

Winter 2017



Locomotive Park, Lewiston
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 Photo by: Brad Stinson



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HOW IT ALL BEGAN

This is a story few know or remember. As American Insurance completes our 95th year in business, I would like to tell you how it all began. The year was 1919, it was 3 o'clock in the morning and Oliver M. Mackey had just alighted from a train at the Camas Prairie Railroad Depot (now the Train Station on Main Street in Lewiston).



O. M. MACKEY
 Chairman of Board

OM Mackey's mission in Lewiston was to look the place over and consider whether it would be a logical spot for a new bank. It was not in his mind to undertake a walking tour of the city at that hour, but he was met at the depot by an enthusiastic resident of the city, the late James E. Babb, a Lewiston attorney.

"We walked up and down the street," Mackey said. "We looked at the Bollinger Hotel and then we looked at the De France Hotel." Even in the darkness, Mackey concluded that Lewiston appeared to have a bright future and that he wouldn't mind being a part of it. "There was a sawmill coming and they were getting ready to build the Lewis-Clark Hotel,"

Mackey said. "I could just feel it."

Mackey returned to Westville, Ill., a suburb of Danville, to report his findings. The proposed Lewiston bank was a joint venture with his father-in-law, *(Cont Pg 4)*



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Details on Pg 4

INSURANCE for Every Need!

- Auto
- Home
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2nd Annual Food Drive

American Insurance Food Drive – Nov 13-17

We invite you to partner with us to "fill the shelves" at Community Action Food Bank in Lewiston and the Moscow Food Bank this holiday season!

HERE'S HOW YOU CAN PARTNER WITH US:

- Customers, friends and families please bring your food donations in a sack or box to our Lewiston or Moscow offices for collection.
- Small Business Customers please engage your employees to join in the food drive. We will pick up your donations at your business and take a picture with your staff to post on Facebook.
- American Insurance will donate an additional \$1 per pound of your food donations up to \$1,000
- **Our goal for 2017 is 1,000 lbs to maximize our matching donation of \$1,000.**



Last year we collected and delivered 708 pounds of your generous donations to the Community Action Food Bank. Make this a "Season of Sharing" and thank you for joining us to make a difference. Canned foods, boxed meals, toiletries, paper products, baby care and pet food welcome!

Customer Service Reviews

Cheryl Grabeel, of Clarkston, Wash., shared, "I called American Insurance to cancel our boat insurance because we had sold it. I was directed to **Tyra (Ruberti)** and was pleasantly surprised with her cheerful demeanor and eagerness to help me. Our insurance was cancelled effective the day we sold it and she explained we should receive a refund in about two weeks. I have always been given quick and efficient service anytime I have called in for assistance."

Keesha Johnson, of Clarkston, shared, "My daughter was purchasing a car and she was excited! We purchased on Saturday, but I was wanting insurance ASAP on Monday. **Shelly (Abel)** was really good and she was quick, too. She emailed me a Proof of Liability card right away."

Cara Hartley, of Lewiston, Idaho, shared, "I contacted **Tina (Heitmann)** by email to make a policy change. I love working with Tina! She is always so helpful and quick to respond."

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

Do You Need an Umbrella?

When it rains, it pours!



When we talk about an insurance "umbrella", we are referring to a **Personal Umbrella Policy** that provides an excess layer of liability insurance limit on top of your other personal insurance policies - auto, home, secondary home, boat, RV, ATV, motorcycle, rental properties – anything you own and insure personally.

A **Personal Umbrella Policy** usually may have an excess liability limit of \$1,000,000 up to \$5,000,000. Personal Umbrellas are very affordable. You may be surprised to know that in most cases, the annual premium for a \$1,000,000 limit is under \$1 per day. Predicting serious liability claims and the amount of the financial settlement a jury will award is no easier than predicting the rain, but anyone can see the rain clouds forming.

WHO NEEDS AN UMBRELLA? Here are some of the financial signs that you need a **Personal Umbrella Policy**.

- **Income** – your income could be garnished to satisfy a judgement against you.
- **Assets** - You have significant personal or business assets to protect.
- **Real estate** - You own or have a financial interest in a home, rental properties, commercial buildings, etc.
- **Business** - You own or have a financial interest in a business. Your business ownership in a corporation or LLC is not shielded from a personal liability.
- **Sole Proprietor or Partnership** – your business has a serious liability claim which exposes your personal assets as well as your business assets.
- **Savings** – You have accumulated cash assets outside of qualified pension plan.
- **Inheritance** – You have received or expect to receive a substantial inheritance.

GET A QUOTE. Everyone should consider a **Personal Umbrella Policy**. We invite you to call us for quote. In the event that a claim exceeds your underlying policy liability limits, a personal umbrella policy will respond with legal defense and the extra liability protection you need.

NOTE: You may be required by the Umbrella to increase your underlying policy's liability limit. To determine liability issues with your business interests we urge you to seek legal advice.

Lights - Camera - Action! See us on KLEW TV



Comments or Questions ?

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



Watch for our new commercial message on KLEW-TV.

We are promoting our "Marketplace Double Check" program where you can make just one call to American Insurance and receive quotes for up to 7 top insurance companies.

\$10 Happy Day Gift Cards for the first 25 people who see and tell us what you think about the commercial!

