

[The following anonymous letter was received by NAAFA on 8-26-2009. We are reproducing it in its original form.]

How Disingenuous is AmFam?

The company is sending out yet another survey, However, in this survey, you only have to answer four questions, choose from only 5 response boxes, and you cannot be anonymous.

By completing the survey, clients will be entered into a \$1,000 drawing. Of course, in AmFam's oblique communication fashion, the survey doesn't tell you when the drawing will be or if it is a monthly drawing and how many surveys went out and what your odds are, how to get a list of the winners, etc. You know, the typical stuff you are supposed to put out about a drawing.

When AMFAM first went to OSAT surveys and agents offered their clients incentives to provide a good rating, the company condemned the practice and told agents to stop and desist. Why couldn't the company have offered clients this incentive to provide their name and enter a drawing to try to ensure a better rating for agents on OSAT?

Is it because the goal was to limit agents ability to make bonus or trips or other compensation???

That's what OSAT seems like to agents. OSAT is a counter productive process. Most of the agents who do well on OSAT are usually the ones who have given up on growing their agencies and are just service oriented. Surprisingly, they are also the agencies with the lowest retention. Look at all of the numbers. It's a fact.

They agents that call their clients and work their business are being penalized by the company's use of OSAT. When the numbers come out each quarter and you realize that the clients you help the most but did not get what they wanted still give you a bad rating because they are angry at the company (usually claims or rates), why get up and keep pushing - why not give up and wait for the company to come to its senses. Where is the motivation for selling when no matter what you do, you lose?

Why isn't being in the top 20 percentile good enough to collect your bonus or qualify for trips? Why is it only a top score of 10 that can qualify you?

Does this company want a sales force? If so, quit using the agent's offices as service centers and allow agents to go back to selling.

According to Troy Korsgaden, consultant in insurance, 100% of a CSR's time should be directed toward calling current and prospective clients to schedule, confirm, and reschedule appointments.

This company cannot even get the basics correct and yet want to spend money on facebook advertising. Your revenue generators are your agents, treat them with respect and reward them well?