

INNOVATION

TRANSPARENCY

ACCURACY

KNOWLEDGE

RESPECT

TRUSTWORTHY

INCLUSION

PEACE

TRANSPARENCY

INNOVATION

ACCURACY

**OUR** people.  
plan.  
promise.

strength and stability in  
uncertain times

KNOWLEDGE

RESPECTFUL

TRUST

PEACE OF MIND

RESPECTFUL

TRUST

SIMPLICITY

INCLUSION

KNOWLEDGE

RESPECTFUL

PEACE OF MIND

INNOVATION

TRUSTWORTHY

INCLUSION

PEACE OF MIND

COLLABORATION



**WESTFIELD**  
INSURANCE

Sharing Knowledge. Building Trust.®

SIMPLICITY





In July 2010, Westfield dedicated our Customer Collaboration Center. It becomes a visible symbol of our commitment to understanding the goals of our customers and agency partners.

In the public areas of our home office, we replaced historical photos about our Company with storyboards that document our relationships with businesses and families we insure. Dynamic videos shown on flat screens present customers, agents and employees talking about Westfield value.

Westfield brand attributes appear on the walls of the Customer Collaboration Center as they do on the cover of this annual report. These attributes guide how every employee delivers a consistent Westfield experience that our customers prefer.

Collaboration by employees across all departments assures simplicity and ease-of-doing-business for customers and agents. The heart of the Customer Collaboration Center is a new meeting room. The glass walls and ceiling create an open and inclusive atmosphere for employees working together as One Westfield.

Of course, genuine care for the customers we serve is a Westfield tradition going back to the founding of our Company in 1848. A new timeline documents more than 160 years of dependability and peace of mind.

In today's uncertain times, Westfield is a strong and stable partner for insurance and banking.

## 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.

## WESTFIELD BRAND ATTRIBUTES

# TRUSTWORTHY

*means we are honest and ethical in all that we do. We build trust with customers by delivering on our promises time after time.*

# RESPECTFUL

*means we know customers and treat them as important individuals; not impersonally as a policy or claim number.*

# SIMPLICITY

*means making insurance clear and easy to understand. We help our customers by sharing our knowledge about managing risk.*

# ACCURACY

*means paying claims correctly. We create peace of mind through accuracy in all aspects of our business.*

**Customers tell us these attributes are important to them in the decisions they make about insurance. We listen, and our employees strive to live our brand in every aspect of our relationships with those we serve.**



## SUPPORTING THE COMMUNITIES WE SERVE

Our Westfield promise is to be there when our customers need us most. Customers know they can count on us because we are part of the communities we serve. Westfield corporate citizenship focuses on education and safety, human services and community revitalization. Through donations and sponsorships totaling \$2.6 million in 2010, we support causes that are important to our customers.

### **Academic Excellence**

Westfield supports academic excellence because schools strengthen the fabric of our communities. We sponsor televised high school quiz shows in seven major markets: Cleveland, Columbus, Pittsburgh, Indianapolis, Lancaster/Harrisburg, Nashville and state-wide across Ohio. These shows provide top students with a level of recognition usually reserved only for athletes. Teams from nearly 400 schools participate each season and compete for \$160,000 in grants to support their scholastic programs.

We also partner with the Cleveland Cavaliers on Straight A All-Stars, a sponsorship that recognizes 600 exceptional students and a parent with tickets to games. This program extends our involvement into middle and elementary schools.

Since teachers make academic excellence possible, Westfield salutes them. Westfield Insurance Teacher of the Month is a televised recognition of Ohio educators who are nominated by students and peers for the work they do.

As part of our commitment to building business literacy, Westfield introduces young people to career opportunities in insurance through our support for InVEST and The Griffith Foundation for Insurance Education. College students work each summer at our Westfield home office through an internship program developed by Professional Insurance Agents of Ohio.

Westfield supports Cleveland Scholarship Programs and in 2010 extended our involvement as host and title sponsor of the Malone Scholarship Golf Classic. Since 1993, local media personality Jimmy Malone has raised \$2 million to send 90 students to college.

### **Teen Safe Driving**

When an auto accident takes the life of a teen driver, it impacts the entire community. Saving lives is the mission of Westfield's teen safe driving sponsorships.

The cause of most teen accidents is inexperience. Westfield partners with Ford *Driving Skills for Life* and Mid-Ohio School, two of the country's premier safe driver programs, and the Governors Highway Safety Association. Nearly 800 students received free, behind-the-wheel instruction in how to handle common driving hazards, including emergency maneuverability, wet braking and skid control, at events held in Ohio. Another 2,500 students in the Greater Pittsburgh Area heard driving safety messages in school assemblies that we helped sponsor.

Teens who participate in our sponsored safe driving programs now may qualify for a discount on their auto insurance with Westfield, lowering the cost of insurance for families we insure.

***Westfield gave away over 600 computers to schools and nonprofits. Working with our agency partners, nearly 200 were donated in and around Farmington, New Mexico.***



### **Community Revitalization**

The quality of life in any community depends on its economic prosperity. In addition to helping customers recover when losses occur, Westfield is active in revitalizing communities through economic development and neighborhood improvement.

We support Cleveland Plus and Fund for Our Economic Future, organizations that strengthen the economy across Northeast Ohio where our home office is located. An annual gift to Playhouse Square Foundation is part of Westfield's commitment to the revitalization of Downtown Cleveland. Westfield Insurance Studio Theatre in The Idea Center at Playhouse Square, home to Cleveland's radio and television public broadcasting entities, is named in appreciation for our contributions.

Across our operating territories, Westfield helps people realize the dream of homeownership through our support for Habitat for Humanity, Rebuilding Together and various fair housing organizations. In addition to financial contributions, many of our employees and agents work on building sites as volunteers.

### **Human Services**

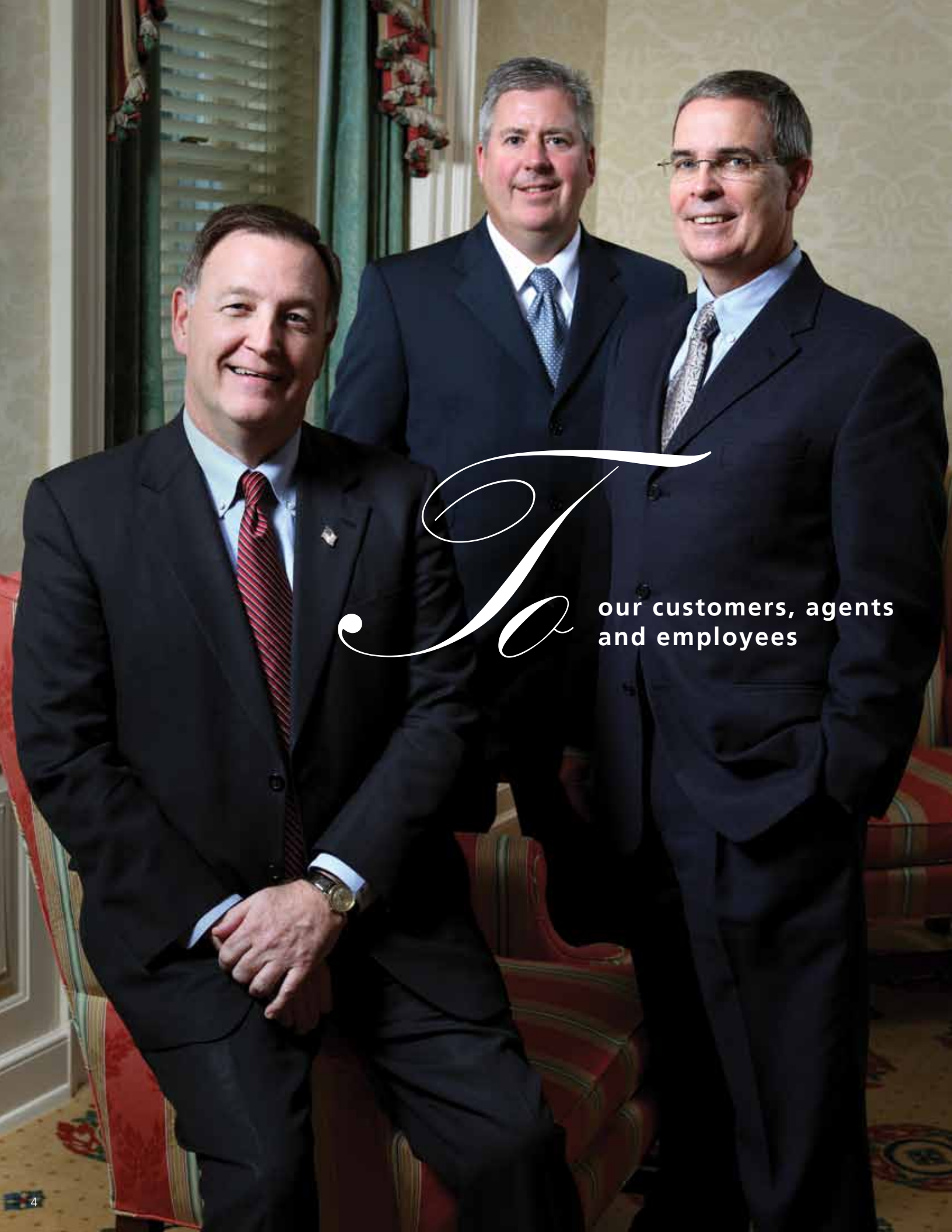
In 2010, Westfield introduced *WeCare*, a new program for employee giving to causes they care about most. Through *WeCare*, employees have the option to donate to our longtime partner United Way as well as American Cancer Society, American Heart Association and Akron Canton Regional Foodbank. All *WeCare* partners forward donations directly to the communities where our employees live. Raising nearly \$110,000, Westfield makes employee donations go farther by matching their contributions.

