

UK Insolvencies Cheat Sheet

Overview

The UK Individual Insolvency Register lists **people who are or have been subject to bankruptcy orders, debt relief orders (DROs), and individual voluntary arrangements (IVAs).**

These records include:

- Full name of subject or trading name – **75k people**
- Home address
- Date of birth or age range
- Type of insolvency
- Start and end dates of insolvency

Why It Matters

- Identify **active or past financial hardship**
- Locate **home addresses** when other data is unavailable
- Flag **risk indicators** for due diligence or fraud detection

Limitations

- **Time-limited listings** — most personal insolvencies are **removed after 3 months of discharge** (usually 12–18 months from start)
- **National registers** — England and Wales, Scotland, and Northern Ireland have **different registers**

Tips and Considerations

- Track patterns of abuse, such as **serial bankruptcies**
- Use date of birth to **differentiate individuals** with common names or match to other records
- Check for **recent or overlapping insolvencies** — repeated filings may indicate fraud, identity misuse, or serial abuse
- Use **court details and case numbers** to access supporting documents via court listings or the Gazette
- **Correlate** insolvency status with other financial warning signs, like County Court Judgments (CCJs)

Investigation Support

- **Fraud & Due Diligence** – Identify **individuals who have concealed insolvency**
- **Asset Tracing** – Confirm **property** subject to bankruptcy
- **Hiring / Compliance Checks** – Spot **financial red flags**
- **Family Law / Divorce** – Track **financial health** of individuals under investigation
- **Business Vetting** – **Flag risk** before extending credit or investment

Where to Search

- **Individual Insolvency Register** – England & Wales
- **Scottish Insolvency Register** – Scotland
- **Northern Ireland Bankruptcy Register** – Northern Ireland
- **Public Insights** – Insolvencies and bankruptcies

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.