



GE Financial Assurance
Auto Warranty Services

We bring good things to life

Profitability Analysis

GE 2002

VS.

***Universal
Underwriters***



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 to VSC sales based upon new and used car and light truck vehicles sold in the United States according to *Automotive News*.

- Vehicles were selected from the Polk Company PC VINA vehicle identification number software.
- The minivan 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 **Universal Underwriters**-(VSC-9206) (U.U.) rates. The following plans were used for comparison purposes:

- GE 5 Star compared to U.U. Comprehensive coverage.
- GE 3 Star Plus compared to U.U. Preferred coverage.

Displayed terms in any of the following reports are represented in covered months and miles (Mo/Miles). Where 'In-Service Date' applies for comparison purposes, it has been assumed to be 03/15 of each vehicle model year. 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	
	<i>GE</i>	<i>UU</i>	<i>GE</i>	<i>UU</i>	<i>GE</i>	<i>UU</i>
60/75	60/75	60/75	48/75	60/75	36/75	60/75
60/100	60/100	60/100	48/100	60/100	36/100	60/100
72/75	72/75	72/75	60/75	72/75	48/75	72/75
72/100	72/100	72/100	-	-	-	-

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

GE 2002 Rates vs. Universal Underwriters Rates

Profitability Analysis Summary

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

60/75 Savings/(Cost) per Contract -	(\$72.11)	Totals for 60/75	60	\$37,198	\$32,872	(\$4,327)
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5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term

72/100 Savings/(Cost) per Contract -	\$23.25	Totals for 72/100	120	\$117,791	\$120,581	\$2,790
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<i>New</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	180	(\$8.53)	\$154,989	\$153,453	(\$1,536)
<i>Estimated Monthly Savings</i>	15	(\$8.53)	\$12,916	\$12,788	(\$128)

5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 60/75 Term

60/75 Savings/(Cost) per Contract -	(\$13.70)	Totals for 60/75	90	\$60,426	\$59,193	(\$1,233)
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5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 72/75 Term

72/75 Savings/(Cost) per Contract -	(\$110.34)	Totals for 72/75	30	\$24,312	\$21,002	(\$3,310)
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<i>Extended Eligibility</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	120	(\$37.86)	\$84,737	\$80,195	(\$4,543)
<i>Estimated Monthly Savings</i>	10	(\$37.86)	\$7,061	\$6,683	(\$379)

3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 24/24 Term

24/24 Savings/(Cost) per Contract -	\$204.40	Totals for 24/24	90	\$45,981	\$64,377	\$18,396
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3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 36/36 Term

36/36 Savings/(Cost) per Contract -	\$318.43	Totals for 36/36	180	\$131,302	\$188,620	\$57,318
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GE 2002 Rates vs. Universal Underwriters Rates

Profitability Analysis Summary

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>U.U. Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
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3 Star Plus - Standard \$100 Deductible - Preowned 1996 Vehicles w/68500 miles - 24/24 Term

24/24 Savings/(Cost) per Contract -	(\$84.53)	Totals for 24/24	30	\$29,464	\$26,929	(\$2,536)
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<i>Preowned</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	300	\$243.93	\$206,747	\$279,925	\$73,178
<i>Estimated Monthly Savings</i>	25	\$243.93	\$17,229	\$23,327	\$6,098

<i>Overall Saving/(Cost)</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	600	\$111.83	\$446,474	\$513,572	\$67,099
<i>Estimated Monthly Savings</i>	50	\$111.83	\$37,206	\$42,798	\$5,592

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term							
<u>Buick</u>							
Century	\$489	\$481	(\$8)	1	\$489	\$481	(\$8)
LeSabre	\$750	\$699	(\$51)	1	\$750	\$699	(\$51)
Savings/(Cost) per Contract -	(\$29.50)	Totals for Buick		2	\$1,239	\$1,180	(\$59)
<u>Cadillac</u>							
Deville	\$877	\$866	(\$11)	1	\$877	\$866	(\$11)
Savings/(Cost) per Contract -	(\$11.00)	Totals for Cadillac		1	\$877	\$866	(\$11)
<u>Chevrolet</u>							
C/K Pickup	\$755	\$625	(\$131)	3	\$2,266	\$1,874	(\$392)
Blazer	\$611	\$625	\$14	1	\$611	\$625	\$14
Cavalier	\$489	\$481	(\$8)	1	\$489	\$481	(\$8)
Express/G Van	\$750	\$550	(\$200)	1	\$750	\$550	(\$200)
Impala	\$577	\$550	(\$27)	1	\$577	\$550	(\$27)
Malibu	\$534	\$481	(\$53)	1	\$534	\$481	(\$53)
S10 Pickup	\$567	\$625	\$58	1	\$567	\$625	\$58
Suburban	\$877	\$699	(\$178)	1	\$877	\$699	(\$178)
Tahoe	\$750	\$699	(\$51)	1	\$750	\$699	(\$51)
Savings/(Cost) per Contract -	(\$76.11)	Totals for Chevrolet		11	\$7,420	\$6,583	(\$837)
<u>Dodge</u>							
Ram Pickup	\$755	\$625	(\$131)	2	\$1,511	\$1,249	(\$262)
Caravan, Grand Carava	\$750	\$699	(\$51)	1	\$750	\$699	(\$51)
Dakota	\$611	\$625	\$14	1	\$611	\$625	\$14
Durango	\$814	\$699	(\$115)	1	\$814	\$699	(\$115)
Intrepid	\$877	\$866	(\$11)	1	\$877	\$866	(\$11)
Neon	\$534	\$550	\$16	1	\$534	\$550	\$16
Savings/(Cost) per Contract -	(\$58.29)	Totals for Dodge		7	\$5,096	\$4,688	(\$408)
<u>Ford</u>							
F-series Pickup	\$728	\$625	(\$103)	4	\$2,911	\$2,498	(\$413)
Explorer	\$877	\$550	(\$327)	2	\$1,754	\$1,100	(\$654)
Ranger	\$589	\$625	\$36	2	\$1,178	\$1,249	\$71
Taurus	\$644	\$550	(\$94)	2	\$1,288	\$1,100	(\$188)
Econoline Van	\$877	\$550	(\$327)	1	\$877	\$550	(\$327)
Escort	\$489	\$481	(\$8)	1	\$489	\$481	(\$8)
Expedition/Bronco	\$877	\$699	(\$178)	1	\$877	\$699	(\$178)
Focus	\$489	\$481	(\$8)	1	\$489	\$481	(\$8)
Mustang	\$644	\$550	(\$94)	1	\$644	\$550	(\$94)
Windstar	\$877	\$699	(\$178)	1	\$877	\$699	(\$178)
Savings/(Cost) per Contract -	(\$123.56)	Totals for Ford		16	\$11,384	\$9,407	(\$1,977)

