



Office of the Superintendent
of Bankruptcy Canada

An Agency of
Industry Canada

Bureau du surintendant
des faillites Canada

Un organisme
d'Industrie Canada

Results of the Trustee Survey Conducted in Spring 2002



Canada

Protecting the
Integrity of the
Insolvency System



Protéger l'intégrité
du système
d'insolvabilité

Message

From the Superintendent of Bankruptcy

I am pleased to release the results of the 2002 Trustee Survey. This survey is part of a series of client surveys being undertaken by the OSB to better understand our clients needs and expectations as well as to measure our performance against such expectations. Debtor and Creditor surveys will follow later this fall.

In the Spring 2002, the OSB conducted an on-line survey of Trustees in order to ascertain their views on the importance of each of the programs and services offered by the OSB, including their opinions regarding the OSB's performance in the delivery of these programs. Trustees were also invited to express their views in general and were encouraged to provide suggestions for improvements.

In keeping with our commitment to pro-actively transform our services to better link them to our clients needs, the OSB's response to the Trustee's feedback will include: First, this publication *Results of the Trustee Survey Conducted in Spring 2002* – a comprehensive document relating the results for each of the 37 questions based on what Trustees considered most important to them and our performance regarding our services and programs.

Second, the OSB will undertake to extensively analyse the survey results. After having discussed them with our independent Management Advisory Board, we will develop and publish an Action Plan. This Action Plan will outline OSB's priorities for service improvement.

It is our belief that these periodic evaluations of our performance are important stepping stones towards achieving our goal of becoming a model regulator and continue to assist us in better understanding the needs of the insolvency community in Canada.

Marc Mayrand,
Superintendent of Bankruptcy

Results

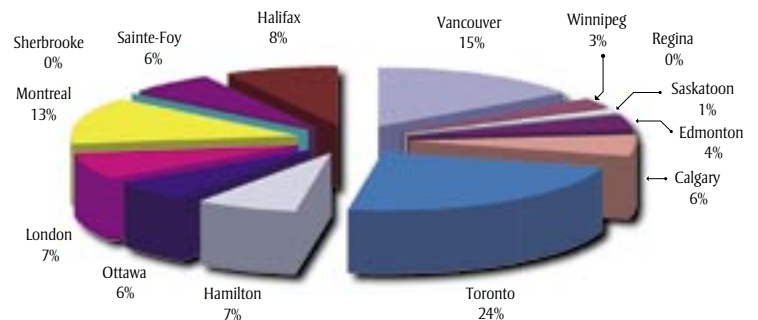
of the Trustee Survey Conducted in Spring 2002

We are pleased to share the results of the Trustee Survey, commissioned by my office in Spring 2002. The purpose of the survey was to learn from the trustee population

- which programs and services they considered to be important;
- the performance of the OSB on these programs and services ; and
- other information which trustees wished to convey to the OSB.

Response Rate

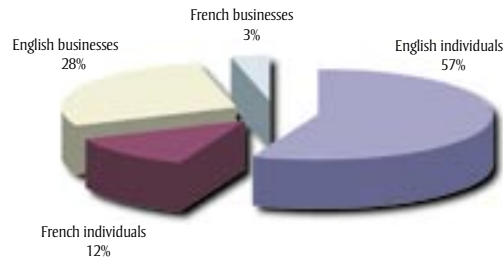
The entire survey was conducted on line and was sent to all 646 Trustees. The response rate was 58% (i.e., **373 trustees** replied). More specifically, the survey response by region is as follows:



Population and Sample

From the 646 Trustees, 373 returns were received from the following categories of Trustees:

English Individuals	209
French individuals.	46
English businesses.	105
French businesses	13
Total	373



Rating Scale

In all, thirty-seven programs and services were rated. Two questions were asked of each one:

1. Is this a program or service which is important to you? and
2. How do you rate the performance of the OSB on this program or service?

