WESTFIELD SPECIALTY®

Westfield Specialty

Property

SHARED AND LAYERED PROPERTY

Shared and Layered Property targets large commercial and public sector risks with **TIV's greater than $100,000,000.** Programs are written on a highly syndicated basis and are exclusively distributed through appointed wholesale brokers.

What Do We Cover?

In terms of capacity, premiums, products, and perils:

- Up to $25,000,000 capacity
- Minimum premium $50,000
- Flexible capacity- Primary, Buffer, Excess, Deductible Buydowns
- Flexible deductible structures based on client preference
- Ability to lead programs on broad all risks coverage form
- All Risk, Cat Perils, or DIC
- Deductible buybacks (AOP or CAT perils)

MIDDLE MARKET PROPERTY

Middle Market Property targets commercial and residential risks with **TIV's less than $100,000,000 and greater than $5,000,000.** Accounts may be written as a layered/quota share structure or single carrier solution and are exclusively distributed through appointed wholesale brokers.

What Do We Cover?

In terms of capacity, premiums, products, and perils:

- Up to $50,000,000 capacity
- Minimum premium $25,000
- Flexible capacity- Primary, Buffer, Excess, or Full TIV placements (single carrier)
- Flexible deductible structures based on client preference
- Ability to lead programs on broad all risks coverage form
- All Risk – including CAT perils or CAT sublimits
- Optional Equipment Breakdown coverage

Target Classes

- Real Estate
- General Commercial Risks
- Public Entity
- Apartments and Condominiums
- Hospitality including Hotels and Motels
- Warehousing and Distribution
- Religious and Non-Profit Organizations
- Healthcare including Hospitals, ALF's, Managed Care and Medical Facilities
- Vacant Property
- Restaurants

The following classes do not fit into our appetite:

- Food Processing and Commercial Agriculture
- Lumber and Sawmills
- Recyclers
- Energy, Utilities, PowerGen
- High Hazard Manufacturing
- Pharmaceuticals
- Clean Rooms
- Docks and Marinas
- Mining and Underground exposures
- Risk Attaching Programs

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What Sets Us Apart?

- AM Best Rating of A XV
- a+ Issuer Credit Rating (ICR)
- Westfield Specialty is a wholly owned subsidiary of Ohio Farmers Insurance Company* which has $4.4 billion in combined surplus
- Experienced E&S property claims team focused on service, and quick, fair settlements
- A dynamic and responsive team of underwriters with decades of proven success
- Opportunistic appetite with underwriters willing to consider unique risks
- Wholesale only distribution

** Westfield is a trade name for the Ohio Farmers Insurance Company and its subsidiary insurance companies.*

Westfield Specialty will handle the risks that aren't all that common.

Underwriting Team

Andy Hendrix
Executive Vice President –
Head of E&S Property
E&S Property
215.687.3623
andyhendrix@westfieldgrp.com

Cody Davis
Senior Vice President –
Head of Shared and Layered
E&S Property
404.372.5981
codydavis@westfieldgrp.com

Tom Krause
Senior Vice President –
Head of Middle Market Property
E&S Property
804.347.8484
tomkrause@westfieldgrp.com

Are you ready to get started?

Allow a 120-day clearance for commercial and public entity accounts. Please copy the underwriter you would like to be assigned to the submission and provide the coded producing broker responsible for the submission.

SUBMISSIONS:

WestfieldESPropsubmissions@westfieldgrp.com

Please note our submission guidelines and inclusions:

- Risk specifications, to include desired program layering, target pricing along with expiring carrier / program
- Operations description including all COPE information along with specific underwriting exposures
- Statement of values in an excel format
- At least 5-year loss history