



BROKER NEWS

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Featured Product

[International High-Limit Disability Insurance](#)

Accidents financially impact an individual, their family and their employer. What happens if that accident leaves you disabled and unable to work? Clements offers this policy for professionals in order to cover the loss of income in the event of a disablement.

Policy Highlights

Choices of coverage - Temporary and/or Permanent

Monthly benefits up to \$20,000

Lump sum benefits up to \$750,000

A range of waiting periods for convenience

Click the link below to download the
[Clements Worldwide International High-Limit Disability Application](#)

Case Study: Disability Insurance

Craig was 35 and working as a Construction Forman in Nigeria when he was in a disabling car accident leaving him paralyzed and made it impossible to do daily job functions. His first thought was not for himself, but what would happen to his wife and young children as he faced the prospect of losing his job and foregoing future income.

Craig, thankfully, had the foresight to purchase disability insurance through Clements Worldwide prior to his relocation to Nigeria. His PTD policy provided him with 5 times his annual salary and he was able to receive USD 750,000 in benefits. Without disability insurance and given his financial exposures, Craig may have faced bankruptcy. The financial benefits collected through his disability insurance provided Craig with a better future.

News

Clements Worldwide Situation Report on Turkey

Stable History

Turkey has always been a bright spot in the Middle East. The country is an economic and diplomatic leader in the region, a charter member of the United Nations, and a founding member of the Organization for Economic Cooperation and Development.

Seeds of Discontent

From 1984 to 2013, the Turkish government struggled to control the Kurdistan Workers' Party, or PKK; a Kurdish separatist group fighting for self-determination for the thousands of Kurds living in Turkey. During that time, over 40,000 lives were lost, thousands upon thousands of Kurds were displaced, and Turkish security forces burned over 3,000 Kurdish villages. Peace talks were conducted in 2012 and a fragile truce was maintained until recently. PKK is now considered by many Western countries to be a terrorist organization, having attacked both military and civilian targets in Turkey, France, Belgium, and Iraq. Most of its training camps are hidden in the mountains on the border between Iraq and Turkey. [\(continue reading\)](#)

Broker Spotlight

Your Carrier Pulls Out. What Next?

AIG our longtime underwriter partner has decided to exit the market leaving Clements with the need of finding a Third Party Liability (TPL) carrier. It is important to note that



Note from Global Broker Network Manager

Sam Sheibani

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

This month we have serious business to address. AIG the underwriter who carries our Third Party Liability business has pulled out from that market. If you're a seasoned broker you know that this is nothing new and can be handled. If you're not so seasoned you may be concerned. Be sure to check out the Broker Spotlight to get an update on the AIG change.

Sincerely,
Sam Sheibani

changes like this are typical in the insurance market as underwriters often modify their coverage options.

So what does this mean exactly? At the moment several clients will be left without TPL insurance. We broke a cardinal rule of the insurance market: Don't put all of your eggs in one basket. Diversify!

Not only is diversifying smart it is imperative. Often in business you can be unwilling at the mercy of your vendor, partners, supplier, etc. Ensuring that you are able to keep it "business as usual" should one or more changes takes place is key.

Have you asked yourself, "What would happen if I could no longer offer my most popular coverage?"

Clients in need of any one type of coverage most often have a need of other coverages. That is reason you diversify.

What happens next? Clements has stellar relationships with many carriers and will soon find one that suits the needs of our clients. Because of the diversification of underwriters we work with we are able to offer clients other coverages that will help offset the coverage they are currently lacking. Like-wise you should be sure to offer more than one coverage.

In the end Clements has learned an important lesson about diversifying and we are passing that lesson on to you.

If you have questions about this article or on how to offer more coverages to your clients email us at gbn@clements.com

Tip of the Month

Be prepared

You may not always have what a client wants but you surely have something they need. Be prepared to offer your clients what they need as well as what they want.

Resources

Visit [Broker Resources](#) to find:

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

Broker News Archives

Last three editions

[August 2015 - Commercial Lines](#)

[July 2015 - Personal Lines Insurance](#)

[June 2015 - International Group Health](#)

Broker Network Monthly Accomplishments:

Policy	Premium
Group Health	\$550,000

World Auto	\$200,000
Group Life	\$64,000
DBA Worker's Compensation	\$5,000

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