



*Let's work
together.*

Hello. We're Sentry.

How can we help?

As one of America's largest and strongest mutual insurance companies, we provide a full range of insurance products for businesses of all sizes, from small companies to multinational corporations.

Large companies like those you represent get specialized attention.

We have a special set of customizable products and services—backed by a committed team—just for companies like your clients. Our capabilities include:

- Industry-leading insurance solutions including workers' compensation, auto, and general liability
- Innovative coverage and service options custom-selected to meet your clients' specific requirements, built to be flexible, and designed to adjust to changes over time
- In-house claims service to actively manage medical and disability resolution, medical cost containment, subrogation, special investigations, and litigation
- Powerful cost-control tools that let us work together to manage your clients' total insurance costs
- Proactive safety services resources to promote your clients' total culture of safety

Are your clients getting the level of service they need?

Currently, our National Accounts client mix includes more than 500 large, successful businesses with complex risks. These elite companies, typically working with brokers like you, represent more than \$1 billion in annual premium. Some choose us for our leadership in the placement of loss-sensitive and excess workers' compensation for accounts with manual premium in excess of \$500,000. Others, for the way our active claims and safety management helps mitigate exposures before losses occur. Either way, we've had a 91 percent average annual client retention rate over the last 15 years.

We've earned their trust, and hope to earn yours.



Who we are and who we serve.

ABOUT SENTRY INSURANCE

If you're looking for a business insurance company with a strong past and secure future, that's us. Our numbers are consistently solid. Though, we believe our strength comes from more than just financials.

Back in 1904, members of the Wisconsin Retail Hardware Association gave us our start when they formed their own mutual insurance company. We've grown far beyond Wisconsin and the hardware industry in the years since. But we've always retained our core values as a mutual company. We've never forgotten our Midwest roots, either, and while we're as sturdy as can be, our true strength comes from our dedication to personalized care.

That focus on service is particularly important in the way we service national accounts—large companies with complex risks. In 1965, we formed a special business unit committed exclusively to taking care of elite companies. Providing customized insurance services supported by cost-saving safety tools lets us cater to the distinct requirements of some of our country's most successful companies.

Count on our financial strength

While our greatest strength is personalized service, we are also fiscally secure.

Our A+ (superior) rating from AM Best,* the industry's top insurance evaluator, is a reflection of our financial strength and solid business practices.

Over and above our products and services, we offer peace of mind.

*A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2022. For details about AM Best's rating scale, see ambest.com/ratings/guide.pdf.

ABOUT OUR SENTRY CUSTOMERS

Throughout our history, we've found success by specializing in specific industries. We often grow by leveraging knowledge in one market to branch out into similar industries. So, what started with insuring hardware stores expanded to other retail markets, wholesale markets, related manufacturing industries, and so on. Similarly, our products expanded from P&C insurance to include workers' compensation.

Today, we serve about one million policyholders. We work hard to understand our customers' businesses—and their industries—inside and out. And we get to know each individual policyholder.

ABOUT OUR NATIONAL ACCOUNTS CLIENTS

Our current mix of clients is a testament to our broad expertise. It also provides insights and a depth of knowledge we put into practical use to serve you and your clients better.



INDUSTRY MIX

Our leadership in specific markets helps us be an innovative force in the insurance industry.

■ Manufacturing	42%
■ Other	18%
■ Health services	17%
■ Wholesale	10%
■ Finance/insurance	7%
■ Retail	6%

We help you help your clients.

Helping you serve your clients better is an essential part of the way we do business. We believe in the win-win-win scenario.

On top of providing the right coverage and options at the right price, here are a few ways we can make your job easier:

NO AGENCY APPOINTMENT NECESSARY

Your time is limited and important. Your time with your client is even more valuable. At Sentry, we don't require an agency appointment before accepting a submission and providing a quote. We also don't require a minimum number of submissions or premium threshold. Why make starting our relationship difficult?

Instead of individual agency appointments, a conversation now and then will give you a basic understanding of our company, our products and services, and our capabilities. When you think we might be a good fit for a particular client, we're happy to answer any questions, fill in any gaps, and structure alternatives to meet your clients' particular coverage targets and risk-taking appetites. Just give us a call. We're happy to provide information over the phone or meet—as you see fit.

