

National Hotel Insurance Program Informant

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Top 10 Tornado states

Avg number of tornadoes per 10,000 square miles, occurring from 1953-2004

1. Florida	9.4
2. Oklahoma	8.2
3. Kansas	6.7
4. Iowa	6.6
5. Illinois	6.2
6. Indiana	6.1
7. Mississippi	5.7
8. Maryland	5.7
9. Louisiana	5.6
10. Texas	5.2

Top 10 Tornado prone cities

Ranked by tornadoes per 1,000 miles

1. Oklahoma City, Oklahoma
2. Tulsa, Oklahoma
3. Dallas - Ft. Worth, Texas
4. Wichita, Kansas
5. Springfield, Missouri
6. Kansas City, Kansas / Missouri
7. Ft. Smith, Arkansas
8. Little Rock, Arkansas
9. Jackson, Mississippi
10. Birmingham, Alabama

Top 10 hail prone cities

Based on frequency and severity of hail

1. Tulsa, Oklahoma
2. Amarillo, Texas
3. Oklahoma City, Oklahoma
4. Wichita, Kansas
5. Dallas / Fort Worth, Texas
6. Arlington, Texas
7. Denver, Colorado
8. Colorado Springs, Colorado
9. Shreveport, Louisiana
10. Kansas City, Missouri / Kansas



FROM THE OFFICE OF MICK COTTOM:

Signs of spring are appearing, and for most of us, it's certainly not too soon. Hopefully we can say goodbye to busted pipes and sprinkler heads. For most of the entire country, this has been a winter we don't want to see repeated any time soon.

As happy as we are to see spring, with spring comes new challenges. Take a look at the tables on the left. Our Midwest and Southwest regions seem to have a "bull's eye" on them for severe weather. Are you prepared?

Now is the time to be thinking about Emergency Planning & Management. Planning for events such as extended power failures, storms or man-made threats is critical for all hotel operators. While it is not possible to imagine every possible scenario that might disrupt your hotel operations, it is possible to plan for certain weather-related problems that you might encounter in your area. Emergency preparedness is planning and developing procedures when the unexpected happens. And really isn't that what having insurance is all about? Being prepared for the unexpected or the "surprise" emergency? Sometimes we can take a few extra steps in being prepared and skip that emergency all together.

Check out the resources on our website at www.rci-ins.com under Service Center for checklists and tips on emergency planning. We've also enclosed a sample checklist to give you some "food for thought". Maybe your hotel is already prepared for an emergency, than take a look at our list. See if we're missing anything or if you have better suggestions. If you do have ideas and/or suggestions for our emergency preparedness, e-mail your ideas to us at info@rci-insurance.com. Together we can navigate through this spring season safely and efficiently.

Regards, *Mick Cottom*

****RCI Insurance Group is the Exclusive Agent for the National Hotel Insurance Program. We have been serving hoteliers insurance needs since 1982. We serve hoteliers in Oklahoma, Texas, Arkansas, Kansas, Missouri and throughout the United States.*

If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome. ~Anne Bradstreet

What Coverage Do You Have?

Written by: Kylie Proffitt

You know that saying “April showers bring May flowers”? Well, they also bring tornadoes and hail storms! You would never figure hail storms can cause that much damage, but you would be surprised by the havoc they can wreak on your property. Now is a good time to really look at your policy and understand what your policy covers. Let’s say, for example, a thunderstorm comes through the area that produces baseball size hail. Bob evaluates the damage of his property the next morning and can tell he has damage to his roof caused by the hail. He has looked at his policy and knows he has his building insured at \$500,000 and he also knows he has a \$2,500 deductible with a \$5,000 wind and hail deductible. Bob turns in a claim and the adjuster comes out and determines that Bob has \$50,000 in damages caused by the hail and he will only be getting \$45,000. Well, since Bob familiarized himself with his insurance policy before hand, he was not surprised the \$5,000 deductible was subtracted from the total because the damage was caused by the hail. Tulsa, Oklahoma is rated #1 in the top 10 hail prone states and Oklahoma is rated #2 in the top 10 tornado states. I’d say those are pretty good chances of a storm causing damage to your property. Now, do you know what kind of coverage you have?

Save Valuable Employees

Written By: Nicole Lewis

Dunn and Bradstreet once reported that over 90% of businesses have some type of insurance for damage to their property, however less than 44% of those 90% have insurance for loss of business income or for related extra expenses. This can be one of the most crippling losses to a business. If you have a fire, your insurance will cover that up to the limit however, what about the time the business is closed due to the fire? There will still be bills to pay and no income to pay them. What about key employees? The ones that are invaluable and hard to find. When there is no income, there is no money to pay them leaving an already vulnerable business in an even worse position. These problems can be easily solved with a business income and extra expense policy. The concept is it will replace the profit the policyholder lost because their business cannot function as it did and it will pay for necessary continuing expenses including payroll for key personnel.

Boldness:
Confidence that what I have to say
or do is true, right, and just.

A Happy Staff is a Productive Staff

Submitted By: Rhonda Bennett

How does your staff think about the work they do? How do you think about the work you do? Is it boring, is it joy, is it fun?

What we believe can actually change the results of our efforts and impact our work. If your employees know you appreciate them and are loyal to them, won’t that effect how they do their job? Positive thinking produces positive work.

On the same note, if your employees are happy to be at work, won’t your customers notice and have a more pleasant experience? Customers who have a wonderful experience will continue to be your customer, and they will spread the word about your business. Having a happy staff can only benefit your business.

The study of Positive Psychology - how humans can have an optimum experience and create happiness in their own lives - and we find study after study that shows that how we think about something doesn't just change how we feel about it, but it actually changes the objective results of it. *“The mental construction of our daily activities, more than the activity itself defines our reality.”*

What is the Best Day to Fire an Employee???

Submitted By: Karen Phillips

There really isn't a "best day." However, if one has to terminate, Monday might be the best. This will allow the now former employee time during the business week to look for a job or file for unemployment. Fridays are definitely out because it provides too much idle time.

There's never a "good" day to fire someone. The employer should fire on the day that it's needed to sever the relationship. Could be a Monday... or any other day... after all ducks are in a row, documentation is done; termination checklist has been completed, and so on. If the terminated employee tries to declare they never saw it coming, well, then they are in denial. Employees fire themselves. I'm strong on Exit Interviews but they serve no purpose when you've just Donald Trumped them.

Friday at the end of the day is still the best. Whatever disruptions will happen in the workplace will dissipate over the weekend. An employer will never be able to control the gossip only minimize it at work.

A leader is one who knows the way, goes the way and shows the way.

-John C. Maxwell

A leader has the vision and conviction that a dream can be achieved. He inspires the power and energy to get it done.

Ralph Lauren

How to Increase Your Hotel's Perceived Value Without Lowering Prices

Submitted By: Tammy Ridgway

The hospitality industry is changing rapidly. Customers are changing; technology is changing; markets are changing. So where should you focus your attention? Here is an overview of the key trends that will impact the hospitality industry in 2011.

The economy is looking up, but the customer has changed. Perceptions about price have changed and guests are resistant to paying more. So how do you get out of this mess?

The key word today is "VALUE." Value is what you get compared to what you pay. But how do you increase value without lowering prices?

Here are the top five elements that create value during a hotel stay:

- #1 Guest-room design (size, cleanliness, comfort, room equipment, kitchenette, entertainment, HVAC).
- #2 Physical properties –exterior, public space (cleanliness, landscaping, size, architecture).
- #3 Interpersonal services (service friendliness, attentiveness, professionalism, personal recognition)
- #4 Functional services (service speed, efficiency, check-in and check-out efficiency)
- #5 Food & beverage related services (quality, atmosphere, room service, variety, good prices).

Hotels have more flexibility with service (#3, #4 & #5). Exceptional service is rare and highly valued by guests. But #5 is the surprise. Food & beverage is frequently what guests remember about a hotel experience. It's often the social side, the fun side of your stay. So leverage your hotel's food & beverage, its quality, its excitement. Communicate it, blog about it, hype it... because it can play an important role in creating value for guests.

Outstanding leaders go out of their way to boost the self-esteem of their personnel.

If people believe in themselves, it's amazing what they can accomplish.

-Sam Walton

Men make history, and not the other way around.

In periods where there is no leadership, society stands still. Progress occurs when courageous, skillful leaders seize the opportunity to change things for the better.

-Harry Truman

Leadership is doing what is right when no one is watching.

-George Van Valkenburg

