

FIDELITY AND SURETY

MINIMUM STATISTICAL PLAN

The Surety Association of America

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FIDELITY AND SURETY

MINIMUM STATISTICAL PLAN

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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 Association of America for the following lines of business:

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

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

2. ELIGIBILITY

A Group is *eligible* to report under this Fidelity and Surety **Minimum** Statistical Plan if its countrywide direct written premium volume for Fidelity and Surety combined is *not* part of the top 90% of the total countrywide written premium volume reported to the SAA for those two lines combined.

A Group electing to use this Plan must continue to use it for a five-year period. At the end of five years, if its countrywide written premiums for Fidelity and Surety combined have become part of the top 90% of the total of such premiums reported to the SAA, then data for subsequent years must be reported under the full Fidelity and Surety Statistical Plan. Reporting under the full Plan would commence with bonds having Rating Dates of January 1st of the year in which the full Plan is implemented. Run-off business shall be reported under the Plan used to record the original premium record.

3. 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.

4. 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.

5. 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 Association of America must be so identified on the records of the Carrier and must be separately reported to the SAA. Codes applicable to such statistics which are not included in the plan will be furnished to the carrier by the SAA, 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 SAA on the forms approved by them for such reportings.

GENERAL RULES PREMIUMS AND LOSSES

6. PREPARATION AND COMPLETION OF REPORTS OF STATISTICS

- A. The reports of premiums and the reports of losses 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.
- C. Prior to submission of statistics to the SAA, 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 SAA 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 1st of each year.

7. 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 **S** in the margin.

8. 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.

9. 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 or loss amount.

10. CORRECTION OF ERRORS

Adjustment of coding errors in the reporting of statistics is to be accomplished by reporting a complete offset of the original record and a new record showing the proper codes.

Adjustment of errors in the reporting of premium amount or loss amount is to be accomplished by making an additional entry increasing or decreasing the amount originally recorded.

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

S 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.

GENERAL RULES PREMIUMS AND LOSSES

§ 11. REPORTING AMOUNTS

When reporting amounts (i.e. Premium and Loss Amounts), 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

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 SAA at its receiving location within 60 days 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.

- 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.
- 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, 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. New premium entries containing the revised codes shall be made to report the premium for the remainder of the bond or policy period; 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.

3. CANCELLATIONS

- 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 field 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; 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 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 shall be received by SAA at its receiving location within 60 days after the close of the accounting year in a single submission.

Outstanding losses shall be received by SAA at its receiving location by March 15 valued as of 12/31 of the preceding year.

2. SALVAGE AND SUBROGATION

All salvage is to be reported net of the expense incurred in effecting the recovery.

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 for paid loss and outstanding loss.

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	6	6
Accounting Date	7-8	7-8
Rating Date	9-11	9-11
Transaction Effective Date	12-14	--
Transaction Expiration Date	15-17	--
State Code	18-19	18-19
Annual Statement Line of Business	25-27	25-27
SAA Subline	28-30	28-30
Class of Insured Code	31-33	31-33
S Policy Code	37	37
S Type of Coverage Code	38	38
Form of Coverage Code	39	39
Columns for Company Use	41-48	41-48
Claim Report Year	--	49-50
Premium Amount (Whole Dollars)	59-66	--
Loss Amount (Whole Dollars)	--	59-66
Premium Record Identification	67-80	--
Loss Record Identification	--	67-80

Record Columns not listed above are reserved for future use.

REPORTING INSTRUCTIONS

FIDELITY AND FORGERY PREMIUMS

1. *Company or Group Number (Field: Columns 1-4)*
Report the Company or Group Number assigned by SAA.
2. *Reserved for Future Use (Field: Column 5)*
Report blank.
3. *Transaction Type Code (Field: Column 6)*
Report the appropriate Transaction Type Code.
- § 4. *Accounting Date (Field: Columns 7-8)*
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 7. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 8. Refer to the General Rules section for coding instructions.
- § 5. *Rating Date (Field: Columns 9-11)*
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.
- § 6. *Transaction Effective Date (Field: Columns 12-14)*
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.
- § 7. *Transaction Expiration Date (Field: Columns 15-17)*
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.
8. *State Code (Field: Columns 18-19)*
Report the State Code of the location of the insured's principal office.
9. *Reserved for Future Use (Field: Columns 20-24)*
Report blank.
10. *Annual Statement Line of Business (Field: Columns 25-27)*
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
11. *SAA Subline (Field: Columns 28-30)*
Report the appropriate SAA Subline Code.
12. *Class of Insured Code (Field: Columns 31-33)*
Report the appropriate Class of Insured Code.
13. *Reserved for Expansion of Class of Insured Code (Field: Columns 34-36)*
Report blank.
- § 14. *Policy Code (Field: Column 37)*
Report the appropriate Policy Code.

