

## 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 \*** Matt DiCapua

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**Email \*** [mattdicapua@me.com](mailto:mattdicapua@me.com)

**Address \***   
 12425 Dominion Way  
 Louisville, KY 40299  
 United States

**Planned Business** Office

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

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** I have been selling property casualty and life insurance for nine years. However I just started my own scratch independent agency in January 2021.

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

I just walked away from my previous employer because they cut commissions even though I had generated \$2 million in premium over a 48 month period. At the age of 45 I decided not to allow my future to be dictated by anyone else and started a scratch independent agency in January 2021. I did not join any aggregators because I do not trust them. I have been lied to and cheated by people in this industry since I got into it. Therefore I trust no one and pay lawyers to read everything. That is why I started scratch & have my own direct appointments currently from Progressive (home & auto), Safeco, Openly, Hagerty, Foremost etc. Production is certainly down because I don't have as many carriers as I would like but I may be able to get them in the future. I did talk to a young man named Charles in Texas and he spoke very highly of you which prompted me to reach out.

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

**What are your most important needs? \*** Carriers

**What is Your Timeline in Making a Decision:** None  
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Present Agency Information:

**Current Written Premium? (Captive/Independent) \*** 45k for 2021 (last year was 500k)

**PL%- VS - CL% ratio: \*** 90 / 10

**Lead Carrier(s): \*** Safeco

Plans going forward:

**Estimated Premium Year 1, 2, 3: \*** 450, 550, 650


**Estimated Commission Income Year 1, 2, 3: \*** 54k, 66k, 78k

**Primary Sales Initiatives: \*** 100% referrals from mortgage loan officers and my BNI networking group

**Additional Information: non-completes, previous criminal convictions,** I am currently in a 24 month noncompete with my prior employer, I guess more of a nonsolicitation

carrier terminations,  
bankruptcy, etcâ€! \*

**Date Signed: \*** Wednesday, March 17, 2021

DocuSigned by:  
  
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