



CLARK INSURANCE

ANNUAL REPORT



Proudly 100%
Employee Owned

Founded in 1931, Clark Insurance is your independent Insurance agency serving businesses, individuals, and families in Maine, New Hampshire, and Massachusetts.

OUR MANAGEMENT TEAM



Jeff Shaw
President

A resident of Saco, ME, Jeff serves as the President of Clark Insurance. He joined the industry in 1986, working for a number of carriers before he moved to Clark in 2004. He led Clark's sales team for 11 years and then became president in 2015, driving one of our greatest periods of growth. Jeff serves on the board of Avesta Housing, and Maine Insurance Agents Association.



Jeff Lind
Chief Operating Officer

A resident of Standish, ME, Jeff Lind is the Chief Operating Officer (COO) of the company. Jeff joined Clark in 1993 and, while he has a variety of duties within the agency, his favorite is working with businesses and organizations on their Property & Casualty insurance needs, with specific focuses in construction, real estate, non-profit organizations and public entities. He serves on USM's Alumni Association Board of Directors.



Scott Twitchell
EVP

A resident of Cumberland Center, ME, Scott is the EVP of Clark, focused on NH and MA. Scott started his career with Banknorth Insurance which eventually became USI Insurance Services, where he left the position of President State of Maine to join Clark. Scott has become a leader in risk management for the energy industry and also serves on the State Board for Junior Achievement and Bowdoin College Fraternal Chi Psi.



David Hamilton
SVP, Employee Benefits

Living in Gorham, ME, David Hamilton is a Senior VP and member of the Board of Directors. With 36 years of industry experience (20+ of which spent running his own employee benefits company), he is considered one of the most knowledgeable brokers in the field. He joined Clark Insurance in 2008 and holds board positions at the Maine Employee Benefits Council and Casco Federal Credit Union.



Deb Wentworth
VP, Business & Employee Benefits

A resident of Falmouth, ME, Deb is VP of Business and Employee Benefit Services and is responsible for running the daily operations of the agency. She brings 30 years of experience to Clark, having worked for a number of carriers before joining our team in 2011. Her leadership includes oversight of our Claims Department as well as board positions with the Maine CPCU Society and Maine Applied User Group.



Bret Cote
VP, NH & MA Sales Manager

Bret, a resident of Auburn, NH, has been in the business since 2000 and was the first representative of Clark in the New Hampshire market. With success, he has become a Vice President and is on the Board of Directors. He is active in the construction market, a graduate of Leadership Greater Manchester and serves as chair of the Board of Directors at Camp Allen as well as a Coach for his son's basketball team.



Gregg Ritter
VP, Maine Sales Manager

Gregg, a resident of Portland, ME, has distinguished himself in the area of professional liability for architects and engineers. He has over 25 years of experience in the industry, working for various carriers, and joined Clark in 2003. He now serves as a Vice President of the agency, as a Fiduciary of the Clark Insurance Employee Stock Ownership Trust, and as the Sales Manager for our Maine Headquarters.



Mona Freeman Wilkinson
VP, Personal Insurance

A resident of Gray, ME and a VP of the company, Mona is responsible for leading our Personal Insurance Department. In her 21 years of insurance experience (20 spent at Clark) she has consistently grown within the company, beginning as a coordinator in Personal Lines, transitioning to Director, and now VP – where she recently became the only person in Maine to hold the Certified Advisor of Personal Insurance (CAPI) designation.

MESSAGE FROM THE PRESIDENT

ABOUT THE 2019 ANNUAL REPORT

I'm proud to report that the 2019 year was marked by the highest level of growth in the history of the company. This success not only reflects on the organic growth our agency has seen across Maine, New Hampshire, and Massachusetts, but also the growth in several other key aspects of our agency, such as our customer base, employee size, and our trusted carrier partnerships.



