



FORMATIVE ASSESSMENT: MODULE 1

INTRODUCTION TO INTERNATIONAL INSOLVENCY LAW

This is a **formative assessment** relating to **Module 1** and is designed to provide candidates on the Foundation Certificate course with some direction and guidance as to the form and content of assessments on the course as a whole. The submission of this assessment is **not compulsory** and the mark awarded will not count towards the final mark for Module 1 or the course as a whole. However, students are encouraged to submit this assessment as part of their orientation for the submission of the formal (summative) assessments for all the modules on the course.

The Marking Guide for this assessment will be made available on the Course Administration page of the course web pages after the submission date on 15 October 2021.

INSTRUCTIONS FOR COMPLETION AND SUBMISSION OF ASSESSMENT

Please read the following instructions very carefully before submitting / uploading your assessment on the Foundation Certificate web pages.

1. You must use this document for the answering of the assessment for this module. The answers to each question must be completed using this document with the answers populated under each question.
2. All assessments must be submitted electronically in MS Word format, using a standard A4 size page and a 11-point Arial font. This document has been set up with these parameters – **please do not change the document settings in any way. DO NOT** submit your assessment in PDF format as it will be returned to you unmarked.
3. No limit has been set for the length of your answers to the questions. However, please be guided by the mark allocation for each question. More often than not, one fact / statement will earn one mark (unless it is obvious from the question that this is not the case).
4. You must save this document using the following format: **[studentID.assessment1formative.]**. An example would be something along the following lines: 202122-514.assessment1formative. **Please also include the filename as a footer to each page of the assessment** (this has been pre-populated for you, merely replace the words “studentID” with the student number allocated to you). Do not include your name or any other identifying words in your file name. **Assessments that do not comply with this instruction will be returned to candidates unmarked.**
5. Before you will be allowed to upload / submit your assessment via the portal on the Foundation Certificate web pages, you will be required to confirm / certify that you are the person who completed the assessment and that the work submitted is your own, original work. Please see the part of the Course Handbook that deals with plagiarism and dishonesty in the submission of assessments. **Please note that copying and pasting from the Guidance Text into your answer is prohibited and constitutes plagiarism. You must write the answers to the questions in your own words.**
6. The final submission date for this assessment is **15 October 2021**. The assessment submission portal will close at **23:00 (11 pm) BST (GMT +1) on 15 October 2021**. No submissions can be made after the portal has closed and no further uploading of documents will be allowed, no matter the circumstances.
7. Prior to being populated with your answers, this assessment consists of **9 pages**.

ANSWER ALL THE QUESTIONS

QUESTION 1 (multiple-choice questions) [10 marks in total]

Questions 1.1. – 1.10. are multiple-choice questions designed to assess your ability to think critically about the subject. Please read each question carefully before reading the answer options. Be aware that some questions may seem to have more than one right answer, but you are to look for the one that makes the most sense and is the most correct. When you have a clear idea of the question, find your answer and **mark your selection on the answer sheet by highlighting the relevant paragraph in yellow**. Select only **ONE** answer. Candidates who select more than one answer will receive no mark for that specific question.

Question 1.1

It should be relatively easy to develop a single system to deal with cross-border insolvency since all jurisdictions have more or less the same local insolvency law rules.

- (a) This statement is true since all countries have implemented the UNCITRAL Model Law on Cross-Border Insolvency.
- (b) This statement is untrue since there are huge differences in both the approach and insolvency legislation of various jurisdictions.**
- (c) This statement is true since all systems have at least the same general insolvency concepts.
- (d) The statement is true since the historical roots of all insolvency systems are the same.

Question 1.2

The Statute of Ann, 1705 was a very important piece of legislation for the development of English insolvency law.

- (a) This statement is true since this Act introduced imprisonment of debt.
- (b) This statement is untrue because it dealt with the distributions of the proceeds derived from the proceeds of selling the assets of the estate.
- (c) This statement is true since it introduced the notion of discharge.**
- (d) This statement is true since it introduced fraudulent conveyances into English law.

Question 1.3

The purpose of the UNCITRAL Legislative Guide (2004) has direct application in all the member States of the UN.

- (a) This statement is true because UNCITRAL's model legislative guidelines apply automatically to all member States.
- (b) This statement is true because all member States supported its automatic implementation in their respective jurisdictions.

