



FARMERS MUTUAL
OF TENNESSEE

[Website](#) | [Agent Resources](#) | [BriteCore](#) | [Contact Us](#)

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

Autumn is Coming!

It's that time of year already! Time to get those chimneys swept and HVAC units cleaned. It's best to get this done before heat sources start being used for the year and many chimney-sweeps offer discounts for people that call early. Make sure to pass along the recommendations to your customers!



"Account Receivable" Tab Summary

The "Accounts Receivable" tab in BriteCore is full of great and helpful information, but it can sometimes be hard to understand. Please read this [Accounts Receivable Walk-Through](#) and print for your reference.

Advice from Claims

So far this year, FMT has incurred around 180 water losses totaling well over \$700,000 in losses. With an average of about \$4,000 paid per claim, a great way to save time and money for agents and insureds is to take some steps to prevent losses due to water damage. Some suggestions are to:

- inspect area around water heater for signs of spots and seepage
- check washer hoses and connections to make sure the hoses are soft with no signs of seepage
- replace washer hose every six years
- check ice maker and dishwasher connections (usually under sink)
- look behind refrigerator at ice maker lines

Reminder from Underwriting

Please remember that we require a good picture of the front, back, and roof of the house with application. Pictures from internet sites (Google Maps, Zillow, Trulia, etc.) are not acceptable.

However, a recent appraisal with pictures is allowed.

2015 Fall Agents Meeting

Thanks to everyone that has already registered for the 2015 Fall Agents Meeting on Monday, November 2. If you have not yet registered, please take the 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!

Please RSVP yes or no as soon as possible to help us track numbers. Thanks!

[Fall Agents Meeting](#)

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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