



*What we  
can do  
for you.*

# 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 multi-national corporations.

Large companies like yours get specialized attention.

We have a special set of customizable products and services—backed by a committed team—just for companies like yours.

# Smart insurance, dedicated service, and added value.

We work hard to get to know you so we can deliver more than you expect, anticipating your needs—sometimes even before you know them yourself.

Our capabilities include:

- **Industry-leading insurance solutions** including workers' compensation, auto, and general liability
- **Innovative coverage and service options** custom selected to meet your 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 total insurance costs
- **Proactive safety services resources** to promote your company's total safety culture



## Are you getting the level of service you need?

Currently, our customer mix includes more than 500 large, successful businesses with complex risks. These elite companies like yours 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 workers' compensation premium in excess of \$500,000. Others, for the way our active claims and safety management helps mitigate exposures before losses occur.

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 exceptionally 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.

## ABOUT OUR SENTRY CUSTOMERS

Throughout our history, we've found success by specializing in specific industries. We often grew 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. We work hard to get to know each individual policyholder.

## ABOUT OUR NATIONAL ACCOUNTS CUSTOMERS

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

## Count on our financial strength

While our greatest strength is personalized service, we are of course also very 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 2020. For details about AM Best's rating scale, see [ambest.com/ratings/guide.pdf](https://www.ambest.com/ratings/guide.pdf).



## INDUSTRY MIX

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

■ Manufacturing	41%
■ Other	21%
■ Health services	12%
■ Wholesale	10%
■ Finance/insurance	8%
■ Retail	8%



*Our team commitment to you provides proven value. We have a 91 percent average annual client retention rate over the last 15 years.*

## Your team: ready when needed.

As a mutual company, our business is built on a long-term commitment to our customers, not the short-term satisfaction of investors and analysts. This philosophy lets us focus on our relationship with you, naturally delivering high standards of customer service.

We use a service team approach so you experience personalized care—delivered by a specific group of highly skilled, real people:

- **Knowledgeable sales executives**, including a dedicated territory executive and a director of sales, who prioritize getting to know you and providing total account management
- **Experienced underwriting executives, underwriting techs, and underwriters** (a substantial part of our organizational backbone and day-to-day support), who build customized insurance programs
- **Dedicated claims services representatives**, who provide experience and continuity—more about them on pages 10 and 11
- **Certified industrial hygiene staff**, who identify environmental workplace health hazards
- **Certified safety consultants**, who coordinate safety and loss prevention measures
- **Involved senior management and decision makers**, who are accessible and responsive

We provide strong and stable service teams, through a combination of experience, expertise, and low turnover.

### **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 you want.

At Sentry, we know your business isn't like any other. That's why we get to know you first, then customize coverage and options for you.

Moreover, your 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'll serve you 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 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 are 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 your business. No loss fund required.
- **Cash as collateral:** Cash is posted as collateral. We pay interest on the amount of cash posted.
- **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 claims department can help you, your employees, and your bottom line.

When you submit a claim with us, you'll experience one of the major advantages of choosing Sentry as your insurance partner. Our in-house claims team is ready to take care of all the details for you—promptly, accurately, and efficiently.

It starts when you call in your claim (or, these days, when you file it online—and, yes, you can still fax it). Your designated claims team springs into action.

Do you have special claim handling instructions? No problem. We'll document them in advance and actively manage your claims to your specifications when the time comes.

We also operate under proven, carefully designated best practices. It's how we deliver prudent and cost-effective claims services that can mitigate the impact of your workers' compensation, auto, and liability losses.

## ADVANTAGES OF ONLINE CLAIMS REPORTING

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

## Best practices encourage consistency

Our well-established claims best practices include standards for:

- Your customized special handling instructions
- Initial claim input
- Medical cost-containment programs
- Prompt contact
- Telephonic/field case management
- Investigation
- Litigation management
- Supervision
- Reserving
- Recovery/subrogation
- Medical and disability management
- Fraud/special investigations
- Disposition plans

