



CUSTOMER SPOTLIGHT

Cutting down iteration cycles for credit rating models that drive better and more efficient decisions

SUMMARY:

KBRA's quantitative modeling team uses Posit Team to bridge the gap between complex data science and the highly regulated world of credit ratings. By moving from local RStudio and Jupyter setups to a centralized, code-first workflow, they have accelerated their development cycles while meeting strict requirements for transparency and repeatability.



ABOUT:

KBRA is a full-service global rating agency providing trusted credit ratings and research through an innovative approach.

INDUSTRY:

Finance

SIZE:

600 employees

TECHNOLOGY USED:

Posit Team (Posit Connect, Posit Workbench, Posit Package Manager) Quarto, Vetiver, Shiny

APPS/PRODUCTS/ SOLUTIONS DELIVERED:

Credit rating models, data-driven documents, APIs, Shiny applications, and many others

The Challenge:

Delivering Trust in a Regulated Environment

KBRA's quantitative modeling team faced the difficult task of bridging the gap between complex data science and the highly regulated, high-stakes world of credit ratings. Their primary hurdles were centered around reproducibility, transparency, and accessibility.

- **THE “LOCAL WORK” TRAP:** Before Posit, the team worked in local Jupyter and RStudio environments. This made it difficult to reproduce results consistently across the team or distribute models to stakeholders without significant friction.
- **STAKEHOLDER ACCESSIBILITY:** The team had to find ways to make complex models accessible to stakeholders who do not have programming expertise, such as providing ways to call sophisticated APIs directly from within familiar tools like Excel.



KBRA

The Solution:

A Transparent, Code-First Modeling Platform

KBRA implemented Posit Team to standardize their quantitative workflows. By moving away from local machines and disparate files, they created a centralized “source of truth” that satisfies both regulatory requirements and the need for rapid business insights.

- **INTERACTIVE EXPLAINABILITY WITH SHINY:** The team uses Shiny to turn “black box” credit models into interactive applications. Analysts can use sliders and buttons to see how specific factors (like cash flow) impact the probability of default, fostering immediate trust and clarity.
- **DYNAMIC REPORTING WITH QUARTO:** KBRA replaced static Word docs and spreadsheets with Quarto reports. These are published to Posit Connect, providing stakeholders with a single, live link to the latest data and research while allowing for easy PDF downloads.

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