



QUARTERLY NEWSLETTER

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RLL'S QUARTERLY FOCUS: CLAIMS

We all have insurance for our cars, motorcycles and homes, for our health and life, even for our pets. We pay premiums for these policies primarily so that the insurance company will pay our claims when something happens. Sounds pretty simple, doesn't it? Unfortunately, it doesn't always work that way. Insurance companies sometimes challenge or even resist paying claims. As a result, we feel like we have to jump through hoops or even hire attorneys to help get the claim paid.

At RLL, paying claims quickly is our top priority. First, filing a claim is easy using our mobile or desktop app available for Apple and Android. It typically takes less than five minutes, and you can track the status of your claim in the app from start to finish.

Once you've filed a claim, you'll receive a receipt with further instructions, and an adjuster will contact you within 24 hours. Our adjusters facilitate and investigate the claim so you can get paid quickly. RLL pays all property damage claims at replacement cost, not actual cash value—just another thing that sets us apart.

Since 2015, RLL has paid out nearly \$30 million in claims to owners, saving them millions of dollars in property and casualty deductibles and in repair and maintenance costs. RLL's PDLW® (Property Damage Liability WaiverSM) protects property owners from accidental acts and omissions of residents.

The PDLW® covers the first \$100,000 of damage for accidental resident-caused losses stemming from the five covered perils of fire, smoke, explosion, water discharge and sewer backup. It ultimately pays for damages that might otherwise be the responsibility of the property owner.

RLL focuses on protecting properties in multi-family housing, student housing, senior living, condominium associations and single-family rental homes.

OUR INSURANCE PARTNERS

Our agency partners are the most trusted advisors for their clients. Jordan Bergstein, Director at Foundation Risk Partners, is a great example of this.

Prior to joining Foundation Risk Partners as Senior Managing Director, Jordan was formerly Senior Managing Director at Risk Strategies Company from May 2007 to July 2020.

Jordan began his career in 1992 at Northwestern Mutual Life in New York City. In 1993, he joined Daniels Capital Strategies, a boutique life insurance/executive benefits firm, where he was formally trained in advanced markets (executive benefits, deferred compensation, life insurance and estate planning). In 1998, along with his partner, Brett Pollak, Jordan co-founded PB Brokerage, LLC, a full-service insurance brokerage and advisory firm, where he continued his personal focus on building a strong clientele, specializing in commercial property and casualty, employee benefits, personal lines coverage, and life insurance. Jordan's clients included Fortune 500 companies, large privately held corporations and small businesses, as well as high-net-worth individual private clients. In 2007, PB Brokerage, LLC, was acquired by Risk Strategies Company, a full-service national insurance brokerage firm. Jordan continued to grow his book of business within Risk Strategies and was a top 10 producer by revenue.

In May of 2016, Jordan founded Risk Strategies' National Life Practice. The division specialized in personal, family, estate, business continuity and corporate planning, utilizing life, disability, and long-term care programs. Through the structure, marketing and initiatives he created, the department grew quickly and generated tremendous traction, nearly tripling historic annual life revenues in the first four years.

RLL ALL-STAR



We salute **Jordan Bergstein of Foundation Risk Partners** this quarter as an RLL All-Star.

Producers and account executives within Risk Strategies provided numerous cross-selling opportunities from their existing accounts.

Jordan graduated from American University in 1991 and holds a certificate in financial planning from New York University. Jordan is married to Paula and has two children: Jason, a student at the University of Wisconsin School of Business, and Bari, a senior at Wheatley High School. In his spare time, Jordan enjoys playing poker and is an avid sports fan. Unfortunately, the teams he follows closely are the Jets and Mets.

We salute Jordan this quarter as an RLL All-Star.

NEED BUDGET HELP?

Let RLL help you alleviate your budgeting headaches. [Learn more below.](#)



NAA APTVIRTUAL

Along with sports, concerts and other events, **the NAA (National Apartment Association) annual trade show was canceled and is being replaced.** RLL is an exhibitor at the 2020 show, so if you are an attendee, please stop by our booth, register to win a MacBook Pro laptop and see what's new!

BUDGET SEASON

It's that time of year for many of us in the multifamily space. As we approach the final quarter of 2020, we look at budgets and projections for 2021, including increasing revenue and reducing expenses for repairs/maintenance, insurance, and taxes. As rents level off and expenses increase, the RLL® program can play a critical role in helping you increase NOI and asset valuation while decreasing both insurance costs and repair/maintenance expenses.

The RLL Advantage, which incorporates both the PDLW® and RLLProtect policy (our renters insurance policy), helps owners increase revenue, reduce repair and maintenance expenses, and lower insurance exposure and costs. How does the RLL Advantage do that?

We start with the PDLW®, which generates revenue and increases cash flow for owners while protecting them from paying high P&C deductibles for accidental resident-caused

damages. That means you don't have to dip into your repair/maintenance budget to pay for that \$15,000 water discharge loss caused by your resident; we'll pay it for you. You'll also save on your P&C deductibles because the PDLW® protects you for all claims up to \$100,000, and the resident pays for it as additional monthly rent, just as they would for utilities, trash pickup or any other amenity offered at the community.

For those communities that want to offer both the PDLW® and a renters insurance policy alternative, we have the RLLProtect policy. It is a robust HO-4 policy with pet damage and water discharge as standard coverages!

Let RLL help you alleviate your budgeting headaches by generating ancillary revenue and by shifting repair and maintenance expenditures to the protection provided by the RLL Advantage.

RLL CONTINUES TO GROW

RLL is growing! Even in the midst of this pandemic, RLL continues to acquire amazing talent. We have added new team members since last quarter. Jessica McAllister is our licensed inside sales rep, with Gary Miller and Peter McNeil as new regional sales directors. We are excited for you to meet these talented people. Visit www.rllinsure.com to meet them virtually or search them on LinkedIn.

To learn more please visit www.rllinsure.com or email sales@rllinsure.com.