

# Allen Insurance and Financial Welcomes William E. Clark Insurance Agency of Skowhegan, Advancing Growth and Employee Ownership

Allen Insurance and Financial has acquired the William E. Clark Insurance Agency of Skowhegan.

The William Clark Agency is a third-generation family-owned Maine business with deep roots in the greater Skowhegan community. As part of the acquisition, Clark Agency owner Jennifer Frederick joins Allen as the company's 98th co-owner.

Headquartered in Camden, Maine, since 1866 and serving clients across the U.S. through offices in Rockland, Camden, Belfast, Southwest Harbor, Waterville and Skowhegan, Allen Insurance and Financial is 100 percent employee-owned and has been recognized as one of Maine's Best Places to Work for 14 consecutive years.

"This is an exciting new chapter for the William Clark Agency," said [Jennifer Frederick](#), third generation owner. "For more than 60 years, our focus has been on trusted relationships and personal service. Joining Allen Insurance and Financial allows us to keep the same local team and level of care our clients expect, while gaining access to broader resources to better serve their needs now and into the future."

"The William Clark Agency has earned the trust of its community over generations," said [Dan Bookham](#), senior vice president of business development at Allen. "This transition unites shared

values and combines local expertise with broader resources to better support clients while keeping decisions close to home.”

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## **Welcoming Ines Cross to Team Allen**



Ines Cross of Lincolnville has joined Allen Insurance and Financial as an accounts payable assistant. She holds a bachelor’s degree in accounting and brings a strong foundation in financial operations and administrative support.

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## **The Crucial Role of Hiring and Onboarding in Safety**



Dan Bookham

By Dan Bookham for [WorkBoat Magazine](#)

Hiring and onboarding play a pivotal role in establishing a strong safety culture within an organization. By carefully selecting and training new employees, businesses can significantly reduce the risk of accidents, injuries and fatalities.

While the process can seem daunting for small businesses and rote and impersonal at larger entities (and HR work can feel like a potential minefield unless a you are specialist in that area), a well thought out approach to hiring, screening, onboarding and sharing culture can pay dividends specifically in the areas of safety and the reduction of workplace injuries and more generally enterprise-wide.

The first step is to know what you are looking for in a candidate from a safety perspective. Although labor markets continue to be tight, resist the temptation to lower your standards as that marginal candidate might be the one who blows up your workers compensation or P&I experience, or who puts that work truck into the school bus.

A thorough background check is a vital component of the hiring process, especially in industries where safety is paramount. Background checks allow you to uncover criminal records,

substance abuse issues or other red flags that may pose a threat to workplace safety. This in turn mitigates the risk of workplace violence, theft or other harmful behaviors and can ensure that new hires align with the organization's values and commitment to safety.

Obviously, you should adhere to industry-specific regulations and local laws regarding background checks – especially around access and confidentiality. There are firms that specialize in running legally compliant checks for you, so this might be a task to consider outsourcing.

Candidate criteria is the next element. Look for safety-minded individuals and prioritize candidates who demonstrate a strong commitment to safety. Given that your company is unique, ensure that potential new hires align with the organization's safety values and culture and of course verify that candidates possess the necessary skills and experience to perform their tasks safely.

Once the job offer has been made and accepted, an effective and engaging onboarding process allows you to drive home your safety culture. A comprehensive safety orientation will introduce new employees to the company's safety policies, procedures and emergency plans.

Job-specific safety training, tailored training for each role and emphasizing potential hazards and safety precautions, coupled with practical, hands-on training to reinforce safety knowledge and skills, can cement the elements that keep new hires safe from the get-go. Mentorship and buddy systems where you pair new hires with experienced employees to guide them through safety protocols also helps teach the greenhorn that safety is core to "the way things are done around here." Finally, regular check-ins by supervisors allow for assessment

of the new hire's understanding of safety and allows them to address any concerns either they or the employee may have.

Not only does building safety considerations into your hiring and onboarding process make for fewer workplace injuries and less impact on your insurance, it also demonstrates to rookies and veterans alike that leadership walks the walk when it comes to ensuring the whole team can enjoy a safe workplace.

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## **Society of Certified Insurance Counselors Honors Martha Wentworth for 20 Years of Dedicated Leadership and Professional Development**



[Martha Wentworth](#), CIC, CRM, CPRM, was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Martha was awarded a certificate of achievement recognizing 20 consecutive years of successfully maintaining the Certified Insurance Counselor (CIC) designation. The CIC designation requires an annual continuing education update ensuring that her education is always up-to-date and relevant.

Martha is a business insurance producer who serves clients across Maine from the Allen's Waterville office.

In addition to her CIC designations, Wentworth maintains the Certified Risk Manager (CRM) and Certified Personal Risk Manager (CPRM) designations. She recently celebrated her 25th work anniversary with the company.

"The CIC program's unwavering dedication to fostering professional excellence has set a high standard in our industry," said Dan Bookham, senior vice president for business development at Allen. "Martha's consistent pursuit of growth and development is truly inspiring, serving as a model for her colleagues within our company and across the Maine insurance community."

**ABOUT THE CIC PROGRAM:** The CIC Program is nationally recognized as the premier continuing education program for insurance professionals, with programs offered in all 50 states and Puerto Rico. Headquartered in Austin, Texas, the Society of CIC is a not-for-profit organization and the founding program of The National Alliance for Insurance Education & Research.

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# Review Insurance Clauses Before Signing



By Chris Richmond

Originally Submitted to [WorkBoat Magazine](#)

We are often asked by our insureds to review the insurance clause in contracts they are asked to sign. All too often, unfortunately, the contracts have already been signed before we have a chance to review them. These contracts are often prepared by legal teams or pulled from the Internet. While it is important to have the legalities in a contract correct, it is equally as important to have the insurance aspects correct –and that is why a conversation with your agent is important before you sign on the dotted line.

A contract, when properly drawn and signed, can become an enforceable document. But for insurance purposes, just because you have signed the document does not mean that your insurance policy will react to it. Your insurance policy is also a legal contract, and the insurance company is only going to respond to the limits and conditions written out in your policy. It is important to make sure that the limits and conditions that you are insured for will meet the requirements in the contract you are signing.

In addition to limits there are often other stipulations that

need verification with your agent before signing. Waiver of Subrogation and hold harmless clauses are often inserted. While these can be very beneficial to the party making the request these types of requirements need to be approved by your insurance company beforehand. Contracts often include the words “any and all” when referring to risks covered. Your insurance policy most likely will not react to “any and all” claims made against it. Again, have these clauses reviewed beforehand.

If your contract only involves a vessel then any General Liability and Workers Compensation limits that are required will most likely not apply. Your hull and protection & indemnity policies will react to claims made against the boat. Getting the party who is requesting these limits to understand this can often be futile. This is when you should get your insurance agent involved to help sort out the wording and coverage issues.

Contracts are required for many reasons. A boiler plate contract most likely will not fit your unique situation. Contracts are also negotiable. It is wise to involve your insurance agent in this process before signing any contract.

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## **Checklist for Property Owners: Protect Your Business From Frozen Pipes**

Bitter temperatures can freeze pipes, creating catastrophic property losses and havoc in your life.

With proper winter weather preparation, you can minimize the impact of severe weather on your business.

Before winter weather occurs:

- Add emergency contacts to your emergency plan. Post the list at all telephones, and make copies for all employees to keep with them.
  - Plan for maintenance personnel to properly monitor buildings during cold snaps, upping site visits and checking unoccupied areas of buildings.
  - Properly mark the location of hydrants and sprinkler system post indicator valves for easy clearing after heavy snow.
  - Inspect all areas along the building's inside and outside perimeters to ensure they are sealed.
  - Provide heat for dry-pipe sprinkler system enclosures.
  - If space heaters are used as this heat source, keep them in good operating condition and away from combustible or flammable materials.
  - Maintain roofs; repair leaks, secure flashing, clear debris from the roof's surface, drains and overflow scuppers.
  - Check that gutters and downspouts are secured to buildings and clear of leaves and debris. If they iced over during a previous winter, consider properly installing heat trace to prevent major icicles and dams. Consult with a professional roofer to properly assess your situation.
  - Make sure all building openings are weather-tight so they do not admit cold.
- During winter months:
- Maintain building temperatures above 55 degrees, with adequate airflow to prevent freezing.
  - Make frequent visits to unoccupied and often overlooked areas: mechanical rooms on an outside wall, closets, space above a finished ceiling, stairways, open warehouse areas

with large doors, pipes near glass windows and walls, vestibules and atrium areas.

