

# SFAA FULL PLAN MEMBER

## FIDELITY AND SURETY

### STATISTICAL PLAN

Edition Date: 01/01/201~~2~~5

The Surety & Fidelity Association of America  
1101 Connecticut Avenue, NW  
Suite 800  
Washington, DC 20036

Phone: 202-778-3632 or  
202-463-0600

Fax: 202-463-0606

[www.surety.org](http://www.surety.org)

[eodonnell@surety.org](mailto:eodonnell@surety.org) or  
[information@surety.org](mailto:information@surety.org)

# FIDELITY AND SURETY

## STATISTICAL PLAN

### TABLE OF CONTENTS

PAGES	DESCRIPTION
<b>GR-1-3</b>	<b>GENERAL RULES</b>
1.1-1.3	PREMIUMS AND LOSSES _____
2	PREMIUMS
3	LOSSES _____
<b>FRI-1-4</b>	<b>REPORTING INSTRUCTIONS – FIDELITY AND FORGERY</b>
1-2	PREMIUMS AND LOSSES _____
3.1-3.3	PREMIUMS
4.1-4.3	LOSSES _____
<b>FCS-1-16</b>	<b>CODING SECTION – FIDELITY AND FORGERY</b>
	PREMIUMS AND LOSSES _____
1	Transaction Type Code
2	State Code
3.1-3.4	Territory Code
4	Annual Statement Line of Business
5	SFAA Subline
6.1-6.13	Class of Insured Code
7	Policy Code
8	Type of Coverage Code
9.1-9.5	Form of Coverage Code
10	Amount of Coverage
11	Number of Additional Locations
12	Deductible Amount
13	Number of Ratable Employees
	PREMIUMS
14	Rating Modification Factor
15	Rate Departure Factor/Company Loss Cost Multiplier
	LOSSES _____
16	Type of Loss Code
<b>SRI-1-4</b>	<b>REPORTING INSTRUCTIONS – SURETY</b>
1-2	PREMIUMS AND LOSSES _____
3.1-3.2	PREMIUMS
4.1-4.2	LOSSES _____
<b>SCS-1-7</b>	<b>CODING SECTION – SURETY</b>
	PREMIUMS AND LOSSES _____
1	Transaction Type Code
2	State Code
3	Annual Statement Line of Business
4	SFAA Subline
5.1-5.14	Classification Code
6	<u>Exposure Amount Type of Contract Bond Code</u>
7	<u>Type of Contract Bond Code Exposure Amount</u>
8	<u>Small Business Indicator</u>
9	<u>Expedited Underwriting Program</u>

# GENERAL RULES PREMIUMS AND LOSSES

## 1. SCOPE OF THE PLAN

This plan is applicable to direct business written by the Carrier and contains the necessary instructions for the reporting of statistics to The Surety and Fidelity Association of America for the following lines of business:

Fidelity (including Forgery)  
Surety  
Crime (policies written under the SFAA's Crime Protection Policy)

Fidelity written as part of the SFAA's Crime Protection Policy shall be reported under this Plan, all other Fidelity package policies shall not be reported under this plan.

## 2. METHODS OF COMPILING STATISTICS

This Plan is designed to develop statistics in the following manners:

### A. Calendar/Claim Report Year

A comparison of the incurred losses of claims reported in a given twelve-month period with the premiums and exposures earned in that same period.

### B. Calendar Year

A comparison of the incurred loss transactions during a given twelve-month period with the premiums and exposures earned in the same period.

## 3. RECORDING OF STATISTICS

Carriers may use any method for the recording of statistics, including any type of record format convenient to their statistical or accounting procedures, and codes other than those set forth in this plan, provided only that statistics can be reported by the carrier within the required time using the codes and record format provided in this plan.

## 4. UNIFORM METHOD OF REPORTING STATISTICS

The statistics for business not written in accordance with the definition of coverages and classifications set forth in the manuals published by The Surety and Fidelity Association of America must be so identified on the records of the Carrier and must be separately reported to the SFAA. Codes applicable to such statistics that are not included in the Plan will be furnished to the carrier by the SFAA upon receipt of a request for such codes with a complete description of such coverages or classifications.

Each carrier will report its statistics in the detail required and will forward the statistics to the SFAA on the forms approved by them for such reportings.

## 5. PREPARATION AND COMPLETION OF REPORTS OF STATISTICS

A. The reports of premiums and the reports of losses (including allocated loss adjustment expenses [ALAE]) must be reported in the record formats contained in the Plan.

B. The filing of statistics shall be accompanied by transmittal letters showing summary totals in accordance with the instructions recited in the Calls for Experience. The summary totals reported must be in agreement with the records of the company for the period covered. For loss submissions, loss and ALAE subtotals will also be included on the transmittal letter.

C. Prior to submission of statistics to the SFAA, the carrier shall make an audit of the statistics being reported to detect and correct any errors in the assignment of statistical codes contained in the coding sections of this plan. Company Edit Packages are available from SFAA to assist the carriers in this audit.

D. The carriers shall refer to the Annual Calls for Experience for further details on reporting. The Calls for Experience will be issued to the carriers on or before February 1<sup>st</sup> of each year.

# GENERAL RULES PREMIUMS AND LOSSES

## 6. REVISIONS TO PLAN

In the absence of supplementary instructions, these pages are applicable to all premium and loss transactions on bonds or policies with effective or anniversary dates on or after the date indicated in the lower right corner of the reprinted pages. Changes will be highlighted by a \$\* in the margin.

## 7. REINSURANCE

The statistics are to be reported for direct business only. Therefore, the reports of statistics shall not include premiums received from or losses paid to other carriers on account of reinsurance assumed by the reporting carrier; nor shall any deductions be made by the reporting carrier for premiums ceded to or losses recovered from other carriers on account of reinsurance ceded.

## 8. COSURETYSHIP

A. With regard to cosurety transactions (i.e. those situations where several carriers participate on a single bond or policy together, all on a direct basis), each carrier shall report all such transactions in which it participates. Such transactions shall be reported in full statistical detail.

B. In cosurety situations, each carrier shall report only its share of any premium, exposure or loss amount.

## 9. CORRECTION OF ERRORS

Adjustment of coding errors in the reporting of statistics or adjustment of errors in the reporting of exposure amount is to be accomplished by 1) reporting a complete offset of the original record in which the premium amount, loss amount or claim count of the offset record shall be recorded as a credit, while the full exposure amount of original record shall be recorded; and 2) and a new record showing the proper codes or exposure amount.

Adjustment of errors in the reporting of premium amount, ~~exposure amount~~, loss amount, ~~or~~ number of claims is to be accomplished by making an additional entry increasing or decreasing the amount originally recorded. The full exposure amount of the original entry shall be recorded in the additional entry.

For detailed instructions on the adjustment of errors, refer to the Annual Calls for Experience.

## 10. REPORTING DATES

When reporting dates (i.e. Transaction Effective Dates, Transaction Expiration Dates or any other dates) use the values 1-9 to represent the months January through September respectively, the value 0 (zero/Hex Code F0) to represent the month of October, "-" (Card Code 11/Hex Code 60) to represent the month of November and "&" (Card Code 12/Hex Code 50) to represent the month of December.

## 11. REPORTING AMOUNTS

When reporting amounts (i.e. Premium and Loss Amounts) and Claim Count, negative values must be signed, while positive values may be signed or unsigned. Amount fields must be right justified with leading zeros.

A. Negative amounts are indicated in the units position as follows:

<u>Units Position</u>	<u>Numeric Value</u>	<u>Symbol</u>	<u>Hex Code</u>	<u>Card Code</u>
	-0	}	D0	11-0
	-1	J	D1	11-1
	-2	K	D2	11-2
	-3	L	D3	11-3
	-4	M	D4	11-4
	-5	N	D5	11-5
	-6	O	D6	11-6
	-7	P	D7	11-7
	-8	Q	D8	11-8
	-9	R	D9	11-9

**GENERAL RULES  
PREMIUMS AND LOSSES**

11. REPORTING AMOUNTS (Con't)

B. Unsigned Positive amounts are indicated in the units position as follows:

<u>Units Position</u>	<u>Numeric Value</u>	<u>Symbol</u>	<u>Hex Code</u>	<u>Card Code</u>
	0	0	F0	0
	1	1	F1	1
	2	2	F2	2
	3	3	F3	3
	4	4	F4	4
	5	5	F5	5
	6	6	F6	6
	7	7	F7	7
	8	8	F8	8
	9	9	F9	9

C. Signed Positive amounts are indicated in the units position as follows:

<u>Units Position</u>	<u>Numeric Value</u>	<u>Symbol</u>	<u>Hex Code</u>	<u>Card Code</u>
	+0	{	C0	12-0
	+1	A	C1	12-1
	+2	B	C2	12-2
	+3	C	C3	12-3
	+4	D	C4	12-4
	+5	E	C5	12-5
	+6	F	C6	12-6
	+7	G	C7	12-7
	+8	H	C8	12-8
	+9	I	C9	12-9

## GENERAL RULES PREMIUMS

### 1. REPORTING OF PREMIUMS

A separate record must be reported for each unique set of codes contained in the coding section of this Plan.

Premium records must be reported in accordance with the requirements of the section of this Plan corresponding with the section of the manual of rules, procedures and classifications under which they are rated.

Premium records shall be received by SFAA at its receiving location ~~within 60 days~~ by March 1 after the close of the accounting year in a single submission.

### 2. CHANGES IN POLICY BY ENDORSEMENT

The transaction effective and expiration dates reported for endorsements shall be the effective and expiration dates of the endorsements, and not the policy. The premium ID used for all endorsements shall be the same as the ID used in the original entry. The exposure amount for all offset records shall be the full amount recorded in the original entry; no exposure credit amount shall be used on any endorsement or offset record.

A. Endorsements effective as of the bond or policy inception date must be reported in full detail as follows: All original entries affected by the change must be offset and new entries must be reported with the revised codes. Offset entries shall show the premium amount as a credit and the full exposure amount of the original record.

B. Endorsements that involve the addition or deletion of a risk, class or coverage with a corresponding premium adjustment are to be reported in full detail with the full exposure amount of the original entry; and effective and expiration dates reflecting the term of the endorsement being reported.

C. All other endorsements must be reported using either of the following methods:

- i) Offset entries will be made to cancel the unearned premium for the entries affected by the changes. The full exposure amount of the original entry shall be recorded on the offset record. New premium entries containing the revised codes shall be made to report the premium for the remainder of the bond or policy period and the full exposure amount in effect at the time of the endorsement; or
- ii) Supplementary entries will be made in accordance with the codes used for the previous entry, except for the Transaction Effective Date, which will show the effective date of the endorsement. If the exposure has changed from the original entry, record the new full exposure amount on the supplementary entry.

### 3. CANCELLATIONS

The premium ID used for all cancellation entries shall be the same as the ID used in the original record. The exposure amount recorded for all offset records shall be the full amount at the time of cancellation; no exposure credit amount shall be used on any cancellation or offset record.

A. For a flat cancellation (effective as of the transaction effective date of the policy) the entry must be identical to the previous entry except that the premium ~~and exposure~~ fields shall be shown as a credit, and the accounting date shall be the month of December and year in which the cancellation was recorded on the carrier's books. For coding instructions for reporting amounts and dates, refer to the General Rules – Premiums and Losses section.

B. For a pro rata or short cancellation, the entry must be identical to the previous entry except:

- i) The unearned portion of the premium shall be shown as a credit (for coding instructions for reporting amounts, refer to the General Rules – Premiums and Losses section);
- ii) The transaction effective date shall be the effective date of the cancellation. The transaction expiration date shall be the expiration date recorded on the original entry; and
- iii) The accounting date shall be the month of December and year in which the cancellation was recorded on the carrier's books (for coding instructions for reporting dates, refer to the General Rules – Premiums and Losses section).

# GENERAL RULES LOSSES

## 1. REPORTING OF LOSSES

Losses, including ALAE, must be reported with the applicable codes used to report the corresponding entries of premiums in addition to loss codes contained in the coding sections of this Plan.

Paid loss records, including salvage and subrogation recoveries (see item 3 below), shall be received by SFAA at its receiving location within 60 days by March 1 after the close of the accounting year in a single submission.

Outstanding losses shall be received by SFAA at its receiving location by March 1 valued as of 12/31 of the preceding year.

## 2. CLAIM COUNT

A. Cases to be counted as claims must be only those in connection with which a loss payment has been made or a loss reserve established.

B. A claim closed without a loss payment shall not be counted as a claim.

C. A claim partly paid and partly outstanding may carry the claim count either in the paid or outstanding record but must only be counted once. A claim must only be recorded once over the life of the claim (i.e. if a claim count is recorded in a record showing the establishment of an outstanding loss, it should not be recorded in any subsequent records showing additional reserves or paid losses for the same claim). Once a claim count for a claim has been recorded, a new claim count should not be recorded even if a reserve record or paid loss record is submitted on the same claim in subsequent account years.

D. A claim involving a loss payment or establishment of a reserve under one or more Excess Bonds or Policies shall have a claim count for each entry.

E. Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the claim reported under that statistical entry.

F. A claim on which more than one payment is made shall only be counted once.

G. In cosurety loss transaction situations, the section pertaining to reporting of claim counts shall apply only to the "originating" carrier. All other cosureties shall report a claim count of "0" on all cosurety loss transactions.

In the case of a co-originated bond or policy the first signing company shall be deemed to be the "originating" carrier for statistical purposes.

Situations involving concurrent bonds or policies shall be handled as if they were cosurety situations and, in such cases, the first carrier in alphabetical order shall be deemed to be the "originating" carrier for statistical purposes.

## 3. SALVAGE AND SUBROGATION

Recoveries under salvage or subrogation for losses shall be reported as credit entries using the appropriate salvage or subrogation type of transaction code. All salvage is to be reported net of the ALAE expense incurred in effecting the recovery. All paid ALAE and outstanding ALAE shall be reported in the paid and outstanding loss files, respectively, under separate entry(ies) using the appropriate paid ALAE or outstanding ALAE type of transaction code.

~~Recoveries under salvage or subrogation for losses may be reported as credit entries, or the loss reported net as to recoveries.~~

1. GENERAL REPORTING REQUIREMENTS

Refer to the General Rules section of this Plan for the General Rules applicable to all lines of business.

A. PREMIUMS

Premiums must be separately reported for each unique set of codes in the coding section of this plan.

The premium reported shall be the total premium charged for the bond or policy and it shall reflect any modification resulting from the application of Prospective Experience or Experience and Schedule Rating Plans.

B. LOSSES

Separate statistical entries are required by type of loss code for paid loss, including salvage and subrogation (i.e. any credit to paid loss through collection, recovery, liquidation of a collateral, etc.); ~~and~~ outstanding loss; paid allocated loss adjustment expense; and outstanding allocated loss adjustment expense.

2. EXCESS INSURANCE

If the manual premium for a bond or policy is subject to a Rating Modification Factor in the primary (or underlying) coverage area which is different from the Rating Modification Factor in the excess coverage area, the premium transaction *may* be reported by two statistical entries as if separate primary and excess bonds or policies were written. Companies electing to report such premium transactions in this manner must also report transactions on losses exceeding the primary amount by two statistical entries.

otherwise,

report the premium for the entire bond or policy by a single entry which shows a Rating Modification Factor reflecting the average Individual Risk Modification, weighted by the primary and excess manual premiums.



# REPORTING INSTRUCTIONS

# FIDELITY AND FORGERY PREMIUMS AND LOSSES

## FIDELITY UNIT RECORD FORMAT

<u>FIELD DESCRIPTION</u>	<u>RECORD COLUMNS</u>	
	<u>PREMIUMS</u>	<u>LOSSES</u>
Company or Group Number	1-4	1-4
Transaction Type Code	5	5
Accounting Date	6-7	6-7
Rating Date	8-10	8-10
Transaction Effective Date	11-13	--
Transaction Expiration Date	14-16	--
State Code	17-18	17-18
Territory Code	19-21	19-21
Annual Statement Line of Business	24-26	24-26
SEAA Subline	27-29	27-29
Class of Insured Code	30-32	30-32
Policy Code	37	37
Type of Coverage Code	38	38
Form of Coverage Code	39-40	39-40
Claim Report Year	--	43-44
Amount of Coverage	49-56	49-56
<u>Latest Transaction Marker</u>	<u>57</u>	<u>--</u>
Number of Additional Locations	58-60	58-60
Deductible Amount	62-69	62-69
Type of Loss Code	--	70-71
Claim Count	--	72
Number of Ratable Employees	83-87	83-87
Rating Modification Factor	88-90	--
Rate Departure Factor/Company Loss Cost Multiplier	91-93	--
Premium Amount (Whole Dollars)	96-103	--
Loss Amount (Whole Dollars)	--	96-103
Loss Record Identification	--	104-117
Premium Record Identification	118-130	<u>118-130</u>
Columns for Company Use	131-150	131-150

**Record Columns not listed above are reserved for future use.**

1. *Company or Group Number (Field: Columns 1-4)*  
Report the Company or Group Number assigned by SFAA.
2. *Transaction Type Code (Field: Column 5)*  
Report the appropriate Transaction Type Code.
3. *Accounting Date (Field: Columns 6-7)*  
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of *December* in column 6. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 7. Refer to the General Rules section for coding instructions.
4. *Rating Date (Field: Columns 8-10)*  
Report the month and year the most recent premium computation for the coverage becomes effective. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.  
  
