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May 10, 2017

VIA FEDERAL EXPRESS

Public Utilities Commission of Ohio
Docketing Division, 13th Floor
180 East Broad Street
Columbus, Ohio 43215-3793

2017 MAY 11 PM 12:35
PUCO

Re: **Case No: 09-351-EL-AGG**
Application for Renewal of CRES Certification

Dear Sir or Madam:

Enclosed for filing please find an original and four (4) copies of the **Renewal Application for Electric Aggregators/Power Brokers** filed on behalf of The Utilities Group, Inc. Please note, Exhibits C-3 and C-5 are being filed Under Seal contemporaneous herewith pursuant to Rule 4901-1-24-08 (A) of the Ohio Administrative Code.

All proprietary, confidential, or commercially sensitive information made available by The Utilities Group, Inc. to the PUCO pursuant to the application requirements, and designated in advance as such shall not be disclosed to third parties without written consent from The Utilities Group, Inc. and shall not be used by the PUCO for any purpose other than in support for this Renewal Application for Certification for Aggregators/Power Brokers.

Please return one file-stamped copy of the Renewal Application to me in the enclosed postage pre-paid envelope.

Thank you for your assistance in this matter. If you have any questions regarding this application or require any additional information/documentation, please contact me at (513) 481-7954.

Sincerely,

Jennifer M. Kist
CEO

Enclosures

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.
Technician Shu Date Processed MAY 11 2017



Public Utilities Commission

Original AGG Case Number	Version
09 - 351 -EL-AGG	May 2016

RENEWAL APPLICATION FOR ELECTRIC AGGREGATORS/POWER BROKERS

Please print or type all required information. Identify title (Example: Exhibit C-10 Corporate Structure). All of the Applicant. Applicants should file completed application with the Public Utilities Commission of Ohio, Dock Columbus, Ohio 43215-3793.

Original

This PDF form is designed so that you may form. You may also download the form, by sa

A. RENEWAL INFORMATION

A-1 Applicant intends to be certified as: (check all

☒ Power Broker ☒ Aggregator

A-2 Applicant's legal name, address, telephone number and web site address

Legal Name The Utilities Group, Inc.
Address 11260 Chester Rd., Ste. 540, Cincinnati, OH 45246
PUCO Certificate # and Date Certified 09-152E (4); June 11, 2015
Telephone # (513) 481-7954 Web site address (if any) www.theutilitiesgroup.com

A-3 List name, address, telephone number and web site address under which Applicant will do business in Ohio

Legal Name The Utilities Group, Inc.
Address 11260 Chester Rd., Ste. 540, Cincinnati, OH 45246
Telephone # (513) 481-7954 Web site address (if any) www.theutilitiesgroup.com

A-4 List all names under which the applicant does business in North America

The Utilities Group, Inc.

A-5 Contact person for regulatory or emergency matters

Name Jennifer M. Kist
Title CEO
Business address 11260 Chester Rd., Ste. 540, Cincinnati, OH 45246
Telephone # (513) 481-7954 Fax # (513) 481-8964
E-mail address jkist@tugmgmt.com

A-6 Contact person for Commission Staff use in investigating customer complaints

Name Jennifer M. Kist
Title CEO
Business address 11260 Chester Rd., Ste. 540, Cincinnati, OH 45246
Telephone # (513) 481-7954 Fax # (513) 481-8964
E-mail address jkist@tugmgt.com

A-7 Applicant's address and toll-free number for customer service and complaints

Customer Service address 11260 Chester Rd., Ste. 540, Cincinnati, OH 45246
Toll-free Telephone # (513) 481-7954 Fax # (513) 481-8964
E-mail address energyinfo@tugmgt.com

A-8 Applicant's federal employer identification number # 31-1698673

A-9 Applicant's form of ownership (check one)

- | | |
|--|--|
| <input type="checkbox"/> Sole Proprietorship | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Limited Liability Partnership (LLP) | <input type="checkbox"/> Limited Liability Company (LLC) |
| <input checked="" type="checkbox"/> Corporation | <input type="checkbox"/> Other _____ |

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- A-10 Exhibit A-10 "Principal Officers, Directors & Partners"** provide the names, titles, addresses and telephone numbers of the applicant's principal officers, directors, partners, or other similar officials.

B. APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

- B-1 Exhibit B-1 "Jurisdictions of Operation,"** provide a list of all jurisdictions in which the applicant or any affiliated interest of the applicant is, at the date of filing the application, certified, licensed, registered, or otherwise authorized to provide retail or wholesale electric services including aggregation services.
- B-2 Exhibit B-2 "Experience & Plans,"** provide a description of the applicant's experience and plan for contracting with customers, providing contracted services, providing billing statements, and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Section 4928.10 of the Revised Code.

B-3 **Exhibit B-3 "Disclosure of Liabilities and Investigations,"** provide a description of all existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matter that could adversely impact the applicant's financial or operational status or ability to provide the services it is seeking to be certified to provide.

B-4 Disclose whether the applicant, a predecessor of the applicant, or any principal officer of the applicant have ever been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years.

☒ No ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-4 "Disclosure of Consumer Protection Violations"** detailing such violation(s) and providing all relevant documents.

B-5 Disclose whether the applicant or a predecessor of the applicant has had any certification, license, or application to provide retail or wholesale electric service including aggregation service denied, curtailed, suspended, revoked, or cancelled within the past two years.

