LEGAL SERVICES CONSUMER PANEL

Work Programme 2026/27

March 2026

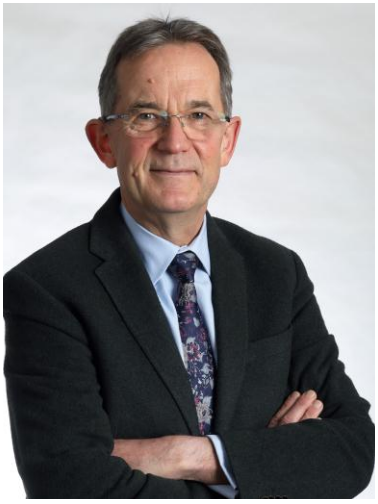
Our vision

A market where everyone can access legal services that meet their needs and where consumers are placed at the heart of regulation.

Our remit

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.

Chair’s Foreword



The year ahead will be an important one for strengthening public confidence in legal services and ensuring that the sector evolves in ways that genuinely meet people’s needs. Consumers continue to face significant barriers when seeking legal help; affordability remains a major obstacle, unmet legal need is rising and many people still struggle to navigate a system that feels opaque and inaccessible. At the same time, the sector is undergoing profound change. New technologies, new business models and new expectations about how services should be delivered are reshaping the landscape. This combination of pressure and possibility makes the coming period a pivotal one for the future of legal services.

As Chair, I have been particularly impressed by the willingness of many frontline regulators to engage positively and constructively with the Panel. Across a range of regulatory issues, from consumer-focused regulation to innovation, transparency, and, to a degree, access to justice, regulators have shown a genuine desire to work collaboratively, reflect on their practice and strengthen their approach. This openness has been invaluable. Yet the past year has also brought seismic challenges that have required the Panel to act as a critical friend. The failures at Axiom Ince, SSB Group and Mazur, alongside the slow pace of delivering the Regulatory Information Service, have exposed structural weaknesses in the regulatory system. These events have demanded scrutiny, candour and challenge, and they have reinforced the importance of our statutory role to provide independent, evidence-based advice that keeps consumers at the heart of regulation.

The government’s review of the Legal Services Board adds further significance to this moment. It presents a rare and important opportunity to strengthen the independence, clarity and effectiveness of regulatory oversight. This review will not address the regulatory framework, yet it inevitably draws attention to a system that is creaking under pressure and whose capacity to remain fit for the future is now a matter of growing concern. Even within these limitations, a well-designed review can reinforce the LSB’s ability to hold regulators to account, ensure that consumer protection remains paramount and embed a more resilient system of checks and balances. For the Panel, it is a timely reminder of the need to make the very best of a framework that is being tested by events and increasingly questioned for its long-term robustness. Independent oversight is not a constraint on the sector; it is the foundation of public trust and the bedrock of a regulatory system capable of evolving with the needs of the public.

The Panel occupies a unique space. We are a statutory body, but one whose effectiveness depends on collaboration, balance and constructive challenge. We must be both supportive and demanding, a partner in progress, but also a guardian of the public interest. Regulators and the Panel ultimately share the same goal; a legal services market that works better for consumers. Our role is to help the sector get there, even when that requires difficult conversations and sustained challenge.

This Work Programme sets out the Panel's priorities for the second year of our three-year strategy for 2025–28. Our strategic objectives - Access to Justice, Consumer-Focused Regulation, and Innovating Legal Services continue to provide a clear and stable framework for our work. They reflect both the enduring challenges facing consumers and the emerging opportunities to reshape legal services for the better. Our priorities for 2026–27 reflect the realities of the market, the concerns of consumers, and the opportunities set out in the Legal Services Board's 10-year strategy. We will continue to champion reforms that put consumers and the public interest at the heart of legal services, while working collaboratively with regulators, policymakers, and the wider advice and consumer protection ecosystem.

Tom Hayhoe

Chair, Legal Services Consumer Panel

Summary of the Panel's Work Programme 2026/27

The Panel's Work Programme for 2026/27 sets out an evidence-driven agenda for the second year of its 2025–28 strategy. Against a backdrop of regulatory failures, widening unmet legal need and rapid technological change, the Panel focuses on three strategic priorities: Access to Justice, Consumer-Focused Regulation and Innovating Legal Services. These priorities respond directly to the structural weaknesses exposed across the sector and reflect the Panel's commitment to ensuring that consumers remain at the heart of legal services regulation.

