

UK CCJ Cheat Sheet

Overview

County Court Judgments (CCJs) are civil rulings issued when an **individual or business fails to repay money owed**.

These records typically include:

- Full name of debtor (individual or company)
- Amount owed
- Date of judgment
- Address tied to the subject (where available)

Why It Matters

- Identify **recent or historical debt**-related legal action
- Flag individuals or companies with **poor financial histories**
- Corroborate **addresses** or company trading locations
- Spot potential **fraud risks** or recurring patterns
- Useful in **tenant screening, due diligence, and KYC** workflows

Limitations

- **Access** – judgments are only available via **paid** services
- **Accuracy** – **settled** judgments can still appear
- **Limited** – **address details** are not always provided or may be outdated
- **Timeliness** – **historic** coverage is limited

Tips and Considerations

- Use in combination with the electoral roll to **verify address** links
- Match judgment details with **insolvency registers** to evaluate wider financial risk
- Check status to **distinguish** active vs. resolved debts
- Watch for **repeat judgments** under the same name or business
- Use company name and director name to check for **related** judgments
- Include judgment history in **risk scoring** models or vetting processes

Investigation Support

- **Fraud Investigations** – Identify financial mismanagement or intentional **debt avoidance**
- **Tenant Vetting** – Flag applicants with **histories of default**
- **Executive Due Diligence** – Identify hidden **red flags** before partnerships or hiring
- **Financial Risk Assessment** – Integrate into **KYC/AML** workflows
- **Credit Control** – **Inform decisions** on extending credit or payment terms

Where to Search

- **TrustOnline** – Official paid source for CCJs, High Court Judgments, and more

About Public Insights

Public Insights helps investigators find addresses, associates, and financial signals tied to UK people and businesses — all from a single search. The platform brings together government and commercial records to uncover properties, companies, directorships, insolvencies, and more. Designed for OSINT workflows, it's the starting point for investigations into fraud, due diligence, asset tracing, and more. Try Public insights today at cradle.publicinsights.uk/accounts/signup to see how our platform can support your investigation workflows.