

Consolidating Debt at Customer Level

Client Challenge

Our large water client was experiencing growing debt associated with customers moving out of a property and leaving unpaid bills.

Our client had capability to link accounts and create a single customer view when they were identified at the point of onboarding a customer. However, the solution was only identifying a proportion of the customers. The client was concerned at the volume of customers who had closed accounts and had unpaid bills increasing.

Sagacity Activities

Utilising our extensive debt resolution expertise, software and analytics capabilities, our team set out to identify final accounts with uncollected debt.

We conducted detailed analysis on 90,000 final accounts and identified 9,500 customers that still had an account with the client.

Our team delivered:

- consolidation of debt on customer accounts based on key data and sophisticated business rules built into the technical solution
- analysis of the existing Change of Tenancy process with recommendations for change
- associated confidence classification for customers with more than one account



Change of Tenancy Process



Accounts Analysis



Debt Transfer

£6.2m

of debt identified
and over 60%
collected

Outcome

Our solution ensured that our client could align the debt from customer accounts to the same customer with a live account to aid collections, resulting in improved customer service.

We provided missing forwarding addresses, contract details and customer communication for the client to contact these customers more easily. The client was able to increase their collections rate by 60% within 2 months and reduce bad debt. Collection activity continues on the outstanding and overdue debt.

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