



*‘Right by you.’*

2018 YEAR IN REVIEW



# Pete McPartland

Sentry Chairman of the Board,  
President, and CEO

“Right by You” isn’t just a tagline we use in advertising campaigns. Our business success, associate attraction and retention, and community involvement stem from how we try to do the right thing every day and be there when needed most.

That’s been the hallmark of Sentry for 114 years.

This year’s Annual Report demonstrates how we do right by our customers, associates, and the communities in which we live and work, and what impact doing things the right way has on our relationships, success, and future growth.

From a financial standpoint, 2018 was another good year for Sentry. Our earned premiums grew by \$193 million to \$3 billion. We earned \$360 million in pre-tax operating income and grew surplus by 5.3% to \$5.5 billion.

Sentry has tremendous vitality, growth momentum, and esprit de corps. We're investing in our company and our people while growing our balance sheet and strengthening our future.

Industry headlines continue to point to two "new normal" situations redefining how the industry sees its loss exposures. The first is the impact of catastrophe losses, including weather events and wildfires. Recent damages exceed the industry's funding for these exposures. Weather events have become more extreme, and years of drought have made the western terrain a tinderbox, throwing old assumptions about how wildfires behave out the window. Second, the cost of bodily injury continues to rise. This is felt most acutely in commercial automobile lines. Together, jury awards, more congested roadways, distracted driving, and distracted walking have contributed significantly to the cost of doing business for insurance companies.

Sentry benefits from a balanced book of business. I believe this diversity, both in exposures and geographic distribution, has helped us better manage the issues facing our industry.

I'm happy to add that A.M. Best has recognized Sentry with an A+ rating for 27 years in a row.\* We're particularly proud of this accomplishment and what it means for our policyholders' peace of mind.

We continue to heavily invest in improving our customer and claimant experience, promoting associate satisfaction and career development, harnessing advances in technology and analytics, being actively involved in our communities, and building our brands.

I hope you enjoy learning more about our company and our people.

A handwritten signature in black ink, reading "Rob Martens". The signature is written in a cursive style with a large, stylized "R" and "M".

\*A+ (superior) A.M. Best Financial Strength Rating (FSR) current as of May 2018. See [ambest.com](http://ambest.com) for rating information.

*Right by*

*our  
customers*

## A hands-on approach

How do you gain experience and know what works best? You get your hands dirty and do it yourself.

Our transportation safety directors have logged the miles, taken on the risks of the road, and know how to keep cargo safe and delivered on time. As former drivers themselves, they've experienced the obstacles that can arise. They know how to address possible issues before they happen.

And we pass that knowledge to our customers. In the field, our safety directors are a respected voice, providing hands-on, personalized instruction.

We're here to help keep your business running safely and smoothly.



# What's more important than paying your claims? Preventing them.

Having been a driver himself before forming a trucking company with his brother, Jack Holmes of Holmes Company knows the risks drivers face on the road. He understands that experience matters.

That's why, for more than a decade, Holmes has welcomed input and training from our safety and risk management team. Most of our transportation safety directors are former drivers who use their experience to provide education.

"In this industry, Sentry's safety team carries a lot of weight. From day one, they've been instrumental in helping us," Holmes said. "They're knowledgeable and helpful. That they can relate to our drivers means a lot."

We take the same approach with all our customers. We know creating a strong relationship requires listening. That's why our safety and risk management team begins a consultation by getting to know a business. We sit down and learn their specific needs, challenges, and opportunities—and then help provide solutions.

"Helping customers is a big part of our identity," said Dan Grant, director of Corporate Safety Services. "When we partner with someone, we commit to improving their safety and risk management culture, but we also want to develop a strong relationship with an eye toward the future.

"We work to not only advise on proper safety controls, but also explain why it's important to follow them," Grant says. We do this because we're all on the same team. It's an ongoing process when it comes to safety and claims prevention. We're here to help evaluate what you, as a customer, are doing and look for ways to keep you running smoothly.

**That's our promise to our customers.**

# Our intangibles make a difference

Brian Hans didn't expect a late April snowstorm would pack such a punch. Hail, rain, 40 mph winds, and a record 21½ inches of snow jeopardized his greenhouse business, Watter Farms LLC, in Neenah, Wisconsin.

