BDI Newsletter

Summer 2025

BLOSS & DILLARD INC.
INSURANCE MANAGERS

Serving independent insurance agents **since 1954.**

Visit our
Agent Service Center!

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

Anchor Your Summer Plans with Peace of Mind

Let us help you write your boat coverage with American Modern Home!

- Two programs available - Up to 26 feet in length is quoted under the Boat Program (over 26 feet is quoted under our Yacht Program)
- Agreed value settlement eliminates depreciation
- Most boat classifications are accepted. Examples include: pontoon, houseboats, sailboats, ski boats, and personal watercraft
- Watercraft values available up to $1,000,000
- Title may be held by an individual, trust, LLC, or corporation
- We can offer full coverage or liability only
- Many discount options are available to help in providing a competitive quote
- We have several payment options: 2 pay, 4 pay, 6 pay, and monthly EFT

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Employment Lawsuits Are Rising — **Is Your Client Covered?**

"You have the right to remain silent. Anything you say can and will be used against you in a court of law..." Many have heard this phrase, which is part of the Miranda Rights, by watching various crime shows on television. Police are required to inform those in their custody of their constitutional rights before interrogation.

In the business world, it's easy to forget that anything we say or do can be held against us, but we're seeing more and more claims that fall under claims that constitute discrimination, retaliation and/or mental anguish. As an insurance agent, are you informing your commercial clients of these risks and reviewing Employment Practices Liability Insurance, often referred to as EPL coverage?

In Baltimore, MD, one of the state's largest car dealerships was sued by the US Equal Employment Opportunity Commission (EEOC) for refusing to allow a parts department employee to have a service dog at work due to his PTSD.

At Bloss & Dillar,d we have markets to address your clients' EPL exposures. We have an A+, admitted, claims-made option that can provide full prior acts coverage. This market does not have a hammer settlement clause, which is a benefit to the insured. It also provides worldwide coverage.

There are many other examples of where this exposure is present. In Lewisburg, WV, Walmart lost a $415,112 EEOC sexual harassment suit. In Cleveland, OH, a large trucking firm had to pay $65,000 to resolve an EEOC discrimination lawsuit for an employee whom they were charged with not allowing to have Saturdays off to observe his sabbath.

With EPL lawsuits up 110% since 2015 and 41.5% of these lawsuits being against small businesses with fewer than 100 employees, this is relevant coverage to discuss with your client.

As an agent, you do have "the right to remain silent" about this coverage but is that best for your client? If you're interested in this coverage, think of Bloss & Dillard as an option for EPL coverage.

Colin Wills
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Food for Thought

The sun is shining, the temperatures are up, and summer is in full swing! Fairs and concerts are now a weekly activity in most places, meaning food and concession trucks, as well as vehicles used by those providing catering services, are in high demand. At Bloss & Dillard, we can help with arranging affordable insurance coverage for these vehicles. Also, our Property and Casualty department can address the General Liability needs of these same accounts. Reach out to us today, and we'll assist in obtaining the best terms for your clients.

Jeff Wright, Au, TRS
Commercial Auto Manager
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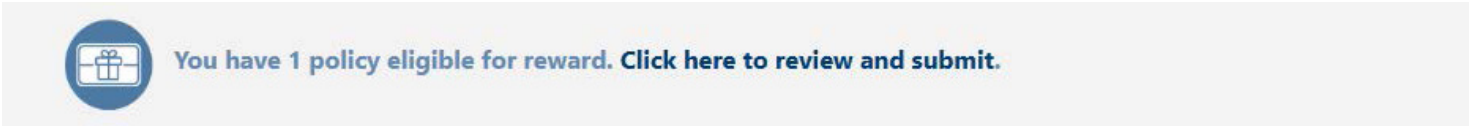
Bloss & Dillard Agent Service Center Update & Reminders

If you haven't been in it before or if it has been a while since you have, I would recommend you check out our Agent Service Center. You can access this from our website, www.bloss-dillard.com by clicking the Account Login button in the top right of our home page.

