

RCI Informant

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From the Agent's Corner by Mick Cottom



The Crime YOU Pay For!

Would you be shocked to learn that the cost of insurance fraud is about \$219 million? That's a lot of money. But wait, there's more ... that's \$219 million ... PER DAY! Hello? Are you there? Should I call the paramedics?

According to the Coalition Against Insurance Fraud, the *annual* cost of insurance fraud is about 80 billion dollars. Here's how big that number is ... \$80,000,000,000.00. Holy cow!

Just how much money is that?

With \$80 billion you could ... buy three million cars ... or launch 62 space shuttle missions ... or fund all cancer research in America for the next 13 years. And if you placed 80 billion one-dollar bills end to end, they'd stretch to the moon and back – about 16 times!

Not only are trusting citizens ripped off in insurance scams, but those \$80 billion are passed on to all consumers as higher insurance prices ... averaging about \$950 per family per year according to the Coalition.

What Is Insurance Fraud?

Insurance fraud covers a wide range of activity. There are professional criminals who stage accidents and orchestrate other insurance scams. There are doctors who perform unnecessary procedures to pad their billing – or they simply bill the insurance system without doing anything at all. There are everyday consumers who inflate their claims or lie about their risks to get lower prices. And there are many other flavors of insurance fraud. No matter the situation, one thing is certain ... YOU pay for it all.

Being in the insurance business, I have a pretty good idea about the extent of insurance fraud. But while researching the topic, I discovered a troubling survey.

In February 2003, a company called Accenture released the results of a survey it performed. In part, here's what they found:

- ✍ 24% of the people surveyed feel it's OK to overstate the value of a claim,
- ✍ And 11% feel it's OK to submit claims for damages that didn't even occur – whether for items not actually lost or damaged, or for injuries not actually experienced.

Folks, that's stealing. That's insurance fraud, and it's punishable by jail time. When asked why they think people commit insurance fraud:

- ✍ 24% said because people feel they pay too much for insurance,
- ✍ And 49% said because people feel they can get away with it!

Inside This Issue ...

The Shocking Cost of Insurance Fraud ... Page 1

Are YOU The Client of the Month? See Page 2 to find out if you won!

Gasoline News ... See Sidebars

Cottom family-favorite recipe: Cranberry Salad/Relish ...Page 3

Holiday Schedule ... Page 3

Tips to Save Gas

Must I state the obvious? OK ... gas prices have boarded the starship Enterprise and gone where no man has gone before – at least in the USA. So here are some tips to improve your gas mileage and save you money ...

✍ Get your engine tuned. I read online that adjusting your oxygen sensor could improve mileage by 40%. At today's gas prices that'd put quite a bit of cash back in your pocket.

✍ Keep your tires properly inflated. There's not a huge effect here, but every little bit helps.

✍ Replace your air filter every 12,000 miles. Cars run on gasoline AND oxygen. If air flow is restricted by a clogged air filter, performance and fuel economy suffer. The Energy Department estimates you could save as much as 22 cents per gallon by replacing a bad air filter. That's a lot for a relatively inexpensive filter replacement.

✍ Use the right motor oil. You can save a couple cents per gallon by using the exact oil recommended for your car in your owner's manual. While the motor will

continue to work with a different grade of oil, it won't work quite as efficiently.

Clean out your trunk. Reducing the weight of the car increases mileage over the course of a tank of gas. This costs you nothing to fix ... and maybe you'll find some missing treasure hiding in there!

Go easy on that gas pedal. Mashing the accelerator pedal from a stoplight, braking hard, and speeding all contribute to a decrease in fuel economy. Think "slow and steady" as you drive. This will also reduce the wear on your brakes.

Keep the speed down. On the highway, the Department of Energy says that every 5 mph you drive over 65 mph represents a 7-percent decrease in fuel economy. It also represents an increase in injuries and death. Slow down.

Use cruise control properly. On flat terrain engaging your cruise control will improve your gas mileage. On hilly terrain it makes it worse.

