

**REPRINT FROM
EXAMINERS HANDBOOK**

Suggested Minimum Amounts of Fidelity Insurance

		<u>Exposure Index</u>		<u>Bracket</u>		<u>Amount of Bond</u>	
\$		\$		No.	\$		\$
	1,000	--	25,000	1	15,000	--	25,000
	25,000	--	125,000	2	25,000	--	50,000
	125,000	--	250,000	3	50,000	--	75,000
	250,000	--	500,000	4	75,000	--	100,000
	500,000	--	750,000	5	100,000	--	125,000
	750,000	--	1,000,000	6	125,000	--	150,000
	1,000,000	--	1,375,000	7	150,000	--	175,000
	1,375,000	--	1,750,000	8	175,000	--	200,000
	1,750,000	--	2,125,000	9	200,000	--	225,000
	2,125,000	--	2,500,000	10	225,000	--	250,000
	2,500,000	--	3,325,000	11	250,000	--	300,000
	3,325,000	--	4,175,000	12	300,000	--	350,000
	4,175,000	--	5,000,000	13	350,000	--	400,000
	5,000,000	--	6,075,000	14	400,000	--	450,000
	6,075,000	--	7,150,000	15	450,000	--	500,000
	7,150,000	--	9,275,000	16	500,000	--	600,000
	9,275,000	--	11,425,000	17	600,000	--	700,000
	11,425,000	--	15,000,000	18	700,000	--	800,000
	15,000,000	--	20,000,000	19	800,000	--	900,000
	20,000,000	--	25,000,000	20	900,000	--	1,000,000
	25,000,000	--	50,000,000	21	1,000,000	--	1,250,000
	50,000,000	--	87,500,000	22	1,250,000	--	1,500,000
	87,500,000	--	125,000,000	23	1,500,000	--	1,750,000
	125,000,000	--	187,500,000	24	1,750,000	--	2,000,000
	187,500,000	--	250,000,000	25	2,000,000	--	2,250,000
	250,000,000	--	333,325,000	26	2,250,000	--	2,500,000
	333,325,000	--	500,000,000	27	2,500,000	--	3,000,000
	500,000,000	--	750,000,000	28	3,300,000	--	3,500,000
	750,000,000	--	1,000,000,000	29	3,500,000	--	4,000,000
	1,000,000,000	--	1,250,000,000	30	4,000,000	--	4,500,000
	1,250,000,000	-	1,500,000,000	31	4,500,000	--	5,000,000

CALCULATION OF BOND AMOUNT

1. Total Admitted Assets
\$ ____ x 5% =\$ _____

2. Gross Income*
\$ ____ x 10% = _____

3. 5% Total Admitted Assets + .10% Gross Income = Exposure Index Amount

4. Minimum Amount of Bond
Bracket No. _____ \$

*Include gross premium written and assumed plus interest and dividend income as indicated below:
Life & Fraternal Companies – Page 9(Exhibit 1), Part 1, Line 20.1, 20.2 &
Page 11(Exh Net Invest Income), Line 11
P/C Companies – Page 8(Part 1B), line 34, col 1, 2, 3 & Page 12(Exhibit of Net Investment
Income), line 10, Col 1 &
Title Companies – Page 4, line 12, col 1 & Page 6, line 4, col 4 & Page 11, line 10, col 2
HMO's & LSHMO's – Page 4, Line 30

LIFE & FRATERNALS

PROPERTY/CASUALTY

Admit Assets 1. Pg 2 Line 26, current yr

1. Pg 2 Line 26, current yr

Gross Income 2. Page 11, line 11
Page 9, Part 1, Line 20.1,& 20.2

2. Pg 8, line 34, col 1,2,3;
Pg 12, Line 10, total
Pg 4, Line 12,13,14

HMO & LSHMO

TITLE COMPANIES

Admit Assets 1. Pg 2 Line 26, current yr

1. Pg 2, Line 26, current yr

Gross Income 2. Pg 4 Line 30 (HMO)

2. Pg 4, Line 12, col 1
Pg 6, Line 4, Col 4
Pg 11, line 10, col 2

THE FIGURES FOR THE ABOVE CALCULATIONS COME FROM THE CURRENT ANNUAL STATEMENT FILED WITH THE NAIC OR WITH THE INDIANA DEPARTMENT OF INSURANCE, IF EXEMPT FROM FILING WITH NAIC.