

COMPANY PROFILE

Western National is a commercial insurer that specialises in short-term products and operates through a network of qualified intermediaries and carefully selected underwriting managers in South Africa.



Why select Western National as your Insurer?

- Western National has opted to maintain a decentralised model with a flat management structure enabling quick and efficient decision-making, which is a distinct advantage in the fiercely competitive short-term insurance industry.
- Sincerity, commitment, honesty and integrity serve as the cornerstones of our interactions with partners, employees and the market. We strive to build sound, long-term personal relationships with our qualified brokers, partners, clients and associates.
- We have a highly qualified, empowered team with a sound understanding of the markets we operate in, enabling us to offer innovative solutions.
- Western National is proud to have been honoured with the *Commercial Product Supplier of the Year* award by the Financial Intermediary Association for three consecutive years (2022, 2023, and 2024).
- We maintain a strong credit rating. Please visit our website for the most recent credit report.
- The joint shareholding of PSG Financial Services Limited (60%) and Santam (40%) reaffirms our credibility, commitment to service excellence and impeccable work ethic, while also providing a strong, sound capital base.
- As a proud BBBEE contributor, we remain committed to transformation and inclusivity. Our latest BBBEE rating is available on our website.
- Western National offers a localised broker footprint providing personalised services, superb relationships and a vast understanding of risk in the areas we specialise in.

Product offering

Commercial Product

Every business has unique requirements and insurance risks. Our commercial product is made up of a variety of risk types that can be chosen and combined to create a policy that is specifically tailored to match the needs and exposures of your company. As a business owner you can feel secure knowing that your investment is properly protected thanks to the sound advice from your adviser and Western National's excellent underwriting procedures and first-class customer service.

Agri-Protect

Farming and engaging in farming-related activities are not for the faint-hearted, due to the unique and specific risk exposures of this type of business. As these are not catered for by traditional commercial insurance cover, a sound understanding of the industry is crucial. Western has developed a customised product specifically designed for this industry. Your adviser will assess the risk elements of your agri-business to ensure the correct type of cover is selected for these risks, providing you as the farm owner with peace of mind knowing that the smooth continuation of your business is taken care of.

Sectional Title Cover (STC)

Acquiring and owning property is probably one of the biggest investments a business or an individual will make. The protection of this investment is paramount and therefore requires cover that specifically caters to the unique and varied types of risks associated with this industry sector. STC is your complete insurance solution for property owners and landlords, providing cover for sectional title property (residential and commercial), commercial buildings, share block investors and homeowners associations and all their unique risk protection requirements.

Engineering

Engineering insurance caters to a very specific market segment with unique insurance requirements. Typically, engineering risks include categories like Construction All Risk (CAR), Erection All Risk (EAR), Plant All Risk (PAR), Electronic Equipment, Machinery Breakdown and Machinery Breakdown Business Interruption/Deterioration of stock.



Specialist products and services

Underwritten by Western National Insurance



Western Assist Program

Complete peace of mind in the event of roadside incident offering tow-in services following Mechanical breakdown, Electrical Breakdown and Motor vehicle accident. Full details of the cover available on request or alternatively visit www.westnat.com



Zenith

Zenith is a specialised underwriting manager wholly owned by Western National. We partner exclusively with brokers, providing tailored high-net-worth personal insurance solutions supported by dedicated service and deep expertise. As part of Western National, we offer the strength, stability, and credibility of an award-winning insurer while maintaining the agility of a niche UMA.

E info@zenithinsure.co.za | **T** +27 (21) 872 7065 | **W** zenithinsure.co.za



RSUM Specialist Liability Underwriters

(UMA Underwritten by Western National Insurance)

Offering Specialised Liability insurance covers for the SME and MME sectors. Providing experience and understanding across a wide spectrum of industries where the risks, and cover requirements, are unique to the activities performed by those operating in, or interacting within those settings, such as: General and Agricultural liability, Directors & Officers liability, liability cover unique to the Tourism and Events industries, Fare paying passenger liability and Professional Indemnity liability cover are all available.

E info@rsum.co.za | **T** +27 (21) 271 1020 | **W** rsum.co.za



Medical Gap Cover

(UMA underwritten by Western National Insurance)

The following Underwriting Managers offer medical Gap cover underwritten by Western National Insurance.

For detailed information related to the product offering please contact the provider.

E western@kaelo.co.za | **T** +27 (86) 100 8258 | **W** kaelo.co.za



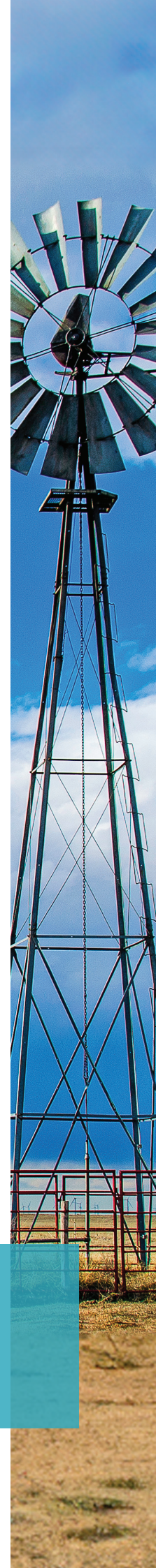
GapRisk Administrators

For detailed information related to the product offering please contact the provider.

E contact@gaprisk.co.za | **T** +27 (87) 820 0627 | **W** gaprisk.co.za



We strive to build sound, long-term personal relationships with our qualified brokers, partners, clients and associates.





Industry Achievement

Winner of the FIA Intermediary Experience Awards, 3rd consecutive year,
Non-Life Insurer of the year: Commercial

Western Cape

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Gauteng

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western
Rethink Insurance

www.westnat.com

Western National Insurance Company Ltd, affiliates of PSG Financial Services Ltd, a licensed controlling company, are authorised financial services providers.
FAIS: Juristic Reps under FSP 9465.