

REQUEST FOR PROPOSALS
A PROJECT TO PROVIDE A COLLECTION AGENCY SERVICES
FOR RIVERLINK'S OHIO RIVER BRIDGES

VOLUME III ADDENDUM 1
REFERENCE INFORMATION DOCUMENTS

A PROJECT OF
THE INDIANA FINANCE AUTHORITY
ISSUED APRIL 22, 2022

Indiana Finance Authority
One North Capitol Avenue, Suite 900
Indianapolis, Indiana 46204

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Section 1: Joint Board Authority

<https://riverlink.com/about/joint-board/>

Section 2: Agency Website References

Kentucky Public Transportation Infrastructure Authority: Louisville Bridges Project

<https://transportation.ky.gov/KPTIA/Pages/default.aspx>

INDOT Ohio River Bridges: Library

<https://www.in.gov/indot/3696.htm>

Section 3: Collections ICD



Collections ICD
V1.0 02042022.docx

Section 4: Transactional & Account Data

Placeable Transactions Based on Monthly Bill Date from May 2017 thru December 2021

The tables below depict the expected transaction placement from May 2017 to December 2021 based on the transactions remaining unpaid for one hundred & twenty (120) days or more after first billed. With that, please note that the below numbers were inevitably impacted by the volatility of the 2020 pandemic and, the following disruptions and impacts:

- ORB paused transaction aging between March 2020 thru August 2020, resulting in no Monthly Bills being generated from August 2020 thru December 2020
- Transaction backlogging between August 2020 thru October 2020
- The current BOS (TSP1) held transactions from billing until more than \$5 was reached. However, this will not be followed within the new TSP2 BOS.
 - o The values below doesdo not include those transactions that were held.

	2017												2018											
	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec				
Monthly Bill Count	18130	41346	57980	56164	51230	41510	54627	22339	78565	61022	45227	49036	42077	36945	38398	47015	45613	48475	52332	54667				
Transaction Count	135314	251818	380397	415152	448327	322211	324747	134696	790935	436772	379514	386200	326465	320984	327567	387800	397830	413135	432541	476931				
Transaction Amount	\$ 1,443,680.00	\$ 2,979,175.00	\$ 3,983,098.00	\$ 4,975,863.00	\$ 5,335,612.00	\$ 3,574,835.00	\$ 3,667,752.00	\$ 1,531,300.00	\$ 6,751,888.00	\$ 4,539,411.00	\$ 3,622,384.00	\$ 3,839,902.00	\$ 3,282,388.00	\$ 3,049,757.00	\$ 3,130,926.00	\$ 3,767,269.00	\$ 3,755,585.00	\$ 3,929,196.00	\$ 4,216,569.70	\$ 4,529,906.49				
Average Amount Per Transaction	\$ 10.67	\$ 11.83	\$ 10.47	\$ 11.99	\$ 11.90	\$ 11.09	\$ 11.29	\$ 11.37	\$ 8.54	\$ 10.39	\$ 9.54	\$ 9.94	\$ 10.05	\$ 9.50	\$ 9.56	\$ 9.71	\$ 9.44	\$ 9.51	\$ 9.75	\$ 9.50				
Average Amount Per Monthly Bill	\$ 79.63	\$ 72.05	\$ 68.70	\$ 88.60	\$ 104.15	\$ 86.12	\$ 67.14	\$ 68.55	\$ 85.94	\$ 74.39	\$ 80.09	\$ 78.31	\$ 78.01	\$ 82.55	\$ 81.54	\$ 80.13	\$ 82.34	\$ 81.06	\$ 80.61	\$ 82.86				
Total Dollar Amount of Tolls	\$ 353,190.00	\$ 616,210.00	\$ 1,012,843.00	\$ 995,273.00	\$ 1,099,217.00	\$ 837,432.00	\$ 769,931.00	\$ 332,815.00	\$ 2,507,538.00	\$ 1,163,321.00	\$ 1,085,194.00	\$ 1,081,752.00	\$ 882,973.00	\$ 929,952.00	\$ 933,491.00	\$ 1,085,209.00	\$ 1,141,115.00	\$ 1,175,761.00	\$ 1,213,999.70	\$ 1,392,011.49				
Total Dollar Amount of Fees	\$ 1,090,490.00	\$ 2,362,965.00	\$ 2,970,255.00	\$ 3,980,590.00	\$ 4,236,395.00	\$ 2,737,403.00	\$ 2,897,821.00	\$ 1,198,485.00	\$ 4,244,350.00	\$ 3,376,090.00	\$ 2,537,190.00	\$ 2,758,150.00	\$ 2,399,415.00	\$ 2,119,805.00	\$ 2,197,435.00	\$ 2,682,060.00	\$ 2,614,470.00	\$ 2,753,435.00	\$ 3,004,570.00	\$ 3,137,895.00				