(c) This statement is untrue because the Legislative Guide serves merely as soft law and contains best practice to be considered when countries revise their own insolvency legislation.

(d) This statement is untrue since the Legislative Guide is only available for use by developing countries when reforming their own insolvency laws.

Question 1.4

Modern rescue proceedings have replaced liquidation as an insolvency procedure in most systems.

(a) This statement is true since business rescue is important for socio-economic reasons.

(b) This statement is true because liquidation is viewed as a medieval and outdated process.

(c) This statement is untrue since there is still a need for both liquidation and rescue procedures in insolvency systems.

(d) This statement is untrue since some systems have no formal rescue procedure.

Question 1.5

The principles and requirements for avoidable dispositions and executory contracts are the same in all jurisdictions – hence these do not pose problems in a cross-border insolvency matter.

(a) The statement is untrue, the requirements and principles do differ and pose problems in a cross-border case.

(b) This statement is untrue because the insolvency laws of the State where the original insolvency order is issued will apply to all the other States involved in the matter.

(c) This statement is untrue since avoidable dispositions and executory contracts do not pose any problems in a cross-border case.

(d) The statement is untrue since avoidable dispositions and executory contracts may be disregarded in a cross-border case.

Question 1.6

The domestic corporate insolvency statute of a country makes no mention of the possibility of a foreign element in a liquidation commenced locally. The country has ratified a regional treaty on insolvency proceedings that contain provisions on concurrent insolvency proceedings over the same debtor in a neighbouring treaty state.

In a local liquidation commenced under the domestic corporate insolvency statute, to what law can the local court refer in order to resolve an international law issue that has arisen because of concurrent insolvency proceedings in the neighbouring state?

(a) Public International Law.

(b) UNCITRAL Legislative Guide on Insolvency Law.

(c) World Bank Principles for Effective Insolvency and Creditor Rights Systems.

(d) Private International Law.

Question 1.7

Which one of the following documents mandates co-operation or communication between courts in concurrent insolvency proceedings on the same debtor, which are being conducted in different nation states?

(a) ALI / III Global Guidelines Applicable to Court-to-Court Communication in Cross-Border Cases (2012).

(b) EU Cross-Border Insolvency Court-to-Court Communications Guidelines (2014).

(c) UNCITRAL Model Law on Cross-border Insolvency (1997).

(d) JIN Guidelines for Communication and Cooperation between Courts in Cross-Border Insolvency Matters (2016).

Question 1.8

Latin and Middle America states have ratified various multilateral conventions and treaties that address international insolvency issues. While they promote unity of proceedings in the treaty states where a debtor has a single commercial domicile, they acknowledge the possibility of concurrent proceedings.

Which of the following conventions and treaties does **not** provide for judicial co-operation where there are surplus funds remaining in a proceeding in one treaty state and there are concurrent insolvency proceedings over the same debtor in another treaty state?

(a) Montevideo Treaty on International Commercial Law (1889).

(b) Montevideo Treaty on International Commercial Terrestrial Law (1940).

(c) Montevideo Treaty on International Procedural Law (1940).

(d) Havana Convention on Private International Law (1928).

Question 1.9

The Council Regulation on Insolvency Proceedings (European Insolvency Regulation) (2000), which applies in all European Union member states except Denmark, was reviewed after a decade's operation. An amended European Insolvency Regulation (EIR) Recast (2015) was adopted in 2015 and took effect in June 2017.

Which of the following aspects of international insolvency is **not** addressed in the EIR Recast?

(a) Proceedings to restructure a debtor that is facing the likelihood of insolvency.

(b) Definition of "centre of the debtor's main interests".

(c) A centralised insolvency register of insolvency proceedings opened in member states.

(d) Co-operation and co-ordination provisions applicable to corporate groups.

Question 1.10

An unsecured Creditor is owed monies by the Debtor for services it supplied locally. It has issued proceedings to recover the debt in the local Court. The Debtor has moved its registration and head office to the local country from its original place of incorporation in a foreign country. The Creditor is incorporated and has its head office in that foreign country. The contract to supply, which was created by exchange of emails sent between the head offices, denominates the debt in the currency of the foreign country. The Debtor is being wound-up in the foreign country and the foreign liquidator seeks recognition and a stay in the local Court proceedings. What aspect is an international insolvency issue?

(a) The local Court's jurisdiction over the Debtor.

