



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

Spring 2024

Are Your Friends Concerned About the Price of Their Insurance?

“Jay, a lot of my friends complain on social media about the rates of their insurance and how prices are increasing dramatically. What is the best way to explain how True Insurance can help them save money?”

At True Insurance, we feel like we can help anyone save on insurance. If you know people who are struggling with rising insurance rates, here are some great things you can say to point them in our direction.

TALKING

- 1 We work with **15 different insurance companies**, and they will shop all of the companies to find you the best package. Surely one of those companies will have a great deal for your unique circumstances!
- 2 Our agents know **all the ways to save you money!** They ask great questions specifically to find you discounts. Maybe you have a security system. Maybe your child gets good grades in college. Maybe you have enough disposable income to pay your bill in full. Maybe you haven't signed up for paperless billing yet. The agents know all the ways to save you money!
- 3 We have a **Claims Manager on staff**, someone who will see you through a claim. It's nice that you can come into the office and talk to the Claims Manager, that it's not an anonymous voice on the phone. The Claims Manager will advocate for you when you have a claim, working with you toward a fair settlement.

POINTS



Jay True, Owner

Every time a potential client comes in for a quote and says that you referred them, you will get a \$20 Ithaca Bakery gift card and also be entered in a quarterly drawing for a \$200 gift card!



Propertycasualty360.com looked at these nine natural disasters and ranked which states were the top five most at risk for each category. New York showed up on one of those lists. Which one do you think it was?

EARTHQUAKE

TORNADO

Wind HAIL

WILDFIRE

FLOOD

LIGHTNING

Five

Answer on page 3.

(Excluding Wildlife)



ARE SELF-CHECKOUT LANES LEAVING SO SOON?

Self-checkout lanes were “the future” but now may quickly be a thing of the past. But why? After all, in 2021, 38% of 4.5 billion transactions were completed in a self-checkout lane! However, many retailers are not pleased with the process and have begun to reconsider self-checkout lanes.

Self-checkout was initially viewed by **stores** as a way to trim labor costs and speed up shopping, but many **customers** complain about how slow the self-checkout process is and that the machines are impersonal and unreliable. And many stores complain about theft, missed items in carts, logistical issues that cause bottlenecks (such as showing ID for buying liquor) and how many customers are ringing up products incorrectly (A banana and an organic banana are two different prices!). Big companies are taking notice. Target is piloting a program to limit self-checkout to 10 items or fewer, essentially turning them into express lanes. Wal-Mart and various other chains have announced plans to hire more cashiers.

Sometimes progress isn't progress, right? Shoppers can expect to see more human clerks in the not-so-distant future.

We Are
GROWING!
Welcome!



Marketa Bement,
Personal Lines Agent

Experienced Insurance Agent Marketa Bement Joined the True Insurance Team

We are so pleased that Marketa Bement joined our team! As a matter of fact, she joined the team last spring, but we have been so busy and she fit in so well that we ... forgot to tell you!

Marketa came to True Insurance with two years of insurance experience at another local independent agency working as an agent on both the Personal and Commercial lines. Before she became an agent, Marketa worked as Case Manager at Cayuga Addiction Recovery Services, as a Print and Marketing Supervisor at Staples, and even spent a couple of years as a Manager at Collegetown Bagels. (That's why she looks familiar!)

At True Insurance, Marketa is a Personal Lines Agent, so she spends her days assisting clients with insurance policy changes and writing policies for new clients. “I love the world of insurance. I enjoy all of the client interaction, all of the wonderful conversations I have during the day. Plus, when I save a client money, it is a great feeling.”

Cool facts about Marketa: She is fluent in English, Czech and Slovak ... and she has a course certificate from HarvardX specializing in the Opioid crisis in America.

Welcome to the Agency:

Peter Bichok
 Ryan Carey
 Samantha Schreiber
 Cassandra Landes
 Joel Ritter
 Allen Trentham
 Rebecca Miller
 Zahra Kelsey
 David Frey
 Elizabeth Rayle
 Larrette Samuel
 Mathew Jarman
 Sage Smith
 Xinyi Ren
 Irma Gutierrez
 Laura Lockwood
 Adeena Brown
 Katelyn Decker
 Mark Barbarino
 Jialu Bao
 Marelyn Diaz
 Andres Alcocer Velez

