



Associated Builders and Contractors insurance program

As a contractor, you know the importance of safety and the necessity of insurance. Associated Builders and Contractors (ABC) of Wisconsin has chosen Sentry Insurance and our select agencies as the exclusive suppliers of its insurance program. As a member of ABC, you are eligible to apply for this exclusive insurance coverage program.

EARN DIVIDENDS FOR BEING INSURED AND WORKING SAFELY

What makes this program special is that it doesn't just provide insurance for your business, it also gives an opportunity to earn money back on the annual premium, a dividend—if safety goals are met and losses are reduced during the year.*

This dividend applies to non-workers' compensation insurance package lines, excluding equipment breakdown and umbrella coverage.



- Eligible coverages:
 - Commercial general liability
 - Commercial property
 - Commercial automobile liability and physical damage
 - Crime coverage
 - Inland marine
 - Employment-related practices liability

Dividend calculation based on combined results of qualified members in the program. Loss and ALAE ratio is on a calendar year basis and total premium shown represents total premium of qualified members in the program.

Minimum loss and ALAE ratio	Maximum loss and ALAE ratio	\$1,000,000 to \$2,999,999	\$3,000,000 to \$3,999,999	\$4,000,000 to \$4,999,999	\$5,000,000 to \$7,499,999	\$7,500,000 and Over
0.0%	12.7%	15.68%	17.83%	19.28%	20.71%	23.11%
12.8%	25.5%	13.54%	15.72%	17.17%	18.62%	19.90%
25.6%	38.4%	10.13%	12.03%	13.21%	14.38%	15.37%
38.5%	44.8%	5.56%	7.19%	8.08%	8.97%	9.68%
44.9%	51.3%	1.98%	2.54%	3.46%	4.36%	5.08%
51.4%	56.7%	0.99%	1.20%	1.41%	1.62%	2.23%



*Dividends, if any, payable under the Program cannot be guaranteed, and shall be subject to and contingent upon conditions and amounts determined and declared by the Sentry Board of Directors.



BECOME PART OF THE PROGRAM

You must be an ABC member enrolled or participating in the ABC STEP program.

To be eligible for the Sentry program, members must meet Sentry underwriting standards and minimum STEP qualifications as established by the ABC of Wisconsin Safety Committee.

You must be insured by Sentry; your agency is a Sentry-appointed agency and ABC member.

Questions? For answers and more information, talk with an independent agent representing Sentry or a representative from ABC of Wisconsin about this special program. We look forward to having a conversation with you soon.