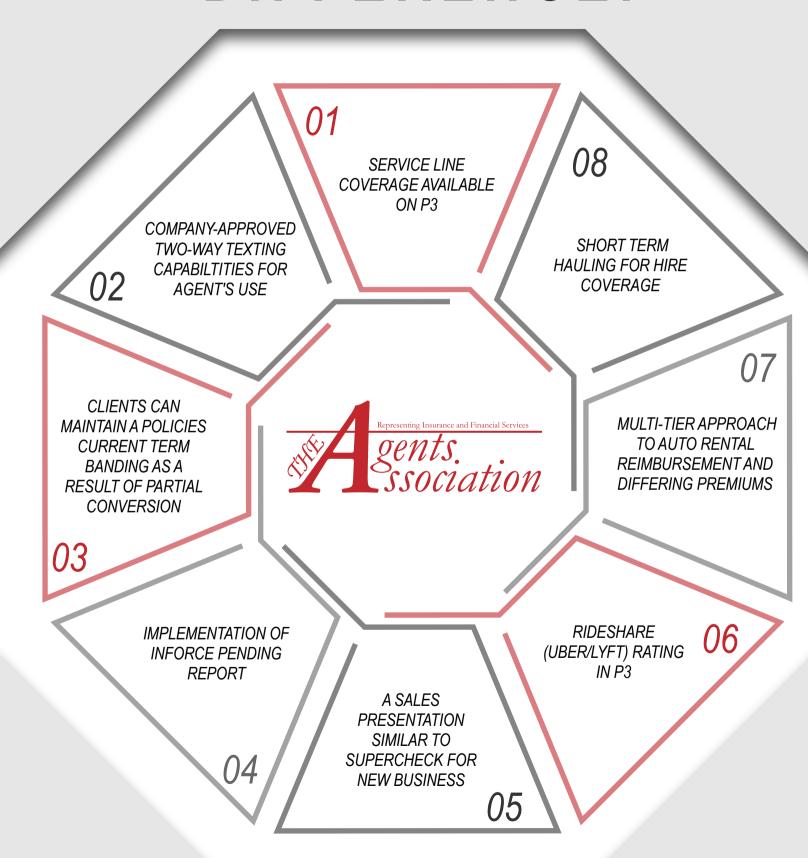
YOUR CARES & CONCERNS ARE MAKING A

DIFFERENCE!





- Able to submit an event for co op after registering and not needing to wait until the event is held
- Access to discounted licensing test material through Kaplan
- Agents able to utilize Microsoft Teams in their office
- CRM notification when a commercial or commercial ag policy is cancelling
- ACU able to send out invoices when a client asks while on the phone with them
- Farmowners now receives up to five UARs credit on the commission schedule instead of just two
- · Amount owed for a late payment now included on the notice in CRM
- Access on fbfs.com now accessible to more than just the named insured
- Ordinance & Law, Emergency Roadside Assistance and Rental Reimbursement statuses will be added to the CRM Account Rankings
- Quote summary is now available to email quickly and easily from CRM
- CRM notification to agent on the day after the due date if a mortgage billed client has not paid
- More brokerage information in CRM

FINANCIAL SERVICES

- Required Minimum Distribution amounts for IRA annuities included on Homefield
- Financial Services discount for lower life insurance face amounts as well as provide a discount for qualifying deferred annuities

P3 CHANGES/COMMERCIAL

- · Simplified the process for obtaining the Safe Young Driver discount
- Enhancements to claims notifications
- Premium differentials for business ownership eliminated
- More bilingual representatives to assist clients with billing questions, claims questions
- Increase in tree removal coverage
- Pop up implemented in P3 to remind users of the need to update addresses in the Driveology tab
- Revisions to the wording on the commercial audit paperwork
- · Increase in emergency roadside assistance limit
- Able to change from annual pay to other frequencies without contacting underwriting
- Ability to quote multiple and lower deductibles on farmowners policies in addition to homeowners using the quote deductible feature on the rating tab
- Use of an appropriate individual's underwriting level for non-individual entities such as businesses, estates, trusts, etc.
- Streamlined process for obtaining vehicle symbols

- Allow transfer of the CBR score of a head of household or their spouse to a new policy in all states except UT.
- New mortgagee refund process
- Children's restraint seats be considered part of the automobile when a claim occurs
- Premium calculation for the Farm/Ranch Equipment Breakdown coverage no longer includes livestock or grain insured as scheduled or unscheduled FPP.
- Dispatching assistance on comp/collision claims if a credit card is provided. On covered losses this expense will be reimbursed by the claim representative
- Replacement cost is available on pivots over 20 years of age.
- 30 day grace to add a vehicle to a policy be extended to trailers

TOP 10 C&C'S

- 1. We request that the DocuSign email the client recieves states to enter the last 4 of phone number on file
- 2. Any form that may require a signature have docusign options that are outside of binding changes in P3 and ability to reset/resend that form
- 3. Ability to share a life illustration that our team creates
- 4. Able to write Replacement Cost and Actual Cash Value on inland marine coverage on a commercial policy, whether it is a CPP or BOP.
- 5. Being able to email certificates of insurance directly from CRM to either the agent, service/sales associate, client and/or the certificate holder
- 6. Any life documents that are currently mailed to the agents office be changed to notifications in CRM
- 7. P3 for a popup reminder when binding a change to notify us that there are multiple billing clients and to make sure that the addition or subtraction to the policy is being billed to the proper bill client
- 8. Add a rider on our personal lines policy that would insure a residence for short term or nightly rental coverage such as a VRBO and Airbnb scenario
- 9. Driveology on Commercial vehicles to provide an additional discount
- 10. Annual statements for annuity products be produced and sent after the 10th of every month to reflect the current interest that is credited to that policy