



2019 YEAR IN REVIEW

***Conversations***



## Welcome to the conversation

This year's Annual Report is called "Conversations." Here, you'll find Sentry leaders sharing with you how they're striving to make Sentry the most customer-focused insurance company in the markets we serve, while also serving our communities in a way that makes a difference.

From a financial standpoint, 2019 was, simply put, "the best year in Sentry's modern history." More on that below.

In the following pages, Dan Giles discusses our National Accounts business, which is centered around understanding the needs and concerns of risk managers and brokers in providing tailored solutions for them.

Sean Nimm discusses the ever-expanding role that analytics, technology, and artificial intelligence plays in nearly all facets of our business.

Michele Dufresne introduces our recently opened Division Street office, home of our Claims, National Accounts, Transportation, and Regional businesses. Having the service-intensive aspects of our business working closely together enables our commercial insurance customers, agents, brokers, and risk managers to interact with the entire Sentry team who works with them on their account.

Elisha Robinson introduces you to an exciting new project, the Inn at SentryWorld, a beautiful boutique hotel we're building on campus to support Sentry customers, business partners, and Stevens Point visitors, including destination golfers and wedding parties who come to enjoy SentryWorld.

Mike James looks back at the U.S. Girls' Junior Championship held at SentryWorld last July that was made possible by the enormous turnout of volunteers from the community.

Further doubling down on golf, Stephanie Smith discusses our partnership with the PGA TOUR through the Sentry Tournament of Champions, which recently completed its third year and is now being extended for 10 more years.

Ann Lucas talks about our history of charitable giving, now extended onto the island of Maui, which we consider to be very much a Sentry community.

Financially, Sentry had a milestone year, earning \$3.1 billion in premium revenue, achieving \$403 million in pretax operating income, and surpassing \$6 billion in surplus. I thank Sentry associates for achieving those results, and Sentry retirees who built our company. Sentry has never been better positioned for the future.

I hope you enjoy this year's Annual Report... "Conversations."

**Chairman of the Board, President, and CEO**

### ABOUT THOSE QUOTES

On the cover of this Year in Review, you'll see two of our Claims associates having a conversation on our quote couches.

The importance of conversation at Sentry is embodied in our logo and permeates through everything we do. We know there are two equal parts to every conversation.

The Sentry logo reflects our enduring culture of partnership and collaboration.



## *Conversations build relationships*

Conversations are at the heart of everything we do. Through conversation, we get to know what you need—now, and in the future. We sit down with you. We listen to you. We learn from you. Then we can provide you better service with long-term solutions.

Our National Accounts business, which focuses on providing insurance solutions to large corporate accounts with complex exposures, holds a 90 percent customer retention rate. I attribute that to our Midwestern roots, our attention to detail, and our superior service.

I've been here for 33 years—I'm proud of the way we do business, and I cherish the relationships I've built.

— Dan Giles, director of sales for National Accounts



*“Sentry approaches business with long-term relationships in mind. They don’t change products or throw their customers surprises and curve balls. They’re consistent and fair in their pricing. And they’re always willing to listen, understand, and gain perspective. That means something to us. If there’s an issue, we know we can work together at the highest levels to solve it. That’s not typical, and it really sets Sentry apart. The difference shows in their actions, not just their words.”*

— Paul Quinn,  
broker and vice president for Woodruff Sawyer

## *In-house innovation*

Many companies talk about artificial intelligence, but few understand it and are able to harness it. We use artificial intelligence to calculate probabilities, identify risks, and help customers reduce the frequency and severity of their claims.

Current technology can perform tasks that could previously only be done by people. Because our machine learning algorithms quickly analyze large volumes of data, we're able to provide our customers with more accurate, timely decisions and improved outcomes.

— Sean Nimm,  
chief analytics officer



*“We embed innovation in our day-to-day roles throughout the company. Innovation isn’t a stand-alone function within our organization. Rather, it’s expected and infused in how we deliver projects, run our operations, and service our customers.”*

— Jim Frank, chief information officer

### **CUSTOMERS FIRST, ALWAYS**

In the insurance industry, 50 percent of IT budgets are typically spent maintaining legacy systems. We spend only 7 percent, allowing us to dedicate the majority of our resources to customer-focused innovation.



### **SEE A NEED, FILL A NEED**

At Sentry, we wake up every day and ask ourselves, “How can we do this better?” Our associates are constantly crafting solutions to overcome obstacles and improve processes. Some are so pioneering, we’ve been awarded patents for them. In fact, we secured three in the past year.

