



Building for
tomorrow. Today.

2022 YEAR IN REVIEW



*“The most important
shot in golf is the next one.”*

– Ben Hogan, professional golf legend



A message from Pete

Ben Hogan's quote is, in part, a nod to our deepening investment in the game of golf. But it also speaks to the theme of our 2022 Annual Report: Building for Tomorrow. Today. At Sentry, we understand the importance of managing for both the short and long game—attending to the current needs and challenges, while strategically planning and investing for the future.

This approach has allowed us to grow faster than our industry, without sacrificing profitability. While 2022 was a challenging year for business insurance companies overall, it was a good year for us. We ended 2022 with \$3.9 billion in premium revenue, a 10.2 percent increase from 2021, and a pretax operating income of \$488 million, with surplus coming in at \$7.5 billion.

Our success is reflected, too, in our continued rise in the Fortune 1000 list, where we're now ranked as the 650th largest company in the U.S. based on revenue, up eight spots from 2021 and 149 spots in the past seven years. We've also earned recognition by Forbes as a Best-in-State Employer for six consecutive years.

Our strategy for success involves a variety of activities, including accessing new markets, investing in new technologies, developing a strong talent pipeline, and continuing to leverage golf in ways that strengthen our business. I encourage you to learn more about our efforts in 2022 and how they're paving a path for a strong future for Sentry—one where we're leading the way in a constantly changing business landscape.

Finally, I want to thank our Sentry employees for everything they've done to get us through the pandemic in such terrific shape and for such a successful 2022. Like most of corporate America, we returned to our offices midyear after two years of successfully working from home. It's great to be back with a combination of in-office collaboration and the flexibility of working remote. Our employees have played a crucial role in our success, and we're proud to have such a talented and committed team working with us.



Pete McPartland
Chairman of the Board, President, and CEO



WE HAVE MORE TO SHARE WITH YOU

Scan the QR code whenever
you see this graphic to learn
more about our 2022 initiatives.

Growing market access, while staying true to our business strategy

A decade ago, our company was poised for growth with a solid financial foundation, an A+ rating from AM Best, and a clear focus to serve customers in select industries and markets we knew well.

Initially, we expanded our reach by affiliating with Hortica®, marking our entry into the horticultural market, and acquiring Anchor Managing General Agency to grow our business in the Southeast. We then turned our focus to organic growth within new and existing markets where we have a deep understanding of the risks and can offer our expertise.

On the following pages, you'll see how we've continued to execute our growth strategy over the past year and are poised to keep growing in the future.

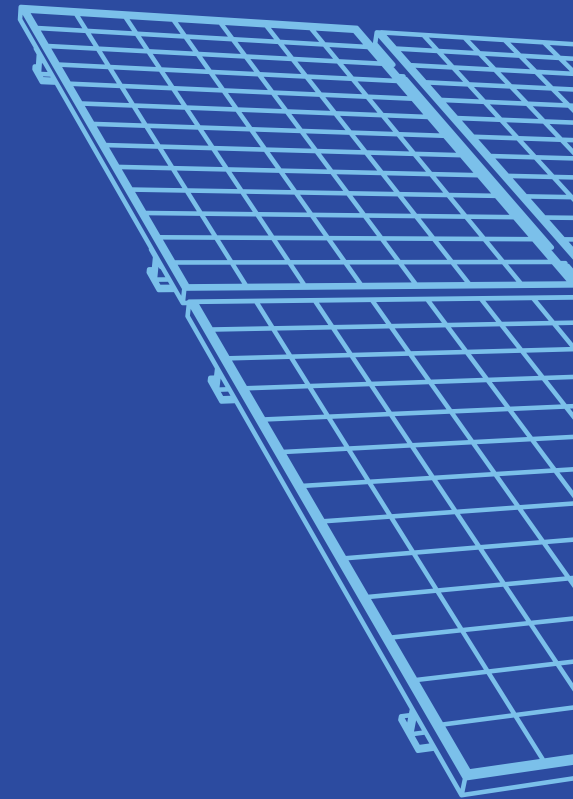
“Our strength as a company is the ability to evaluate markets in a discerning way.”

– Pete McPartland, Chairman of the Board, President, and CEO



ENTERING MARKETS WITH FAMILIAR RISKS

Hear how we previously entered a new market at Sentry that also combined industry experience with specialized service.





Specialty lines

Expanding our reach into niche markets

We understand specialized industries and their unique risks. Entering the Specialty lines commercial market is our next step in leveraging that knowledge.

This market—which presents a significant growth opportunity for us—was created for risks that don't fit neatly into traditional insurance programs. This includes highly specialized businesses as well as new and emerging markets.

