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保證公司賠償損失辦法…………………一六—一七 職位盡職保證...... **盡職保證與普通保證之區別……………………一** 盡職保證自受護人方面觀察…………………八—一二 盡職保證自請求人方面觀察…………………六—八 **保證公司與普通保險公司性質不同………………六** 保證書之關係人......五 頁 四一六 數 存款保證………………………………………二〇一二七 特別官更保證 銀行共同保證………………………一八一二二 

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日本橫濱火災海上保險株式會社信用保險說明書譯 日本保證學說譯文 文

附錄| Federal Rate Schedule

階錄三 State of California Public Official Schedule

**對錄回 General Fidelity and Fidelity Rates** 

附圖目錄

橫濱火災海上保險公司信用保險部格式

(一) 信用保險申込書被保險者 ( 雇主 ) 答辯書 目夹

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美國飛鷹保證公司各種保證請求書及保證書格式 (二) 信用保險申込書附屬使用人答辯書

(一)契約或投標保證請求書

(Application for Contract or Proposal Bond)

(Application for Judicial Bond-fiduciary)
(三)郵政人員保證請求書
(Application for Bond—Post Office Employ)

(Application for Bond—Post Office Employees)

(四)銀行共同保證請求書 (Bankers' Blanket Bond or Excess Blanket Bond)

(五)職位保證請求書

(Application for Fidelity Guarantee Policy-

(六)普通會社職員保證請求書 (Application for Fidelity Bond for Officers of Covering Position)

(Application for Fidelity Bond)

(七) 普通盡職保證請求書

Societies or Beneficial Orders)

(八) 簡單盡職保證請求書 保 (Short Form Application for Fidelity Bond) 證 日次

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(九)普通共同盡職保證答辯書

A (Primary Blanket Fidelity Bond)

(十) 普通被保險者(雇主) 答辯書 B (Excess Blanket Fidelity Bond) (Employers' Form in Securing Bond for Employ-

(十一)普通保證請求書 (Appplication for Surety Bond Miscellaneous) ees)

(十二) 擔保存款保證請求書 (Application by Bank for a Bond of Suretyship

## to Secure Payment of Deposits)

(十三)普通法庭保證請求書

(Application for Bond-Judicial Proceedings)

(十四)官吏保證書 (Official Bond)

(十五)不動產經紀人保證書

(Real Estate Broker's Bond)

(十六)保護人保證書

(Bond of Guardian)

(十七)普通法庭保證書 日次

月次

(Ordinary Bond in Court)

(十八) 包工契約保證書 (Special Contract Bond)

(十九)普通契約保證書

(二十)投標保證書

(Ordinary Contract Bond)

(Bid or Proposal Bond)

(二十一)請求法庭查封保證書 (Undertaking on Attachment)

(二十二) 擔保工料保證書 (Bond to Laborers' Materialmen Etc.)

## 保證

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退共論 售其炊者。 Bil 所在詐偽易萌稍一不慎則弊竇滋而姦宄出焉不特市井日 以有質劑之法。泉府所以有封符之舉其結后止訟防奸 周以降知識開而競爭啓純穆之風漸不古若此周官司: 上一時代熙熙皡阜民樂其天無詐無處雖結繩而 清時。 士子之應試官更之赴銓民國以來如學生之肄業文 張卽衣冠亦時多敗類然則保證之設其容緩乎。嘗考 可謂至矣夫古人防微杜漸 既已 如斯况晚近 治 ul 民之 心。 他 權 市所 利

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物往往被僕役捲逃乏術補救於是一般商人起而建設保證 保證歷史遠在一百年前發起於英國倫敦維時倫敦居民財 至美金一萬萬元,其發達之盛實足駭人聽聞再考歐洲組合 里之勢第就美國而言此種公司殆遍全國每年保費收入多 不然近二十年來保證機關組織之善進步之速大有 名無實及至事故發生恆輾轉轇轕而莫所究詰歐洲各國 時無有然皆視爲一種具文所謂保人保家保結等項多係有 官法官之考試以及向來民間貨物之交易資財之借貸田宅 之租賃僱傭之承充獄訟之省釋均須取保幾於無地無之無 日干

則

公司惟因風氣未開信用薄弱時興時廢未甚發展越八十餘

五十三年美國紐約省政府之法院 (New York Legislature) 之設不久復遭失敗此歐洲創辦保證之起源也。台一千八百 年,又有倫敦社會保證公司 (Guarantee Society of London)

delity and Deposit Company) 由是合衆國盡職擔保公司 delity and Casualty Company) 及盡職貯藏擔保公司 (Fi-特許人民倡辦盡職保證公司逐有盡職不測保險公司(Fi-(The United States Fidelity and Guarantee Company)

營業日形發達目下美國狀況逐覺無此機關社會即有不能 安存之勢日本於二十五年前亦已有見及此曾讀同文館商 相繼成立雖經營伊始稍有損失厥後逐漸改良力求擴張而

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裨益國家之進步。誠非淺鮮鄙人才疏識蘭。 保證公司旣足補救社會上一切損失更可納人心於正軌其 П 雪 洋各國比長絜短優劣立見勝負自分矧際此外患內 究心誠恐此後彼邦信用日臻穩固我則每況愈下試與東西 THE 業界第六卷第五號桑谷定逸所著之雇人身分保證 知 思議者方今欲 出。 其國 兼符信用保險業務進步亦速 加以 人慘澹經營之意如最近橫濱火災海上保險株式 世風澆薄人心傾險意外之事愈出 圖 挽 救善策自非速設保證公司 獨 我國 人士對於此 『惟昔年』 愈奇甚 留學歐美。 不可蓋以 一憂層見 則 事 篇。 尚尠 有

對於各國保證事業頗樂討究不揣固陋謹將一得之愚貢諸

國人俾資夫有志斯事者採擇焉。

保證書之成立必經三方面同意(一)債務人(principal) 保證書之關係人

保證人要求賠償損失該保證公司卽立於債務人之地位。 期償還偷債務人不能履行時得由債權人依據保證契約向 令其覓取信用堅固之保證公司。出具證書擔保此項債務如 (二)債權人。(beneficiary or obligee) (三)保證人。 (surety or obligor) 蓋債權人恐債務人不能履行債務必

但有時保證公司因債務人信用薄弱不願具保得由債務人 另覓其他信用較著者 (indemnitors) 向保證公司擔保經公

償而公司則又取償於個人之擔保人(indemnitor) 司允許亦可出具保證書嗣後如受損失則債權人受公司賠

普通保險公司如保水火人壽等險均含有冒險性質倫遇不 保證公司與普通保險公司性質不同

慮或取有抵押品庶不致負重大之賠償。 極微不過每百元中一分之半或一分之七五故必須事前考 實可靠或有相當擔保品者決不爲之出具保證蓋所収酬金 測賠償甚鉅保證公司則不然對於承保事項異常審慎非確

盡職保證自請求人方面觀察

盡職保證 (Fidelity Bond) 卽日本所謂身分保險為一 種最

新 組合在美國極受社會歡迎所有全國行政司法或徵收機

能就 載明承委之員應取盡職保證凡請求盡職保證者卽謂之請 關各官吏以及銀行公司大小職員須得有相當盡職保證始 職此項盡職保證書爲就職必須之條件故官廳委任均

列各條則公司得拒絕其請求。

歷事實經保證公司調查相符始能出具證書請求人如有左

求人須向保證公司確實報告個人家庭狀況財產多寡及經

(一) 曾犯不信實或欺騙行爲者。

(二)奢侈淫惰及各種不良嗜好者。

(二) 濫借債務揮霍無度者。

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M 性躭 賭博及好作投機買賣者。

Ji. ) 所舉證: 人不能證明事實 者。

受損害則應由保證公司負責賠償是甲銀行即爲受保證 經保證公司給予盡職保證書將來該經理不能盡職銀行致 受護人者受保證公司保護之人也如甲銀行欲聘乙爲經理。 一職保證自受護人方面觀察 公

使請求變易本性。共同舞弊意圖欺騙的須極力預防務使請 Ш 司保護之人,謂受護人、保證公司不特對於請求保證之人宜 審慎即對於受護人亦屬非常注意或受護人如不忠實能

求保證人不致因受誘惑而發生私吞公款及其他不法行爲。

預防之法厥有數端詳列於後。 一)組織精密稽查手續 調查務得真相此種手續旣屬保證公司利益亦屬保護 對於自己簿記是否能按時清查其內部稽查員暨外間 代受護人查帳。有稽查受護人營業內容之權如受護人 延聘會計師爲何人是否可靠均由保證公司隨時精密 多數商家不甚注意查核簿記遂由公司特設會計科專 人受護人之利益。蓋彼此有密切關係。受護人之損失卽 近來歐美各國保證公司鑒於

(二) 受護人對保證公司之陳述

受護人營業狀況應隨

保證公司之損失也。

時切實報告保證公司備查報告情形設有虛構經保證

護人自己不慎保證公司可以不負責任。 公司查明其報告與事實不符一旦發生變故卽認爲受

(三) 受護人雇用人員應輪流調用 人久專一事易生弊端英國銀行辦事各員往往隨時更 無論何種機關若一

盤據把持積久弊生。 參仿此法要求受護人將所用人員時常輪流調動俾免 調放英國銀行舞弊之事比較他國獨少保證公司亦應

四)注意受護人給予所用人員薪金數目 薪金一項所

以養廉若受護人給予所用人員月薪過薄使之感受生

活困難爲社會環境所逼致蹈不法行爲亦應先予考慮。

(五) 不經管現金人員尤宜注意 多忽略輒敢設法巧取工於彌縫故尤宜特別注意。 者多能隨時考察不易舞弊。而不經管現金人員每以人 保經管現金人員認爲危險不知經管現金人員其監督 差過遠則中人以上均可免萌惡念。 查明該員月薪數目若干是否與現時生活程度不致相 保證公司向來對於擔

大儲蓄銀行存款戶數竟達二十五六萬其中存款人有 數年始來一次者。有四五年未將存摺與銀行總帳較對 **100** 

六)添置防弊機器

近日歐美銀行流弊滋多如美國最

巧而救濟之法亦與日俱進也。 防弊機器營業較大者均宜設置蓋世界愈進化弊端愈 清算時不得不照機箱內所印數目繳款無從侵蝕此種 箱 以機器印入存儲次數及銀數同時此兩種數字亦印入 備有一種機器箱於畫間營業時每逢收款即在存摺上 摺與帳簿核對不能明晰故最近美國儲蓄銀行之大者。 行帳 者以致有人以百元存入該行收款員知其不常來於本 H 紙捲上并連己收之款加成總數所以收款員夜間 上只書牛數五十或竟不書及存款人發覺非將存

七) 保證公司之設施

保證公司對於所在地之人民平

載數萬 組織可爲保證業務發達之明證矣。 路督辦來請求某公司保證該公司已知其人二十年前 公司當事人外他人無從探悉美國某保證公司曾有紀 爲請求時調查之先導至公司此種紀載務求詳慎除本 求人允否承保當在其平日備考之中知其梗概方足以 曾任某鐵路某站站長及其人二十年來之一切行動莫 後 肼 不洞悉如此乃見公司紀載組織之完備故公司對於請 加以考證如某年美國鐵路公司擬委任某人爲 所操何業舉動如何公司均應記載多取材於報章而 人歷史小册特設一部專管此事其精密完善之 某鐵

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盡職保證與普通保證之區別

求保證應就被保者人格之輕重以定代價之多寡(例如承 標準以求保證若盡職保證則以人格作金錢假定之代價以 財及契約履行等可比蓋錢財契約之保證應以物質價格爲 盡職保證係保證個人人格身分廉潔忠實非如普通保證錢

所保金額之內者由該保證公司負責賠償。

保某官吏盡職。倘該官吏不能盡職致公家受損失其損失在

職位素職保證

尋常盡職保證擔保個人盡職與否職位盡職保證 (Position

Fidelity Bond) 則以職位爲標準並不限於個人故範圍較

干職低 保證 應隨 種 若干另附 司 廣。 屿 保 何 ĖП 如某公司以同 證 查 者必須完善組織之商店營業管理均極 無論 H 應負賠償責任。 或 核其帳簿內容暨辦事人員不常更動者。 逝 與 內職員幾人姓名籍買年 共同 一表詳 名額多寡任 知保證公司 司庫或會計 保證 列辦 庫 K 此種保證手續證書上只載明所保 Fi] o 於收到通 何一 事 哎 職爲職位盡職保證該 地 秘書或其他職位等類 共同 人不能盡職致受損害時保證 點。 職 歳若 知書後 保證另詳 位 名目。 何嗣後職 始能 毎職位保 欲 生效 公司 周密並常有會 方爲合格此 求 員 力是以 共計 證 職 如 所 有增 金額 位 用 虚 職 保 可 此 位 職 額 公 庫

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採用。 但所保職位中之人員以在總機關或國內分機關者爲限。 制美國現最流行不特商店公司銀行如此卽行 政機關亦多

如

易節制難於稽查也。 理人等均須各個另保不能包括在內因此項人員當事者不 10 在機 關 內辦事凡國內國外如賣貨人經紀人收款人或代

保證公司賠償損失辦法

除受保證公司賠償外尚餘五千元之損失究應如何辦理歐 額賠償一萬元外。得用法律手續向被保人追償惟該受護人 如 遇 有保證一 一萬元之人拐逃一萬五千元保證公司

除照保

美法庭 對此種案件因每次情形不同主張頗不一 致有謂

謂 方追得款項如超過自己損失時應以所超過之數交與他方。 自負後者乃以損失既鉅亦有出 分者。蓋前者乃以受護人意圖減輕保費致受額外損失責應 項損失應歸受護人自負者有謂追回之款應照雙方損 如遇此等情事時保證公司應與受護人各自追償無論 人意料之外者似可 分擔愚 失均 何 此

雇 主秘密請求保證其傷工 惟受護人方面若事前防有重大損失之處應早付最高保費

密請求保證者因雇主與其傭人有特別情感不便明令取

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保。 何又是以有答言: 保 餆 故無從取償特請保證 1 公司 7秘密擔保。

营。 此種辦法保證公司量不樂於承受囚旣係秘密自難顯明調 不周則易受害偷保證公司 與該雇主向有密切關係。

雇主願納特重保費者亦可附允其請求。 

或該

切辦 聞至廣不特保其辦事忠實盡職即外來之水火竊級亦在 銀行共同保證者 (Bankers Blanket Bond) 但係銀行內一 **事人員自總理以迄茶役信差之行為無不爲之保證範** 

擔

低減甚至得不償失但銀行方面對此猶未滿意謂尙有種 保之列歐美自從此種公司設立以來因營業競爭保費日漸 種

業均為英商所占有途連合五家與之競爭擔保範圍竟較羅 爾為大曾有某甲以偽一千元存入某銀行及銀行察覺時已 公司 至一千九百十五年美國保證公司之大者因見本國保證營 歐美銀行家亦甚歡迎彼時銀行保證營業幾盡爲其所包攬 保甚至跳舞女之足歌唱家之喉亦可承保該公司組織極大。 損失不能得賠償也於是開設年久而名著之英商羅爾保險 切有名目損失無不賠償近日羅爾保險公司幾乎無險不 (Lloyds Underwriters) 等範圍益加擴充於銀行內

misplacement

即不知所之) 又有某銀行代政府經理公債

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被支取五百元此種損失自係銀行失慎保證公司亦認賠償。

二個月內經手公債票票面總額五四二、七六七、四二三、 保證公司賠償其函中大意云附上清單一紙內開敞行於十 數日頗鉅至付息時於忙中遺失臨時無從查得鉅額亦函請

二、五、三五四、二□□□、○□元茲僅存二四、五九九、九九 九、○○元尙有七五四二○一元之公債無從查核現經十 〇〇元付出總額爲五一七、四一三、二三三、〇〇元應存

**賣賠償則視銀行與寄存者之合同上如何規定爲斷又如歐** 濫但營業競爭實逼處此足見歐美保證事業之發達也至於 入位行員查驗無誤請照數賠償等語此種賠償辦法未免太 人民以其珍貴物品寄存銀行如有遺失應否由保證公司負

償亦屬問題大抵銀行方面如須賠償則保證亦須賠償 戰 時銀行常代人民保管公債票不收佣金遇遺失時應否賠 也。

普通官吏保證

災兵禍 行忽然倒閉或經管中被刦保證公司均應賠償故公司對於 接間 危險因所保不僅忠誠盡職即該官吏所負責之公款無論直 得保證書則不能就職但保證公司常視 指定之保證公司爲擔保其保險費多由公家擔任之官吏不 背日官吏常由個人保證流弊滋多近來歐美官吏多由法律 接有發生損害時保證公司均應賠償惟損失之屬於天 者則不在此內例如該官吏以公款存諸殷實銀行該 此種保證以爲易涉

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保貨而 中途增 請求 失時得要求該個人保證人加以賠償此種辦法多因被保 保證公司 或增加個人保證或共同保證**俾該官更如遇損失時可** 此種 意見言なないのの 項之出人委任之人員均須用全力偵察大概所委之人員 個人保證。 人之品行才能及在社會上之名學非極可靠 用前法若本應保十萬元者僅請求五萬元其餘五萬 加責任公家不能不格外防範然美 之危險美國官吏除請求保證公司 如發生意外變故保證公司賠償不足抵補損 無倖免至承保以後之調查如官 國 擔保 人民常 外常 每不 有欲 · 承保。 稍減 加以 署內 省

元

即求個人擔保不知個人實際效力斷不能與法律指定組

織完全之保證公司相埒故美國近年法律變更業已禁止個

接間接關係者則不在此限。 續保誠恐年限延長內蒜難稽故也但該官吏對於公款無直 更如有繼任情事非前任一切事務清算完結保證公司不能 書之日以前如發生事故公司應否賠償爲一大問題被保官 到證書欲先行視事者亦常不准。因自就任之日起至領到證 人爲保人之事。且所有請求保證官吏雖經公司承保而未領

庫員收稅員等)保證公司之承保調查及負責賠償各項手 特 別官吏保證者直接經管款項特別官吏之保證也。 特別官吏保證

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更保證均同但危險較普通官更尤

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行繼復借出作私人貿易故此種保證尤不能由個人承保美 計數日常非日清月結以致經管之員每以所收款 Ŋ 先 11.

至一九二二年卽在此百分之九內公家損失三千五百餘萬 國於六七年來統計郵局內人員僅百分之九係由個人擔保。

為馬松山。 元美金無從賠償此美國對於個人爲保證之事近日所以懸

中外訴訟之屬於刑事者常有一定開審與終止日期民事 法庭保證

不然往往延宕多年尚難了結致被告者於延宕期內消滅其

則

財產及終結時原告每不能得償法庭保證之設所以救濟此

民交受其利此外尙有法庭免予羈押保證停止被告人工作。 可請官廳要求保證公司賠償損失自有此辦法後官廳與人 向被告者索取保證以備上訴終了時如乙又勝訴甲不能償。 便至歐美各國則賴有保證公司代爲負責原告得請求官廳 理 弊者也例如甲負乙債款一萬元不償乙遂起訴經法庭判決。 命甲如數償還甲不服而 由請求法庭假處分乙之財產如此種辦法被告人大不利 上訴照我國法律原告亦可 以相當

(一)免予羈押保證

及

取消停止工作之保證各種分列如下。

近日世界商業繁盛區域如紐約倫

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(二) 停止被告人工作及取消停止工作之保證 數百元 證 生轇轕乙遂詳陳理由請求官廳停止甲之工作照歐美 見其業務之發達也。 i j 求免予羈押應由保證公司擔保隨傳隨到倘有逃匿公 押保證實應社會要活凡犯法者有應羈押候質 敦巴黎柏林等處五方雜處人民犯法者滋多故免予羈 如某甲興築房屋因對於地皮所有權之界限與乙 即照所保數目賠償但此種擔保數目均不甚大不過 或 數千元然承保案件則每日多至數百起亦足 此種保 情事

各國法律官廳接受呈請後必令乙取相當法律指定之

發

IL 種保證以擔保包工人與束家所立之合同爲最多如建築 償因以 償也以上法庭各項保證凡警署縣署及一切代理執行 或現金方允承保因被告人一 在調 保證而甲方面亦可請求法庭 無保證公司故所有請求保證之人常感重大困難 司法機關均適用之揆諸中國現狀尤宜傚辨蓋我國因 須依法庭所指定數目之保證向法庭擔保乙方損失賠 契約保證 查其事實必得有確據幷要求其付出相當抵押品 繼續建築保證公司對於此等請求所最注意者。 經敗訴保證公司 取消停止工作之命令但 即須賠 也。

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契約大 經理 查近日美國著名之保證公司組織旣善辦事又復敏捷。 明瞭故公司 賠償責任此 亦多考其原因皆由於保證公司對於承保契約之內容欠於 工人對於契約 師 房 FIF 屋修理的路等類工程 人殊不易於此種業務上占一 繪圖樣辦理一定工程約定價額若干并竣工期 之財力及經驗常能由其同業者材料供給者及其素 小承保與否均能迅速答復,其對於包工者(公司 之組織 法歐洲甚爲普及美國尤盛但其發達 有不 履行情事致東家受損失保證公司 如非至精密至完善并聘請富 包工人與東家常締結合同服工 Ī 要位 置 也。 三日甚赔款 有經驗之 限。 無論 應 倘

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或

來銀行中。得精密之調查然有時銀行與包工者有特別

關係。 常往 契約成立可以償還其債務因欺騙保證公司使其出 此種危險公司極須注意又如包工人爲個人。公司亦視爲危 如包工者卽將破產而銀行因被欠甚巨希冀其新工程 口具保證。

險甚大蓋包工人一旦死亡保證公司有繼續行契約之責。

契約保證之請求

請 何。 有經驗工程 所包價額與其他投票者相較 切內容而定承保程度此外如包工人之財力如何才幹 求人必須呈出與東家所訂立之契約及圖樣使公 師觀察此種工程之難易如 如何工程性質如何。 何均應詳細報 其他富 वि 告金 明 如 瞭

遇轉包情事必須先得公司同意否則如遇事故發生公司不 保 =

負賠償之宜此類保證範圍至廣詳細複雜之點限於篇幅不

能恭述以上所載不過其大略耳

子教化意

刊擔保遇有此種損失時得請公司賠償之此種保證普通分 公家存款於銀行恐於必要時銀行不能照付因請求保證公 存款保證 (Depository Bond) 日本稱爲資力保險卽個人或

(一)公款存款保證(Public Depository Bond)公家之公

款於存入銀行時應依照法律規定要求銀行與以保證。

行美國尤甚凡公款之存於銀行者幾無不有保證蓋美 以防意外事故發生時不至損失此法歐美各國均極盛

國各省法律對於公款寄存之保證均有特別規定不得

(二)銀行放款保證 (Private Depository Bond) 此種保 損失並非不信任之行爲也。 轉不靈不能應付致受損失之保證也此乃防範不測之 證係大銀行放款於小銀行恐急需提回時小銀行因周 隨便寄存可見其政府對於公款防護之精密矣。

三)倘人存款保證 (Individual Depository Bond) 此種 保證係個人因存款於銀行恐遭不測而受損失之保證 THE .

