



**THE**

**NAAFA**

**REPORT**



**FALL 2012 EDITION**



**A person is not old until  
regrets take the place of dreams.**

*~~John Barrymore*

*If I could dream.....Page 4*  
*Control Your Destiny.....Page 10*  
*Captive Agents—barely hanging on.....Page 18*  
*The Pretense of “Cutting Expenses”.....Page 22*



**NAAFA, Inc.**  
**(The National**  
**Association of**  
**American Family Agents)**

NAAFA  
PO Box 578  
Circle Pines, MN 55014  
Phone: (800)567-9668  
Fax: 763-208-0924  
Email: NAAFAwest@comcast.net  
Website: www.NAAFA.com

PRESORT STD  
U.S. POSTAGE  
PAID  
Twin Cities, MN  
Permit #8314

NAAFA  
P.O. Box 578  
Circle Pines MN 55014

# Insurance Professionals:



## IS IT TIME TO BECOME THE OWNER OF YOUR OWN INDEPENDENT INSURANCE AGENCY?

- *Are you locked with a captive and all of the mounting restrictions?*
- *Are you tired of trying to write the business "they" want you to write?*
- *Are you just tired of working for someone else?*

**IF YOU ANSWERED "YES" TO ANY OF THESE QUESTIONS, THEN IT'S TIME TO CONTACT EQUITY ONE!**

**Our GlobalGreen Insurance Agencies have access to:**

- *Multiple Carriers for EVERY Insurance Need*
- *Software Support*
- *State of the Art Agency Management System*
- *Bonus Program*

**Call or E-mail us today for  
the Opportunity of a Lifetime!**

**636-536-5005**

or Toll Free **877-452-5476**

**ask for Jeff Wilson or**

**[jwilson@globalgreeninsuranceonline.com](mailto:jwilson@globalgreeninsuranceonline.com)**

Visit us online to see our growing list of carriers:  
[GlobalGreenInsuranceOnline.com](http://GlobalGreenInsuranceOnline.com)

**Global  
Green** ®  
INSURANCE AGENCY

**Travelers Insurance Company's  
2009 Agency of the Year**



# The Fall 2012 NAAFA Report

## **CONTENTS**

**IF I COULD DREAM...** .....4

**PRESIDENT’S MESSAGE**.....5

**IS THERE LIFE AFTER AMERICAN FAMILY** by Jeff Wilson.....6

**GRASS IS NOT ALWAYS GREENER** .....7

**THE NAAFA MAILBOX**.....8

**NAAFA MEMBERSHIP BENEFITS**.....9

**CONTROL YOUR DESTINY** by Bob Korvas .....10

**COURT CASES** .....11

**PATTY at NAAFA**.....12

**WHAT KIND OF A LEGACY WILL AMFAM’S CEO LEAVE?** ..... 13

**MAKING THE JUMP** by John Garrett .....16

**DID YOU NOTICE**.....17

**CAPTIVE AGENTS—BARELY HANGING ON**.....18

**JIM & NANCY FISH’S VISIT TO ALLSTATE’S STOCKHOLDER MEETING** .....20

**BIG NEWS COLUMN** .....21

**THE PRETENSE OF CUTTING EXPENSES**.....22

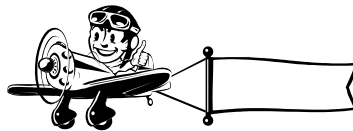
**NOW CONSIDER YOURSELVES WARNED** .....23

**IT’S ALL ABOUT CUSTOMER SATISFACTION** .....23

**NEW GUIDELINES FOR SECA KIT AVAILABILITY**.....24

**MEMBERSHIP APPLICATION**.....25

**WHO WE ARE, NAAFA MISSION STATEMENT, DISCLAIMER**.....26



### **OUR ADVERTISERS, WE THANK YOU!!\***

- Global Green** .....Inside Front Cover
- Premier Group** .....Centerfold, Page 14
- InsureZone**.....Centerfold, Page 15
- Couri**.....Back Inside Cover
- ASNOA**.....Back Outside Cover

\*For information on advertising/rates please call the NAAFA business office at 800-567-9668

NAAFA reserves the right to edit any letters and articles we receive intended for publication in The NAAFA Report. It is our goal to maintain clarity and proper grammar without distorting the intended message. No names of contributors will be published unless you have given us permission to do so.

The NAAFA Report will also be posted on [www.NAAFA.com](http://www.NAAFA.com) within 2 weeks after the hard copies are mailed. If you would like to be added to our mailing list, contact us at [NAAFAwest@comcast.net](mailto:NAAFAwest@comcast.net).

## IF I COULD DREAM...

We are learning about how unhappy many of the agents are who work for American Family. We are also learning about how unhappy many of the employees at American Family are. Check that out here:

[[http://www.glassdoor.com/Reviews/American-Family-Insurance-Company-Reviews-E2706\\_P2.htm](http://www.glassdoor.com/Reviews/American-Family-Insurance-Company-Reviews-E2706_P2.htm)] Are these employees and agents being unreasonable? Isn't American Family a pretty *typical* place to work? I wonder.....



If I could dream, I would dream about working at a place where I did the work because I *wanted* to, not because I *had* to. I would dream about having a boss who left me alone to accomplish the task I knew needed to be done. I would dream about feeling comfortable about the pay I received because I knew it was tied to my performance; and my performance included how I treated my customers, how I serviced my agency, how good all my indicators were, as well as how many apps I wrote.

Yes, I'd even dream about having my ideas considered, my suggestions respected, and my accomplishments praised. I would dream about working on a team where we could evaluate ourselves; where we prospered because we were working on tasks that were pertinent to the success not only of our team but of our company. I would dream of working for a company where rules were nearly non-existent, where I and my team members felt that the freedom we experienced was to be respected and appreciated. I'd dream that if one of our team mates violated this freedom that the rest of us would feel free to drive him out, knowing that we would not be punished for reporting that team member's indiscretions. I'd dream of working at a place where most people were happy and didn't drag the rest of us down.

Well, perhaps I'd be dreaming of a utopia, one that if it did exist, is very, very rare. But I actually believe that such companies do exist. In fact, I recently read about *Ilya Pozin* who founded his first company, **Ciplex**, at age 17 and recently, after realizing that his people weren't happy at Ciplex, reorganized his company into what sounds to me like the utopia I have been dreaming about. (You can read about it at this link:

<http://www.inc.com/ilya-pozin/want-happier-employees-get-rid-of-the-bosses.html>.) **Mr Pozin realized that if he wanted happier people working for him (and better production,) he needed to get rid of the bosses.** Wow, was that risky! But it worked, evidently.

You know, I have to have dreams. If I feel my labors are not making my dreams happen, then I feel my work is futile. I fear that's about where a lot of captive agents are today....feeling that their work is futile. Many are saying they're too old to start over. It was the Scottish Theologian, Religious Writer, Carl Bard (1907-1978) who said, "*Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending.*" I think the senior aged captive agents are going to have to begin thinking about a brand new ending. I am sorry that the dreams we had about working hard for several years in establishing an insurance agency and then being able to coast till retirement have turned out to be broken promises thrown at us by this company, but we don't have to give up. We're never losers until we quit trying. As Art Williams, the former professional basketball player, said, "*I'm not telling you it is going to be easy--I'm telling you it's going to be worth it.*"

If I could dream, I would dream that all the agents that American Family has decided to "sacrifice" would become so successful in the independent world that they could all retire as millionaires. Sound impossible? Most dreams do sound impossible, but remember the old Chinese proverb, "**The journey of a thousand miles starts with a single step.**" Dream on, dear friends! ☺

*I would like to ask you to let NAAFA know of any companies you hear about where workers are truly happy. NAAFA would like to interview them and find out their secrets. We also encourage you to let us know how you feel about working at American Family, whether you are an employee or an agent. Write us at [NAAFAwest@comcast.net](mailto:NAAFAwest@comcast.net) or call us at 800-567-9668.*

**If you want to make your dreams come true,  
the first thing you have to do is wake up. ~J.M. Power**

# The President's Message

## The President's Message



Recently, the gavel was passed to a new NAAFA President. We welcome our new President and the messages that will be presented to us.

Dear NAAFA Report Readers,

Thank you for this opportunity to speak to you about issues and concerns our NAAFA members and readers have. Our work can seem heavy and trying at times. One of America's founding fathers, Thomas Paine, is quoted as saying: "These are the times that try men's souls." Or, as Monica Crowley, a Fox News Contributor, titled it in her new book: "What the bleep just Happened?"

These two references could apply to what's going on at AmFam. There are rumors and unsubstantiated information flying around everywhere which can cause anxiety and apprehension. As of this writing, it is unknown to the general agency force what lies ahead for 2013/2014 relative to the agents' contract, commissions or perhaps even the future of the independent contractor AmFam agent. [For a corporate snapshot of the agent's future, go to the Compass page and click on "Agency of the Future" under the Agency Management box. If one can decipher the ambiguity of corporate speak, one can perhaps catch a glimpse of our future.]

The agency of the future will certainly be using social media. Most of the younger buying marketers of today want a relationship with an agent; only they want to search for it out on the Internet. We, as insurance agents, need to remain apt and ready to grab our prospects as they search us out. We must adapt, but without losing our identity.

