



**GE Financial Assurance**  
**Auto Warranty Services**

*We bring good things to life*

# *Profitability Analysis*

***GE 2002***

***VS.***

***Wynn's Extended  
Care***



***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 for Asian make vehicles, 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** (For AZ/GA/IL/NY/TX) rates to **WYNN'S Extended Care** (WYNN) – (Effective 2001) rates. The following plans were used for comparison purposes:

- GE 5 Star plan compared to WYNN'S New Car Program.
- GE 4 Star plan compared to WYNN'S Used Car Program.

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 4/15 of each vehicle model year. Extended eligibility terms listed in the following reports are displayed as 'New' terms, according to the following chart:

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

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

## GE 2002 Rates vs. Wynn's Extended Care Rates

### *Profitability Analysis Summary*

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>Wynns Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
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#### 5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term

<u>60/75 Savings/(Cost) per Contract -</u>	<b>\$0.04</b>	Totals for 60/75	<b>30</b>	\$14,259	\$14,260	<b>\$1</b>
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#### 5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 72/75 Term

<u>72/75 Savings/(Cost) per Contract -</u>	<b>(\$37.40)</b>	Totals for 72/75	<b>30</b>	\$15,822	\$14,700	<b>(\$1,122)</b>
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<i>New</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	<b>60</b>	<b>(\$18.68)</b>	\$30,081	\$28,960	<b>(\$1,121)</b>
<i>Estimated Monthly Savings</i>	<b>5</b>	<b>(\$18.68)</b>	\$2,507	\$2,413	<b>(\$93)</b>

#### 5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term

<u>60/75 Savings/(Cost) per Contract -</u>	<b>\$42.17</b>	Totals for 60/75	<b>30</b>	\$15,795	\$17,060	<b>\$1,265</b>
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#### 5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/75 Term

<u>72/75 Savings/(Cost) per Contract -</u>	<b>(\$11.40)</b>	Totals for 72/75	<b>30</b>	\$17,862	\$17,520	<b>(\$342)</b>
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<i>Extended Eligibility</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	<b>60</b>	<b>\$15.38</b>	\$33,657	\$34,580	<b>\$923</b>
<i>Estimated Monthly Savings</i>	<b>5</b>	<b>\$15.38</b>	\$2,805	\$2,882	<b>\$77</b>

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

<u>24/24 Savings/(Cost) per Contract -</u>	<b>\$204.31</b>	Totals for 24/24	<b>90</b>	\$34,442	\$52,830	<b>\$18,388</b>
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#### 4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term

<u>36/36 Savings/(Cost) per Contract -</u>	<b>\$193.09</b>	Totals for 36/36	<b>50</b>	\$24,386	\$34,040	<b>\$9,654</b>
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### *Profitability Analysis Summary*

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

<u>24/24 Savings/(Cost) per Contract -</u>	<b>\$90.21</b>	Totals for 24/24	<b>20</b>	\$12,216	\$14,020	<b>\$1,804</b>
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#### 4 Star - Standard \$100 Deductible - Preowned 1996 Vehicles w/77000 miles - 12/12 Term

<u>12/12 Savings/(Cost) per Contract -</u>	<b>\$52.55</b>	Totals for 12/12	<b>20</b>	\$9,359	\$10,410	<b>\$1,051</b>
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<i>Preowned</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	<b>180</b>	<b>\$171.65</b>	\$80,402	\$111,300	<b>\$30,898</b>
<i>Estimated Monthly Savings</i>	<b>15</b>	<b>\$171.65</b>	\$6,700	\$9,275	<b>\$2,575</b>

<i>Overall Saving/(Cost)</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	<b>300</b>	<b>\$102.33</b>	\$144,140	\$174,840	<b>\$30,700</b>
<i>Estimated Monthly Savings</i>	<b>25</b>	<b>\$102.33</b>	\$12,012	\$14,570	<b>\$2,558</b>

