

The

NAAFA Report

Fall Issue 2021



We all feel like we're taking risks these days, but as a new American Family agent, have you seriously considered the risks? Do you really know the terms of your contract?

Have you talked to senior agents to see what the job is all about?

Senior agents, what are your risks? Should you stay or should you go? How do you judge whether it's worth the risk to stay? Are you losing business to company agents?

Features in this issue you won't want to miss:

IF WE ARE REALLY INDEPENDENT, AREN'T YOU SUPPOSED TO LEAVE US ALONE?

SHOULD I STAY OR SHOULD I GO?

WHY DOES AMERICAN FAMILY ALLOW THIS?

SELLING INSURANCE IS ALL ABOUT WHAT??

ARE YOU SURE YOU'RE READY TO SELL INSURANCE??

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NAAFA, Inc. is a non-profit organization whose goal is to educate, communicate, and assist in eradicating all potential workplace harm and danger for our members. Most members are active or former agents of American Family Insurance Company, and all have a common goal of attempting to better the relationship between themselves and the company.

Join a group of agencies that stand above the others



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ARE YOU SURE YOU'RE READY TO SELL INSURANCE??



When I was trying to decide which way my career should go, I remember taking a look at several different types of jobs. I knew I wanted to sell...sell *something* anyway. Did I want to sell houses? Did I want to sell insurance? Did I want to sell pianos? What did I want to sell? Did I want to be self-employed, own my own business? Or did I want to work as an employee? I pondered these questions for a long time. I spoke to as many people in the various fields as I possibly could. I sought the advice of several of my mentors. I studied stats that suggested how much I could make in various fields. Did I have the drive to make it on my own? I had a college degree, so I knew about hard work and perseverance.

I finally settled on insurance selling. Even though I knew I could probably make as much money selling real estate as I could insurance, I also knew that housing markets go up and down and there could be months, even years, where I couldn't make as much money. I also reasoned that insurance was something that everyone needed regardless of the housing market or the state of the economy. But what bothered me the most was that if I sold insurance, I would have no tangible product to use to entice my customers. At least in selling real estate, I had houses I could show. Or if I sold pianos, I could show and describe the instrument in order to entice my customer to buy.

And so, my dilemma continued. I finally decided to interview with an insurance sales manager and see what he had to say. He wasn't too encouraging, telling me that approximately 90% of those who tried it, failed at selling insurance. In retrospect, I'm sure he hoped that this statistic would drive me away so he wouldn't have to waste his time. Well, his strategy didn't work. I decided to take the challenge and show him I was one of the 10% who would make it. And I did, but let me tell you about the bumpy road I had ahead of me.

One of my first huge challenges was that my sales manager said, "You're on your own. If you want to make it, you need to call on other agents, pick their brains, find out how they do it, and then develop what works for you." After I adjusted to that bit of news and realized that there was probably not going to be much new agent training, I went to work. And I mean work.

I had to learn about the products I was supposed to sell. That meant hours and hours of studying manuals, reading policies, asking questions. I read some great books on the techniques of selling. I knew I needed not only product knowledge but skill in convincing others that my product was just what my particular customer needed. The fact that I had always been a good debater certainly helped because when it comes right down to it, selling is really the act of convincing someone that you are right. Right?

Soon, however, I began to look at other things that probably were having an effect on my sales ability. Like it or not, people judge you by how you look. One of my first goals was to look in the mirror. Whoops! Immediately, I decided I needed to shed quite a few pounds, so over about 6 months I shed about half a person. I'm not kidding. And such an accomplishment really increased my self-confidence. I dressed the part of a successful salesperson. Tennis shoes and blue jeans just didn't cut it even though today's trends are much more informal than they used to be. You can still dress with what I would call 'respect.' If you don't care about your customers, then dress like a bum. Well, that's my opinion, but I know I don't have much respect for someone who comes to me lacking deodorant and wearing run down shoes.

One of the first things I learned very early in the game was to get my customer to talk about himself. I had to learn to listen. I had to draw him out. I needed to know what turned his crank, in other words. Perhaps protecting his classic car was the most important thing to him. Perhaps his house was his pride and joy. I had to find out what he was trying to protect by buying insurance. That took asking questions, listening, and then applying what I learned in order to find just the right product for his needs. I never tried to sell him what he didn't want. By selling what he wanted he hung on to the product longer. I soon learned

that lapses are death to an insurance agent.

Another thing I learned is that I needed to keep my language clean, no slang or abusive language. People soon tire of idioms such as *kick the bucket* or *hit the road*, or even worse the use of four-letter words. I needed to sound professional to be credible.

I also found it helped to find something we had both enjoyed...something we had in common, even someone we both knew. It seemed to make us both more comfortable with one another when we knew we both enjoyed the same thing. If I noticed that the customer had a hobby or a project going, I showed an interest in it. How great it is to see their eyes light up when they realize you are interested in something they're interested in.

By establishing all these habits for getting to know my customer, I found that I was now ready to talk about the product(s) I was selling. I tried to always show enthusiasm about my products.

Remember, they can't see it, feel it, smell it; they can only visualize it after I have fully explained it. Therein lies an important skill. If I act like a dead beat about my product, how can I expect my customer to buy a product I'm not even excited about. Duh??

I soon learned that I needed to be ready to answer all kinds of questions from my customer. Often, I wasn't ready, especially during my first few months of selling. But I never tried to bluff my way through.

Most people see right through that, and you'll come out appearing like a fake. I readily admitted when I didn't know the answer but said I would get back to them as soon as possible with the correct answer. And then I did just that. I never took more than an hour or two after I got back to the office to get an answer to their question and then I called them immediately. It always paid off because I did what I promised I'd do. Clients like a person who keeps his promises.

Another habit I got into very early in the game was to keep notes on every customer I talked to. When that customer called back, I quickly looked up my notes (really easy with today's technology, believe me!) and I invariably referred to something in my notes regarding that person. Perhaps their child had been sick, so I asked how Susie was. Or perhaps they said they were a golfer, so I asked if they had any good scores lately. You'd be surprised at how pleased your client will be to see that you remember.

I have a friend whose career seemed to stagnate. After finally seeking the advice of her mentor, she learned that the tone of her voice was turning people off. She actually took voice lessons to learn to pitch her voice a bit lower and gentler. A whiney, high-pitched voice can actually drive your customers nuts. Record yourself, evaluate, and then work on the problem. You need to sound business like, confident, and fun. Yes, it's ok to sound fun and laugh with your clients. It relaxes them

and makes the task before you both much easier to complete.

One final hint about selling: learn how to take criticism. If someone says, "You should have told me that," how should you respond? First of all, don't make excuses or become defensive. Agree with the person who criticizes. "Yes, I should have told you that. I'm sorry." Or you could say, "I'm sorry you feel that way. I will work on it." This approach settles the issue, and the client has no reason to feel resentful.

One more thing that might make your life more comfortable in the sales world is knowing that you do *not* need to brag about yourself. The people you work with will soon avoid you if you brag too much, and so will your customers. Remember, only small people need to make themselves look big. Boasting speech is a mark of weakness. Those who do great things are usually silent. Confidence is silent, insecurities are loud.

So, why would a young person choose to sell insurance? I guess you wouldn't if you didn't like to help people. That's one of the greatest rewards in selling. Knowing that you provided just the right policy to cover the disaster that just hit your client is the most satisfying feeling in the world. Of course, you need to have the backing of a good, fair, and loyal insurance company before you will really feel comfortable. So do choose what company or companies you'll sell for carefully. And then, "Have Fun Selling!"

~Submitted by NAAFA Member



THE IRS TRICK-OR-TREATER

Halloween: The doorbell rings and a man answers it. Here stands this plain but well-dressed kid, saying, "Trick or Treat!"

The man asks the kid what he is dressed up as. The kid replies, "I'm an IRS agent."

Then the kid takes 40 percent of the man's candy, leaves, and doesn't say thank you.

GUIDELINES FOR SECA KIT AVAILABILITY

**To all members and their accountants:
THE CONTENTS OF THE SECA KIT ARE CONFIDENTIAL!**

The SECA Kit was updated on January 15, 2021. Those with active memberships who have received kits in the past should contact the NAAFA office to receive the updated kit. The success of this kit has been invaluable. As most of you know, the SECA Kit is just one of the benefits of being a NAAFA member. Any members who leave American Family (and qualify for Termination Benefits) should have the Kit before filing their taxes the first time. Understanding how and why you file as you do could save you thousands of dollars in penalties and fines by the IRS.

At issue with NAAFA has been the fact that some agents wait until after they retire to join NAAFA and ask for the Kit. NAAFA feels that members deserve the benefits of the Kit only if they have supported NAAFA for a number of years. We want to encourage agents to support NAAFA during their active years with the company. We need your support. It costs NAAFA hundreds of dollars and hours of time to produce and update the kit. It is only fair that NAAFA be reimbursed for this expense.

