

## Common Ground Digest Week of October 21, 2024

### ***New Rep & County FAQ***

#### **Q: What do corporate agreement changes mean for COUNTRY reps and agency leadership?**

**A:** COUNTRY is modernizing its relationship with the Illinois Farm Bureau and Illinois county Farm Bureaus to align with our current needs. A decision was made to end existing lease agreements and modernize the servicing relationship between COUNTRY and county Farm Bureaus. COUNTRY will be ending the practice of subleasing office space to reps at county Farm Bureau buildings. As these subleases end, county Farm Bureaus will be asked to offer reps the option of creating a new lease agreement directly with the county Farm Bureau. Those reps impacted by these subleasing changes will learn more through direct communication. We are still evaluating agency manager space needs and expect to complete the evaluation and communicate with all impacted agency managers by mid-November.

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### ***New Rep FAQs***

#### **Q: What action is COUNTRY taking related to Single Pay & COUNTRY Combined Billing through December 31, 2024?**

**A:** Single Pay at New Business: We'll continue single payments for eligible new business through Nov. 29, 2024. Starting Nov. 30, 2024, two separate payments should be collected; one for COUNTRY down payment and one for new Farm Bureau membership dues. Membership dues can be paid online at MyIFB.org or at the member's local county Farm Bureau Office. Although separate payments will begin on Nov. 30, the current underwriting rules remain in effect for all new business and renewals through Dec. 31, 2024.

Combined Billing: Since COUNTRY will not be requiring Farm Bureau membership for Personal Lines and Commercial policies, we're winding down and discontinuing all combined billing in Illinois by Dec. 31, 2024.

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### ***New COUNTRY client FAQs***

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### ***New County Farm Bureau client FAQs***

**Q: How does the IFB membership dues payment grace period of 3 months affect the insurance policy status?**

**A:** Membership status is determined by the county and Illinois Farm Bureaus in accordance with IFB policy resolutions and guidelines. At the time of policy review, COUNTRY takes the membership status provided by IFB and applies it in accordance with COUNTRY underwriting rules and insurance laws.

**Q: A member is calling to pay for A membership dues that are currently past due. Should I be collecting for next year as well?**

**A:** Farm Bureau membership is voluntary. If a member is calling to voluntarily pay a past due membership invoice, you may also notify the member that an A membership renewal invoice for next year's dues will be sent separately. If the member volunteers to pay the next year's dues, at that time you may collect it, but it is not appropriate to attempt to collect future year's dues based on perceived future use of a membership benefit. It is up to the member whether or not to renew.

It is always appropriate to express your appreciation and try to retain the member.

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