

LEAVE MY EMPLOYEES ALONE!

As NAAFA always does, we have withheld this author's name to protect the agent from any retaliation. But we have heard this complaint several times and feel it is important to keep our readers aware of how the control by the company continues.

As reported 8/4/2017

Missouri West Presents: 2017 Team AFLIC Incentive

This program is for Life Licensed Team Members only.
In 2017 there will be multiple levels of qualifications.

Campaign Dates:

March 1st, 2017 - November 30th, 2017



Qualification Levels:

Team AFLIC Level:

Life Licensed Team Member must Issue 18 Life Applications & Agency must be on schedule for AFLIC & have 85% Persistency to Qualify.

Award:

Exclusive 2 day trip to Chateau Avalon, a recognition dinner, plaque, and breakfast the following morning for you and a guest December 2017!

Team Life Diamond Level:

Life Licensed Team Member must Issue 27 Life Applications & Agency must be on schedule for AFLIC & have 85% Persistency to Qualify.

Award:

\$500 Cash & Exclusive 2 day trip to Chateau Avalon, a recognition dinner, plaque, and breakfast the following morning for you and a guest December 2017!

Team Distinguish Life Diamond Level:

Life Licensed Team Member must Issue 50 Life Applications & Agency must be on schedule for Life Diamond & have 85% Persistency to Qualify.

Award:

\$1,000 Cash & Exclusive 2 day trip to Chateau Avalon, a recognition dinner, plaque, and breakfast the following morning for you and a guest December 2017!

AMFAM has no intention of discontinuing their control over agents' independence. This "Team Member AFLIC Campaign-Reminder for July" came out from the company and was sent to a HUGE number of the agents' **staff workers** without our permission, ironically, on the very day that Judge Nugent's ruling came out in the Class Action case. Even staff that are not electing to be included in AmFam's Mini-All-American contest got this enticing notice. The company continues to treat us all as employees.

Please note that many agents do *not* want their staff participating in these company sponsored contests (for agents' employees) because it encourages corrupt and inappropriate life sales to clients who often are unsuspecting and that really don't need to package the life policy to get a cheaper rate. Their rate was going down *more* anyway by just having a plateau (banding) age change (like just turning 18, 21 and 25)

than it would have by adding the life/auto package discount. How much more proof do we need that the AmFam agents' independent agency contract is nothing but a door mat for corporate to trample and wipe their feet on.

There seems to be well over 200 CSRs who received the above notice directly from AmFam. Although I could, I see no need to reproduce their names/email addresses here, but here's more of what AF sent. Take a look below. It was all sent to our employees **without our permission!**

Requirements to Participate:

- Your life activity/production needs to be submitted via monthly e-form (This will be sent next week)
- The e-form must be completed by the 5th of every month, capturing the prior month's life activity/issued production
- Must be life licensed by April 31st, 2017 to participate (No exceptions)
- The life licensed Team Member must initiate the life appointment and complete the sale. In other words, the life licensed Team Member must complete the life sales process from beginning to end (we are using the honor system).

Monthly Life Licensed Drawing:

Issue 2+ Life Apps each month to be entered into a monthly drawing.
For every Life App over 2 you will receive an extra draw.

Winnings will be provided by the Awards Network on-line catalog. Each monthly draw prize will be worth \$250! *Update: Monthly draw prizes cannot be combined (due to limitations with Awards Network)



It's also ironic that this came out the same week that one of our "business partners" (Wells Fargo) got more bad press because evidently they are encouraging their employees to add on "collateral" insurance to any loans they sell, and doing it *without* the customer's permission or knowledge. AMFAM executives have been quoted as saying the reason we have partnered with Wells Fargo is because our culture is so much like theirs. Duh.....Perhaps 'birds of a feather do flock together.' Did agents in other districts in other parts of the company experience this same shocking treatment of their employees? If so, we need to speak out against treatment like this. Ethically, we agents do not want our employees pressured into participating in any life sales event that breeds such corruption? Tempting

our workers to do wrong by offering them these awards may be just too much for some to say "no" to. But as the independent contractor that I am, I should be able to make this decision....not the company.

By The Way, if CSR's (The agent's employee, not the company's) write bad business due to this enticement, the agent is the one who suffers with persistency problems that make the agent a target for termination or at a minimum, loss of opportunity. And the agent has to pay 1099 taxes on any award AMFAM corporate gives to the agents' staff all of which is most often done against the agents' will.How can this be allowed???

Editorial comment: This company has been stripping away the agents' independence for years and they have gotten away with it....until now, we hope. It's situations like we have quoted here that continue to document that this company treats all agents and their staff workers like employees of the company. Judge Nugent, we certainly agree.