As a result, NAAFA asks for a donation of \$500 for the Kit unless a member has had 3 full years of continuous (no lapse) membership. After the three full years of membership, the Kit is free. A *new member* would pay the first year's active membership rate (\$264) up front and then the kit would immediately be available for the donation of \$500. Or the new member who pays dues either *monthly* or *semi-annually* would have to wait until the beginning of the second year to become eligible to receive the Kit after donating \$500.

As before, you must have a personal Email to receive the SECA Kit. NAAFA asks that you **honor confidentiality** regarding the Kit. **Do not share it with non-members. And be sure to tell your accountant that this kit must remain confidential and only used for your own tax preparation.** As a member, you deserve *all* the benefits of being a member and the Kit is just one of them. **JOIN NAAFA TODAY! BE PREPARED!!**



SECA Kit

IMPORTANT NOTICE:

Along with our SECA Kit we enclose MEMOS FROM MARY KATE, the author of our latest SECA Kit. If your tax professional refuses to use our MEMOS, we'd suggest you find another tax professional. It has recently come to our attention that a certain tax professional claimed the retired agent's Termination Benefits as long term capital gain. Another preparer neglected to give the agent's retirement date. Both are wrong, of course. The SECA Kit letter to be used if you receive your first IRS inquiry cannot possibly deal with every incorrect method of filing. Therefore, if your tax preparer does not use our letter as instructed, your chance of it failing is great. You need to see your tax preparer's response to your inquiry **before** it is submitted to the IRS. Call the NAAFA office if you have questions. (888-716-2232)

HAVE YOU TAKEN CARE OF THIS?

Don't leave AmFam until you do!



It is important for all active agents to take care of the matter of getting your *Termination Benefits Payment Direction Agreement* signed, if you haven't already done so. Please read the following to see why.

Recently, the widow of one of our members notified us that her husband had passed away. He had been a long-time agent and member of NAAFA. He had signed the 1993 contract and had only used about two years of his Termination Benefit Package. When she contacted the AmFam home office about his death and asked about continuing the Termination Benefit payouts, they told her he hadn't signed the Termination Benefits Payment Direction Agreement, or at least, they didn't have a copy of it. (This is a document that was an enhancement of the '93 contract that allowed the company to pay the Term Benes immediately to either an individual or a trust.) In the previous contracts, a legal representative had to be appointed by the probate court and this process could take months to accomplish, depending on how backed up the county courts were. Sometimes our members' widows have had to wait up to a year to even get a court date. Evidently, AmFam is enforcing this requirement to have a signed Termination Benefits Payment Direction Agreement, or they won't pay anything to the survivor until you go to probate court and are formally appointed as the legal representative of the deceased agent's estate.

We feel our members should make a specific effort to show this document along with your agent contract to your spouse/beneficiary. We should also mention that if you are incorporated, the company provides a document by a different name for you to sign. It is called Endorsement No.6 (AA). Both accomplish the same goal, enabling your spouse or beneficiary to immediately get your Termination Benefits should you die.

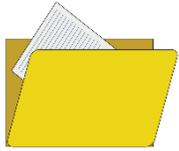
HAVING SIGNED AND MAINTAINED A COPY OF THIS DOCUMENT, WHAT HAPPENS IF YOU DIE?

First of all, your beneficiary must contact the AmFam Home Office and report the death. They have a process they go through, of course, requiring proof of death, locating the *Termination Benefits Payment Direction Agreement* document, gathering information about the account in which to distribute the balance of the Termination Benefits, etc. What is critical for the agent to explain to his (her) beneficiary is that this Termination Benefit money is greatly reduced. As a result of your contract agreement wording, the company will use a "present value formula" to determine the amount your beneficiary actually gets. (Sec. 6, 6.s. which says,

"If you die prior to receiving the amount of extended earning calculated under Sec. 6. m. and n, and Sec. 6.r. If you chose that option, your legal representative will receive the present value of any unpaid difference as a lump sum.")

We feel the agent should make sure the spouse or beneficiary understands this reduction because we have seen some pretty upset and discouraged spouses when they experienced this reduction. The 'present value formula' is similar to annuitizing a payment. Sometimes, depending upon the interest rate used in the formula, the payout could be reduced by as much as 30% or so. (Please note that a few years ago, we were successful in getting AmFam to quit using their 6% locked in rate. Now, we're told they use a more current interest rate, supposedly based upon the T-bill rates, and they say this is reviewed quarterly.) On top of that, the balance is paid out in one lump sum, so this pushes your beneficiary into a much higher tax bracket for that year. Although Uncle Sam likes this, it's not a pretty picture for the survivor. A good financial advisor is needed who can take a look at all the inherited items because other items could also produce an unexpected tax for that year.

Please note that we have asked NAAFA members in the past to plead with AmFam to allow the beneficiary to receive the balance of Termination Benefits in two installments, each falling in two different calendar years. So far, we haven't convinced them that this would be a respectable thing for grieving spouses/beneficiaries. Somehow, it seems, lessening their grief just isn't a priority with the company.



The moral of this story is: ***FIND THIS DOCUMENT AND PUT IT IN A SAFE PLACE WHERE YOUR SPOUSE OR BENEFICIARY KNOWS ITS LOCATION, AND THEN INFORM, INFORM, INFORM OF EVERYTHING MENTIONED HERE!*** ✂

Submitted by the NAAFA Office

ARE YOU LIVING IN A STATE THAT TAXES YOUR SOCIAL SECURITY BENEFITS?

Retiring agents often decide to settle in places other than where they have lived and worked for many years. Some make the move to a more suitable climate, some to a state with a more friendly tax structure, some to another state to be closer to relatives, etc. But we thought this recent *Legal Guidance Now* article was interesting and perhaps helpful to some of you.

<https://legalguidancenow.com/featured/these-13-states-tax-your-social-security-benefits/> Here are the 13 states listed in the article:

- | | | |
|----------------|-----------------|-------------------|
| 1) Colorado | 6) Montana | 10) Rhode Island |
| 2) Connecticut | 7) Nebraska | 11) Utah |
| 3) Kansas | 8) New Mexico | 12) Vermont |
| 4) Minnesota | 9) North Dakota | 13) West Virginia |
| 5) Missouri | | |

Each of these 13 states is a bit different so it would be wise to check the article. Some states tax only a portion of your social security benefits. Some exemptions are available only if your gross income is below a certain level. Some states are in the process of making changes. Check it out.

No one wants to pay unnecessary taxes. We know there are quite a few retired AmFam agents who are needlessly choosing to pay social security tax on their Termination Benefits. Imagine how great it is to avoid the 15+ % SECA tax on your Term Benefits (which you can do by obtaining NAAFA's SECA Kit), and also to avoid paying state tax on your Term Benefits...wow, by making the right decisions you just might be a lot richer!

Give
And Take

IT WAS STATED WAY BACK IN 1931 AND IT SAYS IT ALL!

You cannot legislate the poor into freedom by legislating the wealthy out of freedom. What one person receives without working for, another person must work for without receiving. The government cannot give to anybody anything that the government does not first take from somebody else. When half of the people get the idea that they do not have to work because the other half is going to take care of them, and when the other half gets the idea that it does no good to work because somebody else is going to get what they work for, that my dear friend, is about the end of any nation. You cannot multiply wealth by dividing it."

By Dr Adrian Rogers, 1931

SELLING INSURANCE IS ALL ABOUT WHAT???

Submitted by a NAAFA Member 8/10/2021

A request came through recently asking for assistance for the widow of a recently retired agent. He was in his early 60's and passed before they had enjoyed even two years of retirement. It seemed some supportive guidance might have been in order, encouragement as she put the pieces of their lives together and tried to make sense of her future. Of course, I'd help, but while she told her story about his unexpected heart failure the day after he received his second vaccine, one would have thought the polarizing debate of the possible side effects of the procedure would consume my thoughts. Sad as it was, the overwhelming thoughts that flooded my mind instead were, "Wow, that was a life cut too short. What a sad, disrupted end to the post retirement dreams we all so diligently strive for. Why, and what's it really all about? God, I hope he knew the Lord."

Then the selfish thoughts forced their way into my mind. This could just as easily have been me. So why do I give my days to this career? What will my regrets be, what's the point?

When the voice in my mind (that sounded a bit like the whiny me) said, "**Whoa there, little agent, don't ask questions that you're not prepared to discover the answers to.**" I

wondered if anyone else ever talked to themselves like that? Would others ask the same questions and benefit from some answers? How wonderful it would have been to have answers decades earlier, before I traded my days for this insurance career.



Well, the quest was on! I have to discover why I/we would trade most of these 1444 minutes God gives us each day, for this career. What do I/we get out of it, and am I living for just me or something bigger? How might a younger self or other younger agents, benefit by learning from my hard knocks?

