

NAAFA recently received this email which appears to be a dialogue between a customer and his AF agent. We believe this shows a real important TRUTH about the state of AF's RPM. What do you think, agents?

Client="When we last spoke on 9/28, I indicated I had gotten a letter from AFMIC indicating the Law "requires all insurance companies to provide this notice to individuals whose premium would have been lower except for the information in their consumer report." You indicated you would check to see what "Tier" I was in and if it had in fact lowered my rating with AFMIC and as a result raised my premium."

Agent= Regarding the letter from AmFam, your customer price group is 5. The best is 1 and the worst is 40. AmFam has a credit response unit 800- phone number the client can call to discuss questions. My assistant is getting the number as I am replying. Unfortunately, I as your agent cannot discuss your information with them. ___ - ___ - ____ is the toll free number. Let me know what you learn from the company.

Client=Thanks, I will start making calls tomorrow. You didn't say if group 5 results in the same premium as group one. I am not asking for a discussion, simply a yes or no answer. If the answer is Yes, no problem. If the answer is No, then the next question is,"how much higher is the premium for 5 than 1"?

Agent=Good question. I have no way of knowing. I assume 1-4 is the same, with 5 starting the next level, but I have nothing concrete to base that on.

Client= How many premium tiers are there? Ten? Or Eight or Five? Or? Thanks,

Agent=I have no idea. The company has not informed us on that.

Client=How in the world can you quote new business?

Agent= We need to get all info from dl#s, ss #s, place of employment and vehicle id #s before we start. Pretty complicated huh?

Client=If they can get an applicant to enter that info into a computer, they don't need the agent. Bye, Bye!

Agent=I KNOW!