

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 *	Mikel Hardy
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Phone Number *	(520) 975-2256
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Email *	mikelh@outlook.com
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Address *	 14249 E Bolster Dr Vail, AZ 85641 United States
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Planned Business Location (retail, office space, suite, home based) *	Office space
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Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *	Captive insurance agent
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Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) *	Been an agent with farm bureau almost 3 years. Came from no insurance background. New agent supplements and bonuses are enticing, but set me up for failure when I didn't know any better, as now that I'm getting more tenured it's all going away, PC commission percentage is HIGHLY dependent on life/financial product sales tied to PC clients.
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Please describe your typical Customer Profile	Personal Lines
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What are your most important needs? *	Freedom!
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What is Your Timeline in Making a Decision: *	Before end of year
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Present Agency Information:

Current Written Premium? (Captive/Independent) *	~550k captive
PL%- VS - CL% ratio: *	75 personal - 25 commercial
Lead Carrier(s): *	Farm Bureau
Plans going forward:	
Estimated Premium Year 1, 2, 3: *	600k min year 1. 1 mil year 2 1 mil year 3
Estimated Commission Income Year 1, 2, 3: *	84k; 190k; 228k
Primary Sales Initiatives: *	CAC strategies (currently can't use many due to carrier compliance and appetite). My community branding is top already, I am the insurance guy in my direct community of 30k+;
Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etc! *	Non-compete from current carrier (being reviewed by my attorney today for clarification)
Date Signed: *	Thursday, September 17, 2020

DocuSigned by:

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