



forest
insurance

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Commercial
Insurance



DAVID KLANS

COMMERCIAL ACCOUNT MANAGER
Certified Insurance Service Representative (CISR)

Born and raised in Chicago's northwest side, David holds a bachelor's degree from Concordia University in River Forest, where he studied Communications and Education. David joined Forest Insurance in 1986, and attributes much of his career success and longevity to the teaching and communication skills he acquired in college—notably, by taking the time to patiently learn about his clients' businesses before advising and educating them on the best insurance for their needs. Outside of the office, David enjoys spending time with friends and family, cooking and hosting dinner parties and game nights.

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MELISSA KESHEN

COMMERCIAL ACCOUNT MANAGER
Certified Insurance Service Representative (CISR)

Born and raised in Chicago's northwest side, Melissa moved to Forest Park in 2017. She joined Forest Insurance back in 2007, and has almost 20 years of insurance experience. In her role as a commercial account manager, Melissa assists businesses of all types with their insurance needs. In her free time, she enjoys spending time with family and friends and vacationing in Disney World and Seattle. She is a member of the Oak Park/River Forest Rotary Club.

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LINDA CARRERA

COMMERCIAL ACCOUNT MANAGER
Certified Insurance Service Representative (CISR)

Born in Texas and raised in Chicago, Linda relocated to the western suburbs and joined Forest Insurance in 1998. A commercial account manager who speaks fluent Spanish, she assists businesses of all types—especially daycare centers—with their insurance needs. In her free time, Linda enjoys spending time with friends and family—including her husband, two sons, and six grandchildren—and vacationing in Mexico.

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Dedicated Agent. Superior Coverage. Unparalleled Service.

vast possibilities

BETTER COVERAGE, BETTER VALUE

When it comes to exceptional coverage, Forest Insurance stands alone. The major companies in Illinois simply can't match the coverage, higher limits from multiple companies, or higher payouts per claim, that we can. We take great pride in providing superior coverage that delivers better value.

PRODUCTS

A full-service independent agency, Forest Insurance offers high-quality auto, home, umbrella (excess liability), scheduled item (jewelry, furs, fine art, etc.), rental dwelling, boat, aviation, life, business, commercial, and non-profit insurance.

CHOICE

When it comes to insurance agencies, "independent" is an important distinction. Being independent means we're not held captive to a particular insurance company, so the focus is entirely on the customer. Forest Insurance draws from a wide array of insurance companies—enabling us to find just the right coverage for your unique needs.

Because we value quality, we offer only A-rated (preferred) companies, including: Andover, AIG, Chubb, CNA, Encompass, Frankenmuth, Greater New York, GuideOne, Hanover, Hartford, Illinois Casualty, Liberty Mutual, Mercury, MetLife Auto & Home, Nat Gen Premier, Nationwide Private Client, Progressive, Safeco, Travelers, and West Bend.

trusted solutions

PERSONAL TOUCH

Insurance is personal. And complex. That's why at Forest Insurance you'll always work with real people—including a dedicated advisor who will take time to get to know you, develop coverage recommendations tailored to your needs, and be there to guide you as your needs change. You'll also work with a company that supports other local businesses.



COVERAGE ANALYSIS

Forest Insurance will review your policies, provide a side-by-side analysis of what you have vs. what's available, and advise you on recommended coverages and limits.

EXPERIENCE & KNOWLEDGE

We take insurance seriously—which is why we continually invest in education. Forest Insurance staff have more professional insurance designations and industry experience than any other local agency, hands-down.

LEGACY OF TRUST

In the six decades since our founding by Bill Browne in 1957, Forest Insurance has earned client trust with our dedication to providing high-quality insurance and personalized service. In fact, on a recent blind survey of our clients, the top three words used to describe us were *trust*, *integrity*, and *knowledge*. That says a lot.

REFERRALS

With our commitment to excellence, it's no wonder more than 70% of new clients come to us through referrals.

COMMERCIAL INSURANCE

We offer numerous types of business insurance, including:

- Property
- Commercial auto
- Liability
- Loss of income
- Equipment
- Umbrella (excess liability)
- Workers compensation
- Cyber liability
- EPLI

We partner with all types of businesses:

- Habitational properties, including apartment and condo buildings
- Auto repair and body shops
- Childcare centers, daycares, and preschools
- Non-profit organizations, associations, clubs and churches
- Restaurants, including pizzerias, pubs, taverns, bars, night clubs, breweries, delis and fast food restaurants
- Contractors, handymen, electricians, plumbers
- Legal offices, medical and dental offices or clinics
- Consultants