

2016 Agent Satisfaction Survey Comments Agency Revenue

Response	Comments
1	I do not believe our monthly comp P&C should be have a part about IPS in it if you hit your PC goal in the year before.
2	IPS is a disaster. It forces me to concentrate on app count so I often forego the higher premiums that need more time to sell for a quick hit.
3	Holding p&c commissions ransom in order to chase IPS should be illegal. Life underwriting is outrageous considering the stress the put on selling the product.
4	Comp show not be lowered because of the 12. Independant agents get paid far more and no life requirements. We need more to run our agency. Cutting back on staff and marketing now. Use IPS for bonuses not comp!!!!!!!
5	get rid of the variable commission and IPS requirement
6	I feel the IPS and production credit goals should be real bonuses, not penalties if you don't achieve.
7	VC & IPS is taking away too much of my time and energy. I should be focused on building the agency not 'running scared'.
8	variable comp is unfair and ips is certainly unfair as well
9	Variable comp, IPS requirement, New 2017 ALR comp, and unfair goals for Agency Bonus.
10	It is terrible that each year outle requirements change. We are the worker ants building the company while management sits back and prospers. We speak up and we are ridiculed and talked about. Underwriting of line 10 makes it impossible to write business. The force of life however you can get it so as to bonus out our FSL is unethical.
11	There will always be elements beyond my control and beyond the control of Home Office. The efficiency of Tech is not a HO issue alone. Heck, does your home computer ever act up? And it's only managing your life and not a million customers. But what is 100% controllable by HO is how they allow the EA to plan, manage, and run their agency. They can either create a stable platform that provide 100% transparency of 10/10 or continue to keep the foundation moving. What's the Biblical teaching about a house build on sand? That's what HO is doing with all this VarComp and the ever changing, never consistent, and always hidden agenda towards the EA. And please don't get me started with Price Opt and the whole the "IS".
12	ALLSTATE SHOULD LEAVE COMM AT 10 AND REWARD AGENTS TO GO HIGHER, NOT LOWER
13	I do not like the fact that if a claim is not handled properly can come back on my AES score and affects my variable comp I think is should effect the claim people pocket not mine
14	it is not appropriate to lower premiums on HO3 and reduce our pay and still have variable comp in place?? and we do not write HO3 in cali on top of it!!! vey unfair. while the client is in good hands, but us Agents are not!!!
15	All of the new changes to compensation make it difficult to grow our business and invest in marketing and staff.
16	Believe agents think HO is trying to get as many agents to 9/9 as possible. Currently 38% of agency force is at 9/9 approximately \$6 million dollars a month taken from the agents (\$72 million a year)
17	We were told when we were forced into "independent" status that the upside of losing employee status was 10/10 commission. Now we have to jump through hoops for that.
18	my biggest concern is how loss-ratio effects me each year. I always get to the end of the year and mysteriously get blown up....I have heard claims cooks the books, meaning they close out their year end claims by end of year if possible and that effects agents. I also think its very strange that actual 2015 yr end numbers are not available to agents or my manager.
19	Agents should not be penalized by income- bonus I understand, income should always be a constant.
20	Every bonus is tied to portfolio growth, so if you don't hit your grid in that area you don't qualify for any of the other bonuses. That is not expanding bonuses in my eyes. People less than half my size have to grow by the same percentage for same bonus which is not an adequate portfolio growth grid. My agency is almost 6000 policies which makes it difficult to grow the same as a agency half the size
21	concern is all these factors may/will change to cost the agent even more.
22	Compensation should be the same across the board. Meaning the Agent and corporate should be paid on revenue. What the company takes to the bank. Move Bonus from annual to quarterly pay outs. So the agent has 4 opportunities to make bonus. Also if you move to REVENUE as the metric, then if corporate wants to raise prices, then the agent does not get killed in loss sales due to price. Make it a level playing field.
23	We should not have to worry month to month about variable pay Put senior management on variable pay - see how quick they change
24	There are way to many moving parts. A lot of it we have absolutely no control over. When rates are not competitive, commissions get cut, it is hard to compensate staff & pay bills. We shouldn't have to worry about loss of commission. I can see possibly affecting bonus, but not base commission which keeps the doors open. When we constantly bleed policies and the customer makes it a point to tell us it's not us but the rates, that is something to listen too. We are just told to quote more.
25	I don't believe life, financial and IPS should be a 100 percent disqualifier for bonus. Very strong great offices miss bonus, but make the company a ton of money
26	I believe we should get at least 10% commission on all P&C business and bonuses should not be tied to loss ratios, AES and portfolio growth. These are factors that we have no control over but Allstate connects our compensation to them. Other companies reward agents for production. The more business you write the more money you make. When Allstate restricts our ability to write new business, how are we suppose to grow our business?

27	The company continues to tinker with our goals and method of payment then expects us to invest in the moving target. This is not a realistic expectation.
28	Bonus has been ridiculous for agency my size to attain. I know of no agent my size that won Honor Ring last year.
29	variable comp is theft of agent revenues
30	I believe corporate is strengthening their bottom line by making our bonus unobtainable through the loss ratio.
31	I have been in the insurance business for 25 years and anytime there are drastic changes to the bonus and the contract it rarely favors the agent
32	again it is a way to get agents to chase commissions and compensation at the agent only expense. No concern is given to our expenses or ROI which is NONE any more
33	Missing AFS goals is to severe. You could have a turn over in staff, then your trying to rebuild with less resources. One year I had \$200,000 difference. That followed 3 straight Chairman's awards.
34	I don't understand why Life Insurance effects the base commission or variable comp on P & C, other then to try to force agents to sell Life Insurance. I came from Farmers where our commission percentages were a lot better. I wonder why Allstate is squeezing the agents out of commission???
35	The changes that are made appear to have higher and higher requirements to achieve bonus, but the narrative is you will earn more. Too many agents are dumped in an already crowd zip area.
36	Grids are complete crap and you cannot plan your agency around the numbers! You just need to run your agency the best you can and on January 31st of the next year pray that the company hasn't pulled another fast one to make you lose all your bonus money.
37	Variable comp has caused me to stop investing in my marketing.
38	It is extremely difficult to plan and budget annually when I have variable comp hanging over my head. It would be much better to start the base pay at 10/10 and bonus everything else like ALR sales, loss ratio, AES/customer service, etc.
39	Major concern over how goals are set for IPs and growth in variable comp. it is too easy for new agents to reach goals and too difficult for established agencies with large books whose time goes to service The money is in the cars, both for the agent and the company. Everything should be geared to getting and keeping auto.
40	Compensation is not fair - esp given IA selling same product gets 60% more out of the gate with no IPS requirements at all. Mgmt is playing with the agents which will effect agency value, and they control the sale. It is not comfortable.
41	do not like the VC component at all. anytime a chance to bonus is available, there is always a threat of losing money as well.
42	Allstate has the hands in the agents business way to much. Variable comp is awful. Without a bonus it is impossible to both grow and turn a profit. I understand the need for life and retirement as well in terms of doing the "right thing" and by helping retention but the hits on P & C commission is unfair to the agent.
43	Comp always changing to cut our pay NOT enhance it as they claim!
44	I bought my agency to sell personal lines, not to sell financial products. I do not think I should get penalized on my personal lines production bonus due to any lack of selling financial products. keep them separate, raise the goals, but keep them separate. There is not a requirement on the ALR bonus for p&c sales, why hold the P&C bonus hostage.
45	Allstate commission structure is very unfair and bonus structure is unfair
46	More focus should be spent on maintaining competitive rates and products that truly give us an edge over other carriers. Instead they focus on constantly reconstructing our compensation and bonus structure.
47	Allstate is stealing from their agents. Independent get more commission and much fewer restrictions than the captive agent- the commission structure is so complicated and can be so easily manipulated by corporate that only a fool would trust the system that Allstate has put in place. IPS demands are criminal and from what I've heard in 2018- it is only going to get worse
48	ips requirement should not be a part of the base commission requirement, lsp is agents option, aes has nothing to do with commission, esurance and all other products should be available to agents and if we are independent allow us to contract with companies of our choice
49	The bonus system should not be tied to growth. Each bonus should stand on it on. So if you make 3 out of 4 you should get a bonus and not miss it because you missed the growth number.
50	Paychecks are always a guess
51	In the ever changing world of Allstate compensation it is very hard to confidently invest in your business.
52	I purchased my book of business 6 years ago and have lost a great deal of value due to the new comp rules. The books are only selling for 2x, they use to be 2.5x
53	1) EFS hiring and deployment. Can't meet goals without them and current comp plan not attractive enough for them. 2) We should be at 10% for all P&C production for stability and planning purposes. Way too many moving parts to comp plan.
54	I call it Variable Theft. Everything they do is to take away from agents. This is a sales company and everything should be done to help sell products not hinder sales.
55	Esurance is hard to explain to customers. As hard as we work to promote the Allstate brand, we should get a 10% base commission, not a 9%. That's weak.
56	As if we don't have enough instability, Mgmt promises and updated bonus in 2015 and then renegs. Oh yeah, and now we are taking away your AFS commissions, and stealing your commissions. So, we are supposed to grow this business with LESS money?
57	IPS requirement is utter crap. Ditto 9/9 commission. Ok with the carrot approach. Not ok with threat to livelihood due to changing the rules (9/9 & IPS)
58	To many requirements to earn the commissions you deserve
59	2017 LR Comp is another "Take away" from. Our comp plan is anything but "fair and equitable".

