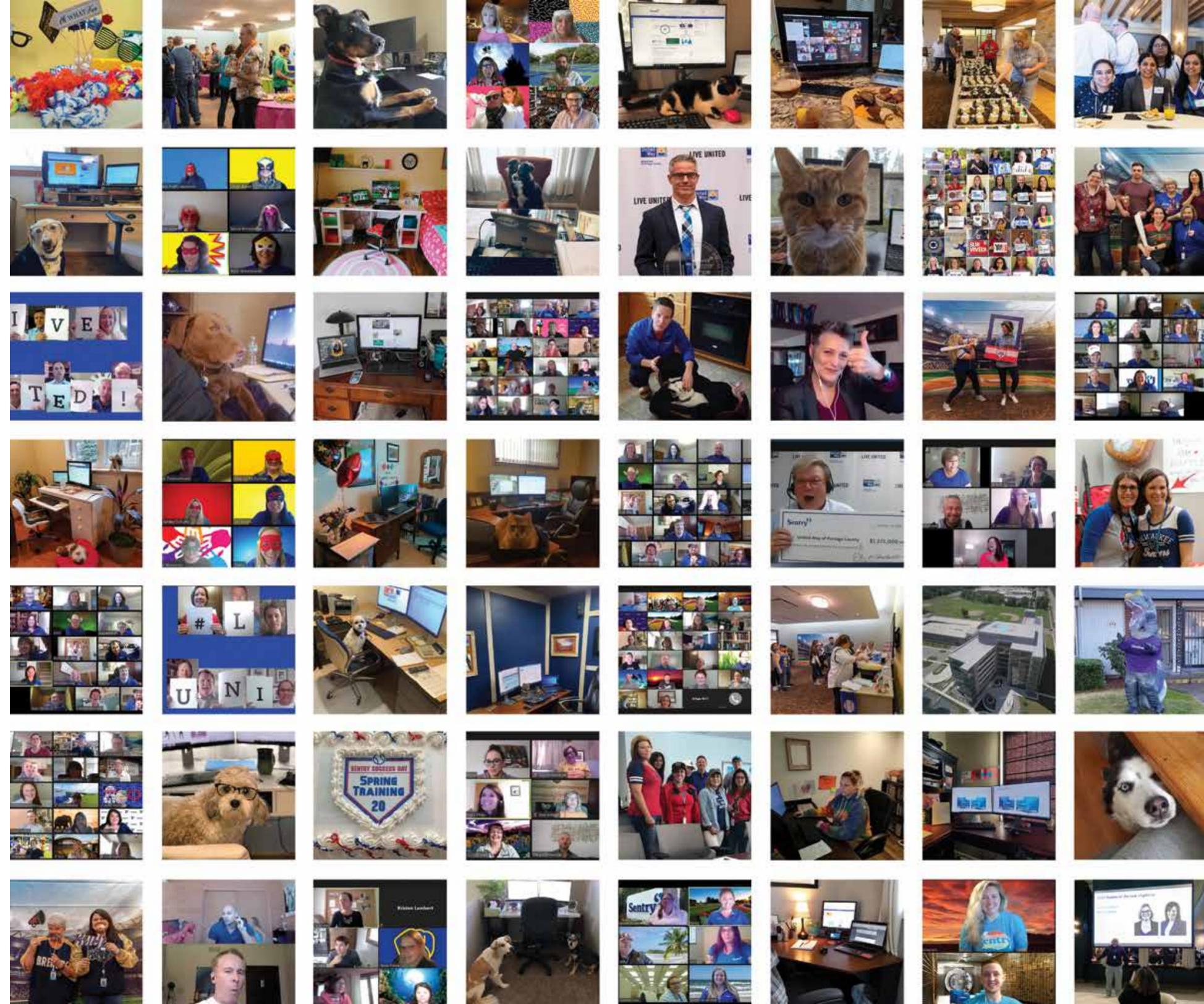




2020
YEAR IN
REVIEW

INNOVATION
IN ACTION

*Innovation
in action.*





A message from Pete

The constantly changing landscape of 2020 due to COVID-19 required a certain amount of creativity and resilience to succeed in the face of new challenges. Here at Sentry, this year was an important catalyst to continue building our culture of innovation.

This Annual Report illustrates how Sentry associates stepped up, met the challenges, and continued to do what's best for our customers, associates, and the communities in which we live and work.

From a financial standpoint, Sentry is—in many ways—stronger than we were before the pandemic. We ended 2020 within a half point of our 2019 premium equivalent level. In addition, assets grew by \$1.9 billion. Our \$6.5 billion surplus grew nine percent, allowing us to realize a billion-dollar surplus growth over the last two years. These numbers reflect our priority to continually invest in our company and our people, while maintaining our diversity with a balanced book of business. This approach helped us navigate through a year that required adjusting to a continually new landscape.

Our previous investments in technology helped us seamlessly transition to a work-from-home model, allowing our associates to provide the same level of service we've provided for more than 115 years. We all take great pride in being able to continue offering our customers an exemplary experience—no matter what arises.

We also found new ways to connect with customers—even while we're apart. From creating COVID-specific content hubs on our websites to utilizing new online collaboration tools, we continued to exceed policyholder expectations and provide the crucial information to help them focus on successfully running their businesses.

Furthermore, our commitment to our communities never wavered. Through efforts such as our Sentry Tournament of Champions sponsorship and COVID-19 relief initiative, we maintained our tradition of charitable giving, offering support any way we could in a time when it's needed most.