Jeff Shaw, President

In the past year we have added 20 talented individuals to our team, totaling 123 employees in 7 offices across three states. We successfully conducted and launched an agency-wide re-branding, continued to invest in the education of our team, celebrated the 27th year of our status as an Employee Owned Company, continued to offer leading Safety & Risk Consulting Services to our customer base throughout New England, and received numerous individual, state-wide, and agency-wide awards and recognitions, as you will see in this report.

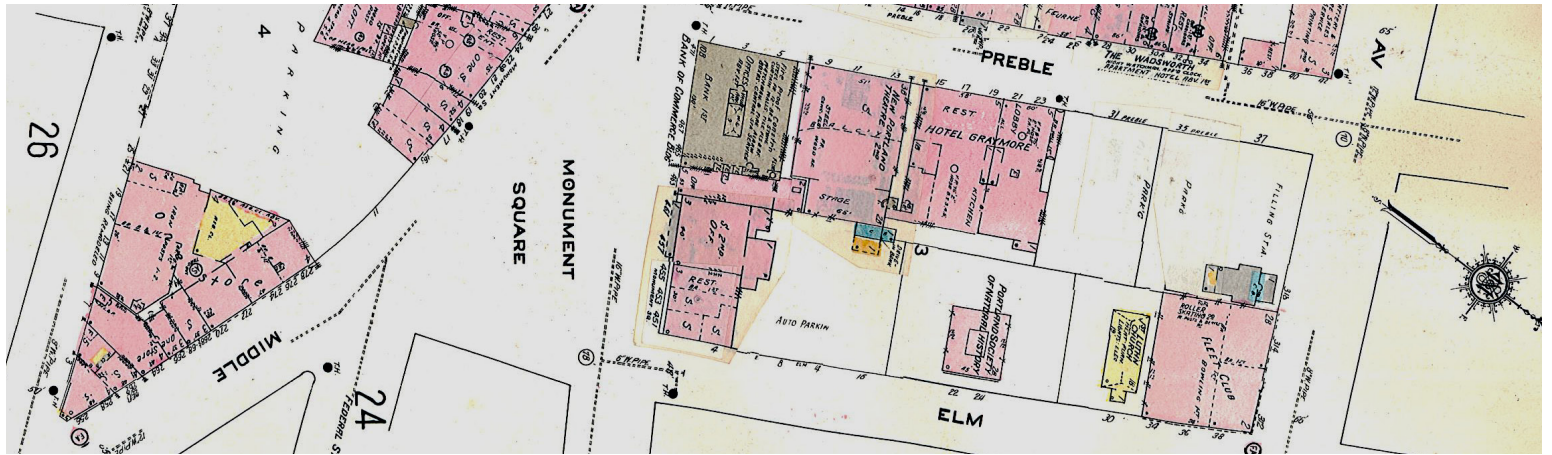
Through this growth, our goal is to remain focused on providing the very best protection, advice, and service to the individuals and businesses that partner with us. We remain agile, keeping up with the latest insurance trends and technological advancements shaping our industry, while honoring everyday the knowledge, professionalism, honesty, reliability, and responsibility that has defined Clark for the last 89 years.

Thank you to all those who helped shape Clark Insurance in 2019. This is an exciting time and our continued progress cannot be achieved without our loyal customer base, members of our growing team, our trusted carrier partners, and the valued referrals we continue to receive, which we consider to be the highest form of confidence in our work.

A handwritten signature in black ink that reads "G. Jeffrey Shaw". The signature is written in a cursive, flowing style.

G. Jeffrey Shaw
President, Clark Insurance

ABOUT OUR COMPANY



1931

Founded in Portland, ME in 1931 as the B. M. Clough Agency, the business went through a time of steady growth, leading to its purchase in 1945 by Paul S. Woodworth.



Our firm makes a specialty of serving Greater Portland residents with a wide variety of the lower cost package Home Owners Insurance. Our facilities enable us to provide each owner or tenant with the protection that best suits his needs.

