

Top Photo: Clark's Story Wall, Page 7

Bottom Right: Guests using our Training Room, Page 5

Bottom Left: The Four Seasons, Clark Edition



CLARK INSURANCE 2018 ANNUAL REPORT



Your 100% Employee Owned Independent Insurance Agency
Serving Maine, New Hampshire, and Massachusetts

OUR MANAGEMENT TEAM



Jeffrey Shaw
President

A resident of Saco, ME, Jeff serves as the President of Clark Insurance. He joined the industry in 1986, working for a number of carriers before he moved to Clark in 2004. He led Clark's sales team for 11 years and then became president in 2015, driving one of our greatest periods of growth. Jeff serves on the board of Institute of Family Owned Business, Avesta Housing, and Maine Insurance Agents Association.



Jeff Lind
Chief Operating Officer

A resident of Standish, ME, Jeff Lind is the Chief Operating Officer (COO) of the company. Jeff joined Clark in 1993 and, while he has a variety of duties within the agency, his favorite is working with businesses and organizations on their Property & Casualty insurance needs, with specific focuses in construction, real estate, non-profit organizations and public entities. He serves on USM's Alumni Association Board of Directors.



Deb Wentworth
VP Business & Employee Benefits

A resident of Falmouth, ME, Deb is VP of Business and Employee Benefit Services and is responsible for running the daily operations of the agency. She brings 30 years of experience to Clark: having worked for a number of carriers, until joining our team in 2011. Her leadership includes oversight of our Claims Department as well as board positions with the Maine CPCU Society and Maine Applied User Group.



Bret Cote
VP, NH Sales Manager

Bret, a resident of Auburn, has been in the business since 2000 and was the first representative of Clark in the New Hampshire market. With success, he has become a vice president and is on the board of directors. He is active in the construction market, a graduate of Leadership Greater Manchester and serves as chair of the board of directors at Camp Allen as well as a Coach for his son's basketball team.



Gregg Ritter
VP, Maine Sales Manager

Gregg, a resident of Portland, ME, has distinguished himself in the area of professional liability for architects and engineers. He has over 25 years of experience in the industry, working for various carriers, and joined Clark in 2003. He now serves as a vice president of the agency, as a Fiduciary of the Clark Insurance Employee Stock Ownership Trust, and as the Sales Manager for our Maine Headquarters.



Mona Freeman Wilkinson
VP, Personal Insurance

A VP of the company and resident of Gray, ME, Mona is responsible for leading our Personal Insurance Department. In her 20 years of insurance experience (19 spent at Clark) she has consistently grown within the company, beginning as a coordinator in Personal Lines, transitioning to director, and now VP – where she recently managed the restructuring of her department to promote better training and education of new employees.



Lee Ramsdell
Senior Vice President

Lee, a resident of Scarborough, ME, has been with Clark since 1986, was named a Senior Vice President in 2015, and was elected to the Board in 2017. His career in Commercial Lines sales includes a mastery of insuring furriers around the country, now serving as the Program Executive for the National Furrier's Block Program. An active community member and volunteer, Lee serves on the board of the Robbie Foundation.



David Hamilton
VP, Employee Benefits

Living in Gorham, ME, David Hamilton is a vice president and member of the board of directors. With 36 years of industry experience, 20+ of which spent running his own employee benefits company, he is considered one of the most knowledgeable brokers in the field. He joined Clark Insurance in 2008 and holds board positions at the Maine Employee Benefits Council and Casco Federal Credit Union.

MESSAGE FROM THE PRESIDENT



Jeff Shaw, President

It is my pleasure to report on Clark Insurance's continued growth and success throughout the 2018 year. What is particularly of note is that this growth is organic, a metric that speaks to the character and capabilities of our team, and one that cements our position as one of the largest, independently-owned insurance agencies in New England.

