

## STOREFRONT 2.0 – TEST ENVIRONMENTS

### Logistics

- ~Jan. 2016 – 6 employee-operated storefronts transition from agency
- Milwaukee, Indianapolis, Twin Cities, St. Louis, Kansas City, Phoenix
- Existing agents to become storefront managers; staff transition too

### Goals

- Test EoA strategies, tools, processes
- Test model approaches against agency economics
- Identify opportunities to lean processes, systems, workflows
- Agency development office
- Contingency strategy for agency openings

Dear NAAFA,

Guess what the company is doing in our town? Exactly what they used to say they'd never do!

They have set up two agent offices in the metro areas. The agents are company employees and their staff are corporate employees, too. Evidently, these storefront agents are licensed in 14 states. Our state director said something to the effect that they were testing systems and programs in these storefronts to see how they compared to the field agent system. He also said that these employee agents on the storefront program are given some sort of guarantee in case it doesn't work. An agent asked the state director this question: If these storefronts are successful, will this be the future for new agents? The state director said, "Yes."

We were always told the only place the company would do this was in new states where there were no agents. I guess they changed their minds. I see promises broken and the beginning of the end, don't you? No wonder the company wants to get rid of older agents---we're the ones who remember their promises. Can we believe anything anymore?

Name Withheld