

Dan Meade

Hello from the Highlands! As some of you may know, in early May I was given a once-in-a-lifetime opportunity to move to “Bonnie” Scotland. I am happy to report that I was able to find gainful employment at an insurance underwriting agency here in Edinburgh. Living and working in the UK has been amazing, but it has not come without a certain amount of “challenges”... For instance,

- When I rent a car, I not only have to drive on the left side of the road, but all the cars here have manual transmissions and are shifted with the left hand! (I am right-handed.)
- The voltage and electric plugs don’t match up and I have already “fried” a few of my favorite electronics!
- Having no car means carrying my groceries to my “flat.” This is a true test of strength and stamina!
- While I am no stranger to thick accents, it is a daily struggle to understand my Scottish co-workers and agents!

I am expanding on my knowledge and understanding of the UK insurance marketplace, and it has been fascinating to see and experience the differences between here and the US! Note these interesting facts about insurance in the United Kingdom:

- There are no ISO Class codes in the UK.
- I am able to write stone and brick buildings that were built in the 1700’s or earlier.

- Flood and Subsidence (Earthquake) coverage is generally included on all Property policies.
- Liquor Liability is not separate here. It is just covered under the General Liability -- even for pubs!

The absolute nicest thing about being here, though, is the opportunity to travel to other countries. The UK has many discount airlines that make flying around Europe quick, easy and affordable. In the six months I have been here, I have already visited Dublin, Prague, Munich, London, Cologne, Geneva, and Madrid -- and I have just booked a trip to China for next year!

While I love living in Scotland, I am looking forward to coming home to Kentucky in early December for the holidays. We’re keeping quite busy here, but I do miss everyone. I will be in Scotland through 2013. Until then, I’m just *living the dream!*



*Dan's first time wearing a kilt!
Museum of Scotland's
Summer Ball*



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THE MARKET FINDER



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MEET OUR TEAM:

Vice President	2
Secretary/Treasurer	2
Underwriters	2-3
Production Support Staff	3
Compliance	4
Information Technology	4
Comptroller/HR	4
Claims	4
Administrative Support	4
Billing	4
Policy Issuance	4
Dan Meade	5
Switchboard	5
Marketing	5
Administration	5
MFI Premium Budget	5
Chief Financial Officer	6

Behind the Scenes at Market Finders

As we are about to begin our 41st year in business, I would like to take this opportunity to thank the agencies, individual agents and CSR’s who have supported us. As an employee-owned corporation, each of our employees has a vested interest in the success of the corporation and providing the best possible service to our clients.

Our pledge to our customers is that we will continue to represent only the finest Excess and Specialty companies which offer the highest quality of security and products. We are dedicated to constantly upgrading our Information Technology Systems to provide the best service possible.

Our employees are not only available by e-mail or fax, but welcome your telephone calls or meetings in person.

In today’s world, if you are not changing – you are going backwards. That will never be the case with Market Finders. We are very open to new ideas and new ways of doing business. However, the one area where I will forever draw the line is insisting that our phones be answered by a human voice. I can safely say that you will never be greeted by the phrase, “Press 1” when calling Market Finders during business hours!



*James Ryan
President & CEO*



Jim Ryan

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The Last Word



*Chief Financial Officer
Sylvia Smith*

As we wrap up another year, it’s always good to look back to see what we accomplished – and where we can improve. Given the tough economic climate, efficiency is more important than ever. If I wasn’t convinced before reading the articles in this newsletter that Market Finders is operating at peak performance, I certainly am now! We have diligently worked to make sure we have the right person in the right position. We all learned a long time ago that a square peg in a round hole will never be a good fit! Recognizing our employees’ strengths has been key to retaining a competent staff.

Our continued investment in keeping up with the advances in technology is a commitment on which we will not waiver. There is no room for compromise when it comes to quality and efficiency. Our assurance to you today is that Market Finders will be here tomorrow for our agents. Your feedback is important as we strive to be better still. Thank you for your support in 2011.

