



*A balancing act*  
**THAT WORKS.**

Paul Steele at Martin & Zerfoss in Nashville, TN

## THE CULTURE OF **SUCCESS**

PAUL STEELE, MARTIN & ZERFOSS

**M**usic City is the well-known home of the Grand Ole Opry, the waters of the Cumberland River, and Vanderbilt University. There's another special place that calls Nashville, Tennessee home, and that's independent insurance agency, Martin & Zerfoss. Started by Tee

Zerfoss in 1978 and now led by Agency Principal and President, Paul Steele, and his talented partners, Martin & Zerfoss carries a 5-Star reputation offering comprehensive insurance solutions to clients in Tennessee and nationwide.



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## A BALANCING ACT THAT WORKS

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Paul, born and raised in Nashville and a Vanderbilt graduate, got his start with Martin & Zerfoss in 2005 as a risk advisor. He credits his father with making the introduction to Mr. Zerfoss, as he was a close family friend. After graduating and interviewing with several companies, Paul said that he would perpetuate the legacy Tee began and joined the agency. Throughout his years at Martin & Zerfoss, he learned the ropes and became a Certified Risk Manager and a Certified Insurance Counselor. Last January, Paul's business partner, Taylor Ragan, joined him in acquiring part of the business from Tee, who Paul states is still very much a part of this agency. "He's here every day."

When the pandemic hit in 2020, Paul credits their easy transition to work-from-home to his predecessor, Tee's, pre-existing office schedule which included working from home one day a week. "As the city has grown, traffic has become a major issue. We have staff commuting an hour to work when they'd rather spend that time at home with their families." Post-covid, Paul and his business partner Taylor settled on a 3/2 work week. Employees can pick which days they are working from home and which days they are in the office. This trade-off is just one of many perks established to ensure their employees feel valued and appreciated. Each employee has a home office capable of carrying out the daily operations of their job. They have four screens and all computing software. "When everything shut down, we sent everybody home, and they didn't miss a beat, because they already had everything they needed right there," Paul states. There are 42 employees currently at the agency, and five of the 42 work remotely full-time. In fact, as staff members experience life changes

and progress, Paul and Taylor make it a point to ensure they embrace those moves while supporting their employees' longevity in the company. "We're big on company culture, so we've not hired people remotely. We don't want to do that. I want to be able to come by and



Paul Steele, Martin & Zerfoss

see you and ask you about your family. That matters to us," says Paul.

This outlook on culture extends outside of the office, as well. Martin & Zerfoss service a wide range of industries, regardless of the unique challenges that present in the initial process. Finding ways to accommodate their clients is important to the company culture.

Paul typically begins his day reading and then he is off to the business of insurance. Most days you can find him at the office and on the phone working with carriers and clients to find creative solutions for the policyholders he represents. As a board member of Insurors of Tennessee, he's always busy making friends and maintaining connections within the industry.

When not in the office, Paul spends his days with his lovely wife and his three daughters. He likes to hit the links and knock a few golf balls around, then crack open a craft beer at the end of a successful week. "To do this business, you have to have a servant's heart. Tee, Mickey, Taylor, and I are all Nashville natives. We care tremendously about this community," says Paul.

When there's a natural disaster, like a fire, or a tornado, Paul and his team are ready to drive over and help, no matter what time of day or night. This is what sets them, and their company, apart, the willingness to jump in and get their hands dirty with the people they are tasked with serving. Visit [www.martinzerfoss.com](http://www.martinzerfoss.com) to learn more about what Paul and his team are doing in the insurance market.

### CONTEST QUESTION #1

In what city is the Grand Ole Opry?

*"At LUBA, they're willing to have any conversation," Paul says. "With other companies, if a risk doesn't fit into a box, they won't even discuss it. LUBA is always willing to listen to the story about that company and try to figure out a way to write it. They're always willing to talk."*