Case in point: Associates Elizabeth Ohnstad, Kevin O’Toole, and Deb Kozelek (pictured above) were awarded a patent for creating a new billing process software program that gets critical information to our customers in much quicker fashion. Our culture of continual improvement fosters an exciting environment that empowers our people to do incredible things for our customers.

## Working better, together

We believe in making our workspace the best, most collaborative environment possible for associates, partners, and customers. Why? Because it drives better results. Designed to be one of the finest buildings in Wisconsin, our Division Street office officially opened in March 2019, and features state-of-the-art technology and a stimulating work environment with an abundance of natural light and open work spaces. More than 600 associates currently work in the seven-story, 270,000-square-foot office, which is located at the gateway to Stevens Point, adjacent to our headquarters.

## OFFERING A COMPLETE SERVICE EXPERIENCE

While important, we truly believe that customers want more than just industry expertise. They want a high-touch, truly invested service experience that ultimately helps their business succeed. That's why our Claims, National Accounts, Regional, and Transportation associates began working together under one roof at the Division Street office. Our daily interactions create seamless communication and the ability to share and enhance resources.

What's more, when we host customers, agents, brokers, and prospects, they can meet with their entire service team under one roof. This is where our culture really shines through. Our customers see firsthand our collaborative approach in action and our ability to resolve problems quickly and efficiently through hands-on, face-to-face interaction. I think both customers and associates can feel the difference.

— Michele Dufresne,  
chief claims officer



## SHARING OUR STORY

This past fall, six high-ranking Wisconsin state officials visited our Division Street office. They emphasized how important investments like this help change the landscape both literally and figuratively. Joel Brennan, secretary for the Department of Administration, said, "Like the community of Stevens Point, like the state of Wisconsin, you continually reinvent yourself and make yourself more attractive to what the future workforce looks like, what your future business looks like, and that's something that should be an inspiration to any of us working in government."

*Julie Lassa, Sentry regional government affairs director, addresses Wisconsin state officials during their visit to the Division Street office.*



## *Enhancing the experience*

Along with the opening of our Division Street office, we also announced plans to open a new boutique hotel at SentryWorld in spring of 2021. This charming, upscale hotel is yet another investment in making sure our customers, agents, and brokers have an exceptional experience while visiting Sentry. We want every moment spent with us to be an extraordinary one.

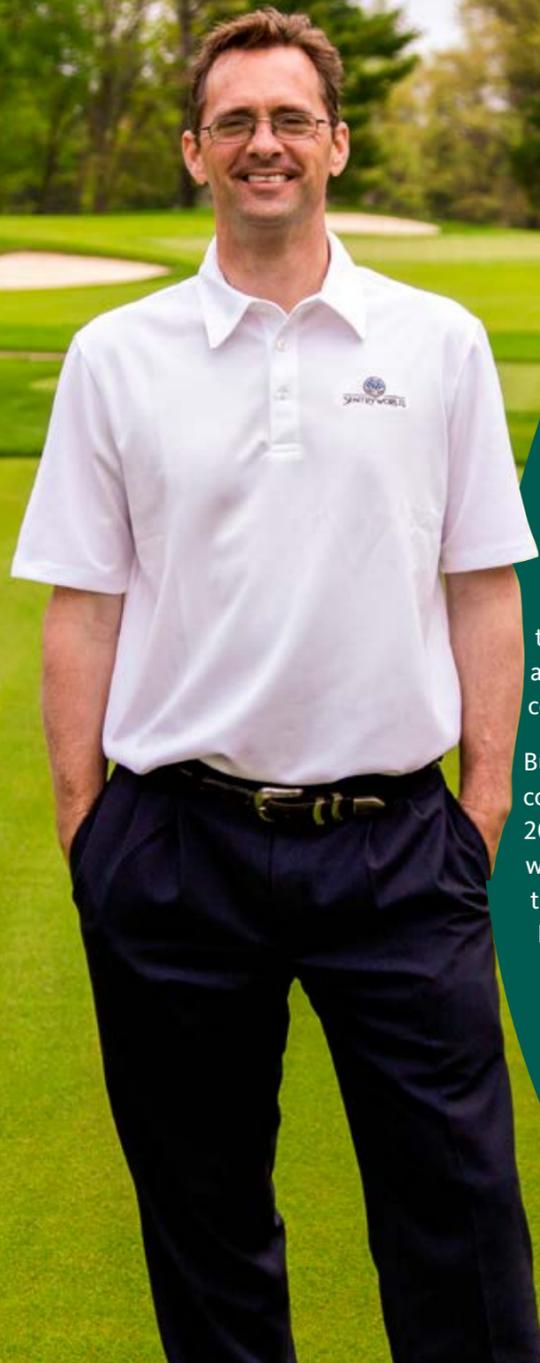
— Elisha Robinson, chief planning officer