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<b>5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term</b>							
<b>Acura</b>							
TL/Vigor	\$537	\$485	(\$52)	1	\$537	\$485	(\$52)
Savings/(Cost) per Contract -	<b>(\$52.35)</b>	Totals for Acura		1	\$537	\$485	(\$52)
<b>Honda</b>							
Accord	\$362	\$435	\$73	3	\$1,087	\$1,305	\$218
Civic	\$362	\$435	\$73	2	\$725	\$870	\$146
CR-V	\$537	\$535	(\$2)	1	\$537	\$535	(\$2)
Odyssey	\$362	\$435	\$73	1	\$362	\$435	\$73
Savings/(Cost) per Contract -	<b>\$62.02</b>	Totals for Honda		7	\$2,711	\$3,145	\$434
<b>Hyundai</b>							
Accent/Excel	\$424	\$485	\$61	1	\$424	\$485	\$61
Elantra	\$537	\$485	(\$52)	1	\$537	\$485	(\$52)
Savings/(Cost) per Contract -	<b>\$4.45</b>	Totals for Hyundai		2	\$961	\$970	\$9
<b>Lexus</b>							
RX 300	\$706	\$795	\$89	1	\$706	\$795	\$89
Savings/(Cost) per Contract -	<b>\$88.55</b>	Totals for Lexus		1	\$706	\$795	\$89
<b>Mitsubishi</b>							
Eclipse	\$537	\$485	(\$52)	1	\$537	\$485	(\$52)
Galant	\$583	\$485	(\$98)	1	\$583	\$485	(\$98)
Savings/(Cost) per Contract -	<b>(\$75.41)</b>	Totals for Mitsubishi		2	\$1,121	\$970	(\$151)
<b>Nissan</b>							
Altima	\$362	\$435	\$73	1	\$362	\$435	\$73
Frontier	\$450	\$485	\$35	1	\$450	\$485	\$35
Maxima	\$537	\$435	(\$102)	1	\$537	\$435	(\$102)
Pathfinder	\$628	\$535	(\$93)	1	\$628	\$535	(\$93)
Sentra	\$424	\$435	\$11	1	\$424	\$435	\$11
Xterra	\$706	\$535	(\$171)	1	\$706	\$535	(\$171)
Savings/(Cost) per Contract -	<b>(\$41.26)</b>	Totals for Nissan		6	\$3,108	\$2,860	(\$248)
<b>Subaru</b>							
Legacy	\$537	\$485	(\$52)	1	\$537	\$485	(\$52)
Savings/(Cost) per Contract -	<b>(\$52.35)</b>	Totals for Subaru		1	\$537	\$485	(\$52)
<b>Toyota</b>							
Camry	\$362	\$435	\$73	3	\$1,087	\$1,305	\$218
Corolla	\$424	\$435	\$11	2	\$848	\$870	\$23
4Runner	\$706	\$535	(\$171)	1	\$706	\$535	(\$171)
Avalon	\$537	\$435	(\$102)	1	\$537	\$435	(\$102)
Sienna	\$424	\$435	\$11	1	\$424	\$435	\$11

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### *Profitability Analysis*

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>Wynns Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
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#### 5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term

<b><i>Toyota</i></b>							
Tacoma	\$450	\$485	\$35	1	\$450	\$485	<b>\$35</b>
Tundra	\$526	\$485	(\$41)	1	\$526	\$485	<b>(\$41)</b>
Savings/(Cost) per Contract -	<b>(\$2.75)</b>	Totals for Toyota		10	\$4,577	\$4,550	<b>(\$27)</b>
<b>60/75 Savings/(Cost) per Contract -</b>	<b>\$0.04</b>	Totals for 60/75		<b>30</b>	\$14,259	\$14,260	<b>\$1</b>

