



We're here to help during this 'hard market'

As we have embarked on our 101st year, it has never been truer that, "the only constant in life is change." Every year there is a new insurance challenge and this year that is the hard insurance marketplace.

A hard insurance marketplace is characterized by increasing premiums, stricter underwriting and a reduction in markets that want to write insurance.

The cause of this is multi-fold: inflation, plus increased repair and replacement costs in claims that have outpaced premiums. This has put the insurance industry in catch-up mode.

The good news is that American Insurance is an independent agency, so we can navigate this hard insurance marketplace and the issues that it presents to you, our clients.

Our Agents are uniquely positioned to help when things get tough because we:

1. **Provide Choice** – With multiple company relationships at our disposal, we can search the marketplace to find your insurance fit.
2. **Provide Value** – We get to know you and what your insurance needs are so that your coverage and premium are aligned.
3. **Provide Advocacy** – Whether it is selling your needs to an insurance carrier or working with adjustors on your claim process, we advocate for your best interests as our customers.

Contact us with any insurance problem – price increases, coverage availability, or claims and service issues. We find you solutions and know that these challenges will pass as we look forward, always being ready to *Protect Your American Dream*.

Plans for LC Valley 4th of July Fireworks

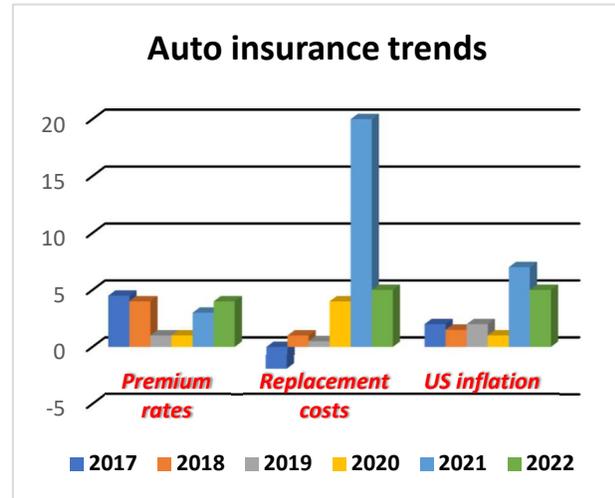
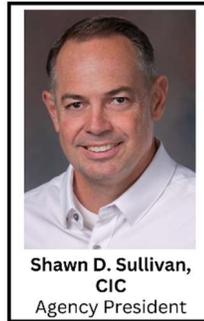
Donations needed to meet funding challenges

First, the good news! The big LC Valley Fireworks display will be happening again this July 4th, Independence Day! However, Community Spirit, the non-profit funding the show for the last 36 years, is sounding the alarm that funding is falling short and reserves will be exhausted unless funding resources are expanded to meet the challenge. Public donations and additional sponsors are needed to bring the funding up to a new inflation level in order to sustain a quality aerial fireworks display.

HERE'S WHAT'S HAPPENING! **Inflation Driving Rising Costs:** The historic rise in inflation and supply chain issues have raised the costs for the shells, transportation and labor to shoot our LC Valley aerial fireworks show by +25%.

Pre-show Concert Cancelled: The Adams Field gate donations have never been enough to pay the costs for a live band, staging, sound equipment, sanitation, security and insurance for the pre-show event. Inflated costs would deepen that deficit. So, with inadequate funding, rather than pull funds away from the aerial fireworks show the Community Spirit board has cancelled the pre-show activities this year.

[\(see more on page 4\)](#)



Tina has retired and we have new team members!



After 39 years of service with American Insurance taking great care of “her people” as she called her assigned clients, Tina Heitmann has retired! We are appreciative of the hard work, dedication, time, and memories that Tina has provided to our clients. We wish Tina the best and hope she enjoys her well-deserved retirement.

Welcome Tessa Geffre and Kuespert policyholders

American Insurance recently purchased the Kuespert Insurance Agency policies in the Moscow area. Along with the purchase of the policies came Tessa Geffre (*top right*) who now works as our Receptionist and Personal Lines Customer Service Agent (CSA) in Moscow for these clients.

