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## INSIDE THIS ISSUE

- 2 **Commercial Auto  
Personal Lines**
- 3 **Workers' Comp  
Cloud Computing**
- 4 **Get to Know Us!**

### Specialized Coverage!



From AC repair to upholstery shop and everything in between, Bloss & Dillard can find your contractor clients the right insurance coverage.

# PROPERTY & CASUALTY

*By Colin Wills*

Tis the season for snow. While some people love winter, I find the older I get the less I enjoy the cold weather. One element to winter is snow. As a kid I enjoyed getting out and playing in the snow. Weather (pun intended) it was sleigh riding or snowball fights, I enjoyed it much more then than I do now. Even as a kid I realized it was an opportunity to make money. I had a shovel and would go door to door asking neighbors if they wanted their sidewalks or driveways shoveled. Many businesses exist today that do various forms of snow removal.

The current scoop on a snowplow was patented in the early 1840s but not put into widespread usage until the 1860s. While horses were used in those days to pull the snow blades, we have many options today with ATVs, lawnmowers and vehicles. Bloss & Dillard has an outlet for those operations that do driveway or parking lot snow removal. We have a few markets and can write higher limits on these types of risks. Due to the seasonal nature of the exposure, premiums are fully earned. The minimum premium for a \$1MM/2MM limit is \$1,500. Some carriers base the rate on the number of plows, while others use either payroll or sales, so having this information is essential. We can review new ventures, but experience in this line of work is a requirement.

Our auto department can also review the auto exposure. If one of your insureds does landscaping, it may be worth bringing up the topic the next time you talk as many landscapers do snowplowing in the winter months. Now more than ever, more of the snowplows customers are mandating additional insured status, so there is an opportunity to write this class of business. We hope you think of Bloss & Dillard for the next snowplowing risk you come across.

p: (800) 624-3422 | f: (304) 429-7248

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# COMMERCIAL AUTO

*By Matt White*

On my agency visits this past year, every person I spoke with talked about response times and overall turnaround time being the top factors when it comes to selecting an MGA with which to place your business. With these being the top attributes for working with us, I thought I might give some tips and pointers on how you can help us speed things up even more:

Applications are great at listing descriptive information about a risk, but they lack the details that make each account different. When you send in a submission, tell me a little about the insured's operation that was presented to you when you spoke to the insured.

Try to get a DOT or MC number from the insured. Check SAFER ([safer.fmcsa.dot.gov](http://safer.fmcsa.dot.gov)) and see if anything differs from what the insured has told you. Check this while the insured is available to you, and ask about it then to avoid having to go back to them later.

Ask about their insurance requirements and who is requiring them. Will they need additional insured status? Waiver of subrogation? The entity requiring AI and waiver can ultimately determine the market we can place an account with. Please be sure to advise us of this information with your submission, if available.

Loss Runs. If someone tells you they are being non-renewed due to losses, you can be guaranteed that we will have to submit the account to our carriers for review. This means they want company loss runs. Also try to get the details on large losses.

The drivers of an account are a huge factor that goes into the rating of the account. Ask if they have any moving violations in the last 3 years, any major convictions in the last 5 years, or any at-fault accidents. Do they have a CDL? How long have they had the CDL? What class of CDL? What is the hire date of each driver? These may seem like small details, but they can have a large impact on premium and acceptability.

Acord Auto Applications are very seldom, if ever, needed. Company specific applications are required at binding. So if you want to save some time and not double up on application work, give us a call, and we can advise or email you the applications you will need. Applications can also be found on our website. If you do not have access to the website, you can request access from the login page.

These are a few of the things I find myself asking for that will help me to better serve you. I look forward to working with, catching up, and meeting you all in 2017. Happy New Year.

# PERSONAL LINES

*By Terry Litz*

It's hard to believe the new year is already here. With that in mind, think of Bloss & Dillard for all your homeowner needs. As a lot of you know, Lexington Insurance is no longer offering an HO3 in West Virginia. Bloss & Dillard has it covered. Scottsdale is now offering an HO3 starting at \$150,000 with the option of Replacement Cost or Actual Cash Value. The rates are unbelievable – very competitive. With that in mind, they are also offering an HO8 starting at \$150,000 with the option of Named Perils or Functional Replacement Cost. If you have a tenant who needs contents coverage, we have you covered. Scottsdale also offers a HO4, HO6, Seasonal, Builder's Risk and Inland Marine. Whatever you need, give the girls in the Personal Lines Department a call. We look forward to hearing from you.



# WORKERS' COMP

By Betty Douglas

This past summer and fall, I hit the road to visit offices around West Virginia. I heard agents from the eastern panhandle to the southern coalfields of the state share the same issues and concerns: that business was difficult to come by and competition was fierce. In the market we face today, we have to have the edge to be a step above our competitor. We must have the best service and offer the best price. We need to be the best educated.

In the early fall there were some classes that came up for our department to attend. For lack of a better choice, we flipped a coin to decide who had to go sit in the classroom all day. No one is excited with the idea of taking a day out of their busy schedule to sit in a class environment and listen to someone else talk insurance. Mark and I lost the coin toss, leaving Carrie to cover the office. I don't want to mislead you into thinking this is the only time during the year we go to classes. As with all of the insurance designations you have annual updates to fulfill, but each day out of the office is difficult as you well know. Time in the classroom recharged our attitudes and fueled our ambition to offer you a program for your clients that provides answers on how to protect their workers compensation coverage and cost.

Every industry is changing, whether for the good or the bad. To keep up with the changes we have to maintain our knowledge along the way to be the best that we can be.



## CLOUD COMPUTING: RECOVERY & SECURITY

By Tate Tooley

What is cloud computing? It is the use of computing resources (hardware and software) that are delivered as a service over a network; typically the internet. Cloud computing entrusts remote services with a user's data, software, and computations. A term you may be familiar with is "Software as a Service," or SaaS. Cloud computing makes SaaS possible. Examples of cloud computing that you may find in your own office are: policy issuance, rating, quoting and binding, accounting, billing or claims systems, etc. Cloud computing has also become very popular in regards to disaster recovery planning.

Some benefits of cloud computing are:

- Cost savings - hardware/software is now managed and maintained by the software provider
- IT resources can be redirected toward high value-added projects.
- Access can be obtained anytime or from anywhere.
- Backup and restoration is much simpler.
- Scalability

Some concerns of cloud computing:

- Security obstacles - keeping your data safe from cyber attacks
- Technical issues - internet connections and connectivity issues
- Pricing of scalability
- Data ownership considerations
- Loss of control of services and data

The use of cloud computing is continually growing in popularity. However, the relevance and success of the use of cloud computing is determined best on a case-by-case basis. If you have any questions or comments, please contact me at [ttooley@bloss-dillard.com](mailto:ttooley@bloss-dillard.com).



P.O. BOX 7878  
HUNTINGTON, WV 25778

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Get to  
know  
us!

Betty Douglas  
Supervisor, Workers' Comp

What do you love about working at BDI? I love working for a family organization that respects me as a person much more than an employee number.

Describe insurance in three words: Rewarding,  
Changing & Challenging

Book or movie? Movie

Mexican or Italian? Italian

Favorite TV show? Blue Bloods

Cats or dogs? Dogs

If you had a superpower, what would it be?

Healing

