

OHIO RATES

Effective February 15, 2010

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
Auctioneer	2	\$10.00
Fuel Tax - (up to \$5,000)	3	\$10.00 slide
(over \$5,000)	7	\$10.00 slide
Lottery Agent	7	\$20.00
Mortgage Broker	7	\$10.00
Nursing Home	6	\$10.00
Private School	7	\$10.00
Professional Fund Raiser	7	\$15.00
Public Adjuster	1	\$10.00
Sewage Treatment System Installer	7	\$10.00
Sewage Treatment System Septage Hauler	5	\$10.00
Sewage Treatment System Service Provider	5	\$10.00
Surplus Lines Broker - (our agents)	3	\$10.00
(all others)	7	\$10.00
Turnpike Toll	7	\$20.00
Unemployment Compensation	7	\$15.00
LOCAL COMPLIANCE BONDS (Minimum Premium = \$100.00)		
Local Compliance - Up to \$10,000	1	\$5.00
Local Compliance - Up to \$25,000	2	\$5.00
Home Improvement Contractor	5	\$10.00
*City of Cleveland/City of Bedford - Please contact your local commercial surety underwriter for consideration.		

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.

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 \$5.00	- 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 \$2.75	
Executor*	2	Next \$500,000 \$1.75	
Guardian of Incompetent	6	Over \$1,000,000 \$1.00	
Guardian of Minor*	6		
Trust Estate - Trustee*	2		

*For bond types noted by the * apply the following premium exceptions:*

- When the bond limit is greater than (or equal to) double the value of the assets, the premium will be the lesser of .0025 of the bond limit or the premium calculated using the above rates.
- When the bond limit is less than double the value of the assets, the premium will be the lesser of .005 of the bond limit or the premium calculated using the above rates.

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
BANKRUPTCY COURT		
Chapter 7 (liquidation) - Disbursing Agents, Distributors, Receivers, Trustees	3	\$3.00 slide
Chapter 11 (reorganization) - Marshals, Receivers, Trustees	3	\$10.00
EQUITY COURT		
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

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
Sheriffs and All Subordinates	3	\$3.50
Deputy Registrar	5	\$7.00

Please complete a Public Official Application for the above bonds.