



Time for a Client Check-In

Annual sit downs with clients are a typical thing for agents. It gives a proper and professional opportunity to check for gaps in coverage and handle any concerns the client may have. On the workers' compensation side, amongst other things, it is the perfect time to remind the client of their annual WC audit.

One of the more common reasons for a carrier issuing a non-renewal on a WC policy is a non-compliant audit. It can be easily overlooked, especially with the busy lifestyles most business owners have. It does not, however, need to be stressful. Anticipating the audit can remove most of the stress it can bring. So, be sure to keep your client ahead and make this an important topic during your annual reviews.

Also, remember if there are ever any concerns or disputes the client may have after completing the audit, they should contact the carrier directly. Agents and BDI have very little to do with audit disputes, outside of tracking communications, relaying information, etc., but the client should start the dispute directly with the carrier. Of course, we are always here at Bloss & Dillard to assist our agents and their clients in any way we can.



Greg Bowen
Workers' Compensation

Rewards Program

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Difficult Market = New Opportunities: Short Term Auto Rentals

Difficult market conditions, rising gas prices, automotive microchip shortages resulting in new car shortages, and parts availability resulting in manufacturer and repair delays. These conditions have led to an increased demand for rental vehicles. This can be an opportunity to help your current insureds with expanding their operations in a demand driven marketplace.

National Indemnity reports that rental operation new business binds are up by 22% compared to 2020, and by 15% compared to 2019. This could be a great opportunity for garages, body shops, or used car dealers. If you get in at the ground level, this could be a long term insured for you. The retention of this style of account is amongst the highest retention rates of all National Indemnity classifications.

Some things to consider:

Short term auto rental is defined as an automobile rented for 30 days or less and without a driver. Our appetite consists primarily of personal use autos not intended for livery or for-hire trucking operation. The coverage is designed to be excess over the renter's insurance. Please be sure the applicant will verify to whom they rent and how the vehicles will be used and verify that the applicant has a commercial location. If operating out of a residential location, it is a sign they might be doing peer-to-peer car sharing, which is not an exposure we want to consider due to the lack of control by the applicant.

In addition to supplying a Short Term Rental Application, the applicant will be required to submit a copy of their rental agreement.

Rental agreements should contain information such as:

- The minimum age requirement of renter. 21 years old is the youngest we can consider and any younger and there are concerns of a lack of general driving experience
- Terms in place requiring the renter to provide insurance and verified by rental company
- Terms of use – not for livery or for-hire trucking

Call us today for additional information on any requirements or limitations.



Matthew R. White

Commercial Auto Department

Introducing Encova Insurance for Personal Lines

Bloss & Dillard can now offer you more than just your E&S needs. We now have access to write your standard personal lines risks with Encova Insurance. They offer homeowners, dwelling fire, personal auto, and umbrella. They offer multiple discounts under each program.

Homeowners & Dwelling Fire: They offer coverage for HO-3, HO-5, HO-6, and HO-4 for the homeowner's program. There are countless endorsements that can be added to better fit your needs. For the dwelling program, they offer coverage on a basic (DP-1) and special form (DP-3). Builder's Risk are acceptable under the dwelling program. Once complete, they can be moved to the homeowner's program. Prior insurance is required. Only one loss in the last 5 years. The roof must be updated in the last 20 years. Higher value homes are acceptable.

Personal Auto: Private passenger auto offers many discounts as well as endorsements and coverages. Some discounts include, anti-lock brake, anti-theft, student away at school, newlywed, and passive restraint. New coverages available include, roadside assistance, better car replacement (5 model

years or less), full safety glass, plus more. There are optional endorsements that can be added for accidental airbag deployment, low speed vehicles, laptop replacement cost, key replacement, and many more. No driver can have any major violations or a suspended/revoked license in the last 5 years. Minimum limits of liability are \$100/\$300/\$50. No excluded drivers acceptable.

Personal Umbrella: Limits up to \$10 million are available. Uninsured and under-insured motorists' coverage with a \$1 million liability limit is offered. Some of the optional endorsements include, assisted living care liability, excess business pursuits, and excess home business liability. Bundling is preferred, but please give us a call with any additional questions you may have. We look forward to working with you!



Lauren Turner

Personal Lines



Smart Homes and Insurance – What is it and how can it help?

