


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 *	Paul Abraham
Phone Number *	(724) 205-1285
Email *	paulimusmaximus@yahoo.com
Address *	 14230 Winchester Rd Trafford, PA 15085 United States
Planned Business Location (retail, office space, suite, home based) *	? Currently have retail office
Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *	Business owner for 18 years, insurance since 2019
Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) *	<p>Captive agency, close ratio only 10% in my area, economics don't work out to pay for leads and quality salespeople, the ROI is way too long. Bought an agency in 2019, our books have been devalued a lot since I started, Not 100% sure I could find a buyer, and I'm upside down on my loan.</p> <p>Working hard to pay it off, and want to have a plan for the future whether that future is in 6 months, a year, or whenever.</p>
Please describe your typical Customer Profile	Personal Lines
What are your most important needs? *	Price/options for customers
What is Your Timeline in Making a Decision: *	6 months to 1 year

Present Agency Information:

Current Written Premium? (Captive/Independent) *	Captive 1.4m
PL%- VS - CL% ratio: *	95pl 5cl
Lead Carrier(s): *	.
Plans going forward:	
Estimated Premium Year 1, 2, 3: *	400,000 800 1.2
Estimated Commission Income Year 1, 2, 3: *	.
Primary Sales Initiatives: *	.
Additional Information: non- completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ *	Non compete with current carrier
Date Signed: *	Monday, April 5, 2021

DocuSigned by:
Paul Abraham
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