FLEXIBLE COMMISSION OPTIONS

We want to work with you to make sure you're compensated appropriately:

- We can structure our quotes to include a commission load or not, as you specify. Because we don't have pre-established commission percentage loads, tailoring your commission within what you want to deliver to your client is easy.
- If you operate on a fee basis with your client, we can quote net of any commissions.
- Transparent billing practices (more on this on pages 10–13) keep surprises from hurting your relationship with your clients.

This flexibility streamlines our practices to fit your business model.

VALUE-ADDED SERVICES

At no extra charge, we provide additional resources, trainings, and services to show your clients that we—and you—continue to work hard to earn their business. More on these services on pages 15–17.

Access = influence

Ever feel like your questions or requests get lost in the shuffle? Not with us. In fact, you and your clients have immediate access to our top-level decision-makers. The result? Our senior management keenly understands the broker perspective.

And we follow through, too. Your clients' service teams will ensure we find solutions that work for them.

Nimble, centralized operations

Our leadership and much of our support team are located at our headquarters in Stevens Point, Wisconsin, where we've made our home for more than 115 years. They assist our own field representatives stationed around the country—including safety and industrial hygiene specialists. Because we don't rely on outsourced or independent field operations, we can be more responsive when time is critical. Additionally:

- Our executives are in constant contact, ensuring your submissions are reviewed and quotes released as quickly as possible
- Our team can get together for face-to-face negotiations, promptly and efficiently delivering top-notch front-end service
- Billing, rating, audit, and client advisory personnel are also in-house, making operations seamless

Our service team. Your go-to resource.

At Sentry, we use a service team approach to deliver value to you and your clients that's based on meaningful, lasting relationships.

When your clients insure with us, they—and you—work with a specific team of experienced professionals. We provide strong and stable service teams through a combination of experience, industry knowledge, and low turnover.

While each member of this service team has an important role, key individuals have ultimate accountability. The result: both you and your client have no question about who to call when a need arises.

INSIGHTFUL SALES PROFESSIONALS

Our sales team is made up of the director of sales, your territory executive, underwriting executive, and underwriting tech. It's their job to develop innovative, custom plans for your clients.

IN-HOUSE CLAIMS

Our in-house claims team is ready to take care of all the details—promptly, accurately, and efficiently. Claims for National Accounts are coordinated through dedicated National Accounts claims services specialists. We actively manage and resolve claims to save your clients money using a combination of well-established best practices and your clients' special handling instructions. Our prudent, cost-effective claims service can mitigate the impact of workers' compensation, auto, and liability losses.

