

## 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 \*** Lupe Montes

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**Address \***   
 1460 W Main Street Ste 140  
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 United States

**Planned Business Location (retail, office space, suite, home based) \*** office space – I am currently in

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** mortgages, business banking, small business advocate

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

I worked in mortgages for 20 years, then banking for another 10. Wanted new career, I chose insurance. Was getting a lot of pushback from people, telling me it was hard and I may not get licensed, I was able to get P & C then L & H all in 3 months. I got vetted through Statefarm and did not pass the first round, went to work for SF and they kept playing games and wanted me to help build a new agents BOB, Allstate came along and they gave me an agency. I should have listened to my gut, but I thought they are a big corp like SF – unfortunately there are way too many changes within Allstate. I honestly feel there was a bait and switch bringing on new agencies. There is no support for agents. I love selling insurance and helping people better understand what coverages they have and what they are giving up, because they want to "save" money.

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

**What are your most important needs? \*** Getting the know how's of becoming independent, finding staff that want to work(!!!)

**What is Your Timeline in Making a Decision:** 2-6 months  
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**Present Agency Information:**

**Current Written Premium? (Captive/Independent) \*** with SF I wrote 40-50 monthly, with AS 10

**PL%- VS - CL% ratio: \*** I may have quoted 100-150 monthly at SF, I would close 40-50, At AS while my customer service shines - people are hooked on rate and I can't beat anyone on rate. (I myself and still with SF)

**Lead Carrier(s): \*** various list providers, DMG, American , Quote wizard, everquote, AS Lead Vantage,Sales genie

**Plans going forward:**

**Estimated Premium Year 1, 2, 3: \*** 500,000 and grow each year

**Estimated Commission Income Year 1, 2, 3: \*** 150,000 and grow each year

**Primary Sales Initiatives: \*** re quoting all the leads I was not able to sell due to AS high rates

**Additional**

I am pretty clean as it comes – Praise!!

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

**Date Signed: \***

Wednesday, May 5, 2021

DocuSigned by:  
*Lupe Montes*  
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