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通知被保護人取消其保證。 上述三種保證除第一項因保證書格式係法律指定故 經發出卽不得收回外其他兩項均可於相當期間內

此類保證公司必要調查之點如下。 (一)銀行之資力如何。 ment) 所載資產負債可知其資力若何但負債屬於欠 考察銀行之最近報告書

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信用之放款其數目足與負債相抵否可以立時變爲現 人常有一定數目資產則種類不同如票據之貼現保證 金否更須格外考查。

一)抵押品之性質及其期限之長短極宜注意如銀行放

此放款太濫常爲銀行倒閉之大原因也。 此時價高低不齊之押品期限之長短與危險大有關係。 到期中該棉落至二角以之售出僅可得一角二分故類 款與棉花商當收棉花爲抵押時其價爲一磅三角但未

(三) 所購出口押匯 (export documents) 可否隨時賣與 行所出之押匯信用狀 (irrevocable letter of credit) 每視非常危險其原有三。 他行變成現金銀行習慣對於押匯貼現非附有殷富銀 (甲) 付款人不能如票面金額付款。

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(乙) 貨物價值不能與銀行所墊之款額相等。

物價格不能與銀行所墊之款相抵而付款人又不能如 (丙)以提單賣與銀行之商家不能賠償銀行損失時貨

歐美各國所有商業銀行平常買進之出口押匯如附有押匯 票面金額付款。

價贴現。 信用状無論 何時如遇銀行吃緊均可向國家銀行照利

息時

(四)不動產之價值若干。 歐美各國銀行對於不動產之價值有僅書一元 凡不動產每年均應折舊一次。 者有完

全不書者如英之國家銀行其不動產可值四千萬元竟

緊急時不可變爲現金以抵負債之一部者。 不書一文於報告書中,其意謂此種不動產(如行所等)

(五) 有價證券之時價。 常記載買進時之價格至於時價低落幾何並無按時價 扣實如九六公債當時每百元有以六十元購進者但數 我國銀行對於有價證券之報告。

面觀之似屬實數其實不然故類此證券雖未經變賣而

年後市價低落至二十五元。若其簿記仍載六十元則表

一六)資本金及盈餘之程度。 不可靠矣。 損失已在其中矣若恃此種資產與負債之一部相抵實 外國銀行法對於股東責任

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非常注意如法定股本收足四分之一。其他四分之三自

也。 他國爲少皆銀行法對於設立銀行者限制綦嚴之效果 無論損失多寡均須負責償還故英國銀行倒閉之事較 應負責而英國銀行曾有不特擔負股本以內之責任者。

(七)銀行之管理如何。 情形於此種保證可謂危險少而利益多縱使銀行因周 款如何乃爲其內容真相保證公司如能詳悉銀行內容 寡作爲可靠與否不知存款之多寡係屬於表面而 如何關係銀行之業務至巨普通之人常視銀行存款多 銀行總理及經理之閱歷才幹 其 放

國之銀行倒閉統計平均每百元存款銀行可償還八十 三元七角一分而保證公司表面賠償一百元之款實際 轉不靈至於倒閉公司損失亦不甚互據一九二〇年美

近日歐美各國對於公家存款保證均已十分發達。惟個人存 僅損失十六元二 角九分耳。

數保證尚在方與未艾之間耳。

信託保證

信託保證 (Fiduciary Bond) 信託者以個人之財產一部 或全部交與相信之人,授以意見而託其辦理者也因信託者 (truster) 或受信託之利益者 (beneficiary) 恐被信託者

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trustee) 不能盡職致受損失而請求保證公司擔保被信

信託保證亦屬公司重要業務之一。如遺囑之執行人管理人。 託者之盡職行為所謂信託保證者是也。

財產管理人及接收人未成年者之保護人禁治產者之保護

人。財產清算人及其他一切信託財產之人之忠誠盡職行爲。

圖得 現金被信託者出於善良之意以其一部或全部購買公債希 託之財產受損失保證公司亦應賠償其損失如信託財產爲 皆此種保證之業務也但有時被信託者因無意中失檢致信 利不料該公債忽然跌落致信託財產受損失時保證公

司亦應賠償故保證公司實不特擔保被信託者忠誠盡職與

否卽其人之閱歷才幹亦已在擔保之中矣。

囑人每受遺囑人之親屬人誘惑行欺騙稚年繼承人之事故 證蓋此類之被信託者對於處置財產之權限過大如執行遺

信託保證中危險最大者爲財產清算人及執行遺囑

人之保

以其危險重大不欲承受

保證公司爲防範計每要求共同辦理以備監察其行爲否則

書必經審查卽被信託人之資格及其能否供給相當保證書。 歐美各國法庭對於上述各種被信託人極爲注意不特信託

亦加考究可見歐美法庭對於人民財產注意之程度矣。

雜項保證

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(一)運費保證 一海 或年清但又恐其到期不能償還遂預算一年或一月由 所應付運費到期必付之保證也如某商人常由某鐵路 局運送貨物該路局爲便利起見許其將運費作爲月付 放行於提單到時再行報關納稅之保證也。 人急於提貨亦可由保證公司擔保因而先請海關 於未提貨以前定可完全納稅或貨物先到提單未到商 物未經完稅。暫存於海關貨棧由保證公司擔保該商 關保證 運費保證者 (Freight Bond) 擔保商人 海關保證者。(Customs Bond) 進出口貨 查驗

該商人可得運費若干要求該商人給與相當保證書如

銀行

(三) 銀行信用收據保證 四)有質證券遺失保證 恐保存期間內有遺失或一時失所之事因而請求保證 非常歡迎蓋商人旣賴其便利而銀行又不至損失。 同時要求其給相當證保以防損失此種保證歐美商家 該商人及期不能照約履行或將賣得之款移作別用途 時付款銀行爲其便利起見許其提貨但要求其給予信 代墊貨款將貨運到指定地點於到達時該商人不能立 到期不還可向保證公司請求賠償。 用收據載明該貨售得之數應交還銀行以清墊款因恐 代爲保管有價證券之銀行常 (Trust Receipt Bond)

倮

種保證於請求書中常書明有價證券之種類號數金額。 公可擔保如遇有遺失情事時保證公司負賠償責任此

以備遺失時保證公司 失及補給費用均由保證公司負擔之。 易於掛失幷請求補給而

切

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恐其 賣行舊貨攤當舖修路包工街旁堆置建築材料懸掛廣告售 解析。此外凡屬於地方警權範圍內之特種營業歐美官廳常 保證之種類不下數百種以上各篇祇將其至大且要者略爲 有欺詐行為或礙及地方公安并損失及於人民 者。 加 Щ.

資香烟商 代售客票商人以及外國保險公司種種營業歐美各國均 人擔保貨物成色卜卦算命拳術比賽代客買賣商

令其呈繳相當保證書然後許其營業。

設保險公司賣出一張保單承保火險某處大樓一座一萬元。 格售其物品損失血本以圖其營業之發達保險營業則 益可圖縱使競爭劇烈出品者亦萬不願以較成本爲低之價 物品凡該物品之成本均可預先估定應售市價若干始有利 償賠款故保險營業與別種營業不同假使別種營業爲製造 先繳納保費大凡保險公司皆先收保費由該保費內提出攤 保險費卽保險公司替人擔保意外危險所納之費保險費英 premium。其意本爲預付金故無論何種保險必須預 泛是。

保

項應 以 後可保險公司營業所當注意者即收到保費後對於保費款 後你好到 及其平均損失以有統系之學識估計該保險成數之多寡而 險公司之發達必須富有經驗之保險學者深知公司 應得成數之多寡與其存亡有莫大之關係欲求無論 週不 加 能穩當放款 (investment) 46 加 测。 應收保險費六十二元五角該保險公司必俟一 何處置方能永遠繼續保留以備賠償之用此無 則賠償一萬元亦未可知是故保險公司 外方知此六十二元五角之數中可得若干利益偷 生利爲唯一 要圖據美國 對於保險費 年期滿 何種 之費用 商界 他。

保

報告歐美各國保險公司每年收入之保費可與賠款及費用

刨

相抵其公司之股息紅利均取自保費收入之放款而得之保

六十五元至八十五元其餘十五元至二十五元皆爲經手人 險公司之收入全額保費保費之收入每百元公司實得不過

亦係 應賠償之款皆由民國十八年以前之保費收入撥付至民國 每元不過値六角华至八角华而已至若保證公司之保費雖 或經紀人或分公司所得是爲佣金卽所謂 每年若干但其期限多在一年之上者例 premium dollar 如民國 一十八年

統計表觀察之保證保險及其他水火險等之損失平均每兩 十二月二十一日結算之時尚無從知其損失若干也自 十八年之賠款必俟十八年後撥還蓋因期限關係當十八年 保險

以美國保證公司之統計表詳細考察則知最佳之年度一九 實在平均比較之損失係70.87%。但取其前七年之統計其 平均比較損失不過 33.77%. 然此 33.77%. 不足為憑也如 間之經歷始知保證保險之事業與別種保險性質不同蓋其 表提出以資研究該表係一九〇一年至一九一七年十七年 一千二百二十六元,其同年保費之收入及損失不足作爲標 年保費收入後方能知其實在情形茲將美國保證公司統計 年爲兩年之後。即一九一三年,賠償之款爲一百四十八萬 一年保費收入有一百十萬〇〇六十九元。其損失最大之

準不過以假定之年份所收入之保費兩年以後總可斷定其

盈虧茲將該表每兩年之比較成數臚列於左。

爲大衆平均分擔損失,其辦法卽由各同等保險之保家按章 繳納保費。該保費之收入除佣金及管理等費外其餘作爲小 保 七角半。設保費之收入百分之七五作爲賠償損失則公司可 按以上所云每百元保費之收入保險公司實祗得六角半至 九〇八保費收入 九〇七保費收入 九〇六保費收入 無處蓋股息紅利可由保費放款而得之夫保險之意義即 九〇五保費收入 九〇八賠償損失 九一〇賠償損失 九〇九賠償損失 九〇七賠償損失 損失比例75% 損失比例50% 損失比例60% 損失比例50%

部份保戶之損失賠償此爲保險學理對於保費收入唯一之 æ 一大人

亦殆是也能資力之保證 (suretyship) 方能保障其營業此不特壽水火險爲然卽盡職保證之保險 意旨。故同等之保險。其保費之收入必須有一定相當之價格 如契約保證存款保

證等類與以上各種保險有不同之點二

(一)债務人或承保人之資力可否賠償保證公司之損 失此爲第一要點。

(二) 保費之收入至徵不過爲一 作賠償損失之預算。 種服務之酬勞金不能

以 上兩點界限分明萬不能稍有含混故保證公司對於此種

之擔保必須選擇保戶而後爲之擔保。

異常發達五年之間。由數十萬元保費之收入竟達至一千餘 證公司公所 (Towner Rating Bureau) 設立以來保證事業 等保險公司歷來所經過之事實爲標準。美國八九年前 保證公司之發達在乎有條理的保費之算法質言之當以同

自保

保之險成正比例。多一分之危險。即多一分之保費。銀行共同 大爲發達進一步言之公所決定保費之要素在乎保費與所

驗及其分析計算而成極有條理銀行共同保證之保險因此

萬元蓋公所之計算保費乃根據各保證公司歷年所得之經

保證之保險應研究之點可分如下: 保 瞪

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ar.

共问保證之總額。

(二) 共同人數若干營業繁簡地點如何往來存戶若干。

(三)分行若干及其所在地如何。

(四) 保單內容條件如何 (是否 misplacement 偽造紙 票搶刼偷竊一概在內)

(六) 交通情形。 (五)金庫之建築情形。

收入無異於別種保險按其經驗計算法所定保費可以作爲 writers)。(二)資力保證 (surety underwriters)。前者保費 保證公司所保之險有二種(一)盡職保證 (fidelity under-

賠償之用如上述後者之保費收入只能作爲服務之酬金。

資力保證之保數當以債務者或承保者之資力之多寡爲標

难。

業興旺之時總宜多存盈餘以備乖戾之年之用蓋資力之保 是故資力保證如能慎擇保戶實無危險不過承保之險在營

保證公司對省立銀行 (State Banks) 多出有存款保證營 證期限無定短者一年半載長者十年二十年例如前有美國

保 誰 # + 業甚好因其承保之銀行少有倒閉當一九二一之一年省立

五十二

保

飿

意及此。 情形往往爲預料所不及故保證公司擔保資力保證最宜注 每銀行平均計算竟達三千四百元之多相差一百十倍此種 平均損失不過三十一元以備賠償倒閉銀行之存戶而此年 銀行因時局影響倒閉者居五分之一。常時每銀行所計算之

則否茲並舉如下 七年間之二個統計表內中損失之比例前表可以爲憑後表 下列美國盡職保證公司 (American Fidelity Company) 十

保		が開催さ		1047	1917	125	200	1914	1913	1912	191	0161	1909	1908	1907	1906	1905	1904	1903	1902	1991	本
ĒŢ.			0,030,002	0 200 020	11,338	161,500	313,786	800,883	1,243,449	1,706,289	1,900,069	1,002,780	637,357	423,693	329,790	309,627	191,765	34,602	13,549	5,898	4,282	登保收货
	6,081,466	198, 155	0,000,011	E 00 011	115,6%	26.), 125	465,609	613,280	1,482,336	1,314,211	711,408	322,851	168,978	184, 198	100,529	101,986	30,974	5,295	818	23	•	表語出句
			9,700,719	0 700 -10	69,985	134,208	202,371	245,507	513, 789	694,884	606,263	390,910	265, 132	193,638	153,600	139,589	104,856	24,688	15,904	6,881	1,598	費選合
**************************************	70,8		9,0	3	1021.	166,6	155	203.8	119.2	77.0	87.4	82,9	18.00	Š.	00 07	33,9	16.1	15,3	G.0		:	別メ保 が を を を を を を を を を と と と と と と と と と と
i i		inimus on open to	9	- C C C	617.	85	64.5	81.6	<u>4</u> ده	•	81.9	38.9	41.6	45.7	46,6	5	54.7	71.4	117,4	115.8	37,8	例えたが、 会験を 治理験
	114.6		112,0	2100	1638.	249.7	210°5	285.4	160,5	T	69.3	71.1	68 <u>.</u> 1	89.2	77.1	78	70.8	86.7	193,4	:::	:	例人保赔管 之赞款理 比收臾及

第一統計表

72.8	38 <b>.</b> 6	<u>ಬ್</u> ಬ -7	1,853,994	1,620,924	4,805,081	Milliode - Marcel (1989) (All All All All All All All All All Al	
69, 3	31.9	37 **	606,269	711,408	1,900,039	191	
71.1	38,9	್ಲಾ. 2	890,910	322, 851	1,002,780	1910	
68,1	41,6	: 0,5	265, 132	168,978	637, 357	1909	
89.2	45.7	43,5	198,588	184,198	428,693	1908	
77.1	46.6	30,5	153,600	100,529	320,790	1907	
78	45,1	32,9	139,539	101,986	800,627	1996	
70,8	54.7	16,1	104,856	80,974	191,765	19)5	
86.7	71.4	15,8	24,688	5,295	84,602	1904	
128.4	117,4	6,0	15,904	818	18,549	1903	
	115.8	•	6,831	22	5,893	15 ):	
•	37,8		1,598	9 9 9	4,282	19)1	
密東東東 東東大 東東東 東東東 東東東 東東東	比例数収入之管理県保	比例 変収スと 路数取入之	费理资	款赔出付	党收得资		
	五十四					保	

第二統計表

美國盡職保證公司之失敗在於保費收入之價格太低不然。

觀第一表中之第二付出損失爲五百八十八萬七千三百十 然。 其管理之良善放款之穩固萬無一失試閱上統計表卽可瞭

管理費用三百七十六萬三千七百一十九元則爲九百八十 Ъ. 四萬五千一百七十五元。然見第一項保費之收入不過八百 失爲六百零八萬一千四百六十六元損失總數加上第三項 一元再加應付之損失爲十九萬三千一百五十五元統計損 十九萬零六百五十二元。該公司十七年終實受損失爲

쬁

百二十五萬四千五百二十三十元。

作士拉

保

nii.

因為中國向無此極公司之組織故不得不將外國此種公司歷

例註

五十六

來之經驗及其保費之價格加入書內以備有心此業者之參考。

## 所錄

日本保證學說譯文 日本橫濱火災海上保險株式會社信用保險說明書譯

文

附金統

日本保證學說(譯自商業大辭典)

信用保險四字在日本文作爲兩種解釋一爲 surance 即身分保險一為 credit insurance 即信用保險。 fideity in-

兹分述如下

H 所謂 身分保險 gurantee company 此種保險專爲被雇人員之保人英國之 者即從事斯業日本於明治

與普通薦頭人保人不同者在調查慎密裁制綦嚴使有 才之士不至受無適當保人之憂慮故此種保險於人物 二十八年以來橫濱火災運送保險株式會社營此業其

附近一部第一門「日本三記で日本ノヨー

兩方自見直捷了當此項保險可分三種。 經濟 上極稱便利即一旦發生損害因無人情糾葛主雇

(一)集合保險 費各各不同賠償亦異其內容與單獨保證同祇省分 法。 一東家內全數夥計一概擔保但擔保 被雇人每名分別擔保此爲最普通之

(二) 共同保險 別開具保單耳。 與集合保險同。皆爲對五人以上之被

屋人同時擔保。但賠償不規定每人若干只統括預定 數在公司所擔認額數內任何被雇人肇事皆可按

損失之數賠償但至多以賠至預定之數爲止保險費

十人爲一組過額須另分組。 添員均可從便故雇多數人時最爲適宜惟大致以二 一律平均公司按人數徵收較他種爲廉至雇主換員

保險費可分二種。 (一) 還款保險費 還款保險資者每期所納之保險費積

保賢之全部相若也。 壽保險及至所保之年限期滿不死者得取回平時繳納 繳費者保費之全部或一部或全部外再加利息猶 至三年以上並無意外事件發生公司應接章程退還原 如人

seeds week week

(一)不還款保險貨 Et 不還款保險費與前相反不論有 111

無

退還故前者略具貯蓄之性質如幸無意外事故發生仍 事件發生公司曾否賠款既經繳納之保險費一概不能

保險費較廉而各有得失也。 回其性質有類於火災保險是故前者保險費較貴後者 可得一項貯款後者則除賠款外所繳保險費均無從收

(一)單獨保險及集合保險每人五十元以上至三千元爲 11.

燃款

(二) 共同保險每組自五十元起至五千元止

保險期限規定一年爲滿期。但滿期以前續繳保費者可繼續

保人或擔保物品之有無詳細開單愈保人一名署名蓋章於 通知公司並將犯人姓名損害種類額數以及被害前後情形。 被保護人)發覺後應於十二小時 有效被保人於保險期間第一有偷竊拐騙情事契約人 以內用電話電報 哎 書函 刨

額範圍內賠償。 三十日內送交公司公司於接收單據後三十日內在保險數

保險費繳納方法係一年一次但係契約者便利有半 二個月一繳不等其有每月繳納者保險則較貴耳。 資力保險 (credit insurance) 此項保險爲防範欠 年一繳。

M 盆 ħ

risk) 他種種之損失平均統計算出者謂之旣知損失超過旣 loss) 全部僅於超過損失之部分(excessive 機關但保此險者止限於發莊及製造業者至於股 紀及零販等均不擔保即前述二者亦不能擔保損失之 美國亦不過創始二十年但目下英美德法均視爲緊要 款匯票莊票不付時各種危險而設係最近所發達者即 而言由販貨每年常有之損失營業之損失及其 而已超過損失者對旣知損失 (known loss or O. unusual 東經

額

知損失之數謂之超過損失如英制美制賠償純屬損失

之半。或由純損失額扣去保險額之四成被保險者來

往店號分爲二類(一)在興信所認爲特等一等二等者

稱為有格者 (rates) (二)無此等資格者稱爲無格者。

信用額數稱爲可靠額 (coverage) 被保險者雖能與各來往 行家作可靠額以上之交易但保險業者對於其所超過之數 保險業者依此等評判或與被保者之協商規定來往商店之

日本橫濱火災海上保險株式會社信用保證 說明書

信用保險之意義

鉄

於使用人員雖央人作保於事故發生時往往不能得保人確 信用保險一言以蔽之即替代向來所謂保人惟普通 時公司當一概擔負賠償之責使雇主不受絲毫損失 保證其在職中勤於其務萬一因不正行爲致雇主受有損失 官員雇員學校病院團體公會之職員事務員等均得由公司 言如銀行公司商店之經理寫字人掌櫃夥計以及官公署之 本公司 彩者包括一切與雇主(卽東家)有雇傭關係一切之人員而 所經理信用保險乃爲店夥作中保人之行爲所謂 錢 信用保險之效用一 雇主

店

質賠償亦有令使用人繳納保證金者而其額極微不足以填

補損失爲常爲除去此項不便不合理。此信用保險之所由

不失爲最進步之保障制度也。

Mi

信川保險不獨使雇主於被雇人員作弊後得免損失且能防 信用保險之效用二

四性行為專者被實 賴之徒自當潛跡且一旦加入保險之人對於自己行為 [3] **靠者始能保險故凡素行不修狡滑** 1116

自能

範情弊發生於未然本公司於承辦保險之初卽精查本人之

檢竹謹度不爲外物所 其使用職員皆付有保險自豪社會對於此種銀行公司信用 文明國家凡未加入信用保險者概不雇用銀行公司成以 誘犯法作弊之機官定能減少矣在 海

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大有加焉

信用保險之效用三

方諸國習慣但近來已逐漸無人爲他人作保矣此即信用保 險責任歐美各國在二三十年前未當非由個人作保一如東 爲之但其危險有不可勝言者信用保險之制可却除此種危 世上往往有被人央求作保因礙於情面難事推诿不得已而

**險制度發達使然也** 

保險合同訂立之手續

經驗故凡蒙惠顧無不立即精細調查速爲答復承保與否顧 本邦經理信用保險業務者惟本公司一家本公司積有多年

客光顧可用本公司所定白單填入必要事項委付辦理保險

費則依危險程度不能一定大概對於賠款百元每年在一元 制其保險費可格外核減另有集合保險之制則可簡省各項 至二元之間而多數雇員聯合訂立合同時又有共通保險之

虧累萬一有此項情事發生本公司在保險額數之內當立卽 情性難卻雖謹厚之人難保不檢慎於一時致雇主受意外之 之人始行承認故深信被保人員萬無作姦犯科情事惟人之 本公司於訂立合同之時詳查本人品性行爲對於確實可靠

盆

涉之煩至損失調查務求公平而賠償之速尤爲本公司之特 賠償不誤雇主無須費力追究本人可以免去一切與保人交 Mi 鍅 <u>+</u>

色步庙喋喋爲也

本公司之營業與信用

時於法理爲天然不可抗力本無賠償義務而本公司以痼療 業方針一取穩健主義故基礎堅實無待贅陳東京大震火災 之念毅然出資捐助而資金亦未稍受搖動亦可見根基堅實 本公司係明治三十年(一八九七年)所創立開辦以來營

保險約款

關於保險範圍及訂立合同上重要事項另定有章詳見下文。

信用保險普通約款 凡被保護者之雇用人員於在職中如觸犯偷寫詐

第一條

第二條 起發生至合同規定期限最終日午後四時爲止。 騙冒領等情事被保護者受有損失時本公司應照約賠償。 本公司對於保險合同之責任自收受保險費之時

第三條 簽字蓋章於三十日以內提交本公司要求賠償本公司有 形保人或擔保品之有無數額詳細填明連同中保人一名 用書信將犯事人姓名損失種類款額並事件發生前後情 被保險人遭罹損失時應於發覺後十二小時以內

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說 HF 證明等要求時亦應一一據實答復。

第五條 第四條 但本公司於此期日內不能完竣必要調查時得適宜展期。 以 M 不論保險費已付多少以約定保險額爲度賠償損失。 被保護者對委付本公司保險之雇用人員復與他 本公司於被保護者完竣第三條之手續後三十日

此項變更有增加危險程度時,得解除合同或增收保險費。 項遇有變更時應立卽以函件通知本公司本公司如認爲

第六條

保險業者訂立保險合同時應從速用文書通知本公司。

被保護者於保險申請單及附屬文書中所記載事

第七條 關於保險合同所載事項如發見被保護者有隱瞞

欺詐情事時。該合同立卽作爲無效。

第八條 有左開情事之一時保險合同卽失效力。

(一) 本公司已一度賠償損失時或相當第九條第一號。

或

第三號時。

(二) 本公司對同一被保護者之同一雇用人員業於他保 險合同已爲一度之賠償時或相當第九條第一號或第

(三)被保護者未履行第五條或第六條之通知時。

三號時。

(四)保險申請單中所載被雇人員死亡或與雇主脫離雇 **情關係時。** 

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十五

保險合同效力之消滅在本條第一號及第三號於損害發生 附 fr.

