



GE Financial Assurance
Auto Warranty Services

We bring good things to life

Profitability Analysis

GE 2002

VS.

API



Profitability Analysis

Assumptions

GE 2002 rates are compared to the competitor, based upon the following assumptions:

The analysis has been prepared by applying national sales average percentages based upon new and used car and light truck vehicles sold in the United States according to the *Automotive News*.

- Vehicles were selected from the Polk Company PC VINA vehicle identification number software.
- The minivan/sportvan sample contains only 2-wheel drive models.
- The sport utility vehicle sample contains only 4-wheel drive models.
- The truck sample contains 2-wheel drive and 4-wheel drive models, 1:1.
- The truck sample contains ½ ton and ¾ ton models, 1:1.

Vehicle service contract coverage compares **GE 2002** (DR2NA0002) rates to **API - Gulf** – (API NDC 45A 270601) rates. The following plans were used for comparison purposes:

- GE 5 Star compared to API PremierCare.
- GE 4 Star compared to API Premier Plus (Including Wear and Tear – Up to 75,000 miles).

Displayed terms in any of the following reports are represented in covered months and miles (Mo/Miles). Extended eligibility terms listed in the following reports are displayed as ‘New’ terms, according to the following chart:

Report	2002/2001 Vehicles with 12,000 miles or less		2000 or Newer Vehicles with 24,000 miles or less		1999 or Newer Vehicles with 36,000 miles or less	
	<u>GE</u>	<u>API</u>	<u>GE</u>	<u>API</u>	<u>GE</u>	<u>API</u>
60/75	60/75	60/80	48/75	48/80	36/75	36/80
60/100	60/100	60/100	48/100	48/100	36/100	36/100
72/75	72/75	72/80	60/75	60/80	48/75	48/80
72/100	72/100	72/100	60/100	60/100	48/100	48/100

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GE2002 rates are subject to regulatory approval, and may vary by state.

GE 2002 Rates vs. API Rates

Profitability Analysis Summary

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>API Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term

60/75 Savings/(Cost) per Contract -	(\$32.92)	Totals for 60/75	120	\$82,245	\$78,294	(\$3,951)
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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term

72/100 Savings/(Cost) per Contract -	(\$271.47)	Totals for 72/100	60	\$66,894	\$50,606	(\$16,288)
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<i>New</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	180	(\$112.44)	\$149,138	\$128,899	(\$20,239)
<i>Estimated Monthly Savings</i>	15	(\$112.44)	\$12,428	\$10,742	(\$1,687)

5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term

60/75 Savings/(Cost) per Contract -	\$45.02	Totals for 60/75	120	\$93,679	\$99,082	\$5,403
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5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/100 Term

72/100 Savings/(Cost) per Contract -	(\$320.44)	Totals for 72/100	60	\$83,365	\$64,139	(\$19,226)
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<i>Extended Eligibility</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	180	(\$76.80)	\$177,044	\$163,221	(\$13,823)
<i>Estimated Monthly Savings</i>	15	(\$76.80)	\$14,754	\$13,602	(\$1,152)

4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term

24/24 Savings/(Cost) per Contract -	\$162.90	Totals for 24/24	180	\$108,806	\$138,129	\$29,322
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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term

36/36 Savings/(Cost) per Contract -	\$9.74	Totals for 36/36	60	\$51,048	\$51,632	\$584
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GE 2002 Rates vs. API Rates

Profitability Analysis Summary

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>API Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
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<i>Preowned</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>			<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	240	\$124.61			\$159,854	\$189,760	\$29,906
<i>Estimated Monthly Savings</i>	20	\$124.61			\$13,321	\$15,813	\$2,492
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<i>Overall Saving/(Cost)</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>			<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	600	(\$6.93)			\$486,036	\$481,880	(\$4,156)
<i>Estimated Monthly Savings</i>	50	(\$6.93)			\$40,503	\$40,157	(\$346)

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term

Acura

CL	\$569	\$550	(\$19)	1	\$569	\$550	(\$19)	
TL/Vigor	\$569	\$550	(\$19)	1	\$569	\$550	(\$19)	
Savings/(Cost) per Contract -		(\$19.00)	Totals for Acura		2	\$1,138	\$1,100	(\$38)

BMW

3 Series	\$1,067	\$978	(\$89)	1	\$1,067	\$978	(\$89)	
Savings/(Cost) per Contract -		(\$89.00)	Totals for BMW		1	\$1,067	\$978	(\$89)

Buick

Century	\$569	\$641	\$72	1	\$569	\$641	\$72	
LeSabre	\$880	\$717	(\$163)	1	\$880	\$717	(\$163)	
Savings/(Cost) per Contract -		(\$45.50)	Totals for Buick		2	\$1,449	\$1,358	(\$91)

Cadillac

Deville	\$1,067	\$950	(\$117)	1	\$1,067	\$950	(\$117)	
Savings/(Cost) per Contract -		(\$117.00)	Totals for Cadillac		1	\$1,067	\$950	(\$117)

Chevrolet

C/K Pickup	\$900	\$834	(\$67)	4	\$3,601	\$3,334	(\$267)	
Astro	\$657	\$780	\$123	1	\$657	\$780	\$123	
Blazer	\$716	\$749	\$33	1	\$716	\$749	\$33	
Cavalier	\$569	\$641	\$72	1	\$569	\$641	\$72	
Express/G Van	\$880	\$950	\$70	1	\$880	\$950	\$70	
Impala	\$657	\$717	\$60	1	\$657	\$717	\$60	
Malibu	\$614	\$641	\$27	1	\$614	\$641	\$27	
S10 Pickup	\$672	\$711	\$39	1	\$672	\$711	\$39	
Suburban	\$1,067	\$950	(\$117)	1	\$1,067	\$950	(\$117)	
Tahoe	\$880	\$950	\$70	1	\$880	\$950	\$70	
Venture	\$774	\$780	\$6	1	\$774	\$780	\$6	
Savings/(Cost) per Contract -		\$8.29	Totals for Chevrolet		14	\$11,086	\$11,202	\$116

Chrysler

PT Cruiser	\$774	\$717	(\$57)	1	\$774	\$717	(\$57)	
Town & Country	\$880	\$717	(\$163)	1	\$880	\$717	(\$163)	
Savings/(Cost) per Contract -		(\$110.00)	Totals for Chrysler		2	\$1,654	\$1,434	(\$220)

Daewoo

Leganza	\$774	\$641	(\$133)	1	\$774	\$641	(\$133)	
Savings/(Cost) per Contract -		(\$133.00)	Totals for Daewoo		1	\$774	\$641	(\$133)

Dodge

Caravan, Grand Carava	\$880	\$717	(\$163)	2	\$1,760	\$1,434	(\$326)
Ram Pickup	\$900	\$865	(\$35)	2	\$1,801	\$1,730	(\$71)

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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term

Dodge

Dakota	\$716	\$865	\$150	1	\$716	\$865	\$150
Durango	\$974	\$749	(\$225)	1	\$974	\$749	(\$225)
Intrepid	\$1,067	\$780	(\$287)	1	\$1,067	\$780	(\$287)
Neon	\$614	\$717	\$103	1	\$614	\$717	\$103
Stratus	\$774	\$717	(\$57)	1	\$774	\$717	(\$57)
Savings/(Cost) per Contract -	(\$79.22)	Totals for Dodge		9	\$7,705	\$6,992	(\$713)