Access to Justice

The Panel will deepen its work on widening access to early legal help, including commissioning new research on Legal Expenses Insurance (LEI) to understand whether it can meaningfully support consumers who fall outside legal aid eligibility. It will continue to convene Access to Justice workshops, challenge regulators to use their statutory powers more ambitiously and engage with national policy debates, including the Ministry of Justice's renewed interest in creating an interest on lawyers' trust accounts (ILCA) scheme, ensuring that any reforms deliver tangible benefits for consumers. The Panel will also continue to encourage the LSB to take a more visible and assertive role in highlighting unmet legal need.

Consumer-Focused Regulation

The Panel will continue to drive the adoption of consumer-focused regulation across the sector, building on its 2023 framework and ongoing workshops. It will push for full implementation of the CMA transparency recommendations, scrutinise the development of the Regulatory Information Service (RIS) and challenge regulators to embed consumer outcomes across authorisation, supervision, enforcement and strategy. The Panel's new Tracker Survey dashboard will play a central role in strengthening the evidence base, enabling regulators to interrogate data directly, particularly important for those without the capacity to commission their own research. The Panel will also use Tracker Survey insights to highlight that improvements in satisfaction and shopping around do not equate to genuine consumer empowerment.

Innovating Legal Services

The Panel will continue to ensure that innovation, including AI and digital tools, is designed with consumers, for consumers. It will advocate for proportionate mandatory safeguards and use its service-delivery research to highlight risks such as digital exclusion, poor design and the absence of consumer voice in innovation cycles. The Panel will also support the development of regulatory sandboxes that prioritise consumer outcomes and ensure that technology enhances, rather than restricts, access to justice.

Consumer Protection and Redress

The Panel's work on compensation fund arrangements will feed directly into the LSB's consumer protection agenda. Recent failures such as Axiom Ince and SSB Group have demonstrated the need for more consistent, transparent and fair redress mechanisms. The Panel will continue to advocate for a system that is coherent, predictable and centred on consumer need.

Supporting Frontline Regulators

The Panel will maintain close engagement with frontline regulators, who attend Panel meetings and seek its input on consultations, policy development, implementation planning and wider regulatory matters. In a sector where provider voices dominate and consumer organisations are few, the Panel is often the only dedicated consumer voice responding to regulatory consultations. Without its contribution, many regulatory decisions would proceed without any meaningful consumer perspective. This role is essential to ensuring that regulatory policy is balanced, evidence-based and aligned with the public interest.

Cross-Sector Collaboration

The Panel will continue to act as a joint partner in the Reshaping Legal Services Conference, shaping the agenda to ensure that consumer issues remain central. It will also strengthen collaboration with statutory consumer bodies, the CMA, and the wider advice and consumer protection ecosystem.

Business as Usual

The Panel will continue to support and challenge the LSB across its Business Plan priorities including ethics, EDI, consumer protection, technology and regulatory performance. It will encourage the LSB to adopt a more anticipatory evidence-led approach, use a wider range of regulatory levers beyond policy statements, and ensure that its own organisational capability and budget match the scale of its ambitions. The Panel will also continue to publish monthly newsletters, evolve its Tracker Survey and contribute to the LSB's research agenda

Context for our Work Programme

The Panel's work in 2026–27 takes place against a backdrop of profound challenge and change in the legal services market. The justice gap continues to widen, with millions unable to access timely or affordable legal help. At the same time, the sector has been shaken by a series of high-profile regulatory failures that have exposed deep structural weaknesses in consumer protection and market oversight.

The collapse of Axiom Ince, one of the most significant failures in the history of legal services regulation, revealed how quickly consumer harm can escalate when financial instability, poor governance and inadequate oversight converge. Hundreds of clients were left in limbo, millions of pounds were unaccounted for, and regulators were forced into reactive crisis management rather than proactive prevention. The subsequent failures at SSB Group, which left thousands of consumers with unresolved claims and significant distress, further demonstrated that the current system does not always detect emerging risks early enough, nor intervene decisively when warning signs appear.

These events were not isolated anomalies. They are symptoms of a regulatory landscape that has struggled to keep pace with the complexity of modern legal businesses, the speed of market innovation and the scale of consumer vulnerability. They highlight the urgent need for regulation that is responsive, data-driven and unambiguously consumer-focused.

The LSB's 10-year strategy recognises this challenge. It calls for a regulatory system that is more anticipatory, more transparent and more capable of identifying risks before they crystallise into consumer harm. The Panel still supports this direction. The failures at Axiom Ince and SSB underline why it is essential for regulators to have access to sophisticated, real-time data, and to share intelligence across the sector in ways that enable early intervention. Fragmented data, inconsistent reporting and siloed oversight have repeatedly allowed problems to grow unchecked until they become crises.

