



2017 YEAR IN REVIEW



*Building
relationships.*

Starting new partnerships. Strengthening old bonds.
Both helped us move forward in ambitious ways in 2017.



*‘Let’s sit down
and talk.’*



Pete McPartland

Sentry Chairman of the Board,
President, and CEO

“Let’s sit down and talk.”

Five simple words that begin many of the conversations we have with customers. The two blue chairs that make up the cover help represent the power of conversation. It’s how we’ve engaged our customers for more than 110 years. The importance of long-term business relationships is featured in our brand messages—since we introduced our new logo in 2016—and as the new title sponsor of the PGA TOUR Sentry Tournament of Champions. This year’s Annual Report highlights our customer relationships—but also those with employees and communities—that are centerpieces of our culture and the core of our business model.

Financially, 2017 was another very good year for Sentry, despite it being a challenging year for the property and casualty insurance industry. Our earned premiums grew by \$169 million to \$2.8 billion, reflecting the continued vitality of our mature businesses, as well as the continued success of our acquisitions and organic start-ups. Surplus—the excess capital over what is needed to cover our obligations—passed the \$5 billion mark to end the year at \$5.2 billion, an increase of \$422 million or 8.9% growth. Our strong operating profitability, including superior investment returns on \$12 billion of invested assets, was responsible for this result.

Sentry earned an A+ rating from A.M. Best—the industry’s leading rating authority—for the 26th year in a row. It’s something only a handful of companies have accomplished.

Two major story lines dominated the property and casualty industry in 2017. The most significant being record catastrophic natural disasters. No doubt you recall the devastation from hurricanes Harvey, Irma, and Maria that, along with California wildfires, resulted in an estimated \$85 billion insured loss impact on the industry. Due to our disciplined approach to managing catastrophe exposures, Sentry experienced limited losses, just \$43 million—an impact proportionally much smaller than the industry average.

The second major issue is the rising costs of bodily injury—largely from accidents involving trucks and private vehicles. Rising jury verdicts and expanding interpretations of negligence have driven bodily injury costs up significantly in recent years. We experienced this impact mainly in our trucking insurance and dealer insurance programs. I’m confident Sentry is working through these issues as well as anyone.

We continue to invest heavily in our people, our facilities, and our technology. Sentry University has been in the works for a few years and opened in 2017. This program involves a multi-faceted approach to associate development, training, and setting career paths. It includes a variety of traditional and high-tech learning methods, always emphasizing associate self-direction.

Other stories in this report focus on building projects that provide better work experiences for our people, and technology transforming the way we serve customers.

If you’re a fan of golf or if your favorite NFL team didn’t make the playoffs, I hope you tuned in to the inaugural Sentry Tournament of Champions held at the Plantation Course at Kapalua, Maui, in January. This exciting tournament represented the introduction of our new Sentry logo and reassertion of our brand message to a wider audience. Customers see us as a company with strong, long-term customer relationships, one that listens and engages in dialogue with customers. This was the thrust of our branding message on the course and during televised coverage. You’ll see more of Sentry and our national advertising campaign going forward.

I thank you for your interest and support. I’ve said in the past, much of our success has to do with being a mutual insurance company that manages for the longer term, while being disciplined and opportunistic in how we do business. The relationships we’ve formed prove that it’s a winning strategy for us, and for you.

A handwritten signature in black ink, appearing to read "Rob Martens". The signature is written in a cursive, flowing style.



The 18th hole on the Plantation Course at Kapalua Golf, Maui. We're starting new conversations with business leaders as title sponsor of the PGA TOUR Sentry Tournament of Champions, the TOUR's sole winners-only event.



Creating—and renewing—connections through golf

AN INVITATION

Emma Fosdick, president of Pittsfield Products, takes her responsibilities to her company and her employees seriously, so frequent talks with her Sentry account manager are not unexpected. Getting a call from John Hyland, Sentry vice president and segment executive, with an invitation to attend the 2018 Sentry Tournament of Champions, however, certainly was. “I was both flattered and shocked,” she remembers. “It was so thoughtful and generous. I had to go. I knew it would be a good chance to meet more Sentry leaders.”

