

RIC REPORT 2004

RIC Insurance General Agency, Inc.

Ron's Message

Here we are in 2004 and we're pleased to tell you about some exciting changes to start the first quarter off right.



We're committed to automate our systems this year so you can continue to count on us for the finest and most accurate service. During the first quarter we'll be scanning all 2004 policies into our new system. This will enable our underwriters to bring up the information on their computer screen when you call. Once that system is in place, we'll then begin adding all our applications onto our website. Our goal is to have you complete the applications on line. The Advisory Raters are scheduled to be added during the second half of this year. It's an enormous undertaking on our part, but you'll find it easier and faster to deal with us than ever before.

Our newsletter has added another feature we're sure you'll enjoy. Every issue we'll be highlighting one of our staff - starting in Underwriting with Mizart Gutierrez. We thought it would be nice to put a face with the voice you've been hearing over the phone.

Hopefully 2004 has started off good for you, too. We look forward to another great year for all - no matter what the marketplace does! Everyone here at RIC thanks you for your loyalty and your business.

Meet our Staff

Mizart Gutierrez

If you're writing Personal Lines or Garage Liability, you've had the pleasure of talking with Mizart Gutierrez in our Underwriting Department. Mizart has been with RIC since 1990. She's one of those people who started in insurance by answering an ad for clerical work. For those of you old enough to remember, policies used to be done manually and Mizart came aboard as a Mock Up Clerk - on a temporary basis. She was quickly offered a regular position, and has since moved her way up the ladder. She's graduated from Insurance 21 & 23 but continues to wonder what she's doing behind a desk.



As a former Professional Dancer, it was never her intention to take a desk job. In fact, prior to joining RIC, Mizart spent 9 years at the School for Ballet and Contemporary Dance, Music and Choreography. While still in Mexico City, she danced professionally for another 3 years and also hosted a Spanish-speaking T.V. show: "Uno Nunca Sabe." She confided that she keeps in shape by working out and walking her canine companion, Goliath, a 10 year old white and brown party cocker spaniel.

Even though she is blessed with a large family and is very close to her sister and two brothers, Mizart says she sees RIC as a second family. We're guessing we'll have her around here for another 14 years.

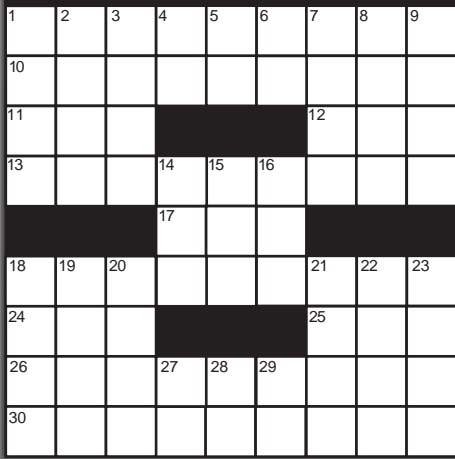
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March Crossword



Across

- 1. March 17 honoree
- 10. "Fame" singer
- 11. Charge
- 12. Seine
- 13. Play
- 17. Grow older
- 18. "Cocoon" director
- 24. Hawaiian instrument, for short
- 25. Card game
- 26. "Fear of Flying" author
- 30. Justice O'Connor

Down

- 1. Use a sieve
- 2. Elm, e.g.
- 3. Hammerhead part
- 4. Indefinite article
- 5. You. Spanish
- 6. Pope's affiliation, abbr.
- 7. Fleming and Holm
- 8. Canadian Tribe
- 9. Actress Jackson
- 14. Bible book: abbr. (var.)
- 15. Conceit
- 16. Baste
- 18. Regrets
- 19. Gumbo
- 20. German negative
- 21. Property (variation)
- 22. Columnist Barrett
- 23. Motherless calf
- 27. Record purchase
- 28. Little Rock's state: abbr.
- 29. Yes. German

Need the answers? Call Gail X 211!

Push Carts

With the advent of covered malls, push carts are no longer a seasonal product. Lately, we've been writing a lot of them (bagel carts, flower carts, coffee carts, etc.). It could be the low minimum premium of \$500. Or it could be the safety factor - writing with an "A" rated carrier. But it could also have been the quick, fast response. Whatever it was, we've got a very competitive product here and we're writing a lot. We invite you to call us for your next push cart risk.

Habitational

Our rates have been decreased recently, so if we haven't been competitive in the past - now is the time to give us a chance to quote on your Apartment Risks. We're offering a very competitively priced Apartment Package from an "A" Rated carrier. Next time you're in the market for Apartment Packages, give RIC a call!



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We Recently Quoted

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

Risk	Coverage	Limits	Premium
Bar Mitzvah 1 day	Special Events	\$1 Million	\$300
Recycling Center	General Liability	\$1/\$1 Million	\$1245
ATM Machine Installer	Package	Package	\$2534
Domestic Fabric Dist.	Package	Package	\$7410

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