所知

邻儿條 (一)損害之發生由於彼保險者之惡意或重大過失時。 相當左開各項之一時本公司不負賠償之直

(二)被保護者並無正當理由而不履行第三條之手續時。 (二)被保護者存意欺騙於第三條請求書中或說明證明

四)被保險者明知被害事實而不通知本公司仍於犯事 人員繼續雇傭關係致受損失時。

書口浴寫不正耳質。

(五) 合同雖不同一。然事件之發生起於同一被保護人之

、六)損害之發生自第三條發出通知之日起溯算在十二 雇用人而業經本公司一度賠償損失者時。

(七)事件發生雖在保險期內而訂立合同人或保護人不

個月以前時。

第一條 同契約但由最初訂立合同以後已經過五年。或由本公司 時。 於合同失效解除或保險期滿後三個月以內請求賠償 被保護者有左開事實被本公司查覺時得解除合

查覺後已經過一個月時不在此限。

(一) 訂立保證合同之初其雇用人員有業經犯事致使被 縫

失未將此事加入保險時聲明時。 保護者受過第一條之損害被保險人知情或因重大過

(二) 訂立合同時故意或因重大過失將有關緊要事實聲

明或搪塞捏造時。

第十一條 保險合同廢約失效解除時其已繳保險費概不

第十二條 公司已付賠款範圍以內應移交本公司被保護者幷須提 被保護者對於犯事人或第三者所有權利。在本

第十二條 交本公司以必要證明書以便本公司執行此項權利。 被保護者與本公司訂立合同之外無論先後另

與他 公司。訂有保險合同者當賠償損失時。本公司之賠償

第十五 第 干四條 額當 及其他之款項或債務時此項款額應由賠款額 條 與各公司 關於賠款額 被保護者對於犯事雇員有應付未付薪水津貼。 按比例分攤賠償。 數。 如本公司 與被保護者 之間 争扣 意見

於仰 意見再不一致時得由評價人公推仲裁人一名判決之對 村在時行日 裁人之判決兩造均不得有異議。 兩造各推送評價人一名使其評判如評價 人

第 第 十七條 十六 條 保險合同滿期後得以續繳保險費繼續有效此 被保護者均不得 分潤 本公司 紅利。

時即以保險貴之收據爲合同繼續之證

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### FEDERAL RATE SCHEDULE

# FEDERAL RATE SCHEDULE

# U. S. Government Officers and Employees

All rates and minimums are annual. Minimum premium in all cases must be carefully observed.

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	1.00	* *	• •	© © ©	•	Wardens of Federal Frisons:  As Warden or Disbursing Agent
	1.00	Officer	rsing (	Disbu	ct and	Superintendent of Life Saving District and Disbursing Officer
	1.00		:	:	:	All other Disbursing Officers
	1.35	:	:	:	nts	Assistants to Disbursing Clerks or Agents
	1.00	•	:	:	:	Special Disbursing Agents
	1.00	•	:	:	:	Departments
		other	id of	ent ar	partm	Disbursing Clerks of Treasury Department and of
	1.00	:	:	:	:	Superintendent of Construction
	<u>ئ</u>	:	:	ces	у Об	All others in U. S. Mints and Assay Offices
	1.00	•	:	:	:	Superintendents, Assayers
					••	United States Mint and Assay Offices:
	1.00	•	e 0	:	•	Comptroller of Currency
	1.00	9 6	•	:	tes	Assistant Treasurers of the United States
	\$1.00	:	•	:	:	United States Treasurer
Prem.	Annum					
Min.	Per M per		10	artmei	y Del	Treasury Department

Pay Department (Commissioned Officers) Quartermaster's Dep't (Commissioned Officers) Commissary Dep't (Commissioned Officers)	War Department	Kevenue Agents	Field Deputies	Cashier's Department and Office Deputies	Collectors of Internal Revenue	Forts of Entry	Cashiers and all subordinate employees at Custom Houses or	Minimum on all the above, \$5.00	Disbursement bonds only.	ts	Naval Officers (Customs Service)	*Appraiser of Merchandise and Chief Assistant	*Nurveyors of Customs and Assistants	*Comptroller of Customs and Assistant	C*		Public Health Service:			附此
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words which descript	6 0 0	:	:		:		:	•	•		:	:	6 •		•	:			*	200		
	-00	Section 2016			10.00	2.50	1.00	2.50	2.50		2.00	⊷. ਹੈਹ	1.00		4.00	٠.১ دي			<b>\$2.</b> 00		annum	Per M per
																			\$10.00		Prem.	Min.

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5.00		Min. Prem. \$10.00	

	These are Kate, pp. 1, \$100,000 or n	Fiscal Ager	Indian Traders	Ca	TS:	Ø. 0 : 28	. E	Comm	Indian	Financ	Specia	School	gpecia	indian	School	Office of In	Towns		÷c	Deput
帮 <b>全</b>	These are not commissioned or rated as Federal Officers. Classified Rate, pp. 1, 2 and 3. Single bends take rate of 35c for "Executive \$100,000 or more for one Water User's Association takes the rate of 30c.	Fiscal Agents, Reclamation Service; for collecting water tells.	Gers 	capital payments	special bond for the purpose of making large	Second Agents or Supervisors when required to	similar officials	Commissioners, Appraisers, Surveyors, Engineers and other	Indian Inspectors	Financial Clerk, Indian School	Special Allotting Agents	School Supervisors and Inspectors	Special Indian Agents	Indian Agents	School Superintendents	Office of Indian Affairs:	Townsite Trustees in Alaska	\$25.00 for the term.	Fremium paid in advance for four years:	Deputy Mineral Surveyor
	sioned or rate ngle bonds t Vater User's	ation Servic	•	ents	for the p	» Supervi	<b>3</b>	praisers, Si		ndian Scho		s and Inspe	ents		dents	GO.	s in Alaska	the term.	d in advan	urveyor
	xl as Federal ake rate of Association t	e; for calle			urpose of	sors when	•	urveyors, h		<u></u>		eters		•	•		5 8 9		ce for four	**************************************
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<i>1</i> L	% Offi	gg"	•	:	per	give	:	ther	:		6 9	*	•	:	:		•			9 *
	These are not commissioned or rated as Federal Officers. Classified under General Fidelity Rate, pp. 1, 2 and 3. Single bonds take rate of 35c for "Executive Officers," Schedule of \$100,000 or more for one Water User's Association takes the rate of 30c.		2.00	1.00			1.00		1.00	3.00	1.00	1.00	1.00	1.00	1.00		5.00			Per M per annum \$2.00
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Min. Prem.	Per M per annum \$2.00	6 6 9	:	3 0 1		o	ø 9 8	Clerks	
	?cssessions.)	Sugar	s. In	and U	anama	Rico, I	Porto	Rates: (Except for Porto Rico, Panama and U. S. Insular Possessions.)	.AA.
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Post Office Department  All Bonds for First, Second, Third and Fourth Class Post- masters—in favor of the United States Government, or bond indomnifying personal sureties	Consuls General, Consuls General-at-Large, Consuls, Vice and Deputy Consuls. Consular Assistants, and all Commercial and Consular Agents	Mershals
1.00	1.00 2.00	Fer M per armam \$2.00 2.50 5.00 5.00 5.00 5.00
	9: 9: 9: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0: 0	Min. Prem. \$5.00 10.00

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Earned minimum and annual minimum on Postmaster's bond, \$7.50.  Assistant Postmasters	Motor Service
and ings	lerks, Chauffeurs, Mechanics, Rad
of Mail and ntendents ge of Branch ostal Savings ing and Dis- Clerks and	Star Routes; Aviators, Chauffeurs or Carriers
of Mail and ntendents ge of Branch ostal Savings Octal Savings Clerks and	Navy Mail Clerks, Assistant Navy Mail Clerks
	Sea Post Office Clerks
	Post Office Inspectors
	Employees not included in the above
	tributing Divisions and all other Foremen, Clerks
	llorks in Money Order, Registry,
	Depository System
	lerks designated to perform duties
	Stations (lettered or named)
	bashiers, Assistant Cashiers or Ol
of Mail and tendents	Clerks-in-Charge of Contract Stations (Numbered)
	Ill other Superintendents and Assi
	CANTENY
	Superintendents and Assistant Superintendents and
	Assistant Postmasters
	master's bond, \$7.50.
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							Subsistence Expenses:	
5.00	kund C.S FU	ited ited tries	the Unhe Unor depu	vor of r of t	s in fa Office or emp terein	Official r any Sonds for seiffed h	Bonds for the Government Officials in favor of the United States Government or any Officer of the United States Government; Bonds for employees or deputies of such officers not classified herein	
					onds:	fficial F	All other Federal Government Official Bonds:	
							annum.	
		per	\$2.70	t, add	Agent	bursing	the bond of Special Disbursing Agent, add \$2.70 per	
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5.00	1.00	:	:	:	:	0 0 0	Disbursement Officers (only)	
\$5.00	: :::::::::::::::::::::::::::::::::	:	•	•	· .	1 Office	Property Custodians or Material Officers	
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Commissioners of the District of Columbia:

Civilian Officers and employees

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Bonds, \$50,000 each. Rate ... ...

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### Alaska.

rate for Federal Officers, permanently stationed in Alaska should be increased as SWONOS: Except where a special Alaska rate is given in the Federal Rate Schedule, the

On all such Federal Official bonds for which general rate is \$1.35 per M, \$1.00 per M or less, charge an Alaska rate of \$2.00 per thousand per annum. Minimum earned premium for any Federal Official bond in Alaska for any term

of service, \$2.00.

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### STATE OF CALIFORNIA PUBLIC OFFICIAL SCHEDULE

## STATE OF CALIFORNIA

### Public Official Schedule

other Municipalities, School Districts, Drainage and Irrigation Districts, Road Public Officers of States, Counties, Towns, Townships, Cities, Villages and

Districts and other political sub-divisions of States or Counties: (For Officers of the U. S. Government, see Federal Rates Schedule, pp. 107.

### General Instructions

- classified and rated as Fidelity Bonds. whether partly or wholly supported by State or Public appropriations or not, are 1. The Public School System of each State, to and including the grade of Normal School, is classified and rated in the Public Official Schedule. Colleges, Universities and other educational institutions, over the grade of Normal School,
- (Se. "Educational Institutions," p. 11.)
- though partly supported by public appropriations. private or religious charity, likewise take the Fidelity classification (p. 11) even Charitable or Religious Institutions established and endowed wholly or in part by Asylums, Hospitals, Librarics, Homes, Sanitariums and other Benevolent,
- priation; and Almshouses, Poor Farms, Prisons, Reformatories, Training Schools Similar institutions established by statute and supported by public appro-

and other institutions to which inmates are or may be committed by public 鍅

authority are classified and rated under the Public Official Schedule.

- Minimum premiums are annual. All rates are annual and are computed on the penalty of the boad.
- subsequent annual premiums if premium for the entire term is paid in advance. official bond is \$5.00 or upward, a discount of 10% may be allowed on second and If the official term is two years or longer, and the annual premium on the
- In that case the special rating will apply to the bonds thus rated, and the general more bonds thereof; unless a special rating is given for one or more of such bonds. together in computing the rate for the total suretyship required, or for one or All bonds given by a Public Official by virtue of his office are to be added
- bond given by the assistant, deputy or subordinate. subordinates in a public office, they take the rate applicable to their official chief. rating will apply to his other bonds. If it is a graduated rate scale, apply the correct rate according to the size of the 7. Where no special rating is given for bonds of assistants, deputies, and
- minimum premium \$5.00. rated (and \*not subject to paragraphs 6 and 7) are \$5.00 per M. per annum; apply the highest rate quotable for either office. Official bonds not otherwise When offices are consolidated, or dual offices are held under a single bond,

### Whimum Fromiums

- assistants and subordinates, although a higher minimum may be given for their premium on all Public Official Bonds is \$5.00 each. This applies to deputies, official chief Unless a different minimum is given in the rate table, the minimum
- above minimums; except on Tax Collectors' Bonds on which no refund is allowed premium for periods less than one year may be computed pro rata subject to the 10. Where bonds have an annual, and not a term premium, the earned
- proportion of short term premiums can be approved and paid, it may be accepted 11. Where premiums are paid by public appropriation, and only the pro rata

## Reindemnifying Official Bondsmen

than one-half the official band, charge rates in accordance with the following table: amount of the reindemnifying bond. For reindemnifying bonds one-half, or less full amount of the official bond, charge the regular Public Official rate based on the For reindemnifying bonds that are more than one-half the official bond, up to the fixed by agreement and may be less than the statutory penalty of the official bond Town, City or other Public Officers. The amount of the reindemnifying bond is Bonds to indemnify personal sureties on the official bonds of State, County

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On reindemnifying bonds less than one-seventh of the official bond, the premium will be one-seventh of one per cent. per annum on the penalty of the official bond.									Where i
emnifyir be one-	1 to 7	1 to 6	I to 3	104	1 to 3	1 to 21	1 to 2	in proportion as	Where the indemnifying bond is to the penalty of the official bond
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official the pe	10.00	9.00	8.00	7.00	6.00	5,70	\$ 5.00	: banod	Annual rate per \$1,000 on amount of indemnifying
bond,									no O
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### Public Official Bonds

The following rates apply to all State Institutions, and to Counties, Cities, Towns, Villages, Districts and all political sub-divisions of the State:

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sors and their Deputies:  Bonds, \$500 and under	Minimum &	Deputies	County Assessors	Assessors:
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		<b>5.0</b> 0	\$5.00	Rate per M. Min.
2.50			\$5.00	Min.

附絲三	School Districts, or Counties, Cities, and Towns:  Treasurers and Tax Collectors	Fublic School System:  State Universities, Colleges and all other Institutions above the grade of Normal School (including Treasurer of same)  Normal Schools and all Dakin Schools and all other Institutions above	Members of Boards acting as Treasurer, take All Treasurers'	Sometra and Construction of the construction o	All County and City Treasurers, Assistants, De	cluding Treasurers), covering proceeds of Special bond index authorized by Special Statute	against Bond Issues: Bond given by any Public (theer (in-	Treasurers and Assessors, ex-officio Tax Collector	Officers	All Tax Collectors, Deputies, Tax Receivers, Delinquent and		Depuries	All Assessors other than County Assessors	Boods, over \$500
	5.00	2.50		5.00		2.50		5.00	5.00			2.50	\$2.50	Rate per 11.
	5. O	2.50		5.00		5.00		5.00 €	i 5.00		: :50	2.50	5.00 00	\$5.00 XIII

State Treasurer	State (	All other Unicers and Employees	Koad Supervisors	Treasurers and Tax Collectors	Moads, Highways, Tumpikes and Bridges:	* All other Othcers and Employees	-	Treasurers and Tax Collectors	Drainage and Irrigation Districts:	bonds over \$500	Minimum for bonds up to \$500	All other Officers and Employees	Members of Boards, Commissions, Directors, or Trustees	Treasurers and Tax Collectors	which inmates are committed by public authority:	Farms, Prisons, Training Schools, and other Institutions to	division; including Almshouses, Asylums, Hospitals, Poor	County, City, Town, Village, or any other political sub-	Charitable, Relormatory and Fenal Institutions of State,	All other Officers and Employees		
0 •	State Officials	•	<b>6</b> 6	•	iges :	•				•	:	:	ns, Dire	:	oublic a	and ot	Asylum	any o	usti	. dá		
•		:	:	•		:	• •	:		:	:	•	ectors,	:	uthorit:	ier Insi	s, Host	ther po	tutions			
•		•	•	•		e e o	•			:	:	•	or Trus	:	<b>V</b> :	litution	itale,	litical	0.	:		
0 0		•	e 0	0		:	:	•		• •	*	:	tees	:		is to	100	-du	tate,	•		Þ
5.00		4.00	4.00	5.00		2.50	2.00	5.00				4.00	2.50	5.00						\$4.00	Rate per M.	
		5.00	<b>5</b> .00	5.03 3		5.00		5.00		5.00	2.50			5.00						\$5.00	Min.	

		t	v -				emanife reprise reprise		
5.00 0	3.00	:	:	:	tistics	ital Sta	au of V	ar of Bure	State Registrar of Bureau of Vital Statistics
5. ⊛	3	*	:	:	yees	· Emplo	d other	istants an	Deputies, Assistants and other Employees
! }	::00	:	:	•	:	:	•		Statistician
	3.00	:	•	:	:		•	(A)	State Librarian
5.00	2.50	:	:	:	yees	Emplo	d other	sistants an	Deputies, Assistants and other Employees
,	2.50	:	:	:	•	E	Print	nt of State	Superintendent of State Printing
	3.00 0	:	:	:	:	•		ccountant	
	3.00	:	:	:	0	•	6 4 •	e e e	Assistants
	3.00	:	:	:	:	•	unts	nt of Acco	Superintendent of Accounts
	2.50	•	:	:	:	rol	of Cont	te Board	Members, State Board of Control
5.08	3.00	:	:	:	etc.	istants,	nt, Ass	perintende	Manager, Superintendent, Assistants, etc.
5.00	3.00	:	:	:	:	) II	nmissic	cident Cor	Industrial Accident Commission
	3.00	•	•		6 6 8	:	:	yees	and Employees
		ints	Assistants	iners,	Exan	Officers,	ment,	g Depart	State Banking Department, Officers, Examiners,
	3.00	:	:	:	:	:	•	yees	and Employees
		nts	Assista	niners,	, Exar	Officers	tment,	ice Depar	State Insurance Department, Officers, Examiners, Assistants
	2.50	:	:	:		•	•	mmissione	Insurance Commissioner
	3.50	:	•	:	:	:	0	:	Comptroller
5.00	2.50	:	•	6 5 6	yees	· Emplo	d other	istants an	Deputies, Assistants and other Employees
t )	2.50	:	:	:	:	•	,	eral	Attorney-General
5.00	3.00	:	:	:	yees	oldwill.	d other	istants an	Deputies, Assistants and other Employees
	:50 0	•	:	•	:	:		State	Secretary of State
\$5.00	\$3.00	*	e e e	•	yees	. Emplo	d other	istants an	Deputies, Assistants and other Employees
Min.	Rate per M.								

Board of Harbor Commissioners	Superintendent, Weights and Measures	All other Employees	State Commission Market; Director	Deputies, Assistants and other Employees	State Commissioner of Horticulture	Labor Commissioner, all Officers and Employees	State Mineralogist	Employees	Motor Vehicle Department, Superintendent, Cashier and	Real Estate Commissioner	Purchasing Agent; Assistants and Employees	Deputies, Assistants and other Employees	Register of State Land Office	State Architect, all Officers and Employees	State Engineer, all Officers and Employees	Surveyor General, all Officers and Employees	Commissioner of Immigration and Housing	Commissioner of Corporations	Secretary, Building and Loan Commission	Building and Loan Commissioner	Clerks of Supreme and Appellate Courts	Deputies, Assistants and other Employees		附錄三
• •	:	:	:	:	•	30	•	:	Cas	:	:	:	:	:	:	•	:	:	:	:	:	•		
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•	٠	•	•	٠	•	•	•	•	<b> -</b> 0,44	•	•	•	•	•	•	•	•	•	•	ī	:	:	hri	
2.50	2.50	4.00	2.50	2.50	2.50	2.50	2.50	3.50		2.50	5.00	2.50	2.50	2.50	2.50	2.50	2.50	3.05	3.00	3.00	3.50	\$3.00	Rate per M.	
	5.8 8	5.93 3		5.00	5.O	5.03	S.	ි			5.00	5.00		5.00	5.00	5.00	5.00	5.00	<b>5</b> .00			క్రాం - (-)	Min.	

Secretary, Assistants and other Employees Secretary, State Fish Exchange	er Employees ge al Reserves egimental, Br s, Regimental numissioned C	loyees tal, Briga mental, oned Office	Brigad Brigad	d Grai	::: ::: ::: ::: ::: ::: ::: ::: ::: ::	\$2.50 2.50 5.00 5.00 5.00 5.00 10.00	\$5.00 5.00 5.00 5.00
						Rate per M.	Min.
Secretary, Assistants and other l	Emplo:	yees		•	•	<b>\$</b> 2.50	
Secretary, State Fish Exchange	•	:	:	:	:	2.50	
	•	:	:	:	:	5.00	\$5.0C
Wational Guard.							
Organized Militia or Naval l	Reserv	cs.					
Adjutant General		:	:	:	:	5.00	<b>5</b> .00
Paymaster General	•	:	:	•	•	5.00	5.00
Paymaster, all ranks, Regii	mental	, Briga	de or	Comp	ลมช	5.00	5.00
Quarternaster General		:	:	•	:	5.00	5.00
Quartermasters, all ranks, 1	Regime	ental,	Brigad	e or ]	Sat-		
talion	•	:	•	:	:	10.00	5.00
All other Officers, Non-comm	nission	ed Offic	ers an	d Civi	lian		
# 0 9			•	:	:	10.00	5.00

Schedule Rates.

are bonded with an aggregate liability on such bonds of not less than \$10,000. at least three companies, troops, batteries, or naval divisions, or larger bodies, may be made for schedule or individual bonds covering officers, where officers of funds, or by other public \*appropriation, a rate of \$7.50 per thousand per annum Where premium is paid by the State, or City or out of State, City or Military

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Straff Ordig Straff

Elsewhere in California.	In San Francisco and Los			
<b>\</b>	ğı m <sub>erind</sub>	,		
5,000	\$5,000	Bond:	<b>Motaries Public</b>	
			Public	
4 years	4 years	Term:		,
10,00	\$20.00	Premium:	3	

### COUNTY OFFICIALS

1	*Superintendent of Schools	Supervisor	*Recorder	County Librarian	County Forester	Coroner	Purchasing Agent	*Auditor	*County Clerk	Deputy Sheriff and Sheriffs Officers	Sheriff	Assessors and Taxing Officers: (See p. 124). Treasurers: (See County Treasurers, p. 124). Public School System: (See p. 124).
	5.00	2.50	5.00	2.50	5,00	2.50	5.00	5.00	5.00	5.00	\$5.00	Rate per M.
	2.50	5.00	5.00	5.8		5.00	: •	5.00	5.00	5.0°	\$10.00	Min.

