



## RAY CLEM

*Sr VP, Risk Advisor*

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**Ray Clem** joined Tolman & Wiker Insurance Services, LLC in 2004. He specializes in property, casualty, and workers' compensation risk management, with a focus on Performance Based Insurance solutions for clients in industries such as food, textiles, medical and surgical instruments, and other import/export industries. Previous roles include extensive sales and management experience with a variety of manufacturing companies.

Prior to beginning his career in risk management and insurance brokerage services, Ray owned and operated a successful business representing a number of textile lines, giving him a unique understanding of insurance from the buyer's side of the transaction. Ray worked closely in the development and supply of performance fabrics for manufacturing companies such as Patagonia, Eagle Creek, Quicksilver and Andiamo luggage. His client involvement extended from supply chain support for US manufacturing to finished-goods production for import to the United States, providing him with an insider's perspective of the industry.

Ray also managed a nationwide sales force of company and independent representatives responsible for developing supply chain programs for large volumes of fabric and finished-product at John King, Inc.. His responsibilities at John King, Inc. included purchasing insurance for the company and other decisions vitally important to protecting the assets of the company. Ray is no stranger to business, as he grew up working in family-owned businesses and understands the importance of protecting the owner's assets. He brings this unique perspective to his clients when consulting with them, treating your business as if it were his own. This commitment to obtaining the very best for his clients has led to his involvement and specialization in Performance Based Insurance solutions.

Ray holds a Bachelor of Arts degree in Business Administration from Wichita State University, and a Master's degree in Psychology from Antioch University. Originally from a small rural Illinois farming community, he relocated to Southern California in 1989 after graduating from Wichita State University, and is an avid Shockers fan. Currently, Ray resides in Camarillo, California with his 3 children.