

## County Farm Bureau Frequently Asked Questions (FAQ): Changes Between COUNTRY and Illinois Farm Bureau

### What is changing?

COUNTRY decided to:

- change our Property/Casualty (P/C) underwriting rules related to Illinois Farm Bureau®/county Farm Bureau (together “Farm Bureau”) memberships for non-farm clients in Illinois beginning **Jan. 1, 2025**. Membership will no longer be required for non-farm clients in Illinois. We’ll continue to require Farm Bureau membership for our agribusiness products and rates (including farm-rated autos) at new business and renewals.
- modernize its relationship with county Farm Bureaus related to service agreements and leases.

### Why is COUNTRY making these changes?

COUNTRY has a longstanding, successful history with the Illinois Farm Bureau and the county Farm Bureaus (together, “Farm Bureau”), and we’ll maintain this relationship into our next 100 years. COUNTRY operates in a highly competitive marketplace and our business practices need to remain contemporary with current realities. We also need to ensure we’re meeting client needs and aligning to our long-term strategy.

### Does this decision negatively impact the relationship between COUNTRY and IFB?

No. Important to note, COUNTRY was founded by Illinois Farm Bureau®, and that relationship won’t change based on these decisions. As has been the case for nearly 100 years, a strong COUNTRY organization contributes to a strong Farm Bureau organization, and vice-versa.

### What do the membership requirement changes mean for COUNTRY Financial clients in Illinois?

- Current Property/Casualty (P/C) underwriting rules remain in place until **Dec. 31, 2024**, which means:
  - All new business in COUNTRY Preferred and COUNTRY Mutual will require Farm Bureau memberships through the remainder of 2024; and
  - Clients who have policy renewals in 2024 **must** maintain active memberships for this term, and the new rules will apply to their 2025 renewals.
- Personal Lines and Commercial lines (all companies) will not require Farm Bureau memberships effective **Jan. 1, 2025**.
- COUNTRY will continue to require a qualifying Farm Bureau membership for our agribusiness products and rates (including farm-rated autos) at new business and renewals. As a reminder, Illinois Farm Bureau currently requires individuals with \$2500 or more in gross farm income annually to be classified as regular voting (“M) members.

### Who is a COUNTRY Agribusiness client?

Agribusiness clients are those with one or more of the following policies or rates:

- Farm
- AgriPlus®
- Farm umbrella
- Farm-use auto
- Crop Hail
- Cargo
- Livestock Mortality (except FFA and 4-H)
- Stand-alone Pollution Liability

### What is a qualifying Farm Bureau membership?

Each agribusiness policy will require at least one active Farm Bureau membership\*. For the majority of agribusiness policies, where we insure a farm owned by an individual or trust, this is already the case. When we insure a farm organized as a business (LLC, Partnership, Corporation), underwriting will verify that there is at least one qualifying farm bureau membership, which could be the business itself or one or more owners of the business. For example, if two brothers inherited their parents' farm which is a farm business, and one brother already has a qualifying Illinois farm bureau membership, that would satisfy our underwriting review.

\*includes memberships applied for, in accordance with Farm Bureau membership requirements, at new business issuance and reinstatements.

### What happens with the current Farm Bureau memberships – Can they get a refund?

- Current Property/Casualty (P/C) underwriting rules remain in place until **Dec. 31, 2024**, which means:
  - All new business in COUNTRY Preferred and COUNTRY Mutual will require Farm Bureau memberships through the remainder of 2024; and
  - Clients who have policy renewals in 2024 **must** maintain active memberships for this term, and the new rules will apply to their 2025 renewals.
- Farm Bureau memberships are annual, and current active Farm Bureau members can enjoy their membership benefits through the end of their membership year.
- If a client has a membership that expires **Jan. 1, 2025 or after**, it will no longer be required for COUNTRY non-farm clients, but they can continue to support Illinois agriculture by renewing their membership (billed separately by Farm Bureau).

### What happens to clients who have a COUNTRY Casualty policy?

All clients with farm-use rated vehicles in COUNTRY Mutual and COUNTRY Casualty will be required to have a Farm Bureau membership.

### Are new business processes changing for agribusiness policies on Jan. 1?

- **Farm Bureau membership applications and membership lookup:** You'll continue to use iMIS to assist clients with new memberships or existing member verification, when applicable. All prospective and reinstating members are classified in accordance with Farm Bureau membership rules as stated on the Farm Bureau application.
- **Separate Farm Bureau membership payments:** Clients with agribusiness policies or rates can pay Farm Bureau membership dues online at MyIfB.org or at their local county Farm Bureau office

### Where can COUNTRY employees and reps, IFB employees and county Farm Bureaus go for more information around this change?

Visit the [Common Ground site](#) for more information. This site will be updated periodically with information related to these changes. Check periodically for the latest updates, including FAQs, talking points and more. Also, talk with your direct leadership, if you have questions.

### Where can Illinois clients go for more information?

Information is available on [COUNTRYFinancial.com/CommonGroundClient](https://CountryFinancial.com/CommonGroundClient)