BLOSS & DILLARD INC.
INSURANCE MANAGERS

BDI Newsletter

Spring 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

Modern Market Solutions for Manufactured Homes

If you are looking for a reliable market for your customer's manufactured home, look no further. American Modern offers a wide range of options for them. We can write all occupancies in any protection class. 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 $300,000. 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 backup. For owner and rental properties, you can also schedule personal property. The vacancy permission endorsement is available for owner-occupied homes and can be removed at any time. There are several others available, along with many discounts. A unique coverage American Modern offers under its manufactured home program is for tiny homes. They will consider these if they are permanently located and at least 100 square feet.

You can also schedule up to 25 units of the same occupancy (rental or seasonal) and in the same state, on one policy. They may also be written in the name of an LLC or corporation. There is a wide range of coverage for manufactured homes with American Modern. Give us a call with any questions.

Lauren Turner
Personal Lines Manager
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Spring Growth, Strong Coverage: Landscaping Insurance Solutions

April is behind us now. The trees are green, and the grass needs cutting. Bloss & Dillard are here to help you keep your lawn care and landscaping clients covered as they prosper and grow.

Our landscaping programs can provide general liability limits up to $3MM/$5MM with excess limits up to $25MM. These programs are flexible, allowing you to match coverage to your client's needs. Optional coverages we can add at no additional charge include:

- Pesticide and herbicide applicators coverage at full policy limits.
- In-transit pollution coverage with a sub limit of $50,000/$100,000.
- Lost key coverage with a sub limit of $25,000/$25,000.
- Property damage extension (care, custody or control) at a sub limit of $5,000/$25,000.

Per risk-specific characteristics, professional liability may also be available up to policy limits at no additional premium.

Let us not forget the tools of trade. Landscaping and lawn care pros use an assortment of power equipment and tools, including commercial-grade mowers, trimmers, edgers, leaf blowers, and saws. The contractor's equipment extension is the tool of our trade, used to provide convenient coverage on many of these items. A limit of $25,000 can be added at no additional charge, with limits of $50,000 & $75,000 available at an additional premium. Eligible items include:

- Equipment and tools owned by you.
- Equipment and tools you lease or rent from others under a written agreement.
- Equipment and tools that you borrow while they are in your care, custody, or control.
- Installation property.

Whether your client is just mowing the lawn or creating themed landscapes rivaling the East Garden (Jacqueline Kennedy Garden) of the White House, Bloss and Dillard can provide the coverage to fit their unique needs.

Michael Williams
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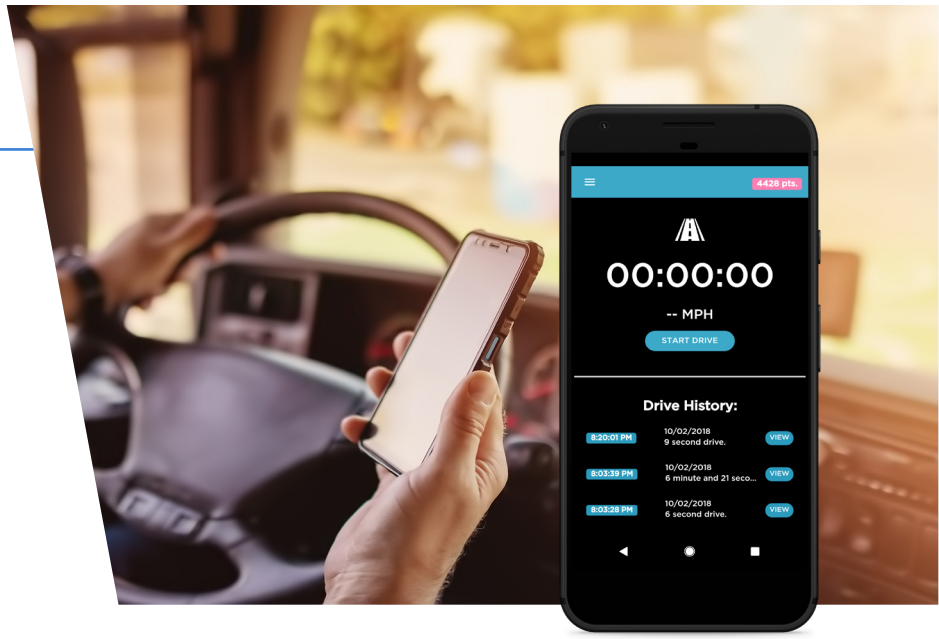
Jump On Board With Telematics



Telematics is quickly becoming a game-changer for commercial auto fleets, and honestly, it's a lot cooler than it sounds. What used to be basic GPS tracking has turned into a full-on informational dashboard that keeps tabs on things like speed, braking, engine health, and even how smoothly someone takes a turn. It's like every truck or van now can have a built-in coach riding along, quietly taking notes.

