

## 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 \*** Cheltzie mckinney

**Phone Number \*** (423) 329-4757

**Email \*** [cheltzayy@yahoo.com](mailto:cheltzayy@yahoo.com)

**Address \***   
655 Coal Hill Rd  
Harriman, TN 37748  
United States

**Planned Business** Office Space

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

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** License insurance agent for 10 years, started in claims and for the past 8 I have been in sales/service.

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

I am currently a senior sales/assistant manager at an Allstate office. I have enjoyed my time here but the need to hit the life number (which is unachievable with the amount of staff we have and our average life sales being so low anyways) along with turning down business and having no where to put it is hard for me to accept. We do have a few carriers I can broker through that I do write business through but it's not enough, I am still turning business away left and right. I want the power to shop multiple carriers at a time, if rates rise and I can't save the customer, I have the ability to write it through other WELL KNOWN companies. I have been extremely successful my entire career because I refuse to not do well and I am now to the point where I want my success to shine on my name, not someone else's on the door. I'm very interested in owning my own independent agency

and creating something I can grow and call my own and have agents to work for me that I can help inspire to be successful and make a great living for themselves. Thank you.

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

**What are your most important needs? \*** Would prefer to buy a book already established, be local to my home and be able to jump in and start writing business asap.

**What is Your Timeline in Making a Decision:** I am ready to start making steps now.

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Present Agency Information:

**Current Written Premium? (Captive/Independent)** I write on average, \$25,000–30,000 a month myself. (six month autos, year home premiums)

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**PL%– VS – CL% ratio: \*** We don't keep up with closing ratios but mine would be above 60%.

**Lead Carrier(s): \*** Allstate, National General. American Modern.

Plans going forward:

**Estimated Premium Year 1, 2, 3: \*** without being too analytical with my numbers, I would like to be at min monthly year 1 of \$400k, years two and three, I would hope to be exceeding \$600k. With two–three agents in office, we should be writing about \$50k in premium monthly.

**Estimated Commission Income Year 1, 2, 3: \*** \$60k starting off, \$80k year two with my renewals coming in and year three I would hope to be blowing it out over \$100k.

**Primary Sales Initiatives: \*** As a sales agent, monthly bonuses for items written that help hit our baselines, top sales gets extra money/giftcard at end of month or a paid day

off. You treat your sales agents like people and appreciate them, you will get more than you can imagine.

**Additional** no non compete, no negatives on my record.

**Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etc** \*

**Date Signed: \*** Thursday, June 3, 2021

DocuSigned by:  
  
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