



IN OUR 83rd YEAR - DEC 2005



WELCOME PALOUSE !

Now Serving the Quad-Cities from Lewiston & Moscow

We welcome our many new customers on the Palouse and wish everyone a very Happy Holiday Season! 2005 has brought us hundreds of new friends and customers in Moscow, Pullman and surrounding communities with the purchase of Remington Insurance Agency (formerly Moscow Insurance).

Thank you for your kind reception of our staff at AMERICAN INSURANCE - Remington Branch Office and we look forward to serving your insurance needs in the new year.



George Remington III welcomes Shawn Sullivan

Enclosed you will find our annual holiday gift calendar – AMERICA! with pictures that celebrate our great American heritage. This is “the calendar that gets used”. Your 2006 Appointment Calendar has space to keep notes on your important dates all year long. We hope you will find it useful. And, additional calendars are available while supply lasts at our office nearest you.

- *More New People
- *More New Companies
- * Even More New Choices



Putting up the American Insurance Sign.

In last year’s newsletter I wrote to you about our new people, new companies and new insurance policy choices. That momentum has continued to produce **unprecedented growth in 2005**. Since last year American Insurance has grown from 14 to 18 employees; we have added four new insurance companies – Great American, Liberty Northwest, Unitrin Property Casualty and American Farmers & Ranchers Mutual; each with their own specialized product niche.

We now directly represent dozens of top insurance companies with access to hundreds more. This provides you, our customer the assurance of the best protection and the lowest rates possible.

Remember to “think American” first for every insurance need – auto, home, boat, RV, ATV, farm or ranch, businesses of every kind, workers compensation, bonds, group & individual medical insurance, Medicare supplements, long term care, group & individual life or disability insurance – *“if it’s called insurance, we do it!”*

Thank you again for choosing AMERICAN INSURANCE. It is our privilege to assist you with any and all insurance needs in 2006 and the years to come.

Merry Christmas & Happy New Year!

The Sullivans and Staff



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~INTRODUCING OUR MOSCOW STAFF~



Shawn D. Sullivan, CIC
Agent - Property-Casualty /
Life-Health
Branch Manager

Shawn is a Certified Insurance Counselor and licensed agent for all lines of insurance with 12 years experience. He provides professional advice and service for business insurance whether large or small and every kind of personal insurance need. Shawn splits his time between Moscow & Lewiston to best serve his customers. You can count on Shawn to provide you with complete insurance protection from among our many insurance companies at the lowest prices available anywhere.

ShawnS@AmericanInsuranceID.com



Stephanie Remington-Dill
Commercial Lines Service
Agent

Stephanie provides service on all business insurance accounts including underwriting new business, renewal processing, policy change requests, billings, requests for certificates of insurance and business auto liability cards. She is the daughter of the late George Remington, Jr. and has worked in various capacities in the agency for her family since she was 12 years old. She now is a licensed insurance agent with 7 years of full-time insurance experience.

StephanieD@AmericanInsuranceID.com



Jessica Nelson-Sellers
Personal Lines Service Agent

Jessica provides service on all personal insurance accounts including quotations and issuing new auto and home insurance, policy changes, billing inquiries, and auto liability cards. She is a licensed insurance agent with 3 years experience.

Call on Jessica for any personal insurance need.

JessicaS@AmericanInsuranceID.com



Shannon Hicks
Receptionist and Personal
Lines Support

The friendly voice you hear when you call our Moscow office is Shannon. She recently moved to Moscow from Boise where Shannon worked for another insurance office. Shannon is our receptionist and handles administrative duties in the office. She takes customer payments and provides support services for other staff members.

ShannonH@AmericanInsuranceID.com

John B. Sullivan, CIC - President 28 Years
Agent - All Lines
JohnS@AmericanInsuranceID.com

David E. Root, CIC - 24 Years
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Carmen Johnson - 6 Years
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Lewiston Office



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Jackie Peterson - 42 Years
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Helen Duman - 25 Years
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Melani Roach - 15 Years
Bookkeeper
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Jodie Iverson - 1 Year
Receptionist/Agency Support
JodieI@AmericanInsuranceID.com

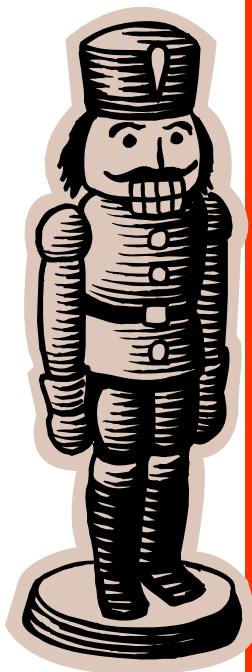
MEDICARE PART D - by Tim Gleason, Benefits Specialist

The Benefits Department at AMERICAN INSURANCE has taken the lead in helping both Idaho and Washington area seniors understand and enroll in the new Medicare Part D prescription drug coverage. Dozens of interested seniors have attended our seminars. We continue to hold regular weekly meetings and workshops to provide our customers and the interested public with the information they need to make a good individual decision. If you haven't yet done so, please call us to be included in our next workshop (see box below for information).

