



Minutes

Legal Services Consumer Panel meeting

Date: 28 September 2016

Time: 13:00-17:00

Venue: One Kemble Street, London WC2B 4AN

Present:

Elisabeth Davies	Chair
Cathy Gallagher	Member
Michelle Goddard	Member
Frances Harrison	Member
Philip Marsden	Member
Marlene Winfield	Member
Lola Bello	Consumer Panel Manager
Stephanie Chapman	Consumer Panel Associate
Ramandeep Bhatti	Legal Services Board (Minutes)
Julie Myers	Legal Services Board
Sharon Horowitz	Competition and Markets Authority (Item 7 only)
Maria Rican-Sevitz	Competition and Markets Authority (Item 7 only)
Paul Treagar	Competition and Markets Authority (Item 7 only)
Rachel Merelie	Competition and Markets Authority (Item 7 only)
Paul Kellaway	Competition and Markets Authority (Item 7 only)
Mike Pitt	Legal Services Board (Item 8 only)
Neil Buckley	Legal Services Board (Item 8 only)
Martin Coppack	Financial Conduct Authority (Item 9 only)

Item 1 – Welcome and apologies

1. The Chair welcomed the Legal Services Consumer Panel ('The Panel'). Apologies had been received from Andy Foster.

Item 2 – Declaration of interests

2. Frances Harrison advised she has been appointed to Boards overseeing Motor Codes of Practice and the Home Buyers Code.

Item 3 - Panel minutes – 29 June 2016

3. The Chair presented the minutes from 29 June 2016, which had been agreed via electronic correspondence.

The Panel noted the 29 June 2016 minutes.

Item 4 – Matters arising

4. There were no matters arising.

Item 5 – Consumer Segmentation

5. Philip Marsden presented the draft position paper on consumer segmentation, which followed on from discussions at the June meeting. The paper set out the reasons for using consumer segmentation.
6. The Panel discussed the draft position paper and made suggestions on how it could be strengthened, including the need for a clearer structure and also to balance the level of detail in the paper. The paper could also draw more on existing Panel work, such as unbundling, family law and divorce.
7. The Chair advised the consumer segmentation paper could also be presented in the format of a 'Consumer Challenge' piece from the Panel.

In line with comments made, the Panel Associate will redraft the paper and recirculate within two weeks

Item 6 – Information remedies

8. The Panel Manager presented an item updating Panel Members about the LSB's commission on information remedies.
9. The Panel Manager advised this was a straightforward commission from the LSB that would involve some desk research. The deadline for delivering the project is December 2016.
10. The Panel noted this work could link to existing areas of Panel work, such as priority areas of law, client care letters, segmentation and vulnerability.
11. The paper proposed that the working group which led on Open Data be reconvened to start this project. The Panel agreed Members of the Open Data working group, Michelle Goddard and Philip Marsden, would form part of the information remedies working group, and other Panel members were invited to join.

The Panel Manager will set-up a teleconference to decide the scope of the project.

Item 7 – CMA market review of legal services

12. The Chair welcomed the Competition and Markets Authority (CMA) to the Panel meeting. The Chair introduced Rachel Merelie, Sharon Horowitz, Maria Rican-Sevitz, Paul Kellaway and Paul Tregear.
13. Colleagues from the CMA gave a presentation outlining the findings from the interim report published in July 2016. The main findings were split into three sections: Competition & price and quality transparency; Consumer protection; and Regulatory framework.
14. The subsequent discussion focussed around how improvements in price transparency could be delivered, and the need to be clear about what the ideal is and to encourage best practice. It was also noted that stronger signposting is needed from the legal regulators.
15. Colleagues from the CMA advised while they do not have statutory powers to require regulators to change their practice, they will set out clear expectations and monitoring processes in the report. Once the final report is published regulators will need to consult on the proposed remedies.

The Panel noted the presentation from the CMA and agreed to follow up with any further thoughts or comments on the slides provided.