60	Sale of my agency, What a joke. They are in control. We will see how this ends up working. IPS requirements, come on. Variable Comp!!! Give us 16% commissions so we can really hire some staff, pay for our equipment, taxes, etc, then let's put together a big bonus for agents to all work together for. We are so underpaid it's not even funny. It's sad, it's crazy.
61	Just pay us 15 and 15 forget bonus / variable comp/ do away with co op money.
62	variable comp., auto ratings and high annual goals are main issues
63	comp sucks
64	Do not like AES playing a part in agency compensation. We are directly affected by consumer experience with loss ratio/ retention and referral opportunities. AES takes another step for agency to reiterate process to clients and urge participation. Valuable time that should be spent pivoting to additional services or products, to better manage client needs.
65	COMPENSATION IS NOT COMPARABLE TO THE INSURANCE INDUSTRY. ITS A JOKE.
66	commission and bonus should be based on ACE score, and on profitability, ONLY
67	I hate that they got rid of the "haircut" for missed goals on bonus and made it on or off
68	variable comp is a breach of contract. Nappa should find a class action lawfirm and sue Allstate
69	The entire Comp structure has way too many hoops to jump through just to get adequate cash flow to run the agencies.
70	I work in a economically depressed area where our rates are only competitive if you're perfect. Since new life sales often come from cross sales of P&C I believe this new 2017 'complicated'(my FSL's word) will drive any FS to only work with heavy-hitting production credit agents of which I'm not. My FS also informed me that it's seen as less than desirable to FS prospects. So his view is that he will continue having a hard time hiring the needed FS's. This, in addition to the \$1B rate increase, serves to make it increasingly less possible to fulfill IPS requirements and thus get oppressed into the 9% club. Please don't misinterpret my reality for negativity. It's just how I see it. I come to realize that most changes with Allstate usually have an adverse effect on my wallet.
71	The one size fits all agents doesn't work. We have different local issues, different economic issues, and every agent is in a different stage of their career. The comp structure rewards a small percentage of the agent force.
72	Cash flow is King. If your not sure the money will be there at the end of the year, makes it impossible to add LSPs and expand. Loss ratio can nix all the good things that we work for and we have very little control over this parameter.
73	I find the qualifiers to achieve bonus are stacked in Allstate's favor and NOT the agent. The ability to achieve bonus is harder each year.
74	Reducing P&C commissions to 9% was a terrible thing to do agents. Dropping Homeowners insurance in California was needless and making us take 7% for Ivantage products and keeping us being able to bundle home/auto did not make up for it.
75	Quit changing stuff, cutting discounts, cutting commissions, and increasing premiums!
76	Fair commission is my main concern. Operating 2 agencies at 9% is an extreme challenge (I will not chase IPS, life is sold to need and generally we are not competitive)
77	Allstate changes the rules to the game so frequently it is impossible to plan for more than a month in the future.
78	One of the biggest concern is the feeling of management keep taking away the comp from agency owners who are working hard
79	Agents comp should be @ 15% new and 15% renewal... Everything else is worthless. Our encompass agents use this and it works just fine.
80	Compensation always changing. Never to benefit the average, local agent. Always to benefit huge and multiple location agencies.
81	Make the comp easy to understand.
82	Allstate Agent Compensation is too unpredictable. You can't plan when you never know what you'll end up making. On the new life comp, it is unfair to large producing partnerships that are scale 5.
83	they make it harder every year to make bonus now they have another new life bonus great for them but not me.
84	Allstate makes money based on the margin. Agents compensation is not and will never be in line with the company in that regard. They will walk unprofitable business to them and make more money every time. That unprofitable business to them makes us money so if agents lose it, we are hurt financially not the company. It will never work.
85	New agent enhanced commissions give the new agent pass down their agency to someone else every first few years to keep the enhanced commissions. Existing agent servicing the customers and receiving variable commission 9/9
86	Allstate needs to get rid of IPS rolling 12 month goals
87	Allstate is pushing the Trusted advisor model. You can not be a Trusted Advisor when you are constantly worrying about IPS count. It forces agent to sell a quick issue policy instead of digging deeper and selling the right ALR product. Even when you are trying to do that right thing for the customer when 10 percent of your pay is on the line you have to do what is best for the agency. It is hard to be a Trusted advisor when you can not pay the light bill.
88	IPS should be incentive based and rewarded on achieving goals. Not a requirement to keep commission!
89	IPS requirement is the biggest most unjust concern I've faced in my over 20 year career with Allstate
90	IPS should not be a non qualifier for bonus just a multiplier.
91	The IPS 12 month requirement for 12 IPS places a great deal of unnecessary pressure and diverts resources to an area that is not profitable for the agent.
92	IPS is very unfair and causes a lot of pressure
93	ISP needs to go. I feel it leads to life policies being sold to hit her number and that's not what life insurance is about
94	get rid of IPS
95	We are a P&C company. Life and IPS should be bonus not take aways

96	Get rid of policy count for life and retirement as a qualifier for anything to do with P & C
97	IPS must go....
98	Allstate needs to get rid of IPS rolling 12 month goals.
99	ips requirements are illegal in my state
100	In an older book of business IPS factors becomes a concern. You can only ask customers so often.
101	IPS discourages 'trusted advisor' status
102	The company has basically stolen from the agents...makes me very upset. Hard to keep up with writing IPS apps especially. I've given up on bonus.
103	IPS requirements must be unrelated to renewal commissions. I purchased 2 books with the expectation that renewals would eventually give ROI. The threat of reducing renewal commissions by 10% undermines that investment.
104	IPS is out of control and will just get worse over time if not checked. How do they tie agency P&C commissions to number of life policies sold, seems like something very underhanded.
105	IPS with uncompetitive products is a killer
106	Comp plan being largely tied to IPS and production credit is impractical and punitive. It needs to be changed immediately.
107	We have to meet a IPS that is almost too hard to get. I am in a area where people don't even use banks, they sure don't care about life nor retirement. Plus we are not competitive. I also have no EFS. Allstate can't seem to get any hired in this area. No EFS should mean no IPS requirement.
108	If you have a EFS that you want to write all your life business This should remove any IPS requirements for your bones and commissions. EFS are a joke.
109	As a new book buyer, ISP requirement is difficult. Most of my life production comes from outside the book. PUP premiums are way expensive. Life underwriting is way behind the big players in the industry.

2016 Agent Satisfaction Survey Comments

Pricing, Guidelines, CGR, Retention

Response	Comments
1	Get totally rid of Drive Wise and reduce everyone's rates in South Florida by 10%. Give a Long-Term discount like other companies do. Other companies give their seniors a discount on the Defensive Driving Course.
2	I am worried about the loss of long time customers due to increases and competitiveness in colorado
3	Ridiculous unexplainable premium increases are getting out of control. I have never lost so many policies as I have since the beginning of the year. Allstate losing credibility with absurd premiums.
4	The inconsistency with our premiums and underwriting is one of my biggest hurdles. Very difficult to keep pace with the company when so many things are changing
5	Smaller agencies suffer quickly at any changes to comp or underwriting... When growth is key to survive, no growth is a death sentence. Difficult times. Finding other sources for income through commercial and Allstate benefits is key.
6	the whole organization is a complete failure. Geico is eating my lunch and my dinner. I am unable to write business.. Underwriting and our rates are so discriminatory and totally out of control. no way in hell to grow the business anymore
7	rpm's on our product are fine. We want only those that qualify. But LOWER the rates so these people have a reason to move to and stay with Allstate.
8	Give the long term customer a loyalty discount. Stop trying to squeeze more and more premium out of our loyal long term customers and friends. Our young driver rates are terrible and run off even more long term customers! No one in upper management really gives a crap about it as long as they get their salary. Put the whole management system on commission living and see how long they last!
9	They just announced a 25% rate increase on television ,with no response from allstate
10	fire subscription rerating townclass 134% premium increase on some line 70,72 I have over 500 clients renewing into this poorly planned manual update process
11	I think the rate increase we are seeing this year is absolutely out of control. Why couldn't they have eased us into the higher rate over time. I am seeing 10, 15, and 25% increases.
12	The biggest concern is having rates that are competitive across all lines of insurance. we are always the highest priced and its hard to retain and write new biz, therefor difficult to "grow profitability". That issue than transfers to potential lower commissions and eventually being forced out of ownership of your own business! It is true that the landscape is always changing, which is fine, but it never changes to benefit the sales force, the bread and butter, the backbone of what drives revenue into the company.They take more and give less.
13	Our line 10 qualifications is absurd!
14	I am very concerned that Florida car insurance has a 50% down for prospects IS 10 or higher.
15	lack of line 19 market
16	Got to get a grip on the combined ratios, less generosity with huge liability claims and lower executive bonuses in Northbrook would go a long way in getting us back into a competitiv e rate environment.
17	ALLSTATE KEEPS CHANGING UNDERWRITING GUIDELINES THE AREA I SERIVE DOES NOT MEET ALLSTATE APPETITE, QUEENS BEING THE LARGEST IMMIGRANT CITY NEW COMERS DO NOT SEE ALLSTATE AS PLAYER IN THE INSURANCE MARKET.
18	agents should be allowed to sell esurance. its advertised more than Allstate brand, yet Allstate is happy to mention its brand in the commercials
19	Our life and auto rates are not competitive
20	The company is putting us in a very difficult position. The company raved in 2014 and most of 2015 about auto sales being up and then reversed course with over the top restrictions and rate increases. These increases are particularly aimed at new business with greatly effects a new agents ability to grow and prosper. Changes need to me at a much more moderate and well thought out pace.
21	the line 10 restrictions and lack of line 19 options make it almost impossible to write new auto business. as a dealer agency it has really shut us down.
22	Allstate's rates are keeping me from writing new business so I am finding it hard to find new customers for IPS. Especially hard to write young customers who will need life policies.
23	Auto rates non compatible with the Trusted Advisor model
24	Lack of non-standard products with increasingly strict requirements for standard lines effectively alienates the sub prime market, which has been the target of our dealership and subsequently our agency.
25	PUP rates are not competitive at all and generally prevents closing business along with the restrictions in place.
26	Just give better rates and the rest I can handle.
27	For Auto insurance with 1 accident it jumps to line 19 is a great concern. I am loosing my prospects who could become a customer, specially with 1 Car and 1 Home.
28	We need to loosen up the rpm's at some point for is scores of 1-6 and get rid of that 50% down payment for 10 and higher. why don't we offer full pay discount for high is scores? it only seems to make sense
29	I understand the importance of change and the necessity of it. But all the changes impact agents and customers. If we are going to change how about looking at loyal customers that agents have worked long and hard to keep that Allstate drives away 1 by 1 by 1
30	Alliance is horrible and really difficult to deal with, Gateway is on maintenance and difficult to find everything. prices for quoting are really high, rule RMBC are difficult to meet, more than 60% of customer don't qualify. Who cans ell Allstate Insurance??? Allstate don't let us sell essurance as a plan B.
31	Allstate auto premium is not competitive and its causes cancellation which is eroding our book of business
32	RMBC is crippling our agency at every turn! New business, renewal inspections, auto underwriting, good student verifications, etc, etc, etc!
33	All the companies new initiatives cause more problems for customers as well as agents. The company is short term focus with "bad profit". Greed can do bad things for a good company. We all will pay for these mistakes!!!

