



For a Range of Reasons

SUMMER 2017



Take a walk...with us!

Join the Kessler Kares team and help homeless pets find homes!

There are two great things about Kessler Alair Insurance that you may not have known. #1: Being involved in our community is important to us. #2: Many of us are pet lovers who really enjoy the companionship an animal brings into our lives. This is why it is a perfect choice to be involved with the **Paws 4 Pets Walk**, created to benefit the Inland Valley Humane Society to help the abandoned and homeless animals of our communities. We have chosen to be a co-sponsor this year.

This year's event will be held on **Saturday, May 20th at Frank G. Bonelli Park in San Dimas from 8:00 am – 12:00 pm.** We would love to have our clients and friends come out and support this great event with us. The more the merrier! We would like to invite you to join our Kessler Alair team and become a walker yourself. Simply visit www.ivhsspc.org, scroll down to the events and select the **Paws 4 Pets Walk**. Select the option to **"Join a Team"** and input the name **Kessler Kares** in the box provided and follow the directions. If you cannot make the date for the walk, you can still make a donation for the cause.

Registration, complimentary pancake breakfast, Vendor Village and Kid's Zone open at 7:30 am. The walk will also feature live entertainment, raffle prizes, pet contests and more. The 1.5 mile walk begins at 9:30 am and you don't have to have a pet to participate.

Early Registration is \$30 and will be \$35 on the day of the walk. This includes a T-shirt and Bandana. Kids 4-12 are only \$5. Donations without participation are also welcome.

Come join us!



**Join
Kessler
Kares**

Kessler Alair Insurance Now Represents NatGen Premier



As an independent agency, we represent a large variety of quality companies so that the needs of our clients can be met with a variety of options. With this goal in mind, we are pleased to showcase our relationship with NatGen Premier, which is owned by National Generals Holding Corp (Publicly traded 'NGHC') with an A- (10) Excellent by AM Best. We know they are the perfect fit for our clients with high valued homes and high networth. NatGen specializes in the unique needs of high networth clients and writes the entire package for the client's home, fine arts floater, jewelry, auto, and umbrella.

"Having premier policy options for our clients with homes at over \$1,000,000 plus in value, is a great benefit to our clients. NatGen allows us to customize the policies to fit a client's particular needs." shares Michael Kessler, Vice-President at Kessler Alair Insurance.



Uber and Lyft drivers seem to be growing in numbers every day. We see more and more ride share cars driving around with stickers indicating the company they drive for. **Don't forget! Your traditional car insurance does not cover you while using your car for transportation purposes for income.** Please call us right away if you use your vehicle in this manner. We want to make sure you are protected and have the correct coverage in place, allowing you to have peace of mind, while meeting new people you provide a service to.



MARY STROHMAN

Mary Strohman, ACSR, has worked with the Kessler Alair family for 30 years. Mary's experience in the insurance industry started many years ago when a friend from high school told her of a job opening at a nearby agency in Upland.

Mary joined the Kessler Alair team in 1987 and works in our commercial lines department. When asked what her best on-the-job attribute is, Mary replied, "Servicing the customers! In this economy insurance is tough, so I try to have compassion and understanding for each of my customers."

Mary has been married to her high school sweetheart for 34 years. Mary and her husband, Scott, have raised 4 beautiful children, two boys and twin girls and they are very proud of the adults they have become.

With more free time, Mary and her husband enjoy watching over their darling grandson. Their second favorite thing to do is take frequent trips with dear friends to Palm Springs where they enjoy morning runs, the Thursday night street fair and eating at Spencer's Restaurant.



SUE JAHNSEN

Sue Jahnsen, CISR, is known around here for her enthusiasm, infectious smile and genuinely kind personality. Born in Ohio, Sue moved to Claremont, California as a toddler and has lived in the Inland Empire ever since.

She attended Claremont High School where her fun-loving nature was employed as Mascot from 1971 to 1973. After graduating from Cal Poly Pomona with a BS in Business Administration, concentration Finance, Real Estate, and Business Law, she continued her education to receive a Masters in Law and a Juris Doctorate from California Southern University. She has also earned the highly esteemed CISR designation.

Today the diehard USC fan continues to cheer on her favorite teams in football and basketball. If there is something going on in sports Sue is in the know! Sue has two wonderful kids with 2 grandchildren that love her chocolate chip cookies.

Big Name Auto Insurance Companies Increasing Rates

We are constantly reading headlines that many big name auto insurance companies are declaring their need to increase rates. Why do they need to increase rates when most new cars are loaded with high-tech focused on preventing collisions? There lies the paradox. Safety tech cameras, sensors, microprocessors and other equipment cost more than five times the cost of traditional parts of the past.

Currently, it costs \$166 to fix a conventional left mirror on a 2015 Mercedes-Benz ML350, according to Allstate Corp., but if that mirror is equipped with collision-avoidance technology then the repair increases to \$925. A simple bumper repair is not an option when most cars have safety sensors built into this part of the vehicle. Safer vehicles are just more expensive to repair.

Increased costs of safety tech is not the only reason for the rate changes. Car-crash fatalities are increasing as people spend more time on the road and many continue to attempt to multitask with smartphones while driving.

Until there is a history of a claims reduction, due to the installation of these safety features, rates must compensate for the higher repair costs and increased claim experience.

Older Buildings and Aluminum Wire

Insurance companies want to know what type of electrical you have within the walls of your home and business when underwriting the structure. The insurance companies are normally reluctant to write an older home when the wiring has not been updated.

