



For a Range of Reasons

SUMMER 2018

Hello Summer

Summer is a great time of year and for many, it means many family events and fun memories will be created. This is no different for the Kessler Alair Insurance Family. We have started off the season a little early by enjoying the Paws 4 Pets walk and supporting the Inland Valley Humane Society. Between the pancake breakfast, vendors and pet contests it was a great event we were thrilled to be a part of. Look inside for more details and a few snapshots from the day.

For many of you, Graduations and Weddings may be highly anticipated events coming up for your loved ones. These occasions are grand milestones and they often bring large purchases of Jewelry or maybe even a new car. Please read further to learn more about how you can protect these items. Many of us have felt the pinch of increasing auto rates in recent years and we at Kessler Alair take our obligation seriously to educate our customers as to why these changes happen.

Whether a vacation or "staycation" is in your future for this summer, we hope that it is joyful and memorable. We want you to know that we value your loyalty as our customer and strive to exceed your expectations every day.



Why rates increase



Auto insurers price their policies based on a number of factors. Sometimes these cost factors go up, and sometimes they go down. In most states, costs are currently rising. Your actions, as a policyholder, can affect what you pay, too. For instance, if you add another car, or a teenaged driver to your policy, your costs will increase. Alternatively, your costs will decrease if you drop either a car or a driver from your policy.

But there are also other factors outside of your control that could cause rates to increase, such as the crashes other people are involved in. The number of crashes, and the cost of these crashes, are a component of auto insurance pricing in every state. For example, drivers living in large metropolitan areas are likely to pay more. This is simply because more cars, therefore more crowded roadways, increase the number of car crashes in those cities. On top of all that, speed limits are also being raised. Speed is the single-biggest contributor to crashes in which driver error is cited as the cause. Distracted driving is an issue everywhere. In big cities and small, people texting, talking or otherwise occupied with another activity while driving is being blamed in part for more crashes.

Auto insurance covers more than vehicle repair. It also covers the cost of injured crash victims' medical care and lost wages as well as the repairs and/or replacement of vehicles and any property damaged in a crash. In recent years, medical and auto body repair costs have increased at a rate much faster than inflation. Legal costs have gone up, too.

Another trend affecting the cost of auto insurance is that with the unemployment rate falling, more people are driving both to and from work. And with more disposable income, they are presumably driving more for

leisure. They also have the means to purchase more expensive cars. And while many of these cars have all types of safety features that might help in accident avoidance, these high-tech components are also more expensive to fix and replace once damaged.

Auto insurers are committed to reducing U.S. crash rates. They fund the Insurance Institute for Highway Safety (IIHS), support efforts to combat distracted driving as well as drunk or drugged driving. In addition, auto insurers offer discounts to policyholders who take defensive driving courses or drive fewer miles.

You can take proactive and positive steps to reduce your auto insurance costs. Please give us a call to make sure you are getting all of the discounts to which you are entitled.

Article from Insurance Information Institute. www.iii.org

Are your baubles & bangles insured?

Personal Jewelry Insurance

With the summer comes wedding season! For many it is time to consider the value of their new engagement or wedding ring. For everyone else it may be time to ask yourself a few questions. Do you have any pieces of heirloom jewelry? What about precious rings, necklaces or bracelets given to you on special occasions? Even if you only wear costly jewelry for special events, you should consider insuring it. As a California-based, independent insurance agency, Kessler Alair Insurance Services specializes in protecting valuables. We partner with an extensive network of top-rated insurance carriers in order to offer great coverage options to our discerning customers, and we make customer service our top priority.

Jewelry Insurance to Fit Your Lifestyle

We want to make sure each of our valued customers has the right policy, and we take the time to get to know you in order to make this happen. Where do you keep your valuable jewelry, and how often do you wear it? Do you want to wear it to gala events, weddings and parties but feel uncomfortable going places with all that bling? With the right insurance policy, you won't need

to worry about a thing. Our customizable jewelry insurance options include policies that cover

- Lost or stolen jewelry
- Loose stones
- Jewelry repair
- Mysterious disappearance

Protection That Comes with Service

Insuring your valuables is only part of our responsibility at Kessler Alair Insurance Services. We also work to help our customers find and maintain adequate coverage, and additionally, we take pride in educating our customers in order to minimize losses and help to lower premium rates. Contact us today for more information about personal jewelry insurance that comes with top-notch customer service.



In Celebration



PATRICIA ANAYA, CIC
Customer Service Representative

If you were to look up the word "Wanderlust" in the dictionary you would find a photo of Patricia Anaya right beside it. She lived for 2 years in Switzerland and was able to visit many surrounding countries. Since then she has fallen in love with many Caribbean islands and has a goal to visit all of them.

Patricia's journey in insurance began shortly after her return from abroad starting as a temporary receptionist for a commercial broker. She loved the job so much she worked her way up and earned the prestigious CIC designation in 2011. We are thrilled she has joined the Kessler Alair family.



20 years
MARY WILSON
Accounting Clerk

Account Clerk, Mary Wilson, came to Kessler Alair Insurance Services in 1998, drawn by the Upland agency's strong commitment to both their clients and employees. Mary, who has been in the insurance industry since 1982, started at another SoCal agency as a customer service representative before moving to Kessler Alair. As an account clerk, she enjoys working with many Inland Empire residents and helping them gain comprehensive knowledge of their accounts.

The Kessler Alair family approach not only aids in delivering a great service to Inland Empire area residents, it has also allowed Mary to enjoy her husband of 35 years and their 3 grandchildren.



20 years
MARGARET CAVAZOS
Sales Executive

Margaret Cavazos leads the way as Kessler Alair's top producer 10 years running. Her excellent knowledge of insurance products coupled with her warm and understanding nature keeps her current clients sending many referrals her way. Fluent in both Spanish and English she is able to answer your question in the language you prefer. Although dedicated to advocating for her clients, her highest priority in life is being a loving wife and also mother to one lucky girl. Taking her to gymnastics is one of the highlights of her week. A fan of clothing design, she is the "go-to girl" for fashion tips at the office.



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

3 Locations to Serve You

Representing these and many other quality companies!



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


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 [fb.com/kessleralairinsurance](https://www.facebook.com/kessleralairinsurance)

 Find us on Yelp!

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Staff Anniversaries
January to July 2018

Brad Kessler	42 years
Mary Strohmman	31 years
Leslie Hayes	30 years
Christina Ades.....	30 years
Sue Jahnsen.....	21 years
Margaret Cavazos.....	20 years
Mary Wilson.....	20 years
Christine Zook	17 years
Kristina Allred.....	16 years
Christopher Allred.....	15 years
David Kessler.....	12 years
Alex Martinez.....	6 years
June King.....	5 years
Maira Rhyner.....	4 years
Tanner Kuramata	3 years