☒ No ☐ Yes

If yes, provide a separate attachment labeled as **Exhibit B-5 "Disclosure of Certification Denial, Curtailment, Suspension, or Revocation"** detailing such action(s) and providing all relevant documents.

C. FINANCIAL CAPABILITY AND EXPERIENCE

PROVIDE THE FOLLOWING AS SEPARATE ATTACHMENTS AND LABEL AS INDICATED:

C-1 **Exhibit C-1 "Annual Reports,"** provide the two most recent Annual Reports to Shareholders. If applicant does not have annual reports, the applicant should provide similar information in Exhibit C-1 or indicate that Exhibit C-1 is not applicable and why. (This is generally only applicable to publicly traded companies who publish annual reports.)

C-2 **Exhibit C-2 "SEC Filings,"** provide the most recent 10-K/8-K Filings with the SEC. If the applicant does not have such filings, it may submit those of its parent company. An applicant may submit a current link to the filings or provide them in paper form. If the applicant does not have such filings, then the applicant may indicate in Exhibit C-2 that the applicant is not required to file with the SEC and why.

C-3 Exhibit C-3 “Financial Statements,” provide copies of the applicant’s two most recent years of audited financial statements (balance sheet, income statement, and cash flow statement). If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, it shall file audited or officer certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns (with social security numbers and account numbers redacted).

C-4 Exhibit C-4 “Financial Arrangements,” provide copies of the applicant's financial arrangements to conduct CRES as a business activity (e.g., guarantees, bank commitments, contractual arrangements, credit agreements, etc.).

Renewal applicants can fulfill the requirements of Exhibit C-4 by providing a current statement from an Ohio local distribution utility (LDU) that shows that the applicant meets the LDU’s collateral requirements.

First time applicants or applicants whose certificate has expired as well as renewal applicants can meet the requirement by one of the following methods:

1. The applicant itself stating that it is investment grade rated by Moody’s, Standard & Poor’s or Fitch and provide evidence of rating from the rating agencies.
2. Have a parent company or third party that is investment grade rated by Moody’s, Standard & Poor’s or Fitch guarantee the financial obligations of the applicant to the LDU(s).
3. Have a parent company or third party that is not investment grade rated by Moody’s, Standard & Poor’s or Fitch but has substantial financial wherewithal in the opinion of the Staff reviewer to guarantee the financial obligations of the applicant to the LDU(s). The guarantor company’s financials must be included in the application if the applicant is relying on this option.
4. Posting a Letter of Credit with the LDU(s) as the beneficiary.

If the applicant is not taking title to the electricity or natural gas, enter "N/A" in Exhibit C-4. An N/A response is only applicable for applicants seeking to be certified as an aggregator or broker.

- C-5 Exhibit C-5 "Forecasted Financial Statements,"** provide two years of forecasted income statements for the applicant's **ELECTRIC related business activities in the state of Ohio Only**, along with a list of assumptions, and the name, address, email address, and telephone number of the preparer. The forecasts should be in an annualized format for the two years succeeding the Application year.
- C-6 Exhibit C-6 "Credit Rating,"** provide a statement disclosing the applicant's credit rating as reported by two of the following organizations: Duff & Phelps, Fitch IBCA, Moody's Investors Service, Standard & Poor's, or a similar organization. In instances where an applicant does not have its own credit ratings, it may substitute the credit ratings of a parent or an affiliate organization, provided the applicant submits a statement signed by a principal officer of the applicant's parent or affiliate organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter "N/A" in Exhibit C-6.
- C-7 Exhibit C-7 "Credit Report,"** provide a copy of the applicant's credit report from Experian, Dun and Bradstreet or a similar organization. An applicant that provides an investment grade credit rating for Exhibit C-6 may enter "N/A" for Exhibit C-7.
- C-8 Exhibit C-8 "Bankruptcy Information,"** provide a list and description of any reorganizations, protection from creditors or any other form of bankruptcy filings made by the applicant, a parent or affiliate organization that guarantees the obligations of the applicant or any officer of the applicant in the current year or within the two most recent years preceding the application.
- C-9 Exhibit C-9 "Merger Information,"** provide a statement describing any dissolution or merger or acquisition of the applicant within the two most recent years preceding the application.
- C-10 Exhibit C - 10 "Corporate Structure,"** provide a description of the applicant's corporate structure, not an internal organizational chart, including a graphical depiction of such structure, and a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required and applicant may respond by stating that they are a stand-alone entity with no affiliate or subsidiary companies.

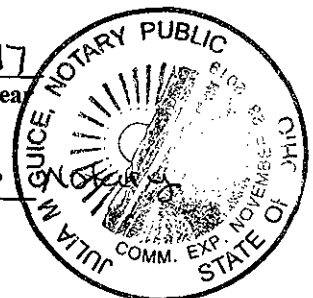
James M. Kull, CEO.
Signature of Applicant & Title

Sworn and subscribed before me this 10 day of May, 2017
Month Year

Julia M. Guice
Signature of official administering oath

Julia M. Guice
Print Name and Title

My commission expires on 11/23/19



AFFIDAVIT

State of Ohio :

Cincinnati ss.
(Town)

County of Hamilton :

Jennifer M. Kist, Affiant, being duly sworn/affirmed according to law, deposes and says that:

He/She is the CEO (Office of Affiant) of The Utilities Group, Inc. (Name of Applicant);

That he/she is authorized to and does make this affidavit for said Applicant,

1. The Applicant herein, attests under penalty of false statement that all statements made in the application for certification renewal are true and complete and that it will amend its application while the application is pending if any substantial changes occur regarding the information provided in the application.
2. The Applicant herein, attests it will timely file an annual report with the Public Utilities Commission of Ohio of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Division (A) of Section 4905.10, Division (A) of Section 4911.18, and Division (F) of Section 4928.06 of the Revised Code.
3. The Applicant herein, attests that it will timely pay any assessments made pursuant to Sections 4905.10, 4911.18, or Division F of Section 4928.06 of the Revised Code.
4. The Applicant herein, attests that it will comply with all Public Utilities Commission of Ohio rules or orders as adopted pursuant to Chapter 4928 of the Revised Code.
5. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the Applicant.
6. The Applicant herein, attests that it will fully comply with Section 4928.09 of the Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The Applicant herein, attests that it will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
8. The Applicant herein, attests that it will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
9. The Applicant herein, attests that it will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the Applicant will provide, the Applicant herein, attests that it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio. (Only applicable if pertains to the services the Applicant is offering)

11. The Applicant herein, attests that it will inform the Commission of any material change to the information supplied in the renewal application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating customer complaints.

That the facts above set forth are true and correct to the best of his/her knowledge, information, and belief and that he/she expects said Applicant to be able to prove the same at any hearing hereof.

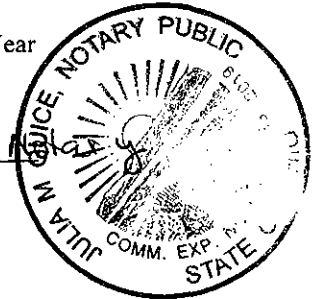
Jennifer M. Kul CEO
Signature of Applicant & Title

Sworn and subscribed before me this 10 day of May, 2017
Month

Year

Julia M. Guice
Signature of official administering oath

Julia M. Guice, Notary
Print Name and Title



My commission expires on 11/23/19

SECTION A:
APPLICANT INFORMATION

Exhibit A-10 "Principal Officers, Directors & Partners"

Name: **Jennifer M. Kist**, CEO, Vice President Operations and Treasurer

Address: 11260 Chester Road, Suite 540
Cincinnati, Ohio 45246

Telephone: (513) 481-7954, ext. 103

Email: jmk@tugmgt.com

Name: **Michael C. Catanzaro**, President, Secretary

Address: 11260 Chester Road, Suite 540
Cincinnati, Ohio 45246

Telephone: (513) 481-7954, ext. 101

Email: michael@tugmgt.com

Name: **Rockland Deitsch**, Vice President, Sales

Address: 11260 Chester Road, Suite 540
Cincinnati, Ohio 45246

Telephone: (513) 481-7954, ext. 109

Email: rdeitsch@tugmgt.com

SECTION B:
APPLICANT MANAGERIAL CAPABILITY AND EXPERIENCE

Exhibit B-1 "Jurisdictions of Operation"

The applicant is currently not certified in any other jurisdiction.

Exhibit B-2 "Experience and Plans"

The Utilities Group, Inc. has been in continuous operations since 1999. The principal officers, directors and partners of The Utilities Group, Inc. represent over 75 years of experience in the retail energy business.

The Utilities Group, Inc. has developed a standard professional services agreement that it uses with clients. The company uses the respective commodity suppliers' "Independent Agent Agreements" when brokering deals between suppliers and end-user customers.

The Utilities Group, Inc. brokers energy contracts for end-user customers. In the process, it never takes title to electricity, so there is no billing for the commodity. The Utilities Group, Inc. does provide invoices to its clients for consulting services, if applicable, rendered using a commercially available accounting program.

The Utilities Group, Inc. has developed an internal data base and analytical tools to help analyze clients' energy profile and break down their bill into individual tariff and rider cost components. These are used to keep clients informed of how their energy dollars are spent now and in the future, and how they might reduce energy costs. An energy data portal has also been developed and is used to enable select clients to track and monitor their monthly energy usage and costs.

Over time, the Utilities Group, Inc. has solidified its client and supplier base and formed strategic partnerships with third party vendors and subcontractors. Currently, the company's offerings include energy audit and procurement as well as consulting services covering the areas of demand-side projects, green initiatives and market and regulatory intelligence. Furthermore, The Utilities Group, Inc. is providing guidance to government entities to successfully deliver Governmental Aggregation programs.

Customer Service Experience: Mr. Catanzaro and Ms. Kist along with operational and sales staff, help facilitate the resolution of customer complaints. Virtually all of the questions and complaints received to date, however, concern matters involving the local utility and/or the supplier of choice. Inquiries directed to The Utilities Group, Inc. regarding its services usually pertain to customers seeking advice on purchasing strategy, helping to understand utility or supplier invoices, deciding whether or not to accept a supplier's offer, etc. Frequent communication with and detailed quarterly and/or annual cost and savings reports to clients is a customer service technique used to head off problems before they arise.

