

Section A: Application Information

A-1. Provider type:

☒ Power Broker
 ☒ Aggregator
 ☐ Retail Generation Provider
 ☐ Power Marketer

A-2. Applicant's legal name and contact information.

Legal Name: The Utilities Group, Inc. **Country:** United States
Phone: 513-481- **Extension (if applicable):** **Street:** 11260 Chester Rd., Suite 540
 7954
Website (if any): www.theutilitiesgroup.com **City:** Cincinnati **Province/State:** OH
Postal Code: 45246

A-3. Names and contact information under which the applicant will do business in Ohio

Provide the names and contact information the business entity will use for business in Ohio. This does not have to be an Ohio address and may be the same contact information given in A-2.

Name	Type	Address	Active?	Proof
The Utilities Group, Inc.	Official Name	11260 Chester Rd., Suite 540 Cincinnati, OH 45246	Yes	File

A-4. Names under which the applicant does business in North America

Provide all business names the applicant uses in North America, including the names provided in A-2 and A-3.

Name	Type	Address	Active?	Proof
The Utilities Group, Inc.	Official Name	11260 Chester Rd., Suite 540 Cincinnati, OH 45246	Yes	File

A-5. Contact person for regulatory matters

Jennifer Kist
 11260 Chester Rd. Suite 540



Public Utilities Commission

Cincinnati, OH 45246
US
jkist@tugmgt.com
5134817954

A-6. Contact person for PUCO Staff use in investigating consumer complaints

Jennifer Kist
11260 Chester Rd. Suite 540
Cincinnati, OH 45246
US
jkist@tugmgt.com
5134817954

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

Phone: 513-481-7954	Extension (if applicable): 103	Country: United States
Fax: 513-481-8964	Extension (if applicable):	Street: 11260 Chester Rd., Suite 540
Email: jkist@tugmgt.com	City: Cincinnati	Province/State: OH
	Postal Code: 45246	

A-8. Applicant's federal employer identification number

31-1698673

A-9. Applicant's form of ownership

Form of ownership: Other

Other form of Ownership: S-corp

A-10. Identify current or proposed service areas

Identify each service area in which the applicant is currently providing service or intends to provide service and identify each customer class that the applicant is currently serving or intends to serve.

Service area selection

Columbia Gas of Ohio



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Dominion Energy Ohio
Duke Energy Ohio
Vectren Energy Delivery of Ohio

Class of customer selection

Industrial
Small Commercial
Large Commercial

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 10-05-1999

A-12. Principal officers, directors, and partners

Please provide all contacts that should be listed as an officer, director or partner.

Name	Email	Title	Address
Jennifer Kist	jkist@tugmgt.com	Chief Executive Officer	11260 Chester Rd. Suite 540 Cincinnati, OH 45246 US
Michael Catanzaro	michael@tugmgt.com	President	11260 Chester Rd., Suite 540 Cincinnati, OH 45246 US

A-13. Company history

Since 1999, The Utilities Group, Inc. has been providing end-use customers with aggregation, brokering and consulting services in the field of energy consumption, conservation and procurement. The company has provided end-use customers with the opportunity to make informed selections regarding electric and natural gas supply based on reliability of service, pricing and services offered.

From 2000 until 2007, under a Joint Venture Agreement with The Procter & Gamble Distributing Company, The Utilities Group, Inc. was charged with the duties of marketing and executing the P&G Supply Chain Energy Program. Under this program, small to medium sized commercial and industrial entities in the Duke Ohio territory were aggregated for procurement of natural gas and electric and leveraged along with the P&G requirements.



Since 2007, The Utilities Group, Inc. has continued to serve and grow its customer base under its own subsequently issued PUCO certifications as an Aggregator/Broker of Electricity and Natural Gas. Over the years, The Utilities Group has solidified its client and supplier base and formed strategic relationships with third party vendors and subcontractors. Today the company's offerings include strategic commodity procurement, energy auditing, as well as consulting services covering the areas of energy efficiencies, demand management, real-time metering, sustainability initiatives and market and regulatory intelligence.

The Utilities Group, Inc. was certified in 2012 as a Competitive Retail Natural Gas Broker/Aggregator and now seeks its fourth recertification. The service area will continue to be primarily Ohio within the distribution networks of Duke Energy of Ohio, Columbia Gas of Ohio, Vectren Energy and Dominion East Ohio.

A-14. Secretary of State

Secretary of State Link:

A-15. Proof of Ohio Employee and Office

Provide proof of an Ohio Office and Employee in accordance with Section 4929.22 of the Ohio Revised Code. List the designated Ohio employee's name, Ohio office address, telephone number and web site address

Employee Name: Jennifer Kist

,
US

Section B: Applicant Managerial Capability and Experience

B-1. Jurisdiction of operations

List all jurisdictions in which the applicant or any affiliated interest of the applicant is certified, licensed, registered or otherwise authorized to provide retail natural gas service or retail/wholesale electric service as of the date of filing the application..



Jurisdiction of Operation: The Utilities Group, Inc. is certified to provide retail natural gas service and retail electric service in the state of Ohio and registered to do business for electric service in the state of Texas.

B-2. Experience and plans

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the 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 Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

Application Experience and Plan Description: The Utilities Group, Inc. has been servicing natural gas clients, including small commercial, large commercial and industrial throughout the Ohio territories since 1999. We serve hundreds of clients with thousands of gas meters using up to 2.5 Bcf annually. We handle firm and interruptible loads.

