



## GE Auto Warranty Services Frequently Asked Questions 8/2005

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## Business Development Opportunities

**Q:** Our Company has an interest in working with GE Auto Warranty Services, whom do I contact?

**A:** Please contact our Business Development team at, 1-800-828-1392 or at [www.geaws.com](http://www.geaws.com).

## Claims/Operations

**Q:** How can my dealership improve speed and accuracy of claims filing and submission?

**A:** GE Auto Warranty Services offers a cutting edge Online Claims Submissions process to our dealers. Please contact our Claims department at 1-800-322-3933

## Compliance

**Q:** Do I need prior approval from GE Auto Warranty Services to use their logos and/or name in any advertising I produce?

**A:** Yes! Prior written approval is required from GE Auto Warranty Services Legal and Compliance departments before you may use any of its logos and/or name in any form of advertising, electronic or hardcopy.

## Dealer Administration

**Q:** What is the effective date of a dealer?

**A:** It is the date on the signed and submitted dealer agreement and product and rates are loaded on the dealer based on this date.

**Q:** What installation date do I use for the checklist?

**A:** If it is a new dealer use the date on the signed dealer agreement as it is the legal effective date of the dealer. If it is an existing dealer either making a change to the set-up or installing a new product year then use the date of the actual installation.

**Q:** Who is eligible to be paid a pass through?

**A:** Payees must be an officer, principal, or general manager of the dealership (no F&I payees unless they fall into the previous criteria).



## Dealer Participation Programs: Earning Plus Elite

**Q:** How many payees may I have on the Production Bonus?

**A:** 2 per dealer.

**Q:** How do I elect to defer my Production Bonus payments?

**A:** You cannot elect to defer those payments.

**Q:** I have a dealer in Earnings Plus that I want to move to Earnings Plus Elite. Can I move over there today? What do I need to do? When do I start getting my Production Bonus?

**A:** You need to complete the Earnings Plus Elite Program Signup Package, including

1. Program Addendum
2. Production Bonus Payee Election Addendum
3. Performance Bonus Payee Election Addendum
4. Deferral Election (optional)
5. W-9 for each payee

The effective date of the Earnings Plus Elite Addendum becomes the termination date in Earnings Plus, minus one day.

As long as the dealer continues to write qualifying volume in EPE, and meet the program criteria in Earnings Plus, they will continue to receive Earnings and Interest Rewards on their Earnings Plus account.

Because of the differences in the program, we cannot move money from EP to EPE. We will, however, give them credit toward the 24-month vesting requirement based on their Earnings Plus program participation.

The dealer becomes eligible for the Production Bonus once he starts writing with GE 2005.

**Q:** If I have a Dealer Group set up in Earnings Plus Elite, comprised of 7 related dealers, how many Program Addenda do I need to provide?

**A:** If the 7 dealers qualify to be grouped together, only one Program Addendum is required. All 7 dealers are identified and grouped together on this Addendum.

**Q:** What happens to the Production Bonus on a contract that cancels?

**A:** If a contract cancels within the first two months, before the respective Production Bonus calculation is run, it is netted against the written count to determine qualification level. If a contract cancels thereafter, it is treated as a refund and the proper pro-rata amount is taken from the total Production Bonus paid to the dealer.



**Q:** What are the tiers in the program? Can you deviate from these tiers? What are AWS' contributions at the different tiers?

**A:** These are the tiers, and AWS contribution at each tier. The tiers are established in the system and cannot be deviated from:

0 – 14	\$0
15 – 49	\$0
50 – 74	\$50
75 – 99	\$55
100+	\$60

**Q:** If I signed up for EPE in 2004, what has changed for me? What do I need to do, if anything?

**A:** Install the GE2005-Street or GE2006-Street product. Then complete the new Earnings Plus Elite Program Sign-up Package, with the increased Bonus amounts.

**Q:** How often do I receive my Production Bonus payment?

**A:** Production Bonuses are paid monthly, unless the dealer has an outstanding Accounts Receivable balance.

**Q:** What are the criteria for holding the Production Bonus payments?

**A:** Same as holding Agent Commission, which is if the Accounts Receivable balance > 20% of 2 month average production dollars.

