

## Leveraging liens and judgments data for more informed risk decisions



### Excluding liens and civil judgments from risk assessment across the credit life cycle can set you back

With the removal of liens and judgments data from the three Nationwide Credit Reporting Agencies (NCRAs)<sup>1</sup>, you may think that liens and judgment data is no longer essential for your models, batch processing, monitoring and alerts. However, consumers that have a history of previously unpaid debts or legal obligations are more likely to default on a future debt.<sup>2</sup> Excluding lien and judgment data from your risk assessment can potentially increase your default rates. In addition, evaluating consumers based purely on their tradeline history could severely decrease your predictive power.

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



**14.3 million** people in the U.S. have a lien or judgment on file in the past 7 years<sup>3</sup>



**4.6 million** people in the U.S. have multiple liens or judgments on file in the past 7 years<sup>3</sup>



Consumers with a lien or judgment on file are about **1.7x more likely** to default on a debt obligation<sup>2</sup>

### Fill the liens and civil judgments data gap

Rather than potentially taking on greater financial losses, 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. RiskView™ Liens & Judgments 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



**Account Monitoring:** Maintain your portfolio and receive alerts for the changes you specify

RiskView Liens & Judgments 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/liens-and-judgments](https://risk.lexisnexis.com/liens-and-judgments)**



#### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [www.risk.lexisnexis.com](http://www.risk.lexisnexis.com) and [www.relx.com](http://www.relx.com).

<sup>1</sup> <https://www.consumerfinance.gov/about-us/blog/new-retrospective-on-removing-public-records/>

<sup>2</sup> LexisNexis Risk Solutions Information Hub, 2023

<sup>3</sup> LexisNexis Risk Solutions Information Hub, 2024