

Re-Sale | New Construction | Condo | Townhome | Multi-Family

---

# HOW TO LOWER YOUR MONTHLY INSURANCE PREMIUMS

---

MICHAEL "DANNY" LESTER, CEO | MDL HOMES & LUXURY



504.559.4652 | [mdlester1@kw.com](mailto:mdlester1@kw.com) | [mdl-homes.com](http://mdl-homes.com)

# MEET YOUR AGENT

*Michael "Danny" Lester*



*Michael D. Lester*

CEO | MDL HOMES & LUXURY

KW Productivity Coach

2024 KW Associate Leadership Council (ALC)

2024 NAHREP Member

Voted "2019 Rookie of the Year"  
by Keller Williams Realty

Received the "2021 Rising Star"  
Award by Real Producers  
Magazine

Voted one of the "Top Real  
Estate Agents"  
for 2020, 2021, 2022, 2023, 2024 &  
2025 by New Orleans Magazine

Nominated for  
"2022 Realtor of the Year" by the  
New Orleans Metropolitan Area  
of Realtors (NOMAR)

MDL Homes & Luxury is the top agency in helping Sellers & Buyers make the move in NOLA, Metairie, and all of the Greater New Orleans Areas.

We pride ourselves on thorough market research, pricing analysis, being a neighborhood translation expert, and also attending weekly meetings with the top lenders and insurance agents to stay fully up to date with mortgage rates, insurances and changes upcoming in the GNO real estate market.

With over \$100M sold in less than a decade, we have the experience to fight for you to get the best deal on a home sale, and the emotional bandwidth to take the majority of the stress off of your plate.

Reach out to us when you're ready to take meaningful action. Visit [mdl-homes.com](https://mdl-homes.com) to learn about our proprietary method and to schedule your complimentary and insightful 15-minute consultation today.



504.559.4652



Mdlester1@kw.com



[mdl-homes.com](https://mdl-homes.com)



3500 N. Causeway Blvd #350  
Metairie, LA 70002

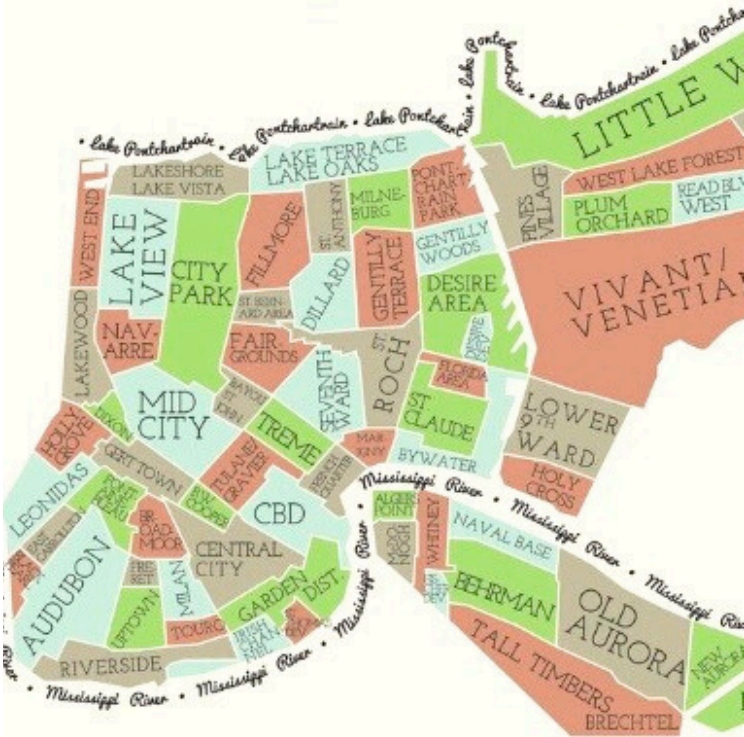


You can also find me on:



# CATCH A BREAK 100

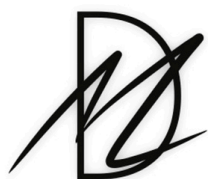
## New Orleans



With all the recent change our community has gone through in the past several years, it feels like something's gotta give. Pandemics, building crashes, cyber attacks, hurricanes, permitting issues, interest rates, taxes, high temps, high prices, and as if to add insult to injury rapidly increasing insurance rates?

Where can a decent person catch a break? The answer may lie within your insurance premiums.

We explored how to get them lower and are excited to share our top three methods for doing just that.



Homes & Luxury

# A GUIDE TO LOWERING YOUR *Insurance*

**In a city where the burden of insurance costs has become a pressing concern for many of our neighbors, it's time to address this issue carefully. With insurance rates skyrocketing by as much as \$100 per month or even doubling and tripling for some, finding viable solutions is crucial. That's why we're here with "Three Steps to Lowering Your Insurance in New Orleans" - a guide to ease the financial strain and ensure your money stays where it belongs: in your pockets.**

BY MICHAEL LESTER

## Navigating the Insurance Landscape

In these challenging times, rising insurance rates have become a significant source of stress. Insurance adjusters and companies operate based on rules and data, much of which comes from public databases like the MLS (Multiple Listing Service). This data offers insights into property values and guides insurance decisions. But it leaves a lot to the imagination and thus a lot of room for error and a lot to be desired. Here's the silver lining - there is some room for you to take control. Getting involved and knowing what's up can save you quite, well, a lot.