Despite the upheaval over the past year, we've even managed to achieve new accomplishments. I'm pleased to say AM Best recognized Sentry with an A+ (superior) rating* for the 29th straight year. We were also named as one of Wisconsin's best employers by Forbes. Thanks to our focus on giving back to the community, Deloitte awarded Sentry the 2020 Distinguished Performer Community award. And because of our impressive sales revenue, Deloitte also ranked us number 14 among the Wisconsin 75™ of the largest private companies in Wisconsin.

If we've learned anything this year, it's that innovation extends far beyond technology. It's finding new ways to think creatively about every facet of our business, and a willingness to try new things. And sometimes, it's simply about being a little more flexible. Our success isn't thanks to one person—or a small group of people—but because more than 4,000 associates faced the challenges of 2020 by uniting for a common goal.

I hope this year's Annual Report is as inspiring as it is informative.

Chairman of the Board, President, and CEO

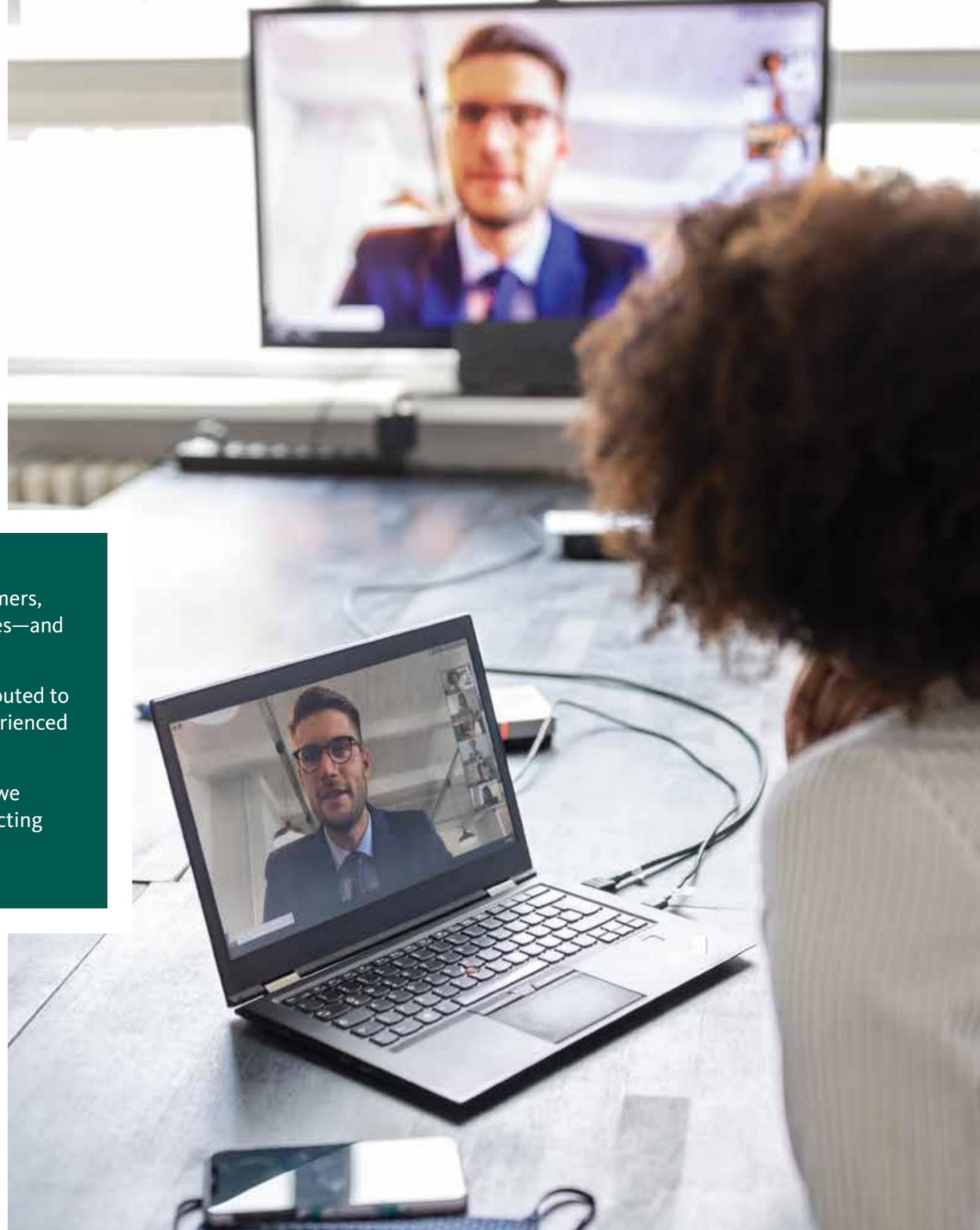
*A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2020. For details about AM Best's rating scale, see [ambest.com/ratings/guide.pdf](https://www.ambest.com/ratings/guide.pdf)

Innovating to maintain relationships

As the COVID-19 pandemic unfolded, we quickly realized our customers, our associates, and our communities faced unprecedented challenges—and that, as an organization, we were in a position to help.

Temporary shutdowns, business closures, and lost paychecks contributed to a troubled economy. Many businesses and industries we insure experienced a particularly heavy impact.

Because we value and build deep relationships with our customers, we reached out to each one to understand how the pandemic was impacting their business.



PROTECTING POLICYHOLDERS

Staying true to who we are, we maintained relationships with our commercial lines policyholders by reaching out to them to understand how we could help. Through our discussions, we learned how we could provide each customer with personalized care.

With face-to-face meetings not possible, we got creative to continue supporting our policyholders. Our safety team transitioned from in-person safety training to monthly webinars to help customers stay abreast of the latest safety protocols and best practices. The team helped a large Midwestern manufacturing company enhance their workplace ergonomic program. By watching videos the customer sent of their workstations, we provided virtual training on improvements to make. We also connected and consulted virtually and helped another customer implement a new, OSHA-compliant safety systems program.

