BDI Newsletter

Fall 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.

Insuring Manufactured & Tiny Homes Made Easy

If you're in the market for a program that can insure your manufactured homes, we have one for you. American Modern is the go-to market for this type of product. We can write all occupancies in any protection class. A unique coverage they offer under their manufactured home program is for tiny homes. They will ensure these if they are permanently located. Their open peril coverage is appealing when insuring your owner, rental, and seasonal mobile homes.

The minimum dwelling limit is $5,000, with the maximum being $350,000. Replacement cost is available for homes that are 30 years old or newer. There is a wide range of endorsements that can be added to the policies. A few of these are earthquake, hobby farming (owner-occupied only), trip collision, and water damage. For owner and rental properties, you can also schedule personal property. The vacancy permission is available for owner-occupied homes and can be removed at any time. There are several others available, along with many discounts. Give us a call for details.

You can also schedule up to 25 units of the same occupancy (rental or seasonal) and in the same state, on one policy. Do you come across clients who have mobile home parks that need property and liability coverage? We have a product for them. They may also be written in the name of an LLC or corporation. As you can see, there is a wide range of coverage for manufactured homes with American Modern. Give us a call and let us work up a quote for you.

Lauren Turner
Personal Lines Manager
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Workers' Comp Realities

Now that October is here and autumn is in full swing, it's the perfect time to dive into your seasonal TBR (To Be Read) list. Maybe you're reaching for a heartwarming rom-com set in a cozy town—best enjoyed with your favorite hot drink. Or perhaps you're in the mood for a chilling thriller so suspenseful that not even your warmest blanket can keep the shivers away.

The story of *Dr. Jekyll and Mr. Hyde* by Robert Louis Stevenson comes to my mind. It delves into the duality of human nature—how a person can embody two distinct identities, one of virtue and one of vice. This theme mirrors the complexities found within the world of Workers' Compensation (WC) insurance. Just as Dr. Jekyll transforms into the sinister Mr. Hyde, businesses may find themselves in a delicate balance between providing a safe working environment (Jekyll) and facing the consequences of workplace accidents or negligence (Hyde). The duality of the policy itself can reflect this, as it covers both the protection of workers' health and the potential liability a company may incur should an accident or injury occur.

Like Jekyll's struggle to control Hyde, employers often find themselves wrestling with the challenge of managing risk while maintaining a safe workplace. WC insurance becomes an essential tool in ensuring that workers are protected in the event of injury or illness caused by their job, yet it also reveals a darker side for businesses when claims rise or fraudulent activities are involved. The complexities and unpredictability of these claims mirror Jekyll's inability to control the darker aspects of his own psyche fully. In this sense, the intersection between a company's responsibilities toward its workers and the financial risks they bear echoes the unsettling theme of duality that permeates Stevenson's classic tale.

If you need assistance reviewing the dual aspects of a client's WC operations, think of Bloss & Dillard, we'd be happy to assist. I look forward to reviewing & quoting your next Workers Compensation submission.

Let's make this business season one for the books!

Linda Wolfe
Workers' Compensation
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2025 YEAR OF THE RAFFLE!

This year, get a quick online quote with us, and you're instantly entered for a chance to win! It's that simple.

We've focused on a new online quote each quarter, such as USLI and American Modern. This quarter, every online Neptune quote you request counts as an entry to win one of two $50 Amazon gift cards. Winners for this last quarter will be announced at the beginning of January. The more quotes you request, the higher your chances of winning!

QUARTER FOUR FOCUS:

NEPTUNE

Email Filtering

Bloss & Dillard uses an email filtering system to figure out which emails are legitimate versus those that aren't. Many emails we see get inadvertently blocked due to special tools like SPF and DKIM not being properly configured. Here is an explanation as to what SPF and DKIM actually are and why they matter.

SPF in email stands for **Sender Policy Framework**. Think of SPF as the "guest list" at a party.

- When a company (like Amazon, your school, or your bank) sends an email, it uses certain servers (computers) to deliver that email.
- SPF is like the list of which servers are allowed to send email for that company's address.
- When your inbox gets a message, it checks the SPF list:
  - If the server is on the list – the email is more likely real.
  - If it's not on the list – it could be a fake trying to sneak in.

So SPF is basically: "Only these people are allowed to send emails with my name on them."

DKIM stands for **DomainKeys Identified Mail**. Think of it as a secret stamp or signature that proves an email really came from who it says it did.

When a company sends an email:

- Their email system adds a hidden digital signature to the message.
- This signature is created using a special private key (like a secret password).
- When your inbox gets the email, it checks that signature using a matching public key (stored in the company's domain records).

If the signature matches – the email is verified as legit. If it doesn't match – it might be tampered with or fake.

Why This Matters

Properly configuring SPF and DKIM on your email system can do the following:

- **Protects your domain:** Prevents malicious actors from spoofing your domain in phishing attacks.
- **Improves email deliverability:** Helps ensure your legitimate emails reach their intended recipients by building trust in your domain.
- **Enhances security:** Provides additional layers of defense against malware and spam by verifying sender authenticity.

You can contact your email service provider or your local technology consultant for help in getting these settings properly configured. If you have any questions or comments, please feel free to contact me at ttooley@bloss-dillard.com.

Tate Tooley
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Congratulations to Jeff on His Upcoming Retirement!

Please join us in congratulating Jeff on his upcoming retirement at the end of December. After years of dedicated service, Jeff is closing this chapter and beginning an exciting new one. His contributions, leadership, and positive presence have left a lasting impact, and he will be truly missed. We wish him all the best in his well-deserved retirement!

