

Your quarterly edge for insight, growth and action.

With a legacy of more than 175 years, Westfield continues to evolve to meet the needs of today's market. Westfield Edge delivers timely insights, business updates, and growth opportunities—equipping independent agents with what they need to stay competitive, adapt quickly, and drive stronger results.

Standard Lines Financial Highlights

GROSS WRITTEN PREMIUM

2025 YE

\$2,358,300,213

2026 YTD

\$563,624,352

NET COMBINED RATIO

2025 YE



2026 YTD

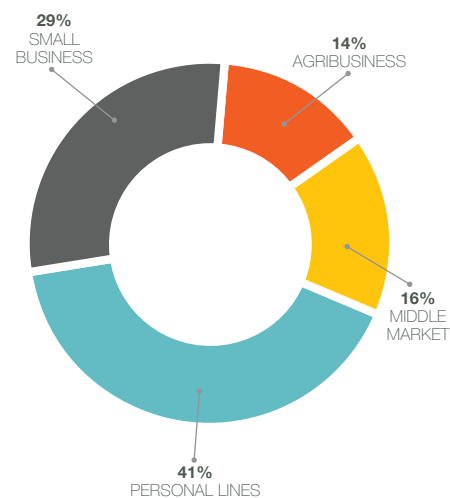


■ Losses Incurred Ratio
■ Loss Adjustment Expense Ratio
■ Underwriting Expense Ratio

*Data through 3/31/26

Mix of Business

Based on Gross Written Premium 2026 YTD



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

Positioned for Success

2026 Personal Lines Update: Positioned for Growth

Hear from Terry McClaskey, VP of Personal Lines, on how 2025 actions have strengthened our position and where we're headed next. From renewed appetite to optional new tools like LeakBot to help identify non-weather-related water leaks early (currently available in IN, OH and PA only), these updates are designed to reduce friction and help you focus on growth in 2026. Check it out! 2026 – A Year of Strength and Momentum | Videos & Movies on Vimeo



Terry McClaskey
Vice President, Personal Lines

Enhancing the Renewal Experience, Built on Intentional Action

Retention is a shared priority—and to help you win, you'll start to see a more proactive, intentional approach from our teams. Across all segments, Westfield teams are working to advance our process, using a combination of automated advancements and earlier outreach to collaborate on renewals, identify opportunities, and better position accounts for success. It's all part of continuous improvement efforts to deliver an elevated renewal experience for agents and drive stronger outcomes for customers.

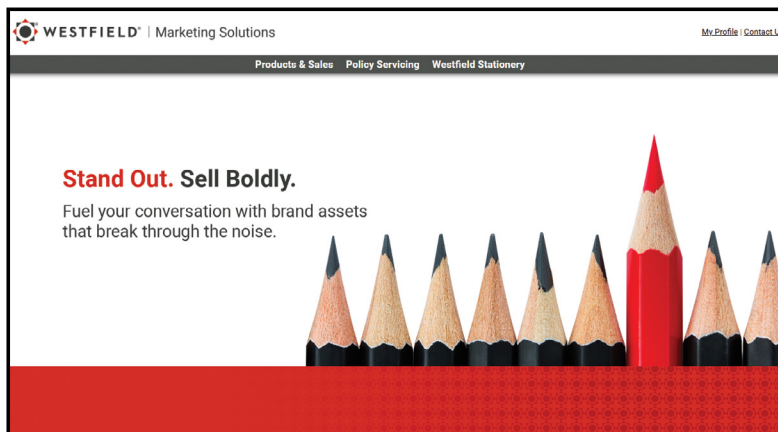
Share your insights: As we continue to elevate our renewal experience, your feedback directly helps strengthen our approach. Share your insights with your field and renewal teams!

Marketing Westfield to Your Customers: Easier Than Ever

Positioning Westfield with your customers—made easy. Marketing Solutions continues to evolve, giving you ready-to-use, brand-approved materials. From digital downloads to easy access to professionally printed brochures and flyers, it's all designed to help you win with customers.

You'll find resources like the Small Business Agent Essentials Kit, Workers' Comp program overview, and the latest materials on WesPak® and WesPak® Estate—all in one place!

Explore what's available and put it to work for you: Marketing Solutions



Your edge starts here

Explore the latest updates, opportunities, and innovations across our business segments—supported by the tools, expertise, and insights designed to help you stay competitive, move faster, and drive profitable growth.



Agribusiness

Proactive Risk Management for Complex Operations

Agribusinesses face a unique set of risks—from weather and biological systems to complex supply chains. Westfield Risk Services helps address these challenges through tailored strategies, on-site expertise, and technology-driven tools designed to help identify exposures early and reduce loss.

