

# The Surety Association of America

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November 24, 1999

TO: All Reporting Companies  
MINIMUM LEVEL

RE: Revised Statistical Plan  
Updated Actuarial Edit Definitions

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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
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.

Please contact Sean Foley at 202-778-3627 or [sfoley@surety.org](mailto:sfoley@surety.org) if you have any questions about these changes.

**THE SURETY ASSOCIATION OF AMERICA**  
**REVISED ACTUARIAL EDIT DEFINITIONS**

**Minimum 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	C-1	January 1, 2001
V1.2-7	January 1, 2000	C-2	January 1, 2001
V1.2-8	January 1, 2000	C-3	January 1, 2001
V1.2-9	January 1, 2000	C-4	January 1, 2001
V1.3-4	January 1, 2001	C-5	January 1, 2001
V1.3-5	January 1, 2000		
V1.3-6	January 1, 2000		
V1.3-7	January 1, 2000		
V2.1-3	January 1, 2001		
V2.1-5	January 1, 2000		
V2.1-7	January 1, 2001		
V2.1-8	January 1, 2001		
V2.1-9	January 1, 2000		

# **FIDELITY AND SURETY**

## **MINIMUM STATISTICAL PLAN**

**The Surety Association of America**

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# FIDELITY AND SURETY

## MINIMUM STATISTICAL PLAN

### TABLE OF CONTENTS

PAGES	DESCRIPTION
<b>GR-1-3</b>	<b>GENERAL RULES</b>
1.1-1.3	PREMIUMS AND LOSSES
2	PREMIUMS
3	LOSSES
<b>FRI-1-4</b>	<b>REPORTING INSTRUCTIONS – FIDELITY AND FORGERY</b>
1-2	PREMIUMS AND LOSSES
3.1-3.2	PREMIUMS
4.1-4.2	LOSSES
<b>FCS-1-8</b>	<b>CODING SECTION – FIDELITY AND FORGERY</b>
	PREMIUMS AND LOSSES
1	Transaction Type Code
2	State Code
3	Annual Statement Line of Business
4	SAA Subline
5.1-5.13	Class of Insured Code
6	Policy Code
7	Type of Coverage Code
8.1-8.4	Form of Coverage Code
<b>SRI-1-4</b>	<b>REPORTING INSTRUCTIONS – SURETY</b>
1-2	PREMIUMS AND LOSSES
3.1-3.2	PREMIUMS
4.1-4.2	LOSSES
<b>SCS-1-6</b>	<b>CODING SECTION – SURETY</b>
	PREMIUMS AND LOSSES
1	Transaction Type Code
2	State Code
3	Annual Statement Line of Business
4	SAA Subline
5.1-5.10	Classification Code
6	Type of Contract Bond Code

# GENERAL RULES PREMIUMS AND LOSSES

## § 1. SCOPE OF THE PLAN

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

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

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

## 2. ELIGIBILITY

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

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

## 3. METHODS OF COMPILING STATISTICS

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

### A. Calendar/Claim Report Year

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

### B. Calendar Year

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

## 4. RECORDING OF STATISTICS

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

## 5. UNIFORM METHOD OF REPORTING STATISTICS

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

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

# GENERAL RULES PREMIUMS AND LOSSES

## 6. PREPARATION AND COMPLETION OF REPORTS OF STATISTICS

- A. The reports of premiums and the reports of losses must be reported in the record formats contained in the Plan.
- B. The filing of statistics shall be accompanied by transmittal letters showing summary totals in accordance with the instructions recited in the Calls for Experience. The summary totals reported must be in agreement with the records of the company for the period covered.
- C. Prior to submission of statistics to the SAA, the carrier shall make an audit of the statistics being reported to detect and correct any errors in the assignment of statistical codes contained in the coding sections of this Plan. Company Edit Packages are available from SAA to assist the carriers in this audit.
- D. The carriers shall refer to the Annual Calls for Experience for further details on reporting. The Calls for Experience will be issued to the carriers on or before February 1<sup>st</sup> of each year.

## 7. REVISIONS TO PLAN

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

## 8. REINSURANCE

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

## 9. COSURETYSHIP

- A. With regard to cosurety transactions (i.e. those situations where several carriers participate on a single bond or policy together, all on a direct basis), each carrier shall report all such transactions in which it participates. Such transactions shall be reported in full statistical detail.
- B. In cosurety situations, each carrier shall report only its share of any premium or loss amount.

## 10. CORRECTION OF ERRORS

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

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

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

## **S** 10. REPORTING DATES

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

## GENERAL RULES PREMIUMS AND LOSSES

### § 11. REPORTING AMOUNTS

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

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

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

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

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

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

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

# GENERAL RULES PREMIUMS

## 1. REPORTING OF PREMIUMS

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

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

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

## 2. CHANGES IN POLICY BY ENDORSEMENT

The transaction effective and expiration dates reported for endorsements shall be the effective and expiration dates of the endorsements, and not the policy.