When I'm seeking answers, my Bible speaks to me, knowing it helps me find answers faster; so Ephesians 5:15 came to mind. (NIV) **(15) "Be very careful, then, how you live-not as unwise but as wise, (16) making the most of every opportunity, because the days are evil. (17) Therefore, do not be foolish, but understand what the Lord's will is."** There's certainly a lot to unpack there, knowing this Christian principle is valuable not just in a salvation way, but to assist us in our daily lives. Wisdom certainly is worthy of seeking. If our career is in risk management, how can we guide others to make decisions without first having the knowledge we need to guide those entrusted to us? **What about the "avoiding evil" part?** Certainly, if there is one thing I have noticed about life and this career, it is that *sales have become drenched with evil!*

I remember when the saying we lived by was **"If they come to you for price, they will leave you for price."** That knowledge forced us to offer *value added condiments* to the sales process, like actually explaining the coverage with the heart of a teacher, focused on benefits, rather than price. **Today, management constantly force feeds the opposite. It's all about filling the funnel with quotes as fast as you can.** (So says the science.) However, as one of the better retention and profitable agents, I say phooey on that. While keeping plenty of prospect quotes flowing keeps us feeling busy, are we wasting our time on unproductive ones, on endless quotes, all for the sake of filling the funnel which might be the wrong solution, especially for a young agent?

Think of it this way, in a town with a population of (say) 100,000 people, with an average household of 3 drivers (2 adults and a child) that's about 33,333 households/prospects. There are likely 8 AmFam agents in that town (not counting the competitors). If every agency tries to fill the funnel with quotes by doing 200 quotes per month, (x 12 months =2400 quotes per year) X the 8 agents, this is 19,300 prospect/households we have quoted that year. In a year and a half, we have quoted the entire town. SO, even if we have an excellent 15% closing ratio, and we feel good about the sales we made, **COLLECTIVELY, we just proved to the remaining 85% of our community that our company is overpriced. How is that going to benefit us next year and in the future, when we have emphasized price over all else?**

Worse yet, I hope you realize that, by the company encouraging us to collect and place into their system (at the agents' expense) all that data needed for these quotes, it allows AmFam corporate themselves to use our information to market those folks directly via Sales & Service teams, and thus, they are cutting the agent out.

Why not instead be the lone/bold agent in your town, who breaks from the norms and finds your own leads the old-fashioned way (referrals and centers of influence...). Why not try emphasizing the tried-and-true approach (of *honestly educating a smaller number of prospects on the virtues of the benefits and how the appropriate coverage will not only save them money and also headaches*) instead of baiting them with a lowball quote that will serve only to discredit your own integrity? Build your agencies on those principles, and things will go well for a lifetime instead of until you run out of friends and family to quote.

Be thankful for a career where you get paid to help others in their most fragile and upsetting times. When your policy actually does what it was supposed to do, they become lifetime clients instead of falling for the next cheap quote.

When you are respected within your community, your family will have the support of that community. Be involved in your youth and it will pay dividends for a lifetime. Take time to attend your children's ball games, and dance recitals. Coach them, if you can, and watch your community give back.

As you build your career around the sound principles of honesty, integrity and treating your neighbors as you would like to be treated, "they will, too." If you're blessed with a long life to spend with loved ones and have built your legacy around helping others, I can think of no greater calling.

Finally, remember to give God the glory because it is He who inspires and provides for you. When you make AFLIC, ALL AMERICAN and the Hall of Fame, thank Him for the career you are blessed with and know that as surely as He gives, He can take away. When you are glorifying Him, there is no need to worry about tomorrow. From one seasoned agent to my colleagues, live your best life and be blessed. (8-10-21)



WHO SHOOK THE JAR?

If you collect 100 black ants and 100 fire ants and put them in a glass jar, nothing will happen. But if you take the jar, shake it violently and leave it on the table, the ants will start killing each other.

The Red believe that the Black are the enemy, while the Black believe that the Red are the enemy, when the real enemy is the person who shook the jar.

The same is true in society.

- Men vs Women
- Black vs Whites
- Faith vs Science
- Young vs Old



<https://masscentral.com/who-shook-the-jar/>

Before we fight each other, we should ask ourselves: Who shook the jar?



WHY DOES AMERICAN FAMILY ALLOW THIS?

Board Member Contribution

Although most of our calls (pre-tax deadline) were about the SECA Kit and how to file taxes, now we're finding our calls are from agents who are upset with what is going on regarding their American Family agencies. Most upsetting is when AmFam wants to get rid of an agent. There are various reasons...perhaps they want the agency for a district manager who is being asked to step down. Or a new district manager needs to prove that he is strong enough to fire someone. Or the district manager simply feels her authority is being threatened by the agent, so of course, that agent needs to be fired. Or it could be the company just decides to put a target on the agent's back for any of another dozen reasons or so.

NAAFA has seen this happen countless times and most often, there is not much the agent can do about it. From the reports we get, we know the company is setting app quotas again in certain districts. If this doesn't enable the company to fire the agent, the company will try to find a compliance violation which, according to the agent contract, enables the company to terminate with no 6-month notice. What is so interesting about this tactic is that usually the action described as a 'compliance violation' is often the same action that is looked upon as acceptable in the day-to-day operations of other agents. We are indeed, seeing all of this happening again. COVID is over, supposedly, and it's apparently time to 'get back to normal.' 'Normal' here in our environment means persecute the agents they don't like and show special favors to the ones they do.

What can be done about this? If you don't have the target on your back, you probably don't care much. But if it were happening to you, believe us, you'd care! NAAFA has said for years that the press needs to hear what is going on. The company won't back down till they feel the sting of negative public opinion. Is there any agents who are willing to contact one of the major newspapers and divulge what is happening to them? Agents need to document, document, document. Often the agent contacts an attorney in hopes of trying to get the company off his back. What happens in nearly every case is that the attorney advises the agent to keep his mouth shut. Don't go to the press, the attorney says. But is this good advice? We don't think so in most cases.

We've noticed over the years that agents who have collected data, recordings, paper trails, etc. of how they have been treated are often left alone. The company fears these data collecting agents might just have something that would prove how vicious they are. Know your right to record in your state. (Available at www.NAAFA.com) Then purchase a good obscure recording device. www.spyguy.com Society is begging for people to step forward and fight for what is right. Defend your rights as citizens, they tell us. NAAFA says to defend your right as an agent.

It does seem that the bad is this world is getting 'badder,' doesn't it? We hate to use the word 'evil' but that's what some companies are. And we aren't talking just about the company you work for. It's widespread across America. People who work for unethical captive companies are really backed into a corner because they have no other place to go as long as they are contracted with that company. We often advise agents to get out before it's too late. Getting out too late can mean waiting till AmFam convinces the state insurance department to jerk your license. Or waiting till the company has literally worn you down till you're too tired to start over as an independent. Quitting on *your* terms is much better than quitting on their terms. As an independent, if you don't like how a company is treating you, sell for another. The independent companies know that, and therefore, for the most part, the independents treat their agents much better. It saddens us to say this because at one time, we all worked for American Family, but we've been around long enough to know it is true. The captive agents are not favored anymore.

If you have the target on your back and you know you haven't done anything wrong, stand tall and fight for your rights. You may lose the battle but win the war because knowing that you have always stood for TRUTH will allow you to sleep at night. And remember, the best agents aren't always the biggest agents. American Family often appears to reward the biggest agents without question. Why does American Family do that? The best agents are the truthful agents who care about their customers, who treat their employees with respect, who never lie or cheat, and who love what they do. Is that you? We hope so!!

✍

IF WE ARE REALLY INDEPENDENT, AREN'T YOU SUPPOSED TO LEAVE US ALONE?

[Anonymously submitted]

One of the AmFam Sales States recently sent out the following announcement. Many are questioning why they are doing this to their “captive *independent* agents.” With all the company is claiming they want to do for the agents, one has to wonder if they might have an ulterior motive. Is there a “take-over” planned?? Is this part of their plan because they feel they don’t need the agents anymore? We certainly have seen them moving in that direction. Again, it’s like patting us on the back with one hand and picking our pocket with the other. Look at this:

“American Family continues to be committed to our agency field force. We are focused on your long-term success; you are essential and central to our agency strategy. The brilliance and drive you have shown over many decades actually serve as a fuel that sparks our enterprise strategy.

I want to bring attention to a few new options available that you will hear more about in the coming weeks.

- 1. **Requote engine**-automatic quotes will be sent to **agency owners**—saving you money and time. You will hear more about this in mid-July when it is rolled out.*
- 2. **Moonrise**-a staffing augmentation service owned by AmFam; Moonrise provides agencies with a platform to hire remote temporary on-demand workers. Moonrisers can help agencies with non-licensed work (e.g. cold calling, PIR appointment settings, etc.) Moonrise is easy to deploy and operates on demand: agent can hire Moonrisers for as many or as few a 4-hour shifts as they need through the week. This will be available to ___(state) agency owners in mid-July.*
- 3. **ES4A/remote servicing capabilities**-This service empowers the agency owner to reimagine their agency operations. American Family will partner with you for-a-fee to help service **your book of business**. Sound interesting? Want to be on the wait list?*

First of all, we are not “agency owners” and we don’t own a “book of business” as you are trying to tell us in this so-called offer. AmFam’s own legal department has informed us of all this. Why do company officials continue to tantalize us agents with such misleading terminology?

- The company is going to requote *our* leads for us when and *if* they want to do it? How does this “save you money?” And how do we know for sure that our leads won’t be passed on to someone else?
- Who trains these “Moonrisers” anyway? If training is on my dime, I’m really training them for someone else, too, right?
- Wow, Item 3, the company wants *me* to hire *them* to service MY agency. Duh!!

THIS IS JUST ONE MORE STEP TOWARD THE ELIMINATION OF THE FIELD AGENTS. IF THE COMPANY IS GOING TO DO ALL OF THIS “KIND” STUFF FOR THEIR ‘VALUED’ AGENTS, THEN THEY REALLY DON’T THINK WE ARE TOO BRIGHT.

‘REIMAGINE AGENCY’ IS CAUSING MIGRANE HEADACHES!

Many agents are disturbed about a recent message from company management called, “REIMAGINE AGENCY ACHIEVES QUICK WINS” dated 5/19/2021. From what we hear, agents feel the company is openly and flagrantly stealing business from “agency owners.” They do it with their phone system which sends any new business customers to AmFam Sales and Service Operations. The company apparently makes no attempt to track which agency the lead came from. The company writes it and gives it to whatever agent they wish and at half commission. The company wins and the agent is hurt. To top it off, the company has an ad out to hire 60 on-line sales and service people who will work from home, will earn between \$20-\$28 per hour, and will receive full benefits. And their business will have been stolen from the field agents.

It isn’t just the fact that the company is stealing the agents’ business, but often it’s just the “preferred” agents who receive these “stolen” leads. Many agents are bothered by this, but there appears to be some who either aren’t aware it is happening or simply can’t deal with it so they keep their heads in the sand.

Agents need to stick together and verbally object to this practice. Agents who have sent us their thoughts and opinions on this matter will have them anonymously published in the NAAFA MAILBOX. This is at least one way we’re able to show the company that we’re aware of their unethical tricks.



JUST A REMINDER.....About 2 or 3 months before you sever your contract with American Family, it is important that you call the NAAFA office. There are several things you need to do to prepare for that day, and they must be done BEFORE your contract ends. We cover each item carefully, making sure you understand. This information will help ensure that your ‘retirement’ will run smoothly. Call 888-716-NAAFA



NAAFA, INC. MEMBERSHIP APPLICATION

1-888-71-NAAFA

I, the undersigned, hereby apply for membership in NAAFA, Inc. (National Association of America's Finest Agents) and I certify that I will always uphold and support the mission and goals of the organization to the best of my ability.

*NAME _____ *ADDRESS _____

*CITY _____ *STATE _____ *ZIP CODE _____

*CELL _____ * OFFICE PHONE _____ FAX _____

*PERSONAL EMAIL _____

* Must fill in these spaces.

MEMBERSHIPS*:
(Circle one)

Annual Active AmFam Agent	\$264	New Member Special Extended from July-Dec, 2021.
Semi-Annual Active Agent	142	
EFT (Monthly) Active Agent	22	\$214 not a member for 3 years
EFT (Monthly) Non-Active	10	\$194 agent for 5-years or less
Non-AmFam Agent Annual	120	
ACP Agent Annual	132	
ACP Semi-annual	70	
ACP (EFT monthly)	11	

DONATIONS:

NMEF (NAAFA Member Enhancement Fund-
Formerly the Legal Defense Fund) \$ _____

SECA Kit (\$500) \$ _____

PAYMENT OPTIONS:

CHECK:

Make your check payable to NAAFA and send to:
NAAFA, Inc.
PO Box 578
Circle Pines, MN 55014

EFT:

To open an EFT account, you must enclose a check for 1 month (\$22).
 ACP agents enclose a check for 1 month (\$11). Non-active agents \$10
 Mail to the above address.

CREDIT CARD:

Please go to www.NAAFA.com, click on JOIN NAAFA tab and pay by PayPal.

*SIGNED _____ DATE _____
 (Signature of Applicant)

*Membership and contribution records are kept strictly confidential. Dues and contributions are not deductible as a charitable contribution. Annual dues may, however, be deductible as a business expense. Questions: 1-888-716-2232

The NAAFA Report.....



WHO WE ARE

NAAFA, Inc. is a professional organization established to promote education and communication for and between both active and non-active American Family agents. NAAFA is the vehicle whereby agents can express their opinions openly and without judgment. Our desire is to be a vital active group who is interested in sharing experiences, knowledge, and recommendations with other agents, always encouraging, listening, and growing in ways that not only profit the agents, but their businesses and customers as well.

OUR MISSION STATEMENT

NAAFA, Inc. shall strive to provide professional fellowship by dedicating its activities to encouraging the highest degree of ethical service both to our members and to the insuring public. NAAFA, Inc. will support the strictest adherence to the integrity of its members as professional insurance agents. We will promote professional conduct, protect confidentiality, and protect the legislative interests of our members through awareness and understanding of the issues facing the independent contractor insurance agent in the American society.



SUPPORT NAAFA PAINLESSLY

The most painless way you can pay NAAFA membership dues is by the monthly EFT method. Most people do not miss the \$22.00 a month (\$10, if retired) that NAAFA deducts from the account of your choice around the 20th of the month. Some agents add an extra \$5 or \$10 a month to be donated to the NAAFA Member Enhancement Fund. (NMEF) It's all so easy. Open your account now by sending your check for \$22.00 (\$10, if retired) to:

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

IF YOU HAVE MOVED, please inform

Contact us at: (888)716-2232.

Or mail us at: NAAFA, Inc.



us of your *CHANGE OF ADDRESS!!*

Email us at: NAAFAwest@comcast.net.

PO Box 578, Circle Pines, MN 55014



Directly to Members...Directly from NAAFA is NAAFA's direct and fastest informational pipeline to our members. Check www.NAAFA.com often for members-only updates. (Password needed.)

The NAAFA Mail Box in the NAAFA Report lets you **sound off**. NAAFA never identifies you unless you ask to be identified, but we must know your identity or we will not post your message. If you want your message read or heard, send it to naafawest@comcast.net. This is your VOICE!

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SHOULD I STAY OR SHOULD I GO?

Weighing the benefits of remaining a captive agent vs. an independent insurance agent

By Douglas P. Coombs, SIAA

If you're reading this article it means, like millions of Americans, you, too, may be contemplating a job change. Following the shutdown and subsequent reopening of the U.S. economy, a recent [Prudential survey](#) found approximately 26 percent of U.S. workers have decided they plan to make a job change once the pandemic threat recedes. That's one out of every four working Americans. And with economists predicting the [highest level of economic growth since 1984](#), opportunities to pivot into your next act seem abundant, especially in the growing field of insurance. In fact, given a range of societal and economic factors, there's never been a better time to be an insurance agent. The only question for captive insurance agents considering a change is whether to stay in the captive agency environment or go out on their own as independent insurance agents.

Captive Agents

There are a few advantages to continuing as a captive agent.

The first and most obvious is a simplified relationship with a single insurance carrier. This allows experienced captive agents to become experts in that particular carrier's insurance products, discounts, and additional coverage options.

As a captive agent, your overhead will be lower than that of an independent insurance agent. You'll likely receive some level of support from your carrier with your business expenses, including insurance, as well as assistance with lead generation and marketing.

Finally, and a critical point for many, most captive agents either earn a salary or have a sales quota-driven incentive plan. Independent agents typically only work on commission.

Independent Agents

Alternately, life as an independent insurance agent also offers its own perks and benefits – many of which make up for the captive incentives and then some.

First, independent agents own their book of business. In most cases, Captive companies, not the captive agent, own their business. This makes building an established track-record and – importantly – your income much less portable. As an independent insurance agent, you have complete autonomy over your business, and your clients can follow you wherever you may go (note: that does depend on any non-compete

agreements that producers may enter into with an agency owner).

Second, as an independent agent, you can work with a range of carriers and products to best meet the needs of your clients. This presents an opportunity distinctly different from that of a captive agent. By working with multiple carriers and thus a broader range of insurance products, independent insurance agents can identify and potentially offer specialized products that are in high demand, while also diversifying revenue streams to hedge against any economic shifts. As a captive, you are restricted to one carrier and only their products.

Finally, your earning potential as an independent insurance agent isn't limited to a set salary. While some might prefer the stability of a salary compared to a commission structure, if you're entrepreneurial-at-heart, you can find ways to greatly increase your earning capacity as an independent agent. For instance, many independent insurance agents join national networks that may provide higher commissions as well as profit sharing, bonuses, and other incentives, adding to your earning potential.

Going Independent Doesn't Mean Going Alone

Going out on your own doesn't mean you have to do it alone or build your business in a vacuum.

With thousands of signed member agencies, SIAA (Strategic Insurance Agency Alliance) is the largest network of independent agents in America. Having fostered the growth of many startup agencies

– SIAA provides its members with access to more than 25 highly rated national insurance companies providing top-level commissions, profit sharing and overrides paid quarterly. Additionally, SIAA member agencies have access to extensive onboarding and success training as well as marketing and sales programs.

If you're a captive agent looking to branch out on your own, networks like SIAA can be critical to your success. Offering the resources of a national organization in conjunction with the local support of a master agency provides a remarkable foundation from which to build and grow as an independent insurance agent.

