the courage to risk new ideas. It requires new competencies and leaders with the patience to win, knowing that even the best golfer occasionally misses the fairway.

Our investment in business intelligence (BI) is helping us become more innovative. We are placing tools for new

“**MAKING A STATEMENT**” *about*

# INNOVATION

ideas without limits

Katie Herbst, Marketing



**online bonus**  
click here to see  
“**MAKING A STATEMENT ABOUT INNOVATION**” video



Tim Devine and Tracey Tier Petkovic, IT

insight at the fingertips of many employees. We are well along the BI path that will improve our understanding of agency books of business. Our plans include new initiatives around customers and the marketplace.

In 2009, we launched Signature Series® with a portfolio of products that target commercial hospitality businesses. The response by customers and agents has exceeded our expectations. We expect to introduce more innovative products during the year ahead.

We continue to move away from paper by expanding our use of online technology for communications, reference resources and processing. How people get information is changing. Westfield has been early to embrace the online community, and we are sharing what we learn with our agency partners.

Nobody knows with certainty what the future holds. However, you can be sure that Westfield is confidently stepping up to the challenges and opportunities ahead.

# OHIO FARMERS INSURANCE COMPANY BOARD OF DIRECTORS



**Robert J. Joyce**  
Chairman, CEO & Westfield Group Leader  
Westfield Center, Ohio



**James C. Boland**  
Former President, CEO & Vice Chairman  
Cavaliers Operating Company, LLC  
Cleveland, Ohio



**Dr. Fariborz Ghadar**  
Chaired Professor Smeal  
College of Business  
Senior Advisor CSIS  
Penn State University  
University Park, Pennsylvania



**Gary D. Hallman**  
Retired President & Chief Executive Officer  
Medina General Hospital  
Medina, Ohio



**David P. Hollander**  
Chief Executive Officer  
Unirix  
Radnor, Pennsylvania



**Susan J. Insley**  
Retired Executive Vice President  
Cochran Group, Inc.  
Columbus, Ohio



**Deborah D. Pryce**  
Womble Carlyle Sandridge & Rice, LLC  
Washington, DC



**John L. Watson**  
Principal  
Brower Insurance Agency, LLC  
Dayton, Ohio



**Thomas E. Workman**  
President & Chief Executive Officer  
Life Insurance Council of New York  
New York, New York

## SPECIAL THANKS TO OUR RETIRED DIRECTORS

**William G. Batchelder, Jr.**  
Retired Senior Counsel  
Williams & Batchelder  
Medina, Ohio

**R. Cary Blair**  
Retired Chairman & Chief Executive Officer  
Westfield Group  
Westfield Center, Ohio

**Eugene A. Buehler**  
Retired Chairman of the Board  
Buehler Food Markets, Inc.  
Wooster, Ohio

**Richard H. LeSourd, Jr.**  
Principal  
LeSourd and Company  
Xenia, Ohio

**David B. Jones**  
Retired President & Chief Executive Officer  
Old Phoenix National Bank  
Medina, Ohio

**Roger W. McManus**  
Retired Chief Operating Officer  
Westfield Group  
Westfield Center, Ohio

**Martin J. Murphy**  
Retired Vice President  
Davis & Young Co., LPA  
Cleveland, Ohio

**John A. Root**  
Chairman of the Board  
A.I. Root Co.  
Medina, Ohio

**Donald M. Wilder**  
Retired Chairman & Chief Executive Officer  
Westfield Companies  
Westfield Center, Ohio

# WESTFIELD AGENTS ASSOCIATION, INC.

**President**  
**Thomas A. Flynn, CPCU, AAI**  
Old National Insurance  
Indianapolis, Indiana

**President Elect**  
**Jane D. Koppenheffer, CPCU, AAM  
ARP, ARE**  
The Insurance Alliance-Central PA, Inc.  
Camp Hill, Pennsylvania

