

DIVIDEND HISTORY

ASSOCIATED TRANSPORTERS OF NEW YORK, INC – SAFETY GROUP 524

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

| <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% |

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.