

# 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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# **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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**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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## **Chris Wilson Earns CPIA Designation**



Chris Wilson

[Chris Wilson](#), ACSR, a member of the personal insurance team at Allen Insurance and Financial, has earned the Certified Professional Insurance agent designation from the American Insurance Marketing and Sales Society.

The CPIA designation emphasizes critical skills in insurance underwriting, coverages marketing and client services.

Wilson also holds an Accredited Customer Service representative (ACSR) designation. She joined Allen in 1998.

“All of us here at Allen are incredibly proud of Chris’s professionalism and commitment to both customers and community,” said [Scott Carlson](#), personal insurance division manager at Allen Insurance and Financial.

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## **Jaime Hannan Earns Accredited Customer Service Representative Designation**



Jaime Hannan

Allen Insurance and Financial is pleased to announce that Jaime Hannan, a personal insurance account assistant has achieved the designation of Accredited Customer Service Representative in Personal Lines from The Institutes, an insurance education organization.

[Jaime](#) has been with the company for six years. She is based in our Rockland office.

ACSR courses help insurance professionals advance their skills, build knowledge and stay ahead of evolving trends so they can better serve their customers. Allen Insurance and Financial encourages all of the company's employee-owners to include continuing education as part of their professional development goals.

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## **Meesha Luce is Maine's Young Agents Committee Chairwoman**



[Meesha Luce, CPIA, ACSR](#), a personal insurance account executive at Allen Insurance and Financial, is the 2023 chairwoman of the Maine Insurance Agents Association's Young Agents Committee.

A member of the MIAA Young Agents Committee since 2013, Luce was named the MIAA Young Professional of the Year in 2017.

She said: "I'm looking forward to building on all the work done by the committee over the past few years. We're all so

passionate about what we do and I can't wait to translate that energy into projects to help shape the future of our industry in Maine."

Past chairwoman of the MIAA Young Agents Committee is Ashley Purington of Gosline Insurance Group's Gardiner office.

Luce joined Allen Insurance and Financial in 2006. She is based in the company's Rockland office. She holds the Certified Professional Insurance Agent (CPIA) designation from the American Insurance Marketing and Sales Society and the Accredited Customer Service Representative (ACSR) designation from the Independent Insurance Agents & Brokers of America.

ABOUT MAINE YAC: The MIAA Young Agents Committee focuses on activities and communication to build insurance industry leadership potential among those in the industry who are younger than age 40 or have been in the industry for fewer than five years.

More

information:

<https://www.maineagents.net/YoungAgents/Pages/AboutMEYAC/default.aspx>

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## **The Classic Question: What is a Home Worth? Valuing a Home from an Insurance Perspective**



By Cale Pickford

For [Winter 2023 Maine Realtor Magazine](#)

Real estate agents know that valuing and pricing a home is more art than science. In most parts of the country, this question is a lot easier to answer, as homogenous homes in cookie-cutter subdivisions create a commodity-like price environment while homes in Maine are much more often one-of-a-kind assets.

The classic market-based answer to the question of value is that something is worth what someone is willing to pay for it. To get there, real estate agents look at recent comparable sales but often agents go with their gut, using recent sales and market momentum as a guide.

The seller's situation can also guide pricing. I would argue that the art of valuing the home is the most important role that the real estate agent plays in both the buy and sell side of the transaction.

Valuing a home from an insurance perspective is a different, but no less important job, and in many cases just as subjective. Insurance agents look to insure homes at the cost to replace new, assuming a total loss. Generally, you'd also add in the cost to demolish the damaged structure and dispose of the debris. If the market value of a home and the replacement value of the home are the same, that is purely coincidence.

Now, how do insurance agents get to the correct valuation?

