


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 *	Billie Jo Friday
Phone Number *	(814) 330-0199
Email *	bfriday376@gmail.com
Address *	 5 West 10th Street Tyrone, PA 16686 United States
Planned Business Location (retail, office space, suite, home based) *	Owned Office Space (currently used as my Farmers Insurance Office)
Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *	P&C Agent for 14 years and Farmers Agency owner for 3.5 years
Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options? *	<p>Have gotten to my breaking point. I have received the 2nd commission cut in 2 years and now they have changed our structure to where I don't even feel like I own an agency anymore.</p> <p>I came from an independent agency and had hoped this would be fine but I am ready to go back to having more flexibility for my customers. I watched your video last night and I am more than ready to talk.</p>
Please describe your typical Customer Profile	Personal Lines
What are your most important needs? *	Flexibility for my customer so we are not so stuck.
What is Your Timeline in Making a Decision: *	ASAP

Present Agency Information:

Current Written Premium? (Captive/Independent) *	Captive 800,000
PL%- VS - CL% ratio: *	80% PL and 20% commercial
Lead Carrier(s): *	Farmers Insurance, Foremost, BW
Plans going forward:	
Estimated Premium Year 1, 2, 3: *	year 1-250,000, year 2-250,000, year 3-250,000
Estimated Commission Income Year 1, 2, 3: *	60,000 year 1, 80,000 year 2, 100,000 year 3
Primary Sales Initiatives: *	Growth
Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ *	Farmers Non Compete will apply for one year, I had 2 DUI's and one bad check years ago, no carrier terminations or bankruptcies.
Date Signed: *	Wednesday, January 13, 2021

DocuSigned by:
Billie Jo Friday
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