



**Insurance news
from your
trusted agency**

Here to Serve You!

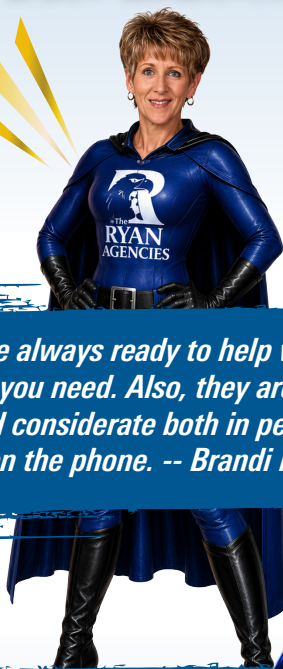
Hornell-Jasper-Wellsville

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Summer 2026

WE HAVE 300+ GOOGLE REVIEWS!

***THAT SHOWS THAT WE LOVE TO PARTNER WITH
OUR CLIENTS TO FIND THE BEST INSURANCE VALUE!***



They are always ready to help with anything you need. Also, they are very kind and considerate both in person and on the phone. -- Brandi N.

I've been with The Ryan Agencies for over 20 years. They're always reaching out to me with ideas and ways for me to save money on my insurance policies. -- Carrie R.



Best service and pricing in the Valley. They made sensible recommendations to save significant premiums, which offset the rise throughout the whole industry. Also, when something goes awry with my car, home, or life, I'm secure that the team is looking out for my best interests. -- John M.



I appreciate the helpfulness I received when I called for a quote. The switching-over process was smooth and they definitely beat the price I was paying. -- Jo Ellen J.



WOULD YOU LIKE TO LEAVE US A REVIEW? PLEASE DO!

Auto Insurance Rates and Fingerprints: Both Unique to You!

It's a familiar conversation: "I pay \$1,200 a year for insurance. What do you pay?" That quickly turns into, "Wait. Why is mine higher (or lower)?" Your auto insurance rate is like a fingerprint — completely unique to you. Even if two people live in the same town, drive similar cars, and have similar families, your premiums can differ significantly. Years ago, pricing was simple. A few variables and a calculator could determine your rate. Today, insurers use complex models and dozens of data points to assess your specific level of risk. That's why two seemingly similar people can pay very different amounts.

Some factors are out of your control, including:

- Your location
(traffic, claims, weather)
- Your age and driving experience
- Other drivers in your household
- Your vehicle
(repair costs, safety, theft rates)

But many factors are within your control:

- Driving habits
(Tickets and accidents matter!)
- Coverage choices
(limits, deductibles, options)
- Maintaining continuous insurance
(no lapses)
- Annual mileage
- Discounts
(bundling, pay-in-full, defensive driving)

Another key factor is your insurance score, which is based on financial behavior. It's not permanent; you can improve it over time by paying bills on time, reducing debt, and limiting credit inquiries.

Thus, comparing rates with others rarely helps because it lacks context. You don't know their coverage limits, deductibles, driving history or insurance score. A lower price might mean less protection. Instead, focus on what matters:

- Are you properly protected?
- Are your liability limits strong enough?
- Are you making smart choices to manage costs?

Because your auto insurance rate is personalized, you can understand what drives it and you can make more informed decisions and find the right balance of price and protection.



**THE RYAN AGENCIES
SUPERHEROES HELP YOU
PROACTIVELY FACE RATE
INCREASES!**



**THE RYAN AGENCIES
SUPERHEROES FOCUS
ON INSURANCE VALUE!**

SaveSmartInsurance Tip

When was the last time you evaluated how much it would cost to rebuild your home? The cost of building materials, appliances and labor have all increased. Are you sure your homeowner's policy still covers your needs? Now is an opportune time to review your home's limits on building and contents. Contact us to discuss your current coverage. We're here to help!



HAPPY! WORKIVERSARIES

5 YEARS!
PAIGE
Hornell Office --
Customer Service
(Licensed Agent)

5 YEARS!
BRITTANY
Service Assistant

KRYSTAL
Service Assistant
(Licensed Agent) **10 YEARS!**

We Are GROWING!

JENNA MANN,
Hornell Office
Customer Service
(Licensed Agent)

**THE RYAN AGENCIES
SUPERHEROES ACTUALLY
ANSWER THE PHONES. THEY'RE
AVAILABLE WHEN THEY SAY
THEY'LL BE AVAILABLE!**

**THE RYAN AGENCIES
SUPERHEROES OFFER
DOCSIGN AND OTHER
TECHNOLOGICAL TOOLS
TO MAKE YOUR LIFE
EASIER!**



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!



DID YOU KNOW?

The Apollo 11 astronauts could not qualify for traditional life insurance, so they created their own financial safety net using autographed postcards. Before blasting off to the moon in 1969, Neil Armstrong, Buzz Aldrin, and Michael Collins knew the extreme risks of their mission. Because commercial underwriters refused to cover them, they spent their pre-launch quarantine signing hundreds of limited-edition postal covers. They left these "insurance autographs" with a trusted friend. If they failed to return, their families could sell the rare memorabilia to cover living expenses and pay for college. Fortunately, the mission succeeded, and these "space policies" became famous pieces of history.



PUZZLER PAGE!

Famous Names

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

ANGELL
ANNAN
ARAFAT
ASSER
BELO
BRANTING
BRIDE
CECIL
CHAMBERLAIN
CORRIGAN
EBADI
ELBARADEI
FRIED
GORE
HENDERSON
HULL
HUME
JOUHAUX
KING
KYI

LANGE
MONETA
MOTT
MYRDAL
NANSEN
OSSITZKY
PASSY
PIRE
RABIN
ROBLES
ROOSEVELT
ROOT
SADAT
SATO
TUM
TUTU
WALESA
WIESEL
WILSON
YUNUS

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.

COMPLETE TO WIN! HURRY!

CONTEST ENDS JULY 15, 2026.

WINNERS ANNOUNCED ON FACEBOOK!

"LIKE" US TODAY!

The winners of
last issue's Puzzler were:
K. Russell, M. McNeil
B. Storms
CONGRATULATIONS!



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Erie Insurance Company, Erie Insurance Property & Casualty Company and Flagship City Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Go to erieinsurance.com for company licensure and product details. Equal opportunity insurer.

Insurance Protection You Can Rely On



We are always happy to help!

-- Devlin, Hornell Office
Customer Service (Licensed Agent)



Don't hesitate to reach out to review your program and help find your best insurance value!

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



Is Your Non-Profit Organization Properly Insured?

Are you running a local nonprofit? No matter the size, protecting your organization is just as important as protecting any business — if not more. After all, nonprofits often operate with tighter budgets, making unexpected losses even harder to absorb. From property damage and theft to accidents, equipment breakdowns, and cyber threats, the risks are real. The right coverage can help safeguard both your operations and your mission. Interested in a quote? Give us a call. We'd love to chat, explore your options, and see how we can help.



LOOK INSIDE!

SEE HOW THE RYAN AGENCIES SUPERHEROES HELP YOU!



THE RATINGS ARE IN!

Learn why Consumer Reports has named ERIE the **top-rated auto insurance company**.



WOW!

The top-rated auto insurance company! We're proud to offer Erie Insurance, because we like working with companies that will take excellent care of YOU. That's important to Erie Insurance ... and it's important to us.