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<b>5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 72/75 Term</b>							
<b>Acura</b>							
TL/Vigor	\$594	\$515	(\$79)	1	\$594	\$515	(\$79)
Savings/(Cost) per Contract -	<b>(\$78.73)</b>	Totals for Acura		1	\$594	\$515	(\$79)
<b>Honda</b>							
Accord	\$389	\$445	\$56	3	\$1,167	\$1,335	\$168
Civic	\$389	\$445	\$56	2	\$778	\$890	\$112
CR-V	\$594	\$545	(\$49)	1	\$594	\$545	(\$49)
Odyssey	\$389	\$445	\$56	1	\$389	\$445	\$56
Savings/(Cost) per Contract -	<b>\$41.13</b>	Totals for Honda		7	\$2,927	\$3,215	\$288
<b>Hyundai</b>							
Accent/Excel	\$483	\$515	\$32	1	\$483	\$515	\$32
Elantra	\$594	\$515	(\$79)	1	\$594	\$515	(\$79)
Savings/(Cost) per Contract -	<b>(\$23.38)</b>	Totals for Hyundai		2	\$1,077	\$1,030	(\$47)
<b>Lexus</b>							
RX 300	\$802	\$825	\$23	1	\$802	\$825	\$23
Savings/(Cost) per Contract -	<b>\$23.48</b>	Totals for Lexus		1	\$802	\$825	\$23
<b>Mitsubishi</b>							
Eclipse	\$594	\$515	(\$79)	1	\$594	\$515	(\$79)
Galant	\$654	\$515	(\$139)	1	\$654	\$515	(\$139)
Savings/(Cost) per Contract -	<b>(\$108.61)</b>	Totals for Mitsubishi		2	\$1,247	\$1,030	(\$217)
<b>Nissan</b>							
Altima	\$389	\$445	\$56	1	\$389	\$445	\$56
Frontier	\$491	\$495	\$4	1	\$491	\$495	\$4
Maxima	\$594	\$445	(\$149)	1	\$594	\$445	(\$149)
Pathfinder	\$720	\$545	(\$175)	1	\$720	\$545	(\$175)
Sentra	\$483	\$445	(\$38)	1	\$483	\$445	(\$38)
Xterra	\$802	\$545	(\$257)	1	\$802	\$545	(\$257)
Savings/(Cost) per Contract -	<b>(\$93.04)</b>	Totals for Nissan		6	\$3,478	\$2,920	(\$558)
<b>Subaru</b>							
Legacy	\$594	\$515	(\$79)	1	\$594	\$515	(\$79)
Savings/(Cost) per Contract -	<b>(\$78.73)</b>	Totals for Subaru		1	\$594	\$515	(\$79)
<b>Toyota</b>							
Camry	\$389	\$445	\$56	3	\$1,167	\$1,335	\$168
Corolla	\$483	\$445	(\$38)	2	\$966	\$890	(\$76)
4Runner	\$802	\$545	(\$257)	1	\$802	\$545	(\$257)
Avalon	\$594	\$445	(\$149)	1	\$594	\$445	(\$149)
Sienna	\$483	\$445	(\$38)	1	\$483	\$445	(\$38)

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<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>Wynns Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
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#### 5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 72/75 Term

<b>Toyota</b>							
Tacoma	\$491	\$495	\$4	1	\$491	\$495	\$4
Tundra	\$601	\$495	(\$106)	1	\$601	\$495	(\$106)
Savings/(Cost) per Contract -	<b>(\$45.37)</b>	Totals for Toyota		10	\$5,104	\$4,650	(\$454)
72/75 Savings/(Cost) per Contract -	<b>(\$37.40)</b>	Totals for 72/75		30	\$15,822	\$14,700	(\$1,122)

<i>New</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	<b>60</b>	<b>(\$18.68)</b>	\$30,081	\$28,960	(\$1,121)
<i>Estimated Monthly Savings</i>	<b>5</b>	<b>(\$18.68)</b>	\$2,507	\$2,413	(\$93)

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<b>5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term</b>							
<b>Acura</b>							
TL/Vigor	\$595	\$585	(\$10)	1	\$595	\$585	(\$10)
Savings/(Cost) per Contract -	<b>(\$9.75)</b>	Totals for Acura		1	\$595	\$585	(\$10)
<b>Honda</b>							
Accord	\$390	\$535	\$145	3	\$1,170	\$1,605	\$435
Civic	\$390	\$535	\$145	3	\$1,170	\$1,605	\$435
Odyssey	\$390	\$535	\$145	1	\$390	\$535	\$145
Savings/(Cost) per Contract -	<b>\$145.08</b>	Totals for Honda		7	\$2,729	\$3,745	\$1,016
<b>Hyundai</b>							
Elantra	\$595	\$585	(\$10)	1	\$595	\$585	(\$10)
Savings/(Cost) per Contract -	<b>(\$9.75)</b>	Totals for Hyundai		1	\$595	\$585	(\$10)
<b>Kia</b>							
Sephia	\$484	\$585	\$101	1	\$484	\$585	\$101
Savings/(Cost) per Contract -	<b>\$100.95</b>	Totals for Kia		1	\$484	\$585	\$101
<b>Lexus</b>							
RX 300	\$729	\$845	\$116	1	\$729	\$845	\$116
Savings/(Cost) per Contract -	<b>\$115.95</b>	Totals for Lexus		1	\$729	\$845	\$116
<b>Mitsubishi</b>							
Eclipse	\$595	\$585	(\$10)	1	\$595	\$585	(\$10)
Galant	\$655	\$585	(\$70)	1	\$655	\$585	(\$70)
Montero Sport	\$884	\$635	(\$249)	1	\$884	\$635	(\$249)
Savings/(Cost) per Contract -	<b>(\$109.32)</b>	Totals for Mitsubishi		3	\$2,133	\$1,805	(\$328)
<b>Nissan</b>							
Altima	\$390	\$535	\$145	1	\$390	\$535	\$145
Frontier	\$492	\$585	\$93	1	\$492	\$585	\$93
Maxima	\$595	\$535	(\$60)	1	\$595	\$535	(\$60)
Pathfinder	\$658	\$585	(\$73)	1	\$658	\$585	(\$73)
Xterra	\$699	\$585	(\$114)	1	\$699	\$585	(\$114)
Savings/(Cost) per Contract -	<b>(\$1.89)</b>	Totals for Nissan		5	\$2,834	\$2,825	(\$9)
<b>Subaru</b>							
Legacy	\$655	\$585	(\$70)	1	\$655	\$585	(\$70)
Savings/(Cost) per Contract -	<b>(\$69.53)</b>	Totals for Subaru		1	\$655	\$585	(\$70)
<b>Toyota</b>							
Camry	\$390	\$535	\$145	3	\$1,170	\$1,605	\$435
Corolla	\$484	\$535	\$51	2	\$968	\$1,070	\$102
4Runner	\$729	\$585	(\$144)	1	\$729	\$585	(\$144)

