WESTFIELD®

PERSONAL LINES

Appetite Guide

A quick reference to what we write, where we write it, and who is eligible.

UNDERWRITING SUPPORT

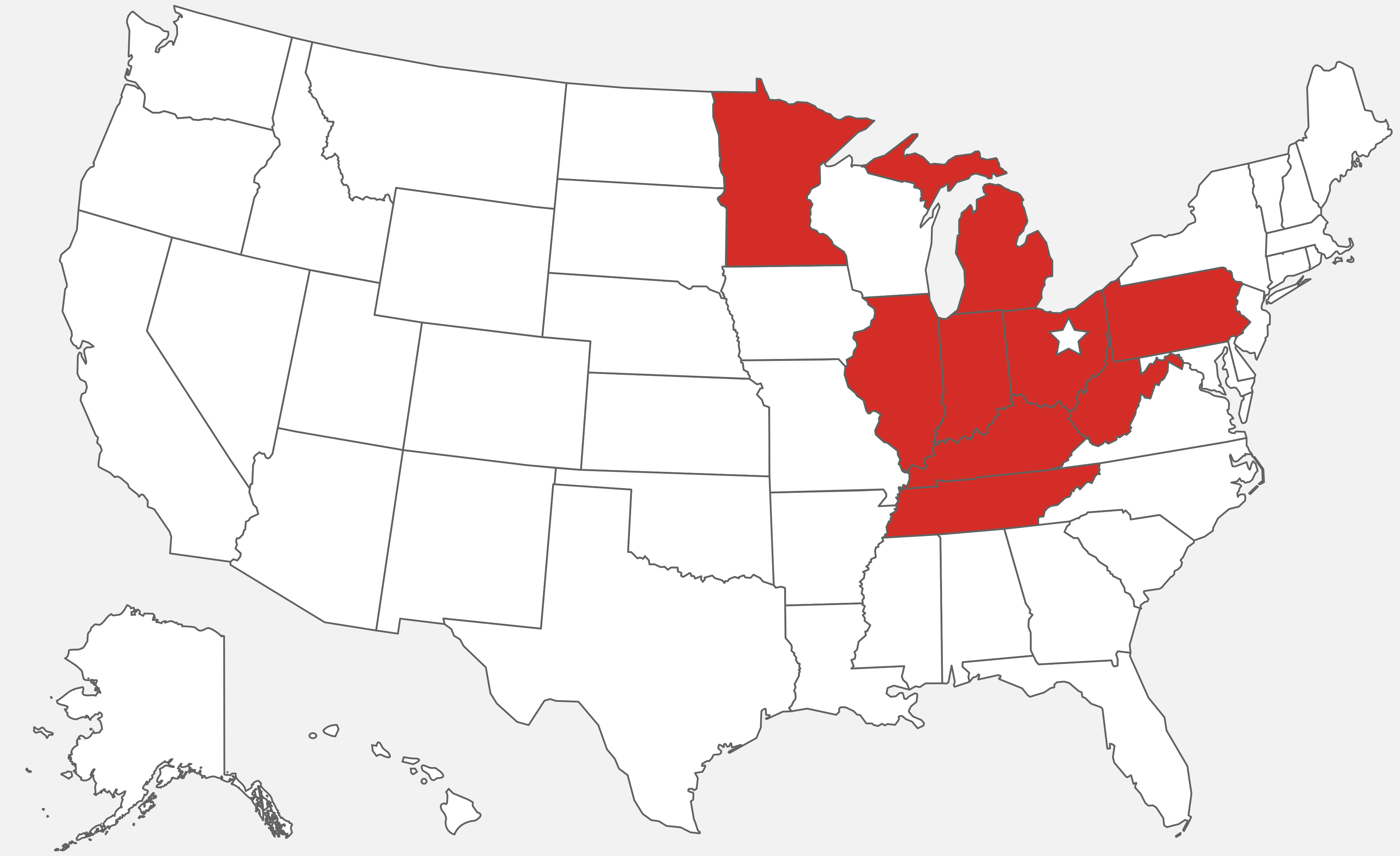
You Can Count On

At Westfield, underwriting is personal. Every agency we work with has a dedicated underwriting professional or team that serves as your go-to resource for insight, guidance, and solutions to help you write business with confidence.

If you have questions about this guide, need help with eligibility or quoting, or want to talk through an account, your underwriter is the best place to start. They're here to help you find the right fit and move business forward.

WHERE WE WRITE

We offer personal insurance solutions across nine states: Illinois, Indiana, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, Tennessee, and West Virginia.