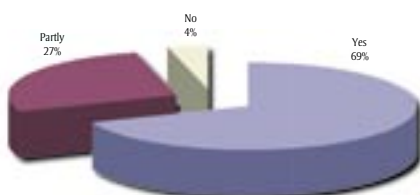
The rating scale varied from 1 through 5 as follows:

Importance to Me		OSB Performance	
5	Very Important	5	Very Satisfied
4	Important	4	Satisfied
3	Neutral	3	Neutral
2	Unimportant	2	Dissatisfied
1	Very Unimportant	1	Very dissatisfied

Overall Assessment

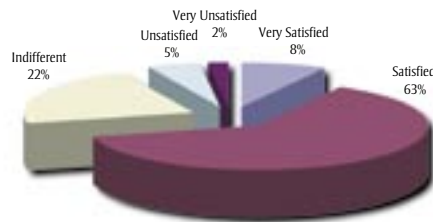
The majority of trustees (69%) answered YES to the question "Overall do you get what you need from the Office of the Superintendent of Bankruptcy?". Another 27% answered PARTLY and only 4% said NO.

Question		
Overall do you get what you need from the Office of the Superintendent of Bankruptcy?		
	Number	Percent
Yes	256	69%
Partly	99	27%
No	16	4%



When asked "Overall, how satisfied are you with the programs and services that are offered by the OSB", 71% reported themselves to be either Satisfied or Very satisfied, 22% claimed to be Indifferent and only 7% said that they were either Unsatisfied or dissatisfied.

Question		
Overall, how satisfied are you with the programs and services that are offered by the OSB?		
	Number	Percent
Very Satisfied	28	8 %
Satisfied	234	63 %
Indifferent	80	22 %
Unsatisfied	20	5 %
Very Unsatisfied	8	2 %

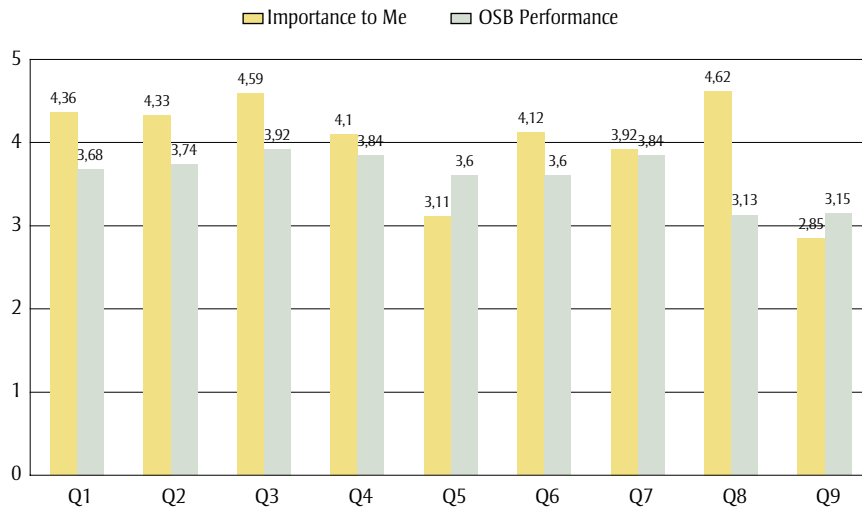




Processes

The following nine tables illustrate the results to our questions regarding processes used by the OSB. The results reflect your answers according to their importance to you, the trustee, and your present perception of the OSB's performance in delivering these programs and services.

The bar chart below is the average gleaned from each question on processes.



Legend for questions pertaining to processes

- Q1: Overall efficiency of OSB systems and procedures
- Q2: Simplicity of the OSB filing process
- Q3: Timeliness in issuing certificates of appointment
- Q4: Timeliness in certifying true copies
- Q5: Availability of OSB to chair meetings of creditors
- Q6: Competency of OSB in chairing meetings of creditors
- Q7: Chairing meetings of creditors within the prescribed time
- Q8: Timeliness in Issuing Letters of comment
- Q9: OSB Conduct of the Mediation Process



In the following section, the percentage in the stars beside each table indicates how well the OSB has performed in relation to what is important to you. Accordingly, we have calculated the average for each question in relation to both importance and performance and presumed that what is important to you equaled 100%. (e.g., Q1: if average Importance (100%) = 4.36 and OSB Performance = 3.68 then OSB's performance in relation to What's important to you = $3.68 \div 4.36 \times 100 = 84\%$).