# STEP 1:

## Scrutinize Your Plan Play by Play

**In the face of economic uncertainties, every dollar saved matters. It's time to approach your insurance plan with a discerning eye.**

### **Are you over-insured, paying more than necessary for coverage?**

**This is where the fine balance comes in. For instance, your plan might include coverage for original historic elements that your home doesn't even possess.**

**Imagine insuring candles when your home predates electricity!**

**This happened to me and this is where our insights can make a real difference.**

**A phone chat with my insurer took some time, but set my plan straight. I was over insured for historic elements I did not have (like historic light fixtures in a home pre-dating electricity) and for premium features I did not have (like marble flooring).**

**You may also find that, like me, you may be insured for things that contribute to hazards. For example, working fireplaces when we have so few within our historic housing stock.**

# STEP 2:

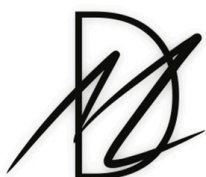
## Divide, and Conquer with Supplements



**Get strategic about your coverage. While it's essential to have comprehensive protection for catastrophic events, consider the idea of splitting your coverage and exploring supplements.**

When a major storm impacts entire neighborhoods, having top-tier coverage is imperative. But for smaller incidents, like a kitchen mishap, you may not need the same level of coverage. To add an extra layer of security, delve into the realm of supplemental insurance a way to tailor your coverage precisely to your needs.

Our clients are benefitting from working with our insurance partners who are carving out portions of policies and reinforcing others.



Homes & Luxury

# STEP 3:

## A Roof Over Your Savings



**Your roof isn't just a shield against the elements; it could also hold the key to substantial savings.**

**If your roof has been replaced in the last five years, you're in for a potential reduction in insurance costs. Newer roofing technology offers enhanced protection, and you might be benefiting without even realizing it.**

Consider a Wind Mitigation Survey - a thorough inspection that has the potential to significantly lower your premiums.

And if you're ready for a more significant change, explore the concept of a fortified roof, capable of cutting your insurance bills in half.

This technology has been used in Florida and Alabama for many years and has made its way to our state. Not only will it reduce your rates it will reduce your loss due to damage during a major storm.

Our preferred roofing partners are here to provide expert guidance every step of the way.



SCAN FOR FULL  
LIST OF VETTED  
CONTRACTORS



# THE MDL METHOD

MDL Homes & Luxury sprung from the idea that real estate can and should be different, **better**. A better experience for clients and real estate professionals alike.

Thus, The MDL Method was created, and MDL Homes & Luxury was born.

M

**Motivation and Meaning.** We begin with a chat that focuses on your goals and needs to make every step of the process comfortable, smart, and so much easier than you thought possible.

D

**Decisive and Dedicated.** Informed clients are happy clients. We soak up all there is to know. We know the market, the people, and the process, and we'll coach you through each decision that you'll need to make. At MDL Homes & Luxury, we are strategic, communicative, and resourceful. We say no to drama. Our clients benefit from our ability to routinely out-perform others while keeping it cool.

L

**Live happily ever after.** Closings aren't code for goodbye. Whether you need help getting that new place managed, locks changed, a deep clean, fresh paint, those inspection repairs made, or a referral to a new vet, we've got you.



# GUIDING YOU TO SUCCESS

## Seller's Guide



## Moving Guide



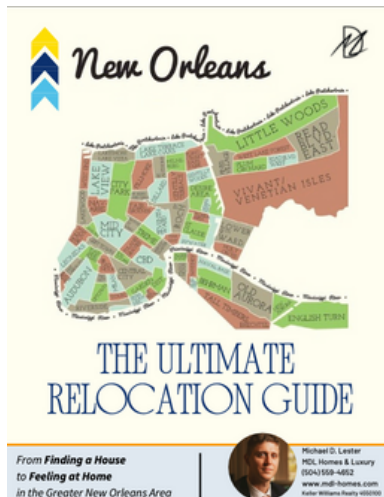
## Buyer's Guide



## List of Contractors



## Relocation Guide



## Inspections Checklist



# SUCCESS STORIES

*Here's what our Clients are Saying*

“

Michael was very easy to work with as a seller. He did a great job of advocating for his client, but also acknowledging my concerns and compromising when necessary to get the sale done.

• *Julie*



”



“

Michael was a complete professional throughout this whole process. He answered any and all questions I had. If he did not know the answer he got back with me in a timely fashion with the proper answer. I have already recommended him to people

• *Dennis*



”

“

Danny (Michael) was a fabulous agent for us. He listened to what we had to say and incorporated our ideas into the marketing of our house. He sought answers to our questions almost immediately after we asked them. We would highly recommend using Danny for either selling or purchasing a home!

• *Randall*



”





A modern living room interior featuring a light gray sofa with several yellow and white pillows. In front of the sofa is a glass coffee table with a metal frame. To the left, there is a white armchair with a black and white geometric patterned pillow. A large window in the background provides a view of the outdoors. The room is decorated with a large abstract painting on the wall and a potted plant on the windowsill.

*Sell with Confidence*

*#Sell with MDL*