

Westminster Legal Policy Forum Keynote Seminar

Next steps for regulating claims management services - growth, conduct and consumer protection

Timing: Morning, Tuesday, 5th November 2013

Venue: Sixty One Whitehall, London SW1A 2ET



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Agenda subject to change

- 8.30 - 9.00 Registration and coffee
- 9.00 - 9.05 **Chairman's opening remarks**
Lord Marks of Henley-on-Thames QC, Barrister, 4 Pump Court and Co-Chair, Liberal Democrat Parliamentary Party Committee on Home Affairs, Justice and Equalities
- 9.05 - 9.35 **Regulatory challenges ahead - an update from the Claims Management Regulation Unit**
Kevin Rousell, Head, Claims Management Regulation Unit, Ministry of Justice
Questions and comments from the floor
- 9.35 - 10.05 **Implementing and enforcing the referral fee ban - observations and challenges six months on**
Richard Collins, Executive Director of Policy, Standards, Strategy and Research, Solicitors Regulation Authority
Questions and comments from the floor
- 10.05 - 11.00 **Personal injury claims management services - growth, regulation and access to justice post-LASPO**
What are the long-term implications for the claims management industry of the implementation of the Legal Aid, Sentencing and Punishment of Offenders Act, including the banning of referral fees across personal injury? What business models are emerging in the post-LASPO framework for claims management companies (CMCs), and what demand is there for non-referral services such as advertising for claims, or investigating and advising in relation to claims? To what extent are alternative business structures allowing industry stakeholders to circumnavigate the referral fee ban? How is the sector responding to the ban on inducement advertising and cash incentives? Alongside regulators and other stakeholders, what role can the claims management industry play in tackling insurance fraud, most notably in relation to "crash for cash" scams?
Alan Nesbit, Chair, Association of Regulated Claims Management Companies
Craig Budsworth, Chairman, Motor Accident Solicitors Society and Partner, Garvins Solicitors
Ben Fletcher, Director, Insurance Fraud Bureau (IFB)
Tony Rand, Managing Director, Vamco and Kingsley Law
Questions and comments from the floor with **Kevin Rousell**, Head, Claims Management Regulation Unit, Ministry of Justice
- 11.00 - 11.05 **Chairman's closing remarks**
Lord Marks of Henley-on-Thames QC, Barrister, 4 Pump Court and Co-Chair, Liberal Democrat Parliamentary Party Committee on Home Affairs, Justice and Equalities
- 11.05 - 11.35 Coffee
- 11.35 - 11.40 **Chairman's opening remarks**
Lord Kennedy of Southwark
- 11.40 - 12.25 **Regulation and standards - marketing, fees and consumer redress**
Perspectives on key challenges ahead for regulating claims management companies, particularly in relation to recent growth in claims services for mis-sold payment protection insurance. What more can be done to tackle instances of poor practice currently associated with PPI claims management, such as non compliant marketing, and the making of claims where no PPI has been sold? How effective have recent initiatives been to better regulate marketing practices used across the sector, and should more be done to prevent companies using leads that are generated from unsolicited text messages and automated calls? In light of the various fee models used by CMCs - such as up-front, back-end and conditional fee arrangements - is enough being done to communicate the costs of claims management services to consumers? What impact will the decision to allow the Legal Ombudsman to handle CMC complaints have, particularly in relation to future levels of consumer redress and compensation?
Regulating marketing practices
Steve Eckersley, Head of Enforcement, Information Commissioner's Office (ICO)
Consumer redress and compensation
Adam Sampson, Chief Ombudsman and Chief Executive, Legal Ombudsman
The view from the claims management industry
Nick Baxter, Independent Chairman, Professional Financial Claims Association
Consumer trends and expectations
Dan Plant, Head of Editorial, MoneySavingExpert
The view from the financial services sector
Ellie Renshaw, Head of Complaints Governance, Reporting and Continuous Improvement, Barclays
- 12.25 - 12.55 Questions and comments from the floor with **Kevin Rousell**, Head, Claims Management Regulation Unit, Ministry of Justice
- 12.55 - 13.00 **Chairman's and Westminster Legal Policy Forum closing remarks**
Lord Kennedy of Southwark
Marc Gammon, Producer, Westminster Legal Policy Forum