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FROM LEFT: Philip Sullivan, John Sullivan and Shawn Sullivan stand beside the sign for their business, American Insurance. The firm is marking its 100-year anniversary this year.

# A century of safeguarding American dreams

Sullivan family business, American Insurance, turns 100

By **ELAINE WILLIAMS**  
 OF THE TRIBUNE

About a dozen people used to approach Frank “Sully” Sullivan in the short distance between the concession stand and his seat when he attended Avista NAAIA World Series games at Harris Field.

The individuals were his clients at American Insurance, said his grandson Philip Sullivan, a vice president at American Insurance.

“He just seemed to know everybody, and everybody seemed to like him,” he said. “I didn’t realize until later that was because he had all these deep-rooted relationships that he worked really hard (on) civically and in the business to cultivate.”

Another grandson, Shawn Sullivan, president and agency manager, would observe something similar when his grandfather made rounds through downtown Lewiston speaking with customers. The conversations were so cordial, it was difficult to discern that the relationships were based on business.

The brothers both took away the same lesson from watching their grandfather: One of the most valuable assets American Insurance has is its ties to its customers.

Extending the tradition of valuing customer relationships, the younger Sullivans said, is an important part of their plan as they have assumed more responsibility in the company from their father, John Sullivan.

The transition coincides with the Lewiston company’s 100-year anniversary. The men credit its longevity to the loyalty of their customers and the expertise of their employees, said Shawn Sullivan.

The company was founded by O.M. Mackey, an Illinois transplant, who had relocated to Lewiston a couple of years earlier and opened a bank, in partnership with his father-in-law, who was a banker in Illinois.

Shawn Sullivan and Philip Sullivan are the great-great-nephews of Harry and Blanche Christy, who gained an ownership interest in what is now American Insurance in 1928 and became full owners in about 1950.

The business is making its celebration of its longevity as inclusive as possible. American Insurance, a 37-year sponsor of Community Spirit, paid for more special effects in this year’s display.

Anyone who looked up into the Lewiston-Clarkston Valley night sky during the July 4 show saw numerous multicolored bursts of fireworks happening simultaneously. They also witnessed combinations that almost created pictures of objects such as one that looked similar to a red, white and blue Ferris wheel. Sponsoring festivities that commemorate the founding of the United States fits well with what American Insurance does, the three Sullivans said.

The company works to protect the American dreams of families by offering health, business, home, auto and life insurance that prevents people from losing everything when things go wrong, they said.

Since it’s an independent agency, it can shop multiple national and regional carriers to identify the most comprehensive coverage at the best price. It also can find coverage for holdings common to this region, but not familiar to executives in urban corporate offices, such as shops that have residences in an upper story or in the back.

They represent two dozen companies, including Liberty Mutual, Safeco, Travelers, Hartford and Progressive, and they have access to hundreds more.

“A lot of what we do is just making sure we get our clients matched up with the right companies,” said Shawn Sullivan. “(We don’t want any) square pegs in round holes.”

Typically individuals gravitate toward the least-expensive products, but in the long term what they prefer are ones with the right coverage at the lowest cost for their circumstances.

“When there’s a claim, (cost) is the last thing they’re thinking about,” Philip Sullivan said.

Being able to provide that level of customer service involves staff making themselves available in the format that’s most comfortable for clients.

Some people like to do business in person at the office or talking to people on the telephone, while others prefer to communicate online and through texts or emails.

Regardless of how customers attempt to contact them, American tries to respond in 24 hours or less, and even more quickly if it involves a claim.

“We get thanked daily for that,” said Shawn Sullivan.

Those conversations help the Sullivans and their employees identify uncovered risks. A common one involves all-terrain vehicles, boats and recreational vehicles. A number of people mistakenly think their homeowners policies have adequate coverage for those items.

More recently, they’re fielding concerns from families who want to be sure they have enough insurance to cover replacing their homes if they were destroyed at a time when

inflation is pushing up the prices of materials and labor. Moving forward, the Sullivans expect climate change and technology to shape their industry.