Q1: Overall efficiency of OSB systems and procedures

Importance To Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	184	49%	Very satisfied	29	8%
Important	151	40%	Satisfied	240	65%
Neutral	27	7%	Neutral	66	18%
Unimportant	9	2%	Dissatisfied	29	8%
Very Unimportant	2	1%	Very dissatisfied	8	2%

Q2: Simplicity of the OSB filing process

Importance To Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	166	45%	Very satisfied	34	9%
Important	167	45%	Satisfied	240	65%
Neutral	36	10%	Neutral	66	18%
Unimportant	4	1%	Dissatisfied	19	5%
Very Unimportant	0	0%	Very dissatisfied	8	2%



Q3: Timeliness in issuing certificates of appointment

Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	241	65%	Very satisfied	65	18%
Important	121	32%	Satisfied	236	64%
Neutral	4	1%	Neutral	45	12%
Unimportant	5	1%	Dissatisfied	19	5%
Very Unimportant	2	1%	Very dissatisfied	4	1%



Q4: Timeliness in certifying true copies



Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	111	30%	Very satisfied	52	14%
Important	196	53%	Satisfied	216	60%
Neutral	59	16%	Neutral	75	21%
Unimportant	7	2%	Dissatisfied	17	5%
Very Unimportant	0	0%	Very dissatisfied	0	0%

Q5: Availability of OSB to chair meetings of creditors



Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	36	10%	Very satisfied	30	8%
Important	98	26%	Satisfied	193	52%
Neutral	130	35%	Neutral	121	33%
Unimportant	85	23%	Dissatisfied	19	5%
Very Unimportant	22	6%	Very dissatisfied	6	2%

Q6: Competency of OSB in chairing meetings of creditors



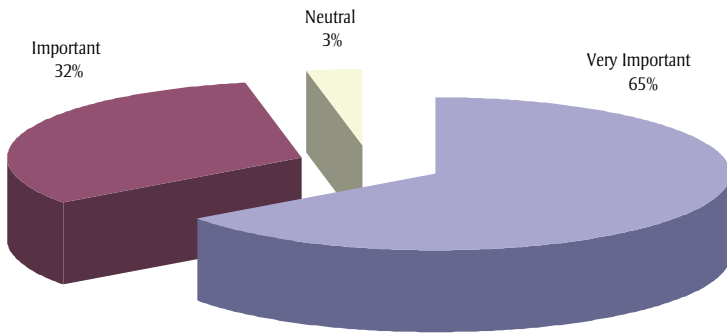
Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	139	37%	Very satisfied	46	13%
Important	165	44%	Satisfied	178	49%
Neutral	49	13%	Neutral	99	27%
Unimportant	13	3%	Dissatisfied	31	9%
Very Unimportant	6	2%	Very dissatisfied	10	3%

Q7: Chairing meetings of creditors within the prescribed time

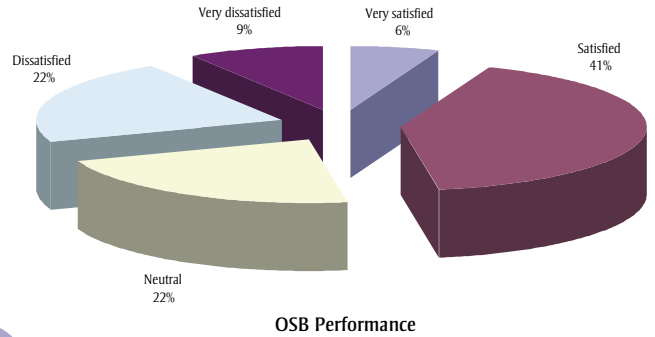


Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	82	22%	Very satisfied	49	14%
Important	194	52%	Satisfied	205	57%
Neutral	80	22%	Neutral	100	28%
Unimportant	10	3%	Dissatisfied	2	1%
Very Unimportant	4	1%	Very dissatisfied	1	0%

Timeliness in Issuing Letters of comment



Importance to Me



OSB Performance

Q8: Timeliness in Issuing Letters of comment



		Importance to Me		OSB Performance	
		Number	Percent	Number	Percent
Very Important	239	65%	Very satisfied	20	6%
Important	118	32%	Satisfied	152	42%
Neutral	12	3%	Neutral	78	22%
Unimportant	0	0%	Dissatisfied	79	22%
Very Unimportant	0	0%	Very dissatisfied	33	9%