Through these adjustments, we successfully continued building long-term relationships with our policyholders while maintaining the level of service they've come to expect from us.

USING TECHNOLOGY TO MAINTAIN RELATIONSHIPS

Technology also allowed us to take advantage of new opportunities—including how we continued serving customers.

Years of non-stop innovation and upgrades to our technology platforms allowed us to quickly and successfully address the business effects of working largely in a virtual environment. This experience solidified our commitment to continued investments in technology.

For example, in our Regional operation, which serves mid-size business through independent agents, we shifted to print-to-mail documents and new electronic signature capabilities for customers. These upgrades to our policy documents make them more efficient and reduce our reliance on paper documents.



HELPING OTHER POLICYHOLDERS

Our personal lines customers, served primarily through Dairyland®, our personal lines brand, faced challenges different from commercial lines businesses. Dairyland provides motorcycle coverage for riders and non-standard vehicle insurance for drivers. Many customers experienced layoffs and were worried about maintaining needed insurance coverage. Temporary billing adjustments, fee waivers, extended grace periods, and partial payments were a few of the accommodations we offered customers to ensure their coverage stayed in effect—even if they weren't able to make a payment.



PROVIDING MEANINGFUL RESOURCES

In order to help our customers keep their businesses and employees safe, we created COVID-19-related hubs on our websites. This gave them easily accessible answers to their questions.

From tips on restarting a business after a mandatory shut-down to managing employees diagnosed with COVID-19, our experience across industries lets us continue providing meaningful assistance.



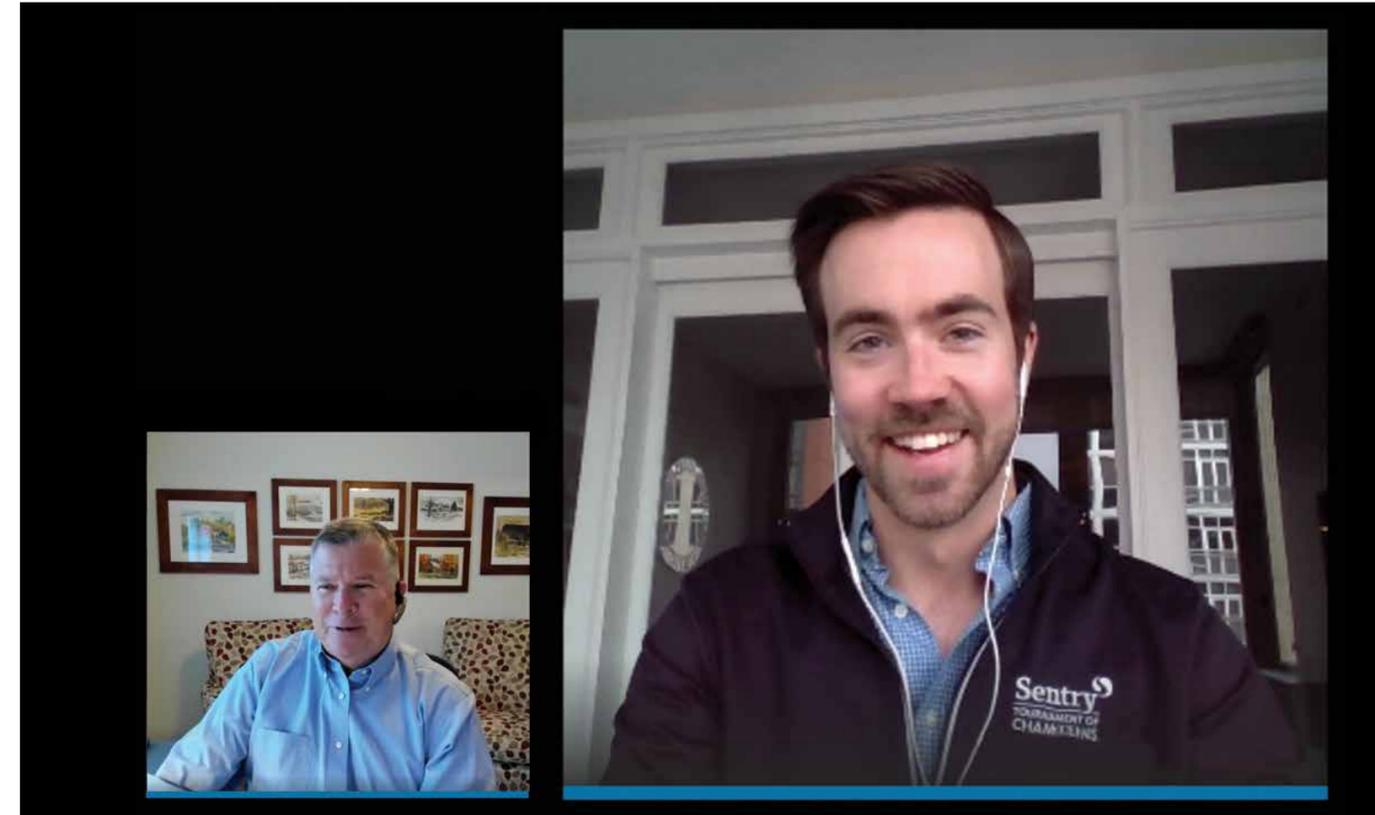
A UNIQUE COLLABORATION TO ADDRESS LEGISLATION

As the pandemic took hold of the country, regulators and state lawmakers introduced a variety of public policy proposals that, while well-intended, could have devastated the insurance industry and our ability to meet our obligations to our policyholders.

Legislation has been an intense area of focus for the industry and Sentry—specifically, bills that would alter the integrity of business interruption coverage or that provide the assumption that someone who contracted COVID-19 did so at the workplace.

