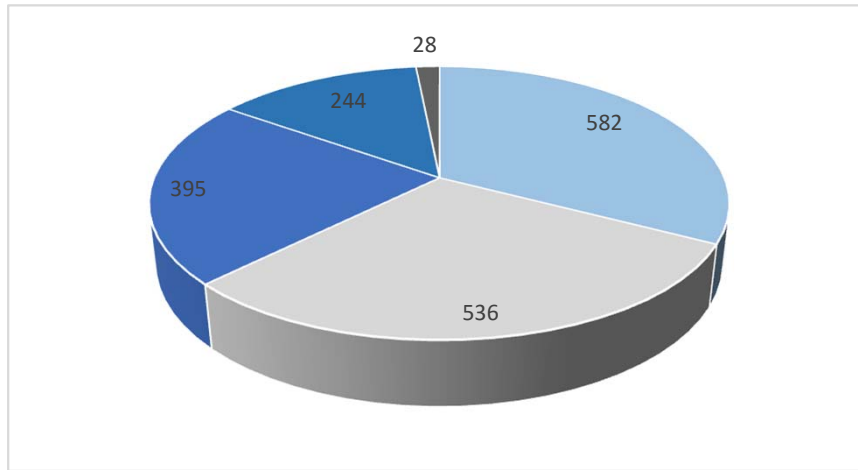


2016 Agent Satisfaction Survey

Would you be willing to refer a friend or relative to Allstate to become an agency owner?



582	Not at all likely
536	Not very likely
395	Somewhat likely
244	Very Likely
28	I would not offer my opinion either way

1785 Answered question

7 skipped question

Number	Comments:
1	Allstate Home office forgot Agents were real people.
2	I don't think they care about me and/or my family personally
3	Allstate no longer wants to be in the Auto Business in South Florida. Get rid of Drive Wise and give everyone a 10% discount on their rates.
4	I wouldn't refer anyone I know to ever start an agency from scratch with Allstate.
5	Able to make lots of \$\$\$ for 2-3 years. Need to sell quickly before EC goes away.
6	They are constantly change requirements and commissions. They have to many conditions to meet to get paid what should be the minimum of 10% and keep your job. They non renew good profitable no claim commercial business which cuts our income and on top they cut the commercial commission rate to flat 9%. If you make your P&C and IPS requirements they don't move you back to 10%. You have to jump through hoop after hoop to get anything done.
7	It can be a great career
8	Allstate is like a franchise without the fee!!
9	My son wants to take over my agency at some point but I'm not confident that this is a profitable business anymore.
10	I would be willing to refer a complete stranger to buy my agency. Just because I've had it with this crap doesn't mean someone else can't make it work. I would just not refer family however..
11	Rate structure, CGR, Competitive Position
12	I found out recently Allstate offers independents in our state a chance to sell Allstate products. This is a slap in the face to their relationship with captured agents
13	Its not a good deal anymore.
14	I have refer a friend and she became an Allstate Agent this month
15	Only if they were able to purchase a large agency with more than \$4-million in premium, so they could be at scale to staff the agency properly for sales and customer service.
16	I am not confident in this new environment they will be successful.
17	Problematic yes, but I feel it is still the best deal going for the money
18	Not as a scratch agent, maybe to buy a book?
19	rates to high
20	Allstate is changing every year and more and more to please the stockholders, and push agents etc.
21	It's too hard to be successful today without competitive pricing.

22	Allstate is not a trustworthy company in dealing with its captured agents. Corporate Governance is now more in play than ever. An AEC member told me he just received info from Home Office 38% of EA's are at 9/9. This is a catastrophic failure by management. Standby for targeting these agents for termination. ALR requirements will rise from what we have been told but no training to achieve goals. President of Allstate management style may be to authoritarian/dictator to help transition agents for the evolution of the future agent with Allstate. See McKenzie Company pdf file that was submitted to Nancy!
23	Though the products are great, the corporation seems to have forgotten that it's sales force is it's core and many of us invested our life savings in our agencies. They tell us we only get 10% because they do the advertising and promotion for us, then tell us to spend our own money on marketing and promotion. Ugh.
24	It doesn't seem like we want to write business in GA (home and auto). We are not competitive and we are running all of our business off. It does not make sense that people that have good credit and no claims why we are punishing them. We already have a bad name in my city of Gainesville. The number of roofs that we deny for wind/hail is amazing. So, all of the business that I brought in will be leaving. I have never cancelled so many policies since being here and there is nothing I can do about it. Also, we are raising folks that have just liability on their vehicles regardless of credit. Some people that have paid for their cars already should not be penalized.
25	if the rate environment changed for the better I would recommend it in a heart beat
26	Still the best opportunity I know of, but not happy with the direction of the company. too many changes, too frequently.
27	Unless you want to run an impersonal direct mail phone computer agency, not for you.
28	have already!
29	there is no support and they make it so you feel like they want you to fail. There is no education on what you are selling just what to sell. They make unattainable goals and the compensation is low
30	Due to all of the issues; I am selling my agency. I close at the end of May.
31	The rates are out of control. There are zero solid marketing ideas coming out of the region.
32	Reluctantly after full disclosure.
33	No
34	rates, restrictions on new business & non renewals of existing business would make it difficult for someone to invest the money needed to become an agent
35	Poor rates with children on policy
36	In the first 18 months, I had my compensation and incentive plan changed 3 times. The needed production to meet the projected (what was shown during recruiting) revenue level went up over 100% within less than 18 mts. I would struggle to encourage a stranger, but a friend? I would never.
37	Corporate has no concern for it's own clients, constant rate increases, reinspection on homes affecting primarily minority neighborhoods already economically deprived , other agents receiving seeded accounts with limited customer service only for preferred business while agents such as myself get bogged down with trying to help a wide array of customers with guidance and pointing them in the right direction even if its business we refer elsewhere etc. Too many things to list.
38	Coming in now as an Allstate agent is extremely risky with the instability of our price structure and lack of competitive position.
39	only 3 of the new allstate agency owners in my new agent training group of 13 were still in business after year 3. Allstate wants you to throw money at the leads and wish you luck. If you know what you are doing, you will survive and just surviving is not what I came here for.
40	What was portrayed to me when I first looked into Allstate as a small business opportunity is totally opposite of what the reality is. The environment of the company has been ever changing and has had negative implication on health, personal life and financial well being. It is very difficult to pay for all the marketing I need to grow and keep up with all we have to do for customer service. Staff and rent are expensive. In the ever changing world of Allstate compensation it is very hard to confidently invest in your business.
41	It seems all our efforts to provide best service and products are undermined by company decisions and never being more steady in a decision in products. too many changes too fast making clients uneasy to do business with us,
42	Very concerned about the leadership of the company.
43	Asking a friend or a relative to join an agency with Allstate is like asking to commit shock to their system. If I am getting distressed, anxious, confused and sad, why would I refer anyone to have my problem?
44	The comp plan is great if you can hit tier 1, but that is very unlikely with a small staff.
45	I would feel horrible to put anyone through the stress at this point in time as an agent. I don't expect to do anything for free and I am a very hard worker and try to do everything that is expected of me. It becomes impossible with the changes and demands.
46	They can change contract anytime that could make it impossible to continue. When I start as a R3000 no IPS no reducing comp. Now see what they done.
47	Once established, Income is too unstable with the constantly changing compensation programs to be able to count on meeting committed expenses. Far too much of the overall compensation program is tied to "bonus". Agents must add staff to possibly attain bonus. Fail to meet the numbers due to rate climate, staff turnover, or any number of dynamic events can be very quickly, fatal to the business. Too risky.

