The Anatomy of a Hunch: What Experienced Credit Pros See That the Data Doesn't

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Abstract

Most corporate credit decisions still rest on the same backward-looking inputs: bureau scores, aging reports, and the credit policies and limits built around them. Whether a department runs those inputs through a sophisticated scoring model or a veteran manager's own read of the file, they share one blind spot. They are slow to recognize an account in rapid decline. Experienced credit professionals routinely sense those accounts turning before the score or the aging registers anything, but that judgment is hard to defend and easy to dismiss. This article breaks down what a credit hunch is actually built on, explains why standard credit data is structurally late to the same conclusions, and offers a practical, auditable framework for capturing and scaling experienced judgment without surrendering to it: Explain, Train, and Review.

Introduction: The Blind Spot in the Data

Consider a scenario familiar to any veteran credit executive. A high-volume, long-tenured account is completely current. Its bureau score is stable, internal metrics look clean, and the aging shows nothing past due. A senior credit manager puts the account on hold anyway, and when pressed by sales or finance cannot produce a single lagging data point to justify it.

What the manager is responding to is not mysticism or luck. When you make them slow down and explain the call, it usually rests on a connected set of small changes.

The customer moved from paying a week early to paying on the last open day. The account then began taking discounts even though the payment timing no longer qualified. The usual weekly contact went quiet for three weeks. Then the customer placed the largest single order in the history of the relationship.

On their own, none of those changes would move a score or trigger a workflow. Taken together, they point to a business that may be running out of runway and starting to ration cash.

A quarter later, the account…