*“The Stevens Point area has a wide variety of accommodations for visitors. Adding a luxury hotel to the mix will serve those seeking that one-of-a-kind experience. Being located at SentryWorld, with its beautiful, superior event spaces, will help attract more weddings, corporate retreats, and trade shows to our community. We couldn’t be more thrilled!”*

— Sara Brish, executive director of the Stevens Point Area Convention & Visitors Bureau





## USGA event underscores who we are as a community

Last July, we hosted the 71st U.S. Girls' Junior Championship at SentryWorld. This remarkable event featured 156 of the top junior female golfers in the world and showcased our wonderful community and commitment to elevating the game of golf.

But what most people didn't see was just how far that commitment went. When originally asked to bring in 200 volunteers to support the event, we doubled that. And when devastating storms ripped through Wisconsin just prior to the tournament, our associates and neighbors who lived in Stevens Point and surrounding communities showed up in droves to lend a hand any way they could.

During the week, these amazing volunteers put in more than 5,600 hours. From getting the course ready, cleaning up the aftermath of the storms, and hosting golfers and their families, they demonstrated what commitment really means.

We couldn't be prouder of the golfers, the event, our volunteers and associates, and the community where we live and thrive.

— Mike James, general manager of SentryWorld



## Looking forward to future events

If I'm calling the shots at the United States Golf Association, I'm looking at the calendar today and figuring out how soon the organization can get another championship booked at SentryWorld.

Don't think the USGA didn't take note of the can-do attitude of Sentry, the SentryWorld team, and the volunteers. If the U.S. Girls' Junior was an audition for future championships, the course passed with flying colors. The planning and the execution of the plan were pretty much flawless.

— Gary D'Amato, senior writer for Wisconsin.Golf (excerpt)



### SENTRYWORLD: MY MONA LISA

On the eve of the U.S. Girls' Junior Championship, we honored the architect of SentryWorld golf course, Robert Trent Jones Jr.

Bob Jones had high praise for the parkland course he designed in 1982 and redesigned in 2014. "The white bunkers look like Augusta. And it's a great piece of art. My Mona Lisa, but your SentryWorld."

*"We greatly appreciate Sentry's generosity in reacting to the challenges our players faced due to power outages by opening their doors to us. I know SentryWorld and Sentry Insurance are proud hosts of this championship, and their actions went above and beyond so that players, their families, and our members could be comfortable. Their commitment to this championship is unparalleled."*

— Tracy Parsons, director of the U.S. Girls' Junior Championship

## *From Wisconsin to Maui, the goodness of golf shines through*

For nearly 40 years, we've seen firsthand both the business and societal good the game of golf can bring.

SentryWorld has allowed us to get to know our clients, learn about their businesses, and simply enjoy their company—all while enjoying a round of golf.

At the same time, golf has allowed us to connect deeper with our community. We're able to offer one of the best public golf experiences in the entire country. And, through SentryWorld's youth golf programs, we've been able to promote and teach the game to the next generation of golfers.

We coalesce around the game of golf with our business partners and community members. It's an experience unlike any other.

Partnering with the PGA TOUR has only enhanced that experience.

— **Stephanie Smith,**  
chief marketing and brand officer



### **PARTNERING WITH THE PGA TOUR THROUGH 2030**

In 2017, we signed a five-year agreement to become the title sponsor of the Sentry Tournament of Champions on Maui. Three years in, on New Year's Eve 2019, we extended that agreement through 2030.

The extension was an easy decision. The partnership has helped us build our brand and it's been a great relationship-builder with our most important clients. Think of it: We're spending the better part of a week with them—and their families—over the holidays. It's been a terrific experience.

What perhaps we didn't expect but we've come to appreciate most about being the sponsor of the Sentry Tournament of Champions is the opportunity to fully engage in the Maui community and feel such a part of it ourselves.

The island quickly embraced us and made us feel like family. And we've come to love the island of Maui and its people.



### **TIME TO GET TO KNOW EACH OTHER**

Steve Trent, an agent and vice president with Triumph Insurance who has had a long history with us through our Transportation business, said it was special when we invited him and his wife, Katy, to this year's Sentry Tournament of Champions on Maui.

“Just like any relationship, the more time you're able to spend together—in and out of the office—you get to know each other better and it becomes a true partnership. There's a level of trust that if something comes up, we can work it out together.”

## Deepening our island ties

As part of our role as title sponsor of the Sentry Tournament of Champions, we want to be a good partner, helping to improve quality of life, education, and workforce development on Maui.

Last June, the tournament donated \$345,870 to more than a dozen nonprofit organizations.

In addition, we introduced a scholarship program that, when fully implemented, will award 12 scholarships each year to Maui public high school students who attend the University of Hawai'i and its affiliated Hawai'i community colleges.

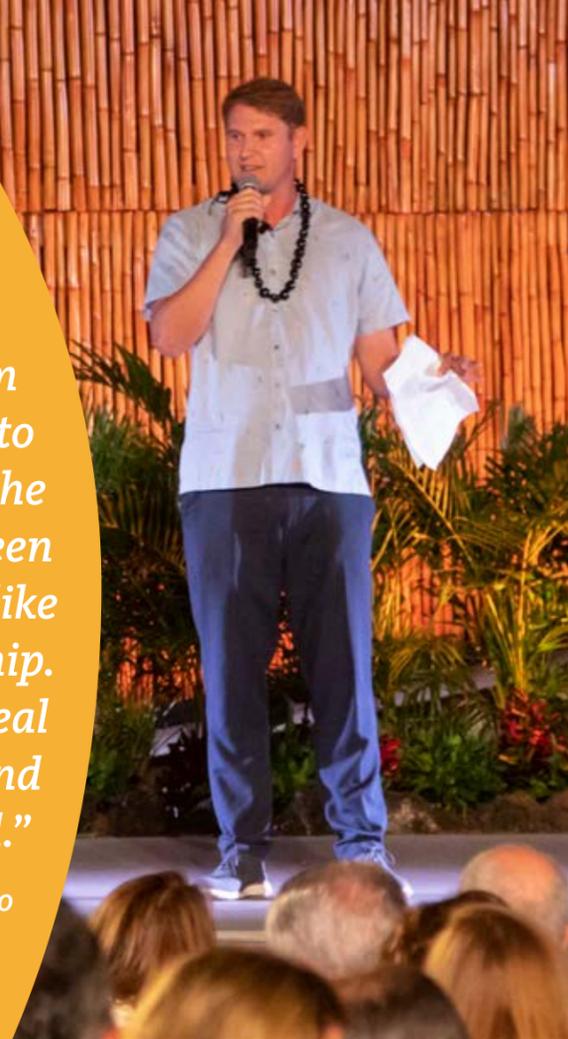
Over the next several years, we'll continue to learn about the needs of Maui. And we'll keep engaging with community leaders to make a difference on the island.

— Ann Lucas, Sentry Insurance Foundation executive



*“Sentry has wanted to be a part of the community in a way I have never seen before. They want to get to know the students. They want to give them opportunities. They really want to know what’s happening on the island, and I’ve never seen it before. It doesn’t feel like a token relationship. It feels like a real relationship, and we’re very grateful.”*

— Dr. Jocelyn Romero Demirbag, Director of Development for the University of Hawai'i Foundation, UH Maui College



*“This event has such a profound impact, and we take pride in our ability to support these local organizations that help the island of Maui.”*

— Alex Urban, executive director – Sentry Tournament of Champions

## Giving back; giving more

We have a commitment and deep responsibility to improve the communities in the areas where we live and work. We believe in getting behind initiatives where the beneficiaries are involved and supporting the project themselves.



### OUR COMMITMENT TO UNITED WAY

In 2019, we donated \$25,000 to Maui United Way and were honored to be named its corporate partner of the year. On the mainland, our annual United Way campaign raised a record \$1.51 million, benefiting local offices across the country. We're humbled by the honor and the tremendous efforts on the part of our associates.



### SENTRY CURLING CENTER: MAKING OUR COMMUNITY A DESTINATION

Curling continues to gain popularity throughout the world, and will soon have its own dedicated place in our backyard. With a \$1.5 million pledge from the Sentry Insurance Foundation, the Stevens Point Curling Club is breaking ground on the Sentry Curling Center, a state-of-the-art curling center in Plover, Wisconsin.

"I want to thank Sentry Insurance for all the help they provided," said Kris Henning, campaign chair for the Stevens Point Curling Club. "They've encouraged us, they've coached us, and they've helped us through this process. We couldn't ask for a better partner."