This landmark change in Medicare begins on January 1, 2006 and provides for Medicare Part D, a very important new prescription drug benefit available to Medicare eligibles. Coverage is not automatic for most people. To begin coverage you must enroll in a plan provided by an insurance company or other private company that is approved by Medicare in your state. We have reviewed the various plans and have chosen to represent the plans that we feel provide the best coverage and lowest price for our area. We represent Regence BlueShield of Idaho (ID residents), Mutual of Omaha – Advantra Rx (ID & WA), and Humana Health (ID & WA). Anyone covered by Medicare can take advantage of this benefit, which will be of significant value in providing insurance for prescription drugs – both generic and brand name. We urge all people with Medicare to consider this new coverage.

There are two important Open Enrollment time periods to be aware of. The first is now until December 31, 2005 which is an open enrollment period for Medicare eligibles to enroll in a Medicare Part D drug plan offer by an insurance company to be effective January 1, 2006. The second time period is from January 1, 2006 until May 15, 2006 for new enrollments with later monthly effective dates and **one time** changes in plans if previously enrolled. After May 15, 2006 there is a substantial and increasing premium penalty to enroll. Then you must wait until the Open Enrollment re-opens between November 15th and December 31st annually.

Unfortunately, all this can be very confusing. We are here to give you independent advise and help you choose a plan that fits your individual prescription drug needs and your budget. We look forward to talking with you at a workshop soon.



It's Time To Enroll – MEDICARE PART D – ATTENTION SENIORS – Idaho & Washington Residents

Enroll now for a January 1, 2006 effective date.
(Enrollments after May 15, 2006 are subject to a substantial premium penalty.)

FREE ENROLLMENT WORKSHOP
Tuesdays & Thursdays from 9:00 to 10:00 a.m.
(small informal group meetings)

Let us help you choose a plan that fits your individual prescription needs.
We represent several leading insurance companies
in Washington and Idaho.

Call for reservation and space availability



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**AMERICAN
INSURANCE**
LEWISTON ▲ MOSCOW

746-9646 • 1-800-735-6355
Seminar Location: American Insurance
55 Southway Ave., Lewiston
(Corner of Southway & Snake River Ave.)

CALENDAR LIST (Address Corrections or to be removed from the list) please email Carmen at CarmenJ@AmericanInsuranceID.com or call her at **208-746-9646**.

~ OUR MISSION ~

AMERICAN INSURANCE is Independent and aspires to be the quad-cities leading insurance agency for all personal, business, farm and benefit insurance protection. Our licensed and experienced agents endeavor to know you and discover your unique risk needs; to provide competitive quotations and creative choices using the best policies at the lowest prices; and to enhance our relationship with personal service that is prompt, accurate and caring.

1905–2005 What A Difference A Century Makes

One hundred years ago in the U.S.....

- The average life expectancy was 47 years old.
- There were only 8,000 cars and only 144 miles of paved roads.
- In U.S. homes only 8% had a telephone and only 14% had a bathtub.
- The average wage was 22 cents per hour.
- More than 95% of all births took place in the home.

- The American flag had 45 stars (**Arizona, Oklahoma, New Mexico, Hawaii, and Alaska hadn't been admitted to the Union yet**)
- Crossword puzzles, canned beer, and ice tea hadn't been invented yet.
- There was no Mother's Day or Father's Day.
- Only 6 percent of all Americans had graduated from high school.

*Author – unknown. Internet source. Facts not verified

\$4 Billion For Frozen Pipes!

Claim payments from frozen water pipes for all insurers over the last 10 years has exceeded \$4 billion dollars according to the Institute for Business and Home Safety (IBHS). Water damage claims ruin homes and affect an average of a quarter of a million American families each year. Even though these losses are normally covered by your Homeowners policy the devastating damage and disruption to your life make water loss claims a must to avoid.

When winter temperatures drop below 20 degrees Fahrenheit homeowners need to take extra precautions. Here are some practical ideas to prevent frozen water pipes. Consider temporarily closing foundation vents of crawl spaces (but be sure to re-open when temperatures rise again above freezing), make sure to disconnect outside garden hoses, wrap exposed pipes with insulating sleeves or tape, seal foundation cracks that let cold air in, and take note where water pipes run along outside walls and open the corresponding cabinet doors to let room heat in. If you are going to be gone on vacation during winter make sure your heat is left on and consider turning off your water supply where it enters the house or let a trickle of water run from pipes that are on outside walls. *source: The Insurance Journal

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