

SENTINEL RATINGS

Rate · Diagnose · Prescribe · Institutional credit + counterparty risk + trade-credit decisions

Greensill. Carillion. First Brands. *The companies the agencies missed.*

Sentinel ships a full IC memo, an 11-agent Credit Committee verdict, predictive-intelligence trajectory, and an actionable Working-Capital Prescription on any public or private buyer in <30 seconds. *Every notch traces to the rule that fired.* No NRSRO certification — analytical opinions of credit risk, governed by SR 11-7 evidence on every output.

THE BUNDLE — what RapidRatings, D&B, and Cap IQ ship none of

- **1. Credit Committee CC-1.2** · 11 specialist agents (Sector Specialist, OBS-Forensic, Working-Capital, Forward-Path, Predictive-Validity, etc.) plus a Chair Agent on every rating. Concur / dissent / flag votes documented.
- **2. Predictive Intelligence** · Forward-Path + Predictive-Validity agents surface **LEADING_DETERIORATION** on PARA, WBA, PFE; **LAGGING_AGENCY** on NVDA, REGN.
- **3. WCF Prescription** · DPO extension (30 → 90–120 days) + early-pay discount capture (1–2% × supplier participation × buyer share) modeled explicitly. Re-runs engine + committee under Conservative / Target / Aggressive scenarios. *Suppliers paid early by funder — relationships preserved.*
- **4. Pro surfaces** · (a) **Custom calibration on your loss data** — upload 5 yrs of loan/counterparty performance, re-fit per-bucket PD multipliers in <30s. Your raw data never leaves the browser. (b) **Cross-tenant pooled benchmark** — compare against the sector pool (k-anonymity ≥ 50, Laplace DP $\epsilon=1.0$). (c) **Inbound supplier-concentration risk** — DOJ HHI + OFAC + 70% TSMC dependency surfaced as a credit signal. (d) **Reg B notices + forensic Benford** — ECOA-compliant Adverse Action Notice DOCX + auto-escalation on digit-anomaly.

PROOF

First Brands Group, FY2022–FY2023. Five forensic signals fired before the Sept-2024 Chapter 11 + alleged-fraud pleadings: (1) DSO compression mismatch with peer base; (2) CCC peer-anomaly with margin profile; (3) CFO/Net-Income divergence; (4) OBS-Forensic footnote-language drift; (5) receivables-turnover-vs-trade-credit-days. *Internal-only case study (active litigation).*

100-name S&P 500 back-test panel. 71% of ratings within 3 notches of agency consensus; MAE 2.61; $\rho=0.518$; Wilson 95% CI ± 13.8 pp. **Two bias clusters disclosed honestly:** (a) franchise/scale — engine median -2.4 notches harsh on \$200B+ obligors; (b) structural-decline — engine median $+1.8$ notches lenient on long-cycle deteriorators. *Both documented in the SR 11-7 limitations block. No overclaim.*

PRICING — start free, upgrade when a memo needs to leave your desk

- **Free** · Full rating engine, Credit Committee verdict, Predictive Intelligence. Unlimited reads. No credit card.
- **PAYG** · **\$25 first IC memo per ticker per month** · AR / treasury / credit-committee teams pay only when the memo needs to leave the desk. Subsequent memos \$5 each.
- **Pro** · **\$499 / seat / month** · Custom calibration + pooled benchmark + supplier-concentration + Reg B notice generator. Unlimited memos. SOC 2 evidence pack.
- **Enterprise** · Custom MSA · liability cap · SR 11-7 evidence pack · independent-validation support. Annual contract; quote on request.

ROI MATH — for the credit committee that catches one FBG / Carillion every 18 months

A typical mid-market lender writing 200 trade-credit decisions per quarter at \$25/memo = \$20K/yr. The single FBG-style miss the agencies got wrong, **caught 12–18 months early**, is worth multi-millions in avoided loss-given-default. The bundle pays for itself the first time it fires.

TRUST POSTURE — documented · bounded · examiner-defensible

- SR 11-7 mapped — provenance pack on every rating · Methodology blend — S&P / Moody's / Fitch (35 / 35 / 30) · SOC 2 — 45.6% baseline · 30/60/90/180-day roadmap · 100-name back-test — bias clusters + Wilson CI disclosed · Reg B / SR 11-7 separation contract — adverse-action notices source baseline kernel only.

SOFT-LAUNCH POSTURE · Friends & family invitation only — 8–10 invitees. *Pilot — not for investment use.*
Series A diligence index on request.

LEGAL

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