



**FARMERS MUTUAL**  
OF TENNESSEE

*Agency Newsletter*  
*October 7, 2014*

## **Fall is in the Air!**

*Climb the mountains and get their good tidings. Nature's peace will flow into you as sunshine flows into trees. The winds will blow their own freshness into you, and the storms their energy, while cares will drop off like autumn leaves.*

**John Muir**

As we begin to wrap up another year of growth, we wish to again thank you for partnering with Farmers Mutual of Tennessee. We strive to add to your agency's success and provide information and assistance that is beneficial to you and our mutual customers. If there is information you'd like for us to include in a future newsletters or meetings, please let us know. Also, remember to join us for the [Fall Agents Meeting](#) on November 3rd in Pigeon Forge!

### **The FMT Team**

## **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 the majority of homeowners policies.

## **Submitting Applications**

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

### [Required When Submitting Applications](#)

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## **Determining Market Value**

Although we no longer require the use of the E2Value Report, if you wish to use and submit the E2Value report 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) 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, tntrealestate, 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.

**Reminder:** The Underwriting Manual is available online at <http://www.fmtinsurance.com/manuals/>. Log-in using the same username and password that was originally assigned to you to log-in to BriteCore.

### Submitting Change Requests

Starting November 1, agents will be 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.

### Advice from Claims

When roofs have valleys, they tend to collect leaves. These leaves hold water, causing damage to the roof. Please encourage customers with roof valleys and trees to keep roofs cleared of leaves and other debris.



### Goodbye, Bob

FMT wishes Bob a bittersweet goodbye. We are sorry to see him go after 12 years of dedicated service. However, we are happy to see where his future takes him. We now have an open position for a Claims Adjuster. For questions on how to apply for this position, please contact Teresa at [Teresa@fmtinsurance.com](mailto:Teresa@fmtinsurance.com).

## Welcome Patti and Ashley!

The FMT family has welcomed two new members in the past couple months. Patti Fogel has joined the accounting team, where she is currently in charge of daily deposits. Also, Ashley Judd is working as a claims assistant. If you need to set up a claim, please call her at 865-523-5153 ext. 224, email her at [claims@fmtinsurance.com](mailto:claims@fmtinsurance.com), or continue to go through our website at <http://www.fmtinsurance.com/claim-center/file-a-claim/>.

## Pending Cancellations

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

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

## Producer Contest

Don't forget to send in those 2014 Producer Contest form!!! Go to [www.fmtinsurance.com/forms/](http://www.fmtinsurance.com/forms/) or click [here](#)

## Schedule a Meeting

If you or someone in your office would like some additional training on the BriteCore quoting system, contact Wes (information below) 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  
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