

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 * Casey Clem

Phone Number * (951) 692-1036

Email * casey@clemig.com

Address * 
4501 N State Hwy 7 Suite 20D
Hot Springs Village, AR 71909
United States

Planned Business Location (retail, office space, suite, home based) * Currently have office space with one part time employee

Tell us about your background (Insurance, Financial, Tax Prep., what you did before) * Been in sales for 10 years. Licensed in life since 2015, P&C since 2019

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

Joined SIAA in 2020 but have some regrets. They have been helpful as far as mentorship and commissions but there have been a couple significant headaches. Primarily:

-much of my business is in other states. My master agency within SIAA is not licensed in those states and therefore have to take virtually everything out to brokerage. For example I just got all the information from an existing customer needed to quote a hotel in Louisiana that was built in 2006, is in excellent shape, and is interior corridor. I wanted to take it to Travelers or Guard but cannot because my master agency doesn't have a LA license, even though I do. They told me to take it to RPS.

-I want to turn on live transfer calls but am leary of their 24-48 hr turnaround time on quotes when many of these prospects are expecting quotes within 5-30 minutes.

-The bulk of my business is currently life and medicare (roughly 80/20 vs P&C). While I am looking to invert that percentage, the upfront (which at this point is a sunk cost) and monthly fees for SIAA relative to my P&C production are steep.

The last point is what caused me to consider SmartChoice due to them having no monthly fees (and the fact that when I called them yesterday they said they could take my hotel directly to Travelers). However in searching the Soup for feedback on SmartChoice, all I kept seeing was "talk to Taylor Debbie and CIA" so here I am. I am aware the exit from SIAA is egregious but I think staying with them would cause me to leave more money on the table than I could ever pay them in a termination fee.

Please describe your typical Customer Profile Personal Lines

What are your most important needs? * Quick quoting and being able to work in any state I am licensed in

What is Your Timeline in Making a Decision: If the opportunity made sense and I could walk from SIAA I would switch today
*

Present Agency Information:

Current Written Premium? (Captive/Independent) 300000
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PL% - VS - CL% ratio: * 80/20

Lead Carrier(s): * Safeco, Travelers, State Auto

Plans going forward:

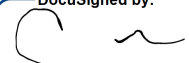
Estimated Premium 550K, 1M, 1.5M
Year 1, 2, 3: *

Estimated 70K, 120K, 180K
Commission Income
Year 1, 2, 3: *

Primary Sales Direct mail (definitely looking to change this)
Initiatives: *

Additional None outside of SIAA agreement
Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ *

Date Signed: * Friday, February 7, 2020

DocuSigned by:

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