



FALL 2021

Binding insurance with BDI



Serving the independent agent since 1954, Bloss & Dillard provides a broad range of coverages and markets including commercial auto, property and casualty, personal lines, and workers' compensation.

As a managing general agent, we don't sell directly to the insurance-buying public. BDI's staff of professional underwriters quotes and binds both commercial and personal insurance coverages.

Bind it with BDI.



CALL FOR AN INSTANT QUOTE ON MANY PRODUCTS!
(877) 203-8531
Not available in WV



Need to Know

Insurance is a fast-paced industry and turnaround time is key.

Did you know that you can access the West Virginia Secretary of State's website to aid in verifying a client's information? Go to <https://sos.wv.gov/Pages/default.aspx> then in the center of the page go to Business Organization Search and enter the client's Business Name or Agent/Officer/Name and Search. Once you find the client on the site you can then verify with the client the information they've given you matches the WV Secretary of State's information for the client's Business Name and Officers. This site doesn't give you all the information needed but it does help. The client's name should also match the name they use to file taxes for their business.

Items requested on the application such as FEIN, a list of all officers of a corporation, all members of an LLC, SSNs for all officers & members, number of employees, payroll and contact information for the client are all required information just to name a few. Having the application fully completed before submitting it to Bloss & Dillard, Inc. will help eliminate a delay due to pending additional information.

On another note, some Workers Comp classes of business recently written have been food trucks, forestry management/timber brokerage, local trucking, bail bonding agency, retail stores, and site prep excavation. Let us help you place coverage for your next work comp client!

When filling out an application if you have any questions, please do not hesitate to give us a call or send us an email with your questions. We are here to help. As always, we appreciate your business!



Linda Wolfe
Workers Comp

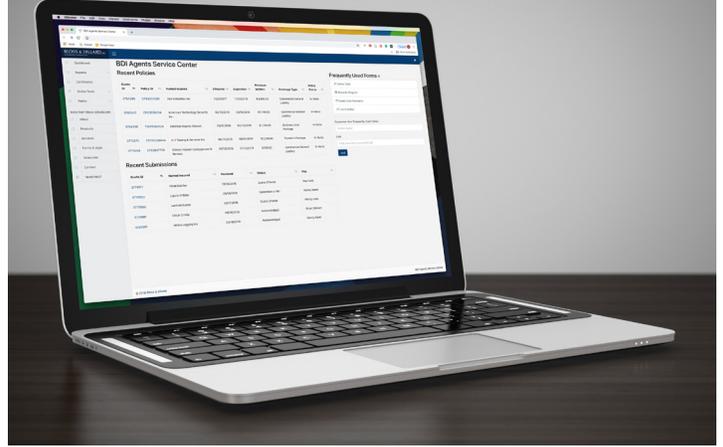
New in BDI Tech

Here at Bloss & Dillard, we are all about trying to make it as easy as possible for you to do business with us. We understand time is money, so we are constantly trying to make things as efficient as possible.

First, for those certificates that you are not able to issue on your own in our COI self-service utility in our Agent Service Center, we have a new email address to which you can send all your certificate requests – certificates@bloss-dillard.com. This email inbox is monitored by multiple people so your request will be handled in a very timely manner, and you don't have to worry whether someone is out for the day and where your request may go in someone's absence.

Secondly, we are now offering payment of your commissions to you via direct deposit. We are using a service through a vendor called ePay Policy. If you are interested in receiving your commissions electronically, please contact us for more information.

Lastly, we are really pushing to deliver your monthly commission statements to you electronically as well.



This has multiple benefits for all involved. If you would like to receive your monthly statements via email, please fill out the appropriate information at www.surveymonkey.com/r/C55TSRN. If you have any questions or comments, please contact me at (304) 429-6961 or ttooley@bloss-dillard.com.



Tate Tooley
IT

D&O or E&O - What to Know

Management liability? Professional liability? D&O? What does it all mean?

These are insurance coverages that are coming into play more than they've ever been due to the litigious business environment. These coverages can be confusing so here's a brief overview:

Management liability consists of Directors & Officers, also called D&O, for nonprofit, private or even public companies, along with Fiduciary liability & Employment practices liability.

On the D&O side of business, the people who lead all organizations, whether public, private, financial institutions or non-profits are vulnerable to a multitude of D&O exposure.

These exposures can include allegations of misrepresentation, wrongful termination, harassment, securities litigation, regulatory actions as well as other breaches of financial duties. D&O is such an important coverage but overlooked by so many. D&O officers can be held personally liable for claims, so it is crucial to have this coverage in place.

Professional liability, which is also known as Errors and Omissions, or E&O, consists of many lines of business. These include accountants, design professionals, lawyers, and real estate professionals. On the miscellaneous side of professional insurance, you have consultants, bookkeepers, inspection services, office & clerical services just to name a few. As for professional liability, allegations of professional negligence can seriously impact your business, a professional should always identify their potential claim exposure and take steps to manage the risks and mitigate any potential harm.

Bloss & Dillard has several markets for Professional and Management liability. Our different markets will offer different coverage highlights, but most companies offer some type of Risk management to help the insured navigate the waters and keep them updated on ways to keep their businesses out of the litigation.



