

## *In Partnership with Us...Since the Beginning*

### **A.L. Ellis, Inc., North Plymouth, MA**

*Insured with us since January 1, 1989*

For five generations, A.L. Ellis has been a curtain manufacturer and supplier for retail outlets throughout the United States. President Michael Ellis is the fourth generation and his son, the fifth. Staying competitive has meant making some changes, such as centralizing its manufacturing base in Fall River to attract a skilled workforce. But if you thought the human element was missing in this business, you couldn't be more wrong.

Even today, when imports and automation are industry mainstays, A.L. Ellis employs a staff to hand sew nearly a third of its residential curtains, draperies, bedding, toss pillows and chair pads. Their products are available at most curtain stores country-wide and there is a small retail store near its headquarters in Plymouth. A.L. Ellis is a wholesale company, known for its efficient, next-day turnaround to meet the distribution demands from internet sites, mail order catalogs, specialty shops, department stores and other mass merchants and retailers.

Mike Ellis admits the business is "not getting any easier," but notes the company's high quality product line has been firmly established since 1920. A.L. Ellis has sales representatives in various states and an in-house customer service staff to facilitate orders.

With nearly 50 employees, Mike recognizes the value of an experienced workers compensation provider. In the past, he has had to deal with some suspect claims but has found A.I.M. Mutual to be responsive.

"We're very happy with the service from A.I.M. Mutual," he said. "We have no complaints and no reason to move."

### **Apollo Motor Express, Shrewsbury, MA**

*Insured with us since July 8, 1989*

It started on a wing and a prayer. Deregulation had just rocked the trucking industry in 1980, presenting new challenges for motor carriers. Still Bob and Mike Beckwith, both drivers with different carriers, decided to join their father in launching their own company. Thirty-four years later, the business is no less challenging, but Apollo Motor Express has successfully emerged as a competitive provider of freight services in the region.

Apollo Motor Express provides overnight service throughout New England as well as to New York and New Jersey. It accommodates the increasing demand for Less-than-TruckLoad (LTL) freight for customers who no longer keep extra inventory on hand. Instead, they opt to ship smaller loads more frequently, and Apollo has become the leading low-cost provider of LTL freight in the area.

Apollo Motor Express also provides national LTL service and transport to Canada,



Apollo Motor Express founder Robert Beckwith with sons Michael and Bob in 1995.

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economically and overnight if needed. Like all carriers, Apollo utilizes an interline freight system, working with other quality transportation companies. At Apollo Motor Express, the motto is “every customer is our largest customer.” That’s how the company has always operated, and customer satisfaction is what matters most.

Where Apollo Motor Express has succeeded, many competitors have not fared as well. Consumers have grown accustomed to having next day delivery, explained Mike Beckwith, president of Apollo Motor Express. However, trucking companies have been facing higher overhead and lower rates for years, impacting the bottom line. Along Route 20, near where Apollo is located, there had been as many as 15 carriers; today there are just three.

Apollo Motor Express has its central hub in Shrewsbury and manages costs closely. It continues to be family owned and operated, with 43 well-trained employees. “From our drivers to our dock personnel, our staff knows the freight and knows the areas,” Mike noted.

Robert Beckwith, now retired, chose A.I.M. Mutual for workers compensation insurance on the recommendation of a friend from Polyvinyl Films, also an original policyholder. “He told my father these are the people you want to call,” Mike said. “It was the beginning of a 25-year relationship. Knock wood, we’ve had very few claims. We get involved in the process with you; the partnership works out well.”

### **Associated Industries of Massachusetts, Inc. (AIM)**

*Sponsor of the A.I.M. Mutual Insurance Companies*

“Faced with staggering increases in workers compensation insurance premium costs, Associated Industries of Massachusetts decided to do something about it. In 1988 they organized the Massachusetts Employers Insurance Exchange (MEIE)—an innovative plan of attack against the problems that plague traditional workers compensation insurance plans.”

