**Section 903.60 Surveys and Underwriting Reports**

a) Include:

1) Cost of the following:

Survey, credit, moral hazard, character and commercial reports obtained for underwriting purposes.

2) Commercial reporting services.

3) Appraisals for underwriting purposes.

4) Fire records

5) Inspection, engineering, and accident and loss prevention billed specifically.

6) Literature, booklets, placards, signs, etc., issued solely for accident and loss prevention.

7) Maps and corrections.

8) Services of medical examiners for underwriting purposes.

b) Exclude:

1) Compensation to employees (see Salaries).

2) Expenses of salaried employees (see Traveling and Entertaining).

3) Items includible in Boards, Bureaus and Associations, Claim Adjustment Services and Allowances to Managers and Agents.

4) Cost of character or credit reports on employees or applicants for employment (see Employee Relations and Welfare).

5) Fees for physical examination of employees or applicants for employment (see Employee Relations and Welfare).

6) Income from inspections, which shall be classified in accordance with the instruction "Income from Special Services".