

BDI Newsletter

Spring 2024

Celebrating **70** YEARS

Serving independent insurance agents since 1954.

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Visit the Agent Service Center

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

bloss-dillard.com

send submissions to:
submissions@bloss-dillard.com

West Virginia

P: (304) 429-6961

TF: (800) 624-3422

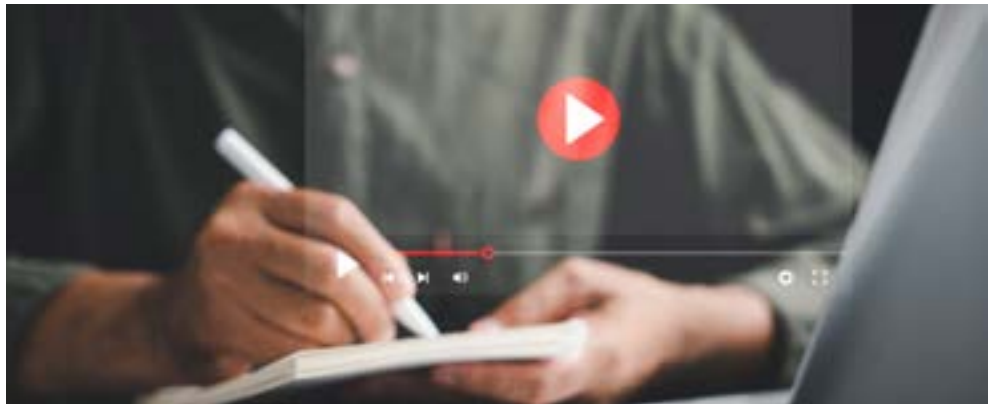
F: (304) 429-7248

Virginia

P: (804) 285-4930

TF: (800) 627-0505

F: (804) 285-4945



Streamery with Encova

As an agent, what value-added services are you providing to your client? If you review worker's compensation risks and write one through Bloss & Dillard, through Encova, there's a nice option for you. Encova offers a safety service called Streamery. It is an online safety video library that has over 700 titles that can be used specifically to tailor safety training needs. Training videos regarding human resources topics are also available and include titles for management leadership, compliance, conflict resolution, wellness, and workplace harassment. All of these could set you apart from the competition, with your client.

Although it is not recommended to utilize this instead of the client having their own formal written safety program, it is a highly useful tool. Streamery will help to assist clients in the development of their own safety plan and get some safety measures in place.

The next time we write a workers' compensation policy with your agency let us know if the client is interested in this resource. All we need is the client's contact information and email address to get them set up.

As always, it's a pleasure working with you, and look forward to your next submission!



Linda Wolfe

Workers' Compensation



Comprehensive Coverage for Vacant Homes: Renovations, Estate Sales, and More

Looking for coverage on your vacant home that is undergoing renovations? We can help!

Not only can we provide coverage for that scenario, but also for risks in the name of an estate, pending a sale, or between tenants. Not only can we offer terms for a dwelling, but a manufactured home as well. We can even schedule homes on one policy when you have an individual or company that has purchased multiple locations. Replacement cost is an available option as well under the DP-3 program. Protection 9 and

10 are accepted as well. Homes with supplemental heating can be considered with a surcharge. They can be written in the name of an LLC, trust, etc.

Discounts are available, so be sure to ask us about those. Give us a call with any questions you may have, and we will be happy to help!



Lauren Turner
Personal Lines



Time to Update Your E&O!

Bloss & Dillard likes to keep up-to-date information on our retail agent customers, such as your agency errors and omissions coverage. We now have a convenient and easy way to provide your current E&O coverage information for our records. Log into our Agent Service Center and navigate to Reports/E&O Update page to enter your current information.

Don't have a login to Agent Service Center? Register [HERE](#).

Questions or comments can be directed to **Tate Tooley** at ttooley@bloss-dillard.com.



MDR and 2FA: Unlocking the Keys to Security

Acronyms....MDR, 2FA, SMB.....what do all these things mean?

