



## Models Overview

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Info
TransUnion Account Management Model 3.0	Delinquency (90+ days) on existing accounts within 24 months	400-950 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	April 2003 April 2005	00Q72	<ul style="list-style-type: none"> <li>• 14-day delinquency</li> <li>• 30-day delinquency</li> <li>• 60-day delinquency</li> <li>• 90-day delinquency</li> <li>• 120-day delinquency</li> <li>• 150-day delinquency</li> <li>• 180-day delinquency</li> <li>• 210-day delinquency</li> <li>• 240-day delinquency</li> <li>• 270-day delinquency</li> <li>• 300-day delinquency</li> <li>• 330-day delinquency</li> <li>• 360-day delinquency</li> <li>• 390-day delinquency</li> <li>• 420-day delinquency</li> <li>• 450-day delinquency</li> <li>• 480-day delinquency</li> <li>• 510-day delinquency</li> <li>• 540-day delinquency</li> <li>• 570-day delinquency</li> <li>• 600-day delinquency</li> </ul>

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## TransUnion Models

### TransUnion Account Management Model

The TransUnion Account Management Model was built specifically to help institutions manage existing accounts, make key account decisions and identify the most profitable existing accountholders. It predicts the likelihood of an existing accountholder becoming 90 days or more delinquent in a 24-month period.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Account Management Model 3.0	Delinquency (90+ days) on existing accounts within 24 months	152-953 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	April 2003 April 2005	00Q72	<ul style="list-style-type: none"> <li>• 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• Same-day dedupe of all inquiries</li> <li>• 10 scorecards</li> <li>• Scaled to TransUnion New Account Model</li> </ul>
TransUnion Account Management Model 2.0	Delinquency (90+ days) on existing accounts within 24 months	270-909 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	January 2000 January 2002	00730	<ul style="list-style-type: none"> <li>• 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• Same-day dedupe of all inquiries</li> <li>• 8 scorecards</li> <li>• Scaled to TransUnion New Account Model</li> </ul>

## TransUnion Models

### TransUnion New Account Model

The TransUnion New Account Model, designed with advanced characteristic evaluation and scorecard segmentation, assesses new prospects' and applicants' risk level. This model enables institutions to better identify new or prospective applicants who are most likely to become 90 or more days delinquent within a 24-month timeframe.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion New Account Model 3.0	Delinquency (90+ days) on new accounts within 24 months	150-950 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	April 2003 April 2005	00Q87	<ul style="list-style-type: none"> <li>• 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• Same-day dedupe of all inquiries</li> <li>• 12 scorecards</li> <li>• Scaled to TransUnion Account Management Model</li> </ul>
TransUnion New Account Model 2.0	Delinquency (90+ days) on new accounts within 24 months	400-925 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	January 1999-2001 July 1999-2001	00R59	<ul style="list-style-type: none"> <li>• 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• Same-day dedupe of all inquiries</li> <li>• 11 scorecards</li> <li>• Scaled to TransUnion Account Management Model</li> </ul>
TransUnion New Account Model 1.0	Delinquency (90+ days) on new accounts within 24 months	149-934 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	September 1996 September 1998	00219	<ul style="list-style-type: none"> <li>• 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• Same-day dedupe of all inquiries</li> <li>• 11 scorecards</li> <li>• Scaled to TransUnion Account Management Model</li> </ul>

## TransUnion Models

### VantageScore®

Developed by the three credit bureaus, TransUnion, Equifax and Experian, VantageScore uses credit data and characteristic leveling to identify consumers likely to become 90 or more days delinquent within a 24-month period. The generic score provides more consistency in credit decisions by applying the same attributes to different sets of data; it simplifies credit decisioning with a single policy that can be used across credit reporting companies.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
VantageScore 1.0	Delinquency (90+ days) within 24 months	501-990 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 non-excluded tradeline</li> <li>• 1 non-excluded tradeline updated in 24 months and 1 inquiry within 24 months</li> <li>• No deceased indicator</li> </ul>	June 2003 June 2005	00P94	<ul style="list-style-type: none"> <li>• 14-day inquiry dedupe of all auto, mortgage and non-telco utility inquiries</li> <li>• 15 scorecards</li> </ul>
VantageScore 2.0	Delinquency (90+ days) within 24 months	501-990 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 non-excluded tradeline</li> <li>• 1 non-excluded tradeline updated in 24 months and 1 inquiry within 24 months</li> <li>• No deceased indicator</li> </ul>	Two different time frames: June 2006-June 2008 June 2007-June 2009	00N94	<ul style="list-style-type: none"> <li>• 14-day inquiry dedupe of all auto, mortgage and non-telco utility inquiries</li> <li>• 15 scorecards</li> </ul>

## TransUnion Models

### TransUnion Auto Model

The TransUnion Auto Model, an industry-specific risk model, offers more accurate predictions on non-prime and sub-prime applicants. Designed to meet the needs of financing companies and automobile dealers, the model predicts the likelihood of a prospect or existing loan holder becoming 60 or more days delinquent in a 12-month period.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Auto Model	Delinquency (60+ days) on auto borrowers within 12 months	292-890 High score= Low risk	Must have: <ul style="list-style-type: none"><li>• 1 undisputed tradeline with ECOA not equal to 'A'</li><li>• No deceased indicator</li></ul>	December 1995 January 1997	00701	<ul style="list-style-type: none"><li>• 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li><li>• 3 scorecards</li></ul>

## TransUnion Models

### TransUnion Bankruptcy Model

The TransUnion Bankruptcy Model, an incidence-based risk model with increased predictive strength, enables institutions to identify prospects, applicants or existing accountholders most likely to file bankruptcy within a 12-month timeframe.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Bankruptcy Model	Bankruptcy within a 12-month period (incidence based)	0-999 High score= Low risk	Must have: <ul style="list-style-type: none"><li>• 1 undisputed tradeline with ECOA not equal to 'A'</li><li>• No deceased indicator</li></ul>	June 1999-2000 October 1999-2000 February 2000-2001 May 2000-2001	00896	<ul style="list-style-type: none"><li>• 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li><li>• 5 scorecards</li></ul>

## TransUnion Models

### TransUnion Recovery Models

TransUnion Recovery Models are incidence-based models that help identify which collections accounts are most likely to repay. Using these models can help institutions determine which accounts to pursue first and identify the most cost-effective treatment strategy.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Recovery Model 2.0	Likelihood of collecting \$50 or more within 12 months	350-850 High score= High probability of recovery	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	January 2001-2002 December 2001-2002	00P16	3 scorecards
TransUnion Recovery Model 1.0	Likelihood of collecting \$50 or more within 12 months	350-850 High score= High probability of recovery	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	January 1998-1999 March 1999-2000	00R07	3 scorecards
TransUnion Recovery Bankcard Model	Likelihood of collecting \$100 or more within 6 months	350-850 High score= High probability of recovery	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	January 2001-2002 December 2001-2002	00P17	3 scorecards
TransUnion Recovery Auto Model	Likelihood of collecting \$250 or more within 9 months	350-850 High score= High probability of recovery	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	January 2001-2002 December 2001-2002	00P18	1 scorecard
TransUnion Recovery Medical Model	Likelihood of collecting \$50 or more within 9 months	350-850 High score= High probability of recovery	Must have: <ul style="list-style-type: none"> <li>• 1 undisputed tradeline with ECOA not equal to 'A'</li> <li>• No deceased indicator</li> </ul>	January 2001-2002 December 2001-2002	00P23	1 scorecard



## TransUnion Models

### TransUnion Insurance Risk Models

The TransUnion Insurance Risk Models use individual-level credit information to predict the potential loss ratio for a given consumer seeking an insurance policy. These models, which are available in batch or online for permissible purpose in insurance underwriting, can help insurance carriers improve their ability to segment risk.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Insurance Risk Score–Auto Model	Predicts the potential loss ratio for a given consumer seeking an auto insurance policy	150-950 Low score= Higher probability of loss	Must have: <ul style="list-style-type: none"> <li>• At least one trade, one collection, or one public record</li> <li>• No deceased indicator</li> </ul>	December 2003	00R96	1 scorecard
TransUnion Insurance Risk Score–Property Model	Predicts the potential loss ratio for a given consumer seeking a property insurance policy	150-950 Low score= Higher probability of loss	Must have: <ul style="list-style-type: none"> <li>• At least one trade, one collection, or one public record</li> <li>• No deceased indicator</li> </ul>	December 2003	00R95	1 scorecard
TransUnion Insurance Risk Score–Auto/Property Model	Predicts the potential loss ratio for a given consumer seeking auto and/or property insurance policies	150-950 Low score= Higher probability of loss	Must have: <ul style="list-style-type: none"> <li>• At least one trade, one collection, or one public record</li> <li>• No deceased indicator</li> </ul>	December 2003	00R99	1 scorecard

## TransUnion Models

### TransUnion Income Estimator Model

The TransUnion Income Estimator Model uses individual-level credit data to estimate income, providing more predictive data than census or survey information. The model can help institutions better segment offers while managing risk.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Income Estimator 3.0	Estimates an individual's income based on credit history	000-999 High score= Higher income	Must have: <ul style="list-style-type: none"> <li>• At least one account (not restricted to any specific account type)</li> <li>• At least one account verified in the last 12 months</li> <li>• At least one account with a credit limit greater than \$0</li> <li>• No deceased indicator</li> </ul>	February 2006 May 2006 August 2006 November 2006 February 2007	00N03	3 scorecards
TransUnion Income Estimator 2.0	Estimates an individual's income based on credit history	000-999 High score= Higher income	Must have: <ul style="list-style-type: none"> <li>• 2 tradelines</li> <li>• 1 open tradeline verified within the last 12 months</li> <li>• 1 open tradeline verified within the last 12 months with a credit line greater than \$0</li> <li>• No deceased indicator</li> </ul>	1996	00064	4 scorecards

**TransUnion Models**

**TransUnion Debt-to-Income Estimator Model**

The TransUnion Debt-to-Income Estimator Model sums consumers’ outstanding debts on their credit file and compares this sum with their monthly estimated income. The result provides insight into a consumer’s overall debt burden and capacity to pay.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Debt-to-Income Estimator 3.0	Estimates an individual’s debt-to-income ratio based on credit history and estimated income	000-999 High score= Higher debt-to-income ratio	Must have: <ul style="list-style-type: none"> <li>• At least one account (not restricted to any specific account type)</li> <li>• At least one account verified in the last 12 months</li> <li>• At least one account with a credit limit greater than \$0</li> <li>• At least one account open and updated in the last 6 months</li> <li>• No deceased indicator</li> </ul>	February 2006 May 2006 August 2006 November 2006 February 2007	00X99	3 scorecards

## TransUnion Models

### TransUnion ARM Estimator Model

The TransUnion ARM Estimator Model flags each mortgage tradeline on a TransUnion credit file (up to five per consumer) and predicts whether a loan has a fixed or adjustable rate.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion ARM Estimator Model	Estimates whether a consumer has an adjustable- or fixed-rate mortgage	Fixed or ARM output Estimated APR	Minimum criteria needed for a mortgage to be scored: <ul style="list-style-type: none"><li>• Appropriate mortgage information (i.e., open date, high credit, payment information, etc.)</li><li>• Mortgage originated after January 2003</li></ul>	July 2008	27305 (Portfolio Reviews & Prescreens) 27321 (Suppression)	N/A

**TransUnion Models**

**TransUnion Energy Model**

The TransUnion Energy Model, developed using leading modeling technology and a sample from TransUnion’s extensive consumer credit repository, helps to more precisely assess risk when extending gas and/or energy service to customers.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Energy Model	Identifies prospects, applicants or existing accountholders likely to become 60 or more days delinquent within a 12-month period	083 to 851 High score= Low risk Performance period 12 months	Must have: <ul style="list-style-type: none"> <li>• At least one account hasn’t been updated in the last 12 months</li> <li>• No deceased indicator</li> </ul>	July 1998 September 1998	Product Code= 241	3 scorecards

**TransUnion Models**

**TransUnion Broadband Model**

The TransUnion Broadband Model predicts which prospects, applicants or existing customers are most likely to become 90 or more days delinquent on their accounts in a 12-month period. It's the first risk-scoring model designed exclusively to help make better credit-granting decisions in the cable/broadband market.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
TransUnion Broadband Model	Helps identify, evaluate and acquire the right subscribers as well as determine appropriate deposit levels for equipment and services	545-913 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• Individual must have one non-disputed individual account</li> <li>• Individual must have one non-authorized user account</li> <li>• No deceased indicator</li> </ul>	April 2002 September 2002 October 2002 February 2003	00P31	2 scorecards

## FICO™ Models

### FICO® Risk Scores

The FICO Risk Scores use information from TransUnion’s extensive consumer credit repository to assess a consumer’s risk of severe delinquency—potentially resulting in charge-offs or bankruptcy—over a 24-month period. FICO scores help identify and separate reliable borrowers from those likely to become 90 or more days delinquent.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
FICO® 8 Risk Score	Delinquency (90+ days) within 24 months	341-850 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	April 2005 April 2007	00Q88	<ul style="list-style-type: none"> <li>• 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 12 scorecards</li> </ul>
FICO® 8 Industry Scores	Delinquency (90+ days) within 24 months for a specific industry	AU 250-900 BC 265-900 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	April 2005 April 2007	AU=00N20 BC=00N21	<ul style="list-style-type: none"> <li>• 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 12 scorecards</li> <li>• Industry options scaled to FICO 08</li> </ul>
FICO® 8 Mortgage Risk Score	Delinquency (90+ days) within 24 months for mortgage industry	300-850 High score= low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	April 2005 April 2007	00N92	<ul style="list-style-type: none"> <li>• 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 12 scorecards plus 5 additional mortgage industry scorecards</li> <li>• Scaled to FICO® 8</li> </ul>
FICO® Risk Score, Classic 04	Delinquency (90+ days) within 24 months	309-839 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	October 1998 October 2000	00P02	<ul style="list-style-type: none"> <li>• 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 10 scorecards</li> </ul>

## FICO™ Models

### FICO® Risk Score, Classic Models (Continued)

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
FICO® Risk Score, Classic 04 Industry Options	Delinquency (90+ days) within 24 months for a specific industry	AU 253-893 BC 250-873 IL 287-855 PF 250-863 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	October 1998 October 2000	AU=00P12 BC=00P11 IL=00P13 PF=00P14	<ul style="list-style-type: none"> <li>• 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 12 scorecards</li> <li>• Industry options scaled to FICO 04</li> </ul>
FICO® Risk Score, Classic 98	Delinquency (90+ days) within 24 months	336-843 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	July 1993 July 1995	00950	<ul style="list-style-type: none"> <li>• 30-day buffer and 14-day inquiry dedupe of all auto and mortgage related inquiries</li> <li>• 10 scorecards</li> </ul>
FICO® Risk Score, Classic 98 Industry Options	Delinquency (90+ days) within 24 months for a specific industry	AU 250-854 BC 279-836 IL 313-834 PF 254-841 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	July 1993 July 1995	AU=00990 BC=00993 IL=00991 PF=00992	<ul style="list-style-type: none"> <li>• 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 12 scorecards</li> <li>• Industry options scaled to FICO 98</li> </ul>
FICO® Risk Score, Next Gen (Precision)	Delinquency (90+ days) within 24 months	209-897 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	March 1995 March 1997	00227	<ul style="list-style-type: none"> <li>• 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 18 scorecards</li> <li>• FICO 98 is scaled to FICO 95</li> </ul>
FICO® Risk Score, Next Gen (Precision 2003)	Delinquency (90+ days) within 24 months	221-950 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 12 months</li> <li>• 1 tradeline at least 3 months old</li> <li>• No deceased indicator</li> </ul>	October 1998 October 2000	00R82	<ul style="list-style-type: none"> <li>• 30-day buffer and 45-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 18 scorecards</li> <li>• FICO 98 is scaled to FICO 95</li> </ul>



**FICO™ Models**

**FICO® Risk Score, Classic Models (Continued)**

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
FICO® Risk Score, Classic 95	Delinquency (90+ days) within 24 months	403-834 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	July 1991 July 1993	00002	<ul style="list-style-type: none"> <li>• 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 10 scorecards</li> </ul>
FICO® Risk Score, Classic 95 Industry Options	Delinquency (90+ days) within 24 months for a specific industry	AU 312-872 BC 377-849 IL 350-868 PF 280-925 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	July 1991 July 1993	AU=00008 BC=00256 IL=00016 PF=00004	<ul style="list-style-type: none"> <li>• 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 12 scorecards</li> <li>• Industry options scaled to FICO 95</li> </ul>

**FICO™ Models**

**FICO® Bankruptcy Risk Scores**

The FICO Bankruptcy Risk Score not only considers the prospects’ or existing accountholders’ potential dollar losses, but takes into account their future revenue potential as well.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
FICO® Bankruptcy Risk Score 03	Bankruptcy loss ratio (bankruptcy losses/ revenue from good accounts) within the next 18 months	278-901 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	January 1998 July 1999	00X46	<ul style="list-style-type: none"> <li>• 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 11 scorecards</li> <li>* NOT scaled to FICO 95</li> </ul>
FICO® Bankruptcy Risk Score 97	Bankruptcy loss ratio (bankruptcy losses/ revenue from good accounts) within the next 18 months	338-870 High score= Low risk	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	January 1995 July 1996	00601	<ul style="list-style-type: none"> <li>• 30-day buffer and 14-day inquiry dedupe of all auto- and mortgage-related inquiries</li> <li>• 11 scorecards</li> <li>* NOT scaled to FICO 95</li> </ul>

**FICO™ Models**

**FICO® Revenue Score**

The FICO Revenue Score rank orders consumers by the likely amount of bank card revenue they'll generate over the next 12 months. This score allows institutions to take marketing efforts beyond just response and risk assessment to factor in potential customer revenue.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
FICO® Revenue Score	Rank orders the potential revenue amount to be generated over the next 12 months	159-336 High score= High revenue OR 0-9 (9=Highest revenue)	Must have: <ul style="list-style-type: none"> <li>• 1 tradeline updated within the last 6 months</li> <li>• 1 tradeline at least 6 months old</li> <li>• No deceased indicator</li> </ul>	2000	00133	4 scorecards

**FICO™ Models**

**FICO® Insurance Risk Models**

The FICO Insurance Risk Models use individual-level credit information to predict the potential loss ratio for a given consumer seeking an insurance policy.

Model Name	Type of Model	Score Ranges	Exclusion Criteria	Development Dates	Primary Algorithms	Other Information
FICO® Insurance Risk Scores, Auto Model	Predicts the potential loss ratio for a given consumer seeking an auto insurance policy	297-915 Low score= Higher probability of loss	Must have: At least one tradeline open for at least 6 months and one tradeline updated in the last 6 months. They can be the same tradeline.	January 2000	00850 00853 00863 00871 00872	5 scorecards
FICO® Insurance Risk Scores, Property Model	Predicts the potential loss ratio for a given consumer seeking a property insurance policy	61-937 Low score= Higher probability of loss	Must have: At least one tradeline open for at least 6 months and one tradeline updated in the last 6 months. They can be the same tradeline.	January 2000	00875 00876 00877 00878 00879 00889	6 scorecards