

Dear NAAFA,

After giving the whole American Family insurance agent situation much thought, I would like to share those thoughts. I have 25+ years in. I have been a Hall of Fame, All American and consistent Life Diamond producer. Today, I look back at those accomplishments and while listening to the new corporate attitude, I am hearing "So what!" Guess it's time to take down the plaques and repaint the office.

Although my career is on the downslide now, I am wondering how much retirement income will be withdrawn from me over the next number of years I can stay. My renewal income in December was at the all-time-lowest it has been in years. I know that makes American Family happy now..perhaps they think, "Goal accomplished!"

The 200% retirement benefit was very attractive, but now that may be wiped out. I was asked by top executives that if this (removal of the 200%) were to happen, "Was there ever a time when you could not take advantage of whatever contract was best for you?" I hope that is the case. Thinking about that, what if an agent went to the other side now? How long would it take to accrue that same "extended earnings" amount? Would it be easier to accomplish on the other side, especially since American Family is so non-competitive? I guess if push comes to shove, I may have to find out.

RPM could not have come at a worse time with the housing market in the toilet (damn mortgage brokers and realtors put us there..hope they're happy now.) Why are we saying adios to good long-time customers who have never had a claim? Now we find out we are going to stick those people with 50% rate hikes for 3 years in a row without even looking at credit clean up. Not this agent! I'm in the business to **help** people, and if I can help by running new credit reports every year, I will. It is tough to get a new homeowner's client to come in and *buy* a policy.

I have invested thousands of dollars so far in OSAT...yep thousands!! to improve my customer relations. It's not bad right now at 8.5, but I know we are now second class, no-good-for-nothings unless we score a 9.5 or a 10. No doubt in my mind that we all needed a wake up call and we should try to do things that make our customers feel warm and fuzzy to stay with us. So we will see what the new score is after January 26th. Final comment on that, the survey needs fine tuning, and they know it.

Thinking about the new trip, (and I have been on more than most) now if the client that constantly causes trouble decides to give up a 5...well I guess we stay home. American Family has the premium we brought in, but now points the score card and smiles and says "sorry, better luck next year."

I have always been proud of what I have been able to accomplish in a small town, but now I feel it was all meant for nothing. Ok, so I just keep going and not worry about it anymore. Do I really want to stop accomplishing what I have accomplished in the past? One side of me says "YES, nothing else to prove." The other side says "NO, you are who you are!"

It is now very evident that all this growth that American Family enjoys by being in different states is costing us big time. Did we need to do all that expansion? Why did we not just stay where we were? We should have developed the most competitive rate and product for all our current states, and become the best we could be right there. I feel sorry for those poor Illinois agents who have to slip across the border and write most of them in Wisconsin because they don't have a rate. Just rate the policies right boys...everybody is not a C1!!

Hang in there? All I can do is try right up to the end...and the end is coming soon I fear!

Discouraged Agent!