Q9: OSB Conduct of the Mediation Process

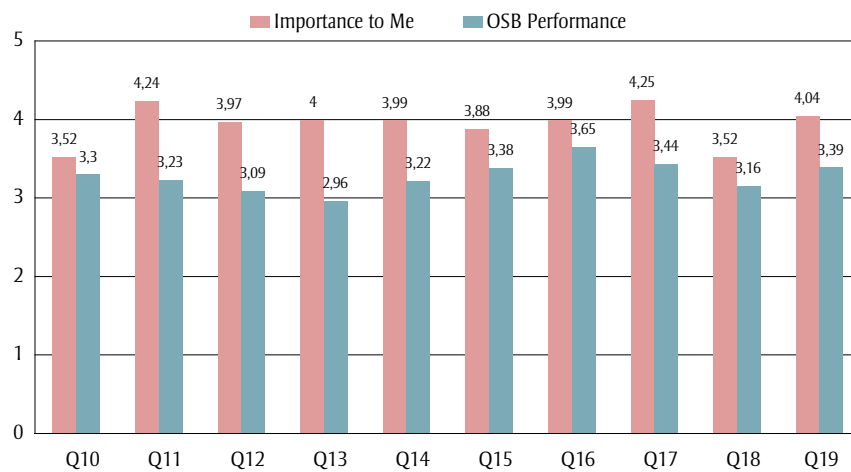


		Importance to Me		OSB Performance	
		Number	Percent	Number	Percent
Very Important	16	4%	Very satisfied	8	3%
Important	57	16%	Satisfied	41	14%
Neutral	191	53%	Neutral	231	79%
Unimportant	53	15%	Dissatisfied	10	3%
Very Unimportant	46	13%	Very dissatisfied	1	0%

Non-Compliance: Debtors-Trustees

The following 10 tables illustrate the results to our questions regarding non-compliance of the debtor to the trustee. The results reflect your answers according to their importance to you, the trustee, and your present perception of the OSB's performance in delivering these programs and services.

The bar chart below is the average gleaned from each question on non-compliance.



Legend for questions pertaining to non-compliance

Q10: Debtor Non-Compliance is Detected by OSB

Q11: Suitable Action is taken by the OSB when debtor non-compliance is detected

Q12: Timeliness in Initiating requests for RCMP investigations

Q13: Timeliness in communicating results of RCMP investigations

Q14: Quality of OSB examination of debtors

Q15: Timeliness of OSB examination of debtors

Q16: Timeliness in communicating results of examination of debtors

Q17: Trustee non-compliance is detected by OSB

Q18: Suitable action is taken by the OSB when trustee non-compliance is detected

Q19: OSB Regulatory involvement is minimal unless warranted





Q10: Debtor Non-Compliance is Detected by OSB

	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	41	11%	Very satisfied	7	2%
Important	166	45%	Satisfied	129	40%
Neutral	116	32%	Neutral	152	47%
Unimportant	26	7%	Dissatisfied	27	8%
Very Unimportant	16	4%	Very dissatisfied	10	3%

Q11: Suitable Action is taken by the OSB when debtor non-compliance is detected

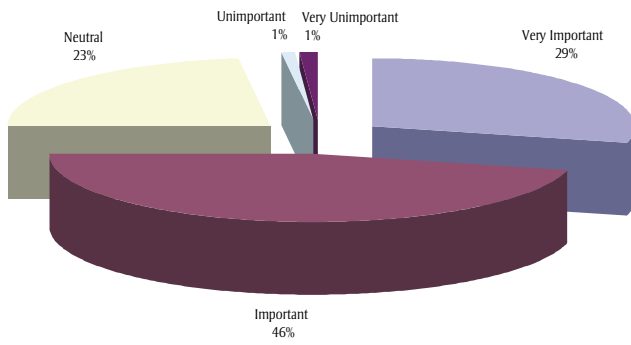


	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	59	16%	Very satisfied	6	2%
Important	178	49%	Satisfied	112	35%
Neutral	97	27%	Neutral	144	45%
Unimportant	20	5%	Dissatisfied	40	13%
Very Unimportant	10	3%	Very dissatisfied	16	5%

