

SHAW INSURANCE



The Shaw Insurance team. Front row, from left: Jennifer Waganer, Agent and CSR; Howard Shaw, Owner; Jean Irby, Previous Owner; Susan Shaw, Owner; Aaron Carter, Account Manager. Back row, from left: Sally Martin, Commercial Account Manager; Ginger Sebastian, Account Manager; Joyce Rainey, Receptionist.

DOING THE RIGHT THING

Texas agency uses the Golden Rule as its corporate philosophy

By Dennis Pillsbury

Shaw Insurance Agency, Hurst, Texas, traces its origins back to a point in time when a nuclear physicist turned to real estate to take control of his own destiny. Yes, you read that right.

G. E. Irby, the aforementioned physicist, was working for General Dynamics when he decided instead to start his own real estate company. His success in that endeavor is evidenced by the fact that he served as president of the local Board of Realtors® several times, started real estate classes at four local community colleges, wrote 13 books on real estate and, most important for our story, was approached by Germania Insurance, Brenham, Texas, to become a local representative in the area.

Irby opened the agency in 1981, offering home insurance to local residents. After he became ill, his wife Jean ran the agency for about 10 years, where, in addition to offering home insurance, she spent a good deal of her time inspecting properties that were to be insured.



The team in the agency's conference room.

Fast forward to 2000, when Jean offered to sell the agency to her daughter and son-in-law, Susan and Howard Shaw. They jumped at the chance to build what Susan describes as “a business that was more relationship oriented” than the one in which they were currently engaged. Susan was selling real estate in the Virginia Beach area, a profession she enjoyed but felt was “too transactional,” and Howard was

doing some general contracting and real estate in Virginia. Perhaps as important, Susan looked forward to returning to the area where she grew up, and she still felt that her roots were there.

The Golden Rule

When Howard and Susan took over the agency, it still represented only Germania selling home insurance. The couple had decided that they wanted to build this into a full-service agency offering both

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—Howard Shaw
Owner

personal and commercial lines, and to depend entirely on personal relationships to build the business. “Our Christian beliefs were to be reflected in the way the agency operated,” Susan says, with Howard adding that “we came into the industry with the Golden Rule as *our* rule.” (Editor’s note: The Golden Rule is the principle of treating others as one wants to be treated. It is a maxim that is found in most religions and cultures.)

Susan points out, “We deliberately set out to be the agency we would want for our own needs.”

The philosophy translated into a good deal of work, as they implemented it broadly. Not only did the agency aim to treat customers with fairness and integrity, but the approach also extended to the companies they represented and the community in which they lived.

So, for example, before they bound coverage, they always inspected a property. “Our name was on that document,” Susan explains. “We insist that all the companies we represent (they now have more than 60) be A-rated companies, so that we are certain that our clients are insured with financially stable organizations. So, we need to be sure that we treat those companies well by making certain that we send them good business.” Very early on, she adds, they



recognized that all business is not good business.

In its quest to engage clients looking for a relationship with integrity, the agency depends entirely on networking and referrals. “We don’t use cold calling or mailing lists, and we don’t pay or accept referral fees,” Susan notes. In short, everyone who

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comes to the agency either has a relationship with someone at the agency or has been recommended to the agency by someone who truly appreciates what the agency does. So, they are predisposed to working with an agency where the relationship is a key part of the process.

Learning as they grow

Both Howard and Susan came into the business with little insurance knowledge. However, their real estate background prepared them for much of what they needed to know when inspecting properties for potential risk. That was especially important—and valuable—when they started out only represent-ing Germania at a time when the black mold contamination issue hit Texas.

"It was soon after we bought the agency that the black mold issue emerged," Howard says. "It was a baptism of fire. Mom stayed a little while to help us get through the beginning, but then we were on our own.

"We were writing 70 to 90 home policies a month," he recalls, "and we did inspections on every one of those homes. We were working seven days a week and, for the first five years, we



"I'll be there for you." Team members recreate a scene from the intro to Friends.

did not take a vacation. Fortunately, I was prepared for this by previous employment. In Norfolk, Virginia, I had worked for the Department of Defense where the motto was: "The difficult is tough; the impossible just takes a little longer."