The Future

Whether you choose to operate as a captive insurance agent or go independent, as noted previously, it is a remarkable time to work as an agent in the insurance industry. There are opportunities for captive and independent agents alike. However, as consumers and small businesses seek out more options in the marketplace and more specialized products and services, growth opportunities and the ability to build a business for the future seem to rest more strongly with independent insurance agents.

Doug Coombs is the Executive Vice President and Chief Marketing Officer of SIAA (Strategic Insurance Agency Alliance), the largest alliance of independent insurance agencies in the country. He can be reached at dougc@siaa.com 

THE NAAFA MAILBOX

[A Variety of stuff comes in our mailbox.]



Dear NAAFA,

Just a word of advice to agents who might be thinking of going independent. Be sure you are aware of exactly which companies you will be allowed to write with. These companies may be different from all the companies the group may show as available. Also, be cognitive of the exit process! Thanks very much for all your efforts over the years for our group.
Name Withheld

FROM THE OFFICE STAFF:

We all had to snicker when one of our members who made All-Americans forwarded to us a copy of "Important Medical Information," pre-departure checklist he had received from American Family. Most of the reminders were pretty useful, but we really snickered when we read:



Medical Expert Vaccine Recommendations:

- Covid-19
- Hepatitis A
- Influenza
- Rabies

The rabies vaccine really jumped out at us. Were they planning to have some wild animals or a rabid bat there or something? Almost makes one NOT want to go!!

One of our members forwarded the following post and response to NAAFA.

It was posted in [All Company/View Conversation](#).

6/17/2021

Enterprise Christian Meetup



Good morning! I am new to AMFAM and have been reading threads, watching engagement scores and listening to responses to articles and have recognized a growing need for a space for Christians across the enterprise.

I am looking to start a monthly meetup for Christians in the workplace where we can pray for each other, our company, and our leaders. Additionally, we can spend this time learning more about our faith as well as growing together as followers of Christ.

If you're interested, please email me or direct message me on Teams and I will get you added to the list. Name withheld.

Thank you, _____, for your message to AMFAM community. Isn't it interesting that we give Gay Pride a month, but Christ's birthday only a day which is more politically correct to reference as the holidays instead of Merry Christmas. I'm proud of you for speaking out and hope you suffer no ill will because of your stance. If, however, the censors come and you are persecuted for your stance, consider it Joy as Paul says, as you are deemed worthy to suffer for the cause of Christ. I'm there with ya. Name withheld



AMFAM'S ERS PROGRAM as reported by one of our readers:

Yet another horrendous experience with ERS. Again!

Client calls for a tow on Saturday for his daughter around 8:45 PM. Around 11:30 PM he had to call back in because no one had showed up. He calls today understandably furious about the entire situation. We call ERS to figure out what happened. We're told that ERS themselves cancelled the call because "it was over a 3 hour wait."

We asked if they called the insured to tell them that. They tell us, "No, they did not call the insured."

Who's in charge of this? Hello? Is ANYONE out there keeping this portion of the company liable for their mistakes? Because that is absolutely unacceptable. This man's daughter was stuck on the side of the road, on a Saturday night, in the middle of St Louis. I think we've all heard about how "safe" St Louis is.

There's absolutely no accountability in ERS. None. And when there's no accountability, no one cares. There are no repercussions. There's no one getting any kind of formal disciplinary action here. Nothing happens except for a survey. Well, I'm sorry, but when all I hear are instances like this happening, a survey isn't good enough.

Dear NAAFA,

I'm sure many other agents are aware of this. The company is stealing our trained staff and placing them in the Company Sales and Service department, offering them at least \$20 an hour and all kinds of benefits we agents can't offer. This behavior by the company we work for really proves to me that they aren't truthful when they try to tell us they support the "agency owners." What a lie! It seems they are offering referral incentives to AmFam employees of \$1000 or more for each of our staff the company hires. Talk about disloyalty. The company should be made to double our Termination Benefits for such disloyalty as this. If I'm disloyal, I can get fired. If they're disloyal, it profits them!



Name Withheld

SOMEONE WHO JUST GOT HIRED INTO THE AMFAM SALES AND SERVICE DEPARTMENT TOLD US THAT 60% OF THE PEOPLE IN HER TRAINING CLASS WERE EMPLOYEES STOLEN FROM AGENTS' OFFICES. WE HAVE THIS RECORDED, BY THE WAY. IS THIS ETHICAL? DOES THIS MAKE YOU FEEL GOOD ABOUT AMFAM?

***I don't make jokes. I just watch the government and report the facts. ~Will Rogers
Our version: We don't make jokes. We just watch AmFam and report the facts.***

The world is full of controversy over the COVID Vaccines. Employers are forcing their employees, in many instances, to take the vaccine or lose their jobs. Others are standing back in support of a citizen's right to choose, which is protected by the restrictions on our government in the 1st amendment. NAAFA has chosen to show you both sides of the argument. We recognize that many of our members are facing the vaccine issue, whether to require their staff to have it, or whether they can take part in company functions if they don't have it. On the next two pages you will find some interesting arguments pro and con that perhaps you can use, should the need arise. The con is presented here first as described below. The pro (next page) is taken from the Mayo Clinic website.

Recently one of our members forwarded the following document to the NAAFA office. We were told that this document was sent out by an AmFam district manager. Although NAAFA is not taking a stand on the issue of whether or not the COVID vaccination is right or wrong, either way, you may find this article useful. We consider this our con presentation.



MANDATORY IS NOT LAW

**If you are being forced to VAX in order to keep your job, here's a great way to handle it.
The secret is NOT to refuse it...send this to your employer.**

I write with regard to the matter of potential covid vaccine and my desire to be fully informed and appraised of ALL facts before going ahead. I'd be most grateful if you could please provide the following information, in accordance with statutory legal requirements:

- 1. Can you please advise me of the approved legal status of any vaccine and if it is experimental?**
- 2. Can you please provide details and assurances that the vaccine has been fully independently and rigorously tested against control groups and the subsequent outcomes of those tests?**
- 3. Can you please fully advise of the full list of contents of the vaccine I am to receive and if any are toxic to the body?**
- 4. Can you please fully advise of all the adverse reactions associated with this vaccine since its introduction?**
- 5. Can you please confirm that the vaccine you are advocating is NOT experimental mRNA gene altering therapy?**
- 6. Can you please confirm that I will not be under any duress from yourselves as my employers in compliance with the Nuremberg Code?**
- 7. Can you please advise me of the likely risk of fatality should I be unfortunate to contract COVID 19 and the likelihood of recovery?**

Once I have received the above information in full and I am satisfied that there is NO threat to my health, I will be happy to accept your offer to receive the treatment, but with certain conditions-name that:

- 1. You confirm that I will suffer no harm.**
- 2. Following acceptance of this, the offer must be signed by a fully qualified doctor who will take full legal and financial responsibility for any injuries occurring to myself, and/or from any interactions by authorized personnel regarding these procedures.**
- 3. In the event that I should have to decline the offer of vaccination, please confirm that it will not compromise my position and that I will not suffer prejudice and discrimination as a result.**

I would also advise that my inalienable rights are reserved. The point being though, is that they CANNOT provide that information, but you've NOT refused.



THE PROS OF THE COVID VACCINE

As per the Mayo Clinic



<https://www.mayoclinic.org/diseases-conditions/coronavirus/in-depth/coronavirus-vaccine/art-20484859>

What are the benefits of getting a COVID-19 vaccine?

A COVID-19 vaccine might:

- Prevent you from getting COVID-19 or from becoming seriously ill or dying due to COVID-19
- Prevent you from spreading the COVID-19 virus to others
- Add to the number of people in the community who are protected from getting COVID-19 — making it harder for the disease to spread and contributing to herd immunity
- Prevent the COVID-19 virus from spreading and replicating, which allows it to mutate and possibly become more resistant to vaccines

Should I get the COVID-19 vaccine even if I've already had COVID-19?

Getting COVID-19 might offer some natural protection or immunity from reinfection with the virus that causes COVID-19. But it's not clear how long this protection lasts. Because reinfection is possible and COVID-19 can cause severe medical complications, it's recommended that people who have already had COVID-19 get a COVID-19 vaccine. If you were treated for COVID-19 with monoclonal antibodies or convalescent plasma, wait 90 days before getting a COVID-19 vaccine.

What COVID-19 vaccines have been authorized and how do they work?

Currently, several COVID-19 vaccines are in clinical trials. The FDA will review the results of these trials before approving COVID-19 vaccines for use. But because there is an urgent need for COVID-19 vaccines and the FDA's vaccine approval process can take months to years, the FDA will first be giving emergency use authorization to COVID-19 vaccines based on less data than is normally required. The data must show that the vaccines are safe and effective before the FDA can give emergency use authorization. Vaccines with FDA emergency use authorization include:

- Pfizer-BioNTech COVID-19 vaccine.
- Moderna COVID-19 vaccine.
- Janssen/Johnson & Johnson COVID-19 vaccine

What are the possible general side effects of a COVID-19 vaccine?

