

Spring 2019



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The Gavel has Passed to the 4th Generation Three year transition plan announced



Shawn D. Sullivan, CIC, began serving as President of American Insurance effective Jan. 1, 2019. The announcement was made at the agency's Dec. 14th annual staff meeting.

Shawn represents the fourth generation of Sullivans to serve as president of American Insurance, now in our 97th year of business. American Insurance is a locally owned and family operated independent insurance agency established in 1922.

Shawn (pictured left) received the ceremonial passing of the gavel from his father, John B. Sullivan (pictured right), who had served as president since 1996.

Shawn Sullivan joined American Insurance 25 years ago in 1994 after graduation from the University of Idaho. He has built up a large clientele and is a licensed agent for all lines of insurance. Shawn is experienced in every type of personal and business insurance – auto, property, liability, crime, inland marine, bonds, and workers compensation. Shawn has managed the Moscow branch office since 2005 and now will provide the vision and strategic planning for American Insurance. (cont pg 3)

FREE DOCUMENT SHREDDING EVENT (M-F April 15 –19)

You are invited to our 4rd 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 15th through Friday, April 19th

between the hours of 8:30am and 4:30pm

WHERE? Lewiston office, 55 Southway Ave

Moscow office, 604 S Washington St

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; business limit - 2 boxes or about 40 lbs.

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

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



Customer Service Reviews

Connie Kopp, of Lewiston, ID, said, "I called **Shelly Abel** to inquire about changing my homeowner's policy. I am glad that I called. Now my insurance is straightened out, and we have added an auto policy as well, which gives us a discount. Shelly was professional, polite, and a pleasure to work with!"

Carole Schroeder, of Lewiston, said, "I am very satisfied. **Natasha (Sullivan)** is an exceptional employee. Friendly, knowledgeable, and with a "carry-through" work ethic. I think, from our business encounter, that Natasha is an excellent employee for American Insurance. You're lucky you found her."

Katie Freeman, from Lewiston, said "I had no idea how to go about getting health insurance. **Dave Root** at American Insurance helped walk me through the entire process. He was on top of all of the paperwork and did for me what I was not available to do so myself. Dave found me a policy that suits all of my needs and is very affordable. I'm very satisfied with his help."

Bev Gilliam, of Culesac, ID, said, "I am very satisfied. (**Tina Heitmann**) has been very helpful in changing everything for our farm and auto policies. She answered on my first call and worked on getting the best price for us."

Thank you for your kind comments!

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



Uninsured Motorist Coverage Now Required 3 types of coverage available



Philip Sullivan, CIC

About one out of every eight cars on the road do not carry the required auto liability insurance. That means your odds of needing coverage from your own Uninsured Motorist coverage is high. So high that both Idaho and Washington states now require that all auto insurance policies include uninsured motorist coverage (UMBI), in an amount equal to the policyholder's chosen public liability coverage limit for bodily injury, unless this coverage is waived in writing by the policyholder.

REVIEW THE THREE UM COVERAGES & LIMITS: Although most of our policyholders already comply with this regulation, it would be a good idea to review the UM limits on your auto policy to make sure they match your liability limits. Also, there are actually three types of UM coverage specifically designed to protect you and your family under three different circumstances.

- ◆ **Uninsured Motorist (UM) insurance** – Also known as Uninsured Motorist Bodily Injury (UMBI) insurance, this coverage is required unless waived in writing and will pay for you and your passengers' medical bills and other compensation if you're involved in an accident with an uninsured motorist who is at fault. UM coverage also pays if, as a pedestrian, you are hit by an uninsured driver, or if you're the victim of a hit-and-run accident.
- ◆ **Underinsured Motorist (UIM) protection** – An at-fault driver may have liability insurance, but their policy limits do not cover the full extent of the bodily injury claims for you or your passengers. UIM insurance will cover the "underinsured" shortfall up to your own UIM limit.
- ◆ **Uninsured Motorist Property Damage (UMPD) coverage** – Remember, UM and UIM covers bodily injuries, **not** damage to your car or property. So, for your vehicles without collision coverage, you need UMPD coverage to pay for physical damage caused by an uninsured driver or a hit-and-run.

