



# Happy Holidays 2009

WINTER 2009

**WE'RE THERE  
WHEN YOU NEED  
US MOST!**

- We work for you!
- We are Independent!
- We are your advocate!
- We monitor the insurance marketplace!
- We have direct company authority!

**Enter to WIN**  
42" Flat Panel TV  
see pg 4 for details

**\$ Referral Rewards \$**

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## THE GHOST OF CHRISTMAS PAST

Charles Dickens' "A Christmas Carol" (1843) is being retold on the movie screen with the most amazing digital animation ever produced and in 3D no less. It is a reminder of the nineteenth century world of Charles Dickens where life in London is - a roll of the dice, a game of chance, cruel and unpredictable. You didn't know when or how disaster might strike and leave you poor and destitute. So dreary and capricious is life that men like Ebenezer Scrooge close their hearts to the misfortunate and selfishly hoard their money. Bah-humbug!

*But*, what if we could all band together and pool our money so that if your house accidentally burns you can receive money from the fund to rebuild? If you get sick or hurt you could get income from the fund until you get better? If a worker dies a lump sum benefit can be paid from the fund to help the widow and children? We could all contribute small, budgeted contributions to the fund and be guaranteed that if disaster strikes you a claim can be paid.....

**Winter Spirit Festival of Lights**  
Winter Spirit display pictured above.  
On display from Nov 21st until after  
New Year's at Locomotive  
Park, Lewiston, ID!

### ...HEY, ISN'T THAT INSURANCE?

The risks of life, common to us all, have not changed – death, disability, sickness, accidents, crime, fire, foul weather, etc. What *did* change is that over time they developed charities, mutual aid societies, fraternal organizations, cooperatives and finally insurance companies.

And, at its core, insurance is just "people helping people". That's why all of us at AMERICAN INSURANCE are proud to serve your insurance needs. Thank you for your continued trust and confidence in us.

**Best wishes to you and yours  
for health, happiness and  
prosperity in the New Year!**  
**The Sullivans  
& Staff**



**#1**  
in  
**Idaho!**

AMERICAN INSURANCE is proud to be named Safeco Insurance Company's largest Idaho agency! Safeco Insurance Company announced that AMERICAN INSURANCE has more Safeco policyholders than any other agency in Idaho. The news was delivered recently to John B. Sullivan,

agency President by Mark Cummings, Idaho Region Manager and Amy Avery, Territory Manager representing Safeco (see picture.) AMERICAN INSURANCE represents Safeco in Idaho, Washington, Oregon, Montana and Nevada.

Sullivan said, "We represent many companies



and Safeco is certainly a leading anchor personal lines company for us at AMERICAN INSURANCE. When Safeco is the right fit for price and coverage we happily recommend them to our customers. (cont pg 2)

# Going Green!

## - You Can Help -

Each year we mail you a calendar....  
**DO YOU?**

- ◆ Need an Extra?
- ◆ Stop Sending?

### Contact Information Correct?

- ◆ Mailing address?
- ◆ Daytime phone?
- ◆ Cell phone?

### Contact by email?

- ◆ Do we have your email address?

Please send your updates to the email below!



### Comments or Questions ?

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# HELPERS FOR ALL SEASONS!



Meet our newest Commercial Lines - Customer Service Representatives (CL-CSR) in Lewiston. Both Heather Browning and Lesha Lemitz have the primary responsibility to service, process, renew and account for our business insurance policies. Lesha is assigned business names ending in letters A to K and Heather is assigned letters L to Z. They both are doing great work and are ready and able to provide prompt, efficient and high quality service.

### Lesha Lemitz, CL-CSR



Lesha was born and raised in Salt Lake City, UT and graduated from West Jordan High School. She later

moved to eastern Washington to raise her two daughters in a smaller school setting at Colton, WA. Lesha coached Colton Varsity Softball for 10 years until her girls graduated from Colton High School. Her daughter Brooke, now 24, graduated in May with her masters in social work from Boston University and her daughter Kaylee, age 19, is attending Eastern Washington University. Lesha went back to school too and graduated in 2003 from Washington State University with a BA in Business Ad-

ministration. She has been working in the insurance industry since that time and came to AMERICAN INSURANCE in August 2008 as a Commercial Lines CSR.

### Heather Browning, CL-CSR



Heather Browning was born and raised in Moscow. She is a graduate of Moscow High School. Heather began working as a 9-1-1 dispatcher in

Moscow and then in Lewiston. After 17 years as a dispatcher, she decided a change was in order so started her insurance career in January 2008 at AMERICAN INSURANCE. Heather says she is really enjoying the challenges of her new insurance career choice and meeting all of her clients.

Heather and her husband of 20 years have been living in Lewiston the past 15 years. They have a 14 year old son who is an 8<sup>th</sup> grader at Jenifer Junior High. They enjoy spending time outdoors camping, riding 4-wheelers, and traveling.