Our 2018 year welcomed new employees, a successful move to our new Portland Maine headquarters, a new office in Falmouth Maine, continued investment in the education of our team, the 26th year of our status as an Employee Owned Company, the addition of key training services for our customers, and continued growth in Manchester New Hampshire, Lowell Massachusetts, and throughout the Merrimack Valley.



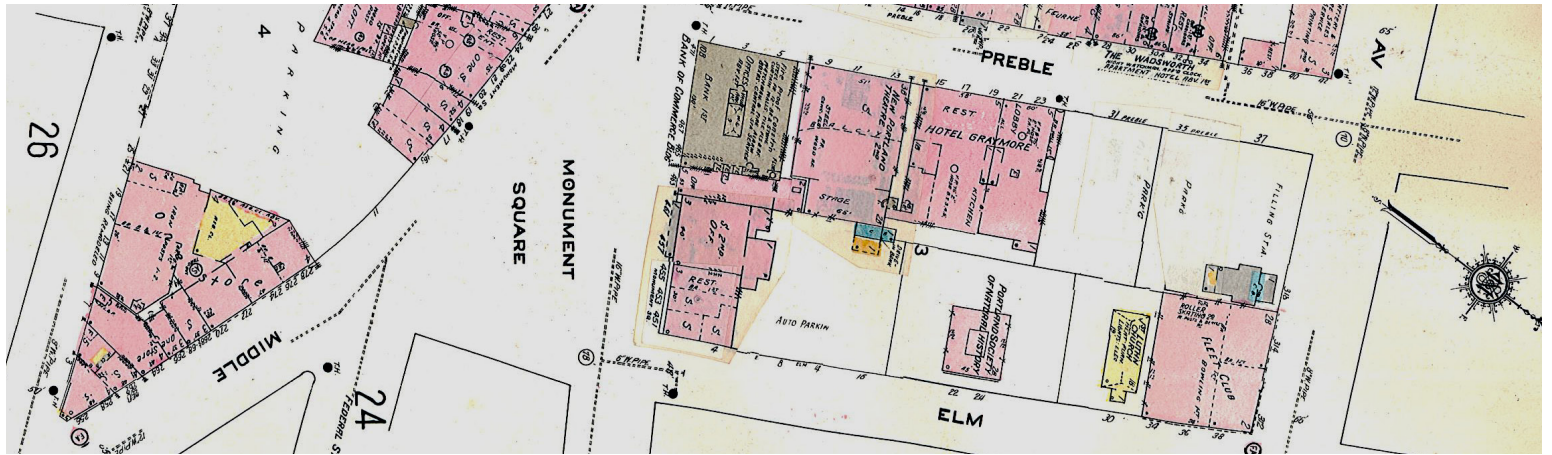
Jeff Lind, COO

Through this growth, our focus remains on providing the very best protection, advice, and service to the individuals and businesses that partner with us. Jeff Lind and I believe success lies in the balance between the progress and agility of a modern company, examples of which you will see in this report, and the preservation of the same knowledge, professionalism, honesty, reliability, and responsibility that has defined Clark for the last 88 years.

Thank you to those who had a hand in making 2018 another successful year. This success could not be achieved without our loyal customer base, members of our team, our trusted carrier partners, and the valued referrals we continue to receive, which we consider to be the highest form of confidence in our work.

G. Jeffrey Shaw
President

ABOUT OUR COMPANY



1931

Founded in Portland, ME in 1931 as the B. M. Clough Agency, the business went through a time of steady growth, leading to its purchase in 1945 by Paul S. Woodworth.



**SERVICE
SAVINGS
SECURITY**

Our firm makes a specialty of serving Greater Portland residents with a wide variety of the new lower cost package Home Owners Insurance. Our facilities enable us to provide each owner or tenant with the protection that best suits his needs.

WOODWORTH & CLARK
Insurance of all forms
ROOMS 701-702, CASCO BANK BLDG., PORTLAND
SP 2-1965 or SP 2-1964

With the addition of Richard W. Clark in 1961, the agency was renamed Woodworth & Clark. A new generation of growth begins.

