

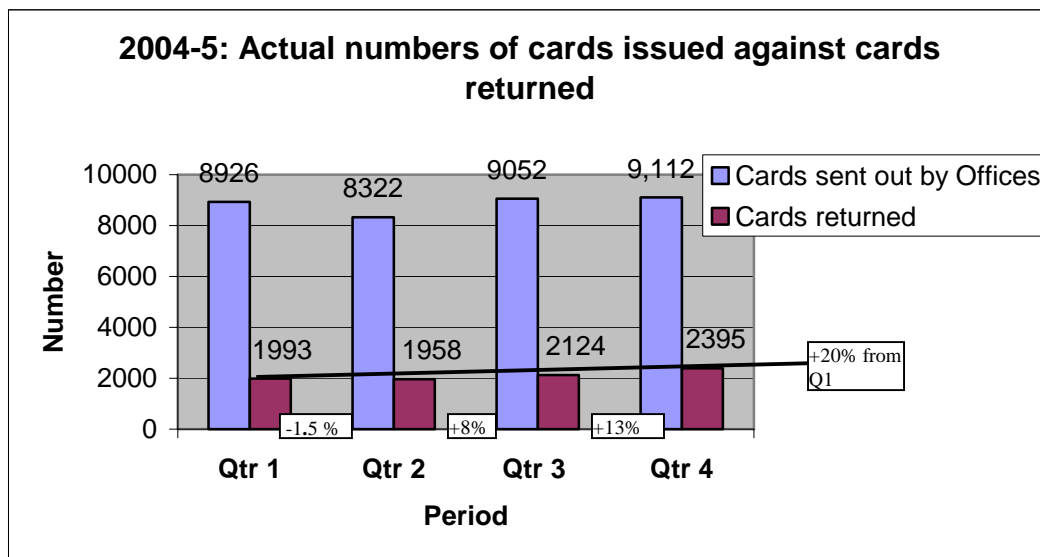
**User Satisfaction Index USI
Comments/Suggestions Card
Quarter 4 (January-March)/ End of Year 2004-5**

The purpose of this paper is to report the results of the User Satisfaction Index (USI) for Quarter 4 (Q4)/ End of Year (EOY) 2004-05.

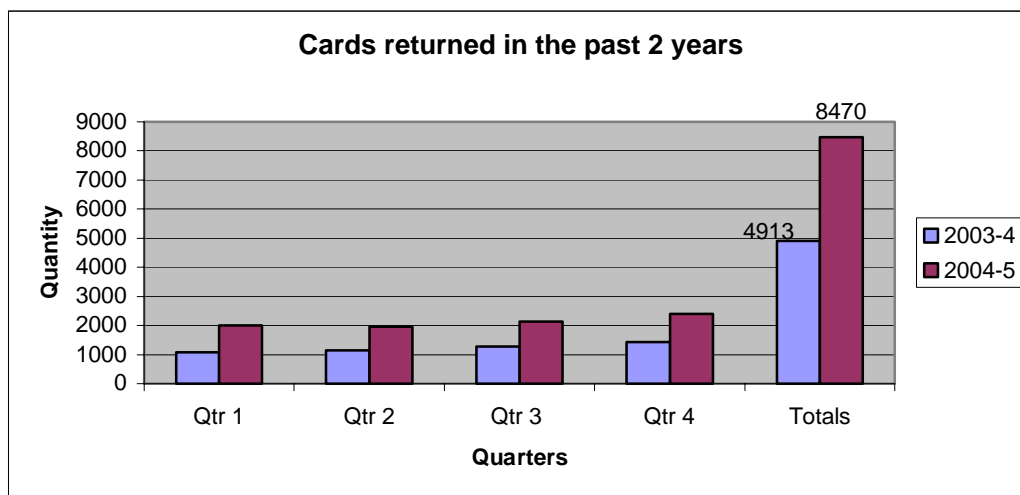
1. The index for Quarter 4 records a satisfaction level of **81.30%** compared with 88.48% Q3 (Q2 was 85.76 and Q1 89.59%).
2. The outturn for the year is **86.28%**.
3. We received **2395** cards, which represents an almost 13% increase in cards from last quarter. The year has shown a quarter on quarter high-level return (Q3 2124, Q2 1958, Q1 1993).
4. The satisfaction level, for Q4 and EOY, has failed to meet our target of 88%.
5. The 2005-6 customer satisfaction target is 88%.