State Farm Insurance Company (according to Crain's Chicago Business, 10/10/2011) is betting that 20-something drivers don't just want to point and click to buy car insurance before putting their ear buds back in." They have made the decision to stick to their agent-sold model. State Farm's director of marketing, Tim Van Hoof, recently said, "We're betting on relationships between people being important." The article also quoted Paul Newsome, an insurance industry analyst at Sandler O'Neill & Partners in Chicago as saying, "There's something to be said for understanding what you do and doing it well."

I would agree. Wouldn't it be nice if American Family would glean something from their competitor, State Farm? American Family agents are some of the best in the industry. In the past we have normally seen AmFam follow the lead of other captive companies. Perhaps this is one time when our company should take a look at sticking with its own agent-sold model.

In summary, we don't know exactly what the corporate description for the agency force is going to look like, but for now, here is a certainty. NAAFA will be ever alert to any changes that will affect the agents, and once confirmed, we will communicate that information to you ASAP. Refer often to the [www.NAAFA.com](http://www.NAAFA.com) website, pay your dues, and encourage other agents to join. We can only be effective with your support. In the meantime, we all have a job to do. Take care of your agency, your clients, your staff, and be proactive in your prospecting. Yes, do be positive!

Sincerely,

Your NAAFA President 

## IS THERE LIFE AFTER AMERICAN FAMILY?

Guest writer Jeff Wilson

### **OF COURSE THERE IS!**

How do I know that? I was a very successful captive agent and left voluntarily after nearly 12 years. That was 10 years ago and I have never wished that I had remained a captive agent. When I became a captive agent I thoroughly enjoyed it – so much so that at 10 years into my career my thoughts were that I would retire from it. What happened? A new CEO armed with information from a consulting company decided it wasn't profitable to write property insurance in the metropolitan area where my agency was located after the company suffered just one large cat loss. It was also decided that everything that was wrong with the company was the fault of the agency force. The prior CEO was from a sales and marketing background and made agents the focus of the company. His philosophy was that if the agents were successful the company would prosper as well. The new CEO came from a finance background, and the tone towards the agents changed quickly. In the opinion of the new regime, employees were the strength of the company and agents were dragging it down. This was made clearly evident in all correspondence, through underwriting changes, commission cuts, by limiting the appetite of eligible risks and in lowering the income of agents. The company that I was an agent for was a leader in the "let's kick the agency force philosophy" that is now prevalent throughout the captive world. The captive companies are now all listening to "consulting companies" that are assisting them with their direction towards increased profitability. And the area that is always mentioned as the first place to cut is the "overpaid agency force". In the consultants view (keep in mind that most of them have no idea how to sell insurance) anyone can do this and for much less compensation.

At the time when I was contemplating my decision to leave the captive company and go to the independent agency model, my emotions were of anger, fear, excitement, doubt and how unfair it was that management was wiping out my hard work through underwriting, pricing, and changes in what they consider acceptable risks. When I was hired I wasn't told that at any time they could change anything they desire, and my options were limited to accepting it!

I now talk to many captive agents nationwide and I hear these same feelings expressed by most. Some are even becoming depressed contemplating the future. But what are your options and where are captive companies headed as far as the agency force goes? Most of the captive companies start with the anti-agent rhetoric and move forward slowly with a cut here and a cut there, eventually, seriously wounding your agency and career with a thousand cuts. To do so other-wise would risk a mass exodus of agents at once which would disrupt their revenue stream. In my opinion, I believe many of the captive companies are eventually going to cluster agencies where numerous agents will occupy an office and sell the products the company wants to push, paying new commissions on premiums that are difficult to sell and little or no renewal commissions. It is apparent that captive companies despise paying agent's renewal commissions and I believe renewal commissions are in jeopardy in the captive agency model. They will utilize a service center or staff of customer service representatives to service the renewal business and some agents may like this formula as it takes away the issues of operating your own business. However, for aggressive agents, it will seriously limit their earning potential.

There is the option of staying and hoping nothing else happens to negatively affect your livelihood, but that is highly unlikely – the cuts will continue to come. Once again, the management of the captive companies clearly has the agency force's compensation in their sites.

The option to get out of the insurance industry and do something else exists. However, that means significant time learning a new career and probably not earning as much as you can in the insurance industry. But if you are a successful captive agent the chances are that your personality is such that you are driven to do well, and the option to go to the independent agency model means you don't have to change careers. You already have knowledge of the industry, you have a customer and referral base, you are known in the community as being in the insurance business and you aren't afraid to work hard. With these positives on your side, you will thrive on the independent agency side representing multiple companies. After all, you achieved success with only one company which limited products and

pricing to offer clients and prospects in your community.

Will it be challenging? Yes, but it can be so much more rewarding both financially and in knowing that you can now build a business that you can sell and reap the rewards of your labor or pass it on to your heirs. Do independent companies change direction and pricing? Sure they do – you are talking about insurance companies - but when this happens you will have options to move your clients within your agency. And the independent companies do compete for your business as they know you have options, and they also pay higher commission and bonus rates than captive companies. It is human nature to fear the unknown and it is stressful to think of beginning all over again after spending years building the captive agency, but you can look at it as an educational process. The captive company paid you while you were learning the insurance industry from them and now you can move on to the big leagues where you have options – numerous personal lines, commercial lines, life and health companies to offer your clients and prospects while building a much larger agency. Will this take some time? Of course it will – it will probably take 2 – 3 years to get back where you were and then you can grow to the size that is only limited by you – not the management of a captive company. And from experience, I'd guess that 2/3 to 3/4 of **YOUR CLIENTS WILL BE DOING BUSINESS WITH YOU – not American Family!**

After your restrictive covenants are up, you will work with many of them again and in the interim they will support you with referrals and your referral sources will be happy to once again provide leads as you will now be able to assist most anyone.

Keep in mind that people are forced to change jobs and industries all the time. Most don't have the luxury of staying within their industry with the opportunity to build a business that is significantly larger than the one they left. As you may know, there are several different ways to do this – attempting to start an agency on your own, going to work for an independent agency as a broker or joining an aggregator or franchise model to assist in setting up your own agency. To some, any of these options may seem like a daunting task but I assure you numerous former captive agents have become highly successful and very happy in the independent agency world. If you do decide to move to the independent agency system, do your homework and decide how much support, education, and assistance you need to become successful and then choose the model that is best for you. In the near future you will be glad that you are able to represent multiple companies and operate the type of agency you want! ✂

[Jeffrey L Wilson is Executive Vice President of Global Green Insurance Agencies & Equity One Franchisors. You can reach him at (877) 452-5476 or jwilson@ggiausa.com]

*NAAFA is interested in presenting both sides of any issue.*

*Following is an article we received from an agent who reminds us of some of the advantages in the captive world.*

## Grass is NOT Always Greener

As a long time producer for American Family, I have a number of times considered going independent. Once I was even flown to a home office and wined and dined. But in the end, I have always decided to remain. I have realized there are many things we take for granted. Here are some reminders:

Provided at no cost to you:

- Base computer system plus maintenance
- DSL line
- Answering service
- 24-hour support for all clients
- Quoting & File software

Other benefits:

- Renewals are one of the highest in the captive producer market.

[Submitted anonymously]

- Guaranteed buy-out of policies with no seller commission
- Low cost disability and E & O insurance
- Company financial strength
- Company supported individual advertising programs
- Access to multiple products and lines through AmFam & brokerage
- No minimum premium requirements through brokerage
- Financial support while growing business & support through AIT program for established producers.

Yes, we give away some freedoms of choice by being captive agents; however, if you look honestly at your potential cost to go independent, the captive system makes sense. ✂



## THE NAAFA MAILBOX.....

### Letter #1

#### FORMER AGENT RESPONDS TO AMFAM'S "DREAM BANK" ANNOUNCEMENT

NAAFA:

This just makes me sick! I want to say this to American Family, "WHAT ABOUT MY DREAM?" They didn't give a hoot that I worked 14 hours a day and invested \$50,000 of my own money to build my "dream agency." They didn't help me build it....they destroyed it after 15 years! What makes anyone think American Family is going to help them reach their dream? Dream on.....

---

### Letter #2

#### FROM YET ANOTHER AGENT REGARDING THE "DREAM BANK"

NAAFA,

When I read the goal of AmFam's new Dream Bank, I laughed. Is it guilt that has caused them to open a 2600 square foot store to 'help individuals and the community identify and pursue their goals?' It should be guilt because American Family has caused nightmares for more agents than I can list here. Hundreds of us agents were encouraged to start agencies only to find that when the company wants to change directions, they've toss us overboard. From my perspective, this is a company that can't be trusted. And when I think about this Dream Bank, I wonder who do they think will ever come to the thing? I can't imagine any of my customers spending time there. Actually, I am embarrassed that this company has spent policyholder money on such a thing. What a laugh!

---

### Letter #3

#### AGENT COMMENTS ON GEORGIA STORE FRONT JOB POSTINGS

Dear NAAFA,

I suggest you look at the Georgia store front job postings on AmFam.com. I am amazed at what they are paying these individuals. The question to be asked is "Shouldn't these offices be run on the same budget the field agents have to run their offices on?" I suggest the company take the "average" account statement earnings and divide that in half (as most agents claim expenses run about 50% of their income) and then NOT spend more than that to run each storefront office.

