



GE Financial Assurance
Auto Warranty Services

We bring good things to life

Profitability Analysis

GE 2002

VS.

***Wynn's Extended
Care***



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Auto Warranty Services

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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** (DR2NA0002) 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 11/1 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	
	<u>GE</u>	<u>WYNN</u>	<u>GE</u>	<u>WYNN</u>	<u>GE</u>	<u>WYNN</u>
60/75	60/75	60/75	48/75	60/75	36/75	60/75
72/75	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

60/75 Savings/(Cost) per Contract -	\$6.98	Totals for 60/75	30	\$14,051	\$14,260	\$210
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5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 72/75 Term

72/75 Savings/(Cost) per Contract -	(\$29.25)	Totals for 72/75	30	\$15,578	\$14,700	(\$878)
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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>	60	(\$11.13)	\$29,628	\$28,960	(\$668)
<i>Estimated Monthly Savings</i>	5	(\$11.13)	\$2,469	\$2,413	(\$56)

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

60/75 Savings/(Cost) per Contract -	\$50.32	Totals for 60/75	30	\$15,551	\$17,060	\$1,510
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5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/75 Term

72/75 Savings/(Cost) per Contract -	(\$1.65)	Totals for 72/75	30	\$17,570	\$17,520	(\$50)
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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>	60	\$24.33	\$33,120	\$34,580	\$1,460
<i>Estimated Monthly Savings</i>	5	\$24.33	\$2,760	\$2,882	\$122

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

24/24 Savings/(Cost) per Contract -	\$208.79	Totals for 24/24	90	\$34,039	\$52,830	\$18,791
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4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term

36/36 Savings/(Cost) per Contract -	\$199.77	Totals for 36/36	50	\$24,052	\$34,040	\$9,989
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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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4 Star - Standard \$100 Deductible - Preowned 1996 Vehicles w/68500 miles - 24/24 Term

<u>24/24 Savings/(Cost) per Contract -</u>	\$99.40	Totals for 24/24	20	\$12,032	\$14,020	\$1,988
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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>	\$58.88	Totals for 12/12	20	\$9,233	\$10,410	\$1,178
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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>	180	\$177.47	\$79,355	\$111,300	\$31,945
<i>Estimated Monthly Savings</i>	15	\$177.47	\$6,613	\$9,275	\$2,662

<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>	300	\$109.12	\$142,103	\$174,840	\$32,737
<i>Estimated Monthly Savings</i>	25	\$109.12	\$11,842	\$14,570	\$2,728

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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)
5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 60/75 Term							
Acura							
TL/Vigor	\$529	\$485	(\$44)	1	\$529	\$485	(\$44)
Savings/(Cost) per Contract -	(\$44.00)	Totals for Acura		1	\$529	\$485	(\$44)
Honda							
Accord	\$358	\$435	\$77	3	\$1,074	\$1,305	\$231
Civic	\$358	\$435	\$77	2	\$716	\$870	\$154
CR-V	\$529	\$535	\$6	1	\$529	\$535	\$6
Odyssey	\$358	\$435	\$77	1	\$358	\$435	\$77
Savings/(Cost) per Contract -	\$66.86	Totals for Honda		7	\$2,677	\$3,145	\$468
Hyundai							
Accent/Excel	\$418	\$485	\$67	1	\$418	\$485	\$67
Elantra	\$529	\$485	(\$44)	1	\$529	\$485	(\$44)
Savings/(Cost) per Contract -	\$11.50	Totals for Hyundai		2	\$947	\$970	\$23
Lexus							
RX 300	\$694	\$795	\$101	1	\$694	\$795	\$101
Savings/(Cost) per Contract -	\$101.00	Totals for Lexus		1	\$694	\$795	\$101
Mitsubishi							
Eclipse	\$529	\$485	(\$44)	1	\$529	\$485	(\$44)
Galant	\$574	\$485	(\$89)	1	\$574	\$485	(\$89)
Savings/(Cost) per Contract -	(\$66.50)	Totals for Mitsubishi		2	\$1,103	\$970	(\$133)
Nissan							
Altima	\$358	\$435	\$77	1	\$358	\$435	\$77
Frontier	\$444	\$485	\$42	1	\$444	\$485	\$42
Maxima	\$529	\$435	(\$94)	1	\$529	\$435	(\$94)
Pathfinder	\$617	\$535	(\$82)	1	\$617	\$535	(\$82)
Sentra	\$418	\$435	\$17	1	\$418	\$435	\$17
Xterra	\$694	\$535	(\$159)	1	\$694	\$535	(\$159)
Savings/(Cost) per Contract -	(\$33.25)	Totals for Nissan		6	\$3,060	\$2,860	(\$200)
Subaru							
Legacy	\$529	\$485	(\$44)	1	\$529	\$485	(\$44)
Savings/(Cost) per Contract -	(\$44.00)	Totals for Subaru		1	\$529	\$485	(\$44)
Toyota							
Camry	\$358	\$435	\$77	3	\$1,074	\$1,305	\$231
Corolla	\$418	\$435	\$17	2	\$836	\$870	\$34
4Runner	\$694	\$535	(\$159)	1	\$694	\$535	(\$159)
Avalon	\$529	\$435	(\$94)	1	\$529	\$435	(\$94)
Sienna	\$418	\$435	\$17	1	\$418	\$435	\$17