By 1969, the agency developed its personal insurance, establishing a Business Insurance Department as well. This continued growth set off a series of moves.

1977

In 1977, the Agency expanded to 307 Cumberland Avenue. In this same year, our name was changed to Clark Associates to reflect that our services came from an entire team of individuals.



1992

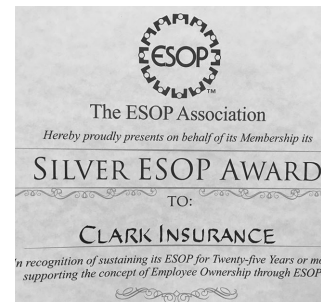
1992 brought a new office to outer Congress St. and then again in 2002 just down the road. Congress St. served as an easily accessible location off I-95 for customers coming from all over the state.

2007

Our expansion into New Hampshire in 2007 marked our fourth office and, as the team grew, led to the decision to rename the agency as Clark Insurance.

2011

In 2011, Clark acquired the Kelly Agency in NH and then merged with Turner Barker in 2013 in ME. 2015 brought an acquisition of The James L. Cooney Agency in MA, marking our expansion into Lowell and our service to the entire Merrimack Valley.



2017

2017 marked Clark's transition to a 100% Employee Owned Company, cementing our culture of teamwork through our new financial structure.

2018

Finally, In 2018, we moved into our new building at 1945 Congress St. and opened an office in Falmouth ME. Now covering 7 locations across 3 states, Clark is one of the largest, independently owned insurance agencies in New England.

BRANCH LOCATIONS



Clark insurance is a 100% Employee Owned, Independent Insurance Agency serving individuals, families, and businesses across Maine, New Hampshire, and Massachusetts. We offer customized insurance solutions that cover Personal, Business, Employee Benefits, Bonds, Life, Health, Annuities, and Safety & Risk Consulting Services. As we grow as an agency, we must continue our work as a local, employee owned, and civic-minded organization that gives back to the community by contributing time, talents, and resources to help those around us thrive.

<u>CITY</u>	<u>PHONE</u>	<u>ADDRESS</u>
Portland ME	(207) 774-6257	1945 Congress St. Building A 04102
Gorham ME	(207) 774-6257	64 Main Street 04038
Windham ME	(207) 892-8541	766 Roosevelt Trail 04062
Saco ME	(207) 571-8058	15 Pepperell Square 04072
Falmouth ME	(207) 774-6257	65 Gray Road 04105
Manchester NH	(603) 622-2855	One Sundial Avenue Ste 302N 03103
Lowell MA	(978) 459-0505	327 Gorham Street 01852



2018 HIGHLIGHTS



• 2018 marks the 26th year of Clark's status as an Employee Owned Company. Our ESOP is the backbone of our culture of teamwork and we hope it serves as an example of the sustainable benefit that employee ownership can bring to employees and companies alike (pictured bottom left).

• We successfully moved into our new headquarters located at 1945 Congress St. in Portland, ME. Housing 85 of our 112 employees, it features a video-capable board room, a designated training room, an open-office floor plan equipped with ergonomic work stations, a fitness center, individual huddle rooms, and most importantly a location that remains just off I-95 for the benefit of our customers coming from all over the state.

• In response to growing demand, we added to our safety services, rolling out our new TIPS training capability. Clark can now train servers across the industry on responsible alcohol service and the laws and compliance that come with that (pictured left). Director of Safety & Risk Consulting, Tim McCarty also delivered customized trainings on Fleet Training & Program Development, Safety Program Development, OSHA Compliance, General Safety Program Development, Ergonomic Assessments, Disaster Recovery Planning, and more.

• We hosted 54 different community meetings in our new headquarters, including the Red Cross, Avesta Housing, the Portland Regional Chamber of Commerce, the City of Portland, and University of Southern Maine, to name a few.

