

How Scott Stopped Hiring and Doubled His Team's Output

One Brokerage CEO's decision to stop hiring and hire Plumcots instead

December 2025. Scott is staring at a spreadsheet.

Revenue is up 18%. His team is not. Three producers worked last Saturday. His best broker told him she is done. Not quitting. Just done carrying the weight. She closes the hard deals. She cannot keep doing them alone.

He had two positions budgeted for Q1. A junior broker. An account coordinator. He ran the numbers: \$160K all-in. Minimum. Plus the three months of training where they produce nothing and consume his time.

Scott runs a 16-person commercial brokerage in Florida. The kind of shop where the CEO still reviews every large renewal. The kind where you know every client by name.

He is not unique. He is typical.

The Squeeze

Here is what mid-market brokerages are dealing with right now.

A commercial lines producer costs \$130K base. Add commission. Add benefits. Add the recruiter fee because good people do not answer job posts anymore. Now you are at \$160K before they close a single deal.

Training takes three months. Real productivity takes more time. And one in three leaves within 24 months anyway.

The old math was simple. Grow revenue. Hire people. Grow more. Hire more.

That math is broken.

The big national brokerages have 50-person teams. They can absorb churn. They have recruiters on staff. They can wait a year for a new hire to ramp.

Independent brokerages cannot. I know because I have talked to dozens of brokerage CEOs in the past year. Same story. Same squeeze.

What Scott Did

In January, Scott stopped looking at job boards.

He hired AI teammates instead.

One does coverage analysis. The AI Broker. It reads policies, flags gaps, builds comparisons. The kind of work his senior broker used to spend four hours on.

The other handles renewals. Tracks deadlines. Generates COIs. Sends the paperwork nobody wants to touch.

Total cost: \$1000 a month.

His team did not believe it would work. They had tried ChatGPT. Everyone has tried ChatGPT. It sat unused after the first week.

This was different. These were not chat windows. They were workflows. Built for insurance. Built for the actual work.

What Happened

I talked to Scott in March.

His senior broker closed two deals that week. The same one who was ready to walk. Not because she worked harder. Because she stopped doing coverage comparisons by hand.

Four hours became thirty minutes. She reviewed the AI output, added her judgment, sent the response. The prospect heard back the same day. That used to take two days.

His account coordinator used to spend most of her time on COIs and endorsement chasing. Now the AI handles it. She spends that time on clients. Actual conversations. Actual relationships.

The renewal that would have slipped? The AI flagged it three weeks early. No fire drill. No angry client call. No scramble.

The Math

\$1000

PER MONTH

4hrs → 30min

COVERAGE REVIEW

\$300K

SAVED IN HIRES

Scott saved \$300K in salary he did not spend. He avoided three months of training time.

His team output doubled. Not because they worked more hours. Because they stopped doing work that did not need a human.

The two positions he budgeted? Still open. On purpose.

Revenue is up. His broker is not threatening to quit anymore. The Saturday shifts stopped.

The Point

Scott thought he had a hiring problem.

He did not.

He had a leverage problem. His best people were buried in work that did not require their judgment. Coverage comparisons. COI requests. Deadline tracking.

AI did not replace his team. It removed the grunt work. The stuff that makes good people leave.

Same company. Same team. Same clients. Different economics.

The Question

You are reading this because something resonated.

Maybe you have two positions budgeted. Maybe your best broker is burned out. Maybe you missed a renewal last quarter and you are still thinking about it.

Scott figured it out. Now it is your turn.

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