48	Only if an established agency becomes available, start ups, in Utah, are too hard to get started.
49	Depends on the individual person and their ability to adapt to an ever changing environment.
50	Not a chance
51	Claim and rate increases are hurting bad. Clients have been taking increases year after year. Even good customers with no claims every!
52	It is not as billed. The rules change too much.
53	not right now
54	Only due to the bounty given by the company
55	I could not live with myself if I were to advice someone that this is a great business venture. There are too many ways someone could fail.
56	In the beginning they feed you a lot of False promises. 3 years in, it just doesn't work like they said it would.. And it's not for a lack of effort or sales experience.
57	Allstate Commercial has me very concerned.
58	I do not believe constant commission earnings is important to Allstate. It is to the Agent.
59	Daughter is qualified buyer and I don't want her to do it ,due t past experience of my own.I,m an award winning agent 19 hr ,chairmans ,etc
60	they corporation seems to "eat their young" . My son wanted to get into the Ins. bus. but I left the company IN ORDER TO GIVE HIM A CAREER.
61	need to sell my agency so I can retire before they destroy this company
62	mgnt. needs to be more truthful about capital required to maintain agency
63	they changed our comp , it cost lots of \$ to buy an agency and they change our comp like I change my socks
64	Too complicated. Allstate intentionally tries to do that so we're always on the edge and uneasy
65	Starting from scratch requires nerves of steel, a stomach of iron and more money than the liquidity requirement
66	Yes if the right candidate with insurance and business experience
67	VERY SORRY TO SAY THIS BEING ON THE INSIDE THE COMPANY HAS GROWN BY TAKE AWAYS REDUCED COMMISSIONS , HEALTH INS, OFFICE ALLOWANCE, ETC . WHILE OUR COMPETION SEEMS TO OUT PERFORM US IN PRICE WITHOUT THE TAKE AWAYS
68	Not a good proposition. We spend 80% of our time running down AFS for no pay to keep our jobs. Allstate sold LBL and did not stand by you can convert your term to any Allstate product.
69	Allstate is very inconstant and I don't feel they value their agency network
70	not likely is related to the job that allstate has done making selling the agency almost impossible and if you can the equity has been destroyed and I will only cry during my retirement
71	This co behaves like a communist dictatorship
72	Georgia would be a terrible market to open in currently. I am 2.5 years in and don't know if I will be able to survive the huge increases on new business and renewals. The negative publicity on all news channels and newspapers from the GA Insurance Commissioner has definitely not put us in a favorable position with customers. I am losing customers that I know Allstate is banking on keeping. ie homeowner, low IS score, favorable driving records...
73	I don't believe in the company or the company objectives, nor do I necessarily believe in the longevity of the agency as a POS in the future.
74	ALLSTATE WILL DROP AN AGENT INTO THE FIRE AND NOT SUPPORT THEM
75	company doesn't live up to its end of the agreement. EVER!!!
76	Why would anyone in their right mind put a friend into a situation that allows someone else to control your destination and basically take everything you invested into a business. It has already happened to me once.
78	I opened 12/01/2015. Someone made a mistake on my book split and I still haven't received all of the policies I purchased. I wouldn't want a friend to go through this.
79	Only an established agency
80	I have referred several people and will continue to refer more.
81	Not until rates are better and pay is not variable
82	It is very difficult to be an agent with Allstate. Dealing with all of the hoops you have to jump through to make bonuses now, reports that constantly change and are outdated, rates that continue to go up faster than any of the competition, changes to downpayment on auto premium, I could go on.
83	I started this journey very optimistic. I was a Partner in a large independent agency. I feel as if my hands are tied and the company has reflected poorly on relationships I have grown for years in this community.
84	don;t want more competition have enough agents already!
85	it's a very difficult environment for a new agent