Examples: On prepaid new or renewal business, *first* installments and endorsements – Rating Date is same as Transaction Effective Date.  
On *other* installments – Rating Date is same as Rating Date on first installment record.  
On cancellations – Rating Date is same as Rating Date on record being canceled.
5. *Transaction Effective Date (Field: Columns 11-13)*  
Report the effective date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
6. *Transaction Expiration Date (Field: Columns 14-16)*  
Report the expiration date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
7. *State Code (Field: Columns 17-18)*  
Report the State Code of the location of the insured's principal office.
8. *Territory Code (Field: Columns 19-21)*  
Report the Territory Code of the location of the insured's principal office.
9. *Reserved for Future Use (Field: Columns 22-23)*  
Report Blank.
10. *Annual Statement Line of Business (Field: Columns 24-26)*  
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
11. *SFAA Subline (Field: Columns 27-29)*  
Report the appropriate SFAA Subline Code.
12. *Class of Insured Code (Field: Columns 30-32)*  
Report the appropriate Class of Insured Code.
13. *Reserved for Expansion of Class of Insured Code (Field: Columns 33-35)*  
Report Blank.
14. *Reserved for Future Use (Field: Column 36)*  
Report Blank.
15. *Policy Code (Field: Column 37)*  
Report the appropriate Policy Code.

## REPORTING INSTRUCTIONS

## FIDELITY AND FORGERY PREMIUMS

16. *Type of Coverage Code (Field: Column 38)*  
Report the appropriate Type of Coverage Code.
17. *Form of Coverage Code (Field: Columns 39-40)*  
Report the appropriate Form of Coverage Code.
18. *Reserved For Future Use (Field: Columns 41-48)*  
Report Blank.
19. *Amount of Coverage (Field: Columns 49-56)*  
Report the total policy amount of coverage at the time of the transaction in whole dollars (e.g. a policy with amount of coverage of 10,000 at the time of the transaction would be coded as 00010000).amount of coverage. Any numeric value from 00000001 to 99999999 is valid. Refer to the General Rules section for coding instructions.
20. *Latest Transaction Marker (Field: Column 57): Enter an 'X' to indicate this record is the final transaction of the accounting year for the policy as identified by the Premium Record Identification. Otherwise, leave blank. If 'X' is present, the Amount of Coverage for this record will represent the latest total value for the bond or policy as of December 31 of the calendar year. For each Premium Record Identification in each accounting year, one and only one record must contain an 'X' to indicate the record is the final transaction of the accounting year.*
- ~~20. *Reserved For Future Use (Field: Column 57)*  
Report Blank.~~
21. *Number of Additional Locations (Field: Columns 58-60)*  
Report the number of additional locations.
22. *Reserved For Future Use (Field: Column 61)*  
Report Blank.
23. *Deductible Amount (Field: Columns 62-69)*  
Report the deductible amount. Any numeric value from 00000000 to 99999999 is valid. Refer to the General Rules section for coding instructions.
24. *Reserved For Future Use (Field: Columns 70-82)*  
Report Blank.
25. *Number of Ratable Employees (Field: Columns 83-87)*  
Report the number of ratable employees for coverages requiring this field.
26. *Rating Modification Factor (Field: Columns 88-90)*  
Report the appropriate Rating Modification Factor.
27. *Rate Departure Factor/Company Loss Cost Multiplier (Field: Columns 91-93)*  
Report the appropriate Rate Departure Factor/Company Loss Cost Multiplier.
28. *Reserved For Future Use (Field: Columns 94-95)*  
Report Blank.
29. *Premium Amount (Field: Columns 96-103)*  
Report the amount of the premium rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
30. *Reserved For Future Use (Field: Columns 104-116~~7~~)*  
Report Blank.

31. *Premium Record Identification (Field: Columns 118-130)*

Report the policy or bond number or any other alphanumeric identification as significant digits that will make it possible to locate the policy or bond records in the company files. The Premium Record Identification must consist only of significant alpha or numeric digits and must be unique to the bond or policy. The same Premium Record Identification must be included in all loss records associated with the bond or policy, and must match the Premium Record Identification used for the same bond or policy in previous years.

32. *Columns for Company Use (Field: Columns 131-150)*

This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.

1. *Company or Group Number (Field: Columns 1-4)*  
Report the Company or Group Number assigned by SFAA.
2. *Transaction Type Code (Field: Column 5)*  
Report the appropriate Transaction Type Code.
3. *Accounting Date (Field: Columns 6-7)*  
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of *December* in column 6. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 7. Refer to the General Rules section for coding instructions.
4. *Rating Date (Field: Columns 8-10)*  
Report the Rating Date shown on the corresponding premium entry.
5. *Reserved for Future Use (Field: Columns 11-16)*  
Report blank.
6. *State Code (Field: Columns 17-18)*  
Report the State Code of the location of the insured's principal office.
7. *Territory Code (Field: Columns 19-21)*  
Report the Territory Code of the location of the insured's principal office.
8. *Reserved for Future Use (Field: Columns 22-23)*  
Report Blank.
9. *Annual Statement Line of Business (Field: Columns 24-26)*  
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
10. *SFAA Subline (Field: Columns 27-29)*  
Report the appropriate SFAA Subline Code.
11. *Class of Insured Code (Field: Columns 30-32)*  
Report the appropriate Class of Insured Code.
12. *Reserved for Expansion of Class of Insured Code (Field: Columns 33-35)*  
Report Blank.
13. *Reserved for Future Use (Field: Column 36)*  
Report Blank.
14. *Policy Code (Field: Column 37)*  
Report the appropriate Policy Code.
15. *Type of Coverage Code (Field: Column 38)*  
Report the appropriate Type of Coverage Code.
16. *Form of Coverage Code (Field: Columns 39-40)*  
Report the appropriate Form of Coverage Code.
17. *Reserved For Future Use (Field: Columns 41-42)*  
Report Blank.

18. *Claim Report Year (Field: Columns 43-44)*  
Report the calendar year in which the claim was initially recorded.
19. *Reserved for Future Use (Field: Columns 45-48)*  
Report blank.
20. *Amount of Coverage (Field: Columns 49-56)*  
Report the total policy amount of coverage at the time of the transaction in whole dollars (e.g. a policy with amount of coverage of 10,000 at the time of the transaction would be coded as 00010000)~~the amount of coverage~~. Any numeric value from 00000001 to 99999999 is valid. Refer to the General Rules section for coding instructions.
21. *Reserved For Future Use (Field: Column 57)*  
Report Blank.
22. *Number of Additional Locations (Field: Columns 58-60)*  
Report the number of additional locations.
23. *Reserved For Future Use (Field: Column 61)*  
Report Blank.
24. *Deductible Amount (Field: Columns 62-69)*  
Report the deductible amount. Any numeric value from 00000000 to 99999999 is valid. Refer to the General Rules section for coding instructions.
25. *Type of Loss Code (Field: Columns 70-71)*  
Report the appropriate Type of Loss Code.
26. *Claim Count (Field: Column 72)*
- A. Cases to be counted as claims must be only those in connection with which a loss payment has been made or a loss reserve established.
  - B. A claim closed without a loss payment shall not be counted as a claim.
  - C. A claim partly paid and partly outstanding may carry the claim count either in the paid or outstanding record but must only be counted once.
  - D. A claim involving a loss payment or establishment of a loss reserve under (a) a primary bond or policy and one or more excess bonds or (b) two or more excess bonds shall be counted as a claim under each bond.
  - E. Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the claim reported under that statistical entry.
  - F. A claim on which more than one payment is made shall only be counted once.
  - G. In cosurety loss transaction situations, the section pertaining to the reporting of claim counts shall apply only to the “originating” carrier. All other cosureties shall report a claim count of “0” on all cosurety loss transactions. (Continued on next page.)

26. *Claim Count - continued*

In the case of a co-originated bond or policy, the first signing company shall be deemed to be the “originating” carrier for statistical purposes.

Situations involving concurrent bonds or policies shall be handled as if they were cosurety situations and, in such cases, the first carrier in alphabetical order shall be deemed to be the “originating” carrier for statistical purposes.

Refer to the General Rules section for coding instructions.

27. *Reserved For Future Use (Field: Columns 73-82)*

Report Blank.

28. *Number of Ratable Employees (Field: Columns 83-87)*

Report the number of ratable employees for coverages requiring this field.

29. *Reserved For Future Use (Field: Columns 88-95)*

Report Blank.

30. *Loss Amount (Field: Columns 96-103)*

Report the amount of the loss rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.

31. *Loss Record Identification (Field: Columns 104-117)*

Report the claim number or any other alphanumeric identification as significant digits that will make it possible to locate the claim records in the company files. The Loss Record Identification must consist only of significant alpha or numeric digits.

32. *Premium Record Identification (Field: Columns 118-130)*

The Premium Record Identification must consist only of significant alpha or numeric digits, and must match exactly the Premium Record Identification used in the premium records for the bond or policy associated with the loss record.

~~32. *Reserved for Future Use (Field: Columns 118-130)*~~

~~Report blank.~~

33. *Columns for Company Use (Field: Columns 131-150)*

This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier’s purposes.

\$ TRANSACTION TYPE CODE

PREMIUM

Premium Entries ..... 1

LOSSES

Salvage (Paid Loss Credit) ..... 4

Subrogation (Paid Loss Credit)..... 5

Paid Losses ..... 6

Outstanding Losses ..... 7

Paid Allocated Loss Adjustment Expense ..... 8

Outstanding Allocated Loss Adjustment Expense ..... 9



**STATE CODE**

State code is a two-digit code identifying the location of the insured’s principal office and is required on Premiums and Losses.

<u>State</u>	<u>Code</u>	<u>State</u>	<u>Code</u>
Alabama .....	01	Montana.....	25
Alaska.....	54	Nebraska.....	26
Arizona.....	02	Nevada.....	27
Arkansas.....	03	New Hampshire.....	28
California.....	04	New Jersey.....	29
Colorado.....	05	New Mexico.....	30
Connecticut.....	06	New York.....	31
Delaware.....	07	North Carolina.....	32
District of Columbia.....	08	North Dakota.....	33
Florida.....	09	Ohio.....	34
Georgia.....	10	Oklahoma.....	35
Hawaii.....	52	Oregon.....	36
Idaho.....	11	Pennsylvania.....	37
Illinois.....	12	Puerto Rico.....	58
Indiana.....	13	Rhode Island.....	38
Iowa.....	14	South Carolina.....	39
Kansas.....	15	South Dakota.....	40
Kentucky.....	16	Tennessee.....	41
Louisiana.....	17	Texas.....	42
Maine.....	18	Utah.....	43
Maryland.....	19	Vermont.....	44
Massachusetts.....	20	Virginia.....	45
Michigan.....	21	Washington.....	46
Minnesota.....	22	West Virginia.....	47
Mississippi.....	23	Wisconsin.....	48
Missouri.....	24	Wyoming.....	49

**TERRITORY CODE**

Territory code is a three-digit code identifying the location of the insured’s principal office. This code is required on Premiums and Losses for Crime Protection Policy insuring agreements 3 and 4 (Form of Coverage Codes 30 and 40, respectively). For any state denoted with an asterisk, refer to page FCS-3.4 for a detailed description of territories within the state.

<u>State &amp; Territory</u>	<u>Code</u>	<u>State &amp; Territory</u>	<u>Code</u>
Alabama – 01		Florida – 09	
Jefferson County .....	004	Broward County .....	091
Mobile County .....	097	Dade County.....	094
Remainder of State.....	999	Duval County .....	092
		Hillsborough County .....	093
Alaska – 54		Palm Beach County .....	095
Entire State.....	999	Pinellas County .....	096
		Remainder of State .....	999
Arizona – 02		Georgia – 10	
Maricopa County .....	091	De Kalb County.....	092
Remainder of State.....	999	Fulton County.....	091
		Remainder of State .....	999
Arkansas – 03		Hawaii – 52	
Entire State.....	999	Honolulu County .....	091
		Remainder of State .....	999
California – 04		Idaho – 11	
Alameda County .....	032	Entire State .....	999
Orange County .....	091		
Los Angeles (excl. Catalina Is.) .....	021	Illinois – 12	
Sacramento County .....	092	Cook County .....	010
San Diego County .....	093	St. Clair County.....	099
San Francisco County .....	043	Remainder of State .....	999
San Mateo County .....	094		
Santa Clara County .....	095	Indiana – 13	
Remainder of State.....	999	Lake County .....	099
		Marion County .....	018
Colorado – 05 *		Remainder of State .....	999
Denver City and County			
(including Glendale) .....	015	Iowa – 14	
Denver Suburban .....	099	Entire State .....	999
Colorado Springs, Pueblo .....	098		
Remainder of State.....	999	Kansas – 15	
		Wyandotte County.....	091
Connecticut – 06		Remainder of State .....	999
Fairfield County.....	087		
Hartford County.....	062	Kentucky – 16	
New Haven County.....	029	Jefferson County .....	022
Remainder of State.....	999	Remainder of State .....	999
Delaware – 07		Louisiana – 17	
Entire State.....	999	Orleans Parish .....	030
		Remainder of State .....	999
District of Columbia – 08			
Entire District.....	999		

**TERRITORY CODE (CON'T)**

<u>State &amp; Territory</u>	<u>Code</u>	<u>State &amp; Territory</u>	<u>Code</u>
Maine – 18		New Hampshire – 28	
Entire State.....	999	Entire State.....	999
Maryland – 19		New Jersey – 29	
Anne Arundel, Howard Counties.....	091	Atlantic County.....	098
Baltimore City and County.....	003	Bergen County.....	099
Montgomery and Prince		Camden County.....	051
Georges Counties.....	092	Essex County.....	030
Remainder of State.....	999	Hudson County.....	019
Massachusetts – 20		Passaic County.....	034
Middlesex County.....	009	Union County.....	095
Norfolk County.....	099	Remainder of State.....	999
Norfolk County Balance.....	098	New Mexico – 30	
Suffolk County.....	005	Entire State.....	999
Remainder of State.....	999	New York – 31	
Michigan – 21 *		Bronx County.....	051
Detroit City Metro District.....	016	Erie County.....	008
Macomb, Oakland Counties.....	091	Kings County (Brooklyn).....	007
Wayne County Remainder.....	094	Monroe County.....	040
Remainder of State.....	999	Nassau County.....	080
Minnesota – 22		New York County (Manhattan).....	031
Anoka County.....	091	Onondaga County.....	047
Dakota, Washington Counties.....	092	Queens County.....	061
Hennepin County.....	093	Richmond County (Staten Island).....	071
Ramsey County.....	042	Westchester County.....	081
Remainder of State.....	999	Remainder of State.....	999
Mississippi – 23		North Carolina – 32	
Entire State.....	999	Entire State.....	999
Missouri – 24		North Dakota – 33	
Jackson County.....	020	Entire State.....	999
St. Louis City and County.....	041	Ohio – 34	
Remainder of State.....	999	Cuyahoga County.....	012
Montana – 25		Franklin County.....	013
Entire State.....	999	Hamilton County.....	011
Nebraska – 26		Lucas County.....	048
Douglas County.....	033	Mahoning County.....	069
Remainder of State.....	999	Summit County.....	060
Nevada – 27		Remainder of State.....	999
Entire State.....	999		

**TERRITORY CODE (CON'T)**

<u>State &amp; Territory</u>	<u>Code</u>	<u>State &amp; Territory</u>	<u>Code</u>
Oklahoma – 35		Texas – 42	
Oklahoma County .....	079	Bexar County .....	046
Tulsa County .....	093	Bowie County .....	040
Remainder of State .....	999	Dallas County .....	043
Oregon – 36		El Paso County .....	049
Multnomal County .....	037	Galveston, Jefferson Counties .....	048
Remainder of State .....	999	Harris County .....	045
Pennsylvania – 37		McLennan, Travis Counties .....	047
Allegheny County .....	036	Potter, Randall, Wichita Counties .....	041
Bucks, Delaware Counties .....	091	Tarrant County .....	044
Chester, Montgomery Counties .....	092	Remainder of State .....	999
Philadelphia County .....	035	Utah – 43	
Remainder of State .....	999	Entire State .....	999
Puerto Rico – 58		Vermont – 44	
Entire Territory .....	999	Entire State .....	999
Rhode Island – 38		Virginia – 45	
Providence County .....	038	Alexandria & Falls Church Cities	
Bristol, Kent Counties .....	091	and Arlington County .....	007
Remainder of State .....	999	Chesapeake City .....	091
South Carolina – 39		Chesterfield, Henrico Counties .....	088
Entire State .....	999	Fairfax County .....	026
South Dakota – 40		Norfolk & Portsmouth Cities .....	092
Entire State .....	999	Richmond City .....	039
Tennessee – 41		Remainder of State .....	999
Davidson County .....	027	Washington – 46	
Shelby County .....	024	King County .....	045
Remainder of State .....	999	Pierce County .....	091
		Remainder of State .....	999
		West Virginia – 47	
		Entire State .....	999
		Wisconsin – 48	
		Milwaukee County .....	025
		Remainder of State .....	999
		Wyoming – 49	
		Entire State .....	999

**TERRITORY CODE (CON'T)**

The following territory descriptions apply to territories within Colorado (05) and Michigan (21):

**Colorado (05) – Denver Suburban (099)**

This territory comprises all territory outside of the City and County of Denver and Glendale situated in Adams, Arapahoe, Boulder and Jefferson Counties lying west of Range Line 65 on the east and east of Range Line 71 on the west; and south of Township Line 6 South on the south including all of the following places in Adams, Arapahoe, Boulder and Jefferson Counties:

Adams City	Derby	Golden	Sheridan
Arvada	Dupont	Lakeside	Sullivan
Aurora	Edgewater	Lakewood	Thornton
Broomfield	Englewood	Littleton	Westminster
Broomfield Heights	Fitzsimmons	Mount Morrison	Wheat Ridge
Cherry Hills	Ft. Logan	Normandy	

**Colorado (05) – Colorado Springs, Pueblo (098)**

This territory comprise all of the County of El Paso west of Range Line 64 on the east.

