

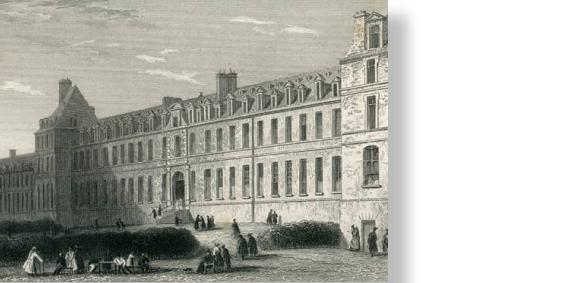


Gerri Warner

Multi-Line Underwriter

- Professional Lines
- Commercial

Maybe it's because her birthday lands on the day before Halloween, but it seems like all the "creepy" accounts end up on Gerri's desk! She has the honor of writing the General Liability for a haunted hospital that was formerly a tuberculosis sanatorium. Over 60,000 patients died there according to certain paranormal television shows that have investigated this famous location. Business really picks up during the Halloween season at the sanatorium, but they also have "sleepovers" that the public can purchase – in addition to their regular ghost tours! Gerri also currently writes policies for Organ & Tissue Procurement Services. She's written General Liability and Professional Liability for a Cosmetic Surgery Center, plus CGL for a well known Chemical Manufacturer.



All these accounts together have the making of a good Frankenstein movie, don't you agree?

After 28 years with Market Finders, Flood Underwriter Dorothy Childress has written Flood policies on just about every type of structure you can imagine. And since we are able to write Flood Insurance in every state except Alaska, Dorothy had a plethora of accounts to choose from for her Most Unusual account. Her *pièce de résistance*, however, has to be writing the Flood policy on a major pop star's home in California!



Dorothy Childress
Flood Underwriter



Jennifer Boston

Personal Lines Underwriter

Over the years, we have written many interesting risks in Personal Lines, which include a multi-million dollar Homeowners policy for a world-famous magician and a Personal Schedule of guns for a well known professional baseball player. However, since that time, Jennifer Boston has been handling our Personal Lines Department for the past five-plus years and has spent much of this time developing an impressive book of Homeowners business in the beautiful Cape Cod area of Massachusetts.



We write many multi-million dollar homes in Barnstable County, Martha's Vineyard and Nantucket. Jennifer scored a great coup in writing several of the original "Camp Meeting Association" houses on Martha's Vineyard. In case you are not familiar with Martha's Vineyard, what started as a religious camp with tents more than 200 years ago, has now become a highly sought-after resort area for society's elite sector. These original cottages, built between 1859 and 1880 with a distinctive style (double front doors, second story with double door balcony, gingerbread trim, and nestled close together), are prime real estate and a very intriguing place to visit. Jennifer's first impression when she visited there was that this must be what *Candy Land* would look like!

While Jennifer does spend a great deal of time underwriting the Cape Cod area risks, she also spends a considerable amount of time focusing on our HO-3 product (homes with a minimum value of \$150,000) in several other states, including IN, KY, OH, SC, TN, and WV to name a few. In addition to Homeowner policies, Jennifer writes Personal Umbrellas, Personal Liability and Vacant homes.



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THE MARKET FINDER



Volume 13, Issue 2

DECEMBER 2013

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Handling the "Unusual Risk"...

The theme of this year's Newsletter centers around our company slogan, *Handling the Unusual Risk... Unusually Well!* We asked each underwriter to tell us the most unusual account he or she has written. In looking over these articles, I really am astonished to realize we found markets for these risks. (Not to mention that I am truly amazed by the different needs of the insureds.)



James Ryan
President

I can assure you, *very* few of these were what I had in mind when we came up with that slogan back in 1972. In fact, I'm not sure I was thinking beyond those accounts with a loss history or new ventures... those the standard markets did not want. But based on the articles that follow, you will have to agree... the slogan certainly fits! The fact that we found coverage for such risks goes to show the level of expertise and commitment of our underwriters.

We at Market Finders thank you for your business and challenge you to continue sending in those "unusual" risks.

Wishing you and yours a Happy Holiday and a prosperous New Year.



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**On behalf of Market Finders,
Merry Christmas and Happy 2014!**

THE MARKET FINDER

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



Joe Miller
Vice President

There are underwriters at Market Finders with more tenure than I have... but none who've held more positions – or worked in as many departments. So in order to give you *my* definition of "unusual," please allow me to wear the multiple hats that I've worn through the years to relay them to you properly.

Take, for example, the four gorillas I insured as Single-Trip Cargo during my years in the Transportation Division. A trucking company transferred them from one zoo to another... with the deductible being "one gorilla!" Maybe it's my natural *animal magnetism*, but I also wrote an account for a refrigerator car full of penguins. Another unusual account written during my Transportation days was a Physical Damage policy on a factory customized Rolls Royce for a major sports star who had less than a stellar driving record. (His driving record evidently improved, as no claims were paid.)

While leading the Aviation Department, I wrote a policy covering the *Wright B Flyer* for a very well recognized museum while the plane was being restored off-site and transported to and from the museum. I have also written Aviation policies for several celebrities, professional ball teams, sports figures, and figure heads. I wrote Worker's Compensation and Airline Coverage for a then small airline that grew to become a partner in a major airline.



Many of you know that when I am not ciphering numbers for insurance or sitting in Board Meetings, I live a double life as a servant farmer (I married the farmer's daughter). As such, there's hardly any equipment that I have not operated at some point during my lifetime – which simply makes me the closest thing to an expert on Inland Marine in the office. Thus, I have seen and written Inland Marine insurance on just about every contraption that you can imagine... even those one-of-a-kind items.

Whatever your coverage needs may be, you can rest assured our diverse team of underwriters welcome the challenge of your difficult-to-place risks. We are pretty much used to that kind of thing and appreciate the opportunities you provide to us.



Karen Cornett
Commercial Lines

As our longest tenured underwriter, Karen Cornett has seen more than her fair share of unusual risks through the years. (Karen joined Market Finders in 1973... MFIC opened for business in 1972.)

Karen wrote hull coverage for the boat from a famous Humphrey Bogart movie. She also has the privilege of being the only Market Finders' employee to write a Miscellaneous Floater for \$25,000 bull semen! Karen wrote a policy covering the art collection of a famous singer from Indiana in the 80's. Another unusual risk she wrote was an Accident policy for a college football player, in the event that an injury kept him from turning pro. While the majority of her accounts are much more mundane, she has a definite appreciation for all the history that goes along with these rare accounts.

Contractors are probably the most common risk she writes, but Karen says she has definitely noticed that the times are changing. She is writing coverage for things she would never have dreamed of in 1973. An unusual account she recently wrote was for dog waste clean-up at an apartment complex. Karen mentioned that the "global" aspect of doing business in the 21st Century makes for some interesting twists and turns in underwriting a policy. For instance, she just wrote a Manufacturing account for a company that makes a handbag/diaper bag combination. The company is based in Australia – while the product is made in China – and sold in America!



Mike Zimmerman
Aviation

As the newest member of the Market Finders' team of underwriters, you might think Mike has not had sufficient time to garner any *amazing* Aviation accounts... but you would be mistaken. Coming aboard only in September of this year, Mike has already nailed a pretty impressive risk. He wrote aircraft policies for two pilots who competed in the 2013 World Aerobatic Competitions held in Texas during October. Ten pilots made up the U.S. team, and 18 countries competed for the bragging rights to the best tail spins, combination rolls and "Humpty Bump" maneuvers. (Team USA finished second, by the way.)



Pilots Brett Hunter & Nikolay Timofeev shown with their 2009 MXS planes, were 2 of the 10 U.S. Pilots competing in the 2013 World Aerobatic Competitions held during October 2013.



