



Redefining what's
POSSIBLE

20

25

YEAR IN REVIEW

Setting a new standard for our customers, industry, and employees

2025 was a transformative year for Sentry®—and a very successful year. However, it wasn't without its challenges.

The big news involved the acquisition of The General®. The combination of The General and Sentry's Dairyland® brand created a powerhouse nonstandard auto business with an unmatched breadth of capabilities.

The General brings a well-recognized brand and a very successful direct-to-consumer business model. Dairyland comes to the table with a strong independent agency business model. Both are of comparable size, with extremely talented teams. And both have a history of profitability and strong growth. The new, combined business will move forward as The General.

Last year, our focus was basic integration—the melding of the two teams and their capabilities. In 2026, we'll focus on creating the new operation, something stronger and more powerful than either business was capable of on its own.

The personal auto industry experienced a year of almost unprecedented price competition. Our nonstandard auto business managed to maintain price discipline while actually growing our vehicles insured by over 4%. I'm delighted with our nonstandard auto results and incredibly excited about its future.

The most significant challenge for Sentry—and perhaps the industry—has been the rising costs of bodily injury claims. This largely affects Sentry in our commercial auto business. Huge jury awards, legal system abuse, and increased plaintiff attorney involvement in even small bodily injury claims have caused claim costs to rise precipitously.

The abuse of the nation's legal system hasn't necessarily resulted in more money getting in the hands of injury victims. And the resulting costs have escalated commercial auto rate levels and created a challenging environment for insurance companies to fully understand what rate levels are appropriate.

I feel markedly better about this issue now than I did a year ago. Sentry has taken a more conservative pricing posture with commercial auto and has a better understanding of commercial auto bodily injury claim costs—and on that basis, what premiums to charge—than in recent years. The adequacy of Sentry's loss reserves has never been stronger.

The most significant story in the insurance industry in 2025 was the wildfires in the Los Angeles area. This was one of the costliest natural disasters in the industry's history, affecting both homes and businesses. However, because of our conservative posture with brush areas, the L.A. fires had a negligible impact on our results.



Our premium in 2025 was \$6.2 billion, owing in part to the acquisition of The General. Our pretax income of \$633 million was our highest ever, and our surplus grew to \$8.7 billion. We remain one of the best capitalized companies in the industry. In June, we were honored to be recognized as an A+ (superior) company by AM Best for the 34th year in a row.*

I couldn't be more proud of our 6,500 associates and our retiree community, many of whom dedicated the preponderance of their professional lives to Sentry.

I also want to thank our Board of Directors, who have invested heavily in taking the time to understand our industry and the intricacies of Sentry, while enthusiastically engaging with Sentry's management team and associates.

Pete McPartland
Sentry Chairman and CEO



TUNE IN

Hear more from [Pete](#) about how we've continued to succeed in a mature industry.

*A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2025. For details about AM Best's rating scale, see [ambest.com/ratings/guide.pdf](https://www.ambest.com/ratings/guide.pdf)

PERSONAL LINES

Our first year with The General

After seven decades offering nonstandard auto (NSA) insurance through Dairyland, we expanded our portfolio in this industry by acquiring The General.

This acquisition is the largest in Sentry's 120-year history. It's also a bold, industry-shifting move, merging two of NSA's largest operations into one powerhouse provider.

Over the next few years, we plan to fully transition to one organization—The General—for our automotive, motorcycle, and off-road insurance products.

The General has a strong direct-to-consumer model, which complements Dairyland's best-in-class independent agent network. But we're not merely integrating our operations. We're creating entirely new possibilities for our customers, offering flexibility in how they purchase insurance and providing coverage options they may not have had access to in the past.

Through this acquisition, we also welcomed The General's 1,300 employees and invested in a new office in Nashville, Tennessee, where The General has been headquartered for decades.

We spent the year getting to know our new colleagues. From Claims and IT to Marketing and HR, our teams are working together to align our products and processes, building camaraderie along the way.

I'm honored to lead these talented individuals during this exciting time for our company. I'm confident our combined talent, expertise, and shared values will shape a successful future for us all.



Pete Anhalt
President of Personal Lines



TUNE IN

Pete Anhalt and other leaders [share additional highlights](#) about our first year with The General.



