



▶ NEW VISION
ENDORSEMENT
FEATURE1



▶ VISION PROMO
AGREAT SUCCESS-
FOR CSRS2



▶ A WORD FROM
THE VICE
PRESIDENT2

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Vision *Online*

"YOUR VISION IS OUR VISION"

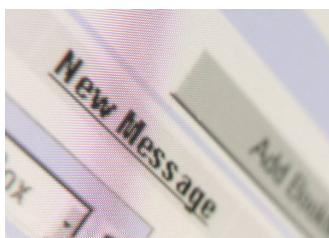
New Endorsements Now Online!

Recently, Vision introduced a new endorsement feature in our online web system. The "New Endorsement" feature allows you, the agent, to calculate the increase or decrease on a policy after the change. The endorsement feature also allows you to print out a new identification card and declaration page after the endorsement has been processed. We are working to include other options on the endorsement

ture. We are currently working on making the electronic signature available to the endorsements. We have really appreciated the feedback we have received in helping us to develop the web endorsements. Your comments and suggestions have helped us tremendously and we would appreciate any suggestion you have to make the web system work better for you.



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E-Commission Statements

If you don't already receive your commission via Email, contact us at bivan@whc.net to start receiving your commission.. You can also enroll in Direct Deposit and get your commission check deposited directly into your account by the 5th of every month. Join today and make your commission experience completely paperless!

Agents Cash In with Visions \$4 Promotional Plan

In February/March we ran a promotional plan for CSRs that paid them \$4.00 for every application they wrote with Vision Insurance. The response was simply astonishing. CSRs really took advantage and hundreds of applications were submitted for the promotional plan that ended on March 14th, 2006. To those that participated in the program a Visa Gift Card was sent to them with face value of their bonus. Some gift cards were sent out for as much as \$350.00! We hope to do the promo again and want to thank all the CSR's that participated.



Your Relationship With Vision

*By Chuy Cazares
Vice President
Vision Insurance*

I hope everyone had a busy and profitable tax season. Now that the season is over, we will see our business slow down. This is where each of you need to ask yourselves what will you do? Will you wait for the business to come to you or will you go get it? There are literally millions of consumers in Texas, all who NEED auto insurance and the majority are buying it. Not consistently, but they are buying it. All we need to do is figure out how to get them to buy insurance from YOU.

I have said this to many of you before, that we want to build partnerships with you, the agent. We offer our help, our support in your pursuit to make your business grow. The advantage that we have as a company is that Vision was built by people who KNOW what it takes and what it means to service customers. We know what it is to be in your shoes.

There have been many rumors that surround Vision. Most deal with Vision being owned by the same person that owns Fred Loya Insurance. "Fred Loya will open an office next to you if you send Vision business" or "Fred Loya will solicit your customers directly and offer them a lower price if you write with Vision" and the worst one to date "They are laundering money. The company (Vision and Fred Loya) was built with drug dealers' money". And the list goes on. I want to take the time to write to all of you and set the record straight once and for all. Vision is owned by the same person that owns Fred Loya insurance. Vision competes with Fred Loya just as Vision Competes with US Auto, ACCC, Safeway, United Auto, etc. Our rates are actually lower than Fred Loya's in many cases. Just call one of their offices to get a quote. Vision does share a building and a claims department with Fred Loya Insurance. We don't pay rent or claims services, thus allowing us to by commissions as high as 26%. The point is this: Make your own opinion of Vision based on your experience with us. Don't base your view of us on what another marketing representative or someone else has told you. You have a contract with Vision that clearly states that the business you write with Vision is yours and solely yours, even if you or we decide to terminate the contract.

Vision is now writing directly on our own paper (no longer using a county mutual) and we are 100% reinsured. You can verify this from the TDI's website or by clicking the link from our homepage. Let your experience with us or any company for that matter, decide whether we can benefit your agency or not. Keep in mind that Vision has been in business for 8 years. There are many agents that you can talk with to verify the statements I have made. If you would like to discuss this matter on a one on one basis, please call me on my mobile phone 832-274-2512 or my toll free number 877-987-7466, then 95182 or send me an email at flccazares@whc.net

Best of luck to you and your pursuits of building a profitable agency.