

If the client wants to keep the same risk (i.e. capture the same amounts of defaults), use the following conversion table. The final column shows the percentage of companies that will be rejected less compared to the legacy Multiscore.

Legacy Multiscore	New Multiscore	pct less rejects	Legacy Multiscore	New Multiscore	pct less rejects	Legacy Multiscore	New Multiscore	pct less rejects	Legacy Multiscore	New Multiscore	pct less rejects
0	5	-61%	25	11	-54%	50	25	-37%	75	61	-22%
1	5	-62%	26	11	-55%	51	25	-38%	76	62	-20%
2	5	-62%	27	12	-48%	52	26	-36%	77	63	-19%
3	5	-63%	28	12	-49%	53	26	-37%	78	63	-19%
4	5	-65%	29	12	-50%	54	26	-38%	79	64	-18%
5	6	-57%	30	13	-44%	55	33	-39%	80	66	-15%
6	6	-60%	31	13	-45%	56	33	-39%	81	67	-14%
7	6	-62%	32	13	-46%	57	33	-40%	82	68	-13%
8	7	-56%	33	14	-40%	58	34	-37%	83	69	-12%
9	7	-58%	34	14	-41%	59	34	-38%	84	71	-10%
10	7	-60%	35	15	-37%	60	36	-33%	85	73	-10%
11	7	-61%	36	15	-38%	61	36	-33%	86	75	-8%
12	7	-62%	37	16	-34%	62	37	-31%	87	76	-7%
13	7	-63%	38	17	-30%	63	37	-32%	88	76	-7%
14	7	-64%	39	17	-32%	64	37	-32%	89	76	-8%
15	8	-57%	40	18	-29%	65	43	-28%	90	78	-6%
16	8	-58%	41	18	-30%	66	43	-28%	91	79	-6%
17	8	-59%	42	18	-31%	67	43	-29%	92	79	-6%
18	8	-59%	43	18	-33%	68	43	-29%	93	82	-4%
19	8	-60%	44	18	-34%	69	44	-27%	94	82	-4%
20	9	-53%	45	19	-31%	70	44	-28%	95	82	-4%
21	9	-54%	46	19	-33%	71	45	-25%	96	99	0%
22	9	-55%	47	20	-30%	72	47	-20%	97	100	0%
23	9	-56%	48	20	-32%	73	47	-21%	98	100	0%
24	9	-56%	49	20	-33%	74	48	-18%	99	100	0%

Example: a comparable new multiscore for the legacy value '20' is '9' if the same amount of risk is desired. At this new level 53% less companies are rejected.

If the client wants to keep the same acceptance grade (do as much business as before), use the following conversion table. The final column shows how much more defaults are captured in percent compared to the legacy Multiscore.

Legacy Multiscore	New Multiscore	pct defaults captured	Legacy Multiscore	New Multiscore	pct defaults captured	Legacy Multiscore	New Multiscore	pct defaults captured	Legacy Multiscore	New Multiscore	pct defaults captured
0	9	143%	25	18	117%	50	33	109%	75	77	102%
1	9	142%	26	18	115%	51	34	110%	76	78	102%
2	9	140%	27	19	116%	52	34	109%	77	78	101%
3	9	138%	28	19	115%	53	34	108%	78	79	101%
4	10	143%	29	19	114%	54	35	109%	79	79	101%
5	10	138%	30	20	115%	55	43	108%	80	80	101%
6	10	134%	31	20	114%	56	43	107%	81	81	101%
7	11	137%	32	20	112%	57	43	107%	82	82	101%
8	11	134%	33	20	111%	58	43	107%	83	83	101%
9	11	132%	34	21	112%	59	44	107%	84	83	101%
10	12	137%	35	21	110%	60	44	106%	85	92	100%
11	12	136%	36	22	111%	61	44	105%	86	93	100%
12	12	132%	37	22	110%	62	45	105%	87	95	100%
13	12	130%	38	23	110%	63	45	105%	88	97	100%
14	13	134%	39	23	110%	64	45	105%	89	98	100%
15	13	131%	40	23	109%	65	51	104%	90	99	100%
16	13	129%	41	24	110%	66	51	104%	91	99	100%
17	13	127%	42	24	110%	67	51	104%	92	99	100%
18	13	126%	43	25	111%	68	52	104%	93	99	100%
19	13	125%	44	25	110%	69	52	104%	94	99	100%
20	14	127%	45	25	109%	70	52	103%	95	99	100%
21	14	127%	46	26	110%	71	52	103%	96	99	100%
22	14	125%	47	26	109%	72	53	102%	97	99	100%
23	14	124%	48	27	110%	73	53	102%	98	99	100%
24	14	123%	49	27	110%	74	53	102%	99	99	100%

Example: a comparable new multiscore for the legacy value '20' is '14' if the same amount of business is desired. At this new level 27% more defaults are captured.