(b) The standing of the foreign Creditor to sue for its debt in the local Court.

(c) The foreign liquidator's standing to request a stay of the local proceedings.

(d) The fact that the debt owed to the Creditor is in a foreign currency.

Marks awarded 10 out of 10

QUESTION 2 (direct questions) [10 marks]

Question 2.1 [maximum 2 marks]

Explain what the term "international insolvency law" means.

International insolvency law is defined by Wessels¹ as law that:

"[i]s commonly described in international literature as a body of rules concerning certain insolvency proceedings or measures, which cannot be fully enforced, because the applicable law cannot be executed immediately and exclusively without consideration being given to the international aspect of a given case."

International insolvency law regulates insolvency proceedings which involve cross-border issues, such as where the debtor has assets, operations or creditors in multiple States.

There is scope to elaborate
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Question 2.2 [maximum 5 marks]

Differentiate between the concepts of universality and territoriality in cross-border insolvency.

Universality in cross-border insolvency is an approach that there should be a single insolvency proceeding that has worldwide recognition, or one insolvency law that applies in all insolvency proceedings in respect of the same debtor regardless in which jurisdiction the proceedings are taking place. The same insolvency law will apply in the treatment of the claims of all

¹ B Wessels, International Insolvency Law (Kluwer, 2006), p 1.

creditors and the debtor's assets and debts throughout the world. The officeholder appointed over the debtor's estate should have the ability to deal with all assets of the debtor worldwide.

On the other hand, the concept of territoriality contemplates that concurrent insolvency proceedings may be commenced in multiple jurisdictions for the same debtor, but are regulated by the national laws of the respective jurisdictions. Each of the insolvency proceedings and any officeholder appointed thereunder would be restricted to dealing with the claims and assets within the jurisdiction where the insolvency proceeding takes place and focus would be on national interest. As there may be concurrent proceedings carrying on in different jurisdictions, the solvency status of the debtor may also differ in the various proceedings.

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Question 2.3 [maximum 3 marks]

Describe **three** recent examples of developments in the Middle East region to reform domestic insolvency laws or to address international insolvency Issues.

The United Arab Emirates (UAE) reformed its domestic bankruptcy laws in 2016 by introducing reforms primarily to the restructuring procedures of corporate entities (excluding companies in the Dubai International Financial Centre (DIFC) and Abu Dhabi Global Market (ADGM)), and in 2019 for insolvency of natural persons.² DIFC enacted new insolvency laws in 2019 which, amongst others, incorporated the UNCITRAL Model Law on Cross-Border Insolvency. ADGM adopted the UNCITRAL Model Law on Cross-Border Insolvency in 2015.

Saudi Arabia reformed its domestic insolvency laws in 2018 which provided for, among others, procedures to settle or reorganise a debtor's businesses as well as provide for a simplified liquidation process and fairer distribution to creditors in liquidation.³

Bahrain adopted new bankruptcy laws in 2018 which, among others, recognises and adopts the UNCITRAL Model Law on Cross-Border Insolvency.

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Marks awarded 10 out of 10

² See Patrick Gearon and Roger Elford, "Recent Restructuring Developments in the Gulf Region", (15 December 2020), *Global Restructuring Review*. <https://globalrestructuringreview.com/review/europe-middle-east-and-africa-restructuring-review/2020/article/recent-restructuring-developments-in-the-gulf-region>

³ Ibid

QUESTION 3 (essay-type questions) [15 marks in total]

Question 3.1 [maximum 5 marks]

Write a brief note on the differences regarding the objectives of insolvency for individuals and corporations.

The objectives of insolvency for individuals and corporations may differ, taking into account social and cultural considerations towards personal insolvency.

Sealy and Hooley⁴ notes the following differences in the objectives of insolvency for individuals and corporations:

- (a) For individuals, insolvency proceedings should allow creditor claims to be addressed but still protect the debtor from harassment. The indebtedness can be reduced through proceeds from the debtor's assets or contribution from his income over time, taking into account personal circumstances (such as reasonable costs of living needed for the debtor and his dependents).

Another objective is to provide debtors the opportunity for a fresh start at the end of the insolvency through discharge, particularly where there is no misconduct on the part of the debtor).

- (b) For corporations, the objective of insolvency is focussed on preserving the business or viable parts thereof, where possible, to maximise value and returns to creditors without necessarily maintaining the debtor company itself.