PROACTIVE SAFETY SERVICES

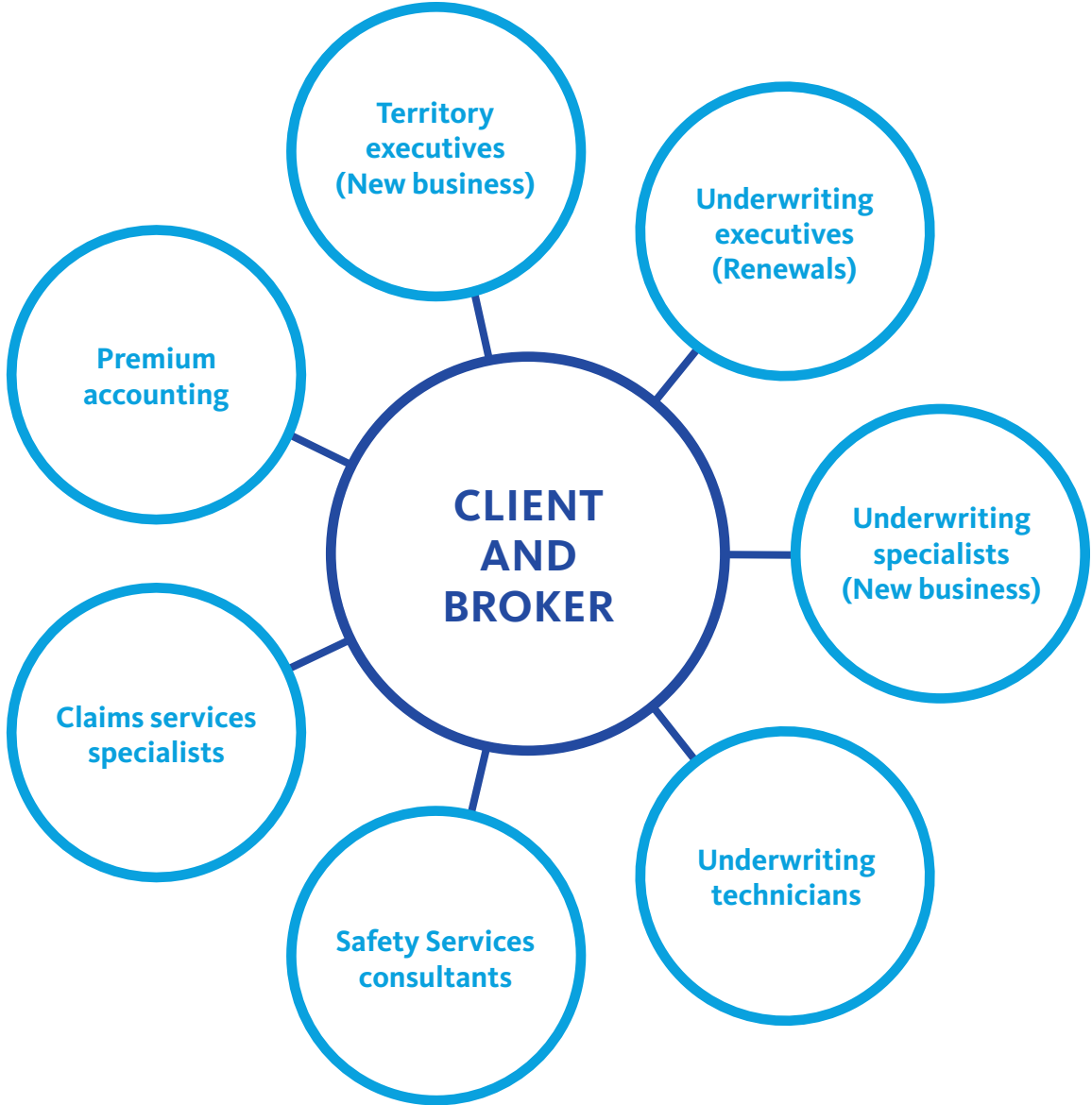
Our Safety Services team can help your clients save lives, time, and money. We believe so strongly in the importance of promoting a culture of safety that we put a dedicated safety consultant on every service team. Our safety team's job is to collaborate with you and your client to provide training as requested, and to guide your clients through dealing with risk scenarios, managing regulatory demands, training managers and employees, and solving program gaps.

REGIONAL CLAIMS SERVICE CENTERS

- Stevens Point, Wisconsin
- Westford, Massachusetts
- Richmond, Virginia
- Scottsdale, Arizona
- El Paso, Texas

We're there when you—and your clients—need us most.

Our team supports you and your client by providing steady relationships and a strong, stable platform.



Practical benefits of a dedicated service team:

- Ongoing, transparent communication
- Rapid response to developing issues
- Proper interpretation of your company’s business perspective
- Sustained understanding of ongoing situations
- An appropriate sense of urgency for each claim and inquiry
- Long-term accountability

We provide the coverage and options your clients want.

At Sentry, we know each of your clients' businesses are unlike any other. That's why we get to know each customer first, then customize coverage and options for them.

Moreover, any given company today is different from what it was yesterday—and what it'll be tomorrow.

Things change. Needs change. Nothing remains static. We work hard to provide dynamic solutions that will serve you and your clients well over time.

FLEXIBLE GENERAL LIABILITY PROGRAMS

Your general liability options include:

- Guaranteed cost
- Deductible
- Self-insured retention

AUTO PROGRAMS

Your auto options include:

- Guaranteed cost
- Deductible



Multiple loss-sensitive workers' compensation program options

In addition to traditional monthly paid loss program options, you can choose:

- Monthly incurred loss programs
- Prefunded plans
- Standard incurred retros
- Loss cost multiplier plans
- Excess coverage for self-insureds
- Hybrid plans

Other features include:

- Loss-sensitive plans offered with or without loss aggregates
- Claims handling charges billed through either a loss conversion factor or per claim fees

Innovative security options

Our security options let you choose what fits your clients' collateral requirements, risk management program, and financial structures best. We'll work with you to find optimal solutions based on these primary options:

- **Prefunded loss plans:** Estimated ultimate losses and loss adjustment expenses are held in a loss fund. All premium and loss fund obligations are payable in 12 installments, with annual adjustments to estimated losses thereafter. No collateral required.
- **Monthly incurred plans:** Paid and case reserve activity is billed monthly, offering many of the same cash flow advantages as a paid loss plan. Provides the benefit of a reduced or waived collateral requirement depending on the financial strength of the insured. No loss fund required.
- **Cash as collateral:** Cash is posted as collateral. We pay interest on the amount of cash posted. As opposed to other methods, there's no surcharge for posting cash.
- **Trusts as collateral:** Available to accounts with above-average financial strength, this option typically offers a more cost-effective approach to posting collateral than a letter of credit. We may pay interest on the assets posted.
- **Letters of credit:** Collateral requirements funded through letters of credit.
- **Surety bonds:** Performance or financial responsibility guaranteed by a third party.



Our cost-containment services save your clients money.

NATIONAL PHARMACY PROGRAM

Our pharmacy program, administered by Optum™, can help your clients control the cost of pharmacy benefits.

Our approach can provide you with a typical savings of 30 percent below the retail fee schedule. In addition to significant savings, our program includes multiple tools for evaluating the types and volumes of medications to help ensure they're appropriate for the claim. All of this is included for the nominal program fee of \$1 per script. With more than 70,000 participating network pharmacies, it's easy to take advantage of the program.



Case-by-case reserving

We don't set reserves to meet a worst-case scenario. Instead, we work with our clients and their brokers to identify the exposures and then set reserves on a case-by-case basis. Our extensive experience helps us develop reserves based on the nuances of each claim. Our focus on service means our clients will know how much the reserves are—and why.

LITIGATION AND SUBROGATION RESOURCES

We have long-term relationships with defense firms that are reviewed for experience and expertise, and who follow our guidelines for cost controls, billing, and reporting.

We're also willing to utilize other defense counsel requested by individual clients, subject to our opportunity to evaluate the firm and agree upon the rates they charge before they are retained.

Similarly, our subrogation team is specifically trained to evaluate and pursue potential third-party recoveries. We use sophisticated proprietary technology to identify claims with subrogation potential. We can work with your client to outline subrogation opportunities and the results needed.

Unlike many of our competitors, we don't have additional fees and don't take a cut of recoveries above the costs of outside collection services that may be required to assure the best outcome. Any money recovered through subrogation is credited directly back to the individual claim file.

SPECIAL INVESTIGATION UNIT

Our in-house investigation team looks out for our customers by evaluating and pursuing suspected fraudulent claims activity. Members of our team have extensive backgrounds in law enforcement or claims (or both) and work directly with local, state, and federal government authorities and with the National Insurance Crime Bureau (NICB). Your clients pay no fees associated with our Special Investigation Unit.

Flat rate bill review

Our flat rate of \$1.30 per bill provides your clients with substantial savings compared to other insurance companies that charge per line item or as a percentage of savings. Here's an example:

EXHIBIT A

Your bill review savings	Sentry	Competitor A
Original number of bills	1,032	1,032
Original billed amounts	\$1,000,000	\$1,000,000
Estimated savings from bill review as a percentage of original billed amounts	44%	44%
Estimated savings from bill review	\$440,000	\$440,000
Fee rates for bill review	\$1.30 per bill	25% of savings
Total fees for bill review	\$1,341	\$110,000
Additional savings when working with Sentry	\$108,658	



Preferred Provider Organization (PPO) discounts and Out-of-Network (OON) options

After the bill review process, we apply PPO-contracted discounts for additional cost-saving opportunities. We access the nation's largest PPO networks, giving your clients' insured workers more choices while cutting costs.

Using our PPO lets your clients:

- Receive care at more than 680,000 professional and ancillary locations and more than 5,000 hospitals
- Access online tools to create worksite posters listing medical directories and participating providers
- Control loss costs and maximize the value of medical treatments

We have a negotiated PPO charge of 18 percent of savings*. Some of our competitors charge as much as 35 percent through significant markups.

