

Summary

Order Reference: kauthp@dnb.com | Report as of: 03-04-2019 1:16 PM | using Currency as USD

NAVIA BENEFIT SOLUTIONS, INC.

Tradestyle(s): -

ACTIVE

Address:

600 Naches Ave Sw, Renton, WA, 98057, UNITED STATES

Phone:

(425) 452-3500

D-U-N-S:

61-263-4683

In Portfolio:

No

| | | | |
|---|--|---|------------------------------------|
| <div>Risk of Bad Debt Write-off</div> <div>31</div> <div>(No change since last month)</div> | <div>Cash Flow Risk</div> <div>84</div> <div>2 (in the last month)</div> | <div>Age of Business</div> <div>30 years</div> <div>1989 Year Started</div> | <div>Employees</div> <div>90</div> |
|---|--|---|------------------------------------|

Company Profile

D-U-N-S

61-263-4683

Legal Form

Corporation (US)

History Record

Clear

Date Incorporated

01-17-1990

State of Incorporation

Washington

Ownership

Not publicly traded

Mailing Address

United States

Telephone

(425) 452-3500

Present Control Succeeded

1989

Employees

90

Age (Year Started)

30 years (1989)

Named Principal

Jim Aitken, PRESIDENT

Line of Business

Management consulting services

Risk Assessment

Overall Business Risk

LOW

LOW-MODERATE

MODERATE

MODERATE-HIGH

HIGH

Maximum Credit Recommendation

US\$ 180,000

The recommended limit is based on a low probability of severe delinquency.

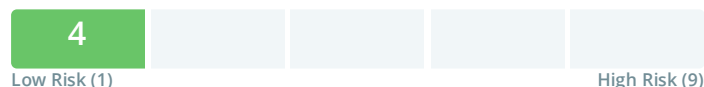
Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: STABLE CONDITION
- Based on the predicted risk of business discontinuation: LIKELIHOOD OF CONTINUED OPERATIONS

- Based on the predicted risk of severely delinquent payments: **LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

D&B Viability Rating

Portfolio Comparison Score



Company's risk level is: **LOW**

Probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months: **4.00 %**

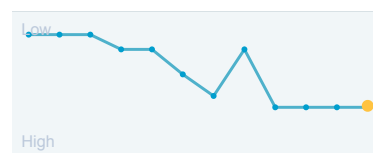
Risk of Bad Debt Write-off (also known as the Failure Score)



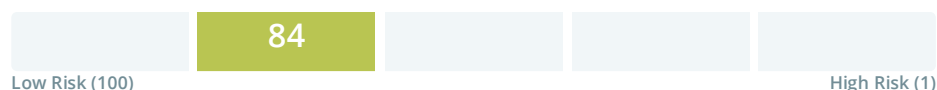
Company's risk level is: **MODERATE**

Based on the D&B Failure Score, the probability of failure for this company in the next 12 months is **0.45 %**, which makes it a **Moderate** risk for you to incur a write-off.

Past 12 Months



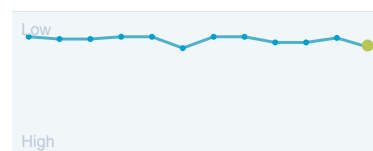
Cash Flow Risk (also known as the Delinquency Score)



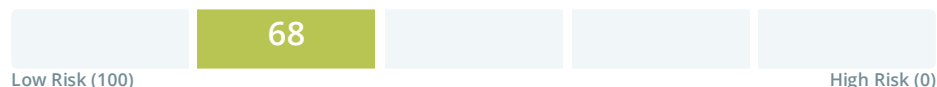
Company's risk level is: **LOW-MODERATE**

Based on the D&B Delinquency Score reporting a payment behavior of **CONSISTENT, TIMELY PAYMENTS**, this company is predicted to have a **Low-Moderate** risk of a negative impact to your cash flow.

