

# NATIONAL CONSUMER FEDERATION

**To: Janet Edwards**

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## **Response to draft Strategy and Business Plan 2013-2014**

The National Consumer Federation welcomes this opportunity to respond to the above Strategy and Business Plan. We welcome the proposals put forward but would have liked to see more detail in the document backed up by statistics. We did find the report rather general in tone.

As we stated in the discussion at the meeting of 25<sup>th</sup> February 2013 we welcome the further development of the web-site in particular making it as user friendly as possible to consumers but would also like to see more up-to- date information e.g. te quarterly client satisfaction surveys and statistics. This would enable consumer groups to ascertain in the future whether the general strategies put forward in the Business Plan were being effectively carried out.

We note that currently 10% of complaints are investigated and that in future the expectation is that this will rise, we are still a little surprised that the number of complaints investigated was this low but understand the expectation that this will rise with the extension of the time limit. However we are not sure whether the statement “Our modelling has indicated these factors will add approximately 14% to the number of cases we will investigate” means a total of 24% are likely to be investigated or that 14% or likely to be investigated. The former is a rather substantial increase and it would be useful to know on what statistical basis the statement is made e.g. what percentage of cases were rejected because they were outside the jurisdiction of the Legal Ombudsman (LeO). In relation to the statement that 30-35% of cases go to formal ombudsman decision we would be interested to know what activities are proposed to reduce this proportion as we support informal resolution of disputes where this produces a satisfactory result for the consumer. We have previously expressed concerns about the number of decisions of the Ombudsman which have been rejected by consumers and would welcome explanations of the reasons for this.

Under the heading “Raising awareness and sharing evidence for complaints” we welcome the focus on consumer awareness including harder to reach consumers. We also welcome the proposal to widen and deepen relationships with consumer bodies. We look forward to the publication of thematic reports and the measurement of your impact on good practice and hope that these will be readily available to consumer groups.

We welcome the extension of the scheme to CMCs and the recognition of the need to keep the boundaries of the scheme under review. We were interested in the possibility of better referral to other Ombudsman schemes e.g. by soft- patching when a consumer complaint falls outside LeO but might fall within another scheme.

We have noted that the maximum awards to complainants has been raised but are concerned that generally levels of compensation are low and may well not reflect the loss suffered. We order whether this is reflected in the number of decisions rejected by complainants and would ask for this to be kept under review.

#### About the National Consumer Federation

The National Consumer Federation is a registered charity and the UK's grassroots voluntary consumer organisation, representing local consumer groups nationally and campaigning to improve consumer rights for everybody.

Our aim is to help consumers at the grass roots help themselves and to educate and inform them to the wider public benefit, with reference to the key guiding principles of choice, information, representation, access to goods and services, quality, fairness, safety and redress.

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