



*Agency Newsletter
June 22, 2015*

Good Morning!

We hope that your week has gone well and you managed to stay cool despite the ever-rising temperature, but we especially hope that you've found time to take a break and have some fun in the sun! Please take a few minutes to read through the following information so you can stay up to date on what's going on here at FMT.

Thanks and have a great day!

The FMT Team

Resources for Agents

Did you know that BriteCore isn't the only site available for agents with FMT? BriteCore is the database used to manage policies, take payments, and set up claims, but we also have a Farmers Mutual of Tennessee website, www.fmtinsurance.com, full of resources like policy forms, [FMT staff directory](#), our underwriting manual, and information to help navigate different areas of BriteCore and FMT. See below for an overview of our site:

[FMT Site Overview](#)

A Request from Claims

The claims department has asked that agents speak with their customers about making sure their address is clearly and prominently displayed on their homes. The importance of this is wonderfully outlined in the video below:



The Importance of House Numbers

Link to the video can be found [here](#)

Agency Commission Statements

As stated in the last newsletter, commission statements are now being emailed. If you have any questions on this or would like to change the email recipient, please contact Lydia (information below).

EFT Reminders

Entering 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 (Victoria@fmtinsurance.com).

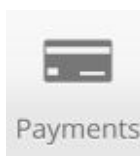
NOTE: EFT must be from a bank account (checking or savings). We are not able to set up EFT from a card of any kind.

Electronic Payments Through BriteCore

Agents are able to take payment with a card (credit or debit, MasterCard, Visa, or Discover) or electronic check (ACH). To do this, go into the policy in BriteCore, click on the icon below, and follow the instructions.



To do an agency sweep, go to the "Payments" tab at the top of the screen in BriteCore (image below), enter the full policy number (with dashes), and confirm payment amount. **Do not** do an agency sweep by clicking the "Make a Payment" button 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.



Photographs & Inspections

When submitting photographs on new business, upload all photographs in the "Risk" section of BriteCore. When submitting photographs and inspection reports on existing business, email these as attachments to your underwriter. For photographs, a complete and unobstructed view of the front, back, sides and roof of the dwelling and outbuildings is required. Photo copy images, including images from real estate websites or websites like Trulia or Zillow are NOT acceptable. A recent appraiser report including photographs is acceptable and, if used, should be uploaded in "Attachments" or emailed to your underwriter.

Save the Date!

The 2015 Fall Agents Meeting will be Monday, November 2 at the Music Road Hotel.
Keep an eye out for registration details!

November

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Producer Contest

Please print the newly revised producer contest entry form to use from now on:
[2015 Producer Contest Entry Form.](#)

Determining Market Value

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

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](#).

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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This email was sent to wesg@farmersmutualoftn.com by lydia@fmtinsurance.com | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



Try it FREE today.

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