



# The Market Finder

Volume 8, Issue 2 Holiday 2008

## Power of a POSITIVE Attitude!

By: Karen Cornett and Jane Skaggs



**Karen Cornett (right)**  
VP of Underwriting  
**Jane Skaggs (left)**  
Underwriting Asst.

**OVERALL LIQUIDITY...**  
**OPERATING CASH FLOW...**  
**SUB PRIME MORTGAGES...**

Are we all tired of the bad economy being in the forefront of our news headlines? Let's try and turn this around – Bad economy – Positive attitude!

We here at Market Finders Insurance Corp. can still make things happen for you. We feel that first of all, we have the **COURAGE** when we walk into this office to have the **PASSION** and **KNOWLEDGE** and **KINDNESS** to have a powerful

positive attitude to work in this ever changing industry with our customers.

We have all read very powerful statements about how a positive attitude can make changes in our lives. Ask yourself one question today – **ATTITUDES ARE WORTH CATCHING – IS MINE WORTH CATCHING?**

We hope your answer is "yes" when you talk to any of our staff here at Market Finders and as always, we look forward to talking with you in the near future!

## All I want for Christmas is a faster way to quote!

By: Dan Meade



**Dan Meade**  
Marketing Representative

*Lucky for you, we can help you out!* If I haven't already done so, I would like to introduce you to our web and phone quoting system! This fast, efficient quoting system is beneficial in many ways. By inputting some information into our website or calling and answering a few questions, you can have a quote right at your fingertips in no time!

There are several Professional, Personal and Commercial Lines products that are available to be quoted online or by phone. Check out some of the products to the right - and log on to [www.mfic.com](http://www.mfic.com) or call 1-866-712-6778 to get started! If you have any questions, I'd be more than happy to guide you through this process or do one-on-one training.



*Apartments*  
*Child Care*  
*Electronic Services*  
*Janitorial Services*  
*Lessor's Risk*  
*Liquor Stores*  
*Personal Umbrella*  
*Real Estate Agents E & O*  
*Special Events*  
*Truckers GL*  
*Vacant Building and Land*  
*And MANY more!*

## Baby boom at Market Finders!

Christmas came early at Market Finders! Three of our employees recently gave birth. We want to welcome the little additions to the Market Finders family!



April Bockelman gave birth to *Max Clayton* on July 31st! He joins big brother Evan, who was 3 in September.



Jamie Stroud gave birth to *Elana Renee* on September 12th. She joins big brother, Wayne who is 4 years old.



Melissa Basso gave birth to *Hayden Anthony* on October 4th. Hayden is baby no. 4 for Melissa!

Market Finders  
Insurance Corp.  
9117 Leesgate Road  
Louisville, KY 40222  
Tel: 502-423-1800  
Fax: 502-426-7970  
Toll Free: 800-626-5660  
[www.mfic.com](http://www.mfic.com)

Volume 8, Issue 2

## Heading out to work this morning...

By: Greg Seibel



**Greg Seibel**  
Underwriter

Ohio Branch Office  
8401 Claude Thomas Rd  
Suite 17  
Franklin, OH 45005  
Tel: 937-435-0950  
Fax: 937-435-6280  
Toll Free: 800-933-7475

Heading out to work this morning, I made my typical stop at the local convenience store and picked up a diet pop (caffeinated of course). As I headed back out on the road north toward our Franklin Office, I flipped on the radio to hear the breaking news of the day.

As an avid listener to talk radio, I was anticipating the usual story of how the Election of Barak Obama was going to be the beginning of the end of life on earth as we know it. Granted, I do lean conservative. But, some of these hosts on talk radio really need to start on a daily regiment of sedatives and just give it a break. You probably know the ones I'm talking about. The morning talk show host, although not part of the elite syndicated few, is still a card carrying member of that ultra conservative club.

But, the first story this morning was not as expected. It was about 7800 DHL employees who were losing their jobs right as we go into holiday season....terrible news for those families in Wilmington. I hope they're all able to find work soon. The next story was about

American Express. They're having collection problems on their credit card and are lining up with the other IRRESPONSIBLE financial institutions, wanting to be bailed out with OUR tax money. BULL!!!.....Every time I hear about another company wanting to get bailed out because of THEIR stupid business decisions, I get steamed. I think to myself, "What about all the rest of the responsible individuals and businesses that know that the path to success is working smart and working hard?"

We in the insurance business and I'm actually referring to you, the insurance agent. You know how it works. You get it!! You are all in a profession that rewards you monetarily in direct correlation to the amount of effort you put forth. You are a group of self-motivated, hard-working professionals that know... "If I need to make more money, then I have to make "x" number of calls to produce "y" dollars." You are part of the foundation that used to be called the "American Way" and I'm proud to be associated with each and every one of you. Thanks for your professionalism and thanks for the business you send Market Finder's way.

## Greetings from South Carolina

By: Randi Lynch



**Randi Lynch**  
VP/Southern Region

South Carolina Office  
1200 Woodruff Rd.  
Unit G-14  
Merovan Business Center  
Greenville, SC 29607  
Tel: 864-675-0170  
Fax: 864-675-0176  
Toll Free: 800-444-4129

Where has the year gone?? What a busy year it has been for all of us in the insurance industry as rates continued to drop the first half of the year. But wait, it appears as the weather is changing, so are the rates! At Market Finders, we are starting to see stabilization in the rates and our contacts are telling us that after the first of the year, rates will increase slowly. So 2009 should start off in an upward move for rates!