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5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term							
GMC							
Sierra	\$755	\$625	(\$131)	1	\$755	\$625	(\$131)
Savings/(Cost) per Contract -	(\$130.75)	Totals for GMC		1	\$755	\$625	(\$131)
Honda							
Accord	\$338	\$306	(\$32)	2	\$676	\$612	(\$64)
Civic	\$338	\$306	(\$32)	2	\$676	\$612	(\$64)
CR-V	\$489	\$550	\$61	1	\$489	\$550	\$61
Odyssey	\$338	\$481	\$143	1	\$338	\$481	\$143
Savings/(Cost) per Contract -	\$12.67	Totals for Honda		6	\$2,179	\$2,255	\$76
Hyundai							
Elantra	\$489	\$372	(\$117)	1	\$489	\$372	(\$117)
Savings/(Cost) per Contract -	(\$117.00)	Totals for Hyundai		1	\$489	\$372	(\$117)
Jeep							
Grand Cherokee	\$750	\$550	(\$200)	1	\$750	\$550	(\$200)
Savings/(Cost) per Contract -	(\$200.00)	Totals for Jeep		1	\$750	\$550	(\$200)
Mercury							
Grand Marquis	\$644	\$550	(\$94)	1	\$644	\$550	(\$94)
Savings/(Cost) per Contract -	(\$94.00)	Totals for Mercury		1	\$644	\$550	(\$94)
Nissan							
Altima	\$338	\$372	\$34	1	\$338	\$372	\$34
Frontier	\$414	\$427	\$13	1	\$414	\$427	\$13
Maxima	\$489	\$481	(\$8)	1	\$489	\$481	(\$8)
Savings/(Cost) per Contract -	\$13.00	Totals for Nissan		3	\$1,241	\$1,280	\$39
Oldsmobile							
Alero	\$577	\$481	(\$96)	1	\$577	\$481	(\$96)
Savings/(Cost) per Contract -	(\$96.00)	Totals for Oldsmobile		1	\$577	\$481	(\$96)
Pontiac							
Grand Am	\$577	\$481	(\$96)	1	\$577	\$481	(\$96)
Grand Prix	\$750	\$699	(\$51)	1	\$750	\$699	(\$51)
Savings/(Cost) per Contract -	(\$73.50)	Totals for Pontiac		2	\$1,327	\$1,180	(\$147)
Saturn							
S Series	\$556	\$481	(\$75)	1	\$556	\$481	(\$75)
Savings/(Cost) per Contract -	(\$74.50)	Totals for Saturn		1	\$556	\$481	(\$75)
Toyota							
Camry	\$338	\$306	(\$32)	2	\$676	\$612	(\$64)

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5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term							
<u>Toyota</u>							
4Runner	\$644	\$550	(\$94)	1	\$644	\$550	(\$94)
Corolla	\$398	\$306	(\$92)	1	\$398	\$306	(\$92)
Tacoma	\$414	\$427	\$13	1	\$414	\$427	\$13
Savings/(Cost) per Contract -	(\$47.40)	Totals for Toyota		5	\$2,132	\$1,895	(\$237)
<u>Volkswagen</u>							
Jetta	\$534	\$481	(\$53)	1	\$534	\$481	(\$53)
Savings/(Cost) per Contract -	(\$53.00)	Totals for Volkswagen		1	\$534	\$481	(\$53)
60/75 Savings/(Cost) per Contract -	(\$72.11)	Totals for 60/75		60	\$37,198	\$32,872	(\$4,327)

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5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term							
Acura							
TL/Vigor	\$742	\$594	(\$148)	1	\$742	\$594	(\$148)
Savings/(Cost) per Contract -	(\$148.00)	Totals for Acura		1	\$742	\$594	(\$148)
BMW							
3 Series	\$1,458	\$1,784	\$326	1	\$1,458	\$1,784	\$326
Savings/(Cost) per Contract -	\$326.00	Totals for BMW		1	\$1,458	\$1,784	\$326
Buick							
Century	\$742	\$856	\$114	1	\$742	\$856	\$114
LeSabre	\$1,230	\$1,382	\$152	1	\$1,230	\$1,382	\$152
Regal	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Savings/(Cost) per Contract -	\$83.00	Totals for Buick		3	\$3,011	\$3,260	\$249
Cadillac							
Deville	\$1,458	\$1,784	\$326	1	\$1,458	\$1,784	\$326
Savings/(Cost) per Contract -	\$326.00	Totals for Cadillac		1	\$1,458	\$1,784	\$326
Chevrolet							
C/K Pickup	\$1,239	\$1,202	(\$37)	5	\$6,196	\$6,010	(\$186)
Blazer	\$978	\$1,202	\$224	2	\$1,956	\$2,404	\$448
Cavalier	\$742	\$856	\$114	2	\$1,484	\$1,712	\$228
Malibu	\$833	\$856	\$23	2	\$1,666	\$1,712	\$46
S10 Pickup	\$891	\$1,202	\$312	2	\$1,781	\$2,404	\$623
Express/G Van	\$1,230	\$1,022	(\$208)	1	\$1,230	\$1,022	(\$208)
Impala	\$917	\$1,022	\$105	1	\$917	\$1,022	\$105
Monte Carlo	\$917	\$1,382	\$465	1	\$917	\$1,382	\$465
Suburban	\$1,458	\$1,382	(\$76)	1	\$1,458	\$1,382	(\$76)
Tahoe	\$1,230	\$1,382	\$152	1	\$1,230	\$1,382	\$152
Venture	\$1,039	\$1,382	\$343	1	\$1,039	\$1,382	\$343
Savings/(Cost) per Contract -	\$102.09	Totals for Chevrolet		19	\$19,874	\$21,814	\$1,940
Chrysler							
Sebring	\$1,230	\$1,382	\$152	1	\$1,230	\$1,382	\$152
Town & Country	\$1,230	\$1,784	\$554	1	\$1,230	\$1,784	\$554
Savings/(Cost) per Contract -	\$353.00	Totals for Chrysler		2	\$2,460	\$3,166	\$706
Dodge							
Ram Pickup	\$1,239	\$1,202	(\$37)	3	\$3,718	\$3,606	(\$112)
Caravan, Grand Carava	\$1,230	\$1,382	\$152	2	\$2,460	\$2,764	\$304
Dakota	\$978	\$1,202	\$224	1	\$978	\$1,202	\$224
Durango	\$1,344	\$1,382	\$38	1	\$1,344	\$1,382	\$38
Intrepid	\$1,458	\$1,784	\$326	1	\$1,458	\$1,784	\$326
Neon	\$833	\$1,022	\$189	1	\$833	\$1,022	\$189

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5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term							
Dodge							
Stratus	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Savings/(Cost) per Contract -	\$95.22	Totals for Dodge		10	\$11,830	\$12,782	\$952
Ford							
F-series Pickup	\$1,188	\$1,202	\$14	7	\$8,314	\$8,414	\$100
Explorer	\$1,458	\$1,022	(\$436)	4	\$5,832	\$4,088	(\$1,744)
Ranger	\$936	\$1,202	\$266	3	\$2,808	\$3,606	\$798
Taurus	\$1,039	\$1,022	(\$17)	3	\$3,117	\$3,066	(\$51)
Expedition/Bronco	\$1,458	\$1,382	(\$76)	2	\$2,916	\$2,764	(\$152)
Focus	\$742	\$856	\$114	2	\$1,484	\$1,712	\$228
Windstar	\$1,458	\$1,382	(\$76)	2	\$2,916	\$2,764	(\$152)
Crown Victoria	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Econoline Van	\$1,458	\$1,022	(\$436)	1	\$1,458	\$1,022	(\$436)
Escort	\$742	\$856	\$114	1	\$742	\$856	\$114
Mustang	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Savings/(Cost) per Contract -	(\$49.23)	Totals for Ford		27	\$31,665	\$30,336	(\$1,329)
GMC							
Sierra	\$1,239	\$1,202	(\$37)	2	\$2,479	\$2,404	(\$75)
Jimmy/Envoy	\$1,039	\$1,382	\$343	1	\$1,039	\$1,382	\$343
Savings/(Cost) per Contract -	\$89.50	Totals for GMC		3	\$3,518	\$3,786	\$269
Honda							
Accord	\$450	\$435	(\$15)	3	\$1,350	\$1,305	(\$45)
Civic	\$450	\$435	(\$15)	3	\$1,350	\$1,305	(\$45)
CR-V	\$742	\$1,022	\$280	1	\$742	\$1,022	\$280
Odyssey	\$450	\$856	\$406	1	\$450	\$856	\$406
Savings/(Cost) per Contract -	\$74.50	Totals for Honda		8	\$3,892	\$4,488	\$596
Hyundai							
Accent/Excel	\$559	\$435	(\$124)	1	\$559	\$435	(\$124)
Elantra	\$742	\$594	(\$148)	1	\$742	\$594	(\$148)
Savings/(Cost) per Contract -	(\$136.00)	Totals for Hyundai		2	\$1,301	\$1,029	(\$272)
Jeep							
Grand Cherokee	\$1,230	\$1,022	(\$208)	2	\$2,460	\$2,044	(\$416)
Wrangler	\$833	\$1,382	\$549	1	\$833	\$1,382	\$549
Savings/(Cost) per Contract -	\$44.33	Totals for Jeep		3	\$3,293	\$3,426	\$133
Kia							
Sportage	\$1,039	\$594	(\$445)	1	\$1,039	\$594	(\$445)
Savings/(Cost) per Contract -	(\$445.00)	Totals for Kia		1	\$1,039	\$594	(\$445)