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#### 5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term

<b><u>Toyota</u></b>							
Avalon	\$595	\$535	(\$60)	1	\$595	\$535	(\$60)
Sienna	\$484	\$535	\$51	1	\$484	\$535	\$51
Tacoma	\$492	\$585	\$93	1	\$492	\$585	\$93
Tundra	\$603	\$585	(\$18)	1	\$603	\$585	(\$18)
Savings/(Cost) per Contract -	<b>\$45.90</b>	Totals for Toyota		10	\$5,041	\$5,500	<b>\$459</b>
<b>60/75 Savings/(Cost) per Contract -</b>	<b>\$42.17</b>	Totals for 60/75		<b>30</b>	\$15,795	\$17,060	<b>\$1,265</b>

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<b>5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/75 Term</b>							
<b>Acura</b>							
TL/Vigor	\$684	\$615	(\$69)	1	\$684	\$615	(\$69)
Savings/(Cost) per Contract -	<b>(\$68.95)</b>	Totals for Acura		1	\$684	\$615	(\$69)
<b>Honda</b>							
Accord	\$425	\$545	\$120	3	\$1,274	\$1,635	\$361
Civic	\$425	\$545	\$120	3	\$1,274	\$1,635	\$361
Odyssey	\$425	\$545	\$120	1	\$425	\$545	\$120
Savings/(Cost) per Contract -	<b>\$120.23</b>	Totals for Honda		7	\$2,973	\$3,815	\$842
<b>Hyundai</b>							
Elantra	\$684	\$615	(\$69)	1	\$684	\$615	(\$69)
Savings/(Cost) per Contract -	<b>(\$68.95)</b>	Totals for Hyundai		1	\$684	\$615	(\$69)
<b>Kia</b>							
Sephia	\$534	\$615	\$81	1	\$534	\$615	\$81
Savings/(Cost) per Contract -	<b>\$80.73</b>	Totals for Kia		1	\$534	\$615	\$81
<b>Lexus</b>							
RX 300	\$858	\$875	\$17	1	\$858	\$875	\$17
Savings/(Cost) per Contract -	<b>\$17.40</b>	Totals for Lexus		1	\$858	\$875	\$17
<b>Mitsubishi</b>							
Eclipse	\$684	\$615	(\$69)	1	\$684	\$615	(\$69)
Galant	\$759	\$615	(\$144)	1	\$759	\$615	(\$144)
Montero Sport	\$1,035	\$665	(\$370)	1	\$1,035	\$665	(\$370)
Savings/(Cost) per Contract -	<b>(\$194.08)</b>	Totals for Mitsubishi		3	\$2,477	\$1,895	(\$582)
<b>Nissan</b>							
Altima	\$425	\$545	\$120	1	\$425	\$545	\$120
Frontier	\$554	\$595	\$41	1	\$554	\$595	\$41
Maxima	\$684	\$545	(\$139)	1	\$684	\$545	(\$139)
Pathfinder	\$756	\$595	(\$161)	1	\$756	\$595	(\$161)
Xterra	\$820	\$595	(\$225)	1	\$820	\$595	(\$225)
Savings/(Cost) per Contract -	<b>(\$72.82)</b>	Totals for Nissan		5	\$3,239	\$2,875	(\$364)
<b>Subaru</b>							
Legacy	\$759	\$615	(\$144)	1	\$759	\$615	(\$144)
Savings/(Cost) per Contract -	<b>(\$143.58)</b>	Totals for Subaru		1	\$759	\$615	(\$144)
<b>Toyota</b>							
Camry	\$425	\$545	\$120	3	\$1,274	\$1,635	\$361
Corolla	\$534	\$545	\$11	2	\$1,069	\$1,090	\$21
4Runner	\$858	\$595	(\$263)	1	\$858	\$595	(\$263)