- A. Endorsements effective as of the bond or policy inception date must be reported in full detail as follows: All original entries affected by the change must be offset and new entries must be reported with the revised codes.
- B. Endorsements that involve the addition or deletion of a risk, class or coverage with a corresponding premium adjustment are to be reported in full detail, reflecting the term of the endorsement being reported.
- C. All other endorsements must be reported using either of the following methods:
  - i) Offset entries will be made to cancel the unearned premium for the entries affected by the changes. New premium entries containing the revised codes shall be made to report the premium for the remainder of the bond or policy period; or
  - ii) Supplementary entries will be made in accordance with the codes used for the previous entry, except for the Transaction Effective Date, which will show the effective date of the endorsement.

## 3. CANCELLATIONS

- A. For a flat cancellation (effective as of the transaction effective date of the policy) the entry must be identical to the previous entry except that the premium field shall be shown as a credit, and the accounting date shall be the month of December and year in which the cancellation was recorded on the carrier's books. For coding instructions for reporting amounts and dates, refer to the General Rules – Premiums and Losses section.
- B. For a pro rata or short cancellation, the entry must be identical to the previous entry except:
  - i) The unearned portion of the premium shall be shown as a credit (for coding instructions for reporting amounts, refer to the General Rules – Premiums and Losses section);
  - ii) The transaction effective date shall be the effective date of the cancellation; and
  - iii) The accounting date shall be the month of December and year in which the cancellation was recorded on the carrier's books (for coding instructions for reporting dates, refer to the General Rules – Premiums and Losses section).



## **GENERAL RULES LOSSES**

### **1. REPORTING OF LOSSES**

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

Paid loss records shall be received by SAA at its receiving location within 60 days after the close of the accounting year in a single submission.

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

### **2. SALVAGE AND SUBROGATION**

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

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

1. GENERAL REPORTING REQUIREMENTS

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

A. PREMIUMS

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

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

B. LOSSES

Separate statistical entries are required for paid loss and outstanding loss.

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

<b><u>FIELD DESCRIPTION</u></b>	<b><u>RECORD COLUMNS</u></b>	
	<b><u>PREMIUMS</u></b>	<b><u>LOSSES</u></b>
Company or Group Number	1-4	1-4
Transaction Type Code	6	6
Accounting Date	7-8	7-8
Rating Date	9-11	9-11
Transaction Effective Date	12-14	--
Transaction Expiration Date	15-17	--
State Code	18-19	18-19
Annual Statement Line of Business	25-27	25-27
SAA Subline	28-30	28-30
Class of Insured Code	31-33	31-33
<b>S</b> Policy Code	37	37
<b>S</b> Type of Coverage Code	38	38
Form of Coverage Code	39	39
Columns for Company Use	41-48	41-48
Claim Report Year	--	49-50
Premium Amount (Whole Dollars)	59-66	--
Loss Amount (Whole Dollars)	--	59-66
Premium Record Identification	67-80	--
Loss Record Identification	--	67-80

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

## REPORTING INSTRUCTIONS

## FIDELITY AND FORGERY PREMIUMS

1. *Company or Group Number (Field: Columns 1-4)*  
Report the Company or Group Number assigned by SAA.
2. *Reserved for Future Use (Field: Column 5)*  
Report blank.
3. *Transaction Type Code (Field: Column 6)*  
Report the appropriate Transaction Type Code.
- § 4. *Accounting Date (Field: Columns 7-8)*  
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of *December* in column 7. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 8. Refer to the General Rules section for coding instructions.
- § 5. *Rating Date (Field: Columns 9-11)*  
Report the month and year the most recent premium computation for the coverage becomes effective. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.  
  
Examples: On prepaid new or renewal business, *first* installments and endorsements – Rating Date is same as Transaction Effective Date.  
On *other* installments – Rating Date is same as Rating Date on first installment record.  
On cancellations – Rating Date is same as Rating Date on record being canceled.
- § 6. *Transaction Effective Date (Field: Columns 12-14)*  
Report the effective date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
- § 7. *Transaction Expiration Date (Field: Columns 15-17)*  
Report the expiration date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
8. *State Code (Field: Columns 18-19)*  
Report the State Code of the location of the insured's principal office.
9. *Reserved for Future Use (Field: Columns 20-24)*  
Report blank.
10. *Annual Statement Line of Business (Field: Columns 25-27)*  
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
11. *SAA Subline (Field: Columns 28-30)*  
Report the appropriate SAA Subline Code.
12. *Class of Insured Code (Field: Columns 31-33)*  
Report the appropriate Class of Insured Code.
13. *Reserved for Expansion of Class of Insured Code (Field: Columns 34-36)*  
Report blank.
- § 14. *Policy Code (Field: Column 37)*  
Report the appropriate Policy Code.

