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# Vision Online



“Our Vision is your Vision”

December 2005  
Volume 1 Issue 1

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## New Endorsement Procedure

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We have received an increasing amount of *short payments* within the last few months. Due to the Company having to carry these balances we must implement the following policy:

*Any endorsement that is not accompanied with money or any short payment submitted will be deducted from the agent's commission at the end of that month.*

As always, we wish to work with you to avoid any confusion or problems. We will first suspend the policy to let you know that there is a balance that must be paid. Any balances left at the end of the month will be deducted from that month's commission.

Please call as 915-629-5185 or 1-888-987-7466 EXT 5185 with any questions regarding procedures.

## Vision Signature Pads a Great Success!!

The electronic signature capture pads have become a great success thanks to the many agents that have ordered them directly through us. If you have not already done so, join the many agents that have found the convenience of completely paperless transactions with the new signature pad.

The Topaz Siglite Slim TS-461 is available through us but we have a very limited supply left. Call us at 915-629-5185 and ask about a special Payment plan option.



Topaz TS-461 Siglite Slim



***“Join our Partnership Program and earn up to 25% Commission!”***

## Earn Extra Money with Vision Monthly

Tax season is fast approaching and we all know this is the best season for our business. With all the options available to you and the decreasing rates of the soft market, wouldn't it be great to get paid a little bit more?

Let us show you how to make an extra \$4.00 with every New Business and Payment/Renewal you submit to us. Join our partnership program and earn up to 25% Commission!

If you want to compare your commission statements with what you could be earning call us 1-877-987-7466.

## Vision's Dwelling Program

Vision now offers a TDP-1 program that pays 20% commission for new policies! The dwelling program is just as easy to write as the auto program. Everything is bound online, there are several payment options available to you and no inspections or picture are required to be taken by the agent.

If you are interested in selling Vision's TDP1 Dwelling program you can download the Vision Fire Dwelling contract at <http://www.insuroratl.com/vision.asp>.

You can also contact us at 915-629-5185 if you have any questions.



*Vision's Dwelling program fits the needs of most low to moderately priced homes up to \$150,000.*

## Happy Holidays from Vision Insurance

*By Chuy Cazares  
Vice President*



On behalf of everyone at Vision Insurance, I'd like to extend our gratitude to everyone for being part of the Vision team. This year was a good year, thanks to all who actively worked with us on setting and reaching goals. We have always sought to build a partnership with each of you and will continue to do so in the upcoming year. You are the ones dealing with the everyday issues that come the servicing of our customers. I invite each of you to take the time to talk with me on how we can improve what we do. If you prefer to write, please take note of my email address, [flccazares@whc.net](mailto:flccazares@whc.net). As the market continues to bring in more competition and lower rates, it is ever more important for us all to work together to maintain a profitable business. We open the door to your ideas or suggestions. I really look forward to learning a new perspective.

I get to visit many agents from all over the state, and as you can imagine, the most common factor in determining the success of the agency is attributed to PRICE! That saddens me every time I hear that. Not for reasons that most people think; simply because that is NOT TRUE. I have met a few agents out there that do not rely on price only as the vehicle to make a profit. They still see the value in SELLING a policy, rather than writing it. The difference being the amount of work put into, but that also reflects amount of profit. Anyone can write a policy at a cheap price, but not everyone can sell a policy. The problem created, this is where my sadness comes from, is that many agents have convinced themselves that a "customer will leave" for \$2. I disagree. The customer will leave if the agency doesn't offer any value to themselves other than the price they sell. I share this with you because I see, once again in the market prices keep falling. This affects you most of all. You might be selling more policies, but you won't be making more money. A case of "more is just more, not better". So as we begin a new year, I implore every one of you to take the time to add value to your agency. Talk with us or you're the companies you trust about working together with them on reaching higher profit margins. Together, we can keep growing.

Thanks again for your work and input. We wish you the best for the holidays and the upcoming New Year.

A handwritten signature in black ink, appearing to read "Chuy Cazares". The signature is stylized and cursive.