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5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term							
Lexus							
RX 300	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Savings/(Cost) per Contract -	(\$17.00)	Totals for Lexus		1	\$1,039	\$1,022	(\$17)
Lincoln							
Town Car	\$1,230	\$1,022	(\$208)	1	\$1,230	\$1,022	(\$208)
Savings/(Cost) per Contract -	(\$208.00)	Totals for Lincoln		1	\$1,230	\$1,022	(\$208)
Mazda							
626	\$1,230	\$856	(\$374)	1	\$1,230	\$856	(\$374)
Protégé	\$742	\$856	\$114	1	\$742	\$856	\$114
Savings/(Cost) per Contract -	(\$130.00)	Totals for Mazda		2	\$1,972	\$1,712	(\$260)
Mercury							
Grand Marquis	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Sable	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Savings/(Cost) per Contract -	(\$17.00)	Totals for Mercury		2	\$2,078	\$2,044	(\$34)
Mitsubishi							
Eclipse	\$742	\$594	(\$148)	1	\$742	\$594	(\$148)
Galant	\$833	\$856	\$23	1	\$833	\$856	\$23
Savings/(Cost) per Contract -	(\$62.50)	Totals for Mitsubishi		2	\$1,575	\$1,450	(\$125)
Nissan							
Altima	\$450	\$594	\$144	1	\$450	\$594	\$144
Frontier	\$596	\$725	\$129	1	\$596	\$725	\$129
Maxima	\$742	\$856	\$114	1	\$742	\$856	\$114
Pathfinder	\$917	\$1,022	\$105	1	\$917	\$1,022	\$105
Sentra	\$559	\$435	(\$124)	1	\$559	\$435	(\$124)
Xterra	\$1,039	\$1,382	\$343	1	\$1,039	\$1,382	\$343
Savings/(Cost) per Contract -	\$118.50	Totals for Nissan		6	\$4,303	\$5,014	\$711
Oldsmobile							
Alero	\$917	\$856	(\$61)	1	\$917	\$856	(\$61)
Intrigue	\$1,039	\$856	(\$183)	1	\$1,039	\$856	(\$183)
Savings/(Cost) per Contract -	(\$122.00)	Totals for Oldsmobile		2	\$1,956	\$1,712	(\$244)
Pontiac							
Grand Am	\$917	\$856	(\$61)	2	\$1,834	\$1,712	(\$122)
Bonneville	\$1,230	\$1,382	\$152	1	\$1,230	\$1,382	\$152
Grand Prix	\$1,230	\$1,382	\$152	1	\$1,230	\$1,382	\$152
Montana/Trans Sport	\$1,230	\$1,382	\$152	1	\$1,230	\$1,382	\$152
Sunfire	\$742	\$1,022	\$280	1	\$742	\$1,022	\$280

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GE 2002 Standard Rates vs. Universal Underwriters Rates

Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>U.U. Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
5 Star - Standard \$100 Deductible - New 2002 Vehicles w/100 miles - 72/100 Term							
<u>Pontiac</u>							
Savings/(Cost) per Contract -	\$102.33	Totals for Pontiac		6	\$6,266	\$6,880	\$614
<u>Saturn</u>							
L Series	\$917	\$856	(\$61)	1	\$917	\$856	(\$61)
S Series	\$875	\$856	(\$19)	1	\$875	\$856	(\$19)
Savings/(Cost) per Contract -	(\$40.00)	Totals for Saturn		2	\$1,792	\$1,712	(\$80)
<u>Subaru</u>							
Legacy	\$742	\$594	(\$148)	1	\$742	\$594	(\$148)
Savings/(Cost) per Contract -	(\$148.00)	Totals for Subaru		1	\$742	\$594	(\$148)
<u>Toyota</u>							
Camry	\$450	\$435	(\$15)	4	\$1,800	\$1,740	(\$60)
Corolla	\$559	\$435	(\$124)	2	\$1,118	\$870	(\$248)
4Runner	\$1,039	\$1,022	(\$17)	1	\$1,039	\$1,022	(\$17)
Avalon	\$742	\$594	(\$148)	1	\$742	\$594	(\$148)
Sienna	\$559	\$594	\$35	1	\$559	\$594	\$35
Tacoma	\$596	\$725	\$129	1	\$596	\$725	\$129
Tundra	\$738	\$725	(\$13)	1	\$738	\$725	(\$13)
Savings/(Cost) per Contract -	(\$29.27)	Totals for Toyota		11	\$6,592	\$6,270	(\$322)
<u>Volkswagen</u>							
Beetle	\$833	\$594	(\$239)	1	\$833	\$594	(\$239)
Jetta	\$833	\$856	\$23	1	\$833	\$856	\$23
Passat	\$1,039	\$856	(\$183)	1	\$1,039	\$856	(\$183)
Savings/(Cost) per Contract -	(\$133.00)	Totals for Volkswagen		3	\$2,705	\$2,306	(\$399)
72/100 Savings/(Cost) per Contract -	\$23.25	Totals for 72/100		120	\$117,791	\$120,581	\$2,790

<i>New</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	180	(\$8.53)	\$154,989	\$153,453	(\$1,536)
<i>Estimated Monthly Savings</i>	15	(\$8.53)	\$12,916	\$12,788	(\$128)