86	Not competitive, struggling to retain customers with perpetual rate increases, not a good environment to grow a business as a captive auto agent, the lead line to grow an agency.
87	I encourage due diligence in the hiring process to referrals.
88	I would not, Allstate makes promises to agents that can be cancelled at anytime. Can not ever count on expenses or what your commission will be
89	In the environment as it is today I would not recommend someone starting or purchasing an agency. Allstate tends to make decisions that consistently hurt their agents financially. I would not want to do that to someone
90	Starting as a scratch agent is not something I would recommend. There are too many distractions early on(passing the 6&63 exams for one) that take you away from the most important task. BUILDING YOUR BOOK! The pressure to sell AF doesn't help either.
91	I would never recommend someone invest their life savings into a losing proposition.
92	Allstate's CEO and management team are greedy people who have poor business acumen. They have made error after error and won't take responsibility for their mistakes.
93	Had to promote the company when the management keeps cutting us as if we made a lot of money while they take big bonuses.
94	Most new agents fail unless they purchase a book.
95	Only if they purchase an agency. I have not seen any scratch agents make it in the last 15 years.
96	I would not initiate the conversation. If I am approached, I would insist that they research thoroughly, especially the new agent contract.
97	My wife just opened an agency on 04/01/16
98	The hesitation is based on the lack of support as result of understaffing at the field. level. Meaning Educational Consultant.
99	Not for everyone
100	Allstate controls with whom we broker and every aspect of our brokering contracts. Our E&O insurance is just there so Allstate can run the expense through the agent's 1099. Form all that I have heard from the dozens of agents that were GA's befor converting, there is very little to no difference the agent/Allstate dynamic except for all the expenses the agent is now required to pay. Allstate also restricts the sale of the agency.
101	I've enjoyed my career, but the current comp and bonus structure makes it very hard to employ staff and maintain a reasonable income
102	Absolute worst scratch agency compensation program out there. Hands down.
103	It would be hard to be an agent but I have to say maybe to this one since I want someone to buy my book someday.
104	You need a great deal of personal resources and must already know what to do to succeed. You make it or not on your own.
105	Scratch agent - would never recommend.
106	I do not trust them and for this reason I will not refer anyone to them.
107	Too much uncertainty and unclear potential in risk vs reward
108	The industry is evolving, gone are the days of referrals driving business. The insurance carriers have driven our product line into a commodity, where price is the main focus.
109	Allstate does nothing but keep on taking from the Agent!!
110	The opportunity is not there for a lifetime career
111	Allstate does not support their agents as much as they should nor as much as they say they do. There is a large amount of ciao and you receive a lot of contradicting information and answers. I feel you always have to be guarded and make sure you do your research and not rely on Allstate to help you.
112	I would never do that to a friend
113	I believe there's significant disconnect with Allstate's upper management and their agency owners. The production goals that are tied to our compensation plan are not realistic based on their pricing models.
114	I was sold on the idea of Agency ownership based on leaderships commitments to a growth period that would continue to enhance opportunity and in less than 3 years major changes were made that have caused even seasoned Agents to throw in the towel.
115	Already have, many times
116	All cost are on agent
117	They change position so frequently that it is almost impossible to have any idea what the future looks like...
118	Was going to set up my son to start his own Allstate Agency, now he will definitely go the AI route. I may be going as well. 25% line 10 rate increases and my book is being decimated.
119	Great organization
120	Not really sure at this point. My FSL was gone in first 4 months here. In that time we maybe saw him 4 times, he NEVER informed us company IS changes, etc...etc...etc!!! our APS was moved in our first 3 months our new one we never here from. Have never meet with financial specialist. No real help at all for Scratch agencies
121	Don't know how anyone could start from scratch today.

122	I purchased two agencies and combined them. Allstate misrepresented the condition of both. Litigation ensued. Allstate did not transfer all policies. Allstate promised policies to be added to the book as a purchase incentive that were never delivered. The Territory Sales Leader is a beast and a bully. Allstate employees and agents have quit because of the TSL. A big mess I never wish I stepped on!
123	They have to be the right person - this career is not for everybody.
124	You will hear a rendition of the very popular idea that this is a great time to join Allstate by at least a few Allstate employees (not agents). That has hardly been the truth since I opened my doors. Do you say this to an interested friend/acquaintance, or do you sell the brand and collect that \$5,000-\$10,000 for a referral fee?
125	too much risk in losing the full investemnt
126	not competitive in the marketplace, so would not at this time
127	son came into office after graduating from college 1 1/2 ago. Did not advocate this move and now I have to put off retirement to get him ready to deal with this companies foolish life requirements.
128	My son was told he must be willing to spend \$5000 monthly on marketing to become an Allstate agent.
129	Depend if they own a home. Bad new home product
130	I have referred a friend to the Texas region as an EFS
131	The securities license requirement for new agents (for their whole career) is a problem for me bringing anymore agents in.
132	corporate vision is non existant. rate increases continue to customers while corporate overhead is not reduced. cost cutting measures creating horrible customer satisfaction issues.
133	Any day working for yourself is better than the alternative.
134	no the company changes the goals every year
135	Allstate doesn't care about agency profitability and continues to apply downward pressure on agency operations with ridiculous operating requirements such as staffing ratios that factor into convoluted compensation models instead of allowing free enterprise and business owners determine what staffing is required. This is just one example of the oppressive and senseless requirements that do not make Allstate Agency ownership one of the best small business opportunities in America. Management is clueless to the plight of agency operations. They don't seek collaboration on distribution but instead behave like an 800lb. gorilla.
136	Only if they purchased a large agency
137	The agency on boarding process is very poor most don't make it and end up with huge debt. We don't train the agents and they don't know the products or the business
138	Although being a business owner allows you certain freedoms and opportunities, Allstate has made writing new business. Also very difficult to retain customers due to Allstate's pricing/competitiveness in the marketplace.
139	IF !!! They get rid of the insurance scoring Crapp. I am tired of porking my customers especially when they never file claims . Where does the extra cash go Hum The top gwet big checks and I run my ass off trying to not loose 1% of what I have worked hard to build if I don't hit there numbers
140	Company management is completely out of touch with reality
141	Too many other ways to make a living that would bring greater satisfaction with less stress.
142	The onboarding and approach is not very truthful
143	The experience has been very different than I thought it would be.
144	Allstate is not easy to do business with - which is true of almost all insurance companies - and I have worked with them all.
145	With our rate structure that provides little rate stability in today's competitive insurance market it is very difficult to retain let alone develop long term trusted advisor relationships. We have taken the credit piece, EGR, complimentary group rating and household composition factors and misused the information to price optimize customers into switching to other carriers. This has caused us to lose our #2 auto rating to GEICO and we will never gain it back while using these backward underwriting and pricing tools. We have become a very greedy company at the expenses of many good long term customers and agencies but hey upper management continues to receive record bonus levels so all is good looking through their eyes.....what a shame what they have done to what once was a proud and great American company.
146	Difficult as the rules and compensation changes (IPS, Variable, Bonus) so frequently. Very difficult to run a business when cash flow changes on an annual basis.
147	The ability to build a sustainable cash flowing insurance agency, especially in Florida, from scratch is a very risky proposition.
148	Allstate Corporate has no integrity and recruits under false pretense. It's action are in my opinion criminal.
149	My agency will be for sale in a few years, but the sale price would make it too risky for a family member.
150	Not the best small business opp in America anymore
151	Terrible rates, ridiculous goals, the IPS requirement to maintain a minimum P&C commission is demoralizing.
152	The current environment is brutal for a new agent, especially when it would be from scratch.
153	too many changes, every time you plan something the next day something changes again. Too many layers of management that offer no value.
154	Due to the changes made by corporate regarding loss ratio and the inability to earn a bonus would cause me to have reservations.

