

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 * Kristen Schmitt

Phone Number * (423) 298-1854

Email * kristenmvidal@yahoo.com

Address * 
219 brently woods dr
Chattanooga, Tn 37421
United States

Planned Business Location (retail, office space, suite, home based) * Office space/suite. Willing to relocate to florida

Tell us about your background (Insurance, Financial, Tax Prep., what you did before) * Worked as producer for State Farm for 2 years and became agent 12/1/19. Prior to SF I was working in supplemental group insurance

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

I opened up my scratch/new market agency on 12/1/19. Covid certainly took a hit on our production but with the resources we have and thousands of internet leads coming in daily, we've done what we could in a global pandemic. SF has not shown any mercy on the production requirements but that's something that my team understands and is working through as we have a job to do. I love what I do and things are slowly getting back to normal. I've had some time to think about my options. I hate giving myself a "ceplan B" as I feel that means I've given up on plan A. I'm the type of person that doesn't give up or doesn't see something through; however, I know a lot of people have moved from the captive world to the Indy world and I want to know the good Bad

and ugly. I don't want to leave money on the table and I fear that right now I am. I just want to provide for my family and give them the best life I can.

Please describe your typical Customer Profile Personal Lines

What are your most important needs? * Location flexibility, uncapped growth opportunity

What is Your Timeline in Making a Decision: * SF will make a contract decision by December 2020 but I don't have to make a decision at any particular time

Present Agency Information:

Current Written Premium? (Captive/Independent) * Captive

PL%– VS – CL% ratio: * Closing ratio 5%

Lead Carrier(s): * Currently using hometown quotes but have used several others

Plans going forward:

Estimated Premium Year 1, 2, 3: * –

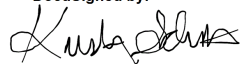
Estimated Commission Income Year 1, 2, 3: * –

Primary Sales Initiatives: * –

Additional Information: non- –

completes, previous
criminal convictions,
carrier terminations,
bankruptcy, etc. *

Date Signed: * Monday, August 10, 2020

DocuSigned by:

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