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GE 2002 Standard Rates vs. Universal Underwriters Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 60/75 Term							
BMW							
3 Series	\$967	\$1,074	\$107	1	\$967	\$1,074	\$107
Savings/(Cost) per Contract -	\$107.00	Totals for BMW		1	\$967	\$1,074	\$107
Buick							
Century	\$525	\$566	\$41	1	\$525	\$566	\$41
LeSabre	\$824	\$854	\$30	1	\$824	\$854	\$30
Savings/(Cost) per Contract -	\$35.50	Totals for Buick		2	\$1,349	\$1,420	\$71
Cadillac							
Deville	\$967	\$1,074	\$107	1	\$967	\$1,074	\$107
Savings/(Cost) per Contract -	\$107.00	Totals for Cadillac		1	\$967	\$1,074	\$107
Chevrolet							
C/K Pickup	\$858	\$859	\$2	5	\$4,288	\$4,297	\$9
Blazer	\$668	\$756	\$88	2	\$1,336	\$1,511	\$175
Cavalier	\$525	\$566	\$41	2	\$1,050	\$1,132	\$82
Express/G Van	\$824	\$657	(\$167)	1	\$824	\$657	(\$167)
Impala	\$630	\$657	\$27	1	\$630	\$657	\$27
Malibu	\$577	\$566	(\$11)	1	\$577	\$566	(\$11)
S10 Pickup	\$616	\$756	\$140	1	\$616	\$756	\$140
Tahoe	\$745	\$723	(\$23)	1	\$745	\$723	(\$23)
Venture	\$706	\$854	\$148	1	\$706	\$854	\$148
Savings/(Cost) per Contract -	\$25.36	Totals for Chevrolet		15	\$10,772	\$11,152	\$380
Chrysler							
Town & Country	\$1,071	\$1,074	\$3	1	\$1,071	\$1,074	\$3
Savings/(Cost) per Contract -	\$3.00	Totals for Chrysler		1	\$1,071	\$1,074	\$3
Dodge							
Ram Pickup	\$830	\$756	(\$75)	3	\$2,491	\$2,267	(\$224)
Caravan, Grand Carava	\$989	\$927	(\$61)	2	\$1,977	\$1,855	(\$123)
Dakota	\$668	\$756	\$88	1	\$668	\$756	\$88
Durango	\$896	\$854	(\$42)	1	\$896	\$854	(\$42)
Intrepid	\$967	\$1,074	\$107	1	\$967	\$1,074	\$107
Neon	\$577	\$657	\$80	1	\$577	\$657	\$80
Stratus	\$706	\$657	(\$49)	1	\$706	\$657	(\$49)
Savings/(Cost) per Contract -	(\$16.29)	Totals for Dodge		10	\$8,282	\$8,119	(\$163)
Ford							
F-series Pickup	\$798	\$756	(\$43)	6	\$4,788	\$4,533	(\$255)
Explorer	\$896	\$612	(\$284)	3	\$2,687	\$1,835	(\$852)
Taurus	\$706	\$657	(\$49)	3	\$2,118	\$1,971	(\$147)
Focus	\$525	\$566	\$41	2	\$1,050	\$1,132	\$82

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 60/75 Term							
Ford							
Ranger	\$642	\$756	\$114	2	\$1,283	\$1,511	\$228
Crown Victoria	\$706	\$657	(\$49)	1	\$706	\$657	(\$49)
Econoline Van	\$967	\$657	(\$310)	1	\$967	\$657	(\$310)
Expedition/Bronco	\$896	\$756	(\$140)	1	\$896	\$756	(\$140)
Mustang	\$706	\$657	(\$49)	1	\$706	\$657	(\$49)
Savings/(Cost) per Contract -	(\$74.60)	Totals for Ford		20	\$15,200	\$13,708	(\$1,492)
GMC							
Jimmy/Envoy	\$642	\$756	\$114	1	\$642	\$756	\$114
Sierra	\$830	\$756	(\$75)	1	\$830	\$756	(\$75)
Savings/(Cost) per Contract -	\$19.63	Totals for GMC		2	\$1,472	\$1,511	\$39
Honda							
Accord	\$355	\$336	(\$19)	3	\$1,065	\$1,008	(\$57)
Civic	\$355	\$336	(\$19)	2	\$710	\$672	(\$38)
Odyssey	\$355	\$566	\$211	1	\$355	\$566	\$211
Savings/(Cost) per Contract -	\$19.33	Totals for Honda		6	\$2,130	\$2,246	\$116
Hyundai							
Elantra	\$525	\$422	(\$103)	1	\$525	\$422	(\$103)
Savings/(Cost) per Contract -	(\$103.00)	Totals for Hyundai		1	\$525	\$422	(\$103)
Jeep							
Grand Cherokee	\$765	\$612	(\$154)	2	\$1,530	\$1,223	(\$307)
Cherokee	\$551	\$612	\$61	1	\$551	\$612	\$61
Wrangler	\$577	\$854	\$277	1	\$577	\$854	\$277
Savings/(Cost) per Contract -	\$7.63	Totals for Jeep		4	\$2,658	\$2,689	\$31
Lexus							
RX 300	\$642	\$612	(\$30)	1	\$642	\$612	(\$30)
Savings/(Cost) per Contract -	(\$30.00)	Totals for Lexus		1	\$642	\$612	(\$30)
Lincoln							
Town Car	\$824	\$657	(\$167)	1	\$824	\$657	(\$167)
Savings/(Cost) per Contract -	(\$167.00)	Totals for Lincoln		1	\$824	\$657	(\$167)
Mercury							
Grand Marquis	\$706	\$657	(\$49)	1	\$706	\$657	(\$49)
Savings/(Cost) per Contract -	(\$49.00)	Totals for Mercury		1	\$706	\$657	(\$49)
Mitsubishi							
Galant	\$577	\$566	(\$11)	1	\$577	\$566	(\$11)

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 60/75 Term							
Mitsubishi							
Savings/(Cost) per Contract -	(\$11.00)	Totals for Mitsubishi		1	\$577	\$566	(\$11)
Nissan							
Altima	\$355	\$422	\$67	1	\$355	\$422	\$67
Frontier	\$440	\$494	\$54	1	\$440	\$494	\$54
Maxima	\$525	\$566	\$41	1	\$525	\$566	\$41
Xterra	\$616	\$756	\$140	1	\$616	\$756	\$140
Savings/(Cost) per Contract -	\$75.50	Totals for Nissan		4	\$1,936	\$2,238	\$302
Oldsmobile							
Alero	\$630	\$566	(\$64)	1	\$630	\$566	(\$64)
Savings/(Cost) per Contract -	(\$64.00)	Totals for Oldsmobile		1	\$630	\$566	(\$64)
Plymouth							
Voyager	\$824	\$854	\$30	1	\$824	\$854	\$30
Savings/(Cost) per Contract -	\$30.00	Totals for Plymouth		1	\$824	\$854	\$30
Pontiac							
Grand Am	\$630	\$566	(\$64)	2	\$1,260	\$1,132	(\$128)
Grand Prix	\$824	\$854	\$30	1	\$824	\$854	\$30
Sunfire	\$525	\$657	\$132	1	\$525	\$657	\$132
Savings/(Cost) per Contract -	\$8.50	Totals for Pontiac		4	\$2,609	\$2,643	\$34
Saturn							
L Series	\$630	\$566	(\$64)	1	\$630	\$566	(\$64)
S Series	\$612	\$566	(\$46)	1	\$612	\$566	(\$46)
Savings/(Cost) per Contract -	(\$55.17)	Totals for Saturn		2	\$1,242	\$1,132	(\$110)
Subaru							
Legacy	\$577	\$657	\$80	1	\$577	\$657	\$80
Savings/(Cost) per Contract -	\$80.00	Totals for Subaru		1	\$577	\$657	\$80
Toyota							
Camry	\$355	\$336	(\$19)	3	\$1,065	\$1,008	(\$57)
Corolla	\$423	\$336	(\$87)	2	\$846	\$672	(\$174)
4Runner	\$642	\$612	(\$30)	1	\$642	\$612	(\$30)
Avalon	\$525	\$422	(\$103)	1	\$525	\$422	(\$103)
Sienna	\$423	\$422	(\$1)	1	\$423	\$422	(\$1)
Tacoma	\$440	\$494	\$54	1	\$440	\$494	\$54
Tundra	\$527	\$494	(\$33)	1	\$527	\$494	(\$33)
Savings/(Cost) per Contract -	(\$34.35)	Totals for Toyota		10	\$4,467	\$4,124	(\$344)

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Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>U.U. Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 60/75 Term							
60/75 Savings/(Cost) per Contract -	(\$13.70)	Totals for 60/75		90	\$60,426	\$59,193	(\$1,233)