We also award charitable grants in recognition of employees who devote 50 hours or more annually to a nonprofit organization. We are proud of our employees for their involvements and generosity.



***Westfield presented a donation of more than \$20,000 worth of investigative equipment to the City of Toledo Fire Department. The equipment helps the department deal with a growing number of arson cases in the city.***





*T*

**our customers, agents  
and employees**

# We will all remember 2010 as a year of uncertainty about the economy, business and jobs. Concern about the possibility of a double-dip recession overshadowed some early signs of recovery from the greatest recession of our times.

Through it all, Westfield remained a strong and stable choice for insurance and banking. Westfield's success is founded in a time-honored commitment to *Our People. Our Plan. Our Promise.* By managing our business responsibly, regardless of market conditions, we assure that our customers and agents can always count on us.

In our insurance operations, we are pleased to have achieved our eighth consecutive year of underwriting profit. This record enables us to keep rates low and competitive for the responsible customers who trust Westfield with their protection.

Through a combination of underwriting profit and income from investments, we increased surplus to an all-time high. We have the financial strength to meet our obligations, expand capabilities and grow our business.

We grew Westfield premiums slightly in another year when total industry premiums were nearly flat. This good performance reflects the loyalty of our customers as well as our success in writing new business.

In 2010 we finalized a leadership transition strategy that preserves continuity in our Westfield mission, vision and values. People who have worked together over many years on our direction and strategies

stepped into new senior leadership roles. Selection of these leaders fulfills a succession planning process we implemented under the guidance of our Board of Directors. While strategies may change over time as new challenges and opportunities arise, we are steadfast in our pledge to ethical conduct, financial integrity and respect for people.

Beyond our leadership transition, we worked at shaping a Westfield culture where our people, more than ever, are **customer focused** and **positioned to deliver real value**. The dedication of our Customer Collaboration Center in July is a statement to our appreciation for the customers we serve.

To assure consistency, we trained every employee on customer expectations and our Westfield brand promise. We confirmed the strength of our brand through a major marketing research study and based the training on our findings.

**Inclusion** is an important part of our Westfield culture. A *One Westfield* campaign reminds us that our relationships with customers and agents come through the combined efforts of people across our organization. We asked a diverse team of employees to look closely at the Westfield

customer experience we create and share their insights. An inclusive culture allows faster resolution of problems for customers and agents and assures that ideas from all employees are respected, regardless of title or position.

People and culture are critical because **relationships drive our business and the unique value we deliver**. It starts with our employees and extends through our independent agency partners, who are an integral part of our value proposition. Westfield is represented exclusively by leading independent agents who are trusted advisors. Together, we create peace of mind for customers by working respectfully with them as individuals, sharing our knowledge about managing risk and fulfilling our promise of protection. *Real people. Real value.*<sup>®</sup> is how Westfield and Westfield agents build trust.

Westfield is a Trusted Choice<sup>®</sup> member company, which means we support a national brand program that promotes the advantages available to customers only through independent agents. Trusted Choice agencies sign a Pledge of Performance that defines the service standards customers can expect to receive. These are the



minimum standards we set for our Westfield agency partners. In 2010, work continued on new strategies to assist agencies in measuring and enhancing the service experience they create for customers. A new *Go4biz* marketing portal provides Westfield agency partners with expanded options for advertising, prospecting and retention campaigns.

We are proud to receive the **2010 Eagle Award** from the Independent Insurance Agents of Ohio, recognizing us as their company of the year. Westfield was selected for the second time in the four-year history of the award. The honor confirms the strength of our support for independent agents.

We have many partners in addition to agents who contribute value to our customers. Through an exclusive agreement with OfficeMax, Westfield customers receive special discounts on purchases of document shredders, home safes and other devices that help prevent identity theft. Customers are also eligible for free upgrades and preferred services from Hertz on car rentals. Hertz has recognized Westfield with their 2010 Partner Award. These relationships demonstrate Westfield innovation in the solutions we offer to customers.

