

# UtilityScore<sup>SM</sup> for Collections



## Drive costs & write-offs down by working the right accounts

PredictiveMetrics' UtilityScore<sup>SM</sup> for Collections, statistical decision tool, helps utilities and telecomm companies identify which accounts are likely to pay, and which are likely to go seriously delinquent or to write-off. Operating expenses are lowered and losses are reduced by focusing on the right accounts and avoid spending money on accounts that will "self cure."

## Benefits of UtilityScore for Collections

- ◆ Reduces DSO and write-offs
- ◆ Reduces collection costs - final notices, postage, calls, and field visits
- ◆ Leverages internal performance data, which is the most predictive, readily available and free
- ◆ Improves customer satisfaction
- ◆ Minimizes IT resources with ScoreMiner web-hosted report and query system
- ◆ Score all accounts, even bureau no hits
- ◆ Payment behavior relationships specific to utilities and telecommunications

## UtilityScore for Collections Features

Using industry specific accounts receivable and collection performance data and other external predictive information, PredictiveMetrics' UtilityScore for Collections is designed to handle residential and industrial/commercial accounts for electric, gas, water and telecommun companies. UtilityScore for Collections is a multivariate statistical model that helps you quickly and accurately determine the accounts that will likely go to 90+ days delinquency or write-off.

## Leveraging Your Internal Performance Data Is Simple and Saves Money

You will need to provide 18 months of the following data to produce and validate UtilityScore:

Aging Dollars ◆ Indicator or Date of Loss or Charge-Off ◆ Account Number ◆ Monthly Billings/Sales  
Your customer's private *identification information* (i.e., name, SSN...) is **NOT REQUIRED**.

**We are so confident in the predictiveness of UtilityScore for Collections that we will validate it on your portfolio based on your bad definition for FREE using your company's internal performance data only.**