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 72/75 Term							
Chevrolet							
C/K Pickup	\$1,006	\$917	(\$89)	2	\$2,013	\$1,834	(\$178)
Blazer	\$776	\$804	\$28	1	\$776	\$804	\$28
Cavalier	\$599	\$598	(\$1)	1	\$599	\$598	(\$1)
Impala	\$730	\$697	(\$33)	1	\$730	\$697	(\$33)
Malibu	\$667	\$598	(\$69)	1	\$667	\$598	(\$69)
S10 Pickup	\$711	\$804	\$94	1	\$711	\$804	\$94
Tahoe	\$870	\$768	(\$102)	1	\$870	\$768	(\$102)
Savings/(Cost) per Contract -	(\$32.70)	Totals for Chevrolet		8	\$6,365	\$6,104	(\$262)
Dodge							
Caravan, Grand Carava	\$1,166	\$991	(\$175)	1	\$1,166	\$991	(\$175)
Dakota	\$776	\$804	\$28	1	\$776	\$804	\$28
Durango	\$1,053	\$911	(\$142)	1	\$1,053	\$911	(\$142)
Ram Pickup	\$973	\$804	(\$169)	1	\$973	\$804	(\$169)
Savings/(Cost) per Contract -	(\$114.35)	Totals for Dodge		4	\$3,967	\$3,510	(\$457)
Ford							
F-series Pickup	\$935	\$804	(\$131)	3	\$2,804	\$2,412	(\$392)
Econoline Van	\$1,139	\$697	(\$442)	1	\$1,139	\$697	(\$442)
Expedition/Bronco	\$1,053	\$804	(\$249)	1	\$1,053	\$804	(\$249)
Explorer	\$1,053	\$648	(\$405)	1	\$1,053	\$648	(\$405)
Focus	\$599	\$598	(\$1)	1	\$599	\$598	(\$1)
Mustang	\$822	\$697	(\$125)	1	\$822	\$697	(\$125)
Ranger	\$745	\$804	\$60	1	\$745	\$804	\$60
Taurus	\$822	\$697	(\$125)	1	\$822	\$697	(\$125)
Savings/(Cost) per Contract -	(\$167.85)	Totals for Ford		10	\$9,035	\$7,357	(\$1,679)
GMC							
Sierra	\$973	\$804	(\$169)	1	\$973	\$804	(\$169)
Savings/(Cost) per Contract -	(\$169.25)	Totals for GMC		1	\$973	\$804	(\$169)
Honda							
Accord	\$389	\$346	(\$43)	1	\$389	\$346	(\$43)
Civic	\$389	\$346	(\$43)	1	\$389	\$346	(\$43)
Savings/(Cost) per Contract -	(\$43.00)	Totals for Honda		2	\$778	\$692	(\$86)
Jeep							
Grand Cherokee	\$894	\$648	(\$247)	1	\$894	\$648	(\$247)
Savings/(Cost) per Contract -	(\$246.50)	Totals for Jeep		1	\$894	\$648	(\$247)
Pontiac							
Grand Am	\$730	\$598	(\$132)	1	\$730	\$598	(\$132)

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<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>U.U. Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
5 Star - Standard \$100 Deductible - Extended Eligibility 2000 Vehicles w/23500 miles - 72/75 Term							
<u>Pontiac</u>							
Savings/(Cost) per Contract -	(\$132.00)	Totals for Pontiac		1	\$730	\$598	(\$132)
<u>Saturn</u>							
S Series	\$709	\$598	(\$111)	1	\$709	\$598	(\$111)
Savings/(Cost) per Contract -	(\$111.00)	Totals for Saturn		1	\$709	\$598	(\$111)
<u>Toyota</u>							
Camry	\$389	\$346	(\$43)	1	\$389	\$346	(\$43)
Corolla	\$471	\$346	(\$125)	1	\$471	\$346	(\$125)
Savings/(Cost) per Contract -	(\$84.00)	Totals for Toyota		2	\$860	\$692	(\$168)
72/75 Savings/(Cost) per Contract -	(\$110.34)	Totals for 72/75		30	\$24,312	\$21,002	(\$3,310)
<hr/>							
<i>Extended Eligibility</i>	Contracts	Savings/(Cost) Per Contract			<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	120	(\$37.86)			\$84,737	\$80,195	(\$4,543)
<i>Estimated Monthly Savings</i>	10	(\$37.86)			\$7,061	\$6,683	(\$379)

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Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 24/24 Term							
<u>Buick</u>							
Century	\$399	\$499	\$100	1	\$399	\$499	\$100
LeSabre	\$611	\$785	\$174	1	\$611	\$785	\$174
Savings/(Cost) per Contract -	\$137.00	Totals for Buick		2	\$1,010	\$1,284	\$274
<u>Cadillac</u>							
Deville	\$710	\$1,150	\$440	1	\$710	\$1,150	\$440
Savings/(Cost) per Contract -	\$440.00	Totals for Cadillac		1	\$710	\$1,150	\$440
<u>Chevrolet</u>							
C/K Pickup	\$615	\$790	\$174	4	\$2,461	\$3,158	\$697
Cavalier	\$399	\$499	\$100	2	\$798	\$998	\$200
Malibu	\$434	\$642	\$208	2	\$868	\$1,284	\$416
S10 Pickup	\$464	\$790	\$326	2	\$928	\$1,579	\$651
Blazer	\$501	\$790	\$289	1	\$501	\$790	\$289
Express/G Van	\$611	\$642	\$31	1	\$611	\$642	\$31
Lumina	\$529	\$690	\$161	1	\$529	\$690	\$161
Suburban	\$620	\$790	\$170	1	\$620	\$790	\$170
Tahoe	\$570	\$790	\$220	1	\$570	\$790	\$220
Venture	\$529	\$690	\$161	1	\$529	\$690	\$161
Savings/(Cost) per Contract -	\$187.22	Totals for Chevrolet		16	\$8,414	\$11,410	\$2,996
<u>Chrysler</u>							
Sebring	\$611	\$690	\$79	1	\$611	\$690	\$79
Savings/(Cost) per Contract -	\$79.00	Totals for Chrysler		1	\$611	\$690	\$79
<u>Dodge</u>							
Ram Pickup	\$615	\$790	\$174	3	\$1,846	\$2,369	\$523
Caravan, Grand Carava	\$723	\$937	\$214	2	\$1,447	\$1,874	\$427
Dakota	\$501	\$790	\$289	1	\$501	\$790	\$289
Durango	\$710	\$937	\$227	1	\$710	\$937	\$227
Intrepid	\$710	\$937	\$227	1	\$710	\$937	\$227
Neon	\$434	\$642	\$208	1	\$434	\$642	\$208
Stratus	\$529	\$785	\$256	1	\$529	\$785	\$256
Savings/(Cost) per Contract -	\$215.71	Totals for Dodge		10	\$6,176	\$8,333	\$2,157
<u>Ford</u>							
F-series Pickup	\$592	\$790	\$198	6	\$3,549	\$4,737	\$1,188
Explorer	\$661	\$790	\$129	3	\$1,982	\$2,369	\$387
Taurus	\$529	\$785	\$256	3	\$1,587	\$2,355	\$768
Escort	\$399	\$785	\$386	2	\$798	\$1,570	\$772
Expedition/Bronco	\$661	\$790	\$129	2	\$1,321	\$1,579	\$258
Ranger	\$482	\$790	\$308	2	\$963	\$1,579	\$616
Contour	\$434	\$785	\$351	1	\$434	\$785	\$351