Glass was falling from his 24,000-square-foot greenhouse, exposing his crops and leaving Hans afraid a \$1.5 million loss would cripple his business.

Within a day of his call to Hortica, a Sentry brand specializing in business insurance for the horticultural industry, a contractor was on the scene, assessing the damage, securing structures, and maintaining heat to protect the crop. Within five days, the greenhouse was secure and operational.

"No doubt about it, they saved my business," Hans said. "My agent sold me on the intangibles, such as the claim service. Because of this event and the solid team effort, I'm sure glad I chose Hortica."

According to Tom Richey, Hortica claims manager, getting assistance quickly is essential when it comes to crops and exposure to the elements. That's when our experience becomes even more valuable.

"We've been through similar situations before," Richey said. "We've formed relationships with industry contacts and contractors who can be relied on to do quality work when disaster strikes."



*“Thanks to our established relationships, we have the resources to help our customers immediately, saving them time, money, and, in some cases, their business.”*

Tom Richey  
Claims manager



When a late-season snowstorm hit Watter Farms LLC, we helped get them back in operation in five days.

# Come as you are

Whether it's a new driver behind the wheel or a seasoned motorcycle rider with a desire to explore the open road, at Dairyland®, we treat everyone with respect, honesty, and compassion.

That's how we've done business for more than 60 years. It continued with the launch of a new Dairyland brand.

*“Our new brand captures who we are,” said Pete Anhalt, president of Personal Lines. “It’s not just a new look. We’re doing great work, providing excellent service to our customers in a welcoming atmosphere. We needed a brand that reflected this in a more visible manner.”*

Through Dairyland, we offer niche insurance products—specialty auto and preferred motorcycle coverage—that are accessible to all, never forgetting that every customer deserves the highest level of service and expertise.

Our experienced, knowledgeable claims specialists are available when needed most, treating our customers fairly while doing what's right, Anhalt said.

The new brand emphasizes our core offerings of prices for everyday people, experience and expertise that can be trusted, flexibility to fit every life, and bringing humanity to insurance. No matter how our customers reach us—online, on the phone, or through an agent—they'll find these qualities.

**That's always been the spirit of Dairyland—and that's not changing.**



Fueled by our quality service, the first full year providing underwriting and claims service through Harley-Davidson® Insurance Services has exceeded expectations, leading the iconic motorcycle manufacturer to call us a “model partner.”



*Dairyland*<sup>®</sup>

*Right by*

*our  
community*

## Deepening our ties

Our ties to Maui as the title sponsor of the Sentry Tournament of Champions reflect our commitment to each of the communities in which we live and work.

While golf fans focus on the action during the tournament, our focus extends beyond the event to the island charities and the good they do year-round. Like relationships with our customers, we see our relationship with the island community as a partnership.

It's why we've chosen to make a donation to the Maui United Way and begin a scholarship program for Maui public high school students to attend the University of Hawaii and its affiliated Hawaii Community Colleges.



# Making an impact on Maui

Hale.

That's Hawaiian for "home." Our sponsorship of the Sentry Tournament of Champions has expanded our reach, our geography, and our community. We now consider Maui our hale, as well.

"Our role as title sponsor of the Sentry Tournament of Champions includes being a part of the Maui community. We've chosen to invest in Maui's residents the way we do wherever we have a strong physical presence, from our home office in Wisconsin to every community we're a part of," said Pete McPartland, Sentry chairman of the board, president, and CEO.

As part of that investment, and our history of supporting United Way across the country, we proudly contributed \$25,000 to Maui United Way during the 2019 Sentry Tournament of Champions.

***"Sentry has created quite a buzz on Maui. No other title sponsor has shown interest or made an effort to get to know the island, the needs of Maui residents, and our non-profit organizations. We're thrilled Sentry is here. We welcome them as corporate citizens and look forward to continuing to build our relationship."***

– Kari Luna Nunkawa, chief professional officer  
Maui United Way

# Committed to our communities

On the mainland, our commitment to United Way is just as strong. Our annual campaign goes back decades. In each of the past four years we've raised more than \$1 million for the United Way of Portage County, where our home office is located. Nationally in 2018, we raised more than \$1.5 million. That includes associate donations through pledges, fundraising efforts, and numerous activities held during a two-week campaign—along with a corporate match by the Sentry Insurance Foundation.

