

## Our Experience is Your Advantage

Kessler has met the needs of real estate owners, developers and managers for more than 50 years. Our extensive involvement in the commercial and residential single and multifamily housing industry gives us a competitive negotiating edge with carriers. The result is the creation of some key terms and conditions which protect exposures unique to this industry. We deliver customized services utilizing effective risk management practices.

Kessler is a service-oriented organization with effective risk management solutions for your business. Using “A” rated carriers our program includes:

- Automobile Liability
- Crime
- Crisis Management
- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary
- General Liability
- Owners’ Risk
- Professional Liability
- Property
  - Windstorm
  - Earthquake
  - Flood
- Workers Compensation/Employers Liability

Kessler’s Team can deliver customized loss control and safety services for your industry that include:

- Claims Advocacy
- Claims Trend Analysis
- Exposure Identification
- Finance Alternatives
- Injury Management Cost Control
- Proactive Workers Compensation Injury Prevention
- Specialized Loss Control

Kessler, along with our carrier partners, has developed a seamless approach to packaging the terms and conditions critical to your operations. These include:

- Adequate Limits for total values at risk including Fine Arts
- Commercial and Residential accommodated in one form
- Income Protection
- Increased Cost of Construction including Design, Repair, Rebuilding or Reconstruction
- Tenants
  - Emergency Evacuation
  - Communicable Disease Expense

**Kessler. The clear choice to meet your insurance needs.**