## REPORTING INSTRUCTIONS

## FIDELITY AND FORGERY PREMIUMS

- S** 15. *Type of Coverage Code (Field: Column 38)*  
Report the appropriate Type of Coverage Code.
16. *Form of Coverage Code (Field: Column 39)*  
Report the appropriate Form of Coverage Code.
17. *Reserved for Expansion of Form of Coverage Code (Field: Column 40)*  
Report blank.
18. *Columns for Company Use (Field: Columns 41-48)*  
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.
19. *Reserved for Future Use (Field: Columns 49-58)*  
Report blank.
- S** 20. *Premium Amount (Field: Columns 59-66)*  
Report the amount of the premium rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
21. *Premium Record Identification (Field: Columns 67-80)*  
Report the policy or bond number or any other alphanumeric identification as significant digits that will make it possible to locate the policy or bond records in the company files. The Premium Record Identification must consist only of significant alpha or numeric digits.

## REPORTING INSTRUCTIONS

## FIDELITY AND FORGERY LOSSES

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

## REPORTING INSTRUCTIONS

## FIDELITY AND FORGERY LOSSES

17. *Columns for Company Use (Field: Columns 41-48)*  
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.
18. *Claim Report Year (Field: Columns 49-50)*  
Report the calendar year in which the claim was initially recorded.
19. *Reserved for Future Use (Field: Columns 51-58)*  
Report blank.
- § 20. *Loss Amount (Field: Columns 59-66)*  
Report the amount of the loss rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
21. *Loss Record Identification (Field: Columns 67-80)*  
Report the claim number or any other alphanumeric identification as significant digits that will make it possible to locate the claim records in the company files. The Loss Record Identification must consist only of significant alpha or numeric digits.

**TRANSACTION TYPE CODE**

Premium Entries .....1  
Paid Losses .....6  
Outstanding Losses .....7



**STATE CODE**

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

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

**ANNUAL STATEMENT LINE OF BUSINESS**

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

**SAA SUBLINE**

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

**CLASS OF INSURED CODE**

**1. MERCANTILE ESTABLISHMENTS**

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

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

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

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

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

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

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

Interurban Railways..... 311

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

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

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

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

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

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

Telegraph Cable Companies ..... 332

Telephone Companies..... 333

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**2. GOVERNMENTAL ENTITIES**

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

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

**3. FINANCIAL INSTITUTIONS**

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

**COMMERCIAL BANKS**

Banks with Average Assets of:

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

**FEDERAL INSTITUTIONS**

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

**SAVINGS BANKS**

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

**SAVINGS AND LOAN ASSOCIATIONS**

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

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

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

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

**STOCKBROKERS AND INVESTMENT BANKERS**

Stockbrokers or business houses engaged principally in the management of or dealing in securities listed on recognized Stock Exchanges, or in unlisted securities and the Securities Investors Protection Corporation..... 770  
 Stock Exchanges..... 771  
 Foundations and Endowment Funds..... 773  
 Investment Bankers, Investment Trusts, Mutual Funds (but not including non-employee sales representatives or sales organizations) and Commodity Brokers (who are members of a recognized Stock Exchange the rules of which require that all members carry the bond required of Stockbrokers)..... 772

**FINANCE COMPANIES**

Holding Companies which do not operate the business under their control, but merely act as managers of the stocks and securities in their custody and Real Estate Investment Trusts..... 772  
 Mortgage Bankers and Dealers in Mortgages (but not fiscal agencies representing another in the servicing of mortgages, etc.), Dealers in Foreign Exchange, Dealers in Commercial Paper, Note Brokers and Title Insurance Companies principally engaged in the mortgage business..... 774  
 Finance or Investment Companies licensed under the Small Business Administration Act and Finance Companies, the majority of whose business is financing paper for or through dealers (but not Small Loan Companies, Personal Finance Companies, Chattel Loan Companies or Factors)..... 775

**SMALL LOAN COMPANIES**

Small Loan Companies (excluding Pawn Brokers and Factors) including Personal Finance Companies, Chattel Loan Companies and Benevolent, Charitable, Prudential or Remedial Loan Associations N.O.C., and Industrial Loan Companies in the State of Washington..... 815

**CREDIT UNIONS**

Credit Unions, also Mutual Benefit Associations and Remedial Loan Associations in Connecticut provided they do not grant or extend accident, health, death or burial benefits to their members and the National Credit Union Share Insurance Fund..... 780

**INSURANCE WRITING**

Life Insurance Companies – Industrial..... 851  
 Life Insurance Companies – Other than Industrial..... 852  
 Fire, Marine, Accident and Health, Casualty Insurance and Surety Companies including Inter-Insurance Exchanges and Reciprocals, Burial Insurance Associations, Self-Insurance and Risk Retention Groups and other Insurance and Reinsurance Companies N.O.C..... 853  
 Title Insurance Companies (other than those acting as Trust Companies or accepting deposits or principally engage in the mortgage business)..... 854  
 Hospital and Medical Service Plans (non-profit)..... 871

**INDIVIDUAL OR SCHEDULE FIDELITY BONDS**

All..... 795

**COMBINATION SAFE DEPOSITORY POLICY**

All..... 790

**COMPUTER CRIME POLICY**

Use the Class of Insured Code assigned to the financial institution.....XXX



**§**

**POLICY CODE**

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

**1. MERCANTILE ESTABLISHMENTS**

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

**2. GOVERNMENTAL ENTITIES**

All Governmental Entities policies .....	1
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**3. FINANCIAL INSTITUTIONS**