	City Clerk	Councilmen	Mayor .	Assessors and Taxing Officers: Treasurers: (See City Treasur			County Horticultural Commissioner	Fish and Game Warden	Health Officer	Constable and Deputy Constable	Justice of the Peace	*Probation Officer	All Court Clerks	All Judges .	Public Guardian	Public Administrator	*Public Defender	*District Attorney or Counsel	Surveyor .	
M	•	•	•	(See			icultu	ne W	-	d Del	e Pea	ficer		:	ian	nistra	der	rney	•	
靛	*	•	•	City Of	Sec		ral Co	arden	•	outy (	e e	•	•	0	• •	tor	9	or Co	9	
energi territi territi	9	e e	2 2	d Taxing Officers: (See p. 124). (See City Treasurers, p. 124).	See separate schedule for cities which adopt "Commission Form of Government."	NON	mmissic	•	•	onstabl	0	9	•		•	•	9	insel	# #	
	:	•	•	(See I	sion K	ICIPA	ner	:	•	(P)	•	:	•	•	:	:	8 8	5	•	
	*	•	:	124).	e for co	MUNICIPAL SCHEDULE	:	•	•	:	:	:	•	:	•	:	•	:	e • •	
	:	:	:		Govern	EDU	•	:	:	:	:	:	•		:	:	•	0	•	
- <del> </del> -	:	:	•		ment."	ÌŊ	:	:	•	•	a 0 0	:	:	:	:	:	:	•	•	
-	•	9	:		opt		:	•	*	0 0	:	:	:	:	:	:	:	•	•	<u></u>
	5.00	2.50	2.50				5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	\$2.50	Rate per M.
	5.00	5.0	5.00				5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	\$5.8	Min.

Fit	畲佬	troping timing considir					-1		
								Rate per M.	Min.
*Auditor	•	•	:	:	:	:	:	\$5.00	\$5.00
Purchasing Agent	₽€	•	•	:	:	•	:	5.90	
*Marshal	:	8	:	:	•	:	:	5.00	5. (O)
*City Attorney	•	:			:	*	:	5.00	5.9 3
Supervisor	•	*	:	:	:	:	:	3.00	5.00
*Recorder	•	•	e 5 8	•	:	•	:	5.00	<u>ت</u> . 0
City Electrician	0	e •		:	:	:	:	2.50	5.00
City Engineer		:	0	•	:	:	:	2.50	5.9 <u>0</u>
Library Trustees	0	•	•	•	:	•	:	2.50	50
All Judges	•	:	•	:	:	:	:	5.00	<b>5</b> .98
All Court Clerks		•		:	:	:	•	5.90	5.00
Justice of the Peace	ace	•	•	:	:	:	:	5.00	5.00
Constable	:	:	:	:	:	0 6 8	:	5.00	5.00
Deputy Constable	е:	•	:	•	:	•	•	5.00	5.00
Superintendent for care, etc., of Voting Machines	or care	, etc., c	f Votin	g Mack	ines	•	•	5.00	5.00
Harbor Master	•	e 	•	•	•		0	3.(0	5.00 0
Pound Master		:	:	•	•	•	:	2.50	5.00
Public School System:	MATER	•							
(See p. 124).									
			!						

STREET OPENING or Widening; Public Works or Public Improvements: Commissioners to assess benefits and damages (Cal. Gen. L., Act 3927, Sec. 6; 3931, Sec. 6):

		7				Commis script, eccurati	n		
5.00	4.00	rers,	, Treasu	te.:.lectors	hting, c Irds; Col loyces	Lie Utilities, W. ferworks, Lighting, etc.: Commissioners, Members of Boards; Collectors, Treasurers, and all other Officers and Employees	ioners, Me	ener.	*
		\$3.50 5.00	: :	: :	::	Minimum on bonds up to \$500 Minimum on bonds over \$500	n on bond		
	4.00	•	:	: '	:		200	All others	*
5.00	4.00	5.	ntenden	Superi	ssistant	Inspectors, Superintendents, Assistant Superintendents	rs, Superir	Inspector	₩.
5.00	5.00	:	a : es	TOS OF	Tres, Dr	reasurers, Collectors of Revenues, Dues or Taxes	rs, Collect	Frasure	-80-
2.50	2.50	:	ards	s of Bo	nembers	Commissioners, Directors and members of Boards	ioners, Di	('omniss	
		2,12	parecy	21010	CHOS,	Public Works:	forks:	Fublic Works:	
		and	Weights	Wers;	ots, Se	Grounds, Markets, Parks, Streets, Sewers; Weights and	, Markets,	(Sounds)	
		nses,	h Lice	Healt	DINGS.	THE BUIL	s or Pu	DEPARTMENTS OF PUBLIC BUILDINGS. Health Licenses.	
5.00	5.00	6 0 9	:	:	:		n	Farelmen	
5.00	5.00		0 0	<b>6</b> 2	ergeant	Chief, Captains, Lieutenants, Sergeants	optains, Li	Chief, Ca	
5.00	2.59	e e	•	•	:		ioner	Commissioner	
							RTMENT:	POLICE DEPARTMENT:	
13.08	2.50	:	:	:		•	*	Firemen	
5.00	2.50	<b>6</b> 6	•	•	•	cutenants	Chief, Captains, Lieutenants	Chief, Ca	
<b>8</b> 5.30	\$2.50	•	•	:	e •	•	ioner	Commissioner	
Min.	Rate per M.						TNEW:	FIRE DEPARTMENT:	
						bond.	for life of bond.		
		i.	2.50 pe	ings, 🕏	proceedi	Commissioners in these proceedings, \$2.50 per M	missioner	Com	

"Commission Form of Government" Municipal Schedule for Cities Which Adopt

"City Manager" Plan

Mayor, City Manager or Executive Head under any title; Purchasing Agent and each Commissioner, Councilman

or member of Legislative body under any title: \$5.00 per M. per annum on each bond

(See All Treasurers' rate, p. 124).
For City Taxing Officers: (See p. 124).
PUBLIC SCHOOL SYSTEM: (See p. 124). For City Treasurer (separately bonded):

STREET OPENING or Widening: Public Works; or Public damages (Cal. Gen. L., Act 3927, Sec. 6; 3931, Sec. 6): Commissioners in these proceedings, \$2.50 per M. for Improvements: Commissioners to assess benefits and

life of bond.

Firemen	Chief, Captains, Lieutenants	Commissioner	FIRE DEPARTMENT:
e •	a •		
		:	
•		•	
•	:	e e	
2.50	2.50	\$2.5 <b>0</b>	Rate per M. Min.
2.00	5.00	<b>\$</b> 5.00	Min.

premiums nay be re governing take the r	*ALL OTHER CITY OFFICERS 4.00	5		* D	Peace	All Judges 5.00	6 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	Commissioner \$2.50	Police Department: Rate per l
	4,00	5.00	5.00	5.00	5.00	5.9 8	5.00	5.00	<b>\$</b> 2.50	Eate per M.
	4.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	<b>\$</b> 5.00	Min.

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#### GENERAL FIDELITY AND FIDELITY RATES

## GENERAL FIDELITY RATE

General Fidelity Rates applicable to individual fidelity bonds for all concerns and employers not on Classified List. (Examine classified list carefully before applying this rate.)

EXECUTIVE OFFICERS:

Per \$100

Min.

10.00	:3	:	:	•	a *	*	9 4 5		Traveling Auditors	<b>j</b>
		:	:	:	:	emen	rehous	es, Wa	Companies, Warehousemen	
		press	1 Com	Cotton	evators,	rain El	ist: G	ified I	see Classified List: Grain Elevators, Cotton Compress	
		)ts	recei	rehouse	sign wa	ssue or	ed to it	thorize	Custodians authorized to issue or sign warehouse receipts-	C
10.00	1.00	:	ots)	e receij	arehous	sign w	sue or	a to is	authorized to issue or sign warehouse receipts)	2
		(not	office	or head	anches	) at br	signees	ot con	Custodians (not consignees) at branches or head office (not	C
10.00		:	:	:	agencie	Buisan	r purc	ncies o	sales agencies or purchasing agencies	?
		its-	ng poi	tributi	ocal dis	ers at l	Manag	sranch	Agents and Branch Managers at local distributing points-	- AL
10.00	.50	:	:	:	:	1en	untern	ien, Co	Inside Salesmen, Countermen	. F=
10.00	.75	:	:	:	sition)	lual po	sheir (c	ind Cas	Bookkeeper and Casheir (dual position)	į (t
10.00	80	*	:	:	ers	, Cashi	Clerks	Office	Bookkeepers, Office Clerks, Cashiers	Į,
10.00	.50	9	•	:	:	•	:	•	salary)	9
		no) s	fanito	lings, J	of Build	dents o	rinten	d Supe	Managers and Superintendents of Buildings, Janitors (on	W.
10.00	: ::3	:	:	lanagei	stant N	or, Assi	Audit	sistant	ager, Assistant Auditor, Assistant Manager	) l
		Man-	litor,	er, Auc	Creasur	stant '	, Assi	cretary	Assistant Secretary, Assistant Treasurer, Auditor, Man-	
\$10.00	ණ දුර	:	:		•			JSHICE	and Treasurer	
		etary	, Secr	easure	ary, Tr	Secret	sident,	ce-Pre	President, Vice-President, Secretary, Treasurer, Secretary	Ţ

Earned minimum on each bond or position \$5.00	Inside Employees not otherwise rated	Paymasters, Timekeepers and Outside Employees	salary and commission	Collector, Traveling Agent on salary or commission or	ing Sale	or salary and commission	Buyers, purchasing agents	commission or salary and commission (local)	Salesman, Collector, Salesman and Collector on salary or	Demonstrators	and accounts on salary (local)		Drivers, Collectors, Shipping or Receiving Clerks, Porters, Watchmen, Messengers, or any other employees entrusted with the handling, carriage or delivery of goods or	
	.50	.75	1.00			1.00	.75	1.00		1.00	1.00	\$1.00		Per 3100
	10.00	10.00	10.00			10.00	10.00	10.00		10.00	10.00	\$10.00		Min.

#### MIUSE

The "General Fidelity Rate" and "Classified Fidelity Rates" are increased 25% on all fidelity bonds for officers and employees stationed in Alaska. Minimums unchanged.

## TIDELITY SCHEDULE RATES

the number of employees give it a schedule rate. Individual rates, pp. 1 and 2, apply to all unclassified fidelity business unless its volume and

Classified List and rated there as to individual or schedule bonds. the employer's aggregate liability in force for the purpose of fixing schedule rate. fidelity rate on an individual bond, included in such schedule, the lower rate may bond. lished, the schedule rate is applicable to any part of such employer's business, whether one bond or more, and whether carried on individual bonds or on schedule employer, stating the number and amount of bonds in force. When thus estabmission"—see footnote) to be evidenced by a letter or other writing from the "Consignees, Brokers, Sales Agents on salary or commission or salary and com-\$30,000 or more on six or more efficiers or employees for the same employer; (except be quoted for such individual bond; but such bond shall be included in computing Fidelity schedule rate applicable to all fidelity business not included in the Schedule rates are based upon aggregate volume of corporate suretyship of Where the schedule rate for an employer's aggregate liability exceeds the

	Sirga-di- Spredi Spredi					
25 cents	9	•	•	*	* * * * * * * * * * * * * * * * * * * *	goo, our over
500, 30030 cents	* *	•	:	:	inche de la company	100,000 up to but not
100,00040 cents	:	:	:	:	TO BE CHANGE	50,000 up to but not including
50,00050 cents	:	:	:	:	ileliaing.	\$ 30,000 up to but not
101 \$ 100						

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the Manual apply to Continental United States, Canada and Newfoundland. Foreign banks and overseas branches of American banks are specifically rated Classified fidelity rates and individual and schedule rates on pages 1, 2, 3 of

under the classification "Banks."

(Alaska: S. S. Line .50, see p. RR & SS 153.)
Rates for fidelity coverage for all parts of the world except as above noted; ALASKA: 25 per cent over Manual.

earned premium for each name of one dollar. are given on p. 12. On all unclassified fidelity schedules rated on this page, there is a minimum

and for all fidelity lines classified and unclassified (except banks, specifically rated)

and commission: Note.— Consignees, Brokers, Sales Agents on salary or commission or salary

Schedules aggregating \$500,000 or more for the same employer, may be submitted to the Bureau for separate rating.

## FOREIGN FIDELITY RATES

Individual or schedule; classified and unclassified except banks; for all parts of the world not covered by page 3:

EMPLOYEES ON PAYROLL (Salary):  British Possessions in N. A., including British West Indies (excepting Canada and Newfoundland) Canal Zone, Cuba, Virgin Islands and United Kingdom of Great Britain and I.00 10.00 II.00 II.00 II.00 II.00 II.00 III.00 IIII.00 III.00 III.00 III.00 III.00 III.00 III.00 III.00 III.00 III.	\$ .50 1.00 1.50 1.50 heir com	\$ 5.00 10.00 5.00 7.50 15.00 15.00 tion is
	Fer \$100	Min
	,	
British Possessions in N. A., including British West Indies		
(excepting Canada and Newfoundland) Canal Zone, Cuba,		
Virgin Islands and United Kingdom of Great Britain and		
reand	.50	\$ 5.00
* * * * * * * * * * * * * * * * * * *	1.00	10.00
***		5.00
EMPLOYEES ON COMMISSION: British Possessions in N. A., including British West Indies (excepting Canada and Newfoundland) Canal Zone, Cuba, Virgin Islands and United Kingdom of Great Britian and		
Elsewhere (including Philippine Islands)	I.50	7.50 15.00
0		5.00
EMPLOYEES ON SALARY AND COMMISSION: If the major part of tion is salary are classified as salary; if the major part of their commission are classified as commission.	heir <b>c</b> om ompensa	pensa-

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Minimum and minimum earned premiums apply to each name on a schedule,

territories regardless of the Domestic rate. Whenever the Domestic rate is higher as well as to each individual bond. These rates apply to all Fidelity bonds classified and unclassified in the above

than that given above, the highest rate must be charged. Employees on vessels take the classification of their home port.

separate rating. "Porto Rico"—All classes of bonds separately rated Foreign fidelity business, individual or schedule, aggregating \$500,000 or more of Fidelity Bonds for the same employer may be submitted to the Bureau for

## BLANKET FIDELITY BONDS

On bonds exceeding \$125,000, the minimum and basic rate, up to twenty-five Compulsory Bondable Employees, increases \$150.00 for each \$25,000; and the percentage for computing additional premiums for more than twenty-five "Compulsory Bondable Employees" increases according to the scale named on page 5, viz: 5% for each \$25,000. For your convenience, percentages and minimums on blanket fidelity bonds up to \$1,000,000 are worked out below.

Mi															
PARTY NAMED IN COLUMN TO A STATE OF THE PARTY	450,000	425,000	400,000	375,000	350,000	325,000	300,000	275,000	2.0,000	225,000	200,000	175,000	150,000	\$125,000	
	00.	95	00	Si	88	J	70	ස	60	55	50	A-C1	40	ప్రి	%
- [2	3,:00	3,150	3,000	12,850	2,700	2,550	2,400	2,250	2,100	1,950	1,500	prompt of the state of the stat	1,500	\$1,350	Minimum

																							Fit
hend Va																					an		餘
000,000	975,000	950,000	925,000	900,000	875,000	850,000	825,000	800,000	775,000	750,000	725,000	700,000	675,000	650,000	625,000	600,000	575,000	550,000	525,000	500,000	\$175,000		М
210	250	200	<b>19</b> 5	100	S. S.	180	<u>~</u>	170	165	180	155	150	14 C	140	535	130	125	120		110	105	%	
6,80	6,450	6,300	6,150	000,000 000,000	5,850	5,700	5,550	5,400	5,250	5,100	4,950	4,800	4,650	4,500	4,350	4,200	4,050	3,900	3,750	3,600	\$3,450	Minimum	ä

### FIDELITY RATES

### Blanket Fidelity Bonds

(On Forms approved by Surety Association of America.) Standard Form A—Primary Blanket Fidelity Bond. Standard Form A A—Excess Blanket Fidelity Bond.

## Applicants for Blanket Fidelity Bonds—

Deputies or employes. Blanket Bonds or for or in behalf of any Federal or other Public Official, their All classes of Employers other than those eligible for Bankers or Brokers

#### Bondable Employes...

are not also officers thereof) in the regular service of employer, compensated by of the same general character. commission merchants, consignees, contractors or other agents or representatives at all times in the performance of such service but not to cover brokers, factor salary, wages and/or commission, whom employer has a right to govern and direct All natural persons (except Directors of the employer, if a corporation, who

### Classes of Employes—

Employes and (2) Optional Bondable Employes: Bondable Employes are divided into two classes: (1) Compulsory Bondable

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Assistant Auditor, Assistant Manager, Superintendents, Bookkeepers, Office Clerks, Stenographers, Cashiers, Inside Salesmen, Countermen, Branch Managers, Custodians, Watchmen, Messengers, Shipping or Receiving Clerks, Steck Clerks, Paymasters, Timekeepers and Foremen. President, Secretary, Treasurer, Secretary and Treasurer, Assistant Secretary, ing the following positions and those of a similar nature-President, Vice-Compulsory Bondable Employes includes officers and employes occupy.

Chauffeurs, Demonstrators and Canvassers Porters, Janitors, Outside Salesmen, Collectors, Drivers, Drivers' positions and those of a similar nature—Factory Workers, Mechanics, (2) Optional Bondable Employes includes employes occupying the following Laborers, Helpers,

### Location of Risks Covered—

Limited to United States, Alaska, Canada and Newfoundland.

#### Bond Penalties-

multiples thereof. Blanket Fidelity Bonds are written in the minimum penalty of \$25,600 and

## Primary Blanket Fidelity Bond (Standard Form A)—

cover, excepting those "Employers" and "Optional Bondable Employes" specifically listed at page 12. The basic rate begins with the following table of minimums up to twenty-five employes: Employes" plus such "Optional Bondable Employes" as the Employer desires to Premium is computed on all of the Employer's "Compulsory Bondable

employe	each	for	premium	annual	additional	an	minimum	to this	Add
0	2,400.0	_	300,000	1,800.00	200,000		1,200.00	100,000	
٥	2,250.0	_	275,000	1,650.00	175,000		1,025.00	75,000	
ð	2,100.0	_	250,000	1,500.00	150,000		825.00	50,000	
ð	\$1,950.00	-	\$225,000	\$1,350.00	\$125,000	40	\$ 625.00	25,000	<b>4</b> 50
			Bond		Bond			BOND	

exceeding twenty-five, according to the following table for \$25,000 bonds:

Next twenty-five (26 to 50 employes)        \$15.00 each         Next fifty (51 to 100 employes)         10.00 each         Next one hundred (101 to 200 employes)         5.00 each         Next one hundred (201 to 300 employes)         4.00 each         Next two hundred (301 to 500 employes)         3.00 each         Next five hundred (501 to 1000 employes)         2.50 each         Next fifteen hundred (1001 to 2500 employes)         2.00 each         Next twenty-five hundred (2501 to 5000 employes)        1.50 each         All others (over 5000 employes)         1.00 each	ą	<b>1</b> >>	1-31	1-36	الخد ا	الورح	1	1-34	<b>⊢_</b>	الحرا
plcyes)	4	III oth	Text t	Vext f	Yext f	Vext	Wext o	West (	Vext 1	Vext 1
plcyes)	ď	iers (c	went	ifteen	ive h	wo h	me hu	me hu	ifty (l	went
plcyes)		ver 5	y-five	hund	ındre	undre	indrec	indre	ol to	y-five
plcyes)	•	000 e	hund	red (I	1 (501	1 (301	1(201)	1 (101	100 cr	(26 to
plcyes)		mploy	red (2	001 to	to 10	to 5(	to 30	to 20	nploy	) 50 ei
plcyes)		es)	501 to	2500	00 en	)0 emj	0 emj	0 emj	es)	mploy
plcyes)	•	•	5000	) empi	aploye	loyes	ployes	ployes	:	es)
	•	:	empl	oyes)	Š	•••	•••	<u>:</u>	:	:
: :	•	:	oyes)	:	:	0	•	:	:	:
\$15.00 each 10.00 each 5.00 each 3.00 each 2.50 each 1.50 each 1.00 each		:		:	:	e >	G 6	d 0 2	:	:
\$15.00 each 10.00 each 5.00 each 4.00 each 3.00 each 2.50 each 2.50 each 1.50 each 1.70 each		:	:	•	:	:	:	:	:	:
.00 each .00 each .00 each .00 each .00 each .00 each .50 each .50 each		ļmai	ســـــــــــــــــــــــــــــــــــــ	લ	ıs	وي	r <del>iz</del>	٥,	10	SIS
each each cach cach each each each each	1	8	Ö	00	.50	00	9	9	8	8
		each	each	each	each	each	each	each	each	each

For larger bonds, increase such additional premium according to the following percentages: Bond of \$50,000,15%: bond of \$75,000, 25%; bond of \$100,000, 30%; bond of \$125,000, 35%; and so on, adding 5% for each additional \$25,000. The basic rate thus ascertained is the final premium charge except for "Optional Bondable Employes" specifically listed at page 12 and for those Employers engaged in the following lines of business.

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	25%	25	:	•	:	:	:	:	:	panies	Telephone Companies
50%	:	:	:	*	:	;	;	:	:	:	Social Clubs
75%	:	:	:	:	:	:	:	:		mpanies	Salary Loan Companies
100%	:	:	:	:	54)	igi isi	at Manu	Listed	hiers (	und Cloti	Retail Tailors and Clothiers (Listed at Manual p. 54)
50%	:	:	:	•	:	:	tions	ganiza	ade Or	oyes, Tra	Railroad Employes, Trade Organizations
	20%	22	0 0	:	:	:	p. 50)	Manua	tions (	Corporat	Public Service Corporations (Manual p. 50)
100%	:	:	:	:	:	:	:	:	:	es	News Companies
100%	:	:	•	:	:	•	;	:	:	:	Labor Unions
100%	:	:	:	:	:	:	:	21)	d Reta	lesale an	Jewelers (Wholesale and Retail)
100%	:	:	:	:	:	:	procals	d Reci	ges an	Exchan	Interinsurance Exchanges and Reciprocals
50%	:	:	:	:	:	:	:	:	(A)	staurant	Hotels and Restaurants
100%	:	:		ouses "	Wareh	)rs &	Elevato	Grain	ting .	ies opera	Grain Companies operating "Grain Elevators & Warehouses"
25%	:	:	ice)	Insuran	Health	d/or	dent an	e, Acci	ng Lif	rs (writi	Fraternal Orders (writing Life, Accident and or Health Insurance)
20%	:	:	:	:	:	:	:	:	:	:	Cotton Factors
100%	:	:	:	:	:	:	:	:	anies	ж Сотр	Cotton Compres Companies
100%	:	:	:	:	:	:	:	al p. 54	Manue	isted at	Chain Stores (listed at Manual p. 54)
100%	•	:	:	:	•	:	:	:	panies	age Comp	Chattel Mortgage Companies
100%	:	:	•	•	:	:	: :	l classe	e of al	nterprise	Amusement Enterprises of all classes
Additional Percentage	Discount	D:							e S	Class of Eusiness	Class
			+						四	in Q	m

## Optional Bondable Employes:

"Optional Bondable Employes" of the companies specifically listed below: Vacuum Cleaner Companies, News Companies, Wholesale Groceries, Bakery, following additional premiums are to be charged on bonds of \$25,000 for the After additional percentages have been added and discounts allowed, the

Ice Cream, Dairy, Laundry and Towel Supply Companies:

strators, Canvassers and other smilar positions: Outside Salesmen, Collectors, Drivers, Drivers' Helpers, Chauffeurs, Demon-(Ten Dollars (\$10.00) each.

percentages given at page 4 (reverse side) and 7. For larger bonds, increase such additional premium according to the

ascertained, fifty cents (50c) for each factory worker, mechanic and laborer. Employer's business and regardless of bond penalty, add to premium previously FACTORY WORKERS, MECHANICS AND LABORERS: Regardless of class of

total "Compulsory and Optional Bondable Employes" is twenty-five (25) or less. No additional premium is charged for "Optional Bondable Employes" when the

## Excess Blanket Fidelity Bond (Standard Form AA)—

five percent (25%) and from the premium thus ascertained subtract full premium Bond Fremsum including the surcharge of twenty-five percent (25%). however, to Minimum Premium of twenty-five percent (25%) of the Blanket Fidelity actually paid on such Underlying Fidelity Bonds to American Companies, subject, for each additional Employe. After additional percentage or discount for class of (1,000). On all Employes over one thousand (1,000) charge Two Dollars (\$2.00) Employes of every description covered by all Underlying Fidelity Bonds, either Individual, Schedule or Position for all Employes up to and including one thousand business has been made or allowed, surcharge this total premium computation twenty-Compute premium as for a Primary Blanket Bond on the total of all of the

#### Ceneral Rules

or bonds which may be Excess over the Underlying Bond on the same form. only on Primary Blanket Fidelity Bond, i.e., on the Blanket Fidelity Bond which is next to the Fidelity Schedule and not on any additional Standard Form A bond (or minimum) for Primary coverage. Allowance for Underlying Fidelity is made Underlying Fidelity coverage, net premium to be not less than one-half of premium fifty percent of the premium actually paid to American Companies for such carried there may be deducted from the final premium computation on this Form employers "Compulsory Bondable Employes." If Underlying Fidelity Bonds are Standard Form A is a Primary Blanket Fidelity Bond and covers all of the

for the Excess. amount of the Primary Blanket Fidelity Bond. The remainder is the premium bonds and from this sum subtract premium (or minimum) computed on the When so issued compute premium (or minimum) for the aggregate amount of both Standard Form A may be issued as Excess over Primary Standard Form A

consolidation takes place. increase or decrease of employes during premium year except where merger or Premium is corrected annually. There are no charges and no deductions for

### Elanket Position Bonds

(On Standard Form approved by Surety Association of America)

Applicants for Blanket Position Bonds —

All class s of Employers other than those eligible for Bankers or Brokers Blanket Bonds or for or in behalf of any Federal or other Public Official, their

Deputies or employes.—

Eondable Employes.—

commission more hants, consignees, contractors or other agents or representatives at all times in the performance of such service but not to cover brokers, factor salary, wages and/or commission, whom employer has a right to govern and direct are not also efficers thereof) in the regular service of employer, compensated by All natural persons (except Directors of the employer, if a corporation, who

Classes of Employes —

of the same general character.

