

Looking Forward

When Jim Ryan first talked to us about his "stepping back," my main thought was that his were some mighty big shoes to fill. Having some time under my belt to digest the news now, that thought is still foremost in my mind. I can only hope that one day I will have the grasp of the big picture that he has... and that I will command half the respect associated with the name, "Jim Ryan." He has been amazing to watch. There is no better mentor I could have learned under. I wish him all the best, and *I hope that he never turns that cell phone off!* Just kidding, but I do (and will continue to) value his opinion and seek out his advice.

My main goal as I step into this new endeavor is to keep the transition seamless to both our customers and our carriers. We are operating with the same team – as well as the same philosophy we have always had. Experience in each position, cross-trained employees who can fill in, and skilled employees means you can trust us to get the job done.

Our underwriting philosophy has been – and always will be – quality. Quality risks. Quality carriers. Quality underwriting. These are the keys as to why Market Finders has been able to maintain the reputation it enjoys among our carriers and producers. We won't compromise to make a dollar. Quick money sometimes leaves a long-lasting imprint that can quickly tarnish a good name.

Since Jim's step-back makes us an employee-owned company even more, you can be sure we are in it for the long-haul. Forty-plus people (and their families) are dependent upon our making good decisions with what Jim Ryan and our customers have entrusted to us.



Joe Miller
Vice President

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Stepping Back

Since 1972, Market Finders Insurance Corporation has been my first thought in the morning... and my last one at night. I have dedicated the years between 1972 and now to assembling a top-notch staff to carry out the day-to-day operations of a mid-sized MGA. Along the way, we have picked up a multitude of first-rate carriers skilled in underwriting various risks. We have adapted to the technology changes that the last four decades have brought.

Because of the tremendous confidence I have in my staff, I am stepping back from the daily operation of Market Finders. I will continue to stay on as Chairman of the Board, but I have appointed two long-term Company Officers to assume the responsibility of running the company.

Sylvia Smith, Chief Financial Officer, has been with MFIC since 1979. She has successfully been directing the financial interests of the Company since being promoted to CFO in 2006. Under her leadership, we continually receive high marks from our carriers in matters of financial reporting, error-free policies, and other Administrative areas.

Additionally, Joe Miller, who was named Vice President in 2009, will continue to oversee the Underwriting and Marketing aspects of Market Finders. Having started with Market Finders as an underwriter 21 years ago after receiving his degree majoring in Insurance at Eastern Kentucky University, there is hardly any facet of our business that Joe does not understand. Not only does he have the working knowledge of an underwriter, he also recognizes the fact that maintaining strong relationships with our agents is the key to our business.

I am hoping to spend more time at our home on Cape Cod and on the golf course. And my wife of 40 years, Marlene, is urging me to use some of those 4,000,000+ SkyMiles accumulated while traveling on business. She just may be on to something... How many times do we hear of friends who leave this world never having known what leisure time is? I may not have a lot of experience at it, but I am willing to learn!

My sincere thanks goes to all those who have supported Market Finders through the years. I step back, taking many valued friendships with me. At the same time, I step back – confident in knowing that I leave you in good hands.



James Ryan
Founder, President & CEO



Jim & Marlene Ryan

Thinking Ahead

I am grateful for the trust Jim Ryan has placed in me and will do my best to make sure he does not regret his decision to allow Market Finders employees to purchase his stock in the Company, rather than selling Market Finders outright. This action, alone, speaks volumes about a man who would choose to see that his employees are taken care of, rather than putting a large sum of money in his own pocket all at once.

As head of the department where the actual "buck" stops, please know that this responsibility is not taken lightly. A very big part of my job is "forecasting"... and just like the weather forecasters, we are predicting factors about the future, based on the here and now, as well as expected trends. Obviously, managing our finances is a major area where this applies. To that end, costs are reduced where possible, and expenses are protected when necessary. While at times it can be agonizing, efficiency and wisdom are two factors we strive to incorporate into every budgetary decision made.

Another important area that falls under my leadership is Technology. Unfortunately, this is not an industry where we can rest on yesterday's laurels. In a business that is so dependent upon technology, we will soon be left behind if we simply stand still. In order to play in the same arena with the larger MGAs, we must embrace the change that today – and tomorrow – brings. Our future course is destined by the decisions made today regarding the investments we make in the field of technology.

I am fully committed to helping Market Finders maintain the reputation of integrity we have enjoyed under the leadership of Jim Ryan for over 40 years. I am sure I can speak for Joe, as well, that the standard of excellence Jim has modeled will be continued "on our watch," as well!



Sylvia Smith
Chief Financial Officer



Jim Ryan
40th Anniversary Party
(Minus the camera-shy employees!)

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"HANDLING THE UNUSUAL RISK... UNUSUALLY WELL."

Before we came to work at Market Finders...

We usually “brag” about how proud we are of how long our employees have been with Market Finders. So to keep you on your toes, we thought we would show you some of our “Pre-Market-Finders” jobs in this year’s issue of our newsletter.

So many of our employees started here as youngsters (and stayed for decades!) that we were surprised to discover we had this many with a life “before MFIC.” We truly hit the Mother Lode with Judy Thompson’s pictures, though. *Enjoy!*



**Policy Typist:
Judy Thompson**

We’ve all been duped by mild mannered Judy Thompson’s calm exterior...for none of us would have guessed that Judy used to own a bar in New York! In the early 80’s, JT’s Hideout was located on a marina in Long Island. And you won’t have to study the pictures long in order to tell that Judy was not always in the insurance business.

Entertainment at her bar frequently consisted of clearing the dance floor and having the bar patrons don roller skates! And no, there were no alcohol restrictions imposed (we asked!). P&C Underwriter Gerri Warner jokingly commented that this is why we now have exclusions!



**Chief Financial Officer:
Sylvia Smith**

It may be hard for us to imagine... but instead of a calculator, Sylvia’s fingers used to tickle the ivories! She was the piano player for the gospel singing group, *Reedy Fork Quartet*, in Dallas during the late 70’s.

Before you paint the saintly halo on her, please note that she was also into drag racing – with the nickname of *Demon Lady!* Her 1970 Nova was featured in *Hot Rod Magazine* in 1978! (So more than just her clothes match those fearless original *Charlie’s Angels*... obviously, that’s no wimp sitting at our CFO desk!)



**Aviation Manager:
Kate Graeter**

In addition to being an accomplished equestrian herself, Kate was a riding lesson instructor at a private boarding school in Connecticut in the 1990’s. In fact, up until she came to Market Finders, nearly all of Kate’s previous jobs involved working with horses!

However, Kate also worked as a travel agent. Perhaps booking all those flights for people started her fascination with airplanes and led to her career in Aviation insurance!



**Vice President:
Joe Miller**

In addition to farm, steel construction and grocery store jobs (*plus anything and everything in between*) ... for over four years, Joe worked as the Ramp Team Leader for Delta Airlines at Lexington’s Bluegrass Airport while attending college full time at Eastern Kentucky University.

Joe worked from 8:00 pm to 8:00 am every night they would let him, while attending school during the day. This is probably what set the tone for the way Joe still burns the midnight oil for Market Finder’s customers!?



**Help Desk Technician:
Noah Best**



Noah worked at local television station WAVE-3 in Louisville for eight years before coming to help Randy Jackson with the Market Finders computer system. Four of those years were behind the camera, including filming during the Kentucky Derby at Churchill Downs with all the celebrities. His favorite Derby memory doesn’t include the stars, though... it’s filming the pre-Derby *Thunder Over Louisville* festivities

(America’s largest annual fireworks display and one of its Top 5 Air Shows) from the vantage point of an 18th-floor balcony! We’re betting that *everybody* wanted to be Noah that day!

**Executive Assistant:
Sheila Davis**

Having held a myriad of administrative positions, Sheila is the glue that helps keep our Executive team together. But she was the obvious choice to help fill the void felt by Marketing Director Dan Meade’s two-year sabbatical to Scotland because of her Sales & Marketing background. She was the second person hired when the mobile phone company Sprint came into Louisville. Sheila has donned many costumes in the line of duty besides a phone suit, including a toga, spy get-up, and a sheriff’s uniform!



Active in volunteer work, Sheila is an ordained minister who reaches out to women in jail through involvement in Jail Ministry, as well as teaching teens and college-aged kids to value and protect their futures.

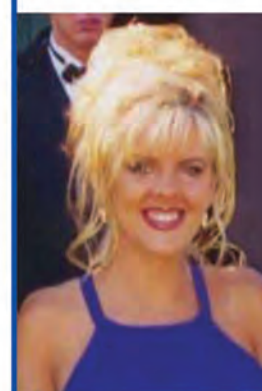
**Professional Liability Supervisor:
Gerri Warner**

Gerri’s life before insurance includes a stint at a radio station in Lexington where she interned during college, garnering a life-long love of classic rock and nearly an encyclopedic knowledge of the subject. (She and Vice President Joe Miller compete in *Name That Band* contests regularly!)

She is past President of the Steel-Tipped Darting Association and has **4 MVP trophies** for Women’s Slow Pitch Softball (*her team was undefeated 8 years in a row!*) That competitive streak is probably the driving force behind Gerri always being in contention for Market Finders Top Producer Awards.



**Personal Lines Underwriter:
Jennifer Boston**



Jennifer worked in Las Vegas during the late 90’s. In addition to a stint as a hostess at the Golden Nugget Casino, she also worked in the office of the Richard Petty Driving School. Jennifer was always amazed at the people who came from all over the world to participate in the Driving School. She soon learned that NASCAR fans take their racing very seriously!

While Jennifer loves being back home with her family, she misses the Las Vegas weather, where the winter temperatures seldom dip below 45 degrees and it rarely rains.