Note that the position of Commercial Lines sales rep calls for a starting salary of \$52,400 plus benefits which probably puts the cost to the company for that position at around \$70,000, Then you add in sales commissions and the cost for each employee becomes pretty great.

Notice that the P/C agent/employees to be hired get a base pay of \$41,100 plus commissions and great benefits. Interesting that the company will pay P/C agents less than Commercial Lines agents when the company makes a lot more money from the sales of P/C than from Commercial sales. As usual, a less than thought-out experiment, I'd say.

---

### Letter #4

*Sometimes it is interesting to find out what our agents/members are reading and what exactly keeps them going when times are rough for them at American Family. NAAFA recently received this forwarded message with a note from the agent saying that this was one of the best things he had read in a long time. The agent mentioned that this message gave him an awful lot of encouragement at a time when he was being terminated. This helped him cope, he said. NAAFA has decided to duplicate his read here in the hopes that the message may be a great help to others.*

#### Careful Thought to our Ways

Written by Steve Troxel

The motivational speakers of our day want us to set great goals for our life: "Where do you want to be in two, five, or ten years? What type of lifestyle do you want when you retire?" We are encouraged to set goals slightly beyond our reach, and then instructed how to create a plan to accomplish these goals. The



implication is that a more focused effort will yield superior results and lead to greater "success."

But before we can ask where we want to be in the next few years, we must first ask a longer term question: "Where will I be in one hundred years?" No other goal is worth pursuing until we have a solid answer to this most basic (but all-important) question. What difference does it make which college we attend, which job we take, or what our home looks like if we have failed to address the issue of where we will spend eternity!?

*"The wisdom of the prudent is to give thought to their ways, but the folly of fools is deception."* Proverbs 14:8

We must be wise with the days we are given and no longer be deceived by the values of the world's system. There's nothing inherently wrong with goals and plans; but far too often, they lead to a self-determined lifestyle and away from the true Director of ALL plans; "In his heart a man plans his course, but the Lord determines his steps" (Proverbs 16:9). Our planning must be as a direct response to God's leading; and once in place, our plans must remain in complete submission to His will; "I know, O Lord, that a man's life is not his own; it is not for man to direct his steps" (Jeremiah 10:23). When our goal is to be in the center of His will, the specifics of where we will be and what we will be doing are really none of our business. This last sentence is worth reading again!!

Every moment of our life is a precious gift from God. Even though the average life span continues to increase, our time is extremely short. An average life lasts about 45,000,000 minutes (much less in many countries). This may seem like a lot, but by this time tomorrow 1440 minutes will be forever gone; "You are a mist that appears for a little while and then vanishes" (James 4:14).

We must not waste our limited time by chasing after things which vanish; "Be very careful, then, how you live - not as unwise but as wise, making the most of every opportunity" (Ephesians 5:15-16). We must evaluate ALL our decisions and goals based on the overriding desire to glorify God in all we do, to rejoice in His many blessings, and to long for the time when we can worship before His throne for all eternity. Any other set of values must fade to nothing in comparison.

Every day we are handed a block of time and given the freedom of how it will be spent. This is a wonderful opportunity, but the clock continues to tick! Let's honor our Heavenly Father with our goals and plans, and give careful thought to our ways. Have a Christ Centered Day! ☺

[Article can be found at: <http://gdwm.org/index.php/2012/08/careful-thought-to-our-ways-2/>]

NAAFA welcomes emails and letters from our readers and visitors to our [www.NAAFA.com](http://www.NAAFA.com) website. As you will notice, NAAFA never publishes your name unless you request that we do so. It is important that we hear your thoughts and opinions. NAAFA's Email: [NAAFWest@comcast.net](mailto:NAAFWest@comcast.net). Please let us hear from you. ☺

---

## **THE BENEFITS OF NAAFA MEMBERSHIP**

Sometimes agents ask themselves "Is it worth it to become a member of NAAFA? What will I get out of it?" Let us remind you about what some of the benefits of NAAFA membership are:

- Access to a network of business professionals, ie board members, agents who've *'been through it before,'* agents from other agent associations, accountants, etc.
- Access to industry information via our website ([www.NAAFA.com](http://www.NAAFA.com))
- Opinions on agents' contracts
- Safety tips for agency transition (when and if it becomes necessary)
- Attorney referrals
- Access to updates on legal cases of Agents vs AmFam
- SECA Kit tax guide and access to accountants with experience. Just knowing how to properly file your termination benefits is worth thousands of dollars.
- Assistance at termination and the guidance in getting started in the independent world, should you desire to do so.
- Information regarding "do I need legal assistance?"
- Access to NAAFA's document library
- Access to member-side of [www.NAAFA.com](http://www.NAAFA.com)
- Access to NAAFA's "shock and separation" counselor

**Help us keep these valuable benefits going by JOINING or RENEWING your membership today. PLEASE SHARE THE FACT THAT YOU ARE A MEMBER OF NAAFA WITH OTHERS AND ENCOURAGE THEM TO JOIN.**

**[NAAFA needs agents but agents need NAAFA more!!](#)** ☺

# Control Your Destiny

**NAAFA Article # 4:**

**SURVIVING TO THE END**

**by Bob Korvas**

By now you know that I'm a firm believer in controlling your own destiny. Having been a top 10, 100 and Life Diamond Champion my entire career, it took me 4 years after I began planning to leave American Family until I became an Independent Broker in 1997.

But what about the agents that 'believe' they're too far along in their careers to change paths. What can you do? What should you consider? How should you adapt? What is your future 'likely' to bring under the American Family market and management direction?

If you and I are asking these questions, know that AmFam management already has. AmFam's first mission is to survive as a company. Management is only doing what comes naturally. Self preservation for the management and the company is paramount. *Why do they keep changing contracts more often than some people change underwear?* It's to adapt to 'their' future market plan. I don't know too many captive agents who have thought in terms of "What is the market I compete in?" It's time that you do.

AmFam management knows that the market American Family competes in is the 'commodity' based segment. It's where people don't want to think beyond price. I've read policy contracts for the captives.

They're a lot like a gallon of milk; virtually identical. *In case you don't know what I mean, it's like comparing a gallon of milk between several different stores. If all the milk comes from the same cows, the same processing methods and distribution channels, it wouldn't make any difference where you bought it. Same with the captive policies--- why would someone decide to buy from you?*

If you're nearing the end of your career with a good loyal client base, you should stay put and not collect your extended earnings. Put in only as much time as needed to meet the company's minimum requirements, service your clients' claims, and answer their questions.

Read your contract and review it with an attorney. Then follow the contract. If you're considered an independent contractor, AmFam will have to honor the law.

Case in point: Back in the first few years after I left, another good friend of mine that had stayed at AmFam was in his 60's. He had health issues and was depressed because of AmFam's management. One day, he told me he was probably going to leave for health reasons and take his extended earnings. I told him his clients were all loyal and similar in age. They're low maintenance and he only needed to come in a few hours a day. Why not stay, continue earning an income.

This way if he ever had to leave, his wife could still collect the full extended earnings upon his death. Carl did stay. It was years before he died. He thanked me for talking him into staying. His widow did the same.

Everyone else who is in mid career or so, it's going to depend on a lot of variables. Most importantly is, "how do you feel and how is your disposition?" If you're truly an entrepreneur and independent business owner, then you'll eventually do what many are doing. Leave for independent agency.

The rest of you that choose to stay, who don't plan to leave for what ever your reason might be, protect yourself and again, **know your contract**. Don't sign a new one or any documents without reading and reviewing them with legal counsel. No one can force you to sign either. Never use computers, software or systems provided by American Family for your personal accounting information. These days they can watch every keystroke and reproduce what ever you do in their servers. Buy a completely separate computer and software. Keep it by your desk. Use that for keeping track of your personal transactions and communications that you don't want AmFam to ever have a right to. Some

examples are people that become friends and long time acquaintances, Keep all that info safe and sound. Do your business accounting and private email communications through it as well. Be sure that all contracts for leases, phones, internet and so forth are owned by you and can not be accessed or owned by American Family. Protection against the invasion of your privacy and business pursuits is very important. Such preparations will come in handy as a deterrent or

protection upon notice of termination. You can hire a high school kid to come in and do the data entry in a few hours per week.

Create marketing materials about 'YOU'. Tell clients what makes *you* valuable and how *you* are different. Go beyond just being an American Family agent. Create a network and circle of assets around you that you can tap into if you ever need to start fresh. Or if the day comes when American Family finally completes the transition to the direct,

internet and in house employee based sales (GEICO) format, you'll be ready.

I hope this helps open your eyes to a few things that you may not have even considered. Or if you have, it should remind you about what kinds of things you need to prepare for. Any ideas, questions or comments you have or information you would like to hear more about? Feel free to contact me. Good Luck. ☺

**Bob Korvas**  
**Phone: 847-470-8330**  
**Email: Bobkorvas@earthlink.net**

## **COURT CASES**



### **THE OHIO MASS ACTION UPDATE-9/14/2012**

American Family was successful in getting the "mass-action" lawsuit in Ohio split up into 11 separate trials. The original lawsuit involved 11 Ohio agents who filed suit against American Family charging that they had been misled by promises made to them by their district manager(s); these promises had caused them to suffer great losses ie. going into debt to establish agencies, and ultimately, because AmFam's rates were too non-competitive, required them in some cases to file bankruptcy and/or suffer great financial and personal losses. AmFam attempted to have this suit moved to federal courts, but the judge denied this, keeping it in Cuyahoga County Court.

