

WISHING YOU A

*Happy
St. Patrick's
Day!*

FROM ALL OF US AT RYAN INSURANCE AGENCY

2025

**New Year, Very
Big Changes!**

What's inside . . .

- **New Name -**
Ryan Insurance Agency, Inc.
- **New Team Members -**
our team continues
to grow!
- **New Carriers -**
Cincinnati Insurance and
Geico Insurance
- **New Website and Email**



RYAN INSURANCE AGENCY

Happy St. Patrick's Day!



105 Cleveland Street • Elyria, OH 44035

RYAN INSURANCE AGENCY



Our Team

Spencer Ryan, JD, RPLU, CIC

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Mose Washington

Commercial Lines CSR

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We are local!

Our team is 100% local, in the heart of Lorain County and we are here in the office Monday through Friday. We are available for in-person or virtual appointments with you. **Come visit us, we would love to see you!**

Our Staff

We have welcomed many new members to our team and we have also said good-bye to a few team members. A huge welcome to Jon, Robin, Mary and Mose who have all joined us in the last 12 months. On the flip side, Matt St. Marie is no longer with our agency. We wish Matt the very best of luck in his next chapter and new adventures. If you are one of Matt's clients and would like to speak to an Agent or a Customer Service Representative, please don't hesitate to call the office and set up an appointment, we'd love to connect with you!

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INSURANCE



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WESTFIELD

PROGRESSIVE

*Is your renewal coming up soon?
Do you have any of these questions?*

- What is Equipment Breakdown?
- What's the difference between Flood Insurance and Back Up of Sewers and Drains?
- Should I insure my guns? Hearing aids? Computers?
- What is Cyber Coverage, ID Theft and Privacy Protection?
- Should I call when my vehicle is not being used in the winter?

Please call us and set up an appointment for a personal review of all of your coverages!

Current Events

Catastrophic Wild Fires, Extreme Storms and Hurricanes have been nothing short of heart breaking and absolutely devastating. These events have continuously and forever changed the landscape of the Insurance Industry. As a result, we have seen changes to policy coverages. For example, coverage and underwriting for roofs have been moving targets and are constantly changing. Our agency is staying up-to-date on all current developments. If you would like to discuss these topics or any other market topics, please don't hesitate to call us or set up an appointment.

Top Five Topics Discussed with our Insureds

- Roof Coverage
- Cyber Coverage
- Personal Auto Coverage
- Employment Practices
- Workers' Compensation

Products and Services many of our clients don't know we offer:

- Life Insurance - Term, Universal, Whole Life, etc.
- Antique Vehicles
- Cyber, Identity Theft and Privacy Protection
- Business Insurance - 50% of our agency is designated to:
 - Commercial Buildings,
 - Restaurants, Golf Courses,
 - Non-Profits, D&O, Contractors and Manufacturers.
- Health Insurance
- Personal Insurance
 - Home, Auto and Umbrella



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