

# A Best Place to Work in Maine 2015

Allen Insurance and Financial was recently named as one of the 2015 Best Places to Work in Maine. The awards program was created in 2006 and is a project of the Society for Human Resource Management (SHRM) – Maine State Council and Best Companies Group.

This statewide survey and awards program was designed to identify, recognize and honor the best places of employment in Maine, benefiting the state's economy, its workforce and businesses. The 2015 Best Places to Work in Maine list is made up of 75 companies in three size categories: small (15-49 U.S. employees), medium (50-249 U.S. employees) and large (250+ U.S. employees).

Allen, with 68 employees, is in the medium category. This is the largest of the three categories, with 40+ of Maine's best-known businesses.

To be considered for participation, companies had to fulfill the following eligibility requirements:

- Have at least 15 employees working in Maine;
- Be a for-profit or not-for-profit business or government entity;
- Be a publicly or privately held business;
- Have a facility in the state of Maine; and
- Must be in business a minimum of 1 year.

Companies from across the state entered the two-part process to determine the Best Places to Work in Maine. The first part consisted of evaluating each nominated company's workplace policies, practices, and demographics. This part of the process was worth approximately 25% of the total evaluation. The second part consisted of an employee survey to measure the employee experience. This part of the process was worth approximately 75%

of the total evaluation. The combined scores determined the top companies and the final rankings. Best Companies Group managed the overall registration and survey process in Maine and also analyzed the data and used their expertise to determine the final rankings.

Allen Insurance and Financial will be recognized and honored at the Best Places to Work in Maine awards ceremony on October 7 and will be profiled in a special publication by MaineBiz. The final rankings will be announced at the event.

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## **Welcoming Financial Advisor Abraham Dugal**

Abraham Dugal has joined Allen Insurance and Financial as a financial advisor.

✘ A native of Lincolnville, Dugal is a graduate of Camden Hills Regional High School and Babson College in Wellesley, Mass., where he majored in business management with a concentration in finance.

Dugal worked in the financial services industry in the Boston area for almost 10 years before returning home to Midcoast Maine. Before joining Allen Insurance and Financial, he worked for Cambridge Associates, a global investment management firm holding positions focused in custom client portfolio analysis and operations, portfolio risk. Most recently he was director of U.S. investment operations for Cambridge Associates.

Dugal says he is excited to return to the area where he grew up and to have the opportunity to engage with members of the community and to work with them to find solutions to their

financial planning and investment needs.

Dugal and his wife Anna live with their young son in Camden.

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## **Meesha Luce Recognized With Safeco Award of Excellence**



Meesha Luce, a personal insurance specialist at 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 prestigious award recognizes those individuals with superior underwriting skills who have developed a solid underwriting partnership with Safeco. Agents who earn this designation will have the ability to make selected underwriting decisions, attend an awards ceremony and receive a recognition gift.

Luce, a resident of Owls Head, joined Allen Insurance and Financial in 2006. In 2013 she earned her Accredited Customer Service Representative (ACSR) designation. She has been a member of the Maine Insurance Agents Association Young Agents Committee since 2013.

In addition Allen Insurance and Financial is a multi-year President's Award and Premier Partner agency, recognition given only to the best independent insurance agencies that sell Safeco.

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# Stephanie Griffin Wins Next Step Maine Scholarship

Stephanie Griffin, Special Business Account Assistant in our business insurance division in Camden has been awarded a 2015 Next Step Maine Scholarship in the amount of \$1,500.

Stephanie, who graduated high school in 1996, is a now senior at the University of Maine in Augusta, majoring in public administration, with a minor in human resources.

The Next Step Maine scholarship program is part of the Maine Development foundation. The agency wrote a letter in support of Stephanie's application.



Stephanie, second from left, with Jean Dutch, Allen Insurance operations manager, second from right.

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# Heidi Swiderek Joins Our Team in Rockland

Heidi Swiderek has joined Allen Insurance and Financial as a commercial lines account manager based in the company's Rockland office.



Heidi Swiderek

Heidi has nearly 30 years of experience in the insurance industry, including four years with Allen from 2004-2008. Most recently, she was senior underwriter in risk management services for the Maine Municipal Association.

In addition to her education and experience in commercial insurance, Heidi has been recognized for her customer service skills, including being the recipient of an Outstanding Customer Service Representative of Maine award presented by the Governors of the Societies of Certified Insurance Counselors and Certified Insurance Service Representatives.

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## Allen Insurance and Financial

# Appointed to The Hanover's President's Club

The Hanover Insurance Group, a leading provider of property and casualty insurance products and services nationwide, recently honored Allen Insurance and Financial with an appointment to its President's Club, an elite group of independent insurance agencies from across the country.

President's Club agencies meet the highest level of standards with regard to the agency's ability to deliver value to customers through strong insurance expertise and responsive service.

The Hanover partners with only 2,200 out of a total of 35,000 total independent agents in the country. Across The Hanover's agents, an elite group of only 125 are honored in its President's Club each year as the company's top performers.