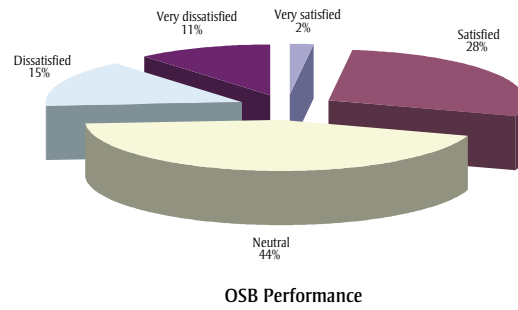
Q12: Timeliness in Initiating requests for RCMP investigations



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	95	26%	Very satisfied	8	3%
Important	188	51%	Satisfied	105	33%
Neutral	77	21%	Neutral	140	44%
Unimportant	8	2%	Dissatisfied	43	13%
Very Unimportant	4	1%	Very dissatisfied	24	8%



Importance to Me



OSB Performance

Q13: Timeliness in communicating results of RCMP investigations

	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	106	29%	Very satisfied	8	2%
Important	171	46%	Satisfied	94	28%
Neutral	86	23%	Neutral	151	44%
Unimportant	5	1%	Dissatisfied	50	15%
Very Unimportant	3	1%	Very dissatisfied	37	11%



Q14: Quality of OSB examination of debtors

	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	80	22%	Very satisfied	13	4%
Important	227	61%	Satisfied	157	43%
Neutral	52	14%	Neutral	107	29%
Unimportant	10	3%	Dissatisfied	68	19%
Very Unimportant	3	1%	Very dissatisfied	18	5%



Q15: Timeliness of OSB examination of debtors

	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	55	15%	Very satisfied	18	5%
Important	234	63%	Satisfied	173	47%
Neutral	72	19%	Neutral	121	33%
Unimportant	8	2%	Dissatisfied	37	10%
Very Unimportant	4	1%	Very dissatisfied	16	4%



Q16: Timeliness in communicating results of examination of debtors

Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	76	20%	Very satisfied	27	8%
Important	228	61%	Satisfied	208	58%
Neutral	61	16%	Neutral	102	28%
Unimportant	4	1%	Dissatisfied	18	5%
Very Unimportant	3	1%	Very dissatisfied	5	1%



Q17: Trustee non-compliance is detected by OSB

Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	142	38%	Very satisfied	17	5%
Important	182	49%	Satisfied	183	54%
Neutral	42	11%	Neutral	90	26%
Unimportant	1	0%	Dissatisfied	36	11%
Very Unimportant	2	1%	Very dissatisfied	16	5%



Q18: Suitable action is taken by the OSB when trustee non-compliance is detected

Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	131	36%	Very satisfied	15	4%
Important	194	53%	Satisfied	146	43%
Neutral	40	11%	Neutral	102	30%
Unimportant	1	0%	Dissatisfied	53	16%
Very Unimportant	1	0%	Very dissatisfied	22	7%



Q19: OSB Regulatory involvement is minimal unless warranted

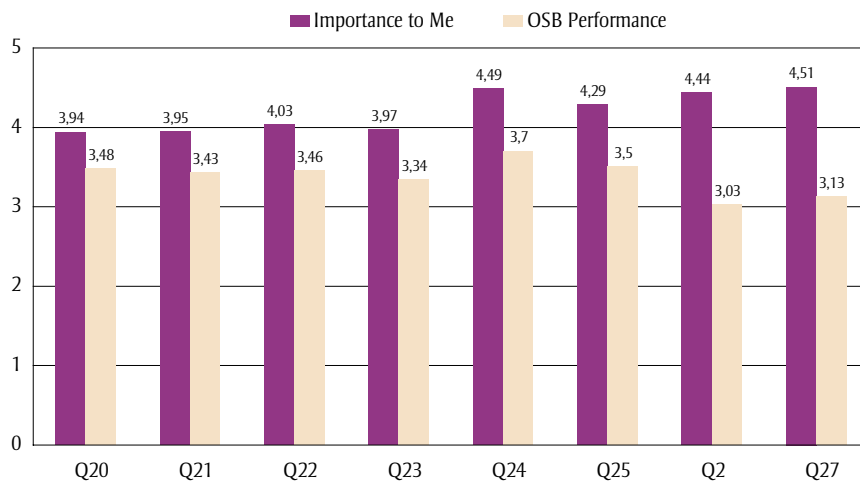
Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	106	29%	Very satisfied	16	5%
Important	172	47%	Satisfied	157	47%
Neutral	83	23%	Neutral	118	35%
Unimportant	4	1%	Dissatisfied	25	8%
Very Unimportant	1	0%	Very dissatisfied	17	5%