Bondable employes are divided into two classes: I. Compulsory Bondable Employes. 2. Optional Bondable Employes.

Compulsory Bondable Employes —

Group A -- Officers and Employes in Major Positions of Trust, such as President, Vice-Presidents, Treasurer and Assistant Treasurers, Scoretary and

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Receiving and Supply Departments, Clerks in Shipping Departments, Factory Superintendents, Branch Managers, Assistant Branch Auditors, Cashiers, Bookkeepers, Paymasters, Timekeepers, Purchasing Agents and Buyers, Custodians of Merchandise, Sales Managers, Factory Superintendents, Department Managers or Superintendents, Assistant Managers or Assistant Assistant Secretaries, Comptroller and Assistant Comptrollers, Accountants Managers,

employe having custody of money or property. Salesmen and Collectors, including Chauffeurs and Drivers, or any other outside Foremen, and Watchmen. Group B - EMPLOYES IN MINOR OUTSIDE POSITIONS OF TRUST, such as

Salesmen, Porters, Window Dressers, Demonstrators, Weighers and the like. Group C - Employes in Minor Inside Positions of Trush, such as Inside

property of the employer. course of business do not handle the money nor have custody or control of the Typists, Telephone Operators, File Clerks and Office Boys who in the ordinary Group D-Employes in Clerical Positions, such as Stenographers,

## Optional Eondable Employes —

Group E - Factory Workers, Laborers and Mechanics.

### Location of Risks Covered —

Osnada and Newfoundland. Limited to United States, District of Columbia, Alaska, Hawaiian Islands,

#### Bond Penalties -

and \$20,000. Blanket Position Bonds are written in the penalty of \$5,000, \$10,000, \$15,000

## Optional Bondable Employes -

class of Employer's business and regardless of bond penalty, add to premium previously ascertained, fifty cents (50c) for each factory worker, mechanic and Group E - Factory Workers, Mechanics and Laborers: Regardless of

#### General Rules:

Bondable Employes" when total of both Classes is five (5) or less, No additional premium is charged for either "Compulsory or Optional Premium is corrected annually. There are no charges and no deductions for

increase or decrease of Employes during the premium year, except where merger or consolidation takes place.

## Additional Specific Excess Indemnity ---

and classification of Employers business. In computing volume do not include additional specific indemnity charge the regular Manual rate according to volume the penalty of the blanket bond. Additional Specific Fidelity Indemnity may be taken on Employes. For such

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### Automobile Coverage

This page is intended to cover various forms of fidelity coverage in the manufacture and distribution of automobiles.

Automobiles and Accessories

**Eanufacturers and Distributors:** 

Employes on payroll at Head Office, Branches or Factories, General Fidelity Rate.

Automobile Dealers:

Bonded to Manufacturer, Distributor, Sales or Finance Agencies:

Agencies: \$2.50 per M flat on the note or amount outstanding on consignment of car.

(The rate allows for the average frequency of turnover; is computed on the maximum amount of indebtedness on each car; and is a term rate not subject to pro rate or renewal.)

Earned Minimum per Dealer, \$15.00.

Automobile Purchaser:

Bonded to retail dealer; coverage against embezz ement;

First Premiums and Minimums:
Annual Volume:

					: :		t	Over 2500 cars
Per \$100.		: :	: :				Ď.	1601 to 2500 cars
•		:	:	:	6 9 •	•	6	i to 20 cars
	•							

Minimum and rate apply to coverage on each separate car.

Two or more cars cannot be included together to avoid minimums.

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## AUTOMOBILE COVERAGE

#### Ceneral Rules

against the insurer. every car shall be covered; to the end that there may be no adverse selection Contracts with all producers of this form of insurance should require that

maximum outstanding at the purchase, consignment or delivery of the car. The term of the insurance and the limitation of liability are taken into account in number sufficient to identify the car. Schedule rates making the term rate; there is no reduction or refund of premium for short time. of one insured. Automobiles are added to the schedule by descriptive name and A schedule must be carried in one policy, placed by and covering the interest are computed on the

misappropriation of the car by the purchaser or consignee or with his connivance. Coverage is strictly limited to larceny, embezzlement, conversion or criminal

car by others than the purchaser, not covered; failure to pay for the car is not covered Accidental loss, destruction, fire, casualty, not covered; theft or seizure of the

#### Confiscation

standing loan or unpaid purchase price of each car. takes an additional premium of \$5.00 per M computed on the maximum outconfiscation of cars for illegal transportation of liquor by others than the insured General Indemnity to vendors or lenders against the risk of seizure or

Minimum \$5.00 and maximum \$12.50 for each car.

Agents, Canvassers: Not applicable to specifically rated companies listed at Bond for return of seized vehicle is two per cent. Minimum \$10.00. To get this rate all cars must be covered. Fidelity Rates

Individual or Schedule:

Manual page 46.

Who sell from door to door on commission or salary basis -hosiery, sewing machines, washing machines,

Officers and employes at Head Office, Factories or \$30,000 and over ... Under \$30,000 ... commodity: wringers, lightning rods, books, tea, coffee or any other One-half the Minimum is earned. on salary : Branch Offices, employed at inside positions and \*\*\* 0 : 0 : 9 0 0 :

81.00 00.18

\$10.00

General Fidelity rate computed on the size of this

Schedule only.

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Banks, National Banks, Savings Banks, Trust Companies Industrial Banks, Safe Deposit and Title Companies:

The heavy and increasing loss ratios on small banks (usually designated as "one-man" or "two-men" banks) necessitates a separate classification and rating for such institutions. (Building and Loan Associations, see p. 44.)
(Private Banking Houses, see p. 70.)
(Stock and Bond Brokers, see p. 80.)

Class A: Banks (including National, State and Savings Banks), Trust Companies Banking institutions are classified as follows: Industrial Banks, Safe Deposit and Title Companies, having a capital stock

surplus and undivided profits of \$25,000 or more, in those States where Savings Institutions are not required to have a paid in capital stock. profits); Savings Institutions (not Building and Loan Associations) having a paid in, in eash, of \$25,000 or upward (disregarding surplus and undivided

Class B: All Institutions with less than \$25,000 cash capital as defined above. (See p. 16.)

(For Blanket Bonds, see pp. 27-38)

#### Ranks in Class A :

Fidelity bonds not on statutory form; (statutory forms are separately rated, pp. 23, 24),

# Individual or Schedule:

INDIANA: Bank Fidelity Bonds which carry the Statutory Liability The Statute applies to all forms of Fidelity Bonds for active officers of Loan and Trust and Safe Deposit companies Officers and Employees ... (regardless of form of bond) Statutory Forms 9 6 • 8 0 0 Per \$100 Class A Class B Per \$100 1.00

(but not to employes thereof); and to President, Vice-President and Cashier of State Banks. (Ind. L. 1921, Ch. 20, Sec. 2.)

Officers and employes of National Banks and employes of

bonded on usual Bank Fidelity forms or on A. B. A. form, State Banks and of Loan and Trust and Safe Deposit companies

take Bank Fidelity rates for Class A or B.

B. Wherever a form of bond containing the Statutory Liability is insisted upon, regardless of whether such Liability is required by law or not, the rate under this broader form is Class A—50. Class B—1.90.

#### MISSOURI:

Statutory form of bank bond for officers and tellers of State Banks, Trust Companies and Savings Banks ... . ල

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		Banks in Class B: (See p. 22.)
1.00	Sī	Washington: The Statute applies to all forms of Fidelity Bonds for active officers and employes of State Banks and Trust Companies
1.00	.50	Tennessee: Statutory form of bond for Officers and Employes of all Banks
1.00	. <b>5</b> 0	Pennsylvania:  Bonds running to the Commonwealth of Pennsylvania:  (these bonds are given pursuant to Statute, though the form varies)
.00	.60	OKLAHOMA: Bond running to the State of Oklahoma, on form prescribed by the Bunking Commissioner: Officers and employes of all banks under the supervision of State Banking Department
s A Class B Per \$100	Class A Class B Per \$100 1.00 I.00	NORTH CAROLINA: Statutory form of bond for Officers and Employes of all Banks

Fidelity bonds on individual or schedule forms

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200%	:	:	:	• • • • • • • • • • • • • • • • • • • •	:	:	:	:	Санаца) 200%	
200	ude	not mel	(does	ver-seas	C)	nurod	m other	ang Dita	Australia, and all other points over-seas (does not include	
	ica,	usia, Afr	dies, A	West In	فق	meric	South A	and	Mexico, Central and South America, West Indies, Asia, Africa,	Mex
100%	:		•		:		}	:	ope	Kur
			tion)	jurisdict	Š	to U.	(Subject to U. S. jurisdiction)			1
100%	:		:	:	:	0	Zone	Cana	Porto Rico and Canal Zone	Por
, c.,	:	•	:	•	:	9			DIGDIG	Jan Car

Federal Reserve Banks

#### The Federal Reserve Agent and Assistant Federal Reserve Agent Governor of the Federal Reserve Bank; and the staff of Per \$100 :- i3

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Federal Farm Loan Board  Farm Loan Registrars  Land Bank Appraisers	National Farm Loan Associations Secretary-treasurer and other employes Attorneys	National Agricultural Credit Corporations Officers and Employes	Joint Stock Land Banks  Bank Fidelity Forms	Neceral Intermediate Credit Banks Officers and Employes	Federal Land Banks  Officers and Employes:  On bond form prescribed by the Act  Agents (under Sec. 15)	Federal Farm Loan Act	The staff of the Federal Reserve Agent (comprising all his sub- ordinates and employes) Fixeal Agent, Federal Reserve Board Elanket Bonds for Federal Reserve Banks: (See pages 37-38.)	Mi As
• •	: :	:	:	:	:::	02 12	rising	
• • •	0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	:	:	*	::	Act	mprising all his su	e. de.
• •	• •	•	•	9 8	0 0 0 0 0 0		9: : 9	二十六
.25 25	.20 .20	.25	.25	.25	.40 .40		Per \$100	

Land Bank Examiners ... ...

Experts, Assistants, Clerks, Laborers and other Employes Guarantee of Titles, \$1.50 per M flat for term.

Guarantee of Titles, \$1.50 per M hat for term Computed on the amount of the loan.

Depository Bonds, Regular Depository Rate.

### Bankers' Blanket Bonds

(On form authorized by N. Y. L. 1915, Ch. 505. Limited by statute to "banks, bankers, brokers, financial or monied corporations.")

Applicants for Blanket Bonds are classified as:

I. Incorporated Banks. (Including Savings Banks, Trust Companies, Safe Deposit and Title Companies and Building & Loan Associations which are under supervision of State Banking Department.)

- 2. Private Bankers.
- 3. Stock Brokers.
- 4. Federal Land Banks and Joint Stock Land Banks.

(The twelve Rederal Reserve Banks are in a special classification.)

multiples thereof at the following scale of rates. Bankers' Blanket Bonds are written in Minimum Penalty of \$25,000 and in

(Special rates for Blanket Bonds less than \$25,600 on Forms No. 2 and 12 only are given

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:so.voidue The basic rate for each begins with the following table of minimums up to 25

1,025.00	50,000 825.00 150 75,000 1,025.00 175
	150,000
1,650.00	1,650.00
275,000	250,000 275,000
2,250.00	2,100.00 2,250.00
	825.00 150,000 1,500.00 250,000

exceeding twenty-five, according to the following table for \$25,000 bonds: Add to this minimum an additional annual premium for each employe

	All	Nex	Nex	Nex	Mex	Nex
	ther	t tw	t one	t one	t fift	t tw
	's (01	o hu	e hu	e hu	<u>c</u> ) <u>a</u>	enty
	rer 5	ndre	ndre	ndre	5	-five
	00 e	a (3)	1 (20	1 (10	100	(26
	oldm	)1 to	01 I	of I	emp	to 5(
	All others (over 500 employes)	500	300	200	SAGO	em:
		emi	emp	$\operatorname{cmp}$	<u>.</u>	ploy
	•	ploye	loye	loye	•	es)
	:	<u>(8</u> )	<u>s</u> :	s) ::	:	Next twenty-five (26 to 50 employes)
	•	:	•	:	:	0
		•	* * * * * * * * * * * * * * * * * * *		•	***
			6 5 0			
!	•	•	# * * * * * * * * * * * * * * * * * * *		•	
	•	•	# * * * * * * * * * * * * * * * * * * *		•	
	•	•	6 5 0		•	

for branches and branch employes shown in the following pages. subject to the percentages, additional loading for additional exposure, and minimums employes at Head Office and branches. When the basic rate is thus ascertained it is For larger bonds, increase such additional premium according to the following percentages: Bond of \$50,600, 15%; bond of \$75,000, 25%; bond of \$100,000, 30%; bond of \$125,000, 35%; and so on, adding 5% for each additional \$25,000. The basic rate is computed according to the above table for all officers and

# Incorporated Banks

Standard Form No. 1-100% over basic rate.

Standard Form No. 8—120% Standard Form No. 2— 25% Standard Form No. 7—100%

On Forms 1, 2, 7 and 8 there is added an additional \$5.00 for each branch office employe with a Minimum of \$250 for each branch.

the additional premium of twenty cents for each Checking Account with annual minimum of \$150 with cr without Deductible. ("Deductible" is authorized for S. F. No. 8 only.) Forms 7 and 8 include Check Forgery and premium computed as above takes

# Frivate Bankers

gages, commercial paper; notebrokers; not stockbrokers. Includes copartnerships and incorporated bond and investment houses; dealers in mort-

Standard Form No. I and II—100% over basic rate. Standard Form No. 2 and 12—25% "" "Standard Form No. 7—100% over basic rate. Standard Form No. 8—120% "" "" "" "" "" "" ""

each branch. added an additional \$8.00 for each branch employe with a minimum of \$100 for On Forms 1, 11, 7 and 8 (and on Form 13 with insuring clause B.) there is

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each branch. increased to \$8.00 for each branch office employe and a minimum of \$100 for additional premium for branch effice employes and minimum for branches shall be each branch. If "misplacement" (or insuring clause B) is added at any time, the insuring clause B) there is added \$6.00 for each branch employe and \$75.00 for On Forms No. 2 and 12 and on Form No. 13 (without "misplacement" or

an additional premium of twenty cents for each checking account with annual minimum of \$150 uith or without Deductible. ("Deductible" is authorized for S. F. No. 8 only.) Forms 7 and 8 include Check Forgery and premium computed as above takes

Deductible Rider-Insuring Clause D-S. F. 8.

(Adopted June 24, 1925)

500 600 600 700 700 800 900	Deductible \$200 300	
.0.00 .00 .00 .00	Checking Account  8.14  112	Rate per

### Stock Erckers

any Stock Exchange or on the curb market. Includes all firms executing in their own name trades for speculative margina accounts on

Standard Form No. 11-100% over basic rate.

Standard Ferm No. 12— 50% Standard Form No. 13— 30%

Standard Form No. 14-150% On Standard Form No. 11 (and No. 13 with insuring clause B) there is added Standard Form No. 15-170%

an additional \$10.00 for each branch office employe with a minimum of \$100 for each branch. H. O. Minimum—\$25,000 bond, \$1,500; \$50,000 bond, \$1,800.

On Standard Form No. 12 (without misplacement) there is added an

per branch. additional \$7.50 for each branch office employe with a minimum of \$100 for each With misplacement the charge is \$10.00 per employe, with minimum of \$100

Misplacement Without

On Standard Form No. 13 either with Riders "A" or "C" or without riders H. O. Minimum \$25,000 bond \$1,100.00 50,000 75,000 9,9 1,567.50 1,375.00 Misplacement \$1,375.00 1,567.50

there is added an additional \$7.50 for each branch employe with a minimum of

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\$100 for each branch. H. O. Minimum-\$25,000 bond, \$1,050; \$50,000 bond,

bond, \$1,800; \$50,000 bond, \$2,200; \$75,000 bond, \$2,600. employe with a minimum of \$250 for each branch. H. O. Minimum-\$25,000 On Standard Form No. 14 there is added an additional \$12.50 for each branch

branch employe with a minimum of \$250 for each branch. H. O. Minimum-\$25,900 bond, \$2,000; \$50,000 bond, \$2,400; \$75,000 bond, \$2,800. On Standard Form No. 15 there is added an additional \$13.50 for each

the same as on Standard Form No. 11. minimum for Home Office, branch office and addition for branch office employes is On Standard Form No. 13 when insuring clause "B" is attached the rate and

same as for Standard Form No. 14. rate and minimum for Home Office, branches and branch office employes is the On Standard Form No. 13 with Trading Loss Annual Audit rider attached, the

Savings Banks-S. F. No. 5-Revised January 26, 1928. the same as for Standard Form No. 15. the rate and minimum for Home Office, branch office and branch office employes is On Standard Form No. 13 with Trading Loss No Annual Audit rider attached,

each employe: minimum bond up to a certain number of employes, and an additional charge for Compute rate on the following table which includes the requirement for a

100,000	:	:	:	:	:		•	51 or more	
75,000	:	•	:	:	9	*	•	26 to 50	
.KO,000	:	9	9	¢ 6	6 6	•		11 to 25	
\$ 25,000	:	0	0 0 0	0 0 9	9 9	0	• •	10 or less	
Minimum Bond							7es	Number of Employes	

for such excess. required. If the bank desires insurance in excess of this minimum, charge 1 of 1% Compute the premium at a rate of 1% up to the amount of minimum bond

Add to the above a charge for the number of the bank's employes as follows:

5 t +1	<b>3</b>	ď.	+	>	and and	<b>3</b>	2	i.	nren	100 m	Ş	2000	20	Minimum \$250 00 for each premises On the H O this is mot highly	
ach.	10.00 each	_	•		:	-	:	•	:	:		:	15 07	Over 25	
each	15.00 each	<b></b> .	*		•	-	:		*	•		:	Junuai (Call	L'ext	
	\$250.00	<b>63</b>	9 6		•		:	•	:	•		co.	les	10 or less	
					Ð	Tab	ium	Employes' Premium Table	oyes'	Empl					

table fall bellow \$250.00 there must be charged an additional sum sufficient to the premiums for employes at that Branch computed on the employes premium make up the minimum of \$250.00 for that Branch. minimum premium of \$250.00 for ten or less employes. On each Branch where printing of the cutt became On the H. O. mis is met by the

and 6 employes, respectively. Total number of employes 29, bonded for \$100,000. Example. A Savings Bank has 15 employes at its Head Office and two Branches with 8

180.00	70.00	130.00	120.00	\$250.00		40.	225.	250.	125.00	\$750.00	10
_		<b>1</b>				:	:	:	:	i	***
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nch	;; 22:	nch	@	:		10.0	@ \$15.00 each				
Bra	mp.	Bra	mp.	<b>₩</b>		(8)	8	:	*	:	
for	, 6 e	for	oc oc	nch				уев	19	;	
arge	Bret.	Barge	вгве	E E		2	ž	lst 10 employes	(a) ½ of 1%	63	
al cl	le cl	(1) [B]	le ch	29 m for	-	plia	Ü	10 e	(a)	(R)	
Additional charge for Branch B.	Less table charge, 6 emp.; 2 @ $15 = 30$ ; 4 @ $10 = 40$	Additional charge for Branch A	Less table charge, 8 emp. @ \$15.00	29 Minimum for Branch A			Next 15	pass (S) (ref-	25,000	\$75,000	

on excess Blanket Bonds. premium and minimum for primary coverage. Allowance for underlying fidelity is made only on primary blanket bond, i. e. on the blanket bond which is next to the Fidelity Schedule; not For Underlying Fidelity Schedule: Compute premium as for a primary blanket bond; allow 75c per M on the underlying fidelity schedule. Net premium to be not less than 75% of stipulated underlying coverage.

Excess Blanket Coverage:

Available only for that portion of loss exceeding

Savings Banks—Standard Form No. 2

For Savings Banks only Standard Form No. 2 WITHOUT MISPLACEMENT in penalties of \$25,000 and less takes the following scale of premiums:

25,000	25,000	25,000	20,000	20,000	15,000	12,500	\$10,000
					_	99	_
\$9	9	99	39	33	9	3	more
99	99	99	9 9	<b>)</b> )	99	99	than
20	CTE		 372		3	<b>ಾ</b>	<u>ಾ</u>
z	ij	33	3	š	<b>33</b>	39	employes
:	:	:	•	:	:	7 0	ê o s
:	•	•	:	:	•	6 6	*
:	:	:	:	:	•	0 0	0
:	:	:	:	:	e •	0 6	:
600	<u> 560</u>	520	520	480	440	400	<b>3</b> 33

charge of forty per cent computed on the above premiums for the "Misplacement without Misplacement. If "Misplacement Rider" is added there is an additional These Premiums and Minimums are limited strictly to Standard Form No. 2

pp 40-41 of the Manual. Increased zone coverage will be furnished at the rates and minimum given at

active in its affairs. employes from Cashier downward and including any President or Vice-President Premium is computed on the Total Number of the bank's officers and

exceeds \$25,000, premium for the whole is computed at the scale for \$25,000 and multiples thereof, given on page 27. \$25,000 coverage. Accordingly, if total coverage on Primary and Excess Bond Blanket Bond Insurance for small institutions which cannot afford more than The above scale of premium charges was intended to enlarge the field of

Standard Form 3 (Insuring its customers against the loss of their securities in the custody of the bank):

Annual Premiums: Without Misplacement Rider.