Ford

F-series Pickup	\$860	\$679	(\$181)	5	\$4,301	\$3,395	(\$906)
Explorer	\$1,067	\$717	(\$350)	3	\$3,201	\$2,151	(\$1,050)
Focus	\$569	\$641	\$72	2	\$1,138	\$1,282	\$144
Ranger	\$694	\$596	(\$99)	2	\$1,388	\$1,191	(\$197)
Taurus	\$774	\$717	(\$57)	2	\$1,548	\$1,434	(\$114)
Crown Victoria	\$774	\$717	(\$57)	1	\$774	\$717	(\$57)
Econoline Van	\$1,067	\$780	(\$287)	1	\$1,067	\$780	(\$287)
Escort	\$569	\$550	(\$19)	1	\$569	\$550	(\$19)
Expedition/Bronco	\$1,067	\$780	(\$287)	1	\$1,067	\$780	(\$287)
Mustang	\$774	\$641	(\$133)	1	\$774	\$641	(\$133)
Windstar	\$1,067	\$780	(\$287)	1	\$1,067	\$780	(\$287)
Savings/(Cost) per Contract -	(\$159.66)	Totals for Ford		20	\$16,894	\$13,701	(\$3,193)

GMC

Sierra	\$900	\$950	\$50	1	\$900	\$950	\$50
Savings/(Cost) per Contract -	\$49.75	Totals for GMC		1	\$900	\$950	\$50

Honda

Accord	\$388	\$509	\$121	9	\$3,492	\$4,581	\$1,089
Civic	\$388	\$509	\$121	7	\$2,716	\$3,563	\$847
Odyssey	\$388	\$509	\$121	3	\$1,164	\$1,527	\$363
CR-V	\$569	\$583	\$14	2	\$1,138	\$1,166	\$28
Savings/(Cost) per Contract -	\$110.81	Totals for Honda		21	\$8,510	\$10,837	\$2,327

Hyundai

Elantra	\$569	\$550	(\$19)	2	\$1,138	\$1,100	(\$38)
Accent/Excel	\$448	\$550	\$102	1	\$448	\$550	\$102
Savings/(Cost) per Contract -	\$21.33	Totals for Hyundai		3	\$1,586	\$1,650	\$64

Isuzu

Rodeo	\$774	\$550	(\$224)	1	\$774	\$550	(\$224)
Savings/(Cost) per Contract -	(\$224.00)	Totals for Isuzu		1	\$774	\$550	(\$224)

Jeep

Grand Cherokee	\$880	\$717	(\$163)	2	\$1,760	\$1,434	(\$326)
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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term							
Jeep							
Savings/(Cost) per Contract -	(\$163.00)		Totals for Jeep	2	\$1,760	\$1,434	(\$326)
Kia							
Sportage	\$774	\$550	(\$224)	1	\$774	\$550	(\$224)
Savings/(Cost) per Contract -	(\$224.00)		Totals for Kia	1	\$774	\$550	(\$224)
Lexus							
RX 300	\$774	\$717	(\$57)	2	\$1,548	\$1,434	(\$114)
ES 300	\$569	\$641	\$72	1	\$569	\$641	\$72
Savings/(Cost) per Contract -	(\$14.00)		Totals for Lexus	3	\$2,117	\$2,075	(\$42)
Mazda							
626	\$880	\$717	(\$163)	1	\$880	\$717	(\$163)
MPV	\$1,460	\$717	(\$743)	1	\$1,460	\$717	(\$743)
Pickup	\$611	\$634	\$23	1	\$611	\$634	\$23
Protégé	\$569	\$550	(\$19)	1	\$569	\$550	(\$19)
Savings/(Cost) per Contract -	(\$225.63)		Totals for Mazda	4	\$3,520	\$2,618	(\$903)
Mercury							
Grand Marquis	\$774	\$717	(\$57)	1	\$774	\$717	(\$57)
Sable	\$774	\$717	(\$57)	1	\$774	\$717	(\$57)
Savings/(Cost) per Contract -	(\$57.00)		Totals for Mercury	2	\$1,548	\$1,434	(\$114)
Mitsubishi							
Eclipse	\$569	\$641	\$72	2	\$1,138	\$1,282	\$144
Galant	\$614	\$641	\$27	2	\$1,228	\$1,282	\$54
Mirage	\$569	\$641	\$72	1	\$569	\$641	\$72
Savings/(Cost) per Contract -	\$54.00		Totals for Mitsubishi	5	\$2,935	\$3,205	\$270
Nissan							
Altima	\$388	\$509	\$121	3	\$1,164	\$1,527	\$363
Maxima	\$569	\$583	\$14	3	\$1,707	\$1,749	\$42
Frontier	\$479	\$546	\$68	2	\$957	\$1,092	\$135
Sentra	\$448	\$509	\$61	2	\$896	\$1,018	\$122
Xterra	\$774	\$583	(\$191)	2	\$1,548	\$1,166	(\$382)
Pathfinder	\$657	\$583	(\$74)	1	\$657	\$583	(\$74)
Savings/(Cost) per Contract -	\$15.85		Totals for Nissan	13	\$6,929	\$7,135	\$206
Oldsmobile							
Alero	\$657	\$641	(\$16)	1	\$657	\$641	(\$16)
Savings/(Cost) per Contract -	(\$16.00)		Totals for Oldsmobile	1	\$657	\$641	(\$16)

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Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>API Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term							
<u>Pontiac</u>							
Grand Am	\$657	\$641	(\$16)	1	\$657	\$641	(\$16)
Grand Prix	\$880	\$717	(\$163)	1	\$880	\$717	(\$163)
Savings/(Cost) per Contract -	(\$89.50)	Totals for Pontiac		2	\$1,537	\$1,358	(\$179)
<u>Saturn</u>							
L Series	\$657	\$641	(\$16)	1	\$657	\$641	(\$16)
S Series	\$636	\$654	\$18	1	\$636	\$654	\$18
Savings/(Cost) per Contract -	\$1.08	Totals for Saturn		2	\$1,293	\$1,295	\$2
<u>Subaru</u>							
Legacy	\$569	\$550	(\$19)	2	\$1,138	\$1,100	(\$38)
Forester	\$614	\$641	\$27	1	\$614	\$641	\$27
Savings/(Cost) per Contract -	(\$3.67)	Totals for Subaru		3	\$1,752	\$1,741	(\$11)
<u>Suzuki</u>							
Grand Vitara	\$657	\$583	(\$74)	1	\$657	\$583	(\$74)
Savings/(Cost) per Contract -	(\$74.00)	Totals for Suzuki		1	\$657	\$583	(\$74)
<u>Toyota</u>							
4Runner	\$774	\$583	(\$191)	2	\$1,548	\$1,166	(\$382)
Savings/(Cost) per Contract -	(\$191.00)	Totals for Toyota		2	\$1,548	\$1,166	(\$382)
<u>Volkswagen</u>							
Jetta	\$614	\$717	\$103	1	\$614	\$717	\$103
Savings/(Cost) per Contract -	\$103.00	Totals for Volkswagen		1	\$614	\$717	\$103
60/75 Savings/(Cost) per Contract -	(\$32.92)	Totals for 60/75		120	\$82,245	\$78,294	(\$3,951)

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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term

Acura

TL/Vigor	\$872	\$634	(\$238)	1	\$872	\$634	(\$238)
Savings/(Cost) per Contract -	(\$238.00)	Totals for Acura		1	\$872	\$634	(\$238)

Buick

LeSabre	\$1,500	\$1,018	(\$482)	1	\$1,500	\$1,018	(\$482)
Savings/(Cost) per Contract -	(\$482.00)	Totals for Buick		1	\$1,500	\$1,018	(\$482)

Chevrolet

C/K Pickup	\$1,509	\$1,170	(\$339)	2	\$3,019	\$2,340	(\$679)
Blazer	\$1,208	\$1,083	(\$125)	1	\$1,208	\$1,083	(\$125)
Cavalier	\$872	\$796	(\$76)	1	\$872	\$796	(\$76)
Impala	\$1,107	\$1,018	(\$89)	1	\$1,107	\$1,018	(\$89)
Malibu	\$1,023	\$796	(\$227)	1	\$1,023	\$796	(\$227)
S10 Pickup	\$1,091	\$972	(\$119)	1	\$1,091	\$972	(\$119)
Tahoe	\$1,500	\$1,322	(\$178)	1	\$1,500	\$1,322	(\$178)
Savings/(Cost) per Contract -	(\$186.50)	Totals for Chevrolet		8	\$9,819	\$8,327	(\$1,492)

