

InsO-Up: Mobile debtor communication **facilitates the implementation of consumer insolvencies**



The fact that mobile phones have become even bailiffs respect the fact that mobile phones have become an integral part of everyday life. They seize laptops, flat screens and other valuables - but leave the debtor their smartphone.

This fact is the basis for a silent revolution in insolvency administration: Since stp. one introduced InsO-Up, more and more law firms in consumer insolvencies are providing their debtors with this option to communicate with them and exchange documents. The insolvency administrators at NST are among the pioneers in the industry industry and can already name and quantify concrete added value.

Keeping the mass of insolvencies under control

The number of insolvency proceedings depends on many factors. For example, the shortening of the residual debt discharge period from generally six to three years in October 2020 has **increased the incentive to file for insolvency proceedings themselves**. NST, an insolvency administration law firm with 11 branches in Germany, can also confirm this development.

Petra Hieber, office manager at NST:

*"We are active in 16 courts. Given the large number of ongoing insolvency proceedings, communication, exchanging documents and meeting deadlines is a lot of work. In particular, the fact that our clerks have to follow up with the debtors to collect the necessary documents takes up a lot of time and **has a negative impact on the duration of the proceedings.**"*

Pragmatic solution approach: Mobile debtor communication

The lawyers and clerks at NST have been working successfully with the software solutions from stp.one for over 20 years. As office manager, Petra Hieber is also in close contact with the Karlsruhe-based legal tech specialist and therefore has a good overview of the digital options available to law firms. *"In September 2022, we were told that there would be an option for digital communication with debtors in the future. That made me prick up my ears, because the smoother the exchange between the insolvency administrator and the debtor, the better."*

After the presentation of InsO-Up in spring 2023 and the launch of the application in the summer of the same year, the new application was installed at NST. *"It was crucial for us that the solution was fully integrated into Winsolvenz, so that the lawyers and clerks not only had an over-*

view of everything, but also a centralised location," recalls Hieber. Together with her colleagues, she tested the solution and was quickly convinced that it would improve and speed up the exchange with debtors. So they changed the standard letter that is sent to a debtor by post at the start of a consumer insolvency. They were offered the opportunity to register with InsO-Up free of charge on their mobile phones and upload the documents required for the proceedings. *"68 per cent of the debtors contacted have registered and the vast majority of them have been exchanging information with us via InsO-Up ever since. This is not only intuitive, uncomplicated and faster. Our clerks now also have less effort to transfer the documents to the DMS,"* reports Petra Hieber.

Win-win situation: Law firm and debtor benefit from InsO-Up

For example, if NST needs information, a file or a document, the responsible clerk pings the debtor via text message and writes briefly and clearly what they need, by when and for what purpose. *“Many of our private debtors have little commercial experience. But they **respond promptly and bindingly** to specific questions or instructions via mobile phone. We deliberately don’t communicate in legalese, but endeavour to use understandable language,”* explains the office manager. **This lowers the debtor’s inhibitions** about uploading documents and saves the clerks a lot of work scanning and allocating documents. There are also no longer any problems with the postal delivery of information - for example, if the debtor has moved house.

As all the information uploaded in this way is displayed directly in the corresponding procedure in Lexolution, the case handler has a better over-

view. Petra Hieber comments: *“We have found that debtors are **much more willing** to provide us with their documents more **quickly and completely**. This is very helpful and expedient for everyone.”*

In addition to streamlining and dynamising the process, NST has set itself another goal with the introduction of the mobile application: to get away from all the negativity associated with insolvency. The new solution also helps with this, as it not only integrates more easily into the everyday life of an insolvent debtor, but also offers them a perspective by displaying a countdown over the three-year duration of the proceedings. As the law firm has to actively inform itself about the debtor’s circumstances during this phase, the uncomplicated communication also helps here.

Expansion of InsO-Up utilisation is planned

To date, InsO-Up has mainly been used in the main proceedings of consumer insolvencies. In the long term, however, InsO-Up will also be used to support the processing of corporate insolvencies. **This will enable NST to further expand its already high level of digitalisation.** However, the introduction of InsO-Up is already seen as a success.

Petra Hieber comments: *“**The simplifications for the clerks are enormous**, as are the time savings. Communication is easier, more direct, more*

up-to-date and easier to understand than in the past. Debtors are also less afraid to talk to us.”

NST also finds the intensive and practice-oriented exchange with the contacts at stp.one helpful. The office manager is **delighted with the collaboration**, the successful integration of the application into the stp landscape and the many positive experiences she has already been able to gather within six months.

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**68 percent of our debtors use
InsO-Up for communication and to
send us important documents.**

Quote from Petra Hieber (Office Manager)



About stp.one

stp.one is one of Europe's leading providers of complete legal tech solutions for lawyers, insolvency administrators, notaries and legal departments. The portfolio ranges from modern insolvency and law firm management solutions to AI-based data management, workflow automation and an integrated legal tech platform through to intelligent data services. The company has more than 30 years of expertise and supports over 7,000 customers in managing their day-to-day work. The company employs over 300 people in Germany, Austria, Switzerland and Bulgaria. More information at stp.one.



About Niering, Stock, Tömp Rechtsanwälte

Niering, Stock, Tömp Rechtsanwälte assist creditors on their way through insolvency proceedings and support them with their decades of experience. The law firm has already conducted more than 17,000 insolvency proceedings and reorganisation consultations and therefore knows that it is not only a question of providing professional support, but also of human interaction during this conflict-laden time. Niering, Stock, Tömp employs over 50 people at 11 locations in Germany. More information at nst-inso.com.



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