All Financial Institutions policies .....	9
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**§ TYPE OF COVERAGE CODE**

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

**1. MERCANTILE ESTABLISHMENTS**

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

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

**2. GOVERNMENTAL ENTITIES**

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

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

**3. FINANCIAL INSTITUTIONS**

All Financial Institutions policies .....	9
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**FORM OF COVERAGE CODE**

**§ 1. MERCANTILE ESTABLISHMENTS**

**A. COMMERCIAL CRIME POLICY**

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

**B. CRIME PROTECTION POLICY**

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

**§ 2. GOVERNMENTAL ENTITIES**

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

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

**3. FINANCIAL INSTITUTIONS**

**A. COMMERCIAL BANKS**

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

**B. FEDERAL INSTITUTIONS**

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

**C. SAVINGS BANKS**

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

**D. SAVINGS AND LOAN ASSOCIATIONS**

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

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

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

**E. STOCKBROKERS AND INVESTMENT BANKERS**

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

**F. FINANCE COMPANIES**

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

**G. SMALL LOAN COMPANIES**

FORM 15 FOR SMALL LOAN COMPANIES	
Basic Bond Coverage .....	8

**H. CREDIT UNIONS**

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

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

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

**J. LIFE INSURANCE COMPANIES**

FORM 25 FOR LIFE INSURANCE COMPANIES	
Basic Bond Coverage .....	7

**K. INDIVIDUAL OR SCHEDULE FIDELITY BONDS**

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

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

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

**L. COMBINATION SAFE DEPOSITORY POLICY**

<b>FORM OF COVERAGE</b>	<b>FORM CODE</b>
COMBINATION SAFE DEPOSITORY POLICY	
Insuring Agreements A and B.....	1

**M. COMPUTER CRIME POLICY**

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

1. GENERAL REPORTING REQUIREMENTS

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

A. PREMIUMS

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

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

B. LOSSES

Separate statistical entries are required for each unique set of codes for paid loss and outstanding loss.

**REPORTING INSTRUCTIONS****SURETY  
PREMIUMS AND LOSSES****SURETY UNIT RECORD FORMAT**

<b><u>FIELD DESCRIPTION</u></b>	<b><u>RECORD COLUMNS</u></b>	
	<b><u>PREMIUMS</u></b>	<b><u>LOSSES</u></b>
Company or Group Number	1-4	1-4
Transaction Type Code	6	6
Accounting Date	7-8	7-8
Rating Date	9-11	9-11
Transaction Effective Date	12-14	--
Transaction Expiration Date	15-17	--
State Code	18-19	18-19
Annual Statement Line of Business	25-27	25-27
SAA Subline	28-30	28-30
Classification Code	31-33	31-33
Columns for Company Use	39-48	39-48
Claim Report Year	--	49-50
Type of Contract Bond Code	57	57
Premium Amount (Whole Dollars)	59-66	--
Loss Amount (Whole Dollars)	--	59-66
Premium Record Identification	67-80	--
Loss Record Identification	--	67-80

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



## REPORTING INSTRUCTIONS

## SURETY PREMIUMS

1. *Company or Group Number (Field: Columns 1-4)*  
Report the Company or Group Number assigned by SAA.
2. *Reserved for Future Use (Field: Column 5)*  
Report blank.
3. *Transaction Type Code (Field: Column 6)*  
Report the appropriate Transaction Type Code.
- § 4. *Accounting Date (Field: Columns 7-8)*  
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of *December* in column 7. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 8. Refer to the General Rules section for coding instructions.
- § 5. *Rating Date (Field: Columns 9-11)*  
Report the month and year the most recent premium computation for the bond becomes effective. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.  
  
Examples: On prepaid new or renewal business – Rating Date is same as Transaction Effective Date.  
On entries involving premium adjustments, such as Contract Bond overruns and underruns – Rating Date is same as Rating Date on original entry.  
On Cancellations involving return premiums – Rating Date is same as Rating Date on record being canceled.
- § 6. *Transaction Effective Date (Field: Columns 12-14)*  
Report the effective date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
- § 7. *Transaction Expiration Date (Field: Columns 15-17)*  
Report the expiration date of the transaction. Month requires a one-digit code and year a two-digit code. Refer to the General Rules section for coding instructions.
8. *State Code (Field: Columns 18-19)*  
Report the State Code for the state to which the premium was rated and allocated in the company Annual Statement.
9. *Reserved for Future Use (Field: Columns 20-24)*  
Report blank.
10. *Annual Statement Line of Business (Field: Columns 25-27)*  
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
11. *SAA Subline (Field: Columns 28-30)*  
Report the appropriate SAA Subline Code.
12. *Classification Code (Field: Columns 31-33)*  
Report the appropriate Classification Code.
13. *Reserved for Expansion of Classification Code (Field: Columns 34-36)*  
Report blank.

