

# Autumn 2010



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We make insurance easy at [www.Am-Ins.com](http://www.Am-Ins.com). You are invited to visit our new website where you now have access 24/7 to - quotations, payments, claims, policy services, information, resources and important insurance news. Please read over this newsletter to discover how easy it is to manage your insurance and stay current with information that can provide better protection and reduce your premiums.

✓ **What [Am-Ins.com](http://www.Am-Ins.com) IS....**It is a convenience tool for those who have web access from work or home. It allows you to manage your insurance when it is convenient for you even during non-traditional hours after 5pm and weekends.

✓ **What [Am-Ins.com](http://www.Am-Ins.com) is NOT....**It is not a substitute for personal service or urgent requests! On every web page you will find the **Contact Us** button inviting you to call, email or stop in to get personal service that is prompt, accurate and caring. Our experienced and helpful agents are eager to assist you! (cont on Pg 2)

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**News you can use**

Insurance news that affects you

- [Preventive Services Required In New Hea...](#)
- [Dog Bite Claims Top \\$400M in 2009](#)
- [Crack down of medical premium hikes fun...](#)
- [Insurance Industry Outlook: Is the Wors...](#)
- [New AMA Study: 95 medical liability cla...](#)
- [New Idaho ATV Registration & Licensing ...](#)

## News You Can Use

### Insurance News that Affects You!

More stories and expanded news items visit our website [www.Am-Ins.com](http://www.Am-Ins.com)

## Customer Service Focus

--- Original Message ---

From: Terry Myers

Subject: Helen's the best...

A quick note to tell you how pleased we are with the great service we get from Helen. She is so on top of things, and her follow-through is impeccable. We make more changes to our policies than most people, between buying and selling things and coming and going from the U.S. to Mexico, and she is always cheerful and accommodating when we call. What a great person to have on the front lines of the business :)

Cheers,  
Terri Myers

*(Helen Duman is a Personal Lines Service Agent in Lewiston - 26 years experience)*



## Senior Health Plans Changing / Some Discontinued

Millions of seniors must choose new Medicare supplement plans before 1/1/2011. Some plans are being discontinued to comply with the Affordable Care Act. Call us for an appointment with a certified insurance agent to discuss your options from many different insurance companies.

Read more at [www.Am-Ins.com](http://www.Am-Ins.com).

## Dogs Bite Homeowner Insurance

Dog bites accounted for more than one-third of all homeowners insurance liability claims paid out in 2009, costing \$412 million and up 6.4 percent from 2008, according to the Insurance Information Institute (I.I.I.). This trend is one factor causing increased rates for homeowners insurance.

Read more at [www.Am-Ins.com](http://www.Am-Ins.com)

## Crash Test –1959 vs 2009 Chevy - Who Wins?

Which vehicle is safer in a crash test – a 1959 Chevy Belair or a 2009 Chevy Malibu? See the results of the 50<sup>th</sup> anniversary crash test done by The Insurance Institute for Highway Safety.

Read more & see video at [www.Am-Ins.com](http://www.Am-Ins.com)

## Traffic Fatalities Lowest in 60 Years

According to the US Transportation Department 2009 saw the lowest traffic fatalities ever recorded. Highway deaths fell to 33,808 for the year, the lowest number since 1950. In fact, fatalities declined in all categories of vehicles including motorcycles, breaking an 11-yr cycle of annual increases.

Read more at [www.Am-Ins.com](http://www.Am-Ins.com)

## Our New Website (cont from Pg 1)

### Comments / Feedback....

Visit [Am-Ins.com](http://Am-Ins.com) today and check it out. Click on the [Welcome](#) link and complete our comments form and get a \$5 gift card ( See details on Pg 4) Did you find

[Am-Ins.com](http://Am-Ins.com) uncluttered, easy to read and navigate, logical and organized, useful and timely? Click [Comments](#) and let us know what you think so we can make improvements. Thank you!