**Michigan (21) – Detroit City Metro District (016)**

This territory consists of the cities and towns within the area bounded as follows:

Commencing at the intersection of Lake St. Clair with the Wayne County Line; thence westerly along the Wayne County Line to its intersection with Inkster Road; thence southerly on Inkster Road to its intersection with Van Horn Road; thence easterly on Van Horn Road to the Detroit River; including the entire island of Grosse Isle and the following cities and villages in their entirety:

Allen Park	Grosse Pointe	Hamtramck	Melvidale
Dearborn	Grosse Pointe Farms	Highland Park	River Rouge
Detroit	Grosse Pointe Park	Inkster	Trenton
Ecorse	Grosse Pointe Shores	Lincoln Park	Wyandotte
Garden City			

(Both sides of the streets named are included in Detroit District. Garden City, Inkster and Trenton are included in the District even though not entirely within the aforesaid boundaries.)

**ANNUAL STATEMENT LINE OF BUSINESS**

Fidelity and Forgery..... 230  
Crime (policies written under the SAA’s Crime Protection Policy) ..... 230

**SAA SUBLINE**

Fidelity including Forgery ..... 001

Crime (policies written under the SAA's Crime Protection Policy) ..... 001

**CLASS OF INSURED CODE**

**1. MERCANTILE ESTABLISHMENTS**

**CLASS OF INSURED** **CODE**

**1XX – AGRICULTURE, FORESTRY AND FISHERY, MINING AND QUARRYING**

Agricultural Services including Animal Husbandry N.O.C.; Cattle Ranches; Livestock Dealers; Farms; Commercial Farms; Nurseries; Greenhouses; Poultry and Dairy Farms; Poultry Hatcheries; Horticultural Services; Grist Mills; Corn Shelling; Cotton Ginning; Hay Baling; Threshing Services; Contract Sorting; Grading and Packing of Fruits and Vegetables for the Grower; Forestry and Fishery including Timber Tracts; Forest Nurseries; Reforestation; Gathering of Gums, Barks and other Forest Products; Forestry Services; Fisheries and Fisheries Services Privately Operated ..... 111

Mining and Quarrying of Minerals; Sand and Gravel; Anthracite and Bituminous Coal and Lignite Mining; Oil Well Drilling; Crude Petroleum and Natural Gas Production; Pipe Line Transportation ..... 121

**2XX – CONSTRUCTION AND SPECIAL TRADE CONTRACTORS**

General Contractors – Building Construction; Residential and Non-Residential; Other Construction (i.e. Highways; Street Paving; Sidewalks; Curbing and Guttering; Sewer and Water Systems; Dams and Locks; Dredging and Harbor Improvements; Docks; Wharfs; Reclamation and Irrigation; Bridges including Foundation and Superstructure); Special Trade Contractors (i.e. Plumbing, Heating and Air Conditioning; Boiler Setting; Painting; Paper Hanging and Decorating; Electrical Work; Masonry, Stonework, Tile Setting and Plastering; Roofing; Waterproofing; Carpentry and Wood Flooring; Floor Finishing, Laying, Scraping and Refinishing; Sheet Metal Work; Concrete Work) ..... 211

**3XX – TRANSPORTATION, TRUCKING, WAREHOUSING, AND PUBLIC UTILITIES**

Interurban Railways ..... 311

Local Railways and Interurban Bus Lines and Taxicab Companies; Local Bus Lines Operating within a Municipality; Bus Terminals ..... 312

Water Transportation Steamship Companies (i.e. Ocean; Coastwise; Intercoastal; Great Lakes; Rivers and Canals); Ferries; Steamship Freight Agents; Lighterage; Towing and Tugboat Transportation; Stevedoring and Longshoring ..... 315

Air Transportation (including Facilities and Services related thereto) ..... 319

Local Trucking and Draying; Long Distance and Interurban Trucking, Railway Express; Freight Forwarders and Motor Terminal Maintenance Facilities; Packing and Crating Goods for Shipment ..... 321

Warehousing N.O.C. including Refrigerated Warehouses and Food Lockers; Farm Products Warehousing and Storage; Grain Elevators, Grain Warehousing and Storage; Cotton Compresses and Warehouses; Storage of Household Goods and Stockyards ..... 325

Public Utilities; Electric Power and Light; Gas, Steam, Water and Irrigation Systems – Privately Operated ..... 331

Telegraph Cable Companies ..... 332

Telephone Companies ..... 333

Rural Electrification Administration – Borrowing Corporations of ..... 335



**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>40X TO 44X – MANUFACTURERS AND PROCESSORS</b>	
Alcoholic Beverages except Breweries; Tobacco and Tobacco Products .....	411
Breweries.....	412
Meat Packers .....	415
Food – Fresh and Frozen, and Kindred Products, N.O.C. including Margarine, Table Oil, Edible Fats, etc.; Meat Products (except Meat Packers) and Poultry Products; Dairy Products (except Dairy Farms); Canned & Preserved Fruits, Vegetables, Sea Foods and Other Foods; Farm Products – Goods for Immediate Consumption; Grain Mill Products – Flour, Rice, Prepared Feeds for Animals and Cereal Preparations; Bakery Products; Ice Cream, Sugar, Confectionery and Related Products; Non-Alcoholic Beverages .....	419
Textile Mill Products including Scouring and Combing Yarns, Yarn and Thread Mills, Broad Woven Fabric, Narrow Woven Fabric and Smallwares Mills; Knit Fabric Mills; Dyeing, Sponging, and Finishing Textiles; Carpets, Rugs and Other Floor Coverings; Dry Goods (except Apparel).....	421
Apparel, Accessories and Miscellaneous Fabricated Textile Products N.O.C. including Men’s, Youths’ and Boys’ Hats; Suits; Coats; Overcoats; Furnishings; Work Clothing and Allied Garments; Women’s and Misses’, Children’s and Infants’; Outerwear, Undergarments and Millinery; Knit Outerwear, Underwear, Hosiery and Gloves; Fur Goods.....	425
Lumber and Wood Products including Logging Camps and Logging Contractors; Sawmills and Planing Mills; Millwork, Plywood, Veneer and Prefabricated Structural Wood Products and Wooden Containers; Papers and Allied Products; Pulp Goods and Miscellaneous Converted Paper Products including Pulp, Paper and Paperboard Mills; Coated and Laminated Paper; Wallpaper; Envelopes; Paper Bags; Paperboard Containers and Boxes; Furniture and Fixtures, Wood and Metal including Household Furniture, Mattresses and Box Springs, Office Furniture, Public Building and Professional Furniture; Wood and Metal Partitions, Shelving, Lockers, Office and Store Fixtures.....	426
Printing, Publishing and Allied Industries (except Newspaper Publishers); Books, Periodicals and Miscellaneous Publishing; Commercial Printing; Lithographing, Photoengraving, Engraving and Plate Printing, Greeting Cards; Bookbinding and Related Industries.....	428
Newspaper Publishing Companies .....	429
Miscellaneous Chemicals, Chemical Products and Preparations including Explosives; Glue and Gelatin; Industrial Gases, Oxygen, etc.; Industrial Inorganic and Organic Chemicals; Insecticides; Soap and Glycerin, Cleaning and Polishing Preparations; Sulfonated Oils and Assistants; Paints, Varnishes, Lacquers, Japans and Enamels; Inorganic Color Pigments, Whiting and Wood Fillers, Fertilizers; Gum and Wood Chemicals; Inedible Vegetable and Animal Oils and Fats; Printing Ink .....	431
Drugs and Medicines; Perfumes; Cosmetics and Other Toilet Preparations .....	433
Petroleum Products; Lubricating Oils and Greases; Paving and Roofing Materials.....	435
Tires, Inner Tubes, Rubber Footwear, Reclaimed Rubber and Other Fabricated Rubber and Plastic Products .....	437
Stone, Clay and Glass Products including Flat Glass; Glass and Glassware; Pressed or Blown Glass Products made of Purchased Glass; Hydraulic Cement; Brick and Structural Clay Products; Pottery and Related Products, Concrete, Gypsum and Plaster Products; Crushed Stone, Cut-Stone and Stone Products; Abrasive, Asbestos and Miscellaneous Nonmetallic Mineral Products.....	439

**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>40X TO 44X – MANUFACTURERS AND PROCESSORS</b>	
Primary Metal Industries including Blast Furnaces, Heat Treating Plants, Steel Works, and Rolling Mills; Iron and Steel Foundries; Smelting and Refining, Rolling, Drawing and Alloying of Nonferrous Metals; Nonferrous Foundries, Castings and Die-Castings and Miscellaneous Primary Metal Industries; Miscellaneous Fabricated Metal and Wire Products including Fabricated Structural Metal Products, Metal Cans and other Metal Ware; Metal Stamping; Metal Plating, Coating and Engraving; Cutlery, Hand Tools and General Hardware; Boilers, Heating Apparatus (except Electrical) and Plumbing Fixtures; Screw Machine Products and Bolts, Nuts, Screws and Rivets; Ordnance and Accessories including Guns, Howitzers, Mortars and Related Equipment; Ammunition, Tanks and Tank Components; Sighting and Fire Control Equipment; Small Arms; Safes and Vaults .....	440
Machinery and Parts (including Equipment and Supplies) Engines and Turbines; Agriculture, Construction, Industrial and Mining Machinery, Equipment and Tractors; Metalworking and Special Industry Machinery; Miscellaneous Service Industry and General Industry Machines and Equipment, N.O.C.; Electrical Machinery Equipment and Supplies including Generating, Transmission, Distribution and Industrial Apparatus; Insulated Wire and Cable, Communication Equipment .....	441
Transportation Equipment including Aircraft and Parts; Ship and Boat Building and Repairing; Railroad Equipment; Motorcycles; Bicycles and Parts; Motor Vehicles and Motor Vehicle Equipment; Mobile Homes; Miscellaneous Transportation Equipment, N.O.C.....	443
Office Computing, Accounting and Adding Machines; Cash Registers; Scales and Typewriters.....	444
Sewing Machines and Household Vacuum Cleaners; Batteries; Phonographs, Record Players and Records; Electric Lamps, Lighting Fixtures and Other Electrical and Gas Appliances, N.O.C.; Radio and Television Receivers and Equipment; Refrigerators, Washing Machines, Dryers, Dishwashers and Air Conditioners (Gas & Electric).....	446
Jewelry, Silverware and Plated Ware (Precious Metals); Watches and Clocks .....	448
Miscellaneous Manufacturing and Processing Industries, N.O.C. including Coal and Coke; Leather and Leather Products; Tanned, Curried and Finished Hides and Skins, Industrial Leather, Belting and Packing; Brooms and Brushes; Boot and Shoe Cut Stock and Findings; Footwear except Rubbers; Leather Gloves and Mittens; Luggage; Handbags and Small Leather Goods; Buttons and Miscellaneous Notions; Musical Instruments and Parts; Toys and Sporting and Athletic Goods; Pens, Pencils, and Other Office and Artists' Materials; Professional, Scientific and Controlling Instruments, Photographic and Optical Goods, including Surgical, Medical and Dental Instruments and Supplies, Optical Instruments and Lenses; Hearing Aids; Razors; Costume Novelties and Costume Jewelry; Caskets and Morticians Goods; Wood and Metal Storm Doors, Windows, Jalousies, Shades, Screens and Venetian Blinds.....	449

**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>45X TO 49X – WHOLESALERS AND DISTRIBUTORS</b>	
Alcoholic Beverages except Breweries; Tobacco and Tobacco Products .....	461
Food – Fresh and Frozen, and Kindred Products, N.O.C. including Margarine, Table Oil, Edible Fats, etc.; Meat Products (except Meat Packers) and Poultry Products; Dairy Products (except Dairy Farms); Canned and Preserved Fruits, Vegetables, Sea Foods and Other Foods; Farm Products – Goods for Immediate Consumption; Grain Mill Products – Flour, Rice, Prepared Feeds for Animals and Cereal Preparations; Bakery Products; Ice Cream, Sugar, Confectionery and Related Products; Non-Alcoholic Beverages .....	469
Textile Mill Products including Scouring and Combing Yarns, Yarn and Thread Mills, Broad Woven Fabric, Narrow Woven Fabric and Smallwares Mills; Knit Fabric Mills; Dyeing, Sponging and Finishing Textiles; Carpets, Rugs and Other Floor Coverings; Dry Goods (except Apparel) .....	471
Apparel, Accessories and Miscellaneous Fabricated Textile Products N.O.C.; including Men’s, Youths’ and Boys’ Hats; Suits; Coats; Overcoats; Furnishings; Work Clothing and Allied Garments, Women’s and Misses’, Children’s and Infants’, Outerwear, Undergarments and Millinery; Knit Outerwear, Underwear, Hosiery and Gloves; Fur Goods .....	475
Lumber and Wood Products including Millwork, Plywood, Veneer and Prefabricated Structural Wood Products and Wooden Containers; Paper and Allied Products; Pulp Goods and Miscellaneous Converted Paper Products including Pulp, Paper and Paperboard Mills; Coated and Laminated Paper; Wallpaper; Envelopes; Paper Bags; Paperboard Containers and Boxes; Furniture and Fixtures, Wood and Metal including Household Furniture, Mattresses and Box Springs; Office Furniture, Public Building and Professional Furniture, Wood and Metal Partitions, Shelving, Lockers, Office and Store Fixtures .....	476
Printing, Publishing and Allied Industries (except Newspaper Publishers); Books, Periodicals and Miscellaneous Publishing; Commercial Printing; Lithographing, Photoengraving, Engraving and Plate Printing; Greeting Cards; Bookbinding and Related Industries.....	478
Newspapers .....	479
Miscellaneous Chemicals, Chemical Products and Preparations including Explosives; Glue and Gelatin; Industrial Gases, Oxygen, etc.; Industrial Inorganic and Organic Chemicals; Insecticides; Soap and Glycerin, Cleaning and Polishing Preparations; Sulfonated Oils and Assistants; Paints, Varnishes, Lacquers, Japans and Enamels; Inorganic Color Pigments, Whiting and Wood Fillers; Fertilizers; Gum and Wood Chemicals; Inedible Vegetable and Animal Oils and Fats; Printing Ink .....	481
Drugs and Medicines; Perfumes; Cosmetics and Other Toilet Preparations .....	483
Petroleum Products; Lubricating Oils and Greases; Paving and Roofing Materials .....	485
Tires, Inner Tubes, Rubber Footwear, Reclaimed Rubber and Other Fabricated Rubber and Plastic Products .....	487
Stone, Clay and Glass Products including Flat Glass; Glass and Glassware; Pressed or Blown Glass Products made of Purchased Glass; Hydraulic Cement; Brick and Structural Clay Products; Pottery and Related Products, Concrete, Gypsum and Plaster Products; Crushed Stone, Cut-Stone and Stone Products; Abrasive, Asbestos and Miscellaneous Nonmetallic Mineral Products.....	489
Primary Metal Industries including Blast Furnaces, Heat Treating Plants, Steel Works, and Rolling Mills; Iron and Steel Foundries; Smelting and Refining, Rolling, Drawing and Alloying of Nonferrous Metals; Nonferrous Foundries, Castings and Die-Castings and Miscellaneous Primary Metal Industries; Miscellaneous Fabricated Metal and Wire Products including Fabricated Structural Metal Products, Metal Cans and Other Metal Ware; Metal Stamping; Metal Plating, Coating and Engraving; Cutlery, Hand Tools and General Hardware; Boilers, Heating Apparatus (except Electrical) and Plumbing Fixtures; Screw Machine Products and Bolts, Nuts, Screws and Rivets; Ordnance and Accessories including Guns, Howitzers, Mortars and Related Equipment; Ammunition, Tanks and Tank Components; Sighting and Fire Control Equipment; Small Arms; Safes and Vaults .....	490

**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>45X TO 49X – WHOLESALERS AND DISTRIBUTORS (CON'T)</b>	
Machinery and Parts (including Equipment and Supplies) Engines and Turbines; Agriculture, Construction, Industrial and Mining Machinery, Equipment and Tractors; Metalworking and Special Industry Machinery; Miscellaneous Service Industry and General Industry Machines and Equipment, N.O.C.; Electrical Machinery Equipment and Supplies including Generating, Transmission, Distribution and Industrial Apparatus; Insulated Wire and Cable, Communication Equipment N.O.C. ....	491
Transportation Equipment including Aircraft and Parts; Ships and Boats; Railroad Equipment; Motorcycles; Bicycles and Parts; Motor Vehicles and Motor Vehicle Equipment; Mobile Homes; Miscellaneous Transportation Equipment, N.O.C. ....	493
Office Computing, Accounting and Adding Machines; Cash Registers; Scales and Typewriters .....	494
Sewing Machines and Household Vacuum Cleaners; Batteries; Phonographs, Record Players and Records; Electric Lamps, Lighting Fixtures and Other Electrical and Gas Appliances, N.O.C.; Radio and Television Receivers and Equipment; Refrigerators, Washing Machines, Dryers, Dishwashers and Air Conditioners (Gas and Electric); Electronic Components .....	496
Jewelry, Silverware and Plated Ware (precious Metals); Watches and Clocks .....	498
Miscellaneous Wholesalers and Distributors N.O.C. including Coal and Coke; Leather and Leather Products; Tanned, Curried and Finished Hides and Skins, Industrial Leather, Belting and Packing; Brooms and Brushes; Boot and Shoe Cut Stock and Findings; Footwear except Rubbers; Leather Gloves and Mittens; Luggage; Handbags and Small Leather Goods; Buttons and Miscellaneous Notions; Musical Instruments and Parts; Toys and Sporting and Athletic Goods; Pens, Pencils and Other Office and Artists' Materials; Professional, Scientific and Controlling Instruments, Photographic and Optical Goods including Surgical, Medical and Dental Instruments and Supplies, Optical Instruments and Lenses; Hearing Aids; Razors; Costume Novelties and Costume Jewelry; Caskets and Morticians Goods; Scrap and Waste Materials; Wood and Metal Storm Doors, Windows, Jalousies, Shades, Screens and Venetian Blinds .....	499

