



GOOD TIMES & BAD TIMES
The American Advantage

Uncertain times lay ahead but whatever comes one thing is for sure, “we are all in this together.” So, let’s keep in touch. Please call us first for any insurance need. We are here, committed, ready and able to do what ever it takes to help you secure the best insurance protection at the lowest rates.

We know that you want the best value possible for your insurance dollar (especially when times get tough). The good news is AMERICAN INSURANCE has a unique advantage for you and all our insurance customers. The AMERICAN INSURANCE “advantage” is what produces the lowest insurance premiums, the best coverage options and superior service for you.

WHAT IS THE AMERICAN ADVANTAGE?

It’s good, old fashioned “competition”! AMERICAN INSURANCE represents the best independent insurance companies that compete daily for your insurance business. Competition produces the best coverage choices, the lowest prices and the highest level of personal service. ***When insurance companies compete – YOU WIN!***

WE ARE THE COMPETITION!

AMERICAN INSURANCE competes constantly both internally and externally. When you come to AMERICAN for insurance we quote multiple companies to guarantee you the best value for your insurance dollar – lowest price AND the best coverage available. We compete against everyone - the “household name” companies with only one policy option and the impersonal “direct” type companies. WE COMPETE AND WE WIN for you the vast majority of the time.

WHEN TO RE-QUOTE A POLICY

Anytime your circumstances change or if you note a significant change in your premium rate, that’s the time to call us for a re-quote. Call us

first and we will submit your policy to competition and make multiple quotations to determine if your rate and/or coverage can be improved. We have sound advice and creative ideas to lower your costs too.

WE’RE THERE WHEN YOU NEED US MOST

- We constantly monitor the insurance market place to find the best coverage and price for you.
- We attract and build special business relationships with the best insurance companies.
- We quote multiple companies to obtain the best policies at the lowest prices.
- We provide local, face to face service that is personal and caring.

And, we sincerely wish you a wonderful and prosperous new year.

John B Sullivan & Staff



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WELCOME MAGNUSON

RE Magnuson sells to AMERICAN INSURANCE

On June 1, 2008 John Sullivan, President of AMERICAN INSURANCE shook hands with Dana Magnuson and sealed the deal to acquire the R.E. Magnuson Agency of Kendrick. For more than fifty years, the R.E. Magnuson Agency had served the Kendrick and Latah County community. Founded by Dana’s father, Robert, and then passed on to Dana, the Agency has provided access to a wide variety of insurance options for individuals and businesses.

“I had been talking about retirement for a while now” said Dana. “But, I couldn’t retire until I was sure my friends and customers’ insurance needs were placed in the most capable hands. So, I was very pleased that RE Magnuson Agency could be acquired by AMERICAN INSURANCE.” Sullivan said “We are committed to providing a high level of service to Dana’s former customers. We have retained the services of Dina Inman in our Moscow office who had provided (Cont Pg 2)

CALL US FIRST FOR EVERY INSURANCE NEED!

WELCOME MAGNUSON

customer service at RE Magnuson Agency the last 11 years. Along with our other agents and staff we are enjoying getting to know the Magnuson policyholders and reviewing all their insurance needs.”

AMERICAN INSURANCE is a leading independent agency and already represented the great companies used by Magnuson like Safeco, Progressive, United Heritage and ICRMP. Plus American has many other companies to provide more choices and the lowest premium rates. Locally owned and operated by the Sullivan family for 86 years, AMERICAN INSURANCE has a total of 18 highly experienced agents and support staff to serve you from either the Lewiston or Moscow offices.

TAKE “THE QUIZ”

For all the Quiz questions assume that you have a personal auto policy and have UM/UIM bodily injury limits of \$300,000. The quiz answers may surprise you!

ATTENTION SENIORS! Nez Perce & Asotin Co. Residents MEDICARE'S ANNUAL ELECTION PERIOD November 15th to December 31, 2008

During the “Annual Election Period”, you can change plans and add coverage regardless of current health. Now is the time for Medicare eligibles to review changes to their current plan and compare it to others to make sure it still meets their needs. Those who don't have prescription drug coverage can also enroll in a drug plan during open enrollment.

New Plans. New Asotin County Plan. Shop and Compare.

Call AMERICAN INSURANCE for independent information about all the best Medicare Supplement and Part D Prescription Drug plans. We represent many different leading insurance companies providing you better choices, the lowest premiums and even local claims service.



**AMERICAN
INSURANCE**
LEWISTON ▲ MOSCOW

Call now for your personal appointment with a Medicare Insurance Professional
Tim Gleason, Dave Root, Mike Everett, John Sullivan
746-9646 • 1-800-735-6355



THE QUIZ—UM/UIM

1. You are driving in your car and are hit from behind by a car that is uninsured and has no auto liability insurance coverage. The other car is 100% at fault. You and your passengers are seriously hurt.

Q1.1: Will your own uninsured motorist coverage pay you and your family members damages (medical bills, lost wages, pain and suffering) as a result of the accident?

Q1.2: Will your uninsured motorist coverage pay the damages suffered by an unrelated passenger that was in your car at the time of the accident?