## REPORTING INSTRUCTIONS

## SURETY PREMIUMS

14. *Reserved for Future Use (Field: Columns 37-38)*  
Report blank.
15. *Columns for Company Use (Field: Columns 39-48)*  
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.
16. *Reserved for Future Use (Field: Columns 49-56)*  
Report blank.
17. *Type of Contract Bond Code (Field: Column 57)*  
Report the appropriate Type of Contract Bond Code for Contract Bonds in the 6XX, 7XX and 8XX Classification Code series. Report Zero or blank for all other Surety Bonds.
18. *Reserved for Future Use (Field: Column 58)*  
Report blank.
- S** 19. *Premium Amount (Field: Columns 59-66)*  
Report the amount of the premium rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
20. *Premium Record Identification (Field: Columns 67-80)*  
Report the bond number or any other alphanumeric identification as significant digits that will make it possible to locate the bond records in the company files. The Premium Record Identification must consist only of significant alpha or numeric digits.

## REPORTING INSTRUCTIONS

## SURETY LOSSES

1. *Company or Group Number (Field: Columns 1-4)*  
Report the Company or Group Number assigned by SAA.
2. *Reserved for Future Use (Field: Column 5)*  
Report blank.
3. *Transaction Type Code (Field: Column 6)*  
Report the appropriate Transaction Type Code.
- § 4. *Accounting Date (Field: Columns 7-8)*  
All transactions must be reported in a single annual submission. Month requires a one-digit code and year a one-digit code. Report Accounting Date month of *December* in column 7. Report the units digit of the calendar year the transactions were entered on the Carrier's books in column 8. Refer to the General Rules section for coding instructions.
5. *Rating Date (Field: Columns 9-11)*  
Report the Rating Date shown on the corresponding premium entry.
6. *Reserved for Future Use (Field: Columns 12-17)*  
Report blank.
7. *State Code (Field: Columns 18-19)*  
Report the State Code shown on the corresponding original premium entry.
8. *Reserved for Future Use (Field: Columns 20-24)*  
Report blank.
9. *Annual Statement Line of Business (Field: Columns 25-27)*  
Report the code of the Annual Statement Line of Business to which the transaction was assigned.
10. *SAA Subline (Field: Columns 28-30)*  
Report the appropriate SAA Subline Code.
11. *Classification Code (Field: Columns 31-33)*  
Report the appropriate Classification Code.
12. *Reserved for Expansion of Classification Code (Field: Columns 34-36)*  
Report blank.
13. *Reserved for Future Use (Field: Columns 37-38)*  
Report blank.
14. *Columns for Company Use (Field: Columns 39-48)*  
This field is for company use only and may be reported blank or may contain any alphanumeric combination that suits the individual carrier's purposes.
15. *Claim Report Year (Field: Columns 49-50)*  
Report the calendar year in which the claim was initially recorded.
16. *Reserved for Future Use (Field: Columns 51-56)*  
Report blank.

## REPORTING INSTRUCTIONS

## SURETY LOSSES

17. *Type of Contract Bond Code (Field: Column 57)*  
Report the appropriate Type of Contract Bond Code for Contract Bonds in the 6XX, 7XX and 8XX Classification Code series. Report Zero or blank for all other Surety Bonds.
18. *Reserved for Future Use (Field: Column 58)*  
Report blank.
- § 19. *Loss Amount (Field: Columns 59-66)*  
Report the amount of the loss rounded to the nearest dollar. Any signed or unsigned numeric value from 00000000 to 99999999(+/-) is valid. Refer to the General Rules section for coding instructions. Rounding is to be accomplished by dropping 1 through 49 cents and by increasing or decreasing (depending on whether the amount is positive or negative) the dollar amount by 1 for 50 through 99 cents.
20. *Loss Record Identification (Field: Columns 67-80)*  
Report the claim number or any other alphanumeric identification as significant digits that will make it possible to locate the claim records in the company files. The Loss Record Identification must consist only of significant alpha or numeric digits.

**TRANSACTION TYPE CODE**

Premium Entries .....1  
Paid Losses .....6  
Outstanding Losses .....7

**STATE CODE**

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

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

**ANNUAL STATEMENT LINE OF BUSINESS**

Surety .....240

**SAA SUBLINE**

Surety .....002



**CLASSIFICATION CODE**

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

<b>DESCRIPTION</b>	<b>CODE</b>
<b>PUBLIC OFFICIAL (NON-FEDERAL)</b>	
Treasurers & Tax Collectors (of State, County, City, Village, Town, School Districts, Boards, etc.)	
All Treasurers.....	108
All Tax Collectors.....	109
All Tax Collectors & Treasurers (Dual Position).....	110
All Subordinate Employees Handling Money.....	102
Peace Officers – Sheriffs and 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
<b>FEDERAL OFFICIAL</b>	
Post Office Department.....	152
All Other Federal Departments.....	154

CLASSIFICATION CODE (CON'T)

2. COURT – FIDUCIARY BONDS

DESCRIPTION	CODE
<b>BONDS IN PROBATE AND OTHER COURTS</b>	
<i>Bonds in Estates of Deceased Persons or Persons Presumed on Account of Long Absence to be Dead</i>	
Administrators, including temporary and special administrators pendente lite and additional bond for sale of real estate.....	203
Executors, administrators with will annexed.....	204
<i>Bonds in Estates of Minors – Guardians and tutors of minors, including bond for sale of real estate; guardians ad litem .....</i>	
	214
<i>Bonds in Trust Estates – Trustees under deed or will, also trustees under contract and miscellaneous indentures.....</i>	
	215
<i>Bonds in Estates of Incompetents – Committees, conservators and guardians of incompetents, including bond for sale of real estate.....</i>	
	213
<i>Bank as Fiduciary</i>	
All Fiduciary Bonds – bank or trust company as sole or joint principal.....	217
All Fiduciary Bonds – individual serving as co-fiduciary with unbonded bank or trust company .....	218
<b>BONDS IN EQUITY COURTS</b>	
Assignees, liquidators, trustees or others appointed for benefit of creditors by an insolvent debtor to liquidate and make distribution .....	208
Receivers, 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
<b>BONDS IN BANKRUPTCY COURTS</b>	
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
<b>MISCELLANEOUS FIDUCIARY BONDS</b>	
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**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>CIVIL PROCEEDINGS, WHETHER IN STATE OR FEDERAL COURTS</b>	
Defendant’s bond to discharge or release property under attachment, distraint for claim and delivery 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
<b>ADMIRALTY PROCEEDINGS IN U.S. COURTS</b>	
To release libel (Stipulation for value or limitation of liability), general average bond.....	256
Costs (including libellants in admiralty).....	266
<b>BONDS FOR RELEASE OF DEFENDANT IN CRIMINAL OR CIVIL PROCEEDINGS</b>	
Bail in civil or criminal proceeding, jail liberties, automobile powers of attorney; bond on order of arrest; ne except, and delivery of arrested aliens.....	261
<b>ALL OTHER COURT GUARANTEES</b>	
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
<b>DEPOSITORY</b>	
All.....	525
<b>FEDERAL MARITIME COMMISSION</b>	
Independent Ocean Freight Forwarders.....	566
<b>FINANCIAL GUARANTEE – TRADITIONAL SURETY</b>	
All – excluding below.....	598
<b>FINANCIAL GUARANTY – CREDIT ENHANCEMENT</b>	
<i>Commercial Investment and Loan Financial Guaranties (including guaranties of principal and interest or contribution)</i>	
Guaranties of corporate (non-municipal) debt issues whose ratings are enhanced or upgraded by a recognized rating agency, such as Moody’s or Standard & Poors, as a result of such guaranty .....	580
All other Commercial Investment and Loan Financial Guaranties.....	581
<i>Municipal Bonds – Guaranty of Principal and Interest</i>	
All.....	597
<b>FREIGHT CHARGE</b>	
All – Except Open End Bond of Indemnity.....	504
Open End Bond of Indemnity .....	524
<b>IMMIGRANT BONDS</b>	
All – Except Bond Conditioned for the Delivery of an Alien.....	557
<b>INCOME TAX</b>	
Federal and State.....	508
<b>INDEMNITY BONDS</b>	
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)**

<b>DESCRIPTION</b>	<b>CODE</b>
<b>LEASE</b>	
Railroad, Steamship, Express Companies, Airlines, Other Transportation Companies and Public Service Corporations – Except Covenants to Build.....	550
All Other – Guaranteeing Payment of Rent– Except Covenants to Build.....	551
All Other – Guaranteeing Covenants – Except Payment of Rent or Covenants to Build.....	552
<b>LOST SECURITIES</b>	
Handled under Blanket or Master Bond Arrangement.....	553
All Other.....	554
<b>MARITIME ADMINISTRATION</b>	
Sale of Vessels.....	565
All Other.....	567
<b>UNION BONDS – WAGE AND WELFARE</b>	
Bonds Covering Payment of Wages or Wages and Fringe Benefits.....	568
Bonds Covering Payment of Fringe Benefits Only .....	569
<b>WORKERS' COMPENSATION BONDS</b>	
Bonds of Contractors or Subcontractors.....	555
Self-Insurer – Where All Self-Insurers Post Security .....	555
Self-Insurer – Where only Self-Insurers of Doubtful Financial Status Post Security.....	556
<b>ALL OTHER MISCELLANEOUS BONDS</b>	
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, Pilings, Testboring, Drilling, Wells, Offshore Platforms.....	31
Pipelines for Water, Gas, Filtering Plants, Waterworks, Fountains, Sewage and Water Treatment Plants, Underwater Cables.....	32
Sewers (Sanitary or Storm), Septic Tanks.....	33
Tunnels and Subways, Railroad Road Beds, Rail Transit Systems.....	34

**Waste Disposal Systems or Facilities**

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

**All Other Class B**

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

**CLASSIFICATION CODE (CON'T)**

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

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

**SUBDIVISION BONDS**

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



**CLASSIFICATION CODE (CON'T)**

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

<b>DESCRIPTION</b>	<b>CODE</b>
<b>AGRICULTURAL</b>	
Bonds required by Packers and Stockyards Act– Market Agencies or Dealers.....	901
Bonds required by Packers and Stockyards Act– Packers.....	902
Commission Merchants and Produce Dealers – Other than Livestock.....	903
Livestock Dealers – Excluding Bonds required by Packers and Stockyards Act.....	904
Milk Dealers.....	905
<b>CONTRACTING – BUILDING, CONSTRUCTING, ELECTRICAL, MOVING, PLUMBING AND OTHER SUB -TRADES</b>	
All Contractors License – Compliance.....	906
All Contractors License – Performance and/or Payment (Where Bond Runs to Municipality) .....	907
All Contractors License – Performance and/or Payment (Where Bond Runs to State) .....	908
All Contractors License – Third Party Liability.....	909
Excess Weight and Other Highway and Street Permits.....	910
<b>CUSTOMS</b>	
Continuous.....	911
Single Entry.....	912
<b>FINANCE</b>	
Blue Sky.....	913
Check Sellers.....	914
Collection Agencies.....	915
Debt Consolidators and Professional Fund Raisers.....	916
Insurance Adjusters, Agents, Brokers; Surplus Lines Agents, 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
<b>FRANCHISE AND ORDINANCE</b>	
All.....	924
<b>MOTOR VEHICLE</b>	
Defective Title Bond.....	925
Mobile Home Dealers – Warranty Coverage.....	926
New, or New and Used, Car, Truck, Mobile Home Dealers and Salesmen .....	927
Self-Insurers and Financial Responsibility.....	928
Used Car, Truck, Mobile Home Dealers and Salesmen.....	929
All Other Motor Vehicle.....	930
<b>RECLAMATION, MINING AND REMOVAL</b>	
Drilling, Plugging or Operating Oil, Gas, Water or Mineral Wells or Leases.....	931
Removal of Sand and Gravel – Not Involving Restoration of Land.....	932
Strip Mining and Other Permits Involving Restoration of Land.....	933

**CLASSIFICATION CODE (CON'T)**

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

<b>DESCRIPTION</b>	<b>CODE</b>
<b>RETAIL SERVICES AND PROFESSIONAL LICENSES</b>	
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
<b>TAX AND FEES – INCLUDING EXCISE TAX</b>	
Alcohol, Alcoholic Beverages and Liquor Tax	
Manufacturers, Brewers, Distillers, Winemakers, Warehouses, Rectifiers and Wholesalers.....	942
Retailers.....	943
All Others.....	944
Cigar, Cigarette and Tobacco Tax.....	945
Contractors Tax – Single Contract.....	946
Contractors Tax – Blanket Contracts.....	947
Gasoline, Diesel Fuel and Kerosene Tax – Refiners, Pipelines, Railroads and Airlines.....	948
Gasoline, Diesel Fuel and Kerosene Tax – All Others (Sellers and Users).....	949
Mileage Tax.....	950
Miscellaneous Taxes.....	951
Sales, Use and Consumer Tax.....	952
<b>WAREHOUSING</b>	
Grain and Commodities – U.S. Warehouse Act Licensed and Commodity Credit Corporation	
Warehouses.....	953
Grain and Commodities – State Licensed Grain and Commodities Warehouses.....	954
Other Private Warehouses – All.....	955
Other Public Warehouses – All.....	956
<b>ALL OTHER LICENSE AND PERMIT BONDS</b>	
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

**FIDELITY AND SURETY MINIMUM STATISTICAL PLAN**

**ACTUARIAL EDIT DEFINITIONS  
(MINIMUM PLAN)**

EFFECTIVE JANUARY 1, 1995

Revised:

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

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TABLE OF CONTENTS  
FIDELITY & SURETY MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

PART I      LEVEL V1.1   GENERAL COMMON EDITS – Pages 1-12  
                  LEVEL V1.2   GENERAL PREMIUM EDITS – Pages 1-11  
                  LEVEL V1.3   GENERAL LOSS EDITS – Pages 1-10

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

PART II      LEVEL V2.1   FIDELITY AND FORGERY COMMON EDITS – Pages 1-9

<u>ERROR CODE</u>	<u>PAGE</u>
V130	V2.1-7
V131	V2.1-8, C-1-5
V132	V2.1-5-6
V135	V2.1-9, A-1-11, B-1-9, C-1-5

PART III     LEVEL V3.1   SURETY COMMON EDITS – Pages 1-7

<u>ERROR CODE</u>	<u>PAGE</u>
V141	V3.1-4-5
V142	V3.1-6
V143	V3.1-7

FIDELITY & SURETY MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

EDIT: RATING DATE

(Field: Columns 9-11)

PROCEDURE:

1) Error Constraint(s):

Valid entries for RATING DATE field are:

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

for RATING YEAR (Columns 10-11), 00-39 or 80-99; otherwise invalid. (V101)

