

New CAIS Portfolio Analysis

July 2024

Data Insight Team



Introduction

- At the end of Jul24, Experian loaded 6 million new Utility records to Consumer CAIS. These accounts break down as follows:
 - ▶ 97% = Up to date accounts
 - ▶ 1% = Accounts in arrears
- Experian undertake impact analysis whenever a significant new CAIS client or portfolio is added to the Credit Bureau. Generally, significant is defined based on number of accounts (> 1,000,000 records).
- The analysis on the following pages focused on the shifts in Key Delphi variables as result of data ingestion.



New CAIS Portfolio Analysis

Results – Key Bureau Hit rate

Key Bureau Hit rates	Excl New CAIS	Incl New CAIS
% with Same Person Active CAIS Accounts>0	86.63%	99.17%
% with Worst Status in Delinquency	3.49%	4.26%
% with Same Person Default Accounts>0	8.00%	8.00%
% with Same Person CCJ's>0	3.00%	3.00%
% with Same Person Delphi>800	86.10%	86.68%
% with Same Person CII>40	2.91%	3.93%
% Thin File	1.45%	3.02%

From the table the points to note are:

- Adding New CAIS gives positive impact on the number customers with active accounts and % of thin file
- There is also slight increase on Delphi>800, CII>40 and % with worst status in Delinquency
- Defaults accounts and accounts with CCJ remain static

New CAIS Portfolio Analysis

Number of Active CAIS

# of Active Accounts		Including New CAIS Data					Grand Total
		No Active Accounts	1 to 2	3 to 4	5 to 6	7+	
Excluding New CAIS Data	No Active Accounts	0.83%	12.55%	0.00%	0.00%	0.00%	13.37%
	1 to 2	0.00%	4.41%	5.37%	0.00%	0.00%	9.78%
	3 to 4	0.00%	0.00%	7.84%	8.94%	0.00%	16.77%
	5 to 6	0.00%	0.00%	0.00%	9.90%	9.18%	19.08%
	7+	0.00%	0.00%	0.00%	0.00%	40.99%	40.99%
Grand Total		0.83%	16.96%	13.21%	18.83%	50.17%	100.00%

- This table shows the number of currently active CAIS accounts held by the utility supplier and the shifts when the new CAIS data is added
- 12.55% of the utility data would move to 1-2 accounts group from no active accounts
- ~30% of them would have an increase in the number of active accounts

New CAIS Portfolio Analysis

Worst CAIS status

Worst Status		Including New CAIS Data					Grand Total
		No Active Accounts	Up to Date	1	2 to 3	4+	
Excluding New CAIS Data	No Active Accounts	0.83%	12.22%	0.04%	0.05%	0.26%	13.39%
	Up to Date	0.00%	82.69%	0.07%	0.07%	0.29%	83.12%
	1	0.00%	0.00%	1.09%	0.01%	0.03%	1.13%
	2 to 3	0.00%	0.00%	0.00%	0.92%	0.05%	0.97%
	4+	0.00%	0.00%	0.00%	0.00%	1.39%	1.39%
Grand Total		0.83%	94.91%	1.20%	1.04%	2.03%	100.00%

- This table shows the worst CAIS status for the utility supplier and the shift when the new CAIS data is added
- There are 12.22% of accounts have up to date status while 0.86% of the accounts are worse with new data added

New CAIS Portfolio Analysis

Delphi Distribution

Delphi Distribution		Including New CAIS Data										Grand Total
		No Trace	Low-560	561-640	641 -720	721 - 800	801- 880	881-960	961-1040	1041- 1120	1121+	
Excluding New CAIS Data	No Trace	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.65%
	Low-560	0.00%	3.59%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.64%
	561-640	0.00%	0.23%	1.13%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%
	641 -720	0.00%	0.14%	0.22%	1.75%	0.10%	0.13%	0.03%	0.00%	0.00%	0.00%	2.36%
	721 - 800	0.00%	0.20%	0.13%	0.42%	3.22%	0.49%	1.03%	0.33%	0.01%	0.00%	5.84%
	801- 880	0.00%	0.16%	0.04%	0.19%	0.70%	4.52%	2.08%	2.39%	0.08%	0.00%	10.16%
	881-960	0.00%	0.05%	0.01%	0.04%	0.12%	0.50%	7.64%	1.94%	0.07%	0.00%	10.37%
	961-1040	0.00%	0.03%	0.01%	0.01%	0.03%	0.13%	0.57%	14.63%	0.37%	0.04%	15.82%
	1041-1120	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.14%	1.07%	35.59%	0.14%	37.00%
	1121+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.08%	0.56%	12.09%	12.74%
Grand Total		0.65%	4.41%	1.58%	2.47%	4.20%	5.78%	11.50%	20.43%	36.69%	12.28%	100.00%

- 9.34% of the utility data would have higher Delphi Score. Among these 4.55% are those who were previously in 801-880 Delphi band
- 5.84% would have lower Delphi score