155	The time to get in and have a long trajectory career is past in my opinion.
156	Allstate's upper managements does not care about the agents well being. Always forcing agents to produce with little incentives.
157	Negative management enviroment toward agents
158	There is no company loyalty to their agents.
159	It is harder than what was shared with us to get a new Agency up and running. We're giving it everything we have, but its exceptionally hard when we're not competitive. Yes, we are working the Trusted Advisor campaign hard (and I've subscribed even to Trusted Advisor Institute and have posters, banners and mugs to remind and enforce the conversations) but it sure would be nice to be more competitive. The old Allstate people tell me we don't know how you can make it the way it is today? That doesn't make me feel to well with well over \$100,000 into this and I'm not yet in the black. I might also say that the job of achieving goal with ALR is particularly hard. I had a \$350,000 life opportunity in my office (a friend of mine who wanted to give me his policies) and we were high by \$800, really? Common, allow us to be competitive or pull the ALR goal.
160	Comp is played with too often and bonus is not set up to reward large agencies. Company has no identity anymore and is becoming very greedy with customers which will give us a reputation that will hurt us in the long run for sure. All strategies are short term just to fake numbers for the stock holders. This company is taking its customers for granite.
161	Would not recommend
162	I am not convinced that Allstate treats its agents fairly.
163	Certainly not without experience.
164	No, I was warned not to steer away from Allstate by 2 former agents and a current agent but really thought that I could be successful with the model.
165	Allstate doesn't appear to be committed to Agency Distribution System.
166	I would not put anyone I care about through what I experienced the last several years
167	The investment is 3x the amount that I was told. They now require in both auto lines 10 & 19 a 50% deposit where as before it was 33%. Cannot REACG GOALS as no other company in fl charges a 50% down payment. Too many rate increases.
168	Not a shot in hell
169	Allstate is a well managed company
170	Not a great business decision at this time
171	never.
172	Terrible relationship and professionalism from RMBC and other agency assistance departments.
173	Too little control of your own business and too little return for the time and money investment.
174	not with this working Model. The company finds ways to screw us every time instead of pay us fairly. They give us unrealistic goals to reach just to get back to a normal commission
175	Poor support and very less confidence of ultimate financial success
176	No real growth opportunity in the past few years.
177	It would depend on the person. This person would be successful with or without Allstate.
178	Lack of success of scratch offices
179	Wouldn't recommend this as a career with this company to my family or friends. Don't trust the organization to "do the right thing." Independent is the way to go, much more control over your own business and you don't have to listen to lies.
180	Used to be a good opportunity. Corporate is not a partner. They look for every chance to reduce what they pay to us while making it more difficult to do business.
181	The current environment significantly decreases the income potential and the chances of succeeding
182	Worst financial decision I've made, buying this agency!
183	Agents aren't valued, only production. The company wants a "people and processes manager" who emails hundreds of bogus lowball unqualified quotes and let's the willing customer and agent both write volume.
184	I have referred two agents to buy established book
185	Are you kidding? Allstate treats us like garbage. I am ashamed to be
186	It feels like Allstate has policies in place that were not disclosed regarding enhanced compensation for new agents. It has changed FSL structure, which was not wanted, and is panning out poorly for my agency. Trust that Allstate is flexible, and cares about my needs as an agent have greatly eroded. Additionally, RMP changes are crippling new business. While maintaining quote volume and increasing the quality of the quotes, new business item count has halved. I would not recommend new agents come on board unless they can afford a book, and understand the current dynamics.
187	the model is good but there need to be some changes. e.g. unilateral decisions handed down to the field is unacceptable. losing 10% of an entire book of business for less than 12mm ips is too punitive and does not make sense.
188	Rates in Oklahoma are out of control for 2016, new business down 60% from prior year
189	There is a lack of training for agents. I feel they should work in an agency before being able to open an office.
190	it would be nice if the rates were more competitive

