



**FARMERS MUTUAL**  
OF TENNESSEE

*Agency Newsletter*  
*June 24, 2014*

## Happy Summer, Everyone!

We at Farmers Mutual of Tennessee hope you're enjoying the summer sun! As you know, things have been changing at FMT as we move to BriteCore. This newsletter contains valuable information on everything from applications and claims to payment plans and producer contests. Please make sure to read everything below so you can stay updated on all that's happening.

Have a great summer and try to stay cool!  
- The FMT Team

## Submitting Applications

Applications that are submitted to underwriting through the BriteCore system require that the following items be uploaded into "Photos" or "Attachments" before they are committed. Applications that do not have these items uploaded, run the risk of being "unsubmitted" or "rejected".

- **Photographs** - minimum front, back, sides, close up of roof and any outbuildings
- **E2Value Report** - select "*Functional Replacement Cost*" and "*Actual Cash Value*" and be sure to click "Calculate" before creating a .pdf version for attachment.
- **Signed application page**

**In addition to the attachments, remember the following:**

- **Insured Information** - names and addresses must be entered in "upper and lower" case letters. "ALL CAPS" is not acceptable.
- **Phone & Email** - phone numbers (home and cell) as well as e-mails for each applicant is strongly encouraged.
- **"Get Credit Score"** - an application can only be submitted if the message indicates "*Submit*" or you discuss with your underwriter first. *Please keep in mind that if a customer has filed for bankruptcy within the last 7 years, they do not meet our financial responsibilities guidelines even if you receive a "Submit" message.*
- **"Get Current Loss History"** - loss history for both the applicant and the property are pulled from an ISO

database. Be sure to also add the applicant's claims disclosure by clicking the "Add Insured Disclosure" button.

## Reporting a Loss

One of the keys to successful claims handling is contacting the insured as soon as possible after a loss is reported. FMT wants the insured to know that we are interested in helping and will try to explain what coverage is (or is not) afforded by the policy, and get repairs or replacement efforts underway as soon as is practical. Our goal is to make contact with the insured within 48 hours of the loss date.

### The preferred way for an agency to submit a property loss notice to FMT is...

- If the policy has not yet been renewed in BriteCore and is still in the AIMS processing system, complete the "New ACORD Entry" located under the "Loss Activity" tab. *A similar feature is being developed within BriteCore. Your agency will be notified when this feature is available.*
- If a policy has been renewed in BriteCore, either email a completed property loss notice (ACORD form) to [claims@fmtinsurance.com](mailto:claims@fmtinsurance.com) or complete and submit the "[File a Claim](#)" form on the company's public website.
- Do **not** fax a property loss notice.
- Do **not** assume a claim will be under the deductible. *Some of our largest claim problems have resulted from late reports on claims the agent initially thought would be under the deductible.*
- Do **not** tell the insured to get damage repaired and send us (or you) a bill. *This often times results in unrealistic repair bills because a repairman feels he has 'carte blanche'.*
- Do **not** assume that there is no injury or that an insured is not liable for damages. *This can often result in a minor claim getting out of control and in the hands of a plaintiff's attorney.*

## Producer Contest

### 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

[2014 Producer Contest Entry Form](#)

## Accounts Receivable

Effective 06/23/2014, in order to allow a grace period between the due date of payment and the insured being charged for non-pay, billing invoices now show a due date five days earlier than what the "Account Receivable" shows in BriteCore. Below is a more detailed description of what this means:

<b>Currently Due:</b>	<b>\$225.00</b>
Due Date:	07/24/2014
Cancel Date:	08/06/2014

This window at the top of the "Accounts Receivable" tab shows the actual due date. At 12:00am on 7/24/2014, this policy will enter into non-pay.

Account History

Date Range (MM/DD/YYYY)  -  Show

Search

Date	Type	Amount	Trailing Balance	Policy Status
06/02/2014	Invoice	\$ 225.00	\$ 225.00	Renewal Invoice

**Details**

Description: Renewal Invoice  
!! Due date changed from 07/09/2014 to 07/24/2014; Cancel date changed from 07/22/2014 to 08/06/2014 !!

Policy Status: Active

Bill Date: 06/02/2014

Due Date: 07/24/2014

Cancel Date: 08/06/2014

Paid In Full: No

**Schedule**

Item	Due
Premium	\$ 225.00
Installment Fee	\$ 0.00
Custom Fees	\$ 0.00

The "Account History" Section gives more detailed information of Accounts Receivable. The due date here also shows 07/24/2014. If you click the magnifying glass in the right

column, it will show a copy of the invoice sent to the customer.