*May 2012 be a year of promise
to you and yours!*

THE MARKET FINDER

Switchboard

Stephanie Lawson, Sandra Back, Sandy Walls, Tamara Stough, Janie Strickland, Sheila Davis, Marcia Vires (seated)

Several Market Finders’ employees rotate through Switchboard duty or provide back-up coverage when needed. Callers to Market Finders are greeted most often by Janie Strickland and Marcia Vires. Sandra Back, Sandy Walls, Sheila Davis, Stephanie Lawson, and Tamara Stough are also trained on the system and can direct your calls to the appropriate person.



Administration

Tamara Stough, Stephanie Lawson, Sandra Back, Janie Strickland, Sandy Walls, (Margaret Walker not pictured)

Our entire Administration staff is cross-trained to cover other positions when the need arises. Typically, though, Accounts Payables duties fall to Sandra Back and Sandy Walls. Accounts Receivables are handled by Stephanie Lawson and Tamara Stough (Tamara is also our ImageRight / Vertafore “queen” – the one we look to when we have IR problems!). And Margaret Walker is an absolute master at Microsoft Excel and can make a “report” out of anything!

MFI Premium Budget

Mary Ecken, Brittany Boston

Hopefully, we have done a good job of making our agents aware that we have an in-house Finance Company, MFI Premium Budget Company, and no one is caught by surprise to learn that we have one! There are several advantages of using this service over an outside Finance Company, the least of which is convenience. Agents simply collect the down payment and get the finance quote signed. We take care of the rest!

Always trying to change with the times, a couple of years ago we began taking credit card payments. We have been overwhelmed by the response to that addition! Mary Ecken and Brittany Boston can take those payments over the phone – or credit card payments can be made online through our website. Plus you can even fax in check information for immediate payment, as well. Any of these convenient methods are an option for beating pressing deadlines. Ease of doing business with us is one of our primary goals!



Marketing Sheila Davis

With hopes of former Marketing Director Dan Meade returning to his position at MFIC when his wife’s two-year term in Scotland ends, everyone has pitched in to pick up the slack in his absence. The bulk of the daily Marketing duties is handled by Sheila Davis; including designing electronic and paper flyers, maintaining the mailing list, website updates, and preparation for Conventions. Additionally, Sheila is responsible for the annual newsletter.



2011 TN Convention



Vice President

Joe Miller

When you spend as much time at a place as we do our jobs, the people become your family. Another reason our folks feel like family to me is because they have been here so long. While I could provide you with the statistics for each of

the departments mentioned here, let me just point out a couple of them:

- We have a combined 165 years of tenure between 11 underwriters (average of 15 years of experience per underwriter).
- Our Production Support and Administration employees average 9 years with Market Finders, with many having over 15 years with the Company.

Hopefully, you are as impressed by these numbers as I am. Nowadays it seems we live in a “fast food” world with a “microwave” mentality... Everybody is in a hurry to get somewhere and then back to go someplace else! It seems people are always ready to jump ship to another job or to get a quick return. I have worked long hours with most of our staff, appreciating their loyalty to each other and, more importantly, their loyalty to you, our customer.

We are very proud of the longevity of our Market Finders' employees. I'm not sure we hold the Guinness Book of World Records, or anything, but we've got to be close. This year, we wanted to give you a chance to catch a glimpse of those folks who work so hard for us – and for you – oftentimes behind the scenes.

Why, even Director of Marketing, Dan Meade, (who is on leave for two years during his wife's transfer to Edinburgh, Scotland by her employer) contributed to the newsletter! If you are ever having a bad day, keep Dan's article handy to remind you that it could be worse! (He lists several daily “challenges” connected to living in another part of the world that are making me appreciate my old Buick a lot more these days!)

I guess the bottom line is that it takes every spoke of the wheel to make the wagon roll properly. We hope you are in agreement that the Market Finders wagon is rolling smoothly through this decade, with the stability to endure the bumps in the road that are just a fact of life. As one of the last independent MGAs, we *sincerely* appreciate you as our customer. We will continue to strive to earn your business and your trust with every call. . . . Gotta roll.



Secretary/Treasurer

Jerome H. Boyett

In addition to Jim Ryan, Sylvia Smith and Joe Miller, rounding out the Executive team is Secretary/Treasurer, Jerry Boyett. As one of the original employees of Market Finders, Mr. B. joined the staff in

1972 in the Marketing Department. Mr. Boyett also sits on the Board of Directors and his vast knowledge of the Company brings a lot to the table, especially in regards to our internal auditing measures.