Monitoring and Audit Programs

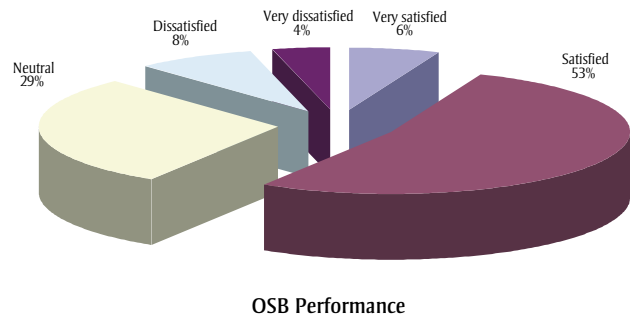
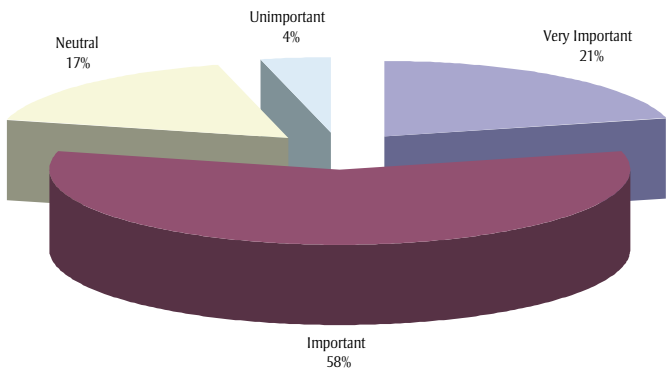
The following eight tables illustrate the results to our questions regarding Monitoring and Audit Programs. The results reflect your answers according to their importance to you, the trustee, and your present perception of the OSB's performance in delivering these programs and services.

The bar chart below is the average gleaned from each question on Monitoring and Audit Programs.



Legend for questions pertaining to Monitoring and Audit Programs

- Q20: Quality of OSB Trustee Monitoring Program
- Q21: Timeliness in providing trustee monitoring reports
- Q22: Quality of OSB Trustee Audit Program
- Q23: Timeliness in providing trustee audit reports
- Q24: Effectiveness in keeping trustees informed of procedural and policy changes
- Q25: Training and information provided when system changes occur
- Q26: Providing opportunities for trustees to have input into proposed policy changes
- Q27: Trustee tariffs are current and reflect the complexity of administration



Importance to Me

Q20: Quality of OSB Trustee Monitoring Program



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	76	21%	Very satisfied	21	6%
Important	215	58%	Satisfied	193	53%
Neutral	62	17%	Neutral	104	29%
Unimportant	15	4%	Dissatisfied	30	8%
Very Unimportant	1	0%	Very dissatisfied	15	4%

Q21: Timeliness in providing trustee monitoring reports



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	71	19%	Very satisfied	22	6%
Important	217	59%	Satisfied	175	49%
Neutral	70	19%	Neutral	105	29%
Unimportant	7	2%	Dissatisfied	43	12%
Very Unimportant	1	0%	Very dissatisfied	12	3%



Q22: Quality of OSB Trustee Audit Program

Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	84	23%	Very satisfied	16	4%
Important	211	58%	Satisfied	187	50%
Neutral	68	19%	Neutral	130	35%
Unimportant	2	1%	Dissatisfied	35	9%
Very Unimportant	1	0%	Very dissatisfied	6	2%

Q23: Timeliness in providing trustee audit reports



Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	68	19%	Very satisfied	13	4%
Important	217	60%	Satisfied	147	43%
Neutral	73	20%	Neutral	130	38%
Unimportant	4	1%	Dissatisfied	37	11%
Very Unimportant	0	0%	Very dissatisfied	11	3%

