

CMP01: Technical Analysis

Complaint Pattern Methodology | January 31, 2026

1. Data Overview

Total Records	814,127
Companies Analyzed	3
Analysis Period	2016-02-03 to 2026-01-31

2. Methodology

Complaint patterns analyzed using CFPB-style categorization with daily volume modeling including:

- Seasonal adjustment factors (tax season, holidays)
- Year-over-year growth trends (~8-12% annually)
- Bureau-specific market share distribution
- Product and issue category breakdowns

3. Risk Scoring Model

$$\text{Composite Risk} = (\text{Response Risk} \times 0.3) + (\text{Dispute Risk} \times 0.4) + (\text{Resolution Risk} \times 0.3)$$

4. Key Metrics

Metric	Value	Industry Benchmark
Timely Response Rate	95.5%	95%+
Consumer Dispute Rate	25.0%	<20%
Resolution Time	24 days	<30 days

Report: CMP01 | **Version:** 1.0

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