For consumers, the consequences are severe: loss of money, loss of trust, and in some cases, loss of access to justice. For the sector, these failures erode public confidence and damage the reputation of the profession as a whole.

This context reinforces the importance of the Panel's strategic objectives for 2025–28. Our focus on Access to Justice, Consumer-Focused Regulation and Innovating Legal Services is not abstract; it is a direct response to the systemic weaknesses exposed by recent events. As we enter the second year of our strategy, we remain committed to advocating for regulation that is grounded in evidence, shaped by consumer experience and capable of responding to emerging risks with agility and authority.

The year ahead offers an opportunity to consolidate lessons learned, strengthen regulatory practice and build a more resilient system that protects consumers before harm occurs. Our work programme is designed to contribute to that goal.

LSCP's Strategy for 2025-28 at a glance

Our strategic objectives over the next three years.

1. Access to Justice
    - Reducing unmet legal need

2. Consumer-Focused Regulation
    - Embedding consumer-focused regulation and safeguarding consumer protection across the sector

3. Innovating Legal Services
    - Adapting to consumers present and future needs through technology and new delivery models

Access to Justice

Legal Expenses Insurance (LEI) – New Research

Legal Expenses Insurance has increasingly featured in national discussions about how to widen access to justice, and the LSB has already undertaken important exploratory work in this area. The LSB's analysis has recognised LEI as a potentially significant lever for improving access to early legal help, particularly for people who fall outside the scope of legal aid but cannot afford private legal advice. Its work has highlighted both the promise and the limitations of the current market; low consumer awareness, inconsistent product design and barriers that prevent people from using their cover when they need it most.

Building on this foundation, the Panel will commission new research to understand LEI from the consumer's perspective. Our work will explore how well consumers understand their policies, the extent to which they are able to access support through LEI and the practical obstacles that arise when they attempt to rely on their insurance. We will also examine whether LEI products are designed in ways that reflect real consumer needs, particularly for those in vulnerable circumstances or facing complex legal problems.

This research will complement the LSB's earlier work by providing a richer evidence base on lived experience. It will help regulators, insurers and policymakers understand whether LEI is functioning as an effective access-to-justice tool, or whether reforms are needed to strengthen consumer protections, improve transparency or reshape the market. The findings will also support the LSB's long-term strategic ambition to improve access to justice and ensure that consumers can obtain legal help earlier, more easily and more affordably.

Regulatory Leadership on Access to Justice

In 2025, the Panel published Regulatory Leadership in Access to Justice; a major research report that drew on good practice, evidence and experience from other jurisdictions. The report demonstrated that regulators elsewhere have used their powers creatively and proactively to widen access to justice, through targeted licensing, innovative funding models, regulatory sandboxes and strategic partnerships with the advice sector.

Despite this, we remain disappointed that none of the Approved Regulators appear to have taken meaningful steps to explore how they could be more creative or ambitious in this space. The statutory duty to improve access to justice is clear and the evidence base for regulatory action is now well-established. Yet the sector has not moved beyond traditional, narrow interpretations of regulatory remit, even as unmet legal need continues to grow.

The Panel recognises that there is no single solution to the access to justice crisis. The scale and complexity of unmet need means that a wide range of issues must be explored, from affordability and early legal help to digital exclusion, to the sustainability of the advice sector. This is why we are looking closely at the Ministry of Justice's renewed interest in the potential use of interest from lawyers' trust accounts, an idea explored in our own research. Whilst we welcome the MoJ's willingness to consider new mechanisms, the Panel will only support such an approach if the funds generated flow directly or indirectly to consumers; for example, through sustainable funding for early legal help or the advice sector. Any model that diverts consumer-generated value away from consumer benefit would not meet the Panel's expectations.

Our focus for 2026–27

In 2026–27, the Panel will continue to play an active role in shaping the national debate on access to justice. We will:

- **Continue to host our Access to Justice workshops, bringing together regulators, policymakers and the advice sector to share learning and explore practical solutions;**
- **Participate in policy debates, ensuring that consumer experience and evidence remain central to discussions;**
- **Challenge regulators to demonstrate leadership in this area and to use their statutory powers more ambitiously;**
- **Advocate for regulatory interventions that are grounded in evidence, shaped by consumer experience, and aligned with the LSB's long-term ambition to improve access to justice.**

As we enter the second year of our 2025–28 strategy, the Panel will continue to champion a more expansive and imaginative interpretation of regulators' statutory duties, and to press for a regulatory system that actively contributes to reducing unmet legal need.

