

## **The "American" Family Circus**

American Family isn't a company — it's a circus.

A circus is a company of performers that may include acrobats, clowns, trained animals, trapeze acts, tightrope walkers, jugglers, unicyclists and other stunt-oriented artists. It also describes the performance they give, usually a series of acts choreographed and introduced by a "ringmaster".

Do you see the similarity?

Instead of paying agents a livable new business commission and renewal premium, they treat agents like circus animals — part of the act, but not a very important part. However, it is the animals, not the trainers that the people come to see. But, behind the circus tent, these poor expendable creatures (who have no voice and cannot complain) are abused and mistreated.

If you paid agents adequately to sell (and service that agents now do for free) insurance policies, you would have very little need to do a incentive bonus or sales campaign or OSAT to increase sales and service. Agents would not have to jump through fiery hoops at the end or beginning of a year or be pit against one another as animals were in the Roman Coliseum. They would be able to work in a steady, consistent manner all year long secure in the knowledge that if agents sell new business, the company does well and if the company does well the agent is treated well in return.

But that would mean that the trainers/managers would not be in control. How would trainers/managers be able to feel superior to the animals/agents without the means to force them to jump through fiery hoops or jump from great heights into small hoops? How could they turn a sales force into a company service vehicle unless they motivate with treats or threats? How can managers manage if they cannot make agents walk a tightrope to survive?

How could this company say with a straight face that rewarding agents is important when they are taking away the All Lines conference (which used to have 400 agents qualifying and, thanks to new company OSAT qualification factors that are service oriented and out of the Sales Agent's control, the last conference in Australia will only have 180 qualifiers.) Why is it that there are less and less agents making qualifications? Is it to have the company make all the profits without any going back to reward agents?

According to Gary Yager, marketing field promotions manager, "It is so important we continue the tradition of honoring this elite group of agents (so why are they canceling All Lines?) If you earn Top 100 status or finish in the top three in your sales state in new business sales and customer satisfaction, you are a winner".

A winner!!! All that hard work for a big reward...better than the All Lines trip to an exotic place? You Betcha!!! What do you win? A rubber chicken dinner with AmFam's head clucker/ ringmaster.

Would a dinner with the ringmaster motivate anyone in Madison .....or is it money that motivates senior management?

"Ladies, and gentlemen, children of all ages..."