Through a partnership with IBM, Westfield made significant progress on our **business intelligence** initiative. Employees company-wide now have access from their desktops to customized reports

that improve the decisions we make everyday in our business. Future investments in analytics will enhance our customer insight and assure Westfield's ability to compete successfully in years to come.

Westfield applied customer insight to development of a new line of **Signature Series®** products. Specialized products are now available for hospitality operations, distributors and manufacturers. Early in 2011, we will launch a new program for health and human services businesses. Signature Series premiums greatly exceeded our plan and contributed to a strong year for Westfield small business accounts, where we grew premiums and achieved an underwriting profit.

Signature Series, entry into new states, and key agency relationships all contributed to the growth of middle market premiums in 2010. By the fourth quarter, payrolls began to stabilize in our middle market book, signaling an end to exposure deterioration caused by the recession. We are pleased about our retention of business despite intense price competition that is projected to continue well into the foreseeable future.

Our success in middle market is attributable in part to a team approach to sales and service. Local Westfield representatives from underwriting, risk control and claims join with agency partners to meet directly with customers, understand their individual needs and tailor products and services to meet them. This level of relationship is unusual and allows for greater

alignment of risk management and insurance recommendations with customers' goals.

Despite the downturn, we also achieved growth in our surety business and maintained an excellent loss ratio. **Westfield surety recorded its 55th consecutive year of profitable operations.**

One area of the economy that remained strong throughout the recession is agribusiness. Westfield writes production farm operations as well as commercial agribusinesses including feed mills, food processors, seed merchants, grower packer shippers, wineries and related operations. Agricultural customers tend to be unique from risk to risk. Experience and specialization in underwriting, risk control and claims is a Westfield advantage in the agribusiness marketplace that has paid off in the form of higher retention than any other commercial segment.

During the year, we expanded our commercial lines and agribusiness operations into Maryland. Plans are completed for expansion into Wisconsin early in 2011.

In 2010, we realized the benefits of our strategies over several years in personal lines. Operating results improved and we recorded premium growth in Wespak® and Wespak Estate®, our preferred package products. While we continue to offer coverage broadly to the market, our strategy is to specialize on target customers who own both an auto and a home, are

***We will continue to invest in the development of our people, relationships with agents and business partners, analytics and understanding what customers want most from us as their insurance company.***



financially responsible and want to partner with an independent agent on solutions that best fit their needs. The customers we target make their purchase decisions on the value of coverage, service and relationship more than on price alone. Westfield is set up to grow personal lines during the year ahead.

**We are especially pleased about the continued growth and profitability of Westfield Bank.**

In its tenth year of operations, the Bank topped \$569 million in assets and received a Five Star "Superior" Rating from BauerFinancial for strength and performance. Westfield Bank serves Northeast Ohio customers and Westfield independent agents across our operating territory. We expect the combination of capabilities in insurance and banking will create significant opportunities to differentiate Westfield at a point in our future.

Special recognition is owed to members of our Westfield claims team. Multiple wind and hail storms spread widely across our operating territory caused extensive travel and time away from home for many of our claims representatives. Ironically, and despite the very active hurricane season, no major storms made landfall in the U.S. during 2010. **Fast, fair and professional claims service** is a reason that customers stay with Westfield and recommend us to others.

Leaders and employees across Westfield have also done commendable work in expense management. We maintained

high levels of customer and agent satisfaction and continued to invest in our future, while holding expenditures below our budget. Staff counts have been reduced while avoiding layoffs. In many cases, we found new ways to accomplish work without hiring to replace employees as they retired or otherwise left the organization.

Looking ahead, we are guardedly optimistic about the likelihood of a long and slow economic recovery. We expect soft market conditions will continue because of the record strong industry surplus position, but also recognize that the absence of safe opportunities for investment returns will force carriers to find profits through underwriting.

Westfield is well positioned for 2011. We have the fundamentals in place to grow our business moderately and profitably, as we have over Westfield's 163-year history. We remain committed to our *Sharing Knowledge. Building Trust.*<sup>®</sup> brand promise. We will continue to invest in the development of our people, relationships with agents and business partners, analytics and understanding what customers want most from us as their insurance company.

In these uncertain times, you can count on Westfield as your strong and stable choice for insurance and banking.



