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Dear Wes,

We at Farmers Mutual of Tennessee hope that your summer has been full of sun, air conditioning, family, and fun. Thanks to all who are keeping up with our FMT newsletters and staying updated on what is going on with the company. Please take time to review the following information and let us know if you have any questions.

Thanks and have a great day!

The FMT Team

Check Out Our New Look!

For your convenience, we have changed some things about our newsletter. In addition to looking a bit different, we included the most useful links we could think of at the top of the letter. Make sure to check them out!

When Calling for Assistance...

We have noticed a lot of overlap lately with agents calling in for help. This is when multiple FMT staff members are asked by the same person for help with the same issue. Please be conscientious of this and do not contact a second person without giving the first time to respond to the inquiry. For example, if you do not reach the first person, either leave a message and give them an appropriate amount of time to respond, or don't leave a message and contact someone else immediately. Either way, please stay in touch with whoever you contact to let them know if someone else is assisting you. This will save efforts and prevent overlap in work.

Request from Claims

When <u>setting up claims through BriteCore</u>, please use only objective information in the "Description" box. An example of language to exclude is statements like "I don't think there will be coverage on this" or "Insured acted odd when asked about..." These statements give us the appearance of bad faith. If you have any questions or additional information to state, please give the adjuster a call to discuss.

Upcoming Property Inspections

We are in the process of updating our records on all of our properties. Therefore, we will be conducting an outside survey of all properties insured through FMT. Most surveys require only an exterior survey and no one need be present. We sent postcards to insureds letting them know about these inspections and asking them to contact their agents or our office if there are circumstances we need to be aware of before the inspection. Weather permitting, the first counties to be inspected within the next 180 days are:

Campbell Coffee Grundy Marion Morgan Scott

If you have any questions, please contact Wes at 865-523-5153 ext 237 or wes@fmtinsurance.com.

2015 Fall Agents Meeting

Farmers Mutual of Tennessee would like to invite you to the 2015 Fall Agents Meeting on Monday, November 2. This is an opportunity to spend a night in beautiful Pigeon Forge, use the morning to learn more about FMT and BriteCore, and then enjoy lunch on us!

Click Below to Register!

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Fall Agents Meeting

Congratulations, Producer Contest Winners!

Second Quarter 2015 Winners

Shelia Daniel

Hoover & Son - McMinnville 28 new entries

Noemi Crutchfield

Hoover & Son - McMinnville 25 new entries

Jennifer Noble

Parks & Associates - Dover 24 new entries

Drawing Winners

Angie O'Neal

Harris Insurance - Greenfield 10 new entries

Dana Webb

First State Insurance - Jackson 11 new entries

Grayson Perkins

Harris Insurance - Greenfield 5 new entries

To find out more about the Producer Contest, check out our <u>2015 Producer Contest</u> <u>description</u>. To enter, please use our <u>updated Producer Contest entry form.</u>

Information and Resources

Change Requests

The underwriting department requests that all change requests be submitted through BriteCore, as opposed to mailed, emailed, or faxed. See below for instructions on this:

How to submit a change request

Submitting a Claim

The claims department has asked all agents to submit claims through BriteCore. This helps assure that we get the needed information and it allows agents to better track the status of a claim. See below for instructions on how to do this.

How to submit a claim

Producer Contest Form

EFT Authorization Form

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.

Feedback: Please let us know if you have any questions about anything you just read or suggestions for future newsletters. We would love to help you through and questions or issues that you might have.

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