Our contributions were also recognized when our Middleton, Wisconsin, associates were chosen for the United Way of Dane County's People's Choice Innovation Award. It celebrates our commitment to raising awareness and resources in unique or new ways for the United Way campaign.

*“What you do is special. Individuals and businesses throughout this community recognize your kindness. Your record of creativity, hard work, fun, and compassion has built a reputation that each of you should be proud of.”*

– Sue Wilcox, executive director of  
United Way of Portage County

# Sentry



Sentry

November 1, 2018

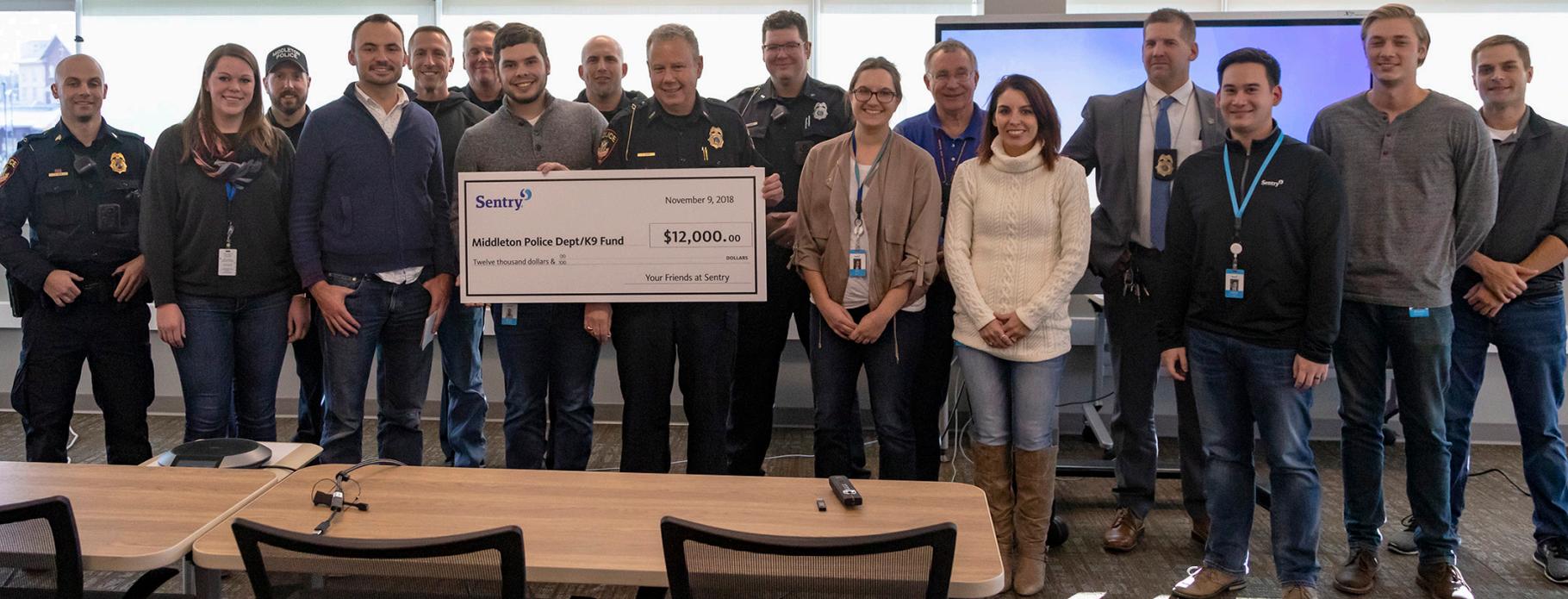
United Way of Portage County

**\$1,200,000.00**

One million, two hundred thousand dollars &  DOLLARS

*R. M. Partland*  
Peter M. Partland, Chairman of the Board, President and CEO

# Investing in a better future



To show our appreciation for the response of law enforcement when a workplace shooting took place in a building adjacent to our Middleton office, associates and the Sentry Insurance Foundation made donations adding up to \$37,000 to the Middleton Police Department to help develop a K-9 team.



