

Westfield® Insights

Connecting you with ways to win

Q1 | 2025



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 strive to provide you with the resources and insights needed so together we can navigate challenges and seize opportunities, building on our legacy of excellence.

Standard Lines Financial Highlights

DIRECT WRITTEN PREMIUM

2023 YE

\$2,331,766,375

2024 YE

\$2,482,462,371

NET COMBINED RATIO

2023 YE

66.3% 9.5% 32.8% 108.7%

2024 YE

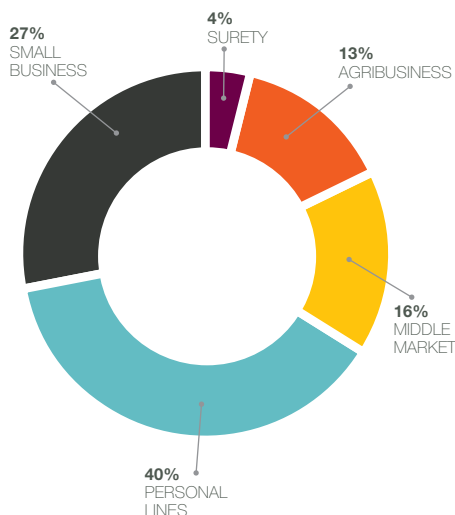
56.9% 8.4% 33.2% 98.5%

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

*Data through 12/31/24

Mix of business

Based on Direct Written Premium 2024 YE



Positioned for Success

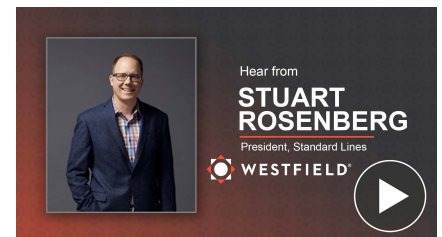
Westfield Standard Lines: Driving Profitable Growth and Mutual Success in 2025

Gain insights from Stuart Rosenberg, President of Standard Lines, on how Westfield is streamlining operations, strengthening relationships, and creating new opportunities for agents.

2024 had its challenges, but we closed the year strong — and we're carrying that momentum into 2025 with a clear focus on strengthening our relationships and creating new opportunities for growth.

In just five minutes, gain key insights on:

- **How Westfield Standard Lines is working hard to make it easier to do business** — simplifying workflows, enhancing support, and creating a more seamless, efficient experience for agents and customers.
- **Key market trends and strategic enhancements in Personal and Commercial Lines** — adapting to market shifts, refining our appetite, and investing in solutions for stability and long-term success.
- **Our commitment to independent agents and the path to profitable growth** — providing the tools, insights, and support to help your agency compete, grow, and thrive in a changing market.



Marketing Solutions

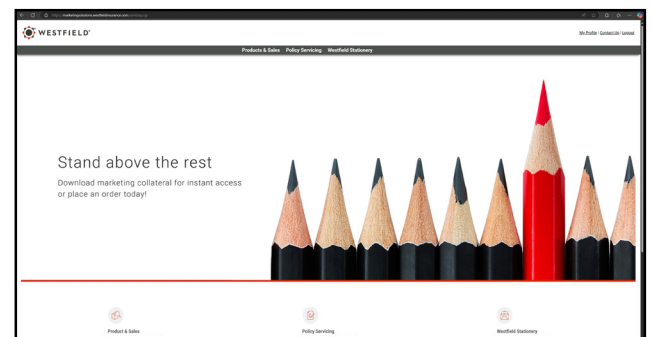
Better, Faster, Smarter — Unlock the New Marketing Solutions Experience!

Westfield's enhanced Marketing Solutions site is here! It's your one-stop destination for effortless, impactful marketing resources like brochures, flyers, and folders. This upgraded hub provides direct access to essential Westfield collateral, making it easier than ever to support your sales efforts.

What's New:

- **Single Sign-On:** Log in quickly with your AWP credentials — process simplified!
- **Enhanced Features:** Enjoy a more intuitive experience with improved navigation and tools.
- **Digital and Print Options:** Access both digital and printed materials to empower your initiatives.

Don't miss out! Explore the revamped **Marketing Solutions** site today and take full advantage of these powerful resources!



Standard Lines, Elevated: In 2025, Westfield is focused on delivering more — more tools, more expertise, and more opportunities to help your agency grow. With a commitment to **enhancing your experience and strengthening your competitive position**, Westfield is here to support your success every step of the way.

Agribusiness

Personalized Expertise for Agribusiness

Westfield's underwriting team brings real-world agribusiness experience, enhancing your credibility with customers. Our niche expertise allows us to deliver tailored advice on products, coverage, and services that strengthens both the agency and customer experience in the [commercial ag and farm space](#).