REPORTING INSTRUCTIONS

FIDELITY AND FORGERY PREMIUMS

- S** 15. *Type of Coverage Code (Field: Column 38)*
Report the appropriate Type of Coverage Code.
16. *Form of Coverage Code (Field: Column 39)*
Report the appropriate Form of Coverage Code.
17. *Reserved for Expansion of Form of Coverage Code (Field: Column 40)*
Report blank.
18. *Columns for Company Use (Field: Columns 41-48)*
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.
19. *Reserved for Future Use (Field: Columns 49-58)*
Report blank.
- S** 20. *Premium Amount (Field: Columns 59-66)*
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.
21. *Premium Record Identification (Field: Columns 67-80)*
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.

REPORTING INSTRUCTIONS

FIDELITY AND FORGERY LOSSES

1. *Company or Group Number (Field: Columns 1-4)*
Report the Company or Group Number assigned by SAA.
2. *Reserved for Future Use (Field: Column 5)*
Report blank.
3. *Transaction Type Code (Field: Column 6)*
Report the appropriate Transaction Type Code.
- § 4. *Accounting Date (Field: Columns 7-8)*
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 7. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 8. Refer to the General Rules section for coding instructions.
5. *Rating Date (Field: Columns 9-11)*
Report the Rating Date shown on the corresponding premium entry.
6. *Reserved for Future Use (Field: Columns 12-17)*
Report blank.
7. *State Code (Field: Columns 18-19)*
Report the State Code of the location of the insured's principal office.
8. *Reserved for Future Use (Field: Columns 20-24)*
Report blank.
9. *Annual Statement Line of Business (Field: Columns 25-27)*
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
10. *SAA Subline (Field: Columns 28-30)*
Report the appropriate SAA Subline Code.
11. *Class of Insured Code (Field: Columns 31-33)*
Report the appropriate Class of Insured Code.
12. *Reserved for Expansion of Class of Insured Code (Field: Columns 34-36)*
Report blank.
- § 13. *Policy Code (Field: Column 37)*
Report the appropriate Policy Code.
- § 14. *Type of Coverage Code (Field: Column 38)*
Report the appropriate Type of Coverage Code.
15. *Form of Coverage Code (Field: Column 39)*
Report the appropriate Form of Coverage Code.
16. *Reserved for Expansion of Form of Coverage Code (Field: Column 40)*
Report blank.

REPORTING INSTRUCTIONS

FIDELITY AND FORGERY LOSSES

17. *Columns for Company Use (Field: Columns 41-48)*
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.
18. *Claim Report Year (Field: Columns 49-50)*
Report the calendar year in which the claim was initially recorded.
19. *Reserved for Future Use (Field: Columns 51-58)*
Report blank.
- § 20. *Loss Amount (Field: Columns 59-66)*
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. *Loss Record Identification (Field: Columns 67-80)*
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.

TRANSACTION TYPE CODE

Premium Entries1
Paid Losses6
Outstanding Losses7

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

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

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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

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Air Transportation (including Facilities and Services related thereto) 319

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CLASS OF INSURED CODE (CON'T)

1. MERCANTILE ESTABLISHMENTS (CON'T)

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

1. MERCANTILE ESTABLISHMENTS (CON'T)

CLASS OF INSURED	CODE
40X TO 44X – MANUFACTURERS AND PROCESSORS	
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
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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)

CLASS OF INSURED	CODE
45X TO 49X – WHOLESALERS AND DISTRIBUTORS	
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)

CLASS OF INSURED	CODE
45X TO 49X – WHOLESALERS AND DISTRIBUTORS (CON'T)	
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)

CLASS OF INSURED	CODE
5XX – RETAIL TRADE AND PERSONAL SERVICES	
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)

