

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 * Fred Zappa

Phone Number * (651) 308-5562

Email * fazappa@aol.com

Address * 
25920 E Comfort Dr
Chisago Lakes, MN 55013
United States

Planned Business Location (retail, office space, suite, home based) * I am looking at a retail store front

Tell us about your background (Insurance, Financial, Tax Prep., what you did before) * I am a licensed P&C and Life & Health agent for almost 6 years. I have an MBA with a finance emphasis. From 2001 to 2015 I owned and operated a retail sporting goods store.

Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) * I am currently a captive agent with American National Insurance Company. Prior to I worked for Zurich Insurance Company where my focus was selling P&C to franchised auto dealers. Although I am extremely versed in personal lines my expertise is on the commercial side. I find myself passing up more opportunities than I can write due to American National's lack of appetite for the commercial side.

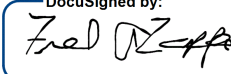
Please describe your typical Customer Profile Commercial Lines

What are your most important needs? * Options for a variety of commercial opportunities.

What is Your Timeline in Making a Decision: * ASAP

Present Agency Information:

Current Written Premium? (Captive/Independent) *	400,000
PL%- VS - CL% ratio: *	70 personal vs 30 commercial
Lead Carrier(s): *	Travelers, AAA, Safeco, etc.
Plans going forward:	
Estimated Premium Year 1, 2, 3: *	\$500k, \$750k, \$750k
Estimated Commission Income Year 1, 2, 3: *	\$75k, \$150k, \$300k
Primary Sales Initiatives: *	Establish an Independent Agency.
Additional Information: non- completes, previous criminal convictions, carrier terminations, bankruptcy, etc. *	I have a 1 year non compete on my current book of business with ANICO
Date Signed: *	Friday, October 2, 2020

DocuSigned by:

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