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Summer 2019



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TRADITIONS WORTH CELEBRATING - by John Sullivan, CEO

Family traditions come in all shapes and sizes. Maybe an annual trip to a cabin or destination, an event you go back to annually, relatives you visit - it seems it is in our nature to commemorate important dates and events. Traditions are a way to hold on to and make memories we never want to forget. I think the traditions we keep are a reflection of the things we really value.



INDEPENDENCE DAY FIREWORKS
 The Sullivans invite you -
JULY 4TH AT ADAMS FIELD, CLARKSTON HIGH SCHOOL

Community Spirit Schedule of Events

6:00 PM GATES OPEN	7:00 PM LIVE MUSIC: AMERICAN BONFIRE
10:00 PM FIREWORKS (Aerial Display)	

FOOD & CONCESSIONS AVAILABLE

Suggested gate donations: \$1.00/person or \$5.00/family
 Credit Card on-line donations: www.lcvalleyfireworks.org

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CELEBRATING 34 YEARS
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I grew up here in Lewiston and Clarkston and my dad's summer tradition was to invite friends over for a BBQ on the 4th of July and watch the Independence Days fireworks show together. I played until it was dark. Then I would wait impatiently for the big aerial fireworks to fill the sky with booms and colored bursts of light. Everyone ooh'd and ahh'd. It was spectacular!

As I grew up, I understood that it is important to celebrate America's birthday and remember the sacrifices from 1776 to today made by so many brave Americans in the cause of freedom and justice. When I had children of my own, I continued that tradition while raising my family. Then one year, in 1984, we wait-

ed but were disappointed because there was no fireworks show. So, thirty-four years ago I made a commitment to help organize and support financially my family summer tradition – the annual Independence Day Celebration and Fireworks Show for the Lewiston/Clarkston valley. Others joined in and Community Spirit was born. Since then, I have had the pleasure of watching my kids and grandkids “ooh and ahh” at each fireworks burst of light. Nothing has been more rewarding than having my family join with thousands of other valley families to keep the tradition alive as we all enjoy the Independence Day Celebration and Fireworks Show together.

PASSING TRADITION TO NEXT GENERATION: The next generation has committed to keeping our tradition going. My sons, Shawn and Philip, on behalf of American Insurance, are committing their resources and time to support our Independence Day Celebration. As long as I'm able, I will be out setting up the American flags at Adams Field as usual.




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Personal Lines Services

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Lewiston Customer Last Names

A to G - Tina Heitmann, CSA

(208)816-4393 TinaH@Am-Ins.com

H to M - Shelly Abel, CSA

(208)816-4396 ShellyA@Am-Ins.com

N to Z - Natasha Sullivan

(208)816-4394 NatashaS@Am-Ins.com

Moscow Customer Last Names

Aimee Martinez, CSA

(208)816-4165 AimeeM@Am-Ins.com

Jenni Waters, CSA

(208)816-4395 JenniW@Am-Ins.com

Commercial Lines Services

(Farm, Business, Bus Auto, Work Comp)

Lewiston Business Names

A to J - Anna Franklin, CSR

(208)816-4583 AnnaF@Am-Ins.com

K to Z - Karen Virgin, CSR

(208)816-4585 KarenV@Am-Ins.com

WHY DID MY RATE CHANGE?

You are a careful driver with no violations

Sometimes auto insurance rates change with no apparent explanation. The answer may have more to do with general auto expense trends than your individual claim or driving experience. It is frustrating to realize that auto insurance rates are affected by two factors – circumstances under your control and circumstances out of your control.



Philip Sullivan, CIC
VP & Personal Lines Mgr

One thing you should know is that competition for your Auto Insurance policy is intense! Insurance companies all compete and try to attract you with the best coverages, high quality service and lowest premiums. Insurance companies in most states are highly regulated by their Department of Insurance and must provide statistics and studies to prove that any rate changes they request are justified and in the public interest. So, when premium rates do change - up or down - that decision has been thoroughly reviewed. But, any change in rating formulas can have a dramatic and unpredictable effect on individual policies.

Verify Premium Discounts. Call us first, if your auto insurance rate takes a noticeable change. The first thing our agents will do is verify that you are getting all the premium discounts available to you. You may qualify for some new discounts now available that will bring your rates back in line.

