



Featured Product

[Group Personal Accident](#)

Accidents financially impact an individual, their family and their employer.

This policy offers comprehensive coverage while abroad. Clements Worldwide has superior customer service and will walk your clients through every step needed to obtain this essential insurance for themselves, companies and/or employees.

Policy Highlights

- Worldwide Coverage
- Medical Expenses, Hospitalization and Evacuation
- Up to \$1 million of Accidental Death and Dismemberment coverage

**For More Information Download the
[Clements Group Personal Accident Brochure](#)**

Case Study: International Development Organization in High Risk Area

An international development organization devoted to capacity-building in democracy and governance saw a peak in employee assignments to high-risk areas in Africa, Latin America, and Asia. Faced with unique challenges and a variety of risks in each region, the organization approached Clements Worldwide ([continue reading](#))

News

Emerging Markets Provide Opportunities, Challenges for International Business

The beauty of international business is the opportunity that comes along with expanding into emerging markets. Across the world, each country presents a unique set of risks, challenges and chances for those that are willing to grow, and a sound strategy and international insurance policies can help any company reach out into new territories.

A growing number of countries are experiencing an increase in political violence, tumbling economies and other hazards that could easily disrupt operations of international organizations. With that in mind, global companies must take a comprehensive approach to mitigate risk and other problems that could directly affect workers abroad. While international insurance is a key part of that, there are other complementary strategies that can help [\(continue reading\)](#)



Note from Global Broker Network Manager

Sam Sheibani

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

Recently I had the pleasure of being reminded of the importance of maintaining a working knowledge of insurance through continuing education credits. So much of what we do affects the day to day lives or operations of our clients. Staying abreast of any new information and/or regulation makes us better agents and makes our clients that much more prepared.

Sincerely,

Sam Sheibani

Broker Spotlight

Spotlight on Continuing Education

Joining a membership association has a host of benefits for agents. Not only is it an opportunity to make valuable connections it is also a smart and efficient way to stay up to date with your required continuing education credits.

Chapter members of the Professional Insurance Agents Associations of Northern Virginia and DC recently invited Clements Worldwide Global Broker Network Manager Sam Sheibani to host an educational session on Government Contractor/International Risks. The session earned members 2 P&C credits and discussed the evolving risks of government contracting and the complex challenges of managing risk and securing

Tip of the Month

Join an International Business Association

You sell international insurance, they NEED international insurance. It's

people and properties in the global market place.

Although most of the agents were in the domestic insurance field they used this opportunity to enhance their careers and become more valuable to their clients. The education they gleaned from this session as well as the others that were available opened them up to new ideas and new sources of revenue.

"A man only learns in two ways, one by reading and one by association with smarter people" ~ Will Rogers

If you would like to talk to your group email us at gbn@clements.com

really quite simple.

Resources

Need marketing materials?

- [Visit the Resources Section](#)

Know a broker interested in expanding the business?

- Direct them to the [Broker Prospectus](#)
- Fill out the [Broker Application](#)

Monthly Accomplishments:

Policy	Premium
DBA	\$120,000
Group Term Life	\$28,000
WorldAuto Fleet	\$23,000
Foreign Package Policy	\$15,000

Contact Us

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