



Finding Calm in a Storm of Change

Wow! 2023 is coming to a close and for most of us, not a moment too soon. This year we experienced huge inflationary pressures and a shortage of workers. On top of that, closer to home there was no water for our lawns during the hot summer in Lewiston, and an estimated 37,000 Avista customers were without natural gas for their heat and water for up to 7 days in November in the Valley and Palouse. Avista assembled crews to coordinate the monumental task of relighting everyone's gas services, which was achieved in record time.

INSURANCE FORECAST: As skyrocketing claim costs outpaced premiums, 2023 was a year of rising premium rates across all insurance companies and all lines of business. Insurance companies tightened underwriting and withdrew from new business, making it nearly impossible to find any relief through competition.

In 2024, we should see lower premium changes and a gradual loosening of underwriting as insurance companies readjust to lower inflation. We constantly monitor the insurance marketplace to navigate our customers through the hard market and find the best current insurance value.

CUSTOMER SERVICE: Businesses large and small are having difficulty finding qualified workers and are experiencing short-staffing problems. As consumers, we all are feeling frustrated getting services with restricted hours, unstocked shelves, as well as slower and less knowledgeable customer service.

At any point, if you have unanswered questions, or we have responded too slowly or we have let you down in any way, please let us know immediately. Call or send us Customer Feedback at www.americaninsuranceid.com/service-feedback. I will get you immediate attention.



WE'RE HIRING: American Insurance has open positions to fill, and we are expanding our customer service. We are working hard to find more qualified workers. You can help by referring people you know that are great with customer service to send a resume by email to: Job@Am-Ins.com

FINDING CALM: My biggest takeaway from 2023 was observing everyone's generosity of spirit and resilience in the face of difficulties. It was refreshing to see the collective group hang in there together to understand the problem and do their part to minimize the impacts so that issues can be resolved.

The ability to withstand and quickly overcome and bounce back from adversity is an undervalued American trait and something our fellow residents do very well.

As we complete our 101st year of helping people with their insurance in time of need, I would like to give a "Thank You" for your generosity of spirit in allowing us to serve and help you. You can always count on us to "**Protect Your American Dream**". We look forward to being of service to you in 2024.

Happy Holidays! Shawn and Philip Sullivan & Staff



THANK YOU, FOOD DRIVE PARTNERS!

Hometown Business Partners stepped-up under trying circumstances to fill our community food banks for the winter! Most businesses were already dealing with employee shortages, supply slow-downs and inflation costs when they were hit with the natural gas outage just prior to our food drive. It left many businesses without heat and hot water creating chaos in their operations. Even so, our Hometown Business Partners were resilient and determined to help our local families in need of food. They recognized that the need is greater-than-ever because of inflation and gave generously to reduce food and housing insecurity.

AMAZING RESULTS

American Insurance agents picked up the food collected from our Partners and their employees and delivered it to our local food banks. Together our Partners nearly matched last year's record giving for the Food Drive in food and money donations of 17,246 lbs. (money donations reported at \$1/lb. equivalent)!

THANK YOU! See our final food drive results and the list of 2023 participating Partners to the right. Support our local Hometown Businesses with your business. They support our communities.



Calendar Opt-Out

Do you prefer to not get a mailed calendar? We'd like to know so we can add you to our "opt out" calendar list. Text us at (208) 518-0823 or email us at marketing@am-ins.com or you can call Rachel at (208) 413-6242 and just say "I would like to opt out from the calendars list."

HAPPY HOLIDAYS TO ALL



ANNUAL HOMETOWN BUSINESS

FOOD DRIVE

100 YEARS
Since 1922

Thank you to our Hometown Business Partners! American Insurance partnered with 70+ local businesses and their employees to collect 17,426 lbs. (food + money at \$1/lb. equivalent) to benefit our local food banks.



5,986 lbs.
+ \$3,156

ASOTIN COUNTY
FOOD BANK

2,039 lbs.
+ \$2,200



2,445 lbs.
+ \$1,600



HOMETOWN BUSINESSES/PARTNERS SUPPORT OUR COMMUNITY

LEWISTON PARTNERS

ZkidsfromLewiston
A&B Foods
Alpine Vision Center
American Insurance
CA Financial Services
Carmel Minogue CPA & Assoc
Century 21 Price Right Realty
Christensen Orthodontics
Dan's Helping Hand
Deranleau's of Lewiston
DZ Designs
Express Employment
Early Bird Supply
Erb's Ace Hardware
Garlinghouse Memorials
Grocery Outlet
Guy's Outdoor Motorsports
Happy Day Catering

Headmasters School of Hair Design

Hells Canyon Grand Hotel
Hills Valley Floral
Idaho Central Credit Union
King Services
LG Smiles Family Dentistry
Dr. Mark Sheppard's Dental Office
Northwest Engraving Service
Oral & Facial Surgery
Peak Performance Physical Therapy
Precision Signs
PrintCraft Printing
Rogers Subaru
Ruddell Chiropractic
Simon Audiology & Tinnitus
Skelton's Carpet One
Southway Animal Clinic

Steiner's Electronics

The Owl Southway Pharmacy
Valley Car Sales
Welenco Stove Store
CLARKSTON PARTNERS
ZkidsfromLewiston
Blondie's Beauty Bar
Disaster Response
Edward D Jones
Early Bird Supply
JetGo Machine & Fabrication
Lazer Heating & A/C
Living Waters Lawn & Landscape
North West Design
Rick's Family Foods
Sunrise Home Center
The Owl-Tri State Pharmacy
Twin River Bank

MOSCOW PARTNERS

American Insurance
Anonymous donor (\$1,000)
Aspen Park of Cascadia
Classic Wood Floors & Carpentry
Furniture Center
JackJack's Diner
Latah County Title Co
Latah Credit Union
Moscow Alehouse
Moscow Food Co-Op
Norm's Custom Glass
Oral & Facial Surgery in Pullman
Spence Hardware & Supply
Superior Floors
TKL Electric

Together your hometown businesses and their employees are the backbone of our communities with donations and support all year long.

Holiday Closures: Our offices will be closing early on December 15th at 1PM for our annual staff Christmas Party. We will also be closed Monday, December 25th for Christmas. Closed New Year's Day.

For 24/7 service go to Am-Ins.com/service-center or call (208) 746-9646