34	Feel management should extend the new agent bonus when they severely restrict writings.
35	Leave the long term customers off of the rate increase list. The company is driving them off in mass because of their constant rate increases.
36	With regard to the rating plan, it seemed for a long time we were competitive in the 12-15 IS market. That is completely different than the customer that Allstate wants. I would like to see bigger discounts for PUP, Landlord, Specialty Lines if the customer has home and auto with us. The customer that Allstate wants, the IS of 1 to 5 is the one with additional assets. We need to be able to capture all of that customers business not just one line. That customer is usually retired or soon to be retired, on a fixed budget, price conscientious and very sharp when it comes to their insurance. They generally have money in the bank as well and understand how insurance works. They are less likely to file a claim for \$1500 when they have a \$1000 deductible. If we are more competitive on the assets and toys, we capture a better customer.
37	Corporate decisions are made without clear understanding of impact on clients and agents. Ex. Decision to close AI & restrict line 10 high IFS new biz without giving us an alternative product sends Allstate clients to our local competitors. We should have been given agency referral process to esurance. Why have esurance Allstate branded company...and not use it to SAVE loyal customers. Same with efinancial for life clients denied by our new much stricter allstate life underwriting.
38	Underwriting guidelines and rates based on state rather than more local loss ratios
39	the line 10 rmp needs to be adjusted.
40	agency owners should be able to earn esurance customers and be paid a smaller percentage to manager customers or something. Do not like fact that there is an online offering. Do not like \$5000 deductible requirement on homeowner policy if customers don't bring autos to allstate.
41	Allstate can't seem to manage their auto and home owners rates and we are definitely not competitive. Shareholders and HOme office elite management do not seem to understand what the field force needs in any arena and they seem to only be scratching and fratching around for clues and answers and they have found none so far. Allstate seems to want to push itself into a GEico situation with no field reps and seem to be doing everything they can to achieve this goal. I have no confidence in Allstates ability to compete in todays market because they have not demonstrated any ability but the ability to raise rates and increase the field force work load at no benefit to the field force.
42	Allstate competes with themselves with Esurance. Just call and say you have Auto and HO with Allstate and they immediately mention they are cheaper without giving them any rating information. Customers do not understand and my customers have said Esurance is more competitive and does not have the same HO restrictions such as the roof replacement and wind/hail/cyclone deductible restrictions.
43	The people who create our prices, products, pay-scales are out of touch. They need to sit in our seats and try it.
44	New Southeast (Georgia) RMP's have absolutely diminished sales numbers. Between those changes and increased rates, I'm seeing a 35% drop in production.
45	our pricing is 2xs of GEICO
46	I feel like the people making decisions on a regional/home office level are not tuned into current clients. Raise rates over \$300 every 6 months for a client with 60 months no claims, good pay history multiple lines of insurance including ALR...that makes perfect sense....
47	Rules are necessary but they must be based in reality and competitive with our competition. Cash flow is at a standstill due to the above concerns.
48	Allstate sells against agents with Esurance. Allstate's actuaries have performed poorly the past several years with respect to auto products, which has priced us out of the market.
49	The 50% down payment is killing business. We are actually more competitive in Line 19 vs. 10 defeating the purpose of the rate increases. Also, one car is almost impossible to write.
50	The cgr rate changes are VERY difficult to explain to the clients. We need better tools to show them why and how their rates increased. We are left with cheesy and inadequate scripts to explain the rate changes. Customers see this a disingenuous.
51	The Line 10 auto underwriting restrictions were game-changing - The changes killed my efforts in growing a new book of business.
52	would be nice to be able to issue insurance. With the rates and underwriting its like finding a needle in a haystack
53	My major complaint is our ever increasing premium and the increasing obstacles to binding a policy. (requiring more and more documents form the customer to either qualify for or maintain a discount). Allstate's narrowing of the preferred demographic is now complete and the only area where I can be competitive is when a prospect has been overpaying for their current insurance without know it.
54	RCT need simplified and less time consuming, or paid higher property commission to help with capacity for property rct and inspection issues. New Drivewise APP is a bit cumbersome for customers who don't like to have to delete trips when they're riding with a friend or colleague.
55	Roof limitations really cause me to lose customers with great IS scores and no/low claims history because they can get their 16 - 20 year old roof covered with replacement cost by State Farm for significantly lower prices.
56	huge concern about Allstate's P&C prices and Allstate's competitiveness
57	The bottom line is, agents make Allstate money, they won't give us the opportunity to do so with uncompetitive auto rates.
58	It's a tough time to be an Allstate Agent in the rate environment. Difficult to be a trusted advisor when premium rise every 6 month on Auto. Customers have had enough.
59	I don't insure my own policy. It's too expensive even with the Good Hands Discount.
60	Poor claims service on our property side is one of largest concerns. Completely unstable rates are another major concern. We want to bring business in, but their rates are consistently going up, Auto and Home alike. Basing such a large emphasis on life and retirement products and such a large number for Production credit, when agencies have consistently high retention and low loss ratio is egregious.
61	New business is hard to come by with the line 19 restrictions in Minnesota. House and Home is not a competitive product and no other companies have taken this direction in MN.
62	the ny life underwriting is the poorest in the industry.IPS is wrong- we grew line 10, but to much, now the rates will effect renewals negatively . not confident for the future
63	Terribly uncompetitive rates. Attrition is vey high. IPS goal is dumb and doesn't help retain clients.

64	It seems that Allstate is wanting to go direct with all of the actions we are taking. I've had 5 roofs in the past two months that were denied. I then went back and had a reinspection with all 5. All were approved. Also the adjuster told the customer that they won't get paid if they approve a lot of roofs. What in the world is going on here? We are penalizing all of our customers with a 25% increase. Yes, I am very concerned. Got 4 boys and I left a job that I was doing well in for almost 20 years. Before I started, I was told I had to sell 12 life policies in a year. On day one, that changed to 12 in 6 months. In October, rates went up 10-15%. I thought that was the end. Then, we had a great idea of going up 25% to 50%. Did we not think that would not make headlines? My commercial on the radio would play and then that announcement would come on. Very concerned.
65	Allstate is on the wrong track. Our line 10 auto should be competitive. House and home rating is crazy, get the driving record out of house and home. The aces is totally slanted and the insured's complain about rates and rate the agent on rates. Stop looking to take more of my commissions. The IPS is unfair and rewards lots of little policies instead of the larger policies that are more profitable. Our new life products are bad, they need help. Our life underwriting is poor and cumbersome. Don't tie my pay to some underwriters time line or some doctors office report delay.
66	Disrupting of existing clients regarding discounts they already have.
67	Our rates jump so much each renewal period. It is very difficult to keep clients even with policy reviews due to our extreme increases at each renewal especially for those clients with good credit, no incidents, no claims. I am losing many "quality client households".
68	cgr(price optimization) needs to be stopped. Auto restrictions have really hurt-seems like poor planning led to this. ACV roofs expected to cause major issues.
69	The quality of our HO product concerns me.
70	We are non renewing a lot of policies. We have increased new business guidelines and we have taken multiple rates increased. My retention has dropped to an all time low and we are overly active on policies renewing. Why even bother offering bonus to medium and large agencies.
71	CGR is so unfair and bias in pricing.
72	Price optimization increases force the agent to lie to the customer since no risk factors are involved. This practice is immoral and diametrically opposed to the concept of being a "Trusted Advisor". It is illegal or severely restricted in 15 or more states, Allstate needs to stop this practice. This practice along with restrictive underwriting and continuous rate increases among other practices have created a mass exodus of long and short term customers eroding their faith and confidence in Allstate not to mention a tremendous erosion of Agent's BOB's and ability to stay in business. These customers have come to understand that Allstate does not care for them and no longer feel any Loyalty for the company since Allstate reflects no Loyalty to them. As a result of all of these factors, Allstate has created a price driven market place and we should just shut up when customers shop and leave us for a better rate. Agents' AES will suffer from all this negativity providing Allstate another reason to reduce Agent compensation. I addition, the new AFS compensation plan is morally wrong. I don't care how little Agents get apid for writing AFS policies - even if it's 10 cents they should get paid. As always, Allstate has found just one more way to withhold and reduce Agent's earnings as Agents continue to sacrifice for the sake of Shareholder profits. Confidence for Allstate Corporate will continue to erode among the Agent force as our proverbial turnip continues to be squeezed for blood. Allstate should expect an exodus of weaker Agents - a proven product for sales and service as Allstate Corporate very well knows
73	CGR should be illegal. They have over thought the new home product & it's a mis-priced, mis-underwritten disaster.
74	Loyal customers shouldn't have to jump through hoops to get a rate. Plus, loyal customers shouldn't pay the price, we should value them.
75	Huge concern with pricing. Way too complex to understand and becoming less and less competitive.
76	CGR needs to scrapped we need a new rating plan!
77	I believe CGR/Price Optimization is unethical and should be declared illegal and Allstate should stop using it.
78	Price optimization is out of hand on home and auto. Too difficult to do business with Allstate for both the Agent and the customer. Too many hoops the customer and agent have to jump through to complete a sale related to discounts and new business. Furthermore, Allstate has cut back on staff and subsequently forced the owners/agents to hire more staff just to maintain the current books of business due to the new underwriting requirements / prior proof of insurance.
79	Price op loses long term customers for us
80	price optimization is a big concern as it in part is using the agents and their relationships with their customers to manipulate this as their "trusted advisors". to be fair, most companied I believe have resorted to this unethical tactic.
81	CGR seems to be very discriminatory and it is extremely hard to explain to customers when they experience a premium increase because of CGR and Flex Group rating factors. Also, the profitability measures that were put in place to help "retain the right customers" went completely backwards and backfired for my agency. Instead of driving out the high risk people, we drove away long time customers who had multiple lines of insurance, a lot of premium, and limited/no claims during their tenure with Allstate. We are continuing to see the newer clients who appear to fit the right profile for the "right clients" being driven away quickly because they experience 20+% increases on their auto policies after only 6 months, and usually 20+% increases on their homeowner policies after their first year as well. The new rates are understandable and justifiable in our minds, but clients are not so understanding and have said that they will only accept rate increase after rate increase for so long before they will take their business elsewhere. Ideally, it would be nice to see our loyal, claim free customers be rewarded by not taking such drastic increases.
82	I have been sending H&H 2016 renewals on a consistent basis to my region product team as I feel there is something wrong with the renewals of these policy types as there is an extreme inconstancy in the annual renewal premiums. I have been assured on multiple occasions it is correct. Customers are leaving left and right as my competition is 30 to 50% cheaper across the board