Pittsfield Products and Sentry have a long history together. “My first memories of Sentry date back to when I was a kid

visiting my father at work,” says Emma. “I grew up seeing this relationship from the outside before I became the person in charge and had to make decisions about things like business insurance and our 401(k) plan.”

After arriving on Maui and meeting other guests—some from companies like hers, some from much larger businesses—she noticed a trend: “We were all there because we had strong connections to Sentry. No matter the size of our companies, each of us had a long-lasting, caring, and genuine business relationship, one beneficial to all parties.”

PITTSFIELD PRODUCTS IS A THIRD-GENERATION FAMILY COMPANY WITH NEARLY 150 EMPLOYEES.

Ten years ago, Emma Fosdick took over for her father as president. Her grandfather started the company in the 1940s. It’s a healthy, strong, and profitable company that makes filters and other components that go into many products, from heavy industrial equipment to household refrigerators, even high-performance race cars. In other words, it’s a manufacturing company foundational to the U.S. economy— a core industry for Sentry business insurance.



Emma Fosdick (left) and her cousin Susan Clark, have a quick conversation in the Sentry blue chairs on the first tee at the Sentry Tournament of Champions.

A COMMITMENT

The inaugural Sentry Tournament of Champions was an unforgettable experience: for the first time in several years, the event featured the top five golfers in the world. It was an elite, winners-only competition on a fantastic course, surrounded by lush Hawaiian vistas, overlooking sunlit ocean waves.

For Emma Fosdick, the tournament was also memorable for other reasons. “The conversations I had on Maui reminded me why I stay with Sentry. Sentry values are our values. It was something everyone I met understands, and what they live up to. I’m proud of Sentry. I want others to see in them what I see.”



The Sentry Tournament of Champions trophy represents two icons of Maui—the wave and whale—and echoes the quotes in our logo, which symbolize the power of smart business conversations. We commissioned local island artisans at Makai Glass to create the trophy. Dustin Johnson, the number one ranked golfer in the world, captured the trophy with his 8-stroke victory.

CONNECTED TO THE GAME

We’ve been building relationships with business owners at SentryWorld—Wisconsin’s first destination golf course—since 1982. So we know business owners and executives play, watch, and read about golf.

Extending our dedication to the sport of golf, SentryWorld will be the host site for the 71st U.S. Girls’ Junior Championship, July 22-27, 2019.



AN OPPORTUNITY

Sponsoring the PGA TOUR's Sentry Tournament of Champions gives us an opportunity to celebrate with our customers at one of the most beautiful venues in golf. It's an exciting way to extend our brand which emphasizes long-term relationships. The tournament broadcast and our new television commercials helped introduce us to a wide audience of potential customers.



“The PGA TOUR was thrilled to welcome Sentry as title sponsor of the TOUR’s annual winners-only event, the Sentry Tournament of Champions. The unmistakable Maui beaches provided an idyllic backdrop for the Sentry brand. The PGA TOUR’s biggest stars continued their season-long quest for the FedExCup—with World No. 1 Dustin Johnson capturing the 2018 Sentry Tournament of Champions title.”

—Jay Monahan, commissioner,
PGA TOUR, Ponte Vedra Beach, FL



Golf programming is an efficient way to reach the television screens of business decision makers across the nation. In preparation for the tournament, we produced new television commercials based on our ongoing “Right By You” print ad campaign.

A human approach to technology



Knowing your first impression with a company usually happens on the Internet, we rebuilt sentry.com in 2017 to make it feel as familiar and comfortable as talking to a Sentry employee in person. It mirrors our commitment to making lasting, true connections. It also provides tools and resources to help businesses succeed.

