

## 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 \*** Todd Fry

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**Address \***   
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United States

**Planned Business** Same office location we've been in for 20+ years.

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

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** Been in insurance for 24 years. Bought my dad's independent agency in 2015

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

It's a long story, but I'll make it as short as I can. I sold my personal lines book in May of 2020. I kept my commercial book. In late December of 2020 I was notified that the book I sold had been sold a second time. This time, the agent wasn't local and he went to a centralized servicing model. This did not sit well with my old clients and I started getting calls asking me if I could help them. I did NOT sell my phone number since I was staying in business, so they still had a number to call. I also do not have a non-compete with the original agency that I sold to, only a non-solicitation agreement. So, in early January 2021 I went back to my cluster where I had my previous personal lines appointments to discuss getting re-appointed for personal lines. We approached Safeco and Travelers, who were my two largest appointments previously. They are pushing back at re-appointing due to the size of the

agency that now owns the book and not wanting to upset him, even though I do not have a non-competes. My goal is not to actively solicit my old book, but to help if I'm asked. My other new business will come from re-establishing old referral partners and networks, along with paid social media advertising.

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

**What are your most important needs? \***      Standard Carrier Access in personal lines

**What is Your Timeline in Making a Decision: \***      Immediate

Present Agency Information:

**Current Written Premium? (Captive/Independent) \***      700,000- Independent

**PL%- VS - CL% ratio: \***      Currently 100% CL

**Lead Carrier(s): \***      Liberty Mutual, Progressive, Hartford, Travelers

Plans going forward:

**Estimated Premium Year 1, 2, 3: \***      I should be back in the \$3Million range by end of year 3

**Estimated Commission Income Year 1, 2, 3: \***      currently about 80k. Should be at around 300k by year 3.

**Primary Sales Initiatives: \***      old clients, referral partners, networks, paid social media advertising.

**Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ \***

I currently have a non-solicitation agreement, but NOT a non-compete.

**Date Signed: \***

Tuesday, February 9, 2021

DocuSigned by:  
*Todd Fry*  
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