

The Surety Association of America

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November 24, 1999

TO: All Reporting Companies
FULL LEVEL

RE: Revised Statistical Plan
Updated Actuarial Edit Definitions

Enclosed please find a revised Statistical Plan and revised pages of the Actuarial Edit Definitions. These revisions are the result of the following:

1. The introduction of new fields due to the SAA's new Crime Protection Policy and in order to collect additional information necessary for loss cost evaluation; and
2. Updating the Edit Definitions for the year 2000 and beyond.

The Statistical Plan will become effective January 1, 2001. The enclosed Plan will replace the existing Plan, which became effective January 1, 1995. Changes in the Plan are indicated by a \$ in the margin. Reporting companies that wish to implement these changes as of January 1, 2000, have the option to do so.

The revised pages of the Edit Definitions carry either a January 1, 2000, effective date or a January 1, 2001, effective date. Attached is a list of the enclosed Edit Definition pages with the corresponding effective dates. The pages to become effective January 1, 2000, reflect material that has been re-phrased in order to apply to the year 2000 and beyond. These revisions for the year 2000 do not impact company reporting requirements.

The SAA has filed (or will file), in all states where required, a new fidelity/crime policy, called the Crime Protection Policy (CPP), consisting of eight insuring agreements (coverages). This new policy applies only to the Mercantile Establishments classes of insureds.

The SAA has introduced two new one-digit fields into the Statistical Plan. The first field, called "Policy Code", distinguishes between the existing Commercial Crime Policy (CCP) and the new Crime Protection Policy. The second field, called "Type of Coverage Code", distinguishes between Discovery/Loss Sustained and Honesty/Faithful Performance coverages. We have also arranged a simpler "Form of Coverage" coding scheme for the existing CCP coverages and the new CPP insuring agreements.

Two of the new CPP insuring agreements have a territory-based rating scheme. Therefore, the SAA has introduced a three-digit territory code into the Statistical Plan. We have attempted to keep the territory descriptions and codes identical to those used for reporting crime data to ISO. This will facilitate company reporting and also allow sharing of data between SAA and ISO.

The SAA has also introduced four additional fields for fidelity premiums and losses. These fields are not a result of the new CPP policy, however we are implementing these changes in conjunction with the above changes so that the SAA and reporting companies may make all necessary changes to their systems at one time. The four additional fields are: 1) Amount of Coverage; 2) Deductible Amount; 3) Number of Additional Locations; and 4) Number of Ratable Employees. These fields are necessary to develop more refined loss cost data.

Please contact Sean Foley at 202-778-3627 or sfoley@surety.org if you have any questions about these changes.

THE SURETY ASSOCIATION OF AMERICA
REVISED ACTUARIAL EDIT DEFINITIONS

Full Level Statistical Plan

Page	Effective Date	Page	Effective Date
V1.1-4	January 1, 2000	V3.1-4	January 1, 2000
V1.2-4	January 1, 2001	V3.1-6	January 1, 2000
V1.2-5	January 1, 2000	V3.1-7	January 1, 2000
V1.2-6	January 1, 2000	V3.1-8	January 1, 2000
V1.2-7	January 1, 2000	V3.1-9	January 1, 2000
V1.2-8	January 1, 2000	V3.2-4	January 1, 2000
V1.2-9	January 1, 2000	V3.2-6	January 1, 2000
V1.3-4	January 1, 2001	V3.2-7	January 1, 2000
V1.3-5	January 1, 2000	C-1	January 1, 2001
V1.3-6	January 1, 2000	C-2	January 1, 2001
V1.3-7	January 1, 2000	C-3	January 1, 2001
V2.1-3	January 1, 2001	C-4	January 1, 2001
V2.1-5	January 1, 2000	C-5	January 1, 2001
V2.1-7	January 1, 2001	C-6	January 1, 2001
V2.1-8	January 1, 2001	C-7	January 1, 2001
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V2.1-17	January 1, 2000		
V2.1-18	January 1, 2000		
V2.1-19	January 1, 2000		
V2.1-20	January 1, 2001		
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V2.1-22	January 1, 2001		
V2.1-23	January 1, 2001		
V2.1-24	January 1, 2001		
V2.1-25	January 1, 2001		
V2.1-26	January 1, 2001		

FIDELITY AND SURETY

STATISTICAL

PLAN

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FIDELITY AND SURETY

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. METHODS OF COMPILING STATISTICS

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

A. Calendar/Claim Report Year

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

B. Calendar Year

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

3. RECORDING OF STATISTICS

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

4. UNIFORM METHOD OF REPORTING STATISTICS

The statistics for business not written in accordance with the definition of coverages and classifications set forth in the manuals published by The Surety 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 that 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.

5. 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.

GENERAL RULES PREMIUMS AND LOSSES

6. REVISIONS TO PLAN

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

7. REINSURANCE

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

8. COSURETYSHIP

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

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

9. CORRECTION OF ERRORS

Adjustment of coding errors in the reporting of statistics 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, exposure amount, loss amount or number of claims 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.

★ 10. REPORTING DATES

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

★ 11. REPORTING AMOUNTS

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

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

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

**GENERAL RULES
PREMIUMS AND LOSSES**

★ 11. REPORTING AMOUNTS (Con't)

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

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

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

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

GENERAL RULES PREMIUMS

1. REPORTING OF PREMIUMS

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

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

Premium records shall be received by 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 and exposure fields shall be shown as credits, 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. CLAIM COUNT

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

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

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

3. SALVAGE AND SUBROGATION

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 by type of loss code for paid loss and outstanding loss.

2. EXCESS INSURANCE

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

otherwise,

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

REPORTING INSTRUCTIONS**FIDELITY AND FORGERY
PREMIUMS AND LOSSES****FIDELITY UNIT RECORD FORMAT**

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

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. *Transaction Type Code (Field: Column 5)*
Report the appropriate Transaction Type Code.
- ★ 3. *Accounting Date (Field: Columns 6-7)*
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of *December* in column 6. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 7. Refer to the General Rules section for coding instructions.
- ★ 4. *Rating Date (Field: Columns 8-10)*
Report the month and year the most recent premium computation for the coverage becomes effective. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.

Examples: On prepaid new or renewal business, *first* installments and endorsements – Rating Date is same as Transaction Effective Date.
On *other* installments – Rating Date is same as Rating Date on first installment record.
On cancellations – Rating Date is same as Rating Date on record being canceled.
- ★ 5. *Transaction Effective Date (Field: Columns 11-13)*
Report the effective date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
- ★ 6. *Transaction Expiration Date (Field: Columns 14-16)*
Report the expiration date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
7. *State Code (Field: Columns 17-18)*
Report the State Code of the location of the insured's principal office.
- ★ 8. *Territory Code (Field: Columns 19-21)*
Report the Territory Code of the location of the insured's principal office.
9. *Reserved for Future Use (Field: Columns 22-23)*
Report Blank.
10. *Annual Statement Line of Business (Field: Columns 24-26)*
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
11. *SAA Subline (Field: Columns 27-29)*
Report the appropriate SAA Subline Code.
12. *Class of Insured Code (Field: Columns 30-32)*
Report the appropriate Class of Insured Code.
13. *Reserved for Expansion of Class of Insured Code (Field: Columns 33-35)*
Report Blank.
14. *Reserved for Future Use (Field: Column 36)*
Report Blank.

REPORTING INSTRUCTIONS

FIDELITY AND FORGERY PREMIUMS

- ★ 15. *Policy Code (Field: Column 37)*
Report the appropriate Policy Code.
- ★ 16. *Type of Coverage Code (Field: Column 38)*
Report the appropriate Type of Coverage Code.
- 17. *Form of Coverage Code (Field: Columns 39-40)*
Report the appropriate Form of Coverage Code.
- 18. *Reserved For Future Use (Field: Columns 41-48)*
Report Blank.
- ★ 19. *Amount of Coverage (Field: Columns 49-56)*
Report the amount of coverage. Any numeric value from 00000001 to 99999999 is valid. Refer to the General Rules section for coding instructions.
- 20. *Reserved For Future Use (Field: Column 57)*
Report Blank.
- ★ 21. *Number of Additional Locations (Field: Columns 58-60)*
Report the number of additional locations.
- 22. *Reserved For Future Use (Field: Column 61)*
Report Blank.
- ★ 23. *Deductible Amount (Field: Columns 62-69)*
Report the deductible amount. Any numeric value from 00000000 to 99999999 is valid. Refer to the General Rules section for coding instructions.
- 24. *Reserved For Future Use (Field: Columns 70-82)*
Report Blank.
- ★ 25. *Number of Ratable Employees (Field: Columns 83-87)*
Report the number of ratable employees for coverages requiring this field.
- 26. *Rating Modification Factor (Field: Columns 88-90)*
Report the appropriate Rating Modification Factor.
- 27. *Rate Departure Factor/Company Loss Cost Multiplier (Field: Columns 91-93)*
Report the appropriate Rate Departure Factor/Company Loss Cost Multiplier.
- 28. *Reserved For Future Use (Field: Columns 94-95)*
Report Blank.
- ★ 29. *Premium Amount (Field: Columns 96-103)*
Report the amount of the premium rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
- 30. *Reserved For Future Use (Field: Columns 104-117)*
Report Blank.

