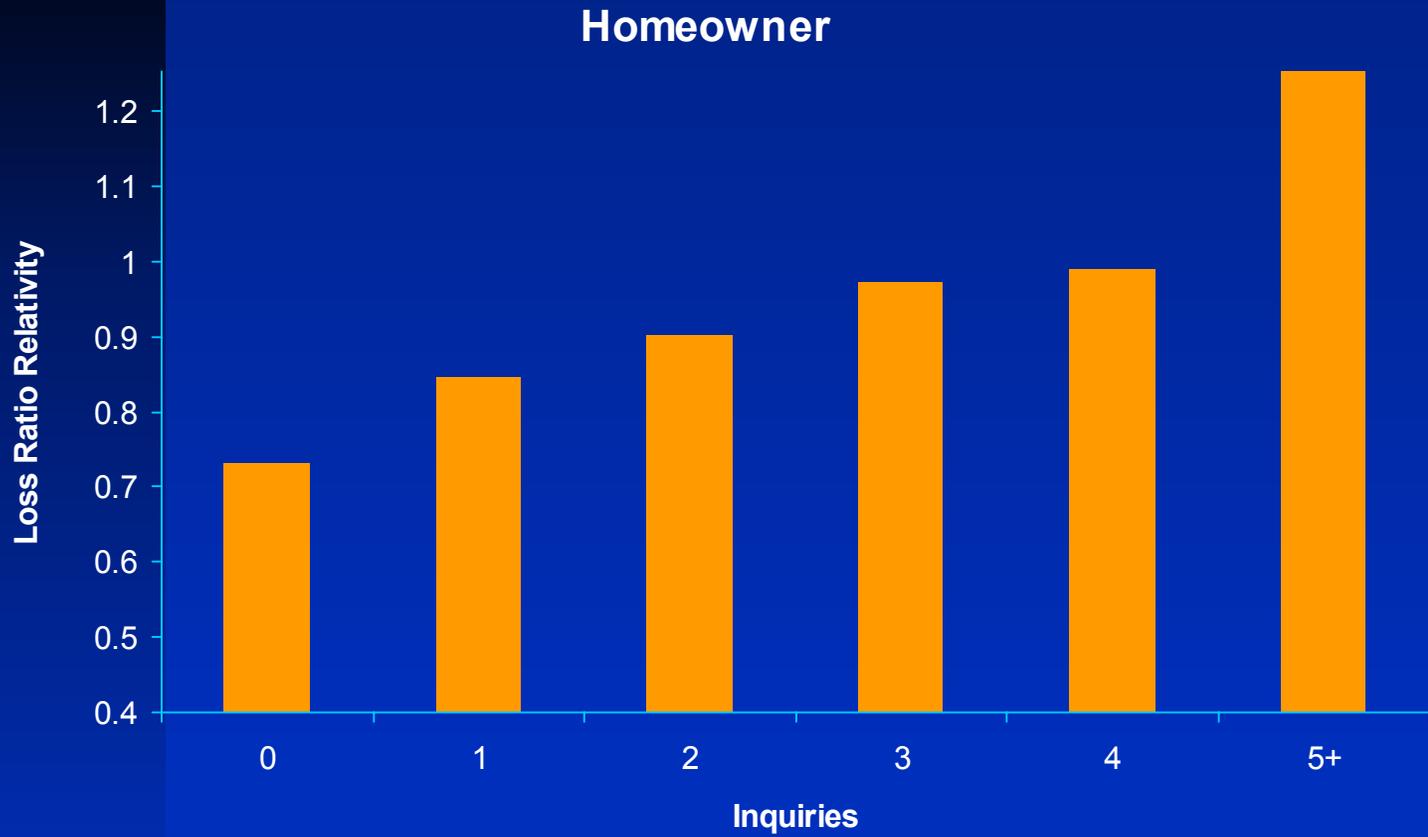


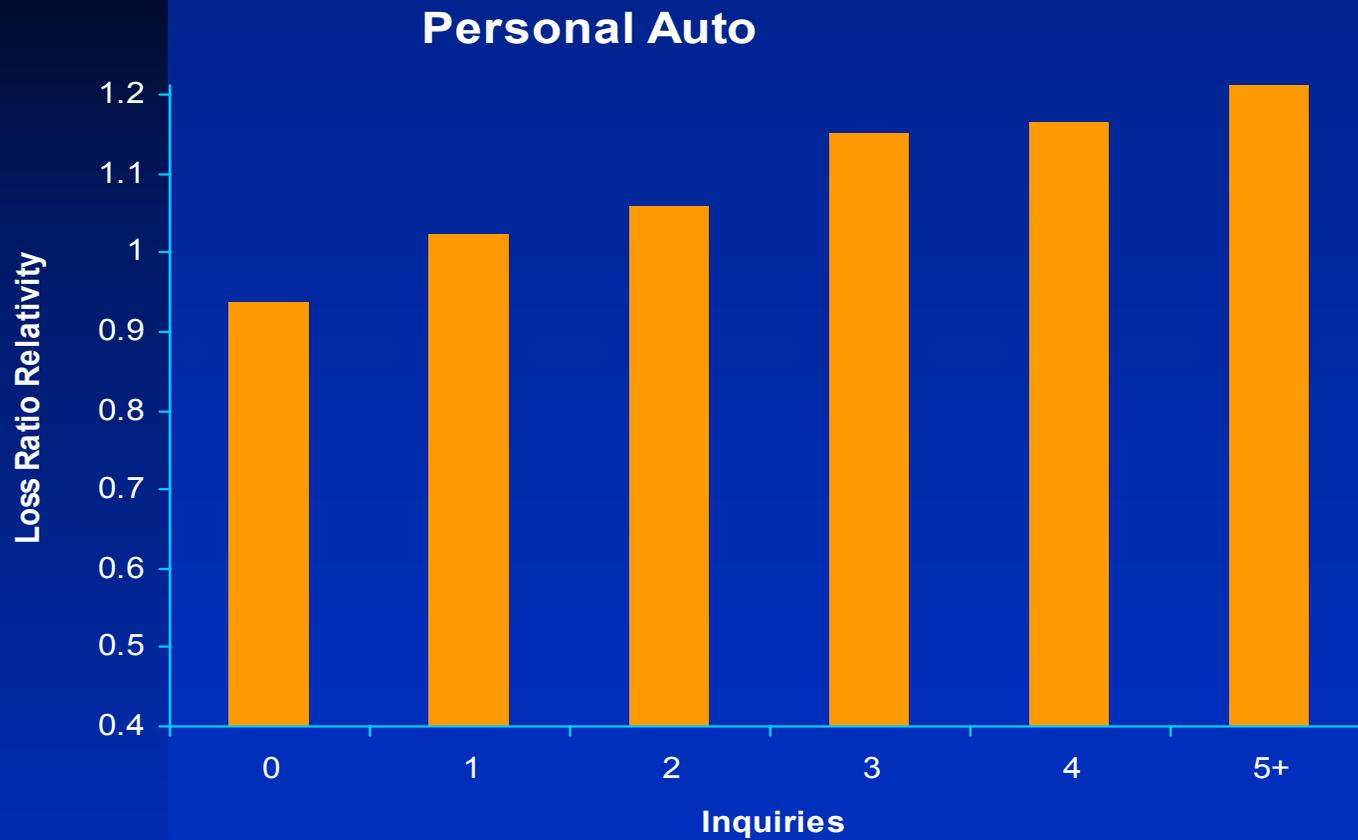


# Inquiries





# Inquiries





# Inquiries

- Predictive of loss ratio relativities
- Fair, Isaac includes consumer-initiated inquiries
- Fair, Isaac excludes inquiries for
  - Marketing / prescreening
  - Account reviews
  - Insurance