For many, it can be an imposing task to work out what kinds and levels of insurance coverage make good business sense. On sentry.com, you can choose if you want to educate yourself on workplace insurance or reach out to someone with the experience to help you make smart decisions. Uncomplicated, helpful resources include information on reducing risks and improving safety. If you're a customer, it's a one-stop spot for managing your insurance account, claims in progress, or your retirement account.

With today's technology, a company's first impression often comes via the Internet.



New technology also played a role in how we responded to multiple major hurricanes in 2017. Drones allowed our claims professionals to promptly assess damages and speed payments to those affected.

Also during 2017, we began using another tool to help customers manage risks: safety specialists used new data analysis programs during site visits to gather vital information, such as environmental risks, and share it with businesses to help them proactively avoid problems.



“It was great knowing and seeing Hortica (a Sentry brand specializing in the horticultural industry) use the latest technology to thoroughly respond to my loss and move quickly to repair my property! The information gathered by using their drone proved helpful, not only in the repair but in determining what property was undamaged. This gave me peace of mind, knowing that my business could continue to operate during the repair period.”

—Garnette Edwards, owner,
Edwards Greenhouse, Inc.,
Boise, ID

HURRICANE IRMA DAMAGED THE ROOF OF SUNBELT LAWN & TRACTOR IN WINTER PARK, FLORIDA:

“I was very impressed with the use of this equipment to inspect areas that would otherwise be difficult to view,” said Walt Thomas, owner. “Your claim adjuster was very professional and well informed on building and zoning requirements.” Using a drone-mounted camera to complete the inspection quickly, we issued a payment less than 72 hours after the storm.

New construction, new connections



“Sentry is an exceptional community partner. It’s easy to see their impact on so many of our families and businesses. At Portage County Business Council, our motto is, ‘Where economic vitality meets quality of life.’ Sentry lives and breathes that every day.”

—Todd Kuckkahn, executive director,
Portage County Business Council,
Stevens Point, WI



Driving into Stevens Point, Wisconsin, from the north, you’ll see a new Sentry office building under construction on the right. On the left, you’ll see our home office, where multi-year renovation projects continue. Both ventures reaffirm long-term commitments to the area. A closer look reveals we’re also building relationships.

Often, long-term relationships are formed when a customer comes to us to resolve a claim. The experience they have is a moment of truth. Our claims staff—who take care of those customers when they need us most—will consolidate from Stevens Point locations into the new building. Comfortable spaces overlooking the city and its natural surroundings will provide a backdrop for in-depth conversations. Not just between us and our customers, but between our employees, too. It’s one way we take care of the people who take care of our customers.

A STRENGTHENED BOND

We're also building a greater presence—both physically and through developing important bonds—beyond our hometown and home state.

We recently expanded longstanding connections with Harley-Davidson®, another iconic brand with Wisconsin roots going back more than a century. A recent endorsement from Harley-Davidson Financial Services strengthened our shared history. Now, nearly a quarter of Harley-Davidson dealerships in the U.S. have Sentry business insurance.



Those customers will also find a new experience. An interactive center that is part high tech, part high touch. Technology giving them multiple ways to look at risks, claims, and related data. Analytics and technology that help support them, offering solutions while building long-term relationships.

Flad Architects and J.H. Findorff & Son, Inc.—our general contractor—are Wisconsin-based companies we've worked with before. The former designed our home office in 1977. The latter assisted with the SentryWorld renovation. Many local and regional subcontractors are also involved.



New construction and renovations help us increase efficiency and responsiveness to customers, foster collaboration between employees, and attract and retain top talent.

REGIONAL RELATIONSHIPS

We also continued expanding our support of the independent agent market during 2017. New regional offices in Charlotte, North Carolina, and Windsor, Connecticut, help us better connect with independent agents on the east coast.

“We were delighted to join forces with Sentry. Their strength and our knowledge of the local market are a sensational combination, but it's the relationship and trust between us that makes this partnership really powerful.”

