



**FARMERS MUTUAL**  
OF TENNESSEE

*Agency Newsletter*  
*February 3, 2015*

## **Hello to All!**

It's a new year and we at FMT are glad that you're a part of it! Please see the letter below for important updates, advice, announcements, and reminders to start the year off right.

## **Submitting Change Requests**

As of November 1 2014, agents are now 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.

## **A Reminder from Claims**

As the temperatures remain low, please remind customers to be aware about winter dangers and the roles that they play in the home. Click [here](#) for some great resources on claim prevention during severe winter weather.



## **Submitting Applications**

As a reminder, please review and print out these requirements for future reference:  
[Required When Submitting Applications](#)

**NOTE:** Photos and signed applications need to be uploaded (preferably) or emailed to your underwriter. Minimum photo requirement is front and back with a good shot of the roof. A current appraisal with photos is also acceptable.

## **Pending Cancellations**

While there is not currently a formal report that allows agents to pull a list of policies that are pending cancellation, an agent can view a list by searching the word "pending" or "cancellation" in the policy search.

## POLICIES



Quote a  
New Policy

Search [Help](#)

pending

Go

[View Address-Based List](#)

- Unsubmitted Applications    Rejected Applications    Canceled Policies  
 Submitted Applications    Active Policies    Expired Policies

Policy Number	Named Insured(s)	Policy Type	Current Status	Effective Date - Expiration Date
10-2005-151688	██████████	Homeowners	Cancellation Pending, Non-	03/22/2014 - 03/22/2015
10-2013-182797	████████████████████	Homeowners	Cancellation Pending, Non-	09/19/2014 - 09/19/2015

### Mortgage Company Checks

If your agency receives a check from a mortgage company for a premium payment, please do not process it as an electronic check on the BriteCore system. Instead, deposit the check in your agency account. Then, either sweep the payment or mail a check to Farmers Mutual. If you mail the check and need the due date extended, please call our office. If you have questions about this, please contact Sherry Roop at (865) 523-5153 ext. 233.

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

At the end of the first quarter in 2015, FMT will do another drawing for a \$100 gift card. To be entered into the running, just "like" us on Facebook!

[Like us on Facebook](#)

### Determining Market Value

Although we no longer require the use of the E2Value Report, if you wish to use E2Value as **a part of the process** to determine an accurate 'market value', please continue to do so. Your underwriter, however, will be requiring information from either [www.assessment.state.tn.us](http://www.assessment.state.tn.us), [www.tnrealestate.com](http://www.tnrealestate.com) or the sale or contract price (minus land) on a recent purchase. The most accurate valuation will be the new purchase or recent build price. Our goal, first and foremost, is to protect the insured's investment.

Please remember that Farmers Mutual of Tennessee has **always used a market value approach to structure valuation**. "The tools" or "the process" to determine market value may vary. E2Value, assessment data, tnrealestate, Zillow, Trulia are just tools but not a valuation lock.

Refer to the [Structure Valuation section](#) in your underwriting manual for guidance on determining market value. When considering the price per square foot for structures each area of the state will be different so it will be important to know that price for the areas you serve. Please contact your underwriter if you need assistance.

### Don't Forget...

When preparing a quote, you have the option to add a "Premises Alarm and Fire Protection" form for a premium credit. Also, for an additional charge, replacement value for personal property may be added to any homeowners policy.

## Welcome to the World!

Congratulations to Jennifer Johnson, underwriter, for her new baby girl, Stella; and to Keith Hairell, claims adjuster, for his new granddaughter, Paisley!

## Producer contest

The intent of the producer contest is to recognize the individual efforts of agency employees who place quality business with Farmers Mutual. More than one individual producer from each agency may compete in the contest. Farmers Mutual tracks production at an agency level only. We do not track production at an individual producer level. Therefore, to be considered for the contest, individuals must submit entry forms prior to the deadline for each quarter. The deadline is the first Friday after the end of each quarter.

Each quarter FMT awards \$100 gift cards to top producers. Here is how you can participate...

- Top 3 individual producers (based on policies issued) will each receive a \$100 gift card after each quarter
- Names of all producers with a minimum of 5 new applications each quarter will be placed in a drawing for a \$100 gift card ~ 3 selected each quarter
- Top 3 individual producers for the year will receive an additional \$100 gift card
- Names of the top 10 individual producers at the end of the 2nd Quarter will be placed in a drawing for 2 UT home game football tickets of the winner's choice
- Names of the top 10 individual producers at the end of the 3rd Quarter will be placed in a drawing for 4 UT home game Men's basketball tickets of the winner's choice

The only way to win is to enter [2015 Producer Contest Entry Form](#). Congratulation all 2014 winners!!!

### 2014 Winners

#### **Patrick Rogers**

Rogers Insurance - Tullahoma  
123 new entries

#### **Shelia Daniel**

Hoover & Son - McMinnville  
110 new entries

#### **Dana Webb**

First State Insurance - Jackson  
60 new entries

### 4th Quarter 2014 Winners

**Branham Lovingood**

Sweetwater Insurance - Sweetwater  
21 new entries

**Misty Sinclair**  
Powell & Meadows Insurance - Carthage  
21 new entries

**Mimi Crutchfield**  
Hoover & Son - McMinnville  
20 new entries

#### 4th Quarter 2014 Drawing Winners

**John H. Richardson**  
J. Paul Richardson & Sons - Fayetteville

**Shelia Daniel**  
Hoover & Son - McMinnville

**Craig Allen**  
Allen's Insurance - Oneida

### New Business - 2014 Top Ten

Rank	Agency	Inforce Increase
1	Powell & Meadows Insurance, Carthage	65.6%
2	Roger Smith Agency, Waynesboro	65.5%
3	Dykstra Insurance Agency, Camden	52.4%
4	Harris Insurance, Greenfield	49.0%
5	First State Insurance, Martin	43.8%
6	Insurance Associates of Martin, Martin	38.6%
7	Rogers Insurance, Tullahoma	36.6%

8	Keisling Insurance, Byrdstown	34.9%
9	Sunbelt Insurance Agency, Dickson	32.1%
10	Tooley & Carver Insurance, Lafayette	29.1%

<b>Rank</b>	<b>Agency</b>	<b>Net New</b>
1	White & Associates, Dyersburg	397
2	Rogers Insurance, Tullahoma	250
3	Powell & Meadows Insurance, Carthage	144
4	First State Insurance, Martin	119
5	Hoover & Son, McMinnville	101
6	Allen's Insurance Agency, Oneida	61
7	Tooley & Carver Insurance, Lafayette	59
8	Davis Insurance Group, Wartburg	52
9	Hatchett Insurance Agency, Winchester	49
10	Harris Insurance, Greenfield	48

## Agency Experience Reports

On the first of each month, the BriteCore system generates an "Agency Experience Report" for each agency. If you are the agency principal and would like to receive this report each month, please contact Wes Gainey at [wes@fmtinsurance.com](mailto:wes@fmtinsurance.com). Otherwise, these reports will be emailed to each agency principal after each quarter. BriteCore is in the process of creating an "Agency Group Experience Report" which we hope will also be available soon.

## 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  
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**Have Any Questions?**

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