To Highlight:

- Cards returned: The number of cards returned has continued upwards from last year. Each quarter the return has been equal or greater than the last - from 8% to 13%. Overall the increase in cards returned from Q1 to the end of year was 20%.



- In total, 2003-4 returned 4913 cards; 8470 for 2004-5; a 72.5% increase.



- Insolvents Creditors: The separate survey returned 82 responses, 50% lower than last year (162 last year). Only 5% responded to the survey (1600 questionnaires issued). The hard

copy cards gave us 7 cards; average return and consistent with previous quarters. The high return from the separate survey has however not been sufficient to counteract the adverse effect made by the number of dissatisfied creditors. As forecast they have reduced the overall USI by 3%.

- Enquiries: 12 returned – continuing the reducing number (16 last quarter). An even spread of Satisfied and Very Satisfied has made an adverse impact on the overall USI.
- Insolvency Practitioners: 61 responses, 1/3 down on last quarter with only 1 dissatisfied. The new separate survey returned 30 responses (of 96 questionnaires issued – 31% return rate is good for The Service). The survey made no adverse impact on the usual USI for IPs.
- Bankruptcy interviews: Telephone interviews show a slight increase and face-to-face satisfaction show a small decrease: 94.23%, 94.23% respectively.
- Service Delivery: Satisfaction rates are comparable to previous quarters and remain static between 90-95%. Staff are rated helpful and polite equally once more; notably informative has increased to almost 98%, the first time it has been higher against helpfulness and politeness. Quality and accuracy is consistently nearer to 90%, and has fallen slightly to 90.65% Q4 (from Q3 90.71%, 91.20% Q2).
- Internet: Return has risen slightly from last quarter's 3% to 3.34%. This quarter, as the last 2 quarters, bankrupts (38%) are the largest identified group, although 51% of total users have left the question blank; 'creditors' are next (5%).
- Comments: We have had 64 'negative' comments for the quarter (the same as last quarter). The largest were related to forms issues, 20.31%. Outcomes: the majority, 43.75%, were too vague or miscellaneous, so identified as 'no action needed'.

Background

- The most recent ORC Benchmarking report was published in September 2004. It showed overall customer satisfaction for Government Departments and Agencies benchmark at 89%.
- This has increased by 1% from the previous meeting in March 2004, from which we set The Service target.
- The Directing Board considered the target at the last Board meeting and it was agreed that because the outturn for the year looked poor that the 88% target remained.

