

DIS Case Number: 15-1208-EL-AGG

Section A: Application Information

Section B: Applicant Managerial Capability and Experience

Section C: Applicant Financial Capability and Experience

C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select 'This does not apply' and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

File(s) attached

Section D: Applicant Technical Capacity



Public Utilities
Commission

Application Attachments

LIVE REPORT

EDGE INSIGHTS, INC.

Tradestyle(s): -

ACTIVE

SINGLE LOCATION

D-U-N-S Number: 07-969-5713

Phone: +1 610 898 7101

Address: 2 Meridian Blvd Ste 106, Reading, PA, 19610, United States Of America

Endorsement: isaacg@dnb.com

Summary

KEY DATA ELEMENTS (Formerly: SCORE BAR)		
KDE Name	Current Status	Details
PAYDEX®	55	26 Days Beyond Terms
Delinquency Score	96	Low Risk of severe payment delinquency.
Failure Score	39	Moderate Risk of severe financial stress.
D&B Viability Rating	<div>34C1</div>	View More Details
Bankruptcy Found	N	
D&B Rating	--	Undetermined.

ALL ACCOUNTS

Totals	Total Outstanding	Approved Credit Limit	Credit Limit Utilization	Total Past Due
-	-	-	-	-

Account Level Detail

Account Name	Total Outstanding	Approved Credit Limit	Credit Limit Utilization	Total Past Due	Account Status
<div><div></div><div>There are currently no account associated with this D-U-N-S. Upload account or create an account to view summary.</div></div>					

COMPANY PROFILE ⓘ		
D-U-N-S 07-969-5713	Mailing Address UNITED STATES	Employees 15
Legal Form Corporation (US)	Telephone +1 610 898 7101	Age (Year Started) 32 Years(1991)
History Record Incomplete	Present Control Succeeded 1991	Named Principal Emmet M Lein Iii, PRES-SEC
Date Incorporated 01/04/1991		Line of Business Business consulting services
State of Incorporation		SIC

PENNSYLVANIA

8748

Ownership

Not publicly traded

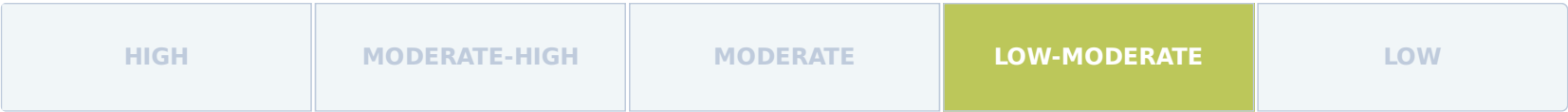
NAICS

541690



OVERALL BUSINESS RISK

Dun & Bradstreet thinks...



Overall assessment of this organization over the next 12 months:	Stable Condition
Based on the predicted risk of business discontinuation:	Likelihood-Of-Continued-Operations
Based on the predicted risk of severely delinquent payments:	Very Low Potential For Severely Delinquent Payments

D&B MAX CREDIT RECOMMENDATION

MAXIMUM CREDIT RECOMMENDATION

US\$ 45,000

The recommended limit is based on a low probability of severe delinquency.

FAILURE SCORE (Formerly Financial Stress Score)

Company's Risk Level

MODERATE

Probability of failure over the next 12 months

0.32 %



Past 12 Months

Low Risk

High Risk

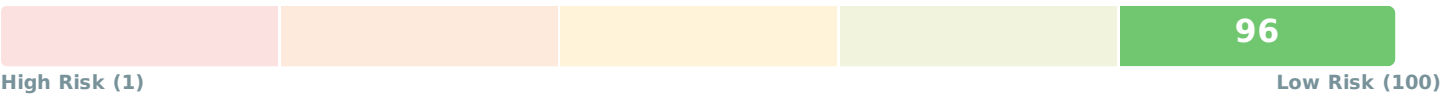
DELINQUENCY SCORE (Formerly Commercial Credit Score)

Company's Risk Level

LOW

Probability of delinquency over the next 12 months

1.07 %



Past 12 Months

Low Risk

High Risk

VIABILITY RATING SUMMARY ⓘ

Viability Score

3

High Risk (9)

Low Risk (1)

Data Depth Indicator

C

Descriptive (G)

Predictive (A)

Portfolio Comparison

4

High Risk (9)

Low Risk (1)

Financial Data	Unavailable
Trade Payments	Available: 3+Trade
Company Size	Medium: Employees: 10-49 or Sales: \$100K-\$499K
Years in Business	Established

