

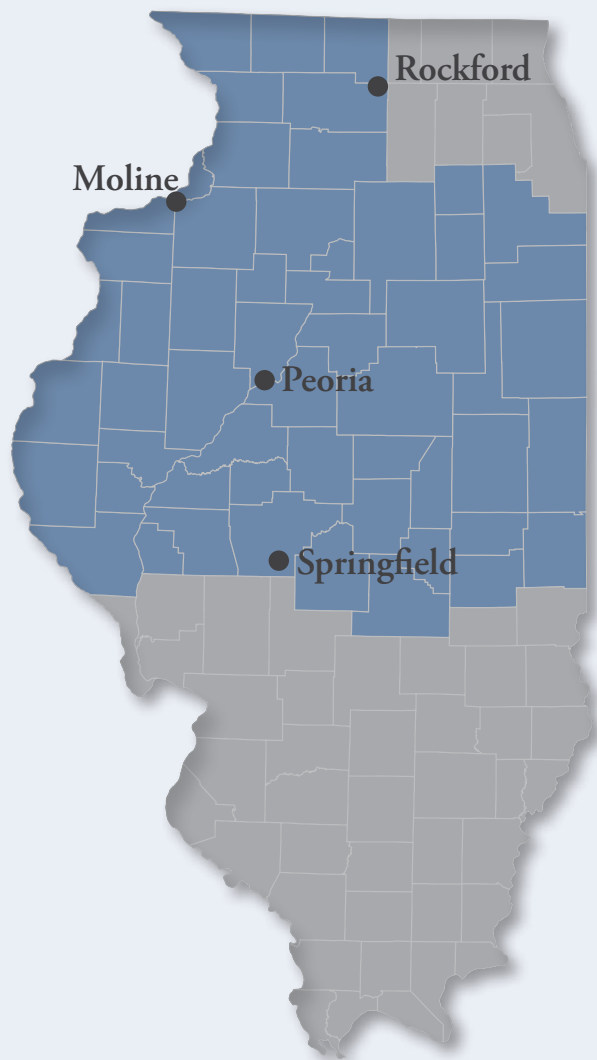
Argent® and West Bend's Shared and Monoline Appetites

West Bend and Argent are pleased to partner in providing your agency with the best of both worlds. While both Argent and Commercial Lines write large accounts, sometimes you need the flexibility to place an account with an all-lines writer, while at other times you need a monoline carrier. And then there are times when you need to combine a package carrier with a monoline market – preferably all with one company.

Now you can do it all with West Bend and Argent.

While West Bend's Commercial Lines has a fairly broad appetite, as a monoline workers' compensation writer, Argent's appetite is more specific and typically focuses on risk types most carriers don't consider their core operations.

The list below – while not all encompassing – provides you with the premium break in which the business units cross over and operate together, as well as Argent's standalone premium breaks. In most cases, Argent's and Commercial Lines' appetites cross over in manufacturing and construction risks. If the workers' compensation premium for a multiline submission exceeds \$200,000, Argent will handle that line of business.



	Argent	WB Commercial Lines if a multiline submission
Manufacturing	>\$200,000	<\$200,000
Construction	>\$200,000	<\$200,000
	Argent Monoline	
Manufacturing*	\$50,000	
Medical Risks*		
Assisted Living*	\$50,000	
Skilled Care*	\$50,000	
Hospital	\$100,000	
Home Health	\$75,000	
Transportation*		
Local or Intermediate*	\$100,000	
Long Haul* (<10% flatbed)	\$250,000	
Construction	\$150,000	
Not for Profit	\$75,000	
Municipal/Education	\$100,000	

Argent's initial service territory will focus on central to western Illinois to maximize service capabilities on existing business.

The premium cutoffs are based on manual premium calculations. Risks falling outside these classes will be considered on a case-by-case basis. Please call your underwriter for specific details. We have the ability to write workers' compensation in states where applicable.

** Argent primary target classes of business in all states.*

