



Location Analytic Solutions

Location Intelligence Helps Enhance Business Decision Making

Dun & Bradstreet (D&B) uses Location Analytics to better understand business behavior and performance by viewing factors of interest through an alternative lens – location. Our Advanced Analytics team derives location attributes that reflect not only the performance around a business’s location, but how each business compares to near-by businesses.

Whether your company is setting up a new site in a small borough or considering expansion to new markets – location analytics is a big factor of success and D&B has developed best-in-class solutions to offer in this domain.



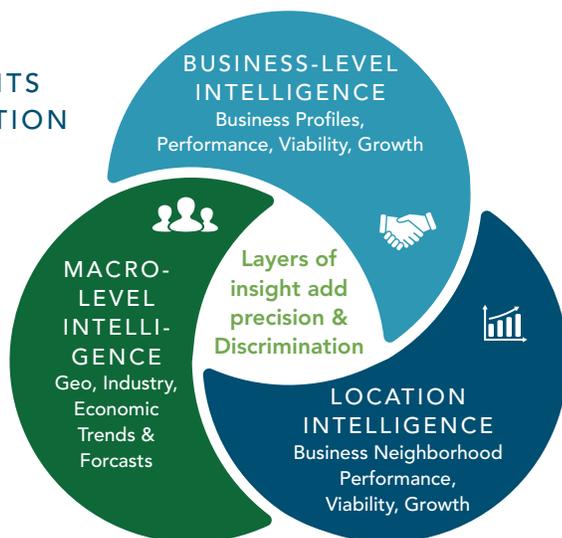
LOCATION INTELLIGENCE

A lot of business decisions from opening new retail locations to sales territory and economic development planning depend on location intelligence. D&B analyzes the direct effect of how businesses clustered around certain geographical points of interest impact each other, the industry, and the economy.

D&B’s Location Analytics offering consists of enhanced analytical data sets, scores, and decision-science expertise with proven approaches to adding precision and improving outcomes based on this insight.

Our standard scores tell us about a particular business, but location intelligence offers our customers another dimension. It provides an understanding of the past and future performance of the location itself. As D&B customers, your company can benefit from location analytics by assessing the Risk and Opportunity of geographic location that impact your business.

KEY COMPONENTS OF D&B’S LOCATION ANALYTICS



SAMPLE USE CASES OF D&B LOCATION ANALYTICS:

TELECOM OPERATOR improved risk models with D&B location-level attributes to predict the rates of fraud and delinquencies; increase discrimination of micro-small businesses.

INSURANCE COMPANY used D&B location analytics to improve the prediction of claim frequency and set pricing for the coverage areas.

LARGE UTILITY applies D&B location analytics across multiple platforms – web, desktop, and mobile – to prioritize prospects, capture feedback in the field, adapt quickly to market changes, improve lead value and closure.

GLOBAL BANK incorporated D&B location analytics in the response model to improve the effectiveness of their direct mail campaigns.

LARGE HOSPITALITY BRAND used D&B location analytics to identify the most promising locations for construction of new hotel franchise properties.



D&B DIFFERENTIATORS

Our analytically derived “neighborhoods” provide more precise geo-spatial comparatives for businesses than pre-defined geographic areas such as states, counties, zip codes, and metropolitan statistical areas (MSAs). D&B neighborhoods are developed using business attributes (population, density, industry, size, etc.) to determine the neighborhood radius and boundaries.



LOCATION ATTRIBUTES

Here’s the main types of location-related attributes created and employed by D&B for evaluating businesses and their neighborhoods:

LOCATION-LEVEL attributes summarize the firmographics, payment behavior, and scores of the neighborhood around a business. This provides intelligence on the characteristics of the area and how it is performing. Examples of such attributes are the presence of certain industries, viability of the business environment, average business size and capacity, percentage of business starts, failures, and bankruptcies.

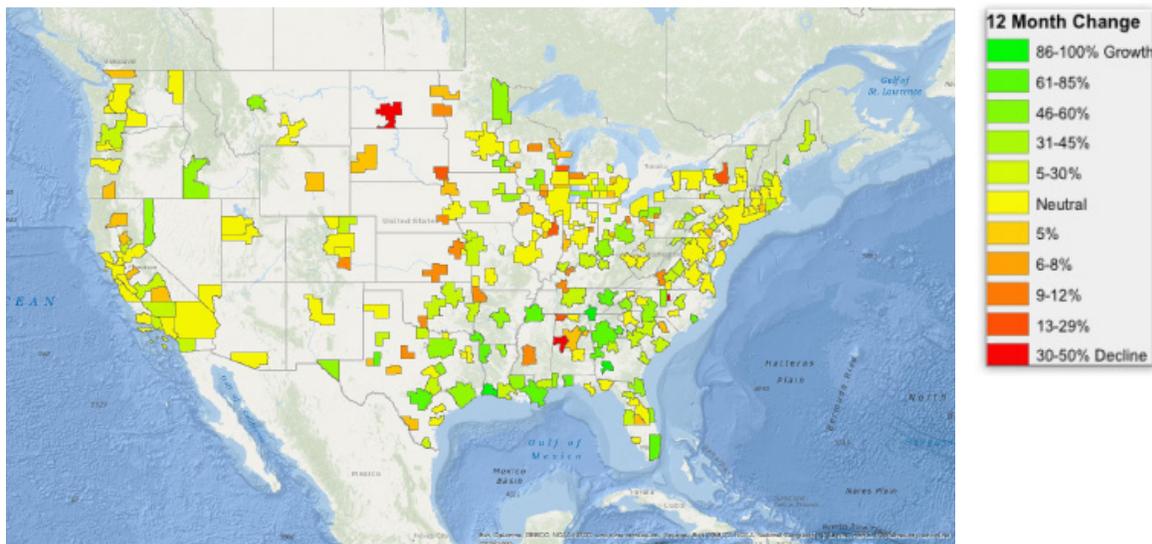
DUNS-LEVEL attributes evaluate a business relative to its neighboring businesses in terms of three dimensions: all businesses, businesses with similar SIC codes, and businesses of a similar profile. These three dimensions give our customers a more granular look at business entities in terms of their location and can be used to increase a model’s predictive power in regards to a specific business behavior.

