



The Insolvency
Service

Information Rights Team
The Insolvency Service
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www.gov.uk/insolvency-service

Our ref: FOI25/26-248
Date: 17 March 2026

Dear [REDACTED]

Re: Freedom of Information Act 2000 (FOIA) Request

Thank you for your email of 17 February in which you requested from the Insolvency Service (the agency):

1) Case opening / intake — minimum checks and what must be recorded

All documents setting out:

*The **mandatory minimum checks** at case opening for bankruptcy matters (including what must be verified and what must be recorded on the OR file).*

*Any **case opening checklist(s)**, workflow steps, or “minimum file content” standards.*

*Any guidance on verifying the **petitioning creditor identity, petition debt composition** (principal, costs, fees), and the **evidence relied upon** (at a procedural level).*

2) Disputes, complaints and “contentious debt” handling

All documents covering:

*How OR staff must **record and handle** a bankrupt’s dispute of the petitioning debt and/or process, including any “disputed debt” flags, escalation steps, and decision recording requirements.*

Any templates or standard wording used when a bankrupt challenges the underlying debt or enforcement route.

3) Vulnerability, illness, hospitalisation and capacity safeguards

All documents covering:

*Identification and recording of **vulnerability** (including age, serious illness, hospitalisation, capacity concerns), and what safeguards or adjustments are required.*

*Any **safeguarding, reasonable adjustment**, or “additional support” guidance relevant to bankruptcy contacts and communications.*

*Any internal standards on **communications** where a person may be unwell or unable to engage.*

4) Trustee appointment and handover — what must be transferred and what must be retained

All documents covering:

The required **handover contents** from OR to trustee (what must be sent, what must be retained, and what the OR must document about the transfer).

Any **handover checklist**, templates, or standard operating procedure for appointing trustees and closing/limiting OR involvement.

5) Supervision, QA and audit — how the OR's work is checked

All documents covering:

File review standards, **quality assurance frameworks**, audit programmes, sampling rules, and "file completeness" requirements in force during 2024.

Any management guidance on **supervisory sign-off**, decision recording standards, and exception reporting.

6) Targets and service standards

All documents covering:

Internal service standards/targets for responding to correspondence from bankrupt individuals or their authorised representatives, including escalation for overdue responses.

Any performance reporting templates or dashboards used internally in 2024 (blank templates are fine).

7) Thresholds and proportionality controls (if held)

If held, please provide documents (including internal guidance) describing:

Any **thresholds, criteria, or proportionality considerations** the OR uses/records when dealing with bankruptcies that originate from relatively modest petition debts, and how that is reflected in file notes and decision logs.

8) OR case-management system recording requirements (fields, flags, mandatory entries) — "what the system makes them do"

For 2024, please provide any documents, manuals, internal guidance, screenshots, field lists, or configuration notes that describe the **mandatory data fields / flags / drop-down selections** that OR staff must complete within the OR case-management system(s) for bankruptcy cases, including (as applicable):

Case opening mandatory fields (identity, addresses, creditor/petition details, debt composition, service/notice markers).

Fields/flags for **vulnerability**, capacity concerns, illness/hospitalisation, safeguarding, or reasonable adjustments.

Fields/flags for **disputed debt / contested petition / complaints and escalation status**.

Trustee appointment/handover fields: what must be recorded about what was transferred, dates, and responsible staff.

Any "minimum note" requirements (e.g., mandatory chronology entries) and time-stamping/audit trail expectations.

If you consider screenshots too onerous, a **field list** or the relevant extract from the internal user guide is perfectly acceptable.

9) QA sampling tools and reviewer checklists — "how the files are actually audited"

For 2024, please provide:

The **QA reviewer checklist(s)**, scoring sheets, sampling methodology, and any "pass/fail" criteria used to audit OR bankruptcy case files.

Any common "defect categories" list (e.g., missing documentation, inadequate decision notes, incomplete handover records, missed vulnerability markers).

Any guidance issued to reviewers on what evidence is required on file to confirm compliance.

Your request has been dealt with under the Freedom of Information Act 2000 (FOIA).

I can confirm the agency holds some of the information that you have requested and I have provided answers to your questions below.

1) Case opening / intake — minimum checks and what must be recorded

Please see attached documents 1 & 2 which is our case information pack template used when a case is received by the Official Receiver.

See also www.gov.uk/guidance/technical-guidance-for-official-receivers

2) Disputes, complaints and “contentious debt” handling

The agency does not hold this information

3) Vulnerability, illness, hospitalisation and capacity safeguards

Please see attached documents 7, 8 & 9 which is a copy of our vulnerable customer guidance, our vulnerable customer intranet page and desk aide for speaking with distressed customers.

4) Trustee appointment and handover — what must be transferred and what must be retained

Please see attached documents 3 and 4 which contain handover guidance for the OR and handover checklist.

5) Supervision, QA and audit — how the OR’s work is checked

Please see attached documents 5 and 6 which are the Official Receiver’s audit log and guidance manual. Please note that staff names have been redacted because they constitute personal data and are therefore exempt from disclosure pursuant to s40(2) of the FOIA.

6) Targets and service standards

The only information held is published here: [The Insolvency Service Customer Charter - GOV.UK](http://www.gov.uk/guidance/the-insolvency-service-customer-charter)

As this information is already reasonable accessible it is exempt from s21 of the FOIA and the agency is not obliged to provide you with another copy.

7) Thresholds and proportionality controls (if held)

The agency does not hold this information

8) OR case-management system recording requirements (fields, flags, mandatory entries) — “what the system makes them do”

The agency does not hold this information

9) QA sampling tools and reviewer checklists — “how the files are actually audited”

Please see attached documents 5 and 6 which are the Official Receiver’s audit log and guidance manual. Please note that staff names have been redacted because they constitute personal data and are therefore exempt from disclosure pursuant to s40(2) of the FOIA.

Complaints

If you are not satisfied with the response we have provided to you and would like us to reconsider our decision by way of an internal review (IR), please contact our Information Rights team within 40 working days of this letter at foi@insolvency.gov.uk or by post at:

Information Rights Team
The Insolvency Service
3rd Floor
Cannon House
18 Priory Queensway
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B4 6FD
United Kingdom

You also have the right to contact the Information Commissioner's Office (ICO) if you wish for them to investigate any complaint you may have regarding our handling of your request. However, please note that the ICO is likely to expect an IR to have been completed in the first instance.

Yours sincerely

Information Rights Team
The Insolvency Service

The Department for Business and Trade, Official Receivers and the Adjudicator are Data Controllers in respect of personal data processed by the Insolvency Service. For the details about how personal data is processed by the agency, please see the full Insolvency Service Personal Information Charter here: <https://www.gov.uk/government/organisations/insolvency-service/about/personal-information-charter>