

# Know the score

AutoCheck Score® lets you quickly compare and select used vehicles

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## From confusion to clarity

Vehicle history reports: most are long, complex and easily misinterpreted — said everyone all the time. They can provide content without context, display a small swatch when you need to see the whole picture.

Because raw data doesn't mean much without analysis. Vehicle history reports present multiple data points but give them very little weighting or importance. Certainly, accident history outweighs other factors like the number of owners, but by how much? And when is it less important? Older vehicles with longer histories are at a disadvantage — or are they? What if the car was part of a rental fleet or belonged to multiple owners? Which factors are more pertinent to your or your customers' circumstances?

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“The tool you use to make decisions about used vehicles should be accurate and easy to understand.”

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You always aim to conduct a thorough inspection. But what if you're at a busy auction house or browsing online, where there's simply not enough time or context?

The tool you use every day to make critical decisions about used vehicles should be accurate and easy to understand — built for streamlined evaluation.

So we made one.





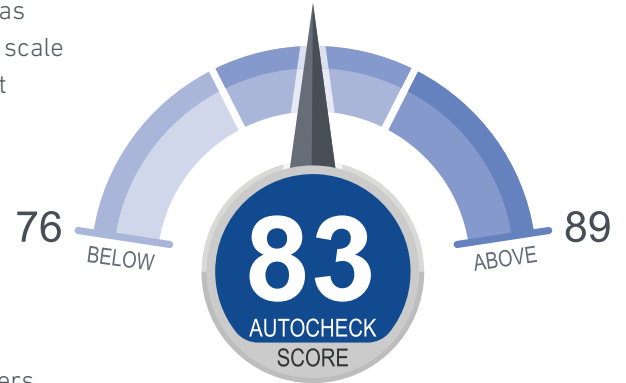
White paper  
Know the score

## AutoCheck Score

Experian® analyzes the complete list of detailed records in an AutoCheck® vehicle history report to generate an AutoCheck Score. Like a credit score or gas mileage rating for new vehicles, it's a single number on a standardized scale that makes it much simpler to assess how used vehicles measure up. It estimates a vehicle's:

- Overall roadworthiness
- Reliability compared with other vehicles in its class
- Likelihood of being on the road in five years

This number is invaluable for quickly making informed decisions, managing inventory, mitigating risk and instilling confidence in customers.





More than  
**40%**

of all vehicles on the road  
have been in an accident.<sup>1</sup>

## How it's calculated

Based on the histories and performance of millions of vehicles, the statistically sound score identifies and weights factors that affect a vehicle's reliability and longevity. It detects hidden problems and accounts for things like:

- **Age:** An older car doesn't always mean a lower score. What's more important is how the car was driven and how far.
- **Mileage:** Actual or estimated. Generally, the higher the mileage, the lower the score.
- **Geographic location:** Factored into the mileage.
- **Vehicle class:** Compact cars look nothing like pickup trucks. Their score ranges can be just as different.
- **Number of owners:** Although "one-owner" vehicles are positioned as highly desirable, our research shows that the number of owners is actually a neutral factor on longevity until a vehicle is at least 8 years old.
- **Leases:** Our analysis confirms that off-lease vehicles have increased longevity, so they usually command a higher score.
- **Rental usage:** It's easy to assume that rental cars take a beating and that a vehicle used as a rental would command a lower score. However, the data suggests that it has virtually no impact on vehicle longevity.
- **Emissions testing records:** Emissions test results can identify issues that might impact the score.
- **Police, taxi or government use:** This usually lowers the score.
- **Repossession or theft:** This significantly lowers the score.
- **Reported accidents:** More than four out of 10 vehicles on the road have been in an accident.<sup>1</sup> The number and severity of those accidents can significantly impact the score.
- **Title brands:** Salvaged/damaged/rebuilt, broken odometer/not actual miles/calculated odometer rollbacks, manufacturer buyback/lemon, auction announcements, reported at a recycling facility.

1. This is Experian's assessment of the percentage of U.S. vehicles in operation in Q2 2016 with accident events. Since less than 100% of events are captured, a vehicle inspection is also recommended.

