

Joella Rossignol Honored with Award of Excellence by Safeco® Insurance

Joella Rossignol of Allen Insurance and Financial has been honored with the Award of Excellence for her superior underwriting skills and long-term commitment to Safeco® Insurance, member of Liberty Mutual Group.

“This is a very personal award designed to recognize the most committed, loyal agents,” said Gil Fifield, president of Allen Insurance and Financial. “It is given to someone who understands, with extraordinary attention to detail, both the needs of her clients and the needs of the insurance company she is working with. This award recognizes expertise, trust and respect. Joella has all of these qualities and she richly deserves this award.”

The Award of Excellence celebrates those individuals with superior underwriting skills who have developed a solid underwriting partnership with Safeco and have qualified for membership in Safeco’s H.K. Dent Society, the company’s elite agency recognition program. Agents who earn this prestigious designation will have the ability to make selected underwriting decisions, attend an awards ceremony and receive a recognition gift.

“Underwriting – assessing an insurance risk and then determining the right amount of premium to charge – can be challenging. You want to make sure individuals and families are properly insured at a fair price,” said Rob Jacobson, Safeco personal lines zone

underwriting manager. “The Award of Excellence is a wonderful way to recognize great agencies that help us hit the mark every time for our customers.”

Rossignol joined Allen Insurance and Financial in 1999. A native of Island Falls, she grew up in Belfast and now lives in Monroe. She is a Certified Insurance Counselor (CIC), a designation showing commitment to continuing education in her field. She works in the company’s personal insurance division.

About Safeco

In business since 1923 and based in Seattle, Washington, Safeco sells insurance to drivers and homeowners through a network of independent agents and brokers in eight regions throughout the United States.

Safeco is part of Liberty Mutual Agency Markets, a business unit of Liberty Mutual Group, consisting of property and casualty and specialty insurance carriers that distribute their products and services primarily through independent agents and brokers. Liberty Mutual Group ranks 71st on the Fortune 500 list of the largest U.S. corporations based on 2009 revenues.

Samantha Cloutier: Taking a Career to the Next Level



Samantha
Cloutier

Allen Insurance and Financial is pleased to announce the promotion of Samantha Cloutier of Rockland from receptionist to business insurance processor in the company's Camden office.

Sam joined Allen Insurance and Financial in December 2008.

Since then, in addition to her role as receptionist at the Camden office front desk, she has worked with the office's business insurance team, known as the commercial lines group.

"Sam has made a real effort to participate in the education Allen Insurance and Financial offers our new employees," said Jean Dutch, the company's commercial lines operations manager. "We're pleased to see her take her career with us to the next level."

Sam is a graduate of Rockland District High School. In her spare time, she enjoys snowboarding, reading, and spending time with her two dogs.

It's the season for hurricane preparedness

Allen Insurance and Financial is sharing hurricane preparedness guides for printing and sharing.

[Guide 1.](#)

[Guide 2.](#)

Weekly Market Commentary: Aug. 16, 2010

“Slower pace” and “somber commentary” are two phrases from this week’s Market Commentary.

[Click to read more.](#) (PDF, new window)

Your Employer as a Partner in Health

Eating healthy, exercising daily, losing weight, learning about health and wellness. And, of course, helping customers with all of their insurance needs. It’s all in a day’s work at Allen Insurance and Financial.



From left, Kathi Jones and Karen Reed of Allen Insurance and Financial; Troy Curtis, executive director, Pen Bay YMCA and Vikki Swan, health coach, Pen Bay's Health Connections.

For the past seven months, employees at Allen Insurance and Financial have been participating in a company wellness program. Set up by Health Connections, the Occupational Health department at Penobscot Bay Medical Center in cooperation with the Penobscot Bay YMCA in Rockport, the program is a model for other Midcoast businesses.

“The ideal wellness partnership is a collaborative effort and results in healthier, happier – and, ideally, more productive – employees,” said James Carroll, Health Connections director. “With Allen Insurance and Financial, that’s what we have.”

Health Connections provides in-clinic or on-site services to employers for health screenings and risk assessments, hearing & vision checks, stress management, nutritional counseling,

smoking cessation programs and more. These wellness programs are available to businesses and organizations of any size.

Teaming up with the Penobscot Bay YMCA in Rockport was an easy decision, said Carroll. In the case of the Allen program, the Y's ability to allow dues to be paid through payroll deduction, as well as advice from the Y's fitness experts and convenient class schedules, made the collaboration a natural fit.

"The Penobscot Bay YMCA is committed to creating a healthier Knox County," said Troy Curtis, the Y executive director. "As a part of this effort, the YMCA is working with local business to create policy and environmental changes that encourage increased physical activity and better nutritional habits. Employer-sponsored wellness programs such as the one at Allen Insurance and Financial is a great model program that the YMCA will look to share with other businesses in our service area."

"The YMCA and Health Connections have helped our employees reinforce a positive attitude about living healthier lives," said Sara Montgomery, Allen Insurance senior vice president. "This is important work and the rewards have been incredible."

Nearly every one of the 60 Allen employees is a Wellness Program participant. All together, Allen people have lost almost 200 pounds since January. They have dropped points on their blood pressure and cholesterol tests. One Allen participant has improved their blood pressure readings from 149/99 to 123/76. Another lost 30 pounds.