A COVID-19 vaccine can cause mild side effects after the first or second dose, including:

- Pain, redness or swelling where the shot was given
- Fever
- Fatigue
- Headache
- Muscle pain
- Chills
- Joint pain
- Nausea and vomiting
- Feeling unwell
- Swollen lymph nodes

What are the long-term side effects of the COVID-19 vaccines?

Because COVID-19 vaccines clinical trials only started in the summer of 2020, it's not yet clear if these vaccines will have long-term side effects. However, vaccines rarely cause long-term side effects.

If you're concerned, in the U.S., safety data on COVID-19 vaccines will be reported to a national program called the Vaccine Adverse Event Reporting System. (*VAERS) This data is available to the public. The CDC has also created v-safe, a smartphone-based tool that allows users to report COVID-19 vaccine side effects.

Can COVID-19 vaccines affect the heart?

In the U.S., there has been an increase in reported cases of myocarditis and pericarditis after mRNA COVID-19 vaccination, particularly in male adolescents and young adults aged 16 and older. Myocarditis is the inflammation of the heart muscle, while pericarditis is the inflammation of the lining outside the heart. These reports are rare. The CDC is investigating to see if there is any relationship to COVID-19 vaccination.

Of the cases reported, the problem happened more often after the second dose of the COVID-19 vaccine and typically within several days after COVID-19 vaccination. Most of the people who received care felt better after receiving medicine and resting. Symptoms to watch for include:

- Chest pain
- Shortness of breath
- Feelings of having a fast-beating, fluttering or pounding heart

If you or your child has any of these symptoms within a week of getting a COVID-19 vaccine, seek medical care.

*The following YouTube video gives instructions on how to use the www.VAERS.hhs.gov website.
<https://www.youtube.com/watch?v=cOH7cFWS7o4&t=148s> (this link tells you how to search VAERS.)

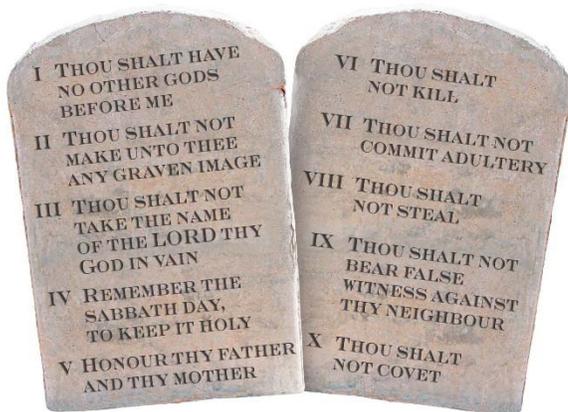
Note: The US CDC reported that VAIERS received 12,313 reports of death among people who received a COVID-19 vaccine between 12/14/2020 and 7/19/2021. On 7/21/2021 at 2:30 PM, The CDC updated this number from 12,313 to 6,079 through 7/13/2021. The CDC again updated their numbers at 6:30 PM on 7/21/2021 from 6,079 to 6,207 deaths from the vaccine as of 7/21/2021.

TRUTH, WHAT'S THAT?

[Board Member Contribution]

Horace Greeley said, "It is impossible to enslave mentally or socially a Bible-reading people. The principles of the Bible are the groundwork of human freedom." The ultimate 8-1 ruling by the Supreme Court in 1963 wiped out all devotional Bible reading or other government-sponsored religious activities in public schools. But what difference does this make to our everyday lives today, you might ask. Well, let's take a look at what has happened since this 1963 ruling.

The Bible and the Ten Commandments have been the measuring stick for determining right and wrong in America since its founding. One president after another made reference to this belief:



On March 5, 1917, President Woodrow Wilson said:

"...I pray God, that I may be given the wisdom and the prudence to do my duty in the true spirit of this great people."

On March 4, 1933, President Franklin D. Roosevelt said:

"In this dedication of a Nation, we humbly ask the blessing of God. May He protect each and every one of us. May He guide me in the days to come."

On January 21, 1957, President Dwight D. Eisenhower said:

"Before all else, we seek, upon our common labor as a nation, the blessings of Almighty God. And the hopes in our hearts fashion the deepest prayers of our whole people."

On January 20, 1961, President John F. Kennedy said:

"The world is very different now....And yet the same revolutionary beliefs for

which our forebears fought are still at issue around the globe--the belief that the rights of man come [370 U.S. 421, 449] not from the generosity of the state but from the hand of God.... "With a good conscience our only sure reward, with history the final judge of our deeds, let us go forth to lead the land we love, asking His blessing and His help, but knowing that here on earth God's work must truly be our own."

What has happened to our American society? That measuring stick is now gone, not only in our government, not only in our schools, but in nearly every corporate workplace in our nation. What is TRUTH? What is right...what is wrong? Now, it seems, we're told right and wrong are relative. Something may be sort of right or sort of wrong but still be legal. So, if it's legal, the thinking goes today, it must be ok. Or, if it seems right to you, then it is right.

Whoa! That's where we begin to have issues. Charles Colson, founder of Prison Fellowship, said that *moral relativity produces chaos and confusion*. [How do you determine right from wrong? | Biblical Leadership](#) We are certainly seeing lots of chaos and confusion today. And the worst thing is, we've adapted to it. We hardly notice when we see someone cheating, or someone stealing in a store, or a physical conflict between two individuals. We turn away and simply let it happen.

In other words, something could be wrong to one person, but not wrong to another. What difference does it make, we think, if two people are killing each other on the street corner? It's their problem, not mine. Do we decide that if the majority says it's not wrong, that it is not wrong? Sorry to say this, but this does seem like the times we're living in. If you believe the Biblical story about the flood in Noah's day, then you know that the majority were judged by God to be wrong, and He destroyed them for it.

How does that concern us today? Without the Ten Commandments, there is no final authority to determine right from wrong. Recently, a youngster told this writer that in school they could discuss commandments 5 through 10 but not 1 through 4. (Remember? #1 through #4 have to do with how man should treat God.) In other words, by omitting 1 through 4, one is omitting God. Our founding fathers took a strong stand against this. We know that from history. Of course, history is often left out these days and this is another reason why millennials have such a hard time knowing what is right and what is wrong.

Observing commandments #5 through #10, which all have to do with how we treat other people, is good. There's no doubt about it. Honor your father and mother, do not kill, do not commit adultery, do not steal, don't falsely testify against your neighbor, don't covet what your neighbor owns. These commandments are all good guidelines for any society. But today, most courts and public buildings have taken down their displays of the Ten Commandments. Right and wrong in the courts seem to be determined by the judge and in some cases, a jury, neither of whom is looking at the Ten Commandments as the measuring stick.

How is all this affecting us today, especially in the insurance world? We are all a product of what has been happening in society. And yet, some of us have pledged to remain ethical, be honest with other employees and the public, let our bosses know of any misconduct we observe, we make sure we treat our own employees fairly, pay them what they've earned and deserve, we don't tolerate any cheating, stealing, or even the suggestion of 'cooking the books,' we attempt to be as moral and truthful as possible. Yet we still see unethical and immoral behavior occurring within the companies we work for. And most people are afraid to report inappropriate behavior out of fear of losing one's job.

NAAFA has always and will continue to always promote outstanding ethics in all walks of our lives. Many times, shady behavior is occurring right under our noses, and we don't realize it. This does happen. Our guess is that in some instances, CEOs don't see what is really happening within their organizations either. Then again, quite often they are promoting such behavior. One has to wonder about companies like Google who has been fined about \$9.3 billion by the EU for antitrust issues ranging from mobile market dominance to manipulating search results. And now the US Justice Department is planning a probe.

(<https://www.wgu.edu/blog/ethical-dilemmas-how-scandals-damage-companies1909.html#close>) It would seem nearly impossible that Google leaders weren't aware of this. And Enron saw their stock plummet after news got out that they were making their accounting books look like their income was higher than it was. Equifax had a huge breach affect over 148 million consumers and they didn't report it for over two months. Their CEO had to step down, as often happens when their companies go rogue.

Then there are the insurance companies. It's pretty well known that many insurers offer an initial claim settlement worth much less than the loss the insured suffered. Some have threatened to take harsh legal action against you or file criminal charges if you submit a claim. Some adjustors receive orders from their companies to purposely deny claims when ever possible and also to keep payouts low. Companies have also been known to drop their policyholders during disasters, often with falsified reasons. Do these things happen often? It depends on which source you seek answers from. But this one thing we do know; it happens often enough that you should beware. Question an insurance company's actions closely and seek help if you sense some illegal behavior.

What about insurance agents? What illegal things can they do? An agent might misclassify your business in order to get a lower rate for you. Or the agent might offer a lower work comp premium by classifying half of your employees as independent contractors but in exchange for this favor, the agent requests a substantial kickback. The famous "bait and switch" tactic is alive and well. Agents have been known to lie on applications in order to get the application accepted by the underwriter. Sometimes a customer didn't receive the policy and the reason was the agent didn't submit the application and pocketed the premium. Agents have been known to encourage clients to turn in a higher claim loss than actually occurred. Or the agent adds on coverages the customer didn't ask for, thus increasing his commission on a higher policy. Ethical agents don't pressure their clients to buy.

