

It's Built!

Clark's new Headquarters

1945 Congress Street | Building A | Portland, ME 04104



2017 Annual Report

Management's Report



Jeff Shaw

I am thrilled to report that 2017 was our best year in the history of the company. We added hundreds of new customers to whom we are very grateful. Most of them came to us by referral which, to us, is the highest compliment we can receive. Our retention remained well above the industry norm; another measure of success.



Jeff Lind

We also introduced new services, brought new people onto our team and made some fundamental changes to our business as we planned for our future.

By every measure, our team at Clark Insurance succeeded.

Jeff Lind and I believe the most important success, however, was the agency's ongoing **team approach** to solving problems, creating opportunities and increas-

ing our knowledge of this complex business of insurance. Here are some highlights.

■ Clark successfully launched its new website, the mark of our visual rebranding. This project also served as an opportunity to assess the visual organization of our services and products. It is with foresight and purpose that we align our brand, industry knowledge, customer service, and products - to most effectively stay competitive in this rapidly changing market.



■ Our visual rebranding was closely followed by a new organizational structure to the Personal Lines department.

Mona Freeman Wilkinson has been deservedly promoted to **VP of Personal Insurance**, bringing with her our first ever Team Leads, Adele Nichols and Shelby Hamilton. This enables us to focus on the coordination of the workflow, training, and mentoring of new employees, emblematic of exactly that team-focused approach.



Mona Freeman Wilkinson

■ Clark further strengthened its industry relationships by joining **The Council of Insurance Agents & Brokers**, a high-touch member-based trade association for 200 of the world's top commercial insurance and employee benefits brokerages. This membership is indicative of Clark's consistent success and industry reputation.



■ It's BUILT! Clark's New Building (see cover):

Early 2018 marks the move-in date to our new Portland headquarters, located on **1945 Congress St in Portland, ME**. A fitness center, open working spaces, full cafe, and large learning center are some of the highlights. We are especially excited to open up our doors to our business partners, community associations, and neighborhood groups, sharing with them our state of the art learning center for meetings and gatherings.

■ ESOP: 2017 marked the official transition into making Clark Insurance a **100% Employee Owned company**.



Clark's ESOP defines the culture of teamwork that is so crucial to our success. With everyone having a stake in the financial performance of the agency, we believe the ESOP completely aligns the interests of our employees with the service and satisfaction of our customers.

Leadership: The Board of the agency continued building its strength with the promotions of **Jeff Lind** (left page) to Chief Operating Officer, **Gregg Ritter** (right) to VP, Maine Sales Manager, and **Mona Freeman Wilkinson** (left page) to VP of Personal Insurance.



Gregg Ritter

Achievement:

Clark congratulates **Bret Cote** of our Manchester, NH office on his selection for the **40 Under Forty Class of 2018**. A youth basketball coach, chair of the board of directors at Camp Allen, and a graduate of Leadership Greater Manchester - his leadership goes far beyond the walls of Clark Insurance. This recognition is truly deserved.



Bret Cote

I am pleased to report that we remain strong, continue to grow and, with our company partners, serve the interests of customers.

On behalf of the employee-ownership of Clark Insurance, thank you for your support and the many referrals you send our way.

G. Jeffrey Shaw
President

Food, Clothing, Shelter, Wellness & Higher Education

The essentials for moving people toward independence



In 2017, we supported more than 190 charitable, civic and industry organizations in the communities we serve.

Associated Builders & Contractors of ME
Academy of Notre Dame
American Council of Engineering Companies
Acton Shapleigh Youth Conservation Corps
Associated General Contractors of Maine
Alzheimer's Association of Maine
American Council of Engineers in Maine
American Red Cross
Androscoggin Chamber
ARK Church Karen Angela Carter Food Pantry
Arts League reception
Baxter School
Bayside Bowl
Beacon Group Foundation
Biddeford High School
Biddeford Saco Rotary
Biddeford School Department
Biddeford-Saco Chamber
Biddeford-Saco Rotary Club
Big Brothers Big Sisters
Bi-state Primary Care
Bobby Stephen's Fund for Education
Boy Scouts Pine Tree Council
Boys & Girls Club of Greater Lowell
Boys & Girls Club of Manchester
Boys & Girls Club of Souhegan
Brick Store Museum Kennebunk
Camp Allen
Camp Ketcha
Camp Susan Curtis
Carriage House Mortgage Company
Cathance River Education Alliance
Center for Grieving Children
Construction Financial Management Association
Child and Family Services of NH
Coalition for a better acre
Community Financial Literacy
Convention & Visitors Bureau
Crystal Lake Fishing
Dream Factory
Dyer Library Association/Saco Museum
Eastern Trail
Falmouth Food Pantry, Inc.
Farmstead of New England, Inc.
FCS Food Pantry
Friends of Casco Bay
Friends of Community Action Food Pantry
Friends of Evergreen
Friends of Long Creek
George Sharkey Charity
Girls on the Run
Goffstown Network Food Pantry
Good Shepherd Food Bank
Goodwill
Goodwin Community Health
Gorham Athletic Boosters
Gorham Business & Civic Exchange
Gorham Food Pantry
Gorham Marketplace
Gr Lowell Chamber
Grahamtastic Connection
Gray Community Food Pantry
Greater Androscoggin Humane Society
Greater Portland Health
Gulf of Maine Research Institute

