



Work programme 2014-2015

April 2014

Contents

1	Foreword	1
2	About the Panel	2
3	Overview	3
4	Our work in 2014-15	5
5	Measuring success	11
	Biographies	12

Our vision

A market where everyone can access high quality and affordable legal services that meet their needs:

- Responsive services
- High quality advice
- A diverse workforce that understands its diverse clients
- Quick, fair and cost-effective complaints-handling
- Consumers placed at the heart of regulation

1 Foreword

Finding the right balance

- 1.1. A perfect storm is changing the face of legal services. Economic factors, technological innovation, new ABS entrants, major reforms to legal aid and litigation funding – are all shaping how consumers receive legal services and who delivers them.
- 1.2. How should the Consumer Panel respond in 2014-15 to change on so many fronts? We're very clear that we can have the greatest impact in this changing environment by delivering a work programme which is extensive but has a tighter focus on a smaller number of projects; where we consolidate the work we've started, return to unfinished business and follow through on existing initiatives.
- 1.3. You can expect to see us target our work on our strategic theme of equality of access, embedding a focus on vulnerable consumers across all projects. Specific issues such as the self-help market and litigants in person demonstrate the constant policy challenge of finding the right regulatory response – one which delivers access to justice whilst also ensuring adequate consumer protection.
- 1.4. You can expect to see us target our work on partnerships, an essential approach when you consider that still too often the Panel offers the sole consumer voice when legal services regulation is being discussed. The Consumer Principles tool that we developed last year is being used by the regulators to understand user needs and we plan another practical tool focusing on consumer vulnerability. You can expect to see us target the future and focus on what could happen next. It's timely that the Legal Services Board has commissioned advice on the strategic risks likely to face consumers in 2020 and how regulators might respond to these. It is a challenging brief, but this is a welcome opportunity to future-proof regulatory policy around key consumer concerns and for the Panel to lead from the front.
- 1.5. And you can expect to see us offer a targeted response to changes in the regulatory landscape. The Legal Services Board's Business Plan acknowledges the first stage of the reforms is over. Its future focus is clearly on improving regulatory standards and this is the message many of the new leaders of the regulatory and Ombudsman community will be hearing.
- 1.6. As the new legal services market continues to take shape, I am confident that our approach is the right one. Ours is a unique role and this year is a real balancing act – between enabling and holding to account, between improving access to justice and consumer protection. Getting this right is essential as the contribution of the Panel will be all the more significant as we strive to make sure that improving outcomes for consumers is the foremost priority for all and underpins every regulatory decision.



Elisabeth Davies
Chair

2 About the Panel

Our purpose

- 2.1. The Legal Services Consumer Panel is a central feature of a regulatory framework in England and Wales which is designed to transform the legal services market around the needs of its users.
- 2.2. Created by the Legal Services Act 2007 we are an independent arm of the Legal Services Board. As a permanent, discrete champion for consumers we have an essential responsibility to ensure that regulators are able to consider and act on the user perspective, putting the consumer interest at the heart of regulation.

Our vision

- 2.3. A market where everyone can access high quality and affordable legal services that meet their needs:
 - Response services
 - High quality advice
 - A diverse workforce that understands its diverse clients
 - Quick, fair and cost-effective complaints handling
 - Consumers placed at the heart of regulation
- 2.4. Our remit is to represent the interests of the many different consumers of legal services, including small businesses and charities. A core emphasis is on the needs of vulnerable consumers.

How we work

- 2.5. The Panel provides high quality, evidenced-based advice to the Legal Services Board, in order to help them make decisions that are shaped around the needs of users.

Who we are

- 2.6. The Panel is made up of eight lay members whose appointments are approved by the Lord Chancellor. Our members' varied experience and expertise includes: charitable, private and public sectors, advice provision, trading standards and complaints handling. The Panel members are not able to be practising lawyers. More information about the Panel members is at the back of this document.

Our approach to regulation

- 2.7. Our core challenge is finding the right balance between access to justice and consumer protection. We seek to find the right amount of regulation to enable consumers to truly benefit from open and fair markets.
- 2.8. Both too much and too little regulation harms consumers. We want to remove unnecessary restrictions that impede innovation and increase the price of legal services. Yet consumers will have the confidence to drive competition only if they think regulation will protect them, so a strong and effective consumer protection framework is also needed.

