Were you recently notified of a change to your business’s Failure Score?

What are the risk classes?
There are five risk classes, where 1 represents businesses with the lowest probability of financial stress, and 5 indicates a high likelihood that a company will fail.

What is the D&B Failure Score?
Helps predict how likely it is that certain events will occur within 12 months.
Can be expressed three ways: by risk class, as a percentile, or as a numerical score.
Ranges from 1,001 to 1,875, with the lowest value representing the highest probability of financial stress.

What is the D&B Failure Score percentile?
The D&B Failure Score Percentile runs from 1 to 100, with a percentile of 1 representing the highest likelihood of business failure, and a percentile of 100 indicating the lowest probability of default or business failure.

How does Dun & Bradstreet define a “financially stressed business”?

For the purposes of the D&B Failure Score, a financially stressed business:
- Has ceased operations following assignment or bankruptcy
- Has ceased operations with loss to creditors
- Has voluntarily withdrawn from business operation leaving unpaid obligations
- Is in receivership, reorganization, or has made an arrangement for the benefit of creditors

A business that closes with all debts satisfied is not considered financially stressed.

What can I do to influence my D&B Failure Score?
The D&B Failure Score is based on a combination of factors, including business and industry demographics, payment histories, and financial statements.

Paying your bills on time and adding trade references can help impact your D&B Failure Score.

Dun & Bradstreet also offers a variety of products to help businesses monitor their own credit scores and ratings.

Yes. The D&B Failure Score is intended to help businesses manage risk by gaining insight into another company’s financial health.

Can I check another business’s D&B Failure Score?
An increase in your D&B Failure Score indicates that Dun & Bradstreet has calculated that your company is less likely to cease operations in the next 12 months.

A decrease in the score means that Dun & Bradstreet has determined your company may be more likely to cease operations in the next 12 months.

What are the risk classes?
There are four risk classes, where 1 represents businesses with the lowest probability of financial stress, and 5 indicates a high likelihood that a company will fail.

What is a D&B Failure Score?
The D&B Failure Score is intended to help companies manage risk by gaining insight into another company’s financial health.

Can I check another business’s D&B Failure Score?
Yes. The D&B Failure Score is intended to help businesses manage risk by gaining insight into another company’s financial health.

The classes are intended to give business owners an easy-to-understand scoring system so that they can classify current or potential customers according to risk.

The risk classes represent the broadest expression of the potential for business failure.