2019 Dairyland begins sponsorship of Forward Madison FC soccer team.

2019 Dairyland reaches \$1 billion premium milestone and launches omnichannel sales strategy.

2011 The General launches a mobile app.

2007 Facing an onslaught for several years, The General is now available to over 30 states.

2013 American Family Insurance[®] acquires The General.

2005 Dairyland begins being recognized as one of the most innovative companies in the insurance industry. **VIKING** logo.

2016 Shaquille O'Neal joins The General as brand ambassador.

The General character reimagined with The General's modern update.

The General's new Nashville office features design elements that mirror our Sentry Home Office in Wisconsin. These small touches, like our history wall, connect the two spaces and reflect the shared culture and values that unite our teams.



A new home in Nashville

“We have a high standard for our offices. We want our employees at The General to enjoy a space that fosters collaboration and reflects our strong standing as a Fortune 1000 company.”

– Pete McPartland



Combining forces



**Nearly
6,500**

employees under the
Sentry umbrella



**Nearly
1,700**

employees serve our
Personal Lines business



**1.66
million**

customers between
Dairyland and
The General



50,000

hours of work to bring
The General systems
over to Sentry

NATIONAL ACCOUNTS

Reshaping customer expectations through 60 years of trusted service

This year, Sentry National Accounts marked a major milestone: 60 years of serving America's large businesses. If there's one thing I've learned during my 40 years in the insurance industry, it's that staying power doesn't happen by chance.

Our success is based on delivering value through broker relationships, informed collaboration, and proactive risk management.

WHAT'S WORRYING U.S. EXECUTIVES?

We understand our customers' risks because we listen. That's what led us to launch the inaugural Sentry C-Suite Stress Index, a survey of 1,000 U.S. business leaders, including CEOs, CFOs, and risk officers. We wanted to better understand what's keeping them up at night—and how they're responding.

Among the primary threats these leaders identified were economic uncertainty, supply chain disruptions, and an increasingly complex legal landscape. To address these issues, they're:

- Expecting their workers to increase output
- Betting on safety to help control insurance costs
- Increasing liability coverage to help protect against larger legal judgments

The C-Suite Stress Index positioned Sentry as a leader in sparking meaningful conversations with brokers and business leaders. Not only about how to transfer risk—but how to proactively reduce it. This focus on risk mitigation isn't new to us. It's embedded in how we operate.

And this approach works. National Accounts holds a 92% average annual retention rate over the past 10 years. Our customers stick with us, year after year, because we work together with a shared goal in mind.



Jeff Cole
Assistant Vice President
National Accounts



TUNE IN

[Explore how National Accounts](#) originated at Sentry—and reasons for its success over the past 60 years.

Strength in numbers: How long-term relationships fuel results

In National Accounts, our 2025 performance is the direct result of our collaborative approach:



500+
in-force accounts



\$100+
billion
of payroll insured



92%
retention rate





2025 C-Suite Stress Index: Large Businesses

Through our survey of 1,000 U.S. business leaders, large business executives shared their 2025 stressors, exposures, and solutions.

KEY TAKEAWAYS

Here are a few top threats they identified:



45%

cited supply chain and logistics challenges as a top concern



39%

identified economic uncertainty as a primary concern



59%

say nuclear verdicts have become a growing problem

HOW LEADERS ARE RESPONDING TO THESE RISKS

- 98% use in-house drivers, and 82% deploy dashcams to support safety
- 58% increased their liability insurance coverage to protect against larger judgments
- 51% are willing to share more risk with insurers to lower costs



READ THE FULL REPORT

[Download](#) the 2025 C-Suite Stress Index: Large Businesses

“We’re not just advocates for our customers. Through initiatives like the C-Suite Stress Index, we’ve become an industry voice, bringing attention—and solutions—to key issues impacting large businesses.”

– Jeff Cole

GOVERNMENT AND REGULATORY AFFAIRS

Giving business owners a voice in the legal system

As frivolous lawsuits and nuclear verdicts wreak havoc on businesses across the country, it's critical we engage in the legal process to help protect our customers. These inflated jury awards—which typically exceed \$10 million—are often unfairly influenced by increased attorney involvement, a growing distrust of large corporations, and third-party litigation funding.

You read about our C-Suite Stress Index earlier in this report. Through survey responses, we found most business leaders, especially those in the commercial auto industry, believe a single multimillion-dollar verdict would likely put them out of business.