**Q:** What period is covered in the Production Bonus?

**A:** Calendar month, 1st-31st.

**Q:** Can I get my Production Bonus added to my account balance in the Performance portion of the program?

**A:** No.

**Q:** Can the Production Bonuses be used to pay off Accounts Receivable balances?

**A:** Yes. It requires no additional paperwork. We have the "right of offset clause" in our dealer agreements.

**Q:** Do you hold Production Bonuses for Dealers with Loss Ratios above 100%?

**A:** No. Production Bonuses are held only for instances of outstanding Accounts Receivable.



**Q:** How long do I have to submit contracts to qualify each month?

**A:** Contracts must be submitted no later than the calendar month following the month in which they were written. For example, January written contracts must be submitted by the end of February.

**Q:** What happens to contracts submitted later?

**A:** No Production Bonus is paid on those contracts.

**Q:** I am the Agent. I am electing to contribute. How is that performed through AWS?

**A:** You populate the Addendum with the proper amounts, AWS' contribution plus your contribution at the appropriate levels. Our system withholds the maximum amount of your contribution when the contract is processed. If the dealer qualifies for the Production Bonus, we rebate the moneys to the dealer's pass-through account. If the dealer does not qualify, we refund the moneys to you in your next commission check.

**Q:** What are the details on the GE AWS Dealer No Charge Back Program?

**A:** For a built in fee, a dealer can have cancellation protection. This protection provides dealers with no refund responsibilities on any VSC's, when cancelled after 90 days.

The no charge back coverage is up to \$1,000 above dealer cost and is eligible on all VSC terms from 6 month/6000 miles and longer.

## IT/Web Site

**Q:** What e-Services does GE Auto Warranty Services provide?

**A:** When using our web site, [www.geaws.com](http://www.geaws.com), our dealers and agents have access to a suite of online capabilities, taking them from start to finish in the vehicle service contract process. This includes e-contract fulfillment, back office contract fulfillment, electronic rating via online or CD, online claims entry, contract cancellation, contract reprinting, downloadable forms/agreements, contract and claim inquiry functions, as well as electronic statement and payment options that are available.

**Q:** I receive this error message when I try to use your web site, "*Your browser has disabled cookies.*" What should I do?



**A:** The cookies function of your web browser must be enabled for the website to work correctly. For Internet Explorer versions up to 6.0, go to the tool bar on your web browser window, select the "Tools" drop down menu, and then select the "Internet Options" menu. A pop up box will appear, and you will need to select the Security tab at the top of the pop up box. Highlight the Internet globe icon and click the "Custom Level" button. Another pop up box will appear. Scroll down to find the Cookies options. Click the Enable radio button on all the Cookies functions. Before these changes will take effect you will have to close all open browser windows and then log back into the website.

For Internet Explorer versions 6.0 and above, go to the tool bar on your web browser window, select the Tools drop down menu, and then select the Internet Options menu. A pop up box will appear, and you will need to select the Privacy tab at the top of the pop up box. Then click the "Advanced" button. The Advanced Privacy Settings box will then appear. Make sure the Override automatic cookie-handling box is checked, and then make sure the First-party Cookies and Third-party Cookies are checked with Accept. Finally, make sure the Always allow session cookies box is checked. Before these changes will take effect you will have to close all open browser windows and then log back into the website.

There will be no tech support for Netscape or AOL users. The use of these web browsers is not recommended with the website.

**Q:** How do I update my current e-rate version to reflect newer vehicles that have come into the market, after the first of the year?

**A:** The GE AWS e-rate system can be downloaded from our web site, [www.geaws.com](http://www.geaws.com) under the "Download Forms" tab, Rate Card CD section. Or we can mail to you the most recent version.

## Maximum Rewards

**Q:** How do I register a participant for Maximum Rewards?

**A:** Go to <http://geaw.altourawards.com> click on Dealer Registration and get your dealer's password. After that click on Participant Registration, enter the dealer number (with two leading zeros) and the Maximum Rewards dealer password. This will take you to the terms and conditions, accept the terms and conditions and enter the participant's information. In order for participants to receive credit they will need to put their Participant ID (last four of the Social Security number and their birth month and day) on every contract sold.

**Q:** Where can the Maximum Rewards card be used?

**A:** The Maximum Rewards card can be used at over 40,000 locations. A list of these locations will be sent with the card, and participants can verify these locations online at [www.personaonline.com](http://www.personaonline.com).



**Q:** May I increase the amount earned to the Persona card, per contract, after the fast start bonus period has ended?

**A:** Yes, an addendum needs to be completed by the Agent and Dealership first. You can contact Mandy Cahill at 800-953-0236 with any questions.