**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>5XX – RETAIL TRADE AND PERSONAL SERVICES</b>	
Supermarkets (for the purpose of this classification a Supermarket shall be a store dealing in retail food products – i.e. groceries, meats, produce and dairy – with gross annual sales (including concessionaires sales) of at least \$500,000 actual or anticipated).....	511
Bakeries and Dairies .....	512
Grocery Stores (not Supermarkets); Meat, Poultry and Fish (Sea Food) Stores; Delicatessen Stores; Fruit Stores and Vegetable Markets; Frozen Food Dealers; Ice Cream, Candy, Nut and Confectionery Stores.....	519
Department Stores; Mail Order Houses; Other Variety and General Merchandise Stores.....	521
Furniture (Household), Home Furnishings and Equipment Stores, N.O.C. including Household Appliances; Radio and Television Stores; Floor Coverings, Draperies, Venetian Blinds, Awnings and Shades .....	525
Building Materials including Sand and Gravel; Lumber and Other Building Material Dealers; Hardware; Electrical Supplies; Farm Equipment; Air Conditioning, Heating, Plumbing and Refrigeration Equipment; Paint, Glass and Wallpaper Stores.....	529
Furriers and Fur Shops including Fur Storage.....	531
Apparel and Accessories; Custom Tailors; Men’s, Boys’ and Family Clothing and Furnishing Stores; Women’s and Misses’ Ready-to-Wear Accessories; Millinery and Specialty Shops; Children’s and Infants’ Wear Stores; Shoe Stores; Men’s Hat Stores.....	539
Motor Vehicle Dealers; Cars and/or Trucks – New and/or Used.....	541
Tire, Battery and Automobile Accessory Dealers; Gasoline Service Stations .....	542
Miscellaneous Automotive Products Dealers N.O.C. including Automobile (Mobile Homes) Trailers; Aircraft; Boats and Marine Supplies Dealers .....	545
Eating and Drinking Places including Caterers and Commissary Services; Night Clubs, Restaurants and Taverns.....	551
Hotels; Motels of More than Four Stories; Apartment Hotels; Seasonal Hotels; Summer Vacation and Recreational Camps .....	555
Motels of Four Stories or Less; Auto Courts; Boatels; Tourist Camps, Cabin Camps and Trailer Parks.....	556
Drug Stores and Proprietary Stores; Cigar Stores and Stands; Combination Cigar, Drug and Miscellaneous Merchandise Stores.....	561
Liquor Package Stores (Privately Operated) .....	565
Jewelry Stores .....	571
Retail Stores N.O.C. including Antique Stores and Second Hand Stores; Art Dealers; Book and Stationery Stores; Sporting Goods Stores and Bicycle Shops; Farm and Garden Supply Stores; Florists; News Dealers and Newsstands; Music Stores; Musical Instruments and Parts Stores; Camera and Photographic Supply Stores; Office, Store and School Supply and Equipment Dealers; Office Computing, Accounting and Adding Machines; Gift Novelty and Souvenir Shops; Optical Goods; Hearing Aids; Luggage and Leather Goods; Game and Toy Stores; Needlecraft Stores; Artists’ Materials and Supply Stores; Monuments and Tombstones; Marble Cutting and Polishing; Pottery.....	579
Laundries and Linen Supply and Industrial Launderers; Cleaning and Dyeing Stores; Diaper Services .....	581
Miscellaneous Personal Services including Beauty Shops, Barber Shops; Photographic Studios; Funeral Homes or Parlors, Undertakers, Cemeteries Operated for Profit and Crematories; Pressing, Alteration and Garment Repair Services; Shoe Repair Shops; Shoe Shine and Hat Cleaning Shops; Ambulance Services; Steam Baths; Clothing Rentals; Social Escort Services .....	585

**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

**CLASS OF INSURED** **CODE**

**5XX – RETAIL TRADE AND PERSONAL SERVICES (CON'T)**

Air, Bus, Railroad and Steamship Ticket Agencies; Theater or Other Amusement Ticket Agencies; Travel Agencies or Bureaus; Tour Operators..... 586

Automobile Storage (Garages) and Parking; Automobile and Truck Rentals; Automobile Driving Schools ..... 587

Miscellaneous Repair Shops including Automobile Repairs and Services, Tire Retreading, Car Wash, Aircraft and Shop Maintenance; Blacksmith Shops; Electrical Repair; Watch, Clock and Jewelry Repair; Leather Goods Repair; Locksmith and Gunsmith Shops, Armature Rewinding; Machine Shops; Mattress Renovating and Repair; Typewriter and Business Machine Repair; Musical Instrument Repair ..... 589

**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>6XX – BUSINESS SERVICES, AMUSEMENT, RECREATIONAL AND MISCELLANEOUS CONSUMER SERVICES AND MEMBERSHIP ORGANIZATIONS</b>	
Collection Agencies .....	611
Advertising Agencies .....	631
Business Services N.O.C. including Duplicating, Addressing, Blueprinting, Photostatting, Printing, Film Developing and Printing, Mailing Services, News Syndicates, Research, Development and Testing Laboratories; Services to Dwellings and Other Buildings (Janitor Service, Window Cleaning, etc.); Business and Management Consulting Services; Engineering and Architectural Services; Accounting, Auditing, Bookkeeping and Secretarial Services; Auctioneers; Law Offices; Legal Services; Fund Raising Services; Consumer and Mercantile Credit Reporting Agencies; Detective Agencies; Employment Agencies; Armored Car Companies; Messenger Services; Private Investment Clubs and Private Investors; Public Relations Services .....	635
Fuel, (Oil, Bottled Gas, Coal and Wood) and Ice Service Companies .....	638
House to House Consumer Sales and Service Companies N.O.C. (Not applicable to Bakeries or Dairies or Laundry, Dry Cleaning and Diaper Services) .....	640
Vending Machine Operators .....	643
Computer and Data Processing Services – including Programming and Systems Design; Key punch Services; Computer Time Sharing Services; Computer Leasing Services by Other than the Manufacturer .....	645
Equipment Rental and Leasing Companies – All, except Computer Leasing Companies and Manufacturers Who Lease .....	647
Motion Picture and TV Film Production, Distribution and Service Industries (except Theaters) .....	651
Motion Picture Theaters and Drive-In Theaters .....	652
Radio and Television Broadcasting Stations and Studios .....	655
Army, Air Force and Marines Post Exchanges, Navy Ship Service Stores, Officer Messes and Other Non-Appropriated Fund Activities .....	660
Private Clubs Providing Food, Drink or Lodging (Golf and Country Clubs, Yacht Clubs, etc.) including Benevolent Protective Order of Elks .....	661
Race Track Operations .....	662
Amusement Enterprises N.O.C. including Baseball, Basketball, Hockey, Football and Soccer Clubs; Bathing Beaches; Bowling Alleys and Billiard and Pool Parlors; Dance Halls, Studios and Schools; Health Clubs and Gymnasiums, Swimming Pools, Skating Rinks; Theaters and Theatrical Productions (except Motion Pictures); Bands, Orchestras and Entertainers; Stables; Riding Academies; Sports Promoters; Sports Arenas and Casinos .....	669
Offices of Physicians, Surgeons, Dentists, Dental Hygienists, Dental Surgeons, Optometrists, Ophthalmologists, Opticians, Osteopathic Physicians, Psychiatrists, Chiropractors, and Registered Nurses; Medical and Dental Laboratories; Veterinarians and Animal Hospitals, Anesthesiologists and Anesthetists .....	671
Medical Research Agencies, Sanatoria, Convalescent and Rest Homes – Privately Operated .....	675
Clinics and Hospitals – Privately Operated including those Operated by Benevolent, Charitable or Religious Organizations .....	677
Health Maintenance Organizations engaged in providing medical or other health services to its members .....	678

**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>6XX – BUSINESS SERVICES, AMUSEMENT, RECREATIONAL AND MISCELLANEOUS CONSUMER SERVICES AND MEMBERSHIP ORGANIZATIONS (CON'T)</b>	
Collegiate Societies, Patriotic Organizations, Veterans Associations, Boy Scouts, Girl Scouts, etc.; Business and Professional Associations – including Baseball, Basketball, Football, Hockey and Soccer Leagues (Not Clubs); Other Non-Profit Membership Organizations N.O.C. including Civic and Political Membership Associations; YMCA, YWCA, YMHA, YWHA, etc.....	681
Charitable and Religious Organizations (except Clinics and Hospitals) N.O.C.....	682
Fraternal Orders and Social Clubs Not Providing Food, Drink or Lodging .....	683
Labor Unions – National or International Unions Only .....	691
Labor Unions – Local Unions Only.....	692
Labor Unions – National or International Unions including Local Unions Under a Single Policy .....	695
Labor Unions – Health, Welfare and Pension Plans and Trusts of.....	697



**CLASS OF INSURED CODE (CON'T)**

**1. MERCANTILE ESTABLISHMENTS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>8XX – FINANCE, INSURANCE AND REAL ESTATE</b>	
<b>81X – CREDIT AGENCIES OTHER THAN BANKS</b>	
Pawn Brokers .....	816
Factors .....	817
Currency Exchanges and Check Cashiers .....	818
Safe Deposit Companies – Companies primarily engaged in the renting of safety deposit boxes and vault space for the safe keeping of valuables .....	819
<b>82X TO 84X – COMMODITY BROKERS AND DEALERS IN SECURITIES AND FINANCIAL PAPER NOT CLASSIFIED AS FINANCIAL INSTITUTIONS</b>	
Commodity Futures Brokers and Dealers.....	832
Automated Clearing Houses or Automated Clearing House Associations .....	833
Commodity Exchanges and Clearing House Associations Other than Automated Clearing Houses or Associations .....	834
Securities Sales Organizations N.O.C. (including Sales Organizations selling Mutual Fund Shares).....	835
<b>85X TO 88X – INSURANCE AGENTS, BROKERS AND SERVICES; REAL ESTATE</b>	
Mortgage Agents, Loan Agents, Loan Correspondents, Fiscal Agents, Insurance Agents or Brokers and Independent Insurance Adjusters.....	869
Pension, Retirement and Welfare Plans (Non-Profit) – Other than Labor Unions .....	872
Cemetery Associations (Non-Profit) .....	873
Real Estate Owners, Operators, Subdividers, Developers, Lessors .....	880
Condominium Owners’ Associations, Planned Unit Developments and Co-operative Owners’ Associations .....	881
Abstract Companies Not Issuing Title Insurance and Escrow Companies .....	882
Real Estate Agents, Brokers and Managers; Property Management Companies .....	884
<b>95X – PRIVATELY OPERATED EDUCATIONAL SERVICES</b>	
Educational Services including Colleges and Institutions of Higher Learning and Vocational Schools; Museums; Art Galleries; Botanical and Zoological Gardens; Libraries – Privately Operated Non-Profit .....	951
Educational Services including Colleges and Institutions of Higher Learning and Vocational Schools; Museums; Art Galleries; Botanical and Zoological Gardens; Libraries – Privately Operated For Profit.....	952

**CLASS OF INSURED CODE (CON'T)**

**2. GOVERNMENTAL ENTITIES**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>96X – FEDERAL GOVERNMENT</b>	
Post Office Department.....	961
Internal Revenue Service .....	962
Federal Government, N.O.C. ....	963
<b>97X – STATE AND LOCAL GOVERNMENT</b>	
School Districts or Authorities and Other Public Education Services below College Grade Level.....	970
State Universities, State Colleges, Community Colleges or County Colleges .....	971
Public Utilities including Electric, Gas, Irrigation, Light, Power, Steam, Telephone, Water and similar Systems; Districts or Authorities.....	972
State, County, City, Town, Township, Village or Borough including Police Department.....	973
State, County, City, Town, Township, Village or Borough excluding Police Department .....	974
Local Public Housing Authorities and Urban Renewal Projects under the supervision of the Department of Housing and Urban Development.....	975
Museums; Art Galleries; Botanical and Zoological Gardens; Libraries .....	976
A Police Department of any State, County, City, Town, Township, Village or Other Political Subdivision.....	977
A Department, Division, Office or Institution of any State, County, City, Town, Village or Other Political Subdivision, N.O.C .....	979

**CLASS OF INSURED CODE (CON'T)**

**3. FINANCIAL INSTITUTIONS**

**CLASS OF INSURED** **CODE**

**COMMERCIAL BANKS**

Banks with Average Assets of:

Less than \$10,000,000 .....	720
\$10,000,000 to 24,999,999 .....	721
25,000,000 to 49,999,999 .....	722
50,000,000 to 99,999,999 .....	723
100,000,000 to 249,999,999 .....	724
250,000,000 to 499,999,999 .....	725
500,000,000 to 999,999,999 .....	726
1,000,000,000 to 1,999,999,999 .....	727
2,000,000,000 to 4,999,999,999 .....	728
5,000,000,000 and over .....	729
 Servicing Contractors.....	 782
American Agencies Foreign Banks that do not conduct a general banking business .....	783
Trust Companies doing a trust business exclusively .....	784
Issuers of Register Checks or Personal Money Orders .....	793
Morris Plan or Industrial Banks that do not receive deposits subject to check.....	794

**FEDERAL INSTITUTIONS**

Federal Reserve Banks, Federal Deposit Insurance Corporation and Joint Stock Land Banks .....	720-9
Federal Home Loan Banks.....	762

**SAVINGS BANKS**

Savings Banks .....	730
Servicing Contractors.....	782

**SAVINGS AND LOAN ASSOCIATIONS**

Savings and Loan Associations (including Co-operative Banks in Massachusetts and Homestead Associations in Louisiana) .....	762
Servicing Contractors.....	782

**CLASS OF INSURED CODE (CON'T)**

**3. FINANCIAL INSTITUTIONS (CON'T)**

<b>CLASS OF INSURED</b>	<b>CODE</b>
<b>STOCKBROKERS AND INVESTMENT BANKERS</b>	
Stockbrokers or business houses engaged principally in the management of or dealing in securities listed on recognized Stock Exchanges, or in unlisted securities and the Securities Investors Protection Corporation .....	770
Stock Exchanges .....	771
Foundations and Endowment Funds .....	773
Investment Bankers, Investment Trusts, Mutual Funds (but not including non-employee sales representatives or sales organizations) and Commodity Brokers (who are members of a recognized Stock Exchange the rules of which require that all members carry the bond required of Stockbrokers) .....	772
<b>FINANCE COMPANIES</b>	
Holding Companies which do not operate the business under their control, but merely act as managers of the stocks and securities in their custody and Real Estate Investment Trusts .....	772
Mortgage Bankers and Dealers in Mortgages (but not fiscal agencies representing another in the servicing of mortgages, etc.), Dealers in Foreign Exchange, Dealers in Commercial Paper, Note Brokers and Title Insurance Companies principally engaged in the mortgage business .....	774
Finance or Investment Companies licensed under the Small Business Administration Act and Finance Companies, the majority of whose business is financing paper for or through dealers (but not Small Loan Companies, Personal Finance Companies, Chattel Loan Companies or Factors) .....	775
<b>SMALL LOAN COMPANIES</b>	
Small Loan Companies (excluding Pawn Brokers and Factors) including Personal Finance Companies, Chattel Loan Companies and Benevolent, Charitable, Prudential or Remedial Loan Associations N.O.C., and Industrial Loan Companies in the State of Washington .....	815
<b>CREDIT UNIONS</b>	
Credit Unions, also Mutual Benefit Associations and Remedial Loan Associations in Connecticut provided they do not grant or extend accident, health, death or burial benefits to their members and the National Credit Union Share Insurance Fund .....	780
<b>INSURANCE WRITING</b>	
Life Insurance Companies – Industrial .....	851
Life Insurance Companies – Other than Industrial .....	852
Fire, Marine, Accident and Health, Casualty Insurance and Surety Companies including Inter-Insurance Exchanges and Reciprocal, Burial Insurance Associations, Self-Insurance and Risk Retention Groups and other Insurance and Reinsurance Companies N.O.C. ....	853
Title Insurance Companies (other than those acting as Trust Companies or accepting deposits or principally engage in the mortgage business) .....	854
Hospital and Medical Service Plans (non-profit) .....	871
<b>INDIVIDUAL OR SCHEDULE FIDELITY BONDS</b>	
All .....	795
<b>COMBINATION SAFE DEPOSITORY POLICY</b>	
All .....	790
<b>COMPUTER CRIME POLICY</b>	
Use the Class of Insured Code assigned to the financial institution .....	XXX

**POLICY CODE**

The Policy Code must be reported for all Mercantile Establishments policies, all Governmental Entities policies, and all Financial Institutions policies.

**1. MERCANTILE ESTABLISHMENTS**

<b>POLICY</b>	<b>CODE</b>
COMMERCIAL CRIME POLICY .....	1
CRIME PROTECTION POLICY .....	2

**2. GOVERNMENTAL ENTITIES**

All Governmental Entities policies .....	1
CRIME PROTECTION POLICY FOR PUBLIC ENTITIES .....	3

\*

..