• In 2018, 36 different employees successfully completed their education goals. These included 9 different industry certifications, a Human Resources Certification, and the Dale Carnegie Public Speaking Course, all funded by Clark's Education Reimbursement Plan.

• We expanded our offices to a new location in Falmouth, ME located at 65 Gray Road. Our Account Managers Tiffany Richards (pictured left) and JoAnn Martin are now able to provide Clark's knowledge, customer service, and reliable advice directly to the Falmouth area for individuals, businesses, and families alike.



ACHIEVEMENTS: Clark Congratulates Jeff Shaw, President, and Monique Ruth, Account Executive in our Manchester NH office on their Paul Harris Awards. These were received at their respective Rotaries and is the highest award an individual Rotarian can receive in Service Above Self. Monique's achievement was personally recognized with a gift from the District Governor, further acknowledging her amazing commitment to her community.



GIVING IN ACTION



1 Clark partnered with OneSky Community Services, a non-profit in Portsmouth NH serving the Developmentally Disabled Community on a workforce development project. Clark contributed environmental portraits of their clients at work, telling the stories of real employees, ultimately helping OneSky on their mission to show employers the potential of this untapped workforce.



3 LearningWorks, a non-profit in Portland, ME was introduced by Clark to the Portland Symphony Orchestra in early 2018. Students at LearningWorks participated in "Music in the Community" at which PSO musicians taught students the history, difference - and most importantly - how to use their instruments! Students and teachers involved received follow up tickets to PSO's Discovery Concerts so the students could see the very same instruments in action.



4 Clark funded the 4th floor of the Greater Portland Immigrant Welcome Center, a project that successfully launched their state-of-the-art digital language lab. We can now offer free English training to employers who see English acquisition as a barrier to hiring and internal promotion. This work is a small but vital accomplishment in getting ahead of Maine's workforce development challenges.



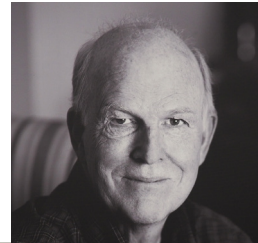
OUR STORY [WALL]



Mark Swann
ED of Preble Street



Saytun Musse
Skillin Elementary School



Sandy Beal
Long Term Care Customer



JD Moyer
Car Insurance Customer



Tammy Weston
Home Insurance Customer



Sean Grant
Residential Consumer at
Woodfords Family Services



Judy Burke
ED of Institutional
Advancement at Middlesex
Community College



Michael Tarpinian
CEO
The Opportunity Alliance

Pictured on the cover of this report is our “Story Wall” - a series of 12 portraits hanging in the open meeting area of our Portland ME Headquarters. This installment serves as a reminder of all the different ways our work touches our communities every day.

From Executive Directors of non-profits and 5th Grade students to loyal car insurance customers and Glass Workers, the role of an insurance company in the community is a connected one.

At Clark, we do our best to leverage these connections. For these relationships allow us to serve our customers and communities at a higher level, one that we could not achieve acting alone.



Alain Nahimana
ED of Greater Portland
Immigrant Welcome Center



Chip Gray
Owner of Harraseeket Inn



Davy Missakila
All Glass Hardware
Specialist at SIGCO



Rebecca Vincelette
Creator of Fatigue Factor at
Cancer Community Center



OTHER HIGHLIGHTS

EDUCATION

Clark continues its investment in internal education, congratulating the following individuals on their achievements:

- Bret Cote, CIC
- Monique Ruth, AAI
- Allison Gould, CRIS
- Zachary Henry, AAI & WCP
- Andrew Shaw, WCP
- Stacy Karam, MLIS
- Kelly Michaud, CPCU
- Carol Sulides-Yerxa, MLIS
- Brenda Neuts, REBC
- Nancy Poulin, ACSR
- Angela Duran, AINS
- Dana Hayward, ACSR
- Tiffany Richards, API
- Anthony Villandry, CIC
- Deborah Wentworth, MLIS
- Diana Miville, SHRM-CP
- Timothy McCarty, Associate Business Continuity Professional & TIPS Certified Trainer
 - 16 Individuals completed the Dale Carnegie - Effective Speaking & Human Relations Course

EVENTS

We continue to provide customers relevant, actionable education through complementary sessions. Pictured above is our active shooter training conducted by Blue U Defense.

