

Winter 2018

Happy Thanksgiving

Merry Christmas



AMERICAN INSURANCE
Lewiston ▲ Moscow



Locomotive Park, Lewiston
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Photo by: Brad Stinson

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TOGETHER WE MAKE MORE HAPPEN

We are entering the season of Thanks-giving! American Insurance, the largest Safeco Insurance representative agency in Lewiston, applied for a grant based on our support of the food bank through our annual "Hometown Business Food Drive". Your help was essential as we secured a \$10,000 grant donation to our local food bank at Community Action Partnership.

Our thanks to all who "liked" and "shared" the Safeco *Make More Happen* social media post to benefit our Community Action Partnership (CAP) Food Banks. (See "Food Bank Grant" on Page 2)

\$10,000 CHECK DELIVERED

A \$10,000 check was presented by Safeco Insurance Senior Territory Manager, Amy Faucheux, CIC (center) for the Make More Happen Award to Community Action Partnership's food bank program manager,



Steve Small (first left) and Executive Director, Lisa Stoddard (second from left) on behalf of American Insurance, John B. Sullivan, President (second from right) and Shawn Sullivan, VP (far right).



\$10 Gift Card for you!

\$ Refer-a-Friend \$

Details on Pg 4

INSURANCE for Every Need!

- Auto
- Home
- Business
- Bonds
- Workers Comp.
- Medical
- Life

3rd ANNUAL HOMETOWN BUSINESS



FOOD DRIVE

Nov. 12-16, 2018



PLEASE PARTNER WITH US! All small businesses and individuals are invited to partner with us to support our Community Action Partnership Food Bank. Our 2018 goal is 2,000 lbs (thanks-a-ton). For more information and to sign up, contact Stephanie Herbert, American Insurance Event Coordinator, at StephH@am-ins.com or call (208)413-6242.

Thank you for your partnership!

Customer Service Reviews

Laura Coughenour, from Clarkston, WA, said, "My husband and I purchased a new truck over the weekend and I emailed **Tina (Heitmann)** first thing on Monday morning. She let me know she would get it taken care of. When I got home from work on Tuesday, we had our temporary proof of insurance. Everything has always been super easy the entire time we have had American Insurance handle our insurance needs."

Paula Dammon, of Lewiston, ID, shared, "Shelly (Abel) definitely went above and beyond! She answered all my questions (and my husband's questions) on multiple occasions. She put up with us repeatedly changing our minds and always had a friendly professional attitude."

Debbie Dionne, of Lewiston, said, "(American Insurance agents) are independent and will shop you through their many different companies to save you a fortune. Customer service is top notch!"

Send us your review!
Visit www.Am-Ins.com



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Convenient New Way to Contact Us

For your convenience we have added a new way to communicate with us – texting! Cell phones have become part of our everyday life. Now all you have to do is text this number and the message will be routed to your agent. Our new text number is **208-518-0823!**

WHEN TO TEXT US?

Anytime you need policy service or have a claim you can send a text. You can text us a short message and also send pictures.

- ▶ Text message to add or remove vehicles from your auto policy
- ▶ Text pictures of your VIN number, purchase papers
- ▶ Text claim pictures of your damaged vehicle or home loss
- ▶ Text accident scene photos, other driver's license and insurance info
- ▶ Text us for any insurance service need!

(Make sure you identify yourself, if we don't already have your cell number)

Your American Insurance agent also has a direct phone number and email address you may want to note. That information is available on-line at www.Am-Ins.com/staff-directory.

ADD US TO YOUR CONTACTS

208-746-9646 - Lewiston Office 800-735-6355 - Toll Free 208-746-9640 - Lewiston Fax 208-518-0823 - Text American@Am-Ins.com - Email	208-882-8544 - Moscow Office 800-767-0895 - Toll Free 208-882-7336 - Moscow Fax 208-518-0823 - Text Moscow@Am-Ins.com - Email
m.Am-Ins.com - Mobile Website - www.Am-Ins.com/ - Website	



Comments or Questions ?

Contact:
Carmen Johnson, Editor
CarmenJ@Am-Ins.com

Ph: 208-413-6198
or 1-800-735-6355



Safeco presented a Make More Happen Award plaque to the staff of Community Action Partnership on behalf of American Insurance.

