

# Westfield® Insights

Connecting you with ways to win

Q2 | 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 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

2024 YE

\$2,482,462,371

2025 YTD

\$620,488,077

NET COMBINED RATIO

2025 YTD



2024 YE

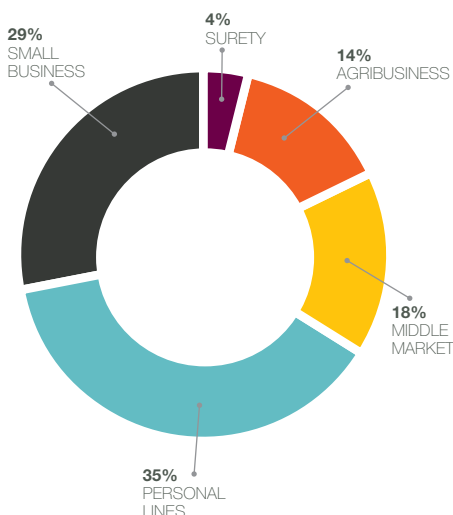


■ Losses Incurred Ratio  
■ Loss Adjustment Expense Ratio  
■ Underwriting Expense Ratio

\*Data through 3/31/25

## Mix of business

Based on Direct Written Premium 2025 YTD



## Positioned for Success

### Westfield Standard Lines 2025: Key Insights to Help You Win

#### Driving What's Next: Sara Tester to Lead New Integrated Distribution and Marketing Team

We're evolving how we support your agency by bringing distribution management, marketing, communications, and event planning under one strategic leader. With over 25 years at Westfield, Sara Tester has been appointed AVP of Distribution Management and Marketing and will lead this transformation.

#### What this means for you:

- A more connected, data-driven approach across Standard Lines
- Smarter, more strategic support for your growth
- Seamless collaboration across marketing, communications, and relationships
- Sharper focus on delivering tools, insights, and engagement that drive results

Sara's proven leadership, innovative mindset, and deep understanding of agency needs position her to lead this next chapter. Read the full [announcement >>](#)



**Sara Tester**

Assistant Vice President,  
Distribution Management & Marketing

### Protecting Homes, Rebuilding Communities: Westfield's Flood Commitment

Westfield is helping homeowners better prepare for flood risks with new inland flood coverage options and reinforcing community resilience through a \$750,000 donation to the Center for Disaster Philanthropy.

[Explore how we're strengthening protection and recovery efforts across the U.S.>>](#)

### Smarter Alignment for Stronger Support

#### Small Business and Middle Market: The right team for the right business.

Beginning in early May, Westfield will enhance how we align new business between Small Business and Middle Market by using an exposure-based model that considers complexity, not just premium. This behind-the-scenes adjustment will help you get faster decisions, better service, and the right team for every account. [See how smarter alignment drives stronger outcomes.>>](#)



**WESTFIELD REINFORCES  
COMMITMENT TO  
DISASTER RECOVERY  
WITH \$750K DONATION**



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

**Tools, Expertise, Results: Your Path to a Stronger 2025:** At Westfield, we're building momentum in 2025 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

### Now Available! Electrical Fire Prevention With Ting

We're excited to share that our free Ting offer is now available to farm policyholders with an owner-occupied dwelling! Ting helps detect electrical fire hazards before they spark — protecting your customers and potentially reducing claims for your agency.

The Ting sensor and service are free for the first 1,000 farm policyholders who enroll via their MyWestfield® account. [Learn more >>](#)

### Built-In Know-How for Farm and Ag Risks

When you work with Westfield, you don't just get underwriting expertise — you gain a team that speaks the language of agriculture. Our deep-rooted knowledge in commercial ag and farm insurance helps you offer guidance your clients can trust, with coverage and service recommendations that reflect real-world needs and drive better outcomes for your agency. [Check out our appetite guide>>](#)

## Middle Market

### Manufacturing Coverage That Works as Hard as You Do

From supply chain disruptions to equipment breakdowns, manufacturers face complex risks every day. Westfield's tailored solutions help protect your manufacturing customers, including their people, products, and operations, so they can move forward with confidence. [Discover common manufacturing risks and smart insurance solutions to safeguard businesses.](#)

### Built for Business: Specialized Knowledge for Complex Industries

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

## Small Business

### Faster Quotes and New Opportunities for Office and WC Accounts

Delivering more ways to help you quote and bind small business faster. With expanded Office STP classes, enhanced investment credits, and a broader Workers' Compensation appetite, it's easier than ever to unlock new business and grow your book. [Explore how these updates can boost your results starting today. >>](#)

### Expand Possibilities for Your Small Business Clients With SureStep® BOP

Westfield's SureStep BOP offers the simplicity of a traditional BOP with the flexibility, expanded coverages, and pricing advantages your small business customers need to grow. Write more classes, customize more limits, and offer broader protection — all with an easy quoting experience. [See why SureStep is built for what's next. >>](#)

## Personal Lines

### Stronger Together: A Look Ahead in Personal Lines

Your dedication helped us move forward in a challenging market, and we're building on that momentum in 2025. Hear directly from Terry McClaskey, VP of Standard Lines, as he shares a look back at our shared progress and explores what's next as we focus on long-term strength and stability in Personal Lines. [Watch the video >>](#)

### Preventing Fires Before They Start: Ting's Impact Grows

Since launching in May, over 10,000 customers have activated Ting, helping safeguard their homes from electrical fires. And it works — Ting has already detected and addressed more than 50 potential fire hazards caused by utility or electrical issues. We will continue to offer this innovative technology to qualified customers through 2025. [Learn how Ting can help protect your customers and strengthen your offerings >>](#)

## Surety

### Discover the Strength of Westfield Surety

We understand that confidence and reliability are essential 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. With our Surety team by your side, you'll be empowered to build and drive success.

### SuretySync<sup>SM</sup>: A Smarter, Faster Way to Manage Commercial Bonds

Now live! 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.

## Standard Lines Financials:

### 2025 YTD Direct Written Premium

AG	\$88.1 M	▲	2.2% PY
MM	\$111.0 M	▲	3.9% PY
SB	\$177.7 M	▲	1.7% PY
Surety	\$27.6 M	▲	0.8% PY
PL	\$216.2 M	▼	1.2% 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 3/31/24 - comparison to Prior Year (PY)



## B e y o n d   t h e   P o l i c y

### Better, Faster, Smarter: Unlock the New Marketing Solutions Experience

Have you explored the updated [Marketing Solutions](#) site? It's your one-stop destination for effortless, impactful marketing resources. This upgraded hub offers seamless access to essential materials in both digital and print formats, making it easier than ever to support your Westfield marketing needs.

Don't miss out! Check out the new [Marketing Solutions](#) today and put these powerful resources to work for you.

### Customer Billing Reminder: Credit Card Fee Implementation Effective April 1, 2025

Starting April 1, 2025, a fee of up to 3% will be applied to all payments made using a credit card, where permissible. Our payment processing vendor charges this fee to cover credit card processing costs.

**Questions? Contact Westfield's Customer Care Team at 800.243.0210, option 2.**

### Efficient, On-Demand Appoints Are Here

Westfield is **streamlining our appointment process with Just in Time Appointing (JIT)**, aligning with industry standards while improving efficiency. **Producers will now be appointed only when writing new business** — no action is needed and system access remains unchanged.

[Learn more about this update and what it means for you. >>](#)