- Thaw piping, equipment or building systems that become frozen using extra heat and airflow.
- Have qualified sprinkler contractors ensure that your sprinkler system is properly repaired and operational before normal building operations are resumed. Never thaw pipes with open flames.
- Verify that all fire protection equipment is operating effectively and, if it is brought offline or damaged, have a qualified fire protection contractor repair and place the system back into service.

Arctic temperatures can have a dramatic effect on your building – and your livelihood. Regular maintenance and a winter weather plan can help you avoid its negative impact.

*Via Cincinnati Insurance Companies.*

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**Mindy Maheu and Jennifer Coffin Earn Safeco Insurance® Award of Excellence for Superior Underwriting Skill**



Mindy Maheu

Mindy Maheu and Jennifer Coffin, personal insurance account executives with Allen Insurance and Financial, have been honored with the Safeco Insurance Award of Excellence, an honor recognizing superior



Jen Coffin

underwriting skill.

This recognition is achieved only by a select group of agents across the country who sell Safeco Insurance. This is Maheu's fifth year and Coffin's fourth year earning this recognition.

"Delivering excellence in underwriting involves combining outstanding customer service with a thorough knowledge of the complexities of insurance coverage to achieve excellent results for Allen's clients," said Scott Carlson, manager of the personal insurance division at Allen Insurance and Financial.

“Mindy, Jen, and the entire Allen personal insurance team make that happen by ensuring customers receive the most suitable coverage for their needs. This recognition is well-earned, and we at Allen are especially proud of the numerous consecutive awards they’ve achieved.”

Maheu holds the Certified Insurance Service Representative (CISR), and Certified Insurance Counselor (CIC) designations. She joined our company in 2002 and is based in Waterville. Coffin has been with Allen Insurance and Financial since 2004 and is based in Camden. She holds both the Accredited Customer Service representative (ACSR) and Certified Personal Risk Manager (CPRM) designations.

The Safeco Award of Excellence recognizes outstanding agents who have developed a solid underwriting relationship with Safeco and whose agencies have qualified for the Safeco Insurance Premier Partner Award, the company’s top recognition program. Fewer than 10 percent of agencies who sell Safeco have agents who receive this award.

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**Leann Cailler Earns Safeco  
Insurance® Award of  
Distinction**



Leann  
Cailler,  
ACSR, CPIA

Leann Cailler, a personal insurance account executive with Allen Insurance and Financial, has earned the Safeco Insurance Award of Distinction and has been named a producer of the year for 2024.

This recognition is achieved only by a select group of agents across the country who sell Safeco Insurance. This is Cailler's third year receiving the Safeco Award of Distinction.

The Safeco Award of Distinction honors outstanding agents who have developed a solid partnership with Safeco. Only 150 agents nationwide earn this award.

"Leann's dedication to her clients and her commitment to delivering high-quality service have truly distinguished her," said Scott Carlson, manager of the personal insurance division at Allen Insurance and Financial. "Being honored with the Safeco Insurance Award of Distinction and named a Producer of the Year for 2024 is a reflection of her hard work and the strong relationship she has built with Safeco. We are all very proud of Leann for achieving this well-deserved recognition."

Cailler, of Waldoboro, has been with Allen Insurance and Financial since 2007. She holds both the Accredited Customer

Service representative (ACSR) and Certified Professional Insurance Agent (CPIA) designations.

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. Safeco is a Liberty Mutual Insurance company.

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# The Significant Implications of the Dali Bridge Accident Have Only Just Begun



By [Dan Bookham](#) for [WorkBoat Magazine](#)

As I sit down to write this, I'm still shaking off the jet lag from a week of meetings at Lloyd's of London. Lloyd's was buzzing with a range of issues: the pending North Atlantic hurricane season, tensions in the South China Sea, the potential for increased interference with shipping off Iran, and the ongoing conflicts in Ukraine and Gaza and the implications

thereof for coverage in the Black- and Red Seas. The number one topic- by a country mile- was the Dali bridge accident and the significant ramifications that are already falling into place following the collision between the 9,971 TEU container ship and Baltimore's Francis Scott Key Bridge.