(continued from Page 1 – FOOD BANK GRANT) Safeco offered to double the original \$5,000 grant through a social media campaign to help bring more awareness to the good work and needs of our local food banks. You responded with more than 200 likes, comments and shares that secured the additional \$5,000 award for a total grant of \$10,000 to the CAP Food Banks.

"As it happens, this Award could not have come at a better time", said Steve Small, CAP Food Bank Program Manager. "We have been using the same forklift since 2002, and it has finally failed. With the funds from this award grant we will be able to purchase a new (pre-owned) forklift. This will have a major impact on our ability to continue to operate our warehouse, and ultimately help those in need in our community."

FINAL 2019 HEALTH PREMIUM RATES

Individual Medical Plan Rates - ID & WA



Following double digit health insurance rate increases last year, there is better news for Idaho residents but not-so-good for Washington State in 2019.

In Idaho the final 2019 premium rates for individual insurance plans have been released by the Idaho Department of Insurance. In the individual market, sold through Your Health Idaho, plans will increase by an average of +5 percent, a significant reversal in the double-digit rate increases Idahoans have faced the past three years. From 2016 to 2018, Idaho has averaged a 24-percent yearly increase for individual plans, including last year's spike of 27 percent. Increases for bronze and silver plans remain the lowest, while rates for catastrophic plans will be the highest.

The Washington Health Benefit Exchange Board recently certified the 2019 Qualified Health Plans (QHPs) and Qualified Dental Plans (QDPs) to be offered through Washington *Healthplanfinder* during the **current open enrollment period taking place Nov. 1 through Dec. 15**. A total of 40 Qualified Health Plans (QHPs) and six Qualified Dental Plans (QDPs) were confirmed from the Office of the Insurance Commissioner (OIC). The OIC calculated an average rate increase of +13.8 percent for 2019 QHPs, down six percent from the initially requested rate increase of 19.8 percent. Washington *Healthplanfinder* will also offer plans in every county, and 92 percent of customers may select plans offered by two or more carriers.

NO COST FOR AGENT HELP – Idaho Washington residents are encouraged to contact an American Insurance health agent during open enrollment for no cost help to review their options and shop for a better value. As an independent agency, American Insurance agents can quote and write coverage through many companies allowing us to find the best rate options. Our Certified Health Agents can review options for deductible amounts, premium subsidies and tax credits for each company with our clients.

OPEN ENROLLMENT NOW until December 15, 2018

NOW OPEN! Affordable Care Act / Obamacare
HEALTH INSURANCE EXCHANGES
Still Qualify for "Premium Subsidy" (Tax Credits)

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Workers' Comp Rates Decrease in Idaho

Effective January 1, 2019, the Idaho Department of Insurance has approved a - 4.2 % overall rate decrease to Idaho workers' compensation insurance. The rate change was recommended by the National Council on Compensation Insurance.

Employers should see this rate relief in 2019 on the annual renewal date of their policy. Idaho employers are required to maintain statutory workers' compensation insurance coverage for the benefit of their employees. The state's workers' compensation benefit system is designed to cover medical costs associated with workplace injuries.



OUR MOSCOW OFFICE HAS MOVED!



New location at 604 S Washington St, Moscow

At press time there is still some unfinished work to do. But, if all went well, the Moscow office has moved now into our new office location at 604 S Washington St (the former Whitney Law office). Now the Sullivan family owns the building and AMERICAN INSURANCE occupies the entire main floor. The lower level is occupied by the Jay Johnson Law Office and Express Employment Professionals. **After we settle in, we will invite you to a Holiday Open House, tentatively set for the week of December 10 to 14.**

CHANGES INSIDE AND OUT:

We have made extensive changes inside and out. Outside – as you can see there is new paint to brighten up the building! At press time we are finishing up the new landscaping, new stairs leading up to basement stairwell, new hand railings and new signage. Inside – everything is new! New wiring and cabling, new light fixtures, new ceiling texture, new inside paint, new tile and carpet, new ADA bathroom and new reception bathroom. We will confirm the dates in Newspaper ads and email invitations. We are excited to have a permanent home to match our commitment to Moscow and the Palouse. Thank you for your business and continued confidence that makes this progress possible.

The Sullivans - John, Shawn, Philip & Moscow Staff (Jeremy, Dina, Aimee, & Karyl)



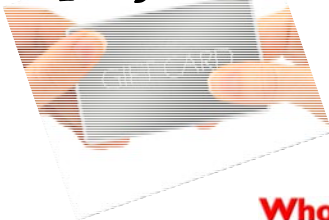
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