

OPEN C&C's SUMMARY



P/C Billing- 6 C&C's

- Request to be notified of late payment by mortgagee sooner.
- Request in 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.
- This is a request that we create a screen where the names of individuals who are authorized to conduct business on behalf of an entity can easily be identified by billing and customer service personnel when the client/member calls in for the policy.
- Request that the cancellation letters that are mailed to a client and mortgage company when the property is removed or cancelled be corrected to list the address of the property being cancelled instead of simply referring to it as "1998 dwelling."
- Request when adding a vehicle near the end of a policy term that the bill be updated to show the coverage dates instead of listing the vehicle twice.
- Request that billing and evidence of property insurance include the premiums for personal liability and combine with the property.

Life Billing - 2 C&C's

- Request that the Life Department accept payments over the phone.
- Request to review the online life payments functionality.

Claims – 2 C&C's

- Request to review the payment methods for claims.
- Request that CRM show more claims details.

Commercial – 5 C&C's

- Request to write Replacement Cost and Actual Cash Value on inland marine coverage on a commercial policy, whether it is a CPP or BOP.
- Request for combined billing of membership for commercial accounts.
- Request that we use Driveology on Commercial vehicles to provide an additional discount.
- Request that the CPP Policy documents be revised to include important details about what buildings are insured, their locations, and the premiums associated with the coverage.
- Request that changes be made to the Commercial Rating System to allow quoting of changes to existing BOP and/or CPP policies.

CRM – 3 C&C's

- CRM have copies of letters sent to clients for the office staff to review if questions arise from the clients.
- Request there be a commercial SuperCheck packet that you can generate from CRM like you can for p3 and life.
- Request ability to email certificate of insurance directly from CRM to either the agent, service/sales associate, client and/or the certificate holder.

Farm & Ranch - 2 C&C's

- Request the ability to add the Insured Locations Endorsement for farmers and ranchers without the need to have more than 8 locations and/or 1000 acres.
- Request the ability to provide pasture fence coverage for Farm Ranch policies.

Marketing – 1 C&C

- Request for commercial only accounts to have the ability to create an on-line account at fbfs.com.

Membership – 2 C&C's

- Request that a policy master record (PMR) be created that we could make changes to names, addresses, and contact information that will change all the records of the all the customers products for the entire company.
- Request that the combined bill option be extended to situations with multiple households and multiple memberships.

Life & Annuity – 14 C&C's

- Request that we simplify our way of questioning our clients when adding the CTR rider to policy that they are applying for.

- Request the ability to share a life illustration that our team creates.
- Request the ability to convert existing UL and VUL policies to a new permanent policy, without surrender charge when in the best interest of the customer.
- Request that our 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.
- Request that life insurance policies that have split commissions with agents who do joint work, renew with the option to request commission splits to be removed and the primary agent on the account receive 100% of the renewal commissions.
- Request that we add a dashboard like the Pending Report for death claims.
- Request that the annuity department stop mailing annual letters to clients indicating that they need to take an RMD for the current calendar year, when a previous form was already submitted indicating to have the RMD set up on an annual recurring basis.
- Request that when a life app is in underwriting process, we ask that underwriters compile a list of all possible questions to limit the number of contact times with client to enhance their client experience and expedite the underwriting time line.
- Request that our life application be modified to include a separate question about the use of cannabis.
- We request that the notices/letters be alerted in CRM to agents to maintain the courtesy of being informed.

P/C Underwriting – 21 C&C's

- Request that we update the form we send to clients that asks for a boat value to include boat and boat motor.
- Request to consider increasing the maximum limits for the Sewer Back Up/Sump Pump Failure coverage.
- Request to look at the letter sent out to clients removing repair and replacement cost coverage on their policies. The current wording leads clients to call, concerned that they are losing comprehensive and collision coverage.
- Request that Farm Bureau offer a replacement cost coverage option, on P-3, for boats/pontoons, motors and campers, much like we offer replacement cost coverage on autos 4 years or newer.
- Request that the company consolidates the process of adding a boat and boat trailer to a P3 policy.
- Request the Certificate of Liability available for issue from P3 on our Ag accounts be enhanced so that we can show additional insureds, pollution liability, umbrella as well as Waiver of Subrogation.
- Request the ability to print a vehicle binder for a loss payee from our P3 system like we can for property and mortgagees.
- Request that we consider a siding match rider for our policy.
- Request that we 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.
- Request consideration on streamlining and reducing photo requirements of new homes, or the need for new photos when an increase in the valuation of homes and outbuildings was completed during a

SuperCheck, and photos are already on file.

- Request that the claim threshold for Auto losses be evaluated and adjusted with inflation due to the increased cost of repairs in the auto industry.
- Request that a classification be added to P3 for insuring barndominiums as they are becoming more popular.
- Request that UM and UDM liability coverages be offered with option to be included/extended by Umbrella coverage.
- Request that the P3 system bring up a warning at binding time if the date of the policy is not the same as the date of binding.
- Request that P3 reflect the entire coverage in place on an outboard boat and motor when printing documents.
- Request that the DocuSign email the client receives states to enter the last 4 of phone number on file.
- Request ability to print proof of insurance and comp/collision coverage on vehicles for lienholders without printing all the coverages on the policy.
- Request the option for DocuSign on all forms that require a signature (classic cars etc.)
- Request to allow 24 months for Loss of Use.
- Request for the option to customize the amount of personal property on seasonal/secondary home to 50%.
- Request for higher umbrella limit binding authority.

PC Pricing - 2 C&C's

- Request to add a financial services discount to commercial policies.
- Request that clients be given a discount if they elect to go paperless.

Wealth Management - 1 C&C

- Request a notice is sent to Advisors when accounts are funded/deposits made (either new or existing accounts), whether it is an incoming transfer or deposit received.