



Minutes

Legal Services Consumer Panel meeting

Date: 11 September 2019

Time: 13:00-17:00

Venue: One Kemble Street, London WC2B 4AN

Present:

Sarah Chambers	Chair
David Abbott	Member
Adam Cooper	Member
Owen Derbyshire	Member
Michelle Goddard	Member
Mark McLaren	Member
Liz Owen	Member
Marlene Winfield	Member
Lola Bello	Consumer Panel Manager
Laurentiu Ciocan	Consumer Panel Associate
Ramandeep Bhatti	Legal Services Board (Minutes)
Jane Malcolm	Solicitors Regulation Authority (Item 12 only)
John Rieger	Solicitors Regulation Authority (Item 12 only)

Item 1 – Welcome and apologies

1. The Chair welcomed the Legal Services Consumer Panel ('The Panel').

Item 2 – Declaration of interests

2. None.

Item 3 – Minutes of 26 June 2019 meeting

3. The Chair presented the minutes from 26 June 2019.

4. The minutes needed to be amended at paragraph 13 'simply could *not* afford'.

Action point: Paragraph 13 to be amended as suggested.

Subject to the amendment the Panel noted the minutes from 26 June 2019.

Item 4 – Matters arising

5. The Chair presented the matters arising.

The Panel noted the matters arising.

Item 5 – Issues relating Work Programme

6. The Chair presented a paper which asked the Panel to consider three areas of work in relation to the current Work Programme.
7. The Chair asked the Panel to consider the first topic of vulnerability and consumer segmentation training. Marlene Winfield said that previously the Panel had used two documents for the training, i.e. the vulnerability guide and consumer principles. The aim was to identify aspects of service that could be improved for vulnerable consumers. The training was rolled out to Executive and Board Members of some regulators e.g. the Bar Standards Board (BSB), Council for Licensed Conveyancers (CLC) and Legal Services Board (LSB). This work raised the Panel's profile, helped build better relationships with regulators, and more importantly, it influenced regulators' strategy and risk-assessments. The Panel has considered refreshing the training by merging the Panel's consumer segmentation work with the existing material on vulnerability training. Some progress has been made in this regard further to previous Working Group meetings. The Panel Associate confirmed the training materials that were put together include a finalised tutor's guide, a presentation on segmentation and vulnerability, a draft programme for two hours and suggested exercises.
8. The Panel considered the future of this training and discussed. The Panel agreed to reassess the training approach, training materials, seek feedback on what regulators would find useful, including information on how previous training was subsequently used.

Action point: the Secretariat to share training materials with the Panel for sign-off and a letter to be sent to the regulators.

9. The Panel discussed the idea of a consumer engagement event that had been floated a number of times.
10. Key points from the discussion that followed include:
 - The Panel considered topics for a consumer engagement event, suggestions included legal aid, free advice sector and advice deserts. Panel members discussed whether legal aid was outside the scope of the regulatory ambit and should not therefore be a focus of the Panel's work. The Panel agreed that legal aid was directly linked with access to justice and that this was part of the LSB's legitimate focus and therefore also potentially of LSCP's.
 - The Panel emphasised that it was important to consider the regulatory angle in relation to advice deserts. More specifically - why does the market allow advice deserts, is there a market failure and/or market opportunity, and what is the role of regulators?
 - An effective way of getting a consumer perspective would be to contact organisations already engaging with consumers and using a small sample of their clients as an engagement mechanism for us.

- There is a legitimate question about how to bring the consumer perspective into the Panel's work with limited resources. The Panel noted that it would be getting some qualitative data from the one-off uplift of £10k to its Tracker Survey. This presents an opportunity to add context.
- The Panel also considered the areas that present the biggest consumer harm and what difference can be made.

Action point: the Secretariat to pull together some topic based ideas for a consumer engagement event for the Panel Away Day in December.

11. The Panel discussed a request that had come in from the Personal Support Unit. The request is from the Motor Insurance Bureau and is an invitation to join their advisory group. Following a brief discussion the Chair said she was minded to say yes in principle, but more detail on the advisory group is needed before a decision could be made.

Action point: the Secretariat to contact Motor Insurance Bureau to get further information on the advisory group.

12. Following the Chair's meeting with Kate Wellington, CEO of the Cost Lawyers Standards Board (CLSB), Liz Owen produced a summary guide on how to conduct consumer research and engagement. The Panel agreed the guidance should be published on the website and a letter should be sent to the regulators highlighting this.

Action point: consumer engagement guidance to be updated and circulated to the Panel for final comments.

Item 6 – Chair's report and members' updates

13. The Chair presented her report on recent meetings.

14. In addition to her report, the Chair informed that the recruitment process for a new member had begun and the Panel fed back to the Chair the preferable skillsets that should be focussed on.

