



Minutes

Legal Services Consumer Panel meeting

Date: 28 June 2017

Time: 13:00-17:00

Venue: One Kemble Street, London WC2B 4AN

Present:

Jane Martin	Chair
Cathy Gallagher	Member
Frances Harrison	Member
Mark McLaren	Member
Marlene Winfield	Member
Lola Bello	Consumer Panel Manager
Laurentiu Ciocan	Consumer Panel Associate
Ramandeep Bhatti	Legal Services Board (Minutes)
Julie Myers	Legal Services Board
Toni Whitby	Legal Services Board (Observing)
Crispin Passmore	Solicitors Regulation Authority (Item 5 only)
Warren Davies	Solicitors Regulation Authority (Item 5 only)

Item 1 – Welcome and apologies

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

Item 2 – Declaration of interests

2. None.

Item 3 – Minutes of 26 April 2017 meeting

3. The Chair presented the minutes from 26 April 2017, which had been agreed via electronic correspondence.

The Panel noted the minutes from 26 April 2017.

Item 4 – Matters arising

4. The Chair presented the matters arising.

The Panel noted the matters arising.

Item 5 – SRA’s review of PII and Compensation Fund

5. Cathy Gallagher declared an interest in relation to this item, advising she is leading on discussions with the SRA in relation to PII as part of her role at the Law Centres Network.
6. The Chair welcomed Crispin Passmore and Warren Davies from the Solicitors Regulation Authority (SRA). Crispin Passmore gave a presentation on the SRA’s current thinking and proposals for Professional Indemnity Insurance (PII) and the Compensation Fund. The SRA are seeking the Panels views, in particular on how to best engage with consumers for this set of reforms.
7. In the discussion following the presentation, the Panel raised the following questions and points:
 - Where does the SRA believe the division of risk between providers and consumers should lie and how has it arrived at this?
 - What research has been done to test consumers risk appetite? The Panel stressed that consumer research should inform this work.
 - How is the SRA going to maximise consumer benefit?
 - What evidence can the SRA provide to support the assertion that PII and Compensation Fund arrangements are too stringent and what evidence is there to support the proposals around the compensation scheme?
 - The Panel highlighted that this is an opportunity to have lower costs and improve risk management.
8. The Chair thanked Crispin Passmore and Warren Davies for their time.

The Panel noted the presentation from the SRA.

Action: The Chair to send a thank you letter to the SRA to highlight the importance of conducting consumer research pre-consultation and the issues discussed at the Panel meeting and to also offer the SRA the consumer principles training.

Item 6 – Tracker survey’s plan for publication

9. The Panel Associate presented the overall research findings from the tracker survey and provided an overview of the highlights and changes.
10. The Panel discussed the briefing reports on how consumers ‘choose and use’ legal services and the draft press release. The Panel suggested some changes to the briefings and agreed the messaging in the press release needed to be bolder.

Action: The Panel Secretariat would make changes to the briefings and press release as outlined. Subject to amendments the Chair agreed to sign off the briefing reports and press release.

Item 7 – Shaping our strategy for 2018-21

11. The Panel Manager presented a paper asking the Panel to discuss and sign off the plans for developing its next strategy. The purpose of this discussion is to agree a set of action plans that will help the Panel to develop its strategy.
12. The Panel discussed the options for a consumer engagement session in January and the possibility of inviting representatives from various consumer organisations as an event in

partnership with a regional university. While the idea of such an event was welcomed by the Panel, it was highlighted that there needed to be a clear purpose for the event.

The Panel agreed the plans for developing its next strategy.

Action:

- **Going forward every set of Panel papers will include a forward plan.**
- **Panel Secretariat will circulate options for 2018 meeting dates.**

Item 8 - Chair's report and Members' update

13. The Chair presented her report on recent meetings.
14. In addition to her report, the Chair advised she met with Sheila Kumar, Chief Executive of the Council for Licensed Conveyancers just before the Panel meeting.
15. Subject to all the necessary sign-off, the Chair advised there are plans for recruiting a new Panel Member as soon as possible.
16. As noted in the paper, Mark McLaren advised he went to the Modern Law Conveyancing Conference on 23 May. There were questions around the tracker survey in relation to conveyancing which is not specifically covered, so maybe for future tracker surveys conveyancing could be added as a one-off project. There was positive feedback on the client care letters.
17. Marlene Winfield advised she presented the Panel's Annual Report and Accounts at the LSB Board meeting on 25 May. The Board were complimentary about the Panel's work and also asked questions about how the Panel deliver their consumer principles training. The Chair thanked Marlene for attending to present to the Board.
18. The Chair advised she is attending the OLC Board meeting in July, which will be followed by a quarterly catch-up with Kathryn Stone. It was noted an invitation should be sent to the Legal Ombudsman to attend a Panel meeting early next year.
19. Cathy Gallagher advised she was unable to attend the Professional Paralegal conference, but thanked the Secretariat for the briefing. She advised she would be happy for the Secretariat to follow-up a separate meeting for her to attend.
20. Frances Harrison advised on 14 June, she attended a House of Commons launch for the research study and vulnerability guides on debt collection and lending published by the Personal Finance Research Centre, University of Bristol. This work was funded by the Finance and Leasing Association and the UK Cards Association. Frances advised the guides could be used as a cross reference for the Panel's consumer training.

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

Action point: A Panel meeting invitation to be sent to the Legal Ombudsman.

Item 9 – Projects update

21. The Panel Manager presented the projects update.
22. In addition to the paper, the Panel Manager presented a draft letter to the LSB Interim Chair, Helen Phillips, about the information remedies work. The Panel agreed the tone and approach of the letter.

23. The Panel Manager advised at the last regulators forum she floated the idea of a segmentation roundtable, which was well received. She will pick a Panel Member from those that have volunteered to be on the planning committee for this event.

The Panel noted the projects update and agreed the draft information remedies letter to Helen Phillips subject to final amendments.

Item 10 – Consultation responses

24. The Panel Associate presented the consultation log and a paper.

The Panel noted the following live consultations: the Bar Standards Board's consultations on *Review of the Standard of Proof Applied in Professional Misconduct Proceedings* and *New information and registration requirements for the Bar consultation on rule change*, the SRA's consultation on *the Solicitors Qualifying Examination (SQE) regulations*.

The Panel noted responses had been submitted to the CMA's market study into *Digital Comparison Tools* and the CILEx consultation on *Transitioning towards an insurance backed compensation scheme*.

Item 11 – Draft agenda for September 2017

25. The Chair presented the draft agenda for the September meeting.

26. The Panel Manager advised the Chair and CEO from the Council for Licensed Conveyancers will be attending the September meeting and that this will be added to the agenda. The meeting time would also be extended to 5pm to allow time for discussion.

The Panel agreed the draft agenda.

Item 12 – Any other business

27. None.