U.S. DEPARTMENT OF COMMERCE
Economics and Statistics Administration
U.S. Census Bureau

2002 ECONOMIC CENSUS
Finance and Insurance Sector

INFORMATION SHEET

The 2002 Economic Census covering the Finance and Insurance Sector includes establishments primarily engaged in the following:

- Financial services — banks; credit unions; savings institutions; finance, mortgage, and loan companies; securities and commodities brokers, dealers, and exchanges; investment companies, pension fund administrators, and other related financial services.

- Insurance carriers, agents (agencies), and brokers (brokerages).

If this establishment is **NOT** engaged in one of these kinds of businesses, **DESCRIBE** its business or activity in item **18, AND COMPLETE** the report form as accurately as possible.

DEFINITION OF ESTABLISHMENT

An **establishment** is generally a single physical location where business is conducted or where services or industrial operations are performed. This includes all selling and service locations of a company and any other facilities such as bank branches, administrative offices, etc. This report form should include data for all establishments (locations) operated by this company during 2002. Permanent (or temporary) locations with no paid employees (such as Automated Teller Machines) are not considered separate establishments.

GENERAL INSTRUCTIONS

- This report form should cover calendar year 2002. If book figures are not available, **estimates are acceptable**. However, if the accounting fiscal year is different from the calendar year, fiscal year figures will be acceptable for all items except payroll (calendar year figures for payroll should be available from Internal Revenue Service (IRS) Form 941, Employer's Quarterly Federal Tax Return). Indicate in item **30**, the exact dates covered.

- If this establishment stopped operating before January 1, 2002, mark (X) the box to indicate "none" in item **1**, indicate action and date in item **29**, and return the report form.

- If this establishment was closed, sold, or leased to another company or organization during 2002, complete the report form for the portion of 2002 that the establishment was operating.

- Revenue and payroll data should be rounded to the nearest thousand dollars as illustrated on the report form.

- If there are any questions or if any communication regarding this report form is necessary, reference the 11-digit Census File Number (CFN) shown in the mailing address.

- Please photocopy this report form for your records and return the original.

- Public reporting burden for this collection of information is estimated to vary from 12 minutes to 4 hours and 30 minutes per response, with an average of 1 hour and 18 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Paperwork Project 0607-0882, Room 3110, Federal Building 3, U.S. Census Bureau, Washington, DC 20233-1500. You may e-mail comments to Paperwork@census.gov; use "Paperwork Project 0607-0882" as the subject.

- Response to this collection of information is not required unless it displays a valid approval number from the Office of Management and Budget (OMB). The OMB eight-digit number appears in the upper right corner of the report form.

INSTRUCTIONS FOR SELECTED ITEMS

3. PHYSICAL LOCATION

Answer all sections (A through C) of item **3** even if the mailing address shown is correct.

4. SALES, SHIPMENTS, RECEIPTS, OR REVENUE

For establishments which generate no revenue, report zero and explain in the remarks section at the end of the report form.

Include:

- Interest, dividends, royalties, net realized capital gains (losses).

PLEASE CONTINUE ON REVERSE

- Commissions and fees received from all sources, including fees earned for exchanging currencies, selling money orders, and cashing checks.
- Net gains (losses) from the sale of real property owned by this establishment for investment, rent, or lease (**NOT** gross sales).
- Gross sales (**NOT** net gains (losses)) of real property developed or buildings built by this establishment for sale.
- Gross rents from real property leased by this establishment to others.
- Rents from departments or concessions operated by other companies at this establishment.
- Revenue from the rental and leasing of vehicles, equipment, instruments, tools, video tapes, etc. Interest earned from financing leases should be included with interest.

Exclude:

- Revenue or other taxes (including Hawaii's General Excise Tax) collected directly from customers and paid directly to a state, local, or federal tax agency.
- Revenue of departments or concessions operated by other companies at this establishment.

5. E-COMMERCE SALES, SHIPMENTS, RECEIPTS, OR REVENUE

Online refers to any transactions completed over the Internet, Extranet, EDI network, electronic mail, or other online system.

Include:

- Revenue generated from agreements negotiated online between buyer and seller on price and terms of a transfer of ownership of, or rights to use, goods or services.
- Online orders of goods or services, regardless of whether payment is made online.
- Commissions or fees from the use of online services (e.g., computerized reservation systems, financial transaction processing systems, etc.) where the order or contract was negotiated online.
- Commissions or fees from online trading of securities or other financial products (e.g., insurance, loans, etc.).
- Commissions or fees from selling or from facilitating the sale of third party products (e.g., click-through on advertisements or referral fees) through the establishment's Web site.
- Revenue generated from telephone transactions using interactive voice response systems.
- Shipping and handling receipts for online orders.

