

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

## TRAINING || TALK

Greetings Claims Education Magazine readers. We hope that all of you are staying safe and healthy during these trying times.

In this issue we feature a story about Herndon & Associates, a pioneer in the vehicle fire investigation industry. You'll learn about some of the cool things they are doing to support advancements in vehicle fire investigations.

We also sat down (virtually, of course) with Shawn Knauts, VP of Claims and Lyn Scrivner, Regional Claims Director of Shelter Insurance to talk about what makes their company special, including high employee satisfaction as well as top marks in customer service.

Until we can train in person again, we continue to offer online insurance training. Check out pages 8-9 for more information.

Finally, we are very excited and proud to introduce our latest publication, *Awesome Claims Customer Service – Part 1* written by Carl Van and Jon Coscia. This collaborative effort between Carl and Jon was a labor of love and we are delighted to share it with you. We hope you enjoy reading it as much as they enjoyed writing it!

International Insurance Institute welcomes your contributions to CEM and we encourage you to contact Lisa Ferrier at [lisa@insuranceinstitute.com](mailto:lisa@insuranceinstitute.com) for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and/ or even topics that you would like to see discussed in the magazine. ■



**Carl Van**  
President and  
CEO International Insurance Institute

## FEATURE || STORY

# HERNDON & ASSOCIATES: IN THE LINE OF FIRE

It's true that the majority of investigation firms across the country investigate fires; however, they mainly focus on commercial structural fires, which can be quite different than vehicle fires. Herndon and Associates is one of the few firms in the U.S. that specialize in vehicle fires. Founded in 1979 by Walter Herndon, current COO Tim Herndon's father, Herndon & Associates has built a solid reputation in the insurance industry.

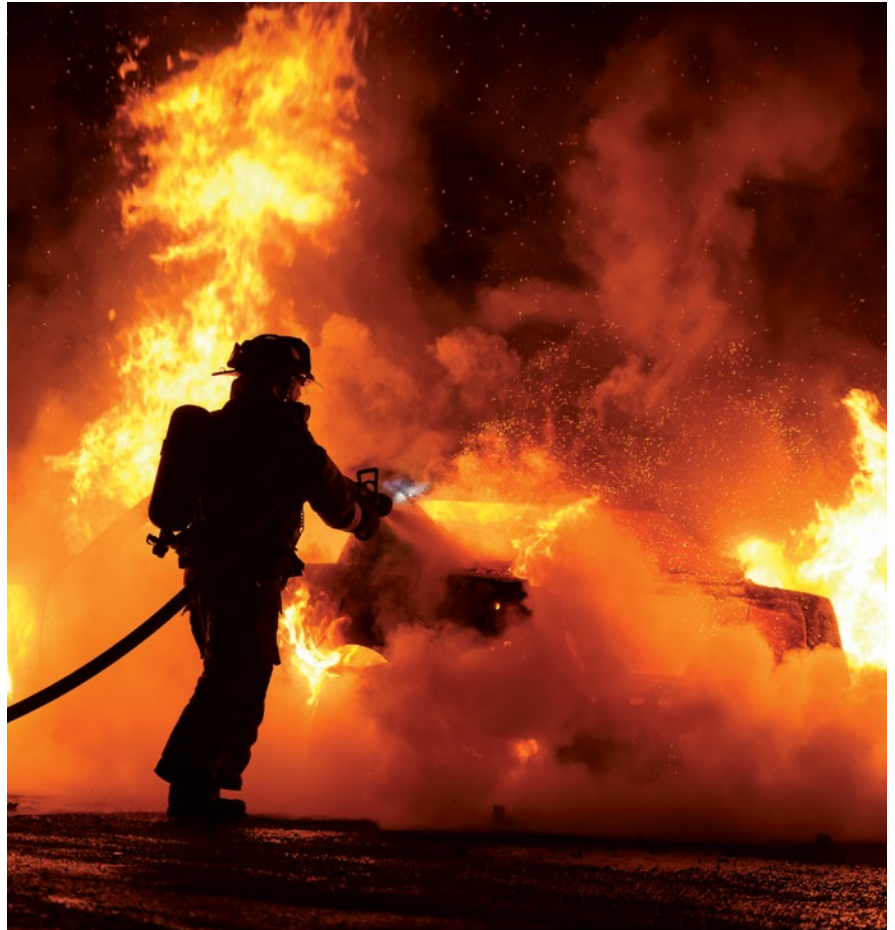
**"...the best way to learn this business is by doing it day in and day out – on the job training."**