2016 Agent Satisfaction Survey Comments EA Business Relationship

Response	Comments
1	The long term Profit Centers have been forsaken... Customers, LSPs, Agents, Devastated. For what end should be debated
2	The game changes so often that it is hard to have just one clear concern. Way too many variables are in play
3	At the end of the day, what seems to be a constant is management continuing to create distractions to the agency force under the ruse of change being necessary in today's environment
4	How the above issues are handled is why I am selling and opening an independent agency.
5	It is my opinion that the company could care less about the agency force. Esurance's Combined ratio is through the roof and the agent's customers are the one's that receive a 25% plus Line 10 rate increase. Wilson can't admit his purchase of Esurance was a failure. The Trusted Advisor Model given to the agents and TC continually destroys our relationships. Customers trust me but have no trust in Allstate.
6	We just seem so mis-managed right now. No real sense of how things became so out of line and improper corrective actions
7	All concerns always fall on deaf ears. The game and Compensation always are changing, however the expectations from Allstate always remain the same. Sorry way to conduct business
8	Allstate has no direction at all
9	Tom Wilson needs to go
10	Absolutely pitiful
11	Allstate's cost structure is too management heavy and they are trying to fix that by taking money from the agents. We are not competitive and losing ground. Allstate does not advertise their life and financial products nor provide any marketing tools to the agents to sell it. We are at a disadvantage on every front. Allstate does not want to grow and seems unsure of its strategic business direction. They have taken an adversarial role against the agencies which does not make good business sense.
12	I'm very hesitant to ask friends or family to quote because of fear of rejection. I don't feel as if the company is agency focused.
13	Too many ongoing changes for what I thought would be a large, stable company. Rates and compensation should never be so erratic
14	The company should focus on marketing strategy not agent decompensation.
15	It seems at times that all of this is made too difficult in order for agents to not understand it-when we cannot understand it we move on and do what we do best selling and helping people
16	As "Trusted Advisors" I don't feel trusted by the company. All the moving parts and requirements make it impossible to predict income. Allstate is a sinking ship. Captain Wilson will jump on the first life boat climbing over women and children with his golden life jacket.
17	decision makers are out of touch with our ability to function in the market place and are making it impossible to compete and stay financially solvent
18	I think the survey Allstate uses is worthless because it no longer measures agent satisfaction.
19	As the primary drivers and generators of the revenue, agents are given the most disrespect and that is from all the departments in Allstate
20	allstate keeps passing all the bills to the agents without any consequence and its not fair
21	I feel like there is a major disconnect between upper management (home office) and the agents. I fear they view us as disposable. There is no support and no respect for our insureds.
22	Wow I'm pretty surprised how messed up it is. Seems to be crisis to crisis
23	Its a big Chinese puzzle.
24	The company appears to be "trying to find their way back to a model that is going to work too build relationship stronger with agencies
25	appears upper management has no concern for the well being of their major distribution point
26	All stick and No carrot
27	I am concerned that Allstate will hire almost any warm body to put an agency in and it is watering down the integrity and knowledge base of our agents and the public's perception of them. I feel that it is unethical for the leadership to be bonused based on number of new hire agents. They should focus more on helping current agents be successful. I also disagree with the "moving target" of rules around acquiring additional agencies. It really comes down to if the leadership likes you. And I also think that new agents get WAY more help and attention than growth agents. Just this week I asked for a resource that I was told was just for new agents- I was asking for a few hours of time with a process manager.
28	The lack of two way dialogue or any effort to develop a long term relationship with agents on the part of Allstate is my biggest concern. Constructive communication and efforts to build a relationship have come predominantly from our agency.
29	Allstate uses a stick management style to find ways to cut compensation. This is due in part because they do NOT address agents doing business improperly. Because management want to change direction doesn't mean that can happen quickly especially when you punish agents - either comp and/or bonus calcs. Complete transparency is needed and necessary in this company. Black ops (depts. in- accessible to agents via phone or email SRM, CCP etc.) should not exist.
30	Management should sit at my desk for a day...
31	every part of allstate is broken.
32	I feel like the Jews felt with Hitler. I think Allstate wants to kill the Agents, but I do not want to believe it. This is sad but true. Think Esurance and how policies can be taken from my book and Management says it is not a big concern and therefore is going to do nothing about it.
33	Sales leadership is non-existent - no support
34	Doing business with the entire Allstate platform has become too complex and inefficient. It seems that some agents are favored by management as well.
35	Allstate as a company has way too much fat at the top. Field sales leaders are a joke and a waste of company overhead. They need to get rid of all of them and a lot of the corporate fat and put the money back into rates.
36	Total lack of TRUST in any/all of Management/Senior Leadership

37	It does no good to voice comments or concerns, Allstate does not listen. It is not concerned about agents.
38	I have a dealership agency .7 of a mile and they do not follow the rules set forth in their guidelines
39	too many to list. why are agents able to open in dealerships right across the street. they are quoting my current customers
40	This is a very anti agent managed company.
41	I think we are run by criminals.
42	I am actively selling my agencies
43	Don't feel respected or appreciated by Allstate.
44	The sales leader position is nothing but a spy. I've had about 7 of them in 10 years and not one has ever added any value. Give me the portion of the salary of that person to use for marketing or paying my staff.
45	Too much middle and upper management at Allstate. Only need agents and claim reps. That's it.
46	Allstate has been a extreme detriment to my insurance career in almost every area. The only positive is the claims dept..
47	Allstate has no commitment to its agency force. They are committed to new agents who on average have been duped into opening an office - the pay structure is open to lead to poor practices and saturation of marketing and damage to the existing agents and the long term life of the agency force.
48	New District and Territorial managers aren't supportive of agencies. Haven't met either one.
49	The company continues to just take from agents and force more requirements on agents. The company wants all agents gone.
50	Communication is one way only. Allstate does not listen to what agent priorities are
51	Where is agent input and how are agent concerns addressed at all?
52	Allstate has over the past 10 years made a conscious, and successful, effort to remove the Agent from the limelight. It is all about them. Even though we build strong relationships, Allstate will continue to dictate and rule.
53	Unable to focus on existing clients and new clients due to chasing impossible quotas, unreasonable rates and constant changes. Allstate will not allow me to be the good agent that I know I am. Their way constantly breeds cheaters... They reward the wrong agents and the wrong behavior. Impossible to meet quotas due to the unbelievable rates on p&c and life. Underwriting on life is unbelievable. Home restrictions, roof etc. inspections are impossible! We are the laughing stock of the industry!
54	Co should be spending resources on the agents not sales leaders
55	Current agents are nothing more than a HOLDING company for Allstate until they can reorganize
56	I feel info I'm given is bias and without prospective from broader reference and "landscape" to draw my own conclusions
57	I'm disgusted - prior Honor Ring and Natl Champ/Chairman winner - an honest agent - I hate the way this company is today
58	The company only makes changes that negatively affect agents. The company tries to spin things and thinks agents are stupid.
59	Because of things beyond my control, such as loss ratio, I have become one of the lowest paid agents in the industry. Allstate is in jeopardy of loosing its senior agents by only focusing on new business acquisition and is missing its core values of caring for clients who have put their faith into our hands.
60	The main problem is the disconnect between agency owners and management. Insurance is always changing but lately before one change can take effect they are doing another one. Also what they did in August of 2015 was catastrophic to many agencies bonuses. My agency has make honor ring or above for 13 of my 17 years and I was at national conference as of the end of September then dropped off the grid costing me six figures. It feels a lot like when they were first proposing comp changes to 8/8. They always try to reinvent the wheel and sacrifice great customers. All the growth we had for the last 3 years will be depleted in one. I ok with short term pain for long term gain but they keep making the same mistakes over and over.
61	I am confident they don't give a shit what I think
62	Allstate needs to have a separate division for Allstate Dealership Agencies and stop playing around.
63	Charles Alter was just appointed to the NAB in our region despite complaints to the region that he and or his associates routinely steal quotes from other agencies. The region not only seems to turn a blind eye but are rewarding this stealing of quotes
64	Supporting my family in a terrible environment which no one in this company could care less if you make it are not.
65	Allstate is progressively losing my confidence
66	I just don't like the recent actions towards agencies
67	As an Allstate agent, we are getting the unfair treatment every year. Every year TC makes it really difficult to do business with Allstate. The change our year end production so that TC does not have to pay us our bonus.
68	The fleecing continues as our support dwindles so Tom gets a greater bonus it seems.
69	all that matters is the last paragraph of our agreement. Allstate can change everything whenever they want
70	They keep taking away and treat us like the enemy.
71	The company seems to use us a guinea pigs, and looks only after its profits with no consideration to our future and well being as agency owners, they offer no help whatsoever.
72	should ban dealership agencies
73	I feel allstate is actively working against me and wants me to fail
74	The "best small business opportunity in America" motto with Allstate is an absolute joke! It should say "if you want a business to put you out of business join Allstate Insurance. They'll make it happen."
75	I will pass the agency off to my buyer on June 1. All of the issues mentioned in this survey is why I am moving on. I built a 3 and a half million dollar book in 3 and a half years from scratch. I was a dedicated agency and was willing to be a lifer. But as time passed; I came to realize. Home office and regionally did not care about the agency force. We were just spokes on a wheel of doing business. Then you add in VC, IPS requirement, underwriting restrictions on Life and P&C, just to name a few. FSL's only care about themselves and continuously repeat the company line. It was not one issue; but the mountain of issues that I decided to move on.