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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 - 60/75 Term

<i>Toyota</i>							
Tacoma	\$444	\$485	\$42	1	\$444	\$485	\$42
Tundra	\$518	\$485	(\$33)	1	\$518	\$485	(\$33)
Savings/(Cost) per Contract -	\$3.80	Totals for Toyota		10	\$4,512	\$4,550	\$38
60/75 Savings/(Cost) per Contract -	\$6.98	Totals for 60/75		30	\$14,051	\$14,260	\$210

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Make/ Coverage General Mode	GE2002 Avg. Rate	Wynns Avg. Rate	Difference	VSC Sales	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 72/75 Term							
Acura							
TL/Vigor	\$584	\$515	(\$69)	1	\$584	\$515	(\$69)
Savings/(Cost) per Contract -	(\$69.00)	Totals for Acura		1	\$584	\$515	(\$69)
Honda							
Accord	\$384	\$445	\$61	3	\$1,152	\$1,335	\$183
Civic	\$384	\$445	\$61	2	\$768	\$890	\$122
CR-V	\$584	\$545	(\$39)	1	\$584	\$545	(\$39)
Odyssey	\$384	\$445	\$61	1	\$384	\$445	\$61
Savings/(Cost) per Contract -	\$46.71	Totals for Honda		7	\$2,888	\$3,215	\$327
Hyundai							
Accent/Excel	\$476	\$515	\$39	1	\$476	\$515	\$39
Elantra	\$584	\$515	(\$69)	1	\$584	\$515	(\$69)
Savings/(Cost) per Contract -	(\$15.00)	Totals for Hyundai		2	\$1,060	\$1,030	(\$30)
Lexus							
RX 300	\$787	\$825	\$38	1	\$787	\$825	\$38
Savings/(Cost) per Contract -	\$38.00	Totals for Lexus		1	\$787	\$825	\$38
Mitsubishi							
Eclipse	\$584	\$515	(\$69)	1	\$584	\$515	(\$69)
Galant	\$642	\$515	(\$127)	1	\$642	\$515	(\$127)
Savings/(Cost) per Contract -	(\$98.00)	Totals for Mitsubishi		2	\$1,226	\$1,030	(\$196)
Nissan							
Altima	\$384	\$445	\$61	1	\$384	\$445	\$61
Frontier	\$484	\$495	\$11	1	\$484	\$495	\$11
Maxima	\$584	\$445	(\$139)	1	\$584	\$445	(\$139)
Pathfinder	\$707	\$545	(\$162)	1	\$707	\$545	(\$162)
Sentra	\$476	\$445	(\$31)	1	\$476	\$445	(\$31)
Xterra	\$787	\$545	(\$242)	1	\$787	\$545	(\$242)
Savings/(Cost) per Contract -	(\$83.67)	Totals for Nissan		6	\$3,422	\$2,920	(\$502)
Subaru							
Legacy	\$584	\$515	(\$69)	1	\$584	\$515	(\$69)
Savings/(Cost) per Contract -	(\$69.00)	Totals for Subaru		1	\$584	\$515	(\$69)
Toyota							
Camry	\$384	\$445	\$61	3	\$1,152	\$1,335	\$183
Corolla	\$476	\$445	(\$31)	2	\$952	\$890	(\$62)
4Runner	\$787	\$545	(\$242)	1	\$787	\$545	(\$242)
Avalon	\$584	\$445	(\$139)	1	\$584	\$445	(\$139)
Sienna	\$476	\$445	(\$31)	1	\$476	\$445	(\$31)

