

## Interview with Paul Markowski

1. What helped you (or your team) succeed in 2020, which was a challenging year?

*PM: I used a lot of the same fundamentals we used when I was in Detroit when we won the trophy. We clearly and consistently communicated our vision. During a year like 2020, our team had to overcome many challenges and continuously make adjustments to how we do business, especially with COVID and all the protocols. It is really having the ability to make people believe by inspiring and motivating them and making them believe that this is our year that we can do this. We can get through these challenges together. We are not in siloes. Teaming people up to work together was one of the strategies we used. We did call sessions virtually together. We came together as a group more often throughout the weeks, and were able to talk through our challenges and able to share a lot of many success stories. I did not want to have individuals on their own, psychologically, feeling down and struggling. When you do it with another individual, you've got both of them literally pushing and pulling each other through difficult times.*

*When it is a difficult year like 2020, it is really the little wins that become your big wins. Those success stories really resonate and become powerful for the whole group. So, that was the inspiration that everybody got to hear. The little things, the individual saying that you know I used to sit down and call 50 people to be able to schedule 10 meetings throughout the week. Now, I sit down, and I have to call maybe over a hundred people, and I am not able to schedule 10, but I scheduled five. And for those five, I just have to really prep better because I know I am working with a lot less. So I have to really be on my A game as I approach these individuals and take them through a fact finder over the phone or virtually using WebEx. The managers touched base with their team every day throughout the whole day. Can we give them ideas that we know will work? We joined them as a management team and helped them virtually or on a conference call and did that more often. We structured it by putting more experienced associates to work with less experienced associates. You have someone who is more of an expert and someone who is still learning. We didn't want to lose the focus of our new associates who were still in need of much development.*

2. What actions did you (or your team) take during 2020 that specifically helped you to gain trust, appointments, and new business?

*PM: Before we went into the whole COVID protocol, somewhere in February of 2020 . . . I started reading a lot about COVID, and what was happening around the world. At the time, I*

*think we only had a few case in the United States. I remember coming together as a management team, and putting a longer meeting on the agenda that day. The key topic that day was COVID. I said, guys, I think this wave is coming toward us. We are going to have to make some adjustments, and I need us to be at the forefront of this. All we have to figure out is what we are going to do and how we are going to do it. And, how often and what are the expectations? So, we laid out what we were going to do that day, and I still actually have that at the office on my board. We looked at what we do currently, and if we had to do this remotely, some key adjustments we would have to make. What would we hold ourselves to? What are our expectations? How are we going to deliver this? What happened literally, maybe three to four weeks later, we went into an essential staffing model, and the next thing you know, we've got a lot of our individuals working remotely. That was a big pivoting moment for us where when that happened, we were prepared. We were better prepared than we would have been if we did not do the preplanning. We had WebEx's to make sure our people were ready. Make sure our people can work through the Western & Southern sales process virtually.*

*How are we going to deal with assisting our people? We can all be on a WebEx together. If not, we can get a conference call. The client can still call in the WebEx number if the client doesn't have a laptop or a computer. . They still have a phone number they can dial in. And you and the rep can be on the WebEx line and so can the client. And, then it was, how are we going to collect a collaborative discovery? People like to see you. They like to build up that trust in you, especially in today's day and age. Because if you are talking to a brand new prospect who has never dealt with us, well, it's not going to be that simple that they are going to say, "yeah, I have a 401(k) that I want to rollover that is a half a million dollars, but I don't know who you are, but I like how you sound, and I am just going to give it to you. We knew it was going to take our associates more steps and more appointments. So, it was really making sure our associates had the opportunity to gain trust. People were scared. People didn't know whether they would have a job tomorrow: some were laid off, two income households became one, and they were worried about the future. People were cost conscious. The need for life insurance had increased, like there was more people wanting to talk about life insurance just because of COVID. Some people had family who became ill, and some people experienced death in the family, unfortunately. So, people were willing to talk about it, it's just that they were looking for more on a tighter budget. It was great that we have solutions to cover the need in the current state. I kept telling our group, you used to be able to have a couple of sales a week, and they were*

*larger, and there was a larger money commitment; and now to offset that, you might have to do five-six sales like that. It was a struggle, so our people didn't do as good as maybe the year prior before COVID, but as the year progressed, we became better and more effective with the means of adjustments that we made. It's made us more resilient, and it's given us the ability today that we probably would never have thought about doing business in certain ways that we can today.*