The first of the 11 trials has been held. Several company officials were caught perjuring themselves while testifying, plus the fact that very pertinent testimony was presented by former company officials...these factors motivated (we expect out of fear) American Family to offer Tony Galati, just moments before his case was to go to jury, a settlement with a gag order. Obviously, in an effort to avoid further financial loss, Tony accepted the company's offer.

What is in store for the other 10 agents remains to be seen. But it seems obvious that the indiscretions by this company have hurt many agents and the company knows it or they wouldn't have made this offer to settle. NAAFA will try to keep our members posted as things develop.

### **RICK HOLLANDER'S IOWA CASE**

As most of you know, Rick Hollander went independent after being a captive agent with American Family for many, many years. Rick won his jury trial case in which American Family accused him of violating his non-compete and jeopardizing their trade secrets. But, of course, American Family appealed the case, attempting to get the case retried because they charged that the judge misled the jury in his instructions to them before deliberation. The debate centered around the judge's definition of "inducement." At the time of this publication, the appellate court decision had not been received.

### **BARRY GUSTAFSON'S COLORADO CASE**

Barry Gustafson's case somewhat parallels Agent Rick Hollander's. Barry went independent after selling many years for American Family. American Family attempted to sue Barry for violation of the non-compete, but before the case was consummated, American Family withdrew the case. Barry is suing American Family for damages and will be going to court in October, 2012. It might be interesting to note that the issue of *inducement* was debated in this trial also.

### **LAWSUIT FILED AGAINST STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**

Friday, July 13, 2012: State Farm Agent, Jack Tahanian filed a lawsuit today in Los Angeles County Superior Court against State Farm Mutual Insurance Company. The lawsuit accuses State Farm of fraud and deceit in the way the company presented its "new market" business model. In addition to the fraud claims, Tahanian's lawsuit makes additional claims under California's Unfair Competition Law.

**John Fisher, one of Tahanian's attorneys says "There are an estimated 3000 "new market" or "scratch" agents suffering under the extremely adverse conditions created by State Farm's scheme. This estimated number doesn't reflect a larger**

**number of agents whose contracts have been terminated by State Farm, or who had to completely walk away from their agency due to the detrimental impact of the State Farm agent contract.”**

"The number of adversely affected agents we have been in contact with in the last several weeks is extraordinary. Hundreds of agents from all over the United States and Canada are in desperate financial trouble and are seeking relief from State Farm's schemes. Many of these agents have suffered severe financial ruin, and have been forced to either seek protection by filing for bankruptcy protection, or are on the verge of doing so. The similarities in each of their stories of their treatment are strikingly similar. This program is a shocking failure and State Farm continues to promote it in a positive light, knowing full well they are dooming the vast majority of these men and women to financial ruin. It is truly a disgrace to the company's long history of commitment to its agents. It's also a disgrace to the legacy of a company that once represented the elite in insurance agency opportunities" said Fisher.

Fisher is working within a network of law firms who specialize in large scale, national litigation such as these cases. The key attorney in the case is Archie Lamb of Birmingham, Alabama. Lamb has spent numerous weeks meeting with agents all over the United States and Canada listening to their desperate circumstances.

Lamb's national practice is focused on mass torts and class-actions. Lamb previously represented the California Medical Association and numerous other medical societies against the HMO industry. Lamb and Fisher are also collaborating on the State Farm case with The Sizemore Firm out of El Segundo and the Whatley Kallas Firm out of New York City.

All agents are encouraged to contact this group with any and all questions regarding a potential claim at 1-205-324-4644. All calls and inquiries will be kept confidential. [Read more: <http://www.insurance-forums.net/forum/general-insurance-agent-discussions/lawsuit-filed-against-state-farm-t43768.html#ixzz2977kzRX1>]

*Other cases involving former American Family agents are pending and as we learn more about them, we will keep you posted. The public is able to access many of these court documents by visiting [www.pacer.gov](http://www.pacer.gov).*



**NAAFA now has a representative who will be calling AmFam agents in an effort to answer any of your questions regarding NAAFA. Patty was an agent with American Family for several years so she has an understanding of what your situation is. If she can't answer your questions, she will forward your questions to someone who can. We encourage any questions regarding membership because NAAFA is hoping this first line communication will help our membership grow. Watch for the call from:**

**“Patty at NAAFA”**



## WHAT KIND OF A LEGACY WILL AMFAM'S CEO LEAVE?

This is the year when we Americans once again have the chance to elect a president whom we think reflects our own way of thinking. The big problem is, most Americans don't think. I would like to urge everyone who reads this to click on the link below and carefully read the article by Charles Koch, head of Koch Industries, Inc. He is a man of wisdom and one that clearly believes in smaller government, greater economic freedom, and thus less control over those trying to make this country once again a great nation. [http://www.newsmax.com/Headline/charles-koch-economy-freedom/2012/08/15/id/448700?s=al&promo\\_code=FC43-1](http://www.newsmax.com/Headline/charles-koch-economy-freedom/2012/08/15/id/448700?s=al&promo_code=FC43-1)

One of the things Charles Koch said was that the bigger government grows, the more control it has over its citizens. That reminded me of what is happening here at American Family. In the days when American Family was a smaller company, agents were given the freedom to prosper. They were encouraged to be creative in their selling. They were rewarded for their innovative thinking and production. Today, since the company has grown (as a result of our hard work), we see the company trying to get more and more control of the agents. They even admit in the Compass article "Company to test integrated stores in new sales market" (6/18/2012) that with the new store front offices, the "company has a greater ability to direct operations and try things in a controlled setting through an employee model rather than through the traditional independent contractor relationship." It's all about control. And I warn you, with greater control, creativeness and innovation by agents will diminish. Do we want that?

Koch pointed out that "in the Soviet system, special traffic lanes were set aside for the sole use of officials in their limousines. This worsened driving conditions for everyone else, but those receiving favored treatment didn't care." Does this have a familiar ring? Don't we see those at the top of the company continuing to receive large bonuses and huge salaries while life for them goes on as if everything is rosy? Of course we do. But enthusiasm for this company is waning. Why don't they see it?

Here's another quote by Charles Koch:

*"Under economic freedom, it is the people who do the best job of producing products and services that make people's lives better. On the other hand, in a system without economic freedom, the wealthiest are the tyrants who make people's lives miserable. I want my legacy to be greater freedom, greater prosperity and a better way of life for my family, our employees and all Americans. And I wish the same for every nation on earth."*

Wow. I wonder what AmFam's CEO's legacy will be. Could it possibly be the opposite of Koch's? By terminating so many agents, by suing agents, by harassing those that are allowed to stay, the company is taking away what used to be the greatest reasons for working for American Family---a company with great products, great prices, and the freedom and encouragement to sell. What has happened? You tell me.

Discouraged at what I see! ☹

"If you would like not to be forgotten as soon as you are dead, either write something worth reading or do something worth writing." ~ Benjamin Franklin

"What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others." ~ Pericles

# *Break the Shackles...*



*Get  
EXCITED  
About  
Insurance  
Again!*

***Remember Why You  
Became an Insurance Agent!***

***To Build and Run Your Own Independent Business  
With Freedom, Autonomy and Without Limits  
Yet With Support and Experienced Guidance***

## AT PREMIER GROUP INSURANCE

**More Than 100 PGI Partners Have it All!**

- Strong National and Regional Property & Casualty Carriers
- Direct Carrier Access by You for Your Business Plan and Client Needs
- Business Ownership with Lucrative Bonus and Perpetuation Options
- Increased Close Ratios AND Higher Commissions with No Life Quotas
- Business Tools You Need - E&O, Comparative Rater, AMS, Web-SEO Options
- Unparalleled Support with Innovative Programs Dedicated to Your Success!

If you're feeling captive explore your options at  
[www.ThinkPremierFirst.com](http://www.ThinkPremierFirst.com) or  
Contact Premier's President, Rex Hickling, CPCU, AIM directly at:  
(303)818-6218 or via email at [RexH@ThinkPremierFirst.com](mailto:RexH@ThinkPremierFirst.com)





# INDEPENDENCE IS A CHOICE

## INTRODUCING

A UNIQUE NEW RETAIL MARKET ACCESS PROGRAM  
DEVELOPED BY AND FOR INDEPENDENT AGENTS

**W**elcome to INSUREZONE DIRECT. Whether you're a new agent looking for carrier appointments or an established agency, we're all looking for the best coverage options for the Clients we serve. InsureZone producers have access to a roster of national carriers. InsureZone offers producers a range of access options that allows them to establish or enhance their independent agency.

### GET UP AND RUNNING WITH:

- Instant access to over 20 national and regional P&C carriers
- Aggressive commission and bonus structure
- Freedom to run your independent agency on your terms
- e-Mail, VoIP phones, and marketing support available
- Comparative Rater with ACORD® form feature, client management system with Microsoft® Outlook Integration **INCLUDED!**

## LEVERAGE YOUR FREEDOM

### FOR MORE INFORMATION

e-mail [jlopez@insurezone.com](mailto:jlopez@insurezone.com)  
visit [InsureZoneDirect.com](http://InsureZoneDirect.com)  
call 817-704-2250





## MAKING THE JUMP....

Guest writer John Garrett

**O**ver the past several years, the insurance industry has shifted their business model regarding personal lines companies. Many captive insurance companies have placed unattainable quotas on their agents and terminated agents for not meeting these goals. Why is this happening and what is the objective that these captive insurance companies hope to achieve is the logical question to be asked.

