

Spring 2018



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CYBER CRIME

How to Win the Cyber Battle



Nearly every week we hear of another major data breach or ransomware attack – lately Equifax and City of Atlanta. It is highly likely that the personal information of every American adult is now available on the dark web and is being sold to various identity theft criminal enterprises slowly but surely. **This turns the tables from only prevention methods to pro-active credit and account management.** You may not have been inconvenienced by fraudulent credit card charges or identity theft crimes yet but at some point you likely will be. When it happens, you will want all the help you can get.

AMERICAN INSURANCE recommends both prevention and protection for Identity Theft.

- ◆ **Free Document Shredding Event** - To prevent crimes of opportunity continue to safeguard and shred sensitive personal documents. See details below.
- ◆ **Identity Recovery Insurance** - For as little as \$1 per month you can add this valuable protection to a Homeowners Insurance policy available at American Insurance. Coverage includes the personal assistance of an identity recovery specialist and payment for restoration related expenses.
- ◆ **Consider "freezing" your credit** at all three credit agencies and/or engaging a credit monitoring service.

FREE DOCUMENT SHREDDING EVENT (M-F April 16 –20)

You are invited to our 3rd Annual Shredding Event for customers.

Bring your sensitive personal or business confidential documents for free shredding. Deposit your documents in a locked, secure bin that will be shredded under the NAID AAA Certification Program by Lewis Clark Recyclers of Lewiston, ID. No one will see your documents and they will be held under secure conditions until shredded. Guard against identity theft by keeping sensitive documents out of the trash.

WHEN? Monday, April 16th through Friday, April 20th between the hours of 8:30am and 4:30pm

WHERE? **Lewiston office**, 55 Southway Ave (at the roundabout)
Moscow office, 203 E 3rd St (next to Moscow Realty)

WHAT? Old tax returns, medical records, bank or credit card statements and offers of credit – anything with personally identifiable information.

QUANTITY? Limit is one box (banker box size) or about 20 lbs. by weight of paper records per person or household address.

QUESTIONS? Call Stephanie, at 208-413-6242 for more details.

RESTRICTIONS? **Please remove thick metal clips but staples and regular paper clips are OK.**



Customer Service Reviews

Leesa Semler, of Moscow, ID, shared,

"I am very satisfied. I was interested in getting new and updated insurance, and Aimee (Martinez) saved me over \$700 a year with my new and better policy. She was very prompt and got back to me in a timely matter. She was very professional and I would recommend her to everyone!"

Cristi Dawson, of Lewiston, ID, shared,

"Our car insurance increased significantly this year. I emailed Tina (Heitmann) and she found new coverage for us that cut our costs nearly in half! Every time we contact her with a question or concern, she is very responsive and never fails to resolve our issue. We really appreciate having Tina as our contact person. Thank you!"

Bonnie Graham, of Rathdrum, ID, shared,

"I am very satisfied after I contacted Shelly Abel because she is my daughter's agent. Shelly was very prompt in getting me accurate quotes and saved me a lot of money with additional coverage. She is friendly and explains insurance information so I can understand it. I am happy we chose her."

Thank you for your kind comments!

Make or read reviews at www.Am-Ins.com

www.facebook.com/AmericanInsurance/

Will Freezing My Credit Affect My Insurance Rates?



Philip Sullivan, CIC

The 2017 data breach of Equifax, one of the three largest US credit bureaus, was reported to have affected as many as 145.5 million US consumers.

As a result, many consumers have chosen to place a "freeze" on their credit to guard against identity theft.

A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. But, there is a down-side...using a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a new loan, credit, mortgage, government benefits and insurance.



Insurance Scores

Your credit score is used by virtually all insurance companies to create a unique "insurance score" as one of the predictors of loss experience. This is done at a data level at the insurance company, so insurance company employees and insurance agents do not

have access to any personal credit information.

For consumers who have placed a freeze on their credit, it has the potential to negatively affect their premiums for personal auto, homeowner, condo, mobile home, manufactured home and renter insurance. To protect these consumers, Washington state insurance regulations do not allow insurance companies to raise your premiums solely based on your frozen credit information.

How will I know if my insurer raised my premiums because my credit is frozen?

Insurers are required to notify consumers if their credit history affects their insurance premiums. So, if you receive an adverse action notice and you notice a big change in your insurance premium, you should call your agent to find out exactly why your premiums went up. If you are told it's because your credit information was not available, you can temporarily unfreeze your credit to allow the insurance company to see your credit information.

AMERICAN INSURANCE is not finding this to be a widespread problem yet. If you notice a problem please call us and our agents will work closely with you to correct the rate problem so you pay the lowest premium available.

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Shawn D Sullivan, CIC
Vice President

Cyber Liability Business Insurance

Should I insure this new business threat?

A data breach at your business creates immediate and serious legal liabilities and exposes your good customers/clients to identity theft.

Regardless of the size of your business, federal law and most states now require you to immediately notify every person effected by the breach. And, it doesn't end there. You will need to pay for computer forensic services to identify the extent of the breach, which records were compromised, discover how your records were breached and make the necessary security changes to prevent another breach. You will need to pay for legal services to defend you from individual and/or class action lawsuits. You will need a crisis management plan of action and help with the public relations nightmare created by the breach, and you will need to buy extra advertising to reassure your customers and rebuild your image of trust. The disruption to your normal business activities along with significant extra expenses can cripple even the best business enterprise. Insuring your cyber liability risk for a small, manageable premium is smart risk management.

Cyber Liability Insurance – Only in the last few years has new insurance developed to cover data breach / cyber liability claims. Companies that rely on Commercial General Liability (CGL) forms, the most common liability policy form, to cover this cyber exposure will find that no coverage will apply to their loss. AMERICAN INSURANCE has access to Data Breach and Cyber Liability policies from a variety of insurance companies. We now have cyber coverage available for smaller businesses under a Business Owners Policy form. The coverage and limits are scaled down for small business needs at premiums under \$250 per year. Larger business enterprises will need coverage tailored to their specific needs.

Contact us at AMERICAN INSURANCE for more information and a free quotation. Call 208-746-9646 today!



What do you know about cyber security?

True or False Quiz

To help you understand the importance of cyber liability and data breach coverage, we've shared a quiz for you about Cyber Security issues. How much do you know about cyber attacks?

1. More than 50% of all small U.S. businesses have reported cyber attacks. (T or F)
2. Only 48 states require notification of security breaches involving personally identifiable information. (T or F)
3. Large government agencies are the most common targets for cyber crime. (T or F)
4. 95% of all data breaches result from criminal or malicious attacks. (T or F)
5. The average number of days it takes an organization to identify a data breach is 30. (T or F)

Check your answers on page 4.



New Medicare Cards Starting in April 2018

Seniors and others who use Medicare benefits will have a new ID number soon.

The Centers for Medicare & Medicaid Services (CMS) is working on a fraud prevention initiative that removes Social Security numbers from Medicare cards to help combat identity theft and safeguard taxpayer dollars.

The new cards will use a unique, randomly-assigned number called a Medicare Beneficiary Identifier (MBI), to replace the Social Security-based Health Insurance Claim Number (HICN) currently used on the Medicare

card. CMS will begin mailing new cards in April 2018 and will meet the congressional deadline for replacing all Medicare cards by April 2019.

(Image: Centers for Medicare and Medicaid Services)



Inside this issue:

- ▶ Free Shredding Event !!!
- ▶ How to Win the Cyber Battle
- ▶ Should I Freeze My Credit?
- ▶ What Customers Say
- ▶ We Insure Fun
- ▶ Cyber Business Liability Insurance
- ▶ Cyber Security Quiz
- ▶ New Medicare Cards Coming!

CURRENT RESIDENT OR

From page 3 - Cyber Security Quiz Answers: 1. True, 2. True, 3. False, 4. False, 5. False.

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Insurance rates are constantly changing and over time your rates may become uncompetitive in relation to what is now available in the marketplace.

- ✓ When insurance rates jump up too much - **call us first.**
- ✓ If you think you've found a better deal than your current policy with us - **call us first.**
- ✓ When you just want to find out if there is a better deal - **call us first for a Marketplace Double Check.**

Looking for lower insurance rates?

Free Quotes!

✓ **MARKETPLACE**
 ✓ **Double Check**

- **AUTO**
- **HOME**
- **FARM**

We shop dozens of America's largest independent insurance companies to find you the best price and coverage we have available in the marketplace right now.

- **BUSINESS**
- **MEDICAL**
- **LIFE**



Shawn D. Sullivan
CIC - VP

"When Insurance Companies Compete YOU WIN!"



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