Q24: Effectiveness in keeping trustees informed of procedural and policy changes



Importance to Me			OSB Performance		
	Number	Percent		Number	Percent
Very Important	193	52%	Very satisfied	38	10%
Important	169	45%	Satisfied	232	63%
Neutral	11	3%	Neutral	57	15%
Unimportant	0	0%	Dissatisfied	40	11%
Very Unimportant	0	0%	Very dissatisfied	4	1%

Q25: Training and information provided when system changes occur

	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	143	39%	Very satisfied	21	6%
Important	196	53%	Satisfied	190	52%
Neutral	30	8%	Neutral	113	31%
Unimportant	1	0%	Dissatisfied	33	9%
Very Unimportant	1	0%	Very dissatisfied	8	2%



Q26: Providing opportunities for trustees to have input into proposed policy changes

	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	176	47%	Very satisfied	10	3%
Important	170	46%	Satisfied	126	35%
Neutral	23	6%	Neutral	124	34%
Unimportant	2	1%	Dissatisfied	75	21%
Very Unimportant	0	0%	Very dissatisfied	30	8%



Q27: Trustee tariffs are current and reflect the complexity of administration

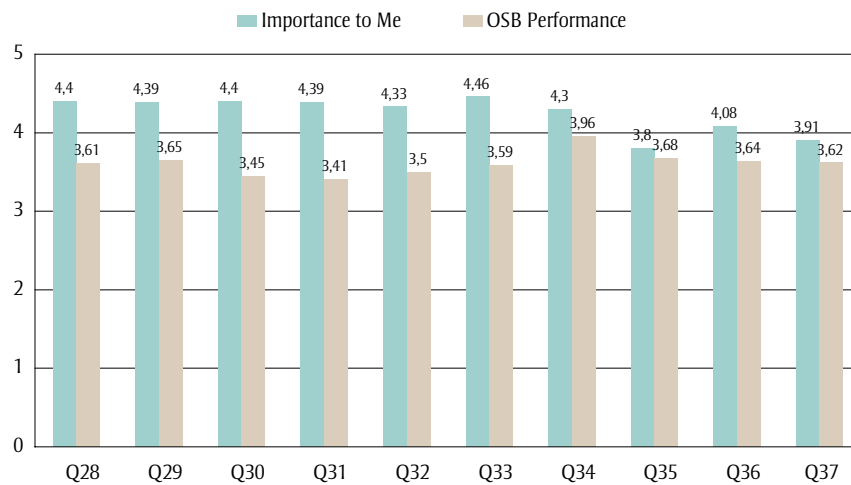
	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	214	58%	Very satisfied	8	2%
Important	129	35%	Satisfied	150	42%
Neutral	24	7%	Neutral	102	28%
Unimportant	2	1%	Dissatisfied	79	22%
Very Unimportant	0	0%	Very dissatisfied	21	6%



Services to Trustees

The following 10 tables illustrate the results to our questions regarding services provided to trustees. The results reflect your answers according to their importance to you, the trustee, and your present perception of the OSB's performance in delivering these programs and services.

The bar chart below is the average gleaned from each question on services to trustees.



Legend for questions pertaining to services to trustees

- Q28: Timeliness in answering questions and resolving issues
- Q29: OSB's availability in answering questions and resolving issues
- Q30: OSB's competence in answering questions and resolving issues
- Q31: Consistency in answering questions and resolving issues
- Q32: Quality of information and advice provided by OSB staff
- Q33: OSB Performs its duties in a fair and equitable manner
- Q34: Courtesy and helpfulness of OSB staff
- Q35: Convenient location, hours of operation of offices
- Q36: Availability of OSB staff to provide services
- Q37: Usefulness of OSB publications and guides

Q28: Timeliness in answering questions and resolving issues



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	165	44%	Very satisfied	42	11%
Important	190	51%	Satisfied	199	53%
Neutral	18	5%	Neutral	83	22%
Unimportant	0	0%	Dissatisfied	40	11%
Very Unimportant	0	0%	Very dissatisfied	8	2%

