

EXCITING CHANGES AT TRUE INSURANCE

WHAT AN EXCITING YEAR 2023 IS SHAPING UP TO BE!



Ann Marie MacNamara, our Office Manager, will retire this spring. She will continue as a “consultant” to the agency on an ad hoc basis. We can’t let her knowledge or expertise just go away! Ann has been trying to retire for years, but all of us -- especially Jay -- are having such a hard time letting her go that we encouraged her to stay and stay. But with the promotion of Jolene Brooker into the Office Manager role, we will finally let Ann Marie enjoy a more traditional retirement.

So congratulations to **Jolene Brooker**, CIC, CISC! Jolene has been with True Insurance for five years -- and in the insurance industry for more than 25 years. With her wealth of knowledge and pleasant, positive demeanor, she was the perfect fit for the Office Manager position. “We have a great deal of talent here at True Insurance, and Jolene is just the right person to lead us forward,” said Jay True, Owner.



We also added the talented **Kelsey Hagin** as an experienced, licensed agent/CIC, CISC on our Commercial Lines team. Kelsey has been working with local businesses for more than five years and is a shining star. “Kelsey has a dynamic way about her, and she invigorates everyone around her with her energy and creativity,” said Jay. “She is a very welcome addition.”



And we found a rockstar in our midst with **Gabriella Clark**. Gabriella joined us last year as a receptionist, but showed an affinity and aptitude for the insurance industry and we quickly made her an Agency Assistant, supporting the Personal Lines team. She is on a fast track to becoming a Licensed Agent and is studying for her exam now.



And, as Gabriella heads in a new direction, the front desk has been put in the very capable hands of **Johanna Altemose** who also joined us last year. Johanna came to us with many years of office and managerial experience and we are thrilled to have her as the first point of contact at the front desk.



What a lineup!

Spring 2023



124 Seneca Way, Ithaca NY 14850
(607) 273-7511 • TrueInsurance.com

TRUE REWARDS WINNER



Yurii Rud from Ithaca won \$200 from True Insurance for referring his friends and neighbors to True Insurance. His name was drawn from all of the people who made referrals to True Insurance last quarter. How can YOU enter to win \$200? Refer your friends, neighbors and family 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 saying thank you.

NO PURCHASE NECESSARY.

Welcome to the Agency:

Jordan Morgan
Hamilton Allport Jr
Trevor Andersen
Elizabeth Singer
Sherri Bryant
Jane Wingate
Rodney and Terri VanDerZee
Phoebe Aceto
Sharif Hozoori
Sang Won Kim
Archie Markenzie
David Maycumber
Tom Jandy
Tewondros Abera
Kristin Gunsalus
Peidong Sun
Tim Fenner
Andrey Skorpolyas
Meghan Anderer
Terry Matthews
Zachary Susag
Ginger Noel Jung
Kostianty Viatkianty
Sarah Wang
Dustin Lannoy
Yanely Ruiz Reynoso
Jeffrey Carrigan Jr
Shujuan Yao
Shelly Candea
Lakisha Griggs

Claire Vaughn
Michael Sisack
Mary Jo Lang
Jonathan Renert
Muhammad Soomro
Caroline Rocco
Matthew Horst
Patrick Perish
Akane Wakai
Patricia Mattingly
Gary Woodin
Tyler Jones
Ashley Armstrong
Michael Morusty
Martha Lasley
Yuanchen Tao
Avery Ellis
Matthew Milnor
Robert & Jennifer Hudson
Vicki Gayle
Paul Tubbs
Shasta Savage
Henry Fitzgerald
Robert Bandler
Rosemary Lang
Brevan Howard
Andrew Reeves
Natalie Sims
Leandre Lovett
Charles Tschirhart

David Waid
Shreya Kankanhalli
Peter Searle
William Woodard
Brittany Campese
Judith Turco
Shirley Burun
Melcolm Mitchelle
Terri Dibble
Donn Carroll
Arron McNeil
Kellie Joyce
Michael Mann
Margaret Oltz
John Bean
Eric Eaton
Naibin Duan
Renall & Lorelei Becker
Olivia Brice
Nadine Nebot
Xinchen Chen
Kenneth Schmidt
Rose Scivetti
Cora Smith
Jitendra Balakrishnan
Jennifer Reiss
Edith Spaulding
Gemma Rodrigues
Teresa Grady
Warren Ang
Jose Vasquez
Lyndon Martin