76	Management approval for buyers and mergers in my territory is far more strict than in other states. I've seen the company lose excellent agents in my territory because they were not approved to buy and merge another book that was for sale, despite the agency owner having an excellent reputation and the merger being local and making business sense. Meanwhile, we recently had an agency owner from another territory speak on a panel at our territory meeting. When he was introduced, we learned that he has nearly \$20-million in premium from growth AND several mergers. How could we be expected to learn and relate from him, when he admitted he had maxed out his bonus the previous year for over \$800,000? That's unrealistic, considering most agency owners in that meeting had one-fifth the revenue and also carry debt payments monthly, while our panelist likely hasn't had debt on his business in several years.
77	Dealership agent was placed within less than a mile of three agents. Did not tell us they were being placed.
78	Allstate has become the greedy company. Our auto book is performing outstanding so they tell us and we go ahead and take a rate increase of an AVERAGE 9% when the rest of the industry is taking much lower rates. This was our chance to take good customers from other companies, but Allstate blew it. All the money I spent trying to acquire customers in the last year and now these customers are leaving because of a greedy rate increase. Allstate keeps changing things too frequently. Dash has become so time-consuming it's almost inefficient. I could go on but there is not enough time in the day.
79	tight guidelines, ever increasing rates, unscrupulous sales offices, unethical management, reducing BOB...
80	dash is no better. cannot see results on one page. new air comp looks to cut out the EFS program. going to a state farm model?? constant rates hikes and higher than the competition is reducing our books faster than we can quote and sell to replace. there is a disconnect between home office and field. home office bonus based on premium growth. field bonus based on items growth at our expense to buy leads and pay producers to be undone by a rate increase for profitability and home office bonus.
81	IPS and LSP are business standards and great business practices. If you are engaged in all lines of business this should not be a problem. E-surance is like GEICO and PROGRESSIVE in my opinion. They take the crap so I don't have to mess with it. New Agents should be encouraged to work hard and get paid to do it. Majorities fail anyway. If you are worried about your neighbor then you are not taking care of your own. Sale of Agency should be a choice of finding the best candidate to take over your accounts not an evaluation by TC of whom they may manipulate. Are we truly partners to our EFS? Are they part of your team or just commission hogs? It's a matter of perception. If they are your Exclusive Financial Specialist representing your company then they should get the commission. You write it, you get the money, the team gets the credit.
82	Upper management should put limits and restrictions on their compensation and bonuses before they cut the agents. If we are not happy and struggling the company will be too.
83	Allstate has taken ownership of the partnerships. This is truly a cause for concern.
84	Allstate does not monitor work load per policy for the Agent, thus the workload has become an overload. We are sales and service according to our contract, then how is it every department can dump their work load on the agent? Variable comp has and will damage production.
85	The compensation and Conference programs as well as regional contests are so complex I lose interest immediately. The rankings come out way late. The forecaster tool isn't showing conference projections and the year is a third over. It's ridiculous.
86	I'm a seasoned agent looking to retire soon. The motivation is just not there anymore.
87	Too many agents in one area.
88	I am concerned with short rate rules since customers normally provide me with their annual mileage.
89	The entire Allstate system as it is today breaks down the only consistent source of viable income for the company
90	you hit em all pretty much
91	<ul style="list-style-type: none"> -Less restriction on approvable Allstate commercial risk -Back to back rate increases totaling beyond 11% in Texas in 2015 was difficult for agencies. -Rate increases unfairly targeted tenured, long-standing customers. -The loss of the Value Plan has weakened our competitiveness. -The Goals set for 2015 were unattainable for most. -Lack of Underwriting support for AFS -Inadequate/inexperienced EFS's/Lack of EFS selection/Better communication -Greater Divide between very successful/striving agencies and struggling agencies in Texas -Concern for growing Agency turnover -Explanation as to why there are less Central Texas (San Antonio) Agents qualifying for trips, contests etc. -More explanation as to how Texas won the Masters when many agents are struggling -More truth from FSL's, TSL's, RSL, FSVP rather than Corporate non-sense -Compensation structure unjustified and difficult to understand
92	Removing Advantage bonus from agency owners in PML states is a travesty and a terrible decision.
93	I wish I was 29 years old & has my career to choose over. It wouldn't be Allstate.
94	It has become exceedingly difficult to grow with Allstate. Cash has been stagnant for years, while costs to do business and time required grow
95	My concern with dealers is not related to them competing for customers, but rather being able to over pay for LSP's and stealing them
96	You do not have enough space for my comments. You did not mention the current claims culture to produce E&O claims.
97	We have had upper level regional management personnel recently resign in the Capital Region due to illegal and unethical directives from management.

98	I feel like there are way too many agents in my area, especially with all of the restrictions and rate increases. When you have to compete with other brands, it's hard enough, but I hate feeling like I also compete with other Allstate agencies. I purchased an agency that had a 50 ACES score, so we are trying to dig out of that. I feel that that is an unfair piece of the bonus. I would love to know how these agents with high scores even get their customers to take the survey! It just feels like there are too many things against us right now.
99	No concern for agents. Wall Street runs the company.
100	this company is totally out of control
101	This ship isudderless
102	I have not seen or been involved in more anti marketing and spend more of the agents money with allstate in 40 years. Everything is really a mess. and there is no pride for doing the right thing for te customer. Mr Wilson is only concerned with the stock price!
103	I was offered a block of business with the distribution of the CIC policies in 2013. As of December 2013 CSRP, retention held in the low 90's, about 91%. The following year in December 2014 the retention for that book dropped to roughly 76%. When confronting the company about the misrepresentation of the projected performance of that book and the impact on my ability to make bonus (National Conference level in 2015 without CIC crap)I received virtually no response to my concern. In fact, I was told in a conversion with TSL when laying out my concerns that the company had expected the retention to settle somewhere in the low 70's. That information was not shared with me prior to agreeing to accept the policies that I had to qualify for in the first place. Bum deal all around...
104	There are so many things to track and maintain all while so many things are changing as well. It seems impossible to truly track 100% of the bonus requirements 100% of the time while still meeting customer needs from a service standpoint. I think sometimes there are "happy accidents" and things get done inadvertently but not because anyone is actively TRYING to accomplish everything required to hit bonus. It's very overwhelming.
105	I don't understand how management thinks any of this is a good idea. Simple logic would demand re work and or abolishment of most of the programs. The agency force brings in the money so why don't they take care of the agency force instead of dumping all this crap on us and set up all the roadblocks they do. There should be intelligent people running the show and the programs just don't support this.
106	Currently competing with 3rd New Enhanced Commissioned agent operating out of the same agency. Agency sold twice after enhanced commissions stop after 3 years making less cost effective to operate however attractive for a sale. Increased acquisition cost to support an ineffective business model!!!
107	will my hard earned book be worth anything in future
108	Too many moving parts that leads to cheaters winning. It never seems like there is a long term goal. Management doesn't know how to build relationships because they are not part of a long term community relationship. They think that the company isn't personal but it is at the local level and they seem to forget that
109	industry reports show we are a fat company. Dennis Bailey claims we loudly stated we wanted more sales leaders. Not sure what survey he received we need less recruiters and less new agents to get competitive again.
110	Allstate wants us to invest in our business to grow Allstate's business, but how can an owner feel good about hiring additional employees when we do not know from one month to another what new program will be added to reduce Agency income, and moral. This is NOT the BESTSMALL BUISNESS OPPORTUNITY ANYWHERE. The only winners are Corporate managers. If Allstate wants to control my business, give agents the going price for there books, not TPP, I would sell back to them at 2.5 times.
111	Don't like any of it
112	I am greatly concerned with almost everything mentioned and that speaks volumes. I am so out of touch with Allstate's direction and vision. I suggest 10% commission across the board and bonus opportunity based solely on loss ratio. This will have EA's being field underwriters again and writing quality business.
113	If they cheat us, they'll cheat the customer. Just look at how existing customers are treated compared to new business customers in the RMP
114	Home office needs to stop the insanity
115	keep moving the cheese... feel like we are in grade school again.. ALLSTATE DOES NO KNOW WHAT THEY ARE DOING!!!!!!
116	As you can see almost to much to cover on this, my moral as an agency owner is at an all time low. We need the company to look into ethics of agents that are writing unbelievable numbers on a monthly basis. Some do it on the up and up, however, from a get real stand point the majority does not and that is why we are in the place we are at this time. Writing bad business which leads to a higher level of claims, which leads to the offices that do business the right way to suffer all the dog and pony shows the company can and will dish out.
117	very confusing
118	Over 30 years I have seen the waste in this company and our competitive edge slip away. Once a great company....
119	Allstate is like reading a book. Every time you complete reading a page the next page changes the previous page. Always changing for their advantage. Are we still a P&C company?
120	Our systems and process are poorly designed and not coordinated. Allstate is very hard to do business with.
121	Allstate needs to get back to being an insurance company and not a Wall Street company
122	We mess with stuff to much. A reflection of to many managers.
123	There are a ton of areas that are time suckers and make little sense. For a company that is looking to cut costs, we are in need of lean tools. The amount of time I spend following up on simple items is ridiculous. I have an example of a customer that signed up on line that is still sitting in NB Not Taken and over 10 hours of agency and NW agency time has been taken trying to fix with no fix. This was supposed to be easy sales on our web that just needed follow up and cross selling. Not good use of time or money.
124	Not sure about 2017
125	This is the most mismanaged cash cow I've ever been involved with. Managers are cash sucking mouthpieces that are afraid of their shadows