WOODWORTH & CLARK
Insurance of all forms
ROOMS 701-702, CASCO BANK BLDG., PORTLAND
SP 2-1965 or SP 2-1964

With the addition of Richard W. Clark in 1961, the agency was renamed Woodworth & Clark. A new generation of growth begins.

By 1969, the agency developed both personal insurance and business insurance departments, setting the stage for a period of growth and subsequent moves.

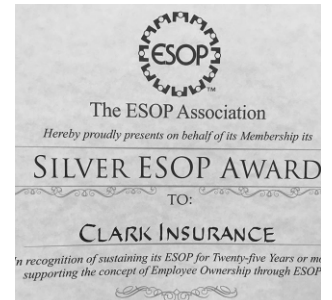
1977

In 1977, the Agency expanded to 307 Cumberland Avenue. In this same year, our name was changed to Clark Associates to reflect that our services came from an entire team of individuals and not just one agent.



1992

1992 brought a new office to outer Congress St. and then again in 2002. This served as an easily accessible location off I-95 for customers coming from all over the state.



2007

Our expansion into New Hampshire in 2007 marked our fourth office and, as the team grew, led to the decision to rename the agency as Clark Insurance.

2017

2017 marked Clark's transition to a 100% Employee Owned Company, a financial structure that serves as the backbone of our culture of teamwork to this day.

2011

In 2011, Clark acquired the Kelly Agency in NH and then merged with Turner Barker in ME in 2013. The acquisition in 2015 of The James L. Cooney Agency in MA, marked our expansion into Lowell and our service to the entire Merrimack Valley.

2019

Finally, in 2019, we grew to 123 employees, our largest size ever, now covering 7 locations across 3 states. Our continued growth cements Clark Insurance as one of the largest independently-owned insurance agencies in New England.

BRANCH LOCATIONS

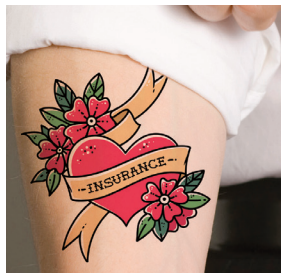


Clark Insurance is a 100% Employee Owned, Independent Insurance Agency serving individuals, families, and businesses across Maine, New Hampshire, and Massachusetts. We offer customized insurance solutions that cover Personal, Business, Employee Benefits, Bonds, Life, Health, Annuities, and Safety & Risk Consulting Services. As we grow as an agency, we must continue our work as a local, employee owned, and civic-minded organization that gives back to the community by contributing time, talents, and resources to help those around us thrive.

<u>CITY</u>	<u>PHONE</u>	<u>ADDRESS</u>
Portland ME	(207) 774-6257	1945 Congress St. Building A 04102
Gorham ME	(207) 774-6257	64 Main Street 04038
Windham ME	(207) 892-8541	766 Roosevelt Trail 04062
Saco ME	(207) 571-8058	15 Pepperell Square Ste 3 04072
Falmouth ME	(207) 774-6257	65 Gray Road 04105
Manchester NH	(603) 622-2855	One Sundial Avenue Ste 302N 03103
Lowell MA	(978) 459-0505	327 Gorham Street 01852



2019 HIGHLIGHTS



- 2019 marked the 27th year of Clark's ESOP status. Our Employee Stock Ownership Plan (ESOP) is the backbone of our culture of teamwork and we hope it serves as an example of the sustainable benefit that employee ownership can bring to employees and companies alike.

- (left) We successfully rolled out an agency-wide rebranding with the help of Ethos Marketing & Design. Our genuine dedication and passion for insurance was distilled into a brand promise & commitment that we make to our customer base. Simply put, we love insurance so **you** don't have to. This fresh and fun campaign made its way across print, television, radio, and digital marketing platforms throughout 2019.

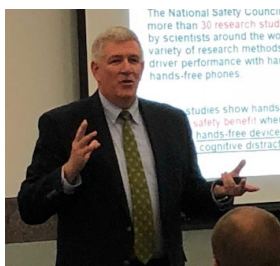
- We continued to expand our services, focusing on the education and promotion of Medicare Plans. In addition, our Safety & Risk Consulting services continued to meet the needs of a wide-array of customers and industries, with Tim McCarty delivering customized trainings on Safety Program Development, Ergonomic Assessments, Fleet Training & Program Development, OSHA Compliance, General Safety Program Development, TIPS Training, Disaster Recovery Planning, and more.

- We hosted 58 community meetings in our Portland Headquarters which included welcoming the Portland Chamber of Commerce, the University of Southern Maine, the Maine Society for Human Resources State Council, Stroudwater Village Association, and Portland Buy Local, to name a few.

- (left) In 2019, 27 different employees successfully completed their education goals. These included 9 different industry certifications and a Dale Carnegie Course, all funded by Clark's Education Reimbursement Plan. Mona Freeman Wilkinson, VP of Personal Lines, completed her Certified Advisor of Personal Insurance (CAPI) designation and is now the only person in the state of Maine who holds this certification.

- (left) Our team continued to serve as educators across multiple different industries and states, conducting a total of 24 educational seminars, including sessions at the NH Safety & Health Conference, Maine Commercial Association of Realtors, Portland Society of Architects, Maine's State Human Resource Conference, The Fall Maine Employee Stock Ownership Conference, and many more.

- (right) In addition to our agency-wide philanthropy in ME, NH, and MA, Clark's Activities Committee ran several internal fundraising drives for a variety of causes. From our United Way Campaign and Go Red for Women balloons to our Thanksgiving Fund and Activities Raffle, our team members raised a total of \$18,991 in 2019. Pictured right is a toy and clothes drive also run by the Activities Committee that benefited Root Cellar and Safe Voices.



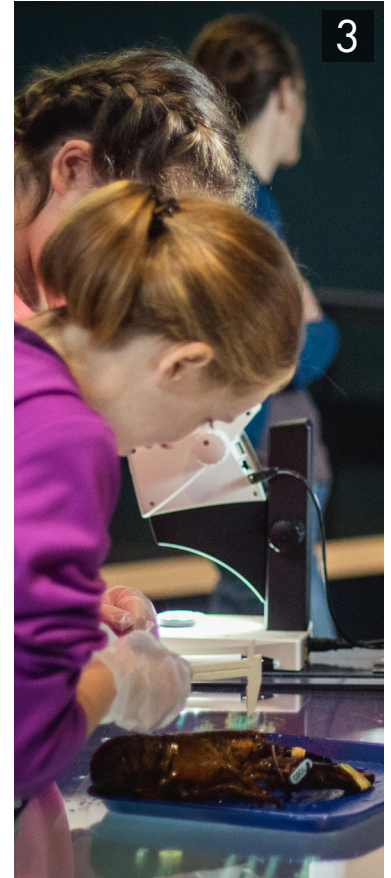
GIVING IN ACTION



1 “Just a volcano of happiness” was wish kid Braxton’s summary of his wish experience to be a Jedi. Clark Insurance joined Make-A-Wish Maine’s Wish Night event in November of 2019 where guests listened as Braxton’s family shared their story of how the wish experience creates joy for children battling critical illnesses. www.maine.wish.org



2 We teamed up with Harvard Pilgrim and Bayside Bowl to launch our largest-ever Strikes Against Hunger Event. With the help of our team, friends, and family, we raised a total of \$10,340 that went towards the great work being done by Good Shepherd Food-bank. www.gsfb.org



