

RESULTS OF NAAFA SURVEY DONE BETWEEN 2/1/2012-3-31-2012

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- 1) Are you a member of NAAFA? Yes 45% No 55%
- 2) If you are not a member, why not?
-Is it really anonymous?
-I was when I was an AmFam agent.
-Fear of retaliation
-Never really felt the need
-Planning on leaving the industry within 24-48 months.
- 3) I am:
An American Family agent 76%
An Independent agent 14%
Fully retired 10%
Other _____
- 4) How long have you been an agent?
Less than 5 years 0%
5 to 15 years 28%
15 to 25 years 36%
25 plus years 36%
- 5) Were your commissions less in 2011 than in 2010? Yes 62% No 24%
No Ans 14%
- 6) Why do you think commissions have changed?
Rates have been the biggest factor 46%
I have been too tired and discouraged to sell 14%
The Company's reputation is negatively affecting sales. 4%
There are too many AmFam agents in my area. 4%
Because of the company's on-line quoting. 4%
Other: Explain 28%
-Corporate greed and Credit based scoring
-Because they can.
-Independent companies pay twice the AF rates
-Lower commission rates.
- 7) Do you feel your job is secure? Yes 36% No 36%
No Ans 28%
- 8) Why? (Check all that apply)
I'm secure because I'm over 55. 0%
I'm not secure because I'm over 55. 26%
I'm not secure because the company plans to terminate low producers. 26%
I'm secure because I sell at least 50 apps a month. 9%
I plan to quit within the next year. 17%
I'm not secure because I have bad indicators. 0%
I'm secure now because I went independent. 22%

9) Have you received any 3-month or 6-month warning letters recently?
Yes 9% No 91%

10) Are you considering going independent?
Yes 22% No 61%
No Ans 17%

11) What is your biggest fear or concern?

Getting fired. 22%

Getting sued if I go independent. 14%

Being falsely accused. 14%

Being able to afford my health insurance. 4%

That my Termination Benefits will disappear before I get to use them. 32%

Other: (Explain) 14%

-I've been an agent for 8 years with a decent level of "success" by company standards. It's hard enough to deal with angry customers every day, and try to explain rate increases year after year; defending this company with every lie we can think of. But it just never stops from upper management. Nothing is ever good enough for them, and never will be (no matter how many plaques you have on your wall, or trips you've made). You see good agents being terminated left and right, and this is a company I'm supposed to pour my hard work and sweat into for 20 more years? No thank you! When agents make mistakes that might cost the company a few hundred or few thousand dollars, they're thought of as the worst people in the world, and their jobs they devoted themselves to are at risk (living a life in constant fear). When executives or upper management make mistakes and cost the company millions upon millions of dollars, it's no big deal and they get annual raises. Why fight for people or a company that could care less about us agents or our livelihood? I used to love this company, but now I despise it with all of my heart. Mind you I've never been threatened or received a performance letter. But seeing so many of my friends and fellow agents have their lives ripped apart, it makes me feel like I'm right there with them. I could only imagine what kind of anxiety they have every day.

-I was already sued by AmFam when I left, so the only fear I have is not having credit to purchase anything I might need, because I had to file bankruptcy to get out of the lawsuit.

-None. I am my own boss and I OWN my own agency.

-Not sure I should be concerned as I feel like I am on a sinking ship.

20) Knowing what you know about working for American Family, would you go to work for them again?

Yes 24% No 76%