**Vice President**  
**Scott Franklin, CPCU, ARM**  
Lanier Upshaw, Inc.  
Lakeland, Florida

**Secretary & Treasurer**  
**Chris D. Ramsburg, CPCU**  
Ramsburg Insurance Agency, Inc.  
Uniontown, Ohio

**Immediate Past President**  
**Richard M. Rankin, CIC**  
Murray Risk Management & Insurance  
Lancaster, Pennsylvania

**Thomas H. Wichert, CPCU, ARM**  
Wichert Insurance Services, Inc.  
Cuyahoga Falls, Ohio

**Timothy W. Dyer**  
Dyer Insurance Agency  
Clarksburg, West Virginia

**Vaughn W. Troyer, CIC**  
Hummel Insurance Agency  
Berlin, Ohio

**James C. Ward III**  
The Crichton Group  
Nashville, Tennessee

**Mark Nelson, CPCU**  
R. J. Ahmann Company  
Eden Prairie, Minnesota

**David C. Jacobs, CPCU**  
Oswald Companies  
Cleveland, Ohio



**Charles A. Naso**  
The Horton Group  
Orland Park, Illinois

**Mark R. Dunham**  
Ruese Insurance Agency, Inc.  
Sidney, Ohio

**Sam W. Tuten**  
Kinker-Eveleigh Insurance  
Cincinnati, Ohio

# WESTFIELD SERVICES, INC.

## DIRECTORS

**Robert Joyce**, Chairman, CEO & Westfield Group Leader  
**James Boland**  
**Dr. Fariborz Ghadar**  
**Gary Hallman**  
**David Hollander**  
**Susan Insley**  
**Deborah Pryce**  
**John Watson**  
**Thomas Workman**

## EXECUTIVE OFFICERS

**Robert Joyce**, Chairman, CEO & Westfield Group Leader  
**Ed Largent**, President & Group Administration Leader  
**Frank Carrino**, Secretary & Group Legal Leader  
**Robert Krisowaty**, Treasurer & Group Finance Leader  
**Brian Bowerman**, Westfield Services Leader

