



Spring 2010

The Most Referred Name in Insurance?

We are! Thanks to you – our loyal friends and customers.

We're There When you Need Us Most!

- We work for you!
- We are Independent!
- We are your advocate!
- We monitor the insurance marketplace!
- We have direct company authority!

Over 400 Customer Referrals

AMERICAN INSURANCE has received over 400 customer referrals in the first quarter of 2010. Thank you for spreading the word that "for the best rates on auto & home insurance and excellent service, go to American Insurance".

\$\$\$ Referral Rewards \$\$\$ (see details on page 4) is our Customer Appreciation promotion to say thanks and reward you and your referrals with Gift Cards just for quoting with us. Encourage your referrals to get quoted because nearly all will save money at American Insurance like Ray and Dede Heimgartner. (see below)

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Enter to WIN

42" Flat Panel TV
Ask us for details

\$ Referral Rewards \$

INSURANCE for Every Need!

Auto
Home
Business
Bonds
Workers Comp.
Medical
Life



Agent Tina Heitmann reviewing coverage with Ray & Dede Heimgartner and son Zac.

We quoted and saved \$462

over Farmers Insurance

Ray and Dede Heimgartner story...

"We were referred by our friend Wendy McConkey to AMERICAN INSURANCE. We felt our premiums at Farmers Insurance were too high and we were frustrated by the lack of details and attention we received from our Farmers agent. What a difference when we came to American Insurance! We would like to thank you for having.. (continued on pg 3)

My house was on FIRE!

Becky Taylor story...

Sat., January 9, 2010 – "It was a cold winter day so I started up the pellet stove and was sitting in the living room watching TV. Around 5:30pm I saw heavy, black smoke coming from behind the pellet stove. (continued on pg 2)



Agent, John Sullivan views fire damage with home owner Becky Taylor & her grandson, AJ Vigil, Age 12.



Policy Review meeting with agent, John Sullivan, Becky Taylor & grandson, AJ.

We work for you!
CLAIMS
We are your advocate!



Comments or Questions ?
Contact:
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or 1-800-735-6355



Agent, Philip Sullivan (right) presents check to Jim Kubiak (left), President of Board, Boys & Girls Clubs.

My house was on FIRE! (continued from Pg 1)

I grabbed AJ, my grandson, and we left the house immediately. I called 911 from my cell phone. I could see that my house was on fire on the outside wall where the pellet stove was vented. Three fire trucks from the Lewiston Fire Department roared to my house within 2 or 3 minutes. All I could do was watch as the firemen poured hundreds of gallons of water on the fire and broke out every window to vent the smoke”.

We're There When You Need Us Most!

SAT 8:30PM - 24/7 On-call agent, John Sullivan.

Becky called me about 8:30PM. She told me what had happened. The fire was out and they had saved most of her house. I asked if anyone was injured and if she had somewhere to stay the night and she said she was going to stay with her son. Becky was fine but tired and I could tell she was in shock. I consoled her and was very sorry for her loss. I reassured her that this was a covered loss and everything was going to be handled quickly. I was here to assist her every step of the way... she is not alone. There was nothing more that could be done that night. We agreed to meet the next day at her house at 12 noon. Then I set in motion our major claim protocols.

What we do for you after a major claim

- ✓ Verify and review insurance policy coverage.
- ✓ Claim reported immediately to insurance company.
- ✓ Company adjuster and claim number assigned.
- ✓ Emergency funds authorized for accommodations, clothing, food, etc.
- ✓ Urgent services authorized to protect and preserve the property.
- ✓ Restoration services authorized to extract water, remove and inventory contents.
- ✓ Review insurance policy coverage and claim process with insured.

Claims are Personal

I've enjoyed to getting to know Becky better because of this claim. I learned that Becky lost her husband, Cliff, 2-1/2 years ago to a sudden heart attack at age 66. When this fire loss happened she said to herself, "Now Cliff is really gone. I've lost pictures, personal items and even the building projects at home we did together over the years." A fire loss often brings with it shock, a personal sense of loss and a measure of grief. I made sure Becky didn't face this alone.

Like the construction process, it will take time to heal. Soon Becky will have a nicely remodeled and restored home, new contents, and updated heating system. Handling claims is a very personal process. Nothing gives me more pleasure than helping our customers. It felt good to have Becky say "thanks for being there, explaining what I need to do and what to expect, and helping me through this difficult time."

COMMUNITY SERVICE

Agent, Philip Sullivan, presents \$20,000 to Boys & Girls Clubs

AMERICAN INSURANCE wants to recognize our agent, Philip Sullivan, for his community service to the Boys & Girls Clubs of the Lewis Clark Valley. Philip is Treasurer of the Club's Scholarship Committee that

raises money to provide scholarships for low income children so they can participate in various Club programs. The scholarship committee sponsors three annual fund raising events – *Thunderbird Golf Tourna-*

ment, Keep the Ball Rolling and Christmas Tree Pickup (Philip served as lead chairman). Congratulations to Philip who presented the \$20,000 check on Jan. 29, 2010 at the Boys & Girls Club's annual banquet.

