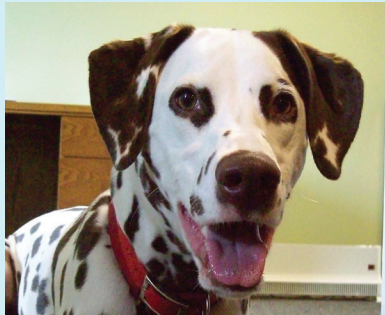


## YOUR V.I.P. Good News #23

### BWO VILLAGE INSURANCE AGENCY

Your #1 Protection Team  
William B. Protz, Jr.  
6051 West Brown Deer Road  
Suite 207  
Brown Deer, WI 53223



**Coach Rocket's Mind Vitamins**

For the most relevant/interesting story you'll read today, turn the page!

How do you spell love? --- **ANSWER: T.I.M.E.**

The truly important people in your world only want our time and attention.

**NOT THINGS.** Honor the **MOST** important people in your world daily with the **GREATEST GIFT** you can ever give... **YOUR TIME --- BE THERE.** Turn off your electronic screens. Michael McLean --- Marketing Consultant

“There is no such thing as a good idea unless it is developed and utilized. I will do this is the only attitude that works.” Dave Kekich

“As I grow older, I pay less attention to what men say. I just watch what they do.” Andrew Carnegie

“When faced with adversity or tough times, Control The Controllable.

Ask what do we have control of here and now... and what is beyond our control?” Michael McLean --- Marketing Consultant

“Play the hand you're dealt.” Al Mathews

“Carpe diem.” Seize the day. Horace



See page 4's  
Vital Insurance Deductions By  
Dr. Watson and Detective Sherlock Holmes

# Village Insurance Agency



AUTO • HOME • LIFE • BUSINESS

# GOOD NEWS REPORT

A Publication for V.I.P. Clients of Village Insurance Agency • Spring 2023

**Story # 1: We Hear This All The Time!**  
**“Car Accidents and Car Thefts Happen Everywhere.”**  
**True --- BUT**  
**Probabilities Are Different**

## 2020 Car Accidents By County

Milwaukee	24,376
Dane	7,970
Waukesha	6,638
Racine	4,171
Washington	3,041
Ozaukee	1,577

## 2021 Car Thefts By County

Milwaukee	14,066
Dane	1,043
Racine	248
Kenosha	221
Washington	40
Ozaukee	23

Ever wonder why car insurance is so expensive in big cities?  
 $24,376 + 14,066 = 38,442$  incidents in Milwaukee

## MOST STOLEN CARS NOW ARE

KIA and Hyundai  
According to Acuity Insurance Co.

## YOUR #1 PROTECTION TEAM

**VILLAGE INSURANCE AGENCY, INC.**  
6051 West Brown Deer Road, Suite 207  
Brown Deer, WI 53223

Phone: 414-476-2560 --- No Texting  
Email: [villageinsurance@msn.com](mailto:villageinsurance@msn.com)  
Website: [villageinsurancewi.com](http://villageinsurancewi.com)

Thank you for your business. Your trust and confidence are gratefully appreciated!

**Bill Protz**

**Story #2 --- More Interesting/Relevant Coaching**



Hello Everyone!  
 Dad, (Bill) asked me to explain these urgent insurance topics --- just so YOU know.

- QUESTION** HOW MUCH INSURANCE DO YOU NEED?
- ANSWER** YOU WON'T KNOW UNTIL YOU NEED IT.
  
- GIMICS** CHEAP INSURANCE IS WEAK INSURANCE.  
 BARGAIN INSURANCE IS NO BARGAIN.  
 CLEVER/FUNNY TV INSURANCE ADVERTISING PROVES NOTHING.
  
- COMPARING** SALLY PAYS A LITTLE LESS or a LOT MORE THAN ME. **WHY?**  
 COMPANIES USE HUNDREDS OF PRICING POINT DYNAMICS.  
 HER COST AND BENEFITS WILL NEVER BE CLOSE TO YOURS.  
 COMPARING INSURANCE ISN'T LIKE COMPARING GROCERIES OR GAS.
  
- REALLY?** BACKING UP IS PERILOUS. PARK SO YOU CAN DRIVE FORWARD.  
 RECHECK DRIVING SKILLS/BEHAVIORS OF CHILDREN **OFTEN**.  
 WHAT'S THAT DRIVER DOING? LOOK AT FRONT TIRE MOTION.  
 DON'T PARK ON THE STREET TO REDUCE COLLISIONS AND THEFTS.  
 DON'T PARK OPPOSITE DRIVEWAYS. BACKING CARS MIGHT HIT YOU.  
 LOANING VEHICLES TO OTHERS = LOANING YOUR CAR INSURANCE TOO! THEIR ACCIDENT WILL AFFECT YOUR POLICY. **DON'T DO THIS.**
  
- DRIVING UNDER THE INFLUENCE** INTOXICATED DRIVING IS JUST ABOUT THE WORST THING WITH SEVERE DMV PENALTIES, TEARS, FINES, MAYBE JAIL, PLUS YOUR CAR AND UMBRELLA INSURANCE WILL BE WRECKED FOR YEARS.
  
- WHY?** DO SO FEW DRIVER'S FAIL TO STOP COMPLETELY AT STOP SIGNS?  
 DO DRIVERS OPERATE HAND-HELD SCREENS WHEN DRIVING?
  
- YOUR HOME** REMOVE TREE LIMBS ABOVE YOUR HOME. YOUR NEIGHBOR'S TOO.  
 AN OLD OR WORN ROOF MAY BLOW AWAY IN THE NEXT STORM.  
 DON'T DELAY REPLACING IT.  
 VEGETATION CLOSE TO OUTSIDE WALLS MAY CONCEAL BURGLARS.