**\*\*\*\*\*3 FINANCIAL INSTITUTIONS**

All Financial Institutions policies .....	9
---	---

**TYPE OF COVERAGE CODE**

The Type of Coverage Code must be reported for all Mercantile Establishments policies (both the Commercial Crime Policy and the Crime Protection Policy), all Governmental Entities policies, and all Financial Institutions policies.

**1. MERCANTILE ESTABLISHMENTS**

<b>TYPE OF COVERAGE</b>	<b>CODE</b>
LOSS SUSTAINED – HONESTY .....	1
LOSS SUSTAINED – FAITHFUL PERFORMANCE .....	2
DISCOVERY – HONESTY .....	3
DISCOVERY – FAITHFUL PERFORMANCE .....	4

For Forgery coverages (Form of Coverage Codes 90, 96, 98 and 99), report TYPE OF COVERAGE CODE 1 for Loss Sustained coverage, and report TYPE OF COVERAGE CODE 3 for Discovery coverage.

**2. GOVERNMENTAL ENTITIES**

<b>TYPE OF COVERAGE</b>	<b>CODE</b>
LOSS SUSTAINED – HONESTY .....	1
LOSS SUSTAINED – FAITHFUL PERFORMANCE .....	2
DISCOVERY – HONESTY .....	3
DISCOVERY – FAITHFUL PERFORMANCE .....	4

For Forgery coverages (Form of Coverage Codes 96 and 99), report TYPE OF COVERAGE CODE 1 for Loss Sustained coverage, and report TYPE OF COVERAGE CODE 3 for Discovery coverage.

**3. FINANCIAL INSTITUTIONS**

All Financial Institutions policies .....	9
---	---

**FORM OF COVERAGE CODE**

**1. MERCANTILE ESTABLISHMENTS**

**A. COMMERCIAL CRIME POLICY**

<b>FORM OF COVERAGE</b>	<b>FORM CODE</b>
COVERAGE FORM A:	
Schedule Employee Dishonesty.....	01
Blanket Employee Dishonesty.....	10
Agents and Non-employees.....	13
Partners.....	16
Specific Excess Insurance.....	12
COVERAGE FORM B:	
Forgery or Alteration.....	96
Credit, Debit or Charge Cards.....	99
Personal Accounts of Specified Persons.....	90
Warehouse Receipts.....	98

**B. CRIME PROTECTION POLICY**

Insuring Agreement 1: Blanket Employee Dishonesty.....	10
Agents and Non-employees.....	13
Partners.....	16
Specific Excess Insurance.....	12
Insuring Agreement 2: Forgery and Alteration.....	96
Credit, Debit or Charge Cards.....	99
Personal Accounts of Specified Persons.....	90
Warehouse Receipts.....	98
Insuring Agreement 3: Inside the Premises.....	30
Insuring Agreement 4: Outside the Premises.....	40
Insuring Agreement 5: Computer Fraud.....	50
Insuring Agreement 6: Money Orders and Counterfeit Paper Currency.....	60
Insuring Agreement 7: Loss of Clients' Property Resulting from Employee Dishonesty.....	70
Insuring Agreement 8: Funds Transfer Fraud.....	80

**FORM OF COVERAGE CODE**

**40''''I QXGTPO GPV'GPVKWGU**

**A. COMMERCIAL CRIME POLICY**

<b>FORM OF COVERAGE</b>	<b>FORM CODE</b>
COVERAGE FORMS O and P:	
Coverage Form O - Per Loss .....	10
Coverage Form O - Per Loss Specific Excess .....	17
Coverage Form P - Per Employee .....	20
Coverage Form P - Per Employee Specific Excess .....	27
COVERAGE FORM B:	
Forgery or Alteration .....	96
Credit, Debit or Charge Cards.....	99

**B. CRIME PROTECTION POLICY'HQT'RWDNKE'GPVKWGU**

Insuring Agreement 1: Blanket Employee Dishonesty - Per Loss .....	10
Blanket Employee Dishonesty - Per Loss Specific Excess ...	17
Per Employee .....	20
Per Employee Specific Excess .....	27
Insuring Agreement 2: Forgery and Alteration.....	96
Credit, Debit or Charge Cards.....	99
Insuring Agreement 3: Inside the Premises .....	30
Insuring Agreement 4: Outside the Premises.....	40
Insuring Agreement 5: Computer Fraud.....	50
Insuring Agreement 6: Money Orders and Counterfeit Paper Currency .....	60
Insuring Agreement 7: Loss of Clients' Property Resulting from Employee Dishonesty.....	70
Insuring Agreement 8: Funds Transfer Fraud.....	80



**FORM OF COVERAGE CODE (CON'T)**

**3. FINANCIAL INSTITUTIONS**

**A. COMMERCIAL BANKS**

<b>FORM OF COVERAGE</b>	<b>FORM CODE</b>
<b>FORM 24 FOR COMMERCIAL BANKS</b>	
Basic Bond Coverage .....	60
Insuring Agreement D – Forgery or Alteration .....	71
Insuring Agreement E – Securities .....	84
Insuring Agreement E – Securities excluding Loan Participation Coverage .....	83
Computer Systems Fraud Insuring Agreement.....	30
Extortion – Threats to Persons Insuring Agreement.....	40
Extortion – Threats to Property Insuring Agreement .....	41
Fraudulent Real Property Mortgages Insuring Agreement.....	64
Issuers of Register Checks or Personal Money Orders Coverage.....	60
Servicing Contractors Insuring Agreement .....	60
Trading Loss Coverage .....	62
Fraudulent Transfer Instructions Insuring Agreement.....	26
<b>FORM 28 FOR COMMERCIAL BANKS</b>	
When issued in excess over a deductible amount of not less than:	
100% of the Underlying Amount for the Appropriate Asset Group .....	17
150% of the Underlying Amount for the Appropriate Asset Group .....	18
200% of the Underlying Amount for the Appropriate Asset Group .....	19

**B. FEDERAL INSTITUTIONS**

<b>FORM 24 FOR FEDERAL INSTITUTIONS</b>	
Federal Reserve Banks, Federal Deposit Insurance Corporation and Joint Stock Land Banks – Use the Form of Coverage Codes applicable to Form 24 for Commercial Banks .....	XX
Federal Home Loan Banks – Use the Form of Coverage Codes applicable to Form 24 for Savings and Loan Associations.....	XX

**C. SAVINGS BANKS**

<b>FORM 24 FOR SAVINGS BANKS</b>	
Basic Bond Coverage .....	50
Insuring Agreement D – Forgery or Alteration .....	71
Insuring Agreement D – Forgery or Alteration including Checking Accounts Coverage .....	72
Insuring Agreement E – Securities .....	84
Insuring Agreement E – Securities excluding Loan Participation Coverage .....	83
Computer Systems Fraud Insuring Agreement.....	30
Extortion – Threats to Persons Insuring Agreement.....	40
Extortion – Threats to Property Insuring Agreement .....	41
Fraudulent Real Property Mortgages Insuring Agreement.....	54
Servicing Contractors Insuring Agreement .....	50
Fraudulent Transfer Instructions Insuring Agreement.....	26

**FORM OF COVERAGE CODE (CON'T)**

**3. FINANCIAL INSTITUTIONS (CON'T)**

**D. SAVINGS AND LOAN ASSOCIATIONS**

<b>FORM OF COVERAGE</b>	<b>FORM CODE</b>
<b>FORM 24 FOR SAVINGS AND LOAN ASSOCIATIONS</b>	
Basic Bond Coverage .....	50
Insuring Agreement D – Forgery or Alteration .....	71
Insuring Agreement D – Forgery or Alteration including Checking Accounts Coverage .....	72
Insuring Agreement E – Securities .....	83
Audit Expense Coverage .....	53
Computer Systems Fraud Insuring Agreement.....	30
Extortion – Threats to Persons Insuring Agreement.....	40
Extortion – Threats to Property Insuring Agreement .....	41
Fraudulent Real Property Mortgages Insuring Agreement .....	54
Servicing Contractors Insuring Agreement .....	50
Fraudulent Transfer Instructions Insuring Agreement.....	26

**E. STOCKBROKERS AND INVESTMENT BANKERS**

<b>FORM 14 FOR STOCKBROKERS AND INVESTMENT BANKERS</b>	
Basic Bond Coverage .....	60
Insuring Agreement D – Forgery or Alteration .....	62
Insuring Agreement E – Securities .....	63
Coverage on Partners .....	10
Computer Systems Fraud Insuring Agreement.....	30
Extortion – Threats to Persons Insuring Agreement.....	40
Extortion – Threats to Property Insuring Agreement .....	41
Fraudulent Transfer Instructions Insuring Agreement.....	26

**F. FINANCE COMPANIES**

<b>FORM 15 FOR FINANCE COMPANIES</b>	
Basic Bond Coverage .....	50
Insuring Agreement D – Forgery or Alteration .....	52
Insuring Agreement E – Securities .....	53
Computer Systems Fraud Insuring Agreement.....	30
Extortion – Threats to Persons Insuring Agreement.....	40
Extortion – Threats to Property Insuring Agreement .....	41
Fraudulent Transfer Instructions Insuring Agreement.....	26

**G. SMALL LOAN COMPANIES**

<b>FORM 15 FOR SMALL LOAN COMPANIES</b>	
Basic Bond Coverage .....	80
Insuring Agreement D – Forgery or Alteration .....	83
Insuring Agreement E – Securities .....	85
Computer Systems Fraud Insuring Agreement.....	37
Extortion – Threats to Persons Insuring Agreement.....	84
Extortion – Threats to Property Insuring Agreement .....	74
Fraudulent Transfer Instructions Insuring Agreement.....	26

**FORM OF COVERAGE CODE (CON'T)**

**3. FINANCIAL INSTITUTIONS (CON'T)**

**H. CREDIT UNIONS**

<b>FORM OF COVERAGE</b>	<b>FORM CODE</b>
<b>FORM 23 FOR CREDIT UNIONS</b>	
Basic Bond Coverage .....	60
Basic Bond Coverage with Faithful Performance of Duty Coverage .....	61
Computer Systems Fraud Insuring Clause .....	30
Extortion – Threats to Persons Insuring Clause .....	40
Extortion – Threats to Property Insuring Clause .....	41
Insuring Agreement D – Forgery or Alteration .....	63
Misplacement Coverage .....	62
Telefacsimile Transfer Fraud Insuring Clause.....	22
Voice Initiated Transfer Fraud Insuring Clause .....	20
<b>NCUA FORMS FOR CREDIT UNIONS</b>	
100% Assets Coverage (\$1,000,000 maximum) .....	75
100% Assets Coverage (\$2,000,000 maximum) .....	76
100% Assets Coverage (\$3,000,000 maximum) .....	77
100% Assets Coverage (maximum greater than \$3,000,000).....	78
Other, including Audit Expense Increased Limits Premium .....	74

**I. INSURANCE COMPANIES OTHER THAN LIFE INSURANCE COMPANIES**

<b>FORM 25 FOR INSURANCE COMPANIES OTHER THAN LIFE</b>	
<b>INSURANCE COMPANIES</b>	
Basic Bond Coverage .....	60
Insuring Agreement D – Forgery or Alteration .....	61
Insuring Agreement E – Securities .....	62
Agents Fidelity Insuring Agreement.....	64
Computer Systems Fraud Insuring Agreement.....	37
Extortion – Threats to Persons Insuring Agreement.....	84
Extortion – Threats to Property Insuring Agreement .....	81
Fraudulent Transfer Instructions Insuring Agreement.....	26

**J. LIFE INSURANCE COMPANIES**

<b>FORM 25 FOR LIFE INSURANCE COMPANIES</b>	
Basic Bond Coverage .....	70
Insuring Agreement D – Forgery or Alteration .....	71
Insuring Agreement E – Securities .....	72
Agents Fidelity Insuring Agreement .....	74
Computer Systems Fraud Insuring Agreement.....	37
Extortion – Threats to Persons Insuring Agreement.....	84
Extortion – Threats to Property Insuring Agreement .....	81
Fraudulent Transfer Instructions Insuring Agreement.....	26

**K. INDIVIDUAL OR SCHEDULE FIDELITY BONDS**

<b>INDIVIDUAL OR SCHEDULE FIDELITY BONDS</b>	
All Employees – Honesty.....	01
All Employees – Faithful Performance .....	06

**FORM OF COVERAGE CODE (CON'T)**

**3. FINANCIAL INSTITUTIONS (CON'T)**

**L. COMBINATION SAFE DEPOSITORY POLICY**

<b>FORM OF COVERAGE</b>	<b>FORM CODE</b>
COMBINATION SAFE DEPOSITORY POLICY	
Insuring Agreement A – Liability of Depository.....	10
Insuring Agreement B – Loss of Customers’ Property; Premises Damage .....	11

**M. COMPUTER CRIME POLICY**

COMPUTER CRIME POLICY	
Computer Systems Fraud Insuring Agreement.....	30
Data Processing Service Operations Insuring Agreement .....	21
Voice Initiated Transfer Fraud Insuring Agreement.....	20
Telefacsimile Transfer Fraud Insuring Agreement.....	22
Destruction of Data or Programs By Hacker Insuring Agreement .....	23
Destruction of Data or Programs By Virus Insuring Agreement.....	24
Voice Computer Systems Fraud Insuring Agreement .....	25

AMOUNT OF COVERAGE

Report the actual amount of coverage for the coverage being reported.

Report the total amount of coverage to date in each premium or loss record for a bond.

Example: If the amount of coverage on the initial record for a bond or policy is \$10,000 the amount of coverage field should be coded as 00010000; if the amount of coverage increases to \$12,000 (\$2,000 increase), subsequent records for the bond or policy should be coded as 00012000.

**Examples:**

Amount of Coverage = \$1,500 .....	Code 00001500
Amount of Coverage = \$125,000 .....	Code 00125000
Amount of Coverage = \$35,000,000 .....	Code 35000000
Amount of Coverage = \$99,999,999 or more .....	Code 99999999

For all cancellations whether Flat, Pro Rata, or Short, the Amount of Coverage contained on the original entry must be reported.

No record shall contain an amount of coverage recorded as '0' or as a credit.

**NUMBER OF ADDITIONAL LOCATIONS**

Report the actual Number of Additional Locations for the coverage being reported.

**Examples:**

Number of Additional Locations = 4..... Code 004  
Number of Additional Locations = 23..... Code 023  
Number of Additional Locations = 999 or more ..... Code 999

The Number of Additional Locations shall be reported only for those classes of business subject to a location charge.

**DEDUCTIBLE AMOUNT**

Report the actual deductible amount for the coverage being reported.

**Examples:**

Deductible Amount = \$1,500 ..... Code 00001500  
Deductible Amount = \$125,000 ..... Code 00125000  
Deductible Amount = \$5,000,000 ..... Code 05000000  
Deductible Amount = \$99,999,999 or more..... Code 99999999

The Deductible Amount is the aggregate total of whatever Self-Insurance Deductible and Other Underlying Bond Coverages may be applicable to the coverage being reported.

**NUMBER OF RATABLE EMPLOYEES**

Report the actual number of Ratable Employees for the coverage being reported.

**Examples:**

Number of Ratable Employees = 3 ..... Code 00003  
Number of Ratable Employees = 25 ..... Code 00025  
Number of Ratable Employees = 1,500..... Code 01500  
Number of Ratable Employees = 99,999 or more ..... Code 99999

For Mercantile Establishments class codes, this field shall be reported as 00000 for Insuring Agreement 3 (Form of Coverage Code 30), Insuring Agreement 4 (Form of Coverage Code 40) and Insuring Agreement 6 (Form of Coverage Code 60) of the Crime Protection Policy.



**RATING MODIFICATION FACTOR**

The rating modification factor is a three-digit factor reflecting the combined effect on reported premium of:

1. Experience Rating Modifications;
2. Schedule Rating Modifications; and
3. Expense Modifications or other similar Modifications.

The factor shall be rounded to two decimal places for reporting. If no modification is applicable, report “100”.

Examples:

<u>EXPERIENCE MODIFICATION</u>	plus or minus <u>SCHEDULE DEBIT OR CREDIT</u>	all multiplied by <u>EXPENSE MODIFICATION</u>	equals TOTAL RATING <u>MODIFICATION</u>	<u>CODE</u>
None (1.00)	None (0)	None (1.00)	None (1.00)	100
+10% (1.10)	+10% (0.10)	None (1.00)	+20% (1.20)	120
-10% (0.90)	-15% (0.15)	-5% (0.95)	-28¾% (0.71)	071

**RATE DEPARTURE FACTOR/  
COMPANY LOSS COST MULTIPLIER**

The Rate Departure Factor is a three-digit factor reflecting the relationship of the company manual premium for the risk to the SFAA manual rate for the risk (in non-loss cost states).

The Company Loss Cost Multiplier is a three-digit factor reflecting the relationship of the company manual premium for the risk to the SFAA advisory loss cost for the risk (in loss cost states).

Companies unable to report the Rate Departure Factor/Company Loss Cost Multiplier may report “999” with prior notification to, and approval by, SFAA.

Examples:

<u>SFAA Manual Premium</u>	<u>SFAA Advisory Loss Cost</u>	<u>Company Manual Premium</u>	<u>RDF/ Company Loss Cost Multiplier</u>	<u>Code</u>
<b>NON-LOSS COST STATES:</b>				
\$500	---	\$400	0.800	080
<b>LOSS COST STATES:</b>				
---	\$300	\$450	1.500	150

**TYPE OF LOSS CODE**

The Type of Loss Code is applicable to both Paid Loss and Outstanding Loss Transactions.

