

For a Range of Reasons

FALL 2011

Happy Holidays!



Dear Customers and Friends,

Another year is quickly coming to a close. It is amazing to me how the months fly by faster each year. It feels as if January was just a moment ago. Maybe that is a good thing when we find ourselves in such challenging times. No one has been left untouched by the hard financial difficulties that surround us. Our family at Kessler Alair

Insurance is working closely with clients every day to make sure they are properly insured while keeping costs reasonable. We are here to help guide businesses and families through these tough decisions. If you have concerns please give us a call.

Over the past decade there has been significant growth in our local community to the East of our current Upland office. For years we have considered opening a second office to provide another convenient place for our clients to meet with us. We are happy to share that we will begin providing our services in an office within the Victoria Gardens mall in Rancho Cucamonga. Although I don't have a firm date for our Grand Opening I have been assured that things should be up and running by January 2012. The office space is on the second floor just above Yard House Restaurant and Helzberg Diamonds. We hope you will come by and see us there as soon as the dust settles.

Families continue to come first here at Kessler Alair Insurance. We hope that you are able to take time to draw your loved ones a little closer to enjoy the holidays ahead. We are thankful for you and the trust you place in us. May safety and prosperity be your companions in the days ahead.

Sincerely,

Brad Kessler

Brad Kessler
President



Proudly Serving Our Community Since 1923

Join Me in welcoming:



Liz Tarr
Licensed Insurance Agent

Delivering personal service and her undivided attention to each client is of utmost importance to

Liz. It is her strong belief that listening to the client is key in providing the most affordable and comprehensive insurance options available. Liz is married to her high school sweetheart and is mother to two beautiful daughters and is expecting her third daughter due February 10, 2012.



Vanessa Solis
Customer Service

Vanessa is currently pursuing licensure and looks forward to becoming a CSR. She has been in the insurance

industry since 2005 and enjoys being part of a team of people making the office run efficiently. In her off hours, Vanessa is kept busy with an active son who is the light of her life and one of the biggest motivators in helping clients protect their own loved ones.



What can you do to keep your insurance premiums DOWN?



By Leslie Hayes
Sales Executive

It takes teamwork to make sure everything is accurate with your insurance policies. When your renewal policy arrives in the mail review it carefully to make sure that every detail is accurate. You may want to call Kessler Alair Insurance to confirm that all the discounts that are available for you are included in your policies and to make sure we have your current contact information. Many people now regularly use cell phones and email as their main source of contact, do we have your current information?

For car insurance you will want to update the annual miles for your vehicles by providing us

with your updated odometer readings along with verifying 1 way miles to work. Another way to keep your car insurance premiums down is to make sure you go to traffic school for any ticket you may receive. Online traffic school is very convenient and this will help keep your record free of points that are sure to increase your premiums.

When it comes to your home insurance you should consider a higher deductible. Deductibles at \$1,000 or higher provide premium credits. Another popular savings is the multi policy discount, when your auto and home insurance are packaged with the same company. There is often significant savings on both your auto and home insurance when this is done. For your home, it is especially important to provide the routine maintenance

to prevent possible claims. Wear and tear on your home is not a covered peril. Take the time to have your water pressure checked. Water pressure regulators are a necessity in most homes but they do not last forever. Regulating the pressure of water coming in to your home may help you avoid water claims.

We are here for you. If you have any questions or concerns please just give us a call. Let our family, take care of your family!

I really appreciate how quickly my agent responds and how easy it is to communicate by email. Thank you, Leslie!
-Survey Response



Celebrating 25 Years! Vice President, Dennis Ferguson

Dennis Ferguson has provided us with excellent service for years. He and his staff go beyond and above to meet our needs.
-Survey Response

Dennis Ferguson has been with Kessler Alair Insurance Services since 1986 where he has enjoyed working with clients to customize a plan to protect their business and personal assets. Realizing that businesses are challenged by the complexities of being in the competitive California marketplace, he serves clients by helping them stay relevant to the changing economy.