CLASS OF INSURED	CODE
6XX – BUSINESS SERVICES, AMUSEMENT, RECREATIONAL AND MISCELLANEOUS CONSUMER SERVICES AND MEMBERSHIP ORGANIZATIONS	
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)

CLASS OF INSURED	CODE
6XX – BUSINESS SERVICES, AMUSEMENT, RECREATIONAL AND MISCELLANEOUS CONSUMER SERVICES AND MEMBERSHIP ORGANIZATIONS (CON'T)	
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)

CLASS OF INSURED	CODE
8XX – FINANCE, INSURANCE AND REAL ESTATE	
81X – CREDIT AGENCIES OTHER THAN BANKS	
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
82X TO 84X – COMMODITY BROKERS AND DEALERS IN SECURITIES AND FINANCIAL PAPER NOT CLASSIFIED AS FINANCIAL INSTITUTIONS	
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
85X TO 88X – INSURANCE AGENTS, BROKERS AND SERVICES; REAL ESTATE	
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
95X – PRIVATELY OPERATED EDUCATIONAL SERVICES	
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

CLASS OF INSURED	CODE
96X – FEDERAL GOVERNMENT	
Post Office Department.....	961
Internal Revenue Service.....	962
Federal Government, N.O.C.	963
97X – STATE AND LOCAL GOVERNMENT	
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)

CLASS OF INSURED	CODE
STOCKBROKERS AND INVESTMENT BANKERS	
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
FINANCE COMPANIES	
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
SMALL LOAN COMPANIES	
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
CREDIT UNIONS	
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
INSURANCE WRITING	
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 Reciprocals, 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
INDIVIDUAL OR SCHEDULE FIDELITY BONDS	
All.....	795
COMBINATION SAFE DEPOSITORY POLICY	
All.....	790
COMPUTER CRIME POLICY	
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

POLICY	CODE
COMMERCIAL CRIME POLICY	1
CRIME PROTECTION POLICY	2

2. GOVERNMENTAL ENTITIES

All Governmental Entities policies	1
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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

TYPE OF COVERAGE	CODE
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

TYPE OF COVERAGE	CODE
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
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FORM OF COVERAGE CODE

§ 1. MERCANTILE ESTABLISHMENTS

A. COMMERCIAL CRIME POLICY

FORM OF COVERAGE	FORM CODE
COVERAGES FORM A:	
Schedule Employee Dishonesty.....	0
Blanket Employee Dishonesty	1
COVERAGES FORM B:	
Forgery or Alteration	9

B. CRIME PROTECTION POLICY

Insuring Agreement 1: Blanket Employee Dishonesty	1
Insuring Agreement 2: Forgery and Alteration.....	9
Insuring Agreement 3: Inside the Premises.....	3
Insuring Agreement 4: Outside the Premises.....	4
Insuring Agreement 5: Computer Fraud.....	5
Insuring Agreement 6: Money Orders and Counterfeit Paper Currency	6
Insuring Agreement 7: Loss of Clients' Property Resulting from Employee Dishonesty.....	7
Insuring Agreement 8: Funds Transfer Fraud.....	8

§ 2. GOVERNMENTAL ENTITIES

COVERAGES FORMS O and P:	
Coverage Form O – Per Loss.....	1
Coverage Form P – Per Employee.....	2
COVERAGES FORM B:	
Forgery or Alteration	9

FORM OF COVERAGE CODE (CON'T)

3. FINANCIAL INSTITUTIONS

A. COMMERCIAL BANKS

FORM OF COVERAGE	FORM CODE
FORM 24 FOR COMMERCIAL BANKS	
Basic Bond Coverage	6
Insuring Agreement D – Forgery or Alteration	7
Insuring Agreement E – Securities	8
Computer Systems Fraud Insuring Agreement	3
Extortion Insuring Agreements	4
Telefacsimile Transfer Fraud Insuring Agreement	2
Voice Initiated Transfer Fraud Insuring Agreement	2
 FORM 28 FOR COMMERCIAL BANKS	
Form 28 for Commercial Banks	1

B. FEDERAL INSTITUTIONS

FORM 24 FOR FEDERAL INSTITUTIONS	
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	X
Federal Home Loan Banks – Use the Form of Coverage Codes applicable to Form 24 for Savings and Loan Associations	X