—Matt Desaulnier, president,
Gerardi Insurance Services, Inc.,
Putnam, CT

A culture of caring



Last fall, during a regular workday, four employees from the Sentry Charlotte office used company-paid Volunteer Time Off hours to help prepare hundreds of meals for people in need. They worked for Friendship Trays, one of 73 organizations supported through the new VTO program in its inaugural year. What happened in Charlotte was repeated in Sentry communities throughout the country. More than 340 employees volunteered

more than 1,195 hours for people and organizations in need of assistance.

Sentry employee donations and matching gifts raised nearly \$500,000 to help non-profits and organizations to meet the needs of those less fortunate. The matching gifts portion came from Sentry Insurance Foundation, Inc.—the charitable arm of Sentry Insurance—which also provided almost half a million dollars in scholarships to students throughout the country, including students at each of the 17 four-year colleges in the University of Wisconsin system.

“Sentry is the foundation of this community. We’re lucky, this community is lucky, this university is lucky. We’re fortunate that Sentry has chosen to remain here in Stevens Point, because we are a different place because of this company.”

—Bernie Patterson, chancellor,
University of Wisconsin—
Stevens Point, Stevens Point, WI





PROVIDING OPPORTUNITIES FOR GROWTH AND DEVELOPMENT

Supporting education and workforce development improves quality of life and encourages success for all—our company, customers, communities, and employees.

Ben Kewaygeshik is an example of such a success. He was in the first group of student-employees in the Sentry Stevens Point IT co-op. In 2017, he became a full-time member of the Sentry Information Technology team, using his skills to support customer relationship programs. Collaborating with his fellow students and future coworkers at the co-op prepared him for a smooth transition into a professional career.

“The time I spent at the IT co-op allowed me to see how team members interact with one another and how supporting our internal customers ultimately gives our external customers a better experience.”

—Ben Kewaygeshik, software developer,
Sentry Insurance, Stevens Point, WI



Muse
AT
SENTRY™



Joining a thriving central Wisconsin food scene, Muse at Sentry opened as a new, uniquely elegant option on September 18.



P.J. Jacobs will forever be associated with Sentry Insurance. His vision for the fledgling Hardware Dealers Mutual Fire Insurance Company included moving it to Stevens Point in 1912. His leadership over the course of more than 30 years provided Sentry—and his hometown of Stevens Point—growth and prosperity. Descendants of Jacobs visited us in April. Their tour included lunch at the restaurant named after him, PJ's – SentryWorld.



Relationships extend beyond careers at Sentry. Retirees continue to be interested and involved in the company they helped build. Recently, more than 500 Sentry retirees sat down with us to celebrate milestone achievements during our 55th annual Recognition Luncheon. Restaurants like Muse at Sentry and PJ's – SentryWorld, along with access to a wellness center and recreational activities at SentryWorld, extend our connections to retirees.

"I value the way Sentry listens to retirees and keeps us informed. Sentry is a company that cares—not just for their employees and retirees, but for the community, too. And that's why we care."

—Eugene Trzebiatowski, retired, Stevens Point, WI

The ripple effect

Success isn't just a sound bottom line. We win when our customers do—and when our employees and communities do. For example, when *Forbes* named Sentry one of the top places to work in the nation, we knew it would attract talented employees to our offices around the country—and that they'd also become valued citizens in our communities.



Sentry debuted at 56 on *Forbes* list of America's best midsize companies—those with fewer than 5,000 employees. In building the list, the magazine surveyed 30,000 employees about more than 30 criteria including corporate climate, transparency, decision making, wages, and career development opportunities. Critical to the rankings was whether an employee was willing to recommend their employer as an exceptional place to work.

“Our goal is to create an atmosphere where every associate can be excited about their work, be challenged, and can grow and learn,” said Jayne Petruska, vice president and chief human resources officer. “Being recognized by *Forbes* shows that our employees are passionate about their work and about Sentry.”