3 Overview

Access, choice, protection

- 3.1. **As the final year of our three-year strategic plan, our work in 2014-15 is a chance to consolidate and reinforce the three critical themes of access, choice and better protection for consumers:**
- **Equality of access – by ensuring that all consumers, especially those in a position of vulnerability, have access to affordable and high quality advice**
 - **Unleashing consumer power – by giving people the information and tools to drive greater competition**
 - **Enhancing the safety net – through improving quality assurance, better financial protection and redress and consumer-focused regulators.**

Core theme: equality of access

- 3.2. Our primary emphasis this year will be on the equality of access theme.
- 3.3. Legal services are vital to people's lives but they can be inaccessible for a variety of reasons – they can be unaffordable for a large part of the population; the use of jargon can confound consumers; or access can be limited by the make-up of the senior ranks of the legal profession not reflecting those they serve. Some of the free support that many people rely on has been significantly affected by funding cuts creating new gaps in availability. The Panel's remit enables us to look at the potential for new technology, such as online self-help tools, or alternative actors, such as McKenzie Friends, to help fill these gaps.

But we do so with our eyes open to the risks – some the same, others new – of these developments and aim to maximise the good they offer and minimise any harm. This balancing act is a defining feature for our work in 2014-15 and goes to the heart of our 'right amount of regulation' approach: over-regulation could stifle innovations that could open up legal services to more people, but consumers are mostly likely to take advantage of these if they know effective protections are in place.

Legal Services Board commission

- 3.4. In preparing its strategy for 2015-18, the Legal Services Board plans to commission our advice on the following: "*What developments in the period to 2020 are most likely to have an impact on the consumers of legal services and what should guide how the LSB and approved regulators respond to them?*".
- 3.5. This is a welcome commission. In addressing such fundamental issues at a vital stage in the reforms we will have the chance to lead from the front in defining a consumer led agenda. We will now work with the Legal Services Board and others in scoping out how to take this forward but we will use our response to increase understanding and focus on where improvements for consumer services can be delivered.

Cross-cutting work

- 3.6. In addition to the projects described in the next chapters, we will continue to pursue two genuinely cross-cutting initiatives that deliver against all three strategic themes.
- 3.7. Firstly, this year will see the third edition of our pioneering Consumer Impact Report, which uses a basket of indicators approach to assess the progress of the Legal Services Act reforms from the consumer perspective. It incorporates our annual Tracker Survey, and enables us to tell whether consumers are seeing any differences in their dealings with lawyers. Whilst at times it may make for uncomfortable reading for the regulators, it offers consumer evidence to help shape their future priorities. Five years on from when the legislation began to be implemented, and with four years research data to draw on, the coming edition will be an important milestone for the reforms – trends can be identified and an assessment made of whether consumers are actually benefiting from the changes introduced.
- 3.8. Secondly, over the years the Panel has frequently urged the regulators to engage more with consumers to inform their policy making processes. There has been a gradual improvement in this from a low starting point, but far more still needs to be done. In January we published a tool to help the regulators think about the consumer interest in a structured way. It is based on a set of seven core principles that are commonly used by consumer organisations for working out how particular issues or policies are likely to affect consumers. We adapted the principles to make them relevant in a legal services context, working closely with the Council for Licensed Conveyancers to make sure it would be of genuine practical use. There is more for us to do next year to help the regulators apply the tool to the individual issues they are working on.

10 Highlights in 2014-15

Publishing the third edition of our flagship Consumer Impact Report and continuing our Tracker Survey

Identifying the strategic risks likely to face consumers in 2020

Pursuing the recommendations in our forthcoming report on fee-charging McKenzie Friends

Commissioning research on unbundled legal services, in partnership with the Legal Services Board

Producing a simple and practical guide for approved regulators to help them take account of consumer vulnerability

Publishing innovative research commissioned with the Legal Services Board on online self-help tools and initiating a debate on the consumer agenda in online legal services

Ensuring we reach a successful resolution on opening up the professional registers and unlocking data on the performance of lawyers to inform consumer choice

Making real progress on third party complaints to the Legal Ombudsman

Commissioning research on consumer expectations of getting redress, in partnership with the Legal Ombudsman

Rolling out training on the consumer principles for approved regulators

4 Our work in 2014-15

Equality of access

- 4.1. Perhaps the biggest challenge facing regulators is that half of people who have a legal need either take no action or handle their problems alone. Resolving this issue is not within the gift of any single institution and regulation is only one part of the answer, but this year the Panel's focus will be on building a regulatory environment that facilitates better access to justice.
- 4.2. At the heart of this issue is finding the right balance between access to justice and consumer protection. The regulatory system needs to work efficiently and unnecessary restrictions need to be removed since these add costs which consumers end up paying for and stifle competition which can lead to innovation and wider choice for consumers. At the same time, vigilance is needed to make sure that changes deliver more good than harm. The Legal Ombudsman's report on conditional fee agreements shows that new funding models making it possible for people to finance claims also create temptation for unethical business practices. Similarly, technology has the potential to revolutionise the market but also creates risks not present in the bricks and mortar world, while the 7 million people who are not online risk being left behind.

Litigants in person

- 4.3. Last year the Panel started a programme of work on the regulatory implications of the anticipated increase in litigants in person following the changes to legal aid eligibility. The Civil Justice Council has predicted that such litigants will become the rule rather than the exception, but the justice system has been designed around the needs of lawyers rather than its users. The emotion of the case and stress of going to court add to the vulnerability facing ordinary people. The market is starting to adapt to the legal aid changes. For example, law firms are starting to offer 'unbundled services' – selling discrete pieces of advice rather than a full end-to-end service. There is also evidence of a rise in McKenzie Friends who charge for their services.
- 4.4. So far we have:
 - Set out a consumer agenda for the regulatory implications of increasing numbers of litigants in person
 - Completed a groundbreaking study, to be published soon, on fee-charging McKenzie Friends
- 4.5. In 2014-15 we will build on this progress by:
 - Pursuing the recommendations in our report on fee-charging McKenzie Friends by working in partnership with the Civil Justice Council and others
 - Commissioning research funded by the Legal Services Board on the consumer experience of using unbundled services

- Actively participating in debates and initiatives relating to the regulatory implications of litigants in person

Online self-help tools

4.6. A significant number of people now handle their legal needs alone or choose an unbundled service package – in other words agreeing with their lawyer that they will do some of the work themselves. Technology is also leading to innovation in service delivery. An example is the emergence of online self-help tools, with various levels of lawyer input, which have emerged in a range of areas from wills to tenancy agreements. Many consumers are attracted by the wider choice, convenience, speed and cost benefits of such approaches, although we also foresee potential risks such as unclear regulatory boundaries and privacy.

4.7. So far we have:

- Started new research in partnership with the Legal Services Board, using a mystery shopping approach, on the consumer experience of using online self-help tools for getting a divorce

4.8. In 2014-15 we will build on this progress by:

- Completing our joint research on the consumer experience of using online self-help tools for getting a divorce
- Defining a consumer agenda and initiating debate on the benefits and risks of technology in legal services

Consumer vulnerability

4.9. Consumer vulnerability has been a constant theme in the Panel's work throughout our history and this will remain the case during 2014-15. In practice, we encourage policymakers to examine these issues from two perspectives: when a characteristic makes it more likely that a consumer may need specific legal advice (e.g. someone

who has suffered discrimination) and when a characteristic potentially makes someone vulnerable when accessing any legal service (e.g. due to a physical disability). Of course, both dimensions of vulnerability may occur at once (e.g. someone with mental health needs). Our aims are to ensure people can access the legal advice they need, providers understand and adapt to the diverse needs of their clients, and that regulators take proper account of the needs of consumers in vulnerable positions.