**The Sentry Insurance Foundation donated \$50,000 to help build an amphitheater for educational programs and activities on Schmeckle Reserve, a 280-acre conservation area on the University of Wisconsin–Stevens Point campus, across the street from our home office.**

# A culture built for success

We want our associates to enjoy a well-balanced professional and personal life.

That's why we believe in providing a working environment that's stimulating, allowing people to stretch their skills, interact with colleagues, and work with current technology that enhances their productivity and effectiveness—all in a setting that's attractive and uplifting.

All these attributes help us attract and retain quality associates. Having a diverse business with numerous career opportunities available also helps recruitment.

And when we look to fill new positions, we look locally first. Our surrounding communities offer a wealth of home-grown talent, and we want to help develop that talent, starting with students.

We offer internship and co-op programs in Madison and Stevens Point, Wisconsin. Students gain practical experience in a supportive environment filled with networking opportunities, community engagement, and long-lasting friendships.

“Every year, we welcome eager, passionate, and driven students—many of whom come from our own backyard—to our programs. We work to cultivate their talents by giving them hands-on experience and developmental opportunities, while immersing them in the culture of Sentry,” said Hannah Krueger, college recruiter and programs specialist.

Upon graduation, many of these same students join our company. They use the skills, connections, and knowledge they've gained during their internship and co-op experiences to become pivotal members of our team.

*We currently employ 53 associates who participated in our internship program from 2013–2017.*



## Supporting tomorrow's leaders

Each year, the Sentry Insurance Foundation awards more than

**200**  
scholarships

to students totaling more than

**\$500,000**

including awarding 12 scholarships per year to 19 Wisconsin colleges and universities.

Supporting education and workforce development helps make our communities more desirable, helps retain local talent, and shapes a brighter future.



## A partner in education

**Our longstanding relationship with the University of Wisconsin–Stevens Point (UWSP) continues to grow. We're providing the student body with the resources and environment to develop their skills and grow personally and professionally. In addition to our co-op program, we fund the data analytics department and host a capstone program.**





### **AN OPPORTUNITY TO GAIN VALUABLE SKILLS**

For the past three years, we've worked with Project SEARCH, a program designed to help students with disabilities find regular employment. As a project partner, we provide real-world work experience during the school year, as students immerse themselves in the workplace to acquire employability and marketable work skills. Students work in various areas throughout our home office, including the Wellness Center, Auto Center, and SentryWorld.



### **BRINGING THE COMMUNITY TOGETHER**

We built SentryWorld as a centerpiece for the community to gather, either for a round of golf, a tennis match, a wedding, or for a bite to eat. Special events offer more opportunities to get together, and in 2018, we debuted a Fall Festival in conjunction with the annual Close the Course run. The free festival offered seasonal activities and food with a relaxed atmosphere in a beautiful setting.