That's a major concern for us. And it's one of the reasons why my team helps Sentry go beyond the traditional role of an insurance company, advocating for fairness and transparency across the complex U.S. civil justice system.

Over the last few years, we've been on the ground in states like Georgia and Florida, where legal system abuse runs rampant. By working with legislators, industry coalitions, and trade groups, we contributed to new legislation that restores balance to these states' legal systems. Once considered "judicial hellholes," both states have significantly improved their overall legal climates as a result of recent reforms.

As we look ahead to 2026, we're turning our focus to other states where similar legislation can benefit business owners. We'll continue advocating for our customers in these important conversations, promoting policies that level the playing field.



Tony Trenzeluk
Managing Director of
Government Affairs







“The primary reason Government and Regulatory Affairs exists is because Sentry believes informed public policy is critical to maintain a vibrant and competitive insurance market.”

- Tony Trenzeluk

Success in Georgia and Florida

We played a vital role in the passage of three tort reform bills:

- Georgia Senate Bill 68
- Georgia Senate Bill 69
- Florida House Bill 837

These three bills represent key victories for our industry. They make these states’ legal systems more predictable, potentially reducing nuclear verdicts and litigation costs for businesses and insurance providers.



TUNE IN

Government Affairs Executive Sidra Safri goes deeper into our [legislative efforts in Georgia.](#)



Tony Trenzeluk
Managing Director
Government Affairs



John Cronin
Associate Director
Government Affairs



Chris Mleczo
Senior Political
Engagement Manager



Jefferson Deming
Government Affairs
Executive – West



Sidra Safri
Government Affairs
Executive – East



Genna Alexander
Government and Regulatory
Affairs Specialist

CORPORATE SERVICES

Building for what's next: Reinvesting in our workplaces nationwide

There's never been a facilities project like this in Sentry's 120-year history.

I'm very proud and excited to lead a sweeping renovation of our home office in Stevens Point, Wisconsin. The building—originally constructed in 1977—has long stood as a symbol of our roots in this city, home to 1,800 employees and spanning more than 1.5 million square feet. More than half of that is now being reimagined from the ground up.



This isn't just a refresh—it's a bold reinvestment in how we work. When finished, our teams will experience:

- Redesigned workspaces
- Expanded, tech-enabled meeting rooms
- Informal spaces to connect and recharge
- Reimagined outdoor spaces

Our work in Stevens Point—which also includes ongoing improvements to our historic Strong's Avenue building—is only part of the story. We've opened new offices in Cincinnati and Nashville; launched renovations in Middleton, Wisconsin, and Goldsboro, North Carolina; and relocated our Northeast Regional team to a new space in Windsor, Connecticut.

We're willing to dedicate the time, effort, and capital necessary to make these renovations happen because of what they represent: an investment in our employees and a commitment to our communities.

Brett Beversdorf
AVP – Aviation and
Corporate Services



Modernizing our headquarters sustainably

As we revitalize our headquarters, we're prioritizing sustainability—replacing aging infrastructure, increasing natural light, installing energy-efficient systems, and responsibly managing construction waste.

We're collaborating with construction company Gilbane Building Companies-Wisconsin and architect firm Kahler-Slater in these efforts.



Officials from Sentry Corporate Facilities, Gilbane Building Companies-Wisconsin, and Kahler-Slater came together to commence renovation efforts at our headquarters this fall.



TUNE IN

[Learn more](#) about how we're improving the employee experience at our headquarters.



Rounding out our Regional business

Sentry's newest office—in Cincinnati, Ohio—completes an 11-year effort to build out our Regional business unit, which works with appointed independent agents, offering coverage for mid-size businesses with annual premiums ranging from \$50,000 to \$1 million.

Our Regional business focuses on an array of industries, including manufacturing, contracting, and service industries. We work with select agents who understand local risks. By combining their insight with our insurance expertise, we help businesses manage today's challenges.



The new Cincinnati office supports our Great Lakes Region, serving businesses and select local agents in Ohio, Indiana, Kentucky, Michigan, and Pennsylvania.

