

My Agency Wish List

Over the past ten years, as an Agent, I have gone through a lot of changes with American Family Insurance. If I could sit on the Board of Directors for one year and make some changes, this is what I would do:

- **Have a District Underwriter and Service Person.**
 - Have one Underwriter you can build a rapport with over the years as an agent. Instead, we have a 1-800 number for us to call or we are invited to write e-mails to group mailboxes; sometimes they don't get answered. When I first started with American Family Insurance, we had a direct line access to an underwriter. However, that all changed with the new system.
 - A District Liaisons or Service person in the service team. One person we can go to when our questions and concerns are not being addressed. Similar to Claims.
- **Make all lines automated.** Give Agents the power to input all their apps directly and give them the ability to make any changes without using E-forms. Sometimes E-forms get lost or are not taken care of in a timely manner. Give the responsibility to the agents for taking care of their changes and corrections for their clients.
- **Emphasize the importance of Agents and Staff to the Service Team.** We need to rely on the service team members and I believe the *easy part is the service work*. **Getting new business and maintaining the customers is the hardest part.** When I call the Service Team, I get a lot of "you" need to do this or "that is not my responsibility." I believe there needs to be more training for the Service Team members on what it takes to be an Agent and to run an Agency. Have a couple service team members come and work with an Agent for a couple of weeks. That way they can see what goes on in an Agency in their state and we can build a rapport with them as well.
- **Have an Internal Affairs Division Board.** We spoke about accountability today. Here is how to monitor that aspect of the Vision: Make the IA Board answer only to the Board of Directors, so they have complete power to help out in all situations.
- **Have more awards (smaller) for Agents and Staff.**
 - Not too many years ago we used to get to pick a hotel of our choice for two nights if we wrote 120+ apps in a quarter.
 - We used to receive AmFam Logo shirts if we were "Agent of the month," or if we sold two life apps in a single month.
 - I believe the company should bring back the small awards. That way everyone is involved with the process and it keeps the morale up. The DM's used to have a "Spring Fling" of their own and they would take the District members who qualified golfing or on a family trip. It was usually some place close and not too fancy.
- **Have more VP's/State Directors/Middle Management visit Agents' Office.** This keeps everyone together as a team, that way you can put a face with a name. Plus, it builds rapport between the Agent and the Higher ups so when an issue arises, the Agent doesn't feel so threatened. I remember an All-American I attended and one of the VP's (can't remember his name) spent the whole day at an Agent's office. He followed up on leads, spoke with clients, etc. I thought that was so incredible. To think a person in his position would take the time to do that. The VP said he learned a lot and brought back some great ideas.
- **Give the Agent the Ability to write every risk.** If we can get a rate for homes, autos, and motorcycles, we, as a company, should be able to get a rate for everything else. Nine times out of 10, if a customer can have all their insurance together then, they will go with that company, regardless of price. If AmFam can't write it, then provide a company through Brokerage that can.
- **Let Agent's make their own insurance contacts with Brokers.** The company can still get their cut of the commission, but **it takes an average of a month to get a quote from a brokerage.** If Amfam doesn't want to take the risk on a business, let the Agent find a market for the risk. This is similar to the Foremost, Vacant Express programs. A agent can call a broker and get a quote the next day whereas AmFam brokerage departments take a month, yet it's with the same risk company.
- **Increase Commission for the Agents.** Even if it is only one or two percent. The Company is always saying "The Agency Force" is the most important piece. Then pay them as if they are. The reason Agents "jump ship" and go to sell for another company is *money*, bottom line. They can make more money selling the same products and services AMFAM offers. The Agents have 90% of the responsibility; staff, office, prospecting, service work, billing, claims, training and budgeting. We are the face of American Family Insurance. People stay with my Agency because of me, not because it's American Family Insurance.

These ideas are my wish list for American Family Insurance if I were in charge. I know, this is probably a one-sided view of everything (An Agents point of view). You are always asking for input so, I put these ideas together for you to look over and probably file in the round file next to your desk. (Just kidding) I was inspired today by the Web-cast you did today.

Thank you for taking the time to review my proposals.