FORWARD THINKING

One way we help our customers succeed, is by pushing ourselves to be thought leaders. It helps us be more responsive, understand emerging risks, and innovate solutions. Throughout the year, specialists at Sentry shared facts, information, and opinions in *Business Insurance* magazine and trade publications supporting industries we serve.



More than 90% of Sentry employees regularly participate in United Way fundraising. In 2017, we raised \$1.15 million in central Wisconsin and another \$305,418 nationwide.



United Way of Portage County honored Sentry employees with the Million Dollar Circle and Corporate Volunteer Engagement awards.

BEING ALL-IN MAKES ALL THE DIFFERENCE:

Raising money for local charitable groups helps create programs that wouldn't otherwise exist. Volunteers contribute important skills and helping hands. Rewards extend beyond direct assistance to improving the places we call home.

“With Sentry, it’s so much more than writing a check,” said Sue Wilcox, United Way of Portage County executive director. “Sentry and its employees are committed to this community. When we need you, you’re like a big brother or big sister. You’re there for us. When you bring your skills and talents, you create a ripple effect of trust and support in the community. You make this community the best it can be.”



SENTRYWORLD: A GEM FOR CENTRAL WISCONSIN

35 years ago, we built SentryWorld to be a focal point of local activity, a lifestyle center for a regional neighborhood. That goal continues today. Recent honors spread the message that central Wisconsin is a great place to live, work, and play:

- *GOLF Magazine* listed SentryWorld at No. 4 “Best Golf Courses You Can Play in Wisconsin” and No. 78 “Top 100 Courses You Can Play”
- *Golf Digest* ranked SentryWorld at No. 34 in “America’s Greatest Public Golf Courses”
- Golf Course Owners of Wisconsin awarded SentryWorld the 2017 Teaching Center of the Year Award
- Wisconsin PGA gave the Horton Smith Award for golf education to Danny Rainbow, SentryWorld director of golf



BUSINESS UNITS

Working together on a common goal

At Sentry, our core business units provide industry-specific commercial insurance options and various employee benefits. We're diverse in many ways, but we all share one common goal: Providing peace of mind. We work with our fellow employees, customers, partners, and communities to offer that assurance and confidence to about 1 million customers across the country.

Commercial insurance business units

NATIONAL ACCOUNTS

Provides workers' compensation, auto, general liability, and other insurance solutions to large corporate accounts with complex risks. Sold through independent brokers and agents.

STANDARD BUSINESS PRODUCTS

Provides a wide variety of property and casualty, and life and annuity products and services to companies in manufacturing and processing industries, including hard goods, wholesaling, and retailing. Sold exclusively through employee direct writers.

DEALER OPERATIONS

Provides property and casualty, and life and annuity products and services to franchise auto, truck, equipment, motorsports, and boat dealers. Sold exclusively through employee direct writers.

TRANSPORTATION

Provides trucking insurance, as well as safety services, to long-haul trucking companies. Sold through a select group of industry-specialized independent agents.

REGIONAL

Offers commercial property and casualty insurance sold to a variety of industries in specific geographic areas, through select independent agencies supported by regional field offices.

HORTICA®

Specializes in property and casualty products, as well as loss control and safety services, for greenhouse growers, nurseries, garden centers, and retail and wholesale florists. Sold through employee direct writers and independent agents who understand the needs and risks of horticultural businesses.

LIFE & ANNUITIES

Provides 401(k) and life insurance to Sentry Dealer Operations and Standard Business Products customers.

Personal insurance business units

DAIRYLAND AUTO®

Provides specialty personal lines sold largely through independent agency specialists.

DAIRYLAND CYCLE®

Provides specialty personal lines distributed via multiple channels.

Hospitality

SENTRYWORLD®

Includes a world-class 18-hole golf course, pro shop, banquet facilities, restaurants, and sports complex adjacent to our home office.