CIVIC LEADERSHIP

At Clark, we engage with our communities, association groups, and board work. This past year, employees were active members of the following organizations:

- Jeff Shaw**, Institute of Family Owned Business*, Avesta Housing* & Maine Insurance Agents Association*
- Jeff Lind**, Alumni Board of University of Southern Maine*
- Bret Cote**, Camp Allen*, NH Association of Insurance Agents*
- David Hamilton**, Maine Employee Benefits Council*, Casco Federal Credit Union*
- Gregg Ritter**, Root Cellar | **Lee Ramsdell**, Robbie Foundation*
- James Brissenden**, Maine SHRM State Council*
- Shannon Walton**, Associated Builders & Contractors
- Josh Fifield**, Maine Real Estate & Development Association*
- Ben Millick**, Professional Logging Contractors of Maine, Portland Rotary
- Anthony Inverso**, Manufacturers Association of ME, Kennebunk Rotary
- Heather Caston-Talbot**, Portland Buy-Local*, Insurance Professionals of Greater Portland*
- Joan Hopkins**, Hospitality ME | **Josh Ellis**, American Red Cross Chapter*
- Bill Exley**, Southern Maine Landlords Association, Cub Scout Pack 97
- Chad Cote**, Society of Human Resource Management*
- Marty Duggan**, Friends of Long Creek, Atrium Cedars Senior Living
- Kerry Peabody**, Certification for Long Term Care*, VNA of Southern Maine*
- Adam Paprocki**, American Red Cross NH/VT Chapter*
- Monique Ruth**, Queen City Rotary*, Make A Wish NH
- Thom Lavoie**, Manchester Rotary*, Mental Health Center of Greater Manchester*
- Anthony Villandry**, Loading Dock Arts*, Rotary Club of Lowell*
- Tim McCarty**, American Society of Safety Professionals*
- Tyler Henderson**, National Alzheimer's Association ME*

* Board Member

PHILANTHROPIC STATEMENT



“

Clark Insurance is devoted to every individual’s right to independence through our continuous support of non-profits and foundations concerned with:

food insecurity, clothing, shelter, higher education and wellness.

As a 100% Employee Owned Company, it is through this corporate responsibility that we extend our culture of teamwork beyond our walls and into our own communities*

”