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GE 2002 Rates vs. Wynn's Extended Care Rates

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5 Star - Standard \$50 Deductible - New 2002 Vehicles w/100 miles - 72/75 Term

<i>Toyota</i>							
Tacoma	\$484	\$495	\$11	1	\$484	\$495	\$11
Tundra	\$592	\$495	(\$97)	1	\$592	\$495	(\$97)
Savings/(Cost) per Contract -	(\$37.65)	Totals for Toyota		10	\$5,027	\$4,650	(\$377)
72/75 Savings/(Cost) per Contract -	(\$29.25)	Totals for 72/75		30	\$15,578	\$14,700	(\$878)

<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>
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5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 60/75 Term							
Acura							
TL/Vigor	\$585	\$585	\$0	1	\$585	\$585	\$0
Savings/(Cost) per Contract -	\$0.00	Totals for Acura		1	\$585	\$585	\$0
Honda							
Accord	\$385	\$535	\$150	3	\$1,155	\$1,605	\$450
Civic	\$385	\$535	\$150	3	\$1,155	\$1,605	\$450
Odyssey	\$385	\$535	\$150	1	\$385	\$535	\$150
Savings/(Cost) per Contract -	\$150.00	Totals for Honda		7	\$2,695	\$3,745	\$1,050
Hyundai							
Elantra	\$585	\$585	\$0	1	\$585	\$585	\$0
Savings/(Cost) per Contract -	\$0.00	Totals for Hyundai		1	\$585	\$585	\$0
Kia							
Sephia	\$477	\$585	\$108	1	\$477	\$585	\$108
Savings/(Cost) per Contract -	\$108.00	Totals for Kia		1	\$477	\$585	\$108
Lexus							
RX 300	\$716	\$845	\$129	1	\$716	\$845	\$129
Savings/(Cost) per Contract -	\$129.00	Totals for Lexus		1	\$716	\$845	\$129
Mitsubishi							
Eclipse	\$585	\$585	\$0	1	\$585	\$585	\$0
Galant	\$643	\$585	(\$58)	1	\$643	\$585	(\$58)
Montero Sport	\$868	\$635	(\$233)	1	\$868	\$635	(\$233)
Savings/(Cost) per Contract -	(\$96.83)	Totals for Mitsubishi		3	\$2,096	\$1,805	(\$291)
Nissan							
Altima	\$385	\$535	\$150	1	\$385	\$535	\$150
Frontier	\$485	\$585	\$100	1	\$485	\$585	\$100
Maxima	\$585	\$535	(\$50)	1	\$585	\$535	(\$50)
Pathfinder	\$647	\$585	(\$62)	1	\$647	\$585	(\$62)
Xterra	\$687	\$585	(\$102)	1	\$687	\$585	(\$102)
Savings/(Cost) per Contract -	\$7.20	Totals for Nissan		5	\$2,789	\$2,825	\$36
Subaru							
Legacy	\$643	\$585	(\$58)	1	\$643	\$585	(\$58)
Savings/(Cost) per Contract -	(\$58.00)	Totals for Subaru		1	\$643	\$585	(\$58)
Toyota							
Camry	\$385	\$535	\$150	3	\$1,155	\$1,605	\$450
Corolla	\$477	\$535	\$58	2	\$954	\$1,070	\$116
4Runner	\$716	\$585	(\$131)	1	\$716	\$585	(\$131)

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

<u>Toyota</u>							
Avalon	\$585	\$535	(\$50)	1	\$585	\$535	(\$50)
Sienna	\$477	\$535	\$58	1	\$477	\$535	\$58
Tacoma	\$485	\$585	\$100	1	\$485	\$585	\$100
Tundra	\$593	\$585	(\$8)	1	\$593	\$585	(\$8)
Savings/(Cost) per Contract -	\$53.50	Totals for Toyota		10	\$4,965	\$5,500	\$535
60/75 Savings/(Cost) per Contract -	\$50.32	Totals for 60/75		30	\$15,551	\$17,060	\$1,510