Walter, Tim and their associates pioneered vehicle fire investigations in Michigan and across the country. Although Tim does have a multitude of credentials, including a Criminal Justice degree from Schoolcraft College as well as a degree in Fire Science, which he earned in 2001, he claims the best way to learn this business is by doing, "True that there is a lot of science involved, but the best way to learn this business is by doing it day in and day out – on the job training."

This specialized knowledge of vehicle fires has led to a strong partnership between Latitude Subrogation Services and Herndon & Associates. Together they created the Vehicle Investigation Recovery Program, VIRP, where Tim helps Lat-



*Tim Herndon, Herndon & Associates*



itude determine if a vehicle fire has any subrogation potential. Tim enjoys working with Latitude and says of the partnership, “Working with Latitude Subrogation Services over the years has truly offered all of our clients a one stop shop experience. Latitude employees are the most highly skilled and trained of any organization I have partnered with.” On numerous occasions, due to a proper fire investigation having been conducted by Herndon & Associates, along with their relationship and mutual respect for opposing manufacturer engineer/investigators, paired with Latitude’s overall handling of the claim process, the client’s subrogation demands were settled in an unprecedented timely manner.

In addition to their experience and knowledge, Herndon & Associates has over \$100k in diagnostic tools that allow them to capture electronic information and aid in their investigations. This electronic information helps them to determine things like if there was forced entry into a vehicle, if the sys-

tem was compromised, or if it was intact and functioning at the time of the theft or fire. Newer technology in vehicles, such as geolocation, also provides the opportunity to see where the vehicle was and what was it doing along the way prior to an accident, or a reported theft, similar to a black box from an airplane crash. According to Tim, “Fire investigation is really a process of elimination. There’s only a handful of possibilities, which you learn as you go, but events leading up to a fire or accident can help narrow it down to a few causes.”

Tim says that at least half of the investigations that Herndon & Associates is hired for are to determine if fraud is involved. Their job is to figure out if someone intentionally burned their vehicle, paid someone to burn their vehicle or, if there is a claim of theft, if the claimant has an alliance with an auto body shop to produce a fraudulent claim. They can also determine in an accidental fire if there is someone or something responsible for the fire such as a recent repair



that was performed, a manufacturing defect or perhaps an after-market install of equipment.

---

**“It doesn’t help to hire someone who primarily investigates houses and buildings to look at a vehicle fire.”**

---

On top of their arsenal of diagnostic tools, Herndon & Associates also performs live burn demonstrations a couple of times a year. They will get brand-new vehicles donated which they then set on fire in various ways, usually at a local salvage yard such as Copart. Tim says it’s a good learning experience, “We’ll get upwards of 100 people to attend our live burn demonstrations including local law enforcement, firefighters, and insurance investigators. Most watch in amazement as we burn a brand-new vehicle. Many times they’ll offer their own old vehicle for us to burn instead,” he explains with a chuckle, “but if we

burned old vehicles all of the time, we wouldn’t understand how the new vehicles respond to a fire.” During the live burn, the Fire Department is on standby, and when they do extinguish the fire, it provides a lot of useful information such as why does it take so long to put out certain types of fires versus others.