## Payables

**Q:** How do I submit for payment?

**A:** Contact our claims department at 800-322-3933 to complete our claims process. If this has been completed, please fax your completed repair order to 800-324-2807. Ensure that the customer has signed for the repairs and that you have included all approved repairs with their appropriate parts and labor.

**Q:** I submitted an invoice for payment, but I haven't received my payment. Why?

**A:** When you submit your invoice for payment, the invoice must include the contract holder's name/signature, VIN, miles, and parts/labor breakdown. If one of these items is missing, payment cannot be processed. Invoices need to be legible (do not fax colored copies).

**Q:** The credit card payment was declined. Why?

**A:** Credit card payments can decline if you do not run your payment within 2-5 days of payment notification. It can decline if you are not running the correct payment authorized amount, or if you ran your payment already.

**Q:** What can I do if I verified all the information on the previous question, but the credit card is still declining?

**A:** Please call 1-800-322-3933 and talk to one of our customer service representatives; we will research your payment and review credit card status.

**Q:** The authorized amount and the paid amount are not the same. Why?

**A:** Once we receive your invoice, the payables analyst will audit the invoice line by line. If you billed less for a part/labor the payable analyst will pay less than the authorized amount. We need an actual rental agreement in order to pay for the rental amount. Review your invoice after the payment and call 1-800-322-3933 if is necessary, to discuss a short payment.

**Q:** Why is the Credit Card terminal requesting a credit card code from the back of the credit card?

**A:** Because you have to do a forced debit on your terminal, the terminal will prompt you for a code; any number will do or press enter to get to the next step.



**Q:** Why is the W9 form needed for payment?

**A:** By Federal Law, we are required to report any income (except for corporations) to the IRS. Your 9 digit Federal I.D. number is required on the correct W9 form. We will not process any payment if we have not received your completed W9 form.

## Processing

**Q:** Where do we send our GE AWS contracts?

**A:** After you have entered your contracts online, print the contract submission form from the Contract Entry tab. Attach the contracts to the submission form and mail to the address on the form.

**Q:** Where do we send payment for our contracts?

**A:** At least once per month, print your Invoice from the Dealer Statement tab. Follow the instructions on the Invoice form for the mailing address.

**Q:** What is needed for a cancellation of a Service Contract?

**A:** Cancellation requests must contain the following:

- "Please cancel my contract".
- Contract Number
- Cancellation Odometer
- Cancellation Date
- Contract Holder Signature

Cancellations can be processed on line from the Contract/Claim/Cancel tab. After you have processed all of the cancellations online, print the cancellation submission form from the Contract Entry tab. Attach the cancellation requests to the submission form and mail to the address on the form.

## Risk/Underwriting

**Q:** Do I need to submit a vehicle inventory with the Dealer Memorandum?

**A:** Inventories are required to be submitted for Independent dealers, Leasing Companies and Auto Brokers.

**Q:** Are there states where I must obtain copies of the dealer's license?

**A:** Yes, In California you need to obtain a copy of the Dealer / Lessor-Retailer license issued by the State Department of Motor Vehicles. In Florida, you need to obtain a copy of the dealer's Auto Warranty License (0253) issued by the Department of Financial Services.



**Q:** What paperwork do I submit to Underwriting to gain approval for a new dealership sign up?

**A:** (1.) A completed dealer memorandum. (2.) A vehicle inventory (for Independent dealers) that contains year, make, model, mileage and vehicle identification number. (3.) California dealers - A copy of the Dealer / Lessor-Retailer license issued by the state Department of Motor Vehicles. (4.) Florida dealers - A copy of the dealer's Auto Warranty License (0253) issued by the Department of Financial Services.

**Q:** What are the Underwriting guidelines for a dealer to be signed on with GE AWS?

**A:**

**New Franchise Dealer**

- Leasing Companies and Auto Brokers will be accepted only with agreement that they sell contracts on vehicles 1 year old or less and with less than 5,000 miles.
  - Dealers must commit to producing a minimum of 8 contracts per month
  - Dealer facility must consist of a paved lot and permanent structures
  - Acceptable dealer metrics if dealer has a past experience with AWS
- \*See Previously cancelled dealer