The specialty market is expected to outpace the standard lines market over the next decade, making this an attractive area for expansion.

Working with program managers who have experience in these niche fields, we'll combine their knowledge with our strong underwriting, claims, and service capabilities.

Heather Schenker, a seasoned professional with more than 30 years of senior specialty lines management, claims, and underwriting experience, leads this business area for us.

While 2022 was a foundation-building year, we expect to start writing new business in 2023.

“We anticipate this market to double in the next 10–12 years. Our financial stability and niche industry experience positions us as a coveted player in this field.”

– Heather Schenker, AVP – Specialty

Serving new markets through geographical expansion

Our growth strategy includes expanding our highly successful Regional business unit. Through our new Sentry regional office in Denver, we now serve the Mountain region states of Colorado and Utah, home to more than 950,000 businesses and three million employees.

The industries we serve through this office are ones where we have a wealth of experience:

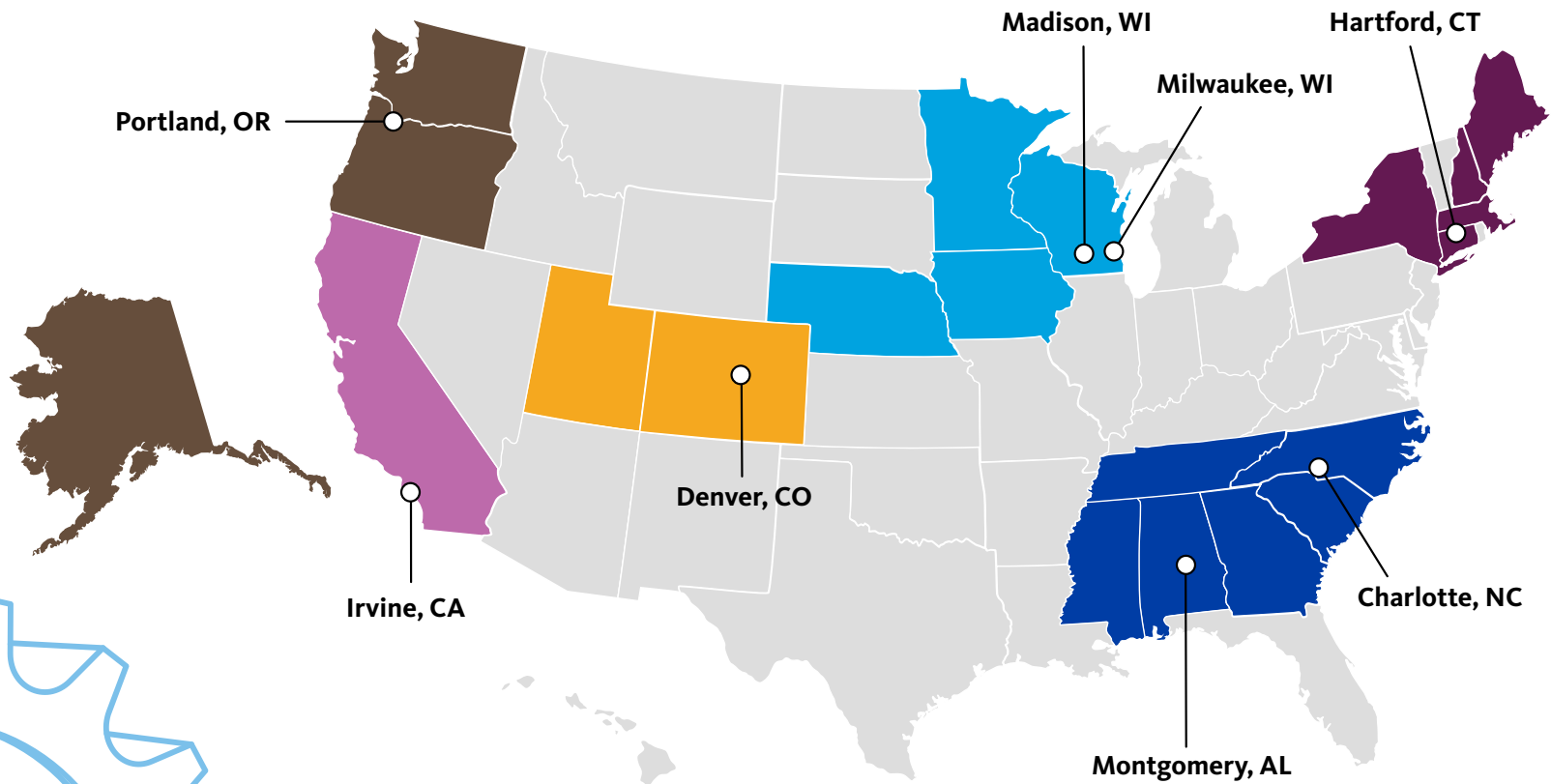
- Construction
- Manufacturing
- Real estate
- Golf courses
- Retail, wholesale, distribution
- Service industries (financial, hospitality, restaurants, etc.)