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>Wynns Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
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#### 5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/75 Term

<b><i>Toyota</i></b>								
Avalon	\$684	\$545	(\$139)	1	\$684	\$545	(\$139)	
Sienna	\$534	\$545	\$11	1	\$534	\$545	\$11	
Tacoma	\$554	\$595	\$41	1	\$554	\$595	\$41	
Tundra	\$681	\$595	(\$86)	1	\$681	\$595	(\$86)	
Savings/(Cost) per Contract -		<b>(\$5.39)</b>	Totals for Toyota		10	\$5,654	\$5,600	(\$54)
72/75 Savings/(Cost) per Contract -		<b>(\$11.40)</b>	Totals for 72/75		30	\$17,862	\$17,520	(\$342)

<i>Extended Eligibility</i>	<i>Contracts</i>	<i>Savings/(Cost) Per Contract</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
<i>Estimated Annual Savings</i>	<b>60</b>	<b>\$15.38</b>	\$33,657	\$34,580	<b>\$923</b>
<i>Estimated Monthly Savings</i>	<b>5</b>	<b>\$15.38</b>	\$2,805	\$2,882	<b>\$77</b>

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<b>4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term</b>							
<b><u>Acura</u></b>							
CL	\$429	\$585	\$156	1	\$429	\$585	\$156
Integra	\$354	\$585	\$231	1	\$354	\$585	\$231
TL/Vigor	\$429	\$585	\$156	1	\$429	\$585	\$156
Savings/(Cost) per Contract -	<b>\$181.27</b>	Totals for Acura		3	\$1,211	\$1,755	\$544
<b><u>Honda</u></b>							
Accord	\$306	\$545	\$239	10	\$3,057	\$5,450	\$2,393
Civic	\$306	\$545	\$239	9	\$2,752	\$4,905	\$2,153
CR-V	\$367	\$595	\$228	3	\$1,102	\$1,785	\$683
Odyssey	\$306	\$545	\$239	1	\$306	\$545	\$239
Passport	\$504	\$595	\$91	1	\$504	\$595	\$91
Savings/(Cost) per Contract -	<b>\$231.66</b>	Totals for Honda		24	\$7,720	\$13,280	\$5,560
<b><u>Hyundai</u></b>							
Accent/Excel	\$473	\$585	\$113	1	\$473	\$585	\$113
Elantra	\$580	\$585	\$5	1	\$580	\$585	\$5
Savings/(Cost) per Contract -	<b>\$58.96</b>	Totals for Hyundai		2	\$1,052	\$1,170	\$118
<b><u>Infiniti</u></b>							
I30	\$473	\$925	\$453	1	\$473	\$925	\$453
QX4	\$673	\$1,025	\$352	1	\$673	\$1,025	\$352
Savings/(Cost) per Contract -	<b>\$402.05</b>	Totals for Infiniti		2	\$1,146	\$1,950	\$804
<b><u>Isuzu</u></b>							
Rodeo	\$504	\$635	\$131	2	\$1,008	\$1,270	\$262
Savings/(Cost) per Contract -	<b>\$130.89</b>	Totals for Isuzu		2	\$1,008	\$1,270	\$262
<b><u>Kia</u></b>							
Sephia	\$354	\$585	\$231	1	\$354	\$585	\$231
Sportage	\$467	\$635	\$168	1	\$467	\$635	\$168
Savings/(Cost) per Contract -	<b>\$199.68</b>	Totals for Kia		2	\$821	\$1,220	\$399
<b><u>Lexus</u></b>							
ES 300	\$429	\$925	\$496	1	\$429	\$925	\$496
GS 300	\$473	\$925	\$453	1	\$473	\$925	\$453
LS 400	\$580	\$925	\$345	1	\$580	\$925	\$345
Savings/(Cost) per Contract -	<b>\$431.43</b>	Totals for Lexus		3	\$1,481	\$2,775	\$1,294
<b><u>Mitsubishi</u></b>							
Eclipse	\$429	\$585	\$156	2	\$857	\$1,170	\$313
Galant	\$473	\$585	\$113	1	\$473	\$585	\$113
Mirage	\$429	\$585	\$156	1	\$429	\$585	\$156
Montero Sport	\$580	\$585	\$5	1	\$580	\$585	\$5

