

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

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

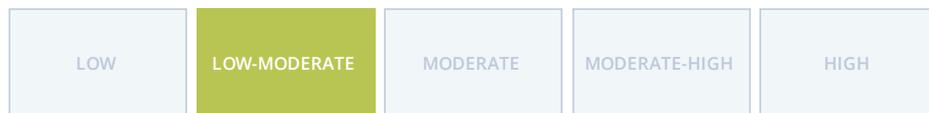
Jim Aitken, PRESIDENT

Line of Business

Management consulting services

Risk Assessment

Overall Business Risk



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)



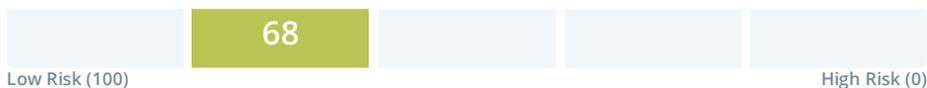
Company's risk level is: **LOW-MODERATE**

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



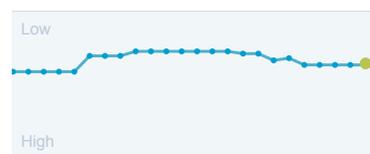
Company's risk level is: **LOW-MODERATE**

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](#)

3 Months



4

12 Months



39

View by Industry 12 month

Manufacturing



5

Retail Trade



5

Finance, Insurance and Real Estate



22

Services



5

Nonclassifiable Establishments



2

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

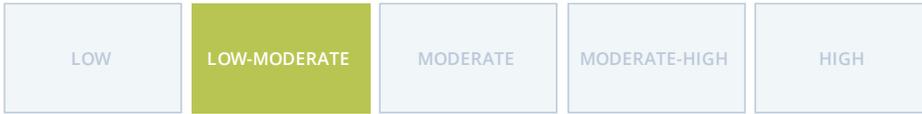


Labour market strength continues to defy expectations.

Risk Assessment

D&B Guidance

Overall Business Risk



Maximum Credit Recommendation

US\$ 180,000

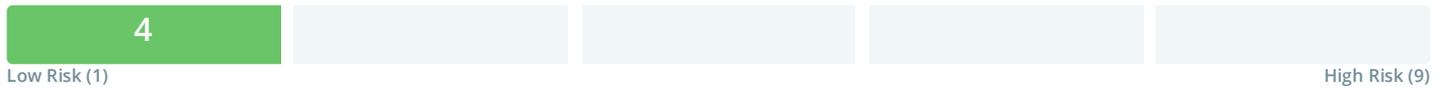
The recommended limit is based on a low probability of severe delinquency.

Dun & Bradstreet Thinks...

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D&B Viability Rating

Portfolio Comparison Score



Rating Confidence Level



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)



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

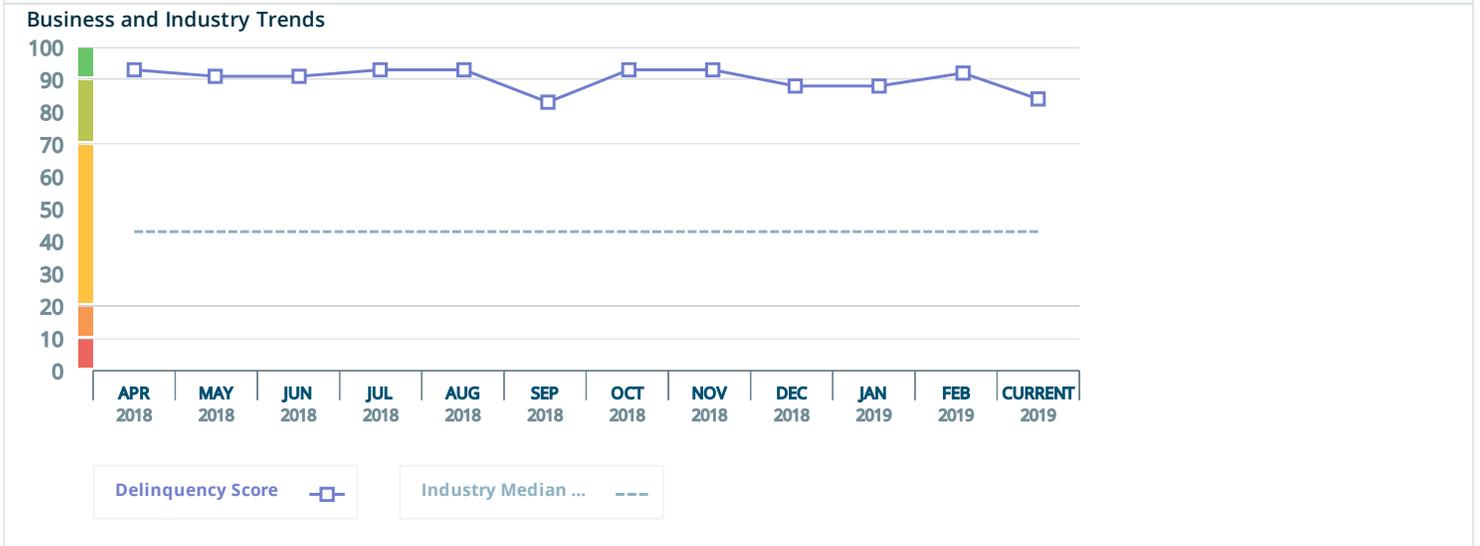
Level of Risk Moderate	Raw Score 1442	Probability of Failure 0.45%	Average Probability of Failure for Businesses in D&B Database 0.48%
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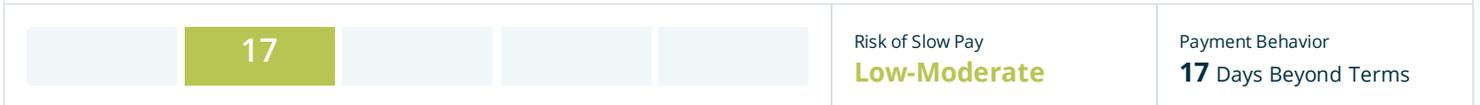
Cash Flow Risk (Also Known As The Delinquency Score)