A lead executive and a team of specialists in claims, underwriting, and safety within the Mountain region provide timely, accessible services from people who know these communities and industries well. Our regional teams also provide customers and agents with direct access to senior management and, of course, the security of Sentry's A+-rated financial backing.

“At a time when many of our competitors are consolidating offices throughout the country, we see the advantage of having an office presence where we do business. Colorado and Utah’s strong economic growth, diversified industries, business-friendly environment, and growing population make them attractive markets for us.”

**– Scott Miller, Sentry President –
Commercial Insurance Agency & Broker**





\$300 million

Sentry ended 2022 with more than \$300 million in direct written premium through its Regional business unit.

- Southeast
- Midwest
- Northeast
- Pacific
- Northwest
- Mountain

○ Office location



Coming full circle to insure golf courses

In June, we leveraged our experience operating a world-class golf course, SentryWorld, to begin insuring 18-hole public, semi-private, and country club courses across the country.

Because we've operated our own course, we understand the distinct risks these businesses face—from signature holes to defining landmarks as well as amenities and services.

We've quickly gained a foothold in the market, insuring several of the most iconic golf courses in the U.S.

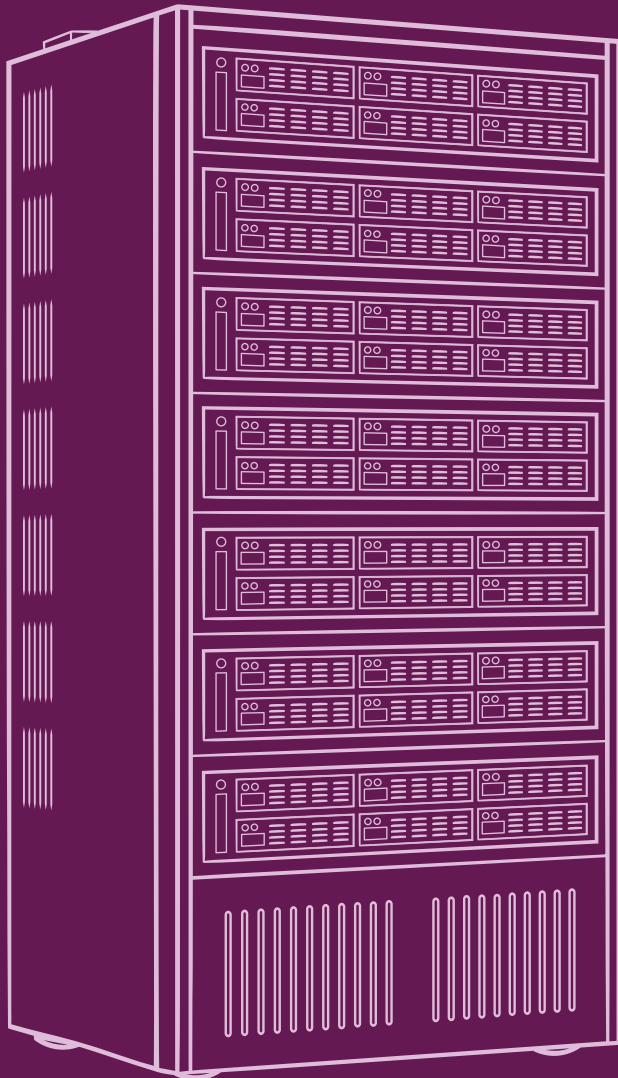
“Our growing reputation in the golf space—built through SentryWorld, the Sentry Tournament of Champions, and our partnership with the USGA—is becoming a powerful asset that’s opening doors for us.”

– John Hyland, President – Direct Writer



Retiring our mainframe

Technology upgrades bring faster, more robust service to our customers



Our IT department accomplished a monumental achievement—successfully retiring our mainframe and transitioning to secure, cutting-edge cloud-based technologies.

The project was completed entirely in-house over the course of nearly two decades. We retired antiquated, expensive platforms. Invested in new technology. And we removed operational silos, moving our business and service areas—like claims and underwriting—on to shared systems.

The impact on our business can't be overstated. Greater collaboration across our company resulted in even more timely and accurate information for our customers regarding policies, coverage options, and claims.

Our shared systems also enabled better data management and analysis, which has improved our decision-making processes, allowed us to address emerging risks, and helped us identify new business opportunities.

