

FILE

12

Edge Insights

Expense Reduction Strategies

July 2, 2019

Docketing Division
Public Utilities Commission of Ohio
180 E. Broad Street
Columbus, OH 43215-3793

PUCO

2019 JUL -3 AM 10:26

RECEIVED-DOCKETING DIV

RE: Case No. 15-1208-EL-AGG

Dear Docketing Chief:

Attached please find **EXHIBIT C-7 "Credit Report"**, which was omitted from our previously submitted Renewal Application.

We apologize for the inconvenience and please contact me should you need any additional information.

Sincerely,

EDGE INSIGHTS, INC.



Gene T. Waltz
Executive Vice President

Attachment

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 mm Date Processed 07/03/19

Summary

Order Reference: sharkeyd@dnb.com | Report as of: 07-02-2019 10:57 AM | using Currency as USD

EDGE INSIGHTS, INC

Tradestyle(s): -

ACTIVE

SINGLE LOCATION

Address: 3 Park Plaza, Wyomissing, PA, 19610,

UNITED STATES

Phone: (610) 777-3200

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

In Portfolio: No

Risk of Bad Debt Write-off

49

(No change since last month)

Cash Flow Risk

24

8 (in the last month)

Age of Business

28 years

1991 Year Started

Employees

15

Company Profile

D-U-N-S

07-969-5713

Legal Form

Corporation (US)

History Record

Incomplete

Date Incorporated

01-03-1991

State of Incorporation

Pennsylvania

Ownership

Not publicly traded

Mailing Address

United States

Telephone

(610) 777-3200

Present Control Succeeded

1991

Employees

15

Age (Year Started)

28 years (1991)

Named Principal

Emmet M Lein III, PRES-SEC

Line of Business

Business consulting services

Risk Assessment

Overall Business Risk

Maximum Credit
Recommendation



US\$ 15,000

The recommended limit is based on a moderate 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: **MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

D&B Viability Rating

Portfolio Comparison Score

3

Low Risk (1)

High Risk (9)

Company's risk level is: **LOW**

Probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months: **3.00 %**

Risk of Bad Debt Write-off (also known as the Failure Score)

49

Low Risk (100)

High Risk (1)

Company's risk level is: **MODERATE**

Based on the D&B Failure Score, the probability of failure for this company in the next 12 months is **0.25 %**, which makes it a **Moderate** risk for you to incur a write-off.

Past 12 Months



Cash Flow Risk (also known as the Delinquency Score)

24

Low Risk (100)

High Risk (1)

Company's risk level is: **MODERATE**

Based on the D&B Delinquency Score reporting a payment behavior of **INCONSISTENT AND/OR SLOWER PAYMENTS**, this company is predicted to have a **Moderate** risk of a negative impact to your cash flow.

Past 12 Months



Payment Behavior

74

Low Risk (100)

High Risk (0)

Company's risk level is: **LOW**

Days Beyond Terms : **9**

Based on a D&B PAYDEX® of **74**

According to the D&B PAYDEX® Score, this company paid its vendors on 9 days beyond credit terms.

Past 24 Months



D&B Rating

Current Rating as of 01-21-2015

Special Rating

-- : Undetermined

INQUIRIES

No inquiries information available for this company

Legal Events

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

Trade Payments

Highest Past Due

US\$ 500

Highest Now Owing
US\$ 2,500

Total Trade Experiences
8

Largest High Credit
US\$ 2,500

Average High Credit
US\$ 1,125

Ownership

This company is a Single Location

Financial Overview

This company does not have a Financial Summary.

Country/Regional Insight

United States



Risk Category

LOW
Low Risk

MODERATE

HIGH

High Risk

An expansion of the trade war is narrowly avoided.

Risk Assessment

D&B Guidance

Overall Business Risk



Maximum Credit Recommendation

US\$ 15,000

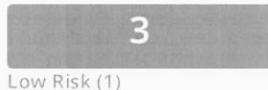
Dun & Bradstreet Thinks...