4.10. So far we have:

- Carried out groundbreaking studies in partnership with disability charities and regulators with specific groups of vulnerable consumers. This has led to improved training support and materials by the Law Society to support solicitors;
- Persuaded the Legal Services Board to adopt the BSI standard on inclusive services (BS18477). It has written to the approved regulators and the Legal Ombudsman inviting them to incorporate the standard into their work;
- Made the case for research with people needing immigration and asylum advice, which has led to separate studies by the Bar Standards Board and the Solicitors Regulation Authority

4.11. In 2014-15 we will build on this progress by:

- Translating BS18477 and our research studies into simple and practical guidance for regulators on what consumer vulnerability means in a legal services setting
- Encouraging more regulators and other bodies in the sector to adopt BS18477 and develop their own consumer vulnerability strategies

Unleashing consumer power

- 4.12. The competition reforms in the Legal Services Act have enabled new entrants and business structures, but these will only succeed if change here is mirrored by an active demand side – consumers searching the market and voting with their feet. Our research shows that consumers are not driving competition. Despite some change for the better there is still little shopping around, people lack knowledge about what lawyers do, lack confidence their consumer rights will be protected and rarely complain when they receive a poor service.
- 4.13. Putting a strong regulatory framework in place would do most to boost consumer confidence, but work is also needed to make it easier for consumers to compare options and choose the best service for their needs. This year we plan to continue our efforts to unlock regulatory information that would enable informed choice. Further work is needed to enhance the credibility of ‘choice tools’ – such as accreditation schemes and comparison websites – that alert consumers to the different options available to them.

Open data

- 4.14. Our report last year on empowering consumers warned that people are being left in the dark when choosing legal services because the information they need is either unavailable or scattered across different websites. If people can’t see where they’re going, they won’t vote with their feet. Unfortunately, information that consumers and intermediaries like comparison websites would find useful – such as complaints data and peer review scores in legal aid cases – is held by public agencies but not published. Alternatively, the information is published but, contrary to the Government’s Open Data Strategy, not in a format that can easily be reused. One area where we have already done lots of work is

seeking to open up the professional registers so that comparison sites and others can easily access very basic information about who is regulated. It is good news that the regulators have recently agreed in principle to release basic data, but work is still needed to make sure this commitment is successfully implemented.

4.15. So far we have:

- Developed a self-regulatory initiative supported by the Council for Licensed Conveyancers and Solicitors Regulation Authority to raise standards among comparison websites in legal services
- Published three reports and provided advice to the Legal Services Board on how regulators can help consumers to play a more active, empowered role in the legal services market
- Persuaded the Legal Services Board to accept our recommendation that the professional registers should be made readily accessible to comparison sites and brought together the regulators and comparison website providers
- Convinced the Legal Ombudsman to name law firms in its decisions

4.16. In 2014-15 we will build on this progress by:

- Securing successful implementation of the regulators’ commitment to release data within their professional registers
- Using Freedom of Information laws to access data held by public agencies about the performance of lawyers

Accreditation schemes

- 4.17. Accreditation schemes help to fill the gap in knowledge experienced by consumers by enabling lawyers to demonstrate they meet specific quality standards or have specialist expertise. However, this is only the case if schemes are credible and act as a reliable indicator of quality. The Panel analysed the changes made by these schemes two years

after our initial analysis of their strengths and weaknesses. This found improvement in the information provided to consumers, while some schemes have undergone internal reviews and begun to implement the findings. However, there remained a lack of lay input in the governance of schemes, and mechanisms for consumer feedback and complaints were still weak.

4.18. So far we have:

- Developed standards for accreditation schemes in collaboration with the sector – these were accepted as a reliable benchmark by the Legal Services Board
- Published a progress report on action by accreditation schemes following our report on the subject two years earlier

4.19. In 2014-15 we will build on this progress by:

- Working with accreditation schemes to secure the further improvements identified in our progress report;

Enhancing the safety net

4.20. Consumers use legal services at critical life moments but a lack of knowledge about the law and their infrequent need for help means they often are unable to protect their own interests effectively. More so than in many markets, a strong safety net is needed to protect consumers from poor quality work or dishonest practices. There has rightly been a major focus over the last five years on the regulatory framework – modernising codes of conduct, reforming consumer redress and building the capacity of the approved regulators. While good progress has been made on all these fronts, this is a long-term project and changing market conditions mean that consumer detriment is a constantly moving target – each element of the framework needs continuous review and improvement.