	2019												2020					
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Monthly Bill Count	50682	46439	47670	42415	43786	32108	36093	52931	47886	50821	52832	51735	55211	46472	48483	39261	47004	48653
Transaction Count	436596	435846	411302	380133	367888	286480	313119	453404	426895	443313	449638	458791	496128	406887	409728	328194	391043	382604
Transaction Amount	\$ 4,169,189.00	\$ 3,959,211.41	\$ 3,925,043.18	\$ 3,601,202.94	\$ 3,590,560.53	\$ 2,721,992.10	\$ 3,008,182.66	\$ 4,372,787.08	\$ 4,034,838.29	\$ 4,235,146.19	\$ 4,359,548.81	\$ 4,375,826.63	4662074.02	3893457.59	3828541.39	3132119.19	3876123.21	3198396.69
Average Amount Per Transaction	\$ 9.55	\$ 9.08	\$ 9.54	\$ 9.47	\$ 9.76	\$ 9.50	\$ 9.61	\$ 9.64	\$ 9.45	\$ 9.55	\$ 9.70	\$ 9.54	\$ 9.40	\$ 9.57	\$ 9.34	\$ 9.54	\$ 9.91	\$ 8.36
Average Amount Per Monthly Bill	\$ 82.26	\$ 85.26	\$ 82.34	\$ 84.90	\$ 82.00	\$ 84.78	\$ 83.35	\$ 82.61	\$ 84.26	\$ 83.33	\$ 82.52	\$ 84.58	\$ 84.44	\$ 83.78	\$ 78.97	\$ 79.78	\$ 82.46	\$ 65.74
Total Dollar Amount of Tolls	\$ 1,284,124.00	\$ 1,325,666.41	\$ 1,220,558.18	\$ 1,139,827.94	\$ 1,068,345.53	\$ 868,024.10	\$ 933,692.66	\$ 1,332,067.08	\$ 1,273,303.29	\$ 1,309,001.19	\$ 1,313,368.81	\$ 1,383,816.63	\$ 1,521,691.02	\$ 1,241,657.19	\$ 1,273,311.39	\$ 1,004,574.19	\$ 1,149,803.21	\$ 1,299,901.69
Total Dollar Amount of Fees	\$ 2,885,065.00	\$ 2,633,545.00	\$ 2,704,485.00	\$ 2,461,375.00	\$ 2,522,215.00	\$ 1,853,968.00	\$ 2,074,490.00	\$ 3,040,720.00	\$ 2,761,535.00	\$ 2,926,145.00	\$ 3,046,180.00	\$ 2,992,010.00	\$ 3,140,383.00	\$ 2,651,800.40	\$ 2,555,230.00	\$ 2,127,545.00	\$ 2,726,320.00	\$ 1,898,495.00

	2020						2021												
	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	
Monthly Bill Count	53455	32609	34376	36528	69000	71469	15415				57195	116930	29638	45281	51261	56596	56784	56805	62722
Transaction Count	401324	254085	294294	270865	534222	505057	100706				605118	1182500	259878	394733	416912	465929	462201	461883	505565
Transaction Amount	\$ 3,570,069.04	\$ 2,278,881.18	\$ 2,586,061.27	\$ 2,558,700.62	\$ 4,826,975.86	\$ 4,799,572.06	\$ 983,466.35				5310108.15	10838770.04	2552492.3	3905923.22	\$ 4,256,451.75	\$ 4,737,259.69	\$ 4,712,021.54	\$ 4,716,490.03	\$ 5,216,146.06
Average Amount Per Transaction	\$ 8.90	\$ 8.97	\$ 8.79	\$ 9.45	\$ 9.04	\$ 9.50	\$ 9.77				\$ 8.78	\$ 9.17	\$ 9.82	\$ 9.90	\$ 10.21	\$ 10.17	\$ 10.19	\$ 10.21	\$ 10.32
Average Amount Per Monthly Bill	\$ 66.79	\$ 69.89	\$ 75.23	\$ 70.05	\$ 69.96	\$ 67.16	\$ 63.80				\$ 92.84	\$ 92.69	\$ 86.12	\$ 86.26	\$ 83.03	\$ 83.70	\$ 82.98	\$ 83.03	\$ 83.16
Total Dollar Amount of Tolls	\$ 1,281,649.04	\$ 782,449.78	\$ 880,851.27	\$ 795,472.22	\$ 1,680,290.86	\$ 1,525,802.06	\$ 304,646.35				\$ 2,123,949.93	\$ 4,075,193.34	\$ 837,397.30	\$ 1,283,472.87	\$ 1,285,258.93	\$ 1,450,371.77	\$ 1,421,665.64	\$ 1,419,300.03	\$ 1,570,697.79
Total Dollar Amount of Fees	\$ 2,288,420.00	\$ 1,496,431.40	\$ 1,705,210.00	\$ 1,763,228.40	\$ 3,146,685.00	\$ 3,273,770.00	\$ 678,820.00				\$ 3,186,158.22	\$ 6,763,576.70	\$ 1,715,095.00	\$ 2,622,450.35	\$ 2,971,192.82	\$ 3,286,887.92	\$ 3,290,355.90	\$ 3,297,190.00	\$ 3,645,448.27