Anyone with even a rudimentary grasp of how my industry works can guess the first issue: this incident will result in substantial insurance claims. Experts estimate that insurers may face claims of up to \$3 billion. This figure is double the largest-ever protection & indemnity (P&I – liability relating to vessels) claim to date, which was the \$1.5 billion collective loss from the 2012 Costa Concordia disaster. One excess P&I underwriter I met with put the potential loss in context by pointing out \$3 billion would wipe out 20 years of underwriting profit across Lloyd's.

Another big topic was the complex insurance structure around this incident. The marine insurance sector operates with a complex and layered structure of insurance and reinsurance designed to minimize, transfer, and offset financial risk. While it's too early to definitively say whether this structure will be breached, the Dali incident has raised concerns about its limits.

Something else that cannot be ignored is the incident's location and our well-deserved reputation for aggressive and expensive litigation here in the States. The collapse of the bridge, the loss of life, and impact on US East Coast trade and the Port of Baltimore all contribute to the complexity of the situation once it reaches the courts.

Operational impacts and trade disruptions continue also, even with the impressive (and often innovative) efforts underway to clear debris, channels, and terminal backlogs. The collapse of a

vital regional transport link will continue to affect trade for some time to come, and as we've seen in recent memory with the Ever Given incident in the Suez Canal and general disruptions caused by COVID a supply chain rupture only exacerbates existing pressures and can have an outsized influence on regional and national economies.

The incident is also prompting a lot of searching questions about ship maintenance, tug assist, and why the bridge wasn't better protected. These are broader than Baltimore. I don't pretend to have any of the answers (my armchair NTSB investigator badge never being issued) but I do know that any incident causes underwriters to break out the microscopes and examine impacted industries and sectors in fine detail.

In summary, the Dali bridge accident poses challenges to the marine insurance system, and its impact will reverberate for many years. And in what won't be a surprise to anyone, marine insurance rates are likely to increase as a result.

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## **Why Every Business, in Every Industry, Needs Cyber Coverage**



By [Chris Richmond](#)

For [WorkBoat Magazine](#)

Today's marine industry relies on computers, smart phones and the Internet to operate and is just as vulnerable as any other industry for cyber attacks. An attack can have a significant impact on your employees, your customers, your reputation and can bring you serious financial loss. A cyber liability policy can provide risk management services useful to you before, during and after a data breach.

There are two important types of cyber liability to know about: First party and third party.

A first party cyber liability occurs when your own data is stolen. This can include your own employees' personal information or information about your customers. A cyber liability policy will provide credit monitoring services to assist the affected individuals which could help minimize the risk of identity theft. Included in the category of first party cyber liability are:

- **Funds Transfer Fraud** is an intentional, unauthorized instruction transmitted via email to a financial institution to transfer funds. If your computer system is compromised, a hacker can have access to your banking information and initiate fraudulent electronic wire transfers.
- **Lost Business Income** due to cyber theft, (a hack or data breach), is not covered unless cyber coverage is in place. Your regular business insurance policy covers you for things like fire, theft and wind, but not anything cyber-related.

Third party liability coverage can provide protection for damage caused by your business to third parties due to a hack. This

could be confidential client information that you store in your system. Coverage included in this category are:

- **Breach of Privacy:** A client's personally identifiable information has been accessed by an unauthorized party.
- **Misuse of Personal Data:** Personal data is stolen or misused and they suffer financial damages.
- **Transmission of Malicious Content:** Failure to stop the transmission of virus, malware or other malicious content.

Computers, smart phones and the Internet are as important as any other business tool. They also leave you vulnerable to losses. It is very easy to sit back and say your facility is too small and assume no one would ever want your data and think a hack could never happen to you. But since that is exactly what the hackers want you to say, best to consider adding cyber coverage to your insurance policy. Have a talk with your agent and learn more about this important coverage.