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A central place for agents to request certificates, check on quotes and policy info, all easily accessible in one place.

How to Keep Up with BDI

As DJ Jazzy Jeff and the Fresh Prince said in their song "Summertime", it is time to sit back and unwind! Here at BDI, we hope you have some fun plans scheduled for the Summer of 2023! Many of you are going to be out of the office at one point or another during these summer months. Well, you can still keep up with BDI; even if you aren't at your desk. Here's how!

- **Bloss & Dillard Facebook page** - keep up with our latest ads and some fun information about our office and employees
- **Bloss & Dillard Instagram** - for those folks that aren't so much into Facebook, you can follow us on the Gram and see what's up
- (Here's a test to see how many people actually read my articles. The first two people to email me at ttooley@bloss-dillard.com with the keyword "1925adams" in the body of the email will receive a \$15 Amazon gift card.)
- **Bloss & Dillard LinkedIn page** - our Marketing Reps, Zack Smith and Reid Sutton, regularly publish video blogs that summarize the various products and programs we have available.

I hope you will visit our social media outlets and it will allow you to get to know BDI a little better and find out what we can do to help you write more business for your customers. If you have any questions or comments, please do not hesitate to reach out to me, Tate Tooley, at ttooley@bloss-dillard.com. Have a great summer!!



Tate Tooley

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Pizza Rollups

LAUREN TURNER /
Personal Lines

INGREDIENTS

- 2 tubes of refrigerated pizza crust
- Garlic salt
- Italian seasoning, to taste
- 1 cup shredded mozzarella cheese
- 1/2 cup Parmesan cheese
- 1 cup pepperoni, sliced and chopped
- 1-1/2 cups marinara sauce

DIRECTIONS

1. Preheat oven to 425°F.
2. Dust a large surface with flour and roll out each pizza crust.
3. Sprinkle garlic salt and Italian seasoning directly on each crust.
4. Add the mozzarella and Parmesan cheeses and diced pepperoni, spreading it within 1/2 inch of the edges of the crust.
5. Starting with a short end, carefully roll crust into a tight log.
6. Using a serrated knife or sharp pizza cutter, slice each roll into 1-inch sections.
7. Place pizza rolls on a lightly greased pan and bake for 10-12 mins or until golden brown.
8. Serve immediately with marinara sauce for dipping.

Nutrition Facts	Per Serving	Servings: 18
Calories:		113.5
Total Fat:	6.6 g	
Saturated:	2.7g	
Polyunsaturated:	0.6 g	
Monosaturated:	2.3 g	
Cholesterol:	14.7 mg	
Sodium:	470.8 mg	
Potassium:	98.7 mg	
Total Carbs:	8.3 g	
Dietary Fiber:	0.7 g	
Sugars:	1.3 g	
Protein:	5.1 g	

The Importance of CAB Reports

Have you ever seen an item online and felt that you just had to have it? You purchase it, it arrives a few days later, and what you thought was going to be a quality item suddenly looks completely different in hand? Sometimes what you see at first glance isn't always what reality is when you take a closer look, and the same goes for commercial auto submissions. This is why commercial auto underwriters utilize 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 widely used by trucking and public livery insurers. CAB reports quickly compile for us 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 some 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 and helps us 1) to confirm that the risk is being quoted for all known exposures, 2) to ensure that a fair and accurate premium is being developed, and 3) to help keep each of us out of potential E & O situations.

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



Jeff Wright

Commercial Auto

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The Cringe Word in Insurance

AUDITS, whether you love them or hate them, most would say the word audit has a negative feel and can bring on potential panic.

The vast majority of P&C carriers request audits for their policies, and it is a pick-and-choose situation as they are not completed on every single policy written. More established companies with consistent financials are less likely to be audited than a new company with premiums and coverage based on projected financials. Bloss & Dillard only gets involved when the carrier has been unsuccessful in contacting the insured. The carriers have full control over what policies are audited. An insurance audit is most frequently initiated through an official letter notifying the insured of the payor's intent to conduct an audit. This notification will often include a records request which will allow the carrier to review a sample of the insured's records to determine if the class codes on the policy need to be adjusted.

Though audits may seem to the insured that they are being picked on, this is not the case. An insurance premium audit looks back at the insured's financial records to determine their actual exposure to the risk. Typically, the insurance company will perform an audit at the end of every policy period, as well as when an insured cancels their policy. A policy is subject to audit even if it is canceled or non-renewed as the audit is for the term when coverage was in force. To advise the insured their policies are subject to audit at the time they bind coverage is a good way

to make them aware of what can happen. They need not panic as the audit does not mean there will be any changes to your policy or an additional premium owed, it is only a checkup to ensure the premium basis you paid for your previous policy period matches the exposure.