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

Item 7 – Projects update

15. The Panel Associate presented the projects update.

16. In addition to the paper, Mark McLaren shared that he had a very useful visit to the Legal Ombudsman offices where he met with the policy team. He encouraged others to do the same.

17. Liz Owen asked for her meeting with Kate Wellington, CEO of CLSB to be added to the meetings log.

**Action point: Add Liz Owen meeting with Kate Wellington to meetings log.
The Panel noted the projects update.**

Item 8 – Consultation responses

18. The Panel Associate presented a paper on consultation responses.

- **The Panel noted the following live consultations:**
 - **The IPReg consultation on lifting restrictions on providing pro bono advice whilst maintaining appropriate levels of consumer protection, and separate consultation on ensuring that it is clear that PII run-off cover must be taken out when a firm closes.**
 - **The BSB Call for Evidence to help improve BSB Handbook.**
 - **The SRA consultation on assuring advocacy standards.**
- **The Panel noted a response had been submitted to the CLC consultation on the review of its Accounts Code.**

Item 9 – Draft agenda for October meeting

19. The Chair presented the draft agenda for the October meeting.

20. The Chair said this meeting would be the first for Paul Crook, the new Panel Member, and that 10 minutes should be added to the agenda for Paul's introduction.

Action point: Add time to agenda for Paul Crook introduction.

In line with suggestions the Panel agreed the draft agenda.

Item 10 – Virtual Board Room

21. The Panel Associate presented a paper on the Virtual Boardroom (VBR).

22. VBR is a secure board portal software package that would allow Panel members to receive, read and make notes on meeting papers. The LSB Board has started using the VBR in March and will become paperless from September onwards. Similarly to the LSB, after a transition period the aim is for the Panel to become fully paperless.

23. The Panel discussed the VBR portal and agreed following a transition period the best time to fully make the switch to paperless and VBR would be in April 2020.

The Panel agreed to have a training session on VBR which would be followed by a transition period before making a full switch to paperless and the VBR portal.

Item 12 - SRA Legal Choices update

24. The Chair welcomed Jane Malcolm, the External Relations Director at the Solicitors Regulation Authority (SRA) and John Reiger Head of Digital Communication at the SRA. They gave a presentation on the progress update and development plan of Legal Choices.

25. Jane first of all extended her thanks to the Panel Manager who is part of the Legal Choices Steering Group and regularly attends the meetings. Jane provided an update on the Legal Choices objectives and provided an overview of the plan for 2017-2020. Jane highlighted that their aim was to increase consumer engagement in the legal market and contribute to consumer empowerment. The intention is to increase the number of visits to the website and generate 2-3 million unique visits over a three-year period starting 1 November 2017.

26. In relation to user experience John said that user testing and research found that 'professional' appearance is key to trustworthiness while acknowledging there was more work to be done on the navigation and look of the website. A 'mobile' version of the website was deployed in early 2019 and an evaluation and review is planned for autumn 2019 ahead of a social marketing and digital display campaign.
27. Part of the 2019/20 plan is to redevelop the content offering. Following user testing a number of product ideas were developed, research was carried out on attitudes and state of mind. In relation to a question about user personas John said they used the priority areas of law developed by the Panel which were family, housing and immigration. A quantitative survey was carried out on 400 users and for testing they did not try to match subjects with personas. John also said the person being tested did not necessarily need to have gone through the experience. There was however, an effort getting frontline advisors to test this.
28. There had initially been 10 product ideas, which were then narrowed down to four. The final product ideas are:
1. Help me understand the process - an evolving suite of chatbots focused on different processes and groups.
 2. Help me trust my lawyer - a meta-search of disciplinary and regulatory decisions about legal services providers. It was noted this would not be a search of all legal services providers, but instead a search of those who have been subject to disciplinary decisions. On the Legal Choices website there is a section which outlines the different types of legal services providers and links which take you through to each online search e.g. The Law Society's option of find a solicitor.
 3. Help me understand legal terms - a searchable plain English dictionary of terms, signposting related Legal Choices content, extending to a tool that suggests alternatives to complex terms in uploaded content
 4. Help me give good advice - a set of information packs, collated from published Legal Choices content that can be customised by advice givers and easily shared with those they provide advice to.
29. The Panel asked whether the website is on track for delivering better outcomes for those who use it. John confirmed they will be monitoring the use of the new products and collect direct feedback, asking users questions such as whether this helped meet their needs.
30. In relation to plans for increasing consumer awareness and traffic to the site, the Panel questioned whether any thought had been given to targeting voluntary sector websites, such as Shelter. John clarified there was no developed strategy for this, however they do want to build on affiliate marketing.
31. Jane said next steps are to see this build and grow and there will be a two year rolling cycle of development and evaluation.
32. The Chair thanked Jane Malcolm and John Reiger for their time.

The Panel noted the presentation from the SRA.