

Westfield® Insights

Connecting you with ways to win

Q1 | 2026



For over 175 years, the Westfield story has been one of resilience, innovation, and strong relationships. The collaboration between Westfield and independent agents has been crucial in shaping our shared journey. As customer needs and industry trends evolve, it's essential for both carriers and agents to stay ahead of the curve. We are committed to providing you with the resources and insights needed so that together we can navigate challenges and seize opportunities — building on our legacy of excellence.

Standard Lines Financial Highlights

DIRECT WRITTEN PREMIUM
2025 YE

\$2,458,729,115

2024 YE

\$2,482,462,371

NET COMBINED RATIO
2025 YE



2024 YE

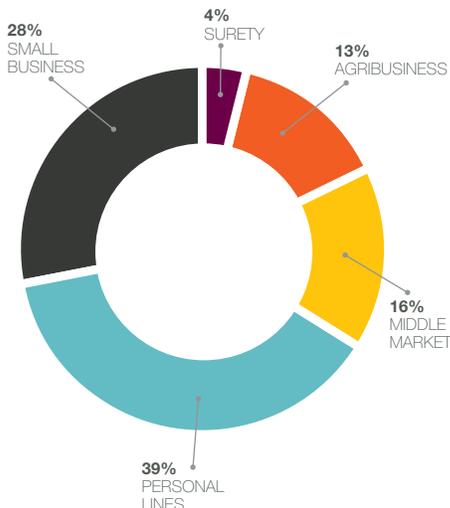


■ Losses Incurred Ratio
■ Loss Adjustment Expense Ratio
■ Underwriting Expense Ratio

*Data through 12/31/25

Mix of Business

Based on Direct Written Premium 2025 YE



Scan here to view more details and links to additional resources.

Positioned for Success

Westfield Standard Lines 2025: Key Insights to Help You Win

Middle Market: Focused on Helping You Grow

Growing your Middle Market business is our priority.

At Westfield, we're sharpening our Middle Market strategy to better support your growth, improve clarity, and make it easier to do business with us.

We've made targeted enhancements across leadership, underwriting, risk control, and Workers' Compensation—along with a renewed focus on early renewal engagement and more intentional, face-to-face regional interaction.

Hear directly from Shawn Leonard, Head of Middle Market,

on how Westfield is sharpening its Middle Market strategy to support your growth.



Leadership Spotlight: Strengthening Small Business Sales Leadership

Tonya Ray Bailey Named Head of Small Business Sales

This new role is designed with a focus on strengthening agency relationships, driving engagement, and supporting profitable, sustainable growth. With more than 20 years of industry experience and a strong track record at Westfield, Bailey will work closely with Distribution, Product, and Underwriting teams to deliver consistent, disciplined sales execution. [Read more about what this means for Small Business>>](#)



Tonya Ray Bailey
Head of Small Business Sales

Ting: 160 Saves—and Counting

Winter storms don't just bring snow and ice—they bring risk. Power outages, electrical hazards, and extreme cold can threaten homes when families least expect it. **That's where Ting can make a difference.**

With more than **17,000 Personal Lines customers** and **650 farmowner policyholders** enrolled, Ting goes beyond identifying potential electrical hazards and addressing them by also helping customers monitor power outages, receive real-time alerts, and get warnings when cold conditions increase the risk of frozen pipes. And the results are clear: **more than 160 documented Ting saves for Westfield customers.**

Hear directly from Kevin, a Westfield customer about how a single alert helped protect his home at a critical moment.



Tools, Expertise, Results: Your Path to a Stronger 2026: At Westfield, we're **starting off 2026** with more tools, more expertise, and more opportunities to fuel your agency's growth. Focused **on enhancing your experience** and **strengthening your competitive edge**, we're committed to supporting your success at every turn.

Agribusiness

650+ New FAB Customers Enrolled in Ting Fire Prevention Program

After a recent direct mail campaign for farm owner customers, more than 400 FAB (Farm Bureau) members enrolled in Westfield's Ting sensor program as a proactive step to help keep their family and home safe. During winter months, there is an increase in electrical fires, making it an ideal time for eligible customers to enroll. Get details in our [customer flyer for Ting](#).