Many captive agents are looking to find the way they can continue to service the needs of several of their past clients, who have remained loyal to the individual agent, rather than to the company. What most insurance company executives fail to understand is that many people purchase insurance based upon trust that is established over time and is also based upon business relationships developed through the agent.

### *Transitioning from a captive to independent agent*

A little over two years ago I personally transitioned from a captive agent to an independent agent. Making my decision to leave Allstate after 22 years was extremely difficult at first. I had established a successful agency, was 57 years old, and was financially secure. I was reluctant to give up a thriving Allstate career by selling my book of business. However, I realized that despite my years of success, nobody can bat 1,000. Based on Allstate's new model, I could be terminated for just one year of not meeting their quotas. I wanted to be in control of my own future and decided that I had no other option than to explore options outside of Allstate.

Initially I thought that it might be refreshing to enter into a different field, possibly write a book, do a standup comedy act based on some of the claims I've seen as an Insurance Agent, or possibly teach at the college level. I had to consider what I was most happy doing and what offered me the best potential for long-term success, so that I would not find myself in this position again.

In conducting a self assessment, I acknowledged that I was a very experienced property and casualty agent and that I took much personal satisfaction in being able to help my clients resolve their insurance needs as well as being there for them during their times of need. All the reasons I felt that the insurance industry was the right industry for me 22 years ago still existed as I made my Plan B decisions. I realized that I was in the right industry because of all the personal satisfaction I took in being able to help my clients, but that I was just with the wrong company. Insurance was in my blood, but it was no longer the blue blood of Allstate. I sold my agency.

Having established that insurance was still the right fit for me, I determined that I would need to seek a different mix of business than I did previously. Being over 55, I didn't have another 20 years to build a new book of business based on personal lines, plus too many changes were going to happen with personal line insurance. Besides my age, I was constrained from soliciting my former clients because of a 3-year-non-solicitation agreement I signed with the buyer of my agency.

Fortunately, I had been actively involved in the business community for 22 years and was the past president of my local Chamber of Commerce, as well as involved in working with several nonprofit organizations over the years. So even though I wasn't able to write a lot of commercial insurance in my Allstate career, I made many contacts that would prove invaluable later on. So, considering my circumstances and limitations, I realized that the commercial market held the greatest promise for me. Plus, premiums were higher, which would allow me to build my premium base faster – much faster than I could with just writing personal lines insurance.

### *Obtaining the Necessary Education Needed to Compete*

When people change careers they harbor many fears, one of the most prevalent is fear of the unknown, which most captive agents have when thinking of entering into the independent insurance marketplace. Gaining knowledge and the proper education is the way to overcome these fears. In order to secure more knowledge to compete in this area of the business, I decided to complete the five remaining courses required to complete my Chartered Property Casualty Underwriter Designation (CPCU), which I did as I was selling my agency and the year after. I wanted to finish my certification to obtain the knowledge needed to compete in the commercial insurance marketplace, but these courses are helpful for anyone looking to transition within the insurance industry.

If you don't have the time to complete the coursework needed to attain a CPCU designation right now, taking a few courses in commercial insurance and going initially after either an AAI Designation (Accredited Advisor of Insurance) or CIC Designation (Certified Insurance Consultant) would help your comfort level immensely. Obtaining either of these two designations also allows one to waive one of the eight courses needed to obtain a CPCU Designation, which should be the long-term objective if you are planning on staying in this industry long term.



*Establishing an Affiliation with the Right Aggregator*  
 After securing my CPCU designation, my Plan B was coming together in a very clear and logical fashion. As my goal was to build a new book of business based on commercial insurance, I needed to apply my skills by working at an independent agency. I spent six months in a large independent agency where I learned the basics of the independent side of the business. During that time I looked into starting a scratch independent agency of my own in order to earn 100% of the commissions. I did a lot of research and discovered it would take too many years to get the carriers I needed to accomplish my goals. Securing carriers one by one would be a full time job, leaving little time to secure the clients needed to keep the carriers happy and my contracts in place, which seemed too much like the dilemma I had previously. I started looking at being an independent agent. Many of the best independent insurance carriers are familiar with working with the aggregator model and are more inclined to promote this channel than to award contracts to individuals without the necessary resources and skills to start a successful scratch independent agency. To be appointed with an aggregator solved the issue of securing individual contracts on my own. While I would have to give up part of my commission to affiliate with them, it was well worth the tradeoff because they had contracts with the insurance companies I needed right away. One of the advantages of being an independent agent is that commissions are higher than the captive side. Commissions for most personal lines policies with independent insurance company's contracts, including Allstate's Independent Agent's Contract, pay 15% commission versus the 8-10% of a captive insurer. Other companies have a similar commission scale, so with the higher commissions paid through an aggregator, you're still further ahead – and have fewer headaches – than you would with a Captive Insurance Company. In addition, aggregators have the necessary

software, backroom support and management/marketing systems needed to effectively run an independent agency.

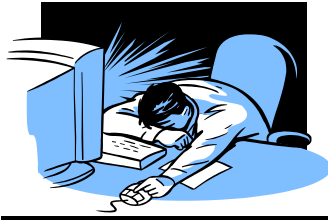
I am very satisfied with my decision and the direction that I have taken. It's refreshing that I now have carrier representatives coming in and working with me to develop my business instead of being threatened with the loss of my agency because I didn't make my expected results. Today, because I'm affiliated with the right insurance aggregator, I can now quote just about anyone or any type of business with closing ratios in the 80-90% range, versus the 20-30% range I was accustomed to previously. Now if a client is going to get a large increase through one of my carriers, I know it in advance and I can remarket their policies with other carriers and keep them instead of losing them as I was so accustomed to. Transitioning from a captive to an independent agent was not easy. With any change comes uncertainty and new challenges. For example, I had to learn new coverages, policies, computer programs, and quoting systems. But having total control of my career as an independent agent is well worth it. Submerging myself in a new culture and seeking the education that I needed as an independent agent has given me the tools I need to be successful for years to come as an independent agent. My advice is to examine the relationships you have built in the past to help guide you where you want to go. Look to former insurance agents and members, past and present, of your local IIA to give you the advice you need to formalize and implement your Plan B, if that's the route you choose to take. Do not hesitate to contact me if you have any questions as you create your new path.

[John Garrett, MBA, CPCU, LUTCF is President of Coverall Insurance Services, Inc., Burr Ridge, IL 60527, an affiliate of the Agent Support Network of America (ASNOA) and a member of IIA of Illinois and Trusted Choice®. He is Vice President of the Chicago Chapter of the CPCU Society and can be reached via email at [JGarrett@asnoa.net](mailto:JGarrett@asnoa.net).] ✉

## DID YOU NOTICE.....



- As soon as NAAFA brought *The Glass Door.com* to the attention of our readers, that Jack's 45% approval rating suddenly went up to 73%?
- That ASMs with loose mouths seem to get terminated, too?
- That the company seems to drop hints before making big changes?
- That your renewals still keep going down?
- That there are fewer older agents in your district nowadays?
- That there seems to be rumors of a new agent contract coming?
- That your monitor seems to flash quite often?



## CAPTIVE AGENTS –BARELY HANGING ON

The life of a captive agent used to be glorious. With absolutely no experience in selling, one used to be able to land a sales job with a captive company where income included a base pay plus commission. In the early days, most captives had competitive rates and with a little initiative, a captive sales person could make quite a comfortable living. Beyond that, district managers seemed to be there for you. They encouraged you, they went to bat for you, they provided entertainment at parties and on holidays. Agents in the past really felt like working hard for someone who treated them like they were important to the company. And company officials made a habit of recognizing you with a smile and calling you by name. You were allowed to occasionally make a mistake (as everyone does from time to time) but you knew you'd be ok because you worked for a company that felt mistakes are only made by those who are doing something. You'd go home after a 10 or 12 hour day, exhausted but sated, knowing you'd done your best and even more success was just around the corner. You took time to work, but you also took time to play. Pay was good. The people you worked for were good. Your customers loved you. Life was good.

Compare that to today's captive agent. Most captive companies only hire people with college degrees. New agents get a much larger base pay but also have much more severe requirements and quotas to meet. It's much harder to get new business because agents can no longer cold-call. Agents must spend hundreds of dollars for leads that often are very poor. Advertising is very expensive, but necessary. Captive companies have you backed into a corner with their high premiums because you can only sell for one company. And most ASMs (new name for a district manager) seem to be there only to harass you. Today's ASMs are inexperienced in selling, lack maturity in management skills, and they no longer are there to back you up. In fact, they seem to be there only to find a minute or frivolous oversight on your part in order to fire you. Captive agents today are monitored through their phone lines, computers, and printers. Sometimes your company has been known to offer your employees bribes to betray you. Agents just don't know who is watching and who is listening. As a result, agents walk around on egg shells, not knowing who to trust and wondering if they are going to be the next one to be fired. No longer do ASMs encourage, entertain, and help you succeed. They seem to be rewarded somehow for how many agents they can push out the door. If you talk to captive agents very much, you'll soon learn that very few of them are happy and without stress. Many are *just barely hanging on* by a thread and they know that thread is going to break sooner or later.

