



Bill Mitchell
2000-Present



Paul J. Mitchell
1964-2000



Paul Jullien
1935-1964



John B. Friel
1901-1935

120th

Anniversary



GHM

INSURANCE

Partnership is Powerful

1901-2021

GHM Insurance is still thriving 120 years later

“I wonder how many small businesses manage to survive, and prosper, for 120 years?”

**BILL MITCHELL, PRESIDENT & CEO OF
GHM INSURANCE IN WATERVILLE**

This is the story of one such business. It is the story of a local independent insurance agency founded in Waterville at the turn of the last century by John B. Friel, a prominent individual and business leader of the local community.

“John B. Friel was a very well-known and successful businessman in Waterville,” Mitchell said. “He was born in North Vassalboro in 1862. Although I never knew Mr. Friel personally, I’ve read about him over the years and feel as if I knew him somewhat. He was a very close friend of Walter Wyman, who was the founder of Central Maine Power Company, and Harvey Eaton, one of Waterville’s most prominent lawyers. All three of these men had distinguished careers; they contributed a great deal to the development of the city during the early years of the century.”

“Among his many accomplishments, John Friel – one of the organizers – was instrumental in getting the Bishop of Maine to approve and support the organization and building of Sacred Heart Roman Catholic Church in Waterville,” Mitchell said.

Friel died in 1935 and his son-in-law, Paul Jullien, took over management of the business.

Jullien was born in Washington, D.C. in 1891. He first attended Georgetown University and then graduated from Wentworth Institute in Boston. He served in the U.S. Army in World War I and in 1919 he married Friel’s daughter, Elizabeth.

Jullien worked at J. B. Friel Company a short time prior to Friel’s death, and, as an experienced insurance agent, he managed the agency until his unexpected death in 1964.

Jullien also was active in civic and state affairs. He was an active member of the Elks Lodge, the Lions Club and was a 4th degree member of the Knights of Columbus. He also was member of the American Legion, the Waterville Country Club and the Maine



The J.B. Friel Co. Inc. Insurance office was located on Common Street in Waterville, right around the corner from the current GHM Insurance office on Main Street.

Independent Insurance Agents Association, serving on its board of directors, as president in 1945-46 and as State National Director in 1958-59.

PAUL MITCHELL JOINS FIRM

It was during the latter years of Jullien’s tenure as president of the J.B. Friel Company that Paul J. Mitchell joined the firm. Mitchell’s insurance career began in New York City in January 1951 with Liberty Mutual Insurance Company.

“My father graduated from Columbia University with a master’s degree and he started with Liberty Mutual, first as a claims adjuster and then he transferred into the sales department,” said Bill Mitchell.

Mitchell remained with Liberty Mutual in New York for six years until the company transferred him to the home office in Boston, where he remained for one more year before returning to Waterville. Mitchell married the former Yvette Pooler in 1949 following his graduation from the University of Maine.

When he returned to Waterville in September 1958, Mitchell went to work for Jullien, with the understanding that he would purchase the agency at some later date.

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JOHN B. FRIEL, PRESIDENT 1862-1935

John B. Friel was born March 27, 1862, in North Vassalboro. In 1901, Mr. Friel founded the J.B. Friel Co., a downtown Waterville insurance agency that has evolved over the past 120 years into the current GHM Insurance, which remains in downtown Waterville today. John B. Friel was a very prominent, well-known individual as well as a successful business leader of the local community.

He contributed a great deal to the development of Waterville

in the first quarter of the 20th century. Friel was involved with several civic and community organizations.

Among his many accomplishments, John Friel was instrumental as one of the organizers in getting the Bishop of Maine to approve and support the organization and building of Sacred Heart Roman Catholic Church in Waterville.

Mr. Friel operated the J.B. Friel Co. until his death in 1935, at which time his son-in-law, Paul Jullien, took over the ownership and management of the agency.

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"My father quickly became involved in civic affairs and was elected to the Waterville Board of Aldermen (now Waterville City Council)," Bill Mitchell said.

In his second term, Mitchell became chairman of the board until he resigned to become the first and only executive director of the newly-created Waterville Urban Renewal Authority. He worked as an insurance agent while the urban renewal authority's organizational structure and funding were being finalized.

More quickly than expected, the situation changed dramatically.

"With Paul Jullien's sudden death, my father arranged to purchase the agency with the transaction being completed in November 1964. At the same time, he was deeply involved in the planning of the first urban renewal project, the Charles Street Project – now known as the Concourse – in downtown Waterville."

Paul Mitchell prearranged a merger with the Wayne Hodgdon Agency – so upon his acquisition of the J.B. Friel Company, he immediately merged with Hodgdon Agency that same day.

"They began to operate as the Friel - Hodgdon - Mitchell Agency until January 1972," Bill Mitchell said. "Wayne and Paul were equal owners. Wayne managed the insurance agency while Paul remained with the urban renewal authority."

TWO AGENCIES MERGE

In 1972, the Friel-Hodgdon-Mitchell Agency merged with the Goddard Agency. G. Cecil Goddard had purchased the L.O. Tebbetts Insurance Agency in 1950 and renamed the company the Goddard Agency.

Sam Goddard had entered his father's agency in 1961. When the agencies merged in January 1972, G. Cecil Goddard retired and the three owners – Sam Goddard, Wayne Hodgdon and Paul Mitchell, each with one-third ownership, renamed their company Goddard - Hodgdon - Mitchell Agency, now known as GHM Insurance. Goddard became president, Hodgdon was treasurer and Mitchell remained with

the urban renewal authority.

In May 1973, a major fire in downtown Waterville destroyed several buildings on Main Street. At the time, the office of Goddard - Hodgdon - Mitchell Agency was located on Common Street and sustained substantial water damage as a result of the downtown fire.

"All of the records stored in our basement were destroyed," Mitchell said. "The buildings were joined in the basement and unfortunately our basement was completely flooded. All of our historical records were destroyed as a result."

After the fire, the agency built its present facility at 51-55 Main Street, the side where the fire had occurred.

In 1978, Paul Mitchell returned full-time to the agency. In 1980, he acquired majority interest and became president and chairman of the board.

Mitchell later acquired the remaining ownership interests of his partners – Hodgdon in 1981 and Goddard in 1991.

BILL MITCHELL JOINS THE FIRM

"I joined GHM in 1982 as a sophomore in college. I was anxious to get to work, and my father and mother needed the help. They taught me everything starting with cleaning the bathrooms, emptying trash, and vacuuming and dusting. I was the janitor. My mother taught me how to answer our phones and direct calls to others, as well as teaching me the basics of accounting, which I fell in love with. My father taught me the basics of insurance and business fundamentals, which I still practice today. My parents were amazing people. They worked incredibly hard to stabilize the agency's finances and build a solid foundation for us to build upon. We worked well together, and it was one of my greatest learning experiences throughout my life. For the rest of my parent's lives, we worked together, traveled together, and socialized together. My father died in 2018 at age 92, and my mother passed in 2020 at age 95. I miss them both very much", said Mitchell.

In the 1980s, GHM also operated a real estate agency. The national economy was in flux and Paul Mitchell decided to close down the real estate agency and focus on insurance. "It was one of his best strategic decisions. We've never looked back! He knew if we were to become a leader in the insurance industry in Maine we needed to deliver a better consumer experience, and developed a strategic plan to accomplish that" said Bill Mitchell.

INSURANCE TOP PRIORITY

Mitchell said when the firm merged with the Goddard Agency, it had a strong base of operation with excellent insurance carrier representation.

"In the early 1980s, our sales were growing quickly, but we knew we could do better," Mitchell said. "We became more aggressive in marketing and advertising our services."

Mitchell said he and his father knew if they talked to people about insurance, educated them and helped them make well-informed decisions, without any high-pressure selling, that people would listen to us and ultimately purchase their insurance from GHM. "As a result, we have a much higher level of customer satisfaction and retention, resulting in a significant increase of our sales volume from the late 1980s to the present time," Mitchell said.

"Our staff, many of whom have been with us for 15-20 years or more, is great," he said.

Mitchell said members of the staff continually train to improve themselves with ongoing insurance classes, technology efficiencies, and delivering exceptional customer service.

"Our customers and prospective customers expect and deserve more," Mitchell said. "We combine technical insurance skills with strong people skills into what we call 'friendly professionalism.' We strive to be prompt, knowledgeable and courteous, again with a special emphasis on settling claims for our customers."

Bill Mitchell joined the agency in the early 1980s, and graduated from the University of Maine in 1984 with a Bachelor's Degree in Business Management.

Mitchell immediately obtained his property casualty and life insurance licenses and then his designation as a certified insurance counselor. To become a certified insurance counselor, one must attend and successfully complete five intensive institutes covering all major areas of the insurance industry and five rigorous examinations. To retain that designation, a person must attend 20 hours of continuing education every year.

Mitchell said the agency installed its first computer system in 1984. He said the original network, purchased from Agency Management Systems – at that time one of the largest vendors of automated systems for independent insurance agents in the nation – was primarily to track the agency's account-

More HISTORY, PAGE 4



PAUL JULLIEN, PRESIDENT 1891-1964

Paul Jullien, was born in Washington, D.C. in 1892. He first attended Georgetown University and then graduated from Wentworth Institute. He served in the U.S. Army in World War I and in 1919 he married Elizabeth Friel.

Mr. Jullien began working at the J.B. Friel Co. in 1934, and upon the death of John Friel, he took over as owner and manager of the company. Having previously been a successful insurance agent, he was able to manage the company until his unexpected death in July 1964. Mr. Jullien was very active in civic and state affairs. He was the Democratic candidate for governor in 1944 and was

defeated in that election by Republican Horace Hildreth. Jullien remained involved in Democratic Party politics for many years.

