



case study | early delinquency

communications

Maximize recoveries on your early delinquency portfolio with West Asset Management.

Situation.

A Regional Bell Operating Company (RBOC) needed to significantly enhance recoveries on their Early Delinquency portfolio without increasing internal operational costs.

Key Challenges.

- Internal recovery goals were not being achieved.
- Manual processes decreased internal recovery specialist efficiency.
- The RBOC's recovery system was not fully utilized.
- Increasing internal operations was cost prohibitive due to high labor costs.

Solution.

West Asset Management outperformed the RBOC's internal unit in a champion/challenger program by:

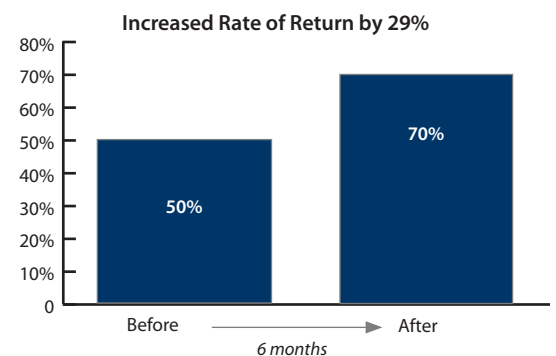
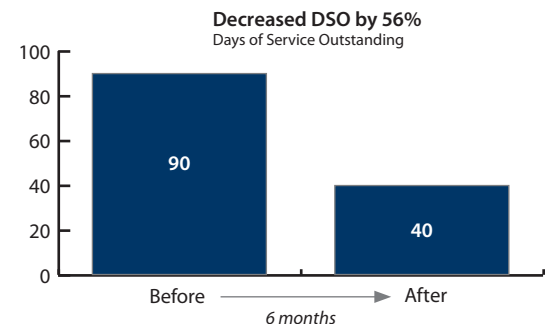
- Providing recovery specialists skilled in Early Delinquency collections and customer service.
- Designing a segmented and comprehensive portfolio treatment strategy.
- Implementing automated operational processes.
- Developing a client-specific training manual.
- Identifying additional KPIs and service levels.
- Partnering with the RBOC to create a scorecard.

As a result, the RBOC outsourced 100% of their Early Delinquency portfolio to West Asset Management.

Results.

In the first six months, West Asset Management was able to achieve many of the RBOC's goals, including:

- Decreasing Days of Service Outstanding (DSO) by **56%**.
- Increasing Rate of Return by **29%**.
- Increasing internal and external recovery specialist efficiencies.
- Reducing Cost of Service to below **2%**.



performance focused