Field office updates



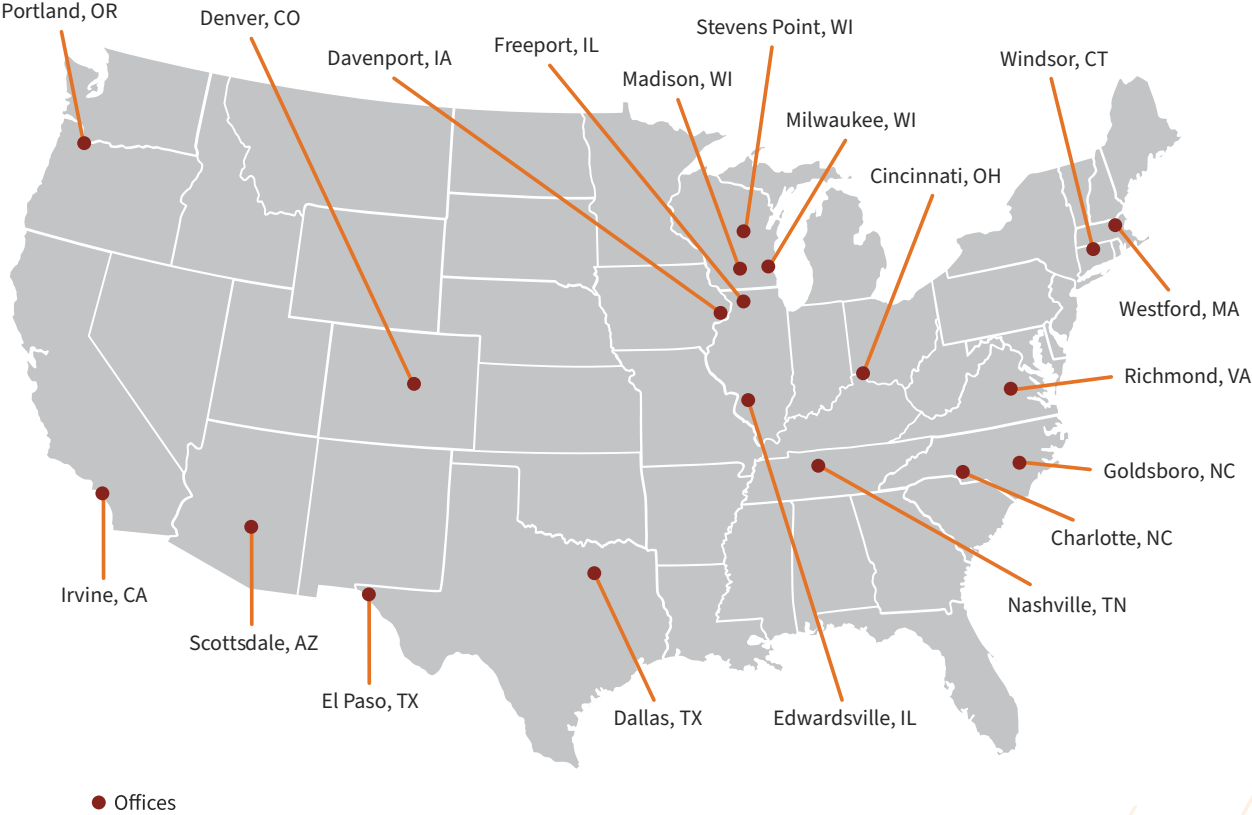
Renovation efforts at our Goldsboro, North Carolina, office will result in a completely new interior by the end of 2026.



Our 87,000-square-foot office in Middleton, Wisconsin, is undergoing an interior renovation scheduled for completion in 2027.

Our nationwide footprint

While we're headquartered in Wisconsin, we maintain a strong national presence with 19 offices designed to support our customers and agents where they do business. Across our field and Regional offices, underwriters, safety professionals, and claims specialists work directly with local agents and business owners.



SENTRY AND GOLF

Standing with our Maui community

Fall 2025 felt off. The rhythm of preparations for The Sentry—the PGA TOUR’s season-opening event—came to an abrupt halt. An ongoing drought on Maui meant there was nearly zero chance the Kapalua Plantation golf course could be ready to host high-level competition in January 2026.

This was heartbreaking for us and for Maui, an island that’s been through a lot in the past five years. Maui’s economy is heavily dependent on tourism, and COVID-19 and the 2023 Lahaina wildfires took a great toll. Cancellation of The Sentry was yet another blow.

To us, Maui is a second home. We’ve publicly stated that Maui is a Sentry community, not unlike our hometown of Stevens Point, Wisconsin. Its residents are ohana—our family.