Air conditioning on or off? Using your air conditioning can decrease your gas mileage. But the drag on your car when your windows are down also decreases gas mileage. Rule of thumb: For higher speed highway driving, close the windows and use the air conditioning. For lower speed local driving, turn off the air and roll down the windows.

Plan your errands and run them all at once. According to the Department of Energy, several short trips all begun with a cold start can use twice as much fuel as a single, longer trip that covers the same distance.

I hope these tips help you save some money. And I hope gas prices come back down soon. Those hybrid cars are looking better every day!

The 10 Most Fuel Efficient Cars of 2005

Thinking of buying a new car? If good fuel economy is on your list of desirables, here's a list of the most fuel-efficient cars on the road. I got this information from

Frankly, these answers shocked me. They must have surveyed convicted criminals or something because I can't believe that many "everyday people" would be so willingly dishonest.

Regardless of my astonishment, it is what it is. And it costs each and every one of us plenty. So, what can we do about it?

What to Do About Insurance Fraud

Simple. Report it.

When you were 8 years old, "don't be a tattler" was pretty good advice. But now it's time to let go of childish peer pressure and bring criminals to justice. When you know someone is committing insurance fraud, simply imagine them reaching into your wallet or pocketbook and stealing your hard-earned dollars right in front of your eyes – because that's exactly what they're doing. The insurance companies aren't paying for insurance fraud. You are.

Who do you call? Call the insurance company involved. Call the insurance department. Or call us. We'll report it for you.

If you're curious about this monumental problem, there's a ton of information on the Coalition Against Insurance Fraud's website at www.insurancefraud.org.

Check it out.

Are You the *Client of the Month*?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it.

For outstanding work telling others about our agency, this month we honor Joe Koster, Koster Plumbing, Foyil, OK as our Client of the Month!

Joe will receive a \$25 gift card! Thanks for your continued business!

(Who's next? Hint ... it could be you! Watch this space for the announcement.)

End-of-Year Insurance Check-Up

Is it already time for the holidays? Thanksgiving, Christmas, and New Year's will be here before I know it! I'm reminded again that time "flies." Last year at this time, I had plans for some home repairs, a couple of books I wanted to read, some places I wanted to visit, and some personal business I needed to update. I accomplished some of those things. But if you are like me, there are still some items left on my "to-do" list.

Now would be a good time for all of us to double check the protection we have on our possessions, property, or business. You don't want to pay too much, but if the worst happens, you don't want to find out too late that you didn't have the right coverage or enough coverage. And don't forget your life insurance. Call one of our professionals today (800-753-5797). We will be happy to go over your coverage with you and advise you if any changes are needed.

www.edmunds.com. Lots of great info on that site, including more high efficiency cars. I'm showing highway mpg only for brevity.

1. Honda Insight – 66mpg
2. Toyota Prius – 51mpg
3. Honda Civic Hybrid – 51mpg
4. Volkswagen Golf TDI – 46mpg
5. Volkswagen Jetta TDI – 46mpg
6. Volkswagen New Beetle TDI – 46mpg
7. Honda Civic HX – 44mpg
8. Toyota Echo – 42mpg
9. Toyota Corolla – 41mpg
10. Scion xA – 37mpg

**Thank You! Thank You!
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Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without you!

Kirk Koster, Koster Plumbing, Foyil, OK; Johnita Puckett, Claremore, OK; Janet Boegemann, Claremore, OK; Dan Holcomb, Rohleder Custom Cabinets, Bixby, OK; Kerry Quinn, Tulsa, OK; Jennifer Holly, Collinsville, OK; Andy Lamers, United Cold Storage, Tulsa, OK; Cory Holt, H&H Transportation, Catoosa, OK; Pat Scharett, Claremore, OK; M.S. Khan, Travelodge I-35, Oklahoma City, OK; Jennifer Weems, Tulsa, OK; Anil Gheewala, Kirk St. Apts., Hugo, OK; Tammy Reuss, Inola, OK; Vic Patel, Super 8, Claremore, OK; Destiny Burns, Claremore, OK; Joe Henderson, Henderson Concrete, Talala, OK; Nick Patel, Executive Inn, Springdale, AR; Danny Patel, Sleep Inn, Oklahoma City, OK; Chetan Dhirubhai, Massillon, OH;and many more. Thanks!

