

Feature [Commercial Insurance Lines](#)

With over 68 years of experience Clements Worldwide has provided international insurance to multinational organizations around the world.

Industry Capabilities: Clements works within several industries to provide just the right custom coverage for an organizations needs.

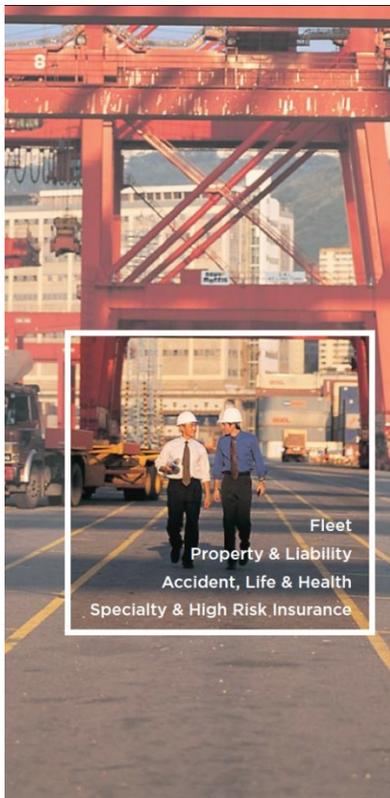
- NGOs
- International Schools
- Security Companies
- Government Contractors
- And More

Classic Coverage Options:

- Vehicle Fleet
- Group Term Life
- Group Health
- Group Property

Specialty Coverage Options:

- War and Terrorism
- Kidnap and Ransom
- Cyber Liability
- Security Companies



Fleet
Property & Liability
Accident, Life & Health
Specialty & High Risk Insurance

INTERNATIONAL COMMERCIAL INSURANCE



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Click the link below to download the

[Clements Worldwide Commercial Insurance Lines Brochure](#)

Resource: Financial Risk Checklist for Multinational Organizations

Costs for personnel are often an organizations largest expense making personnel one of an organizations largest financial risks. What specific financial risks do your clients face? [Print out the checklist and ask your clients today.](#)

News

How Can Organizations Protect Employees in High-Risk Countries?

Unfortunately, it is no longer uncommon to hear a story of an aid worker being kidnapped while operating in a high-risk area.

Consequently, these common stories are largely ignored. Some of the kidnapped aid workers are ultimately released, such as the recently kidnapped German aid worker in Afghanistan, but far too often the story comes to a tragic end as was the case with Kayla Mueller, who was kidnapped in Syria after leaving a Spanish *Doctors Without Borders* hospital.

Even more disturbing is that the number of kidnappings among aid workers and staff is on the rise. According to the ***New York Times***, "in 2013, the most recent year with complete data, 460 aid workers were victims of attacks: 155 were killed, 171 seriously wounded and 134 kidnapped. That was a 66 percent increase in the number of victims from 2012." Obviously, there is an increased need for security for organizations operating in high-risk areas. What is an effective precaution that can be taken by humanitarian organizations



Note from Global Broker Network Manager

Sam Sheibani

Welcome to another issue of Clements Worldwide **Broker News!**

We are just over halfway through the 3rd Quarter of the year which means that most organizations are beginning to review a budget strategy for next year. This is the time to become top of mind to potential clients. Begin emailing and calling your

and global contractors working in higher risk countries? What risks do organizations and contractors face if they fail to protect employees working in dangerous environments?

What is Employee Tracking?

For organizations that have employees facing considerable danger, safety is always at the top of the list. There are many ways for companies to increase safety, but one of the simplest is often overlooked. Implementing an employee tracking program is a very effective way to manage risk. An employee tracking program can... [\(continue reading\)](#)

Broker Spotlight

Spotlight on Resources!

Marketing and Promotions

Clements Worldwide provides brokers with a multitude of marketing and promotional resources to aid in developing new business.

Your best bet is to visit clements.com. There are articles, guides, brochures, videos and more that can assist with you with acquiring or retaining customers.

For more personalized assistance we have a marketing team that can help with the creation of materials for your needs. Such as a marketing strategy, emails, flyers, etc.

Remember that marketing enhances what is great about a product and gets clients to listen to the offer.

potential clients. For an email template contact me at gbn@clements.com

Sincerely,
Sam Sheibani

Tip of the Month

Visit www.clements.com

Everything you need is at your fingertips. Browse the resource section for great articles to share with new and potential clients. Review the Country Guides to stay current on the countries where your clients visit or live. Download product brochures to hand out at events. It's all there for your use so take advantage.

Resources

Visit [Broker Resources](#) to find:

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

Broker News Archives

Last three editions

[July 2015 - Personal Lines Insurance](#)

[June 2015 - International Group Health](#)

[May 2015 - International Property](#)

Here is a quote from Beth Comstock, SVP of GE, "You can't sell anything if you can't tell anything".

Marketing gets you to the point where you can begin to tell.

For assistance with marketing email gbn@clements.com

Broker Network Monthly Accomplishments:

Policy	Premium
Group Health	\$650,000
DBA/Workers Compensation	\$120,000
Personal Accident	\$54,000
Package	\$15,000

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Call: 1.800.872.0067

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