

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

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.