C. SAVINGS BANKS

FORM 24 FOR SAVINGS BANKS	
Basic Bond Coverage	5
Insuring Agreement D – Forgery or Alteration	7
Insuring Agreement E – Securities	8
Computer Systems Fraud Insuring Agreement	3
Extortion Insuring Agreements	4
Telefacsimile Transfer Fraud Insuring Agreement	2
Voice Initiated Transfer Fraud Insuring Agreement	2

D. SAVINGS AND LOAN ASSOCIATIONS

FORM 24 FOR SAVINGS AND LOAN ASSOCIATIONS	
Basic Bond Coverage	5
Insuring Agreement D – Forgery or Alteration	7
Insuring Agreement E – Securities	8
Computer Systems Fraud Insuring Agreement	3
Extortion Insuring Agreements	4
Telefacsimile Transfer Fraud Insuring Agreement	2
Voice Initiated Transfer Fraud Insuring Agreement	2

FORM OF COVERAGE CODE (CON'T)

3. FINANCIAL INSTITUTIONS (CON'T)

E. STOCKBROKERS AND INVESTMENT BANKERS

FORM OF COVERAGE	FORM CODE
FORM 14 FOR STOCKBROKERS AND INVESTMENT BANKERS	
Basic Bond Coverage	6
Coverage on Partners	1
Computer Systems Fraud Insuring Agreement	3
Extortion Insuring Agreements	4

F. FINANCE COMPANIES

FORM 15 FOR FINANCE COMPANIES	
Basic Bond Coverage	5
Computer Systems Fraud Insuring Agreement	3
Extortion Insuring Agreements	4

G. SMALL LOAN COMPANIES

FORM 15 FOR SMALL LOAN COMPANIES	
Basic Bond Coverage	8

H. CREDIT UNIONS

FORM 23 FOR CREDIT UNIONS	
Basic Bond Coverage	6
Computer Systems Fraud Insuring Clause	3
Extortion Insuring Clauses	4
Telefacsimile Transfer Fraud Insuring Clause	2
Voice Initiated Transfer Fraud Insuring Clause	2

I. INSURANCE COMPANIES OTHER THAN LIFE INSURANCE COMPANIES

FORM 25 FOR INSURANCE COMPANIES OTHER THAN LIFE INSURANCE COMPANIES	
Basic Bond Coverage	6

J. LIFE INSURANCE COMPANIES

FORM 25 FOR LIFE INSURANCE COMPANIES	
Basic Bond Coverage	7

K. INDIVIDUAL OR SCHEDULE FIDELITY BONDS

INDIVIDUAL OR SCHEDULE FIDELITY BONDS	
All Employees – Honesty	0
All Employees – Faithful Performance	0

FORM OF COVERAGE CODE (CON'T)

3. FINANCIAL INSTITUTIONS (CON'T)

L. COMBINATION SAFE DEPOSITORY POLICY

FORM OF COVERAGE	FORM CODE
COMBINATION SAFE DEPOSITORY POLICY	
Insuring Agreements A and B.....	1

M. COMPUTER CRIME POLICY

COMPUTER CRIME POLICY	
Computer Systems Fraud Insuring Agreement	3
All Other Insuring Agreements.....	2

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 and outstanding loss.

REPORTING INSTRUCTIONS**SURETY
PREMIUMS AND LOSSES****SURETY 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	6	6
Accounting Date	7-8	7-8
Rating Date	9-11	9-11
Transaction Effective Date	12-14	--
Transaction Expiration Date	15-17	--
State Code	18-19	18-19
Annual Statement Line of Business	25-27	25-27
SAA Subline	28-30	28-30
Classification Code	31-33	31-33
Columns for Company Use	39-48	39-48
Claim Report Year	--	49-50
Type of Contract Bond Code	57	57
Premium Amount (Whole Dollars)	59-66	--
Loss Amount (Whole Dollars)	--	59-66
Premium Record Identification	67-80	--
Loss Record Identification	--	67-80