Maybe what captive agents are barely hanging on to isn't worth it. Maybe trying to make more money with this kind of stress just isn't worth it. Maybe we're supposed to live a less affluent life than we're presently living. Maybe we should just let go of what we're just barely hanging on to. Maybe the stress we captive agents are going through is actually ruining our lives. Maybe we need to *really* think this through.

### STRESS!

Whether it's real or not, *stress is the pressure we feel in response to a particular situation*. We all have stress from time to time. Some stress is good for us. It causes us to respond appropriately sometimes. But there are times when stress gets out of balance in our lives, too. The American Psychological Association found in a study they did recently that 36% of all workers say they feel stressed at work. And 20% say that they would rate their level of stress at an 8, 9, or 10 on a 10-point scale. When and how do we recognize when we have too much stress and perhaps the wrong kind of stress in our lives?

For a fact, the level of uncertainty for AmFam agents regarding the security of their jobs raises their level of harmful stress a lot. We often hear of agents who are insulted or harassed by their ASMs and the company refuses to do anything about it. We hear of agents who are constantly being urged to quit. We hear of agents who are threatened because they can't write enough apps. The effects of this pressure are beginning to make quite a negative impact on the mental and physical health of the captive agents.

When one stops to think that the average person spends 7.5 hours a day at work, sleeps (hopefully) 7 to 8 hours a day, and spends the rest of his time trying to fulfill family/home obligations, it is easy to see that a significant amount of one's life can be spent enduring the effects of stress. Agents tell us they never have enough hours to get the work done that is required of them, and often the work required is in addition to

selling. Agents are feeling burned out and helpless. When this happens, the agent is overwhelmed and unable to meet the constant demands. Productivity suffers, you become cynical and resentful. Studies have shown that you can decrease your brain's capacity by 10-15 IQ points when you are stressed. In business this can spell disaster. Eventually, agents feel they have nothing more to give. And isn't this what the company seems to want these days? Many, many agents are blatantly being urged to resign. They're told that would be better for them than to be fired. (NAAFA disagrees with this viewpoint, however, because we think we have a better chance of proving our contract was violated if we were *terminated* than if we quit.) You feel that nothing you can do will make a difference and so you give up. It is at this point that many agents call NAAFA.

Calling us at the *point of collapse* is really about 6 months too late. We want to talk to you while you still have time to take control of your life. We will try to take a close and objective look at your lifestyle. Perhaps you are working too much without any time for relaxing or socializing. How long has it been since you laughed? Perhaps you are trying to be too many things to too many people. You may have to ask your spouse/children to help you with some home responsibilities for a while. Mowing the lawn after a stressful day can add even more stress. Let the kids do it.

Not getting enough sleep can have a devastating effect on your whole life. If sleep is a problem, perhaps it is time to ask your doctor about it. Many people find they need an evaluation at a sleep clinic. Sleep is extremely important.

And don't forget your friends at a time of stress. Supportive relationships are absolutely necessary and can increase your own feeling of self-worth. Take time to have lunch with a close friend, open up with one you trust. Don't turn the chat into a pity party. But listen to what your friend tells you. Sometimes friends have a more objective view of what's happening in your life than you do because they are looking at your situation from a distance. You're in the middle of it. You can't see the forest for the trees, so to speak, when you are stressed out.

There are many *physical* signs of a dangerous burnout. Feeling tired, drained a lot of the time, experiencing a lowered immunity, having a lot of headaches, back aches, stiff necks, muscle aches, and often a change in appetite can all be signs of burn out. Such symptoms are signals that you need to make a change...and do it sooner rather than later. But often it is at this point that procrastination sets in. Procrastination itself is a sign of burnout. If burnout reaches a point where one is using food, drugs, or alcohol to cope, then it is a must that you need a change. Seeking professional help is a must.

It seems that there are a large number of older agents who are being terminated these days. Many agents who are over 55 or 60 feel they are too old to start over. But if you are healthy, there is no reason why you might not want to consider starting over. Most agents are people who love what they do, they love helping people, they enjoy selling. Why not consider working past age 65? Recent surveys show that 39% of workers now plan to retire after age 65, up from 30% before the recession in 2007 and just 15% in 1995.  
<http://money.usnews.com/money/blogs/planning-to-retire/2012/05/08/the-new-ideal-retirement-age-67>.

NAAFA has recently been asked by agents whether the company would terminate someone if they checked in for emotional or drug treatment. We must tell you that we have, in fact, had reports that agents have been terminated while in the hospital or in treatment. This comes as a complete surprise to some people, but we have to remind agents that they are independent contractors...not employees. (Or so our contract says!!) There don't seem to be laws to prevent them from doing such a hideous act against agents, and so it happens, sadly.

The bottom line is, if you can learn to eat healthy, exercise, develop good sleeping habits, learn relaxing techniques, keep a journal perhaps, don't overextend yourself, take breaks where you do something completely different from your regular routine, keep your family relationships healthy, nurture your marriage relationship, develop a hobby, develop your church and spiritual life, then soon you will begin to realize that you actually have more control over the stresses in your life than you ever thought you did.

NAAFA would like to remind you that we have a staff person who is trained in giving support and counsel to people who are experiencing grief, job loss, loneliness, disability, relocation and other life difficulties. Your contact with our crises staff person is kept strictly confidential. We encourage you to contact this person who himself was an AmFam agent for many years so he really understands your situation. Call NAAFA today at 800-567-9668.

[Helpful references: [http://www.helpguide.org/mental/work\\_stress\\_management.htm](http://www.helpguide.org/mental/work_stress_management.htm).  
[http://www.helpguide.org/life/unemployment\\_job\\_loss\\_stress\\_coping\\_tips.htm](http://www.helpguide.org/life/unemployment_job_loss_stress_coping_tips.htm)  
<http://annemariemcross.com/how-to-deal-with-stress-in-the-workplace>] ☺

*Jim & Nancy Fish, who run the NAPAA (National Association of Professional Allstate Agents) office, recently attended the Allstate 2012 shareholder meeting. Here is a description of the events as they happened.*

## NAPAA'S Take on their 2012 Shareholder meeting May 23, 2012, NAPAA Headquarters

### **NAPAA was in attendance at this year's Allstate Annual Stockholder meeting.**

Arriving at the admissions desk, both Jim and Nancy Fish were detained for a brief period when company registration attendants appeared to alert corporate security of their presence. As he was waiting, Jim Fish noticed his name on a list of names on the table in front of him. While the list was facing the attendant, he could make out the word "alert" in the comment section following his name.

After they were cleared for admittance, Nancy Fish was stopped again so that a company representative could view the contents of her purse. There were several corporate-security types hovering around at a distance as the Fishes made their way into the building housing the auditorium. As one of them passed by, Jim jokingly said, "You look like you're from the FBI." The black-clad security guard, sporting a Secret Service-style earpiece, tersely assured Jim he was not from the FBI.

The meeting agenda included two opportunities for shareholders to question Tom Wilson, and NAPAA took advantage of both of these opportunities. After the six shareholder proposals were read by the corporate secretary, Jim Fish asked Wilson how the Board of Directors could justify a 20% increase in his 2011 pay in a year when Allstate's share price fell 15%. Mr. Wilson retorted that a complete explanation of executive compensation could be found in the proxy statement and offered no further response to the question.

During the general question and discussion period, Fish again addressed Wilson, inquiring whether the Audit Committee would submit to an independent forensic audit of the agent commission calculations and stated that, "Approximately 1,200 active Allstate agents have signed a petition requesting an audit." Mr. Wilson acknowledged that the Audit Committee had received NAPAA's letter requesting the audit and that the committee "would determine the next steps." He went on to assure shareholders that they already had the best of internal controls, and that the errors early this year had no affect [sic] the company's financial reports.

Nancy Fish then asked Wilson if he would consider implementing three of NAPAA suggestions to help Allstate get back on the right track: "Stop firing your most profitable agents," "Scrap the variable compensation plan," and "Stop micromanaging the agents."

Ms. Fish pointed out that the company fired an estimated 4,000 agents over the past four years and that the current number of agents had declined to within 500 of the company's planned reduction goal of 9,294 agents.

Fish noted that the company's standard auto PIF had declined in a "slope directly correlating to the declining number of agents," and warned that looming commission cuts would deter agents from investing in their businesses, "Now, you plan to have 25% fewer agents who will be spending 20% less money to run your sales locations." But Mr. Wilson denied there had ever been any goal to reduce the number of agents.

While declaring the company is aggressively hiring new agents, he failed to mention that the reason for the hiring binge is to replace agents who have terminated. Wilson acknowledged there are "performance standards" for agents, and that "some had been asked to leave the company." Wilson also denied that agents' revenue would be cut, saying that the amount paid out in variable compensation may be slightly higher than it is now.

A few other shareholders had several questions for Mr. Wilson, which he patiently answered. The final shareholder question was delivered by Nancy Fish. Citing figures on the number of agents who have terminated in the last five years - which by some estimates is in excess of 5,000 - Fish noted that many have become independent brokers who are likely to take their former customers away from Allstate.

