

Thank You, Road Crews!

On the eve of our next snow storm, Allen Insurance and Financial delivered morning coffee and donuts to the public works departments that serve the communities that are home to our offices in Knox and Waldo counties. We'd like to encourage everyone to stay warm and safe and when possible, say thank you to public works and public safety personnel who are at work no matter what the weather brings.



In Belfast, business Insurance Specialist Sally Carlisle delivered donuts from Weaver's Roadside. With her in this photo is Noah Willet of Belfast Public Works.



In Camden, marine insurance specialists Gene McKeever and Chris Richmond brought Dunkin' Donuts and coffee to the public works garage, where they were met by an appreciative crew getting ready for the weekend storm. From left: Rick Seibel, director, Camden Department of Public Works; Carl Perkins, Clark Mason, Rodney Feltus, Gene McKeever, Allen Insurance and Financial; Jeff French, Keryn Laite and Chris Richmond, Allen Insurance and Financial.



In Rockland, personal insurance specialist Meesha Luce delivered Dunkin Donuts and Coffee. Greg Blackwell accepted on behalf of the busy crew at Rockland Public Works.

Talking Marine Insurance and Safety With the Nation's Tall Ship Owners

Gene McKeever and Chris Richmond, marine insurance specialists from Allen Insurance and Financial recently attended the 42nd

annual Tall Ships America Annual Conference, where they each led a well-attended presentation on insurance and safety.

Richmond's talk, "The Ethics of Marine Surveying," allowed him to draw on both his experience as a former tall ship captain and now as a commercial marine insurance specialist. Richmond joined Allen Insurance and Financial in 2011 after 20 years in the marine industry.

Richmond discussed:

- The difference between buyers' surveys, insurance surveys, and material condition surveys in terms of



Chris

Richmond

expectations, strengths, and potential pitfalls.

- Finding the right surveyor for the kind of survey needed.
- What a sail training board of directors should do to ensure they are getting the truth about the material condition of their ship, including any bad and expensive news.
- Who has the legal and ethical burden for getting the right survey for the right purpose.
- The responsibility to act on survey findings.

In a discussion session entitled, "Don't Cast Off Without It," McKeever discussed the Jones Act, providing important information about the intricacies of marine insurance for vessels, their owners and the people who work with them.



Gene McKeever

McKeever presented:

- The history of the Jones Act and related laws.
- The types of coverage available to those who work aboard tall ships.
- The actions and activities triggering that coverage.
- The cost of coverage and how it is determined.

Allen Insurance and Financial has worked with Tall Ships America as their exclusive endorsed agency world wide since 2007 to provide a comprehensive vessel insurance program for association members, who include many of the nation's most historic tall ships.

Both presentations were designed to help ship owners learn about the proactive steps they can take to help maintain a viable insurance position while working with their insurance agent, said Richmond.

Participants at the 42nd Annual Conference on Sail Training and Tall Ships, held Feb. 4 through 6 in Philadelphia, discussed maritime issues, learned about new regulations in the industry, networked with tall ship masters from around the country and abroad left feeling inspired, motivated and eager to implement all they learned within their own organizations.

The conference ended with the Gala Sail Training Awards Dinner, sponsored by Allen Insurance and Financial, and the presentation of the 2014 Sail Training Awards which honor a select group of sail trainers and supporters who have been recognized by their peers and fellow tall ship masters for their outstanding contributions to the world of sail training.

Founded In 1973, Tall Ships America serves as the hub for tall ships activity, expertise, and information in North America, and is commended by Congress as the Sail Training Organization representing the United States in the international forum. In addition to organizing the TALL SHIPS CHALLENGE® series, Tall Ships America supports the people, ships and programs of sail

training through grants, scholarships, conferences, education, publications, public events and advocacy. The mission of Tall Ships America is to encourage character building through experiential sailing, promote sail training to the North American public, and support education under sail. Online: sailtraining.org

Talking Marine Insurance and Safety With the Nation's Work Boat Owners

✘ Gene McKeever, a marine insurance specialist from Allen Insurance and Financial recently attended the annual International WorkBoat Show in New Orleans, where he gave a workshop to conference participants on disaster planning and risk management.

Conference presenters are screened by the conference organizers well in advance of the event. McKeever's session was held on the conference's keynote stage following a conference keynote speech by Capt. Richard Phillips. McKeever has been writing a column for [WorkBoat magazine](#) since 2008.

McKeever was joined at the conference by Allen Insurance and Financial colleagues Chris Richmond, marine insurance specialist, and Dan Bookham, the agency's business development director. They connected at the show with a number Maine-based companies also in attendance as well as national clients and insurance company representatives.

Amy Bowen Earns Accredited Adviser in Insurance Designation

Allen Insurance and Financial is pleased to announce that Amy Bowen, a commercial insurance account manager based in the company's Belfast office, has earned an Accredited Adviser in Insurance designation from the American Institute for Chartered Property Casualty Underwriters.