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 SAA.
2. *Reserved for Future Use (Field: Column 5)*
Report blank.
3. *Transaction Type Code (Field: Column 6)*
Report the appropriate Transaction Type Code.
- § 4. *Accounting Date (Field: Columns 7-8)*
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 7. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 8. Refer to the General Rules section for coding instructions.
- § 5. *Rating Date (Field: Columns 9-11)*
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.
- § 6. *Transaction Effective Date (Field: Columns 12-14)*
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.
- § 7. *Transaction Expiration Date (Field: Columns 15-17)*
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.
8. *State Code (Field: Columns 18-19)*
Report the State Code for the state to which the premium was rated and allocated in the company Annual Statement.
9. *Reserved for Future Use (Field: Columns 20-24)*
Report blank.
10. *Annual Statement Line of Business (Field: Columns 25-27)*
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
11. *SAA Subline (Field: Columns 28-30)*
Report the appropriate SAA Subline Code.
12. *Classification Code (Field: Columns 31-33)*
Report the appropriate Classification Code.
13. *Reserved for Expansion of Classification Code (Field: Columns 34-36)*
Report blank.

REPORTING INSTRUCTIONS

SURETY PREMIUMS

14. *Reserved for Future Use (Field: Columns 37-38)*
Report blank.
15. *Columns for Company Use (Field: Columns 39-48)*
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.
16. *Reserved for Future Use (Field: Columns 49-56)*
Report blank.
17. *Type of Contract Bond Code (Field: Column 57)*
Report the appropriate Type of Contract Bond Code for Contract Bonds in the 6XX, 7XX and 8XX Classification Code series. Report Zero or blank for all other Surety Bonds.
18. *Reserved for Future Use (Field: Column 58)*
Report blank.
- S** 19. *Premium Amount (Field: Columns 59-66)*
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. *Premium Record Identification (Field: Columns 67-80)*
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.

REPORTING INSTRUCTIONS

SURETY LOSSES

1. *Company or Group Number (Field: Columns 1-4)*
Report the Company or Group Number assigned by SAA.
2. *Reserved for Future Use (Field: Column 5)*
Report blank.
3. *Transaction Type Code (Field: Column 6)*
Report the appropriate Transaction Type Code.
- § 4. *Accounting Date (Field: Columns 7-8)*
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 7. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 8. Refer to the General Rules section for coding instructions.
5. *Rating Date (Field: Columns 9-11)*
Report the Rating Date shown on the corresponding premium entry.
6. *Reserved for Future Use (Field: Columns 12-17)*
Report blank.
7. *State Code (Field: Columns 18-19)*
Report the State Code shown on the corresponding original premium entry.
8. *Reserved for Future Use (Field: Columns 20-24)*
Report blank.
9. *Annual Statement Line of Business (Field: Columns 25-27)*
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
10. *SAA Subline (Field: Columns 28-30)*
Report the appropriate SAA Subline Code.
11. *Classification Code (Field: Columns 31-33)*
Report the appropriate Classification Code.
12. *Reserved for Expansion of Classification Code (Field: Columns 34-36)*
Report blank.
13. *Reserved for Future Use (Field: Columns 37-38)*
Report blank.
14. *Columns for Company Use (Field: Columns 39-48)*
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.
15. *Claim Report Year (Field: Columns 49-50)*
Report the calendar year in which the claim was initially recorded.
16. *Reserved for Future Use (Field: Columns 51-56)*
Report blank.

REPORTING INSTRUCTIONS

SURETY LOSSES

17. *Type of Contract Bond Code (Field: Column 57)*
Report the appropriate Type of Contract Bond Code for Contract Bonds in the 6XX, 7XX and 8XX Classification Code series. Report Zero or blank for all other Surety Bonds.
18. *Reserved for Future Use (Field: Column 58)*
Report blank.
- § 19. *Loss Amount (Field: Columns 59-66)*
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.
20. *Loss Record Identification (Field: Columns 67-80)*
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.

