

Associated Builders and Contractors insurance program

Contractors know the importance of safety and the necessity of insurance. Now, you can have both. Associated Builders and Contractors (ABC) of Wisconsin has selected Sentry Insurance and our select agents—who are also ABC of Wisconsin associate members—as the exclusive supplier of its insurance program.

What makes this program special is that it doesn't just provide insurance for a 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.*

EARN DIVIDENDS FOR BEING INSURED AND WORKING SAFELY

Members of ABC are eligible to apply for our standard insurance coverage. The more losses are controlled, the larger the end-of-policy dividends will be. This dividend applies to non-workers' compensation insurance package lines, excluding equipment breakdown and umbrella coverage.



Here's how we determine the premium dividend:

Account Loss Ratio-Lower Bound	Account Loss Ratio-Upper Bound	\$0 to \$249,999	\$250,000 to \$499,999	\$500,000 to \$749,999	\$750,000 to \$999,999	\$1,000,000 and over
0.0%	12.7%	6.25%	6.60%	6.95%	7.30%	8.00%
12.8%	25.5%	5.55%	5.90%	6.25%	6.60%	6.95%
25.6%	38.4%	4.50%	4.76%	5.03%	5.29%	5.55%
38.5%	44.8%	3.10%	3.28%	3.45%	3.63%	3.80%
44.9%	51.3%	1.70%	1.88%	2.05%	2.23%	2.40%
51.4%	56.7%	1.00%	1.14%	1.28%	1.42%	1.56%



*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.



This Tier 1 insurance is a one-year, non-renewable policy. However, during that year, there's the opportunity to improve an existing safety program through ABC's Safety Training Evaluation Process (STEP). The goal is to achieve their Silver status, which leads to eligibility for Tier 2 insurance coverage the following year.

If a contractor already meets the higher safety standards when applying, there's no need to have a year of Tier 1 coverage—enrollment into Tier 2 is automatic.

ACHIEVING THE NEXT LEVEL OF SAFETY—AND DIVIDENDS

In Tier 2, performance is based on the results of the group of contractors who are in the program. Payout is made on a calendar-year basis. You can also join at any time, with the dividend pro-rated for that year.

Here's what our Tier 2 dividend table looks like:

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%

As you can see, this kind of coverage can be a win-win for a business. Not only can it help improve a safety program, it can aid in boosting the overall efficiency and profitability of a company.

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.

Property and casualty coverages are underwritten and safety services are provided by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states. See policy for complete coverage details.