

TO ALL MEMBERS

Ref: 2017/2

THE ASSOCIATION'S CALL FOR THE 2018/19 POLICY YEAR

November, 2017

Having considered the Association's financial position and prevailing claims levels we are pleased to report that at their most recent meeting the Directors decided that there should be a 0% General Increase for the 2018/19 policy year. This will be the fourth consecutive year that no General Increase has been applied.

In addition, the Directors also considered the levels of Continuity Credits. The Directors agreed that that for the forthcoming policy year these should remain at the same rates as applied in the current policy year. Any Continuity 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