

Hung Out to Dry – The Loretta Lodrigues Story

Many of you may not know me. My name is Loretta Lodrigues. I was hired in 1986 and became the first female agent in Louisiana to go NEA in 1991. Allstate's Human Resources department wrote my termination letter on March 29, 2002. Sixteen years is a long time.

What was I to do next? I filed suit, but have remained silent for almost 6 years. After my termination became public in 2002, I received many calls from agents and news reporters all across the nation. This continued for the next five years. I was unable to comment on my situation at the time. Now, I feel it necessary to tell my story. It's time I tell the agents my story, because I may not live to present it at my trial on March 10, 2008.

Let me start with the past.

In 1991, I was the only woman in Louisiana at the time to become an NEA agent. Allstate promised it would be a wonderful new program. A company meeting was held in Chicago at the beginning of 1991 which was attended by a couple of Louisiana agents in my territory. They were approached by management with a question, "How did Wayne Kent (our Territorial Manager at the time) have such a large number of agents turning NEA?" The agents said to come down to Louisiana and see for yourselves. See they too had many unanswered questions.

Later that year, a meeting was set up in our territory for the NEA program. For such a big step for an agent to take, and such a big new program Allstate was undertaking, they sent only one representative from home office, Joe Garner. He and Wayne Kent were the only company personnel at the meeting. At least 10 newly NEA'd agents from my territory, including me, were in attendance at this meeting.

A few interesting questions & answers stuck in my mind in 1991:

1) Q: What was the agent's long term interest in their business by switching to NEA?

A: We were told that our interest in our business was our own retirement.

2) Q: Who qualified to buy our business when we were ready to retire and sell our book?

A: Any Allstate agent.

3) Q: What if we didn't sell and produce the numbers that the company intended?

A: Allstate had a right to put another "blue sign" across the street from us, but there would not be any quotas. There would not be any prospect of termination for sales quotas.

I took these answers and developed my business plan for the years to follow. From 1986 to 1996, I was a top producer. I earned Honor Ring, Chairman's Circle, life contests 10 years and achieved Line Leader 3 times. In that 10 year period, the company presented me with more than a dozen awards for sales and service. My office wall was covered with them.

Between 1997 and 2001, my health had begun to deteriorate. I had reached 59 years of age and I could no longer keep up with the company's imposed sales quotas for financial service products.

So, I was "warned" by my new Territorial Manager, Bob Duhe, at a meeting in early March 2002. Mr. Duhe's attitude and tone of voice was so negative and disturbing that I became extremely upset. I had to be hospitalized four days later with chest pains. I underwent an angiogram and my doctor diagnosed the condition as extreme stress. While in the hospital, Mr. Duhe and Ron Corbin, our Regional Vice President, even had the nerve to send me flower. I firmly believe the extreme stress was brought on because of the way Mr. Duhe spoke to me at our meeting.

On March 25, 2002, two weeks after returning from the hospital, I attended a class on long term care products. During a break in the meeting, Mr. Duhe came over to ask me what my doctor said. I told him that my condition required an angiogram to determine the effects of the extreme stress I had been placed under.

The very next day, Mr. Duhe flew to Nashville where he and Mr. Corbin instructed Human Resources Director Willa Hill to immediately write my termination letter. One day Mr. Duhe expresses false concern for my health and the next day he is meeting with his boss to terminate my contract.

At the same time, Allstate wanted to get rid of Mr. John Bryant because he had testified in legislatures in several states against Allstate's credit scoring practices. Management was looking for a way to terminate Mr. Bryant, but decided it should terminate another agent so it did not look like they were singling him out. It looked like I was the perfect target.

At the very same time that Allstate and the police were closing John Bryant's office down, Mr. Duhe brought me into his office for another meeting. At that meeting, he terminated my contract. The only reason that Allstate and the police were not closing down my office too is because my daughter, also an Allstate agent, shared my location.

Now we can start with the present. Most of the depositions have been completed.

My deposition was taken by an arrogant little attorney that Allstate hired from Washington, D.C. I could tell he was an unpleasant person who thinks us Southerners are ignorant, especially Southern women.