Tim’s biggest piece of advice for adjusters who are working on an investigation is to hire the right expert for the task. When doing a vehicle fire investigation, for example, it’s important to find someone who has the knowledge and experience to help make the right call, “It doesn’t help to hire someone who primarily investigates houses and buildings to look at a vehicle fire. The best approach is to say, “Let’s narrow this thing down and get the right expert for the job.” ■

*Herndon & Associates corporate office is located in Livonia, Michigan. They can be reached at (800) 961-2909 or [info@herndon-assoc.com](mailto:info@herndon-assoc.com).*



# 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

## SPOTLIGHT || STORIES

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,



Shawn Knauts  
VP of Claims, Shelter Insurance

---

**“Shelter Insurance is known for providing excellent customer service. For us in the claims department, focusing on our customers, there’s nothing more important.” – Lyn Scrivner**

---



Lyn Scrivner  
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.

---

**“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.” – Shawn Knauts**

---

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. ■





# INSPECTION CONNECTION

Staff Quality-Indemnity Accuracy-LAE Friendly

**A complete suite of material damage claim solutions**

**InspectionConnection is working to ensure the safety of customers and adjusters by expanding our offerings for virtual claim handling. By using self-service URL technology, handling claims virtually for direct appraisal programs (open shop) and gathering high definition video and photographs from an acceptable distance, InspectionConnection is fully functional.**

**Our team handles all aspects of material damage losses. Mobile agriculture, heavy and medium trucks and trailers, construction equipment, recreational vehicles, marine, powersport and automobile claims are all in scope. In addition to creating estimates from scratch (not copying shop sheets), InspectionConnection handles desk review of provided estimates, complete subrogation handling, quality assurance audits, salvage management and many custom options based on your needs. Our associates are rewarded for quality, not quantity. Accuracy is their commitment while providing best in class cycle time.**

**InspectionConnection is available to assist with transitions from field and office work, to alternative ways of handling business. If your team needs more claim handling capacity, please consider InspectionConnection.**



#### ► Specialty

InspectionConnection employs experts in commercial trucks, equipment, recreational vehicles and powersports. Our team is specifically trained to understand the nuances of each claim and unique customer needs

#### ► Desk Review

Estimates from insurers, 3rd party administrators, independent appraisers or repair facilities can be submitted to Inspection Connection for review to assure indemnity accuracy

#### ► Quality Assurance Audits

Using a well-honed quality assurance audit tool, Inspection Connection can review open or closed files for indemnity accuracy



#### ► Total Loss Inspection Services

InspectionConnection offers superior indemnity governance with a laser focus on controlling LAE, at select Copart locations

#### ► Salvage Facilitation

Reduced cycle times, accurate salvage values, choosing the correct mitigation plan and aggressively searching for the best salvage return

#### ► Estimate Creation

Our team creates estimates from scratch, we do not copy estimates from repair facilities. Specialty estimates created by specialty experts, auto by auto experts

[www.inspectionconnectionclaims.com](http://www.inspectionconnectionclaims.com)

[lee@inspectionconnectionclaims.com](mailto:lee@inspectionconnectionclaims.com)

855-219-1641

# Webinar-Based Training Program



To assist our customers with their training needs, we have launched a webinar-based training program.



**International Insurance Institute, Inc.<sup>SM</sup>**  
PROVIDING SPECIALIZED MULTI-LEVEL SUPPORT TO CLAIMS ENVIRONMENTS  
[www.InsuranceInstitute.com](http://www.InsuranceInstitute.com) 504.393.4570



Because of the national health threat caused by the Coronavirus, International Insurance Institute has cancelled all in-person training classes through 2020.

We have received many requests for training that can be delivered via webinar during this time of social distancing. To assist our customers with their training needs, we have launched a webinar-based training program.

Virtually any in-person workshop in our current catalog can be delivered in a condensed webinar format specifically for your company employees. Each webinar would be for your company only, and you would have the option to purchase the recording of the webinar to install on your company LMS for future viewing. ■



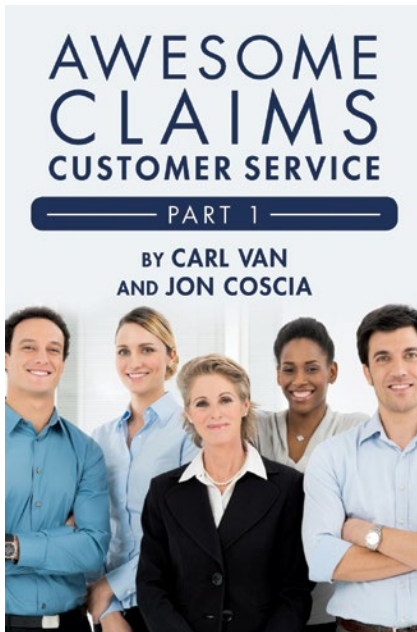
#### **POPULAR TOPICS INCLUDE:**

- ◆ Negotiation Skills for the Claims Professional
- ◆ Awesome Claims Customer Service
  - ◆ Real-Life Time Management
  - ◆ Business Writing for Claims
- ◆ Dealing with Difficult Customers

If you are interested, please contact Teresa Headrick, Sr. Course Designer at (423) 386-5604 or [teresa@insuranceinstitute.com](mailto:teresa@insuranceinstitute.com).

**PLEASE STAY HEALTHY.  
THANK YOU.**

# CLAIMS PROFESSIONAL BOOKS



## FEATURE BOOK THIS ISSUE:

### *Awesome Claims Customer Service – Part 1*

We are pleased to announce the release of our newest publication, *Awesome Claims Customer Service – Part 1*, a collaborative effort between Jon Coscia, President of Latitude Subrogation Services and Carl Van, President and CEO of International Insurance Institute. Together, Jon and Carl provide tips, strategies and recommendations for claims professionals to improve the customer experience while making their job easier.

Claims is a different business than most businesses. In claims, our customers have had something bad happen to them. They didn't want it, they didn't ask for it, and they don't like it, so sometimes we have to deal with our customers a little bit differently. If after reading this book you can get customers to listen to you better, remember more of what you said, be more patient, be much more reasonable, stop calling as much, trust you more, cooperate much more, and understand you better, would that be a few hours well spent? We

think so because that's the outline for *Awesome Claims Customer Service – Part 1*. By reading this book, you will greatly improve customer service, increase retention and make your job much, much easier in the process. So, let's get started!

Carl Van, President and CEO of International Insurance Institute, Inc. and Jon Coscia, President of Latitude Subrogation Services have over fifty years of professional claims experience between them. In *Awesome Claims Customer Service – Part 1* they share the secrets they have learned over the years to improve customer service, save you time and give you the tools to make your claims job easier.

## A WORD FROM JON COSCIA:

My favorite section and chapter in our book is Chapter 10, The Five Standards for Great Customer Service. Hands down!

The five standards for great claims customer service allows the reader to apply these steps not only in the claims experience but also in life. It is practical knowledge that can be applied to everyday life. We all want to be clear and consistent with our communications, have empathy and follow up with what we said we would do. Being fair and prompt sets you up for success.

## A WORD FROM CARL VAN:

Jon and I share a lot of customers, so it was really enjoyable to write this book from different perspectives (on the same topics) with those customers in mind.

My favorite section and quote from the book is in Chapter 13, The Opportunity to Help People:

*“I was teaching a customer service class and everyone was busy doing an exercise. I saw one student taking notes like crazy, and really getting into it. I said to him, “Wow, you really seem to be taking to this.” The person responded, “Well sure, this is my life’s work. I might as well be good at it.”*

Anyone who buys this book should know that we did not conduct formal research. We have no control groups to test out the theories and no written documentation to substanti-



# SAVE THE DATE 2021

## CLAIMS EDUCATION CONFERENCE

*Presented by*

American Educational Institute, International Insurance Institute  
and Society of Claim Law Associates



International  
Insurance  
Institute, Inc.