Row Crop Coverage: What to Know

Row crop coverage can be a valuable way for independent agents to support farm operations while diversifying their book of business. This remains an area of focus for Westfield and is outlined in our latest video, which provides an overview of our current row crop appetite, [Explore Our Row Crop Appetite](#).

Middle Market

Enhanced Middle Market Territory Alignment to Strengthen How We Work Together

We've realigned leadership so each region leader now has clear state-level responsibility — giving you stronger local engagement and more consistent support. These updates mean clearer points of contact, better coordination, and more seamless Middle Market experience for your agency and clients. [Get the story here...](#)

Strengthening Middle Market Competitiveness and Value

We're continuing to refine our internal processes to improve pricing and strengthen our competitiveness in the marketplace. At the same time, we're expanding Middle Market offerings through value-added services designed to support risk mitigation and long-term performance—such as the [Meshify leak and freeze sensor program](#) and access to enhanced risk control resources through Zywave. Together, these efforts reinforce our commitment to delivering a more competitive, well-rounded Middle Market solution

Small Business

Quoting Just Got Easier: Faster, Smarter Business Classification

We've updated our quoting platform to automatically pre-populate business classification and NAICS codes during the quoting process. This enhancement uses predictive analytics to suggest likely class codes based on basic business information, saving time and effort and helping ensure more accurate classifications. And you still have the option to adjust or enter codes manually when needed! [Learn more >>](#)

Workers' Compensation Built Around Your Small Business

Westfield takes a customer-first approach that sets us apart. We take the time to understand each small business's story, allowing us to create coverage tailored to their unique needs. And if a claim arises, our experienced team—supported by innovative programs—works to deliver positive outcomes for both employers and injured workers.

[Watch the video](#) and download our [Workers' Compensation Small Business Guide](#) to see how Westfield delivers customized solutions for small businesses.

Surety

Bonding Solutions in All 50 States for Companies of Every Size

You can offer contractors and businesses nationwide reliable protection with the WesExpress platform for fast, simple contract bonds up to \$1M with rapid turnaround. Our SuretySyncSM technology enhances efficiency while giving you and your clients trusted relationships and personalized service. It's all built on a 175+ year history of financial strength and commitment to agencies.

Personal Lines

NEW! Personal Lines Updates—Customized for Your State

We've launched a new Personal Lines newsletter-style format designed to deliver more relevant, state-specific information right to your inbox. Each edition will include customized updates, insights, and resources aligned to your state and business needs—so you can quickly find what matters most. Be on the lookout!

WesPak® and WesPak® Estate – The Power of the Package

Corey Vigliucci, Personal Lines Underwriting & Sales Director, explains how WesPak® Estate delivers meaningful, built-in value by packaging home and auto coverage into one streamlined policy tailored to your clients' lifestyles.

[Watch and Share:](#)



Westfield continues to invest in the high value home market, and our WesPak® and WesPak Estate package policies make it easy to deliver comprehensive, customizable protection. **Explore and share brochures to help educate your policyholders:** [WesPak](#) and [WesPak Estate](#).

B e y o n d t h e P o l i c y

Updated Distribution Relationship Manager Contacts

We've updated the Distribution Relationship Manager (DRM) contact sheet to ensure you have the most current information at your fingertips. DRMs serve as the primary point of contact for agency support, growth planning, training, marketing resources, compensation questions, and more—making them a key resource for your needs. [Access the update >>](#)

2026 Agency Marketing Checklist: What to Prioritize Now

Agency Revolution's [2026 Agency Marketing Checklist](#) highlights the must-have marketing actions agencies should focus on to stay competitive—from improving search and AI visibility to strengthening online reviews and social presence. It's a practical guide to driving growth, boosting retention, and standing out in an increasingly digital marketplace.

Ready-to-Share Social Content

Make it easy to stay visible on social media with shareable posts covering key insurance topics. New content is added regularly, giving you fresh options to support ongoing client engagement. Our [shareable posts](#) make it easy to select and post across your social media channels. Check back each month for new posts!