31. *Premium Record Identification (Field: Columns 118-130)*
Report the policy or bond number or any other alphanumeric identification as significant digits that will make it possible to locate the policy or bond records in the company files. The Premium Record Identification must consist only of significant alpha or numeric digits.

32. *Columns for Company Use (Field: Columns 131-150)*
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.

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

REPORTING INSTRUCTIONS

FIDELITY AND FORGERY LOSSES

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

26. *Claim Count - continued*

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

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

Refer to the General Rules section for coding instructions.

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

- ★ 28. *Number of Ratable Employees (Field: Columns 83-87)*
Report the number of ratable employees for coverages requiring this field.

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

- ★ 30. *Loss Amount (Field: Columns 96-103)*
Report the amount of the loss rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.

31. *Loss Record Identification (Field: Columns 104-117)*
Report the claim number or any other alphanumeric identification as significant digits that will make it possible to locate the claim records in the company files. The Loss Record Identification must consist only of significant alpha or numeric digits.

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

33. *Columns for Company Use (Field: Columns 131-150)*
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier’s purposes.

TRANSACTION TYPE CODE

Premium 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

S

TERRITORY CODE

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

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

S

TERRITORY CODE (CON'T)

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

S

TERRITORY CODE (CON'T)

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

§ TERRITORY CODE (CON'T)

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

Colorado (05) – Denver Suburban (099)

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT LINE OF BUSINESS

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

SAA SUBLINE

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

CLASS OF INSURED CODE

1. MERCANTILE ESTABLISHMENTS

CLASS OF INSURED **CODE**

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

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

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

2XX – CONSTRUCTION AND SPECIAL TRADE CONTRACTORS

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

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

Interurban Railways 311

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

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

Air Transportation (including Facilities and Services related thereto) 319

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

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

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

Telegraph Cable Companies 332

Telephone Companies 333

Rural Electrification Administration – Borrowing Corporations of 335

CLASS OF INSURED CODE (CON'T)

1. MERCANTILE ESTABLISHMENTS (CON'T)

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

CLASS OF INSURED CODE (CON'T)

1. MERCANTILE ESTABLISHMENTS (CON'T)

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
Transportation Equipment including Aircraft and Parts; Ship and Boat Building and Repairing; Railroad Equipment; Motorcycles; Bicycles and Parts; Motor Vehicles and Motor Vehicle Equipment; Mobile Homes; Miscellaneous Transportation Equipment, N.O.C.....	443
Office Computing, Accounting and Adding Machines; Cash Registers; Scales and Typewriters.....	444
Sewing Machines and Household Vacuum Cleaners; Batteries; Phonographs, Record Players and Records; Electric Lamps, Lighting Fixtures and Other Electrical and Gas Appliances, N.O.C.; Radio and Television Receivers and Equipment; Refrigerators, Washing Machines, Dryers, Dishwashers and Air Conditioners (Gas & Electric).....	446
Jewelry, Silverware and Plated Ware (Precious Metals); Watches and Clocks.....	448
Miscellaneous Manufacturing and Processing Industries, N.O.C. including Coal and Coke; Leather and Leather Products; Tanned, Curried and Finished Hides and Skins, Industrial Leather, Belting and Packing; Brooms and Brushes; Boot and Shoe Cut Stock and Findings; Footwear except Rubbers; Leather Gloves and Mittens; Luggage; Handbags and Small Leather Goods; Buttons and Miscellaneous Notions; Musical Instruments and Parts; Toys and Sporting and Athletic Goods; Pens, Pencils, and Other Office and Artists' Materials; Professional, Scientific and Controlling Instruments, Photographic and Optical Goods, including Surgical, Medical and Dental Instruments and Supplies, Optical Instruments and Lenses; Hearing Aids; Razors; Costume Novelties and Costume Jewelry; Caskets and Morticians Goods; Wood and Metal Storm Doors, Windows, Jalousies, Shades, Screens and Venetian Blinds.....	449

CLASS OF INSURED CODE (CON'T)

1. MERCANTILE ESTABLISHMENTS (CON'T)

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 Repair589

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 Reciprocal, Burial Insurance Associations, Self-Insurance and Risk Retention Groups and other Insurance and Reinsurance Companies N.O.C. 853
 Title Insurance Companies (other than those acting as Trust Companies or accepting deposits or principally engage in the mortgage business) 854
 Hospital and Medical Service Plans (non-profit) 871

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
--	---

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
---	---

FORM OF COVERAGE CODE

§ 1. MERCANTILE ESTABLISHMENTS

A. COMMERCIAL CRIME POLICY

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

B. CRIME PROTECTION POLICY

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

§ 2. GOVERNMENTAL ENTITIES

COVERAGE FORMS O and P:	
Coverage Form O – Per Loss.....	10
Coverage Form O – Per Loss Specific Excess.....	17
Coverage Form P – Per Employee.....	20
Coverage Form P – Per Employee Specific Excess.....	27
COVERAGE FORM B:	
Forgery or Alteration.....	96
Credit, Debit or Charge Cards.....	99

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	60
Insuring Agreement D – Forgery or Alteration	71
Insuring Agreement E – Securities	84
Insuring Agreement E – Securities excluding Loan Participation Coverage	83
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to Persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Real Property Mortgages Insuring Agreement	64
Issuers of Register Checks or Personal Money Orders Coverage	60
Servicing Contractors Insuring Agreement	60
Telefacsimile Transfer Fraud Insuring Agreement	22
Trading Loss Coverage	62
Voice Initiated Transfer Fraud Insuring Agreement	20
FORM 28 FOR COMMERCIAL BANKS	
When issued in excess over a deductible amount of not less than:	
100% of the Underlying Amount for the Appropriate Asset Group	17
150% of the Underlying Amount for the Appropriate Asset Group	18
200% of the Underlying Amount for the Appropriate Asset Group	19

B. FEDERAL INSTITUTIONS

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.....	XX
Federal Home Loan Banks – Use the Form of Coverage Codes applicable to Form 24 for Savings and Loan Associations	XX

C. SAVINGS BANKS

FORM 24 FOR SAVINGS BANKS	
Basic Bond Coverage	50
Insuring Agreement D – Forgery or Alteration	71
Insuring Agreement D – Forgery or Alteration including Checking Accounts Coverage	72
Insuring Agreement E – Securities	84
Insuring Agreement E – Securities excluding Loan Participation Coverage	83
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to Persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Real Property Mortgages Insuring Agreement	54
Servicing Contractors Insuring Agreement	50
Telefacsimile Transfer Fraud Insuring Agreement	22
Voice Initiated Transfer Fraud Insuring Agreement	20

FORM OF COVERAGE CODE (CON'T)

3. FINANCIAL INSTITUTIONS (CON'T)

D. SAVINGS AND LOAN ASSOCIATIONS

FORM OF COVERAGE	FORM CODE
FORM 24 FOR SAVINGS AND LOAN ASSOCIATIONS	
Basic Bond Coverage	50
Insuring Agreement D – Forgery or Alteration	71
Insuring Agreement D – Forgery or Alteration including Checking Accounts Coverage	72
Insuring Agreement E – Securities	83
Audit Expense Coverage	53
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to Persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41
Fraudulent Real Property Mortgages Insuring Agreement	54
Servicing Contractors Insuring Agreement	50
Telefacsimile Transfer Fraud Insuring Agreement	22
Voice Initiated Transfer Fraud Insuring Agreement	20

E. STOCKBROKERS AND INVESTMENT BANKERS

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

F. FINANCE COMPANIES

FORM 15 FOR FINANCE COMPANIES	
Basic Bond Coverage	50
Insuring Agreement D – Forgery or Alteration	52
Insuring Agreement E – Securities	53
Computer Systems Fraud Insuring Agreement	30
Extortion – Threats to Persons Insuring Agreement	40
Extortion – Threats to Property Insuring Agreement	41

G. SMALL LOAN COMPANIES

FORM 15 FOR SMALL LOAN COMPANIES	
Basic Bond Coverage	80
Insuring Agreement D – Forgery or Alteration	83
Insuring Agreement E – Securities	85
Computer Systems Fraud Insuring Agreement	37
Extortion – Threats to Persons Insuring Agreement	84
Extortion – Threats to Property Insuring Agreement	74

FORM OF COVERAGE CODE (CON'T)

3. FINANCIAL INSTITUTIONS (CON'T)

H. CREDIT UNIONS

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

I. INSURANCE COMPANIES OTHER THAN LIFE INSURANCE COMPANIES

FORM 25 FOR INSURANCE COMPANIES OTHER THAN LIFE INSURANCE COMPANIES	
Basic Bond Coverage	60
Insuring Agreement D – Forgery or Alteration	61
Insuring Agreement E – Securities	62
Computer Systems Fraud Insuring Agreement	37
Extortion – Threats to Persons Insuring Agreement	84
Extortion – Threats to Property Insuring Agreement.....	81

J. LIFE INSURANCE COMPANIES

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

K. INDIVIDUAL OR SCHEDULE FIDELITY BONDS

INDIVIDUAL OR SCHEDULE FIDELITY BONDS	
All Employees – Honesty	01
All Employees – Faithful Performance	06

FORM OF COVERAGE CODE (CON'T)

3. FINANCIAL INSTITUTIONS (CON'T)

L. COMBINATION SAFE DEPOSITORY POLICY

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

M. COMPUTER CRIME POLICY

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

S

AMOUNT OF COVERAGE

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

Examples:

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

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

§ NUMBER OF ADDITIONAL LOCATIONS

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

Examples:

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

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

S

DEDUCTIBLE AMOUNT

Report the actual deductible amount for the coverage being reported.