D&B PAYDEX® ⓘ

55

High Risk (1)

Low Risk (100)

26 days beyond terms

Past 24 Months

Low Risk

High Risk

D&B PAYDEX - 3 MONTHS ⓘ

UNDETERMINED

PAYDEX® TREND CHART ⓘ

SBRI ORIGATION

SBRI Origination Card Score

887

High Risk

Low Risk

Low Risk of serious delinquency over the next 12 months

SBRI Origination Lease Score

850

High Risk

Low Risk

Moderate Risk of serious delinquency over the next 12 months

SBRI Origination Loan Score

891

High Risk

Low Risk

Low Risk of serious delinquency over the next 12 months

D&B SBFE SCORE

890

High Risk

Low Risk

Low-Moderate Risk of serious delinquency over the next 12 months

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D&B RATING ?	
<div><div>Special Rating</div><div>-- : Undetermined</div></div>	Current Rating as of 01/21/2015

LEGAL EVENTS		
Events	Occurrences	Last Filed
Bankruptcies	0	-
Judgements	0	-
Liens	0	-
Suits	0	-
UCC	0	-

DETAILED TRADE RISK INSIGHT TM	
<div><div>3 Months From to</div><div>High Risk (120+)</div></div>	Low Risk (0)

DETAILED TRADE RISK INSIGHT TM 13 MONTH TREND
Total Amount Current and Past Due -

FINANCIAL OVERVIEW - BALANCE SHEET		
Balance Sheet ^[1]	Amount ^[2]	Last 2 Years
<div>Interim</div> <div>2. (In Single Units)</div> <div>Source: D&B</div>		

TRADE PAYMENTS		
<div>Highest Past Due:</div> <div>0</div>		
Highest Now Owning 0	Total Trade Experiences 3	Largest High Credit 500

FINANCIAL OVERVIEW - PROFIT AND LOSS		
Profit & Loss ^[1]	Amount ^[2]	Last 2 Years
<div>Interim</div> <div>2. (In Single Units)</div> <div>Source: D&B</div>		

OWNERSHIP

This company is a Single Location.

FINANCIAL OVERVIEW - KEY BUSINESS RATIOS



No Data Available

ALERTS



There are no alerts for this D-U-N-S Number.

WEB & SOCIAL POWERED BY FIRSTRAIN



No Data Available

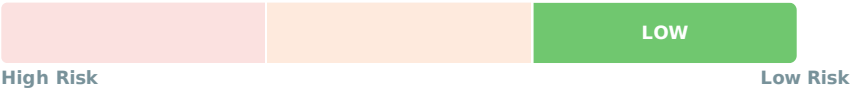
COUNTRY/REGIONAL INSIGHT



United States Of America

A last-minute deal on the debt-ceiling suspension has calmed markets and re-instilled confidence in the political centre, prompting us to upgrade the country's overall rating outlook.

Risk Category



Available Reports

Country Insight Report (CIR)

Current Publication Date: 06/16/2023

Country Insight Snapshot (CIS)

Current Publication Date: 06/16/2023

STOCK PERFORMANCE



No stock performance data is available for this D-U-N-S Number.

The scores and ratings included in this report are designed as a tool to assist the user in making their own credit related decisions, and should be used as part of a balanced and complete assessment relying on the knowledge and expertise of the reader, and where appropriate on other information sources. The score and rating models are developed using statistical analysis in order to generate a prediction of future events. Dun & Bradstreet monitors the performance of thousands of businesses in order to identify characteristics common to specific business events. These characteristics are weighted by significance to form rules within its models that identify other businesses with similar characteristics in order to provide a score or rating.

Dun & Bradstreet's scores and ratings are not a statement of what will happen, but an indication of what is more likely to happen based on previous experience. Though Dun & Bradstreet uses extensive procedures to maintain the quality of its information, Dun & Bradstreet cannot guarantee that it is accurate, complete or timely, and this may affect the included scores and ratings. Your use of this report is subject to applicable law, and to the terms of your agreement with Dun & Bradstreet.

