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WINTER 2012

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2013 Grand Prize



\$ Referral Rewards \$

Details on Pg 4

INSURANCE
for Every Need!
Auto
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Bonds
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Insurance Is Still Personal!

As we close 2012 and our 90th year in business, one thing remains unchanged – insurance is personal!

You are too wise to trust all the things you value most to a 15 minute phone call and an 800 number. The fact is you can lose everything you've worked for and built with a miscommunication and an uncovered insurance claim. Your best insurance protection comes from building a personal relationship with the insurance professionals you know and trust. We are thankful to be on a first name basis with you and count it a privilege to be your insurance advisor.

Please call on us to discuss any insurance need – auto, home, business, medical or life. Let's talk about how to maximize your insurance discounts - especially package and multi-policy discounts. Again, thank you for the confidence you have place with us!

Happy Holidays – John, Shawn, Philip - The Sullivans & Staff
Our Mission: *"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."*

Discover how easy it is to manage your insurance and stay current with information that can provide you better protection and reduce your premiums. Visit us today at www.AM-INS.com



THREE SULLIVAN GENERATIONS:
Shawn, Philip, Frank "Sully" & John

great to be able to visit face to face and share our history with you. Thank you for sharing your life with us! **See what happened!** Pictures of the staff, visitors, and retired employees are posted on our website. Visit www.Am-Ins.com and click [Our History](#).

Inside this issue:

Insurance is Still Personal	1
90th Anniversary in Review	
Like us on Facebook	2
Health Care Reform	
How Smartphones make smarter claims	3
Savings Tip - The Missing Discount	
CISR - Heather & Leshia	
Win an iPad - Referral Rewards	4
Grand Prize Winner Announced	
Welcome Cassandra Crossler	



90th Anniversary In Review

The Sullivans and staff wish to express our sincerest "thanks and appreciation" for the outpouring of kindness, best wishes and congratulations we received while celebrating our 90th Anniversary. We received phone calls, greeting cards, flowers – and, more than 200 customers, past employees and friends attended our OPEN HOUSE parties at our Lewiston and Moscow offices. It was

Like Us On
facebook 

[Facebook.com/AmericanInsurance](https://www.facebook.com/AmericanInsurance)

Here's what our "friends"
are saying!

- **Dawn Gwordske** - "Now I have another way to stay up to date with my insurance! That is great!!!"
- **Tanys Miller** - "Our agent Helen is just awesome!"
- **Christy Coy** - "Good job American Insurance!"
- **Cindy Graffee** - "Tina is the best insurance representative, She has handled my insurance for 20 years. Thanks for all of your help!"
- **Dawn Heath** - "American Insurance does all of the insurance policies where I work. They are easy to work with, respond quickly to my questions and go that extra mile."
- **Julia Akin** - "Our family has been with you for six years:)"
- **Erin Welch Hocking** - "Great rates and easy to work with!"



News You Can Use Insurance News that Affects You!

HEALTH CARE REFORM - A CLOSER LOOK

The Things You Didn't Know About the Affordable Care Act

It appears that the Patient Protection and Affordable Care Act (PPACA) is here to stay. It survived the constitutional challenge in the US Supreme Court and the electoral challenge with the re-election of President Obama. Now, that we are just a year away from full implementation, it's time to take a closer look and see how this landmark legislation will affect you, your health care and your pocket book.

Employers - First, when you realize that the law does not apply to 96% all of business firms things get simpler. **Only employers with 50 or more full-time employees are subject to the law** so most businesses have no requirements at all. Beginning in 2014, only employers with 50 or more full-time employees will be subject to a tax penalty if they don't provide health insurance.

Individuals - So, the main impact of the Affordable Care Act falls on individuals. **Beginning in 2014, just a year away, virtually every U.S. citizen and legal resident will be required to purchase health insurance or face a tax penalty.** There are only a few exceptions from the individual mandate – religious reasons, undocumented immigrants, incarcerated citizens, members of Native American tribes, and those with family income below the threshold requiring a tax return .

To satisfy the mandate, individuals must obtain health insurance for the entire year through one of the following sources: Medicare, Medicaid, CHIP, veteran's health programs, a plan offered by an employer, or health insurance purchased on your own or through a Health Insurance Exchange that qualifies as a Bronze level plan (60% actuarial value). Many individuals will be eligible for subsidized

premiums through the Health Insurance Exchanges.

The penalty for non-compliance will be phased-in: **2014** - \$95 or 1% of income (whichever is higher), **2015** - \$325 or 2% of income (whichever is higher), **2016** - \$695 or 2.5% of income (whichever is higher).

After 2016 – the penalty will be increased annually by the cost-of-living adjustment. For more details and news articles visit

www.Am-Ins.com and click on the feature HEALTH CARE REFORM. For immediate information as they are posted "Like" us on Facebook – www.facebook.com/AmericanInsurance.



Comments or Questions?

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or 1-800-735-6355

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you to the
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Regence BlueShield of Idaho connects you with Medicare Advantage PPO plan choices that meet your needs and fit your budget.

- Low out-of-pocket expenses
- Preventive dental and routine vision care
- Large national provider network
- **NEW!** SilverSneakers® Fitness Program

Regence BlueShield of Idaho is a Health plan with a Medicare contract. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, co-payments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1 of each year.

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For more information contact
these Regence-certified,
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Mike Everett, Tim Gleason,
and Dave Root

746-9646 or 800-735-6355



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FAQ Frequently Asked Questions Questions? We Have Answers!

