

YOUR CARES & CONCERNS ARE MAKING A

**DIFFERENCE!**

**MULTIPLE PROPERTY  
FPP DEDUCTIBLE OPTIONS**

**01**

**AUTOMATIC SPOUSAL  
SCORE CHANGE**

**02**

**E SIGNATURE  
DOCUMENTS/ENHANCEMENTS**

**03**

**INCREASED  
OTHER STRUCTURES  
COVERAGE FROM  
\$2,500 TO \$10,000**

**04**

**CRM NOTIFICATION FOR  
COMMERCIAL CANCELLATION  
FOR NON PAYMENT**

**05**

**QUICK PAY OPTION**

**06**

**07**

**UPDATE BILLING FREQUENCY IN P3**

Representing Insurance and Financial Services  
**THE Agents Association**

## ANNUITY CHANGES

- Improved statements for Indexed Annuity & IUL
- Annuity production credit for additional premiums after first year of contract
- Reviewing possibility of reintroducing a SPIA product
- NM4 - Higher 4 year rate instead of bonus rate

## GENERAL CHANGES

- Commercial audit premium changes in CRM
- Reintroduction of account listing report
- Farms generate more UAR's
- ACU sends client past due notice when requested
- Creation of hispanic marketing materials
- Matching Savings plan changes
- Option to increase E&O limits for agents
- CRM - Enhanced functionality for certificates of insurance
- CRM notification for any signing ceremony needed for eSignature
- ACU leaves a message when calling
- Amount owed added to CRM notification for late pay

## LIFE INSURANCE CHANGES

- Simple term billing options other than monthly
- Financial statement not required for million dollar life policies
- Life pending report visually indicates when there is a new update
- Daily Living Rider reduced to \$50,000 minimum and available on term products
- LTC/Life hybrid policy
- Life illustrations to PDF

## P3 CHANGES/COMMERCIAL

- Updates to irrigation coverage and ability to add replacement cost to units 20+ years old
- Ability to say yes to all merit-rated vehicles with FB for commercial and out of state private passenger vehicles, even if the only vehicle on P3 is Named Non-Owned
- Ability to change the effective date on a quote for an in-force policy
- Removal of claims surcharge for refrigerated units claims on P3
- Surcharge removed for No Proof of Prior insurance after first year of insurance
- 'Proof of insurance enclosed' stamped on outside of renewal packet
- Enhanced outbuilding description on P3 quote summary
- Reorder expired MVR/CLUE insurance score reports
- When making changes to auto liability, updates all vehicles
- EFT form changes to allow more flexibility
- FPP leased equipment changes
- Replacement cost on large mobile equipment- tractor combines etc.
- Claims frequency factor- reduced as policy size gets larger
- Ability to pull newlywed spouses score and change midterm if better
- Cost new removed from Commercial Auto Forms
- P3 updated with appropriate deductibles needed for rentals
- Combined P3/membership billing
- Underwriting level form available at any time
- Ability to quote an umbrella up to 5 million
- Driveology enhancement to Terms and Conditions signatures when adding another person
- Easier process to obtain vehicle symbols
- Larger deductibles options available on P3
- Improved ability to print commercial vehicle ID cards

## TOP 10 C&C'S

1. Commercial audit paperwork updated to ask more intuitive and easily understood questions
2. Rider on personal lines policy to insurance residence for short term or nightly rental coverage
3. Combined billing for membership and commercial accounts
4. Combined bill for multiple households and multiple memberships
5. Ability for agents to quote all deductibles, even if lower than standard
6. Ability to generate an underwriting level (risk level) for entities: LLC's, LTD's and corporations
7. On fbfs.com both named insureds have access to all policies so either can make payments or access documents
8. Ability to print the vehicle binder for a loss payee from P3 and property binders in CRM for autos
9. Add an endorsement to personal auto coverage to cover transportation network companies (Lyft & Uber)
10. Ability to pull lists in CRM for policies that do not have endorsements/optional