

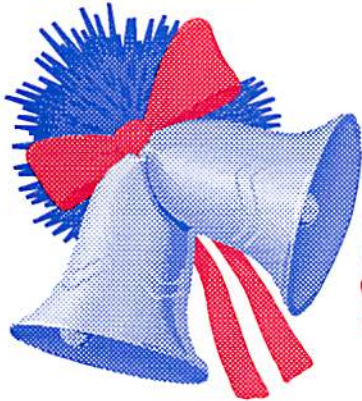


**"We're There
When You
Need Us Most"**

108 9TH - LEWISTON, ID 83501 (208) 746-9646

IN OUR 72ND YEAR - DECEMBER 1994

Incredible! Another year is coming to a close. Time passes so quickly. At American Insurance 1994 was highlighted with a couple of notable events. First, the addition of a new staff member, Shawn Sullivan, our 4th generation of family in our business. Shawn is the son of agency Vice-President, John Sullivan. We are all proud of Shawn. He is proving himself to be an excellent agent and a great addition to our staff. And second, a new state-of-the-art computer system that more than doubled our system speed, provides on-line service links with our primary companies and provides remote service capabilities. All designed to give faster, more accurate service to you - our customer.



**Happy
Holidays!**

THE SIMPSON CASE has been the biggest headline of 1994. We have exclusive new information that we have provided in our own version of the Simpson Case for you to solve. Perhaps our version of the Simpson Case will help you understand your homeowners policy better. Answers to the Simpson Case are on page 3. Have fun!

In closing it's hard to express to you our feelings of deepest gratitude for the years of continued trust and confidence you place in us. Thank you so much! We pledge to be "there when you need us most" in 1995.

**Happy Holidays!
The Sullivan's and Staff.**

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**THE SIMPSON CASE:
Nightmare After Christmas**

No, the nightmare isn't the Visa bill arriving on December 26th. This nightmare began after the Simpson's Christmas party. Homer and Marge decided to impress Homer's boss Scrooge by hosting the office Christmas party at the Simpson's house "and get that raise I deserve," declared Homer. Homer and Marge invited the entire office staff and boy were they "impressed". Our nightmare begins the next morning at the Simpson's front door...

"DINGDONG! "Marge, will you get the door? I have a stomach ache," pleaded Homer.

Marge peaked out the window and gasped, "Homer, there is a line of people at our front door." Marge opened the door a crack and offered a tentative "Hello, can I help you?"

"Hello, I'm Samuel Thompson, administrator of the St. Goodness Hospital. Last night 26 people, who said they were all guests of your party, were rushed to our emergency room to have their stomachs pumped and receive poison treatment. **They said it was the lovely stuffed mushrooms.** Because they all say you were responsible and the hospital bill was so large, I thought I'd deliver it in person just to see the

Continued on page 2

Sullivan's AMERICAN INSURANCE AGENCY SERVICES:

Personal Coverages

- ▲ Automobile & Motorcycles
- ▲ Homeowners, Mobile Homes & Renters
- ▲ Motorhomes, Boats & Travel Trailers
- ▲ Liability - Personal Umbrella
- ▲ Duplex - Rental Homes

Business Coverages

- ▲ Business Auto
- ▲ Packages Policies Save Money - Retailers & Contractors - Manufacturers & Service
- ▲ Property & Liability
- ▲ Workers Compensation & Bonds
- ▲ Farms

Benefits

- ▲ Life Insurance
- ▲ Disability & Medical
- ▲ Medicare Supplements
- ▲ Group Insurance Benefits
- ▲ Individual Retirement Accounts
- ▲ CD's/Annuities
- ▲ Mutual Funds

No Cost Services

- ▲ Photocopying
- ▲ Fax Machine Use 208-746-9640
- ▲ Toll Free Calling 800-735-6355
- ▲ Notary Service
- ▲ 24 Hour Personal Assistance

THE SIMPSON CASE

Continued From Page 1

expression on your face. That's \$1,000 times 26 equals \$26,000! Wow, it's going to be a good year at the hospital. By the way, you have 10 days to pay or else we put a lien on your house! Good day."

"Homer," Marge yelled to the back bedroom. "Where did you get the whole mushrooms I asked you to get at the store?" Homer proudly replied, **"I was busy. So I sent Bart to the backyard to pick some mushrooms out of the grass. Cleaned up the yard and saved us money too. Great idea, aye Marge?"**

DINGDONG! "Marge," yelled Homer from under the bed. **"Would you get the door, I'm trying to find my wallet!"**

"Hello," Marge said in a guarded tone.

"Yes, I'm Robert Peterson, President of the First Thrifty Bank. I regret to inform you that someone must have stolen all your credit cards and has charged every card past their credit limits. That's three cards at \$5,000 each. Here's your bill for \$15,000. And, because I doubt Homer got that raise he keeps talking about, I think you'd better take out a high risk loan to pay these bills off in the next 10 days or I'll call your home mortgage due in full and take your house. Have a great day."

"Homer! Where's your wallet?" Marge screamed.

"Last time I saw it Marge, was when I gave it to that nice young man from the loading dock who asked to see pictures of our family," Homer replied.

