

Company Backgrounder

About the Company:

Clements Worldwide is a leading insurance provider for expatriates and international organizations. Founded in 1947, Clements offers international car, property, term life, health, specialty and high risk insurance in over 170 countries. With offices in Washington, DC and London, Clements provides comprehensive coverage, superior customer service and unparalleled claims response.

Our unique business models gives us the flexibility to serve the needs of a diverse clientele - as an insurance advisor to individuals and organizations, and as a trusted partner to brokers. This is precisely what defines Clements as a leader among insurance providers.

Company History:

In 1947, Robert Clements and M. Juanita Guess-Clements founded a domestic insurance business. While she and her husband managed Clements & Company, Guess also worked at the U.S. State Department. One day, she referred her husband to a colleague who needed life insurance and happened to manage the U.S. State Department's claims office. After purchasing a policy from Clements, the happy client remarked, "If only you could help me with all this!" as he pointed to the insurmountable pile of claims in his office submitted by U.S. Foreign Service officers.

At the time, not a single company provided international personal insurance products. Clements immediately realized the need for reliable international insurance and saw an opportunity to help. Their proximity to the U.S. State Department and Foreign Service headquarters helped Clements become the preferred insurance provider for government personnel abroad.

In the late 1970s, under Guess' direction, the company began addressing the needs of expatriate clients outside the Foreign Service. By 1981, when the founders' son, Jon B. Clements, joined the firm, Clements had become a thriving agency. To reflect its growth as a global brand, the company changed its name to Clements International in 2001.

Today, Jon is CEO and Chairman of the company, and with the support of his leadership team, he continues to guide the company with the same entrepreneurial spirit of his beloved parents.

Our Values:

The “I-CARE” philosophy empowers Clements employees to be their best, which is how we’ve kept our word to our clients, partners and the global community since 1947.

Integrity Customer Achievement Relationships Enjoyment

Our Philosophy:

Risk Assessment

Determine the international risks to you and your organization based on the “who, what, when, where and why”

Market Intelligence

With access to a broad range of markets, we offer the best insurance products at a reasonable price

Solution Design

Our experts identify and help you obtain the appropriate coverage, with the flexibility to create new, specialty programs

Superior Service

From quote to claim, customer satisfaction comes first

Company Highlights:

- Created the first expatriate insurance program in 1947
- Insures 6 out of every 10 American Foreign Service Officers worldwide
- Insures 5 out of every 6 embassy associations
- Largest provider of insurance solutions to the international school community
- A “Best Practices” award recipient
- Tribunalized by Lloyds of London

Locations:

The company headquarters is located in Washington, DC, USA.

Clements Europe, the company’s first European office, is located in London, UK.

Divisions:

Personal Insurance

Clements offers individual insurance coverage to expatriates, including auto, health and life, and personal property and liability. Specially designed package policies for the individual or family are also available, in addition to high-risk coverage.

Commercial Insurance

For over 60 years, Clements International has worked closely with embassies, corporations and organizations around the world to build exceptional programs with sensitivity to what really matters - people. As an independent insurance agent, we are able to locate and secure the most effective and comprehensive coverage available.

Global Broker Network

Partner Solutions

Our Partner Solutions division helps firms, corporate entities and brokers enter the international insurance market, enhance their value proposition and monetize risks through a unique partnership.

Leveraging Clements' international insurance expertise, unparalleled market access and product design capabilities, the Partner Solutions team creates and delivers customized insurance programs. We help integrate those programs seamlessly into our partners' business models, adding significant value to their bottom line.

Product Portfolio:

Insurance Solutions for Expatriates

- Automobile
- Personal Property
- Global Individual Health
- Kidnap & Ransom
- Travel Medical
- Term Life

Insurance Solutions for Global Organizations

- World Auto - Commercial Auto
- Foreign Property & Liability
- Directors & Officers Liability
- Group Medical Insurance
- Foreign Workers' Compensation
- Long Term Disability
- Group Life Insurance
- Transit & Cargo Including War Risk
- Personal Accident
- Political Evacuation
- Kidnap & Ransom
- War & Terrorism