Consumer-Focused Regulation

Embedding consumer priorities in regulatory practice

The Panel has long argued that consumer-focused regulation is not an optional enhancement to the regulatory framework; it is the foundation upon which safe, fair and effective legal services must be built. Yet, despite the evidence we have gathered over several years, the sector has not taken a sufficiently strategic or ambitious approach to embedding consumer-focused regulation across its core functions.

Our research on consumer-focused regulation, now incorporated into the LSB's performance assessment Sourcebook, sets out clear indicators and best practice for regulators. We are encouraged that several frontline regulators have begun to engage seriously with this work. Many have attended our workshops, shared emerging practice and demonstrated a genuine willingness to reflect on how consumer needs can be better integrated into their regulatory arrangements. These workshops have proven valuable in building shared understanding and momentum and we will continue to host them throughout 2026–27.

However, the Panel is increasingly hearing recurring concerns from regulators themselves, concerns that must now be addressed if the sector is to make meaningful progress. Regulators report limited capacity to commission consumer research, challenges in obtaining authentic consumer voice and a lack of internal expertise in consumer-focused regulation. These are not minor operational issues; they are structural barriers that prevent regulators from fulfilling their statutory duties in a way that is genuinely centred on consumer outcomes.

The LSB has a critical role to play in addressing these gaps. It must work collaboratively with frontline regulators to ensure that the sector has the capability, resources and shared infrastructure needed to embed consumer-focused regulation at scale. Without this, regulators will continue to rely on narrow, reactive approaches to consumer protection; approaches that intervene only after harm has occurred.

Transparency as a core component of consumer-focused regulation

Transparency is fundamental to consumer-focused regulation. It enables consumers to compare providers, understand costs, assess quality and make informed choices. It also drives competition, improves accountability, and supports better consumer experiences.

Yet, despite the CMA's clear recommendations in 2016 and 2020, transparency reforms have not been fully implemented. Key gaps remain in meaningful price transparency, accessible quality indicators, the development and use of digital comparison tools and the availability of comparable, reliable information across the market. The Panel has repeatedly highlighted these gaps in our previous work, and we remain concerned that the sector has not made the progress consumers need.

Similarly, the LSB's Empowering Consumers Policy Statement has not yet delivered the outcomes it set out to achieve. While the ambition was right, implementation has been slow, fragmented and insufficiently focused on what has changed for consumers. The Panel will continue to press for stronger, more coordinated action to ensure that transparency reforms deliver real value for consumers.

In 2026–27, we will continue to push for the CMA's recommendations to be fully implemented and will scrutinise how the Regulatory Information Service (RIS) is designed and delivered. Our focus will be on ensuring that RIS provides information that is accessible, meaningful and genuinely useful to consumers; not simply a repository of data.

Consumer-focused regulation prevents harm

We want the sector to consider consumer-focused regulation more strategically. A genuinely consumer-focused regulatory system:

- identifies risks early, because it is designed around understanding consumer journeys, vulnerabilities and points of failure;
- minimises harm when things do go wrong, because it anticipates where harm is most likely to occur and builds safeguards into the system;
- learns from failure, not by focusing on blame, but by analysing patterns of harm and disseminating best practice;
- builds regulatory arrangements that evolve, because they are grounded in continuous feedback from consumers and frontline experience.

If regulators approached their core functions; authorisation or calling to the Bar, supervision, enforcement and strategy development through a consumer-focused lens, the likelihood and scale of consumer harm would be significantly reduced. Our work and international evidence show that regulators who embed consumer needs and risks into every stage of the regulatory lifecycle are better able to anticipate problems, intervene earlier and maintain higher standards across the market.

Strengthening regulators evidence base: our new Tracker Survey dashboard

Last year, the Panel launched a new interactive dashboard on our website, enabling regulators, policymakers, researchers and other stakeholders to interrogate the Tracker Survey datasets directly. This is a significant step forward in democratising access to consumer evidence.

The dashboard allows users to:

- explore trends over time;
- filter by demographic groups;

- compare experiences across legal service types;
- identify emerging risks and areas of detriment.

We created this tool because not all regulators or organisations have the capacity to commission primary research or dedicate resources to sifting through the data we previously published; yet all have a responsibility to understand consumer experience. By making our data more accessible, we aim to:

- support better-informed regulatory decisions;
- encourage wider use of consumer evidence across the sector;
- improve the quality of our own work, because the more regulators engage with the data, the more feedback we receive.

This is a practical example of how the Panel is helping to build a more consumer-focused and evidence-driven regulatory ecosystem.