Tessa has lived in Latah County for 23 years and she grew up in Genesee before moving to Texas and living around the Austin metropolitan region. In the past, she has also worked as a supervisor of a childcare center. Tessa enjoys fishing, painting and riding 4-wheelers when she’s out of the office.

Additional new staff ready to serve our customers

Holly Karlin (*left center*) is our CSA who has lived in the LCV for 36 years. She has owned her own insurance agency and has 19 years of experience while also being certified to teach water aerobics. She enjoys dancing, cooking and playing outside in her yard in her free time.

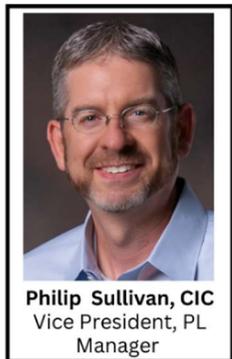
Tracy Renfrow (*second at right*) is training as a Commercial Lines CSR. She has lived in the valley since 2008 and has worked in banking for 17 years and also lived in Tooele, UT. Tracy enjoys working on puzzles and spending time with her grandchildren in her free time.

Victoria Sabo (*third at right*) is a CSA for Lewiston customers who has worked in the insurance field since May 2022 and in customer service since 2017. She was born and raised in Lewiston and graduated from Lewis Clark State College (LCSC) in 2021. When Victoria is not at the office, she enjoys spending time with her family, going on walks by the river and visiting the Oregon Coast.

Maria Tannehill (*at bottom right*) is CSA who just moved to the LC valley in December from western Washington to near family and begin work in the insurance industry. She grew up in Puyallup, WA, and has also lived in Federal Way, WA. Maria began her career in Human Resources and Recruiting, including some time at the Amazon headquarters in Seattle. In 2018, she helped build a mobile auto detailing business. In her spare time, she enjoys time with her 3 children and their cousins, camping, cooking and watching movies.

Ila Duff (*at bottom left*) is also a CSA who has lived in the Valley for 6 years and has worked in the insurance industry since 2006. She has also lived in Orofino and previously worked at LCSC.

Did you know – we insure fun?



Philip Sullivan, CIC
Vice President, PL
Manager

Sunny weather is finally here! There’s no shortage of ways to get outside, and whether you’re hitting the trail or the river, the last thing you want to worry about is whether your insurance policy has you protected.

Whether you really enjoy boating on the Snake River, camping up on the middle fork of the Clearwater River, 4-wheeling on the prairie or fishing at Winchester Lake, you can get the right insurance coverage at our best price for your “toys” at American Insurance.

Our agents can provide the coverage you need for boats, motorcycles, RVs and ATVs. Just like we offer for home and car policies, we also offer you multiple companies for quotes – Progressive, Dairyland, Safeco, Nationwide, Travelers, Grange Insurance Association, and other specialized companies.

Don’t forget that many of these companies offer the bundling discount to add savings if you have home or auto insurance in the same company. **Contact your Agent today for more information.**



Audits explained for your Workers Comp policies



Workers Compensation policies are subject to an annual payroll audit. During the year, your business may expand or reduce the number of employees or change wage levels. So it is important to remind you about these audits, how they work, and how to avoid any unpleasant surprises.

The Workers Compensation premium for the beginning of a policy term is an estimate of the payroll for each worker classification for the policy year. The insurance company will perform a payroll audit to ensure that you only pay based on your “actual” payroll. An accurate audit at the end of the policy term will adjust your final premium up or down when reconciled against the initial estimated payroll.

So, prior to your policy renewal each year you will receive an audit form from the insurance company requesting actual payroll paid in each worker classification.

A surprise to avoid!

Nobody likes to face an unplanned expense. If you expand your payroll significantly during the year you may want to adjust your estimated payroll and pay more now into your premium deposit. That way you can avoid a large and unbudgeted additional premium expense at the end of the policy year.