How did we become so close? When we looked beyond our vastly different winter weather, we found commonalities between the people of Maui and Stevens Point far outweigh any superficial differences. Both are small, rural communities that care deeply about family, education, and creating opportunities for our young people. We share agricultural roots. Both are home to four-year universities that emphasize natural resources and conservation. And we share a love for art and native culture.

We formalized our relationship by creating a Connected Communities initiative, introducing similar groups from both communities—from education and business to charitable organizations—to share ideas and best practices. We soon realized Connected Communities would take on a life of its own, flourishing beyond Sentry’s involvement or even the golf tournament. Lifelong friendships have formed.

So, during the week of January 5, even without a tournament on Maui, we were there. Reconnecting with our friends. Celebrating our connection to the island. And offering our support once more with a \$1 million donation focused on food access, watershed restoration, and youth mental health.

Because in challenging times, that’s what family—ohana—does.



Stephanie Smith

Chief Marketing & Brand Officer
and Chief Golf Partnership Officer







Honoring The Sentry 2026 qualifiers

As part of our commitment to Maui, we honored the players who qualified for The Sentry during 2025 by making charitable donations in their names.

The \$120,000 donation was comprised of \$2,000 for each of the 60 golfers who would've earned a spot in the field. Half of each contribution went to Maui United Way, and each player selected a Maui nonprofit to receive the additional \$1,000.



\$120,000

donation made in honor of
The Sentry 2026 qualifiers



“Our communities are connected, and that connection isn’t dependent on where the tournament takes place. We know players look forward to this event and share our love for the Maui community—and making these donations in their honor allows us to continue supporting Maui in a meaningful way.”

– Stephanie Smith



The Sentry and the Sentry Foundation donates tournament proceeds each year to Maui nonprofit organizations—contributing a record total of \$747,704 in 2025.

SentryWorld on the global stage

In June, we welcomed 72 of the world's top junior golfers to SentryWorld for the 2025 Rolex Girls Junior Championship.

Amelie Zalsman, of St. Petersburg, Florida, won the event at nine-under-par—one stroke ahead of second-place finishers Elin Wang and Celina Yeo.



SENTRYWORLD TO HOST TWO USGA CHAMPIONSHIPS

Our renowned parkland course has been selected as the host site for two future USGA championships: the 2028 U.S. Senior Women's Open and the 2034 U.S. Senior Open.

These two future championships will be the fourth and fifth USGA championships held at SentryWorld.

“The 2023 U.S. Senior Open showed that the course can challenge the best players in the world when called upon. Hosting two more USGA championships keeps our focus and attention on maintaining the best version of SentryWorld possible.”

– Mike James, SentryWorld General Manager

“We're excited to return to SentryWorld and the state of Wisconsin to conduct these two premier senior events. We know SentryWorld will be a great test for these championship fields, and the community has always been incredibly supportive of the USGA.”

**– John Bodenhamer, USGA Chief
Championships Officer**



SENTRY INSURANCE FOUNDATION

Fostering a culture of giving

Year after year, I'm in awe of our employees' collective passion for giving back to help others.

In particular, we see their generosity during our annual United Way campaign. Every fall, our employees around the country pledge donations, organize fundraisers, and participate in fun events to benefit their local United Way chapters and fund vital community programs.

We raised a record-breaking \$1.85 million companywide in 2025, with more than 75% of our employees donating, and six of our office locations exceeding 90% participation. Seeing our new colleagues from The General embrace the campaign made the experience even more special.

Beyond the campaign, many employees take advantage of the Foundation's dollar-for-dollar gift-matching opportunity, which matches charitable donations up to \$7,500 per employee or retiree. We donated \$600,000 to nearly 200 organizations this year through the employee match program.

Charitable giving is integral to who we are and who we'll always be. We approach philanthropy the same way we approach business—by building relationships and having conversations to identify opportunities that matter.

I couldn't be prouder of the many ways our employees and retirees give with their hearts to make a meaningful impact in our communities.

Kalynn Pempek

Kalynn Pempek

Executive Director of the
Sentry Insurance Foundation



\$7 million

Total Sentry Insurance
Foundation donations in 2025



Ruth E. Salzmänn Center for Women's Leadership

In October, the University of Wisconsin–Stevens Point honored Sentry's first female executive and board member with the naming of the Ruth E. Salzmänn Center for Women's Leadership. The Center—located in the university's Sentry School of Business and Economics—welcomes and serves all students and community members interested in learning from the achievements of women leaders through:

- Leadership and professional development
- Education, networking, and mentorship
- Collaborative initiatives that bridge campus and community

The Foundation donated \$250,000 to honor Ruth's legacy and inspire emerging leaders in business, nonprofits, and community organizations.



