



Accident & Health

Introducing Westfield Specialty Accident & Health

Westfield Specialty has experienced rapid growth since its entrance to the market in July 2021. Westfield Specialty closed year-end 2024 with \$1.6 billion in GWP and currently underwrites in the U.S., U.K., and Dubai.

Westfield Specialty's Accident & Health team was established in February 2025 and is a new venture with global ambitions. As part of Westfield, we bring more than 175 years of financial stability and a well-capitalized balance sheet to the accident & health reinsurance and insurance market.

U.S. A&H Reinsurance

The Westfield Specialty A&H team is preparing to launch a portfolio of accident & health (A&H) reinsurance products domestically and internationally. Our product offerings will grow over time.

Our projected start date is July 1, 2025. The first reinsurance solutions we will underwrite are:

- Medical XOL and QS (US only)

International A&H

Westfield Specialty International currently offers a full portfolio of A&H products through Lloyd's Syndicate 1200. Westfield Specialty International can provide cover on both a primary and excess of loss basis.

- Direct & Facultative Business
- Proportional Reinsurance – Facultative and Treaty
- Non-Proportional Reinsurance – Facultative and Treaty

Why Choose Westfield Specialty?

Unique risks demand unique insurance solutions and the talented team at Westfield Specialty relishes a challenge. We develop creative coverage to help protect businesses and provide financial protection as well as drive growth for everyone in the value chain.

Our expertise, financial strength, and industry experience allow us to offer:

- **Comprehensive coverage options** tailored to specific client needs.
- **Customizable policy structures** to align with business objectives.
- **Dedicated underwriting expertise** with decades of experience in Accident & Health.
- **Fast and responsive claims support** to help ensure the timely processing and positive outcomes.



Accident & Health

Our Points of Difference

- AM Best Rating of A XV
- a+ Issuer Credit Rating (ICR)
- A responsive team of underwriters with deep expertise in Accident & Health.
- Strong relationships with leading brokerages to deliver the best solutions.

Your Most Vocal Advocate

We deliver:

- Transparent collaboration with every broker, client, and participating insurer.
- A disciplined innovation process to address emerging needs.
- A broad range of risk management solutions offering choice and flexibility.

Meet Our Team

U.S. A&H TEAM

Chris DiSipio

Head of Global Accident & Health
christopherdisipio@westfieldgrp.com

Joseph Freedman

Executive Vice President,
A&H Actuarial
josephfreedman@westfieldgrp.com

Mohsen Bidgoli

Assistant Vice President,
A&H Underwriting
mohsenbidgoli@westfieldgrp.com

INTERNATIONAL A&H TEAM

Tom Marsden

Class Underwriter,
Accident and Health
thomasmarsden@westfieldspecialty.com

Westfield Specialty is part of the Westfield Insurance Companies.

All of Westfield's insurance companies participate in an internal pooling Agreement with Ohio Farmers Insurance Company (OFIC) NAIC #24104.

Westfield Specialty Accident & Health Reinsurance will utilize two of the Group's other entities depending upon the state of the cedent:

- Westfield Insurance Company (WIC): NAIC #24112
- Westfield Select Insurance Company (WSEL): NAIC #17105

[AT A GLANCE]

Westfield:

founded in 1848

Westfield Specialty:

founded in 2021

Parent Company:

Ohio Farmers Insurance Company (OFIC)

Westfield Specialty Companies

- > Westfield Insurance Company
- > Westfield Select Insurance Company
- > Westfield Specialty Insurance Company
- > Westfield National Insurance Company

[FINANCIAL HIGHLIGHTS]

Westfield: OFIC 2024 Financials

- > **\$4.2 Billion** and Growing Direct Written Premium†
- > **\$11.5 Billion** and Growing In GAAP Assets†
- > **\$3.3 Billion** and Growing In GAAP Equity†

Westfield Specialty Companies' 2024 Financials

- > Westfield Specialty premium portfolio is in excess of \$1.5 Billion
- > Westfield Specialty Gross Written Premiums
 - US \$734M
 - International \$823M

[FINANCIAL RATINGS]

AM Best Ratings:

- > Financial Strength Rating (FSR): A (Excellent)
- > Long-Term Issuer Credit Rating (Long-Term ICR): a+ Excellent

Lloyd's of London S&P:

A+ Rating