

The public/consumers:

- Awareness of unbundled services is low
 - 40% of providers had not heard of unbundling
 - 80% of consumers who did not unbundle unaware
- Unbundling has the potential to increase access to justice
 - 25% said unbundling could help them afford otherwise unaffordable services
 - Those earning above £60k less likely to unbundle
- No significant difference in consumer satisfaction

Legal Service Providers:

- 26% of firms are offering unbundling for one or more of their legal services
- Firms offering unbundling report that this helps attract more clients
- Concerns about impacts on professional indemnity insurance premiums and negligence action if things go wrong
- Concerns about determining a client's capability and how to divide the work

Barriers

- Professional indemnity insurance implications
 - Potentially insurers will view as higher risk & ask for higher premiums
- Potential for professional negligence action
- Awareness
 - Consumers not aware and firms don't advertise
- Technology
 - Access to tech & ability to validate consumer supplied info

Next Steps

- LSB review of financial protection arrangements for consumers
- Develop firm guidance & consumer information
- Round-table with the Law Society, LSCP, advice agencies and charities
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- Explore practicalities of firms advertising unbundled options