



After an uncertain year American Insurance is here for you

It seems in the last few years the statement, *“I didn’t see that coming”* is always a perfectly accurate statement. My career as an insurance Nostradamus is off to a rocky start. This thought was from our Winter 2023 Newsletter...

“In 2024, we should see lower premium changes and a gradual loosening of underwriting as insurance companies readjust to lower inflation.”

Well, as of this Winter 2024 newsletter, that hope did not fully materialize. The year unfolded with insurance companies taking large increases in Property Insurance (homes and commercial buildings), hardened underwriting, and there was less insurer choice in 2024. The goal from the insurance company’s perspective was to stabilize the market as claims and inflation outpaced premiums starting in 2021.

By September, Bloomberg reported that “U.S. property insurance rates were decreasing for the first time in almost seven years, after insurers returned to profitability amid lower losses tied to catastrophes”.

With the uncertainty of an election year behind us and the stabilizing of the Insurance property market, we are hopeful that 2025 will provide more stability for insurance consumers.

Choice, Value and Advocacy

As an Independent Insurance Agency, American Insurance is here for you to provide choice, value and advocacy in reviewing your insurance options. If at any point you have unanswered questions, or we have responded too slowly, please let us know immediately.

Here for You

As American Insurance embarks on our 103rd year serving the area’s insurance needs, we are grateful you allow us to continue being “here for you”. In a world of uncertainty, with businesses closing, merging, or selling, we are local, and you can count on us to **Protect Your American Dream** in 2025. **We wish everyone a wonderful holiday season!**



Shawn D. Sullivan, CIC
President



Free Calendars! Opt-out or get extras

We hope you enjoy your gift of an appointment display calendar. If you need an extra or you no longer find a display calendar useful, let us know.

OPT-OUT & GO GREEN
Do you prefer to *not* get a mailed calendar? You can OPT-OUT of our calendar mailing by contacting us as listed below.

EXTRA CALENDARS
Need an extra calendar for home or business?
While supply lasts, we will put your name on an extra calendar and hold it for your pick-up at the American Insurance office closest to you.

CONTACT US
Just contact us to OPT-OUT or request an extra calendar. Email Community@Am-Ins.com, text (208) 518-0823, or call (208) 413-6242 and tell us.

Thank you for your business!

Expanding Customer Service

American Insurance has worked hard to overcome the difficulty encountered by businesses, large and small nationwide, to find qualified workers and solve short-staffing problems.

Our efforts in 2024 were challenging and made worse by the inflation of property premium rates that prompted increased requests to re-quote and re-shop policies for relief, overloading current staffing. (more on page 2)



Philip Sullivan, CIC
Vice President,
PL Manager

Expanding Customer Service (continued from page 1)

We are happy to announce we have hired additional agents and made personnel changes that will help us provide more timely service to you in 2025.



Tiffany Elder has been promoted to Personal Lines Assistant Manager

Tiffany has taken on this new role to help train personnel, monitor their performance and foster our values of excellence in customer service. She has been a licensed Agent since 2010 and was Personal Lines Operations Manager for a previous employer in Coeur D Alene, ID. Customer service and client relationships are her number one priority in the Insurance Industry. Tiffany has received Personal Lines achievement awards from Safeco as well, as being a frontline foundation recipient.

Introducing Morgan Ennis, Personal Lines Service Agent



Morgan is a licensed Property-Casualty Agent and is joining the sales/service team for Personal Lines (PL) for auto, home, renters, landlord properties,

motorcycle, RVs, ATVs, boats and personal umbrella liability. Morgan will be assigned a portion of our current customers to redistribute the workload and shorten response times for all PL agents. In 2025, you can count on Morgan to provide prompt service with new business quotations, policy changes, claim assistance and other policy service needs.

Thank You!

2024 Food Drive Results

Your generous donations as Hometown Business Partners, employees, and individuals set a **new record** for food donations.... **\$19,598 lbs.**

That's nearly 10 tons of food! Together we have made a huge difference in our communities to relieve food insecurity.

Holiday Closures

- FRIDAY DEC. 13TH - 1PM
- TUESDAY DEC. 24TH - 12PM
- WEDNESDAY DEC.25TH
- TUESDAY DEC. 31ST - 3PM

HAPPY HOLIDAYS TO ALL

ANNUAL HOMETOWN BUSINESS FOOD DRIVE

Thank you to our Hometown Business Partners!
 American Insurance partnered with 80+ local businesses, their employees, and individual donors to collect a new record amount of 19,598 lbs. to benefit our local food banks! (cash @ \$1/lb equivalent)

<p>9,536 lbs. + \$1,610</p>	<p>1,454 lbs. + \$1,050</p>	<p>3,748 lbs. + \$2,200</p>
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HOMETOWN BUSINESSES/PARTNERS SUPPORT OUR COMMUNITY

<p>LEWISTON PARTNERS 2kidsfromLewiston A&B Foods Alpine Vision Center American Insurance Assist 2 Sell Discovery Real Estate Bay Equity Blondie's Beauty Bar Bryden Canyon Golf Course CA Financial Services Carmel Minogue CPA Century 21 Price Right Realty Christensen Orthodontics Dan's Helping Hand Deranleau's of Lewiston Dr. Mark Sheppard's Dental DZ Designs Early Bird Supply Erb's Ace Hardware Excalibur Auto Repair Express Employment Pros</p>	<p>Garlinghouse Memorials Grocery Outlet Happy Day Catering Headmasters School of Hair Design Hells Canyon Grand Hotel Idaho Central Credit Union King Services LC Smiles Family Dentistry Lewis Clark Auto Sales Lewiston Tribune Luper Automotive Northwest Engraving Oral & Facial Surgery Peak Physical Therapy Precision Signs PrintCraft Printing RD Electric Red Wolf Golf Course Rogers Subaru Ruddell Chiropractic Simon Audiology & Tinnitus Skelton's Carpet One</p>	<p>Southway Animal Clinic Steiner's Electronics Sylvan Furniture The Owl Southway Pharmacy Twin River Bank Welenco Stove Store</p> <p>CLARKSTON PARTNERS 2kidsfromLewiston Disaster Response Early Bird Supply Edward D Jones Lazer Heating & A/C Living Waters Lawn & Landscape Meyers-Folsom Dental North West Design Rick's Family Foods Rustebakke Veterinary Sunrise Home Center The Owl-Tri State Pharmacy Twin River Bank</p>	<p>MOSCOW PARTNERS Alpine Vision Center American Insurance Anonymous donor (\$1,000) Aspen Park of Cascadia Classic Wood Floors & Carpentry Deranleau's Appliance Furniture Center Idaho Central Credit Union, JackJack's Diner Latah County Title Co Latah Credit Union Moscow Chamber of Commerce Moscow Food Co-Op Norm's Custom Glass Oral & Facial Surgery in Pullman Spence Hardware & Supply Superior Floors TKL Electric</p>
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Together your hometown businesses and their employees are the backbone of our communities with donations and support all year long.

Wishing you a Merry Christmas and a Happy New Year