\$600 million

Investment in our
mainframe project

55

Years in operation
for the Sentry
mainframe



Chief Information Officers Jim Stitzlein (retired, pictured at left in both photos) and Jim Frank (pictured at far right) led the effort in retiring our mainframe.



“We’re one of the first companies to achieve this feat. We’re now better equipped to handle the demands of our rapidly changing industry while continuing to deliver the exceptional service our customers are used to.”

– Jim Frank,
Chief Information Officer and
Chief Claims Officer

29

**Mainframe applications
replaced or retired**

18

**Years to transition
mainframe to new
technologies**

43 million

**Lines of programming code
associated with the
mainframe project**

Building our talent pipeline



SUPPORTING A PATH FROM COLLEGE TO CAREER

Get a firsthand account of how a student progressed through a Sentry-endowed data analytics program to a full-time position with us.

Throughout a career at Sentry, our employees can pursue diverse careers ranging from underwriting and actuarial sciences to information technology, data analytics, finance, and more. With our emphasis on professional development, it's not unusual for our team members to spend their entire careers with us.

Like many employers, we face a tighter labor market due to the global pandemic. To overcome this, we've taken creative and—in some cases—bold steps to grow our workforce by:

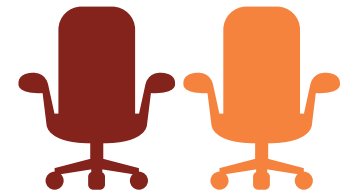
- Opening a new field office in El Paso, Texas, to expand our reach and tap into a new talent pool.
- Investing in local education to foster the next generation of qualified and diverse skilled workers and leaders.
- Shortening our hiring process from weeks to days, making it easier and faster for talented individuals to join our team.

These efforts—combined with our nearly 120-year history of building relationships, supporting employee growth, and providing top-tier benefits—have allowed us to attract and retain talented people and gives us a strong, skilled workforce pipeline for the future.

Accelerating the hiring process

In today's fiercely competitive job market, finding and hiring top talent quickly is more important than ever. Which is why our HR team worked closely with our business unit leaders to streamline our hiring process.

With our new open house recruiting events, we can now complete the hiring process—from interviews to job offers—in as little as 24 hours, in most cases. By having business leaders and hiring managers present at these events, prospective employees can learn about their role, ask specific questions, and make informed decisions on the spot.



5,000

Approximate number of Sentry employees.

“As a general rule, the hiring process for companies takes just over a month. Streamlining our hiring process not only helps ensure we’re able to hire the best talent, it also sends a strong message to prospective employees that we value their time.”

– Michael Cloud, Chief Human Resources Officer



50+

Students who participated in our internship and co-op programs in 2022.



Tapping into new employment markets

To best serve and connect with our growing diverse customer base, we're expanding our hiring efforts to increase the number of bilingual employees on our team.

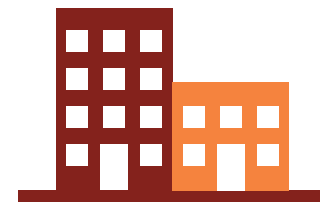
Case in point: We chose El Paso, Texas, as the location for our latest field office to gain access to a wider talent pool. The large bilingual workforce in the community, essential for serving our

Spanish-speaking customers, heavily influenced our decision.

The new office will support both our personal and commercial lines claims and customer service organizations. We expect to employ over 300 people at the location by 2028, including claims and customer service representatives, managers, support staff, and information technology workers.



We've already begun establishing relationships with El Paso community leaders (shown here with Sentry representatives), local colleges, and the Fort Bliss military base.



24

With the addition of the El Paso office, we now have 24 field and regional offices across the country.



“With 98 percent of El Paso workforce bilingual, we have a valuable asset that not only serves our western customer base, but it enables us to more effectively communicate and support our customers across the entire country.”

– Javier Sotelo, Senior Director of Talent

Investing in the future of our community through education

Sentry thrives in the small Midwestern city of Stevens Point due in part to a strong partnership with our local university. This past year, the Sentry Insurance Foundation donated \$10 million to the University of Wisconsin–Stevens Point (UWSP) to expand its business school, an investment expected to benefit the entire region.

The gift will create a state-of-the-art facility for UWSP's Sentry School of Business and Economics and enhance recruitment efforts to attract a more diverse and geographically broad student population.

It's also expected to double the number of students majoring in one of UWSP's business programs.

The Sentry School of Business will include an entrepreneurship center and Center for Women's Equity, Development, and Leadership, serving both UWSP students and the community.

The new initiative builds on our previous \$4 million gift to UWSP to create a data analytics major and endow two new faculty positions.