HEALTH CARE REFORM

In Brief: Patient Protection and Affordable Care Act

President Obama signed into law on March 23, 2010 **H.R. 3590**, the *Patient Protection and Affordable Care Act*. This sweeping and controversial reform law includes many provisions that will impact employers, employees and individuals. Many of the Reform Act's provisions take effect in 2013, 2014, or later years, or are gradually phased in. Some provisions, however, become effective immediately or within a short time.

AMERICAN INSURANCE is your resource for medical insurance products and information. Our Benefits Department is here to help employers, individuals and retirees manage the cost and select the best insurance plans from among the many insurance companies we represent. For more information we invite you to call: Tim Gleason, Benefit Department Manager 208-746-9646 or 800-735-6355.

- ◆ A temporary national high-risk pool will go into effect within 90 days of enactment.
 - ◆ Restrictions on insurers regarding lifetime limits, excessive waiting periods (over 90 days), rescissions, and pre-existing condition exclusions for children.
 - ◆ Limitations on insurers' ability to impose annual limits on the dollar value of coverage as determined by the Secretary of Health and Human Services.
 - ◆ New insurance must pay the full cost of specified preventive care.
 - ◆ Children can stay on their parents' insurance policies until they are 26.
 - ◆ Starting in 2011, health insurers must make rebates to enrollees if loss ratios are lower than specified levels.
 - ◆ Effective January 1, 2011, contributions to employee flexible spending accounts will be limited to \$2,500 per year.
- Source: Proskauer Rose LLP, excerpt from Health Care Reform Has Arrived/client alert March 23, 2010.

We quoted and saved \$462 over Farmers Insurance

Ray and Dede Heimgartner story... (continued from page 1)

"We would like to thank you for having Tina Heitmann on your staff. We feel as though Tina is now our friend. She went out of her way to make us feel comfortable. She did everything possible to fully explain our coverage to us so that we could understand it. By the time she was done, all our questions were answered and we felt welcome to ask more at anytime. Tina has bent over backwards for us and our service challenges with Farmers Insurance. She said it was her job to handle closing out our Farmers accounts. She made all the calls and we haven't had to lift a finger.

We finally feel that we were able to see all our options and be covered the way WE want to be covered. It was a thrill to cover our ATV's and our boat for the first time and be able to afford it. Thank you for Tina! We look forward to working with her for years to come."

Letter from Ray & Dede Heimgartner

Our coverage now fits our budget much better.

Tina handled the transition from Farmers and secured our refund checks!

\$\$\$ Referral Rewards \$\$\$ - 1st Quarter Winners



Winner Jan Mallory of Lewiston.

Winners were drawn on March 1st for our quarterly consolation prizes. Congratulations and gift cards were presented to:

- 1st Place – Jan Mallory \$50
- 2nd Place – Carol Curtis \$25
- 3rd Place – Melanie Gideon \$25

More winners will be drawn in June and September leading up to the **Grand Prize drawing to win a 42" flat panel HD-TV in November 2010!** Thank you all for your kind referrals.

Sully's Sillies



A spunky old broad and her husband were sitting in the living room when he turned to her and said, "Just so you know, I never want to live in a vegetative state, dependent on some machine. If that ever happens, just pull the plug."

"OK," she said. And she unplugged the TV.

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



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

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

Help us spread the word about our great insurance rates and personal service. **Who do you want us to send an invitation to quote & save?** Everybody appreciates a good deal. For every qualified referral you provide, your name is entered into our drawing to win the "Grand Prize" - a 42" flat panel TV. And, for every qualified referral that receives a preferred quotation you **both** receive Gift Cards. No purchase is necessary. *Email American@AmericanInsuranceID.com for complete rules.



ENTER TO WIN - Your referrals are your entries!

1. _____
2. _____
3. _____

Fax, Email or Mail referral names to AMERICAN INSURANCE

Who Do You Know....

That is responsible and stable like you?

- ⇒ family, friends, neighbors, co-workers who live in the local area
- ⇒ from your Christmas list
- ⇒ from your email & phone contacts
- ⇒ from your Church, Civic Group or Club
- ⇒ from work or customers

Give a Gift \$ / Get a Gift \$

Give an invitation to quote & save on auto or home Insurance.

Get - \$\$\$\$

Quotation Prizes are:

- \$10.00 Gift Card for them just for quoting
- \$ 5.00 Gift Card for you for each quoted referral



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Look Inside:

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1st Quarter Winners

This newsletter is published periodically by American Insurance to bring important news about insurance and safety to our clients. The content of this newsletter is taken from sources which we believe are reliable but are not guaranteed to completely state all available information. This newsletter provides general information and is not intended as a substitute for professional legal, financial, or insurance counsel for individuals.