



Winter 2014



Locomotive Park, Lewiston
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 Photo by: Brad Stinson

www.Am-Ins.com

24/7 Access

- ▶ Payments
- ▶ Claims
- ▶ Policy Services
- ▶ Update Contact Info
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GREAT SERVICE MEANS...?

Our customers tell us we provide “great customer service”. But, what does that *really* mean? If you ask ten people to define great customer service you will likely get ten very different answers. Is great service just being friendly, convenient, quick, timely and thorough (we all expect that)... or is it something more?

Maybe great service is more than just getting a job done efficiently. Maybe it’s how you *feel* in a business relationship that becomes personal and is built on mutual trust.

**Describing great service might be like trying to describe being in love –
 it’s hard to explain but you know it when you experience it!**

At AMERICAN INSURANCE we believe that insurance is a very personal business. What could be more personal than protecting the people and the things you care about most? We take our responsibility seriously and feel the more we get to know you, the better we can customize our insurance policies to benefit you by...

- ✓ Discovering what’s important to you and your unique insurance needs
- ✓ Recommending the right insurance coverage solutions
- ✓ Finding the lowest prices and maximizing your premium discounts
- ✓ Being your trusted advisor with sound advice that matches your specific needs
- ✓ Being your advocate to make sure your claims are handling fairly and fast

LET’S TALK! Give us a chance to get to know you even better. We invite you to learn more about our great Personal Lines Service team featured on page 2. We understand and deeply appreciate the special trust you have placed in us. Thank you!

Happy Holidays from the Sullivans & Staff



Details on Pg 4

**INSURANCE
 for Every Need!**
 Auto
 Home
 Business
 Bonds
 Workers Comp.
 Medical
 Life

WELCOME BASHORE POLICYHOLDERS

Effective December 1, 2014, Bashore Insurance Agency of Clarkston chose AMERICAN INSURANCE to become service agents for his Grange, Progressive and Foremost policyholders. Tony Bashore, owner of Bashore Insurance Agency, will now focus entirely on his Crop Insurance business and is transferring his Grange Insurance Association policyholders to AMERICAN INSURANCE, who is an experienced Grange Insurance representative and very familiar with the policies and service requirements of Grange.

Regarding this transition Bashore said, “I feel very confident that the Sullivans and their staff at American Insurance will provide excellent service to Grange policyholders which includes me for my own insurance. (Cont pg 3)



John Sullivan (L) & Tony Bashore (R)
 arrange for customer service

MEET THE "A-TEAM" - SPOTLIGHT ON THE PERSONAL LINES SERVICE TEAM



PhilipS@Am-Ins.com

Philip Sullivan, CIC - Personal Lines Manager – Agent 10 years

**Get to know your Customer Service Agent.
They are ready to provide you excellent service.**

Call, stop-in, email, or make web requests to:

Get experienced advice, quote new policies, request policy changes, report a claim, make a payment, ask billing questions, or any service need -

AUTO * HOME * RENTERS * BOATS * MOTORCYCLES * RVs * ATVs

Tina Heitmann, Agent – 30 yrs, Lewiston Office – Customers A to G

Andy & Wendy McConkey, Lewiston, ID said:

"Just wanted to give Tina a huge thank you for taking care of our needs. She is always quick to respond with quotes or extensions of coverage. We really appreciate the positive attitude and willingness to help. We have never regretted our move to AMERICAN INSURANCE. We look forward to many more years of excellent service. Keep up the good work Tina!"



TinaH@Am-Ins.com



Lori Chapman, Agent – 8 yrs, Lewiston Office – Customers H to M

Brian McKarcher, owner of Living Waters Lawn & Landscape said:

"Great job adding Lori Chapman (to your service team)!!!

She just saved me \$700 a year on my personal insurance line and added some better benefits. Give her a pat on the back for me."



LoriC@Am-Ins.com

Helen Duman, Agent -29 yrs, Lewiston Office – Customers N to Z

Kimberly Willis of Clarkston, WA said:

"I became a customer about 8 years ago when we bought our home because you had the best homeowners policies. Then soon after we transferred our auto policies because Helen Duman saved us so much on our insurance."



HelenD@Am-Ins.com



Jenni Waters, Agent – 23 yrs, Moscow Office – Customers A to Z

Jennifer Young of Moscow, ID said:

"I love Jenny Waters! She is quick and very knowledgeable. I am very pleased with my insurance company. I would not change it. Very satisfied!"



JenniN@Am-Ins.com

AMERICAN INSURANCE

BEST OF THE WEST 2014

ABOUT US CONTACT US 800-735-6355 8AM - 5PM PST Mon - Fri

Lewiston office 55 Southway Ave Lewiston, ID 83501

Moscow office 203 E 3rd Street Moscow, ID 83843

PERSONAL BUSINESS SPECIALTY PROGRAMS MEDICAL & LIFE SERVICE CENTER RESOURCES

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WELCOME BASHORE POLICYHOLDERS (Cont)

(Tony) My decision to do Crop Insurance exclusively will enable me to continue in the insurance industry on a limited basis and allow more time at home to help care for our special needs son who is now 36 years old. I have no words to describe my appreciation to my customers for allowing me to be their agent. I am deeply grateful for their loyalty and always proud to have them as my customer. I trust they will continue their relationship with Grange Insurance and make new friends with the staff at American Insurance. If anyone needs my assistance during this transition please feel free to give me a call. My current phone number and office location at 828 6th St in Clarkston will remain open to continue my Crop Insurance business activities."

