

YOUR V.I.P. Good News #25

BWO VILLAGE INSURANCE AGENCY

Your #1 Protection Team

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Coach Rocket's Guardrails



"Truth will be truth, regardless of a closed mind, ignorance, or the refusal to believe."
Napoleon Hill

"When you tell the truth, a problem becomes an issue of the past. When you lie, it becomes a problem for the future." Dan Hurley

"The most expensive thing in the world is ignorance." Patrick Bet-David

"We have a NO whining, NO complaining, NO excuses rule. Whining leads to complaining. Complaining leads to excuses. Excuses lead to losing." Brian Burke, Pittsburgh Penguins

"Stay away from negative people. They have a problem for every solution." Albert Einstein

"[Frank McLean], my dad, always preached to my sister, my younger brother and me...about the importance of taking the high road in tough situations...and always showing gratitude and class."

Michael McLean Marketing Coach

The 3D Driver
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"If you can get really good at destroying your own wrong ideas, that is a great gift."
Charlie Munger

**Body language does NOT whisper
*IT SCREAMS***

Michael McLean, Marketing Coach

Our most vital VIP News ever! Read NOW

HARD TRUTHS THE AUGUST 10, 2025 WATER EVENT

Just two of the many insurance companies I represent had almost 2,000 water claims. I have been told many times, “Bill, I don't need water back-up coverage because of ?” I am never going to believe the latter statement again. The National Flood Insurance Plan says every place is floodable. Hard to believe, but!

DEFINITIONS

Water Back-Up:

Water enters the residence through a basement drain and/or sump pump.

Flood:

Other water entering from outside. Basement windows or foundation, usually

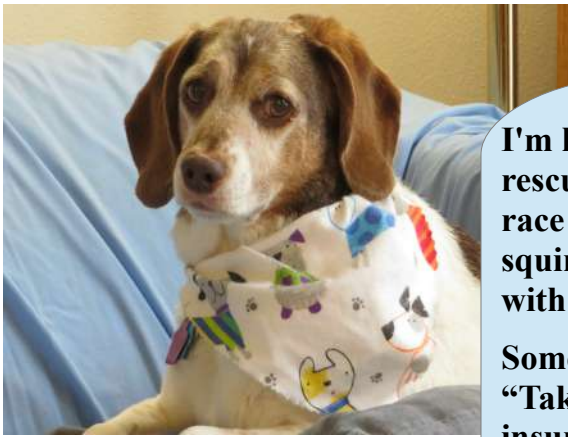
Solutions:

Buy strong water back-up benefits on your Home, Condo or Renters Insurance. Consider buying Flood Insurance. ACUITY offers this; otherwise the Feds also offer it. Move to an area less prone to water problems.

10 BRIGHT IDEAS (GUARDRAILS) BEFORE THE NEXT ONE HAPPENS



- Install a sump pump battery back-up. Keep it charged.
- Inspect the sump pump system. Is it blocked, operational or old? Test it.
- Some families are installing generators to maintain power.
- Our basements are often junk storehouses. Remove all junk or give it away.
- Store basement personal property at a higher level.
- Store basement personal property in rubber/plastic containers with lids.
- Weight the container bottoms so they float upright like a boat.
- Store ***nothing*** in cardboard boxes.
- After the 97 flood event, I decided not to “finish” my basement. A good thing!
- **Assume you will have a water event again or for the first time.**



Hi Folks, Winston here again.

I'm lucky, blessed and grateful to be here. Bill's family rescued me from someplace in Kentucky. Now I get to race around with my BFF Rocket, bark at trucks, buses, squirrels, eat good chow plus yummy treats and play with my loving family.

Sometimes I get to go to Village Insurance Agency on a "Take Your Dog To Work Day!" So, I'm learning about insurance stuff. It's complicated, but Bill, explains everything easily and kindly for everyone.



For example, the other day a potential new client called for auto and home insurance quotes.