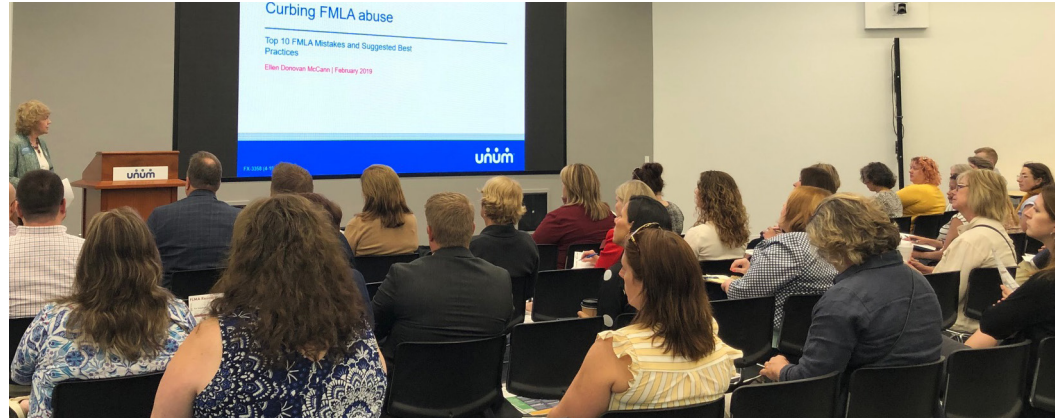
3 Each year, we support the LabVenture Experience at Gulf of Maine Research Institute, where 5th and 6th graders from all corners of Maine take on the role of scientist and conduct their own hands-on research. Each year, this program reaches about 10,000 students. www.gmri.org



4 Clark funded the 4th floor of the Greater Portland Immigrant Welcome Center to help create the iEnglish Project: Digital Language Literacy. In an effort to get ahead of our workforce development challenges, the iEnglish project is an industry-specific digital english training tool that provides personalized language lessons at the pace of the learner. www.welcomeimmigrant.org/ienglish



OTHER HIGHLIGHTS



EDUCATION

Clark continues its investment in internal education, congratulating the following individuals on their achievements:

- Mona Freeman Wilkinson, CAPI
- Katherine Fitzpatrick, TIPS Trainer
- Monique Ruth, MLIS
- Johanna Kerry, MLIS
- Allison Gould, MLIS
- Matthew Poulin, MLIS
- Kelly Michaud, MLIS
- Jessica Thamm, CIC
- Kenneth Conley Jr., MLIS
- Kelly St. Onge, AIS
- Tammy Spalding, AINS
- Dana Brewer, P&C License
- Kathy Joy, AINS
- April Pelletier, REBC
- Connor Rague, ACSR
- Shawn Lee, CIC
- 11 Individuals completed the Dale Carnegie - *Winning with Relationship Selling Course*



EVENTS

We continue to provide customers relevant, actionable education through complementary sessions. Pictured above is our Family Medical Leave Act (FMLA) Update co-hosted with Unum and KMA HR Consulting.

CIVIC LEADERSHIP

- **Jeff Shaw**, Avesta Housing*, Maine Insurance Agents Association*
- **Jeff Lind**, Alumni Board of University of Southern Maine*
- **Bret Cote**, Camp Allen*, NH Association of Insurance Agents*
- **David Hamilton**, Maine Employee Benefits Council*, Casco Federal Credit Union*
- **Gregg Ritter**, Root Cellar | **Lee Ramsdell**, Robbie Foundation*
- **James Brissenden**, Maine SHRM State Council*, GP Immigrant Welcome Center*
- **Shannon Walton**, Associated Builders & Contractors, Construction Financial Management Association*, Associated General Contractors of Maine
- **Josh Fifield**, Maine Real Estate & Development Association*, T&C Federal Credit Union*
- **Hugh O'Shea**, Maine Irish Heritage Center*, SP/Cape Elizabeth Rotary Club
- **Anthony Inverso**, Manufacturers Association of ME, Kennebunk Rotary
- **Heather Caston-Talbot**, Portland Buy-Local*, Insurance Professionals of Greater Portland*
- **Joan Hopkins**, Hospitality ME, Gorham Business Exchange*, Gorham Village Alliance*
- **Josh Ellis**, American Red Cross ME Chapter*, Institute For Family Owned Business*
- **Bill Exley**, Southern Maine Landlords Association, Cub Scout Pack 97, Princeton Alumni Association of Maine*, Falmouth Rotary Club
- **Chad Cote**, Maine SHRM State Council* | **Nick Weiner**, ME Society of CPAs, ME State Bar
- **Marty Duggan**, Friends of Long Creek, Atrium Cedars Senior Living
- **Kerry Peabody**, Certification for Long Term Care*, VNA of Southern Maine*
- **Adam Paprocki**, American Red Cross NH/VT Chapter*
- **Monique Ruth**, Queen City Rotary, Make A Wish NH*
- **Anthony Villandry**, Loading Dock Arts*, Rotary Club of Lowell*
- **Tim McCarty**, American Society of Safety Professionals*, ME Safety & Health Conference*, Maine Youth Rising* | **Dave Nadeau**, Bowdoin College Institutional Review Board*
- **Tim Forte**, Maine Real Estate & Development Assoc. | **Tom Saxby**, Buxton Development Committee
- **James Lowell**, Town of Sabattus Budget Committee Chair, Androscoggin Chamber of Commerce
- **Rebecca Harris**, Street Disciples, Stroudwater Food Pantry, Preble Street
- **JoAnn Martin**, Hospice of Southern ME, Portland Regional Chamber of Commerce
- **Michael Ng**, Greater Manchester Chamber of Commerce

