

## Council of Better Business Bureaus

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# OVERVIEW OF BBB RATING

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BBB ratings represent the BBB's opinion of how the business is likely to interact with its customers. The BBB rating is based on information BBB is able to obtain about the business, including complaints received from the public. BBB seeks and uses information directly from businesses and from public data sources.

BBB assigns ratings from A+ (highest) to F (lowest). In some cases, BBB will not rate the business (indicated by an NR, or "No Rating") for reasons that include insufficient information about a business or ongoing review/update of the business's file.

BBB Business Profiles generally explain the most significant factors that raise or lower a business's rating.

BBB ratings are not a guarantee of a business's reliability or performance. BBB recommends that consumers consider a business's BBB rating in addition to all other available information about the business.

## RATING ELEMENTS

BBB ratings are based on information in BBB files with respect to the following factors:

1. Business's complaint history with BBB.

The BBB rating takes into account the following information with respect to closed complaints that relate to a business's marketplace activities:

- Number of complaints filed with BBB against the business.
- The size of the business.
- If complaints have been filed, whether in BBB's opinion the business appropriately responded to them.
- If complaints have been filed, whether in BBB's opinion the business resolved the complaints in a timely manner to the customer's satisfaction.
- If complaints have been filed, whether in BBB's opinion the business made a good faith effort to resolve complaints, even if the customer was not satisfied with the resolution.

- If complaints have been filed, whether in BBB's opinion the business failed to resolve the underlying cause(s) of a pattern of complaints.
- The age of resolved complaints. Older resolved complaints have less of an impact on the rating than newer complaints.

BBB analysis of a business's complaint history generally takes into account the business's size if BBB has reliable information to establish its size. If BBB cannot reliably determine business size, it will consider the business to fall within BBB's smallest size category.

#### 2. Type of business.

A business's BBB rating is lowered if, in BBB's opinion, the business is a type of business that raises marketplace concerns or is believed to operate in violation of the law.

#### 3. Time in business.

A business's BBB rating is based, in part, on the length of time the business has been operating. If BBB is unable to obtain, from the business or from other sources, information about time in business that BBB deems reliable, BBB will consider business to have started at the time BBB opened its file on the business.

#### 4. Transparent Business Practices

A business's BBB rating is lowered if BBB determines that the business is not being transparent about its marketplace conduct. This includes situations where:

- A business does not provide complete information about products and services offered, and/or ownership.
- A business uses false addresses or an address cannot be determined.

#### 5. Failure to honor commitments to BBB.

A business's BBB rating is lowered if a business does not honor its commitments to BBB, including commitments to abide by a mediation settlement or an arbitration award.

#### 6. Licensing and government actions known to BBB.

A business's BBB rating is lowered when BBB has knowledge of the following:

- Failure of the business to have required competency licensing (i.e., licensing that requires a competency assessment or can be taken away based on misconduct by business).
- Finalized government actions against the business that relate to its marketplace activities and, in BBB's opinion, raise questions about the business's ethics or its reliability in providing products/services. Government actions may be rated as major, moderate or minor, and the rating deduction varies accordingly. However, older government actions have less of an impact than newer government actions of the same type.

BBB routinely checks required competency licensing and government actions before a business is accredited by BBB. BBB does not routinely check required competency licensing and government actions for businesses that do not seek BBB accreditation, although in some cases BBB learns of these matters through its marketplace research.

#### 7. Advertising issues known to BBB.

A business's BBB rating is lowered when the business does not, in BBB's opinion, appropriately respond to BBB advertising challenges that relate to:

- Misuse of the BBB name or BBB marks; or
- Questions about the truthfulness, accuracy or substantiation of advertising claims or compliance with the BBB Code of Advertising. Advertising issues may be rated as major, moderate or minor, and the rating deduction varies accordingly.

BBB advertising challenges are made at BBB's discretion when it receives complaints from consumers or competitors about advertising or when BBB identifies questionable advertising through its monitoring of local media.

## RATING POINTS

This chart shows the maximum number of points that can be earned or deducted in each element of the BBB rating system. A business's total score is on a 100 point scale. Please note there are some categories in which businesses can only lose points, and for those categories a "0" is indicated as the maximum number of points that can be awarded.

Element	Range of points that can be earned or deducted (maximum to minimum)
1. Complaint Volume (Weighted by Complaint Age)	15 to 0
2. Unanswered Complaints	40 to 0
3. Unresolved Complaints	30 to 0
4. Complaint Resolution Delayed	5 or 0
5. Failure to Address Complaint Pattern	0 to -31
6. Type of Business	0 to -41
7. Time in Business	10 to 0
8. Transparent Business Practices	0 or -5
9. Failure to Honor Mediation/Arbitration	0 to -41
10. Competency Licensing	0 or -41
11. Government Action (per action)	0 to -25
12. Advertising Review (per incident)	0 to -41
13. BBB Trademark Infringement	0 or -41

## LETTER RATING SCALE

This is the 100 point scoring scale BBB uses to assign letter grade ratings:

From	To	Letter Rating
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BBB Directory  
(<http://www.bbb.org/bbb-directory/>)

Give.org  
(<http://www.give.org/>)

Contact  
(<http://www.bbb.org/council/about/contact/>)

BBB Business Partner Code  
(<http://www.bbb.org/bbb-business-partner-code-of-conduct/>)

BBB API  
(<https://developer.bbb.org/#/>)

Your Ad Choices  
(<http://www.bbb.org/council/about/privacy-policy/>)

Terms of Use  
(<http://www.bbb.org/council/about/terms-of-use/>)

Trademarks  
(<http://www.bbb.org/council/about/trademarks/>)

Privacy Policy  
(<http://www.bbb.org/council/about/privacy-policy/>)

Fight Phishing  
(<http://www.bbb.org/council/consumer-education/fight-phishing/>)

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