



When it comes to Surety Bonds, it's true that the proof is in the partnership. Our strong commitment to providing a **consistent and stable Surety market**, coupled with **excellent customer service** and a **common-sense underwriting approach**, enable us to develop, cultivate, and maintain strong and lasting relationships with our agents and customers.

## Commercial Surety

At Western National, we have the expertise to underwrite a wide variety of Commercial Surety bonds. We underwrite each risk individually, based on its merits. Our philosophy is that common sense and a full evaluation of the risk should take precedence over inflexible underwriting guidelines.

You need knowledgeable and service-oriented people that understand your client's business and that can quickly respond to any bond request. Fortunately, you can obtain exactly what you need with just one phone call to Western National.

## Online Access

Many smaller bonds are available online through our e-SURETY™ system. With this system, lower-risk bonds can be accessed 24/7 and issued within a couple of minutes or less.

## Types of Bonds

- **License and Permit**
  - Code Compliance
  - Defective Title
  - Grain Buyers/Dealers/Warehouses
  - Motor Vehicle Dealer
  - Street Opening
  - Contractors' License
  - Insurance Producers
  - Private Schools
  - Sales Tax
- **Court Judicial**
  - Attachment / Garnishment
  - Discharge of Mechanic's Lien
  - Release of Attachment / Garnishment
  - Removal
  - Temporary Restraining Order
  - Cost
  - Indemnity to Sheriff
  - Preliminary Injunction
  - Replevin
  - Supersedeas / Appeal
- **Court Fiduciary**
  - Administrator/Personal Rep.
  - Guardian / Conservator
  - Receiver in Bankruptcy Court
  - Executor
  - Trustee
  - Receiver in Equity Court
- **Miscellaneous**
  - Lease
  - Union Wage and Welfare
  - Release-of-retainage
  - Utility Deposit
- **Public Official and Fidelity**
  - Agents
  - Sheriffs
  - Treasurers
  - Notary Public
  - Special Bond Issues
  - Tax Collectors
- **ERISA**
- **Employee Dishonesty (contains a "conviction clause")**



## Why choose Western National?

### Service

When you work with our underwriters, you are working with the decision makers. For Contract and complex Commercial accounts, our minimum goal is to provide you with an initial response within 24 hours of receiving the submission. In most cases, however, we respond within a few hours. Relationship oriented underwriting!

### Expertise

We believe experience, judgment, and common-sense should take precedence over rote rules and guidelines. Because our underwriters have over 20 years' experience on average, your submissions are managed by seasoned professionals capable of examining all aspects of the account; not just some basic financial metrics.

### Financial Strength

Western National is rated "A+" (Superior) Class X by A.M. Best and has a Treasury Listing over \$60 million.

### Stability

Western National Insurance Group is a private mutual insurer with over a century of experience serving policyholders' property and casualty insurance needs. We believe it's our commitment to lasting relationships that explains our stability and growth over the past century, and which will continue to do so in the years to come.

### Competitive Commission Rates

Contract Surety - Up to 35% on 1st \$2,500,000  
30% Next \$2,500,000

Surety Bonus Potential for over \$100K premium up to 8%  
(4% growth and 4% loss ratio)

#### Commercial Surety New Business Commission

50% Notary & Notary E&O

40% All on-line issued bonds

35% Renewal commission for agents over \$10,000

30% Bonds issued by Regional Office

25% Collateralized Bonds

**Contract**Xpress<sup>SM</sup>

**Surety**Online<sup>SM</sup>

**Western National Insurance Group**

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