HOW SMART PHONES MAKE SMARTER CLAIMS

Smart phones have features that make documenting and reporting auto accidents or any claim quicker and easier. With millions of smart phones now in our hands they are a ready tool to help protect you and your interests after a claim. Here are few ideas on how to use your smart phone features after an accident...

1. **Phone** – call 911 to report your accident to local police and seek emergency medical response if needed. Having cell phone access is a wonderful safety and security device. Call us day or night for claim advice and help. We have on-call agents for after hours and weekend assistance.
2. **Mobile website:** www.m.Am-Ins.com . Put us in your mobile internet favorites for quick & easy access to information and advice.

Mobile Website
m.am-ins.com



Go there now
« what's this?



- Car accident help
- Claim phone numbers
- Recommended apps
- Our contact info
- And much more...

3. **Pictures** – after a non-injury fender bender, take pictures with your phone of the scene. Get pictures of the full scene, then closer pictures of vehicles, damage, license plate, auto id card, the people involved and bystanders before everything gets moved. Pictures will help tell the correct story in a disputed claim.
4. **Video** – you can ask witnesses to tell what they saw happen on video. Have them say their name, address and phone number and then what they saw happen. A witness to an accident or parking lot incident when no police will respond is very powerful for the adjuster to determine liability. Even video yourself while the incident is fresh in your mind.
5. **Email** – you can email the pictures and/or video to us immediately to: info@AmericanInsuranceID.com referenced on our mobile website.
6. **Notes** – type or dictate information into your Notes for future reference. There are lots of creative ways to use your smart phone to make claim documentation and reporting smarter. Email us your ideas to info@AmericanInsuranceID.com

Introducing Forest Hurlbert



Forest Hurlbert, Agent
208-882-8544

AMERICAN INSURANCE is pleased to introduce Forest Hurlbert, our licensed agent for all lines of property-casualty insurance in Moscow.

Forest grew up on the Palouse and graduated from Pullman High School in 1997. He played college football in Montana and later graduated from LCSC. He has enjoyed coaching in various high school and college football programs since 2005.

Call Forest for the best rates and coverage!

Savings Tip The missing 15% Discount!

Our companies provide a **multi-policy discount** with savings of up to 15% on each policy. So, whenever possible, you should combine your auto and home or renters insurance with the same insurance company. Savings of over \$200 per year are common. Call us for a quote to find out how much you can save!

Auto + Home = More Savings



Phillip Sullivan - Agent
Personal Lines Asst Mgr

FAQ ? Frequently Asked Questions

Get answers to these & other recently posted FAQs at

www.Am-Ins.com/faq

- ◆ [Life Insurance - How much do I need?](#)
- ◆ [Windstorm & Hail – am I covered?](#)
- ◆ [Liability – What is Liability Insurance?](#)
- ◆ [College Students & Your Homeowners - avoiding coverage gaps](#)
- ◆ [Classic Cars – is special coverage needed?](#)

Sully's Sillies



Somewhere out there is a neurotic chicken who wants to cross the road but is paralyzed by the knowledge that everyone will question his motives.

Honesty is the best policy but insanity is a better defense!

Life is what happens when you are making other plans.

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

Enter to Win!



Apple iPad

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

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

New for 2013
Win a new iPad!
Enter Online!

www.Am-Ins.com

Who do you want us to send an invitation to quote & save? Help us spread the word about our great insurance rates and personal service. Everybody appreciates a good deal. For every qualified referral you provide, your name is entered into our drawing to win the "Grand Prize" - an iPad. And, for every qualified referral that receives a preferred quotation you receive a Gift Card. No purchase is necessary.

* Visit www.Am-Ins.com for complete rules.

And, the 2012 Grand Prize "iPad 2" Winner is...

James Waham, Home Mortgage Consultant at Wells Fargo - Congratulations!



Philip Sullivan, Personal Lines Asst Mgr presents a new iPad to James Waham (left). James referred 10 of his customers to AMERICAN INSURANCE and won the drawing for our 2012 Referral Rewards Grand Prize. James said, "For homeowners insurance, I refer all my home mortgage customers to American Insurance. The agents and the staff at American always take great care of my client's homeowners insurance needs. They have quick turnaround, and the coverage and rates are consistently better than the competition." Thanks James for the vote of confidence!

Thanks to everyone who participated in our Referral Rewards promotion. We sent lunch gift cards to more than 175 customers for referrals of friends, family and co-workers in 2012. **You could win an iPad in 2013!** Be sure and enter our 2013 Referral Rewards Promotion (see details above). We appreciate you!

Welcome Cassandra Crossler



That cheery new voice you hear in our Moscow office is Cassandra! She is a long time resident of the Palouse and graduated from Troy High School in 1998.

Cassandra has worked in the insurance business for 10 years and recently returned to Moscow in January when she was married. We are pleased that she has joined us at AMERICAN INSURANCE since April 2012 as a Commercial Lines CSR and is also licensed as a Property & Casualty Agent. Our business customers on the Palouse can count on Cassandra for prompt, accurate, and high quality service with a smile ☺

Congratulations!

Heather Browning (L) and **Lesha Lehmitz (R)** have earned the professional designation of **Certified Insurance Service Representative (CISR)**. They both completed five courses of rigorous insurance study and passed each exam. The **CISR** program enhances insurance knowledge of policies, coverages, exposures, and risks to better serve our clients. **CISR** is recognized as a significant achievement and professional milestone. **Heather** and **Lesha** are experienced Commercial Lines Customer Service Representatives located in our Lewiston office.



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