# WESTFIELD BANK, FSB

## DIRECTORS

**Robert Joyce**, Chairman, CEO & Westfield Group Leader;  
Westfield Group; Westfield Center, Ohio

**Otto Bosshard**, Bosshard Investment Management Co.; Akron, Ohio

**Paul Carleton**, Carleton Advisors; Cleveland, Ohio

**Anthony Ciepiel**, Vita-Mix Corporation; Olmsted Falls, Ohio

**Gary Clark**, Westfield Bank; Westfield Center, Ohio

**Gary Hallman**, Retired Medina General Hospital; Medina, Ohio

**Nancy Heinen**, Retired BP p.l.c.; Cleveland, Ohio

**W. Fred Kloots, Jr.**, Leonard Insurance Services; Canton, Ohio

**Anthony Manna**, Signet Enterprises, LLC; Akron, Ohio

**Jon Park**, Westfield Bank; Westfield Center, Ohio

**Billie Rawot**, Eaton Corporation; Cleveland, Ohio

## EXECUTIVE OFFICERS

**Robert Joyce**, Chairman, CEO & Westfield Group Leader

**Jon Park**, President

**Joseph Kohmann**, Executive Vice President, Chief Financial Officer

**Robert Berry**, Secretary

**Timothy Phillips**, Executive Vice President, Chief Lending Officer

**Gregory Oakes**, Executive Vice President, Agency Banking

**Kevin Vonderau**, Executive Vice President, Commercial Banking

# LEADERSHIP 2009

## WESTFIELD GROUP



**Robert Joyce**  
Chairman, CEO &  
Westfield Group  
Leader



**James Clay**  
President &  
Westfield Insurance  
Leader



**Frank Carrino**  
Secretary & Group  
Legal Leader



**Robert Krisowaty**  
Treasurer & Group  
Finance Leader



**Edward Largent**  
Group  
Administration  
Leader



**Jon Park**  
Westfield Bank  
President

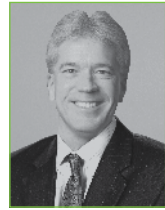


**Cheryl  
Hershberger**  
Administrative  
Professional

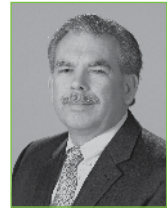
## WESTFIELD INSURANCE



**James Clay**  
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 Leader



**Scott Orndorff**  
National Specialty  
Markets Leader



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



**Michael Prandi**  
National Claims  
Leader



**Patricia  
Schiesswohl**  
Group Marketing  
Leader



**Patricia Guyer**  
Administrative  
Professional

## AGRIBUSINESS



**Scott Orndorff**  
National Specialty  
Markets Leader



**Catherine  
Baughman**  
Lancaster  
Administrative  
Leader



**Richard Krizan**  
Workers' Comp  
Region Leader



**George Skuggen**  
Specialty Lines  
Region Leader



**Craig Welsh**  
Specialty Lines  
Division Leader

## PERSONAL LINES & SMALL BUSINESS ACCOUNTS



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



**Mark Kidd**  
Small Business &  
Accounts  
Division Leader



**Terry McClaskey**  
Personal Lines  
Division Leader



**Richard Niese**  
Personal Lines &  
Small Business  
Accounts Sales  
Leader



**Keith Pickering**  
Personal Lines &  
Small Business  
Accounts Program  
Manager



**Mary Lou  
Solsman**  
Personal Lines  
Division Leader



**Robert Testa**  
Small Business  
Accounts Division  
Leader



**Connie Wentink**  
Administrative  
Professional

LEADERSHIP 2009 continued

MIDDLE MARKET



**Martha Oakes**  
National Middle  
Market Leader



**Matthew Becker**  
Western Division  
Middle Market  
Leader



**Jay DePasquale**  
Central Division  
Middle Market  
Leader



**Steven Fisher**  
Eastern Division  
Middle Market  
Leader

SURETY



**Richard Kinnaird**  
National Surety  
Leader



**Dennis Baus**  
Division Surety  
Leader



**William Beebe**  
Division Surety  
Leader



**William Kahelin**  
Surety Claims  
Leader



**Richard Wallet**  
Division Surety  
Leader



**Richard Whitslar**  
Division Surety  
Leader



**Bertha Emmons**  
Administrative  
Professional

CLAIMS



**Michael Prandi**  
National Claims  
Leader



**Robert Bowers**  
Claims Staff  
Operations Leader



**Thomas Burkart**  
Complex Claims  
Leader



**Mary Christian**  
Regional Claims  
Leader



**Michael Flanigan**  
Central Division  
Claims Leader



**Alan Hlad**  
Eastern Division  
Claims Leader



**Scott Jurek**  
Western Division  
Claims Leader



**Barbara Thomas**  
Administrative  
Professional

UNDERWRITING  
OFFICE



**Heidi Mack**  
National  
Underwriting &  
Products Leader



**Kirk Barry**  
Risk Services  
Leader



**Brian Corbett**  
Underwriting &  
Products Leader



**Jean Jankord**  
Mail Center  
Services Leader



**Kristine Neate**  
Commercial  
Underwriting &  
Products Leader



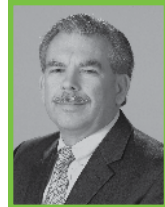
**Diane Weidrick**  
Commercial  
Services Leader