The Utilities Group, Inc. has developed a standard professional services agreement to be used with clients. The Utilities Group, Inc. uses the respective commodity suppliers' Purchase of Supply

Agreements when brokering deals between suppliers and end-user customers.

Billing Statements: The Utilities Group, Inc. does not take title to natural gas and is not a party to any

agreements between end-use customers and suppliers. The Utilities Group, Inc. does not provide any energy purchase billing statements to clients. The company issues invoices to its clients for consulting services as rendered using a commercially available accounting program.

Customer Service Experience: Mr. Catanzaro and Ms. Kist have worked with a wide array of clients over the past

two decades. During that time, they have helped facilitate the resolution of customer issues, virtually all of which

concern mediating matters involving the local utility and/or the supplier of choice. The Utilities Group has a Customer Service team in place to handle issues that arise on a daily basis.

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.



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Customer complaints or inquiries can be made in a number of ways. Customers may contact The Utilities Group, Inc. by calling our direct number at 513-481-7954, sending a fax to 513-481-8964 – ATTN: Jennifer Kist or sending an e-mail to jkist@tugmgt.com or michael@tugmgt.com.

B-3. Disclosure of liabilities and investigations

For the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant, describe all existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction..

Liability and Investigations Disclosures: There are no existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction.

B-4. Disclosure of consumer protection violations

Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years?

No

B-5. Disclosure of certification, denial, curtailment, suspension or revocation

Has the applicant, affiliate, or a predecessor of the applicant had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, revoked, or cancelled or been terminated or suspended from any of Ohio's Natural Gas or Electric Utility's Choice programs within the past two years?

No

Section C: Applicant Financial Capability and Experience

C-1. Financial reporting

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or upload the form. If the applicant does not have a Form 10-K, submit the parent company's Form 10-K. If neither the applicant nor its parent is required to file Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

Does not apply

C-2. Financial statements

Provide copies of the applicant's two most recent years of audited financial statements, including a 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, provide 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 bank account numbers redacted**.

If the applicant is unable to meet the requirement for two years of financial statements, the Staff reviewer may request additional financial information.

Preferred to file this information confidentially

C-3. Forecasted financial statements

Provide two years of forecasted income statements **based solely on the applicant's anticipated business activities in the state of Ohio**.

Include the following information with the forecast: a list of assumptions used to generate the forecast; a statement indicating that the forecast is based solely on Ohio business activities only; and the name, address, email address, and telephone number of the preparer of the forecast.

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-



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month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in **business activities only in the state of Ohio** for those periods.

If the applicant is filing for both an electric certificate and a natural gas certificate, please provide a separate and distinct forecast for revenues and expenses representing Ohio electric business activities in the application for the electric certificate and another forecast representing Ohio natural gas business activities in the application for the natural gas certificate.

Preferred to file confidentially

C-4. Credit rating

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization and submit 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 'Not Rated'.

This does not apply

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

C-6. Bankruptcy information

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy?



- Applicant
- Parent company of the applicant
- Affiliate company that guarantees the financial obligations of the applicant
- Any owner or officer of the applicant

No

C-7. Merger information

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months?

No

C-8. Corporate structure

Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies, subsidiaries and affiliates as well as 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 the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

Stand-alone entity with no affiliate or subsidiary companies

Section D: Applicant Technical Capacity

D-1. Operations

Retail natural gas brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of natural gas to retail customers.

Retail natural gas brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of natural gas to retail customers.

File(s) attached

D-2. Operations Expertise & Key Technical Personnel



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Given the operational nature of the applicant's business, provide evidence of the applicant's experience and technical expertise in performing such operations. Include the names, titles, e-mail addresses, and background of key personnel involved in the operations of the applicant's business.

File(s) attached



Public Utilities
Commission

Application Attachments

Exhibit D-1 “Operations”

The Utilities Group, Inc. (“TUG”) works on behalf of the its clients, end-users in the retail energy business. We audit energy usage patterns, rates and invoices. We identify clients’ energy needs and opportunities, conduct competitive bids to determine the best supplier, terms & conditions and price, and provide guidance and recommendations accordingly.

Following a successful RFP award, TUG ensures the chosen supplier executes the switch as contracted, and monitors the account to ensure the terms and conditions are met ongoing. In accordance with the terms of the Energy Management Agreement (EMA) between TUG and the client, savings are tracked and reported to the client on a quarterly or annual basis. Clients are encouraged to contact TUG any time there are questions regarding their retail supply and/or regulated delivery bills. TUG customer service will follow up and help resolve issues with the utility or the certified supplier.

Our Energy Analyst team monitors news and events in the energy markets and industry, including regulatory and legislative matters. Clients are advised of significant changes, and when appropriate TUG will proactively contact clients to explain the changes and anticipated impact on energy bills. TUG senior personnel consult with clients on an “as needed” basis to discuss and advise on projects including energy efficiencies, demand management and sustainability.

Clients are invoiced according to the terms of their EMA, and routine contacts are made with the client according to client needs and requests.

The Utilities Group, Inc. works only with suppliers which have been certified by PUCO. At no time does TUG take title to natural gas.

