

## 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 \*** Destin Franks

**Phone Number \*** (405) 695-2594

**Email \*** [desfranks@hotmail.com](mailto:desfranks@hotmail.com)

**Address \***   
18 Stonewood Court  
Cabot, AR 72023  
United States

**Planned Business Location (retail, office space, suite, home based) \*** Potentially home based initially, office space/retail store within a few months.

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** Currently producing between \$30k-\$50k/mo as producer with State Farm for a new agent in business right at 2 years. Previously outside sales and regional sales for third party Verizon stores opening stores in Missouri and Oklahoma(hiring, training, selling

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

I chose to leave Verizon because my son had lived in 6 homes in 3 states in 16 months and it was becoming a burden on my family. We moved back to Arkansas and I did outside sales for about a year (copiers, servers, office tech b2b). I had always been interested in insurance and for almost 10 years when I did leave a job I'd get an offer after applying to a state farm office I couldn't take due to low pay. I had a vision to open an insurance and real estate company and vertically sell while investing in select rental properties for retirement. I finally got bills low enough to take the risk, accepted job at State Farm in March and got P&C license 2 weeks later, then selling Life and Health early April. Have a thirst for knowledge and have found my agent now asks me for help not just in general busines/ hiring/ sales but also insurance and State Farms system as well. At this point I feel

the knowledge I am obtaining there is simply self made and I feel confident I will be successful in taking the next step of opening an independent agency. I hope to partner with someone who will continue to support my eagerness to learn with a contract that is mutually beneficial and direct appointments or at least the ability to quote over the phone in 15 minutes for leads.

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

**What are your most important needs? \*** I need direct appointments, flexibility to create efficiencies and carriers that are capable of covering a whole household on one bill (home, auto, life, health). It is also important that I can write commercial lines for small businesses.

**What is Your Timeline in Making a Decision:** In a perfect world I'd have a decision in the next 5 months (March 2022) or sooner.

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Present Agency Information:

**Current Written Premium? (Captive/Independent)** \$30k-\$50k/mo, total over \$200k in 6 months (wrote \$9k premium 10/1 alone). Captive, State Farm.

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**PL%- VS - CL% ratio: \*** Likely 99% personal lines

**Lead Carrier(s): \*** EverQuote, ZipQuote

Plans going forward:

**Estimated Premium Year 1, 2, 3: \*** \$500k, \$750k, \$1M

**Estimated Commission Income Year 1, 2, 3: \*** \$60k, \$100k, \$180k

**Primary Sales** Purchased leads, b2b(feet in street), renewals.

**Initiatives: \***

**Additional** N/A

**Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ \***

**Date Signed: \*** Sunday, October 3, 2021

DocuSigned by:

*Destin Franks*

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