*Right by*

*our  
associates*

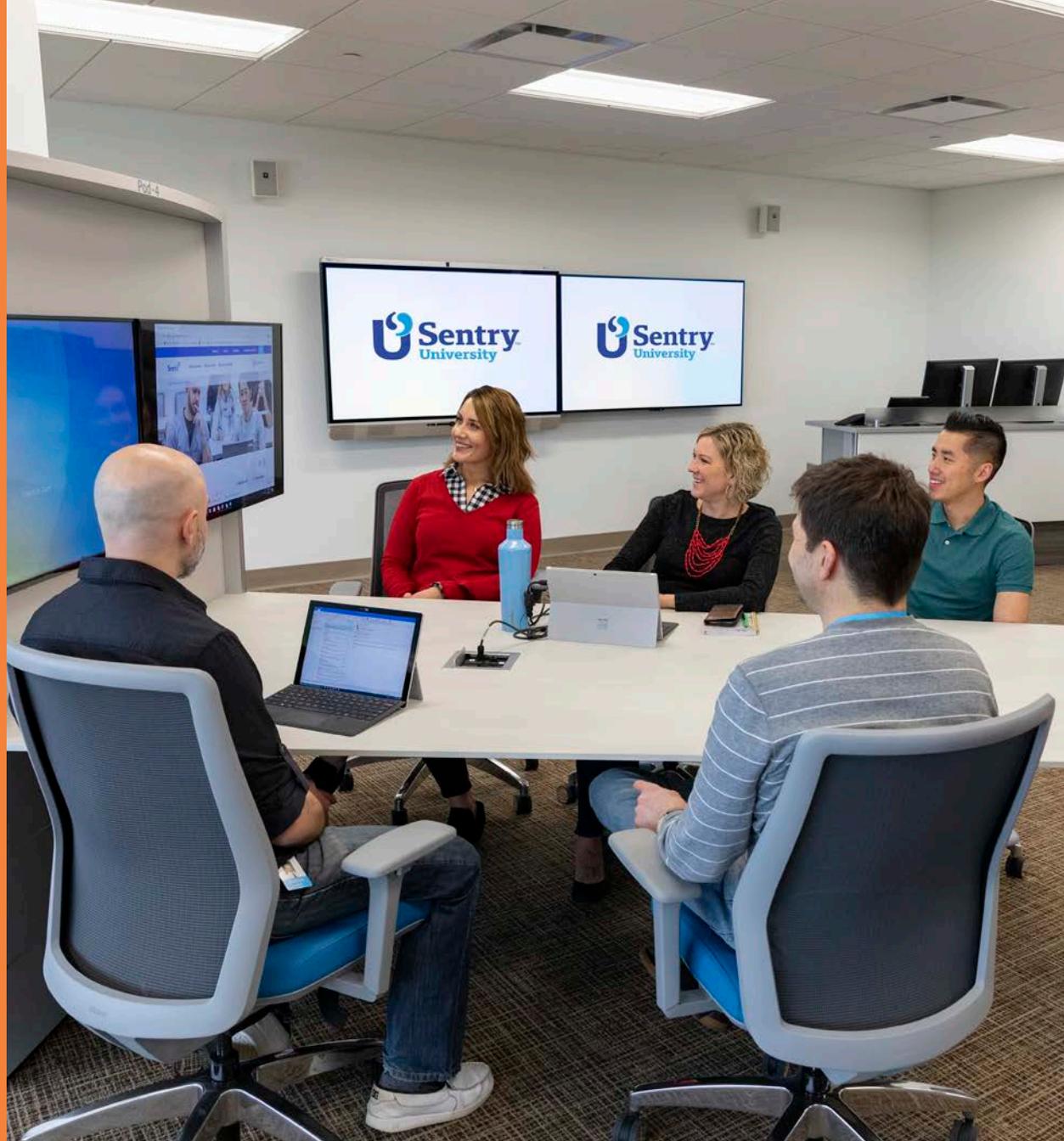
# Learn, grow, and succeed at Sentry University

With the launch of Sentry University came a dedicated space for associates to collaborate, study, and learn.

These learning studios in offices across the country offer associates the ability to join the discussion using state-of-the-art technology.

Pods with dual monitors, media labs, and virtual and augmented reality tools to aid in training are just some of the features.

Whether it's a small group or a class of 30, the learning studios are adaptable and the perfect complement to the online tools available for associate professional and personal development.



# Welcome to a new way of learning

## School is in session at Sentry, 365 days a year.

Everything you need is available at your fingertips, and you can work at your own pace, on your time, and in your own way.

Welcome to Sentry University, SentryU for short, where enrollment is free and available to all our associates. The online learning environment debuted in early 2018.

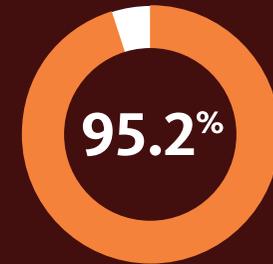
Gone are the days when learning consisted of a manager standing in the front of the room giving a one-sided lecture.

SentryU's onsite learning studios offer collaboration opportunities and a space to focus solely on professional and personal development. The interactive learning portal provides online instruction in different forms, allowing associates to choose their preferred learning method.

"The goal is to provide all learners, regardless of where they're located, with the exact same learning experience," said Richard Bores, senior director of corporate learning.

One of the tools available through SentryU is LinkedIn™ Learning, offering associates access to 6,000 courses that provide guidance for everyday moments taught by industry-leading experts.

