



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.

## Contract Surety

Western National offers several surety products designed to meet the needs of all types of contractors, from large, sophisticated contractors with continuous bond needs to small contractors with infrequent needs, or even contractors who are in need of their first bond.

- **Standard and Preferred programs**  
Up to \$15 million single and \$30 million bonded aggregate. We will meet with the contractor and the agent to explore the contractor's background, operations, staffing, work program, and business plans in an effort to develop a surety solution that meets the business needs of the customer.
- **ContractXpress and XpressXtra (Rates 2.5% or less!)**  
Up to \$3,000,000 single and bonded aggregate programs with internal financial statements and bonds up to \$750,000 can be underwritten with a one-page application and credit investigation through our ContractXpress program.
- **U.S. Small Business (SBA) Bond Guarante Program**  
For contractorst who may not have fully developed their financial resources to support their desired workload, our underwriters are capable of placing an account into the U.S. Small Business Administration (SBA) program. This effective intermediary step helps contractors develop experience and builds financial resources so we can eventually graduate them into our standard program. SBA Rate and SBA Contractor Fee 2.4% or Less.

## Commercial Surety

Western National underwrites a wide variety of Commercial Surety obligations, including:

- License and Permit
- Court
- Fiduciary
- Miscellaneous
- Public Official
- ERISA
- Business Indemnity
- 'Non Construction' Commercial Performance Bonds for Service Industries.

Also, because we underwrite each submission based on its merits rather than by class, we can consider risks that other sureties may avoid such as Wage and Welfare Bonds, Utility Payment and other types of Financial Guarantee Bonds.

In addition to writing larger Commercial Surety risks, many smaller bonds are available on-line 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.



## 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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