### SUPPORTING BETTER HEALTH THROUGH ENHANCING MEDICAL EDUCATION IN WISCONSIN

Beyond Stevens Point, we believe it's important for our roots and impact to be strong throughout the state. To help address the shortage of healthcare professionals in Wisconsin, and to ensure everyone in Wisconsin has access to quality healthcare providers, the Sentry Insurance Foundation endowed the Sentry Deanship at the Medical College of Wisconsin-Central Wisconsin campus. Proceeds from the \$2 million endowment provide resources the college needs to expand training programs for its medical students.

"This support of our vision to ensure that people have access to the highest quality physicians in every part of Wisconsin is a demonstration of Sentry's commitment to innovation, partnership, and the health of our community," said John R. Raymond Sr., M.D., president and chief executive officer of the Medical College of Wisconsin.



### FINDING PURPOSE THROUGH LOSS: HELPING OUR LOCAL POLICE DEPARTMENT

When the Stevens Point Police Department lost its K-9 officer, Luna, it hit the community hard. And we couldn't help but extend a hand. We knew we could help support the community by providing the funds for a new K-9 partner.

"Luna was more than a police dog. She was a beloved member of our law enforcement family, and a valuable asset to the community," said Stevens Point Police Chief Martin Skibba.

"Stevens Point is near and dear to us," said Elisha Robinson, chief planning officer at Sentry. "We understand that having two K-9s is critical to our police department, to our community. While we can't replace what Luna meant, we're glad to help the department move forward with its K-9 program."

## *In memoriam: Larry Ballard*

Larry Ballard, retired Sentry chairman and CEO, is remembered for leading a financial turnaround during his tenure—including restoring our A+ rating.

Ballard joined Sentry in early 1985 as president and CEO. He retired from those roles in 1997, and from the Sentry Board of Directors in 1998. He played a critical role in our history, and we wouldn't be in our strong current position without his efforts.



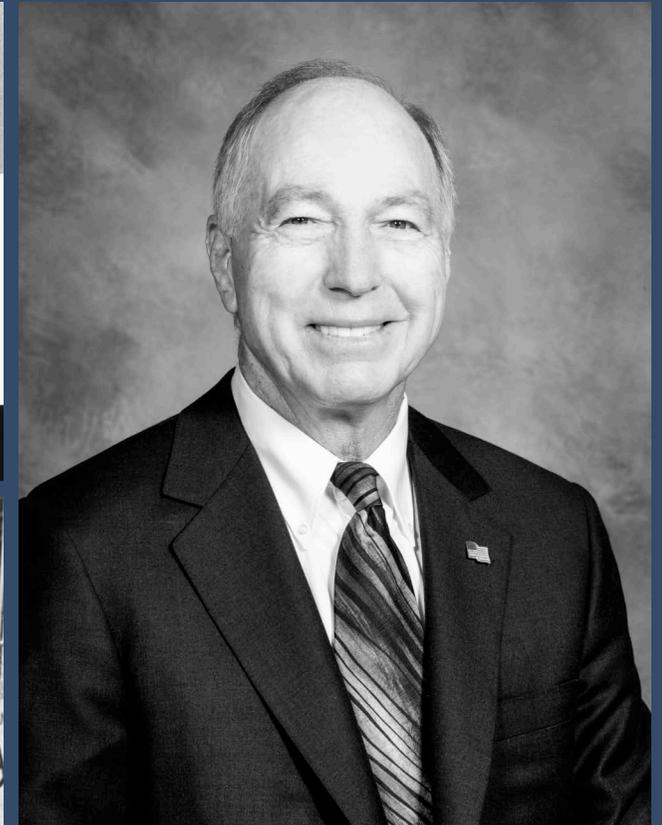
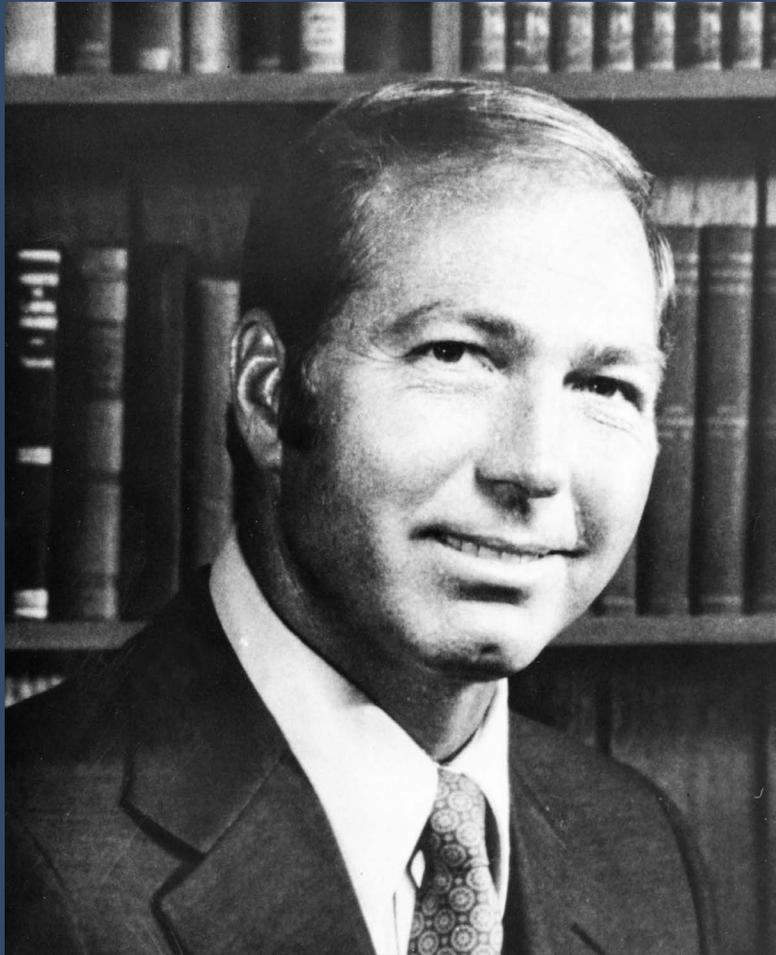
*Larry laid the foundation for the strong financial strength we exhibit today. We honored Larry and his work with a plaque commemorating 28 years of our A+ rating.*

