



**BLOSS & DILLARD** INC.  
INSURANCE MANAGERS

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### Fall for Our Great Coverage!



Make sure your client is covered for their autumn events and ready for a season full of (safe) fun!

## PROPERTY & CASUALTY

*By Michael Williams*

Trying to help someone get that trophy buck or perhaps just a turkey for Thanksgiving that wasn't bought in a store? Bloss & Dillard has you covered with our Outfitters and Guides program and our Hunt Club/ Preserve program. Both programs offer additional insureds at no additional premium, and our Outfitters & Guides Program provides E & O coverage at no additional premium.

Inland marine is an optional coverage available for both programs. The Outfitters & Guides program provides a host of additional options for a modest additional premium including lodging, ATVs and watercraft. We even offer coverage for pack animals if you are going for that rustic feel.

If you, like my family and friends, like to get together for "hunting camp," we have you covered there as well. The Hunt Club program offers not only general liability for hunting coverages but also options for indoor or outdoor archery ranges, sporting and equipment sales and indoor or outdoor rifle and/or pistol ranges.

So as the air starts to feel crisp and the hunters hearts turn to the woods, turn to Bloss & Dillard to see what we can do for you!

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# COMMERCIAL AUTO

*By Jeff Wright*

The calendar shows that we are heading into autumn, but the temperature outside still says it is mid-summer. Just like with many of the risks we have submitted to us, what you see at first glance isn't always reality. That is why the underwriters in the commercial auto department use sources other than the apps, loss runs, and MVRs you submit to us in order to get a clearer understanding of a particular trucking account. Mainly, I am referring to CAB (Central Analysis Bureau) reports.

As many of you already know, these reports are now widely used by insurers, and they are able to quickly compile all public information currently available for any risk with a DOT number. This additional information helps us to validate how the risk is being reflected on the application, and sometimes it helps us to see that there may be inconsistencies between what the application reflects and what recent public information about the particular trucker shows. This conflicting information may or may not be a deal breaker, but it will likely mean that we will be asking some additional questions.

When these questions come your way, please don't take offense to them or think that we are trying to make life more difficult for you. It's just part of the present day process of truck underwriting that helps us 1) to make sure the risk is being quoted for all of the exposures at-hand, 2) to make sure that a fair premium is being developed, and 3) to help keep each of us out of a potential E & O situation.

As always, we sincerely thank you for your friendship, loyalty, and each piece of business that you send our way.

# PERSONAL LINES

*By Lindsay Lawless*

When you're an agent you never know what the next customer that walks into your door will need. But no matter what they need, you want to make sure you are the agent that can provide for their needs and obtain their business. At Bloss & Dillard we are here to help you satisfy those needs. We have many different markets available to you including ones for high value homes, low value homes and anywhere in between. We now write our high value homes with Scottsdale and their new West Virginia rates are better than ever! If you're in need of a low value homeowners, we can also do those with Aegis, which has a great competitive rating system. Next time you're in need call us for a quote! Good things are happening in the personal lines department, and we are here to help you succeed!



# WORKERS' COMP

By Betty Douglas

The insurance industry makes us permanent students with the ever changing rules and regulations. A few weeks ago Mark Hafertepen and I attended a class that yielded some very valuable information. This particular one was one of those that made us run back to our desks the next day to share our new found information.

Workers' compensation is a unique product in that it is a casualty product, but it also provides an employee benefit that in many instances needs to be coordinated with the company benefit program. We learned at the class we attended how important this is for owner, officers and members of organizations that have elected to exclude themselves from the workers' compensation benefits to review for their cost savings. When looking at cost of coverage for these owners and officers, the company's group health insurance program should be reviewed to assure that there is not a clause excluding injury that arises from the course of employment if the client had the option to procure coverage for work-related injuries but chose to reject coverage. Many group health insurers are starting to put a clause that excludes work-related injury coverage to individuals that have/had an option to elect workers' compensation coverage and rejected the coverage. I reviewed our agency group health plan and at this time it only states that the carrier will not pay for work-related injury being paid under workers' compensation. There is, however, an implication that they will investigate all injuries to determine their origin. It is time to start discussing coverage with the owner and officers and asking them if they really feel the savings is worth the risk.



# MILLENNIALS & THE INSURANCE INDUSTRY

By Tate Tooley

Millennials: the generation born between 1980 and 2000. There are a lot of them—92 million compared to 72 million boomers. And this generation is the most connected group EVER! So what's my point, you may ask? My point is that your agency needs to be prepared and poised to market to and properly serve the needs of this generation.

Never in history has technology had a bigger impact on society than it does right now. There are more mobile devices than ever before and more being done with those devices than we have ever experienced. Many interactions with customers occur online versus face-to-face. Millennials are considered digital natives; meaning they are "native" to the digital age. They do not know a time before the internet, mobile phones, tablets, social media, etc. Their expectation on how to conduct business and customer service is very different than the baby boomers.

More and more millennials are getting to the age of having insurance purchasing power. What are you doing to reach this growing market? Here are some thoughts for you to consider:

- Increase your digital footprint. If you don't have a website that is the first place you can start. Another way to increase your footprint is digital advertising. Approach your local TV or radio stations and ask how you can advertise on their websites.

- Create or expand your social media plan. In the spring of 2014, the Harvard Institute of Politics conducted a poll and found that 84% of 18-to-29-year-olds have a Facebook account and 40% have a Twitter account.
- Do you have any mobile business capabilities that your customers can access? Is your website mobile-enabled?

This generation is the largest in history and leverages technology more than any other in history. Make sure you position your agency in the best way possible to be able to take advantage of this great opportunity. If you have any thoughts or comments on how Bloss & Dillard can help you in this regard, please do not hesitate to contact me, Tate Tooley, at [ttooley@bloss-dillard.com](mailto:ttooley@bloss-dillard.com)



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Presort Standard  
**US Postage Paid**  
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Permit 67

Return Service Requested

**Get to  
know  
us!**

**Ernestine Napier**  
Underwriter, P & C

Describe insurance in three words: stressful - fun - challenging

What do you love about working at BDI? The Boss

Coke or pepsi? Coke

What was your first job? Headstart Teacher's Aide

Favorite TV show? Everybody Loves Raymond

Cats or dogs? Dogs

Most played song on your phone?  
God gave me you -