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5 Star - Standard \$50 Deductible - Extended Eligibility 2000 Vehicles w/33500 miles - 72/75 Term							
Acura							
TL/Vigor	\$672	\$615	(\$57)	1	\$672	\$615	(\$57)
Savings/(Cost) per Contract -	(\$57.00)	Totals for Acura		1	\$672	\$615	(\$57)
Honda							
Accord	\$419	\$545	\$126	3	\$1,257	\$1,635	\$378
Civic	\$419	\$545	\$126	3	\$1,257	\$1,635	\$378
Odyssey	\$419	\$545	\$126	1	\$419	\$545	\$126
Savings/(Cost) per Contract -	\$126.00	Totals for Honda		7	\$2,933	\$3,815	\$882
Hyundai							
Elantra	\$672	\$615	(\$57)	1	\$672	\$615	(\$57)
Savings/(Cost) per Contract -	(\$57.00)	Totals for Hyundai		1	\$672	\$615	(\$57)
Kia							
Sephia	\$526	\$615	\$89	1	\$526	\$615	\$89
Savings/(Cost) per Contract -	\$89.00	Totals for Kia		1	\$526	\$615	\$89
Lexus							
RX 300	\$842	\$875	\$33	1	\$842	\$875	\$33
Savings/(Cost) per Contract -	\$33.00	Totals for Lexus		1	\$842	\$875	\$33
Mitsubishi							
Eclipse	\$672	\$615	(\$57)	1	\$672	\$615	(\$57)
Galant	\$745	\$615	(\$130)	1	\$745	\$615	(\$130)
Montero Sport	\$1,015	\$665	(\$350)	1	\$1,015	\$665	(\$350)
Savings/(Cost) per Contract -	(\$179.00)	Totals for Mitsubishi		3	\$2,432	\$1,895	(\$537)
Nissan							
Altima	\$419	\$545	\$126	1	\$419	\$545	\$126
Frontier	\$546	\$595	\$50	1	\$546	\$595	\$50
Maxima	\$672	\$545	(\$127)	1	\$672	\$545	(\$127)
Pathfinder	\$742	\$595	(\$147)	1	\$742	\$595	(\$147)
Xterra	\$806	\$595	(\$211)	1	\$806	\$595	(\$211)
Savings/(Cost) per Contract -	(\$61.80)	Totals for Nissan		5	\$3,184	\$2,875	(\$309)
Subaru							
Legacy	\$745	\$615	(\$130)	1	\$745	\$615	(\$130)
Savings/(Cost) per Contract -	(\$130.00)	Totals for Subaru		1	\$745	\$615	(\$130)
Toyota							
Camry	\$419	\$545	\$126	3	\$1,257	\$1,635	\$378
Corolla	\$526	\$545	\$19	2	\$1,052	\$1,090	\$38
4Runner	\$842	\$595	(\$247)	1	\$842	\$595	(\$247)

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<i>Toyota</i>							
Avalon	\$672	\$545	(\$127)	1	\$672	\$545	(\$127)
Sienna	\$526	\$545	\$19	1	\$526	\$545	\$19
Tacoma	\$546	\$595	\$50	1	\$546	\$595	\$50
Tundra	\$669	\$595	(\$74)	1	\$669	\$595	(\$74)
Savings/(Cost) per Contract -	\$3.65	Totals for Toyota		10	\$5,564	\$5,600	\$37
72/75 Savings/(Cost) per Contract -	(\$1.65)	Totals for 72/75		30	\$17,570	\$17,520	(\$50)

<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>	60	\$24.33	\$33,120	\$34,580	\$1,460
<i>Estimated Monthly Savings</i>	5	\$24.33	\$2,760	\$2,882	\$122

