

Happy Holidays



Winter 2016



Locomotive Park, Lewiston
Donate www.WinterSpirit.com
Photo by: Brad Stinson

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2017 - A Year of Change



John B Sullivan
President

First, we wish you a very Merry Christmas and Happy New Year! Looking ahead, 2017 is shaping up as a year of change. Americans voted for political change and there are other changes coming that effect you and the insurance industry. After several years of small changes in premium rates, larger than normal premium increases are coming due to higher claim costs in two main insurance areas – medical insurance and auto insurance.

- ▶ **Medical Insurance** – There are very large premium increases reported around the country. North Idaho is seeing 20% increases in medical premiums while Eastern Washington has a modest 4% change on silver plans.
- ▶ **Auto Insurance** – Accident claims and claim costs have risen due to distracted driving and just more people on the road. Some insurance companies in Washington state are taking up to a 20% increase in personal auto rates while Idaho is seeing a more modest 5% change.
- ▶ **What to do?** Small increases are expected but if you are impacted by a larger insurance rate change, **please call us first.** AMERICAN INSURANCE is independent and represents many of America's top insurance companies. We shop the marketplace to find you the best insurance rates and coverage available.

AMERICAN INSURANCE is ready to help you manage insurance changes as they come. Thank you for your continued trust and confidence in us. We're here when you need us most!

John, Shawn and Philip
The Sullivans & Staff



**Helping you manage
insurance change is what
AMERICAN INSURANCE does best!**



\$ Refer-a-Friend \$

Details on Pg 4

**INSURANCE
for Every Need!**
Auto
Home
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Bonds
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SEASON OF SHARING

Food Drive – Dec 12 to 16

We invite you to help us “fill the shelves” at Community Action Food Banks in Lewiston and Moscow this holiday season! Our staff is having a contest to see who can collect the most food for those in need.

Please drop off your donations of non-perishable canned food items to your AMERICAN INSURANCE office in Lewiston or Moscow. AMERICAN INSURANCE will then match* and double your gift!

We visited with Connie Granbois (pictured right), manager of the Community Action Partnership food bank in Lewiston to learn how important the food bank is to our local families. (cont pg 2)



The Down Side of PERSONAL SERVICE

Customer Service Reviews

Kathy Leavitt, of Clarkston, WA,
said: "*Lori (Chapman) helped me with a new homeowners policy. She was great and patiently answered all of my questions. She is always helpful and kind.*"

Lane Parkins, of Lewiston, ID,
said: "*Jeremy (Van Houten) was extremely helpful and knowledgeable about required coverages. He provided me with 2 different quotes, each with different coverage levels. We are saving \$50 per month over our old company.*"

Richard V. Williams, of Moscow, ID,
said: "*I have always found everyone at American Insurance (Moscow Office) to be most helpful. Jennah Smith is no exception. Jennah was most helpful in working-up a variety of quotes for me.*"

Holly Bagley, of Grangeville, ID,
said: "*Helen Duman has been wonderful! She always takes the time to research what plan is best for me. Knowing I was trying to save money, she gave me a few options. I did save that year! Thank you!*"

Send us your review!
Visit www.Am-Ins.com



Philip Sullivan, Mgr
Personal Lines

What? Is there a down side to personal service?

At AMERICAN INSURANCE we are proud of providing "personal service". That means we assign our customers to a specific Customer Service Agent who knows your name, knows about your special needs and preferences, and is directly responsible to provide prompt, accurate and caring service.

If there is a down side, it is this.... your agent can only provide "personal service" to one person at a time. So, when you call to speak with your agent they may be helping another customer, gone to lunch, on vacation or out sick with the flu. That means you will have to leave a voice mail message and wait for a return phone call (which we strive to do within one hour). Most of the time this works fine but occasionally a customer may not be available to take call-backs or has something urgent (like a claim) that needs to be handled right now.

In those special cases when you must talk with someone now...

1. Tell our receptionist that you can't wait for a callback and she will make every effort to transfer you to another service team member.
2. If you went to voice mail, press "0" for the operation and follow step 1.

We value and appreciate your business! We have added an extra Customer Service Agent to handle these special urgent cases so you can receive the service you need without a call-back. We want to do everything possible to provide you with the highest level of personal service.

Season of Sharing - Food Drive, Dec 12 to 16

(interview with Connie Granbois – cont from Page 1)

Community Action Partnership Food Banks served an average of 2,176 households, or 4,685 people, with perishable foods each month in 2015. She said people are also surprised by how much food the Food Bank gives away through all of their programs, which in 2015 covered 26,112 total households, or 56,225 people, with 306,000 total pounds of food.