A cautionary tale when using evidence form our Tracker Survey; progress is not the same as empowerment

We are pleased to see our Tracker Survey used widely in the sector and like many others we are also pleased to see some positive traction towards improved consumer experience. Shopping around has increased and is often cited as a sign of progress. It is true that shopping around has improved, but only 44% of consumers shopped around and 53% did not. Worse, 15% felt they had little or no choice at all.

Among those who did shop around:

- only 57% found it easy to check whether they could complain to an ombudsman;
- only 67% found it easy to find quality information;
- only 69% found it easy to compare prices;
- only 73% found it easy to compare providers.

These figures show that transparency remains insufficient, and consumers still struggle to access the information they need to make confident, informed choices; most notably the quality of services delivered.

Even after choosing a provider:

- 51% felt only "somewhat confident" the provider would deliver a good service.

And even when consumers receive a recommendation:

- 57% still try to find additional information before contacting the provider.

This demonstrates a desire for active choice, but the market is not yet providing the tools consumers need.

This is a clear signal that current transparency initiatives are not meeting consumer needs.

The Tracker Survey shows progress, but it also shows that we are far from a genuinely empowered consumer base. Much more work is required.

Our focus for 2026–27

In the year ahead, the Panel will:

- **Continue to host our Consumer-Focused Regulation workshops;**
- **Push for full implementation of the CMA's transparency recommendations;**
- **Press for the Regulatory Information Service (RIS) to deliver meaningful outcomes for consumers;**
- **Challenge regulators to embed consumer-focused approaches across authorisation, supervision, enforcement and strategy;**
- **Highlight recurring gaps in consumer research, consumer voice, and consumer-focused expertise within regulators;**
- **Advocate for a regulatory culture that prioritises prevention, transparency, and consumer outcomes;**
- **Commission another wave of the Tracker Survey and continue to improve the Dashboard;**
- **Promote the use of our new Tracker Survey dashboard across the sector.**

A regulatory system that is genuinely consumer-focused is one that reduces harm, builds trust and delivers better outcomes for the public. This must become the norm across the sector, not the exception.

Innovating Legal Services

Ensuring innovation works for consumers

Innovation must improve consumer outcomes. The rapid growth of digital tools, AI-enabled services and new delivery models presents opportunities to widen access to justice and improve user experience. However, innovation that is not grounded in consumer need can just as easily create new barriers, entrench inequalities or expose consumers to new forms of harm.

The Panel's 2025 research on service delivery highlighted this risk clearly. Drawing on consumer insight, behavioural evidence and lived experience, the research found that:

- consumers value choice in how services are delivered, not a forced shift to digital;
- digital-only pathways can exclude vulnerable consumers, particularly those with low digital confidence or complex needs;
- hybrid models work best when they are designed around consumer journeys, not provider convenience and cost reduction;
- transparency, human support and clear communication remain essential, even in technology-enabled services;
- innovation that prioritises efficiency over accessibility can reduce trust and widen existing inequalities.

These findings underline a simple truth; technology does not automatically improve access or quality. It must be designed, tested and implemented with consumers, especially vulnerable consumers, at the centre.

We have seen examples across different sectors where technology, introduced without meaningful consumer input, has led to poor design, bias, exclusion of vulnerable groups, opaque decision-making and reduced access to essential services. Legal services are not immune to these risks. If innovation is driven primarily by business efficiency, cost-saving, or competitive positioning, rather than by consumer outcomes, the result can be a system that is more streamlined for providers but harder for consumers to navigate and, critically, undermines the quality of provider-consumer relationships.

For this reason, the consumer voice must be central to any discussion about innovation and technology in legal services. Yet we are increasingly concerned that debates about AI, digital tools and new delivery models are happening without the Panel's early involvement or insight. When the sector discusses innovation without a consumer-focused lens, there is a gap, one that risks embedding solutions that do not work for the people the system is meant to serve.

Innovation must have a clear purpose: to improve consumer outcomes, widen access, and reduce barriers to justice. Efficiency gains are welcome, but they cannot be the primary or sole driver.

The limits of voluntary standards

The LSB's current Business Plan proposes a voluntary standard to guide the safe and ethical use of AI and other emerging technologies. While we welcome the intention to support innovation, we are not convinced that the sector is mature enough or sufficiently consumer-focused to rely on voluntary approaches alone.

Our experience, including through our workshops and engagement with regulators, shows that:

- consumer-focused expertise within regulators is still developing;
- consumer voice is not consistently embedded in innovation projects;
- providers vary widely in their understanding of consumer risk despite widespread awareness of common risks such as those associated with cyber crime in other sectors;
- the sector has not yet demonstrated the cultural maturity needed for self-regulation in this space.

