



'If you want to be successful, surround yourself with good people.'

According to Jason Mack, president of Evergreen Insurance Agency in East Grand Forks, Minn., there's a lot of truth in that simple saying. In fact, at Evergreen, it's become a significant part of the organization's philosophy. After several years of successful collaboration with Evergreen, the folks at Western National are sure that this philosophy is a key part of explaining how an inexperienced father-and-son team was able to grow their business into the thriving personal and commercial lines agency it is today.

"We've built our book of business from nothing to over \$3.5 million," Jason said. "Given the size of our community, I think that's pretty commensurate. And we were largely able to do it because we work great as a team."

Fourteen years earlier, Jason and his father, Dennis, started Evergreen from scratch with the help of two silent partners. They had no prior insurance experience—Dennis was a retired farmer and Jason was a recent Bemidji State graduate—which made the work almost as much of a learning experience as it was a business venture. Of course, they were both up to the challenge.

"It was essentially on-the-job training without any trainers," Jason said. "Can you imagine giving a contract today to somebody who wanted to start an insurance agency but had no experience? Luckily, there was one company that decided to take a chance on us. My personal lines underwriter there was very tough, but she was also very knowledgeable. I credit her with giving me a good basis of the insurance products. I should send her a bouquet of roses for the headaches I must have given her."

Since then, Evergreen has experienced steady growth on all fronts. The agency no longer contracts with a single carrier; instead, they've partnered with a handful of carriers (including Western National in 1996), and this has helped the agency to attract new clients and attain consistently strong financial growth. Likewise, though the two original silent partners are gone (bought out by Jason and Dennis), the agency has grown its staff to five stockholding producers by adding Nicole Chupka, Keith Johnson and Tom Senger.

"If you want to get anywhere in life, you need a strong work ethic and a long-term vision; you must then have the passion and tenacity to carry it through," Jason said. "Here at Evergreen, we've got a good team that really understands and operates on these qualities."

Western National looks forward to continued success throughout northwestern Minnesota with the assistance of Evergreen and our other independent agency partners.

You can visit Evergreen online at www.evergreeninsuranceagency.com.