191	This is NOT the best small business opportunity in America. Allstate management should be hauled up on fraud and racketeering charges!
192	being an IA presents more freedom, compensation and less headaches
193	The current environment would give me more pause than in recent years.
194	Uncompetitive products, abnormally stringent underwriting, perpetual rate increases, and s bloated and completely useless middle management.
195	No agency could grow in this current market.
196	It's still a viable way to get into the business. But it takes a lot of hours, a lot of capital and many will fail.
197	They are not concerned about my family they just want to know why I am not making AF #'s
198	Never!!
199	We are at breakeven on many policies. Make more money in other careers/companies.
200	The company management only cares about themselves and their bonuses and will continue to change the hoops that the agent needs to jump through.
201	Since I started, it has become harder and harder to write and retain business due to our rates and that seems to be all customers care about, no matter how much I talk about value.
202	Bad decisions of management and the adverse impact on the agent force make it impossible to refers others.
203	Region management plays a big part. I had a horrible FSL and received bad information that cost me thousands of dollars my first year. A better FSL would have made all the difference.
204	Especially with the right staff in place
205	I like my friends
206	It is hard to justify inviting a friend on a sinking ship
207	Unfair contract
208	This is a rip off - unethical at its core. Only works to support the shareholders - not owners.
209	taking the fun out of the job with IPS period
210	Company does not care about the profitable agents that drive revenue, only growth agents that are losing money. Variable comp is joke. I provide about 2 million in profit but can't win a trip or get a bonus.
211	Too much oversight and they continue to push their work into the agency level. The DASH program sucks. Instead of one or two steps to find your production data, now you have 7 or 8. This new Life program is extortion and it makes your EFS your new assistant manager.
212	could not do that to a close friend/family
213	minimum business objectives are getting out of hand. agents losing their agencies is wrong!
214	Allstate auto and home is priced right, but they need to fix this life insurance / efs situation.
215	Too much change without notice. Not a safe place to put all your eggs.
216	Is will provide an opportunity to own a business and get some great experience
217	Underwriting process is making life difficult every day.
218	Only if they could purchase an agency.
219	Allstate hinders growth. For as long as I've been here, they talk the talk, but the next day, they tell a new story.....
220	The only possible positive recommendation would be the purchase of a decent sized book of business, I would never recommend a scratch agency.
221	possibly, it depends on how good the deal is at that moment in time.
222	I have referred 2, and both failed
223	MY BUSINESS HAS BEEN VERY GOOD TO ME AND MY FAMILY. THE CHANGES TO COMP HAVE MADE IT RUNNING A BUSINESS MORE COMPLEX. IT CAN STILL BE A GOOD BUSINESS IF THE COMPANY TAKES A MORE POSSITIVE ATTITUDE TOWARDS ITS AGENTS AND ITS INSURED. THERE IS NOT A BALANCED APPROACH TO THE 3 FACTORS THAT MADE US GREAT. THE COMPANY, THE AGENT AND THE INSURED. TYHE DECISION MAKERS DO NOT SEE OR FEEL THAT BALANCE AND HOW THEIR DECISSIONS AFFECT ALL.
224	The numbers that the FSL runs with you during the purchase process are thru rose colored glasses and not achievable. Also if you staff according to Allstate it makes it hard to cash flo the agency if less that \$3 million.
225	compensation is too unpredictable and used as a sledge hammer
226	The ability to grow our agency is largely based on Allstates rating and eligibility model. Franchises like Mcdonalds, Subway, etc are competitive and don't restrict their owners like Allstate does.
227	management is not consistent with guide lines and expectations and requirements for production and bonus are hard to obtain .
228	Allstate does not value its agents. Less commission, products that are not competitive, and more difficult to do business with.
229	Would not advise anyone at this time

230	I have done so
231	For a 3mil+ agency at nor more than two times renewals.
232	We are moving targets, no continuity
233	They would need to purchase an existing book, not start from scratch.
234	Purchasing an agency is difficult to get it to cash flow because of the 10% (or 9) commission level if you have a loan because of the payments and the staffing levels that Allstate requires at opening. Even with the enhanced commission. If you don't have an experienced staff person, it may be 6 months before you are comfortable picking up the phone to quote or service because the learning curve for the software is about that long. I wouldn't recommend doing a start up agency to anybody.
235	We pay all expenses, pay our help .and get reduced commissions I would be embarrassed to refer this to anybody.
236	Everything Allstate is giving as is just an illusion. Technology sucks
237	I would only refer current insurance agents so that I could receive the \$5000 bonus
238	Management is unstable, and policies are unnecessarily cumbersome. Long term viability of the agency model is in question.
239	Being captive with auto insurance costs way to much money in leads to grow. Also, having individual offices from the start is costly. The company keeps inventing ways to take revenue from us and not give it. The new agent comp plan does not pay out the way they explain it, so revenue projections are inflated, plus their close ratio on leads make it very costly to grow.
240	Company, compensation, and product offerings are too unpredictable.
241	Only after serious conversation to be certain they understood ALL they need to consider.
242	Unethical agents are allowed to continue with a slap on the wrist. While I understand the need to have stricter guidelines to offset losses, if corporate had clamped down on unethical business earlier, ie. agents misusing Farm Use, short rating, etc, perhaps we would not see some of the issues we are facing today.
243	When you become an owner, there is very little help or sympathy you receive from RMBC.
244	When conditions improve
245	They bill it as the best small business opportunity in America. I disagree. The best opportunities are with companies that actually care about their workforce.
246	overall satisfied. not at all satisfied with continued chipping away at comp structure !
247	Unrealistic financial products production credit stipulations coupled with lack of financial product branding and variable comp based on IPS makes cash flow ridiculously inconsistent
248	Allstate's current treatment of the agency business relationship is one sided and abusive due to the unilateral work agreement that we labor under.
249	The compensation models used to model the first year's production of a new agency are ridiculous and unrealistic.
250	So hard for them to make it hate to ruin a friendship
251	The dedication and commitment required exceed any job I've ever held. I purchased a book of business and the sacrifice involved not to mention the uncertainty in dealing with a 'unilateral contract has aged me considerably.
252	My 32 year old son would make a great third generation agent, but I told him to stay away from Allstate. I don't trust the "crooked A" anymore.
253	I would want to have that on my conscience
254	would not do that to a friend or relative...
255	Not a good time to be an Allstate Agent
256	NOBIT is a great opportunity.
257	not a friend or relative. I would sell to a stranger.
258	As a new agent 2016 has been very difficult I know Allstate is trying to slow down business, but my book is not established yet. New business is my bread and butter! 2.5 months in and I am so stressed out to sell enough to cover my overhead.
259	Plain and simple Allstate lied to New Agents regarding the opportunity to sell new business which is what we depend on to survive. Their projections they shared with us at the Allstate schools were hogwash in terms of the % of leads we'd be able to close as a result of their competitive rates. They knew they were going to stall the business when they were sharing these close rate estimates with us to illustrate the money we'd make.
260	Unless the individual has a proven track record in P & C sale I would not recommend buying an Allstate. The training is not adequate for a individual without substantial industry experience.
261	I believe Allstate is a very good small business opportunity however I feel recently they had a huge knee jerk reaction to a problem they already had policies in place to correct.
262	The company is not honest with its dealings with Agency Owners.
263	Unrealistic start-up given by managers, promotes excessive spending only to fail, managers know little about agency management and how to solve everyday issues with new agent, call 800# for help or your fellow agent.
264	With Air and everything else I would tell a P&C person to look else ware for that type sales position
265	UPHILL BATTLE