When asked if the company was concerned by the retention of these customers, Wilson explained that the company had helped agents sell their businesses, having lent over \$250 million for these sales. He added that agents who sold their businesses entered into agreements with their buyers and it would be unethical for them to go after their customers.

Fish agreed, but inferred that for agents taking TPP, there is no ethical dilemma once the 1-year, 1-mile non-compete expires. She indicated that 1,500 agents terminated in 2011 and their non-competes are now expiring, leaving the company at risk for more PIF defections.

Growing more agitated, Wilson replied, "Perhaps we should change that time and distance," referring to the terms of the non-compete agreement. Fish countered, "I'm sure you would like to," which prompted Wilson to fire back, "**We can do anything we want,**" which ended the tense exchange and the meeting.

Well, I reckon Matt Winters has his job cut out for him. ☹

**"I hope we shall crush in its birth the aristocracy of our monied corporations which dare already to challenge our government to a trial by strength, and bid defiance to the laws of our country." ~Thomas Jefferson**



NAAFA would like to invite you to submit your news items to our new column, "BIG NEWS."

Do you have an employee who has just achieved an outstanding accomplishment? Have you recently made changes of note? Let your colleagues know about it. Send your "Big News" to us at: [NAAFAwest@comcast.net](mailto:NAAFAwest@comcast.net).

## **ASNOA<sup>®</sup> Announces the Sale of Its Missouri and Chicago-Area Principal Agency Partnerships.**

**J. Scott Loveland has purchased the Agent Support Network of Missouri (ASNOM<sup>®</sup>) Principal Agency Partnership; Roger Collins has purchased the right to appoint ASNOA<sup>®</sup> Affiliates in the Chicago Area, through the ASNOIL<sup>®</sup> Principal Agency Partnership.**

**J. Scott Loveland**, owner and founder of Springfield, Mo.-based Scott Loveland Insurance, LLC, has purchased the Principal Agency Partner position for ASNOM<sup>®</sup> (Agent Support Network of Missouri). ASNOM<sup>®</sup>, the Missouri branch of ASNOA<sup>®</sup>, provides support to independent insurance agents. Its purpose is to offer independent agents the benefits of working with a large corporation without sacrificing their autonomy.

Loveland purchased the Agency Principal Partner position for ASNOM<sup>®</sup> from Jean McCarter. "Jean has done a fantastic job getting the state of Missouri off the ground and I look forward to building on her excellent work," Loveland explained. "My duties will include recruiting insurance professionals into ASNOM<sup>®</sup> and serving as liaison between our members and carriers." "ASNOM<sup>®</sup> helped me reach my full potential as an insurance agent, so I am very excited to help other agents in the same way," Loveland added.

**Roger Collins**, a seasoned Chicago-area insurance professional, has acquired the rights to appoint ASNOA<sup>®</sup> affiliates in the greater Chicagoland region. Roger Collins will now have the rights to appoint new ASNOA<sup>®</sup> affiliates throughout the greater Chicago area. Collins has acquired the rights to appoint new agents in the City of Chicago, suburban Cook County and Will County.

Collins brings over 20 years of insurance experience - all in the Chicagoland area - to the table. Beginning his career as a captive agent in 1989, Collins has enjoyed tremendous success both in building his own profitable independent insurance agency and helping others do so as well. Collins is eager to bring his experience and talents to ASNOA<sup>®</sup> team.

*Founded in 2003, the Agent Support Network of America (ASNOA<sup>®</sup>) offers its affiliated independent insurance agents all of the benefits of working for a national brokerage without sacrificing their independence. Learn more at [www.asnoa.com](http://www.asnoa.com). ✍*

---

## **InsureZone Acquires MSI Group, Adds Agencies to New Direct Program**

InsureZone continues to bolster its InsureZone Direct Agent Program with the acquisition of one of the fastest growing network/cluster groups in the country, Denver-based MSI Group, with agencies in 20 states. The purchase adds 63 agencies to InsureZone's network/cluster program and gives the company a stable base from which to grow its Industry leading Direct Agency offering around the U.S.

"We are very proud to have MSI Group as part of the InsureZone family," says John Pergande, CEO. "Chad Farmer and Greg Holt have built a terrific company, and we believe that when combined with the services and technology InsureZone has to offer, we are confident Agents will see that the InsureZone Direct offering is second to none."

InsureZone Direct is bringing a world-class technology platform to independent agents that are looking to build larger and more profitable agencies. The agency partners of InsureZone Direct will have access to over 50 carriers and the most efficient sales and service platform in the insurance industry. This platform includes real-time rating for personal and commercial lines, a web-based client management and policy servicing system, integrated email and phones as well as the ability to add CSR services whenever needed. This combination of carriers, technology, service and the most agency-friendly contract in the industry, will make owning and growing an independent agency easier and more efficient than ever before.

The InsureZone Direct model will be expanded to other states by adding Zone Managers that have ownership rights in defined geographic areas. The Zone Manager opportunity is designed for larger independent agencies that have been looking to grow significantly but have been constrained by the investment required to acquire agencies or build out the needed infrastructure. InsureZone Direct provides the tools a Zone Manager needs to build a substantial book of business by growing a group of agencies in their Zone, with a much lower financial commitment.

"The insurance Industry has changed radically over the last 36 months," says Greg Holt, co-owner of MSI. "We are seeing smaller agencies and agents that are new to the independent agency system, unable to partner with a sufficient number of

carriers to be effective in the marketplace. As a result they are either selling to larger brokers or are partnering with network /cluster groups like InsureZone Direct. By partnering with InsureZone Direct, MSI agencies receive the benefits of being part of a larger group including reduced E&O pricing, lead generation, website hosting, as well as access to resources which make it much more affordable to start or expand an independent agency”.

InsureZone is based in Fort Worth, Texas and was established in 1999 to address the technology and policy servicing needs of the insurance industry. In addition to technology, InsureZone offers wholesale carrier access through AgentSecure, and a direct agency program through InsureZone Direct. The InsureZone Tech platform consists of a suite of twelve products serving the entire insurance industry including carriers, wholesalers, MGA’s, program administrators, brokers and agencies. Website: [www.msiagent.com](http://www.msiagent.com), [www.insurezonedirect.com](http://www.insurezonedirect.com); Contact: Denise Duke 817-704-2251 or email [dduke@insurezone.com](mailto:dduke@insurezone.com). ☘



## **THE PRETENSE OF “CUTTING EXPENSES”**

Anonymously received by NAAFA 6/4/2012.

American Family claims to be cutting expenses including cutting compensation for executive officers. Some of the perks have gone away like the golf course memberships. Let’s take another look at how the officer compensation is broken down: “Salary,” “Bonus,” and then there’s “All Other Compensation.” American Family probably saves \$6,000 a year per executive by taking away their golf memberships, but then the officers are rewarded by increasing their “All Other Compensation” bringing their overall average up by about 38%. So now the executive officer can pay for the memberships out of their overall increased compensation, take the personal tax deduction for the membership, and still have thousands of dollars in their pockets. Over the past decade officer compensations have increased annually by an average between 33% and 38%. Quite a racket, wouldn’t you say?

Don’t fool yourselves by believing the officers are having their perks eliminated or at least cut to save operating costs in an effort be good examples to the rest off us when in actuality, their compensations continue to increase each and every year!

Almost all employees drive their personal vehicles to work. Agents not only drive their own vehicles, but they pay ALL their own expenses, office rent, postage, staff, electricity and the list goes on and on. Agent compensation continues to go down as premiums increase (probably because customers continue to get disgusted with such high premiums and decide to leave) making any profit margin almost impossible. Agents are worse off today than they were 5, 10, 15 and 20 years ago. The only perks agents receive is what they manage to eek out for themselves by cutting their own expenses. Agents have combined offices with other agents, cut staff, cut back on advertising, and done just about all the cutting they possibly can. There’s simply no more slack to be cut.

American Family continues to maximize profits on the backs of the policy holder. They maximize premiums instead of attempting to maximize the amount of business that can be written. Is the Home Office’s philosophy “you don’t have to sell more when you can simply increase premiums?” American Family used to dominate the auto and homeowners market. What happened? AmFam’s rates used to be unbeatable....what happened? Well, the policyholders are not stupid and American Family’s numbers of policies written show it.

Whatever change(s) have occurred, they were not initiated by agents. It’s like the company doesn’t have a clue about what it takes to be successful anymore. American Family continues to treat agents as expendable pawns to market and sell their over priced products. The majority of agents has expressed concern about their diminishing incomes and increased expenses, all the while realizing they have little control over either. American Family realizes they have a problem, but either they don’t know how to fix it or they have an ulterior motive for letting this once fine company fail.

Agents are being forced out of the captive insurance business. Many are becoming independent agents, and policyholders seem to be following them. Other agents are retiring while they still have some termination benefits to draw upon. Others are just finding other work. The result for American Family is that the good and wise agents are leaving. The quality of those agents who remain has dipped to the point where customer service is beginning to lag. When will American Family realize that in order to retain agents, their premiums have to be competitive! Eliminating perks while continuing to increase officer compensation packages by 30%+ is not “cutting expenses!” Until American Family is willing to recognize and address the real problems, nothing will ever change. Clients will continue to leave. Agents will continue to leave. American Family officers will continue to be over compensated and rob their own policyholders. Is that any way to run a company?

