

## WHAT DOES AMERICAN FAMILY CORPORATE KNOW THAT THE AGENTS DON'T KNOW?

[\[Click here\]](#) **The American Family Tier System**

There's more to the story than meets the eye. Why is there such a push to get rid of agents? Why has the Tier system been put into place? Why are top producers often placed in the worst Tier (3)? Why is the company enforcing Three-Strikes-and-you're-Out? Why, in some cases, has the company even paid agents to leave? Why does the company appear to want customers to leave? Why is the company hassling customers who have claims?

Evidently, corporate AmFam has a plan...a goal...but it is also evident they don't wish to share it with agents. If the company wishes to "thin out its business," then it is certainly doing a great job of it. Every company indicator seems to be going in the opposite direction a healthy and profitable company would want. Why? Why would corporate leaders want to destroy their corporation? It's almost like self-mutilation! What gratification is there in seeing customers leaving in droves? What satisfaction is there in seeing top producing agents being put in Tier 3 so they will be the first to be fired?

Granted the company has much to gain when agents with large agencies are terminated. The company pays no renewal commission for a year on any transferred business. Often times the policies of terminated or retired agents are transferred two or three times, each time adding the start of a new year to the commission rule. Yes, getting rid of agents is VERY profitable for the company.

OK agents, what can be done about this situation? Are you happy with the way things are going for you? Are you feeling secure in your job? Are you tired of feeling like the axe is going to drop at any moment? Then why don't you do something about it?

Things can't go on like they are, can they? Agents say they have been kicked around too much, but most of them are scared to death to do anything about it. Of course, there are some who are oblivious to the fact that anything bad could ever happen to them. For approximately 1200-1400 agents, however, it seems your future with this company may be very tenuous. Are you in Tier 3 or 4? Then you better listen up.

The way we see it, you have about three choices. We are going to list these choices for our members to see. That's right. If you want to know what these three choices are, then JOIN NAAFA! For members, sign in to the Members-Only side of our website by [clicking here.](#)