



## **Executive of the Month: Green, president and CEO of Evergreen Insurance & Risk Management; The real estate insurance expert**

October 28, 2013 - Spotlights

Izzy Green grew up in the Hasidic community of Rockland County, where he received very little business education. Despite his lack in education, his entrepreneurial nature made him wander into the business world at a very young age. As Green always said, "Blaming your poor education won't get you rich."

After losing his construction job, Green visited his personal insurance broker regarding questions on a bill. He left as a hired salesman, but with no potential of growth in that company, he co-founded Evergreen Insurance & Risk Management with his partner Sol Eisenberg.

In business for a few years, Green and Eisenberg realized that the unique insurance needs of real estate professionals were not met by the standard insurance agencies, because agencies mostly focus on all lines of insurance and don't have enough knowledge needed to service the real estate industry. "That is when we decided to step in and start giving the real estate professions a product and service they deserve," said Eisenberg. Evergreen is one of the only insurance agencies that serves exclusively the real estate industry. Green said, "We wanted to earn the title 'the real estate insurance expert' and the only way to do that was by dropping all other lines of insurance and focus only on real estate."

"Insurance certificates" are a crucial component to every new closing and refinance. Evergreen understands the importance of delivering certificates of insurance quickly. "Our clients know that we deal directly and swiftly with underwriters at all major lending institutions making sure that all the documents are ready for closing," said Green. Evergreen has had clients call them from the closing table to arrange insurance, Evergreen was able to deliver a policy within the hour, which satisfied the customer & the bank.

Building owners know that if they had claims in the past, insurance companies will penalize them by charging extremely high premiums, or at times cancel them altogether. Similarly, following Hurricane Sandy, rates for buildings in flood zones rose by as much as 25% and owners situated next to zones are at times denied coverage altogether. "But since our sole focus is real estate insurance," said Green. "We utilize creative techniques to address these issues."

A lot of the credit goes to MasterPolicy. MasterPolicy is the management system built-in-house exclusively for Evergreen - which was designed to streamline the entire process of insurance for real estate folks. "Our customers are amazed at our quick turnaround for quotes, certificates and other service matters, and they often ask us how we do everything so fast. We tell them that we implemented numerous human-less employees to serve them 24/7!" said Eisenberg.

While employees are not official partners in the business, Green believes very strongly in treating his employees royally as he always said, "An employee-focused boss, creates customer-focused

employees." In early 2013, Evergreen originated its "Employee Focus Program" consisting of numerous means of validating and appreciating employees. "We know that company-paid pizza, car washes and cuff-links are great," said Green. "But more importantly people need to be listened to and be able to express & share their feelings, thoughts and ideas."

And that's how "The Evergreen Inside" was born. "The Evergreen Inside" is an internal company blog which gives all Evergreen employees a platform to share their ideas, concerns and challenges. And everybody can listen and help each other. But it doesn't end there. "The Evergreen Inside" also has sections for product and sales training, where not only management can post training material, but each and every employee can share new ideas and information they learn. "The Evergreen Inside" also has a "Recommend a Book" section where anyone can recommend a book, from business to personal growth, and a hard-copy of the book is immediately added to The Evergreen Library.

Green said, "You cannot get away with just an employee-focused blog. As a CEO or manager you need to do all this wholeheartedly. You have to constantly talk and even more important listen, to your people of all levels." At Evergreen, every manager has weekly, one on one meetings with their staff, be it in the office or be it over a company-paid lunch or at a pool-table.

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