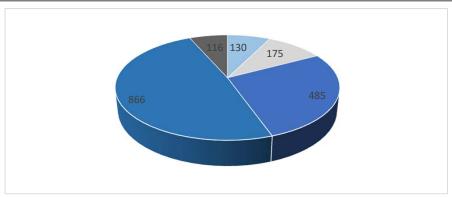
If you plan to continue your career as an insurance agent, how likely is it that you will remain with Allstate?



130	Not at all likely
175	Not very likely
485	Somewhat likely
866	Very Likely
116	Don't Know / Unsure

1772 Answered question20 skipped question

Ni. mala c m	Commonto
	Comments:
1	depends
2	due to the variable comp reduction from 10 to 9% not worth staying on for
3	I have been an Allstate Agent for 15 years and before that I worked for an agent for 7 years that's a total of 22 years! I couldn't imagine working anywhere else.
4	1 and done for me. I could attempt to start over on EC but will take the \$\$\$ and start Indy.
5	No Choice you don't start over at certain age.
6	I am ALL IN!
7	I hope to retire with in the next 3 years
8	I am in for 8 more years to pay off my Allstate debt, but beyond that is not certain anymore.
9	age 63 - what the hell else do I do with myself? I came here because I was promised a career. "Things change" is a piss-poor excuse to go back on a promise.
10	Upcoming changes may influence my decision to stay with Allstate
11	I have too many years invested to just walk away. If I was younger, I might step away and start an independent.
12	I have built up a good book and really don't want to start over.
13	I have invested too much time and resources to make the change now. Hopefully things will improve as the direction the company is moving should be concerning to all.
14	I'm to far in to start somewhere else.
15	Been here to long to change
16	close to retirement
17	Only because I am 58 and I have an idea what is going to happen so I am preparing for increase in ALR production to achieve bonus and phasing out the emphasis of auto. New focus Home with life insurance-AEC member got info from meeting at Home office. NAB and AEC members are not uploading to company at meeting. Question 7- About 8 months ago Home office is just downloading and it is about Corporate Governance and agents will be told when needed.

18	As a startup, the climate is just not friendly to the agency owner trying to make a run for it. I just can't keep up with the changes. They told me invest in autos, then changed auto rates, which ran my loss ratio through the roof.
19	I will see how it plays out in October.
20	The reason I likely remain with Allstate is because I have invested so much into my agency and still have a loan on it
21	If I get out now, I lose at least a quarter of my investment
22	38 yearsI think I'll see it thru
23	Honestly I have considered if anything else, becoming an independent only due to the restrictions in coastal zone 2, but very happy with Allstate. I chose it (Allstate) for many reasons.
24	I will try and make a go at it but if it doesn't turn around I will have to sell
25	I am out at the end of the month.
26	Too late to start over now.
27	At my age and BOB it would be a difficult to leave or go independent.
28	Under the current management/business modelNo
29	AS a new agent I have no other options
30	If I sell/leave Allstate, it will most likely be for a total departure from pure insurance sales. I've invested the capital, and I need returns.
31	Can't answer that question this moment but not very favorable. Clients are my only motivation at this point.
32	28 years in
33	just put my agency for sale
34	It's time to jump ship. Sooner not later!
35	I can't even answer this at this point in time because I don't believe I can give the agency away and only staying loyal with hopes that things will change and we can become the most important part of Allstate. The Agent and their staff!
36	I'm locked. No where to go at this point in my career.
37	Im only a few years from retirement
38	Been with company too long to change
39	Close to retirement
40	We live on a revolving planet people, what goes around, comes around. The grass only looks greener. If you spent more time in your own pasture it wouldn't look so bad.
41	It is getting harder. You want us to write Life polies but the system is poor.
42	My wife has already opened an independent and we are growing it as fast as we can. I hope to sell or TPP my two Allstate agencies in the next five years.
43	I would hate to lose my book of business but there appears to be a much better way of doing business. I like Allstste's products, but the way they run their organization is frustrating and causes too much headache when trying to run a business
44	I'm 65. Probably won't change
45	I'm in too deep to leave unless I find an independent agency to purchase
46	age
47	only if I can qualify for startup agency bonuses
48	if I was gonna stay an agent after I retired I'd be a broker, 50% more pay, no life no securities
49	6-7 more years - these years to make some \$\$\$s. But who knows what the requirements will be to survive.
50	The grass is not necessarily greener elsewhere.
51	Age is the reason. I don't want to start all over at age 58.
52	Setting up an independent agency now trying to sell my Allstate Agancy without being shut dowr
53	auto underwriting to strict
54	I'll always be an insurance agent / broker
55	Again, I do not see how I can survive going forward as I don't believe Allstate can make positive changes quickly enough.