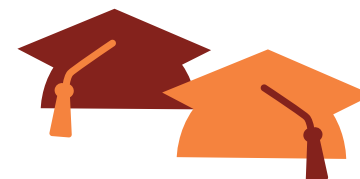


Sentry School
of Business & Economics
University of Wisconsin-Stevens Point

\$10 million

Gift the Sentry Insurance Foundation gave to the UWSP School of Business and Economics to expand workforce and economic development opportunities in the region.





558

Sentry has hired 558
University of Wisconsin–
Stevens Point graduates
over the past five years.

“We firmly believe the presence of a strong university is critical for the community. The university is creating career-ready graduates and contributing to a local culture that fosters well-educated, talented citizens for Sentry and other businesses in and around Stevens Point.”

– Pete McPartland,
Sentry Chairman of the Board, President, and CEO

“This historic gift—the largest Sentry’s Foundation has ever given, and the university has ever received—will propel our business school to attract more students, more diversity, and more innovation.”

– Thomas Gibson,
University of Wisconsin–Stevens Point Chancellor

Strengthening our ties to golf

Extending our PGA TOUR relationship



Golf is the perfect venue to connect with our customers...

Our relationship with the PGA TOUR has proven to be a smart business decision. It has helped us connect with our customers and other business decision-makers who watch and play golf.

That's why we've extended our sponsorship through 2035, further building on a 10-year partnership that we announced in January 2020.

The extension also marks a new era for the tournament. The TOUR named it one of its elevated "designated events," expanded the qualifying field, and nearly doubled the tournament's purse.

And, starting in 2024, the Sentry Tournament of Champions will officially kick off the PGA TOUR golf season, creating an energy and excitement comparable to opening day of baseball or the start of the college football or NFL season. This means even more exposure for our brand.

"When we announced the changes to our schedule in June, Sentry was first to step up in support of the TOUR," said PGA TOUR Commissioner Jay Monahan. "We can't thank Pete McPartland and his team at Sentry enough for their partnership, loyalty, and trust."



...and bring additional awareness to our company on a national scale.

“The best golf in the world will continue to be played on the PGA TOUR, and frankly, Sentry wants to be a part of it.”

– Pete McPartland,
Sentry Chairman of the Board, President, and CEO



A PAIRING THAT GOES BEYOND GOLF

Mark Roling, golf broadcaster, shares how Sentry has built relationships to help elevate the Sentry Tournament of Champions and the island community of Maui.



Sentry
TOURNAMENT OF
CHAMPIONS



FedEx



Sentry
Right By You

Connected Communities

Supporting collaboration, education, and quality of life

On the surface, the differences between Maui and Stevens Point, Wisconsin are glaring. However, as we've gotten to know the island and its people, we see the similarities and shared values.

In January, we launched the Connected Communities initiative, connecting leaders and organizations in community services, arts, education, and agriculture and land use to exchange ideas and best practices. In August, a Maui contingent visited their Stevens Point counterparts to continue conversations that started earlier in the year when the program launched.

- United Way leaders discussed children's services, mental health services, and fundraising campaign challenges.
- University leaders explored faculty and student exchanges.
- City and county leaders talked about affordable housing, jobs, and economic issues.

The Sentry Insurance Foundation facilitates and supports the Connected Communities program. A Stevens Point delegation will travel to Maui in 2023.



BRINGING COMMUNITY LEADERS TOGETHER

Learn how our efforts to gather community leaders from Stevens Point and Maui are already leading to beneficial relationships.



Brewing together

Last fall, craft brewers on Maui and in Stevens Point joined forces to create a new beer: Hula Badger IPA. The brew reflects the rich culture of Stevens Point and tropical vibes of Lahaina, Maui. Hula Badger was introduced in both communities during the 2023 Sentry Tournament of Champions. A portion of sales benefited United Way.



Employees from the Kohola Brewery and Stevens Point Brewery visited each other's facilities in creating Hula Badger IPA.



Building on our commonalities



The Connected Communities gathering in Stevens Point included tours of businesses, schools, and community centers.



Nick Winfrey, of Maui United Way, and Sue Wilcox, of United Way of Portage County, shared ideas to help benefit both of their communities.



“A huge mahalo to Sentry Insurance for connecting thought leaders from like-minded organizations to help move our communities forward together. We’re working to close equity gaps and update systems to ensure everyone has a safety net and a hand-up when needed.”

– Nick Winfrey, President/CPO, Maui United Way

Aiding the next generation

We assist the Maui community in other ways, too. We offer scholarships annually to Maui public high school graduates attending college in the University of Hawai'i System.

It's an extension of our Foundation's focus on education and workforce development. The Sentry Foundation supports 192 students at 30 universities and colleges throughout Wisconsin and communities where Sentry offices are located.