He worked on the successful mayoral campaign of Paul Dundas; the successful gubernatorial and senatorial campaigns of Edmund Muskie and the successful gubernatorial campaign of Clinton Clauson.

He was an active member of the Elks Club, the Lions Club and was a 4th degree member of the Knights of Columbus. He was also a member of the American Legion, the Waterville Country Club, and the Maine Independent Insurance Agents Association, where he served on its board of directors, as president in 1945-56 and as State National Director in 1958-59.

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ing. Within months, he said, they quickly added more features, such as the ability to rate auto and homeowner insurance.

"This ability gave us much more ease and flexibility in finding the most competitive rates for our customers and prospective customers," Mitchell said. "It allowed us to shop rates with multiple companies with the push of a button."

As additional automation features became available, the agency quickly added them. Updates included improvements to client services, vehicle changes, ID cards, insurance binders and claims processing, as well as real-time rating, scanning, extensive use of the internet and internal intranet, and triple monitors and printers/scanners for each employee.

"Each of these features has allowed us to become much more efficient in servicing the needs of our customers," he said.

Bill Mitchell said major network upgrades have been ongoing including replacement of multiple high-speed servers with ongoing software updates, utilization of cloud-based data storage systems, continuous replacement of workstations, laptops, and an emphasis on network security.

The network integrates personal and commercial rating with the client data base; provides the agency with professional proposal software, e-mail and Internet access, scanning capability and improved customer service efficiency, and allows GHM to completely track claims activity for its customers.

"We presently have 30 workstations on our network, three monitors, a printer-scanner at each workstation, and shared color printers throughout the offices," he said.

GHM BRANCHES OUT

In 1988, the Mitchells decided to venture out and open a branch office from scratch in Portland. Initially, the agency was located in a 10-foot-by-10-foot

room in a South Portland real estate agency building. Within four years, the agency purchased its own office building on Brighton Avenue in Portland. The Portland branch was sold in 2000 so Mitchell could focus his attention on opportunities in Waterville.

"One of the most exciting moments in our history was in 1989, when "Rough Notes" magazine chose us to be the "Marketing Agency of the Month,"" Bill Mitchell said. "Rough Notes" is a national trade magazine sent to independent insurance agents across the country.

"we were chosen out of 40,000 independent agencies nationwide, and I believe we are one of only three or four agencies in Maine to ever receive this recognition. We are proud to be part of this select group of agencies throughout the country," he said.

Since then we've received additional accolades resulting from the hard work and dedication of our amazing staff.

Bill Mitchell said the agency today has 25 licensed agents on staff, represents more than 20 insurance carriers and provides insurance to more than 6,500 Maine families, individuals, and business owners.

"It is critical that we make it as easy as possible for our customers to do business with us, and our website helps us accomplish this," he said. "We will always put a top priority on speaking with our customers over the telephone and meeting with them face-to-face, but we want them to have the options of contacting us 24-hours-a-day by whatever means are available."

The ghmagency.com website has evolved over the years to provide relevant information to consumers about a variety of blog topics ranging from the rapid increase in building materials and its impact on the cost of replacing damaged property to suggestions on how to save money on car insurance. "We blog and post on a regular basis" said Bill Mitchell. "It's an effective way of getting the word out to our customers and consumers in general. Additionally, our website has several "Quick Quote" questionnaires people can complete and submit for quotes on car insurance, home/renters, life insurance, business insurance, and more".

Paul Mitchell always enjoyed talking of the com-

pany's history and how John B. Friel was very much involved in the community, his family and his church.

Paul Jullien also was involved in statewide and community activities. He served as state president of the Maine Independent Insurance Agents Association in 1945-46.

G. Cecil Goddard, a Rotarian, was actively involved in community organizations and hospital and church activities as well. Goddard served the Maine Independent Insurance Agents Association as its president and state national director during the 1960s.

Wayne Hodgdon served the Maine Independent Insurance Agents Association as a member of its board of directors and as president in 1978-79.

Over the years, GHM has expanded through strategic acquisitions of other local independent agencies. The first was the acquisition of The Marcel G. Bolduc Agency. "Marcel Bolduc was a community leader and ran a very successful agency throughout his life. My parents and Mr. & Mrs. Bolduc were lifelong friends so it was natural for them to work out the details". From there the agency purchased the Woodbury Agency, The Caldwell Agency, The LaLiberty Agency, Galloway van Lerop Agency, and most recently The Cosgrove Agency. "David Cosgrove and his parents ran a very successful agency throughout their lives. Our parents knew each other throughout their lives and David and I became friends early on. As David approached retirement he contacted me to see if I'd like to acquire his agency and we worked it out. It was another great addition to GHM" said Bill Mitchell.

Paul Mitchell often spoke of his son, Bill, who served as a board member of Big Brothers Big Sisters and past president of Waterville Area Boys & Girls Club. Bill Mitchell also has served as a board member and officer of the Alford Youth & Community Center, where he spent more than two years as a volunteer overseeing the collaboration, design and construction of the AYCC, as well as assisting with securing funding for Waterville's new municipal swimming pool.

More HISTORY, PAGE 6



G. CECIL GODDARD 1910-1996

Cecil Goddard was born in Hermon and graduated from Brooks High School. In 1929, he graduated from Colby College. He completed law studies at Harvard Law School in 1929-30. The following year he was appointed the first full-time alumni secretary of Colby College. He held this post until he entered the insurance business in 1950, when he and his wife, Pat, decided to purchase the L.O. Tibbetts Insurance Agency.

The agency was first known, in the 1950s, as G. Cecil Goddard, Inc. His future daughter-in-law, Jan (Bard) Goddard, joined the agency and began an active, and continuing role in the business in 1959. In 1961, Goddard's son Samuel N. Goddard, joined

the agency after service in the U.S. Medical Corps, graduating from the University of Maine, and Employers Insurance School of Boston. With his arrival, the agency changed its name to the Goddard Agency.

During his years at his agency, G. Cecil Goddard served the professional as president of the Independent Insurance Agents Association of Maine and was state national director off the Independent Insurance Agents of America, Inc. He retired from the insurance business in 1972 and the company merged with the Friel-Hodgdon-Mitchell Agency.

Goddard served in several Waterville city government positions. When he retired in 1972, he received the Distinguished Community Service Award from the Waterville Area Chamber of Commerce. Goddard was intensely engaged in developing the health care system in Maine. He was president and chair of the board at Waterville Osteopathic Hospital (now Northern Light Inland Hospital), president of the Waterville Council of Hospitals and vice chair of the Maine Health Finance Management Commission and a trustee of the Maine Health Systems Agency.

Goddard was a trustee of the Maine Hospital Association and received its Distinguished Service Award in 1979. As president of the Pine Tree Council of the Boy Scouts of America, he received its Silver Beaver Award for service to boyhood.

He was associated with Rotary International since 1942 as a member of the Waterville Rotary Club. He was also a 32nd Degree Mason.

As a firm supporter of his church, Goddard was a trustee moderator and life deacon of the First Baptist Church of Waterville, treasurer of the Christian Civic League of Maine and a member of the board of the American Baptist Churches of Maine.

G. Cecil Goddard passed away January 14, 1996.



PAUL J. MITCHELL, PRESIDENT 1964-2000

Mitchell was born Jan. 20, 1926 in Westfield, Mass., the son of Mr. and Mrs. George J. Mitchell. The family moved to Waterville when Paul was about 4 years old.

He received his early childhood education in Waterville schools and graduated from Waterville High School in 1944. He participated in football, basketball and baseball. In 1944, he was a member of the legendary WHS basketball team, which won the New England Schoolboy championship. His athletic career continued at Bates College in Lewiston, where he played basketball and baseball, and the University of Maine, where he also played baseball.

He enlisted in the U.S. Navy and attended Bates College and the University of Iowa as a cadet in the Navy's V-12 Flight Training Program during World War II.

After a two-year tour he left the service with an honorable discharge, completed his college education at University of Maine and earned his Bachelor of Science degree in 1949. Mitchell enrolled in graduate school at Columbia University in New York City, where General Dwight D. Eisenhower, the president of the University, conferred the degree of Master of Arts on him in 1950.

Mitchell began working for Liberty Mutual Life Insurance Co. in New York City, and remained with the company there until being transferred to the home office in Boston in 1957. Two years later, Mitchell and his family returned to Waterville, where he joined the insurance firm of J.B. Friel Co., working for Paul Jullien. Upon Jullien's death in 1964, Mitchell purchased the agency and then merged it with the Hodgdon Agency.

Mitchell is a former Democratic Alderman, serving as Chairman of the Board of Aldermen until 1962, when he resigned to become executive director of the Waterville Urban Renewal Authority.

Mitchell had a long history of active participation in city affairs, civic activities and professional association.

He was a board member of the Maine Insurance Agents Association of Maine for 12 years, including chairmanship of governmental affairs subcommittee and president of the Association in 2002.

During his tenure with the renewal authority, Mitchell was a member of the National Association of Housing and Redevelopment Officials and was a member of two national committees.

He served the city as chairman and member of its planning board, board member for the Waterville Sewer District and Kennebec Sanitary Treatment District, among many other boards and committees.

Mitchell often said that one of his "proudest" moments was when he served as chairman of the Waterville Housing Authority.

He only served briefly – long enough to get it started and develop its initial proposal submitted to HUD. He was director of the renewal authority, so it made sense for him to deal with them on housing as well as urban renewal business. Mitchell often said that the HUD program was very successful for the city. It generated Elm Towers and other decent, safe, sanitary housing for seniors and families. Mitchell was a member of the American Legion, Knights of Columbus Fourth Degree and Rotary International. He has served on the University of Maine Board of Trustees from 2005 to 2015 attending over 200 meetings, including various sub-committees.

