



# FAQ about AutoCheck Score<sup>SM</sup>

## Why was AutoCheck Score<sup>SM</sup> created?

Trying to understand the impact and meaning of all the vehicle history events can be confusing and time-consuming. Some events, such as a vehicle going through an auction, can be misinterpreted as negative, while others can have a more positive impact than they should. Condensing this information into an easy-to-understand score means both buyers and sellers better understand how a vehicle's history compares with similar vehicles.

## What does AutoCheck Score mean?

A vehicle's AutoCheck Score is based on information in Experian's AutoCheck<sup>®</sup> vehicle history report specific to that vehicle's VIN (vehicle identification number). The AutoCheck Score rates a vehicle's history compared with all used vehicles on the road (after 1981, when VINs were standardized) and provides a comparison to vehicles of similar model year and vehicle class. This consolidation of the AutoCheck vehicle history data into an easy-to-understand score helps consumers make more informed purchase decisions and helps dealers better explain vehicle history events to their customers.

## How does it work?

A team of modeling and decision analytics experts from Experian developed the scoring model based on data from Experian's National Vehicle Database, which has information on more than half a billion vehicles nationwide. The vehicle scores and the score ranges are created through a patent-pending algorithm based on similar model years and classes of vehicles. The AutoCheck Score is calculated in real time, meaning at the time the vehicle identification number is entered, an AutoCheck Score is immediately calculated based on the information in the National Vehicle Database.

## What factors impact the AutoCheck Score?

There are a number of determinants, including:

- Age
- AutoCheck Assured<sup>™</sup> status
- Mileage
- Vehicle class
- Number of owners
- Lease history
- Emission testing history
- Accident history
- Theft and repossession history
- Police, taxi or government use

## Are service and maintenance records used in determining the AutoCheck Score?

No. The AutoCheck Score and vehicle history report look only at the vehicle history events and not the vehicle's condition (such as the interior, upholstery, dashboard components or minor exterior blemishes such as paint chips, rust, etc.).

## How is the AutoCheck Score different from other standard vehicle evaluations like N.A.D.A. OFFICIAL USED CAR GUIDE<sup>®</sup> and Kelley Blue Book<sup>®</sup>?

AutoCheck Score condenses the vehicle history events into an easy-to-understand score and does not reflect or specifically provide wholesale or retail prices of used vehicles like N.A.D.A. OFFICIAL USED CAR GUIDE or Kelley Blue Book. AutoCheck Score is a tool to help people better understand and compare a vehicle's history.

## Do one-owner vehicles tend to score higher?

Not necessarily. The number of owners is a factor in determining the vehicle's score, but it is not the main one, especially in newer vehicles. Factors such as mileage, vehicle class and title brand history are the main determinants.

## Do you have accident information, and does an accident affect AutoCheck Score?

AutoCheck reports include accident data from all 50 states, either through independent sources, state agencies or both. Not all accidents are reported to the Department of Motor Vehicles or flow through an insurance company.

## Based on the AutoCheck Score range of 1 to 100, is it bad for a vehicle to have a lower score?

Not necessarily. For instance, a score of 35 could be reflective of the age, mileage and other factors associated with that vehicle, but when compared with similar vehicles it may score within, or even above, the range (i.e., the score range could be 24 to 33). You should always compare the vehicle with the score range to get a relative comparison.

## Does AutoCheck Score fluctuate? Could it go up or down frequently?

AutoCheck strives to provide a high-quality vehicle history report and has a strong commitment to add new data sources while improving existing sources. Additionally, the AutoCheck Score is delivered in real time — meaning a fresh AutoCheck Score is calculated each time a vehicle history report is requested. The majority of times a vehicle history report is requested, the AutoCheck Score will be the same. However, there are times when the AutoCheck Score will change because new data about the vehicle becomes available.

