

We Want to Be **Your Surety of Choice**

You have many choices in choosing a surety for your client's needs. We wanted to share why we are the "**Surety of Choice**" for many agents and clients and how we are using a "**Best of All Worlds Approach to Surety**" to earn your trust.

TOTAL SURETY REWARDS

- Surety Bonus Arrangements for agents with \$100,000 or more in total surety premium up to 8% (4% loss ratio and 4% growth bonus)

STABILITY AND STRENGTH

- Private mutual insurance carrier dedicated to policyholder needs with over 120 years in business
- Strong ratings with A.M. Best "A+" X with a Treasury Listing over \$60 million
- Ward's Top 50 P&C recipient
- One-call approach for Contract and Commercial Surety with service within hours

COMMERCIAL SURETY PROGRAMS

- High Commissions – 50% on Notary Packages, 40% for all online-issued bonds and Renewal Commission up to 35%
- Notary Packages with Enhanced E&O (no burning limits clause) with an extra 50% coverage for defense costs. Packages include a 15% discount on notary supplies.
- Contractor License Bonds – 40% commission for new bonds, 35% on renewal.
- Full Service Commercial Surety includes License & Permit, Miscellaneous, Public Official, Federal, Court, Probate including the more difficult financial guarantee risks (on a case by case basis) such as Utility bonds, Sales Tax, and Wage and Welfare bonds.

CONTRACT SURETY PROGRAMS

- High Commissions – up to 35% commission for the first \$2.5 million (based on agency volume with Western National)
- *ContractXpress* program up to \$750,000 and *XpressXtra* to \$3 million with rates no greater than 2.5%. No C.P.A. Requirement for *XpressXtra* – Internal financial statements with supporting documents are acceptable.
- \$15 million Single, \$30 million "Bonded" Aggregate with capacity to grow. Standard, Preferred, Merit Rates with DebitCredit rating available and flexible underwriting terms and conditions.
- U.S. Small Business Administration (SBA) Bond Guarantee Program, Funds Control, and Collateral options are available to help assist Small and Emerging Contractors at affordable rates.

Western National Insurance Group

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Total Surety Rewards

Schedule of Surety Commissions

Commercial Surety	Standard	Preferred*	Partner**
Notary and Notary E&O - Issued Online by Agent	50%	50%	58% Max
All Online-Issued Bonds by Agent	40%	40%	48% Max
<i>40% First \$500,000, then 30% next \$2 million, then scaled</i>			
Bonds issued by Regional Office for Agent	30%	30%	38% Max
Non-Standard Programs, Collateral, and Co-Indemnitors	25%	25%	33% Max
Commercial Surety Renewals	30%	35%	43% Max
		* Minimum Commercial Surety premium of \$10,000 at previous year-end	** Agents with Bonus Agreement up to 8% (4% growth and 4% loss ratio) that produce a minimum of \$100,000 of Total Surety Premium
Contract Surety	Standard	Preferred*	Partner**
Bonds Issued by Agent 1st - \$2.5 million	30%	35%	43% Max
Next \$2.5 million	30%	30%	38% Max
<i>Call over \$5 million for scaled commissions</i>			
Bonds issued by Regional Office (1st \$2.5 million), call for bonds over \$2.5 million	25%	25%	33% Max
Non-Standard Program (SBA, Funds Control, Collateral) - 1st \$2.5 million	25%	25%	33% Max
SBA Agents (set up to issue bonds directly with SBA) - first \$2.5 million	30%	30%	38% Max
		* Minimum Contract Surety premium of \$50,000	** Agents with Bonus Agreement up to 8% (4% growth and 4% loss ratio) that produce a minimum of \$100,000 of Total Surety Premium

Bonus Agreement

** Bonus Agreement requires \$100,000 minimum total surety premium and is based on both loss ratio and premium growth up to 4% each and 8% total. The additional bonus is paid in March of the following year based on year-end calendar results. See agreement for details. Total Surety Premium includes Commercial and Contract Surety.

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