

1. What American Family thinks about Agents:

Senior Management = Agents are boobs that will work their asses off for peanuts.

Average AmFam employee = Agents are millionaires who play golf and vacation frequently.

Agents = Being an AmFam agent (ESPECIALLY without connections to someone powerful at corporate) is a road to the poor house.

2. REASONS Agents are Employees

Every time an agent leaves, AmFam keeps more of the renewal commissions.
Agents have no say in negotiating commission structure
Agents have no representation on the Board of Directors
Agents have no say in negotiating their contract
Agents have no say in where "our agency" policies go when we retire
Agents were not allowed to broker with other companies, but must use AmFam brokerage without getting paid a commission
Agents were not allowed to keep their registered rep licenses by brokering with a company that sells variable life insurance
The Company created the Agency Council to help it solve service problems but are using agents billable time without providing additional compensation
Agents have to spend billable hours going to company required meetings without additional compensation
Agents have to take photos of homes and do initial underwriting for AmFam without additional compensation while AmFam pays an outside audit firm to second guess what agents submit
American Star ratings imply that AmFam is rating agents as if agents are employees of the company
Agent's clients are moved in and out of agents book of business without advance Approval from the agent or notification by AmFam
AmFam says it is integrating its online and call centers and sales channels and saying it is doing it around its Agency Force (like it owns Agents like it owns its online web sites and call centers")