Executive Chair



Westfield Group Leader, CEO



Westfield Insurance Leader, President



WESTFIELD  
*Signature*  
SERIES

MEDICAL OFFICES



WESTFIELD  
*Estate*

# OUR people.

photos recognize employees celebrating service anniversaries in 2011



CUSTOMER COLLABORATION CENTER  
CORRIDOR  
Mary Clare Harlan, 5 years  
Kristina Gall, 15 years  
Pat Ploucha, 25 years

Westfield value is delivered by our people. In insurance and banking, our most important product is the service we provide, including the knowledge we share and our response when losses occur.

That is why we invest in many ways in our leaders, employees and in relationships with our business partners, including agents and vendors. It takes all of us, working together, to create the Westfield experience our customers want and expect.

The longevity of our employees contributes to Westfield's stability in the marketplace. Many of our people choose to work at Westfield their entire careers, building relationships with our agents, customers and vendors. We offer employees rewarding career opportunities, training and development, competitive compensation and benefits, and an inclusive work environment

where they are respected for their talents and ideas. A disciplined approach to developing leaders creates depth in our organization and consistency in our operations. In 2010, Westfield was named one of the 10 Best Employers in Ohio by the Society for Human Resource Management.

The closest people to customers are Westfield's independent agency partners. They live and work in the communities where we do business and provide personalized, professional service that creates peace of mind for customers in the decisions they make about insurance. Westfield supports our agents through investments in automation for ease-of-doing-business, branding and citizenship, and training and perpetuation.

Although Westfield is headquartered in the Midwest, our relationships extend around the world. Our capabilities are enhanced through partnerships

with firms that are leaders in areas of specialized expertise we need, including reinsurance, data management and modeling, information technology, medical case management, research and more. Through the relationships we form, Westfield is able to deliver a level of sophistication few others can match.



Age Building Trust.®

# OUR plan.



CUSTOMER COLLABORATION CENTER  
MEETING AREAS  
Gus Yogmour, 20 years  
Jim Bailey, 5 years  
Vicki Hager, 30 years

The economy and soft market have forced some companies to make difficult adjustments in their business operations. Our success over a long period of years allows Westfield to stay the course. We remain true to our plan, which means customers, agents and employees can count on Westfield to continue managing our business responsibly and consistently.

In our insurance operations, we distribute our products exclusively through independent agents, whose advice to customers is a key component of our *Sharing Knowledge. Building Trust.*<sup>®</sup> brand promise. We look to align and partner with agencies that believe as we do in consultative service to customers.

We appreciate the stability that comes through diversification of the business we write. Westfield will continue to be a multi-lines insurance company

committed to our traditional personal lines and small business accounts and growing in our middle market capabilities. In personal lines, we focus on a target customer who appreciates the value of advice from an independent agent and the services we offer. In addition to our generalist appetite in commercial lines, we are developing an extensive portfolio of specialized products for selected classes of business. We see unique opportunities in agribusiness and expect to grow in the transportation market. In surety, we have an effective relationship model and a proven record of success.

We will continue to improve our competitiveness and flexibility in writing business through investments in analytics and modeling. Advanced analytical tools support our underwriters in the decisions they make. Our underwriters have the knowledge, access to information and authority to make Westfield a valuable

business partner. We look for ways to write business and be responsive to the needs of our agents and customers.

Our business intelligence initiative is paying dividends in the area of agency insight, and we are working on new capabilities in claims and customer service. Investments in our ability to manage data are essential for Westfield Insurance to compete successfully as our industry evolves.

In banking, we expect to grow our presence in Northeast Ohio and be a valuable resource for our agency partners. Over time, we will look for opportunities to align our bank and insurance services to benefit customers.



# OUR promise.



**1848** Ohio farmers who did not trust the big eastern companies charter their own insurance company, The Farmers Mutual Fire Insurance Company of Medina County. A wing is added to Ben Austin's general store in Westfield Center for the headquarters.

In its first year, the Company purchases 2,179 fire marks, which were attached to the buildings of policyholders. Jonathan Simmons becomes the first policyholder.

**1849** On August 11, the Company pays its first claim after a fire to the home of Wellington Isbell, a resident of Bromfield, Ohio, in the amount of \$75.

**1851** Company name is changed to The Ohio Farmers Mutual Fire Insurance Company.

**1856** A "fire-proof" brick and stone building is built as the new headquarters at a cost close to \$1,000.



## 1860-1879

**1862** The company name is changed to Ohio Farmers Insurance Company (OFIC) which it remains to the day.

**1863** Famous detective Allan Pinkerton investigates a safe-cracking and robbery of Ohio Farmers, one of the most sensational crimes of its day. Thieves stole cash and bonds valued at \$40,000. To prevent panic, agents are asked to put a stack of dollar bills in the window with a sign reading "Loans paid in full on the spot by the Ohio Farmers Insurance Company!"

