

Spring 2021

Since 1922 - Now in our 99th Year



A Refreshing Look Ahead

Preparing for our 100th Anniversary

Spring brings us a fresh start and growth! New hope and sunshine awaken us as we are emerging slowly from this long pandemic. We look forward to things becoming more normal with each passing day.

Time to get outside...fire-up the BBQ, visit family and friends, plan a vacation, and have fun with your motorcycle, RV, ATV or boat (we insure fun – see pg 3). Area community events are starting up again, too.

Here is what has refreshed for us:

- ◆ Free Document Shredding Event – restarting on April 12-16. Details below on Pg 1.
- ◆ Website refresh – you will see a fresh look at www.Am-Ins.com. Details on Pg 4.

100th Anniversary coming in 2022:

American Insurance will be celebrating our 100th Anniversary in 2022. We are making plans to celebrate with you all year long. Over the coming months we will provide more details about our upcoming 2022 Historic Calendar, special newsletters with our history in pictures and stories, events like an Old-Fashioned American Picnic, customer gifts and prizes, and more! We will be celebrating 100 years and 4 generations with you as our special guests. Thank you for being our customer and for trusting us to protect the things you value most. Have a happy spring!

John, Shawn and Philip – The Sullivans and Staff

24/7 Access

www.Am-Ins.com

SERVICE tab

▶ Payments

▶ Claims

▶ Quotes

▶ Forms to Request

* Policy Changes

* Auto ID Cards

* Vehicle Changes

* Driver Changes

* Proof of Insurance

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Life

FREE DOCUMENT SHREDDING EVENT (M-F April 12 –16)

It's Back! Our Annual Shredding Event for Customers.

Bring your sensitive personal or business confidential documents for free shredding. Deposit your documents in a locked, secure bin that will be shredded under the NAID AAA Certification Program by Lewis Clark Recyclers of Lewiston, ID. No one will see your documents and they will be held under secure conditions until shredded. Guard your privacy by keeping sensitive documents out of the trash.

WHEN? Monday, April 12th through Friday, April 16th
between the hours of 8:30am and 4:30pm

WHERE? Lewiston office, 55 Southway Ave
Moscow office, 604 S Washington St

WHAT? Old tax returns, medical records, bank or credit card statements and offers of credit – anything with personally identifiable information.

QUANTITY? Limit is one box (banker box size) or about 20 lbs. by weight of paper records per person or household address; business limit - 2 boxes or about 40 lbs.

QUESTIONS? Call Stephanie at 208-413-6242 for details.

RESTRICTIONS? Please remove thick metal clips but staples and regular paper clips are OK.



Customer Service Reviews

Corrie Storey, of Culesac, Idaho, said, "Lisa (Gludt) was fantastic and took my over the phone payment, PAINLESSLY. :) **Natasha (Sullivan)** was the greatest too and took my new boat VIN information via email and I didn't have to use my lunch hour to come and show a bunch of paperwork. Every time I call it is with the best of care. I get to the necessary agent to help speed my process. I love working with American Insurance!! I've been a loyal customer since 2013!!"

Shane Lemm, from Lewiston, said, "I've been a customer for a long time and American Insurance always treats me well. When it was time to re-up my home insurance, there was no hesitation. I worked with **Shelly Abel** and she always works hard to get me the best rates. It's always quick and fast, and she's easy to work with. I highly recommend American Insurance to everyone. I tell all my friends when I hear they're looking to change. They have great rates, great people, great service, so what's not to like?"

Byron Wiley, of Coeur d'Alene, Idaho, said, "**Jenni (Waters)** was most helpful and prompt with the changes I needed in my policy. I am very pleased with the people and service your company gives to me. I am very satisfied!"

Thank you for your kind comments!

Make or read reviews at
www.Am-Ins.com

Car Titles

Do they matter for my personal auto insurance coverage?



Philip Sullivan, CIC
Agent/Vice President

Most of the time, car titles are pretty straight forward. You own the car and your name is on the title. You contact your insurance agent and add the vehicle to your Personal Auto Policy. Simple, right?

But, life is not always that simple and there are many circumstances that come up routinely that can leave you financially exposed without the proper insurance coverage because of how the car is titled.

Key concepts you need to keep in mind:

- ▶ **Car titles are legal documents** that list the name(s) of the owners of the specific vehicle shown on the title. The titled owner of the vehicle can be held legally responsible for who operates the vehicle and the maintenance of the vehicle that may have contributed to the accident. Often, after a serious accident, the driver and the titled owner(s) of the vehicle are named in lawsuits and must defend themselves.
- ▶ **You must specifically declare and insure a vehicle** titled in your name on your own Personal Auto Policy or you are not insured for liability or physical damage on that vehicle.

As a general rule, you never want to have your name on a car title unless you specifically insure it under your own Personal Auto Policy.

Some common questions

- Q.** *When should I transition my children to their own auto insurance and take my name off the car title?*
- Q.** *How can I retain financial control of my child's car without being a titled owner?*

For answers to these and other common questions, plus advice on car title issues including those related to your business, please contact your agent at American Insurance.

Carmen Johnson honored with 20 year service award

"Carmen!" That's what you hear over the partition from a co-worker who needs help with their computer. Carmen Johnson is an invaluable part of the A-Team. She works behind the scenes to keep our computers and software up-to-date and working smoothly. She also keeps our computer records accurate on our system and makes sure our agent state licensing and insurance company licenses are up to date among many other duties. She does all her work with fun, flare and good humor!



Commenting on her 20 years Carmen said, "I feel as if my co-workers are part of my family and have appreciated their support through the years."



Carmen was honored at our December employee meeting with a 20 year Service Award that said:

20 Years of Service
Thank You for your Loyal
Dedication to Our Clients and
Our Organization.



Shawn D Sullivan, CIC
President & Agent

Small Business Hit with Email Scams

The email scams that target small business

Cybercrime is one business that has thrived during the COVID-19 pandemic. The FBI reports cybercrime quadrupled during the first phase of the pandemic with phishing attacks spiking up 350%.



Small business not spared - Despite the headlines, phishing and ransomware remains a disproportionate problem for small businesses. *Coveware* reports that 40% of ransomware attacks were against smaller companies with 1 to 100 employees. Small companies are much less likely to have adequate backups or the financial resources to make a full recovery following a ransomware attack.

Business Email Compromise (BEC) – Stay alert to emails which are the most common way that cyber criminals carry out these scams.

- ◆ **Spooft an email** account or website. Slight variations on legitimate addresses can fool victims into thinking fake accounts are authentic.
- ◆ **Phishing emails** These messages look as if they are from a trusted sender to trick victims into revealing confidential information or wiring money to a fraud account.
- ◆ **Malware** Malicious software can infiltrate company networks and gain access to legitimate email threads and let criminals gain undetected access to data, including passwords and financial account information.
- ◆ **Ransomware** is often spread through phishing emails that contain malicious encryption attachments or downloads malware without the user's knowledge.

Cyber Insurance – The spike in cybercrime has driven demand for cyber insurance policies specifically designed for small businesses. Premiums are as low as \$200 when endorsed to many Business Owners Policies (BOPs) and Commercial Package Policies or may be purchased as stand-alone Cyber Policies. Coverages may include:

- Liability for violations of protected personal information, notifications, credit monitoring
- Crisis management & fraud response
- Public relations
- Forensic & legal expense
- Extortion & ransomware loss
- Social engineering & funds transfer fraud
- Telecommunications theft
- System disruption business interruption
- Data recovery expense and more.

Get a **cyber quote** and/or request a free copy of the "2021 *Cyber Risk Outlook*" report by calling our office, visiting or emailing Quotes@Am-Ins.com

Health Exchanges Extend Open Enrollment!

Individuals can shop for health coverage and may qualify for premium subsidy (reduced premiums) to begin the first of the following month.

- *Your Health Idaho* has extended enrollment until **April 30, 2021**
- *Washington Health Plan Finder* has extended enrollment through **August 15, 2021**

GET FREE AGENT HELP from American Insurance health agents, Tim Gleason and Dave Root. Call us or email Medical@Am-Ins.com today!

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Quote & Compare quick/free
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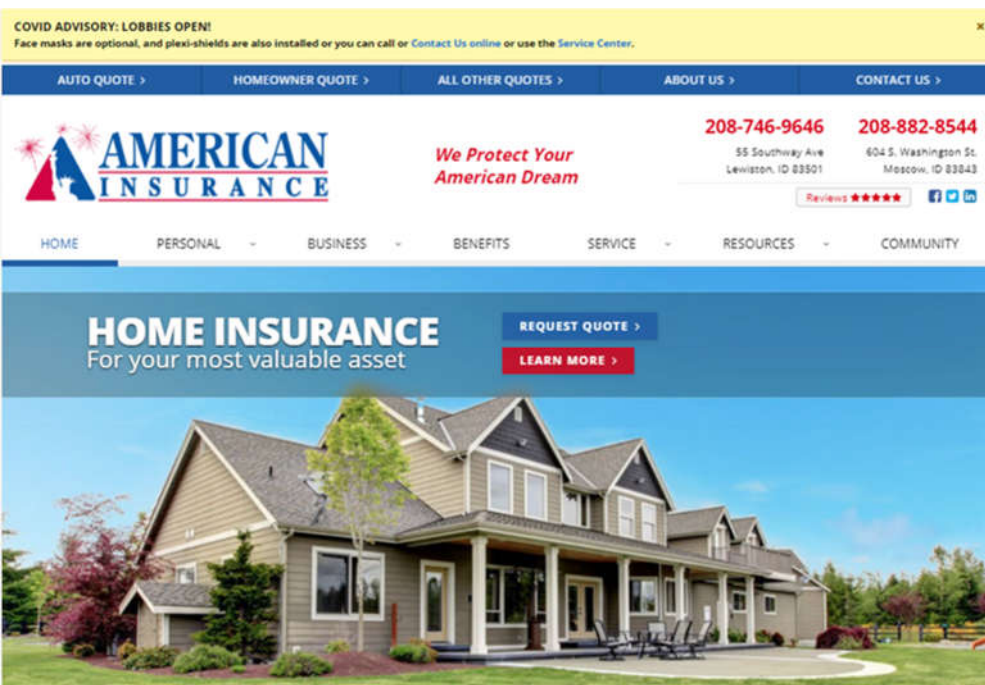


Inside this issue:

- ▶ A Refreshing Look Ahead
- ▶ Free Shredding Event
- ▶ Car Titles - Do They Matter?
- ▶ What Customers Say
- ▶ Carmen Johnson Honored
- ▶ Small Business Hit with Email Scams
- ▶ Website Refresh

CURRENT RESIDENT OR

Check out our **Website Refresh!** Visit www.Am-Ins.com



**New look! New features!
More convenience!
Same great resources and
24/7 Service Center!**

~ Our *refreshed* website is now formatted for your smart phone.
~ Check out our "Service" tab to easily report claims, make payments, request quotes and use forms to request an appointment, order auto liability cards, certificates of insurance add or remove vehicles and drivers and other policy changes.
~ New "Community" tab has a Community Calendar of current area events as well as upcoming **American Insurance** sponsored events.

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