Jamie Bowling
P&C



Small Public Autos Equal Big Opportunities

Typically, when I think of Commercial Auto, I think of big trucks and tractors, but that is only some of what our Commercial Auto Department can do. Most of our public auto risks are written with National Indemnity (NICO), who has a broad appetite for the diversity of risks it insures. Non-Emergency Medical Transportation and Taxi are two of the top five classes they write.

When preparing a submission for Public Auto, in addition to our public auto application that will be requested, consider these additional questions to help us better classify the risk:

WHO? Is the applicant transporting individual passengers or groups? Are the passengers' transported locals or tourists? Do the passengers require medical supervision during the trip? Are rides booked directly with the applicant? Or are rides generated through a third party such as Uber?

WHAT? What kinds of autos are being driven? Any modifications to these autos? Wheelchair lifts or tie-downs? What is the max seating capacity of each vehicle? Provide the number as if no seats have been removed.

WHERE? Does the applicant have a focus on delivery locations, such as airports, casinos, medical appointments, breweries or vineyards? Is the insured cruising for passengers?

WHY? Do passengers require a specific type of vehicle to meet special needs? Large seating capacity? Luxury specific?

HOW? How does a potential client locate and book a ride? Website address? Rides booked through a travel agent?

FILINGS NEEDED? Like trucking risks, these for-hire public livery risks, can require federal and state filings, depending on their operation. The filings will generate the need to confirm that all owned/leased/operated commercial power units are scheduled on the application. This is where a risk's website should be reviewed for the number and type of units listed. If you can determine missing units, please request copies of the bills of sale, or lease return documentation.

Ask about immediate growth plans. Do they plan to grow aggressively throughout the year? Will they buy new units or add drivers with their own vehicles?

Does the applicant offer referrals? If so, do they receive any form of compensation? Could the passenger believe the applicant is providing the transportation? If so, please complete a Hired Non-Owned Supplemental application.

Does the applicant own or operate any other transportation businesses? Filings can cause the need for a higher limit of liability, depending on the seating capacities of the vehicles. Some owners will try to separate out these types of exposures to keep from putting the highest liability limit on all units. We will need to know about all related companies.

Contracts and certificate requirements:

A lot of these public auto risks have contracts with the companies hiring their services. These contracts typically require specific wording, covered auto symbols, and coverages. It is highly recommended that you obtain a copy of the perspective contract. Some requests we are not able to meet:

- Symbol 1 (any auto) – most contracts will accept symbol 2, 8, and 9 (owned autos, hired, non-owned): submission to insurance company is required
- Primary and Noncontributory Wording – not available

Public Auto popularity is on the rise, don't miss out on an opportunity because you aren't familiar with the type of operation. Give us a call and let us help you place your next Commercial Auto Account.



Matt White, TRS
Commercial Auto

Vacant Dwellings

Do you have a vacant home that you just can't seem to find coverage for? We can help!

We can offer coverage for vacant homes that are being remodeled, between tenancy, pending sale, estates, or investment properties. This applies to dwelling, condominiums, and manufactured homes. We can even schedule up to 10 vacant units on one policy. Dwellings up to four families or three stories will also be considered. Protection 9 and 10 fit into this program as well. Depending on the condition of the home, we can either write the vacant homes under the DP-1 or DP-3 program. Under the DP-3 program, replacement cost is the settlement option. Replacement cost is also the settlement option for personal property. Do you have a home that was

just purchased and undergoing major renovation? By adding the builders risk endorsement, we can quote this under the DP-1 program.

There are multiple opportunities for discounts. We can offer a pay in full, claims free, multi-policy, and many more discounts. If you have a home with a supplemental heating device, we can offer coverage by adding a surcharge. Give us a call if you have a unique risk and can't find coverage. We will do our best to get what your insured needs.



Lauren Turner
Personal Lines



P.O. Box 7878
Huntington, WV 25778

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7374 Creighton Parkway | Suite 100
Mechanicsville, VA
P: (800) 627-0505

Easy Fantasy Fudge

SUSAN DILLARD / Wife of Kerry Dillard, President

- 1-1/2 sticks margarine or butter
- 3 cups sugar
- 2/3 cup evaporated milk
- One 7-oz jar marshmallow creme
- 1 tsp vanilla
- 1 cup chopped nuts, optional
- One 12-oz bag semisweet chocolate chips *or* 10-oz bag of peanut butter chips + a heaping tablespoon of peanut butter

DIRECTIONS

Lightly grease a 13"x9" pan. Melt margarine or butter, sugar, and evaporated milk in a heavy saucepan; bring to a full rolling boil on medium heat, stirring constantly. Continue boiling for 5 minutes or until candy thermometer reaches 234°F or until it reaches soft ball stage. Stir constantly to prevent scorching. Remove from heat. Gradually stir in chips (and peanut butter if using) until melted. Add vanilla and stir. Then add remaining ingredients; mix well. Pour into prepared pan. Cool at room temperature, cut into squares. Makes about 3 lbs.

DO NOT substitute sweetened condensed milk for evaporated milk.
Nutrition facts based on recipe with butter, no nuts, and peanut butter version.



Nutrition Facts Per Serving		Servings: 24	
Calories:	250.1	Sodium:	40.5 mg
Total Fat:	10.3 g	Potassium:	29.8 mg
Saturated:	6.8 g	Total Carbs:	39.1 g
Polyunsaturated:	0.4 g	Dietary Fiber:	0.9 g
Monosaturated:	2.1 g	Sugars:	32.4 g
Cholesterol:	17.6 mg	Protein:	2.4 g