Factors under your control. If you are getting every discount, don't have tickets or accidents and have excellent credit and payment history, then you have done everything possible under your control to deserve the lowest insurance rates. How much you are rewarded for being an excellent insurance risk varies from company to company. If your auto insurance rate still seems too high then the next thing under your control is to let us do a *Marketplace Double Check* to shop for new auto insurance.



American Insurance makes shopping easy. With one call, we shop dozens of America's largest Independent insurance companies to find you the best price and coverage available in the marketplace right now. Update your policy with the latest coverage extras like New Car Replacement, Accident Forgiveness and Cash Back. You may save up to an additional 15% with a multi-policy discount by combining your auto and home insurance.

Factors beyond your control. The fundamental nature and purpose of insurance is to spread the financial risks of individuals to a larger group by transferring your risk to an insurance company. Your premiums are calculated to pay for all the claims – your neighbor's claim today and perhaps your claim tomorrow – plus the expenses of operating an insurance company. In recent years, the upward pressure on claim costs has translated into generally rising premiums for all of us. The main factors driving claim costs today are:



Liability and medical expense costs - The rapidly increasing costs of medical care that affects medical insurance rates also impact auto insurance claims for bodily injury liability and medical expense paid under auto insurance policies.

Vehicle repair costs - Previously minor repairs have become major due to the addition of sensors and other tech which need to be calibrated after repair. The technology is making us safer but there is a corresponding new cost.

More of everything - There are more new cars on the road, more miles driven, more accidents. The U.S. registered a 7.2 percent increase in annual traffic-related deaths from 2014 to 2015 and it has stayed steady since.



Shawn Sullivan, CIC
President

CERTIFICATES OF INSURANCE

What, when, why and how to prove you have insurance

Every business owner, at some point, needs to understand when and how to provide proof that they are currently insured to someone with whom they have a business relationship. Typically, those relationships are either **statutory**, like auto liability requirements or **contractual**, like loans with lenders, lease contracts or contracts for services provided by your business.

What are Certificates of Insurance?

Certificates of Insurance (COI) are standardized insurance forms issued by the insurance company or their agent that briefly describe an insurance policy's coverage and limits in order to provide evidence of insurance to a third party on behalf of the *Named Insured*. There are two basic types – **Certificates of Liability Insurance** (for the liability of operations and complete operations) and **Property Insurance Certificates**



(for real and business personal property and vehicles), but a COI can list any number of insurance coverage forms and limits insured under multiple policies. For practical reasons, a COI is provided as a short form substitute for the actual insurance policy coverage documents that could be 300 or 400 pages long.

How to request a Certificate of Insurance?

American Insurance routinely receives requests from our business clients to issue Certificates of Insurance. We handle each request as a free service and complete "Proof Only" requests within four (4) business hours. Our agents will review the insurance requirements in our client's contract and provide advice as to the basic compliance of the current insurance policy and limits.

To request a Certificate you can just call or email us or order the certificate online at www.Am-Ins.com and then click on the Helpful Link "Binders/Certificates". There is generally no extra premium charge for Certificates issued by preferred insurers but specialty or brokerage policies may charge a fee for certificates.

Get answers to these other important questions about Certificates of Insurance:

- Why are Certificates of Insurance required?
- When should a business owner provide a Certificate of Insurance?
- When should a business owner require a Certificate of Insurance from others?
- What common endorsements are requested on a Certificate of Insurance?



You are invited to contact an American Insurance agent for more information about Certificates of Insurance.



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THANK YOU for your vote of confidence. We are honored that you have chosen AMERICAN INSURANCE to once again be selected as "Best of the West" insurance agency for 2019. The Sullivans & staff are very proud to be chosen and always strive to be worthy of your continued trust.



Shawn D. Sullivan, Agency President, is shown here with 2019 Best of the West plaque from KLEW-TV.



CURRENT RESIDENT OR

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Moscow Office Changes

New Office Hours: For your convenience, beginning on July 1st our Moscow office will open earlier at 8:00AM. We are now open 8AM to 5PM M-F and closed during lunch from 12N to 1PM.

New Landscaping: The flowers are blooming at our Moscow office! This spring we continued the landscaping improvements. Colorful annuals have been planted in front and the overgrown trees in the parking lot and shrubs on the north side have been removed and replaced. We hope you like the fresh new look.



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.