Business results continued to show growth in 2017

The results for fiscal year 2017 showed continued premium growth while further enhancing our already strong capital position. Disciplined underwriting standards helped our bottom line withstand the impact of weather-related catastrophes that hit the nation in 2017. Diversification of our business units also helped us achieve strong profitability in a challenging insurance environment.

For the 26th consecutive year, A.M. Best rated us A+ (Superior), making us one of the financially strongest mutual insurance companies in the United States. Less than 15% of U.S. based insurance companies earn that rating—even fewer achieved an A+ or higher for more than a quarter century.

Basis of financial statements

The following consolidated financial statements of Sentry Insurance a Mutual Company (SIAMCO), its subsidiaries, and affiliates were prepared in conformity with statutory accounting practices, prescribed or permitted by the insurance departments of the states in which SIAMCO and its consolidated insurance subsidiaries and affiliates are domiciled.

These charts show comparative financial highlights from the past 20 years.



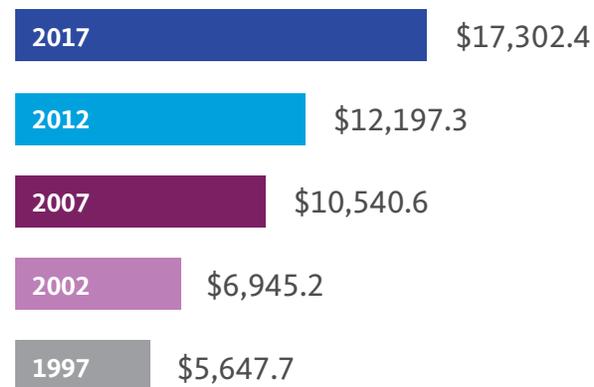
Todd Schroeder
CFO, Treasurer, and Vice President – Life & Annuities



Financial highlights (unaudited)

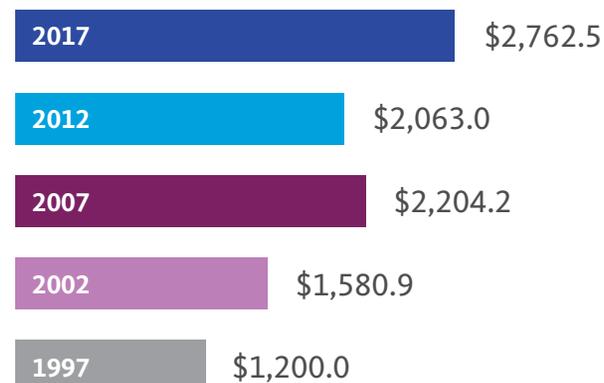
ASSETS—DECEMBER 31

(millions)



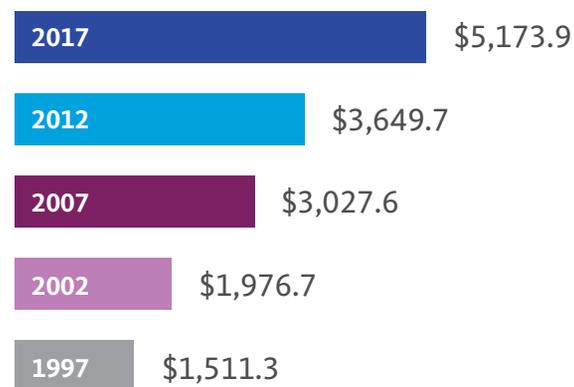
PREMIUMS EARNED— YEARS ENDED DECEMBER 31

(millions)