Average Accounts Placeable Per Month from 2018 to 2021 by Monthly Bill Date

The table below depicts the average expected new account placement per month from 2018 to 2021 based on a unique account with one or more LPN having one or more transactions remaining unpaid for one hundred & twenty (120) days or more after first billed. With that, please note that the below numbers were inevitably impacted by the volatility of the 2020 pandemic and, the following disruptions and impacts:

- ORB paused transaction aging between March 2020 thru August 2020, resulting in no Monthly Bills being generated from August 2020 thru December 2020
- Transaction backlogging between August 2020 thru October 2020
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 - o The values below do not include those transactions that were held.

	2018	2019	2020	2021
Average Number of New Accounts	26224	21850	23262	27699
<u>Average Number of Transactions per Account</u>	<u>17</u>	<u>15</u>	<u>12</u>	<u>9</u>
<u>Average Dollar Amount per Account</u>	<u>\$160.60</u>	<u>\$150.02</u>	<u>\$117.36</u>	<u>\$95.32</u>

Average Accounts Placeable Per Month from 2018 to 2021 Grouped by Monthly Bill Date & Account Type

The table below depicts the average expected new account placement per month from 2018 to 2021 by account type and, based on a unique account with one or more LPN having one or more transactions remaining unpaid for one hundred & twenty (120) days or more after first billed; where account type is determined by the account type within the TSP1 system of Personal, Commercial or Violator. With that, please note that the below numbers were inevitably impacted by the volatility of the 2020 pandemic and, the following disruptions and impacts:

- ORB paused transaction aging between March 2020 thru August 2020, resulting in no Monthly Bills being generated from August 2020 thru December 2020
- Transaction backlogging between August 2020 thru October 2020
- The current BOS (TSP1) held transactions from billing until more than \$5 was reached. However, this will not be followed within the new TSP2 BOS.
 - o The values below do not include those transactions that were held.

	Personal Accounts			Personal Accounts			Violator Accounts		
	Accounts	Avg Number of Txn per account	Avg Dolloar Amount per account	Accounts	Avg Number of Txn per account	Avg Dolloar Amount per account	Accounts	Avg Number of Txn per account	Avg Dolloar Amount per account
2018	2054	56.4	\$ 424.12	57	53.3	\$ 485.13	24113	13.5	\$ 140.71
2019	1799	43.9	\$ 333.61	34	87.1	\$ 809.62	20018	12.6	\$ 133.34
2020	2198	22.8	\$ 181.03	42	35.3	\$ 280.15	21022	11.0	\$ 110.39
2021	2339	13.8	\$ 122.50	38	24.6	\$ 254.25	25322	8.0	\$ 92.41
Total Monthly Averages From 2018 to 2021	2087	18.5	\$ 153.45	43	30.6	\$ 268.84	22501	9.5	\$ 101.39

PLEASE NOTE: In instances in which a LPN on an Unregistered Violator Account in the TSP1 system was also found on a Registered ORB Account, that LPN was counted toward either the Commercial or Personal Account bucket based on the Registered ORB Account it was found in. In addition, if there was more than one LPN on a Registered ORB Account that had past due debts eligible for Placement in Collections, that Account was only counted once.

Average Accounts Placeable Per Month from 2018 to 2021 Grouped by Monthly Bill Date & Account Owner Name

The table below depicts the average expected new account placement per month from 2018 to 2021 by account owner name and, based on a unique account with one or more LPN having one or more transactions remaining unpaid for one hundred & twenty (120) days or more after first billed; where account owner name is fitted into the account type buckets of Personal, Commercial, Automotive/Dealerships,

Lease/Credit/Finance, Large Fleets and, Used Car. With that, please note that the below numbers were inevitably impacted by the volatility of the 2020 pandemic and, the following disruptions and impacts:

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- Transaction backlogging between August 2020 thru October 2020
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 - o The values below do not include those transactions that were held.

	Personal	Commercial	Automotive/Dealerships	Lease/Credit/Finance	Large Fleets	Used Car
2018	22984	2241	93	264	436	206
2019	19083	2071	95	196	222	184
2020	19750	2364	116	293	546	194
2021	23089	2944	81	319	1048	218
Total Monthly Averages From 2018 to 2021	22444	2381	97	266	542	200

PLEASE NOTE: In instances in which an LPN existed on multiple Accounts in the TSP1 system, the LPN and its associated account owner name was randomly selected from one of the accounts in order to determine the proper account type bucket the account should be applied to. In addition, if there was more than one LPN on a Registered ORB Account that had past due debts eligible for Placement in Collections, that Account was only counted once.