*--Massachusetts Business Review, February/March 1990*

The AIM-sponsored reciprocal insurance exchange, which would become A.I.M. Mutual, provided employers with a completely different approach to their workers compensation coverage. Its five-year growth plan was surpassed in just a year. The new company and AIM joined with other insurers, employers, legislators, medical providers and attorneys to effect critical changes to the system, resulting in the landmark Workers Compensation Reform Act of 1991.

A dynamic and innovative association of Massachusetts employers, AIM continues to be guided by the belief that only a vibrant, private-sector economy creates opportunity that binds the social, governmental, and economic foundations of our Commonwealth. Since 1915, thousands of member companies have come to know AIM for integrity, professionalism and results.

“Associated Industries of Massachusetts and A.I.M. Mutual have always been linked by a shared commitment to helping employers run safe, efficient and successful workplaces,” said Rick Lord, President and Chief Executive Officer of AIM. “It’s that shared commitment that has

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made the growth of A.I.M. Mutual one of the most successful initiatives ever undertaken by an employer association.”

From multinational, “brand name” corporations to sole proprietorships, AIM member companies employ one out of every five workers in Massachusetts and represent almost every sector of the economy.

### **Bay State Plating, Holyoke, Massachusetts**

*Insured with us since January 1, 1989*

Bay State Plating is celebrating an anniversary of its own in 2014: 60 years in business. And it is clearly doing something right: companies as far away as Michigan and Florida have placed orders with the black oxide metal finisher based in Holyoke, Massachusetts. Bay State Plating has always recognized the importance of quality and a fast turnaround, and its reputation remains solid.

Its market focus has changed since the 1950s, and that flexibility has made the small company resilient as it keeps pace with manufacturers’ needs. Bay State Plating has built a steady business in black oxide metal finishing, which is a chemical conversion coating process. Black oxide finish is known for its non-dimensional changes, non-reflective properties, and competitive cost compared to other platings.

Tim Roberts is just the third owner of the business, which is mostly regional. It’s not an easy day’s work to “make it black and send it back,” a phrase Tim coined, but his team—including one 38-year veteran—understands the importance of meeting production deadlines and doing a good job. Bay State Plating provides services directly to manufacturers as well as to other platers.

As for workers compensation insurance, Tim says his company was glad to be among the first accounts written at a time when “little guys were being lumped in with big guys” and rates were unaffordable. He often recommends A.I.M. Mutual to other employers. “One of the selling points is A.I.M. Mutual has value-added,” he noted. “I can always call and get answers to any safety issues I need.”

### **California Products Corporation, Andover, MA**

*Insured with us since October 1, 1989*

California Products is the name behind some of the world’s best architectural, sports surfacing, and environmental containment coatings. Its paint division was founded in 1926 first as a manufacturer of colored stuccos and interior plasters, much in demand through the 1940s. A decade later, California Paints was a pioneer in the field of latex paints and went on to make more technological advancements while keeping customer service a priority. Today, California Paints is synonymous with high quality interior and exterior paints and coatings sold exclusively through independent dealers. It has consistently received the top rating in a leading consumer publication for over a decade.

California Products has built a premier reputation in the area of sports surfacing both domestically and internationally with the Plexipave and DecoTurf brands. Plexipave is the

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world's largest manufacturer of acrylic sports surfacing systems and surface preparation products. DecoTurf is the most widely recognized court surface in the sport of tennis, having been selected for the U.S. Open Series Tournaments since 1978 and for the two most recent Olympic Games.

It may well have been a like-minded view on service that made California Products first consider A.I.M. Mutual 25 years ago. Pat Peek recalls workers comp insurance rates being out of sight at the time, and that A.I.M. Mutual was the beginning of employer involvement in workers compensation cases. In the years since, she cites the claim and injury prevention services as being particularly effective.

"We have built a nice relationship with A.I.M. Mutual," notes William Goode, Controller at California Products Corporation. "We are comfortable with the rates and with the people. We're able to work with you to keep the rates down, and that's [important]."

