


## 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

<b>Name *</b>	Daniel Allred
<b>Phone Number *</b>	(479) 721-6777
<b>Email *</b>	<a href="mailto:dallred@farmersagent.com">dallred@farmersagent.com</a>
<b>Address *</b>	 15412 Meadow Lane Lowell, AR 72745 United States
<b>Planned Business Location (retail, office space, suite, home based) *</b>	Office
<b>Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *</b>	Farmers agency owner for the past 5.5 years Also a Real Estate Broker in CA and still own that company
<b>Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options? *</b>	Captive with Farmers and tired of the corporate crap. Reducing my current commission and renewals then offering a bonus (that gives back what they take) if you are good and produce the way they think you should
<b>Please describe your typical Customer Profile</b>	Personal Lines
<b>What are your most important needs? *</b>	Freedom to have options on carriers, support and earning potential
<b>What is Your Timeline in Making a Decision: *</b>	not sure. If I am going to do this it will depend on how long it takes me sell my current book. I am hoping 6 months to a year at the outside

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 Present Agency Information:
 

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<b>Current Written Premium? (Captive/Independent) *</b>	1.85
<b>PL%- VS - CL% ratio: *</b>	85-90% personal
<b>Lead Carrier(s): *</b>	Farmers
Plans going forward:	
<b>Estimated Premium Year 1, 2, 3: *</b>	I write between 500-650 a year now. I would suspect with a higher (2.5-3 times) closing ratio I should be at a minimum of 850 and up to 1 million a year without much issue
<b>Estimated Commission Income Year 1, 2, 3: *</b>	Year 1: 115000 y2 275,000 and Y3 a minimum of 325,000 and staff producing
<b>Primary Sales Initiatives: *</b>	My worst year in the past 4 has been 525 policies written
<b>Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ *</b>	Had a BK in 2008
<b>Date Signed: *</b>	Thursday, November 11, 2021

DocuSigned by:  
  
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