"The Hanover has always partnered with the best independent agents in the country who provide real value and outstanding service for their customers," said Frederick H. Eppinger, president and chief executive officer of The Hanover. "Allen Insurance and Financial exemplifies what it means to be a truly professional independent agent, providing expert insurance advice, dedicated service and a broad range of products to meet the needs of its customers."



Mike Dufour.

The agency will be formally recognized for its President's Club achievement at a national business conference sponsored by The Hanover.

"We are proud to have earned the honor of The Hanover's

President's Club," said Michael Dufour, executive vice president at Allen Insurance and Financial. This achievement is a reflection of the successful partnership we have developed with The Hanover, through which we offer specialized and innovative insurance products to meet our customers' unique needs. We are very pleased that The Hanover has recognized our team for its excellent work and dedication on behalf of our customers."

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## **Sherree Craig Now NAHU Self-Funded Certified**

[Sherree Craig](#), senior account executive in the insured benefits division at Allen Insurance and Financial, is now certified through the National Association of Health Underwriters' new professional development course on self-funding. This continuing education course for agents has been approved in all 50 states.



Sherree L.  
Craig, CEBS

Craig completed this three-hour course to receive the most up-to-date information on the key technical components of self-funding and is prepared to counsel Allen Insurance clients on self-funded models and strategy.

"By taking this course, Sherree has joined an elite group who is uniquely qualified to assist clients in implementing and maintaining self-funded medical coverage," said Janet Trautwein, NAHU chief executive officer. "She understands the benefits and

risks between self-funded and fully-insured, and is in the perfect position to advise businesses on their options.”

Topics of study include:

- Implementing self-funding plan structure—technical knowledge and overview
- Fixed cost and aggregate risk
- Third party administrators—fees and services
- Stop-loss insurance
- Managing claims and controlling cost
- Plan design structure to influence consumer behavior
- Transparency

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans.

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# Kimberly Edgar Earns Maine Health & Life Insurance License



Kim Edgar

[Kim Edgar](#), a group benefits account manager at Allen Insurance and Financial, has obtained her license to sell life, health, and other group insurance benefits programs in the state of Maine. She studied for the state exam through Allen’s in-house




education program.

Edgar joined Allen Insurance and Financial in August 2014 and is based in the company's insured benefits division, located at 31 Chestnut Street in Camden. She assists clients with questions about group benefits, including life, disability, dental, and health insurance.

Edgar lives in Lincolnville with her husband and son and their rescue dog.

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## **Michael Pierce Recognized by Commonwealth Financial Network®**

Michael Pierce, an independent financial advisor affiliated with Commonwealth Financial Network® and president of Allen Insurance and Financial in Camden, Maine, has achieved Commonwealth  Leaders status for 2015.

This distinction recognizes successful financial advisors based on a ranking of annual production among Commonwealth's network of approximately 1,600 financial advisors. Commonwealth is the nation's largest privately held independent broker/dealer-RIA and the broker/dealer of choice for Pierce.

Wayne Bloom, CEO of Commonwealth, said, "We are pleased to recognize Mike Pierce with this exclusive distinction. As a highly regarded advisor within the industry and a valued member of the Commonwealth community, Mike represents the scale and stature of a Leaders-level advisor, and we look forward to his participation in our conference."

A variety of business meetings and informative sessions spanned the weeklong conference, where attendees gained compelling insights, best practices, and recommendations from industry leaders. Numerous networking sessions and opportunities for interacting with peers allowed like-minded advisors to connect and share ideas. Overall, the conference emphasized providing the highest level of service, value, and commitment to the participants' clients.

Said Bloom: "Attending this event is just one of the many ways in which Mike displays a long-term commitment to educating himself on the best tools and strategies to meet the demands of investors." .

### **About Allen Insurance and Financial**

Allen Insurance and Financial has been providing individuals and organizations with financial guidance. Located at 31 Chestnut Street in Camden, the advisors of Allen Insurance and Financial pride themselves on crafting unique strategies for each client. For more information, please visit [www.allenif.com](http://www.allenif.com). Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA, SIPC, a Registered Investment Adviser. Fixed Insurance products and services offered through Allen Insurance and Financial or CES Insurance Agency.

### **About Commonwealth Financial Network**

Founded in 1979, Commonwealth Financial Network, member FINRA/SIPC, is the nation's largest privately held independent broker/dealer-RIA, with headquarters in Waltham, Massachusetts, and San Diego, California. J.D. Power ranks Commonwealth "Highest in Independent Advisor Satisfaction Among Financial Investment Firms, Four Times in a Row." The firm supports approximately 1,600 independent advisors nationwide in serving their clients as registered representatives, investment adviser representatives, and registered investment advisers, as well as through hybrid service models. For more information, please visit [www.commonwealth.com](http://www.commonwealth.com).

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# A Founding Member of Maine Employers for Safety & Health Excellence

Edwin Morong, executive director of Maine Employers for Safety & Health Excellence, stopped by our office in Camden Monday, March 9 to present us with a certificate of appreciation in recognition of Allen Insurance and Financial's role as one of the first Maine businesses to support the founding of the organization. [Mike Dufour](#), our executive vice president (at right), accepted the certificate. Online at [meshementor.org](http://meshementor.org)



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