* Clark proudly supported over 150 organizations in 2018





2018 DONATION LIST

- A Company of Girls
American Council of Engineering Companies
American Council of Engineers in Maine
American Institute of Architects
Animal Refuge League
Associated Builders & Contractors ME
Associated General Contractors of Maine
Auburn Recreational Basketball league
Barbara Bush Children's Hospital
Biddeford Football
Biddeford High School Skills USA
Biddeford Little League Girls softball
Biddeford Saco Chamber of Commerce
Pine Tree Council (Boy Scouts of America)
Boys & Girls Club of Greater Lowell
Breakwater School
Brick Store Museum Kennebunk
Camp Susan Curtis
Cancer Community Center
Carriage House Mortgage Company
Cathance River Education Alliance
Catie's Closet
Center for Grieving Children
Construction Financial Management Association
Cheverus High School
Coalition for a Better Acre
Community Financial Literacy
Day One
Educate Maine
Environmental Health Strategy Center
Falmouth Food Pantry, Inc.
Falmouth Rotary Club
Freeport Community Services Food Pantry
Frannie Peabody Center
Friends of Community Action Food Pantry
Friends of Evergreen
Friends of Woodfords Corner
Girls on the Run Maine
Girls, Inc.
Good Shepherd Food Bank
Goodwill
Gorham Business & Civic Exchange
Gorham Food Pantry
Grahmtastic Connection
Gray Community Food Pantry
Greater Portland Health
Greater Portland Immigrant Welcome Ctr.
Gulf of Maine Research Institute
Habitat for Humanity of Greater Lowell
Habitat for Humanity of Greater Portland
Home Instead Senior Care
Hope Acts
Horse and Rider Connection
Hospice of Southern Maine
House in the Woods
Human Resource Association of Southern Maine
Insurance Professionals of Greater Portland
Junior Achievement
Kennebec Behavioral Health
Kiwanis Portland
KW Cares
Lake Stewards of Maine
LearningWorks
Long Creek Youth Center
Lowell Association for the Blind
Lowell Publishing Co
Lowell Transitional Living Center
Lyman Elementary School
Maine Adaptive Sports & Rec
Maine Affordable Housing Coalition
Maine Asphalt Pavement Association
Maine Behavioral Healthcare
Maine Cancer Foundation
Maine Career Development Association
Maine Children's Alliance
Maine Council on Aging
Maine Flower Show
Maine Innkeepers Association
Maine Juniors
Maine Preservation
Make A Wish NH
Manchester Chamber of Commerce
Manchester Crime Line
Mary's Walk / Maine Cancer Foundation
Memory Works
Merrimack Convention & Visitor Bureau
Merrimack Repertory Theatre
Merrimack Valley Food Bank
Mid Coast Hunger Prevention Program
Middlesex Community College Foundation
Muskie Fund for Legal Services
Nashua Center
New Beginnings
New Hampshire Food Bank
New Hampshire High Tech Council
New Hampshire Food Bank
New Hampshire High Tech Council
New Horizons for NH Food Pantry
North Yarmouth Academy
New Horizons for NH Food Pantry
North Yarmouth Academy
Old Orchard Beach Community Food Pantry
Open Pantry of Greater Lowell
Opera Maine Sponsorship
Opportunity Alliance
Planet Dog
Professional Logging Contractors
Portland Chamber of Commerce
Portland Community Squash
Portland Education Foundation
Portland Kid's Duathlon
Portland Recovery
Portland Rotary Charitable Fund
Portland Society of Architects
Portland Trails
Preble Street
Professional Disability Associates
Queen City Rotary
Red Cross
Reiche School
Riding to the Top
Ronald McDonald House Charities of Maine
Rotary Club of Lowell
Safe Passage
Safe Voices
Scarborough Food Pantry
Sebago Lakes Region Chamber of Commerce
Sexual Assault Response Services of So. Maine
Society for Human Resource Management
SMCC Foundation
South Portland Food Cupboard
Startup Maine
Stroudwater Food Pantry
Stroud Water Christian Church
Sweetser
The Maine Children's Home for Little Wanderers
The Root Cellar Portland
The Salvation Army
Thornton Academy
Umass Lowell
United Way of Gr Portland
University of Southern Maine
Visit Portland Maine
Walk to End Alzheimer's
Wayfinder Schools
Westbrook Food Pantry
Wide Horizons for Children, Inc.
Windham Food Pantry
Windham Neighbors Helping Neighbors
Wiscasset Food Pantry
Woodfords Family Services
Yarmouth Food Pantry

Portland ME
1945 Congress St.
Building A 04102
(207) 774-6257

Gorham ME
64 Main Street
04038
(207) 774-6257

Windham ME
766 Roosevelt Trail
04062
(207) 892-8541

Saco ME
15 Pepperell Square
04072
(207) 571-8058

Falmouth ME
65 Gray Road
04105
(207) 774-6257

Manchester NH
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327 Gorham Street
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www.clarkinsurance.com

