

Westfield Specialty

E&S Property – 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
- Ability to lead programs on broad all risks coverage form
- All risks – including CAT perils or CAT sublimits
- Equipment Breakdown coverage

Target Classes

- Real Estate
- General Commercial Risks
- Public Entity
- Apartments and Condominiums (Primary 1995 and newer only)
- Hospitality, including Hotels and Motels
- Vacant Property
- Warehousing and Distribution
- Religious and Non-Profit Organizations
- Healthcare including Hospitals, ALF's, Managed Care and Medical Facilities
- Light Mfg. and Assembly
- Automobile Dealerships (No Dealers Open Lot)

The following classes do not fit into our appetite:

- Food Processing and Distribution
- Lumber and Sawmills
- Recyclers
- Agriculture and Crops
- Energy and Utilities
- High Hazard Manufacturing
- Technical Risks including Pharmaceuticals and Clean Rooms
- Ammunition Mfg. and Fireworks
- Marinas – Docks & Waterborne Exposures
- Risk Attaching Programs

Specialty insurance is unique and specific to the kind of risk and product demands of a given business or industry. Westfield Specialty offers the history, knowledge, and vast product offerings you need.



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What Sets Us Apart?

- AM Best Rating of A XV
- a+ Issuer Credit Rating (ICR)
- S&P Global Rating of A-
- Westfield Specialty is a wholly owned subsidiary of Ohio Farmers Insurance Company* which has \$2.8 billion in combined surplus
- Experienced E&S property claims team focused on service, and quick and 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 will handle the risks that aren't all that common.

Underwriting Team

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▶ 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:

WestfieldESProposals@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