

## 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 \*** Robert Clark

**Phone Number \*** (714) 335-1568

**Email \*** [robqmc24@gmail.com](mailto:robqmc24@gmail.com)

**Address \***   
9419 Twenty Mile Rd 315  
Parker, Colorado 80134  
United States

**Planned Business** Office Space

**Location (retail, office space, suite, home based) \***

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** 1 year experience in insurance (part-time, farmers protege), business owner for 4 years in the fitness industry prior, retail sales experience prior in fine jewelry

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

I am currently in the protege program with farmers insurance working under an agency owner. I am exploring my options as I do believe the independent model is superior to the captive model and better for the agent as well as the consumer. I am 3-6 months away from completing the protege program and although they offer competitive bonuses for the 1st 3 years of becoming an agent, I am not excited about the long term reality of being tied to one company with their rates & compliance. I have researched other independent channels as well but after being part of the insurance soup group for quite a while and listening to the insurance guys podcast, I believe CIA may be the best fit for me going forward, would like to learn the details.

**Please describe your typical Customer Profile** Personal Lines

**What are your most important needs? \*** Knowledge & support as I am still learning the industry, next would be carrier appointments

**What is Your Timeline in Making a Decision:** 3-6 months  
\*

**Present Agency Information:**

**Current Written Premium? (Captive/Independent) \*** 70-80k (9-10 months)

**PL%- VS - CL% ratio: \*** 3-5% PL vs 5-10% CL

**Lead Carrier(s): \*** Farmers, Foremost, Bristol West

**Plans going forward:**

**Estimated Premium Year 1, 2, 3: \*** 200,000, 300,000, 350,000-400,000

**Estimated Commission Income Year 1, 2, 3: \*** 9-14% + bonuses

**Primary Sales Initiatives: \*** PL + Life

**Additional Information: non-completes, previous criminal convictions,**

carrier terminations,  
bankruptcy, etcâ€¦ \*

**Date Signed: \*** Friday, July 31, 2020

DocuSigned by:  
*Robert Clark*  
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