126	I am concerned with all the tenured people in the regions mass exiting and having all these younger people who have NEVER spent time in any agency just throwing things against the wall to see if it sticks. Concerned about all the poor performing EB and renters business that we were forced to sell to keep our jobs eating in to the bottom line! Concerned about Northlights 80% rate increases in 2 1/2 years. concerned about unethical agents making numbers and ethical agents being held accountable to those numbers.
127	That independents are being given Allstate appointments in towns that are not considered "Rural" and so I have a agent down the road selling the same products making 50% more than me with no IPS or production requirements.
128	There are so many moving parts at Allstate, each with their own challenges. The best advice I ever receive is to control the parts you can but it has been hard.
129	For those agencies in PML states, the lack of an Allstate Branded property policy has created even greater selling obstacles: lack of MT discounts, difficulty in tracking EM policies even with the use of eAgent, Ivantage multi-rater is cumbersome and redundant; lack of availability of "well-known" property carriers and high premiums on the EM policies we do have to sell. We are forced to run quasi-independent agencies with inadequate compensation since Allstate thinks it deserve 1/3 of the commission for doing absolutely nothing!
130	I am concerned that it seems like the CIC is lying on apps, so too are newer agents and they are destroying the rate. I am concerned that the company is dying for ALR at the same time they are dismantling the EFS system, raising rates too high and not approving anyone for an appropriate life rate class. On the bonus criteria and ALR comp, if it takes a half day meeting to explain a comp package to someone then it is the wrong comp package.
131	doubled agency size since I purchased, but ready to throw in the towel, too much pressure to produce life business with noncompetitive products
132	keep it simple
133	Allstate is not the Allstate I grew up with.
134	Upper management is going in the wrong direction in almost all categories.
135	Dash has way to many reports, the production and trends graphics are good, but what is the value of the reports. Everything hinging on AES, when the rates increase the AES goes down. That isn't a fair reflection of the Agent or Agency. They are trending away from management by intimidation and moving on to management by starving out the smaller lower producing offices.....
136	--Inconsistency of bonus/managerial goals vs. true agency profitability/success. --Agency saturation - 4 agencies have been placed within 1 mile (the latest 2 blocks away) --Lack of Professionalism - new agency owners are NOT insurance/financial professionals.
137	even though my agency has high scores and qualifies for bonus, it cannot be controlled as to how unhappy rate inc customers give a 1, or what the cic and other agents do to your book on a regular basis, all games and gimmicks take too much time -just increase the comp, do away with the \$ the co spends on, and the agents will do their job, get rid of dead weight ineffective Allstate employees, thus, lower rates and we will be able to sell, and cross sell more.
138	I'm in a state in which the base is 6.5% and management brow beats us out of every penny we should have earned in order to run our office
139	It's no secret, we all know what the problems are, which you have listed above.
140	TC is out of control- Give agents the same consideration independent's receive as we pay our own way. Allstate also has a reputation in GA re: roof claims- Contractors don't want to deal w/ Allstate claims because they make it so difficult and they tell our insured's. Regarding IPS, if can't write new business and you continue to raise line 10 rates, how are we to attain these goals? I have survived by writing mostly family members, especially when it comes to security parking requirement's. Again, I'm running out of family members and patience with TC
141	I think loss ratio is unfair qualifier for agencies for bonus. You should always be able to write out of trouble with AF or growth. I am also concerned about the companies commitment to the agency model. I don't think Esurance now is a problem but it is moving in the direction away from the agent.
142	appears to be little concern for cash flow and much concern about bonus, which cant be met without cashflow so AS saves even more money while the agents are going bankrupt as they are being told to invest more in the agency, hire more people, spend more on advertising Allstate, be the local Trusted Advisor (though we cant use the words "Trusted Advisor" in ads) and we are told by corp., we are "looking at the data, the numbers suggest, we hope to see some changes, the future is bright, we are strategically positioning ourselves, AS is in a good place, while agencies are really struggling to stay open with agents who have sank their life savings and most of everything else to stay open. DO SOMETHING TO IMPROVE CASH FLOW NOW
143	where do i start, , thank goodness i have a sense of humor
144	Many of the new EA hires are not reflective of the Trusted Advisor model. they'll write any business as fast as they can to produce high volume. Because of their volume I'm being asked to perform the same but you simply can't if you approach business with a trusted advisor model!
145	This is a very agent unfriendly company. At every turn they are taking comp and making it harder to get and retain new customers. Our pricing is insane. We are competing against ourselves with esurance and they are priced better. Every policy period we are rate changing our customers. Every phone call is a cancellation over rates from long term customers. the ACES scores reflect claims and pricing and rarely agent problems. The life app count is crazy, you are just getting tikky marks instead of going after good business and premium. This is broken
146	What happens if e surance becomes profitable with Allstate money and TC uses that as an excuse to do whatever it wants to the Agents and their books of business.
147	We continue to deflect our attention internally to minutia and details management think are of concern. They are so out of touch they do not know our real issues. Don't make me take more webinars or roll out processes unless you know that's what I need.
148	
149	Disregarding the Private Letter Ruling and controlling our agencies is a primary and underlying issue to most of the preceeding issues
150	Changes to the R3001 agreement are ALL unilateral. Agency force has no input.
151	TC uses all the above in some manner,shape or form to exercise control over the agency and to attempt to change behaviours
152	As an owner of the "best small business opp in America", I feel that I have very little say in my own business. Why am I not an employee? I am certainly treated as one.

153	Too much micro-management for being an independent contractor
154	Allstate has way to much control over our business for us to be considered independent contractors. Cannot sell your business to another Allstate Agent unless they are on managements approved list. They have the ability to bankrupt an Agent simply because they won't allow a book to be sold to another Allstate agent that they don't like. Intentionally stalling out the business is having a devatstating effect on New Agents that came into the business depending on their ability to quickly write new business and uncompetitive rates particularly on auto has made this nearly impossible.
155	The company needs to offer value added consultation to the managers. Currently, they just support Allstate's plans and don't take the individual agent's goals and needs into consideration. Am also concerned about the over reach to direct contact with staff through newsletters and Gateway that offer them options of education and articles that are not appropriate for staff. Agents need to have the control of the staff they pay for.
156	AGENT HAS LESS CONTROL AND IS MORE MANIPULATED THAN EVER
157	constant pressure to sign up for new company programs even if we refuse them.
158	INDEPENDENT CONTRACTORS REALLY ?
159	They dangle the carrot out there and expect us to chase it then pull it away. The other issue is that they still call us independent contractors but treat us as employees.
160	hard on small agency if you have to sell life an securities
161	Constant commission changes & programs are just another way for TC to manipulate agents whilst trying to avoid the employer/employee look
162	The agency should be unrestricted to write business and be profitable with out strings attached competition is paying much higher commissions without strings attached
163	It is very difficult to plan for cash flow when the rules always keep changing. As an agent (independent), I should get to choose how I want to run my business. There are plenty of agents who want to grow their business and if they want to, they can go after more business.
164	It seems that the rules are constantly changing. I was sold on owning my own business; this is FAR from it! I cannot understand how Allstate can get away with classifying us as 1099 contractor when they dictate to us how many employees we have to have, what hours our offices have to be open, whether or not we can move or sell our agencies, etc.
165	Just very disappointed with the ongoing behavior and lack of respect by management treating agency owners as if they are employees and not independent business owners. Management's ongoing lack of understanding the operating overhead costs of agency ownership demonstrating to agency owners they are unwilling to manage expenses by CUTTING management compensation and operating costs in tough profitability times, instead continuing to allow longtime employees to suck the life out of profitability and expect consumers and agents to make up the profitability issue with rate increases and manipulating agent compensation. Demonstrate to the investor community and agency owners there is executive courage and cut corporate operating expenses, executive compensation and management compensation by 25% and stop runaway rate increases and manipulating agency compensation, pushing agents to unprofitability and/or out of business. Streamline Regional operations, cut incompetent and needless staffing and put a new "Corporate Operational Streamlining Initiative" into place that cuts out the "DEADWOOD" sales management & field staffing in both P&C and ALR entities. Focus on technology for agency efficiency, operating models, product competitiveness, new business development, etc. Get rid of all the top heavy corporate & field management!!!! Most of them come from a bygone era!!! They are clueless on how to compete in todays business & insurance environment. Clean house. Impress the industry and investors with new operating models that eliminate the antiquated Regional business models. To much old school thinking. Smart, savvy investors and potential agency buyers will see Allstate hasn't made the grass roots corporate commitments to evolution that will make Allstate a solid stock to add to their portfolio or to mortgage an agency acquisition. As a foot note to another example of ridiculous clueless Executive Leadership that believes their actions or lack of actions aren't obvious is the laughing stock NAB and collateral local boards that are suppose to represent agents. They don't represent agents, aren't selected by agents and are nothing more than another expense agents pay for. Show some courage and make those boards true representatives of the agents if Allstate is going to keep them at all or cut the expense of wining & dining and traveling these corporate hand picked non-representatives of agents or "YES" men & women. These alleged boards are a joke. There also remains a very serious reprisal issue when agents speak up. These are new agents that have bought businesses and express their concerns either at meeting or conference calls, after these expressions they are told, "that's not the Allstate way, your criticism actually criticized a long time Allstate manager and we don't do that here". Allstate, Tom Wilson, CLEAN HOUSE in the Regions, show the market, investors and agents you have the courage to do what you need to do to cut costs, improve the value of the agency system and keep Allstate products competitively priced, show us "The New Allstate Way".

2016 Agent Satisfaction Survey Comments New Agency Success

Response	Comments
1	I believe that the new agent enhanced commission has a major part of our increased accidents and rate surcharges to our good customers. If management would did a little I thin they would see that when some agents are really out of pattern with other agents in their market there is a reason. Generally not good.
2	In 4 years this is not the same contract I agrred to and obligated myself to 10 yr loan!
3	New agents are at such a huge disadvantage. Yes they get higher comp, but by the time they figure out what's really going on it has dipped and they can't recover which will means that when they are out of the higher comp structure they most likely will fail and have to sell off. This will make to many agents coming and going which is not within the trusted advisor model.
4	Once the enhanced comp goes away, I do not see how this model is profitable AT ALL.
5	It is a shame that agents can enter into a purchase agreement to have them tied to the 6/63 deadline of two years when real people put real money in play. I can maybe understand it for start ups...but then it seems a good way for Allstate to be able to have yet another way to gain new business from a new agent that they don't have to compensate at all.
6	I don't trust Allstate's management. Under the new agent contract, we have paid a heavy price to the underwriting restrictions on new business. This hurt monthly revenue, year bonus revenue, eliminated an Ivantage bonus for me, and now I get word we pulled to me MVR reports, so they are charging me money for quoting. I have lost the most autos to Essurance than any other company. I listed the agency for sale and they told me they are not allowing satellite offices, so no current agents. My book is a little over the new agent contract threshold and they said they would not split it. They have not had one potential buyer to speak with, so obviously they are not doing anything. They also removed the TPP from new agent contacts a couple years ago, so they won't pay for the book if I just leave. The only one lending on the books are Allstate finance at 8% or higher and I am sure they are borrowing money currently at 1% or less.
7	I have only been an agent w/Allstate for 6 months so it is a bit difficult for me to answer some of these questions with a high level of actual experience!
8	Management continues to answer my concerns with the "company line". I know I am a new agent but I am not new to business and I know B S when I hear it. The Sept 15 changes were largely not necessary. There are and were adequate rules and regulations to cover but the FSL's were getting Bonuses based on those agents that were not following rules so they were turning their heads the other way. We as new owners were promised one thing under one set of rules and then 15 days after we opened up all the rules changed and we had no viable exit plan except to continue down the road. The money had already been spent, long leases had been signed, etc. We were not grandfathered as we should have been. In addition I see Allstate not giving us the support at the agency level that they promised. We were promised our Agency Process Specialist was going to live with us. We were lucky to see her once a month because of her work load. We were promised that our FSL would be in our office weekly. I didn't meet mine for 3 months. It makes no sense for Allstate to have spent the money to train us and then drop us off at the bus. I guess I don't need to comment on my experience with EFS's cause I have been thru 3 already and I am life licensed coming from Met Life. Just an observation. Maybe I sound like a new kid that is iust complainig but maybe not.
9	As an agent for 3 years, it is difficult enough to start and run a business, but when the company is constantly changing to new programs it causes more confusion and usually more unhappy customers. We need fair and stable rates. We need fair and equitable compensation, not lip service from the company telling us they are giving us fair and equitable pay. If the company states it is building new ALR compensation from other companies and industry experts, then pay commissions like other industry leading companies. Our rates and underwriting on ALR need totally redesigned to provide competitive products. They want to be a leader without having the product to achieve it. Forcing agents to sell ALR to get paid is not being a trusted advisor with what we offer the customer. If were weren't paying company people to constantly come up with new programs to steal commissions and provide less coverage, then maybe we could get to adequate compensation not based on 10 different ways in which you can lose more money. If I were a true trusted advisor, I would tell probably 60% of my customers that they are greatly overpaying for their coverage. But then again, I don't have to as more and more are finding that out for themselves each day. When I get a car change, it mostly results in the customer being very unhappy with the new insane rate and starts the shopping process.
10	As a new agent, some of these are difficult for me to understand. I have a lot to learn.
11	having AF requirements for a P&C business and to meet Bonus qualifiers is a little challenging. Starting this agency, I asked if there were any base production requirements. They said "no". But to earn bonuses and make enough money, there are certain production requirements.
12	Being a new scratch agency everything with great until the higher rates on auto kicked in. I do understand rates go up. The amount of rate increase was more than myself or my customers were expecting.
13	Variable comp. & IPS requirements have really put a damper on being an Allstate Agent! Some of us purchased agencies just before these requirements went into effect, once they were enacted it immediately caused a negative impact on cash flow. And added to that was the elimination of enhanced commission on new agency purchases that further compounded the negative effect on cash flow. This has really been problematic, resulting in that constant feeling of "swimming up stream" and getting "nowhere fast" in spite of the tremendous effort being exerted. Some simple adjustments to the requirements and eliminations could make things so much better for Agencies in general.
14	I am a start up agency and the only way I will make it is to grow. Allstate share holder meeting was a slap in my face. They want to shrink.
15	I am highly Concerned about the fact that if agents make a mistake while writing policies, that Allstate will not adhere to the enhanced compensation agreement. Nowhere did I read, or hear from leaders that if I bring on new clients, but if the agency errors, or the client errors, that the agency would then not be compensated per agreement. The fact that Allstate has such a policy, and that such was only disclosed AFTER coming on board has caused a lack of confidence in leadership and the ethics of the organization. Patrick Nagle, my former FSL, has been upstanding and forthright in his diligence to this matter, and he deserves credit for at least fighting for what is right, in my opinion.
16	the amount of change and the very poor training you get in CA is what is leading me to make a move from Allstate.

17	I have a great deal of concern regarding no line 19 and the restrictions on line 10. I am a newer agent with enhanced commissions. This has greatly affected me. I am loosing homes that could be written due to not being able to place autos.
18	I started right when the announcement of the line19 and line 10 moratoriums went into effect and I had set up my office to focus on auto policies. It killed me. I was extremely limited and it hurt me twice - I missed my bonus and won't get renewal premiums as well as the initial premium loss.
19	<p>Tiers for enhanced commission: after the 2 rate increases being a start up agency who hit Tier 1 all except 2 times in my first 1.5years - I am having a VERY DIFFICULT time hitting tier 3 now, my item count went UP. I will be fine as I am kicking in with more Allstate Benefits and ALR however I have a huge concern with making bonus if my P&C is not closeable. I would like to see bonus rewarded on ALR and AB if an agent is successful more there than with P&C.</p> <p>Also, with Loss Ratio, I can see both sides of this issue. For agents who are trying to write correctly, covering risks appropriately, there is still a gambling chance with the losses. I do like the fact for agents who write anything and everything it may keep them from being rewarded as high (in hopes of having them reduce risk?) - but as my book grows, or as P&C becomes harder to close, I am more concerned about loss ratio - I need to make my bonus so I get my marketing money added to my executive advantage card.</p>

2016 Agent Satisfaction Survey Comments

Agency Customer Experience (Claims, Technology)

Response	Comments
1	The new computer check process for upgrades (which I believe are necessary and worth the investment) has been the single most incompetent and bureaucratic nightmare I've ever had with Allstate. Completely unprepared and poorly thought out transition.
2	Connexus is the worst system I have ever tried to use in any business. I stopped soliciting and writing commercial business mainly due to frustrations with connexus
3	We seem to consistently have issues with the Technology- accessing dash reports, eagent, endorsements going through.... as long as I can offer people a lower price than Esurance, I'm fine. I have had clients go quote themselves and call and want to know why there is a price difference between me and Esurance.
4	Internal software does not always match sales force software and provides struggle with what we tell clients and what the company is doing.
5	It is frustrating to have almost daily outages in our technology. The reports are cumbersome and difficult to find data quickly. I find myself spending way too much time doing work that is not productive (selling) versus trying to deal with problems in technology
6	Allstate's technology/stability is terrible for a Fortune 100 company. I have worked for, and sold technology to, many Fortune 100 companies, so I know first hand.
7	I do not understand why the regular and consistent operation of the technology platform seems to be so challenging
8	I wish there was a radio button for "Throw this piece of crap out", because that's where most of my technology answers would fall
9	Customers are having a very difficult time enrolling in E-policy. My account - customer should not have the ability to take themselves off EYP they should get an alert to contact their agent, especially if they are in the Value Plan as removing the policy from EYP the policy get transfer to Standard and they cannot go back to Value plan. We should be able to COD especially if the customer has IS scores below 12 or a history of continuous insurance pulled in by the CCDB. Alliance can be modified to schedule a payment if we are going to COD a policy