Customer complaints or inquiries can be made in a number of ways. Customers may contact The Utilities Group, Inc. by:

- Calling the direct number: 513-481-7954
- Sending a fax: 513-481-8964
- Sending an email: michael@tugmgt.com, jkist@tugmgt.com, rdeitsch@tugmgt.com, dphillips@tugmgt.com

Exhibit B-3 "Disclosure of Liabilities and Investigations"

There are no existing, pending or past rulings, judgments, contingent liabilities, revocation of authority, regulatory investigations, or any other matters that could adversely impact The Utilities Group, Inc.'s financial or operational status or ability to provide the services it is seeking to be certified to provide.

SECTION C:
APPLICANT FINANCIAL CAPABILITY AND EXPERIENCE

EXHIBIT C-1 “Annual Reports”

The Utilities Group, Inc. is a privately held corporation, and as such, does not produce Annual Reports.

EXHIBIT C-2 “SEC Filings”

The Utilities Group, Inc. is a privately held corporation, and as such, does not produce or file 10-K/8-K, 10-Q, etc., reports with the Securities and Exchange Commission.

EXHIBIT C-3 "Financial Statements"

The answer to this request requires Applicant to disclose privileged and confidential information. The Utilities Group, Inc. has filed this information Under Seal contemporaneously with this Application.

EXHIBIT C-4 “Financial Arrangements”

N/A

EXHIBIT C-5 "Forecasted Financial Statements"

The answer to this request requires Applicant to disclose privileged and confidential information. The Utilities Group, Inc. has filed this information Under Seal contemporaneously with this Application.

EXHIBIT C-6 "Credit Rating"

N/A

EXHIBIT C-7 "Credit Report"

See attached Duns & Bradstreet Report.

The following images were scanned as received

UTILITIES GROUP INC, THE

DUNS: 70-000-1330



Dashboard

Company Info

Address: 11250 Chester Rd Ste 540 Channahon, OH 45246	Phone: (615) 461-7054	URL:
DUNS:	Fax:	Location Type: Single location

Risk Interpreter

Risk of Debt Write-Off <p>Low Risk</p>	<p>Based on the D&B Financial Stress Score, the probability of failure for this company in the next 12 months is 0.20%, which makes it a Moderate risk for you to incur a write-off. You can adjust your credit limits and collection strategies to reduce your exposure or increase your bad debt reserves to counter this risk.</p>
Cash Flow Risk <p>Low Risk</p>	<p>Based on the D&B Delinquency Predictor reporting a payment behavior of Consistent, Timely payments, this company is predicted to have a Low risk of a negative impact to your cash flow. You can adjust your payment terms, credit limits and collection strategies to mitigate this risk.</p>
Payment Behavior <p>On Time</p>	<p>According to the D&B PAYDEX Score, this company paid its vendors on average 15 days beyond credit terms.</p>

Scores

PAYDEX®	Delinquency Predictor	Financial Stress	Supplier Eval. Risk	Credit Limit Rec.	D&B Rating
Score 70 ▲	Score 595 ▲ Class 1	Score 1489 ▲ Class 3	Rating 4 ▲	Recommendation \$2.5K	Rating —

Recent Alerts

There are currently no alerts based for this company. If you only recently began monitoring this company, you will not receive your first alerts until score changes or events occur. To configure your alert notification settings, please

Payments Summary

Current PAYDEX:	70	Equal to 15 days beyond terms
Industry Median:	60	Equal to GENERALLY WITHIN terms

Payment Trend: ++ Unchanged, compared to payments three months ago

Total payment Experience in D&B File (40): 6
 Payments Within Terms (not dollar weighted): 714
 Average Highest Credit: 1,067
 Largest High Credit: 2,500
 Highest Now Owing: 100

Scores

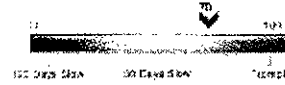
PAYDEX®

70 ▲

3 Month PAYDEX®

80

15 days beyond terms



Understanding My Score

Payment History

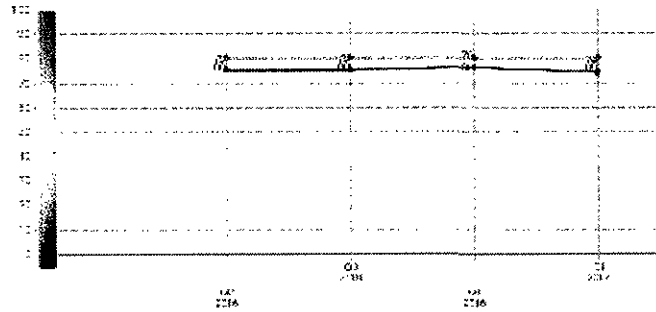
Total (Last 24 Months): 6

Date	<input type="checkbox"/> Paying Record	High Credit	Now Owing	Past Due	Settling Terms	Last sale off (Mo.)
04/2017	Pgt	\$2,500	\$0	\$0		6-12 mos
03/2017	Pgt	\$750	\$100	\$0		1 mo
03/2017	Pgt	\$100	\$100	\$0		1 mo
03/2017	(004)	\$500	—	—	Cash account	1 mo
02/2017	(005)	\$100	—	—	Cash account	1 mo

Key

PAYDEX®	Payment Practices	PAYDEX®	Payment Practices
100	Anticipate	40	60 Days Beyond Terms
90	Discount	30	90 Days Beyond Terms
80	Prompt	20	120 Days Beyond Terms
70	15 Days Beyond	1-19	Over 120 Days Beyond Terms
60	22 Days Beyond Terms	UN	Unavailable
50	30 Days Beyond Terms		

Trending & Industry Comparison



▼ This Company (75) ♦ Industry Median: (80)

	Apr 2016	May 2016	Jun 2016	Jul 2016	Aug 2016	Sep 2016	Oct 2016	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017
This Company	75	75	75	75	75	75	75	75	75	75	74	73
Industry Quartiles												
Upper	—	—	80	—	—	80	—	—	80	—	—	80
Median	—	—	80	—	—	80	—	—	80	—	—	80
Lower	—	—	73	—	—	73	—	—	74	—	—	74

Based on payments collected over the last 4 quarters.