If you have questions about Uninsured Motorist coverage or any question about your auto insurance please, contact us for a review with your Customer Service Agent.

Welcome Natasha Sullivan

Personal Lines - Customer Service Agent

We were looking for someone who would be naturally helpful, friendly and courteous for customer service as well as organized, detailed and prompt with great computer skills. We discovered we already knew someone who demonstrated all the right skills - and found her in our own family!

Natasha (Tasha) Sullivan joined our Lewiston customer service team as a Personal Lines Agent last September. Tasha is assigned to our customers with last names from N to Z for sales and service of auto, home, boat, motorcycle, RV & ATV policies. She handles billing questions, policy changes, new quotations, claim reporting or any policy service need.



Tasha came to us with experience gained from work in banking and retail. She is married to John's youngest son, Adam Sullivan, who is Clarkston store manager at Inland Cellular. They live in Lewiston and have two children, Eddison (6) and Emerie (2).



John B Sullivan, CIC
Chairman/CEO

How I Locked Up My Computer Network

The email scams that target small business

I fell victim to a ransomware email scam in 2015 and want to share my story so you won't make my mistake.

Here's how it happened to me...

Like most small business owners, I was working after hours. I was reviewing recent emails I had received from applicants for a job opening I had posted. One of the emails said "Job Application" in the subject line and in the email body it just said "Attached is my resume." At the time I thought it was strangely brief but it had a Word document attached.

So, during one thoughtless busy moment, I clicked on the attachment and it opened with an error message that said to click on a corrective link to see the message. I clicked on the link but the message never loaded up so I closed the email and went on to other things.

The next day, our local internal network started having problems. We alerted our IT resource who investigated to find that our network had been infected by a ransomware virus that was encrypting our files. Then came the ransom email that read "pay us \$1,000 and we will provide the encryption key to unlock your files." Loss of data could be devastating to any small business. In our case, only our local administrative files were locked up - no customer account data was affected which is cloud based. We didn't pay the ransom but lost some time and money restoring our network with our own back-up.

Did I feel dumb? YEP! Stay alert as email scams are constantly changing including emails that are addressed directly by name to you or a staff member. There are literally billions of cyber "hooks" floating through the internet space. Small fish (small employers) are the most vulnerable to get caught – especially by various email scams.

FREE REPORT: Contact us to request the *2019 Cyber Claims Digest*, an analysis of 2018 Cyber Claims Data from NAS Insurance. To protect your business data, customer information and your operations from cyber crime you may want to consider Cyber Insurance. For more info or a quotation talk with your American Insurance agent.



Here's what I didn't know that would have prevented this type of email scam.

- 1) **If something seems off – STOP!** Just stop and refer the problem to your IT support.
- 2) **Pay attention to the "to and from" email addresses.** Cyber criminals harvest your website email addresses. In my case, they simply used the very common website email format of info@yourdomainname.com. If I had noticed that the email had come to that address, I would have known it wasn't a legitimate job application.
- 3) **Don't click on unfamiliar attachments.** WannaCry ransomware was detected on over 160,000 unique IP addresses worldwide in just four days.
- 4) **Educate all your employees** to follow items 1 through 3 above.

The Gavel has Passed (Cont Pg 1)

The agency has 20 employees in two offices with insurance customers in seven western states. Shawn will continue to split his time between Moscow and Lewiston to best serve his customers. John Sullivan continues to work and has taken the title of Chairman. He will continue to service his select clients while shepherding a progressive transition plan over the next three years.

"I'm filled with a mixture of pride, gratitude and high confidence in the future," John said. "But, mostly I just feel lucky! I'm really excited to have the new vision and energy that Shawn brings to American Insurance that will benefit our customers, employees and insurance company partners. We will continue to meet every business and professional challenge."

John's son, Philip J. Sullivan, CIC, was named Vice President of the Agency. He will continue as Personal Lines manager with added duties of operations management.



Philip, Shawn, & John Sullivan



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CURRENT RESIDENT OR

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We need to work together.

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.**

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 ✓ **Double Check**

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Shawn D Sullivan, CIC
Agent/President

"When Insurance Companies Compete YOU WIN!"



Call Now 208-746-9646 ~ 208-882-8544

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