## #1 in Idaho (Cont)

**Safeco Insurance**™

Member of Liberty Mutual Group

*Being Safeco's largest Idaho agency means we have the extra advantage of highly efficient customer services and policy processing. It gives us clout with Safeco to make our customer's service and claim experiences the highest quality."*

In September 2008, Safeco became part of Liberty Mutual Group. With the addition of Safeco, Liberty Mutual Group became the fifth largest property and casualty insurer in the U.S., with more than \$32 billion in direct written premium based on 2007 results for both companies.

Safeco offers a full range of Personal Lines Insurance products: Auto, Home, Renters, Condos, Boat/Watercraft, Classic Car, Motorcycle, Recreation Vehicle, Umbrella, Landlord Protection. For more information go to: [www.Safeco.com](http://www.Safeco.com).

# WELCOME THE RED UMBRELLA



The famous “red umbrella” is now available at AMERICAN INSURANCE! We are pleased to announce our representation of Travelers Insurance Companies. Travelers is one of the largest providers of property and casualty insurance products in the United States. Rated A+ by AM Best for “Claims-Paying/Financial Strength”.

Travelers has been in business for over 150 years and has been an industry leader from the start. They issued the first auto policy in 1887 and continued to lead the way with innovative insurance products, first class service and industry-leading technology.

AMERICAN INSURANCE is appointed to offer a

wide variety of Travelers products:

- ♦ Travelers Personal Lines – auto, home, umbrella, boat, RV, ATV & more.
- ♦ Travelers Select Business – Discount policies for businesses large and small.
- ♦ Travelers Agribusiness – farm and ranch insurance.
- ♦ Travelers Bond – surety, fidelity, bid & performance bonds.
- ♦ Travelers Flood – access to National Flood Insurance.

With the additional of Travelers AMERICAN INSURANCE clients have even more choices for coverage and price.

**Travelers Company Overview**

- Third-largest writer of commercial U.S. P & C insurance!
- Second-largest writer of U.S. personal insurance through independent agents.
- Total assets of approximately \$110 billion, as of 12/31/08.
- No. 99 on the Fortune 500 list of largest U.S. Companies!
- Approximately 33,000 employees
- Represented by approx. 13,000 independent agencies and brokerages countrywide!

**ATTENTION SENIORS! Idaho & Washington Residents**

**MEDICARE'S ANNUAL ELECTION PERIOD**

**November 15th to December 31, 2009**

During the "Annual Election Period", you can change plans and add coverage. 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 annual election.

**RATE INCREASES?  
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

*TRUSTED PROFESSIONALS SINCE 1922*

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



## Sully's Sillyies

- ♦ Try to be the kind of person your dog thinks you are.
- ♦ Acquiring a dog may be the only opportunity a human ever has to choose a relative. – *Mordecai Siegal*
- ♦ During break time at obedience school, two dogs were talking. One said to the other..."The thing I hate about obedience school is you learn ALL this stuff you will never use in the real world."

Frank "Sully" Sullivan, retired President of American Insurance has been handing out jokes and smiles his entire life. Enjoy!

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.



# \$\$\$ Referral Rewards \$\$\$

You are our best advertising! So, rather than pay for advertising, **we'd rather pay you.**

Help us spread the word about our great insurance rates and personal service.

Who do you want us to send an invitation to quote & save? Everybody appreciates a good deal. For every qualified referral you provide, your name is entered into our drawing to win the "Grand Prize" - a 42" flat panel TV. And, for every qualified referral that receives a preferred quotation you **both** receive Gift Cards. No purchase is necessary.

*\*Pick up complete promotion rules & regulations at AMERICAN INSURANCE!*



## ENTER TO WIN - Your referrals are your entries to win!

Increase your chances with up to 10 qualified referrals.

(Please be complete. Email address optional)

**YOUR NAME:** \_\_\_\_\_

Referral Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, ST, Zip: \_\_\_\_\_

Ph: \_\_\_\_\_ Email: \_\_\_\_\_

Relationship to you: \_\_\_\_\_

# \$5

Referral Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, ST, Zip: \_\_\_\_\_

Ph: \_\_\_\_\_ Email: \_\_\_\_\_

Relationship to you: \_\_\_\_\_

# \$5

Referral Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, ST, Zip: \_\_\_\_\_

Ph: \_\_\_\_\_ Email: \_\_\_\_\_

Relationship to you: \_\_\_\_\_

# \$5

## Give a Gift \$ / Get a Gift \$

**Give** an invitation to quote & save on auto or home Insurance.

**Get** - \$\$\$\$

### Quotation Prizes are:

\$10.00 Gift Card for them just for quoting

\$ 5.00 Gift Card for you for each quoted referral

### OUR PLEDGE TO YOU

Your referrals will be treated with respect - just like we treat you...

- No sales pressure
- No hassles
- No embarrassment
- *Just an invitation to quote and save!*

### Who Do You Know....

That is responsible and stable like you?

- ⇒ family, friends, neighbors, co-workers who live in the local area
- ⇒ from your Christmas list
- ⇒ from your email & phone contacts
- ⇒ from your Church, Civic Group or Club
- ⇒ from work or customers

**SUBMIT YOUR ENTRIES BY MAIL, FAX, OR EMAIL TO YOUR NEAREST AMERICAN INSURANCE OFFICE!**

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