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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)
4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term							
Acura							
CL	\$423	\$585	\$162	1	\$423	\$585	\$162
Integra	\$350	\$585	\$235	1	\$350	\$585	\$235
TL/Vigor	\$423	\$585	\$162	1	\$423	\$585	\$162
Savings/(Cost) per Contract -	\$186.33	Totals for Acura		3	\$1,196	\$1,755	\$559
Honda							
Accord	\$303	\$545	\$242	10	\$3,030	\$5,450	\$2,420
Civic	\$303	\$545	\$242	9	\$2,727	\$4,905	\$2,178
CR-V	\$363	\$595	\$232	3	\$1,089	\$1,785	\$696
Odyssey	\$303	\$545	\$242	1	\$303	\$545	\$242
Passport	\$497	\$595	\$98	1	\$497	\$595	\$98
Savings/(Cost) per Contract -	\$234.75	Totals for Honda		24	\$7,646	\$13,280	\$5,634
Hyundai							
Accent/Excel	\$466	\$585	\$119	1	\$466	\$585	\$119
Elantra	\$571	\$585	\$14	1	\$571	\$585	\$14
Savings/(Cost) per Contract -	\$66.50	Totals for Hyundai		2	\$1,037	\$1,170	\$133
Infiniti							
I30	\$466	\$925	\$459	1	\$466	\$925	\$459
QX4	\$663	\$1,025	\$362	1	\$663	\$1,025	\$362
Savings/(Cost) per Contract -	\$410.50	Totals for Infiniti		2	\$1,129	\$1,950	\$821
Isuzu							
Rodeo	\$497	\$635	\$138	2	\$994	\$1,270	\$276
Savings/(Cost) per Contract -	\$138.00	Totals for Isuzu		2	\$994	\$1,270	\$276
Kia							
Sephia	\$350	\$585	\$235	1	\$350	\$585	\$235
Sportage	\$461	\$635	\$175	1	\$461	\$635	\$175
Savings/(Cost) per Contract -	\$204.75	Totals for Kia		2	\$811	\$1,220	\$410
Lexus							
ES 300	\$423	\$925	\$502	1	\$423	\$925	\$502
GS 300	\$466	\$925	\$459	1	\$466	\$925	\$459
LS 400	\$571	\$925	\$354	1	\$571	\$925	\$354
Savings/(Cost) per Contract -	\$438.33	Totals for Lexus		3	\$1,460	\$2,775	\$1,315
Mitsubishi							
Eclipse	\$423	\$585	\$162	2	\$846	\$1,170	\$324
Galant	\$466	\$585	\$119	1	\$466	\$585	\$119
Mirage	\$423	\$585	\$162	1	\$423	\$585	\$162
Montero Sport	\$571	\$585	\$14	1	\$571	\$585	\$14

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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)
4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 24/24 Term							
Mitsubishi							
Savings/(Cost) per Contract -	\$123.80	Totals for Mitsubishi		5	\$2,306	\$2,925	\$619
Nissan							
Altima	\$303	\$545	\$242	4	\$1,212	\$2,180	\$968
Maxima	\$423	\$545	\$122	3	\$1,269	\$1,635	\$366
Frontier	\$363	\$595	\$232	2	\$726	\$1,190	\$464
Pathfinder	\$465	\$595	\$130	2	\$930	\$1,190	\$260
Sentra	\$350	\$545	\$195	2	\$700	\$1,090	\$390
Quest	\$423	\$545	\$122	1	\$423	\$545	\$122
Savings/(Cost) per Contract -	\$183.57	Totals for Nissan		14	\$5,260	\$7,830	\$2,570
Subaru							
Legacy	\$466	\$585	\$119	2	\$932	\$1,170	\$238
Forester	\$466	\$685	\$219	1	\$466	\$685	\$219
Savings/(Cost) per Contract -	\$152.33	Totals for Subaru		3	\$1,398	\$1,855	\$457
Toyota							
Camry	\$303	\$545	\$242	11	\$3,333	\$5,995	\$2,662
Corolla	\$350	\$545	\$195	6	\$2,100	\$3,270	\$1,170
Tacoma	\$363	\$595	\$232	4	\$1,452	\$2,380	\$928
4Runner	\$519	\$595	\$77	3	\$1,556	\$1,785	\$230
Avalon	\$423	\$545	\$122	2	\$846	\$1,090	\$244
RAV4	\$408	\$595	\$187	2	\$816	\$1,190	\$374
Sienna	\$350	\$545	\$195	2	\$700	\$1,090	\$390
Savings/(Cost) per Contract -	\$199.92	Totals for Toyota		30	\$10,803	\$16,800	\$5,998
24/24 Savings/(Cost) per Contract -	\$208.79	Totals for 24/24		90	\$34,039	\$52,830	\$18,791

