

CIA Prospective Agent Non-Disclosure

This non-disclosure agreement is between Career Insurance Agents (CIA) and Prospective Agent of this agreement. Whereas CIA and Prospective Agent wish to exchange certain information pertaining to the operations and contractual obligations of CIA and its independent contractors, these two parties hereby agree to the following conditions:


1. CIA will provide Prospective Agent with an original copy "Draft" of its standard Agency/Agent contract. In addition, CIA will provide Prospective Agent with additional information, both orally and in writing, as to the operations and benefits of becoming an Independent Contractor with CIA.
 2. Prospective Agent agrees not to share this information with any third parties not explicitly approved by CIA and to use reasonable and practical care to protect and maintain possession of the contract and any other materials provided to Prospect by CIA. This applies not only to all original documents, but to all copies that may have been made by or supplied to Prospect.
 3. Upon request of CIA, Prospective Agent will return all documents, materials, and notes both originals and copies to CIA within 15 days of the request.
 4. In the event of a breach or threatened breach of this Agreement, CIA shall be entitled to preliminary and final injunctions, in addition to any other rights and remedies available to it at law or in equity.
 5. The validity and performance of this contract are governed by the laws of the State of Colorado.
 6. This Agreement is binding upon the directors, officers, employees and agents of each party and will continue indefinitely, with the obligations of confidentiality surviving the termination of this Agreement.
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Contact Information

Name * JOHN ASDOURIAN

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Address * 
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United States

Planned Business EITHER OFFICE SPACE OR HOME BASED
Location (retail, office space, suite, home based) *

Tell us about your background (Insurance, Financial, Tax Prep., what you did before) * OWN AN ALLSTATE AGENCY FOR 1 YEAR

Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) *

I started scratch with Allstate on August 1st 2019. Allstate has been good for the most part but I no longer want to be captive. I'd like to have more options to help people in my community here in CO but also help people outside of CO. I have lost countless households due to Allstate's home rates being \$1000 - \$2000+ over what they currently have. Allstate commercial is also a joke. I'd like to be able to dive deeper into commercial policies and help other businesses. I joined Allstate because of the ECP model and the ability to own my book that I could pass down to my family. I am a younger agent and thought Allstate was a great choice. However soon after I signed up Allstate made some big changes to the company that I was not found of. They cut current commissions down and even offered a discount for people to go directly to 1-800 Allstate rather than through an Agent. I feel as

though Allstate is slowly trying to weed out captive agents. I also found out that Independent Allstate agents get higher commissions than captive Allstate agents and that bothered me. I could do on, but I'd rather explain my other reasons on our call!

Please describe your typical Customer Profile Personal Lines

What are your most important needs? * Helping people, Being able to have options, freedom to work where ever I like, owning my own book

What is Your Timeline in Making a Decision: within a year
*

Present Agency Information:

Current Written Premium? (Captive/Independent) * 350000 Captive

PL%- VS - CL% ratio: * 100% PL

Lead Carrier(s): * Allstate

Plans going forward:

Estimated Premium Year 1, 2, 3: * 1 mil, 1.5mil, 2 mil but honestly I'd like to sell more

Estimated Commission Income Year 1, 2, 3: * 150K, 200K, 300K+

Primary Sales Initiatives: * Continue to grow my personal lines but dive deeper into commercial

Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ * Allstate non-compete

Date Signed: * Friday, July 17, 2020

DocuSigned by:
JOHN ASDOURIAN
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