

Middle Market Target Industries



Hospitality

- Hotels
 - Avg. daily rate ~ \$150/night
 - Franchise
 - 3 to 5-star rating
 - Full service, suites
- Restaurants
 - Fast food and family style chains
 - Fine dining
 - Liquor receipts < 40%
 - Cooking maintenance and cleaning schedules
- Country clubs/golf courses



Manufacturing

- Metal goods
- Food and beverage
- Paper
- Plastics

Considerations: sprinkler system, quality controls, management, COPE, operations, end user's



Commercial Real Estate

- Lessor's risk with high occupancy
- Mixed use commercial buildings
- Office buildings



Trade Contractors

- Carpentry
- Concrete (not ready-mix)
- HVAC
- Electrical
- Dry wall
- Painting
- Risk transfer in place
- Fleet safety
- OSHA trainings
- Toolbox talks



Desired Risks in Target Industries

- Excellent management
- Financially sound
- Risk control performed 30-90 days out

Proud of our past. Poised for our future.

We began in 1848 as a small group of Ohio farmers who came together to protect their land. Now we are a global company. For over 175 years, we have embraced bold future-forward thinking. A factor that has helped us become an innovative thought leader, delivering insurance products and services.

Solid Financial Strength

\$2.5 Billion and Growing Direct Written Premium*

\$3.1 Billion and Growing In GAAP Equity*

AM Best Financial Strength Rating: "A XV" since 1934

Lloyds of London S&P A+ Rating

\$8.5 Billion and Growing In GAAP Assets*

Westfield Specialty premium portfolio is in excess of \$1 Billion

A+ Issuer Credit Rating by AM Best

Why Choose Westfield for Middle Market Classes

Our Customers Come First. Always.

Our culture is about caring for our customers. We've taken a customer-centric approach with a focus on delivering value beyond the insurance policy. It's no wonder CIO Views Magazine named us one of the "Top 10 Customer Centric Insurance Companies 2021." That's why we offer top tier support.

Custom Billing Options

We offer the flexibility for large businesses to pay for their insurance on a schedule that best works for their operations. Our billing services team works with our large business customers to create a customized billing plan:

- Billing statement customized to our customer's situation
- Payment plan based on our customer's needs

Risk Control Services

- 71% of employees don't think their employers are following through on safety promises, and 64% believe their employers are not making an active effort to improve training.¹
- 81% of employees say their physical safety is "extremely important" to them. Feeling the company cares about their safety is a priority consideration in staying with an employer.²
- Businesses see an average return of \$4 to \$6 for every dollar invested into their workplace safety programs.³

We can help our customers improve their operations and identify the conditions responsible for injuries, damage and waste. Westfield risk control services stress the value of preventing a loss before it occurs. We do this by establishing results-oriented goals and objectives based on the nature and needs of our customers' business.

Our customers have access to online tools for risk assessment and best practices in safety. We provide them with discounts on proven-effective tools from leading safety services.

Westfield is committed to offering affordable safety solutions, allowing our customers to focus on what they know best – their business.

Claims

Our claims specialists meet customers where they are - anytime, anyplace - they're available 24/7 and trained to provide a simple and convenient claims experience.

Only 3 Steps to the Westfield Claims Process:

Step 1: Claims Specialist contacts the customer within four hours of receiving the reported claim.

Step 2: Claims Specialist explains customer's coverage, reviews the claim, and assesses damages.

Step 3: Westfield promptly issues payment for covered losses according to the policy terms and conditions.

You can view our full
appetite guide here



Sources:

¹www.alertmedia.com/wp-content/uploads/2023/03/EmployeeSafetyReport-2023.pdf

²www.alertmedia.com/wp-content/uploads/2023/03/EmployeeSafetyReport-2023.pdf

³www.osha.gov/businesscase

*All financial info as of 01/26/2023

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