



HOW TO READ A RATE CHART

Our underwriting begins with State Rate Charts, which list the types of obligations we write and the premium we charge for each obligation. In order to better understand our rate charts and how to use them, please reference the chart below for explanations of the 5 key elements on our rate charts. The form has been numbered to correspond with the explanations below:

#1 ~ Authority

Shows the risk rates and the necessary information that we need to underwrite obligations. Each rating has different requirements, and the higher the risk rate, the tougher the requirements.

#2 ~ Rate Per \$1,000

Shows the rate charged per \$1,000 for each bond obligation.

#3 ~ Type of Bond

Shows the types of obligations that are written for that State.

#4 ~ Minimum Premium

Shows the minimum premium we charge for a bond in that State regardless of the bond limit.

#5 ~ UW Guide

This section corresponds with the authority section. It gives each bond obligation a risk rate that must be followed in order for the bond to be underwritten.

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FLORIDA RATES

Effective October 16 2006
This rate chart supersedes and cancels any and all previous rate charts issued to you by Travelers Bond.

UNDERWRITING GUIDELINES

① **AUTHORITY PROVIDED FOR THE FOLLOWING**

1- WRITE FREELY - No Application Necessary.	5/6 - SUBMIT APPLICATION - Complete pertinent section, obtain signatures and submit to Company for underwriting and credit review.
2- WRITE FREELY - Complete pertinent section of Application.	7/8 - SUBMIT APPLICATION - Complete pertinent section, obtain signatures and submit to Company with financial statements for review.
3- WRITE FREELY - Complete pertinent section of Application and obtain signatures.	9/10 - DIFFICULT BOND - Contact Company for specific underwriting guidelines and credit review.
4 - ISSUE FOR THOSE KNOW AND RECOMMEND - Complete pertinent section of Application and obtain signatures.	

MINIMUM PREMIUM - \$100.00 (unless otherwise indicated below) ④
PREPAID - If premium is paid for two or more years in advance, discount second and subsequent years' premium by 25%.
CONTACT YOUR LOCAL SURETY REPRESENTATIVE FOR BONDS NOT LISTED.

LICENSE AND PERMIT BONDS
(SUBMIT ALL BONDS IN EXCESS OF \$25,000 REGARDLESS OF UW GUIDE)

③ TYPE OF BOND	⑤ UW GUIDE	② RATE PER 1,000
Agricultural Dealer	7	\$10.00
Auctioneer	3	\$10.00
Cigarette Tax	7	\$12.00
Citrus Fruit Dealer (up to \$10,000)	5	\$10.00
(over \$10,000)	7	\$10.00
Collection Agency	5	\$10.00
Employee Leasing Company	7	\$10.00
Fertilizer Dealer	9	\$10.00
Fuel User (up to \$20,000)	1	\$10.00
(over \$2,000)	2	\$10.00
Game of Chance	7	\$10.00
Guaranteed Toll Account	7	\$20.00
Mobile Home Manufacturer	7	\$10.00
Mortgage Broker	5	\$20.00
Oversize/Overweight (up to \$10,000)	5	\$10.00
(over \$10,000)	7	\$10.00
Premium Finance Company	7	\$20.00
Private School	7	\$10.00
Professional Fund Raiser/Solicitor	7	\$20.00
Public Adjuster	5	\$10.00
Recreational Vehicle Dealer	7	\$20.00
Surplus Lines Dealer	7	\$10.00
Title Insurance Agent	9	\$10.00
Yacht or Ship Broker	7	\$10.00
LOCAL COMPLIANCE		
Local Compliance - Up to \$10,000	1	\$5.00
Local Compliance - Up to \$25,000	2	\$5.00
Local Compliance Minimum Premium = \$50.00		
State Compliance Minimum Premium = \$100.00		



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