

Winter 2015



Happy Holidays!



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Photo by: Brad Stinson

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John B Sullivan, CIC
President

DON'T SHOP UNTIL YOU DROP

How We Find You the Best Insurance Rates

Happy Holidays to you and yours! The Holiday shopping season is an exciting time of rushing from store to store looking for the lowest sale prices on the right gifts. It's the quest to find a quality gift at a bargain price that makes it fun....fun but exhausting! And often you find that the sale is over, the item is gone, or the quality is suspect. Chasing insurance "deals" can be just as exhausting with the same disappointing surprises and none of the fun.

CALL US FIRST – We need to work together. Insurance rates are constantly changing and over time your rates and coverage options may become uncompetitive in relation to what is now available in the marketplace.

- When insurance rates jump up too much - **call us first.**
- If you think you've found a better deal than your current policy with us - **call us first.**
- When you just want to review coverage and price - **call us first for a Marketplace Double Check.**



*Our Guarantee

We shop our top independent insurance companies to find you the best price and coverage available at that time in the marketplace. At your request, we periodically re-shop the Independent marketplace to assure you continue to receive the best insurance value!

CALL US FIRST

We find you the best rates and coverage - guaranteed*



INSURANCE for Every Need!
Auto
Home
Business
Bonds
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Medical

HELPING SMALL BUSINESS MANAGE RISK

No one needs to tell a business owner that business is risky! Even small business owners feel the pressure and expectations of the public, employees, suppliers and regulators that hold businesses to ever higher levels of professionalism in their operations. Insurance is a fundamental starting point but managing risk can reduce claims and save money, time and productivity.

Risk Management Resources and Advice: You are not alone – we can help!

As a business customer of AMERICAN INSURANCE you can have access to 1000's of forms, documents, tools, checklists, templates and white papers covering nearly every subject that affects small and large business. Get answers and resources for any questions related to: **(Continued on Page 4)**



Shawn D Sullivan, CIC
Vice President

Customer Service Reviews

Deborah Branting of Clarkston, WA said:

We have been very happy with the service from our American Insurance representative. It is nice to be able to have all of our vehicles, ATVs and home insured under one company. Tina is very good at communicating with us when we need information. She is always very friendly and professional. We trust her with our insurance needs.

Teri Hornberger of Kendrick, ID said:

I cannot express enough how Lori has been extremely helpful with any questions I have about my auto insurance. I could not find my car insurance information to keep in the glove compartment of my van. She got on this right away, and sent me the paper work that I asked for. She also sent me a long report on how I am covered with a Rent a Car while traveling.

Mary Wright, Clarkston, WA said: I just became a customer for my vehicles and later will transfer my home insurance to American Insurance. Your representative Helen was more than helpful and saved me on the cost of insurance.



CALL ME DIRECT!

New—Direct Dial Service Available

Now you have one more way to reach your Customer Service Agent – a direct phone number. You can still call our main numbers and our operators will transfer your calls – but, now you can also call direct if you wish.

When you have billing questions, need to add or remove autos or drivers, make coverage changes, quotes, report claims or any service need, please note the direct dial phone numbers below:

Personal Lines Services (Auto, Home, Renters, Motorcycle, Boat, RV, ATV)

Lewiston Customer Last Names

A to G - Tina Heitmann, CSA (208) 816-4393 Email: TinaH@Am-Ins.com

H to M - Lori Chapman, CISR (208) 816-4394 Email: LoriC@Am-Ins.com

N to Z - Helen Duman, CSA (208) 816-4395 Email: HelenD@Am-Ins.com

Moscow Customer Last Names

A to Z - Dina Inman, CSA (208) 882-8544 Email: Dinal@Am-Ins.com

Commercial Lines Services (Farm, Business, Business Auto, Workers Comp)

Lewiston Business Names

A to J - Anna Franklin, CSR (208) 816-4583 Email: AnnaF@Am-Ins.com

K to Z - Heather Browning, CISR (208) 816-4584 Email: HeatherB@Am-Ins.com

Moscow Business Names

A to Z - Karen Virgin, CSR (208) 816-4587 Email: KarenV@Am-Ins.com

We want to give you immediate assistance, but if your Customer Service Agent is helping another customer when you call, please leave a detailed message. We will return your call as soon as possible. Our goal is to provide you high quality service that is prompt, accurate and caring.



