



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

**California Contractor License  
 Rate Chart  
 CA**  
 Effective for New Business: June 1, 2015  
 Rates Subject to Change

**California Contractor License Bonds - \$15,000 and Bond of Qualifying Party \$12,500**

**Standard, Preferred and Ultra Preferred with ContractXpress Rating Plans**

	Standard FICO >=650 New in Business	Standard FICO >=650 Existing License	Ultra Preferred with ContractXpress* FICO >= 720 3 Years Licensed & Bonded Must Own Real Estate
<b>CA \$15,000</b>			
<b>Other than Roofing and Swimming Pool</b>	<b>\$15,000/\$12,500</b>	<b>\$15,000/\$12,500</b>	<b>\$15,000/\$12,500</b>
<b>1 Year</b>	<b>\$144/\$120</b>	<b>\$115/\$96</b>	<b>\$102/\$90</b>
<b>2 Years</b>	<b>\$238/\$198</b>	<b>\$190/\$158</b>	<b>\$168/\$140</b>
<b>3 Years</b>	<b>\$331/\$276</b>	<b>\$265/\$221</b>	<b>\$235/\$196</b>
<b>Roofing, Swimming Pool and Disciplinary Action</b>	Standard FICO >= 650	Preferred FICO >=670 Licensed & Bonded >= 2 yr	Ultra Preferred with ContractXpress* FICO >= 720 3 Years Licensed & Bonded Must Own Real Estate
	<b>\$15,000/\$12,500</b>	<b>\$15,000/12,500</b>	<b>\$15,000/\$12,500</b>
<b>1 Year</b>	<b>\$750/\$625</b>	<b>\$600/\$500</b>	<b>\$450/\$375</b>
<b>2 Years</b>	<b>\$1238/\$1,031</b>	<b>\$990/\$825</b>	<b>\$743/\$619</b>
<b>3 Years</b>	<b>\$1725/\$1,438</b>	<b>\$1380/\$1,150</b>	<b>\$1035/\$863</b>

- FICO Score on Key Owners with no significant derogatory information reported in the past three years such as bankruptcies, unsatisfied judgments or serious late payments
- Prepayment Discount of 35% will be applied to second and subsequent years for Standard, Preferred and Ultra Preferred rating plans.
- Minimum Earned Premium is \$90
- ContractXpress Prequalification is not available for Roofing, Swimming Pool or Disciplinary Bonds.