

### **ALERT #2** Interesting/Relevant Coaching

Hello Everyone! Dad, (Bill) asked me to explain this urgent insurance story --- to better help YOU!



### THE BIG PICTURE

#### The entire insurance industry experienced huge losses in the past three years.

45.5% of USA home insurance claims are due to wind/hail. Too many homeowners are not replacing their worn out weak roofs making claims more costly.

"All 10 of the top auto insurers in the US raised rates double digits in 2023." Bill has a list of them. They are often the ones using clever and fun advertising on TV and radio.

It's not just inflation. It is <u>super inflation</u> for higher costs of parts, materials, repair and labor. "The dollar had an average inflation rate of 5.64% per year between 2020 and March 2024, producing a cumulative price increase of +17.89%."

Some companies stopped offering home/auto insurance. Others are becoming very restrictive accepting new clients only with much higher deductibles and a roof age of between 10-20 years old. Eligibility guidelines for new clients are tougher than ever.

Some well-known companies are cancelling thousands of policies.

Others are being financially downgraded by the AM Best Rating Company.

Companies are reacting to these unfortunate circumstances. They must raise rates to stay in business. Bill thinks this is "survival mode" for them or go out of business.

### Thank you for your business, trust and confidence. I am sincerely grateful for the opportunity to help and coach you.

#### **Suggestions To Offset Some of the Above**

Raise deductibles. Have your roof professionally inspected and replaced if wearing out. Park far away from others and so you can drive forward when leaving parking areas. Relentlessly train young drivers better. 50% have accidents the first year being licensed. Stop distracting behaviors in the car - cell phones, texting, scrolling, etc. Stop speeding.

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

### **Bill's Fun Photos**



My seven year old granddaughter and I joke about hippos a lot. She lovingly colored this one now decorating Village Insurance.



A Bald Eagle Nest I found. A pair live here. One soared off minutes before taking the photo. The WI DNR says all counties now have documented and active eagle's nests.



Menomonee River Mill Pond Falls February, Menomonee Falls, WI. Fun to observe when driving by.



May I Help You With Your Personal Insurance? The Home, Auto and Umbrella Insurance products my companies offer will better serve, help and protect YOU. Call Bill, today: 414-476-2560

# You Can Be A Winner!

## **Referral Rewards Program!**

### From now to 05/31/2024

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

## 3 EASY STEPS!

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



3

1

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

You automatically WIN a \$15 Cousins Card and a chance to win a BP or Kwik Trip \$50 Gas Card for that month.



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

### **For Free NO-Obligation Insurance Quotes**

Village Insurance Agency – Auto, Home and Umbrella Insurance to better protect YOU! DRAWING OPEN TO EVERYONE – NO PURCHASE NECESSARY TO BE ELIGIBLE TO WIN