* Board Member

AWARDS & RECOGNITIONS



(left) Clark Insurance was recognized as one of the leading insurance agencies in the United States by participating in The Best Practices Study performed by IIABA (Independent Insurance Agents & Brokers of America, Inc.) and Reagan Consulting. To qualify, we were nominated by state agencies and company partners. Those nominated then undergo an in-depth analysis that measures the extent to which we abide by the following four categories: 1. Customer Service Matters. 2. Focus on Business Operations. 3. Leadership Lessons. 4. It's About the People.

(right) Ameer Rice, Personal Insurance Account Manager, was presented with the Insurance Professional of the Year Award by the Maine State Council meeting of the International Association of Insurance Professionals. In addition, Adele Nichols, Personal Insurance Team Lead was presented with the 2019 Insurance Professional of the Year Award as well, by a different group: Insurance Professionals of Greater Portland, at their All Industry Night.



Ameer Rice



Adele Nichols



(left) Bret Cote, VP, and the team in our Manchester, NH office won the Business of the Year Award from Business New Hampshire Magazine. This competition represents a partnership between Business NH Magazine and the NH Association of Chamber of Commerce Executives. To enter, we worked on an intensive application that involved 4 different referral letters from area business executives, a summary of all volunteer and philanthropic participation for the last two years, and a president's letter outlining the goals for Clark Insurance's growth in NH.

(right) Earlier in 2019, our Windham, ME office placed 1st in the Insurance category of the Windham Eagle Awards. These awards are put out by the Windham Eagle Newspaper and serve as a resource to some of the area's top businesses. The thousands of votes that were cast are a result of the devotion Darlene Pratt and Dianne Baggs give to their community, customers, and profession.



Darlene Pratt (left) & Dianne Baggs



(left) Jeff Lind, Chief Operating Officer at Clark Insurance, was presented with the Lee Allen Award by The Institute CPCU Society's Maine Chapter this past year. This award is presented to individuals within our local CPCU Society that display a high level of dedication and contribution to the Maine insurance industry.



(left) Mona Freeman Wilkinson, VP of the Personal Insurance Department, received her Certified Advisor of Personal Insurance (CAPI) designation from the Aresty Institute of Executive Education at the Wharton School of the University of Pennsylvania and Chubb.



(left) We celebrated 34 years of commitment, dedication, and service with Lee Ramsdell, longtime commercial sales agent and sales leader at Clark. Joined by friends, family, team members, and loyal customers, we gathered at DiMillo's on The Water to congratulate Lee on his impact and successes over the years. Lee will stay close, now remaining with Clark in his new capacity as an independent consultant. Congratulations, Lee!