4.21. Consumers of legal services are affected by reforms to the wider consumer protection framework and the Panel will engage with

these developments where we can add value. A notable example in 2014-15 is implementation of the ADR Directive, which we would like to see used to review the overall consumer redress landscape. The ADR Directive is just one example of policy developed at EU level which could affect legal services consumers in England and Wales. Our membership of BEUC, the European Consumer Organisation, will help us to engage with these developments.

Better redress

4.22. Knowing there is somewhere to turn should things go wrong is vital to building greater confidence in a market where consumers think their complaint won't be treated seriously or fairly. This is true for instances of poor service, but also in cases involving negligence, dishonesty and insolvency where 'last resort' compensation systems operated by regulators need to be used. The Panel has now looked in detail at both types of arrangements. While each part of the regulatory system has core strengths, there is still more to do. Our study into financial protection arrangements found some gaps in coverage and a need for greater transparency about decisions and performance. Our benchmarking review of the Legal Ombudsman showed it has many strengths but needs to reduce its unit cost. The Legal Ombudsman is keen to explore the scope for different types of dispute resolution model to help achieve this, but any such change should be tested with consumers – something we can help with.

4.23. So far we have:

- Published a report on the adequacy of financial protection arrangements. The Legal Services Board has recognised the potential advantages of a centralised arrangement for compensation
- Carried out the first study to benchmark the Legal Ombudsman's complaints handling performance and held a

seminar with University College London on implications for consumer redress

- Published a report and case studies on third party complaints, which led the Legal Ombudsman to establish a steering group to explore this further
- Published major research with the Legal Ombudsman on the experience of complaining to a lawyer and influenced the design of signposting rules
- Supported proposals by the Legal Ombudsman to change its scheme rules so that it can accept more complaints, and to establish a voluntary scheme

4.24. In 2014-15 we will build on this progress by:

- Commissioning consumer research, in partnership with the Legal Ombudsman, on consumer expectations of getting redress when making a complaint
- Engaging with proposals to implement the ADR Directive and helping the Legal Ombudsman to develop the detail of its proposed voluntary scheme
- Playing a constructive role as a member of the third party complaints steering group to move this issue forward
- Participating in the SRA's review of its compensation arrangements and continuing to press for a feasibility study into a centralised compensation scheme

Quality assurance

4.25. Last year the joint review into the future of legal education and training commissioned by the Solicitors Regulation Authority, Bar Standards Board and ILEX Professional Standards finally reported. The review was not as radical or consumer-focused in its recommendations as the Panel had wanted, but there were positives to build on. In particular it recommended a greater focus on ensuring that lawyers remain competent once qualified. This includes revamping CPD and acknowledging the potential

benefits of introducing reaccreditation in certain areas of law. What was billed as a once-in-a-generation review must not simply gather dust on a shelf. The regulators need to seize the moment and work together to modernise the regulatory framework for education and training so it is fit for the modern marketplace.

4.26. So far we have:

- Made a detailed submission to the LETR Research Team
- Placed reaccreditation in high risk areas of law on the table as a policy option
- Responded to the Legal Services Board consultation on draft statutory guidance on implementing the LETR

4.27. In 2014-15 we will build on this progress by:

- Engaging with the process for changing the regulatory framework for education and training following the LETR report
- Continuing to focus on ensuring ongoing competence and consumer diversity as key priorities for improvement

Will-writing

4.28. It is nearly three years since the Panel uncovered defective wills on a shocking scale and evidence of bad sales practices. Although we persuaded the Legal Services Board of the case for regulation, ultimately this was not accepted by Government. While this was a deeply disappointing decision, consumer detriment must not be left unchecked. For the time being at least, the focus shifts to trying to make self-regulation work better. Even though the will-writing industry shares our scepticism as to whether this will succeed, it falls to the industry to demonstrate that it is serious about raising standards. In addition, the research evidence showed that standards need to be improved among solicitors as well – the Wills and Inheritance Quality Scheme (WIQS) is an encouraging platform

on which to build further progress. Where the sector shows the leadership needed to move forward, we will assist where we can.

