BDI Newsletter

Fall 2026

BLOSS & DILLARD INC.
INSURANCE MANAGERS

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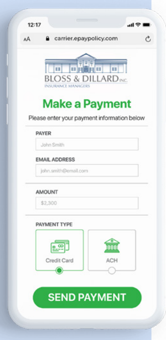

Collect your commissions and refunds online with a free ePayPolicy account!

Send submissions to:
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For endorsements:
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For cancellations:
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American MODERN Has You Covered

Let American Modern help with all your dwelling needs. American Modern offers a dwelling basic program and a dwelling special program.

Basic dwelling program is designed to meet the needs of the dwelling owner that has a rental, seasonal, vacant, vacant with renovations and owner occupied.

- Policy term is 12 months
- Discounts are available like pay in full, multiple policy, etc.
- Named peril coverage and ACV loss settlement
- Water damage is available at $10,000
- Single family, duplex, 3 or 4 family structure – no age limit

A special dwelling program is designed to meet the needs of the dwelling owner that has a rental, seasonal or vacant.

- Policy term is 12 months
- Replacement cost loss settlement
- Max value of up to $1M
- Single family, duplex, 3 or 4 family structure
- No age limit but roof must be 20 years or newer
- Water damage included at 10% cov A with options up to 100%

Karen Brooks
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What do you think of when you hear the word "Fall?"

At this time of year many folks think of the season, the one that comes after summer and before winter. That may take their mind to a pumpkin spice latte or some fancy drink. However, if you work in the insurance industry, you may think of "slip, trip and FALL."

Any insured has a FALL exposure: be it a personal risk or commercial exposure. While statistically, you're more likely to fall in a personal residence (80% of all falls happen in a home) there's a 20% chance someone will fall at a commercial building. That FALL opens the door to a lawsuit.

According to the NY Times, the US spends over $320 billion a year on tort litigation. If you have a commercial insured that has limits of less than $1M/$2M, they could be underinsured. Many policies have defense costs inside the limits of liability meaning those legal fees chew up a lot of the available limits. Each renewal for your clients represents a season. That season is a chance to connect with the insured to review and ensure their coverages match their exposures.

Our office sees many requests for "please quote as expiring" only to find out during an audit, the exposure changed. During this fall season, I'd encourage you to review those renewals, because just as the seasons change, so do your clients' exposures.

Colin Wills
VP, P&C Manager
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Earn gift cards *for new business*

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

Assessing Drivers Before They Get Behind the Wheel

A quick MVR check can help your commercial clients make smarter hiring decisions and better manage their auto risk.

When a job involves driving, hiring practices have a direct impact on a business's risk exposure as well as their wallet. That's why encouraging clients to require MVRs as part of the job applicant process can be a simple but valuable risk-management step. An MVR gives employers insight into an applicant's driving history, including certain violations, accidents, and license information. Individual driving records are available at state DMV offices for the individual applying and they should be able to hand the employer their record when applying for a position.

For your clients, the key is to make MVR quality part of the hiring approval process. Businesses should establish clear guidelines for acceptable driving histories and apply those standards consistently to all applicants for driving positions. This can help employers avoid relying solely on an applicant's description of their driving record before hiring and investing in a driver that may be a foreseeable issue or increase in account driver factor, thus increasing the premium.

MVR screenings shouldn't end once the employee is hired. Periodic MVR reviews, license verification, and driver-safety training can help businesses stay proactive as their employees' driving records change. As an insurance agent, this is a great opportunity to talk with commercial clients about how driver selection and ongoing monitoring fit into their overall risk-management strategy.

A good hiring policy starts before the employee ever gets behind the wheel. Encourage your clients to have a clear, consistent MVR screening process in place. It's a small step that can help insureds make better hiring decisions, keep driver safety top of mind, and help alleviate future premium increases.

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Workers' Comp for Educators

Working in a school or daycare is all about caring for others—but who takes care of teachers when they get hurt on the job? Workers' compensation is there to help! Whether they are chasing toddlers, lifting classroom supplies, slipping on a freshly mopped floor, or taking an unexpected tumble during recess, workplace injuries can happen when you least expect them. Workers' compensation may provide benefits to help cover medical treatment and, when appropriate, a portion of lost wages while they recover. After all, the people who spend their days caring for kids deserve a little care, too!

