

# *Staff Promotions & Announcements*



**Rebecca Faulkner**, CISR, ACSR, CPIW, has been promoted from Personal Accounts Team Leader to Personal Accounts Division Manager. Rebecca has been a member of the Clark-Mortenson personal lines team for the past 4 years. She holds her Certified Insurance Service Representative, Accredited Customer Service Representative, and Certified Professional Insurance Women designations and is an active member of the South Western National Association of Insurance Women.

**Margie Hall**, AIC, CISR, ACSR, has been promoted from Property and Casualty Claims Team Leader to Property and Casualty Claims Manager. Margie has been with CMA for 16 years and has been the Sr. Claims Specialist for the past 4 years and Claims Team Leader for the past 2 years. She holds her Associate in Claims, Certified Insurance Service Representative and personal and commercial insurance Accredited Customer Service Representative designations.



**Laura Christman** has joined the CMA team as our Commercial Accounts Division Manager. Laura previously worked for a large insurance company as a commercial accounts property and casualty underwriter and the commercial lines operations manager. She brings with her 12 years of experience. Laura is currently working on her commercial insurance Accredited Customer Service Representative and Certified Insurance Counselor designations.

**Kathleen Campbell**, CPCU, CIC, AIM, AIU has transferred from Personal Accounts Division Manager to Financial Services Division Manager. Kathy has been with CMA for 17 years with positions and experience in Personal Accounts, Commercial Accounts, Claims and Financial Services. She holds her Commercial Property and Casualty Underwriter, Certified Insurance Counselor, Associate in Management and Associate in Underwriting designations and is currently working on her Chartered Life Underwriter designation. She is very active locally with Dollars for Scholars.



## What's New at CMA? Clark-Mortenson Welcomes Pierce-Putnam & Ford Insurance Clients



Tom Minkler, VP; Peter Wyman; Jim Neal, CFO; David Westover, Pres.; Kerry Putnam

We are very pleased to have welcomed Kerry Putnam, and our new Pierce-Putnam clients into the Clark-Mortenson group. Clark-Mortenson announced the merger of two of the best-known insurance agencies in Keene on November 1, 2004. Pierce-Putnam has moved from their Washington Street location to 102 Main Street, Keene.

On Jan. 5, 2005, CMA announced the merger of Ford Insurance Company, Woodstock, Vermont.

The familiar faces of Jim Ford, Phyllis Sherrod and Jean Silva remain for our longtime customers and the office remains at Sunset Farm, Woodstock, Vermont.

We are very excited to welcome the clients of Pierce-Putnam and Ford Insurance to Clark-Mortenson and look forward to offering them additional services along with the same friendly, professional service they are accustomed to.



Jim Neal, CFO; David Westover, Pres.; Jim Ford; Heather Minkler, CEO; Tom Minkler, VP

## New Brattleboro Location



We have opened a new office in Brattleboro to better serve our clients in Southern Vermont. Staffed by Lisa Jackson and Billie Heller, we are located at 820 Putney Road, in the River Valley Credit Union building. We offer services for all lines of business at this location: personal insurance, business insurance and financial services and are excited about the opportunities ahead of us in this area. If the Brattleboro

office is a more convenient location for you - please stop in!

### In This Issue

<b>What's New at CMA</b>	page 1
<b>New Brattleboro Location</b>	page 1
<b>What Sets CMA Apart?</b>	page 2
<b>Retirements</b>	page 3
<b>Is Your Home or Commercial Building Properly Insured</b>	page 3
<b>Agency Accolades</b>	page 4



# Trusted Choice<sup>®</sup> Advantage



## What Sets Clark-Mortenson Apart?

As a **Trusted Choice agent**, Clark-Mortenson is committed to offering our clients **Choice**, (access to multiple insurance companies; coverage and product options; eight locations for your convenience; on-line customer service options) **Customization**, (the right policy and product to suit your specific needs at competitive prices) and unparalleled **Advocacy** (help solving problems, offering advice, and guiding you through the claims process for prompt and fair resolution).

We have **customer service teams** to support the individuals you are accustomed to working with so that you can be taken care of by a “real person” on the first call or visit. Or, if you prefer, we have **email and voice mail options** for you to reach exactly who you want when they are not available. We adhere to the Trusted Choice **“Pledge of Performance”**, and offer unique services like: **newsletters** via email or on-line; information filled **website**; **24/7 claims and customer service**; **federal and state compliance and safety services- for business accounts**; and are committed to continually **educating our staff** so they can offer you up to the minute **advice** to help you make sound financial decisions.