What is a smart home? Is it when you can ask your fridge how to calculate $1x + 2y = z$? No, not yet, anyway. The definition of a smart home is where devices and technology is used to control lighting, security, HVAC, etc. via your smartphone device or computer. By the end of 2016, there were more than 15 million smart homes in the United States. By 2021, media research group Kagan expects the number of American homes with smart technology to surpass 35 million.

Ok, so why are you mentioning this in a insurance newsletter? Because smart home technology can be used to lower insurance costs and minimize the amount and types of claims homeowners experience. Some of the most common smart home features that most of us are familiar with and probably don't even consider as smart home tech are smoke detectors (many of which are integrated with monitored alarms systems or our thermostats), camera systems accessible via our mobile phones, and smart thermostats.

Some other devices that you might not be as familiar with are smart water sensors that will notify you of a leak when it first starts (and can actually even shut the water off); electrical fire precursor detectors – devices that can detect electrical problems before they cause a fire; heat sensors that can detect drastic changes in temperature in your home to notify you of a potential fire or lack of heat in winter.

With all this being said, I would encourage you to contact your carriers to determine what, if any, discounts they offer for smart home devices. Also, some carriers provide basic devices to their policyholders. Utilizing these devices can minimize damage your customers may incur and reduce the claim dollars the carrier may need to pay.



Tate Tooley
IT Department

Outfitters, Guides and Other Outdoor Risks

One thing the Covid pandemic did was open many people's eyes to the "beauty of the outdoors." With that interest, we're seeing more and more focus on rustic, outdoor activities. Whether the Appalachian Trail, Hatfield McCoy Trails in Southern WV, or the local hunting/fishing hot spot, these activities require a robust infrastructure to support their activities. At Bloss and Dillard we provide coverage for guides, outfitters, cabins, campgrounds, and related operations.

Our outfitters and guides program provides property and/or liability coverages for risks specializing in hunting, fishing, hiking, backpacking and many other outdoor expeditions. If lodging is a concern, we can write coverage for private cabins, lots for campers and spaces for tents. The cabins we cover range from primitive to cabins with full kitchens, and baths including hot tubs and saunas.

Liability Coverage highlights include:

- GL primary limits of up to \$3,000,000/\$5,000,000
- Errors and Omissions Coverage Part-up to policy limits
- \$5,000 medical payments
- Network security
- Excess or Umbrella limits up to \$25,000,000

In addition to property and liability, inland marine can also be provided for small boats, canoes, kayaks, and larger tents.

As the summer gets into full swing, your agency may see an outfitters and guide walk through your backyard. If that happens, keep Bloss and Dillard in mind for all of your outdoor adventuring needs!



Michael Williams
P&C Department



bloss-dillard.com

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We're here to keep you afloat.

Before the water takes over, BDI is here to make sure your clients are covered in all areas. We offer many options on both commercial and personal flood coverage, and can instant quote on this product, too! Don't find yourself under water. Call us today!

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For more information on this product, reach out to our P&C Department or our Personal Lines Department depending on your needs.

Quick Pork Roast

SUSAN DILLARD / Wife of Kerry Dillard, President & CEO

- 1-1/2 lbs pork tenderloin
- 2 tbsp soy sauce
- 2 tbsp Hoisin sauce
- 2 tbsp oil
- 1 tsp salt
- 1-1/2 tsp sugar
- 2 tbsp butter

DIRECTIONS

Marinate tenderloins in soy sauce, hoisin sauce, oil, salt, and sugar for at least two hours, refrigerated. Place on roasting rack in very hot oven (500°F) for 9 minutes. Turn meat, roast 9 minutes more. Slice meat across grain into thin slices. Add butter to pan drippings and drizzle over meat slices served over rice pilaf.



**Nutrition facts do not include rice pilaf, but it's worth the extra calories!*

Nutrition Facts Per Serving		Servings: 4	
Calories:	343.4	Sodium:	1248.0 mg
Total Fat:	18.8 g	Potassium:	697.1 mg
Saturated:	6.5 g	Total Carbs:	5.7 g
Polyunsaturated:	4.2 g	Dietary Fiber:	0.2 g
Monosaturated:	6.9 g	Sugars:	3.7 g
Cholesterol:	125.5 mg	Protein:	36.0 g