Past 12 Months



Payment Behavior



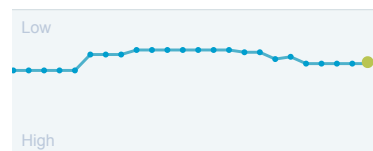
Company's risk level is: **LOW-MODERATE**

Days Beyond Terms : **17**

Based on a D&B PAYDEX® of **68**

According to the D&B PAYDEX® Score, this company paid its vendors on 17 days beyond credit terms.

Past 24 Months



D&B Rating

Current Rating as of 04-19-2006

Employee Size

1R : 10 employees and over

Risk Indicator

2 : Low Risk

Previous Rating

Employee Size

1R : 10 employees and over

Risk Indicator

3 : Moderate Risk

INQUIRIES

The number of individual product(s) purchased by a customer(s) on this Dun & Bradstreet D-U-N-S® Number in each time frame.

[view-by-summary](#)



View by Industry 12 month



Legal Events

| Events | Occurrences | Last Filed |
|--------------|-------------|------------|
| Bankruptcies | 0 | - |
| Judgements | 0 | - |
| Liens | 0 | - |
| Suits | 0 | - |
| UCC | 4 | 08-23-2018 |

Trade Payments

Highest Past Due

US\$ 2,500

Highest Now Owing
US\$ 5,000

Total Trade Experiences
17

Largest High Credit
US\$ 5,000

Average High Credit
US\$ 1,610

Ownership

Financial Overview

This company does not have a Financial Summary.

Country/Regional Insight

United States



Risk Category



Labour market strength continues to defy expectations.

Risk Assessment

D&B Guidance

Overall Business Risk

LOW

LOW-MODERATE

MODERATE

MODERATE-HIGH

HIGH

Maximum Credit Recommendation

US\$ 180,000

The recommended limit is based on a low probability of severe delinquency.

Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **STABLE CONDITION**
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D&B Viability Rating

Portfolio Comparison Score

4

Low Risk (1)

High Risk (9)

Rating Confidence Level

Robust Predictions

Decision Support

Directional

Basic

Data Depth

- Rich Firmographics
- Extensive Commercial Trading Activity
- Basic Financial Attributes

Level of Risk

Low

Probability of becoming no longer viable

4.00%

Percentage of businesses ranked with this score

11.00%

Average probability of becoming no longer viable

5.00%

Risk Of Bad Debt Write-Off (Also Known As The Failure Score)

