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Summer 2025

We're Always Here for You!

We're your trusted partners, so we're always going to be available to you, but, sometimes, it's just easier to do a quick task yourself, especially after hours or when you're short on time.

Here's a quick list of tasks that you can do in a snap, as well as a list of tasks better left to our team.

Five Tasks You Can Do Yourself on www.RyanAgency.com

- 1. Request a quote!** It's easy! On every page of our website, you'll find a blue "Request a Quote" button that directs you to an easy-to-use form. Simply input the requested information on the form for the type of insurance in which you're interested, and we'll soon be in touch.
- 2. Pay your bill:** On our top navigation, click "Service Center" and then select "Pay Your Bill" to find your insurance company. You'll find a link to pay your bill online, offering numerous payment options.
- 3. Submit a claim:** On our top navigation, click "Service Center" and then select "Submit a Claim," and find your insurance company. You will find both a phone number and a website link; you can initiate the process using either.
- 4. Email an agent with questions:** Click on the "Contact Us" tab and send your question. You can also go to the "Meet Our Staff" tab and email the staff member of your choice.
- 5. Obtain a Vehicle Identification Card:** At the top of every page on our website is a red "Dealer ID Card Request" button. Any dealer can use this button when you purchase a car -- even in the evening or on a weekend. We have a team of people ready to issue the card.

Five Tasks Best Handled by The Ryan Agencies Staff

- 1. Reviewing policy coverages:** Let us help you understand your policy, what coverages mean, and how they can help protect you in the event of a loss. We can help you select the limits of coverage and endorsements that enhance your policy.
- 2. Uncovering ways to save:** Call us to help with choosing the right deductibles, payment options, defensive driver credits, and more.
- 3. Navigating life changes:** Marriage, divorce, new drivers, new homes, buying cars, selling cars ... we can help steer you in the right insurance direction!
- 4. Getting Claims help:** We can provide assistance when the claims process is not proceeding smoothly. Although we don't have claims authority, we're here as a sounding board and to advocate for you when things aren't going as planned.
- 5. Seeking business insurance:** We're ready to be your insurance partner! Contact us to work with experienced Commercial Lines Agents who will find you a highly competitive package.

And, remember, even if you CAN do the task yourself, we are always happy to hear from you.

Hot Dog Etiquette: Yes, it's a Thing...

There IS hot dog etiquette. **The National Hot Dog and Sausage Council** says so! Here are some highlights.

- 👉 Always put condiments on the hot dog, not. the. bun!
- 👉 Condiments should be applied in this order: wet condiments like mustard and chili THEN chunky condiments like relish, onions and sauerkraut THEN shredded cheese THEN spices, like celery salt or pepper.
- 👉 Serve plain, sesame seed or poppy seed buns with hot dogs. Do not serve sun-dried tomato buns or basil buns. That's gauche.
- 👉 Use a paper napkin to wipe your mouth, not cloth! Use paper plates. Even everyday dishes are acceptable. But china is a no no. And do not put fresh herbs on the same plate as your hot dogs in an effort to dress them up.
- 👉 Eat hot dogs on buns with your hands. Utensils **SHOULD NOT TOUCH** hot dogs on buns.
- 👉 After the age of one, do not use ketchup on your hot dog. You must graduate to mustard, relish, onions, cheese and chili.
- 👉 Finish a hot dog in five bites, seven bites for a foot-long wiener. Condiments remaining on the fingers after eating a hot dog should be licked away, never washed.
- 👉 Eat all of it. Don't leave bits of buns behind. (*As if we need to be told that!*)



SaveSmart Insurance Tip



Has it been a while since you reviewed your deductibles? Trading "small dollars" with insurance companies is expensive. Having a higher deductible often pays for itself within 3-5 years. Contact us to go over your policy and see if we can make changes that will save you money!

We Are
GROWING!
Welcome!

Matthew Freas
Licensed Agent, Hornell Office -
Commercial Customer Service



Happy Workiversaries!



Joleen Gardner,
Jasper Office -- Customer
Service (Licensed Agent)



Eileen Busby,
Hornell Office -- Customer Service
Thank you, Joleen and Eileen!

Taking Care of What's Overhead



Did you know that your roof is one of the most critical protective characteristics of your home when it comes to reducing potential losses? While roofs used to be considered a 20-to 30-year feature, insurance companies are now taking into account the age of a roof and adjusting their rates accordingly. While you can't change the age of your roof, you can extend its life and maintain a good standing with your insurance company through regular maintenance. Repairing missing shingles, removing mold, leaves, and tree limbs, reduce the potential for unwanted

claims. Why is that important? Remember that insurance companies' rates and underwriting guidelines may not only consider the age of your roof but also the number and type of claims submitted in the past. It's in your best interest to maintain your roof to help keep your rates in line and maintain your competitive options.

