PLAINTIFF'S EXHIBIT 786

From: Morrow, Jay
Sent: Thursday, July 27, 2000 10:51 AM
To: Brown, PaulA@Comptroller's
Subject: Auto Warranty Payout

Following is our estimated payout pattern for the Auto Warranty UEPR:

2000	29%
2001	26%
2002	21%
2003	14%
2004	7%
2005	2.5%
2006	0.5%

Jay Morrow

Confidential

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