

## MARYLAND RATES

**Effective November 16, 2009**

This rate chart supersedes and cancels any and all previous rate charts issued to you by Travelers Bond Express.

### **UNDERWRITING GUIDELINES**

#### **AUTHORITY PROVIDED FOR THE FOLLOWING:**

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| <p>1 - <u>WRITE FREELY</u> - No Application necessary.</p> <p>2 - <u>WRITE FREELY</u> - Complete pertinent section of Application.</p> <p>3 - <u>WRITE FREELY</u> - Complete pertinent section of Application and obtain signatures.</p> <p>4 - <u>ISSUE FOR THOSE YOU KNOW AND RECOMMEND</u> - Complete pertinent section of Application and obtain signatures.</p> | <p>5/6 - <u>SUBMIT APPLICATION</u> - Complete pertinent section, obtain signatures and submit to Company for underwriting and credit review.</p> <p>7/8 - <u>SUBMIT APPLICATION/FINANCIALS</u> - Complete pertinent section, obtain signatures and submit to Company with financial statements for review.</p> <p>9/10 - <u>CONTACT COMPANY</u> - Contact Company for specific underwriting guidelines.</p> |
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**MINIMUM PREMIUM - \$100.00 (unless otherwise indicated below)**

**PREPAID DISCOUNT**- If premium is paid for two or more years in advance, discount second and subsequent years' premium by 25%.

**PRICING** - Final pricing for bonds outside your authority will be determined by Bond Express.

**Please contact your local surety representative for Principals/Accounts located outside the United States.**

### **LICENSE AND PERMIT BONDS**

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

TYPE OF BOND	UW GUIDE	RATE PER \$1,000
Auto Insurance Fund Producer	3	\$10.00
Beer (Non-Resident Dealer)	5	\$12.00 slide
Beer (Resident Dealer)	3	\$12.00 slide
Boat Dealer	7	\$10.00
Boat Trailer Dealer	2	\$10.00
Cigarette Tax	7	\$12.00 slide
Collection Agency	7	\$10.00
Detective	3	\$10.00
Driver Education Program	5	\$10.00
Employment Agency	3	\$10.00
Fuel Tax - (up to \$5,000)	3	\$10.00 slide
(over \$5,000)	7	\$10.00 slide
Hauling - Credit	2	\$10.00
Hauling - Performance	7	\$10.00
Highway Permit	7	\$10.00
Home Improvement Contractor	9	\$10.00
Insurance Adviser	3	\$10.00
Lottery Agent	9	\$20.00
Motor Vehicle Dealer	5	\$10.00
Motor Vehicle Information Requestor	3	\$10.00
Pawnbroker	7	\$10.00
Premium Finance	7	\$10.00
Private School	7	\$10.00
Professional Fund Raiser	7	\$15.00
Surplus Lines Broker - (our agents)	3	\$10.00
(all others)	5	\$10.00
Title Insurance Producer	7	\$5.00
Wine	3	\$12.00 slide
Wine & Liquor - (up to \$1,000)	3	\$12.00 slide
(over \$1,000)	7	\$12.00 slide
<b>LOCAL COMPLIANCE BONDS (Minimum Premium = \$100.00)</b>		
Local Compliance - Up to \$10,000	1	\$5.00
Local Compliance - Up to \$25,000	2	\$5.00

**MISCELLANEOUS AND FEDERAL BONDS****SUBMIT ALL MISCELLANEOUS AND FEDERAL BONDS FOR UNDERWRITING APPROVAL**

TYPE OF BOND	UW GUIDE	RATE PER \$1,000
Contract Postal Unit	5	\$10.00
Lost Instrument - Individual	5	\$20.00
Lost Instrument - Company	5	\$10.00
Packers and Stockyards - Agents/Dealers	7	\$10.00 slide
Packers and Stockyards - Packers Only	7	\$20.00 slide
Wine	7	\$12.00 slide

**PROBATE BONDS****SUBMIT ALL PROBATE BONDS IN EXCESS OF \$100,000 (SINGLE/AGGREGATE) FOR UNDERWRITING APPROVAL REGARDLESS OF UW GUIDE**

TYPE OF BOND	UW GUIDE	RATE PER \$1,000	Administrators/Executors:
Administrator	2	First \$250,000	- No renewal premiums when limit is \$25,000 or less - No closing evidence required when limit is \$50,000 or less
Conservator	6	Next \$250,000	
Executor	2	Next \$500,000	
Guardian	6	Over \$1,000,000	
Nominal	2		
Personal Representative	2		
Trustee (Under Will or Deed of Trust)	2		

*Always include copies of will and pertinent court papers when applicable.***COURT BONDS (PLAINTIFFS ONLY)****SUBMIT ALL COURT BONDS IN EXCESS OF \$10,000 (SINGLE/AGGREGATE) FOR UNDERWRITING APPROVAL REGARDLESS OF UW GUIDE**

TYPE OF BOND	UW GUIDE	RATE PER \$1,000
Attachment/Sequestration	3	\$10.00 slide
Claim & Delivery	3	\$10.00 slide
Cost	3	\$10.00 slide
Indemnity to Sheriff (on execution after judgment)	3	\$10.00
Indemnity to Sheriff (on all other writs of process)	3	\$5.00
Injunction (no performance and payment bond filed)	7	\$20.00 slide
Replevin	3	\$10.00 slide
Temporary Restraining Order	7	\$20.00 slide
<b>BANKRUPTCY COURT</b>		
Chapter 7 (liquidation) - Disbursing Agents, Distributors, Receivers, Trustees	3	\$3.00 slide
Chapter 11 (reorganization) - Marshals, Receivers, Trustees	3	\$10.00
<b>EQUITY COURT</b>		
Masters, Referees, Trustees, Commissioners to sell and distribute assets	3	\$4.00
Receivers, Trustees, Others to manage property or a business	3	\$5.00
Receivers, Trustees, Others to liquidate assets and distribute to creditors	3	\$10.00
Trustees for foreclosure proceedings	3	\$4.00

*Always include a signed application and copies of pertinent court papers when applicable.***PUBLIC OFFICIAL****SUBMIT ALL PUBLIC OFFICIAL BONDS IN EXCESS OF \$50,000 TO YOUR LOCAL PRIVATE & NON-PROFIT LIABILITY OFFICE***We will consider all bonds \$50,000 and under except: bonds covering proceeds of special bond issues and bonds for Tax Collectors, Treasurers and their subordinates, and Deputies who collect money. (Please refer these exceptions to your local Private & Non-Profit Liability Office.)*

TYPE OF BOND	UW GUIDE	RATE PER \$1,000
Motor Vehicle Title Service Agent	7	\$7.00
Town Supervisor	3	\$3.50
Sheriffs and All Subordinates	3	\$3.50
Village Clerk	3	\$3.50

*Please complete a Public Official Application for the above bonds.*

As a convenience to you, our agent, we have attempted to compile this summary of information about the most common bonds. Changes may be made from time to time as circumstances dictate. Please feel free to contact us with any questions you may have.