



QUARTERLY NEWSLETTER

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RLL'S QUARTERLY FOCUS: CAPTIVE OPTIONS

RLL is excited to offer another product option to our clients and potential clients in the form of a captive alternative. With the difficult insurance market we are currently experiencing, including increasing premiums and higher deductibles, RLL has pivoted and created a Utah-based captive insurance company for our Tenant Liability Program. This will allow owners/managers to participate in managing their own risk, while creating potential additional revenue streams. Contact your sales representative for more details.

THE RLL PODCAST: RISKY BUSINESS

We are stoked to introduce RISKY BUSINESS, a podcast by RLL. Our guests are influencers in the insurance industry, sales experts, athletes, and experts in their professions.

Our first two episodes feature interviews with Grady Marshall of Sequoia Risk, a captive manager and captive expert, and Brenda Austenfeld, Managing Director and President of the National Property Practice at RT Specialty. Others on deck include state insurance commissioners and executives at major brokerage and insurance firms.

www.rllinsure.com/podcast

SAVE THE DATE:

If you missed our inaugural RLL Influencer Conference, you won't want to miss our 2nd annual conference to be held at the Montage at Deer Valley in February 2022. To find out more, contact one of our sales reps at sales@rllinsure.com. It will be three days of great skiing, eating, learning, and socializing.

OUR INSURANCE PARTNERS

David Aird is a senior sales executive for USI Insurance. He has over 39 years of experience in the insurance industry and is licensed in all lines of insurance including property and casualty, life, health, and disability. His specialty is commercial business insurance. He is a licensed agent, broker, consultant, and surplus lines broker in Utah, and is also non-resident licensed in a majority of the other states.

He began his insurance career working with his father and two brothers at Aird Insurance Agency, Inc. where he acted as the personal lines manager, and later was promoted to commercial lines manager for the agency.

In 2001, Mr. Aird accepted the position as President of Zions Insurance Agency. His responsibilities included managing all employee benefits, personal insurance, and commercial lines insurance. He was able to successfully grow the agency by 122%.

Mr. Aird earned his Certified Insurance Counselor (CIC) designation in 1989, and later earned his Chartered Property Casualty Underwriter (CPCU) designation in 1996. He has served as the president of the Utah Independent Insurance Agents, Young Agent Association, the president of the Salt Lake City Association of the Utah Independent Insurance Agents Association, State National Director of the Independent Insurance Agents of America Junior Golf, and was the 1996 Young Agent of the Year for the Utah Independent Insurance Agents Association.

Currently, Mr. Aird is a member of the USI Insurance national energy team, and has actively been a contributor to the USI proprietary database of specialized energy insurance information. During his career, Mr. Aird has insured many national and international companies, including many Fortune 5000 companies.

Mr. Aird is a Utah native, and attended Highland High School, where he was an academic all-American. He then attended the University of Utah on an athletic scholarship. He and his wife Jodi have two children who are now married, and they love spending time with their three grandchildren. RLL Salute David Aird, a RLL ALL-STAR!



RLL ALL-STAR

We salute
David Aird from
USI Insurance
this quarter as an
RLL All-Star.

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



The PDLW® (or the Waiver) covers the first \$100,000 of damage for all losses stemming from one of the five covered perils of fire, smoke, explosion, water discharge, and sewer backup. The PDLW® 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, and single-family homes. Visit us at www.rllinsure.com to learn more.