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CII Distribution

CII Distribution		Including New CAIS Data						Grand Total
		recent derog	trivial balance	1 to 4	5 to 20	21 to 40	40+	
Excluding New CAIS Data	recent derog	1.28%	0.00%	0.02%	0.15%	0.17%	0.18%	1.80%
	trivial balance	0.06%	32.91%	0.20%	0.45%	0.36%	0.62%	34.60%
	1 to 4	0.00%	0.00%	46.49%	0.45%	0.02%	0.00%	46.96%
	5 to 20	0.00%	0.00%	0.03%	10.05%	0.29%	0.05%	10.43%
	21 to 40	0.00%	0.00%	0.00%	0.03%	3.09%	0.18%	3.30%
	40+	0.00%	0.00%	0.00%	0.00%	0.02%	2.89%	2.91%
Grand Total		1.35%	32.91%	46.74%	11.14%	3.94%	3.93%	100.00%

- The table shows the impact of new CAIS data to the Experian's indebtedness index
- The Index remains stable overall with only 1.1% worse and 0.9% better off

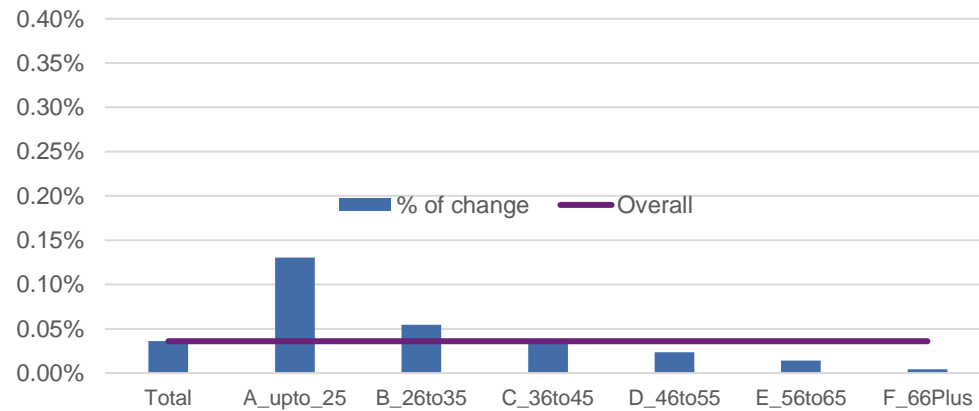
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Thin File

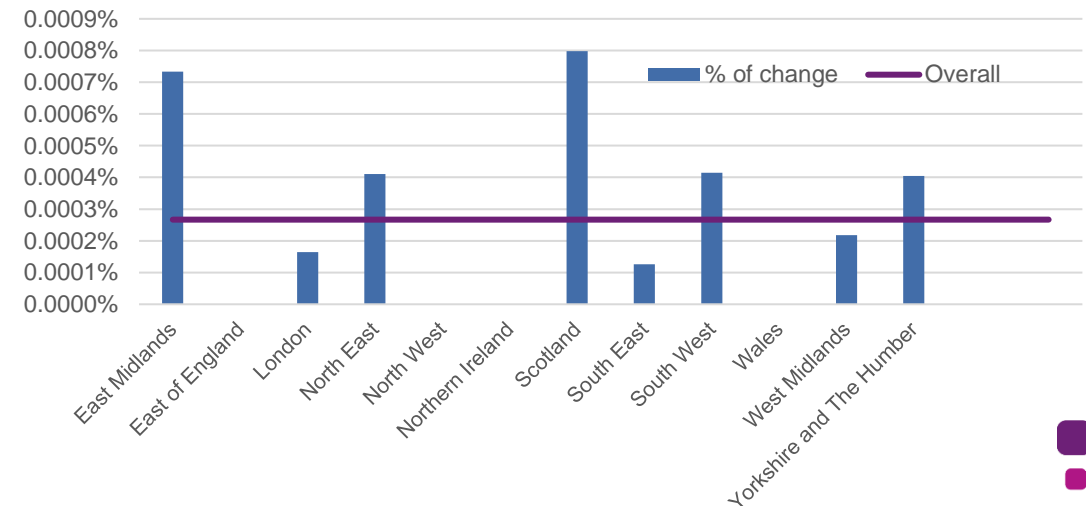
Thin File		Including New CAIS		Grand Total
		Thin file	Thick file	
Excluding New CAIS Data	No trace	1.58%	0.03%	1.60%
	Thin file	1.44%	0.01%	1.45%
	Thick file	0.00%	96.94%	96.94%
	Grand Total	3.02%	96.98%	100.00%

- The new CAIS data helped 1.58% of accounts move from No trace to Thin file and 0.03% from No trace to Thick file
- The improvement in thick file for younger age groups was more than those for elder groups
- Scotland shows the highest improvement rate in thick file

Improvement in thick file by age group



Improvement in thick file by region



Summary

There are minor changes to some consumers' Delphi score and Consumer Indebtedness Index as a result of adding the new CAIS portfolio.

The New data has a positive impact on the CAIS bureau as both active accounts and % thick file will increase, especially for the younger age group.