Every year I have the honor to represent Market Finders at the Big I Convention. This year was a record turnout for the agents. What a great time we had!!! Elaine Mikell and everyone at the Big I always do such an exceptional job! This year our grand prize winner was Mike Dimaina of Associated Insurors. Mike won a lovely beach print. Robin Hawkins of The Turner Agency won a Market Finders briefcase. Thanks to all of you who stopped by our booth. What a pleasure it always is to visit and discuss what we can do to help you increase your production.

Please keep us in mind for your trucking risks! We can write trucking risks that do not exceed 300 miles more than 20% of the time. If you

can provide us with four year loss runs, additional credits may be available.

As the year ends, I would like to thank each of you for your business. Let's make 2009 a year to remember. Go after the exposures that you want to write and give us a call to discuss. No risk is too small or too large for us!

*Merry Christmas and Happy New Year  
to all of you!*



Randi Lynch and Mike Dimaina at the Big I Convention

"Life is always moving. Stand up and rise above the rest with passion in your arms and fire in your heart. Dare to dream, dream high, dream ahead...It is the game of winning!"

- Rohit Sapra

## Fly into 2009 with a POSITIVE Attitude

By: **Kate Graeter**

It has been an interesting year for the Aviation Department. With the high fuel costs, we have seen many aircraft owners decide to sell their aircraft. While some companies are selling their corporate aircraft, others are buying in order to avoid the delays and costs of commercial travel.

Through it all we have steadily maintained our commitment to our customers, the agents. As many of you know we have all the aviation markets, but we are not the only broker that can make this

claim. We depend on our knowledge and our service to set us apart.

It is a positive attitude that drives us. We believe in what we do and we enjoy it. We realize many of you are not familiar with aviation. Never hesitate to call us with your questions. We want to help!

As the year draws to a close, we want to sincerely thank you for your business and continued support.



**Kate Graeter**  
Aviation Underwriter

## Unless you live under a rock...

By: **April Bockelman**

Unless you live under a rock, the recent economic downturns come as no surprise to anyone. Everyone has been affected by the falling economy in one way or another. Many jobs have been lost or eliminated. Houses have been lost due to inability to pay the loans on them.

Retirement plans have gone south with the prospect of retirement years delayed. The challenge that lies ahead for now us is how to cope with it and its effects.

Instead of feeling sorry for ourselves, we should try to recognize what we do have. We are fortunate to live in a country where a warm house, running water and food to eat is a necessity not a luxury. We are free to vote, speak what is on our mind and worship where we choose.



These may be tough times right now, but keeping a positive outlook will not only keep you going throughout these hard times but will also make it easier to deal with difficult situations that may arise.

The employees at Market Finders are very thankful to have a place of employment, but are also thankful for our agents who continue to keep us in business by utilizing our knowledgeable underwriting staff to fulfill your insurance needs.

We all should take the current economic conditions in stride and deal with it daily by serving our clients with the utmost respect and diligence, as if our life depended on it, because in many ways, it does!!!



**April Bockelman**  
Marketing & Aviation Specialist

## We "flood" you with THANKS

By: **Dorothy Childress**

Hello Agents! My name is Dorothy Childress and I am the Market Finders Flood underwriter. Just to let you know some things about me. I have been with Market Finders for 23 years and have been doing flood 20 of those years. I started out in the Personal Lines Department, which I still help with at times.

We have been busy in the flood department and with your help, we hope to write even more business. Did you know that most homeowners insurance does not cover flood damage and just an inch of water can cause costly damage to property? This is a great way to round out an existing account or to get a foot in the door.

We are placing our flood product with American Bankers which is a WYO for the NFIP and an A-rated company. American Bankers does have AccessFlood Web Quoting available, which can be quoted at [www.accessflood.com](http://www.accessflood.com). We also have an easy rater form on our website under Online Applications.

Market Finders and I appreciate your business and I look forward to servicing you in the future. Contact us and let me help you write more FLOOD business.



**Dorothy Childress**  
Flood Underwriter



RETURN SERVICE REQUESTED

PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE PAID  
LOUISVILLE, KY  
PERMIT NO. 1823

## The Last Word...

This is always a great time of the year for Market Finders because it gives us an opportunity to thank all our agents, vendors, companies, and support people for all they do for us during the insurance year.

With the election over, it also allows me to reflect on some of the many freedoms we enjoy in this country – such as freedom of speech, freedom of religion, the right to bear arms, and so forth. These are things we should be thankful for – and be proud of – as Americans. Too many times we hear that this country is in a state of flux, that the future looks dim, and the world as we know it is coming to an end.

On that note, I beg to differ. We survived the war with England. We survived the Civil War. We survived two World Wars. We survived the Depression of the 20's and 30's, and we survived 9-11. Anyone who thinks that we cannot continue the resilient ways of American life is simply not thinking properly.

Market Finders supports this country and all the people who make it great. We know that you do, too. Have a great holiday and God bless America!

Jim Flitt  
COO

Merry  
Christmas  
to



Jim Flitt  
COO