

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, disability, specialty and high risk insurance in over 170 countries. With offices in Washington, DC, London, and Dubai, Clements provides comprehensive coverage, superior customer service and unparalleled claims response.

Our unique business model 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.

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.

Employees

100+

Leadership

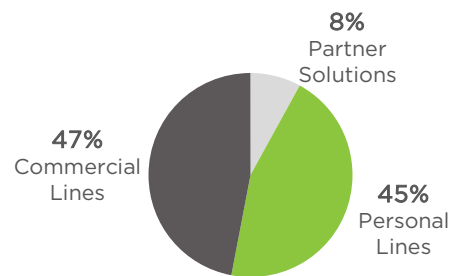
Jon Clements, Chairman & CEO

Recognitions & Distinctions

2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016 Best Practices Award Independent Insurance Agents & Brokers of America

Financial Highlights

2009 Growth: 15% (GPW)
 2010 Growth: 18% (GPW)
 2011 Growth: 18% (GPW)
 2012 Growth: 8% (GPW)
 2013 Growth: 20.5% (GPW)
 2014 Growth: 21% (GPW)
 2015 Growth: 17% (GPW)



Company Backgrounder

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 | Accountability | 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 with offices in London, UK & Dubai, UAE

Divisions

Personal Insurance - Clements offers individual insurance coverage to expatriates, including auto, health life, disability, 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 leading United Nations organizations, NGOs, embassies, international schools and other commercial entities 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.

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
- Disability

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.

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.

Disability - Coverage for loss of income in the event of a disablement. Options exist for temporary or permanent cover.

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 of an employee.

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.

As a full service broker, Clements can also work with the open market to source any insurance required by our commercial customers.

Accolades & Philanthropy

Clements believes strongly in giving back globally and locally. One way the company demonstrates its commitment to Corporate Social Responsibility is through a series of awards granted annually.

Expat Youth Scholarship

Founded - 2009

About the Scholarship - The Expat Youth Scholarship offers participants a unique opportunity to share their experiences living in a foreign country. Each year, the company awards a total of \$10,000 in scholarship to six students, ages 13-21 of any nationality who have resided in a foreign country for at least two consecutive years for at least six months. To date Clements has awarded over \$80,000 in scholarships.

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

Scholarship Awards

Category One (Ages 13 – 16)

1st Place \$3,000

2nd Place \$1,500

3rd Place \$ 500

Category Two (Ages 17 – 21)

1st Place \$3,000

2nd Place \$1,500

3rd Place \$ 500

Websites

expatyouthscholarship.com

[@expatyouth](https://twitter.com/expatyouth)

facebook.com/expatyouth

M. Juanita Guess Award

Founded - 1995

About the Award - The M. Juanita Guess Award is conferred on a Community Liaison Officer who has demonstrated outstanding leadership, dedication, initiative, or imagination in assisting the families of Americans serving an overseas post. Recent winners have served at posts in times of challenge such as Haiti in 2012 and Sudan in 2013, but other winners have also been from more peaceful posts but nevertheless worked to promote an environment where our American Foreign Service members and their families could thrive and be an example of the best America has to offer.

The Foreign Service Youth Foundation's Award for Community Service.

Founded - 2008

About the Award - This award honors teenagers who have demonstrated outstanding volunteer efforts overseas, either in community service or in service to their peers, while facing the challenges of growing up living an international, mobile lifestyle. Two winners each receive a certificate of recognition for their volunteer work and a \$2,000 savings bond sponsored by Clements Worldwide.

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