Examples:

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

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

S

NUMBER OF RATABLE EMPLOYEES

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

Examples:

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

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

RATING MODIFICATION FACTOR

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

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

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

Examples:

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

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

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

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

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

Examples:

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

TYPE OF LOSS CODE

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

1. MERCANTILE ESTABLISHMENTS

Report this field blank for all mercantile establishments policies.

2. GOVERNMENTAL ENTITIES

Report this field blank for all governmental entities policies.

3. FINANCIAL INSTITUTIONS

A. FIDELITY INSURING AGREEMENT

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

B. ON PREMISES INSURING AGREEMENT

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

C. IN TRANSIT INSURING AGREEMENT

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

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

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

E. ALL OTHER

All other not otherwise classified.....	99
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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	5	5
Accounting Date	6-7	6-7
Rating Date	8-10	8-10
Transaction Effective Date	11-13	--
Transaction Expiration Date	14-16	--
State Code	17-18	17-18
Annual Statement Line of Business	24-26	24-26
SAA Subline	27-29	27-29
Classification Code	30-32	30-32
Claim Report Year	--	43-44
Exposure Amount (Thousands of Dollars)	50-56	--
Type of Contract Bond Code	57	57
Claim Count	--	72
Premium Amount (Whole Dollars)	96-103	--
Loss Amount (Whole Dollars)	--	96-103
Loss Record Identification	--	104-117
Premium Record Identification	118-130	--
Columns for Company Use	131-150	131-150

Record Columns not listed above are reserved for future use.

REPORTING INSTRUCTIONS

SURETY PREMIUMS

1. *Company or Group Number (Field: Columns 1-4)*
Report the Company or Group Number assigned by SAA.
2. *Transaction Type Code (Field: Column 5)*
Report the appropriate Transaction Type Code.
- § 3. *Accounting Date (Field: Columns 6-7)*
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of December in column 6. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 7. Refer to the General Rules section for coding instructions.
- § 4. *Rating Date (Field: Columns 8-10)*
Report the month and year the most recent premium computation for the bond becomes effective. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.

Examples: On prepaid new or renewal business – Rating Date is same as Transaction Effective Date.
On entries involving premium adjustments, such as Contract Bond overruns and underruns – Rating Date is same as Rating Date on original entry.
On Cancellations involving return premiums – Rating Date is same as Rating Date on record being canceled.
- § 5. *Transaction Effective Date (Field: Columns 11-13)*
Report the effective date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
- § 6. *Transaction Expiration Date (Field: Columns 14-16)*
Report the expiration date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
7. *State Code (Field: Columns 17-18)*
Report the State Code for the state to which the premium was rated and allocated in the company Annual Statement.
8. *Reserved for Future Use (Field: Columns 19-23)*
Report blank.
9. *Annual Statement Line of Business (Field: Columns 24-26)*
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
10. *SAA Subline (Field: Columns 27-29)*
Report the appropriate SAA Subline Code.
11. *Classification Code (Field: Columns 30-32)*
Report the appropriate Classification Code.
12. *Reserved for Expansion of Classification Code (Field: Columns 33-35)*
Report blank.

REPORTING INSTRUCTIONS

SURETY PREMIUMS

13. *Reserved for Future Use (Field: Columns 36-49)*
Report blank.
- § 14. *Exposure Amount (Field: Columns 50-56)*
Report the Appropriate Amount in Thousands of Dollars. Any signed or unsigned numeric value from 0000000 to 9999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
15. *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.
16. *Reserved for Future Use (Field: Columns 58-95)*
Report blank.
- § 17. *Premium Amount (Field: Columns 96-103)*
Report the amount of the premium rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
18. *Reserved for Future Use (Field: Columns 104-117)*
Report blank.
19. *Premium Record Identification (Field: Columns 118-130)*
Report the bond number or any other alphanumeric identification as significant digits that will make it possible to locate the bond records in the company files. The Premium Record Identification must consist only of significant alpha or numeric digits.
20. *Columns for Company Use (Field: Columns 131-150)*
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.

REPORTING INSTRUCTIONS

SURETY LOSSES

1. *Company or Group Number (Field: Columns 1-4)*
Report the Company or Group Number assigned by SAA.
2. *Transaction Type Code (Field: Column 5)*
Report the appropriate Transaction Type Code.
- § 3. *Accounting Date (Field: Columns 6-7)*
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of December in column 6. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 7. Refer to the General Rules section for coding instructions.
4. *Rating Date (Field: Columns 8-10)*
Report the Rating Date shown on the corresponding premium entry.
5. *Reserved for Future Use (Field: Columns 11-16)*
Report blank.
6. *State Code (Field: Columns 17-18)*
Report the State Code shown on the corresponding original premium entry.
7. *Reserved for Future Use (Field: Columns 19-23)*
Report blank.
8. *Annual Statement Line of Business (Field: Columns 24-26)*
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
9. *SAA Subline (Field: Columns 27-29)*
Report the appropriate SAA Subline Code.
10. *Classification Code (Field: Columns 30-32)*
Report the appropriate Classification Code.
11. *Reserved for Expansion of Classification Code (Field: Columns 33-35)*
Report blank.
12. *Reserved for Future Use (Field: Columns 36-42)*
Report blank.
13. *Claim Report Year (Field: Columns 43-44)*
Report the calendar year in which the claim was initially recorded.
14. *Reserved for Future Use (Field: Columns 45-56)*
Report blank.
15. *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.
16. *Reserved for Future Use (Field: Columns 58-71)*
Report blank.

- § 17. *Claim Count (Field: Column 72)*
- A. Cases to be counted as claims must be only those in connection with which a loss payment has been made or a loss reserve established.
 - B. A claim closed without a loss payment shall not be counted as a claim.
 - C. A claim partly paid and partly outstanding may carry the claim count either in the paid or outstanding record but must only be counted once.
 - D. Salvage, subrogation and other recoveries (not reinsurance) shall be recorded as a credit to claim count only if the recovery is the total cost of the claim reported under that statistical entry.
 - E. A claim on which more than one payment is made shall only be counted once.
 - F. In cosurety loss transaction situations, the section pertaining to the reporting of claim counts shall apply only to the “originating” carrier. All other cosureties shall report a claim count of “0” on all cosurety loss transactions.

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

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

Refer to the General Rules section for coding instructions.

- 18. *Reserved for Future Use (Field: Columns 73-95)*
Report blank.
- § 19. *Loss Amount (Field: Columns 96-103)*
Report the amount of the loss rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
- 20. *Loss Record Identification (Field: Columns 104-117)*
Report the claim number or any other alphanumeric identification as significant digits that will make it possible to locate the claim records in the company files. The Loss Record Identification must consist only of significant alpha or numeric digits.
- 21. *Reserved for Future Use (Field: Columns 118-130)*
Report blank.
- 22. *Columns for Company Use (Field: Columns 131-150)*
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier’s purposes.

