

Tailored for telecommunications, energy and cable companies the Telecommunications, Energy and Cable Risk Model<sup>SM</sup> is built on actual market data from actual payment histories. This model outperforms other traditional risk models by evaluating risk, based on how consumers pay their telecommunications bills and other characteristics that are the most predictive for your type of portfolio.

**The proven solution to growing market share and evaluating risk**

Competition in the telecommunications, energy, and cable industries is unprecedented. Mergers, strategic partnerships, and aggressive marketing tactics are enabling corporations to capture consumer business in record numbers. Keeping those customers, however, remains the biggest challenge.

Experian has created today's most powerful predictive tool specifically for telecommunications, energy, and cable companies. One proven effective beyond all other methods for targeting and acquiring the right customers, while identifying and reducing bad risk throughout the entire Customer Life Cycle. And one, more importantly, designed to help you keep the customers you acquire.

**The Telecommunications, Energy and Cable Risk Model can help you:**

- Maintain the bad rate while increasing the approval rate
- Increase customer acquisition by lowering score cut-offs to target a higher range of customers

- Streamline account management strategies throughout the Customer Life Cycle
- Provide credit decisions based on reliable data, reflecting the unique payment behavior of telecommunications, energy and cable customers
- Prioritize collection accounts

**No other scoring tool is more effective**

Our Telecommunications, Energy and Cable Risk Model allows you to lower your policy cut-offs by accurately scoring a larger number of candidates. In fact, it scores an average of 6% more applicants than traditional generic risk models. Multiple scorecard technology helps deliver a detailed analysis of the predictive variables. So you can confidently base your decisions and credit policies on reliable data and reach prime applicants that other scoring methods may leave out.



Additionally, the Telecommunications, Energy and Cable Risk Model delivers a consistently higher Komolgorov/ Smirnov (K-S) statistic, which determines how accurately a risk model separates good potential customers from bad. The higher the number, the more accurate the separation, or lift. In multiple market validations the Telecommunications, Energy and Cable Risk Model averages a 9% lift over traditional generic risk models, while individual portfolios have ranged from 3% to as high as 17%. By combining these two powerful attributes—the ability to score more applicants and to more precisely classify good and bad risks—the Telecommunications, Energy and Cable Risk Model becomes the most effective tool available for qualifying a larger number of customers and tailoring your credit policies with more confidence than ever before.

### **Start taking advantage of untapped markets**

Experian's Telecommunications, Energy and Cable Risk Model simply outperforms all other predictive methods and helps you take advantage of significant markets other tools have labeled unscorable. Put its power to work for you today. Call us or visit our Web site for more details.

**Contact your local Experian sales representative or call  
800 333 4930**

505 City Parkway West  
Orange, CA 92868  
800 333 4930

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