Exhibit C-9 "Financial Arrangements"

Not Applicable: The Utilities Group, Inc. is a natural gas broker. We do not take title to gas nor have any collateral financial requirements with any of the LDUs in Ohio.

We have a longstanding relationship with our bank, PNC in Cincinnati.

Jennifer Kist
CEO
The Utilities Group, Inc.

Exhibit D-2 “Operations Expertise”

Michael Catanzaro, the founder and President of The Utilities Group, Inc., has been involved in the energy retail industry since 1997 with a focus on sales and client interaction. Prior to founding The Utilities Group, Mr. Catanzaro was a sales agent for Volunteer Energy for two years where he gained knowledge and experience in operations, pricing, marketing and servicing clients. Prior to that, Mr. Catanzaro worked in the wholesale food business for twenty years in both operations and sales.

Jennifer Kist, the operations leader of the company, began her energy career in 2000 upon joining The Utilities Group. Prior, Ms. Kist worked for over ten years as an intellectual property paralegal with Frost & Jacobs where she gained a vast knowledge in contract management and compliance to government regulation. Ms. Kist worked for two years as Marketing Director for Midwest Manufacturing Solutions, a provider of manufacturing improvement consulting services.

For seven years after formation, The Utilities Group operated under a joint venture agreement with the corporate energy department of Procter & Gamble. During this time, The Utilities Group provided sound energy market information and gained valuable experience executing Procter & Gamble's Supply Chain Energy Program. For a period of time, Ms. Kist was embedded at P&G, working side-by-side with its energy department personnel. Under the Supply Chain Energy Program, over 70 commercial and industrial companies participated in energy aggregation agreements, representing up to a 2.5 Bcf requirement. The Utilities Group eventually assumed the predominant lead role in the marketing, aggregation activities and operations of the Supply Energy Program.

For more than two decades, Mr. Catanzaro and Ms. Kist have led The Utilities Group, maintaining and growing a strong customer, supplier and third-party base. They have extensive knowledge of the commodity market, utility rate structures, operations, structuring deals, marketing and customer service activities. They have accumulated knowledge and experience in a wide array of deregulated as well as regulated energy-related areas.

Rockland Deitsch, VP Sales (a former Sales Manager with Exelon Energy), provides insight from a supplier's vantage and extensive knowledge of the retail natural gas and electric markets, and Maryanne McGowan, VP Strategic Development, rounds out the management team with her strong utility background gained from her many years with Duke Energy, including time spent overseeing financial operations at the Beckjord generating facility. Over the years, The Utilities Group has grown to include administrative personnel specializing in the areas of IT, process and organizational design, customer service and support.

The Utilities Group, Inc. is currently certified by PUCO as a Competitive Retail Natural Gas Broker/Aggregator, Certificate 12-264G(4), and an Electric Energy Aggregator/Power Broker, Certificate 09-152E(6). The Utilities Group works only with PUCO-certified, company-vetted suppliers.

Key personnel:

Jennifer Kist, CEO
jkist@tugmgt.com
513-481-7954 x103

Rockland Deitsch, VP Sales
rdeitsch@tugmgt.com
513-481-7954 x109

Michael Catanzaro, President
michael@tugmgt.com
513-481-7954 x101

Maryanne McGowan, VP Strategic Development
mmcgowan@tugmgt.com
513-481-7954 x110

Exhibit A-14 "Secretary of State"

UNITED STATES OF AMERICA
STATE OF OHIO
OFFICE OF THE SECRETARY OF STATE

I, Frank LaRose, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign business entities; that said records show THE UTILITIES GROUP, INC., an Ohio corporation, Charter No. 1136330, having its principal location in Cincinnati, County of Hamilton, was incorporated on October 5, 1999 and is currently in GOOD STANDING upon the records of this office.



*Witness my hand and the seal of the
Secretary of State at Columbus, Ohio
this 3rd day of July, A.D. 2020.*

A handwritten signature in dark ink, appearing to read "Frank LaRose".

Ohio Secretary of State

Validation Number: 202018501908

Utilities Group Inc, The

DUNS: 79-992-1338

Dashboard

Company Info

Address:

11260 Chester Rd Ste 540
Cincinnati, OH 45246

Phone:

(513) 481-7954

URL:

DBA's:

Fax:

Location Type:

Single location

Risk Interpreter

Risk of Debt Write-Off



Low Risk

High Risk

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 collections strategies to reduce your exposure or increase your bad debt reserves to counter this risk.

Cash Flow Risk



Low Risk

High Risk

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 collections strategies to mitigate this risk.

Payment Behavior



On Time

180 Days BT

According to the D&B PAYDEX® Score, this company paid its vendors on average 28 days beyond credit terms.