In residential construction, aluminum wire was used for wiring entire houses for a short time from the 1960's to the mid 1970's during a period of high copper prices. Existing homes with this older aluminum wiring used in branch circuits present a potential fire hazard.

In our industry, Electricians and Electrical Contractors alike try to save money by using aluminum wire instead of copper wire. As an Electrical Contractor, I have worked all over the continental United States, Canada and Mexico and have seen both copper and aluminum wire used in a variety of jobs. The wire used for the job should fit the application and be safe.

I have come across scenarios where aluminum wire is not allowed to be used as branch circuitry and here is why – according

to the electrical inspectors that I have had the pleasure to meet and work with, I have been told, aluminum wire cannot be used below U.S. American Wire Gage (AWG) of #2/0 (pronounced 2-ought). I have been told that their reason for this is because of under-sizing of the conductors causing a number of problems such as: wire burning back, short circuits, loose connections, arc flashes, and electrical fires.

So why is there a problem when aluminum wire is UL (Underwriters Laboratory) approved for electrical use and installations? Here is what I have learned over many years in the industry. Electrical circuits can be considered a living organism. What this simply means is with inrush currents the wire will physically move in the raceway it is installed in. This movement causes the wire to experience a simple tug and pull when the circuit is properly sized, and a much more violent tug and cracking of a whip sound, or a buzzing sound when the circuit is undersized. It is also more susceptible to temperature change even when torqued properly. Temperature change occurs in both copper and aluminum wiring, which

can cause loose connections; however, it is more prevalent in aluminum wiring. Aluminum wire also suffers from dissimilar metal corrosion, if the connections are not installed properly. This corrosion can cause the conductors to degrade prematurely and problems arise ranging from minimal to catastrophic in nature. Aluminum wire is UL approved and if used properly and sized properly, and maintained properly there are many advantages due to its lightweight and flexibility. Changes have been made for the modern building construction with newer AA-8000 series aluminum that does not have the same issues as the wiring placed in homes in the 60's and 70's. Several upgrades or repairs are available for homes with older pre-1970's aluminum branch circuit wiring.

If you have an older home or building, it is advisable to check the electrical in your building to make sure your assets are safe from a preventable loss.

John Laszlo,
President, Laszlo Electric, Inc.
jlaszlo@verizon.net

Kessler's Client Corner

Laszlo Electric, Inc.

1770 Bridgeport Avenue • Claremont, CA 91711

Office: (909) 626-0144

Laszlo
Electric



John Laszlo served in the United States Navy from 1980 - 1985 as an Electrician's Mate. Upon Honorable Discharge, he served the community in civilian electrical applications. John has been a "hands on" electrical supervisor and mentor to other electricians for every company he has worked for.

In January of 2003, John became the President and CEO of Laszlo Electric, Inc. It is here where he has been able to accomplish any electrical contract presented to him in many jurisdictions in the country. LEI is an Industrial/Commercial Electrical Contracting Firm that specializes in design-build electrical work. LEI has completed electrical projects such as:

- Electrical Services both new and refurbished
- Electrical Distribution both new and relocated
- Electrical Infrastructure
- Motor Controls
- Building Automation
- Manufacture Automation and Process Control
- Industrial and Commercial Lighting Systems
- Contracted Electrical Installations for Buildings or Equipment
- Turn Key Installations (supplied by others and or its Clients)
- Electrical Inspections (Infrared Camera Photography)
- Electrical Safety Inspections
- Electrical Forensics Investigations
- Cogen Systems
- Data Communications
- Solar Applications
- Charity Projects for Non Profit Organizations

LEI is a multifaceted company that can get the job completed no matter what the task or obstacle, if there is a way to get the job done we will find it. LEI's motto is "Quality does not have to be expensive, just efficient".

Send us your Company Facebook or Google+ page address so we can "Like" it! We want to help spread the word about your business.



Victoria Gardens
12487 N. Mainstreet, Suite 240
Rancho Cucamonga, CA 91739

3 Locations to Serve You

Representing these and many other quality companies!



Over 290 movie packages were delivered in 2016. Are you next?



If you'd like to see a movie on us, send us your referral and if we write an insurance policy for them, we will give you the **Ultimate Movie Experience Package** which includes two movie passes and \$10 concession cash! We'd like to say "thank you" to all of you that have referred someone to us.

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.

3 Locations to Serve You:

College Business Park
2335 W. Foothill Blvd., Suite #3
Upland, CA 91786

Victoria Gardens
12487 N. Mainstreet, Suite 240
Rancho Cucamonga, CA 91739

Newport Corporate Tower
4100 Newport Pl Dr, Suite 570
Newport Beach, CA 92660


Contact Us


Customer Service
909-931-1500^{ph} • 800-788-4968^{toll-free}
909-932-2133^{fax}
949-536-3700^{ph} • 949-536-3995^{fax}
Se habla Español • Falamos Português
CA License #0A91387

Email insurance@kessleralair.com

Web www.kessleralair.com

 fb.com/kessleralairinsurance

 Find us on Yelp!

 Follow us on *Instagram*
[kessleralair](https://www.instagram.com/kessleralair)

Staff Anniversaries January to July 2017

Brad Kessler	41 years
Mary Strohmman	30 years
Leslie Hayes	29 years
Christina Ades	29 years
Sue Jahnsen	20 years
Margaret Cavazos	19 years
Mary Wilson	19 years
Christine Zook	16 years
Kristina Allred	15 years
Christopher Allred	14 years
David Kessler	11 years
Alex Martinez	5 years
June King	4 years
Valerie Hartman	3 years
Maira Rhyner	3 years
Tanner Kuramata	2 years

