

## 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 \*** Andy Cone

**Phone Number \*** (803) 347-9128

**Email \*** [cone\\_andy@icloud.com](mailto:cone_andy@icloud.com)

**Address \***   
213 Laurel Drive  
Graniteville, South Carolina 29829  
United States

**Planned Business** North Augusta, SC

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

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** Independent Broker within an agency

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

I'm currently a 1099 independent broker within an existing independent agency. We currently have 3 locations in the state of SC. I'm licensed in P&C, life, accident and health. I'm not currently under contract. My cousin wants the two of us to open our own office. He owns a location in North Augusta, SC, currently. My cousin has been with Farm Bureau for 20 or so years now. He wants to make the move to independent in the next 3-6 months or so. I've shared what I know about this opportunity that you offer, and he is very interested in having a conference call with all parties involved. We both write commercial, home, auto, and life insurance. I have looked into this opportunity before for just myself, but feel a lot more confident in making the move with my cousin wanting to become partners.

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

**What are your most important needs? \***      Independence and Growth

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

**Present Agency Information:**

**Current Written Premium? (Captive/Independent)**      3,775,000 combined  
\*

**PL%- VS - CL% ratio: \***      70% vs 30%

**Lead Carrier(s): \***      Auto-Owners, Travelers, Foremost

**Plans going forward:**

**Estimated Premium Year 1, 2, 3: \***      4,000,000; 5,000,000; 6,000,000

**Estimated Commission Income Year 1, 2, 3: \***      260,000; 325,000; 390,000

**Primary Sales Initiatives: \***      4,000,000

**Additional Information: non-completes, previous criminal convictions,**      None

carrier terminations,  
bankruptcy, etcâ€¦ \*

**Date Signed: \*** Monday, October 11, 2021

DocuSigned by:  
*Andy Cone*  
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