2019 DONATIONS & SUPPORT

A Company of Girls
 American Council of Engineering Companies NH
 American Council of Engineers in Maine
 American Heart Association
 American Institute of Architects
 Androscoggin Chamber of Commerce
 Associated Builders & Contractors of Maine
 Associated General Contractors of Maine
 Barbara Bush Children's Hospital
 Bath Housing Authority
 Beacon Group Foundation
 Biddeford Food Pantry
 Biddeford Football
 Biddeford Little League Girls softball
 Biddeford-Saco Chamber of Commerce
 Big Brothers Big Sisters of Southern Maine

Frannie Peabody Center
 Freeport Community Services
 Friends of Casco Bay
 Friends of Woodfords Corner
 Girls Inc. of New Hampshire
 Good Shepherd Food Bank

Kiwanis Portland
 Lake Stewards of Maine
 Lakes Region Chamber
 Landon Dawley Fund
 Laura Foundation
 Learning Works
 Leavitt's Mills
 Lewiston-Auburn Chamber of Commerce
 Lowell Association for the Blind
 Lowell Firefighters Association
 Lowell Folk Festival
 Lowell House
 Lowell Points of Light Festival
 Lowell Spinners
 Lowell Transitional Living Center
 Maine Real Estate Managers Association
 Maine Adaptive
 Maine Affordable Housing Coalition
 Maine Asphalt Pavement Association
 Maine Association of Public Housing Directors
 Maine Association of Non-Profits
 Maine Behavioral Healthcare
 Maine Better Transportation Association
 Maine Brewer's Guild



Goodwill NNE
 Goodwin Community Health
 Gorham Athletic Boosters
 Gorham Business & Civic Exchange
 Gorham Business Exchange
 Greater Lowell Chamber of Commerce
 Greater Manchester Chamber of Commerce
 Greater Portland Health
 Greater Portland Immigrant Welcome Center
 Greater Portland Landmarks
 Greater Seacoast Community Health
 Greely Hockey Boosters
 Gulf of Maine Research Institute
 Habitat for Humanity of Greater Lowell
 Habitat for Humanity of Greater Portland
 Home Care and Hospice Alliance of Maine
 Hospice of Southern Maine

Bi-State Primary Care Association
 Bobby Stephen's Fund for Education
 Bonny Eagle Class of 2020 Proj. Grad.
 Boy Scouts Pine Tree Council
 Boys & Girls Club of Greater Lowell
 Brick Store Museum
 Camp Ketcha
 Camp Susan Curtis
 Cathance River Education Alliance
 Catholic Charities of Merrimack Valley
 Catie's Closet
 Center for Grieving Children
 Chamber Collaborative of Greater Portsmouth
 Children's Museum & Theatre of Maine
 Coalition for a Better Acre
 Community Bicycle Center
 Construction Financial Management Association
 Disaster Recovery Institute
 Dyslexia Center of Portland
 Easter Seals of Massachusetts
 Falmouth Food Pantry
 Falmouth Rotary Club
 Farmstead of New England
 Fellowship Housing Opportunities
 Foundation for Portland Public Schools



Human Resource Association of Southern Maine
 Immigrant Legal Advocacy Project
 Institute for Family Owned Business
 Insurance Professionals of Greater Portland
 John Duranceau Scholarship
 Junior Achievement
 Katie's 5k
 Kids in Disability Sports



Maine Certified Public Accountants
 Maine Chamber of Commerce
 Maine Children's Alliance
 Maine Children's Cancer Program
 Maine Children's Home for Little Wanderers
 Maine Council on Aging
 Maine Distiller's Guild
 Maine Interior Designer Association
 Maine Island Trail Association
 Maine Juniors Volleyball
 Maine Marathon
 Maine Real Estate Development Association
 Make A Wish Foundation, Maine
 Make A Wish Foundation, NH
 Manchester Chamber of Commerce
 Manchester Community Health Center



DONATIONS & SUPPORT CONTINUED...