Just "send us a message" with your comments of 3 sentences or more at www.Am-Ins.com/contact. Limited to one gift card per household or address. *KLEW-TV is on antenna channel 3 and CableOne channels 3 or 1003 in HD. Our commercial runs M-F in their CBS Morning Show from 8 to 9AM and in either Inside Edition (6:30 to 7PM) or the Big Bang Theory (7:00 to 7:30PM).*

STATUS REPORT: ACA OPEN ENROLLMENT

ID & WA Health Exchanges Are Open Now

American Insurance is following the latest developments regarding the **Affordable Care Act (ACA)**. At the writing and submission of this article, enrollments and renewals of ACA Medical Plans will proceed as scheduled. You can count on up-to-date information when you contact our ACA Exchange Certified Health Agents.

First, you need to know that President Trump signed a last minute Executive Order in October to stop the Federal government's reimbursement of "Cost Sharing" payments made by insurance companies on behalf of certain low income insureds.

Premium Subsidies Are Not Affected: To clarify, this is **NOT** referring to the premium subsidies (tax credits) that lower the health insurance premiums paid by qualifying lower income Americans. The Executive Order only effects the deductibles and coinsurance that reduced the out-of-pocket expenses for certain lower income insureds on ACA medical plans. Eighteen U.S. states sued President Trump's administration on Oct. 13 to overturn this Order. Bipartisan legislation was then proposed by WA Senator Patty Murray and Tennessee Senator Lamer Alexander to extend the cost sharing subsidies for two more years to stabilize insurance markets and lower insurance premiums. The fate of that legislation was not known at press time.

ACA Health Exchange Annual Open Enrollment Period began on Nov. 1 and will end on Dec. 15, 2017 for a Jan. 1, 2018 effective date for the Idaho Health Exchange, *Your Health Idaho*. The Washington state Health Exchange, *WA Healthplanfinder*, has an extended open enrollment until Jan. 15, 2018 for a Feb. 1, 2018 effective date. You may qualify for premium subsidy (tax credits) for an ACA Exchange medical plan. Individuals, small employers, employees, dependents, college students – anyone who relies on individual medical insurance coverage – must apply during open enrollment unless they are renewing existing coverage at a different time.

GET LOCAL, NO-COST ASSISTANCE

Idaho and Washington residents are invited to call for an appointment with an ACA Exchange Certified Health Agent, Dave Root or Tim Gleason, at AMERICAN INSURANCE. **Only an agent is authorized to explain and recommend specific Exchange health insurance plans for your family.** Contact Dave or Tim in our Lewiston office either by email Medical@Am-Ins.com, online at www.Am-Ins.com/contact or by calling them today at 208-746-9646 or 800-735-6355!



Certified Health Agents:
Tim Gleason & Dave Root



Shawn D Sullivan, CIC
Vice President

Shawn Sullivan honored by national professional organization

Shawn Sullivan, VP of American Insurance, recently received recognition for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors (CIC), a leading national insurance professional organization.

Shawn was awarded a certificate marking more than 15 years of participation as a designated CIC. The designation of CIC requires 100 classroom hours and five comprehensive exams. Additionally, it requires annual completion of advanced insurance education and training. His ongoing allegiance and support of the CIC Program is a testament to the value he places on "real world" insurance education and customer satisfaction.

"Your clients, associates and the insurance profession as a whole will benefit from such dedication and leadership," said Dr. William T. Hold, CIC, CPCU, CLU, President of CIC. Shawn has been a licensed insurance agent since 1994 at American Insurance and is experienced in every type of personal and business insurance – auto, property, liability, crime, inland marine, bonds, and workers compensation.

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(Cont Pg 1) the late A.L. Lyons, who was a banker at Danville.

The new Lewiston bank was at 624 Main St. They opened their new bank in Lewiston on Aug. 16, 1920 to great success, calling it the American National Bank. Lyons was president and Mackey the cashier.

Besides starting a bank, that vision of business opportunity caused OM Mackey to create the Mackey-Thiessen Investment Co. on **October 9th, 1922 to explore the emerging opportunities of real estate, insurance and consumer loans.**

The American National Bank later changed its name to the American Bank & Trust Co. Then on October 10th 1926, influenced by the bank name, the Mackey-Thiessen Investment Co's name was changed and incorporated as AMERICAN INSURANCE & LOAN CO, INC. A few months later in 1927, the bank and insurance operations were moved into the new Carsow Building at 9th and Main Streets (current home of Wells Fargo Bank) where the two businesses operated side by side. Three years later, on August 15th, 1928 AMERICAN INSURANCE was sold to an Iowa transplant, Harry Christy and his wife, Blanche Sullivan Christy (Frank "Sully" Sullivan's aunt). So began, the first generation of Sullivans to own and operate AMERICAN INSURANCE.

PS: OM Mackey was cashier until 1943, when he became president after the death of his father-in-law, A.L. Lyons. The bank was sold to the First Security Corp. in 1957 and then later sold to its present owner, Wells Fargo, where it remains in operation today at 9th & Main St.

Now in our 95th year and our 4th generation of Sullivans, represented by Shawn and Philip Sullivan, we continue to serve the quad-cities with offices in Lewiston and Moscow. AMERICAN INSURANCE has 22 employees and is licensed in 7 western states. As an Independent Insurance Agency, we directly represent dozens of America's largest insurance companies with access to hundreds more, each competing for your business. We write more than 13,500 policies of every type and kind of insurance – auto, home, business, medical and life.



Source: The Lewiston Morning Tribune, The Elders / Oliver M. Mackey (Dec. 25, 1977) By Thomas W. Campbell

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