WHO WE SERVE

We focus on financially established homeowners who:

- Own well-maintained properties and value long-term protection.
- Look to their agent for expertise, advocacy, and guidance.
- Seek comprehensive coverage at a competitive price.
- Expect reliability, transparency, and proactive communication.
- Value working with a consistently financially strong insurance company.
- View insurance as a key part of long-term financial security, not a transactional purchase.

These customers want more than a policy. They value peace of mind, consistency, and confidence that their coverage will keep pace as their lives and the market change — and that pricing remains fair along the way. Agents who deliver clarity, minimize surprises, and simplify complex decisions earn their long-term trust and loyalty.

WHAT WE WANT TO WRITE

We're most competitive on accounts that reflect the following characteristics:

- Owner-occupied, single-family homes
- Coverage A values between $300,000 and $3 million[1]
  - Potential capacity up to $5 million based on underwriting review and approval[1]
- Multiple insured vehicles
- Placement of both home and auto
- Minimal loss history
- Consistent and proactive home maintenance
- Use of loss-prevention technology
- Interest in value-added coverages, such as umbrella, inland flood, and cyber

[1]Coverage A appetite may vary by state. Contact your underwriter with questions.

NOT A FIT FOR WESTFIELD

These are the home and auto characteristics we currently *do not* have underwriting appetite for.

HOME

Mobile homes	Factory-built dwellings on a permanent chassis delivered as a self-contained unit.
Log homes	Properties built with interlocking log, load-bearing walls.
Significant animal exposures	Non-domesticated or exotic animals or dogs with a history of biting or known aggressive temperament.[2]
Outdated systems	Electrical, plumbing, or heating components that do not meet modern safety standards (e.g., less than 100-amp service, knob-and-tube wiring, galvanized plumbing).
High-risk roof types	Flat roofs or roofs constructed of wood or wood shake.
Short-term rental properties	Homes rented to others on a short-term basis and/or listed on online vacation rental sites or platforms.
High-risk commercial use	Homes operating daycare services, animal boarding, or other business activities that exceed incidental exposure guidelines.
Delayed owner occupancy	Homes not expected to be owner-occupied within 60 days of policy inception.

AUTO

International licensing	Drivers holding international driver's licenses.
Gray-market vehicles	Units not manufactured to meet U.S. safety or emissions standards.
Rental exposure	Vehicles made available for rental or peer-to-peer sharing.
Commercial ownership	Private-passenger autos titled to a business entity.
Out-of-state garaging	Vehicles not registered and garaged in the insured's primary state of residence.

[2]Reference state manuals for applicable breed restrictions.

OUR PERSONAL LINES OFFERINGS

Westfield offers a broad range of personal insurance solutions designed to help meet every stage of your customers' lives. These product lines allow you to build well-rounded, high-retention accounts with options that scale from standard homes to high-value properties.

Our product portfolio includes:

- Home and auto
- Secondary and seasonal homes
- Rental properties
- Watercraft
- Loss prevention programs, such as Ting®, MissionSafe®, and LeakBot®[3]
- Valuable articles
- RVs, campers, and ATVs
- Umbrella
- Ancillary coverages, including water backup, equipment breakdown, service lines, identity theft, cyber, and more

PRODUCT NAME	PREFIX	BEST FIT
WesPak®	WNP	Standard home and auto accounts, written as a true package
WesPak Estate®	WNE	High-value home and auto accounts, written as a true package
Homeowners	HOP	Primary or secondary home accounts, eligible to bundle with APV
High-Value Homeowners	HEP	High-value home accounts needing broader protection, eligible to bundle with APV
Auto	APV	Personal auto accounts, eligible to bundle with HOP or HEP
Dwelling Fire	PDP	Rental/landlord property accounts
Umbrella	UXP	Excess liability accounts, requires underlying primary home and auto policy.