TRANSACTION TYPE CODE

Premium 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
Peace Officers – Sheriffs and Deputies	111
Peace Officers – Constable, 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
All Other	107
FEDERAL OFFICIAL	
Post Office Department.....	152
All Other Federal Departments	154

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
BONDS IN EQUITY COURTS	
Assignees, liquidators, trustees or others appointed for benefit of creditors by an insolvent debtor to liquidate and make distribution.....	208
Receivers, liquidators, trustees or others appointed by the court to manage or liquidate property or a business	209
Masters, referees, trustees or commissioners for the sale of real estate, or other property, in partition, foreclosure, reorganization or winding up proceedings or other litigation where duties do not require investment or any duties of administration other than sale and distribution.....	211
Survivors of partnerships in state courts.....	212
BONDS IN BANKRUPTCY COURTS	
Receivers, trustees or others under the Federal Bankruptcy Act, appointed to take temporary or permanent charge of property, or to operate, reorganize and rehabilitate business for continuance as a going concern	206
Other receivers and trustees in Bankruptcy and disbursing agents (Federal Bankruptcy Courts)	207
Debtors Bonds.....	212
MISCELLANEOUS FIDUCIARY BONDS	
Receivers, trustees and conservators of financial institutions or insurance companies.....	210
All other fiduciary bonds to preserve, invest and pay over income	216

CLASSIFICATION CODE (CON'T)

3. COURT – GUARANTEE BONDS

DESCRIPTION	CODE
CIVIL PROCEEDINGS, WHETHER IN STATE OR FEDERAL COURTS	
Defendant’s bond to discharge or release property under attachment, distraint for claim and delivery 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)	253
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.....	254
Injunction – plaintiff’s bond to secure, defendant’s bond to dissolve; rate refunding bonds	255
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
Refunding bonds and other bonds to pay debts and legacies in order to avoid administration or on sale of real estate before expiration of time for filing claims; open estate bonds; waiver of probate bonds	258
Indemnity to sheriff or marshal on levying any kind of writ; levy.....	259
Mechanic’s lien – bond to discharge	260
Plaintiff’s bond to secure attachment, distraint for claim and delivery rent, garnishment; Warrant of Seizure, Sequestration.....	263
Plaintiff’s bond to secure replevin and other forthcoming and redelivery bonds; lien claimants	264
Costs (including libellants in admiralty), removal bonds	266
Petitioning Creditors, whether in bankruptcy or in state court.....	267
ADMIRALTY PROCEEDINGS IN U.S. COURTS	
To release libel (Stipulation for value or limitation of liability), general average bond.....	256
Costs (including libellants in admiralty).....	266
BONDS FOR RELEASE OF DEFENDANT IN CRIMINAL OR CIVIL PROCEEDINGS	
Bail in civil or criminal proceeding, jail liberties, automobile powers of attorney; bond on order of arrest; ne exeat, and delivery of arrested aliens	261
ALL OTHER COURT GUARANTEES	
All other defendant’s court guarantees including bond guaranteeing payment of inheritance, estate or arrest; transfer taxes	262
All other plaintiff’s court guarantees including claimants bonds, condemnation bonds, interpleader, mandamus, release of goods seized under Pure Food, Drug and Cosmetic Act, foreclosure proceedings.....	269

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS

DESCRIPTION	CODE
DEPOSITORY	
All	525
FEDERAL MARITIME COMMISSION	
Independent Ocean Freight Forwarders.....	566
FINANCIAL GUARANTEE – TRADITIONAL SURETY	
All – excluding below	598
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	
All – Except Open End Bond of Indemnity	504
Open End Bond of Indemnity.....	524
IMMIGRANT BONDS	
All – Except Bond Conditioned for the Delivery of an Alien.....	557
INCOME TAX	
Federal and State	508
INDEMNITY BONDS	
Contractors Indemnity Against Damages to Persons or Property	514
Contractors Indemnity For Withdrawal of Retained Percentages	599
Trade Associations	515
Airline Reporting Corporation (ARC).....	559
Concessionaires.....	560
Indemnity to Transfer Agents.....	561
Indemnity to Financial Institutions.....	562
Purchase and Sale.....	563
Commodity Export.....	564
All Other Miscellaneous Indemnity Bonds.....	558

CLASSIFICATION CODE (CON'T)

4. MISCELLANEOUS BONDS (CON'T)

DESCRIPTION	CODE
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
All Other	554
MARITIME ADMINISTRATION	
Sale of Vessels	565
All Other	567
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.....	555
Self-Insurer – Where All Self-Insurers Post Security	555
Self-Insurer – Where only Self-Insurers of Doubtful Financial Status Post Security.....	556
ALL OTHER MISCELLANEOUS BONDS	
All	599

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, Piling, Testboring, Drilling, Wells, Offshore Platforms	31
Pipelines for Water, Gas, Filtering Plants, Waterworks, Fountains, Sewage and Water Treatment Plants, Underwater Cables.....	32
Sewers (Sanitary or Storm), Septic Tanks	33
Tunnels and Subways, Railroad Road Beds, Rail Transit Systems.....	34

Waste Disposal Systems or Facilities

Asbestos Remediation, Removal or Encapsulation	35
Trash Disposal Plants, Incinerators, Precipitators, Scrubbers, and Other Systems or Facilities for the Disposal of Trash or Waste, Hazardous or Non-Hazardous	36

All Other Class B

Power Transmission Lines, Telephone Lines, Fiber Optics.....	37
All Other Class B NOC	39

CLASSIFICATION CODE (CON'T)

5. CONTRACT BONDS (CON'T)

The Classification Code for Contract Bonds is a three-digit code. The first digit identifies the kind of entity (i.e. 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

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
-----------	----

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
Commission Merchants and Produce Dealers – Other than Livestock	903
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	
Continuous	911
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
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
Detectives.....	936
Employment, Travel Agencies and Transportation Brokers	937
Itinerant Merchants, Photographers, Book and Magazine Solicitors, Retail Stores and Service Shops	938
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
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
Mileage Tax	950
Miscellaneous Taxes	951
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	
All	999

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

EXPOSURE AMOUNT

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

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

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

EXAMPLES:

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

EXCEPTIONS:

Bid Bonds and all others containing no Bond Penalty0000000

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

FIDELITY AND SURETY STATISTICAL PLAN

ACTUARIAL EDIT DEFINITIONS

(FULL PLAN)

EFFECTIVE JANUARY 1, 1995

Revised:

April 1, 1997
January 1, 1998
January 1, 2000
January 1, 2001

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 LEVEL V1.2 GENERAL PREMIUM EDITS – Pages 1-11
 LEVEL V1.3 GENERAL LOSS EDITS – Pages 1-12

<u>ERROR CODE</u>	<u>PAGE</u>	<u>ERROR CODE</u>	<u>PAGE</u>
V100	V1.2-11 (PREMIUMS)	V113	V1.2-7
V100	V1.3-12 (LOSSES)	V114	V1.2-8
V101	V1.1-4	V115	V1.2-9
V102	V1.1-5	V116	V1.2-10
V103	V1.1-6	V121	V1.3-5
V104	V1.1-7	V122	V1.3-6
V105	V1.1-8	V123	V1.3-7
V106	V1.1-9	V124	V1.3-8
V107	V1.1-10	V125	V1.3-9
V108	V1.1-11	V126	V1.3-10
V109	V1.1-12	V127	V1.3-11
V111	V1.2-5	V199	V1.2-4 (PREMIUMS)
V112	V1.2-6	V199	V1.3-4 (LOSSES)

PART II LEVEL V2.1 FIDELITY AND FORGERY COMMON EDITS – Pages 1-26
 LEVEL V2.2 FIDELITY AND FORGERY PREMIUM EDITS – Pages 1-6
 LEVEL V2.3 FIDELITY AND FORGERY LOSS EDITS – Pages 1-5

<u>ERROR CODE</u>	<u>PAGE</u>	<u>ERROR CODE</u>	<u>PAGE</u>
V130	V2.1-7	V142	V2.2-5
V131	V2.1-8, C-1-7	V143	V2.2-6
V132	V2.1-5-6	V151	V2.3-4
V135	V2.1-9, A-1-11, B-1-12, C-1-7	V152	V2.3-5
V136	V2.1-17	V236	V2.1-21
V137	V2.1-18	V237	V2.1-22
V138	V2.1-19	V238	V2.1-23
V139	V2.1-20	V204	V2.1-24
V141	V2.2-4	V205	V2.1-25-26

PART III LEVEL V3.1 SURETY COMMON EDITS – Pages 1-9
 LEVEL V3.2 SURETY PREMIUM EDITS – Pages 1-7
 LEVEL V3.3 SURETY LOSS EDITS – See Page V3.3-1

<u>ERROR CODE</u>	<u>PAGE</u>	<u>ERROR CODE</u>	<u>PAGE</u>
V161	V3.1-4-5	V171	V3.2-4
V162	V3.1-6	V172	V3.2-5
V163	V3.1-7	V173	V3.2-6
V164	V3.1-8	V174	V3.2-7
V165	V3.1-9		

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: RATING DATE

(Field: Columns 8-10)

PROCEDURE:

1) Error Constraint(s):

Valid entries for RATING DATE field are:

for RATING MONTH (Column 8), 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, - (Zone Punch 11) or
& (Zone Punch 12);

for RATING YEAR (Columns 9-10), 00-39 or 80-99; otherwise invalid. (V101)

If this error code appears on a record, all other edits will be bypassed.

