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www.RyanAgency.com

Summer 2024



The Great Eight Insurance Money Saving Tips

Regardless of the insurance company you choose, these eight great ideas will help you save money on your insurance now and in the future!

- 1 Take a Defensive Driving Course:** This is an automatic, simple way to save. For more information, go to RyanAgency.com/DD. **Savings? Up to 10% of your policy for three years.**
- 2 Pay in full:** Many companies and programs offer a discount if you pay in full! **Savings? Depending on your carrier, you could save up to 6-10% of your premium. That's a significant reward for your financial discipline!**
- 3 Set up proper deductibles:** Trading "small dollars" with insurance companies is expensive! A higher deductible can often pay for itself within 3-5 years. **Savings? It varies, but your premium WILL be lower.**
- 4 Don't submit small claims:** Most companies now are factoring the frequency of claims into their rates. **Savings? The savings show in the long term.**
- 5 Consider older vehicles:** It may make sense to remove Comprehensive and Collision on older vehicles. **Savings? Whatever your premium is for that coverage will return to your pocket.**
- 6 Bundle:** Consider consolidating your home and auto insurance policies with one company. This can often lead to a discount on both policies. Check with your insurance provider to see if this option is available. **Savings? Up to 5-15%, depending on the company and circumstances.**
- 7 Review discounts:** Take control of your insurance costs by contacting us to review your discounts. We are insurance sleuths, and we unearth hidden savings. **Savings? Who knows! Give us a call to see.**
- 8 Repair your credit:** This is a long-term strategy and one of the most essential savings ideas we can share. Many people don't know that your credit rating has much to do with what you pay for your insurance. Working on repairing your credit will improve your insurance rating "tier" and reduce your rates going forward. Generally speaking, the better your credit score, the better your rate. Watch for an upcoming article entitled **"What's Credit Got to Do with It?"** on our website page under the Blog tab.

SPOTLIGHT THEATER

FREE SUMMER MOVIE SERIES

What a great Community series!
We are proud to sponsor four of the shows.

July 17 **Shrek 2**
July 24 **Trolls**
August 14 **Spider-Man: Across the Spider-Verse**
August 21 **Migration**



**THE RYAN AGENCIES WAS PROUD TO BE THE GAME SPONSOR
OF THE RECENT BATTLE OF THE BADGES!**



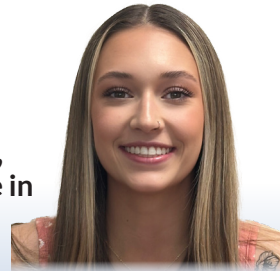
The **Hornell Firefighters Local #835** and **Hornell City Police Club** battled it out for the win ... while raising money to support their organizations. To see the game result, visit Battle of the Badges Hornell on Facebook for a game recap and photos.

Thank you to those who attended and for joining us in supporting our local first responders!

We Are **GROWING!**



Kay McCulloch,
Commercial Customer
Service in the
Wellsville office



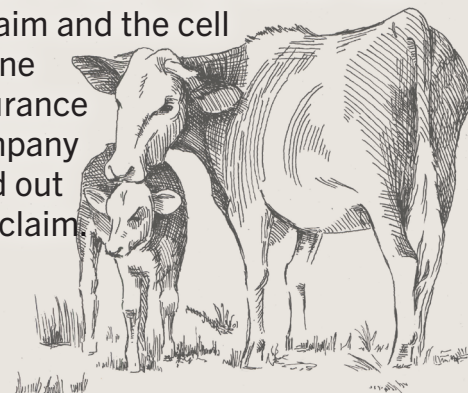
Cassidy Cook,
Customer Service in
the Hornell office

Welcome!

DID YOU KNOW?

There are Some Pretty Unusual Insurance Claims on the Books!

Here is one of our favorites: One dark and stormy night, a livestock farmer in Devon, UK claimed he lost his iPhone while helping one of his livestock give birth. He said the phone disappeared into the cow. The phone made an ... um ... reappearance but, as expected, failed to work. The farmer filed a claim and the cell phone insurance company paid out the claim.



COMMERCIAL CORNER

Do You Have a Side Gig?

Do you have a side gig? A little something extra you do for supplemental cash? Many of us do! But even side gigs may require separate insurance. Bakers, computer repair folks, cosmetologists ... whatever the side gig is, frequently business-related claims are not covered by your homeowner's insurance. Most of us wouldn't want to be caught without proper risk transfer to an insurance company. Let's just talk! There may be an inexpensive way to transfer that potential injury or property claim!



INSURANCE TIP ...

In today's insurance environment, it doesn't pay to trade small dollars with an insurance company.

There has never been a more appropriate time to increase the deductibles on your insurance policies and put the savings in your pocket now and in the future. Contact us for specific Insurance Inflation Fighter strategies. SaveSmart and KeepCovered!



GOOD EATS!

Corn and Black Bean Salad



Wendy Freeland,
Commercial
Customer Service

"This is a delightful summer salad or even a main dish!"
-- Wendy

INGREDIENTS:

- 1 can black beans, drained
- 1 can corn, drained
- 1 tomato, diced
- 1 avocado, diced
- 1 small onion, diced
- 1 clove finely chopped garlic
- 1/4 cup lime juice
- 2 Tbsp avocado oil or olive oil
- 1 tsp to 1 Tbsp ground cumin (depending on your taste preference)
- Salt and pepper to taste

DIRECTIONS:

Toss and serve!

PUZZLER PAGE!

From The Deli

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

BAGELS	KAISER
BOLOGNA	LIVERWURST
BRISKET	MOZZARELLA
CHALLAH	MUENSTER
CHEDDAR	NOVA LOX
CHOPPED LIVER	PASTRAMI
CORNED BEEF	PICKLES
CREAM CHEESE	SABLE
GEFILTE FISH	SALAMI
HAM	SALMON
HERRING	TURKEY

The winners of
last issue's Puzzler were:
Rick Packer of Hornell, NY
Catherine Robinson of
Woodhull, NY
Megan Snyder of Alfred, NY
CONGRATULATIONS!

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 his choice of Spotlight Theater, Pizza King or L'Italia. 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 25, 2024.

WINNERS ANNOUNCED ON FACEBOOK!

"LIKE" US TODAY!



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Insurance Protection You Can Rely On



Have fun this summer! Stay cool. Be safe.

--Connie Parsels, Operations Manager



**Save money by taking a Defensive Driving Course!
See our website for details.**

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

**45
YEARS!**

Celebrating 45 Years at The Ryan Agencies!

Jeff Ryan, Owner, President

Jeff started with the Ryan Agency part-time in high school when his father owned the agency! Then, right out of college, he went full time as a scratch agent. That's a long time ago! That's when...

- ... The President was Jimmy Carter!
- ... McDonalds Introduced the Happy Meal!
- ... The Sony Walkman was introduced (Yes, Jeff had one!) and the snowboard was invented.
- ... Space Invaders was the top-grossing video game worldwide .
- ... Olivia Newton John was singing about *A Little More Love* and Pink Floyd released *The Wall*.
- ... ESPN launched its Sports Programming Network.

*It has been a great 45 years with you, Jeff.
Well, not all of us would know that for sure.
Six of us weren't even born yet.*

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**

