



IN OUR 84th YEAR - DEC 2006



WHAT'S ON YOUR MIND

Happy Holidays!

I am please to enclose your 2007 appointment calendar. AMERICAN INSURANCE will mark our 85th Anniversary in business during 2007. Thank you for your continued trust and confidence in our professional advice, superior insurance products, and caring customer service.

Each year I enjoy writing this letter to you – our customers and friends. A predominant theme seems to emerge for each newsletter and in this issue the theme of “safety and security” came to the forefront. As an insurance agent I probably think more about safety and security than the average person. It’s annoying really (just ask my wife). I seem to notice when a driver breaks the rules of the road, or a business leaves a hazard to trip over, or a home doesn’t have smoke detectors. It’s an occupational hazard!

Since 1922 our job at AMERICAN INSURANCE has been to protect the things you value from sudden and accidental loss. Securing the right insurance policy at the right price is one important piece. Keeping our eyes open for new risks to your security is another piece.

Inside this newsletter you will find articles about new risks to your security that concern us all - identity theft, safeguarding personal information, and how we protect your

- Safety & Security?

insurance data. We have responded to these new risks and want to help you with the information and insurance products available to protect you.

BEST WISHES TO YOU AND YOURS THIS HOLIDAY SEASON!

John Sullivan and Staff
AMERICAN
INSURANCE



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~THE CRIME OF OUR CENTURY~

IDENTITY THEFT - New Response

ID Theft has been called “The Crime of the Century”. “The biggest threat today is not someone breaking into your safe or jewelry box or ransacking your dresser drawers. It’s culling through your trash and mail – along with other methods of thievery, compliments of our high-tech world” writes Mike Fillon in a Special Report for Success from Home magazine.

The pervasive and very personal crime of identity theft is high on the list of consumer worries. In a recent study released by J.D. Power and Associates, more than 40 percent of consumers would like their homeowners insurance company to offer coverage for identity theft.

Now, top homeowners insurance companies like Allied, Safeco and Liberty Northwest have answered the call for identity theft protection.

~ 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.

~THE CRIME OF OUR CENTURY~

Identity Theft Protection is now available by endorsement to your homeowners policy. The premium varies from company to company. The coverage is not standardized but most contain the following elements –

- A policy limit (varies) for qualified expenses, no deductible
 - * Attorney Fees
 - * Costs of long distance phone calls, certified mail, executing affidavits, loan re-application fees
 - * Assistance 24 hours a day, 7 days a week to:
 - * Identify fraudulent accounts
 - * Place “fraud alert” on your credit reports
 - * Report the ID theft to the Federal Trade Commission (www.consumer.gov/idtheft/)
 - * Notify credit-reporting agencies
 - * Contact creditors on your behalf
 - * The money and support you need to restore your good name.

Additional annual premium for Identity Theft Protection endorsed to your homeowners policy is under \$ 50.00 per year. For additional information and to sign up for Identity Theft Protection call us and talk with your Customer Service Agent at AMERICAN INSURANCE.

Your Privacy is Our Concern

We do not sell or disclose any public or non-public personal information about our current or former individual policyholders or claimants to any affiliate or any non-affiliated third party other than those permitted by law and only for the purpose of transacting the business of your insurance coverage or your claim.



GUARDING YOUR PERSONAL DATA

Nearly every day we read about a security breach in large company databases that contained personal information of thousands of consumers. AMERICAN INSURANCE has procedures in place to guard the personal data you have entrusted to us.

- Our building is locked and alarmed to prevent security breach
- Computer records are off-site with multiple password protections
- Non-essential personnel are locked out of sensitive computer areas
- Written or printed material with personal information is secured in a locked storage bin and commercially shredded on-site.

We take security seriously and appreciate the trust you have placed in us.

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~SO MANY WAYS TO PAY~

Let me count the ways!

Many insurance companies are introducing new payment methods that are more efficient and will reduce or eliminate your billing fees. Understanding your options may save you as much as \$84 per year in expenses.

SNAIL MAIL METHOD – “Direct Bill” is the usual method for premium payments. That means your premium notices are mailed by the insurance company direct to you and you mail your premium payments by check or money order back to the insurance company before the due date. You can pay all or part of the total premium when due, but must at least pay the required minimum premium.

The Problem? It's expensive for the insurance company to print, mail, receive and process checks. To recover the cost most companies charge a billing fee from \$4 to \$7 per bill. And, if you want to pay monthly that adds up to as much as \$84 extra per year.

NEW PAYMENT PLAN - Flex Check or Checkless Payment Plans

Automatic Monthly Bank Draft Plans: This plan is available for auto and home policy payments with reduced or no processing fees. You can budget your monthly premium payments without writing a check or trusting mail delivery - safe, secure and reliable! With your authorization your premium is withdrawn electronically from your checking account monthly on the day of your choice. If you think an automatic monthly bank draft plan is right for you, please contact us.

URGENT PAYMENT METHODS - Occasionally, you may forget to mail a premium payment check until the due date and need to make an urgent payment. For those rare times your payment may be made at our Agency for immediate crediting to your policy by a new method.

Check Conversion by EFT – Information from your check will be used to make an electronic fund transfer to pay your premium. Funds will be drawn from your bank account immediately. Your check is “VOIDED” and not returned to you unless requested within 60 days.



AUTO ACCIDENT REPORT EXCUSES

“An invisible car came out of nowhere, struck my vehicle and vanished”

“The pedestrian had no idea which direction to go, so I ran over him”

“I thought my window was down but found it was up when I put my hand through it.”

WORDS TO LIVE BY - Drive Carefully. It's not only cars that can be recalled by their maker.

THE PROBLEM WITH LATE PAYMENTS -

When payments arrive late, the insurance company is required by law to send a series of expensive notices to you and any lien holders or mortgagees:

Payment Reminder, Cancellation Notice, and Reinstatement Notice (with late fees of \$5 to \$10)

NO Reinstatement Allowed – reinstatement is denied by the company if two or more cancellation cycles occur in a 12 month period.

Cancellation Consequences – cancellation or non-renewal of your insurance will cause a lapse in coverage and prevent you from qualifying for preferred policy rates with other insurance companies.

Maintaining a favorable premium payment history will reduce your costs, provide you the most favorable rates, and avoid costly lapses in coverage.

Open Enrollment
Nov. 15 to Dec. 31

~ MEDICARE PART D ~

Which plan is best for you?

Take a fresh look! Get independent information about Medicare Part D including choices of plans from several different leading insurance companies.



Call for a personalized review of your prescriptions and the best plans.

746-9646
1-800-735-6355

medical insurance companies. New plans are being introduced constantly. Plans are available for both Idaho and Washington residents.

- * Medicare Supplements (traditional and MedAdvantage)
- * Medicare Part D Prescription Plans (all the best plans)
- * Medical & Dental Plans for individuals and families
- * Group Medical, Dental & Vision Plans for small and large groups
- * Tax favored – Cafeteria, MSA, HRA, and H S A plans

Call us for a review of your current medical plan. New plan options or a rate review may provide substantial premium savings. We look forward to helping you find the best plans and the best rates.

* An Independent Licensee of the Blue Cross and Blue Shield Association



YOU KNOW YOU ARE LIVING IN 2006 when...

1. You accidentally enter your PIN on the microwave.
2. You haven't played solitaire with real cards in years.
3. You have a list of 15 phone numbers to reach your family of three.
4. You e-mail the person who works at the desk next to you.
5. Your reason for not staying in touch with friends and family is that they don't have e-mail addresses.

6. You pull up in your own driveway and use your cell phone to see if anyone is home to help you carry in the groceries.
7. Every commercial on television has a web site at the bottom of the screen.
8. Leaving the house without your cell phone, which you didn't even have the first 20 or 30 (or 60) years of your life, is now a cause for panic and you turn around to go and get it.
9. You start tilting your head sideways to smile. :)

(Source: Internet Author Unknown)

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