

CONTROL YOUR DESTINY

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You are a commodity and every day is Ground Hog Day.

My first article gave you a brief introduction from my perspective and a bit of information about me. This month, just like every month since the beginning, NAAFA is going to discuss a lot of things relating to salaries, management, and management's treatment of their American Family Agents. It is wrong that mediocre people become upper management. But that is the culture in a lot of companies. It won't change because it doesn't have to. This is their little fiefdom. And yes, it is theirs. **YOU HAVE NOTHING TO DO WITH IT!** I have no doubt that almost every AmFam agent in and out of the NAAFA organization will think that it's unjust. And once again 99% of you will complain and say something like: "You ought to do 'x' (or) someone should do 'x.'" I will be surprised if even one person that reads this will do anything. The people that will do something are already doing it, but you don't know it because they're smarter, keeping a low profile, and understanding what needs to be done.

First and foremost, I've had the opinion beginning about 1989 that American Family's management is made up exclusively of mediocre producers, non-sales based and like-minded in-breeds. Otherwise, how can you explain why the management at American Family is out of touch, archaic in their management style and decisions? An article you need to read for yourself is, "8 Core Beliefs of Extraordinary Bosses." It's on line in INC written by Geoffrey James, April 23, 2012. If you have a 'Linked In' account then you can see it there, too. Tell me if you don't think that it's right on the money. See which paragraph from all 8 items perfectly describes American Family's approach.

But, you have some blame in all this, too. Unless you're willing to look in the mirror and honestly evaluate yourself, where you are and where you expect to go, don't read any of what follows. Can you admit if you're complacent, afraid or ready to move on? Are you the 99% or 1%? Are you ready to accept responsibility now and tomorrow? Are you in control of your destiny or a rudderless ship in the ocean? For you in NAAFA's board rooms, you can't be your 'brother's keeper'. You may need to move on soon. Be prepared now.

My title says it all. Whether you are an employee or you're an agent treated like employees, as are captive direct agents, the result is the same. Day in and day out, it doesn't matter what AmFam writes in the latest contract or tells the IRS. You agents are employees. If you didn't believe it, **why would you spend your commission money running the agency you will never own?** Management needs you to think you aren't an employee. Management likes you believing you have control; ownership and you're independent. It's to their benefit. Once you accept this you're on the hook.

There are doers and doubters. Doers start sentences with "What can I do, How can I help, or Let's do this!" **Then join in and do what has to be done.** I'm sure all the agents from around the country on the NAAFA board recognize and agree with this observation. You're trying to be a doer. Don't blame NAAFA for not doing anything. I cringed and detested each time I heard something like: "You or someone ought to do xxxxx."

Every time I heard one of those typical "someone-else-do-it-for-me types," I would get closer and closer to leaving American Family. Until one day after nine years of trying to help others, I decided to leave. Sooner or later you'll understand that you can't do for others who won't do for themselves. Nor should you. Why do you think someone came up with: "You can lead a horse to water but you can't make him drink?!" My advice to the NAAFA doers, prepare to leave today. When you do this as I did, you will automatically put yourself into a powerful position. You will be able to leave on your terms, your timetable or at worst, be able to quickly pick yourself up off the ground when the rug gets pulled out from under you.

From where 'we the 1%' (independent brokers) are, captive companies are pretty much vanilla and one in the same. YOU, yes I do mean all of you... are merely a 'commodity,' an interchangeable part of American Family, as are all direct writer captives. The Geico, Progressive, State Farm, Farmers, Allstate and AmFam-er's all approach insurance as a commodity. Like buying a gallon of

milk. Is there anything special about what is inside the policy contracts? (*Do you ever read them? I do, you should*) That's why all of 'you' compete on price alone. You are all basically the same. Of course, most captive directs like this type of system. Taking orders is always easier. What chance do you have to stand out? What can make you different? So why wouldn't you be cast away by AmFam at their whim? You're not special. They can give your accounts to another person next in line for less commission. Like it or not, in the system you are in, you're an employee, a caretaker or an assembly line worker selling one company every minute of every day. This is a harsh statement. But where am I wrong? What makes you worth keeping there?

I'm not saying you're not sincere in your desire to do the best, sell the most, and service your clients. What I'm saying is that if you are the 'best' and you want all of these things, you can't do it until you become independent of American Family **or** step up and challenge management to become different from the other captive directs.

You see, on the independent side the insurance companies need us. We don't necessarily need them. Once we get clients, we do own our business. We never have to let them go elsewhere due to price; changes in their insurance needs, or due to cancellations. If you have a loyal group of clients at AmFam, and you want to be respected, own your business, and be able to deliver the best policies, you have to leave your side of the business. I'm here and able to help you prepare for now or tomorrow.

'Hope and Change' a familiar campaign slogan didn't work for Americans, did it? Why will it work with American Family? Whether you get every AmFam agent to stand up at once and join NAAFA, or help others prepare to be doers and leave, you will send a message. Doing neither and you're doomed to be in fear, despair and denial at American Family, just waiting and hoping you won't be terminated next. I think I'm right and so do you. Need proof? The articles in this issue and what they are about are the same as in the past. Look at past issues. The only difference is the names and the amounts paid. I remember the same subjects in the 80's, 90's before I left.

In closing, I'm happy to help you **stay** or **leave**. You can contact me at my office and all contact with me will be confidential. But, I have no patience for complainers that won't become doers. Lou DeLegge used to tell me this all the time, so I guess I've become a lot like Lou.

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