

Dear NAAFA,

I watched the "How the Mighty Fall" video and read the 5 page article and then watched another related video that included info on Churchill & Steve Jobs.

I do think AFMIC is in the risk taking phase. It is hard for me to grasp the wisdom of going to Oregon, Nevada and now Georgia!

There has certainly been some arrogance and extravagance. The jet and the carpeted hanger come to mind.

I drive by an AFMIC building on I-94 on the way to Milwaukee. They show "American Family Insurance" in what appear to be brushed aluminum letters on the lowest level of the building. This sign is lost in the bushes & trees when traveling east. There is no logo. I think they have forgotten how they became successful and the agents that took them to great heights. Agents have been fired for not properly displaying the corporate logo. What is the identity of the building? Thousands of cars drive by this building every day. They have lost thousands of dollars of virtually free advertising. My office is in a triangle at the busiest intersection of 3 roads in my fine city. It says "AFMIC" no matter which way you go past.

From my perspective, it looks like AFMIC has made multiple mistakes and is now 2<sup>nd</sup> guessing itself.

I don't believe AFMIC has ever had a business school graduate as a top officer.

I liked the analogy to a ship taking a hit either above or below the waterline. That reminded me of the conversation I had with Pierce. An agency is like a speed boat and can change course quickly, but the corporation is like an ocean liner and takes a long time to change course. Not in my Navy! He remarked that he wished he had military experience. I replied that I wished he had, also!

It would appear that AFMIC is taking multiple hits, both above and below the waterline! Lawsuits are increasing and production is down. "The rats (agents) are leaving the sinking ship (AFMIC) in record numbers." **AFMIC is quickly learning that the loyalty of the consumer lies with the agent, not the corporation. AFMIC has been spending millions of policy holder premiums trying to keep the agent from taking care of the people he has nurtured. What is the mission statement of AFMIC? What has happened to the word MUTUAL? Who is AFI?**