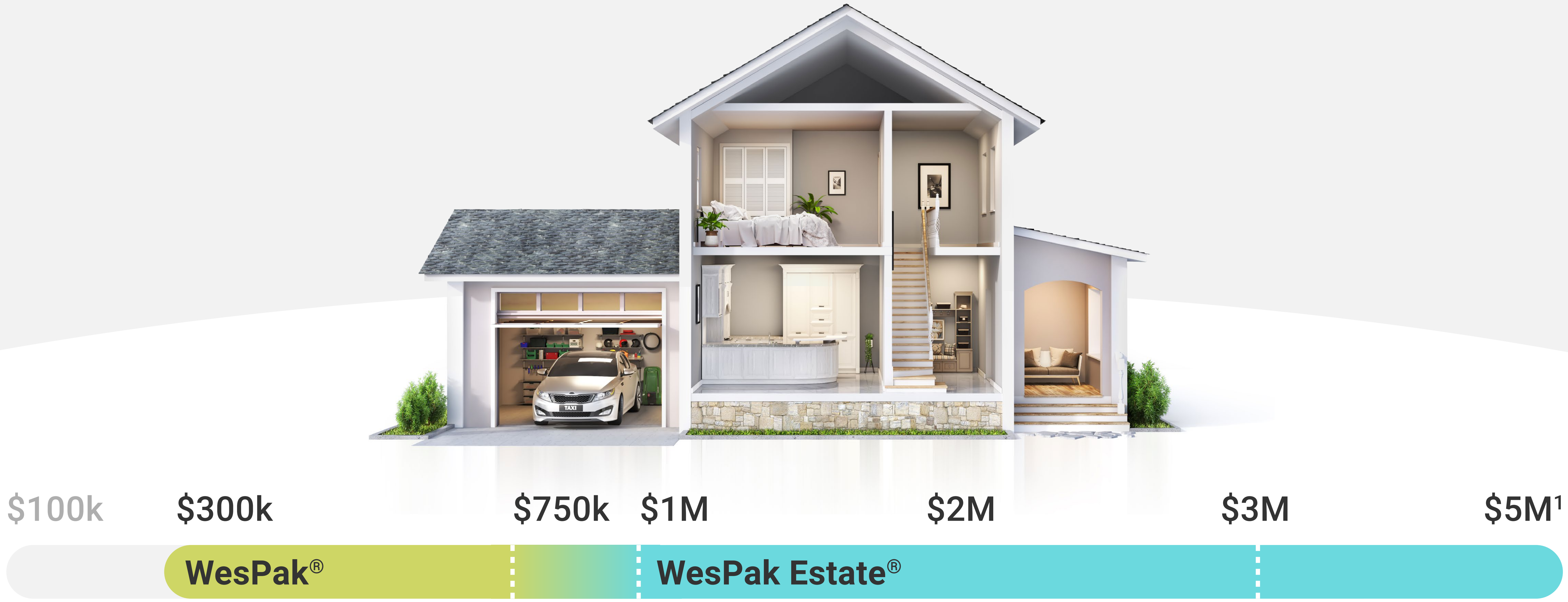
[3] LeakBot is only available in Ohio, Indiana, and Pensylvannia

COVERAGE A GUIDANCE:

Choosing the Right Product

Use the graphic below to help determine where a risk is most likely to fit. The ranges shown reflect where each product is typically the most successful, not strict requirements. In some situations, the household's overall risk profile and coverage needs become the deciding factor, particularly near the boundaries of a range.

If you have questions or need guidance on risk placement, please contact your underwriter.



For a deeper look at how coverages differ across our home products, review our Property Coverage Comparison resource.

[1] Coverage A appetite may vary by state. Contact your underwriter with questions.

QUOTING GUIDELINES:

Common Underwriting Considerations

The points below highlight key eligibility factors to consider during the quoting process for accurate risk evaluation.

Property Features

Pools must be fully fenced.

- Slides are acceptable.
- Diving boards require a minimum water depth of 8 feet.

Trampolines must include a full safety net enclosure.

Roofs should generally have been replaced within the last 19 years.

- Roofs older than 19 years may still be considered if documentation confirms they are within their expected lifespan and in acceptable condition.
- Slate and tile roofs older than 19 years require a documented maintenance plan.

Systems and Heat Sources

Heating systems should be updated within the last 35 years or professionally serviced or inspected within the last 2 years.

Wood stoves or solid fuel heat are acceptable when not used as the primary heat source and cleaned or serviced annually.

Occupancy and Use

Homes under construction must be completed and occupied within one year.

Businesses in the home must be insured under a Westfield commercial policy or qualify for the incidental business coverage.

Animals

Domesticated animals, such as a small number of horses or chickens that are for personal use, are generally acceptable.

HELPFUL RESOURCES

Below you'll find a collection of personal lines references you can turn to as questions come up.

- WesPak Brochure
- WesPak Estate Brochure
- Property Coverage Comparison Overview
- MissionSafe
- Ting
- Personal Lines Discounts Overview
- Personal Lines Support Contact Sheet
- Home Survey Overview
- Home Protective Device Requirements (Coming Soon)

If you need assistance, please contact 1.800.243.0210, option 5.

The information contained herein is not intended to be a complete statement of all applicable underwriting rules and guidelines. Please review the applicable state manuals, rule books, and underwriting guides for more detailed information about Westfield's risk appetite in a particular jurisdiction. PL-210 0226