Item 8 – Legal Services Board update

16. The Chair welcomed Sir Mike Pitt, Chair of the LSB and Neil Buckley Chief Executive of the LSB.
17. Sir Mike Pitt gave an outline of the LSB's recently published vision for regulatory reform, which he described as a milestone document for the LSB. The paper sets out thinking on regulation and legislation, including the regulatory objectives, scope of regulation, focus of regulation, independence of regulation, consumer representation and the structure of the regulator.
18. Sir Mike took the time to thank the Panel for their work over the past few years and for working closely and co-operatively with the LSB. Sir Mike also took the opportunity to thank the Chair for all her work, commitment and support.
19. Neil Buckley gave an outline of priority areas for the LSB, which included continued work with the Legal Ombudsman, priority areas for research and developing the LSB's Business Plan for next year. Neil also reflected on the reduced budget and stressed that the necessary research can still be produced with the resources and budget available. He also advised the LSB are imminently publishing a consultation on updated diversity guidance.
20. Subsequent discussion touched on the Legal Ombudsman and managing KPIs, regulatory impacts on those newly qualified and consumer engagement and the role of public legal education.

The Panel noted the update from Sir Mike Pitt and Neil Buckley.

Item 9 – Access to Financial Services

21. The Chair welcomed Martin Coppack, Head of Partnerships at the Financial Conduct Authority (FCA).
22. Martin Coppack gave a presentation on the FCA's work on access to financial services, which included a video on their consumer research.
23. The Panel discussed the reaction to the FCA's paper, including the ways in which the FCA have used material such as the consumer research video and its effectiveness. Martin advised the report was very well received, with the paper being one of the top trends on Twitter at the time of publication and launch event.

The Panel noted the presentation from Martin Coppack.

Item 10 – Chair's report and members' update

24. The Chair presented her report, summarising her activities for the month.
25. In addition to her report, the Chair advised there are now confirmed dates for the Chair and Panel Member interviews. Discussions around managing the transition for these appointments could be discussed at the December away day meeting.
26. Frances Harrison advised, along with the Panel Associate she delivered a consumer principles and vulnerability guidance training session to the Council at the CLC on 22 September 2016. The CLC is looking to arrange another session with staff members. Along with Marlene Winfield a similar session was held with LSB colleagues on 11 August 2016, for which there was a high turnout and LSB colleagues were keen on learning more on consumer engagement.
27. Marlene Winfield advised that on 7 September 2016 she attended the OLC strategy session. She took the Board through the Tracker Survey and left them with some organisational challenges they may face such as balancing timeliness targets with tailored services and how to contribute towards the broader transparency agenda.
28. Michelle Goddard advised she attended the LSB's Research Strategy Group meeting. There were discussions about the reduced budget and upcoming projects.
29. Cathy Gallagher advised she attended an APPG meeting on Public Legal Education and legal expenses insurance.

The Panel noted the Chair's report and the members update.

Item 11 – Projects update

30. There were no project updates in addition to the paper.

The Panel noted the projects update.

Item 12 – Consultation responses

31. The Panel Associate presented a paper on recent and upcoming consultation responses.

The Panel noted a response had been submitted to the SRA's consultations on *Removing barriers to switching regulators and Looking to the Future*.

Item 13 – Approach for 7 December away day

32. The Chair asked Panel Members to start thinking about how they want to use the Panel away day in December. One of the topics for the day could focus around managing the transition to a new Panel Chair.

The Panel noted the update on the away day.

Item 14 - Any other business

33. The Chair advised there is a November Panel meeting that is scheduled, but it is likely this will not be needed for a full session. Panel Members would be updated in due course, but they should continue to hold the date in diaries. The session could be used for a follow-up meeting with the CMA or to discuss and review progress against the information remedies commission.

34. Julie Myers advised the LSB's Corporate Governance Manager, Adewale Kadiri will be leaving the LSB on Friday 30 September 2016.