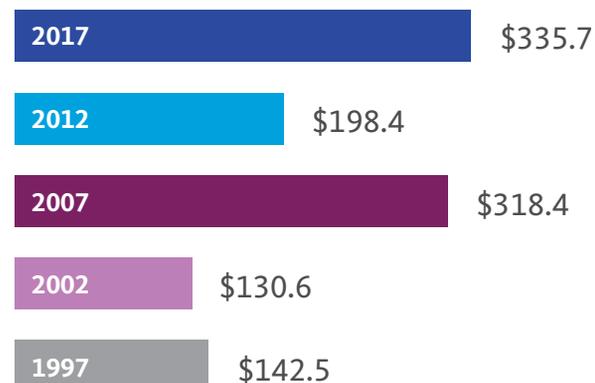
POLICYHOLDERS' SURPLUS—DECEMBER 31

(millions)



INCOME BEFORE NET REALIZED GAINS (LOSSES) AND INCOME TAXES—YEARS ENDED DECEMBER 31

(millions)



Consolidated Statutory Balance Sheets (UNAUDITED)

December 31 (Millions)	2017	2016
Assets		
Cash and investments		
Bonds	\$ 9,204.3	\$ 8,798.8
Common stocks	1,332.2	1,170.4
Company occupied properties	90.0	44.3
Policy loans	11.5	12.6
Cash and short-term investments	49.3	21.7
Partnerships	1,209.7	1,150.5
Other	22.8	13.8
Total cash and investments	11,919.8	11,212.1
Receivables		
Insurance premiums and reinsurance	860.7	797.0
Interest and dividends	104.0	102.1
Federal income tax recoverable	2.3	16.9
Other	1.7	2.3
EDP equipment and operating software	12.4	10.9
Other assets	55.0	65.5
Net deferred tax asset	62.6	143.2
Separate account assets	4,283.9	3,436.8
Total assets	\$17,302.4	\$15,786.8

December 31 (Millions)	2017	2016
Liabilities		
Property and casualty losses and loss expenses	\$ 3,196.6	\$ 3,073.7
Life and other future policy benefits	2,485.8	2,462.2
Accident and health unpaid claims and claim expenses	97.7	95.5
Unearned premiums	997.5	960.7
Other policyholder funds	10.4	12.8
Accounts payable and accrued expenses	888.9	777.1
Other liabilities	169.6	217.5
Separate account liabilities	4,282.0	3,435.5
Total liabilities	12,128.5	11,035.0
Policyholders' Surplus		
Unassigned surplus	5,173.9	4,751.8
Total policyholders' surplus	5,173.9	4,751.8
Total liabilities and policyholders' surplus	\$ 17,302.4	\$15,786.8

Consolidated Statutory Statements of Operations and Changes in Policyholders' Surplus (UNAUDITED)

Years Ended December 31	2017	2016
(Millions)		
Revenues		
Premiums earned	\$2,762.5	\$2,593.8
Net investment income	535.0	473.1
Total revenues	3,297.5	3,066.9
Expenses		
Insurance claims and policyholders' benefits	2,308.7	2,151.7
Operating expenses	653.1	616.6
Total expenses	2,961.8	2,768.3
Income before net realized gains (losses)	335.7	298.6
Net realized gains (losses), net of tax	18.3	(13.9)
Income from operations before income tax	354.0	284.7
Income tax expenses	65.5	63.0
Net income	288.5	221.7
Policyholders' Surplus		
Balance January 1	4,751.8	4,440.5
Net income	288.5	221.7
Change in net unrealized capital gains and losses	210.8	68.0
Change in nonadmitted assets	7.7	12.6
Change in deferred income tax	(104.8)	2.9
Postretirement benefit plans and other surplus changes	19.9	6.1
Change in policyholders' surplus	422.1	311.3
Balance December 31	\$5,173.9	\$4,751.8

Board of directors



Peter G. McPartland
Chairman of the Board,
President, and Chief
Executive Officer
Sentry Insurance a Mutual
Company



Graham W. Atkinson
Retired Chief Marketing
and Customer Experience
Officer
Walgreen Co.



Cornelis A. Boonman
Retired President
Ball Seed Company



David R. Casper
President and Chief
Executive Officer
BMO Harris Bank



William D. Harvey
Retired Chairman,
President, and Chief
Executive Officer
Alliant Energy



Judith A. Lemke
Retired Executive Vice
President and Chief
Information Officer
Schneider National, Inc.