56	I'm so heavily invested it would be tough to leave though if I didn't have a no compete I would change my sign and actually write some business
57	allstate has become very combative and makes it hard to do business with they do not care about there agents
58	depends on how long they allow me to stay
59	I have a few more financial issues to take care of otherwise I would leave
60	currently I have no choice as my tpp is liened because eof question 3. invested in the new agency and backed it financially
61	please Wall street and their shareholders. They are killing the agent. No leadership for real organic growth. Read the book Blue Ocean Strategy. We have no innovation and our price to value is out of balance. Allstate's brand equity is not that strong and corporate continues to diminish it.
62	They are good with claima
63	At this stage of the game, not sure I want to start over.
64	will retire in 2 to 5 years so will stay with Allstate. If younger, would leave
65	Not very happy with the direction of the company.
66	I'm to old to start over
67	34 years with Allstate. Nowhere else to go.
68	The independent route in my market is the way to go at the present time, Allstate agents that have left to go that route are flourishing while we as Allstate agents are floundering.
69	have to much money wrapped up with them
70	I am more likely to sell and begin another business
71	I have an established book that is maintained well but retaining gets tougher because the pricing is constantly changing at renewals with factors like flex group that are very complex.
72	I am too old to change careers/ carriers if in my 30's I would probably go back to being an IA
73	after do it for almost 30 years it would be hard to move at this point and start over, but if the company keeps cutting commissions I may be forced to leave,
74	I prefer to do the good work that Allstate does with a different demographic than Allstate desires to insure at reasonable rates for said demographic.
75	Close to retirement.
76	I am seriously considering IA.
77	As long as Upper Managemetn shows that is willing to
78	The fact that I mortgaged my house and paid just shy of \$1 million for my agency and because of all the restrictions I face in trying to sell, a book of business is only worth the TTP which is about a third of what I paid for it.
79	Book values too low to sell
80	Becoming increasingly difficult to afford being an Allstate Agent
81	It is difficult to imagine starting over at this point.
82	I have been with Allstate 26YRS and 5Months. I will not start over unless I am forced to.
83	It is easier to stay then start all over. Allstate knows that and that is the reason they keep on raping us financially!
84	I like Allstate products and I do believe in the Allstate brand.
85	too old to go anywhere else
86	for me to stay it would take a complete turn around on the comp structure and allstate's attitude toward the agent
87	My hope is that I'm able to grow my book of business enough that I'm able to hold on for the long haul. Based on the way things are going with lower than expected new business production and excessive renewals, I'm not feeling to optimistic about what the future holds
88	It is difficult to realize that there is an effort to undermine 35 year career agents for a self serving short term bonus strategy.
89	To close to retirement to change now
90	I am stuck I have invested my life savings in the agency
91	Just purchased 2nd book