## Know the score

### Where its data is sourced

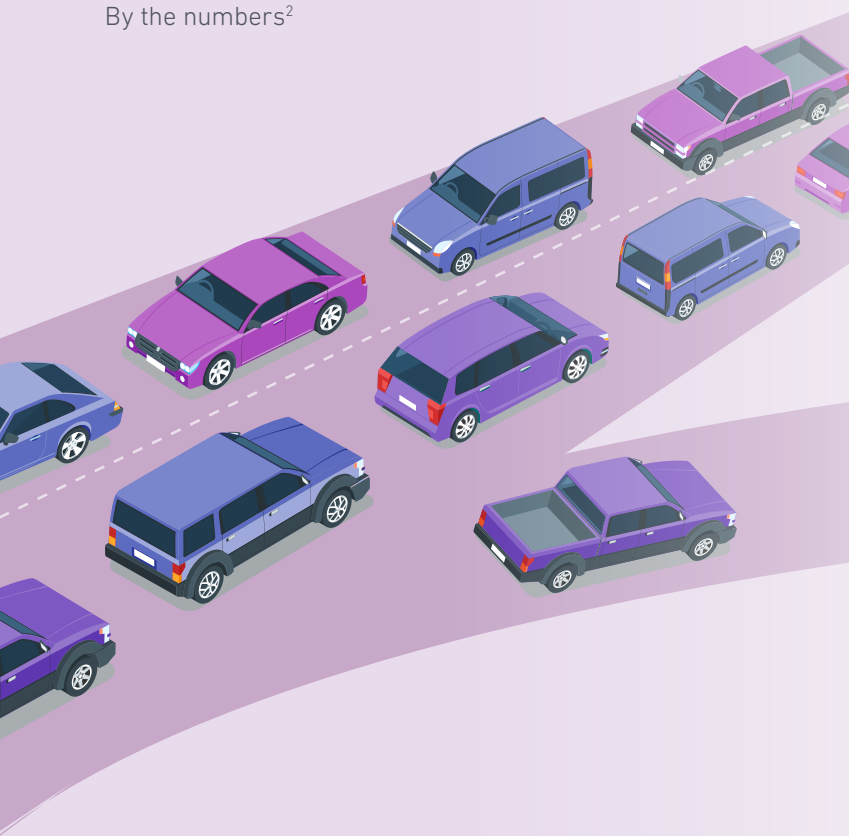
The AutoCheck Score is derived from Experian's massive, continually updated database, leveraging reliable information from extensive sources for a higher-quality report and more accurate assessment. It pulls data from:

- Tens of thousands of distinct accident sources, many exclusive to Experian
- 95% of U.S. auction houses — most providing structural damage, salvage-and junk and export-data announcements exclusively to Experian
- Important OEM safety and open recall data
- State departments of motor vehicles and departments of public safety, insurance companies and other independent sources
- Police department/state agency accident information from all 50 states and Washington, D.C.
- Federal sources, like import records

That's a lot of data. And some complex statistical modeling. Don't worry; we'll take care of the heavy lifting. All you have to do is keep score.

### North American Vehicle Database<sup>SM</sup>

By the numbers<sup>2</sup>



**293.1  
MILLION**

light- and heavy-duty  
vehicles in operation  
in the U.S.



**848  
MILLION+**

vehicle history records  
in the U.S. for  
the past two decades.



**11.8  
BILLION+**

vehicle history records,  
including:  
**376 million+** title brands  
**334 million+**  
accident-related events.



**600  
MILLION+**

commercial and  
consumer AutoCheck  
reports run annually.

2. Experian data reported as of Q1 2019.

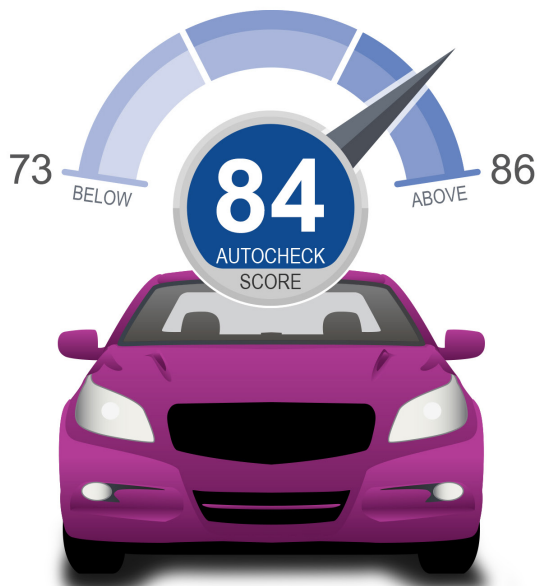


## How to read it

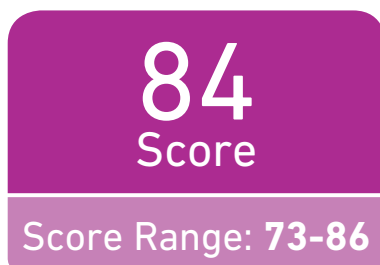
The AutoCheck Score is based on a scale of 1 to 100. The gauge shows the score range for vehicles of similar age in the same class. If a car is above average in its range, you can feel confident that it's a solid investment.

