


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

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| Name * | Matt Ehmann |
| Phone Number * | (970) 216-8806 |
| Email * | mattehmann1173@gmail.com |
| Address * |  3220 D 7/8 Rd #E Clifton, CO 81520 United States |
| Planned Business Location (retail, office space, suite, home based) * | I was offered an exclusive office space in a growing mortgage company's new office. |
| Tell us about your background (Insurance, Financial, Tax Prep., what you did before) * | I have been in the insurance industry for 10 years now as a producer for independent and captive agencies. Coming in August, I will have been with Shelter three years. I worked in the restaurant and retail sales industries before insurance. |
| Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options? * | I currently work for a top Shelter Insurance agent here in Western Colorado. My current agent treats me very well but i feel it is time to go out on my own. Over the past two years I have had multiple other insurance agents, mortgage lenders and other business professionals who I respect, mention that they also think I'm ready for my own agency. I have been told that I have the experience, motivation and skills necessary to be a successful independent agent, so I'm exploring all avenues to start my own agency. |
| Please describe your typical Customer Profile | Personal Lines |
| What are your most important needs? * | I need quality support, top of the line technology, multiple carriers and a contract that makes sense for me now and in the future. |

What is Your Timeline in Making a Decision: * I'm looking at making the move in the next three to four months.

Present Agency Information:

Current Written Premium? (Captive/Independent) * \$150K for a full year.

PL%- VS - CL% ratio: * 95% Personal Lines to 5% Commercial Lines.

Lead Carrier(s): * Shelter is primary but I do write with ASI, Foremost and Progressive. I started with State Farm and have worked with Nationwide, Travelers, Safeco, State Auto and American Modern in the other independent agencies I have worked for.

Plans going forward:


Estimated Premium Year 1, 2, 3: * Year one \$150K, year two \$190K and year three \$240K.

Estimated Commission Income Year 1, 2, 3: * Year one \$18K, year two \$23K and year three \$30K. I also would count on having renewal premium where I have consistently retained 80 to 85% of my clients year to year.

Primary Sales Initiatives: * Providing "beyond expectations" service, implement a referral program, social media influence and marketing. Also, getting Google reviews and SEO optimization along with networking with other mortgage lenders and being involved with the local community.

Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ * I currently have a one and half year non-competes with Shelter.

Date Signed: * Friday, July 2, 2021

DocuSigned by:

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