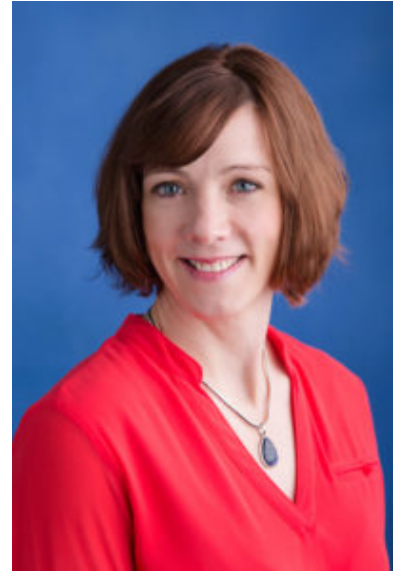


Amanda Corson Earns CIC Designation

Amanda Corson, a personal insurance account executive with LS. Robinson Co.



Amanda Corson

insurance, has earned the designation of Certified Insurance Counselor.

The professional dedication and commitment represented by this achievement sets the standard within the insurance industry. Corson earned the designation through a series of rigorous written exams focusing on all major fields of insurance, agency operations and insurance management.

“Amanda’s emphasis on professional development continues to set a great example for her colleagues and shows her deep commitment to making sure they receive her best possible insurance counseling,” said Michael Pierce, company president.

A Bar Harbor native, Corson is a graduate of MDI High School and the University of Maine in Orono. She also holds the ACSR (Accredited Customer Service Representative) and AAI (Accredited Advisor in Insurance) designations.

Fact vs. Fiction: 529 Savings Plans and Coverdell Education Savings Accounts



Sarah Ruef-Lindquist, JD, CTFA

Fiction: The money I put into a college savings account will hurt my child's chances of receiving financial aid.

Fact: Funds that a parent puts into a 529 savings plan or Coverdell Education Savings Account that are owned by the parent have a low impact on a student's financial aid package. When these types of accounts are owned by the parent, only a portion of the balance—up to 5.64 percent—is factored into the student's Expected Family Contribution on the Free Application for Federal

Student Aid (FAFSA). This is a much lower rate than the 20% that is assessed on student-owned assets.

You should be aware, however, that distributions from a grandparent-owned 529 plan will be considered untaxed income to the student, with 50 percent of the distribution included in the FAFSA. So, if grandparents do own a 529 plan for the benefit of the child, they may want to consider reserving those funds for the last two years of college, as the FAFSA uses the prior-prior year's tax return to complete the income questions.

Meesha Luce Recognized for Excellence by Safeco Insurance®



Meesha Luce

Meesha Luce, a personal insurance account executive with Allen Insurance and Financial has earned the Safeco Insurance Award of Excellence, an honor recognizing superior underwriting skill that is achieved by a select group of agents across the country who sell Safeco Insurance. This is Luce's fifth consecutive year

earning this recognition.

“We are very proud to say that Meesha is again part of this elite group of insurance agents,” said Michael Pierce, president of Allen Insurance and Financial.

The Safeco Award of Excellence honors 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.

Luce, a resident of Jefferson, joined Allen Insurance and Financial in 2006. In 2013 she earned her Accredited Customer Service Representative designation. She has been a member of the Maine Insurance Agents Association Young Agents Committee since 2013, was named Maine’s Young Professional of the Year in 2017 and is the vice chairman of the Maine Young Agents Committee. She is based in the agency’s Rockland office.

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.

Patrick Chamberlin Joins Our Business Insurance Team



Patrick Chamberlin

Patrick Chamberlin has joined Allen Insurance and Financial as a commercial insurance producer.

Chamberlin has five years experience in property & casualty insurance and holds the Commercial Lines Coverage Specialist designation.

A native of Thomaston, he has an associate degree in criminal justice from Husson University. Before he became an insurance professional, Chamberlin spent 12 years working as a commercial fisherman.

Chamberlin lives in Rockland. Outside of work, he enjoys hiking, skiing and spending time with his fiancé and their bulldog, Blu.

A Best Place to Work in Maine in 2019

Allen Insurance and Financial was recently named as one of the 2019 Best Places to Work in Maine. The awards program was created in 2006 and is a project of the Society for Human Resource Management – Maine State Council and Best Companies Group. Partners endorsing the program include: Mainebiz, the Maine State Chamber of Commerce and Maine HR Convention.

Allen Insurance and Financial has been a Best Place to Work in Maine every year since 2012.

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 2019 Best Places to Work in Maine list is made up of 100 companies in three size categories: small (15-49 U.S. employees), medium (50-249 U.S. employees) and large (250+ U.S. employees).

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.

Protecting Your Family and Home from Wood-Burning Stove Fires

Be smart and stay safe.



We urge you to use and maintain your stove, fireplace and

chimney properly.

[Learn more.](#)

2020 Open Enrollment Checklist



Employers invest in their benefit plans as an asset to recruitment of new employees and retention of valued staff. We want to be sure you are being provided with the most current information on legal and compliance requirements of these plans.

For detailed information and questions, please don't hesitate to reach out to your Allen Insurance and Financial benefits team.

[2020 Checklist \(PDF\)](#)

Amy Bowen Earns Customer Service Designation



Amy Bowen

Amy Bowen, a business insurance account manager at Allen Insurance and Financial recently achieved the designation of Accredited Customer Service Representative in Commercial Lines from the Independent Insurance Agents & Brokers of America.

Based in the company's office at 94 High St. in Belfast, Bowen has been with Allen Insurance and Financial since 2013.

The ACSR designation program was developed to recognize the contribution made to each customer by the service they are provided through independent insurance agencies such as Allen Insurance and Financial.

Independent Insurance Agents & Brokers of America is the nation's oldest and largest national association of independent insurance agents & brokers with more than 300,000 members. Find them online at independentagent.com.

Rates for Individual Health Insurance Plans via ACA May Drop for 2020

Maine's three providers of individual health insurance on the Affordable Care Act marketplace have revised their rate requests for 2020, significantly lowering their projected rates.

This is good news for anyone who plans to enroll or to renew their coverage in health insurance via the Affordable Care Act for 2020. Reminder: Open Enrollment for 2020 health plans starts Nov. 1 and ends Dec. 15.

[Click here to read more from the Lewiston Sun Journal.](#)

MOFGA Receives Grant from Harvard Pilgrim Health Care and Allen Insurance and Financial

The Maine Organic Farmers and Gardeners Association (MOFGA) recently received a \$5,000 grant from Harvard Pilgrim Health Care Foundation and Allen Insurance and Financial to increase access to and affordability of healthy, nutritious food for low income families. MOGFA has a longstanding commitment to help all Maine people acquire local, organic foods regardless of

geography or income. Pictured in the photo, left to right, are: Bill Whitmore, Maine Market Vice President, Harvard Pilgrim Health Care; Sarah Alexander, Executive Director, Maine Organic Farmers and Gardeners Association; and Dan Wyman, JD, Insured Benefits Manager, Allen Insurance and Financial.