But what if you're comparing two cars in different classes? Even though the 2005 Chevy Malibu in the graphic below has a higher score — and is newer— than the 1999 Nissan Maxima, don't let that deceive you. Its score falls below the average range for other vehicles in its class, so in this case, the Nissan Maxima is the wiser choice.

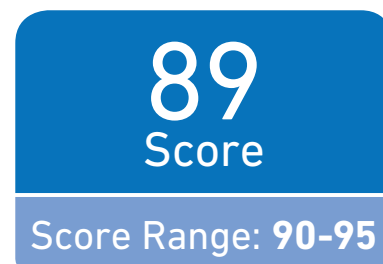
If both received scores right in the middle (or top or bottom) of their respective ranges, then the decision really comes down to personal preference, price, customer demand, current inventory, etc.



Car #1:  
**1999 Nissan Maxima**



Car #2:  
**2005 Chevrolet Malibu**



## Know the score

### Who uses it

When it comes to the score's power, we've just scratched the surface. Users find new, inventive ways to capitalize on it every day. And maybe you'll be next.



#### Dealers

Use the score to mitigate risk, manage and market their inventory, close sales faster and build customer loyalty.



#### Lenders/ Credit unions

Use the score to more accurately estimate a vehicle's value at every stage of the loan life cycle, from origination to portfolio review, account management and asset collection.



#### Manufacturer Certified Pre-Owned Programs

Many accept the AutoCheck report for certification.



#### Consumer portals

Increase customer satisfaction — and traffic — by allowing OEMs and dealers to post the score with their listings and make online car shopping a breeze.





## Why you need it

The score helps boost business for multiple parties, and its benefits are wide-ranging.

### For dealers

#### Appraising trade-ins

- Minimize risk by uncovering undetected problems.
- Assure customers they're receiving a fair assessment of their trade-in.

#### Purchasing vehicles at auction

- Access vehicle history reports wherever, whenever with AutoCheck Mobile for Business<sup>SM</sup>. The VIN scanning feature puts everything you need right at your fingertips.
- Easily determine a vehicle's salability.
- Quickly compare vehicles to streamline decision-making.
- Set meaningful thresholds for new inventory.

#### Marketing inventory

- Update all your online listings with the AutoCheck vehicle history report with an AutoCheck Score.
- Increase brand awareness with the only vehicle history report featured on the top automotive sites.
- Ensure brand consistency with standard, easy-to-download AutoCheck logos and graphics.

#### Selling used and certified pre-owned vehicles

- Provide reports that are simple and easily digestible.
- Justify price and easily compare your inventory with vehicles in the same class.
- Close sales faster and reduce days to turn.
- Boost customer confidence in your vehicles' value and quality.

### Building customer loyalty

- Maximize customers' trade-in value.
- Encourage repeat business.
- Simplify the trade-in and sales process.
- Gain an edge over dealerships that don't provide the AutoCheck Score.
- Help customers find the right car, at the right price, to best meet their needs.







## For lenders

### Originating loans

- Better and more accurately understand the impact of a vehicle's history on its value.
- Mitigate risk for direct loans, internet applications, subprime loans, vehicle refinancing programs and portfolio acquisitions by identifying problem vehicles early.

### Reviewing floor-plan portfolios

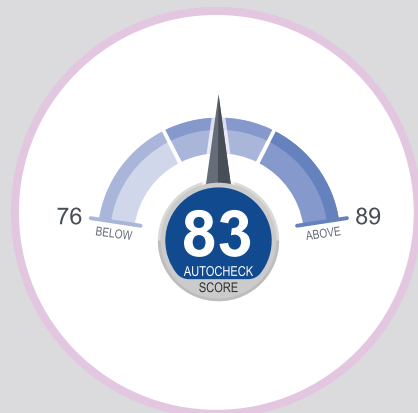
- More accurately assess the quality of portfolio collateral versus similar vehicles.
- Get an easily digestible portfolio snapshot.
- Better understand the impact of adverse events on an asset during the loan's life.
- Make more informed decisions regarding purchasing or selling a vehicle loan portfolio.

### Account management/Asset collection

- Identify problem vehicles post loan and adjust collection strategies.
- Make better informed repossession decisions.
- More easily locate an asset for repossession.
- Curb costs if a vehicle needs to be repossessed.

## Count on AutoCheck Score

Say goodbye to confusing, ineffective vehicle history reports. The boon to your bottom line is this: AutoCheck Score will transform the way you do business to boost results. **To learn more, consult an Experian sales representative or call 1 888 675 5596.**





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