The caller had weak car insurance benefits if he or his wife caused an at-fault accident. Plus, their home was underinsured to rebuild by almost \$100,000.*

Coverage with their company was way cheaper and

A threat to their assets if/when a claim happens. Bill kindly explained all this.



*** That's because tax and real estate values are irrelevant when calculating a rebuild amount. Plus, the caller is a do-it-yourself consumer.**

That's all for now. Its time for a nap in the warm sunshine. Its really safe here. I'm sure you will continue to be comfortable with Bill and Village Insurance.

LET'S RECHECK IF YOUR HOME HAS ENOUGH COVERAGE TO REBUILD

Questions We'll Ask

**House/Condo Style
Outside Wall Material
of Stories
Full and Half Baths
Custom Baths/Kitchen
of Ceiling Fans
of Sump Pumps**

**Sump Pump Back-Up
1st Floor Square Feet
2nd Floor Square Feet
Basement Square Feet
% Basement Finished
Describe the Garage
Generator**

**Balcony Square Feet
Deck Square Feet
Dormers
of Fireplaces
Pool/Trampoline
Describe Alarms
Farm Buildings**

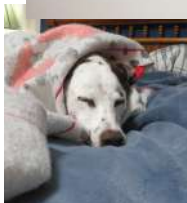
**Year Residence Built
Year last new Roof
Year last new Furnace
Heating Fuel
Wood Burning Stove
Special Features**



10 TRUTHS NOBODY IS TELLING US! WHY?

Another guardrail to keep you safer on this side of the fence.

1. We've all been unconsciously programmed to think cheaper is better but...
2. Cheap insurance is weak insurance. How about better and stronger instead?
3. If you don't have at least \$500,000+ for crashes you cause, you're underinsured.
4. Most new callers have \$100,000/injuries for one person and \$300,000/injuries for three or more people and maybe \$50,000 to repair the other person's car.
5. Hopefully the BIG car crash they cause won't happen to threaten their assets. But, attorneys demanding large amounts of money for accident victims are real.
Example #1: Client hit a pedestrian breaking a tibia. Initial demand \$500,000.
Example #2: Client sustained head injuries. The at-fault driver had \$100,000 to pay his \$850,000 medical and funeral bills four months later.
6. What if a crash involving several vehicles and people happens?
7. ***BIGGEST*** insurance mistake? Not having at least a \$1,000,000 Umbrella Policy with excess liability, uninsured motorist and underinsured motorist benefits.
8. The next ***BIGGEST*** insurance mistake? Not insuring a home for its rebuild amount. Costs soared in 2020-2024. Real Estate and Tax values are irrelevant.
9. Some may get by as a do- it-yourself insurance consumer. BUT, it's dangerous.
10. Insurance Industry Losses: 2023 \$32.8 billion. 2024 \$12 billion. Per AM BEST. That's after every premium dollar customers paid in was spent on our behalf.



VILLAGE INSURANCE AGENCY
YOUR INSURANCE COACH Bill Protz
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Sleep soundly with us.

Let's Have Some Fun!

ROCKET AND BILL'S 5 FAVORITE MOVIES

Rocket:

The 101 Dalmatians (1961)

Otherwise I fall asleep on Bill's lap

Bill:

Godzilla Minus One (2023)

Master and Commander (2003)

North By Northwest (1959)

The Ten Commandments (1956)



ROCKET'S FAVORITE THINGS

Chase and Tug of War with Bill

Greenies and Milkbone Treats

Light Ball Above. It's a Riot!

Walking Anywhere Anytime

OTHER FAVORITES

Astronomy television shows such as "How The Universe Works"

Breakfast and Lunch Restaurant: Park Place Cafe (See photo below)

Custard at Gilles, Kopps, Kravers and Roberts

Dogs especially "Dals" (Dalmatians)

National Parks: The Grand Canyon and Yellowstone

New: 5 Speed bicycle repaired to ride Bike Trails also with grandchildren

Reading: Theology, Clive Cussler and Sir Arthur Conan Doyle

Renewed on-site searches for Mokele-mbembe in The Cameroon (Latest in 2025)

Favorite Quotations

To make a friend, you must first be one.

