



Leveraging liens and judgments data for more informed risk decisions

Excluding liens and civil judgments from the underwriting process can set you back

With the removal of liens and judgments data from the three Nationwide Credit Reporting Agencies (NCRAs), you may think that liens and judgment data is no longer essential to your models. But the truth is excluding this data from your credit decisions can potentially increase your default rates. In addition, evaluating credit applicants based purely on their credit bureau tradeline history could severely decrease your predictive power.

So why lean on liens and civil judgments to assess risk?

- Over 16.8 million people in the U.S have one or more unsatisfied liens or judgments on file or 5.33% of the U.S population¹
- Over 3.5 million people in the U.S. have more than one unsatisfied lien and 1.5 million people have more than one unsatisfied judgment²
- Consumers with a lien or judgment on file are about 2x more likely to default on a debt obligation than those without a lien or judgment³

Fill the liens and civil judgments data gap

Rather than potentially taking on greater financial losses and regulatory risk, continued use of timely lien and civil judgment content could allow you to sustain growth and profitability.

LexisNexis® Risk Solutions delivers a solution with technology advancements that bolster the reliability and currency of lien and civil judgment content. The LexisNexis® RiskView™ Liens & Judgments Report offers:

- **Advanced Linking Technology:** Identity information from nationwide credit bureaus, expansive public records, and hundreds of other data sources are coupled with our HPCC Systems® supercomputer technology to provide our industry leading LexID® identity linking technology
- **Proven Results:** LexID® exceeds 99% precision of linking reliability, so you can better connect dots between identities and records
- **Current Insights:** A nationwide network of court runners provides the most current public record content available

- **Robust Data Reliability:** Our policies and procedures ensure that records can be linked to a consumer file with a high degree of reliability and are sourced from a jurisdiction that meets currency standards as determined by a continuous audit process
- **Consumer Disclosure and Dispute Process:** A transparent and robust dispute resolution process to help consumers report and correct inaccurate information

RiskView™ Liens & Judgments Report provides nationwide coverage with flexible delivery including system to system XML integration, Batch data appends and online. The report offers actionable details that give you flexibility to specify the type of lien and judgment content that you want to receive.

- *Attributes* include the count of liens on file, the count of judgments on file, and type, the dollar amount of tax liens and more
- *Individual details* for each lien and judgment on file will return the date filed, the amount, the case number and more

Book an assessment to learn more about how we can incorporate liens and judgments content into your process.

Call 800.869.075 or visit risk.lexisnexis.com/CreditRisk



About LexisNexis Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to help businesses and governmental entities reduce risk and improve processes to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX Group (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. RELX is a FTSE 100 company and is headquartered in London. For more information, please visit www.risk.lexisnexis.com and www.relx.com

¹ LexisNexis Risk Solutions 2017 data

² LexisNexis Risk Solutions 2017 data

³ LexisNexis Risk Solutions 2017 data

RiskView Liens and Judgment Report is a consumer reporting agency product provided by LexisNexis Risk Solutions Inc. and may only be accessed in compliance with the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq.