

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 *	Zach Smith
Phone Number *	(616) 214-5669
Email *	zsmith@live.com
Address *	 316 Brandywyne dr nw Comstock park, Mi 49321 United States
Planned Business Location (retail, office space, suite, home based) *	Open but preferably home based
Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *	Farm Bureau Agency owner / Commercial Agent
Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) *	<p>I have the opportunity to buy into my current independent agency. My goals/marketing/communication do not align with one of the existing owners and its a constant battle.</p> <p>Dont want to start over but I'm also not interested in a partner thats not willing to work with together. Would prefer to stay commercial but open to all options to get started.</p>
Please describe your typical Customer Profile	Commercial Lines
What are your most important needs? *	Carriers that fit my niche.
What is Your Timeline in Making a Decision: *	By end of the year.

Present Agency Information:

Current Written Premium? (Captive/Independent) *	880,000
PL%- VS - CL% ratio: *	20% PL 80% CL
Lead Carrier(s): *	Hastings Mutual, West Bend, State Auto, citizens, Safeco
Plans going forward:	
Estimated Premium Year 1, 2, 3: *	\$300,000 / \$500,000 / \$750,000
Estimated Commission Income Year 1, 2, 3: *	\$60,000 / \$100,000 / \$150,000
Primary Sales Initiatives: *	Prospecting Efficiency through automation combined with google ads/reviews. Automated system accounts for phone, text, email and mail drops.
Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ *	1.5 year no compete with existing clients. No criminal convictions. No carrier terminations. No bankruptcies. No etcâ€¦
Date Signed: *	Sunday, August 22, 2021

DocuSigned by:

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