[See 2011 Officer Compensation at [www.NAAFA.com](http://www.NAAFA.com)] ☘

**DON’T FORGET TO VOTE...“When I was a boy, I was told that anybody could become President; I’m beginning to believe it.” ~Clarence Darrow**

## **NOW CONSIDER YOURSELVES WARNED!!**

NAAFA has had many calls recently from agents saying their office monitors are periodically sending out a flash. We have warned them that they are probably being monitored for every thing they do. Some agents have refused to believe the company would stoop to snooping, some actually refusing to believe the technology exists to allow such eavesdropping. Please visit the following link to learn more about such technology. <http://www.spectorcne.com/index.asp?source=HomePage-smb-cne>

The following website advertises the ability to “Make Recordings of Computer Surroundings.” <http://www.mobistealth.com/>. Below is a sample of advertising on their website.

Whether looking to protect your children from online threats or to monitor an employee, Mobistealth Computer Monitoring Software gets you the answers you want and deserve. Our Computer Monitoring Software includes the advanced surveillance features you need to secretly monitor all computer activities.

- Discreetly Monitor All Online Chat Messengers
- Make Recordings of Computer Surroundings
- View Every Email Sent or Received
- Record Skype Calls
- Get Live and Historical Location Tracking for Laptop

Many of NAAFA’s callers have asked about cell phone monitoring. Although we are not experts in this technology, a little Googling on the subject opens up a whole world of information for you. For instance, one website says you can figure out where someone is and then actually listen in even if they aren’t talking on their cell phone. The site says “its tools use a phone’s microphone to let you hear essentially any conversations within earshot.

Our callers are often baffled at how information they thought was private has been found out by the company. Agents have evidently been terminated because certain information they thought was confidential has been detected by the company. Please consider yourselves warned. After all, you are using company computers so they probably have a right to monitor everything you say and do. You have probably all recently noticed a new sign-on screen requiring you to “agree” before you could go any further. Read that screen carefully and do observe what you sign. But we do agree that monitoring your personal cell phones is going a bit far. We know that the company hires private investigators from time to time. One has to wonder what they are looking for. Just be careful. A little paranoia might be prudent. Now consider yourself warned! ☹

---

### IT’S ALL ABOUT CUSTOMER SATISFACTION

JD Powers’ recent homeowner satisfaction survey showed American Family coming in 4<sup>th</sup> among competitors with a score of 815 out of 1000. Taking top place was Amica with a score of 859, followed by AAA with a score of 824 and Erie with 822. It is interesting to note that the other captives scored quite a bit lower. State Farm came in 7<sup>th</sup> with a score of 805, Allstate at 782, and Farmers at 760.

Jonathan Epstein (Buffalo News) reported that “The study measured customer satisfaction with billing and payments, claims, interaction, policy offerings and price. Satisfaction was higher from a year ago in all five categories, particularly in policy offerings and billing and payment, and especially for those whose auto and home policies are with the same company.”

NAAFA would like to congratulate the American Family agents for the job well done in servicing your customers. Remember, the agents’ brand is what is saving this company. You are undoubtedly the reason for AmFam’s success in customer satisfaction. Again, congratulations! ☹

## **NEW GUIDELINES FOR SECA KIT AVAILABILITY**

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 qualifies 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 is now charging \$400 for the Kit unless a person 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 membership up front and then the kit would immediately be available at the \$400 rate. Or the new member who pays either *monthly* or *semi-annually* would have to wait until the beginning of the second year to become eligible to buy the Kit at \$400.

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. 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**

**Retirement: It's nice to get out of the rat race, but you have to learn to get along with less cheese. ~Gene Perret**

**The question isn't at what age I want to retire, it's at what income. ~George Foreman**

**The best time to start thinking about your retirement is before the boss does. ~Author Unknown**





## NAAFA MEMBERSHIP APPLICATION

I, the undersigned, hereby apply for membership in the National Association of American Family 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: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Cell \_\_\_\_\_ Fax \_\_\_\_\_

Personal Email: \_\_\_\_\_

<b><u>MEMBERSHIPS</u></b>	<b>Annual</b>	<b>\$240</b>
(Circle one)	<b>Semi-Annual</b>	<b>130</b>
	<b>EFT (Monthly)</b>	<b>20</b>
	<b>Retired Annual</b>	<b>80</b>
	<b>ACP Annual</b>	<b>120</b>
	<b>ACP Semi-Ann</b>	<b>70</b>
	<b>ACP (EFT)</b>	<b>10</b>

**DONATIONS:**

**Silver** \_\_\_\_\_ **(under \$99)**  
**Gold** \_\_\_\_\_ **(\$100-\$199)**  
**\*Platinum** \_\_\_\_\_ **(\$200-up)**  
 [\*Membership included with Platinum annual donations.]

**LEGAL DEFENSE FUND DONATION** \$ \_\_\_\_\_

### **PAYMENT OPTIONS:**

**CHECK:**

Please send this application along with your check (made payable to NAAFA) to:

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

**EFT:**

Please send a check for two months (\$40) with the application. ACP please send (\$20).  
Mail to above address.

**CREDIT CARD:**

Please go to **www.NAAFA.com** and enter your credit card information by clicking on the PayPal icon under the "Enroll Now" tab.

\*\*Membership and contribution records are kept strictly confidential. Dues and contributions are not deductible as a charitable contribution. Annual dues may be deductible as a business expense.  
Questions: 1-800-567-9668



## The NAAFA Report.....

### Who We Are

The **National Association of American Family Agents (NAAFA)** 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

The Association 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. The Association 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 \$20 a month that NAAFA deducts from the account of your choice around the 20<sup>th</sup> of the month. Some agents add an extra \$5 or \$10 a month to be donated to the Legal Defense Fund. It's all so easy. Open your account now by sending your check for \$20 to NAAFA, PO Box 578, Circle Pines, MN 55014.

### JOIN NAAFA painlessly

If you have moved  
Please send us your

CHANGE OF ADDRESS:



Call us at: 1-800-567-9668

Email us at: [NAAFWest@comcast.net](mailto:NAAFWest@comcast.net)

Tell us by mail: NAAFA, PO Box 578, Circle Pines, MN 55014



SECA KITS ARE AVAILABLE IMMEDIATELY TO ALL MEMBERS FOR \$400 PLUS DUES. AFTER 3 CONTINUOUS MEMBERSHIP YEARS, THE KIT BECOMES AVAILABLE AT NO CHARGE.

You must have a personal email to receive a SECA Kit.

**The Agents Bulletin Board at [www.naafa.com](http://www.naafa.com) is your channel for expression. Tell us your thoughts and opinions. Our website gets an extreme amount of hits from Madison so if you want your message heard, send it anonymously to [www.naafawest@comcast.net](mailto:www.naafawest@comcast.net).**

### NAAFA DISCLAIMER

Articles, opinions, viewpoints, and advertisements contained in The NAAFA Report are not necessarily the opinions and viewpoints of NAAFA. The opinions expressed herein, are not those of American Family Insurance Company or any of its subsidiaries. The NAAFA Report's express purpose is to provide a medium whereby people can express their opinions in written form for any interested parties to view. Therefore, NAAFA disclaims any liability for any harm that may be done as a result of these opinions being expressed herein. The NAAFA Report does not guarantee accuracy and correctness of such articles. No part of the NAAFA Report can be reproduced or copied **without prior written permission.**

**Grow** your business. **Retain** your identity

with

**Couri Associates.**

**Hear** what our associates are saying about our focus on agents and our great commissions!



Visit [www.couriagents.com/raves/](http://www.couriagents.com/raves/) Or

Scan this with your Smartphone QR Reader App.



Search "QR Code" in your App store to download a mobile reader.

**Or Ask** one of these strategic partners about Couri Associates' value



*This is just a sampling of the quality carriers Couri represents.*



COURI INSURANCE ASSOCIATES

Interested in becoming part of the Couri family? Visit our website, [couriagents.com](http://couriagents.com) or give Steve Albinger a call at 800-444-1215.



**“IS YOUR AGENCY  
PLANTED IN GOOD SOIL,  
SUPPORTED WITH DEEP ROOTS AND  
Really GROWING?”**



Scan with smartphone to  
learn how ASNOA can help  
your business grow.

[http://asnoa.com/video/  
mobile/index.html](http://asnoa.com/video/mobile/index.html)



“The ASNOA network offered us  
increased independence, direct access  
to a wish list of national & regional  
carriers and instant clout.  
We now close 80-90% of our quotes.”

Roger Collins, Principal - Homer Glen, IL  
A1 Insurance and Financial Services

- More control over your future with Increased Independence
- 70% total premium growth in 2010
- Increase your revenue faster than you ever thought possible
- A Proven Network of Success
- Secure Carrier Markets
- A stellar support system for Independent Agents

We are Insurance Professionals helping other Insurance Professionals realize their full business potential. See how the ASNOA Advantage can help your agency grow. Watch the video at: [www.asnoa.com/video](http://www.asnoa.com/video)

**ASNOA**<sup>®</sup>

Agent Support Network of America

[www.asnoa.com](http://www.asnoa.com)