**1877** The Old Man on the Fence is...

WESTFIELD TIMELINE  
Kayla Kroll, 25 years  
Steve Ware, 25 years  
Anthony Piloseno, 20 years

An insurance policy is a promise to pay for covered claims at time of loss. Customers want to minimize the disruption in their lives when losses occur. They want to know that their claim is paid fairly and accurately. Many times, they need the support of an insurance partner who genuinely cares about them and their situation.

Choosing Westfield for insurance gives our customers peace of mind in knowing that, whenever a loss may occur, we will be there for them. Not as an adversary attempting to settle the claim for the least amount possible; but instead as a partner interested in their recovery and future.

A group of Ohio farmers founded Westfield in 1848 because they were hesitant to trust the East Coast insurance companies of the time.

Throughout the years, Westfield has held true in our promise to be the company customers can trust for their protection. Our customers are advocates who recommend Westfield to family and friends. Their support is our best advertising.

Westfield has the financial strength to meet our obligations. A.M. Best recognized Westfield among a select group of insurance companies to hold the rating of A "Excellent" or better for over 75 years. Our success is founded in an unwavering commitment to *Sharing Knowledge. Building Trust.*<sup>®</sup>, ethical conduct, financial integrity and respect for people.



## ABOUT WESTFIELD INSURANCE

Westfield provides a broad portfolio of insurance and financial services backed by knowledgeable employees and a network of over 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 and casualty insurance groups.

### *OUR INSURANCE COMPANIES*

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

Our group of insurance companies is rated A "Excellent" by A.M. Best.

## 2010 AWARDS

**Top 10 Best Employers in Ohio** from the Society for Human Resource Management

**Eagle Award** as company of the year from Independent Insurance Agents of Ohio

**Standing the Test of Time** recognition by A.M. Best for a Financial Strength Rating of A "Excellent" or higher for 75 years

**President's Award for Leadership in Advocacy** from Property Casualty Insurers Association of America

**Hertz Partner Award** for collaboration and innovation

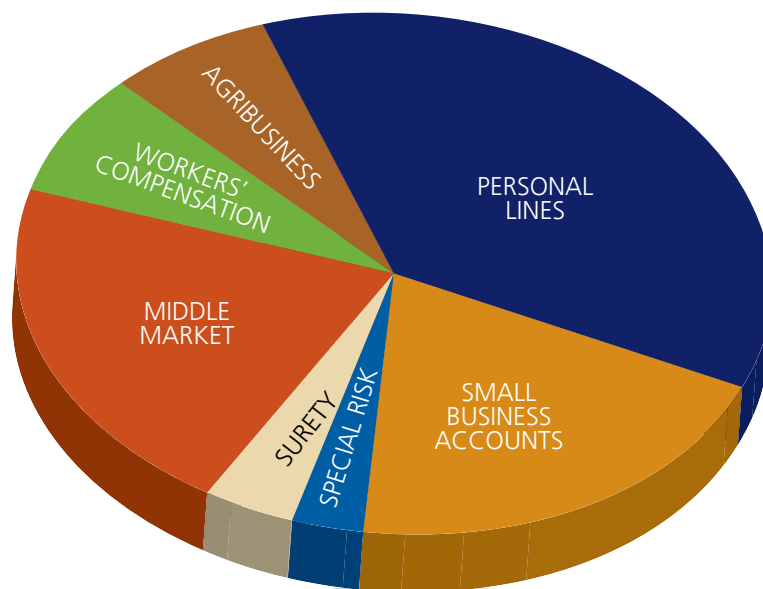
**Top 10 Companies for Ease of Doing Business** based on independent agent survey by Deep Customer Connections