**Karen Snyder**  
Administrative  
Professional

## LEADERSHIP 2009 continued

### ACTUARIAL



**Stephen Lehecka**  
Group Actuarial  
Leader



**Gregory Hansen**  
Research Actuary



**Rudy Palenik**  
Commercial Lines  
Actuary



**Elizabeth Riczko**  
Analytics Actuary



**Stephen Sauthoff**  
Personal Lines  
Actuary



**James Tuohy**  
Data Governance  
Strategy Leader



**Trevar Withers**  
Reserving Actuary

### P&C MARKETING



**Patricia Schiesswohl**  
Group Marketing  
Leader



**Gary Christy**  
Branding Leader



**Lisa Kozlowski**  
Customer &  
Market Insight  
Leader



**Philip Swettenham**  
Distribution Leader



**Ronald West**  
Customer Service  
Leader



**Patricia Thompson**  
Administrative  
Professional

### FINANCE



**Robert Krisowaty**  
Treasurer & Group  
Finance Leader



**Bambi Beshire**  
Group Finance &  
Accounting Leader



**Frank Carrino**  
Secretary & Group  
Legal Leader



**Mark Farrell**  
Group Hospitality  
Operations Leader



**William Hutson**  
Group General  
Services Leader



**Peter Schwanke**  
Group Risk  
Management  
Leader



**Brenda Saldutte**  
Administrative  
Professional

### ADMINISTRATION



**Edward Largent**  
Group  
Administration  
Leader



**Brian Bowerman**  
Westfield Services  
Leader



**Shibu Joykutti**  
Group Internal  
Audit Leader



**Mary Mennell**  
Westfield University  
Leader



**Christopher Paterakis**  
Group Human  
Resources Leader



**Stuart Rosenberg**  
Group Information  
Technology Leader



**George Wiswesser**  
Group Investment  
Leader

### WESTFIELD BANK



**Jon Park**  
President



**Joseph Kohmann**  
Executive Vice  
President, Chief  
Financial Officer



**Timothy Phillips**  
Executive Vice  
President, Chief  
Lending Officer



**Gregory Oakes**  
Executive Vice  
President, Agency  
Banking



**Kevin Vonderau**  
Executive Vice  
President,  
Commercial  
Banking



**Laura Buckholz**  
Administrative  
Professional

# MAKING A STATEMENT

# in the community

Working closely with our employees and agency partners, we understand the needs of the communities where we do business. We focus on safety and education, community revitalization and human services.

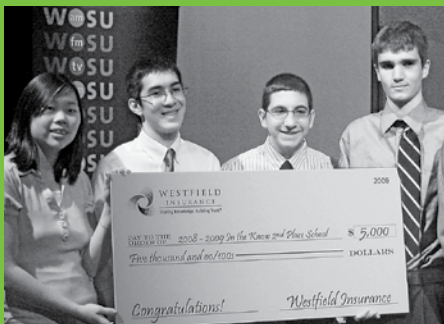
Westfield offers young scholars the type of recognition usually reserved only for athletes. We are proud to sponsor high school weekly quiz shows televised in seven major markets. In addition to saluting academic excellence, Westfield awards grants to the high schools of top finishing teams. During the year, we also donated computers valued at more than \$100,000 to schools and nonprofit agencies.

In partnership with Westfield Agents Association, we awarded college scholarships to six children of agency and company employees. We continue to introduce young people to career opportunities in insurance through support for InVEST and The Griffith Foundation for Insurance Education. Westfield also sponsors internship experiences in partnership with Professional Insurance Agents of Ohio.

With half of all newly licensed drivers involved in a crash, we need better ways to prepare and protect teen drivers. We are proud to partner with Ford Driving Skills for Life and The Mid-Ohio School on teen driver safety. More than 5,000 students attended this year's safe driver assemblies and drive events. Through these programs, Westfield teaches inexperienced drivers how to avoid accidents and save lives.

Across our operating territories, through partnerships such as Habitat for Humanity and Rebuilding Together, Westfield is helping homeowners buy, build and revitalize houses – one home at a time. Equal opportunity housing is an important component of any vibrant community. Westfield supports fair housing organizations that uphold and enforce the Fair Housing Act of 1968.

Our charitable and community involvement was more important than ever in a year when the economic downturn impacted the lives of so many people. We thank the many agency partners and employees who engaged with us in greater numbers than ever before. Learn more about Westfield in the community by visiting [www.westfieldinsurance.com](http://www.westfieldinsurance.com).





WESTFIELD  
INSURANCE

Sharing Knowledge. Building Trust.®

*Westfield is a member company of*

One Park Circle • Westfield Center, Ohio 44251  
1.800.243.0210 • [www.westfieldinsurance.com](http://www.westfieldinsurance.com)