**1. MERCANTILE ESTABLISHMENTS**

Report this field blank for all mercantile establishments policies.

**2. GOVERNMENTAL ENTITIES**

Report this field blank for all governmental entities policies.

**3. FINANCIAL INSTITUTIONS**

**A. FIDELITY INSURING AGREEMENT**

TYPE OF LOSS	CODE
Dishonesty of Regular Employees .....	11
Data Processing Organizations (covered as employees) .....	13
All other covered under Fidelity Insuring Agreement.....	19

**B. ON PREMISES INSURING AGREEMENT**

Misplacement or Mysterious Unexplainable Disappearance .....	22
Burglary .....	24
Robbery or Hold-up .....	25
All other covered under On Premises Insuring Agreement.....	29

**C. IN TRANSIT INSURING AGREEMENT**

Misplacement or Mysterious Unexplainable Disappearance .....	32
Robbery or Hold-up .....	37
All other covered under In Transit Insuring Agreement .....	39

**D. FORGERY (NOT BY EMPLOYEE) INSURING AGREEMENTS D and E**

Manipulation of Electronic Funds Transfer System when covered under Forgery or Alteration Insuring Agreement .....	48
All other covered under Forgery Insuring Agreements D and E.....	49

**E. ALL OTHER**

All other not otherwise classified.....	99
---	----

1. GENERAL REPORTING REQUIREMENTS

Refer to the General Rules section of this Plan for the General Rules applicable to all lines of business.

A. PREMIUMS

Premiums must be separately reported for each unique set of codes in the coding section of this module.

The premium reported shall be the premium charged for the bond.

B. LOSSES

Separate statistical entries are required for each unique set of codes for paid loss, including salvage and subrogation (i.e. any credit to paid loss through collection, recovery, liquidation of a collateral, etc.); -and outstanding loss; paid allocated loss adjustment expense; or outstanding allocated loss adjustment expense-

**REPORTING INSTRUCTIONS**

**SURETY  
PREMIUMS AND LOSSES**

**SURETY UNIT RECORD FORMAT**

<b><u>FIELD DESCRIPTION</u></b>	<b><u>RECORD COLUMNS</u></b>	
	<b><u>PREMIUMS</u></b>	<b><u>LOSSES</u></b>
Company or Group Number	1-4	1-4
Transaction Type Code	5	5
Accounting Date	6-7	6-7
Rating Date	8-10	8-10
Transaction Effective Date	11-13	--
Transaction Expiration Date	14-16	--
State Code	17-18	17-18
Annual Statement Line of Business	24-26	24-26
<u>SAASFAA</u> Subline	27-29	27-29
Classification Code	30-32	30-32
Claim Report Year	--	43-44
Exposure Amount (Thousands of Dollars)	50-56	50-56
Type of Contract Bond Code	57	57
<u>Latest Transaction Marker</u>	<u>58</u>	--
<u>Small Business Indicator</u>	<u>59</u>	<u>59</u>
<u>Expedited Underwriting Program</u>	<u>60</u>	<u>60</u>
Claim Count	--	72
Premium Amount (Whole Dollars)	96-103	--
Loss Amount (Whole Dollars)	--	96-103
Loss Record Identification	--	104-117
Premium Record Identification	118-130	<u>118-130</u>
Columns for Company Use	131-150	131-150

**Record Columns not listed above are reserved for future use.**

## REPORTING INSTRUCTIONS

## SURETY PREMIUMS

1. *Company or Group Number (Field: Columns 1-4)*  
Report the Company or Group Number assigned by [SAASF~~AA~~](#).
2. *Transaction Type Code (Field: Column 5)*  
Report the appropriate Transaction Type Code.
3. *Accounting Date (Field: Columns 6-7)*  
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of December in column 6. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 7. Refer to the General Rules section for coding instructions.
4. *Rating Date (Field: Columns 8-10)*  
Report the month and year the most recent premium computation for the bond becomes effective. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.  
  
Examples: On prepaid new or renewal business – Rating Date is same as Transaction Effective Date.  
On entries involving premium adjustments, such as Contract Bond overruns and underruns – Rating Date is same as Rating Date on original entry.  
On Cancellations involving return premiums – Rating Date is same as Rating Date on record being canceled.
5. *Transaction Effective Date (Field: Columns 11-13)*  
Report the effective date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
6. *Transaction Expiration Date (Field: Columns 14-16)*  
Report the expiration date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
7. *State Code (Field: Columns 17-18)*  
Report the State Code for the state to which the premium was rated and allocated in the company Annual Statement.
8. *Reserved for Future Use (Field: Columns 19-23)*  
Report blank.
9. *Annual Statement Line of Business (Field: Columns 24-26)*  
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
10. [SAASF~~AA~~](#) Subline (Field: Columns 27-29)  
Report the appropriate [SAASF~~AA~~](#) Subline Code.
11. *Classification Code (Field: Columns 30-32)*  
Report the appropriate Classification Code.
12. *Reserved for Expansion of Classification Code (Field: Columns 33-35)*  
Report blank.

## REPORTING INSTRUCTIONS

## SURETY PREMIUMS

13. *Reserved for Future Use (Field: Columns 36-49)*  
Report blank.
14. *Exposure Amount (Field: Columns 50-56)*  
For commercial surety, Report the Appropriate total bond Amount at the time of the transaction. For contract surety, report the total contract amount at the time of transaction. Code the amount in Thousands of Dollars (e.g. a bond with exposure of 10,000 at the time of the transaction would be coded as 0000010). Any signed positive or unsigned numeric value from 00000010 to 9999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents up the amount to the nearest thousand; enter 0000001 for amounts less than \$1,500.
15. *Type of Contract Bond Code (Field: Column 57)*  
Report the appropriate Type of Contract Bond Code for Contract Bonds in the AXX, BXX, 6XX, 7XX and 8XX Classification Code series. Report zero or blank for all other Surety Bonds.
16. Latest Transaction Marker (Field: Column 58): Enter an 'X' to indicate this record is final transaction of the accounting year for the bond as identified by the Premium Record Identification. Otherwise, leave blank. If 'X' is present, the Exposure Amount for this record will represent the latest total value for the bond or policy as of December 31 of the calendar year For each Premium Record Identification in each accounting year, one and only one record must contain an 'X' to indicate the record is the final transaction of the accounting year.
17. Small Business Indicator (Field: Column 59)  
For contract surety, enter a '1' to indicate that the principal's total annual revenue as of the last fiscal year's end is less than or equal to 1 million dollars. Enter '2' if the total annual revenue is greater than 1 million dollars. Enter '9' if the annual revenue is not available. For commercial surety, leave this column blank.
18. Expedited Underwriting Program Participant (Field: Column 60)  
Enter a '1' to indicate that the principal is participating in the company's expedited underwriting program. Enter '2' if the principal is not participating in the company's expedited underwriting program. Enter '9' if this information is not available.
- ~~16.~~19. *Reserved for Future Use (Field: Columns ~~61~~58-95)*  
Report blank.
- ~~19.~~20. *Premium Amount (Field: Columns 96-103)*  
*Report the amount of the premium rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.*
- ~~20.~~21. *Reserved for Future Use (Field: Columns 104-117)*  
Report blank.
- ~~19.~~22. *Premium Record Identification (Field: Columns 118-130)*  
Report the bond number or any other alphanumeric identification as significant digits that will make it possible to locate the bond records in the company files. The Premium Record Identification must consist only of significant alpha or numeric digits and must be unique to the bond or policy. The same Premium Record Identification must be included in all loss records associated with the bond or policy, and must match the Premium Record Identification used for the same bond or policy in previous years.
- ~~20.~~23. *Columns for Company Use (Field: Columns 131-150)*  
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.

## REPORTING INSTRUCTIONS

## SURETY LOSSES

1. *Company or Group Number (Field: Columns 1-4)*  
Report the Company or Group Number assigned by [SAASF~~AA~~](#).
2. *Transaction Type Code (Field: Column 5)*  
Report the appropriate Transaction Type Code.
3. *Accounting Date (Field: Columns 6-7)*  
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of December in column 6. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 7. Refer to the General Rules section for coding instructions.
4. *Rating Date (Field: Columns 8-10)*  
Report the Rating Date shown on the corresponding premium entry.
5. *Reserved for Future Use (Field: Columns 11-16)*  
Report blank.
6. *State Code (Field: Columns 17-18)*  
Report the State Code shown on the corresponding original premium entry.
7. *Reserved for Future Use (Field: Columns 19-23)*  
Report blank.
8. *Annual Statement Line of Business (Field: Columns 24-26)*  
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
9. [SAASF~~AA~~](#) *Subline (Field: Columns 27-29)*  
Report the appropriate [SAASF~~AA~~](#) Subline Code.
10. *Classification Code (Field: Columns 30-32)*  
Report the appropriate Classification Code.
11. *Reserved for Expansion of Classification Code (Field: Columns 33-35)*  
Report blank.
12. *Reserved for Future Use (Field: Columns 36-42)*  
Report blank.
13. *Claim Report Year (Field: Columns 43-44)*  
Report the calendar year in which the claim was initially recorded.
14. *Reserved for Future Use (Field: Columns 45-49)*  
Report blank.
15. *Exposure Amount (Field: Columns 50-56)*  
~~For commercial surety, report the total bond amount at the time of the loss. For contract surety, report the total contract amount at the time of the loss. Code the amount in Thousands of Dollars (e.g. a bond with exposure of 10,000 at the time of the transaction would be coded as 0000010). Any signed positive or unsigned numeric value from 0000001 to 9999999 is valid. Refer to the General Rules section for coding instructions. Round up the amount to the nearest thousand; enter 0000001 for amounts less than \$1,500. Report the appropriate amount in thousands of dollars. Any numeric value from 0000000 — 9999999, signed positive over the units position, or unsigned, is valid. Refer to the General Rules section for coding instructions.~~
16. *Type of Contract Bond Code (Field: Column 57)*  
Report the appropriate Type of Contract Bond Code for Contract Bonds in the [AXX](#), [BXX](#), 6XX, 7XX and 8XX Classification Code series. Report zero or blank for all other Surety Bonds.



17. *Reserved for Future Use (Field: Columns 58-71)*  
Report blank.

18. *Small Business Indicator (Field: Column 59)*

Enter a '1' to indicate that the principal's total annual revenue as of the last fiscal year's end is less than or equal to 1 million dollars. Enter '2' if the total annual revenue is greater than 1 million dollars. Enter '9' if the annual revenue is not available.

19. *Expedited Underwriting Program (Field: Column 60)*

Enter a '1' to indicate that the principal is participating in the company's expedited underwriting program. Enter '2' if the principal is not participating in the company's expedited underwriting program. Enter '9' if this information is not available.

20. *Reserved for Future Use (Field: Columns 61-71)*

Report blank.

~~18-21.~~ 21. *Claim Count (Field: Column 72)*

- A. Cases to be counted as claims must be only those in connection with which a loss payment has been made or a loss reserve established.
- B. A claim closed without a loss payment shall not be counted as a claim.
- C. A claim partly paid and partly outstanding may carry the claim count either in the paid or outstanding record but must only be counted once.
- D. Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the claim reported under that statistical entry.
- E. A claim on which more than one payment is made shall only be counted once.
- F. In cosurety loss transaction situations, the section pertaining to the reporting of claim counts shall apply only to the "originating" carrier. All other cosureties shall report a claim count of "0" on all cosurety loss transactions.

In the case of a co-originated bond, the first signing company shall be deemed to be the "originating" carrier for statistical purposes.

Situations involving concurrent bonds shall be handled as if they were cosurety situations and, in such cases, the first carrier in alphabetical order shall be deemed to be the "originating" carrier for statistical purposes.

Refer to the General Rules section for coding instructions.

~~19-22.~~ 22. *Reserved for Future Use (Field: Columns 73-95)*  
Report blank.

~~20-23.~~ 23. *Loss Amount (Field: Columns 96-103)*

Report the amount of the loss rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.

~~21-24.~~ 24. *Loss Record Identification (Field: Columns 104-117)*

Report the claim number or any other alphanumeric identification as significant digits that will make it possible to locate the claim records in the company files. The Loss Record Identification must consist only of significant alpha or numeric digits.

## REPORTING INSTRUCTIONS

## SURETY LOSSES

~~25.~~ Premium Record Identification (Field: Columns 118-130)

The Premium Record Identification must consist only of significant alpha or numeric digits, and must match exactly the Premium Record Identification used in the premium records for the bond or policy associated with the loss record.

~~22.~~ Reserved for Future Use (Field: Columns 118-130)

Report blank.

~~23-26.~~ Columns for Company Use (Field: Columns 131-150)

This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.

TRANSACTION TYPE CODE

PREMIUM

Premium Entries ..... 1

LOSSES

Salvage (Paid Losses)..... 4

Subrogation (Paid Losses)..... 5

Paid Losses ..... 6

Outstanding Losses ..... 7

Paid Allocated Loss Adjustment Expense ..... 8

Outstanding Allocated Loss Adjustment Expense..... 9

**STATE CODE**

State code is a two-digit code that is required on Premiums and Losses. Report the appropriate code for the state to which the premium was rated and allocated in the company Annual Statement.

<u>State</u>	<u>Code</u>	<u>State</u>	<u>Code</u>
Alabama .....	01	Montana.....	25
Alaska.....	54	Nebraska.....	26
Arizona.....	02	Nevada.....	27
Arkansas.....	03	New Hampshire.....	28
California.....	04	New Jersey.....	29
Colorado.....	05	New Mexico.....	30
Connecticut.....	06	New York.....	31
Delaware.....	07	North Carolina.....	32
District of Columbia.....	08	North Dakota.....	33
Florida.....	09	Ohio.....	34
Georgia.....	10	Oklahoma.....	35
Hawaii.....	52	Oregon.....	36
Idaho.....	11	Pennsylvania.....	37
Illinois.....	12	Puerto Rico.....	58
Indiana.....	13	Rhode Island.....	38
Iowa.....	14	South Carolina.....	39
Kansas.....	15	South Dakota.....	40
Kentucky.....	16	Tennessee.....	41
Louisiana.....	17	Texas.....	42
Maine.....	18	Utah.....	43
Maryland.....	19	Vermont.....	44
Massachusetts.....	20	Virginia.....	45
Michigan.....	21	Washington.....	46
Minnesota.....	22	West Virginia.....	47
Mississippi.....	23	Wisconsin.....	48
Missouri.....	24	Wyoming.....	49

**ANNUAL STATEMENT LINE OF BUSINESS**

Surety ..... 240

**SFAA SUBLINE**

Surety ..... 002

**CLASSIFICATION CODE**

**1. FEDERAL AND PUBLIC OFFICIAL – INDIVIDUAL OR SCHEDULE**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>PUBLIC OFFICIAL (NON-FEDERAL)</b>	
Treasurers & Tax Collectors (of State, County, City, Village, Town, School Districts, Boards, etc.)	
All Treasurers.....	108
All Tax Collectors.....	109
All Tax Collectors & Treasurers (Dual Position).....	110
All Subordinate Employees Handling Money.....	102
Peace Officers – Sheriffs and All Subordinates.....	115
Peace Officers – Deputies Handling Money.....	116
Peace Officers – Constables, City Marshals, Policemen & All Others.....	112
Judges.....	113
Court Clerks.....	114
Special Bond Issue – Bonds Covering Proceeds Of.....	101
Hunting, Fishing & Trapping Licenses, Auto Tags, etc. – Agents for Sale of.....	104
Notaries Public and Commissioners of Deeds.....	105
Housing Authorities.....	117
Coverage on Securities.....	117
Public Administrator or Guardian beyond the expiration of the statutory term.....	118
All Other – All Officers and Employees.....	119
<b>FEDERAL OFFICIAL</b>	
Post Office Department.....	152
Department of Agriculture	
Farmers Home Administration	
Loan Closing Attorneys.....	156
Private and Public Borrowers – All Officers and Employees.....	155
Rural Electrification Administration	
Private Borrowing Corporations (R.E.A.) – All Officers and Employees incl. the Treasurer.....	155
Department of Commerce	
Economic Development Administration	
Private and Public Grantees – All Officers and Employees.....	155
Department of Labor	
Manpower Development Training Act – 1962 and Area Redevelopment Act	
Individual and Schedule Bonds covering Officers and Employees of single sponsoring organizations receiving grants of Federal moneys.....	155
All Other Federal Departments.....	159

CLASSIFICATION CODE (CON'T)

