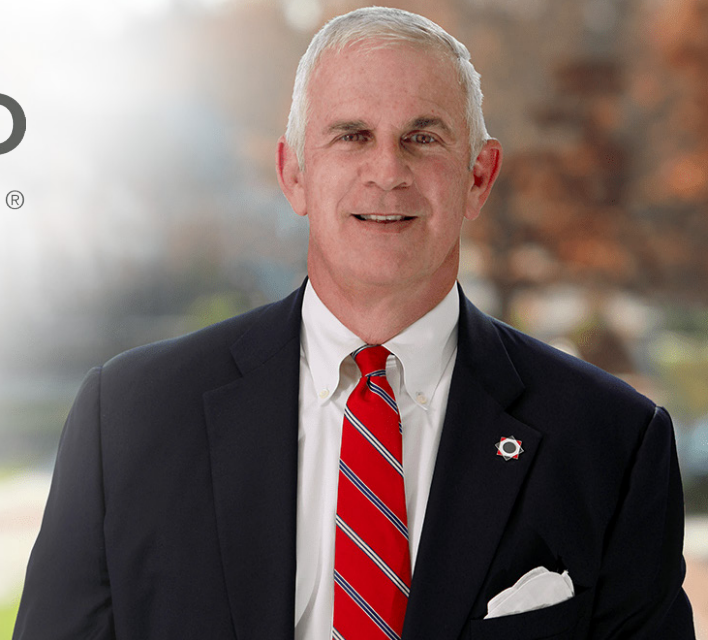




**JACK KUHN**  
**PRESIDENT**  
**WESTFIELD SPECIALTY**



**What's the biggest challenge for Wholesale & Specialty insurers in the next 12 months?**

The biggest challenge is going to be navigating a marketplace that will likely be fully softening as we enter the mid-to-latter part of 2025, excepting any major CAT events.

**What's your unique approach to addressing it?**

Our unique approach to addressing the softening marketplace is that we are not afraid to shrink if we need to shrink. That is, to reduce our writings. Our focus is not on the size of the portfolio but on its profitability. We are not going to chase topline growth in a marginal market.

**What makes Westfield Specialty optimistic about the future?**

I think we have an incredibly unique underwriting culture. We are about really understanding risks and pricing them appropriately. And that is something we will not disrupt through any sort of cycle change. It might impact the topline, but our underwriting acumen will remain very strong and relevant for us to succeed in a changing market.

**ABOUT**

Westfield Specialty is a prominent specialty insurance carrier, leveraging the financial strength of Ohio Farmers Insurance Company ("OFIC"), a leading U.S.-based property and casualty insurance company and the well-established Lloyd's of London Syndicate 1200.

Westfield Specialty launched in 2021 and currently underwrites six lines of business in the U.S., nine in the U.K., five in Dubai, and has 400 employees globally. Our experienced team brings deep expertise to the specialty market and offers unique insurance solutions for specialized risks that helps protect businesses, recover losses, and assist in driving growth for clients.

To learn more about Westfield Specialty, visit [westfieldspecialty.com](https://westfieldspecialty.com)

The other thing I would say when thinking about the future, is that we will remain strategic about looking for new opportunities to expand, but they need to be accretive to the portfolio. Again, we are not just chasing premium, but looking for unique opportunities that are going to really fit in with our focus on the profitability of the portfolio.