"You mean the young man with green hair, long dangly nose ring, tatoos, and black leather clothes?" Marge asked grimly.

"Yes, dear. Wasn't it nice of him to be so interested in our humble little family?" said Homer proudly.

DINGDONG! "Next," Marge barked at the well dressed man at the door. "Hello, I'm Robert Thomas Smythe IV of Smythe, Smythe, Smythe & Smythe, Attorneys at Law. I represent Mr. Prim, who attended your party last night. Mr. Prim states in this affidavit that on or about 10:00pm on the night in question - it began to snow outside. So, Homer invited everyone to the window and turned out the lights so they could see it snow in the moonlight. A few moments later, Homer turned on the light and saw Miss Proper in the arms of Mr. Prim. Homer the whispered in a loud voice so that everyone heard and I quote, "Mr. Prim and Miss Proper are having an affair."

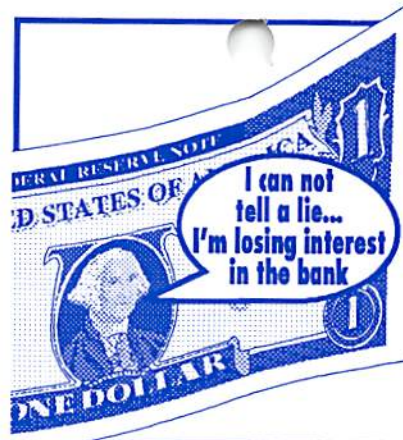
"Mr. Prim says that Miss Proper had simply tripped over the coffee table in the dark and

Continued Next Column

"...I sent Bart to the backyard to pick some mushrooms out of the grass."



"You mean the young man with green hair, nose ring, tatoos and black leather clothes?"



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Continued From Previous Column

that he had caught her so she wouldn't fall. The public comment made by Homer has caused Mrs. Prim to file for divorce and Mr. Prim was fired this morning by Scrooge. Therefore, Homer is being sued for slander for \$1,000,000. Consider yourself served. Goodbye!"

"Homer!" shrieked Marge. "Mr. & Mrs. Prim are getting divorced."

Homer replied, **"Serves him right that sly dog. I caught him red handed with his hands on the cookie jar. 'It was Prim and Proper' - if you get my meaning - Marge."**

"But, Homer!?" pleaded Marge. "We are being sued for \$1,000,000!"

"Not to worry, Marge. Real men don't break under pressure," said Homer - with sweat beads on his brow.

"Marge...Marge! What are we going to do? We are ruined!" Homer screamed and began to cry uncontrollably.

Marge - with eyes fixed and steady resolve in her voice - said, "Now calm down, Homer. Let's call the Sullivan's at American Insurance Agency and find out if our homeowners insurance policy will help us with this mess."

**Is Simpson Guilty?
Is Homer Covered By Insurance?**

YOU BE THE JUDGE!

See "Answers To The Simpson Case" On Page 3!

CLAIMS QUESTIONNAIRE RESPONSES

You buy insurance to pay claims. Perhaps you're one of the lucky ones who has never experienced a claim and can only imagine what it is like. If you have a vivid imagination you may think your claim would be a horror movie! Well you can stop biting your nails after you see what American Insurance Agency customers said about their claims.

We asked - **Was American Insurance Agency courteous, prompt, and efficient in taking care of your claim?**

- ▲ "They were so nice and fast it was almost unbelievable. Helen is great!"
Mike & Jodee Luther
- ▲ "The people who helped me were great. The service was excellent."
Jana Lashly
- ▲ "Your people have been super!"
Ken & JoEllen Jackman
- ▲ "Very good. Excellent workmanship and handling."
Gerhard Boettger
- ▲ "You handled the claim fast and had an answer with a settlement in minimal time."
Mike Willett
- ▲ "Not only was your service good, I was not inconvenienced with any unnecessary calls."
Rick Erickson
- ▲ "Service was very good and I also liked the follow-up. This was the fastest response of any claim we have ever been involved with. Thank you Tina and American Insurance for your help!"
Charles & Dollie Crawford
- ▲ "Excellent! Helen handled my case with great speed and was efficient. She made us feel very secure being with American Insurance Agency."
Charles & Rosie Maskalunas
- ▲ "Service could not have been better! We greatly appreciate this."
Eric & Judy Lundgren

MARTIN HOLMES

He Does What It Takes!



▲ Profile

Martin Holmes, Accountant/Systems Manager for American Insurance Agency, had a full head of dark hair when he started working with the agency in 1990. Three and a half years later - the challenge of his job may have contributed to his acquiring of a few touches of gray.

"My biggest goal is to insure we have as little down time with our computer system as possible," Martin said. "And that makes my job very challenging."

"Martin does whatever it takes to keep our staff of 11 working efficiently for our clients," said Harry Sullivan, agency President. "And if that means all night or weekends to solve a computer system problem - he's here to fix it."

Among his many responsibilities, Martin insures direct on-line access to mainframe computers of the agency's insurance companies - making the agency's services as efficient, speedy and accurate as dealing direct with the company.