Why Flood Insurance is Your Rainy-Day Superhero!

Are you aware that the standard homeowners, renters and commercial insurance policies do not cover flood damage? That's where flood insurance comes in. It's your shield against the financial devastation that a flood can bring. Think of it as a small investment that can prevent a huge headache and a lot of heartbreak.

- **Protect Your Structure:** Flood insurance covers the building itself, including electrical and plumbing systems, foundations, walls, and more.
- **Safeguard Your Belongings:** It also protects your personal property – everything from furniture and electronics to clothing and appliances.
- **Peace of Mind & Faster Recovery:** With flood insurance, you can start rebuilding faster and with less stress, knowing you have financial support during a difficult time.

Neptune offers both personal and commercial policies with online rating available nationwide.

Here are some guidelines with coverage examples that are available:

Commercial – Building coverage up to $10,000,000 and contents coverage up to $1,000,000 – we can also provide some extra coverages for business interruption, replacement cost on building and building betterments and improvements.

ELIGIBILITY
- Non-residential risks
- Building square footage:
- A & X Zones: No minimum, maximum 250,000 sq feet
- V Zone: No minimum, maximum 100,000 sq feet

Note: based on entire building square footage, not only the occupied or leased/rented space. Eligibility based on number of stories.

Personal – Building coverage up to $7,000,000 and Contents coverage up to $500,000 – we can also provide some extra coverages for temporary living expenses, replacement cost on contents, basement contents, unattached structures, pool repair and refill, loss of rental income, building betterments and improvements.

ELIGIBILITY
- 1-4 family dwelling, including condos for unit owners

INELIGIBILITY
- Properties with more than one flood loss, or a flood loss greater than $25,000
- Manufactured or mobile homes
- Buildings located partially or entirely in, on, or over water

Don't wait until the next big rainstorm hits! One inch of water can cause thousands of dollars in damage. Getting a flood insurance quote online is the quickest way to find out what it takes to protect your insured's financial future.

Visit our website: bloss-dillard.com for our online rating tools. If you are a first-time user of our Agent Service Center just simply register on our login page. If you need assistance, please reach out to Tate Tooley for help at ttooley@bloss-dillard.com

You will need a separate login for our Neptune flood rating and if you do not have that, you can reach out to Zack Smith at zsmith@bloss-dillard.com or Reid Sutton rsutton@bloss-dillard.com. If you do have a Neptune login, you can also go directly to rating at the following site: neptuneflood.com/agent-hub/#/login.

We also have a "Bonus", our 4th Quarter Raffle Contest is featuring Neptune. Every quote that you complete online with Neptune will be an entry for you to win one of two $50.00 gift cards. The more quotes you request, the higher your chances of winning! So don't wait – start quoting today for your chance to be a winner. Good Luck!

Kim Henshaw
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Small Public Autos Equal Big Opportunities

Typically, when I think of Commercial Auto, I think of big trucks and tractors. But that is only some of what our Commercial Auto Dept. can do. Most of our public auto risks are written with National Indemnity (NICO), who has a broad appetite for the diversity of risks it insures. Non-emergency medical transportation and Taxi a couple of the top classes they write.

When preparing a submission for public auto, in addition to our public auto application that will be requested, consider these additional questions to help us better classify the risk:

WHO?
Is the applicant transporting individual passengers or groups? Are the passengers to be transported locals or tourists? Do the passengers require medical supervision during the trip? Are rides booked directly with the applicant? Or are rides generated through a third party such as uber?

WHAT?
What kinds of autos are being driven? Any modifications to these autos? Wheelchair lifts or tie-downs? What is the max seating capacity of each vehicle? Provide the number as if no seats have been removed.

WHERE?
Does the applicant have a focus on delivery locations, such as airports, casinos, medical appointments, breweries or vineyards? Is the insured cruising for passengers?

WHY?
Do passengers require a specific type of vehicle to meet special needs? Large seating capacity? Luxury specific?

HOW?
How does a potential client locate and book a ride? Website address? Rides booked through a travel agent?

FILINGS NEEDED?
Like trucking risks, these for-hire public livery risks, can require federal and state filings, depending on their operation. The filings will generate the need to confirm that all owned/leased/operated commercial power units are scheduled on the application. This is where a risk's website should be reviewed for the number and type of units listed. If you can determine missing units, please request copies of the bills of sale, or lease return documentation.

Also, inquire about immediate growth plans. Do they plan to grow aggressively throughout the year? Will they buy new units or add drivers with their own vehicles?

Does the applicant offer referrals? If so, do they receive any form of compensation? Could the passenger believe the applicant is providing the transportation? If so, please complete a hired non-owned supplemental application.

Does the applicant own or operate any other transportation businesses? Filings can cause the need for a higher limit of liability, depending on the seating capacities of the vehicles. Some owners will try to separate out these types of exposures to keep from putting the highest liability limit on all units. We will need to know about all related companies.

Contracts and Certificate Requirements:

A lot of these public auto risks have contracts with the companies hiring their services. These contracts typically require specific wording, covered auto symbols, and coverages. It is highly recommended that you obtain a copy of the perspective contract. Some requests we are not able to meet:

- Symbol 1 (any auto) – most contracts will accept symbol 2, 8, and 9 (owned autos, hired, non-owned): submission to insurance company is required
- Primary and noncontributory wording – not available

Public auto popularity is on the rise, don't miss out on an opportunity because you aren't familiar with the type of operation. Give us a call and let us help you place your next commercial auto account.

Matt White
Commercial Auto
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