



**When you work with BDI,
it's all about building a
long-term relationship.**

We support the local communities and businesses where we live and work.

From volunteering time to donating to non-profits, schools, food banks, and sports teams, we build relationships by building better communities.

Experience the personal touch of a long-tenured team from a family-owned business you can trust.



**CALL FOR AN
INSTANT QUOTE ON
MANY PRODUCTS!
(877) 203-8531**

Not available in WV



Monthly Reporting Encourages Awareness

We have all been there before. Life throws you into a whirlwind and you forget about that one bill. Or maybe you recently switched banks and didn't update your information with that one company. It happens to you and it happens to your clients.

Insurance is not on the forefront of many business owner's brains, let alone workers' compensation insurance. Having an easy way of making payments can be all the difference between "in-force" and "lapsed". Monthly reporting and automatic payments may be the perfect solution for your clients' workers' compensation policy.

As opposed to estimating annual payroll, monthly reporting requires your clients to report their actual payroll figures each month. This allows for a precise premium to be billed each month, which means no surprises come audit time. The monthly reporting option is available with most of our carriers, each with their own systems and support for your client to learn the process.

With the monthly reporting option, automatic payments are a common combination. Aside from convenience, it assures payments owed do not go forgotten. Of course, this is also an option outside of monthly reporting, but one highly recommended with each other.

The monthly reporting of payroll and automatic payments provides a way for clients to stay in touch with their workers' compensation policy. This correlates with a better non-payment cancellation rate and gives awareness to a policy that a client may otherwise not think about.



Greg Bowen
Workers Comp

Summer Brings New Opportunities



We made it to summer!

Unlike the summer of 2020, we can once again get out and about to enjoy the outdoor activities that we missed terribly last year. Fairs and concerts are on the summer schedules of many places, meaning food and concession trucks, as well as vehicles used by those providing catering services will again be in high demand.

At Bloss & Dillard, we can help with the insurance coverage for these vehicles. Also, our Property and Casualty department can address the General Liability needs of these same accounts.

Please reach out to Tina, Matt, or me and we'll assist in obtaining the best terms for your clients.



Jeff Wright, AU, TRS
Commercial Auto

Ransomware, Cyberattacks Increasing Dramatically

Most everyone has heard of ransomware and cyberattacks and now many of us have been directly affected by it. Just look at the impact the Columbia Pipeline attack created for the eastern half of the country.

These attacks are more prevalent in our society and aren't just isolated incidents anymore. According to the Harvard Business Review, cyberattacks were up 150% in 2020 over the previous year and the amount paid over 300%. This year has already seen a dramatic increase in activity with high-profile ransom attacks against infrastructure, private firms, and cities across the country.

You might say, "I'm just a small to medium-sized business in Small Town USA. So what?" Here are a few ways that ransomware and cyberattacks can affect us:

- Increased costs – cyber insurance premiums, contracted technical consultations, security hardware and software costs.
- Loss of income/operational disruption – if you do fall victim to an attack, your operations may cease during your recovery
- Damage to reputation – depending on the depth of the breach, your reputation can be damaged if it goes public especially if your customers private information is compromised.
- Stolen intellectual property – your company's or your customers' product designs, technologies, or market strategies could be compromised as well.

Overwhelming, but you can help protect yourself and your customers.

- If you do not have any type of antivirus/malware protection besides Windows Security, you should protect your network with hardware/software solutions. Contact a local technical consultant for advice on how best to do this (and quote their professional liability while you are at it).
- Get information and/or a quote for cyber security from your insurance carrier.
- Offer cyber liability to all your existing commercial customers and with any new quote you provide to your customers.

We have several markets for cyber liability to meet your needs. For more information, contact, Tate Tooley, ttooley@bloss-dillard.com, or one of our P & C underwriters for a cyber liability quote.



Tate Tooley
IT

'Styling' Coverage for Beauty, Barber Clients

"It's been a long, cold, lonely winter." - Here Comes the Sun by The Beatles.

Indeed, it feels like a weight has been lifted. The numbers are good, and we are venturing out again. Many businesses were hit hard and now, they are making a comeback.

My mother, who began her career as a beautician in 1966, is thinking about taking customers again at the age of 86! Yes, indeed Americans are resilient, and mothers are the best.

For beauty and barber shops, Bloss and Dillard can provide coverage for owner operators, operators as independent contractors, operators as employees and individual operators. Along with primary operations our programs can cover ancillary services such as ear piercing, esthetician, eyelash extension, nail technician, tanning and more.

General Liability coverage can be written to include Products and Completed Operations for products sold. Our programs also include professional coverage at full liability limits. We can package in the property coverages at competitive rates along with Care Custody and Control for wigs and hairpieces.



Michael Williams
P&C Department

BDI Offers Competitive Pricing for Homeowners Policies

Did you know that we specialize in hard to place homeowner's policies? Have you ever had a client call with a home that is difficult to insure? Call us first to see if the risk is eligible.

With our competitive markets we can offer coverage for your high or low value homes. We have a few different reliable markets we can write with.

We have a market for HO-3, HO-4, HO-6, and HO-8. So, whether you're trying to place coverage for an owner, a secondary/seasonal home, a tenant package, or an owner condo unit, we have what you need.

When writing a homeowner's policy with us, there is automatic coverage for your personal property, comprehensive personal liability, medical payments, other structures, and loss of use. There are many optional coverages available as well including extended replacement cost, builders risk, extended liability for rental properties or a secondary home, and water backup.

Here are some different scenarios where homeowner's coverage is obtainable with us, but may not be offered with your standard carrier:

- If a GL policy is in-force, we can consider homes with a small business
- Land acreage accepted
- Protection class 9 & 10 accepted
- Log homes accepted
- LLC or a trust with limited liability coverage
- No prior insurance
- Vacation rentals to others

These are just some of the ways we can help insure your properties. Call us with any unique risk and we will be happy to help get you the coverage you need.



Lauren Turner
Personal Lines



P.O. Box 7878
Huntington, WV 25778

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WEST VIRGINIA OFFICE

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P: (800) 624-3422

VIRGINIA OFFICE

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

**Get to
know us!**

Lauren Turner
Personal Lines

Describe insurance in three words: Fascinating, Hectic, and
Necessary!

What do you love about working at BDI? always entertaining,
and I have the boss wrapped around my finger
since he's my dad!

What's the first concert you attended? N'SYNC!
Love me Some Justin Timberlake!

Stripes or polka dots? Polka dots
all the way.

Book or movie? I like reading,
but a movie for sure.

Cats or dogs? I am 100% a dog
lover!

Favorite TV show to binge watch? At the
moment, Sons of Anarchy! It's awesome!
And Jax Teller isn't so bad either!