### **Darmann Abrasive Products, Inc., Clinton, MA**

*Insured with us since October 1, 1989*

Darmann Abrasive Products, Inc. has been designing and manufacturing fine grit, bonded abrasive products for superfinishing, honing and precision grinding applications since 1983. These products are used to make products in the bearing, aerospace, automotive and medical industries. Darmann has developed a unique value proposition based on product innovation, superior customer service and the broadest product line in the industry. The company has become a worldwide leader in its industry.

Over the past ten years Darmann has become a truly global company with customers in thirty countries. They now have sales and distribution companies in Poland, Mexico and Brazil as well as a production facility in China. Nearly one-half of their sales are international.

Darmann has a strong attachment to its employees and the greater Clinton community. Darmann is an Employee Stock Ownership Plan (ESOP) company with a strong commitment to its employee-owners. In addition, the company is committed to giving a percentage of its earnings to charitable organizations in the community.

Not surprisingly, quality workers compensation coverage has always been important at Darmann. "Being a partner with A.I.M. Mutual for all these years have allowed us to focus on company growth and expansion with the confidence that we have chosen an insurance partner that would grow with us and continue to supply us with exceptional and innovative service," said Darmann President Peter Johnson.

### **Dee Service, Inc., Agawam, MA**

*Insured with us since October 1, 1989*

Dee Service, Inc. takes pride in providing the highest level of service and support to each of its clients. Incorporated 50 years ago this November, it started first as a seasonal distributor and contractor for cooling systems. Just three years later, the company began its expansion to the full-service HVAC specialists they are today, handling all phases of design and build as well as the installation of sheet metal, piping and controls.

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*"Keeping Customers Comfortable Since 1964"* is the commitment Dee Service makes, and the company successfully meets the heating and cooling needs of residential customers as well as commercial enterprises, among them, the medical, education and manufacturing industries. The company designs, installs and services all brands of heating and cooling systems.

Founder Ray Pieczarka says Dee Service and A.I.M. Mutual took a chance on each other back in 1989, when his company had just reached its own quarter century mark. He clearly recalls that first meeting, when he was assured that Dee Service was exactly the type of company A.I.M. Mutual was looking to do business with. As both companies matured, Ray said he continued to be satisfied with the workers compensation services, which have broadened over the years. In fact, his broker representative recently confirmed Dee Service's coverage with A.I.M. Mutual, saying: "That's where you should be." Cindy Sears, who works directly with the A.I.M. Mutual service team, agrees, pointing to the quick response she gets from adjusters on claim questions.

Dee Service's facility in Agawam reflects the latest in technological advances, and on-site equipment includes computerized plasma-cutting machinery for sheet metal fabrication. Dee Service works with owners, architects and engineers on plan and spec work and is bondable for major commercial projects.

### **Durkee-Mower, Inc., Lynn, Massachusetts**

*Insured with us since July 1, 1989*

Durkee-Mower is the home of Marshmallow Fluff®, the popular staple in so many sandwiches and desserts for nearly a century. Manufactured locally in Lynn, Marshmallow Fluff® is still produced by the same batch process as it was from the beginning. It's the only marshmallow crème made in this manner and that's the secret to its fluffy, white, and smooth consistency and great taste.

Even today, making Marshmallow Fluff® requires no artificial preservatives, something Durkee-Mower takes great pride in. In addition to the United States, Fluff is exported to other countries including the United Kingdom, Canada, Germany, Israel, South Africa and Australia.

So just where did this idea for the perfect pairing with peanut butter come from? Credit goes to Archibald Query, who had created the crème in his own kitchen in 1917. After WWI, he opted to sell the formula to H. Allen Durkee and Fred Mower, who pooled their savings and bought it for \$500.

