

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% + ADD 10%</u>	10%	35%
<u>2010 – 25% + ADD 10%</u>	15%	50%
<u>2011 – 25% + ADD 10%</u>	20%	55%
<u>2012 – 25% + ADD 10%</u>	05%	40%
<u>2013 – 25% + ADD 10%</u>	05%	40%
<u>2014 – 20% + ADD 10%</u>	10%	40%
<u>2015 – 20% + ADD 10%</u>	15%	35%
2016 – 20%	15%	35%
2017 – 20%	20%	40%
2018 – 20%	20%	40%

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.