



## Featured Product

### [WorldAuto - International Fleet Insurance](#)

Cover entire fleets internationally with one comprehensive policy. Provide a fully customized insurance solution for organizations even in high risk areas.

#### Policy Highlights

- Worldwide Borderless Coverage
- Physical Damage Protection
- One Worldwide Rate
- International Excess Liability
- Protection Against Acts of Terrorism

Click the link below to get your downloadable  
[WorldAuto - International Fleet Insurance](#)  
product sheet.

## Resource: Fleet Risk 360 Survey Findings

In late 2014 a comprehensive global survey was conducted to analyze the risks faced by humanitarian organizations operating international vehicle fleets. The survey highlights the need for increasing risk management in the sector and touches on several of the risks that should be addressed, such as reputational risk, high risk concentrations, and financial resilience to name a few. [Read more and download your own copy today.](#)

## News

### Prioritizing Fleet Risk Management to Improve Your ROI and Mission Completion

For many nonprofits, fleet is the second highest expense line of their organization after salaries, but this expense line does not always receive the attention it needs.

Changing this dynamic can have positive repercussions on a financial, operational, and reputational level, with a significant return on investment for the organization. As fleet is mission critical to nonprofit organizations for delivering programs, fleet solutions should be a top priority, of which managing risk is an important component.

There are many elements, however, to a risk management approach and certainly one size does not fit all. There is an increasing trend in larger organization towards self-insurance to not only minimize premium costs, but also volatility. Self-insurance is usually mixed within a hybrid model that addresses needs across different types of financial risk ... [\(continue reading\)](#)

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## Broker Spotlight

### Spotlight on Global Broker Network LinkedIn Group

This week join us as we launch the first ever Global Broker Network LinkedIn group.



### Note from Global Broker Network Manager

**Sam Sheibani**

Welcome to the Clements Worldwide eleventh edition of **Broker News!**

In an effort to support the ongoing growth of the Global Broker Network we at Clements Worldwide have gone social! Follow our LinkedIn page for faster updates. Click the LinkedIn icon at the bottom of the newsletter.

Sincerely,  
Sam Sheibani

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## Tip of the Month

**Get a Website, Make it User-friendly**

It's 2015, if you don't have a website to promote your business you instantly lose credibility. Clients want to a quick place find information that's useful.

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Use this group as a forum to reach out to other members of the network, share your concerns and accomplishments and hear about any new and upcoming products or services!

Expect an invitation to join in your inbox soon. Follow this link [Global Broker Network Group](#) or click on the LinkedIn button at the bottom of the page to check it out now.

## Resources

Visit [Broker Resources](#) to find:

- Broker Prospectus
- Broker Application
- Product Brochures
- Archived Newsletters

## Broker News Archives

Last three editions

[March 2015 - DBA/Workers Compensation](#)

[February 2015 - Group Health](#)

[January 2015 - Group Life](#)

## Broker Network Monthly Accomplishments:

Policy	Premium
DBA/Workers Compensation	\$125,000
Group Health	\$68,000
Exotic Auto	\$62,000
Foreign Liability Package	\$2,500

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