



Western National  
Insurance Group  
10851 N. Black Canyon Highway  
Suite 630  
Phoenix, AZ 85029  
(602) 314-5997 or Toll Free (855) 283-8106

**Contract Surety  
Rate Chart**  
**Western U.S. exc. Texas**  
Effective for New Business: January 1, 2017  
Rates Subject to Change

Western National's Contract Surety programs consider up to \$10,000,000 single projects and \$25,000,000 (bonded) aggregate work programs with the ability to continue to grow with the account as they continue to grow. We use a relationship service model building close relationships with our agents and contractors to meet their future needs. We consider most classes with the exception of developers and environmental contractors.

**Small and Emerging Contractor Programs**



**Streamlined Small and Emerging Contractor Program**

**ContractXpress to \$500,000 (Base Rates)**  
1 Page Application  
No Annual Sales Limitation - Program is for infrequent users or Small Contractors.

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**Xpress Xtra to \$1,500,000/\$1,500,000**  
(Bonded Aggregate) – No C.P.A. Requirement!  
Underwriting based from internal statements.  
(Base Rates)

**U.S. Small Business Administration (SBA)  
Bond Guarantee Program**

SBA Bond Guarantee Program	SBA Rates
First \$1,000,000 of Contract Price	1.8%
Over \$1,000,000	1.5%
SBA Contractor Fee (Paid to SBA by contractor)	0.729%

**Base, Standard, Preferred and Merit Rating Plans to \$10,000,000/\$25,000,000 Bonded Agg.**

*\*Flexible Rating– Up to 25% debit/credit can also be applied to rates below for added flexibility..*

For Standard, Preferred and Merit rating plans, the firm must have the stated minimum adjusted net worth and meet at least 6 of 10 qualifying factors. Contact your underwriter to discuss rates or classes in more detail.

Rate Per Thousand (Based on final contract price).	ContractXpress Xpress Xtra Base	Standard ANW > \$100,000	Preferred ANW > \$250,000	Merit ANW > \$500,000
<b>Class B Contracts</b>				
First \$500,000	\$25.00	\$17.00	\$14.40	\$10.00
Next \$2,000,000	\$15.00	\$10.00	\$8.70	\$7.50
Next \$2,500,000	\$12.50	\$7.50	\$7.20	\$6.70
Next \$2,500,000	\$10.00	\$7.00	\$6.25	\$6.25
<b>Class A Contracts</b>				
First \$500,000 of Contract Price	\$16.00	\$11.00	\$9.50	\$7.75
Next \$2,000,000	\$9.50	\$7.00	\$6.75	\$6.25
Next \$2,500,000	\$7.00	\$5.50	\$5.50	\$5.00
Next \$2,500,000	\$6.50	\$5.00	\$5.00	\$4.50
<b>Class A-1 Contracts</b>				
First \$500,000 of Contract Price	\$8.50	\$7.65	\$6.90	\$6.10
Next \$2,000,000	\$7.00	\$6.00	\$5.75	\$5.25
Next \$2,500,000	\$6.00	\$5.00	\$4.75	\$4.25
Next \$2,500,000	\$5.50	\$4.50	\$4.25	\$4.00

- Minimum Premium is \$100 and rates are charged on the contract price with a maximum of 4 times the end rate applied to the aggregate penalty of the performance and payment bond. Additional and return premiums in excess of \$100 will be charged or refunded based on the final contract price. Additional cha
- Additional charges may apply when time for completion exceeds 12 months (24 months or Preferred and Merit rates)