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: BLANK FIELDS

PROCEDURE:

- 1) Do not perform this edit if error code V104 (TRANSACTION TYPE) or V108 (SAA SUBLINE) is present.
- 2) Error Constraint(s):
 - a) If the TRANSACTION TYPE is 1 and SAA SUBLINE is 001 and the RATING DATE YEAR is 80-94, then columns 19-21, 33-38, 41, 43, 44, 47-49, 57-87, 94, 95, 104-117 must be blank; otherwise invalid. (V199)
 - b) If the TRANSACTION TYPE is 1 and SAA SUBLINE is 002 and the RATING DATE YEAR is 80-94, then columns 19-23, 33-49, 58-90, 94, 95, 104-117 must be blank; otherwise invalid. (V199)
 - c) If the TRANSACTION TYPE is 1 and SAA SUBLINE is 001 and the RATING DATE YEAR is 95-00, then columns 19-23, 33-38, 41-87, 94, 95, 104-117 must be blank; otherwise invalid. (V199)
 - d) If the TRANSACTION TYPE is 1 and SAA SUBLINE is 002 and the RATING DATE YEAR is 95-39, then columns 19-23, 33-49, 58-95, 104-117 must be blank; otherwise invalid. (V199)
 - e) If the TRANSACTION TYPE is 1 and SAA SUBLINE is 001 and the RATING DATE YEAR is 01-39, then columns 22, 23, 33-37, 41-48, 57, 61, 70-82, 94, 95, 104-117 must be blank; otherwise invalid. (V199)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TRANSACTION EFFECTIVE DATE

(Field: Columns 11-13)

PROCEDURE:

1) Error Constraint(s):

Valid entries for TRANSACTION EFFECTIVE DATE field are:

for EFFECTIVE MONTH field (Column 11), 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, - (Zone
Punch 11) or & (Zone Punch 12);

for EFFECTIVE YEAR (Columns 12-13), 00-39 or 80-99;

otherwise invalid.

(V111)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TRANSACTION EXPIRATION DATE

(Field: Columns 14-16)

PROCEDURE:

1) Error Constraint(s):

Valid entries for TRANSACTION EXPIRATION DATE field are:

for EXPIRATION MONTH field (Column 14), 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, - (Zone
Punch 11) or & (Zone Punch 12);

for EXPIRATION YEAR field (Columns 15-16), 00-39 or 80-99;

otherwise invalid.

(V112)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TRANSACTION EFFECTIVE DATE and RATING DATE

PROCEDURE:

- 1) Do not perform this edit if error code V111 (TRANSACTION EFFECTIVE DATE) is present.

- 2) Error Constraint(s):

The TRANSACTION EFFECTIVE DATE must be greater than or equal to the RATING DATE, but not more than 84 months after the RATING DATE. (V113)

- 3) Specifications:

- a) EM = EFFECTIVE MONTH, PIM = RATING MONTH
EY = EFFECTIVE YEAR, PIY = RATING YEAR

- b) If $1 \leq EM \leq 9$, set XM = EM
If EM = 0, set XM = 10,
If EM = -, set XM = 11,
If EM = &, set XM = 12.

- c) If $1 \leq PIM \leq 9$, set ZM = PIM
If PIM = 0, set ZM = 10,
If PIM = -, set ZM = 11,
If PIM = &, set ZM = 12.

- d) If $80 \leq EY \leq 99$, set XY = EY
If $00 \leq EY \leq 39$, set XY = 100 + EY

- e) If $80 \leq PIY \leq 99$, set ZY = PIY
If $00 \leq PIY \leq 39$, set ZY = 100 + PIY

- f) Let $E3 = (XM - ZM) + 12(XY - ZY)$

If $0 \leq E3 \leq 84$, then valid. (V113)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: ACCOUNTING DATE and TRANSACTION EFFECTIVE DATE

PROCEDURE:

- 1) Do not perform this edit if error code V103 (ACCOUNTING DATE) or V111 (TRANSACTION EFFECTIVE DATE) is present.

- 2) Error Constraint(s):

The ACCOUNTING DATE must be no greater than 78 months before or 96 months after the TRANSACTION EFFECTIVE DATE. (V114)

- 3) Specifications:

- a) AM = ACCOUNTING MONTH, EM = EFFECTIVE MONTH
TAY = TRANSMITTAL ACCOUNTING YEAR, EY = EFFECTIVE YEAR

- b) If $1 \leq AM \leq 9$, set $XM = AM$
If $AM = 0$, set $XM = 10$,
If $AM = -$, set $XM = 11$,
If $AM = \&$, set $XM = 12$.

- c) If $1 \leq EM \leq 9$, set $ZM = EM$
If $EM = 0$, set $ZM = 10$,
If $EM = -$, set $ZM = 11$,
If $EM = \&$, set $ZM = 12$.

- d) If $80 \leq AY \leq 99$, set $XY = AY$
If $00 \leq AY \leq 39$, set $XY = 100 + AY$

- e) If $80 \leq EY \leq 99$, set $ZY = EY$
If $00 \leq EY \leq 39$, set $ZY = 100 + EY$

- f) Let $E5 = (XM - ZM) + 12(XY - ZY)$

If $-80 \leq E5 \leq 96$, then valid. (V114)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TRANSACTION EFFECTIVE DATE and TRANSACTION EXPIRATION DATE

PROCEDURE:

- 1) Do not perform this edit if error code V111 (TRANSACTION EFFECTIVE DATE) or V112 (TRANSACTION EXPIRATION DATE) is present.

- 2) Error Constraint(s):

The TRANSACTION EXPIRATION DATE must be greater than or equal to the TRANSACTION EFFECTIVE DATE but not greater than 600 months after the TRANSACTION EFFECTIVE DATE.

(V115)

- 3) Specifications:

- a) EXM = EXPIRATION MONTH, EM = EFFECTIVE MONTH
EXY = EXPIRATION YEAR, EY = EFFECTIVE YEAR

- b) If $1 \leq EXM \leq 9$, set $XM = EXM$
If $EXM = 0$, set $XM = 10$,
If $EXM = -$, set $XM = 11$,
If $EXM = \&$, set $XM = 12$.

- c) If $1 \leq EM \leq 9$, set $ZM = EM$
If $EM = 0$, set $ZM = 10$,
If $EM = -$, set $ZM = 11$,
If $EM = \&$, set $ZM = 12$.

- d) If $80 \leq EXY \leq 99$, set $XY = EXY$
If $00 \leq EXY \leq 39$, set $XY = 100 + EXY$

- e) If $80 \leq EY \leq 99$, set $ZY = EY$
If $00 \leq EY \leq 39$, set $ZY = 100 + EY$

- f) Let $E4 = (XM - ZM) + 12(XY - ZY)$

If $0 \leq E4 \leq 600$, then valid.

(V115)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: BLANK FIELDS

PROCEDURE:

- 1) Do not perform this edit if error code V104 (TRANSACTION TYPE) or V108 (SAA SUBLINE) is present.
- 2) Error Constraint(s):
 - a) If the TRANSACTION TYPE is 6 or 7 and the SAA SUBLINE is 001 and the RATING DATE YEAR is 80-94, then columns 11-16, 19-21, 33-38, 41, 47-49, 57-69, 73-95 must be blank; otherwise invalid. (V199)
 - b) If the TRANSACTION TYPE is 6 or 7 and the SAA SUBLINE is 002 and the RATING DATE YEAR is 80-94, then columns 11-16, 19-23, 33-42, 45-49, 58-71, 73-95 must be blank; otherwise invalid. (V199)
 - c) If the TRANSACTION TYPE is 6 or 7 and the SAA SUBLINE is 001 and the RATING DATE YEAR is 95-00, then columns 11-16, 19-23, 33-38, 41, 42, 45-69, 73-95, 118-130 must be blank; otherwise invalid. (V199)
 - d) If the TRANSACTION TYPE is 6 or 7 and the SAA SUBLINE is 002 and the RATING DATE YEAR is 95-39, then columns 11-16, 19-23, 33-42, 45-56, 58-71, 73-95, 118-130 must be blank; otherwise invalid. (V199)
 - e) If the TRANSACTION TYPE is 6 or 7 and the SAA SUBLINE is 001 and the RATING DATE YEAR is 01-39, then columns 11-16, 22, 23, 33-37, 41, 42, 45-48, 57, 61, 73-82, 88-95, 118-130 must be blank; otherwise invalid. (V199)

VERSION: 010
SAA REVISION DATE: 1-1-2000
ERROR CODE: V121

PAGE: V1.3-5
SEVERITY CLASS: 6

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: CLAIM REPORT YEAR

(Field: Columns 43-44)

PROCEDURE:

1) Error Constraint(s):

Valid entries for CLAIM REPORT YEAR are 00-39 or 80-99; otherwise invalid. (V121)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: CLAIM REPORT YEAR and RATING DATE

PROCEDURE:

- 1) Do not perform this edit if error code V121 (CLAIM REPORT YEAR) is present.
- 2) Error Constraint(s):

The CLAIM REPORT YEAR must be equal to or greater than the RATING DATE YEAR (columns 9-10); otherwise invalid. (V122)
- 3) Specifications:
 - a) CY = CLAIM REPORT YEAR
RY = RATING DATE YEAR
 - b) If $80 \leq CY \leq 99$, set XY = CY
If $00 \leq CY \leq 39$, set XY = 100 + CY
 - c) If $80 \leq RY \leq 99$, set ZY = RY
If $00 \leq RY \leq 39$, set ZY = 100 + RY
 - d) If $ZY \leq XY$, then valid. (V122)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: CLAIM REPORT YEAR and ACCOUNTING DATE

PROCEDURE:

1) Do not perform this edit if error code V103 (ACCOUNTING DATE) or V121 (CLAIM REPORT YEAR) is present.