Scores

PAYDEX®	Delinquency Predictor		Financial Stress		Supplier Eval. Risk Rating	Credit Limit Rec.	DandB Rating
Score 53 ▲	Score 592 ▼	Class 1	Score 1489 ▼	Class 3	Rating 4 ▲	Recommendation \$2.5K	Rating --

Recent Alerts

There are currently no alerts issued 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 alerts notification settings, please

Payments Summary

Current PAYDEX®: 53 Equal to 28 days beyond terms

Industry Median: 80 Equal to GENERALLY WITHIN terms

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

Total payment Experiences in D&Bs File (HQ): 6

Payments Within Terms (not dollar weighted): 63%

Average Highest Credit:	616
Largest High Credit:	1,000
Highest Now Owng:	250

Scores

PAYDEX®

53



3 Month PAYDEX®

53

28 days beyond terms



Understanding My Score

Payment History

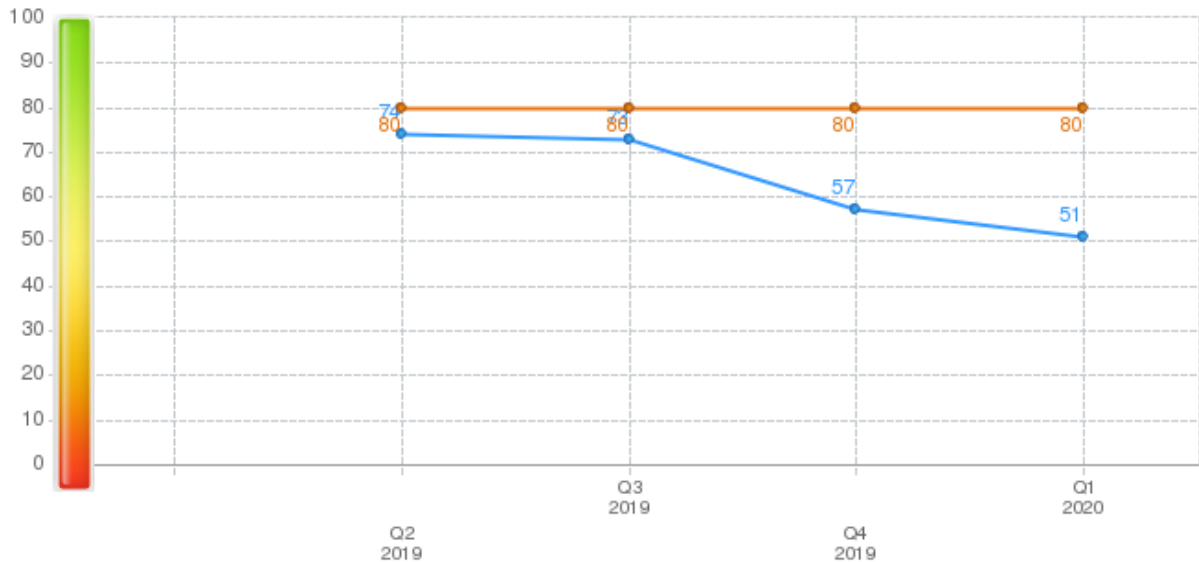
Total (Last 24 Months): 6

Date ▼	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last sale w/f (Mo.)
05/2020	Ppt	\$750	\$250	\$0		1 mo
05/2020	Ppt	\$100	\$100	\$0		1 mo
05/2020	Slow 90	\$1,000	\$0	\$0		6-12 mos
05/2020	(004)	\$100	\$0	\$0	Cash account	4-5 mos
05/2020	(005)	\$50	\$0	\$0	Cash account	6-12 mos

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 (53) • Industry Median: (80)

	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020
This Company	80	80	63	60	80	80	63	57	51	51	51	51
Industry Quartiles												
Upper	80	--	--	80	--	--	80	--	--	80	--	--
Medium	80	--	--	80	--	--	80	--	--	80	--	--
Lower	75	--	--	75	--	--	74	--	--	74	--	--

- Based on payments collected over the last 4 quarters.
- Current PAYDEX® for this business is 53 , or equal to 28 days beyond terms
 - The 12-month high is 80 , or equal to ON TERMS terms.
 - The 12-month low is 51 , or equal to 29 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

592 ▼

Class

1

Percentile

94%

5 4 3 2 1

High Moderate Low

Low risk of severe payment delinquency over next 12 months

Understanding My Score

Incidence of Delinquent Payment:

Among Companies with this Classification: **1.10%**

Average compared to business in D&Bs database: **10.20%**

Factors Affecting Your Score:

Higher risk industry based on delinquency rates for this industry

Unstable Paydex over last 12 months

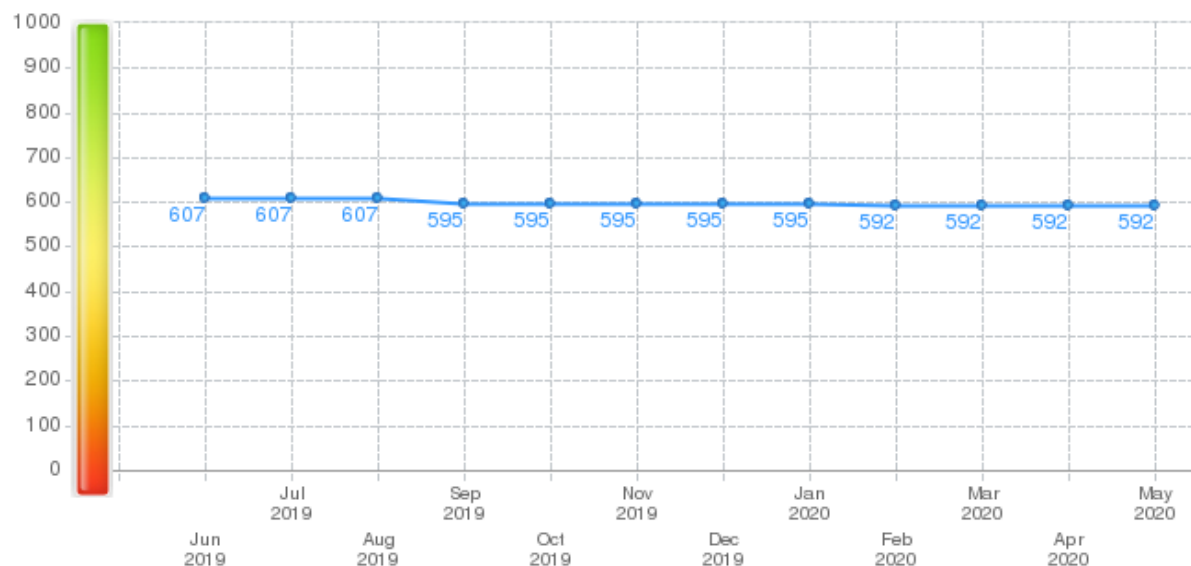
Notes:

- 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 scorable 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

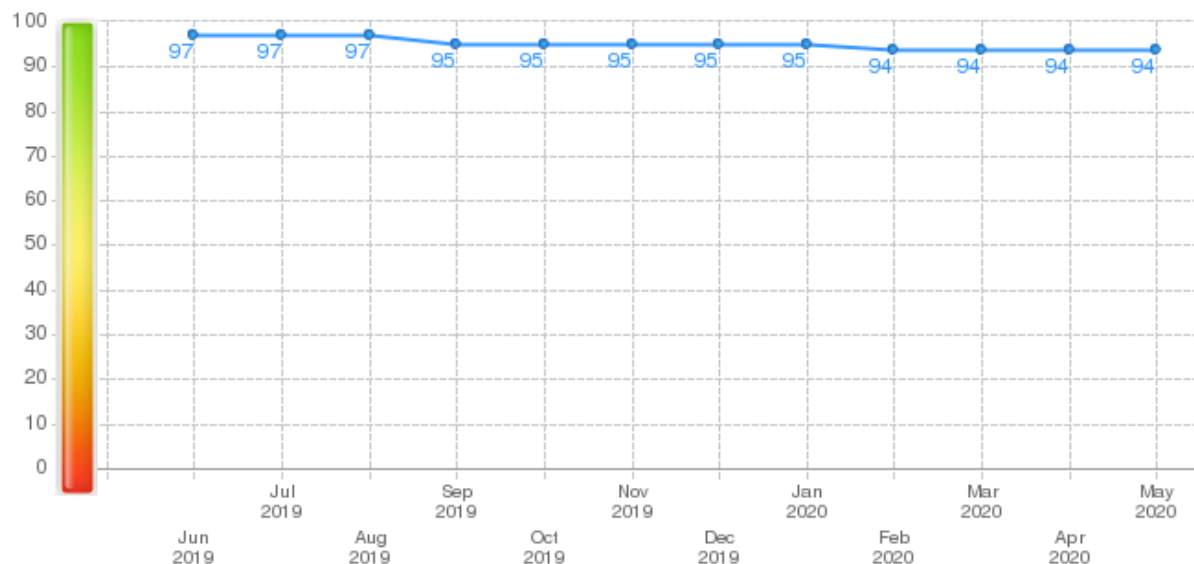
Risk Class	% of Businesses within this Class	Percentile	Score
1	10%	91-100	580-670
2	20%	71-90	530-579
3	40%	31-70	481-529
4	20%	11-30	453-480
5	10%	1-10	101-452

Trends - Scores, 12 Month



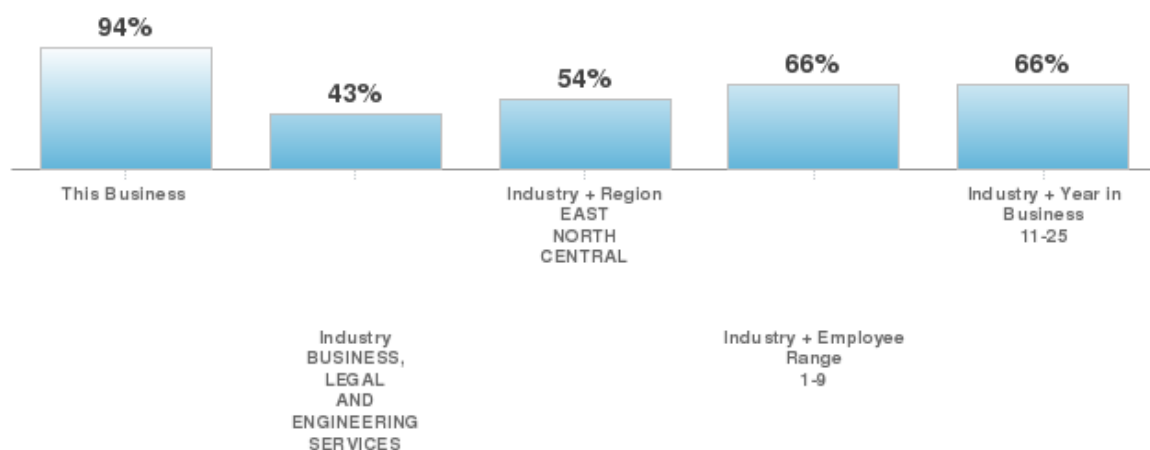
- **My Company (592)**

Trends - Percentile, 12 Month



• My Company (94%)

Industry Comparison



This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Financial Stress Score

Score **1489** ▼ Class **3** Nat'l % **57%**

Moderate risk of severe financial stress, such as a bankruptcy, over the next 12 months



Understanding My Score

Incidence of Financial Stress:

Among Companies with this Classification:0.24%

Average compared to business in D&Bs 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.

