WiseF&I

IMPORTANT NOTICE

Subject: WiseVSC Rate Adjustment Effective December 1, 2026

October 30, 2026

Dear Valued Customer,

We are reaching out to make you aware of an upcoming rate adjustment to the current WiseVSC program, **effective December 1, 2026.** You are receiving this notice because one or more of your dealerships have sales authority to offer the current WiseVSC program.

As the automotive industry continues to experience increased VSC losses driven by rising part costs, limited availability of used parts, and higher labor rates, Wise F&I has worked diligently to maintain stable pricing while continuing to provide strong coverage and a quality claims experience.

Due to continued market pressures, an adjustment to the original WiseVSC pricing is necessary. **These revisions will take effect on December 1, 2026, and the current pricing will no longer be available after this date.**

What You Need to Know:

- **Premium Adjustments by Odometer:** Premiums will increase on a sliding scale for vehicles from 36,000 to 200,000 miles with higher mileage vehicles seeing greater impact.
- **Class Guide Adjustments:** Certain vehicle types with historically higher loss ratios impacted by high loss drivers will move to a different class code. *As outlined in the official Wise F&I Important Notice #057 that was sent on October 29th, 2026.*
- **Exclusionary/Comprehensive Plus Coverage Levels:** Premiums for Exclusionary and Comprehensive Plus coverage above 80,000 miles will increase more than standard powertrain and other stated component coverage levels.
- **Overall Impact:** Our actuarial analysis reflects that these changes will create an **average $318 premium increase** across the existing book of business. Results will vary by vehicle, mileage band, term and coverage level.

Agent Action Required:

Agents are responsible for communicating this change to their affected dealerships. Please ensure your applicable dealers are made aware of the upcoming pricing change and effective date. If you need a list of dealerships impacted by this change, please contact Wise F&I Client Services.

Wise F&I LLC
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PLEASE CLICK HERE TO DOWNLOAD A LETTER TEMPLATE YOU CAN USE AS FORMAL COMMUNICATION TO YOUR APPLICABLE DEALERS

If you would like the **Wise F&I Client Services Team to communicate the change directly to any of your dealerships, please notify us as soon as possible.** This will allow our team adequate time to coordinate communication and provide the required 30-day notice.

As a reminder, WiseVSC remains approved by all major lenders and continues to offer quality coverage and claims support that dealers have come to expect from Wise F&I. These changes are intended to support a more sustainable VSC program while allowing us to continue delivering the strong coverage, service, and claims experience that our dealers and their customers value.

We remain committed to keeping our products, forms, and marketing materials current and compliant as regulatory requirements evolve. If you have questions regarding Wise F&I forms or California specific requirements, please contact your Regional Vice President or Wise F&I Client Services at 800-849-9559 or clientservices@wisefandi.com.

Thank you for your continued partnership with Wise F&I.

Click here to review all published Important Notices from Wise F&I.

Notice: 057.1