## Seeking associate feedback



**Outstanding participation:** We had a 95.2 percent participation rate in our 2018 Associate Feedback Survey (AFS).



**We offer a positive environment:** Eighty percent of associates recommend Sentry as a great organization to work for.



**We're heading in the right direction:** Thirty-four of 40 statements in the AFS saw improved scores from our 2015 AFS.

# Building for the future

Don't think of our new office in Stevens Point, Wisconsin, as just a beautiful new building with state-of-the-art technology—because it's much more than that.

Think of it as representing the legacy of our associates past and present. Because of their efforts, dedication, and loyalty, we've been able to successfully serve our customers for 114 years.

At Sentry, we take care of our associates because they're the ones who take care of our customers. And as our associates continue to develop their skills, we've made sure the tools, environment, and support are in place to help make that happen.

In the new office, associates enjoy an open-concept environment, common areas, and collaboration stations that encourage teamwork and engagement. A coffee bar, health and wellness center, and learning studios offer convenience and balance.

The office has strategic benefits, too. The new building allows for our Stevens Point-based Claims staff to come together under one roof. They're joined by our National Accounts and Transportation teams, offering a more collaborative and cohesive operation between our business units.

This facility is a blueprint for future projects, featuring many elements we'll incorporate at Sentry offices across the nation.

## Our new building by the numbers

- Seven floors
- 270,000 square feet
- 65,000 square feet of glass
- 2,939 tons of steel
- 37,400 tons of concrete
- Three-level parking garage
- Seventh-floor outdoor terrace with fire pits
- The only terra cotta fabric wall in the U.S.



## **RICHMOND**

Our Richmond, Virginia, office renovation includes updated workstations, conference rooms, a new reception area, and the introduction of a community room—an area to converse, take a break, and even get in a game of table tennis.



*Right by you  
recognition*

# The greatest recognition comes when it's not expected

Our business—and how we conduct ourselves when doing business—is a constant focus. And our reputation for doing business the right way is recognized and appreciated by our customers, local communities, and associates.



## **KENNAMEDAL: A PROMISE FULFILLED**

Helping our customers improve safety and manage related claim costs is what we do. It's part of our promise. We know we've delivered when a customer goes out of their way to say thank you. KenneMetal, a global manufacturer, presented Joe Brooks (pictured at right), a senior claims rep specialist in our Westford office, with their first-ever Adjuster of the Year award.



## **DANNY RAINBOW: MERCHANDISER OF THE YEAR**

The Wisconsin Section PGA named Danny Rainbow, director of golf hospitality at SentryWorld, as its Merchandiser of the Year for public courses. SentryWorld was also recognized with the Golf Course Owners of Wisconsin Golf Shop Service award.



**ADDY: GETTING THE MESSAGE ACROSS**

“Right By You.” This way of doing business rings so true we made it our primary advertising campaign—winning four gold and two silver ADDY awards from the American Advertising Federation’s (AAF) Madison, Wisconsin, chapter. The AAF chapter also honored Sentry and Chicago-based gyro—our agency of record—with the Best in Show Professional award.

Our “Right By You” ad campaign brings our brand to life, which helps businesses understand how we earn their trust by sitting down, listening, and talking with them.



**UWSP SBE CORPORATE PARTNER AWARD: A GREAT PARTNERSHIP**

The University of Wisconsin–Stevens Point honored Sentry with its 2018 School of Business and Economics (SBE) Corporate Partner award. It recognizes our longstanding support for the SBE and our funding of the endowed chairs for its data analytics program.



**AWARD OF EXCELLENCE: ENJOY WINE AT MUSE**

Wine Spectator, a leading authority on wine, named Muse at Sentry among its 2018 best restaurants for wine. Muse earned an Award of Excellence for its well-chosen assortment of quality products—offering more than 130 selections—and a thematic match to the menu in both price and style.

## Working together on a common goal

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



### Personal insurance business units

#### DAIRYLAND®

Our Personal Lines business underwrites nonstandard automobile and preferred motorcycle insurance coverage under the Dairyland brand. These products are sold through more than 20,000 independent agencies, as well as direct to drivers and riders.