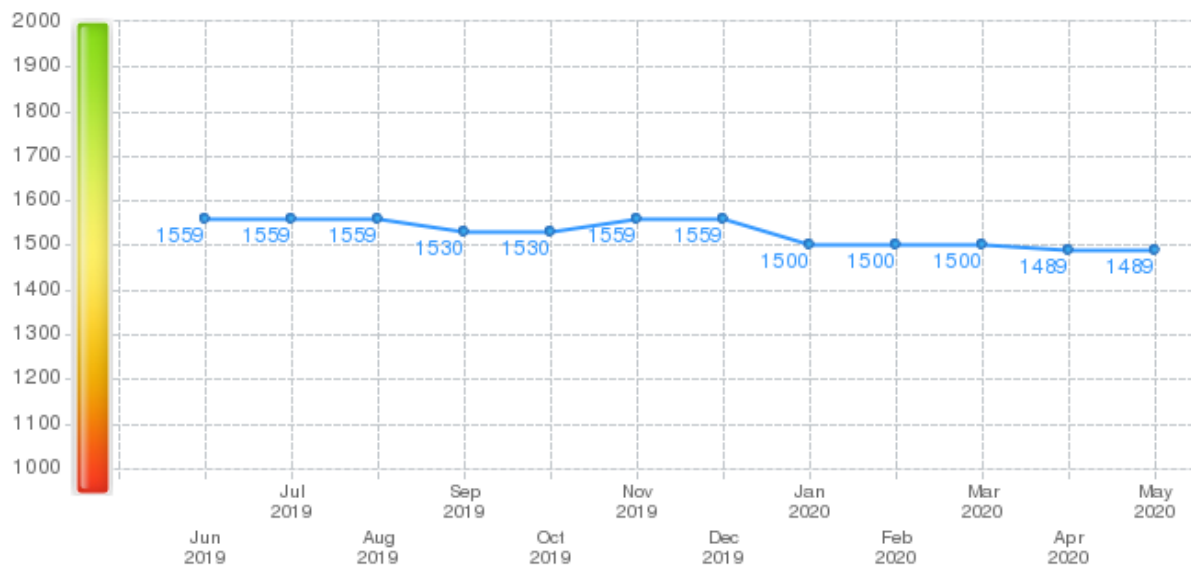
- The Financial Stress Class Summary Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from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

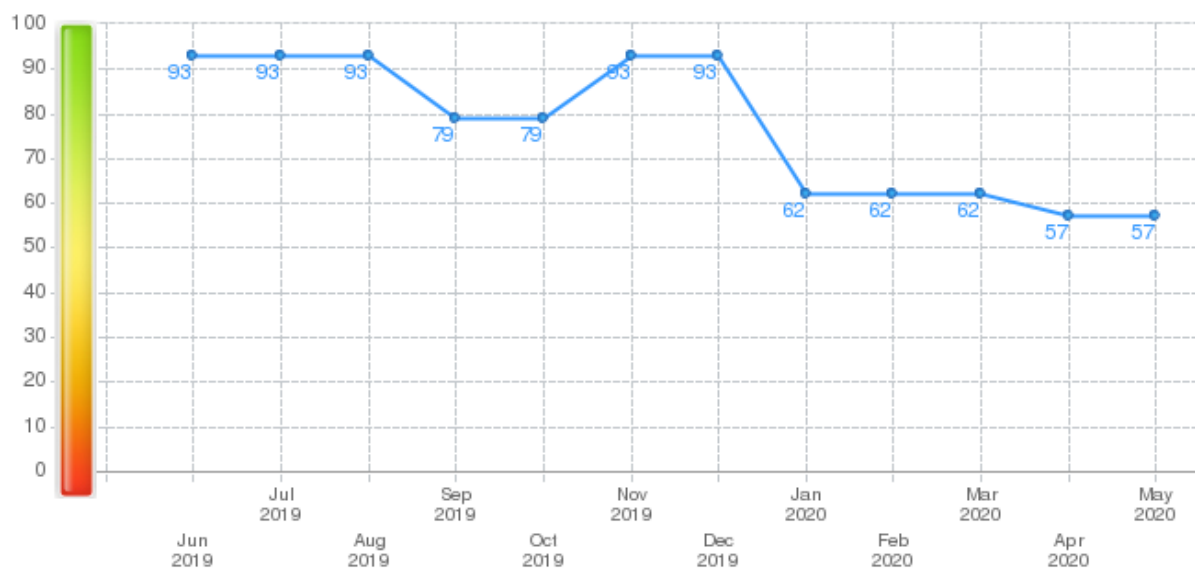
Key			
Score	Class	Percentile	Incidence of Financial Stress
1570-1875	1	95-100	0.03%
1510-1569	2	69-94	0.09%
1450-1509	3	34-68	0.24%
1340-1449	4	2-33	0.84%
1001-1339	5	1	4.70%