This chart illustrates the possible savings through our PPO network compared to a carrier charging even just 25 percent:

EXHIBIT B

PPO/OON savings	Sentry	Competitor A
Original billed amount	\$1,000,000	\$1,000,000
Estimated remaining charges after bill review savings	\$560,000	\$560,000
Average PPO/OON reductions**	12%	12%
Estimated dollar savings from PPO/OON applications	\$67,200***	\$67,200
Fee for PPO/OON applications (percentage of savings)	18%	25%
Cost for PPO/OON applications	\$12,096	\$16,800
Additional savings when working with Sentry	\$4,704	

**PPO and out-of-network negotiation, clinical coding logic, and implant review; average is 12 percent

***Sentry national average medical cost containment savings—excluding duplicate and adjuster denials—is 56 percent below provider billed charges

Net impact	Sentry	Competitor A
Original billed amount	\$1,000,000	\$1,000,000
Total savings****	\$492,800	\$492,800
Bill review fees	\$1,342	\$110,000
PPO/OON application fees	\$12,096	\$16,800
Total fees to achieve similar savings	\$13,438	\$126,800
Additional net savings when working with Sentry	\$113,362	

****Original amount minus bill review savings and PPO/OON application reduction

Because the end result is always our main focus, out-of-network providers may be used if it leads to a better claim file outcome. **We want to find the most efficient, cost-effective solution.**

*Vendor charges subject to change

Proactive protection

We can help your clients save lives, time, and money. Led by an assigned service coordinator, who acts as a single point-of-contact for safety, our Safety Services team also includes:

- Certified safety and fleet services specialists focused on planning, coordinating, and delivering quality services
- Certified industrial hygienists experienced in assessing environmental and occupational health hazards

Your clients can rely on our certified safety consultants to guide them through risk scenarios, regulatory demands, training, and program gaps. Our singular goal is reducing their losses by helping them prevent problems from happening in the first place.

Having a designated safety consultant can help your clients by:

- Promoting an overall safety culture
- Coordinating training
- Completing safety program assessments
- Building ergonomic programs, including design and system analysis
- Analyzing loss trends to determine root causes and establish benchmarks
- Processing assessments and building point-based programs
- Planning strategies and action items
- Promoting education and accountability for management
- Organizing and developing safety committees
- Analyzing job hazards



Online insurance management

We have resources your clients can use to make managing risk a core priority. These tools help them control workplace hazards, reduce insurance costs, and increase productivity.

RISK MANAGEMENT AND SUPPORT

We provide you and your clients complete access to our powerful, complete, and easy-to-use risk management system at no additional charge. There's no limit to the number of users or hours of usage. Our real-time online claims information allows you and your clients to actively monitor individual claim activity, as well as generate desired loss reports. It makes managing risks easier than ever. You and your clients have access to our robust features, including:

- **Claim information on demand:** Access both comprehensive overviews and specific claim details at any time. See historical claims data at a glance with informational dashboards and graphs.
- **Convenient reports:** Easily view trends and point-in-time information by running reports based on standard templates—or customize your own.
- **Real-time, multichannel alerts:** Get quickly notified of critical information and important events with proactive communication via text, email, and online.
- **Safety resources:** Stay up to date with online industry safety articles, tips, and insights on topics such as maintaining a healthy workforce, reducing accidents, and building a total safety culture.
- **Watch list:** Use our watch list to keep track of important individual claims and ensure nothing falls through the cracks.



Client reporting and information

Our proprietary risk management tool forms the core of our client reporting and information system. It provides your clients access to:

- 24-hour online claim reporting and tracking
- A library of helpful safety resources
- Web-based training—more than 400 web-based courses on safety topics
- Links to pharmacies and PPO providers

OSHA RECORDKEEPING AND COMPLIANCE

We offer an optional online feature that lets your clients record and update workplace incidents information, minimizing time and manual effort. On-demand OSHA-required report generation makes staying compliant easy.

ADVANTAGES OF ONLINE CLAIMS

- Secure reporting
- Automatically completed data fields
- Access to detailed help
- Immediate claim number assignment



Let's get started.

Every company needs insurance. But if you're like us, you know there's a bigger picture. Making sure your clients have the right coverages, effectively managing claims when they occur, and helping them develop a proactive safety culture go hand in hand to do more than just protect their bottom line—they can help a company thrive.

Together, we can make it happen.
Give us a call and let's talk.



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[sentry.com](https://www.sentry.com)

Property and casualty coverages are underwritten, and safety services are provided, by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit [sentry.com](https://www.sentry.com). Policies, coverages, benefits, and discounts are not available in all states. See policy for complete coverage details.