2. COURT – FIDUCIARY BONDS

DESCRIPTION	CODE
<b>BONDS IN PROBATE AND OTHER COURTS</b>	
<i>Bonds in Estates of Deceased Persons or Persons Presumed on Account of Long Absence to be Dead</i>	
Administrators, including temporary and special administrators pendente lite and additional bond for sale of real estate .....	203
Executors, administrators with will annexed .....	204
<i>Bonds in Estates of Minors – Guardians and tutors of minors, including bond for sale of real estate; guardians ad litem .....</i>	214
<i>Bonds in Trust Estates – Trustees under deed or will, also trustees under contract and miscellaneous indentures .....</i>	215
<i>Bonds in Estates of Incompetents – Committees, conservators and guardians of incompetents, including bond for sale of real estate .....</i>	213
<i>Bank as Fiduciary</i>	
All Fiduciary Bonds – bank or trust company as sole or joint principal .....	217
All Fiduciary Bonds – individual serving as co-fiduciary with unbonded bank or trust company .....	218
<i>Trustees, Custodians or other persons appointed for veterans or incompetent members of the armed services</i>	
Where bond is limited to disbursement of benefits payable to one veteran or incompetent and/or his minor children .....	213
Where bond covers disbursement of benefits payable to more than one veteran or incompetent .....	220
<b>BONDS IN EQUITY COURTS</b>	
Assignees, liquidators, trustees or others appointed for benefit of creditors by an insolvent debtor to liquidate and make distribution .....	208
Receivers, trustees or others appointed by the court to manage property or a business .....	209
Masters, referees, trustees or commissioners for the sale of real estate, or other property, in partition, foreclosure, reorganization or winding up proceedings or other litigation where duties do not require investment or any duties of administration other than sale and distribution .....	211
Survivors of partnerships in state courts .....	229
<b>BONDS IN BANKRUPTCY COURTS</b>	
Agents; Appraisers; Creditors' Committees; Custodians; Examiners; Stockholder's Committees or their Agents .....	223
Chapter 11: Receivers; Ancillary Receivers; Marshals or Trustees	
Appointed to take temporary or permanent charge of the property of debtors or to operate, reorganize and rehabilitate the debtors' business for its continuance as a going concern .....	227
New bond of the receiver or trustee if no plan of reorganization is adopted and debtor is adjudicated a bankrupt .....	228
Chapter 12: Individual trustee bond or blanket trustee bond covering a single trustee for all Chapter 12 cases handled .....	224
Chapter 13:	
Schedule bond providing coverage by Certificate for each wage earner plan referred to trustee .....	225
Master bond covering an unlimited number of wage earner plans referred to trustee .....	226
Other receivers and trustees in Bankruptcy and disbursing agents (Federal Bankruptcy Courts) .....	207
Debtors Bonds .....	230
<b>MISCELLANEOUS FIDUCIARY BONDS</b>	
Receivers, trustees and conservators of financial institutions or insurance companies .....	210
Life Tenants' Bonds	
Where on death of life tenant, remaindermen are entitled to claim the value of the assets at time received by life tenant .....	221
In jurisdiction where life tenant is only a trustee .....	215
Savings, Building and Loan Associations	
Agents, liquidators, or receivers of closed associations – whether appointed by State Court, State Banking Department, Auditor of Public Accounts or any other public official .....	210
Liquidators of Closed Building and Loan Associations – <i>bonded to the Association</i> , are classified as "Trustees under Private Agreement" .....	222



**CLASSIFICATION CODE (CON'T)**

**3. COURT – GUARANTEE BONDS**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>CIVIL PROCEEDINGS, WHETHER IN STATE OR FEDERAL COURTS</b>	
Defendant’s bond to discharge or release property under attachment, distraint for claim and delivery of rent, garnishment; other bonds to pay any judgment or decree that may be rendered in the pending case (not including bond to release a libel in admiralty)	
Fixed Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	240
Fixed Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	241
Open Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	270
Open Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	271
Defendant’s bond to recover property under replevin and other forthcoming and redelivery bonds; indemnity to sheriff or marshal on releasing property; third party claimants; ejection	
Fixed Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	242
Fixed Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	243
Open Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	272
Open Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	273
Injunction – plaintiff’s bond to secure, defendant’s bond to dissolve	
Fixed Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	244
Fixed Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	245
Open Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	274
Open Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	275
Appeal – defendant’s or plaintiff’s bonds; supersedeas, stay of execution; or other bond to pay a judgment or decree already rendered; open default .....	257
Rate refunding bonds which guarantee only payment of sums paid in excess of rates or charges eventually established as lawful .....	250
Refunding bonds and other bonds to pay debts and legacies in order to avoid administration or on sale of real estate before expiration of time for filing claims; open estate bonds .....	280
Waiver of probate bonds; Administration of estates without judicial proceedings	
Fixed Penalty Bonds – all .....	281
Open Penalty Bonds – for payment of money or deposits .....	281
Open Penalty Bonds – for transfer of stocks, common or preferred, bonds, notes or other securities .....	282
Open Penalty Bonds – where waiver of probate guarantee is part of a blanket or master bond in favor of a transfer agent and its corporate principal .....	283
Indemnity to sheriff or marshal on levying any kind of writ; levy	
Fixed Penalty Bonds – on execution after judgment .....	284
Fixed Penalty Bonds – on all other writs of process .....	285
Open Penalty Bonds – all .....	286
Mechanic’s lien – bond to discharge	
Fixed Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	246
Fixed Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	247
Open Penalty Bonds – where principal has not posted Performance and Payment Bonds covering the contract against which liens are filed .....	276
Open Penalty Bonds – where principal has posted Performance and Payment Bonds covering the contract against which liens are filed .....	277
Plaintiff’s bond to secure attachment, distraint for claim and delivery of rent, garnishment; Warrant of Seizure, Sequestration	
Fixed Penalty Bonds – all .....	248
Open Penalty Bonds – all .....	278

**CLASSIFICATION CODE (CON'T)**

**3. COURT – GUARANTEE BONDS (CON'T)**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>CIVIL PROCEEDINGS, WHETHER IN STATE OR FEDERAL COURTS (Continued)</b>	
Plaintiff's bond to secure replevin and other forthcoming and redelivery bonds; lien claimants	
Fixed Penalty Bonds – all .....	249
Open Penalty Bonds – all .....	279
Plaintiff's order of arrest in civil proceedings .....	287
Removal of cause .....	291
Costs; Certiorari – covering costs only (not admiralty bonds)	
Fixed Penalty Bonds – all .....	292
Open Penalty Bonds – all .....	297
Petitioning Creditors, whether in bankruptcy or in state court .....	267
Inheritance, estate or transfer taxes – bonds guaranteeing payment of .....	262
Condemnation bonds including bonds on appeal in condemnation	
Fixed Penalty Bonds – all .....	294
Open Penalty Bonds – all .....	295
Foreclosure proceedings .....	294
Claimants bonds; Interpleader; Mandamus; Release of goods seized under Pure Food, Drug and Cosmetic Act .....	296
<b>ADMIRALTY PROCEEDINGS IN U.S. COURTS</b>	
To release libel (Stipulation for value or limitation of liability), general average bond .....	256
Costs (including libellants in admiralty) .....	293
<b>BONDS FOR RELEASE OF DEFENDANT IN CRIMINAL OR CIVIL PROCEEDINGS</b>	
Bail in civil or criminal proceedings, jail liberties, automobile powers of attorney; bond on order of arrest; ne exeat, and delivery of arrested aliens .....	288
<b>ALL OTHER COURT GUARANTEES</b>	
All other defendant's court guarantees – Fixed Penalty Bonds .....	296
All other plaintiff's court guarantees – Fixed Penalty Bonds .....	296
All other plaintiff's court guarantees – Open Penalty Bonds .....	278

**CLASSIFICATION CODE (CON'T)**

**4. MISCELLANEOUS BONDS**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>CABLE BONDS</b>	
Cable – Performance .....	548
Cable – Pole Attachment .....	549
<b>DEPOSITORY</b>	
All.....	525
<b>ESCROW DEPOSIT BONDS</b>	
All.....	577
<b>FEDERAL MARITIME COMMISSION</b>	
Independent Ocean Freight Forwarders.....	566
<b>FINANCIAL GUARANTEE – TRADITIONAL SURETY</b>	
Closure/Post Closure Bonds .....	573
Forward Sale Contract Bonds.....	574
Games of Chance Bonds.....	571
Insurance Program Bonds – Conditional Obligation.....	572
Insurance Program Bonds – Demand.....	537
Newspapers – Bonds of Distributors, Carriers, Salespeople, etc.....	576
Turnpike, Bridge Toll Bonds.....	575
Utility Deposit Bonds .....	570
All Other Financial Guarantees (Traditional Surety) not otherwise classified above.....	579
<b>FINANCIAL GUARANTY – CREDIT ENHANCEMENT</b>	
<i>Commercial Investment and Loan Financial Guaranties (including guaranties of principal and interest or contribution)</i>	
Guaranties of corporate (non-municipal) debt issues whose ratings are enhanced or upgraded by a recognized rating agency, such as Moody’s or Standard & Poors, as a result of such guaranty .....	580
All other Commercial Investment and Loan Financial Guaranties.....	581
<i>Municipal Bonds – Guaranty of Principal and Interest</i>	
All.....	597
<b>FREIGHT CHARGE</b>	
Delivery of Freight – bonds in favor of railroads, steamship or other common carriers	
Specific bond covering a specified consignment, carload, etc. without bill of lading, whether lost or delayed .....	501
General or blanket bonds.....	502
Open End Bond of Indemnity.....	524
<b>IMMIGRANT BONDS</b>	
U.S. Bond Form Number I-310	
Bond for payment of sums and fines imposed under immigration act.....	522
U.S. Bond Form Number I-352	
Bond for maintenance of status and departure of non-immigrant alien .....	523
Bond conditioned for the delivery of an alien .....	288
Bond that alien shall not become a public charge	
Bond covers one individual.....	523
Bond covers more than one individual; or bond is given by a religious or charitable organization sponsoring admission of a group of displaced persons.....	522
Bond for the release of an alien under exclusion proceedings .....	523

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS (CON'T)

DESCRIPTION	CODE
<b>INCOME TAX</b>	
Deficiency Tax .....	535
Low Income Housing Credit Disposition Bonds (to I.R.S.).....	536
All other federal and state income tax bonds .....	534
<b>INDEMNITY BONDS</b>	
Contractor's Indemnity Bonds	
Contractor's Indemnity Against Damages to Persons or Property	
Where there is a performance bond written in behalf of the contractor and an additional	
indemnity bond is required of the contractor relating to the same project .....	505
All other contractor's indemnity against damages to persons or property.....	506
Contractor's Indemnity Bonds For Withdrawal of Retained Percentages.....	541
Trade Associations .....	515
Airline Reporting Corporation (ARC).....	559
Concessionaires .....	560
Indemnity to Transfer Agents	
For concerns acting as transfer agent for issues other than their own.....	517
For concerns acting as transfer agent for their own stock issues and for rider for all insureds	
adding coverage for loss caused by or arising out of errors made by employees in the issuance	
of certificates either in the same or a different issue of stock.....	518
Signature guarantee bonds (securities transfer) .....	519
Withdrawal of Money or Securities – Indemnity to Financial Institutions, or other interests, to	
procure payment or withdrawal of funds or securities, transfer of funds to a different jurisdiction;	
or payment of policies, claims or death benefits	
Where applicant establishes a <i>prima facie</i> title thereto, including proofs of death, if necessary .....	526
Where applicant's title is in any way defective; as where the account to be withdrawn is	
marked "trustee"; or proofs of death are lacking; or indemnity is required against unknown	
claimants, or the reappearance of one supposed to be dead.....	527
Purchase and Sale Contracts (Not Supply)	
Bonds guaranteeing contracts between public bodies and bankers for purchase of public bond	
issues .....	528
All other purchase and sale contracts (not supply) .....	529
Commodity Export – U.S. Department of Agriculture	
Specific purchase, or sale, bond .....	530
Revolving Type – where bond covers two or more purchases for export by the principal during	
the program year.....	531
Assigned Accounts Bonds	
Bonds guaranteeing that all accounts assigned are valid or that all collections on accounts	
assigned will be turned over by assignor to the assignee.....	543
Bonds guaranteeing that all accounts assigned are valid and that all collections thereon by	
assignor will be turned over to the assignee .....	545
Bonds guaranteeing the honesty of an independent trustee, not affiliated in any way with assignor,	
with whom accounts are deposited for collection.....	541
Auctioneer's Bonds	
Bonds covering sales of bankruptcy estates.....	540
Bonds guaranteeing faithful accounting of proceeds of all other sales .....	541
Bonds guaranteeing net proceeds of any public or private sale will not be less than a certain	
stipulated amount.....	543
Bulk Sales Bonds.....	545
Dependent Children .....	541
Divorce Proceedings.....	541
Driver's Bonds – Transportation of School Children.....	543
Feeding Stock in Transit.....	540
Forest Patrol by Airplane.....	544
Repayment of Refunded Real Estate Taxes .....	543
Repossession by Mortgagee of Car Seized for Illegal Parking – Open Penalty Bond.....	543
Mail Chute Patent Infringement Bond to U.S.A. ....	542
Mortgages.....	541
Patent Infringement (other than for Mail Chutes).....	541
Patient Fund Bonds – Nursing Homes .....	539

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS (CON'T)

DESCRIPTION	CODE
<b>INDEMNITY BONDS (Continued)</b>	
Private Patients .....	541
Public Buildings, Grounds, Armories, Schools.....	541
Quiet Title Bonds .....	541
Return of Borrowed or Leased Property	
Small arms and other military equipment issued, supplied or loaned by the Department of Army for military instruction to educational institutions.....	546
Small arms and appendages issued, supplied or loaned by the Department of Army to <i>Rifle Clubs</i> .....	541
Bonds to Federal, State, City or other Government; or to libraries, museums, historical associations, etc., covering material loaned for exhibition or use (does not cover things for sale):	
Bonds for <i>return only</i> , without money payment .....	546
Bonds covering return and money payment, as rental, royalty, share of receipts, or other payments.....	541
Bonds to Department of Defense guaranteeing return of tools and machinery leased to manufacturers, as essential to completion of manufacturer's contract with the government.....	541
All bonds not running to Government nor Public Bodies, but guaranteeing return of property borrowed or leased from others.....	541
School Teachers.....	543
State Tax Stamp Agencies	
Agents appointed and bonded for the sale of Federal or State Tax Stamps .....	541
Bonds guaranteeing checks for payment of duties, imposts, excises, or other taxes and postage stamps.....	547
Student's Bonds.....	541
All Other Miscellaneous Indemnity Bonds.....	558
<b>LEASE</b>	
Railroad, Steamship, Express Companies, Airlines, Other Transportation Companies and Public Service Corporations – Except Covenants to Build.....	550
All Other – Guaranteeing Payment of Rent – Except Covenants to Build .....	551
All Other – Guaranteeing Covenants – Except Payment of Rent or Covenants to Build .....	552
<b>LOST SECURITIES</b>	
Handled under Blanket or Master Bond Arrangement.....	553
Lost Securities Bonds – Fixed Penalty Bonds	
Category 1 .....	509
Category 2 .....	510
Category 3.....	511
Category 4.....	511
Category 5.....	511
Category 6.....	511
Category 7.....	511
Category 8.....	511
Lost Securities Bonds – Open Penalty Bonds	
Category 1 .....	512
Category 2.....	510
Category 3.....	513
Category 4.....	511
Category 5.....	511
Category 6.....	507
Category 7.....	513
Category 8.....	513

**CLASSIFICATION CODE (CON'T)**

**4. MISCELLANEOUS BONDS (CON'T)**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>MARITIME ADMINISTRATION</b>	
Sale of Vessels	
Bonds guaranteeing dismantling or scrapping of vessels.....	532
Bonds guaranteeing payment of sales price; or conversion of vessels into other types or to maintain specific trade routes; or not to operate to or from U.S. ports.....	533
All Other.....	567
<b>NON-CONSTRUCTION CONTRACT PERFORMANCE BONDS</b>	
Bonds securing the obligation to faithfully perform the terms and conditions of a contract for non-construction services.....	500
<b>PRE-PAID/PRE-NEED FUNERAL BONDS</b>	
All.....	578
<b>UNION BONDS – WAGE AND WELFARE</b>	
Bonds Covering Payment of Wages or Wages and Fringe Benefits.....	568
Bonds Covering Payment of Fringe Benefits Only.....	569
<b>WORKERS' COMPENSATION BONDS</b>	
Bonds of Contractors or Subcontractors.....	520
Self-Insurer – Guarantee Premium Assessed by State Board.....	585
Self-Insurer – Longshore and Harbor Workers Act Bonds.....	583
Self-Insurer – Short-Term Disability Bonds.....	586
Self-Insurer – Unemployment Compensation Bonds.....	582
Self-Insurer – Workers' Compensation Bonds	
Where bond is required of all Self-Insurers.....	521
Where bond is required only of Self-Insurers whose financial status is doubtful or unsatisfactory.....	556

CLASSIFICATION CODE (CON'T)

5. CONTRACT BONDS

The Classification Code for Contract Bonds is a three-digit code. The first digit identifies the kind of entity (i.e. Public Private Partnership [PPP] Federal=A, PPP Other Public=B, Federal=6, Other Public=7, Private=8) for whom the overall project is being performed. In the case of a subcontractor being bonded to a prime contractor or another subcontractor, the first digit shall be the one associated with the prime contract.