## *In memoriam: Bart Starr*

Bart Starr is best known for his grit and determination on the football field. For 34 years, he brought those same qualities to his role as a respected member of our board of directors.

“Bart was as quiet, forceful, and effective of a leader at Sentry as he was on the field,” said Pete Pestillo, current member of our board of directors.

Added Pete McPartland, “Bart was the definition of class. His intellect and compassion were indispensable to our company, and to the community.”



*We're humbled by and grateful for our ongoing, 47-year relationship with the Starr family.*

# Areas we can help you

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.

## 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.

## PERSONAL LINES

Dairyland® underwrites nonstandard automobile and preferred motorcycle insurance coverage under the Dairyland brand. We distribute the products through more than 20,000 independent agencies, as well as direct to consumers. Sentry also offers a motorcycle product in partnership with Harley-Davidson®, marketed under the Harley-Davidson banner directly to riders and H-D™ dealers.

## HOSPITALITY

### SentryWorld

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

# *Sentry Insurance Group of Companies*

- Sentry Insurance a Mutual Company
- Dairyland County Mutual Insurance Company of Texas
- Dairyland Insurance Company
- Dairyland National 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

## Continued growth in a challenging environment

For the 2019 fiscal year, we continued to see very positive results. Our earned premiums grew by \$154 million to \$3.1 billion. We earned \$403 million in pretax operating income and grew surplus by 10 percent to \$6.0 billion.

These outstanding results are despite the tough environment facing the business insurance industry. The commercial auto and general liability businesses continue to see rapidly rising costs arising from societal trends in increased litigation, broad contract interpretations, and nuclear verdicts. This “social inflation” makes it very difficult for the industry to underwrite and price insurance policies.

We’ve balanced these pressures by maintaining a diverse business portfolio, making prudent investment decisions, and anticipating industry trends. We’re also ahead of the curve in embracing innovation that develops and utilizes industry-leading technology to provide our customers a better overall experience.

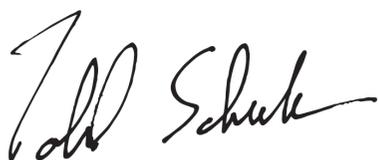
Our sound business practices, and excellent financial results have been recognized once again by A.M. Best, which assigned us an A+ (superior) rating for the 28th consecutive year.\* We’ve also been named one of America’s Best Midsize Employers by Forbes for the third consecutive year.

These accomplishments are the results of the work of our associates. It’s their dedication and desire to provide the best service that drives our business.