By helping customers strengthen resilience and improve operational safety, these solutions support long-term success across the agricultural landscape. [Learn more>>](#)

Faces of Agribusiness: Expertise Across the Field

Our new “Faces of Agribusiness” social campaign highlights the experienced professionals behind our Ag business. Featuring underwriters from diverse backgrounds and regions, the series showcases the depth of expertise supporting your success.

[Follow along to get to know the team and the insights they bring to the field>>](#)



Middle Market

Building Momentum Through Engagement

Middle Market is focused on strengthening engagement through a series of summer events, including regional meetings, industry, and CE events. These efforts are designed to deepen connections, share insights, and create more opportunities for collaboration throughout the year. We look forward to connecting with many of you in the months ahead.

Manufacturing Momentum: A Growing Opportunity

Manufacturing is a priority focus for Westfield Middle Market in 2026, following a year of strong performance with new business writings doubling across the segment.

With dedicated frontline expertise and a clear appetite, we're helping agents capitalize on opportunities and grow in this profitable market.

[Learn more in our LinkedIn post>>](#)



Small Business

Pay As You Go: More Flexibility for Workers' Comp

Westfield Pay As You Go offers a simpler, more flexible way to help manage Workers' Compensation premiums. By aligning payments to actual payroll each pay period, customers gain greater accuracy, improved cash flow, and fewer surprises at audit.

With no large upfront costs and payments that adjust as business changes, it's an easier, more predictable way to manage workers' comp—for both you and your customers. [Learn more>>](#)

Streamlined Underwriting, Stronger Competitiveness

Recent enhancements in key states (MI, PA, NC) have simplified underwriting for select classes of business—reducing questions and improving pricing competitiveness. These changes are designed to make it easier to quote, faster to write, and more competitive in the marketplace, with additional state expansion planned in the coming months.



Claims

Property Claims Service Center: Faster, More Consistent Service

As part of ongoing efforts to enhance speed and consistency, Westfield has introduced the Property Claims Service Center (PCSC) to support select claims. This specialized, team-based approach helps streamline handling and improve the overall experience.

While how claims are assigned may evolve, your expectations shouldn't—Westfield remains committed to delivering the same high level of service and support.

How to Reach PCSC: If you need assistance on a claim assigned to PCSC, you can contact the team directly at Propertyclaimsservicecenter@westfieldgrp.com or through **Customer Care at 800.243.0210**.



Personal Lines

Corey Talks Shop Video Podcast: “Service Without the Guesswork”

Episode #3 of the “Corey Talks Shop” series features Corey Vigliucci with Tonya Wilde and Vince Desjardins discussing how to navigate Personal Lines service with fewer handoffs and faster turnaround times.

They explain why the Underwriting Business Center (UBC) is the best first stop for most service needs, when to go directly to an Underwriter, and how processing and inspection teams help keep things moving smoothly. [Check out Episode 3 now>>](#)



Personal Lines Appetite Guide: Your Go-To Resource

The Personal Lines Appetite Guide provides a clear, quick reference for what we write, where we write it, and eligibility guidelines. It's a valuable tool to help you identify opportunities faster and place business with confidence.

If you have questions, need help with eligibility, or want to walk through an account, your underwriter is here to support you.

[View the Appetite Guide Now>>](#)

The Power of the Package: More Value, Less Complexity

[WesPak®](#) and [WesPak® Estate](#) make it easier to deliver value with streamlined, customizable coverage that combines home and auto in one solution.

These package policies are designed to simplify the experience for both you and your customers—while driving stronger retention, deeper relationships, and long-term value. As we expand our focus in the high-value home market, these solutions help you stand out and win more of the right business.

Beyond the Policy

LeakBot: Preventing Loss Before It Happens

Water damage remains one of the most common and costly homeowners' claims—but new technology is helping change that. With the recent launch of LeakBot, eligible Personal Lines customers (IN, OH, PA currently) can proactively detect hidden leaks before they turn into major losses.

Since launch, thousands of customers have already enrolled—helping reduce risk, prevent disruption, and protect what matters most. It's another

example of how Westfield is investing in predictive and preventative solutions that benefit both you and your customers.

Fuel Your Social Channels with Ready-to-Share Content

Stay connected with your customers using ready-to-use social media posts. Choose what works best for your audience—or share them all—across Facebook, LinkedIn, and more.

Each post is easy to expand and copy directly into your channels.

Access the content here: [Shareable Content](#)

Speaking of Social – Let's Connect!

Looking for timely Westfield and industry updates or shareable content to engage your customers on social media? Follow us on [LinkedIn](#), [Facebook](#), and [Instagram!](#)