Dodge

Caravan, Grand Carava	\$1,500	\$1,018	(\$482)	1	\$1,500	\$1,018	(\$482)
Dakota	\$1,208	\$1,235	\$27	1	\$1,208	\$1,235	\$27
Durango	\$1,614	\$1,083	(\$531)	1	\$1,614	\$1,083	(\$531)
Ram Pickup	\$1,509	\$1,235	(\$274)	1	\$1,509	\$1,235	(\$274)
Savings/(Cost) per Contract -	(\$315.06)	Totals for Dodge		4	\$5,831	\$4,571	(\$1,260)

Ford

F-series Pickup	\$1,438	\$907	(\$531)	3	\$4,313	\$2,721	(\$1,592)
Explorer	\$1,728	\$1,018	(\$710)	2	\$3,456	\$2,036	(\$1,420)
Econoline Van	\$1,728	\$1,148	(\$580)	1	\$1,728	\$1,148	(\$580)
Expedition/Bronco	\$1,728	\$1,148	(\$580)	1	\$1,728	\$1,148	(\$580)
Focus	\$872	\$796	(\$76)	1	\$872	\$796	(\$76)
Mustang	\$1,309	\$796	(\$513)	1	\$1,309	\$796	(\$513)
Ranger	\$1,166	\$715	(\$451)	1	\$1,166	\$715	(\$451)
Taurus	\$1,309	\$1,018	(\$291)	1	\$1,309	\$1,018	(\$291)
Windstar	\$1,728	\$1,148	(\$580)	1	\$1,728	\$1,148	(\$580)
Savings/(Cost) per Contract -	(\$506.94)	Totals for Ford		12	\$17,609	\$11,526	(\$6,083)

GMC

Sierra	\$1,509	\$1,322	(\$187)	1	\$1,509	\$1,322	(\$187)
Savings/(Cost) per Contract -	(\$187.25)	Totals for GMC		1	\$1,509	\$1,322	(\$187)

Honda

Accord	\$530	\$577	\$47	4	\$2,120	\$2,308	\$188
Civic	\$530	\$577	\$47	4	\$2,120	\$2,308	\$188

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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term							
Honda							
CR-V	\$872	\$706	(\$166)	1	\$872	\$706	(\$166)
Odyssey	\$530	\$577	\$47	1	\$530	\$577	\$47
Savings/(Cost) per Contract -	\$25.70	Totals for Honda		10	\$5,642	\$5,899	\$257
Hyundai							
Accent/Excel	\$639	\$634	(\$5)	1	\$639	\$634	(\$5)
Elantra	\$872	\$634	(\$238)	1	\$872	\$634	(\$238)
Savings/(Cost) per Contract -	(\$121.50)	Totals for Hyundai		2	\$1,511	\$1,268	(\$243)
Isuzu							
Rodeo	\$1,309	\$634	(\$675)	1	\$1,309	\$634	(\$675)
Savings/(Cost) per Contract -	(\$675.00)	Totals for Isuzu		1	\$1,309	\$634	(\$675)
Jeep							
Grand Cherokee	\$1,500	\$1,018	(\$482)	1	\$1,500	\$1,018	(\$482)
Savings/(Cost) per Contract -	(\$482.00)	Totals for Jeep		1	\$1,500	\$1,018	(\$482)
Kia							
Sportage	\$1,309	\$634	(\$675)	1	\$1,309	\$634	(\$675)
Savings/(Cost) per Contract -	(\$675.00)	Totals for Kia		1	\$1,309	\$634	(\$675)
Lexus							
RX 300	\$1,309	\$1,018	(\$291)	1	\$1,309	\$1,018	(\$291)
Savings/(Cost) per Contract -	(\$291.00)	Totals for Lexus		1	\$1,309	\$1,018	(\$291)
Mazda							
626	\$1,500	\$1,018	(\$482)	1	\$1,500	\$1,018	(\$482)
Protégé	\$872	\$634	(\$238)	1	\$872	\$634	(\$238)
Savings/(Cost) per Contract -	(\$360.00)	Totals for Mazda		2	\$2,372	\$1,652	(\$720)
Mitsubishi							
Eclipse	\$872	\$796	(\$76)	1	\$872	\$796	(\$76)
Galant	\$1,023	\$796	(\$227)	1	\$1,023	\$796	(\$227)
Mirage	\$872	\$796	(\$76)	1	\$872	\$796	(\$76)
Savings/(Cost) per Contract -	(\$126.33)	Totals for Mitsubishi		3	\$2,767	\$2,388	(\$379)
Nissan							
Altima	\$530	\$577	\$47	1	\$530	\$577	\$47
Frontier	\$701	\$642	(\$60)	1	\$701	\$642	(\$60)
Maxima	\$872	\$706	(\$166)	1	\$872	\$706	(\$166)
Pathfinder	\$1,107	\$706	(\$401)	1	\$1,107	\$706	(\$401)
Sentra	\$639	\$577	(\$62)	1	\$639	\$577	(\$62)
Xterra	\$1,309	\$706	(\$603)	1	\$1,309	\$706	(\$603)

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GE 2002 Rates vs. API Rates

Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>API Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
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5 Star - Disappearing \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term

<u>Nissan</u>							
Savings/(Cost) per Contract -	(\$207.42)	Totals for Nissan		6	\$5,158	\$3,914	(\$1,245)
<u>Pontiac</u>							
Grand Am	\$1,107	\$796	(\$311)	1	\$1,107	\$796	(\$311)
Grand Prix	\$1,500	\$1,018	(\$482)	1	\$1,500	\$1,018	(\$482)
Savings/(Cost) per Contract -	(\$396.50)	Totals for Pontiac		2	\$2,607	\$1,814	(\$793)
<u>Saturn</u>							
S Series	\$1,065	\$833	(\$232)	1	\$1,065	\$833	(\$232)
Savings/(Cost) per Contract -	(\$232.00)	Totals for Saturn		1	\$1,065	\$833	(\$232)
<u>Subaru</u>							
Forester	\$1,023	\$796	(\$227)	1	\$1,023	\$796	(\$227)
Legacy	\$872	\$634	(\$238)	1	\$872	\$634	(\$238)
Savings/(Cost) per Contract -	(\$232.50)	Totals for Subaru		2	\$1,895	\$1,430	(\$465)
<u>Toyota</u>							
4Runner	\$1,309	\$706	(\$603)	1	\$1,309	\$706	(\$603)
Savings/(Cost) per Contract -	(\$603.00)	Totals for Toyota		1	\$1,309	\$706	(\$603)
72/100 Savings/(Cost) per Contract -	(\$271.47)	Totals for 72/100		60	\$66,894	\$50,606	(\$16,288)

<i>New</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	180	(\$112.44)	\$149,138	\$128,899	(\$20,239)
<i>Estimated Monthly Savings</i>	15	(\$112.44)	\$12,428	\$10,742	(\$1,687)

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term

Acura

Integra	\$517	\$693	\$176	1	\$517	\$693	\$176	
TL/Vigor	\$625	\$693	\$68	1	\$625	\$693	\$68	
Savings/(Cost) per Contract -		\$122.00	Totals for Acura		2	\$1,142	\$1,386	\$244

BMW

3 Series	\$1,286	\$1,243	(\$43)	1	\$1,286	\$1,243	(\$43)	
Savings/(Cost) per Contract -		(\$43.00)	Totals for BMW		1	\$1,286	\$1,243	(\$43)

Buick

Century	\$625	\$800	\$175	1	\$625	\$800	\$175	
LeSabre	\$1,056	\$926	(\$130)	1	\$1,056	\$926	(\$130)	
Savings/(Cost) per Contract -		\$22.50	Totals for Buick		2	\$1,681	\$1,726	\$45

Cadillac

Deville	\$1,286	\$1,210	(\$76)	1	\$1,286	\$1,210	(\$76)	
Savings/(Cost) per Contract -		(\$76.00)	Totals for Cadillac		1	\$1,286	\$1,210	(\$76)

Chevrolet

C/K Pickup	\$1,111	\$1,040	(\$71)	4	\$4,442	\$4,158	(\$284)	
Astro	\$1,038	\$1,108	\$70	1	\$1,038	\$1,108	\$70	
Blazer	\$829	\$966	\$137	1	\$829	\$966	\$137	
Cavalier	\$625	\$800	\$175	1	\$625	\$800	\$175	
Express/G Van	\$1,056	\$1,210	\$154	1	\$1,056	\$1,210	\$154	
Impala	\$789	\$926	\$137	1	\$789	\$926	\$137	
Malibu	\$683	\$800	\$117	1	\$683	\$800	\$117	
S10 Pickup	\$747	\$903	\$156	1	\$747	\$903	\$156	
Tahoe	\$931	\$1,210	\$279	1	\$931	\$1,210	\$279	
Venture	\$869	\$1,005	\$136	1	\$869	\$1,005	\$136	
Savings/(Cost) per Contract -		\$82.74	Totals for Chevrolet		13	\$12,009	\$13,085	\$1,076

Chrysler

Town & Country	\$1,358	\$966	(\$393)	1	\$1,358	\$966	(\$393)	
Savings/(Cost) per Contract -		(\$392.50)	Totals for Chrysler		1	\$1,358	\$966	(\$393)

Daewoo

Leganza	\$869	\$800	(\$69)	1	\$869	\$800	(\$69)	
Savings/(Cost) per Contract -		(\$69.00)	Totals for Daewoo		1	\$869	\$800	(\$69)

Dodge

Caravan, Grand Carava	\$1,257	\$952	(\$305)	2	\$2,515	\$1,905	(\$610)
Ram Pickup	\$1,067	\$1,108	\$41	2	\$2,134	\$2,215	\$82
Dakota	\$829	\$1,108	\$279	1	\$829	\$1,108	\$279
Durango	\$1,171	\$966	(\$206)	1	\$1,171	\$966	(\$206)

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term

Dodge

Intrepid	\$1,286	\$1,005	(\$281)	1	\$1,286	\$1,005	(\$281)
Neon	\$683	\$926	\$243	1	\$683	\$926	\$243
Stratus	\$869	\$926	\$57	1	\$869	\$926	\$57
Savings/(Cost) per Contract -	(\$48.50)	Totals for Dodge		9	\$9,486	\$9,050	(\$436)

Ford

F-series Pickup	\$1,020	\$863	(\$157)	5	\$5,101	\$4,315	(\$786)
Explorer	\$1,171	\$926	(\$245)	3	\$3,513	\$2,778	(\$735)
Focus	\$625	\$800	\$175	2	\$1,250	\$1,600	\$350
Ranger	\$776	\$747	(\$30)	2	\$1,552	\$1,493	(\$59)
Taurus	\$869	\$926	\$57	2	\$1,738	\$1,852	\$114
Crown Victoria	\$869	\$926	\$57	1	\$869	\$926	\$57
Econoline Van	\$1,286	\$1,005	(\$281)	1	\$1,286	\$1,005	(\$281)
Escort	\$683	\$693	\$10	1	\$683	\$693	\$10
Expedition/Bronco	\$1,171	\$966	(\$206)	1	\$1,171	\$966	(\$206)
Mustang	\$869	\$800	(\$69)	1	\$869	\$800	(\$69)
Savings/(Cost) per Contract -	(\$84.46)	Totals for Ford		19	\$18,032	\$16,428	(\$1,605)

GMC

Sierra	\$1,067	\$1,210	\$143	1	\$1,067	\$1,210	\$143
Savings/(Cost) per Contract -	\$143.25	Totals for GMC		1	\$1,067	\$1,210	\$143

Honda

Accord	\$415	\$623	\$208	9	\$3,735	\$5,607	\$1,872
Civic	\$415	\$623	\$208	7	\$2,905	\$4,361	\$1,456
Odyssey	\$415	\$623	\$208	3	\$1,245	\$1,869	\$624
Savings/(Cost) per Contract -	\$208.00	Totals for Honda		19	\$7,885	\$11,837	\$3,952

Hyundai

Elantra	\$625	\$693	\$68	2	\$1,250	\$1,386	\$136
Savings/(Cost) per Contract -	\$68.00	Totals for Hyundai		2	\$1,250	\$1,386	\$136

Infiniti

I30	\$683	\$800	\$117	1	\$683	\$800	\$117
Savings/(Cost) per Contract -	\$117.00	Totals for Infiniti		1	\$683	\$800	\$117

Isuzu

Rodeo	\$625	\$693	\$68	1	\$625	\$693	\$68
Savings/(Cost) per Contract -	\$68.00	Totals for Isuzu		1	\$625	\$693	\$68

Jeep

Grand Cherokee	\$963	\$926	(\$37)	2	\$1,925	\$1,852	(\$73)
Cherokee	\$654	\$926	\$272	1	\$654	\$926	\$272

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term

Jeep

Wrangler	\$683	\$1,005	\$322	1	\$683	\$1,005	\$322
Savings/(Cost) per Contract -	\$130.25		Totals for Jeep	4	\$3,262	\$3,783	\$521

Kia

Sephia	\$517	\$693	\$176	1	\$517	\$693	\$176
Sportage	\$693	\$693	\$0	1	\$693	\$693	\$0
Savings/(Cost) per Contract -	\$88.00		Totals for Kia	2	\$1,210	\$1,386	\$176

Lexus

RX 300	\$776	\$926	\$150	2	\$1,552	\$1,852	\$300
ES 300	\$625	\$800	\$175	1	\$625	\$800	\$175
Savings/(Cost) per Contract -	\$158.33		Totals for Lexus	3	\$2,177	\$2,652	\$475

Lincoln

Town Car	\$1,056	\$926	(\$130)	1	\$1,056	\$926	(\$130)
Savings/(Cost) per Contract -	(\$130.00)		Totals for Lincoln	1	\$1,056	\$926	(\$130)

Mazda

626	\$1,056	\$926	(\$130)	2	\$2,112	\$1,852	(\$260)
MPV	\$1,660	\$926	(\$734)	1	\$1,660	\$926	(\$734)
Pickup	\$693	\$810	\$117	1	\$693	\$810	\$117
Protégé	\$625	\$693	\$68	1	\$625	\$693	\$68
Savings/(Cost) per Contract -	(\$161.90)		Totals for Mazda	5	\$5,090	\$4,281	(\$810)

Mercury

Grand Marquis	\$869	\$926	\$57	1	\$869	\$926	\$57
Savings/(Cost) per Contract -	\$57.00		Totals for Mercury	1	\$869	\$926	\$57

Mitsubishi

Eclipse	\$625	\$800	\$175	2	\$1,250	\$1,600	\$350
Galant	\$683	\$800	\$117	2	\$1,366	\$1,600	\$234
Mirage	\$625	\$800	\$175	1	\$625	\$800	\$175
Montero Sport	\$963	\$903	(\$60)	1	\$963	\$903	(\$60)
Savings/(Cost) per Contract -	\$116.50		Totals for Mitsubishi	6	\$4,204	\$4,903	\$699

