



FARMERS MUTUAL
OF TENNESSEE

Agency Newsletter
April 28, 2015

Spring is in the Air!

The green grass and warming temperatures show that we made it through winter. We at Farmers Mutual of Tennessee hope this spring brings you sunshine and that these April showers soon yield May flowers. Please read the following for important updates and information.

Thanks and have a great day!

The FMT Team

Agency Commission Statements

Starting May 1, 2015, **we will send agency commission statements by email rather than regular mail.** On the first of the month, the preliminary agency commission report will be sent to the primary email address on file. This statement will not include adjustments for new business or reinspection fees. Once we have made those calculations, another email will be sent showing any applicable fees to be paid. Despite these changes, **money will still be deposited into the agency account on or before the 10th of the month.**

Advice from Claims

Although we just finished warning about ice dams and freezing pipes, it is already time to start thinking about getting houses ready for warm temperatures. Please review and share these [Tips to Protect Your Home and Wallet Against Warm Temperatures](#).

Providing Bills

If an insured or a mortgagee requests billing or policy information, please **do not** go to the "Accounts Receivable" section of a policy and hit "print." Instead, go to the "Documents" section and find the bill in the appropriate folder. Instructions on how to do this can be found [here](#) or by going to www.fmtinsurance.com/newsletters/. If you have any difficulty with this, please contact Lydia (information below).

EFT Reminders

The accounting department would like to remind you that we are not able to set a policy up on auto-pay unless we have a signed EFT form and voided check in the "Documents" section of the policy. You may either upload them to BriteCore or email them to accounting (Victoria@fmtinsurance.com). Also, entering the ACH information at the

time of application does not automatically select that as the auto-pay method. If the insured wants to be on EFT, make sure to let Victoria know by phone (865-523-5153 ext. 234) or email.

NOTE: EFT must be from a bank account (checking or savings). We are not able to set up EFT from a card of any kind.

Agency Sweep

To do an agency sweep, please go to the "Payments" tab at the top of the screen in BriteCore, enter the full policy number (with dashes), and confirm payment amount. **Do not** do an agency sweep by clicking the "Make a Payment" button while in the policy and entering the agency's account information; this will cause the agency's account to be on file as the insured's.

Congratulations, Producer Contest Winners!

First Quarter 2015 Winners

Noemi Crutchfield

Hoover & Son - McMinnville
24 new entries

Misty Sinclair

Powell & Meadows - Carthage
24 new entries

Cynthia Schroeder

Tooley & Carver - Lafayette
22 new entries

Drawing Winners

Beth Perry

White & Associates - Jackson

Tammy Ryan

Hatchett Insurance - Winchester

Branham Lovingood

Sweetwater Insurance - Sweetwater

Facebook Drawing Winner

Pat Clifft

White and Associates Old Line Insurance - Bolivar

Submitting Applications

As a reminder, please review and print out these requirements for future reference:

[Required When Submitting Applications](#)

Submitting Change Requests

As of November 1 2014, agents are required to submit all change requests through BriteCore. Instructions on how to do this can be found by clicking [here](#).

Producer Contest

The entry form for the 2015 FMT Producer Contest can be found here:

[2015 Producer Contest Entry Form](#).

Determining Market Value

Please review the [FMT guidelines for determining market value](#).

Quoting System Help?

If you, or someone in your office, need assistance with quoting new business or working with existing policies in the BriteCore system, it is best to contact Wes Gainey (information below) rather than an underwriter. Many questions can be answered easily over the phone or through email. Sometimes, it might be necessary to do an online or face-to-face training. **Questions specific to a risk's acceptability and amount of coverage should still be directed to your underwriter.**

Wes Gainey
Agency Relations
865.523.5153 ext. 237
wes@fmtinsurance.com

Have Any Questions?

Lydia Wade
Customer Service
865.523.5153 ext. 221
lydia@fmtinsurance.com

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