DESCRIPTION CODE

FIRST DIGIT CODES

<u>PPP Federal</u> .....	<u>A</u>
<u>PPP Other Public – Including State, County or Municipality and Subdivision Bonds</u> .....	<u>B</u>
Federal .....	6
Other Public – Including State, County or Municipality and Subdivision Bonds .....	7
Private – Including Completion Bonds.....	8

SECOND AND THIRD DIGIT CODES

<b>BID OR PROPOSAL BONDS</b>	
All – Including Bid Bond Service Undertakings.....	00

CLASS B CONTRACTS

Building Construction	
Airport Buildings .....	10
Apartment Buildings and Multi-Family Housing.....	11
Commercial Buildings, NOC.....	12
Educational Buildings.....	13
Hospital and Clinic Buildings.....	14
Industrial Buildings and Plants, NOC .....	15
Office Buildings.....	16
All Other Buildings.....	19
Building Related Construction	
Air Conditioning, Heating and Ventilation .....	20
Building Rehabilitation.....	21
Carpentry – Including Framing and Finish.....	22
Concrete, Gunite, Swimming Pools.....	23
Drywall and Plastering.....	24
Electrical .....	25
Landscaping – Including Golf Course Construction .....	26
Masonry, Stone – Cut or Dressed; Tile and Terrazzo .....	27
Painting – Sandblasting.....	28
Plumbing .....	29
Underground – Water – Heavy Engineering	
Ditching, Drainage, Irrigation, Canals, Levees, Dikes, Revetments, Dams and Locks, Dry Docks, Docks and Wharves, Aqueducts, Breakwaters, Seawalls, Piers, Embankments, Jetties, Spillways .....	30
Foundations, Excavations, Pilings, Testboring, Drilling, Wells, Offshore Platforms .....	31
Pipelines for Water, Gas, Filtering Plants, Waterworks, Fountains, Sewage and Water Treatment Plants, Underwater Cables .....	32
Sewers (Sanitary or Storm), Septic Tanks.....	33
Tunnels and Subways, Railroad Road Beds, Rail Transit Systems .....	34
Waste Disposal Systems or Facilities	
Asbestos Remediation, Removal or Encapsulation.....	35
Trash Disposal Plants, Incinerators, Precipitators, Scrubbers, and Other Systems or Facilities for the Disposal of Trash or Waste, Hazardous or Non-Hazardous.....	36
All Other Class B	
Power Transmission Lines, Telephone Lines, Fiber Optics.....	37
All Other Class B NOC.....	39

**CLASSIFICATION CODE (CON'T)**

**5. CONTRACT BONDS (CON'T)**

The Classification Code for Contract Bonds is a three-digit code. The first digit identifies the kind of entity (i.e. Public Private Partnership [PPP] Federal=A, PPP Other Public=B, Federal=6, Other Public=7, Private=8) for whom the overall project is being performed. In the case of a subcontractor being bonded to a prime contractor or another subcontractor, the first digit shall be the one associated with the prime contract.

**DESCRIPTION** **CODE**

**FIRST DIGIT CODES**

<u>PPP Federal</u> .....	<u>A</u>
<u>PPP Other Public – Including State, County or Municipality and Subdivision Bonds</u> .....	<u>B</u>
Federal .....	6
Other Public – Including State, County or Municipality and Subdivision Bonds .....	7
Private – Including Completion Bonds.....	8

**SECOND AND THIRD DIGIT CODES**

**CLASS A CONTRACTS**

Bridges, Complete Construction Of .....	40
Curbing, Guttering, Parking Areas, Athletic Fields, Playgrounds and Parks, Planting and Cultivation of Land, Road Medians, Tennis Courts, River Bank Protection .....	41
Highways, Airport Runways, New Construction or Reconstruction .....	42
Machinery Made to Special Order.....	43
Roofing.....	44
Siding (Aluminum or Vinyl), Glazing, Curtain Walls (Non-Structural) .....	45
All Other Class A Contracts NOC.....	49

**CLASS A-1 CONTRACTS**

Arms, Ash Conveyors, Automatic Stokers, Boiler Retubing and Repair, Coal Handling Machinery, Conveyors, Dynamos, Generators, Mail Handling Machinery, Organ Repairs, Parking Meters, Radio Towers, Recapping Tires, Rolling Stock, Signal Systems on Railroads, Toll Gates, Traffic Control Systems on Highways .....	50
Automotive Service, Cataloging, Exterminating Contracts, Furnishing Food Services, Incinerator Operation, Mosquito Control Contracts, Office Personnel, Photogrammetric Work, Processing Contracts, Temporary Personnel Services, Tree Trimming and Removal, Watchman and Signal Service, Weed Mowing, Window Cleaning, Work and Labor .....	51
Bridges – Furnishing or Erecting, Superstructure Only .....	52
Computers and Data Processing Equipment, Data Processing and Computer Work, Software, Telephone Exchange Equipment.....	53
Fire Alarm Systems, Fire Escapes, Floors; Insulation Contracts, Iron and Steel Contracts, Kitchen Equipment, Lightning Rods, Metal Windows and Shutters, Ornamental Iron Work, Police Alarm Systems, Public Address and Music Systems, Scaffolding, Sidewalks, Stand Pipes, Thermostat Equipment, Water Towers, Weather Stripping .....	54
Highways, Airport Runways (Surfacing, Resurfacing, or Repairs ONLY – including Guard Rails and Striping) .....	55
Street and Subway Lighting.....	56
All Other Class A-1 Contracts NOC .....	59

**SUPPLY CONTRACTS**

Bridges – Furnishing Superstructure Without Erecting .....	60
Highways – Furnishing of Materials Only .....	61
All Other Supply Contracts NOC .....	64

**MAINTENANCE CONTRACTS**

Maintenance Contracts where NO Performance Bond is Required .....	65
Road, Highway and Street Maintenance .....	66
Shoring up Contracts.....	67
Supply Maintenance Contracts .....	68
All Other Maintenance Contracts NOC.....	69



**CLASSIFICATION CODE (CON'T)**

**5. CONTRACT BONDS (CON'T)**

The Classification Code for Contract Bonds is a three-digit code. The first digit identifies the kind of entity (i.e. Public Private Partnership [PPP] Federal=A, PPP Other Public=B, Federal=6, Other Public=7, Private=8) for whom the overall project is being performed. In the case of a subcontractor being bonded to a prime contractor or another subcontractor, the first digit shall be the one associated with the prime contract.

**DESCRIPTION** **CODE**

**FIRST DIGIT CODES**

<u>PPP Federal</u> .....	<u>A</u>
<u>PPP Other Public – Including State, County or Municipality and Subdivision Bonds</u> .....	<u>B</u>
Federal .....	6
Other Public – Including State, County or Municipality and Subdivision Bonds .....	7
Private – Including Completion Bonds.....	8

**SECOND AND THIRD DIGIT CODES**

**MISCELLANEOUS CONTRACTS**

Advance Payment Bonds .....	70
Aircraft Construction – Cost Plus Fixed Fee Contracts .....	71
Aircraft Construction – Cost Plus Fixed Percentage Contracts .....	72
Dredging – Rivers, Harbors and Great Lakes.....	73
Dredging – Inland where Dredge cannot be Floated to Job Site.....	74
Lien Bonds – Given at or near Commencement of Project.....	75
Lien Bonds – Given when Project is Partially Completed.....	76
Lien Bonds – Given at or near Completion of Project .....	77
Military Traffic Management and Terminal Service Contracts .....	78
Moving and Hauling Contracts.....	79
Removal of Garbage, Snow and Ashes .....	80
Timber Cutting – Performance Bond for Sale and Cutting .....	81
Timber Cutting – Payment Bond for Sale and Cutting .....	82
Timber Cutting – Cutting for Hire Contracts .....	83
Towing Contracts.....	84
Wrecking, Dismantling and Demolition Contracts .....	85
All Other Cost Plus Fixed Fee Contracts NOC .....	86
All Other Cost Plus Fixed Percentage Contracts NOC .....	87
All Other Miscellaneous Contracts NOC .....	89

**COMPLETION BONDS**

All.....	95
----------	----

**SUBDIVISION BONDS**

All.....	96
----------	----

**CLASSIFICATION CODE (CON'T)**

**6. LICENSE AND PERMIT BONDS – INCLUDING U.S. GOVERNMENT EXCISE TAX  
AND CUSTOMS BONDS**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>AGRICULTURAL</b>	
Bonds required by Packers and Stockyards Act – Market Agencies or Dealers.....	901
Bonds required by Packers and Stockyards Act – Packers.....	902
Commission Merchants and Produce Dealers – Other than Livestock.....	903
Grazing and Farming Permits and Leases.....	967
Livestock Dealers – Excluding Bonds required by Packers and Stockyards Act.....	904
Milk Dealers.....	905
<b>CONTRACTING – BUILDING, CONSTRUCTING, ELECTRICAL, MOVING, PLUMBING AND OTHER SUB-TRADES</b>	
All Contractors License – Compliance.....	906
All Contractors License – Performance and/or Payment (Where Bond Runs to Municipality).....	907
All Contractors License – Performance and/or Payment (Where Bond Runs to State).....	908
All Contractors License – Third Party Liability.....	909
Excess Weight and Other Highway and Street Permits.....	910
<b>CUSTOMS BONDS AND CARNET BONDS</b>	
Carnet Bonds.....	973
Customs Bonds – Continuous	
Where a reconciliation rider is filed under the Automated Commercial System “Reconciliation Process”.....	971
All Other Continuous Customs Bonds.....	972
Customs Bonds – Single Entry.....	912
<b>FINANCE</b>	
Blue Sky.....	913
Check Sellers.....	914
Collection Agencies.....	915
Debt Consolidators and Professional Fund Raisers.....	916
Insurance Adjusters, Agents, Brokers; Surplus Lines Agents and Brokers.....	917
Insurance Company Qualifying.....	918
Mortgage Brokers, Bankers and Lenders – First and Second Mortgages.....	919
Mortgage Brokers, Bankers and Lenders – Second Mortgages Only.....	920
Real Estate Agents and Brokers.....	921
Small Loan Companies.....	922
Third Party Administrator Bonds.....	974
Title Insurance Company Agents and Escrow Officers.....	923
<b>FRANCHISE AND ORDINANCE</b>	
All.....	924
<b>MOTOR VEHICLE</b>	
Defective Title Bond.....	925
Mobile Home Dealers – Warranty Coverage.....	926
New, or New and Used, Car, Truck, Mobile Home Dealers and Salesmen.....	927
Self-Insurers and Financial Responsibility.....	928
Used Car, Truck, Mobile Home Dealers and Salesmen.....	929
All Other Motor Vehicle.....	930

**CLASSIFICATION CODE (CON'T)**

**6. LICENSE AND PERMIT BONDS – INCLUDING U.S. GOVERNMENT EXCISE TAX  
AND CUSTOMS BONDS (CON'T)**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>RECLAMATION, MINING AND REMOVAL</b>	
Drilling, Plugging or Operating Oil, Gas, Water or Mineral Wells or Leases.....	931
Removal of Sand and Gravel – Not Involving Restoration of Land.....	932
Strip Mining and Other Permits Involving Restoration of Land	
Hard Rock/Mineral.....	980
Coal.....	981
Sand and Gravel.....	982
<b>RETAIL SERVICES AND PROFESSIONAL LICENSES</b>	
Amusement, Sport Permits and Health Spas.....	934
Auctioneers – Other than Livestock.....	935
Blasting, Explosives and Fireworks.....	968
Detectives.....	936
Employment Agencies.....	978
Itinerant Merchants, Photographers, Book and Magazine Solicitors, Retail Stores and Service Shops.....	938
Liquified Petroleum Gas – Compliance Bond.....	969
Liquified Petroleum Gas – B.I. & P.D. Damage Bond.....	970
Medicare and Medicaid Providers	
Home Health Agencies (Federal).....	957
Home Health Agencies (State).....	958
Durable Medical Equipment (Federal).....	959
Durable Medical Equipment (State).....	960
All Other (Federal).....	961
All Other (State).....	962
Professional Licenses – Including Funeral Directors, Cemetery Permits and Nursing Homes.....	939
Schools – All.....	940
Transportation Brokers.....	964
Travel Agencies.....	979
Weighmasters and Other Quality Control Inspectors.....	941
<b>TAX AND FEES – INCLUDING EXCISE TAX</b>	
Alcohol, Alcoholic Beverages and Liquor Tax	
Manufacturers, Brewers, Distillers, Winemakers, Warehouses, Rectifiers and Wholesalers.....	942
Retailers.....	943
All Others.....	944
Cigar, Cigarette and Tobacco Tax.....	945
Contractors Tax – Single Contract.....	946
Contractors Tax – Blanket Contracts.....	947
Gasoline, Diesel Fuel and Kerosene Tax – Refiners, Pipelines, Railroads and Airlines.....	948
Gasoline, Diesel Fuel and Kerosene Tax – All Others (Sellers and Users).....	949
Inspection Fee Tax Bond.....	965
Mileage Tax.....	950
Miscellaneous Taxes.....	966
Sales, Use and Consumer Tax.....	952
<b>WAREHOUSING</b>	
Grain and Commodities – U.S. Warehouse Act Licensed and Commodity Credit Corporation	
Warehouses.....	953
Grain and Commodities – State Licensed Grain and Commodities Warehouses.....	954
Other Private Warehouses – All.....	955
Other Public Warehouses – All.....	956

CLASSIFICATION CODE (CON'T)

6. LICENSE AND PERMIT BONDS – INCLUDING U.S. GOVERNMENT EXCISE TAX  
AND CUSTOMS BONDS (CON'T)

DESCRIPTION	CODE
<b>ALL OTHER LICENSE AND PERMIT BONDS NOT OTHERWISE CLASSIFIED ABOVE</b>	
<b>Compliance Bond Only</b>	
Where the bond runs to a state or municipality only, and guarantees that the principal will comply with the state statute, regulation or municipal ordinance governing the business or activity being conducted.....	993
<b>Compliance Bond With Third Party Liability</b>	
Where the bond is conditioned as immediately above and third parties may maintain suit upon the bond in their own name or the name of the obligee for recovery of actual damages .....	994
<b>Forfeiture Bonds</b>	
Any bond classified as a “Compliance Bond Only” or a “Compliance Bond With Third Party Liability” which provides that the bond shall be forfeited in total in event of a violation; rather than the payment of actual damages sustained as a result of the violation.....	995
<b>Tax or Fee Bonds, Payment of</b>	
Where bond provides for the payment of taxes or fees, other than specifically classified.....	996
<b>Merchandising and Dealer Bonds</b>	
Where bond guarantees the merchandising activities of the principal or the sale price or title of merchandise .....	997
<b>Reclamation and Environmental Protection Bonds</b>	
Where bond provides that principal will restore or reclaim land to acceptable levels after operations have ceased, or where bond becomes liable for cleaning-up of spills or other environmental restoration obligations.....	998

**EXPOSURE AMOUNT**

**PREMIUM RECORDS:** Report the total exposure amount (in thousands of dollars) to date -to which a rate is applied in order to determine the premium. Amounts under \$1,500 shall be reported as “0000001”.

In the case of a bulk premium report (i.e. several bonds with the same set of unique codes being reported on a single record) report the cumulative exposure amount of all bonds in the bulk report as well as the aggregate written premium of all bonds in the bulk report.

~~The sign of the Exposure Amount shall be the same as the sign of the Premium Amount for the record being reported.~~

Exposure amounts for contract surety should reflect the contract amount.

Report the total exposure amount to date in each record for a bond.

Example: If the exposure on the initial record for a bond is \$10,000 the exposure amount field should be coded as 0000010; if the exposure increases to \$12,000 (\$2,000 increase), subsequent records for the bond should be coded as 0000012.

**LOSS RECORDS:** For each loss record, report the amount (in thousands of dollars) that was reported on the corresponding premium record. Valid amounts for loss records are 0000000 – 9999999, signed positive over the units position or unsigned. For records with rating year 1995 and subsequent, only loss records with class code A00, B00, 524, 553, 600, 700 or 800 may code the exposure amount as 0000000. The Exposure Amount Field is mandatory for all loss records with a rating date year of 2003 and subsequent, and is optional for loss records with a rating date year of 2002 and prior.

**EXAMPLES:**

DESCRIPTION	CODE
License Bond – Amount of <i>Bond Penalty</i> = \$5,000.....	0000005
Construction Contract Bond – Amount of <i>Contract Price</i> = \$1,500,000.....	0001500
Change Order generating additional or return premium – Amount of <i>Change Order</i> = \$24,475 .....	0000024
Open Penalty Appeal Bond – Amount of <i>Judgment</i> = \$125,750 .....	0000126
Bulk Report for two bonds – One bond for \$5,000 and One bond for \$10,000.....	0000015
<u>Flat or Pro-rata Cancellation – Amount of Bond Penalty at Cancellation = \$100,000.....</u>	<u>0000100</u>

**EXCEPTIONS:**

Bid Bonds and all others containing no Bond Penalty .....0000000

All others not rated on a “Per \$M” basis – Code to Bond Penalty as shown in examples above.

**TYPE OF CONTRACT BOND CODE**

The Type of Contract Bond Code is to be used only when reporting a statistical entry for a Contract Bond in the AXX, BXX, 6XX, 7XX or 8XX Classification Code Series.

Report Zero or Blank when reporting statistical entries for all Non-Contract Surety Bonds.

**TYPE OF CONTRACT BOND** **CODE**

**BID OR PROPOSAL BONDS**

All – including Bid Bond Service Undertakings .....1

**ALL OTHER CONTRACT BONDS**

Subcontracts – where bond runs in favor of Prime Contractor or another Subcontractor .....5

All Other – including Prime Contracts, Completion and Subdivision Bonds.....6

**Small Business Indicator**

For all contract surety bond records, indicate the level of the principal's total annual revenue as of the last fiscal year's end.

<u>Principal's Small Business Status</u>	<u>Code</u>
<u>Annual Revenue \$1 million or less .....</u>	<u>1</u>
<u>Annual Revenue More Than \$1 million .....</u>	<u>2</u>
<u>Annual Revenue Not Available .....</u>	<u>9</u>

Report Zero or Blank when reporting statistical entries for all Non-Contract Surety Bonds.

**Expedited Underwriting Program**

For all contract surety bond records, indicate whether the principal participated in the company's Expedited Underwriting Program (EUP). The EUP is a program by which a bond (usually the first bond written by the surety for the principal) is underwritten in a streamlined process by which document requirements are waived or reduced (e.g. financial statements).

<b>Principal's EUP Status</b>	<b>Code</b>
EUP Participant .....	<u>1</u>
Did Not Participate in EUP.....	<u>2</u>
EUP Status Not Available.....	<u>9</u>

Report Zero or Blank when reporting statistical entries for all Non-Contract Surety Bonds.