



124 Seneca Way, Ithaca, NY 14850
607-273-7511

www.trueinsurance.com

Thanks for doing business with us! — Jay True

- Insuring more than 3,500 Homes
- Insuring more than 6,000 Vehicles
- Insuring more than 700 Businesses
- Insuring more than 15,000 of your neighbors!
- 13 New York Licensed Insurance Agents
- Good value! Good rates! Good service!



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THANK YOU for your referrals!

Look at all of these people who referred us to their friends and neighbors. Thank you for your confidence! We hope you are enjoying your \$15 Ithaca Bakery gift cards!

John Bell	Jeanne Butler	Billie J. Frank
Debra Price	Helene Wilmarth	Hadley Harris
Avi Appel	William Greene	Rhonda Harris
Jake McNamara	Leone Farley	Jinfen Wen
Diane Fine	Jeffrey Turcsick	Julie Costie
David Braken	Dan Lummuka	Michael Hoysic
Reba McCutcheon	Douglas Campbell	Patricia Longaker
Gayle Gray	Linda Clougherty	May Lovelace
Melissa Coville	Sandy Little	Kate Seamon
	Miranda Fisher	



Recipe from the True Crew Sticky Garlic Noodles

Jeanette Stedge,
Commercial Lines Agent

INGREDIENTS

8 oz of any kind of noodles (brown rice, quinoa, zucchini, etc)
 3 tablespoons butter
 1/4 to 1/2 cup green onions, chopped
 5 small garlic cloves, minced
 2 tablespoons of brown sugar
 2 tablespoons of soy sauce or tamari
(Double the recipe if you use an entire box of pasta!)

Boil the noodles according to the directions until al dente and drain. In a saucepan over medium heat melt the butter. Add green onions and garlic and stir for about a minute until fragrant. Add the brown sugar and stir until completely dissolved. Add soy sauce or tamari and mix in thoroughly. Put the noodles in the sauce until coated and garnish with fresh green onions.



**We share tips, news, contests and more!
We also post the pictures of our happy clients!**

If you do not want to receive future promotional mailings from us, please call us at 607-273-7511 or email us at ann@trueinsurance.com and tell us to remove your name from our mailing list.



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April 2017

QUICK HITS:

INSURANCE QUESTIONS & ANSWERS

Why are Automobile Insurance Rates going up?

“Rates are increasing because claims have increased dramatically over the last few years. Some experts are citing better weather conditions as a reason for increased travel. Some experts cite texting and driving as the culprit. Some experts point out that there have been a number of catastrophic weather incidents over the last few years, including when Texas was hit by a hailstorm that may have been the costliest in the state’s history. At the end of the day, claims are increasing, and as a result, rates will increase. If you want to save money on your insurance, you can take a number of steps, including taking an online defensive driving course. Visit our website for details and a coupon code to save \$5 off the course!

**Ask the True Crew
for ideas to lower
your rates!**

Random Thoughts



Laura Ruebel,
Personal Lines Agent

How much is the average dog bite claim in New York State?

\$44,320

(Insurance Information Institute)

Can an insurance company decline coverage because of incorrect information on an application?

Yes! Make sure you review your information with us periodically.

Do hobbyists need to know about Drone Insurance?

Yes.
Is there coverage?
Call us. Let’s discuss!

Do I need a Canadian Auto Identification Card if I drive my car into Canada?

Yes! And we can provide one to you.

What are the 5 Top Homeowners Claims?

(According to Travelers Insurance Co.)

- 1 Exterior Wind Damage. 25% of all losses!
- 2 Non-Weather Related Water Damage (such as plumbing, appliance leakage). 19% of all losses
- 3 Hail. 15 % of all losses
- 4 Weather Related Water Damage (such as rain, ice, snow). 11% of all losses
- 5 Theft. 6% of all losses.

Weather accounts for 51% of all claims!

- *She must. have. coffee. every. morning. (“Who doesn’t?”)*
- *She LOVES riding Ruby, her motorcycle*
- *She enjoys going to the shooting range*
- *She wants her vacations to include sand, sun and surf*
- *She has OCD about cleaning*
- *She HATES spiders! GROSS!*
- *She loves to shop and give gifts*
- *Her favorite meals to cook are crockpot meals*
- *She recently discovered the joy of hiking and it’s now on her list of favorite things to do*
- *Her home and office always smell amazing using YL oils*

True Rewards!

Billie Jo Frank from Berkshire won \$200 from True Insurance for referring her friends and neighbors to True Insurance. Billie Jo's name was drawn from all of the people who made referrals to True Insurance in the last business quarter. How can YOU enter to win \$200? All you have to do is refer your friends, neighbors and family members to True Insurance. If they call us for a quote and give us your name as the referrer, you get a \$15 gift card to Ithaca Bakery. Plus, your name goes into the "hat" for a \$200 drawing held every quarter. Every time you refer someone you get another Ithaca Bakery gift card and another chance to win the \$200 drawing! It's our way of thanking you for recommending our services.



NO PURCHASE NECESSARY.

WELCOME!

Alicia & Amber



Alicia Woodin | Amber Grover

The front desk has two new faces! **Amber Grover** and **Alicia Woodin** both recently joined the True Crew and they are acclimating quickly to their roles. Amber joined the agency in October, coming to us with a solid customer service background in banking. Alicia joined the agency in December and has a familiar face, since she worked at the Downtown Ithaca Children's Center for years. Both Amber and Alicia will be greeting customers, directing clients to their agents, fielding calls and taking payments.