Insolvency of corporations should also address personal liability of directors and other officers (for example, where there is breach of duty or misconduct on their part).

There is scope to expand upon this discussion.

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Question 3.2 [maximum 5 marks]

Write a brief note on the difficulties that may be encountered when dealing with insolvency law in a cross-border context relating to pertinent differences in the relevant systems.

One difficulty would be that different jurisdictions have differing thresholds as to what amounts to insolvency in order to commence insolvency proceedings. Insolvency may mean balance sheet insolvency (i.e. where the debtor's total outstanding liabilities are more than total assets), or cashflow insolvency (i.e. where the debtor cannot meet its payment obligations as and when they become due). This might mean that the criteria to commence insolvency proceedings with respect to the same debtor may be met in one jurisdiction but not met in another, leading to inconsistency, uncertainty and conflict.

Difficulties would also arise where different jurisdictions have differing levels of recognition of foreign insolvency proceedings or foreign judgments in respect of the same debtor. If there is no recognition, there will be issues such as whether foreign creditors can participate in the proceedings, or that the officeholder appointed may not be able to deal with the debtor's assets in another jurisdiction.

⁴ M A Clarke et al, Commercial Law (Oxford University Press, 2017), chap 28.

Differences in the relevant systems will cause uncertainty as to which forum and law should apply in relation to different parts of the insolvency of a debtor with operations, assets and creditors in different jurisdictions. For example, different laws may apply to the claims procedure in different jurisdictions and result in a claim to be accepted in one jurisdiction while rejected in another.

Differences in the relevant legal systems will also mean that the courts will apply different laws and enforce different requirements on the same creditors and claims. Aside from differences in insolvency laws, general laws that would impact cross-border insolvency include the laws on real security rights, netting and set-off rights and voidable transactions. These differences will lead to the same creditor claims and their priorities in liquidation being treated differently under the relevant systems.

Further detail would be beneficial. For example, consideration of Westbrook's 9 key issues.
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Question 3.3 [maximum 5 marks]

What multilateral steps have been taken in the 21st century to promote harmonisation of domestic insolvency laws? In your opinion, how much impact are these likely to have in addressing international insolvency issues? Include reasons for your opinion.

In the 21st century, multilateral steps to promote harmonisation of domestic insolvency laws include:

- (a) UNCITRAL Legislative Guide on Insolvency Law (2004), which is meant to be used as a reference or guide when drafting or reviewing insolvency legislation; and
- (b) World Bank Principles for Effective Insolvency and Creditor / Debtor Regimes (developed in 2001 and revised in 2005, 2011, 2015 and 2021).

These two form the Insolvency and Creditor Rights Standard ("ICR Standard"), designed by the World Bank and UNCITRAL in consultation with the International Monetary Fund (IMF) to represent the international best practices for national insolvency and creditor rights systems. The Financial Stability Board (FSB) also recognised the ICR Standard as a key standard for sound financial systems.⁵

International recognition of these initiatives would lead to more countries using them to update their insolvency laws and thus increase their impact. As clarity in terms of insolvency and creditor rights are important considerations for foreign investments, countries would be encouraged to adopt these international standards recognised worldwide. Where IMF or World Bank requires insolvency reform in return for assistance, countries would also be likely to refer to the ICR Standard in the reforms required.

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Marks awarded 14 out of 15

QUESTION 4 (fact-based application-type question) [15 marks in total]

Nadir Pty Ltd ("Nadir") is a company registered in Utopia. Originally it was incorporated in the neighbouring country of Erewhon before moving its registration and head office to Utopia one month ago. Apex Pty Ltd ("Apex") is incorporated and has its head office in Erewhon. Apex

⁵ <https://www.worldbank.org/en/topic/financialsector/brief/the-world-bank-principles-for-effective-insolvency-and-creditor-rights>

and Nadir enter into a contract by exchange of emails between their head offices for Apex to supply goods to Nadir in Utopia. Nadir has failed to pay for the goods which have been delivered in accordance with the contract. Apex issues court proceedings against Nadir in Utopia for monies owing for the goods sold and delivered.

Meanwhile, Nadir also owes monies to creditors in Erewhon. One Erewhon creditor obtains a court winding-up order against Nadir in Erewhon and a liquidator is also appointed by that court.

