

SHELTER INSURANCE: BEST IN CLASS FOR CUSTOMER SERVICE AND EMPLOYEE SATISFACTION

Prior to the pandemic, two of our instructors, Carl Van and Dave Vanderpan, spent weeks with the adjusters at Shelter Insurance teaching the Awesome Claims Customer Service class. One thing they noticed about the adjusters was how eager they were to participate in class, how open they were to learning new ways to help the customer, and, maybe most importantly, how happy they were each day when they showed up for work. To figure out their secret to success, we decided to have a conversation with two dedicated Shelter employees, Shawn Knauts, Vice President of Claims, and

Lyn Scrivner, Regional Claims Director. But first, let's take a look at how Shelter Insurance came to be a leader in the insurance industry.

Shelter Insurance began operations in 1946 as the Missouri Farmers Association (MFA) Mutual Insurance Company, but their roots date all the way back to 1914 when seven farmers gathered in the Newcomer School in Brunswick, Missouri, to form one of the state's first farm clubs. Three years later, this club joined with others to form the Missouri Farmers Association. In 1981, after decades of growth and expansion, they embarked on a new beginning and the MFA Mutual Insurance Companies became Shelter Insurance.

Today, Shelter Insurance is a leader in the insurance industry providing a variety of products in 21 states. They



(L to R) Larry Miller, Rafael Cote, Carl Van, Virginia Ris, Kyle Somers and Shawn Knauts at a training session earlier in 2020

currently offer protection for home, life, car, farm, and business. Shelter Insurance Companies include Shelter Mutual Insurance Company, Shelter General Insurance Company, Shelter Life Insurance Company, Shelter Reinsurance Company, AmShield Insurance Company, Haulers Insurance Company, Inc. and in 2016 Shelter General Insurance launched the Say Insurance brand as a way to reach customers who want to buy auto insurance online. Their annual premiums are \$1.9 billion, and they have over 4,000 employees and agents, many of whom have worked for Shelter their entire career. They consistently receive high ratings from A.M. Best and can boast several accolades including being named in *Business Insurance's* annual *Best Places to Work in Insurance* several times over. In addition, global market research company J.D. Power ranked Shelter

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Insurance “Highest in Customer Satisfaction among Auto Insurers in the Central Region” in 2019. They also received this award in 2016 and 2018.

So, what is the secret to their success? According to Shawn Knauts and Lyn Scrivner, it comes down to the importance of building relationships, caring about people – both customers and colleagues alike – and the importance of providing exceptional customer service. Customer service is at the center of everything they do. According to Lyn, “Shelter Insurance is known for providing excellent customer service. For us in the claims department, focusing on our customers, there’s nothing more important.”

Naturally, they focus on their external customers, but there are so many departments within the company that they also work on their internal customer service skills. Being open-minded and learning to see things from others’ point of view is key. “We strive to help each employee at every level see the role they play in making a difference in the organization; in every customer interaction and in shaping the future of the department, we want them to see the importance of what they do,” Shawn explains.

This nurturing atmosphere helps explain why so many employees celebrate milestone anniversaries with the company. Shawn has enjoyed 31 total years at Shelter and Lyn has been with the company for 26 years. Although not common at most companies, at Shelter,



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VP of Claims, Shelter Insurance

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Regional Claims Director, Shelter Insurance

it’s not unusual to see employees celebrating 40 or even 45-year anniversaries.

When Shawn started with Shelter in 1987, she knew that she had found her calling; she loved talking to customers and helping them solve their problems. “Shelter is a great company with a great culture and career opportunities,” Shawn remarks. She has enjoyed all of the positions she has held within the company including Receptionist, Adjuster, Claims Supervisor, Branch Manager, Claims Regional Director, and now, VP of Claims, “I’ve loved every role I’ve had at this company. I love working with my team to bring about positive change, it’s exciting to see that we are shaping the department,” she says.

Aside from a brief time in customer service, Lyn has always been in claims. Shortly after graduating from Southwest Missouri State University with a Finance degree with an option in Insurance, she started her career at Shelter. Her roles have included Intern, Adjuster, Claims Supervisor, Fast Track Claims Manager, Home Office Claims, and her current role, Regional Claims Director. Lyn explains, “Within each role you pick up a lot that helps you support the next role. It gives you an appreciation and you see how important each position in the company is. It takes all of us to provide that customer service; each role builds on the other.”

Lyn and Shawn both expressed their appreciation for the leadership

and support that is prevalent at Shelter. Shawn has praise for her role models at Shelter, “I have had a lot of mentors throughout my career. Our current president and CEO, Matt Moore, hired me into my first manager and director positions. I’ve learned so much from him throughout my career and have been able to watch him lead through this most challenging year of 2020. He’s had a tremendous amount of influence on my career by not only helping me understand the customer viewpoint, but also how he leads with humility.”

Lyn concurs that the leaders at Shelter are supportive and have helped her grow and excel in her career, “I wouldn’t be in my position without these great leaders who gave good, honest feedback on how to improve. I’ve been extremely fortunate to work for, and with, people in my career who have helped me to develop and I want to be able to do that for others. Success is not measured by title, but the part you play in mentoring others. Hiring an employee straight out of college and watching them grow – there’s no better feeling.”

Shelter also fosters an environment of continued training and education to help all employees improve their skills. They are currently two-thirds of the way through sending all of their claims adjusters through the Awesome Claims Customer Service course. “Shawn is a huge proponent of life-long learning and encourages us to always be finding ways to learn and accept new challenges,” Lyn says. In addition to accepting new challenges, Shawn’s recipe for success involves the 4 P’s.

◆ The first “P” is for Passion. Shawn comments, “You must love what you do and be passionate about it.”

◆ The second “P” is for Perseverance, “Some days are hard, but you have to get up the next day and know that what you do matters.”

◆ Patience is the third “P.” As Shawn puts it, “Maybe you don’t get that job that you thought you would or that opening didn’t come up.” Another opportunity will come along if you exercise patience.

◆ The fourth P is for Positive Attitude, “Going negative is never going to be helpful for your success,” insists Shawn.

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At Shelter, they are continually working to elevate the customer experience to a “best in class” status by working on process reviews and technology enhancements with a customer focus such as eliminating manual processes that cause delays and frustration. According to Shawn, “There’s so much new insurance claims technology coming at us. We’ve got to filter it all to make sure we maintain a customer focus and streamline our processes to make a better customer experience.”

While in her past role of Director of Claims at Shelter, Shawn first introduced the development of electronic payments to their claims payment options. Lyn is expanding upon this electronic system, called Customer Choice payments, which gives customers the flexibility to choose electronic payments instead of a check. By being open to new ideas and processes, like Customer Choice payments, their team continues to evolve and grow. “In this business, we have to always stay curious and ask questions. Lyn does this so well and I value her contribution to this team. She is great at asking the tough questions to make sure we are doing the right thing and not doing something just because we’ve always done it that way,” says Shawn. They have also implemented a number of new claims applications to create a better adjuster and customer experience.

This industry doesn’t stand still and with Shelter’s focus on keeping customer service at the forefront of everything they do and their encouragement and promotion of all employees, they are well-positioned to continue enjoying success and receiving recognition long into the future. ■