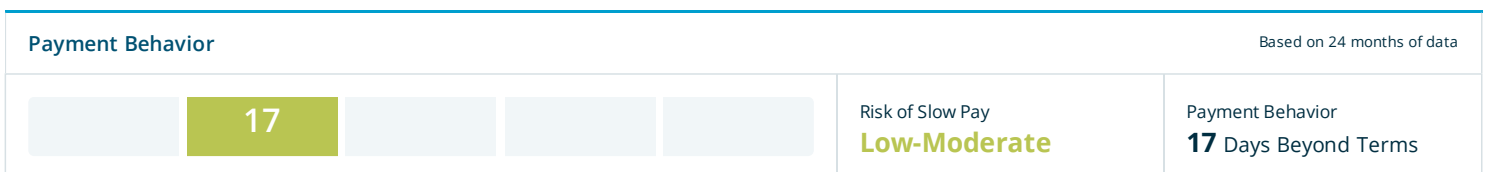
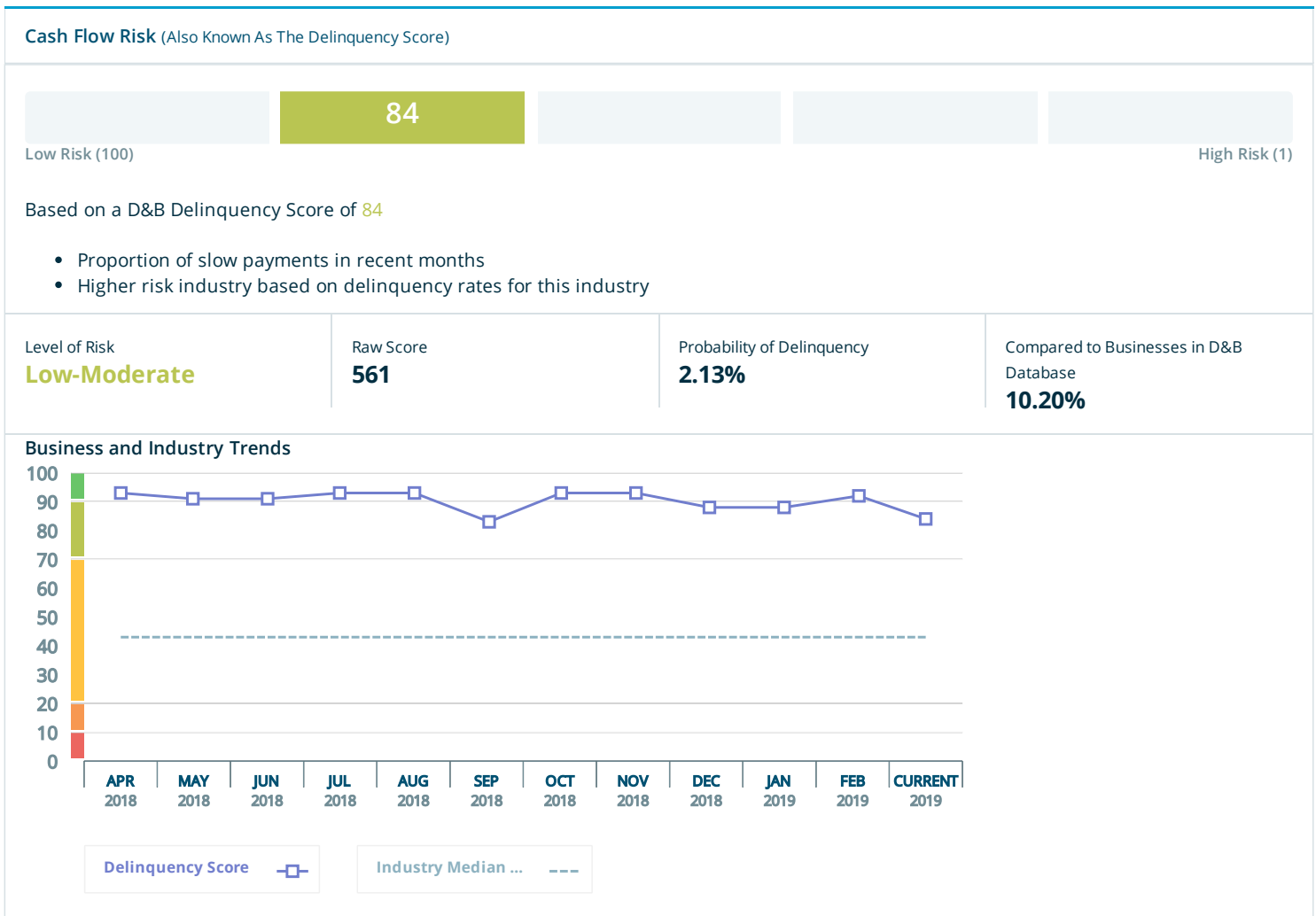
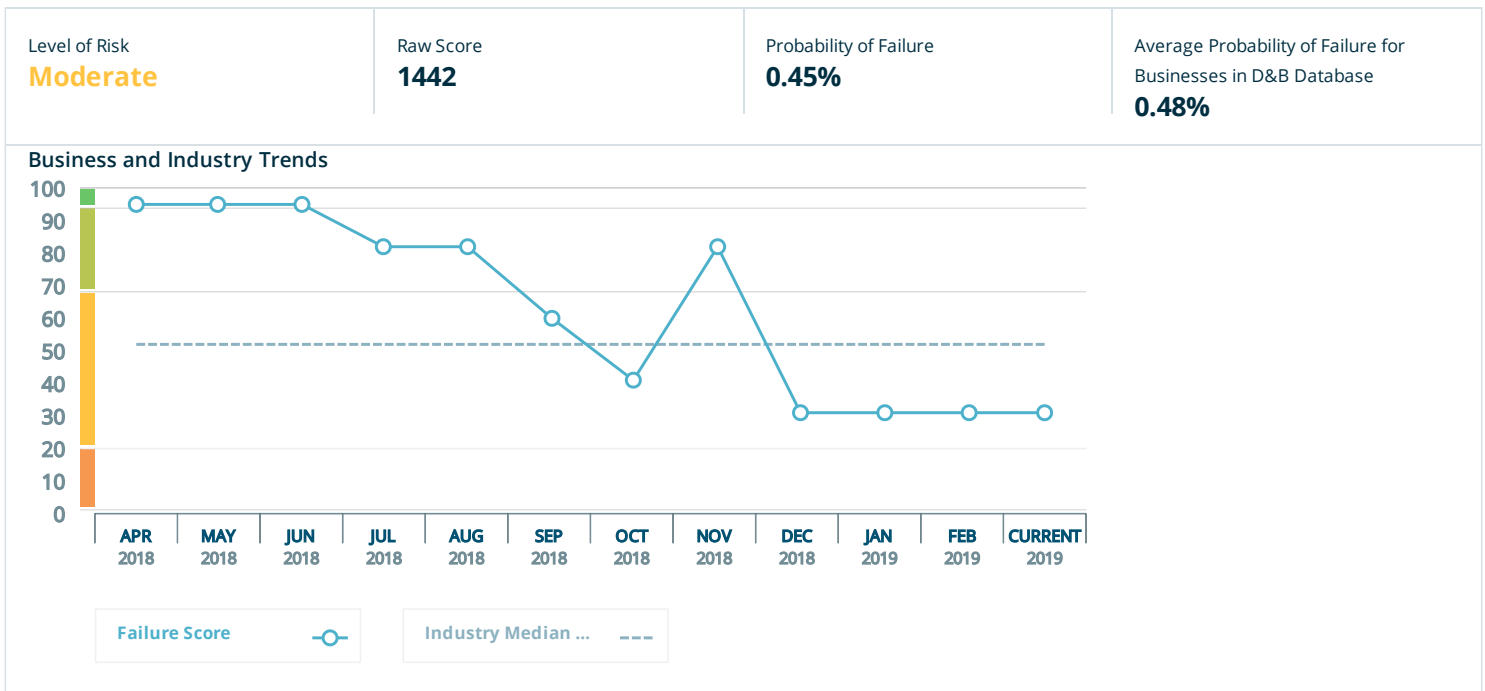
Low Risk (100)