Clearly that tradition of taking chances carried forward to 1989, when Durkee Mower decided to choose A.I.M. Mutual for its workers comp insurance. A.I.M. Mutual had only been in business for six months, but Don Durkee says it's a decision they haven't regretted. "The service is good and the rates are good," he said. "We have no reason to switch."

Check out [www.marshmallowfluff.com](http://www.marshmallowfluff.com) for dozens of recipes, including such favorites as Whoopie pies, Lynne's Cheesecake and Never Fail Fudge.

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### **Hero Coatings, Inc., Newburyport, MA**

*Insured with us since January 1, 1989*

For nearly 50 years, Hero Coatings has been developing and manufacturing solvent-based adhesives, steadily building a quality reputation and expanding its market. It has the largest line of these adhesives in the Northeast, offering a broad range of standard products and a significant number of custom products. They include pressure sensitive adhesives used for medical and sports tapes as well as many other applications.

A family-owned business, the company was founded in 1967 by Robert Lynch, and the name is derived from his wife Helen's name combined with his own. Its success led to the formation of an affiliated company, Functional Coatings, an innovative supplier of custom laminating and coating solutions for more than two decades.

Hero Coatings is poised for continued growth, given the company's knowledge and depth of expertise. Hero Coatings develops individualized solutions to meet targeted performance specifications, and that kind of customization is unique among adhesive manufacturers in the region. And while it continually improves its manufacturing efficiency, the company complies with stringent emissions regulations, recognizing the importance of being "environmentally friendly" in the community.

David Lynch said Hero Coatings' service experience with A.I.M. Mutual has met all expectations, particularly on the claim side. While workplace injuries don't happen often, he noted a recent slip and fall injury received the same attention as a more serious accident had in the past. "[A.I.M. Mutual] dealt with it—you were right there," he said.

### **Indusol, Inc., Sutton, MA**

*Insured with us since May 8, 1989*

Not everyone knows what vinyl plastisol is, but chances are good you have come across it given its wide range of applications. And Indusol, Inc., located in Sutton, Massachusetts, has been meeting customer demand with great success. This year marks its 50<sup>th</sup> year in operation.

Indusol is a custom formulator of vinyl plastisols and powders, and it has been family-owned and operated since the beginning. By most accounts, vinyl plastisol is a break-through material widely used in the automotive, textile, toy, medical, tool, construction and recreational markets. It's a liquid that fuses when heat is applied, and it is known for its flexible and durable qualities.

On request, vinyl plastisol can produce luxurious parts that, depending upon the formulation and molding process, can be made to look and feel like leather. It's a superior material that surpasses many alternate materials. It's also cost effective, and Indusol has spent five decades producing quality plastisols at competitive prices.

Indusol custom compounds each formulation to meet customer needs. They've perfected the color matching process, which is critical in applications such as automotive interiors, and can even adjust the gloss level and viscosity. The company has made tremendous strides in ensuring the production process is environmentally safe, and its Research and Development staff is charged with continually enhancing product performance.



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Just as important is employee safety and injury prevention in the workplace. In partnership with A.I.M. Mutual, Indusol has always taken an active role in doing what it can to minimize employee injuries. It's why the company chose A.I.M. Mutual in 1989, and it's why it has stayed for 25 years.

### **Instrument Technology, Inc., Westfield, MA**

*Insured with us since January 1, 1989*

Instrument Technology, Inc. (ITI) is one of the leading manufacturers of Remote Viewing Instruments (RVIs) in the world. The company's website, [www.scopes.com](http://www.scopes.com), outlines over 1800 Borescopes (rigid), Fiberscopes (flexible), Videoscopes (utilizes video equipment) and similar instruments dedicated to remote viewing in hostile or inaccessible environments.

Applications include areas as diverse as **general industry** (aerospace; aircraft; automotive; heating, ventilating & air conditioning; power generation; welding, etc.); **defense** (submarine maintenance, etc.); **law enforcement** (national security; drug enforcement; explosive detection, etc.); **medical** (internal examinations; dental, etc.) and **product design** (quality control, materials evaluation).