Small Business Risk Insight

SBRI ORIGATION LEASE SCORE
SBRI Origination Lease Score : 850

SBRI ORIGATION CARD SCORE
SBRI Origination Lease Score : 887

SBRI ORIGATION LOAN SCORE
SBRI Origination Loan Score : 891

KEY SBRI ATTRIBUTES					
Total Balance 8,985.00		Total Open SBRI Accounts 2		Number Of Total Accounts Ever Cycle 2+ 0	
Credit Card Total Balance	8,985.00	Total Exposure	50,000.00	Time since most recent Cycle 2 on all accounts	NA
Lease Agreement Total Balance	NA	Maximum Age of All Open Accounts	143.00 Months	Worst Delinquent All Accounts	
Loan Total Balance	NA	Total Available Credit - Credit Card	41,015.00	Past 1-3 Months	Current
		Total Available Credit - Lines of Credit	NA	Past 1-12 Months	Current

ACCOUNT SUMMARIES	
Total Current Balance	11,005
Total Past Due	0

Total Past Due Cycle 1									0						
Total Past Due Cycle 2									0						
Total Past Due Cycle 3									0						
Total Past Due Cycle 4									0						
Total Past Due Cycle 5									0						
Total Charge Off Amount									0						
Type	Lender	Date Reported	Open Date	Closed Date	Total Payments	Original Amount/Current Credit Line	Current Balance	Total Current Balance	Total Past Due	Past Due Cycle 1	Past Due Cycle 2	Past Due Cycle 3	Past Due Cycle 4	Past Due Cycle 5	Charge-Off Amount
Lines of Credit		09/04/2020	11/01/2016				0	0	0	0	0	0	0	0	
Credit Cards		04/30/2021	10/11/2019	12/22/2020	12		0	8,985	0	0	0	0	0	0	
Credit Cards		05/31/2023	07/14/2011		143	50,000	8,985	8,985	0	0	0	0	0	0	
Lease Agreement		01/31/2022	01/10/2019	01/25/2022	34	7,503	0	2,020	0	0	0	0	0		
Lease Agreement		10/31/2018	02/23/2016		11	24,251	2,020	2,020	0	0	0	0	0	0	

Risk Assessment

D&B RISK ASSESSMENT

OVERALL BUSINESS RISK

HIGH

MODERATE-HIGH

MODERATE

LOW-MODERATE

LOW

MAXIMUM CREDIT RECOMMENDATION

US\$ 45,000

The recommended limit is based on a low probability of severe delinquency.

Dun & Bradstreet thinks...

Overall assessment of this organization over the next 12 months: **STABLE CONDITION**

Based on the predicted risk of business discontinuation: **LIKELIHOOD-OF-CONTINUED-OPERATIONS**

Based on the predicted risk of severely delinquent payments: **VERY LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

D&B VIABILITY RATING SUMMARY

The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months. The D&B Viability Rating is made up of 4 components:

Viability Score

Compared to All US Businesses within the D&B Database:

Level of Risk:Low Risk

Businesses ranked 3 have a probability of becoming no longer viable: 3 %

Percentage of businesses ranked 3: 15 %

Across all US businesses, the average probability of becoming no longer viable:14 %

Portfolio Comparison

Compared to All US Businesses within the same MODEL SEGMENT:

Model Segment :Established Trade Payments

Level of Risk:Low Risk

Businesses ranked 4 within this model segment have a probability of becoming no longer viable: 4 %

Percentage of businesses ranked 4 with this model segment: 11 %

Within this model segment, the average probability of becoming no longer viable:5 %

Data Depth Indicator:

- Greater data depth can increase the precision of the D&B Viability Rating assessment.

Request Financial Statements

Company Profile Details:

- 1

FAILURE SCORE FORMERLY FINANCIAL STRESS SCORE

Business and Industry Trends

BUSINESS AND INDUSTRY COMPARISON

Selected Segments of Business Attributes

DELINQUENCY SCORE FORMERLY COMMERCIAL CREDIT SCORE

Business and Industry Trends

BUSINESS AND INDUSTRY COMPARISON

Selected Segments of Business Attributes

Norms	National %
This Business	96
Region:(MIDDLE ATLANTIC)	25

Norms	National %
Industry:BUSINESS, LEGAL AND ENGINEERING SERVICES	35
Employee range:(10-19)	76
Years in Business:(26+)	79

<div><div>D&B PAYDEX</div><div><div></div><div></div><div></div></div><div>When weighted by amount, Payments to suppliers average days_beyond_terms</div><div><div><div></div>High risk of late payment (Average 30 to 120 days beyond terms)</div><div><div></div>Medium risk of late payment (Average 30 days or less beyond terms)</div><div><div></div>Low risk of late payment (Average prompt to 30+ days sooner)</div></div><div>Industry Median: 80</div><div>Equals Pays On Time</div></div>	<div><div>D&B 3 MONTH PAYDEX</div><div>UNDETERMINED</div></div>
Business and Industry Trends	8748 - Business consulting services

D&B RATING
Current Rating as of 01/21/2015
Special Rating
-- : Undetermined

Trade Payments

TRADE PAYMENTS SUMMARY (Based on 24 months of data)		
Overall Payment Behaviour 26 Days Beyond Terms	% of Trade Within Terms 67%	Highest Past Due US\$ 0
Highest Now Owing: US\$ 0	Total Trade Experiences: 3 Largest High Credit: US\$ 500 Average High Credit: US\$ 300	Total Unfavorable Comments : 0 Largest High Credit: US\$ 0 Total Placed in Collections: 0 Largest High Credit: US\$ 0

<div><div>D&B PAYDEX</div><div><div></div><div></div><div></div></div><div>When weighted by amount, Payments to suppliers average days_beyond_terms</div><div><div><div></div>High risk of late payment (Average 30 to 120 days beyond terms)</div><div><div></div>Medium risk of late payment (Average 30 days or less beyond terms)</div><div><div></div>Low risk of late payment (Average prompt to 30+ days sooner)</div></div><div>Industry Median: 80</div><div>Equals Pays On Time</div></div>	<div><div>D&B 3 MONTH PAYDEX</div><div>UNDETERMINED</div></div>
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BUSINESS AND INDUSTRY TRENDS	Based on 24 months of data
8748 - Business consulting services	
<div><div>7/218/219/2110/2111/2112/211/222/223/224/225/226/227/228/229/2210/2211/2212/221/232/233/234/235/232023</div><div>Current</div></div>	

	7/21	8/21	9/21	10/21	11/21	12/21	1/22	2/22	3/22	4/22	5/22	6/22	7/22	8/22	9/22	10/22	11/22	12/22	1/23	2/23	3/23	4/23	5/23	Current 2023
This Business	80	80	80	80	80	67	67	67	67	67	67	67	67	67	67	67	55	55	55	55	55	55	55	55
Industry Quartile																								
Upper	-	-	80	-	-	80	-	-	80	-	-	80	-	-	80	-	-	80	-	-	80	-	-	-
Median	-	-	80	-	-	80	-	-	80	-	-	80	-	-	80	-	-	80	-	-	80	-	-	-
Lower	-	-	73	-	-	73	-	-	73	-	-	73	-	-	73	-	-	73	-	-	72	-	-	-

TRADE PAYMENTS BY CREDIT EXTENDED (Based on 12 months of data)

Range of Credit Extended (US\$)	Number of Payment Experiences	Total Value	% Within Terms
100,000 & over	0	US\$ 0	0
50,000 - 99,999	0	US\$ 0	0
15,000 - 49,999	0	US\$ 0	0
5,000 - 14,999	0	US\$ 0	0
1,000 - 4,999	0	US\$ 0	0
Less than 1,000	2	US\$ 600	17

TRADE PAYMENTS BY INDUSTRY (BASED ON 24 MONTHS OF DATA)

Collapse All Expand All							
Industry Category-	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)	1 - 30 Days Late (%)	31 - 60 Days Late (%)	61 - 90 Days Late (%)	91 + Days Late (%)
▼61 - Nondepository Credit Institutions	1	500	0	100	0	0	0
6159 - Misc business credit	1	500	0	100	0	0	0
▼73 - Business Services	1	100	100	0	0	0	0
7389 - Misc business service	1	100	100	0	0	0	0

TRADE LINES

Date of Experience ▾	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
01/23	Pays Promptly	-	100	0	0	Between 6 and 12 Months
10/22	Pays Slow 30+	Lease Agreemnt	500	0	0	Between 6 and 12 Months
08/22	-	Cash account	100	0	0	Between 4 and 5 Months

OTHER PAYMENT CATEGORIES

Other Payment Categories	Experience	Total Amount
Cash experiences	1	US\$ 100
Payment record unknown	0	US\$ 0
Unfavorable comments	0	US\$ 0
Placed for collections	0	US\$ 0
Total in D&B's file	3	US\$ 700

--

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed. Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc. Each experience shown represents a separate account reported by a supplier. Updated trade experiences replace those previously reported.

Legal Events

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.