3. Did you conduct business primarily via phone and webinar, or did you meet while socially distancing?

*PM: With some clients who did not have a relationship with us, they were adamant about coming into the office. They were uncomfortable with having someone at home, but they really wanted to meet with the rep. They don't want to just do it over the phone, and they don't have the capability to do it via webinar. We have a multicultural agency, so it is a little bit of a hodgepodge of different generations. Some of them are not as savvy with the technology, depending on the age group. Some people would be good with getting on the phone, but I will say even for the ones who wanted to come in and meet in person, we couldn't utilize our meeting rooms. So Representatives would bring in their clients, and they would have them in the bullpen area, a big open space. One thing I did not want to happen was to use COVID as an excuse and do nothing. It is easy to say I am going to sit back, I am just going to wait this out, I am sorry. I can't get the results. And yeah COVID is real. I am not questioning that, but people start to use it as an excuse. So, early on, I didn't want us to fall into that category. We put a lot of time, energy and effort in running the business so you would find yourself talking with your people throughout the day, all day long. There are barely any breaks. Once we went into essential staffing, and we started implementing our adjustments, it wears you down. I think maybe part of it is because you take on so many calls, and you've got to listen to your people. And, I took the responsibility to try to talk to all of our representatives throughout the whole week. So, every day I had a list of individuals who I would call throughout the day--more towards later in the day just to hear how things went. They would share with me their successes, but they would also share with me how difficult things are and how some would lose faith in the future. Is this really going to be the way? Is this really going to work? I don't know how much longer I can sustain this. And, take all that in, and you really still try to motivate them, inspire them, and tell them that here's what I would like to do with you. How about you*

*and I do a call session? I would like to join you on some of those meetings you have scheduled for next week. We did this big initiative to reach out to all of our clients. We let them know that if they lost their job or have been laid off, they've got benefits, they have options within their policies. A lot of our policies are whole life, and they've got cash value. There are ways and methods for them to take a break from paying premiums, and utilize some of the features in their policies to at least get through this difficult time. A lot of people would call in and say I can't make my premium payment. You have got to take me off pre-authorized charge, and they didn't know that they had those abilities to do some things differently with their policies. So, I wanted us to be at the forefront and be in front of our people. Not literally, but get in front of them on the phone or virtually. And, that was good. It gave them the ability to get some referrals in the midst. I would make many calls to clients myself to try set up leads for our people. We do a lot of event marketing. That was the only year, in all my 19 years, I was not able to do any event marketing.*

4. Did you have any challenges, and if yes, how did you overcome that challenge?

*PM: In addition to not being able to have event marketing, recruiting was a challenge because in the past, we would have people come into the office. So, we jumped on some virtual recruiting. We got better at them. Today, we are still doing some virtual recruiting as we have become better at it. The first couple, we struggled through because just being able to navigate through how you are talking to all the people coming through the event, being able to grab their attention (and it is really all through chat), so you are not even speaking with them live. Our goal was to gain engagement and get them to at least follow up with you at a later date to have a conversation live or on the phone. We started doing these private recruiting events, which were over the phone, and we utilized all the different methods that we could as far as our names, our centers of influences, and having nominators to give us some names. Also, we utilized Indeed. We were trying to build up a list of like 20-25 candidates, and we would pinpoint it for a certain day where we would have 15-minute short interviews over the phone with them. I never thought I would be able to hire someone without seeing them and meeting them. I was able to only interact with them via WebEx and over the phone where I was able to take them through the whole onboarding process without ever meeting with them in person. I literally met a new hire for the first time when they started their first day.*

5. Did any of your challenges turn into a positive?

*PM: It has opened up opportunities. For instance, financial reps have clients with relatives who maybe live in other states, and now they know they can get licensed for those states. They can continue meeting virtually with those individuals. We have a large case right now that is being conducted virtually, and the client is in a different state. The rep had to get licensed for that state, had to become registered by FINRA for that state, and they are able to conduct business. Before we wouldn't even think twice about that. And so today I think it has opened so many avenues for us, but we still have challenges that we are faced with today.*

6. Do you have any specific examples of how you succeeded with a specific customer (or team/project)?

*PM: We have many success stories throughout 2020. Being able to deliver the sales process utilizing our new methods. We had a case that was some \$600,000 in investment that was a huge success using our virtual methods. We got a lot of little wins, which were great, but get something bigger to pop like that during a difficult year, it is even better.*

7. Can you share any words of inspiration?

*PM: Don't ever stray away from the principles of our business. I mentioned how it is easy to blame the situation and say we are just going to take a step back. You need to really take into account the resources that you can work with, you have to double your efforts, and you have to double the time that you need to invest to still get similar results prior to the situation that you are faced with. You can't let your guard down. I started out by consistently communicating our vision. Your people will start to believe when you do that. And, they will see the light at the end of the tunnel. If the leader believes in it, and the leader stays strong on delivering our people strategy the right way, good things happen, and it will become a successful year. We may not have won the trophy. That is okay, but we still would have had a successful year. My number 1 focus has always been our people, which has led to good retention. They believed in our vision. They believed we could get through this. So, it is really having the belief and passion, which is part of our journey to excellence. It's understanding what is happening around us, and making key adjustments like we did. But truly having the belief and passion about what we do and having your people believe in that too. Keeping it in front of them and being with them. It is not a matter of pointing them in the direction. It is really jumping in and being in the trenches with our*

*people. It doesn't matter if you are an agency that has 10 or 15 associates . . . you can all be number one.*