### **Software**

All insurance agents have access to replacement cost estimating software. The agent fills in data about the home such as building shape, square footage, year built, basement type, number of bathroom and so on. The agent can select grades from drop down menus to assign the quality of the construction. These options range from basic contractor grade to custom luxury, with several grades in between. Agents can also fill in fields for flooring, built ins, extra features, with thousands of options and exponentially more combinations. The downside with this software is that it is only as good as the assumptions built into it by the developer and it probably works best with newer, modern built homes in regions with developer-based construction. Still, this is an important tool.

### **Conversations with local contractors and architects**

These are the professionals who have the real time information. They know exactly what their material, labor and subcontractor costs are, and that information is always going to be more regionally accurate. Most builders and architects can break down the cost to rebuild in a per square foot number and the agent can use that as a range to overlay with the valuation report generated by the replacement cost software.

### **Valuation specialists working with insurers**

Insurers are paying the claims, so they have a lot of data on hand about the cost to replace a home. Many insurers have specialists in-house or they work with third-party inspectors to inspect homes and perform their own replacement cost analysis. A diligent agent will have a conversation with the insurer before issuing coverage to make sure they are comfortable with the replacement cost number. Working with an insurer who inspects the home (almost always after the policy is issued) should

provide peace of mind to the homeowners that a professional has seen their home, documented its unique features and come up with their own cost to replace.

With all these tools at the insurance agent's disposal, coming up with an accurate replacement cost number is still part science and part art. A diligent agent will always err on the high side because a homeowner does not plan to have an insurance claim. When you're building a new home, you can work within the contractor's schedule and perhaps even get several bids and select the lowest option. This is usually not the case following an insurance loss. Also, historic homes cost far more to replace than the equivalent modern home due to unique materials, dimensional lumber, and custom finishes. The best tip for homeowners is to work with an independent agent who understands the importance of being properly insured and has the expertise to work collaboratively with the homeowner to get there.

**Top tip:** Look for insurance policies that offer guaranteed replacement cost coverage. A guaranteed policy is a promise to rebuild regardless of the limit of coverage: essentially unlimited. If that is not available opt for one that provides extended replacement cost, usually expressed as a percentage of the dwelling limit on the policy: for example, 125% or 150% extended replacement cost.

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## Home Heating Safety – Fall

# 2022

**Electric Space Heaters**

- Only use space heaters that have UL or FM tested and approved listed on their labels.
- Position at least 3-feet away from anything combustible such as curtains, furniture, bedding, paper, and decorations during the holiday season. Never place clothing, hats, or mittens on space heaters to dry.
- Always turn off space heaters when leaving the room or going to sleep.
- Ensure your space heater has an automatic safety shut-off switch that turns it off in the event the heater tips over.
- Avoid using extension cords or power strips with your space heater, and do not plug multiple space heaters into the same outlet. Always unplug your space heater when not in use.



**Wood/Pellet Stoves & Fireplaces**

- Should be serviced annually by a qualified technician. Chimneys, flues, and exhaust pipes should be cleaned annually by a certified professional.
- Ensure wood stoves are on their own separate flue from any other furnace or heat source.
- Allow ashes to cool completely and use a non-combustible metal container to dispose of ashes.
- Do not vacuum ashes with a household vacuum.
- Only burn dried and seasoned wood in your fireplace/wood stove. Refer to the manufacturer's instructions and only burn the recommended pellets in your pellet stove.
- During the holiday season, use caution and position all decorations at least 3-feet away from your stove/fireplace.



As consumers, we're all experiencing the impacts of the current economic inflation, rising energy costs included. Over the past year, average heating oil prices have increased 50%; natural gas by 18%; and propane by 42%; to some of the highest prices in decades.

Heading into the winter heating season, higher heating costs can put a strain on household budgets and make alternative heating sources an attractive solution.

Keep your home warm and your family safe this winter by reviewing these secondary heat source safety recommendations and taking preventative steps to avoid an accident. [View this PDF](#) from our colleagues at [MMG Insurance.](#)

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# Insurance® Award of Distinction



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