**Independent Used Dealer**

- Leasing Companies and Auto Brokers will be accepted only with agreement that they sell contracts on vehicles 1 year old or less and with less than 5,000 miles.
  - 80% of Inventory must be below rate class 9.
  - Dealer must commit to producing a minimum of 5 contracts per month.
  - Dealer must sell at least 20 vehicles per month and/or have a minimum of 20 eligible vehicles in inventory.
  - Dealer facility must consist of a paved lot and permanent structure.
  - Acceptable dealer metrics if dealer has a past experience with AWS.
- \* See Previously cancelled dealer

**Previously Cancelled Dealer**

- Loss ratio must be <125%, Earned premium base > \$25,000
- If earned premium base is < \$25,000 judgment is based on Previous Metrics: (early claims<10%, multiple component <30%, cost per claim<\$740, average age used <60 months, claim frequency < 1.0, monthly contract volume > 5 per month)
- Leasing Companies and Auto Brokers will be accepted only with agreement that they sell contracts on vehicles 1 year old or less and with less than 5,000 miles.
- Any dealer with an unpaid account balance > \$1 will not be approved until balance is paid
- Any experiences with SIU may result in dealer being declined

**Q:** Where do I fax new dealer information for review and/or approval?

**A:** Dealer Memorandums are faxed to 888-217-0257.



**Q:** How do I know, when or if, the dealer is approved by Underwriting?

**A:** You will receive an Underwriting response by phone or fax. (Be sure to include your phone and/or fax number on the memorandum).

**Q:** How will I know what the dealer number is if the dealer is approved?

**A:** The dealer number will be included in the Underwriting response or you can contact Underwriting directly for the dealer number.

**Q:** What is the contact number for Underwriting?

**A:** The Underwriting contact number is 1-800-850-3049.

## Recruiting

**Q:** How can I become an independent sales agent for GE Auto Warranty Services?

**A:** GE AWS is currently looking for representation in many markets across the country. Please contact our Sales team with your interest. 1-800-828-1392 or at [www.geaws.com](http://www.geaws.com).

## Sales

**Q:** How can I purchase a GE AWS contract for my recently purchased automobile?

**A:** Our contracts are retail products that are sold in car dealerships across the country. If your car is still under the manufacturer's warranty, please contact your nearest GE AWS dealer for pricing.

**Q:** How do we order supplies?

**A:** Supplies can be fulfilled, for our signed Agents only, by visiting our web site @ [www.geaws.com](http://www.geaws.com). Once logged in click on the Supplies tab that appears across the top of the page. Select the category that your supplies fall into, select the state(s) that you need your supplies for, click show items list, enter the amounts needed for each of the supplies you need, and finally click process order.

\* Items ship from our California warehouse via 3-day Federal Express.

\* Orders that require special handling or priority shipping must be received and approved by 2:30 p.m. (MST) that same business day.

**Q:** What is the Service Payment Plan (SPP) program?

**A:** The SPP program is a way for your customer to purchase a GE AWS contract with interest free installments.



Two payment options are available. The 12-month option is available on minimum service contract terms of 24 months. The 18-month option is available on minimum service contract terms of 36 months.

The Retail Installment Contract form is required for all SPP contracts. All fields on the form must be filled out including payment information and the customer signature. Once the contract has been successfully entered into the B2B site, please follow the instruction in the pop up box to fax the Retail Installment Contracts to GE AWS.

The contract holder's payments are due on the 1st, 5th, 10th, 15th, 20th, or 25th day of the month following the data entry but not less than 30 or more than 40 days from the written date of the contract.

## SIU

**Q:** What does SIU stand for?

**A:** Special Investigative Unit

**Q:** What is the GE AWS eligibility on refinanced vehicle?

**A:** Since ownership does not change on refinanced vehicles, it is only eligible for a VSC if the vehicle is still under full manufactures warranty.

**Q:** Are we able to purchase VSC plans for off lease vehicles?

**A:** Yes! Vehicles are eligible under used car terms at the time of purchase, as the ownership of the vehicle is changing.

**Q:** Does GE AWS allow upgrades to coverage or term on contracts after the purchase date of the VSC?

**A:** No, unless the vehicle is still under full manufactures warranty at the time of the request. If it is under manufactures warranty GE AWS will consider for contract adjustment.

**Q:** Does GE AWS allow upgrades to options, such as Power Tech and Electronics, and deductibles after the purchase date of the VSC?

**A:** Yes, we allow upgrades of options, through out the life of the contract, but it is on a go forward basis and will not cover any current or previous claims.

**Q:** Does GE AWS cover Canadian Vehicles?

**A:** No, they are considered gray market vehicles, and GE AWS does not have coverage available for these types of vehicles.