266	The failure rate in our market for start up agents is 90%. Allstate makes it difficult to buy an established book of business by requiring marketing spending, etc. They have no idea of the cost of running an office and the difficulty of reaching bonus with the new IPS and AF requirements.
267	not competitive and too many hoops to jump through to run a business
268	The current business structure for agency owners is not set for long term success. Established agencies pay for scratch agents to be compensated and rewarded highly for bad business and the growth structure in general is not conducive to being able to maintain high level of production when you have book over \$3 million.
269	I have watched my investment start to dwindle based upon the constant underwriting changes and company direction
270	no way
271	been lied to about support, I don't see my manager but every 2-3 months, never been in insurance before, I need lots of support.
272	current leadership has devalued our existence with reckless acts. Starving out larger older agents will be their demise
273	This is not what I was sold when I agreed to buy an agency. I provided Allstate my marketing plan, they accepted it, then told me 1 year later, sorry you will not be able to buy other agencies. Allstate is "smoke & mirrors"
274	I purchased a large agency in 2010 and am very angry at the change to a rolling IPS number and variable compensation. Had I known my commission would have been variable, I wouldn't have purchased an agency.
275	You are only as good as the product and price that you have to offer. Customer satisfaction is the only thing that matters. Customers don't like that fact that their rates are always increasing. If the customer was good enough to write them at that rate, they are good enough to keep at that rate. The reason to become an agency owner is to have the financial freedom that comes with it, if we can't write business and grow we cannot make any money. I need a product that is sustainable and competitive at the same time.
276	cannot make it the way we are going now
277	It WAS a Great career opportunity with a conservative company built on agency model, claims reputation and strong brand loyalty. Rating innovation like SRM and CGR have continually impacted our TRUE blue tenured clients, they are sadly leaving in record numbers.
278	coastal NC very uncompetitive
279	Allstate is making harder to do business. Our rates are high and there is not process in place.
280	pressure of selling financial services
281	I would never subject someone to this!
282	Would never refer anyone. An agent who had left within a year of my purchase told me to not go through with the purchase.
283	Not happy with the Life requirements. Allstate treats the agents like we are employees.
284	I tell it like it is, and it ain't pretty.
285	They need to quit stealing our comp from 10 to 9%. 10% should be a base.
286	I thought one day I could offer this to my Daughter. She watched me struggle with this job for the last 10 years and wants no part of it.. legacy... right!
287	How could I refer someone to Allstate when all they do is screw us every opportunity they get. They stack the odds against us then tell us to fight back while they get paid and we get lambasted.
288	Allstate continues to make it more difficult to run the business and invest due to ever changing comp plans and uncompetitive rates
289	too complicated
290	I would never do that to a friend
291	Allstate has stacked the cards against agents to succeed.
292	I would recommend they go Independent.
293	Never, I would not want to be shot by my friend or relative!
294	too many variables for commission
295	The company truly puts no interest in either it's customers or agents and I would imagine it's employees either.
296	Not many people would have the understanding of how this company does business. For the many years I have been an agency owner, I still don't understand what we are doing as a company.
297	I like it but I am self driven and I do not wait for them, I don't feel they support me or the call support does not have my back.
298	I wouldn't recommend it to my worst enemy with the current state of this company and the way they treat us!
299	Only a purchase
300	Too tough of am market to enter in FI now with rate increases every 6 months
301	It would have to be an extremely talented and someone well financed.
302	Ownership and growth potential
303	The company's trend to start scratch agencies is a disaster after enhanced comp plays out
304	There is a huge disconnect between the company and the agency force... and unfortunately it gets worse every year!

305	The best small business opportunity in America doesn't live up to its promise!
306	Allstate is not easy to do business with and not supportive
307	most of Allstate products are not price comparable to most A+ company
308	I have enough competition in my area.
309	I would tell them to go independent
310	with the constant rate increases after already being uncompetitive I wouldn't recommend my worst enemy to be an allstate agent
311	How can Independent Agents have sales quotas imposed on them with no input, and then be terminated if company goals aren't met?
312	Too many restrictions,quotas and limited market opportunities for the investment required
313	not unless I was a greedy selfish bastard who hated my relative
314	Untrusting of future stability of compensation. too many variables. Last year's changes in September cost me \$40,000 but the company stated that the .15 adjustment to the bonus was equitable. EQUITABLE FOR WHO? MY LOSS RATIO IS AWESOME.
315	This gig has absolutely zero job satisfaction. I tell my kids go do something else where you can get health and 401k benefits
316	in this market would be doubtful but if conditions change would refer
317	I wouldn't refer a family member
318	come on really
319	Attitude, Attitude, as always. Good attitude and good business.
320	I'm not satisfied because, oddly enough, I work to earn a paycheck, not for my health, and Allstate doesn't seem to want to remunerate agents along the lines of what others in the market earn. I may refer Agency Ownership to another because they may just have different expectations. Right now, not an agent who has been here for 10 years or more is working the job they expected or signed up for.
321	Insurance business is more difficult than expected. Tough to get new customers with changes in policies (ie. Geico non-standard, no violations in last 3yrs for IS >32, etc) and challenging to keep customers as rates go up.
322	The relationship Allstate promotes isn't synergistic but adversarial in nature. Tell them(agents) what they want to hear and do what ever they the company chooses. Loss of business and market share is hidden by the profitable growth double talk.
323	Not the "opportunity" this once was
324	I won't recommend to my own children. Nobody should have to work this hard!
325	big investment on my part. Management constantly coming up with ways to STEAL commission from agents.
326	Top management needs to be changed so we can start producing again.
327	not a chance agents wont be around this company much longer
328	The security is not there anymore. The commission scale is punitive. Every year there are changes which always affect the agent negatively except for a select few top agents.
329	I would never recommend starting as a scratch agent.
330	The company spins their plans to sound good to Wall Street and to "sound" like Agents are happy, but it is all manipulation and obfuscation.
331	Ever changing programs, agencies are kept in the dark on future initiatives, failed leadership, poor investment portfolio under Wilson's watch.
332	It is too hard for new agents to be successful and the company is not truthful.
333	The pendulum swings, currently I would be less then enthusiastic to promote Allstate as a Franchise opportunity. There are too many sticks and not enough carrots.
334	it not the opportunity it once was
335	Too many agents fail right out of the gate. I would refer them if they were able to purchase a book \$3 million or more, but never as a scratch or small unless they had a concrete plan for writing 90-100 items per month.
336	I like my friends and family too much
337	NOT WITH CURRENT HOME OFFICE LEADERSHIP AS IT IS.
338	Massachusetts agent. Allstates entry back into State has been a disaster!
339	Allstate does live up to their motto of being in the Good Hands
340	Not many newer agents are successful in my area. They tend to fail after a couple of years. One or two do very well, but the others don't.
341	profitability very tough, especially with minimums.
342	To much money is at stake to try and start a new agency.
343	Unless Allstate becomes competitive, especially in auto, I will not refer a friend or family member.
344	It's not just a job but it is running a business. I would be careful to refer someone who was not aware of that.
345	This is a tough business & I would definitely lose a friend if I referred someone.
346	I do not believe that the agency force can survive in the current environment. My OLD book keeps me going.