The Sullivans – John, Shawn, Philip and staff



### Comments or Questions ?

Contact:

Carmen Johnson, Editor  
[CarmenJ@](mailto:CarmenJ@AmericanInsuranceID.com)

[AmericanInsuranceID.com](http://AmericanInsuranceID.com)

Ph: 208-746-9646  
or 1-800-735-6355

## COMMUNITY SERVICE

### Juliaetta's 9<sup>th</sup> Annual Car Show & Blackberry Festival

Philip Sullivan of American Insurance judged and presented the "sponsor pick trophy" to [Bill & Becky Tolle](#) of Clarkston, WA on Sept 11<sup>th</sup>. Their car is a 1955 Chevy Belair, 2 dr hardtop, custom, 350 ci modified engine (pictured below.)

### Beeeeautiful!

Funds raised benefit the Juliaetta Community Center Project.



### Northwest Children's Home - Golf Classic raises \$16,000

American Insurance was a proud sponsor of the 26<sup>th</sup> annual fall classic golf tournament held at Quail Ridge on Sept 11<sup>th</sup>. Seventy six golfers including the American Insurance team of [John Sullivan, Mike & Rhonda Everett and Carol Wickward](#) helped raise \$16,000 to fund education for the kids who call NCH home.



## WA Voters Alert

Watch for November ballot Initiative-I082

The 30 year battle to end the state monopoly of Workers Compensation insurance goes to Washington voters in Nov under I-1082. Initiative proponents say the WA system is broken and needs competition to reduce insurance rates burdening WA businesses and making them uncompetitive when trying to gain business in other states.

According to sponsor organization **SAVE OUR JOBS**

- Washington is one of only four states with a government monopoly that forbids private competition for industrial insurance coverage.
- While workers' comp taxes are falling around the country, Washington is one of only a handful of states increasing taxes this year. Oregon has not increased rates in 20 years – and employers there are actually experiencing rate decreases in 2010.
- Washington has the second-highest cost per employee for workers' compensation, and provides the third most generous benefit package in the nation.

Learn more at [www.Am-Ins.com](http://www.Am-Ins.com). See "News You Can Use" WA Voter Alert!

*"Competition has really worked in Idaho" said Mike Everett, a workers compensation sales specialist at American Insurance. "I've seen first-hand how competition has lowered rates for my business clients while maintaining quality benefits for injured workers."*

## THE MOST REFERRED NAME IN HOME INSURANCE!



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We appreciate very much the many insurance referrals we receive from our local lenders, mortgage brokers and real estate agents.

**LENDER "SPOTLIGHT" "Thank you" Bobbi Hoene, PrimeLending for your many kind referrals to AMERICAN INSURANCE.** *Bobbi told us, "I have my personal insurance with Shawn Sullivan at American Insurance. All my insurance requests have been handled in a friendly, prompt and professional manner. I have compared and know I am getting the best prices and extra discounts with a full account package. They have awesome follow through with claims too. I want the best for my mortgage customers so I send them all to Shawn. Requests are handled immediately and I know that American Insurance finds my customers the lowest prices and best coverage available. Customer service is great and I can trust that the insurance information I need for loan closings will arrive correct and on time."*

*Bobbi's extensive knowledge and professional experience along with her dedication to best serve your long term financial goals make her team the one to trust. With over 12 years of lending experience and 6 years of being a licensed Real Estate Agent, she understands the process from beginning to end. "I guarantee 100% effort in completing your loan transaction and simplifying the process."*



Winner Brandy Southall of Lewiston!

### \$\$\$ Referral Rewards \$\$\$ 3rd Quarter Winners

Winners were drawn on September 1st for our quarterly consolation prizes.

Congratulations and gift cards were presented to:

1<sup>st</sup> Place – Brandy Southall \$50

2<sup>nd</sup> Place – Steve Browne \$25

3<sup>rd</sup> Place – Wes Gossage \$25

**The Grand Prize drawing to win a 42" flat panel HD-TV will be in November 2010!** Thank you all for your kind referrals.

*Sully's  
Sillies*



The older you get, the tougher it is to lose weight, because by then your body and your fat are really good friends.



There is no pleasure in having nothing to do; fun is in having lots to do and not doing it.

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



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

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

**Last Chance to Enter!**  
Drawing on November 1st!  
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[www.Am-Ins.com](http://www.Am-Ins.com)

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. \* Visit [www.Am-Ins.com](http://www.Am-Ins.com) for complete rules.



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- Visit our new website
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**CURRENT RESIDENT OR**

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