92	Hard to say at this point I guess time will tell. But a lot would have to change first.
93	At this time independent options are being pursued.
94	Despite the restrictions, unfair compensation and sometimes unattainable goals imposed on Allstate agents, I am not a quitter and I feel like I will succeed in this industry one day.
95	Been doing this to long to start over, kind of trapped at my age.
96	I'm invested!
97	To old to start over now
98	After 30+ years with Allstate it would be tough to start over. Having an AFS cliff as a requirement to earn bonus dollars, I would recommend my kids to go independent vs Allstate.
99	When Allstate makes decisions that adversely affect my business, I don't feel warm and fussy about our relationship. Rate changes are understandable and expected. However RMP changes plus rate increases at the same time was a horrible move. We are suppose to be Trusted Advisors. But corporate decisions have forced good customers to leave us and negative word is spread in the community about Allstate and our agencies.
100	I have no choice
101	would get out if I could. But the best small business opportunity in the US is not marketable.
102	Complete lack of understanding on how to balance their underwriting profitability responsibilities with actually "owning" distribution. Unrealistic commission levels continue with a combined expectation that agencies will still remain profitable and owners will be able to reinvest in the agency and remain competitive.
103	Really? You have total control of my work product, I built the book and can not take it with me.
104	to Late to leave now I just have to ride this out the rest of the way
105	We are bombarded with independent offers, they are looking more attractive as Allstate keeps moving the goal posts
106	the grass is not greener
107	Too many years invested to change at this point. I will continuing riding the bigor I mean little blue horse as long as I can
108	With Allstate consistently looking for ways to adversely impact agency revenue for the masses makes one look for alternatives.
109	I will not work with a company who has an incompetent management team that is out of touch with with operations at the customer level. Add to that a company that has no idea how to properly rate and price risk and a mentality that you can beat the business down to where you can manage it and you have a company that will either be acquired, or have a management change or go out of business.
110	Too old to start new agency.
111	My commissions have gone down 30% last year.
112	I am selling.
113	Two more years and I will sell my 6 million book and go independent
114	They have me roped and tied!
115	I was at an Allstate meeting recently when one old time Allstate Agent said to another one with me standing there, "I wonder how many lives the Allstate recruiters have destroyed lately". Let me just say my wife and I spoke about that for the next two hours
116	The company is making very hard for us to make a decent living.
117	If I leave insurance it might be for good.
118	Allstate seems to see agents as the root of all problems. We are constantly being squeezed on compensation & asked to do more with less
119	I have continuously had to re commit to Allstate and have thought multiple times about going independent. It is still a serious thought.
120	The constant changes in compensation is frustrating
121	I have no choice. 57 years old.
122	Terrible relationship and professionalism from RMBC and other agency assistance departments.
123	Allstate needs to STOP changing Comp in an effort to "make things better" when all they do is take away!
124	I am too old to change
125	It seems the company doesn't care about keeping customers. They are pushing clients away to see how much they can milk out of them and not worrying because acquiring new clients is the agents issue along with the expense of finding them.

126	Planning to sell in couple of years - retire
127	over 20 yr Agent
128	Allstate does not appear to want to grow In Auto in Florida with the Agency Force. However, Allstate will allow Esurance to steal our Allstate customers and the Agent can do nothing about it. Allstate counts that as Esurance increasing PIF.
129	Have only 10 years to go until retirement and sale of agency
130	Working on an exit strategy. Won't be in this position by 2025.
131	Not enough IPS, reduce pay. Not enough production credit, no bonus. Not enough growth, no bonus. 8% paid on expanded markets when an independent receives 15%???
132	The local managers refuse to let me sell to a single buyermaking me break up the agency so they can make their headcount goal, while I take a bath on the sell price!
133	at 65 I have to ride it out
134	however alternate insurance opportunities and alternative non insurance opportunities are being looked at.
135	I cannot wait until I can navigate the sell of my agencies (yes, selling all of my agencies), so that I do not go bankrupt
136	I often think of selling to be an IA
137	I have 22 years invested with Allstate and my family has 39 years.
138	As soon as my loan I paid off, I will be selling.
139	After this long, just taking the BS to get by. No longer a great place to work sadly.
140	Allstate needs to be more competitive with their rates. It's hard to write and retain customers solely on "value". People these days just want to save money.
141	I'm hoping to make it 10 more years until I retire.
142	At my age, I don't have the ability to jump around.
143	My staff has everything on automatic
144	Thinking about selling and going independent. this company does not care about it's customers. Only shareholders. They have promised shareholders much larger returns than the industry average and that is the real reason for so much rate action.
145	No more money
146	too much \$\$ invested to do anything else
147	At our agency we need to have the ability to sell to "sub-prime" customers, a section of the market that Allstate has successfully alienated for 6 months now.
148	I wish I never met the recruiter from Allstate - they have ruined me financially.
149	hate IPS
150	Rates are killing renewals!! People with us for 4 to 9 years are done with the annual bumps.
151	Value is going down as company screws up comp. I'm feeling stuck.
152	I'm a 47 year agent. I have a great deal of money with the company. Aside from the income, there are few positives left with working with this company. The my way or the highway attitude ware's on you on a daily basis. The no Life, no job process is totally irritating and forces your staff to work on the same fear level. They don't listen and their imperial wisdom of how to run your agency is difficult to deal with.
153	very close to retiring and selling
154	if I could find something else to do that would pay 70% of what I make now, I would sell immediately. I want my departure to be on my terms
155	I had to roll my book of business over to Allstate. If I go to another company I start from ZERO!
156	To far along to change now.
157	In 2 years I am getting out!
158	I plan to retire and plan to get what I have spent plus a profit. I really do not expect to sell insurance but will help my daughter in her R/E business
159	Too much invested to leave now.
160	Only 9 years to retirement, don't want to start over again.

