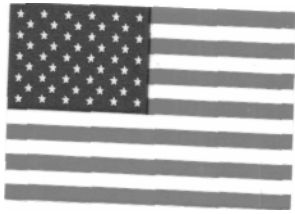


[The following letter was received by NAAFA on 2-16-2011. The writer has asked us to divulge his name which we have done. As usual, opinions and viewpoints expressed herein are not necessarily the viewpoints of NAAFA.]



NAAFA  
P O BOX 578  
CIRCLE PINES, MN 5514

Good morning,

February 14, 2011

Last night my wife Kathy said to me for the first time that she didn't realize how much deep pain I have inside. Losing my agency along with being terminated after I was falsely accused of calling my district manager a racist name [*an untruth made up by the sales director*] is hard to swallow. My wife and I talked for some time, and she now understands that it just doesn't go away. They cut out my heart and soul in 30 seconds or less. I think Kathy and I are going to be much stronger from now on out. And maybe my bad ordeal will some day be my "nightmare where I have been exonerated" because someone has finally stepped forward who will take care of these hurting captive agents, someone who can stand up for them and at long last and protect them. Perhaps it's too late to justify what happened to me, but if my letter helps expose the unfairness being committed against other captive agents, then I shall rest well when my times comes. If the whole truth can be brought out, agents of tomorrow just might stand a chance.

Wow! Flashback! December 1978, Steve Brunell, is now an official insurance agent with American Family Insurance. From my viewpoint, everyone around me has a glowing smile on his or her face. If there were a definition for mentors it would be the company personnel and all the agents around me. I was doing everything right, supporting community events, sponsoring religious events and believe it or not, President of the Parent Teachers Organization, to name just a few. I was even nicknamed the *Man of Franklin*. My clients would be walking by my office and bang on the window yelling, "Hi Steve." They'd sometimes open my office door and yell out something nice. If I was with a client, I sat proud in my chair. What a feeling to walk down the street and have people greet you. Things were good.....or so I thought.

Then came the termination for *allegedly* calling my manager a racist name. The man of franklin died, just like the capital letter F in franklin. I live and eat in franklin and now it is not nice running into my old accounts. I avoid them, all were told I was a racist person. I wasn't guilty, but I'd been shamed.

After my termination I never heard from any of my so-called Afro-American friends. Well, I take that back. About 4 months after I was maliciously accused and fired, I did receive a call from an Afro-American employee in Madison saying she'd heard I was terminated for calling my manager a racist name. She was kind, saying she knew with certainty that I would never say anything like that.

Then there were my Afro-American clients. Yes I remember it like it was yesterday. Cr\_\_\_\_ was a Black leader in her community. She had heard the rumor for my termination and called me up and gave me the riot act. "And trust me," she said, "No way would American Family Insurance terminate you unless you called him a "N\_\_\_\_\_".

Another Afro-American client: This husband and wife team is very active in the community and I did rewrite them right away. But three months later the wife called and gave me a similar riot act.

Some of my white clients, three in total, taunted me with calls of "you racist piece of shit etc., etc. Don't ever mail anything to my house again!" So you see, there was no due process from my clients either. I was guilty as charged. I will admit that it seemed to me that most of them were swearing and had no regards for my feelings or finding out the truth.

And now 8 years later while skiing with friends, my "friend's" 22-year old daughter told me she knew why I was terminated in 2003.....for calling my manager a racial name." So people never forget. And the hurt continues.

Yes, that was the reason I was terminated...*a lie told by the Sales Director*, but Julie, a trainer at American Family Insurance, seems never to have heard the whole truth....just the lies. Does she have the right to knock me down again after 8 years? If you have ever been terminated by American Family, apparently these lies are designed to continue. It appears the goal in any agent termination is "bury the agent" and let me tell you, they're darned good at it.

NAAFA, you had told me one time to put my termination experience in writing and you'd place it on the Agent's Bulletin Board. So now I'm asking.

I'd like you to start out with your disclaimer blah blah blah.

With a follow up asking every person that reads this to send a letter or post card to NAAFA , Governor Walker and Lt Governor Kleefisch. The following question should be addressed:

1) Today thousands of captive agents are being unjustly terminated. **Do you think there should be some type of legal protection for a group of American business owners who are totally without any representation whatsoever as they have their businesses jerked away from them at the whim of the insurance companies?**

I need to know if I'm blowing smoke. Am I standing alone in thinking that if an agent is fired, his business stolen, and his reputation ruined, that it's just a tough break? Other groups of workers in America have unions and other state work laws to support and protect them if they are treated unjustly. But the independent contractor captive agent stands totally alone. If the captive agent is

fired and his business stolen from him, of course, he has no money to fight in the courts. And besides, the courts have a big tendency to believe the insurance companies, for some reason.

If you agree something should be done, please let the Wisconsin Governor and Lieutenant Governor know and then let NAAFA know. Tell them your experience or what you have observed about captive agents getting fired. Ask them to please do something about it such as change insurance company regulations on captive agent terminations, pass legislation or any other means they see fit to protect agents from having their agencies stolen from them.

As always, leave my name in.

Steven A Brunell  
7676 S. 70th Street  
Franklin, WI 53132

[Listing all the address in the heading.]

**OFFICE OF THE GOVERNOR  
GOVERNOR SCOTT WALKER  
115 EAST STATE CAPITOL  
MADISON, WI 53702**

**OFFICE OF THE LIEUTENANT GOVERNOR  
Lt Governor Rebecca Kleefisch  
19 East, State Capitol  
Madison, WI 53702**

**NAAFA  
PO Box 578  
Circle Pines, MN 55014**

**PS**

**You may want to refer to two letters posted on the Agents Bulletin Board ([www.naafa.com](http://www.naafa.com)) dated:**

**2/19/2010    Terminated Agent's Wife Sounds Off**

**11/12/2010    Think Twice Before Filing Ethics Complaints!**

**I did place a complaint with the Wisconsin Insurance Commissioner's office and that complaint number is #20095 in case anyone wants to reference it.**