


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 *	LaRita Evans
Phone Number *	(304) 654-4823
Email *	laritawv@yahoo.com
Address *	 56 Kings Highway Huntington, WV 25705 United States
Planned Business Location (retail, office space, suite, home based) *	Retail established location
Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *	2 Years P&C, 20+ years healthcare including acct. mgmt, medicare expert etc., owned several businesses
Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options? *	Captive Agent with Allstate. Volatile environment in regards to appetite and opportunities to serve customers. Also, contract changing w 90 day notice and not what I agreed to 2 years ago. Commission cuts and book re-arranging to suit the stockholders. No real support other than Chat--crazy to deal with a catastrophic loss that way. husband downsized during Covid. Became P&C licensed also and we are looking at Independent opportunities to be able to grow and offer more in our community.
Please describe your typical Customer Profile	Personal Lines
What are your most important needs? *	Wider range of Options to fit customers needs to maximize sales opps and commissions.
What is Your Timeline in Making a Decision: *	3-6 months

Present Agency Information:

Current Written Premium? (Captive/Independent) *	2.2 million plus Life
PL%- VS - CL% ratio: *	not sure what you want here. We have over 30% close ratio. Our loss ratio is 27% due to Ice storms in Feb and 1 total loss fire.
Lead Carrier(s): *	Allstate and American Modern & Lincoln Financial for Life
Plans going forward:	
Estimated Premium Year 1, 2, 3: *	2.4mil, 2.6mil and 3.0 mil just P&C
Estimated Commission Income Year 1, 2, 3: *	238K, 256K, 314K plus bonus just P&C
Primary Sales Initiatives: *	Higher comp on Auto & Home: Item close bump, Retention Bonus, Bundle Bonus etc.
Additional Information: non- completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ *	1 year Allstate Non Compete--for clients in the book not selling insurance.
Date Signed: *	Monday, June 21, 2021

DocuSigned by:

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