


## 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>	Althea Dubravsky
<b>Phone Number *</b>	(903) 339-8410
<b>Email *</b>	<a href="mailto:dubravskya@gmail.com">dubravskya@gmail.com</a>
<b>Address *</b>	 313 Butler St Rusk, TX 75785 United States
<b>Planned Business Location (retail, office space, suite, home based) *</b>	Home based
<b>Tell us about your background (Insurance, Financial, Tax Prep., what you did before) *</b>	Currently a licensed agent, previously was a CSR for my existing company. Prior to that I offered my services as administrative/health insurance support to families.
<b>Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options? *</b>	I am currently a captive agent. I love my company however I lose out on a lot of business due to our strict guidelines. I can only advertise inside my very small county. I cannot advertise at all without corporate approval. I only make up to 7% commission. I am not excelling and I know many things I can do to grow my book of business but I am prohibited from doing much of it. There is a lack of training at my company (primarily due to COVID) which is supposed to be the perk of being captive. I feel that if I must flounder through making this work I deserve the freedom to make it work on my own terms.
<b>Please describe your typical Customer Profile</b>	Personal Lines
<b>What are your most important needs? *</b>	Sales training

**What is Your Timeline in Making a Decision: \*** 60 days

Present Agency Information:

**Current Written Premium? (Captive/Independent) \*** 17167

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

**Lead Carrier(s): \*** Texas Farm Bureau

Plans going forward:

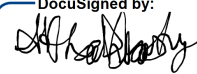
**Estimated Premium Year 1, 2, 3: \*** 34000

**Estimated Commission Income Year 1, 2, 3: \*** 2400

**Primary Sales Initiatives: \*** Currently really only allowed to ask for business face to face and cold call. I would love to be authentic and make online content because thatâ€™s very much who I am!

**Additional Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ \*** None

**Date Signed: \*** Wednesday, December 1, 2021

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