

Sentinel Commercial Insurance Group

Balanced general liability & property coverage for mid-market businesses

Commercial Insurance Proposal • Prepared for: Prospective Insured • Reference: VND-1001 • Valid 60 days from issue

1. About the Carrier

Sentinel Commercial Insurance Group has underwritten property and casualty coverage for mid-market American businesses since 1994. The carrier focuses on the segment between small business and large enterprise — organizations with \$10M to \$250M in annual revenue that have outgrown packaged small-business policies but do not require the bespoke structures of the largest carriers.

Sentinel writes primarily on an occurrence basis and is known for keeping defense costs outside the policy limit, meaning legal expenses do not erode the coverage available to pay a claim. The carrier maintains regional underwriting offices in Hartford, Atlanta, and Chicago and distributes through appointed retail brokers as well as direct commercial channels.

2. Vendor & Account Snapshot

Vendor ID	VND-1001
Headquarters	Hartford, CT
Founded	1994 (32 years)
AM Best Rating	A (Excellent), stable outlook
NAIC Number	31-4455 (illustrative)
Employees	Approx. 1,400
Gross Written Premium	\$2.1B (illustrative)
States Licensed	All 50 states + DC
Target Industries	Manufacturing, Retail, Professional Services
Quote Turnaround	5 business days

3. Coverage Lines & Limits

Coverage Line	Limit	Deductible / Retention	Basis
Commercial General Liability	\$2M occ / \$4M agg	\$10,000	Occurrence
Commercial Property	\$10M building & contents	\$10,000	Replacement cost
Business Interruption	12 months ALS	72-hour wait	Actual loss
Equipment Breakdown	\$2M	\$5,000	Occurrence

The Commercial General Liability form covers third-party bodily injury and property damage arising from the insured's premises and operations, with a \$2M per-occurrence limit and a \$4M annual aggregate. Personal and advertising injury is included at the per-occurrence limit, and products/completed operations carry a separate \$4M

aggregate.

Commercial Property is written on a replacement-cost basis up to \$10M for buildings and business personal property combined, and Business Interruption reimburses actual loss sustained for up to 12 months following a covered property loss after a 72-hour waiting period.

4. Sublimits & Optional Endorsements

Endorsement / Sublimit	Amount	Notes
Hired & Non-Owned Auto	\$1M	Add by endorsement; no owned-fleet coverage
Employment Practices Liability	\$1M	Optional; \$25,000 retention
Cyber (3rd-party)	Not offered	Refer to a specialty cyber carrier
Flood / Earthquake	Excluded	Available only via separate policy

5. Premium & Pricing Structure

Sentinel prices this account at an indicative \$48,000 annual premium across the bundled GL, property, and business-interruption lines. Pricing assumes loss history disclosed in the submission and is held firm for the 12-month term once bound.

Indicative Annual Premium	\$48,000 / year
Minimum Premium	\$18,000
Premium Basis	Flat annual; not auditable for GL
Rate Guarantee	12-month rate lock
Audit Provision	No mid-term audit on the GL line

6. Available Discounts & Credits

Discount / Credit	Value	Qualifying Condition
Multi-Policy Bundle	10%	Bind two or more lines on a single account
Claims-Free Credit	5%	No paid claims in the prior 3 policy years

Sentinel's two credits stack, for a maximum combined reduction of 15% off the base premium when both conditions are satisfied.

7. Billing & Accounts Payable Terms

Payment Terms	Net 30 from invoice date
Installment Options	Annual or quarterly
Accepted Payment Methods	ACH, check, wire
E-Invoicing / ERP Support	Coupa e-invoicing supported; SAP Ariba on request
Purchase Order Requirement	Purchase order required for premiums over \$25,000
Remittance Address	Sentinel CIG, PO Box 4455, Hartford, CT 06101
Tax / W-9 Status	Current W-9 on file; provided with binder
Late Payment / Grace	1.5% monthly service charge after a 10-day grace period

Sentinel transmits invoices through Coupa for clients who use it, which streamlines three-way matching against the binder and purchase order. Quarterly installments carry no financing surcharge.

8. Claims Handling & Service Levels

Claims are acknowledged within 5 business days and an adjuster is assigned at intake. Sentinel keeps defense costs outside the policy limit, so legal expenses do not reduce the funds available to settle a claim — a meaningful distinction from carriers whose defense erodes the aggregate.

First-Response SLA	5 business days
Adjuster Model	Assigned at claim intake
Defense Costs	Outside the limit (does not erode coverage)
24/7 Reporting	Business hours + online FNOL portal
Avg. Resolution Time	Approx. 90 days (liability)

9. Underwriting Requirements

- Completed ACORD application and 5-year currently-valued loss runs.
- Property statement of values for locations over \$1M.
- Signed terrorism (TRIA) acceptance or rejection form.

10. Key Exclusions & Conditions

- Cyber liability and data breach (no in-house form available).
- Flood and earthquake (require separate policies).
- Owned-auto fleet exposure (hired/non-owned only by endorsement).
- Professional services errors & omissions.

11. Sample Coverage Scenario

A retail client's customer slips on a wet floor and sues for \$400,000. Sentinel assigns defense counsel, whose fees are paid outside the \$2M limit, and settles the claim at \$250,000 — leaving the full per-occurrence limit intact

for any further loss in the policy year.

12. Track Record & References

Sentinel reports a 94% policyholder retention rate and an average mid-market account tenure of 7 years. The carrier has paid over \$480M in commercial claims across the last five years (illustrative figures).

“Renewals are predictable and the defense-outside-limits structure has saved us real money on two liability suits.”

— VP of Risk, regional manufacturer (illustrative reference)

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