



Law Society
of Scotland



International
Conference of
Legal Regulators

Workshop D2: Consumer interest in regulation

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International Conference of Legal Regulators



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Law Society of Scotland

Complaints and Oversight Regulatory Sub Committee

Non Solicitor Member

Consumer Interest in Regulation

Who are the consumers who have an interest in regulation?

Consumers should benefit from and be at the heart of regulation.

Regulation ensures competence, providing checks and controls particularly important in the risk areas of fraud and insolvency

What are the Consumer Principles?



- **Access**

- **Choice**

- **Safety**

- **Information**

- **Redress**

- **Sustainability**

- **Representation**



Classification of Consumer Vulnerability

Mental Health Problems	Cognitive Impairment	Physical Impairment	Personal Circumstances
<p>For example:</p> <ul style="list-style-type: none"> • Depression • Anxiety • Bipolar 	<p>Difficulties with memory, communication, thinking, judgement</p> <p>e.g. Dementia</p>	<p>Difficulties with physical and motor tasks, independent movement; performing daily living functions.</p> <p>e.g. Reduced mobility, vision, speech, hearing</p>	<p>Bereavement/Death Addiction Caring responsibilities Job loss Age Long/short term illness and</p> <p>Separation/Divorce Housing –</p> <ul style="list-style-type: none"> • Sale/ Purchase; • Arrears/ Eviction/ Homelessness <p>Immigration</p> <ul style="list-style-type: none"> • Language barriers

Access to Justice



“Protecting the Public is at the heart of our work”



Consumers expect Regulators to

- Set high standards
- Protect consumers
- Meet their responsibility towards the public interest

Consumer Protection: An Ombudsman's perspective

Rebecca Marsh
Chief Ombudsman

Role of an ombudsman

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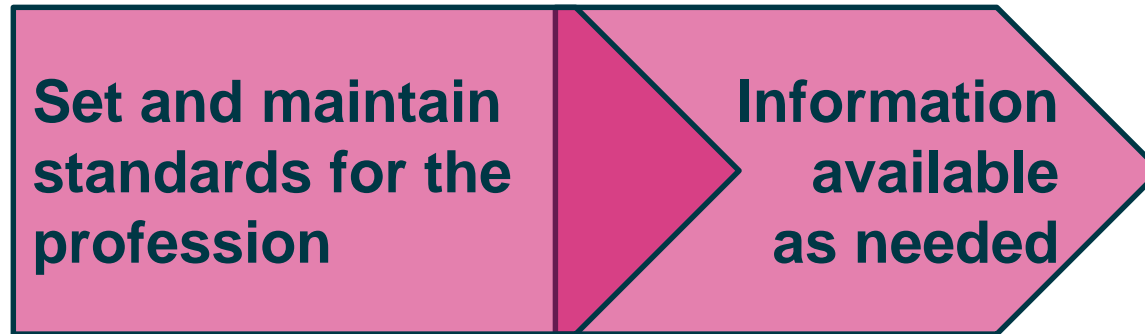
Dispute resolution:

- Independent and impartial adjudicator of disputes relating to complaints
- Fair and reasonable decision-making
- Addressing power imbalance between consumers and service providers

Wider sector:

- *Improve standards*
- *Mechanism for confidence in the sector*

What is the consumer interest?



“Protect and promote the consumer interest”

Legal Services Act 2007



What do we need to do?