Instrument Technology is regularly acknowledged as the leader in Remote Viewing. Its products use cutting edge technology, each providing sharp, clear images. Scope diameters go as small as 0.5 mm (.019"), with lengths up to 150'. Based in Westfield since its founding in 1967, ITI is the only company of its type that does 100% of its manufacturing in the United States.

ITI was one of the first employers to choose A.I.M. Mutual 25 years ago. "In 1989 Massachusetts workers compensation rates were going through the roof, and we had to do something," said ITI President Greg Carignan. "A.I.M. Mutual's story was compelling and convincing. That's why ITI made the leap of faith and changed our [carrier for] workers compensation services."

### **John G. Shelley Company, Inc., Wellesley, MA**

*Insured with us since May 1, 1989*

From modest beginnings in 1927, John G. Shelley Company has earned a widespread reputation for excellence and reliability as a specialty rubber manufacturer and fabricator. As a distributor of industrial adhesives, coatings and tapes, John G. Shelley works with a number of top manufacturers of tape products, including 3M and Loctite, and delivers a wide range of custom designed products.

Its extensive customer base includes manufacturers who have been associated with John G. Shelley since the 1950s. In addition to its core customers primarily in New England, John G. Shelley meets the unique demands of companies throughout the U.S. and, most recently, in England and Singapore.

The company has a 17,500 square foot manufacturing plant in Wellesley, much of it devoted to the development and mixing of custom moldable silicone rubber compounds. The silicone rubber parts are compressed, transferred or injection-molded onsite, followed by expert finishing and inspection. John G. Shelley also provides slitting and die cutting according to customer specifications.

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John G. Shelley is known for its fast turnaround with a quality product, and it has become a well-known name in the industry. Beverly Shissler, Controller for John G. Shelley, thinks that's why the company struck a rapport with A.I.M. Mutual: both place great value on customer relationships.

"We get an underwriting visit every year, and all the service representatives have been fabulous," she said. "I've had great customer service on the phone—very professional and courteous. We have never had an issue with A.I.M. Mutual. With the few claims I've had, they've been quick to get back to me and give me the information I need. We've been very happy with the service: it's why we never changed."

For more information on the services John G. Shelley provides, please visit [www.johngshelley.com](http://www.johngshelley.com)

### **Lamb Knitting Machine Corporation, Chicopee, MA**

*Insured with us since January 1, 1989*

Two years after the last battle of the Civil War, a new enterprise was getting under way in Chicopee, Massachusetts, to meet the burgeoning demand for knitting machines here and overseas. Today Lamb Knitting has established a unique market niche, developing a world-wide reputation in the design and manufacture of simple and dependable narrow fabric knitting machines.

LAMB knitting machines can produce up to 200 yards per hour of cords, tapes, and wire meshes used in medical products, packaging, filtration, shielding and traditional textile products. The Lamb product range includes weft and warp, circular and flat knitting machines, available in several needle configurations to knit a wide range of product types and sizes. Lamb also designs and manufactures mechanisms and specialized parts used in textile machinery.

Lamb Knitting has proved resilient over its 140-year history, given that the Great Depression caused the company to close its foundry and dramatically reduce its workforce of 400. With a new strategy in place and no more than ten employees since 1930, Lamb Knitting chose to hone its business and reaffirm its commitment to customer satisfaction. The company has been in the Giokas family since 1955 and is now under the direction of Bill and Andrew Giokas, who credit quality as the key to Lamb Knitting's success.

Bill recalls joining Associated Industries as an employer member and becoming one of the first employers to sign on with the new insurance company in 1989. "A lot of employers were left without a [workers compensation] company or an alternative," he said. "A.I.M. Mutual came along and it has been good for us all these years."

### **Massachusetts Taxpayers Foundation, Inc., Boston, MA**

*Insured with us since November 17, 1989*

It's a small organization that has a big impact on public policy and fiscal issues.

