



Horse Sense



SPRING ISSUE 2010

Welcome to *Horse Sense*!

The Corinthian Insurance Agency is pleased to present you with our first edition of our seasonal newsletter. We hope you find this issue of *Horse Sense* helpful. We hope that you will find our content both entertaining and sometimes just plain funny. We would like to say Thank You to all of our clients, past clients, friends and family who have contributed to our continued success. As Joe so often reminds us time and time again it is **clients like you that are the foundation of our business**. Many of the topics we will be covering will be selected based on questions or concerns our clients deal with every day. Let us know if you have question or topic you would us to tackle.

Our number one focus is keeping YOUR family, horses and farms protected, combining this with the absolute best in professional service. We wish you all the best of luck during this Spring season. If you'd rather opt-out of receiving this, please contact our office.

Kerryn Otto
Editor/Publisher



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It's Time for A Life Insurance Check-Up

Did you know that only 61% of American adults have life insurance protection? And out of that 61% many Americans know that they are **underinsured**? The average life insurance need is approximately \$459,000 but the average amount of life insurance owned by Americans is \$126,000. Is your life insurance up-to-date to meet your family's changing needs? Contact us for a free check-up of your life insurance needs and current coverage. And for those of you with children and big families that don't have life insurance, call for a quote. Take the time to inquire about protection for your loved ones even after you aren't here anymore. It can't hurt. "Many people can tell you what happened in their lives yesterday, but no one knows what is going to happen tomorrow, next week, next month or next year." Consider that, and remember, **regret** makes a hard pillow!

*Some of the information above was found in the Life Insurance and Middle-Income Consumers Facts for Life Insurance Awareness Month; LIMRA International 2004



Mark Fino
Life Insurance Representative
Corinthian Insurance Agency

Increasing Your Profit

With the economy the worst it's been in decades, stable owners across the country are concerned about how they will navigate their farms over the next several years and most importantly, survive. The answer is simple. **Do not spend more than you make.** If your farm spends more than it makes, it will soon be out of business. Even established farms that have been in business for many years will find that yesterday's methods and strategies may not work today. The new mantra is to adapt and be creative. The first challenge you must face is how to cope with the growing cost of doing business. The cost of doing business is HIGHER today and most products and services cost substantially more now than they ever did. Correspondingly, business revenue is down for most stables because people have less to spend.

The key is being profitable so you can continue to provide exceptional service. Essentially, this is going to take two primary strategies.

- 1) **Look at all of the itemized expenses, time and materials used to provide board to one horse.** Overhead can be tremendous especially if you have a payroll. Look at the numbers and if they do not make sense, change what you are doing. Either charge more or get creative and reduce your overhead. So many farms struggle with this because they do not accurately keep track of what they spend and how much they make. The secret is to get a **professional book keeper or accountant** (preferably one who works with other equine professionals and/or stables) to teach you how to keep score. Keep track of what makes you the most and costs the least amount of money.
- 2) **Develop a creative strategy to attract new clients and retain existing clients.** Ask your clients what they like and dislike. Interview your clients at least once or twice a year to make sure you are giving them what they want and not what you think they want or need.



Above: Volo Farm, Westford, MA

In addition to profitability, a farm must protect its assets. These assets range from barns, houses, arenas, trucks, trailers and more. For obvious reasons, if you were to lose a barn or arena due to a storm or a fire, it is probably going to be a big problem for you and your farm if you cannot rebuild. Even worse, what if an employee or a client was seriously hurt or even killed and you had no coverage? The court system does not look favorably on business owners that operate without proper insurance and will often look to an owner's personal assets in the event of a judgment. It is extremely imperative to have an insurance agent like us that will place protecting you, your family, your assets and business at the top of our priority list. Having an agent that understands stables, horses and insurance is paramount in this process.

Your success is very important to us and critical to both of our survival. The economy is moving forward albeit very slowly and we all need to be creative, optimistic and opportunistic during these challenging times.

If we can be of any help, call our office directly.

Thank You.

Scott Lombard

At The Horse Shows... Tips from the Judges:

How To Succeed at the Horse Show By Amy Eidson

Every year I see hundreds of riders enter the ring. They all have a common goal: to win. However, winning isn't always about taking home the blue ribbon. Winning is synonymous with succeeding or triumphing over a difficulty. This difficulty may be a particular type of jump or getting proper collection at a given gait. Since each rider faces their own set of challenges, it makes sense to adjust the meaning of success to mirror those challenges. Following these simplistic steps can help you on your way to understanding your short-comings and triumphing over them in the show ring!



1. Figure out your strengths and weaknesses. Your trainer will most likely be the biggest help with this. This evaluation will help guide you and your trainer in establishing the best possible training regimen for you and your horse. Write everything down as it's a satisfying experience looking back at what you've overcome.
2. Identify which show is best for you. There are tons of options ranging from local schooling shows to A-rated shows. It is extremely important to ride in the proper division that best fits you and your horse. Read the specifications of the divisions to see what you and your horse are eligible for. Talk it over with your trainer and go from there. It's never beneficial to over-mount a rider or overestimate your horse. Take things slow and work your way up.
3. Once you've arrived at your first show, be confident and smart. Appearance is a huge part of showing. Take the time to make sure you look your best. Be patient with your horse and think before reacting. All of your time and training will be instrumental at this point and if you've done your homework you will be just fine.
4. Never be afraid to re-evaluate and track your progress. Taking a step back to assess what you've done (as well as what has worked and what hasn't) is never a bad idea. You may need to modify training.
5. Have Fun! This is perhaps the most important step of them all. Remember that happiness is the key to success. If you love what you are doing, you will be successful.