“Ruth was respected for her high ethical standards. She would be pleased to know her life inspires others and will continue to do so for years to come.”

– Stephanie Smith



Ruth E. Salzmänn Center for Women's Leadership
Sentry School of Business & Economics
University of Wisconsin-Stevens Point

A culture worth celebrating

We measure success by more than performance alone—the way we do business matters just as much. This year, we were honored with several awards recognizing not only what we've achieved as a business, but who we are as an organization.

We put people first and stay true to our values. This is the foundation that will carry us forward.



We earned an A+ rating for the 34th consecutive year, acknowledging our financial strength and stability.*

*A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2025. For details about AM Best's rating scale, see [ambest.com/ratings/guide.pdf](https://www.ambest.com/ratings/guide.pdf)



A year of growth and change

2025 was a year of evolution for our company, particularly with the acquisition of The General. This move presents new opportunities to us—professionally and financially. As Dairyland and The General continue combining products and customer bases, we're excited to see how this partnership brings value to our employees and customers.

We remain financially strong. We earned an A+ (superior) rating from AM Best* for the 34th consecutive year. In its annual review, the insurance credit rating agency highlighted our capital and balance sheet strength, the diversity of our business lines, and our track record of stable operating performance as reasons for the strong rating.

Our continued success is the direct result of the smart, intentional decision-making we've always prioritized.

BASIS OF FINANCIAL STATEMENTS

The following consolidated financial statements present results of Sentry Mutual Holding Company (SMHC) and its subsidiaries and affiliates. They were prepared in conformity with statutory accounting practices prescribed or permitted by the insurance departments of the states in which SMHC and its consolidated insurance subsidiaries and affiliates are domiciled.

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



Todd Schroeder
Chief Administrative Officer
and Chief Financial Officer



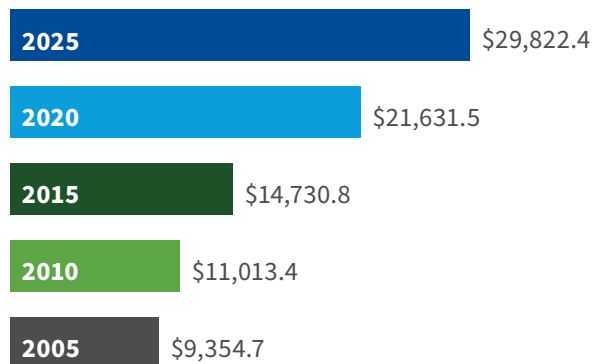
*A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2025. For details about AM Best's rating scale, see [ambest.com/ratings/guide.pdf](https://www.ambest.com/ratings/guide.pdf)

Financial highlights

(unaudited)

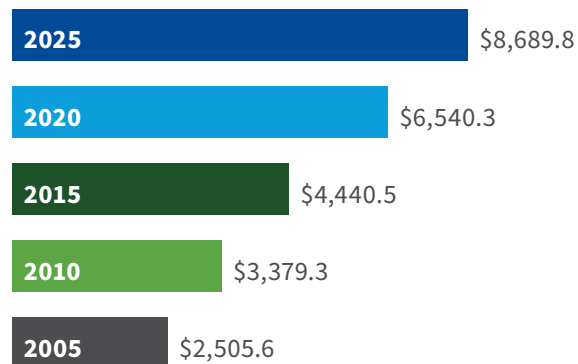
ASSETS—DECEMBER 31

(millions)



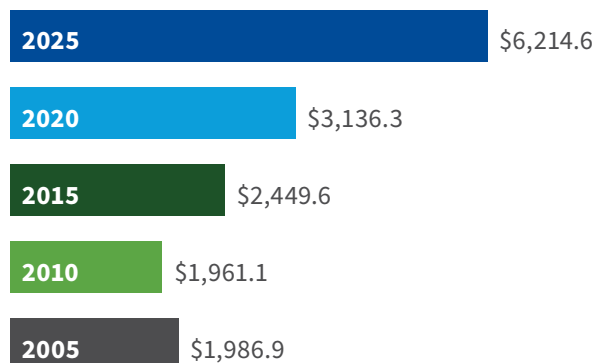
POLICYHOLDERS' SURPLUS—DECEMBER 31

(millions)