When one considers the number of possibilities of illegal/unethical treatment, it's enough to make one shudder. In just observing the fraud that's going on today, one certainly needs to tread lightly and carefully when either buying or selling insurance. If someone asks you to do something that does not meet your ethical standards, don't do it. How extremely important it is for NAAFA to remind our readers that we encourage our members to always stand for truth, stand for the ethics of our founding fathers, don't forget the Ten Commandment guidelines, and always be willing to set an example for other agents, both younger and older. We ask our readers to join NAAFA in promoting these high standards of behavior. After all, we still have a choice in America, don't we?

Or do we? Anybody remember the Milgram Experiment? ([Milgram experiment - Wikipedia](#)) Obedience to authority figures was the topic of a series of social psychology experiments done by Yale University psychologist Stanley Milgram. It's quite interesting, but the conclusion of the experiment was this:

"Ordinary people, simply doing their jobs, and without any particular hostility on their part, can become agents in a terrible destructive process. Moreover, even when the destructive effects of their work become patently clear, and they are asked to carry out actions incompatible with fundamental standards of morality, relatively few people have the resources needed to resist authority."

The author goes on to say that "when people in authority tell us to do something we know is wrong, when the entire system just acts as if unethical, damaging behavior is just business as usual, *many of us are powerless to resist.*" Rather frightening, isn't it?



WHAT'S HAPPENING TO CEO SALARIES?



Tom Wilson, CEO of Allstate received some \$20M in compensation in 2020. This is an increase of about \$4M. [Thomas Wilson Net Worth \(2021\) | wallmine](#)

Michael Tipsord, State Farm CEO matched that with more than \$20M being reported as the largest payout he's ever received since taking the helm back in 2015. Tipsord's compensation took a 65% hike from his income in 2019. [State Farm boss gets \\$20 million payday | Insurance Business \(insurancebusinessmag.com\)](#)

Jeff Dailey, Farmers Insurance Exchange CEO, actually saw a dip in his 2020 compensation. He made \$7M in 2020, and it appears he's down about \$769,000. <https://doi.nebraska.gov/index>

American Family's CEO Jack Salzwedel's compensation came in at \$12M. He managed to get an increase of \$1.1M over 2019. Not bad! See the following Report on Executive Compensation from 2020 WI OCI.

BusinessInsider.com reported that CEO pay soared 16% in 2020 while worker pay grew by just about 1.8%. You might like to take a look at who America's highest paid CEOs are. <https://247wallst.com/special-report/2020/12/22/americas-highest-paid-ceos/3/>

CBSnews.com reported that "A separate [Bloomberg](#) report found that the compensation committees of more than 300 companies in the S&P 500-stock index changed their executive compensation metrics last year. That enabled the executives as a whole to reap hundreds of millions of dollars in bonuses that would have been wiped out without those adjustments, according to the news service. The IPS study attributes the rise in CEO pay to what it calls a "rigged" system that rewards top executives even when companies perform poorly, as many did last year during the pandemic." [Dozens of large companies "rigged" CEO pay during pandemic, study claims - CBS News](#)

There seems to be a lot of controversy over how CEOs are paid. Some feel a CEO's pay is tied to performance. Others feel it is tied to a company's stock-related and financial performance. Still others argue that there's a strong correlation between CEO pay and company size. For several years we have seen AmFam's CEO at the top of the scale when compared to other captive company CEOs. What has happened this year?

We can only guess. Have the other captive company CEOs mentioned above gone Woke and are they being rewarded for such? Just what is "Woke" anyway? Wikipedia says that Woke is a term that originated in the US and originally referred to "awareness about racial prejudice and discrimination." But Wikipedia recognizes that this definition is not entirely true anymore. Woke, they say, now includes being aware of other social issues such as inequality regarding gender and sexual orientation. And, they say, since late 2010, it has been used "as a general term for left-wing political movements and perspectives emphasizing the identity politics of people of colour, LGBT and women."

Or has the AmFam CEO's compensation been set at the level it has because he is on his way out? Who could have anticipated two or three years ago the changes in the corporate world we're seeing today? After all, two years ago \$11M or \$12M was a top CEO salary as compared to the compensation of other captive company CEOs.

All in all, it has to make the field agents feel a bit better, knowing their own incomes dropped so much recently, to see that Jack didn't see his compensation jump to \$20M like that of a couple other CEOs.

Following are the salaries of AmFam's executives making over \$400,000. And on the next page, you will see compensation comparisons for the last three years for each of the highest paid top ten AmFam executives.

American Family Mutual Insurance Company, S.I.
2020 WI OCI
Report on Executive Compensation

Name	Principal Position	Salary	Bonus	All Other Compensation	TOTAL
Salzwedel, Jack C	Chairman and CEO	\$1,250,000	\$10,416,520	\$692,496	\$12,359,016
Westrate, William B	President	\$900,000	\$4,831,628	\$486,362	\$6,217,990
Gunder, Peter C	Former Chief Business Development Officer	\$418,939	\$1,281,251	\$2,216,472	\$3,916,661
Kelly, Daniel J	Chief Financial Officer/Treasurer	\$650,000	\$2,162,082	\$390,137	\$3,202,220
Yancy, Telisa L	AmFam Agency Chief Operating Officer	\$650,000	\$1,848,516	\$289,614	\$2,788,131
Holman, David C	Chief Strategy Officer/Secretary	\$497,000	\$1,563,864	\$255,759	\$2,316,624
Settel, Peter Benjamin	Enterprise Chief Technology Officer	\$548,000	\$1,655,791	\$70,382	\$2,274,173
Graham, David A	Chief Investment Officer	\$504,700	\$1,538,871	\$56,800	\$2,100,371
Benusa, Gerry W	Enterprise Chief People Officer	\$480,000	\$1,285,862	\$307,605	\$2,073,467
Fancher, William T	Enterprise Transformation Officer	\$430,000	\$1,144,845	\$285,614	\$1,860,460
Conti, Christopher	Enterprise Chief Claims Officer	\$515,000	\$1,117,345	\$67,139	\$1,699,485
St Vincent, James E	Human Resources Senior Vice President	\$400,000	\$1,000,184	\$260,353	\$1,660,537
Theilen, Mary A	Finance Vice President	\$399,846	\$1,020,729	\$139,168	\$1,559,743
Burke, Bradley Douglas	Enterprise Chief Data Officer	\$170,096	\$447,399	\$916,887	\$1,534,382
Steffen, Richard M	Personal Lines President	\$388,846	\$782,647	\$140,079	\$1,311,572
Constien, Timothy D	Enterprise Claims Adjusting Services Vice President	\$357,200	\$781,210	\$137,808	\$1,276,218
Swalve, Jeffrey J	Chief Sales Officer	\$380,000	\$665,061	\$157,714	\$1,202,776
Koenig, Brenda L	Chief Underwriting Officer	\$363,846	\$688,165	\$139,517	\$1,191,528
Geraci, Sebastian J	Strategy Vice President	\$364,400	\$714,755	\$108,699	\$1,187,855
Cuffie, Sheldon I	Enterprise CISO	\$440,000	\$638,728	\$82,994	\$1,161,722
Embray, Janet S	Commercial Farm/Ranch President	\$317,077	\$621,740	\$192,299	\$1,131,116
Cruz, Justin B	Product Design and Development Vice President	\$359,500	\$653,073	\$107,328	\$1,119,901
Reed, Daniel K	Business Development Vice President	\$375,500	\$610,232	\$117,419	\$1,103,150
Grasee, Kari E	Business & Workplace Services Vice President	\$358,000	\$637,143	\$97,977	\$1,093,119
Chadha, Aman	Talent Acquisition Vice President	\$365,600	\$662,595	\$64,751	\$1,092,946
Gates, Joseph C	Chief Risk Officer	\$340,000	\$709,433	\$36,173	\$1,085,607
Rupert, Julie A	Commercial Lines/B&A Chief Information Officer	\$339,000	\$610,395	\$105,382	\$1,054,778
Preston, Jeffrey N	Reinsurance Vice President	\$351,200	\$650,781	\$43,590	\$1,045,571
Pflugger, Gregory J	Enterprise Agency & Life Chief Information Officer	\$338,000	\$572,248	\$106,586	\$1,016,834
Alexandrovich, Asya S	Chief Legal Officer	\$365,500	\$583,131	\$22,804	\$971,435
Gisi, Gregory V	B&A Insurance Solutions President	\$294,600	\$496,223	\$121,164	\$911,987
Tjugum, Steven R	Life President	\$339,692	\$471,464	\$85,358	\$896,515
Schweitzer, Tracy L	Human Resources Vice President	\$288,462	\$430,838	\$160,382	\$879,683
Seymour, Scott J	Government Affairs & Compliance Vice President	\$307,000	\$439,306	\$120,385	\$866,691
Riggs, Michael R	Agency Sales Vice President	\$278,000	\$487,951	\$97,455	\$863,406
Buchheim, James S	Community and Social Impact Officer	\$294,115	\$528,701	\$31,623	\$854,440
Hamilton, Ann M	Customer Experience Vice President	\$250,000	\$354,392	\$230,851	\$835,243
Brugger, Jennifer L	Enterprise Technology Office Vice President	\$307,000	\$376,281	\$115,601	\$798,882
Tolefree, Bryce H	Litigation Vice President	\$256,400	\$378,475	\$140,202	\$775,076
Kittoe, Jan A	Talent Development & Ignite Vice President	\$270,000	\$388,277	\$112,317	\$770,594
Pinzon, Cesar A	Sales & Service Operations Vice President	\$279,346	\$375,353	\$101,784	\$756,483
Bergquist, Elizabeth A	Agency Sales Vice President	\$275,500	\$365,868	\$110,601	\$751,969
Madden, James J	M&A Technology Integration Vice President	\$255,100	\$369,451	\$105,222	\$729,773
Smith, Sherina	Marketing Vice President	\$309,994	\$327,769	\$53,977	\$691,740
Hyman, Timothy T	Chief Underwriting Officer	\$295,810	\$332,254	\$57,387	\$685,451
Upadhyay, Nishant R	Information & Data Management Vice President	\$242,000	\$325,719	\$88,504	\$656,223
Dunn, Rondale L	Agency Strategy & Growth Vice President	\$264,039	\$322,392	\$50,398	\$636,829
Spencer, Eric L	Enterprise Claims Adjusting Services Vice President	\$214,310	\$214,619	\$111,811	\$540,740
Whipple, Tyler A	Chief of Staff	\$221,000	\$149,527	\$116,464	\$486,990
Wiegand, Jeffrey J	Protective Services Vice President	\$246,539	\$203,143	\$34,832	\$484,513
Dettmann, Janet L	Sales Strategy & Support Vice President	\$219,116	\$149,699	\$72,649	\$441,464