LOCATION RISK: Location Risk is very similar to that of D&B’s Risk Scores that help predict Delinquency, Out-of-Business, Inactivity, or Bankruptcy at the business level. In the same way, Location Risk distinguishes between geographic

areas where there is predicted to be the highest rate of viable businesses vs the lowest rate.

LOCATION GROWTH: A good location provides a business with strategic advantages that competition may find difficult to overcome. Hence businesses today are interested in locations that not only have the enabling environment to ensure their potential viability, but also assure of a future expansion. A complex set of factors – technological, demographic and innovation – influence the growth of a location. That’s why we estimate growth using consolidated measures such as Employment and Revenue growth at the current businesses as well as New Business openings and growth in the area.

MACRO-ECONOMIC INSIGHT: Macroeconomic data, D&B proprietary data and expertise in Econometrics has led to the development of leading indices on the direction of the economy, GDP and employment projections – at the country, state, MSA, and industry levels. Small Business Health Index and the Overall Business Health Index provide the broad lens that completes the picture of location intelligence.





D&B ADVANCED ANALYTICS TEAM OVERVIEW

ANALYTICAL EXPERTISE

- 110+ quantitative analysts including 20+ PhDs, with average 10+ years of experience in modeling, strategy, and implementation.
- Offices worldwide to support our clients in the US, UK and Asia Pacific.
- Developed hundreds of custom predictive models globally.
- D&B analytics based strategies and models used by 90% of Fortune 500.

BREADTH & POWER OF DATA

- Expertise and knowledge in commercial, consumer, and industry specific information.
- Proprietary data assets lend predictiveness to analytics.
- 50+ custom analytics engagements past year in multiple industries: Financial Services, Insurance, Technology, Telecom, Manufacturing, Retail, Service, Energy.
- Content from 30K sources, updated 5M times a day.

CONSULTATIVE SUPPORT

- 35 analytic solution consultants who work intimately with clients to understand their needs and to tailor solutions specific to their business problems across all industries.
- Expertise and knowledge in all areas of analytics and identity resolution.

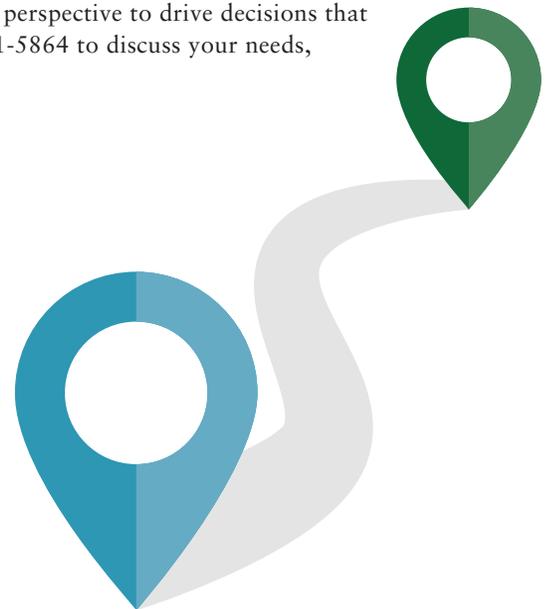
CUTTING EDGE METHODOLOGIES

- Specializing in big data engineering, machine learning and social media analytics to enable continual innovation.
- Heavily investing in R&D to continually expand other areas: risk associated with location, professional executives associated with the business, supply chain network and political/economic climate of countries.
- Expertise in all statistical software: SAS, SPSS, R, Python.



PARTNER WITH D&B'S ADVANCED ANALYTIC SERVICES TEAM

Our experienced best practices consultants work with you to develop an informed perspective to drive decisions that manage risk, seize opportunities, and grow your business. Please call us at 973-921-5864 to discuss your needs, or contact your Account Manager.



ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect our customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world, rely on our data, insights and analytics. For more about Dun & Bradstreet, visit DNB.com. Twitter: @DnBUS