Improving quality of life through United Way

Sentry supports United Way organizations in communities where we have a presence. We believe this local nonprofit is best equipped to identify and address the issues that matter most to people. Our employees lead our annual two-week United Way campaign, with support from the Sentry Insurance Foundation. In 2022, our campaign raised over \$1.6 million for United Way nationwide, including \$1.3 million for the United Way of Portage County in our hometown of Stevens Point.



"I hope to support local businesses and work for local companies as a marketer. I truly thank you guys so much

for giving me this opportunity to continue striving in school and helping me afford a great education here in Hawai'i."

– Hinano Iguchi, sophomore at the University of Hawai'i at Mānoa



"I'm pursuing a major in mathematics with an actuarial emphasis and a minor in economics. As I continue at UW–

Stevens Point, the Sentry Insurance scholarship allows me to maintain my campus involvement, focus on coursework, and prepare for actuarial exams. For that, I am deeply grateful."

– Kyle Pulvermacher, junior at the University of Wisconsin–Stevens Point

Resilient financial results in a challenging year for the industry

Despite the challenges posed by elevated inflation, social inflation, catastrophic weather events, and volatile investment markets, in 2022 Sentry outperformed industry standards for premium growth and profitability, solidifying our position as one of the best-capitalized companies in the insurance industry.

Investments in technology and expansion into new markets contributed to our stability and financial strength, as reflected in our A+ rating from AM Best for the 31st consecutive year*.



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 and 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.

A handwritten signature in black ink, appearing to read "Todd Schroeder".

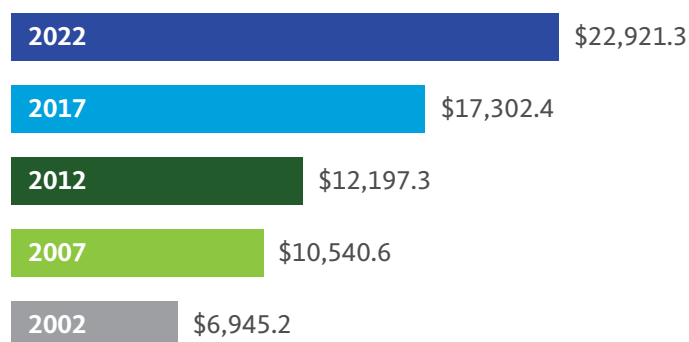
Todd Schroeder
Chief Administrative Officer and Chief Financial Officer

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

Financial highlights (Unaudited)

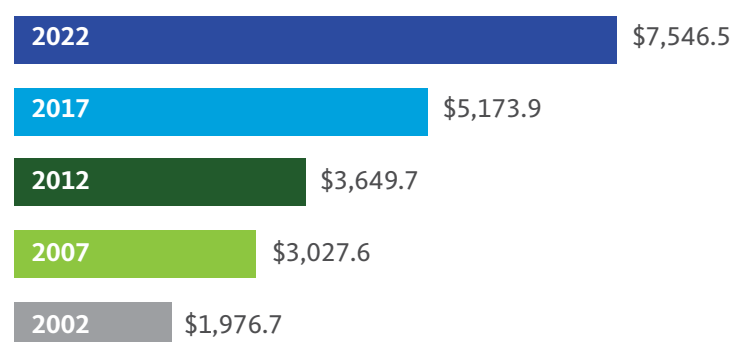
ASSETS—DECEMBER 31

(millions)



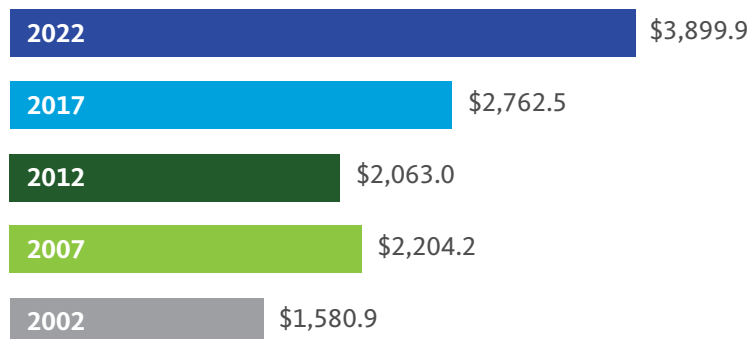
POLICYHOLDERS' SURPLUS—DECEMBER 31

(millions)



