

## WRITER CHOOSES TO MINIMIZE THE HURT OF TERMINATED AMFAM AGENTS

We are choosing to share with you an email we received as a result of the BLOOD MONEY article we published in our most recent NAAFA Report. (Check at [www.naafa.com](http://www.naafa.com) if you haven't seen the article. We've chosen to redact the identity of the writer. We feel this agent is wrong for saying NAAFA has no right to use such terms as "blood money, assassins, and killings" in reference to the suffering terminated AmFam agents have experienced. In his email, he has very cleverly added his own terms such as "death, murder, and torture" in order to enhance his own viewpoint that fired agents don't have a clue about suffering. And he, having been in the military, feels he is the one who really knows about the suffering in a war.

Well, we want our readers to realize that these suffering agents have expressed to us that they really do feel like they're in a war, and the terms we used truly do describe their situation very accurately. What we want this agent to know is that we have seen just *too much suffering* to let this attitude continue without addressing it, so we have herein included the agent's letter and also our response.

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### AGENT'S LETTER TO NAAFA

**From:** Agent's Name Withheld<  
**Date:** January 22, 2018 at 11:59:39 AM CST  
**To:** "[NAAFAwest@comcast.net](mailto:NAAFAwest@comcast.net)" <[NAAFAwest@comcast.net](mailto:NAAFAwest@comcast.net)>  
**Subject:** Mailing List

Hello,

Not entirely sure how I got added to your mailing list as I never requested it, but I am receiving the NAAFA report at both of my offices now. I would like to request that I be removed from your mailing and any other future mailing from NAAFA please.

I never typically paid much attention, the reports always went in the trash. Your recent one, Blood Money, caught my attention. When I read that report I was a little shocked it was allowed to be written in such a manner. Speaking of blood money, killings, assassins, etc. It is inappropriate to compare such horrific acts to that of terminating an agent, this isn't a war and it is not blood money. I don't agree with everything the company does, nor does anyone, but references like that should never be made. Coming from someone who has actually been in a war, and seen the things I've seen, it was offensive and is disrespectful. I would hope you hold yourselves to a higher standard than this, and if you should choose to make such a comparison that you actually compare it to something of similar nature. Death, murder, torture, etc. is not something to joke about, and comparing the termination of an agent to it diminishes the sufferings of real victims of such monstrous acts.

Conduct yourself with more professionalism, and more individuals would probably take you serious.

**DON'T KEEP ME A SECRET!! WE'RE STILL ACCEPTING NEW CLIENTS!**

**\*\*\*There is no greater compliment to my agency than a referral\*\*\***

Thanks,

J

## NAAFA' S RESPONSE TO AGENT'S LETTER



**NAAFA, Inc.**

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PO Box 578  
Circle Pines, MN 55014  
1-888-71-NAAFA  
Email: [NAAFAwest@comcast.net](mailto:NAAFAwest@comcast.net)

February 9, 2018

Agent's Name  
Agent's address  
City, State, Zip

Agent's Satellite Office  
Address  
City, State, Zip

Dear Mr. (Name Withheld)

We at NAAFA always welcome responses from our readers, even negative responses like yours. You have requested to be removed from our mailing list and we shall certainly do that. Just in case you want to sneak a peek at future issues, they are posted on our website ([www.NAAFA.com](http://www.NAAFA.com)) for all to see. And believe it when we say, we do get a lot of visits to that page on our website.

We would like to address some of the comments you made in your letter. When you say that it is inappropriate to compare such horrific acts as killings, assassins, blood money, etc. to the termination of agents, we believe you are really showing your naiveté even though you say you have actually been in a war yourself. Might we first say thank you for defending our country. But the fact that you have been in the military service does not qualify you to say that people who have been fired by American Family have not also suffered. Perhaps they are more heroic than you are.

If you could sit in the NAAFA office for a while, you would hear calls from all sorts of hurting people. We have had a wife call saying her spouse (the agent) was so depressed about being terminated that she was afraid he might commit suicide. Another agent called while driving his car to tell us he had just been terminated and he planned to drive his vehicle into a stone embankment. We kept him on the line for over an hour, trying to explain that there is no company worth dying over. We have seen agents totally rendered incapable of movement or action when told they were fired. We've been told that certain district managers have even cried when they had to come tell an agent he was fired. We have heard from the children of terminated agents who were extremely concerned about their parent(s) and the effects the

terminations were having on them. The list goes on and on. If NAAFA does nothing else but keep people alive, we will have accomplished a great goal. We listen, we empathize, we encourage. Why is this a bad service to have?

Our advertisers have been wonderful to offer jobs to our terminated agents. We have told many, many people that it is *no disgrace to be fired by this company!* But this doesn't really erase the hurt and humiliation they feel. Many terminated agents have suffered depression, high blood pressure, been put on medication. Others have suffered from stress diseases, Parkinson's disease, stomach problems, cancer. The battlefields are different, however, and for you to suggest that there's no comparison between the injuries suffered by both parties is heartless and impervious to the injured people.

Passion for serving one's country is no different than the passion agents feel for serving their clients. You might argue that the risks are different. We argue both battlefields are life threatening. These agents put their whole lives (and money) into their agencies, not unlike what you did when you went to war. Having your life-blood sucked out of you when there's no money coming in with which to buy food, to pay the mortgage payment with, or to pay Johnny's tuition is devastating. Military service does have an effect on some service people. Many of them never recover, socially or mentally. Well, the same is true of AmFam agents who are unjustifiably terminated. Some of the terminated agents are former military people themselves, and they tell us having their agencies taken away from them is like being struck by sniper fire.

It is obvious that you are, for now, one of AmFam's "chosen-ones." Just the fact that you have a satellite office tells us that you have had policies transferred to you. And of course, you are relatively new (only about 8 years as an agent) so naturally, you are still drinking the Kool-Aid. You might believe you "own" your agency, but you don't. Madison's legal department has said many times that agents don't own their "book of business." At this point in your AmFam career, if you were terminated today, you'd have to walk away with nothing....no termination benefits, nothing. How's that for investing 8 years of your life?

Many agents have called saying they just couldn't believe this company would "turn on them." But suppose your ASM wants your agency because he (she) is being asked to "step down?" It's very easy to find some small compliance violation in your agency for which the company could terminate you. And of course, compliance violations mean instant termination....no 6-month notice as it would be for production problems. It's like the bullet you didn't see coming. It's painful and often deadly.

**Even though you have been very critical of NAAFA, we still want you to know that you can contact us at any time. We are here only to help agents. We would welcome you.**

Yours truly,

The NAAFA Executive Council