An *extremely* dedicated U of L fan, Mr. B. can be found at every football and basketball game - unless there is a dire emergency!

Underwriters



Aviation

Kate Graeter

With 15 years of writing Aviation policies at MFIC, Aviation Underwriter/Manager, Kate Graeter, has seen many changes in this field through the years.

Kate has found that most agents aren't aware we can now get quotes for many of the Aviation risks online! Risks such as Personal Use Aircraft can be quoted through a website, generating a price within minutes!



Flood

Dorothy Childress

Need an experienced Flood underwriter? Look no further than Dorothy Childress. Starting with MFIC in 1985, Dorothy has been around since the early days of WYO (Write Your Own) Flood, when the NFIP opened the door to private companies in order to alleviate

their backlog. We have total confidence in Dorothy's knowledge concerning Flood policies. See if you can “stump” her... We're betting not!



Transportation

Randi Lynch

Randi Lynch can talk “livery” with the best of 'em! As Market Finders' primary Transportation underwriter, she has taken this market to a new level since Zurich began their new Auto program. Now with three carriers for these risks, Public Auto and Trucking keep

Randi pretty busy – busy enough to need *three* assistants!



Production Support Staff (Underwriting Assistants)

Claudine Gaddie, Deborah Durbin, Susan Hudgins, Jane Skaggs (Stephanie Young not pictured)

The first stop for all paperwork – after leaving the Underwriters' hands – is to the desk of an Underwriting Assistant. This team is responsible for setting up all new business, as well as processing renewals and endorsements. Binders and certificates are typed by the Underwriting Assistants, who also order loss runs and inspections. In other words, whatever the Underwriters need in order to get the business bound, these ladies take care of it!

In 2009 an assistant “pool” was formed in order to increase efficiency. In the past, our Assistants were assigned to a specific Underwriter. But we found that whenever a particular Assistant was out of the office, the others had to scramble to find answers for a certain account. The Assistant Pool has virtually eliminated this problem! With this centralized method, we now can easily provide answers to agents' questions – even if the Assistant has never “touched” the account before! Technology... what would we do without you?

Supervisor Susan Hudgins oversees the Assistant Pool, which includes Claudine Gaddie and Jane Skaggs. And while the Assistant Pool provides support to both the Home Office and Branch Office underwriters, each branch location also has an Assistant – Michelle Carr in South Carolina and Jamie Stroud in Ohio. Additionally, we have two Assistants dedicated to the Transportation Department, since this rating system is so specialized. Deborah Durbin and Stephanie Young have received additional training in DOT and DMV regulations, in order to make sure each vehicle is classified correctly.



Michelle Carr, SC



Jamie Stroud, OH



Personal Lines

Lorraine Hardin, Jennifer Boston

We've cornered the market on Hard-To-Place Homes! Personal Lines Underwriters Jennifer Boston and Lorraine Hardin are happy to share their expertise in the area of Builder's Risk, Coastal & CAT Exposures, Risks with Claims, and even Lapse in Coverage / No Prior Coverage. They also can help

you with High-Value Homes and Vacant Dwellings.



Commercial Lines

Joe Miller, John Gruen, Karen Cornett, Gerri Warner

Market Finders employs seven Commercial Lines underwriters. While many of our underwriters do have a “specialty” line where they are considered the SME (Subject Matter Expert), all are extremely capable of taking care of your Commercial Property &

Casualty needs. Karen Cornett has been with MFIC 38 years, and John Gruen is our newest team member with just over a year under his belt. Joe Miller, Randi Lynch, Greg Seibel, Polly Shrader, and Gerri Warner round out the team. We are very proud to boast that there is no shortage of experience or knowledge at Market Finders!



Garage

Greg Seibel, Polly Shrader

Market Finders has a long history of writing Garage business for Used Auto Dealers, but things came to an abrupt halt in 2004 when many Carriers pulled out of the market. Underwriters

Greg Seibel, Polly Shrader, and John Gruen were nearly ecstatic when this class was picked back up in 2010! We now have *six* different Carriers that write Garage! With that much competition for the business, you can understand why we brag about having the most competitive rates available for our agents!



Professional Lines

Gerri Warner, John Gruen

Veteran Professional Lines underwriter Gerri Warner has been training the rookie John Gruen in this specialized field. John is

giving Gerri a run for her money now, writing Medical Malpractice, Day Care Centers, and even Non-Profit Directors & Officers coverage, to name just a few of the myriad of coverages that fall under the Professional Lines banner.



Compliance

Mickey Lally

Meet Mickey Lally, our Compliance Manager. Having been in her position for over 15 years, Mickey has learned the ropes concerning state regulations for each of the different states where Market Finders is licensed. Since we serve so many different

areas of the country, this can be quite a challenge by itself! Mickey also has the responsibility for making sure that the multitude of state licenses Market Finders maintains are current.



Information Technology

Randy Jackson

IT Development Manager, Randy Jackson, started with MFIC in 2003 and has systematically turned Market Finders into a paperless environment. Randy had his work cut out for him in trying to convince employees to give up their tried-and-true methods of

filing paper but, fortunately, he did succeed in that endeavor! In fact, he succeeded so well that now everyone at Market Finders would never dream of going back to those old cumbersome paper files!



Comptroller / HR

Vickie Smith

Vickie Smith has been with Market Finders for 28 years and wears many “hats.” As Comptroller, she oversees all the employees in Administration, Billing, Policy Issuance, and MFIPBC. And as the Human Resources Director, she interacts with the rest of the employees!

Probably Vickie's most important function, though, is her role as a “buffer” between the employees and upper management. She fills a very special need by diverting most issues before they ever make it to the executive level.



Claims

Bonnie Bolin

Bonnie Bolin has served as our Claims Manager since 2005. Our goal, at Market Finders Insurance, is to provide fast, efficient claim service to all our customers. As an authorized agent for Certain Underwriters at Lloyds London, we now have claim authority

for several of our contracts; thus, providing you with more responsive claim service.

Every storm alert in areas where we provide coverage sends Bonnie into DRP mode (Disaster Recovery Plan). She makes sure she has agent contact information with her when she leaves the office, as well as the insurance company and adjuster information. Our most recent hurricane threat was downgraded to a tropical storm before it hit Massachusetts, and Irene only produced three claims! In this case, a fortunate turn of events kept losses to a minimum—nonetheless, Bonnie was prepared for the worst!



Administrative Support

Sheila Davis, Diann Gaines, Marcia Vires

A major portion of the work day for Diann Gaines, Marcia Vires, and Sheila Davis hinges on what the Executive Team needs from them. While they do have standing job duties, these are likely to be “thrown to the wind” as the day unfolds and they are called upon to respond to ever-changing circumstances for those where the buck stops! Special projects are the norm, such as planning the Agent Picnic and MFIC sponsored CE classes.



Billing

Sandy Walls, Mickey Lally, Margaret Walker, Stephanie Lawson, Liz Tobin, Rekha Elander

After leaving the underwriter's desk, the second step for your policy is through the Billing

Department. Rekha Elander supervises this phase of the process, working to ensure that the invoices leave our office in a timely manner. All employees who work on Billing do so in addition to their main role. Liz Tobin, Mickey Lally, Margaret Walker, Sandy Walls and Stephanie Lawson make up the Billing team. They are especially on the lookout for any policies where the Carrier requires payment terms different than the norm. They are ultimately responsible for making sure that the invoice for all policies reflects the correct taxes and fees.



Policy Issuance

Liz Tobin, Rekha Elander, Judy Thompson, Barbara Khiani, Brittany Boston (Stephanie Young not pictured)

After Billing, the next step for policies on route to agents and their clients is the Policy Issuance Department. Supervisor Rekha Elander approves all policies once they have been typed. She also does a final check before policies leave Market Finders. We take a lot of pride in the fact that it is the rare mistake that ever makes it out our door. We achieve that high standard by implementing checkpoint after checkpoint.

With the help of electronic software, Brittany Boston, Judy Thompson, Liz Tobin, and Stephanie Young work their magic on all the assorted forms and worksheets to turn them into an insurance policy. Their goal is to make sure policies reach the agent within 30 days of the effective date. Barbara Khiani works the processing end with Brittany Boston to ensure that the policies are stamped correctly before they are mailed out.