\$1.00 per M (earned minimum) on penally of the bond prus the following graduated rate scale to be computed annually in advance on the volume of all customers securities on all premises of the Insured (subject to annual adjustment October each year). on average volume averaged quarterly on the first day of January, April, July and

9,	9,	cents	<b>N</b>	For all amounts in excess of 25,000,000 2gcents	SS Of	exce	ints in	amor	2	TOT
3	39	cents	20	,, next \$20,000,000 5 cents	next	و و	• 3		4	1
"	3	10 cents	Ö	) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) )	ōth	99	33			
is	3	cents	20	33	4th	39	33			
59	*	30 cents	S S S	33	STO	35	99			
39	99	cents	3	99	2nd	99	For			
	per	50 cents per M	<u></u>	Up to and including the 1st \$1,000,000	let	the	neluding	and i	\$	Ç

Rate must be computed on ALL SECURITIES not belonging to the bank itself,

Blanket Bonds or deductible of \$150,000 or more. Credit of \$1.00 per M may be allowed on the excess of such underlying coverage or deductible OVER \$150,000. Where S. F. 3 is issued as primary or concurrent insurance bousin the above premium rates. but in its custody for safekeeping on any of its premises.
Rate applies only to S. F. 3 when issued as EXCESS over underlying Bankers

"MISPLACEMENT" RIDER: Add 50% to final computation of premium.

of bond. Each additional premises, 10 cents per M on penalty of bond. "RIOT AND CIVIL COMMOTION" RIDER: For H. O., 50 cents per M on penalty

Standard Form 4 (Federal Reserve Bank as custodian for Insured Member the aggregate "amounts carried on such Insured Member Banks." Banks - Schedule: WITHOUT MISPLACEMENT RIDER — \$1.00 per M per annum computed on

Standard Form 4a (Bond covering Insured Bank for securities left with Federal Reserve Bank for safekeeping) and

WITH MISPLACEMENT RIDER — \$1.50 per M per annum computed in the

Standard Form 4b (Bond covering Insured Bank for securities left with Incorbond penalty. porated Bank or Savings Bank for safekeeping): With Misplacement Rider - \$1.50 per M per annum computed on Without Misplacement Rider — \$1.00 per M per annum computed on

All Forms of Bankers' Blanket Bonds except No. 2 and 12, are written only

be written for applicants having less than twenty employees at the following annual premiums (not authorized for stockbrokers): in penalties of \$25,000 or multiples thereof. Standard Forms No. 2 and 12, may \$10,000 not more than 6 employees 12,500 ,, ,, 6 ,, ... 15,000 20,000 H 侌 . . 0 \* . : : 600 550 01 01 01 01

These premiums and minimums are limited strictly to Standard Forms No. 2 25,000 not more than 10 employees 9 99 : : 7(8)

for the "Misplacement Rider" but not over \$250.00. and 12, with or without Misplacement, but if "Misplacement Rider" is added there is an additional charge of forty percent computed on the above premiums

active in its affairs. employees, from Cashier downward, and including any President or Vice-President Premium is computed on the total number of the applicant's officers and

Foderal Land Banks, Joint Stock Land Eanks, Federal Intermediate Credit Eanks, if total coverage on Primary and Excess Bond exceeds \$25,000, premium for the whole is computed at the scale for \$25,000 and multiples thereof, given on page 9. Insurance for small institutions which cannot afford more than \$25,000 coverage. The above scale of premium charges was intended to enlarge the field of Blanket Bond

Mational Agricultural Credit Corporations.

State Banks and occupy the same premises, they may be included in the blanket These may be covered separately by computing the basic rate according to the Manual for all officers and employees and adding 50% for Standard Form No. 1; no increase for Standard Form No. 2. Or, if they are organized by National or hond of the parent institution at the same premium paid by it.

receive deposits only as they carry the reserves of member banks for whom alone Federal Reserve Banks. The twelve Federal Reserve Banks, which have no checking accounts and

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the third \$500,000.	OS bood	eser	e <b>y</b>
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	of \$12,500 for the first \$500,000, \$5,000 for the second \$500,000, and \$2,500 for	Reserve Bank is bonded for \$500,000 or a multiple thereof at an annual premium	¥ех
	O fo	nun	iera
	300	1	(comple

On application to insurance coverage of certain forms may be increased by riders modifying their text. For the addition of these riders there is charged a percentage which is figured separately for each rider on the basic rate, which has been computed according to the bable for all employees at Head Office and basic rate are calculated as follows: on additional branch office premiums. Riders are enumerated and percentages of branches. Percentages are not figured on percentages. Percentages are not figured

3	Ņ	FORM 13.	jameni G	Forms
	Dishonest Act Rider	٠	"Misplacement" Rider	Forms 2 and 12.
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	•		e &	
	:		•	
	:		:	
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5. Trading Loss, Annual Audit Rider	Stock Brokers Private Bankers	Private Bankers 4. Insuring Clause C. Rider.	3. Insuring Clause B. Rider Stock Brokers	Form 13.  2. Dishonest Act Rider	Torms Z and 12.
unual Aud	ors		B. Rider		
E.P.	: :	*	:	9	•
Rider	* s	e •	•	\$ \$ #	5 6 7
:	: :	:	•	:	:
•	: :	•	•	•	•
	: :		•	:	*
•	: :	:	:	:	:
40	<u>1</u> 90	40	40	30	40

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any amount (\$25,000 or multiples thereof) required and is not affected by the number of employees or branches. Railroad mileage by the shortest route is the accepted method of comthe amount of the bond subject to the minimum of \$25.00. putation. Additional zone premiums are not pro rated for fractions of zone or year. On bonds of \$25,000 or less the increased premium for additional distance is computed on On larger bonds it is computed on

In all zones coverage is himited to continental United States and Canada.

For zone coverage outside the United States and Canada, increase the above rates and

minimums according to location.

No marine transportation covered.

stipulated underlying coverage. Excess Blanket Coverage: Available only for that portion of loss exceeding

For Underlying Fidelity Schedule: Compute premium or minimum as for a primary blanket bond; allow \$1.50 per M on the underlying fidelity schedule. Net premium to be not less than one-half of premium and minimum for primary coverage. Allowance for underlying fidelity is made only on primary blanket bond, i. e., on the blanket bond which is next to the Fidelity Schedule; not on excess Blanket Bonds. (This Rule does not apply to Standard Form No. 5—Savings Banks).

computed on the amount of the primary bond figured as if it were the same form aggregate amount of both and from this sum subtract premium (or minimum) on the same form as the excess. Then compute premium (or minimum), for the For excess Blanket Bonds over primary Blanket Bends, assume that both are The remainder is the premium for the excess.

# General Rules

These rates applicable only to continental United States.

of increases given at page 13. Foreign banks and over-seas branches of American banks take the percentage

Fremium must be computed on all employees of every character whose duties H

schedule or blanket coverage are computed separately for each bank or banking employees temporarily employed or temporarily absent during the year. relate to banking or require their presence at any time within the banking office. On chains of banks, or banks under a common ownership, fidelity rates for Premium is corrected annually. There are no charges and no deductions for

institutions occupy adjacent banking premises in the same building institution having distinct corporate organization; except when affiliated banking

Benevolent Associations: Officers, Employees and Trustees of Charitable, Benevolent, School; institutions semi-public having some chari-Institutions of Learning above the grade of Normal Religious or Educational Institutions; Colleges and Per \$100 Per Man.

60

of State or public funds-such as Public Libraries which are partly self-supporting and partly in receipt of Veterans or Sons of Veterans; Public Institutions and its Ladies Auxiliary, and Leagues or Associations Posts; Veterans of Foreign Wars; American Legion Employes Mutual Aid or Relief Associations; G. A. R. College or Greek Letter Societies or Fraternities; table, educational or benevolent purpose Cemetery Associations; Chautauqua Associations :

2.50 2.50	25	supported by State or Public appropriations, are rated under the Public Official Schedule.  Board of Trade, Chamber of Commerce, and similar institutions organized for the public benefit of a city or locality: Individual or Schedule:  Officers and Employes  Fruit Growers and similar producers organizations for marketing their fruit or produce: General Fidelity Schedule Rate, p. 3.  BOARD OF THADE, CHAMBER OF COMMERCE, Merchants' Associations, Exchanges, Stock Exchanges, Cotton, Coffee and Produce Exchanges, and other institutions for the trade and benefit of their members: Individual or Schedule:  Officers and Employes  Directors, Trustees or Members of Finance Committees of such institutions having custody of the institution's
		Almshouses, Poor Farms, etc., Normal Schools, and all Public Schools of lesser grade, which are wholly supported by State or Public appropriations are
<b>\$</b> 2.50	<b>%</b> 23	Relief Associations, etc., are included in this classification
Min. Per Man.	Min. Per \$100 Per Man.	

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Head Office:  Inside officers and employes on payroll—Individual or Schedule  Agents, Collectors, Managers Branch Offices and all other employes not at Head Office	(This classification and rate applies to Credit Unions in New York, Rhode Island, West Virginia and Live Stock or Dairy Loan Associations in Montana and any other State, unless specifically rated.)	CEMETERY ASSOCIATIONS:  Trustees Bond required by State	where at least two members are required to obtain access to securities)	For Committee Members having power to sign checks (at least two signatures being required to each check)	funds or securities where two or more members of the association or institution are bonded as members of	明 黎 四
1.00		.40	· · · ·	<b>\$</b> .20	Per \$100	
10.00			2.50	\$2.50	Min.	

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		Re	ntial or	Prude	ritable, ns.)	(Including Benevolent, Charitable, Prudential or Remedial Loan Associations.)	Benevo Loan /	edia I	(Include m	
								nces:	Chattel Loan Offices:	
								ees .	Salary Loan Offices :	
		nnuel	essive a	on succ	isbility	mustive oration.	neur cu	the sa	(Take care not to incur cumulative liability on successive annual bonds for the same corporation.	
								num.	per annum.	
		and.	3 milding 5.00 pe	bside F	or out	Bonds to qualify domestic or outside Building and Loan Associations in different States: \$5.00 per M	ualify ations	s to q Associ	Statutory Bonds to qualify domestic or outside Building and Loan Associations in different States: \$5.00 per M.	
	.50	÷	e •	:	:	•	loyes	lag l	Officers and Employes	
						••	AKOTA	TH D	NORTH AND SOUTH DAEOTA:	
10.00	1.00	:	:	÷	Funds	Housing	no gail	Build	Trustees of Building or Housing Funds	
10.00	1.00	:	•	:	:	•	•		ALL FORMS	
									Missouri:	
	1.00	•	:	•		•	0 0	ORMS	ALL FORMS	
									ILLINOIS:	
						<b>-\$5.00</b> .	Earned Minimum—\$5.00	iaiM I	Earned	
\$5.00	.50 .50	9 0 4	© 6	3 6 0	0 0 e	000,00	7er \$10	iles ov	Schedules over \$100,000	
Min.	Per \$100									

Employes: Individual or Schedule	Schedules of \$50,000 or over	Telephone Companies:  Executive Officers: Individual Bonds	Employes	Officers	Earned Minimum \$2.00. Schedules of \$5,000,000 or over:	Individual or Schedule	Schedule of \$50,000 or over	Cable and Telegraph Companies:  Executive Officers:  Individual Bonds	One-half the minimum is earned.	Fawnbrokers: Individual or Schedule:	One-half the minimum is earned.	Officers and employes	Individual or Schedule:	<b>常</b>
•	:	\$ 5 0	•	•		:	•	p p	earned.		earned.	e 6 6		
*	•	• • •	6	•		0	e e e	G G G	•			e • 6		
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.40	25	.30	.27	.221 <u>%</u>		.50 0	io	.30			•	ණ ට්	Per \$100	
						2.00		5.00	10.00	3		\$10.00	Min.	

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6.00	S	:	:	:	•	:	:	cerns	All other concerns	Allot
10.00	1.00	:	:	:	•	•	•	mers	Vacuum Cleaners	Vacuu
5.00	.50	:		20 :	Comptometer and Dictaphone Companies	one Co	detaph	r and I	tometci	Comp
		3).	Rate, p.	dolity :	Schedules \$2,000,000 and over (General Fidelity Rate, p. 3).	over (G	000 and	\$2,000,	hedules	Š
4.00	8	nilar milar and lants lants cdule s):	no Pla eters, D and Sh pectors pring p (y): this sch	printing pri	Garages and Service Stations), Planos, Piano Players, Organs, Radios, Talking Machines, Comptometers, Dictaphone, Protectograph, Vacuum Cleaners, Scales and Similar Companies: Individual or Schedule: Executive Officers (including traveling inspectors and auditors) inside employes at manufacturing plants and head and branch offices (on salary only): General Fidelity Rate: Computed on size of this schedule only. All other employes: (Outside salesmen and collectors): For "Consignees"—see p. 2. Adding Machine Companies	tions), flaching flac	Garages and Service Stations) Organs, Radios, Talking Machi phone, Protectograph, Vacuum ( Companies: Individual or Schedule: Executive Officers (including auditors) inside employes and head and branch office General Fidelity Rate: Compuonly. All other employes: (Outside: For "Consignees"—see p. Adding Machine Companies	Servi Servi Servi Sched Sched Micers	ng machines, Auto AcGarages and Service is Garages and Service is Organs, Radios, Talkin phone, Protectograph, V Companies: Individual or Schedule: Executive Officers (in auditors) inside e and head and bran General Fidelity Rate: only. All other employes: ((For "Consignees".	Garages and Service Stations), Pianos, Piano Players, Organs, Radios, Talking Machines, Comptometers, Dictaphone, Protectograph, Vacuum Cleaners, Scales and Similar Companies:  Individual or Schedule: Executive Officers (including traveling inspectors and auditors) inside employes at manufacturing plants and head and branch offices (on salary only): General Fidelity Rate: Computed on size of this schedule only.  All other employes: (Outside salesmen and collectors): For "Consignees"—see p. 2.  Adding Machine Companies
	÷	:	, :	. :	dn	ona O		. 42 50 sg	chedule	
	** 125	•	•	e •	up	O and	Officers and Employes: Schedules of \$1,000,000 and up		s and I	Officer Se
Min.	Per \$100									

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Bonds from firms or individual attorneys to creditors seeking collection of claims; General Fidelity

Statutory Bonds: Bonds of collection agencies or attorneys

Applicants having Statutory Collection Agency Bonds

\$1.00

\$10.00

50

required by statute.

Co-operative Companies dealing in coal, ice, groceries, general Applicant havings Apply General Fidelity Rate, page 1. merchandise and other commodities: simultaneously effective in five (5) or more States ... simultaneously effective in less than five (5) States ... Statutory Collection Agency Bonds

Cotton Compress and all other Companies:

Officers and employes who sign, issue, register, or cancel

1.50

15.00 5.00

Bonds which exclude liability for receipts or cover officers cancel receipts: and employes not authorized to sign, issue, register or liability for such receipts warehouse or compress receipts, unless bond excludes Apply General Fidelity Rate, p. 1. Earned Minimum • :

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the following classes of merchandise are sold:

EXECUTIVE OFFICERS: Express and Delivery Companies, Interurban and Motor General Fidelity Schedule Rate computed on the size of press Companies: Schedules of \$1,000,000 or over Schedule rate for six or more positions aggregating (Not operating on railroads.) These rates applicable only to officers and employes Earned premium Earned minimum Individual Bonds, apply General Fidelity Rate, p. 1. Dry Goods Orockery Clothing Art Objects Books this schedule only. \$30,000 or more ... actually appointed by and in the employ of the delivery service for such Department Store. independent concerns operating an express or department store and not in the employment of Jewelry Groceries Furniture Furnishings Kitchen Utensils Hardware : : . : ... : : : : Toys Stationery Sporting Goods Millinery Notions Musical Instruments Ex-: Per \$100 40 .40 \$2.00 Min. 2.00 1.50

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II.

Carriage of money only, General Fidelity Kate, p. 3.  Flarned minimum for all the above	Contracts for Package Delivery and Collection	Collectors, Drivers, Wagon and Delivery men	(On or off payroll.)	Package and Call Agencies		
. 'S	:	•		•		
	, <b>:</b>	:		3		
•	:			:		
	1.00	1.00		<b>\$</b> .75	Per \$100	
<b>5</b> .00	10.00	10.00		\$5.00	Min.	

# Fraternal and Beneficial Orders

Earned minimum for all the above ...

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Foreign Wars, or similar organizations and/or their Ladies' Auxiliaries. Accident and/or Health Insurance (including Sick and Death Benefit Societies); Labor Unions or Trade Organizations; or to the American Legion, Veterans of Not applicable to Fraternal and Beneficial Orders writing Life, Endowment,

# INSTRUCTIONS

are rated on a lump sum, based on the aggregate amount of fidelity suretyship aggregate fidelity suretyship of \$80,000 and upward for any Fraternal Order, they without minimums. Order's total schedule reaches the aggregate of \$80,000 fidelity suretyship. On Organizers, and clerical force of Grand or Supreme Lodges until the Fraternal rate per lodge, and a separate rate for Grand or Supreme Officers, Deputies, Fraternal Orders are bonded on a schedule rate per bond, with a minimum (See pp 55-56.)

required by the Order. The following three forms are rated: On all schedules, large and small, rates vary according to the form of bond

Form A. - Bond carrying liability only for fraud or dishonesty, or only for larceny or embezzlement, and not including faithful performance of duties or all funds and absolutely accounting therefor. liability for deposits on failure of bank, or liability for keeping intact

Form C. - Bond covering fraud and dishonesty, including faithful performance of Form B. — Bond covering fraud and dishonesty, including faithful performance of Where part of the Order's funds are bonded under Form A, and part under of all funds and an absolute accounting therefor in compliance with the constitution and by-laws. (Note that this form is rated 150% duties and/or compliance with constitution and by-laws. (Note that higher than Form A.) duties, liability for funds deposited in bank, and the keeping intact this form is rated 50% higher than Form A.)

pp 55-56), with \$5.00 annual minimum per man for Orders under \$80,000 (p. 54). subordinate officers. For Grand or Supreme Officers, charge straight \$.50 rate (see and Grand or Supreme Lodges or Officers). by one Body (inclusive of all fidelity bonds furnished both for subordinate Lodges Forms B, and C; rate shall be determined as follows: A bond only were issued, based on the total amount of fidelity suretyship placed FORM A. — Order's basic rate must be that which would be charged if Form FORM C. - On all bonds written under this form add 150% to basic rate for FORM B. — On all bonds written under this form add 50% to basic rate.

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depository liability, payment of interest and absolute accounting for funds (Form C)  4. — Supreme or Grand Directors and Trustees, who handle neither money nor securities	faithful performance of duty (Form B)	1.—Bonds covering larceny or embezzlement only (Form A)	Grand or Supreme officers, Clerical Force, and all employes, including Deputies, Organizers, etc., either individual or schedule bond (separately rated for orders with aggregate fidelity suretyship up to \$80,000),	Grand or Supreme Lodges, Deputies or Organizers.	****	Form A	Subordinate Lodges.	The following rates apply only to fidelity suretyship up to \$80,000:	
Form C) sand Trustees, who rities	form B)	embezzlement only	cal Force, and all s, Organizers, etc., bond (separately fidelity suretyship		•			ty suretyship up to \$8	The state of the s
.50 5.00 1.50	.37} 2.50	.25 2.50		Min. per man.	.62 5.00	\$ .25 \$2.50 .37\(\frac{1}{2}\)	Rate Min. Per \$100 per lodge	30,000:	

		A		<b>.</b>										
blity rates for Fraternal Orders having aggregate fidelity suretyship of or upwards.	suret	elity		gate	183r	ng s	lavi	rders	<u></u>	terns	2	for s.	elity rates or upwards.	dn d Apii
	<b>:</b> 51		ties	ecuri e offi	he s e on	to t	ccess	less than two have joint access to the securities (N. B. — This is not applicable where one officer has sole control of securities)	ze jo ot aj	ol of	This	than 3. —	less (N. I	
			ans	stodi 1ere	e cu	ho az other	es wi	<ol> <li>Emergency Fund Committees who are custodians of securities, after purchase by others where not</li> </ol>	orna aro)	und fter	es.	eurit Surit	of se	-
5.00	.50		: and	ent :	estm 7	úitid ∆uit	s for	dling money and securities for investment and disbursement with depository liability	seci	and with	ney	rsen (	disbu	
\$2.50	i S	· co	an-	lity es, h	rust	ad T	eposit	and disbursement without depository liability 6. — Supreme or Grand Directors and Trustees, han-		Gran	or	disbu reme	dag-	 မိ
<b>;</b>		,	ent	rust		an	ctors rities	5 Supreme or Grand Directors and Trustees, handling money and securities for investment	and and	Gr ney	DOG.	ling	Sup	igar
Rate Min. Per \$100 per man.	Rate er \$100	Per												

Fidel \$80,000 or

Annual Rate

(Inclusive of all fidelity bonds furnished both for Subordinate Lodges and Grand or Supreme Lodges, Officers or Deputies).

\$ 80,000 to \$100,000 100,000 to 300,000 9 . \$200.00 — No minimum. 2.00 per M. — No minimum.

Form A. (See p. 52.)

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Form Over \$1,000,000... \$300,000 to \$1,000,000 ... B. (See p. 52.) 0 0 0 9 9 8 400 . . . . For the first \$300,000, \$600.00, each additional \$1,000 to \$1,000,000 fidelity suretyship. For the first \$1,000,060, \$1,650.00 plus \$1.00 per M for all additional \$1.50.

\$ 80,000 to \$100,000 100,000 to 300,000 . . : • \$3.00 per M. — No minimum. \$300.00 - No minimum.

\$300,000 to \$1,000,000 ... • : For the first \$300,000, \$900.00, each additional \$1,000 to \$1,000,000— For the first \$1,000,000, \$2,475.00

\$ 80,000 to \$100,000 100,000 to 300,000 (See p. 52.) . . 0 . \$5.00 per M. — No minimum. \$500.00 — No minimum.

Form C.

Over \$1,000,000 ...

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0 0 0

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fidelity suretyship.

plus \$1.50 per M for all additional

\$300,000 to \$1,000,000 ... 0 0 • **\$3.75**. For the first \$300,000, \$1,500, each additional \$1,000 to \$1,000,000 -

For Fraternal and Beneficial Orders writing Life, Endowment, Accident and/or

Health Insurance (including Sick and Death Benefit Societies). The following rules will guide agents in the application of the rate schedules

for Fraternal and Beneficial Orders.

- 1 Where a Grand or Supreme Body has jurisdiction and power to, and does award all or part of the bonds of the order, the rate is computed on the total corporate fidelity suretyship which it places, independently of that placed by subordinate or local jurisdictions.
- Where a State Body has jurisdiction and power to, and does award all or part of the bonds of the order in the State, the rate is computed on the other jurisdictions. total corporate fidelity suretyship which it places, independently of all
- 3 Where a local or subordinate body procures its own suretyship inde-pendently of State or Supreme Bodies, the rate at page 54 applies.
- 4 A Fraternal Order's fidelity rate is determined by computing the sliding scale on the entire corporate fidelity suretyship placed by one body applies equally to whatever part of the whole volume is placed at any time; - with such increase as the form of bond may require. whether simultaneously or at different times. The rate thus ascertained

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bodies of the Order. for the purpose of applying the graduated rate scale to subordinate bonds, however, is taken into account in determining the total schedule irrespective of size of bond or amount of schedule. The amount of their Forms with depository liability remains \$.50 per \$100 (p. 54 ¶ 3 and 6) rate for Grand and Supreme Bodies, their officers, directors, trustees, on above rules. On Form C it applies only to subordinate bodies, and the Form C. The graduated rate scale on pp 54-56 applies to all bodies bonded on Forms A and B if they place sufficient suretyship under the

Statutory Bonds to qualify Fraternal Orders in different States: \$5.00 per M per annum

# Example Showing the Application of Fraternal Order Rates

(for Fidelity Suretyship of \$80,000 and over.)

per \$100 per annum

annum (p. 54.) premium charge for that volume on Form A would be \$2,650.00 per If the whole volume of corporate fidelity suretyship awarded by the Supreme or any other body of the order is \$2,000,000, the

Basic rate . • 0 0 0 : • • : •

depository liability and an absolute accounting for funds, etc. ing the rate for this \$500,000 performance of duty, etc. (Form B) fifty per cent must be added, mak-(Form C), there must be added: If Form C liability covers subordinate lodges or officers, one If \$500,000 of the total liability applies, to bonds covering \$500,000 of this liability applies to bonds covering faithful

## Summary

or Supreme officers, the rate is (p. 57)

for this \$500,000

hundred and fifty per cent over Form A. This would make the rate

If, on other hand, this \$500,000 of Form C liability covers Grand

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.33125

Form A \$1,000,000 liability... Form B 500,000 ,, ... Form C 500,000 ,,

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For Subordinate Officers ...