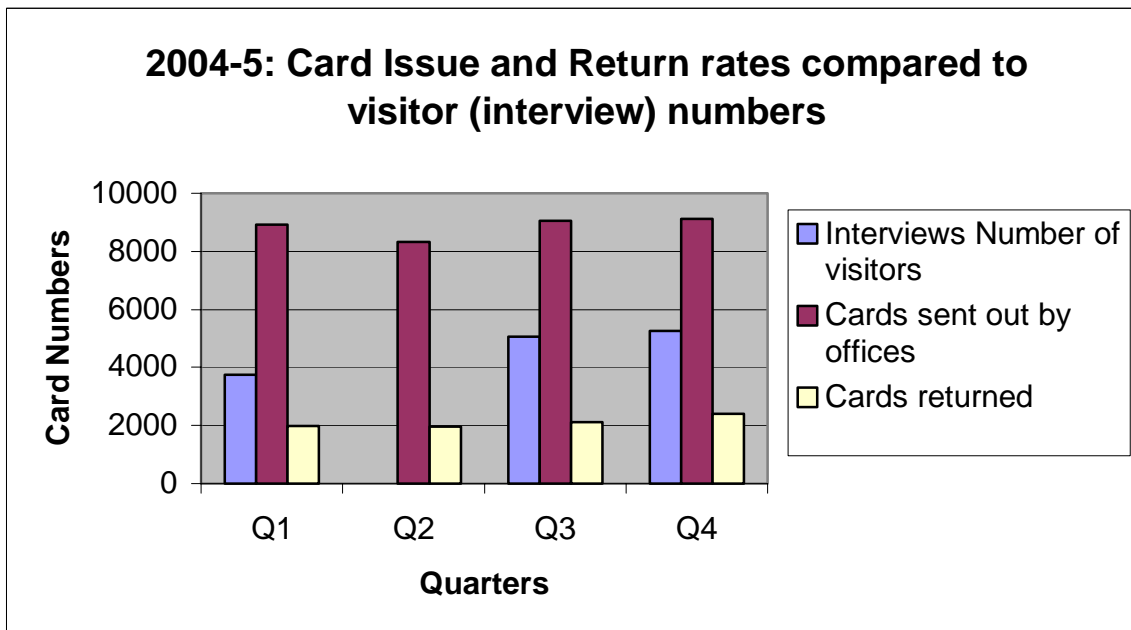
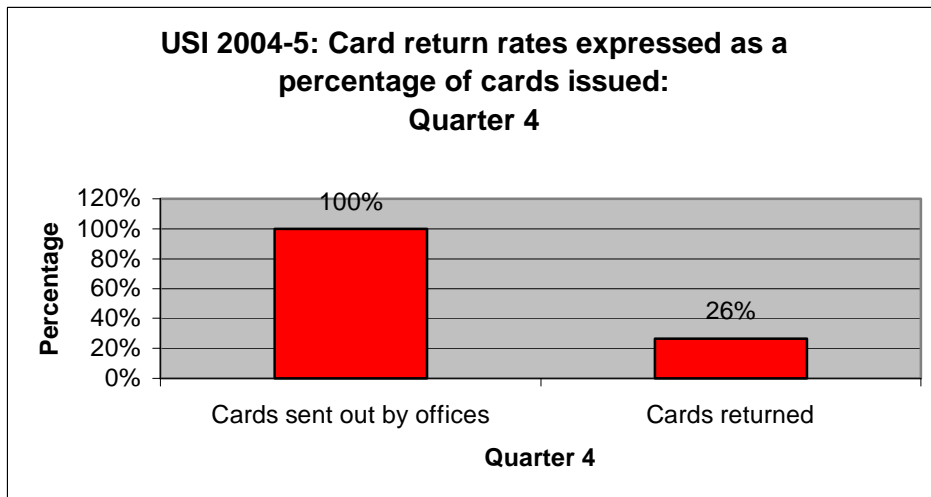
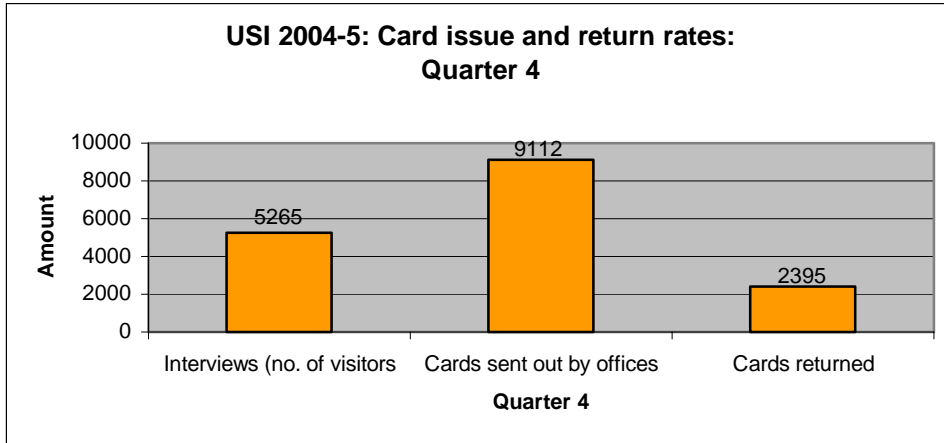
Changes instigated this quarter

- In order to further inform the USI and to gather more information from our smaller user groups, a separate survey of Insolvency Practitioners (IPs) was carried out in January. A pilot questionnaire was sent to 96 IPs (those on the Secretary of State – SoS- register).
- It has become clear that carrying out the Creditors survey once a year is not adding any value to the USI. Whilst the survey provides beneficial qualitative data it is not sufficiently successful for it to be seen as an expression of the whole Creditors' user group.
- Regional Trustee Liquidation Units (RTLUs) are to be included as a separate group for issuing Comments Cards from May 2005 to hopefully aid the return from creditors.