The Massachusetts Taxpayers Foundation, Inc. provides research and analysis on some of the most critical matters facing the Commonwealth. Lawmakers have come to rely on the Foundation's balanced, unbiased reporting when approaching reform measures or considering new legislation. Since its inception in 1932, the Massachusetts Taxpayers Foundation's mission



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has been to provide accurate, non-partisan reporting and recommendations to assist in fostering the long-term well-being of the Commonwealth. Its track record speaks for itself.

Consider that the Foundation has garnered 16 prestigious national awards from the Governmental Research Association in the last 15 years alone. It has played an instrumental role in a wide range of state and local fiscal, tax and economic policies. For instance, its policy research was in high demand by legislators debating the “Tech Tax”, a tax on software services which was ultimately repealed in 2013, and complex health care issues, which led to landmark reform in 2006.

How does an organization like the Massachusetts Taxpayers Foundation become such an important resource not only for policymakers, but for media outlets, which often turn to the Foundation for comment and background?

“We’ve had that impact because we have earned credibility through the quality of the work,” explained Michael Widmer, president of the Foundation for more than 22 years. To that point, Mr. Widmer recently did a presentation to the full Massachusetts Senate as part of a private caucus on state and municipal finances. “It’s the bread and butter of what we do,” he said.

The issues the Massachusetts Taxpayers Foundation studies are as far-reaching as health care and transportation to public education, tax competitiveness and capital investments. Moreover, the Foundation looks at the long-term impact of policies under scrutiny.

As for workers compensation insurance, the Foundation was with A.I.M. Mutual for 2 ½ years before Mr. Widmer came on board. The choice to stay had to do with quality. “We feel good about our association with A.I.M. Mutual,” said Mr. Widmer.

### **New Bedford Thread Company, Inc., Fairhaven, Massachusetts**

*Insured with us since May 1, 1989*

New Bedford Thread, established in 1953, grew to be the largest producer of glaze finish cotton sewing threads in North America. It has been family-owned and managed since inception, long known for its quality, American-made products. The company exports its glaze finish cotton yarns and sewing threads to nearly every country in Europe as well as throughout Asia, Mexico, and Canada. It offers a wide range of tailoring and sewing threads (cotton, linen and synthetic) and remains a preeminent manufacturer of glaze finish cotton yarns.

New Bedford Thread joined Associated Industries of Massachusetts as an employer member and, in the spring of 1989, decided to give A.I.M.’s new workers comp company a try. Elise Mock remembers that an injured employee collecting workers comp insurance was at the same time working for another company, and their then carrier was reluctant to investigate. It was time to change. Her impression then and now is that A.I.M. Mutual hires the best people. Citing the support received in the customer service, underwriting, injury prevention and audit areas, Mock added: “We just had not encountered that kind of insurance professionalism before. We were finally in the right hands.”

### **Nye Lubricants, Inc., Fairhaven, Massachusetts**

*Insured with us since May 1, 1989*

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It was the last of the American whale oil companies.

Nye Lubricants, Inc.'s origins go back to 1844, and as times changed, so did the company—and with great success. Today, it is a highly regarded formulator and manufacturer of synthetic lubricants with 28 international channel partners on six continents. The emerging, high tech company recently logged a record day of sales at \$500,000, positioning Nye to approach the \$40 million mark in annual revenue.

Like its associated company, New Bedford Thread Co., Inc., Nye continues to be privately held and family-owned. It services a wide range of industries, including the automotive, aerospace, defense and medical device markets. The company formulates, manufactures, markets and sells high quality synthetic oils, greases, thermal coupling compounds, and index matching optical gels.

“It really matters in workers compensation that a carrier understands what a business is up against,” Elise Mock noted. “We always knew the people from A.I.M. Mutual were working with us, not against us. At the same time, A.I.M. Mutual sets high standards. We can rely on those standards to protect both the employees and the business.”