31

High Risk (1)

Based on a D&B Failure Score of 31

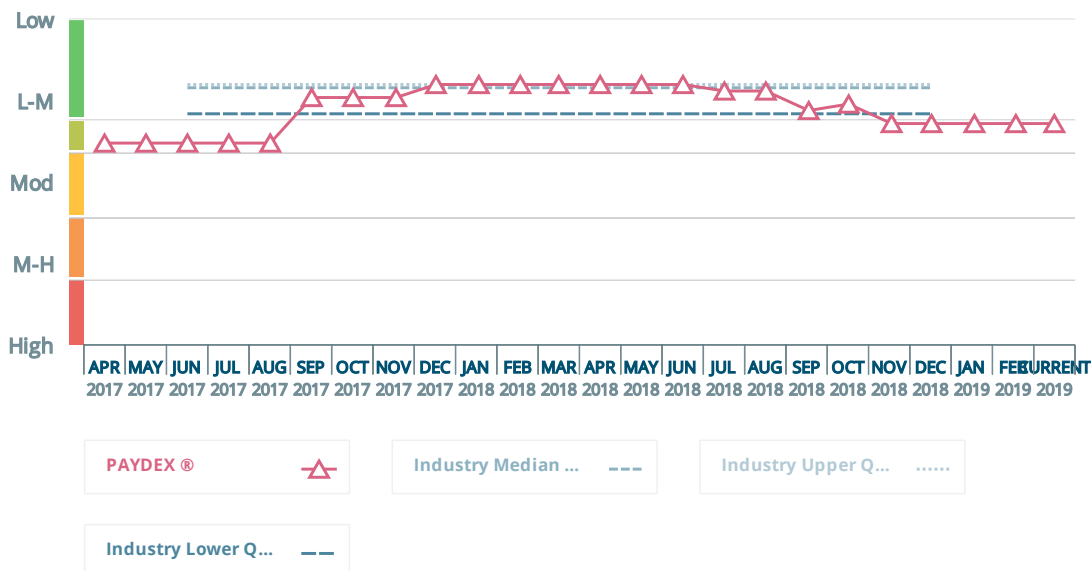
- Low proportion of satisfactory payment experiences to total payment experiences
- UCC Filings reported
- Low Paydex Score
- Unstable Paydex over last 12 months
- Business does not own facilities
- Higher risk legal structure



