

## Analyttica helps largest US Student Loan Services company with its Student Loan Portfolio's Risk Mitigation program

### Area of expertise (Concept/Strategy):

Customer Segmentation – Borrower Segmentation

### Application - Industry:

Student Loans

### Client's problem statement:

Identify the target for the risk mitigation program on the Student Loans Portfolio

### Problem Solution and approach from Analyttica:

Analyttica leveraged its expertise in analyzing external credit bureau data to develop a customer segmentation framework that enabled refined targeting in the risk mitigation program for distressed borrowers

### Business impact:

A segment based targeting strategy led to estimated cost savings of \$20MM annually by eliminating low risk customers from the loan modification program enrollment, and by controlling rate reduction for medium risk customers

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### Contact Detail

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