4.29. So far we have:

- Carried out a major investigation which identified consumer detriment in this market and built a wide stakeholder base in support of regulation;
- Encouraged the development of WIQS and assessed this as part of our new report on accreditation schemes;

4.30. In 2014-15 we will build on this progress by:

- Supporting initiatives to facilitate credible self-regulation through the Consumer Codes Approval Scheme
- Pushing the Legal Ombudsman to create a voluntary scheme

5 Measuring success

Focused on impact

- 5.1. The Legal Services Consumer Panel has as its overriding purpose the goal of improving outcomes for consumers of legal services. As the discrete body created to champion the interests of consumers it is important that we measure the effectiveness of our contribution towards the delivery of these outcomes.**
- 5.2. The Consumer Impact Report, described in the previous section, will be the primary tool to measure the impact of policy decisions towards improving consumer outcomes. This is a shared responsibility across all partners in the regulatory system, including the Consumer Panel. Our success will depend on the quality of our advice and on how effectively we use statutory and other tools to influence those who make change happen.
- ### An effective Consumer Panel
- 5.3. The Consumer Panel uses six success factors as indicators of our effectiveness:
- We have intelligence that keeps us in touch with the consumer experience
 - We are respected for the quality of our advice which is timely, constructive and evidenced-based
 - We can demonstrate that our recommendations have influenced policy decisions
- We are the first place that people go to learn the consumer perspective on legal services
 - We operate transparently by publishing our activities and involving stakeholders in setting our priorities
 - We deliver value for money
- 5.4. The Consumer Panel has also put in place a series of measures to assess whether we are delivering against these criteria. We will:
- For each project, clearly identify the outputs, impact and outcomes that we want to achieve for consumers
 - Account for our activities in an annual report, which will include a record of policy and practice that has changed as a result of our work
 - Maintain a record of our meetings with stakeholders and invitations to address key audiences, for example in board meetings and on public platforms
 - Conduct regular surveys with colleagues at the Legal Services Board to test the usefulness of our advice
 - Conduct occasional reputation audits with selected stakeholders

Biographies

Consumer Panel Members

Elisabeth Davies (Chair)

Elisabeth Davies became the Legal Services Consumer Panel's second Chair in the summer of 2011. Elisabeth's career, combining professional and voluntary commitments, has centred on consumer engagement and a deep-seated belief in developing services that are truly consumer-focussed. She has worked across the charitable and public sectors with a particular focus on the needs of health and social care users. She is currently a Director at Arthritis Care. Former roles include at Carers UK, Age UK, the World Cancer Research Fund and as the founding Chief Executive of the UK Breast Cancer Coalition, Patient Association of the Year in 2003.

Within the NHS, Elisabeth has combined executive and non-executive roles. She was Head of Policy, Planning and Partnerships at the NHS National Patient Safety Agency, leading on patient and public reporting. Non-Executive roles include former Deputy Chair of Wandsworth Primary Care Trust and prior to this Joint Chair of South West London Community NHS Trust.

Elisabeth has also worked across the advice giving sector. She was previously Director of Policy and Development at the Refugee Council and is a former Trustee of the Immigration Advisory Service. She is also a former Chair of Wandsworth Citizens Advice Bureaux.

Andy Foster

Andy is Operations and Policy Director at the Trading Standards Institute. A Trading Standards Officer by profession, Andy spent four years as Trading Standards Manager at North-East Lincolnshire Council building on his career in local government. Andrew is also Director of the Consumer Codes Approval Board and a member of the British Board of Film Classification Consultative Committee. Andy played a key role in advising Government on recent institutional reforms of the consumer protection landscape, which led to the creation of the National Trading Standards Board and Competition and Markets Authority. In addition, he leads for the UK on European food law enforcement matters and has worked extensively with emerging European Union candidate nations as they implement and review their own consumer protection regulatory regimes.

