



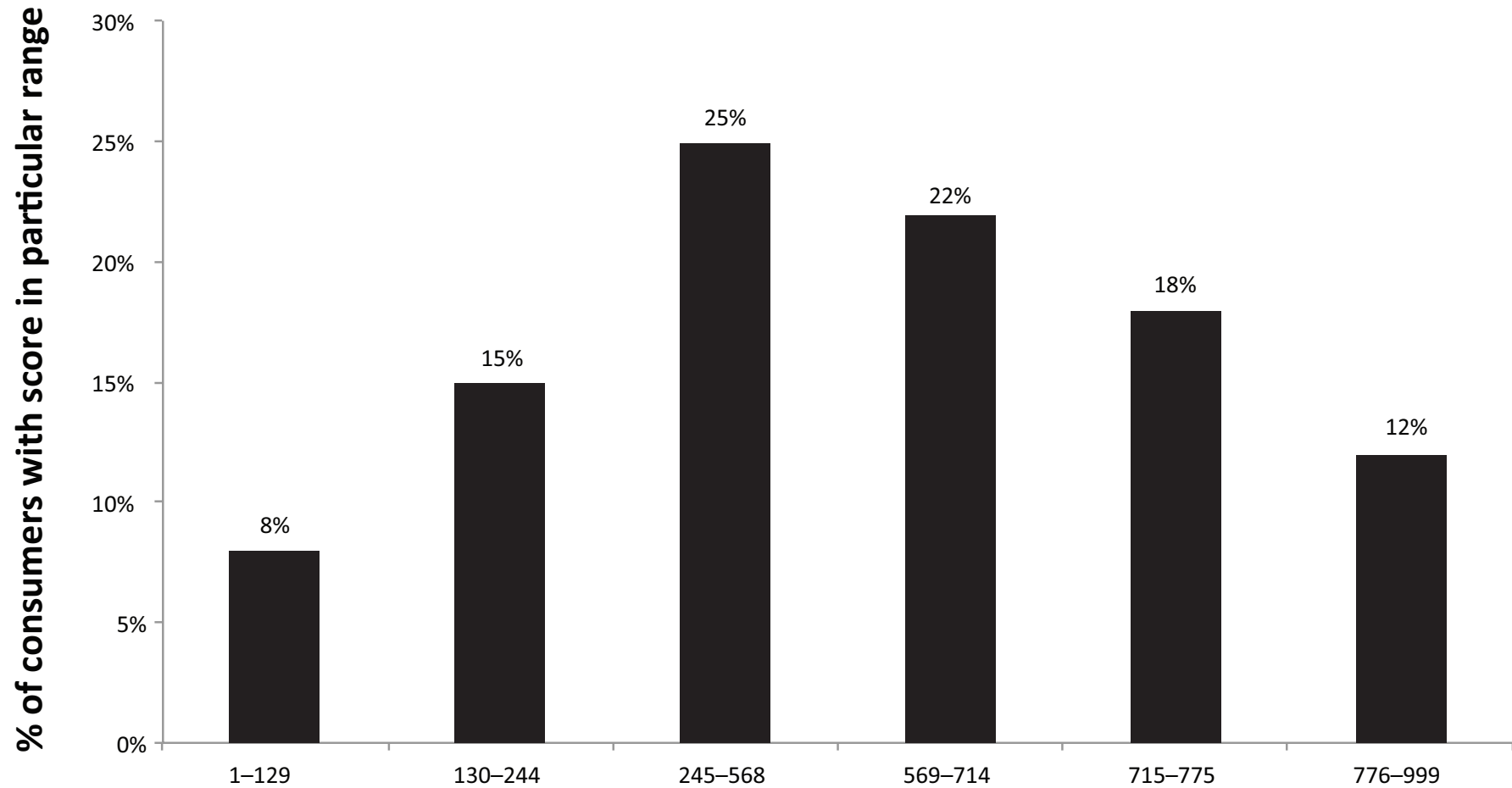
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## **Risk Based Pricing Rule — Tele Risk Model<sup>SM</sup>**