**MAY 11-14, 2021**  
**HILTON NEW ORLEANS RIVERSIDE**  
[Claimseducationconference.net](http://Claimseducationconference.net)

Diamond Sponsor

**LATITUDE**

SUBROGATION SERVICES

Gold Sponsor

**CLAIMFOX**  
CONSIDER IT DONE





ate each and every hypothesis. What we do offer is practical experience and examples to better illustrate how to deliver superior customer service in claims.

*Written by Carl Van and Jon Coscia (Paperback \$24.95 available at [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com), [www.Amazon.com](http://www.Amazon.com), and other online book sellers*

Visit [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com) to view all of the books available:

- ◆ *The 8 Characteristics of the Awesome Adjuster*
- ◆ *Attitude, Ability and the 80/20 Rule*
- ◆ *Gaining Cooperation: Some simple steps to getting customers to do what you want them to do*
- ◆ *Gaining Cooperation for the Workers' Comp. Professional: 3 simple steps to getting the Injured Worker to do what you want them to do*
- ◆ *Attitude, Ability and the 80/20 Rule: The Makings of Exceptional Performers*
- ◆ *The Eight Characteristics of the Awesome Employee*
- ◆ *The Claims Cookbook: A Culinary Guide to Job Satisfaction*
- ◆ *Negotiation Skills for the Claims Professional*

## DISTINGUISHED SENIOR CLAIM LAW ASSOCIATE AWARD! APPLY TODAY.

Each year at the Claims Education Conference a Designation Conferment Ceremony is held to celebrate the achievements of all the registrants who have earned a claims law designation with American Educational Institute (AEI) over the past year. AEI is the premier provider of self-study insurance claims law programs with courses leading to industry-recognized designations including the highest designation, Senior Claim Law Associate (SCLA). The highlight of the event is the award presentation and keynote address from the Dis-

tinguished SCLA Award Winner. This award is presented to a new SCLA designee for their demonstrated commitment to professionalism and outstanding service to the insurance industry. "There is simply no easy way to earn an SCLA Designation. Any designee must therefore possess qualities such as responsibility, perseverance, organization, and a commitment to excellence. The award recipient's demonstration of these qualities and their devotion to professionalism through claims law education is a perfect example of AEI's mission," said Amy Koernig, President of AEI.

Applications are currently being accepted and anyone who has or will have achieved their SCLA designation between January 1, 2020 and February 5, 2021 is eligible. The next Distinguished SCLA Award Winner will address their fellow designees at the 2021 Claims Education Conference (May 11-14, 2021) in New Orleans during the Conferment Ceremony on Wednesday, May 12th. The next recipient will join the impressive group of award winners including the past three: Lacey Payne, SCLA from Auto-Owners Insurance, Claire Muselman, SCLA Gold from Continental Western Group and this year's recipient TJ Roland, SCLA Gold from Sentry Insurance. For more information on the application process, please visit [www.sclasociety.org/annual-conference](http://www.sclasociety.org/annual-conference). ■



*(L to R) Claire Muselman of Continental Western Group accepts her award from the President of SCLA, Melissa Studeny of Liberty Mutual Insurance.*

# LATITUDE

SUBROGATION SERVICES

## Subrogation and Salvage Experts

Values drive us.  
Technology enables us.  
Clients trust us.  
Customized recovery programs.

### Contact Information:

Jon Coscia *CSRP, President & CEO*  
1-248-365-0069 [jcoscia@latitudesubro.com](mailto:jcoscia@latitudesubro.com)

Benjamin F. Ebling *CSRP, MCSA, Director of Business Development*  
1-248-365-1120 [bebling@latitudesubro.com](mailto:bebling@latitudesubro.com)

6785 Telegraph Road, Suite 400  
Bloomfield Hills, MI 48301  
[latitudesubro.com](http://latitudesubro.com)