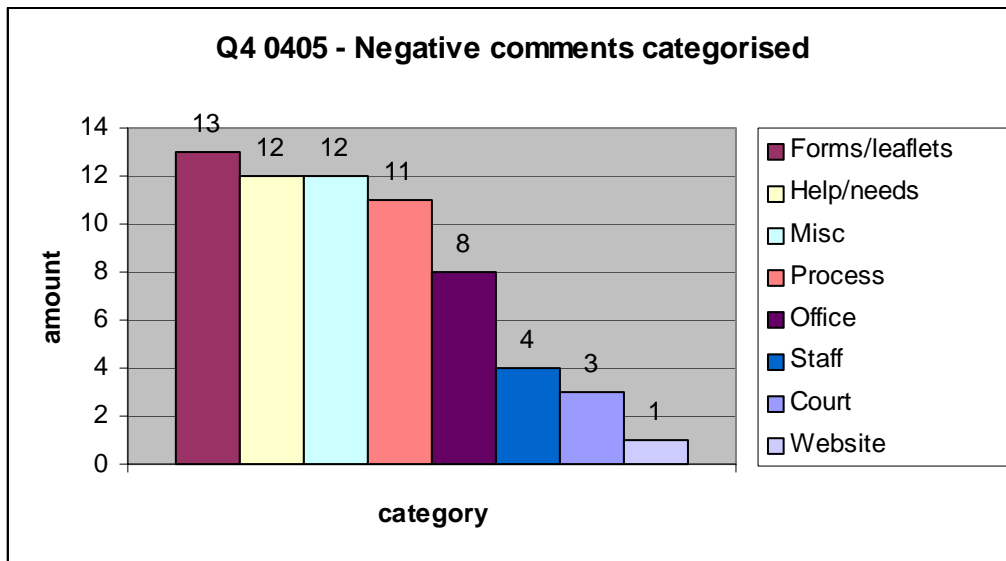
Detail

6. The improvement in actual numbers of cards sent out and the percentage returned has continued. Cards returned are the highest they have been at 26%. The cards sent by offices, is comparable with last quarter, sustaining the overall increase quarter on quarter. Staff have continued the hard work on sending the cards out.

	Cards Issued by Secretariat	Cards Remaining in Offices	Cards sent out by offices	Cards returned	Interviews (number of visitors)
Numbers	11750	2638	9112	2395	5265
Percentages	100%	22%	78%	26%	100% - notionally

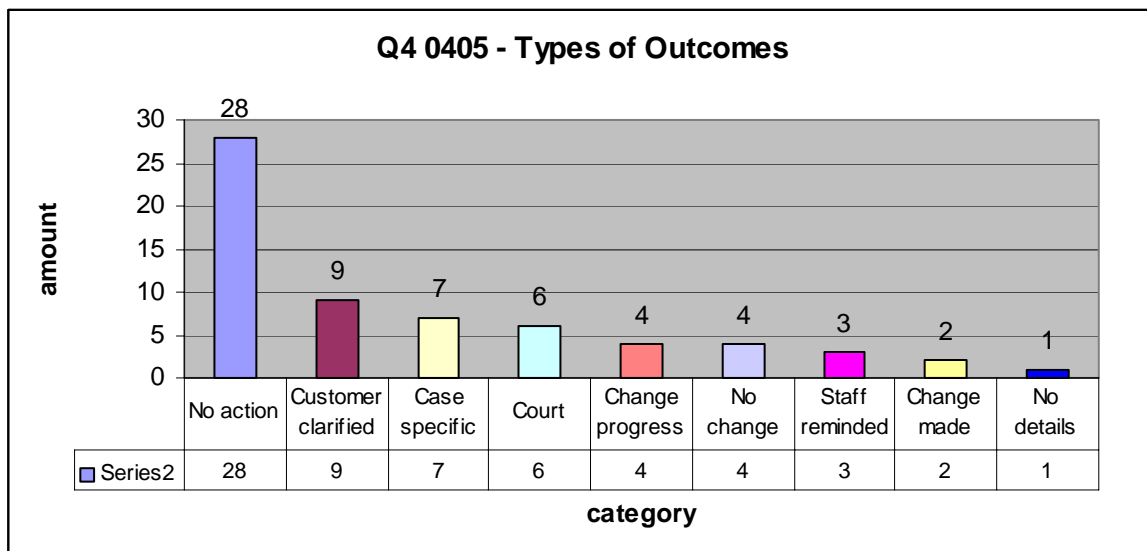


7. Comments, i.e. those received from all the comments cards, both positive and negative. This quarter, we received, 64 'negative' comments; the majority, 20.31% came from those with Forms issues, i.e. forms are unhelpful/repeat themselves/need shortening etc.