"We are honored", said John Sullivan, President of American Insurance, "to be selected by Tony Bashore and the Grange to provide ongoing service for their common policyholders. We appreciate their trust and confidence in us. My entire staff is looking forward to working closely with Grange policyholders and provide the personal service they expect and deserve."



Grange Farm & Commercial Agent

Shawn D Sullivan, CIC
ShawnS@Am-Ins.com

Grange farm insurance policies will now be serviced by Shawn Sullivan, who has 20 years of experience in farm and commercial insurance lines. Shawn Sullivan is working closely with Tony Bashore to meet with farm and commercial clients in advance of their policy renewals to become familiar with each policy. Grange clients can count on Shawn's experience and risk management advice to provide complete insurance protection at the lowest prices. Shawn is Vice President of AMERICAN INSURANCE and manages the Moscow branch office. He splits his time between our Moscow and Lewiston offices to better serve our clients.



Grange Insurance Association, Seattle, WA is a mutual insurance company serving the insurance needs of individuals and farm families. Founded in 1894 and deeply rooted in agricultural communities across the west, Grange Insurance Association has expanded in recent decades to better serve you. The company offers competitive auto, home and other personal insurance policies along with extensive underwriting experience in farm insurance.

OPEN ENROLLMENT until February 15, 2015

NOW OPEN!

Affordable Care Act / Obama Care HEALTH INSURANCE EXCHANGES

Satisfy the "Individual Mandate" and avoid penalties.

ID & WA RESIDENTS - GET NO COST LOCAL HELP!

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- ✓ NO COST AGENT SERVICES
~Premium rates are the same direct or with an agent's help
- ✓ GUARANTEED ISSUE HEALTH INS.
~Regardless of any health conditions
- ✓ CALCULATE PREMIUM SUBSIDIES
~Premium tax credits & cost sharing
- ✓ QUOTE ALL EXCHANGE PLANS
- ✓ ENROLLMENT ASSISTANCE



Call now for your personal appointment with a Licensed Health Insurance Agent.
 Dave Root, Tim Gleason, and Mike Everett



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ROUND 2 – ACA OPEN ENROLLMENT

Complicated, technical and difficult – three reasons you should call us for free help finding and securing health insurance. We have three health agents that are certified for the Idaho (*Your Health Idaho*) and Washington (*WA HealthPlanFinder*) ACA Exchanges to help you. We represent the top medical insurance companies in Idaho and Washington and can advise you on a medical and dental plan that best meets your needs and budget.

OPEN ENROLLMENT, which ends on February 15, 2015, is the only time you can buy individual health plans unless you have a "Qualifying Life Event" that opens a "Special Enrollment Period".

WHO NEEDS AN INDIVIDUAL HEALTH PLAN: Any individual or dependent that does not have access to group medical insurance through their employer. Many small group plans now exclude spouse and dependent coverage.

PENALTIES DOUBLE IN 2015 – If you don't have ACA qualified health insurance in 2015 you'll pay the higher of: 2% of your yearly household income or \$325 per person (max penalty per family is \$975) on your 2015 income tax return.

\$ 10
Gift Card
for you!



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* Visit www.Am-Ins.com for complete rules.



OUT-OF-THE-BOX THINKING

Has this happened to you? You visit AMERICAN INSURANCE in Lewiston and as you drive away toward the Southway exit you suddenly STOP... and say, "Oh no, right turn only? I can't take a left turn onto Southway anymore." The Roundabout construction created a medium that prevents a left hand turn.

This happened to me a couple of times before my son, Philip, gave me the answer. "Dad, all you do is take a right turn,

get in the left lane and do a U-Turn in the Roundabout so you are heading east on Southway." Well duh – but it just never occurred to me to use the Roundabout for a U-Turn. So, I told Philip, "Nice job son. That is out-of-the-box thinking!" (Young whipper-snapper)



HELPFUL NEW SIGN – Just in case you hadn't thought of it either, I decided to put in a sign to help remind you to use the Roundabout U-Turn to go east on Southway. Problem solved thanks to some out-of-the-box thinking!

Comments or Questions?

Contact:

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or 1-800-735-6355



Sully's Sillyies

I overheard Santa say...

"With enough thrust, pigs *can* fly!"

"Rudolph, there are two kinds of reindeer – the quick and the dead."

"Hello, Mrs. Claus, please call search and rescue again. I'm lost!"

"Your family tree should be a cactus, everyone on it is prickly & naughty."

"Never again will I take a sleeping pill and a laxative on Christmas eve."



In memory of Frank "Sully" Sullivan, past President of American Insurance who handed out jokes & smiles his entire life. Enjoy!

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