


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 *	Stephen Turner
Phone Number *	(678) 719-0678
Email *	stephen@stephenturneragency.com
Address *	 802 Burnt Hickory Rd Ste D Cartersville, GA 30120 United States
Planned Business Location (retail, office space, suite, home based) *	Office
Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *	Farmers Agent for past 3 years
Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) *	<p>Farmers has been a steady, but slow growing business in GA. Even with the new MetLife purchase, the rates aren't competitive 90% of the time and Farmers continues to take rate increases at least annually. Not only is it hard acquiring new business, but I have lost so much of my existing business that it doesn't seem to make sense to stay with them any longer. I love being in insurance, but I cannot help many people get the best coverage at the best rate and I can't explain to my existing customers why their rates continue to increase and I have no other options for them.</p>
Please describe your typical Customer Profile	Personal Lines
What are your most important needs? *	Stability and Financial Security

What is Your Timeline in Making a Decision: * ASAP

Present Agency Information:

Current Written Premium? (Captive/Independent) * \$550,000 (Captive)

PL%- VS - CL% ratio: * 95/5

Lead Carrier(s): * Farmers

Plans going forward:


Estimated Premium Year 1, 2, 3: * 480k, 720k, 1 mil

Estimated Commission Income Year 1, 2, 3: * 55k, 85k, 120k

Primary Sales Initiatives: * To help people get the right coverage AND have options to retain them at renewal.

Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ * Will be submitting my resignation with Farmers effective 1/1/22

Date Signed: * Tuesday, November 16, 2021

DocuSigned by:

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