

RIC REPORT



RIC Insurance General Agency, Inc.

Letter from the President

WOW! It's December already. It seems like we were wishing everyone a happy new year only yesterday! Time sure seems to fly when you get older. I'm not too old, however, to remember to thank all of you for a really great year. It's been over 12 years since we've seen rates increase but it's time the carriers started getting adequate rates. Rumor around the companies is that these rates are going to be standard for at least another couple of years. We'll see.



The biggest news at RIC is that we've upgraded our website and you'll find it very convenient and easy to use. Right now you can check out our markets, our products and personnel. Most of our supplemental apps, specialty apps and advisory raters are on line. The remaining items will be added by the end of the year. The best news is that you can actually complete applications on line and/or print them out in your office. One click and you can submit your completed app to RIC. Fast and easy. Please review our enclosed flyer outlining the features of our new site and give us a call if you have any questions.

Don't like to use the internet? No worries. We will maintain our AutoFax system for your convenience.

In closing, everyone here at RIC wants to wish you and your family a safe and happy holiday season. We're looking forward to an even better 2003. Again, thanks for a great year - because without you we do not exist, so if there is anything more we can do for you, please let us know. Happy Holidays!

Ron Arndt



**RIC is closed Dec. 24th, 25th and Jan. 1st.
We'll be here until noon on the 31st.**

Fast Work Crossword

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. Make a mistake
- 4. Leafy side dish
- 9. Zodiac lion
- 10. Wear away
- 11. Gave nourishment
- 12. Fire-setting crime
- 13. Rental agreement
- 15. Distress letters
- 16. Carpentry tool
- 19. Duke, Dutchess or Earl
- 21. Become ready to eat
- 24. Dining out bill
- 26. Oak fruit
- 27. Ms. Marie Saint
- 28. Adolescents
- 29. Scarlet

Down

- 1. Santa's helper
- 2. Spools
- 3. Cowboy contest
- 4. Oceans
- 5. Put handcuffs on
- 6. ___ Angeles
- 7. Fuss
- 8. Cozy Room
- 14. Aft
- 17. Change
- 18. Use a loom
- 20. Country hotels
- 21. Deserter
- 22. Frozen water
- 23. Author of "The Raven"
- 25. Rotten

We just quoted

Here are some of the risks we've recently quoted. We're very good at finding markets for risks - so take a quick look and then remember to call us, next time!

Risk	Limits	Premium
Drug/Alcohol Rehab Center	\$1,000/\$500	\$1433
Antenna Assembly & Tuning	\$2MM/\$1MM	\$7500
Firearms Practice Shooting Range	\$1MM/\$1MM	\$5349
Heat/AC/Venting Filters Mfg.	\$1MM/\$1MM	\$5277



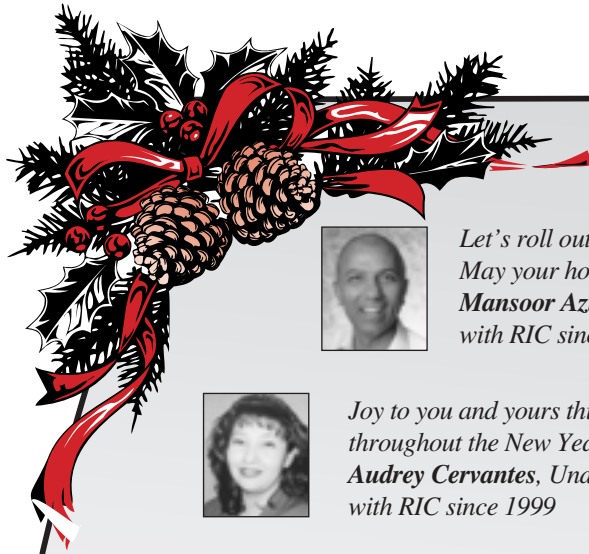
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May the joyful feeling be with you and yours during this season and may you have the happiest holidays ever.

RIC



*Let's roll out the New Year!
May your holidays be filled with blessings.
Mansoor Aziz, Systems Administrator
with RIC since 1987*



*Joy to you and yours this holiday season and throughout the New Year. Happy Holidays.
Audrey Cervantes, Underwriting Clerk
with RIC since 1999*



*May your hearts be filled with joy this holiday season and throughout the New Year.
Mizart Gutierrez, Program Underwriter
with RIC since 1990*



*Happy Holidays! Working with you has been a pleasure this year. Here's to 2003 - let's make it an awesome year.
Melissa LaBudis, General Services,
with RIC since 1984*



*Wishing you all the joy, hope and wonder of the season.
Nioka Marks, Underwriting Clerk
with RIC since 2002*



*Wishing you peace, love and a very Happy new Year!
Jenny McGee, Program Underwriter
with RIC since 1997*



*Season's Greetings! May the New Year bring you the blessings of Hope, Health & Success!
Lori Minchey, Underwriter with RIC since 1981*



*Thanking you for your continued confidence in us this last year. Here's to a prosperous and joyful 2003 for us all. Happy Holidays.
Gail Novelich, Vice President with RIC since 1990*



*All the best this holiday season! May the New Year bring health, happiness and prosperity to all.
Teresa Spraggins, Underwriting Manager
with RIC since 1987*