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.33125

with different companies, the rate for the Order must be computed in the same If the whole \$2,000,000 is not placed at one time, but at different times, or Supreme or Grand , ...

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ely Sin

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apply to that part of the whole volume placed at any time. manner on the entire volume of \$2,000,000, and the rate thus computed will then

Gas, Electric Light, Water, Heat and Power Companies: Per \$100

Crain Elevators:

See Public Service Corporations, p. 75.

Apply General Fidelity rate, p. 1. Officers and employes at Head Office.

LOCAL OFFICES - Individual Bonds:

Grain Receivers or Payers (separate position) Grain Shortage Form . • . 9 9 . \$2.50 .75

" One Act" Form 9 9 . :

15.00

Schedule Rate: Receiver and Payer (dual position) "One Act" Form Larceny or embezzlement Grain Shortage Form separate or dual position ... • form, • solely 000 Ş . . . : either : : 3.50 **65**. 1.25 35.00 25.00 15.00

Grain Receivers or Payers (separate position) "One Act " Form Grain Shortage Form . 0 0 • 0 0 .

• . . . . 1.50 .75

15.00

ityship	30,000 sure	least \$. \$2.50.	n of a	ggregatir minimu	On schedule of six or more positions aggregating at least \$30,000 suretyship charge the same rate, with earned minimum of \$2.50.	On sohedu charg
10.00	.75	:	5 6 6	* * *	Officers and Employes: Individual bonds One-half the minimum is earned.	Motels and Restaurants: Officers and Employ Individual bonds One-half the m
		<b>26</b>	<b>2</b> .	Board of Trade or	Grain Elevators — Statutory Bonds: Dept. of Agriculture and States, p. 85. Commerce, p. 86.	GRAIN ELEVAT Dept. of A Comn
		f title,	dless	ain ; regar	Applicable to all who receive or pay for grain; regardless of title, position or other duties.	Applicable positio
7.50	.75	•	:	•	All Officers and Employes: Individual or Schedule	All Officer Indiv
					Farmers Co-operative Elevators:	FARMERS CO-O
10.00	1.00	*	:	:	separate or dual position	že.
• > > >	i ) )	either	for	solely, for either	Larceny or embezzlement form,	Larce
25.00	1.25	:		:	"One Act" Form	, One
25.00	2.50	6 5	6 6 9	•	Grain Shortage Form	Grain
					Receiver and Payer (dual position)	Receiver :
Min.	Per \$100					

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2.40	2.40	:			9	\$500,000 or over
8	<b>3.</b> 00	:	•	8	\$500,0	\$100,000 up to but not including \$500,000
5.00	5.3	e 6 ,	:	6	•	Up to but not including \$100,000
						Schedule Rate:
						excess of arrears or lapses:
		such	nt of s	the age	ent by	under its bond for the payme
		sible	respons	is not	urety	arrears or lapses but the su
		of	excess	er with	mploye	and are debited by the employer with excess of
		thly	nom	ner tha	s ofte	required to collect premium
		are	agents	Where	iry.	Agents on commission or salary. Where agents are
3.00	.60	•	:	•	0	Schedule Kate
5.00	3	:	:		:	or commission
		cnes,	oran	m tocal	toyes	claim Agents and an employes in local branches,
		, ह्या क	sulus,	gradaaw	by about	(Main A controls and touces, Doorwoopers, Adjusters
		4 0 0 0	7 C. C.	Too on one	Pool,	toudente Dachier and Teller
		erin.		Assistan	ents.	District Managers, Superintendents, Assistant Superin-
						LOCAL BRANCHES
	.30	:	•	0 0		Schedule Kate
						Fidelity rate, p. 1.
		TCI.CAI	Jay Wel	Ide 'en	. OC. 1001	THE SAME CHIEFLE AND A MANUAL PROPERTY OF THE
			2		2 2	() Finance and amployon Individu
						HEAD OFFICE.
						Industrial Insurance Companies:
Min.	Per \$100	-				
		7				enders spiliter ender

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	.30	per	officers and employes (traveling or otherwise) in Accounting or Claim Departments, on salary or per diem, not collecting premiums from the assured	or other	zeling ments, is from	(tran )opart emium	officers and employes (traveling or otherwise Accounting or Claim Departments, on salary or diem, not collecting premiums from the assured		intin	office Accor diem,	
	.30	tiga:	ers and employes sters, Auditors, Claim Agents, Inspectors, Invest tors, Special Agents, Executive Specials, and	ectors,	utive :	Agents Exec	es Claim Gents,	mploy. litors,	Spe S	Officers and employes Officers and employes Adjusters, Auditors, Claim Agents, Inspectors, Investigators, Special Agents, Executive Specials, and all	
		trial	Companies Life, Accident, Casualty and Surety Companies, and all other classes of insurance (except Industrial Insurance Companies).	y Com xcept	Suret;	nsura:	Life, Accident, Casual all other classes of languages.	ident, class Comp	Acc ther	Insurance Companies  Fire, Life, Accident, Casualty and Surety Companies, and all other classes of insurance (except Industrial Insurance Companies).	
1.50		6 12 16	*	<i>S</i> 2	AGENT	um .	-minim	ENT A	con rate:	Schedule rate same—minimum	Z
\$3.00 3.00 3.00	<b>\$1</b> .00 .75 .60	: : :	: : :	),000:	\$1,000	00,000	ling \$1 not incl	inclu but 1	not or du	Up to but not including \$100,000 \$100,000 up to but not including \$1,000,000 \$1,000,000 or over	eng j
		and pses, for pses:	the collection of premiums oftener than monthly and agent is not debited with excess of arrears or lapses, and the surety is not responsible under its bond for payment by agent of such excess of arrears or lapses: Rate:	han refarrea	tener t kcess o lible uncess of	s emplains of vith easyons arch ex	i agent f premi bited v is not re	tion of the not de urety of the by age	be si	the collection of premiums of tener than monthly and agent is not debited with excess of arrears or lapses, and the surety is not responsible under its bond for payment by agent of such excess of arrears or lapses. Schedule Rate:	<b>Sch</b> ee
Min.	Per \$100	•	•	-  -  -  -	-d				) *	1772 and 41	

Over \$50,000 $\dots$ $\dots$ $\dots$ $\dots$ $\dots$ $\dots$ $\dots$ $\dots$	Managers: not to the Insurance Company: Individual or Schedule: Up to \$50,000	Insurance companies  Local and Sub-agents bonded to General Agents or	The United States Branch of a foreign Insurance Company counts as its Head Office in this country.	The foregoing schedule rates are computed on the amount of this schedule alone; exclusive of bonds written for the Insurance Company's Head Office or orthogonal areas	### The control of th	AGENCIES AND BRANCH OFFICES: General and Local Agents, Managers, Branch Offices, and all employes not at Head Office: bonded direct to the Insurance Company: School- Batter	
.50	.75		ny counts	nt of this so	.50 .40 .30 .30	\$ \$ \$ \$	Per sin
2.50	<b>8</b> 3.75		as its	hedule fice or			S.

itself in computing the rate on this schedule; irrespective of bonds for other General Agents, Managers or Agents of the same Insurance Company. Employes and insurance salesmen or solicitors in office of local or general The amount of bonds running to each General Agent or Manager is taken by

agents or managers; bonded to agents or managers; not to the Insurance Company: Apply General Fidelity rate (pp. 1, 2, 3) and schedule rates

Insurance Companies Fiscal agents or financial correspondents; employed to based on amount of bonds running to agent or manager only. Per \$100

Inter-Insurance Companies and Reciprocals Insurance Agents or Brokers' Attorneys in fact or Managers authorized to bind insurers (This rate also applies to Officers and employes of Interpremium tax on policies: Attorneys-in-fact or Managers.) Insurance Companies and Reciprocals and their Schedules of \$5,000,000 and up Schedules of \$2,000,000 and up come, dividends or interest: Individual or Schedule ... money, make investments and collect inbonds for payment of 4 6 6 • **8** 8 : .25 26 . 50 \$10.00 200

In California Rhode Islands . . @ 0 \$ 8 8 . 40. . . 10.00 00.00 00.00

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1.00	2.00	•	:	:	ent.	of the age	unlawful act of the agent	
* >		the	red for	incur	Thich may be	penalty v	against any	
		nies	compa	their	o indemnify	bonds t	Insurance agents	
2.00	5.00	:	:		e	r States	All other States	
Min	Rate per M per annum							
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## State Insurance Funds

operated by the State or by State Officers: Workmen's Compensation or Industrial Accident Insurance Organizations

fidelity rate for large Insurance Companies.) official rate for such officer in that State. All other officers or employes for State Insurance funds take the rate of \$3.00 per M per annum. (This is the regular covering State Insurance Funds, his additional bond will take the regular public or Superintendent of Insurance is required to give additional bond in any capacity All officers and subordinates (other than Superintendent Where the State Auditor, State Treasurer, or State Insurance Commissioner of Insurance) per annum

Jewelers (wholesale and retail): Manager, Bookkeeper, Cashier, Inside Salesman, Clerk and all inside employes • ... 300 Per \$100 \$10.00 Min.

Schedule Rate: Local Salesman, Outside Salesman, Outside Salesman and \$75,000 and over employes, whether employed to sell and collect in the city where firm is located, or on the road Collector, Outside Collector and all other outside 3.00 . S

randum to be sold for their own account or profit. er on salary or commission. Not applicable to men receiving jewelry on memo-These rates applicable only to men actually employed and working for employ-

Per \$100 Per Man.

One-half the minimum is earned.

# Trade Organizations of Wage Earners, Grand or Supreme

Labor Unions:

Local Unions or Subordinate Lodges of above: including Organizers, Deputies, etc., either Individual or Schedule bond ... Officers, Deputies, Clerical Force, and all employes, • . ¢. . E \$5.8 2.50

Trade Organizations of Railroad, Telegraph, Telephone, and Kailway Mail Employes Officers and employes 鉄 24 909 六十七 \*\*\* 3 50

1.00

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One-half the minimum is earned. \$500,000 or over for Yard Managers and Yard Employes only (Honesty Form) Earned Minimum \$2.50.	only. "One Act" Form Honesty Form (not covering lumber shortage)	Schedule Rate: \$50,000 or over for Yard Managers and Yard Employes	"One Act" Form	Bond covering lumber shorts ge	tard Managers and Yard employes nandling lumber (either at head or branch offices)	47	Lumber Companies and Lumber Yards:  Apply General Fidelity Rate and Fidelity Schedule Rates (pp. 1, 2, 3): except as noted below:	
loyes	2 V 9 2 2 0	oyes	:	•	in Der		ates (pp	
.50 0	.7.9 .7.90		<u>ان</u>	.55 0	\$1.00	Per \$100	, , , , , , , , , , , , , , , , , , ,	
<b>5</b> .00	10.00 7.50		12.50	15.00	\$10.00	Min.	except	

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Paymaster-General	Adjutant-General	Quartermaster's Department	Organized Militia or !
	9	:	028
•	•	:	NAVAL
•	•	6 9	RESERVES
:	:	:	VES
5.00	5.00	\$5.00	Per \$1,000
5.00	5.00	\$5.00	Min.

		六十九					路	
\$10.00 2.50	\$1.00	# # * * * *		5 5 • 6 • 5	5 °	m	Individual or Schedule Earned Minimum	Indivic Earned
		lines	82 82 83	m R.R.	ating c	ons oper	ganizati	Distributing Organizations operating on R.R. & S.S. lines and stations:
Min.	Per \$100							News Companies:
\$5.00 5.00 5.00 6.00 Military annum ficers of dies are overing	\$5.00 \$5.00 10.00 10.00 10.00 A pusand per where Off where Off anger boo officers: contactions.	ded to  s and  s and  of State  per the  Officers  ions, or less than  brother	or out coff \$7.50 overing of division of their be social	or Navisioned  r City, a rate coonds cor nave bonds to	filitary ommiss ommiss ommiss didual of ation, a idual b teries of teries of iving b	hiks liftcers (Micers (Mon-Coyes by the impropriation or indivors, bat ability of Guard grand	masters—All ranks	Paymasters—All ranks \$5.00 \$5.00  National Guard Officers (Military or Naval) bonded to the United States 5.00 5.00  All other Officers, Non-Commissioned Officers and civilian employes 10.00 5.00  Schedule Rates:  Where premium is paid by the State or City, or out of State, City or Military Funds or by other public appropriation, a rate of \$7.50 per thousand per annum may be made for schedule or individual bonds covering Officers where Officers of at least three companies, troops, batteries or naval divisions, or larger bodies are bonded, with an aggregate liability on such bonds of not less than \$10,000.  Officers of the National Guard giving bonds to their brother officers: covering funds of the Officer's Mess, Regimental Club, or like social organizations.  Classified as Social Club, (p. 77.)
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.40		aking Houses having a \$25,000 or upward (disprofits); and <i>Unincorhaving</i> a Cash Capital	fouses or up ); and a Ca	king E \$25,000 profits having	te Ban ash, of divided Houses	Priva in, in conding und	ers; nrated paid paid lus a le Ba	Private Bankers; not stockbrokers.  A: Incorporated Private Banking Houses having a capital stock paid in, in cash, of \$25,000 or upward (disregarding surplus and undivided profits); and Unincorporated Private Banking Houses having a Cash Capital of \$25,000 or more	Class A capi
	ers,	investm Loan Co	nd and Chattel	ted bor	incorpora s (not Sal	s and impanie	ership nce Co	Fivale Eanting Mouses:  Includes copartnerships and incorporated bond and investment houses; Finance Companies (not Salary or Chattel Loan Companies); dealers in mortgages, commercial paper; notebrokers,	Fivale Inclu
				ci ci	ıts—see	es Agei	s, Sal	Consignces, Brokers, Sales Agents—see p. 2.	Consign
:20		•	:		:	*	ŏ	Orer \$2,000,000	() 10
.30	:	& 0	•	•	; ;	nployes	20 C	Over \$1,000,000	9.4
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.75	•	•	8	, \$100,0	xceeding	d not e	to an	Employes up to and not exceeding \$100,000	En
								Schedule Rates:	Schedul
ప్రి	:	:	:		and Trea	retary s	Sec	Treasurer, Secretary and Treasurer	
	ary,	Secreta	ident,	ce-Pres	lent, Vi	Presid	ficers-	Executive Officers-President, Vice-President, Secretary,	[7] 2:
					<i>U</i> 2	Packer	Meat	Facking Houses-Meat Packers:	Facking
Per \$100									
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	•	•	* •	•	xchange	reign E	or Fo	ina: (L. 1921, Ch. 76) Ticket Selling or Foreign Exchange	Indiana: (L. 1921, Ch. 76) Ticket Selling or Foreig
1.00	:	:	:	•	*			hers	All others
.25	*	:	:	:	:		f mon	mission of money	I
	trans-	for	ıpanics	s Сои	Expres	. 551)	S. B	bis: (L. 1923, S. B. 551) Railroads, Steamships and Express Companies for	Illinois: (L. 1923, S. B. 551) Railroads, Steamships an
:25	•	:	:	:		ey	t mon	mission of money	ı
	trans-	for	panies,	(com	Express	p and	amshi	Railroad, Steamship and Express Companies, for trans-	Zallro
1.00	# 0 P	· :			: 397)	Ch. No	1917,	Private Bankers	Connecticut: (L. 1917, Ch. No. 397) Private Bankers
ļ	•		:	•		•	:	hers	All others
	:	:		;	:	***	:	(0)	holed
	s Com-	press	р & <b>Б</b> х	amshi	ad, Ste	h. 780) s, Railr	921, C Banks	(L. I	California: (L. 1921, Ch. 780) Incorporated Banks, Railroad, Steamship & Express Com-
	tors or	eposi	n of D	otectic	for Prohange :	ds giver	Bond drafts	Nory Ferms of Bonds given for Prepared of Processes of drafts or exchange:	Statutory Ferms of Bonds given for Protection of Depositors or Purchasers of drafts or exchange:
	okers;	d Bi	ıd Bon	ok ar	to Ste	pplicabl	not as	(These rates not applicable to Stock and Bond Brokers; age $80.$ )	(These rates see page 80.)
.80	capital	cash	\$25,000 cash capital	han \$	h less t	tions with less than	anizat ove	as defined above	Class B: All Organizations with less than \$25,000 cash capital as defined above

Pennsylvania: (L. 1911, No. 814) New Jersey ... Michigan: (L. 1919, Ch. 399) Massachusetts: (L. 1923, Ch. 473) \$50,000 bond for Horeign Exchange \$5,000 bond for ticket selling Transmission of Money. Ticket Selling, Safekeeping Deposits or Transmission of (L. 1919, H. B. No. 200) (Laws of New Jersey, 1907, Chap. 106; as amended Individual or Private Bankers and Ticket Agents Incorporated Banks, Railroad, Steamship and Express Money. Incorporated Banks, Railroads, Steamship and Ex-Chap. 276, Laws of 1910.) Companies ... press Companies All others ... • 0 9 • . (See page 73.) :: • . . . • • : : : : : . . : 9 : • : : 9 • : : 1.00 1.00 1.00 .75 75 . 57 33

All other states

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#### Pennsylvania:

## Private Bankers Statutory Bonds:

The act takes effect December 1, 1911. An Act to provide for licensing and regulating private banking in the Commonwealth of Pennsylvania. (Laws of Pennsylvania, 1911, No. 814)

SECTION 1: Bond for faithful holding or transmission of money.

For such bonds with real estate security Rates for such bonds without security ...

Per \$100. \$1.00 .75

nor more than \$50,000.

Penalty fixed by Board; not less than \$10,000,

For bonds under Section 1 if secured for the full

amount by cash or its equivalent in certificates

securities which are legal investments for savings securities specified in Section I of the Act; or by company, or by savings bank books; or by the of deposit on any incorporated bank or trust banks in Pennsylvania; or by approved col-lateral securities quoted on the New York or Philadelphia Stock Exchanges :

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Where the applicant gives security for less than the penalty of the bond; or gives partly one security and partly another; charge for the unsecured part of the bond 1% per annum; for the part secured by real estate, \$\frac{1}{2}\$ of 1% per annum; and for the part secured by cash or approved securities, \$\frac{1}{2}\$ of 1% per annum.

securities, ½ of 1% per annum.

Securities, ½ of 1% per annum.

Securities of the applicant from provisions of the Act:

In cities of the first and second class, penalty, \$100,000.

Elsewhere in Pennsylvania, penalty, \$50,000.

For bonds under Section 8, without security or with real estate security ...

For bonds under Section 8 if secured for full amount of the bond by cash or its equivalent in certificates of deposit; or by approved securities as collateral ...

Where applicant gives collateral security for less than the penalty of the bond; charge for the secured part of the bond 1 of 1 per annum; and for the remainder, 2 of 1 per annum.

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### Public Service Corporations:

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		old old	culpa	nded on	uctors are bo	If motormen and conductors are bonded on culpable
	.20	:	:	:	6 6 8	only)
		ond	of bo	esty form	vely (on hon	conductors exclusively (on honesty form of bond
		l/or	en and	motorm	00 or more	Schedules covering 2,000 or more motormen and/or
• <u>5</u> •		•	:	:		short
		rer	howe	y term	nium for an	Minimum earned premium for any term however
\$1.00		:	•	:	ium	Minimum annual premium
					ors only:	Motormen and conductors only:
	.15	•	:	•		\$10,000,000 and over
	20	:	:	:	•	\$200,000 and over
	25		:	000,	including \$20	\$50,000 up to but not including \$200,000
	•	6	•	•		Schedule Rate:
	30	:	:	3		Officers and employes
Min.	Per \$100.					
CACCPO	WOTTI OTCO	Todfort	111111	TI COTTO	ж р. 46).	telephones and telegraphs: (See p. 46).
it, gas,	ectric ligh	ban, ek	nterur	i pand i	lys, both urb	This includes electric railways, both urban and interurban, electric light, gas,
					•	

Schedules up to but not including \$500,000 ... \$500,000 up to but not including \$1,000,000 ...

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1.00 .75

5.00 3.75

negligence form of bond including damage to property, rate for motormen and conductors shall be as follows:

		Officers and employes at Head Office, Factories or Branch Offices employed at inside positions and on salary:
		Sewing Machine Companies:
		Employes of Real Estate Agencies: General Fidelity Rate.
	5.00	Earned minimum
10.00	1.00	accounting for net income
!	1	repairs, labor, interest, and other charges and
		Ridelity bonds for the collection of rent, payment of
		Real Estate Agents:
		Apply to Home Office, giving name of Railroad Company or system for which quotation is desired.
		Railways, Steam:
5.00		Minimum earned premium
! •	8	qualifying special officers as policemen
		Special Officers' bonds to city or county authorities
		for motormen and conductors on this form of bond only.
		Schedule rates to be computed on the size of the schedule
O		Earned minimum on each bond
1.00	.20	\$1,500,000 and over
\$2.50	\$ .50	\$1,000,000 up to but not including \$1,500,000
Min.	Per \$100	

Steamship and Raiiroad Ticket Agents: Agents and their sub-agents selling steamship and railroad transportation:	Steamship Companies: Apply to Home Office, giving name of S. S. Line for which quotation is desired.	On schedule of six or more positions aggregating at least \$30,000 suretyship charge the same rate, with earned minimum of \$2.50.	All other employes	Social Clubs: Treasurer, Secretary and all other officers	One half the Minimum is earned.	:	Agents and canvassers, traveling agents, who sell or	General Fidelity rate computed on the size of this	l-port.
			÷.	.50	į	\$1.00			Per \$100
			0.8	5.00	0.00	\$10.00			Min.

5.00

5.00

5.08

		特殊・
		Applicable only to commission agencies established in stores or other places than the premises of the obligee.
		Not applicable to employees on pay-roll of Express Companies. Such employees are covered under the regular fidelity schedule of the Express Company which is separately rated.
5.00	.75	Express Company: Individual or schedule
		Fidelity bonds running to Express Companies covering "Package and Call Agencies" established by them in stores and other premises not the premises of the
		Package and Call Agencies:
		Not applicable to employees on pay-roll of Banks, Express or Steamship Companies. Applicable only to commission agencies established in stores or other places than the premises of the obligee.
5.00	.75°	Handling Foreign or Foreign and Domestic remittances
3.75 5.75	37	Handling Travelers' Cheques only (Foreign or Domestic)
Min	Per \$100 Min	Agents .
04400	Amminot	

所 等 四	Bakery, Ice Gream, Dairy, Laundry and Towel Supply Companies delivery at retail; Wholesale Grocers: Inside Employes: General Fidelity Rate: Computed on size of this shedule only.	One-half the minimum is earned.  For "Consignees"—see p. 2.  Schedule of outside positions is excluded in computing rates on inside positions.	All other employes: (Outside agents, salesmen and	Individual or Schedule:  Executive Officers (including travelling inspectors and auditors), inside employes at manufacturing plants and head and branch offices (on salary only):  General Fidelity Rate: Computed on size of this schedule	Treasurers, Ticket Sellers and Employes Typewriter Companies:	
		ٷ	<b>!</b>		.50	001.00
		<b>5</b> .00	t ;		<b>\$</b> 5.00	Willia.