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Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 24/24 Term							
Ford							
Crown Victoria	\$529	\$785	\$256	1	\$529	\$785	\$256
Econoline Van	\$710	\$642	(\$68)	1	\$710	\$642	(\$68)
Mustang	\$529	\$785	\$256	1	\$529	\$785	\$256
Windstar	\$710	\$785	\$75	1	\$710	\$785	\$75
Savings/(Cost) per Contract -	\$211.26	Totals for Ford		23	\$13,112	\$17,971	\$4,859
GMC							
Sierra	\$615	\$790	\$174	1	\$615	\$790	\$174
Savings/(Cost) per Contract -	\$174.25	Totals for GMC		1	\$615	\$790	\$174
Honda							
Accord	\$293	\$409	\$116	3	\$879	\$1,227	\$348
Civic	\$293	\$409	\$116	2	\$586	\$818	\$232
CR-V	\$346	\$714	\$368	1	\$346	\$714	\$368
Savings/(Cost) per Contract -	\$157.92	Totals for Honda		6	\$1,811	\$2,759	\$948
Jeep							
Grand Cherokee	\$570	\$896	\$326	2	\$1,140	\$1,792	\$652
Cherokee	\$417	\$896	\$480	1	\$417	\$896	\$480
Wrangler	\$434	\$937	\$503	1	\$434	\$937	\$503
Savings/(Cost) per Contract -	\$408.63	Totals for Jeep		4	\$1,991	\$3,625	\$1,635
Lincoln							
Town Car	\$611	\$690	\$79	1	\$611	\$690	\$79
Savings/(Cost) per Contract -	\$79.00	Totals for Lincoln		1	\$611	\$690	\$79
Mazda							
626	\$611	\$690	\$79	1	\$611	\$690	\$79
Savings/(Cost) per Contract -	\$79.00	Totals for Mazda		1	\$611	\$690	\$79
Mercury							
Grand Marquis	\$529	\$785	\$256	1	\$529	\$785	\$256
Sable	\$529	\$785	\$256	1	\$529	\$785	\$256
Savings/(Cost) per Contract -	\$256.00	Totals for Mercury		2	\$1,058	\$1,570	\$512
Nissan							
Altima	\$293	\$409	\$116	1	\$293	\$409	\$116
Frontier	\$346	\$571	\$225	1	\$346	\$571	\$225
Maxima	\$399	\$690	\$291	1	\$399	\$690	\$291
Sentra	\$336	\$409	\$73	1	\$336	\$409	\$73
Savings/(Cost) per Contract -	\$176.13	Totals for Nissan		4	\$1,374	\$2,079	\$705

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GE 2002 Standard Rates vs. Universal Underwriters Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 24/24 Term							
Oldsmobile							
Intrigue	\$529	\$690	\$161	1	\$529	\$690	\$161
Savings/(Cost) per Contract -	\$161.00	Totals for Oldsmobile		1	\$529	\$690	\$161
Plymouth							
Neon	\$434	\$642	\$208	1	\$434	\$642	\$208
Voyager	\$611	\$785	\$174	1	\$611	\$785	\$174
Savings/(Cost) per Contract -	\$191.00	Totals for Plymouth		2	\$1,045	\$1,427	\$382
Pontiac							
Grand Am	\$472	\$642	\$170	1	\$472	\$642	\$170
Grand Prix	\$611	\$785	\$174	1	\$611	\$785	\$174
Sunfire	\$399	\$499	\$100	1	\$399	\$499	\$100
Savings/(Cost) per Contract -	\$148.00	Totals for Pontiac		3	\$1,482	\$1,926	\$444
Saturn							
S Series	\$434	\$642	\$208	2	\$868	\$1,284	\$416
Savings/(Cost) per Contract -	\$208.00	Totals for Saturn		2	\$868	\$1,284	\$416
Subaru							
Legacy	\$434	\$785	\$351	1	\$434	\$785	\$351
Savings/(Cost) per Contract -	\$351.00	Totals for Subaru		1	\$434	\$785	\$351
Toyota							
Camry	\$293	\$499	\$206	3	\$879	\$1,497	\$618
Corolla	\$336	\$409	\$73	2	\$672	\$818	\$146
4Runner	\$482	\$714	\$232	1	\$482	\$714	\$232
Avalon	\$399	\$690	\$291	1	\$399	\$690	\$291
Tacoma	\$346	\$571	\$225	1	\$346	\$571	\$225
Savings/(Cost) per Contract -	\$188.94	Totals for Toyota		8	\$2,778	\$4,289	\$1,512
Volvo							
70 series	\$742	\$937	\$195	1	\$742	\$937	\$195
Savings/(Cost) per Contract -	\$195.00	Totals for Volvo		1	\$742	\$937	\$195
24/24 Savings/(Cost) per Contract -	\$204.40	Totals for 24/24		90	\$45,981	\$64,377	\$18,396

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 36/36 Term							
BMW							
3 Series	\$1,051	\$1,816	\$765	1	\$1,051	\$1,816	\$765
Savings/(Cost) per Contract -	\$765.00	Totals for BMW		1	\$1,051	\$1,816	\$765
Buick							
Century	\$544	\$669	\$125	2	\$1,088	\$1,338	\$250
LeSabre	\$892	\$1,128	\$236	2	\$1,784	\$2,256	\$472
Park Avenue	\$1,051	\$1,370	\$319	1	\$1,051	\$1,370	\$319
Regal	\$892	\$1,712	\$820	1	\$892	\$1,712	\$820
Savings/(Cost) per Contract -	\$310.17	Totals for Buick		6	\$4,815	\$6,676	\$1,861
Cadillac							
Deville	\$1,051	\$1,712	\$661	1	\$1,051	\$1,712	\$661
Seville	\$1,198	\$1,712	\$514	1	\$1,198	\$1,712	\$514
Savings/(Cost) per Contract -	\$587.50	Totals for Cadillac		2	\$2,249	\$3,424	\$1,175
Chevrolet							
C/K Pickup	\$899	\$1,134	\$236	7	\$6,290	\$7,938	\$1,649
Blazer	\$713	\$1,134	\$421	3	\$2,139	\$3,402	\$1,263
Cavalier	\$544	\$669	\$125	3	\$1,632	\$2,007	\$375
Malibu	\$605	\$898	\$293	3	\$1,815	\$2,694	\$879
S10 Pickup	\$652	\$1,134	\$483	3	\$1,955	\$3,402	\$1,448
Lumina	\$759	\$975	\$216	2	\$1,518	\$1,950	\$432
Tahoe	\$826	\$1,134	\$309	2	\$1,651	\$2,268	\$617
Camaro	\$759	\$1,128	\$369	1	\$759	\$1,128	\$369
Express/G Van	\$892	\$898	\$6	1	\$892	\$898	\$6
Monte Carlo	\$667	\$975	\$308	1	\$667	\$975	\$308
Prizm	\$544	\$525	(\$19)	1	\$544	\$525	(\$19)
Suburban	\$905	\$1,134	\$229	1	\$905	\$1,134	\$229
Venture	\$759	\$975	\$216	1	\$759	\$975	\$216
Savings/(Cost) per Contract -	\$267.97	Totals for Chevrolet		29	\$21,525	\$29,296	\$7,771
Chrysler							
Cirrus	\$667	\$975	\$308	1	\$667	\$975	\$308
Concorde	\$1,051	\$1,370	\$319	1	\$1,051	\$1,370	\$319
Sebring	\$892	\$975	\$83	1	\$892	\$975	\$83
Town & Country	\$1,137	\$1,370	\$234	1	\$1,137	\$1,370	\$234
Savings/(Cost) per Contract -	\$235.88	Totals for Chrysler		4	\$3,747	\$4,690	\$944
Dodge							
Ram Pickup	\$899	\$1,134	\$236	5	\$4,493	\$5,670	\$1,178
Caravan, Grand Carava	\$1,055	\$1,370	\$315	4	\$4,220	\$5,480	\$1,260
Dakota	\$713	\$1,134	\$421	2	\$1,426	\$2,268	\$842
Durango	\$1,051	\$1,370	\$319	2	\$2,102	\$2,740	\$638