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<b>4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term</b>							
<b>Mitsubishi</b>							
Savings/(Cost) per Contract -	<b>\$117.40</b>	Totals for Mitsubishi		5	\$2,338	\$2,925	<b>\$587</b>
<b>Nissan</b>							
Altima	\$306	\$545	\$239	4	\$1,223	\$2,180	<b>\$957</b>
Maxima	\$429	\$545	\$116	3	\$1,286	\$1,635	<b>\$349</b>
Frontier	\$367	\$595	\$228	2	\$734	\$1,190	<b>\$456</b>
Pathfinder	\$471	\$595	\$124	2	\$943	\$1,190	<b>\$247</b>
Sentra	\$354	\$545	\$191	2	\$708	\$1,090	<b>\$382</b>
Quest	\$429	\$545	\$116	1	\$429	\$545	<b>\$116</b>
Savings/(Cost) per Contract -	<b>\$179.10</b>	Totals for Nissan		14	\$5,323	\$7,830	<b>\$2,507</b>
<b>Subaru</b>							
Legacy	\$473	\$585	\$113	2	\$945	\$1,170	<b>\$225</b>
Forester	\$473	\$685	\$213	1	\$473	\$685	<b>\$213</b>
Savings/(Cost) per Contract -	<b>\$145.83</b>	Totals for Subaru		3	\$1,418	\$1,855	<b>\$438</b>
<b>Toyota</b>							
Camry	\$306	\$545	\$239	11	\$3,363	\$5,995	<b>\$2,632</b>
Corolla	\$354	\$545	\$191	6	\$2,123	\$3,270	<b>\$1,147</b>
Tacoma	\$367	\$595	\$228	4	\$1,469	\$2,380	<b>\$911</b>
4Runner	\$526	\$595	\$69	3	\$1,578	\$1,785	<b>\$207</b>
Avalon	\$429	\$545	\$116	2	\$857	\$1,090	<b>\$233</b>
RAV4	\$413	\$595	\$182	2	\$826	\$1,190	<b>\$364</b>
Sienna	\$354	\$545	\$191	2	\$708	\$1,090	<b>\$382</b>
Savings/(Cost) per Contract -	<b>\$195.84</b>	Totals for Toyota		30	\$10,925	\$16,800	<b>\$5,875</b>
<b>24/24 Savings/(Cost) per Contract -</b>	<b>\$204.31</b>	<b>Totals for 24/24</b>		<b>90</b>	<b>\$34,442</b>	<b>\$52,830</b>	<b>\$18,388</b>

