

# RIC REPORT 2005



RIC Insurance General Agency, Inc.

## Ron's Message

### STOP THE RUMORS! HERE IS THE SCOOP!

*It is time to stop the rumors and get it straight from the horse's mouth!  
Effective January 1, 2005, I sold RIC Insurance General Agency, Inc.*



*I had two reasons to consider the sale. The first reason is because I found a group in Northern California that had a wholesale operation with admitted markets - looking for an E&S operation. This sale allows RIC to remain as is at the same location with all the same employees. The plan is to have RIC's home office remain in Orange County with a satellite office in Northern California - giving our current RIC producers more products and local service.*

*But there's more - and you'll learn more during our marketing "road shows" scheduled for April and May. At that time, we will introduce the new people and the new products. This will take a little time, but it will be well worth it. For example, one of the first products that will be made available through our No. California office will be Workers' Comp. So make sure you watch for the invitation to our road shows for more information. In the meantime, RIC will continue to carry the same E&S products available now, so keep those applications coming.*

*The second reason I decided to hang up my hat and sell the business is because I will be turning 70 years old in April of this year. That's right! I know I may look young and handsome, but let's face it, I've been around long enough, it's time for me to retire.*

*I will remain as President of RIC Insurance until the end of this year. At that time, you'll have had access to so many great, new, admitted products that you probably won't miss me. This is a great opportunity for both RIC Insurance and you, our producers. Thank you for your continued support over the years. If you have any questions, please do not hesitate to give me a call.*

Fondly,

## See you at the I Days

RIC will be out in force at the upcoming I Days. Please look for us at:

LA/SFV I Day -  
April 7

Orange County I Day -  
April 27

San Diego I Day -  
May 10

## RIC Financial

Yes, RIC Financial is still going strong. If your insured is interested in financing, we need the signed premium finance authorization along with the deposit and the required paperwork sent to RIC Insurance.

## Personal Lines

Brush Clearance is 200 Ft. from Dwelling. Great news for our agents writing Homeowners/Dwelling/Fire. For properties under \$1,000,000, RIC is the place to go!

www.ric-ins.com

Toll Free Phone: (800) 310-1303 • Toll Free Fax: (800) 842-3076 • AUTOFAX 1/800/439-9319

Mailing address: P.O. Box 2406, Tustin, CA 92781 • CA Ins. License #0482919



# Breaktime 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 |    |    |    | 30 |    | 31 |    |    |    |
| 32 |    | 33 |    | 34 |    |    |    | 35 |    | 36 |    |    |
| 37 |    |    | 38 |    | 39 |    |    |    | 40 |    | 41 |    |
| 42 |    |    |    | 43 |    | 44 |    |    |    | 45 |    |    |
|    |    | 46 |    |    | 47 |    | 48 |    |    |    |    |    |
| 49 | 50 |    |    |    |    | 51 |    | 52 |    |    | 53 | 54 |
| 55 |    |    |    | 56 |    |    | 57 |    |    | 58 |    |    |
| 59 |    |    |    | 60 |    |    |    |    |    | 61 |    |    |

## ACROSS

1. Oversize
4. Titles to property
9. Seat in a church
12. Highest card
13. Joint in the arm
14. A street (abbr)
15. Paid for living spaces
17. Consecrated
19. Small children
21. Period of fasting
22. Abandons
25. Sounds horn
28. Opposite of off
29. Classifies
31. Unruly kid
32. Type of Indian
34. Folklore stories
36. Do it on snow
37. Make crooked
39. Looks secretly
41. 14th letter
42. Railroad cards
44. Crying
46. Red vegetable
48. Police incursion
49. Metal workers
52. Leg joints
55. Century
56. Drench
58. Noah's vehicle
59. Fishing device
60. Guide a car
61. Utter

## DOWN

1. Where beer is sold
2. Frozen waters
3. Men
4. Lay waste to
5. Elevated railway
6. \_\_\_\_\_ and flow
7. Barbie or GI Joe
8. Sugary
9. Members of clergy
10. Adam's partner
11. To marry
16. Foot digits
18. Snooty person
20. Thong
22. Uncertainty
23. Penetrate
24. Scatter
26. Captured
27. Injury from a bee
30. Smile insultingly
33. Made possible
35. Person at the podium
38. Bound
40. Revolve rapidly
43. Requires
45. Creative thoughts
47. Kind of running
49. Big confrontation
50. Self-image
51. Prosecute
53. Historical period
54. Firmament
57. A direction (abbr)

Need the answers? Call Gail X 211!

## Restaurant/Bar & Tavern News

We now offer limited Assault & Battery, \$25/\$50 sublimit maximum available. Since this coverage is no longer excluded, you can start submitting those restaurant, bar and tavern applications to RIC again!



**IMPROVED**

## Apartment Program

Want to hear about how our Apartment Program is better than ever? Just send over a submission and let your underwriter do her magic. We're going to be #1 in Apartments, just give us a chance!

**NEW**

## Animal Services Program

**RIC is offering a new program for animal services.**

- Package includes Care, Custody, Control buy-back with low sub-limits
- Low Minimum Premium
- Up to \$2MM Aggregate

Eligible classes include:

- Grooming
- Pet Sitting
- Pet Walking
- Animal Therapy
- Pooper Scoopers
- And More!

**Contact your underwriter for more information about this NEW program.**

