NAAFA,

Regarding the VoIP phone system – I spoke with an agent a few months ago who told me Amfam is going to charge \$30 a line for this. In my area, Comcast and some others are \$40 per line. As a terminated agent, knowing their sly pranks, once the agent turns over their phone lines to the Amfam system, the agent will no longer own their phones lines. So, once an agent is terminated, this will make it even harder for the agent to enter the independent world, having to start over with a new phone number/fax number. Since it is a digital system, at the control of corporate, they will be able to "monitor" any agent they want. Just like when Amfam replaced all the fax/scanner equipment in the agents' offices.

Most of the agents are still clueless of Amfam watching their every move. They are about to find out!

Amfam actually put it in writing that by "putting all the discounts on the quote at the beginning, we are able to plant the lowest price in their mind"? This is unethical and should be reported, with the evidence, to all Insurance Commissioners in their operating states. When I was an Amfam agent, this was not tolerated and agents who did this were "asked to resign". Now it appears corporate is stooping to even lower levels??