


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 *	Richard Hall
Phone Number *	(615) 653-6709
Email *	hall395@gmail.com
Address *	 5304 ROOKER RD SMYRNA, TN 37167 United States
Planned Business Location (retail, office space, suite, home based) *	office space
Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *	Owned a Farmers Insurance agency for 3 years worked part time for a Independent Insuracne comapanay while I was full time as a Police Detective. Retired from police work in 2017 and opened the Farmers agency.
Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) *	Captive with Farmers Insurance. I have taken a commission cut and now a renewal cut all in the last 3 years. We have take a rate increase 2 of the 3 years as well. Looking to get back to independent to give my clients more options.
Please describe your typical Customer Profile	Personal Lines
What are your most important needs? *	Good product for a affordable price.
What is Your Timeline in Making a Decision: *	3 to 5 months

Present Agency Information:

Current Written Premium? (Captive/Independent) *	700,000
PL%- VS - CL% ratio: *	55-45
Lead Carrier(s): *	Farmers Foremost have commercial outside of Farmers as well.
Plans going forward:	
Estimated Premium Year 1, 2, 3: *	500,000, 1 million, 5 million
Estimated Commission Income Year 1, 2, 3: *	60k, 120k, over 500k
Primary Sales Initiatives: *	market to lenders and realstate hire more staff every year
Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ *	non-complete with Farmers on current customers
Date Signed: *	Tuesday, December 1, 2020

DocuSigned by:

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