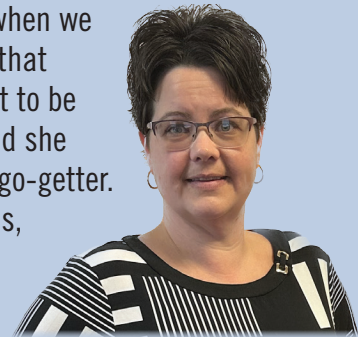
Carla Walsh
 Helen Kim-James
 Chin Chih Feng
 Ronnie Couch
 Elliott Martinez
 Vivek Iyer
 Alexandar Goss
 Stephen Lee
 Maxine Heffron
 David Squires
 Scott Snyder
 Patricia Apgar
 Helen Brazo
 Tyler Bump
 Liza Breslaw
 Daniel Kwiatkowski
 Melvin Hasty
 Mer & Francis Boel
 Pamela Clark
 Eric Bush
 Earl Carpenter
 Ryan Koo

Kelsie Ceracche
 Bohua Duan
 Aaron Reeves
 Dolores Babcock
 Jonathan Finlay
 Melinda Albanese
 Herbert McDowell
 Joseph Leonardo
 James Thorpe
 Cherri Caldwell
 Dillon Gearing
 George Aiken
 Richard Keller
 Adrienne Bower
 Angus Gleason
 Franco Bilotto
 Cindy Brownlee
 Armando Suarez-Romero
 Elias Rollie-Harvens
 Gedese Degebasa
 Brian Regan
 Thea Hassan
 Elijah Velazquez

Congratulations!

Michelle Coish, Claims Manager

Michelle passed the NY Property and Casualty Insurance Broker exam! We had a feeling when we hired Michelle that she would want to be licensed ... and she did it! She's a go-getter. Congratulations, Michelle!



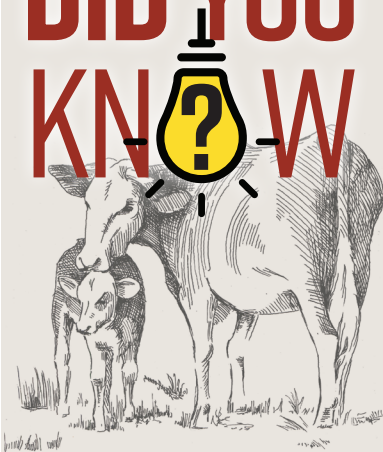
THANK YOU for your referrals!

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!

- | | |
|----------------------|---------------------|
| George H Apgar II | Susan Sullivan |
| Mary Russo | Eileen Bach |
| Mark Sipes | Victoria Tredinnick |
| Patrick J Burke | Mark Mecenas |
| Sunny Winstead | Laura Ulrich |
| Matthew Grigorov | Matt Pritchard |
| Kashif Rahim | Gary Argetsinger |
| Scott Scott Reynolds | Teresa Bower |
| Vicki Gayle | Mo Reycroft |
| Abraham Smith | Paul MacCarrick |
| Tyler Bump | Gary Bacorn |
| Scott Pardee | Vikki Levine |
| Yvonne Fogarty | Denice Nickerson |
| Hickory Lee | Rita McEver |
| Olus Boratav | |

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 insurance company paid out the claim in full.

Insurance Tip...

Make Sure You're Covered Before Making Deliveries: If you're using your car to deliver groceries or pizzas -- or any product -- please ask us if you are covered for this use. Generally, insurance companies consider making deliveries business use, and if you get into a car accident while doing a job like this, your auto insurance company could deny the claim, leaving you stuck paying out-of-pocket for car repair bills and medical expenses. Yikes! The right coverage can help you avoid a potential financial disaster. Call us!



Answer . . .

Which natural disaster has New York ranked in the top five most at risk? Fire (excluding wildfire) along with Ohio, Pennsylvania, California and Texas. Stay vigilant with your fire safety precautions!



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!
- 10 New York Licensed Insurance Agents
- Good value! Good rates! Good service!



We're Always Happy to Help!

— Jay, Owner



It's spring! Let us insure your RVs, motorcycles & boats!

Auto ■ Home ■ Business ■ Motorcycle ■ Boat ■ RV



ERIE@insurance services are provided by one or more of the following insurers: 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). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information. Equal opportunity insurer.

TRUE REWARDS WINNER



Scott Pardee 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 \$20 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.

CELEBRATING TRUE-LY ADOPTABLE PETS!

We are big animal lovers at True Insurance. We enjoy finding ways to support the SPCA of Tompkins County, an organization that does phenomenal work in this community. Each week on Facebook, we post an adoptable pet, a pet we think is "true-ly" adoptable. Anything we can do to help animals find fur-ever homes.

Please remember to like us on Facebook!