Exclude:

- Online payments from customers where the order or contract was **not** negotiated online.
- Commissions or fees from the provision of telecommunications and related infrastructure systems (e.g., data transfer, Web hosting, Internet access, etc.) where the order or contract was **not** negotiated online.
- Orders for goods or services placed over facsimile machine or switched telephone network.

6. EMPLOYMENT AND PAYROLL

Definitions are the same as those used on the Internal Revenue Service (IRS) Form 941, Employer's Quarterly Federal Tax Return, and as described in Circular E, Employer's Tax Guide.

If employees worked at more than one location, report employment and payroll for employees at the ONE location where they spent most of their working time.

A. Employment

Include:

- All full- and part-time employees on the payroll during the pay period including March 12, 2002.
- Salaried officers and executives of a corporation.
- Salaried members of a professional service organization or association (operating under state professional corporation statutes and filing a corporate federal income tax return).
- Employees on paid sick leave, paid vacations, and paid holidays.
- Agents considered employees of the firm (e.g., full-time life insurance agents) as reported on IRS Form 941.

Exclude:

- Proprietors or partners of an unincorporated company.
- Employees of departments or concessions operated by other companies at this establishment.
- Full- and part-time leased employees whose payroll was filed under an employee leasing company's Employer Identification Number (EIN). Refer to item **7** for the definition of leased employment.
- Temporary staffing obtained from a staffing service.
- Agents **not** considered employees of the firm on IRS Form 941 (e.g., real estate agents, independent insurance agents).

PLEASE CONTINUE ON NEXT PAGE

B. Payroll

Include:

- Wages, salaries, tips, vacation allowances, bonuses, commissions, and other compensation paid to employees during 2002 and reported on IRS Form 941 as taxable Medicare Wages and tips (even if not subject to income or FICA tax).
- Salaries of officers and executives of a corporation.
- Salaries of members of a professional service organization or association (operating under state professional corporation statutes and filing a corporate federal income tax return).
- Employee contributions to qualified pension plans.
- The spread on stock options that is taxable to employees as income.
- Compensation paid to sales agents as reported on IRS Form 941 (**exclude** if reported on IRS Form 1099 - MISC - Statement for Recipients of Miscellaneous Income).

Exclude:

- Payments to or withdrawals by proprietors or partners of an unincorporated company.
- Annuities or supplemental unemployment compensation benefits, even if income tax was withheld.
- Payrolls of departments or concessions operated by other companies at this establishment.
- Compensation paid to agents **not** considered employees of the firm on IRS Form 941 (e.g., real estate agents, independent insurance agents).

7. LEASED EMPLOYMENT AND PAYROLL

Leased employment entails the provision of human resources and human resource management services to client businesses. Leasing companies operate in a coemployment relationship with client businesses or organizations and are specialized in performing a wide range of human resource and personnel management duties, such as payroll accounting, payroll tax return preparation and filing, benefits administration, recruiting, and managing labor relations. The employee leasing company shares decision making with the client business relating to its human resource or personnel management role. Management accountability for the work of their clients' operations with regard to strategic planning, output, or profitability, resides with the client.

18. KIND OF BUSINESS

Choose the **one** kind of business that best describes this establishment in 2002. If none of the provided selections seem appropriate, mark (X) the box next to "Other kind of business or activity" and provide a specific description of the primary business activity.

22. DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE

- Report either in thousands of dollars OR as a whole percent of total revenue as illustrated on the report form. It is not necessary to report both dollars and percentages. Percentages are preferable.
- **Report losses by including a dash prior to the dollar amount.**
- **Estimates are acceptable,** but please **do not** combine data for two or more lines.
- If this establishment received revenue from a source(s) not listed, report this revenue on the "Other revenue" line at the end of the list and describe the revenue source(s) in the space provided.
- The sum of revenue lines reported should equal 100 percent (or the amount reported in item **4** if the lines are reported in dollars).

29. OPERATIONAL STATUS

Mark (X) the **one** box that best describes the operational status of this establishment at the **end of 2002**.

- **In operation —** This establishment was open and actively conducting business on December 31, 2002.
- **Temporarily or seasonally inactive —** Although not conducting business at the end of 2002, this establishment will eventually reopen and conduct business under the same Employer Identification Number (EIN). Examples include property managers that do not work during the "off-season" or establishments that temporarily close for remodeling.
- **Ceased operation —** This establishment has gone out of business or closed and does not plan to reopen. Provide the **month, day, and year** that this establishment ceased operation. Complete all items for the portion of 2002 during which this establishment was in operation.
- **Sold or leased to another operator —** This establishment was sold or leased to another company or organization. Provide the **month, day, and year** that the change occurred and indicate the name, address, and EIN of the new owner or operator. Complete all items for the portion of 2002 prior to the change in operator.