2) Error Constraint(s):

The CLAIM REPORT YEAR must be equal to or less than the TRANSMITTAL ACCOUNTING DATE YEAR; otherwise invalid. (V123)

3) Specifications:

a) $CY = \text{CLAIM REPORT YEAR}$
 $TAY = \text{TRANSMITTAL ACCOUNTING DATE YEAR}$

b) If $80 \leq CY \leq 99$, set $XY = CY$
If $00 \leq CY \leq 39$, set $XY = 100 + CY$

c) If $80 \leq TAY \leq 99$, set $ZY = TAY$
If $00 \leq TAY \leq 39$, set $ZY = 100 + TAY$

d) If $XY \leq ZY$, then valid. (V123)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

ORDER OF EDIT PERFORMANCE

LEVEL: V2.1

1. V132
2. V130
3. V131
4. V135
5. V136
6. V137
7. V138
8. V139
9. V236
10. V237
11. V238
12. V204
13. V205

NOTE: PAGE V2.1-4 HAS BEEN INTENTIONALLY OMITTED

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: CLASS OF INSURED CODE

(Field: Columns 30-32)

PROCEDURE:

- 1) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-94 use Reference External Table V900 – Exhibit A.
 - b) If the RATING DATE YEAR is 95-99 use Reference External Table V900 – Exhibit B.

REFERENCE EXTERNAL TABLE V900 – EXHIBIT A

018, 019, 111, 121, 211, 311, 312, 315, 319, 321, 325, 331, 332, 333, 335, 411, 412,
415, 419, 421, 425, 426, 428, 429, 431, 433, 435, 437, 439, 440, 441, 443, 444, 446,
448, 449, 461, 469, 471, 475, 476, 478, 479, 481, 483, 485, 487, 489, 490, 491, 493,
494, 496, 498, 499, 511, 512, 519, 521, 525, 529, 531, 539, 541, 542, 545, 551, 555,
556, 561, 565, 571, 579, 581, 585, 586, 587, 589, 611, 631, 632, 635, 638, 640, 643,
645, 647, 651, 652, 655, 660, 661, 662, 669, 671, 675, 677, 678, 681, 682, 683, 685,
691, 692, 695, 697, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712,
713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729,
730, 762, 770, 771, 772, 773, 774, 775, 780, 782, 783, 784, 790, 792, 793, 794, 795,
815, 816, 817, 818, 819, 832, 833, 834, 835, 851, 852, 853, 854, 855, 869, 871, 872,
873, 880, 881, 882, 884, 951, 952, 961, 962, 963, 970, 971, 972, 973, 974, 975, 976,
977 or 979; otherwise invalid.

(V132)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: POLICY CODE and CLASS OF INSURED CODE

PROCEDURE:

- 1) Do not perform this edit if error code V132 (CLASS OF INSURED CODE) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-00, then POLICY CODE must be blank. (V130)
 - b) If the RATING DATE YEAR is 01-39, and if the CLASS OF INSURED CODE is 72X – 79X, 815, 851 – 854 or 871, then POLICY CODE must be 9. (V130)
 - c) If the RATING DATE YEAR is 01-39, and if the CLASS OF INSURED CODE is 96X – 97X, then POLICY CODE must be 1. (V130)
 - d) If the RATING DATE YEAR is 01-39, and if the CLASS OF INSURED CODE is not listed in b) or c) above, then valid entries for POLICY CODE are 1 and 2. (V130)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TYPE OF COVERAGE CODE and CLASS OF INSURED CODE

PROCEDURE:

- 1) Do not perform this edit if error code V132 (CLASS OF INSURED CODE), or V130 (POLICY CODE and CLASS OF INSURED CODE) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-00, then TYPE OF COVERAGE CODE must be blank. (V131)
 - b) If the RATING DATE YEAR is 01-39, and if the CLASS OF INSURED CODE is 72X – 79X, 815, 851 – 854 or 871, then TYPE OF COVERAGE CODE must be 9. (V131)
 - c) If the RATING DATE YEAR is 01-39, and if the CLASS OF INSURED CODE is not listed in b) above, then for valid TYPE OF COVERAGE CODES see APPENDIX C (V900 Revised). (V131)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: FORM OF COVERAGE CODE and CLASS OF INSURED CODE

PROCEDURE:

- 1) Do not perform this edit if error code V131 (TYPE OF COVERAGE CODE and CLASS OF INSURED CODE) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-94 use Reference External Table V900. For valid FORM OF COVERAGE CODES see APPENDIX A (V900). (V135)
 - b) If the RATING DATE YEAR is 95-00 use Reference External Table V900. For valid FORM OF COVERAGE CODES see APPENDIX B (V900 Revised). (V135)
 - c) If the RATING DATE YEAR is 01-39 use Reference External Table V900. If the CLASS OF INSURED CODE is 72X – 79X, 815, 851 – 854 or 871, then for valid FORM OF COVERAGE CODES see APPENDIX B (V900 Revised). (V135)
 - d) If the RATING DATE YEAR is 01-39, and if the CLASS OF INSURED CODE is not listed in c) above, then for valid FORM OF COVERAGE CODES see APPENDIX C (V900 Revised). (V135)

NOTE: PAGES V2.1-10 THROUGH V2.1-16 HAVE BEEN INTENTIONALLY OMITTED

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: NUMBER OF EMPLOYEES CODE

(Field: Column 42)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-94, then valid entries for NUMBER OF EMPLOYEES CODE are blank, 0-9; otherwise invalid. (V136)
- b) If the RATING DATE YEAR is 95-99, then NUMBER OF EMPLOYEES CODE must be blank; otherwise invalid. (V136)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: NUMBER OF EMPLOYEES CODE, FORM OF COVERAGE CODE and CLASS OF INSURED CODE

PROCEDURE:

- 1) Do not perform this edit if error code V132 (CLASS OF INSURED CODE), or V135 (CLASS OF INSURED CODE and FORM OF COVERAGE CODE), or V136 (NUMBER OF EMPLOYEES CODE) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-94 and if CLASS OF INSURED CODE is 70X-77X and FORM OF COVERAGE CODE is 4X-8X, then NUMBER OF EMPLOYEES CODE must be 0-9; otherwise invalid. (V137)
 - b) If the RATING DATE YEAR is 80-94 and if CLASS OF INSURED CODE is 78X-79X and FORM OF COVERAGE CODE is 4X-6X, then NUMBER OF EMPLOYEES CODE must be 0-9; otherwise invalid. (V137)
 - c) If the RATING DATE YEAR is 80-94 and if CLASS OF INSURED CODE is not 7XX and FORM OF COVERAGE CODE is X0 (X=1-8), then NUMBER OF EMPLOYEES CODE must be 0-9; otherwise invalid. (V137)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: DEDUCTIBLE AMOUNT CODE

(Field: Columns 45-46)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-94, then valid entries for DEDUCTIBLE AMOUNT CODE are 00-99; otherwise invalid. (V138)
- b) If the RATING DATE YEAR is 95-99, then DEDUCTIBLE AMOUNT CODE must be blank; otherwise invalid. (V138)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: AMOUNT OF COVERAGE CODE / AMOUNT OF COVERAGE

(Field: Columns 49-56)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-94, then Column 49 must be blank, and valid entries for AMOUNT OF COVERAGE CODE (Columns 50-56) are 0000001-9999999; otherwise invalid. (V139)
- b) If the RATING DATE YEAR is 95-00, then Columns 49-56 must be blank; otherwise invalid. (V139)
- c) If the RATING DATE YEAR is 01-39, then valid entries for AMOUNT OF COVERAGE (Columns 49-56) are 0000001-9999999; otherwise invalid. (V139)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODE: V236

PAGE: V2.1-21
SEVERITY CLASS: 6

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: NUMBER OF RATABLE EMPLOYEES

(Field: Columns 83-87)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-00, then report blank; otherwise invalid. (V236)
- b) If the RATING DATE YEAR is 01-39, then valid entries for NUMBER OF RATABLE EMPLOYEES are blank, 00001-99999; otherwise invalid. (V236)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: NUMBER OF RATABLE EMPLOYEES, FORM OF COVERAGE CODE and CLASS OF INSURED CODE