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GE 2002 Standard Rates vs. Universal Underwriters Rates

Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 36/36 Term							
Dodge							
Neon	\$605	\$898	\$293	2	\$1,210	\$1,796	\$586
Intrepid	\$1,051	\$1,370	\$319	1	\$1,051	\$1,370	\$319
Ram Van	\$759	\$898	\$139	1	\$759	\$898	\$139
Stratus	\$759	\$1,128	\$369	1	\$759	\$1,128	\$369
Savings/(Cost) per Contract -	\$296.14	Totals for Dodge		18	\$16,020	\$21,350	\$5,331
Ford							
F-series Pickup	\$860	\$1,134	\$274	11	\$9,460	\$12,474	\$3,014
Explorer	\$972	\$1,134	\$163	6	\$5,829	\$6,804	\$975
Taurus	\$759	\$1,128	\$369	5	\$3,795	\$5,640	\$1,845
Escort	\$544	\$1,128	\$584	4	\$2,176	\$4,512	\$2,336
Ranger	\$682	\$1,134	\$452	4	\$2,728	\$4,536	\$1,808
Expedition/Bronco	\$972	\$1,134	\$163	3	\$2,915	\$3,402	\$488
Contour	\$605	\$1,128	\$523	2	\$1,210	\$2,256	\$1,046
Econoline Van	\$1,051	\$898	(\$153)	2	\$2,102	\$1,796	(\$306)
Mustang	\$759	\$1,128	\$369	2	\$1,518	\$2,256	\$738
Windstar	\$1,051	\$1,128	\$77	2	\$2,102	\$2,256	\$154
Crown Victoria	\$759	\$1,128	\$369	1	\$759	\$1,128	\$369
Savings/(Cost) per Contract -	\$296.82	Totals for Ford		42	\$34,594	\$47,060	\$12,467
GMC							
Sierra	\$899	\$1,134	\$236	2	\$1,797	\$2,268	\$471
Jimmy/Envoy	\$728	\$1,276	\$547	1	\$728	\$1,276	\$547
Sonoma	\$588	\$1,134	\$546	1	\$588	\$1,134	\$546
Suburban	\$954	\$1,213	\$259	1	\$954	\$1,213	\$259
Yukon/Denali	\$826	\$1,134	\$309	1	\$826	\$1,134	\$309
Savings/(Cost) per Contract -	\$355.32	Totals for GMC		6	\$4,892	\$7,024	\$2,132
Honda							
Accord	\$346	\$525	\$179	5	\$1,730	\$2,625	\$895
Civic	\$346	\$525	\$179	4	\$1,384	\$2,100	\$716
CR-V	\$445	\$1,013	\$568	1	\$445	\$1,013	\$568
Savings/(Cost) per Contract -	\$217.90	Totals for Honda		10	\$3,559	\$5,738	\$2,179
Isuzu							
Rodeo	\$652	\$1,013	\$362	1	\$652	\$1,013	\$362
Savings/(Cost) per Contract -	\$361.50	Totals for Isuzu		1	\$652	\$1,013	\$362
Jeep							
Grand Cherokee	\$826	\$1,305	\$480	3	\$2,477	\$3,915	\$1,439
Cherokee	\$575	\$1,305	\$731	2	\$1,149	\$2,610	\$1,461
Wrangler	\$605	\$1,370	\$765	1	\$605	\$1,370	\$765

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 36/36 Term							
Jeep							
Savings/(Cost) per Contract -	\$610.75		Totals for Jeep	6	\$4,231	\$7,895	\$3,665
Kia							
Sephia	\$417	\$669	\$252	1	\$417	\$669	\$252
Savings/(Cost) per Contract -	\$252.00		Totals for Kia	1	\$417	\$669	\$252
Lexus							
ES 300	\$544	\$975	\$431	1	\$544	\$975	\$431
Savings/(Cost) per Contract -	\$431.00		Totals for Lexus	1	\$544	\$975	\$431
Lincoln							
Navigator	\$972	\$1,370	\$399	1	\$972	\$1,370	\$399
Town Car	\$892	\$975	\$83	1	\$892	\$975	\$83
Savings/(Cost) per Contract -	\$240.75		Totals for Lincoln	2	\$1,864	\$2,345	\$482
Mazda							
626	\$892	\$975	\$83	1	\$892	\$975	\$83
Pickup	\$588	\$784	\$196	1	\$588	\$784	\$196
Protégé	\$544	\$898	\$354	1	\$544	\$898	\$354
Savings/(Cost) per Contract -	\$210.83		Totals for Mazda	3	\$2,024	\$2,657	\$633
Mercedes							
E class	\$1,198	\$3,646	\$2,448	1	\$1,198	\$3,646	\$2,448
Savings/(Cost) per Contract -	\$2,448.0		Totals for Mercedes	1	\$1,198	\$3,646	\$2,448
Mercury							
Grand Marquis	\$759	\$1,128	\$369	1	\$759	\$1,128	\$369
Mountaineer	\$972	\$1,134	\$163	1	\$972	\$1,134	\$163
Mystique	\$605	\$1,128	\$523	1	\$605	\$1,128	\$523
Sable	\$759	\$1,128	\$369	1	\$759	\$1,128	\$369
Villager	\$544	\$975	\$431	1	\$544	\$975	\$431
Savings/(Cost) per Contract -	\$370.90		Totals for Mercury	5	\$3,639	\$5,493	\$1,855
Mitsubishi							
Eclipse	\$544	\$898	\$354	1	\$544	\$898	\$354
Galant	\$605	\$1,128	\$523	1	\$605	\$1,128	\$523
Montero Sport	\$759	\$898	\$139	1	\$759	\$898	\$139
Savings/(Cost) per Contract -	\$338.67		Totals for Mitsubishi	3	\$1,908	\$2,924	\$1,016
Nissan							
Altima	\$346	\$525	\$179	2	\$692	\$1,050	\$358
Frontier	\$445	\$784	\$339	1	\$445	\$784	\$339
Maxima	\$544	\$975	\$431	1	\$544	\$975	\$431