Amy Bowen

Designations such as AAI demonstrate an insurance broker's tested knowledge in their field. Allen Insurance and Financial supports all its employees in their efforts to continue their education.

The AAI program requires nine separate exams; the course outlines risk analysis techniques and tools, while providing an in-depth understanding of commercial insurance products and services.

Kimberly Edgar Joins Allen

Insurance and Financial



Kim Edgar

Kimberly Edgar of Lincolnville has joined Allen Insurance and Financial as an account manager in the insured benefits division. She will be based in the company's Chestnut Street office in Camden.

A graduate of Empire State College in Hartsdale, N.Y., Edgar brings with her 13 years of experience managing health and ancillary insurance policies for hospitals and physicians offices in New York. Her role at Allen is very similar; she will be providing customer service and sales support for both health insurance and ancillary group benefits.

"I love client interaction and building strong relationships through out the process," said Edgar. "I truly enjoy educating consumers about the financial market of health and ancillary benefits."

Edgar lives in Lincolnville with her husband and son and their two rescue dogs. Outside of work, she enjoys spending time outdoors with her family, preferably near the ocean.

We are A Best Place to Work in Maine

Allen Insurance and Financial was recently named one of the 2014 Best Places to Work in Maine. This is the third consecutive year Allen has earned this distinction.

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. Partners endorsing the program include: Mainebiz, the Maine State Chamber of Commerce and Maine HR Convention.

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 2014 Best Places to Work in Maine list is made up of 70 companies in three size categories: small (15-49 U.S. employees), medium (50-249 U.S. employees) and large (250+ U.S. employees).

Allen's 70 employees puts us in the medium category. [Here is a link to the complete list.](#)

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
- 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 and the other companies on the list will be recognized and honored at the Best Places to Work in Maine awards ceremony on Oct. 8 and will be profiled in a special publication by Mainebiz. The final rankings will be announced at the event.

For more information on the Best Places to Work in Maine program, visit BestPlacestoWorkinME.com

Welcoming Amanda Corson



Amanda
Corson

Amanda Corson has joined L.S. Robinson Co. insurance of Southwest Harbor as a personal insurance account executive.

A Bar Harbor native, Corson is a graduate of MDI High School and the University of Maine in Orono. She holds the ACSR (Accredited Customer Service Representative) and AAI (Accredited Advisor in Insurance) designations and brings 17 years of insurance experience to L.S. Robinson.

Outside of work, Corson enjoys gardening, running and supporting her children's activities at MDI High School. She lives with her family in Trenton, where her husband Steve is the fire chief.

L.S. Robinson Co. has served the insurance needs of Mount Desert Island families and businesses since 1932. An independent agency that is now part of the employee-owned Allen Insurance and Financial, L.S. Robinson also offers health & life insurance and financial and retirement planning services from offices at [339 Main Street in Southwest Harbor.](http://339MainStreetinSouthwestHarbor)

Welcoming Sally Weymouth-Carlisle



Sally
Weymouth-
Carlisle

Sally Weymouth-Carlisle has joined Allen Insurance and Financial as an outside sales producer.

A native of Belfast and a graduate of the University of Maine in Orono (BS- Business Administration), Sally has nearly a decade of experience in the insurance industry, most recently for a large national insurance carrier. She is a licensed property & casualty and life & health insurance producer in Maine.

As an outside sales specialist, Sally will be working with business owners on their insurance needs as well as connecting them with other members of the Allen team who can assist with other services for their business, such as health insurance or financial planning.

“My work is about building partnerships in the business community – something I find incredibly rewarding,” she said.

Outside of work, Sally enjoys exercising, hiking and spending time with family. She and her family live in Morrill.

Welcoming Sandra Payson



Sandie
Payson

Allen Insurance and Financial is pleased to announce that Sandra L. Payson of Rockland has joined the company as a personal lines account executive.

Payson is a graduate of Rockland District High School and holds the Accredited Adviser in Insurance (AAI) and Associate in Insurance Services (AIS) designations.

“Sandie brings more than 30 years of industry experience to our personal insurance division, – from call center work to claims, to servicing complex personal insurance accounts,” said Jean Dutch, chief operating officer at Allen Insurance and Financial. “She’s a great addition to an already strong staff.”

Said Payson: “I love insurance and believe in the products and coverages we sell. I like the complexities of our clients needs. Even after all my years in this business, there are still situations that will be new and unique. No day is ever the same and I truly believe in the good that our insurance products provide for our clients.”

A resident of Rockland, Payson has three grown children and four grandchildren. Outside of work, she enjoys babysitting her grandchildren as well as traveling, gardening, kayaking and dancing.

Marine Insurance on the Radio



Gene McKeever, center, and Chris Richmond, talk about marine insurance with Chris Wolf during the Pen Bay Pilot News Hour on Monday, April 14, 2014.