- 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: **MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

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

D&B Viability Rating

Portfolio Comparison Score



Low Risk (1)

High Risk (9)

Rating Confidence Level



Data Depth

- Rich Firmographics
- Extensive Commercial Trading Activity
- Basic Financial Attributes

Level of Risk

Low

Probability of becoming no longer viable

3.00%

Percentage of businesses ranked with this score

11.00%

Average probability of becoming no longer viable

5.00%

Risk Of Bad Debt Write-Off (Also Known As The Failure Score)

49

Low Risk (100)

High Risk (1)

Based on a D&B Failure Score of 49

- Low proportion of satisfactory payment experiences to total payment experiences
- Unstable Paydex over last 12 months

Level of Risk

Moderate

Raw Score

1475

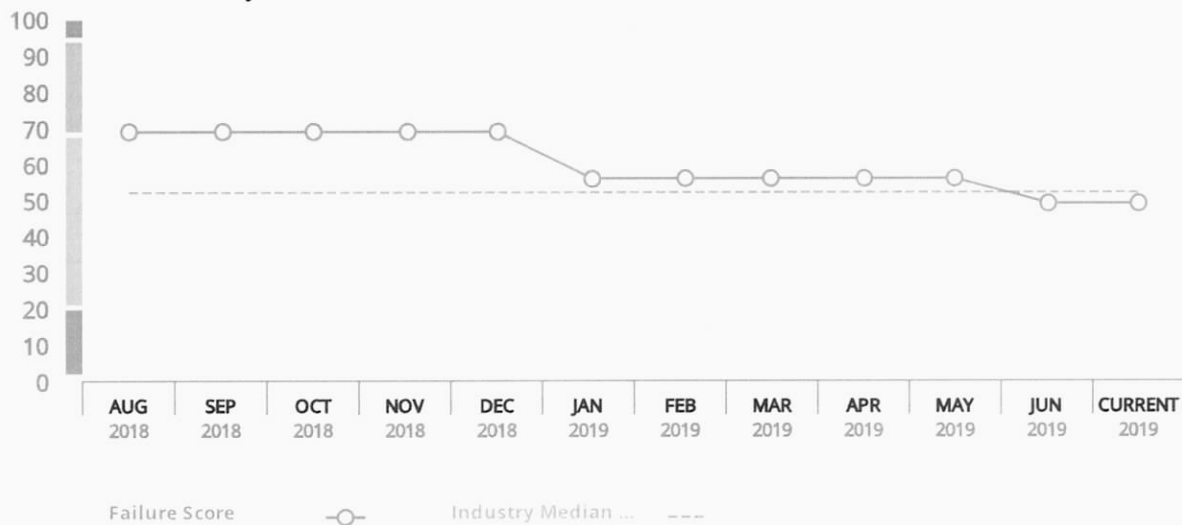
Probability of Failure

0.25%

Average Probability of Failure for
Businesses in D&B Database

0.48%

Business and Industry Trends



Cash Flow Risk (Also Known As The Delinquency Score)

24

Low Risk (100)

High Risk (1)

Based on a D&B Delinquency Score of 24

- Recent high balance past due
- Higher risk industry based on delinquency rates for this industry
- Proportion of past due balances to total amount owing
- Evidence of recent payment experiences paid later than 30 days