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 36/36 Term							
<u>Nissan</u>							
Pathfinder	\$606	\$1,013	\$408	1	\$606	\$1,013	\$408
Sentra	\$417	\$525	\$108	1	\$417	\$525	\$108
Savings/(Cost) per Contract -	\$273.83	Totals for Nissan		6	\$2,704	\$4,347	\$1,643
<u>Oldsmobile</u>							
Cutlass	\$605	\$898	\$293	1	\$605	\$898	\$293
Intrigue	\$759	\$975	\$216	1	\$759	\$975	\$216
Savings/(Cost) per Contract -	\$254.50	Totals for Oldsmobile		2	\$1,364	\$1,873	\$509
<u>Plymouth</u>							
Voyager	\$892	\$1,128	\$236	2	\$1,784	\$2,256	\$472
Breeze	\$605	\$975	\$370	1	\$605	\$975	\$370
Neon	\$605	\$898	\$293	1	\$605	\$898	\$293
Savings/(Cost) per Contract -	\$283.75	Totals for Plymouth		4	\$2,994	\$4,129	\$1,135
<u>Pontiac</u>							
Grand Am	\$667	\$898	\$231	2	\$1,334	\$1,796	\$462
Grand Prix	\$892	\$1,128	\$236	2	\$1,784	\$2,256	\$472
Bonneville	\$892	\$1,370	\$478	1	\$892	\$1,370	\$478
Sunfire	\$544	\$669	\$125	1	\$544	\$669	\$125
Savings/(Cost) per Contract -	\$256.17	Totals for Pontiac		6	\$4,554	\$6,091	\$1,537
<u>Saturn</u>							
S Series	\$605	\$898	\$293	3	\$1,815	\$2,694	\$879
Savings/(Cost) per Contract -	\$293.00	Totals for Saturn		3	\$1,815	\$2,694	\$879
<u>Subaru</u>							
Forester	\$605	\$1,128	\$523	1	\$605	\$1,128	\$523
Legacy	\$605	\$1,128	\$523	1	\$605	\$1,128	\$523
Savings/(Cost) per Contract -	\$523.00	Totals for Subaru		2	\$1,210	\$2,256	\$1,046
<u>Toyota</u>							
Camry	\$346	\$669	\$323	6	\$2,076	\$4,014	\$1,938
Corolla	\$417	\$525	\$108	3	\$1,251	\$1,575	\$324
4Runner	\$682	\$1,013	\$331	2	\$1,364	\$2,026	\$662
Tacoma	\$445	\$784	\$339	2	\$890	\$1,567	\$677
Avalon	\$544	\$975	\$431	1	\$544	\$975	\$431
RAV4	\$511	\$1,013	\$502	1	\$511	\$1,013	\$502
Savings/(Cost) per Contract -	\$302.27	Totals for Toyota		15	\$6,636	\$11,170	\$4,534
<u>Volvo</u>							
70 series	\$1,100	\$1,370	\$270	1	\$1,100	\$1,370	\$270

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GE 2002 Standard Rates vs. Universal Underwriters Rates

Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>U.U. Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
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3 Star Plus - Standard \$100 Deductible - Preowned 1998 Vehicles w/48500 miles - 36/36 Term

<u>Volvo</u>							
Savings/(Cost) per Contract -	\$270.00	Totals for Volvo		1	\$1,100	\$1,370	\$270
36/36 Savings/(Cost) per Contract -	\$318.43	Totals for 36/36		180	\$131,302	\$188,620	\$57,318

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Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	U.U. Avg. Rate	Difference	VSC Sales	GE2002 Cost	U.U. Cost	GE Save/ (Cost)
3 Star Plus - Standard \$100 Deductible - Preowned 1996 Vehicles w/68500 miles - 24/24 Term							
Chevrolet							
C/K Pickup	\$1,197	\$987	(\$210)	2	\$2,394	\$1,974	(\$420)
Blazer	\$929	\$987	\$59	1	\$929	\$987	\$59
Cavalier	\$727	\$596	(\$131)	1	\$727	\$596	(\$131)
Lumina	\$1,005	\$853	(\$152)	1	\$1,005	\$853	(\$152)
S10 Pickup	\$866	\$987	\$121	1	\$866	\$987	\$121
Savings/(Cost) per Contract -	(\$87.17)	Totals for Chevrolet		6	\$5,920	\$5,397	(\$523)
Dodge							
Caravan, Grand Carava	\$1,202	\$1,185	(\$17)	1	\$1,202	\$1,185	(\$17)
Dakota	\$929	\$987	\$59	1	\$929	\$987	\$59
Ram Pickup	\$1,197	\$987	(\$210)	1	\$1,197	\$987	(\$210)
Savings/(Cost) per Contract -	(\$56.08)	Totals for Dodge		3	\$3,327	\$3,159	(\$168)
Ford							
F-series Pickup	\$1,146	\$987	(\$159)	3	\$3,439	\$2,961	(\$478)
Econoline Van	\$1,378	\$789	(\$589)	1	\$1,378	\$789	(\$589)
Escort	\$727	\$981	\$254	1	\$727	\$981	\$254
Expedition/Bronco	\$1,748	\$1,185	(\$563)	1	\$1,748	\$1,185	(\$563)
Explorer	\$1,290	\$987	(\$303)	1	\$1,290	\$987	(\$303)
Ranger	\$904	\$987	\$83	1	\$904	\$987	\$83
Taurus	\$1,005	\$981	(\$24)	1	\$1,005	\$981	(\$24)
Windstar	\$1,378	\$981	(\$397)	1	\$1,378	\$981	(\$397)
Savings/(Cost) per Contract -	(\$201.68)	Totals for Ford		10	\$11,869	\$9,852	(\$2,017)
GMC							
Sierra	\$1,197	\$987	(\$210)	1	\$1,197	\$987	(\$210)
Savings/(Cost) per Contract -	(\$209.75)	Totals for GMC		1	\$1,197	\$987	(\$210)
Honda							
Accord	\$434	\$475	\$41	1	\$434	\$475	\$41
Civic	\$434	\$475	\$41	1	\$434	\$475	\$41
Savings/(Cost) per Contract -	\$41.00	Totals for Honda		2	\$868	\$950	\$82
Jeep							
Cherokee	\$765	\$1,131	\$366	1	\$765	\$1,131	\$366
Grand Cherokee	\$1,104	\$1,131	\$27	1	\$1,104	\$1,131	\$27
Savings/(Cost) per Contract -	\$196.25	Totals for Jeep		2	\$1,869	\$2,261	\$393
Plymouth							
Voyager	\$1,202	\$981	(\$221)	1	\$1,202	\$981	(\$221)
Savings/(Cost) per Contract -	(\$221.00)	Totals for Plymouth		1	\$1,202	\$981	(\$221)

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<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>U.U. Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
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3 Star Plus - Standard \$100 Deductible - Preowned 1996 Vehicles w/68500 miles - 24/24 Term

<i>Pontiac</i>							
Grand Am	\$852	\$789	(\$63)	1	\$852	\$789	(\$63)
Savings/(Cost) per Contract -	(\$63.00)	Totals for Pontiac		1	\$852	\$789	(\$63)
<i>Saturn</i>							
S Series	\$836	\$789	(\$47)	1	\$836	\$789	(\$47)
Savings/(Cost) per Contract -	(\$46.67)	Totals for Saturn		1	\$836	\$789	(\$47)
<i>Toyota</i>							
Camry	\$434	\$596	\$162	1	\$434	\$596	\$162
Corolla	\$511	\$475	(\$36)	1	\$511	\$475	(\$36)
Tacoma	\$581	\$693	\$112	1	\$581	\$693	\$112
Savings/(Cost) per Contract -	\$79.33	Totals for Toyota		3	\$1,526	\$1,764	\$238
24/24 Savings/(Cost) per Contract -	(\$84.53)	Totals for 24/24		30	\$29,464	\$26,929	(\$2,536)

<i>Preowned</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	300	\$243.93	\$206,747	\$279,925	\$73,178
<i>Estimated Monthly Savings</i>	25	\$243.93	\$17,229	\$23,327	\$6,098

<i>Overall Saving/(Cost)</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>U.U. Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	600	\$111.83	\$446,474	\$513,572	\$67,099
<i>Estimated Monthly Savings</i>	50	\$111.83	\$37,206	\$42,798	\$5,592

Information regarding competitors has been provided by unaffiliated third parties and GEFA is not aware of any confidentiality obligations that have been breached by such parties in providing this information. GEFA makes no guarantees as to the accuracy or timeliness of such information. GE2002 rates are subject to regulatory approval, and may vary by state. See page of additional assumption included with this report.