He was also a staunch family man, married to the former Yvette Pooler since 1949. The couple raised four children, and loved spending time with their grandchildren and great grandchildren. Mitchell was an avid sports fan and reader, especially about the Civil War. He was a successful high school and college athlete being inducted in the Maine Sports Hall of Fame, and played tennis and golf, and enjoyed traveling in his latter years.

Mitchell visited many parts of the world – Europe, South American, Saudi Arabia – He loved to meet different people and observe different cultures.

He liked to say that there is just no place like the United States of America. Absolutely not; nothing even comes close. He was so happy to have been born in the U.S.A.

**A Lot Can Change
in 120 Years...**

But at GHM Insurance, exceptional service and a commitment to protecting the people of Maine has remained steadfast since 1901.

**GHM
INSURANCE**

**MMG
INSURANCE**

**Congratulations on 120 years
in business from your business
partners and friends at
MMG Insurance.**

History

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He also served as a trustee for Inland Hospital and a board member of the George J. Mitchell Scholarship Institute. He is a past chairman of the Alford Youth Center Heritage Circle, a co-chairman of the Waterville Opera House capital campaign, a past trustee of Kennebec Savings Bank, and served on the boards of several Insurance Company Advisory Councils.

"At GHM Insurance, we pride ourselves on many things, including our community and industry involvement," Bill Mitchell said. "It's very important for us to give back to those who have given so much to us. The GHM story would not be complete without an acknowledgement of thanks to our many fine insurance carriers. Our carriers are critical to what we do and we are fortunate to represent some of the finest carriers available in Maine. We greatly appreciate all of the support and commitment they've given us throughout our 120-year history."

Bill Mitchell extended "a very special thank you" to Roger Woodman, formerly the president of Campbell, Payson & Noyes, representing the Commercial Union Insurance Company.

"Roger was instrumental in assisting my father with the transition and successful management of our agency at a critical time in our history," Mitchell said. "Roger passed away several years ago, but his assistance to my father and to GHM will never be forgotten."

Bill Mitchell said that over the years, the company has changed in many ways.

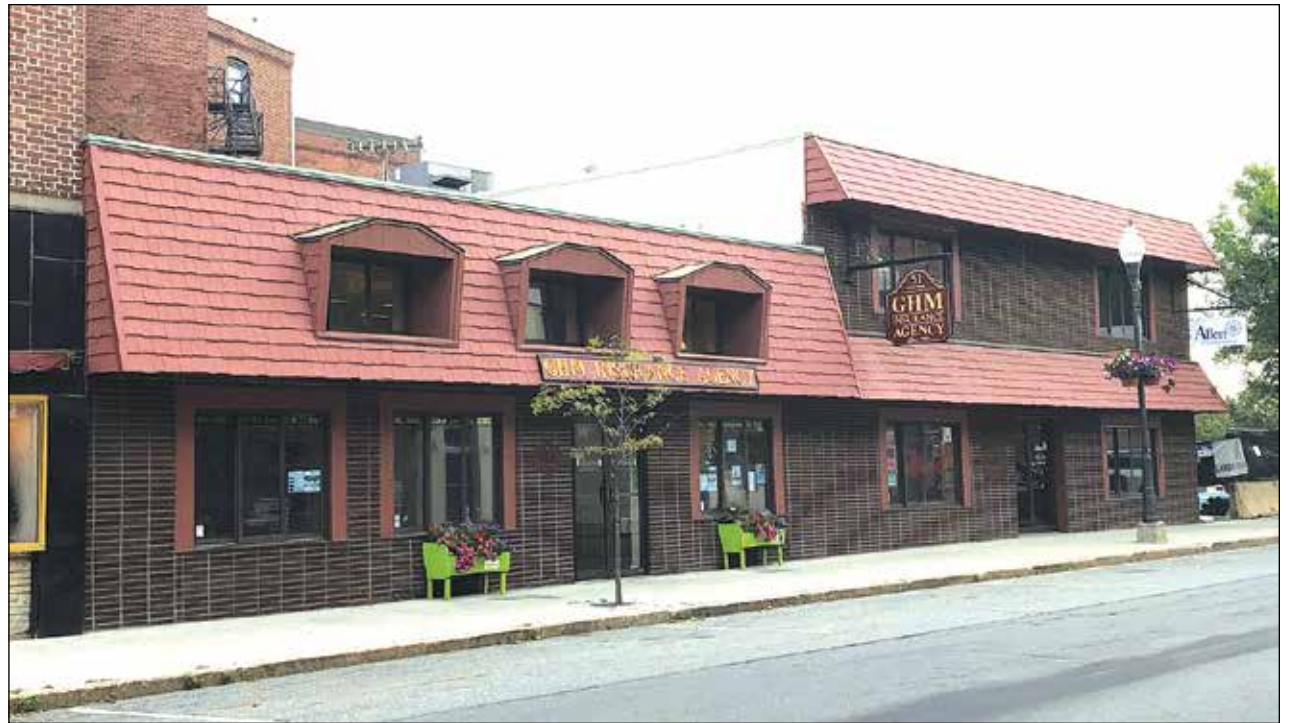
"In the 1990s there were many employees who had been in the business for 25 to 30+ years and were very accustomed to doing things a certain way," he said. "As those individuals retired from the company, the company began to hire new employees who brought fresh ideas and a high level of energy to the company."

In 2000, he said, the company began to re-tool itself through training and education and a disciplined approach to improving its skills across the board.

"We pride ourselves on being honest, hard-working and ethical," he said. "We believe exceptional customer service starts with our staff delivering exceptional service to each other. From there it's easy to extend great service to our customers, consumers in general, and anyone that visits us or contacts us. The GHM team prides itself on being friendly and appreciative to our customers, being respectful and helpful to each other and communicating laterally as well as vertically within our company."

Bill Mitchell said GHM also has an extensive training program that encourages all new, non-licensed hires to work towards obtaining their insurance agent's license. He said 25 of the agency's 30 employees are licensed agents.

Fourteen of the employees have advanced insurance degrees, with one more working toward an advanced degree. All licensed agents are required to attend 30 hours of continuing education courses every two years, which the company funds 100 percent.



The current GHM Insurance office at 51 Main Street in downtown Waterville.

Agents with advanced degrees must do additional continuing education, he said. Additionally, GHM holds regular, in-house training sessions on topics ranging from delivering exceptional service and sales training, to technical and practical training for day-to-day situations the staff encounters.

"All employees are given the opportunity to advance, and several of our current staff have advanced at least once," Bill Mitchell said. "We have a variety of recognition programs that not only include management recognition of good performance, but peer-to-peer and department-to-department recognition as well."

Because of all the training and education, Mitchell said employees are naturally better qualified to make front-line decisions, which he said they are encouraged to do.

The company offers a wide range of employee benefits, including health insurance, long-term disability and life insurance. GHM also contributes annually to a 401(k) program, offers a company-wide incentive plan and provides a wide range of voluntary benefits including dental, vision, cancer and many others. The company also provides a generous vacation schedule, paid holidays and sick-time benefits for its employees.

In 2008, the company initiated a plan to become more "green" and environmentally friendly. Green initiatives were implemented, such as installing triple computer monitors to significantly reduce the amount of paper employees need to print, replacing incandescent light bulbs with energy-efficient fluorescent & LED bulbs, replacing old light fixtures with highly-efficient ones with the assistance of Efficiency Maine, installing timers and sensors to assure lights would not be left on unnecessarily, and creating a

recycling program to redirect significant amounts of paper trash from the landfill to the local recycling facility.

Paul Mitchell often praised his son's work saying that under Bill's guidance, GHM received several awards. Those awards have included a Business Achievement Award from the Mid-Maine Chamber of Commerce, the Governor's Award for Business Excellence and the Shep Lee Award for Distinguished Community Service from the Institute for Family Business, and recognition as a Best Practices Agency awarded by the Independent Insurance Agents of America, and a Best Places to Work recipient. Bill Mitchell also became an honored member of the Jeremiah Milbank Society of the Boys & Girls Club of America, received the Millennium Award from the William R. Cotter award from Waterville Regional Arts Community Center.

GHM and Bill Mitchell have received additional recognition within his industry, in his hometown, and across Maine. Rough Notes Magazine named him Community Leader of the Year in 2019 out of 32,000 independent agency owners nationally, Central Maine Growth Council named Mitchell the Developer of the Year in 2018, and MaineBiz awarded him Small Business Leader in Maine in 2018.

Today, Bill Mitchell serves as a director for the Maine Insurance Agents Association and is the incoming chair of the board. He is a member of the MMG Insurance Agency Advisory Board, an advisor to the Mitchell Scholarship Institute, and serves on a variety of advisory committees assisting with community



WILLIAM MITCHELL, PRESIDENT 2000-Present

Bill Mitchell was born in 1961 in Waterville, Maine, son of Paul & Yvette Mitchell. He graduated from Waterville High School in 1980, and in 1984 he graduated from University of Maine in Augusta with a Bachelor's Degree in Business Administration. While attending college, he began working with his father at GHM Insurance. His first responsibilities were to empty the trash, vacuum the office and clean the bathrooms. Eventually he graduated to answering the phones and doing the daily deposits. In 1984, he passed the property casualty insurance exam, in 1985 passed the life and health exam, and in 1987 became a certified insurance counselor.

Mitchell worked closely with his dad to learn about the insurance business, and he spent countless hours with his other mentor, Dick Caron, who helped teach him much about insurance. Under his leadership, GHM Insurance has received numerous awards including Marketing Agency of the month by "Rough Notes" magazine, Business Achievement Award from the Mid-Maine Chamber of Commerce, the Governor's Award for Business Excellence, the Shep Lee Award for distinguished community service from the Institute for Family Business and was named a Best Practices Agency by the Independent Insurance Agents of America. He's an honored member of the Jeremiah Milbank Society of the Boys & Girls Club of America, received the Millennium Award from the Mitchell Scholarship Institute and the William R. Cotter award from the Waterville Regional Arts Community Center.