Nissan

Altima	\$415	\$623	\$208	3	\$1,245	\$1,869	\$624
Maxima	\$625	\$709	\$84	3	\$1,875	\$2,127	\$252
Frontier	\$520	\$666	\$146	2	\$1,040	\$1,332	\$292
Xterra	\$747	\$666	(\$81)	2	\$1,494	\$1,332	(\$162)
Pathfinder	\$707	\$709	\$2	1	\$707	\$709	\$2
Quest	\$625	\$709	\$84	1	\$625	\$709	\$84

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)	
5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term								
<u>Nissan</u>								
Savings/(Cost) per Contract -	\$91.00			Totals for Nissan	12	\$6,986	\$8,078	\$1,092
<u>Oldsmobile</u>								
Alero	\$789	\$800	\$11		1	\$789	\$800	\$11
Savings/(Cost) per Contract -	\$11.00			Totals for Oldsmobile	1	\$789	\$800	\$11
<u>Plymouth</u>								
Voyager	\$1,056	\$1,005	(\$51)		1	\$1,056	\$1,005	(\$51)
Savings/(Cost) per Contract -	(\$51.00)			Totals for Plymouth	1	\$1,056	\$1,005	(\$51)
<u>Pontiac</u>								
Grand Am	\$789	\$800	\$11		1	\$789	\$800	\$11
Grand Prix	\$1,056	\$926	(\$130)		1	\$1,056	\$926	(\$130)
Sunfire	\$625	\$800	\$175		1	\$625	\$800	\$175
Savings/(Cost) per Contract -	\$18.67			Totals for Pontiac	3	\$2,470	\$2,526	\$56
<u>Saturn</u>								
L Series	\$789	\$800	\$11		1	\$789	\$800	\$11
S Series	\$754	\$800	\$46		1	\$754	\$800	\$46
Savings/(Cost) per Contract -	\$28.67			Totals for Saturn	2	\$1,543	\$1,600	\$57
<u>Subaru</u>								
Legacy	\$683	\$800	\$117		2	\$1,366	\$1,600	\$234
Forester	\$683	\$800	\$117		1	\$683	\$800	\$117
Savings/(Cost) per Contract -	\$117.00			Totals for Subaru	3	\$2,049	\$2,400	\$351
<u>Suzuki</u>								
Grand Vitara	\$707	\$666	(\$41)		1	\$707	\$666	(\$41)
Savings/(Cost) per Contract -	(\$41.00)			Totals for Suzuki	1	\$707	\$666	(\$41)
<u>Toyota</u>								
4Runner	\$776	\$666	(\$110)		2	\$1,552	\$1,332	(\$220)
Savings/(Cost) per Contract -	(\$110.00)			Totals for Toyota	2	\$1,552	\$1,332	(\$220)
60/75 Savings/(Cost) per Contract -	\$45.02			Totals for 60/75	120	\$93,679	\$99,082	\$5,403

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5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/100 Term							
<u>Acura</u>							
TL/Vigor	\$1,143	\$815	(\$328)	1	\$1,143	\$815	(\$328)
Savings/(Cost) per Contract -	(\$328.00)	Totals for Acura		1	\$1,143	\$815	(\$328)
<u>Buick</u>							
LeSabre	\$1,885	\$1,284	(\$601)	1	\$1,885	\$1,284	(\$601)
Savings/(Cost) per Contract -	(\$601.00)	Totals for Buick		1	\$1,885	\$1,284	(\$601)
<u>Chevrolet</u>							
C/K Pickup	\$1,948	\$1,432	(\$516)	2	\$3,897	\$2,865	(\$1,032)
Blazer	\$1,544	\$1,365	(\$179)	1	\$1,544	\$1,365	(\$179)
Cavalier	\$1,143	\$1,015	(\$128)	1	\$1,143	\$1,015	(\$128)
Impala	\$1,461	\$1,284	(\$177)	1	\$1,461	\$1,284	(\$177)
Malibu	\$1,347	\$1,015	(\$332)	1	\$1,347	\$1,015	(\$332)
S10 Pickup	\$1,385	\$1,230	(\$155)	1	\$1,385	\$1,230	(\$155)
Tahoe	\$1,712	\$1,655	(\$57)	1	\$1,712	\$1,655	(\$57)
Savings/(Cost) per Contract -	(\$257.48)	Totals for Chevrolet		8	\$12,488	\$10,428	(\$2,060)
<u>Dodge</u>							
Caravan, Grand Carava	\$2,210	\$1,338	(\$872)	1	\$2,210	\$1,338	(\$872)
Dakota	\$1,544	\$1,550	\$7	1	\$1,544	\$1,550	\$7
Durango	\$2,029	\$1,365	(\$665)	1	\$2,029	\$1,365	(\$665)
Intrepid	\$2,173	\$1,445	(\$728)	1	\$2,173	\$1,445	(\$728)
Ram Pickup	\$1,892	\$1,550	(\$342)	1	\$1,892	\$1,550	(\$342)
Savings/(Cost) per Contract -	(\$520.05)	Totals for Dodge		5	\$9,847	\$7,247	(\$2,600)
<u>Ford</u>							
F-series Pickup	\$1,823	\$1,150	(\$673)	3	\$5,468	\$3,449	(\$2,019)
Explorer	\$2,029	\$1,284	(\$745)	2	\$4,058	\$2,568	(\$1,490)
Econoline Van	\$2,173	\$1,445	(\$728)	1	\$2,173	\$1,445	(\$728)
Expedition/Bronco	\$2,029	\$1,365	(\$665)	1	\$2,029	\$1,365	(\$665)
Focus	\$1,143	\$1,015	(\$128)	1	\$1,143	\$1,015	(\$128)
Mustang	\$1,626	\$1,015	(\$611)	1	\$1,626	\$1,015	(\$611)
Ranger	\$1,487	\$915	(\$572)	1	\$1,487	\$915	(\$572)
Taurus	\$1,626	\$1,284	(\$342)	1	\$1,626	\$1,284	(\$342)
Savings/(Cost) per Contract -	(\$595.82)	Totals for Ford		11	\$19,609	\$13,055	(\$6,554)
<u>GMC</u>							
Sierra	\$1,892	\$1,655	(\$237)	1	\$1,892	\$1,655	(\$237)
Savings/(Cost) per Contract -	(\$237.25)	Totals for GMC		1	\$1,892	\$1,655	(\$237)
<u>Honda</u>							
Accord	\$621	\$722	\$101	4	\$2,484	\$2,888	\$404
Civic	\$621	\$722	\$101	4	\$2,484	\$2,888	\$404