CONGRATULATIONS!

Amelia & Crystal



Amelia VanDeMark | Crystal Brown

Amelia VanDeMark was promoted to Claims Manager. Amelia recently passed the New York State licensing exam and we are incredibly confident in her ability to smoothly and professionally assist clients through their claims.

Crystal Brown was promoted from Claims Manager to Personal Lines Agent. Crystal, who has nearly ten years of insurance experience, is now one of our six Personal Lines Agents. She has been with True Insurance for nearly five years and is a terrific addition to the team. We are always happy to bring on new faces and to promote from within.

"I am lucky enough to have an incredible team of dedicated workers, and it is seamless for me to place them in new, challenging, exciting roles," says Jay True.

Welcome to the Agency:

Jocelyn K. C. Rose

John T. Marchell

Michael J. McNeil

Jeremy Evans

Wyatt A. Piazza

Milan D. Croata

Sebastian Diaz Angel

Erin C. Lundy

Erik Andersen

Lyn Greenspan-Gallo

Sylvan C. Whitmore

Gayle R. Gray

Helen Marquis

Kurtis R. Stone

David M. Barrett

Leslie A. Ihde

Jenna L. Benjamin

Ellis R. Wazeter

Harriet E. Santisi

Megan A. Hannula

Angela S. Nagy

Isabelle L. King

Brian A. Malley

Caroline C. Peterson

Nancy Mazourek

Sean R. Ongley

Laura Harrington

Arna Palsdottir

Mark Sporri

Viesia Hillman

Ciro Aguiar

Laura L. Ruebel

Trevor Totman

Thomas M. Clougherty

Laurie E. Drinkwater

Evan J. Yokum

Gregory L. Beyerlein

David M. Siegard

Benjamin T.W. Sales

Andres Perez

Ashley N. McEver

Nikola Stojanivic

Christopher L. Gregg

Troy R. Lecaire

Kristine Klimovica

James C. Miller, III

Michael A. Delario

James M. Morris

Cynthia Ruiz

Zulene M. Decker

Jerome P. Logan

Carl L. Campbell

Adam R. Thomas

Matthew S. Cole

Geraldine J. Smith

Michael D. Craig

Megan E. Jursick

Maryssa Dunham

Skyler M. Carlyle

Cody B. Stewart

Daniel Happ

Ellen F. Shields

Diane R. Hamilton

Elizabeth N. Martinez

Candice F. Chase

Quintina J. Knight

Cesar A. Marte

Mason A. Legg

Kimberly A. Laine

Lirita Meir

Dana P. Christofferson

Hilda A. Mera

Maria A. Vihervaara

Matthew R. Willmann

Xiagkun Cao

Shirley D. Way

Yi Xia

Zhen Chen

Wonyul Bae

Michael Capalongo

Billie J. Frank

Elizabeth A. Ferguson

Christin E. George

Ciera I. Green

Aletha Gilliam

Sydney R. Spradlin

Phoebe Aceto



TEEN DRIVING 101

7 EYE-OPENING FACTS

for parents of new drivers

A 16-YEAR-OLD IS

1.8x

MORE LIKELY TO GET A **TRAFFIC TICKET**
than the average driver.



In most states, traffic tickets for dangerous driving can lead to points on your teen's license which could mean higher premiums or revoked coverage.



97%
OF TEENS SAY TEXTING
WHILE DRIVING
IS DANGEROUS —

but



43%
ADMIT TO DOING SO.²



If your texting teen causes an accident, insurance may not cover all damages.

1 IN 5

16-YEAR-OLDS HAS AN ACCIDENT
IN THEIR FIRST YEAR OF DRIVING.³



Parents who purchase an older car for new drivers could save a bundle on premiums.

TEEN DRIVERS WITH
PASSENGERS ARE

3.6x

MORE LIKELY TO BE
*involved in a fatal crash.*⁴



Teen drivers who ignore restricted driving license provisions regarding the number of passengers allowed in the car may risk losing their insurance coverage.



**ONLY 44% OF TEENS
SAY THEY WOULD
SPEAK UP**

IF SOMEONE WERE DRIVING IN A WAY THAT **SCARED THEM.**



Teens who know how to be smart drivers—and passengers—tend to make smart decisions, saving lives and money on insurance.

The average
16-YEAR-OLD HAS HAD

30x

MORE HOURS OF COACHING IN SOCCER
THAN MOST STATES REQUIRE BEHIND THE WHEEL
FOR AN UNRESTRICTED DRIVER'S LICENSE.¹



Having your teen complete driver's education can save lives and money on insurance premiums.

TEENS WHOSE PARENTS **SET RULES
AND MONITOR BEHAVIOR** ARE



70%
LESS LIKELY
*to drive Intoxicated.*⁵



A **teen driver contract** helps avoid misunderstandings about the rules and consequences associated with your teen's driving privileges.



GET SMART ABOUT TEEN DRIVING...
AND INSURANCE AT INSUREONLINE.ORG

SOURCES

1. National Highway Traffic Safety Administration, www.nhtsa.gov
2. AT&T Teen Driver Survey, May 2012, www.att.com/gen/press-room
3. Do Something.org, www.dosomething.org/t1psandtools/11-facts-about-teen-driving
4. California Department of Motor Vehicles, www.dmv.ca.gov
5. Children's Hospital of Philadelphia Research Institute, www.teendrivingsource.org