Over the years, he has served on numerous boards, and councils including Big Broth-

ers Big Sisters, Inland Hospital board of trustees and past president of the Boys & Girls Club, the George J. Mitchell Scholarship Institute board, past chair of the Alford Youth Center Heritage Circle, a co-chair of the Waterville Opera House capital campaign, a past trustee of Kennebec Savings Bank, and serves of several Insurance Company Advisory Councils. Over the years, Mitchell, his father and the staff of GHM Insurance have supported many local organizations throughout the State of Maine.

Ken Walsh of the Alford Youth & Community Center says that, "Bill Mitchell has been a good friend of the Greater Waterville Area his entire lifetime. Not only has he developed an outstanding successful business in the community, Bill gives back a good portion of his earnings to many of the non-profit organizations throughout central Maine. The AYCC is one of them. Bill's golf tournament has raised over \$500,000 since the late 1990s. Additionally, Bill's volunteer efforts date back to the late 1980's working with a variety of non-profit organizations over the years. Bill is past president of the Alford Youth Center Heritage Circle. Bill Mitchell's legacy is well established in the community and especially at the Boys & Girls Club and YMCA at the Alford Youth Center. Congratulations and thank you Bill!"

Mitchell's ambition doesn't stop with owning an insurance agency. In 2000, he and his father purchased what is known today as KMD Plaza. Although the property was in disrepair at the time, he saw potential in the property and after giving it a little "TLC" he secured three national tenants and shortly after broke ground on a third building with six units. Today, KMD Plaza is fully occupied with nine outstanding businesses employing more than 45 people. Since 2000, Mitchell has purchased and re-developed over 170,000 square feet of mixed use commercial property throughout Waterville, as well as re-purposing 15 apartments throughout the city. He co-founded The Proper Pig Restaurant, and opened The Elm, a newly renovated event center featuring live music, private functions, and community events.

Mitchell attributes much of his success to the hard work and commitment of all 30 GHM employees, a strong work ethic instilled in him by his parents, and the encouragement of his wife of 38 years, Vicki, and his daughter, Bethany, who have been incredibly supportive of him in all his business endeavors.

MAKING WORKERS' COMP WORK BETTER

Since the day MEMIC began serving Maine employers, the GHM agency has been a valued and supportive partner in workforce safety. Injuries have been reduced and the cost of workers' comp has been cut in half. We look forward to partnering with GHM for years to come and applaud their business and civic leadership in Central Maine.



MEMIC

WWW.MEMIC.COM

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initiatives. He is the founder of Waterville Rocks summer concert series, and has purchased and renovated several commercial and multi-family properties throughout Waterville. He is a partner of The Proper Pig Restaurant, and owns and operates The Elm event center in Waterville.

Mitchell and GHM support many great causes and organizations including the AYCC Weekend Meal Backpack Program, Waterville Opera House, Waterville Creates, Inland Hospital/Lakewood, Maine General Hospital, Mitchell Scholarship Institute, the Paul J. Mitchell Baseball Pavilion at University of Maine, and numerous youth academic, music, and athletic programs.

In 2020, Mitchell and his wife Vicki founded the Yvette C. Mitchell Endowment Fund for the Unknown Child with a \$25,000 pledge over the next 5 years. "My mother devoted her entire life to supporting and caring for our family, and being an important role model to her children, grandchildren, great grandchildren, nieces and nephews, neighborhood kids, and many others. To honor her life and memory, I've created this memorial fund in my mother's name" said Bill Mitchell. "The purpose is to create a community lifeline for the Unknown Child so this endowment will be used to support children in the community that experience food insecurity in the most dire times such as during a pandemic. The focus of this effort is to provide outreach and support to the most needy central Maine youth unable to benefit from being in the classroom or participate at the Boys & Girls Club of Greater Waterville therefore lacking in the most basic essential educational and nutritional needs. The goal of this initiative is to provide services to 100 hungry children who have not participated at the Boys and Girls Club since March 2020.

"The last 18 months have been bizarre to say the least" said Bill Mitchell. "Covid has created so much disruption and uncertainty for so many people and businesses. We immediately developed a plan to transition most of our employees to work from home, completely re-worked our approach to servicing our customers, and used it as an opportunity to launch a robust outreach to let them know we were here for them. We called, we mailed, we emailed,

Zoomed, and everything else we could do to assure our customers we are here for them. It was amazing how well we were received. We also launched several other initiatives to better serve our customers and communities such as:

Quotes for Kids – GHM created Quotes for Kids in March 2020 to raise money to help feed local kids and families. The concept is simple: When consumers get an insurance quote from GHM, the agency donates \$10 to the Boys and Girls Club Weekend Meal Backpack Program. Get a quote, feed a kid! There is no obligation to buy insurance from GHM, and it's a great way to support an important local cause.

Refer-A-Friend – Again, GHM has partnered with the AYCC to help feed hungry kids. For each referral customers send to GHM, GHM will donate \$10 to the Weekend Meal Backpack program. \$10 will feed 2 kids for an entire weekend. And the person they refer to GHM does not need to purchase insurance from GHM. It's that simple. GHM also partners with several bank loan officers and realtors to refer their customers to GHM. When they do, \$10 is donated to feed hungry kids.

InsurLink – InsurLink is GHM's 24/7 customer service portal. Customers who enroll for InsurLink have access from their computer or smartphone to receive and manage their policies with GHM. Services include printing an ID Card, reporting a claim, requesting a policy change, making a payment, requesting a certificate of insurance, sending GHM a message, and receive & manage copies of their policies.

Customers for Life – Over the last 18 months GHM has completely re-worked how its staff interacts with its customers. Multiple customer outreach initiatives have been launched to strengthen relationships and help customers understand their unique exposures and make well-informed decisions about what insurance coverages and limits are right for them.

Wicked Good Rates – Wicked Good Rates dot com is GHM's new online shopping portal to simplify shopping for insurance. When customers and consumers visit the website, they answer a few simple questions, hit submit, and a friendly, knowledgeable agent will shop their insurance with up to 20 insurance companies and provide a customized quote within 24 hours. Mainers do

not need to leave their community or Maine to save money on insurance. They now have a new option to help them save money on their insurance right here in Maine with *WickedGoodRates.com*.

Niche Programs – Over the last few years, GHM has developed niche programs serving the Craft Beverage Industry, Cannabis, Campgrounds, Farms, and Land Trusts in 21 states across the country.

"The landscape has changed, and GHM is changing with it in order to provide the kinds of products and services today's insurance consumers expect and deserve. Our team will be returning to the office throughout the month of June and will re-open to the public by July 1st. We're obviously taking the necessary precautions based on the CDC and Maine CDC recommendations", said Bill Mitchell. "

Insurance is very complex and consumers in general should consider working with an independent insurance agency like GHM who can offer more choices for car insurance, home/renters insurance, boats, motorcycles, ATVs, RVs, and snowmobiles. Other lines of insurance like business insur-

ance (including cyber liability, specialized crime coverages for today's digital world, and management liability), employee benefits, and life insurance are all available through GHM.

GHM Insurance prides itself on running a friendly, professional and responsive company, while engaging and supporting the needs of its employees, customers, vendors and the communities it serves.

"As we look to the future, we are very optimistic," Mitchell said. "We have an outstanding staff, one of the best groups of people I've ever worked with." He said the company intends to continue emphasizing the basic fundamentals of prompt, courteous service, while offering customers some of the most competitive rates available in Maine.

"As a team, we are always looking for ways to improve ourselves," Mitchell said. "We will continue to put emphasis on education, common courtesy, old fashioned customer service and we will always work hard to do what we feel is best for our customers, our employees, and the communities we serve. After all, it is because of all of them that we have been successful for the last 120 years – Thank you."



Congratulations GHM from the Elder Law Offices of John and Mark Nale

GHM has provided us with insurance coverage, both personal and business, for the past 45 years. We are pleased with their professionalism and great service and would recommend them to anyone in need of insurance services.

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207-660-9191 www.nalelaw.com

GHM Insurance launches *WickedGoodRates.com* to compete against national insurers

Maine-based GHM Insurance is introducing a new shopping portal for people seeking lower-cost options for car insurance, home/renters, business, life insurance, and more. The insurance shopping portal *WickedGoodRates.com* is locally managed and operated, and provides consumers access to rates from up to 20 well known insurance companies that are competitive against major national insurance carriers, while keeping their business local.

"Many Mainers have been lured away and taken their insurance business out of Maine," said Bill Mitchell, President of GHM Insurance. "*WickedGoodRates.com* addresses this by giving Mainers another option for competitive insurance rates combined with easy access to friendly, knowledgeable insurance agents who live and work in Maine, and will help Maine consumers make well informed



decisions about what coverages and limits are right for them."

GHM began developing the new portal in June 2020 which launched in May 2021. "It's been an amazing project that all came together in May 2021" said Mitchell. "Its initial focus is

on helping Mainers save money on car insurance, home/renter's insurance, RVs, business insurance, and life insurance".

Founded in 1901, GHM Insurance is a Maine based independent insurance agency representing over 20 insur-

ance companies offering a full range of competitively priced insurance products to over 6,500 Maine families, individuals, and business owners.

For more information visit www.WickedGoodRates.com and www.ghmagency.com.

Congratulations

On Your 120th Anniversary

I appreciate the partnership with GHM and the many years of exceptional service they have provided my businesses and my family.

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GHM enjoys long list of loyal employees

GHM Retirees Key Contributors

GHM has been very fortunate to have had many long term employees who were career professionals. Honorable mentions include:



Donna Boutin for 34 years of service at GHM. Donna is a native of Waterville and a graduate of the University of Maine at Orono where she received a Bachelor of Science degree. Donna and her husband Bill reside in Sidney and enjoy being outside in the great state of Maine.