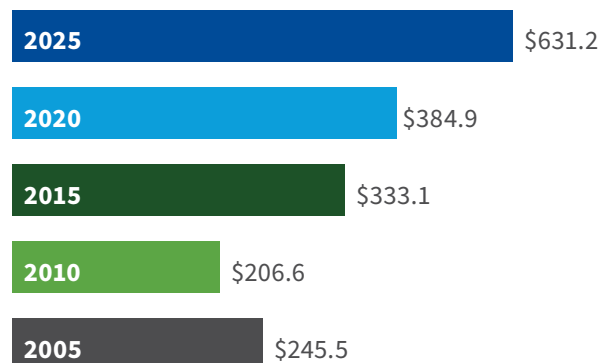
PREMIUMS EARNED— YEARS ENDED DECEMBER 31

(millions)



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

(millions)



Consolidated statutory balance sheets

(unaudited)

December 31	2025	2024
(Millions)		
Assets		
Cash and investments		
Bonds	\$ 12,908.6	\$ 12,301.8
Common stocks	2,451.9	1,977.4
Company occupied properties	193.7	164.3
Policy loans	8.9	8.9
Cash, cash equivalents, and short-term investments	248.8	340.7
Partnerships	1,779.2	1,694.1
Other	24.7	25.0
Total cash and investments	17,615.8	16,512.2
Receivables		
Insurance premiums and reinsurance	2,057.7	2,010.1
Interest and dividends	126.6	147.0
Federal income tax recoverable	38.9	19.2
Other	7.6	3.6
Goodwill	730.6	706.6
EDP equipment and operating software	17.0	14.3
Other assets	259.7	269.1
Separate account assets	8,968.5	7,796.5
Total assets	\$ 29,822.4	\$ 27,478.6

December 31	2025	2024
(Millions)		
Liabilities		
Property and casualty losses and loss expenses	\$ 6,154.6	\$ 5,644.2
Life and other future policy benefits	2,068.8	2,138.8
Accident and health unpaid claims and claim expenses	65.3	66.4
Unearned premiums	2,485.9	2,508.7
Other policyholder funds	38.4	13.4
Accounts payable and accrued expenses	1,125.0	1,103.0
Net deferred tax liability	43.7	0.4
Federal Home Loan Bank of Chicago borrowings	105.1	105.2
Other liabilities	78.8	110.8
Separate account liabilities	8,967.0	7,795.2
Total liabilities	21,132.6	19,486.1
Policyholders' surplus		
Segregated surplus - retroactive reinsurance	3.0	-
Unassigned surplus	8,686.8	7,992.5
Total policyholders' surplus	8,689.8	7,992.5
Total liabilities and policyholders' surplus	\$ 29,822.4	\$ 27,478.6

Consolidated statutory statements of operations and changes in policyholders' surplus

(unaudited)

Years ended December 31	2025	2024
(Millions)		
Revenues		
Premiums earned	\$ 6,214.6	\$ 4,680.9
Net investment income	713.1	720.6
Total revenues	6,927.7	5,401.5
Expenses		
Insurance claims and policyholders' benefits	4,859.4	3,845.5
Operating expenses	1,437.1	1,068.7
Total expenses	6,296.5	4,914.2
Income before net realized gains	631.2	487.3
Net realized gains, net of tax	1.3	0.5
Income from operations before income tax	632.5	487.8
Income tax expense	78.0	75.5
Net income	554.5	412.3

Years ended December 31	2025	2024
(Millions)		
Policyholders' surplus		
Policyholders' surplus, January 1	7,992.5	8,045.3
Net income	554.5	412.3
Change in net unrealized capital gains and losses	(25.2)	230.3
Change in nonadmitted assets	182.2	(764.9)
Change in deferred income tax	(11.8)	5.1
Post-retirement benefit plans and other surplus changes	(2.4)	64.4
Change in policyholders' surplus	697.3	(52.8)
Total policyholders' surplus, December 31	\$ 8,689.8	\$ 7,992.5

SENTRY MUTUAL HOLDING COMPANY

Board of Directors

Peter G. McPartland

Chairman of the Board, President, and CEO
Sentry Mutual Holding Company

Graham W. Atkinson

Retired Chief Marketing and Customer Experience Officer
Walgreen Company

David R. Casper

Retired Chairman and CEO
BMO Financial Group

Larry J. Goodman

Retired CEO of Rush University Medical Center and
Rush University System for Health; President Emeritus
of Rush University

Susan C. Morisato

Retired President of Insurance Solutions,
Medicare & Retirement
UnitedHealth Group Incorporated

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.