"Martin has helped us secure tremendous efficiency at the agency level and allows us to meet the individualized coverage needs of our clients through many different companies effectively," Sullivan said. "He's very valuable to our agency."

Not only is Martin valuable to the agency - but he is also valuable to his wife Anne, and 10 year-old daughter Loretta. "I like to set aside every other weekend to spend time with my daughter and wife," he said. "It's the perfect remedy for gray hair."

ANSWERS TO THE SIMPSON CASE

"Thank heavens for American Insurance Agency!"



Later that day at American Insurance Agency, Homer and Marge explained their troubles to their agent - Mr. Sullivan.

"Homer," said Sullivan. "If it wasn't for the **stupid exclusion** in your policy - your BIG MESS would be covered by your homeowners policy."

"Ya, see Marge?" snorted Homer. "You pay your premium faithfully and they get you on that **stupid exclusion** every time! We're ruined!"

"Now calm down, Homer!" Sullivan said with a smirk. "I was only kidding. There is no stupid exclusion and I have good news for you on your claims."

"First, you poisoned all your guests with the **stuffed mushroom surprise** - causing accidental bodily injury. You have guest medical on your policy for \$1,000 per person. So we will pay the \$26,000 in medical expenses in full."

"Second, your credit cards were used by an unauthorized person. Fortunately, you reported the matter to your credit card companies within two days of discovery - so you are legally responsible for only \$50 per card. Your homeowners policy provides \$500 coverage with no deductible for **Credit Card, Fund Transfer Card, Forgery and Counterfeit Money**. We will pay the \$150 you are legally liable for."

"Third - and finally, you may have slandered Mr. Prim and he is suing you for \$1,000,000. Because of the **Personal Liability** coverage in your homeowners policy we will hire an attorney to defend you at our expense and if you are found liable we will pay a claim up to the limit of your policy - which is \$100,000. Normally, personal

liability is just for bodily injury and property damage, but I endorsed **Personal Injury Liability** on your policy which also covers items like libel, slander, or defamation of character. And thankfully, Marge was smart enough to buy the \$1,000,000 Excess Personal Liability Umbrella policy (*over your objections Homer*) - for only \$120 per year premium. So, you have the extra coverage if you need it."

"Thank you Mr. Sullivan for saving our lives," slobbered Homer. "I could just kiss you!"

"Uh...I tell you what - Homer," Sullivan retorted. "Why don't you just agree to pay your premiums without whining from now on. You pay a little premium each year and we pay out millions. Is it a deal?"

"Absolutely," said Homer grinning from ear to ear. "Let's go, Marge. We still have time to plan our New Year's bash party (hee hee)."

Editors Note: Coverages described are for a typical Homeowners Form HO-3, 1989 edition and is necessarily general for the purpose of this article. Actual policy coverage and limits vary depending on the issuing company and your state of residence. For specific coverage and limits you must consult your own individual homeowners policy.

Thank You! FOR YOUR LETTERS!

Every month Sullivan's American Insurance Agency receives letters of praise and occasionally problems from our clients. We appreciate your correspondence, which is a wonderful indicator for letting us know how we're servicing your insurance needs!

Client Letter

Dear American Insurance Agency:

Thank you very much for your prompt attention in reviewing our auto policy and subsequently changing insurance companies. You saved me \$104 every six months. That's what a good agency should be doing for their clients!

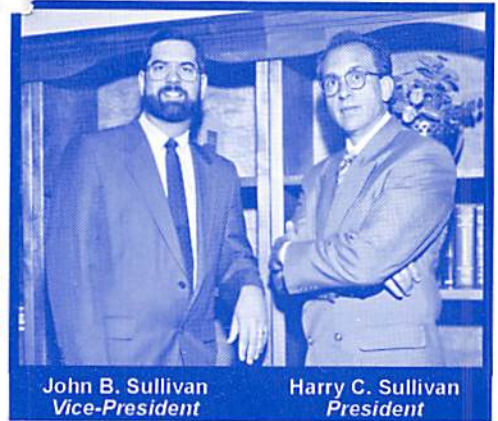
Keep up the good work.

All the best,

Tom Fruechtel

Tom Fruechtel
President
Blount, Inc.

We Promise



John B. Sullivan
Vice-President

Harry C. Sullivan
President

1. Courteous, friendly, and personal service!
2. Prompt and accurate premium quotations.
3. To seek options and discounts that reduce your costs.
4. To take time to listen to your needs and concerns.
5. To give professional advice on your insurance and benefit program.
6. Quick claims handling.
7. To return your phone calls promptly.
8. To contact you annually for an insurance and benefits review.
9. To invest in our community's stability and quality of life.
10. To keep our promises.

The Sullivan's and Staff

Things To Do List:

- Change batteries in smoke detectors
- Put insurance on new jewelry items
- Get quote on low cost term insurance
- Raise personal liability insurance to \$1,000,000 with umbrella



"We're There When You Need Us Most"

**ANSWERS TO THE
SIMPSON CASE**
INSIDE: EXCLUSIVE DETAILS

Bulk Rate
U.S. Postage
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Permit #114