Our government affairs team, in partnership with state and national trade associations, collaborated with their counterparts at other insurance companies to help lawmakers across the country understand the unintended consequences of proposed legislation that could have broad, negative repercussions.

Case in point: As businesses reopen, a cause of great concern is over an owner being held responsible for customers who contract COVID-19, since the widespread public transmission of COVID-19 makes it extremely difficult to determine where someone contracted the virus. Our team worked with legislators in Florida to craft a legislative package providing liability protections for a broad range of businesses. The collaboration proved to be successful. The legislation became law in late March 2021, helping all businesses impacted by COVID-19.

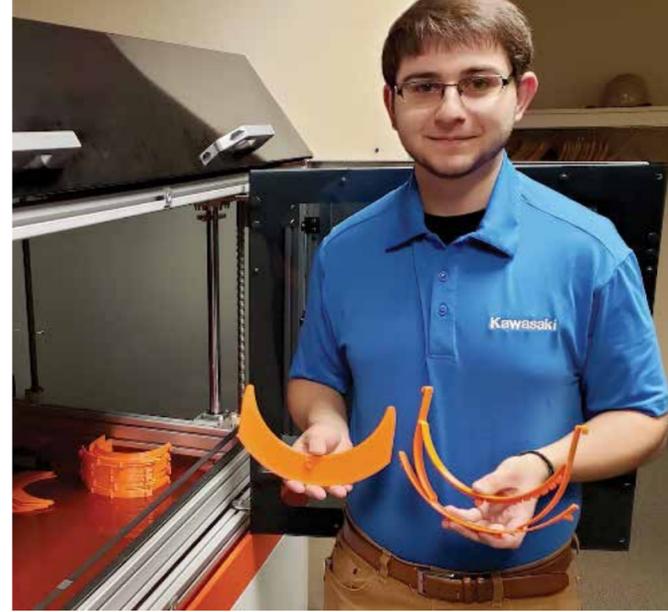


“We needed to adjust quickly and think differently in how we work with legislators to find practical, meaningful solutions for managing the pandemic risk while providing relief to businesses most impacted.”

– **Tony Trenzeluk**,
Sentry government affairs director, shown above right,
with Kip Kobussen, chief legal and compliance officer

Innovating in our communities

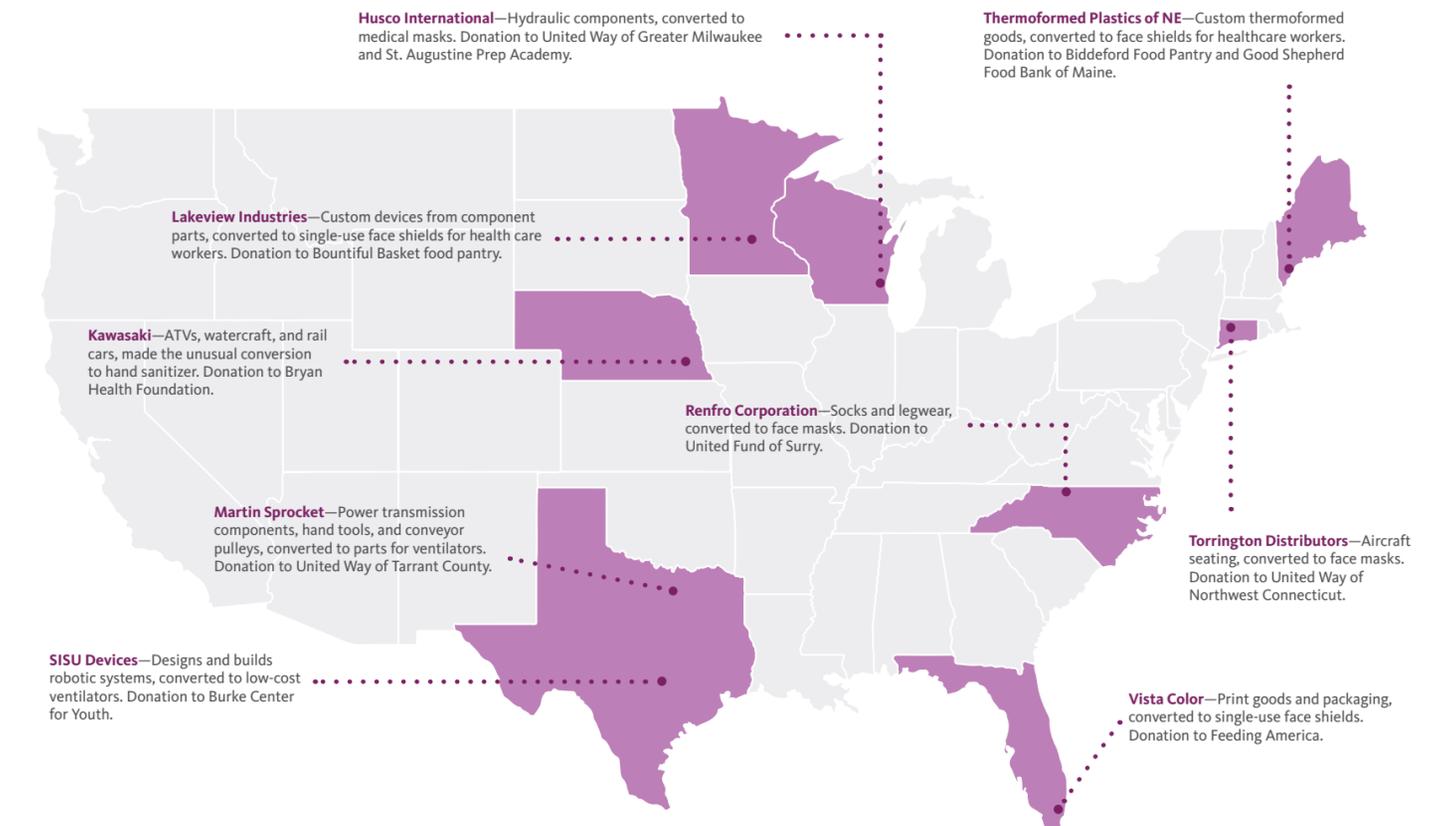
Whether it's helping our customers or those in need, Sentry steps up—even during a pandemic. That's evidenced by the charitable giving by the Sentry Insurance Foundation and our associates during 2020.