We have heard from a few of our clients that they were concerned that maybe we are getting too big. We want to assure each and every one of you that we continue to be committed to all of our clients and **communities, whom we enjoy the opportunity to serve ~ Hanover, Claremont, Charlestown, Walpole, Keene, Hinsdale and now Brattleboro and Woodstock, VT.** We are committed to providing you with local service, by professionals you know and who are active in your communities. Our growth has been carefully planned, up and down the Connecticut River Valley, to enable us to continue to offer our clients options to do business where it is most convenient for them – be that where they work, where they shop or where they live!

We believe these systems updates, services, options, and additional locations sets us apart from other agencies throughout the Connecticut River Valley and we promise to continually strive to improve our services and systems to better take care of you. Most importantly, we always like to hear from you, so if we can do more to improve upon being your Trusted Advisor for your insurance and financial services needs, please contact Heather Minkler, CEO, (hminkler@clark-mortenson.com or 877-352-2121 x268) and share your thoughts with her.

### Clark-Mortenson Online Newsletters

View them at [www.clarkmortenson.com](http://www.clarkmortenson.com) or request to receive via email by filling out the online feedback form within each newsletter.



**Brattleboro**  
820 Putney Rd  
257-2662

**Charlestown**  
154 Main St  
826-7781

**Claremont**  
174 Broad St  
543-3195

**Hanover**  
2 Buck Rd  
643-8913

# Agency Retirements We Wish Them Well



Peter Koson - Three years ago when Koson Insurance merged with CMA, Peter informed his clients he would be retiring June 2005. It is hard to believe we are there already! It has been a pleasure working with Peter, but after 36 years in the industry he is ready for retirement. We wish him the best!



After 30 years with CMA, Bill Lynch, Vice President has retired. Bill worked diligently as both an ambassador in the community, and also as an advocate for his clients. We thank Bill for his years of dedication and service and wish him well.



Don Brosseau, who has been with CMA for 15 years, recently announced his retirement. Don has worked as a life, health and group insurance benefits specialist. He looks forward to his retirement, and lots of golf! Our best to him.

## Is your Home or Commercial Building Properly Insured?



It has been reported that as many as 50% of the homes heavily damaged or destroyed in the California fires of 2003 and the Florida hurricanes of 2004 were “underinsured” in some cases by as much as 60%.

As a quick refresher, homeowner insurance contracts require that you insure your home on a “replacement cost basis” (the cost of rebuilding your home with building materials of like, kind and quality). A word of caution, your “assessment:” for tax purposes is based upon the market value of your home, not the replacement value. Being “underinsured” cannot only lead to a significant financial hardship if you experience a TOTAL loss, but equally as important “standard homeowner contracts” penalize partial loss settlements if you are insured for less than 80% of “current replacement value”.

**What can you do to assume that you are properly covered?** If you are purchasing a new home or refinancing an existing home, you have already paid through the mortgage process for a “market” appraisal. In many cases you can ask to have the market appraisal converted to a replacement cost appraisal for a small additional fee. We are not professional appraisers, however, we do utilize replacement appraisal software (Marshall & Swift/Boeckh) that will allow us to complete a replacement cost ESTIMATE for your property. Check with us to determine if you have “extended replacement cost” as a rider to your Homeowners insurance policy. If your home is currently insured to full replacement value, this rider can provide as much as 20 to 25% additional coverage on your home if construction costs rise unexpectedly during your annual policy period.

Similar provisions appear in many commercial or business property policies, so the same due diligence is necessary to make sure that these buildings are insured properly. Commercial/business policies can include language referring to “co-insurance” conditions. We can help you review what the co-insurance clause in your commercial/business policy means to you.

Most importantly, **all** insurance policies are legal contracts that ultimately place the responsibility on the policyholder to make sure that you are insuring your home at a limit that represents the current replacement value. We are here to help assist you in this process, so please call us if you have any questions concerning your insurance policy.

**Keene**  
102 Main St  
352-2121

**Woodstock**  
Sunset Farm  
457-1811

**Walpole**  
42 Main St  
756-4000

**Hinsdale**  
6 Main St  
336-5353