**For a friendly, responsive, knowledgeable and emphatic agent on your side,  
 Call Village Insurance today. 414-476-2560 I've got YOUR Back!**

# Story #3 Vital Insurance Deductions By Detective Sherlock Holmes and Dr. Watson



“I say, Holmes, people are understandably concerned about the cost of Home, Auto and Umbrella Insurance now. They want to know what to do about it. Prodigious media advertising is preying upon them.”

“Quite so, Doctor. Advertising gimics promising low cost doesn't help either. It's elementary. Cheap insurance is often weak insurance and bargain insurance is often not a bargain or strong no matter how clever, funny or enticing the advertising.”



For Example  
“One of Bill's client's accidentally drove into a pedestrian. \$225,000 has been reserved by the insurance company to hopefully make that person whole again. The claim remains open meaning the \$225,000 may change to a different value.”  
“Fortunately the client has much stronger liability coverage to protect family assets. Imagine if that client had been enticed by cheap and weaker coverage.”



“You won't know how much insurance you need until after the accident, fire, or storm, etc. happens.”

- Recent Large Claims
- \$152,154
  - \$139,273
  - \$81,414
  - \$24,126
  - \$75,000
  - \$67,008

**Just call Bill  
414-476-2560**

## Story # 4

# SUPER INFLATION and YOUR INSURANCE POLICIES

One of the many insurance companies Village Insurance represents is ACUITY. Below is a recent video transcript from “BEN'S GOSSIP LINE” from Ben and Wally.

B: You are certainly aware of how insurance rates are increasing across the nation.

W: And your customers may not understand why.

B: It's important they be informed and prepared.

W: Economic inflation has hit the [insurance] industry hard.

B: For example, inflation for home/auto has been more than double the consumer price index.

W: So when you hear 7-8% for CPI, think more like 15% for insurance.

B: That's why the average claim severity is way up.

W: Auto collision costs are up 26%. I recently had to replace a side view mirror on my wife's car and it cost over \$1,400!

B: Sorry to hear that!

W: My wife says be careful with mailboxes that jump out at you!

Or was she backing up?  
Backing a car is hard  
because visibility is reduced.

B: Over the past two years, used car and truck prices are up 29%.

W: Car rentals are up 18%.

B: And new vehicle costs are up 15%.

W: And the number of auto claims continues to increase as miles driven are returning to pre-pandemic levels.

B: Auto fatalities are up nearly 20% since 2019.

W: Construction material costs are up more than 35% over the past two years.

B: And labor costs, exacerbated by a shortage of workers, are way up.

W: Which is why you need to help your clients update the insurance to [a100% rebuild] value on their property.

B: And on top of all that, the industry is running into the serious problem of social inflation.

W: Which has contributed to a surge in outsized jury awards.

B: At Acuity, we will continue to be reasonable and stay current with all trends.

W: And help your customers focus on safety, best practices, and loss control.

B: Taking a long-term perspective ... We're all in this for the long haul. --- Have a great day!

**Story # 5 Bill's Fun Photos**



**Isn't this an amazing birthday cake?  
Mom, Wendy, is so very talented.**



**Rocket (front) and Winston (back)  
Best Friends Forever Relaxing**



**Rocket and I spotted this dinosaur while  
walking in Mequon's River Barn Park.  
Fortunately it stayed rooted to the ground!**



**May 15-16, 2022 "Blood Moon"  
Seen From My Driveway.**

**Got A Question? Call Bill 414-476-2560  
Village Insurance --- Your #1 Protector**

## Story # 6 C'mon. Be A Friend! -- May I Borrow Your Vehicle?

Someone asks to borrow your vehicle. If you say YES, they are also borrowing your car insurance policy. The accident they may have will be a claim on your policy perhaps with a price increase or worse though you were not driving. ----- What should you say to the request? YES or NO?

1. Your child helps a friend allowing that friend to operate your vehicle without you knowing it and without your permission! What should you say to your child before this happens? YES or NO?
2. Spouses John and Linda are "NAMED INSUREDS" (the bosses) for their Auto, Home and Umbrella Insurance. Therefore, John and Linda are the only members of the family with decision-making rights. Others living with them are not "named insureds." The former can not change John and Linda's policies or allow others to drive without John and Linda's permission.
3. Trust children to drive responsibly? --- If Yes, Trust but Verify Often!



## Story #7 MIKE'S A WINNER! --- HOW?



Client Mike Schlidt referred a co-worker to Village Insurance for a car insurance quote. This activated our Client Referral Rewards Program. Mike automatically was given a \$15 Cousins Card and a chance to win a \$50 Gas Card. **He won the Gas Card Drawing!** Thank you Mike for remembering Village Insurance!

**YOU CAN BE A WINNER TOO  
TURN THE PAGE FOR DETAILS**

**Got A Question? Call Bill 414-476-2560  
Village Insurance --- Your #1 Protector**

# 2023

## ***Referral Rewards Program!***

***From now to 12/31/2023***

*A referral is the **highest compliment** you can give us.  
To show our appreciation, we'll give something back to **You!***

### **3 EASY STEPS!**

**1** Tell your friends, family and co-workers about Village Insurance.

**2** When they contact our office for their free quote, make sure they mention **Your Name.**

**3** You automatically **WIN** a \$15 Cousins Card and a chance to win a \$50 Gas Card for that month.



Have Someone Call **414-476-2560** Today!

**For Free No-Obligation Insurance Quotes**

Village Insurance Agency – Auto, Home, Umbrella and Life Insurance

**DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN**