

Press Kit

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Company Fact Sheet

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.	
Vision:	To be the premier provider of global insurance solutions.	
Mission:	Through the energy and creativity of empowered employees, we provide innovative global insurance solutions, offering financial protection to individuals and organizations.	
Founded:	1947 by Robert Clements and M. Juanita Guess-Clements. Original name was Clements & Company; changed to Clements Worldwide in 2011.	
Locations:	Washington D.C. (Headquarters) London, UK (Clements Europe)	
Employees:	70	
Leadership:	Jon Clements, Chairman & CEO Chris Beck, President	
Recognitions & Distinctions:	2008 & 2009 Best Practices Award Independent Insurance Agents & Brokers of America	
Financial Highlights:	2009 Growth: 15% (GPW) 2010 Growth: 20% (GPW) 2010 Net Sales by Division: Individual: 36% Commercial: 64%	
Websites:	clements.com clementseurope.com expatyouthscholarship.com	
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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

Product Portfolio

Insurance Solutions for Expatriates

Automobile

Comprehensive, Collision, Theft and Liability coverage for your automobile to keep you on the road.

Personal Property

Coverage for personal items damaged during the relocation process, while in your foreign residence or when traveling.

Global Individual Health

Worldwide medical plans ensure that you and your family continue to receive quality care throughout the world.

Kidnap & Ransom

Unique coverage that assists you and your family toward a positive resolution should a crisis event occur.

Travel Medical

A short-term healthcare policy designed for the international traveler.

Term Life

Financial support for your beneficiary if a life-ending event occurs within a specified period of time.

Insurance Solutions for Global Organizations

World Auto - Commercial Auto

Comprehensive, Collision, Theft and Liability policy to keep your commercial vehicles on the road.

Foreign Property & Liability

A customized package policy including property and liability coverage designed to protect an organization's investment abroad.

Directors & Officers Liability

Liability protection for decisions made by the leaders and board members of an organization.

Group Medical Insurance

Worldwide medical plans ensure that your employees and their families continue to receive quality care throughout the world.

Foreign Workers' Compensation

Liability insurance to aid organizations when it is necessary to pay benefits and furnish medical care to employees who injure themselves while on the job.

Long Term Disability

Income replacement plan to provide assistance when a disability or illness prohibits your employees from working.

Group Life Insurance

Our flexible approach to Group Life Insurance allows us to meet the specific needs of any size or type of organization.

Transit & Cargo Including War Risk

Global protection is available to protect your organization's goods and property in transit.

Personal Accident

Provides financial security to your organization in the event of an injury or permanent disability.

Political Evacuation

Coverage against possible losses resulting from sudden political disturbance in a host country.

Kidnap & Ransom

Unique coverage that assists your organization and employees toward a positive resolution should an unfortunate event occur.

War & Terrorism

A coverage extension is available for a loss or business interruption that occurs as a result of an act of war or terrorism on certain policies.

Expatriate Youth Scholarship

Founded: 2009 by Clements Worldwide

About the Scholarship: The “Life in a Flying House” Expatriate Youth Scholarship was developed by Clements Worldwide, the leading provider of insurance solutions for expatriates and international organizations. This program offers participants a unique opportunity to share their experiences living in a foreign country. The theme, “Life in a Flying House,” is inspired by the idea that students whose childhoods are spent moving between different countries and cultures develop rich life experiences.

Each year, the company awards a total of \$10,000 in scholarship to six students, ages 12-18 of any nationality who have resided in a foreign country for at least two consecutive years.

Mission: To provide young expatriate students with a creative scholarship opportunity that will assist in funding their international education.

Scholarship Awards:	Category One (Ages 12 – 15)	Category Two (Ages 16 – 18)
	1st Place \$3,000	1st Place \$3,000
	2nd Place \$1,500	2nd Place \$1,500
	3rd Place \$ 500	3rd Place \$ 500

Websites: expatiayouthscholarship.com
[@expatiayouth](https://twitter.com/expatiayouth)
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