



FARMERS MUTUAL
OF TENNESSEE







Agency Newsletter
March 12, 2015

Hello to All!

Wherever you are, we hope that the sun is shining and the ice has melted. Thank you all for working with us through the influx of claims. Those of you that submitted claims through BriteCore and stayed updated on FMT information helped our claims department greatly. Please continue to stay informed!

Accessing Documents in BriteCore

Agents have access to certain documents in BriteCore such as receipts, declaration pages, and billing statements. Below is a view of the "Documents" tab found under a policy:

ROOT FOLDER	
Name	Date Added ▾
 Receipt	12/12/2014 10:29 AM
 Installment Billing Statement	12/12/2014 09:18 AM
 Declaration	11/17/2014 11:01 AM
 Initial Billing Statement	11/17/2014 11:01 AM
 Correspondence	11/10/2014 03:02 PM
 Policy Application	11/05/2014 02:16 PM

The "folder" image to the left of the words represents that there could be more than one document in that folder. For Example, the image below show that there are two documents in the "Receipt" folder:

RECEIPT	
Name	Date Added ▼
↑ Parent Folder	
📄 Payment made on January 26, 2015 09:59:45	01/26/2015 01:00 AM
📄 Payment made on December 12, 2014 09:29:57	12/12/2014 01:00 AM

As you can see, the "Date Added" for the "Receipt" folder in the top picture shows 12/12/2014, but there is also a receipt from 1/26/2015 in the folder. Therefore, if you are looking for a document, refer only to the name of the folder and not the "Date Added."

To print a copy of this receipt, click on the the title "Payment made on..." and then hit "Print" (or Ctrl+P). Agents can also pull up and print off old and active declaration pages and bills.

Agent Resources

FMT stores newsletters and documents from newsletters on our website. If you want to review or print anything from past newsletters, it can be found by clicking [here](#) or going to www.fmtinsurance.com, clicking on "Agent Resources," and selecting "Information from Newsletters" in the right menu. (An overview of the FMT site can be found [here](#))

NOTE: Your username and password on our website should be the same as your BriteCore login. If you have any questions, please contact Wes or Lydia (information below).

Advice from Claims

With low temperatures and repeated precipitation, it's important to stay smart in working to prevent winter weather-related claims such as [ice dams](#) and [frozen pipes](#), but people often forget dangers that arise out of [heating sources](#). Please remind customers to be conscious of these dangers such as [wood stoves](#) and [space heaters](#).



Renewals with Previous Balances

If a policy with an outstanding balance is coming up for renewal (ex. a \$7.00 late fee or a \$10.00 trailing balance), money from the renewal payment will be applied to the previous term's balance and the customer will be billed for the remaining amount. Renewing policies with trailing balances will look like this:

Currently Due: **\$230.00** (Previous debit: \$10.00)

Due Date: 03/09/2015 | Cancel Date: 03/22/2015

In this example, the insured owes \$240.00; the amount "Currently Due" in BriteCore does not include the "Previous Debit." In this example, if the customer pays \$230.00, \$10.00 will be applied to the previous debit and FMT will bill for the remaining amount due.

Determining Market Value

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

NOTE: Our underwriting manual, including structure valuation and policy forms, can be found on our website at <http://www.fmtinsurance.com/manuals/> or by signing into "Agent Resources" and clicking "Underwriting Manual" in the right menu.

Submitting Applications

As a reminder, please review and print out these requirements for future reference:

[Required When Submitting Applications](#)

Exclusions are only required when an excluded exposure is present at the insured property.

For example, if there is a trampoline present, please print the trampoline exclusion, have the insured sign it, and upload it to the system. However, if there is no trampoline present, there is no need to do this. Should you have any questions regarding the exclusions, please contact your underwriter.

Paying Prior to Application Submission:

When making payment prior to application submission, please **do not** "Auto Pay" using the "Add New Payment Method" section in BriteCore. Instead, contact Lydia (lydia@fmtinsruance.com or 865-523-5153 ext. 221) or Jennifer (jennifer@fmtinsurance.com or 615-452-2093) and they will process payment from a card, electronic check, or agency sweep.

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](#) 

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 on our website at www.fmtinsurance.com/newsletters/ or by clicking [here](#).

Producer Contest

The entry form for the 2015 FMT Producer Contest can be found here: [2015 Producer Contest Entry Form](#).

For a description of the 2015 FMT Producer Contest, click [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.**

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Have Any Questions?

Lydia Wade
Customer Service
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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](#).



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