TRANSACTION TYPE CODE

Premium Entries1
Paid Losses6
Outstanding Losses7

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

Surety240

SAA SUBLINE

Surety002

CLASSIFICATION CODE

1. FEDERAL AND PUBLIC OFFICIAL – INDIVIDUAL OR SCHEDULE

DESCRIPTION	CODE
PUBLIC OFFICIAL (NON-FEDERAL)	
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
S Peace Officers – Sheriffs and All Subordinates.....	115
S 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
S Housing Authorities.....	117
S Coverage on Securities.....	117
S Public Administrator or Guardian beyond the expiration of the statutory term.....	118
S All Other – All Officers and Employees.....	119
FEDERAL OFFICIAL	
Post Office Department.....	152
S 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
S Department of Commerce	
Economic Development Administration	
Private and Public Grantees – All Officers and Employees.....	155
S 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
S All Other Federal Departments.....	159

CLASSIFICATION CODE (CON'T)

2. COURT – FIDUCIARY BONDS

DESCRIPTION	CODE
BONDS IN PROBATE AND OTHER COURTS	
<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
S <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
BONDS IN EQUITY COURTS	
Assignees, liquidators, trustees or others appointed for benefit of creditors by an insolvent debtor to liquidate and make distribution	208
S 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
S Survivors of partnerships in state courts	229
BONDS IN BANKRUPTCY COURTS	
S Agents; Appraisers; Creditors’ Committees; Custodians; Examiners; Stockholder’s Committees or their Agents	223
S 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
S Chapter 12: Individual trustee bond or blanket trustee bond covering a single trustee for all Chapter 12 cases handled	224
S 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
S Debtors Bonds	230
MISCELLANEOUS FIDUCIARY BONDS	
Receivers, trustees and conservators of financial institutions or insurance companies	210
S 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
S 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 Load Associations – <i>bonded to the Association</i> , are classified as “Trustees under Private Agreement”	222

CLASSIFICATION CODE (CON'T)

3. COURT – GUARANTEE BONDS

DESCRIPTION	CODE
CIVIL PROCEEDINGS, WHETHER IN STATE OR FEDERAL COURTS	
S 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
S 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
S 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
S Rate refunding bonds which guarantee only payment of sums paid in excess of rates or charges eventually established as lawful	250
S Refunding bonds and other bonds to pay debts and legacies in order to avoid administration or sale of real estate before expiration of time for filing claims; open estate bonds.....	280
S 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
S 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
S 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
S 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)

DESCRIPTION	CODE
CIVIL PROCEEDINGS, WHETHER IN STATE OR FEDERAL COURTS (Continued)	
S Plaintiff's bond to secure replevin and other forthcoming and redelivery bonds; lien claimants	
Fixed Penalty Bonds – all	249
Open Penalty Bonds – all.....	279
S Plaintiff's order of arrest in civil proceedings.....	287
S Removal of cause	291
S 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
S Condemnation bonds including bonds on appeal in condemnation	
Fixed Penalty Bonds – all	294
Open Penalty Bonds – all.....	295
S Foreclosure proceedings	294
S Claimants bonds; Interpleader; Mandamus; Release of goods seized under Pure Food, Drug and Cosmetic Act.....	296
ADMIRALTY PROCEEDINGS IN U.S. COURTS	
To release libel (Stipulation for value or limitation of liability), general average bond	256
S Costs (including libellants in admiralty)	293
BONDS FOR RELEASE OF DEFENDANT IN CRIMINAL OR CIVIL PROCEEDINGS	
S 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
ALL OTHER COURT GUARANTEES	
S All other defendant's court guarantees – Fixed Penalty Bonds.....	296
S All other plaintiff's court guarantees – Fixed Penalty Bonds.....	296
S All other plaintiff's court guarantees – Open Penalty Bonds	278

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS

DESCRIPTION	CODE
DEPOSITORY	
All.....	525
FEDERAL MARITIME COMMISSION	
Independent Ocean Freight Forwarders.....	566
S FINANCIAL GUARANTEE – TRADITIONAL SURETY	
Closure/Post Closure Bonds.....	573
Forward Sale Contract Bonds.....	574
Games of Chance Bonds.....	571
Insurance Program Bonds.....	572
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
FINANCIAL GUARANTY – CREDIT ENHANCEMENT	
<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
FREIGHT CHARGE	
S 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
S IMMIGRANT BONDS	
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
S INCOME TAX	
Deficiency Tax.....	535
All other federal and state income tax bonds.....	534
S INDEMNITY BONDS	
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

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS (CON'T)

DESCRIPTION	CODE
S INDEMNITY BONDS (Continued)	
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
Private Patients	541
Public Buildings, Grounds, Armories, Schools	541
Quiet Title Bonds	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

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS (CON'T)

