

Dawson Insurance

95 Years of Keeping Customers Insured and Assured

Dawson Insurance started out on two wheels more than 95 years ago. Today, the agency is as strong, driven and determined as any 18 wheeler on the road, and it covers hundreds of them.

The people who now run the family company attribute its longevity to the values of their fathers and grandfathers, who believed in always placing customers first.

Over the decades much has changed, but protecting those customers from everyday losses and catastrophic events has remained a constant, said President Tom Dawson. "We're dedicated to providing the finest insurance protection possible from reliable companies," he said. "Most importantly, it comes with the best local and personal service in the industry."

And that's what the 45 employees of the locally owned, independent agency provide every day in writing all forms of business insurance; personal insurance that includes auto, home, health and life; and surety and financial services.

Solid Footing

Dawson Insurance founder Charles A. Dawson began selling insurance from the seat of his bicycle in 1913, when he was still a senior at Fargo Central High School. By 1917, he was ready to rent an office and formally launch a business. On the company's first day, it had no capital, two employees, two oak desks and a file cabinet in a rented second-floor office at Broadway and First Avenue North in Fargo, what is now the location of Fort Noks.

It also had the determination of its founder. "THIS IS MY NEW LIFE'S WORK," Charles Dawson wrote in his diary in one-inch-high, capital letters. The life's work could be grueling at first, with nine-hour days six days a week. But the long hours and dedication were worth it.

At the end of 1917, Charles referred back to what he wrote just before opening the business, again in one-inch-high, capital letters: "THIS WAS THE BEST YEAR OF MY LIFE." Later, he recorded what he believed made that first year, and many years after, some of the best, not only for himself but for his employees and customers.

"When I started out in business it was a long-time plan," he wrote. "This plan consisted not only in trying to keep customers but in getting new customers. To me that meant giving every service, every consideration possible. It meant placing the customer first. This agency will always operate on this same long-time plan, not only because I consider it good business, but because it leaves a comfortable feeling at the end of the day."

All In The Families

That safe, comfortable feeling has extended from the founder, his employees and customers to the people who do everything they can to take care of Dawson's thousands of customers today.

There have been numerous highlights over the years. Charles added crop insurance to the business in 1919. The business has moved three times, finally winding up at its current location in 1983. Dawson merged

with Allied Insurance in 1989, purchased Halvorson Insurance in 2003 and bought West Fargo Insurance Agency in 2005. It added a Life and Benefits Department in 1990 and a Bond Department in 1996. In 2007, the Fargo-Moorhead Chamber of Commerce named the company its Chamber Choice Business of the Year, and in 2011 Dawson became an ESOP.

Through it all, Dawson has remained a family venture. Charles's sons, Bob and Jim, joined the company in the 1940s. When Charles died in 1970, they became the owners and managers. Bob was president of Dawson Insurance Agency, Inc., and Jim was president of Dawson Hail Insurance Co. Tom, Bob's son, joined the business in 1973, and he became its president in 1994. His son, Zack, joined Dawson as a commercial lines agent in 2009.

When Dawson merged with Allied in 1989, it also merged two strong families in the Fargo-Moorhead insurance business. Mark Armbrust started Allied in 1977, and his son, Dan, started working there in 1981. Dan became vice president of the united companies in 1989.

Today, Tom Dawson, Armbrust and the agency's staff incorporate Charles Dawson's philosophy into what they call The Dawson Approach. "It's a process that incorporates in-depth research with a comprehensive needs analysis to make sure we provide every client with the right tools and coverage," Armbrust said. "It's going even deeper to ensure the customer comes first."