Cathy Gallagher

Cathy is a Development Consultant for the Law Centres Network. Cathy has worked in Law Centres and managed Legal Aid and local authority contracts in services for people who cannot afford to pay for legal advice. She specialised in representing those subject to discrimination and harassment, moving to work in the (then) Commission for Racial Equality and Commission for Equal Opportunities. As a

non-practicing solicitor, she has provided facilitation and development consultancy through the New South Wales Legal Assistance Forum and the Law Centres Network.

Dr Michelle Goddard

Michelle is Head of Postal Services policy at Consumer Futures, Citizens Advice. She has worked on consumer market regulation law and policy issues over the last 20 years. Michelle was previously Chief Executive of the Barbados Fair Trading Commission and has held several senior advisory roles with regional agencies and Caricom governments steering the development of new fair trading laws and institutional frameworks. She also spent time as a consumer lawyer at Which? and Inquiry Secretary at the UK Competition Commission.

Frances Harrison

Frances is a specialist in consumer affairs. She sits on the Finance and Leasing Association's Code of Practice Monitoring Group and the Registry Trust's Consumer Panel. In addition to paid employment, Frances is Vice Chair of Brighton and Hove Citizens Advice Bureau and is a policy adviser to the training organisation, Developing Youth Practice. Her career spans policy analysis with a number of national bodies as well as management of front line services for young people and consumer advice services. Her past roles include leading training and support in consumer law and practice for the National Association of Citizens Advice Bureaux, Consumer Editor of the Adviser Magazine, and Head of Policy Research and Development at the National Consumer Council. She has extensive experience in representing the interests of consumers on regulatory bodies, government working groups, and trade associations; and has been the elected Chair of both Consumer

Congress and the Institute of Consumer Affairs.

Dr Philip Marsden

Philip is Deputy Chairman of the Competition and Markets Authority, and Professor at the College of Europe, Bruges. He is also Non-Executive Director of the Channel Islands Competition and Regulatory Authorities. He is General Editor of the European Competition Journal and of the Oxford Competition Law series. He advises various governments on effective enforcement of competition and consumer protection regimes, and has written extensively on consumer detriment. Previously a competition lawyer and official, he has a particular interest in abuse of dominance, innovation incentives, and consumer welfare issues.

Marlene Winfield OBE

Marlene has spent her career giving a voice to users of public services. She advises the London-wide end of life care programme, Coordinate My Care, and the Royal College of Physicians on patient and carer policy. She is a Trustee of the Thalidomide Trust, chairing its Health and Welfare Committee, and is a Non-executive Director of the Professional Record Standards Body for Health and Social Care. She was previously Director for Patients and Public in the Department of Health Informatics Directorate and Head of Policy Research and Strategy at the National Consumer Council. She was a member of the Civil Justice Council, the British and Irish Ombudsman Association Executive, and the National Information Governance Board. For 15 years she ran a support group that helped thousands of British women obtain compensation for injuries from the faulty Dalkon Shield contraceptive device. In 2000, she was made an OBE for services to civil justice reform.

Catherine Wolthuizen

Catherine has extensive experience in consumer and legal policy and casework in the UK and Australia. Currently an Ombudsman at the Financial Ombudsman Service, she has been Chief Executive of the whistleblowing charity Public Concern at Work, the human rights charity Fair Trials International and the Consumer Law Centre, Victoria. Catherine has held numerous roles advising government and industry on consumers' interests and is a former Chair of the Consumers' Federation of Australia, the national representative body for consumer organisations.

Secretariat

Steve Brooker

Steve was formerly Head of Fair Markets at Consumer Focus where he managed a policy and public affairs team working on a wide range of issues including financial services, the digital economy, consumer law and sustainable consumption. Prior to that, he led the National Consumer Council's policy work on regulation and civil justice. His previous career was in university administration with roles at Keele and the London School of Economics.

Harriet Gamper

Harriet was previously a consultant at Civic Consulting, an economic and public policy consultancy based in Berlin. Here she focused on consumer policy and had responsibility for pan-European evaluations in the areas of e-commerce and unfair commercial practices. Prior to this she worked for the European Commission (DG SANCO), the Office of Fair Trading, and the UK Home Office. Harriet holds a postgraduate Masters in consumer affairs.



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