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.”

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.

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.

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. 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.

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

Edwin Morong, executive director of Maine Employers for Safety & Health Excellence, stopped by our office in Camden Monday 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.

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.