

## PRODUCER PROFILE

# Home on the range

Although **Clark Lindley** has forged a lifelong career in the insurance industry, he's always been a farmer at heart

**GROWING UP** in Vermont, Clark Lindley started working on his neighbor's dairy farm when he was just 11 years old. There was plenty of work to do, from picking stones in the fields to haying to helping out with twice-daily milking.

"Milk in the morning, milk at night – those were long days, but they felt great at the end of the day," Lindley says. "It really gave me a foundation, a love of farming and working with the earth."

Lindley also developed a formidable work ethic on the farm that has carried through to this day. "Cows need to be milked on a regular basis," he says. "They don't take weekends off."

Neither does Lindley, who now spends his weekends mending fences, turning soil and chasing bison on his New Hampshire-based StoneField Bison Ranch. His weekdays, meanwhile, are consumed with running Agricultural Insurance Management Services [AIMS], an MGA wholesale operation he founded in 1999 that underwrites farm risks for four national carriers throughout the continental United States.

## Tilling a niche

Lindley got into the insurance business when he was fresh out of college. By his mid-20s, he had become an owner of Wilson Insurance Agency, an established retail agency in Melrose, Mass., focused on the P&C marketplace. He relished the daily challenges of creative problem-solving and explaining insurance products in

layman's terms.

In 1982, Lindley became president of the operation, and in 1990, he became its sole owner. Along the way, he also launched C&L Insurance Agency, which focused on environmental issues and has since become part of Wilson Insurance Agency.

But Lindley's real professional passion today lies in running AIMS. "I'm very proud of it and the people who work here," he says. "It has turned into a terrific company. What really stands out with what we do here is that we simply love farming."

AIMS is very much a niche program, focusing exclusively on coverage for farms – primarily equine, dairies, and estate and gentleman farms like Lindley's own – but really "anything except farms with feathers," he says. Lindley sees MGAs such as AIMS playing an increasingly important role as specialists who can advise independent agents looking to get into niche marketing.

The marginal economics of farming in New England have made for some interesting coverages along the way. In order to create other forms of income, farmers have delved into all sorts of side ventures – maple syrup, firewood, U-pick, orchards, and roadside fruit and vegetable stands.

"All these things create other risks that can be challenges, some of which we can take care of," Lindley says. "That's one of the reasons why this business is so fun – there is not a day that something new and interesting doesn't come up."

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