BLOSS & DILLARD INC.
INSURANCE MANAGERS

BDI Newsletter
Winter 2026

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.

Send submissions to:
submissions@bloss-dillard.com

For endorsements:
endorsements@bloss-dillard.com

For cancellations:
cancellations@bloss-dillard.com

Smoke Shop Premises Liability Solutions

We see them everywhere these days. These “Smoke Shops” are stores that sell tobacco products and electronic cigarettes. In so many cases, these exposures need premises liability to comply with the lease requirements of their landlords. Bloss & Dillard has a market that gives us in-house binding authority for general liability, excluding products. This is available in many states, and we can package property and/or inland marine as well.

Our A+ rated market will write premises and ongoing operations coverage, but Products will be excluded. As far as limits go, we can offer GL limits up to $1M/ $2M excluding products. Minimum premium starts at $750 and the rating basis is annual gross receipts. Optional coverages such as increased damage-to-premises-rented, additional insured, waiver of subrogation, and primary and non-contributory wording may be available for an additional premium as required by written contract.

Our market will also consider property coverage on a prior approval basis. Business personal property and stock/ inventory is a coverage the insured may want to consider.

This market is not intended for the legal marijuana grow operations, dispensaries or retailers. Bloss & Dillard does have options for building owners leasing space to tenants in the marijuana or cannabis industry. When you drive by a smoke shop, don’t let your commissions go up in smoke, thinking you don’t have an option. We can help.

Lisa Castaneda
P&C
lcastaneda@bloss-dillard.com

Brrrrrrrrrr, It's Cold Outside!

Working in cold weather can feel like your job description secretly changed to "professional popsicle." Fingers go numb, noses turn red, and suddenly everyone is moving like a robot with low batteries. While the cold might seem harmless (or just very annoying), it can actually be risky if workers don't take proper precautions. The good news is that staying safe in cold weather doesn't require superpowers—just a little planning, common sense, and maybe an extra pair of socks.

First, dressing properly is the cold-weather safety rule that refuses to go out of style. Workers should layer up, because layers trap heat better than one giant, bulky jacket that makes you look like a walking sleeping bag. Hats and gloves are especially important since a lot of body heat escapes from your head and hands—yes, even if you think your hoodie is "enough." Waterproof boots with good traction are also a smart choice, because slipping on ice is a fast way to turn a normal workday into an unexpected stunt performance.

Next, taking breaks is not laziness—it's survival. Working in the cold for too long can lead to fatigue, numbness, and reduced focus, which is how mistakes happen. Regular warm-up breaks indoors or in heated areas help the body recover and keep workers alert. Drinking warm fluids like soup or tea can also help maintain body temperature, and no, energy drinks do not count as a magical heat source.

Another important safety measure is staying aware of the weather and work conditions. Employers should monitor temperatures and wind chill, since wind can make cold conditions feel much worse than the thermometer suggests. Workers should also watch out for icy surfaces, frozen equipment, and reduced visibility. If tools or machines feel stiff or don't work properly in the cold, that's a sign to slow down and check things—forcing frozen equipment is a great way to break something (or someone).

Finally, teamwork and communication make cold-weather work much safer. Workers should look out for each other and speak up if someone seems unusually tired, confused, or overly quiet—those can be warning signs of cold-related problems. Reporting hazards, sharing warmth tips, and reminding coworkers to take breaks helps everyone stay safe. After all, no job is worth risking health just to prove you can "handle the cold."

Remind your insured's to stay warm, stay safe!

Linda Wolfe
Workers' Compensation
lwolfe@bloss-dillard.com

Agent Service Center Updates & 2026 Reminders

Stepping into 2026, we wanted to take a moment to share a few helpful reminders—and a new update—designed to make staying connected with us even easier.

Our Agent Service Center continues to be your go-to resource, and we're excited to introduce a new basic production report. With customizable date parameters, the report provides a clear view of your production with BDI broken down by coverage. You can also continue to access your monthly account statements directly through the portal. If you don't yet have access, simply email ttooley@bloss-dillard.com with your agent account number, and we'll be happy to get you set up.

The start of a new year is also a great time to ensure your information is up to date. Within the Agent Service Center, you can easily review and update:

- Your agency's mailing and physical addresses
- Agency contact information
- E&O coverage details

We also encourage you to sign up for our weekly emails and revisit past newsletter issues to stay informed on updates and resources.

As always, please reach out if you have any questions or need assistance accessing the Agent Service Center. Here's to a successful and productive 2026—we truly appreciate your business and look forward to the year ahead!

Tate Tooley
IT Manager
ttooley@bloss-dillard.com

What's New for 2026

For years, you have been sending BDI your trucking accounts. And while we still write a diverse book of trucking, we are seeing success in areas you may not have to come to us for before. While the appetite of your standard markets is starting to reflect the same challenges the trucking markets have been talking about for the last few years, we have been helping our agents with the placement of commercial auto accounts that are no longer being offered as part of a standard market package.

Some factors driving these away from the standard market appear to be the number of changes to vehicle schedules and drivers within a short amount of time, newer accounts, loss history, driver qualifications, and even vehicle type. Examples of the more common risks being required to split away from the packaged policy are:

- Contractors
- Home Health Nursing
- Janitorial Services
- Mobile Mechanics
- Traffic Control / Flagging
- Landscape Contractors
- Event Promoters
- And many more

Other areas to think of are going to be with your public auto/livery risks. We continue to grow our book of business with courtesy shuttles, taxi, buses, church vans/buses, and even restaurant delivery - delivery hired and non-owned risks.

In 2026, we will continue to provide top-tier service and response to all your trucking needs, but keep in mind, we can change things up and do so much more.

Matt White
Commercial Auto
mwhite@bloss-dillard.com

Homeowners Coverage Solutions for Hard-to-Place Risks

If you've ever come across a difficult homeowner to place and can't seem to find the right coverage, give us a call for eligibility, and we will work to give you the best rate we can. We have multiple reliable companies that we place our homeowners with. We have a market for HO-3, HO-4, HO-6, and HO-8. So, whether you're trying to place coverage for an owner, a secondary/seasonal home, a tenant package, or an owner condo unit, we have what you need.

When writing a homeowner's policy, there is coverage for your personal property, personal liability, medical payments, other structures, and loss of use. There are also many different optional coverages available. Some of these include ordinance and law, water backup, service line, identity fraud, extended replacement cost, etc.

Here are some different scenarios where homeowner's coverage is obtainable with us, but may not be offered with your standard carrier:

- If a GL policy is in force, we can consider homes with small businesses run in them
- Land acreage accepted
- Protection class 9 & 10 accepted
- Log homes accepted
- LLC or a trust with limited liability coverage

Be sure to call us with any questions or unique risks you come across. We will be happy to help get the coverage your client needs.

Lauren Turner
Personal Lines Manager
lturner@bloss-dillard.com

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.

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