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5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/100 Term							
Honda							
Odyssey	\$621	\$722	\$101	1	\$621	\$722	\$101
Savings/(Cost) per Contract -	\$101.00	Totals for Honda		9	\$5,589	\$6,498	\$909
Hyundai							
Elantra	\$1,143	\$815	(\$328)	1	\$1,143	\$815	(\$328)
Savings/(Cost) per Contract -	(\$328.00)	Totals for Hyundai		1	\$1,143	\$815	(\$328)
Isuzu							
Rodeo	\$1,143	\$815	(\$328)	1	\$1,143	\$815	(\$328)
Savings/(Cost) per Contract -	(\$328.00)	Totals for Isuzu		1	\$1,143	\$815	(\$328)
Jeep							
Grand Cherokee	\$1,756	\$1,284	(\$472)	1	\$1,756	\$1,284	(\$472)
Savings/(Cost) per Contract -	(\$471.50)	Totals for Jeep		1	\$1,756	\$1,284	(\$472)
Kia							
Sephia	\$834	\$815	(\$19)	1	\$834	\$815	(\$19)
Sportage	\$1,230	\$815	(\$415)	1	\$1,230	\$815	(\$415)
Savings/(Cost) per Contract -	(\$217.00)	Totals for Kia		2	\$2,064	\$1,630	(\$434)
Lexus							
RX 300	\$1,487	\$1,284	(\$203)	1	\$1,487	\$1,284	(\$203)
Savings/(Cost) per Contract -	(\$202.50)	Totals for Lexus		1	\$1,487	\$1,284	(\$203)
Mazda							
626	\$1,885	\$1,284	(\$601)	1	\$1,885	\$1,284	(\$601)
Protégé	\$1,143	\$815	(\$328)	1	\$1,143	\$815	(\$328)
Savings/(Cost) per Contract -	(\$464.50)	Totals for Mazda		2	\$3,028	\$2,099	(\$929)
Mitsubishi							
Eclipse	\$1,143	\$1,015	(\$128)	1	\$1,143	\$1,015	(\$128)
Galant	\$1,347	\$1,015	(\$332)	1	\$1,347	\$1,015	(\$332)
Mirage	\$1,143	\$1,015	(\$128)	1	\$1,143	\$1,015	(\$128)
Montero Sport	\$1,756	\$1,230	(\$526)	1	\$1,756	\$1,230	(\$526)
Savings/(Cost) per Contract -	(\$278.38)	Totals for Mitsubishi		4	\$5,389	\$4,275	(\$1,114)
Nissan							
Altima	\$621	\$722	\$101	2	\$1,242	\$1,444	\$202
Frontier	\$882	\$802	(\$81)	1	\$882	\$802	(\$81)
Maxima	\$1,143	\$881	(\$262)	1	\$1,143	\$881	(\$262)
Pathfinder	\$1,302	\$881	(\$421)	1	\$1,302	\$881	(\$421)
Xterra	\$1,385	\$802	(\$583)	1	\$1,385	\$802	(\$583)

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GE 2002 Rates vs. API Rates

Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>API Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
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5 Star - Disappearing \$100 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/100 Term

<u>Nissan</u>							
Savings/(Cost) per Contract -	(\$190.75)	Totals for Nissan		6	\$5,954	\$4,809	(\$1,145)
<u>Pontiac</u>							
Grand Am	\$1,461	\$1,015	(\$446)	1	\$1,461	\$1,015	(\$446)
Grand Prix	\$1,885	\$1,284	(\$601)	1	\$1,885	\$1,284	(\$601)
Savings/(Cost) per Contract -	(\$523.50)	Totals for Pontiac		2	\$3,346	\$2,299	(\$1,047)
<u>Saturn</u>							
S Series	\$1,423	\$1,015	(\$408)	1	\$1,423	\$1,015	(\$408)
Savings/(Cost) per Contract -	(\$408.00)	Totals for Saturn		1	\$1,423	\$1,015	(\$408)
<u>Subaru</u>							
Forester	\$1,347	\$1,015	(\$332)	1	\$1,347	\$1,015	(\$332)
Legacy	\$1,347	\$1,015	(\$332)	1	\$1,347	\$1,015	(\$332)
Savings/(Cost) per Contract -	(\$332.00)	Totals for Subaru		2	\$2,694	\$2,030	(\$664)
<u>Toyota</u>							
4Runner	\$1,487	\$802	(\$685)	1	\$1,487	\$802	(\$685)
Savings/(Cost) per Contract -	(\$685.00)	Totals for Toyota		1	\$1,487	\$802	(\$685)
72/100 Savings/(Cost) per Contract -	(\$320.44)	Totals for 72/100		60	\$83,365	\$64,139	(\$19,226)

<i>Extended Eligibility</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	180	(\$76.80)	\$177,044	\$163,221	(\$13,823)
<i>Estimated Monthly Savings</i>	15	(\$76.80)	\$14,754	\$13,602	(\$1,152)

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term

Acura

CL	\$503	\$697	\$194	1	\$503	\$697	\$194
Integra	\$400	\$697	\$297	1	\$400	\$697	\$297
RL	\$701	\$697	(\$4)	1	\$701	\$697	(\$4)
TL/Vigor	\$503	\$697	\$194	1	\$503	\$697	\$194
Savings/(Cost) per Contract -	\$170.25		Totals for Acura	4	\$2,107	\$2,788	\$681

Buick

Century	\$503	\$756	\$253	1	\$503	\$756	\$253
LeSabre	\$793	\$768	(\$25)	1	\$793	\$768	(\$25)
Regal	\$793	\$1,010	\$217	1	\$793	\$1,010	\$217
Savings/(Cost) per Contract -	\$148.33		Totals for Buick	3	\$2,089	\$2,534	\$445

Cadillac

Deville	\$902	\$1,072	\$170	1	\$902	\$1,072	\$170
Savings/(Cost) per Contract -	\$170.00		Totals for Cadillac	1	\$902	\$1,072	\$170

Chevrolet

C/K Pickup	\$797	\$920	\$123	5	\$3,986	\$4,600	\$614
Blazer	\$644	\$889	\$245	2	\$1,288	\$1,778	\$490
Cavalier	\$503	\$756	\$253	2	\$1,006	\$1,512	\$506
Lumina	\$701	\$756	\$55	2	\$1,402	\$1,512	\$110
Malibu	\$546	\$756	\$210	2	\$1,092	\$1,512	\$420
S10 Pickup	\$602	\$883	\$281	2	\$1,204	\$1,766	\$562
Astro	\$745	\$1,041	\$297	1	\$745	\$1,041	\$297
Express/G Van	\$793	\$1,041	\$248	1	\$793	\$1,041	\$248
Monte Carlo	\$587	\$768	\$181	1	\$587	\$768	\$181
Suburban	\$802	\$1,072	\$271	1	\$802	\$1,072	\$271
Tahoe	\$747	\$1,072	\$325	1	\$747	\$1,072	\$325
Venture	\$701	\$1,010	\$309	1	\$701	\$1,010	\$309
Savings/(Cost) per Contract -	\$206.27		Totals for Chevrolet	21	\$14,352	\$18,684	\$4,332

Chrysler

Concorde	\$902	\$1,072	\$170	1	\$902	\$1,072	\$170
Sebring	\$793	\$768	(\$25)	1	\$793	\$768	(\$25)
Town & Country	\$1,050	\$889	(\$161)	1	\$1,050	\$889	(\$161)
Savings/(Cost) per Contract -	(\$5.33)		Totals for Chrysler	3	\$2,745	\$2,729	(\$16)

Dodge

Ram Pickup	\$797	\$1,041	\$244	4	\$3,189	\$4,164	\$975
Caravan, Grand Carava	\$964	\$849	(\$116)	3	\$2,893	\$2,546	(\$347)
Dakota	\$644	\$1,041	\$397	1	\$644	\$1,041	\$397
Durango	\$902	\$1,010	\$108	1	\$902	\$1,010	\$108
Intrepid	\$902	\$1,010	\$108	1	\$902	\$1,010	\$108

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term

Dodge

Neon	\$546	\$768	\$222	1	\$546	\$768	\$222
Stratus	\$701	\$768	\$67	1	\$701	\$768	\$67
Savings/(Cost) per Contract -	\$127.50	Totals for Dodge		12	\$9,777	\$11,307	\$1,530

Ford

F-series Pickup	\$759	\$762	\$4	7	\$5,310	\$5,334	\$25
Explorer	\$848	\$768	(\$80)	4	\$3,390	\$3,072	(\$318)
Ranger	\$624	\$727	\$103	3	\$1,871	\$2,180	\$309
Taurus	\$701	\$768	\$67	3	\$2,103	\$2,304	\$201
Escort	\$503	\$697	\$194	2	\$1,006	\$1,394	\$388
Expedition/Bronco	\$848	\$889	\$42	2	\$1,695	\$1,778	\$83
Windstar	\$902	\$1,010	\$108	2	\$1,804	\$2,020	\$216
Contour	\$546	\$756	\$210	1	\$546	\$756	\$210
Crown Victoria	\$701	\$768	\$67	1	\$701	\$768	\$67
Econoline Van	\$902	\$1,010	\$108	1	\$902	\$1,010	\$108
Mustang	\$701	\$756	\$55	1	\$701	\$756	\$55
Savings/(Cost) per Contract -	\$49.76	Totals for Ford		27	\$20,028	\$21,372	\$1,344