Recognizing our policyholders' pandemic efforts

Several businesses insured by Sentry adjusted their operations to help their communities overcome COVID-19-related obstacles. Lakeview Industries, a component manufacturer based in Carver, Minnesota, was one. To get personal protection equipment (PPE) to people on the front lines of the pandemic response, Lakeview Industries began producing single-use plastic face shields. "When we first decided to pivot our entire business to produce the face shields, we didn't have a single customer," said John Schwanke, Lakeview Industries president. "Was it risky? Yes. But we knew we were in a position to help a lot of people, and we're inspired by that. We're extremely grateful to have the infrastructure, flexibility, and tireless commitment from our employees and partners to seamlessly help at a critical time." By the end of 2020, Lakeview shipped more than 6 million disposable face shields across the country to healthcare workers on the front lines.

The Sentry Insurance Foundation recognized customers like Lakeview by making contributions in their names to charities of their choice. Ten customers were chosen for their efforts in converting their operations to make ventilators and PPE.



Helping battle COVID-19 in our communities

In May, we committed \$1.1 million to coronavirus relief, making a direct impact at the community level with donations to local United Way organizations. These donations were made across the country in communities where Sentry associates live and work, as well as Maui, home of the Sentry Tournament of Champions.

We gave \$200,000 to the United Way of Portage County, based in our hometown of Stevens Point, Wisconsin, where more than 55 percent of Sentry associates live. We also donated \$200,000 to the Maui United Way. Over the years through our sponsorship of the Sentry Tournament of Champions, we've come to understand some of the hardships people on the island face. It was especially difficult in 2020. Maui experienced some of the highest unemployment rates in the nation due to the pandemic's impact on the tourism industry.

"The donation from Sentry creates a safety net fund to pay for things like COVID-19 rental assistance programs and helps with healthcare and childcare costs," said Nick Winfrey, president and chief professional officer of the Maui United Way. "This generosity gave us a massive sense of relief of knowing we can help in ways we otherwise couldn't."

In addition to these efforts, the Sentry Insurance Foundation created a special corporate gift matching to encourage associates to give to their local United Way COVID-19 relief fund. The Foundation matched individual associate donations dollar for dollar, up to \$500.

"We're grateful for the Sentry Insurance Foundation's continued partnership and trust as United Ways face extraordinary hardship. Their generous donation has made many programs possible, supporting critical health, education, and economic support during this global crisis."

– Suzanne McCormick,
U.S. president of United Way Worldwide

Annual giving campaign goes virtual, sets fundraising record

While the pandemic created financial hardship in communities across the country, Sentry Insurance associates didn't expect layoffs. With confidence in the company's stability, they wanted to help those facing economic uncertainty.

In 2019, Sentry associates raised record funds for United Way. Meeting or exceeding that amount in 2020 presented a daunting challenge. With a vast majority of our associates working remotely, this year's campaign took on a very different look and feel. Unable to hold fundraising events, our associates embraced the spirit of giving and rewrote the campaign playbook to meet the needs in their communities. Through virtual events and creative appeals, we again set a new Sentry United Way record, raising a nationwide total of \$1.5 million. Of that, \$1.2 million was directed to the United Way of Portage County, 40 percent of their entire community's campaign goal.



Nick Winfrey / president and chief professional officer—Maui United Way

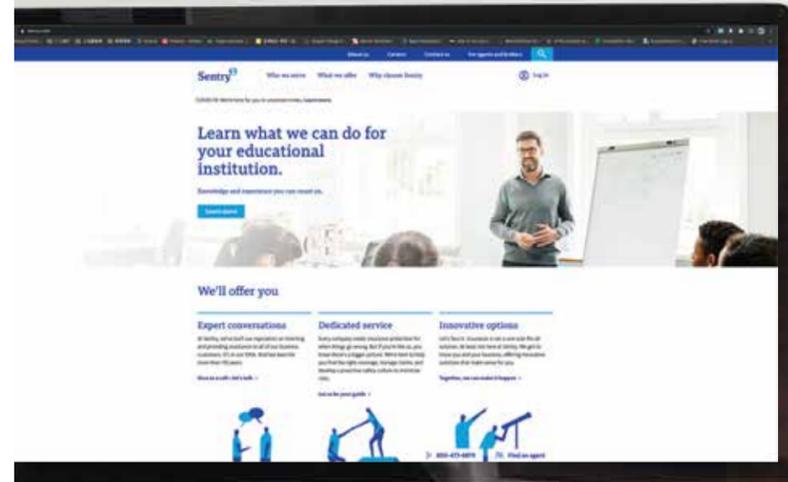


Sue Wilcox / executive director—United Way of Portage County



Innovating our workplace

As the COVID-19 pandemic became increasingly widespread, we quickly realized the need to adapt the way we work and do business. To continue serving our customers at the level they are accustomed to—while also observing stay-at-home orders—we moved 95 percent of our more than 4,000 associates out of our offices within two weeks.



Regular upgrades to technology allowed for continued success

Over the years, we invested in mobile technology to provide resiliency in the face of a storm or other natural disaster. This proved invaluable during this national emergency.

The latest refresh of Sentry workstations replaced desktop computers, expanded secure connections to our servers, and provided the ability to work from home and other locations in the field.

“During this crisis, we realized what can be done when working remotely,” said Jim Frank, chief information officer. “We’re a company that thrives on communication and creativity. Technology helped us facilitate relationships in a collaborative environment.”

Staying connected through a common site

With the shift to a primarily remote workforce, keeping associates engaged with each other—especially their core teams—was important to ensure seamless customer service. While our internal SentryNet information system is designed as a source for associate business announcements and news sharing, we decided to customize it to help everyone feel connected and engaged through fun and informative activities and articles.

#RemoteTogether, our specialized hub featured on SentryNet, launched in April 2020 alongside the transition to remote working. At its peak, the hub averaged more than 2,000 unique page views per day—with better than half of all associates getting involved. We then evolved it into a way to encourage associates to work better together through more business-relevant information and opportunities to share expertise.



Innovating at SentryWorld

COMMUNITY CONCERNS

Perhaps the most visible local aspect of our approach to the COVID-19 outbreak was closing SentryWorld for the season. Featuring event spaces, sports facilities, and restaurants, SentryWorld draws customers and guests from all over the nation—including cities like Chicago, Minneapolis, and Madison. We didn't want to be a source of spreading the virus in our community. Our top priority was to protect the safety of our associates and guests and led to the difficult decision to remain closed through the year.



Helping affected associates

SentryWorld employees continued to receive paychecks on a weekly basis for five weeks after operations shut down. An extra effort was made to keep employees on the job as the pandemic continued. We arrived at an unusual solution—offering them the opportunity to work in a different venue at SentryWorld.

This allowed people to work outdoors, enjoy some fresh air, and learn a new skill. The work included regular course maintenance from mowing and blowing to clearing debris. Other work included touch-up painting and cleaning storage areas.



Shifting focus—a personal story

Regular visitors to SentryWorld restaurants know her by sight—and likely by name. For 40 years, Ellen Kearney has been a fixture in hospitality services. But upon the pandemic's arrival, her work as a senior restaurant server for Muse at Sentry went on hold. As part of SentryWorld's efforts to retain as many associates as possible, Ellen made the first shift in her duties.

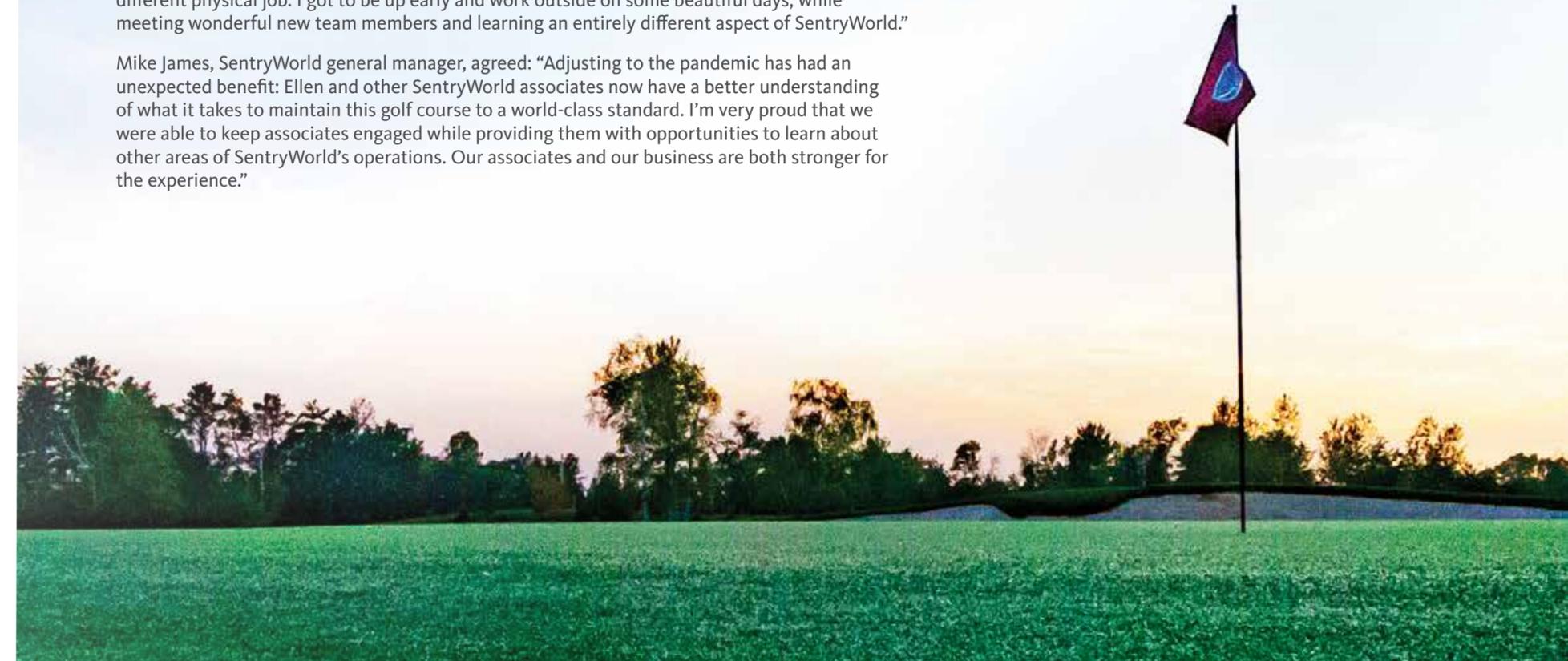
Working remotely from home, she updated a training manual to ensure SentryWorld restaurants continued to offer high customer service standards. Once that was complete, Ellen was asked to return to the facility at the end of July—but in an entirely different way.

SentryWorld is known as one of the most meticulously maintained golf courses in the country. Throughout the closure, grooming and maintenance continued. When golfers return, they will find the course conditions better than ever.

Ellen's new job: Join the golf course grounds crew, along with a number of other hospitality associates. It was an opportunity she welcomed wholeheartedly. "I had to do something challenging and active, especially since I was used to an 'on the go' kind of job," Ellen said. "Being kept home was boring. I just wanted and needed to do some physical work."

So, she began pulling weeds, cutting grass, and picking up sticks and other debris to make sure the course stayed looking top-notch, even though there were no golfers. "It was a very different physical job. I got to be up early and work outside on some beautiful days, while meeting wonderful new team members and learning an entirely different aspect of SentryWorld."

Mike James, SentryWorld general manager, agreed: "Adjusting to the pandemic has had an unexpected benefit: Ellen and other SentryWorld associates now have a better understanding of what it takes to maintain this golf course to a world-class standard. I'm very proud that we were able to keep associates engaged while providing them with opportunities to learn about other areas of SentryWorld's operations. Our associates and our business are both stronger for the experience."



Innovating for the future

While dealing with the challenges of COVID-19, we also looked beyond the pandemic, making several enhancements to SentryWorld.

A new upscale, boutique hotel will be added to the SentryWorld campus.

Construction on The Inn at SentryWorld began in January and stayed on pace throughout the year. The facility is scheduled to open for guests in the summer of 2021.



The Inn at SentryWorld: The vision becomes a reality

The Inn at SentryWorld will provide an authentic Wisconsin-style hospitality experience. A majority of the Inn's 64 rooms and suites look out on the SentryWorld golf course and parkland setting. The hotel also features a café and bar as well as an outdoor patio and fire pit, and the event spaces will be ideal for weddings and corporate retreats.

From start to finish, The Inn at SentryWorld is a Wisconsin-based project contributing to the area's economy. Local contractors and tradesmen are building the hotel. And, the work of regional artists will be featured prominently throughout the facility.

The Inn at SentryWorld is an investment to make sure our customers, agents, and brokers have an exceptional experience while visiting Sentry.



“The Inn will be a wonderful lodging option that’s sure to be an asset to the entire community. It’s ideal for destination weddings and golf groups, corporate retreats and conventions, sporting events, and other gatherings while maintaining our small-town feel. I know the Stevens Point area will truly benefit from the quality experience we’ll offer.”

– Mike James,
SentryWorld general manager

SentryWorld golf course

The Inn at SentryWorld isn't the only improvement on the SentryWorld campus. Investments at the golf course—specifically in the course greens and bunkers—will further enhance SentryWorld's world-class golfing experience on an immaculately maintained course.

One investment was the installation of SubAir systems into each green. The sophisticated SubAir technology controls moisture and airflow levels beneath the surface of the green, helping to keep it dry following heavy rain and cool during hot summer days. SentryWorld is the first golf course in Wisconsin to have SubAir systems for every green. Other courses featuring this technology include Augusta National, TPC Sawgrass, and Pebble Beach Golf Links.

Additionally, underground drip irrigation systems have been added around the bunkers to keep them from drying out and losing their definition. These systems add to the overall aesthetic of the course and will help ensure the top-notch conditions SentryWorld is known for.



Innovating ourselves

As we worked from home, associates discovered new ways to adapt and maximize their efforts while dealing with their own family circumstances, staying healthy, and remaining focused on their jobs.



Photos: Top to bottom, left to right

Blake Wiza | Deputy brand journalist | Supervisor: Nichole—Communications

A touch of SHO at home | Alex Kaziak—PSA operations supervisor

Maggie Bartsch | Graphic designer intern | Supervisor: Sharon—Marketing

Dayz Kratch | Asst. (to the) fitness asst. | Supervisor: Mackenzie—Human resources

Brody McDonald | Claims rep Jr | Supervisor: Tim—Claims rep Sr



“At first, working from home was an adjustment, considering we were on lockdown. I do find myself less interrupted being at home and more focused. I’ve come to enjoy my walks around my neighborhood and being steps from my workspace.”

–Bliss Contreras,
Customer service representative



“I’ve really enjoyed spending more time with my family this past year, but I’m ready to get back to the office. I miss the face-to-face interaction with my co-workers. Shooting live video is far more fun than recording Zoom meetings.”

–Patrick Dailey,
Video producer Sr.



“I find that I talk to my remote team more. I’ve come to realize my staff just need me to call and say ‘hello’, without it always being about work. Once we return to office, I plan to continue to stay connected and check in more often. This experience is going to only make us better.”

–Kelly Sankey,
Legal support manager



“The perfect intern, working for fish-shaped crackers and juice boxes.”

–Mike Caruso,
Underwriting specialist Sr.—Commercial lines

Financial strength during unprecedented disruption

Despite the challenges of a nationwide pandemic, we continued to see positive results during the 2020 fiscal year. Our earned premiums grew by \$27 million to \$3.1 billion. We earned \$385 million in pre-tax operating income and grew surplus by 9 percent to \$6.5 billion.

Our sound business practices again allowed us to achieve an A+ (superior) rating* from AM Best for the 29th consecutive year. Forbes listed us on their second-annual list of America's Best-In-State Employers which recognizes those organizations across the country liked best by their employees. In addition, because of our impressive sales revenue, Deloitte ranked us number 14 among the Wisconsin 75™ of the largest private companies in Wisconsin.

These solid results come despite the tough environment facing the business insurance industry. We weren't just faced with the challenges of meeting our customers' needs during COVID-19 and working with them to continue the protection they rely upon; the reality of nuclear verdicts and the rising cost of bodily injury claims remain a concern throughout the industry.

