

# MINUTE Meeting of the SLCC Consumer Panel



**Tuesday 7 November 2017**  
**Venue: The Stamp Office, 10 – 14 Waterloo Place, Edinburgh, EH1 3EG**

**Present:** Carol Brennan (CB) [Chair], Queen Margaret University Consumer Dispute Resolution Centre  
Shaben Begum (SB), Scottish Independent Advocacy Alliance  
Sheila Scobie (SS), Competition & Markets Authority  
Louise Johnson (LJ) Scottish Women's Aid  
Paul Bradley (PB) Scottish Council of Voluntary Organisations

**In attendance:** Marian Cree (MC)  
Bill Brackenbridge (SLCC Chair) [via skype]  
  
David Buchanan-Cook, Head of Oversight (HoO), SLCC  
Ruth Morgan, Marketing and Special Projects Officer (MSPO), SLCC

**Absent:** Mark Patterson (MP), Citizens Advice Scotland

## 1. **Welcome**

The Chair welcomed all present to the meeting of the Panel and extended a particular welcome to the two new members of the Panel; Louise Johnson of Scottish Women's Aid and Paul Bradley of the Scottish Council for Voluntary Organisations.

## 2. **Apologies**

No apologies had been received.

## 3. **Declarations of interest**

LJ declared that she was a Lay Member of the Law Society of Scotland's Access to Justice Committee.

## 4. **Approval of previous Minute**

The Minute from the Panel meeting of 12 August was reviewed and approved as being an accurate record of the meeting.

## 5. **Actions**

DBC advised that all actions were up to date.

## 6. **Valedictory statement from SLCC Chair Bill Brackenbridge**

Ahead of finishing his five-year term in December, the SLCC Chair had arranged to connect to the meeting via Skype to offer some thoughts and reflections on his term as Chair.

The SLCC Chair reflected on having joined the organisation in 2012 when it was going through a very challenging period but was pleased that it was currently enjoying much greater stability under Neil Stevenson as Chief Executive.

He highlighted current timeframes associated with the complaints journey and flagged up, in particular, that when a complaint comes in, we don't do anything with it for four months. He also noted that the SLCC's average timeframe for dealing with a complaint is 10 months, which is likely to be difficult both for solicitors and for complainers.

The SLCC Chair also flagged up the challenges for the organisation in engaging directly with consumers and referred to the feedback response rate which is currently 12.5%. He also expressed his view that the SLCC needs to be talking to those who might complain as well as those who have complained.

The SLCC Chair closed his statement by inviting the Panel to be more vocal in putting forward the consumer perspective to the SLCC board. The SLCC Chair dialled out of the meeting.

## **7. Discussion on SLCC Chair's valedictory statement**

The Panel – in particular the newer members – were quite shocked by some of the timescales the SLCC Chair had mentioned, in particular that nothing was done with complaints for four months after they have been received.

SS noted that in addition to the four month waiting period, and an average of 10 months for the SLCC to deal with the complaint, many complainers will already have been waiting for some form of resolution at 'first tier'.

LJ noted that people who find it hard to make a complaint in the first place could find it hard to sustain the complaint through these types of timescales. SB noted that vulnerable people – such as those supported by the SIAA - would struggle with this. There was a general consensus that surely many people would just 'give up'.

The HoO advised that the SLCC has targets for dealing with different stages of complaints and that these are closely monitored – for example to keep momentum and ensure progress is made once the investigation is underway, we will get back to people within a set time period and will also require information back quickly from the parties.

PB highlighted the power imbalance here – in that consumers have to respond quickly for requests for information but the SLCC gets four months before they start to deal with the complaint. The power imbalance cycle – possibly also experienced in the legal transaction – just continues.

Several Panel members queried what would need to happen for the backlog to be cleared – the HoO responded that this was currently being discussed in light of increased staffing levels.

The Chair queried whether the eligibility backlog could be cleared by less skilled staff or whether it was the case that there was a need for highly trained staff to carry out this work. The MSPO responded that because of the complexity of the eligibility process, highly trained staff were needed to carry out this work.

The Chair noted – on the back of the SLCC Chair's invitation that the Panel be more vocal in engaging with the SLCC Board – that the Panel do put forward their views to the SLCC Board via the meeting minute. The HoO confirmed that the Board does have sight of the Consumer Panel minute but that sometimes there can be up to 20 papers going to the Board ahead of their meeting.

The Chair suggested that the Consumer Panel minute should be higher up the Board Agenda. LJ suggested that there may be merit in considering sending the Consumer Panel minute separately – rather than as one of a number of board papers. The HoO confirmed that he would liaise with the Board secretariat over these suggestions.

The Chair suggested that it may be worthwhile for a representative from the Panel to go along to the SLCC Board more frequently and that it would also be a good idea to invite the new SLCC Chair to come along to a meeting.

**8. Presentation from Marian Cree**

MC outlined progress in establishing the Oversight Commissioner in the context of the collapse of the assembly in Northern Ireland. She also outlined the complaint process in NI and some of the challenges experienced to date in terms of encouraging good practice in complaint handling at first tier.

**9. Consumer Principles leaflet**

The Chair briefly recapped on the Consumer Principles roundtable event which had fed into the development of the leaflet.

SB and PB both noted that they felt this was a good document which will be useful for the sector to see - the key issue now is dissemination and how we ensure that this is seen as widely as possible.

The MSPO mentioned that her thoughts on this included a social media campaign over a 1 or 2 week period and potentially aligning each of the 8 principles with a Consumer Panel member as an 'ambassador' for that principle.

SS suggested that this may be something that we would want to engage with the SLCC Board on. PB put forward the suggestion that we align each principle with - not only a Consumer Panel member, but also an SLCC Board Member. There was support for this suggestion from other Panel Members on the basis that it would allow more active involvement from the SLCC Board.

PB also suggested that we draw on contacts within the legal sector to help us with dissemination within the industry.

**10. SLCC Quarterly Statistics and Quarterly Feedback**

The HoO gave an overview of the quarterly statistics and feedback. SB noted that she was very concerned about some of the comments around conflict of interest. PB noted that the areas of concern for him were the perception of bias, communication and timeframes, and queried whether the SLCC needs to do more to address this and emphasise its independence.

The Panel also suggested that on the basis of some of these comments the SLCC needs to make it explicitly clear that conflicts of interest by staff are declared.

Panel Members raised a number of queries around how feedback is gathered – for example, at what stage in the process – and wondered whether there may be better ways of doing this, particularly in light of the SLCC's Chair's point on the feedback response rate being just 12.5%.

The Panel requested that the Customer Feedback Questionnaire be added to the agenda for its next meeting.

**11. Demographics tracker**

The Chair introduced this item and noted that there had been a slight improvement in the number of women complaining.

SS noted that – looking at the demographics of people complaining – it might be worth looking at the way we communicate with people in certain age-groups. MC suggested that we should

all be able to give our letters to our grandmothers or grandfathers and be confident that they could follow them. There was a wider discussion around the importance of clarity of language. The Panel agreed that it was happy for the Demographics Paper to be published.

**12. Research questionnaire**

The HoO introduced this item which had previously been delayed due to data protection issues. He noted that these problems had been addressed through new wording on the SLCC complaint form and asked whether the Panel was still minded to carry out the research. Panel Members still agreed with the proposal and noted that they would still be happy to contact complainers directly but that the earliest this exercise could take place would be January 2018.

**13. Roundtable event - Vulnerable complainers?**

The Chair introduced this item and noted that – because the Panel’s first roundtable had gone very well – she would be happy to go ahead with planning the next event. It was agreed that this would be discussed in more detail at the next Panel meeting. The HoO suggested that it might be worth considering running the event as a fringe event to the annual Ombudsman Association (OA) conference due to take place in Edinburgh in May 2018. It was agreed that the HoO would discuss this with the OA and, if feasible, proceed on that basis.

**14. Date and frequency of next meeting**

The HoO queried whether the panel members would like to increase the frequency of meetings from four per year. The Chair noted that in 2017 there had been seven meetings/ events in 2017 and often the agenda had been quite packed.

SS noted that she was happy with the regularity of events. PB queried whether there might be opportunities for panel members to focus in on particular areas of work as and when required rather than increasing the number of formal meetings, and expressed an interest in contributing to the Consumer Principles digital campaign.

There was agreement that this would probably be a more sensible approach and the MSPO and HoO noted that in relation to the Consumer Principles campaign PB’s input would be very useful. It was agreed that the Panel would continue to have quarterly meetings but it may have project leads for specific areas.

The HoO agreed to circulate a doodle poll for dates for the next meetings.

**15. AOB**

There being no further business, the Chair drew the meeting to a close.