GMC

Jimmy/Envoy	\$670	\$962	\$292	1	\$670	\$962	\$292
Sierra	\$797	\$1,072	\$275	1	\$797	\$1,072	\$275
Savings/(Cost) per Contract -	\$283.17	Totals for GMC		2	\$1,467	\$2,034	\$566

Honda

Accord	\$353	\$622	\$269	14	\$4,942	\$8,708	\$3,766
Civic	\$353	\$622	\$269	11	\$3,883	\$6,842	\$2,959
CR-V	\$428	\$670	\$242	3	\$1,284	\$2,010	\$726
Odyssey	\$353	\$622	\$269	1	\$353	\$622	\$269
Passport	\$602	\$670	\$68	1	\$602	\$670	\$68
Prelude	\$353	\$622	\$269	1	\$353	\$622	\$269
Savings/(Cost) per Contract -	\$259.90	Totals for Honda		31	\$11,417	\$19,474	\$8,057

Hyundai

Accent/Excel	\$546	\$697	\$151	1	\$546	\$697	\$151
Elantra	\$701	\$697	(\$4)	1	\$701	\$697	(\$4)
Savings/(Cost) per Contract -	\$73.50	Totals for Hyundai		2	\$1,247	\$1,394	\$147

Infiniti

I30	\$546	\$756	\$210	1	\$546	\$756	\$210
QX4	\$793	\$1,010	\$217	1	\$793	\$1,010	\$217
Savings/(Cost) per Contract -	\$213.50	Totals for Infiniti		2	\$1,339	\$1,766	\$427

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term							
<u>Isuzu</u>							
Rodeo	\$602	\$697	\$95	2	\$1,204	\$1,394	\$190
Hombre	\$602	\$646	\$44	1	\$602	\$646	\$44
Trooper	\$793	\$670	(\$123)	1	\$793	\$670	(\$123)
Savings/(Cost) per Contract -	\$27.75	Totals for Isuzu		4	\$2,599	\$2,710	\$111
<u>Jeep</u>							
Grand Cherokee	\$747	\$768	\$21	2	\$1,494	\$1,536	\$42
Cherokee	\$525	\$768	\$244	1	\$525	\$768	\$244
Wrangler	\$546	\$1,010	\$464	1	\$546	\$1,010	\$464
Savings/(Cost) per Contract -	\$187.38	Totals for Jeep		4	\$2,565	\$3,314	\$750
<u>Kia</u>							
Sephia	\$400	\$697	\$297	2	\$800	\$1,394	\$594
Sportage	\$551	\$697	\$147	1	\$551	\$697	\$147
Savings/(Cost) per Contract -	\$246.83	Totals for Kia		3	\$1,351	\$2,091	\$741
<u>Lexus</u>							
ES 300	\$503	\$756	\$253	2	\$1,006	\$1,512	\$506
GS 300	\$546	\$768	\$222	1	\$546	\$768	\$222
LS 400	\$701	\$768	\$67	1	\$701	\$768	\$67
Savings/(Cost) per Contract -	\$198.75	Totals for Lexus		4	\$2,253	\$3,048	\$795
<u>Lincoln</u>							
Town Car	\$793	\$768	(\$25)	1	\$793	\$768	(\$25)
Savings/(Cost) per Contract -	(\$25.00)	Totals for Lincoln		1	\$793	\$768	(\$25)
<u>Mazda</u>							
626	\$793	\$768	(\$25)	3	\$2,379	\$2,304	(\$75)
Protégé	\$503	\$697	\$194	2	\$1,006	\$1,394	\$388
Millenia	\$902	\$1,010	\$108	1	\$902	\$1,010	\$108
Pickup	\$551	\$733	\$182	1	\$551	\$733	\$182
Savings/(Cost) per Contract -	\$86.14	Totals for Mazda		7	\$4,838	\$5,441	\$603
<u>Mercury</u>							
Grand Marquis	\$701	\$768	\$67	1	\$701	\$768	\$67
Sable	\$701	\$768	\$67	1	\$701	\$768	\$67
Savings/(Cost) per Contract -	\$67.00	Totals for Mercury		2	\$1,402	\$1,536	\$134
<u>Mitsubishi</u>							
Eclipse	\$503	\$756	\$253	2	\$1,006	\$1,512	\$506
Galant	\$546	\$756	\$210	1	\$546	\$756	\$210
Mirage	\$503	\$756	\$253	1	\$503	\$756	\$253
Montero Sport	\$701	\$756	\$55	1	\$701	\$756	\$55

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term

Mitsubishi

Savings/(Cost) per Contract -	\$204.80	Totals for Mitsubishi	5	\$2,756	\$3,780	\$1,024
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Nissan

Altima	\$353	\$622	\$269	5	\$1,765	\$3,110	\$1,345
Maxima	\$503	\$670	\$167	4	\$2,012	\$2,680	\$668
Frontier	\$428	\$646	\$218	3	\$1,284	\$1,938	\$654
Sentra	\$400	\$622	\$222	3	\$1,200	\$1,866	\$666
Pathfinder	\$545	\$670	\$125	2	\$1,090	\$1,340	\$250
200SX	\$353	\$622	\$269	1	\$353	\$622	\$269
Quest	\$503	\$670	\$167	1	\$503	\$670	\$167

Savings/(Cost) per Contract -	\$211.53	Totals for Nissan	19	\$8,207	\$12,226	\$4,019
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Oldsmobile

Eighty Eight	\$701	\$768	\$67	1	\$701	\$768	\$67
Intrigue	\$701	\$756	\$55	1	\$701	\$756	\$55

Savings/(Cost) per Contract -	\$61.00	Totals for Oldsmobile	2	\$1,402	\$1,524	\$122
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Plymouth

Breeze	\$546	\$768	\$222	1	\$546	\$768	\$222
Neon	\$546	\$768	\$222	1	\$546	\$768	\$222
Voyager	\$793	\$1,010	\$217	1	\$793	\$1,010	\$217

Savings/(Cost) per Contract -	\$220.33	Totals for Plymouth	3	\$1,885	\$2,546	\$661
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Pontiac

Grand Am	\$587	\$756	\$169	2	\$1,174	\$1,512	\$338
Bonneville	\$793	\$1,010	\$217	1	\$793	\$1,010	\$217
Grand Prix	\$793	\$768	(\$25)	1	\$793	\$768	(\$25)
Montana/Trans Sport	\$793	\$1,010	\$217	1	\$793	\$1,010	\$217
Sunfire	\$503	\$756	\$253	1	\$503	\$756	\$253

Savings/(Cost) per Contract -	\$166.67	Totals for Pontiac	6	\$4,056	\$5,056	\$1,000
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Saturn

S Series	\$546	\$756	\$210	2	\$1,092	\$1,512	\$420
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Savings/(Cost) per Contract -	\$210.00	Totals for Saturn	2	\$1,092	\$1,512	\$420
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Subaru

Legacy	\$546	\$756	\$210	3	\$1,638	\$2,268	\$630
Forester	\$546	\$756	\$210	1	\$546	\$756	\$210
Impreza	\$503	\$756	\$253	1	\$503	\$756	\$253

Savings/(Cost) per Contract -	\$218.60	Totals for Subaru	5	\$2,687	\$3,780	\$1,093
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Toyota

4Runner	\$624	\$646	\$23	4	\$2,494	\$2,584	\$90
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GE 2002 Rates vs. API Rates

Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>API Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term

