

The KILMER CONNECTION

The Kilmer Group, 25 Homet Cross Rd., Wyalusing, PA 18853

800-472-8887 | 570-746-1007 | TheKilmerGroup.com

Issue #3

Risk Management -- Insurance -- Employee Benefits

"Helping you reach your goals"

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The **Kilmer CORNER**

Happenings from the Kilmer Group office

Congratulations



Matt Tavani was recently named Vice President of The Kilmer Group. In addition to the new position, Matt is also now a partner.

"I am very grateful to the Kilmer family for the trust they have shown in me," Matt said. "The team we have in place now makes me very excited for the future of the agency. We are positioned to continue to serve our clients at the highest level and grow for the foreseeable future."

Select lines account manager, **Sarah VanVolkenburg**, was recently interviewed by the product specialists at Keystone National regarding a new rating platform they are working on for their restaurant and bar businesses.



The carrier valued her honest and transparent opinions on how their coverage and technology compares to others in the industry.

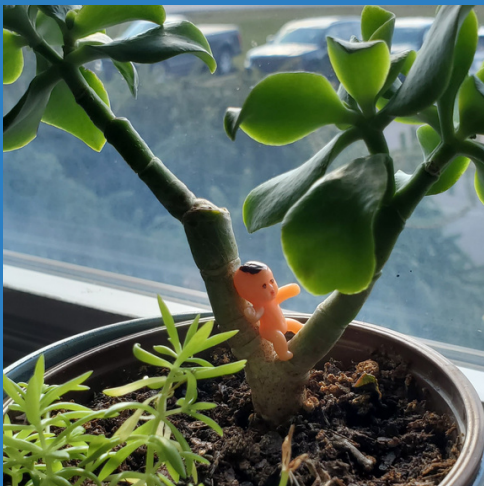
Risk Advisor **Caleb Sheldon** recently passed his fourth Certified Insurance Counselors (CIS) course. The CIS program, offered through the National Alliance for Insurance Education and Research, is a nationally recognized and highly respected insurance professional designation.



Caleb has now finished and passed the exams for four of five courses needed in order to complete the program: Agency Management, Commercial Casualty, Commercial Property, and Insurance Company Operations. His fifth and last course will be Commercial Multiline.

OH BABY!

We've been having a little fun at the Kilmer headquarters this year. There are several little plastic babies being hidden throughout the office. When a team member finds one, they then hide it somewhere else to be found again. Every once in a while there will be a chuckle when one is found unexpectedly in a unique location.



WE WORK WITH OVER 100 DIFFERENT INSURANCE CARRIERS TO FIND OUR CLIENTS THE BEST POSSIBLE PRICING WITH THE BEST POSSIBLE COVERAGE. HERE'S SOME INFORMATION ABOUT ONE OF THEM:



If you have been paying your commercial business insurance premium in two installments per year, you will have to make a change this year.

Selective has recently done away with their 2 pay option and now only offer payments to be made annually or quarterly.

If you have any questions about your premium payment schedule, please reach out to us and your account manager will take care of you.

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Insurance Tips & Things

There has been a lot of concern among our clients lately regarding higher than expected **increases in insurance premiums**.

Believe us when we say, it is not going unnoticed! We are fully aware of the rising prices and the best we can do right now is answer any questions our clients have to help ease the sting.

So what is causing this increase in premiums? Here are a few of the biggest reasons:

- Inflation (increases in wages, labor, material)
- Increase in the number of claims, which equals bigger payouts by the carriers
- Increase in insurance fraud cases (over \$3B in 2023)

Premium increases have hit the insurance industry nationwide and are affecting many lines of business. We can relate- our staff is seeing the same thing happening to their own policies.

If you have any questions about your coverages or want to discuss strategies to control premium cost, please don't hesitate to reach out to us by calling 800-472-8887.

Planning home improvements this spring? Upgrades may call for an updated homeowners insurance policy. Please contact us if you are taking on any of the following projects:

- Roof
- Heating or AC system
- Wiring
- Plumbing
- Installing a security system
- Adding an addition

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Risk Management • Insurance • Employee Benefits

800-472-8887

www.thekilmergroup.com

KEYSTONE

HAVE INSURANCE
QUESTIONS? NEED AN
INSURANCE QUOTE?
STARTING A NEW BUSINESS
AND NEED COVERAGE?

**We're here to help you
reach your goals!**

NATIONAL INSURANCE AWARENESS DAY

*** JUNE 28, 2024 ***