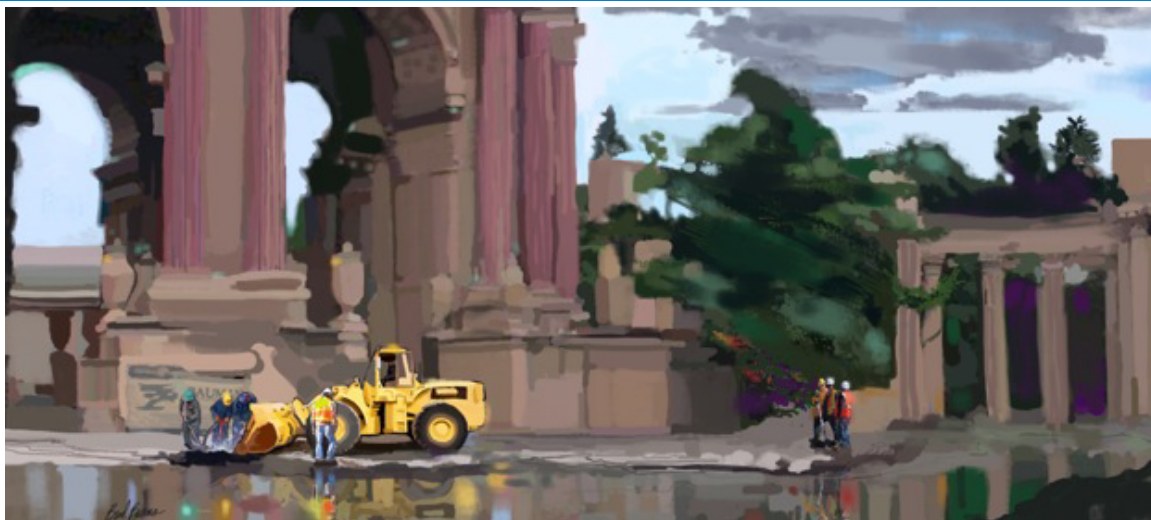


When it comes to Surety Bonds, it's true that the proof is in the partnership. Our strong commitment to providing a **consistent and stable Surety market**, coupled with **excellent customer service** and a **common-sense underwriting approach**, enable us to develop, cultivate, and maintain strong and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



Commercial Surety Bonds

At Western National, we have the expertise to underwrite and service a wide variety of Commercial Surety bonds – from simple compliance bonds to complex financial guarantees and accounts. Moreover, 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.

Because there are hundreds of different types of Commercial Surety obligations, companies and individuals in many different industries may require these bonds. For that reason, you need a knowledgeable and service-oriented surety that understands 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 (many of which are instant issue) can be accessed 24/7 and issued within a couple of minutes or less.

Types of Bonds

Western National underwrites all classes of Commercial Surety Bonds. Below are some examples.

- **License and Permit** including:

<ul style="list-style-type: none"> Code Compliance Defective Title Grain Buyers/Dealers/Warehouses Motor Vehicle Dealer Street Opening 	<ul style="list-style-type: none"> Contractors' License Insurance Producers Mortgage Brokers Private Schools Sales Tax
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- **Court Judicial** including:

<ul style="list-style-type: none"> Attachment / Garnishment Discharge of Mechanic's Lien Release of Attachment / Garnishment Removal Temporary Restraining Order 	<ul style="list-style-type: none"> Cost Indemnity to Sheriff Preliminary Injunction Replevin Supersedeas / Appeal
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- **Court Fiduciary** including:

<ul style="list-style-type: none"> Administrator/Personal Representative Guardian / Conservator Receiver in Bankruptcy Court 	<ul style="list-style-type: none"> Executor Trustee Receiver in Equity Court
---	---
- **Miscellaneous** including:

<ul style="list-style-type: none"> Lease Union Wage and Welfare 	<ul style="list-style-type: none"> Release-of-retainage Utility Deposit
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- **Public Official and Fidelity** including:

<ul style="list-style-type: none"> Agents Sheriffs Treasurers 	<ul style="list-style-type: none"> Notary Public Special Bond Issues Tax Collectors
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- **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 complex Commercial Surety accounts, our minimum goal is to provide you with an initial response within 24 hours of receiving the submission. For most bonds, however, we can respond within two hours.

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 IX by A.M. Best and is Treasury Listed.

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.

Call Us Today

For further information about our Surety capabilities, please contact one of our Regional Offices:

Central Regional Office

4700 West 77th Street
Edina, Minnesota, 55435
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Toll Free (800) 862.6070

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