<u>Toyota</u>							
Savings/(Cost) per Contract -	\$22.50	Totals for Toyota		4	\$2,494	\$2,584	\$90
<u>Volvo</u>							
70 series	\$957	\$1,060	\$103	1	\$957	\$1,060	\$103
Savings/(Cost) per Contract -	\$102.67	Totals for Volvo		1	\$957	\$1,060	\$103
24/24 Savings/(Cost) per Contract -	\$162.90	Totals for 24/24		180	\$108,806	\$138,129	\$29,322

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GE 2002 Rates vs. API Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	API Avg. Rate	Difference	VSC Sales	GE2002 Cost	API Cost	GE Save/ (Cost)
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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term

Chevrolet

C/K Pickup	\$1,191	\$1,050	(\$142)	2	\$2,383	\$2,099	(\$284)
Blazer	\$935	\$1,014	\$79	1	\$935	\$1,014	\$79
Cavalier	\$717	\$859	\$142	1	\$717	\$859	\$142
Lumina	\$1,016	\$859	(\$157)	1	\$1,016	\$859	(\$157)
Malibu	\$785	\$859	\$74	1	\$785	\$859	\$74
S10 Pickup	\$867	\$1,006	\$139	1	\$867	\$1,006	\$139
Savings/(Cost) per Contract -	(\$1.00)	Totals for Chevrolet		7	\$6,702	\$6,695	(\$7)

Dodge

Caravan, Grand Carava	\$1,364	\$967	(\$396)	1	\$1,364	\$967	(\$396)
Dakota	\$935	\$1,188	\$253	1	\$935	\$1,188	\$253
Durango	\$1,421	\$1,152	(\$269)	1	\$1,421	\$1,152	(\$269)
Ram Pickup	\$1,191	\$1,188	(\$3)	1	\$1,191	\$1,188	(\$3)
Savings/(Cost) per Contract -	(\$103.90)	Totals for Dodge		4	\$4,911	\$4,495	(\$416)

Ford

F-series Pickup	\$1,134	\$867	(\$267)	3	\$3,401	\$2,601	(\$800)
Explorer	\$1,293	\$875	(\$418)	2	\$2,585	\$1,750	(\$835)
Contour	\$785	\$859	\$74	1	\$785	\$859	\$74
Econoline Van	\$1,421	\$1,152	(\$269)	1	\$1,421	\$1,152	(\$269)
Escort	\$717	\$787	\$70	1	\$717	\$787	\$70
Expedition/Bronco	\$1,293	\$1,014	(\$279)	1	\$1,293	\$1,014	(\$279)
Mustang	\$1,016	\$859	(\$157)	1	\$1,016	\$859	(\$157)
Ranger	\$901	\$823	(\$78)	1	\$901	\$823	(\$78)
Taurus	\$1,016	\$875	(\$141)	1	\$1,016	\$875	(\$141)
Windstar	\$1,421	\$1,152	(\$269)	1	\$1,421	\$1,152	(\$269)
Savings/(Cost) per Contract -	(\$206.38)	Totals for Ford		13	\$14,555	\$11,872	(\$2,683)

GMC

Sierra	\$1,191	\$1,224	\$33	1	\$1,191	\$1,224	\$33
Savings/(Cost) per Contract -	\$32.75	Totals for GMC		1	\$1,191	\$1,224	\$33

Honda

Accord	\$411	\$694	\$283	5	\$2,055	\$3,470	\$1,415
Civic	\$411	\$694	\$283	4	\$1,644	\$2,776	\$1,132
CR-V	\$564	\$752	\$188	1	\$564	\$752	\$188
Savings/(Cost) per Contract -	\$273.50	Totals for Honda		10	\$4,263	\$6,998	\$2,735

Isuzu

Rodeo	\$867	\$787	(\$80)	1	\$867	\$787	(\$80)
Savings/(Cost) per Contract -	(\$79.50)	Totals for Isuzu		1	\$867	\$787	(\$80)

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Profitability Analysis

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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term							
Jeep							
Cherokee	\$751	\$875	\$124	1	\$751	\$875	\$124
Grand Cherokee	\$1,090	\$875	(\$215)	1	\$1,090	\$875	(\$215)
Savings/(Cost) per Contract -	(\$45.50)	Totals for Jeep		2	\$1,841	\$1,750	(\$91)
Kia							
Sephia	\$526	\$787	\$261	1	\$526	\$787	\$261
Savings/(Cost) per Contract -	\$261.00	Totals for Kia		1	\$526	\$787	\$261
Lexus							
ES 300	\$717	\$859	\$142	1	\$717	\$859	\$142
Savings/(Cost) per Contract -	\$142.00	Totals for Lexus		1	\$717	\$859	\$142
Mazda							
626	\$1,164	\$875	(\$289)	1	\$1,164	\$875	(\$289)
Pickup	\$771	\$831	\$60	1	\$771	\$831	\$60
Protégé	\$717	\$787	\$70	1	\$717	\$787	\$70
Savings/(Cost) per Contract -	(\$53.00)	Totals for Mazda		3	\$2,652	\$2,493	(\$159)
Mitsubishi							
Eclipse	\$717	\$859	\$142	1	\$717	\$859	\$142
Galant	\$785	\$859	\$74	1	\$785	\$859	\$74
Montero Sport	\$1,016	\$859	(\$157)	1	\$1,016	\$859	(\$157)
Savings/(Cost) per Contract -	\$19.67	Totals for Mitsubishi		3	\$2,518	\$2,577	\$59
Nissan							
Altima	\$411	\$694	\$283	2	\$822	\$1,388	\$566
Maxima	\$717	\$752	\$35	2	\$1,434	\$1,504	\$70
Frontier	\$564	\$723	\$159	1	\$564	\$723	\$159
Pathfinder	\$786	\$752	(\$34)	1	\$786	\$752	(\$34)
Sentra	\$526	\$694	\$168	1	\$526	\$694	\$168
Savings/(Cost) per Contract -	\$132.79	Totals for Nissan		7	\$4,132	\$5,061	\$930
Plymouth							
Voyager	\$1,164	\$1,152	(\$12)	1	\$1,164	\$1,152	(\$12)
Savings/(Cost) per Contract -	(\$12.00)	Totals for Plymouth		1	\$1,164	\$1,152	(\$12)
Pontiac							
Grand Am	\$854	\$859	\$5	1	\$854	\$859	\$5
Savings/(Cost) per Contract -	\$5.00	Totals for Pontiac		1	\$854	\$859	\$5
Saturn							
S Series	\$785	\$859	\$74	1	\$785	\$859	\$74

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GE 2002 Rates vs. API Rates

Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>API Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
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4 Star - Disappearing \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term

Saturn							
Savings/(Cost) per Contract -	\$74.00	Totals for Saturn		1	\$785	\$859	\$74
Subaru							
Forester	\$785	\$859	\$74	1	\$785	\$859	\$74
Legacy	\$785	\$859	\$74	1	\$785	\$859	\$74
Savings/(Cost) per Contract -	\$74.00	Totals for Subaru		2	\$1,570	\$1,718	\$148
Toyota							
4Runner	\$901	\$723	(\$178)	2	\$1,801	\$1,446	(\$355)
Savings/(Cost) per Contract -	(\$177.50)	Totals for Toyota		2	\$1,801	\$1,446	(\$355)
36/36 Savings/(Cost) per Contract -	\$9.74	Totals for 36/36		60	\$51,048	\$51,632	\$584

<i>Preowned</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	240	\$124.61	\$159,854	\$189,760	\$29,906
<i>Estimated Monthly Savings</i>	20	\$124.61	\$13,321	\$15,813	\$2,492

<i>Overall Saving/(Cost)</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>API Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	600	(\$6.93)	\$486,036	\$481,880	(\$4,156)
<i>Estimated Monthly Savings</i>	50	(\$6.93)	\$40,503	\$40,157	(\$346)

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