**Partner Carrier of the Year** from Old National Insurance

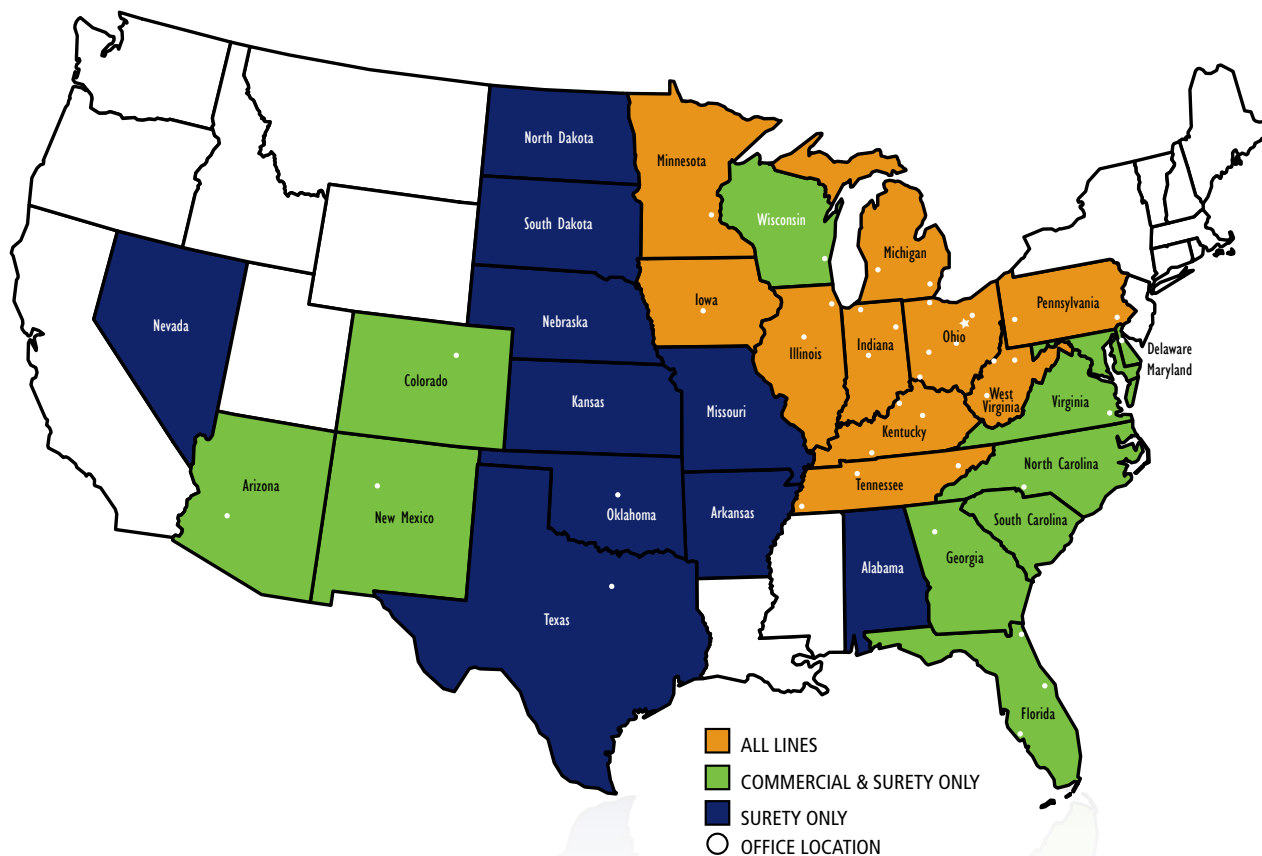




## MIX OF BUSINESS



## ACTIVE STATES



## OHIO FARMERS INSURANCE COMPANY BOARD OF DIRECTORS



**Robert J. Joyce**  
Chairman  
Westfield Group  
Westfield Center, Ohio



**Michael J. Bernaski**  
Independent Consultant  
Former Principal  
KPMG LLP  
Minneapolis, Minnesota



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



**James Clay**  
CEO & Westfield  
Group Leader  
Westfield Group  
Westfield Center, 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



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



**Deborah D. Pryce**  
Senior Public Advisor  
SZD Whiteboard  
Columbus, Ohio



**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

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

### President Elect

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

### Vice President

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

### Secretary & Treasurer

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

### Immediate Past President

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

### Timothy W. Dyer

Dyer Insurance Agency  
Clarksburg, West Virginia

### James C. Ward III

The Crichton Group  
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### 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

### David Dulude

Barnhart Gremel Marsh Agency, Inc.  
Flint, Michigan

### Timothy A. Ruhl, CIC

Murray Risk Management & Insurance  
Lancaster, Pennsylvania



## WESTFIELD SERVICES, INC.

### DIRECTORS

**Robert Joyce**, Chairman  
**Michael Bernaski**  
**James Boland**  
**James Clay**  
**Dr. Fariborz Ghadar**  
**Gary Hallman**  
**Susan Insley**  
**Deborah Pryce**  
**John Watson**  
**Thomas Workman**

### EXECUTIVE OFFICERS

**Robert Joyce**, Chairman  
**Jon Park**, President  
**Frank Carrino**, Secretary & Group Legal Leader  
**Robert Krisowaty**, Treasurer & Group Finance Leader  
**Brian Bowerman**, Westfield Services Leader

