



**FARMERS MUTUAL**  
OF TENNESSEE

*Agency Newsletter*  
*December 18, 2014*

## **A Warm Welcome to All!**

Well, believe it or not, we have come to the end of 2014. This year has brought a lot of changes to Farmers Mutual of Tennessee and we're glad that you were a part of it. Thank you all for your hard work this year. We wish you a joyful end of this year and hopeful beginning of the next. Please look over the information and share it with others in your office.

### **The FMT Team**

## **Merry Christmas and Happy New Year!**

We would like to wish you and your family a very Merry Christmas and a Happy New Year! Our offices will be closed during the normal work week on December 24, 25 and 26; as well as January 1 and 2. In case of a claims emergency, our answering service will make contact with the on-call staff member. We wish you all a safe, happy, and family-filled holiday season!



## **Reinspection Bonuses**

FMT would like to remind you that your agency can receive a \$15 bonus for each reinspection form completed and submitted, along with photos, on third-year renewals. Contact us if you need forms or print a "Property Reinspection Sheet" [here](#).

## **Billing Schedule Changes**

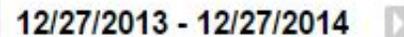
**Beginning January 1, the following billing schedule changes will take effect:**

- A Semi-Annual (six-month) billing option of 50% (with a \$4 partial payment fee on each installment) will be added.
- The Quarterly billing option of "40/20/20/20" will be phased out over the next year in favor of a Quarterly billing option of "25/25/25/25". *When selecting the quarterly option, agents should select "Quarterly (Eff. 1/1/15)" for new business only.* Insureds who are on the current "40/20/20/20" plan will be switched over just

- prior to their next renewal. The \$4 partial payment fee on each installment will remain as it is currently.
- The Annual and 10-pay EFT billing options will remain the same.

## Accounts Receivable on Upcoming Renewals

We are coming to a time when policies that were written in BriteCore are renewing. If the renewal is coming up, the Accounts Receivable will still default to the current term until the date of renewal. Below is a picture of the top of the "Account Receivable" tab:



If you want to look at the upcoming term (to see how much is due or when), click the arrow to the right of the date. This will show you the premium amount and due dates for the next term.

## Submitting Claims

Agents are now able to submit claims through BriteCore. Please review the instructions [here](#) and print them for your records.

## Submitting Change Requests

As of November 1, agents are required to submit all change requests through BriteCore. Instructions on how to do this can be found on our website at [www.fmtinsurance.com/newsletters/](http://www.fmtinsurance.com/newsletters/) or by clicking [here](#).

If you have any questions about this or would like assistance, please contact Wes Gainey.

**NOTE:** It has come to our attention that when a named insured has multiple policies, agents are not able to edit the mailing address. In cases like this, please send an email to your underwriter.

## Advice for Risk Management

Please pass on these great tips for wood stove and dryer safety:

[Reduce the Risks of Using a Wood Stove](#)  
[Dryer Safety](#)

## Required When Submitting An Application

There have been a couple minor changes to the application requirements. Please review and print these requirements for your reference.

[Required When Submitting Applications](#)

**NOTE:** FMT now requires at least one phone number with application.

## Like Us on Facebook... and WIN!!!!

**You can win a \$100 gift card!** If you work for one of our nearly 100 agency partners, like our Facebook page by

December 31st to be entered into a drawing to win. The drawing will take place on January 5th. Click the link below for the opportunity to win!

Like us on Facebook 

## Producer Contest

Don't forget to send in those 2014 Producer Contest forms for your chance to receive a \$100 gift card! Go to [www.fmtinsurance.com/forms/](http://www.fmtinsurance.com/forms/) or click [here](#)

## Schedule a Meeting

If you or someone in your office would like some additional training on the BriteCore quoting system, contact Wes (information below) to schedule an online or face-to-face meeting.

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

[Forward this email](#)



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Try it FREE today.

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