## REGIONAL CLAIMS SERVICE CENTERS

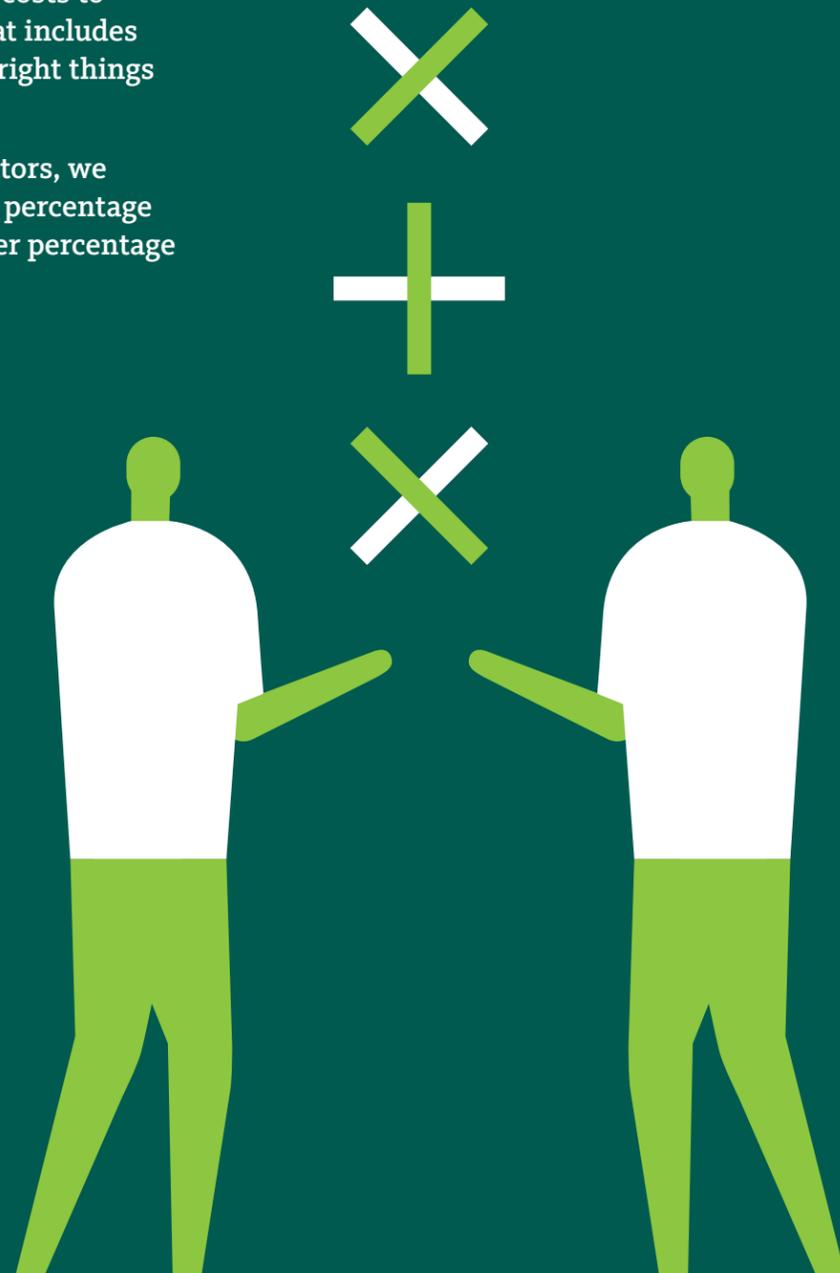
- Stevens Point, Wisconsin
- Westford, Massachusetts
- Richmond, Virginia
- Scottsdale, Arizona



# We're dedicated to saving you money.

Our cost-containment pricing structure is transparent to you because we consider controlling your costs to be a critical part of our claims operation. That includes building a fee structure that encourages the right things and discourages others.

Some examples: Unlike many of our competitors, we charge a flat rate for bill reviews instead of a percentage of savings and offer PPO discounts with lower percentage of savings charges.



## Flat rate bill review

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

Your bill review savings	Sentry	Competitor A
Original number of bills	1,032	1,032
Original billed amounts	\$1,000,000	\$1,000,000
Average percent of savings from bill review (fee schedule)	34%	34%
Estimated dollar savings from bill review (fee schedule)	\$340,000	\$340,000
Fee for bill review (fee schedule)	\$1.30 per bill	25% of savings
Average percent of savings from all other savings <small>*PPO, Out of Network Negotiation, Implant Review, &amp; Nurse/Complex Review</small>	16%	16%
Estimated dollar savings from all other savings	\$160,000	\$160,000
Fee for all other savings	18% of savings	25% of savings
Amount due after all savings	\$500,000	\$500,000
Total fees charged by carrier	\$30,142	\$125,000
<b>Additional net savings with Sentry</b>	<b>\$94,858</b>	

\* Sentry national average medical cost containment savings excluding duplicate and adjuster denials is 50% below provider billed charges.  
 \* Sentry fee for bill review (fee schedule) = \$1.30 \* 1032  
 \* Sentry fee for all other savings = \$160,000 \* .18



**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 you and your insured workers more choices while cutting costs.

Using our PPO lets you:

- 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 what you can save through our PPO network compared to a carrier charging even just 25 percent:

<b>PPO/OON (Out of Network) savings</b>	<b>Sentry</b>	<b>Competitor A</b>
Estimated remaining charges after bill review reduction	\$660,000	\$660,000
Average PPO/OON reductions	16%	16%
Estimated dollar savings from PPO/OON applications	\$105,600	\$105,600
Percentage of savings fee for PPO/OON applications	18%	25%
Fees charged for PPO/OON applications	\$19,008	\$26,400
<b>Net impact</b>		
Total savings from original billed amount	\$445,600	\$445,600
Bill review fees	\$1,342	\$85,000
Fees charged for PPO/OON applications	\$19,008	\$26,400
<b>Total fees to achieve similar savings</b>	<b>\$20,350</b>	<b>\$111,400</b>

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

# Our cost-containment services save you money.

**NATIONAL PHARMACY PROGRAM**

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

Our approach can provide you with a typical savings of 30 percent below the retail fee schedule. With more than 70,000 participating network pharmacies, it’s easy to take advantage of the program.

**LITIGATION AND SUBROGATION RESOURCES**

We have long-term relationships with defense firms that are reviewed for experience and expertise 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’re 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 you to outline subrogation opportunities and the results needed.

Unlike many of our competitors, we don’t have additional fees or 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**

Speaking of investigations, our in-house investigation team looks out for customers like you 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). You pay no fees associated with our Special Investigation Unit.

**Case-by-case reserving**

We don’t set reserves to meet a worst-case scenario. Instead, we work with customers like you 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 customers will know how much the reserves are—and why.

# Proactive protection

With Sentry, you get more than insurance. Our Safety Services team can help you save lives, time, and money.

## **SAFETY AND INDUSTRIAL HYGIENE SERVICES**

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

Your designated safety consultant, with the support of the unit's director, will help you build an overall safety culture by coordinating extensive training, as well as completing safety program assessments, gap analysis, root cause analyses, IH plan development, and other services.

## **OUR COMMITMENT TO YOU**

- An assigned service coordinator who acts as your single point-of-contact for safety
- The development of a formal service plan that targets loss trends and confirms jointly established objectives
- Creative, flexible consultation and service delivery strategies

Our Safety Services team includes:

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

With our help, you can reduce injury trends through:

- Building an effective safety management system
- Analyzing loss trends to determine root causes and establish benchmarks
- Building ergonomic programs, including design and system analysis
- Completing program assessments using a point-based methodology
- Planning strategies and action items
- Promoting management education and accountability
- Organizing and developing safety committees
- Analyzing job hazards



# Online safety resources help you educate your team.

We have the resources you need to make safety a core priority. These tools help you control workplace hazards, reduce insurance costs, and increase productivity.

## OUR ONLINE INSURANCE MANAGEMENT WEBSITE IS YOUR RESOURCE FOR:

- Account information
- Sentry service team contacts
- Safety resources
- Claim management tools

## SENTRY SAFETY TRAINER PROVIDES COST-EFFECTIVE WEB-BASED EDUCATION, INCLUDING:

- More than 400 lessons (and counting), many available in Spanish
- Coverage of both safety and human resource topics
- Attention to OSHA, EPA, and DOT regulations
- Results tracking

## OSHA RECORDKEEPING SYSTEM KEEPS YOU IN COMPLIANCE:

- Online entry and updating of workplace incidents, minimizing time and manual effort
- On-demand OSHA-required report generation

## Risk management and support

Managing your risk is easier than ever. Our risk management website is a powerful, easy-to-use resource that provides you with near-real-time claim information and data. It also provides you with access to historical point-in-time data for reporting and analytics. Robust features include:

### CLAIM INFORMATION AT YOUR FINGERTIPS

You can access both comprehensive overviews and minute claim details, online, at any time.

### RUN AND SHARE REPORTS

You can see historical claims data graphically at a glance with informational dashboards. They're a great way to view trends. Point-in-time reporting is easy and intuitive. Run reports based on standard templates or customize your own.

### BE ALERTED WHENEVER, WHEREVER

By setting up alerts for what's important to you, you'll be quickly notified of changes in your business with proactive communications via text, email, and online. We deliver alerts on important events the moment they happen. You'll know instantly when claims are opened, closed, paid, in litigation, and more.

### KEEP IT SAFE

You can stay up to date with online industry safety articles, tips, and insights on maintaining a healthy workforce, reducing accidents, and building a total safety culture.

### USE THE WATCH LIST

Got an important claim? Use our watch list to keep track of important individual claims and ensure nothing falls through the cracks.



# Let's get started.

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

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



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

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