Running a fleet isn't cheap, and between fuel costs, maintenance, and insurance, costs add up fast. Now, telematics can help companies spot risky driving habits—like slamming on the brakes or pushing the speed limit a little too often, allowing fleet managers to fix issues before they turn into bigger problems. A quick coaching session based on actual data can make a big difference. Fewer bad driving practices can lead to fewer accidents.

Insurance companies are getting in on the action, too. Instead of just guessing how risky a fleet might be based on past claims or general categories, they can now look at real driving data. That's where things get interesting. Some insurance companies recognize the benefits of this technology and are willing to pay (premium discount) for the fleet's willingness to share their telematics information.

Many insureds are already using this technology and may not be aware of additional benefits available. So, if you have accounts looking for discounts on their rate, and they have the technology in place, make sure you review the quotes we provide for the Just Drive page. Just Drive is a program offered by one of our auto insurance markets that allows an insured to go online, register, and link their telematics provider directly to our insurance company. Use the Just Drive page to share the additional benefits available and provide more details on the types of information that will be shared. And last, please reach out regarding any questions you may have regarding the data share.

Matt White
Commercial Auto
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Sweet Success this Spring!

Writing workers' compensation coverage can be a struggle at times; however, on the right day, it can be as sweet as PIE cooling on a sunny windowsill. There's satisfaction in fitting the pieces together—policies, people, protection—like crimping the edges of a well-made crust. One market that has made writing Workers Compensation Coverage a success for Bloss & Dillard Inc, our agents, and insureds this spring is PIE Insurance.

Speaking of pie, the sweet kind, there are many types. There's blueberry pie, apple pie, peach pie, strawberry pie, and the list goes on and on. Just like there are many different pies you eat, PIE Insurance will consider many different types of risks. We've had sweet success writing classes for business such as trucking, bar/restaurants, automobile service, and electrical equipment repair and service, to name a few.

So, send your submissions in today for a quote. We look forward to working with you!

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

Simplifying the Way You Do Business with Bloss & Dillard

We're always looking for ways to make doing business with us as simple and efficient as possible. With that in mind, I wanted to highlight several tools and options available to you as you move through the submission and policy lifecycle with Bloss & Dillard.

When submitting a new application, you can continue to send it to submissions@bloss-dillard.com as usual. From there, you can easily track the status of your submission through our Agent Service Center (ASC). If you're not currently set up with access to the ASC, just let me know—we'll be happy to get you connected.

Once your quote is ready and you're prepared to move forward, binding is just as straightforward. Simply send your request to binders@bloss-dillard.com, and our team will issue the binder and invoice. After receiving the invoice, you have the option to pay electronically through the ASC by selecting "Make an Online Payment." From there, choose the "pay by invoice" option, which will route you through our payment partner, ePayPolicy. This feature is available whether or not you currently have an ePayPolicy account.

Speaking of ePayPolicy, you can also sign up for a free account to receive commission payments electronically. In addition, you have the flexibility to receive your monthly account statements via email, through the ASC, or both—whatever works best for you. You can enable email delivery directly within the ASC by selecting "Request Email Statements."

Throughout the life of the policy, we've made it easy to handle service needs as they arise. Endorsement requests can be sent to endorsements@bloss-dillard.com. If your insured needs a Certificate of Insurance, you can quickly generate one using our self-service COI tool, or you can submit a request to certificates@bloss-dillard.com. If a policy cancellation becomes necessary, requests can be sent to cancellations@bloss-dillard.com.

In the event of a claim, you can visit our website at www.bloss-dillard.com/report-claim/ to access carrier-specific reporting information and guide your insured through the process.

If you have any questions about these options—or ideas on how we can continue improving your experience—please don't hesitate to reach out. You can contact me directly at ttooley@bloss-dillard.com or (304) 521-1677.

Thank you, as always, for your continued partnership.

Tate Tooley
IT Manager
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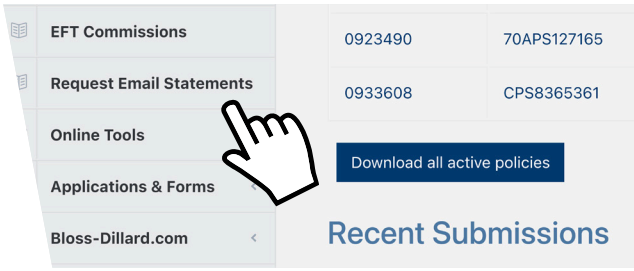

This year, get a quick online quote with us, and you're instantly entered for a chance to win! It's that simple.

Each quarter will focus on a new online quote, such as USLI and Neptune. This quarter, every online American Modern quote you request counts as an entry to win one of two $50 Amazon gift cards. Winners for this quarter will be announced at the beginning of July.

The more quotes you request, the higher your chances of winning! Don't wait - start quoting today and make 2026 your big year!