### **Polyvinyl Films, Inc., Sutton, MA**

*Insured with us since May 8, 1989*

Feel free to try this at home. Take Polyvinyl Film's premier product, Stretch-tite® premium plastic food wrap, and fill a glass about a quarter-full with water. Then seal the glass with Stretch-tite® and tip it upside down. The product doesn't disappoint; you won't spill a drop. What's more, it's more effective than its competitors in many comparisons like these.

Polyvinyl Films first opened its doors for business in 1966, 12 years after the team of John W. Baldwin, John J. Connor, and Thomas P. Connor established their first company, Indusol. Today

Polyvinyl Films is still family-owned and operated and sells millions of rolls of plastic and freezer wrap as well as cutter boxes each year. The company distributes to institutional and retail markets, and takes pride in the fact it is cost competitive and has never compromised when it comes to quality. Its success and popularity come mostly from word-of-mouth, explains Vice President Jim Baldwin. It's an unusual marketing approach in the 21<sup>st</sup> century, but one that works well. Their service, he says, speaks for itself.

Mr. Baldwin reports they get high marks from customers, and some even take the time to send a note of praise. Stretch-tite® and Freeze-Tite® Plastic Food and Freezer Wraps are sold in most supermarkets and warehouse clubs. Several years ago, Stretch-tite® won the Best Product award from a manufacturing trade publication, *Start Magazine*, which recognizes



*Polyvinyl Films, based in Sutton, produces the award-winning Stretch-tite® premium quality wrap.*

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manufacturers that make or assemble their products in the U.S. Stretch-tite® was subjected to rigorous testing, and the conclusion was the wrap “fits tight over bowls and other dishware like a snare drum.”

The company employs 77 people in its Sutton location; at peak times, they often add 30 people to their staff. To continually meet demand, they operate three shifts, 24 hours a day. Their employees understand the company’s objective: to produce premium quality wraps—at less than premium prices.

When it comes to workers compensation insurance, the owners of Polyvinyl Films have always looked for more than the standard offering. In 1989, they took a chance on a start-up which promised innovation in its injury prevention programs. “Then and now, we appreciate A.I.M. Mutual’s superior dedication in promoting employee safety in the workplace,” Mr. Baldwin said.

### **S.I. Howard Glass Company, Inc., Worcester, MA**

*Insured with us since January 1, 1990*

S.I. Howard Glass Company is in its third generation of family ownership, and its roots go back even further, to 1892. It is not likely those 19<sup>th</sup> century glass-cutters could envision how the company would evolve by the 21<sup>st</sup> century, now meeting the precision demands of industries ranging from aerospace and electronics to biomedical and electro-optics.

S.I. Howard Glass is a highly regarded, leading provider of quality flat glass products. Their market is world-wide, serving more than 400 customers annually. As a testament to the company’s solid reputation for quality products and customer service, many customers choose only S.I. Howard Glass and have for 20 years or more.

The Worcester-based company has an established track record of being unique, adaptable and solution-oriented.

As a job shop with an extensive inventory, S.I. Howard Glass is able to deliver on both small and large orders. Seventy-five years ago, the major product line was windows and its employees did basic glass-cutting. Today, the staff of 29 is known for its precision in custom glass fabrication services. Backed by Computer Aided Design (CAD) and Computer Aided Machining (CAM), they can prototype parts faster and with the highest degree of accuracy. They fabricate glass as thin as .004 inches, and the company offers a vast and varied selection of glass.

S.I. Howard Glass is the Northeast’s largest distributor of B-270 glass especially suitable for life sciences applications. Fabrication specialties include edging, scribe and break, grinding and polishing, CNC machining, heat strengthening, sandblasting and frosting. They import raw materials from Germany and Belgium, and the company expects to reach \$3.6 million in sales this year, more than 10% over last year.

Elizabeth Keefe, Director of Operations for S.I. Howard Glass, said her Dad made the decision to go with A.I.M. Mutual 25 years ago. “Your injury prevention services have been very helpful and thorough,” she said. “We got a sense of trustworthiness from A.I.M. Mutual at the beginning and that has proven true over the years.”