SUPPLEMENT FOR THE YEAR 2020 OF THE AMERICAN FAMILY LIFE INSURANCE COMPANY

SUPPLEMENTAL COMPENSATION EXHIBIT

For the Year Ended December 31, 2020

(To be filed by March 1)

PART 1 - INTERROGATORIES

1. Is the reporting insurer a member of a group of insurers or other holding company system? Yes [X] No []
If yes, do the amounts below represent 1) total gross compensation earned for each individual by or on behalf of all companies which are part of the group: Yes [X]; or 2) allocation to each insurer: Yes [].
2. Did any person while an officer, director, or trustee of the reporting entity receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the reporting entity? Yes [] No [X]
3. Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond the period of 12 months from the date of the agreement? Yes [X] No []

PART 2 - OFFICERS AND EMPLOYEES COMPENSATION

1	2	3	4	5	6	7	8	9	10
Name and Principal Position	Year	Salary	Bonus	Stock Awards	Option Awards	Sign-on Payments	Severance Payments	All Other Compensation	Totals
Current:									
1. Salzwedel, Jack C Chairman and CEO	2020	1,250,000	10,416,520					692,496	12,359,016
Salzwedel, Jack C Chairman and CEO	2019	1,200,000	9,382,638					668,394	11,251,032
Salzwedel, Jack C Chairman and CEO	2018	1,150,000	9,416,467					473,391	11,039,858
Current:									
2. Kelly, Daniel J Chief Financial Officer/Treasurer	2020	650,000	2,162,082					390,137	3,202,219
Kelly, Daniel J Chief Financial Officer/Treasurer	2019	617,300	1,766,829					347,455	2,731,584
Kelly, Daniel J Chief Financial Officer/Treasurer	2018	599,300	1,794,908					302,707	2,696,915
3. Westrate, William B President	2020	900,000	4,831,628					486,362	6,217,990
Westrate, William B President	2019	850,000	3,707,501					406,806	4,964,307
Westrate, William B President	2018	720,000	2,377,219					242,806	3,340,025
4. Gunder, Peter C Former Chief Business Development Officer	2020	418,939	1,281,251				171,817	2,044,656	3,916,663
Gunder, Peter C Chief Business Development Officer	2019	574,500	1,626,941					242,598	2,444,039
Gunder, Peter C Chief Business Development Officer	2018	552,500	1,633,921					2,707,469	4,893,890
5. Yancy, Telisa L AmFam Agency Chief Operating Officer	2020	650,000	1,848,516					289,614	2,788,130
Yancy, Telisa L AmFam Agency Chief Operating Officer	2019	535,385	1,503,389					360,162	2,398,936
Yancy, Telisa L Chief Marketing Officer	2018	440,000	1,235,190					866,162	2,541,352
6. Holman, David C Chief Strategy Officer/Secretary	2020	497,000	1,563,864					255,759	2,316,623
Holman, David C Chief Strategy Officer/Secretary	2019	477,000	1,320,532					236,040	2,033,572
Holman, David C Chief Strategy Officer/Secretary	2018	459,000	1,306,531					205,015	1,970,546
7. Settel, Peter B Chief Technology Officer	2020	548,000	1,655,791					70,382	2,274,173
Settel, Peter B Chief Technology Officer	2019	525,000	809,868					107,303	1,442,171
Settel, Peter B Chief Technology Officer	2018	119,996	170,816					4,400	295,212
8. Graham, David A Chief Investment Officer	2020	504,700	1,538,871					56,800	2,100,371
Graham, David A Chief Investment Officer	2019	490,000	1,432,626					75,001	1,997,627
Graham, David A Chief Investment Officer	2018	475,700	1,479,430					98,414	2,053,544
9. Benusa, Gerry W Enterprise Chief People Officer	2020	480,000	1,285,862					307,605	2,073,467
Benusa, Gerry W Enterprise Chief People Officer	2019	449,539	1,137,834					208,554	1,795,927
Benusa, Gerry W Chief Sales Officer	2018	431,900	1,044,212					177,613	1,653,725
10. Fancher, Todd F Enterprise Transformation Officer	2020	430,000	1,144,845					285,614	1,860,459
Fancher, Todd F Enterprise Transformation Officer	2019	420,000	1,012,785					268,430	1,701,215
Fancher, Todd F Chief People Officer	2018	377,339	900,721					189,378	1,467,438

NAAFA, the National Association of America's Finest Agents, is a professional organization established to promote education and communication between both active and non-active American Family Agents and the American Family Insurance Company. NAAFA also provides communication on issues affecting any insurance agent who supports our organization. Our desire is to be a vital, active group who is interested in sharing our experiences and knowledge with other agents, always encouraging, listening, and growing in ways that not only profit the agents, but their companies and customers, as well.

RESOLUTION TO NAAFA BY-LAWS GUIDELINES FOR MEMBERSHIP

When a member joins NAAFA, it is assumed that person is joining because he agrees with "Who We Are."

As a member, you are committing to supporting our organization, to sharing experiences and knowledge with other members. You commit to encouraging, listening, and growing in ways that will profit everyone. When these good and basic requirements of respect and co-operation are violated, it may be NAAFA's recommendation that the Board of Directors take action to revoke the membership of the violator.

Members should always have NAAFA's best interests at heart, never doing anything detrimental or prejudicial to NAAFA or its members.

Members should never harass, threaten, intimidate, or verbally abuse other members. Members should pride themselves on being truthful, compassionate, and concerned; and they should always exhibit the highest integrity possible.

It should always be considered an honor to be a part of the NAAFA organization.

Likewise, NAAFA chooses their magazine advertisers very carefully. We pride ourselves in trying to point our members toward ethical and honest advertisers who will be a good fit for our readers should they decided to avail themselves of the advertisers' services. It should always be considered an honor to advertise in the NAAFA Report. Advertisers, we value you. Please value us.





NAAFA PRESIDENT'S MESSAGE

Dear NAAFA Members and NAAFA Report Readers:

This time we are leaving the best till last! My message to you today is, **BE PREPARED!** NAAFA has often suggested that all AmFam agents have a back-up plan. We've highly suggested you have an alternate means of earning a living besides the income from your agency. Perhaps your means would be the income from your spouse's work, providing she doesn't work in your agency. Perhaps it's income from rental properties you own. It could be any of several vocations available to you. But a back-up plan is important.

In this issue, we have provided information about various situations facing both active and retired agents today. We are concerned because new AmFam agents are hesitant to join NAAFA. We suspect this is because of urgings from company management. But we do encourage new agents to join, because after all, we are the only organization whose sole purpose is to help agents...that means you!

We have also tried to deliver information that will help if you are thinking about leaving AmFam. We've presented both sides of the COVID vaccination issue. And we have several wonderful articles from members who talk about their experiences in selling insurance that are both helpful and entertaining. You don't want to miss the NAAFA Mailbox. So interesting.

As we always say, we urge you to always **STAND FOR TRUTH**. We have some articles on that very important life quality. NAAFA represents the best of the best in members. We appreciate you. We hope you appreciate us as much. Thank you for supporting NAAFA.

Your NAAFA President



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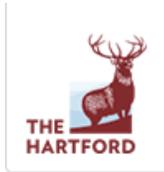
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If ethics are poor at the top, that behavior is copied down through the organization.

~Robert Noyce

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