- **MDR** – managed detection and response
- **2FA** – two-factor authentication

So what do these have to do with you and your business? Let's discuss that. MDR takes a proactive approach to cyber security. According to John Roberts, general manager of security at Coalition, in an article in Independent Agent magazine, MDR combines technology with human expertise, leveraging the alert and detection capabilities of endpoint detection and response (EDR) with human threat hunters who can respond to alerts in real-time. EDR tools are valuable for detecting suspicious activities, but they're an imperfect solution if there's no human expertise in place to take immediate and necessary actions. Using artificial intelligence (AI) and machine learning to spot anomalous and known malicious activity, MDR can help businesses catch threat actors mid-attack. When security control detects suspicious activity, third-party human experts can intervene in numerous ways, including cutting the connection of a remote session, isolating impacted machines or revoking privileges for compromised attacks. 2FA, two-factor authentication, is one of the most

implemented and accepted security controls today as it is easy to understand and implement; primarily due to the fact that most, if not all, of your system users now have a mobile device through which 2FA can be utilized. 2FA adds an additional level of security to all your system logins; especially for remote network access.

Becoming familiar with MDR and 2FA will not only assist you in protecting your business but can also allow you to provide a value-add to your business by allowing you to share information about MDR and 2FA with your insureds. According to Tech Beacon, 31% of all targeted cyber attacks are aimed at businesses with fewer than 250 employees. That is likely the footprint of 90% or more of your clientele. Between growing your knowledge of this technology and offering quotes for cyber security coverage, you will help your clients protect themselves against first-party losses and business interruption that can result from cyber-attacks. If you have any questions or comments, please feel free to reach out to me at ttooley@bloss-dillard.com.



Tate Tooley
IT/Support Services

Time for a Party

Spring has arrived and it marks the beginning of the season for outdoor events! We have the commercial auto market to help in placing coverage for the vehicles needed to get the party-goers to and from where they need to be. For example:

- Party buses and limousines
- Winery and brewery tour buses and vans
- Bachelor/bachelorette party buses and vans
- Wedding buses and vans
- Proms and other special event buses and vans
- Concession trucks and vans

When the fun is being planned, but before the rubber is ready to hit the road, please contact our office to obtain a quote for these and many other types of vehicles not listed above. We'll make it a quick and painless process!



Jeff Wright
Commercial Auto



PRIZES FOR POLICIES

Bloss & Dillard is celebrating our 70th Anniversary by giving our agents the opportunity to win an awesome monthly prize during Prizes for Policies!

Each month a name will be drawn to win that month's prize, such as a Meta Quest 2, Yeti Soft-Sided Cooler, Apple Watch, Google Nest Hub Smart Display, gift cards and more.

To enter to win all you must do is write a new business policy. Each new policy gets one entry into that month's drawing. We'll enter your name into the drawing, you just need to write the new business. We look forward to celebrating with you!



Convenience Stores

Have you ever wondered where the description “convenience store” came from? Many think they evolved from the old general store days but the modern convenience store can be credited to Japan. These stores date back to the late 19th century and offered various products, from groceries and snacks to toiletries and even bill payment services. They were open 24/7 and called Konbini stores. These eventually made their way to America with 7-Eleven leading the way.

If you have a customer that falls into the convenience store category, Bloss & Dillard has options for general liability, excess, property, cyber, crime, pollution and liquor liability

exposures. Bloss & Dillard has A+ rated carriers to review the many exposures of a “konbini” store. We can offer limits higher than 1M/2M with excess options.

The next store that comes across your desk, that needs one or more of these 7 exposures (there’s some irony in 7 coverages and a store called 7-Eleven!) think of our “convenient” option of a one-stop shop for these common risks.



Jamie Bowling
P&C Department



Bring in business, *bring home the money!*

BDI pays you for policies!

Earn money when you place your client’s coverage through BDI. Our rewards program offers new business the bonus of a gift card for policies at premiums starting at \$1,000. Find out all the amazing benefits of what Bloss & Dillard can do for you. Visit our website today!

Complete our online gift card request form for any of the following qualification levels, and receive your Walmart gift card*:

- \$1,000+ premium / Personal Lines
- \$1,500+ premium / P&C
- \$2,500+ premium / Commercial Auto
- \$3,500+ premium / Workers Comp

Rewards apply to new business only. Above totals are per policy and not a cumulative total for multiple policies. *Walmart® stores are not affiliated with Bloss & Dillard, Inc. in any way. This promotion is provided to you without the participation of any Walmart® store.