



WINTER 2010

www.Am-Ins.com

24/7 Access

- ▶ **Payments**
- ▶ **Claims**
- ▶ **Policy Services**
- ▶ **Update Contact Info**
- ▶ **Order Auto ID Cards**
- ▶ **Binder/Certificate Request**

Happy Holidays!

When I talk to most people about business in 2010 they say, ***“Not a good year - or a bad year. But, I’ve never worked harder to stay even!”*** This has certainly been true in our business. We have been working harder than ever to make sure you get every advantage – in low insurance pricing, quality coverage, sound advice as your trusted advisors, web-based resources and service that (*hopefully*) exceeds your expectations. I’m extremely proud of the extra efforts of all my agents and employees. And, I’ve received great positive feedback from many of you (See pg 2)

So, this holiday season, we want you to know that **we truly appreciate your business** and the confidence you place in us. We look forward to serving your insurance needs in 2011 and beyond.

**Warm Greetings this Holiday Season from the Sullivan’s
John, Shawn, Philip and the entire staff**

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Enter to WIN
2011 Grand Prize

\$ Referral Rewards \$
Details on Pg 4

INSURANCE
for Every Need!
Auto
Home
Business
Bonds
Workers Comp.
Medical
Life

\$ REFERRAL REWARDS \$ We Have A Winner !

Congratulations to Patricia Soule of Lewiston
She won the drawing for the 2010 “Referral Rewards” Grand Prize of a 42” flat panel HDTV.

How did Patricia feel about winning? She told us, *“I was so surprised and excited! I never win anything so it was very exciting to win something like this.”* (Cont on pg 4)

NEW 2011 “REFERRAL REWARDS” PROMOTION BEGINS 1/1/11. ENTER TO WIN AN iPad AND OTHER PRIZES. SEE PAGE 4 FOR DETAILS.



REFERRAL REWARDS WINNER!
2010 Grand Prize - 42” HDTV awarded to Patricia Soule

New Website a HIT !

Your link to the world of Insurance

is to “make insurance easy” for you! So, our new website is where we provide 24 hours and day / 7 days a week (24/7) access to insurance quotations, payments, claims, policy services, information, resources and important insurance news. (Cont Pg 4)

We are delighted by the positive responses we received from visitors to our new website: www.Am-Ins.com. Our goal

Customer Service Focus

--- Original Message ---

From: LaRene Alder

Subject: Tina's Great Customer Service

Hi Dave,

Thank you for your call. I really appreciate you taking such good care of our insurance needs over the years. I also would like to let you know how much I appreciate Tina, your customer service agent for our account. As a business owner, I know how important customer service is. Every time I've contacted your office with my insurance questions or needs I have had the pleasure of dealing with Tina. She is professional, knowledgeable, prompt, and always follows through. She treats me as if I'm your most important client. How fortunate you are to have someone like her on your team! Thank you again.

Sincerely,

LaRene Alder

(Tina Heitmann is a Personal Lines Service Agent in Lewiston - 27 years experience)



Comments or Questions ?

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Ph: 208-746-9646

or 1-800-735-6355



News You Can Use Insurance News that Affects You!

6 New Health Care Reforms Begin Jan 1, 2011

January 1, 2011 is a key date for six new health care reforms created by the **Affordable Care Act**. Seniors primarily benefit from this current round of reforms but premium vs profit restrictions on insurance companies will benefit all group and individual medical insurance consumers. The six reforms include: (1) Bringing Down Health Care Premiums; (2) Prescription Drug Discounts for Seniors; (3) Free Preventive Care for Seniors; (4) Medicare Advantage Discrepancy Fazed Out; (5) Improving Health Care Quality and Efficiency; (6) Improving Care for Seniors after They Leave the Hospital. *Read More at www.Am-Ins.com*

Tis the Season for Candle and Tree Fires

A residential candle fire is reported every 30 minutes and each year fire departments across the country respond to appropriate 260 structure fires caused by Christmas trees according to the National Fire Protection Association. "As of November 30, 2010, thirteen (13) people have died in Idaho fires," says State Fire Marshal Mark Larson. "Don't let a tragic home fire mar your spirits, or worse, take a life this holiday season." Larson urges families to remember basic fire safety tips available at www.Am-Ins.com.

New Year's Resolution - "Get Life Insurance"

Requests for life insurance increases as one year closes and another one begins. It seems that "setting your house in order" is on the TO DO LIST as we start the new year. Uncertainty caused by news of recession, layoffs, home devaluations and volatile stock and bond prices seem to be knocking over the pillars of our family financial security. One financial security product continues to do exactly what it was designed to do and never loses value – term life insurance! It has never been more affordable or easier to obtain.

✓ **Call AMERICAN INSURANCE for Term Life Insurance quotes. It's quick and easy to get quotes from 8 of the top life insurance companies with one request. Call us 208-746-9646 or 800-735-6355 or make your request on-line at www.Am-Ins.com.**



OUR COMMUNITY WORKING TOGETHER TO END POVERTY

DONATE TO YOUR LOCAL CAP FOOD BANK

There is a local food bank near you in these North Idaho and Washington Counties.

Asotin * Benewah * Bonner * Boundary * Clearwater * Idaho * Kootenai * Latah * Lewis * Nez Perce * Shoshone

To find a location near you call 800-326-4843 or visit

<http://www.cap4action.org/LAUOfficeLocations.html>

Your tax-deductible donations are appreciated. Please mail a check and designate your County to: Community Action Partnership, 124 New 6th Street, Lewiston, ID 83501



WIND DAMAGE – Am I Covered?

The recent windstorm of November 16th brought us a storm of more than 50 phone calls regarding wind damage claims. The powerful wind blew off roofs, damaged vehicles and fences, up-rooted trees, and blew outdoor items and debris everywhere. We want you to know how your **Homeowner's** policy responds to different types of wind damage claims. Answers to questions like...

- The wind blew off part of my roof – will my homeowner's policy cover it? **(Yes)**
- The wind blew down my fence – is it covered by my homeowner's policy? **(Yes)**
- My tree blew down and damaged my neighbor's car – am I liable for the damage? **(No)**
- My big locust tree blew over and fell in my yard – will my homeowner's policy pay to have it removed? **(No)**



Picture courtesy of Lewiston Tribune/Barry Kough

Were you surprised by some of the answers? Get complete answers to these important questions (especially the reasons for the "No" answers) at www.Am-Ins.com. Click on the right column feature: Wind Damage – Am I Covered?



INTRODUCING TRACEY SANTO

- We are happy to introduce to you, Tracey Santo, our Commercial Lines Customer Service Agent in Moscow. Tracey has 9 years of insurance experience and is a licensed Property/Casualty insurance agent. She is ready and able to handle all requests for service for Business Insurance, Farms, Workers Compensation and Bonds.

Tracey grew up in Ontario, Oregon where she graduated from high school and attended Treasure Valley Community College. Later she moved to Kamiah for 10 years and then Moscow the last 15 years. She enjoys "scrap booking", is a self-proclaimed football fanatic, and enjoys activities with her grandkids. We are pleased to have Tracey Santo as part of the American Insurance team.



The Best Gifts Are The Ones That Last

Trust | Treatment | Understanding | Education
Preparation | Family | A Future

**Please Help
us Change Kids' Lives,
Families and
Communities.**

northwestchildrenshome.org
P.O. Box 1288, Lewiston, ID 83501
208.743.9404 ext. 205

Don't forget that your donation to NCH may qualify for tax deductions and Idaho tax credits, reducing your out-of-pocket cost dramatically. Consult your tax advisor.



Sully's Sillies



The problem with money during this recession is that it is "tainted".

It taint yours and it taint mine.

Senior moments...

- I found the cure to old age wrinkles... *Take off your glasses!*
- My investment in health insurance is finally paying off.

Frank "Sully" Sullivan, retired President of American Insurance has been handing out jokes and smiles his entire life. Enjoy!

Enter to Win!



\$\$\$ Referral Rewards \$\$\$

You are our best advertising!
So, rather than pay for advertising,
we'd rather pay you.

New for 2011
Win a new IPAD!
Enter Online!
www.Am-Ins.com

Who do you want us to send an invitation to quote & save? Help us spread the word about our great insurance rates and personal service. Everybody appreciates a good deal. For every qualified referral you provide, your name is entered into our drawing to win the "Grand Prize" - a 32 GB iPad. And, for every qualified referral that receives a preferred quotation you **both** receive Gift Cards. No purchase is necessary.

* Visit www.Am-Ins.com for complete rules.

Get a \$ 5 Gift Card
Visit & complete our
comment form!



\$5.00 Gift Cards for first 100 completed "Comments"*
Just visit our new website - www.Am-Ins.com - and let us know what you think! Click on the "Welcome" link and complete our **Comments form.**

Our goal is to be "your link to the world of insurance."
Get access 24/7 to quotes, policy services, information, resources and insurance news you can use.

* For complete promotion rules visit www.Am-Ins.com

We Have a Winner

(continued from pg 1)

Patricia felt comfortable providing several insurance referrals to American Insurance of family and friends as her entries.

"I feel my agent, John Sullivan, is very competent, thorough and approachable. I transferred my auto policy when I purchased my home to American Insurance due to the timely and competitive quote I received on my homeowners policy."

Patricia likes this new addition to her home and upgraded her prize to a 46" Sony flat panel HDTV selected at Steiner Electronics.

New Website a HIT ! A big "thank you" to everyone who took the time to visit our new website and provide us feedback on our Comment form.

Here's what 100% of our visitors had to say about our new website....

- ◆ Pages are easy to read, clean and organized? **YES**
- ◆ Site is easy to navigate? **YES**
- ◆ Content is useful and timely? **YES**
- ◆ News items interested me? **YES**

See These Comments

"Very well presented website. Easy to navigate and helpful."
Robert Minervini
Lewiston

"I like this new site. I like the fact I can manage my policy from here and that the phone numbers are easy to find and also, my company info is easy to locate. Thanks, this is a nice asset!" **Amanda Wheeler,**
Peck, ID

"Very nice & organized."
Debi Dennler,
Lewiston

Discover how easy it is to manage your insurance and stay current with information that can provide you better protection and reduce your premiums. Visit us today at www.AM-INS.com



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