As summer winds down and the kids are back to school keep in mind that Bloss & Dillard can consider the workers compensation coverage for county board of educations, private schools, head starts, daycares and behavioral health counseling. Send in your submissions today! We'd love the opportunity to write the workers' compensation for these classes of business and more with your agency.

Linda Wolfe
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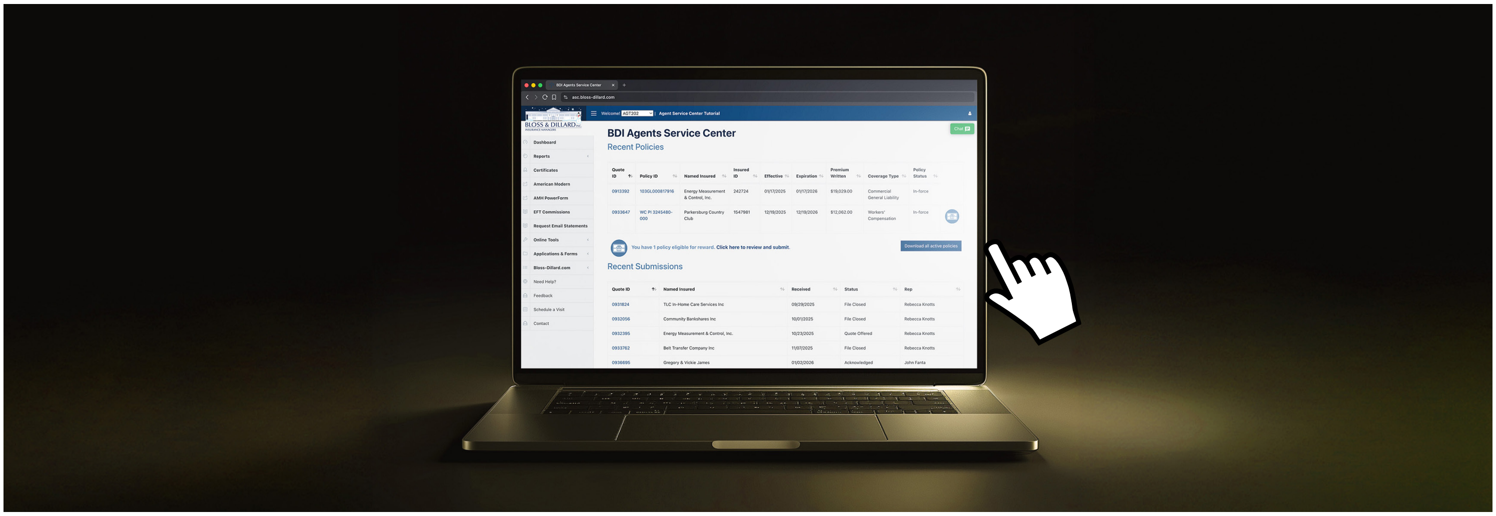

Fall Clean-up with the Bloss & Dillard Agent Service Center

Pumpkins, football, cooler temperatures…and falling leaves. Fall is officially here! And while you're busy cleaning up the leaves and getting ready for winter, why not take a few minutes to clean up your agency's information and make sure everything is up to date with Bloss & Dillard's Agent Service Center! We provide many utilities to stay organized and up-to-date with us.

- **Agent Contacts** – Review the list of active contacts we have for your agency. Add/remove/update email addresses for your agency contacts.
- **E & O Update** – Add and/or update the errors and omissions policy information that we have on file for your agency.
- **Agency Addresses** – Update your agency's mailing and physical address that we have on file in our system.
- **EFT Commissions** – Sign up to receive your commissions electronically.
- **Online Payments** – Your agency or insured can pay invoices.

While You're There…

The Agent Service Center isn't just for updating information. It also provides several tools that can help you keep track of your business with Bloss & Dillard.

- **Submission & Policy Status** – Check the status of submissions and policies without having to pick up the phone or send an email.
- **Policy In-Force List** – Quickly review your agency's current in-force business with Bloss & Dillard. This can be a helpful tool when reviewing your book of business or identifying accounts that may need attention.
- **Agency Production** – Review your agency's production information and see how your business with Bloss & Dillard is tracking.

Taking a few minutes this fall to review your agency's information and explore these tools can help keep things organized and make working with Bloss & Dillard even easier.

Have questions about the Agent Service Center or any of these features?
Please contact me at ttooley@bloss-dillard.com.

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