Q29: OSB's availability in answering questions and resolving issues



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	165	44%	Very satisfied	50	14%
Important	189	51%	Satisfied	192	52%
Neutral	17	5%	Neutral	81	22%
Unimportant	1	0%	Dissatisfied	38	10%
Very Unimportant	0	0%	Very dissatisfied	7	2%

Q30: OSB's competence in answering questions and resolving issues



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	167	45%	Very satisfied	39	11%
Important	186	50%	Satisfied	172	47%
Neutral	18	5%	Neutral	85	23%
Unimportant	0	0%	Dissatisfied	53	15%
Very Unimportant	0	0%	Very dissatisfied	16	4%

Q31: Consistency in answering questions and resolving issues



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	162	44%	Very satisfied	20	5%
Important	191	51%	Satisfied	181	50%
Neutral	18	5%	Neutral	101	28%
Unimportant	0	0%	Dissatisfied	52	14%
Very Unimportant	0	0%	Very dissatisfied	10	3%

Q32: Quality of information and advice provided by OSB staff



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	148	40%	Very satisfied	24	7%
Important	202	54%	Satisfied	196	54%
Neutral	18	5%	Neutral	94	26%
Unimportant	1	0%	Dissatisfied	37	10%
Very Unimportant	2	1%	Very dissatisfied	13	4%

Q33: OSB Performs its duties in a fair and equitable manner



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	185	50%	Very satisfied	36	10%
Important	172	47%	Satisfied	201	55%
Neutral	12	3%	Neutral	78	21%
Unimportant	0	0%	Dissatisfied	41	11%
Very Unimportant	0	0%	Very dissatisfied	8	2%

Q34: Courtesy and helpfulness of OSB staff

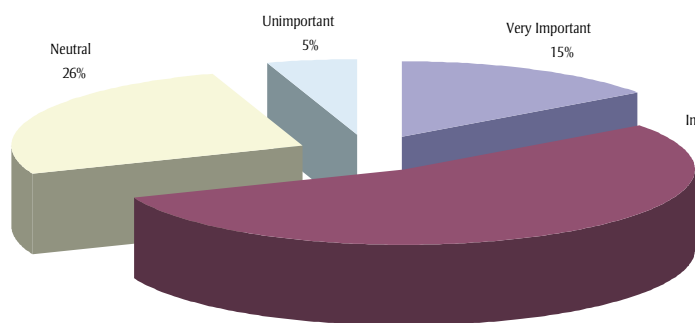


	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	138	37%	Very satisfied	84	23%
Important	206	56%	Satisfied	205	56%
Neutral	24	7%	Neutral	64	17%
Unimportant	1	0%	Dissatisfied	14	4%
Very Unimportant	0	0%	Very dissatisfied	2	1%

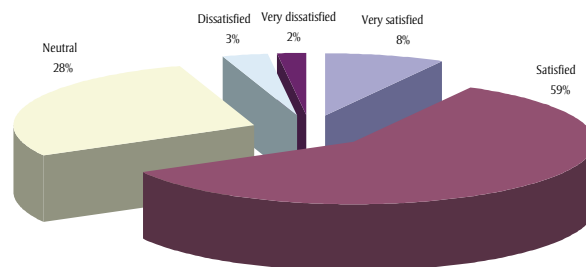
Q35: Convenient location, hours of operation of offices



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	56	15%	Very satisfied	28	8%
Important	199	54%	Satisfied	218	59%
Neutral	94	26%	Neutral	104	28%
Unimportant	17	5%	Dissatisfied	12	3%
Very Unimportant	1	0%	Very dissatisfied	6	2%



Importance to Me



OSB Performance



Q36: Availability of OSB staff to provide services

	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	82	22%	Very satisfied	23	6%
Important	234	64%	Satisfied	213	58%
Neutral	47	13%	Neutral	108	30%
Unimportant	4	1%	Dissatisfied	18	5%
Very Unimportant	0	0%	Very dissatisfied	4	1%

Q37: Usefulness of OSB publications and guides



	Importance to Me		OSB Performance		
	Number	Percent	Number	Percent	
Very Important	69	19%	Very satisfied	17	5%
Important	206	56%	Satisfied	196	55%
Neutral	80	22%	Neutral	134	38%
Unimportant	11	3%	Dissatisfied	9	3%
Very Unimportant	0	0%	Very dissatisfied	0	0%