Compliance with the audit is a must and there are a couple of things the insured can do to reduce any potential stress. We recommend that the insured or their accounting firm have the documentation up to date, ahead of time, and instead of waiting for the second or third request, they can get this completed when the first request is sent.

We are here to help with any questions you may have and remember, not all audits result in a premium increase. Audits can be done in several ways: by telephone, mail, electronically or in person. Please make sure you know the caller is a legit auditor before releasing any audit information regarding your company. Give us a call, we can easily find out if the audit company is the one your insured's carrier is using.

Remember when you get notified of an audit, just breathe, it does not have to bring on added stress.



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Worker's Compensation vs. Employer's Liability: What's the Difference?

Worker's compensation insurance and *employer's liability insurance* are two distinct types of coverage that address different aspects of employer liability. While they are often purchased together as part of a comprehensive insurance package, it is important to understand their roles and differences. Let's explore the dissimilarities between the two.

Workers Compensation Insurance

Coverage: *Worker's compensation insurance* provides coverage for employees who suffer work-related injuries or illnesses. It typically covers medical expenses, lost wages, rehabilitation costs, and disability benefits for injured workers. This coverage is mandatory in most jurisdictions for businesses that employ workers and the coverage is dictated by the state as well as how the loss is calculated.

No-Fault System: *Worker's compensation* operates on a no-fault system, meaning that employees are entitled to benefits regardless of who is at fault for the injury or illness. As long as the injury or illness occurred within the course of employment, the employee is generally eligible for compensation.

Exclusive Remedy: *Worker's compensation* is considered an *exclusive remedy*, meaning that employees who receive benefits through this insurance generally cannot sue their employer for additional damages related to the injury or illness. The purpose is to provide a streamlined and predictable system of benefits for injured workers.

Employers Liability Insurance

Coverage: *Employer's liability insurance* provides coverage for

employers in cases where employees file lawsuits alleging that the employer's negligence or failure to provide a safe working environment caused their injuries or illnesses. It covers legal costs, settlements, and judgments arising from such claims.

Legal Defense: *Employer's liability insurance* focuses on defending employers against claims made by employees that are not covered by worker's compensation. This includes claims related to situations where the employee believes the employer was at fault for the injury or illness, such as cases of negligence or inadequate safety measures.

Third-Party Claims: *Employer's liability insurance* may also cover claims made by employees against third parties, such as contractors or suppliers, alleging that their actions contributed to the employee's injury or illness. This coverage protects employers when they are held liable for injuries caused by third parties.

Exclusions: *Employer's liability insurance* generally excludes intentional acts by the employer, as well as claims related to discrimination, harassment, or wrongful termination. These risks are typically covered under separate policies such as *Employment Practices Liability Insurance (EPLI)*.

In summary, *worker's compensation insurance* primarily focuses on providing benefits to injured workers regardless of fault, while *employer's liability insurance* protects employers against lawsuits filed by employees alleging negligence or inadequate workplace safety measures. While *worker's compensation* is mandatory coverage, *employer's liability insurance* is typically an additional coverage that complements *worker's compensation* and provides an extra layer of protection for employers.



Matt White

Worker's Compensation

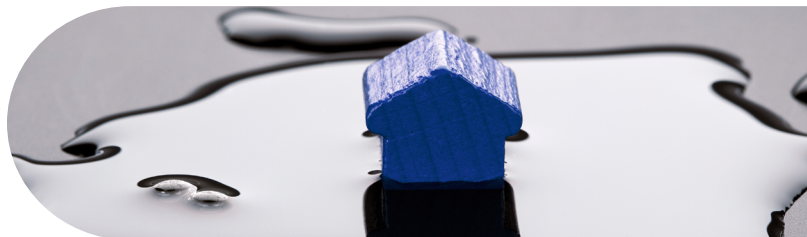
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Flood (Neptune)

Have you ever found yourself wishing you had flood coverage for your insured, but it was too late? Look no further. Bloss & Dillard has easy access to flood insurance through **Neptune Flood**. They have a painless, quick process to get a quote or even bind a policy in just minutes. Neptune offers additional coverage options to allow your insured to cover more of their assets than your other flood markets. Neptune's dwelling coverage is **up to \$4M**, with contents coverage at **\$500K**. The waiting period is 10 days, unless there is a real estate closing. Additional coverages that can be added are basement contents, temporary living

expenses, unattached structures, replacement cost of contents, and pool repair/refill. Even if you think your home is low risk, that doesn't mean there is no risk. For quoting, please email support@neptuneflood.com or call **727-202-4815**. Get insured now with Neptune!

**Kentucky is not available at this moment.*



Lauren Turner

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