



The Importance of Good Staff

*Following is an excerpt from an interview conducted by Productivity Committee and 14-year MDRT member **Steven A. Plewes, CLU, ChFC**, of Gaithersburg, Maryland.*

*1995 MDRT **President Robert B. Plybon, CLU, ChFC**, of Greensboro, North Carolina. Plybon, is a 25-year MDRT member with 11 Top of the Table and 17 Court of the Table qualifications, discusses how to make the best use of your staff.*

I hire as many quality people as I can, and I try to find good, challenging work for them to do. You can never have too many quality staff people around you.

I have 10 staff members who support two producers. I try to organize them so that I'm doing little other than making human contact.

I defer as much to my staff as I can. But there are some things you just can't defer. Sometimes, I'll get a high priority problem on a "D" client.

The hard part is to let somebody else handle that. Another hard part is when I've got a "D"-priority problem but it's with an "A"-priority client. I need to handle that.

Some of the lower priority problems I can delegate, but I've never been 100 percent comfortable delegating the problems of those 10 or 15 people that are my "A" clients.

But I am working hard on weaning the "A" clients from myself and encouraging them to go to my staff.

For instance, I might have a client who will call me and say, "Our accountant has put together financial statements and I need to know the cash values on all my insurance policies."

I would say, "I've got the computer right here, but, as you know, I am technologically challenged (he laughs). But Diana handles this stuff every day.

If you don't mind, I'm going to transfer you to her because she can get that for you and I know you want it in a hurry." Almost always, they'll be fine with that.

So, hopefully, the next time the client wants to know the values, he will call Diana and not call me.

My staff is supposed to process all service requests because I might not even be in the office when the request comes in.

They then send an e-mail advising me on all client contacts so I can keep up on what's happening.

I use the staff as much as possible and I don't do administrative work.

Staff handle that.

For example, after a client meeting, I'll have a laundry list of things that need to be done. It may be underwriting, service or research.

Rather than coming in during the middle of the day when it's prime time to be seeing clients, I dictate notes, have somebody type them and then I review them.

Then, early in the morning or after 5 o'clock in the afternoon, I will send voice mail or e-mail to staff people giving them assignments.

When they arrive in the morning, they generally have more tasks from me than they want to have.

The biggest mistake I ever made on staff was being too cheap. I believe it's almost impossible to overpay good staff people.

You need to find people who are very competent and pay them well. Most producers try to find people they can hire for \$25,000 a year.

Do you know what they get?

A \$20,000 a year person who they are paying \$25,000.

You're better off if you hire somebody who's really sharp who costs you \$45,000 or \$50,000 a year because they will make you more money than they are costing you.