Act enthusiastic and you will be enthusiastic.

Winners never quit and quitters never win.



**Park Place Cafe, 10843 W. Good Hope Rd., Milwaukee
Superior attitude, selection and service**

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



NOT AGAIN! - GRR!
I don't want to talk about insurance!
But....

It is so easy to be taken in by clever and emotional advertising *disguised as CHEAP!*
This has happened to me more than once.
It's a good thing I don't bite.

TYPICAL INSURANCE ADVERTISING THESE DAYS

A believable voice says, We'll save you up to half off your car insurance premium!
Or --- Click here to see the insurance companies overcharging you!

Well, I don't like it.
All they will probably do is slash your benefits
placing your assets more at risk if/when the big accident you cause happens.
Do you have enough coverage for these real accidents that happened to our clients?

1

Three years ago a client hit a pedestrian. \$550,000 was set aside for a broken tibia. It eventually settled for less **after two anxious years.**

#2

Our client was a passenger in a friend's car. The latter caused an at-fault head on collision. The friend only had \$100,000 in coverage to pay for \$850,000 in medical bills and the funeral four months later.

Wrongful death amounts in WI are:
\$350,000/Adult
and
\$500,000/Minor



Mind Vitamin

"I had...come to an entirely erroneous conclusion...which shows how dangerous it always is to reason from insufficient data."
Sherlock Holmes, The Adventure of the Speckled Band

Here I am guarding my home from a villainous squirrel named Chester.
Insurance guards you similarly as me by protecting your assets. Serious stuff!

STORIES: HOW TO GET ALONG BETTER WITH YOUR INSURANCE

FREQUENCY

Client: "Hey Bill. The insurance company is cancelling me. I've been with you for many years and had only one at-fault accident. I'm very disappointed. What's going on?"

Bill: "You had eight accidents in four years. One was your fault. The other seven were not."

Client: "So?"

Bill: "When many tickets/accidents happen in a short period of time, an insurance company believes a 'FREQUENCY' pattern has developed. They assume more will occur, perhaps something extremely costly or deadly. They want to say goodbye before that happens."

Client: "C'mon, Bill! The accidents were mostly caused by other drivers. They were at fault."

Bill: "I understand your frustration. I've coached about this situation over the years. We can't be absolutely certain, but there may be driving behaviors you have that contribute such as taking chances, speeding, texting, scrolling and/or disregarding the laws. As gently as I can say this, but eight accidents suggests negative things you may be doing."

Client: "What's next?"

Bill: "I'll quote so-called High Risk Driver companies specializing in helping. Unfortunately benefits will likely be weaker and more costly. We'll stay with one of these until your record clears in about three years. It will be important to avoid future tickets/accidents and analyze and improve your driving habits."

RECENTLY: A different client asked for cheaper car insurance. Three of four drivers had six accidents in four years. I said I don't have a market other than the one they had due to frequency. I'm surprised the policy has not been cancelled.

MIND VITAMIN

Take 100% responsibility for every win and loss in your life.
It may not be your fault. It is always your responsibility.

3D DRIVERS CAUSE MORE ACCIDENTS – ARE YOU ONE?

Professionals warn about electronic screen over use. Apparently we daily spend an average of seven hours looking at electronic screens including 205 times looking at our cell phones.

Seven hours! - 205 times! – Every Day!



- Driving while scrolling/texting makes us **discourteous, defiant and dangerous**.
- Some say our attention span has been reduced to 3-7 seconds.
- Tasks may take longer or are delayed. Addiction and exhaustion consume us.
- Also: Steals time from people in our lives. We will never recover that precious loss.

MIND VITAMIN

"One of the greatest things you can do for yourself and others around you is to separate yourself as much as possible from constant distractions and problems waiting for you behind digital screens."

Michael McLean Marketing Coach

You Can Be A Winner!

Referral Rewards Program!

From now to 03/31/2026

*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, Condo, Home, Renters and Umbrella Insurance
DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN