



# ACCURATE PREDICTIVE INSIGHTFUL



Experian is the world's leading global information services company. With data at the core of our business, we help organizations make smarter decisions, assess and prevent fraud, mitigate risk and achieve higher profitability. Our expertise in data, along with our commitment to advancing technology and innovation, enables us to provide market-leading data and solutions to help our clients achieve their goals.

# Let's Talk Data

Experian offers a robust and versatile data set of nearly all public and private U.S. companies – that's data on over 27 million businesses (a total universe of over 59 million), with 500 unique attributes per record, and archives going back over 5 years. Whether it is leveraging raw data files or transformed attributes, we enable our customers to reach a greater level of predictiveness, up their business intelligence, and identify trends at a macro level. Additionally, we own the rights and permissions to the data so you can focus on extracting valuable insights from the data, versus playing the legality game with regulators.

## Experian Coverage

Access data on over 27 million businesses that span across all sectors, sizes, and types. Our dataset is regularly and consistently updated to reflect the freshest, most reliable data.

### Experian Coverage: Publicly Traded Companies

RECORDS	
TRADES	89.39%
BANKRUPTCY	2.66%
TAX LIEN	45.69%
JUDGMENT	16.50%
UCC	76.50%
COLLECTION	38.88%

MONTHS SINCE UPDATE	
0-3	98.93%
4-12	0.50%
>12	0.57%

SCORED FOR RISK: SLOW PAY	
LOW	10.15%
LOW-MEDIUM	27.41%
MEDIUM	31.37%
MEDIUM-HIGH	18.48%
HIGH	11.17%

SCORED FOR RISK: FINANCIAL STABILITY	
LOW	29.70%
LOW-MEDIUM	29.24%
MEDIUM	32.69%
MEDIUM-HIGH	6.60%
HIGH	0.36%



# Experian Coverage (continued)

## Experian Coverage: Public and Private Companies

RECORDS	
TOTAL	59,000,000
W/ TRADES	29,500,000
W/ BANKRUPTCY	660,000
W/ TAX LIEN	2,700,000
W/ JUDGMENT	630,000
W/ UCC	11,300,000
W/ COLLECTION	2,000,000

SCORED FOR RISK: SLOW PAY	
LOW	11.02%
LOW-MEDIUM	8.47%
MEDIUM	55.93%
MEDIUM-HIGH	13.56%
HIGH	6.10%

MONTHS SINCE UPDATE	
0-3	30,000,000
4-12	6,000,000
>12	23,000,000

SCORED FOR RISK: FINANCIAL STABILITY	
LOW	7.63%
LOW-MEDIUM	11.86%
MEDIUM	18.64%
MEDIUM-HIGH	50.85%
HIGH	4.75%

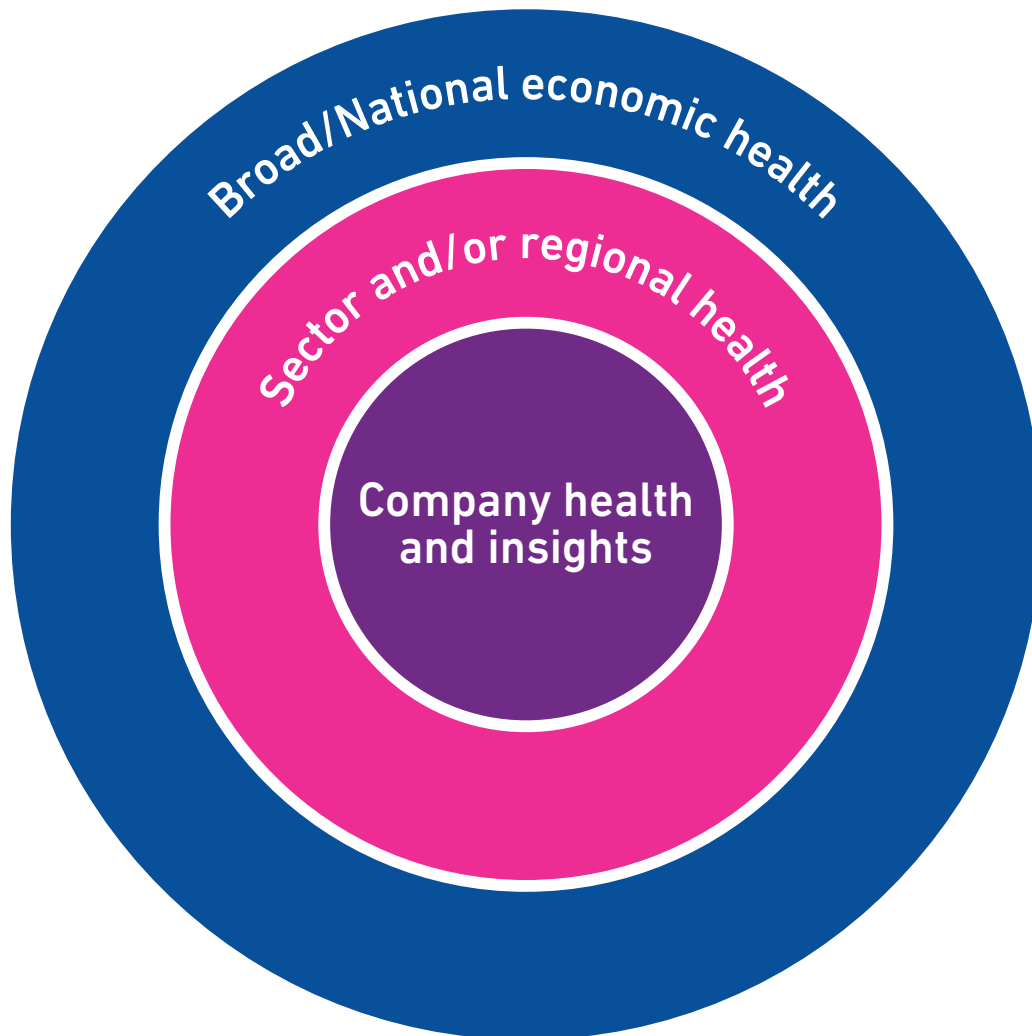
# Sample of Predictive Business Aggregates

Full Data Dictionary of Business Aggregates available upon request

Aggregate Description
Total number of trades
Total trade balance for all trades
Total number of bad trades
Average days beyond terms of trades reported within past 4 months
Percent of total trade balance of new trades to total balance of all trades
Total number of trades with days beyond terms greater than 0
Total number of trades with days beyond terms greater than 60
Percent of total trade account balance to total highest account balance
Date of most recent update
Months since most recent bankruptcy filing
Number and liability amount of judgments filed
Number and balance of open and closed collection accounts
Ticker symbol

Aggregate Description
Days beyond terms for combined trades
Total balance of trades with worst delinquency equal 91+ days
Maximum account balance that is current across all trades
Account balance of trades that are 61-90 days beyond terms
Account balance of trades that are 91+ days beyond terms
Total number of trades with days beyond terms greater than 30
Total number of trades with days beyond terms greater than 90
Date business established in Experian's database
Industry classification (SIC and NAICS)
Number and liability amount of tax liens filed
Number of UCCs filed
Number of times business has been inquired upon
Scores predicting slow pay or serious delinquency

# Macro Signals in the Data



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When data is aggregated across millions of businesses within certain sectors and/or geographies, it can tell a powerful story about overall financial health and potential macro-level trends.

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