Bankruptcies	Judgements	Liens	Suits	UCCs
No	0 Latest Filing: -	0 Latest Filing: -	0 Latest Filing: -	0 Latest Filing: -

D&B has not received any Public Filings for this company

Special Events

SPECIAL EVENTS	
Date	Event Description
06/23/2023	Business address has changed from 3 Park Plaza, Wyomissing, PA, 19610 to 2 Meridian Blvd Ste 106, Reading, PA, 19610.

Financials - D&B

A detailed financial statement is not available from this company for publication.

A detailed financial statement is not available from this company for publication.

D&B currently has no financial information on file for this company

D&B currently has no financial information on file for this company.

D&B currently has no financial information on file for this company

D&B currently has no financial information on file for this company

Company Profile

COMPANY OVERVIEW		
D-U-N-S 07-969-5713	Mailing Address UNITED STATES	Employees 15

Legal Form Corporation (US)	Telephone +1 610 898 7101	Age (Year Started) 32 Years(1991)
History Record Incomplete	Present Control Succeeded 1991	Named Principal Emmet M Lein Iii , PRES-SEC
Date Incorporated 01/04/1991	SIC 8748	Line of Business Business consulting services
Business Commenced On 1991	NAICS 541690	
State of Incorporation PENNSYLVANIA		
Ownership Not publicly traded		



BUSINESS REGISTRATION	
Corporate and business registrations reported by the secretary of state or other official source as of: 2022-10-22 This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.	
Registered Name	Edge Insights, Inc.
Corporation Type	Corporation (US)
State of Incorporation	PENNSYLVANIA
Registration ID	1634159
Registration Status	ACTIVE
Filing Date	01/04/1991
Where Filed	SECRETARY OF STATE/CORPORATIONS DIVISION
Registered Principal	
Name	EMMETT M LIEN III
Title	President
Address	3 PARK PLAZA, PARK ROAD, WYOMISSING, PA, 196100000
Name	DENNIS C HEFTER
Title	Treasurer
Address	3 PARK PLAZA, PARK ROAD, WYOMISSING, PA, 196100000
Name	EMMETT M LIEN III
Title	Secretary
Address	3 PARK PLAZA, PARK ROAD, WYOMISSING, PA, 196100000

PRINCIPALS
Officers

EMMET M LEIN III, PRES-SEC DENNIS C HEFTER, EXEC V PRES GENE T WALTZ, EXEC V PRES PETER WSZALAK, CFO
Directors
DIRECTOR(S): THE OFFICER(S)

COMPANY EVENTS
The following information was reported on: 06/23/2023
The Pennsylvania Secretary of State's business registrations file showed that Edge Insights, Inc., was registered as a Corporation on January 4, 1991.
Business started 1991.
EMMET M LEIN III. Antecedents not available.
DENNIS C HEFTER. Gene Waltz brings 30 years of project management and executive leadership to the Edge Insights team.
GENE T WALTZ. Antecedents not available.
PETER WSZALAK. Antecedents not available.
Business address has changed from 3 Park Plaza, Wyomissing, PA, 19610 to 2 Meridian Blvd Ste 106, Reading, PA, 19610.

BUSINESS ACTIVITIES AND EMPLOYEES

The following information was reported on: 06/23/2023

Business Information

Description

Provides business consulting services, specializing in telecommunications (100%).

Terms are check ,cash. Sells to commercial concerns. Territory : International.

Employees

15 which includes officer(s).

Financing Status

Unsecured

Facilities

Leases premises in on two floor of a 2nd story building.

Location

Central business section on main street.

Related Concerns

SIC/NAICS Information

Industry Code

Description

Percentage of Business

8748

Business consulting services

-

87480302

Telecommunications consultant

-

NAICS Codes

NAICS Description

541690

Other Scientific and Technical Consulting Services

GOVERNMENT ACTIVITY	
Activity Summary	
Borrower(Dir/Guar)	No
Administrative Debt	No
Contractor	No
Grantee	No

Activity Summary

Party excluded from federal program(s) No

Your Information

Record additional information about this company to supplement the D&B information.

Note: Information entered in this section will not be added to D&B's central repository and will be kept private under your user ID. Only you will be able to view the information.

In Folders: [View](#)

Account Number	Endorsement/Billing Reference *	Sales Representatives
	isaacg@dnb.com	
Credit Limit	Total Outstanding	
0	0	

**This foregoing document was electronically filed with the Public Utilities
Commission of Ohio Docketing Information System on**

6/27/2023 11:10:44 AM

in

Case No(s). 15-1208-EL-AGG

Summary: In the Matter of the Application of Edge Insights, Inc