We are so grateful for Donna's service to GHM and our customers, and know that she and Billy will enjoy their retirement by playing a lot of golf and spending more time with their family.



Gail Conway started in the insurance industry in 1989, working in commercial insurance and in 1998 earned her property casualty agent's license. After taking a year off from the insurance world, Conway decided to rejoin the business with GHM Insurance in 2002 as a receptionist, along with performing administrative functions, working on licensing producers with carriers, special programs, and numerous other duties. Gail retired from GHM in 2018.



Silas T. Lawry joined the GHM team in 2008 after working in the insurance industry for more than 30 years. He has been a resident in the Waterville area for most of his life, graduating from Lawrence High School in 1970 and from Colgate University in 1974. He joined his father's Fairfield insurance agency in 1975 and became licensed the next year. Lawry earned his designation as a certified insurance counselor in 1980 and designation as a certified risk manager in 2003. Lawry was primarily involved in commercial insurance sales and service at GHM, but also worked with clients on their personal insurance needs. Lawry retire in 2019 and lives in Fairfield with his wife Kate O'Halloran.



Ray Watson began at GHM Insurance in 2001. Prior to joining the agency, he was commercial department manager at a large insurance agency in Augusta for 15 years. Watson was a certified insurance counselor with more than 30 years of experience in the industry. Watson began his insurance career in San Francisco, California soon after discharged from the U.S. Air Force in 1970. Watson attended the advanced insurance school offered by Hartford Insurance Company in San Francisco and continued to attend annual insurance seminars to keep abreast of the changing conditions. Watson has lived in Oakland since 1982 with his wife of 40 years, Clara.

These folks will always be remembered and appreciated for their years of service at GHM, and for the contributions they made to the insurance industry throughout their careers.



Lee Cabana

lee@ghmagency.com

After a successful career in the non-profit world Lee started his insurance career in Pennsylvania. A Certified Insurance Counselor (CIC), Lee joined the GHM staff in 1997 bringing an expertise in employee benefits, annuities and life insurance. Lee is a Waterville native and graduate of the University of Maine at Farmington. Lee resides in Winslow with his wife Nancie.



Lori Closson

lori@ghmagency.com

Lori joined GHM Insurance in August of 2019 after working 20 years in the heating oil industry. Lori is a graduate of Winslow High School. Lori enjoys spending time with family & friends and resides in Vassalboro.



Corianna Cote

cori@ghmagency.com

Cori joined GHM in December 2019 as a member of our Commercial Lines Team. She currently holds her Property and Casualty License. Cori has insurance in her blood, both her father and grandfather have had life-long insurance careers. Cori has three kids Aiden, Addison, and Charli, enjoys riding her motorcycle and creating illustrations with pen and ink.



Myranda Dodge

myranda@ghmagency.com

Myranda was born and raised in Central Maine, and graduated from Winslow High School, Class of 2013. After graduation, Myranda attended Thomas College and graduated with her Bachelor's degree in 2016, her Master's degree in 2017—both with a concentration in Business Management. Following graduation, Myranda became a part of GHM Insurance where she now serves as a Commercial Lines Account Manager for the company. Outside of work, Myranda enjoys spending quality time with loved ones, cooking, baking, playing with her beloved pets, shopping at TJ Maxx, and simply being outdoors. Myranda and her boyfriend, William, currently reside in Waterville with their dog, Belle and cat, Frodo.



Linda Garceau

linda@ghmagency.com

Linda started with GHM Insurance in June 2012. She earned her Property and Casualty license in 2008 and came to GHM after working as an account manager for another agency in town. Prior to that, Linda had 15 years' experience in the customer service industry. She works as a Personal Lines account manager for GHM. Linda enjoys being outside and having a good time with her close friends and family. She lives in China.

**Jen Graf**

jen@ghmagency.com

Jen joined GHM Insurance in July of 2004 as our receptionist and then moved into the processing department. She came to GHM with 3 years of experience in the insurance industry and obtained her Property and Casualty license in June of 2005. She has since become a Certified Insurance Service Representative (CISR). Jen enjoys camping and spending time with her family. Jen is a Kennebec Valley Community College graduate and resides in Skowhegan with her husband Rob, son Robert Jr. and daughter Kristen.

**Diane Guerette**

diane@ghmagency.com

Diane began working at GHM Insurance in March of 1998 and, having an insurance background, she was able to give immediate assistance to GHM clients during the infamous ice storm of that same year. Shortly after joining GHM Insurance she obtained her Property and Casualty license and has since become an Accredited Customer Service Representative (ACSR) and Certified Insurance Service Representative (CISR). Diane is responsible for handling all Personal Lines claims for GHM clients, as well as the majority of claims for our business clients.

**Ray Howe**

Ray How joined the GHM team in 2001. He does a variety of tasks at GHM including property inspections, and is a general help to everyone. He's an all-around team player and valued member of the GHM team.

**Arielle Jurdak-Roy**

arielle@ghmagency.com

Arielle attended the University of Maine and graduated in 2012 with a B.S. in Elementary Education and a Minor in Business Administration. After almost eight years in the classroom, she was ready for a change. Arielle joined the GHM team as a Commercial Lines Account Manager in February of 2020. When she's not in the office, you can find her listening to a good podcast, reading, playing softball or ice hockey, disc golfing, weightlifting, or water skiing. Her favorite time of year is the summer and spending those lazy days at her family's camp on Great Pond with a good book, good food, and the best people.

**Caitlin Labbe**

caitlin@ghmagency.com

Caitlin currently attends Thomas College and will be graduating with her Bachelors Degree in Business Administration in December 2021. She joined GHM in May of 2021 as an intern for the personal lines department. When she is not working, she plays lacrosse at Thomas College and spends a lot of time with her Boxer, Luna and rescue dog, Tinkerbell.

**Jenna Labbe**

jenna@ghmagency.com

Jenna grew up in Central Maine and graduated from Thomas College with a Bachelor's Degree in Business Management in 2020. In November 2020 she joined the GHM team eager and excited to learn. She obtained her Property & Casualty License in 2021. In her free time, she enjoys doing all things outdoors with her fiancé, family and 2 English Labrador Retrievers, Maya and Merle.

**Kathy Ludden**

Kathy@ghmagency.com

Kathy joined GHM in December 2018 as a member of our Personal Lines Team. After working 26 years in finance she made the leap to try something totally new. In March 2019 she obtained her Property and Casualty License. Kathy graduated from Kennebec Valley Community College with an Associate's Degree in Business Administration/Accounting. In her spare time she enjoys crocheting, cooking, gardening and most of all spending time with her family and friends.

**Mindy Maheu**

mindy@ghmagency.com

Mindy is a personal insurance account executive, she is also licensed to sell life insurance insurance. Mindy began her insurance career with GHM Insurance in 2002 and quickly passed her Property and Casualty and Life Insurance license exams. In 2006 Mindy got her Certified Insurance Service Representative (CISR), in 2010 she became a Certified Insurance Counselor (CIC). In her free time, Mindy enjoys creating mosaics, gardening and watching baseball. Mindy lives in Oakland with her husband.

**Bethany Mitchell-Legro, SHRM-CP**

bethany@ghmagency.com

Bethany has nearly eight years of experience in corporate marketing and branding, and three years of non-profit development work. She also has experience with employee handbooks, performance improvement plans, conflict management, special projects and more. She obtained a certificate in Human Resource Management from Villanova University before becoming a Society for Human Resource Management Certified Professional (SHRM-CP). A true Mainer, Bethany believes strongly in working with and helping local businesses succeed, and effective human resources management is the cornerstone to that success. Also, she is proudly the third generation of the Mitchell family to work at GHM Insurance.

Bethany received her Bachelor of Fine Arts Degree in Photography with a minor in Art History, magna cum laude, from the University of Southern Maine and her Bachelor of Arts in Rhetoric from Bates College. She is a volunteer at Boys & Girls Clubs of Southern Maine and the Alzheimer's Association, Maine Chapter, and is a member of the Contemporaries at the Portland Museum of Art.

**Wendy Mitchell**

wendym@ghmagency.com

Wendy joined GHM Insurance in December 2018 to work as the front desk Receptionist. She has 20+ years of experience in Customer Service. In her free time, she enjoys camping, weekend fishing trips, her two grandchildren, and spending time with friends and family.

**Janice Muzerolle**

janice@ghmagency.com

Janice brought her strong accounting background to GHM Insurance in 1988. She earned a Bachelor of Science degree in Accounting from the University of Maine. She and her husband Dick reside in Waterville and have two grown sons.

**Gaye Perry**

gaye@ghmagency.com

Gaye joined GHM Insurance in September of 2003 as an account manager after working in the medical field for many years. She became a licensed agent in April of 2004. Gaye obtained her Certified Insurance Service Representative (CISR) certification in March of 2009 in order to better serve the clients of GHM Insurance. In September of 2014, Gaye moved to our quality management department where she reviews new business and existing policies. Gaye is a graduate of Skowhegan Area High School and Thomas College. Gaye and her husband Les enjoy traveling and reside in Skowhegan.

**Bill Rafuse**

billr@ghmagency.com

Bill originally joined GHM in 2010 and was totally new to the world of insurance. After a two year hiatus from the insurance industry, he is now back to join the GHM team. Bill grew up in Waterville and received his bachelors degree from University of Maine- Farmington. He lives in Vassalboro with his wife Emily Mitchell, son Elliott, and daughters Willa and Maggie. When not working at GHM or on his family horse farm in Vassalboro, Bill can be found cheering on his kids while they compete their many athletic events (horse shows, baseball, soccer, basketball), and running around the woods of central and northern Maine.