The agency also was expanding into other personal lines and starting to build expertise in the commercial space. In order to accomplish the move into additional lines, they started to develop relationships with other carriers that could handle the new risks. "Our goal was to find

quality A-rated companies that shared our goal of treating clients with fairness and integrity. We never looked for companies that offered higher commissions for certain business or offered other incentives. We want what is best for our clients," Howard concludes proudly.

What they found as they went into other lines was that they "were putting together a puzzle, the pieces of which were determined by listening to the prospect or client to really find out what risks that individual or business faced," Susan adds.

"As we listened, questions would emerge that would open up new areas where there might be need for additional coverage." Even today, they see their job as helping to make certain there are no gaps in coverage.

"Some people outside the industry assume insurance is boring, but it's not," Susan observes. "We are constantly finding new areas of risk simply through listening to clients. It's a never-ending learning experience, like a giant jigsaw puzzle that challenges us every day."

Giving back

"Because of the financial freedom that we now enjoy," Susan says, "I have

the time to volunteer and give back to the community. I currently serve on eight boards of local nonprofits, including the Hurst-Eules-Bedford (HEB) Chamber of Commerce, where I currently am chairman of the board. The HEB Chamber has been extremely helpful in our networking efforts to find both quality employees as well as quality prospects.”

Mary Frazier, president of the HEB Chamber, notes that “like most nonprofits, we depend heavily on volunteers. Over the years, Susan has been and continues to be one of those unique volunteers who always goes the extra mile. She promotes the Chamber, talks to others about it and how it can help members build their business.

“She does things gladly and, while she is good at leading, she always seeks and listens to others’ opinions,” Mary adds. “In November, we received a five-star rating from national and Susan’s service as a volunteer was a big reason for our success.”

Another charity that benefits from Susan’s participation is the local community food pantry, where she, Howard, and their daughter, Sarah, have a 13-year history of volunteering weekly. Howard served on the organization’s board of directors for six years and Susan is in her third year on the board.

The family tradition of giving back inspired Sarah, who during her senior year in college in 2016 started her own charity, Goals for Bowls (GFB), after reading *Start Something That Matters* by TOMS Shoes Founder Blake Mycoskie. Susan serves on the board of Goals for Bowls (goalsforbowls.com), which is modeled after TOMS Shoes’ charitable approach: a soccer ball is donated for every ball that’s purchased. But the charity goes beyond that. It also provides meals to children in countries like Ghana.

A family-grown charity

Sarah formed the charity after meeting a number of Ghana soccer players at soccer camp. Those players had been sponsored by American families and wound up moving out of poverty and into soccer scholarships at top Division 1 schools. In several cases, they wound up with an opportunity to play professionally. Because of this experience, Sarah determined that the first place the charity would visit was Ghana.

She and Susan traveled there in 2017 with 24 soccer balls to distribute to children in an orphanage in Kumasi and in a small rural village in Duampopo, where they also fed more than 350 children. This has been

followed up over the years by trips to the Philippines, Mexico, Peru, South Africa, and Botswana. The charity delivered two tons of food to an island village in Botswana. To date, GFB has distributed more than 62,000 meals, 300 soccer balls and 500 Bibles.

In addition to providing food, GFB also provided 24 clean water systems in Guatemala. A unique feature of GFB is that 100% of all donations are designated to providing food. The soccer balls are stored in Susan’s office, so there’s no overhead. And Susan and Sarah pay all their travel expenses.

This year, Susan is working through her membership in Rotary to get a Rotary Foundation grant to help fund 100 clean water systems there. GFB is planning to partner in this effort by providing food to the families in the affected areas.

Rough Notes is proud to recognize Shaw Insurance Agency as our Agency of the Month. Their commitment to build an agency based on integrity and fairness, coupled with their strong ethic of giving back, makes them worthy of recognition. ■

The author

Dennis Pillsbury is a Virginia-based freelance insurance writer.



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—Mary Frazier (left)
President

Hurst-Eules-Bedford Chamber of Commerce