Q1.3: Will your uninsured motorist coverage pay the damages suffered by the at-fault driver of the other car or any of their passengers?

Q1.4: Your car is damaged because of the accident. Will your uninsured motorist coverage pay to have your car repaired?

2. You are driving your car on the highway and a semi-truck, while passing you, swerves and slams into your side forcing you off the road into the ditch. It all happens so fast that you can't identify who hit you and the semi-truck just keeps on going making this a hit-and-run accident.

Q2.1: Will your own uninsured motorist coverage pay for your bodily injury and related damages?

Q2.2: Will your uninsured motorist coverage pay for the towing and repair of your car?

3. Your 15 year old daughter who lives at home is a passenger in her boy friend's car when he loses control and is involved in a roll over accident. No other vehicles are in-

involved and this accident is the boy friend's fault. His car has minimum limits of liability for bodily injury of \$25,000 per person and he rejected UM/UIM coverage. Your daughter is seriously hurt and has \$100,000 in medical bills and related expenses.

Q3.1: Will your daughter receive any payments for bodily injury liability from the boy friend's auto insurance policy?

Q3.2: Can your daughter receive any payments from your own family auto policy under the Uninsured Motorist (UM) coverage?

Q3.3: Can your daughter receive any payments from the Underinsured Motorist (UIM) coverage on your own family auto policy? If so, how much?

4. You are out for a morning jog and while in the cross walk of an intersection a car doesn't stop at the stop sign and hits you at 35 miles per hour. This accident has changed your life forever. You are in a coma for 90 days and lucky to survive at all. Medical bills exceed \$500,000 and you can never work again. The at-fault driver was drunk but at least had an auto policy with minimum liability limits of \$25,000 for bodily injury.

Q4.1: Will you be able to collect the \$25,000 from the at-fault driver's auto insurance?

Q4.2: Can you receive any benefit from your own UM or UIM coverage?

5. What limit of UM/UIM coverage should you have on your private passenger auto policy.

QUIZ ANSWERS ARE FOUND ON PAGE 3.

LET'S TALK

Email us! Send us your Insurance request!

AGENTS

John B. Sullivan - JohnS@AmericanInsuranceID.com

Shawn D. Sullivan - ShawnS@AmericanInsuranceID.com

David E. Root - DaveRoot@AmericanInsuranceID.com

Mike Everett - MikeEverett@AmericanInsuranceID.com

Philip Sullivan - PhilipS@AmericanInsuranceID.com

BENEFITS

Tim Gleason - TimG@AmericanInsuranceID.com

CUSTOMER SERVICE - LEWISTON

PL- Tina Heitmann (A-J) - TinaH@AmericanInsuranceID.com

PL- Helen Duman (K-Z)- HelenD@AmericanInsuranceID.com

CL - Shirley Loss (CL Mgr) ShirleyL@AmericanInsuranceID.com

CL - Leshia Lehmitz (A-K) LeshiaL@AmericanInsuranceID.com

CL - Heather Browning (L-Z) HeatherB@AmericanInsuranceID.com

CUSTOMER SERVICE - MOSCOW

PL - Jenni Newsome - JenniN@AmericanInsuranceID.com

CL - Stephanie Remington-Dill -
StephanieD@AmericanInsuranceID.com

Dina Inman - DinaI@AmericanInsuranceID.com

THE QUIZ - ANSWERS

So, important yet so misunderstood! Test your knowledge of how Uninsured Motorist (UM) and Underinsured Motorist (UIM) coverage really works. First go to page 2 and "Take the Quiz". Then return here for the answers.

Here you go...

A1.1: YES! Your own uninsured motorist coverage will pay you and your family member's bodily injury damages (medical bills, lost wages, pain and suffering) as a result of the accident. This is exactly the purpose of uninsured motorist coverage.

A1.2: YES! Your uninsured motorist coverage will pay the damages suffered by an unrelated passenger that was in your car at the time of the accident.

A1.3: NO! Your uninsured motorist coverage is for you to collect due to the negligence of uninsured or underinsured drivers. Remember, if you were negligent in an accident your policy would pay out under Auto Liability not Uninsured Motorist. In this case, you were not at-fault so no benefits are payable by you to the at-fault driver of the other car or any of their passengers.

A1.4: NO! Remember we are talking about uninsured motorist "bodily injury" coverage here. Physical damage to your car would normally be covered by the at-fault driver's auto Liability (property damage) coverage (if he had this coverage) or your own Collision coverage subject to a deductible. Sadly, in this scenario if you didn't have your own collision coverage you would lose the value of your car with no ability to collect from the at-fault driver. (Exception would be UM-PD coverage that is not available in all states or companies which will be explained later)

A2.1: YES! Your own uninsured motorist coverage will pay for your bodily injury and related damages due to a "hit-and-run" even if it was likely there was insurance coverage on the semi-truck.

A2.2: Again NO! Uninsured motorist is a bodily injury coverage and will not pay for the towing and repair of your car. (see A1.4 for more details)

A3.1: YES, your daughter will receive the \$25,000 limit for bodily injury from the Liability part of the boy friend's auto insurance policy. But, it is not enough. Now what?