BILLING SUMMARY			
Bill Date	Description	Amount	Due Date
Jun 02, 2014	Premium	\$225.00	Jul 19, 2014
Currently Due:		\$225.00	

This is taken from the center of the invoice sent. As you can see, the customer sees the due date as 07/19/2014. Therefore, if a customer asks what day their payment is due, refer to their actual invoice due date. On invoices printed on or after 06/23, this due date is five days earlier than what shows in the Account Receivable.

If you have any questions about this or anything else that you see in the "Accounts Receivable" tab, please email Lydia at [Lydia@fmtinsurance.com](mailto:Lydia@fmtinsurance.com) or [Wes@fmtinsurance.com](mailto:Wes@fmtinsurance.com)

## Endorsement Requests

Agents have the ability to make premium and non-premium endorsement requests on all active policies located on the BriteCore system. It is preferred that changes be made through the system rather than by sending an email or fax to your underwriter. Changes made to policies and submitted through the system will be reviewed by your underwriter before being committed.

### To quote policy changes in BriteQuote:

1. Go to the "Policies" module and search for the active policy you wish to quote a change.
2. Click the "Quote a Change" button (blue "Q" icon) to create a change.
3. Type the effective date of the policy change in the "New Policy Change" box.
4. Describe the change you are going to make within the "Additional Description" box located near the top of the screen.
5. Make the necessary endorsements/changes to the policy.
6. Verify changes, then click "Submit" tab. However, if you decide not to submit the change request, simply discard the request by clicking the red "Discard a Change" icon near the top of the screen.
7. A new revision will be created on the policy in BriteCore once you submit the change request.
8. New revisions must be reviewed and committed by an underwriter in order to take effect on the policy.

## Customer Billing Options

Customers now have the ability to make payments using a credit/debit card (Discover, VISA or MasterCard) or ACH (Automated Clearing House) transaction directly from their checking or saving account through our public website at <http://www.fmtinsurance.com/make-a-payment/>.

Customers can be set up with one of the following payment options:

- **Annual** - *payment in full from insured or escrow account*
- **Quarterly** - *4 partial payments\* due every 90 days*
  - First/Initial Payment: 40% (due first day of policy term)
  - Second Payment: 20%
  - Third Payment: 20%
  - Fourth Payment: 20%

\*NOTE: A \$4 partial payment fee is added to each payment

- **EFT** - *Electronic Funds Transfer - 10 monthly payments with no fees*
  - Requirements:
    - 10% down payment by cash, check or ACH, credit/debit card, or agency sweep account with EFT set up
    - Signed EFT Authorization form uploaded through the policy "Attachments" tab for 'Unsubmitted' and 'Submitted' policies; or emailed to [leeann@fmtinsurance.com](mailto:leeann@fmtinsurance.com) for any 'Active' policies
    - A copy of a check marked "VOID" included with the authorization form
    - Recurring monthly withdraws must be from a checking or savings account, **NOT from a credit card**

## FMT Flood System Training

Please register for the Flood System Training on Thursday, June 26, 2014 11:00 AM - 12:00 PM EDT at: <https://student.gototraining.com/r/6727542573624739584>

After registering you will receive a confirmation email containing information about joining the training.

## Lines of Business on BriteCore

Currently, agents have the ability quote the following lines of business in the BriteCore system:

- Dwelling Fire
- Farm Fire
- Homeowners
- Mobile Fire
- Mobile Homeowners
- Monoline Liability

**Within the next few months, the following lines will be available for quoting within BriteCore:**

- Church Fire
- Church Package
- Farmowners

## Schedule a Meeting

If you or someone in your office would like some additional training on the BriteCore quoting system, contact [wes@fmtinsurance.com](mailto:wes@fmtinsurance.com) to schedule an online or face-to-face meeting.

Wes Gainey  
Agency Relations  
865.523.5153 ext. 237  
[wes@fmtinsurance.com](mailto:wes@fmtinsurance.com)

## Have Any Questions?

Lydia Wade  
Reception/CSR  
865.523.5153 ext. 221  
[lydia@fmtinsurance.com](mailto:lydia@fmtinsurance.com)

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