Joshua A Ross
Jo Ann Munch
Julie Whitten
Ken Huizinga
Thomas Murphy
Carolyn McCarter
Robert Swartout Jr
Kenneth Morley
Bruce McDonald
Asabe Danpollo
Jeffrey & Sandra King
Thomas Dubreuil
Suwit Kaewphanat
Kaleigh Maudlin
Tawab Danish
Emily Long
Char Panek
Chul Soo Ahn
Luke Sjolund
Mary Lou McGiff
Richard Liu
Cecil Jayne Jr
Destiny Towns
Curtis Barrett
Vimbai Mudangwe
Rodney Heffron
Joshua Sumner
Nicolas Herman
Chijioke Onah
Carrie Maine
Gary Fine



LANDLORDS: THESE TWO TIPS ARE FOR YOU!

Do you require your tenants to carry Tenants Insurance? We think you should! Your Landlord Policy only covers what YOU own; it does not cover what your tenants own. If a claim happens, Tenants Insurance will provide your tenant with their own Liability and Contents Insurance.

You can have your tenants call us. We will set them up with a policy. We can do it quickly and at a very reasonable cost.

Also, does your Landlord Policy cover Sewer and Drain Backup, Loss of Income and Ordinance and Law? They should! Call us and we can discuss these coverages. Make sure you are protected!



Question: Jay, Why are Auto and House Insurance Rates Going Up?



Every day, clients call and ask us why their premiums are going up when they haven't had any claims. We will explain why and what suggestions we have to help alleviate the pressure of the new rates.

But, we do want you to know that True Insurance has not raised your rates. The carriers we represent have raised your rates. All carriers across the country are raising their rates.

Why the increase?

1. For the past two to three years -- during the Pandemic -- the New York State Insurance Department wouldn't let insurance companies raise their rates. That was helpful at the time, but it was not sustainable.
2. Both the "severity" and "frequency" of Auto and Home Insurance Claims are up over pre-pandemic numbers.
3. Inflation has increased the cost of car and house repairs. Car insurance claims costs are up 20% and home insurance claims costs are up approximately 16%. Simply put, it costs more now to repair your car, your home, almost everything. Supply chain and labor shortages are also increasing claim costs.

My research has shown that all insurance companies in New York -- if not the country -- have raised their Auto and Home Insurance rates because of these reasons. Average rate increases are about 10% on both Auto and Home.

What can you do save money? There are two things you can do right now to save money. Take an online Defensive Driving Course to save 10% off your insurance premium. It's good for three years! Go to the home page of trueinsurance.com for a link and discount. Also, call us to make sure your policy is rated correctly and that you are taking advantage of all the available discounts; we work for you and we would love to review your policy. A review does not guarantee a savings, but we will do our best!

And drive carefully. Keep your claims down. Call us if you need us. We are always here to help. -- Jay

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!

Bob Sullivan	Yurii Rud
Richard Rooman	Caitlin Hoag
Willie Prescott	Kelsey Bailey
Sharif Hozoori	Sam Bonanni
Gayle Lippincott	Yuling Zheng
Cindy Snyder	Rhiannon Cobb
Dan Pritchard	Bamidaaye Sinon



DID YOU KNOW?

Since 1987, Alien Abduction Insurance has been available through the Saint Lawrence Agency in Altamonte Spring, FL. Over the years, more than 6,000 policies have been sold. Limited or Comprehensive plans starting at \$19.95 are available for an insurance policy ... worth \$10,000,000 that's good for life! This tongue-in-cheek program includes "sarcasm coverage" in its terms and conditions and is available to anyone with a sense of humor.



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

www.trueinsurance.com

Thanks for doing business with us!
— Jay True

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



We're Always Happy to Help!
--Deb Bookhout, Commercial Lines Specialist



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**Happy Spring
Friends!**

From all of us at True Insurance



Insurance Tip ...

Build a home inventory in case of a homeowners claim:

A home inventory is an important list of all your personal possessions along with their estimated value. How do you build a home inventory? To start, take pictures and videos of all of your belongings, starting with your most valuable items or working your way through your house room by room. Narrate the video, describing the contents or label the photos doing the same. Additionally, it's good practice to keep receipts and serial numbers. There are apps available to help you with a home inventory, such as Sortly, Memento Database and Nest Egg.



Remember!

Every time you refer a friend or family member to True Insurance, not only do you earn a \$15 Ithaca Bakery gift card, but you are also entered in a drawing for a \$200 pre-paid MasterCard gift card that we give away quarterly! Increase your referrals to increase your chances of winning!



ITHACA BAKERY

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ITHACA, NEW YORK