Level of Risk Low-Moderate	Raw Score 561	Probability of Delinquency 2.13%	Compared to Businesses in D&B Database 10.20%
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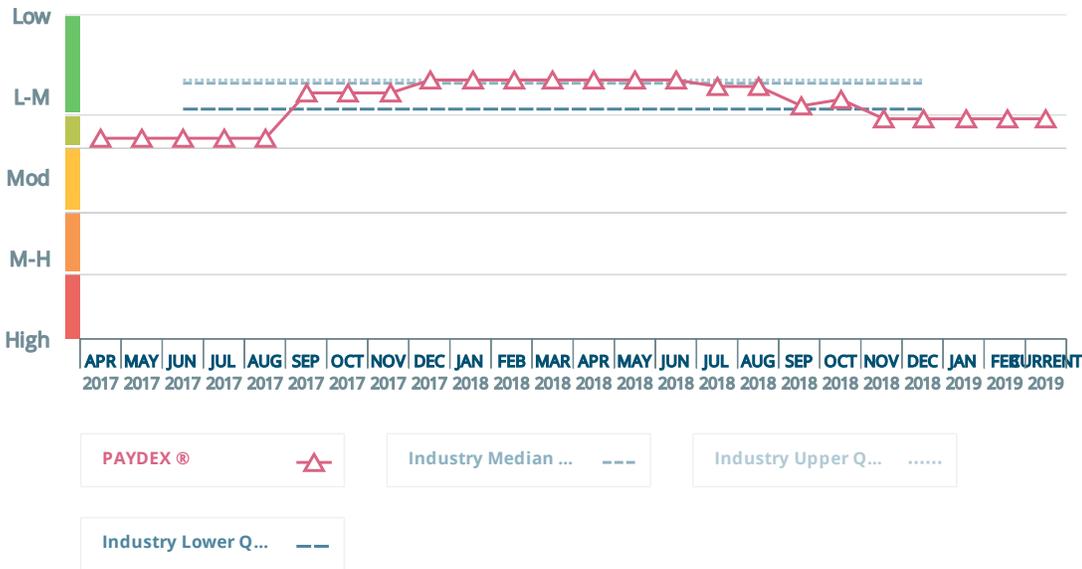
Payment Behavior Based on 24 months of data



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 communicatns	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 desgn	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	Liens	Suits	UCC Filings
0 Latest Filing: -	0 Latest Filing: -	0 Latest Filing: -	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	Mailing Address United States	Employees 90
Legal Form Corporation (US)	Telephone (425) 452-3500	Age (Year Started) 30 years (1989)
History Record Clear	Present Control Succeeded 1989	Named Principal Jim Aitken, PRESIDENT
Date Incorporated 01-17-1990		Line of Business Management consulting services
State of Incorporation Washington		
Ownership Not publicly traded		

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)
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Financials

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

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