347	At one point I would have but now I feel as though the company no longer respects the agents. It is a completely one sided relationship now.
348	Zero Growth, Zero Help to Grow, Management Gives No Indication Of Wanting To Grow!
349	POOR MANAGEMENT. NO QUALITY HELP FOR NEW AGENTS. HORRIBLE UNDERWRITING PROCESSES
350	The rate increases are happening every 6 months, the abuse from this has become astronomical. We are on the front lines every day, and for a new Agency Owner it would be a tremendous hardship to endure. I, at least, remember the good times, when rate increases happened every 2-3 years or longer. I also know that Allstate has stolen our money from us. In the past, we were paid 20% commissions on Property, then they took commissions to 10%, saying they were going to introduce a bonus structure that would be easy to qualify for so that we could get the other 10% that way. Well, that was many years ago, and now the bonus is so hard I couldn't qualify for it, so I lost 100,000 worth of bonus money. Hum! I paid out 30,000 worth of warm transfer leads in 2015 and still was -1% in growth and so got 0 for my bonus. Really really not happy.
351	I live and work for this company in Louisiana. enough said
352	To be treated as employee with none of the benefits actual employees receive - are you kidding?
353	I could not recommend investing in the best small business model in America. Because I don't trust them.
354	It's harder to meet annual goals in NJ than other states.
355	Worried about competitive auto pricing
356	Only if a BOB is available for purchase I would not recommend a starch agency
357	too many variables
358	they will need a lot of money to start and buy business and life policy
359	Leadership needs to be more responsive to agents needs and the service (RMBC / WSR) is antiquated. Make it more friendly for agents and consumers to do business with Allstate. It's not a privilege to be an Allstate client, Allstate HAS the privilege of working for our clients.
360	Never
361	The agency model works for those of us that have been here for a long time. I do not see how a new agent can make it. I do see desperation with the new agents that leads to bad business decisions that lead to uncompetitive rates.
362	If they bought a book of business between 1-1.49 million
363	If asked for a recommendation/referral, I would insist on having some input into the due diligence by the potential buyer. I have learned a lot the hard way and would want to help the friend or relative avoid having to learn the same lessons the hard way.
364	To much uncertainty the company is getting better but I still would be leary.
365	I believe this is a risky time to commit the resources necessary to build the business with the P&C model of distribution questionable
366	ask any NC agent, about their income drop in Feb 2016 pay due to system error
367	It's too hard to write business now to refer anyone to doing this
368	we buy our agencies and some suit decides what our minimum production will be and they cant react to a hard market.
369	low pay, very little agent respect, bad company business model for agency, poor product selection, underwriting guides that are not market sensitive
370	Allstate is to stringent with underwriting P/C and Life makes it to difficult to do business with clients, should be more easy to transact business
371	only if they have life ins sales expertise
372	no future or direction from the company to be successful.
373	It is all one sided and misrepresented
374	a referral for disaster
375	Not even close to being the same company we used to be.
376	even though it is not a perfect plan, it is still better than most other captive companies to own an agency thru.
377	Allstate management and their decision making paradigm are far too unstable. In fact I've had friends approach me after being contacted by Allstate and I've encouraged them to pursue other opportunities.
378	I would advise against itgo independent.
379	Wouldn't even tell an enemy to become an Allstate agent.
380	Allstate appears to only be concerned with agents making them money regardless of the methods used to do it.