At Allen, gone is the honor-system snack box, stocked with crackers and candy bars. In its place, a special wellness bulletin board, with tips and recipes. Wellness-theme "lunch and learns" are scheduled quarterly.

Allen people in both the Camden and Rockland offices routinely

carpool to the YMCA in Rockport or the Trade Winds Health Club for lunchtime exercise. A Weight Watchers class, open to the public, meets Tuesday evenings at the Allen offices in Camden.

One of the most successful participants has been commercial insurance specialist Karen Reed of Appleton who has lost 16 pounds since January and 76 pounds overall in the past year. Reed works in Allen's Camden office and is a Pen Bay Y member.

"I appreciate the fact that we have become very proactive in helping our employees accomplish a healthy lifestyle," said Reed. "The company is very flexible with scheduling so that we can take our break and lunch at the same time, carpool over to the Y and work out during our lunch break at the Y. Our group comes back refreshed from a good work out and ready to start the second half of our day."

The typical employee wellness program from Health Connections is offered in the workplace and includes:

- Computer software that assists in identifying health risks.
- A health coach to assist in choosing the health risks individual employees should focus on to begin making healthier lifestyle choices.
- Completely confidentiality.
- Communication between the wellness program and a participant's primary care provider, when requested.
- Software to help plot progress and improvements.

Penobscot Bay Medical Center is the leading regional referral hospital in Midcoast Maine and a member of the not-for-profit Pen Bay Healthcare family of services, which includes Pen Bay Physicians & Associates, Kno-Wal-Lin Home Care and Hospice,

Quarry Hill Retirement Community and the Knox Center for Long Term Care. Through these organizations, and with a staff of more than 100 outstanding physicians and more than 1,500 healthcare professionals, we are able to provide the people of Midcoast Maine with a continuum of both routine and specialty patient-centered medical services. For more information, please visit pbmc.org.

The Pen Bay YMCA, located on Union Street in Rockport, serves people of all ages with wellness, recreational and social service opportunities that enrich and support lives. The 5,000 members and 16,000 program participants we engaged in YMCA activities last year represent only a fraction of the total population we serve. As a lead agent for Knox County's Healthy Maine Partnership, we distribute nearly a half million dollars each year to local agencies for physical activity, nutrition, and substance abuse prevention work, impacting the overall health and wellbeing of thousands of individuals living and working in Knox County. Online: penbayymca.net.

Weekly Market Commentary – Aug. 3, 2010

Has the market hit a rough patch? [View this week's Market Commentary.](#) (PDF, new window)

A Proud Supporter of the American Cancer Society's Relay for Life

Allen Insurance and Financial continues its longstanding support of the American Cancer Society's Relay for Life, raising \$4,400 for the 2010 Relay, held earlier this summer at Camden Hills Regional High School.

Overall, the company has raised \$28,000 for cancer research since Relay was established in Knox County in 2003. Allen has received several American Cancer Society honors for this dedication, including an Outstanding Income Development Award in 2007.

Though Relay is the single biggest event on Allen's fundraising calendar, raising money for the American Cancer Society is a year-round activity. Yard sales, pot luck luncheons and other events help boost the total, as does a company match of employee funds raised. In addition, Allen provides free the use of a conference room for all of the Midcoast planning committee and team captain meetings.

Allen Relay team members in 2010 include: Karen Reed, Trisha Hill, Sara Montgomery, Kathi Jones, Sherree Craig, Meesha Luce, Leann McKusic, Lori Mank and Libby Davis.

Photo Caption: Allen Insurance and Financial Relay for Life team members for 2010 included, in the back row, from left, Libby Davis, Trisha Hill, Sherree Craig, Karen Reed and Leann McKusic.

Front row, from left, Kathi Jones, Michael Mank and Sara Montgomery. Not pictured: Lori Mank. Their hats are pieces of (paper) birthday cake because the American Cancer Society is “the official sponsor of birthdays.”

For more information about Relay for Life, visit relayforlife.org/midcoastme

Weekly Market Commentary – 7/31/2010

In his appearance before Congress’s Finance Committee, Federal Reserve Chairman Ben Bernanke chose his words carefully. He mentioned that “the economic outlook remains unusually uncertain.” These remarks had a market impact. [Read more from this Market Commentary](#) for the week of July 26, 2010 (PDF, new window).

Weekly Market Commentary – 7/24/2010

Earnings helped push stocks higher early last week, but equities later lost ground as they struggled against technical trends and

economic reports, culminating in a huge drop on Friday, July 16. In 90 years, there has only been one period (in the early 1990s) when the economy double-dipped into a recession. [Read more from this market commentary for the week of July 19, 2010.](#) (PDF, new window)

Allen Financial's Sherree L. Craig Earns Fellowship Standing in the International Society of Certified Employee Benefit Specialists



Sherree L.
Craig, CEBS

Sherree L. Craig, CEBS, Insured Benefits Manager at Allen Insurance and Financial, has been awarded Fellowship standing in the International Society of Certified Employee Benefit Specialists for a two-year period.

Craig earned this distinction by successfully completing a national employee benefits continuing education exam developed by the Wharton School of the University of Pennsylvania.

The International Society of Certified Employee Benefit

Specialists is an educational association dedicated to serving the professional development needs of those holding the Certified Employee Benefit Specialist designation. Craig earned her CEBS designation in 2004.

Craig is also a board member of the Maine Association of Health Underwriters and Rockland Rotary.