Manchester Historic Association
 Manchester Rotary Club
 Manufacturers Association of Maine
 Mary's Walk/Maine Cancer Foundation
 Merrimack Convention & Visitor Bureau
 Merrimack Repertory Theatre
 Merrimack Valley Food Bank
 Mid-Coast Hunger Prevention Program



Middlesex Community College Foundation
 Million Women Mentoring
 Multiple Sclerosis Society
 My Place Teen Center
 Nashua Center
 National MS Society
 National Safety Council
 New Beginnings
 New Horizons for NH Food Pantry
 Newspapers in Education
 NH Food Bank
 NH Healthcare Association
 NH High Tech Council
 Ocean Park Association
 Old Orchard Beach Community Food Pantry
 Olympia Snowe Women's Leadership Institute
 OneSky Community Services



Open Hands Open Hearts
 Open Pantry of Greater Lowell
 Opera Maine
 Opportunity Alliance
 Palaver Strings
 Partners for World Health
 Pine Grove Scholarship
 Portland Buy Local
 Portland Children's Dyslexia Foundation
 Portland Community Squash
 Portland Kids Duathlon
 Portland Museum of Art
 Portland Recovery Community Center
 Portland Regional Chamber of Commerce
 Portland Rotary Charitable Fund
 Portland Safe
 Portland Society for Architecture
 Portland Symphony Orchestra
 Portland Water District
 Preble Street
 Professional Logging Contractors of Maine
 Project LEARN
 ProsperityME



Queen City Rotary
 Red Cross
 Robbie Foundation
 Root Cellar
 Rotary Club (Biddeford-Saco)
 Rotary Club (Kennebunk)
 Rotary Club (Lowell)
 Rotary Club (Portland)
 Rotary Club (Saco Bay)
 Saco Food Pantry
 Saco Little League
 Saco Main Street
 Safe Voices Walk/Run
 Salvation Army
 Scarborough Food Pantry

Sebago Lakes Region Chamber of Commerce
 Sexual Assault Response Services of So. ME
 Shedd Park Baseball Organization
 Shekinah Glory Island Ministries



Southern Maine Community College Foundation
 Society for Human Resource Management
 South Portland Food Cupboard
 South Portland High School
 South Portland School Department
 Southern Maine Agency on Aging
 Southern Maine Landlord Association
 Stroudwater Food Pantry
 Supporting Strategies Partners
 The Wish Project
 Thornton Academy
 University of Massachusetts, Lowell
 University of Southern Maine
 Upreach Therapeutic Equestrian Center
 US Chamber of Commerce
 Wayfinder Schools
 Westbrook Food Pantry
 Westbrook Kiwanis
 Wide Horizons for Children
 Windham Food Pantry



Woodfords Family Services
 Yarmouth Food Pantry

CLARK INSURANCE AT A GLANCE

FOUNDED

1931

SIZE OF TEAM

120+

SERVING

Local, regional, national, and international customers

OFFICE LOCATIONS

MAINE

1945 Congress St. Building A
Portland, 04102

64 Main St.
Gorham, 04038

766 Roosevelt Trail
Windham, 04062

15 Pepperell Square, Ste 3
Saco, 04072

65 Gray Road
Falmouth, 04105

NEW HAMPSHIRE

One Sundial Ave, Ste 302N
Manchester, 03103

MASSACHUSETTS

327 Gorham St.
Lowell, 01852

SERVICE OVERVIEW

Business Insurance
Personal Insurance
Employee Benefits
Bonding
Safety & Risk Consulting + Training
Claim Management
Compliance Support
24/7 Customer Service

INDUSTRIES SERVED

Condominium
Construction
Education
Design Professionals
Entertainment
Finance
Furrier
Energy
Habitational
Healthcare
Hospitality
Industrial
Manufacturing
Marine
Public Entity
Non Profit
Professional Services
Property Management
Real Estate
Retail
Service
Technology
Transportation
Wholesale