Voluntary standards may work in sectors with strong, well-established consumer-centric cultures. Legal services is not yet such a sector.

We will therefore be making the case that regulation of AI and other emerging tools must be proportionate but clear and crucially, not optional. Consumers must be able to trust that the tools used to deliver legal services are safe, transparent and accountable.

Our focus for 2026–27

In the year ahead, the Panel will:

- **Advocate for innovation that is grounded in consumer need and informed by consumer voice;**
- **Use our service-delivery research to shape the innovation agenda and challenge assumptions;**
- **Encourage regulators to use primary consumer evidence from other sources, where they cannot commission research;**
- **Engage with regulators to ensure that AI and digital tools are introduced safely and ethically;**
- **Challenge the sector to involve the Panel early in discussions about innovation;**
- **Support the development of regulatory sandboxes that prioritise consumer outcomes;**
- **Make the case for proportionate, mandatory standards for AI and emerging technologies.**

Innovation has enormous potential to reshape legal services for the better. But this potential will only be realised if innovation is designed with consumers, for consumers and within a regulatory framework that ensures safety, fairness, accountability and proof of beneficial outcomes.

Advising the LSB

Alongside our priorities, the Panel will continue to deliver a programme of work that supports the LSB in meeting its statutory objectives and ensures that consumer perspectives remain central to regulatory policy.

The LSB's draft Business Plan for 2026/27 sets out an ambitious agenda across ethics, consumer protection, equality, diversity and inclusion (EDI), technology, and regulatory performance. The Panel will continue to feed into these workstreams with evidence, challenge and constructive advice.

Ethics and Professionalism

The LSB's Business Plan proposes renewed focus on ethical standards, including strengthening professional culture, clarifying expectations around ethical behaviour and ensuring that regulatory arrangements support high standards of integrity. The Panel strongly supports this emphasis. Ethical culture is not an abstract regulatory concept; it is a lived consumer experience. Our Tracker Survey shows that only 75% of consumers trust lawyers to tell them the truth, and only 76% were satisfied with how their lawyer responded to concerns. These figures demonstrate that ethical behaviour is central to consumer confidence.

In 2026/27, the Panel will continue to feed into the LSB's ethics programme, with a particular focus on:

- centring consumer experience in definitions of ethical behaviour;
- encouraging the LSB to consider whether whistleblowing policies across the sector are sufficiently strong, consistent and trusted;
- highlighting the importance of transparency, responsiveness and accountability as core ethical duties;
- ensuring that ethical expectations are meaningful and communicated in ways that consumers can understand and rely on.

We will also continue to encourage the LSB to use more than policy statements to drive change. As we have previously noted, the Empowering Consumers Policy Statement has not delivered the step change in transparency or comparability that consumers need. The LSB has a broad armoury of regulatory tools, and we will continue to encourage it to use them.

Equality, Diversity and Inclusion (EDI)

The Panel supports the LSB's commitment to improving EDI across the sector. A legal services market that reflects the diversity of the public it serves is essential to fairness, trust and legitimacy.

In the year ahead, we will encourage the LSB to:

- use multiple regulatory levers, including supervision, performance assessment and transparency requirements, to bring its EDI vision to life;
- ensure that EDI work is grounded in consumer outcomes, not only workforce metrics;
- consider how EDI intersects with vulnerability, digital exclusion and access to justice;
- strengthen its equality impact assessments, including clearer analysis of exclusion and intersectionality.

The Panel will continue to contribute evidence from our Tracker Survey and other research to support the LSB's work in this area.

Consumer Protection and Compensation Fund Arrangements

The LSB's Business Plan places renewed emphasis on consumer protection. This aligns closely with the Panel's own work on compensation funds, where we have highlighted the need for:

- greater consistency across schemes;
- clearer consumer information;
- more transparent eligibility criteria;
- improved data on the compensation fund arrangements.

Consumers must be confident that if things go wrong, there is a clear, fair and accessible route to redress. Our forthcoming work on compensation fund arrangements will directly support the LSB's consumer protection agenda. We will continue to:

- provide evidence on consumer experiences of redress;
- highlight gaps in current arrangements;
- advocate for a system that is coherent, predictable and centred on consumer need.

