

**22. Debt Recovery and Enforcement Act 2012 –
Appointed Day Order**

The Hon. Member for Onchan (Mr Callister) to ask the Treasury Minister:

When his Department will introduce an Appointed Day Order for the Debt Recovery and Enforcement Act 2012?

The Minister for the Treasury (Mr Cannan): The Treasury recognises that the current framework and systems for civil debt recovery need to be updated and made more effective.

The Debt Recovery and Enforcement Act 2012 was a Private Member's Bill which sought to introduce the concept of private licensed debt collectors. When considering the implications of enacting the legislation, the Treasury was unable to find a cost-effective and efficient solution for the underlying issues surrounding its implementation and interaction with the recommendations from previous reviews.

The Treasury therefore brought forward its own proposals in 2018 for a broader project encompassing all aspects of civil debt recovery and which could build upon the work already undertaken, but provide a more structured approach for reform.

The proposals consist of a number of phased workstreams with the initial phase concentrating on reviewing and improving the underlying framework of how debts are recorded, made accessible and the order in which they are then recovered by the coroners.

Following this, the second phase of work will consider options for reviewing the current coroner structure, the duties they perform and the fees applied in recovering debts. The third phase will consider options for reviewing the Island's insolvency framework and all related legislation.

The first draft Bill is nearing completion and will be subject to full public consultation in September 2019.