**Karen Redman**

karen@ghmagency.com

Karen started her insurance career with GHM Insurance in 2006 after working in the retail field for many years. She was originally in the Personal Lines department but has moved to Commercial Lines as an account manager. In 2013, she obtained her Property and Casualty license. Karen is a graduate of the University of New England and lives in Waterville with her daughter Kayla and son Matthew.

**Chad Roger**

chad@ghmagency.com

Chad began his career at GHM Insurance in July 2018 and quickly passed his Property and Casualty license exam. Chad currently works as a sales executive. In 2020 Chad obtained his Certified Professional Insurance Agent (CPIA) designation. He currently lives in Winslow with his wife Melanie and son Hunter. In his spare time Chad enjoys bass fishing, watching local sports, and going camping.

**Laura Rowe**

laura@ghmagency.com

Laura joined GHM Insurance in 2000 and obtained her Property and Casualty license that same year. In 2009, she earned the designation of Accredited Advisor of Insurance (AAI) and the Certified Insurance Counselor (CIC) designation in 2017. She currently works as the Commercial Lines Manager servicing our larger accounts and assisting others to make sure GHM provides the best service possible.

**Elisabeth Sanborn**

elisabeth@ghmagency.com

Elisabeth is a senior at Thomas College studying for her double major in accounting and finance. She grew up learning insurance with her father and obtained her Property & Casualty License in 2021. She now helps with all things accounting at GHM after joining the agency in 2019. In her free time she enjoys shopping, trying new foods, and spending time with her family!

**Callie Soule**

callie@ghmagency.com

Callie joined the accounting department at GHM in May 2018. She is a graduate of Kennebec Valley Community College with an associates degree in business administration. Callie and her husband Gregg reside in Skowhegan and enjoy spending time with their family and friends.

**James Sanborn**

james@ghmagency.com

James began his insurance career with GHM Insurance in 1993 while attending Thomas College. In 1995, he passed his Property and Casualty license exam and graduated from college in 1997 with a Bachelors Degree in Accounting. In 1997, he obtained his Life Insurance license and in 2004 he became a Certified Insurance Counselor (CIC). In 2007, James completed his Certified Risk Manager (CRM) designation. James manages GHM's Craft Beverage program including; craft breweries, brewpubs, distilleries, wineries, bars and other related business. He also works with a large number of land trusts and white water rafting accounts in Maine and New Hampshire. His primary responsibility is developing new sales, however, he is also involved in routine servicing and claims for our clients. James lives in Hebron with his wife Ellen, daughters Elisabeth and Emily and son Donovan.

**Melissa Strout**

melissas@ghmagency.com

Melissa was born and raised in central Maine. She spent 15 years as a contractor in the nuclear power industry and almost 10 years in the Motor and Generator repair industry. Her work as a contractor allowed her to live in various states throughout the country. She enjoyed the travel but always knew that Maine was where she would settle. She recently joined the GHM team as a Personal Lines Account Manager. Melissa enjoys baking, playing cards, and spending time with her two children and family. Melissa currently resides in Waterville with her two children.

**Cathy Taylor**

cathy@ghmagency.com

Cathy joined GHM Insurance in November of 2009. She had worked for many years in the medical field, had owned her own retail gift shop, and worked in financial services. She obtained her Property and Casualty license in August of 2010. Cathy serves as assistant to the Commercial Lines department, works in processing, and shares receptionist duties. She enjoys ballroom dancing, golf and spending time with her Chihuahua puppy Brady. Cathy resides in Waterville with her husband Rick.

**Debbie Tracy**

debbie@ghmagency.com

Debbie is the head of our quality management department. She started her career in the insurance industry in 1987 working for a Southern Kennebec County insurance carrier for several years. Debbie joined the GHM staff in 2000 to fill a new position that was created to streamline back office processing. In 2007, Debbie took a short hiatus from insurance work to spend 3 months in Cameroon Africa doing missionary work. Debbie is actively involved in her church and enjoys spending time with her family and friends. Debbie resides in Mercer.

**Wendy VanAntwerp**

wendy@ghmagency.com

Upon graduating from Thomas College in 1993 with a Bachelor of Science degree in Accounting, Wendy joined us at GHM Insurance and obtained her Property and Casualty license in 1995. She has since become a Certified Insurance Service Representative (CISR). Wendy provides customer service to personal clients. With Wendy's input, we have established guidelines and become more efficient in servicing the needs of our clients. Wendy is a graduate of Washburn District High School. She lives in Winslow with her husband Jim and their son Zachary.

**Martha Wentworth**

martha@ghmagency.com

Martha has worked at GHM for 21 years and currently is an account executive and personal lines supervisor. Martha was licensed in Property and Casualty in 1996 and Life and Health in 2002. She obtained her CIC (Certified Insurance Counselor) designation in 2004, her CRM (Certified Risk Manager) in 2017 and her CRPM (Certified Personal Risk Manager) in 2018. She is a graduate of the Kennebec Leadership Institute, Class of XXV and enjoys volunteering her time with the Mid-Maine Chamber of Commerce and the Central Maine Youth Hockey Association. When not out exploring the State of Maine with her family and friends, or camping, Martha is in the office selling and servicing all lines of insurance. Martha is the proud wife to James and mother to son Justin.

Congrats GHM Insurance on your 120th anniversary.

We're as proud as can be to celebrate
all you have accomplished.

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Waterville's Bill Mitchell gets national magazine award

Mitchell, owner of GHM Insurance in downtown Waterville, was chosen from among more than 35,000 independent insurance agencies around the country to receive the Rough Notes Community Service Award.

BY AMY CALDER

Morning Sentinel

Previously published on May 27, 2020

GHM Insurance owner Bill Mitchell has been recognized by a national magazine with a community service award for his many contributions to the Alford Youth & Community Center, downtown Waterville revitalization and his ongoing work to help improve the community.

Rough Notes, published monthly by The Rough Notes Co. Inc., based in Carmel, Indiana, focuses on insurance-related issues involving technology, marketing, leadership and specialty lines. The company itself develops products and solutions that help independent agents operate more efficiently.

Mitchell, GHM's president and chief executive officer, was chosen from more than 35,000 independent insurance agencies around the country to receive the Rough Notes Community Service Award and was to have received it in March at Rough Notes' Agency of the Year Celebration in Indianapolis, but the event was canceled due to the coronavirus pandemic. He will, however, be awarded a trophy.

Moreover, the Boys & Girls Clubs of Greater Waterville, which is part of the Alford Center, will receive a \$5,000 check, according to a story Rough Notes published about Mitchell. GHM also wrote a community grant through one of its carriers, Safeco and Liberty Mutual, which donated an additional \$5,000 to the Alford Center for its efforts to serve the community during the pandemic.

The community service award was created by The Rough Notes Co.'s owner and president, Walt Gdowski,

"I've been involved with this organization for over 28 years, and we've had volunteers that have been extremely helpful in developing the YMCA and Boys & Girls Club that have come and gone. Bill has always been there and I think Bill still shares so many leadership qualities to help us prosper and grow as an organization, but what I've seen over time is that he does that in the community, too, and he sincerely cares about Waterville."

and insurance agent Bob Kretzmer, to recognize independent agents for giving back to the community. The winner is chosen from reader nominations, according to the company and magazine.

Mitchell said that he is honored and humbled to have been chosen for the award.

"I feel very fortunate to be able to give back to the community that has been so good to me and Vicki, my father and mother, and my family in general," he said. "It's all possible because of the amazing team of people that work at GHM, the insurance carriers we represent, our stakeholders and vendors, and most importantly, the ongoing support of our valued customers. This award would not be possible without the help and encouragement of all of them, and so many other people throughout my life."

Mitchell was nominated for the award by Ken Walsh, chief executive officer of the Alford Center, located on North Street in Waterville. Walsh and the center sent several letters to Rough Notes, detailing Mitchell's efforts for the Alford Center and community.

A story in the May edition of Rough

KEN WALSH, CEO ALFOND YOUTH CENTER

Notes written by Alice Ashby Roettger, says Walsh met Mitchell when Walsh was hired in 1992 to manage the Boys & Girls Clubs in Waterville. The organization was in the red at the time and in danger of closing, and the city itself was dying because mills had closed and people had lost jobs as a result.

Walsh said Mitchell offered to serve on the organization's board of directors and headed up a capital campaign that garnered more than \$10 million, restoring the center's financial health. He also prompted the merger of the Boys & Girls Clubs and YMCA into the Alford Youth Center, marking the first such merger in the country. That center serves 5,000 underprivileged youths. Mitchell had been a member of both organizations when he was young.

Walsh said Mitchell also volunteered to be project manager for construction of the Alford Center and helped create a planned giving campaign that grew to \$22 million.

Mitchell continues to support building projects at the center and hosts an annual golf tournament that has raised more than \$500,000 for the Alford Center's after-school pro-

gram. He also donated a telephone system to the center's summer day camp program, Camp Tracy. Mitchell and his wife raised thousands of dollars for a special backpack program that sends kids home with food, according to Walsh.

As part of efforts to contribute to Waterville's revitalization, Mitchell purchased and redeveloped buildings in and around downtown and is part owner of The Proper Pig restaurant on Common Street. One of his projects was redeveloping the former American Legion Post on College Avenue and turning it into an event center. His father, the late Paul Mitchell, from whom he took over GHM Insurance, and his mother, Yvette, attended dinners and dances at the Legion hall after World War II.

Bill Mitchell has received several community awards over the years, including the Mid-Maine Chamber of Commerce's Business Person of the Year Award and the Central Maine Growth Council's Developer of the Year award.

Walsh said Wednesday in a phone interview that he nominated Mitchell for the magazine's award earlier this year and received a call notifying him that Mitchell had been chosen. Walsh was to have also attended the awards ceremony in Indianapolis, he said.

He said it was easy to put together information to send to Rough Notes as part of the nomination process because the Alford Center had so many documents about Mitchell and the work he has done for the center over many years.