"These food drives are the main way that we stock our shelves," she said. "We rely heavily on the community to donate food and cash donations during the year so we can help those in need." The Community Action Food Bank serves people in five north central counties, including Nez Perce, Latah, Clearwater, Idaho, Lewis, and sometimes Asotin County. "We do have income guidelines and everyone is screened through a friendly, easy process at CAP," Connie added. "The food bank sees a wide variety of people coming in our front doors for food assistance. They are the working poor (which includes families and individuals), seniors on a fixed income, students, homeless or someone who has experienced an emergency or crisis and needs food assistance."

Please drop off your donations of non-perishable canned food items to your AMERICAN INSURANCE office in Lewiston or Moscow. AMERICAN INSURANCE will then match* and double your gift!

*American Insurance will match donations with food or cash up to a maximum total donation for all donations not to exceed \$1,000.



Comments or Questions ?

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or 1-800-735-6355

LAST CHANCE FOR OBAMACARE SUBSIDIZED MEDICAL INSURANCE

It may take as long as two years for the Trump / Republican repeal of the Affordable Care Act (Obamacare) to fully unwind the program. So, this may be the last chance to renew or purchase individual medical insurance under the Affordable Care Act at subsidized premium rates. The 2017 deadline to apply for coverage is December 15th for coverage to begin January 1, 2017. Open enrollment does not end until January 31, 2017 for coverage to begin on March 1, 2017. Anyone who needs or is covered under an Individual medical plan must shop the Health Exchange Marketplace now during ACA Open Enrollment.



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DAVE ROOT, TIM GLEASON, AND MIKE EVERETT

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You may contact our certified health agents, Dave Root, Tim Gleason or Mike Everett at (208) 746-9646, email Medical@Am-Ins.com for more information about individual or group health insurance, or Contact Us online at www.Am-Ins.com/Contact to make an appointment.



Life Changes Reminders

Have you had a life change recently? If so, we can help you during this transition. Contact us when:

- ▶ New Marriage or Divorce
- ▶ Birth or Adoption of child
- ▶ Change Jobs
- ▶ New Home or Secondary Home
- ▶ Home Remodel
- ▶ New Business/In-Home Business
- ▶ New Job or Retirement
- ▶ New Car or new Drivers

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Shawn D Sullivan, CIC
Vice President

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CONGRATULATIONS ON YOUR RETIREMENTS !

Two valued employees are retiring (from full-time employment) at the end of this year. They both will continue to work part-time from home with flexible hours and reduced responsibilities. We want to honor their years of loyal service and valuable contributions to the success of AMERICAN INSURANCE.




Mike E. Everett
Agent – 49 Years

Mike Everett has been active in the insurance business since 1967, first specializing in life and health and then adding property-casualty insurance in 1972. Mike began as an agent for the Prudential Insurance Company, a position he held for 14 years. He also worked for Idaho Insurance for 20 years. He joined American Insurance in 2004 as a full-line Property-Casualty and Life & Health Agent. Mike really enjoys the unique challenges associated with solving insurance problems. His clients tell us Mike always goes the extra mile to help them, does a professional job, and explains insurance so they can understand.

Mike has achieved numerous designations and served two terms as President of Lewis Clark Life Underwriters Association. Raised in Lewiston, Mike lives here with his wife and has five grown children. In retirement, Mike is looking forward to the freedom of a flexible schedule, traveling, fishing, boating, golfing and spending time with the grandkids.

Mike has been a great employee, agent and friend to everyone in the office. He always kept a stash of candy, chocolate, and ice cream that he shared with the entire staff. We all appreciate his quick wit, ready smile, and easy going manner.



Shirley Loss, CIC
Commercial Lines Mgr.

After 48 years in the insurance business, Shirley Loss is looking forward to the freedom of flexible hours, travel and relaxing with her husband.

Shirley's insurance career began in 1968 and has included positions with companies, brokers and independent insurance agencies. Her first insurance job was with the Oregon Insurance and Rating Bureau for 14 years from 1968 to 1982. Then, her career took her to the large brokerage of Fred S. James for 7 years, then to insurance companies (CIGNA, C N A and Unitrin) for 17 years, and an Independent insurance agency for 5 years before joining American Insurance in April 2005.

In her 11 years with AMERICAN INSURANCE Shirley has applied her past experience as Commercial Lines Manager. In that position she managed three Customer Service staff, established performance standards, set procedures, and monitored quality of work for the department. Shirley also helped quote and place our commercial lines customers with the best rates and coverage. She educated and trained new staff members to work as an effective team. In fact, she mentored her excellent replacement, Heather Browning, who is being promoted to the Commercial Lines Manager position.

Shirley's tireless devotion to her work and loyalty to American Insurance is deeply appreciated. We all wish her much happiness in her retirement years.