Our Role as Joint Partners in the Reshaping Legal Services Conference

The Panel will continue to act as a joint partner in the annual Reshaping Legal Services Conference, working alongside the LSB to shape the agenda, themes and direction of the event. Our role is to ensure that the conference reflects the issues that matter most to consumers and the public, and that discussions are grounded in the lived experience of those who rely on legal services. As joint partners, we contribute to programme design, speaker selection and thematic development, ensuring that consumer perspectives are not overshadowed by provider-led narratives or institutional priorities. In a sector where consumer voices are often under-represented, our involvement helps to rebalance the conversation and ensures that the conference remains focused on the challenges, risks and opportunities that directly affect the public. Through this partnership, we will continue to champion a conference that is outward-looking, evidence-driven and centred on the needs of consumers.

Strengthening Consumer-Centred Regulation

The LSB's Business Plan reiterates its commitment to embedding consumer-centred regulation across the sector. The Panel welcomes this, but we will continue to encourage the LSB to be more strategic and more explicit in how it uses its statutory powers to centre consumers.

Our work on consumer-focused regulation, transparency and innovation provides a strong evidence base for this. We will continue to:

- challenge the LSB to ensure that consumer voice and consumer outcomes are embedded across all regulatory functions;
- encourage the LSB to use its performance assessment framework to drive greater consistency and ambition among frontline regulators.

The Panel's new Tracker Survey dashboard will also support this agenda by enabling regulators and policymakers to interrogate consumer data directly.

Regulatory Performance and System Capability

The LSB's Business Plan acknowledges the need to strengthen regulatory performance and system capability. The Panel agrees that this is essential. Recent regulatory failures, including Axiom Ince and SSB Group, have exposed structural weaknesses in the regulatory framework and raised legitimate questions about whether the current oversight arrangements are equipped to deliver the level of scrutiny and agility required.

As we have previously noted, the LSB's oversight model must be:

- risk-based, but grounded in consumer/risk to the public;
- anticipatory, not reactive;
- supported by continuous senior-level engagement
- informed by robust intelligence and data.

We will continue to encourage the LSB to:

- assess first-tier complaints performance as a core indicator of regulatory effectiveness;
- strengthen its approach to horizon scanning and ensure that research translates into regulatory action;
- consider whether its own organisational capability, capacity and budget are aligned with the scale of its ambitions.

Our Ongoing Role

Across all areas of the LSB's Business Plan, the Panel will continue to:

- provide independent, evidence-based advice;
- highlight consumer risks and emerging trends;
- challenge assumptions and encourage ambition;
- support the LSB in delivering a regulatory system that is fair, transparent and responsive.

Our statutory role is to ensure that consumer interests remain at the heart of legal services regulation. The LSB's Business Plan sets out an agenda that aligns closely with our priorities. However, effective delivery will require sustained focus, strong evidence and a willingness to act decisively. The Panel will continue to play a central role in supporting and challenging the LSB to deliver this.

Advising Frontline Regulators and Ensuring the Consumer Voice Is Heard

A core part of the Panel's business-as-usual work is our ongoing engagement with frontline regulators. This includes their regular attendance at our Panel meetings, our responses to their consultations and our contributions to their policy development, implementation planning and wider regulatory thinking. These interactions are not peripheral; they are central to ensuring that consumer perspectives are embedded across the regulatory system.

In a sector where the voices of providers and representative bodies are often dominant, the Panel is frequently the only organisation offering a dedicated, evidence-based consumer perspective. Many regulatory consultations attract extensive input from provider groups, commercial interests and professional bodies, but very few responses from consumer organisations. Without the Panel's contribution, there is a real risk that no consumer voice would be heard at all.

This imbalance makes our role even more critical. We provide:

- Independent challenge, grounded in evidence;
- Consumer insight, including data from our Tracker Survey and new dashboard;
- Scrutiny of regulatory proposals, ensuring they reflect consumer needs and risks;
- A system-wide perspective, connecting issues across regulators and markets.

Our engagement helps frontline regulators to:

- test assumptions;
- identify blind spots;
- strengthen consumer protections;
- improve transparency;;
- design interventions that work for the public.

In a regulatory landscape characterised by complexity, information asymmetry and rapid market change, this support is essential. It ensures that regulatory decisions are not shaped solely by provider interests, but by a balanced understanding of how proposals affect the people the system exists to serve.

The Panel will continue to work closely with frontline regulators throughout 2026/27, providing constructive challenge, evidence, insight and ensuring that the consumer voice remains present, credible, and influential across the regulatory system.