	O III
161	Selling, closing is scheduled for March 31, 2016
1/0	Counting down the days I have been with TC for 30 years and have a \$4 million book. I would not like to start over. 5-10 years more and I am out
162	Allstate opened another office with in 1/2 mile of my 20 existing location.
163	At this point in life, I'm too old to switch to being an IA
164	My wife is an IA
165	after 30 years, I do not want to attempt to start over somewhere else.
166	CONSIDERING SELLING
167	
168	been for sale for 3 years, not getting much help from allstate
169	Leadership does what they want with no consideration of the effect on the agent nor input from the lifeline of Allstate - the agent. Very disappointing. To me they should make agents employees again and not mislead perspective agents on the business opportunity.
170	Have been looking at IA side for about 6 months trying to determine which companies I can partner with.
171	I have too much invested to leave . my life and investment is tied up in my agency
172	agency.
173	We are turning many customers away and loosing to many customers
174	I own two agencies now and plan to continue to add more.
175	Hoping for Allstate to give us the ability and resources to grow. Writing enough business to stay ahead of the customers that Allstate drops doesn't make it easy to grow PIF.
176	I'm only a few yrs. from retirement. Don't want to make a change now.
177	I will sell in the next year or so because the system is set up to fail.
178	As of now, I have no other choice
179	Only because of my long tenure with Allstate
180	Large investment in the agency that is not easy to move. IE Barriers to exit -which my EFS does not have
181	looking for an ia now.
182	If I wasn't committed to bank loans, I'd be looking at different, more stable companies.
183	hoping to retire
184	close to retiring not starting new elsewhere
185	too late to start over
186	At the heart of our business, we make a promise to our customer regarding claims satisfaction. Please improve the claims experience!!!! We are penalized by Claims satisfaction by return of premium and then lose the customer anyway because of the poor experience. My ACES scores are low with comments regarding premium increases and claims experience.
187	Thinking of retiring
188	I like it, don't get me wrong. I am very concerned with how we are treating customers with roofs. I have had now 8 roofs that were denied wind and hail claims. I had them reinspected and all approved while I was there.
189	Hoping that condition will improve
190	I'm 57 and I understand that although I am supposed to be an agent owner, Allstate holds the cards in terms of if I can sale or not
191	i'm hoping upper level mngt. shows more concern for the agent which is the backbone of the company
192	Close to the end of my career.
193	I am in the process of selling my agency right now. I love what I do and I am very good at it. Allstate's unilateral changes to our compensation agreement is nothing more than an abuse to insults the conscience.
194	If I walk at this point it would be to do something very different.
195	I am 65 years old and a 34-year agent with Allstate. I could not survive as a start up agent with Allstate today.
196	After almost 10 years, I'm too old to go the 'independent route'.
. , 0	

197	Been here too long, gotta ride it out if I don't have a stroke first. Company tries to destroy itself every day with idiot requirements. Management has no clue what we face every day and they don't care.
198	It depends on how much money they keep taking from us.
199	In my 39th year. Will hold on until I retire.
200	I love being an Allstate Agent! I appreciate the support of my Capital Region.
201	I bleed blue.
202	I love the Allstate Name and Products we sell, I just wish we had more support financially. 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.
203	Allstate has a great brand with competitively priced products.
204	Very likely in the near term, not very likely in the long term.
205	I am still evaluating Allstate. I need to re coop my initial investment before I make any changes.
206	Will be starting an IA soon
207	I am 51 and am not at all sure the going IA is for me. I worked in corp America for 22 years and understand how to deal with them. As long as they don't go crazy with the hoops
208	I will be staying with allstate till retirement 5 more yr
209	Will retire in the next 5 years, so will stay put.
210	I plan on staying as I have a great book of clients that I have built over the last several years. Allstate has ruined my chances at a lot of extra business with their latest rate changes that lead to uncertainty in the market place.
211	For the first time I am considering it may be time to sell and this will not be a family owned business passed to my children
212	I plan for another 10 years or I just get totally fed up
213	I would jump if I could figure a way out
214	Looking at break even points as opportunities to walk away.
215	planning on leaving
216	planning exit plan on 6 million dollar 20 36 year book after 12 years from purchase.
217	If I go IA I can nearly double my compensation, not given un-realistic goals, and run my own business, as I was told when I became an agent 9 years ago.
218	I feel that if I have a concern it falls on deaf ears. Allstate is such a huge company it feels that they have a different direction than the Agency Owners have.
219	I plan to sell my agency, the challenges to remain a trusted advisor with all policies taking rates increases every renewal with no clear or logical explanation many with double & triple digit increases. THIS IS & will seriously impact my renewal compensation which I rely on to pay all operating costs.
220	not financially able to get out right now
221	We spend more time on servicing then selling policies. Technology issues and restricted underwriting guideline and higher price
222	33 yearsI am not going anywhere.
223	I owe on a small business loan, there is no getting out
224	selling 04/01/2016
225	Have so much money, time and income invested that it is hard to walk away from this. Contemplating opening a Plan B in future.
226	Currently considering selling my agency
227	I have been an Allstate agent for 31 years . I am 57 years old. Too old to start over.
228	Feel that they are stealing my commissions.
229	Independent is the way to go.
230	near the end. so will sell and retire
231	ready to move on with all the shananigans
232	V/C is a heartache stick and carrot is degrading

233	If I can find a path out I will not be with Allstate.
234	Have too much debt on the agency to sell
235	Getting to old to change
236	at 65, will do what I can do for as long as I can doit.
237	I will be an agent until I can pay off my loan then I will dump the "best business opportunity in America'
238	I purchased a book and owe on it.
239	I only have a couple of years to retirement so I am staying
240	I am a 50 year old white man. I don't have much of a choice
241	I will give it one more year to see if the opportunity truly gives back what it claims it will give.
242	Growth even as little as it has been still gives me growth on the TPP. So at this time, it would not be wise to leave the company unless I received an offer I could not refuse.
243	I would like to have an ind. office where I have more control
244	Not looking to start over!
245	This depends on Allstate, if my commissions continue to drop & pressure continues to increase I might have to explore other options
246	It's too late for me to do anything else. I'm not sure where to put this comment but the trusted advisor model doesn't seem relevant for mega agencies. To keep a larger staff "busy" they call all over the State for business regardless of the distance. This is no different from the call center format in Canada. I do like that the company is advocating it but in reality the large agencies will function like they must to meet bonus and variable comp to survive with larger staffs.
247	in my case I am one of those white, male, over 55
248	TPP doesn't look too bad when you're age 55 and have probably 15-20 yrs more to work in the industry locally
249	Very invested now
250	not many other better choices unfortunately
251	To old to change
252	I have to remain. I rolled over my existing book of business and if I were to leave Allstate, I would have no clients
253	I have no desire to start over, am 59 yrs old and will stick it out as long as I can take it
254	I thought about IA last 5 yrs as a procrastinator lam now at the cross roads. I am not sure I have the energy anymore sine Allstate has drained it out of me
255	I have just sold one of my three agencies and am contemplating moving to a competitor and selling the rest
256	retiring in in a couple of years
257	I am close to retirement.
258	I'm about 8 yrs away from retirement plus this has been in my family for over 50 years
259	If leave will retire and possibly pursue a consultant career
260	Have been an agent for 26 years.
261	To close to the end of my career
262	No plans on doing anything else. Sticking with this until retirement.
263	I would love to start an IA, but it's unlikely since I have over 30 years invested with this company.
264	Will be retiring from the industry in a couple of years anyway.
265	Just purchased an agency. Don't know if I can keep it, or even want it.
266	too late to consider change at this point ??
267	if I could sell I would
268	I am selling as fast as I can
269	would love to get out of here
270	I'm too old to start from scratch.
271	I'm too old to start a new career now.
272	I am on a old contract, and have a nice book of business. I would be hard pressed emotionally to walk away from my devoted customers