Level of Risk

Moderate

Raw Score

476

Probability of Delinquency

8.68%

Compared to Businesses in D&B
Database

10.20%

Business and Industry Trends



Payment Behavior

Based on 24 months of data

9

Low Risk

Risk of Slow Pay
Low

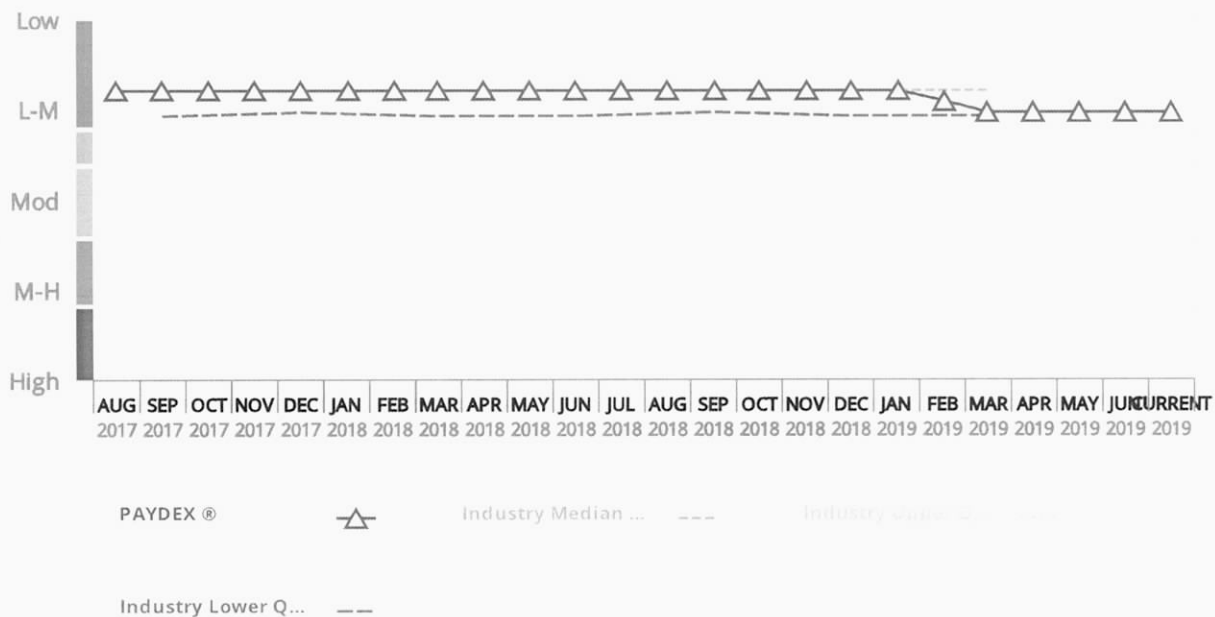
Payment Behavior
9 Days Beyond Terms

High Risk

Based on a D&B PAYDEX® of 74

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 Behavior

9

Days Beyond Terms

% of Trade Within Terms

73%

Highest Past Due

US\$ 500

Highest Now Owing:
US\$ 2,500

Total Trade Experiences:
8

Total Unfavorable Comments:
0

Largest High Credit:
US\$ 2,500

Largest High Credit:
US\$ 0

Average High Credit:
US\$ 1,125

Total Placed in Collections:
0

Largest High Credit:
US\$ 0

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	2	US\$ 3,500	100
Less than 1,000	2	US\$ 1,000	25

Trade Payments By Industry (Based on 24 months of data)

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 (%)
48 - Communications	1	1,000					
4813 - Telephone communictns	1	1,000	100	0	0	0	0
61 - Nondepository Credit Institutions	2	2,500					

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 (%)
6153 - Short-trm busn credit	1	2,500	100	0	0	0	0
6159 - Misc business credit	1	750	0	50	50	0	0
▼ 73 - Business Services	1	250					
7389 - Misc business service	1	250	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
05/19	Pays Promptly	-	250	0	0	Between 2 and 3 Months
05/19	Pays Slow 30-60+	Lease Agreemnt	750	750	500	1
05/19	-	Cash account	500	0	0	Between 6 and 12 Months
04/19	-	Cash account	50	-	-	1
11/18	-	Cash account	0	0	0	Between 6 and 12 Months
10/18	Pays Promptly	-	2,500	2,500	0	1
10/18	Pays Promptly	-	1,000	0	0	1
09/18	-	Cash account	100	-	-	Between 2 and 3 Months

Legal Events

Judgements

0

Latest Filing: -

Liens

0

Latest Filing: -

Suits

0

Latest Filing: -

UCC Filings

0

Latest Filing: -

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

Special Events

There are no Special Events recorded for this business.

Company Profile

Company Overview

D-U-N-S 07-969-5713	Mailing Address United States	Employees 15
Legal Form Corporation (US)	Telephone (610) 777-3200	Age (Year Started) 28 years (1991)
History Record Incomplete	Present Control Succeeded 1991	Named Principal Emmet M Lein Iii, PRES-SEC
Date Incorporated 01-03-1991		Line of Business Business consulting services
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: 06-21-2019
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)
Business Commenced On	1991
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: 02-06-2018

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 Activities And Employees

The following information was reported on: 02-06-2018

Business Information

Description	Provides business consulting services, specializing in telecommunications (100%). Terms are check ,cash. Sells to commercial concerns. Territory : International.
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Employees	15 which includes officer(s).
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Financing Status	Unsecured
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Facilities	Leases premises in on two floor of a 2nd story building.
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Location	Central business section on main street.
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SIC/NAICS Information

SIC Codes	SIC 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
Party excluded from federal program(s)	No

Possible candidate for socio-economic program consideration

Labor Surplus Area	Yes (2019)
Small Business	Yes (2019)

Financials

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

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