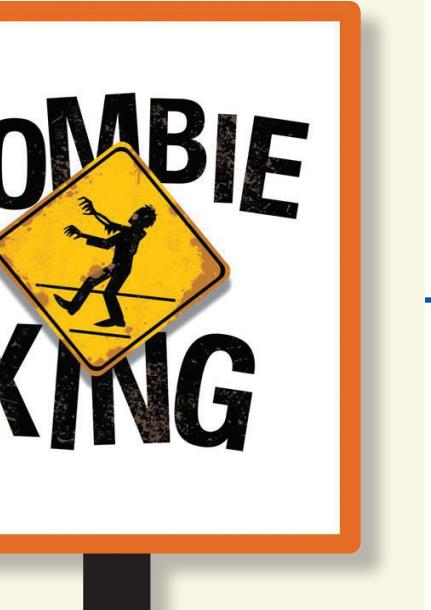
Polly Shrader
Multi-Line Underwriter

- Professional Lines
- Commercial
- Garage

Polly has written several accounts that you just don't see every day. She wrote the GL for an Ohio couple who visited elementary schools with live animals for "show and tell." Their exhibit included snakes, skunks, and even a Pigmy Goat, along with several other animals. After their presentation, the children could come up and pet the animals!

Another unusual account Polly wrote was the General Liability for a Non-Profit organization involved with Greyhound rescue. The organization found homes for these rather large dogs through fostering or adoption. Funds were raised to support their efforts through a "doggy day" at a local park that included an obstacle course for dogs to participate and a photographer.

Perhaps the strangest account she wrote, though, was a Special Event policy for a Zombie Walk. Participants dressed in "zombie-like" costumes and walked down Main Street during a city festival. Not sure Polly doesn't have the market cornered on Zombie Walks... we may not have written another one in the whole history of Market Finders!



As Market Finders' own Southern Belle, Randi Lynch's drawl can melt butter... but don't let it fool you! This seasoned veteran knows her stuff. Everything from the captain of a steamboat race to a fleet of 20,000 lb. semi tractor trailer trucks falls within her expertise.

An account Randi wrote that she was surprised she actually found a carrier to write was for a US plant of one of the largest manufacturers of fireworks in the world. Even though this industry saw nearly one billion dollars in sales last year in the United States, she didn't think companies would be all that eager to write a Property policy for them. Perhaps it was the fact that you basically have the same materials that a munitions factory would use that made Randi doubt she could find coverage for it. Or maybe it had to do with so much of the work having to be done by hand, since the friction of normal conveyor belts and hoppers causes accidental explosions. Or maybe even the fact that it had blow-out walls! Regardless of the reason, Randi surprised herself writing the Property on this manufacturing plant. Due to her diligence, Roman Candles and Black Cats continued to thrill the masses another year!



Randi Lynch
Multi-Line Underwriter

- Transportation
- Commercial



John Gruen
Multi-Line Underwriter

- Professional Lines
- Commercial
- Garage

For several years, Market Finders has written the Animal Mortality policy on *Bo, Ike and Two...* three K-9's used in drug detection. Now John Gruen has written GL and PL for the *trainer* of a drug/bomb sniffing dog. And recently, he was involved in quoting our first Medical Marijuana Dispensing facility in Colorado. Who knows? Five years from now, these accounts may become as commonplace as roofers are today!



John is our "go-to" person for equine accounts, having written Products Liability on equine vaccines and specialized feeds to name a few. He has gained a lot of expertise in this area in a relatively short amount of time (although his buddy, Gerri Warner, wrote the *horse chiropractor* account). But when your Home Office is based in the state where the Kentucky Derby is run, equine expertise is a good commodity to have!

When presented with a list of Greg's unusual accounts, the diversity is one of the first things one notices. His accounts include writing the General Liability on a major scouting event/sleepover at The Wilds in southeast Ohio, a non-profit safari park covering 14 square miles with approximately 100 lakes on the property. He also writes the GL on a week-long music festival for a Christian organization that includes music, camping, prayer tents, and motivational speakers.

Additionally, Greg writes the Property coverage on a hatchery farm. Each month, the number of hatchlings (ducks, chicks, geese, turkey, quail and pheasants) is reported for this policy. And Greg wrote the EPLI on an outpatient sleep diagnostic center with multiple locations that also operates its own accreditation program.



Greg Seibel
Multi-Line Underwriter

- Commercial
- Garage