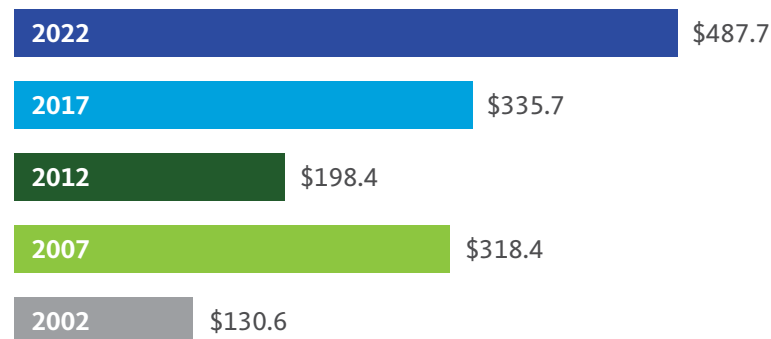
PREMIUMS EARNED— YEARS ENDED DECEMBER 31

(millions)



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

(millions)



Consolidated statutory balance sheets (Unaudited)

December 31	2022	2021
(Millions)		
Assets		
Cash and investments		
Bonds	\$ 11,789.8	\$ 11,400.7
Common stocks	1,577.6	1,922.1
Company occupied properties	146.6	149.9
Policy loans	8.9	9.2
Cash, cash equivalents, and short-term investments	66.4	102.4
Partnerships	1,623.8	1,724.8
Other	104.9	49.7
Total cash and investments	15,318.0	15,358.8
Receivables		
Insurance premiums and reinsurance	1,229.7	1,084.8
Interest and dividends	111.9	101.9
Federal income tax recoverable	2.5	-
Other	4.1	3.3
EDP equipment and operating software	6.2	5.0
Other assets	244.4	128.6
Net deferred tax asset	27.1	-
Separate account assets	5,977.4	7,248.7
Total assets	\$ 22,921.3	\$ 23,931.1

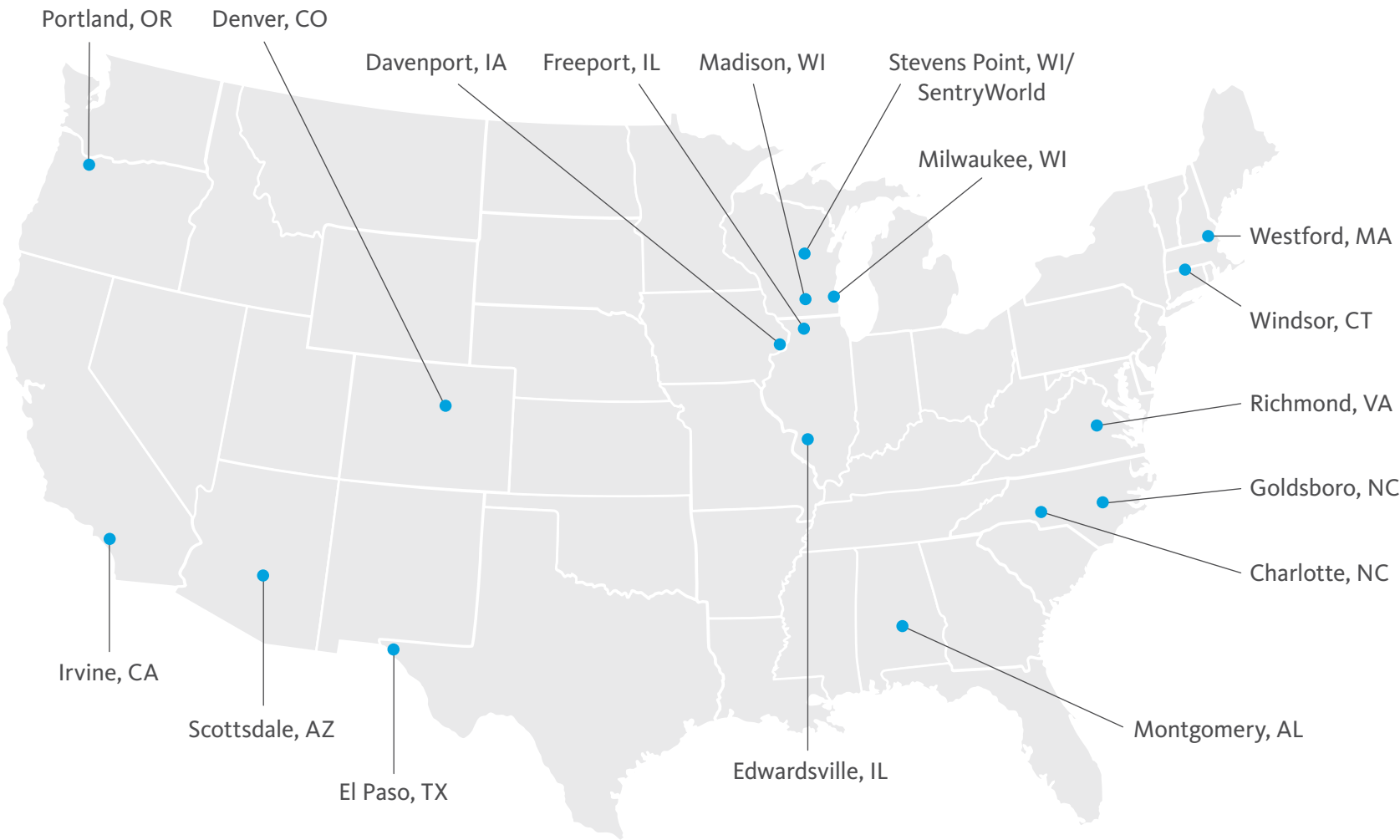
December 31	2022	2021
(Millions)		
Liabilities		
Property and casualty losses and loss expenses	\$ 4,360.5	\$ 4,103.6
Life and other future policy benefits	2,333.3	2,402.8
Accident and health unpaid claims and claim expenses	64.9	66.7
Unearned premiums	1,566.6	1,389.7
Other policyholder funds	12.6	13.3
Accounts payable and accrued expenses	989.9	977.5
Federal income tax payable	-	37.6
Net deferred tax liability	-	90.2
Other liabilities	70.7	42.5
Separate account liabilities	5,976.3	7,247.5
Total liabilities	15,374.8	16,371.4
Policyholders' surplus		
Unassigned surplus	7,546.5	7,559.7
Total policyholders' surplus	7,546.5	7,559.7
Total liabilities and policyholders' surplus	\$ 22,921.3	\$ 23,931.1

