

## Agency Evaluation

The Company will evaluate your agency's results through the Expected Results Portlet in My Agency Results (MAR). This portlet is the mechanism we have put into place to provide you with feedback concerning your agency's business results and our overall business relationship. An Acknowledgement Link will accompany the portlet that will allow you to acknowledge your year-end results and add comments if desired. A formal evaluation is done on an annual basis. In addition to the annual formal evaluation, there will be a formal mid-year review. The results review process will take place every six months based on YTD cumulative results. We also expect to have ongoing business discussions with you so you know where your agency stands in meeting our business objectives, and we can offer our assistance to help your agency improve in any area in which we have determined your agency is deficient.

The key areas that are currently considered in evaluating your agency's results include:

- Standard Auto IIF Growth
- Allstate Financial (Production Credit)
- Agency Loyalty Index
- Loss Ratio / Profitability (Established Agencies only)
- Standard Auto Retention (Start-up Agencies only)

The Company may establish business objectives with respect to the above areas that your agency is expected to meet. As an R3001 Agent, you have the right to determine the manner and means by which these business objectives are met. The Company may establish different key areas for evaluating your agency's results in its sole discretion.

Other relevant topics that we may consider in evaluating your agency operation and our business relationship include, but are not limited to:

- Compliance with Company policies and procedures, including the Allstate Agency Standards, and all applicable laws and regulations relating to the conduct of business under the R3001 Agreement
- Adherence to Ethical Standards in the Conduct of Business
- Quality of business
- The type and quality of customer service provided by your agency, including the Customer Service Standards
- Market penetration within your marketing area
- Multi-line sales
- Understanding of our existing products, new products, and industry changes
- Cooperation in adopting marketing approaches consistent with the Company's strategic direction
- Maintaining a professional business location
- Improvement in areas in which the agency's results are deficient

- Compliance with the terms and conditions of the R3001 Agreement
- Any activities that may subject the Company to liability or loss of goodwill, or are otherwise detrimental to the business interests of the Company

As a Company, we are committed to assisting you in being successful and in generating revenue to grow your agency and meet your income goals. We are also committed to meeting Allstate's business objectives. Consequently, if your agency is not meeting one or more of the Company business objectives, you will be expected to address the deficiencies displayed on the Expected Results Portlet. If you request assistance in improving your agency's business results, we will recommend processes our experience has shown to be successful, that you may want to consider implementing in your agency.

As an R3001 Agent, you will be expected to maintain a professional business relationship with the Company, and when requested, to meet with Company representatives at mutually convenient times to discuss various business topics. Also, since you are conducting business with the public under the Allstate name, Company representatives and/or its designees should be permitted access to your agency to review compliance with the R3001 Agreement during agency business hours.

## **Use of Agency Name or D/B/A with Allstate Name**

As an R3001 Agent, you may use your agency name or d/b/a, e.g. John Doe Insurance Agency, Doe Insurance Agency, J. Doe Insurance Agency, Inc., XYZ, Inc., d/b/a John Doe Insurance Agency along with the Allstate name, or any Company service marks on specific items.

The following are examples of items that may contain your agency name or d/b/a along with Allstate's name or Company service marks:

- Business Cards
- Company approved advertising and marketing materials, such as PRIME mailings (when using PRIME mailings you must tell the telephone representative that you are using an agency name when placing your order - 35 characters maximum)
- Declaration Sheets: Name change must be submitted to HR for input into SAP
- Business Correspondence
- Office Decals
- New Signs: A new sign will only be provided for a **new** location upon becoming an R3001 Agent, or if you decide to relocate based on the Company's request, or to personalize a sign if you are a buyer of an existing R3001 Agency. New signs will not be provided if you are relocating at your request. The cost of signs for the purpose of changing your name will be your responsibility.