Habitat for Humanity of Greater Lowell
Habitat for Humanity of Greater Manchester
Habitat for Humanity of Greater Portland
Holidays for Houston
Holy Trinity Hellenic Orthodox Church of Lowell
Home Care and Hospice Alliance of Maine
Hospice of Southern Maine
Hugs from Haley
International Irish Immigration Center
Institute for Family Owned Business
John Duranceau Scholarship
Junior Achievement
Karen Angela Carter Food Pantry
Katie's 5k
Kennebec Behavioral Health
Kennebunk Rotary Club
Kids in Disability Sports
Lakes Region Chamber
Laura Foundation
Learning Works
Leavitt's Mills
Lewiston Auburn Chamber of Commerce
Lowell Fire Department
Lowell Publishing Co
Lyman Elementary School
Maine Adaptive
Maine Affordable Housing Coalition
Maine Aggregate Association Inc.
Maine Asphalt Pavement Association
Maine Association of Non Profits
Maine Behavioral Healthcare
Maine Botanical Gardens
Maine Engineering Promotional Council sponsor
Maine Girl's Academy
Maine Historical Society
Maine Innkeepers Association
Maine Island Trail Association
Maine Jewish Film Festival
Maine Preservation
Maine Public Relations Council
Maine State Chamber of Commerce
Maine Women's Fund
Make A Wish Foundation
Manchester Community Health Center
Manchester Chamber
Manchester Community College
Manchester Historic Association
Manchester Rotary Club
Manufacturers Association of Maine
March of Dimes
Maine Cancer Foundation
Memorial Middle School Camp Kieve
Maine Real Estate Development Association
Merriconeag School
Merrimack Convention & Visitor Bureau
Merrimack Repertory Theatre
Merrimack Valley Food Bank
Mid Coast Hunger Prevention Program
MidCoast Maine Community Action Program
Middlesex Community College Foundation

MS Society
Muscular Dystrophy Association (MDA)
Mustard Seed Communities
National MS Society
New Beginnings
New Hampshire Food Bank
New Horizons NH Food Pantry
NH Healthcare Assoc. (NHHCA)
NH High Tech Council
Northeast Sustainable Energy Association
Old Orchard Beach Community Food Pantry
Open Pantry of Greater Lowell
Opportunity Alliance
Pine Grove Scholarship sponsor
PLAN
Portland Buy Local
Portland Chamber
Portland Education Foundation
Portland Recovery
Preble Street
Presidential Duathlon
Professional Disability Associates
Professional Logging Contractors of Maine (PLC)
Queen City Rotary
Red Cross
Restorative Justice
Riding to the Top
Robbie Foundation
Root Cellar
Rotary Club of Saco Bay
Rotary Club of Andover
Rotary Club of Lowell
Rotary Club of Portland
Saco Bay Rotary auction board
Saco Community Meals Program
Saco River Valley Kiwanis Club
Safe Passage
Safe Voices
Salvation Army
Scarborough Food Pantry
Sebago Brewing
Sebago Lakes Chamber
Seeds of Independence
ServPro
Sexual Assault Response Services of So ME (SARSSM)
SMART Child & Family Services
SMCC Foundation
South Portland Food Cupboard
Lowell Spinners
Sweetser
Teen Challenge NH
Thornton Academy
Trek Across Maine
Umass Lowell
United Way of Gr Portland
US Chamber of Commerce
University of Southern Maine
Wayfinder Schools
Waynflete
Westbrook Food Pantry
Wide Horizons for Children, Inc.
Windham Food Pantry
Woodfords
Yarmouth Food Pantry



Living our values in the communities we serve

Other Highlights of 2017

Our ongoing Breakfast Briefing Series

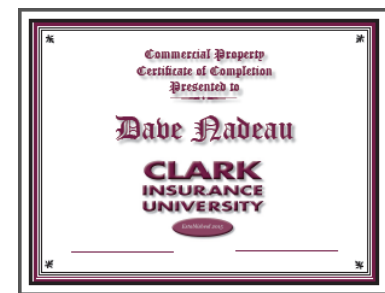
expands into Manchester, New Hampshire! With changes in public policy, carrier appetites and all the challenges of business planning, our briefing series continues to be a big added value for Clark customers.



Our team continued its quest to always know more by earning industry designations that help them secure the best coverage at a competitive price. They included both new employees and people who already have decades of experience. *They included....*

Allison Gould, AAI
Carol Sulides-Yerxa, AAI
Evangeline Irish, MLIS
Justin Roy, CRIS
Adam Paprocki, CRIS

Tammy Spalding, ACSRP
Amee Rice, CIIP
Melissa Trepanier, HPN
Gillian Tuck, GBA
Brenda Neuts, GBA



We also had internal training at “Clark Insurance University” where participants took deep dives into specific areas of coverage. Successful completion was rewarded with gifts and certificates.