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## WESTFIELD BANK, FSB

### DIRECTORS

**Jon Park**, Chairman, Westfield Bank; Westfield Center, Ohio  
**Robert Joyce**, Westfield Group; Westfield Center, Ohio  
**Otto Bosshard**, Bosshard Investment Management Co.; Akron, Ohio  
**Paul Carleton**, Carleton McKenna & Co., LLC; 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  
**Billie Rawot**, Eaton Corporation; Cleveland, Ohio

### EXECUTIVE OFFICERS

**Jon Park**, Chairman  
**Timothy Phillips**, President  
**Robert Berry**, Secretary  
**Matthew Berthold**, Executive Vice President, Chief Financial Officer  
**Kevin Vonderau**, Executive Vice President, Chief Lending Officer

# LEADERSHIP 2010

## WESTFIELD GROUP



**Robert Joyce**  
Executive Chair  
Westfield Group



**James Clay**  
CEO & Westfield  
Group Leader



**Edward Largent**  
President &  
Westfield Insurance  
Leader



**Frank Carrino**  
Secretary & Group  
Legal Leader



**Robert Krisowaty**  
Treasurer & Group  
Finance Leader  
Retiring 4.1.11



**Joseph Kohmann**  
Treasurer & Group  
Finance Leader  
Effective 4.1.11



**Stuart Rosenberg**  
Group  
Administration  
Leader



**Jon Park**  
Chairman  
Westfield Bank;  
President  
Westfield Services, Inc.



**Cheryl  
Hershberger**  
Administrative  
Professional



**Patricia Guyer**  
Administrative  
Professional

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## 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

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## MIDDLE MARKET & SPECIALTY MARKETS



**Martha Oakes**  
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



**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



**Mary Lou  
Solsman**  
Personal Lines  
Division Leader



**Robert Testa**  
Small Business  
Accounts Division  
Leader



**Connie Wentink**  
Administrative  
Professional

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## 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

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## 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

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## UNDERWRITING OFFICE



**Heidi Mack**  
National  
Underwriting &  
Products Leader



**Kirk Barry**  
Risk Services  
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

## ACTUARIAL



**Stephen Lehecka**  
Group Actuarial  
Leader



**Gregory Hansen**  
Research Actuary



**Rudy Palenik**  
Commercial Lines  
Actuary



**Elizabeth Riczko**  
Group Analytics  
Leader



**Stephen Sauthoff**  
Personal Lines  
Actuary



**Trevar Withers**  
Reserving Actuary

## FINANCE



**Robert Krisowaty**  
Treasurer & Group  
Finance Leader  
Retiring 4.1.11



**Joseph Kohmann**  
Treasurer & Group  
Finance Leader  
Effective 4.1.11



**Bambi Beshire**  
Group Finance &  
Accounting Leader



**Peter Schwanke**  
Group Risk  
Management  
Leader



**Brenda Saldutte**  
Administrative  
Professional

## ADMINISTRATION



**Stuart Rosenberg**  
Group  
Administration  
Leader



**Mark Farrell**  
Group Hospitality  
Operations Leader



**William Hutson**  
Group General  
Services Leader



**Christopher  
Paterakis**  
Group Human  
Resources Leader



**Patricia  
Schiesswohl**  
Group Marketing  
Leader



**Steve Tien**  
Group Information  
Technology Leader

## CORPORATE LEGAL



**Frank Carrino**  
Secretary & Group  
Legal Leader



**John Batchelder**  
Assistant Secretary  
and Manager  
Corporate  
Compliance



**Mark Cluse**  
Corporate Legal  
Leader



**Jani Davis**  
Group Community  
Investment Leader



**Sally Estvanic**  
Group Government  
Relations Leader



**Shibu Joykutty**  
Group Internal  
Audit Leader



**Julie Imhoff**  
Administrative  
Professional

## 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



**Laura Buckholz**  
Administrative  
Professional



**Brian Bowerman**  
Westfield Services  
Leader

## WESTFIELD SERVICES





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TRANSPARENCY

SIMPLICITY

ACCURACY

KNOWLEDGE

RESPECTFUL

TRUSTWORTHY

INCLUSION

PEACE OF MIND

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INNOVATION

SIMPLICITY

ACCURACY

KNOWLEDGE

RESPECTFUL

TRANSPARENCY

PEACE OF MIND

RESPECTFUL

TRUSTWORTHY

SIMPLICITY

INCLUSION

KNOWLEDGE

RESPECTFUL

PEACE OF MIND

ACCURACY

INNOVATION

TRUSTWORTHY

INCLUSION

PEACE OF MIND

COLLABORATION

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