A3.2: NO, the boy friend has auto Liability insurance, just not very much. So, he is not "uninsured" and you can't receive

payments from your own family auto policy under the Uninsured Motorist (UM) coverage. Hang on - help is on the way....

A3.3: YES! Your daughter can receive payment from the Underinsured Motorist (UIM) coverage on your own family auto policy. You have \$300,000 UIM limit which is more than enough limit to pay her \$100,000 in medical bills. Usually the UIM coverage would be "offset" by the \$25,000 limit collected from the boy friend's auto liability leaving \$75,000 to pay under your UIM coverage.

A4.1: YES, you will be able to collect the \$25,000 from the at-fault driver's auto insurance. Obviously, it is not enough. What now?

A4.2: YES, even as a pedestrian, if you are hurt by an uninsured or underinsured vehicle then you can receive the benefit from your own UM or UIM coverage. In this case your \$300,000 limit is still not enough. In this case you would wish you had higher UM/UIM limits.

Well, how did you do? Hopefully you learned something new about Uninsured and Underinsured Motorist coverage. So, now let's review the basics –

- **UM** coverage pays damages for bodily injury to an insured person who is legally entitled to collect damages from the owner or operator of a vehicle that has no insurance, or from a hit-and-run vehicle where the owner or operator is unknown.
- **UIM** coverage pays damages for bodily injury to an insured person who is legally entitled to collect damages from the owner or operator of a vehicle with inadequate limits of liability insurance coverage.
- **UM-PD** (Uninsured Motorist-Property Damage) coverage pays, subject to a deductible, damages for property damage to your vehicle that you are legally entitled to collect from the owner or operator of a vehicle that has no insurance, or from a hit-and-run vehicle where the owner or operator is unknown. **UM-PD was not the subject of the Quiz. It is mandated coverage in Washington state and optional coverage in Idaho. Also, this coverage is not available in all companies. You would choose this coverage for vehicles not covered by Collision.**

746-9646

1-800-735-6355
55 Southway Ave.
Lewiston, ID

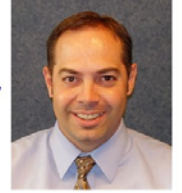


882-8544

1-800-767-0895
203 E. Third St
Moscow ID



John Sullivan
President



Shawn Sullivan
Vice President

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*Offer is for a \$5.00 gift card. Limit one per household or address. Accurate preferred insurance quote required. No purchase necessary. Void where prohibited by law. American Insurance policyholders excluded.

Offer expires 12/31/10.

UNINSURED MOTORIST COVERAGE -

New Idaho Mandated Coverage Effective 1/1/09

As of January 1, 2009, the state of Idaho has **mandated** that motor vehicle liability insurance policies (private passenger autos and motorcycles) include Uninsured Motorist (UM) and Underinsured Motorist (UIM) bodily injury coverage unless rejected in writing by the named insured.

WHY THIS NEW LAW IN IDAHO?

The coverage isn't new to Idaho but has previously been optional coverage. AMERICAN INSURANCE has always recommended UM/UIM coverage to our policyholders at the same coverage limit as your auto liability limit. This new mandate recognizes the growing necessity and importance of UM/UIM coverage to Idaho residents. The protection is critically important and the only practical remedy to cover your bodily injury damages if you are involved in an auto accident caused by an uninsured or underinsured vehicle. The number of uninsured vehicles (vehicles with no auto liability insurance coverage) on the road is increasing and will only get higher during tough economic times.

WHAT DOES THIS MEANS TO YOU?

No changes or response is needed unless you have previously rejected UM/UIM coverage or have UM/UIM limits that are lower than your selected liability limit on any auto or motorcycle liability policy. Only then will you receive a letter explaining and offering the coverage from your insurance company. **But, you must respond** by signing and returning the *Uninsured and Underinsured Motorist Coverage Waiver* form or by law this coverage will be added to your auto or motorcycle liability policy and the corresponding premium charge will be made on your next billing.

TAKE THE QUIZ!

Think you understand how Uninsured / Underinsured Motorist coverage works? Take the quiz on page 2 and find out. For all the Quiz questions assume that you have a personal auto policy and have UM/UIM bodily injury limits of \$300,000. The quiz answers may surprise you!



**Refer a friend for a Quote!
"Free lunch" for you !**

Yes Virginia, there is a "free lunch"!

Give a gift of insurance savings to your relatives, friends and co-workers. Just refer them to AMERICAN INSURANCE for a quotation! We will reward your kindness with a "free lunch" gift card from Happy Day Restaurants worth \$5.00.

All you have to do is call us and say....

"Give my mom and dad a call for an auto & home insurance quote. They like saving money."

"My friend Bob says he would like a money saving auto quote."

"My uncle John is buying a house. Call him for a homeowners quote."

"My boss would like you to quote his business insurance."

We do the rest and when they quote we send you a "free lunch" gift card.

And, just like you, we will treat them great! Thank you for your continued confidence in all of us at AMERICAN INSURANCE.



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