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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)
4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term							
Acura							
Integra	\$446	\$725	\$279	1	\$446	\$725	\$279
Savings/(Cost) per Contract -	\$279.00	Totals for Acura		1	\$446	\$725	\$279
Honda							
Accord	\$361	\$645	\$284	7	\$2,527	\$4,515	\$1,988
Civic	\$361	\$645	\$284	5	\$1,805	\$3,225	\$1,420
CR-V	\$474	\$695	\$221	2	\$948	\$1,390	\$442
Savings/(Cost) per Contract -	\$275.00	Totals for Honda		14	\$5,280	\$9,130	\$3,850
Hyundai							
Elantra	\$826	\$725	(\$101)	1	\$826	\$725	(\$101)
Savings/(Cost) per Contract -	(\$101.00)	Totals for Hyundai		1	\$826	\$725	(\$101)
Isuzu							
Rodeo	\$707	\$775	\$69	1	\$707	\$775	\$69
Savings/(Cost) per Contract -	\$68.50	Totals for Isuzu		1	\$707	\$775	\$69
Kia							
Sephia	\$446	\$725	\$279	1	\$446	\$725	\$279
Savings/(Cost) per Contract -	\$279.00	Totals for Kia		1	\$446	\$725	\$279
Lexus							
ES 300	\$587	\$1,035	\$448	1	\$587	\$1,035	\$448
Savings/(Cost) per Contract -	\$448.00	Totals for Lexus		1	\$587	\$1,035	\$448
Mitsubishi							
Eclipse	\$587	\$725	\$138	1	\$587	\$725	\$138
Galant	\$655	\$725	\$70	1	\$655	\$725	\$70
Mirage	\$587	\$725	\$138	1	\$587	\$725	\$138
Montero Sport	\$826	\$725	(\$101)	1	\$826	\$725	(\$101)
Savings/(Cost) per Contract -	\$61.25	Totals for Mitsubishi		4	\$2,655	\$2,900	\$245
Nissan							
Altima	\$361	\$645	\$284	2	\$722	\$1,290	\$568
Maxima	\$587	\$645	\$58	2	\$1,174	\$1,290	\$116
Frontier	\$474	\$695	\$221	1	\$474	\$695	\$221
Pathfinder	\$656	\$695	\$40	1	\$656	\$695	\$40
Sentra	\$446	\$645	\$199	1	\$446	\$645	\$199
Savings/(Cost) per Contract -	\$163.36	Totals for Nissan		7	\$3,472	\$4,615	\$1,144
Subaru							
Forester	\$655	\$825	\$170	1	\$655	\$825	\$170
Legacy	\$655	\$725	\$70	1	\$655	\$725	\$70

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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>
4 Star - Standard \$100 Deductible - Preowned 1998 Vehicles w/47500 miles - 36/36 Term							
<u>Subaru</u>							
Savings/(Cost) per Contract -	\$120.00	Totals for Subaru		2	\$1,310	\$1,550	\$240
<u>Toyota</u>							
Camry	\$361	\$645	\$284	7	\$2,527	\$4,515	\$1,988
Corolla	\$446	\$645	\$199	4	\$1,784	\$2,580	\$796
4Runner	\$741	\$695	(\$46)	2	\$1,481	\$1,390	(\$91)
Tacoma	\$474	\$695	\$221	2	\$948	\$1,390	\$442
Avalon	\$587	\$645	\$58	1	\$587	\$645	\$58
RAV4	\$551	\$695	\$145	1	\$551	\$695	\$145
Sienna	\$446	\$645	\$199	1	\$446	\$645	\$199
Savings/(Cost) per Contract -	\$196.47	Totals for Toyota		18	\$8,324	\$11,860	\$3,537
36/36 Savings/(Cost) per Contract -	\$199.77	Totals for 36/36		50	\$24,052	\$34,040	\$9,989