One of the biggest changes they’re seeing now is companies declining to insure or canceling policies based on proximity to potential fire hazards, such as forests.

It used to be that such decisions were based more on if a location was covered by a fire station, but insurance providers are finding that fire stations can’t save buildings if an area has been evacuated and they’re not allowed in, Philip Sullivan said.

They’re addressing that challenge on a number of fronts. They’re using their deep bench of carriers to find ones still willing to issue policies. They’re also encouraging their clients to reduce their risks by increasing the defensible space around their dwellings through measures such as removing trees or cutting tall brush.

A few years back, a north central Idaho fire that leveled about 100

homes in a 24-hour period entirely skipped over the ones with mowed lawns, Philip Sullivan said.

On the vehicle side, they’re seeing insurance companies offer discounts for drivers who are willing to be monitored with electronic devices. Vehicles are being manufactured with that technology embedded in them.

Those developments signal that automobile insurance rates might eventually be set through how drivers perform on a day-to-day basis, as opposed to their history of accidents and being ticketed for driving violations, Philip Sullivan said.

Regardless of how their industry evolves, the Sullivans said they will continue to help their customers navigate and find the most comprehensive coverage at the lowest cost.

“We are actually planning on trying to stay fairly basic to the same principles we’ve always had, because I always feel the simple things work the best,” Shawn Sullivan said.

## > AMERICAN INSURANCE LEADERSHIP

### SHAWN SULLIVAN

**TITLE:** President and agency manager  
**EDUCATION:** Graduate of Culesac High School; bachelor’s degree in microbiology from University of Idaho.

**CAREER:** Started at American Insurance immediately after college in 1994 and has worked his way up through the ranks.

**FAMILY:** He has two children, Cameron and Etta.

**HOBBIES:** Boating and camping.

### PHILIP SULLIVAN

**TITLE:** Vice president and personal lines manager

**EDUCATION:** Graduate of Lewiston High School and UI.

**FAMILY:** Married to LeeAnne Sullivan. They have two sons, Maxim and Dashiell.

**HOBBIES:** Youth sports coaching for Boys & Girls Clubs of the Lewis Clark Valley and Little League.

### JOHN SULLIVAN

**TITLE:** CEO

**EDUCATION:** Lewiston High School graduate and attended Lewis-Clark State College.

**CAREER:** Worked for 4-K Radio as a commercial radio station announcer and then as station manager of KORT Radio in Grangeville before entering the family insurance business.

**FAMILY:** Married to Pamela Sullivan; John has four sons, Shawn, Philip, Levi and Adam; two daughters, Michelle and Krista; and two step-sons, Jaaron and Chauncey.

**HOBBIES:** Volunteering for Community Spirit Fireworks (president), Interlink and as coordinator of the Hometown Business Food Drive.



Fireworks explode over Adams Field in Clarkston for the Community Spirit Fourth of July Fireworks Show earlier this month. American Insurance is a 37-year sponsor of Community Spirit and invested extra this year to pay for additional special effects.

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## > ABOUT AMERICAN INSURANCE

American Insurance offices at 55 Southway Ave., Lewiston, and 604 S. Washington St. in Moscow. The business was founded on Oct. 9, 1922, by O.M. Mackey. The Sullivan family’s tie to the business began in 1928, when Harry and Blanche

Christy, the great-aunt and great-uncle of John Sullivan, gained an ownership stake in the business. Harry Christy began his career as a teacher in Floris, Iowa, and became the president of Southern Iowa Normal School at the age of 25 before fighting

in World War I. The guns of the war left him nearly deaf and unable to return to his former career, so he switched gears and moved to the Northwest. The Christys became full owners in about 1950. The business has since passed to John Sullivan’s

dad, Frank “Sully” Sullivan, and then to John Sullivan, who has now transitioned the business to two of his sons, Shawn Sullivan and Philip Sullivan. In the last two decades, the firm has grown by gaining market share and with the acquisition of Reming-

ton Insurance in Moscow in 2005, RE Magnuson in Kendrick in 2008, Bashore Insurance in Clarkston in 2014 and Clear Advantage Insurance in 2019. It has 21 employees.