Trends - Scores, 12 Month



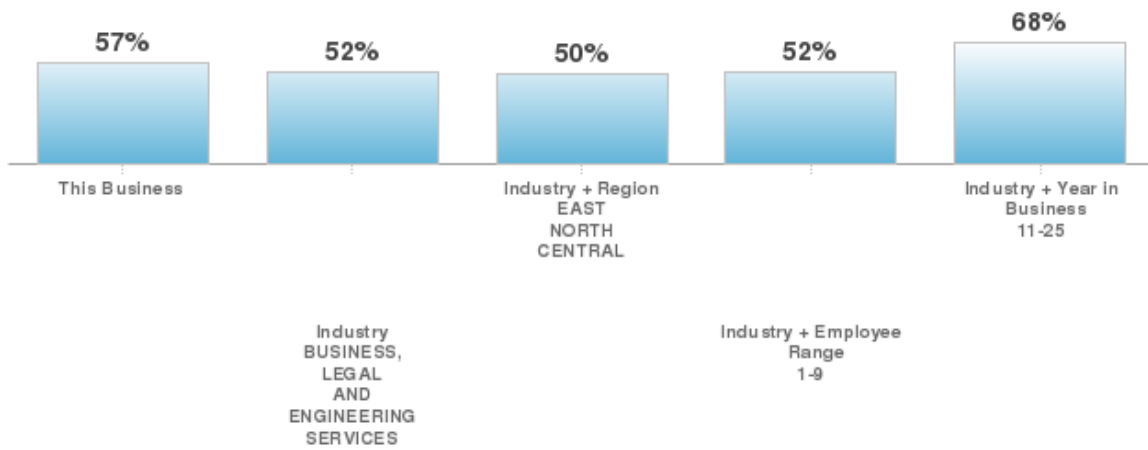
• My Company (1,489)

Trends - Percentile, 12 Month



• My Company (57%)

Industry - Comparison

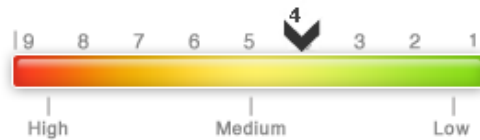


This Business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Supplier Evaluation Risk Rating

4 ▲



Moderate risk of supplier experiencing severe financial stress over the next 12 months.

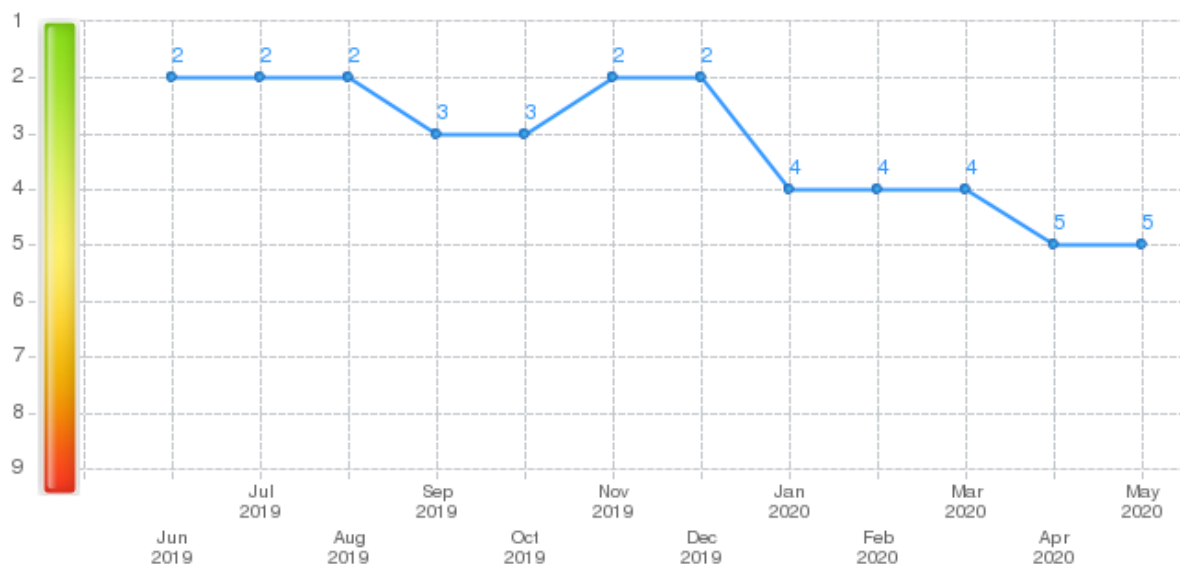
Understanding My Score

Factors Affecting This Company's Score:

Proportion of slow payment experiences to total number of payment experiences reported

Unstable Paydex over last 12 months.