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

FIDELITY & SURETY MINIMUM 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 5, 20-22, 34-38, 40, 49-58 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 5, 20-24, 34-38, 49-56, 58 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 5, 20-24, 34-38, 40, 49-58 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 5, 20-24, 34-38, 49-56, 58 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 5, 20-24, 34-36, 40, 49-58 must be blank; otherwise invalid. (V199)

FIDELITY & SURETY MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

EDIT: TRANSACTION EFFECTIVE DATE

(Field: Columns 12-14)

PROCEDURE:

1) Error Constraint(s):

Valid entries for TRANSACTION EFFECTIVE DATE field are:

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

for EFFECTIVE YEAR (Columns 13-14), 00-39 or 80-99;

otherwise invalid.

(V111)



FIDELITY & SURETY MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

EDIT: TRANSACTION EXPIRATION DATE

(Field: Columns 15-17)

PROCEDURE:

1) Error Constraint(s):

Valid entries for TRANSACTION EXPIRATION DATE field are:

for EXPIRATION MONTH field (Column 15), 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, - (Zone Punch 11) or & (Zone Punch 12);

for EXPIRATION YEAR field (Columns 16-17), 00-39 or 80-99;

otherwise invalid.

(V112)

FIDELITY & SURETY MINIMUM 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 MINIMUM 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 MINIMUM 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 MINIMUM 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 5, 12-17, 20-22, 34-38, 40, 51-58 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 5, 12-17, 20-24, 34-38, 51-56, 58 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 5, 12-17, 20-24, 34-38, 40, 51-58 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 5, 12-17, 20-24, 34-38, 51-56, 58 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 5, 12-17, 20-24, 34-36, 40, 51-58 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 MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

EDIT: CLAIM REPORT YEAR

(Field: Columns 49-50)

PROCEDURE:

1) Error Constraint(s):

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

FIDELITY & SURETY MINIMUM 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 10-11); 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 MINIMUM 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 = CLAIM REPORT YEAR  
TAY = 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 MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

ORDER OF EDIT PERFORMANCE

LEVEL: V2.1

1. V132
2. V130
3. V131
4. V135

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

FIDELITY & SURETY MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

EDIT: CLASS OF INSURED CODE

(Field: Columns 31-33)

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 MINIMUM 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 MINIMUM 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 MINIMUM 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)

FIDELITY & SURETY MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

EDIT: CLASSIFICATION CODE

(Field: Columns 31-33)

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.

---

(V141)

FIDELITY & SURETY MINIMUM 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. (V142)
- 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. (V142)

FIDELITY & SURETY MINIMUM STATISTICAL PLAN  
ACTUARIAL EDIT DEFINITIONS

EDIT: CLASSIFICATION CODE and TYPE OF CONTRACT BOND CODE

PROCEDURE:

- 1) Do not perform this edit if error code V141 (CLASSIFICATION CODE) or V142 (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. (V143)
  - 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. (V143)
  - c) If the RATING DATE YEAR is 95-39, and if CLASSIFICATION CODE is 600, 700 or 800, then TYPE OF CONTRACT BOND CODE must be 1; otherwise invalid. (V143)
  - d) If the RATING DATE YEAR is 95-39, 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. (V143)



**APPENDIX C (V900 Revised)**

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

PAGE: C-1  
SEVERITY CLASS: 6

**FIDELITY & SURETY MINIMUM 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, 816, 817, 818, 819, 832,  
833, 834, 835, 869, 872, 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:

<b>Column One</b>	<b>Column Two</b>
<b>FORM OF COVERAGE CODES</b>	<b>TYPE OF COVERAGE CODES</b>
0	1, 2, 3, 4
1	1, 3
9	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 MINIMUM 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:

<b>Column One</b>	<b>Column Two</b>
<u>FORM OF COVERAGE CODES</u>	<u>TYPE OF COVERAGE CODES</u>
0	1, 2, 3, 4
1	1, 2, 3, 4
9	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 MINIMUM 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:

<b>Column One</b>	<b>Column Two</b>
<u>FORM OF COVERAGE CODES</u>	<u>TYPE OF COVERAGE CODES</u>
1	1, 2, 3, 4
2	1, 2, 3, 4
9	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 MINIMUM 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, 816, 817, 818, 819, 832,  
833, 834, 835, 869, 872, 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:

<b>Column One</b>	<b>Column Two</b>
<b>FORM OF COVERAGE CODES</b>	<b>TYPE OF COVERAGE CODES</b>
1	1, 3
3	1, 3
4	1, 3
5	1, 3
6	1, 3
7	1, 3
8	1, 3
9	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 MINIMUM 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:

<b>Column One</b>	<b>Column Two</b>
<b>FORM OF COVERAGE CODES</b>	<b>TYPE OF COVERAGE CODES</b>
1	1, 2, 3, 4
3	1, 3
4	1, 3
5	1, 3
6	1, 3
7	1, 3
8	1, 3
9	1, 3

otherwise invalid.

(V131, V135)