### **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  
Chief Financial Officer and President Life & Annuities

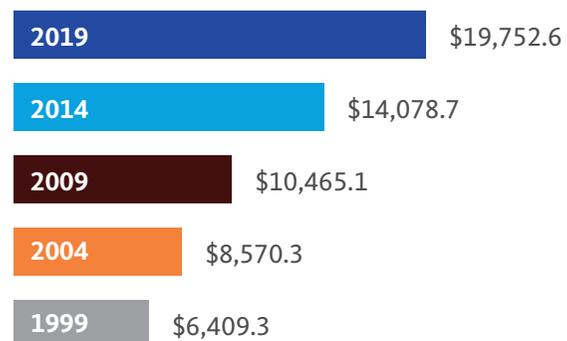
\*A+ (superior) A.M. Best Financial Strength Rating (FSR) current as of May 2019. For details about A.M. Best’s rating scale, see [ambest.com/ratings/guide.pdf](http://ambest.com/ratings/guide.pdf).



## Financial highlights (Unaudited)

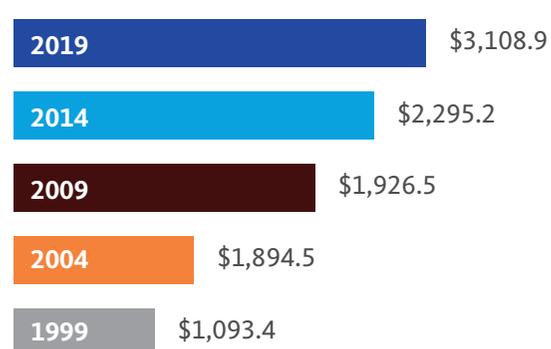
### TOTAL ASSETS—DECEMBER 31

(Millions)



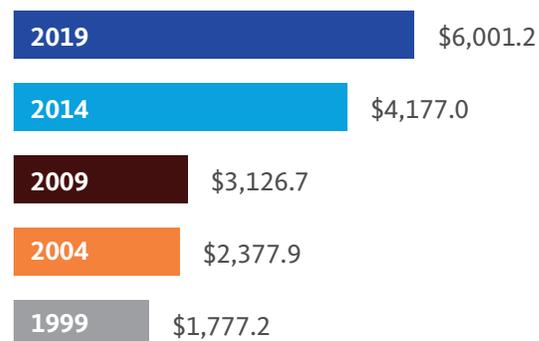
### PREMIUMS EARNED—YEARS ENDED DECEMBER 31

(Millions)



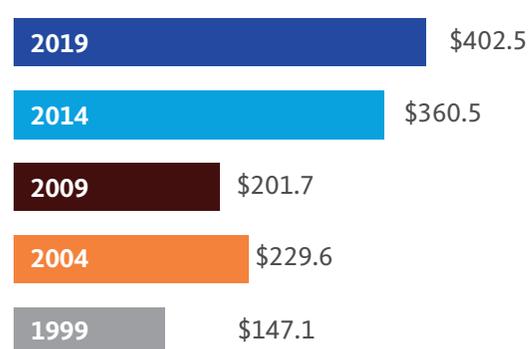
### POLICYHOLDERS' SURPLUS—DECEMBER 31

(Millions)



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

(Millions)



## Consolidated statutory balance sheets (Unaudited)

December 31	2019	2018
(Millions)		
<b>Assets</b>		
Cash and investments		
Bonds	\$ 10,079.2	\$ 9,397.4
Common stocks	1,421.3	1,164.4
Company occupied properties	164.8	154.1
Policy loans	10.7	11.2
Cash and short-term investments	76.7	63.3
Partnerships	1,281.5	1,262.3
Other	15.8	18.6
Total cash and investments	13,050.0	12,071.3
Receivables		
Insurance premiums and reinsurance	929.2	863.3
Interest and dividends	99.2	96.0
Federal income tax recoverable	—	5.4
Other	1.7	1.9
EDP equipment and operating software	8.5	13.1
Other assets	91.2	101.6
Net deferred tax asset	34.5	83.6
Separate account assets	5,538.3	4,416.0
Total assets	\$ 19,752.6	\$ 17,652.2