Trends



• This Company (4)

Credit Limit Recommendation

Risk Category

1

Conservative Credit Limit

\$2.5k

Aggressive Credit Limit

\$10k

Low



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

--

D&B Rating	Date Applied
--	2001-01-24

Understanding My Score

Factors Affecting Your Score

of Employees Total: 6

Payment Activity (based on 6 experiences):

Average High Credit: **\$616**

Highest Credit: **\$1,000**

Total Highest Credit: **\$2,250**

Note: The Worth 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 PAYDEX®:

53

Equal to 28 days beyond terms

Industry Median:

80

Equal to GENERALLY WITHIN terms

Payment Trend:

↔

Unchanged, compared to payments three months ago

Total payment Experiences in D&Bs File (HQ):

6

Total payment Experiences during the last 3 months:

5

Payments Within Terms (not dollar weighted):

63

Total Placed For Collection:

NA

Average Highest Credit:

616

Largest High Credit:

1,000

Highest Now Owing:

250

Highest Past Due:

NA

Payment Summary

Total (Last 24 Months):

6

	Total Received	Total Dollar Amount	Largest High Credit Payment summary	Within Terms	31	Days Slow		
						30-80	81-90	90
Top Industries								
Misc business service	1	\$1,000	\$1,000	0%	0	0	100	0
Radiotelephone commun	1	\$750	\$750	100%	0	0	0	0
Data processing svcs	1	\$100	\$100	100%	0	0	0	0
Other Categories								
Cash experiences	3	\$400	\$250	--	--	--	--	--
Unknown	0	\$0	\$0	--	--	--	--	--
Unfavorable comments	0	\$0	\$0	--	--	--	--	--
Placed for collections with D&B:	0	\$0	\$0	--	--	--	--	--
Other	0	N/A	\$0	--	--	--	--	--
Total in D&B's file	6	\$2,250	\$1,000	--	--	--	--	--

Payments Beyond Terms

Total (Last 24 Months):

1

Date	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last sale w/f (Mo.)
05/2020	Slow 90	1,000	\$0	\$0	--	6-12 mos

All Payments

Total (Last 24 Months): 6

Date	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last sale w/f (Mo.)
05/2020	Ppt	\$750	\$250	\$0	--	1 mo
05/2020	Ppt	\$100	\$100	\$0	--	1 mo
05/2020	Slow 90	\$1,000	\$0	\$0	--	6-12 mos
05/2020	(004)	\$100	\$0	\$0	Cash account	4-5 mos
05/2020	(005)	\$50	\$0	\$0	Cash account	6-12 mos
05/2019	(006)	\$250	--	--	Cash account	1 mo

Indications of slowness can be the result of disputes over merchandise, skipped 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:	11260 Chester Rd Ste 540 Cincinnati, OH 45246	History:	NA
Mail Address:	NA	Operations:	NA
Phone:	(513) 481-7954	Present Management Control:	NA
Line of Business:	Management consulting services	Annual Sales:	NA
		Year Started:	2000
		Manager:	NA
		Gross Revenue:	NA
		Financial Condition:	NA

History

The following information was reported: **05/30/2020**

Officer(s):
MICHAEL CATANZARO, 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, 1999.
Business started 2000.
MICHAEL CATANZARO. Work history unknown.
Business address has changed from 3205 Buell 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 **JUNE 22 2020**

Registered Name: THE UTILITIES GROUP, INC.

Business Type: CORPORATION
Corporation Type: PROFIT
Date Incorporated: Oct 05 1999
State of Incorporation: OHIO
Filing Date: Oct 05 1999
Registration ID: 1136330
Status: ACTIVE
Where Filed: SECRETARY OF STATE/CORPORATIONS DIVISION, COLUMBUS, OH
Registered Agent: MICHAEL CATANZARO, 3205 BUELL ST, CINCINNATI, OH, 452110000
Agent Appointed: Oct 05 1999
AgentStatus: ACTIVE
Principals: MICHAEL CATANZARO, INCORPORATOR

Operations

05/30/2020

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 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations that 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 0400 Industry specialist consultants

NAICS:
541611 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.

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 (Dir/Guar): NO

Administrative Debt: NO

Contractor: NO

Grantee: NO

Party excluded

from federal program(s): NO

Possible Candidate:

Labor Surplus Area: N/A

Small Business: YES (2020)

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

We currently do not have enough information to generate the graphs for the selected Key Business 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
Deffered 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 scores. To submit a financial statement, please call customer service at 800-333-0505.

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
Sales to NWC	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 NetWorth	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	79-992-1338	CINCINNATI, OHIO

Competitive Retail Natural Gas Service Affidavit

County of Hamilton :

State of Ohio :

Jennifer Kist, Affiant, being duly sworn/affirmed, hereby states that:

1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts and sales of hundred cubic feet of natural gas pursuant to Sections 4905.10(A), 4911.18(A), and 4929.23(B), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10 and 4911.18(A), Ohio Revised Code.
4. Applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. Applicant 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. Applicant will comply with Section 4929.21, Ohio Revised Code, regarding consent to the jurisdiction of the Ohio courts and the service of process.
7. Applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the 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 consumer complaints.
9. The facts set forth above are true and accurate 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.

10. Affiant further sayeth naught.

Jennifer M. Kist
Signature of Affiant & Title

Sworn and subscribed before me this 5th day of July, 2020
Month Year

Theresa A. Calme
Signature of official administering oath

Theresa A. Calme Notary Public
Print Name and Title

My commission expires



THERESA A. CALME
Notary Public, State of Ohio
My Commission Expires:
May 9, 2024
Page 8 of 8

This foregoing document was electronically filed with the Public Utilities

Commission of Ohio Docketing Information System on

7/6/2020 12:14:14 PM

in

Case No(s). 12-1973-GA-AGG

Summary: In the Matter of the Application of The Utilities Group Inc