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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)
4 Star - Standard \$100 Deductible - Preowned 1996 Vehicles w/68500 miles - 24/24 Term							
Honda							
Accord	\$466	\$685	\$219	3	\$1,398	\$2,055	\$657
Civic	\$466	\$685	\$219	2	\$932	\$1,370	\$438
Savings/(Cost) per Contract -	\$219.00	Totals for Honda		5	\$2,330	\$3,425	\$1,095
Nissan							
Altima	\$466	\$685	\$219	1	\$466	\$685	\$219
Frontier	\$628	\$735	\$107	1	\$628	\$735	\$107
Maxima	\$790	\$685	(\$105)	1	\$790	\$685	(\$105)
Pathfinder	\$861	\$735	(\$126)	1	\$861	\$735	(\$126)
Sentra	\$550	\$685	\$135	1	\$550	\$685	\$135
Savings/(Cost) per Contract -	\$46.10	Totals for Nissan		5	\$3,295	\$3,525	\$231
Subaru							
Legacy	\$790	\$755	(\$35)	1	\$790	\$755	(\$35)
Savings/(Cost) per Contract -	(\$35.00)	Totals for Subaru		1	\$790	\$755	(\$35)
Toyota							
Camry	\$466	\$685	\$219	3	\$1,398	\$2,055	\$657
Corolla	\$550	\$685	\$135	2	\$1,100	\$1,370	\$270
4Runner	\$989	\$735	(\$254)	1	\$989	\$735	(\$254)
Avalon	\$790	\$685	(\$105)	1	\$790	\$685	(\$105)
RAV4	\$713	\$735	\$22	1	\$713	\$735	\$22
Tacoma	\$628	\$735	\$107	1	\$628	\$735	\$107
Savings/(Cost) per Contract -	\$77.50	Totals for Toyota		9	\$5,618	\$6,315	\$698
24/24 Savings/(Cost) per Contract -	\$99.40	Totals for 24/24		20	\$12,032	\$14,020	\$1,988

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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

Honda							
Accord	\$374	\$505	\$131	3	\$1,122	\$1,515	\$393
Civic	\$374	\$505	\$131	2	\$748	\$1,010	\$262
Savings/(Cost) per Contract -	\$131.00	Totals for Honda		5	\$1,870	\$2,525	\$655
Nissan							
Altima	\$374	\$505	\$131	1	\$374	\$505	\$131
Frontier	\$480	\$555	\$76	1	\$480	\$555	\$76
Maxima	\$585	\$505	(\$80)	1	\$585	\$505	(\$80)
Pathfinder	\$632	\$555	(\$77)	1	\$632	\$555	(\$77)
Sentra	\$423	\$505	\$82	1	\$423	\$505	\$82
Savings/(Cost) per Contract -	\$26.30	Totals for Nissan		5	\$2,494	\$2,625	\$132
Subaru							
Legacy	\$585	\$565	(\$20)	1	\$585	\$565	(\$20)
Savings/(Cost) per Contract -	(\$20.00)	Totals for Subaru		1	\$585	\$565	(\$20)
Toyota							
Camry	\$374	\$505	\$131	3	\$1,122	\$1,515	\$393
Corolla	\$423	\$505	\$82	2	\$846	\$1,010	\$164
4Runner	\$719	\$555	(\$164)	1	\$719	\$555	(\$164)
Avalon	\$585	\$505	(\$80)	1	\$585	\$505	(\$80)
RAV4	\$533	\$555	\$22	1	\$533	\$555	\$22
Tacoma	\$480	\$555	\$76	1	\$480	\$555	\$76
Savings/(Cost) per Contract -	\$45.67	Totals for Toyota		9	\$4,284	\$4,695	\$411
12/12 Savings/(Cost) per Contract -	\$58.88	Totals for 12/12		20	\$9,233	\$10,410	\$1,178

Preowned	Contracts	Savings/(Cost) Per Contract	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<i>Estimated Annual Savings</i>	180	\$177.47	\$79,355	\$111,300	\$31,945
<i>Estimated Monthly Savings</i>	15	\$177.47	\$6,613	\$9,275	\$2,662

Overall Saving/(Cost)	Contracts	Savings/(Cost) Per Contract	GE2002 Cost	Wynns Cost	GE Save/ (Cost)
<i>Estimated Annual Savings</i>	300	\$109.12	\$142,103	\$174,840	\$32,737
<i>Estimated Monthly Savings</i>	25	\$109.12	\$11,842	\$14,570	\$2,728

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