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### **Sinclair Manufacturing Company, Chartley, MA**

*Insured with us since April 1, 1989*

Sinclair Manufacturing Company was already an established screw machine and metal stamping company when a customer approached John Sinclair with a question: Could he develop an effective glass to metal seal window assembly for light sensors to be used in street light controls? John Sinclair developed a very successful and unique answer to that question, and that launched Sinclair Manufacturing into the technology of hermetic packaging. The range of hermetic applications, ideas and materials has since grown and expanded. Companies with the highest quality standards consistently choose Sinclair, often as their sole source.

For more than 60 years, Sinclair Manufacturing has focused on continuously improving its manufacturing processes and product lines. Today, the family-owned business provides high quality hermetic packages to customers worldwide. The demand for hermetic seals has steadily increased, and Sinclair's products serve the aerospace, satellite, medical, optical, communications, and industrial fields as well as the military.

Sinclair recognizes it may pioneer a new application, only to see it eventually mass produced by another company off-shore. That's to be expected, President David LeMieux explains, adding Sinclair's focus remains in the highly specialized market for microwave, fiber optic and electronics product lines in addition to R and D. The company is vertically-integrated, controlling all aspects of the manufacturing process. It has 60 employees who understand the precision needed in this business.

Choosing a workers compensation insurer was subject to the same quality standards. "I don't want to say that cost doesn't matter, but one of the stronger selling points to a manufacturer is that A.I.M. Mutual investigates if there's a claim," David said, noting that was not their previous experience. "We haven't had many cases, but when we have, they've been very responsive."

For more information on Sinclair Manufacturing, please visit [www.sinclairmfg.com](http://www.sinclairmfg.com)

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**Wilevco, Inc., Billerica, MA**

*Insured with us since January 1, 1989*

Leverett Flint is the first to admit he never thought it would work. He was convinced the family business just wasn't for him. So it was with some reluctance that he accepted his father's deal 37 years ago: give it a year and after that, we can both walk away—no questions asked.

Leverett, president of Wilevco, now laughs at that recollection and remembers how astonished father and son were to realize they shared the same approach to business. He credits his Dad, Putnam Philips Flint, with the ingenuity and foresight that led to the first automatic batter mixer with viscosity control, a breakthrough process. Wilevco got its start in 1955 to meet the demands of the fish stick industry, and went on to expand in scope and sophistication.

Now a highly regarded builder of coating process machinery for foods, Wilevco has customers in 29 states and 15 countries. The equipment is used in three distinct areas: spray application of coatings, mixing of liquid batters and chilling of liquids. Customers can use the components alone or combined to develop a customized system. All machinery meets stringent safety and sanitary requirements, as critical today as they were nearly 60 years ago. Wilevco's rotary atomization spray application, used for a myriad of products, has opened a wide market for various applications, and new inquiries keep coming in.

While the business is competitive, Wilevco specializes in something no one else can match: service and building relationships. That's a philosophy the company recognized in A.I.M. Mutual in 1989. Leverett had just "fired" his previous workers compensation carrier when they refused to investigate a questionable claim because it was cheaper to settle.

"I was fed up with the attitude of settling," he said. "You have to stand in principle. It happened that A.I.M. Mutual was starting up then." He cited the responsive service he has received from A.I.M. Mutual over the years, particularly in injury prevention. "We have a good relationship with A.I.M. Mutual."

Wilevco also has a good relationship with the community. As a "green" employer, its Billerica headquarters have a solar array which supplies about 85% of electrical use in summer and 55% in winter. "The decision to commit to the solar energy was much like joining A.I.M. Mutual: the benefit was so obvious as to make the decision almost automatic. Our hope is that the solar array will last as long as our relationship with A.I.M. Mutual," Leveritt said.

For more information on Wilevco, please visit [www.wilevco.com](http://www.wilevco.com)