Based on a D&B PAYDEX® of 68

Business and Industry Trends

8742 - Management consulting services



D&B Rating

Current Rating as of 04-19-2006

Previous Rating

Employee Size

Risk Indicator

Employee Size

Risk Indicator

1R : 10 employees and over

2 : Low Risk

1R : 10 employees and over

3 : Moderate Risk

Trade Payments

Trade Payments Summary (Based on 24 months of data)

Overall Payment Behavior

17

Days Beyond Terms

% of Trade Within Terms

76%

Highest Past Due

US\$ 2,500

Highest Now Owing:

US\$ 5,000

Total Trade Experiences:

17

Total Unfavorable Comments:

0

Largest High Credit:

US\$ 5,000

Largest High Credit:

US\$ 0

Average High Credit:

US\$ 1,610

Total Placed in Collections:

0

Largest High Credit:

US\$ 0

Trade Payments By Credit Extended (Based on 12 months of data)

| Range of Credit Extended (US\$) | Number of Payment Experiences | Total Value | % Within Terms |
|---------------------------------|-------------------------------|-------------|----------------|
| 100,000 & over | 0 | US\$ 0 | 0 |
| 50,000 - 99,999 | 0 | US\$ 0 | 0 |
| 15,000 - 49,999 | 0 | US\$ 0 | 0 |
| 5,000 - 14,999 | 1 | US\$ 5,000 | 50 |
| 1,000 - 4,999 | 5 | US\$ 9,500 | 61 |
| Less than 1,000 | 4 | US\$ 1,600 | 89 |

| Trade Payments By Industry (Based on 24 months of data) | | | | | | | |
|---|-------------------------------|----------------------------|---------------------------------|----------------------|-----------------------|-----------------------|--------------------|
| Industry Category | Number of Payment Experiences | Largest High Credit (US\$) | % Within Terms (Expand to View) | 1 - 30 Days Late (%) | 31 - 60 Days Late (%) | 61 - 90 Days Late (%) | 91 + Days Late (%) |
| ▼ 48 - Communications | 1 | 1,000 | | | | | |
| 4813 - Telephone communictns | 1 | 1,000 | 100 | 0 | 0 | 0 | 0 |
| ▼ 61 - Nondepository Credit Institutions | 7 | 5,000 | | | | | |
| 6159 - Misc business credit | 7 | 5,000 | 61 | 39 | 0 | 0 | 0 |
| ▼ 73 - Business Services | 2 | 2,500 | | | | | |
| 7361 - Employment agency | 1 | 2,500 | 100 | 0 | 0 | 0 | 0 |
| 7373 - Computer system design | 1 | 2,500 | 0 | 100 | 0 | 0 | 0 |

