



▶ UP TO 25% COMMISSION WITH LOYA INSURANCE 1



▶ MULTI-CAR DISCOUNT NOW 25%!!!! 2



▶ Meet the Vision Team!!! 3

Vision *Online*

“YOUR VISION IS OUR VISION”

Fire Policies can offer you 25%!!

With the recent decline of several companies in the homeowner market, there is a new demand for home owner insurance products. If you currently have a book of business that you are looking to roll over to a new company, consider Loya Insurance company. We can offer you 25% commission or more on your new business that is transferred from another company. Even if you currently have a Fire-Dwelling carrier, compare our rates to see how we can increase your commission. Please call us at 1-877-987-7466 and talk to Chuy Ext 5182 or Ivan Ext 5185 for more information.

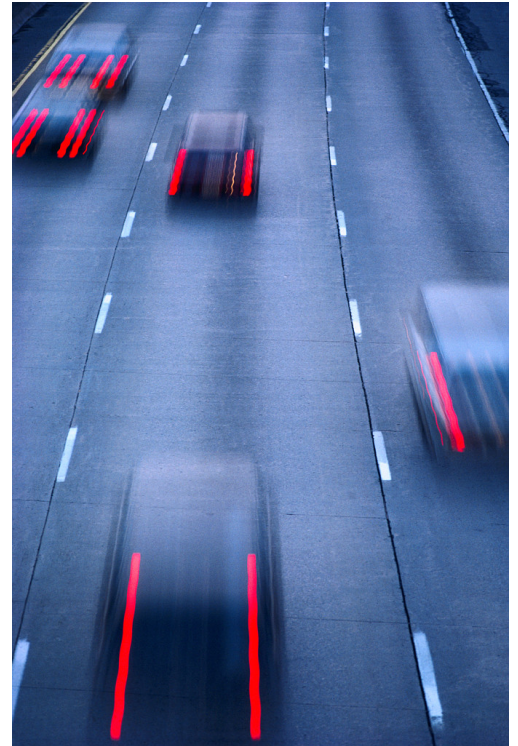


Binding Authority

We would like to take the time to remind you that manual applications are not bound until the day after the post mark date. All applications should be uploaded using the Insuror Atlas Web site. There is NO binding authority for applications not uploaded in this manner. There are provisions and instructions for special cases like power outages and internet service malfunction. Please check the Vision Underwriting Guidelines for details.

25% Multi-Car Discount!!

The Multi-Car Discount for Semi-Annual liability policies has increased from 15% to 25%. The rate change that took effect July 10th 2006 will reflect this new discount. Policies that renew after August 10th 2006 will see this change. This change is part of many other changes that took place in the recent rate revisions. If you have ITC or Quick Quote please be sure to update your software. In addition to the multi-car discount, some customers will see a decrease in monthly premiums. Only the physical damage premium in Houston, San Antonio and the Rio Grande Valley will see a slight increase (less than 3%) in their rates. Since the changes were very specific to certain areas, be sure to call your marketing representative for details at 1-877-987-7466 EXT 5185.



A Word from the Vice President

As rates continue to decrease across Texas, I implore you to take inventory of your agency and its goals. Lower rates do sometimes mean more business, but not necessarily more profits. As history has taught us....more is just more, not better. Work ways to increase your profitability by expanding your markets. Perhaps write home insurance if you currently don't. Add commercial insurance to products you offer if you are not currently offering it. Add value to your agency by offering the best customer service around. Increase your product knowledge. Provide your employees with continued sales training and sales support. Don't make the mistake that too many others have by selling on price alone. If you sell on price alone, you will loose your customer on price alone.

A handwritten signature in black ink, appearing to read 'Tony Lopez'. The signature is fluid and cursive, written on a white background.

Meet the Vision Insurance Team!

Over the years there has been curiosity from Vision agents to see whom they talk to. So we have put together a bio page for you to meet the men and women of Vision Customer Service.



Marko Villalobos
Underwriting CSR



Claudia Guerrero
Underwriting CSR



Nora Jeanne Villarreal
Underwriting CSR



Selene Griego
Underwriting CSR



Rosa Morales
Underwriting CSR



Priscilla Cruz
Fire-Dwelling Underwriter



Abdiel Torres
Underwriting CSR



Martin Del Hierro
Vision Underwriter



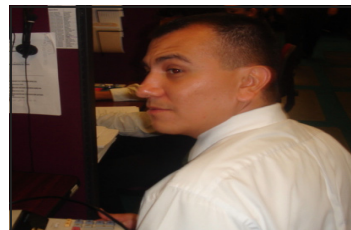
Melissa Garcia
CSR Underwriter



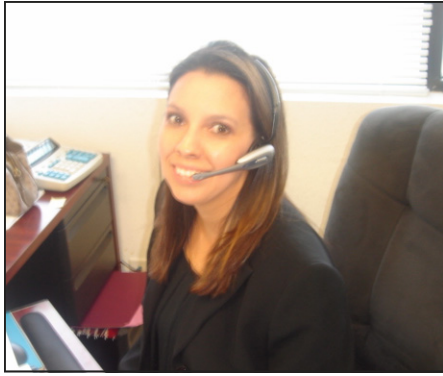
Daniela Hutton
Underwriting CSR



Maria Isabelle Flores
Underwriting CSR



Christopher Garcia
Underwriting Supervisor



Lana Ruiz
Underwriting Manager



Ivan Betancourt
Marketing & Development



Chuy Cazares
**Vision Vice President/
Marketing**

If you would like to submit a picture to Vision of your office co-workers, send them to bivan@whc.net. Please include the names of the people in the photos and let us know if we can use them in future Vision Online Newsletters.