

ABCWI
PREMIER
INSURANCE
PROGRAM



Sentry®

SENTRY PREMIER INSURANCE PROGRAM



The ABC of Wisconsin Sentry Premier Insurance Program combines the importance of safety and the necessity of insurance to save you real money. What makes this program special is that it gives an opportunity to earn money back on your annual premium — a dividend — if safety goals are met and losses are reduced during the year.*



The program is exclusive to ABC of Wisconsin members and is designed to promote safety. Members who are proactive in safety, have a good loss history, conduct regular safety training and have a positive safety culture could be eligible for big savings. Top tier contractors could receive 25 percent dividends on general liability, property, inland marine and auto.

Eligible Lines

- Commercial general liability
- Commercial property
- Commercial auto liability and physical damage
- Crime coverage
- Inland Marine
- Employment-related practices liability.

Eligibility

- Favorable loss control
- Underwriting approval
- STEP (Safety Training Evaluation Process, Silver and above)
- Good loss ratio
- Risk transfer



STEP SAVES LIVES.

Get started today.

*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.

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Two Tiers

The program has two tiers. Tier 1 is a one-year, non-refundable policy. Members are eligible to continue coverage in Tier 2 by achieving Silver Status or above in the ABC Safety Training Evaluation Process (STEP). Enrollment in Tier 2 is automatic for members who already achieved Silver Status and above.

Premium Dividend Table: Non-workers Comp & Umbrella

Account Loss Ratio- Lower Bound	Account Loss Ratio- Upper Bound	\$1 to \$249,000	\$250,000 to \$499,000	\$500,000 to \$749,000	\$750,000 to \$999,000	\$1,000,000 and over
0.0% —	12.7%	6.25%	6.6%	6.95%	7.3%	8.0%
12.8% —	25.5%	5.55%	5.9%	6.25%	6.6%	6.95%
25.6% —	38.4%	4.5%	4.76%	5.03%	5.29%	5.55%
38.5% —	44.8%	3.1%	3.28%	3.45%	3.63%	3.8%
44.9% —	51.3%	1.7%	1.88%	2.05%	2.23%	2.4%
51.4% —	56.7%	1.0%	1.14%	1.28%	1.42%	1.56%

Use the tool that can dramatically improve safety performance in construction, regardless of company size or type of work.



Tier 2 Dividend Table: Payout Percentages

Minimum Loss & ALAE Ratio	Maximum Loss & ALAE Ratio	\$1,000,000 to \$2,999,999	\$3,000,000 to \$3,999,999	\$4,000,000 to \$4,999,000	\$5,000,000 to \$7,499,000	\$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%	19.9%
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%	1.2%	1.41%	1.62%	2.23%

Questions? For answers and more information, talk to an independent agent representing Sentry or a representative from ABC about this special program. A list of participating ABC member agents can be found online at www.abcwi.org/membership/memberdiscounts.

GET FOR BEING SAFE!
REWARDED



Sentry[®]