"I've been involved with this organization for over 28 years,

Award

CONTINUED FROM PAGE 14

and we've had volunteers that have been extremely helpful in developing the YMCA and Boys & Girls Club that have come and gone," Walsh said. "Bill has always been there and I think Bill still shares so many leadership qualities to help us prosper and grow as an organization, but what I've seen over time is that he does that in the community, too, and he sincerely cares about Waterville."

Mitchell has contributed countless hours of volunteer work and deserves the award, according to Walsh.

"He has been a great friend to the organization, a great friend of mine and I'm so happy that he got the award — well deserved," he said.



Michael G. Seamans/Morning Sentinel

Bill Mitchell stands at Castonguay Square in downtown Waterville. Mitchell has been recognized by a national magazine for his service to the community.

GHM offers Human Resources Consulting Services

In 2018, GHM acquired PBC Consulting, a statewide HR consulting practice. Pete Chavonelle, principal of PBC, had been working with Maine small business owners assisting with a wide range of HR consulting needs. In 2018, GHM acquired PBC, which is now known as GHM HR and today is run by Bethany Mitchell-Le-gro, who is a SHRM certified human resources consultant. HR services include fully compliant personnel manuals, personnel file audits, mandatory harassment training compliance, employee evaluation, and much more.



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TO OUR FRIENDS AT GHM

HAPPY ANNIVERSARY

CONGRATULATIONS ON 120 YEARS

We truly value our relationship with GHM and all the professional and courteous staff.

They are a wonderful team to work with.

COUNTRYWAY

Insurance carriers are key to GHM

GHM Insurance is an independent insurance agency representing over 20 insurance carriers of varied sizes and specialties.

"Our insurance carriers are very important to the success of our agency and we greatly value the relationships we have with each of them," said Bill Mitchell, President & CEO of GHM Insurance. "We strive to work very closely with our carriers to provide a broad range of competitive insurance products and stable markets for our customers."

This diversity allows GHM to secure coverage for virtually any type of risk, whether it is for car insurance, life insurance, or the most complex of businesses.

GHM is fortunate to represent many excellent insurance carriers including:

The Hanover Insurance Group – Hanover is a national company with offices in Portland, Maine and provides valuable insurance protection for individuals, families and businesses. Through natural disasters and economic turmoil, The Hanover has continued to deliver on its promises to independent agents, such as GHM, and their customers, earning its reputation for strength and dependability.

MMG Insurance Company – MMG is a regional property and casualty insurance company headquartered in Presque Isle, Maine. The Company was started in 1897 and does business in Maine, New Hampshire, Vermont, Virginia, Pennsylvania and New York. MMG has gained a prominent position in the Personal and Commercial Lines marketplace by offering a wide array of insurance products. The Company currently writes \$220 million in premiums exclusively through more than 3,200 licensed independent agents.

MEMIC – MEMIC is a mission-driven company committed to making workers' comp work better through compassionate care, unrelenting commitment to safety and reliance on trusted agency partnerships. Memic has returned up to \$302 million in capital and dividend declarations since 1998.

Acadia Insurance Company – Acadia is a regional property casualty insurance company that offers commercial and specialty coverage through independent agents. Acadia is committed to providing the highest caliber of under-

writing, claim and loss control support at the local level, with offices located in Connecticut, Maine, Massachusetts, New Hampshire, New York and Vermont.

Liberty Mutual- Liberty Mutual has grown its organization since 1912 into the 6th largest property and casualty insurer based on its 2020 gross written premium, globally in 29 countries and economies around the world. They have more than 45,000 employees worldwide and is #71 for fortune ranking based on their 2020 revenue. Liberty Mutual is headquartered in Boston but they span the globe.

Safeco- Safeco was founded in 1923 with a vision to pioneer a new approach to insurance, also known as the General Insurance Company of America. In 1953 the name Selective Auto and Fire Insurance Company or Safeco, was born. Today, Safeco offers property and casualty insurance, and more.

Patrons Oxford- Patrons Oxford is a Maine based property and casualty insurer since 1876. Patrons was formed as Oxford County Patrons of Husbandry Mutual Fire Insurance Company in 1876 and a year later, 1877, Patrons Androscoggin Mutual Fire Insurance Company was founded in Androscoggin County by Maine farmers who thought insurance costs were extremely high on farm properties. On December 16, 1977, the one hundredth year, it merged to the Patrons Oxford Mutual Insurance Company. Today, Patrons provides personal and commercial lines products at competitive prices.

Concord Group- Concord Group Insurance was established in 1928, headquartered in Concord, New Hampshire. Concord has a reputation for exceptional claims handling and recognize as a leading insurance provider through the independent agency system. They are represented by more than 600 independent agents in Maine, Massachusetts, New Hampshire and Vermont. Providing personal service to residents and small-business owners in their communities.

Progressive- Progressive Mutual Insurance Company was established in 1937 in hopes to provide vehicle owners with security and protection. Today, Progressive has 20.4 million policies in force,

they are the 3rd largest auto insurer for \$220 + billion U.S. personal auto, and in 2018 their return on average equity was 23.8%. Progressive offers property and casualty insurance among other insurance lines as well.

Allstate- Allstate was founded in 1931 and has been trusted to protect families and their belongings for over 80 years. Based in Northbrook, Illinois, they are one of the largest publicly held personal lines insurer. Allstate offers insurance for property and casualty among other lines of insurance. Today, Allstate offers protection to help consumers better prepare for tomorrow and protect what matters most.

Vermont Mutual- Vermont Mutual has been protecting their policyholders since 1828. With locations in Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island and Vermont, they are able to serve over 300,000 policyholders. Vermont Mutual is recognized as a "Top 50" performing insurance company by Ward Group. Vermont Mutual offers insurance for property and casualty.

Aetna- In 1850 Aetna organized an annuity fund to sell life insurance. Their name was inspired by an 11,000-foot volcano on the eastern shores of Sicily, Mt. Etna, the most active volcano in Europe. Aetna offers life and health insurance for individuals, employers, providers and agents/brokers.

Aflac- Since 1955, Aflac has provided the best supplemental insurance experience for those who get sick or hurt. Aflac offers a full suite of products for individuals, families, and businesses. In 2011, Aflac exceeded \$5 billion in annualized premiums in force.

Anthem – Anthem in Maine has been bringing innovative health benefit plans to Maine businesses for over 80 years. Anthem is the only health insurance company with a large Maine-based workforce, employing over 1,000 Maine people in providing health coverage to nearly half of Maine's population, serving communities throughout Maine through charitable contributions, foundation grants and a robust, local associate giving campaign, and is a leading advocate for worksite and community wellness programs that encourage adults and

children to make healthy lifestyle changes.

Travelers – Travelers is committed to bringing its customers innovative insurance solutions. It's a commitment built on their 165-year heritage of industry-leading firsts – from issuing the first auto and flight insurance, to pioneering identity theft protection and discounts on hybrid vehicles. Today, their personal insurance offerings include homeowners, condominium, renters, automobile, flood, boat, yacht, personal liability (umbrella), valuable items, identity theft and wedding. Travelers full line of companion coverages offers the convenience of dealing with just one company, and the benefits of special multi-policy pricing.

Patriot Insurance Company –Patriot Insurance has been providing peace of mind for families and businesses in New England for over 50 years. Headquartered in Yarmouth, Maine, they are a regional carrier offering business, home, auto, life and surety products backed by local, claims, loss control and underwriting teams. They work exclusively with independent agents who can give their customers the personal guidance and service they deserve. Since 2007, Patriot has partnered with Frankenmuth Insurance, a long-standing company founded in Michigan in 1868.

Other carriers represented by GHM include Dairyland, Foremost, Country Way, Harvard Pilgrim, MetLife, Martin's Point, Cigna, Delta Dental, Hartford, CNA Surety, CRC Group, Ohio Mutual, Philadelphia, Providence Mutual, United Healthcare, Eastern Alliance, Andover, Jewelers Mutual, Hagerty, Martin's Point, Medical Mutual, National General, The Main Street America Group, UNUM, USLI, VSP, and Community Health Options.

GHM Insurance is more than a place to purchase an insurance policy. The friendly and knowledgeable agents and staff are part of the local community and work closely with individuals, families, and business owners to help them understand their exposures and offer options and solutions to help them make well informed decisions about what coverages and limits are right for them. It is a testament to this dedication that GHM Insurance has been doing business for 120 years.

Yvette C. Mitchell Endowment Fund for the Unknown Child



Bill and Vicki Mitchell have pledged \$25,000 over the next 5 years to the Yvette C. Mitchell Endowment Fund for the Unknown Child. "My mother devoted her entire life to supporting and caring for our family, and being an important role model to her children, grandchildren, great grandchildren, nieces and nephews, neighborhood kids, and many others. To honor her life and memory, I've created this memorial fund in my mother's name," said Bill Mitchell.

The Mission of the Yvette C. Mitchell Endowment Fund: To create a community lifeline for the Unknown Child. The endowment would be used to support children in the community that experience food insecurity in the direst times such as during a pandemic. The focus of this effort is to provide outreach and support to the neediest central

Maine youth unable to benefit from being in the classroom or participate at the Boys & Girls Club of Greater Waterville therefore lacking in the most basic essential educational and nutritional needs.

The Issue: During the pandemic even more at-risk youth in our communities began experiencing food insecurity and related issues. Many of these children were unable to attend school or after school programs at the Boys & Girls Club, which means they are not benefiting from the many services for which they qualify and desperately need. Most importantly, they are missing out on daily education, hot meals, snacks, and weekend food backpacks. The Yvette C. Mitchell Endowment Fund will fund the development of an outreach program to provide these lost youth with these essential needs, now and into the future.

