



**Premium Rebate Values**

		2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	Total
American	Actual		0%	0%	0%	0%	17,5%	22,5%	0%	0%	0%	
	Savings						\$-10.600.000	\$-14.100.000				\$-24.700.000
Britannia	Actual	0%	0%	0%	45%	45%	45%	45%	40%	35%	45%	
	Savings								\$6.611.000	\$15.321.000		\$21.932.000
Gard	Actual	-5%	-5%	-10%	-5%	-12,5%	0%	0%	15%	15%	15%	
	Savings	\$16.500.000	\$15.800.000	\$38.400.000	\$18.500.000	\$37.300.000	\$78.800.000	\$90.000.000	\$36.938.000	\$37.332.000	\$34.808.000	\$404.378.000
Japan	Actual		40%	40%	40%	40%	40%	30%	30%	20%	40%	
	Savings							\$13.800.000	\$15.321.000	\$32.712.000		\$61.833.000
London	Actual		35%	30%	35%	0%	0%	0%	0%	0%	0%	
	Savings		\$-26.250.000	\$-22.500.000	\$-26.250.000							\$-75.000.000
North of England	Actual		0%	0%	0%	0%	0%	-5%	0%	0%	0%	
	Savings							\$14.000.000				\$14.000.000
Shipowners	Actual		0%	0%	0%	0%	0%	0%	0%	0%	0%	
	Savings											
Skuld	Actual		0%	0%	0%	0%	-2,5%	-2,5%	-2,5%	0%	0%	
	Savings						\$9.580.000	\$4.720.000	\$4.900.000			\$19.200.000
Standard	Actual		0%	0%	0%	0%	-5%	-5%	0%	0%	0%	
	Savings						\$10.600.000	\$11.000.000				\$21.600.000
Steamship	Actual		0%	0%	0%	0%	0%	0%	-10%	-10%	0%	
	Savings								\$25.588.000	\$25.780.000		\$51.368.000
Swedish	Actual		0%	0%	0%	-5%	-4%	0%	0%	0%	0%	
	Savings					\$4.428.000	\$3.418.000					\$7.846.000
United Kingdom	Actual		0%	0%	0%	0%	0%	0%	-3%	-2,5%	0%	
	Savings								\$10.000.000	\$8.300.000		\$18.300.000
West of England	Actual	0%	0%	0%	0%	0%	35%	35%	35%	35%	35%	
	Savings											
<b>Total</b>		\$16.500.000	\$-10.450.000	\$15.900.000	\$-7.750.000	\$41.728.000	\$91.798.000	\$119.420.000	\$99.358.000	\$119.445.000	\$34.808.000	\$520.757.000



10-year	Return	Excess	*Capital	Total
American		\$-24.700.000		\$-24.700.000
Britannia	\$21.932.000		\$120.000.000	\$141.932.000
Gard	\$404.378.000			\$404.378.000
Japan	\$61.833.000			\$61.833.000
London		\$-75.000.000		\$-75.000.000
North of England	\$14.000.000			\$14.000.000
Shipowners				
Skuld	\$19.200.000			\$19.200.000
Standard	\$21.600.000			\$21.600.000
Steamship	\$51.368.000		\$38.200.000	\$89.568.000
Swedish	\$7.846.000			\$7.846.000
United Kingdom	\$18.300.000			\$18.300.000
West of England				

**Notes:**

\*These figures refer to capital distributions made by Britannia and Steamship over the last 5 years – as distinct from return of ETC.