

[NAAFA received November, 2010, anonymously submitted]

Why Smart Agents Will Boycott AMFAM's National Business Owners Conference

If you're planning to pack your bags and head to Las Vegas for American Family's National Business Owner's Conference (NBOC) you need to rethink this sucker bet. And if you're being pressured by your district manager to attend, get ready to see the pressure increase.

AMFAM's offer to you of a NBOC is a TRAP... Here's why.

The agenda and speakers are not worthy of an agent's time or money - a has-been, aging sports figure; an ex-Disney executive who has never run his own business and the founder of E-Myth Worldwide who really wants to sell his counseling product to you is hardly reason to spend your money in these tough economic times. None of these speakers knows anything about running a captive insurance agency, the insurance industry in general or what it is like being an agent for an insurance company that keeps reinventing itself at the agent's expense.

But that's not the real reason why you should boycott.

AMFAM is desperate. Desperate to get you to help them prove that agents are not employees of the corporation. Here's the back-story to the NBOC. On one hand, AMFAM has increasingly stepped up the degree to which they direct your agency activities. They want to tell you what you can and cannot do in your agency. Much like treating you like an employee. But on the other hand they want to fool the Internal Revenue Service into not charging for the taxes of having 3,800+ agents as employees. So they want you to jump like an employee, but also push out to agents the tax liability by pretending you are an independent business owner (who is free to run their business as they see fit). By getting AMFAM agents to pay their own expenses to attend a so-called business owner's conference, AMFAM gets another powerful illustration of agents acknowledging that they are not employees; a very useful legal tool when presented in court cases against the IRS and agents.

To achieve this goal, AMFAM has even told its district managers and state directors that they are forbidden from paying for agents' expenses or even offering a sales campaign to fund the NBOC; further proof that AMFAM wants you to pay and demonstrate that you are not an employee. Meanwhile district managers and state directors are being pressured to drive registrations and make this slight of hand strategy successful. Fortunately, many agents are declining this program and registrations are far below what AMFAM expected. Evidence of this is the email to agents on November 15 from Garry Benusa, so desperate to make this a success that he offered \$25 gift cards to the first few agents who would call him to offer their thoughts about the program. How sad is it that AMFAM tries to give agents \$25 to pay attention to this sham of a program?

Ask yourself this: If the NBOC was a real benefit for AMFAM agents, why wasn't a business program such as this a part of a previous All Lines or All American event? After all, the IRS tax liability of attending the All Lines and All American events was pushed out from corporate to agents every year.

Las Vegas is an appropriate location because AmFam is blatantly dealing from the bottom of the deck. This is the most sneaky, deceptive trick ever played on AmFam agents. The biggest sucker bet on the Vegas Strip is the NBOC.

Protect yourself. ..Don't register. If you have registered, don't show up.