

**TO ALL MEMBERS**

**Ref: 2016/4**

**THE ASSOCIATION'S CALL FOR THE 2017/18 POLICY YEAR**

We are pleased to report that at the Board meeting on 3rd November, 2016 the Directors decided that there should be a 0% General Increase for the 2017/18 policy year. Although the current claims environment remains challenging, reflective of market conditions, this is the third consecutive year that no general increase has been applied.

In addition to the above, the Directors also confirmed that the levels of continuity credits will remain the same for the forthcoming policy year; namely a credit of 2.5% will apply to Members who have been with the Association for more than one full policy year. A credit of 5% will be applied for three years of Membership and those Members with greater than five years of Membership will benefit from a credit of 7.5%. In addition, for those Members who have their entire fleet entered with the Association, a further credit of 1.5% will apply. As with the previous policy year any credit will be applied to Members' records after any premium adjustment for claims experience.

Should Members have any questions about the above please speak with your usual Club contact.

Yours faithfully

**THOMAS MILLER DEFENCE LTD**  
Managers