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<b>4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term</b>							
<b>Acura</b>							
Integra	\$452	\$725	\$273	1	\$452	\$725	\$273
Savings/(Cost) per Contract -	<b>\$272.90</b>	Totals for Acura		1	\$452	\$725	\$273
<b>Honda</b>							
Accord	\$365	\$645	\$280	7	\$2,556	\$4,515	\$1,959
Civic	\$365	\$645	\$280	5	\$1,826	\$3,225	\$1,399
CR-V	\$481	\$695	\$214	2	\$961	\$1,390	\$429
Savings/(Cost) per Contract -	<b>\$270.49</b>	Totals for Honda		14	\$5,343	\$9,130	\$3,787
<b>Hyundai</b>							
Elantra	\$840	\$725	(\$115)	1	\$840	\$725	(\$115)
Savings/(Cost) per Contract -	<b>(\$114.63)</b>	Totals for Hyundai		1	\$840	\$725	(\$115)
<b>Isuzu</b>							
Rodeo	\$718	\$775	\$57	1	\$718	\$775	\$57
Savings/(Cost) per Contract -	<b>\$57.24</b>	Totals for Isuzu		1	\$718	\$775	\$57
<b>Kia</b>							
Sephia	\$452	\$725	\$273	1	\$452	\$725	\$273
Savings/(Cost) per Contract -	<b>\$272.90</b>	Totals for Kia		1	\$452	\$725	\$273
<b>Lexus</b>							
ES 300	\$596	\$1,035	\$439	1	\$596	\$1,035	\$439
Savings/(Cost) per Contract -	<b>\$439.10</b>	Totals for Lexus		1	\$596	\$1,035	\$439
<b>Mitsubishi</b>							
Eclipse	\$596	\$725	\$129	1	\$596	\$725	\$129
Galant	\$665	\$725	\$60	1	\$665	\$725	\$60
Mirage	\$596	\$725	\$129	1	\$596	\$725	\$129
Montero Sport	\$840	\$725	(\$115)	1	\$840	\$725	(\$115)
Savings/(Cost) per Contract -	<b>\$50.83</b>	Totals for Mitsubishi		4	\$2,697	\$2,900	\$203
<b>Nissan</b>							
Altima	\$365	\$645	\$280	2	\$730	\$1,290	\$560
Maxima	\$596	\$645	\$49	2	\$1,192	\$1,290	\$98
Frontier	\$481	\$695	\$214	1	\$481	\$695	\$214
Pathfinder	\$666	\$695	\$29	1	\$666	\$695	\$29
Sentra	\$452	\$645	\$193	1	\$452	\$645	\$193
Savings/(Cost) per Contract -	<b>\$156.35</b>	Totals for Nissan		7	\$3,521	\$4,615	\$1,094
<b>Subaru</b>							
Forester	\$665	\$825	\$160	1	\$665	\$825	\$160
Legacy	\$665	\$725	\$60	1	\$665	\$725	\$60

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

<i>Make/ Coverage General Mode</i>	<i>GE2002 Avg. Rate</i>	<i>Wynns Avg. Rate</i>	<i>Difference</i>	<i>VSC Sales</i>	<i>GE2002 Cost</i>	<i>Wynns Cost</i>	<i>GE Save/ (Cost)</i>
<b>4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term</b>							
<b><u>Subaru</u></b>							
Savings/(Cost) per Contract -	<b>\$109.75</b>	Totals for Subaru		2	\$1,331	\$1,550	<b>\$220</b>
<b><u>Toyota</u></b>							
Camry	\$365	\$645	\$280	7	\$2,556	\$4,515	<b>\$1,959</b>
Corolla	\$452	\$645	\$193	4	\$1,808	\$2,580	<b>\$772</b>
4Runner	\$752	\$695	(\$57)	2	\$1,505	\$1,390	<b>(\$115)</b>
Tacoma	\$481	\$695	\$214	2	\$961	\$1,390	<b>\$429</b>
Avalon	\$596	\$645	\$49	1	\$596	\$645	<b>\$49</b>
RAV4	\$559	\$695	\$136	1	\$559	\$695	<b>\$136</b>
Sienna	\$452	\$645	\$193	1	\$452	\$645	<b>\$193</b>
Savings/(Cost) per Contract -	<b>\$190.15</b>	Totals for Toyota		18	\$8,437	\$11,860	<b>\$3,423</b>
<b>36/36 Savings/(Cost) per Contract -</b>	<b>\$193.09</b>	Totals for 36/36		<b>50</b>	<b>\$24,386</b>	<b>\$34,040</b>	<b>\$9,654</b>

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<b>4 Star - Standard \$100 Deductible - Preowned 1996 Vehicles w/68500 miles - 24/24 Term</b>							
<b>Honda</b>							
Accord	\$473	\$685	\$213	3	\$1,418	\$2,055	\$638
Civic	\$473	\$685	\$213	2	\$945	\$1,370	\$425
Savings/(Cost) per Contract -	<b>\$212.50</b>	Totals for Honda		5	\$2,363	\$3,425	<b>\$1,063</b>
<b>Nissan</b>							
Altima	\$473	\$685	\$213	1	\$473	\$685	\$213
Frontier	\$638	\$735	\$97	1	\$638	\$735	\$97
Maxima	\$803	\$685	(\$118)	1	\$803	\$685	(\$118)
Pathfinder	\$875	\$735	(\$140)	1	\$875	\$735	(\$140)
Sentra	\$558	\$685	\$127	1	\$558	\$685	\$127
Savings/(Cost) per Contract -	<b>\$35.78</b>	Totals for Nissan		5	\$3,346	\$3,525	<b>\$179</b>
<b>Subaru</b>							
Legacy	\$803	\$755	(\$48)	1	\$803	\$755	(\$48)
Savings/(Cost) per Contract -	<b>(\$47.93)</b>	Totals for Subaru		1	\$803	\$755	(\$48)
<b>Toyota</b>							
Camry	\$473	\$685	\$213	3	\$1,418	\$2,055	\$638
Corolla	\$558	\$685	\$127	2	\$1,116	\$1,370	\$254
4Runner	\$1,005	\$735	(\$270)	1	\$1,005	\$735	(\$270)
Avalon	\$803	\$685	(\$118)	1	\$803	\$685	(\$118)
RAV4	\$724	\$735	\$11	1	\$724	\$735	\$11
Tacoma	\$638	\$735	\$97	1	\$638	\$735	\$97
Savings/(Cost) per Contract -	<b>\$67.86</b>	Totals for Toyota		9	\$5,704	\$6,315	<b>\$611</b>
<b>24/24 Savings/(Cost) per Contract -</b>	<b>\$90.21</b>	Totals for 24/24		<b>20</b>	<b>\$12,216</b>	<b>\$14,020</b>	<b>\$1,804</b>