Holding a degree from Pepperdine as well as having earned both the CIC and CRM designations, Dennis brings knowledge, passion, and dedication to the Upland insurance agency's team. Dennis, who is a native of Southern California, was born in Redlands and grew up in La Habra and San Bernardino. When he is not spending time supporting KAIS clients, he enjoys time with his wife and three children, working in the yard, and attending area events. Outside of his passion for work and family, he enjoys spending time on the golf course.



Upland Chamber of Commerce

Michael Donaldson, Vice President, represents Kessler Alair Insurance as an Ambassador with the Upland Chamber of Commerce, making time to support business and other local activities in our hometown.

Kessler Alair will be sponsoring the **First Friday Breakfast** on November 4th at 7:00am at Dolce Cafe, 8821 Central Ave., Montclair. If you are interested in finding ways to help grow your business, the Upland Chamber is a great way to do it. Come join us for a great breakfast and networking opportunities. Contact the **Upland Chamber** at **(909) 204-4465** for more information.

Business Basics

Question:

Why do I need Workers' Comp for my office staff?

A commonly overlooked exposure for companies who employ mostly office workers is the potential injury to employees while driving their own vehicles on company business. This could be as simple as an employee driving to a sales call, the bank or office supply store. If you have employees, it is critical that you consider this important coverage. Call our Business insurance department for more information today.

Kessler Alair at the L.A. County Fair

Mike Donaldson and Michael Kessler represented Kessler Alair at Upland Day at the Los Angeles County Fair. Weren't they lucky to be next to Coldstone Creamery on that hot day?!



Kessler Alair Calendars Are Here

Once again we will have Kessler Alair wall calendars as well as Gold Desk Calendars available for our clients on a first come, first served basis. For many years, we have mailed out duplicate copies of the calendars at our clients' requests. With all the increased costs of doing business, we need to tighten our belt somewhere. Postage has continued to increase, so we felt it reasonable to mail only one calendar for the personal insurance clients we have mailed to every year. If you would still like another calendar, please feel free to come visit us and pick one up. We would love to see you.



What You're Saying....

"Continue the excellent service, enjoyed doing business with Kessler Alair, shall recommend to family, friends & associates."

-Survey Response

"You're doing great, thank you. I did refer my sister to you and got my FREE movie package, thank you so much. When I come across another person I'll give them your number."

-Survey Response

"Agent Margaret Cavazos was very helpful, kind & understanding to our needs. We appreciate her expertise knowing the best coverage for our four autos, especially my Classic 1947 Pontiac. Thank You Kessler Alair for an Excellent Team Member."

-Survey Response

"I have been a client for over twenty-five years and the service has always been outstanding."

-Chuck F., Claremont

"Kessler Alair full service capability not only saves me money but also saves me time researching various insurance options. All I have to do is tell them my insurance needs and my agent always responds with various options, competitively priced."

-Robert H., Tehachapi

"It has been a pleasure doing business with you. We are very pleased with the manner in which Kessler Alair conducts business. We look forward to continuing all our insurance needs with Kessler Alair Insurance."

-Tim E. of Highpointe Communities, Upland





College Business Park
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Representing these and many
other quality companies!



a Nationwide* company | On Your Side®



We would love to hear your input! If you have an article suggestion, please give us a call at ext. 122 or email us at: insurance@kessleralair.com. **Note:** Content of this newsletter is for general information only and does not constitute individual investment or coverage advice. Please contact us for more information regarding your specific insurance needs.

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Staff Anniversaries

October - December 2011

Donna Halliday.....41 years
Sandy Roberts.....34 years
Dennis Ferguson.....25 years
Michael Kessler.....7 years
Kara Slocum.....6 years
Carrie Adams.....5 years
Mike Donaldson.....3 years

Congratulations!

Congratulations to Patty J. who was the winner of the Family Four pack of tickets to the *Mercury Insurance Open Tennis Tournament*, courtesy of Kessler Alair Insurance. Many people shared with us their favorite tennis players. Sign up on our Blog or Facebook pages to make sure you receive updates on these fun opportunities.