PROCEDURE:

- 1) Do not perform this edit if error code V132 (CLASS OF INSURED CODE), or V135 (CLASS OF INSURED CODE and FORM OF COVERAGE CODE), or V236 (NUMBER OF RATABLE EMPLOYEES) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 01-39, and if CLASS OF INSURED CODE is 72X-77X and FORM OF COVERAGE CODE is 4X-8X, then NUMBER OF RATABLE EMPLOYEES must be 00001-99999; otherwise invalid. (V237)
 - b) If the RATING DATE YEAR is 01-39, and if CLASS OF INSURED CODE is 78X-79X and FORM OF COVERAGE CODE is 4X-6X, then NUMBER OF RATABLE EMPLOYEES must be 00001-99999; otherwise invalid. (V237)
 - c) If the RATING DATE YEAR is 01-39, and if CLASS OF INSURED CODE is 1XX-6XX, or 9XX, and FORM OF COVERAGE CODE is not 01, 30, 40, or 60, then NUMBER OF RATABLE EMPLOYEES must be 00001-99999; otherwise invalid. (V237)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: DEDUCTIBLE AMOUNT

(Field: Columns 62-69)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-00, then DEDUCTIBLE AMOUNT must be blank; otherwise invalid. (V238)
- b) If the RATING DATE YEAR is 01-39, then valid entries for DEDUCTIBLE AMOUNT are 00000000-99999999; otherwise invalid. (V238)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TERRITORY CODE and FORM OF COVERAGE CODE

PROCEDURE:

- 1) Do not perform this edit if error code V105 (STATE CODE) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-00, then TERRITORY CODE must be blank; otherwise invalid. (V204)
 - b) If the RATING DATE YEAR is 01-39 and the FORM OF COVERAGE CODE is not 30 or 40, then TERRITORY CODE must be blank; otherwise invalid. (V204)
 - c) If the RATING DATE YEAR is 01-39 and the FORM OF COVERAGE CODE is 30 or 40, then valid entries for TERRITORY CODE are 000-999 (see error code V205); otherwise invalid. (V204)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TERRITORY CODE and STATE CODE

PROCEDURE:

1) Do not perform this edit if error code V204 (FORM OF COVERAGE CODE and TERRITORY CODE) is present.

2) Error Constraint(s):

If the STATE CODE is:	then valid TERRITORY CODES are:
01	004, 097, 999
02	091, 999
03	999
04	021, 032, 043, 091, 092, 093, 094, 095, 999
05	015, 098, 099, 999
06	029, 062, 087, 999
07	999
08	999
09	091, 092, 093, 094, 095, 096, 999
10	091, 092, 999
11	999
12	010, 099, 999
13	018, 099, 999
14	999
15	091, 999
16	022, 999
17	030, 999
18	999
19	003, 091, 092, 999
20	005, 009, 098, 099, 999
21	016, 091, 094, 999
22	042, 091, 092, 093, 999
23	999
24	020, 041, 999
25	999

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TERRITORY CODE and STATE CODE (Con't)

PROCEDURE:

<u>If the STATE CODE is:</u>	<u>then valid TERRITORY CODES are:</u>
26	033, 999
27	999
28	999
29	019, 030, 034, 051, 095, 098, 099, 999
30	999
31	007, 008, 031, 040, 047, 051, 061, 071, 080, 081, 999
32	999
33	999
34	011, 012, 013, 048, 060, 069, 999
35	079, 093, 999
36	037, 999
37	035, 036, 091, 092, 999
38	038, 091, 999
39	999
40	999
41	024, 027, 999
42	040, 041, 043, 044, 045, 046, 047, 048, 049, 999
43	999
44	999
45	007, 026, 039, 088, 091, 092, 999
46	045, 091, 999
47	999
48	025, 999
49	999
52	091, 999
54	999
58	999

(V205)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: CLASSIFICATION CODE

(Field: Columns 30-32)

PROCEDURE:

- 1) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-94 use Reference External Table V104 – Exhibit C.
 - b) If the RATING DATE YEAR is 95-99 use Reference External Table V104 – Exhibit D.

REFERENCE EXTERNAL TABLE V104 – EXHIBIT C

101, 102, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 152, 154, 203, 204,
206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 253, 254, 255, 256,
257, 258, 259, 260, 261, 262, 263, 264, 266, 267, 269, 300, 302, 306, 308, 309, 310,
311, 312, 313, 315, 316, 321, 322, 323, 324, 330, 333, 334, 335, 336, 337, 338, 339,
340, 349, 352, 355, 357, 358, 359, 360, 361, 362, 363, 364, 365, 367, 368, 369, 370,
371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387,
388, 389, 390, 395, 396, 399, 401, 402, 404, 408, 412, 413, 414, 422, 426, 428, 429,
435, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455,
456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472,
473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489,
490, 491, 492, 493, 499, 504, 508, 514, 515, 516, 524, 525, 550, 551, 552, 553, 554,
555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 580, 581,
597, 598 or 599; otherwise invalid.

(V161)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: TYPE OF CONTRACT BOND CODE

(Field: Column 57)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-94, then valid entries for TYPE OF CONTRACT BOND CODE are blank, 0, 1, 2, 3, 4, 5 or 6; otherwise invalid. (V162)
- b) If the RATING DATE YEAR is 95-99, then valid entries for TYPE OF CONTRACT BOND CODE are blank, 0, 1, 5 or 6; otherwise invalid. (V162)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: CLASSIFICATION CODE and TYPE OF CONTRACT BOND CODE

PROCEDURE:

- 1) Do not perform this edit if error code V161 (CLASSIFICATION CODE) or V162 (TYPE OF CONTRACT BOND CODE) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-94, and if CLASSIFICATION CODE is 300, then TYPE OF CONTRACT BOND CODE must be 1, 2 or 3; otherwise invalid. (V163)
 - b) If the RATING DATE YEAR is 80-94, and if CLASSIFICATION CODE is 301-399, then TYPE OF CONTRACT BOND CODE must be 4, 5 or 6; otherwise invalid. (V163)
 - c) If the RATING DATE YEAR is 95-99, and if CLASSIFICATION CODE is 600, 700 or 800, then TYPE OF CONTRACT BOND CODE must be 1; otherwise invalid. (V163)
 - d) If the RATING DATE YEAR is 95-99, and if CLASSIFICATION CODE is 601-699, 701-799 or 801-899, then TYPE OF CONTRACT BOND CODE must be 5 or 6; otherwise invalid. (V163)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: AMOUNT FIELD/EXPOSURE AMOUNT

(Field: Columns 50-56)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-94, then valid entries for AMOUNT FIELD are 0000000 – 9999999; otherwise invalid. (V164)
- b) If the RATING DATE YEAR is 95-39, then see page V3.2-6 for premiums. (V173)
- c) If the RATING DATE YEAR is 95-39, then report blank fields for losses. (V199)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: CLASSIFICATION CODE and AMOUNT FIELD/EXPOSURE AMOUNT

PROCEDURE:

- 1) Do not perform this edit if error code V161 (CLASSIFICATION CODE) or V164 (AMOUNT FIELD) or V173 (EXPOSURE AMOUNT) is present.
- 2) Error Constraint(s):
 - a) If the RATING DATE YEAR is 80-94 and if the AMOUNT FIELD is 0000000, then the CLASSIFICATION CODE must be 300, 524 or 553; otherwise invalid. (V165)
 - b) If the RATING DATE YEAR is 95-39 and if the EXPOSURE AMOUNT is 0000000, then the CLASSIFICATION CODE must be 524, 553, 600, 700 or 800; otherwise invalid. (V165)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: RATE DEPARTURE FACTOR

(Field: Columns 91-93)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-94, then valid entries for RATE DEPARTURE FACTOR are 001-999; otherwise invalid. (V171)
- b) If the RATING DATE YEAR is 95-39, then RATE DEPARTURE FACTOR must be blank; otherwise invalid. (V171)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: AMOUNT FIELD/EXPOSURE AMOUNT

(Field: Columns 50-56)

PROCEDURE:

1) Error Constraint(s):

- a) If the RATING DATE YEAR is 80-94, then see page V3.1-8. (V164)
- b) If the RATING DATE YEAR is 95-39, then valid entries for EXPOSURE AMOUNT are 0000000 – 9999999, signed positive or negative over the units position, or unsigned; otherwise invalid. (V173)

FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS

EDIT: Sign of PREMIUM and Sign of EXPOSURE AMOUNT

PROCEDURE:

1) Do not perform this edit if error code V106 (PREMIUM OR LOSS AMOUNT) or V164 (AMOUNT FIELD / EXPOSURE AMOUNT) or V173 (AMOUNT FIELD / EXPOSURE AMOUNT) is present.