If you require additional information to answer the questions that follow, briefly state what information it is you require and why it is relevant.

Question 4.1 [maximum 5 marks]

Assume the UNCITRAL Model Law on Cross-border Insolvency has been adopted by Utopia without modification, except as required to domesticate it. For example, the Cross-border Insolvency Act of Utopia names its local laws relating to insolvency and its competent court under the Act. The Erewhon liquidator's investigations detect that Apex is suing Nadir in Utopia. The liquidator would like to stop Apex court action against Nadir in Utopia. Advise the Erewhon liquidator on the potential relevance of the Cross-border Insolvency Act of Utopia.

As the UNCITRAL Model Law on Cross-border Insolvency⁶ has been adopted and incorporated into the Cross-border Insolvency Act of Utopia, the Erewhon liquidator would be entitled as a foreign representative to have direct access to the Utopia court (Article 9 of the UNCITRAL Model Law). In this regard:

“Foreign proceeding” means a collective judicial or administrative proceeding in a foreign State, including an interim proceeding, pursuant to a law relating to insolvency in which proceeding the assets and affairs of the debtor are subject to control or supervision by a foreign court, for the purpose of reorganization or liquidation;

“Foreign representative” means a person or body, including one appointed on an interim basis, authorized in a foreign proceeding to administer the reorganization or the liquidation of the debtor's assets or affairs or to act as a representative of the foreign proceeding.

The Erewhon liquidator, as liquidator appointed over Nadir, and the Erewhon proceedings would fall squarely within these definitions. It does not matter whether Erewhon have reciprocal laws on recognition of foreign proceedings. **Good.**

The Erewhon liquidator can apply to the Utopia court for recognition of the Erewhon proceedings (Article 15 of the UNCITRAL Model Law). The Erewhon liquidator must support its application with the necessary evidence required for such application.

The reliefs that can be sought by the Erewhon liquidator would depend on whether the Utopia court grants recognition of the Erewhon winding-up proceedings as a foreign main proceeding or a foreign non-main proceeding. If it is a foreign main proceeding, the recognition by the Utopia court will trigger an automatic stay of creditor actions (such as the Apex court action) and an automatic freeze of Nadir's assets. If it is foreign non-main proceeding, the Erewhon liquidator may apply for discretionary relief, including staying the continuation of the Apex court action against Nadir.

⁶ Reference was also made to UNCITRAL Model Law on Cross-Border Insolvency: The Judicial Perspective at <https://uncitral.un.org/sites/uncitral.un.org/files/media-documents/uncitral/en/judicial-perspective-2013-e.pdf>

*Note: Further information would be required to determine whether the Erewhon proceedings would fulfil the criteria for recognition of either foreign main proceedings (e.g. to show that Nadir's centre of main interest is in Erewhon and to rebut the presumption that it is Utopia where Nadir is currently registered) or foreign non-main proceedings.

If the Utopia court grants recognition of the Erewhon proceedings, the Erewhon liquidator can also intervene in the Apex court action against Nadir in Utopia (Article 24 of the UNCITRAL Model Law).

The Cross-Border Insolvency Act of Utopia would also have provisions on cooperation and communication between the court of Utopia and the Erewhon insolvency representative or court.

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Question 4.2 [maximum 2 marks]

Would it make any difference to your answer in question 4.1 in the following two alternative scenarios to Apex suing for its debt?

- (a) Apex had filed proceedings to wind-up Nadir, but the matter had not yet been heard.
- (b) Apex had obtained a court order to wind-up Nadir in Utopia prior to the Erewhon winding-up order.
 - (a) If the Apex winding-up proceedings have not yet been heard, there is no change in the answer. Recognition of the Erewhon proceedings as a foreign main proceeding by the Utopia court will not prevent the commencement of insolvency proceedings by Apex in Utopia against Nadir as long as there are assets of Nadir in Utopia.
 - (b) Where Apex has obtained a court order to wind-up Nadir in Utopia prior to the Erewhon winding-up order, the Erewhon liquidator is entitled to participate in the Apex proceedings in Utopia (Article 12 of UNCITRAL Model Law). Further, any relief to be granted to Erewhon liquidator must be consistent with the Apex proceedings and, even if Erewhon proceedings are recognised as foreign main proceedings, the automatic relief (including automatic stay) afforded under Article 20 would not apply (Article 29 of UNCITRAL Model Law).

