

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 * Shawna Kesler

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Address * 
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United States

Planned Business Home based/ Retail down the road

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

Tell us about your background (Insurance, Financial, Tax Prep., what you did before) * P&C Producer since March 2013

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

I've been in the business for a little over 8 years. I started at Allstate averaging around 4-500k in annual premium. I left there for about 8 months in 2014 to join a friend of mine on the independent side. He started from scratch. I wrote around 350-400k in premium during that time. I'm not playing the single mom card, but I've been a single mom. At that time and given my lack of independent experience I felt it was best for me to go back to the Allstate agency I was with previously. I stayed there until 2018 producing 4-500k in premium, training new agents, and servicing my own clients. In September 2018 I was ready to get back into the indi world. I wanted to gain more knowledge and experience on the commercial side. I've currently been a personal and commercial lines producer for Meadowbrook Insurance Agency since then. My written premium is the

same. 4–500k a year. This is all generated from customer referrals and my involvement within the community. I know I can generate more business. My current agency is very corporate and legal has me tied down. No Facebook page ðŸ˜Š. I decided to stick it out because I wanted to keep gaining more knowledge. Having an agency of my own has always been the ultimate goal. Now is the time for 2 reasons.

1.) Our commission structure was reduced from 27% to 15% on renewals for commercial. If I take a commission cut, it better be because the carrier is pulling out of Michigan or a lack of performance. Neither of those apply.

2.) Last year I spent \$1100 on masks for a dealership(prospect) when they were able to open back up. Only to be informed that my budget was cut. Given the times I understood and ate the cost because itâ€™s great marketing regardless. 2 months ago on our 80th management meeting I was told that our agency spent \$57,000 to be the official sponsor for the University of Michigan. This would entail tailgating before football games and getting leads from drunk college kids and their parents who live out of state.

At that moment I realized now is the time to take control of my book and my business. All of the reasons I have worked for someone else have fizzled away. My client needs are different than what my agency can currently offer. I have great relationships with our carriers and if it were possible I would go direct scratch. We both know thatâ€™s not an option. Smart Choice has a lower commission payout, but they offer direct appointments and the ability to gain outside appointments beyond what they have to offer.

Please describe your typical Customer Profile Personal Lines

What are your most important needs? * Transparency, direct appointments, technology

What is Your Timeline in Making a Decision: Early June. I have sent out for my LLC and plan to apply for my business license around 14 days before I put in my 2 week notice

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Present Agency Information:

Current Written Independent 1.6

Premium?

(Captive/Independent)

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PL%- VS - CL% ratio: * 95/5

Lead Carrier(s): * PL: Frank, Citizens, Safeco, AO/ CL: Chubb, Travelers, Hartford, EMS, Brokers

Plans going forward:

Estimated Premium 600k, 1.2, 1.8

Year 1, 2, 3: *

Estimated 76k, 120k, 160k

Commission Income

Year 1, 2, 3: *

Primary Sales Client Referrals, Social Media, Networking, Automation

Initiatives: *

Additional Bankruptcy

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

Date Signed: * Thursday, May 27, 2021

DocuSigned by:

Shawna Kester

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