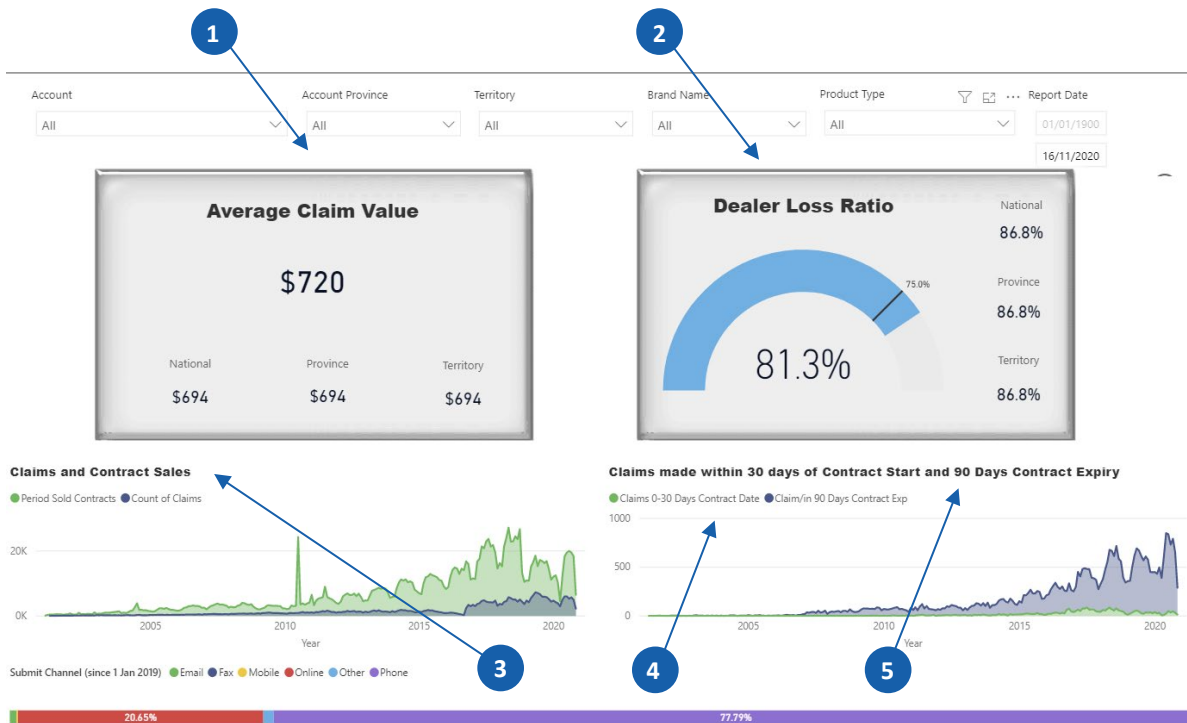


# Claims Scorecard Definitions

## SCORECARD:



## DEFINITIONS:

### 1. Average Claims Value

This figure summarizes the average cost per claim incurred by the dealership in the specifically selected reporting period. If the average claim amount is higher than the territory or province, further investigation should be considered.

### 2. Dealers Loss Ratio

This figure summarizes the dealer's overall book of business. It does so, by evaluating the claims incurred from inception to reporting end date, over the amount of earned reserves for contract sold by the dealership (**earned reserves is the sum of the extended warranty premium realized during the extended warranty period**).

### 3. Claims and Contract Sales

This figure summarizes how many claims have occurred over the amount of policies sold through the dealership.

### 4. 0-30 Day Claims

This figure summarizes the count of claims that have occurred between 0-30 days from the contract start date. The figure is displayed in percentage and a count. The percentage is calculated by the count of claims within 0-30 days over the total count of incurred claims within the reporting range.

### 5. Claims Within 90 Days of Expiry

This figure summarizes the count of claims that have occurred within the last 90 days of the contract expiration date. The figure is displayed in percentage and count. The percentage is calculated by count of claims within 90 days of expiration over the total count of incurred claims within the reporting range.