

Dear NAAFA,

After attending the AmFam town meeting in Indiana, I find one still has to wonder what the purpose of the meeting was. It appears that the first question set the tone. A veteran agent asked why, after agents do all the work on inspections, does the company feel the need to re-inspect? Do you or do you NOT trust your agents? Of course, to make us feel better, he answered that he trusts the agents. If AmFam is really interested in lowering the expense ratio, then doing inspections twice seems redundant and certainly a waste of money. He also said that if an inspector was unprofessional, to let him know. Then he said, "Thanks for asking the question." The tone set here was: You're not going to get straight answers!

At that point, a thunderstorm knocked off the power, but the meeting was continued with emergency lighting. Was there some kind of a proverbial message here?? Mr. President, the agents have pride in their work. They have worked for years establishing trust, goodwill, and confidence with the customers. Our customers buy from us---certainly not because of your 'competitive' rates (tsk, tsk!) They buy from us because they trust us. But this trust is destroyed when an underwriter sides with an inspector and the agent is forced to "resell" the policy at a higher price. This procedure in and of itself causes the homeowner to shop and most likely he will find he can save hundreds of dollars elsewhere. Plus, the customer will reflect this when AmFam sends the JD Powers forms out. Mr. President, this is the reality of what is going on here!

When agents asked about RPM and why AmFam has such non-competitive rates, the answers given by the President would be the envy of a Washington D.C. politician. One thing came out loud and clear. The President, representing AmFam, is very dependent on our (the agents') customer dollars AND the work of the agents, but it seems he could care less about either.

Just thought you'd like to know I'm probably not alone regarding my thoughts about your town meetings.

One of many struggling agents!