- Current PAYDEX® for this business is 75, or equal to 15 days beyond terms.
- The 12-month high is 75, or equal to 6 days beyond terms.
- The 12-month low is 73, or equal to 11 days beyond terms.
- The present industry median score is 80, or equal to generally within terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile.
- Industry lower quartile represents the performance of the payers in the 25th percentile.

Delinquency Predictor Score

Score Class Percentile
595 ▲ 1 95%

Low risk of severe payment delinquency over next 12 months



Understanding My Score

Indicators of Delinquent Payment:

Among Companies with this Classification: 1.10%
Average compared to business in D&B's database: 10.20%

Factors Affecting Your Score:

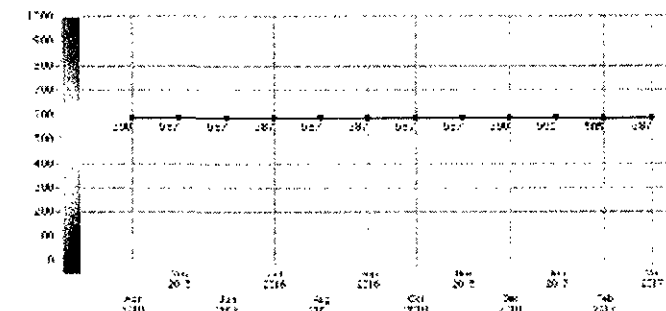
Higher risk industry based on delinquency rates for this industry

Notes:

- The Delinquency Predictor Score Risk Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience severe delinquency.
- The probability of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average probability of delinquency is based on businesses in D&B's database and is provided for comparative purposes.
- The Delinquency Predictor Score percentile reflects the relative ranking of a firm among all scoreable companies in D&B's file.
- The Delinquency Predictor Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

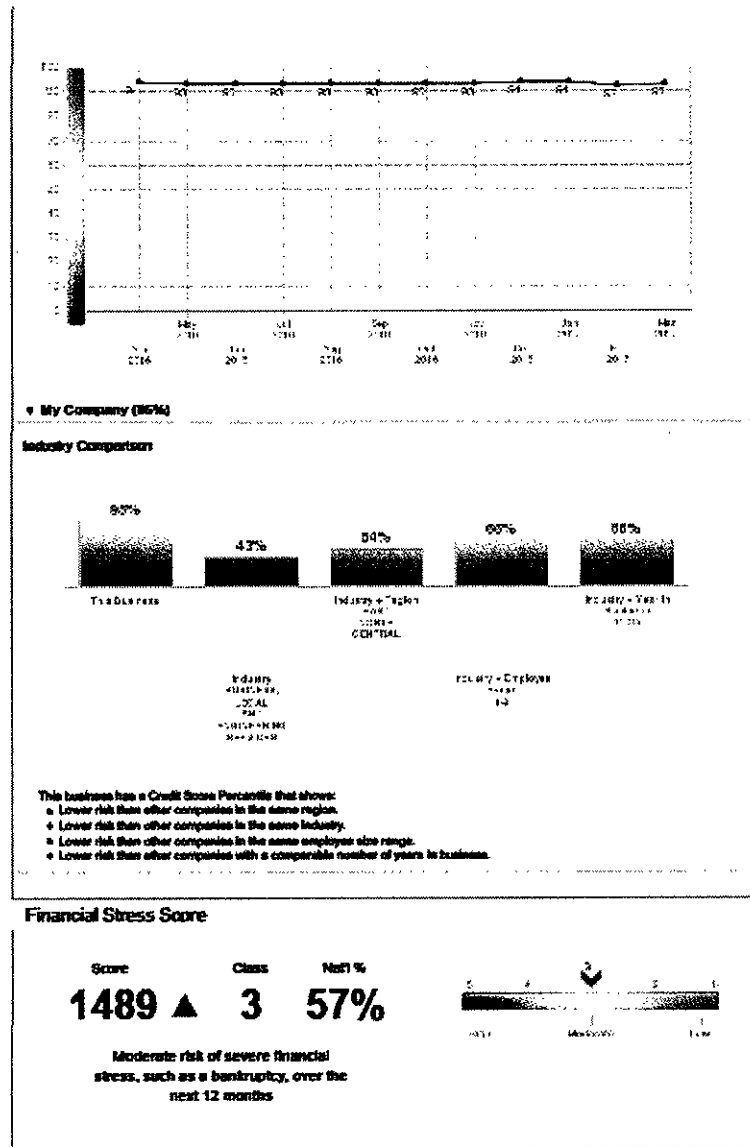
Key			
Risk Class	% of Businesses within this Class	Percentile	Score
1	10%	91-100	500-670
2	20%	71-90	350-570
3	40%	31-70	481-629
4	20%	11-30	453-480
5	10%	1-10	101-452

Trends - Scores, 12 Month



My Company (DBS)

Trends - Percentile, 12 Month



Understanding My Score**Incidence of Financial Stress:**

Among Companies with this Classification: 0.24%

Average compared to business in D&B's database: 0.48%

Factors Affecting This Company's Score:

Low proportion of satisfactory payment experiences to total payment experiences.

Low Paydex Score.

High proportion of past due balances to total amount owing.

♦ The Financial Stress Class Summary Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

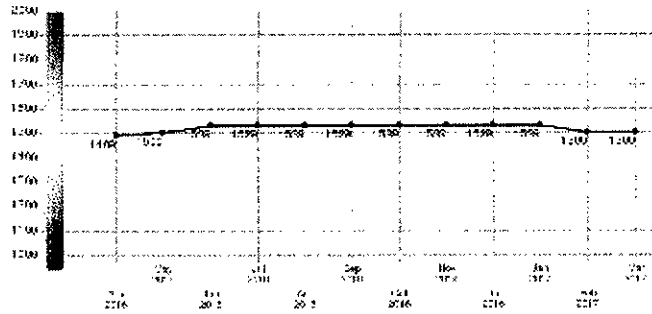
Notes:

- ♦ The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- ♦ The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.
- ♦ The Financial Stress National Percentile reflects the relative ranking of a company among all scoreable companies in D&B's file.
- ♦ The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- ♦ All Financial Stress Class, Percentile, Score and Incidence statistics are based on sample data from

Key

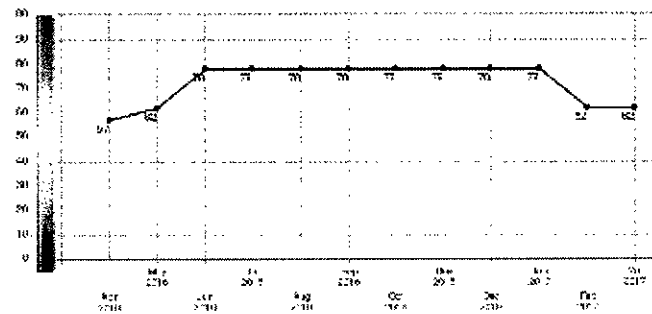
Score	Class	Percentile	Incidence of Financial Stress
1570-1675	1	95-100	0.03%
1510-1560	2	80-94	0.09%
1450-1500	3	34-86	0.24%
1340-1440	4	2-33	0.84%
1001-1330	5	1	4.70%

Trends - Scores, 12 Month



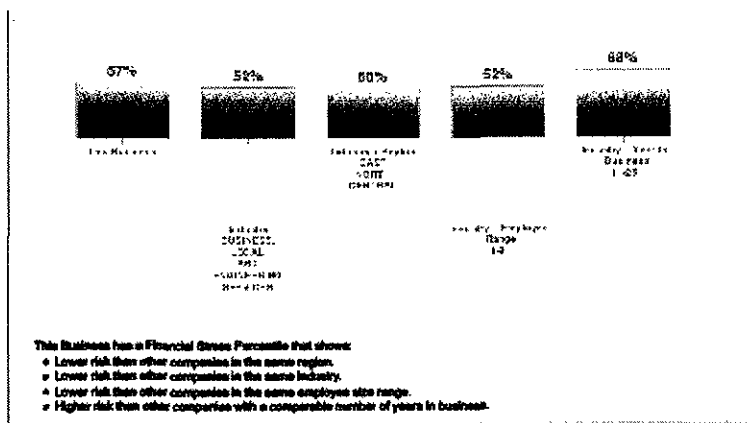
▼ My Company (1,488)

Trends - Percentile, 12 Month

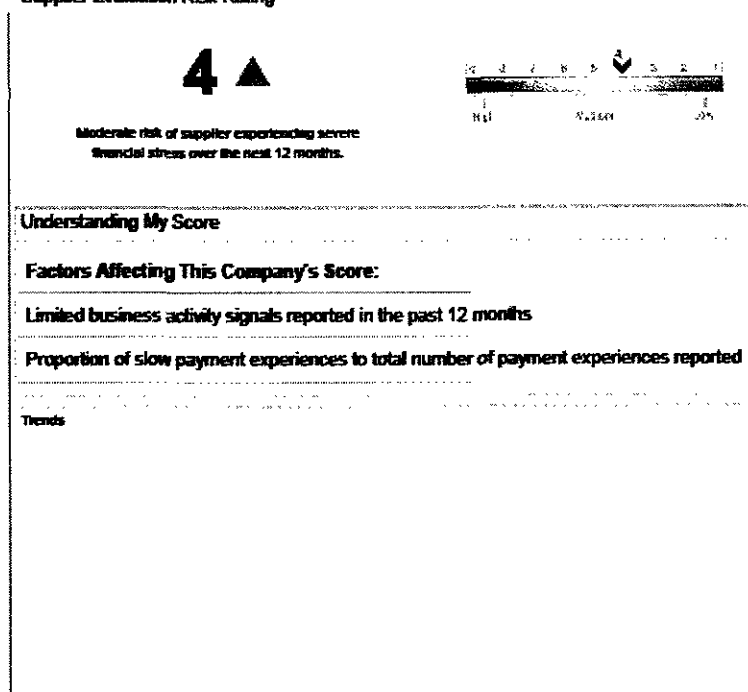


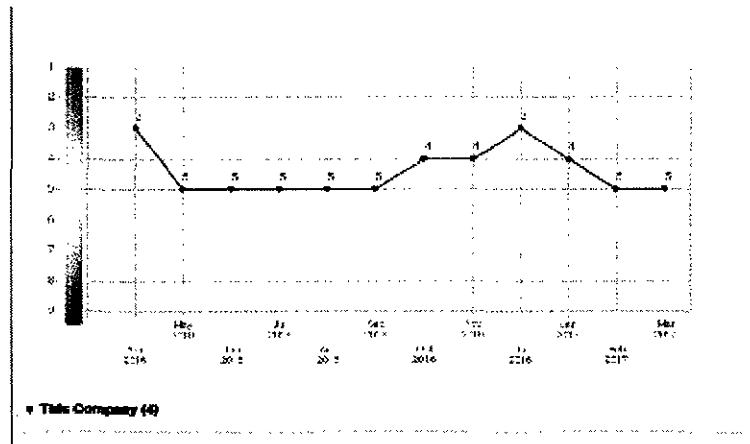
▲ My Company (57%)

Industry - Comparison

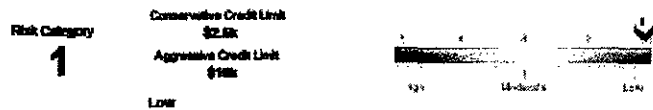


Supplier Evaluation Risk Rating





Credit Limit Recommendation



Understanding My Score

D&B's Credit Limit Recommendation is intended to help you more easily manage your credit decisions. It provides two recommended dollar guidelines:

- A conservative limit, which suggests a dollar benchmark if your policy is to extend less credit to minimize risk.
- An aggressive limit, which suggests a dollar benchmark if your policy is to extend more credit with potentially more risk.

The dollar guideline amounts are based on a historical analysis of credit demand of customers in D&B's U.S. payments database which have a similar profile to your business.

D&B Rating *

Rating

AAA

D&B Rating

Date Applied

2001-01-04

Understanding My Score

Factors Affecting Your Score

of Employees Total: 8

Payment Activity (based on 6 experiences):

Average High Credit: \$1,887

Highest Credit: \$2,500

Total Highest Credit: \$4,888

Note: The Work amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

Payments**Timeliness of Historical Payments**

Current: 70 Equal to 15 days beyond terms
 PAYD/DEL: 50 Equal to GENERALLY WITHIN terms
 Industry Median: 50
 Payment Term: <= Unchanged, compared to payments three months ago

Total payment Experiences in Data File (PIQ): 6
 Total payment Experiences during the last 3 months: 5
 Payments Within Terms (not dollar weighted): Y1
 Total Placed For Collection: NA
 Average Highest Credit: 1,887
 Largest High Credit: 2,500
 Highest Now Owing: 100
 Highest Past Due: NA

Payment Summary

Total (Last 24 Months): 8

	Total Received	Total Dollar Amount	Largest High Credit Payment summary	Within Terms		Days Slow			
					31	30-60	61-90	90	
Top Industries									
Nonclassified	1	\$2,500	\$2,500	100%	0	0	0	0	0
Help supply service	1	\$1,000	\$1,000	0%	0	50	50	0	0
Misc business service	1	\$750	\$750	100%	0	0	0	0	0
Data processing serv	1	\$100	\$100	100%	0	0	0	0	0
Other Categories									
Cash experiences	2	\$600	\$500	—	—	—	—	—	—
Unknown	0	\$0	\$0	—	—	—	—	—	—
Unfavorable comments	0	\$0	\$0	—	—	—	—	—	—
Placed for collection with D&B	0	\$0	\$0	—	—	—	—	—	—
Other	0	NA	\$0	—	—	—	—	—	—

Total in D&B's file	0	\$4,950	\$2,950	-	-	-	-	-
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Payments Beyond Terms

Total (Last 24 Months):						
Date	Paying Record	High Credit	Now Over	Past Due	Selling Terms	Last sale w/ (Mo.)
03/2015	Show 80-90	1,000	\$0	\$0	-	6-12 mos

All Payments

Total (Last 24 Months):						
Date	Paying Record	High Credit	Now Over	Past Due	Selling Terms	Last sale w/ (Mo.)
04/2017	Ppt	\$2,500	\$0	\$0	-	6-12 mos
05/2017	Ppt	\$750	\$100	\$0	-	1 mo
09/2017	Ppt	\$100	\$100	\$0	-	1 mo
09/2017	(504)	\$500	-	-	Cash account	1 mo
02/2017	(505)	\$100	-	-	Cash account	1 mo
03/2015	Show 80-90	\$1,000	\$0	\$0	-	6-12 mos

Indications of delinquency can be the result of disputes over merchandise, shipped invoices, etc. Accounts are sometimes placed in collection even though the existence or amount of debt is disputed.