What you can do to avoid surprises

1. **Verify during the year** that your estimated payroll is what you anticipated. If your estimate is too low, an audit will create an unwelcomed bill for additional premium. If your estimate is too high then you will overpay the initial premium deposit and must wait until audit for a refund. **Contact your Agent for help** to revise your estimate and adjust your premium during your policy term.
2. **Keep accurate payroll records** and separate actual payroll for each worker classification that appears on your policy.
3. **Monitor during the year** what your actual payroll amounts are in relation to what was estimated. If you are having a great year with higher payroll than estimated, it would be wise to set aside money in anticipation of the audit premium that will be due.
4. **Subcontractors or Independent Contractors** you hire in your operations need to provide you with “Certificates of Insurance” as proof of their Workers Compensation insurance. Keep these certificates on file for your audit. If you can't provide this proof for your audit, then all uninsured subs or independent contractors are assumed to be your employees for Workers Compensation purposes. If so, you will be charged for the gross cost paid to subs or independent contractors without documentation.
5. **Audits are sent** to you at the end of your policy term. You must respond in a timely fashion. A mandatory on-site auditor may inspect your payroll records for compliance. **Contact your Agent** with any questions you have when completing an audit.
6. **Contact your Agent for advice** during the year if you have a material change in your operations. A change in operations may increase or decrease your Workers Compensation premium or create new employee rating classifications with different rates on your policy.



Medicaid transfer & Medicare options available

Did you know that Your Health Idaho is transitioning Medicaid clients back into the Exchange? We have 2 health insurance Agents who can help if you are losing your Medicaid coverage.

Also, if you are a Washington or Idaho resident and need Medicare coverage, Tim Gleason and Dave Root can help you with quotes and coverage. No matter if you're turning 65 or want to have them review your current options, they're here to help you.

Contact medical@am-ins.com or call (208) 746-9646 or (800) 735-6355 and ask for Tim or Dave.



Do you need life insurance? We offer that coverage, too! Contact Your Agent for a quote or email life@am-ins.com to make your request.



Notice: Our offices will be closed for Independence Day on Monday, July 3 and Tuesday, July 4 and we will reopen at 9 AM on Wednesday, July 5. Find 24/7 online service at Am-Ins.com/service-center



CURRENT RESIDENT OR

Inside this newsletter

- How we can help during this 'hard market', **Pg 1**
- Fireworks plans, **Pg 1 & 4**
- Meet our new staff, **Pg 2**
- We insure FUN! **Pg 2**
- Workers Compensation audits and how we can help, **Pg 3**
- Medicare & Medicaid support, **Pg 3**

Plans for LC Valley 4th of July Fireworks *(from page 1)*

Aerial Fireworks Show will happen: The aerial fireworks display will go on at 10 PM as usual. We invite you to enjoy the show with family and friends from your favorite viewing points around the valley outside of Adams Field.

HOW YOU CAN HELP! Consider making a donation annually to help us continue to honor and celebrate America's birthday, our heritage and the sacrifices of our heroes from yesterday and today. Funding for our local LC Valley aerial fireworks display has always been a cooperative effort of business sponsors and public donations. It takes both to sustain the show year after year.



Personal Donations: Donations of any size are needed and appreciated. To donate please send your check to Community Spirit, 55 Southway Ave, Lewiston, ID 83501; or email Community@Am-lins.com; or donate securely online through PayPal at www.lcvalleyfireworks.org/.

You can call our Marketing Manager Stephanie Herbert at 208-413-6242 with any questions. And, thank you!

*John Sullivan,
Community Spirit President*

Say thanks to these local, generous sponsors!

As of press time, our current sponsors include...

Major Sponsors (\$3,500): American Insurance, Clearwater River Casino, McVey Entertainment, P1FCU, and Vista Outdoor

Spirit Sponsors (\$650): Express Employment Professionals, Happy Day Restaurants, Hazels Restaurant, Hells Canyon Grand Hotel, LCCU, Lewiston Chevrolet, Roosters Restaurant, and Twin River Bank

Patriot Sponsors (\$325): Sunrise Home Center, and Joyce Keefer of Century 21