WESTERN NATIONAL INSURANCE

The relationship company

Commercial Insurance

APPETITE GUIDE

Western National takes a broad, generalist approach to our commercial appetite, making it difficult to define every risk we're willing to write. We encourage you to work closely with your Regional Agency Manager to prequalify risks and ensure alignment with our underwriting guidelines.

APPETITE GUIDE

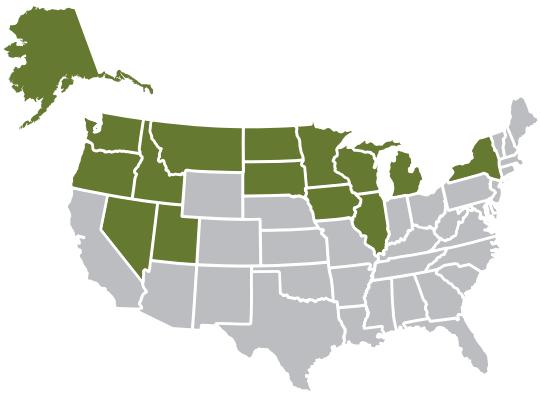
- Construction
- Manufacturing
- Professional services
- Retail
- Service industries
- Transportation
- Wholesale

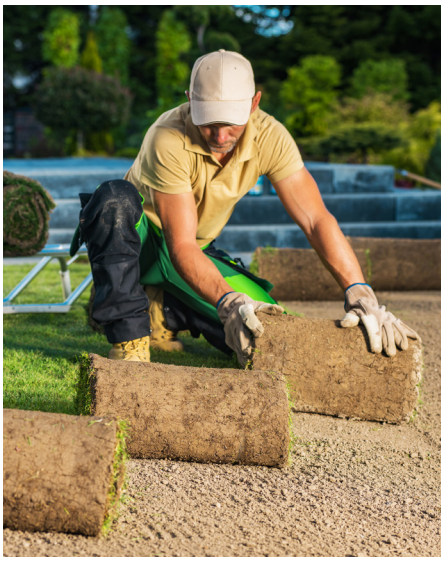


OUR FOOTPRINT

Commercial Insurance available in:
AK[a], IA, ID, IL, MI[b], MN, MT, ND, NV, NY[b], OR, SD, UT, WA, WI

a Through Umialik Insurance Company
b Through affiliate Michigan Millers Mutual Insurance Company







PROFESSIONAL INSURANCE AGENT

Trusted Choice

StarTribune TOP 200 WORKPLACES 2021-2024

WARD'S 50 SAFETY • CONSISTENCY • PERFORMANCE

AM BEST A+ SUPERIOR Financial Strength Rating

CONSTRUCTION

We do **not** write contractors that work on the exterior of the house (e.g. siding, windows, doors, residential roofing).

- Carpet cleaning contractors
- Commercial building construction
- Commercial roofers
- Concrete contractors
- Drywall contractors
- Electrical installation
- Excavation / site prep contractors
- Finish carpentry
- Insulation contractors (spray foam is eligible)
- Janitorial services
- Landscape contractors (snow removal is eligible)
- Masonry contractors
- Painting and wall-covering contractors
- Paving contractors
- Plumbing, heating, and air-conditioning
- Power and communication line construction
- Remediation services
- Residential remodeling (no exterior work)
- Street and road contractors

MANUFACTURING

We specialize in writing business-to-business manufacturing businesses.

- Asphalt paving mixture and blocks
- Cut stone
- Furniture
- Machine shops
- Machinery and equipment manufacturing
- Plastics
- Sheet metal manufacturing
- Sign manufacturing
- Steel manufacturing
- Textiles
- Wood products (e.g. wood containers and pallets, wood furniture, millwork, and cabinets)

PROFESSIONAL SERVICES

- Engineering services
- Landscape architecture

RETAIL

- Automotive parts and accessories
- Floor covering stores
- Furniture stores
- Hardware stores
- Home centers
- Nurseries, garden centers, and farm supply stores
- Paint and wallpaper stores

SERVICE INDUSTRIES

- Auto body repair
- Commercial and industrial machine / equipment repair
- Diesel repair
- General auto repair
- Tire dealers (no retreading or selling of retreaded tires)

TRANSPORTATION

We do **not** write businesses that specialize in milk hauling, car hauling, livestock hauling, or hazardous products.

- General or specialized freight haulers
- Local radius trucking
- Redi-Mix
- Sand and gravel haulers

WHOLESALE

- Electrical wholesalers
- Farm and garden machinery / equipment
- Hardware merchants wholesalers
- Heating and air-conditioning dealers
- Machinery and equipment wholesalers
- Plumbing distributers
- Vehicle parts distributers
- Wood products

WESTERN NATIONAL INSURANCE

Western National Insurance Group

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