

DIVIDEND HISTORY

ASSOCIATED TRANSPORTERS OF NEW YORK, INC – SAFETY GROUP 524

<u>Advance Premium Discount</u>	<u>Dividend</u>	<u>Combined Premium Savings</u>
<i>1990 – 20%</i>	<i>20%</i>	<i>40%</i>
<i>1991 – 20%</i>	<i>25%</i>	<i>45%</i>
<i>1992 – 20%</i>	<i>30%</i>	<i>50%</i>
<i>1993 – 20%</i>	<i>35%</i>	<i>55%</i>
<i>1994 – 20%</i>	<i>35%</i>	<i>62.5%</i>
<i>1995 – 25%</i>	<i>37.5%</i>	<i>65%</i>
<i>1996 – 25%</i>	<i>40%</i>	<i>65%</i>
<i>1997 – 25%</i>	<i>40%</i>	<i>65%</i>
<i>1998 – 25%</i>	<i>35%</i>	<i>60%</i>
<i>1999 – 20%</i>	<i>25%</i>	<i>45%</i>
<i>2000 – 20%</i>	<i>25%</i>	<i>45%</i>
<i>2001 – 15%</i>	<i>25%</i>	<i>40%</i>
<i>2002 – 15%</i>	<i>25%</i>	<i>40%</i>
<i>2003 – 15%</i>	<i>20%</i>	<i>35%</i>
<i>2004 – 15%</i>	<i>20%</i>	<i>35%</i>
<i>2005 – 15%</i>	<i>15%</i>	<i>30%</i>
<i>2006 – 15%</i>	<i>15%</i>	<i>30%</i>
<i>2007 – 15%</i>	<i>17.5%</i>	<i>32.5%</i>

<u>Advanced Premium Discount</u>	<u>Dividend</u>	<u>Combined Premium Discount</u>
2008 – 15%	20%	35%
<u>2009 – 15%</u> + ADD 10%	10%	35%
<u>2010 – 25%</u> + ADD 10%	15%	50%
<u>2011 – 25%</u> + ADD 10%	20%	55%
<u>2012 – 25%</u> + ADD 10%	05%	40%
<u>2013 – 25%</u> + ADD 10%	05%	40%
<u>2014 – 20%</u> + ADD 10%	10%	40%
<u>2015 – 20%</u> + ADD 10%	15%	35%
2016 – 20%	15%	35%
2017 – 20%	20%	40%
2018 – 20%	20%	40%
2019 – 20%	25%	45%
2020 – 20%	27.5%	47.5%
2021- 25%	30%	55%
2022- 30%	25%	55%
2023 – 30%	27.5%	57.5%
2024 – 30%	30%	60%

**DURING THE YEARS OF (2009-2015) GROUP MEMBERS HAD ALSO RECEIVED AN
ADDITIONAL 10% SAVINGS UPFRONT DUE TO THE DISCOUNTED NYS
ASSESSMENT CHARGE.**

*Advance Premium Discounts and Dividends vary each year due to changing rates and group losses,
and neither is guaranteed.*