December 31	2019	2018
(Millions)		
<b>Liabilities</b>		
Property and casualty losses and loss expenses	\$ 3,624.0	\$ 3,378.6
Life and other future policy benefits	2,419.4	2,392.7
Accident and health unpaid claims and claim expenses	76.7	86.4
Unearned premiums	1,118.6	1,055.5
Other policyholder funds	11.1	10.9
Accounts payable and accrued expenses	858.2	819.4
Federal income tax payable	8.6	—
Other liabilities	97.5	44.9
Separate account liabilities	5,537.3	4,413.8
Total liabilities	13,751.4	12,202.2
<b>Policyholders' surplus</b>		
Unassigned surplus	6,001.2	5,450.0
Total policyholders' surplus	6,001.2	5,450.0
Total liabilities and policyholders' surplus	\$ 19,752.6	\$ 17,652.2

## Consolidated statutory statements of operations and changes in policyholders' surplus (Unaudited)

Years ended December 31	2019	2018
(Millions)		
<b>Revenues</b>		
Premiums earned	\$ 3,108.9	\$ 2,955.4
Net investment income	541.0	551.9
Total revenues	3,649.9	3,507.3
<b>Expenses</b>		
Insurance claims and policyholders' benefits	2,535.7	2,461.5
Operating expenses	711.7	686.3
Total expenses	3,247.4	3,147.8
Income before net realized gains (losses)	402.5	359.5
Net realized losses, net of tax	(14.7)	(43.5)
Income from operations before income tax	387.8	316.0
Income tax expenses	63.5	65.4
Net income	324.3	250.6
<b>Policyholders' surplus</b>		
Balance January 1	5,450.0	5,173.9
Net income	324.3	250.6
Change in net unrealized capital gains and losses	245.8	(65.0)
Change in nonadmitted assets	36.7	(32.5)
Change in deferred income tax	21.6	4.8
Post-retirement benefit plans and other surplus changes	(77.2)	118.2
Change in policyholders' surplus	551.2	276.1
Balance December 31	\$ 6,001.2	\$ 5,450.0

## Board of directors

### **Peter G. McPartland**

Chairman of the Board, President, and CEO  
Sentry Insurance a Mutual Company

### **Graham W. Atkinson**

Retired Chief Marketing and  
Customer Experience Officer  
Walgreen Co.

### **David R. Casper**

U.S. CEO  
BMO Financial Group

### **Larry J. Goodman**

Retired CEO – Rush University Medical Center  
and the Rush System  
President Emeritus – Rush University

### **William D. Harvey**

Retired Chairman, President, and CEO  
Alliant Energy

### **Richard M. Lynch**

Chairman  
J.H. Findorff & Son Inc.

### **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, CEO, and Chairman of the Board  
TranzAct Technologies, Inc.

## Sentry officers

### **Peter G. McPartland**

Chairman of the Board,  
President, and CEO

### **Peter G. Anhalt**

President  
Personal Lines

### **Michele M. Dufresne**

Chief Claims Officer

### **James W. Frank**

Chief Information 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, Regional Ins.,  
and Transportation

### **Sean R. Nimm**

Chief Analytics Officer

### **Amy J. Rislov**

Chief Human Resources Officer

### **Elisha E. Robinson**

Chief Planning Officer

### **Todd M. Schroeder**

Chief Financial Officer and  
President Life & Annuities

### **Stephanie L. Smith**

Chief Marketing and Brand Officer

### **James D. Stitzlein**

Chief Call Center Practice Leader

### **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

### **Michael K. Cloud**

Assistant Vice President  
Total Rewards

### **Jeffrey R. Cole**

Assistant Vice President  
National Accounts Products,  
Pricing, and Underwriting

### **Aaron D. Deering**

Assistant Vice President  
Chief Technology Officer

### **Michael W. Dietry**

Assistant Vice President  
Personal Lines Products  
and Agency Sales

### **Charlie J. Hoyord**

Assistant Vice President  
Commercial Lines – IT

### **Timothy P. Kelly**

Assistant Vice President  
Commercial Lines Claims

### **Steve G. Knez**

Assistant Vice President  
Life & Annuities

### **Gregory W. Larson**

Assistant Vice President  
Workers' Comp Claims

### **Stephen P. Marsden**

Assistant Vice President  
Personal Lines Products and Pricing

### **Christopher C. Meadows**

Assistant Vice President  
Equity Investments

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### **Michael R. Schimke**

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### **Kevin D. Schmidt**

Assistant Vice President  
IT Personal Lines

### **Shaun P. Sullivan**

Assistant Vice President  
National Accounts and  
Regional Ins. Field Operations

### **Michael T. Teng**

Assistant Vice President  
Regional Products,  
Pricing, and Underwriting

### **Michael J. Toth**

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### **Adam P. Williams**

Assistant Vice President  
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### **Robert J. Yeiser**

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