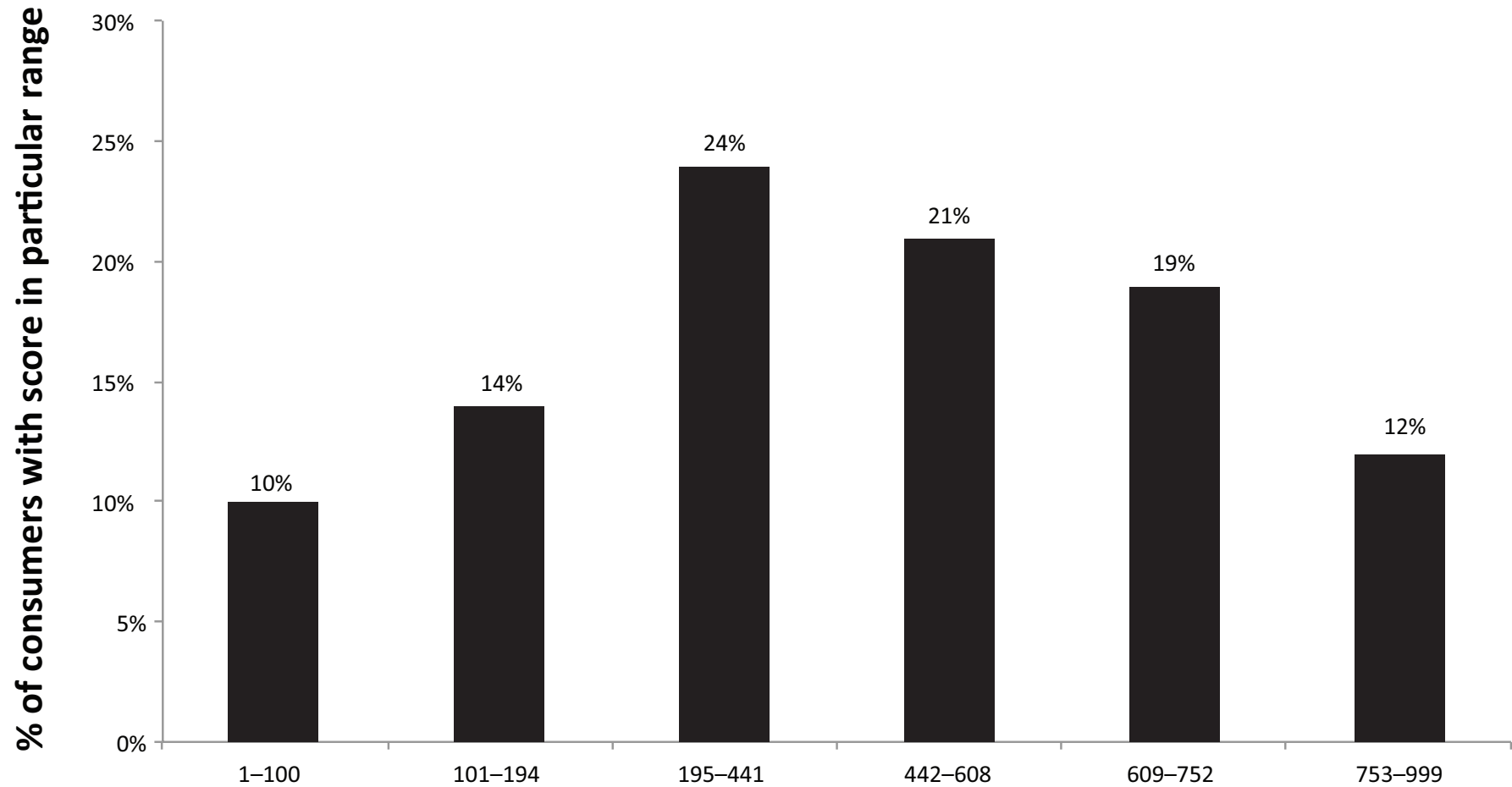
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- Tele-Risk Model<sup>SM</sup>
- Telecommunications, Energy and Cable Risk Model<sup>SM</sup>

## Tele-Risk Model<sup>SM</sup>



## Telecommunications, Energy and Cable Risk Model<sup>SM</sup>





Tele-Risk Model <sup>SM</sup>			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
1	59	1%	1%
60	82	1%	2%
83	92	1%	3%
93	101	1%	4%
102	109	1%	5%
110	116	1%	6%
117	122	1%	7%
123	131	1%	8%
132	137	1%	9%
138	143	1%	10%
144	147	1%	11%
148	151	1%	12%
152	161	1%	13%
162	171	1%	14%
172	182	1%	15%
183	191	1%	16%
192	198	1%	17%
199	206	1%	18%
207	209	1%	19%
210	221	1%	20%
222	231	1%	21%
232	240	1%	22%
241	245	1%	23%
246	255	1%	24%
256	267	1%	25%
268	279	1%	26%
280	292	1%	27%
293	305	1%	28%

Tele-Risk Model <sup>SM</sup>			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
306	319	1%	29%
320	333	1%	30%
334	348	1%	31%
349	362	1%	32%
363	376	1%	33%
377	391	1%	34%
392	399	1%	35%
400	414	1%	36%
415	429	1%	37%
430	444	1%	38%
445	460	1%	39%
461	474	1%	40%
475	488	1%	41%
489	501	1%	42%
502	514	1%	43%
515	525	1%	44%
526	536	1%	45%
537	547	1%	46%
548	557	1%	47%
558	566	1%	48%
567	575	1%	49%
576	585	1%	50%
586	594	1%	51%
595	602	1%	52%
603	611	1%	53%
612	619	1%	54%
620	626	1%	55%
627	634	1%	56%