What we want to achieve during 2026-27	
Access to Justice	Deliver new research on Legal Expenses Insurance (LEI) to strengthen the evidence base. Continue to convene Access to Justice workshops to share learning, barriers and encourage regulatory leadership. Advocate for a more strategic, evidence led approach to access to justice across the sector. Encourage the LSB to take a more visible and assertive role in highlighting unmet legal need.
Consumer-Focused Regulation	Drive stronger adoption of consumer-focused regulation across all frontline regulators, using our research and workshops to build capability and shared understanding. Publish our work on compensation fund arrangements and feed this directly into the LSB's consumer protection agenda. Use Tracker Survey insights to challenge assumptions about consumer empowerment and highlight areas where transparency, trust, and comparability remain weak. Promote wider use of our new Tracker Survey dashboard, enabling regulators to interrogate

	data directly and strengthen their own evidence base. Push for full implementation of the CMA transparency recommendations and ensure the Regulatory Information Service (RIS) delivers meaningful consumer outcomes.
Innovation and Technology	Ensure that innovation and AI developments are grounded in consumer need. Use our service delivery research to shape the innovation agenda and highlight the risks of poor design. Support the development of regulatory sandboxes that prioritise consumer outcomes and embed consumer voice early in innovation cycles.

Maximising our Impact

Evidence based

Our ability to make an impact for consumers of legal services during the next year will depend largely upon the quality of our evidence/advocacy and our relationships with key stakeholders.

The Panel has carefully built its reputation on evidence-based policy, data and consumer insight. Our commitment to the Tracker Survey will continue over the lifetime of the current strategy. We have limited additional financial resources to commission research. We are therefore enthusiastic about working with organisations who would like to partner with us in any aspects of research related to our objectives.

Influence decision-makers

Maintaining and enhancing our ability to influence decision-makers will remain at the heart of our work. As an advisory body embedded within the LSB, our value stems from being able to work collaboratively with LSB colleagues whilst maintaining our independence. Similarly, we have a close relationship with the Legal Ombudsman – sometimes working jointly and at other times providing external commentary but always giving constructive challenge and support.

We will maintain strong relationships with a range of other stakeholders including government, the regulatory bodies, representative bodies, consumer organisations, the voluntary sector and others. We will continue to engage with these organisations through a variety of mechanisms both across our work and in support of individual projects.

Measuring our Success

Focused on impact

The Panel's overriding purpose is to improve outcomes for consumers of legal services. From the time we were established, we have consistently and rigorously assessed the effectiveness of our contribution towards these outcomes.

Each year we ask the critical questions:

- What has changed for consumers?
- What has the Panel done?
- What should we do next?

Our success depends on the quality of our advice, the effectiveness of our partnerships, and on how we use statutory and other tools to influence those who make change happen.

An effective Consumer Panel

The Panel uses the following criteria 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.

About us

Our purpose

The Panel is an important feature of the regulatory framework in England and Wales, which is designed to focus the legal services market around the needs of its users.

Created by the Legal Services Act 2007, we are an independent arm of the LSB. As a permanent, discrete champion for consumers, we have an essential responsibility to ensure that regulators can consider and act on the user perspective, putting the consumer interest at the heart of regulation.

Our vision

A market where everyone can access legal services that meet their needs, and where consumers are placed at the heart of regulation.

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

The Panel provides high quality, evidenced-based advice and challenge to the LSB and Approved Regulators, in order to help it make decisions that are shaped around the needs of users.

The Panel's geographic remit is England and Wales. The Panel will remain alert to any differences in consumers' needs and will tailor its policy advice accordingly.

Who we are

The Panel is made up of eight lay members whose appointments are approved by the Lord Chancellor. Our members' varied experience and expertise include charitable, private and public sectors; advice provision; consumer research; legal technology; and complaints handling. Panel members are not permitted to be practising lawyers. More information about the Panel members can be found on our website here.

Our approach to regulation

We support regulation which creates the right balance between access to justice and consumer protection. We will challenge and support regulation to enable consumers to benefit from high quality services.

Budget

Our proposed working budget for 2026/27 is

Budget Consumer Panel	2026/27		Provisional Budget 2065/27
FTE PAY			3.0
	Salary	includes Secretariat & Panel	£208,487
	Employer NICs	includes Secretariat & Panel	£31,273
	Employer pension contributions		£22,744
	Vacancy factor		
BUDGET	Consumer Panel		£262,504
Research	Consumer Tracker survey	MEL Research	£36,957
Research	Legal Expenses Insurance Research	MEL Research	£45,043
Research			£82,000
T&S	T&S	Various	£2,750
Events / Catering / Room hire	Events / Catering / Room hire	Various	£4,300
NON PAY BUDGET	Consumer Panel		£89,050
TOTAL BUDGET	Consumer Panel		£351,554