The next deposition was given by our Regional VP, Mr. Ron Corbin. What did he have to say? He, of course, stuck to the company line script. He even boasted of responsible for the training manual before he became Vice President.

After that, good old Mr. Bob Duhe was deposed. Interestingly, his deposition ran on for about 8 hours. Mr. Duhe must have had a lot to say. As you know, my health issues prevented me from staying for the entire span. I was only able to stay for about 3 1/2 hours at a time, but I understand that I missed the fireworks between lawyers.

Allstate's little attorney from D.C. repeatedly took Mr. Duhe out of the room to confer with him. I am no lawyer, but even I know this is illegal. After the deposition of Duhe showed he started to lie after I left. Funny, he didn't have the nerve to lie in front of me, but until my poor health required me to leave to take advantage of the situation.

The company letters and emails disproved much of what Mr. Duhe said in his deposition. The correspondence backs up what I stated. (Be sure to document what management tells you)

After those sessions, Allstate's "hired gun" from D.C. has not come back. Apparently, they have a new attorney from Baton Rouge handling the case.

The next deposition was with the 6 living agents who attended the Louisiana NEA meeting from 1991. Two of the agents in attendance are now deceased. Of course, I had no idea and could never predict exactly what some of those agents were going to say. However, each one of them said the same thing I remembered.

All six relayed the events in the meeting from 1991 as well as the three interesting questions and answers. They all felt we deceived at that meeting. Each of the six explained that after we were NEA's for a year, things started to go down hill in the NEA program. I might add that some of these agents are now retired but the active agents are at the very top level of production in the company at present.

Our last deposition was our former Territorial Manager from 1991, Wayne Kent. He is now District Manager. Mr. Kent, like our DC attorney, is a little man with a Napoleon complex. He first had to brag and built himself up as a great manager. Of course, he could not remember the 1991 NEA meeting at all.

What really took me by surprise was that he claimed that he really didn't remember me that well. He was certainly my Territorial Manager at the time I received most of those awards on my wall. His name is even engraved on some of them. He handed many of them to me at awards meetings. I'm sure he would remember someone who achieved Honor Ring, Chairman's Circle and Line Leader for several years. I had been to his house twice over the years for invitation only parties. He had written on my annual reviews "exceeds results" for ten years. We were so close that when his father's agent retired, he told his father to his policies to me because "I was one of his best agents." I still have the file with the notes in it. His father kept his policies all those years with me until he moved to Mississippi sometime in 2002.

After all these depositions, my trial is now set for March 10, 2008 in a small town outside of New Orleans, in Edgard, Louisiana. My suit was filed against Allstate Insurance, Ron Corbin, and Bob Duhe. Since Mr. Duhe lives in St John Parish, the trial is taking place in the town of Edgard.

Now for the most recent and interesting development. Last month, after trial was set, Allstate decides to file a "motion to amend their defense." My understanding is that Allstate has decided that they knew nothing of their employees' actions and are trying to say the company is not responsible for them. I find it interesting that the three employees involved, Ron Corbin, Bob Duhe, and Wayne Kent would just speak to agents at their own discretion, tell them things that the company doesn't stand by, make risk management decisions, hire new agents, etc. all without the direction of the company. Allstate obviously has a problem if they feel their VP's and TM's re running around doing what they want to with no regard for company policies. I'm sure Allstate's stockholders would be happy with this news.

We now see the great company who breached their contracts with their agents is now filing pleadings that its VP's and management were mavericks.

It looks like Allstate is hanging management out to dry.

Remember the trial date, March 10, 2008. It could be an important trial. If live to present at the trial, I hope to see you there. It should be quite a show with all the living agents lined up against Allstate which claims its management couldn't have been so insensitive and acted so illegally i.e., fraudulently-and if management did as all the agents say, then they were mavericks. Oh, and need I say that the favorite last ditch stand for Allstate is even if they did promise not to terminate disabled agents for inadequate production, those promises are meaningless, because Allstate can terminate its contract at anytime.

If I don't live to present at trial, please remember, when you give your life to building a book of business based on assurances you will not be terminated if you or your family illness interferes with "production", please know that Allstate is lying to you.