If Erewhon proceedings are foreign non-main proceedings, the Utopia court in granting relief to the Erewhon liquidator, must be satisfied that the relief relates to assets that, under the Utopia law, should be administered in the foreign non-main proceeding or concerns information required in that proceeding.

The Utopia court must seek cooperation and coordination as provided under Articles 25, 26 and 27 of the UNCITRAL Model Law.

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Question 4.3 [maximum 8 marks]

NB: This question is not related to Questions 4.1 and 4.2

A court has ordered the commencement of an insolvency proceeding against a corporate debtor in the State of its incorporation and head office. The company has operated business in a number of States and has assets (real property or interest in land, other tangible assets

and intangible assets); creditors (including taxation / revenue authorities) and directors in several States.

Select a country for the company's incorporation and, based on the insolvency laws of the country you select and the brief facts provided, describe four key international insolvency issues facing the insolvency representative in this scenario. For each issue, what domestic laws or international instruments apply to assist the insolvency representative address these four issues?

For purposes of this question, the country selected for the company's incorporation is England. One issue facing the insolvency representative is the recognition of the English insolvency proceedings and the standing of the insolvency representative in the other States which the debtor has assets, creditors and directors in. The insolvency representative's ability to deal with foreign assets and creditors would be affected by the extent of its recognition in the foreign States. Where these other States have also adopted the UNCITRAL Model Law on Cross-Border Insolvency, the insolvency representative can apply directly to the foreign courts for recognition. For other States which have not adopted the same, recognition of the English insolvency proceedings would depend on the national law of each State. The European Union Recast Insolvency Regulation provides for automatic recognition of insolvency proceedings in its member states, but this no longer applies to England with effect from 31 December 2020.

Another key issue facing the insolvency representative would be concurrent insolvency proceedings being commenced in States other than England to deal with such operations, assets and creditors located in those States and the conflict of laws arising from it. The United Kingdom had enacted the UNCITRAL Model Law through the Cross-Border Insolvency Regulations 2006 ("CBIR"). Therefore, insolvency representatives of foreign proceedings have access to the English courts to apply for recognition and relief, and the CBIR also sets out provisions of coordination between courts and insolvency representatives in concurrent proceedings. Under the CBIR, the English insolvency representative has a duty to cooperate with foreign courts and representatives and is entitled to communicate directly with them. The same will also apply to other States which have adopted the UNCITRAL Model Law.

In addition, where there are concurrent proceedings, the insolvency representative can seek to apply cross-border insolvency protocols or agreements to communicate and coordinate the proceedings, such as:

- (a) the UNCITRAL Practice Guide on Cross-Border Insolvency Cooperation (2009);
- (b) the ALI (American Law Institute) - III (International Insolvency Institute) Global Guidelines Applicable to Court-to-Court Communications in Cross-Border Cases (2012); or
- (c) Judicial Insolvency Network Guidelines for Communication and Cooperation between Courts in Cross-Border Insolvency Matters (2016).

These guidelines are non-binding and would depend on the courts and the insolvency representatives.

A key international insolvency issue facing the insolvency representative is whether foreign creditors can participate in the English insolvency proceedings and the ability of the insolvency representative to deal with them. Under the CBIR, foreign creditors have the same rights to participate in the English insolvency proceedings as local creditors (see Schedule 1, Article 13(1)). The English insolvency representative can accept proofs lodged by foreign creditors for debts incurred outside the UK or under foreign law.⁷

⁷ I F Fletcher, *The Law of Insolvency*, London (Sweet and Maxwell, 5th ed, 2017), [30-041]

Nevertheless, foreign creditors may seek to commence insolvency proceedings in their respective States, leading to multiple concurrent proceedings and creditors filing claims in more than one proceeding. This leads to another key issue for the insolvency representative to have a coordinated claims procedure. Otherwise, there may be many practical problems, such as a creditor claim being accepted in one State but not in another. Under the Insolvency Act 1986, English law will apply to matters of procedure and substance, such as the procedure for lodging proof of debt. The national laws of other States will likely apply to their own proceedings. Again, recognition of proceedings and the guidance for communication and coordination between the courts and insolvency representatives would be helpful to ensure a coordinated claims procedure.

6.5

**Marks awarded 13.5 out of 15
MARKS AWARDED 47.5 /50**

*** End of Assessment ***