2016 Agent Satisfaction Survey Comments Allstate Life and Retirement

Response	Comments
1	I think that the production requirement to maintain Series 6 licensure is ridiculous. I should not have to go after a variable product to keep an appointment
2	The 2017 ALR comp is completely unfair and just another haircut in comp that I will be taking for doing 100,000 pc's... penalize the performers... never a positive change - just make it harder and harder for us every year...
3	I can understand the need for life sales, however, can the cost that Allstate places on this be worth the results. There must be a better way
4	The new EFS/AGENT agreement is another form of MICROMANAGEMENT. I shared this with the FSL and I said I wanted BENIFITS and to be called an EMPLOYEE. He would not acknowledge I said it.
5	The 2017 L&R compensation is ridiculous. For anyone to come up with this process, agree with it and then think that Agent's will appreciate using all of their resources to pay someone else who just shows up for a customer meeting is an "idiot"!
6	It seems as if they are trying to place the agent in front of the customer for ALR. The agent already has their plate full with retention issues (due to restrictions), ACES score, managing staff, etc and NOW they want to add ALR to the mix. I wonder if they are trying to break the weaker agents?
7	I feel our products and rates on AF are not good. I don't feel good selling them.
8	2017 ALR compensation is a big mistake. How do you not maintain split comp? And the bonus money if you even hit it would not make up for loss of commissions.
9	New 2017 Life Comp plan is confusing and off the wall. Make this easy, stop making it hard.
10	The FS EA partnership is a disaster waiting to happen and is going to create unnecessary distractions for what if any additional gains may be achieved. Partnerships that have been successful over many years will be dissolved when the 1.5 times goals are unattainable on a consistent basis.
11	ALR Comment: You can make the commissions 50% higher, and if we aren't competitive with the marketplace, its not going to make a difference. By adding more money you are implying that we aren't working at it, and we'll sell it when we can make more money, that just isn't the case. We need competitive products. Would you buy a \$350,000 life ins policy if its \$800 high, and this guy had unblemished financials and great health.
12	The new life comp is awfull and will drive good EFS's away and ruin partnerships. They have no idea how outrageous the numbers for scales are. They don't understand at all how life insurance is sold. To get to scale 2 you have to be selling at a level that puts you in the top 5% in the industry and that is only level 2.
13	They 2017 ALR and EFS changes are way off. The company is going backwards!!!! More than 50% of the EFS's will leave.
14	the comp changes are worse for EA and better for EFS, how does that equate to a partnership?
15	Life & Retirement compensation is still very negative. We are held hostage.....not rewarded. Why can't they just pay us for the business we write without so many production requirements?
16	Cant get an EFS
17	Life and retirement commissions are being greatly reduced and they are using a smoke and mirrors tactic to try to earn back the commissions you would otherwise have been entitled to under the old comp structure. Again, taking compensation out of the agency.
18	being a solo agent writing my own AF in the higher scales I will be severely penalized in the new scales in 2017. Need to continue to have a solo and shared scale for the few of us that write our own AF
19	2017 Life compensation is not fair due to reduced commission and contract change.
20	So in 2017, it will be possible to write ALR and not get paid commissions... Completely based on if we meet a certain goal at the end of the year?? Since when did do we not pay commissions? Next will be P&C!
21	Anytime you include ALR as a bonus, demographics need to be applied. They are ignored.
22	<p>The new life set up is like signing your life away. The only reason for change is corporate greed. They can't hire qualified EFS's because they couldn't make any money under the old contract. Now, they receive all the commissions and agent can only hope they'll receive a bonus. It is also he shute that will slide some agencies into the terminate bin. If you don't have an EFS you won't reach your minimums. If you don't get along with your current partner and they drop you then again you won't reach your company goals, as artificial as they are. Three years later look for new employment.</p> <p>Your EFS is now your new assistant manager. The program will work for some, however, I see it as a path to terminate the agencies who cannot perform.</p>
23	New ALR comp is UNFAIR to top producers. I am scale 5 and will take a big pay cut in 2018. It sounds like 2017 may be ok due to the bonus but 2018 will be much worse. The top producers should be rewarded! Not punished!
24	Idea behind 2017 LR comp not explained
25	New ALR compensation will force agents to shrink staff.
26	solo producing EA should not be involved in the EFS/EA problems. It is a company problem with the EFS system.
27	Just had to sign an agreement for ALR with EFS. Ridiculous process and it's not in R-3001
28	The new life payment appears to be a carrot not stick at this time. Hope it does not change going forward
29	New 2017 ALR compensation changes cements the fact that the company management does not know anything about reality or what they're doing. It will have huge negative consequences for the company... it'll not be a soft landing, it'll be a catastrophic crash!
30	The 2017 Comp plan is horrible. I am giving all mu comp away on life to someone whom I do not employ. Total nonsense.
31	Life and retirement comp changes are going to force all of the qualified EFS's leave forcing EA's to write their own life insurance and annuities which is going to making obtaining the bonus that much more difficult
32	I think AFS has gone way to far with the cut in commissions and becoming way to much like State Farm.
33	what is the 2017 life & retirement comp?

34	New ALR Comp program is clear as mud.
35	2017 life compensation is ridiculous to not get paid working with a FS if u only hit your m I minimum requirements...
36	The New 2017 retirement comp will have strings attached to mandatory requirements job in jeopardy
37	\$1,000 PC parking requirement for variable life insurance needs to be done away with.
38	Most agents over 5 years tenure were not told how more responsibility would fall on our shoulders regarding financial products. Due to Allstate's failure to hire and train competent EFS's.
39	Feel ALR is extremely underpaid. Way too much money being made my Allstate and not shared with agency owner who holds all the risk. Want to sell more ALR, pay closer to street level commissions. Not full street, but at least 60-70%.
40	The new 2017 Life and Retirement Compensation plan hurts the majority of EAs and EFSs. For my agency it does not make any financial sense to continue to work with an EFS. It's too bad because I really like him. But, the math doesn't work and I will be better off hiring my own financial specialist.
41	if they want more life, pay more commission don't make us work harder to get the same amount!
42	I'm not certain whether the 2017 ALR compensation will be most beneficial to our EFS partnerships. I fear the EFS will not be given as much as was done so in the past in order for agents to keep all the money in house. Maybe seeing a graph that shows how this is beneficial to both parties will help encourage us to be more excited about these changes.
43	2017 life and comp is unfair to the agent if you just miss the number all your effort was for nothing.
44	what idiot came up with work for free for the year, then split a 20-30k bonus , while doing 150% more in business and 2.25 more apps. Who works for free???
45	not sure what ALR underwriting is? Life & Retire it sucks.
46	Agency owner's should not be required to have Series 6 and 63 license as long as they have access to EFS.
47	Life & Retirement commissions are still very low. Commission on first \$10,000 PCs are all taken by fees to Allstate Financial. There is a better system.
48	I do not need an EFS and I will not sign a contract to split my ALR bonus with him. My own staff can nearly outsell the top EFS's in my state in total IPS and they represent several agencies to generate what we generate with one Mega agency. But yet I am not considered to be able to buy another Allstate agency. They would rather have an unproven, disloyal businessman purchase an existing book than a legacy agent with over 20 years of proven success and who built and bought up to a large Mega.
49	The 2017 life and ret tiers are unfair and getting to tier C is unattainable, what a scam.
50	We seen to have target on ALR Production and IPS even though we are a PC Company. ou can grow the PC book at a nice level but still receive no Variable Comp or Bonus because of the Financial Gatekeepers. If we want to become a true one stop shop for insurance we need to be much more competitive in ALR Pricing. We would anyone spend \$30 more a month for the same 30 year term policy at preferred tier rating? That's 11,000 more over the lifetime of the policy. Customers are not blind and do shop around. Can't sell agent presence in the Life Insurance World. I have worked in Life previously so I do have some knowledge.
51	The 2017 L&R/ EA/EFS partnership model is a recipe for disaster.
52	Also major concern with parking requirement which is a joke. the SEC would probably be interested in that requirement
53	I cant believe Allstate took the commissions away made it harder to achieve the higher goal with over priced and uncompetitive life products. Along with the unbelievable complications with underwriting

2016 Agent Satisfaction Survey Comments

Sale of Agency Issues

Response	Comments
1	My own staff can nearly outsell the top EFS's in my state in total IPS and they represent several agencies to generate what we generate with one Mega agency. But yet I am not considered to be able to buy another Allstate agency. They would rather have an unproven, disloyal businessman purchase an existing book than a legacy agent with over 20 years of proven success and who built and bought up to a large Mega.
2	The approval process to buy an agency as an existing agency owner is corrupt to say the least. If you kiss a__ and become a yes man and you take it up the a__ then you can get approved.
3	Very concerned about being able to sell my agency someday
4	I am very concerned over the control Allstate has over the sales process. Especially that agencies are not allowed to merge.
5	I have not been allowed to purchase another agency. My Territory Manager won't even talk to me!
6	When they will not allow existing agents to buy a book of business it limits the buyer pool and lowers the value of the agency.
7	There should be published guidelines as to who qualifies to buy a agency.
8	Management interfering on agency sales mergers
9	There is a constantly moving target to be approved to buy or merge a new agency.
10	Because of the restrictive criteria nessessary to become an Allstate customer, agents should be allowed to grow by acquisition. This is currently not allowed in the NY region.
11	Very difficult to understand how a company would not encourage agency expansion from within. Why do the buyers have to be from the outside.
12	The control and manipulation Regional mgmt. has over the sale/transfer of an agency borderline criminal. They manipulate the situation to enhance their "headcount" bonus goal vs what's best for the agency and/or customers. They drive price lower which is totally unfair for the best business opportunity in the country. I haven't tried to sell but see it often with friends and associates in my market, region and facebook allstate agents. Just wrong...
13	The restrictions and requirements Allstate places on potential buyers devalues an agency price and discourages buyers.
14	Agency books sales were originally soley intended to be to the benefit of the owning agent. If anyone is eligible to qualify as an agent with Allstate they should be able to buy a book with no conditions from Allstate. This is why we traded retirement, health insurance, disability, unemployment, etc for a owned book value. As for commissions, no variable comp. Far more pay on new business. Every agent should get new agent enhanced comp as the market works now. Business is harder and more expensive to aquire but the company has done seriously help existing agents.