forms	help	misc	process	office	staff	court	website	bank
20.31%	18.75%	18.75%	17.19%	12.50%	6.25%	4.69%	1.56%	0%

8. Outcomes, i.e. what we have done as a result of the comment received. The majority of these, 43% (30% last quarter) were again those where there was no action needed - either the matter had already been dealt with, it was too vague, processes are already in place or miscellaneous or general in nature.



Annexes

- a Into the five index components.
- b Information in relation to service delivery.
- c Comparison of satisfaction levels for bankruptcy interviews comparing face to face with telephone.
- d Breakdown of all offices data (the percentage score is an overall score and not weighted in accordance with the 5 elements of the index)
- e Trend Data

Summary of National Results for the quarter ending 31 March 2005 (Q4)

KEY:

- ▲ Up from last quarter (by how much shown)
- ▼ Down from last quarter (by how much shown)
- Same as last quarter (by how much shown)

a. Five index components:

INDEX CALCULATION	
Index Component	Summary of Calculations
Bankrupts and Directors	0.02 ▼ 18.76
Creditors	4.00 ▼ 14.00
Insolvency Profession	0.59 ▼ 16.31
Enquiry	2.17 ▼ 15.83
Insolvency Service Creditors	0.38 ▼ 16.41
TOTAL %	7.18 ▼ 81.30

b. Overall Operational Information on the elements of Service Delivery:

Service Components	Satisfaction as a %
Helpful	0.59 ▼ 94.67
Polite	0.57 ▼ 94.63
Informative	5.16 ▲ 97.94
Quality and Accuracy	0.06 ▼ 90.65

Of the returns: 97% returned by card
3 % returned over the Internet

c. Comparison of bankruptcy interview levels of satisfaction:

When interviewed	Overall Satisfaction as a %	Quality and accuracy Satisfaction as a %
Face to Face	0.52 ▼ 94.23	0.22 ▼ 91.61
By Telephone	0.13 ▲ 94.08	0.05 91.21 ▼

d. Breakdown of all offices data (overall percentage score, not weighted in accordance with the five elements of the index)

Office	Region	Overall Reportable Score	81.30
Banking		na	
Birmingham A	Midlands	93.46	included in Birmingham region publishing
Birmingham B	Midlands	91.67	included in Birmingham region publishing
Birmingham HQ	HQ	na	included in London HQ publishing
BIRMINGHAM Region	Midlands	89.44	
Blackpool	North West	93.93	
Bournemouth	South East	98.30	
Brighton	South East	94.00	
Bristol	South West	95.27	
Cambridge	Anglia	91.96	
Canterbury	South East	97.06	
Cardiff	South West	93.09	
CEL	HQ	87.50	included in London HQ publishing
Chester	North West	97.67	
Croydon	South East	89.88	
Exeter	South West	91.88	
Gloucester	South West	96.02	
Hull	North East	97.43	
Ipswich	Anglia	94.08	
Leeds	North East	95.73	
Leicester	Midlands	94.19	
Liverpool	North West	92.50	
London A	London	91.98	included in London region publishing
London B	London	93.53	included in London region publishing
LONDON HQ	HQ	87.00	
LONDON Region	London	91.89	
London Training	London	88.28	included in London region publishing
Manchester	North West	95.19	
Medway	South East	95.19	
Newcastle	North East	96.43	
Northampton	Anglia	92.31	
Norwich	Anglia	94.15	
Nottingham	Midlands	94.49	
PIU	London	na	included in London region publishing
PIU NORTH	North West	87.50	
Plymouth	South West	97.03	
PRU	Midlands	79.29	included in Birmingham region publishing
PSP	HQ	86.54	included in London HQ publishing
Reading	South East	91.54	
Sheffield	North East	95.00	
Southampton	South East	94.68	
Southend	Anglia	96.21	
St Albans	Anglia	91.80	
Stockton	North East	94.32	
Stoke	Midlands	94.50	
Swansea	South West	97.92	

n/a' denotes offices with 10 or less returns.

e. Trend Data.

