



▶ Vision is now offering Direct Bill on Fire Policies.....1



▶ Vision Rate change July 10th 20062



▶ Changes to the Vision Fire Dwelling Policies ...2

○ ISSUE 5 | ○ VOLUME 1 | ○ June 2006

Vision *Online*

“YOUR VISION IS OUR VISION”

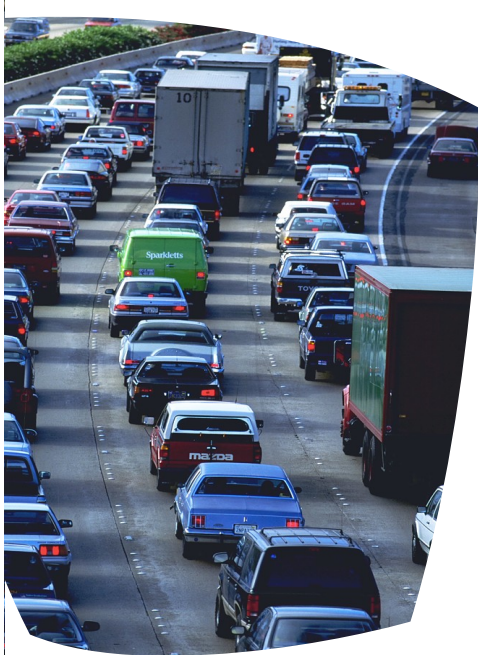
Direct Billing Now Available on Fire Dwelling Policies!

Vision Insurance is now offering direct billing on the Fire Dwelling Program. All policies will have the option of two different billing options; four installments or eight installments. Each installment will include a \$6 billing fee. If a payment is received after the due date a \$6 late fee will be assessed. The premium finance option will no longer be available. Keep in mind that paid in full and mortgage billed options will still be available. We hope these changes will make it easier for you to sell our dwelling policies. For more information on the dwelling underwriting and procedures please see page 2.



Dwelling Policy Commissions

With the phasing out of the premium finance option, we will now be paying commission on the payments received from the customer and agent. This will only be slightly different than receiving the entire commission from premium financed policies. Everything else will remain the same including the **20% commission** you earn from writing a new dwelling policy.



Vision Personal Auto Rate Change

Vision will be having a rate change for the Personal Auto Program. This change will include a bigger multi-car discount of 25% compared to the previous 15% discount. The change will also effect monthly policies with a general decrease in rates for most territories. There will also be a slight increase in physical damage rates for Hidalgo, Harris and Bexar counties. The minimum premium that semi-annual policies can be at will be lowered. This should affect any current customers you have that have reached and gone past minimum premium upon renewal. These changes will take effect July 10th for new business and August 10th for renewals. Please call your marketing representative if you have any questions regarding changes in you area.

Reinstatement and Underwriting Changes to Dwelling Program



Vision will allow a policy to be reinstated when a policy cancels for non payment. The customer will have 10 days to reinstate a policy after the policy has cancelled. At this time we will require a payment including the late fee and a signed statement of “No Loss”.

We also will require that you verify all property information such as appraisal value and property owner from your local county tax appraisal’s web site. After verification please input notes on the customer’s policy online that all information is correct. We thank you for your help with these changes. Please contact us at 1-877-987-7466 at ext 5185, 1206 or 5182.