Corinthian Spotlight

This Issue's Spotlight is shining on...

JOE LOMBARD
Principal



Joseph P. Lombard is a principal of Corinthian Insurance. When not in the office, Joe can be found at the farm, giving lessons or judging horse shows. He loves to eat chocolate, drink wine and dance.

He was born and raised on a farm and as a child (and still as an adult), Joe was constantly surrounded by horses. If you were to meet him, he'd probably ask you a few trivia questions about horses, recite an inspirational quote and go on with his day.

Joe comes into the office everyday with a positive attitude. Every day is a new day and a beautiful one.

He is famous for his advice to young men and women: MEN: respect women and treat them right! WOMEN: Make sure that man treats you right!

Advice Column

Please use the opportunity to ask general questions and get detailed answers from us. We know a lot about horses, farms, and the whole Equine business in general. Send us questions about coverages, horse concerns, and other horse or insurance related questions.

Q: What is covered in a Private Horse Owner's Liability Policy?

A: Private horse owner's liability covers the owner of the horse for times where their horse, which must be listed on the policy, causes damage to the property or bodily injury to others. For example, if your horse gets loose and kicks a car, the PHOL policy would cover the damage done to the car as long as the horse is insured under the policy.

Q: Does Mortality coverage only cover my horse if it passes away?

A: Full mortality coverage is provided for death as a result of injury, illness, humane destruction, and transportation. However, our programs offer up to \$3,000 in free Colic Surgery. There are also endorsements that can be added on to a Mortality policy.

Q: Does Major Medical cover my horse's annual checkup? Major Medical does not cover routine or maintenance care. It will cover most visits to or by the veterinarian for accident, sickness, surgery, and/or injury to insured horses.

*Email Questions to kerryn@corinthianinsurance.com with the subject ADVICE COLUMN QUESTIONS.

Tell Others About Us and Win!!

Do you like money and free stuff? All you have to do is refer us to others that you know. Mention Corinthian to a friend, relative and colleague in need of insurance (ranging from Mortality, Liability, Farm owners, Life, Disability, Automobile, Homeowners, and more). Word of mouth is the best way to impress and attract new clients!

Don't forget to tell them to **mention your name** when they call in so we can enter you for our drawing for prizes! You can also call us and give us their information.

Thank you in advance.

Congratulations to Randi Chiavelli for winning the Referral Contest this season! Thanks for all of your help!

Breed of the Issue

This season's random "Breed of the Issue" is...

Morgan



History

The Morgan breed is the oldest of American breeds. It is extremely unique because it can be traced back to a single horse.

The Morgan Horse is easily recognized by his proud carriage, upright graceful neck, and distinctive head with expressive eyes. The intelligence, willingness, zest for life, and good sense of the Morgan is blended with soundness of limb, athleticism, and stamina. Companionable and comfortable on a quiet pleasure ride anywhere open skies beckon, working as a sensible partner in a long day of ranch work or endurance riding, waiting alert and ready to enter a show ring, or performing in formal riding disciplines, the Morgan is a versatile horse within a versatile breed. The Morgan horse agreeably adapts to his owner's life style. This first American breed can be found worldwide.

This Season's

Funniest Picture



Corinthian Insurance Agency, Inc.
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To:



I was amazed at the ease of the process and genuine caring attitude from the staff at Corinthian. When his insurance came up for renewal, I immediately signed up again for coverage through Corinthian Insurance. I am slowly learning about horse ownership and the "right" and "wrong" things to do; insuring my horse through Corinthian is certainly high in the "right" column and I strongly recommend them!" –Cheryl Barnard, Private Horse Owner

Horse Barn: Cleaning Checklist

While sweeping and doing other cleaning in the barn, it is highly recommended that you remove the horses first. Sweeping up saw dust, mouse droppings and other particles can be dangerous for the horses. It is also recommended that the person sweeping wears a mask*.

* Hantaviruses are carried by rodents. These viruses can be deadly, approximately 1 of 3 people diagnosed with HPS have died. Deer mice excrete the virus in their droppings, saliva and urine.

- Check stall walls & doors. Most likely they will need to be repaired, due to horses chewing or kicking them.
- Sweep out the hay loft. Start fresh. If the chaff is too dusty for the horses to eat, put it in the garden. It acts as great mulch.
- Wash all saddle pads, leg quilts and wraps. Use a mild detergent & rinse the items twice to avoid irritation.
- Sweep out those spider webs and cobwebs! These can be very dangerous in the event of a fire.
- Organize Shelves – will help keep track of inventory and make the barn look professional.
- Make sure stairs and aisles are ALWAYS free of clutter and debris.
- Clean windows. Let the sunshine IN

Corinthian Insurance Agency offers both business and personal protection.

Personal Insurance

- ✓ Homeowners
- ✓ Automobile
- ✓ Umbrella
- ✓ Flood
- ✓ Life Insurance/Disability
- ✓ Equine Mortality
- ✓ Horse Owner's Liability

Business Insurance

- ✓ Farmowner's
- ✓ Commercial Umbrella
- ✓ Business Automobile
- ✓ Worker's Compensation
- ✓ Horseshow/Events
- ✓ Riding Clubs
- ✓ Instructors and Trainers
- ✓ Pony and Carriage Rides

Call today for a free quote! Inquire about our good driver discount.