Comments or Questions ?

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

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

DONATE TO YOUR LOCAL CAP FOOD BANK

There is a local food bank near you in these North Idaho and Washington Counties.

Asotin * Benewah * Bonner * Boundary * Clearwater * Idaho * Kootenai * Latah * Lewis * Nez Perce * Shoshone

To find a location near you call 800-326-4843 or visit <http://www.cap4action.org/LAUOfficeLocations.html>

Your tax-deductible donations are appreciated. Please mail a check and designate your County to: Community Action Partnership, 124 New 6th Street, Lewiston, ID 83501



Philip Sullivan, CIC
Personal Lines Mgr

PERSONAL AUTO POLICY

Options to Consider

"After an auto accident, what optional coverages other than comprehensive and collision do most people wish they had purchased?" That was the question posed to the insurance company claims adjusters and agents at a recent meeting I attended.



The consensus was that people most regretted not having these two optional coverages when needed after an accident:

1. **Rental Car Reimbursement (Loss of Use)** – when an accident is your fault or liability is disputed, this optional coverage helps you pay for the cost of renting a car while yours is being repaired. Even if you have other cars in the household, people find that they really depend on their vehicle and need a substitute.
2. **Original Parts Replacement (OEM Parts)** - After a physical damage loss to your car, this coverage allows repair with higher cost Original Equipment Manufacturer (OEM) when available rather than used or aftermarket auto parts.

Did you know we offer these other highly advertised options that can be added to your Personal Auto Policy?

- Accident Forgiveness
- New Car Replacement
- Diminishing Deductible
- Roadside Assistance (towing and other emergency services)
- Loan / Lease Coverage (GAP)

All these optional coverages are now available to be added to most Personal Auto Policies for a small additional premium. Just contact your Customer Service Agent for a quote and coverage review to decide what options are best for you. **Lewiston Office - (208) 746-9646 * Moscow Office (208) 882-8544**

OPEN ENROLLMENT until January 31, 2016

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AVOID ACA PENALTY TAX

Enroll by Dec. 15

If you need health insurance – don't wait!
You must enroll by December 15th for coverage to begin on January 1, 2016 and avoid ACA penalty taxes. Taxpayers who choose not to have coverage next year will pay the greater of \$695 per uninsured adult or 2.5% of their yearly household income.

If you miss the December 15th deadline you may still enroll for later effective dates and reduce the penalty tax. However, you must enroll before the ACA Open Enrollment Period ends on Jan. 31, 2016.

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**The
Year
That
Was!**

(Continued from Page 1 - HELPING SMALL BUSINESS MANAGE RISK)

- ▶ Workplace Safety - 200+ courses for both management and employees
- ▶ Workers Compensation - Drug & Alcohol free programs, Employee vs Independent Contractor
- ▶ Personnel Policies - FMLA, Overtime rules, Job Description Builder, Employee Handbooks, Exempt vs Nonexempt Employees
- ▶ Employee Benefits - ACA Medical Regulations for small & large groups, COBRA Notices, Timeline of Benefit Notices, Wellness
- ▶ Claims Management - Policy guide to establish claim controls in your business, Accident Report forms

QUESTIONS AND FEATURED WHITE PAPERS: Contact us and ask a question or request a free copy of a whitepaper that interests you. Call me or email **RiskManagement@Am-Ins.com** with your question or White Paper request.

Featured White Papers: *Claims Management Plan; Hiring and Managing Independent Contractors; Worker's Compensation and Independent Contractors; Timeline of Benefit Notices for Group Health Plans; Social Media Use and Risks.*

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