Per \$100

Mir.

Managers and employes of Branch stores Computed on size of this schedule only. Head Office: General Fidelity Rate: Groceries, Shirts, and Shoes): Outside employes, drivers and collectors ... Stores (Hats, Haberdashers, Ladies' One-half the minimum is earned. Wear, Retail 9 . \$1.00

Smaller Chains: General Fidelity Rate. Applies to chains of six or more retail stores.

One-half the minimum is earned.

:

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10.00

Oil Companies

Head Office: General Fidelity Rate:

Station Managers, Assistants, Tank Wagon Drivers and Computed on the size of this schedule only

Schedule Rates: Collectors: .76 .76

General Fidelity, p. 2. \$100,000 up to but not including \$200,000 ... \$50,000 up to but not including \$100,000 ... (Consignees, Brokers, Sales Agents): Earned minimum for each employe \$2.50. Up to but not including \$50,000 400 : : • . :

Retail Tallors and Clothiers having agencies or branches other cities than the Head Office: E,

Head Office: General Fidelity Rate:

Agents or branch managers and employes ... Computed on size of this schedule only. One-half the minimum is earned. 904 9 6 9

\$10.00

#### Forgery Protection

Received. Depositors' Form covers only A. The Commercial Form covers under A, Checks Issued, under B, Checks

COMMERCIAL FORM (A and B):

H. O.—\$10.00 per M per annum. Term Minimum, \$25.00. Branches—Add \$2.00 per M per annum. Annual Minimum \$2.00.

Depositors' Form (A only):

Branches-Add \$1.00 per M per annum. Annual Minimum, \$1.00 H. O.—\$5.00 per M per annum. Term Minimum, \$10.000.

or affiliated or subsidiary corporations occupying separate pressures which may be covered as a or subsidiary corporations occupying the same premises which may be included without charge, branch, and charged for accordingly. tion of their personal accounts at the regular rate and minimum for branches, but each concern having a distinct corporate organization is a separate risk and not a "branch" except affiliated Members of firms or officers of corporations (except banks) may be included for the protec-

## Bankers' Limited Forgery Coverage:

H. O.—\$5.00 per M per annum. Annual Minimum, \$25.00. Brunches—Add \$2.50 per M per annum. Annual Minimum, \$2.50.

occupy adjacent banking premises in the same building. On chains of banks, or banks under a common ownership, each bank or banking institution having distinct corporate organization is a head office and must be classified and rated as such; except when affiliated banking institutions

percent may be deducted. If premium for any of the above is paid in advance for three years, fifteen

and Safety Paper: Protection is subject to the following discounts for use of approved Check Writers Net premium (after time allowance) for the above classifications of Forgery

which is rated at foot of this page and page 31b.	The above forms must not be confused with BANKERS' BLANKET FORGERY,	Bankers' Limited Forgery	Depositors Form	Commercial Form		•
ge a	be	•	•			
nd page 3	confused		•	9		
9	with	•	:	:		
	BANKERS	o e	•	•	40	
	E.	20%	%01	% %	Check Writer	
	ANKET FOR	от Э	%. 5.	2. %	Safety Paper	
,	GERY,	15%	50°	77.09	Both	

form of Bankers' Limited Forgery Bond. Rider adopted July 11, 1923, extending coverage of Bankers' Blanket Forgery and Alteration Bond so as to include all coverages contained in present Bankers' Blanket Forgery and Alteration Fond Rider No. 1

Branches—Add \$2.50 per M per annum. H. O.—Charge \$5.00 per M per annum. Annual Minimum, \$25.00. Annual Minimum, \$12.50

### Bankers' Blanket Forgery

instrument. with no deductible, or with \$200.00 or more deductible from the loss on each The Standard Form of Bankers Blanket Forgery Protection may be written

accounts. Rates are computed on the number of the bank's CHECKING (not savings)

(Savings accounts, with drawn only by passbook, may be protected by B. L. F. Coverage or B. B. F. & A. Rider No. 1, p. 55.)

accounts (on deductible): For the basic rate, take the following table of minimum premiums up to 500

		i i	•	3	
312.50	100,000.00	additional	-	437.50	25,000.00
937.50	100,000.00	687.50	60,000.00	375.00	20,000.00
875.00	90,000.00	625.00		312.50	15,0тм).00
812.50	80,000.00	562.50		7.	1 (3, 4): 16) 4348
\$750.00	\$ 70,000,00	\$500.00		\$125.00	S 5,000 00
	Bond		Bond		Bond

For banks with branches charge minimum according to the table for the first 500 accounts at the Head Office; plus 15 cents for each additional account at H. O. and branches in excess of 500; plus \$125 for each branch or additional

Add to cents for each account in excess of 500 accounts.

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War deductible coverage on bands of \$100,000 or less the H O minimum 附 鱌 114 八十六

over 500	Percentage
Each Account	
	centages.)
th office loading is shown by p	bond of \$100,000. (H. O. basic rate and branch office loading is shown by per-
branch offices are computed on	bonds over \$100,000 percentages for H. O. and branch offices are computed on a
nown by the following table. (	premium for each account in excess of 500, is shown by the following table. On
h office loading, and the addition	basic rate for the first 500 accounts, the branch office loading, and the additional
you or less the m. o. minimum a	For deducting coverage on points of \$100,000 or less the it. O. millimum and

\$200.00

Deductible

.09 cents

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300.00

3 9

Example 1: A Bank has no branches and 8,663 checking accounts at its Head Office; covered for \$25,000 Blanket Forgery Protection, (no deductible). 8,163 accounts @ .15 ... 500 accounts, basic rate 1,000.00 500.00 400.00 9 : : : : : : : 555558 88888 : : : : : : : .043 .063 .081 £30. : : 23 35 : : \$1,661.95 \$ 437.50 1,224.45

\$2,327,10

#### Planket Securities Bond (Standard Form No. 1)

applicants. all Insuring Clauses at option of applicant. Minimum bond \$5,000. Minimum premium \$50.00. Bond not limited to class of Coverage of any one or

(Standard Form No. 2)

Standard Form 1 Clauses Insuring Charge Per M. Head Office Standard \$12.50 Form 1 2.50 5.00 5.00 Standard Insuring Clauses Form 2 Charge Per M. Head Office Standard \$10.00 Form 2 5.00 2.50

premium of \$30.00 per thousand is charged on the amount of insurance carried under Insuring Clauses I and II; if added to Standard Form No. 2 an additional premium of \$30.00 per thousand upon the whole amount of insurance carried under Insuring Clause I. If Rider "A" is attached to Standard Form No. 1 there is an additi-nal

table, charge an additional premium of twenty per sent thereof for each Branch or Branches: After computing Head Office premium according to the above

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additional premises covered, subject to the following minimum and maximum for

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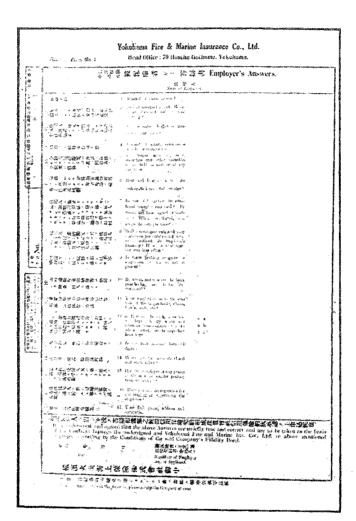
each Branch or additional premises. Standard Form 1 Standard Form 2

Lost, embezzled or stolen securities acquired by the Insured or sold or disposeed of as Broker or Agent are covered by Standard Form No. 1, and are NOT covered by Standard Form No. 2.) Rider "A" \$10.00 N. I. 30.00 \$125.00 375.00MAX. MIN. \$10.00 30.00 \$100.00 375.00 MAX.

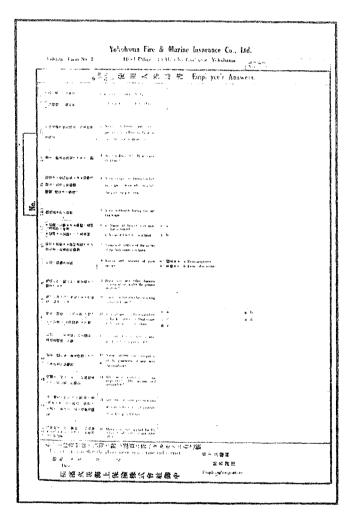
No discount for term premiums paid in advance. Coverage for each Branch is EXTENDED. Coverage for each Insuring Clause is Additional.

#### 附圖目錄

美國飛騰保證公司各種保證請求書及保證書格式 日本橫濱火災海上保險公司信用保險部格式



書辯答(主顧)者險保被書述申險保用信



書辯答人用使屬附書述中險保用信

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Now lons	must work he kept in repair after completion, or what guarantees are required on asset
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11.37	bond guarantee came?
	percentage by received until expiration of this period?
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Agency or Broker



Bond No. F Amount \$ Premium \$

#### Application for Fidulity Bood for Utilicers of Sociation, Beneficial Orders, Etc.

App	ivation for board of \$			
Page 15	se practices of			
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£	How long a member of this organization			
á	Flow long have you hold this punition?			
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- Contract				
g.	Are you coppered in any business or sell	. •		
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1 16.	If an employee, give name of present or			
		Make the state of		
22.	Length of time in chern employ.			THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.
12.	State amount of annual income from in	religione de ambilicamente de	-11. <del>The Williams</del> Damington	harring and the second
33.				
14.	Lie you own any proposed estate?			
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16.				
17	Is your life insured?	45 40iouae? 8	Commence	minute of actives
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prety shall not be required to	disclose the ensure men which in	hereby applied for, and in case it does insue- henever it shall see fit, and in any event the action to based and shall not be responsible
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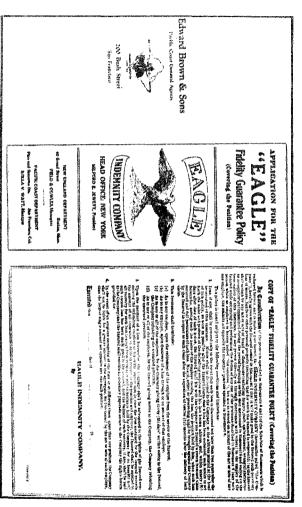
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Agency or Broker



File No.

Road No. E

Amount \$ .

Premium \$.. Per Annum

HEAD OFFICE, NEW YORK

#### APPLICATION FOR FIDELITY BOND. (FORM F7) &

hereby make application for the following bond in the emount of	d & te date Leurg	
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S Residence:	er till sed Step.	
3 Hew long have you resided in your present beauty?		
4 Where did you proviously reside, and how long't		
6 Where and when bornt Place	Date Month Day Year	
d Linuage or Birth (vin., Amusican, English, French, German, Hobe	ersu Tries. Names, etc. 1	
? If foreign born, easte here long you have resided to this country	5 . Are you a college of the United States"	
S Married, Single, or Widower? Boy many persons	e arm galterrightle refere and thus entitions,	
9 Give name of Father, address and accupation		
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mate relative f		
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18 What will be your beeness affirmed	*	
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29 How long to the position for which the band is now required?	region de la companya	
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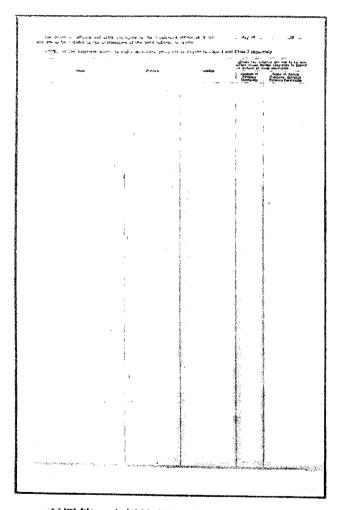
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of the

#### Eagle Indemnity Company

IN CONNECTION WITH AN

#### EXCESS BLANKET FIDELITY BOND

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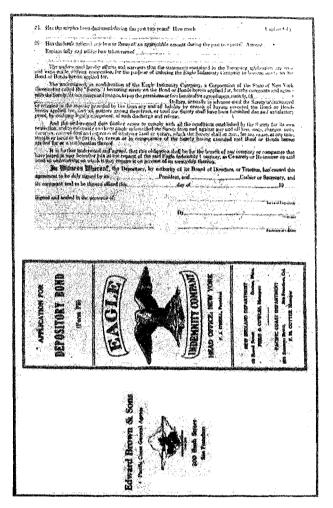
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頁三第 書求詩證保款存保擔



頁四第 書求請證保款存保擔

EAGLE Agency or Broker APPLICATION FOR BOND-JUDICIAL PROCEEDINGS FORM No. 918)

File No.

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and hirdy bound used the Enter of California to encaptue heads and disabetations, as the surely, are held and firely bound used the SEATE OF CALIFORNIA in the full and just turn of
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who come the	ing of December.	19				'*
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mentaded, but ess the marky by their faithfut helphile ca featury to mak Co to the featurators	with the convent groung to such C this bond. Hinch more consume as life of this bond. Up	cummenter and to notices shall be a refrire hatel with	r Consumiana, h the factors a wa aven'd personally, as too days after h trew boots the	is terminated at a offer petite of their and the licenses of andre of the cou term of this boss	ing time at the indexing to be related to the related to the series of such Code stated to the state	instance of leased from broad states state of the lease of the
In Witser	ss Whereof.	The said Pancip	al and Streety ha	ose homenenso met 1	their lunds an	f seals thus
	day of .			A D. 19		

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Form No. 8""33	The second secon
EAGINDEMNIT	GLE Y COMPANY
In the Bu	pertor Court
In and for the	-County of .
Solute of	California
TO BOOK BILE	Collision (1)
IN THE MATTER OF	BOND OF GUARDIAN
1 Know all Men i	y these Presents:
	MPANY, A Corporation, Incorporated under the Laws of
4 the State of New York and authorized by the laws	of the State of California to execute bonds and undertakings
5 as sole surety, aso hald and firefly bouild usts.	Dollers (\$
7 lauful money of the United States of America, to	
	America consumer and a second consumer and a
10 and assigns, jointly and severally, firmly by those	bind ourselves, our betre, executors, administrators, successive presents.
11 Why Condition of the above obligation is med	is that, whereas an Crisica was did smade and entered by
12 the Superior Court of the	
13 so theday of	
15 ing the above Principal guardian of	and directing that Letters of Guardianship be animal to
16	s band according to law is the sun above sensed
17 Mann, Therefore, If the said Frincipal shall fail this chilegation shall be veid; otherwise to requise in	thirty exacts the divice of the treat awarding to bew, then full larce and affect.
19 Segreed and dated at	ngyathia
20 A. D. 19	(SEAL)
	(PEAL)
	EAGLE INDEMNITY COMPANY.
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In the Supe	rior Court
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#### Contract Band

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KNOW ALL MEN BY THESE PRESENTS. Ton
of hereaster called "Principal") and Engle Indeening Company of New York (Institution called "Surey", a composition organized under the laws of the State of New York and doly authorized to neurant business in the State of California, are teld and finite bound called
(bermanter called "Oliver") in the full and just uen of
and trady to be under the Perceptal and Surety land themselves, their and each of those fields, excenture, administrators, successors and unique, jointly and everally, firthly by their presents.
WHEREAS, on the day of 19 the Principal concered into a written contract with the Counter for the construction of
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N/W, THEREFORE, the condition of the obligation a such that if the Principal shall potent fashishly de-walt estimated to be done under each context, and deal shar pay in full the dams of all provess performing labor upon or functions underside to be used in each work, that thus obligates shall be read; otherwise to reman a full free.

#### SUBJECT, HOWEVER, TO THE FOLLOWING PROVISIONS:

SUBJECT, HOWEVER, TO THE FOLLOWING VEROVISIONS:
FIRST: That the board had lies to the bester for sign and it persons who perform taker upon, or harmon materials to be used in the work described it said context, so as to give such persons a right of action typic may not lengths to be used in the work described it said context, so as to give such persons a right of action than the copies of the found. No right of action that is executed to the found that the Covern server as the right of the terms used to present performing labor or making the order may be present performing labor or making the order may be present performing labor or described to the covern server as the present server the country of the found to the found t

SECOND: That, as a condition considerate to the right of recovery horsender, the Owner shall do and perform each and every of the matters and things set forth and provided in and content and in the blood, or to other of them, to the jith of Owner douse or performed at the times and in the mattern as in said contract and this band severited. In the case of any occanitatory, the recovering of the load shall take precedence over the provinces of anal content.

THIRD. This is a condition procedure to the room term take procedure over the prosposition of man concern. THIRD. This is no condition procedure to the judge of recovery beyonder, to Ohige this flowly for Except by reparted letter mailed and subdivised to the Sourdy, either at it principal office to New York, or at all Period Concern, Department Office in See Franches, Californian, of any procedure to the New York, or at all Period Concern, or any procedure to the contract of the Department Office, are of the Concentration of the About and after of any act, or emission, or the part of the Periodical study, many counts to the New body high the Periodical study, the procedure of the Concern to the knowledge of the Concern to any representative of the Ohioux authorized to procuse the preformance of extending the contraction of the Ohioux authorized to procuse the preformance of extending the contraction of the Ohioux authorized to procuse the preformance of extending the contraction of the Ohioux authorized to procuse the preformance of extending the contraction of the Ohioux authorized to procuse the preformance of extending the contraction of the Ohioux authorized to procuse the preformance of extending the contraction of the Ohioux authorized to procuse the preformance of extending the contraction of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to procuse the preformance of the Ohioux authorized to the Ohioux authorized to the Ohioux authorized to

WOUNTH. That if the Dencyal shall abundan unit contract or be compelled by the Owner to cross ever-stress thereunder, then the Sovery shall have the capit to caronic the generates of the work question in and contract and the stress of the contract of the

FIFTH. This, the Owner shall return the last payment populable by the terms of said contract, and all pourses and deteroid payments behandle for the Owner under the terms of said contract, until the complex performance by the Denciual of set of contents and of the confession will be bound to and Denciually a part to be principle, and with the principle of set of the first exchands the set pastern of the first exchands that the set of closure or formed and the set of the first exchands and the set of the first exchands the set of the first exchands the set of the first exchange of the fir

SINTH: That the Sucry deals on the habite for any demange southing from explan or below difficulties, or brommelle, that, croll composition, public names, line, the elements, into of God, or delect or fault in the plane or prodictation consistent due to active of contract or for income of the contract of the contract of contract or desired and part of mild contract or the contract of the contrac Principal (SEAL)
EAGLE INDEMNITY COMPANY, Caule Indemnity Contract Mand Edward Brown & Sons

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Public Works Bond—Faithful Performance California



# CONTRACT BOND

# Know All Men by these Presents:

That we		
AND EACLE INDEMNITY COMPANY		- as PRINCIPAL
Verify and authorized by the form of the first	. a compression, memperated ander the	Larm of the State of New
York and authorized by the Laws of the See	s es cublemes to essent bunch and t	miles tokings as side surety, as
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F HERE WHEN S NAME AND A STATE OF STREET	entra acutant se app a	
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	and angul pont and strong	, mustly by these pressure.
The Condition of the foregoing this	imation is such that substant the state.	be a description of the
		bounden PRINCIPAL has
reserved into a contract, dated		
to do and perform the following work, tuner:		
Nitial Specefore. If the observious to be performed usedor used charact, then this of		
Nitiss. Styrrefore, if the above bound		
Missis. Shreefore, if the above bound to be performed under usual chancers, then this ob-	thighten that he want offerwise to com-	am in full force must effect
Nium. Specefore, if the above bound to be performed under each charact, then this ed <b>frigured and Gra</b> feed. His	thighten that he want offerwise to com-	an in full force and effect , A. D. 19
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### BID OR PROPOSAL BOND

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The	Committee of the commit
true  personative called the "Francisco"), as Francisco, and the resided and existing under the laws of the Daile of their Vir	EACLE, INDEMNITY COMPANY, a comparation b, with its principal office in the Coy of New York, New
Took, (hormosafter called the "Senery"), as Surety, are held	and hooks board way
THE STATE OF THE S	(becomplier called the "Obeque").
A CONTRACTOR OF THE CONTRACTOR	ara an an an an an an an an an an an an an
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	agle Indiancity Company, as Supery, in with other Survey Mail, in case of failure on to dis your to the Chilippe the In Indiane, not exceeding the parader of this based, then
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In the Instice Court	
In and for the County of	
State of California	
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Carlo Liver Control Co	
Amortina de marco de la compansión de la	
rs. Underfahing on Attachment	
C.C.P. See 867	
Defendant	
Wiferens, the above named Plaintiff, has commenced, or	
action in the Justice Court	
State of California, against the above named Defendant .upon	
contract for the direct payment of money, clauming that there is due to the said Plaintifffrom the said	
Defendant, the num of	
as security for the estatlaction of any judgment that may be resovered therein.	
Nom. Uterviers, in consideration of the premier, and of the saving of the said attachment, the EAGLE INDEMNITY COMPANY, a respection cognitive under the laws of the State of New York, and authorized to transet business under the laws of the State of California, a Starte, does branchy undertake in the nam of	
and promine to the effect, that if the said Defendant recover, judgment in the said action, the said Plaintiff will pay all costs that may be awarded to the said	
Defendant and all clamages	
which	
Signed and dated at this day of	
A. D. 19	
EAGLE INDEMNITY COMPANY.	•
By a series a succession of the series of th	
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LABOR AND MATERIAL BOND CALIFORNIA PRIVATE WORK	
artings.	* *
Black on the	, ,
Sond to Laborers, K	laterialmen, Etc.
Know Ali Men by T	hese Presents:
That we,	
and the EACLE INDEMNITY COMPANY, a carporation, and authorized by the Earse of the State of California to structuralists the States), as Stately, are held and firmly bound unto an unstrain to be used in the work consecuted to be performed	whomels and undertakings as sole surety. Theremalter y and all persons performing labor upon in furnishing
is being comey of the Linked States, for which payment, well an demonstree, their bein, east store, administrators, successors and	I truly to be made, the Principal and the Surety bind
SECRED, Seebed and detect this	day of
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A Committee of the Comm	<b>▼</b> 1999 1 1999
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which contrast is hereby referred en	
More Charolitte, the condition of this dissipation of cause to be paid, all claims for labor, or materials, or with early work, then this obligation shall be self-and with offer win	is such that if she Principal shall well and truly pay, the both, performed or furnished in connection with the dishall regions in full torre and effect.
This based is executed for the purpose of complying with 1183, at any, Chapter II, Tair EV, Enforcement of Lews Code benefit of any and all persons who perform below upon or from contract, in supportance with the provisions of said chatter.	of Corl Protesture, and this board that share to the
No met or action on the bond to encover for labor performs and overteen shall be vanished unless the same be consenting as and when personed by law or it he first no such test, unless the anglet of action on this bend accrues.	seed within the (6) months after the time claiming free lite
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STORY SOURCE OF A STORY COMMENT	(SEAL)
	EACLE INDEMNITY COMPANY
	By Farmer and the second open
	Attest

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# 中華民國十八年五月初版

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