have been here loo long and have been very successful. How Allstate but am concerned about current leadership and compensation decisions regarding the bonus that are always changing. 174 184VE NO WABIE CHOICE TO DUE MY AGE, AND RESTRICTIONS OF THE NON-COMPETE, TPP, AND DIFFICULTY GETTING A BUYER APPROVED 185 175 187 187 187 187 187 187		
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310 II have committed over \$100k to this business. Leaving would result in bankruptcy for my family.	309	· · ·
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311	Depends if I can afford to stay in with the increase in cost to get an acquisition and paying staff for the increased quotes needed for the same return we have been getting.
312	They need to make some huge changes at corp.
313	Too old to change
314	Only have 6 years to retirement is the only reason I'm staying
315	If I leave Allstate, I will do something other than insurance.
316	Starting the process to sell
317	The Allstate 'letter 1 and 2' to the agent around '08 and '09 was the catalyst for spawning my spouse's now 5 year old successful IA
318	If I know how to make an easy transition I would leave
319	Too invested
320	Have 5 more years of this and then its time to take a rest. Not going to start a new business at this point in my life
321	too old to start over with another company
322	I have invested most of my liquid capital in keeping my business funded. this seemed like a viable start-up opportunity but sales have become very difficult with multiple price increases during the past year. I don't have the capital to change companies.
323	Looking for a buyer who will let me stay and work now. I just want to sell.
324	At my age, it is not cost effective to start over.
325	My age and length of time with Allstate prohibit me from changing
326	Doing all I can to sell now. Tired of being lied too.
327	As long as it lasts
328	I retire in 21 months
329	need to stay a few years, than done
330	Although I have never missed my company imposed goals, I have already begun looking into different companies to continue my insurance career with.
331	I have invested to build, and I cant just walk away.
332	I've been selling off my agencies and have one left.
333	After 27 years w Allstate (33 yrs in the business) and a decent book of business (large) - I do not want to start over (unless forced to).
334	There is not enough support. RMBC has lacked quality for the past several months and often provides wrong answers. These new reps are not trained well enough in their jobs. We often know more than they do and are left to answer questions on our own, the best we can, because they give us incorrect information. In addition to his, the large rate hick all at once in Oct 2015 severely limited our production and growth capability. Coupled with system changes, too much changed at one time, and it reflected through all support channels.
335	If Allstate continues to raise rates and make earning the same pay harder, I will look to leave.
336	I have put in too much time at this point to leave. If I were to leave I would do something completely different!
337	too much time invested now
338	too young to retire, praying things will change soon- Not sure how much more my customers, staff and myself can take. If I sell not sure it's enough to recover retirement
339	If this question had been asked of me 3 years ago, I would probably have answered "Very Likely". The companies "profitability" issues and compensation changes over the past few years have done nothing but create an adversarial relationship between agency owners and the company. If not for the fact that I own a large Allstate book of business that continues to maintain a healthy revenue stream, I would be looking to sell. My wife opened an independent agency in June 2014 and has already grown it into a \$1.5 Million book of business while our Allstate agency struggles to maintain 0% growth. Something isn't right when an independent agency with no advertising spend is able to grow at such a pace while a nationally branded agency struggles to maintain.
340	I do not want to start over
341	I am nearing retirement age and do not want to have to build an agency again.
342	At 62 I am too old to change
343	Getting ready to retire in 3 years, so I'm not switching at this point in my career

344	no choice , just waiting to get ss and hope they allow me to sell my book
311	
345	I joined the company with high hopes I worked very hard to move up. I turned an ordinary agency to a premier agency within 3 years of taking it over. I have consistent growth with great profits to both the company and myself, I earned Inner circle elite/champions/national/and honor ring. When I set out to purchase a book as I was led to believe when I joined by Mr. Hank Barge, my efforts were sabotaged and was prevented from doing so for NO REASON whatsoever, and after keeping at it, I was told well, I asked to do so 8 month in the year of my award, and I should have done so 6 months after!!!???? I LOOKED EVRY WHERE, AND NOTHING WAS TRUE TO THAT EXCUSE!!! That leaves me to believe that all what is said by the higher ups means nothing and nothing but hot air.
346	I love the Allstate opportunity and what it's done for me personally and professionally However, I endeavor to positively impact he lives of a different demographic than Allstate's corporate strategy will allow.
347	To many years into this.
348	thinking of selling
349	I do not know the future, it depends on if the climate changes.
350	Until retirement.
351	i'm almost 61, I do not want to start over in another venture at this point in my life.
352	staying on as long as we can, as we have a plan b in place
353	I am an Allstate agent not a broker.
354	I will be opening a independent soon
355	It is too difficult and expensive to change.
356	If I can find a good source of life insurance leads
357	I am in already and have a good size book. It would be to hard to leave. I'd like to be able to broker more to increase my cash flow
358	At my age I will finish here
359	Both my agencies are for sale now.
360	I have too much invested now, but that could change if things keep going they way they do and Allstate keeps taking from me
361	I hope to sell my agency and retire in the next few years. This is my 35th year with Allstate
362	I have to much vested at this point, but wish they would let us get right of first refusal on business and let us place it where we see fit
363	I cannot start over now.
364	After 31 years, I plan on retiring
365	Always
366	Have too much invested to leave
367	If I am going to grow a substantial book of business I will grow it where I own it, not just own a financial interest. The investment side of the business is a train wreck.
368	The grass is not always greener on the other side! I looked!
369	I hope I last 3-5 years and the value of my agency is not destroyed by the time I want to retire.
370	Selling agency while people are willing to buy
371	retire soon
372	still a good opportunity, but becoming increasingly difficult
373	no choice