| Trade Lines | | | | | | |
|--------------------|-------------------------|-----------------|--------------------|-----------------|-----------------|-------------------------|
| Date of Experience | Payment Status | Selling Terms | High Credit (US\$) | Now Owes (US\$) | Past Due (US\$) | Months Since Last Sale |
| 01/19 | Pays Slow 30+ | N15 | 2,500 | 0 | 0 | Between 2 and 3 Months |
| 01/19 | Pays Promptly | - | 1,000 | 750 | 0 | 1 |
| 01/19 | Pays Promptly | - | 750 | 750 | 0 | 1 |
| 01/19 | Pays Promptly | - | 500 | 500 | 0 | 1 |
| 01/19 | Pays Prompt to Slow 30+ | Lease Agreeemnt | 5,000 | 5,000 | 2,500 | 1 |
| 01/19 | Pays Prompt to Slow 30+ | Lease Agreeemnt | 2,500 | 2,500 | 1,000 | 1 |
| 01/19 | Pays Prompt to Slow 30+ | Lease Agreeemnt | 250 | 250 | 100 | 1 |
| 01/19 | Pays Prompt to Slow 30+ | Lease Agreeemnt | 100 | 100 | 50 | 1 |
| 01/19 | Pays Promptly | Lease Agreeemnt | 1,000 | 1,000 | 0 | 1 |
| 01/19 | - | Cash account | 0 | 0 | 0 | Between 2 and 3 Months |
| 12/18 | - | Cash account | 50 | - | - | 1 |
| 11/18 | Pays Promptly | N30 | 2,500 | 0 | 0 | Between 6 and 12 Months |
| 09/18 | cash own option | Cash account | 50 | - | - | Between 2 and 3 Months |
| 07/18 | - | Cash account | 1,000 | - | - | 1 |

| Date of Experience | Payment Status | Selling Terms | High Credit (US\$) | Now Owes (US\$) | Past Due (US\$) | Months Since Last Sale |
|--------------------|----------------|---------------|--------------------|-----------------|-----------------|------------------------|
| 06/18 | - | Sales COD | - | - | - | 1 |
| 06/18 | - | Cash account | 50 | - | - | 1 |
| 07/17 | - | Cash account | 50 | - | - | 1 |

Legal Events

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

| | | | |
|---|--|--|---|
| Judgements 0 Latest Filing: - | Liens 0 Latest Filing: - | Suits 0 Latest Filing: - | UCC Filings 4 Latest Filing: 08-23-2018 |
|---|--|--|---|

| Events | |
|------------------------------|--|
| UCC Filing - Original | |
| Filing Date | 08-23-2018 |
| Filing Number | 201823583316 |
| Received Date | 08-28-2018 |
| Collateral | Equipment including proceeds and products |
| Secured Party | FIRSTLINE VOICE AND DATA, CEDAR RAPIDS, IA |
| Debtors | NAVIA BENEFIT SOLUTIONS, INC. |
| Filing Office | SECRETARY OF STATE/UCC DIVISION, OLYMPIA, WA |
| UCC Filing - Original | |
| Filing Date | 05-16-2018 |
| Filing Number | 201813631782 |
| Received Date | 05-22-2018 |
| Collateral | Communications equipment including proceeds and products |
| Secured Party | FIRSTLINE VOICE AND DATA, CEDAR RAPIDS, IA |
| Debtors | NAVIA BENEFIT SOLUTIONS, INC. |
| Filing Office | SECRETARY OF STATE/UCC DIVISION, OLYMPIA, WA |
| UCC Filing - Original | |
| Filing Date | 05-15-2018 |
| Filing Number | 201813527122 |
| Received Date | 05-22-2018 |
| Collateral | Equipment including proceeds and products |
| Secured Party | FIRSTLINE VOICE AND DATA, CEDAR RAPIDS, IA |
| Debtors | NAVIA BENEFIT SOLUTIONS, INC. |
| Filing Office | SECRETARY OF STATE/UCC DIVISION, OLYMPIA, WA |
| UCC Filing - Original | |

| | |
|----------------------|--|
| Filing Date | 11-01-2017 |
| Filing Number | 201730534968 |
| Received Date | 11-07-2017 |
| Collateral | All Assets |
| Secured Party | FRANKLIN SYNERGY BANK, FRANKLIN, TN |
| Debtors | NAVIA BENEFIT SOLUTIONS, INC. |
| Filing Office | SECRETARY OF STATE/UCC DIVISION, OLYMPIA, WA |

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There may be additional UCC Filings in D&B's file on this company available by contacting 1-800-234-3867.