Patricia A. Steinert

Executive Scientific Director Center of International Blood
and Marrow Transplant Research; Associate Professor of
Medicine, Medical College of Wisconsin

SENTRY INSURANCE COMPANY

Officers

Peter G. McPartland

Chairman of the Board, President, and CEO

Peter G. Anhalt

President Personal Lines

Michael K. Cloud

Chief Human Resources Officer

James W. Frank

Chief Claims and Information Technology Officer

John J. Hyland

President Direct Writer and Life & Annuities

James E. McDonald

Chief Investment Officer

Scott A. Miller

President of Commercial Insurance Agency and Broker

Sean R. Nimm

Chief Actuary, Analytics, and Risk Officer

Todd M. Schroeder

Chief Administrative Officer and Chief Financial Officer

Stephanie L. Smith

Chief Marketing & Brand Officer
and Chief Golf Partnership Officer

Elisha E. Williams

Chief Customer Service Operations Officer

Geoffrey M. Zernicke

Chief Commercial Lines Claims Officer

Brett W. Beversdorf

Assistant Vice President, Aviation and Corporate Services

Linda Pells Calnan

Assistant Vice President, Alternative Investments

Jeffrey R. Cole

Assistant Vice President, National Accounts

Charles J. Hoyord

Assistant Vice President, Commercial Lines IT

Gregory W. Larson

Assistant Vice President, Workers' Comp. Claims

Michael S. Livermore

Assistant Vice President, Personal Lines Claims

Stephen P. Marsden

Assistant Vice President, Personal Lines
Products and Pricing

Robert T. Meikle

Assistant Vice President, Finance

Jason R. Millar

Assistant Vice President, Motorcycle

Nicholas W. Saeger

Assistant Vice President, Products and Pricing,
Transportation and Specialty

Heather L. Schenker

Assistant Vice President, Specialty

Michael R. Schimke

Assistant Vice President, Chief Underwriting Officer

Kevin D. Schmidt

Assistant Vice President, Personal Lines IT

Kale Sligh

Assistant Vice President, Nonstandard Auto Marketing

Paula K. Spindler

Assistant Vice President, Brand Management

Marc R. Stolt

Assistant Vice President, Fixed Income

Shaun P. Sullivan

Assistant Vice President, National Accounts
Sales and Claims Services

Michael T. Teng

Assistant Vice President, Regional Products,
Pricing, and Underwriting

Joseph A. Tushinski

Assistant Vice President, Equity Investments

Ethan W. Vaade

Assistant Vice President, Personal Lines
Pricing & Analytics

Adam P. Williams

Assistant Vice President, Chief Security Officer

Robert J. Yeiser

Assistant Vice President, Personal Lines Market
Development and Distribution

Raina M. Zanow

Assistant Vice President, Assistant General Counsel

Sentry Group of Companies

- Sentry Insurance 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
- Permanent General Assurance Corporation
- Permanent General Assurance Corporation of Ohio
- Permanent General Companies, Inc.
- PGA Service Corporation
- PGC Holdings Corp.
- Point Excess and Surplus Insurance Company
- Point Insurance Agency, LLC
- Point Specialty Insurance Company
- Sentry Casualty Company
- Sentry Direct Insurance Company
- Sentry Equity Services, Inc.
- Sentry Investment Management, L.L.C.
- Sentry Life Insurance Company
- Sentry Life Insurance Company of New York
- Sentry Lloyds of Texas
- Sentry Lloyds of Texas AIF, LLC
- Sentry Select Insurance Company
- The General Automobile Insurance Company, Inc.
- The General Automobile Insurance Services, Inc.
- The General Automobile Insurance Services of Georgia, Inc.
- The General Automobile Insurance Services of Louisiana, Inc.
- The General Automobile Insurance Services of Ohio, Inc.
- The General Automobile Insurance Services of Texas, Inc.
- Viking Insurance Company of Wisconsin





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