

Dear NAAFA,

Yesterday, I was talking to another AM FAM agent about our phone system, specifically about AM FAM answering the phone after hours when it rings forward to Madison.

The agent told me that a referral from a current customer called into his office about 8 am but that he (the agent) wasn't in yet. The call forwarded to Madison where it was answered by AM FAM staff. The prospect told them that he was referred by his brother and wanted a quote on his auto and home. Instead of taking information and referring it back to the agent, Am Fam sent it to another agent who wrote the business.

The only way he had found out about it was he happened to check his caller ID on his phone and recognized the last name as one of his insureds and called the number back. The man who called explained that he was referred by his brother and had already written the business with another agent.

This brings up a whole host of questions, but the one that comes to mind first is: "who and how it was determined where the lead was sent?" Is this just another way to reward AFLIC and JD Powers agents?

The agent also told me that AM FAM is doing the same thing with existing clients when the insured wants to add a line of business to the household. For example when the auto is insured with American Family and the customer calls to add the home, they could end up with 2 different agents. I guess they are trying to discourage loyalty to one particular agent so that they have a better chance of retaining business when one agent leaves the company.

Things are changing at AM FAM and it's definitely not for the good of the agent.