

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 * Andrew Kim

Phone Number * (678) 977-2357

Email * amkim0214@gmail.com

Address * 
3546 Britton Burrow Way
Richmond, TX 77406
United States

Planned Business Home based

Location (retail, office space, suite, home based) *

Tell us about your background (Insurance, Financial, Tax Prep., what you did before) * 15 years of sales, 5 of the most recent years until current have been in insurance.

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

I've been in insurance for 5 years, but have been in sales for the last 15. Started my insurance career with an exclusive Allstate agent. After I consistently exceeded monthly goals month after month, I couldn't help but wonder if an independent agency would offer more opportunities, so I switched to a Nationwide agent who eventually went independent in July of this year. Started at my current agency as an Associate Agent in 2018, earned and maintained "top producer" since the beginning of 2019 thru 2020.

August 2020 I was presented with a better offer from a different agency, and when I brought up potentially leaving to my current agent, they offered to give me a promotion to Sales Manager and

increase my pay. I accepted, and at first they would not change my title to "Sales Manager", and instead I was given "Sales Team Lead" even though I was tasked with managerial duties, such as increasing team production, meet/exceed goals, conducting weekly/monthly meetings, etc. However, when I asked if I could change my email signature and everything else to show Sales Manager, they told me to wait.

After being in my current role for over a year now, I noticed a lot of things I would like to do differently. Unfortunately, those suggestions fell on deaf ears, and nothing is different. I am forced to work with a team of complacent sales producers who have been here almost as long as I have. I am not allowed neither the freedom, nor ability to voice opinions, to hire/fire who I am training, and yet still expected to cause drastic increases in sales. Over the last couple of months, I've come to realize that I would rather work harder for myself and determine my own pay check, rather than depend on a team of content producers who are able to pay all of their expenses from their salary and don't care much about additional commissions.

I would also like to enjoy the freedom of owning my own business. I want to be able to take days off if I need to without having to ask someone for permission. My wife and I just had our first baby in 2020, so I've been afraid to make the move to opening my own agency since we won't know what our income would look like. I'm done dealing with that fear. The motivation and drive for the success and financial freedom that I could have as my own boss has finally outweighed my fears. I am no stranger to commission-based pay, and am really looking forward to being able to write my own paychecks again.

My Timeline in Making a Decision:

I would like to complete my obligations with my current agent, i.e. finishing up 2022 team goals, finalize venue/catering details for 2022 kick-off party, notify my referral partners, etc. Ideally, I would like to open up shop mid-late January 2022, but am not familiar with the process and not sure how possible this is. I figured if everything works out, we could work out details in the 2-month interim.

Please describe your typical Customer Profile Personal Lines

What are your most important needs? * The ability to make more if I want to work more.

What is Your Timeline in Making a Decision: January 2022, additional information provided in explanation

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Present Agency Information:

Current Written Premium? (Captive/Independent) 2021 NB premium \$510,000

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PL%- VS - CL% ratio: * 100% PL

Lead Carrier(s): * Self-generated Realtor and Lender referral partners

Plans going forward:

Estimated Premium Year 1, 2, 3: * 1- \$500K, 2- \$600K, 3- \$750K

Estimated Commission Income Year 1, 2, 3: * 1- \$60K, 2- \$72K, 3- \$100K

Primary Sales Initiatives: * Network with lenders and realtors to build my partnership pipeline back up. Cross sell multiple lines to create well-rounded accounts. Take advantage of the education provided to master marketing with minimal expenses.

Additional Information: non-completes, previous Non-compete in place, but I am confident my agent will have me released. No prior convictions, no carrier terminations or negative marks.

criminal convictions,
carrier terminations,
bankruptcy, etc. *

Date Signed: * Monday, November 15, 2021

DocuSigned by:
Andrew Kim
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