Stephanie Pace Marshall
President Emerita
Illinois Mathematics and
Science Academy



James D. Pearson
Retired President
Aurora Metal Division,
L.L.C.



Peter J. Pestillo
Retired Chairman
of the Board
Visteon Corporation



Jean H. Regan
President, Chief Executive
Officer, and Chairman
of the Board
TranzAct Technologies,
Inc.



Shirley A. Weis
President
Weis Associates, LLC

Sentry officers

Peter G. McPartland
Chairman of the Board
President and Chief Executive Officer

Peter G. Anhalt
Senior Vice President
Personal Lines

Michele M. Dufresne
Vice President
Chief Claims Officer

James W. Frank
Vice President
Information Technology

John J. Hyland
Vice President
Standard Business Products
and Dealer Operations

Kip J. Kobussen
Vice President
General Counsel and Corporate Secretary

Dennis J. Levesque
Vice President
Regional

James E. McDonald
Vice President
Chief Investment Officer

Scott A. Miller
Vice President
National Accounts and Transportation

Sean R. Nimm
Vice President
Analytics

Jayne K. Petruska
Vice President
Chief Human Resources Officer

Elisha E. Robinson
Vice President
Strategic and Financial Planning

Todd M. Schroeder
Chief Financial Officer, Treasurer,
and Vice President – Life & Annuities

Stephanie L. Smith
Vice President
Marketing and Brand Management

James D. Stitzlein
Senior Vice President
Chief Information Officer

Michael J. Williams
Vice President
Chief Actuary and Risk Officer

Gregory N. Armstrong
Assistant Vice President
Personal Lines Claims

Linda Pells Calnan
Assistant Vice President
Alternative Investments

Jeffrey R. Cole
Assistant Vice President
National Accounts Products and Pricing

Michael W. Dietry
Assistant Vice President
Personal Lines Products and Agency Sales

Timothy P. Kelly
Assistant Vice President
Commercial Lines Claims

Stephen P. Marsden
Assistant Vice President
Personal Lines Products and Pricing

Christopher C. Meadows
Assistant Vice President
Equity Investments

Nicholas W. Saeger
Assistant Vice President
Transportation Products and Pricing

Michael R. Schimke
Assistant Vice President
Corporate Underwriting and Products

Michael T. Teng
Assistant Vice President
Regional Products and Pricing

Michael J. Toth
Assistant Vice President
Commercial Lines Pricing

Adam P. Williams
Assistant Vice President
Chief Security Officer – Corporate Security

Robert J. Yeiser
Assistant Vice President
Personal Lines Customer and
Brand Development

Sentry Insurance Group of Companies

- Sentry Insurance a Mutual Company
- Dairyland County Mutual Insurance Company of Texas
- Dairyland Insurance Company
- Florists' Insurance Company
- Florists' Insurance Service, Inc.
- Florists' Mutual Insurance Company
- Middlesex Insurance Company
- Parker Centennial Assurance Company
- Parker Services, L.L.C.
- Parker Stevens Agency, L.L.C.
- Patriot General Insurance Company
- Peak Property and Casualty Insurance Corporation
- Point Insurance Agency, LLC
- Sentry Casualty Company
- Sentry Equity Services, Inc.
- Sentry Life Insurance Company
- Sentry Life Insurance Company of New York
- Sentry Lloyds of Texas
- Sentry Select Insurance Company
- Viking Insurance Company of Wisconsin



**1800 North Point Drive
Stevens Point, WI 54481**

**800-4SENTRY (800-473-6879)
sentry.com**

Property and casualty coverages and safety services are underwritten, issued and/or administered by a member of the Sentry Insurance Group, Stevens Point, WI. Individual life insurance, annuities, pensions and group products are issued and administered by Sentry Life Insurance Company, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details.