Tele-Risk Model <sup>SM</sup>			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
635	641	1%	57%
642	648	1%	58%
649	655	1%	59%
656	662	1%	60%
663	668	1%	61%
669	674	1%	62%
675	679	1%	63%
680	685	1%	64%
686	690	1%	65%
691	695	1%	66%
696	701	1%	67%
702	705	1%	68%
706	710	1%	69%
711	715	1%	70%
716	719	1%	71%
720	723	1%	72%
724	727	1%	73%
728	731	1%	74%
732	735	1%	75%
736	739	1%	76%
740	742	1%	77%
743	745	1%	78%
746	749	1%	79%
750	752	1%	80%
753	755	1%	81%
756	758	1%	82%
759	761	1%	83%
762	764	1%	84%

Tele-Risk Model <sup>SM</sup>			
Score Range Minimum	Score Range Maximum	Interval %	Cumulative %
765	767	1%	85%
768	770	1%	86%
771	773	1%	87%
774	776	1%	88%
777	779	1%	89%
780	783	1%	90%
784	786	1%	91%
787	789	1%	92%
790	793	1%	93%
794	796	1%	94%
797	800	1%	95%
801	805	1%	96%
806	810	1%	97%
811	816	1%	98%
817	999	2%	99%

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Minimum Tele-Risk Model<sup>SM</sup>  
 Maximum Tele-Risk Model<sup>SM</sup>

1  
999

Instruction: "Your credit score ranks higher than [X] percent of U.S. consumers" where [X] corresponds to the fourth column labeled "Ranks higher than X%."

File date: April 2014



Telecommunications, Energy and Cable Risk Model <sup>SM</sup> National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
1	1	3%	3%
2	8	1%	4%
9	25	1%	5%
26	37	1%	6%
38	54	1%	7%
55	70	1%	8%
71	85	1%	9%
86	99	1%	10%
100	112	1%	11%
113	120	1%	12%
121	125	1%	13%
126	135	1%	14%
136	142	1%	15%
143	147	1%	16%
148	156	1%	17%
157	162	1%	18%
163	167	1%	19%
168	172	1%	20%
173	177	1%	21%
178	182	1%	22%
183	188	1%	23%
189	193	1%	24%
194	199	1%	25%
200	208	1%	26%
209	219	1%	27%
220	231	1%	28%
232	242	1%	29%
243	254	1%	30%

Telecommunications, Energy and Cable Risk Model <sup>SM</sup> National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
255	265	1%	31%
266	275	1%	32%
276	286	1%	33%
287	296	1%	34%
297	307	1%	35%
308	319	1%	36%
320	331	1%	37%
332	344	1%	38%
345	357	1%	39%
358	369	1%	40%
370	381	1%	41%
382	393	1%	42%
394	404	1%	43%
405	415	1%	44%
416	426	1%	45%
427	436	1%	46%
437	438	1%	47%
439	440	1%	48%
441	446	1%	49%
447	453	1%	50%
454	456	1%	51%
457	462	1%	52%
463	467	1%	53%
468	473	1%	54%
474	480	1%	55%
481	486	1%	56%
487	493	1%	57%
494	500	1%	58%



Telecommunications, Energy and Cable Risk Model <sup>SM</sup> National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
501	509	1%	59%
510	519	1%	60%
520	529	1%	61%
530	540	1%	62%
541	550	1%	63%
551	561	1%	64%
562	571	1%	65%
572	582	1%	66%
583	592	1%	67%
593	601	1%	68%
602	611	1%	69%
612	621	1%	70%
622	628	1%	71%
629	637	1%	72%
638	645	1%	73%
646	653	1%	74%
654	661	1%	75%
662	668	1%	76%
669	675	1%	77%
676	682	1%	78%
683	689	1%	79%
690	696	1%	80%
697	703	1%	81%
704	710	1%	82%
711	717	1%	83%
718	724	1%	84%
725	731	1%	85%
732	738	1%	86%

Telecommunications, Energy and Cable Risk Model <sup>SM</sup> National Score Distribution			
Minimum	Maximum	Interval	"Ranks higher than X%" Cumulative
739	744	1%	87%
745	751	1%	88%
752	759	1%	89%
760	766	1%	90%
767	774	1%	91%
775	782	1%	92%
783	791	1%	93%
792	799	1%	94%
800	810	1%	95%
811	821	1%	96%
822	835	1%	97%
836	852	1%	98%
853	999	2%	99%

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Minimum TEC Score  
Maximum TEC Score

1  
999

Instruction: "Your credit score ranks higher than [X] percent of U.S. consumers" where [X] corresponds to the fourth column labeled "Ranks higher than X%."

File date: April 2014