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

Years ended December 31	2022	2021
(Millions)		
Revenues		
Premiums earned	\$ 3,899.9	\$ 3,538.3
Net investment income	620.7	684.0
Total revenues	4,520.6	4,222.3
Expenses		
Insurance claims and policyholders' benefits	3,138.8	2,828.0
Operating expenses	894.1	811.4
Total expenses	4,032.9	3,639.4
Income before net realized gains (losses)	487.7	582.9
Net realized gains (losses), net of tax	(118.6)	242.0
Income from operations before income tax	369.1	824.9
Income tax expenses	78.5	106.1
Net income	290.6	718.8
Policyholders' surplus		
Policyholders' surplus, January 1	7,559.7	6,540.3
Net income	290.6	718.8
Change in net unrealized capital gains and losses	(379.4)	287.6
Change in nonadmitted assets	16.0	(89.4)
Change in deferred income tax	16.7	(2.0)
Post-retirement benefit plans and other surplus changes	42.9	104.4
Change in policyholders' surplus	(13.2)	1,019.4
Total policyholders' surplus, December 31	\$ 7,546.5	\$ 7,559.7

Serving companies nationwide

Though we're headquartered in Stevens Point, Wisconsin, we have a national presence. Our field and regional offices are strategically located to best serve those markets. Through our employees and the relationships we have with independent agents, we're able to pair local expertise with our industry knowledge when working with customers.



● Offices

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

U.S. CEO
BMO Financial Group

Larry J. Goodman

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

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.

Patricia A. Steinert

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

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 Information Officer
and Chief Claims Officer

John J. Hyland

President Direct Writer
and Life & Annuities

Timothy K. Kovac

Chief Legal and
Compliance Officer

James E. McDonald

Chief Investment Officer

Scott A. Miller

President
Commercial Insurance
Agency and Broker

Sean R. Nimm

Chief Analytics Officer

Elisha E. Williams

Chief Customer Service
Operations Officer

Todd M. Schroeder

Chief Administrative Officer
and Chief Financial Officer

Stephanie L. Smith

Chief Marketing and
Brand Officer

Michael J. Williams

Chief Actuary and
Risk 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 and FEMP

Aaron D. Deering

Assistant Vice President
Chief Technology Officer

Charles 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 Products
and Pricing

Christopher C. Meadows

Assistant Vice President
Equity Investments

Timothy P. Noble

Assistant Vice President
Hortica

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

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

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

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
- Point Excess and Surplus Insurance Company
- Point Insurance Agency, LLC
- Point Insurance Company
- Point Specialty Insurance Company
- Sentry Casualty 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
- Viking Insurance Company of Wisconsin



Building for tomorrow. Today.

[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. Life insurance and annuities are issued and administered by Sentry Life Insurance Company, Stevens Point, WI. In New York, life insurance and annuities are issued and administered by Sentry Life Insurance Company of New York, Syracuse, NY and are not available in all states. 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.