



# QUARTERLY NEWSLETTER

ISSUE 01 | Q1 2020

## 2020 HIGHLIGHTS

- Introduced our new website [www.rllinsure.com](http://www.rllinsure.com)
- Launched our new mobile app (downloads available from the App Store or Google Play)
- Created the RLLprotect Renters Insurance (HO4) policy, offering communities the full suite of RLL insurance products to protect owners and their residents
- Hosting the inaugural RLL Influencer Conference in February 2020 in Park City, UT

## RLLPROTECT

RLLprotect is our new program for Resident Insurance (HO4) policies. If you utilize the PDLW® Select program, contact us about offering the RLLprotect program. It will give your residents the options necessary to comply with insurance requirements in your lease agreement.

## TRAINING

RLL wants to have all leasing staff in your communities and corporate leasing offices fully trained. RLL provides training and support as you need it. Please notify RLL when new team members require training. We can provide incentives that reward communities for becoming trained & awarding a certificate of completion to those that complete the training.

**Contact your sales rep or Ryan Daines, Director of Risk Management, at [ryan@rllinsure.com](mailto:ryan@rllinsure.com) to arrange a competition for your communities.**

## RLL'S QUARTERLY FOCUS

Our insurance partners, the agents and the agencies who champion RLL are the focus of our inaugural RLL newsletter. These agency partners are advocates for their clients, always seeking to protect them from excess risk and enhance their risk management platforms. With the current "hardening" property insurance market, their roles have become much more challenging. Amid rising premiums, larger deductibles, and shrinking coverage limits, RLL provides the industry's premier solution. RLL's products "bridge the gap" for property owners, insulating them from higher deductible exposure (up to \$100,000) while generating revenue and increasing NOI at no cost to the owner. The PDLW® (Property Damage Liability Waiver<sup>SM</sup>) protects the owner from residents' negligent acts. As our agency partners introduce the RLL program, they provide a great service which may reduce owners' premiums, offset repair and maintenance costs, and help cover ever-increasing deductibles. For their participation,

our agency partners receive a recurring monthly commission on all paying PDLW® units. It is these commission payments that RLL celebrates.

If you are an agent or agency that would like to add the RLL PDLW® program, creating significant value for you and your clients, **please call us at 800-770-9660 or email us at [sales@rllinsure.com](mailto:sales@rllinsure.com).**

In recognition of an exemplary agent partner, we congratulate **Kurt Kronenfeld** of Marsh & McLennan Agency LLC, one of our first and greatest champions for protecting and enhancing his clients through the RLL Program.



## CLAIMS

Paying claims quickly is important to RLL customers and is the foundation of the RLL program. RLL professionally and expediently addresses many types of resident-caused claims. In 2019, RLL paid claims in excess of \$6 million for the following perils:



**Fire**  
\$4,900,000



**Water**  
\$940,000



**Sewer Backup**  
\$202,000



**Smoke**  
\$40,000



**Explosion**  
\$5,000

We encourage our current clients to add more properties to the RLL® program to take full advantage of the benefits it offers while realizing the protection from negligent acts of your residents resulting in claims payments made directly to you. We invite owners and properties who aren't currently utilizing the RLL® program to join us and start reaping the benefits and peace of mind you get when you have more control over your risk platform.