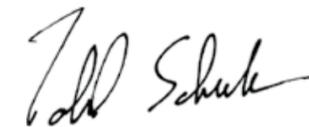
We've balanced these pressures by maintaining a diverse business portfolio, strengthening our relationships with independent agents, and anticipating industry trends. We also continue to be ahead of the curve in embracing innovation that helps develop and utilize industry-leading technology to provide our customers a better overall experience—something that proved to be an integral part of our success in 2020.

Of course, these accomplishments are the result of the work of our associates. Their continued dedication to service, even as many of them faced the challenges of a remote working environment, is the driving force behind our successful business results in 2020.

Basis of financial statements

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

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

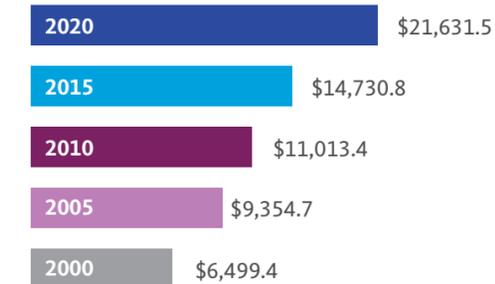


Todd Schroeder
CFO and President – Life & Annuities

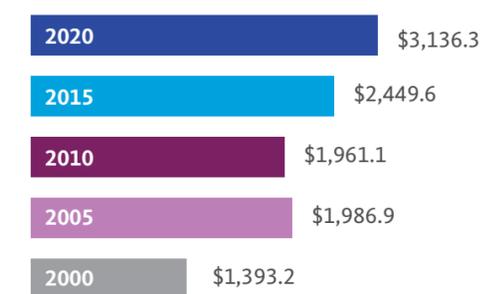
*A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2020. For details about AM Best's rating scale, see ambest.com/ratings/guide.pdf

Financial highlights (UNAUDITED)

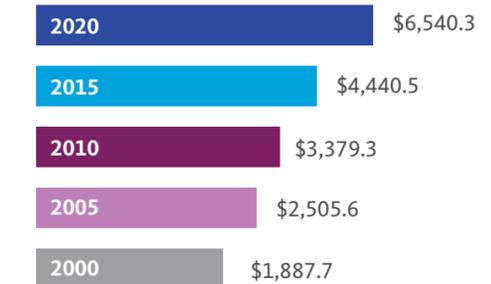
ASSETS—DECEMBER 31 (millions)



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)	2020	2019
Assets		
Cash and investments		
Bonds	\$ 10,601.3	\$ 10,079.2
Common stocks	1,681.2	1,421.3
Company occupied properties	156.1	164.8
Policy loans	10.3	10.7
Cash and short-term investments	169.5	76.7
Partnerships	1,414.1	1,281.5
Other	21.4	15.8
Total cash and investments	14,053.9	13,050.0
Receivables		
Insurance premiums and reinsurance	973.6	929.2
Interest and dividends	100.7	99.2
Other	1.8	1.7
EDP equipment and operating software	6.3	8.5
Other assets	107.3	91.2
Net deferred tax asset	—	34.5
Separate account assets	6,387.9	5,538.3
Total assets	\$ 21,631.5	\$ 19,752.6

December 31 (Millions)	2020	2019
Liabilities		
Property and casualty losses and loss expenses	\$ 3,833.6	\$ 3,624.0
Life and other future policy benefits	2,480.6	2,419.4
Accident and health unpaid claims and claim expenses	71.4	76.7
Unearned premiums	1,218.5	1,118.6
Other policyholder funds	14.1	11.1
Accounts payable and accrued expenses	959.0	858.2
Federal income tax payable	30.6	8.6
Net deferred tax liability	14.0	—
Other liabilities	82.8	97.5
Separate account liabilities	6,386.6	5,537.3
Total liabilities	\$15,091.2	\$13,751.4
Policyholders' surplus		
Unassigned surplus	6,540.3	6,001.2
Total policyholders' surplus	6,540.3	6,001.2
Total liabilities and policyholders' surplus	\$21,631.5	\$19,752.6

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

Years ended December 31 (Millions)	2020	2019
Revenues		
Premiums earned	\$ 3,136.3	\$ 3,108.9
Net investment income	518.4	541.0
Total revenues	3,654.7	3,649.9
Expenses		
Insurance claims and policyholders' benefits	2,491.7	2,535.7
Operating expenses	778.1	711.7
Total expenses	3,269.8	3,247.4
Income before net realized gains (losses)	384.9	402.5
Net realized losses, net of tax	(116.4)	(14.7)
Income from operations before income tax	268.5	387.8
Income tax expenses	66.7	63.5
Net income	201.8	324.3
Policyholders' surplus		
Balance January 1	6,001.2	5,450.0
Net income	201.8	324.3
Change in net unrealized capital gains and losses	253.5	245.8
Change in nonadmitted assets	31.3	36.7
Change in deferred income tax	24.4	21.6
Post-retirement benefit plans and other surplus changes	28.1	(77.2)
Change in policyholders' surplus	539.1	551.2
Balance December 31	\$ 6,540.3	\$ 6,001.2

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 Company

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

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 Insurance Group of Companies

- Sentry Insurance a Mutual Company
- Dairyland American 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
- Point Insurance Agency, LLC
- Point Insurance Company
- 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

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

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 Services

Charlie J. Hoyord
Assistant Vice President
Commercial Lines IT

Timothy P. Kelly
Assistant Vice President
Commercial Lines Claims

Steven G. Knez
Assistant Vice President
Life & Annuities

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 Actuarial

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

Kevin D. Schmidt
Assistant Vice President
Personal Lines IT

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
Assistant Vice President
Commercial Lines Pricing

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

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