



# RIC REPORT

RIC Insurance General Agency, Inc.

## Ron's Message



*As I am writing this letter, we are just starting to recover from one of the most devastating events in our country's history. Because of this, times will be a changing.*

*The total loss, after adding up all the coverages such as workers' compensation, auto, life, property, liability, etc. is estimated to exceed \$40 billion. That's the bad news. The good news is that we can handle it. Yes, it will hurt, but we will recover.*

*We predicted a hardening of the market, and I'm sure we've just been propelled into one. We're seeing the companies changing rates weekly. Keep in mind, if you're going to use one of our raters, please use the AutoFax forms system to get the most current rater available. Some of the raters may not be available at all, so please be sure you always have the latest information.*

*Here at RIC, we're lucky because all our markets are going strong. If, for some reason, you might have lost a market, need help with a program, or want to write a single piece of business, RIC is here for you with the same great and friendly service.*

*May God Bless all of you and keep you safe.*

## Advisory Rater Applications

The insurance companies are now changing their rates frequently and without much advance notice. If you use our advisory rater applications, please be sure to use the AutoFax forms system to obtain the most current and correct advisory raters available. This will help prevent the incorrect rates being used and your submission having to be re-rated with the correct premium. We will update any advisory rater in the AutoFax form system with changes as soon as we are informed by our companies. This would not be the case with an advisory rater application that may be included in the printed RIC producer kit. We appreciate your cooperation in using the correct advisory raters.

## Pumpkin Patches and Christmas Tree Lots

It's almost Halloween again...and Christmas is not too far away! For those of you that may write Pumpkin Patches or Christmas Tree Lots, enclosed in this mailer is the current advisory rater application. Just follow the guidelines according to the type of risk applicable. If you have a risk that has amusement devices or is over the limits specified on the advisory rater, please feel free to contact Teresa at ext. 220. She will try to fit the risk into one of our other markets. Happy Goblin-ing!



# Memories

1	2	3	4		5	6	7	8
9					10			
11				12				
			13			14		
15	16	17			18			
19				20				
21			22			23	24	25
26					27			
28					29			

**Across**

- 1. Actor Scott \_\_\_\_
- 5. South African
- 9. Latin Year
- 10. Actress Meara \_\_\_\_
- 11. "Notting Hill" actor
- 13. Hesitation sound
- 14. Comparative suffix
- 15. "Dallas" actress
- 19. God (in Spanish)
- 20. Spanish affirmative
- 21. "Wild Wild West" actor
- 26. Italian commune
- 27. Gaelic
- 28. Actress Perlman
- 29. Talkshow host Ricki

**Down**

- 1. "\_\_\_\_, humbug"
- 2. South American tuber
- 5. Participle ending
- 4. \_\_\_\_ and aahed
- 5. Tavern
- 6. Walk \_\_\_\_\_, feel happy.
- 7. Nine: Prefix
- 8. Attempt again
- 12. Bermuda, e.g.
- 15. Mark down
- 16. Dublin native
- 17. Actor Nick
- 18. Hebrew letter
- 22. Meadow
- 23. Author Levin
- 24. Tongue-clicking sound
- 25. TV show " \_\_\_\_ Haw"



## RIC Takes You To The Moon!

Moon Bounces and Kiddy Rides are more popular than ever. We have two programs so we can accommodate all your amusement needs.

- Low Minimum Premium
- Kiddy Rides OK
- Private parties OK
- Parks OK



**Call your underwriter for more information**

## We Need Your Help!

**Want to know how to get your quotes faster? And make binding easier?**

**TRY THESE TRICKS**

- Complete each application in full
- Sign in ink - original signatures only
- Send all requests in writing
- Don't ask your underwriter for a phone quote and then try to bind it. Only written quotes can be bound.

**Take these easy steps and your quotes and binders will seem to fly back to your office. We promise!**

## We Just Quoted

Here are some of the unusual risks we've recently quoted. Take a look and see what we can do for you and your clients.

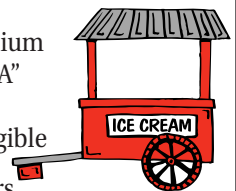
Risk	Limits	Premium
Satellite Receiver Designer	..... \$1/2MM	... \$2705
Fixture Manufacturer	.... \$2/2MM	... \$2250
Air Conditioning Mfg	..... \$2/2/1MM	.. \$2400
Aluminum & Vinyl Window Mfg	... \$2/1/1MM	.. \$2537
Diving Mask Mfg Rx Lenses	..... \$2/1MM	... \$1640

**Contact Teresa at (714) 505-8220 for those difficult or hard to place risks. She can do it!**

## Pushcart Coverage

**We've got a pushcart program that you'll love!**

- Minimum Premium
- Non-Admitted "A" Rated Carrier
- Most classes eligible



Ice Cream Vendors, Novelty Foods and Goods eligible.

**Call your RIC underwriter for more information.**