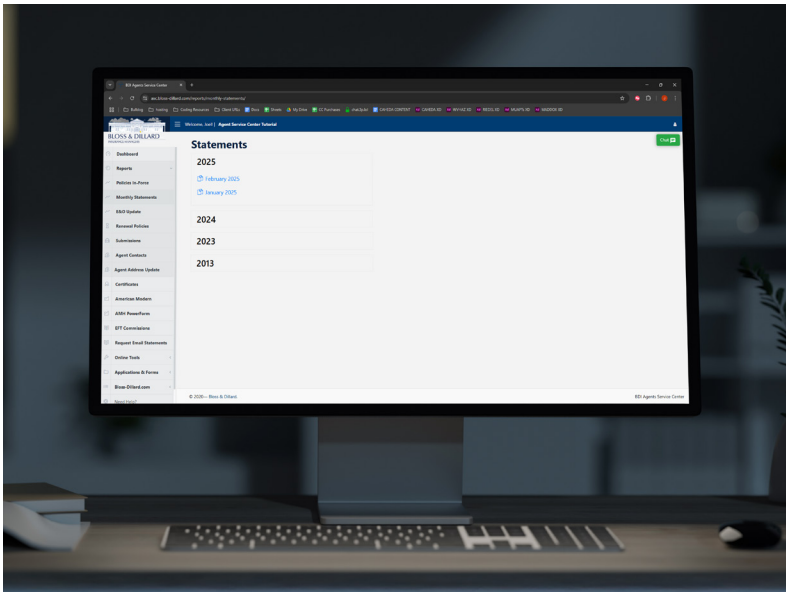
We are trying to make it as easy and convenient as possible to do business online with BDI. We have made it easier to redeem your rewards for new business written with us. When you log in, you should see a message on your dashboard to alert you to policies eligible for a reward, which will take you directly to a screen to input your mailing address and finalize needed information for the reward.



Also, just as a reminder, here are several other items we have available in the Agent Service Center:

- Monthly account statements
- Self-service COI utility
- In-force policy list
- Update your agency contacts
- Update your agency's mailing and physical addresses
- Provide/update your agency's E&O information

If you have any suggestions to other items you would like to see on our Agent Service Center, please contact me, ttooley@bloss-dillard.com.



Tate Tooley
IT Manager
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Write new business, *earn new stuff!*

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!

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.

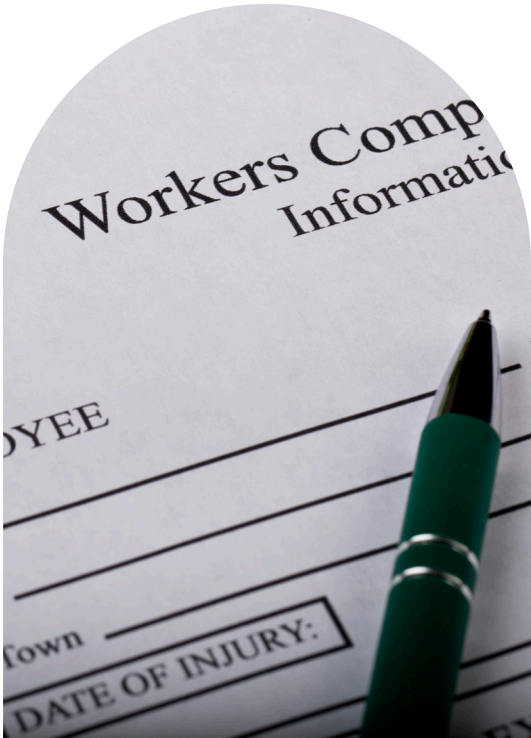
Why Your Insured Should Consider Combining Multiple WC Policies

If your insured is running a business with multiple entities and locations, you probably already know how messy workers' comp insurance can get. Different policies, different renewal dates, multiple audits, and trying to keep track of it all—it's a lot. But here's something agents may not realize: combining workers' compensation coverage under one policy could lower an insured's costs, especially when it comes to their NCCI Experience Mod (EMR).

An experience mod is basically a scorecard that compares a company's actual claims history to what's expected for businesses. A 1.0 mod is considered average. If the risk is performing better than average—with fewer or smaller claims— it gets a mod below 1.0 and saves money on premiums. If the claims are higher, the mod goes up, and so do the costs. Here's where it gets interesting: the formula puts a lot more weight on frequent, smaller claims than on one-off, large claims. So, if the claims are scattered across different policies or business units, they might miss out on a chance to manage the risk more strategically.

When you combine the coverage, you also combine the payroll and claims history. That's a big deal. The more payroll you have under one roof, the more predictable the expected losses are, and the less each claim impacts the mod. It also opens the door to something called a "credibility factor," which NCCI uses to give larger employers more influence over their mod. In short, bigger numbers mean more control and more opportunity to save.

Something you may not know is that to even qualify for an experience mod, you typically need to have at least $10,000 in annual premium or 2 years of $5,500 average premium, but these figures may vary based on jurisdiction and classification. Smaller entities on their own might not hit that mark, but when you group them, you often do. That means the insured could transition from a standard, one-size-fits-all rate to one that reflects their performance. If they've invested in safety programs, return-to-work policies, or just have a strong culture of taking care of their people, that should count for something. Combining coverage makes sure it does.

At the end of the day, this isn't just about saving money, though that's a huge benefit. It's about running smarter, gaining visibility into the risk, and setting the businesses up for long-term success. If you're not sure where to start, talk to your BDI Underwriter about whether a combined policy makes sense and if the risks are considered combinable. You might be surprised at how much simpler—and more cost-effective—things can be.

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Workers' Compensation
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