



# The D&B Viability Rating™

## Quick Guide



The D&B Viability Rating is a new evaluation tool that offers a comprehensive assessment of whether or not to do business with a company. Only the D&B Viability Rating combines the most comprehensive measures of risk to deliver a highly reliable rating analyzing the current and future health of a business.

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**Viability Score**  
Based on a scale of 1-9  
(1=best, 9=worst)

Assesses the probability that a company will no longer be in business, within the next twelve months, compared to all US businesses within the D&B database.

- Voluntary or involuntary going out of business
- Becoming dormant or inactive
- Filing for bankruptcy

Viability Score Projected Performance Table

Viability Score	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad Captured	Cumulative Out of Business (Bad) Rate
1	0.3%	0.3%	100%	100%	1.6%
2	4%	2%	100%	100%	1.6%
3	1.5%	3%	96%	100%	1.6%
4	1.4%	5%	81%	96%	1.6%
5	1.6%	7%	67%	91%	1.8%
6	30%	13%	53%	83%	2.1%
7	1.6%	27%	23%	55%	3.3%
8	8%	42%	8%	23%	4.4%
9	1%	65%	1%	8%	6.5%

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**Portfolio Comparison**  
Based on a scale of 1-9  
(1=best, 9=worst)

Assesses the stability of a company compared to similar businesses, within the same model segment. The type of data used to classify these segments is:

- Available financial data
- Established trade payments
- Limited trade payments
- Demographics and business activity

**The Difference between the Viability Score and Portfolio Comparison?**

**Viability Score** assesses the probability that a company will no longer be in business within the next 12 months, compared to all US businesses within the D&B database. Best used when ranking businesses within your portfolio.

**Portfolio Comparison** reflects the viability assessment of a company's company as only to businesses as opposed to similar D&B "model segment" classifications, which is determined by the amount and type of data available. These businesses are only ranked along with other businesses that provide the same data, hence, 1 out of 2 models, or less, for models.

### Model Segment: Available Financial Statement Data

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad Captured	Cumulative Out of Business (Bad) Rate
1	2%	2%	100%	100%	0.6%
2	4%	2%	98%	100%	0.6%
3	50%	3%	14%	63%	2%
4	8%	3%	24%	70%	2%
5	13%	0.5%	96%	79%	1%
6	13%	0.3%	83%	86%	1%
7	15%	0.2%	64%	92%	0.8%
8	14%	0.2%	77%	96%	0.7%
9	23%	0.1%	100%	100%	0.6%

### Model Segment: Established Trade Payments

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad Captured	Cumulative Out of Business (Bad) Rate
1	3%	23%	9%	13%	23%
2	13%	13%	14%	37%	13%
3	14%	7%	80%	54%	10%
4	9%	5%	89%	65%	9%
5	13%	3%	50%	74%	8%
6	13%	4%	62%	82%	7%
7	13%	3%	73%	89%	7%
8	16%	3%	89%	97%	6%
9	13%	2%	100%	100%	5%

### How to Read the Tables

**Viability Score:** Ranges from 1 (best), with 1 representing least likelihood and 9 representing highest likelihood of going out of business.

**Percent of Total:** The percent of U.S. businesses within a D&B database that have a specific Viability Score.

**Out of Business (Bad) Rate:** The percent of US businesses expected to go bad over next 12 months.

### Model Segment: Limited Trade Payments

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad Captured	Cumulative Out of Business (Bad) Rate
1	1%	45%	1%	5%	45%
2	15%	17%	17%	29%	19%
3	2%	14%	19%	52%	18%
4	25%	13%	43%	60%	15%
5	15%	10%	59%	74%	14%
6	13%	9%	70%	83%	13%
7	11%	7%	81%	91%	12%
8	12%	6%	93%	97%	11%
9	7%	6%	100%	100%	11%

### Model Segment: No Trade Payments Available

Portfolio Comparison	Percent of Total	Out of Business (Bad) Rate	Cumulative Percent of Total	Cumulative Percent of Bad Captured	Cumulative Out of Business (Bad) Rate
1	3%	58%	3%	10%	58%
2	12%	34%	15%	39%	40%
3	9%	23%	25%	53%	33%
4	12%	18%	37%	67%	28%
5	13%	13%	50%	78%	24%
6	17%	10%	67%	89%	20%
7	11%	7%	78%	94%	18%
8	14%	5%	92%	98%	17%
9	8%	3%	100%	100%	16%

**Cumulative Percent of Total:** The cumulative percent of U.S. businesses within the D&B database that fall within a Viability Score range. For example, 23% of U.S. businesses have a probability to go out of 9-8.

**Cumulative Percent of Bad Captured:** The cumulative percent of bads captured within the score range. For example, 10% of all businesses that go bad have a Viability Score of 9.

**Cumulative Out of Business (Bad) Rate:** The cumulative bad rate within a score range. For example, across all score ranges 1-9, 14% of all businesses are projected to go bad. Across score ranges 7-9, 10% of all businesses are projected to go bad.

# D And B Ratings Guide

**S Ben Porath**



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*A Candidate Evaluation System* United States. Department of the Army,1979      **Federal Register** ,2003-08  
Thestreet.com Ratings' Guide to Property & Casualty Insurers Grey House Publishing,2007-12      *Standard & Poor's Counterparty Ratings Guide* ,1997      **Thestreet. com Ratings' Guide to Common Stocks** Grey House Publishing,2008  
*Readers' Guide to Periodical Literature* Anna Lorraine Guthrie,1929 An author subject index to selected general interest periodicals of reference value in libraries      **TheStreet.com Ratings' Guide to Common Stocks** Laura Mars-Proietti,2007-08      **Standard & Poor's Earnings and Ratings Bond Guide** Standard and Poor's Corporation,1994  
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