

## 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 \*** Sara Aviv

**Phone Number \*** (805) 813-5741

**Email \*** [saraaviv7@gmail.com](mailto:saraaviv7@gmail.com)

**Address \***   
787 Verdemont Cir  
Simi Valley, CA 93065  
United States

**Planned Business** Office space

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

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** Insurance agent since 2005. Opened own Farmers agency 11/2019 and still own it.

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

My first insurance job was in a call center, then moved to a State Farm agency as a producer/office manager and spent 14 years there. Nov 2019 I purchased a Farmers agency and am now ready to look at my independent options. I feel that, in general, the captive model is not the best long term choice and that I'm leaving money on the table when I lose my valuable referrals to competitors over price. In the 2 years since I became a Farmers agent, they have already cut commissions and I have no doubt that will happen again within the next few years. I don't want to wait years to go independent, which is where I see myself in the long term.

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

**What are your most important needs? \*** Systems. access to carriers, back end support while I learn more about the Indy side of things

**What is Your Timeline in Making a Decision:** 6 mos, maybe a year

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**Present Agency Information:**

**Current Written Premium? (Captive/Independent)** 914,000/102,000

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**PL%- VS - CL% ratio: \*** 85/15

**Lead Carrier(s): \*** Farmers, CA FAIR Plan, Lloyd's, Scottsdale, QBE, Pacific Specialty

**Plans going forward:**

**Estimated Premium Year 1, 2, 3: \*** + 250,000 / + 400,000 / + 600,000

**Estimated Commission Income Year 1, 2, 3: \*** 165,000/ 205,000/ 275,000

**Primary Sales Initiatives: \*** I am currently primarily referral based and have spent most of my marketing efforts to build a referral base. I plan to add in online and social media ads in 2022.

**Additional Information: non-completes, previous** I believe I have a 1 year non-competes with my Farmers contract

criminal convictions,  
carrier terminations,  
bankruptcy, etc. \*

Date Signed: \* Thursday, November 11, 2021

DocuSigned by:  
*Sara Aviv*  
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