Beginning in 2021, the goal of this initiative is to provide services to 100 hungry children who have not participated at the Boys and Girls Club since March 2020. Bill & Vicki Mitchell are making the seed pledge of \$25,000 and are reaching out to you and others who believe in supporting the underserved and unknown youth in our community. To donate to this important cause, please contact Crista Lavenson at clavenson@clubaycc.org or 207.872.7092.



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GHM employees give back to communities

There is a lot to be said about giving back to the community, and at GHM Insurance there are many employees who do just that.

Some of the many organizations GHM has supported over the years:

Alfond Youth & Community Center
 Alzheimer's Association
 American Liver Foundation
 American Lung Association
 Augusta Food Bank
 Augusta Rotary & Kiwanis
 Belgrade Regional Conservation Alliance
 Big Brothers Big Sisters
 Central Maine Growth Council
 Central Maine Youth Hockey
 Chambers of Commerce
 China Days
 China Youth League
 City of Auburn National Anthem Project
 Dana-Farber cancer Institute
 DARE America
 Good Will-Hinckley School
 Hospice
 Kennebec Behavioral health
 Kennebec Messalonskee Trail System

Kennebec Valley Community College
 KV YMCA
 Lakewood Theatre
 Le Club Calumet
 Literacy Volunteers
 Maine Children's Home for Little Wanderers
 MaineGeneral Hospital
 Maine Independent Agents Association
 Mid-Maine Homeless Shelter
 Morrison Development Center
 Mount Merici School
 Muscular Dystrophy
 National Association of Insurance Women
 Northern Light Inland Hospital
 & Lakewood Continuing Care
 Odyssey of the Mind
 Pine Tree Society
 Red Cross Haiti Relief Campaign
 Redington Museum

REM
 Riverside Worship Center
 Science Olympiad
 Senator George J. Mitchell Scholarship Research Institute
 Senior Spectrum
 The Jimmy Fund
 The Theater at Monmouth
 United Valley Red Cross
 United Way of Mid-Maine
 Waterville Area Boys and Girls Club & YMCA
 Waterville Creates!
 Waterville Humane Society
 Waterville Kiwanis Club
 Waterville Main Street
 Waterville Opera House
 Waterville Public Library
 Waterville Rotary Club
 Winslow Family 4th of July
 YMCA Camp of Maine

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 Over 5,000 youth members at the
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 It's for you! ClubAYCC.org
 AYCC
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 207.873.0684
 Birthday Parties
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 Camps, Childcare
 Wellness & More!



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**The Hanover team congratulates and thanks
GHM for protecting Maine homes, automobiles
and businesses for 120 years. You've been a
terrific partner since January 1972 ... *CHEERS!***

Is Your Home Insurance or Commercial Property Insurance Policy Keeping Up?

BY BILL MITCHELL

Licensed Insurance Agent since 1985

Construction Costs Spike

Over the last few months, we've seen construction costs on the rise. Some of the factors causing this increase are historically low interest rates, which is causing bidding wars and driving prices up; limited inventory drives lumber and material prices up, caused by a slow-down in production during Covid. When we have a short supply of anything combined with high demand ... prices go up; increased payroll costs due to labor shortages; and delays and longer timelines to complete jobs.

All of these issues and more have caused construction costs to spike!

Understanding Different Ways Your Home or Commercial Property is Valued Market/Appraised Value

Market/Appraised Value is typically what your home or property would sell for on the open market. A realtor or appraiser would do an analysis of your home, land, and overall property compared to others that have sold in your area and then make adjustments based on your home's unique features. At the end of this process, the appraiser or realtor will give you their opinion of the market/appraised value of your home or property. There are many non-construction considerations in determining market/appraised value including the size of your lot, what's around you, location, water frontage, town/city zoning of your property, to mention a few. None of those considerations impact construction costs.

Assessed Value

Assessed Value is the amount your town or city values your home for real estate tax purposes. The formula may differ from one municipality to another so there is not a standardized approach when calculating Assessed Value. Assessed value has no impact on construction costs, it's simply a valuation used for calculating real estate tax purposes.

Construction/Replacement Cost

When it comes to insuring your home, Market/Appraised Value and Assessed Value are irrelevant. Insurance companies base the settlement of your claim

on your home or building's Construction/Replacement Cost ... what it will cost to re-build your home or building using modern day materials and building codes, and current labor costs. Other factors when determining how much insurance to carry include demolishing what's left of your destroyed property, hauling off and disposing of the debris, and rebuilding your home or building to current building codes and local municipality ordinances.

Don't let Market Value or Assessed Value confuse you with what really matters when it comes to your home or building insurance. It's all about construction costs and replacement cost of your home or building, which is likely \$150-200+/sf range nowadays depending upon features, finishes, and many other considerations of your property. Each house or building is different so it is important to do your own unique calculation.

Insurance to Value (ITV)

Most, if not all, home and commercial property insurance policies require you to purchase at least 80% of your property's replacement cost to avoid penalties at the time of a covered claim. Here are a couple examples:

Total Fire Loss - If your property costs \$300,000 to rebuild and you carry \$200,000 you're going to get \$200,000 (at the most) to rebuild your home or commercial property.

Partial Fire Loss - If your property costs \$300,000 to rebuild and you carry \$200,000 you're going to get roughly 83% of the damage. So, if your kitchen is destroyed in a fire and the cost to repair the damage is \$100,000 you're going to get approximately \$83,000. This is the penalty for insuring your home or commercial building under the 80% requirement.

Getting ITV right is critical to avoid penalties should you suffer a covered claim.

What Should You Do?

Start by going to www.ghmagency.com to get a free construction cost estimator. Answer a few simple questions and a licensed insurance agent will do the rest.

Another good option is to speak with a contractor and ask him or her for their opinion what it would cost to build your



home or building if it were destroyed by a fire or other covered claim.

Don't put this off! If I were a betting man, I'd bet most people are currently underinsured and could suffer penalties and financial losses if their home or commercial building was destroyed by a fire or other covered claims.

Call GHM today at 1-800-244-9046 to speak with one of our friendly, knowledgeable agents who can help you decide how much coverage is right for you.

For further clarification check out the "Replacement cost simply explained" video on www.youtube.com.

Like the Foundation of a Good House, You've Stood the Test of Time.

Congratulations, GHM Insurance

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"I recently changed my insurance to GHM Insurance. They were great to work with. Not only did they save me hundreds of dollars on my car and house insurance, the agent I worked with was friendly and knowledgeable, and helped me make well informed decisions about what coverages are right for me. If you want to save money on your insurance, I'd strongly recommend you call GHM."

MICHAEL LEMIEUX

"I've had my home and auto insurance through GHM for several years. Occasionally I've gotten quotes from other insurance companies but no one has ever been able to beat GHM's rates."

NORMA BOURGOIN, WATERVILLE



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**CONGRATULATIONS
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“We’ve had our insurance with GHM because they are experts in what they do. And over the years we’ve shopped around but we’ve never found anyone as knowledgeable as GHM, and equally important is that GHM has always had the lowest rates for our situation.”

KEN & SUZANNE WALSH, WATERVILLE



“Jeff and I have been insured with GHM for over 30 years and over the years we’ve been very satisfied. They’ve always given us exceptional service, solid advice, and provided competitive rates for our personal insurance needs, as well as business insurance for Day’s Jewelers. As our company leadership transitions to our son Joe, Bill and his team are dedicating their time to teach him the particulars behind insurance coverages and limits that are right for us. Thank you GHM for protecting our family and business.”

**JEFF, KATHY AND JOE COREY,
DAY’S JEWELERS**

Congratulations GHM on 120 years of service to your community.



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**CONGRATULATIONS
ON THIS MILESTONE ACHIEVEMENT
HERE'S TO THE NEXT 120!**



GHM Cares

Through good times and bad times, GHM Insurance has been here since 1901 to serve the needs of our customers, our community, and our stakeholders.

At **GHM**, *Partnership is Powerful*



GHM now has a 24/7 customer service portal called InsurLink. When you call us to activate InsurLink, you'll have access on your computer or smartphone to receive and manage your policies with GHM.

Services include:

- Printing an ID Card
- Reporting a Claim
- Requesting a Policy Change
- Making a Payment
- Requesting a Certificate of Insurance
- Sending us a Message
- Receive & Manage Copies of your Policies

Call us to sign up today!

Products & Services

As an independent insurance agency we offer more options and more savings to you, our valued customer. Here are the most common types of insurance we provide.

Personal Insurance

Auto, Home, Renters
Boats, Motorcycles, ATV's, Snowmobiles, RV's
Umbrella
Flood

Life Insurance

Term Life
Whole Life
Universal Life
Long Term Care
Disability
Health
Medicare

Business Insurance

Property
General Liability
Business Auto
Workers' Compensation
Umbrella
Management Liability (EPL, D& O, Fiduciary)
Cyber Liability
Employee Benefits
Human Resources Consulting

Quotes for Kids

At GHM Insurance we believe Partnership is Powerful, which is why we are excited to bring back our Quotes for Kids program. When you get an insurance quote from GHM, we'll donate \$10 to the Boys and Girls Club Weekend Meal Backpack Program. Get a quote, feed a kid!

Go to
www.ghmagency.com/quotesforkids
and fill out the online form
or call us at 207-873-5101

A GHM agent will provide you with your insurance quote

For every quote we do, we'll donate \$10 to help feed our local kids

Share with family and friends and help us spread the word

There is no obligation to buy insurance from GHM, and we hope you will share this and encourage everyone to call GHM for a quote.

Thank you for considering GHM Insurance as your local independent insurance agency. It would be our pleasure to provide you with an insurance quote. Since 1901, GHM has strived to provide exceptional service and lower insurance rates to individuals, families, and business owners. In 2021, we are committed more than ever to deliver the kind of exceptional service you expect and deserve. At GHM, Partnership is Powerful.

- Bill Mitchell, CIC, President and CEO of GHM Insurance