2) Error Constraint(s):

If the RATING DATE YEAR is 95-99, then the sign of the PREMIUM and the sign of the EXPOSURE AMOUNT must agree according to the following rules:

- i) If the PREMIUM is unsigned, then the EXPOSURE AMOUNT must be unsigned or signed positive; otherwise invalid. (V174)
- ii) If the PREMIUM is signed positive, then the EXPOSURE AMOUNT must be unsigned or signed positive; otherwise invalid. (V174)
- iii) If the PREMIUM is signed negative, then the EXPOSURE AMOUNT must be signed negative; otherwise invalid. (V174)

APPENDIX C (V900 Revised)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODES: V131, V135

PAGE: C-1
SEVERITY CLASS: 6

**FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS**

EDIT: CLASS OF INSURED CODE, POLICY CODE, TYPE OF COVERAGE CODE, and
FORM OF COVERAGE CODE

PROCEDURE:

If the POLICY CODE is 1 and if the CLASS OF INSURED CODE is found in the following table:

111, 121, 211, 311, 312, 315, 319, 321, 325, 331, 332, 333, 335, 411, 412, 415, 419,
421, 425, 426, 428, 429, 431, 433, 435, 437, 439, 440, 441, 443, 444, 446, 448, 449,
461, 469, 471, 475, 476, 478, 479, 481, 483, 485, 487, 489, 490, 491, 493, 494, 496,
498, 499, 511, 512, 519, 521, 525, 529, 531, 539, 541, 542, 545, 551, 555, 556, 561,
565, 571, 579, 581, 585, 586, 587, 589, 611, 631, 635, 638, 640, 643, 645, 647, 651,
652, 655, 660, 661, 662, 669, 671, 675, 677, 678, 681, 682, 832, 833, 834, 873, 880,
881, 882, 884, 951, 952

then the valid FORM OF COVERAGE CODES are found in Column One below, and the corresponding valid TYPE OF COVERAGE CODES are found in Column Two below:

Column One	Column Two
FORM OF COVERAGE CODES	TYPE OF COVERAGE CODES
01	1, 2, 3, 4
10	1, 3
12	1, 3
13	1, 3
16	1, 3
90	1, 3
96	1, 3
98	1, 3
99	1, 3

otherwise invalid.

(V131, V135)

APPENDIX C (V900 Revised)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODES: V131, V135

PAGE: C-2
SEVERITY CLASS: 6

**FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS**

EDIT: CLASS OF INSURED CODE, POLICY CODE, TYPE OF COVERAGE CODE, and
FORM OF COVERAGE CODE

PROCEDURE:

If the POLICY CODE is 1 and if the CLASS OF INSURED CODE is found in the following
table:

683, 691, 692, 695, 697

then the valid FORM OF COVERAGE CODES are found in Column One below, and the
corresponding valid TYPE OF COVERAGE CODES are found in Column Two below:

Column One	Column Two
FORM OF COVERAGE CODES	TYPE OF COVERAGE CODES
01	1, 2, 3, 4
10	1, 2, 3, 4
12	1, 2, 3, 4
13	1, 3
16	1, 3
90	1, 3
96	1, 3
99	1, 3

otherwise invalid.

(V131, V135)

APPENDIX C (V900 Revised)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODES: V131, V135

PAGE: C-3
SEVERITY CLASS: 6

**FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS**

EDIT: CLASS OF INSURED CODE, POLICY CODE, TYPE OF COVERAGE CODE, and
FORM OF COVERAGE CODE

PROCEDURE:

If the POLICY CODE is 1 and if the CLASS OF INSURED CODE is found in the following
table:

816, 817, 818, 819, 833, 835, 869, 872

then the valid FORM OF COVERAGE CODES are found in Column One below, and the
corresponding valid TYPE OF COVERAGE CODES are found in Column Two below:

Column One	Column Two
FORM OF COVERAGE CODES	TYPE OF COVERAGE CODES
01	1, 2, 3, 4
10	1, 3
12	1, 3
13	1, 3
16	1, 3
90	1, 3
96	1, 3
99	1, 3

otherwise invalid.

(V131, V135)

APPENDIX C (V900 Revised)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODES: V131, V135

PAGE: C-4
SEVERITY CLASS: 6

**FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS**

EDIT: CLASS OF INSURED CODE, POLICY CODE, TYPE OF COVERAGE CODE, and
FORM OF COVERAGE CODE

PROCEDURE:

If the POLICY CODE is 1 and if the CLASS OF INSURED CODE is found in the following
table:

961, 962, 963, 970, 971, 972, 973, 974, 975, 976, 977, 979

then the valid FORM OF COVERAGE CODES are found in Column One below, and the
corresponding valid TYPE OF COVERAGE CODES are found in Column Two below:

Column One	Column Two
FORM OF COVERAGE CODES	TYPE OF COVERAGE CODES
10	1, 2, 3, 4
13	1
17	1, 2, 3, 4
20	1, 2, 3, 4
27	1, 2, 3, 4
96	1, 3
99	1, 3

otherwise invalid.

(V131, V135)

APPENDIX C (V900 Revised)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODES: V131, V135

PAGE: C-5
SEVERITY CLASS: 6

**FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS**

EDIT: CLASS OF INSURED CODE, POLICY CODE, TYPE OF COVERAGE CODE, and
FORM OF COVERAGE CODE

PROCEDURE:

If the POLICY CODE is 2 and if the CLASS OF INSURED CODE is found in the following table:

111, 121, 211, 311, 312, 315, 319, 321, 325, 331, 332, 333, 335, 411, 412, 415, 419,
421, 425, 426, 428, 429, 431, 433, 435, 437, 439, 440, 441, 443, 444, 446, 448, 449,
461, 469, 471, 475, 476, 478, 479, 481, 483, 485, 487, 489, 490, 491, 493, 494, 496,
498, 499, 511, 512, 519, 521, 525, 529, 531, 539, 541, 542, 545, 551, 555, 556, 561,
565, 571, 579, 581, 585, 586, 587, 589, 611, 631, 635, 638, 640, 643, 645, 647, 651,
652, 655, 660, 661, 662, 669, 671, 675, 677, 678, 681, 682, 832, 834, 873, 880, 881,
882, 884, 951, 952

then the valid FORM OF COVERAGE CODES are found in Column One below, and the corresponding valid TYPE OF COVERAGE CODES are found in Column Two below:

Column One	Column Two
FORM OF COVERAGE CODES	TYPE OF COVERAGE CODES
10	1, 3
12	1, 3
13	1, 3
16	1, 3
30	1, 3
40	1, 3
50	1, 3
60	1, 3
70	1, 3
80	1, 3
90	1, 3
96	1, 3
98	1, 3
99	1, 3

otherwise invalid.

(V131, V135)

APPENDIX C (V900 Revised)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODES: V131, V135

PAGE: C-6
SEVERITY CLASS: 6

**FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS**

EDIT: CLASS OF INSURED CODE, POLICY CODE, TYPE OF COVERAGE CODE, and
FORM OF COVERAGE CODE

PROCEDURE:

If the POLICY CODE is 2 and if the CLASS OF INSURED CODE is found in the following
table:

683, 691, 692, 695, 697

then the valid FORM OF COVERAGE CODES are found in Column One below, and the
corresponding valid TYPE OF COVERAGE CODES are found in Column Two below:

Column One	Column Two
FORM OF COVERAGE CODES	TYPE OF COVERAGE CODES
10	1, 2, 3, 4
12	1, 2, 3, 4
13	1, 3
16	1, 3
30	1, 3
40	1, 3
50	1, 3
60	1, 3
70	1, 3
80	1, 3
90	1, 3
96	1, 3
99	1, 3

otherwise invalid.

(V131, V135)

APPENDIX C (V900 Revised)

VERSION: 010
SAA RELEASE DATE: 1-1-2001
ERROR CODES: V131, V135

PAGE: C-7
SEVERITY CLASS: 6

**FIDELITY & SURETY STATISTICAL PLAN
ACTUARIAL EDIT DEFINITIONS**

EDIT: CLASS OF INSURED CODE, POLICY CODE, TYPE OF COVERAGE CODE, and
FORM OF COVERAGE CODE

PROCEDURE:

If the POLICY CODE is 2 and if the CLASS OF INSURED CODE is found in the following
table:

816, 817, 818, 819, 833, 835, 869, 872

then the valid FORM OF COVERAGE CODES are found in Column One below, and the
corresponding valid TYPE OF COVERAGE CODES are found in Column Two below:

Column One	Column Two
FORM OF COVERAGE CODES	TYPE OF COVERAGE CODES
10	1, 3
12	1, 3
13	1, 3
16	1, 3
30	1, 3
40	1, 3
50	1, 3
60	1, 3
70	1, 3
80	1, 3
90	1, 3
96	1, 3
99	1, 3

otherwise invalid.

(V131, V135)