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

History & Operations

Currency: Shown in USD unless otherwise indicated

Company Overview

Company Name:	UTILITIES GROUP INC. THE	URL:	NA
Doing Business As:	UTILITIES GROUP INC. THE	Stock Symbol:	NA
Street Address:	11250 Chester Rd Ste 540	History:	NA
	Cincinnati, OH 45248	Operations:	NA
Mail Address:	NA	Present Management Contact:	NA
Phone:	(513) 481-7654	Annual Sales:	NA
Line of Business:	Management consulting services	Year Started:	2009
		Manager:	NA
		Gross Revenue:	NA
		Financial Condition:	NA

History

The following information was reported 06/08/2017

OWNER(S):
MICHAEL CATANZANO, PRESIDENT

DIRECTOR(S):
THE OFFICER(S)
The OHIO Secretary of State business registrations file showed that THE UTILITIES GROUP, INC. was registered as a corporation on

October 5, 1996
 Business started 2000.
 MICHAEL CATANZARO. Work history unknown.
 Business address has changed from 3025 BURL ST, Cincinnati, OH, 45211 to 10 Knollcrest Dr Ste 400, Cincinnati, OH, 45237.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF APRIL 26 2017

Registered Name: THE UTILITIES GROUP, INC.
 Business Type: CORPORATION
 Corporation Type: PROFIT
 Date Incorporated: Oct 05 1990
 State of Incorporation: OHIO
 Filing Date: Oct 05 1990
 Registration ID: 1136555
 Status: ACTIVE
 Where Filed: SECRETARY OF STATE/CORPORATIONS DIVISION, COLUMBUS, OH
 Registered Agent: MICHAEL CATANZARO, 3025 BURL ST, CINCINNATI, OH, 452110000
 Agent Appointed: Oct 05 1990
 Agent Status: ACTIVE
 Principals: MICHAEL CATANZARO, INCORPORATOR

Operations

64080517

Description:
 Provides management consulting services, specializing in industry specialist.
 Territory : Local.

Employees: 6 which includes officer(s).

Facilities: Leases 1,000 sq. ft. in building.

Location: Central business section on well traveled street.

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 5-digit SIC. D&B's use of 5-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code. The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

8742 8400 Industry specialist consultants

NAICS:

561811 Administrative Management and General Management Consulting Services

Public Filings

Currency: Shown in USD unless otherwise indicated

Summary

The following data includes both open and closed filings found in D&B's database on this company.

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCCs	0	-

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Judgments

We currently don't have enough data to display this section.

Liens

We currently don't have enough data to display this section.

Suits

We currently don't have enough data to display this section.

UCC Filings

We currently don't have enough data to display this section.

Government Activity**Summary**

Borrower (Disputed):	NO
Administrative Debt:	NO
Contractor:	NO
Owner:	NO
Party excluded from federal programs:	NO
Possible Candidate:	
Labor Dispute Area:	N/A
Small Business:	YES (2007)
8(a) Firm:	N/A

The public record items contained herein may have been paid, terminated, vacated, or released prior to today's date.

The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

Financials

Key Business Ratios from D&B

Due to data not being enough information to generate the graphs in the tables, only 1 of each ratio

• This Company

Key Financial Comparisons

	(\$)	(\$)	(\$)
This Company's Operating Results Year Over Year			
Net Sales	NA	NA	NA
Gross Profit	NA	NA	NA
Net Profit	NA	NA	NA
Dividends / Withdrawals	NA	NA	NA
Working Capital	NA	NA	NA
This Company's Assets Year Over Year			
Cash	NA	NA	NA
Accounts Receivable	NA	NA	NA
Notes Receivable	NA	NA	NA
Inventories	NA	NA	NA
Other Current	NA	NA	NA
Total Current	NA	NA	NA
Fixed Assets	NA	NA	NA
Other Non Current	NA	NA	NA
Total Assets	NA	NA	NA
This Company's Liabilities Year Over Year			
Accounts Payable	NA	NA	NA
Bank Loan	NA	NA	NA

Notes Payable	NA	NA	NA
Other Current Liabilities	NA	NA	NA
Total Current Liabilities	NA	NA	NA
Other Long Term and Short Term Liabilities	NA	NA	NA
Deferred Credit	NA	NA	NA
Net Worth	NA	NA	NA
Total Liabilities and Net Worth	NA	NA	NA



We currently do not have any recent financial statements on file for your business. Submitting financial statements can help improve your D&B score. To submit a financial statement, please call customer service at 800-333-6805.

Key Business Ratios

	This Company	Industry Median	Industry Quartile
Solvency			
Quick Ratio	NA	NA	NA
Current Ratio	NA	NA	NA
Current Liabilities to Net Worth	NA	NA	NA
Current Liabilities to Inventory	NA	NA	NA
Total Current	NA	NA	NA
Fixed Assets to Net Worth	NA	NA	NA
Efficiency			
Collection Period	NA	NA	NA
Inventory Turn Over	NA	NA	NA
Days to MNC	NA	NA	NA
Acct Pay to Sales	NA	NA	NA
Profitability			
Return on Sales	NA	NA	NA
Return on Assets	NA	NA	NA
Return on Net Worth	NA	NA	NA

Special Events

We currently do not have any related information to be displayed.

Corporate Linkage

Parent		
Company Name	DUNS #	City, State
THE UTILITIES GROUP INC	78-682-1356	CINCINNATI, OH-0

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EXHIBIT C-8 “Bankruptcy Information”

The Utilities Group, Inc. and its principal officers have not been involved in reorganizations, protection from creditors or any other form of bankruptcy filings.

EXHIBIT C-9 "Merger Information"

The Utilities Group, Inc. has not been involved in any corporate dissolution, merger or acquisition.

EXHIBIT C-10 "Corporate Structure"

The Utilities Group, Inc. is a stand-alone entity with no affiliate or subsidiary companies.