ALL OF THESE ARE ENTERED IN THE DRAWING FOR THE BIG TV ON DEC. 15! REFER A FRIEND AND YOU COULD BE TOO!

TALKING TURKEY

The average 15-lb. Turkey yields 70% white meat and 30% dark. That's just as well, given that most Americans prefer white meat for its flavor and because it has half the fat of dark meat. Interestingly, most Europeans prefer dark over white. More surprising are the results from an ABC poll, which found that more Americans would rather eat stuffing and gravy than turkey!

TRANSPORTING PIES MADE EASIER

Are you taking pie(s) to your family's holiday dinner? Pies can be notoriously messy things to transport. Professional caterers offer this tip for home cooks. Trace the outline of the pie pan on the top of an empty pizza box. Cut out the circle. Before you leave, place the pie in the hole. Now, even if the pie leaks, it won't make a mess in your car!

Cranberry Salad/Relish

A Cotton family favorite. My wife makes a triple batch of the relish (our preference) to take to our family's Thanksgiving dinner! It's a great "sweet & sour" compliment to a Thanksgiving or Christmas dinner.

1 large box raspberry jello & 1 cup sugar dissolved in 1-1/2 cups boiling water. Add 1 cup chopped raw cranberries, and 1/4 cup chopped pecans (you can use a food processor). Set aside to cool. Chop by hand 1 cup apple and 1 cup celery. Refrigerate until set. For relish: double the amounts of cranberries, nuts, apples and celery.

Gratitude unlocks the fullness of life.

It turns what we have into enough, and more.

It turns denial into acceptance, chaos to order, confusion to clarity.

*It can turn a meal into a feast, a house into a home,
a stranger into a friend.*

*Gratitude makes sense of our past, brings peace for today, and creates
a vision for tomorrow.*

Melody Beattie



To enjoy the holidays with our families,

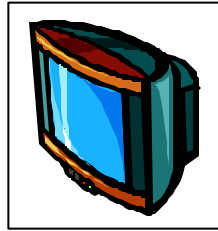
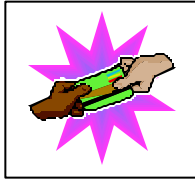
RCI will be closed



for Thanksgiving from Wed., Nov. 23rd at 3 p.m. through the weekend;
for Christmas, we will close at noon on Fri., Dec. 23rd and also be closed on
Mon., Dec. 26th
for New Years, we will close at noon on Fri., Dec. 30th and also be closed on
Mon., Jan. 2nd

We wish you all Happy Holidays!

Tell Others About Us! And Win a Prize!



Referrals are the lifeblood of any business, and there's no better source than you, our clients. *Have you had one of your friends or family call RCI for a quote?* When they call, we ask if you told them about us. You will receive a small gift with our thanks! And, all *those who made a referral during the month* are eligible for the drawing to win a gift card. All of *those who made a referral during the year* are eligible for the drawing for the *BIG TV* (32" or bigger)! The drawing for the BIG TV is coming up soon, -- December 15, 2005. We appreciate all of you who spread the word about our agency and bring us new clients. Thanks!

*Be thankful that you don't already have everything you desire,
If you did, what would there be to look forward to?*

RCI Insurance Group
P. O. Box 1185
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Postage

"RCI agents really cared about my issues and worked very hard to find the insurance I needed at the lowest price."

John Emery, Chelsea, OK

"We can't thank you enough for what you've done for us. You not only saved us a lot of money, but the customer service & efficiency that you demonstrated were definitely above & beyond the call of duty. Thank you for all you've done."

Larry & Beth Bernhardt
Happy Days Hotel,
McAlester, OK

Address Area