

Understand your agents and make millions!

Not understanding that each American Family agency is different is damaging the company. American Family's senior management and sales management all manage one way.

Yet the individuals (independent agents) that they are managing are as different from one another as night is from day. They come from different backgrounds, are different ages, have different experience levels, knowledge and education. Their agencies are in different size neighborhoods (3,000 residents vs. 300,000 residents).

Some agents have no other American Family agent to compete with while others have 4 to 6 American Family agents within a 2-mile radius in a town of 3,000. Some agents have 100 policies and others have 4,000 to 6,000 policies. Some agents focus on commercial lines, some on selling more life insurance; some just do P&C. Some agents are ethical and some are not.

Some have no staff, some have a family member working for them, some have 5 to 6 staff people. Some agents never get transferred policies, some get them every time policies become available.

Some agents excel because they were the first agent introduced into a new state, others inherited a large book of business from their parent who was an AmFam agent. Some have a famous last name to fall back on, some just work their business as a business and keep plugging away at it, some act like it is a no-show job and let their staff do all the heavy lifting, some only work when there are contests to be won. Some agents make All American every year. Some make it every five years. Some make All Lines, some never make the All Lines leaders conference.

American Family's sales and management workplace relationships are transactional rather than interpersonal. Transactional relationships destroy loyalty and cause agents (old and new) to worry about the future, which reduces their productivity. New agents may be looking to leave and go elsewhere. Old agents may be looking to retire sooner than they normally would.

On a daily basis, agents are treated, in word and deed, like outsiders who are not to be trusted. Then the company wonders why agents do not trust the company.

If AmFam management really understood their agents and worked with them (instead of against them) and treated agents as a valued sales force by rewarding those agents who are doing a good, ethical job for the clients/company and individually punishing those agents who cheat clients/company...they would make millions.

Instead the company uses heavy-handed tactics on all agents to try and stop some agents bad behavior thus losing the loyalty of all.