DESCRIPTION	CODE
S INDEMNITY BONDS (Continued)	
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 Rifle Clubs.....	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
All Other Miscellaneous Indemnity Bonds.....	558
LEASE	
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
LOST SECURITIES	
Handled under Blanket or Master Bond Arrangement.....	553
S 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
S 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
MARITIME ADMINISTRATION	
S 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
S NON-CONSTRUCTION CONTRACT PERFORMANCE BONDS	
Bonds securing the obligation to faithfully perform the terms and conditions of a contract for non-construction services	500

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS (CON'T)

DESCRIPTION	CODE
UNION BONDS – WAGE AND WELFARE	
Bonds Covering Payment of Wages or Wages and Fringe Benefits.....	568
Bonds Covering Payment of Fringe Benefits Only	569
WORKERS' COMPENSATION BONDS	
\$ Bonds of Contractors or Subcontractors	520
\$ Self-Insurer – Where All Self-Insurers Post Security	521
Self-Insurer – Where only Self-Insurers of Doubtful Financial Status Post Security	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. 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	
Federal.....	6
Other Public – Including State, County or Municipality and Subdivision Bonds	7
Private – Including Completion Bonds.....	8
SECOND AND THIRD DIGIT CODES	
BID OR PROPOSAL BONDS	
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, Testborings, 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. 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	
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. 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
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FIRST DIGIT CODES

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
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SUBDIVISION BONDS

All.....	96
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CLASSIFICATION CODE (CON'T)

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

DESCRIPTION CODE

AGRICULTURAL

	Bonds required by Packers and Stockyards Act – Market Agencies or Dealers.....	901
	Bonds required by Packers and Stockyards Act – Packers.....	902
S	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

**CONTRACTING – BUILDING, CONSTRUCTING, ELECTRICAL, MOVING, PLUMBING AND
OTHER SUB-TRADES**

	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

CUSTOMS

S	Continuous	
	Where a reconciliation rider is filed under the Automated Commercial System “Reconciliation Process”.....	971
	All Other Continuous Customs Bonds.....	972
	Single Entry.....	912

FINANCE

	Blue Sky.....	913
	Check Sellers.....	914
	Collection Agencies.....	915
	Debt Consolidators and Professional Fund Raisers.....	916
	Insurance Adjusters, Agents, Brokers; Surplus Lines Agents, Brokers; Third Party Administrators.....	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
	Title Insurance Company Agents and Escrow Officers.....	923

FRANCHISE AND ORDINANCE

	All.....	924
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MOTOR VEHICLE

	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

RECLAMATION, MINING AND REMOVAL

	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.....	933

CLASSIFICATION CODE (CON'T)

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

DESCRIPTION CODE

RETAIL SERVICES AND PROFESSIONAL LICENSES

	Amusement, Sport Permits and Health Spas.....	934
	Auctioneers – Other than Livestock.....	935
S	Blasting, Explosives and Fireworks.....	968
	Detectives.....	936
S	Employment Agencies.....	963
	Itinerant Merchants, Photographers, Book and Magazine Solicitors, Retail Stores and Service Shops.....	938
S	Liquified Petroleum Gas – Compliance Bond.....	969
S	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
S	Transportation Brokers.....	964
S	Travel Agencies.....	963
	Weighmasters and Other Quality Control Inspectors.....	941

TAX AND FEES – INCLUDING EXCISE TAX

	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
S	Inspection Fee Tax Bond.....	965
	Mileage Tax.....	950
S	Miscellaneous Taxes.....	966
	Sales, Use and Consumer Tax.....	952

WAREHOUSING

	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

ALL OTHER LICENSE AND PERMIT BONDS NOT OTHERWISE CLASSIFIED ABOVE

S	Compliance Bond Only 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
S	Compliance Bond With Third Party Liability 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

CLASSIFICATION CODE (CON'T)

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

DESCRIPTION	CODE
ALL OTHER LICENSE AND PERMIT BONDS NOT OTHERWISE CLASSIFIED ABOVE (Continued)	
S Forfeiture Bonds 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
S Tax or Fee Bonds, Payment of Where bond provides for the payment of taxes or fees, other than specifically classified.....	996
S Merchandising and Dealer Bonds Where bond guarantees the merchandising activities of the principal or the sale price or title of merchandise	997
S Reclamation and Environmental Protection Bonds 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

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 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