Special Events

11-23-2017

Business address has changed from 11400 Se 6th St Ste 125, Bellevue, WA, 98004 to 600 Naches Ave Sw, Renton, WA, 98057.

Company Profile

Company Overview

D-U-N-S

61-263-4683

Legal Form

Corporation (US)

History Record

Clear

Date Incorporated

01-17-1990

State of Incorporation

Washington

Ownership

Not publicly traded

Mailing Address

United States

Telephone

(425) 452-3500

Present Control Succeeded

1989

Employees

90

Age (Year Started)

30 years (1989)

Named Principal

Jim Aitken, PRESIDENT

Line of Business

Management consulting services

Business Registration

Corporate and business registrations reported by the secretary of state or other official source as of: 02-26-2019
This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.

| | |
|-------------------------------|-------------------------------|
| Registered Name | NAVIA BENEFIT SOLUTIONS, INC. |
| Corporation Type | Corporation (US) |
| Business Commenced On | 1989 |
| State of Incorporation | WASHINGTON |
| Date Incorporated | 01-18-1990 |
| Registration ID | 601223858 |
| Registration Status | ACTIVE |

| | |
|-----------------------------|--|
| Filing Date | 01-18-1990 |
| Where Filed | SECRETARY OF STATE/CORPORATIONS DIVISION |
| Registered Agent | |
| Name | URS AGENTS, INC. |
| Address | 1780 BARNES BLVD SW, TUMWATER, WA, 985120000 |
| Registered Principal | |
| Name | HILARIE AITKEN |
| Title | Governor |
| Address | - |
| Name | JUSTIN ISHBIA |
| Title | Governor |
| Address | - |
| Name | RYAN KELEY |
| Title | Governor |
| Address | - |

| |
|---|
| Principals |
| Officers |
| JIM AITKEN, PRESIDENT MATT AITKEN, VICE PRESIDENT HILARIE AITKEN, SECRETARY |
| Directors |
| DIRECTOR(S): THE OFFICER(S) |

| |
|--|
| Company Events |
| The following information was reported on: 01-10-2018 |
| The Washington Secretary of State's business registrations file showed that Flex-Plan Services, Inc was registered as a Corporation on January 18, 1990. |
| The name was changed from (FLEX-PLAN SERVICES, INC.) to the (Navia Benefit Solutions, Inc.) by charter amendment on (January 28, 2016). |
| Business started 1989 by Jim C Aitken. 100% of capital stock is owned by Jim C Aitken. |
| JIM AITKEN born 1946. 1989-present active here. |
| MATT AITKEN born 1975. 1995-present active here. |
| Business address has changed from 11400 Se 6th St Ste 125, Bellevue, WA, 98004 to 600 Naches Ave Sw, Renton, WA, 98057. |

| |
|--|
| Business Activities And Employees |
| The following information was reported on: 01-10-2018 |
| Business Information |

Business Information

| | |
|------------------|--|
| Description | Provides management consulting services, specializing in compensation or benefits planning (100%). Terms are on a fee basis. Sells to manufacturers, wholesalers, non profit organizations, retailers, commercial concerns and government. Territory : United States. |
| Employees | 90 which includes officer(s). |
| Financing Status | Unsecured |
| Seasonality | Nonseasonal. |
| Tenure | Rents |
| Facilities | Rents 8,000 sq. ft. on 1st floor of a two story brick building. |

SIC/NAICS Information

| SIC Codes | SIC Description | Percentage of Business |
|-----------|---|------------------------|
| 8742 | Management consulting services | - |
| 87420201 | Compensation and benefits planning consultant | - |

| NAICS Codes | NAICS Description |
|-------------|-------------------------------------|
| 541612 | Human Resources Consulting Services |

Government Activity

Activity Summary

| | |
|--|----|
| Borrower(Dir/Guar) | No |
| Administrative Debt | No |
| Contractor | No |
| Grantee | No |
| Party excluded from federal program(s) | No |

Possible candidate for socio-economic program consideration

| | |
|----------------|------------|
| Small Business | Yes (2019) |
|----------------|------------|

Financials

D&B currently has no financial information on file for this company

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