Coming Soon: Electrical Fire Safety with Ting

As part of Westfield's mission to enable customers' peace of mind and financial stability, we are offering free Ting devices to Westfield Farm Policyholders with an owner-occupied dwelling on coverage A. Ting could help your customers prevent devastating electrical fires — and your agency see fewer claims.

Middle Market

Built for Business: Specialized Knowledge for Complex Industries

Delivering industry expertise and insights that help agents provide tailored solutions with a focus on manufacturing, construction, commercial real estate, and hospitality businesses (hotels, restaurants, and golf courses).

Industry Spotlight: Smarter Solutions for Manufacturing Success

Manufacturing drives industry forward, and at Westfield, we're dedicated to helping businesses in this sector enhance efficiency, manage risk, and build resilience. With specialized expertise and tailored solutions, we provide the strategic support manufacturers need to keep operations running smoothly and sustainably. [Watch the video to learn more!](#)

Small Business

Removing Barriers, Creating Opportunity in 2025

Focused on streamlining operations, removing roadblocks, and enhancing agent support — making it easier than ever to do business. By refining our appetite and simplifying workflows, we're making it easier than ever to place and grow Small Business with Westfield.

Strengthen Your Portfolio with Flexible Workers' Comp Options

Expand and diversify your portfolio with our [small business workers' compensation monoline insurance options](#). This standalone coverage allows you to offer flexible solutions to customers who need workers' comp without bundling it with other policies.

Surety

SuretySync: A Smarter, Faster Way to Manage Commercial Bonds — Coming Soon!

Launching soon, SuretySync is our new commercial bond platform designed to save you time and increase efficiency. With a single system for updated billing, simplified underwriting, and streamlined renewals, managing commercial bonds will be easier than ever before! Plus, access to thousands of bonds available for direct purchase, ensuring seamless business operations.

Discover the Strength of Westfield Surety

At Westfield, we understand that confidence and reliability are key in the surety space. Our team is dedicated to providing the expertise, resources, and seamless solutions you need to support customers and grow your business. Our entire Surety team is here to help you build and drive success.

Personal Lines

Committed to Clarity: Navigating Market Challenges with Transparency

Through every challenge and opportunity, clear and open communication is at the core of how we do business. As we navigate today's market, we're focused on ensuring stability, supporting our agents and customers, and making informed decisions that drive long-term success. We're committed to remaining proactive and responsive, ensuring that our approach supports both our agents and customers in an evolving market.

Preventing Fires Before They Start:

Ting's Impact Grows

Since launching in May, over 9,600 customers have activated Ting, helping safeguard their homes from electrical fires before they start. And it works — Ting has already detected over 50 potential fire hazards from utility or electrical issues. We're continuing to offer this life-saving technology to qualified customers through 2025. [Learn more>>](#)

Standard Lines Financials:

2024 YE Direct Written Premium

AG	\$328.3 M	▲	12.2% PY
MM	\$378.7 M	▲	6.0% PY
SB	\$669.7 M	▲	4.1% PY
Surety	\$109.1 M	▲	3.6% PY
PL	\$996.7M	▲	6.8% PY

2024 YE New Business

AG	\$36.4 M	▼	2.9% PY
MM	\$44.4 M	▼	2.6% PY
SB	\$68.4 M	▼	10.8% PY
Surety	\$102.1 M	▲	3.0% PY
PL	\$60.1 M	▼	39.9% PY

*Data through 12/31/24 - comparison to Prior Year (PY)

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

The Tool Everyone's Talking About— Have You Tried It Yet? Instantly Connect with Your Westfield Key Contacts

Finding the right Westfield contacts has never been easier! Our new Westfield Contacts Tool on AWP is a game-changer, solving a common challenge with just a few clicks. Agents who've used it are already giving us great feedback about how much time it saves—be sure to try it today!

Here's how to access:

- 1 **Log in** to AWP with your credentials.
- 2 **Select** "Westfield Contacts Tool" from the My Contacts section on the Home Page.
- 3 **Use the filter** to select or change your agency code.
- 4 **Instantly view** your assigned Westfield contacts.

Don't miss out — try it today and experience the difference!

Customer Billing Update: Credit Card Fee Implementation – Effective April 1, 2025

Effective April 1, 2025, a fee of up to 3% will be applied to all policy payments made using a credit card, where permissible. This fee is charged by our payment processing vendor to cover credit card processing costs.

Customer Notifications: Currently, 15% of Westfield policyholders pay by credit card. To inform them of this change, we are implementing the following communications:

- **Mid-February Notices** – Letters were sent to policyholders enrolled in [Westfield Easy Pay](#) or who have [made a credit card payment in the past six months](#). These communications provide information on [alternative, fee-free payment options](#).
- **Additional Messaging** – Fee details will appear in billing statements, renewal stuffers, and on MyWestfield and the Billing area of [westfieldinsurance.com](#).

Questions? For assistance, please contact **Westfield's Customer Care Team at 800.243.0210, option 2.**