## Dear NAAFA,

First, I want to thank NAAFA for all the hard work and your truthfulness in telling us like it is. The agent on the Agency Council is naïve and out of touch with most of the agents. Life is not rosy when our incomes are going down because rates are so high we can't sell. And that's just one of our problems. I'd suggest you do some "undercover" work yourself. Here are my thoughts in red (yes, this is still America where we have a legal right to express our opinions, but with this company, not without possible risk of retaliation) right back at you:

1. I just left AmFam corporate on the Agency Council. Now how do you suppose you got "chosen" to be on the Agency council? Of course, you were appointed because the company knows you will say what they want to hear. They would never risk having any one who they consider "negative" be on their Agency Council. As long as you keep kissing b\_\_\_ts, you'll keep on their good side. But don't ever try to tell them how life really is at AmFam or you'll be history. Jack does do "undercover boss" activities and he and his colleagues are in touch with agencies. If Jack really knew how agents are hurting, he'd try to do something about it. Just what agencies is he "in touch" with....agencies like yours? You know as well as I do, he doesn't want to hear the truth.

2. We questioned him on his compensation. He does not determine his compensation. It is an external board that gets hired. The board who determines his salary is hand-picked. They are paid handsome salaries. Wouldn't you give the CEO and President handsome salaries if you got paid like that? His salary is in the median range of his peer group. Meaning, if the top guy in the industry is at 100% and the low guy at 1% he is right in the middle. We're not stupid, William. We know what "median" is. But a wise board would pay based on how well the company is doing (merit pay, ever heard of it?)...not based on what his peers are getting. Additionally, all the positive (too bad you didn't have some negative agents there to speak the truth!!) agents that were in Madison feel he has earned it. What were his accomplishments? Name a few. Take a few minutes and ask him about his daily schedule. He works more than 3 agents combined. BTW, I see you defend Jack...why aren't you defending Dave?

3. You state, ".....Never mind that neither the DMs nor the Agents really had any say in the adoption of "mutual goals....." That is totally wrong.

There was a lot of input from the Agency Council and other positive, active, successful agents. Sorry, you "hand-picked guys on the Council" don't quite cut it because we all know you'll rubber stamp whatever the company wants or says. That's just the way you are.

4. Finally, and in closing, it would be really great if you stop the negative publicity and thought about the positive things going on. We may seem negative, but one thing a young whipper-snapper like you must learn is that problems don't get solved unless brave people identify them first. That's all we're doing...recognizing what's wrong and yelling about it. I am guessing you and every other agent in NAAFA is making more money that you could have in a different industry. The agents I've talked to who left American Family say that they make as much money in 2 to 3 years in the independent world as they made after 20 years at AmFam. You need to get informed, man! You can't be that dumb!! And if not, leave and try it !! We would ALL benefit by seeing you go. Yes, you and the Company would like to see agents like me go. In fact, the Company is terminating just a ton of agents and isn't it interesting that most of those policies will go to fluffs like you?

## Thanks

Will Anderson

(PRESIDENT, Will Anderson Agency) I'm sure you are modeling your role as PRESIDENT of the Will Anderson Agency after the role Jack plays at AmFam. Good luck!!

\*\*\*see how I am not afraid to sign my name. Bully for you!! Don't get too cocky. More than one positive agent on the top has fallen off the wall and believe me, he spatters just as much as anybody else!