Adding Value to Our Customers

Tim McCarty is Clark’s new Loss Control Director. Tim brings years of loss control experience to customers of Clark and has worked in the field throughout the United States.

Over a decades-long career, he has had a chance to work with just about every employer sector to address both the common and unique risks that challenge the health and safety of employees as well as employers’ property and assets. Tim’s position is one that is not often seen in agencies, and we look forward to providing this added value to our customers.



Community Leadership

We are grateful to our thousands of customers for their faith in our business. That support allows us to give back to the communities we serve in Maine, New Hampshire and Massachusetts with “time, treasure and talent.”

We encourage *everyone* to take an active role in civic and industry associations. This past year, employees of Clark Insurance were active members of the following organizations:

- Jeff Shaw, *Institute of Family Owned Business* *
- Jeff Lind, *Alumni Board of University of Southern Maine* *
- Bret Cote, *Camp Allen* *
- David Hamilton, *Maine Employee Benefits Council* *
- Gregg Ritter, *Portland Education Foundation* *
- Lee Ramsdell, *Robbie Foundation* *
- James Brissenden, *Maine SHRM State Council**
- Deb Wentworth, *CPCU Society* *
- Shannon Walton, *Associated Builders & Contractors*
- Josh Fifield, *Maine Real Estate & Development Association*
- Ben Millick, *Professional Logging Contractors of Maine*
- Anthony Inverso, *Kennebunk Rotary*
- Heather Caston-Talbot, *Portland Buy-Local* *
- Joan Hopkins, *Maine Innkeepers Association*
- Bill Exley, *Southern Maine Landlords Association*
- Josh Ellis, *American Red Cross Chapter* *
- Chad Cote, *Society of Human Resource Management* *
- Marty Duggan, *Friends of Long Creek*
- Kerry Peabody, *VNA of Southern Maine* *
- Adam Paprocki, *American Red Cross NH/VT Chapter* *
- Monique Ruth, *Queen City Rotary* *
- Thom Lavoie, *Manchester Rotary* *
- Anthony Villandry, *Merrimack Valley Food Bank*

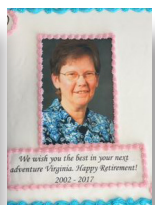
* Board Member

Recognition



Among those being recognized this year for their service were Nancy Timmins (35 years), William Exley (25 years), Martin Duggan (20 years), Susan Nason (15 years), Marilee Pillsbury (15 years), and Bret Cote for 10 years of service.

We also celebrated well-deserved retirements for both **Virginia Pulling**, Account Analyst in the Business Department, and **Gail Lind**, Senior VP and Agency Manager.





Tim McCarty, Director of Loss Control, leads a session on how to mitigate Distracted Driving.



James Brissenden and Josh Ellis stand with Ally McDougal of American Red Cross. Clark raised \$5,000 in relief support in response to the devastating hurricanes. Josh sits on the board.



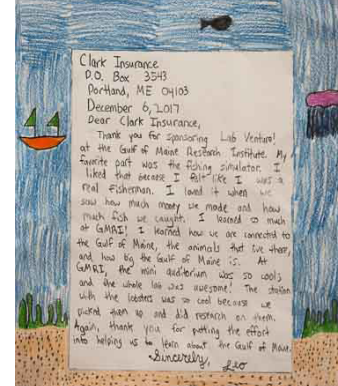
President, Jeff Shaw, congratulates Deb Wentworth on 5 years of service with Clark. Deb is VP of our Business and Employee Benefits departments.



A "Tree of Beans" sitting by the window of Good Shepherd Food Bank. A picture featured in an interview by our very own James Brissenden - promoting the services and story of Good Shepherd



The Clark team raises \$325 in support of Breast Cancer Awareness Month



A Thank You note from Leo - a student that participated in the LabVenture session that Clark sponsors each year. Hosted by Gulf of Maine Research Institute



Laughs are shared at Clark's annual Holiday Party, featuring our first-ever Safety Santa - the identity of which will remain unknown. (It was Tim McCarty, our Director of Loss Control!)



The headline of Clark's new Community Page on our website. It features a Non-Profit, our Philanthropic Statement, our End of Year Giving, and an Employee Feature



Clark's own Theresa Farrah shares a picture of her father, rocking out on the drums for the Boys & Girls Club of Greater Lowell. 40 years later, Clark proudly continues to support this highly-respected group

Tim McCarty and Sandy Trotter prepare a dinner for hundreds on one of Clark's Volunteer Days. Both working hard at Preble Street Soup Kitchen



A visit from Glenn Cummings, President of the University of Southern Maine. Many Clark employees, graduates of USM, came out to hear the president talk about our corporate partnership