

## 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 \*** Tyler Torlone

**Phone Number \*** (304) 616-2818

**Email \*** [TYLER@THEPOTOMACAGENCY.COM](mailto:TYLER@THEPOTOMACAGENCY.COM)

**Address \***   
201 S. Princess Street  
SHEPHERDSTOWN, WV 25443  
United States

**Planned Business** Office Building

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

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** 5.5 years Insurance and Financial Services

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

I am currently own/ operate a captive agency with brokerage availability. My captive carrier is continuously shrinking their UW appetite and my approved brokerage channels lack competitive options for my area. I have branded my agency in a manner that many of my clients aren't aware that we are affiliated with our captive carrier, however there seems to be a push from the home office to start using company approved marketing and branding. I strategically branded my agency to resonate with the local community and that is what I plan to continue doing. I've recently brought on two sub-producers and am struggling to get them access to our quoting systems do to corporate push back.

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

**What are your most important needs? \*** competitive carrier options and good commission contracts.

**What is Your Timeline in Making a Decision: \*** year end.

**Present Agency Information:**

**Current Written Premium? (Captive/Independent) \*** 300,000

**PL%- VS - CL% ratio: \*** 40% 60%

**Lead Carrier(s): \*** American National and Farm Family

**Plans going forward:**

**Estimated Premium Year 1, 2, 3: \*** \$360k, \$600K, \$720K (not including Life)

**Estimated Commission Income Year 1, 2, 3: \*** \$100K, \$250K, \$400K (not including Life)

**Primary Sales Initiatives: \*** CAC, Recent hires, strategic partnerships.

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

carrier terminations,  
bankruptcy, etcâ€! \*

Date Signed: \* Friday, September 18, 2020

DocuSigned by:  
*Tyler Tordone*  
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