



**EQUIFAX**

## Bankruptcy Navigator Index 5.0

Protect profits with a robust, highly predictive score

After a decade of decline, bankruptcy filings have rebounded, increasing 16.8%<sup>1</sup> in 2023. Additionally, non-mortgage consumer debt has risen to \$4.75 trillion in 2024<sup>2</sup>. Financial institutions lose billions to consumer bankruptcy filings to the tune of almost 50 percent of total losses. Compounding the challenge is the fact that many bankruptcies come as a surprise to lenders, as many are filed by consumers that exhibit good credit behaviors. The challenge of distinguishing potentially profitable, creditworthy accounts from bankruptcies requires accurate, reliable and highly-predictive analytics.

To maximize your portfolio profitability and protect against the immediate, long-term or surprise risk of bankruptcy, you need Bankruptcy Navigator Index® (BNI) score, a powerful combination of market-leading consumer credit data and proven analytics from Equifax designed to improve your portfolio performance by helping you anticipate bankruptcy risk.

To help you distinguish potentially profitable consumers from those who are likely to cause significant losses, BNI scores range between 1 and 600, providing a unique, tiered segmentation scheme that allows you to independently evaluate bankruptcy risk.

Additionally, non-mortgage consumer debt has risen to **\$4.75 trillion in 2024<sup>2</sup>**.

### Key benefits

**Protect profits** from bankruptcy risk and improve overall risk management

**Rely on next-gen data science** techniques used in this high-performance predictive model to ensure accuracy of results

**Maximize portfolio profitability** and protect against the immediate, long-term or surprise risk of bankruptcy

**Make more consistent decisions** across the customer lifecycle

**Mitigate losses** to save expenses

## Advanced data science drives performance



The score leverages the latest in data science including our patented NeuroDecision Technology® (NDT) and trended data



BNI 5.0 provides significant KS lift over previous versions



BNI score is based on a robust data sample that enhances its stability and reliability

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**888.202.4025**

**[equifax.com/business/bankruptcy-navigator-index/](https://equifax.com/business/bankruptcy-navigator-index/)**

<sup>1</sup> USCourts.gov

<sup>2</sup> Jan 2024 Equifax Credit Trends report