### Hospitality

#### SENTRYWORLD®

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

# 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.

## DIRECT WRITER

Provides property and casualty insurance, 401(k) plans, and business life insurance to manufacturers, distributors, and dealerships who are interested in a high-value product and risk management. The products are sold through our direct writers who build strong relationships and leverage their market expertise.

## 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 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 our direct writers and independent agents who understand the needs and risks of horticultural businesses.

## LIFE & ANNUITIES

Provides 401(k) and life insurance to Sentry Direct Writer customers.

# Continued growth in a challenging environment

For the 2018 fiscal year, we continued to see premium growth and strengthening of our capital position. Disciplined underwriting standards have helped our bottom line withstand challenging industry trends in the Commercial Auto line of business, along with the devastating wildfires in California. Our diverse portfolio and the growth of our relationships with independent agents contributes to our strong profitability.

Being there for our customers when they need help the most is how we've always done business. So, we're proud to achieve an A+ (superior) rating from A.M. Best for the 27th consecutive year.\* Such longevity earning this honor reflects the dedication of both our current associates and those who preceded them. Generations have managed Sentry in a financially prudent way, built customer loyalty, and seized opportunities to grow the company.

## **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.



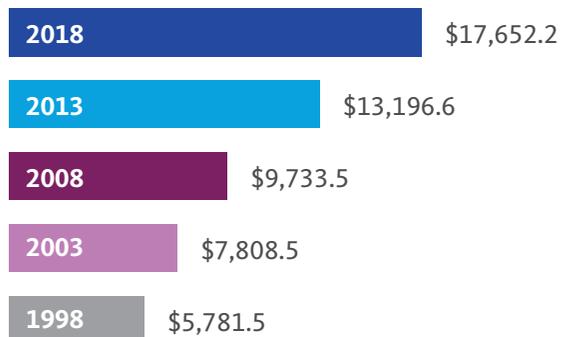
Todd Schroeder  
CFO and President – Life & Annuities



## Financial highlights (Unaudited)

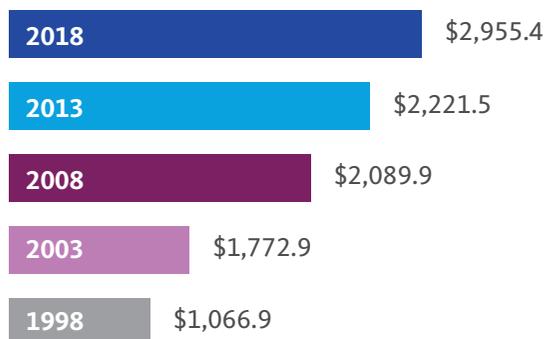
### ASSETS—DECEMBER 31

(millions)



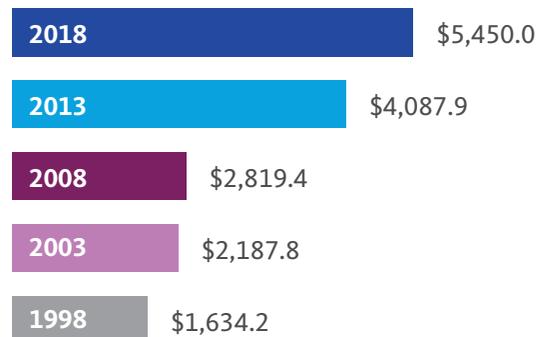
### PREMIUMS EARNED—YEARS ENDED DECEMBER 31

(millions)



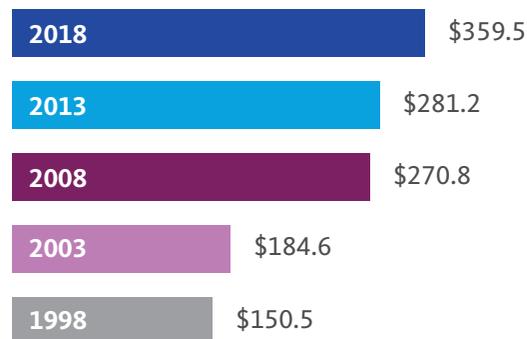
### POLICYHOLDERS' SURPLUS—DECEMBER 31

(millions)



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

(millions)



## Consolidated Statutory Balance Sheets (Unaudited)

December 31 (Millions)	2018	2017	December 31 (Millions)	2018	2017
<b>Assets</b>			<b>Liabilities</b>		
Cash and investments			Property and casualty losses and loss expenses	\$ 3,378.6	\$ 3,196.6
Bonds	\$ 9,397.4	\$ 9,204.3	Life and other future policy benefits	2,392.7	2,485.8
Common stocks	1,164.4	1,332.2	Accident and health unpaid claims and claim expenses	86.4	97.7
Company occupied properties	154.1	90.0	Unearned premiums	1,055.5	997.5
Policy loans	11.2	11.5	Other policyholder funds	10.9	10.4
Cash and short-term investments	63.3	49.3	Accounts payable and accrued expenses	819.4	888.9
Partnerships	1,262.3	1,209.7	Other liabilities	44.9	169.6
Other	18.6	22.8	Separate account liabilities	4,413.8	4,282.0
Total cash and investments	12,071.3	11,919.8	Total liabilities	12,202.2	12,128.5
Receivables			<b>Policyholders' surplus</b>		
Insurance premiums and reinsurance	863.3	860.7	Unassigned surplus	5,450.0	5,173.9
Interest and dividends	96.0	104.0	Total policyholders' surplus	5,450.0	5,173.9
Federal income tax recoverable	5.4	2.3	Total liabilities and policyholders' surplus	\$ 17,652.2	\$ 17,302.4
Other	1.9	1.7			
EDP equipment and operating software	13.1	12.4			
Other assets	101.6	55.0			
Net deferred tax asset	83.6	62.6			
Separate account assets	4,416.0	4,283.9			
Total assets	\$ 17,652.2	\$ 17,302.4			

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

Years ended December 31	2018	2017
(Millions)		
<b>Revenues</b>		
Premiums earned	\$ 2,955.4	\$ 2,762.5
Net investment income	551.9	535.0
Total revenues	3,507.3	3,297.5
<b>Expenses</b>		
Insurance claims and policyholders' benefits	2,461.5	2,308.7
Operating expenses	686.3	653.1
Total expenses	3,147.8	2,961.8
Income before net realized gains (losses)	359.5	335.7
Net realized gains (losses), net of tax	(43.5)	18.3
Income from operations before income tax	316.0	354.0
Income tax expenses	65.4	65.5
Net income	250.6	288.5
<b>Policyholders' surplus</b>		
Balance January 1	5,173.9	4,751.8
Net income	250.6	288.5
Change in net unrealized capital gains and losses	(65.0)	210.8
Change in nonadmitted assets	(32.5)	7.7
Change in deferred income tax	4.8	(104.8)
Post-retirement benefit plans and other surplus changes	118.2	19.9
Change in policyholders' surplus	276.1	422.1
Balance December 31	\$ 5,450.0	\$ 5,173.9

**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.



**David R. Casper**

President and Chief  
Executive Officer  
BMO Harris Bank



**William D. Harvey**

Retired Chairman, President,  
and Chief Executive Officer  
Alliant Energy



**Board of  
directors**

**Stephanie Pace Marshall**

President Emerita  
Illinois Mathematics and  
Science Academy



**James D. Pearson**

Retired President  
Aurora Metals 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**  
President  
Personal Lines

**Michele M. Dufresne**  
Chief Claims Officer

**James W. Frank**  
Chief Technology Officer

**John J. Hyland**  
President  
Direct Writer

**Kip J. Kobussen**  
Chief Legal and Compliance Officer

**James E. McDonald**  
Chief Investment Officer

**Scott A. Miller**  
President  
National Accounts and Transportation

**Sean R. Nimm**  
Chief Analytics Officer

**Jayne K. Petruska**  
Chief Human Resources Officer

**Elisha E. Robinson**  
Chief Planning Officer

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

**Stephanie L. Smith**  
Chief Marketing and Brand Officer

**James D. Stitzlein**  
Chief Information Officer

**Michael J. Williams**  
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,  
Pricing, and Underwriting

**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

**Sheryl W. O'Connell**  
Assistant Vice President  
Fixed Income

**Nicholas W. Saeger**  
Assistant Vice President  
Transportation Products,  
Pricing, and Underwriting

**Michael R. Schimke**  
Assistant Vice President  
Corporate Underwriting

**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

**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



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