

## FORTY YEARS LATER, PART 2

Hello again, NAAFA!

We had four agents sharing one office, initially. My biggest competition was not State Farm, it was my fellow AFMIC agents. We also had 3 AFMIC agents in a town of 15,000 that was only 7 miles away.

I soon learned that **you could not make a living on call-ins**. You needed to add policies to your current clients and get referrals from them. I had done several audits of my annual new business and all three showed 95% from additional & direct referral and only 5% call-in.

It wasn't worth arguing with the other 3 agents if you thought they got a call-in that should have been yours. I can remember being at a party one night when an acquaintance said she had purchased a policy from me the night before. I asked if I was sitting at her table and she said she bought the policy from one of the other guys in the office, because she thought they all worked for me! A nice compliment, but another reality check! **You have to promote yourself!**

My Dad came from a family of 13 and I have many cousins. One of my fellow agents insured one of them. It didn't bother me (yah-right), but awhile later at a family function the cousin took the time to tell me that he didn't ask for me because I had never contacted him! **You need to tell the people you want to do business with that you want to help them!**

I also learned to answer the phone by saying "Joe Blow Agency" instead of American Family Insurance. It was my phone and I paid the bill, not AFMIC. When I was terminated I think we had about a third of all the autos and homes in the county insured and there were over 100 agents listed in the yellow pages. I think they were all glad that Amfam wasn't good at business & commercial insurance and didn't have good life insurance products. Life insurance is a chapter by itself!

Well, that's all for now. It's been fun reminiscing about my days in agency. I'll try to write more as the thoughts come to me. Thanks for including me in your NAAFA column!