381	At this time I would not. The RMP changes have cut my income over 50% from last year. As a new agent, I have very few renewals to lean on. My business plan was built on producing an average of 65 items per month. My four month average since the RMP changes is 20. I have had to let some of my staff go and cut back on marketing. Both of which hurt my production. Allstate has not adjusted my commission to allow for the changes. At this point, I am losing over \$2000 per month with only a part time person and myself. I need to have the revenue to hire and market effectively. We hit all of our targets in year one. I qualified for Honor Ring. Now I am afraid to go on the trip because I will be losing business during that time. If I don't go, I still have to pay the taxes because this trip cannot be cashed in. I understand the profitability issues and why Allstate made the change. My business plan had to change overnight from one of growth and achievement to one of fear and holding on as long as I can. We wrote our initial business plans based on the average sales volume in the area over the last three years. If Allstate has to change I understand, but it very disturbing to me that they would not help to keep the new agents open and viable during these times. I am not asking for a free ride, just a little shelter from the storm that they created. At least until my business can sustain the up's and downs.
382	Too many things promised and not delivered. No support for new agents with all the rate increases. Having marketing programs and then backing out of them. Difficulty in interacting with RMBC and all of the extra time and effort for documents. Expenses are not clearly disclosed when signing up. Making us update computers within 6 months of opening from 7 to 8 and now to 10. The 50% down is killing business and with blanket action we are losing good business.
383	There is a happy medium on pricing. My book is down to 29% loss ratio and premiums are out of control.
384	If they were the right person to take on and weather the risk, it is still a decent business model
385	too much bs too many changing rules, and the IPS hammer is ridiculous
386	Things change constantly. You get told about the opportunity but then the opportunity changes. You lose the feel that you are a true agency owner. You start to feel more like an employee
387	I couldn't in good conscience refer a friend to a dishonest organization that lacks integrity and works against instead of with the agent.
388	If there was not a referral fee, no chance on earth
389	I would not get anyone I know involved in Allstate as things are today
390	never as a start up or enhanced start up only a mature book of 3,000,000 plus
391	no way. The investment and risk is all on our end. The company has pushed so much work to the agency force, you'd have to have all of the necessary money to buy an agency. If you have loans like me, the debt service makes it impossible to afford enough staff to service and sell
392	This use to be a great opportunity. Corporate greed has taken over and made it difficult to pay expenses as a small business owner
393	Most of our products are NOT competitively priced and it's a VERY hard sell.
394	They would be aware of the pit falls, allstate appears to make the first few years very profitable for an agent, then it gets tougher and WHEN the market changes, do they have the resources to sustain their activity to spend their "variable comp" the way Allstate wants?
395	One word, corporate. Big company that cares only for their interests and not their agents. They use you while they need you once they change their mind you're out on the street.
396	Would make sure that they understood the "whole truth" about getting into this business. Not just the side that Allstate tells you.
397	Think the business model does not have legs over next 10 yrs.
398	Value proposition does not make sense at this time. Agent cant sell at decent multiples or regional mgmt. makes sales difficult.
399	I do not believe Allstate is truly committed to our customers Allstate view them as a way to fund stockholders
400	Not likely to refer as long as there is variable compensation
401	The stakes at hand can be overwhelming and once you're in so deep they can easily rip you off and you have little recourse.
402	I truly believe this to be an excellent business opportunity.
403	their new business model SUCKS!
404	I would not do this to an enemy.
405	Hard to make profit
406	unless you have a spouse or other family member working for you, that does not need to get paid what outsiders need, cannot afford the amount of employess that are necessary to do everything that we have to do, no time to sell
407	I would not subject anyone I knew to suffer what I go through every day.
408	Although Allstate taught this as the best small business opportunity in America, I know of thousands that have been financially ruined. Not the opportunity it was when I started in 2004.
409	definitely but not under the current rate and UW environment
410	The capital requirement and politics in who gets approved will deter me from referring anyone I know.
411	My compensation has been all over the place since my 1-1-16 Start date. In February I did not get paid on renewals, they cut an off cycle check. Now in March they are taking back the amount of the off cycle check out of my compensation.
412	not to a FRIEND

413	Allstate as a company is tough to do business with and I wish the processes were easier.
414	For a new agent too many variables to be successful. Rate increases, restrictions on new business etc. My agency established since 1987 is suffering: Rates too high for new business and continued rate increases for insured's that have been w/ me and my parents forever. It's hard to be a trusted advisor when insured's feel betrayed.
415	I would not recommend a friend or relative to become a scratch/new hire agency owner. If the right book of business was available to purchase as an outside buyer, I might encourage them to consider under that condition. Organically growing an Allstate book of business from scratch has become a losing proposition due to our lack of competitiveness and market segmentation.
416	Company direction is geared on Shareholder value which to me is a weakness on how to run a viable company.
417	Now is not the time
418	Really would depend on the circumstances
419	I will not refer a friend because , while the 'company higher ups' talk the talk, no one is out to help. Walls are built before you, decorated by favoritism and self promotion.
420	In fact, I'm not exactly sure I would have become an agent had I known then what I know now.
421	I have and she's been accepted; opening June 1st
422	RATES NOT COMPETITIVE
423	Extremely tough business
424	Not Stable, no direction, to many inconsistencies that a new business owner can not plan for.
425	With all of the changes that have happen at Allstate. I would not want to encourage my friends and family at this time.
426	allstate is not competitive in my marketplace the last several years and I do not see anything improving in the next couple of years. would not want to sell to a friend or relative unless it was at a discounted price.
427	you got to be kidding me right ??
428	Can not sell Allstate home, have to write 12 life policies . told how to write life not just meet a year end goal.
429	in 3 YEARS THE AMOUNT OF BACK AND FORTH ON ACCOUNTS AND PROSDJERS IS JUST TO MUCH FOR A NEW START UP TO TAKE ON
430	Most new agents don't make it. I would lose a friend.
431	Many things to consider
432	the way the home policies are written in the coastal area of NC make it difficult to compete
433	I have a son-in-law who has been with my agency for 10 plus years who wants nothing to do with buying my agency due to company/agency relations.
434	No training or help when needed, Also life goals are no good. They want you to sell life but are more expensive and not competitive
435	Allstate doesn't seem to make processes easy for the Agents in the field
436	Always changing. Cutting from the agents to increase profit.
437	There are much safer ways to invest the capital required.
438	Not what I
439	The feeling is company is taking away more comp from agencies that are doing the right things i.e. they are now taking comm from EA unless we write the life ourselves
440	I would refer someone only if they could buy a big enough book 4 mill or more
441	No way.
442	Too challenging to write and retain clients with Allstate's non competitive rates
443	It is tough for a scratch agent in our area. The last two they have brought to the area are no longer in business. One filed bankruptcy!
444	They promise more than they deliver. Upper management is totally disconnected and not in touch with the real world. Recent changes dramatically hurt business.
445	With the constant changes to compensation every year, there is no way to make future plans to expand or adapt your Agency. The Company makes changes at the drop of a hat to suit their situation not the Agents.
446	It would depend on the situation - there are positives and negatives to all situations.
447	I would feel guilty knowing they would be investing their own savings and could lose it all based on Allstate changing the rules after they are committed.
448	Non-competitive insurance products. Company either has no idea what direction they plan to take the agency model or they want to conver the EA's into financial specialists. Either way, cost of NB is going up and retention going down due to competition.
449	It is NOT the #1 small business opportunity that Mr. Winter touts it to be currently. Management has lost touch with both the daily in an agency and has had poor future visions. Too much expectation and too little action other than constant unnecessary changes during one of the most volatile times in two decades. You're killin us
450	Not the best lil small business...
451	it would have to be an experienced person buying an established agency