


## 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

<b>Name *</b>	Kaleigha Cramer
<b>Phone Number *</b>	(256) 735-6322
<b>Email *</b>	<a href="mailto:kaleighacramer@gmail.com">kaleighacramer@gmail.com</a>
<b>Address *</b>	 325 County Road 1812 Arab, AL 35016 United States
<b>Planned Business Location (retail, office space, suite, home based) *</b>	Office Space
<b>Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *</b>	8 years as a licensed agent, 2 years as a CSR. 6 years with Allstate, 2 independent
<b>Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options? *</b>	I am currently a captive LSP with Allstate. My plan has always been to open an independent agency, but the timing hasn't been right until now. I am one of the only commercial approved agents with Allstate in north Alabama however, working within the strict rules of Allstate its very hard to provided the service to my community that I would like to. I am primarily writing personal lines with about 10% commercial.
<b>Please describe your typical Customer Profile</b>	Personal Lines
<b>What are your most important needs? *</b>	To be able to service my community, through insurance, and work with a team that believe they can change the world, through insurance.
<b>What is Your Timeline in Making a Decision: *</b>	6-12 months

Present Agency Information:

<b>Current Written Premium? (Captive/Independent) *</b>	Career total 2.5 mil
<b>PL%- VS - CL% ratio: *</b>	75% PL 25% CL
<b>Lead Carrier(s): *</b>	Safeco, Allstate, foremost

Plans going forward:

<b>Estimated Premium Year 1, 2, 3: *</b>	1)500k 2)750k 3)1 million. I would like to be at 2.5 by COB year 3
<b>Estimated Commission Income Year 1, 2, 3: *</b>	After expenses and pouring back into the business I would like to pay myself 60k a year while my book grows.
<b>Primary Sales Initiatives: *</b>	Giving my son a life I didnâ€™t have. Retiring to the lake. Properly insuring my community. If you do whatâ€™s right in the industry the money will comeZ
<b>Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€™  *</b>	None of the above. One non-solicit with Allstate.
<b>Date Signed: *</b>	Thursday, December 17, 2020

DocuSigned by:  
  
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