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## GE 2002 Rates vs. Wynn's Extended Care Rates

### Profitability Analysis

Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
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#### 4 Star - Standard \$100 Deductible - Preowned 1996 Vehicles w/77000 miles - 12/12 Term

<b>Honda</b>							
Accord	\$379	\$505	\$127	3	\$1,136	\$1,515	\$380
Civic	\$379	\$505	\$127	2	\$757	\$1,010	\$253
Savings/(Cost) per Contract -	<b>\$126.50</b>	Totals for Honda		5	\$1,893	\$2,525	\$633
<b>Nissan</b>							
Altima	\$379	\$505	\$127	1	\$379	\$505	\$127
Frontier	\$486	\$555	\$69	1	\$486	\$555	\$69
Maxima	\$594	\$505	(\$89)	1	\$594	\$505	(\$89)
Pathfinder	\$642	\$555	(\$87)	1	\$642	\$555	(\$87)
Sentra	\$429	\$505	\$76	1	\$429	\$505	\$76
Savings/(Cost) per Contract -	<b>\$19.21</b>	Totals for Nissan		5	\$2,529	\$2,625	\$96
<b>Subaru</b>							
Legacy	\$594	\$565	(\$29)	1	\$594	\$565	(\$29)
Savings/(Cost) per Contract -	<b>(\$28.85)</b>	Totals for Subaru		1	\$594	\$565	(\$29)
<b>Toyota</b>							
Camry	\$379	\$505	\$127	3	\$1,136	\$1,515	\$380
Corolla	\$429	\$505	\$76	2	\$857	\$1,010	\$153
4Runner	\$730	\$555	(\$175)	1	\$730	\$555	(\$175)
Avalon	\$594	\$505	(\$89)	1	\$594	\$505	(\$89)
RAV4	\$541	\$555	\$14	1	\$541	\$555	\$14
Tacoma	\$486	\$555	\$69	1	\$486	\$555	\$69
Savings/(Cost) per Contract -	<b>\$39.04</b>	Totals for Toyota		9	\$4,344	\$4,695	\$351
<b>12/12 Savings/(Cost) per Contract -</b>	<b>\$52.55</b>	Totals for 12/12		<b>20</b>	<b>\$9,359</b>	<b>\$10,410</b>	<b>\$1,051</b>

<b>Preowned</b>	<b>Contracts</b>	<b>Savings/(Cost) Per Contract</b>	<b>GE2002 Cost</b>	<b>Wynns Cost</b>	<b>GE Save/ (Cost)</b>
<i>Estimated Annual Savings</i>	<b>180</b>	<b>\$171.65</b>	<b>\$80,402</b>	<b>\$111,300</b>	<b>\$30,898</b>
<i>Estimated Monthly Savings</i>	<b>15</b>	<b>\$171.65</b>	<b>\$6,700</b>	<b>\$9,275</b>	<b>\$2,575</b>

<b>Overall Saving/(Cost)</b>	<b>Contracts</b>	<b>Savings/(Cost) Per Contract</b>	<b>GE2002 Cost</b>	<b>Wynns Cost</b>	<b>GE Save/ (Cost)</b>
<i>Estimated Annual Savings</i>	<b>300</b>	<b>\$102.33</b>	<b>\$144,140</b>	<b>\$174,840</b>	<b>\$30,700</b>
<i>Estimated Monthly Savings</i>	<b>25</b>	<b>\$102.33</b>	<b>\$12,012</b>	<b>\$14,570</b>	<b>\$2,558</b>

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