DID YOU KNOW?



While on a cruise, a passenger became seasick and lost his dentures while vomiting over the side of the cruise ship. He filed a claim under the "lost baggage" portion of his policy. After all, the policy considers dentures as personal baggage. His insurer complied and paid for a new set of dentures. That makes us want to smile



Earn a \$10 Gift Card

For every person you refer to The Ryan Agency, you will receive a free \$10 Pizza King, Spotlight Theater, Paddy's Pub & Grill, L'Italia Restaurant, Rusted Nut or Killbuck Inn gift card!

It's that easy. No purchase necessary to win. Just make sure your friends say that YOU referred them!



Paddy's Pub
And Grill

L'ITALIA



PUZZLER PAGE!

Kitchen Gadgets

P O P C O R N M A K E R C
C U T T I N G B O A R D A
P A S T A M A K E R V L N
C O F F E E M A K E R W O
Y E R E Z V E N L A L C P
R V I L F E L D D I R G E
S A C T P D A O D R E D N
S W E T J W C I X F K T E
R O C E U B S C S R O O R
O R O K I E L U R Y O A K
S C O I C Q L E G E C S F
S I K R E W P R N R G T N
I M E L R D A H V D G E I
C M R H A N D M I X E R N
S T O P T N A T S N I R J
S L O W C O O K E R Q W A

AIR FRYER	KETTLE
BLENDER	MICROWAVE
CAN OPENER	NINJA
COFFEE MAKER	PASTA MAKER
CUTTING BOARD	POPCORN MAKER
EGG COOKER	RICE COOKER
GRIDDLE	SCALE
HAND MIXER	SCISSORS
INSTANT POT	SLOW COOKER
JUICER	TOASTER

The winners of
last issue's Puzzler were:
Carl Risley, Lorraine Wint,
Carol Schenck
CONGRATULATIONS!

COMPLETE TO WIN! HURRY!

CONTEST ENDS JUNE 30, 2025.

WINNERS ANNOUNCED ON FACEBOOK!

"LIKE" US TODAY!

HOW TO WIN... Return this Puzzle Page and You Could Win a \$10 Gift Card!

We will draw three winners from all correctly completed puzzles and give each winner a \$10 gift card to their choice of Spotlight Theater, Pizza King, L'Italia, Paddy's Pub and Grill, Rusted Nut Gastropub or Killbuck Inn. **Enter by:**

- Dropping off or mailing this entire page to either:
57 Broadway Mall, Hornell, NY 14843, or
3832 New York 417, Jasper NY 14855
186 S. Main St, Wellsville, NY 14895
- Faxing this entire page to 607-324-5694, 607-792-3804 or (595) 593-1949
- Emailing this entire page to jeff@RyanAgency.com

Name: _____

Address: _____

Email: _____

Phone: _____

If I am a winner, contact me by: ☐ Phone ☐ Email ☐ Mail

NO PURCHASE NECESSARY. PURCHASE WILL NOT INCREASE CHANCES OF WINNING. Contest open to everyone. Follow one of the procedures above to enter. Odds of winning depend on number of qualifying entries received. Void where prohibited.



Insurance Protection You Can Rely On

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We are always happy to help!

-- Amanda Hall, Licensed Agent



Remember pool safety! No one swims alone. Check gate latches. Invest in gate alarms. Stay safe ... and cool.

Auto ■ Home ■ Business ■ Life ■ Motorcycle ■ Boat ■ RV

A SPECIAL SIGN COMES HOME



In the 1960s, this metal sign was proudly affixed to the vehicle of Lee Ryan, original owner of the Ryan Agencies. It was a great advertising tool for quite some time. Years passed, the sign disappeared and then faded from memory. In 2025, unbelievably, a Ryan family friend saw the sign at Penny Lane Antiques in Waterloo, NY. Recognizing the name and the significance of the piece, he made sure the sign found its way back to the Ryans. The Ryan Agencies team and the Ryan family are overjoyed to have the sign back in their lives. "This sign served as one of my dad's original advertising tools," said Jeff Ryan, Lee's son and current owner. "It's so much more than a piece of metal; it reminds us of the agency's genesis through the years, an artifact representing our simple origins -- beginning in a small home on Karr Road in Almond -- and the dedication that carries us into the future."



Landlords, make sure your tenants have Tenant's Insurance! Helpful hint: Many landlords write the requirement to have Tenant's Insurance right into the lease. The good news is that many insurance companies offer credits to landlords who do require the insurance. Call us if you have any questions.